

# 2.18 Bank Saudagar: Jumlah Peruntukan Hutang dan Pinjaman Tidak Berbayar

## Merchant Banks: Outstanding Loan Provisions and Non-Performing Loans

RM juta

RM million

Akhir tempoh	Pinjaman tak berbayar	Faedah tergantung	Peruntukan khas	Peruntukan am	Pinjaman tak berbayar/ Jumlah pinjaman <sup>1,3</sup> (%)	Jumlah peruntukan/ Pinjaman tak berbayar <sup>4</sup> (%)	Peruntukan am/Jumlah pinjaman bersih <sup>2</sup> (%)
End of period	Non-performing loans	Interest-in-suspense	Specific provisions	General provisions	Non-performing loans/ Total loans <sup>1,3</sup> (%)	Total provisions/Non-performing loans <sup>4</sup> (%)	General provisions/ Net total loans <sup>2</sup> (%)
1996	315	63	98	334	1.7	156.9	1.8
1997	1,096	91	211	443	3.5	226.7	1.9
1998 Dis./Dec.							
3 bulan/3 months	7,157	623	1,406	444	25.4	126.2	2.2
6 bulan/6 months	3,849	454	1,179	446	10.8	139.6	2.2
1999 Dis./Dec.							
3 bulan/3 months	5,590	521	1,004	407	23.4	135.0	2.3
6 bulan/6 months	3,487	441	883	408	12.3	163.5	2.3
2000 Dis./Dec.							
3 bulan/3 months	4,387	569	827	336	18.7	157.8	2.1
6 bulan/6 months	3,211	524	806	337	11.7	182.3	2.1
2001 Dis./Dec.							
3 bulan/3 months	5,029	540	1,074	341	26.3	178.4	2.6
6 bulan/6 months	4,374	523	1,017	375	21.7	187.7	2.9
2002 Dis./Dec.							
3 bulan/3 months	4,458	547	969	277	24.6	178.8	2.3
6 bulan/6 months	3,989	534	954	277	20.9	170.1	2.3
2003 Dis./Dec.							
3 bulan/3 months	3,205	453	603	238	21.5	202.1	2.4
6 bulan/6 months	2,819	442	589	241	17.9	207.4	2.4
2004 Dis./Dec.							
3 bulan/3 months	2,497	374	455	236	19.4	223.8	2.7
6 bulan/6 months	2,268	364	458	236	16.8	224.9	2.7
2005 Mac/Mar.							
3 bulan/3 months	2,475	391	471	228	19.2	234.6	2.7
6 bulan/6 months	2,097	369	472	230	14.9	234.2	2.7
Jun/June							
3 bulan/3 months	2,173	358	476	193	16.1	232.6	2.3
6 bulan/6 months	1,981	353	458	193	14.0	229.6	2.3
Sep./Sept.							
3 bulan/3 months	1,903	344	517	209	12.4	197.9	2.5
6 bulan/6 months	1,808	342	519	209	11.2	199.3	2.5
Dis./Dec.							
3 bulan/3 months	1,783	356	463	190	12.1	208.3	2.4
6 bulan/6 months	1,735	356	476	190	11.4	210.7	2.4
2006 Jan./Jan.							
3 bulan/3 months	1,891	364	510	168	12.9	188.0	2.1
6 bulan/6 months	1,856	365	523	191	12.3	199.2	2.4
Feb/Feb							
3 bulan/3 months	1,885	372	511	190	13.0	201.8	2.5
6 bulan/6 months	1,854	372	523	190	12.4	200.2	2.5
Mac/Mar.							
3 bulan/3 months	1,758	349	561	172	11.1	220.6	2.2
6 bulan/6 months	1,719	349	574	172	10.4	220.4	2.3
Apr/Apr							
3 bulan/3 months	1,740	349	578	159	10.7	211.4	2.1
6 bulan/6 months	1,720	349	578	159	10.4	214.8	2.1
Mei/May							
3 bulan/3 months	1,822	361	615	159	11.2	212.4	2.1
6 bulan/6 months	1,711	353	578	159	10.3	218.3	2.1
Jun/June							
3 bulan/3 months	1,664	340	561	131	12.1	215.5	2.1
6 bulan/6 months	1,601	333	520	131	11.8	216.1	2.1
Jul/Jul.							
3 bulan/3 months	1,694	348	566	131	12.6	216.7	2.1
6 bulan/6 months	1,632	340	538	131	12.1	221.8	2.1
Ogos/Aug.							
3 bulan/3 months	1,661	352	604	129	11.8	224.4	2.2
6 bulan/6 months	1,647	352	613	129	11.4	229.6	2.2
Sep./Sept.							
3 bulan/3 months	1,662	355	647	123	11.3	242.4	2.1
6 bulan/6 months	1,626	354	656	123	10.5	250.9	2.1
Okt./Oct.							
3 bulan/3 months	1,426	303	503	123	10.6	241.1	2.1
6 bulan/6 months	1,394	301	513	123	10.0	250.0	2.1
Nov./Nov.							
3 bulan/3 months	1,439	308	564	136	9.8	247.7	2.3
6 bulan/6 months	1,423	308	569	136	9.4	253.9	2.4
Dis./Dec.							
3 bulan/3 months	1,408	287	563	149	8.4	249.0	2.2
6 bulan/6 months	1,396	287	572	149	8.1	254.5	2.2
2007 Jan./Jan.							
3 bulan/3 months	1,358	286	536	158	8.1	229.7	2.4
6 bulan/6 months	1,345	285	536	158	7.9	249.2	2.4
Feb/Feb							
3 bulan/3 months	1,354	290	533	160	8.0	235.8	2.4
6 bulan/6 months	1,339	289	536	160	7.8	243.1	2.4
Mac/Mar.							
3 bulan/3 months	1,286	280	512	162	7.4	259.8	2.4
6 bulan/6 months	1,267	279	507	162	7.2	261.8	2.4
Apr/Apr							
3 bulan/3 months	1,162	241	492	159	6.5	288.9	2.4
6 bulan/6 months	1,144	240	487	160	6.3	291.8	2.4

1 Jumlah pinjaman = Jumlah pinjaman kasar (termasuk pinjaman perumahan yang dijual kepada Cagamas Berhad).

2 Jumlah pinjaman bersih = Jumlah pinjaman kasar - faedah tergantung - peruntukan khas.

3 Mulai Disember 1997, nisbah dikira berdasarkan kaedah nilai bersih. Pinjaman tak berbayar = Pinjaman tak berbayar - faedah tergantung - peruntukan khas.

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4 Mulai Disember 1997, nisbah dikira berdasarkan kaedah nilai bersih. Jumlah peruntukan = Peruntukan am + nilai cagaran. Pinjaman tak berbayar = Pinjaman tak berbayar - faedah tergantung - peruntukan khas.

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 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.  
4 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.