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] (%)*
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	*3,849*	*454*	*1,179*	*446*	*10.8*	*139.6*	*2.2*
1999 Dis./*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 Dis./*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 Dis./*Dec.*							
3 bulan/3 months	*5,029*	*540*	*1,074*	*341*	*26.3*	*178.4*	*2.6*
6 bulan/6 months	*4,374*	*523*	*1,017*	*375*	*21.7*	*187.7*	*2.9*
2002 Dis./*Dec.*							
3 bulan/3 months	*4,458*	*547*	*969*	*277*	*24.6*	*178.8*	*2.3*
6 bulan/6 months	*3,989*	*534*	*954*	*277*	*20.9*	*170.1*	*2.3*
2003 Mac/ Mar.							
3 bulan/*3 months*	*3,758*	*506*	*823*	*242*	*23.0*	*195.8*	*2.3*
6 bulan/*6 months*	*3,410*	*491*	*813*	*242*	*19.9*	*190.7*	*2.3*
Jun/*June*							
3 bulan/*3 months*	*3,664*	*467*	*698*	*250*	*24.3*	*186.2*	*2.4*
6 bulan/*6 months*	*3,175*	*452*	*698*	*250*	*19.7*	*190.9*	*2.4*
Sep./*Sept.*							
3 bulan/*3 months*	*3,371*	*446*	*619*	*249*	*21.6*	*201.8*	*2.3*
6 bulan/*6 months*	*2,854*	*429*	*606*	*249*	*17.0*	*200.4*	*2.3*
Dis/*Dec.*							
3 bulan/3 months	*3,205*	*453*	*603*	*241*	*21.5*	*202.2*	*2.4*
6 bulan/6 months	*2,819*	*442*	*589*	*241*	*17.9*	*207.4*	*2.4*
2004 Jan./*Jan.*							
3 bulan/*3 months*	*3,279*	*466*	*603*	*238*	*22.2*	*198.7*	*2.4*
6 bulan/*6 months*	*2,834*	*456*	*591*	*240*	*17.9*	*202.5*	*2.4*
Feb/*Feb*							
3 bulan/*3 months*	*3,290*	*478*	*612*	*234*	*22.5*	*183.6*	*2.4*
6 bulan/*6 months*	*2,842*	*467*	*601*	*237*	*18.1*	*209.6*	*2.4*
Mac/ Mar.							
3 bulan/*3 months*	*3,629*	*483*	*610*	*235*	*26.1*	*170.7*	*2.4*
6 bulan/*6 months*	*2,744*	*471*	*597*	*235*	*17.2*	*213.4*	*2.4*
Apr/*Apr*							
3 bulan/*3 months*	*3,571*	*547*	*611*	*167*	*25.3*	*204.7*	*1.8*
6 bulan/*6 months*	*2,825*	*492*	*597*	*236*	*18.1*	*214.5*	*2.5*
Mei/*May*							
3 bulan/*3 months*	*3,051*	*455*	*522*	*229*	*21.4*	*216.0*	*2.4*
6 bulan/*6 months*	*2,667*	*445*	*507*	*229*	*17.6*	*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*
Jul/*Jul.*							
3 bulan/*3 months*	*2,945*	*443*	*518*	*223*	*22.2*	*197.9*	*2.5*
6 bulan/*6 months*	*2,608*	*423*	*511*	*230*	*18.6*	*202.8*	*2.6*
Ogos/*Aug.*							
3 bulan/*3 months*	*2,858*	*434*	*516*	*228*	*21.7*	*210.4*	*2.6*
6 bulan/*6 months*	*2,577*	*426*	*516*	*240*	*18.6*	*202.5*	*2.7*

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.