III.16 Syarikat Kewangan : Jumlah Peruntukan Hutang dan Pinjaman Tidak 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.*	9,974	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.*	14,282	1,290	2,284	1,799	10.6	131.3	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	138.8	1.8
Ogos / *Aug.*	20,819	1,888	3,001	1,690	17.2	141.9	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