II.6 Pinjaman Mengikut Jenis: Sistem Perbankan

Loans by Type: Banking System

RM juta — *RM million*

Akhir tempoh / *end of*	*Overdraf* / *Overdraft*	Pinjaman berjangka *Term loans*: Sewa beli *Hire-purchase*: Jumlah *Total*	yang mana: Kereta penumpang *of which: Passenger cars*	Pajakan *Leasing*	Pendiskaun blok *Block discounting*	Pinjaman penyambung *Bridging loans*	Pinjaman bersindiket *Syndicated loans*	Pemfaktoran *Factoring*	Pinjaman peribadi *Personal loans*	Pinjaman perumahan [3] *Housing loans* [3]	Lain-lain *Others*	Yang mana: tempoh matangnya *Of which: by maturity*: Sehingga 1 tahun *Up to 1 year*	Melebihi 1 tahun *More than 1 year*	Bil perdagangan [1] *Trade bills* [1]	Resit amanah *Trust receipts*	Kredit pusingan *Revolving credit*	Pinjaman SPTF *SPTF loans*	Pinjaman dalam mata wang asing *Foreign currency loans*	Lain-lain [2] *Others* [2]	Jumlah pinjaman [3] *Total loans* [3]	As at *end of*
Disember 1996																					December 1996
Bank perdagangan	55,320.9	-	-	-	121.6	1,800.3	16,370.4	6.6	1,504.6	25,446.1	44,691.7	13,674.6	76,266.7	27,544.1	5,259.0	29,717.9	2,066.8	3,086.6	15,319.7	228,256.3	Commercial banks
Syarikat kewangan	-	42,478.5	24,763.7	2,107.0	1,120.9	1,650.8	1,596.2	28.2	490.7	10,329.3	13,598.8	2,098.9	71,301.5	-	-	5,961.1	1,175.2	-	5,245.0	85,781.7	Finance companies
Bank saudagar	-	-	-	23.4	-	804.3	3,327.9	288.5	-	-	4,507.2	2,985.1	5,966.2	576.3	-	8,781.0	354.0	165.4	66.7	18,894.7	Merchant banks
Jumlah	55,320.9	42,478.5	24,763.7	2,130.4	1,242.5	4,255.4	21,294.5	323.3	1,995.3	35,775.4	62,797.7	18,758.6	153,534.4	28,120.4	5,259.0	44,460.0	3,596.0	3,252.0	20,631.4	332,932.7	Total
Mac 1997																					March 1997
Bank perdagangan	59,689.4	-	-	-	72.1	1,742.5	17,456.3	-	1,947.1	26,506.8	49,759.8	15,882.7	81,601.9	28,575.0	4,975.6	34,554.2	2,265.5	2,973.5	16,061.9	246,579.7	Commercial banks
Syarikat kewangan	-	45,967.1	26,310.5	2,009.8	1,174.5	1,704.1	1,731.8	123.0	458.2	10,654.6	14,027.5	2,032.1	75,818.5	-	-	7,034.9	1,529.5	-	5,500.5	91,915.5	Finance companies
Bank saudagar	-	-	-	21.3	-	1,018.2	3,413.5	281.7	-	-	5,165.5	3,733.7	6,166.5	628.4	-	9,638.5	489.1	184.5	67.9	20,908.6	Merchant banks
Jumlah	59,689.4	45,967.1	26,310.5	2,031.1	1,246.6	4,464.8	22,601.6	404.7	2,405.3	37,161.4	68,952.8	21,648.5	163,586.9	29,203.4	4,975.6	51,227.6	4,284.1	3,158.0	21,630.3	359,403.8	Total
April 1997																					April 1997
Bank perdagangan	58,982.7	-	-	-	79.4	1,652.3	17,765.2	-	2,439.1	27,883.8	49,621.0	17,610.4	81,830.4	29,255.6	5,006.5	35,860.2	2,211.1	2,943.3	16,297.7	249,997.9	Commercial banks
Syarikat kewangan	-	47,604.3	28,188.4	2,010.1	1,183.3	1,791.0	1,775.4	105.1	404.3	10,829.1	14,725.6	3,091.7	77,336.5	-	-	7,356.6	1,448.3	-	5,011.6	94,244.7	Finance companies
Bank saudagar	-	-	-	23.6	-	944.6	3,558.3	241.5	-	-	5,396.6	3,825.3	6,339.3	631.7	27.1	9,870.7	484.0	233.6	35.7	21,447.4	Merchant banks
Jumlah	58,982.7	47,604.3	28,188.4	2,033.7	1,262.7	4,387.9	23,098.9	346.6	2,843.4	38,712.9	69,743.2	24,527.4	165,506.2	29,887.3	5,033.6	53,087.5	4,143.4	3,176.9	21,345.0	365,690.0	Total
Mei 1997																					May 1997
Bank perdagangan	61,195.9	-	-	-	71.6	1,877.3	18,346.0	-	2,396.6	27,752.6	51,372.9	17,252.7	84,564.3	29,441.4	5,144.0	35,295.3	2,661.8	3,222.6	17,309.5	256,087.5	Commercial banks
Syarikat kewangan	-	48,099.6	28,845.3	1,999.8	1,190.1	1,850.5	1,838.0	97.8	457.7	10,906.3	14,964.7	3,147.1	78,257.4	-	-	7,326.8	1,564.0	-	6,048.2	96,343.5	Finance companies
Bank saudagar	-	-	-	24.5	-	970.3	3,740.8	255.7	-	-	5,596.4	4,164.8	6,422.9	595.1	26.3	9,417.8	473.3	247.9	67.6	21,415.7	Merchant banks
Jumlah	61,195.9	48,099.6	28,845.3	2,024.3	1,261.7	4,698.1	23,924.8	353.5	2,854.3	38,658.9	71,934.0	24,564.6	169,244.6	30,036.5	5,170.3	52,039.9	4,699.1	3,470.5	23,425.3	373,846.7	Total
Jun 1997																					June 1997
Bank perdagangan	64,372.3	-	-	-	71.2	1,784.9	18,644.9	-	2,467.6	28,412.8	50,370.9	16,030.5	85,721.8	30,147.3	5,196.5	35,957.1	2,901.0	3,428.3	17,027.9	260,782.7	Commercial banks
Syarikat kewangan	-	39,787.1	30,187.6	1,987.7	1,233.7	1,885.8	1,866.4	63.4	473.6	11,051.0	24,585.0	2,847.2	80,086.5	-	-	7,633.1	1,744.7	-	6,414.7	98,726.2	Finance companies
Bank saudagar	-	-	-	24.1	-	1,034.3	3,839.7	284.3	-	-	5,689.6	4,223.2	6,648.8	623.1	27.7	9,537.9	491.2	281.8	68.1	21,901.8	Merchant banks
Jumlah	64,372.3	39,787.1	30,187.6	2,011.8	1,304.9	4,705.0	24,351.0	347.7	2,941.2	39,463.8	80,645.5	23,100.9	172,457.1	30,770.4	5,224.2	53,128.1	5,136.9	3,710.1	23,510.7	381,410.7	Total
Julai 1997																					July 1997
Bank perdagangan	65,604.9	-	-	-	70.9	2,036.6	17,340.2	-	3,300.3	29,041.1	49,599.2	14,906.2	86,482.1	29,627.4	5,504.3	35,642.4	3,085.1	3,827.4	18,004.9	262,684.7	Commercial banks
Syarikat kewangan	-	50,981.8	30,542.7	1,973.8	1,320.8	1,959.6	1,861.5	134.5	482.9	11,249.0	15,319.5	2,833.4	82,450.0	-	-	8,205.8	1,834.1	-	6,361.0	101,684.3	Finance companies
Bank saudagar	-	-	-	23.8	-	1,076.8	3,824.3	281.6	-	-	5,343.6	3,893.6	6,656.5	635.8	29.3	8,937.6	518.1	301.9	629.4	21,602.2	Merchant banks
Jumlah	65,604.9	50,981.8	30,542.7	1,997.6	1,391.7	5,073.0	23,026.0	416.1	3,783.2	40,290.1	70,262.3	21,633.2	175,588.6	30,263.2	5,533.6	52,785.8	5,437.3	4,129.3	24,995.3	385,971.2	Total
Ogos 1997																					August 1997
Bank perdagangan	65,274.5	-	-	-	70.9	2,033.8	17,860.9	-	2,658.1	30,005.1	50,698.3	15,716.3	87,610.8	30,229.6	5,750.1	36,320.5	3,269.5	4,302.0	18,032.7	266,506.0	Commercial banks
Syarikat kewangan	-	52,554.1	28,304.6	1,971.7	1,325.1	2,000.1	1,952.5	99.8	497.6	11,390.1	15,536.4	3,057.4	84,270.0	-	-	8,402.3	1,915.2	-	6,520.1	104,165.0	Finance companies
Bank saudagar	-	-	-	23.1	-	1,089.3	3,630.3	286.6	-	-	5,709.5	3,983.6	6,755.2	648.7	30.9	9,456.7	523.5	338.4	69.9	21,806.9	Merchant banks
Jumlah	65,274.5	52,554.1	28,304.6	1,994.8	1,396.0	5,123.2	23,443.7	386.4	3,155.7	41,395.2	71,944.2	22,757.3	178,636.0	30,878.3	5,781.0	54,179.5	5,708.2	4,640.4	24,622.7	392,477.9	Total
September 19'97																					September 1997
Bank perdagangan	67,260.6	-	-	-	74.7	2,081.2	16,527.0	-	2,472.8	30,595.0	52,840.5	14,979.1	89,612.1	30,263.2	5,870.4	37,544.8	3,815.9	5,120.8	18,279.7	272,746.6	Commercial banks
Syarikat kewangan	-	53,556.4	29,161.9	1,917.4	1,358.0	2,075.6	2,052.5	126.0	534.5	11,457.7	15,870.7	3,187.7	85,761.1	-	-	8,286.0	2,010.7	-	6,798.2	106,043.7	Finance companies
Bank saudagar	-	-	-	22.8	-	1,027.9	3,670.6	286.9	-	-	5,735.0	3,786.3	6,956.9	698.6	30.9	10,166.1	506.4	384.7	92.7	22,622.6	Merchant banks
Jumlah	67,260.6	53,556.4	29,161.9	1,940.2	1,432.7	5,184.7	22,250.1	412.9	3,007.3	42,052.7	74,446.2	21,953.1	182,330.1	30,961.8	5,901.3	55,996.9	6,333.0	5,505.5	25,170.6	401,412.9	Total
Oktober 1997																					October 1997
Bank perdagangan	68,958.2	-	-	-	75.8	2,160.2	17,070.3	-	2,454.5	31,738.5	53,028.1	15,102.4	91,425.0	31,274.3	5,951.8	39,349.7	4,000.7	5,080.6	18,600.5	279,743.2	Commercial banks
Syarikat kewangan	-	54,615.2	32,556.4	1,892.9	1,353.8	2,021.2	2,052.1	104.1	528.2	11,706.8	15,596.1	3,207.8	86,662.6	-	-	8,520.8	2,077.7	-	7,527.7	107,996.6	Finance companies
Bank saudagar	-	-	-	22.2	-	1,032.4	4,150.4	268.9	-	-	5,523.8	3,908.5	7,089.2	706.2	30.5	10,352.1	495.2	417.0	97.4	23,096.1	Merchant banks
Jumlah	68,958.2	54,615.2	32,556.4	1,915.1	1,429.6	5,213.8	23,272.8	373.0	2,982.7	43,445.3	74,148.0	22,218.7	185,176.8	31,980.5	5,982.3	58,222.6	6,573.6	5,497.6	26,225.6	410,835.9	Total
November 1997																					November 1997
Bank perdagangan	69,865.6	-	-	-	74.4	1,655.6	16,373.2	-	2,550.0	32,878.2	54,116.2	10,853.0	96,794.6	31,756.2	6,176.7	40,907.9	4,305.7	5,519.9	19,263.7	285,443.3	Commercial banks
Syarikat kewangan	-	54,906.0	33,257.1	1,840.2	1,403.3	2,051.6	2,312.6	108.3	529.4	11,851.5	14,904.3	3,099.6	86,807.6	-	-	8,765.1	2,136.5	-	8,111.8	108,920.6	Finance companies
Bank saudagar	-	-	-	21.8	-	1,030.6	4,268.8	275.7	-	-	5,389.6	3,878.6	7,107.9	696.6	31.1	10,653.9	491.1	454.3	107.4	23,420.9	Merchant banks
Jumlah	69,865.6	54,906.0	33,257.1	1,862.0	1,477.7	4,737.8	22,954.6	384.0	3,079.4	44,729.7	74,410.1	17,831.2	190,710.1	32,452.8	6,207.8	60,326.9	6,933.3	5,974.2	27,482.9	417,784.8	Total
Disember 1997																					December 1997
Bank perdagangan	70,376.2	-	-	-	75.0	1,652.4	16,638.1	-	2,759.8	35,154.2	54,404.3	14,783.1	93,900.7	32,318.6	6,766.4	41,595.8	4,454.7	5,724.4	19,663.5	289,583.4	Commercial banks
Syarikat kewangan	-	54,414.0	29,607.0	1,770.0	1,401.1	2,085.7	2,121.2	69.6	520.4	11,868.6	15,053.5	3,141.7	86,162.4	-	-	8,643.3	2,171.1	-	8,284.1	108,402.6	Finance companies
Bank saudagar	-	-	-	21.4	-	1,024.7	4,123.8	255.9	-	-	5,356.6	3,759.5	7,022.9	638.9	30.3	10,485.3	506.3	454.3	158.2	23,055.7	Merchant banks
Jumlah	70,376.2	54,414.0	29,607.0	1,791.4	1,476.1	4,762.8	22,883.1	325.5	3,280.2	45,022.8	74,814.4	21,684.3	187,086.0	32,957.5	6,796.7	60,724.4	7,132.1	6,178.7	28,105.8	421,041.7	Total
Januari 1998																					January 1998
Bank perdagangan	71,379.6	-	-	-	75.0	1,669.0	17,004.4	14.6	2,697.7	34,037.1	55,502.0	13,976.7	97,023.1	32,257.6	7,387.9	41,558.6	4,602.8	5,817.5	19,950.1	293,953.9	Commercial banks
Syarikat kewangan	-	53,545.9	32,776.9	1,728.9	1,389.4	2,117.7	2,396.5	77.6	518.5	13,231.4	13,761.2	2,915.4	85,851.7	-	-	8,631.9	2,218.2	-	8,310.2	107,927.4	Finance companies
Bank saudagar	-	-	-	21.2	-	970.3	4,010.9	242.9	-	-	5,527.0	3,724.6	7,047.7	574.7	29.1	10,372.6	504.1	551.5	407.2	23,211.5	Merchant banks
Jumlah	71,379.6	53,545.9	32,776.9	1,750.1	1,464.4	4,757.0	23,411.8	335.1	3,216.2	47,268.5	74,790.2	20,616.7	189,922.5	32,832.3	7,417.0	60,563.1	7,325.1	6,369.0	28,667.5	425,092.8	Total
Februari 1998																					February 1998
Bank perdagangan	71,142.8	-	-	-	74.8	1,654.9	16,627.8	-	2,623.0	34,693.0	54,375.8	13,793.8	96,255.5	31,514.6	7,608.3	41,006.2	4,628.0	4,465.6	20,550.4	290,965.2	Commercial banks
Syarikat kewangan	-	52,647.9	34,447.6	1,667.6	1,352.9	2,120.6	2,408.7	75.5	506.1	13,283.1	13,687.6	2,912.3	84,837.7	-	-	8,598.0	2,209.3	-	8,247.5	106,804.8	Finance companies
Bank saudagar	-	-	-	21.0	-	942.7	3,925.1	233.3	-	-	5,625.9	3,624.4	7,123.6	527.5	25.8	10,525.0	502.5	475.7	128.1	22,932.6	Merchant banks
Jumlah	71,142.8	52,647.9	34,447.6	1,688.6	1,427.7	4,718.2	22,961.6	308.8	3,129.1	47,976.1	73,689.3	20,330.5	188,216.8	32,042.1	7,634.1	60,129.2	7,339.8	4,941.3	28,926.0	420,702.6	Total
Mac 1998																					March 1998
Bank perdagangan	71,340.9	-	-	63.0	69.2	1,690.2	17,029.5	41.2	2,176.7	34,651.8	54,634.0	13,712.8	96,642.8	29,051.0	7,383.9	43,617.2	4,605.4	4,367.6	21,262.0	291,983.6	Commercial banks
Syarikat kewangan	-	51,357.6	33,240.5	1,608.5	1,317.3	2,107.4	2,409.1	79.8	509.5	13,321.6	13,675.1	3,044.0	83,341.9	-	-	8,459.9	2,189.6	-	8,313.3	105,348.7	Finance companies
Bank saudagar	-	-	-	17.2	-	830.0	3,943.7	239.7	-	-	5,635.0	3,472.0	7,193.6	530.6	24.3	10,498.8	491.8	483.2	142.8	22,837.1	Merchant banks
Jumlah	71,340.9	51,357.6	33,240.5	1,688.7	1,386.5	4,627.6	23,382.3	360.7	2,686.2	47,973.4	73,944.1	20,228.8	187,178.3	29,581.6	7,408.2	62,575.9	7,286.8	4,850.8	29,718.1	420,169.4	Total

[1] Terdiri daripada penerimaan tanggungan pelanggan, penerimaan sendiri yang didiskaun dan bil perdagangan yang didiskaun.
[2] Terdiri daripada pinjaman penstokan lantai, kad kredit bukan skim perbankan tanpa faedah, pinjaman kakitangan dan pinjaman lain.
[3] Termasuk pinjaman perumahan yang dijual kepada Cagamas .

[1] *Comprises customers liabilities for acceptances, own acceptances discounted and other trade bills discounted.*
[2] *Comprises floor stocking loans, non-SPTF credit card, staff loans and other loans.*
[3] *Including housing loans sold to Cagamas.*