

TABLE 5.2

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

Indicator	RM billion		Annual growth (%)	
	2006	2007	2006	2007
Total				
Loan applications	144.8	201.0	-3.0	38.8
Loan approvals	91.7	134.2	1.6	46.5
Loan disbursements	264.4	266.0	3.2	0.6
Loans outstanding	593.0 ¹	614.0	6.3 ¹	6.0
of which:				
Business sector				
Loan applications	77.0	114.1	1.4	48.2
Loan approvals	44.4	81.4	12.5	83.3
Loan disbursements	188.0	186.3	3.0	-0.9
Loans outstanding	231.3 ¹	245.2	4.2 ¹	6.0
SMEs²				
Loan applications	31.8	43.5	<i>n.a</i>	36.5
Loan approvals	17.1	24.8	<i>n.a</i>	45.3
Loan disbursements	66.1	67.5	<i>n.a</i>	2.0
Loans outstanding	102.5 ¹	106.6	<i>n.a</i>	3.9
Households				
Loan applications	67.8	86.9	-7.7	28.1
Loan approvals	47.2	52.8	-6.8	11.8
Loan disbursements	76.5	79.7	3.7	4.2
Loans outstanding	334.8 ¹	344.5	9.4 ¹	7.2

¹ End-2006.

² For 2006, annual growth data is not applicable, arising from the adoption of the Standard SME Definitions, as approved by the National SME Development Council, resulting in some reclassification between SMEs and large corporations.

Source: Bank Negara Malaysia.