

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 tertangguh	Peruntukan khas	Peruntukan am	Pinjaman tak berbayar/ Jumlah pinjaman ^{1,2} (%)	Jumlah peruntukan/ Pinjaman tak berbayar ³ (%)	Peruntukan am/ Jumlah pinjaman bersih ⁴ (%)				
End of period	Non-performing loans	Interest-in-suspense	Specific provisions	General provisions	Non-performing loans/ Total loans ^{1,2} (%)	Total provisions/Non-performing loans ³ (%)	General provisions/ loans ⁴ (%)	Net total			
1992	6,109	2,135	1,149	423	15.6	60.7			1.2		
1993	5,832	2,063	1,291	554	13.0	67.0			1.3		
1994	5,130	1,677	1,431	749	9.9	75.2			1.5		
1995	4,285	1,331	1,301	968	6.6	84.0			1.6		
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		
2003 Jan./Jan.											
3 bulan/3 months	17,163	2,605	4,304	1,841	10.8	170.8			1.9		
6 bulan/6 months	13,419	2,449	3,881	1,841	7.4	185.2			1.9		
Feb./Feb.											
3 bulan/3 months	17,690	2,715	4,400	1,848	11.2	168.7			2.0		
6 bulan/6 months	13,602	2,528	3,952	1,846	7.5	163.6			1.9		
Mac./Mar.											
3 bulan/3 months	17,300	2,643	4,070	1,852	11.1	165.0			1.9		
6 bulan/6 months	12,889	2,441	3,621	1,852	7.1	184.4			1.9		
Apr./Apr.											
3 bulan/3 months	17,177	2,750	4,057	1,856	10.9	172.2			1.9		
6 bulan/6 months	12,730	2,398	3,622	1,857	7.0	187.6			1.9		
Mei/May											
3 bulan/3 months	16,799	2,627	4,154	1,862	10.4	185.8			1.9		
6 bulan/6 months	12,851	2,461	3,703	1,861	6.9	203.1			1.9		
Jun/June											
3 bulan/3 months	16,669	2,579	3,904	1,866	10.6	171.2			1.9		
6 bulan/6 months	12,502	2,389	3,639	1,867	6.7	191.0			1.9		
Juli/Jul.											
3 bulan/3 months	16,625	2,608	4,010	1,878	10.3	182.8			1.9		
6 bulan/6 months	12,700	2,656	3,584	1,878	6.6	190.0			1.9		
Ogos/Aug.											
3 bulan/3 months	16,512	2,637	3,967	1,889	10.1	183.2			1.9		
6 bulan/6 months	12,739	2,452	3,561	1,889	6.8	182.6			1.9		
Sep./Sept.											
3 bulan/3 months	16,309	2,512	3,787	1,893	10.1	173.1			1.9		
6 bulan/6 months	12,360	2,323	3,349	1,894	6.7	181.9			1.9		
Okt./Oct.											
3 bulan/3 months	16,327	2,541	3,846	1,902	10.0	177.1			1.9		
6 bulan/6 months	13,080	2,336	3,473	1,903	7.3	173.5			1.9		
Nov./Nov.											
3 bulan/3 months	16,281	2,532	3,716	1,926	10.0	182.7			1.9		
6 bulan/6 months	12,986	2,326	3,297	1,940	7.3	186.9			2.1		
Dis./Dec.											
3 bulan/3 months	16,026	2,504	3,617	1,937	9.8	199.3			1.9		
6 bulan/6 months	12,841	2,314	3,206	1,906	7.2	221.0			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	285.9			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		
Juli/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	1,838	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	9,623	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	8,978	1,394	1,789	836	10.8	152.0			1.6		
6 bulan/6 months	6,762	1,318	1,673	842	7.0	168.9			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		
Juli/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	916	376	5.7	200.6			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	3,336	515	1,102	382	8.2	158.1			1.8		
6 bulan/6 months	2,410	490	766	382	5.4	209.0			1.8		

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

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

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

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

4 Mulai Disember 1997, nisbah dikira berdasarkan kaedah nilai bersih. Jumlah peruntukan = Peruntukan am + nilai cagamas.

Pinjaman tak berbayar = Pinjaman tak berbayar - faedah tertangguh - 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.