

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 tertangung	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 Mac/Mar.							
3 bulan/3 months	23,386	2,175	3,822	1,289	21.3	130.9	1.6
6 bulan/6 months	15,490	1,882	3,850	1,336	11.9	180.4	1.6
Jun./Jun.							
3 bulan/3 months	20,836	1,905	3,481	1,259	20.1	135.8	1.6
6 bulan/6 months	14,451	1,728	3,616	1,304	11.9	181.8	1.7
Sept/Sept.							
3 bulan/3 months	19,378	1,999	3,901	1,264	17.9	113.7	1.7
6 bulan/6 months	13,584	1,884	4,037	1,311	10.2	206.1	1.7
Dec/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 Mac/Mar.							
3 bulan/3 months	18,059	2,118	4,945	1,422	15.0	130.2	1.9
6 bulan/6 months	13,124	2,062	4,919	1,472	8.4	230.3	2.0
Jun/June							
3 bulan/3 months	18,306	2,184	4,875	1,570	15.1	131.3	2.1
6 bulan/6 months	13,463	2,122	4,819	1,618	8.8	209.7	2.2
Sep./Sep.							
3 bulan/3 months	17,949	2,361	5,019	1,627	14.0	149.1	2.2
6 bulan/6 months	13,591	2,136	4,514	1,676	9.1	196.1	2.2
Dec/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./Sep.							
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
Dec/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./Sep.							
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	5,246	1,836	11.0	169.4	2.0
6 bulan/6 months	14,665	2,651	4,803	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

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

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

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