

2.18 Bank Pelaburan: Jumlah Peruntukan Hutang dan Pinjaman Tidak Berbayar

Investment 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 ^{1,3} (%)	Jumlah peruntukan/ Pinjaman tak berbayar ⁴ (%)	Peruntukan am/Jumlah pinjaman bersih ² (%)
End of period	Non-performing loans	Interest-in-suspense	Specific provisions	General provisions	Non-performing loans/ Total loans ^{1,3} (%)	Total provisions/Non-performing loans ⁴ (%)	General provisions/ Net total loans ² (%)
2009 Jan./Jan.							
3 bulan/3 months	675	187	408	105	2.0	533.0	2.5
6 bulan/6 months	675	185	373	109	2.8	372.0	2.6
Feb./Feb							
3 bulan/3 months	692	190	418	106	2.0	519.0	2.6
6 bulan/6 months	705	189	389	109	3.1	350.0	2.6
Mac/Mar.							
3 bulan/3 months	629	175	359	104	2.3	452.1	2.5
6 bulan/6 months	706	189	389	109	3.1	348.0	2.7
Apr./Apr							
3 bulan/3 months	630	177	357	105	2.3	439.4	2.5
6 bulan/6 months	630	175	326	109	3.1	330.7	2.6
Mei/May							
3 bulan/3 months	632	179	361	51	2.1	394.8	1.2
6 bulan/6 months	632	177	332	55	2.8	301.4	1.3
Jun/June							
3 bulan/3 months	634	178	335	90	2.8	332.6	2.0
6 bulan/6 months	634	178	334	95	2.8	337.2	2.2
Jul/Jul.							
3 bulan/3 months	622	181	326	91	2.6	349.8	2.1
6 bulan/6 months	621	181	326	95	2.6	354.5	2.1
Ogos/Aug.							
3 bulan/3 months	637	182	315	73	3.2	265.1	1.7
6 bulan/6 months	623	182	320	76	2.8	310.3	1.8
Sep./Sept.							
3 bulan/3 months	615	181	270	74	3.8	276.8	1.7
6 bulan/6 months	615	181	270	77	3.8	278.7	1.8
Okt./Oct.							
3 bulan/3 months	616	184	274	72	3.8	284.8	1.7
6 bulan/6 months	616	184	274	75	3.8	286.6	1.8
Nov./Nov.							
3 bulan/3 months	631	186	273	72	4.2	263.1	1.7
6 bulan/6 months	630	186	273	75	4.2	265.4	1.8
Dis./Dec.							
3 bulan/3 months	505	135	258	65	2.9	288.2	1.7
6 bulan/6 months	505	135	258	69	2.9	292.2	1.8
2010 Jan./Jan. ⁵	496	128	257	74	2.8	301.8	1.9
Feb./Feb	492	114	253	74	3.1	266.1	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 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.

4 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.

5 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.

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 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.

4 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.

5 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.