

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 tertangguh | Peruntukan khas | Peruntukan am | Pinjaman tak berbayar/ Jumlah pin-jaman ¹ (%) | Jumlah peruntukan/ Pinjaman tak berbayar ² (%) | Peruntukan am/Jumlah pinjaman bersih ³ (%) | | |
| End of period | Non-performing loans | Interest-in-suspense | Specific provisions | General provisions | Non-performing loans/ Total loans ^{1,2} (%) | Total provisions/Non-performing loans ⁴ (%) | General provisions/ Net total loans ² (%) | | |
| 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 | 190.0 | 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 | 1,940 | 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 | 261.9 | 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 | 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 | | |
| 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 | 3,358 | 512 | 1,083 | 380 | 8.5 | 154.9 | 1.8 | | |
| 6 bulan/6 months | 2,617 | 486 | 946 | 380 | 5.6 | 201.9 | 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 | | |

1 Jumlah pinjaman = Jumlah pinjaman kasar (termasuk pinjaman penumahan yang dijual kepada Cagamas Berhad).
 2 Jumlah pinjaman bersih = Jumlah pinjaman kasar - faedah tertangguh - peruntukan khas.
 3 Mulai Disember 1997, nisbah dikira berdasarkan kaedah nilai bersih. Pinjaman tak berbayar = Pinjaman tak berbayar - faedah tertangguh - peruntukan khas.
 4 Jumlah pinjaman = Jumlah pinjaman kasar - faedah tertangguh - peruntukan khas.
 5 Mulai Disember 1997, nisbah dikira berdasarkan kaedah nilai bersih. Jumlah peruntukan = Peruntukan am + nilai cagaran.
 6 Pinjaman tak berbayar = Pinjaman tak berbayar - faedah tertangguh - 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.
 4 Total loans = Outstanding gross loans - interest-in-suspense - specific provisions.
 5 Beginning December 1997, ratios are computed on a net basis. Total provisions = General provisions + value of collateral.
 6 Non-performing loans = Non-performing loans - interest-in-suspense - specific provisions.