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 / *Housing loans*	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 / *Total loans*	
Disember 1999																						*December 1999*
Bank perdagangan	61,073.3	2,680.4	1,293.5	137.7	80.5	2,512.8	14,240.9	0.0	2,088.5	33,421.2	70,770.7	14,128.3	111,804.4	27,402.3	4,097.4	39,631.5	10,067.4	8,019.7	19,107.7	295,332.0	*Commercial banks*
Syarikat kewangan	-	36,897.2	25,776.4	589.3	701.9	1,586.3	1,364.7	54.1	235.7	6,740.1	15,883.0	1,385.8	62,666.5	-	-	5,665.2	2,997.4	-	8,180.5	80,895.3	*Finance companies*
Bank saudagar	-	-	-	7.5	-	995.6	3,171.5	95.5	4.4	-	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	61,073.3	39,577.7	27,069.9	734.5	782.4	5,094.6	18,777.1	149.6	2,328.6	40,161.3	91,824.8	18,540.4	180,890.3	27,682.5	4,105.4	52,906.6	13,843.0	8,508.2	27,548.4	395,098.1	*Total*
Mac 2000																						*March 2000*
Bank perdagangan	60,912.7	2,385.1	1,139.5	124.5	69.5	2,434.2	14,726.5	1.7	1,986.2	34,832.3	70,667.9	13,454.3	113,773.6	28,802.8	3,971.4	37,546.0	10,046.1	8,305.8	19,986.0	296,798.6	*Commercial banks*
Syarikat kewangan	-	36,264.3	21,633.1	533.0	647.4	1,613.4	1,310.5	47.5	217.5	6,756.1	15,254.1	1,631.6	61,012.3	-	-	5,129.2	3,470.2	-	9,297.7	80,541.0	*Finance companies*
Bank saudagar	-	-	-	7.2	-	796.8	3,006.9	94.1	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	60,912.7	38,649.4	22,772.6	664.7	716.9	4,844.4	19,043.9	143.4	2,203.7	41,588.4	91,122.5	18,135.4	180,841.7	29,034.7	3,978.4	49,536.7	14,389.0	8,783.2	29,504.5	395,116.4	*Total*
Jun 2000																						*June 2000*
Bank perdagangan	61,166.5	2,104.0	997.7	327.2	61.8	2,404.6	14,546.0	1.7	2,059.4	36,495.9	72,162.2	13,434.6	116,728.3	29,926.3	4,067.1	38,343.6	11,678.3	8,040.9	20,552.5	303,938.1	*Commercial banks*
Syarikat kewangan	-	35,914.0	27,657.6	461.8	600.3	1,656.2	1,320.9	44.1	193.9	7,534.5	14,738.3	1,716.8	60,747.1	-	-	5,062.5	4,081.2	-	9,784.6	81,392.1	*Finance companies*
Bank saudagar	-	-	-	6.9	-	782.7	3,003.5	109.2	0.0	-	5,487.4	3,023.4	6,366.3	236.8	5.6	6,275.8	868.0	388.7	210.2	17,374.8	*Merchant banks*
Jumlah	61,166.5	38,018.0	28,655.3	795.9	662.1	4,843.5	18,870.4	155.0	2,253.3	44,030.4	92,387.9	18,174.8	183,841.6	30,163.1	4,072.8	49,681.8	16,627.5	8,429.7	30,547.2	402,705.0	*Total*
September 2000																						*September 2000*
Bank perdagangan	60,920.8	1,937.9	873.5	346.2	50.4	1,847.8	13,855.6	2.4	1,890.9	37,571.8	74,629.5	13,149.9	118,982.5	29,941.5	4,229.3	37,692.0	12,215.2	7,905.2	22,730.1	307,766.5	*Commercial banks*
Syarikat kewangan	-	36,307.9	28,445.8	410.6	578.4	1,530.9	1,323.4	49.0	181.5	6,997.9	14,612.6	1,598.3	60,393.8	-	-	5,006.0	4,651.4	-	11,003.7	82,653.2	*Finance companies*
Bank saudagar	-	-	-	6.6	-	937.2	2,907.7	91.6	0.0	-	5,704.3	3,335.3	6,312.1	228.9	6.1	6,231.1	867.8	309.4	209.8	17,500.5	*Merchant banks*
Jumlah	60,920.8	38,245.8	29,319.3	763.3	628.8	4,315.9	18,086.7	143.0	2,072.4	44,569.7	94,946.4	18,083.5	185,688.3	30,170.4	4,235.4	48,929.1	17,734.4	8,214.6	33,943.6	407,920.2	*Total*
Oktober 2000																						*October 2000*
Bank perdagangan	60,601.5	1,885.5	832.8	344.9	48.1	2,030.6	13,928.6	2.3	1,896.6	38,702.8	75,274.6	12,919.2	121,194.8	30,733.5	4,230.9	37,820.8	12,548.1	7,850.1	22,356.0	310,254.9	*Commercial banks*
Syarikat kewangan	-	37,692.5	29,082.2	401.0	572.3	1,881.2	1,270.1	55.9	177.7	7,476.1	13,425.6	1,708.0	61,244.5	-	-	4,923.4	4,797.3	-	10,536.7	83,209.9	*Finance companies*
Bank saudagar	-	-	-	6.6	-	1,266.1	3,010.3	89.8	0.0	-	5,660.3	3,818.3	6,214.8	213.4	6.8	6,163.0	873.2	336.9	210.1	17,836.4	*Merchant banks*
Jumlah	60,601.5	39,578.1	29,915.0	752.5	620.4	5,177.9	18,209.0	148.0	2,074.3	46,178.9	94,360.5	18,445.5	188,654.0	30,946.8	4,237.8	48,907.2	18,218.6	8,187.0	33,102.8	411,301.2	*Total*
November 2000																						*November 2000*
Bank perdagangan	60,037.2	1,798.1	791.4	162.5	44.8	2,071.3	14,233.8	1.8	1,894.5	39,932.8	75,245.5	12,355.8	123,029.4	30,567.8	4,443.7	37,871.7	13,038.2	7,091.1	21,782.5	310,217.4	*Commercial banks*
Syarikat kewangan	-	38,177.9	30,252.9	389.3	563.4	1,825.9	1,324.3	62.9	176.6	7,173.8	13,432.4	1,719.4	61,407.0	-	-	4,854.4	4,935.4	-	10,911.1	83,827.3	*Finance companies*
Bank saudagar	-	-	-	6.6	-	1,272.3	2,943.2	96.3	0.0	-	5,630.7	4,224.6	5,724.6	215.2	6.9	6,234.2	846.2	212.0	210.6	17,674.4	*Merchant banks*
Jumlah	60,037.2	39,976.0	31,044.3	558.4	608.3	5,169.5	18,501.3	161.0	2,071.1	47,106.5	94,308.6	18,299.7	190,161.0	30,783.0	4,450.6	48,960.3	18,819.8	7,303.1	32,904.3	411,719.0	*Total*
Disember 2000																						*December 2000*
Bank perdagangan	60,531.4	1,748.3	758.2	161.4	31.8	2,091.9	13,808.8	2.3	2,767.1	40,955.5	73,089.9	12,276.8	122,380.2	31,009.8	4,197.5	40,326.9	15,190.5	7,084.5	21,800.0	314,797.7	*Commercial banks*
Syarikat kewangan	-	38,597.7	24,341.5	380.5	595.7	1,838.4	1,306.3	70.6	173.4	7,346.8	13,214.9	1,779.1	61,745.2	-	-	4,726.1	5,089.8	-	10,796.1	84,136.3	*Finance companies*
Bank saudagar	-	-	-	6.6	-	1,184.6	3,001.1	90.4	0.0	-	5,669.7	3,795.0	6,157.5	207.9	6.6	6,030.7	769.3	219.4	176.8	17,363.1	*Merchant banks*
Jumlah	60,531.4	40,346.0	25,099.7	548.5	627.5	5,114.9	18,116.2	163.3	2,940.5	48,302.4	91,974.5	17,850.9	190,282.9	31,217.7	4,204.1	51,083.7	21,049.7	7,303.9	32,772.9	416,297.2	*Total*
Januari 2001																						*January 2001*
Bank perdagangan	59,048.7	1,865.7	818.4	155.5	31.0	2,068.6	14,637.3	2.1	2,078.4	42,037.3	73,967.6	14,918.2	121,925.4	30,662.5	4,180.7	39,225.6	15,649.1	6,962.9	21,860.4	314,433.5	*Commercial banks*
Syarikat kewangan	-	39,022.8	24,947.8	374.4	599.6	2,078.6	1,325.8	55.1	167.4	7,578.3	12,838.6	1,672.9	62,367.7	-	-	4,779.8	5,192.9	-	10,473.0	84,486.3	*Finance companies*
Bank saudagar	-	-	-	6.6	-	1,515.4	2,637.7	81.9	0.0	-	6,085.4	4,252.8	6,074.2	195.2	8.1	5,695.4	725.3	220.9	246.3	17,418.3	*Merchant banks*
Jumlah	59,048.7	40,888.5	25,766.2	536.5	630.6	5,662.7	18,600.8	139.2	2,245.9	49,615.5	92,891.5	20,843.8	190,367.3	30,857.7	4,188.8	49,700.8	21,567.3	7,183.8	32,579.8	416,338.1	*Total*
Februari 2001																						*February 2001*
Bank perdagangan	59,226.9	1,752.9	785.5	215.9	28.9	1,981.8	14,592.0	2.2	2,038.9	43,097.4	74,537.5	15,327.4	122,920.1	30,081.9	4,083.2	39,311.2	16,126.4	7,013.4	21,358.0	315,448.5	*Commercial banks*
Syarikat kewangan	-	38,766.4	25,070.9	358.9	598.4	1,895.4	1,245.2	53.2	163.1	7,656.9	13,521.6	1,777.2	62,481.7	-	-	4,407.5	5,336.6	-	10,278.5	84,281.5	*Finance companies*
Bank saudagar	-	-	-	6.6	-	1,301.3	2,566.3	72.6	0.0	-	6,005.4	3,856.6	6,095.6	189.8	7.2	5,689.9	762.3	221.1	219.0	17,041.5	*Merchant banks*
Jumlah	59,226.9	40,519.3	25,856.4	581.4	627.2	5,178.5	18,403.5	127.9	2,202.0	50,754.3	94,064.5	20,961.3	191,497.4	30,271.7	4,090.5	49,408.6	22,225.3	7,234.4	31,855.5	416,771.5	*Total*
Mac 2001																						*March 2001*
Bank perdagangan	59,710.4	1,455.4	593.8	216.1	27.0	1,919.4	14,865.6	5.2	2,087.2	43,732.0	75,074.3	13,040.0	126,342.1	30,317.7	3,871.9	39,302.8	16,677.6	6,571.0	20,710.4	316,543.8	*Commercial banks*
Syarikat kewangan	-	38,023.3	25,030.5	349.9	589.3	1,939.1	1,250.0	30.5	153.9	7,769.3	13,357.7	1,588.5	61,874.7	-	-	4,364.6	5,479.2	-	11,473.9	84,780.8	*Finance companies*
Bank saudagar	-	-	-	6.3	-	616.2	2,746.6	69.2	0.0	-	5,681.3	2,547.0	6,572.7	175.9	7.3	5,427.3	754.7	222.5	210.9	15,918.2	*Merchant banks*
Jumlah	59,710.4	39,478.8	25,624.3	572.3	616.3	4,474.7	18,862.2	104.9	2,241.2	51,501.3	94,113.3	17,175.5	194,789.5	30,493.6	3,879.3	49,094.6	22,911.4	6,793.4	32,395.2	417,242.8	*Total*
April 2001																						*April 2001*
Bank perdagangan	59,416.1	1,406.2	573.4	200.1	26.3	1,687.7	14,701.8	4.4	1,941.8	44,529.6	75,137.8	15,815.6	123,820.0	30,723.1	3,851.4	39,578.0	17,075.1	6,835.0	20,606.6	317,720.9	*Commercial banks*
Syarikat kewangan	-	38,257.9	24,930.1	342.8	582.2	1,917.9	1,256.3	57.0	151.8	7,901.2	13,187.7	1,921.5	61,733.2	-	-	4,292.8	5,645.9	-	11,675.7	85,269.1	*Finance companies*
Bank saudagar	-	-	-	6.3	-	499.0	2,621.5	69.9	0.0	-	5,796.1	2,520.1	6,472.6	171.2	6.3	5,463.3	758.7	224.0	230.7	15,846.9	*Merchant banks*
Jumlah	59,416.1	39,664.0	25,503.5	549.2	608.5	4,104.6	18,579.6	131.3	2,093.5	52,430.7	94,121.5	20,257.2	192,025.9	30,894.3	3,857.6	49,334.1	23,479.7	7,059.0	32,513.0	418,836.9	*Total*
Mei 2001																						*May 2001*
Bank perdagangan	59,988.1	1,333.0	539.1	211.3	24.3	1,697.0	14,550.8	1.4	1,799.2	44,864.5	76,340.2	16,491.2	124,330.5	31,396.5	3,851.6	40,065.4	17,401.4	6,783.8	21,356.2	321,664.7	*Commercial banks*
Syarikat kewangan	-	38,752.2	25,720.5	334.2	567.2	1,891.6	1,275.5	61.1	150.1	7,993.7	13,231.5	1,952.3	62,304.8	-	-	4,264.5	5,848.9	-	11,876.8	86,247.3	*Finance companies*
Bank saudagar	-	-	-	6.0	-	495.4	2,723.6	77.6	0.0	-	5,989.4	3,050.8	6,241.2	175.1	6.7	5,441.2	760.8	223.8	253.6	16,153.2	*Merchant banks*
Jumlah	59,988.1	40,085.2	26,259.6	551.4	591.5	4,084.1	18,549.8	140.0	1,949.3	52,858.2	95,561.2	21,494.3	192,876.5	31,571.6	3,858.3	49,771.1	24,011.2	7,007.6	33,486.5	424,065.2	*Total*
Jun 2001																						*June 2001*
Bank perdagangan	60,454.7	1,264.7	505.7	196.8	23.8	1,685.4	14,594.4	2.5	1,500.0	45,431.1	77,061.8	23,700.8	118,059.7	31,988.7	3,953.1	40,688.5	17,941.8	6,265.6	21,494.0	324,546.9	*Commercial banks*
Syarikat kewangan	-	38,375.9	25,488.2	310.9	559.9	1,974.4	1,355.8	56.7	146.0	8,046.7	13,021.8	1,940.5	61,907.7	-	-	4,228.2	6,050.0	-	12,754.2	86,880.6	*Finance companies*
Bank saudagar	-	-	-	6.0	-	515.3	2,711.3	74.4	0.0	-	5,770.8	2,353.9	6,723.8	173.4	5.9	5,515.7	766.0	241.7	254.5	16,034.8	*Merchant banks*
Jumlah	60,454.7	39,640.6	25,993.9	513.7	583.8	4,175.1	18,661.5	133.6	1,646.0	53,477.7	95,854.4	27,995.2	186,691.3	32,162.0	3,959.0	50,432.4	24,757.8	6,507.3	34,502.7	427,462.3	*Total*
Julai 2001																						*July 2001*
Bank perdagangan	60,147.7	1,236.7	478.3	208.1	22.9	1,614.5	14,612.9	2.9	1,433.7	46,381.0	77,837.5	14,224.5	129,125.7	31,501.0	4,133.2	40,866.5	18,266.6	6,339.5	21,837.8	326,442.4	*Commercial banks*
Syarikat kewangan	-	38,770.1	25,720.3	306.6	545.4	1,991.8	1,327.3	58.4	145.8	8,107.8	13,096.3	2,001.1	62,348.5	-	-	4,226.4	6,253.8	-	13,000.3	87,830.1	*Finance companies*
Bank saudagar	-	-	-	5.6	-	501.2	2,647.8	72.6	0.0	-	5,746.5	2,316.9	6,656.9	176.2	4.7	5,287.9	771.2	243.0	278.4	15,735.2	*Merchant banks*
Jumlah	60,147.7	40,006.8	26,198.6	520.3	568.4	4,107.5	18,588.0	133.9	1,579.5	54,488.8	96,680.4	18,542.5	198,131.1	31,677.2	4,137.9	50,380.7	25,291.5	6,582.5	35,116.5	430,007.7	*Total*
Ogos 2001																						*August 2001*
Bank perdagangan	60,109.5	1,181.0	450.6	194.8	21.4	1,670.0	14,671.0	5.4	1,344.0	47,920.8	77,077.1	13,891.8	130,193.8	31,899.7	3,988.0	39,662.2	18,896.8	6,316.0	21,041.6	325,999.3	*Commercial banks*
Syarikat kewangan	-	39,606.5	26,376.3	300.2	545.4	2,001.5	1,412.3	59.1	145.9	8,240.1	12,891.6	2,004.4	63,198.1	-	-	4,227.1	6,520.4	-	12,976.9	88,926.9	*Finance companies*
Bank saudagar	-	-	-	5.6	-	494.3	2,695.4	75.0	0.0	-	5,465.1	2,096.5	6,638.9	162.7	5.0	5,133.1	774.8	244.4	286.6	15,341.9	*Merchant banks*
Jumlah	60,109.5	40,787.5	26,827.0	500.6	566.8	4,165.7	18,778.7	139.5	1,489.9	56,160.9	95,433.8	17,992.7	200,030.8	32,062.4	3,993.0	49,022.5	26,192.0	6,560.4	34,305.0	430,268.1	*Total*
September 2001																						*September 2001*
Bank perdagangan	60,129.4	1,120.5	427.3	184.8	20.8	1,644.5	15,054.4	22.0	1,474.2	48,137.7	77,045.4	14,052.8	130,651.6	31,966.6	3,974.8	39,117.3	19,326.4	6,337.6	21,384.1	326,940.5	*Commercial banks*
Syarikat kewangan	0.0	40,489.7	24,969.5	296.3	538.1	2,024.9	1,497.2	62.5	145.6	8,271.1	12,741.0	1,186.4	64,879.9	0.0	0.0	4,145.4	6,764.9	0.0	12,961.3	89,938.0	*Finance companies*
Bank saudagar	0.0	0.0	0.0	5.6	0.0	499.8	2,658.6	70.2	0.0	0.0	5,289.2	2,081.0	6,442.4	156.9	5.2	5,001.3	796.3	243.9	397.3	15,124.2	*Merchant banks*
Jumlah	60,129.4	41,610.2	25,396.8	486.7	558.9	4,169.2	19,210.2	154.7	1,619.8	56,408.8	95,075.6	17,320.2	201,973.9	32,123.4	3,979.9	48,264.0	26,887.7	6,581.5	34,742.7	432,002.8	*Total*
Oktober 2001																						*October 2001*
Bank perdagangan	59,425.6	1,079.8	402.8	199.6	20.4	1,650.0	14,838.1	23.5	1,490.3	49,411.6	77,644.4	14,389.1	131,968.5	31,808.6	3,927.0	38,740.5	20,223.8	6,398.2	21,092.3	327,973.5	*Commercial banks*
Syarikat kewangan	-	41,196.8	25,610.4	287.2	533.4	2,023.7	1,502.1	63.9	144.0	8,314.8	12,711.7	1,209.4	65,568.2	-	-	4,093.7	7,050.5	-	13,046.4	90,968.2	*Finance companies*
Bank saudagar	-	0.0	0.0	5.6	-	493.2	2,701.2	72.6	0.0	0.0	5,219.6	2,067.3	6,424.9	141.5	6.0	4,977.3	799.2	245.1	397.5	15,058.7	*Merchant banks*
Jumlah	59,425.6	42,276.6	26,013.2	492.5	553.8	4,166.9	19,041.4	159.9	1,634.2	57,726.3	95,575.7	17,665.8	203,961.6	31,950.0	3,933.0	47,811.6	28,073.4	6,643.3	34,536.2	434,000.4	*Total*
November 2001																						*November 2001*
Bank perdagangan	59,360.2	1,030.2	387.2	192.7	170.0	1,471.6	13,280.7	27.8	1,480.0	59,834.1	77,578.6	13,732.3	141,333.6	31,555.4	4,139.1	38,632.7	19,906.7	6,065.9	11,434.0	326,159.9	*Commercial banks*
Syarikat kewangan	-	48,361.4	32,652.0	280.7	529.7	2,018.0	1,470.8	65.8	148.4	11,907.5	12,856.9	1,206.4	76,432.9	-	-	4,091.7	7,343.5	-	2,900.2	91,974.7	*Finance companies*
Bank saudagar	-	0.0	0.0	5.6	-	482.1	2,414.2	69.7	35.3	-	5,097.9	2,002.9	6,101.9	129.3	7.4	4,932.7	769.0	245.1	286.6	14,474.9	*Merchant banks*
Jumlah	59,360.2	49,391.7	33,039.1	479.0	699.7	3,971.8	17,165.7	163.3	1,663.7	71,741.7	95,533.3	16,941.7	223,868.3	31,684.8	4,146.5	47,657.1	28,019.1	6,310.9	14,620.7	432,609.5	*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.