# III.17 Bank Saudagar : Jumlah Peruntukan Hutang dan Pinjaman Tak Berbayar

*Merchant Banks: Outstanding Loan Provisions and Non-Performing Loans*

RM juta

*RM million*

| Akhir tempoh<br>*End of Period* | Pinjaman tak berbayar<br>*Non-performing loans* | Faedah tergantung<br>*Interest-in-suspense* | Peruntukan khas<br>*Specific provisions* | Peruntukan am<br>*General provisions* | Pinjaman tak berbayar / Jumlah pinjaman[1]<br>*Non-performing loans / Total loans[1] (%)* | Jumlah peruntukan/ Pinjaman tak bersih<br>*Total provisions/ Non-performing loans (%)* | Peruntukan am/ Jumlah pinjaman bersih[2]<br>*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 | 329 | 1.7 | 155.6 | 1.8 |
| 1997 Mac / *Mar.* | 348 | 67 | 97 | 357 | 1.7 | 149.7 | 1.7 |
| Jun / *Jun.* | 433 | 65 | 98 | 388 | 2.0 | 127.3 | 1.8 |
| Sep. / *Sep.* | 458 | 63 | 101 | 406 | 2.0 | 124.5 | 1.8 |
| Dis. / *Dec.* | 1,117 | 93 | 240 | 443 | 4.8 | 69.4 | 2.0 |
| 1998 Jan. / *Jan.* | 1,563 | 119 | 226 | 438 | 6.7 | 50.1 | 1.9 |
| Feb. / *Feb.* | 1,898 | 153 | 280 | 440 | 8.3 | 46.0 | 2.0 |

[1] Jumlah pinjaman = jumlah pinjaman (termasuk pinjaman perumahan yang dijual kepada Cagamas Berhad)

[2] Jumlah pinjaman bersih = Jumlah pinjaman - 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*