TABLE 5.5

Banking System: Direction of Lending[1]

Sectors	Amount (RM million)		%	
	December 2005	End-June 2006	Annual Growth	Share End-June 2005
Agriculture, hunting, forestry and fishing	10,978.9	12,038.4	*7.8*	*2.1*
Mining and quarrying	810.5	1,410.4	*55.8*	*0.2*
Manufacturing	60,731.9	66,165.3	*5.5*	*11.4*
Electricity, gas and water	4,628.8	5,339.9	*6.1*	*0.9*
Wholesale and retail trade, hotels and restaurants	47,041.9	49,631.9	*9.0*	*8.6*
Broad property sector	228,959.4	241,692.4	*11.0*	*41.7*
Construction	29,991.9	31,560.5	*4.7*	*5.4*
Residential property	149,198.5	156,000.6	*10.8*	*26.9*
Non-residential property	35,123.3	37,097.6	*13.4*	*6.4*
Real estate	14,645.8	17,033.7	*20.6*	*2.9*
Transport, storage and communication	11,356.4	10,826.9	*10.7*	*1.9*
Finance, insurance and business services	30,143.5	36,720.4	*19.8*	*6.3*
Consumption credit, of which:	123,365.9	127,214.8	*13.8*	*22.0*
Credit cards	16,692.9	17,318.5	*15.3*	*3.0*
Purchase of passenger cars	86,481.0	90,249.8	*15.2*	*15.6*
Purchase of securities	20,904.4	19,646.5	*1.3*	*3.4*
Purchase of transport vehicles	2,855.6	2,124.2	*-16.6*	*0.4*
Community, social and personal services	5,726.9	4,496.9	*-25.4*	*0.8*
Others	10,561.6	2,040.6	*-80.5*	*0.4*
Total loans outstanding[2]	**558,065.6**	**579,348.7**	***8.6***	***100.0***

[1] Including Islamic banks.
[2] Including loans sold to Cagamas.

Source: Bank Negara Malaysia.