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]	Pinjaman yang dijual kepada Cagamas	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									Sehingga satu tahun	Melebihi satu tahun									
	Overdraft	*Total*	*of which: Passenger cars*	*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]	*Loans sold to Cagamas*	*Total loans*	
Mei 1999																						*May 1999*
Bank perdagangan	63,711.6	3,095.3	1,518.4	125.4	118.2	2,448.5	15,421.0	34.0	1,814.1	27,749.3	72,179.3	13,154.1	109,831.1	26,434.4	4,293.8	45,083.4	9,111.0	9,965.7	18,458.4	11,249.4	300,043.4	*Commercial banks*
Syarikat kewangan	-	38,570.1	27,285.1	726.9	909.4	1,815.7	1,483.4	89.5	336.8	6,527.6	16,977.4	1,683.3	65,753.5	-	-	6,320.0	2,284.3	-	7,411.0	5,082.3	83,452.2	*Finance companies*
Bank saudagar	-	-	-	8.4	-	1,009.6	3,861.5	167.1	4.9	-	5,431.3	3,467.7	7,015.1	215.3	14.7	8,797.7	437.9	546.3	415.3	58.2	20,910.1	*Merchant banks*
Jumlah	63,711.6	41,665.4	28,803.5	860.8	1,027.6	5,273.8	20,765.9	290.6	2,155.9	34,276.9	94,588.0	18,305.2	182,599.7	26,649.7	4,308.6	60,201.0	11,833.2	10,512.0	26,284.7	16,389.9	404,405.7	*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	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	60,833.7	2,575.5	1,204.0	132.4	76.5	2,549.8	14,786.1	1.7	1,908.4	34,151.2	71,237.1	13,288.4	114,130.2	27,524.9	4,118.4	38,463.3	10,269.5	8,004.3	19,211.7	10,495.9	295,844.3	*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	6,233.8	193.7	7.4	7,346.5	782.4	474.4	309.5	2.6	18,120.8	*Merchant banks*
Jumlah	60,833.7	39,245.8	28,228.4	708.0	762.2	4,943.0	19,297.0	155.4	2,140.8	40,699.2	91,711.2	17,221.7	182,440.9	27,718.6	4,125.8	51,185.1	14,187.5	8,478.6	28,555.8	16,825.9	394,747.5	*Total*
Februari 2000																						*February 2000*
Bank perdagangan	61,136.3	2,436.5	1,195.4	128.7	72.6	2,581.7	15,140.2	228.3	1,922.2	34,573.3	71,172.0	14,095.4	114,160.1	27,661.6	4,062.6	37,846.7	10,077.9	7,837.8	19,397.9	10,534.5	296,276.2	*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	61,136.3	39,063.1	28,540.7	695.0	744.5	5,013.5	19,617.2	371.9	2,143.4	41,326.6	91,506.4	18,435.8	182,045.7	27,857.8	4,069.7	50,282.1	14,154.3	8,313.6	28,787.1	16,847.0	395,082.4	*Total*
Mac 2000																						*March 2000*
Bank perdagangan	61,844.3	2,385.1	1,139.5	124.5	69.5	2,434.2	14,726.5	1.7	1,986.2	34,945.7	71,681.7	13,461.8	114,893.2	28,646.0	4,011.5	37,546.0	10,046.1	7,530.7	19,975.8	10,941.0	297,955.4	*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	61,844.3	38,649.4	22,772.6	664.7	716.9	4,844.4	19,043.9	143.4	2,203.7	41,701.8	92,136.3	18,143.0	181,961.4	28,877.9	4,018.6	49,536.7	14,389.0	8,008.0	29,494.3	17,376.2	396,273.3	*Total*
April 2000																						*April 2000*
Bank perdagangan	61,500.6	2,294.5	1,116.1	119.3	66.4	2,445.9	15,051.6	1.7	2,039.3	35,306.3	72,017.8	13,340.0	116,002.9	28,853.0	3,913.4	36,723.7	10,786.7	7,516.1	20,349.8	11,147.0	298,986.3	*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	61,500.6	38,670.5	28,578.7	639.2	696.5	5,168.6	19,384.6	150.4	2,250.8	41,832.3	91,934.6	17,977.8	182,749.7	29,096.9	3,919.7	48,662.3	15,339.3	7,995.1	30,505.9	18,189.3	397,747.4	*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	4,083.8	38,343.6	11,678.3	8,040.9	20,475.0	10,622.4	303,877.3	*Commercial banks*
Syarikat kewangan	-	35,941.6	27,685.3	472.7	600.3	1,656.2	1,320.9	44.1	193.9	7,616.2	14,651.4	1,750.1	60,747.1	-	-	5,062.5	4,081.2	-	9,784.6	6,939.2	81,425.5	*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	38,045.7	28,683.0	806.7	662.1	4,843.5	18,870.4	155.0	2,253.3	44,112.2	92,300.9	18,208.2	183,841.6	30,163.1	4,089.5	49,681.8	16,627.5	8,429.7	30,469.7	17,561.6	402,677.5	*Total*
Julai 2000																						*July 2000*
Bank perdagangan	60,705.0	2,012.1	955.9	334.3	58.9	2,113.7	14,284.8	2.2	2,068.7	36,995.3	72,525.4	12,947.3	117,448.1	30,215.2	4,183.2	38,095.2	11,873.5	7,956.1	21,053.1	10,672.0	304,476.7	*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	6,303.9	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	18,576.7	136.0	2,257.5	44,576.1	92,596.1	17,583.1	184,852.1	30,448.3	4,190.7	49,512.9	17,015.0	8,314.9	31,015.1	17,531.2	403,636.9	*Total*
Ogos 2000																						*August 2000*
Bank perdagangan	60,712.4	1,940.6	914.3	340.5	57.7	1,861.7	14,251.9	2.9	2,072.7	36,927.6	73,420.7	12,525.9	118,350.4	30,425.1	4,212.1	37,779.9	12,130.0	8,743.8	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	18,534.3	142.9	2,258.1	43,692.6	93,536.0	17,183.1	184,904.0	30,655.0	4,219.4	48,929.9	17,490.4	9,072.9	33,472.9	20,043.1	406,639.8	*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 kaktangan 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.