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*											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*	
		Sewa beli / *Hire purchase*		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 matanqnya: / *of which the maturity was:*									
		Jumlah / *Total*	yang mana: Kereta penumpang / *of which: Passenger cars*									Sehingga satu tahun / *Up to one year*	Melebihi satu tahun / *More than one year*								
Februari 2003																				*February 2003*
Bank perdagangan	56,516.4	508.7	181.4	222.8	12.5	1,404.7	10,113.6	104.2	1,550.9	61,305.2	76,731.4	7,175.1	144,778.8	33,601.2	3,953.3	35,543.5	27,457.8	6,628.5	24,119.0	339,773.6	*Commercial banks*
Syarikat kewangan	-	46,415.3	36,700.5	238.4	430.4	1,677.7	1,321.7	42.0	197.2	9,140.0	11,371.6	1,563.4	69,270.8	-	-	3,355.8	11,197.0	-	16,100.5	101,487.5	*Finance companies*
Bank saudagar	-	0.0	0.0	5.5	-	633.2	2,349.8	202.1	0.0	0.0	3,880.9	2,215.9	4,855.7	86.3	0.0	4,198.0	809.8	184.6	688.1	13,038.3	*Merchant banks*
Jumlah	56,516.4	46,924.0	36,881.9	466.7	442.8	3,715.6	13,785.1	348.3	1,748.1	70,445.2	91,984.0	10,954.4	218,905.3	33,687.5	3,953.3	43,097.3	39,464.6	6,813.1	40,907.5	454,299.5	*Total*
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	53,880.2	434.6	113.3	102.7	11.1	2,234.2	7,615.1	170.9	1,699.3	68,839.7	79,115.9	6,768.9	153,454.6	34,545.7	3,849.7	32,670.6	32,317.9	10,540.4	27,981.2	356,009.1	*Commercial banks*
Syarikat kewangan	-	48,422.0	38,735.7	122.4	330.7	1,408.0	1,199.1	43.0	142.7	10,954.3	10,201.9	1,355.7	71,468.3	-	-	3,008.4	16,309.0	-	14,788.1	106,929.6	*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	53,880.2	48,856.6	38,849.0	230.7	341.8	4,615.0	10,265.6	424.4	1,842.0	79,794.0	93,015.5	10,158.8	229,227.0	34,609.0	3,849.7	38,693.6	49,407.7	10,823.4	43,332.2	473,981.6	*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	53,479.9	394.6	102.3	122.7	10.9	2,037.4	7,629.9	171.8	1,707.7	73,587.4	79,303.0	6,812.4	158,152.9	34,958.4	3,701.7	32,478.5	32,858.7	10,526.7	25,420.0	358,389.3	*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	53,479.9	48,630.8	38,210.2	249.6	326.5	4,438.6	10,239.2	410.0	1,843.3	84,447.2	92,932.8	10,290.6	233,227.5	35,023.1	3,701.7	38,400.7	50,505.2	10,810.4	41,803.1	477,242.3	*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.