

## 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 tertanggung	Peruntukan khas	Peruntukan am	Pinjaman tak berbayar/ Jumlah pinjaman <sup>1,4</sup> (%)	Jumlah peruntukan/ Pinjaman tak berbayar <sup>5</sup> (%)	Peruntukan am/Jumlah pinjaman bersih <sup>2</sup> (%)
End of period	Non-performing loans	Interest-in-suspense	Specific provisions	General provisions	Non-performing loans/ Total loans <sup>1,4</sup> (%)	Total provisions/Non-performing loans <sup>5</sup> (%)	General provisions/ Net total loans <sup>2</sup> (%)
2006 Dis/Dec.							
3 bulan/3 months	48,983	6,709	15,471	9,387	4.8	252.0	1.7
6 bulan/6 months	41,855	6,473	14,555	9,417	3.7	289.4	1.7
2007 Jan./Jan.							
3 bulan/3 months	48,918	6,778	16,199	9,570	4.6	257.5	1.7
6 bulan/6 months	42,282	6,571	15,323	9,449	3.6	295.6	1.7
Feb/Feb							
3 bulan/3 months	48,757	6,750	15,713	9,532	4.6	259.1	1.7
6 bulan/6 months	41,764	6,502	14,772	9,499	3.6	299.6	1.7
Mac/Mar.							
3 bulan/3 months	48,345	6,706	16,487	9,599	4.4	260.2	1.7
6 bulan/6 months	41,472	6,529	15,826	9,631	3.3	308.1	1.7
Apr/Apr							
3 bulan/3 months	48,141	6,737	16,659	9,655	4.3	264.2	1.7
6 bulan/6 months	41,278	6,494	15,786	9,684	3.3	308.6	1.7
Mei/May							
3 bulan/3 months	47,902	6,652	16,812	9,749	4.2	289.2	1.7
6 bulan/6 months	41,145	6,422	15,841	9,780	3.3	322.5	1.7
Jun/June							
3 bulan/3 months	45,484	6,197	15,728	9,797	4.0	268.4	1.7
6 bulan/6 months	38,996	5,972	14,617	9,866	3.1	306.6	1.7
Jul/Jul.							
3 bulan/3 months	45,357	6,235	16,105	10,110	3.8	273.0	1.7
6 bulan/6 months	39,051	6,006	15,065	10,162	3.0	313.2	1.7
Ogos/Aug.							
3 bulan/3 months	44,520	6,226	16,280	10,281	3.6	283.2	1.7
6 bulan/6 months	38,586	6,013	15,362	10,254	2.8	326.2	1.7
Sep./Sept.							
3 bulan/3 months	43,051	5,842	15,845	10,387	3.5	290.1	1.7
6 bulan/6 months	37,351	5,631	14,929	10,372	2.7	333.3	1.7
Okt./Oct.							
3 bulan/3 months	42,884	5,882	15,980	10,437	3.4	296.4	1.7
6 bulan/6 months	37,124	5,684	15,133	10,461	2.6	344.9	1.7
Nov./Nov.							
3 bulan/3 months	42,275	5,913	16,026	10,500	3.3	295.9	1.7
6 bulan/6 months	36,704	5,713	15,177	10,538	2.5	345.1	1.7
Dis/Dec.							
3 bulan/3 months	40,763	5,787	15,316	10,379	3.2	294.8	1.7
6 bulan/6 months	35,021	5,587	14,479	10,394	2.4	349.3	1.7
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	34,285	4,994	13,565	11,967	2.2	333.2	1.7
6 bulan/6 months	29,105	4,771	12,468	11,926	1.7	383.1	1.7

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 mengambil kira 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.

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.

Note : Beginning June 1999, the table includes Islamic banks.