

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 (%)
End of period	Non-performing loans	Interest-in-suspense	Specific provisions	General provisions	Non-performing loans/ Total loans ^{1,3} (%)	Total provisions/ Non-performing loans ⁴ (%)	General provisions/ Net total loans ² (%)
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 Jan./Jan.							
3 bulan/3 months	3,894	465	712	352	16.7	140.6	2.2
6 bulan/6 months	2,992	418	686	386	11.6	177.8	2.4
Feb./Feb							
3 bulan/3 months	4,130	481	726	250	18.5	148.4	1.6
6 bulan/6 months	3,116	435	717	388	12.4	175.0	2.4
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
Apr/Apr							
3 bulan/3 months	4,677	510	912	319	22.4	150.9	2.2
6 bulan/6 months	3,583	458	824	357	15.7	163.6	2.4
Mei/May							
3 bulan/3 months	4,886	524	851	320	23.8	175.0	2.2
6 bulan/6 months	3,911	479	732	355	18.1	146.1	2.4
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
Jul/Jul.							
3 bulan/3 months	5,630	556	927	336	29.1	174.2	2.4
6 bulan/6 months	4,124	506	862	373	19.2	205.0	2.6
Ogos/Aug.							
3 bulan/3 months	5,349	578	935	327	27.7	139.6	2.4
6 bulan/6 months	4,203	521	912	363	19.9	152.7	2.6
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
Okt./Oct.							
3 bulan/3 months	5,523.7	592.2	1,035.2	321	29.0	162.2	2.4
6 bulan/6 months	4,600.3	571.2	1,010.4	352.9	22.4	176.1	2.6
Nov./Nov.							
3 bulan/3 months	5,096.7	539.8	1,101.1	315.5	26.9	180.1	2.5
6 bulan/6 months	4,426.4	525.8	1,041	351	22.2	186.6	2.7
Dec/Dec.							
3 bulan/3 months	5,029.3	540	1,073.9	340.5	26.2	178.4	2.6
6 bulan/6 months	4,373.9	522.8	1,017	374.6	21.6	187.7	2.9
2002 Jan./Jan.							
3 bulan/3 months	5,124.1	549.8	1,074.3	348.4	27.2	172.9	2.7
6 bulan/6 months	4,467.7	533.7	1,018	383.7	22.6	183.3	3.0
Feb./Feb							
3 bulan/3 months	4,987.3	556.8	1,096	338.1	25.7	171.5	2.6
6 bulan/6 months	4,466.2	543.3	1,077.4	374.4	21.9	185.4	2.9
Mac/Mar.							
3 bulan/3 months	5,105.8	568.3	1,067.2	323.1	26.8	186.4	2.5
6 bulan/6 months	4,341.9	544.6	1,039.5	358.8	21.2	200.9	2.8
Apr/Apr							
3 bulan/3 months	5,056.3	546.7	1,030.7	318.3	27.3	194.4	2.5
6 bulan/6 months	4,374.9	522.5	1,012.7	320.9	22.2	195.7	2.5
Mei/May							
3 bulan/3 months	5,159.7	558.5	1,039.4	239.3	27.5	185.5	1.8
6 bulan/6 months	4,411.6	533.6	1,022.5	321.4	22.0	189.5	2.5
Jun/June							
3 bulan/3 months	4,992.9	537.7	1,094.5	319.7	26.3	173.5	2.5
6 bulan/6 months	4,201.0	506.3	1,059.6	318.9	20.5	174.7	2.5

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

2 Jumlah pinjaman bersih = Jumlah pinjaman kasar - faedah 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.