II.6 Pinjaman Mengikut Jenis: Sistem Perbankan
Loans by Type: Banking System

RM juta — *RM million*

Akhir tempoh / *As at end of*	Overdraf / *Overdraft*	Pinjaman berjangka / *Term loans*											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]	
		Sewa beli / *Hire-purchase*									Yang mana:tempoh matangnya / *Of which:by maturity*									
		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*	Sehingga 1 tahun / *Up to 1 year*	Melebihi 1 tahun / *More than 1 year*							
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	-	2.8	4,504.4	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	35,778.2	62,794.9	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	3,412.5	281.7	-	3.0	5,162.5	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	37,164.4	68,949.8	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*
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	-	3.0	5,686.6	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	39,466.8	80,642.5	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*
September 1997																					*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*
Disember 1997																					*December 1997*
Bank perdagangan	70,548.2	-	-	-	75.6	1,655.1	16,638.7	-	2,759.8	33,157.9	54,498.5	14,783.1	94,002.5	32,178.3	6,766.4	41,627.5	4,454.7	5,724.4	19,671.6	289,756.7	*Commercial banks*
Syarikat kewangan	-	54,130.5	35,461.2	1,770.0	1,401.1	2,088.9	2,257.7	69.6	520.3	11,868.9	15,181.4	3,115.8	86,172.6	-	-	8,641.8	2,165.2	-	8,293.8	108,389.2	*Finance companies*
Bank saudagar	-	-	-	21.4	-	1,024.7	4,123.8	255.9	-	4.5	5,352.1	3,759.5	7,022.9	638.9	30.3	10,486.2	506.3	454.3	158.1	23,056.5	*Merchant banks*
Jumlah	70,548.2	54,130.5	35,461.2	1,791.4	1,476.7	4,768.7	23,020.2	325.5	3,280.1	45,031.3	75,032.0	21,658.4	187,198.0	32,817.2	6,796.7	60,755.5	7,126.2	6,178.7	28,123.5	421,202.4	*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	-	53,519.5	35,129.7	1,728.9	1,389.4	2,117.7	2,396.5	77.6	518.5	13,231.4	13,772.5	2,915.4	85,836.8	-	-	8,630.5	2,223.8	-	8,310.2	107,916.7	*Finance companies*
Bank saudagar	-	-	-	21.2	-	970.3	4,010.9	242.9	-	4.5	5,522.5	3,724.6	7,047.7	574.7	29.1	10,372.6	504.0	551.5	407.3	23,211.5	*Merchant banks*
Jumlah	71,379.6	53,519.5	35,129.7	1,750.1	1,464.4	4,757.0	23,411.8	335.1	3,216.2	47,273.0	74,797.0	20,616.7	189,907.6	32,832.3	7,417.0	60,561.7	7,330.6	6,369.0	28,667.6	425,082.1	*Total*
Februari 1998																					*February 1998*
Bank perdagangan	71,142.7	-	-	-	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	20,550.5	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	-	4.5	5,621.4	3,624.4	7,123.6	527.5	25.8	10,524.6	502.5	475.7	128.1	22,932.2	*Merchant banks*
Jumlah	71,142.7	52,647.9	34,447.6	1,688.6	1,427.7	4,718.2	22,961.6	308.8	3,129.1	47,980.6	73,684.8	20,330.5	188,216.8	32,042.1	7,634.1	60,128.8	7,339.8	4,941.3	28,926.1	420,702.2	*Total*
Mac 1998																					*March 1998*
Bank perdagangan	71,341.0	-	-	63.0	69.2	1,690.2	17,029.5	41.2	2,176.7	34,655.6	54,647.6	13,712.8	96,660.2	29,049.7	7,380.7	43,615.2	4,601.0	4,367.6	21,258.0	291,986.2	*Commercial banks*
Syarikat kewangan	-	51,357.6	32,766.3	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	-	-	-	15.2	-	830.0	3,940.3	239.7	-	4.4	5,630.6	3,472.0	7,182.5	530.6	24.3	10,482.3	491.8	483.2	142.8	22,798.5	*Merchant banks*
Jumlah	71,341.0	51,357.6	32,766.3	1,686.7	1,386.5	4,627.6	23,378.9	360.7	2,686.2	47,981.6	73,953.3	20,228.8	187,184.6	29,580.3	7,405.0	62,557.4	7,282.4	4,850.8	29,714.1	420,133.4	*Total*
April 1998																					*April 1998*
Bank perdagangan	71,126.1	-	-	63.5	68.6	1,817.0	17,188.8	40.9	2,044.8	35,083.0	55,368.0	14,097.0	97,577.6	28,502.5	7,109.7	43,895.2	4,627.9	5,030.8	20,927.4	292,894.2	*Commercial banks*
Syarikat kewangan	-	50,586.0	32,287.8	1,551.3	1,302.4	2,114.4	2,454.3	79.3	482.0	13,332.9	13,226.1	2,894.6	82,234.1	-	-	8,280.1	2,120.8	-	8,360.8	103,890.4	*Finance companies*
Bank saudagar	-	-	-	15.1	-	829.5	3,916.4	227.7	-	4.4	5,563.8	3,373.4	7,183.5	527.6	23.3	10,443.3	488.7	495.6	149.4	22,684.8	*Merchant banks*
Jumlah	71,126.1	50,586.0	32,287.8	1,629.9	1,371.0	4,760.9	23,559.5	347.9	2,526.8	48,420.3	74,157.9	20,365.0	186,995.2	29,030.1	7,133.0	62,618.6	7,237.4	5,526.4	29,437.6	419,469.4	*Total*
Mei 1998																					*May 1998*
Bank perdagangan	71,091.3	-	-	3.5	67.6	1,757.9	17,178.5	10.5	1,997.0	35,366.1	55,336.6	13,396.0	98,321.7	28,756.2	6,700.3	44,253.9	4,684.4	4,943.4	21,211.5	293,358.7	*Commercial banks*
Syarikat kewangan	-	49,584.4	32,166.3	1,498.3	1,240.4	2,184.1	2,416.4	77.0	462.9	13,430.6	13,396.6	1,874.3	82,416.4	-	-	8,072.5	2,195.8	-	8,231.4	102,790.4	*Finance companies*
Bank saudagar	-	-	-	9.8	-	840.7	3,703.7	454.0	-	4.4	5,574.8	3,524.1	7,063.3	486.4	15.8	10,386.1	488.5	517.3	132.6	22,614.1	*Merchant banks*
Jumlah	71,091.3	49,584.4	32,166.3	1,511.6	1,308.0	4,782.7	23,298.6	541.5	2,459.9	48,801.1	74,308.0	18,794.4	187,801.4	29,242.6	6,716.1	62,712.5	7,368.7	5,460.7	29,575.5	418,763.2	*Total*
Jun 1998																					*June 1998*
Bank perdagangan	70,612.5	-	-	3.5	63.8	1,967.7	17,870.9	13.4	1,943.4	35,844.3	55,515.1	13,535.8	99,686.3	29,137.4	6,387.4	45,087.3	4,645.9	6,147.6	21,085.2	296,325.4	*Commercial banks*
Syarikat kewangan	-	48,470.6	31,079.2	1,415.4	1,213.6	2,215.6	2,313.9	72.5	449.2	13,300.3	13,337.3	1,981.3	80,807.1	-	-	8,020.2	2,202.1	-	8,214.8	101,225.5	*Finance companies*
Bank saudagar	-	-	-	9.4	-	790.2	3,938.3	220.3	-	4.3	5,800.9	3,548.8	7,214.6	458.5	11.2	10,255.5	488.1	551.0	144.1	22,671.8	*Merchant banks*
Jumlah	70,612.5	48,470.6	31,079.2	1,428.3	1,277.4	4,973.5	24,123.1	306.2	2,392.6	49,148.9	74,653.3	19,065.9	187,708.0	29,595.9	6,398.6	63,363.0	7,336.1	6,698.6	29,444.1	420,222.7	*Total*
Julai 1998																					*July 1998*
Bank perdagangan	70,702.3	1,250.2	791.1	46.0	87.1	1,963.6	16,034.3	14.8	1,897.1	36,264.7	57,097.0	13,180.9	101,473.9	29,038.9	6,109.9	45,821.7	4,688.1	7,230.8	20,977.2	299,223.7	*Commercial banks*
Syarikat kewangan	-	46,326.7	29,926.9	1,322.8	1,132.0	2,242.3	2,398.7	90.3	436.9	12,990.5	12,812.0	1,977.9	77,774.3	-	-	8,105.4	2,219.9	-	8,079.0	98,156.5	*Finance companies*
Bank saudagar	-	-	-	9.4	-	822.9	3,944.6	209.0	-	4.3	5,775.3	3,532.1	7,233.4	454.0	10.5	10,144.3	471.5	553.5	140.2	22,539.5	*Merchant banks*
Jumlah	70,702.3	47,576.9	30,718.0	1,378.2	1,219.1	5,028.8	22,377.6	314.1	2,334.0	49,259.5	75,684.3	18,690.9	186,481.6	29,492.9	6,120.4	64,071.4	7,379.5	7,784.3	29,196.4	419,919.7	*Total*
Ogos 1998																					*August 1998*
Bank perdagangan	70,474.2	1,211.3	-	46.2	93.4	2,034.2	16,212.1	6.0	1,870.1	36,680.2	58,103.1	12,751.0	103,505.6	28,987.4	5,911.8	45,926.2	4,596.8	8,540.1	21,212.6	301,905.7	*Commercial banks*
Syarikat kewangan	-	45,610.1	29,580.7	1,272.9	1,112.5	2,303.4	2,461.9	93.7	430.3	12,855.1	13,129.6	1,965.3	77,304.2	-	-	8,141.1	2,229.5	-	7,832.4	97,472.5	*Finance companies*
Bank saudagar	-	-	-	9.4	-	830.8	4,028.2	208.3	-	4.3	5,839.0	3,568.5	7,351.5	446.3	12.0	10,096.2	471.8	564.3	143.7	22,654.3	*Merchant banks*
Jumlah	70,474.2	46,821.4	30,291.4	1,328.5	1,205.9	5,168.4	22,702.2	308.0	2,300.4	49,539.6	77,071.7	18,284.8	188,161.3	29,433.7	5,923.8	64,163.5	7,298.1	9,104.4	29,188.7	422,032.5	*Total*
September 1998																					*September 1998*
Bank perdagangan	70,067.5	1,172.4	691.9	45.0	102.0	2,023.4	16,027.6	4.7	1,852.4	36,898.7	58,212.1	13,046.6	103,291.7	28,623.8	5,613.1	46,511.5	4,783.1	8,184.2	21,018.6	301,140.1	*Commercial banks*
Syarikat kewangan	-	44,859.6	29,120.7	1,210.2	1,064.0	2,267.3	2,143.0	92.4	424.1	12,776.6	13,151.9	1,967.1	76,022.0	-	-	8,000.3	2,034.4	-	7,796.4	95,820.2	*Finance companies*
Bank saudagar	-	-	-	9.0	-	833.9	4,059.4	194.5	-	4.2	5,983.4	3,705.4	7,379.0	439.7	15.2	10,031.0	472.5	512.9	141.7	22,697.4	*Merchant banks*
Jumlah	70,067.5	46,032.0	29,812.6	1,264.2	1,166.0	5,124.6	22,230.0	291.6	2,276.5	49,679.5	77,347.4	18,719.1	186,692.7	29,063.5	5,628.3	64,542.8	7,290.0	8,697.1	28,956.7	419,657.7	*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.