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 provi- sions/Non-performing loans[4] (%)*	Peruntukan am/Jumlah pinjaman bersih[2] (%) / *General provisions/ loans[2] (%)*	*Net total*
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*
2003 Dis/Dec.								
3 bulan/3 months	*3,205*	*453*	*603*	*238*	*21.5*	*202.1*		*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	*3,624*	*483*	*610*	*235*	*26.1*	*171.0*		*2.4*
6 bulan/6 months	*2,740*	*471*	*597*	*235*	*17.2*	*214.0*		*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*
Sep./Sept.								
3 bulan/3 months	*2,841*	*432*	*509*	*231*	*21.1*	*200.4*		*2.6*
6 bulan/6 months	*2,448*	*421*	*510*	*231*	*16.8*	*217.1*		*2.6*
Okt./Oct.								
3 bulan/3 months	*2,734*	*426*	*462*	*230*	*20.7*	*206.0*		*2.6*
6 bulan/6 months	*2,332*	*414*	*468*	*230*	*16.2*	*213.2*		*2.6*
Nov./Nov.								
3 bulan/3 months	*2,635*	*413*	*487*	*231*	*20.0*	*208.1*		*2.7*
6 bulan/6 months	*2,378*	*404*	*487*	*231*	*17.1*	*214.2*		*2.7*
Dis/Dec.								
3 bulan/3 months	*2,497*	*374*	*455*	*236*	*19.4*	*223.8*		*2.7*
6 bulan/6 months	*2,268*	*364*	*458*	*236*	*16.8*	*224.9*		*2.7*
2005 Jan./Jan.								
3 bulan/3 months	*2,546*	*376*	*463*	*235*	*20.8*	*240.4*		*2.9*
6 bulan/6 months	*2,249*	*366*	*465*	*235*	*17.2*	*237.0*		*2.9*
Feb/Feb								
3 bulan/3 months	*2,533*	*381*	*458*	*234*	*20.4*	*238.3*		*2.8*
6 bulan/6 months	*2,132*	*369*	*460*	*234*	*15.7*	*232.4*		*2.8*
Mac/Mar.								
3 bulan/3 months	*2,475*	*391*	*471*	*228*	*19.2*	*234.6*		*2.7*
6 bulan/6 months	*2,097*	*369*	*472*	*230*	*14.9*	*234.2*		*2.7*
Apr/Apr								
3 bulan/3 months	*2,485*	*381*	*466*	*234*	*19.3*	*230.2*		*2.8*
6 bulan/6 months	*2,258*	*375*	*467*	*234*	*16.7*	*224.8*		*2.8*
Mei/May								
3 bulan/3 months	*2,278*	*363*	*440*	*305*	*17.6*	*233.4*		*3.6*
6 bulan/6 months	*2,099*	*356*	*441*	*236*	*15.5*	*220.6*		*2.8*
Jun/June								
3 bulan/3 months	*2,173*	*358*	*476*	*193*	*16.1*	*232.6*		*2.3*
6 bulan/6 months	*1,981*	*353*	*458*	*193*	*14.0*	*229.6*		*2.3*
Jul/Jul.								
3 bulan/3 months	*1,981*	*349*	*483*	*203*	*13.8*	*226.5*		*2.4*
6 bulan/6 months	*1,810*	*345*	*470*	*203*	*12.0*	*217.4*		*2.4*
Ogos/Aug.								
3 bulan/3 months	*1,993*	*341*	*483*	*205*	*13.9*	*215.0*		*2.4*
6 bulan/6 months	*1,793*	*336*	*470*	*205*	*11.7*	*208.4*		*2.4*
Sep./Sept.								
3 bulan/3 months	*1,903*	*344*	*517*	*209*	*12.4*	*197.9*		*2.5*
6 bulan/6 months	*1,808*	*342*	*519*	*209*	*11.2*	*199.3*		*2.5*
Okt./Oct.								
3 bulan/3 months	*1,892*	*348*	*524*	*215*	*11.6*	*212.6*		*2.4*
6 bulan/6 months	*1,820*	*346*	*525*	*215*	*10.8*	*208.6*		*2.4*
Nov./Nov.								
3 bulan/3 months	*1,882*	*355*	*536*	*171*	*12.1*	*209.9*		*2.1*
6 bulan/6 months	*1,851*	*354*	*537*	*204*	*11.8*	*208.6*		*2.5*
Dis/Dec.								
3 bulan/3 months	*1,783*	*356*	*464*	*190*	*12.1*	*208.3*		*2.4*
6 bulan/6 months	*1,735*	*356*	*476*	*191*	*11.4*	*210.7*		*2.4*
2006 Jan./Jan.								
3 bulan/3 months	*1,891*	*364*	*510*	*168*	*12.9*	*188.0*		*2.1*
6 bulan/6 months	*1,856*	*365*	*523*	*191*	*12.3*	*199.2*		*2.4*
Feb/Feb								
3 bulan/3 months	*1,885*	*372*	*511*	*190*	*13.0*	*201.8*		*2.5*
6 bulan/6 months	*1,855*	*372*	*523*	*190*	*12.5*	*200.2*		*2.5*
Mac/Mar.								
3 bulan/3 months	*1,758*	*349*	*561*	*172*	*11.1*	*220.5*		*2.2*
6 bulan/6 months	*1,719*	*349*	*574*	*172*	*10.4*	*220.4*		*2.3*
Apr/Apr								
3 bulan/3 months	*1,740*	*349*	*578*	*159*	*10.7*	*211.4*		*2.1*
6 bulan/6 months	*1,720*	*349*	*578*	*159*	*10.4*	*214.8*		*2.1*
Mei/May								
3 bulan/3 months	*1,822*	*361*	*615*	*159*	*11.2*	*212.4*		*2.1*
6 bulan/6 months	*1,711*	*353*	*578*	*159*	*10.3*	*218.3*		*2.1*
Jun/June								
3 bulan/3 months	*1,672*	*340*	*583*	*137*	*11.9*	*218.4*		*2.2*
6 bulan/6 months	*1,609*	*333*	*531*	*137*	*11.7*	*217.2*		*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 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.