

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 pinjaman ^{1,2} (%)	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>
1994	1,107	148	802	188	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	3,848	454	1,179	446	10.8	139.7	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 Mac/Mar.							
3 bulan/3 months	4,340	486	755	330	21.3	156.3	2.3
6 bulan/6 months	3,360	417	736	367	15.1	164.4	2.5
Jun/June							
3 bulan/3 months	5,122	529	927	324	25.1	162.2	2.2
6 bulan/6 months	4,028	473	801	358	18.7	167.4	2.4
Sep./Sept.							
3 bulan/3 months	5,580	569	1,018	321	29.5	161.2	2.4
6 bulan/6 months	4,485	546	970	353	21.8	179.2	2.6
Dis./Dec.							
3 bulan/3 months	5,029	540	1,074	341	26.2	178.4	2.6
6 bulan/6 months	4,374	523	1,017	375	21.6	187.7	2.9
2002 Jan./Jan.							
3 bulan/3 months	5,124	550	1,074	348	27.2	172.9	2.7
6 bulan/6 months	4,468	534	1,018	384	22.6	183.3	3.0
Feb./Feb.							
3 bulan/3 months	4,987	557	1,096	338	25.7	171.5	2.6
6 bulan/6 months	4,466	543	1,077	374	21.9	185.4	2.9
Mac/Mar.							
3 bulan/3 months	5,106	568	1,067	323	26.8	186.4	2.5
6 bulan/6 months	4,342	545	1,040	359	21.2	200.9	2.8
Apr./Apr.							
3 bulan/3 months	5,056	547	1,031	318	27.3	194.4	2.5
6 bulan/6 months	4,375	523	1,013	321	22.2	195.7	2.5
Mei/May							
3 bulan/3 months	5,160	559	1,039	239	27.5	185.5	1.8
6 bulan/6 months	4,412	534	1,023	321	22.0	189.5	2.5
Jun/ June							
3 bulan/3 months	4,993	538	1,095	320	27.2	173.5	2.6
6 bulan/6 months	4,346	513	1,081	319	22.2	173.6	2.6
Jul/Jul.							
3 bulan/3 months	4,809	527	1,020	292	26.6	180.4	2.4
6 bulan/6 months	4,335	515	998	299	23.0	183.8	2.4
Ogos/Aug.							
3 bulan/3 months	4,713	539	1,034	291	25.9	178.6	2.4
6 bulan/6 months	4,376	531	1,012	299	23.3	178.7	2.5
Sep./Sept.							
3 bulan/3 months	4,688	531	961	287	25.6	182.7	2.3
6 bulan/6 months	4,275	516	940	287	22.5	180.1	2.3
Okt./Oct.							
3 bulan/3 months	4,713	546	975	286	25.7	182.2	2.3
6 bulan/6 months	4,279	536	959	287	22.4	168.9	2.3
Nov./Nov.							
3 bulan/3 months	4,621	554	965	283	25.5	161.6	2.3
6 bulan/6 months	4,187	542	953	286	22.1	168.8	2.3
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	816	247	23.0	195.5	2.3
6 bulan/6 months	3,410	491	806	248	19.9	190.4	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	187.4	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	3,611	457	651	254	24.4	186.1	2.5
6 bulan/6 months	3,122	443	651	255	19.7	190.9	2.5
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	629	249	21.5	202.6	2.3
6 bulan/6 months	2,854	429	615	249	16.9	201.4	2.3

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.