# 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.* | | | | | | | |
| *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* | *21.6* | *150.5* | *1.9* |
| *6 bulan/6 months* | *14,894* | *1,993* | *3,290* | *1,663* | *10.9* | *194.1* | *1.9* |
| Nov./*Nov.* | | | | | | | |
| *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* | *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.* | | | | | | | |
| *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* | | | | | | | |
| *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.* | | | | | | | |
| *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.* | | | | | | | |
| *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.* | | | | | | | |
| *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.* | | | | | | | |
| *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.* | | | | | | | |
| *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* | *1,980* | *4,291* | *1,319* | *10.0* | *204.8* | *1.8* |
| *Dec/Dec.* | | | | | | | |
| *3 bulan/3 months* | *19,073* | *2,092* | *4,894* | *1,211* | *16.4* | *127.6* | *1.6* |
| *6 bulan/6 months* | *13,571* | *2,010* | *5,194* | *1,259* | *8.6* | *234.4* | *1.7* |
| 2000 Jan./*Jan.* | | | | | | | |
| *3 bulan/3 months* | *19,857* | *2,177* | *5,061* | *1,399* | *17.2* | *126.6* | *1.9* |
| *6 bulan/6 months* | *13,837* | *2,095* | *5,270* | *1,448* | *8.8* | *236.0* | *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* | *2,161* | *5,320* | *1,460* | *8.7* | *227.0* | *2.0* |

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.*