# 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* |
|---|---|---|---|---|---|---|---|---|
| 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 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* | *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* | *393* | *472* | *231* | *19.4* | *232.7* | | *2.8* |
| *6 bulan/6 months* | *2,291* | *374* | *473* | *231* | *17.3* | *222.5* | | *2.8* |
| *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* | *513* | *209* | *12.4* | *197.2* | | *2.5* |
| 6 bulan/6 months | *1,808* | *342* | *515* | *209* | *11.3* | *198.5* | | *2.5* |
| Okt./Oct. | | | | | | | | |
| 3 bulan/3 months | *1,892* | *348* | *522* | *215* | *11.6* | *212.3* | | *2.4* |
| 6 bulan/6 months | *1,820* | *346* | *523* | *215* | *10.8* | *208.2* | | *2.4* |
| | *54,176* | | | | | | | |

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.*