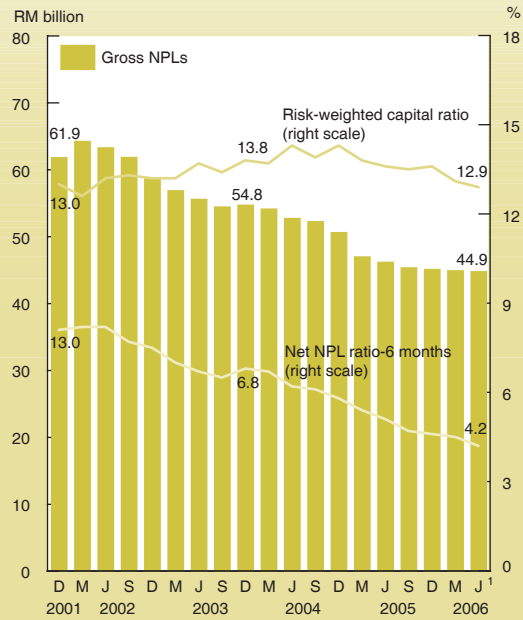


CHART 5.6

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



¹ As at end-June 2006.

Source: Bank Negara Malaysia.