

### III.16 Syarikat Kewangan : Jumlah Peruntukan Hutang dan Pinjaman Tak 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 <sup>1</sup>      | Jumlah peruntukan/ Pinjaman tak berbayar          | Peruntukan am/ Jumlah pinjaman bersih <sup>2</sup>         |
|----------------------|-----------------------------|-----------------------------|----------------------------|---------------------------|--|---|--|
| <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<sup>1</sup> (%)</i> | <i>Total provisions/ Non-performing loans (%)</i> | <i>General provisions/ Net total loans<sup>2</sup> (%)</i> |
| 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                      | 1,313                     | 4.7  | 87.9  | 1.6  |
| 1997 Mac / Mar.      | 3,842                       | 812                         | 935                        | 1,450                     | 4.2  | 83.2  | 1.6  |
| Jun / Jun.           | 4,240                       | 843                         | 962                        | 1,512                     | 4.3  | 78.2  | 1.6  |
| Sep. / Sep.          | 5,401                       | 887                         | 1,047                      | 1,634                     | 5.1  | 66.1  | 1.6  |
| Dis. / Dec.          | 9,974                       | 913                         | 1,475                      | 1,795                     | 9.2  | 41.9  | 1.7  |
| 1998 Jan. / Jan.     | 11,088                      | 1,079                       | 1,536                      | 1,811                     | 10.3   | 39.9  | 1.7  |
| Feb. / Feb.          | 13,447                      | 1,210                       | 1,694                      | 1,819                     | 12.6   | 35.1  | 1.8  |
| Mac / Mar.           | 14,226                      | 1,332                       | 2,226                      | 1,802                     | 13.5   | 37.7  | 1.8  |

<sup>1</sup> Jumlah pinjaman = jumlah pinjaman (termasuk pinjaman perumahan yang dijual kepada Cagamas Berhad)

<sup>1</sup> Total loans = Outstanding gross loans (including housing loans sold to Cagamas Berhad)

<sup>2</sup> Jumlah pinjaman bersih = Jumlah pinjaman - faedah tergantung - peruntukan khas

<sup>2</sup> Net total loans = Outstanding gross loans - interest-in-suspense - specific provisions