# 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] (%)* |
|---|---|---|---|---|---|---|---|
| 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 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 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* | *8,978* | *1,394* | *1,789* | *836* | *10.8* | *152.0* | *1.6* |
| *6 bulan/6 months* | *6,762* | *1,318* | *1,673* | *842* | *7.0* | *168.9* | *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* | *3,364* | *513* | *1,075* | *380* | *8.5* | *153.8* | *1.8* |
| 6 bulan/*6 months* | *2,622* | *487* | *938* | *380* | *5.7* | *199.8* | *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.*