

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 tertangung	Peruntukan khas	Peruntukan am	Pinjaman tak berbayar/ Jumlah pinjaman ¹ (%)	Jumlah peruntukan/ Pinjaman tak berbayar ² (%)	Peruntukan am/ Jumlah pinjaman bersih ³ (%)	
End of period	Non-performing loans	Interest-in-suspense	Specific provisions	General provisions	Non-performing loans/ Total loans ⁴ (%)	Total provisions/ Non-performing loans ⁵ (%)	General provisions/ loans ⁶ (%)	
1992	583	181	129	87	6.9	68.1	1.1	
1993	490	132	115	140	5.0	79.0	1.5	
1994	1,107	148	802	148	9.5	102.8	1.8	
1995	1,103	151	615	229	7.8	90.2	1.7	
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	3,649	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	863	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 Jan./Jan.								
3 bulan/3 months	4,403	545	920	262	25.2	170.1	2.3	
6 bulan/6 months	3,891	533	902	263	21.0	173.8	2.3	
Feb/Feb								
3 bulan/3 months	4,414	559	943	261	25.2	170.3	2.3	
6 bulan/6 months	3,818	543	926	263	21.2	166.9	2.3	
Mac/Mar.								
3 bulan/3 months	3,750	506	823	242	23.0	185.6	2.3	
6 bulan/6 months	3,410	491	813	242	19.9	190.7	2.3	
Apr/Apr								
3 bulan/3 months	3,738	484	790	239	23.7	184.5	2.3	
6 bulan/6 months	3,378	470	787	242	20.4	187.3	2.3	
Mei/May								
3 bulan/3 months	3,715	496	802	236	23.8	173.5	2.3	
6 bulan/6 months	3,360	481	797	241	20.4	182.3	2.4	
Jun/June								
3 bulan/3 months	3,664	467	698	250	24.3	186.2	2.4	
6 bulan/6 months	3,175	452	698	250	19.7	190.9	2.4	
Jul/Jul.								
3 bulan/3 months	3,515	444	668	250	23.2	193.9	2.4	
6 bulan/6 months	3,048	429	619	251	19.2	197.0	2.4	
Ogos/Aug.								
3 bulan/3 months	3,350	447	630	254	21.1	193.4	2.4	
6 bulan/6 months	2,914	432	632	254	17.2	198.7	2.4	
Sep./Sept.								
3 bulan/3 months	3,371	446	619	249	21.6	201.8	2.3	
6 bulan/6 months	2,854	429	606	249	17.0	200.4	2.3	
Okt./Oct.								
3 bulan/3 months	2,903	453	598	252	17.8	235.7	2.4	
6 bulan/6 months	2,743	438	581	252	16.5	213.3	2.4	
Nov./Nov.								
3 bulan/3 months	3,193	463	601	251	20.9	202.9	2.5	
6 bulan/6 months	2,792	452	586	252	17.2	206.3	2.5	
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	208.6	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	
Jul/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	205.5	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	393	472	231	19.4	232.7	2.8	
6 bulan/6 months	2,291	374	473	231	17.3	222.5	2.8	
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	
Jul/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	463	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	208.9	2.5	
6 bulan/6 months	1,851	354	537	204	11.8	208.6	2.5	
Dis./Dec.								
3 bulan/3 months	1,783	356	464	193	12.1	208.6	2.4	
6 bulan/6 months	1,735	356	465	193	11.5	208.3	2.4	
2006 Jan./Jan.								
3 bulan/3 months	1,891	364	510	188	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	

1 Jumlah pinjaman = Jumlah pinjaman kasar (termasuk pinjaman perumahan yang dijual kepada Cagamas Berhad).
 2 Jumlah pinjaman bersih = Jumlah pinjaman kasar - faedah tertangung - peruntukan khas.
 3 Mula 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.
 4 Mula Disember 1997, nisbah dikira berdasarkan kaedah nilai bersih. Jumlah peruntukan = Peruntukan am + nilai cagaran. Pinjaman tak berbayar = Pinjaman tak berbayar - faedah tertangung - 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.