# 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](%)* |
|---|---|---|---|---|---|---|---|
| 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 Dis/*Dec.* | | | | | | | |
| *3 bulan/3 months* | *3,205* | *453* | *602* | *246* | *21.5* | *202.3* | *2.5* |
| *6 bulan/6 months* | *2,819* | *442* | *587* | *246* | *17.9* | *207.6* | *2.5* |
| *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* | *2,569* | *401* | *496* | *236* | *19.4* | *222.8* | *2.7* |
| *6 bulan/6 months* | *2,340* | *391* | *497* | *236* | *16.8* | *223.6* | *2.7* |
| *2005* Jan./*Jan.* | | | | | | | |
| *3 bulan/3 months* | *2,529* | *376* | *454* | *235* | *20.7* | *241.1* | *2.9* |
| *6 bulan/6 months* | *2,232* | *366* | *455* | *235* | *17.1* | *237.5* | *2.9* |
| Feb/*Feb* | | | | | | | |
| 3 bulan/*3 months* | *2,533* | *381* | *458* | *234* | *20.4* | *224.5* | *2.8* |
| 6 bulan/*6 months* | *2,132* | *369* | *460* | *234* | *15.7* | *214.4* | *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* |

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.*