2.16 Bank Perdagangan: Jumlah Peruntukan Hutang dan Pinjaman Tidak Berbayar

Commercial Banks: Outstanding Loan Provisions and Non-Performing Loans

RM juta / *RM million*

Akhir tempoh / End of period	Pinjaman tak berbayar / *Non-performing loans*	Faedah tergantung / *Interest-in-suspense*	Peruntukan khas / *Specific provisions*	Peruntukan am / *General provisions*	Pinjaman tak berbayar/ Jumlah pin- jaman[1,4](%) / *Non-performing loans/ Total loans[1,4] (%)*	Jumlah peruntukan/ Pinjaman tak berbayar[5](%) / *Total provi- sions/Non- performing loans[5] (%)*	Peruntukan am/Jumlah pinjaman bersih[2](%) / *General provisions/ Net total loans[2] (%)*
2008 Jan./Jan.							
3 bulan/3 months	*40,522*	*5,828*	*15,400*	*10,510*	*3.1*	*298.9*	*1.7*
6 bulan/6 months	*34,894*	*5,625*	*14,510*	*10,552*	*2.4*	*354.2*	*1.7*
Feb/Feb							
3 bulan/3 months	*40,741*	*5,867*	*15,032*	*10,697*	*3.2*	*291.5*	*1.7*
6 bulan/6 months	*35,195*	*5,653*	*14,169*	*10,690*	*2.4*	*341.1*	*1.7*
Mac/Mar.							
3 bulan/3 months	*39,432*	*5,467*	*15,276*	*10,695*	*3.0*	*306.4*	*1.7*
6 bulan/6 months	*33,990*	*5,266*	*14,349*	*10,681*	*2.3*	*361.0*	*1.7*
Apr/Apr							
3 bulan/3 months	*38,936*	*5,550*	*15,052*	*10,851*	*2.9*	*307.5*	*1.7*
6 bulan/6 months	*33,518*	*5,221*	*14,198*	*10,881*	*2.2*	*362.0*	*1.7*
Mei/May							
3 bulan/3 months	*37,269*	*5,208*	*13,796*	*11,068*	*2.8*	*306.0*	*1.7*
6 bulan/6 months	*31,899*	*4,946*	*12,723*	*10,756*	*2.2*	*354.4*	*1.6*
Jun/June							
3 bulan/3 months	*36,309*	*5,089*	*13,871*	*11,166*	*2.6*	*315.6*	*1.7*
6 bulan/6 months	*31,010*	*4,835*	*12,679*	*11,166*	*2.0*	*364.9*	*1.7*
Jul/Jul.							
3 bulan/3 months	*35,977*	*5,114*	*14,019*	*11,301*	*2.5*	*313.6*	*1.7*
6 bulan/6 months	*30,905*	*4,846*	*12,938*	*11,485*	*2.0*	*362.5*	*1.7*
Ogos/Aug.							
3 bulan/3 months	*36,078*	*5,207*	*13,919*	*11,617*	*2.5*	*311.6*	*1.7*
6 bulan/6 months	*30,843*	*4,927*	*12,938*	*11,587*	*1.9*	*363.5*	*1.7*
Sep./Sept.							
3 bulan/3 months	*35,324*	*5,201*	*13,642*	*11,842*	*2.4*	*323.6*	*1.7*
6 bulan/6 months	*30,374*	*4,940*	*12,583*	*11,769*	*1.9*	*373.1*	*1.7*
Okt./Oct.							
3 bulan/3 months	*35,552*	*5,177*	*13,707*	*11,934*	*2.4*	*295.8*	*1.7*
6 bulan/6 months	*30,384*	*4,913*	*12,628*	*11,852*	*1.9*	*340.3*	*1.7*
Nov./Nov.							
3 bulan/3 months	*35,115*	*5,091*	*13,443*	*11,948*	*2.4*	*315.5*	*1.7*
6 bulan/6 months	*30,040*	*4,874*	*12,554*	*11,910*	*1.8*	*364.4*	*1.7*
Dis/Dec.							
3 bulan/3 months	*34,277*	*4,994*	*13,623*	*11,967*	*2.2*	*334.6*	*1.7*
6 bulan/6 months	*29,096*	*4,771*	*12,526*	*11,926*	*1.7*	*385.3*	*1.7*
2009 Jan./Jan.							
3 bulan/3 months	*34,181*	*4,968*	*13,672*	*11,900*	*2.2*	*334.2*	*1.7*
6 bulan/6 months	*29,154*	*4,765*	*12,660*	*11,897*	*1.7*	*394.6*	*1.7*
Feb/Feb							
3 bulan/3 months	*34,178*	*4,975*	*13,447*	*11,976*	*2.2*	*327.8*	*1.7*
6 bulan/6 months	*28,963*	*4,765*	*12,644*	*11,924*	*1.6*	*399.0*	*1.7*

1 Jumlah pinjaman = Jumlah pinjaman kasar (termasuk pinjaman perumahan yang dijual kepada Cagamas Berhad).
2 Jumlah pinjaman bersih = Jumlah pinjaman kasar - faedah tergantung - peruntukan khas.
3 Selepas mengambilkira kedudukan sebuah bank perdagangan.
4 Mulai Disember 1997, nisbah dikira berdasarkan kaedah nilai bersih.
Pinjaman tak berbayar = Pinjaman tak berbayar - faedah tergantung - peruntukan khas.
Jumlah pinjaman = Jumlah pinjaman kasar - faedah tergantung - peruntukan khas.
5 Mulai Disember 1997, nisbah dikira berdasarkan kaedah nilai bersih.
Jumlah peruntukan = Peruntukan am + nilai cagaran.
Pinjaman tak berbayar = Pinjaman tak berbayar - faedah tergantung - peruntukan khas.

Nota : Mulai Jun 1999, jadual ini termasuk bank-bank Islam.

1 Total loans = Outstanding gross loans (including housing loans sold to Cagamas Berhad).
2 Net total loans = Outstanding gross loans - interest-in-suspense - specific provisions.
3 After incorporating the results of one commercial bank.
4 Beginning December 1997, ratios are computed in a net basis.
Non-performing loans = Non-performing loans - interest-in-suspense - specific provisions.
Total loans = Outstanding gross loans - interest-in-suspense - specific privisions.
5 Beginning December 1997, ratios are computed on a net basis.
Total provisions = General provisions + value of collateral.
Non-performing loans = Non-performing loans - interest-in-suspense - specific provisions.

Note : Beginning June 1999, the table includes Islamic banks.