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*: Sewa beli / *Hire purchase*: 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*	yang mana tempoh matangnya: / *of which the maturity was:* Sehingga satu tahun / *Up to one year*	Melebihi satu tahun / *More than one year*	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]
Mac 1997 / *March 1997*																				
Bank perdagangan / *Commercial banks*	59,689.4	-	-	0.0	72.1	1,742.5	17,456.2	0.0	1,947.1	26,506.8	60,829.4	15,882.7	92,671.5	28,575.0	4,975.6	34,554.2	2,265.5	2,973.5	4,992.5	246,579.7
Syarikat kewangan / *Finance companies*	-	45,967.1	26,310.5	2,009.8	1,174.5	1,704.1	1,731.8	123.0	458.2	10,654.6	17,589.3	2,032.1	79,380.2	-	-	7,034.9	1,416.3	-	2,052.1	91,915.5
Bank saudagar / *Merchant banks*	-	-	-	21.3	-	1,018.2	3,413.5	281.7	0.0	3.0	5,165.5	3,733.7	6,169.5	628.4	0.0	9,638.5	489.1	184.5	65.0	20,908.6
Jumlah / *Total*	59,689.4	45,967.1	26,310.5	2,031.2	1,246.5	4,464.8	22,601.5	404.6	2,405.3	37,164.4	83,584.1	21,648.4	178,221.1	29,203.3	4,975.6	51,227.5	4,170.8	3,158.0	7,109.7	359,403.9
Jun 1997 / *June 1997*																				
Bank perdagangan / *Commercial banks*	64,361.2	-	-	0.0	71.7	1,786.2	18,644.9	0.0	2,473.5	28,412.8	61,536.2	15,930.1	96,995.2	30,147.3	5,204.0	35,981.7	2,913.5	3,427.7	5,686.7	260,647.5
Syarikat kewangan / *Finance companies*	-	49,635.3	30,187.6	1,987.7	1,233.7	1,885.8	1,866.4	63.4	473.6	11,051.0	18,811.4	2,847.2	84,161.1	-	-	7,633.1	1,744.7	-	2,340.1	98,726.2
Bank saudagar / *Merchant banks*	-	-	-	24.1	-	1,043.0	3,594.9	284.3	0.0	0.0	5,893.3	4,123.2	6,716.5	623.1	27.7	9,576.0	491.2	269.7	65.3	21,892.6
Jumlah / *Total*	64,361.2	49,635.3	30,187.6	2,011.8	1,305.4	4,715.0	24,106.3	347.7	2,947.1	39,463.7	86,240.9	22,900.4	187,872.8	30,770.4	5,231.7	53,190.8	5,149.4	3,697.4	8,092.2	381,266.3
September 1997 / *September 1997*																				
Bank perdagangan / *Commercial banks*	67,260.6	-	-	0.0	74.7	2,081.2	16,527.0	0.0	2,472.8	30,595.0	65,183.4	14,979.1	101,954.9	30,271.0	5,852.9	37,544.8	3,821.9	5,120.8	5,948.7	272,754.5
Syarikat kewangan / *Finance companies*	-	53,556.4	29,162.0	1,917.4	1,358.0	2,075.6	2,052.5	126.0	534.5	11,457.7	20,202.0	3,187.7	90,092.4	-	-	8,286.0	2,010.7	-	2,467.0	106,043.7
Bank saudagar / *Merchant banks*	-	-	-	22.8	-	1,027.9	3,670.6	286.9	0.0	0.0	5,735.1	3,786.3	6,956.8	698.6	30.9	10,166.1	506.4	384.7	92.7	22,622.6
Jumlah / *Total*	67,260.6	53,556.4	29,162.0	1,940.2	1,432.7	5,184.7	22,250.0	412.8	3,007.3	42,052.6	91,120.4	21,953.1	199,004.1	30,969.6	5,883.8	55,996.9	6,338.9	5,505.5	8,508.4	401,420.9
Disember 1997 / *December 1997*																				
Bank perdagangan / *Commercial banks*	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
Syarikat kewangan / *Finance companies*	-	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
Bank saudagar / *Merchant banks*	-	-	-	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
Jumlah / *Total*	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
Mac 1998 / *March 1998*																				
Bank perdagangan / *Commercial banks*	71,341.0	-	-	63.0	69.2	1,690.2	17,029.5	41.2	2,176.7	34,655.6	69,295.7	13,712.8	111,308.4	29,049.7	7,380.7	43,615.2	4,601.0	4,367.6	6,609.9	291,986.2
Syarikat kewangan / *Finance companies*	-	51,443.0	33,048.9	1,608.7	1,338.9	2,107.4	2,409.1	79.8	494.1	13,311.9	19,368.6	3,044.0	89,117.6	-	-	8,558.0	2,189.2	-	2,415.7	105,324.5
Bank saudagar / *Merchant banks*	-	-	-	15.2	-	830.0	3,940.3	239.7	0.0	4.4	5,618.3	3,461.0	7,186.9	530.6	24.3	10,482.3	491.8	483.2	138.5	22,798.5
Jumlah / *Total*	71,341.0	51,443.0	33,048.9	1,686.9	1,408.2	4,627.6	23,378.8	360.7	2,670.9	47,971.9	94,282.6	20,217.7	207,612.9	29,580.2	7,405.0	62,655.5	7,282.0	4,850.8	9,164.1	420,109.2
Jun 1998 / *June 1998*																				
Bank perdagangan / *Commercial banks*	70,612.5	0.0	0.0	3.5	63.8	1,967.7	17,870.9	13.4	1,943.4	35,844.3	69,782.6	13,535.8	113,953.8	29,137.4	6,387.4	45,087.3	4,645.9	6,147.5	6,818.0	296,325.4
Syarikat kewangan / *Finance companies*	-	48,470.6	31,079.2	1,415.4	1,213.6	2,215.6	2,313.9	72.5	449.2	13,300.3	19,270.6	1,981.3	86,740.7	-	-	8,020.2	2,202.1	-	2,281.2	101,225.5
Bank saudagar / *Merchant banks*	-	-	-	9.4	-	790.2	3,938.3	220.3	0.0	4.3	5,805.1	3,548.8	7,218.9	458.5	11.2	10,255.5	488.1	552.9	138.0	22,671.8
Jumlah / *Total*	70,612.5	48,470.6	31,079.2	1,428.4	1,277.4	4,973.5	24,123.1	306.3	2,392.7	49,148.9	94,858.3	19,065.9	207,913.4	29,595.9	6,398.6	63,362.9	7,336.1	6,700.4	9,237.1	420,222.8
Julai 1998 / *July 1998*																				
Bank perdagangan / *Commercial banks*	70,702.3	1,250.2	791.1	46.0	87.1	1,963.6	16,034.3	14.8	1,897.1	36,264.6	71,175.2	13,180.9	115,552.1	29,038.9	6,109.9	45,821.7	4,688.1	7,230.8	6,898.9	299,223.6
Syarikat kewangan / *Finance companies*	-	46,326.7	29,926.9	1,322.8	1,132.0	2,242.3	2,398.7	90.3	436.9	12,990.4	18,647.7	1,977.9	83,610.0	-	-	8,105.4	2,219.9	-	2,243.4	98,156.5
Bank saudagar / *Merchant banks*	-	-	-	9.4	-	822.9	3,944.6	209.0	0.0	4.3	5,779.7	3,532.1	7,237.8	454.0	10.5	10,144.3	471.5	553.5	135.8	22,539.5
Jumlah / *Total*	70,702.3	47,577.0	30,718.0	1,378.2	1,219.1	5,028.8	22,377.5	314.0	2,334.0	49,259.4	95,602.6	18,690.8	206,399.8	29,492.9	6,120.4	64,071.3	7,379.5	7,784.4	9,278.1	419,919.6
Ogos 1998 / *August 1998*																				
Bank perdagangan / *Commercial banks*	70,474.2	1,211.3	710.7	46.2	93.4	2,034.2	16,212.1	6.0	1,870.1	36,680.1	72,143.9	12,751.0	117,546.3	28,987.4	5,911.8	45,926.2	4,596.8	8,540.1	7,172.0	301,905.7
Syarikat kewangan / *Finance companies*	-	45,610.1	29,580.7	1,272.9	1,112.5	2,303.4	2,461.9	93.7	430.3	12,855.1	18,694.9	1,965.3	82,869.5	-	-	8,141.1	2,229.5	-	2,267.1	97,472.5
Bank saudagar / *Merchant banks*	-	-	-	9.4	-	830.8	4,028.2	208.3	0.0	4.3	5,843.3	3,568.5	7,355.8	446.3	12.0	10,096.2	471.8	564.3	139.3	22,654.3
Jumlah / *Total*	70,474.2	46,821.4	30,291.4	1,328.5	1,205.9	5,168.4	22,702.2	308.1	2,300.4	49,539.5	96,682.1	18,284.9	207,771.6	29,433.8	5,923.7	64,163.4	7,298.1	9,104.4	9,578.4	422,032.5
September 1998 / *September 1998*																				
Bank perdagangan / *Commercial banks*	69,986.8	1,172.4	691.9	45.0	102.0	2,023.4	16,027.6	4.7	1,852.4	36,898.6	72,090.8	13,046.6	117,170.4	28,623.4	5,613.6	46,511.5	4,783.1	8,157.2	7,139.9	301,032.4
Syarikat kewangan / *Finance companies*	-	44,859.6	29,120.7	1,210.2	1,064.0	2,267.3	2,143.0	92.4	424.1	12,776.6	18,641.0	1,967.1	81,511.2	-	-	8,000.3	2,034.4	-	2,307.3	95,820.2
Bank saudagar / *Merchant banks*	-	-	-	9.0	-	834.6	4,060.3	194.5	0.0	4.2	5,989.7	3,709.2	7,383.2	439.7	15.2	10,033.1	472.5	512.9	139.0	22,704.7
Jumlah / *Total*	69,986.8	46,032.0	29,812.6	1,264.2	1,166.0	5,125.4	22,230.9	291.6	2,276.4	49,679.4	96,721.5	18,722.8	206,064.8	29,063.0	5,628.8	64,544.8	7,290.0	8,670.1	9,586.2	419,557.4
Oktober 1998 / *October 1998*																				
Bank perdagangan / *Commercial banks*	69,438.5	1,150.4	673.0	44.5	92.0	2,034.8	16,867.3	4.0	1,849.6	37,093.3	72,376.0	12,803.5	118,708.5	27,960.6	5,409.5	47,372.1	4,775.6	8,223.8	7,137.3	301,829.4
Syarikat kewangan / *Finance companies*	-	44,209.7	28,850.4	1,171.5	1,050.6	2,310.1	2,086.1	93.6	416.7	12,765.3	18,512.4	1,978.6	80,637.5	-	-	8,028.0	2,049.0	-	2,336.3	95,029.3
Bank saudagar / *Merchant banks*	-	-	-	9.1	-	851.1	4,085.9	191.7	0.0	4.2	6,273.2	3,808.8	7,606.4	418.7	14.1	9,910.7	441.0	517.4	185.5	22,902.6
Jumlah / *Total*	69,438.5	45,360.1	29,523.4	1,225.1	1,142.6	5,196.0	23,039.3	289.4	2,266.3	49,862.8	97,161.6	18,590.9	206,952.3	28,379.3	5,423.6	65,310.8	7,265.7	8,741.2	9,659.0	419,761.3
November 1998 / *November 1998*																				
Bank perdagangan / *Commercial banks*	69,046.9	1,448.0	727.7	91.4	144.6	2,118.8	16,851.3	4.0	1,735.4	37,318.8	73,391.8	14,199.3	118,904.7	27,357.3	5,270.1	47,597.2	4,834.8	8,357.8	7,653.6	303,221.6
Syarikat kewangan / *Finance companies*	-	43,328.9	28,634.1	1,085.9	1,032.0	2,336.8	2,033.3	92.5	411.0	12,618.8	18,501.4	2,052.2	79,388.5	-	-	8,049.7	2,088.1	-	2,378.0	93,956.4
Bank saudagar / *Merchant banks*	-	-	-	9.1	-	845.7	4,193.6	191.5	0.0	6.9	6,061.1	3,727.3	7,580.7	413.4	13.7	9,852.3	441.9	524.1	207.3	22,760.8
Jumlah / *Total*	69,046.9	44,776.9	29,361.7	1,186.4	1,176.7	5,301.3	23,078.1	288.0	2,146.4	49,944.5	97,954.3	19,978.8	205,873.9	27,770.7	5,283.8	65,499.2	7,364.7	8,881.9	10,238.9	419,938.7
Disember 1998 / *December 1998*																				
Bank perdagangan / *Commercial banks*	68,262.3	1,756.6	754.7	95.0	142.8	2,060.1	16,801.6	4.7	1,725.1	37,791.6	71,523.1	13,614.4	118,286.2	26,871.2	4,899.1	47,046.5	4,832.3	8,510.9	6,935.0	299,257.8
Syarikat kewangan / *Finance companies*	-	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
Bank saudagar / *Merchant banks*	-	-	-	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	528.4	215.2	22,198.3
Jumlah / *Total*	68,262.3	43,802.2	29,723.5	1,098.0	1,145.2	5,192.6	22,633.2	283.9	2,113.2	50,712.5	95,549.2	19,282.5	203,247.6	27,224.9	4,912.2	64,779.7	7,342.0	9,039.3	9,547.6	413,638.1
Januari 1999 / *January 1999*																				
Bank perdagangan / *Commercial banks*	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
Syarikat kewangan / *Finance companies*	-	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
Bank saudagar / *Merchant banks*	-	-	-	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
Jumlah / *Total*	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
Februari 1999 / *February 1999*																				
Bank perdagangan / *Commercial banks*	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
Syarikat kewangan / *Finance companies*	-	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
Bank saudagar / *Merchant banks*	-	-	-	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	9,377.8	421.2	536.4	239.2	21,669.2
Jumlah / *Total*	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
Mac 1999 / *March 1999*																				
Bank perdagangan / *Commercial banks*	65,048.2	2,157.6	712.5	127.6	158.8	1,949.8	15,352.4	0.0	1,721.9	38,548.1	72,230.1	13,833.7	118,412.4	24,570.1	4,511.7	45,025.5	5,203.0	10,152.4	6,868.9	293,625.8
Syarikat kewangan / *Finance companies*	-	40,341.5	28,544.4	818.6	1,061.3	1,926.7	1,753.2	93.0	353.2	11,771.1	18,103.1	1,871.4	74,350.4	-	-	6,814.5	2,194.0	-	2,325.7	87,555.9
Bank saudagar / *Merchant banks*	-	-	-	8.4	-	851.6	4,065.5	169.6	0.0	6.6	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
Jumlah / *Total*	65,048.2	42,499.1	29,256.9	954.6	1,220.0	4,728.1	21,171.1	262.6	2,075.1	50,325.8	95,816.6	19,033.5	200,019.5	24,859.3	4,526.6	60,814.2	7,829.5	10,693.0	9,431.3	402,255.0

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 Su b-total may not necessarily add-up to grand total due to rounding.