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

RM juta — RM million

Akhir tempoh	Overdraf	Pinjaman berjangka *Term loans*																	Akhir tempoh
		Sewa beli *Hire purchase*		Pajakan	Pendiskaunan secara blok	Pinjaman penyambung	Pinjaman bersindiket	Pemfaktoran	Pinjaman peribadi	Pinjaman perumahan	Lain-lain	yang mana tempoh matangnya: *of which the maturity was:*		Bil perdagangan[1]	Resit amanah	Kredit pusingan	Pinjaman SPTF	Pinjaman dalam mata wang asing	Lain-lain[2]	Jumlah pinjaman	
		Jumlah	yang mana: Kereta penumpang *of which: Passenger cars*									Sehingga satu tahun *Up to one year*	Melebihi satu tahun *More than one year*								
	Overdraft	*Total*		*Leasing*	*Block discounting*	*Bridging loans*	*Syndicated loans*	*Factoring*	*Personal loans*	*Housing loans*	*Others*			*Trade bills*[1]	*Trust receipts*	*Revolving credit*	*SPTF loans*	*Foreign currency loans*	*Others*[2]	*Total loans*	
Disember 1999																					*December 1999*
Bank perdagangan	61,073.3	2,680.4	1,293.5	137.7	80.5	2,512.8	14,240.9	0.0	2,088.5	33,421.2	70,770.7	14,128.3	111,804.4	27,402.3	4,097.4	39,631.5	10,067.4	8,019.7	19,107.7	295,332.0	*Commercial banks*
Syarikat kewangan	-	36,897.2	25,776.4	589.3	701.9	1,586.3	1,364.7	54.1	235.7	6,740.1	15,883.0	1,385.8	62,666.5	-	-	5,665.2	2,997.4	-	8,180.5	80,895.3	*Finance companies*
Bank saudagar	-	-	-	7.5	-	995.6	3,171.5	95.5	4.4	-	5,171.2	3,026.3	6,419.4	280.2	7.9	7,609.9	778.2	488.5	260.2	18,870.7	*Merchant banks*
Jumlah	61,073.3	39,577.7	27,069.9	734.5	782.4	5,094.6	18,777.1	149.6	2,328.6	40,161.3	91,824.8	18,540.4	180,890.3	27,682.5	4,105.4	52,906.6	13,843.0	8,508.2	27,548.4	395,098.1	*Total*
Januari 2000																					*January 2000*
Bank perdagangan	59,902.1	2,575.5	1,204.0	132.4	76.5	2,549.8	14,786.1	1.7	1,908.4	34,037.8	70,223.2	13,280.8	113,010.5	27,681.7	4,078.3	38,463.3	10,269.5	8,408.2	19,251.0	294,345.4	*Commercial banks*
Syarikat kewangan	-	36,670.3	27,024.4	568.2	685.7	1,561.0	1,365.7	53.0	231.5	6,548.0	15,553.7	1,220.2	62,016.9	-	-	5,375.2	3,135.7	-	9,034.6	80,782.5	*Finance companies*
Bank saudagar	-	-	-	7.5	-	832.2	3,145.2	100.8	0.9	-	4,920.4	2,713.1	6,293.8	193.7	7.4	7,346.5	782.4	474.4	309.5	18,120.8	*Merchant banks*
Jumlah	59,902.1	39,245.8	28,228.4	708.0	762.2	4,943.0	19,297.0	155.4	2,140.8	40,585.7	90,697.4	17,214.1	181,321.2	27,875.4	4,085.7	51,185.1	14,187.5	8,882.5	28,595.1	393,248.6	*Total*
Februari 2000																					*February 2000*
Bank perdagangan	60,204.7	2,436.5	1,195.4	128.7	72.6	2,581.7	15,140.2	228.3	1,922.2	34,459.9	70,158.2	14,087.9	113,040.4	27,818.4	4,022.4	37,846.7	10,077.9	8,241.7	19,440.9	294,781.0	*Commercial banks*
Syarikat kewangan	-	36,626.6	27,345.4	558.8	671.9	1,605.0	1,362.7	49.2	221.1	6,753.2	15,306.1	1,502.9	61,651.7	-	-	5,424.0	3,294.5	-	9,094.5	80,967.6	*Finance companies*
Bank saudagar	-	-	-	7.5	-	826.7	3,114.4	94.4	0.0	-	5,028.2	2,837.5	6,233.9	196.3	7.1	7,011.4	782.0	475.8	294.6	17,838.5	*Merchant banks*
Jumlah	60,204.7	39,063.1	28,540.7	695.0	744.5	5,013.5	19,617.2	371.9	2,143.4	41,213.1	90,492.5	18,428.2	180,926.0	28,014.6	4,029.5	50,282.1	14,154.3	8,717.5	28,830.1	393,587.1	*Total*
Mac 2000																					*March 2000*
Bank perdagangan	60,912.7	2,385.1	1,139.5	124.5	69.5	2,434.2	14,726.5	1.7	1,986.2	34,832.3	70,667.9	13,454.3	113,773.6	28,802.8	3,971.4	37,546.0	10,046.1	8,305.8	19,986.0	296,798.6	*Commercial banks*
Syarikat kewangan	-	36,264.3	21,633.1	533.0	647.4	1,613.4	1,310.5	47.5	217.5	6,756.1	15,254.1	1,631.6	61,012.3	-	-	5,129.2	3,470.2	-	9,297.7	80,541.0	*Finance companies*
Bank saudagar	-	-	-	7.2	-	796.8	3,006.9	94.1	0.0	-	5,200.5	3,049.6	6,055.9	232.0	7.0	6,861.5	872.7	477.4	220.8	17,776.8	*Merchant banks*
Jumlah	60,912.7	38,649.4	22,772.6	664.7	716.9	4,844.4	19,043.9	143.4	2,203.7	41,588.4	91,122.5	18,135.4	180,841.7	29,034.7	3,978.4	49,536.7	14,389.0	8,783.2	29,504.5	395,116.4	*Total*
April 2000																					*April 2000*
Bank perdagangan	60,569.0	2,294.5	1,116.1	119.3	66.4	2,445.9	15,051.6	1.7	2,039.3	35,192.9	71,004.0	13,332.4	114,883.2	29,009.7	3,873.3	36,723.7	10,786.7	8,291.3	20,400.4	297,869.8	*Commercial banks*
Syarikat kewangan	-	36,376.1	27,462.6	512.7	630.1	1,632.8	1,288.0	47.5	211.5	6,525.9	15,081.0	1,569.2	60,736.4	-	-	5,153.4	3,673.1	-	9,941.7	81,073.8	*Finance companies*
Bank saudagar	-	-	-	7.2	-	1,089.8	3,045.0	101.1	0.0	-	4,835.8	3,068.7	6,010.4	244.0	6.2	6,785.1	879.5	479.0	214.5	17,687.3	*Merchant banks*
Jumlah	60,569.0	38,670.5	28,578.7	639.2	696.5	5,168.6	19,384.6	150.4	2,250.8	41,718.8	90,920.8	17,970.3	181,630.0	29,253.7	3,879.5	48,662.3	15,339.3	8,770.3	30,556.5	396,630.9	*Total*
Mei 2000																					*May 2000*
Bank perdagangan	60,991.9	2,188.8	1,043.3	323.6	55.0	2,369.6	15,197.0	1.7	2,035.4	35,359.2	71,998.2	13,381.3	116,147.4	29,444.3	4,071.6	36,920.2	11,059.5	8,095.4	20,697.3	300,808.9	*Commercial banks*
Syarikat kewangan	-	36,666.5	21,594.8	492.6	609.6	1,645.5	1,322.1	46.1	198.3	8,606.4	12,995.8	1,688.9	60,893.9	-	-	5,047.8	3,873.9	-	9,832.8	81,337.3	*Finance companies*
Bank saudagar	-	-	-	7.2	-	1,081.7	3,070.8	109.3	0.0	-	4,761.3	3,009.0	6,021.3	231.6	6.0	6,615.6	882.6	479.3	213.3	17,458.7	*Merchant banks*
Jumlah	60,991.9	38,855.3	22,638.1	823.5	664.5	5,096.9	19,589.9	157.0	2,233.7	43,965.6	89,755.3	18,079.2	183,062.6	29,675.9	4,077.6	48,583.6	15,816.0	8,574.7	30,743.4	399,604.9	*Total*
Jun 2000																					*June 2000*
Bank perdagangan	61,166.5	2,104.0	997.7	327.2	61.8	2,404.6	14,546.0	1.7	2,059.4	36,495.9	72,162.2	13,434.6	116,728.3	29,926.3	4,067.1	38,343.6	11,678.3	8,040.9	20,552.5	303,938.1	*Commercial banks*
Syarikat kewangan	-	35,914.0	27,657.6	461.8	600.3	1,656.2	1,320.9	44.1	193.9	7,534.5	14,738.3	1,716.8	60,747.1	-	-	5,062.5	4,081.2	-	9,784.6	81,392.1	*Finance companies*
Bank saudagar	-	-	-	6.9	-	782.7	3,003.5	109.2	0.0	-	5,487.4	3,023.4	6,386.3	236.8	5.6	6,275.8	868.0	388.7	210.2	17,374.8	*Merchant banks*
Jumlah	61,166.5	38,018.0	28,655.3	795.9	662.1	4,843.5	18,870.4	155.0	2,253.3	44,030.4	92,387.9	18,174.8	183,841.6	30,163.1	4,072.8	49,681.8	16,627.5	8,429.7	30,547.2	402,705.0	*Total*
Julai 2000																					*July 2000*
Bank perdagangan	60,705.0	2,012.1	955.9	334.3	58.9	2,113.7	14,260.4	2.2	2,068.7	36,995.3	72,518.4	12,940.5	117,423.5	30,215.2	4,183.2	37,771.7	11,873.5	7,956.1	21,113.6	304,182.3	*Commercial banks*
Syarikat kewangan	-	36,294.8	28,264.7	440.5	594.2	1,664.9	1,326.9	42.8	188.8	7,580.8	14,667.4	1,654.4	61,146.7	-	-	5,113.8	4,276.8	-	9,752.0	81,943.8	*Finance companies*
Bank saudagar	-	-	-	6.9	-	772.5	2,965.0	90.9	0.0	-	5,403.2	2,981.3	6,257.3	233.1	7.4	6,303.9	864.6	358.8	210.1	17,216.5	*Merchant banks*
Jumlah	60,705.0	38,306.9	29,220.6	781.7	653.1	4,551.2	18,552.3	136.0	2,257.5	44,576.1	92,589.0	17,576.2	184,827.5	30,448.3	4,190.7	49,189.4	17,015.0	8,314.9	31,075.6	403,342.5	*Total*
Ogos 2000																					*August 2000*
Bank perdagangan	60,712.4	1,940.6	914.3	340.5	57.7	1,861.7	14,488.7	2.9	2,072.7	36,927.6	73,420.7	12,525.9	118,587.3	30,425.1	4,212.1	37,779.9	12,130.0	8,506.9	22,185.5	307,065.2	*Commercial banks*
Syarikat kewangan	-	36,277.6	28,046.4	423.6	585.1	1,666.1	1,327.4	46.1	185.4	6,765.0	14,600.6	1,650.8	60,226.3	-	-	5,059.2	4,490.2	-	11,163.3	82,589.7	*Finance companies*
Bank saudagar	-	-	-	6.9	-	763.1	2,955.0	93.8	0.0	-	5,514.7	3,006.3	6,327.3	229.8	7.4	6,090.8	870.1	329.0	210.5	17,071.3	*Merchant banks*
Jumlah	60,712.4	38,218.2	28,960.6	771.0	642.9	4,290.9	18,771.2	142.9	2,258.1	43,692.6	93,536.0	17,183.1	185,140.8	30,655.0	4,219.4	48,929.9	17,490.4	8,836.0	33,559.2	406,726.1	*Total*
September 2000																					*September 2000*
Bank perdagangan	60,920.8	1,937.9	873.5	346.2	50.4	1,847.8	13,855.6	2.4	1,890.9	37,571.8	74,629.5	13,149.9	118,982.5	29,941.5	4,229.3	37,692.0	12,215.2	7,905.2	22,730.1	307,766.5	*Commercial banks*
Syarikat kewangan	-	36,307.9	28,445.8	410.6	578.4	1,530.9	1,323.4	49.0	181.5	6,997.9	14,612.6	1,598.3	60,393.8	-	-	5,006.0	4,651.4	-	11,003.7	82,653.2	*Finance companies*
Bank saudagar	-	-	-	6.6	-	937.2	2,907.7	91.6	0.0	-	5,704.3	3,335.3	6,312.1	228.9	6.1	6,231.1	867.8	309.4	209.8	17,500.5	*Merchant banks*
Jumlah	60,920.8	38,245.8	29,319.3	763.3	628.8	4,315.9	18,086.7	143.0	2,072.4	44,569.7	94,946.4	18,083.5	185,688.3	30,170.4	4,235.4	48,929.1	17,734.4	8,214.6	33,943.6	407,920.2	*Total*
Oktober 2000																					*October 2000*
Bank perdagangan	60,601.5	1,885.5	832.8	344.9	48.1	2,030.6	13,928.6	2.3	1,896.6	38,702.8	75,274.6	12,919.2	121,194.8	30,733.5	4,230.9	37,820.8	12,548.1	7,850.1	22,356.0	310,254.9	*Commercial banks*
Syarikat kewangan	-	37,692.5	29,082.2	401.0	572.3	1,881.2	1,270.1	55.9	177.7	7,476.1	13,425.6	1,708.0	61,244.5	-	-	4,923.4	4,797.3	-	10,536.7	83,209.9	*Finance companies*
Bank saudagar	-	-	-	6.6	-	1,266.1	3,010.3	89.8	0.0	-	5,660.3	3,818.3	6,214.8	213.4	6.8	6,163.0	873.2	336.9	210.1	17,836.4	*Merchant banks*
Jumlah	60,601.5	39,578.1	29,915.0	752.5	620.4	5,177.9	18,209.0	148.0	2,074.3	46,178.9	94,360.5	18,445.5	188,654.0	30,946.8	4,237.8	48,907.2	18,218.6	8,187.0	33,102.8	411,301.2	*Total*
November 2000																					*November 2000*
Bank perdagangan	60,037.2	1,798.1	791.4	162.5	44.8	2,071.3	14,233.8	1.8	1,894.5	39,932.8	75,245.5	12,355.8	123,029.4	30,567.8	4,443.7	37,871.7	13,038.2	7,091.1	21,782.5	310,217.4	*Commercial banks*
Syarikat kewangan	-	38,177.9	30,252.9	389.3	563.4	1,825.9	1,324.3	62.9	176.6	7,173.8	13,432.4	1,719.4	61,407.0	-	-	4,854.4	4,935.4	-	10,911.1	83,827.3	*Finance companies*
Bank saudagar	-	-	-	6.6	-	1,272.3	2,943.2	96.3	0.0	-	5,630.7	4,224.6	5,724.6	215.2	6.9	6,234.2	846.2	212.0	210.6	17,674.4	*Merchant banks*
Jumlah	60,037.2	39,976.0	31,044.3	558.4	608.3	5,169.5	18,501.3	161.0	2,071.1	47,106.5	94,308.6	18,299.7	190,161.0	30,783.0	4,450.6	48,960.3	18,819.8	7,303.1	32,904.3	411,719.0	*Total*
Disember 2000																					*December 2000*
Bank perdagangan	60,531.4	1,748.3	758.2	161.4	31.8	2,091.9	13,808.8	2.3	2,767.1	40,955.5	73,089.9	12,276.8	122,380.2	31,009.8	4,197.5	40,326.9	15,190.5	7,084.5	21,800.0	314,797.7	*Commercial banks*
Syarikat kewangan	-	38,597.7	24,341.5	380.5	595.7	1,838.4	1,306.3	70.6	173.4	7,346.8	13,214.9	1,779.1	61,745.2	-	-	4,726.1	5,089.8	-	10,796.1	84,136.3	*Finance companies*
Bank saudagar	-	-	-	6.6	-	1,184.6	3,001.1	90.4	0.0	-	5,669.7	3,795.0	6,157.5	207.9	6.6	6,030.7	769.3	219.4	176.8	17,363.1	*Merchant banks*
Jumlah	60,531.4	40,346.0	25,099.7	548.5	627.5	5,114.9	18,116.2	163.3	2,940.5	48,302.4	91,974.5	17,850.9	190,282.9	31,217.7	4,204.1	51,083.7	21,049.7	7,303.9	32,772.9	416,297.2	*Total*
Januari 2001																					*January 2001*
Bank perdagangan	59,048.7	1,865.7	818.4	155.5	31.0	2,068.6	14,110.8	2.1	2,078.4	42,037.3	74,494.2	14,918.2	121,925.4	30,662.5	4,180.7	39,225.6	15,649.1	6,962.9	21,860.4	314,433.5	*Commercial banks*
Syarikat kewangan	-	39,022.8	24,947.8	374.4	599.6	2,078.6	1,325.8	55.1	167.4	7,578.3	12,838.6	1,672.9	62,367.7	-	-	4,779.8	5,192.9	-	10,473.0	84,486.3	*Finance companies*
Bank saudagar	-	-	-	6.6	-	1,515.4	2,637.7	81.9	0.0	-	6,085.4	4,252.8	6,074.2	195.2	8.1	5,695.4	725.3	220.9	246.3	17,418.3	*Merchant banks*
Jumlah	59,048.7	40,888.5	25,766.2	536.5	630.6	5,662.7	18,074.3	139.2	2,245.9	49,615.5	93,418.1	20,843.8	190,367.3	30,857.7	4,188.8	49,700.8	21,567.3	7,183.8	32,579.8	416,338.1	*Total*
Februari 2001																					*February 2001*
Bank perdagangan	59,226.9	1,752.9	785.5	215.9	28.9	1,981.8	14,060.3	2.2	2,038.9	43,097.4	75,069.2	15,327.4	122,920.1	30,081.9	4,083.2	39,311.2	16,126.4	7,013.4	21,358.0	315,448.5	*Commercial banks*
Syarikat kewangan	-	38,766.4	25,070.9	358.9	598.4	1,895.4	1,245.2	53.2	163.1	7,656.9	13,521.6	1,777.2	62,481.7	-	-	4,407.5	5,336.6	-	10,278.5	84,281.5	*Finance companies*
Bank saudagar	-	-	-	6.6	-	1,301.3	2,566.3	72.6	0.0	-	6,005.4	3,856.6	6,095.6	189.8	7.2	5,689.9	762.3	221.1	219.0	17,041.5	*Merchant banks*
Jumlah	59,226.9	40,519.3	25,856.4	581.4	627.2	5,178.5	17,871.7	127.9	2,202.0	50,754.3	94,596.2	20,961.3	191,497.4	30,271.7	4,090.5	49,408.6	22,225.3	7,234.4	31,855.5	416,771.5	*Total*
Mac 2001																					*March 2001*
Bank perdagangan	59,710.4	1,455.4	593.8	216.1	27.0	1,919.4	14,301.1	5.2	2,087.2	43,732.0	75,638.8	13,040.0	126,342.1	30,317.7	3,871.9	39,302.8	16,677.6	6,571.0	20,710.4	316,543.8	*Commercial banks*
Syarikat kewangan	-	38,023.3	25,030.5	349.9	589.3	1,939.1	1,250.0	30.5	153.9	7,769.3	13,357.7	1,588.5	61,874.7	-	-	4,364.6	5,479.2	-	11,473.9	84,780.8	*Finance companies*
Bank saudagar	-	-	-	6.3	-	616.2	2,717.2	69.2	0.0	-	5,681.3	2,540.9	6,549.3	175.9	7.3	5,356.9	754.7	222.5	204.2	15,811.6	*Merchant banks*
Jumlah	59,710.4	39,478.8	25,624.3	572.3	616.3	4,474.7	18,268.3	104.9	2,241.2	51,501.3	94,677.7	17,169.4	194,766.1	30,493.6	3,879.3	49,024.2	22,911.4	6,793.4	32,388.5	417,136.3	*Total*
April 2001																					*April 2001*
Bank perdagangan	59,416.1	1,406.2	573.4	200.1	26.3	1,687.7	14,152.1	4.4	1,941.8	44,529.6	75,687.5	15,815.6	123,820.0	30,723.1	3,851.4	39,578.0	17,075.1	6,835.0	20,606.6	317,720.9	*Commercial banks*
Syarikat kewangan	-	38,257.9	24,930.1	342.8	582.2	1,917.9	1,256.3	57.0	151.8	7,901.2	13,187.7	1,921.5	61,733.2	-	-	4,292.8	5,645.9	-	11,675.7	85,269.1	*Finance companies*
Bank saudagar	-	-	-	6.3	-	499.0	2,627.2	69.9	0.0	-	5,837.5	2,520.1	6,519.7	171.2	6.3	5,506.1	758.7	224.0	236.9	15,943.1	*Merchant banks*
Jumlah	59,416.1	39,664.0	25,503.5	549.2	608.5	4,104.6	18,035.6	131.3	2,093.5	52,430.7	94,712.7	20,257.2	192,073.0	30,894.3	3,857.6	49,376.9	23,479.7	7,059.0	32,519.2	418,933.1	*Total*
Mei 2001																					*May 2001*
Bank perdagangan	59,988.1	1,333.0	539.1	211.3	24.3	1,697.0	14,008.0	1.4	1,799.2	44,864.5	76,883.0	16,491.2	124,330.5	31,396.5	3,851.6	40,065.4	17,401.4	6,783.8	21,356.2	321,664.7	*Commercial banks*
Syarikat kewangan	-	38,752.2	25,720.5	334.2	567.2	1,891.6	1,275.5	61.1	150.1	7,993.7	13,231.5	1,952.3	62,304.8	-	-	4,264.5	5,848.9	-	11,876.8	86,247.3	*Finance companies*
Bank saudagar	-	-	-	6.0	-	495.4	2,694.0	77.6	0.0	-	5,989.4	3,044.6	6,217.8	175.1	6.7	5,370.6	760.8	223.8	247.0	16,046.5	*Merchant banks*
Jumlah	59,988.1	40,085.2	26,259.6	551.4	591.5	4,084.1	17,977.4	140.0	1,949.3	52,858.2	96,104.0	21,488.1	192,853.1	31,571.6	3,858.3	49,700.5	24,011.2	7,007.6	33,479.9	423,958.5	*Total*
Jun 2001																					*June 2001*
Bank perdagangan	60,454.5	1,265.8	505.7	220.9	23.8	1,685.4	14,011.9	3.5	1,501.3	45,318.4	77,471.8	23,431.0	118,071.8	31,893.2	3,994.7	40,690.4	17,934.4	6,265.6	21,625.8	324,361.5	*Commercial banks*
Syarikat kewangan	-	38,388.0	25,500.9	310.3	562.8	1,974.4	1,355.8	57.4	146.0	8,044.7	13,021.9	1,941.1	61,920.4	-	-	4,228.2	6,049.9	-	12,763.6	86,903.2	*Finance companies*
Bank saudagar	-	-	-	6.0	-	487.5	2,711.9	74.4	0.0	-	5,786.8	2,334.1	6,732.5	173.4	5.9	5,529.4	766.0	225.2	282.4	16,048.9	*Merchant banks*
Jumlah	60,454.5	39,653.8	26,006.6	537.2	586.7	4,147.3	18,079.7	135.3	1,647.4	53,363.1	96,280.5	27,706.2	186,724.8	32,066.6	4,000.7	50,448.0	24,750.3	6,490.8	34,671.9	427,313.6	*Total*

Nota
1 Terdiri daripada penerimaan tanggungan pelanggan, penerimaan sendiri terdiskaun dan lain-lain bil perdagangan terdiskaun.
2 Terdiri daripada pinjaman perniagaan lantai, kad kredit bukan SPTF, pinjaman kaktangan dan pinjaman lain.
3 Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.
Mulai Mei 1999, pinjaman SPTF termasuk pinjaman yang disalurkan oleh bank Islam.
Tidak termasuk pinjaman yang dijual kepada Danaharta.

Notes
1 Comprises customers liabilities for acceptances, own acceptances discounted and other trade bills discounted.
2 Comprises floor stocking loans, non-SPTF credit cards, staff loans and other loans.
3 Sub-total may not necessarily add-up to grand total due to rounding.
Effective May 1999, SPTF loans include loans extended by Islamic banks.
Total loans excludes loans sold to Danaharta.