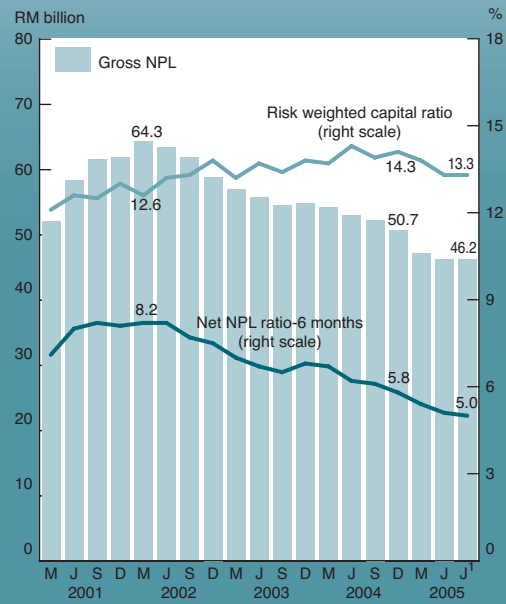


CHART 4.6

**Banking System:
Gross Non-Performing Loans (NPLs),
Net NPL Ratio and Risk Weighted Capital Ratio**



¹ As at end-July 2005.

Source: Bank Negara Malaysia.