# 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 pinjaman[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] (%)* |
|---|---|---|---|---|---|---|---|
| 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* 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* | *5523.7* | *592.2* | *1035.2* | *321* | *29.0* | *162.2* | *2.4* |
| *6 bulan/6 months* | *4600.3* | *571.2* | *1010.4* | *352.9* | *22.4* | *176.1* | *2.6* |
| *Nov./Nov.* | | | | | | | |
| *3 bulan/3 months* | *5096.7* | *539.8* | *1101.1* | *315.5* | *26.9* | *180.1* | *2.5* |
| *6 bulan/6 months* | *4426.4* | *525.8* | *1041* | *351* | *22.2* | *186.6* | *2.7* |
| *Dec/Dec.* | | | | | | | |
| *3 bulan/3 months* | *5029.3* | *540* | *1073.9* | *340.5* | *26.2* | *178.4* | *2.6* |
| *6 bulan/6 months* | *4373.9* | *522.8* | *1017* | *374.6* | *21.6* | *187.7* | *2.9* |
| *2002* Jan./*Jan.* | | | | | | | |
| *3 bulan/3 months* | *5124.1* | *549.8* | *1074.3* | *348.4* | *27.2* | *172.9* | *2.7* |
| *6 bulan/6 months* | *4467.7* | *533.7* | *1018* | *383.7* | *22.6* | *183.3* | *3.0* |
| Feb/*Feb* | | | | | | | |
| *3 bulan/3 months* | *4987.3* | *556.8* | *1096* | *338.1* | *25.7* | *171.5* | *2.6* |
| *6 bulan/6 months* | *4466.2* | *543.3* | *1077.4* | *374.4* | *21.9* | *185.4* | *2.9* |
| Mac/*Mar.* | | | | | | | |
| *3 bulan/3 months* | *5105.8* | *568.3* | *1067.2* | *323.1* | *26.8* | *186.4* | *2.5* |
| *6 bulan/6 months* | *4341.9* | *544.6* | *1039.5* | *358.8* | *21.2* | *200.9* | *2.8* |
| Apr/*Apr* | | | | | | | |
| *3 bulan/3 months* | *5023.8* | *546.7* | *1030.7* | *317.8* | *27.1* | *196.2* | *2.5* |
| *6 bulan/6 months* | *4342.4* | *522.5* | *1012.7* | *353.8* | *22.0* | *199.1* | *2.8* |

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.*