

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 ^{1,4} (%)	Jumlah peruntukan/ Pinjaman tak berbayar ⁵ (%)	Peruntukan am/Jumlah pinjaman bersih ² (%)
End of period	Non-performing loans	Interest-in-suspense	Specific provisions	General provisions	Non-performing loans/ Total loans ^{1,4} (%)	Total provisions/Non-performing loans ⁵ (%)	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 Jan./Jan. ³	1,563	119	226	438	5.3	152.4	1.9
Feb./Feb.	1,898	155	342	440	6.2	152.9	2.0
Mac/Mar.	1,821	160	526	442	5.1	168.7	2.0
Apr./Apr.	2,266	181	534	443	7.1	176.6	2.0
Mei/May	2,634	203	582	441	8.5	152.7	2.0
Jun/June	3,019	241	818	451	9.1	166.5	2.1
Jul./July	3,800	309	970	457	11.9	139.5	2.1
Ogos/Aug.	4,426	378	1,072	451	14.0	128.1	2.1
Sep./Sep. ⁶							
3 bulan/3 months	5,234	468	1,120	449	17.3	138.2	2.1
6 bulan/6 months	3,137	350	906	450	8.8	177.4	2.1
Okt./Oct. ⁶							
3 bulan/3 months	6,538	570	1,262	449	22.3	132.5	2.1
6 bulan/6 months	3,441	400	1,012	451	9.4	173.5	2.1
Nov./Nov. ⁶							
3 bulan/3 months	7,415	682	1,426	449	25.7	124.4	2.2
6 bulan/6 months	4,059	474	1,151	452	11.5	138.8	2.1
Dis./Dec. ⁶							
3 bulan/3 months	7,197	624	1,416	446	25.6	125.5	2.2
6 bulan/6 months	3,888	456	1,189	446	10.9	137.9	2.2
1999 Jan./Jan. ⁶							
3 bulan/3 months	7,965	675	1,710	402	28.6	125.9	2.1
6 bulan/6 months	4,348	514	1,437	406	12.0	132.0	2.0
Feb./Feb. ⁶							
3 bulan/3 months	8,089	697	1,524	401	30.2	130.8	2.1
6 bulan/6 months	4,470	539	1,303	498	13.3	141.4	2.5
Mac/Mar. ⁶							
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
Apr./Apr. ⁶							
3 bulan/3 months	7,571	675	1,787	378	27.6	133.4	2.0
6 bulan/6 months	4,334	542	1,627	379	11.5	163.7	2.0
Mei/May ⁶							
3 bulan/3 months	7,405	734	1,835	393	26.4	135.5	2.1
6 bulan/6 months	4,634	599	1,640	394	12.8	155.3	2.1
Jun/June ⁶							
3 bulan/3 months	7,117	711	1,777	387	25.5	142.5	2.1
6 bulan/6 months	4,775	585	1,640	389	13.8	161.5	2.1
Jul/July ⁶							
3 bulan/3 months	6,499	561	1,239	397	26.5	124.4	2.2
6 bulan/6 months	4,242	442	1,097	398	15.1	132.5	2.2
Ogos/Aug ⁶							
3 bulan/3 months	6,359	571	1,222	382	26.2	127.7	2.2
6 bulan/6 months	4,115	458	1,145	383	14.2	135.9	2.2
Sept/Sept ⁶							
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

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 Selepas mengambil kira kedudukan sebuah bank perdagangan.

4 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.

5 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.

6 Berdasarkan polisi dalam institusi kewangan masing-masing dalam melaporkan pinjaman tidak berbayar iaitu sama ada 3/6 bulan.

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 After incorporating the results of one commercial bank.

4 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

5 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.

6 Based on internal policies of individual financial institutions on reporting of NPL, i.e. either 3/6 months.