

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 tergantung	Peruntukan khas	Peruntukan am	Pinjaman tak berbayar/ Jumlah pinjaman1,4(%)	Jumlah peruntukan/ Pinjaman tak berbayar5(%)	Peruntukan am/Jumlah pinjaman bersih2(%)	
End of period	Non-performing loans	Interest-in-suspense	Specific provisions	General provisions	Non-performing loans/ Total loans1,4(%)	Total provisions/ Non-performing loans5(%)	General provisions/ Net total loans2(%)	
2006 Okt./Oct.								
3 bulan/3 months	50,585	6,897	15,769	9,314	5.0	244.9	1.7	
6 bulan/6 months	42,995	6,627	14,844	9,358	3.8	284.3	1.7	
Nov./Nov.								
3 bulan/3 months	50,303	6,879	15,882	9,370	4.9	247.8	1.7	
6 bulan/6 months	43,087	6,647	14,973	9,404	3.8	284.1	1.7	
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	15,382	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	
1	Jumlah pinjaman = Jumlah pinjaman kasar (termasuk pinjaman perumahan yang dijual kepada Cagamas Berhad).				1	Total loans = Outstanding gross loans (including housing loans sold to Cagamas Berhad).		
2	Jumlah pinjaman bersih = Jumlah pinjaman kasar - faedah tergantung - peruntukan khas.				2	Net total loans = Outstanding gross loans - interest-in-suspense - specific provisions.		
3	Selepas mengambil kira kedudukan sebuah bank perdagangan.				3	After incorporating the results of one commercial bank.		
4	Mulai Disember 1997, nisbah dikira berdasarkan kaedah nilai bersih. Pinjaman tak berbayar = Pinjaman tak berbayar - faedah tergantung - peruntukan khas. Jumlah pinjaman = Jumlah pinjaman kasar - faedah tergantung - peruntukan khas.				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	Mulai Disember 1997, nisbah dikira berdasarkan kaedah nilai bersih. Jumlah peruntukan = Peruntukan am + nilai cagaran. Pinjaman tak berbayar = Pinjaman tak berbayar - faedah tergantung - peruntukan khas.				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.		
Nota : Mulai Jun 1999, jadual ini termasuk bank-bank Islam.				Note : Beginning June 1999, the table includes Islamic banks.				