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[1,4](%) *Non-perform- ing loans/ Total loans[1,4] (%)*	Jumlah peruntukan/ Pinjaman tak berbayar[5](%) *Total provi- sions/Non- performing loans[5] (%)*	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 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/*Jun.*	3,019	241	818	451	9.1	166.5	2.1
Jul./*Jul.*	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/*Jun*[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/*Jul*[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*

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 mengambilkira 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 dalaman 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 privisions
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.