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[1,4](%) *Non-perform- ing loans/ Total loans[1,4] (%)*	Jumlah peruntukan/ Pinjaman tak berbayar[5](%) *Total provi- sions/Non- performing loans[5] (%)*	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 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*

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