

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 tertangung	Peruntukan khas	Peruntukan am	Pinjaman tak berbayar/ Jumlah pinjaman ^{1,4} (%)	Jumlah peruntukan/ Pinjaman tak berbayar ² (%)	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 ⁵ (%)
2008 Jan./Jan.							
3 bulan/3 months	40,522	5,828	15,400	10,510	3.1	298.9	1.7
6 bulan/6 months	34,894	5,625	14,510	10,552	2.4	354.2	1.7
Feb./Feb							
3 bulan/3 months	40,741	5,867	15,032	10,697	3.2	291.5	1.7
6 bulan/6 months	35,195	5,653	14,169	10,690	2.4	341.1	1.7
Mac./Mar.							
3 bulan/3 months	39,432	5,467	15,276	10,695	3.0	306.4	1.7
6 bulan/6 months	33,990	5,266	14,349	10,681	2.3	361.0	1.7
Apr./Apr							
3 bulan/3 months	38,936	5,550	15,052	10,851	2.9	307.5	1.7
6 bulan/6 months	33,518	5,221	14,198	10,881	2.2	362.0	1.7
Mei/May							
3 bulan/3 months	37,269	5,208	13,796	11,068	2.8	306.0	1.7
6 bulan/6 months	31,899	4,946	12,723	10,756	2.2	354.4	1.6
Jun/June							
3 bulan/3 months	36,309	5,089	13,871	11,166	2.6	315.6	1.7
6 bulan/6 months	31,010	4,835	12,679	11,166	2.0	364.9	1.7
Jul/Jul.							
3 bulan/3 months	35,977	5,114	14,019	11,301	2.5	313.6	1.7
6 bulan/6 months	30,905	4,846	12,938	11,485	2.0	362.5	1.7
Ogos/Aug.							
3 bulan/3 months	36,078	5,207	13,919	11,617	2.5	311.6	1.7
6 bulan/6 months	30,843	4,927	12,938	11,587	1.9	363.5	1.7
Sep./Sept.							
3 bulan/3 months	35,324	5,201	13,642	11,842	2.4	323.6	1.7
6 bulan/6 months	30,374	4,940	12,583	11,769	1.9	373.1	1.7
Okt./Oct.							
3 bulan/3 months	35,552	5,177	13,707	11,934	2.4	295.8	1.7
6 bulan/6 months	30,384	4,913	12,628	11,852	1.9	340.3	1.7
Nov./Nov.							
3 bulan/3 months	35,115	5,091	13,443	11,948	2.4	315.5	1.7
6 bulan/6 months	30,040	4,874	12,554	11,910	1.8	364.4	1.7
Dis./Dec.							
3 bulan/3 months	34,259	4,994	13,529	11,945	2.2	332.9	1.7
6 bulan/6 months	29,190	4,774	12,604	11,904	1.7	386.3	1.7
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	28,186	3,625	10,789	12,435	1.8	345.9	1.6
6 bulan/6 months	23,287	3,463	9,880	12,211	1.3	426.9	1.6
2010 Jan./Jan. ⁶	28,411	3,635	11,491	12,534	1.7	351.8	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. Jumlah peruntukan = 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.

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.