

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 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/June | | | | | | | | |
| 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 Jan./Jan. | | | | | | | | |
| 3 bulan/3 months | 19,857 | 2,184 | 5,143 | 1,399 | 17.1 | 127.5 | 1.9 | |
| 6 bulan/6 months | 13,837 | 2,103 | 5,368 | 1,448 | 8.7 | 239.9 | 2.0 | |
| Feb./Feb | | | | | | | | |
| 3 bulan/3 months | 19,279 | 2,198 | 5,131 | 1,410 | 16.2 | 124.5 | 1.9 | |
| 6 bulan/6 months | 13,893 | 2,171 | 5,336 | 1,460 | 8.7 | 227.9 | 2.0 | |
| 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 | |
| Apr/Apr | | | | | | | | |
| 3 bulan/3 months | 18,017 | 2,169 | 4,676 | 1,434 | 15.1 | 134.3 | 1.9 | |
| 6 bulan/6 months | 13,384 | 2,122 | 4,629 | 1,484 | 8.9 | 212.3 | 2.0 | |
| Mei/May | | | | | | | | |
| 3 bulan/3 months | 17,877 | 2,214 | 4,786 | 1,458 | 14.6 | 133.3 | 2.0 | |
| 6 bulan/6 months | 13,528 | 2,176 | 4,739 | 1,507 | 8.9 | 209.5 | 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 | |
| Jul/Jul. | | | | | | | | |
| 3 bulan/3 months | 18,705 | 2,287 | 4,993 | 1,588 | 15.3 | 135.4 | 2.1 | |
| 6 bulan/6 months | 14,013 | 2,145 | 4,651 | 1,637 | 9.6 | 192.9 | 2.2 | |
| Ogos/Aug. | | | | | | | | |
| 3 bulan/3 months | 18,589 | 2,429 | 5,249 | 1,617 | 14.6 | 141.3 | 2.2 | |
| 6 bulan/6 months | 13,981 | 2,212 | 4,815 | 1,660 | 9.2 | 192.6 | 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 | |
| Okt./Oct. | | | | | | | | |
| 3 bulan/3 months | 17,840 | 2,433 | 5,133 | 1,674 | 13.6 | 151.6 | 2.2 | |
| 6 bulan/6 months | 13,549 | 2,184 | 4,517 | 1,695 | 9.0 | 198.5 | 2.2 | |
| Nov./Nov. | | | | | | | | |
| 3 bulan/3 months | 18,144 | 2,406 | 5,056 | 1,674 | 14.0 | 137.7 | 2.2 | |
| 6 bulan/6 months | 13,815 | 2,178 | 4,523 | 1,692 | 9.2 | 178.9 | 2.2 | |
| Dec/Dec. | | | | | | | | |
| 3 bulan/3 months | 17,725 | 2,476 | 4,930 | 1,664 | 13.4 | 135.7 | 2.2 | |
| 6 bulan/6 months | 13,482 | 2,226 | 4,439 | 1,680 | 8.8 | 179.7 | 2.2 | |
| 2001 Jan./Jan. | | | | | | | | |
| 3 bulan/3 months | 17,847 | 2,429 | 5,163 | 1,634 | 13.3 | 144.5 | 2.1 | |
| 6 bulan/6 months | 13,472 | 2,236 | 4,512 | 1,658 | 8.6 | 191.1 | 2.1 | |
| Feb./Feb | | | | | | | | |
| 3 bulan/3 months | 17,931 | 2,430 | 4,878 | 1,645 | 13.8 | 143.3 | 2.1 | |
| 6 bulan/6 months | 13,331 | 2,245 | 4,330 | 1,670 | 8.7 | 192.9 | 2.1 | |
| 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 | |
| Apr/Apr | | | | | | | | |
| 3 bulan/3 months | 17,730 | 2,520 | 4,969 | 1,663 | 13.2 | 152.3 | 2.1 | |
| 6 bulan/6 months | 13,670 | 2,305 | 4,436 | 1,677 | 8.8 | 183.7 | 2.1 | |
| Mei/May | | | | | | | | |
| 3 bulan/3 months | 17,314 | 2,499 | 5,044 | 1,681 | 12.4 | 177.7 | 2.1 | |
| 6 bulan/6 months | 13,943 | 2,303 | 4,594 | 1,687 | 8.9 | 180.5 | 2.1 | |
| Jun/June | | | | | | | | |
| 3 bulan/3 months | 17,879 | 2,472 | 4,968 | 1,740 | 13.1 | 183.9 | 2.2 | |
| 6 bulan/6 months | 14,101 | 2,253 | 4,518 | 1,746 | 9.1 | 178.1 | 2.2 | |
| Jul/Jul. | | | | | | | | |
| 3 bulan/3 months | 17,912 | 2,506 | 4,862 | 1,734 | 13.1 | 171.2 | 2.2 | |
| 6 bulan/6 months | 14,112 | 2,310 | 4,373 | 1,739 | 9.2 | 183.9 | 2.1 | |

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.