

III.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 ^{1,3} (%)	Jumlah peruntukan/ Pinjaman tak berbayar ⁴ (%)	Peruntukan am/Jumlah pinjaman bersih ² (%)	
End of period	Non-performing loans	Interest-in-suspense	Specific provisions	General provisions	Non-performing loans/ Total loans ^{1,3} (%)	Total provisions/Non-performing loans ⁴ (%)	General provisions/ Net total loans ² (%)	
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 Jan./Jan.								
3 bulan/3 months	3,279	466	603	238	22.2	198.7	2.4	
6 bulan/6 months	2,834	456	591	240	17.9	202.5	2.4	
Feb./Feb.								
3 bulan/3 months	3,290	478	612	234	22.5	183.6	2.4	
6 bulan/6 months	2,842	467	601	237	18.1	209.6	2.4	
Mac/Mar.								
3 bulan/3 months	3,624	483	610	235	26.1	171.0	2.4	
6 bulan/6 months	2,740	471	597	235	17.2	214.0	2.4	
Apr./Apr.								
3 bulan/3 months	3,571	547	611	167	25.3	204.7	1.8	
6 bulan/6 months	2,825	492	597	236	18.1	214.5	2.5	
Mei/May								
3 bulan/3 months	3,051	455	522	229	21.4	216.0	2.4	
6 bulan/6 months	2,667	445	507	229	17.6	214.0	2.4	
Jun./June								
3 bulan/3 months	3,016	425	508	232	21.9	232.6	2.4	
6 bulan/6 months	2,594	415	503	232	17.6	240.4	2.4	
Juli/Jul.								
3 bulan/3 months	2,945	443	518	223	22.2	197.9	2.5	
6 bulan/6 months	2,608	423	511	230	18.6	202.8	2.6	
Ogos/Aug.								
3 bulan/3 months	2,858	434	516	228	21.7	210.4	2.6	
6 bulan/6 months	2,577	426	516	240	18.6	202.5	2.7	
Sep./Sept.								
3 bulan/3 months	2,841	432	509	231	21.1	200.4	2.6	
6 bulan/6 months	2,448	421	510	231	16.8	217.1	2.6	
Okt./Oct.								
3 bulan/3 months	2,734	426	462	230	20.7	206.0	2.6	
6 bulan/6 months	2,332	414	468	230	16.2	213.2	2.6	
Nov./Nov.								
3 bulan/3 months	2,635	413	487	231	20.0	208.1	2.7	
6 bulan/6 months	2,378	404	487	231	17.1	214.2	2.7	
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 Jan./Jan.								
3 bulan/3 months	2,546	376	463	235	20.8	240.4	2.9	
6 bulan/6 months	2,249	366	465	235	17.2	237.0	2.9	
Feb./Feb.								
3 bulan/3 months	2,533	381	458	234	20.4	238.3	2.8	
6 bulan/6 months	2,132	369	460	234	15.7	232.4	2.8	
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	
Apr./Apr.								
3 bulan/3 months	2,485	381	466	234	19.3	230.2	2.8	
6 bulan/6 months	2,258	375	467	234	16.7	224.8	2.8	
Mei/May								
3 bulan/3 months	2,278	363	440	305	17.6	233.4	3.6	
6 bulan/6 months	2,099	356	441	236	15.5	220.6	2.8	
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	
Juli/Jul.								
3 bulan/3 months	1,981	349	483	203	13.8	226.5	2.4	
6 bulan/6 months	1,810	345	470	203	12.0	217.4	2.4	
Ogos/Aug.								
3 bulan/3 months	1,993	341	483	205	13.9	215.0	2.4	
6 bulan/6 months	1,793	336	470	205	11.7	208.4	2.4	
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	
Okt./Oct.								
3 bulan/3 months	1,892	348	524	215	11.6	212.6	2.4	
6 bulan/6 months	1,820	346	525	215	10.8	208.6	2.4	
Nov./Nov.								
3 bulan/3 months	1,882	355	536	171	12.1	209.9	2.1	
6 bulan/6 months	1,851	354	537	204	11.8	208.6	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	511	191	12.4	196.8	2.4	
Feb./Feb.								
3 bulan/3 months	1,885	372	511	190	13.0	201.8	2.5	
6 bulan/6 months	1,855	372	511	190	12.6	197.7	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	562	172	10.6	217.1	2.2	
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	

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.
 4 Jumlah pinjaman = Jumlah pinjaman kasar - faedah tergantung - peruntukan khas.
 5 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.
 4 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.