

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 tertanggung	Peruntukan khas	Peruntukan am	Pinjaman tak berbayar/ Jumlah pin- jaman ^{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 (%)
2008 Jan./Jan.							
3 bulan/3 months	1,001	252	398	159	4.4	276.2	2.0
6 bulan/6 months	955	247	389	159	4.0	291.3	2.0
Feb./Feb							
3 bulan/3 months	1,010	256	407	167	4.1	282.4	2.0
6 bulan/6 months	963	252	399	165	3.8	297.5	2.0
Mac/Mar.							
3 bulan/3 months	1,008	251	417	165	4.2	276.0	2.0
6 bulan/6 months	956	245	408	165	3.8	286.7	2.0
Apr/Apr							
3 bulan/3 months	595	157	288	106	3.7	332.1	2.6
6 bulan/6 months	595	157	288	106	3.7	332.3	2.7
Mei/May							
3 bulan/3 months	602	166	287	109	3.7	342.3	2.7
6 bulan/6 months	602	160	293	108	3.7	341.5	2.7
Jun/June							
3 bulan/3 months	668	163	304	100	5.3	226.3	2.6
6 bulan/6 months	668	169	298	101	5.3	226.3	2.6
Jul/Jul.							
3 bulan/3 months	734	168	320	101	6.4	190.5	2.6
6 bulan/6 months	734	168	320	101	6.4	190.5	2.6
Ogos/Aug.							
3 bulan/3 months	737	172	330	101	5.9	187.4	2.5
6 bulan/6 months	734	172	329	101	5.9	188.9	2.5
Sep./Sept.							
3 bulan/3 months	735	175	394	98	4.5	276.8	2.7
6 bulan/6 months	735	175	394	98	4.5	276.9	2.7
Okt./Oct.							
3 bulan/3 months	778	181	388	95	6.0	275.0	2.7
6 bulan/6 months	778	181	388	101	6.0	277.7	2.9
Nov./Nov.							
3 bulan/3 months	771	184	388	101	5.5	281.6	2.8
6 bulan/6 months	771	184	388	106	5.5	284.5	2.9
Dis./Dec.							
3 bulan/3 months	724	186	386	112	3.7	311.7	2.7
6 bulan/6 months	724	186	386	112	3.7	311.8	2.7
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	271	74	2.5	343.2	1.9

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 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.

4 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.

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.