

## 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 tertangung	Peruntukan khas	Peruntukan am	Pinjaman tak berbayar/ Jumlah pinjaman pin-jaman <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 Jun/June							
3 bulan/3 months	51,225	6,826	15,377	9,664	5.3	250.7	1.8
6 bulan/6 months	43,256	6,601	14,382	8,413	4.0	285.2	1.5
Jul/Jul.							
3 bulan/3 months	51,793	6,923	15,399	9,715	5.3	236.0	1.8
6 bulan/6 months	43,978	6,741	14,434	9,212	4.1	268.9	1.7
Ogos/Aug.	43,978						
3 bulan/3 months	51,677	7,052	15,712	9,243	5.2	234.6	1.7
6 bulan/6 months	44,171	6,872	14,398	9,279	4.1	264.9	1.7
Sep./Sept.							
3 bulan/3 months	50,557	6,920	15,739	9,315	5.0	246.1	1.7
6 bulan/6 months	43,008	6,687	14,394	9,346	3.9	279.8	1.7
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	15,362	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	307.6	1.7
6 bulan/6 months	33,518	5,221	14,199	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	12,724	10,756	2.2	354.4	1.6
Jun/June							
3 bulan/3 months	36,268	5,089	13,610	11,169	2.7	311.8	1.7
6 bulan/6 months	30,969	4,835	12,428	11,169	2.1	359.6	1.7

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

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

3 Selepas mengambilkira kedudukan sebuah bank perdagangan.

4 Mulai Disember 1997, nisbah dikira berdasarkan kaedah nilai bersih. Pinjaman tak berbayar = Pinjaman tak berbayar - faedah tertangung - peruntukan khas.

Jumlah pinjaman = Jumlah pinjaman kasar - faedah tertangung - 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 tertangung - 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.