

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 (%)
2006 Dis/Dec.							
3 bulan/3 months	1,408	287	563	149	8.4	249.0	2.2
6 bulan/6 months	1,396	287	572	149	8.1	254.5	2.2
2007 Jan./Jan.							
3 bulan/3 months	1,358	286	536	158	8.1	229.7	2.4
6 bulan/6 months	1,345	285	536	158	7.9	249.2	2.4
Feb/Feb							
3 bulan/3 months	1,354	290	533	160	8.0	235.8	2.4
6 bulan/6 months	1,339	289	536	160	7.8	243.1	2.4
Mac/Mar.							
3 bulan/3 months	1,286	280	512	162	7.4	259.8	2.4
6 bulan/6 months	1,267	279	507	162	7.2	261.8	2.4
Apr/Apr							
3 bulan/3 months	1,162	241	492	159	6.5	288.9	2.4
6 bulan/6 months	1,144	240	487	160	6.3	291.8	2.4
Mei/May							
3 bulan/3 months	1,184	245	505	156	6.7	261.5	2.4
6 bulan/6 months	1,026	244	495	156	4.4	377.1	2.4
Jun/June							
3 bulan/3 months	1,156	244	503	147	6.4	266.3	2.3
6 bulan/6 months	1,148	244	503	147	6.2	271.7	2.3
Jul/Jul.							
3 bulan/3 months	1,148	249	505	146	6.1	264.9	2.3
6 bulan/6 months	1,140	248	505	146	6.0	270.5	2.3
Ogos/Aug.							
3 bulan/3 months	1,063	241	447	148	5.7	278.2	2.3
6 bulan/6 months	1,063	241	447	148	5.7	278.4	2.3
Sep./Sept.							
3 bulan/3 months	1,022	252	459	151	4.6	319.9	2.3
6 bulan/6 months	1,022	252	459	151	4.6	320.1	2.3
Okt./Oct.							
3 bulan/3 months	1,028	259	443	154	4.8	308.3	2.2
6 bulan/6 months	1,028	259	443	154	4.8	308.3	2.2
Nov./Nov.							
3 bulan/3 months	1,013	248	434	153	4.9	303.4	2.3
6 bulan/6 months	1,006	248	428	153	4.9	303.5	2.3
Dis/Dec.							
3 bulan/3 months	1,000	243	405	159	4.9	287.7	2.2
6 bulan/6 months	948	239	390	160	4.4	304.3	2.2
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	772	184	388	101	5.5	281.4	2.8
6 bulan/6 months	771	184	388	106	5.5	284.3	2.9
Dis/Dec.							
3 bulan/3 months	774	187	414	112	4.2	286.5	2.7
6 bulan/6 months	774	187	414	112	4.2	286.6	2.7

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 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.

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.