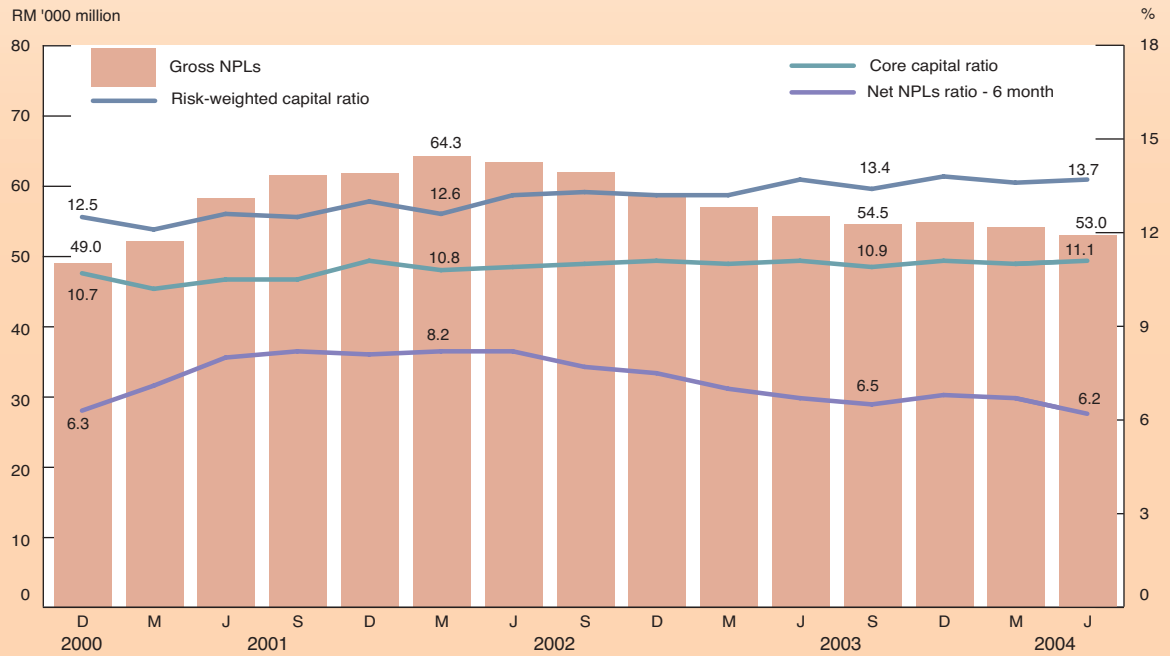


CHART 5.5

Banking System: Gross NPLs, Net NPLs Ratio, Risk-Weighted Capital Ratio and Core Capital Ratio



Source: Bank Negara Malaysia.