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 / End of period	Pinjaman tak berbayar / *Non-performing loans*	Faedah tergantung / *Interest-in-suspense*	Peruntukan khas / *Specific provisions*	Peruntukan am / *General provisions*	Pinjaman tak berbayar/ Jumlah pin- jaman[1,3](%) / *Non-performing loans/ Total loans [1,3] (%)*	Jumlah peruntukan/ Pinjaman tak berbayar[4](%) / *Total provisions/Non-performing loans [4] (%)*	Peruntukan am/Jumlah pinjaman bersih[2](%) / *General provisions/ Net total loans [2] (%)*
2003 Dis/Dec.							
3 bulan/3 months	*3,205*	*453*	*603*	*238*	*21.5*	*202.1*	*2.4*
6 bulan/6 months	*2,819*	*442*	*589*	*241*	*17.9*	*207.4*	*2.4*
2004 Mac/Mar.							
3 bulan/3 months	*3,624*	*483*	*610*	*235*	*26.1*	*171.0*	*2.4*
6 bulan/6 months	*2,740*	*471*	*597*	*235*	*17.2*	*214.0*	*2.4*
Jun/June							
3 bulan/3 months	*3,016*	*425*	*508*	*232*	*21.9*	*232.6*	*2.4*
6 bulan/6 months	*2,594*	*415*	*503*	*232*	*17.6*	*240.4*	*2.4*
Sep./Sept.							
3 bulan/3 months	*2,841*	*432*	*509*	*231*	*21.1*	*200.4*	*2.6*
6 bulan/6 months	*2,448*	*421*	*510*	*231*	*16.8*	*217.1*	*2.6*
Dis/Dec.							
3 bulan/3 months	*2,497*	*374*	*455*	*236*	*19.4*	*223.8*	*2.7*
6 bulan/6 months	*2,268*	*364*	*458*	*236*	*16.8*	*224.9*	*2.7*
2005 Jan./Jan.							
3 bulan/3 months	*2,546*	*376*	*463*	*235*	*20.8*	*240.4*	*2.9*
6 bulan/6 months	*2,249*	*366*	*465*	*235*	*17.2*	*237.0*	*2.9*
Feb/Feb							
3 bulan/3 months	*2,533*	*381*	*458*	*234*	*20.4*	*238.3*	*2.8*
6 bulan/6 months	*2,132*	*369*	*460*	*234*	*15.7*	*232.4*	*2.8*
Mac/Mar.							
3 bulan/3 months	*2,475*	*391*	*471*	*228*	*19.2*	*234.6*	*2.7*
6 bulan/6 months	*2,097*	*369*	*472*	*230*	*14.9*	*234.2*	*2.7*
Apr/Apr							
3 bulan/3 months	*2,485*	*381*	*466*	*234*	*19.3*	*230.2*	*2.8*
6 bulan/6 months	*2,258*	*375*	*467*	*234*	*16.7*	*224.8*	*2.8*
Mei/May							
3 bulan/3 months	*2,278*	*363*	*440*	*305*	*17.6*	*233.4*	*3.6*
6 bulan/6 months	*2,099*	*356*	*441*	*236*	*15.5*	*220.6*	*2.8*
Jun/June							
3 bulan/3 months	*2,173*	*358*	*476*	*193*	*16.1*	*232.6*	*2.3*
6 bulan/6 months	*1,981*	*353*	*458*	*193*	*14.0*	*229.6*	*2.3*
Jul/Jul.							
3 bulan/3 months	*1,981*	*349*	*483*	*203*	*13.8*	*226.5*	*2.4*
6 bulan/6 months	*1,810*	*345*	*470*	*203*	*12.0*	*217.4*	*2.4*
Ogos/Aug.							
3 bulan/3 months	*1,993*	*341*	*483*	*205*	*13.9*	*215.0*	*2.4*
6 bulan/6 months	*1,793*	*336*	*470*	*205*	*11.7*	*208.4*	*2.4*
Sep./Sept.							
3 bulan/3 months	*1,903*	*344*	*517*	*209*	*12.4*	*197.9*	*2.5*
6 bulan/6 months	*1,808*	*342*	*519*	*209*	*11.2*	*199.3*	*2.5*
Okt./Oct.							
3 bulan/3 months	*1,892*	*348*	*524*	*215*	*11.6*	*212.6*	*2.4*
6 bulan/6 months	*1,820*	*346*	*525*	*215*	*10.8*	*208.6*	*2.4*
Nov./Nov.							
3 bulan/3 months	*1,882*	*355*	*536*	*171*	*12.1*	*209.9*	*2.1*
6 bulan/6 months	*1,851*	*354*	*537*	*204*	*11.8*	*208.6*	*2.5*
Dis/Dec.							
3 bulan/3 months	*1,783*	*356*	*463*	*190*	*12.1*	*208.3*	*2.4*
6 bulan/6 months	*1,735*	*356*	*476*	*190*	*11.4*	*210.7*	*2.4*
2006 Jan./Jan.							
3 bulan/3 months	*1,891*	*364*	*510*	*168*	*12.9*	*188.0*	*2.1*
6 bulan/6 months	*1,856*	*365*	*523*	*191*	*12.3*	*199.2*	*2.4*
Feb/Feb							
3 bulan/3 months	*1,885*	*372*	*511*	*190*	*13.0*	*201.8*	*2.5*
6 bulan/6 months	*1,854*	*372*	*523*	*190*	*12.4*	*200.2*	*2.5*
Mac/Mar.							
3 bulan/3 months	*1,758*	*349*	*561*	*172*	*11.1*	*220.6*	*2.2*
6 bulan/6 months	*1,719*	*349*	*574*	*172*	*10.4*	*220.4*	*2.3*
Apr/Apr							
3 bulan/3 months	*1,740*	*349*	*578*	*159*	*10.7*	*211.4*	*2.1*
6 bulan/6 months	*1,720*	*349*	*578*	*159*	*10.4*	*214.8*	*2.1*
Mei/May							
3 bulan/3 months	*1,822*	*361*	*615*	*159*	*11.2*	*212.4*	*2.1*
6 bulan/6 months	*1,711*	*353*	*578*	*159*	*10.3*	*218.3*	*2.1*
Jun/June							
3 bulan/3 months	*1,664*	*340*	*561*	*131*	*12.1*	*215.5*	*2.1*
6 bulan/6 months	*1,601*	*333*	*520*	*131*	*11.8*	*216.1*	*2.1*
Jul/Jul.							
3 bulan/3 months	*1,694*	*348*	*566*	*131*	*12.6*	*216.7*	*2.1*
6 bulan/6 months	*1,632*	*340*	*538*	*131*	*12.1*	*221.8*	*2.1*
Ogos/Aug.							
3 bulan/3 months	*1,661*	*352*	*604*	*129*	*11.8*	*224.4*	*2.2*
6 bulan/6 months	*1,647*	*352*	*613*	*129*	*11.4*	*229.6*	*2.2*
Sep./Sept.							
3 bulan/3 months	*1,662*	*355*	*647*	*123*	*11.3*	*242.4*	*2.1*
6 bulan/6 months	*1,626*	*354*	*656*	*123*	*10.5*	*250.9*	*2.1*
Okt./Oct.							
3 bulan/3 months	*1,426*	*303*	*503*	*123*	*10.6*	*241.1*	*2.1*
6 bulan/6 months	*1,394*	*301*	*513*	*123*	*10.0*	*250.0*	*2.1*
Nov./Nov.							
3 bulan/3 months	*1,439*	*308*	*564*	*136*	*9.8*	*247.7*	*2.3*
6 bulan/6 months	*1,423*	*308*	*569*	*136*	*9.4*	*253.9*	*2.4*
Dis/Dec.							
3 bulan/3 months	*1,427*	*286*	*578*	*149*	*8.5*	*255.3*	*2.2*
6 bulan/6 months	*1,409*	*286*	*583*	*149*	*8.1*	*261.3*	*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 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 privisions.
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.