II.6 Pinjaman Mengikut Jenis: Sistem Perbankan
Loans by Type: Banking System

RM juta — *RM million*

Akhir tempoh	Overdraf	Pinjaman berjangka *Term loans*												Bil perdagangan[1]	Resit amanah	Kredit pusingan	Pinjaman SPTF	Pinjaman dalam mata wang asing	Lain-lain[2]	Jumlah pinjaman[3]	*As at end of*
		Sewa beli *Hire purchase*									yang mana tempoh matangnya: *of which the maturity was:*										
	Overdraf	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*	Sehingga satu tahun *Up to one year*	Melebihi satu tahun *More than one year*	*Trade bills*[1]	*Trust receipts*	*Revolving credit*	*SPTF loans*	*Foreign currency loans*	*Others*[2]	*Total loans*[3]	
Disember 1997																					*December 1997*
Bank perdagangan	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	*Commercial banks*
Syarikat kewangan	-	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	*Finance companies*
Bank saudagar	-	-	-	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	*Merchant banks*
Jumlah	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	*Total*
Mac 1998																					*March 1998*
Bank perdagangan	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	*Commercial banks*
Syarikat kewangan	-	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	*Finance companies*
Bank saudagar	-	-	-	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	*Merchant banks*
Jumlah	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	*Total*
Jun 1998																					*June 1998*
Bank perdagangan	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	*Commercial banks*
Syarikat kewangan	-	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	*Finance companies*
Bank saudagar	-	-	-	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	*Merchant banks*
Jumlah	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	*Total*
Ogos 1998																					*August 1998*
Bank perdagangan	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	*Commercial banks*
Syarikat kewangan	-	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	*Finance companies*
Bank saudagar	-	-	-	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	*Merchant banks*
Jumlah	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	*Total*
September 1998																					*September 1998*
Bank perdagangan	69,986.8	1,172.4	691.9	45.0	102.0	2,023.4	16,027.6	4.7	1,852.4	36,899.0	72,095.4	13,046.6	117,175.3	28,623.4	5,613.6	46,511.5	4,778.1	8,157.2	7,139.9	301,032.4	*Commercial banks*
Syarikat kewangan	-	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	*Finance companies*
Bank saudagar	-	-	-	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	*Merchant banks*
Jumlah	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	49,679.8	96,726.1	18,722.8	206,069.7	29,063.0	5,628.8	64,544.8	7,285.1	8,670.1	9,586.2	419,557.4	*Total*
Oktober 1998																					*October 1998*
Bank perdagangan	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	*Commercial banks*
Syarikat kewangan	-	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	*Finance companies*
Bank saudagar	-	-	-	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	*Merchant banks*
Jumlah	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	*Total*
November 1998																					*November 1998*
Bank perdagangan	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	*Commercial banks*
Syarikat kewangan	-	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	*Finance companies*
Bank saudagar	-	-	-	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	*Merchant banks*
Jumlah	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	*Total*
Disember 1998																					*December 1998*
Bank perdagangan	68,262.3	1,756.6	754.7	95.0	142.8	2,060.1	16,684.4	4.7	1,725.1	37,770.1	71,582.5	13,578.7	118,242.6	26,897.3	4,899.1	47,046.5	4,807.8	8,482.9	6,929.0	299,146.2	*Commercial banks*
Syarikat kewangan	-	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	*Finance companies*
Bank saudagar	-	-	-	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	528.5	215.2	22,198.3	*Merchant banks*
Jumlah	68,262.3	43,802.2	29,723.5	1,098.0	1,145.2	5,192.6	22,515.9	283.9	2,113.2	50,691.1	95,608.5	19,246.8	203,204.0	27,251.1	4,912.2	64,779.7	7,317.5	9,011.4	9,541.6	413,526.6	*Total*
Januari 1999																					*January 1999*
Bank perdagangan	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	*Commercial banks*
Syarikat kewangan	-	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	*Finance companies*
Bank saudagar	-	-	-	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	*Merchant banks*
Jumlah	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	*Total*
Februari 1999																					*February 1999*
Bank perdagangan	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	*Commercial banks*
Syarikat kewangan	-	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	*Finance companies*
Bank saudagar	-	-	-	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	*Merchant banks*
Jumlah	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	*Total*
Mac 1999																					*March 1999*
Bank perdagangan	65,048.2	2,157.6	712.5	127.6	158.8	1,949.8	15,352.4	0.0	1,721.9	38,328.5	72,230.1	13,833.7	118,192.9	24,570.1	4,511.7	45,025.5	5,203.0	10,152.4	7,088.4	293,625.8	*Commercial banks*
Syarikat kewangan	-	40,341.5	28,544.4	818.6	1,061.3	1,926.7	1,753.2	93.0	353.0	11,771.1	18,103.1	1,871.4	74,350.2	-	-	6,814.5	2,194.0	-	2,325.7	87,555.7	*Finance companies*
Bank saudagar	-	-	-	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	*Merchant banks*
Jumlah	65,048.2	42,499.1	29,256.9	954.6	1,220.0	4,728.1	21,171.1	262.6	2,074.9	50,106.3	95,816.6	19,033.5	199,799.8	24,859.3	4,526.6	60,814.2	7,829.5	10,693.0	9,650.8	402,254.8	*Total*
April 1999																					*April 1999*
Bank perdagangan	64,326.4	2,347.7	857.1	131.6	152.7	2,211.0	15,307.8	0.0	1,818.4	38,654.4	71,570.0	13,031.4	119,162.1	25,186.1	4,267.9	44,928.3	5,100.4	9,914.8	7,021.6	292,938.8	*Commercial banks*
Syarikat kewangan	-	39,727.3	28,795.1	758.6	954.1	1,817.9	1,552.0	90.2	346.3	11,663.9	17,514.4	1,792.4	72,632.3	-	-	6,462.3	2,233.9	-	2,272.3	85,393.2	*Finance companies*
Bank saudagar	-	-	-	8.4	-	950.4	3,806.1	168.7	4.9	6.6	5,491.2	3,286.6	7,149.8	276.4	14.9	9,038.9	430.2	544.3	254.0	20,995.1	*Merchant banks*
Jumlah	64,326.4	42,075.0	29,652.2	898.6	1,106.8	4,979.3	20,665.8	258.9	2,169.6	50,324.8	94,575.7	18,110.4	198,944.2	25,462.4	4,282.8	60,429.5	7,764.5	10,459.1	9,547.9	399,327.1	*Total*
Mei 1999																					*May 1999*
Bank perdagangan	63,711.6	3,095.6	1,518.4	125.4	118.2	2,448.5	15,421.0	34.0	1,814.1	38,998.7	72,179.3	13,154.1	121,080.8	26,434.4	4,293.8	45,083.4	5,300.9	9,965.7	7,280.9	296,305.6	*Commercial banks*
Syarikat kewangan	-	38,541.5	27,219.8	726.9	909.4	1,815.7	1,483.4	89.5	336.8	11,609.8	17,006.0	1,644.3	70,874.9	-	-	6,320.0	2,282.4	-	2,330.7	83,452.2	*Finance companies*
Bank saudagar	-	-	-	8.4	-	1,009.6	3,861.5	167.1	4.9	58.2	5,431.3	3,467.7	7,073.2	215.3	14.7	8,797.7	437.9	546.3	357.1	20,910.1	*Merchant banks*
Jumlah	63,711.6	41,637.2	28,738.1	860.8	1,027.6	5,273.8	20,765.9	290.6	2,155.9	50,666.7	94,616.6	18,266.1	199,029.0	26,649.7	4,308.6	60,201.0	8,021.2	10,512.0	9,968.7	400,667.8	*Total*
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	40,544.6	71,568.4	15,156.9	120,462.9	26,317.6	4,124.1	44,156.9	5,098.3	10,092.7	7,434.7	296,317.9	*Commercial banks*
Syarikat kewangan	-	38,036.6	27,377.2	827.8	869.8	1,694.7	1,311.8	86.8	332.2	11,771.9	16,525.6	1,618.4	69,838.8	-	-	6,185.4	2,304.6	-	2,386.7	82,333.8	*Finance companies*
Bank saudagar	-	-	-	8.1	-	1,001.4	3,906.4	169.5	4.9	2.7	5,371.7	3,516.4	6,948.2	260.9	14.8	8,678.7	441.3	516.8	339.3	20,716.6	*Merchant banks*
Jumlah	63,473.7	41,049.9	28,835.2	935.4	1,017.1	5,596.7	20,793.1	256.3	2,108.3	52,319.2	93,465.7	20,291.7	197,249.9	26,578.6	4,138.9	59,021.0	7,844.2	10,609.5	10,160.7	399,368.3	*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 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 Sub-total may not necessarily add-up to grand total due to rounding.