

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 ^{1,2} (%)	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>
1988	1,203	278	200	33	24.8	42.5	0.8
1989	989	292	195	41	17.9	53.4	0.8
1990	792	256	185	60	12.6	63.3	1.0
1991	647	220	153	74	8.7	69.1	1.0
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	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 Mac/Mar.							
3 bulan/3 months	7,693	673	1,717	390	28.4	134.3	2.1
6 bulan/6 months	4,141	518	1,497	391	11.2	151.1	2.1
Jun/June							
3 bulan/3 months	7,059	700	1,717	383	25.5	142.1	2.1
6 bulan/6 months	4,718	574	1,579	384	13.9	160.5	2.1
Sept/Sept.							
3 bulan/3 months	6,255	548	1,248	380	25.5	143.5	2.2
6 bulan/6 months	3,955	466	1,133	381	13.3	168.7	2.2
Dec/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 Mac/Mar.							
3 bulan/3 months	5,147	568	1,049	391	21.8	145.9	2.4
6 bulan/6 months	3,338	483	979	392	11.5	162.7	2.4
Jun/June							
3 bulan/3 months	5,159	619	1,149	337	21.7	140.8	2.2
6 bulan/6 months	3,678	547	1,051	338	13.2	167.1	2.1
Sep./Sep.							
3 bulan/3 months	5,329	658	1,150	354	22.4	135.3	2.3
6 bulan/6 months	3,914	596	1,125	355	13.9	160.6	2.2
Dec/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./Sep.							
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
Dec/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	2.9
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./Sep.							
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	25.4	161.6	2.3
6 bulan/6 months	4,187	542	953	286	22.0	168.8	2.3

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.