

# II.6 Pinjaman Mengikut Jenis: Sistem Perbankan

## Loans by Type: Banking System

RM juta

RM million

Akhir tempoh	Overdraft	Pinjaman berjangka Term loans											Yang mana tempoh matangnya Of which by maturity		Bil perdagangan <sup>1</sup>	Resit amanah Trust receipts	Kredit pusingan Revolving credit	Pinjaman SPTF SPTF loans	Pinjaman dalam mata wang asing		Jumlah pinjaman <sup>3</sup> Total loans <sup>3</sup>	As at end of
		Sewa beli Hire purchase		Pajakan Leasing	Pendiskau blok Block discounting	Pinjaman penyambung Bridging loans	Pinjaman bersindiket Syndicated loans	Pemfaktoran Factoring	Pinjaman peribadi Personal loans	Pinjaman perumahan <sup>3</sup> Housing loans	Lain-lain Others	Sesingga 1 tahun Up to 1 year	Melebihi 1 tahun More than 1 year	Trade bills <sup>1</sup>					Foreign currency loans	Others <sup>2</sup>		
		Jumlah	yang mana: Kereta penumpang of which: Passenger cars																			
		Overdraft	Total	Leasing	Block discounting	Bridging loans	Syndicated loans	Factoring	Personal loans	Housing loans	Others	Up to 1 year	More than 1 year	Trade bills <sup>1</sup>					Foreign currency loans	Others <sup>2</sup>		
Disember 1996	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	December 1996	
Bank perdagangan	-	-	-	-	-	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	1,850.8	17,598.2	28.2	490.7	10,329.3	13,598.8	2,098.9	71,301.5	-	5,561.1	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	
April 1997	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	April 1997	
Bank perdagangan	-	47,604.3	28,188.4	2,010.1	1,183.3	1,791.0	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	-	-	-	23.6	-	944.6	3,558.3	241.5	-	-	5,986.6	3,825.3	6,339.3	631.7	27.1	9,870.7	484.0	233.6	35.7	21,447.4	Merchant banks	
Bank saudagar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	94,244.7	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	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	May 1997	
Bank perdagangan	-	-	-	-	-	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	18,346.0	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	373,864.7	Total	
Jun 1997	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	June 1997	
Bank perdagangan	-	39,787.1	30,187.6	1,987.7	1,233.7	1,855.8	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	-	-	-	24.1	-	1,034.3	3,839.7	284.3	-	-	5,689.6	4,223.2	6,648.8	623.1	27.7	7,633.1	1,744.7	-	6,414.7	98,726.2	Finance companies	
Bank saudagar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21,801.8	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	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	July 1997	
Bank perdagangan	-	50,981.8	30,542.7	1,973.8	1,320.8	1,959.6	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	-	-	-	23.8	-	1,076.8	3,824.3	281.6	-	-	5,343.6	3,893.6	6,656.5	635.8	29.3	8,205.8	1,834.1	-	6,361.0	104,165.0	Finance companies	
Bank saudagar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23,602.2	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	4,123.3	24,995.3	385,971.2	Total	
Ogos 1997	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	August 1997	
Bank perdagangan	-	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	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	-	-	-	23.1	-	1,089.3	3,630.3	286.6	-	-	5,709.5	3,057.4	84,270.0	-	30.9	8,402.3	1,915.2	-	6,520.1	104,165.0	Finance companies	
Bank saudagar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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 1997	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	September 1997	
Bank perdagangan	-	53,556.4	29,161.9	1,917.4	1,358.0	2,075.6	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	-	-	-	22.8	-	1,027.9	3,670.6	286.9	-	-	5,735.0	3,187.7	85,761.1	-	30.9	8,286.0	2,010.7	-	6,796.2	106,043.7	Finance companies	
Bank saudagar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22,622.6	Merchant banks	
Jumlah	67,260.6	53,556.4	29,161.9	1,940.2	1,432.7	5,184.7	22,290.1	412.9	3,007.3	42,052.7	74,448.2	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	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	October 1997	
Bank perdagangan	-	54,615.2	32,556.4	1,892.9	1,353.8	2,021.2	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	-	-	-	22.2	-	1,032.4	4,150.4	268.9	-	-	5,523.8	3,908.5	7,089.2	-	30.5	10,352.1	495.2	-	417.0	23,096.1	Merchant banks	
Bank saudagar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	97.4	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	2,927.7	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	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	November 1997	
Bank perdagangan	-	54,906.0	33,257.1	1,840.2	1,403.3	2,051.6	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	-	-	-	21.8	-	1,030.6	4,268.8	275.7	-	-	5,389.6	3,878.6	7,107.9	-	31.1	8,765.1	2,136.5	-	8,111.8	108,920.6	Finance companies	
Bank saudagar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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	70,376.2	-	-	-	75.0	1,652.4	16,638.1	-	2,579.8	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	December 1997	
Bank perdagangan	-	54,414.0	29,607.0	1,770.0	1,401.1	1,652.4	16,638.1	-	2,57													