# 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<br>*End of period* | Pinjaman tak berbayar<br>*Non-performing loans* | Faedah tergantung<br>*Interest-in-suspense* | Peruntukan khas<br>*Specific provisions* | Peruntukan am<br>*General provisions* | Pinjaman tak berbayar/ Jumlah pin- jaman[1,4](%)<br>*Non-perform- ing loans/ Total loans[1,4] (%)* | Jumlah peruntukan/ Pinjaman tak berbayar[5](%)<br>*Total provi- sions/Non- performing loans[5] (%)* | Peruntukan am/Jumlah pinjaman bersih[2](%)<br>*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* |
| Ogos/Aug[6] | | | | | | | |
| *3 bulan/3 months* | *6,359* | *571* | *1,222* | *382* | *26.2* | *127.7* | *2.2* |
| *6 bulan/6 months* | *4,115* | *458* | *1,145* | *383* | *14.2* | *135.9* | *2.2* |
| Sept/Sept[6] | | | | | | | |
| *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* |
| *Oct/Oct*[6] | | | | | | | |
| *3 bulan/3 months* | *6,307* | *561* | *1,306* | *390* | *25.2* | *138.5* | *2.2* |
| *6 bulan/6 months* | *3,958* | *476* | *1,200* | *391* | *12.8* | *156.0* | *2.2* |
| *Nov/Nov*[6] | | | | | | | |
| *3 bulan/3 months* | *6,360* | *584* | *1,362* | *381* | *25.1* | *137.9* | *2.2* |
| *6 bulan/6 months* | *4,021* | *499* | *1,239* | *382* | *12.8* | *157.8* | *2.1* |
| *Dec/Dec*[6] | | | | | | | |
| *3 bulan/3 months* | *5,583* | *521* | *998* | *407* | *23.4* | *135.1* | *2.3* |
| *6 bulan/6 months* | *3,487* | *441* | *880* | *408* | *12.3* | *163.5* | *2.3* |

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.*