

### 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 tertanggung	Peruntukan khas	Peruntukan am	Pinjaman tak berbayar/ Jumlah pin- jaman <sup>1,3</sup> (%)	Jumlah peruntukan/ Pinjaman tak berbayar <sup>4</sup> (%)	Peruntukan am/Jumlah pinjaman bersih <sup>2</sup> (%)
<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<sup>1,3</sup> (%)</i>	<i>Total provisions/Non-performing loans<sup>4</sup> (%)</i>	<i>General provisions/ Net total loans<sup>2</sup> (%)</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 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	3,918	543	926	263	21.2	166.9	2.3
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
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
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	3,629	483	610	235	26.1	170.7	2.4
6 bulan/6 months	2,744	471	597	235	17.2	213.4	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	2,982	422	503	232	21.6	233.8	2.4
6 bulan/6 months	2,553	409	497	232	17.3	242.0	2.4

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

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

3 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.

4 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

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.