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[1,4](%) / *Non-performing loans/ Total loans [1,4] (%)*	Jumlah peruntukan/ Pinjaman tak bersih[5](%) / *Total provisions/ Non-performing loans [5] (%)*	Peruntukan am/ Jumlah pinjaman bersih[2](%) / *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	5.0	171.8	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	166.4	2.1
Jul./*Jul.*	3,800	309	970	457	12.0	139.3	2.1
Ogos/*Aug.*	4,426	378	1,072	451	14.0	128.1	2.1
Sep./Sep.[6]	3,498	371	1,100	451	9.5	160.8	2.1
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]	3,768	416	1,184	451	10.2	163.7	2.1
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]	4,304	482	1,274	446	12.1	141.4	2.1
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]	4,083	463	1,274	446	11.5	133.0	2.2
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]	4,566	521	1,370	420	13.4	128.5	2.1
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]	4,593	541	1,295	495	13.9	136.0	2.5
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

1 Jumlah pinjaman = Jumlah pinjaman (termasuk pinjaman perumahan yang dijual kepada Cagamas Berhad).
2 Jumlah pinjaman bersih = Jumlah pinjaman - 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 - 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 melapurkan pinjaman tidak berbayar ia itu samada 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.