# III.15 Sistem Perbankan: Jumlah Peruntukan Hutang dan Pinjaman Tidak Berbayar

*Banking System: 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 pinjaman[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/ loans[2] (%)* | Net total |
|---|---|---|---|---|---|---|---|---|
| 1995 | 14,320 | 3,939 | 4,043 | 4,209 | 5.5 | 85.1 | 1.7 | |
| 1996 | 12,480 | 3,144 | 3,054 | 5,854 | 3.7 | 96.6 | 1.8 | |
| 1997 | 25,053 | 2,886 | 5,402 | 8,447 | 4.1 | 151.4 | 2.0 | |
| 1999 *Dis/Dec.* | | | | | | | | |
| *3 bulan/3 months* | *65,540* | *7,357* | *17,552* | *8,016* | *11.0* | *151.9* | *2.2* | |
| *6 bulan/6 months* | *46,828* | *6,608* | *16,371* | *6,957* | *6.4* | *206.1* | *1.9* | |
| 2000 *Dis/Dec.* | | | | | | | | |
| *3 bulan/3 months* | *64,256* | *8,677* | *17,901* | *8,449* | *9.7* | *170.8* | *2.2* | |
| *6 bulan/6 months* | *49,003* | *7,999* | *16,304* | *7,341* | *6.3* | *199.2* | *1.9* | |
| 2001 *Dis/Dec.* | | | | | | | | |
| *3 bulan/3 months* | *76,976* | *10,039* | *20,682* | *8,262* | *11.5* | *172.3* | *2.1* | |
| *6 bulan/6 months* | *61,903* | *9,527* | *19,543* | *7,578* | *8.1* | *188.7* | *1.9* | |
| 2002 Dis/Dec. | | | | | | | | |
| *3 bulan/3 months* | *71,693* | *9,998* | *18,586* | *8,729* | *10.2* | *187.0* | *2.1* | |
| *6 bulan/6 months* | *58,885* | *9,636* | *17,546* | *7,809* | *7.5* | *214.3* | *1.8* | |
| 2003 Jan./Jan. | | | | | | | | |
| *3 bulan/3 months* | *71,667* | *10,140* | *19,116* | *8,702* | *10.0* | *183.1* | *2.0* | |
| *6 bulan/6 months* | *59,150* | *9,743* | *18,065* | *7,794* | *7.3* | *207.6* | *1.8* | |
| Feb/Feb | | | | | | | | |
| *3 bulan/3 months* | *73,740* | *10,469* | *19,073* | *8,724* | *10.4* | *175.0* | *2.1* | |
| *6 bulan/6 months* | *59,695* | *9,971* | *18,014* | *7,866* | *7.4* | *202.2* | *1.8* | |
| Mac/Mar. | | | | | | | | |
| *3 bulan/3 months* | *70,573* | *9,975* | *18,479* | *8,689* | *9.9* | *177.9* | *2.0* | |
| *6 bulan/6 months* | *56,955* | *9,534* | *17,446* | *7,809* | *7.0* | *207.3* | *1.8* | |
| *Apr/Apr* | | | | | | | | |
| *3 bulan/3 months* | *70,193* | *10,139* | *18,217* | *8,716* | *9.8* | *179.9* | *2.0* | |
| *6 bulan/6 months* | *56,749* | *9,488* | *17,216* | *7,800* | *7.0* | *206.5* | *1.8* | |
| Mei/May | | | | | | | | |
| 3 bulan/3 months | *70,358* | *9,954* | *18,471* | *8,739* | *9.8* | *186.0* | *2.0* | |
| 6 bulan/6 months | *57,081* | *9,564* | *17,411* | *7,797* | *7.0* | *211.3* | *1.8* | |
| Jun/June | | | | | | | | |
| 3 bulan/3 months | *68,842* | *9,672* | *17,722* | *8,794* | *9.5* | *189.4* | *2.0* | |
| 6 bulan/6 months | *55,665* | *9,294* | *16,855* | *7,821* | *6.7* | *209.3* | *1.8* | |
| Jul/Jul. | | | | | | | | |
| 3 bulan/3 months | *68,218* | *9,663* | *17,756* | *8,844* | *9.3* | *192.4* | *2.0* | |
| 6 bulan/6 months | *55,813* | *9,522* | *16,681* | *7,987* | *6.7* | *216.0* | *1.8* | |
| Ogos/Aug. | | | | | | | | |
| 3 bulan/3 months | *67,718* | *9,887* | *17,532* | *9,027* | *9.1* | *188.7* | *2.0* | |
| 6 bulan/6 months | *55,312* | *9,502* | *16,587* | *7,940* | *6.6* | *208.5* | *1.8* | |
| Sep./Sept. | | | | | | | | |
| *3 bulan/3 months* | *67,098* | *9,553* | *17,286* | *9,100* | *9.0* | *188.4* | *2.0* | |
| *6 bulan/6 months* | *54,526* | *9,176* | *16,213* | *8,092* | *6.5* | *211.1* | *1.8* | |
| Okt./Oct. | | | | | | | | |
| *3 bulan/3 months* | *68,028* | *9,711* | *17,331* | *9,153* | *9.2* | *186.1* | *2.0* | |
| *6 bulan/6 months* | *55,116* | *9,263* | *16,351* | *8,143* | *6.6* | *212.6* | *1.8* | |
| Nov./Nov. | | | | | | | | |
| *3 bulan/3 months* | *67,435* | *9,747* | *17,180* | *9,199* | *9.0* | *186.7* | *2.1* | |
| *6 bulan/6 months* | *56,282* | *9,371* | *16,201* | *8,395* | *6.8* | *206.7* | *1.9* | |
| *2003* Dis/Dec. | | | | | | | | |
| *3 bulan/3 months* | *65,774* | *9,345* | *16,417* | *9,165* | *8.9* | *191.9* | *2.0* | |
| *6 bulan/6 months* | *54,798* | *8,962* | *15,070* | *8,166* | *6.8* | *213.1* | *1.8* | |
| 2004 Jan./Jan. | | | | | | | | |
| *3 bulan/3 months* | *66,056* | *9,529* | *16,506* | *9,165* | *8.9* | *188.5* | *2.0* | |
| *6 bulan/6 months* | *55,185* | *9,171* | *15,161* | *8,210* | *6.8* | *204.1* | *1.8* | |
| Feb/Feb | | | | | | | | |
| *3 bulan/3 months* | *67,359* | *9,818* | *16,638* | *9,190* | *9.1* | *200.5* | *2.0* | |
| *6 bulan/6 months* | *55,649* | *9,363* | *15,344* | *8,228* | *6.8* | *227.9* | *1.8* | |
| Mac/Mar. | | | | | | | | |
| *3 bulan/3 months* | *66,121* | *9,337* | *16,011* | *9,213* | *9.0* | *199.3* | *2.0* | |
| *6 bulan/6 months* | *54,217* | *8,972* | *14,795* | *8,218* | *6.7* | *228.3* | *1.8* | |
| *Apr/Apr* | | | | | | | | |
| *3 bulan/3 months* | *65,848* | *9,528* | *16,250* | *9,002* | *8.8* | *212.1* | *2.0* | |
| *6 bulan/6 months* | *54,232* | *9,128* | *15,025* | *8,257* | *6.6* | *233.0* | *1.8* | |
| Mei/May | | | | | | | | |
| 3 bulan/3 months | *65,636* | *9,501* | *16,224* | *9,134* | *8.7* | *209.2* | *2.0* | |
| 6 bulan/6 months | *54,001* | *9,135* | *14,880* | *8,270* | *6.5* | *233.9* | *1.8* | |
| Jun/June | | | | | | | | |
| 3 bulan/3 months | *64,264* | *9,296* | *15,844* | *9,263* | *8.4* | *209.8* | *2.0* | |
| 6 bulan/6 months | *52,816* | *8,951* | *14,729* | *8,289* | *6.2* | *237.1* | *1.8* | |
| Jul/Jul. | | | | | | | | |
| 3 bulan/3 months | *63,697* | *9,368* | *15,786* | *9,256* | *8.3* | *208.0* | *2.0* | |
| 6 bulan/6 months | *52,670* | *8,992* | *14,525* | *8,392* | *6.2* | *232.7* | *1.8* | |
| Ogos/Aug. | | | | | | | | |
| 3 bulan/3 months | *64,061* | *9,370* | *15,624* | *9,387* | *8.3* | *201.5* | *2.0* | |
| 6 bulan/6 months | *52,858* | *8,970* | *14,408* | *8,408* | *6.2* | *222.8* | *1.8* | |
| Sep./Sept. | | | | | | | | |
| 3 bulan/3 months | *63,733* | *9,335* | *15,633* | *8,922* | *8.1* | *202.4* | *1.9* | |
| 6 bulan/6 months | *52,338* | *8,918* | *14,363* | *7,894* | *6.1* | *223.5* | *1.6* | |
| Okt./Oct. | | | | | | | | |
| 3 bulan/3 months | *63,541* | *9,321* | *15,521* | *9,516* | *8.1* | *202.3* | *2.0* | |
| 6 bulan/6 months | *52,143* | *8,937* | *14,245* | *7,975* | *6.0* | *222.5* | *1.7* | |
| Nov./Nov. | | | | | | | | |
| 3 bulan/3 months | *63,673* | *9,207* | *15,541* | *9,561* | *8.1* | *202.0* | *2.0* | |
| 6 bulan/6 months | *52,426* | *8,814* | *14,230* | *8,275* | *6.1* | *222.9* | *1.7* | |
| Dis/Dec. | | | | | | | | |
| 3 bulan/3 months | *60,380* | *8,469* | *15,242* | *9,489* | *7.5* | *210.7* | *1.9* | |
| 6 bulan/6 months | *50,712* | *8,106* | *14,016* | *8,368* | *5.8* | *234.2* | *1.7* | |
| 2005 Jan./Jan. | | | | | | | | |
| 3 bulan/3 months | *60,118* | *8,256* | *14,636* | *9,306* | *7.6* | *210.3* | *1.9* | |
| 6 bulan/6 months | *48,922* | *7,858* | *13,297* | *8,122* | *5.6* | *236.1* | *1.6* | |
| Feb/Feb | | | | | | | | |
| 3 bulan/3 months | *59,756* | *8,070* | *14,328* | *9,361* | *7.6* | *211.0* | *1.9* | |
| 6 bulan/6 months | *48,487* | *7,821* | *12,843* | *8,460* | *5.6* | *240.7* | *1.7* | |
| Mac/Mar. | | | | | | | | |
| *3 bulan/3 months* | *58,447* | *7,898* | *13,790* | *9,434* | *7.3* | *213.2* | *1.9* | |
| *6 bulan/6 months* | *47,106* | *7,651* | *12,231* | *8,516* | *5.4* | *239.8* | *1.7* | |
| *Apr/Apr* | | | | | | | | |
| *3 bulan/3 months* | *58,630* | *8,073* | *13,946* | *10,087* | *7.3* | *211.0* | *2.0* | |
| *6 bulan/6 months* | *47,415* | *7,766* | *12,512* | *8,575* | *5.4* | *235.1* | *1.7* | |
| Mei/May | | | | | | | | |
| *3 bulan/3 months* | *58,404* | *8,171* | *14,185* | *10,370* | *7.1* | *212.0* | *2.1* | |
| *6 bulan/6 months* | *47,793* | *7,871* | *12,704* | *8,639* | *5.4* | *235.5* | *1.7* | |
| Jun/June | | | | | | | | |
| 3 bulan/3 months | *56,044* | *7,645* | *14,049* | *9,997* | *6.7* | *219.5* | *2.0* | |
| 6 bulan/6 months | *46,054* | *7,412* | *12,662* | *8,733* | *5.1* | *248.2* | *1.7* | |
| Jul/Jul. | | | | | | | | |
| 3 bulan/3 months | *56,199* | *7,698* | *14,425* | *9,978* | *6.7* | *218.7* | *1.9* | |
| 6 bulan/6 months | *46,150* | *7,452* | *13,032* | *8,830* | *5.0* | *245.3* | *1.7* | |
| Ogos/Aug. | | | | | | | | |
| 3 bulan/3 months | *55,690* | *7,816* | *14,581* | *9,273* | *6.4* | *220.1* | *1.8* | |
| 6 bulan/6 months | *46,219* | *7,550* | *13,190* | *8,842* | *4.9* | *245.8* | *1.7* | |
| Sep./Sept. | | | | | | | | |
| 3 bulan/3 months | *54,240* | *7,522* | *14,764* | *9,378* | *6.1* | *223.2* | *1.8* | |
| 6 bulan/6 months | *45,426* | *7,319* | *13,552* | *8,966* | *4.7* | *255.3* | *1.7* | |
| Okt./Oct. | | | | | | | | |
| 3 bulan/3 months | *54,176* | *7,620* | *14,914* | *9,416* | *6.0* | *222.4* | *1.8* | |
| 6 bulan/6 months | *45,884* | *7,418* | *13,631* | *9,026* | *4.7* | *245.0* | *1.7* | |
| Nov./Nov. | | | | | | | | |
| 3 bulan/3 months | *54,301* | *7,409* | *14,887* | *9,428* | *6.0* | *220.3* | *1.8* | |
| 6 bulan/6 months | *45,882* | *7,170* | *13,575* | *9,067* | *4.7* | *245.6* | *1.7* | |
| Dis/Dec. | | | | | | | | |
| 3 bulan/3 months | *53,570* | *7,331* | *15,056* | *9,425* | *5.8* | *225.1* | *1.8* | |
| 6 bulan/6 months | *45,205* | *7,107* | *13,569* | *8,982* | *4.6* | *251.9* | *1.7* | |
| *2006* Jan./Jan. | | | | | | | | |
| 3 bulan/3 months | *54,640* | *7,501* | *15,641* | *9,435* | *5.9* | *228.5* | *1.8* | |
| 6 bulan/6 months | *46,299* | *7,282* | *14,366* | *9,049* | *4.6* | *257.3* | *1.7* | |
| Feb/Feb | | | | | | | | |
| 3 bulan/3 months | *54,977* | *7,550* | *15,490* | *8,754* | *5.9* | *224.4* | *1.6* | |
| 6 bulan/6 months | *46,537* | *7,305* | *14,398* | *9,026* | *4.6* | *255.8* | *1.7* | |
| Mac/Mar. | | | | | | | | |
| *3 bulan/3 months* | *52,925* | *7,360* | *14,590* | *10,367* | *5.7* | *233.5* | *1.9* | |
| *6 bulan/6 months* | *44,995* | *7,115* | *13,494* | *9,099* | *4.5* | *258.8* | *1.7* | |
| *Apr/Apr* | | | | | | | | |
| *3 bulan/3 months* | *53,816* | *7,398* | *15,011* | *9,582* | *5.7* | *227.6* | *1.8* | |
| *6 bulan/6 months* | *45,132* | *7,133* | *13,926* | *9,103* | *4.4* | *260.1* | *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.*