

III.17 Syarikat Kewangan: Jumlah Peruntukan Hutang dan Pinjaman Tidak Berbayar

Finance Companies: Outstanding Loan Provisions and Non-Performing Loans

RM juta

RM million

Akhir tempoh	Pinjaman tak berbayar	Faedah tergantung	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 (%)
1996	4,002	1,088	1,118	1,322	4.7	88.2	1.6
1997	9,798	990	1,923	1,788	6.5	132.8	1.7
1998 Dis./Dec.							
3 bulan/3 months	24,881	2,555	3,772	1,591	21.6	103.7	1.9
6 bulan/6 months	15,815	2,170	3,486	1,592	11.7	125.0	1.8
1999 Dis./Dec.							
3 bulan/3 months	19,073	2,099	4,976	1,211	16.3	128.6	1.6
6 bulan/6 months	13,571	1,985	5,275	1,259	8.6	236.5	1.7
2000 Dis./Dec.							
3 bulan/3 months	17,627	2,435	5,055	1,640	13.2	139.4	2.1
6 bulan/6 months	13,338	2,212	4,514	1,657	8.5	186.2	2.1
2001 Dis./Dec.							
3 bulan/3 months	18,810	2,834	5,025	1,796	12.9	165.2	2.1
6 bulan/6 months	14,631	2,564	4,770	1,796	8.5	181.6	2.1
2002 Dis./Dec.							
3 bulan/3 months	17,345	2,622	4,210	1,820	11.2	166.8	1.9
6 bulan/6 months	13,487	2,486	3,804	1,820	7.6	180.0	1.9
2004 Jan./Jan.							
3 bulan/3 months	16,193	2,552	3,698	1,937	9.8	180.4	1.9
6 bulan/6 months	13,009	2,353	3,225	1,938	7.3	182.0	1.9
Feb./Feb.							
3 bulan/3 months	16,608	2,618	3,816	1,936	10.0	234.5	1.9
6 bulan/6 months	13,250	2,458	3,349	1,937	7.3	277.8	1.9
Mac./Mar.							
3 bulan/3 months	15,601	2,284	3,332	1,912	9.8	237.0	1.9
6 bulan/6 months	12,313	2,161	2,938	1,913	7.1	281.9	1.9
Apr./Apr.							
3 bulan/3 months	15,518	2,295	3,366	1,922	9.6	240.1	1.9
6 bulan/6 months	12,251	2,175	2,997	1,923	6.9	285.4	1.9
Mei/May							
3 bulan/3 months	15,599	2,319	3,392	1,926	9.6	241.1	1.9
6 bulan/6 months	12,222	2,193	3,007	1,927	6.8	286.9	1.9
Jun./June							
3 bulan/3 months	15,345	2,314	3,347	1,929	9.3	238.8	1.9
6 bulan/6 months	11,991	2,196	2,992	1,930	6.5	290.8	1.8
Jul./Jul.							
3 bulan/3 months	15,445	2,348	3,424	1,940	9.2	236.7	1.8
6 bulan/6 months	12,134	2,223	3,012	1,941	6.5	283.0	1.8
Ogos/Aug.							
3 bulan/3 months	13,944	2,038	3,067	1,808	9.1	240.3	1.9
6 bulan/6 months	10,743	1,922	2,718	1,813	6.2	289.5	1.9
Sep./Sept.							
3 bulan/3 months	13,243	1,994	3,007	994	10.3	241.5	1.2
6 bulan/6 months	10,245	1,887	2,668	995	7.1	288.9	1.2
Okt./Oct.							
3 bulan/3 months	10,677	1,547	2,242	1,006	11.1	156.7	1.6
6 bulan/6 months	7,886	1,462	2,048	1,007	7.0	170.5	1.6
Nov./Nov.							
3 bulan/3 months	9,818	1,476	2,063	832	12.1	151.5	1.6
6 bulan/6 months	7,389	1,394	1,886	832	7.9	168.9	1.6
Dis./Dec.							
3 bulan/3 months	9,523	1,491	2,158	826	11.2	151.9	1.6
6 bulan/6 months	7,897	1,428	2,049	826	8.4	168.0	1.6
2005 Jan./Jan.							
3 bulan/3 months	9,654	1,519	2,221	829	11.3	147.8	1.6
6 bulan/6 months	7,743	1,446	2,097	829	8.0	167.0	1.6
Feb./Feb.							
3 bulan/3 months	9,722	1,534	2,079	836	11.5	146.1	1.6
6 bulan/6 months	7,633	1,459	1,957	836	7.9	166.6	1.6
Mac./Mar.							
3 bulan/3 months	9,200	1,401	1,670	842	11.4	156.4	1.6
6 bulan/6 months	6,993	1,328	1,531	842	7.7	167.5	1.6
Apr./Apr.							
3 bulan/3 months	8,933	1,399	1,868	847	10.4	148.0	1.6
6 bulan/6 months	6,815	1,326	1,743	853	6.9	169.0	1.6
Mei/May							
3 bulan/3 months	8,770	1,411	1,933	859	9.9	148.2	1.6
6 bulan/6 months	6,939	1,338	1,816	859	6.9	173.6	1.6
Jun./June							
3 bulan/3 months	3,171	477	935	347	9.0	160.6	1.8
6 bulan/6 months	2,500	453	761	347	6.5	191.1	1.7
Jul./Jul.							
3 bulan/3 months	3,210	486	951	360	8.9	154.3	1.8
6 bulan/6 months	2,538	462	819	360	6.3	193.0	1.8
Ogos/Aug.							
3 bulan/3 months	3,239	492	972	366	8.8	154.4	1.8
6 bulan/6 months	2,604	470	846	366	6.3	190.6	1.8
Sep./Sept.							
3 bulan/3 months	3,269	498	987	370	8.7	155.8	1.8
6 bulan/6 months	2,561	473	878	370	5.9	199.9	1.8
Okt./Oct.							
3 bulan/3 months	3,265	503	1,046	376	8.3	159.8	1.8
6 bulan/6 months	2,590	479	918	376	5.7	200.8	1.8
Nov./Nov.							
3 bulan/3 months	3,358	512	1,083	380	8.5	154.9	1.8
6 bulan/6 months	2,617	486	946	380	5.6	201.9	1.8
Dis./Dec.							
3 bulan/3 months	3,343	512	1,103	382	8.3	157.4	1.8
6 bulan/6 months	2,413	487	822	382	5.2	218.3	1.8

1 Jumlah pinjaman = Jumlah pinjaman kasar (termasuk pinjaman perumahan yang dijual kepada Cagamas Berhad).

2 Jumlah pinjaman bersih = Jumlah pinjaman kasar - faedah tergantung - peruntukan khas.

3 Mulai Disember 1997, nisbah dikira berdasarkan kaedah nilai bersih. Pinjaman tak berbayar = Pinjaman tak berbayar - faedah tergantung - peruntukan khas.

Jumlah pinjaman = Jumlah pinjaman kasar - faedah tergantung - peruntukan khas.

4 Mulai Disember 1997, nisbah dikira berdasarkan kaedah nilai bersih. Jumlah peruntukan = Peruntukan am + nilai cagaran. Pinjaman tak berbayar = Pinjaman tak berbayar - faedah tergantung - peruntukan khas.

1 Total loans = Outstanding gross loans (including housing loans sold to Cagamas Berhad).

2 Net total loans = Outstanding gross loans - interest-in-suspense - specific provisions.

3 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.

4 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.