

2.18 Bank Saudagar: Jumlah Peruntukan Hutang dan Pinjaman Tidak Berbayar

Merchant Banks: Outstanding Loan Provisions and Non-Performing Loans

RM juta

RM million

Akhir tempoh	Pinjaman tak berbayar	Faedah tertangung	Peruntukan khas	Peruntukan am	Pinjaman tak berbayar/ Jumlah pinjaman ^{1,3} (%)	Jumlah peruntukan/ Pinjaman tak berbayar ⁴ (%)	Peruntukan am/Jumlah pinjaman bersih ² (%)
End of period	Non-performing loans	Interest-in-suspense	Specific provisions	General provisions	Non-performing loans/ Total loans ^{1,3} (%)	Total provisions/Non-performing loans ⁴ (%)	General provisions/ Net total loans ² (%)
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 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 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
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
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
Dis/Dec.							
3 bulan/3 months	1,783	356	463	190	12.1	208.3	2.4
6 bulan/6 months	1,735	356	476	190	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	1,854	372	523	190	12.4	200.2	2.5
Mac/Mar.							
3 bulan/3 months	1,758	349	561	172	11.1	220.6	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	1,664	340	561	131	12.1	215.5	2.1
6 bulan/6 months	1,601	333	520	131	11.8	216.1	2.1
Jul/Jul.							
3 bulan/3 months	1,694	348	566	131	12.6	216.7	2.1
6 bulan/6 months	1,632	340	538	131	12.1	221.8	2.1
Ogos/Aug.							
3 bulan/3 months	1,661	352	604	129	11.8	224.4	2.2
6 bulan/6 months	1,647	352	613	129	11.4	229.6	2.2
Sep./Sept.							
3 bulan/3 months	1,662	355	647	123	11.3	242.4	2.1
6 bulan/6 months	1,626	354	656	123	10.5	250.9	2.1
Okt./Oct.							
3 bulan/3 months	1,426	303	503	123	10.6	241.1	2.1
6 bulan/6 months	1,394	301	513	123	10.0	250.0	2.1
Nov./Nov.							
3 bulan/3 months	1,439	308	564	136	9.8	247.7	2.3
6 bulan/6 months	1,423	308	569	136	9.4	253.9	2.4
Dis/Dec.							
3 bulan/3 months	1,427	286	586	148	8.4	258.5	2.2
6 bulan/6 months	1,409	286	590	149	8.0	264.8	2.2
2007 Jan./Jan.							
3 bulan/3 months	1,378	286	560	158	8.1	231.4	2.4
6 bulan/6 months	1,365	285	560	158	7.9	251.2	2.4

- Jumlah pinjaman = Jumlah pinjaman kasar (termasuk pinjaman perumahan yang dijual kepada Cagamas Berhad).
- Jumlah pinjaman bersih = Jumlah pinjaman kasar - faedah tertangung - peruntukan khas.
- Mulai Disember 1997, nisbah dikira berdasarkan kaedah nilai bersih. Pinjaman tak berbayar = Pinjaman tak berbayar - faedah tertangung - peruntukan khas.
Jumlah pinjaman = Jumlah pinjaman kasar - faedah tertangung - peruntukan khas.
- Mulai Disember 1997, nisbah dikira berdasarkan kaedah nilai bersih. Jumlah peruntukan = Peruntukan am + nilai cagaran.
Pinjaman tak berbayar = Pinjaman tak berbayar - faedah tertangung - peruntukan khas.

- Total loans = Outstanding gross loans (including housing loans sold to Cagamas Berhad).
- Net total loans = Outstanding gross loans - interest-in-suspense - specific provisions.
- 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 provisions.
- 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.