

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 (%)
1988	5,413	1,162	971	156	33.7	42.3	1.1
1989	5,713	1,890	1,385	175	28.3	60.4	1.0
1990	5,858	2,298	1,273	276	21.3	65.7	1.2
1991	5,473	2,393	1,229	378	15.8	73.1	1.2
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	15,915	2,170	3,486	1,592	11.9	123.8	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 Mac/Mar.							
3 bulan/3 months	17,920	2,484	4,823	1,654	13.7	146.4	2.1
6 bulan/6 months	13,276	2,257	4,344	1,670	8.5	184.7	2.1
Jun/June							
3 bulan/3 months	17,879	2,451	4,814	1,729	13.3	178.1	2.2
6 bulan/6 months	13,760	2,228	4,397	1,735	8.9	190.7	2.2
Sep./Sept.							
3 bulan/3 months	17,886	2,610	4,946	1,763	12.5	170.0	2.1
6 bulan/6 months	14,338	2,409	4,667	1,765	8.8	183.0	2.1
Dis./Dec.							
3 bulan/3 months	18,782	2,849	5,095	1,803	12.8	166.9	2.1
6 bulan/6 months	14,603	2,580	4,840	1,803	8.4	184.6	2.1
2002 Jan./Jan.							
3 bulan/3 months	18,450	2,764	4,957	1,839	12.5	169.5	2.1
6 bulan/6 months	14,646	2,544	4,695	1,839	8.6	185.5	2.1
Feb./Feb							
3 bulan/3 months	18,827	2,795	5,056	1,851	12.7	165.0	2.1
6 bulan/6 months	14,734	2,575	4,751	1,852	8.5	179.0	2.1
Mac/Mar.							
3 bulan/3 months	19,118	2,810	5,331	1,767	12.7	171.5	2.0
6 bulan/6 months	14,878	2,566	4,868	1,768	8.5	192.1	2.0
Apr./Apr							
3 bulan/3 months	19,218	2,902	5,222	1,791	12.7	158.8	2.0
6 bulan/6 months	15,046	2,698	4,792	1,791	8.6	174.6	2.0
Mei/May							
3 bulan/3 months	19,231	2,825	5,213	1,815	12.7	163.9	2.1
6 bulan/6 months	14,969	2,616	4,880	1,815	8.4	175.4	2.0
Jun/ June							
3 bulan/3 months	19,001	2,781	5,197	1,792	12.4	158.9	2.0
6 bulan/6 months	14,694	2,561	4,817	1,793	8.2	173.6	2.0
Jul/Jul.							
3 bulan/3 months	19,044	2,818	5,281	1,808	12.2	159.3	2.0
6 bulan/6 months	14,713	2,615	4,903	1,809	8.0	174.4	2.0
Ogos/Aug.							
3 bulan/3 months	18,588	2,871	5,384	2,477	11.4	171.7	2.7
6 bulan/6 months	14,822	2,676	4,969	1,822	7.9	177.0	2.0
Sep./Sept.							
3 bulan/3 months	18,423	2,845	4,786	1,827	11.7	158.3	2.0
6 bulan/6 months	14,658	2,668	4,785	1,827	7.8	177.3	2.0
Okt./Oct.							
3 bulan/3 months	18,268	2,869	5,243	1,836	11.0	169.4	2.0
6 bulan/6 months	14,665	2,651	4,800	1,837	7.8	172.3	2.0
Nov./Nov.							
3 bulan/3 months	18,519	2,915	5,298	1,837	11.0	164.8	2.0
6 bulan/6 months	14,861	2,766	4,866	1,838	7.7	174.6	2.0
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	2,626	4,154	1,862	10.4	185.8	1.9
6 bulan/6 months	12,851	2,460	3,703	1,861	6.9	203.1	1.9
Jun/June							
3 bulan/3 months	16,742	2,591	3,944	1,866	10.6	170.8	1.9
6 bulan/6 months	12,568	2,408	3,692	1,867	6.7	191.2	1.9
Jul/Jul.							
3 bulan/3 months	16,627	2,608	4,013	1,878	10.3	182.8	1.9
6 bulan/6 months	12,704	2,655	3,587	1,878	6.6	190.0	1.9

- Jumlah pinjaman = Jumlah pinjaman kasar (termasuk pinjaman perumahan yang dijual kepada Cagamas Berhad).
- Jumlah pinjaman bersih = Jumlah pinjaman kasar - faedah tergantung - peruntukan khas.
- 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.
- 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.

- Total loans = Outstanding gross loans (including housing loans sold to Cagamas Berhad).
- Net total loans = Outstanding gross loans - interest-in-suspense - specific provisions.
- 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.
- 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.