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	*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*[1]	*Trust receipts*	*Revolving credit*	*SPTF loans*	*Foreign currency loans*	*Others*[2]	*Total loans*	
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*
Disember 2001																				*December 2001*
Bank perdagangan	59,566.2	873.5	287.3	191.7	19.7	1,805.4	12,538.0	30.7	1,467.8	50,711.3	77,058.0	13,984.4	130,711.8	31,143.8	3,938.3	38,020.2	20,078.2	5,723.3	21,905.6	325,071.7	*Commercial banks*
Syarikat kewangan	-	42,103.2	26,407.3	285.7	530.0	2,025.9	1,471.6	66.3	143.0	8,406.7	13,059.0	1,257.3	66,834.1	-	-	4,091.6	7,617.4	-	12,878.3	92,678.6	*Finance companies*
Bank saudagar	-	0.0	0.0	5.3	-	571.9	2,386.1	67.5	0.0	0.0	4,786.3	2,092.3	5,724.8	121.3	7.4	4,902.6	771.6	245.5	741.3	14,606.8	*Merchant banks*
Jumlah	59,566.2	42,976.8	26,694.6	482.7	549.7	4,403.2	16,395.6	164.6	1,610.9	59,118.0	94,903.3	17,334.1	203,270.6	31,265.1	3,945.6	47,014.4	28,467.2	5,968.8	35,525.1	432,357.1	*Total*
Januari 2002																				*January 2002*
Bank perdagangan	58,743.3	662.2	87.6	188.5	19.7	1,490.4	12,542.6	24.5	1,412.0	51,395.4	77,185.3	12,872.6	132,047.9	31,416.5	3,823.5	37,717.5	20,288.2	5,798.8	22,380.0	325,088.5	*Commercial banks*
Syarikat kewangan	-	42,761.8	27,077.1	274.8	526.4	1,952.8	1,392.2	62.6	146.3	8,245.4	12,882.9	1,246.6	66,998.7	-	-	4,086.7	7,862.1	-	13,219.1	93,413.3	*Finance companies*
Bank saudagar	-	0.0	0.0	5.3	-	485.5	2,394.4	66.7	0.0	0.0	4,822.1	2,033.8	5,740.2	116.4	7.4	4,803.9	773.8	246.1	748.2	14,469.7	*Merchant banks*
Jumlah	58,743.3	43,424.1	27,164.8	468.6	546.1	3,928.7	16,329.2	153.8	1,558.4	59,640.8	94,890.2	16,153.0	204,786.9	31,532.9	3,830.9	46,608.1	28,924.1	6,044.9	36,347.3	432,971.5	*Total*
Februari 2002																				*February 2002*
Bank perdagangan	58,582.2	877.7	313.8	188.5	22.4	1,457.2	12,468.2	24.7	1,411.9	51,978.6	77,068.9	11,172.0	134,325.9	31,399.8	3,816.0	38,761.9	20,616.4	5,717.3	22,647.4	327,038.8	*Commercial banks*
Syarikat kewangan	-	43,091.5	26,982.9	270.0	519.7	1,933.4	1,393.4	60.6	141.9	8,094.3	12,785.1	1,222.6	67,067.2	-	-	4,078.6	8,115.6	-	13,659.7	94,143.9	*Finance companies*
Bank saudagar	-	0.0	0.0	5.3	-	661.7	2,447.4	59.8	0.0	0.0	4,849.4	2,213.5	5,810.1	123.0	7.2	4,767.9	775.6	179.0	752.1	14,628.4	*Merchant banks*
Jumlah	58,582.2	43,969.1	27,296.7	463.8	542.1	4,052.3	16,309.0	145.1	1,553.8	60,072.8	94,703.3	14,608.2	207,203.2	31,522.9	3,823.2	47,608.4	29,507.6	5,896.2	37,059.2	435,811.1	*Total*
Mac 2002																				*March 2002*
Bank perdagangan	59,177.8	846.1	297.0	206.6	23.1	1,818.2	12,291.4	20.4	1,405.9	52,846.0	77,464.2	11,958.7	134,963.2	31,053.1	3,661.6	38,452.1	21,094.4	5,952.2	22,433.8	328,747.1	*Commercial banks*
Syarikat kewangan	-	43,565.4	27,026.3	275.7	513.8	1,923.8	1,401.0	63.2	145.2	7,943.9	12,206.7	1,256.3	66,782.5	-	-	4,086.8	8,401.8	-	14,303.9	94,831.2	*Finance companies*
Bank saudagar	-	0.0	0.0	4.9	-	658.7	2,730.0	52.5	0.0	0.0	4,707.5	2,490.9	5,662.8	122.8	3.4	4,633.2	768.7	178.5	750.4	14,610.7	*Merchant banks*
Jumlah	59,177.8	44,411.6	27,323.3	487.3	536.9	4,400.7	16,422.4	136.2	1,551.1	60,789.9	94,378.3	15,705.8	207,408.5	31,176.0	3,665.0	47,172.1	30,264.9	6,130.7	37,488.1	438,189.0	*Total*
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	77,297.4	7,993.9	144,385.4	33,121.9	3,888.0	36,147.2	26,111.6	6,623.5	23,262.0	338,438.5	*Commercial banks*
Syarikat kewangan	-	46,286.2	29,166.0	242.3	444.5	1,670.7	1,315.1	53.5	203.1	8,793.1	11,598.8	1,571.9	69,035.4	-	-	3,427.2	10,508.5	-	15,978.5	100,521.5	*Finance companies*
Bank saudagar	-	0.0	0.0	5.5	-	637.9	2,441.9	189.7	0.0	0.0	3,928.6	2,243.3	4,960.3	78.8	0.0	4,473.3	803.5	195.0	726.6	13,480.8	*Merchant banks*
Jumlah	56,905.1	46,815.2	29,357.2	470.6	457.1	4,283.8	14,096.1	350.0	1,682.6	69,209.9	92,824.7	11,809.0	218,381.1	33,200.6	3,888.0	44,047.7	37,423.6	6,818.5	39,967.1	452,440.8	*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.