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 / *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 pin- jaman[1,3](%) / *Non-performing loans/ Total loans[1,3] (%)*	Jumlah peruntukan/ Pinjaman tak berbayar[4](%) / *Total provi-sions/Non-performing loans[4] (%)*	Peruntukan am/Jumlah pinjaman bersih[2](%) / *General provisions/ Net total loans[2] (%)*
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 Dis./Dec.							
3 bulan/3 months	*24,881*	*2,555*	*3,772*	*1,591*	*21.6*	*103.7*	*1.9*
6 bulan/6 months	*15,815*	*2,170*	*3,486*	*1,592*	*11.7*	*125.0*	*1.8*
1999 Dis./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 Dis./Dec.							
3 bulan/3 months	*17,627*	*2,435*	*5,055*	*1,640*	*13.2*	*139.4*	*2.1*
6 bulan/6 months	*13,338*	*2,212*	*4,514*	*1,657*	*8.5*	*186.2*	*2.1*
2001 Dis./Dec.							
3 bulan/3 months	*18,810*	*2,834*	*5,025*	*1,796*	*12.9*	*165.2*	*2.1*
6 bulan/6 months	*14,631*	*2,564*	*4,770*	*1,796*	*8.5*	*181.6*	*2.1*
2002 Dis./Dec.							
3 bulan/3 months	*17,345*	*2,622*	*4,210*	*1,820*	*11.2*	*166.8*	*1.9*
6 bulan/6 months	*13,487*	*2,486*	*3,804*	*1,820*	*7.6*	*180.0*	*1.9*
2003 Mac/ Mar.							
3 bulan/*3 months*	*17,300*	*2,643*	*4,070*	*1,852*	*11.1*	*165.0*	*1.9*
6 bulan/*6 months*	*12,889*	*2,441*	*3,621*	*1,852*	*7.1*	*184.4*	*1.9*
Jun/*June*							
3 bulan/*3 months*	*16,669*	*2,579*	*3,904*	*1,866*	*10.6*	*171.2*	*1.9*
6 bulan/*6 months*	*12,502*	*2,389*	*3,639*	*1,867*	*6.7*	*191.0*	*1.9*
Sep./*Sept.*							
3 bulan/*3 months*	*16,309*	*2,512*	*3,787*	*1,893*	*10.1*	*173.1*	*1.9*
6 bulan/*6 months*	*12,360*	*2,323*	*3,349*	*1,894*	*6.7*	*181.9*	*1.9*
Dis/*Dec.*							
3 bulan/3 months	*16,109*	*2,532*	*3,679*	*1,909*	*9.8*	*199.2*	*1.9*
6 bulan/6 months	*12,940*	*2,346*	*3,265*	*1,910*	*7.2*	*220.8*	*1.9*
2004 Jan./*Jan.*							
3 bulan/*3 months*	*16,193*	*2,552*	*3,698*	*1,937*	*9.8*	*180.4*	*1.9*
6 bulan/*6 months*	*13,009*	*2,353*	*3,225*	*1,938*	*7.3*	*182.0*	*1.9*
Feb/*Feb*							
3 bulan/*3 months*	*16,608*	*2,618*	*3,816*	*1,936*	*10.0*	*234.5*	*1.9*
6 bulan/*6 months*	*13,250*	*2,458*	*3,349*	*1,937*	*7.3*	*277.8*	*1.9*
Mac/ Mar.							
3 bulan/*3 months*	*15,601*	*2,284*	*3,332*	*1,912*	*9.8*	*237.0*	*1.9*
6 bulan/*6 months*	*12,313*	*2,161*	*2,938*	*1,913*	*7.1*	*281.9*	*1.9*
Apr/*Apr*							
3 bulan/*3 months*	*15,518*	*2,295*	*3,366*	*1,922*	*9.6*	*240.1*	*1.9*
6 bulan/*6 months*	*12,251*	*2,175*	*2,997*	*1,923*	*6.9*	*285.4*	*1.9*
Mei/*May*							
3 bulan/*3 months*	*15,599*	*2,319*	*3,392*	*1,926*	*9.6*	*241.1*	*1.9*
6 bulan/*6 months*	*12,222*	*2,193*	*3,007*	*1,927*	*6.8*	*286.9*	*1.9*
Jun/*June*							
3 bulan/*3 months*	*15,345*	*2,314*	*3,347*	*1,929*	*9.3*	*238.8*	*1.9*
6 bulan/*6 months*	*11,991*	*2,196*	*2,992*	*1,930*	*6.5*	*290.8*	*1.8*
Jul/*Jul.*							
3 bulan/*3 months*	*15,445*	*2,348*	*3,424*	*1,940*	*9.2*	*236.7*	*1.8*
6 bulan/*6 months*	*12,134*	*2,223*	*3,012*	*1,941*	*6.5*	*283.0*	*1.8*
Ogos/*Aug.*							
3 bulan/*3 months*	*13,944*	*2,038*	*3,067*	*1,808*	*9.1*	*240.3*	*1.9*
6 bulan/*6 months*	*10,743*	*1,922*	*2,718*	*1,813*	*6.2*	*289.5*	*1.9*
Sep./*Sept.*							
3 bulan/*3 months*	*13,243*	*1,994*	*3,007*	*994*	*10.3*	*241.5*	*1.2*
6 bulan/*6 months*	*10,245*	*1,887*	*2,668*	*995*	*7.1*	*288.9*	*1.2*
Okt./Oct.							
3 bulan/*3 months*	*10,677*	*1,547*	*2,242*	*1,006*	*11.1*	*156.7*	*1.6*
6 bulan/*6 months*	*7,886*	*1,462*	*2,048*	*1,007*	*7.0*	*170.5*	*1.6*
Nov./Nov.							
3 bulan/*3 months*	*9,818*	*1,476*	*2,063*	*832*	*12.1*	*151.5*	*1.6*
6 bulan/*6 months*	*7,389*	*1,394*	*1,886*	*832*	*7.9*	*168.9*	*1.6*
Dis/*Dec.*							
3 bulan/3 months	*9,496*	*1,491*	*2,059*	*830*	*11.3*	*150.1*	*1.6*
6 bulan/6 months	*7,424*	*1,413*	*1,927*	*830*	*7.7*	*171.2*	*1.6*
2005 Jan./*Jan.*							
3 bulan/3 months	*9,626*	*1,519*	*2,122*	*829*	*11.4*	*146.0*	*1.6*
6 bulan/6 months	*7,960*	*1,454*	*2,012*	*829*	*8.5*	*161.4*	*1.6*

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 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.
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 in a net basis.
Non-performing loans = Non-performing loans - interest-in-suspense - specific provisions
Total loans = Outstanding gross loans - interest-in-suspense - specific privisions
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.