

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 (%)
<i>End of period</i>	<i>Non-performing loans</i>	<i>Interest-in-suspense</i>	<i>Specific provisions</i>	<i>General provisions</i>	<i>Non-performing loans/ Total loans^{1,3} (%)</i>	<i>Total provisions/Non-performing loans⁴ (%)</i>	<i>General provisions/ Net total loans² (%)</i>
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	3,849	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 Mac/Mar.							
3 bulan/3 months	3,758	506	823	242	23.0	195.8	2.3
6 bulan/6 months	3,410	491	813	242	19.9	190.7	2.3
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
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
Dis./Dec.							
3 bulan/3 months	3,205	453	603	241	21.5	202.2	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
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	202.5	2.7
Sep./Sept.							
3 bulan/3 months	2,841	432	505	231	21.1	200.0	2.6
6 bulan/6 months	2,448	421	507	231	16.9	216.6	2.6

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.

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

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.