

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 ^{1,4} (%)	Jumlah peruntukan/ Pinjaman tak berbayar ⁵ (%)	Peruntukan am/Jumlah pinjaman bersih ² (%)
<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^{1,4} (%)</i>	<i>Total provisions/Non-performing loans⁵ (%)</i>	<i>General provisions/ Net total loans² (%)</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	1,322	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
Mac/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. ⁶							
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. ⁶							
3 bulan/3 months	24,794	2,421	3,498	1,657	21.6	150.5	1.9
6 bulan/6 months	14,894	1,993	3,290	1,663	10.9	194.1	1.9
Nov./Nov. ⁶							
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. ⁶							
3 bulan/3 months	25,889	2,640	3,822	1,824	22.7	134.2	2.1
6 bulan/6 months	16,092	2,237	3,551	1,824	11.9	198.9	2.1
1999 Jan./Jan. ⁶							
3 bulan/3 months	24,859	2,598	3,821	1,549	22.0	145.0	1.8
6 bulan/6 months	16,545	2,282	3,902	1,549	12.3	194.7	1.8
Feb./Feb. ⁶							
3 bulan/3 months	24,284	2,411	3,731	1,308	22.0	105.3	1.6
6 bulan/6 months	15,699	2,085	3,654	1,369	12.0	188.3	1.7
Mac/Mar. ⁶							
3 bulan/3 months	23,726	2,237	3,872	1,303	21.9	132.3	1.6
6 bulan/6 months	15,772	1,933	3,901	1,350	12.3	181.6	1.7
Apr./Apr. ⁶							
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	184.5	1.7
Mei/May ⁶							
3 bulan/3 months	21,825	1,965	3,615	1,251	20.9	136.1	1.6
6 bulan/6 months	14,679	1,735	3,659	1,299	11.9	184.2	1.7
Jun/Jun ⁶							
3 bulan/3 months	20,807	1,905	3,481	1,259	20.0	135.9	1.6
6 bulan/6 months	14,422	1,728	3,616	1,304	11.8	182.1	1.7
Jul/Jul ⁶							
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 ⁶							
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
Sept/Sept ⁶							
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	3,807	1,675	10.5	204.7	2.2

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.

6 Berdasarkan polisi dalaman institusi kewangan masing-masing dalam melaporkan pinjaman tidak berbayar iaitu sama ada 3/6 bulan.

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.

6 Based on internal policies of individual financial institutions on reporting of NPL, i.e. either 3/6 months.