

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 ^{1,4} (%)	Jumlah peruntukan/ Pinjaman tak berbayar ⁶ (%)	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 (%)
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	15,473	9,388	4.8	252.0	1.7
6 bulan/6 months	41,855	6,473	14,557	9,419	3.7	289.4	1.7
2007 Jan./Jan.							
3 bulan/3 months	49,049	6,778	16,199	9,570	4.6	256.7	1.7
6 bulan/6 months	42,423	6,571	15,326	9,449	3.6	294.2	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

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

- 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 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.
 - 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.