

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 (%)	
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./Jun.								
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 Jan./Jan.								
3 bulan/3 months	5,652	542	968	400	24.9	133.5	2.4	
6 bulan/6 months	3,504	464	881	401	12.9	157.4	2.4	
Feb./Feb.								
3 bulan/3 months	5,432	557	1,003	403	23.8	142.2	2.5	
6 bulan/6 months	3,458	470	950	404	12.4	156.8	2.5	
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	
Apr./Apr.								
3 bulan/3 months	5,337	592	1,077	394	22.9	139.5	2.5	
6 bulan/6 months	3,387	505	990	395	11.7	169.5	2.4	
Mei/May								
3 bulan/3 months	5,443	624	1,100	392	23.6	146.5	2.5	
6 bulan/6 months	3,525	525	1,016	393	12.5	169.4	2.5	
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	
Jul./Jul.								
3 bulan/3 months	5,387	649	1,174	338	23.2	136.9	2.2	
6 bulan/6 months	3,737	576	1,086	339	13.3	162.6	2.2	
Ogos/Aug.								
3 bulan/3 months	5,395	649	1,139	339	23.6	138.9	2.2	
6 bulan/6 months	3,779	570	1,064	340	13.9	167.2	2.2	
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	
Okt./Oct.								
3 bulan/3 months	5,286	672	1,170	360	21.5	188.5	2.3	
6 bulan/6 months	3,997	619	1,151	361	13.9	160.2	2.2	
Nov./Nov.								
3 bulan/3 months	4,910	653	996	362	20.4	148.3	2.3	
6 bulan/6 months	3,792	611	969	363	13.7	165.4	2.3	
Dec./Dec.								
3 bulan/3 months	4,290	566	810	355	18.2	162.1	2.2	
6 bulan/6 months	3,060	521	780	356	10.9	186.6	2.2	
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	4,444	510	798	331	21.6	155.5	2.3	
6 bulan/6 months	3,455	440	779	368	15.3	163.1	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	352	25.2	163.0	2.4	
6 bulan/6 months	4,028	473	801	386	18.7	168.4	2.6	
Jul./Jul.								
3 bulan/3 months	5,631	557	927	364	29.1	174.9	2.6	
6 bulan/6 months	4,125	507	862	401	19.2	206.0	2.8	

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.