

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	Pinjaman tak berbayar	Faedah tergantung	Peruntukan khas	Peruntukan am	Pinjaman tak berbayar/ Jumlah pinjaman ^{1,4} (%)	Jumlah peruntukan/ Pinjaman tak berbayar ⁵ (%)	Peruntukan am/Jumlah pinjaman bersih ² (%)
End of period	Non-performing loans	Interest-in-suspense	Specific provisions	General provisions	Non-performing loans/ Total loans ^{1,4} (%)	Total provisions/Non-performing loans ⁵ (%)	General provisions/ Net total loans ² (%)
2009 Jan./Jan.							
3 bulan/3 months	34,181	4,968	13,482	11,883	2.2	330.0	1.7
6 bulan/6 months	29,154	4,765	12,656	11,880	1.7	394.3	1.7
Feb./Feb							
3 bulan/3 months	34,190	4,975	13,434	11,977	2.2	327.3	1.7
6 bulan/6 months	28,912	4,765	12,610	11,925	1.6	399.3	1.7
Mac./Mar.							
3 bulan/3 months	32,963	4,544	12,481	11,986	2.2	323.0	1.7
6 bulan/6 months	27,605	4,325	11,588	11,920	1.6	391.3	1.7
Apr./Apr							
3 bulan/3 months	33,076	4,554	12,542	12,123	2.2	322.6	1.7
6 bulan/6 months	27,828	4,343	11,635	11,992	1.7	386.0	1.7
Mei/May							
3 bulan/3 months	33,359	4,650	12,868	12,023	2.2	325.2	1.7
6 bulan/6 months	27,938	4,461	11,860	11,986	1.6	392.1	1.7
Jun/June							
3 bulan/3 months	32,678	4,480	12,527	12,105	2.2	325.1	1.7
6 bulan/6 months	27,513	4,302	11,539	12,020	1.6	388.1	1.7
Jul/Jul.							
3 bulan/3 months	32,558	4,489	13,126	12,331	2.0	342.0	1.7
6 bulan/6 months	27,404	4,318	12,043	12,209	1.5	411.7	1.7
Ogos/Aug.							
3 bulan/3 months	32,942	4,573	12,968	12,630	2.1	333.3	1.7
6 bulan/6 months	27,790	4,390	11,940	12,340	1.6	396.5	1.7
Sep./Sept.							
3 bulan/3 months	33,275	4,579	12,912	12,381	2.1	324.1	1.7
6 bulan/6 months	27,739	4,407	11,802	12,271	1.6	392.6	1.7
Okt./Oct.							
3 bulan/3 months	32,872	4,518	12,907	12,626	2.1	328.2	1.7
6 bulan/6 months	27,384	4,342	12,010	12,409	1.5	408.7	1.7
Nov./Nov.							
3 bulan/3 months	29,106	3,709	11,030	12,472	1.9	335.8	1.7
6 bulan/6 months	23,714	3,531	10,023	12,209	1.3	420.1	1.6
Dis./Dec.							
3 bulan/3 months	28,188	3,625	10,888	12,430	1.8	348.0	1.6
6 bulan/6 months	23,284	3,463	9,979	12,206	1.3	430.7	1.6
2010 Jan./Jan. ⁶	27,793	2,212	12,489	13,115	1.7	366.8	1.7
Feb./Feb	29,014	1,998	12,345	13,558	1.9	332.5	1.7
Mac./Mar.	28,680	1,694	11,787	13,821	1.9	320.2	1.8
Apr./Apr	28,881	1,281	10,731	15,632	2.1	298.1	2.0
Mei/May	29,554	1,191	10,546	15,534	2.2	280.6	1.9
Jun/June	29,486	1,092	10,936	15,589	2.1	288.1	1.9

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 mengambil kira 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.

6 Mulai bulan Januari 2010, pinjaman dilaporkan berdasarkan *Financial Reporting Standards (FRS) 139*. Penggunaan *FRS139* adalah berdasarkan tahun kewangan bank. Bagi bank yang telah menggunakan *FRS139*, mulai bulan Januari, angka mencerminkan peruntukan terjejas kolektif.

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 provisions.

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.

6 Beginning January 2010, loans are reported based on *Financial Reporting Standards (FRS) 139*. The adoption of *FRS139* requirement is based on the financial year of the banks. For banks that have adopted *FRS139*, the figures from January onwards reflect the collective impairment provisions.

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