

## 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 tergantung    | Peruntukan khas     | Peruntukan am      | Pinjaman tak berbayar/ Jumlah pinjaman <sup>1,3</sup> (%) | Jumlah peruntukan/ Pinjaman tak berbayar <sup>4</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>1,3</sup> (%)      | Total provisions/Non-performing loans <sup>4</sup> (%)    | General provisions/ Net total loans <sup>2</sup> (%)  |
| 2006 Ogos/Aug.   |                       |                      |                     |                    |   |   |   |
| 3 bulan/3 months | 1,661                 | 352                  | 604                 | 129                | 11.8  | 224.4   | 2.2   |
| 6 bulan/6 months | 1,647                 | 352                  | 613                 | 129                | 11.4  | 229.6   | 2.2   |
| Sep./Sept.       |                       |                      |                     |                    |   |   |   |
| 3 bulan/3 months | 1,662                 | 355                  | 647                 | 123                | 11.3  | 242.4   | 2.1   |
| 6 bulan/6 months | 1,626                 | 354                  | 656                 | 123                | 10.5  | 250.9   | 2.1   |
| Okt./Oct.        |                       |                      |                     |                    |   |   |   |
| 3 bulan/3 months | 1,426                 | 303                  | 503                 | 123                | 10.6  | 241.1   | 2.1   |
| 6 bulan/6 months | 1,394                 | 301                  | 513                 | 123                | 10.0  | 250.0   | 2.1   |
| Nov./Nov.        |                       |                      |                     |                    |   |   |   |
| 3 bulan/3 months | 1,439                 | 308                  | 564                 | 136                | 9.8   | 247.7   | 2.3   |
| 6 bulan/6 months | 1,423                 | 308                  | 569                 | 136                | 9.4   | 253.9   | 2.4   |
| 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   |

1 Jumlah pinjaman = Jumlah pinjaman kasar (termasuk pinjaman perumahan yang dijual kepada Cagamas Berhad).

2 Jumlah pinjaman bersih = Jumlah pinjaman kasar - faedah tergantung - peruntukan khas.

3 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 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.

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.