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 / *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*								
April 2002																					*April 2002*
Bank perdagangan	59,243.2	814.5	283.4	205.9	23.0	1,692.8	11,787.2	18.0	1,390.1	52,902.9	76,968.6	10,676.8	135,126.2	31,284.3	3,667.6	38,179.4	21,615.2	5,953.5	23,087.6	328,833.8	*Commercial banks*
Syarikat kewangan	-	43,086.4	26,410.9	272.8	507.1	1,912.4	1,403.9	67.3	150.1	8,027.4	12,137.8	1,301.4	66,263.8	-	-	4,088.7	8,702.2	-	15,425.0	95,781.1	*Finance companies*
Bank saudagar	-	0.0	0.0	4.9	-	706.1	2,562.3	52.5	0.0	0.0	4,630.1	2,588.9	5,367.1	118.1	3.6	4,566.3	750.2	179.5	743.9	14,317.5	*Merchant banks*
Jumlah	59,243.2	43,900.9	26,694.2	483.6	530.1	4,311.3	15,753.5	137.9	1,540.2	60,930.3	93,736.5	14,567.1	206,757.1	31,402.4	3,671.1	46,834.5	31,067.6	6,133.0	39,256.4	438,932.4	*Total*
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	-	47,095.3	37,609.2	227.8	402.2	1,435.3	1,262.4	31.9	191.4	9,229.3	11,113.1	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	47,548.5	37,728.1	444.1	414.4	2,997.9	12,188.4	359.0	1,763.5	72,900.0	92,944.5	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*

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 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.