

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 tertanggung	Peruntukan khas	Peruntukan am	Pinjaman tak berbayar/ Jumlah pinjaman ^{1,4} (%)	Jumlah peruntukan/ Pinjaman tak berbayar ⁵ (%)	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 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	44,657	6,403	16,353	10,538	3.5	287.9	1.7
6 bulan/6 months	38,956	6,192	15,438	10,523	2.8	329.2	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

- 1 Jumlah pinjaman = Jumlah pinjaman kasar (termasuk pinjaman perumahan yang dijual kepada Cagamas Berhad).
- 2 Jumlah pinjaman bersih = Jumlah pinjaman kasar - faedah tertanggung - 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 tertanggung - peruntukan khas.
Jumlah pinjaman = Jumlah pinjaman kasar - faedah tertanggung - 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 tertanggung - 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.