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] (%)*
2003 Jan./Jan.							
3 bulan/3 months	17,163	2,605	4,304	1,841	10.8	170.8	1.9
6 bulan/6 months	13,419	2,449	3,881	1,841	7.4	185.2	1.9
Feb/Feb							
3 bulan/3 months	17,690	2,715	4,400	1,848	11.2	168.7	2.0
6 bulan/6 months	13,602	2,528	3,952	1,848	7.5	183.6	1.9
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
Apr/Apr							
3 bulan/3 months	17,177	2,750	4,057	1,856	10.9	172.2	1.9
6 bulan/6 months	12,730	2,398	3,622	1,857	7.0	187.6	1.9
Mei/May							
3 bulan/3 months	16,799	2,627	4,154	1,862	10.4	185.8	1.9
6 bulan/6 months	12,851	2,461	3,703	1,861	6.9	203.1	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
Jul/Jul.							
3 bulan/3 months	16,625	2,608	4,010	1,878	10.3	182.8	1.9
6 bulan/6 months	12,700	2,656	3,584	1,878	6.6	190.0	1.9
Ogos/Aug.							
3 bulan/3 months	16,512	2,637	3,967	1,889	10.1	183.2	1.9
6 bulan/6 months	12,739	2,452	3,561	1,889	6.8	182.6	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
Okt./Oct.							
3 bulan/3 months	16,327	2,541	3,846	1,902	10.0	177.1	1.9
6 bulan/6 months	13,080	2,336	3,473	1,903	7.3	173.5	1.9
Nov./Nov.							
3 bulan/3 months	16,281	2,532	3,716	1,926	10.0	182.7	1.9
6 bulan/6 months	12,986	2,326	3,297	2,140	7.3	188.9	2.1
Dis./Dec.							
3 bulan/3 months	16,026	2,504	3,617	1,937	9.8	199.3	1.9
6 bulan/6 months	12,841	2,314	3,206	1,906	7.2	221.0	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	9,523	1,491	2,158	826	11.2	151.9	1.6
6 bulan/6 months	7,897	1,428	2,049	826	8.4	168.0	1.6
2005 Jan./Jan.							
3 bulan/3 months	9,654	1,519	2,221	829	11.3	147.8	1.6
6 bulan/6 months	7,743	1,446	2,097	829	8.0	167.0	1.6
Feb/Feb							
3 bulan/3 months	9,722	1,534	2,079	836	11.5	146.1	1.6
6 bulan/6 months	7,633	1,459	1,957	836	7.9	166.6	1.6
Mac/Mar.							
3 bulan/3 months	9,200	1,401	1,670	842	11.4	156.4	1.6
6 bulan/6 months	6,993	1,328	1,531	842	7.7	167.5	1.6
Apr/Apr							
3 bulan/3 months	8,933	1,399	1,868	847	10.4	148.0	1.6
6 bulan/6 months	6,815	1,326	1,743	853	6.9	169.0	1.6
Mei/May							
3 bulan/3 months	8,770	1,411	1,933	859	9.9	148.2	1.6
6 bulan/6 months	6,939	1,338	1,816	859	6.9	173.6	1.6
Jun/June							
3 bulan/3 months	3,171	477	935	347	9.0	160.6	1.8
6 bulan/6 months	2,500	453	761	347	6.5	191.1	1.7
Jul/Jul.							
3 bulan/3 months	3,210	486	951	360	8.9	154.3	1.8
6 bulan/6 months	2,538	462	819	360	6.3	193.0	1.8
Ogos/Aug.							
3 bulan/3 months	3,239	492	972	366	8.8	154.4	1.8
6 bulan/6 months	2,604	470	846	366	6.3	190.6	1.8
Sep./Sept.							
3 bulan/3 months	3,269	498	987	370	8.7	155.8	1.8
6 bulan/6 months	2,561	473	878	370	5.9	199.9	1.8
Okt./Oct.							
3 bulan/3 months	3,265	503	1,046	376	8.3	159.8	1.8
6 bulan/6 months	2,590	479	918	376	5.7	200.8	1.8
Nov./Nov.							
3 bulan/3 months	3,358	512	1,083	380	8.5	154.9	1.8
6 bulan/6 months	2,617	486	946	380	5.6	201.9	1.8
Dis./Dec.							
3 bulan/3 months	3,343	513	1,103	382	8.3	157.4	1.8
6 bulan/6 months	2,413	487	822	382	5.2	218.3	1.8

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.