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] (%)*
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 *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*	*26.2*	*178.4*	*2.6*
6 bulan/6 months	*4,374*	*523*	*1,017*	*375*	*21.6*	*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 Jan./*Jan.*							
3 bulan/3 months	*4,403*	*545*	*920*	*262*	*25.2*	*170.1*	*2.3*
6 bulan/6 months	*3,891*	*533*	*902*	*263*	*21.0*	*173.8*	*2.3*
Feb/*Feb*							
3 bulan/3 months	*4,414*	*559*	*943*	*261*	*25.2*	*170.3*	*2.3*
6 bulan/6 months	*3,918*	*543*	*926*	*263*	*21.2*	*166.9*	*2.3*
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*
Apr/Apr							
3 bulan/3 months	*3,738*	*484*	*790*	*239*	*23.7*	*184.5*	*2.3*
6 bulan/6 months	*3,378*	*470*	*787*	*242*	*20.4*	*187.3*	*2.3*
Mei/*May*							
3 bulan/*3 months*	*3,715*	*496*	*802*	*236*	*23.8*	*173.5*	*2.3*
6 bulan/*6 months*	*3,360*	*481*	*797*	*241*	*20.4*	*182.3*	*2.4*
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*
Jul/Jul.							
3 bulan/*3 months*	*3,515*	*444*	*668*	*250*	*23.2*	*193.9*	*2.4*
6 bulan/*6 months*	*3,048*	*429*	*619*	*251*	*19.2*	*197.0*	*2.4*
Ogos/Aug.							
3 bulan/*3 months*	*3,350*	*447*	*630*	*254*	*21.1*	*193.4*	*2.4*
6 bulan/*6 months*	*2,914*	*432*	*632*	*254*	*17.2*	*198.7*	*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*
Okt./Oct.							
3 bulan/3 months	*2,903*	*453*	*598*	*252*	*17.8*	*235.7*	*2.4*
6 bulan/6 months	*2,743*	*438*	*581*	*252*	*16.5*	*213.3*	*2.4*
Nov./Nov.							
3 bulan/3 months	*3,193*	*463*	*601*	*251*	*20.9*	*202.9*	*2.5*
6 bulan/6 months	*2,792*	*452*	*586*	*252*	*17.2*	*206.3*	*2.5*
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*

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.