

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 tertanggung	Peruntukan khas	Peruntukan am	Pinjaman tak berbayar/ Jumlah pinjaman ^{1,3} (%)	Jumlah peruntukan/ Pinjaman tak berbayar ⁴ (%)	Peruntukan am/Jumlah pinjaman bersih ² (%)
<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^{1,3} (%)</i>	<i>Total provisions/Non-performing loans⁴ (%)</i>	<i>General provisions/ Net total loans² (%)</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 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	1,848	7.5	183.6	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
Jul/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	2,140	7.3	188.9	2.1
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	2,952	1,913	7.0	282.4	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	15,402	2,325	3,385	1,929	9.3	238.6	1.9
6 bulan/6 months	12,049	2,207	3,030	1,930	6.5	290.5	1.8
Jul/Jul.							
3 bulan/3 months	15,450	2,348	3,422	1,940	9.2	236.6	1.8
6 bulan/6 months	12,140	2,224	3,009	1,941	6.5	282.7	1.8

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

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

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

Jumlah pinjaman = Jumlah pinjaman kasar - faedah tertanggung - 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 tertanggung - 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.