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

RM juta — *RM million*

| Akhir tempoh | Overdraf | Pinjaman berjangka *Term loans* | | | | | | | | | | | Bil perdagangan[1] | Resit amanah | Kredit pusingan | Pinjaman SPTF | Pinjaman dalam mata wang asing | Lain-lain[2] | Jumlah pinjaman | *As at end of* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 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:* | | | | | | | | |
| | | Jumlah | yang mana: Kereta penumpang *of which: Passenger cars* | | | | | | | | | Sehingga satu tahun | Melebihi satu tahun | | | | | | | |
| | *Overdraft* | *Total* | | *Leasing* | *Block discounting* | *Bridging loans* | *Syndicated loans* | *Factoring* | *Personal loans* | *Housing loans* | *Others* | *Up to one year* | *More than one year* | *Trade bills[1]* | *Trust receipts* | *Revolving credit* | *SPTF loans* | *Foreign currency loans* | *Others[2]* | *Total loans* | |
| Mei 2002 | | | | | | | | | | | | | | | | | | | | *May 2002* |
| Bank perdagangan | 58,390.9 | 763.6 | 266.5 | 211.3 | 22.8 | 1,647.0 | 13,863.3 | 27.5 | 1,405.9 | 54,169.7 | 77,186.0 | 11,553.7 | 137,743.5 | 31,307.9 | 3,678.7 | 38,962.9 | 22,070.7 | 6,037.6 | 22,752.7 | 332,498.7 | *Commercial banks* |
| Syarikat kewangan | - | 43,072.5 | 26,240.5 | 270.5 | 500.9 | 1,860.4 | 1,391.5 | 68.4 | 154.7 | 8,162.7 | 11,902.1 | 1,296.4 | 66,087.4 | - | - | 4,011.3 | 9,017.1 | - | 16,051.1 | 96,463.3 | *Finance companies* |
| Bank saudagar | - | 0.0 | 0.0 | 4.9 | - | 702.5 | 2,857.3 | 56.5 | 0.0 | 0.0 | 4,605.0 | 2,653.0 | 5,573.2 | 113.7 | 3.6 | 4,510.1 | 754.8 | 179.9 | 745.7 | 14,534.0 | *Merchant banks* |
| Jumlah | 58,390.9 | 43,836.1 | 26,507.0 | 486.8 | 523.7 | 4,209.9 | 18,112.1 | 152.4 | 1,560.7 | 62,332.4 | 93,693.1 | 15,503.1 | 209,404.1 | 31,421.6 | 3,682.3 | 47,484.3 | 31,842.7 | 6,217.5 | 39,549.5 | 443,496.0 | *Total* |
| Jun 2002 | | | | | | | | | | | | | | | | | | | | *June 2002* |
| Bank perdagangan | 58,131.2 | 676.9 | 245.7 | 216.6 | 8.5 | 1,291.8 | 13,317.2 | 32.0 | 1,414.4 | 54,942.3 | 77,852.8 | 10,876.7 | 138,875.5 | 31,880.1 | 3,756.9 | 38,713.9 | 22,717.1 | 6,112.5 | 22,832.2 | 333,896.2 | *Commercial banks* |
| Syarikat kewangan | - | 43,562.0 | 28,531.1 | 260.6 | 490.1 | 1,943.0 | 1,309.2 | 40.9 | 174.9 | 8,383.0 | 11,800.0 | 1,246.4 | 66,717.3 | - | - | 3,964.3 | 9,275.6 | - | 15,820.7 | 97,024.4 | *Finance companies* |
| Bank saudagar | - | 0.0 | 0.0 | 4.6 | - | 690.4 | 2,781.7 | 59.1 | 0.0 | 0.0 | 4,474.4 | 2,524.2 | 5,485.9 | 111.0 | 4.3 | 4,456.7 | 744.0 | 196.5 | 762.3 | 14,284.9 | *Merchant banks* |
| Jumlah | 58,131.2 | 44,238.9 | 28,776.8 | 481.8 | 498.6 | 3,925.1 | 17,408.0 | 132.0 | 1,589.3 | 63,325.3 | 94,127.1 | 14,647.3 | 211,078.7 | 31,991.1 | 3,761.2 | 47,134.9 | 32,736.8 | 6,309.0 | 39,415.2 | 445,205.4 | *Total* |
| Julai 2002 | | | | | | | | | | | | | | | | | | | | *July 2002* |
| Bank perdagangan | 57,803.8 | 650.8 | 232.5 | 212.2 | 8.4 | 1,293.9 | 11,858.8 | 38.7 | 1,430.3 | 56,558.4 | 77,604.5 | 10,521.5 | 139,134.5 | 32,036.2 | 3,879.4 | 38,265.2 | 23,543.4 | 6,563.4 | 21,855.7 | 333,603.1 | *Commercial banks* |
| Syarikat kewangan | - | 43,764.0 | 27,279.8 | 251.6 | 483.5 | 1,937.8 | 1,313.9 | 42.4 | 184.5 | 8,606.2 | 11,704.7 | 1,184.7 | 67,104.1 | - | - | 3,944.7 | 9,528.5 | - | 16,233.2 | 97,995.2 | *Finance companies* |
| Bank saudagar | - | 0.0 | 0.0 | 4.6 | - | 685.7 | 2,615.1 | 68.2 | 0.0 | 0.0 | 4,259.4 | 2,462.6 | 5,170.3 | 109.7 | 4.1 | 4,312.8 | 769.2 | 197.0 | 778.3 | 13,803.9 | *Merchant banks* |
| Jumlah | 57,803.8 | 44,414.8 | 27,512.2 | 468.4 | 491.9 | 3,917.4 | 15,787.9 | 149.2 | 1,614.8 | 65,164.7 | 93,568.6 | 14,168.8 | 211,408.9 | 32,145.8 | 3,883.5 | 46,522.7 | 33,841.1 | 6,760.4 | 38,867.2 | 445,402.2 | *Total* |
| Ogos 2002 | | | | | | | | | | | | | | | | | | | | *August 2002* |
| Bank perdagangan | 57,112.3 | 633.5 | 223.0 | 217.9 | 8.3 | 1,311.0 | 11,722.7 | 37.3 | 1,444.1 | 57,381.9 | 77,298.6 | 10,558.6 | 139,496.7 | 32,071.2 | 3,900.8 | 38,159.4 | 24,203.9 | 6,746.5 | 22,024.5 | 334,273.7 | *Commercial banks* |
| Syarikat kewangan | - | 44,852.5 | 27,409.6 | 250.0 | 476.1 | 1,938.1 | 1,313.0 | 43.8 | 192.7 | 8,668.3 | 11,620.5 | 1,165.7 | 68,189.4 | - | - | 3,934.6 | 9,766.6 | - | 15,993.3 | 99,049.5 | *Finance companies* |
| Bank saudagar | - | 0.0 | 0.0 | 4.6 | - | 679.4 | 2,553.4 | 66.4 | 0.0 | 0.0 | 4,263.9 | 2,362.7 | 5,204.9 | 104.8 | 4.9 | 4,279.0 | 790.1 | 197.0 | 774.2 | 13,717.7 | *Merchant banks* |
| Jumlah | 57,112.3 | 45,486.0 | 27,632.7 | 472.4 | 484.4 | 3,928.5 | 15,589.1 | 147.5 | 1,636.9 | 66,050.2 | 93,183.0 | 14,087.0 | 212,891.0 | 32,176.0 | 3,905.7 | 46,373.0 | 34,760.7 | 6,943.5 | 38,792.0 | 447,040.9 | *Total* |
| September 2002 | | | | | | | | | | | | | | | | | | | | *September 2002* |
| Bank perdagangan | 56,885.3 | 616.7 | 209.9 | 222.7 | 8.9 | 1,282.5 | 11,407.8 | 41.3 | 1,456.1 | 58,449.7 | 76,683.8 | 9,888.6 | 140,281.0 | 32,696.7 | 3,925.6 | 38,005.5 | 25,002.1 | 6,683.2 | 22,518.0 | 335,885.8 | *Commercial banks* |
| Syarikat kewangan | - | 45,325.5 | 27,732.9 | 248.7 | 468.3 | 1,928.5 | 1,271.8 | 46.8 | 216.3 | 8,753.6 | 11,488.2 | 1,139.9 | 68,607.8 | - | - | 3,852.4 | 9,948.9 | - | 16,066.4 | 99,615.5 | *Finance companies* |
| Bank saudagar | - | 0.0 | 0.0 | 4.6 | - | 724.0 | 2,575.3 | 181.7 | 0.0 | 0.0 | 4,158.4 | 2,340.5 | 5,303.5 | 100.7 | 4.3 | 4,494.4 | 796.5 | 197.5 | 746.8 | 13,984.2 | *Merchant banks* |
| Jumlah | 56,885.3 | 45,942.2 | 27,942.7 | 475.9 | 477.2 | 3,935.0 | 15,254.9 | 269.8 | 1,672.5 | 67,203.4 | 92,330.3 | 13,369.0 | 214,192.3 | 32,797.3 | 3,929.9 | 46,352.2 | 35,747.5 | 6,880.7 | 39,331.2 | 449,485.4 | *Total* |
| Oktober 2002 | | | | | | | | | | | | | | | | | | | | *October 2002* |
| Bank perdagangan | 56,708.7 | 600.2 | 205.0 | 225.3 | 9.0 | 1,200.0 | 11,179.7 | 45.0 | 1,461.7 | 59,125.6 | 77,277.1 | 9,054.1 | 142,069.4 | 33,317.4 | 3,920.2 | 37,293.1 | 25,187.7 | 6,816.5 | 22,892.8 | 337,259.9 | *Commercial banks* |
| Syarikat kewangan | - | 45,799.7 | 28,138.7 | 246.3 | 460.3 | 1,760.8 | 1,269.1 | 45.6 | 201.3 | 8,748.7 | 11,746.3 | 1,144.3 | 69,134.0 | - | - | 3,659.9 | 10,147.0 | - | 16,339.2 | 100,424.3 | *Finance companies* |
| Bank saudagar | - | 0.0 | 0.0 | 4.6 | - | 731.0 | 2,494.0 | 256.6 | 0.0 | 0.0 | 4,107.6 | 2,378.1 | 5,215.7 | 97.6 | 3.3 | 4,459.3 | 830.8 | 197.8 | 746.7 | 13,929.2 | *Merchant banks* |
| Jumlah | 56,708.7 | 46,399.9 | 28,343.6 | 476.2 | 469.3 | 3,691.8 | 14,942.8 | 347.2 | 1,663.0 | 67,874.3 | 93,131.1 | 12,576.5 | 216,419.1 | 33,415.0 | 3,923.5 | 45,412.3 | 36,165.5 | 7,014.3 | 39,978.7 | 451,613.5 | *Total* |
| November 2002 | | | | | | | | | | | | | | | | | | | | *November 2002* |
| Bank perdagangan | 56,576.0 | 573.3 | 196.5 | 233.6 | 12.3 | 1,209.5 | 10,673.8 | 111.5 | 1,475.0 | 59,669.6 | 77,266.3 | 8,596.7 | 142,628.1 | 33,285.4 | 4,007.2 | 37,408.6 | 25,662.8 | 7,024.5 | 23,150.6 | 338,340.0 | *Commercial banks* |
| Syarikat kewangan | - | 46,343.9 | 28,445.5 | 244.6 | 448.9 | 1,762.8 | 1,326.2 | 47.6 | 202.4 | 8,757.9 | 11,747.5 | 1,593.2 | 69,288.6 | - | - | 3,671.5 | 10,375.2 | - | 16,563.5 | 101,492.0 | *Finance companies* |
| Bank saudagar | - | 0.0 | 0.0 | 4.6 | - | 687.0 | 2,416.0 | 189.7 | 0.0 | 0.0 | 4,093.7 | 2,248.1 | 5,142.8 | 84.4 | 0.0 | 4,462.5 | 803.0 | 197.9 | 734.2 | 13,672.9 | *Merchant banks* |
| Jumlah | 56,576.0 | 46,917.2 | 28,642.0 | 482.8 | 461.2 | 3,659.2 | 14,416.0 | 348.8 | 1,677.4 | 68,427.5 | 93,107.5 | 12,438.0 | 217,059.6 | 33,369.7 | 4,007.2 | 45,542.6 | 36,841.0 | 7,222.4 | 40,448.3 | 453,504.8 | *Total* |
| Disember 2002 | | | | | | | | | | | | | | | | | | | | *December 2002* |
| Bank perdagangan | 56,905.1 | 529.1 | 191.2 | 222.7 | 12.7 | 1,975.2 | 10,339.1 | 106.8 | 1,479.6 | 60,416.8 | 76,936.8 | 7,633.3 | 144,385.4 | 33,284.4 | 3,888.0 | 36,147.2 | 26,113.2 | 6,623.5 | 23,261.5 | 338,241.5 | *Commercial banks* |
| Syarikat kewangan | - | 46,236.7 | 29,102.1 | 241.7 | 444.5 | 1,670.7 | 1,315.1 | 53.5 | 203.1 | 8,790.4 | 11,582.9 | 1,571.9 | 68,966.7 | - | - | 3,444.1 | 10,509.0 | - | 15,978.5 | 100,470.2 | *Finance companies* |
| Bank saudagar | - | 0.0 | 0.0 | 5.5 | - | 637.9 | 2,441.9 | 189.7 | 0.0 | 0.0 | 3,928.8 | 2,243.3 | 4,960.6 | 78.8 | 0.0 | 4,473.3 | 803.5 | 195.0 | 726.6 | 13,481.0 | *Merchant banks* |
| Jumlah | 56,905.1 | 46,765.8 | 29,293.4 | 470.0 | 457.1 | 4,283.8 | 14,096.1 | 350.0 | 1,682.6 | 69,207.1 | 92,448.4 | 11,448.4 | 218,312.6 | 33,363.1 | 3,888.0 | 44,064.7 | 37,425.7 | 6,818.5 | 39,966.6 | 452,192.8 | *Total* |
| Januari 2003 | | | | | | | | | | | | | | | | | | | | *January 2003* |
| Bank perdagangan | 56,004.7 | 518.8 | 185.2 | 225.3 | 12.6 | 1,279.5 | 9,937.9 | 105.2 | 1,495.4 | 61,391.8 | 77,455.6 | 7,355.5 | 145,066.6 | 34,032.8 | 3,993.1 | 36,140.3 | 27,111.5 | 6,838.1 | 23,558.1 | 340,100.4 | *Commercial banks* |
| Syarikat kewangan | - | 46,701.4 | 28,948.6 | 238.6 | 443.3 | 1,689.0 | 1,321.4 | 46.6 | 200.9 | 9,118.0 | 11,442.9 | 1,554.6 | 69,647.5 | - | - | 3,364.9 | 10,857.0 | - | 16,180.0 | 101,604.1 | *Finance companies* |
| Bank saudagar | - | 0.0 | 0.0 | 5.5 | - | 624.8 | 2,385.4 | 202.3 | 0.0 | 0.0 | 3,893.4 | 2,191.7 | 4,919.8 | 81.2 | 0.0 | 4,208.7 | 807.8 | 195.7 | 702.1 | 13,107.1 | *Merchant banks* |
| Jumlah | 56,004.7 | 47,220.2 | 29,133.8 | 469.5 | 455.8 | 3,593.4 | 13,644.7 | 354.0 | 1,696.3 | 70,509.8 | 92,792.0 | 11,101.8 | 219,633.9 | 34,114.0 | 3,993.1 | 43,713.9 | 38,776.3 | 7,033.8 | 40,440.2 | 454,811.6 | *Total* |
| Februari 2003 | | | | | | | | | | | | | | | | | | | | *February 2003* |
| Bank perdagangan | 56,516.4 | 508.7 | 181.4 | 222.8 | 12.5 | 1,404.7 | 9,792.5 | 104.2 | 1,550.9 | 61,305.2 | 76,845.0 | 7,130.6 | 144,615.8 | 33,601.2 | 3,953.3 | 35,867.1 | 27,457.8 | 6,628.5 | 24,002.8 | 339,773.6 | *Commercial banks* |
| Syarikat kewangan | - | 46,415.3 | 28,667.2 | 238.4 | 430.4 | 1,677.7 | 1,321.7 | 42.0 | 197.2 | 9,140.0 | 11,371.6 | 1,563.4 | 69,270.8 | - | - | 3,355.8 | 11,197.0 | - | 16,100.5 | 101,487.5 | *Finance companies* |
| Bank saudagar | - | 0.0 | 0.0 | 5.5 | - | 633.2 | 2,349.8 | 202.1 | 0.0 | 0.0 | 3,880.9 | 2,215.9 | 4,855.7 | 86.3 | 0.0 | 4,198.0 | 809.8 | 184.6 | 688.1 | 13,038.3 | *Merchant banks* |
| Jumlah | 56,516.4 | 46,924.0 | 28,848.6 | 466.7 | 442.8 | 3,715.6 | 13,463.9 | 348.3 | 1,748.1 | 70,445.2 | 92,097.6 | 10,909.9 | 218,742.3 | 33,687.5 | 3,953.3 | 43,421.0 | 39,464.6 | 6,813.1 | 40,791.3 | 454,299.5 | *Total* |
| Mac 2003 | | | | | | | | | | | | | | | | | | | | *March 2003* |
| Bank perdagangan | 56,282.8 | 496.6 | 181.9 | 214.4 | 12.3 | 1,297.0 | 9,205.5 | 106.7 | 1,548.4 | 62,459.4 | 77,643.9 | 6,980.9 | 146,003.3 | 33,076.3 | 3,713.4 | 35,249.5 | 27,726.2 | 7,533.5 | 23,158.8 | 339,724.8 | *Commercial banks* |
| Syarikat kewangan | - | 46,535.8 | 36,742.6 | 236.4 | 410.3 | 1,522.8 | 1,282.1 | 49.8 | 194.5 | 9,143.0 | 11,239.4 | 1,493.7 | 69,120.6 | - | - | 3,341.0 | 11,659.2 | - | 16,170.7 | 101,785.0 | *Finance companies* |
| Bank saudagar | - | 0.0 | 0.0 | 5.5 | - | 263.6 | 2,097.1 | 208.8 | 0.0 | 0.0 | 3,698.1 | 1,633.5 | 4,639.7 | 80.6 | 0.0 | 3,923.1 | 780.5 | 185.1 | 662.5 | 11,904.9 | *Merchant banks* |
| Jumlah | 56,282.8 | 47,032.4 | 36,924.6 | 456.4 | 422.7 | 3,083.5 | 12,584.7 | 365.4 | 1,742.9 | 71,602.3 | 92,581.3 | 10,108.0 | 219,763.5 | 33,156.9 | 3,713.4 | 42,513.6 | 40,165.9 | 7,718.6 | 39,992.1 | 453,414.7 | *Total* |
| April 2003 | | | | | | | | | | | | | | | | | | | | *April 2003* |
| Bank perdagangan | 55,810.7 | 453.2 | 119.0 | 210.8 | 12.2 | 1,297.5 | 8,996.4 | 111.9 | 1,572.2 | 63,670.7 | 78,087.9 | 6,689.2 | 147,723.5 | 33,042.9 | 3,732.2 | 35,288.7 | 28,108.7 | 7,751.5 | 22,788.5 | 340,935.9 | *Commercial banks* |
| Syarikat kewangan | - | 47,078.3 | 37,199.6 | 227.8 | 402.2 | 1,435.3 | 1,262.4 | 31.9 | 191.4 | 9,229.3 | 11,130.1 | 1,439.2 | 69,549.4 | - | - | 3,263.0 | 12,146.0 | - | 15,888.9 | 102,286.5 | *Finance companies* |
| Bank saudagar | - | 0.0 | 0.0 | 5.5 | - | 265.1 | 1,929.6 | 215.2 | 0.0 | 0.0 | 3,743.5 | 1,516.7 | 4,642.3 | 77.7 | 0.0 | 3,788.9 | 782.9 | 184.7 | 660.3 | 11,653.5 | *Merchant banks* |
| Jumlah | 55,810.7 | 47,531.5 | 37,318.6 | 444.1 | 414.4 | 2,997.9 | 12,188.4 | 359.0 | 1,763.5 | 72,900.0 | 92,961.5 | 9,645.1 | 221,915.2 | 33,120.6 | 3,732.2 | 42,340.6 | 41,037.6 | 7,936.2 | 39,337.7 | 454,875.9 | *Total* |
| Mei 2003 | | | | | | | | | | | | | | | | | | | | *May 2003* |
| Bank perdagangan | 55,752.6 | 453.3 | 109.9 | 209.4 | 12.8 | 1,443.0 | 9,326.9 | 99.2 | 1,577.7 | 64,664.9 | 77,778.3 | 6,439.4 | 149,126.1 | 33,198.2 | 3,750.0 | 35,070.0 | 28,793.7 | 8,057.5 | 22,705.5 | 342,892.9 | *Commercial banks* |
| Syarikat kewangan | - | 47,416.2 | 37,632.2 | 229.2 | 393.5 | 1,441.2 | 1,267.5 | 31.0 | 188.5 | 9,291.1 | 10,911.9 | 1,430.9 | 69,739.0 | - | - | 3,217.5 | 12,624.4 | - | 15,747.5 | 102,759.4 | *Finance companies* |
| Bank saudagar | - | 0.0 | 0.0 | 5.5 | - | 328.1 | 1,882.8 | 211.7 | 0.0 | 0.0 | 3,656.6 | 1,580.7 | 4,504.0 | 72.2 | 0.0 | 3,712.6 | 779.5 | 185.2 | 637.2 | 11,471.3 | *Merchant banks* |
| Jumlah | 55,752.6 | 47,869.5 | 37,742.1 | 444.2 | 406.2 | 3,212.2 | 12,477.2 | 341.9 | 1,766.2 | 73,956.0 | 92,346.7 | 9,451.0 | 223,369.2 | 33,270.4 | 3,750.0 | 42,000.0 | 42,197.7 | 8,242.7 | 39,090.2 | 457,123.6 | *Total* |

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

*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.*
*Notes Effective May 1999, SPTF loans include loans extended by Islamic banks.*
*Total loans excludes loans sold to Danaharta.*