

### 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 <sup>1,3</sup> (%)	Jumlah peruntukan/ Pinjaman tak berbayar <sup>4</sup> (%)	Peruntukan am/Jumlah pinjaman bersih <sup>2</sup> (%)
<i>End of period</i>	<i>Non-performing loans</i>	<i>Interest-in-suspense</i>	<i>Specific provisions</i>	<i>General provisions</i>	<i>Non-performing loans/ Total loans<sup>1,3</sup> (%)</i>	<i>Total provisions/Non-performing loans<sup>4</sup> (%)</i>	<i>General provisions/ Net total loans<sup>2</sup> (%)</i>
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 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
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
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
Dis./Dec.							
3 bulan/3 months	16,026	2,504	3,617	1,906	9.8	199.0	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	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	13,240	1,995	3,008	994	10.3	241.6	1.2
6 bulan/6 months	10,243	1,888	2,669	995	7.0	289.1	1.2

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.