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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 tertangung 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 provisions/ Non-performing loans ⁵ (%)	Peruntukan am/Jumlah pinjaman bersih ² (%) General provisions/ Net total loans ² (%)
2008 Jan./Jan.							
3 bulan/3 months	41,524	6,079	15,797	10,670	3.1	298.5	1.7
6 bulan/6 months	35,850	5,873	14,899	10,712	2.4	352.9	1.7
Feb./Feb							
3 bulan/3 months	41,751	6,123	15,439	10,864	3.2	291.4	1.7
6 bulan/6 months	36,158	5,904	14,568	10,855	2.5	340.2	1.7
Mac./Mar.							
3 bulan/3 months	40,440	5,718	15,694	10,860	3.0	305.9	1.7
6 bulan/6 months	34,946	5,511	14,756	10,846	2.3	359.5	1.7
Apr./Apr							
3 bulan/3 months	39,530	5,707	15,341	10,957	2.9	307.7	1.7
6 bulan/6 months	34,113	5,378	14,487	10,988	2.2	361.7	1.7
Mei/May							
3 bulan/3 months	37,871	5,374	14,083	11,176	2.8	306.3	1.7
6 bulan/6 months	32,501	5,106	13,016	10,864	2.2	354.2	1.7
Jun/June							
3 bulan/3 months	36,977	5,252	14,175	11,267	2.6	314.5	1.7
6 bulan/6 months	31,678	5,004	12,977	11,267	2.1	362.8	1.7
Jul/Jul.							
3 bulan/3 months	36,712	5,282	14,339	11,402	2.5	311.8	1.7
6 bulan/6 months	31,639	5,014	13,258	11,585	2.0	359.3	1.7
Ogos/Aug.							
3 bulan/3 months	36,815	5,379	14,249	11,718	2.5	309.9	1.7
6 bulan/6 months	31,577	5,099	13,267	11,687	1.9	360.5	1.7
Sep./Sept.							
3 bulan/3 months	36,059	5,376	14,036	11,940	2.4	323.1	1.7
6 bulan/6 months	31,109	5,115	12,977	11,867	1.9	371.9	1.7
Okt./Oct.							
3 bulan/3 months	36,330	5,357	14,095	12,029	2.4	295.6	1.7
6 bulan/6 months	31,161	5,093	13,016	11,953	1.9	339.3	1.7
Nov./Nov.							
3 bulan/3 months	35,886	5,275	13,831	12,048	2.4	315.1	1.7
6 bulan/6 months	30,811	5,057	12,942	12,017	1.8	363.1	1.7
Dis./Dec.							
3 bulan/3 months	34,983	5,180	13,914	12,057	2.2	332.7	1.7
6 bulan/6 months	29,914	4,960	12,990	12,016	1.7	385.4	1.7
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	28,692	3,759	11,047	12,500	1.8	345.5	1.6
6 bulan/6 months	23,792	3,597	10,138	12,280	1.3	425.4	1.6
2010 Jan./Jan. ⁶	28,907	3,762	11,761	12,608	1.7	351.7	1.6

1 Jumlah pinjaman = Jumlah pinjaman kasar (termasuk pinjaman perumahan yang dijual kepada Cagamas Berhad).
 2 Jumlah pinjaman bersih = Jumlah pinjaman kasar - faedah tertangung - 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 tertangung - peruntukan khas.
 Jumlah pinjaman = Jumlah pinjaman kasar - faedah tertangung - peruntukan khas.
 5 Mulai Disember 1997, nisbah dikira berdasarkan kaedah nilai bersih. Pinjaman tak berbayar = Peruntukan am + nilai cagaran Pinjaman tak berbayar = Pinjaman tak berbayar - faedah tertangung - 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.