

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 (%)
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	50,410	6,995	16,059	9,537	4.8	252.2	1.7
6 bulan/6 months	43,264	6,759	15,146	9,567	3.7	288.8	1.7
2007 Jan./Jan.							
3 bulan/3 months	50,427	7,064	16,760	9,727	4.6	256.2	1.7
6 bulan/6 months	43,787	6,857	15,887	9,607	3.7	293.1	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 mengambilkira 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 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.