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*	Sewa beli: 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 perdagangan1 *Trade bills1*	Resit amanah *Trust receipts*	Kredit pusingan *Revolving credit*	Pinjaman SPTF *SPTF loans*	Pinjaman dalam mata wang asing *Foreign currency loans*	Lain-lain2 *Others2*	Pinjaman yang dijual kepada Cagamas *Loans sold to Cagamas*	Jumlah pinjaman *Total loans*
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	29,386.0	71,471.2	15,059.7	109,304.3	26,317.6	4,123.2	44,155.6	8,985.8	10,092.7	18,521.6	11,158.6	300,034.3	*Commercial banks*
Syarikat kewangan	-	38,006.2	27,274.5	824.1	869.8	1,694.7	1,311.8	86.8	332.2	6,409.9	16,385.4	1,631.0	64,289.9	-	-	6,185.4	2,268.0	-	7,746.7	5,362.0	82,121.0	*Finance companies*
Bank saudagar	-	-	-	8.1	-	1,001.4	3,890.5	169.5	4.9	-	5,366.0	3,510.7	6,929.6	260.9	14.8	8,626.2	441.3	516.8	342.0	2.7	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	35,795.9	93,222.5	20,201.5	180,523.8	26,578.6	4,138.0	58,967.2	11,695.2	10,609.5	26,610.3	16,523.3	402,797.8	*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	29,412.9	72,521.1	15,620.9	108,816.5	26,815.9	4,017.9	41,830.7	9,194.9	10,323.8	19,109.7	11,764.3	298,625.9	*Commercial banks*
Syarikat kewangan	-	37,461.6	26,765.6	799.0	835.4	1,685.1	1,366.4	89.1	341.3	6,001.4	16,399.4	1,614.3	63,364.3	-	-	6,103.0	2,378.8	-	8,775.6	6,313.5	82,236.0	*Finance companies*
Bank saudagar	-	-	-	8.1	-	956.7	3,706.6	119.5	4.6	-	5,020.0	3,191.9	6,623.4	277.7	7.7	8,217.9	358.7	518.4	304.9	2.7	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	35,414.3	93,940.4	20,427.1	178,804.2	27,093.6	4,025.6	56,151.5	11,932.4	10,842.1	28,190.2	18,080.4	400,362.4	*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	30,230.9	71,800.2	15,232.0	110,141.2	26,784.0	4,187.7	41,517.2	9,225.2	10,639.8	18,815.1	11,100.3	298,956.9	*Commercial banks*
Syarikat kewangan	-	36,802.4	26,941.8	722.9	813.5	1,676.5	1,346.9	59.3	299.8	5,949.0	16,258.3	1,548.5	62,380.1	-	-	5,972.4	2,375.1	-	9,010.0	6,611.7	81,286.1	*Finance companies*
Bank saudagar	-	-	-	8.1	-	920.3	3,712.7	124.7	4.6	-	5,028.9	3,078.7	6,720.7	267.2	8.1	7,977.5	359.2	514.1	309.1	2.6	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	36,179.8	93,087.4	19,859.1	179,242.0	27,051.2	4,195.8	55,467.0	11,959.5	11,153.9	28,134.2	17,714.6	399,477.6	*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	30,790.0	71,653.9	15,213.7	111,215.1	26,531.9	4,190.6	40,453.0	9,540.5	10,735.7	19,222.8	11,116.2	300,029.3	*Commercial banks*
Syarikat kewangan	-	36,936.9	27,168.5	699.7	805.6	1,652.5	1,316.2	58.6	300.8	6,112.9	15,972.8	1,443.6	62,412.5	-	-	5,833.9	2,471.9	-	8,897.7	6,491.0	81,059.6	*Finance companies*
Bank saudagar	-	-	-	7.8	-	952.9	3,708.3	130.8	4.2	-	5,138.4	3,268.3	6,674.2	299.2	8.2	7,895.0	356.0	515.7	267.7	2.6	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	36,902.9	92,765.1	19,925.5	180,301.9	26,831.1	4,198.8	54,181.8	12,368.4	11,251.4	28,388.1	17,609.8	400,373.2	*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	31,566.3	72,093.6	14,455.0	112,675.8	26,591.5	4,137.2	39,461.2	9,729.6	11,024.8	19,150.4	10,912.9	299,008.4	*Commercial banks*
Syarikat kewangan	-	36,790.0	26,987.2	659.4	766.7	1,635.3	1,417.0	56.6	280.4	6,123.9	15,666.0	1,515.6	61,879.6	-	-	5,785.7	2,568.3	-	8,672.5	6,200.8	80,421.7	*Finance companies*
Bank saudagar	-	-	-	7.8	-	988.2	3,720.8	128.1	4.4	-	5,515.8	3,711.4	6,653.8	258.9	9.3	7,721.9	349.4	484.7	278.6	2.6	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	37,690.1	93,275.4	19,682.1	181,209.2	26,850.4	4,146.5	52,968.8	12,647.3	11,509.5	28,101.5	17,116.4	398,898.2	*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	32,299.3	71,752.0	14,670.9	112,852.0	26,464.6	4,122.6	39,682.5	9,802.3	10,601.9	19,268.4	10,570.5	299,887.0	*Commercial banks*
Syarikat kewangan	-	36,909.8	26,783.5	625.7	725.2	1,652.6	1,285.0	54.7	280.5	6,468.1	15,958.0	1,423.9	62,535.6	-	-	5,720.2	2,687.5	-	8,296.9	5,762.3	80,664.0	*Finance companies*
Bank saudagar	-	-	-	7.8	-	995.4	3,647.3	130.8	4.4	-	5,705.7	3,747.1	6,744.2	246.9	9.0	7,601.0	351.2	485.2	334.2	2.6	19,518.9	*Merchant banks*
Jumlah	62,421.9	39,714.7	28,128.8	771.9	816.1	5,132.5	20,988.9	185.5	2,181.0	38,767.4	93,415.7	19,842.0	182,131.7	26,711.5	4,131.6	53,003.6	12,841.1	11,087.1	27,899.4	16,335.4	400,069.9	*Total*
Disember 1999																						*December 1999*
Bank perdagangan	61,073.3	2,680.4	1,293.5	137.7	80.5	2,512.8	14,779.2	0.0	2,088.5	33,421.2	70,770.7	14,128.3	112,342.7	27,402.3	4,097.4	39,631.5	10,067.4	8,019.7	19,107.7	10,593.1	295,870.3	*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	5,516.3	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	0.0	18,870.7	*Merchant banks*
Jumlah	61,073.3	39,577.7	27,069.9	734.5	782.4	5,094.6	19,315.4	149.6	2,328.6	40,161.3	91,824.8	18,540.4	181,428.6	27,682.5	4,105.4	52,906.6	13,843.0	8,508.2	27,548.4	16,109.3	395,636.4	*Total*
Januari 2000																						*January 2000*
Bank perdagangan	59,902.1	2,575.5	1,204.0	132.4	76.5	2,549.8	14,786.1	1.7	1,908.4	34,037.8	70,223.2	13,280.8	113,010.5	27,681.7	4,078.3	38,463.3	10,269.5	8,408.2	19,195.9	10,495.9	294,200.2	*Commercial banks*
Syarikat kewangan	-	36,670.3	27,024.4	568.2	685.7	1,561.0	1,365.7	53.0	231.5	6,548.0	15,553.7	1,220.2	62,016.9	-	-	5,375.2	3,135.7	-	9,034.6	6,327.4	80,782.5	*Finance companies*
Bank saudagar	-	-	-	7.5	-	832.2	3,145.2	100.8	0.9	-	4,920.4	2,713.1	6,293.8	193.7	7.4	7,346.5	782.4	474.4	309.5	2.6	18,120.8	*Merchant banks*
Jumlah	59,902.1	39,245.8	28,228.4	708.0	762.2	4,943.0	19,297.0	155.4	2,140.8	40,585.7	90,697.4	17,214.1	181,321.2	27,875.4	4,085.7	51,185.1	14,187.5	8,882.5	28,540.0	16,825.9	393,193.5	*Total*
Februari 2000																						*February 2000*
Bank perdagangan	60,204.7	2,436.5	1,195.4	128.7	72.6	2,581.7	15,140.2	228.3	1,922.2	34,459.9	70,158.2	14,087.9	113,040.4	27,818.4	4,022.4	37,846.7	10,077.9	8,241.7	19,382.1	10,534.5	294,722.2	*Commercial banks*
Syarikat kewangan	-	36,626.6	27,345.4	558.8	671.9	1,605.0	1,362.7	49.2	221.1	6,753.2	15,306.1	1,502.9	61,651.7	-	-	5,424.0	3,294.5	-	9,094.5	6,309.9	80,967.6	*Finance companies*
Bank saudagar	-	-	-	7.5	-	826.7	3,114.4	94.4	0.0	-	5,028.2	2,837.5	6,233.9	196.3	7.1	7,011.4	782.0	475.8	294.6	2.6	17,838.5	*Merchant banks*
Jumlah	60,204.7	39,063.1	28,540.7	695.0	744.5	5,013.5	19,617.2	371.9	2,143.4	41,213.1	90,492.5	18,428.2	180,926.0	28,014.6	4,029.5	50,282.1	14,154.3	8,717.5	28,771.3	16,847.0	393,528.3	*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	19,960.0	10,941.0	296,772.6	*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	6,435.2	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	0.0	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	29,478.5	17,376.2	395,090.4	*Total*
April 2000																						*April 2000*
Bank perdagangan	60,569.0	2,294.5	1,116.1	119.3	66.4	2,445.9	15,051.6	1.7	2,039.3	35,192.9	71,004.0	13,332.4	114,883.2	29,009.7	3,873.3	36,723.7	10,786.7	8,291.3	20,334.0	11,147.0	297,803.4	*Commercial banks*
Syarikat kewangan	-	36,376.1	27,462.6	512.7	630.1	1,632.8	1,288.0	47.5	211.5	6,525.9	15,081.0	1,569.2	60,736.4	-	-	5,153.4	3,673.1	-	9,941.7	7,042.3	81,073.8	*Finance companies*
Bank saudagar	-	-	-	7.2	-	1,089.8	3,045.0	101.1	0.0	-	4,835.8	3,068.7	6,010.4	244.0	6.2	6,785.1	879.5	479.0	214.5	0.0	17,687.3	*Merchant banks*
Jumlah	60,569.0	38,670.5	28,578.7	639.2	696.5	5,168.6	19,384.6	150.4	2,250.8	41,718.8	90,920.8	17,970.3	181,630.0	29,253.7	3,879.5	48,662.3	15,339.3	8,770.3	30,490.1	18,189.3	396,564.5	*Total*
Mei 2000																						*May 2000*
Bank perdagangan	60,991.9	2,188.8	1,043.3	323.6	55.0	2,369.6	15,197.0	1.7	2,035.4	35,359.2	71,998.2	13,381.3	116,147.4	29,444.3	4,071.6	36,920.2	11,059.5	8,095.4	20,639.5	11,156.6	300,751.0	*Commercial banks*
Syarikat kewangan	-	36,666.5	21,594.8	492.6	609.6	1,645.5	1,322.1	46.1	198.3	8,606.4	12,995.8	1,688.9	60,893.9	-	-	5,047.8	3,873.9	-	9,832.8	6,936.9	81,337.3	*Finance companies*
Bank saudagar	-	-	-	7.2	-	1,081.7	3,070.8	109.3	0.0	-	4,761.3	3,009.0	6,021.3	231.6	6.0	6,615.6	882.6	479.3	213.3	0.0	17,458.7	*Merchant banks*
Jumlah	60,991.9	38,855.3	22,638.1	823.5	664.5	5,096.9	19,589.9	157.0	2,233.7	43,965.6	89,755.3	18,079.2	183,062.6	29,675.9	4,077.6	48,583.6	15,816.0	8,574.7	30,685.6	18,093.4	399,547.0	*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	10,622.4	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	6,939.2	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	0.0	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	17,561.6	402,705.0	*Total*
Julai 2000																						*July 2000*
Bank perdagangan	60,705.0	2,012.1	955.9	334.3	58.9	2,113.7	14,260.4	2.2	2,068.7	36,995.3	72,518.4	12,940.5	117,423.5	30,215.2	4,183.2	37,771.7	11,873.5	7,956.1	21,053.1	10,672.0	304,121.7	*Commercial banks*
Syarikat kewangan	-	36,294.8	28,264.7	440.5	594.2	1,664.9	1,326.9	42.8	188.8	7,580.8	14,667.4	1,654.4	61,146.7	-	-	5,113.8	4,276.8	-	9,752.0	6,859.2	81,943.8	*Finance companies*
Bank saudagar	-	-	-	6.9	-	772.5	2,965.0	90.9	0.0	-	5,403.2	2,981.3	6,257.3	233.1	7.4	6,903.9	864.6	358.8	210.1	0.0	17,216.5	*Merchant banks*
Jumlah	60,705.0	38,306.9	29,220.6	781.7	653.1	4,551.2	18,552.3	136.0	2,257.5	44,576.1	92,589.0	17,576.2	184,827.5	30,448.3	4,190.7	49,189.4	17,015.0	8,314.9	31,015.1	17,531.2	403,281.9	*Total*
Ogos 2000																						*August 2000*
Bank perdagangan	60,712.4	1,940.6	914.3	340.5	57.7	1,861.7	14,488.7	2.9	2,072.7	36,927.6	73,420.7	12,525.9	118,587.3	30,425.1	4,212.1	37,779.9	12,130.0	8,506.9	22,099.2	11,441.6	306,978.9	*Commercial banks*
Syarikat kewangan	-	36,277.6	28,046.4	423.6	585.1	1,666.1	1,327.4	46.1	185.4	6,765.0	14,600.6	1,650.8	60,226.3	-	-	5,059.2	4,490.2	-	11,163.3	8,601.5	82,589.7	*Finance companies*
Bank saudagar	-	-	-	6.9	-	763.1	2,955.0	93.8	0.0	-	5,514.7	3,006.3	6,327.3	229.8	7.4	6,090.8	870.1	329.0	210.5	0.0	17,071.3	*Merchant banks*
Jumlah	60,712.4	38,218.2	28,960.6	771.0	642.9	4,290.9	18,771.2	142.9	2,258.1	43,692.6	93,536.0	17,183.1	185,140.8	30,655.0	4,219.4	48,929.9	17,490.4	8,836.0	33,472.9	20,043.1	406,639.8	*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	1,890.3	37,567.2	74,645.1	13,160.4	118,982.5	29,963.5	4,229.3	37,699.3	12,215.2	7,905.2	22,735.6	11,541.9	307,811.8	*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	8,386.7	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	-	0.0	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	2,071.8	44,565.1	94,962.0	18,094.0	185,688.3	30,192.4	4,235.4	48,936.4	17,734.4	8,214.6	33,949.1	19,928.6	407,965.4	*Total*
Oktober 2000																						*October 2000*
Bank perdagangan	60,601.6	1,869.1	832.8	345.7	48.1	2,030.6	13,876.2	2.3	1,896.6	38,702.8	75,284.2	12,869.4	121,186.2	30,751.8	4,208.0	37,866.9	12,623.1	7,850.1	22,381.6	11,066.4	310,338.7	*Commercial banks*
Syarikat kewangan	-	36,890.8	29,082.2	401.0	572.3	1,882.4	1,330.3	55.9	177.7	7,476.1	14,249.4	1,708.0	61,327.8	-	-	4,923.4	4,797.3	-	10,536.7	7,884.0	83,293.3	*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	0.0	17,836.4	*Merchant banks*
Jumlah	60,601.6	38,760.0	29,915.0	753.3	620.4	5,179.0	18,216.8	148.0	2,074.3	46,178.9	95,193.9	18,395.7	188,728.8	30,965.2	4,214.8	48,953.3	18,293.6	8,187.0	33,128.4	18,950.4	411,468.4	*Total*

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