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

RM juta | *RM million*

| Akhir tempoh | Overdraf | Pinjaman berjangka *Term loans* | | | | | | | | | | | Bil perdagangan[2] | Resit amanah | Kredit pusingan | Pinjaman SPTF | Pinjaman dalam mata wang asing | Lain-lain[3] | Jumlah pinjaman | *As at end of* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Sewa beli *Hire purchase* | | Pajakan | Pendiskaunan secara blok | Pinjaman penyambung | Pinjaman bersindiket | Pemfaktoran | Pinjaman peribadi | Pinjaman perumahan | Lain-lain | yang mana tempoh matangnya: *of which the maturity was:* | | | | | | | | |
| | | Jumlah | yang mana: Kereta penumpang *of which: Passenger cars* | | | | | | | | | Sehingga satu tahun | Melebihi satu tahun | | | | | | | |
| | *Overdraft* | *Total* | | *Leasing* | *Block discounting* | *Bridging loans* | *Syndicated loans* | *Factoring* | *Personal loans* | *Housing loans* | *Others* | *Up to one year* | *More than one year* | *Trade bills[2]* | *Trust receipts* | *Revolving credit* | *SPTF loans* | *Foreign currency loans* | *Others[3]* | *Total loans* | |
| Mac 2003 | | | | | | | | | | | | | | | | | | | | *March 2003* |
| Bank perdagangan | 56,282.8 | 496.6 | 181.9 | 214.4 | 12.3 | 1,297.0 | 9,522.6 | 106.7 | 1,548.4 | 62,459.4 | 77,581.5 | 7,024.3 | 146,214.6 | 33,076.3 | 3,713.4 | 34,877.7 | 27,726.2 | 7,533.5 | 23,275.9 | 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 | 12,901.8 | 365.4 | 1,742.9 | 71,602.3 | 92,518.9 | 10,151.4 | 219,974.9 | 33,156.9 | 3,713.4 | 42,141.8 | 40,165.9 | 7,718.6 | 40,109.1 | 453,414.7 | *Total* |
| April 2003 | | | | | | | | | | | | | | | | | | | | *April 2003* |
| Bank perdagangan | 55,810.7 | 453.2 | 119.0 | 210.8 | 12.2 | 1,297.5 | 9,337.7 | 111.9 | 1,572.2 | 63,670.7 | 78,025.8 | 6,731.5 | 147,960.4 | 33,042.9 | 3,732.2 | 34,892.7 | 28,108.7 | 7,751.5 | 22,905.3 | 340,935.9 | *Commercial banks* |
| Syarikat kewangan | - | 47,078.3 | 37,199.6 | 227.8 | 402.2 | 1,435.3 | 1,262.4 | 31.9 | 191.4 | 9,229.3 | 11,130.1 | 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 | 47,531.5 | 37,318.6 | 444.1 | 414.4 | 2,997.9 | 12,529.7 | 359.0 | 1,763.5 | 72,900.0 | 92,899.5 | 9,687.4 | 222,152.1 | 33,120.6 | 3,732.2 | 41,944.6 | 41,037.6 | 7,936.2 | 39,454.5 | 454,875.9 | *Total* |
| Mei 2003 | | | | | | | | | | | | | | | | | | | | *May 2003* |
| Bank perdagangan | 55,752.6 | 453.3 | 109.9 | 209.4 | 12.8 | 1,443.0 | 9,668.3 | 99.2 | 1,577.7 | 64,664.9 | 77,715.5 | 6,480.5 | 149,363.7 | 33,198.2 | 3,750.0 | 34,666.7 | 28,793.7 | 8,057.5 | 22,830.0 | 342,892.9 | *Commercial banks* |
| Syarikat kewangan | - | 47,416.2 | 37,632.2 | 229.2 | 393.5 | 1,441.2 | 1,267.5 | 31.0 | 188.5 | 9,291.1 | 10,911.9 | 1,430.9 | 69,739.0 | - | - | 3,217.5 | 12,624.4 | - | 15,747.5 | 102,759.4 | *Finance companies* |
| Bank saudagar | - | 0.0 | 0.0 | 5.5 | - | 328.1 | 1,882.8 | 211.7 | 0.0 | 0.0 | 3,656.6 | 1,580.7 | 4,504.0 | 72.2 | 0.0 | 3,712.6 | 779.5 | 185.2 | 637.2 | 11,471.3 | *Merchant banks* |
| Jumlah | 55,752.6 | 47,869.5 | 37,742.1 | 444.2 | 406.2 | 3,212.2 | 12,818.7 | 341.9 | 1,766.2 | 73,956.0 | 92,283.9 | 9,492.1 | 223,606.7 | 33,270.4 | 3,750.0 | 41,596.8 | 42,197.7 | 8,242.7 | 39,214.7 | 457,123.6 | *Total* |
| Jun 2003 | | | | | | | | | | | | | | | | | | | | *June 2003* |
| Bank perdagangan | 55,650.2 | 413.7 | 139.2 | 203.8 | 12.7 | 1,911.0 | 10,439.0 | 97.0 | 1,589.5 | 65,744.3 | 79,200.6 | 7,715.9 | 151,895.6 | 33,938.8 | 3,931.9 | 35,301.9 | 29,263.5 | 8,628.2 | 23,029.9 | 349,355.9 | *Commercial banks* |
| Syarikat kewangan | - | 47,095.6 | 37,436.6 | 160.2 | 394.5 | 1,444.0 | 1,261.9 | 33.8 | 185.5 | 9,328.9 | 10,831.6 | 1,409.7 | 69,326.3 | - | - | 3,176.2 | 13,063.4 | - | 16,034.7 | 103,010.2 | *Finance companies* |
| Bank saudagar | - | 0.0 | 0.0 | 5.5 | - | 403.6 | 1,859.6 | 218.5 | 0.0 | 0.0 | 3,601.1 | 1,606.2 | 4,482.0 | 68.8 | 0.0 | 3,698.4 | 778.2 | 148.5 | 650.4 | 11,432.7 | *Merchant banks* |
| Jumlah | 55,650.2 | 47,509.3 | 37,575.8 | 369.6 | 407.1 | 3,758.6 | 13,560.4 | 349.3 | 1,775.0 | 75,073.2 | 93,633.3 | 10,731.8 | 225,704.0 | 34,007.6 | 3,931.9 | 42,176.6 | 43,105.1 | 8,776.8 | 39,715.0 | 463,798.8 | *Total* |
| Julai 2003 | | | | | | | | | | | | | | | | | | | | *July 2003* |
| Bank perdagangan | 55,095.4 | 423.0 | 133.9 | 200.8 | 12.5 | 2,014.1 | 9,756.9 | 91.9 | 1,628.3 | 66,141.2 | 80,609.1 | 10,453.1 | 150,424.8 | 34,347.9 | 3,961.2 | 34,381.9 | 30,420.7 | 8,944.6 | 23,775.3 | 351,804.8 | *Commercial banks* |
| Syarikat kewangan | - | 48,066.1 | 38,585.9 | 157.7 | 386.1 | 1,427.4 | 1,287.2 | 34.0 | 177.2 | 9,391.1 | 10,679.3 | 1,437.8 | 70,168.3 | - | - | 3,165.1 | 13,661.6 | - | 15,397.8 | 103,830.6 | *Finance companies* |
| Bank saudagar | - | 0.0 | 0.0 | 5.5 | - | 424.8 | 1,673.9 | 217.1 | 0.0 | 0.0 | 3,598.6 | 1,562.7 | 4,357.2 | 69.9 | 0.0 | 3,772.4 | 779.9 | 282.1 | 647.6 | 11,472.0 | *Merchant banks* |
| Jumlah | 55,095.4 | 48,489.1 | 38,719.8 | 364.0 | 398.7 | 3,866.3 | 12,718.0 | 342.9 | 1,805.6 | 75,532.3 | 94,887.0 | 13,453.6 | 224,950.3 | 34,417.8 | 3,961.2 | 41,319.4 | 44,862.2 | 9,226.7 | 39,820.7 | 467,107.4 | *Total* |
| Ogos 2003 | | | | | | | | | | | | | | | | | | | | *August 2003* |
| Bank perdagangan | 54,776.9 | 425.2 | 139.6 | 137.4 | 12.4 | 2,151.5 | 9,706.4 | 96.1 | 1,657.9 | 67,386.6 | 80,984.0 | 10,887.1 | 151,670.5 | 34,359.6 | 3,857.6 | 34,025.4 | 31,246.5 | 9,127.1 | 23,885.3 | 353,835.9 | *Commercial banks* |
| Syarikat kewangan | - | 48,208.9 | 38,825.2 | 149.5 | 375.4 | 1,421.4 | 1,289.5 | 34.8 | 173.4 | 10,242.6 | 10,574.1 | 1,400.4 | 71,069.1 | - | - | 3,160.5 | 14,313.0 | - | 14,742.9 | 104,685.8 | *Finance companies* |
| Bank saudagar | - | 0.0 | 0.0 | 5.5 | - | 856.0 | 1,631.1 | 215.7 | 0.0 | 0.0 | 3,756.0 | 2,154.2 | 4,310.2 | 70.4 | 0.0 | 3,624.0 | 761.0 | 282.4 | 646.5 | 11,848.7 | *Merchant banks* |
| Jumlah | 54,776.9 | 48,634.0 | 38,964.8 | 292.5 | 387.7 | 4,429.0 | 12,627.1 | 346.5 | 1,831.3 | 77,629.1 | 95,314.2 | 14,441.7 | 227,049.7 | 34,430.0 | 3,857.6 | 40,809.8 | 46,320.6 | 9,409.4 | 39,274.7 | 470,370.5 | *Total* |
| September 2003 | | | | | | | | | | | | | | | | | | | | *September 2003* |
| Bank perdagangan | 54,928.7 | 415.3 | 124.1 | 153.2 | 12.3 | 2,005.7 | 9,637.3 | 111.1 | 1,679.0 | 66,511.6 | 80,918.6 | 11,037.9 | 150,406.2 | 34,390.7 | 3,917.9 | 34,023.6 | 30,988.0 | 10,037.6 | 25,973.3 | 355,703.9 | *Commercial banks* |
| Syarikat kewangan | - | 47,537.0 | 38,631.7 | 138.1 | 365.3 | 1,413.6 | 1,259.5 | 36.0 | 169.2 | 10,278.5 | 10,470.4 | 1,319.0 | 70,348.7 | - | - | 3,089.8 | 14,914.7 | - | 15,337.3 | 105,009.4 | *Finance companies* |
| Bank saudagar | - | 0.0 | 0.0 | 5.7 | - | 863.8 | 1,558.2 | 212.8 | 0.0 | 0.0 | 3,724.5 | 2,139.4 | 4,225.7 | 67.3 | 0.0 | 3,576.8 | 806.1 | 282.6 | 635.5 | 11,733.3 | *Merchant banks* |
| Jumlah | 54,928.7 | 47,952.4 | 38,755.8 | 297.0 | 377.6 | 4,283.1 | 12,455.0 | 359.9 | 1,848.3 | 76,790.1 | 95,113.5 | 14,496.3 | 224,980.5 | 34,458.0 | 3,917.9 | 40,690.1 | 46,708.7 | 10,320.3 | 41,946.1 | 472,446.6 | *Total* |
| Oktober 2003 | | | | | | | | | | | | | | | | | | | | *October 2003* |
| Bank perdagangan | 54,783.6 | 402.6 | 120.4 | 136.9 | 11.4 | 2,046.7 | 9,330.7 | 132.4 | 1,686.0 | 66,664.5 | 81,056.9 | 10,585.5 | 150,882.5 | 34,103.2 | 3,863.4 | 33,913.7 | 31,130.9 | 10,324.5 | 27,388.3 | 356,975.6 | *Commercial banks* |
| Syarikat kewangan | - | 47,794.3 | 38,593.1 | 136.3 | 357.4 | 1,406.5 | 1,260.6 | 40.1 | 164.9 | 10,319.1 | 10,376.7 | 1,320.2 | 70,535.7 | - | - | 3,051.3 | 15,534.0 | - | 15,272.6 | 105,713.8 | *Finance companies* |
| Bank saudagar | - | 0.0 | 0.0 | 5.7 | - | 897.4 | 1,560.7 | 207.8 | 0.0 | 0.0 | 3,496.0 | 1,962.5 | 4,205.0 | 66.0 | 0.0 | 3,463.8 | 821.4 | 282.3 | 647.6 | 11,448.5 | *Merchant banks* |
| Jumlah | 54,783.6 | 48,196.9 | 38,713.5 | 278.9 | 368.7 | 4,350.6 | 12,151.9 | 380.3 | 1,851.0 | 76,983.5 | 94,929.6 | 13,868.2 | 225,623.3 | 34,169.2 | 3,863.4 | 40,428.8 | 47,486.3 | 10,606.9 | 43,308.4 | 474,138.0 | *Total* |
| November 2003 | | | | | | | | | | | | | | | | | | | | *November 2003* |
| Bank perdagangan | 55,106.8 | 401.9 | 117.6 | 135.4 | 11.2 | 2,178.4 | 8,764.4 | 159.2 | 1,697.0 | 67,978.3 | 81,074.3 | 8,878.5 | 153,521.5 | 33,960.6 | 3,825.2 | 32,774.7 | 31,599.4 | 10,270.3 | 27,483.8 | 357,420.7 | *Commercial banks* |
| Syarikat kewangan | - | 48,153.1 | 37,979.4 | 124.4 | 342.0 | 1,405.9 | 1,212.9 | 42.1 | 161.1 | 10,963.3 | 10,315.2 | 1,358.2 | 71,361.7 | - | - | 3,047.7 | 15,979.2 | - | 14,980.2 | 106,727.1 | *Finance companies* |
| Bank saudagar | - | 0.0 | 0.0 | 5.7 | - | 936.7 | 1,492.1 | 206.4 | 0.0 | 0.0 | 3,477.0 | 1,964.6 | 4,153.3 | 66.1 | 0.0 | 3,294.0 | 785.6 | 282.6 | 690.2 | 11,236.5 | *Merchant banks* |
| Jumlah | 55,106.8 | 48,555.0 | 38,097.0 | 265.4 | 353.2 | 4,521.0 | 11,469.4 | 407.6 | 1,858.1 | 78,941.5 | 94,866.5 | 12,201.4 | 229,036.5 | 34,026.7 | 3,825.2 | 39,116.4 | 48,364.2 | 10,552.9 | 43,154.2 | 475,384.3 | *Total* |
| 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 | 68,840.3 | 79,048.9 | 6,707.0 | 153,450.1 | 34,545.4 | 3,843.3 | 32,628.2 | 32,317.9 | 10,540.4 | 27,980.6 | 355,839.2 | *Commercial banks* |
| Syarikat kewangan | - | 48,381.9 | 38,705.9 | 122.5 | 330.7 | 1,408.0 | 1,199.1 | 43.0 | 142.7 | 10,954.7 | 10,176.6 | 1,355.7 | 71,403.5 | - | - | 2,994.9 | 16,305.7 | - | 14,788.1 | 106,847.9 | *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 | 48,816.5 | 38,819.2 | 230.8 | 341.8 | 4,615.0 | 10,265.6 | 424.4 | 1,842.0 | 79,795.0 | 92,923.2 | 10,096.8 | 229,157.6 | 34,608.7 | 3,843.3 | 38,637.7 | 49,404.4 | 10,823.4 | 43,331.6 | 473,730.0 | *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 | 33,380.6 | 10,732.8 | 27,955.0 | 360,995.2 | *Commercial banks* |
| Syarikat kewangan | - | 50,622.8 | 40,575.3 | 52.4 | 294.1 | 1,311.7 | 1,073.0 | 35.8 | 131.2 | 10,907.8 | 9,409.2 | 1,423.2 | 72,414.8 | - | - | 2,888.1 | 17,081.5 | - | 13,510.6 | 107,318.2 | *Finance companies* |
| Bank saudagar | - | 0.0 | 0.0 | 5.7 | - | 1,065.3 | 1,410.1 | 181.9 | 0.0 | 0.0 | 3,469.9 | 2,094.5 | 4,038.4 | 63.7 | 0.0 | 3,017.6 | 766.5 | 284.3 | 542.4 | 10,807.4 | *Merchant banks* |
| Jumlah | 53,137.9 | 50,926.8 | 40,671.6 | 178.2 | 304.8 | 4,417.9 | 9,981.7 | 382.5 | 1,821.1 | 82,878.9 | 93,356.4 | 11,355.3 | 232,893.1 | 34,869.9 | 3,673.0 | 38,938.0 | 51,228.6 | 11,017.1 | 42,008.0 | 479,120.8 | *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.*