

## 2.15

**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 tertanggung Interest-in-suspense	Peruntukan khas Specific provisions	Peruntukan am General provisions	Pinjaman tak berbayar/ Jumlah pinjaman <sup>1,4</sup> (%) Non-performing loans/ Total loans <sup>1,4</sup> (%)	Jumlah peruntukan/ Pinjaman tak berbayar <sup>5</sup> (%) Total provisions/Non-performing loans <sup>5</sup> (%)	Peruntukan am/Jumlah pinjaman bersih <sup>2</sup> (%) General provisions/ Net total loans <sup>2</sup> (%)
2009 Jan./Jan.							
3 bulan/3 months	34,856	5,155	13,890	11,987	2.2	331.1	1.7
6 bulan/6 months	29,828	4,950	13,029	11,989	1.7	394.1	1.7
Feb./Feb							
3 bulan/3 months	34,882	5,165	13,853	12,084	2.2	328.3	1.7
6 bulan/6 months	29,617	4,954	12,999	12,034	1.6	398.7	1.7
Mac./Mar.							
3 bulan/3 months	33,592	4,719	12,840	12,090	2.2	323.8	1.7
6 bulan/6 months	28,310	4,514	11,977	12,029	1.6	390.8	1.7
Apr./Apr							
3 bulan/3 months	33,706	4,731	12,899	12,229	2.2	323.3	1.7
6 bulan/6 months	28,457	4,519	11,961	12,101	1.7	385.4	1.7
Mei/May							
3 bulan/3 months	33,991	4,829	13,228	12,074	2.2	325.6	1.7
6 bulan/6 months	28,570	4,638	12,192	12,041	1.6	391.2	1.7
Jun/June							
3 bulan/3 months	33,312	4,659	12,862	12,195	2.2	325.1	1.7
6 bulan/6 months	28,147	4,481	11,874	12,114	1.6	387.5	1.7
Jul./Jul.							
3 bulan/3 months	33,180	4,670	13,453	12,422	2.1	342.1	1.7
6 bulan/6 months	28,026	4,499	12,370	12,304	1.5	411.1	1.7
Ogos/Aug.							
3 bulan/3 months	33,579	4,755	13,283	12,704	2.1	332.7	1.7
6 bulan/6 months	28,413	4,572	12,261	12,416	1.6	395.6	1.7
Sep./Sept.							
3 bulan/3 months	33,890	4,760	13,181	12,455	2.1	323.6	1.7
6 bulan/6 months	28,353	4,588	12,072	12,348	1.6	391.0	1.7
Okt./Oct.							
3 bulan/3 months	33,488	4,702	13,180	12,698	2.1	327.7	1.7
6 bulan/6 months	28,000	4,526	12,284	12,484	1.5	407.0	1.7
Nov./Nov.							
3 bulan/3 months	29,736	3,895	11,303	12,543	1.9	335.0	1.7
6 bulan/6 months	24,345	3,718	10,296	12,284	1.4	417.6	1.6
Dis./Dec.							
3 bulan/3 months	28,693	3,759	11,146	12,495	1.8	347.5	1.6
6 bulan/6 months	23,790	3,597	10,237	12,275	1.3	429.1	1.6
2010 Jan./Jan. <sup>6</sup>	28,970	3,032	12,285	13,086	1.8	353.4	1.7
Feb./Feb.	29,539	2,249	12,225	13,363	1.9	324.2	1.7
Mac./Mar.	28,343	1,816	11,944	13,433	1.8	331.5	1.7
Apr./Apr	28,699	1,546	12,519	14,002	1.8	332.9	1.8

1 Jumlah pinjaman = Jumlah pinjaman kasar (termasuk pinjaman perumahan yang dijual kepada Cagamas Berhad).

2 Jumlah pinjaman bersih = Jumlah pinjaman kasar - faedah tertanggung - 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 tertanggung - peruntukan khas.

Jumlah pinjaman = Jumlah pinjaman kasar - faedah tertanggung - 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 tertanggung - 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.