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]	*As at end of*
		Sewa beli / *Hire purchase*									yang mana tempoh matangnya: / *of which the maturity was:*									
		Jumlah / *Total*	yang mana: Kereta penumpang / *of which: Passenger cars*	Pajakan / *Leasing*	Pendiskaunan secara 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 satu tahun / *Up to one year*	Melebihi satu tahun / *More than one year*								
Disember 1997																				*December 1997*
Bank perdagangan	70,548.2	-	-	0.0	75.6	1,655.1	16,638.7	0.0	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	0.0	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	60,755.6	7,126.2	6,222.2	8,734.7	421,202.5	*Total*
Disember 1998																				*December 1998*
Bank perdagangan	68,262.3	1,756.6	754.7	95.0	142.8	2,060.1	16,684.4	4.7	1,725.1	37,770.1	71,582.5	13,578.7	118,242.6	26,897.3	4,899.1	47,046.5	4,807.8	8,482.9	6,929.0	299,146.2	*Commercial banks*
Syarikat kewangan	-	42,045.7	28,968.9	994.2	1,002.4	2,317.7	1,784.3	94.8	388.1	12,914.1	18,259.3	1,999.1	77,801.6	-	-	7,895.2	2,088.8	-	2,397.4	92,182.1	*Finance companies*
Bank saudagar	-	-	-	8.7	-	814.8	4,047.3	184.5	0.0	6.8	5,766.8	3,669.0	7,159.8	353.7	13.1	9,838.0	420.9	528.5	215.2	22,198.3	*Merchant banks*
Jumlah	68,262.3	43,802.2	29,723.5	1,098.0	1,145.2	5,192.6	22,515.9	283.9	2,113.2	50,691.1	95,608.5	19,246.8	203,204.0	27,251.1	4,912.2	64,779.7	7,317.5	9,011.4	9,541.6	413,526.6	*Total*
Januari 1999																				*January 1999*
Bank perdagangan	66,869.1	2,388.4	900.6	147.2	182.7	2,105.3	16,140.5	4.0	1,782.9	38,163.9	73,279.8	13,907.1	120,287.7	26,062.4	4,862.4	46,791.3	4,979.8	10,577.0	6,888.3	301,225.2	*Commercial banks*
Syarikat kewangan	-	41,286.8	28,857.8	908.8	978.2	2,311.1	1,820.7	89.6	379.4	12,845.6	17,618.2	1,951.7	76,286.5	-	-	7,599.4	2,143.7	-	2,404.4	90,385.8	*Finance companies*
Bank saudagar	-	-	-	8.7	-	821.7	4,010.1	176.9	0.0	6.8	5,657.2	3,405.9	7,275.5	327.7	13.8	9,687.3	420.2	534.9	227.0	21,892.4	*Merchant banks*
Jumlah	66,869.1	43,675.2	29,758.5	1,064.7	1,160.8	5,238.1	21,971.4	270.6	2,162.3	51,016.3	96,555.1	19,264.7	203,849.7	26,390.1	4,876.2	64,078.0	7,543.7	11,112.0	9,519.7	413,503.4	*Total*
Februari 1999																				*February 1999*
Bank perdagangan	67,083.9	2,233.4	766.3	135.6	172.5	2,023.1	16,024.3	0.0	1,759.6	38,326.1	73,303.7	13,299.0	120,679.3	25,221.1	4,857.8	46,717.5	5,108.5	10,109.7	7,026.1	300,102.9	*Commercial banks*
Syarikat kewangan	-	40,686.8	28,776.5	852.6	1,106.3	1,982.8	1,757.2	94.6	371.0	11,748.2	18,377.3	2,034.7	74,942.3	-	-	7,092.8	2,139.4	-	2,324.5	88,533.6	*Finance companies*
Bank saudagar	-	-	-	8.7	-	829.5	4,023.6	176.4	4.8	6.8	5,719.6	3,476.9	7,292.5	310.8	14.4	9,677.8	421.2	536.4	239.2	21,669.2	*Merchant banks*
Jumlah	67,083.9	42,920.2	29,542.8	997.0	1,278.8	4,835.4	21,805.1	271.1	2,135.4	50,081.0	97,400.7	18,810.5	202,914.1	25,531.9	4,872.2	63,188.0	7,669.1	10,646.1	9,589.8	410,305.7	*Total*
Mac 1999																				*March 1999*
Bank perdagangan	65,048.2	2,157.6	712.5	127.6	158.8	1,949.8	15,352.4	0.0	1,721.9	38,328.5	72,230.1	13,833.7	118,192.9	24,570.1	4,511.7	45,025.5	5,203.0	10,152.4	7,088.4	293,625.8	*Commercial banks*
Syarikat kewangan	-	40,341.5	28,544.4	818.6	1,061.3	1,926.7	1,753.2	93.0	353.0	11,771.1	18,103.1	1,871.4	74,350.2	-	-	6,814.5	2,194.0	-	2,325.7	87,555.7	*Finance companies*
Bank saudagar	-	-	-	8.4	-	851.6	4,065.5	169.6	0.0	6.8	5,483.4	3,328.5	7,256.7	289.2	14.9	8,974.3	432.6	540.6	236.7	21,073.3	*Merchant banks*
Jumlah	65,048.2	42,499.1	29,256.9	954.6	1,220.0	4,728.1	21,171.1	262.6	2,074.9	50,106.3	95,816.6	19,033.5	199,799.8	24,859.3	4,526.6	60,814.2	7,829.5	10,693.0	9,650.8	402,254.8	*Total*
April 1999																				*April 1999*
Bank perdagangan	64,326.4	2,347.7	857.1	131.6	152.7	2,211.0	15,307.8	0.0	1,818.4	38,654.4	71,570.0	13,031.4	119,162.1	25,186.1	4,267.9	44,928.3	5,100.4	9,914.8	7,021.6	292,938.8	*Commercial banks*
Syarikat kewangan	-	39,727.3	28,795.1	758.6	954.1	1,817.9	1,552.0	90.2	346.3	11,663.9	17,514.4	1,792.4	72,632.3	-	-	6,462.3	2,233.9	-	2,272.3	85,393.2	*Finance companies*
Bank saudagar	-	-	-	8.4	-	950.4	4,065.5	168.7	4.9	6.8	5,491.2	3,286.6	7,149.8	276.4	14.9	9,038.9	430.2	544.3	254.0	20,995.1	*Merchant banks*
Jumlah	64,326.4	42,075.0	29,652.2	898.6	1,106.8	4,979.3	20,665.8	258.9	2,169.6	50,324.8	94,575.7	18,110.4	198,944.2	25,462.4	4,282.8	60,429.5	7,764.5	10,459.1	9,547.9	399,327.1	*Total*
Mei 1999																				*May 1999*
Bank perdagangan	63,711.6	3,095.3	1,518.4	125.4	118.2	2,448.5	15,421.0	34.0	1,814.1	38,998.7	72,179.3	13,154.1	121,080.5	26,434.4	4,293.8	45,083.4	5,300.9	9,965.7	7,280.9	296,305.3	*Commercial banks*
Syarikat kewangan	-	38,570.1	27,285.1	726.9	909.4	1,815.7	1,483.4	89.5	336.8	11,609.8	16,977.4	1,683.3	70,835.8	-	-	6,320.0	2,282.4	-	2,330.7	83,452.2	*Finance companies*
Bank saudagar	-	-	-	8.4	-	1,009.6	3,861.5	167.1	4.9	58.2	5,431.3	3,467.7	7,073.2	215.3	14.7	8,797.7	437.9	546.3	357.1	20,910.1	*Merchant banks*
Jumlah	63,711.6	41,665.4	28,803.5	860.8	1,027.6	5,273.8	20,765.9	290.6	2,155.9	50,666.7	94,588.0	18,305.2	198,989.6	26,649.7	4,308.6	60,201.0	8,021.2	10,512.0	9,968.7	400,667.5	*Total*
Jun 1999																				*June 1999*
Bank perdagangan	63,473.7	3,013.4	1,458.1	99.6	147.3	2,900.6	15,574.9	0.0	1,771.1	40,544.6	71,471.2	15,059.7	120,462.9	26,317.6	4,123.2	44,155.6	5,099.2	10,092.7	7,434.7	296,219.3	*Commercial banks*
Syarikat kewangan	-	38,006.2	27,274.5	824.1	869.8	1,694.7	1,311.8	86.8	332.2	11,771.9	16,385.4	1,631.0	69,651.9	-	-	6,185.4	2,266.1	-	2,386.7	82,121.0	*Finance companies*
Bank saudagar	-	-	-	8.1	-	1,001.4	3,890.5	169.5	4.9	2.7	5,366.0	3,510.7	6,932.3	260.9	14.8	8,626.2	441.3	516.8	339.3	20,642.5	*Merchant banks*
Jumlah	63,473.7	41,019.6	28,732.6	931.7	1,017.1	5,596.7	20,777.2	256.3	2,108.3	52,319.2	93,222.5	20,201.5	197,047.0	26,578.6	4,138.0	58,967.2	7,806.6	10,609.5	10,160.7	398,982.8	*Total*
Julai 1999																				*July 1999*
Bank perdagangan	62,895.6	2,960.6	1,452.9	95.5	142.6	2,638.5	14,882.4	0.0	1,783.7	41,177.2	72,521.1	15,620.9	120,580.7	26,815.9	4,017.9	41,830.7	5,203.4	10,323.8	7,414.6	294,703.4	*Commercial banks*
Syarikat kewangan	-	37,461.9	26,765.6	799.0	835.4	1,685.1	1,366.4	89.1	341.3	12,314.9	16,399.4	1,614.3	69,677.8	-	-	6,103.0	2,377.0	-	2,463.9	82,236.0	*Finance companies*
Bank saudagar	-	-	-	8.1	-	956.7	3,706.6	119.5	4.6	2.7	5,020.0	3,191.9	6,626.1	277.7	7.7	8,217.9	358.7	518.4	302.3	19,500.6	*Merchant banks*
Jumlah	62,895.6	40,422.3	28,218.5	902.6	978.0	5,280.3	19,955.4	208.5	2,129.6	53,494.7	93,940.4	20,427.1	196,884.6	27,093.6	4,025.6	56,151.5	7,939.0	10,842.1	10,180.7	396,439.9	*Total*
Ogos 1999																				*August 1999*
Bank perdagangan	62,414.7	3,160.0	1,535.1	117.7	139.1	2,607.1	15,516.6	0.0	1,801.7	41,331.2	71,800.2	15,232.0	121,241.5	26,784.0	4,187.7	41,517.2	5,196.5	10,639.8	7,783.6	294,997.0	*Commercial banks*
Syarikat kewangan	-	36,802.4	26,941.8	722.9	813.5	1,676.5	1,346.9	59.3	299.8	12,560.6	16,258.3	1,548.5	68,991.8	-	-	5,972.4	2,373.2	-	2,400.2	81,286.1	*Finance companies*
Bank saudagar	-	-	-	8.1	-	920.3	3,712.7	124.7	4.6	2.6	5,028.9	3,078.7	6,723.4	267.2	8.1	7,977.5	359.2	514.1	306.5	19,234.6	*Merchant banks*
Jumlah	62,414.7	39,962.4	28,476.9	848.7	952.6	5,203.8	20,576.3	184.0	2,106.1	53,894.5	93,087.4	19,859.1	196,956.6	27,051.2	4,195.8	55,467.0	7,929.0	11,153.9	10,490.2	395,517.7	*Total*
September 1999																				*September 1999*
Bank perdagangan	62,926.2	3,064.9	1,430.1	153.8	154.4	2,515.7	16,284.1	0.0	1,812.0	41,906.2	71,653.9	15,213.7	122,331.3	26,531.9	4,190.6	40,453.0	5,335.5	10,735.7	8,175.2	295,893.0	*Commercial banks*
Syarikat kewangan	-	36,936.9	27,168.5	699.7	805.6	1,652.5	1,316.2	58.6	300.8	12,603.9	15,972.8	1,443.6	68,903.5	-	-	5,833.9	2,470.0	-	2,408.6	81,059.6	*Finance companies*
Bank saudagar	-	-	-	7.8	-	952.9	3,708.3	130.8	4.2	2.6	5,138.4	3,268.3	6,676.9	299.2	8.2	7,895.0	356.0	515.7	265.0	19,284.3	*Merchant banks*
Jumlah	62,926.2	40,001.8	28,598.6	861.3	960.0	5,121.1	21,308.6	189.4	2,117.1	54,512.7	92,765.1	19,925.5	197,911.7	26,831.1	4,198.8	54,181.8	8,161.6	11,251.4	10,848.8	396,236.9	*Total*
Oktober 1999																				*October 1999*
Bank perdagangan	61,782.8	2,964.0	1,399.0	143.7	94.6	2,466.0	15,989.2	0.0	1,813.6	42,479.2	72,093.6	14,455.0	123,588.8	26,591.5	4,137.2	39,461.2	5,398.8	11,024.8	8,305.9	294,746.1	*Commercial banks*
Syarikat kewangan	-	36,790.0	26,987.2	659.4	766.7	1,635.3	1,417.0	56.6	280.4	12,324.7	15,666.0	1,515.6	68,080.4	-	-	5,785.7	2,566.4	-	2,473.6	80,421.7	*Finance companies*
Bank saudagar	-	-	-	7.8	-	988.2	3,720.8	128.1	4.4	2.6	5,515.8	3,711.4	6,656.4	258.9	9.3	7,721.9	349.4	484.7	276.0	19,468.1	*Merchant banks*
Jumlah	61,782.8	39,753.9	28,386.2	810.9	861.2	5,089.6	21,127.0	184.7	2,098.4	54,806.5	93,275.4	19,682.1	198,325.6	26,850.4	4,146.5	52,968.8	8,314.7	11,509.5	11,055.5	394,635.9	*Total*
November 1999																				*November 1999*
Bank perdagangan	62,421.9	2,804.9	1,345.4	138.4	90.9	2,484.6	16,056.7	0.0	1,896.2	42,869.8	71,752.0	14,670.9	123,422.5	26,464.6	4,122.6	39,682.5	5,494.9	10,601.9	8,766.1	295,647.8	*Commercial banks*
Syarikat kewangan	-	36,909.8	21,865.8	625.7	725.2	1,652.6	1,285.0	54.7	280.5	12,220.4	15,958.0	1,423.9	68,297.9	-	-	5,720.2	2,685.7	-	2,536.4	80,664.0	*Finance companies*
Bank saudagar	-	-	-	7.8	-	995.4	3,647.3	130.8	4.4	2.6	5,705.7	3,747.1	6,746.8	246.9	9.0	7,601.0	351.2	485.2	331.6	19,518.9	*Merchant banks*
Jumlah	62,421.9	39,714.7	23,211.1	771.9	816.1	5,132.5	20,988.9	185.5	2,181.0	55,102.8	93,415.7	19,842.0	198,467.1	26,711.5	4,131.6	53,003.6	8,531.8	11,087.1	11,634.2	395,830.8	*Total*
Disember 1999																				*December 1999*
Bank perdagangan	62,041.1	2,692.3	1,293.5	137.7	80.5	2,496.8	14,781.7	0.0	2,139.4	44,146.3	71,893.1	14,166.2	124,201.7	27,214.3	4,163.6	39,655.8	5,873.1	7,996.5	8,598.5	293,910.8	*Commercial banks*
Syarikat kewangan	-	36,898.3	26,252.3	589.3	701.9	1,586.3	1,364.7	54.1	235.7	12,256.4	15,883.0	1,385.8	68,183.8	-	-	5,665.2	2,995.5	-	2,666.1	80,896.4	*Finance companies*
Bank saudagar	-	-	-	7.5	-	995.6	3,171.5	95.5	4.4	0.0	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	62,041.1	39,590.6	27,545.8	734.5	782.4	5,078.7	19,318.0	149.6	2,379.5	56,402.7	92,947.3	18,578.3	198,804.9	27,494.5	4,171.5	52,930.9	9,646.8	8,485.1	11,524.8	393,678.0	*Total*
Januari 2000																				*January 2000*
Bank perdagangan	60,833.7	2,575.5	1,204.0	132.4	76.5	2,549.8	14,786.1	1.7	1,908.4	44,647.1	71,237.1	13,288.4	124,626.1	27,524.9	4,118.4	38,463.3	6,067.4	8,004.3	8,783.6	291,710.1	*Commercial banks*
Syarikat kewangan	-	36,670.3	25,619.2	568.2	685.7	1,561.0	1,365.7	53.0	231.5	12,875.3	15,553.7	1,220.2	68,344.3	-	-	5,375.2	3,133.8	-	2,709.1	80,782.5	*Finance companies*
Bank saudagar	-	-	-	7.5	-	832.2	3,145.2	100.8	0.9	2.6	4,920.4	2,713.1	6,296.4	193.7	7.4	7,346.5	782.4	474.4	306.9	18,120.8	*Merchant banks*
Jumlah	60,833.7	39,245.8	26,823.2	708.0	762.2	4,943.0	19,297.0	155.4	2,140.8	57,525.1	91,711.2	17,221.7	199,266.8	27,718.6	4,125.8	51,185.1	9,983.6	8,478.6	11,799.6	390,613.4	*Total*
Februari 2000																				*February 2000*
Bank perdagangan	61,136.3	2,436.5	1,195.4	128.7	72.6	2,581.7	15,140.2	228.3	1,922.2	45,107.8	71,172.0	14,095.4	124,694.6	27,661.6	4,062.6	37,846.7	5,909.6	7,837.8	8,931.2	292,175.7	*Commercial banks*
Syarikat kewangan	-	36,626.6	27,345.4	558.8	671.9	1,605.0	1,362.7	49.2	221.1	13,063.2	15,306.1	1,502.9	67,961.7	-	-	5,424.0	3,292.6	-	2,786.4	80,967.6	*Finance companies*
Bank saudagar	-	-	-	7.5	-	826.7	3,114.4	94.4	0.0	2.6	5,028.2	2,837.5	6,236.4	196.3	7.1	7,011.4	782.0	475.8	292.1	17,838.5	*Merchant banks*
Jumlah	61,136.3	39,063.1	28,540.7	695.0	744.5	5,013.5	19,617.2	371.9	2,143.4	58,173.5	91,506.4	18,435.8	198,892.7	27,857.8	4,069.7	50,282.1	9,984.2	8,313.6	12,009.7	390,981.8	*Total*
Mac 2000																				*March 2000*
Bank perdagangan	61,844.3	2,385.1	1,139.5	124.5	69.5	2,434.2	14,726.5	1.7	1,986.2	45,886.7	71,681.7	13,461.8	125,834.2	28,646.0	4,011.5	37,546.0	5,983.9	7,530.7	9,102.4	293,960.9	*Commercial banks*
Syarikat kewangan	-	36,264.3	21,633.1	533.0	647.4	1,613.4	1,310.5	47.5	217.5	13,191.5	15,254.1	1,631.6	67,447.5	-	-	5,129.2	3,488.3	-	2,864.4	80,541.0	*Finance companies*
Bank saudagar	-	-	-	7.2	-	796.8	3,006.9	94.1	0.0	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	61,844.3	38,649.4	22,772.6	664.7	716.9	4,844.4	19,043.9	143.4	2,203.7	59,078.0	92,136.3	18,143.0	199,337.7	28,877.9	4,018.6	49,536.7	10,325.0	8,008.0	12,187.5	392,278.7	*Total*
April 2000																				*April 2000*
Bank perdagangan	61,564.9	2,300.8	1,121.9	119.5	66.4	2,445.4	15,052.1	1.7	2,051.3	46,449.3	72,000.8	13,340.9	127,146.3	28,863.1	3,910.7	36,727.4	6,692.7	7,516.1	9,255.4	295,017.5	*Commercial banks*
Syarikat kewangan	-	36,376.1	27,462.6	512.7	630.1	1,632.8	1,288.0	47.5	211.5	13,568.2	15,081.0	1,569.2	67,778.7	-	-	5,153.4	3,671.3	-	2,901.2	81,073.8	*Finance companies*
Bank saudagar	-	-	-	7.2	-	1,089.8	3,045.0	101.1	0.0	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	61,564.9	38,676.9	28,584.6	639.4	696.5	5,168.0	19,385.1	150.4	2,262.8	60,017.5	91,917.6	17,978.8	200,935.4	29,107.1	3,916.9	48,665.9	11,243.5	7,995.1	12,371.1	393,778.6	*Total*

1 Terdiri daripada penerimaan tanggungan pelanggan, penerimaan sendiri terdiskaun dan lain-lain bil perdagangan terdiskaun.
2 Terdiri daripada pinjaman penstokan lantai, kad kredit bukan SPTF, 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 cards, 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.