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

RM juta — *RM million*

Akhir tempoh / *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*
Mac 1997																				*March 1997*
Bank perdagangan	59,689.4	-	-	-	72.1	1,742.5	17,456.2	-	1,947.1	26,506.8	60,829.4	15,882.7	92,671.5	28,575.0	4,975.6	34,554.2	2,265.5	2,973.5	4,992.5	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	17,589.3	2,032.1	79,380.2	-	-	7,034.9	1,416.3	-	2,052.1	91,915.5	*Finance companies*
Bank saudagar	-	-	-	21.3	-	1,018.2	3,413.5	281.7	-	3.0	5,165.5	3,733.7	6,169.5	628.4	-	9,638.5	489.1	184.5	65.0	20,908.6	*Merchant banks*
Jumlah	59,689.4	45,967.1	26,310.5	2,031.2	1,246.5	4,464.8	22,601.6	404.6	2,405.3	37,164.4	83,584.1	21,648.4	178,221.1	29,203.3	4,975.6	51,227.5	4,170.8	3,158.0	7,109.7	359,403.9	*Total*
Jun 1997																				*June 1997*
Bank perdagangan	64,361.2	-	-	-	71.7	1,786.2	18,644.9	-	2,473.5	28,412.8	61,536.2	15,930.1	96,995.2	30,147.3	5,204.0	35,981.7	2,913.5	3,427.7	5,686.7	260,647.5	*Commercial banks*
Syarikat kewangan	-	49,635.3	30,187.6	1,987.7	1,233.7	1,885.8	1,866.4	63.4	473.6	11,051.0	18,811.4	2,847.2	84,161.1	-	-	7,633.1	1,744.7	-	2,340.1	98,726.2	*Finance companies*
Bank saudagar	-	-	-	24.1	-	1,043.0	3,594.9	284.3	-	-	5,893.3	4,123.2	6,716.5	623.1	27.7	9,576.0	491.2	269.7	65.3	21,892.6	*Merchant banks*
Jumlah	64,361.2	49,635.3	30,187.6	2,011.8	1,305.4	4,715.0	24,106.3	347.7	2,947.1	39,463.7	86,240.9	22,900.4	187,872.8	30,770.4	5,231.7	53,190.8	5,149.4	3,697.4	8,092.2	381,266.3	*Total*
September 1997																				*September 1997*
Bank perdagangan	67,260.6	-	-	-	74.7	2,081.2	16,527.0	-	2,472.8	30,595.0	65,183.4	14,979.1	101,954.9	30,271.0	5,852.9	37,544.8	3,821.9	5,120.8	5,948.7	272,754.5	*Commercial banks*
Syarikat kewangan	-	53,556.4	29,162.0	1,917.4	1,358.0	2,075.6	2,052.5	126.0	534.5	11,457.7	20,202.0	3,187.7	90,092.4	-	-	8,286.0	2,010.7	-	2,467.0	106,043.7	*Finance companies*
Bank saudagar	-	-	-	22.8	-	1,027.9	3,670.6	286.9	-	-	5,735.1	3,786.3	6,956.8	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	29,162.0	1,940.2	1,432.7	5,184.7	22,250.0	412.9	3,007.3	42,052.6	91,120.4	21,953.1	199,004.1	30,969.6	5,883.8	55,996.9	6,338.9	5,505.5	8,508.4	401,420.9	*Total*
Disember 1997																				*December 1997*
Bank perdagangan	70,548.2	-	-	-	75.6	1,655.1	16,638.7	-	2,759.8	33,157.9	67,969.9	14,783.1	107,474.0	32,178.3	6,774.4	41,627.5	4,454.7	5,724.4	6,192.1	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	21,042.5	3,115.8	92,033.8	-	-	8,641.8	2,165.2	-	2,432.7	108,389.2	*Finance companies*
Bank saudagar	-	-	-	21.4	-	1,024.7	4,123.8	255.9	-	4.5	5,356.7	3,759.5	7,027.4	638.9	30.3	10,486.2	506.3	497.9	109.9	23,056.6	*Merchant banks*
Jumlah	70,548.2	54,130.5	35,461.2	1,791.4	1,476.8	4,768.7	23,020.2	325.5	3,280.1	45,031.4	94,369.1	21,658.4	206,535.2	32,817.2	6,804.7	60,755.5	7,126.2	6,222.2	8,734.7	421,202.5	*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	69,234.5	13,976.7	110,755.6	32,257.6	7,387.9	41,558.6	4,602.8	5,817.5	6,217.5	293,953.8	*Commercial banks*
Syarikat kewangan	-	53,587.0	35,146.0	1,729.1	1,409.8	2,117.7	2,396.5	77.6	517.8	13,222.1	19,510.2	2,915.4	91,652.6	-	-	8,742.5	2,223.8	-	2,382.5	107,916.7	*Finance companies*
Bank saudagar	-	-	-	21.2	-	970.3	4,010.9	242.9	-	4.5	5,527.0	3,724.6	7,052.2	574.7	29.1	10,372.6	504.0	551.5	402.8	23,211.6	*Merchant banks*
Jumlah	71,379.6	53,587.0	35,146.0	1,750.3	1,484.8	4,757.1	23,411.8	335.1	3,215.5	47,263.7	94,271.7	20,616.7	209,460.3	32,832.3	7,417.0	60,673.7	7,330.6	6,369.0	9,002.8	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	68,473.4	13,793.8	110,353.1	31,514.6	7,608.3	41,006.2	4,628.0	4,465.6	6,452.9	290,965.2	*Commercial banks*
Syarikat kewangan	-	52,708.1	34,145.6	1,667.6	1,372.7	2,120.6	2,408.7	75.5	505.5	13,273.7	19,436.8	2,912.3	90,657.0	-	-	8,706.9	2,209.3	-	2,319.4	106,804.7	*Finance companies*
Bank saudagar	-	-	-	21.0	-	942.7	3,925.1	233.3	-	4.5	5,626.0	3,624.4	7,128.2	527.5	25.8	10,524.7	502.5	475.7	123.4	22,932.2	*Merchant banks*
Jumlah	71,142.7	52,708.1	34,145.6	1,688.6	1,447.6	4,718.2	22,961.6	308.8	3,128.5	47,971.2	93,536.1	20,330.5	208,138.2	32,042.1	7,634.1	60,237.7	7,339.8	4,941.3	8,895.7	420,702.1	*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	69,295.7	13,712.8	111,308.4	29,049.7	7,380.7	43,615.2	4,601.0	4,367.6	6,609.9	291,986.2	*Commercial banks*
Syarikat kewangan	-	51,443.0	33,048.9	1,608.7	1,338.9	2,107.4	2,409.1	79.8	494.1	13,311.9	19,368.6	3,044.0	89,117.6	-	-	8,558.0	2,189.2	-	2,415.7	105,324.5	*Finance companies*
Bank saudagar	-	-	-	15.2	-	830.0	3,940.3	239.7	-	4.4	5,618.3	3,461.0	7,186.9	530.6	24.3	10,482.3	491.8	483.2	138.5	22,798.5	*Merchant banks*
Jumlah	71,341.0	51,443.0	33,048.9	1,686.9	1,408.2	4,627.6	23,378.8	360.7	2,670.9	47,971.9	94,282.6	20,217.7	207,612.9	29,580.2	7,405.0	62,655.5	7,282.0	4,850.8	9,164.1	420,109.2	*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	69,717.5	14,097.0	111,927.1	28,502.5	7,109.7	43,895.2	4,627.9	5,030.8	6,578.1	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	19,278.8	2,894.6	88,286.9	-	-	8,280.1	2,120.8	-	2,308.0	103,890.4	*Finance companies*
Bank saudagar	-	-	-	15.1	-	829.5	3,916.4	227.7	-	4.4	5,568.2	3,373.4	7,187.9	527.6	23.3	10,443.3	488.7	495.6	145.2	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	347.8	2,526.8	48,420.3	94,564.6	20,365.0	207,401.8	29,030.0	7,132.9	62,618.5	7,237.4	5,526.3	9,031.3	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	69,619.3	13,396.0	112,604.4	28,756.2	6,700.3	44,253.9	4,684.4	4,905.4	6,966.8	293,358.7	*Commercial banks*
Syarikat kewangan	-	49,584.3	32,166.3	1,498.3	1,240.4	2,184.1	2,416.4	77.0	462.9	13,430.6	19,352.6	1,874.3	88,372.4	-	-	8,072.5	2,195.8	-	2,275.4	102,790.4	*Finance companies*
Bank saudagar	-	-	-	9.8	-	840.7	3,703.7	454.0	-	4.4	5,579.1	3,524.1	7,067.7	486.4	15.8	10,386.1	488.5	517.3	128.2	22,614.1	*Merchant banks*
Jumlah	71,091.3	49,584.3	32,166.3	1,511.6	1,308.0	4,782.8	23,298.5	541.5	2,459.9	48,801.1	94,551.1	18,794.4	208,044.4	29,242.6	6,716.1	62,712.4	7,368.8	5,422.7	9,370.4	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	69,782.6	13,535.8	113,953.8	29,137.4	6,387.4	45,087.3	4,645.9	6,147.5	6,818.0	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	19,270.6	1,981.3	86,740.7	-	-	8,020.2	2,202.1	-	2,281.2	101,225.5	*Finance companies*
Bank saudagar	-	-	-	9.4	-	790.2	3,938.3	220.3	-	4.3	5,805.1	3,548.8	7,218.9	458.5	11.2	10,255.5	488.1	552.9	138.0	22,671.8	*Merchant banks*
Jumlah	70,612.5	48,470.6	31,079.2	1,428.4	1,277.4	4,973.5	24,123.1	306.2	2,392.7	49,148.9	94,858.3	19,065.9	207,913.4	29,595.9	6,398.6	63,362.9	7,336.1	6,700.4	9,237.1	420,222.8	*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	36,264.6	71,175.2	13,180.9	115,552.1	29,038.9	6,109.9	45,821.7	4,688.1	7,230.8	6,898.9	299,223.6	*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	12,990.4	18,647.7	1,977.9	83,610.0	-	-	8,105.4	2,219.9	-	2,243.4	98,156.5	*Finance companies*
Bank saudagar	-	-	-	9.4	-	822.9	3,944.6	209.0	-	4.3	5,779.7	3,532.1	7,237.8	454.0	10.5	10,144.3	471.5	553.5	135.8	22,539.5	*Merchant banks*
Jumlah	70,702.3	47,577.0	30,718.0	1,378.2	1,219.1	5,028.8	22,377.6	314.1	2,334.0	49,259.4	95,602.6	18,690.9	206,399.8	29,492.9	6,120.4	64,071.3	7,379.5	7,784.4	9,278.1	419,919.6	*Total*
Ogos 1998																				*August 1998*
Bank perdagangan	70,474.2	1,211.3	710.7	46.2	93.4	2,034.2	16,212.1	6.0	1,870.1	36,680.1	72,143.9	12,751.0	117,546.3	28,987.4	5,911.8	45,926.2	4,596.8	8,540.1	7,172.0	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	18,694.9	1,965.3	82,869.5	-	-	8,141.1	2,229.5	-	2,267.1	97,472.5	*Finance companies*
Bank saudagar	-	-	-	9.4	-	830.8	4,028.2	208.3	-	4.3	5,843.3	3,568.5	7,355.8	446.3	12.0	10,096.2	471.8	564.3	139.3	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	308.1	2,300.4	49,539.5	96,682.1	18,284.9	207,771.6	29,433.8	5,923.7	64,163.4	7,298.1	9,104.4	9,578.4	422,032.5	*Total*
September 1998																				*September 1998*
Bank perdagangan	69,986.8	1,172.4	691.9	45.0	102.0	2,023.4	16,027.6	4.7	1,852.4	36,898.6	72,090.8	13,046.6	117,170.4	28,623.4	5,613.6	46,511.5	4,783.1	8,157.2	7,139.9	301,032.4	*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	18,641.0	1,967.1	81,511.2	-	-	8,000.3	2,034.4	-	2,307.3	95,820.2	*Finance companies*
Bank saudagar	-	-	-	9.0	-	834.6	4,060.3	194.5	-	4.2	5,989.7	3,709.2	7,383.2	439.7	15.2	10,033.1	472.5	512.9	139.0	22,704.7	*Merchant banks*
Jumlah	69,986.8	46,032.0	29,812.6	1,264.2	1,166.0	5,125.4	22,230.9	291.6	2,276.4	49,679.4	96,721.5	18,722.8	206,064.8	29,063.0	5,628.8	64,544.8	7,290.0	8,670.1	9,586.2	419,557.4	*Total*
Oktober 1998																				*October 1998*
Bank perdagangan	69,438.5	1,150.4	673.0	44.5	92.0	2,034.8	16,867.3	4.0	1,849.6	37,093.3	72,376.0	12,803.5	118,708.5	27,960.6	5,409.5	47,372.1	4,775.6	8,223.8	7,137.3	301,829.4	*Commercial banks*
Syarikat kewangan	-	44,209.7	28,850.4	1,171.5	1,050.6	2,310.1	2,086.1	93.6	416.7	12,765.3	18,512.4	1,978.6	80,637.5	-	-	8,028.0	2,049.0	-	2,336.3	95,029.3	*Finance companies*
Bank saudagar	-	-	-	9.1	-	851.1	4,085.9	191.7	-	4.2	6,273.2	3,808.8	7,606.4	418.7	14.1	9,910.7	441.0	517.4	185.5	22,902.6	*Merchant banks*
Jumlah	69,438.5	45,360.1	29,523.4	1,225.1	1,142.6	5,196.0	23,039.3	289.4	2,266.3	49,862.8	97,161.6	18,590.9	206,952.3	28,379.3	5,423.6	65,310.8	7,265.6	8,741.2	9,659.0	419,761.3	*Total*
November 1998																				*November 1998*
Bank perdagangan	69,046.9	1,448.0	727.7	91.4	144.6	2,118.8	16,851.3	4.0	1,735.4	37,318.8	73,391.8	14,199.3	118,904.7	27,357.3	5,270.1	47,597.2	4,834.8	8,357.8	7,653.6	303,221.6	*Commercial banks*
Syarikat kewangan	-	43,328.9	28,634.1	1,085.9	1,032.0	2,336.8	2,033.3	92.5	411.0	12,618.8	18,501.4	2,052.2	79,388.5	-	-	8,049.7	2,088.1	-	2,378.0	93,956.4	*Finance companies*
Bank saudagar	-	-	-	9.1	-	845.7	4,193.6	191.5	-	6.9	6,061.1	3,727.3	7,580.7	413.4	13.7	9,852.3	441.9	524.1	207.3	22,760.8	*Merchant banks*
Jumlah	69,046.9	44,776.9	29,361.7	1,186.4	1,176.7	5,301.3	23,078.1	288.0	2,146.4	49,944.5	97,954.3	19,978.8	205,873.9	27,770.7	5,283.8	65,499.2	7,364.7	8,881.9	10,238.9	419,938.7	*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.
[4] Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.

[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.*
[4] *Sub-total may not necessarily add up to grand total due to rounding.*