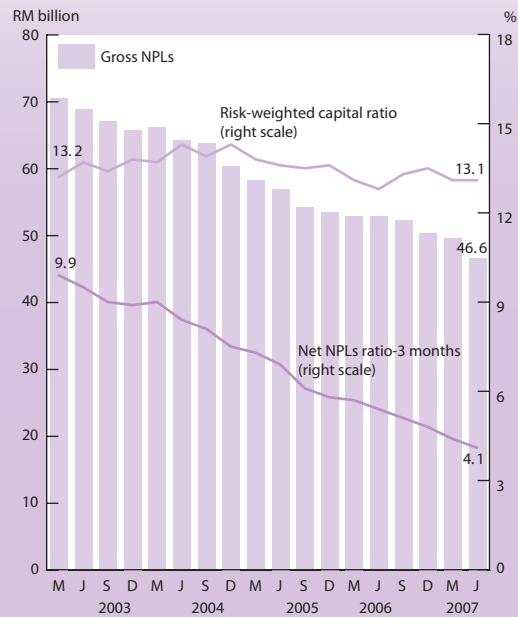


CHART 5.4

**Banking System:
Gross Non-Performing Loans (NPLs)¹,
Net NPLs Ratio¹ and Risk-Weighted
Capital Ratio¹**



¹ End period .

Source: Bank Negara Malaysia.