

## 2.15 Sistem Perbankan: Jumlah Peruntukan Hutang dan Pinjaman Tidak Berbayar

### Banking System: 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 Sep./Sept.							
3 bulan/3 months	52,219	7,276	16,386	9,439	5.1	246.0	1.7
6 bulan/6 months	44,634	7,042	15,050	9,469	4.0	279.0	1.7
Okt./Oct.							
3 bulan/3 months	52,010	7,200	16,272	9,437	5.0	244.8	1.7
6 bulan/6 months	44,390	6,929	15,357	9,481	3.9	283.4	1.7
Nov./Nov.							
3 bulan/3 months	51,743	7,187	16,446	9,506	4.9	247.8	1.7
6 bulan/6 months	44,510	6,955	15,542	9,540	3.9	283.3	1.7
Dis/Dec.	44,510						
3 bulan/3 months	50,391	6,997	16,034	9,535	4.8	251.9	1.7
6 bulan/6 months	43,251	6,760	15,127	9,565	3.7	288.5	1.7
2007 Jan./Jan.							
3 bulan/3 months	50,276	7,064	16,736	9,728	4.6	256.9	1.7
6 bulan/6 months	43,627	6,857	15,859	9,607	3.6	294.4	1.7
Feb/Feb							
3 bulan/3 months	50,111	7,040	16,247	9,692	4.7	258.7	1.7
6 bulan/6 months	43,103	6,791	15,308	9,659	3.6	298.2	1.7
Mac/Mar.							
3 bulan/3 months	49,631	6,986	17,000	9,761	4.4	260.2	1.7
6 bulan/6 months	42,739	6,808	16,333	9,793	3.4	306.9	1.7
Apr/Apr							
3 bulan/3 months	49,303	6,978	17,151	9,814	4.3	264.6	1.7
6 bulan/6 months	42,421	6,735	16,273	9,844	3.3	308.2	1.7
Mei/May							
3 bulan/3 months	49,086	6,897	17,318	9,905	4.3	288.7	1.7
6 bulan/6 months	42,170	6,666	16,336	9,936	3.3	323.3	1.7
Jun/June							
3 bulan/3 months	46,641	6,441	16,231	9,944	4.1	268.4	1.7
6 bulan/6 months	40,143	6,215	15,120	10,013	3.2	305.9	1.7
Jul/Jul.							
3 bulan/3 months	46,505	6,483	16,610	10,256	3.8	272.8	1.7
6 bulan/6 months	40,191	6,254	15,571	10,309	3.0	312.3	1.7
Ogos/Aug.							
3 bulan/3 months	45,583	6,467	16,727	10,429	3.6	283.1	1.7
6 bulan/6 months	39,649	6,254	15,809	10,402	2.9	325.2	1.7
Sep./Sept.							
3 bulan/3 months	44,074	6,094	16,304	10,538	3.5	290.6	1.7
6 bulan/6 months	38,373	5,883	15,388	10,523	2.7	333.1	1.7
Okt./Oct.							
3 bulan/3 months	43,912	6,140	16,423	10,591	3.4	296.6	1.7
6 bulan/6 months	38,152	5,942	15,576	10,615	2.7	344.1	1.7
Nov./Nov.							
3 bulan/3 months	43,288	6,161	16,461	10,653	3.3	296.0	1.7
6 bulan/6 months	37,710	5,961	15,605	10,692	2.6	344.2	1.7
Dis/Dec.							
3 bulan/3 months	41,763	6,031	15,721	10,538	3.2	294.7	1.7
6 bulan/6 months	35,968	5,827	14,870	10,554	2.4	348.4	1.7
2008 Jan./Jan.							
3 bulan/3 months	41,524	6,079	15,797	10,670	3.1	298.5	1.7
6 bulan/6 months	35,850	5,873	14,899	10,712	2.4	352.9	1.7
Feb/Feb							
3 bulan/3 months	41,751	6,123	15,439	10,864	3.2	291.4	1.7
6 bulan/6 months	36,158	5,904	14,568	10,855	2.5	340.2	1.7
Mac/Mar.							
3 bulan/3 months	40,440	5,718	15,694	10,860	3.0	305.9	1.7
6 bulan/6 months	34,946	5,511	14,756	10,846	2.3	359.5	1.7
Apr/Apr							
3 bulan/3 months	39,530	5,707	15,341	10,957	2.9	307.7	1.7
6 bulan/6 months	34,113	5,378	14,487	10,988	2.2	361.7	1.7
Mei/May							
3 bulan/3 months	37,871	5,374	14,083	11,176	2.8	306.3	1.7
6 bulan/6 months	32,501	5,106	13,016	10,864	2.2	354.2	1.7
Jun/June							
3 bulan/3 months	36,977	5,252	14,175	11,266	2.6	314.5	1.7
6 bulan/6 months	31,678	5,004	12,976	11,267	2.1	362.8	1.7
Jul/Jul.							
3 bulan/3 months	36,712	5,282	14,339	11,402	2.5	311.8	1.7
6 bulan/6 months	31,639	5,014	13,258	11,585	2.0	359.3	1.7
Ogos/Aug.							
3 bulan/3 months	36,815	5,379	14,249	11,718	2.5	309.9	1.7
6 bulan/6 months	31,577	5,099	13,267	11,687	1.9	360.5	1.7
Sep/Sept							
3 bulan/3 months	36,059	5,376	14,023	11,940	2.4	322.9	1.7
6 bulan/6 months	31,109	5,115	12,965	11,867	1.9	371.5	1.7

- Jumlah pinjaman = Jumlah pinjaman kasar (termasuk pinjaman perumahan yang dijual kepada Cagamas Berhad).
- Jumlah pinjaman bersih = Jumlah pinjaman kasar - faedah tergantung - peruntukan khas.
- Selepas mengambil kira kedudukan sebuah bank perdagangan.
- 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.
- 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.

Note : Mulai Jun 1999, jadual ini termasuk bank-bank Islam.

- Total loans = Outstanding gross loans (including housing loans sold to Cagamas Berhad).
- Net total loans = Outstanding gross loans - interest-in-suspense - specific provisions.
- After incorporating the results of one commercial bank.
- 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.

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