

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 tertangung	Peruntukan khas	Peruntukan am	Pinjaman tak berbayar/ Jumlah pinjaman ^{1,4} (%)	Jumlah peruntukan/ Pinjaman tak berbayar ² (%)	Peruntukan am/Jumlah pinjaman bersih ² (%)	
End of period	Non-performing loans	Interest-in-suspense	Specific provisions	General provisions	Non-performing loans/ Total loans ^{1,4} (%)	Total provisions/Non-performing loans ⁵ (%)	General provisions/ Net total loans ² (%)	
2006 Jan./Jan.								
3 bulan/3 months	54,640	7,501	15,641	9,435	5.9	228.5	1.8	
6 bulan/6 months	46,299	7,282	14,378	9,049	4.6	257.4	1.7	
Feb./Feb.								
3 bulan/3 months	54,977	7,550	15,490	8,754	5.9	224.4	1.6	
6 bulan/6 months	46,537	7,305	14,410	9,026	4.6	255.9	1.7	
Mac./Mar.								
3 bulan/3 months	52,925	7,360	14,629	10,366	5.7	233.8	1.9	
6 bulan/6 months	44,996	7,115	13,546	9,099	4.5	259.3	1.7	
Apr./Apr.								
3 bulan/3 months	53,816	7,398	15,011	9,582	5.7	227.6	1.8	
6 bulan/6 months	45,304	7,133	13,926	9,103	4.4	258.2	1.7	
Mei/May								
3 bulan/3 months	53,740	7,406	15,243	9,713	5.6	230.5	1.8	
6 bulan/6 months	45,211	7,154	14,145	9,200	4.3	262.5	1.7	
Jun./June								
3 bulan/3 months	52,889	7,166	15,937	9,795	5.4	249.8	1.8	
6 bulan/6 months	44,856	6,934	14,902	8,544	4.1	283.0	1.5	
Jul./Jul.								
3 bulan/3 months	53,497	7,271	15,965	9,846	5.4	235.5	1.8	
6 bulan/6 months	45,610	7,081	14,972	9,343	4.2	267.4	1.7	
Ogos/Aug.								
3 bulan/3 months	53,338	7,405	16,316	9,372	5.3	234.3	1.7	
6 bulan/6 months	45,818	7,224	15,011	9,408	4.2	263.9	1.7	
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.								
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	41,836	6,032	15,723	10,569	3.2	293.8	1.7	
6 bulan/6 months	36,041	5,828	14,872	10,584	2.5	347.0	1.7	
2008 Jan./Jan.								
3 bulan/3 months	41,524	6,078	15,795	10,670	3.1	298.4	1.7	
6 bulan/6 months	35,850	5,872	14,897	10,712	2.4	352.8	1.7	
Feb./Feb.								
3 bulan/3 months	41,751	6,121	15,437	10,864	3.2	291.3	1.7	
6 bulan/6 months	36,158	5,903	14,565	10,855	2.5	340.1	1.7	
Mac./Mar.								
3 bulan/3 months	40,440	5,717	15,700	10,860	3.0	305.9	1.7	
6 bulan/6 months	34,946	5,507	14,763	10,843	2.3	359.5	1.7	

1 Jumlah pinjaman = Jumlah pinjaman kasar (termasuk pinjaman penumahan yang dijual kepada Cagamas Berhad).
 2 Jumlah pinjaman bersih = Jumlah pinjaman kasar - faedah tertangung - peruntukan khas.
 3 Selepas mengambil kira 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.