# 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 / *End of Period* | Pinjaman tak berbayar / *Non-performing loans* | Faedah tergantung / *Interest-in-suspense* | Peruntukan khas / *Specific provisions* | Peruntukan am / *General provisions* | Pinjaman tak berbayar/ Jumlah pinjaman[1,3] / *Non-performing loans/ Total loans[1,3]* (%) | Jumlah peruntukan/ Pinjaman tak berbayar[4] / *Total provisions/ Non-performing loans[4]* (%) | Peruntukan am/ Jumlah pinjaman bersih[2] / *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 Mac / *Mar.* | 3,842 | 812 | 935 | 1,460 | 4.2 | 83.5 | 1.6 |
| Jun / *Jun.* | 4,243 | 843 | 963 | 1,530 | 4.3 | 78.6 | 1.6 |
| Sep. / *Sep.* | 5,401 | 887 | 1,048 | 1,656 | 5.1 | 66.5 | 1.6 |
| Dis. / *Dec.* | 8,129 | 983 | 1,906 | 1,787 | 5.0 | 174.5 | 1.7 |
| 1998 Jan. / *Jan.* | 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 |
| Mac / *Mar.* | 14,404 | 1,290 | 2,289 | 1,798 | 10.6 | 131.3 | 1.8 |
| Apr. / *Apr.* | 15,862 | 1,350 | 2,257 | 1,781 | 12.2 | 128.6 | 1.8 |

1 Jumlah pinjaman = Jumlah pinjaman (termasuk pinjaman perumahan yang dijual kepada Cagamas Berhad).
2 Jumlah pinjaman bersih = Jumlah pinjaman - 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 - 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 on 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*