

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 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 (%)
1988	16,935	4,690	3,539	185	29.6	49.7	0.4
1989	16,554	5,519	4,292	240	24.3	60.7	0.4
1990	16,562	6,194	4,044	540	20.1	65.1	0.8
1991	15,518	5,793	3,686	928	15.7	67.1	1.0
1992	15,992	5,895	3,698	1,240	14.7	67.7	1.3
1993	15,171	5,831	3,787	1,621	12.6	74.1	1.5
1994	9,643	2,834	2,398	2,351	6.9	78.6	1.7
1995	8,932	2,457	2,127	3,012	4.9	85.0	1.7
1996	8,163	1,993	1,838	4,198	3.6	98.4	1.9
1997	14,159	1,805	3,268	6,216	3.2	254.7	2.2
1998 Dis./Dec.3							
3 bulan/3 months	44,916	4,199	11,469	6,541	10.3	149.9	2.3
6 bulan/6 months	32,644	3,643	9,798	5,679	6.7	163.1	2.0
1999 Dis./Dec.							
3 bulan/3 months	40,877	4,738	11,572	6,398	8.8	166.1	2.3
6 bulan/6 months	29,770	4,182	10,213	5,290	5.5	199.6	1.9
2000 Dis./Dec.							
3 bulan/3 months	42,241	5,673	12,018	6,472	8.3	185.3	2.2
6 bulan/6 months	32,453	5,263	10,983	5,348	5.4	206.5	1.8
2001 Dis./Dec.							
3 bulan/3 months	53,136	6,666	14,583	6,126	10.5	174.1	2.0
6 bulan/6 months	42,898	6,440	13,756	5,408	7.4	191.2	1.8
2002 Dis./Dec.							
3 bulan/3 months	49,890	6,828	13,407	6,633	9.3	195.0	2.1
6 bulan/6 months	41,409	6,616	12,788	5,712	6.9	230.6	1.8
2003 Dis./Dec.							
3 bulan/3 months	46,544	6,388	12,197	6,989	8.3	188.4	2.1
6 bulan/6 months	39,138	6,206	11,276	6,019	6.4	211.0	1.8
2004 Dis./Dec.							
3 bulan/3 months	48,360	6,604	12,629	8,427	6.8	221.8	2.0
6 bulan/6 months	40,547	6,313	11,510	7,306	5.3	247.7	1.7
2005 Mac/Mar.							
3 bulan/3 months	46,773	6,106	11,649	8,364	6.6	224.0	1.9
6 bulan/6 months	38,016	5,954	10,228	7,444	5.0	253.8	1.7
Jun/June							
3 bulan/3 months	50,700	6,811	12,638	9,457	6.5	222.2	2.0
6 bulan/6 months	41,573	6,606	11,443	8,192	4.8	252.3	1.7
Sep./Sept.							
3 bulan/3 months	49,068	6,680	13,261	8,798	5.9	228.2	1.8
6 bulan/6 months	41,058	6,504	12,155	8,387	4.5	260.7	1.7
Dis./Dec.							
3 bulan/3 months	48,444	6,462	13,340	8,854	5.6	228.6	1.7
6 bulan/6 months	41,057	6,264	12,321	8,409	4.4	255.8	1.7
2006 Jan./Jan.							
3 bulan/3 months	52,749	7,137	15,131	9,267	5.8	229.8	1.8
6 bulan/6 months	44,443	6,917	13,855	8,858	4.5	259.8	1.7
Feb./Feb.							
3 bulan/3 months	53,092	7,178	14,979	8,564	5.8	225.1	1.6
6 bulan/6 months	44,683	6,933	13,887	8,836	4.5	258.1	1.7
Mac/Mar.							
3 bulan/3 months	51,167	7,011	14,068	10,194	5.6	234.2	1.9
6 bulan/6 months	43,276	6,766	12,972	8,927	4.4	260.7	1.7
Apr./Apr.							
3 bulan/3 months	52,077	7,049	14,433	9,423	5.7	228.0	1.7
6 bulan/6 months	43,584	6,783	13,348	8,943	4.3	259.7	1.7
Mei/May							
3 bulan/3 months	51,919	7,045	14,628	9,555	5.6	231.0	1.8
6 bulan/6 months	43,500	6,801	13,567	9,041	4.2	264.0	1.7
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.							
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	49,034	6,778	16,199	9,570	4.6	256.8	1.7
6 bulan/6 months	42,407	6,571	15,326	9,449	3.6	294.4	1.7
Feb./Feb.							
3 bulan/3 months	48,873	6,750	15,713	9,532	4.6	258.6	1.7
6 bulan/6 months	41,891	6,502	14,777	9,499	3.6	298.5	1.7
Mac/Mar.							
3 bulan/3 months	48,461	6,706	15,828	9,599	4.5	253.1	1.7
6 bulan/6 months	41,585	6,529	15,161	9,631	3.5	296.8	1.7
Apr./Apr.							
3 bulan/3 months	48,316	6,696	16,539	9,628	4.4	261.4	1.7
6 bulan/6 months	41,439	6,496	15,795	9,684	3.3	307.3	1.7
Mei/May							
3 bulan/3 months	47,901	6,652	16,812	9,749	4.2	288.9	1.7
6 bulan/6 months	41,144	6,422	15,841	9,780	3.3	322.5	1.7

- Jumlah pinjaman = Jumlah pinjaman kasar (termasuk pinjaman perumahan yang dijual kepada Cagamas Berhad).
- Jumlah pinjaman bersih = Jumlah pinjaman kasar - faedah tertanggung - peruntukan khas.
- Selepas mengambil kira kedudukan sebuah bank perdagangan.
- 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.
- 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.

- Total loans = Outstanding gross loans (including housing loans sold to Cagamas Berhad).
- Net total loans = Outstanding gross loans - interest-in-suspense - specific provisions.
- After incorporating the results of one commercial bank.
- Beginning December 1997, ratios are computed on a net basis. Non-performing loans = Non-performing loans - interest-in-suspense - specific provisions. Total loans = Outstanding gross loans - interest-in-suspense - specific provisions.
- 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.