

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 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 (%)	
1988	23,551	6,130	4,710	374	30.1	47.6	0.6	
1989	23,256	7,701	5,872	456	24.8	60.3	0.6	
1990	23,212	8,748	5,502	876	20.0	65.2	0.9	
1991	21,638	8,406	5,068	1,380	15.4	68.6	1.1	
1992	22,684	8,211	4,976	1,750	14.5	65.8	1.2	
1993	21,493	8,026	5,193	2,315	12.3	72.3	1.4	
1994	15,880	4,659	4,631	3,288	7.8	79.2	1.7	
1995	14,320	3,939	4,043	4,209	5.5	85.1	1.7	
1996	12,480	3,144	3,054	5,854	3.7	96.6	1.8	
1997	25,053	2,886	5,402	8,447	4.1	151.4	2.0	
1998 Dis./Dec.3								
3 bulan/3 months	76,953	7,377	16,647	8,576	13.6	131.4	2.2	
6 bulan/6 months	52,307	6,268	14,464	7,717	8.0	149.2	2.0	
1999 Dis./Dec.								
3 bulan/3 months	65,540	7,357	17,552	8,016	11.0	151.9	2.2	
6 bulan/6 months	46,828	6,608	16,371	6,957	6.4	206.1	1.9	
2000 Dis./Dec.								
3 bulan/3 months	64,256	8,677	17,901	8,449	9.7	170.8	2.2	
6 bulan/6 months	49,003	7,999	16,304	7,341	6.3	199.2	1.9	
2001 Dis./Dec.								
3 bulan/3 months	76,976	10,039	20,682	8,262	11.5	172.3	2.1	
6 bulan/6 months	61,903	9,527	19,543	7,578	8.1	188.7	1.9	
2002 Dis./Dec.								
3 bulan/3 months	71,693	9,998	18,586	8,729	10.2	187.0	2.1	
6 bulan/6 months	58,885	9,636	17,546	7,809	7.5	214.3	1.8	
2003 Dis./Dec.								
3 bulan/3 months	65,774	9,345	16,417	9,165	8.9	191.9	2.0	
6 bulan/6 months	54,798	8,962	15,070	8,166	6.8	213.1	1.8	
2004 Dis./Dec.								
3 bulan/3 months	60,380	8,469	15,242	9,489	7.5	210.7	1.9	
6 bulan/6 months	50,712	8,106	14,016	8,368	5.8	234.2	1.7	
2005 Mac./Mar.								
3 bulan/3 months	58,447	7,898	13,790	9,434	7.3	213.2	1.9	
6 bulan/6 months	47,106	7,651	12,231	8,516	5.4	239.8	1.7	
Jun./June								
3 bulan/3 months	56,044	7,645	14,049	9,997	6.7	219.5	2.0	
6 bulan/6 months	46,054	7,412	12,662	8,733	5.1	248.2	1.7	
Sep./Sept.								
3 bulan/3 months	54,240	7,522	14,764	9,378	6.1	223.2	1.8	
6 bulan/6 months	45,426	7,319	13,552	8,966	4.7	255.3	1.7	
Dis./Dec.								
3 bulan/3 months	53,570	7,331	14,907	9,427	5.8	224.0	1.8	
6 bulan/6 months	45,205	7,107	13,620	8,982	4.6	252.4	1.7	
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	44,995	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	53,487	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	50,392	7,064	16,736	9,728	4.6	256.3	1.7	
6 bulan/6 months	43,752	6,857	15,863	9,607	3.7	293.2	1.7	
Feb./Feb								
3 bulan/3 months	50,227	7,040	16,247	9,692	4.7	258.1	1.7	
6 bulan/6 months	43,230	6,791	15,313	9,659	3.7	297.2	1.7	
Mac./Mar.								
3 bulan/3 months	49,747	6,986	16,341	9,761	4.6	253.2	1.7	
6 bulan/6 months	42,852	6,808	15,668	9,793	3.5	295.9	1.7	
Apr./Apr								
3 bulan/3 months	49,479	6,937	17,032	9,787	4.4	261.8	1.7	
6 bulan/6 months	42,582	6,736	16,282	9,844	3.4	306.9	1.7	
Mei/May								
3 bulan/3 months	49,086	6,897	17,318	9,905	4.3	288.4	1.7	
6 bulan/6 months	42,170	6,666	16,336	9,936	3.3	323.3	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.
5 Jumlah pinjaman = Jumlah pinjaman kasar - faedah tertangung - peruntukan khas.
6 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.