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]	
		Sewa beli *Hire purchase*									yang mana tempoh matangnya: *of which the maturity was:*										
		Jumlah	yang mana: Kereta penumpang *of which: Passenger cars*	Pajakan	Pendiskaunan secara blok	Pinjaman penyambung	Pinjaman bersindiket	Pemfaktoran	Pinjaman peribadi	Pinjaman perumahan[3]	Lain-lain	Sehingga satu tahun	Melebihi satu tahun								
	Overdraft	*Total*		*Leasing*	*Block discounting*	*Bridging loans*	*Syndicated loans*	*Factoring*	*Personal loans*	*Housing loans*[3]	*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*[3]	*As at end of*
Disember 1998																					*December 1998*
Bank pedagangan	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*
Mac 1999																					*March 1999*
Bank pedagangan	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*
Jun 1999																					*June 1999*
Bank pedagangan	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	71,471.2	15,059.7	120,462.9	26,317.6	4,123.2	44,155.6	5,099.2	10,092.7	7,434.7	296,219.3	*Commercial banks*
Syarikat kewangan	-	38,006.2	27,274.5	824.1	869.8	1,694.7	1,311.8	86.8	332.2	11,771.9	16,385.4	1,631.0	69,651.9	-	-	6,185.4	2,266.1	-	2,386.7	82,121.0	*Finance companies*
Bank saudagar	-	-	-	8.1	-	1,001.4	3,890.5	169.5	4.9	2.7	5,366.0	3,510.7	6,932.3	260.9	14.8	8,626.2	441.3	516.8	339.3	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	52,319.2	93,222.5	20,201.5	197,047.0	26,578.6	4,138.0	58,967.2	7,806.6	10,609.5	10,160.7	398,982.8	*Total*
Julai 1999																					*July 1999*
Bank pedagangan	62,895.6	2,960.6	1,452.9	95.5	142.6	2,638.5	14,882.4	0.0	1,783.7	41,177.2	72,521.1	15,620.9	120,580.7	26,815.9	4,017.9	41,830.7	5,203.4	10,323.8	7,414.6	294,703.4	*Commercial banks*
Syarikat kewangan	-	37,461.6	26,765.6	799.0	835.4	1,685.1	1,366.4	89.1	341.3	12,314.9	16,399.4	1,614.3	69,677.8	-	-	6,103.0	2,377.0	-	2,463.9	82,236.0	*Finance companies*
Bank saudagar	-	-	-	8.1	-	956.7	3,706.6	119.5	4.6	2.7	5,020.0	3,191.9	6,626.1	277.7	7.7	8,217.9	358.7	518.4	302.3	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	53,494.7	93,940.4	20,427.1	196,884.6	27,093.6	4,025.6	56,151.5	7,939.0	10,842.1	10,180.7	396,439.9	*Total*
Ogos 1999																					*August 1999*
Bank pedagangan	62,414.7	3,160.0	1,535.1	117.7	139.1	2,607.1	15,516.6	0.0	1,801.7	41,331.2	71,800.2	15,232.0	121,241.5	26,784.0	4,187.7	41,517.2	5,196.5	10,639.8	7,783.6	294,997.0	*Commercial banks*
Syarikat kewangan	-	36,802.4	26,941.8	722.9	813.5	1,676.5	1,346.9	59.3	299.8	12,560.6	16,258.3	1,548.5	68,991.8	-	-	5,972.4	2,373.2	-	2,400.2	81,286.1	*Finance companies*
Bank saudagar	-	-	-	8.1	-	920.3	3,712.7	124.7	4.6	2.6	5,028.9	3,078.7	6,723.4	267.2	8.1	7,977.5	359.2	514.1	306.5	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	53,894.5	93,087.4	19,859.1	196,956.6	27,051.2	4,195.8	55,467.0	7,929.0	11,153.9	10,490.2	395,517.7	*Total*
September 1999																					*September 1999*
Bank pedagangan	62,926.2	3,064.9	1,430.1	153.8	154.4	2,515.7	16,284.1	0.0	1,812.0	41,906.2	71,653.9	15,213.7	122,331.3	26,531.9	4,190.6	40,453.0	5,335.5	10,735.7	8,175.2	295,893.0	*Commercial banks*
Syarikat kewangan	-	36,936.9	27,168.5	699.7	805.6	1,652.5	1,316.2	58.6	300.8	12,603.9	15,972.8	1,443.6	68,903.5	-	-	5,833.9	2,470.0	-	2,408.6	81,059.6	*Finance companies*
Bank saudagar	-	-	-	7.8	-	952.9	3,708.3	130.8	4.2	2.6	5,138.4	3,268.3	6,676.9	299.2	8.2	7,895.0	356.0	515.7	265.0	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	54,512.7	92,765.1	19,925.5	197,911.7	26,831.1	4,198.8	54,181.8	8,161.6	11,251.4	10,848.8	396,236.9	*Total*
Oktober 1999																					*October 1999*
Bank pedagangan	61,782.8	2,964.0	1,399.0	143.7	94.6	2,466.0	15,989.2	0.0	1,813.6	42,479.2	72,093.6	14,455.0	123,588.8	26,591.5	4,137.2	39,461.2	5,398.8	11,024.8	8,305.9	294,746.1	*Commercial banks*
Syarikat kewangan	-	36,790.0	26,987.2	659.4	766.7	1,635.3	1,417.0	56.6	280.4	12,324.7	15,666.0	1,515.6	68,080.4	-	-	5,785.7	2,566.4	-	2,473.6	80,421.7	*Finance companies*
Bank saudagar	-	-	-	7.8	-	988.2	3,720.8	128.1	4.4	2.6	5,515.8	3,711.4	6,656.4	258.9	9.3	7,721.9	349.4	484.7	276.0	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	54,806.5	93,275.4	19,682.1	198,325.6	26,850.4	4,146.5	52,968.8	8,314.7	11,509.5	11,055.5	394,635.9	*Total*
November 1999																					*November 1999*
Bank pedagangan	62,421.9	2,804.9	1,345.4	138.4	90.9	2,484.6	16,056.7	0.0	1,896.2	42,869.8	71,752.0	14,670.9	123,422.5	26,464.6	4,122.6	39,682.5	5,494.9	10,601.9	8,766.1	295,647.8	*Commercial banks*
Syarikat kewangan	-	36,909.8	21,865.8	625.7	725.2	1,652.6	1,285.0	54.7	280.5	12,230.4	15,958.0	1,423.9	68,297.9	-	-	5,720.2	2,685.7	-	2,536.4	80,664.0	*Finance companies*
Bank saudagar	-	-	-	7.8	-	995.4	3,647.3	130.8	4.4	2.6	5,705.7	3,747.1	6,746.8	246.9	9.0	7,601.0	351.2	485.2	331.6	19,518.9	*Merchant banks*
Jumlah	62,421.9	39,714.7	23,211.1	771.9	816.1	5,132.5	20,988.9	185.5	2,181.0	55,102.8	93,415.7	19,842.0	198,467.1	26,711.5	4,131.6	53,003.6	8,531.8	11,087.1	11,634.2	395,830.8	*Total*
Disember 1999																					*December 1999*
Bank pedagangan	62,006.9	2,692.3	1,293.5	137.7	80.5	2,496.8	14,781.7	0.0	2,139.4	44,146.3	71,842.9	14,164.1	124,153.6	27,214.3	4,163.6	39,639.5	5,921.1	7,996.5	8,598.5	293,858.1	*Commercial banks*
Syarikat kewangan	-	36,898.3	26,252.3	589.3	701.9	1,586.3	1,364.7	54.1	235.7	12,256.4	15,883.0	1,385.8	68,183.8	-	-	5,665.2	2,995.5	-	2,666.1	80,896.4	*Finance companies*
Bank saudagar	-	-	-	7.5	-	995.6	3,171.5	95.5	4.4	0.0	5,171.2	3,026.3	6,419.4	280.2	7.9	7,609.9	778.2	488.5	260.2	18,870.7	*Merchant banks*
Jumlah	62,006.9	39,590.6	27,545.8	734.5	782.4	5,078.7	19,318.0	149.6	2,379.5	56,402.7	92,897.1	18,576.2	198,756.9	27,494.5	4,171.5	52,914.6	9,694.9	8,485.1	11,524.8	393,625.3	*Total*
Januari 2000																					*January 2000*
Bank pedagangan	60,833.7	2,575.5	1,204.0	132.4	76.5	2,549.8	14,786.1	1.7	1,908.4	44,647.1	71,237.1	13,288.4	124,626.1	27,524.9	4,118.4	38,463.3	6,067.4	8,004.3	8,783.6	291,710.1	*Commercial banks*
Syarikat kewangan	-	36,670.3	25,619.2	568.2	685.7	1,561.0	1,365.7	53.0	231.5	12,875.3	15,553.7	1,220.2	68,344.3	-	-	5,375.2	3,133.8	-	2,709.1	80,782.5	*Finance companies*
Bank saudagar	-	-	-	7.5	-	1,942.2	3,145.2	100.8	3.9	2.6	4,920.4	2,713.1	6,296.4	193.7	7.4	7,346.5	782.4	474.4	306.9	18,120.8	*Merchant banks*
Jumlah	60,833.7	39,245.8	26,823.2	708.0	762.2	4,943.0	19,297.0	155.4	2,140.8	57,525.1	91,711.2	17,221.7	199,266.8	27,718.6	4,125.8	51,185.1	9,983.6	8,478.6	11,799.6	390,613.4	*Total*
Februari 2000																					*February 2000*
Bank pedagangan	61,136.3	2,436.5	1,195.4	128.7	72.6	2,581.7	15,140.2	228.3	1,922.2	45,107.8	71,172.0	14,095.4	124,694.6	27,661.6	4,062.6	37,846.7	5,909.6	7,837.8	8,931.2	292,175.7	*Commercial banks*
Syarikat kewangan	-	36,626.6	27,345.4	558.8	671.9	1,605.0	1,362.7	49.2	221.1	13,063.2	15,306.1	1,502.9	67,961.7	-	-	5,424.0	3,292.6	-	2,786.4	80,967.6	*Finance companies*
Bank saudagar	-	-	-	7.5	-	826.7	3,714.4	94.4	0.0	2.6	5,028.2	2,837.5	6,256.4	196.3	7.1	7,011.4	782.0	475.8	292.1	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	58,173.5	91,506.4	18,435.8	198,892.7	27,857.8	4,069.7	50,282.1	9,984.2	8,313.6	12,009.7	390,981.8	*Total*
Mac 2000																					*March 2000*
Bank pedagangan	61,844.3	2,385.1	1,139.5	124.5	69.5	2,434.2	14,726.5	1.7	1,986.2	45,886.7	71,681.7	13,461.8	125,834.2	28,646.0	4,011.5	37,546.0	5,983.9	7,530.7	9,102.4	293,960.9	*Commercial banks*
Syarikat kewangan	-	36,264.3	21,633.1	533.0	647.4	1,613.4	1,310.5	47.5	217.5	13,191.3	15,254.1	1,631.6	67,447.5	-	-	5,129.2	3,468.3	-	2,864.4	80,541.0	*Finance companies*
Bank saudagar	-	-	-	7.2	-	796.8	3,006.9	94.1	0.0	0.0	5,200.5	3,049.6	6,055.9	232.0	7.0	6,861.5	872.7	477.4	220.8	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	59,078.0	92,136.3	18,143.0	199,337.7	28,877.9	4,018.6	49,536.7	10,325.0	8,008.0	12,187.5	392,278.7	*Total*
April 2000																					*April 2000*
Bank pedagangan	61,500.6	2,294.5	1,116.1	119.3	66.4	2,445.9	15,051.6	1.7	2,039.3	46,453.3	72,017.8	13,340.0	127,149.9	28,853.0	3,913.4	36,723.7	6,696.2	7,516.1	9,270.2	294,963.1	*Commercial banks*
Syarikat kewangan	-	36,376.1	27,462.6	512.7	630.1	1,632.8	1,288.0	47.5	211.5	13,568.2	15,081.0	1,569.2	67,778.7	-	-	5,153.4	3,671.3	-	2,901.2	81,073.8	*Finance companies*
Bank saudagar	-	-	-	7.2	-	1,089.8	3,045.0	101.1	0.0	0.0	4,835.8	3,068.7	6,010.4	244.0	6.2	6,785.1	879.5	479.0	214.5	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	60,021.6	91,934.6	17,977.8	200,939.0	29,096.9	3,919.7	48,662.3	11,246.9	7,995.1	12,385.8	393,724.2	*Total*
Mei 2000																					*May 2000*
Bank pedagangan	60,991.9	2,188.8	1,043.3	323.6	55.0	2,369.6	15,197.0	1.7	2,035.4	46,515.8	71,998.2	13,381.3	127,304.0	29,444.3	4,071.6	36,920.2	6,925.0	8,095.4	9,550.1	296,683.6	*Commercial banks*
Syarikat kewangan	-	37,903.2	21,594.8	492.6	609.6	1,645.5	1,322.1	46.1	206.2	15,663.6	11,631.4	1,688.9	67,831.5	-	-	5,047.8	3,872.1	-	2,897.1	81,337.3	*Finance companies*
Bank saudagar	-	-	-	7.2	-	1,081.7	3,070.8	109.3	0.0	0.0	4,761.3	3,009.0	6,021.3	231.6	6.0	6,615.6	882.6	479.3	213.3	17,458.7	*Merchant banks*
Jumlah	60,991.9	40,092.0	22,638.1	823.5	664.5	5,096.9	19,589.9	157.0	2,241.7	62,179.4	88,391.0	18,079.2	201,156.7	29,675.9	4,077.6	48,583.6	11,679.6	8,574.7	12,660.4	395,479.6	*Total*
Jun 2000																					*June 2000*
Bank pedagangan	61,190.7	2,104.0	997.7	327.2	61.8	2,404.0	14,546.1	1.7	2,058.6	47,122.1	72,202.7	13,589.5	127,238.7	30,038.4	4,103.4	38,341.9	7,315.9	8,040.9	9,919.5	299,779.0	*Commercial banks*
Syarikat kewangan	-	35,949.8	27,685.3	472.5	600.3	1,656.2	1,320.9	42.8	193.9	14,540.2	14,658.3	1,750.1	67,684.7	-	-	5,062.5	4,079.3	-	2,847.2	81,423.8	*Finance companies*
Bank saudagar	-	-	-	6.9	-	782.7	3,003.5	109.2	0.0	0.0	5,487.4	3,023.4	6,366.3	236.8	5.6	6,275.8	868.0	388.7	210.2	17,374.8	*Merchant banks*
Jumlah	61,190.7	38,053.9	28,683.0	806.6	662.1	4,842.9	18,870.5	153.7	2,252.6	61,662.2	92,348.4	18,363.0	201,289.7	30,275.3	4,109.0	49,680.2	12,263.2	8,429.7	12,976.8	398,577.6	*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.