# 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<br>*End of period* | Pinjaman tak berbayar<br>*Non-performing loans* | Faedah tergantung<br>*Interest-in-suspense* | Peruntukan khas<br>*Specific provisions* | Peruntukan am<br>*General provisions* | Pinjaman tak berbayar/ Jumlah pinjaman[1,4] (%)<br>*Non-performing loans/ Total loans [1,4] (%)* | Jumlah peruntukan/ Pinjaman tak berbayar[5] (%)<br>*Total provisions/ Non-performing loans [5] (%)* | Peruntukan am/Jumlah pinjaman bersih[2] (%)<br>*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 | 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.* | | | | | | | |
| *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.* | | | | | | | |
| *3 bulan/3 months* | *24,794* | *2,421* | *3,498* | *1,657* | *21.2* | *150.5* | *1.9* |
| *6 bulan/6 months* | *14,894* | *1,993* | *3,290* | *1,663* | *10.7* | *194.1* | *1.9* |
| Nov./*Nov.* | | | | | | | |
| *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.* | | | | | | | |
| *3 bulan/3 months* | *24,881* | *2,555* | *3,772* | *1,591* | *21.6* | *103.7* | *1.9* |
| *6 bulan/6 months* | *15,915* | *2,170* | *3,486* | *1,592* | *11.9* | *123.8* | *1.8* |
| 1999 Jan./*Jan.* | | | | | | | |
| *3 bulan/3 months* | *25,274* | *2,688* | *4,044* | *1,547* | *22.2* | *144.2* | *1.8* |
| *6 bulan/6 months* | *16,492* | *2,279* | *3,897* | *1,549* | *12.3* | *195.6* | *1.8* |
| Feb./*Feb* | | | | | | | |
| *3 bulan/3 months* | *23,959* | *2,353* | *3,661* | *1,294* | *21.7* | *103.5* | *1.6* |
| *6 bulan/6 months* | *15,403* | *2,030* | *3,607* | *1,355* | *11.8* | *187.3* | *1.6* |
| Mac/*Mar.* | | | | | | | |
| *3 bulan/3 months* | *23,386* | *2,175* | *3,822* | *1,289* | *21.3* | *130.9* | *1.6* |
| *6 bulan/6 months* | *15,490* | *1,882* | *3,850* | *1,336* | *11.9* | *180.4* | *1.6* |
| Apr./*Apr.* | | | | | | | |
| *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* | *175.3* | *1.7* |
| Mei/*May.* | | | | | | | |
| *3 bulan/3 months* | *22,124* | *2,029* | *3,733* | *1,261* | *21.1* | *135.7* | *1.6* |
| *6 bulan/6 months* | *14,960* | *1,798* | *3,765* | *1,309* | *12.1* | *183.0* | *1.7* |
| Jun/*Jun.* | | | | | | | |
| *3 bulan/3 months* | *20,836* | *1,905* | *3,481* | *1,259* | *20.1* | *135.8* | *1.6* |
| *6 bulan/6 months* | *14,451* | *1,728* | *3,616* | *1,304* | *11.9* | *181.8* | *1.7* |
| Jul/*Jul.* | | | | | | | |
| *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. | | | | | | | |
| *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. | | | | | | | |
| *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* | *4,037* | *1,311* | *10.2* | *206.1* | *1.7* |
| *Oct/Oct.* | | | | | | | |
| *3 bulan/3 months* | *18,971* | *2,001* | *3,976* | *1,267* | *17.5* | *117.9* | *1.7* |
| *6 bulan/6 months* | *13,411* | *1,905* | *4,165* | *1,314* | *9.9* | *208.3* | *1.8* |
| *Nov/Nov.* | | | | | | | |
| *3 bulan/3 months* | *19,131* | *2,055* | *4,098* | *1,271* | *17.4* | *121.2* | *1.7* |
| *6 bulan/6 months* | *13,675* | *1,977* | *4,306* | *1,319* | *9.9* | *205.2* | *1.8* |
| *Dec/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 Jan./*Jan.* | | | | | | | |
| *3 bulan/3 months* | *19,857* | *2,184* | *5,143* | *1,399* | *17.1* | *127.5* | *1.9* |
| *6 bulan/6 months* | *13,837* | *2,103* | *5,368* | *1,448* | *8.7* | *239.9* | *2.0* |
| Feb./*Feb* | | | | | | | |
| *3 bulan/3 months* | *19,279* | *2,198* | *5,131* | *1,410* | *16.2* | *124.5* | *1.9* |
| *6 bulan/6 months* | *13,893* | *2,171* | *5,336* | *1,460* | *8.7* | *227.9* | *2.0* |
| Mac/*Mar.* | | | | | | | |
| *3 bulan/3 months* | *18,059* | *2,118* | *4,945* | *1,422* | *15.0* | *130.2* | *1.9* |
| *6 bulan/6 months* | *13,124* | *2,062* | *4,919* | *1,472* | *8.4* | *230.3* | *2.0* |
| Apr/*Apr* | | | | | | | |
| *3 bulan/3 months* | *18,017* | *2,169* | *4,676* | *1,434* | *15.1* | *134.3* | *1.9* |
| *6 bulan/6 months* | *13,384* | *2,122* | *4,629* | *1,484* | *8.9* | *212.3* | *2.0* |
| Mei/*May* | | | | | | | |
| 3 bulan/*3 months* | *17,877* | *2,214* | *4,786* | *1,458* | *14.6* | *133.3* | *2.0* |
| 6 bulan/*6 months* | *13,528* | *2,176* | *4,739* | *1,507* | *8.9* | *209.5* | *2.0* |
| Jun/*June* | | | | | | | |
| 3 bulan/*3 months* | *18,306* | *2,184* | *4,875* | *1,570* | *15.1* | *131.3* | *2.1* |
| 6 bulan/*6 months* | *13,463* | *2,122* | *4,819* | *1,618* | *8.8* | *209.7* | *2.2* |
| Jul/*Jul.* | | | | | | | |
| 3 bulan/*3 months* | *18,705* | *2,287* | *4,993* | *1,588* | *15.3* | *135.4* | *2.1* |
| 6 bulan/*6 months* | *14,013* | *2,145* | *4,651* | *1,637* | *9.6* | *192.9* | *2.2* |
| Ogos/Aug. | | | | | | | |
| *3 bulan/3 months* | *18,589* | *2,429* | *5,249* | *1,617* | *14.6* | *141.3* | *2.2* |
| *6 bulan/6 months* | *13,981* | *2,212* | *4,815* | *1,660* | *9.2* | *192.6* | *2.2* |
| Sep./Sep. | | | | | | | |
| *3 bulan/3 months* | *17,949* | *2,361* | *5,019* | *1,627* | *14.0* | *149.1* | *2.2* |
| *6 bulan/6 months* | *13,591* | *2,136* | *4,514* | *1,676* | *9.1* | *196.1* | *2.2* |
| *Okt./Oct.* | | | | | | | |
| *3 bulan/3 months* | *17,840* | *2,433* | *5,133* | *1,674* | *13.6* | *151.6* | *2.2* |
| *6 bulan/6 months* | *13,549* | *2,184* | *4,517* | *1,695* | *8.9* | *198.5* | *2.2* |
| *Nov./Nov.* | | | | | | | |
| *3 bulan/3 months* | *18,144* | *2,406* | *5,056* | *1,674* | *14.0* | *137.7* | *2.2* |
| *6 bulan/6 months* | *13,815* | *2,178* | *4,523* | *1,692* | *9.2* | *178.9* | *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 mengambilkira 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

*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 privisions*
*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.*