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 provi- sions/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 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*
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*	*212.9*	*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*

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.