

## 2.17 Syarikat Kewangan: Jumlah Peruntukan Hutang dan Pinjaman Tidak Berbayar

Finance Companies: Outstanding Loan Provisions and Non-Performing Loans

RM juta

RM million

Akhir tempoh	Pinjaman tak berbayar	Faedah tertanggung	Peruntukan khas	Peruntukan am	Pinjaman tak berbayar/ Jumlah pin- jaman <sup>1,3</sup> (%)	Jumlah peruntukan/ Pinjaman tak berbayar <sup>4</sup> (%)	Peruntukan am/Jumlah pinjaman bersih <sup>2</sup> (%)
<i>End of period</i>	<i>Non-performing loans</i>	<i>Interest-in-suspense</i>	<i>Specific provisions</i>	<i>General provisions</i>	<i>Non-performing loans/ Total loans<sup>1,3</sup> (%)</i>	<i>Total provisions/Non-performing loans<sup>4</sup> (%)</i>	<i>General provisions/ Net total loans<sup>2</sup> (%)</i>
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 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
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
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
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 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 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
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
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
Dis./Dec.							
3 bulan/3 months	3,343	512	1,103	382	8.3	157.4	1.8
6 bulan/6 months	2,413	487	822	382	5.2	218.3	1.8

- Jumlah pinjaman = Jumlah pinjaman kasar (termasuk pinjaman perumahan yang dijual kepada Cagamas Berhad).
- Jumlah pinjaman bersih = Jumlah pinjaman kasar - faedah tertanggung - peruntukan khas.
- Mulai Disember 1997, nisbah dikira berdasarkan kaedah nilai bersih. Pinjaman tak berbayar = Pinjaman tak berbayar - faedah tertanggung - peruntukan khas.  
Jumlah pinjaman = Jumlah pinjaman kasar - faedah tertanggung - peruntukan khas.
- Mulai Disember 1997, nisbah dikira berdasarkan kaedah nilai bersih. Jumlah peruntukan = Peruntukan am + nilai cagaran.  
Pinjaman tak berbayar = Pinjaman tak berbayar - faedah tertanggung - peruntukan khas.

- Total loans = Outstanding gross loans (including housing loans sold to Cagamas Berhad).
- Net total loans = Outstanding gross loans - interest-in-suspense - specific provisions.
- 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 provisions.
- 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.