

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 (%)	Jumlah peruntukan/ Pinjaman tak berbayar ² (%)	Peruntukan am/ Jumlah pinjaman bersih ³ (%)	
End of period	Non-performing loans	Interest-in-suspense	Specific provisions	General provisions	Non-performing loans/ Total loans ⁴ (%)	Total provisions/ Non-performing loans ⁵ (%)	General provisions/ Net total loans ⁵ (%)	
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 Jan./Jan. ³	11,088	1,079	1,536	1,811	8.0	143.7	1.7	
Feb./Feb.	13,448	1,213	1,920	1,808	9.9	135.8	1.7	
Maci/Mar.	14,282	1,290	2,284	1,799	10.5	132.8	1.8	
Apr./Apr	15,862	1,350	2,256	1,783	12.2	128.6	1.8	
Mei/May	17,194	1,475	2,424	1,802	13.4	125.9	1.8	
Jun/Jun.	17,474	1,618	2,661	1,743	13.6	152.3	1.8	
Jul./Jul.	19,238	1,747	2,726	1,700	15.8	138.9	1.8	
Ogos/Aug.	20,819	1,888	3,001	1,690	17.2	141.9	1.8	
Sep./Sep.								
3 bulan/3 months	22,638	2,204	3,323	1,617	19.0	157.6	1.8	
6 bulan/6 months	13,292	1,757	3,201	1,624	9.2	213.4	1.8	
Okt./Oct.								
3 bulan/3 months	24,794	2,421	3,498	1,657	21.2	150.5	1.9	
6 bulan/6 months	14,894	1,993	3,290	1,663	10.7	194.1	1.9	
Nov./Nov.								
3 bulan/3 months	25,889	2,571	3,717	1,647	22.4	154.9	1.9	
6 bulan/6 months	16,092	2,175	3,464	1,653	11.8	204.9	1.9	
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 Jan./Jan.								
3 bulan/3 months	25,274	2,688	4,044	1,547	22.2	144.2	1.8	
6 bulan/6 months	16,492	2,279	3,897	1,549	12.3	195.6	1.8	
Feb./Feb								
3 bulan/3 months	23,959	2,353	3,661	1,294	21.7	103.5	1.6	
6 bulan/6 months	15,403	2,030	3,607	1,355	11.8	187.3	1.6	
Maci/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	
Apr./Apr.								
3 bulan/3 months	22,805	2,024	3,676	1,286	21.5	102.8	1.6	
6 bulan/6 months	15,227	1,763	3,705	1,331	12.2	175.3	1.7	
Mei/May.								
3 bulan/3 months	22,124	2,029	3,733	1,261	21.1	135.7	1.6	
6 bulan/6 months	14,960	1,798	3,765	1,309	12.1	183.0	1.7	
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	
Jul./Jul.								
3 bulan/3 months	21,079	1,954	3,839	1,263	20.0	112.9	1.7	
6 bulan/6 months	14,538	1,804	4,039	1,308	11.4	199.2	1.7	
Ogos/Aug.								
3 bulan/3 months	20,384	1,969	3,847	1,257	19.3	109.6	1.7	
6 bulan/6 months	14,308	1,827	4,102	1,304	11.1	189.2	1.7	
Sep/Sep.								
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	
Oct./Oct.								
3 bulan/3 months	18,971	2,001	3,976	1,267	17.5	117.9	1.7	
6 bulan/6 months	13,411	1,905	4,165	1,314	9.9	208.3	1.8	
Nov/Nov.								
3 bulan/3 months	19,131	2,055	4,098	1,271	17.4	121.2	1.7	
6 bulan/6 months	13,675	1,977	4,306	1,319	9.9	205.2	1.8	
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	
Maci/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	13,526	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	
Oct./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	2,251	4,334	1,670	8.7	193.1	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 Selepas mengambil kira kedudukan sebuah bank perdagangan.

4 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.

5 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 After incorporating the results of one commercial bank.

4 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

5 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.