

# 11.6 Pinjaman Mengikut Jenis: Sistem Perbankan

## Loans by Type: Banking System

RM juta

RM million

Akhir tempoh	Overdraft	Pinjaman berjangka Term loans											Yang manatempoh matangnya Of which by maturity	Resit amanah	Kredit pusingan	Pinjaman SPTF	Pinjaman dalam mata wang asing	Lain-lain <sup>2</sup>	Jumlah pinjaman <sup>3</sup>	As at end of	
		Sewa beli Hire-purchase		Pajakan Leasing	Pendiskaan blok Block discounting	Pinjaman penyambung Bridging loans	Pinjaman bersindiket Syndicated loans	Pembfaktoran Factoring	Pinjaman peribadi Personal loans	Pinjaman perumahan <sup>3</sup> Housing loans <sup>3</sup>	Lain-lain Others	Yang manatempoh matangnya Of which by maturity									
		Jumlah	yang mana: Kereta penumpang of which: Passenger cars									Sehingga 1 tahun Up to 1 year									Melebihi 1 tahun More than 1 year
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	-	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	15,962.1	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
Januari 1997	57,669.1	-	-	-	72.0	1,756.1	16,694.1	-	1,866.8	25,947.4	43,992.3	13,425.9	76,902.8	28,127.5	5,418.1	32,550.8	2,226.8	3,000.6	15,753.8	235,075.4	January 1997
Bank perdagangan	-	-	-	-	-	1,756.1	16,694.1	-	1,866.8	25,947.4	43,992.3	13,425.9	76,902.8	28,127.5	5,418.1	32,550.8	2,226.8	3,000.6	15,753.8	235,075.4	Commercial banks
Syarikat kewangan	-	44,163.5	25,679.3	2,105.6	1,121.2	1,704.1	16,310.8	74.8	531.8	10,445.8	12,579.6	13,425.9	72,170.9	-	-	6,627.4	1,256.2	-	6,869.7	89,113.1	Finance companies
Bank saudagar	-	-	-	22.4	-	857.5	3,358.9	334.1	-	-	4,684.5	3,364.9	5,892.5	602.8	-	9,572.0	431.4	170.6	151.0	20,185.2	Merchant banks
Jumlah	57,669.1	44,163.5	25,679.3	2,128.0	1,193.2	4,321.0	21,683.1	408.9	2,398.6	36,393.2	61,256.4	18,979.7	154,966.2	28,730.3	5,418.1	48,750.2	3,914.4	3,171.2	22,774.5	344,373.7	Total
Februari 1997	60,244.7	-	-	-	68.6	1,729.9	16,782.4	-	1,919.6	26,446.0	47,613.0	16,786.6	77,772.9	28,044.6	5,329.4	30,697.1	2,283.9	2,831.0	15,835.0	239,825.2	February 1997
Bank perdagangan	-	-	-	-	-	1,729.9	16,782.4	-	1,919.6	26,446.0	47,613.0	16,786.6	77,772.9	28,044.6	5,329.4	30,697.1	2,283.9	2,831.0	15,835.0	239,825.2	Commercial banks
Syarikat kewangan	-	45,009.7	25,866.8	2,107.4	1,170.2	1,688.7	16,894.2	109.1	492.8	10,460.4	13,781.5	2,116.9	74,377.1	-	-	6,758.6	1,309.2	-	5,635.1	90,196.9	Finance companies
Bank saudagar	-	-	-	21.5	-	1,001.9	3,514.0	292.8	-	-	4,576.0	3,367.6	6,038.6	629.8	-	9,587.3	456.3	178.5	138.0	20,388.9	Merchant banks
Jumlah	60,244.7	45,009.7	25,866.8	2,128.9	1,238.8	4,400.5	21,990.6	401.9	2,412.4	36,906.4	65,970.5	22,271.1	158,188.6	28,674.4	5,329.4	47,043.0	4,049.4	3,009.5	21,600.9	350,411.0	Total
Mac 1997	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	March 1997
Bank perdagangan	-	-	-	-	-	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	17,318.8	123.0	458.2	10,654.6	14,027.5	2,032.1	75,816.5	-	-	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	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	-	-	-	-	-	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	17,745.6	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	-	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	5,036.6	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	18,338.0	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	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	-	-	-	-	-	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	18,666.4	63.4	473.6	11,051.0	24,588.0	16,030.5	80,866.5	-	-	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	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	-	-	-	-	-	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	18,615.5	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	6,893.6	6,358.5	635.8	29.3	8,937.6	518.1	301.9	62.9	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	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	-	-	-	-	-	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	19,525.5	99.8	497.6	11,390.1	15,536.4	3,057.4	84,270.0	-	-	8,202.3	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	392,477.6	Total
September 1997	67,260.6	-</																			