II.6 Pinjaman Mengikut Jenis[1]: Sistem Perbankan
Loans by Type[1]: Banking System

RM juta / *RM million*

Akhir tempoh / *As at end of*	Overdraf / *Overdraft*	Pinjaman berjangka / *Term loans*											Bil perdagangan[2] / *Trade bills[2]*	Resit amanah / *Trust receipts*	Kredit pusingan / *Revolving credit*	Pinjaman SPI / *SPI loans*	Pinjaman dalam mata wang asing / *Foreign currency loans*	Lain-lain[3] / *Others[3]*	Jumlah pinjaman / *Total loans*	
		Sewa beli / *Hire purchase*		Pajakan / *Leasing*	Pendiskaunan secara blok / *Block discounting*	Pinjaman penyambung / *Bridging loans*	Pinjaman bersindiket / *Syndicated loans*	Pemfaktoran / *Factoring*	Pinjaman peribadi / *Personal loans*	Pinjaman perumahan / *Housing loans*	Lain-lain / *Others*	yang mana tempoh matangnya: / *of which the maturity was:*								
		Jumlah / *Total*	yang mana: Kereta penumpang / *of which: Passenger cars*									Sehingga satu tahun / *Up to one year*	Melebihi satu tahun / *More than one year*							
Disember 2003																				*December 2003*
Bank perdagangan	53,826.4	434.6	113.3	102.7	11.1	2,234.2	7,615.1	170.9	1,699.3	68,838.5	79,048.9	6,707.0	153,448.3	34,545.4	3,843.3	32,628.2	32,319.7	10,540.4	27,980.6	355,839.2	*Commercial banks*
Syarikat kewangan	-	48,428.4	38,752.4	122.5	330.7	1,408.0	1,199.1	43.0	142.7	10,954.7	10,176.6	1,355.7	71,450.0	-	-	2,994.9	16,305.7	-	14,788.1	106,894.4	*Finance companies*
Bank saudagar	-	0.0	0.0	5.7	-	972.8	1,451.5	210.5	0.0	0.0	3,697.7	2,034.1	4,304.0	63.4	0.0	3,014.6	780.8	283.0	562.9	11,042.9	*Merchant banks*
Jumlah	53,826.4	48,863.0	38,865.7	230.8	341.8	4,615.0	10,265.6	424.4	1,842.0	79,793.2	92,923.2	10,096.8	229,202.3	34,608.7	3,843.3	38,637.7	49,406.2	10,823.4	43,331.6	473,776.5	*Total*
Januari 2004																				*January 2004*
Bank perdagangan	53,331.7	397.0	103.6	124.5	11.0	2,198.7	7,476.2	161.7	1,698.7	70,110.0	79,316.8	6,325.0	155,169.4	34,634.6	3,806.8	32,572.2	32,896.8	10,416.2	28,045.9	357,198.6	*Commercial banks*
Syarikat kewangan	-	48,904.4	38,762.0	122.0	328.5	1,408.1	1,194.4	33.9	139.0	10,997.8	10,059.3	1,389.9	71,797.3	-	-	2,990.8	16,656.0	-	14,590.1	107,424.1	*Finance companies*
Bank saudagar	-	0.0	0.0	5.7	-	1,028.7	1,437.1	210.0	0.0	0.0	3,659.4	2,173.7	4,167.2	66.7	0.0	3,011.2	763.8	283.6	559.6	11,025.8	*Merchant banks*
Jumlah	53,331.7	49,301.4	38,865.6	252.1	339.5	4,635.5	10,107.7	405.6	1,837.7	81,107.7	93,035.5	9,888.7	231,133.9	34,701.3	3,806.8	38,574.2	50,316.6	10,699.7	43,195.6	475,648.6	*Total*
Februari 2004																				*February 2004*
Bank perdagangan	53,479.8	394.6	102.3	122.7	10.9	2,037.4	7,629.9	171.8	1,707.7	71,095.0	79,303.0	6,812.4	155,660.5	34,958.4	3,701.7	32,478.5	32,858.7	10,526.7	27,912.4	358,389.2	*Commercial banks*
Syarikat kewangan	-	48,236.2	38,107.9	121.3	315.7	1,380.1	1,149.9	34.6	135.7	10,859.7	10,063.5	1,400.0	70,896.7	-	-	2,978.5	16,883.4	-	15,830.0	107,988.6	*Finance companies*
Bank saudagar	-	0.0	0.0	5.7	-	1,021.0	1,459.5	203.6	0.0	0.0	3,566.3	2,078.2	4,177.9	64.8	0.0	2,943.7	763.0	283.8	553.0	10,864.4	*Merchant banks*
Jumlah	53,479.8	48,630.8	38,210.2	249.6	326.5	4,438.6	10,239.2	410.0	1,843.3	81,954.8	92,932.8	10,290.6	230,735.1	35,023.1	3,701.7	38,400.7	50,505.2	10,810.4	44,295.4	477,242.2	*Total*
Mac 2004																				*March 2004*
Bank perdagangan	53,137.9	304.1	96.3	120.2	10.7	2,040.9	7,498.5	164.7	1,689.9	71,971.1	80,477.3	7,837.6	156,439.9	34,806.1	3,673.0	33,032.3	33,355.9	10,732.8	27,955.0	360,970.5	*Commercial banks*
Syarikat kewangan	-	50,603.5	40,556.0	49.3	294.1	1,311.7	1,073.0	35.8	131.2	10,908.1	9,409.5	1,423.5	72,392.9	-	-	2,884.9	17,081.5	-	13,510.6	107,293.3	*Finance companies*
Bank saudagar	-	0.0	0.0	0.0	-	1,065.3	1,410.1	181.9	0.0	0.0	3,469.9	2,094.5	4,032.8	63.7	0.0	3,017.6	766.5	284.3	542.4	10,801.7	*Merchant banks*
Jumlah	53,137.9	50,907.6	40,652.3	169.5	304.8	4,417.9	9,981.7	382.5	1,821.1	82,879.2	93,356.7	11,355.6	232,865.5	34,869.9	3,673.0	38,934.8	51,203.9	11,017.1	42,008.0	479,065.6	*Total*
April 2004																				*April 2004*
Bank perdagangan	52,971.0	337.8	95.1	76.0	10.5	2,038.8	7,230.9	167.4	1,703.2	73,504.0	80,668.9	7,649.1	158,088.4	34,244.7	3,758.6	31,741.6	34,162.4	11,446.0	27,542.8	361,604.7	*Commercial banks*
Syarikat kewangan	-	51,184.7	41,013.0	49.1	295.1	1,304.8	1,044.2	32.1	126.7	10,964.0	9,335.1	1,427.6	72,908.0	-	-	2,905.5	17,317.7	-	13,530.4	108,089.3	*Finance companies*
Bank saudagar	-	0.0	0.0	0.0	-	1,157.6	1,440.0	171.0	0.0	0.0	3,475.1	2,296.6	3,947.0	64.3	0.0	2,791.7	781.9	282.4	536.9	10,700.9	*Merchant banks*
Jumlah	52,971.0	51,522.4	41,108.0	125.2	305.6	4,501.1	9,715.1	370.5	1,829.9	84,468.0	93,479.1	11,373.4	234,943.4	34,308.9	3,758.6	37,438.8	52,262.1	11,728.5	41,610.2	480,394.9	*Total*
Mei 2004																				*May 2004*
Bank perdagangan	52,923.2	327.0	94.0	81.2	10.4	2,042.6	7,179.9	178.0	1,714.8	74,345.2	81,715.4	7,689.5	159,904.8	34,574.3	3,837.4	31,640.5	35,385.6	12,210.9	28,156.8	366,323.0	*Commercial banks*
Syarikat kewangan	-	51,818.6	41,460.8	45.1	295.7	1,280.7	974.6	29.1	122.3	11,013.9	9,316.7	1,476.3	73,420.4	-	-	2,851.2	17,514.7	-	13,491.5	108,754.1	*Finance companies*
Bank saudagar	-	0.0	0.0	0.0	-	1,102.4	1,483.3	130.3	0.0	0.0	3,324.9	2,119.0	3,921.8	58.1	0.0	2,736.7	925.6	396.2	534.2	10,691.6	*Merchant banks*
Jumlah	52,923.2	52,145.6	41,554.8	126.3	306.1	4,425.7	9,637.7	337.4	1,837.0	85,359.0	94,357.0	11,284.8	237,247.0	34,632.5	3,837.4	37,228.4	53,826.0	12,607.1	42,182.4	485,768.7	*Total*
Jun 2004																				*June 2004*
Bank perdagangan	52,766.5	276.9	88.6	114.3	10.2	2,052.9	7,047.6	177.0	1,665.4	76,197.7	82,468.9	7,638.9	162,372.1	35,029.4	3,953.1	32,080.3	36,051.8	14,324.4	28,174.9	372,391.3	*Commercial banks*
Syarikat kewangan	-	52,958.3	42,518.1	41.8	299.4	1,269.3	971.9	30.1	117.9	11,056.0	9,340.3	1,497.5	74,587.7	-	-	2,840.0	17,763.8	-	13,113.2	109,802.1	*Finance companies*
Bank saudagar	-	0.0	0.0	0.0	-	1,077.5	1,371.3	139.9	0.0	0.0	3,180.9	2,065.1	3,704.4	56.9	0.0	2,760.1	936.1	395.5	528.4	10,446.5	*Merchant banks*
Jumlah	52,766.5	53,235.2	42,606.7	156.1	309.6	4,399.7	9,390.8	347.0	1,783.3	87,253.8	94,990.2	11,201.5	240,664.2	35,086.3	3,953.1	37,680.3	54,751.6	14,719.8	41,816.5	492,639.9	*Total*
Julai 2004																				*July 2004*
Bank perdagangan	52,495.2	263.3	79.3	110.9	10.1	1,183.7	6,796.9	166.0	1,615.8	78,158.2	81,938.4	6,100.5	164,142.8	34,568.9	3,920.7	31,404.1	36,412.4	14,109.5	27,681.5	370,835.5	*Commercial banks*
Syarikat kewangan	-	54,137.6	43,571.7	40.0	297.7	1,253.3	917.4	32.2	113.7	11,167.7	9,261.1	1,553.0	75,667.8	-	-	2,840.4	18,073.1	-	12,905.3	111,039.6	*Finance companies*
Bank saudagar	-	0.0	0.0	0.0	-	702.1	1,350.6	142.4	0.0	0.0	3,124.7	1,674.0	3,645.7	54.6	0.0	2,788.2	952.7	261.3	537.1	9,913.6	*Merchant banks*
Jumlah	52,495.2	54,400.9	43,651.0	150.8	307.8	3,139.0	9,064.9	340.5	1,729.6	89,325.9	94,324.2	9,327.4	243,456.3	34,623.5	3,920.7	37,032.7	55,438.2	14,370.8	41,123.9	491,788.7	*Total*
Ogos 2004																				*August 2004*
Bank perdagangan	52,443.2	5,301.8	4,642.0	57.9	27.7	1,678.9	7,088.1	162.5	1,639.9	80,540.0	81,922.2	5,848.9	172,570.1	34,717.4	3,922.5	32,172.0	38,666.9	14,207.4	28,590.3	383,138.7	*Commercial banks*
Syarikat kewangan	-	50,388.5	40,630.9	24.2	277.1	870.1	818.6	33.4	110.2	10,090.9	8,742.6	1,586.7	69,768.9	-	-	2,298.7	16,638.6	-	12,335.1	102,627.9	*Finance companies*
Bank saudagar	-	0.0	0.0	0.0	-	468.8	1,351.4	138.8	0.0	0.0	3,166.4	1,394.4	3,731.0	60.6	0.0	2,829.0	953.3	261.4	519.5	9,749.1	*Merchant banks*
Jumlah	52,443.2	55,690.3	45,272.9	82.1	304.9	3,017.8	9,258.1	334.6	1,750.2	90,630.9	93,831.1	8,830.1	246,069.9	34,778.0	3,922.5	37,299.7	56,258.7	14,468.8	41,444.8	495,515.7	*Total*
September 2004																				*September 2004*
Bank perdagangan	52,730.8	16,926.4	13,596.9	102.0	26.9	1,596.9	7,288.4	119.7	1,665.3	83,475.4	83,098.5	5,965.9	188,333.7	35,378.9	3,860.6	32,060.0	43,600.0	15,534.1	29,281.4	406,745.4	*Commercial banks*
Syarikat kewangan	-	39,838.6	32,653.7	24.2	280.1	836.4	702.6	35.6	106.4	8,702.4	8,310.3	1,593.3	57,243.3	-	-	2,176.6	12,429.4	-	11,782.2	85,224.8	*Finance companies*
Bank saudagar	-	0.0	0.0	0.0	-	475.7	1,347.2	132.7	0.0	0.0	3,500.3	1,725.4	3,730.4	106.8	0.0	2,700.0	920.0	262.0	496.7	9,941.4	*Merchant banks*
Jumlah	52,730.8	56,765.0	46,250.6	126.2	307.0	2,909.0	9,338.3	288.0	1,771.7	92,177.8	94,909.0	9,284.6	249,307.4	35,485.7	3,860.6	36,936.6	56,949.4	15,796.2	41,560.3	501,911.6	*Total*
Oktober 2004																				*October 2004*
Bank perdagangan	51,999.1	22,469.2	18,822.5	100.1	227.5	1,806.1	7,221.3	136.0	1,733.8	88,329.2	87,158.9	6,803.1	202,379.1	35,227.6	4,032.8	32,682.9	47,051.3	15,466.0	33,358.9	429,000.6	*Commercial banks*
Syarikat kewangan	-	35,156.9	28,403.2	23.9	78.4	599.7	619.7	0.0	52.1	5,472.8	4,889.0	627.3	46,265.1	-	-	2,023.0	9,385.0	-	7,314.2	65,614.6	*Finance companies*
Bank saudagar	-	0.0	0.0	0.0	-	503.5	1,245.4	134.4	0.0	0.0	3,515.9	1,563.4	3,835.8	108.0	0.0	2,711.8	848.7	260.9	492.5	9,821.1	*Merchant banks*
Jumlah	51,999.1	57,626.1	47,225.6	124.0	305.9	2,909.3	9,086.4	270.5	1,785.8	93,802.0	95,563.8	8,993.8	252,479.9	35,335.6	4,032.8	37,417.6	57,285.0	15,726.9	41,165.6	504,436.3	*Total*
November 2004																				*November 2004*
Bank perdagangan	51,635.7	30,546.8	26,110.5	25.6	231.1	1,911.4	6,977.5	134.3	1,793.2	90,263.5	88,734.3	7,351.3	213,266.3	35,416.6	3,989.5	33,191.5	49,424.6	14,576.5	33,084.1	441,936.2	*Commercial banks*
Syarikat kewangan	-	27,721.1	21,806.8	23.9	75.4	588.1	612.3	0.0	50.9	5,170.5	4,198.8	570.9	37,870.1	-	-	1,781.4	7,913.7	-	7,469.7	55,605.8	*Finance companies*
Bank saudagar	-	0.0	0.0	0.0	-	405.1	1,131.6	130.5	0.0	0.0	3,480.7	1,257.8	3,890.2	111.6	0.0	2,767.2	818.2	261.5	489.4	9,595.9	*Merchant banks*
Jumlah	51,635.7	58,267.9	47,917.3	49.4	306.5	2,904.5	8,721.4	264.8	1,844.2	95,434.0	96,413.8	9,179.9	255,026.6	35,528.2	3,989.5	37,740.1	58,156.6	14,838.0	41,043.2	507,137.9	*Total*
Disember 2004																				*December 2004*
Bank perdagangan	51,706.2	31,016.4	26,378.1	21.6	233.8	1,842.3	6,689.9	160.4	1,807.6	91,211.8	89,992.5	7,919.9	215,056.5	36,770.0	3,964.9	33,820.1	51,151.9	14,911.0	33,092.3	448,392.9	*Commercial banks*
Syarikat kewangan	-	28,279.1	22,165.9	23.4	75.6	579.0	586.9	0.0	49.8	5,186.6	4,055.9	469.4	38,367.0	-	-	1,768.7	8,018.1	-	7,467.1	56,090.3	*Finance companies*
Bank saudagar	-	0.0	0.0	0.0	-	408.5	1,124.8	128.7	0.0	0.0	3,470.8	1,297.6	3,835.3	89.4	0.0	2,781.8	805.9	259.5	487.9	9,557.4	*Merchant banks*
Jumlah	51,706.2	59,295.5	48,544.0	45.0	309.5	2,829.9	8,401.6	289.2	1,857.4	96,398.4	97,519.2	9,686.9	257,258.7	36,859.5	3,964.9	38,370.7	59,975.9	15,170.5	41,047.3	514,040.6	*Total*

1 Hanya termasuk pinjaman yang dijual kepada Cagamas.
2 Terdiri daripada penerimaan tanggungan pelanggan, penerimaan sendiri terdiskaun dan lain-lain bil perdagangan terdiskaun.
3 Terdiri daripada pinjaman penstokan lantai, kad kredit bukan SPTF, pinjaman kakitangan dan pinjaman lain.
Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.

1 Include loans sold to Cagamas only.
2 Comprises customers liabilities for acceptances, own acceptances discounted and other trade bills discounted.
3 Comprises floor stocking loans, non-SPTF credit cards, staff loans and other loans.
Sub-total may not necessarily add-up to grand total due to rounding.