

TABLE 5.4

**Banking System: Loan Indicators
January-June**

Indicators	RM billion		Annual growth (%)	
	2005	2006	2005	2006
Total				
Loan applications	149.3	142.4	15.7	-4.6
Loan approvals	90.2	94.0	7.7	4.3
Loan disbursements	256.2	264.2	9.1	3.1
Loans outstanding ¹	533.6	579.3	8.3	8.6
of which:				
Business sector				
Loan applications	78.7	68.8	15.0	-12.6
Loan approvals	41.8	41.7	2.5	-0.2
Loan disbursements ²	86.9	101.4	11.1	16.6
Loans outstanding ¹	221.6	230.7	2.8	4.1
SMEs				
Loan applications	29.5	29.0	17.7	-1.8
Loan approvals	17.2	17.4	21.4	1.5
Loan disbursements	53.0	65.6	124.1	23.6
Loans outstanding ¹	91.4	102.4	9.1	12.0
Households				
Loan applications	68.4	68.4	15.0	0.0
Loan approvals	47.4	46.2	12.6	-2.5
Loan disbursements ²	69.5	72.3	11.7	3.9
Loans outstanding ¹	282.4	320.0	14.6	13.3

¹ End period.

² Data for April till June 2006 is subject to revision, arising from change in lending indicators classification.

Source: Bank Negara Malaysia.