

Sector Wise Loans Extended (2015- Q2 End 2018) in Million AFN																		
S.NO	Items	2015				2016				2017				2018		Absolute Changes Q1, 2018- Q2 2018	Increased(Green)/ Decreased(Red) %	
		Q1 End	Q2 End	Q3 End	Q4 End	Q1 End	Q2 End	Q3 End	Q4 End	Q1	Q2	Q3	Q4	Q1	Q2			
1	Commercial Real Estate and Construction Loans	610	738	864	862	764	816	829.06	859.00	842.00	1,082.00	1,064.22	862.00	801.00	0.00	-	6.00	
2	Agricultural Loans	166	156	162	149	97	141	46.61	49.00	278.00	62.00	110	108.00	112.00	0.00	-	0.00	
3	Livestock and Farms	483	378	14	12	12	18	18.01	24.00	32.00	46.00		91	94.00	98.00	219.98	121.98	124.47
4	Manufacturing and Industry(product of metal, wood,plastic, rubber)	2,289	3,426	2,616	2,009	2,025	1,882	1,539.43	1,431.00	1,821.00	1,313.00	1,491	1,117.00	1,265.00	1,693.39	428.39	33.86	
5	Manufacturing, Handmade and Machine products	1,844	934	1,847	1,925	1,874	1,860	1,526.90	1,544.00	1,406.00	1,666.00	1,866	1,322.00	1,610.00	1,441.17	(168.83)	-10.49	
6	Cement and Construction Materials	36	864	878	891	776	830	985.50	526.00	608.00	1,416.00	1,053	1,471.00	967.00	1,153.77	186.77	19.31	
7	Textile	171	198	1,149	235	268	302	311.59	297.00	304.00	602.00	800	642.00	727.00	817.67	90.67	12.47	
8	Power	443	172	187	159	197	238	228.13	157.00	149.00	146.00	164	166.00	194.00	162.92	(31.08)	-16.02	
9	Construction and Building	4,457	3,427	3,682	3,425	3,999	4,085	4,041.16	3,731.00	4,342.00	3,300.00	3,074	3,076.00	2,405.00	3,012.65	607.65	25.27	
10	Services	880	1,124	2,594	1,727	1,535	1,488	952.92	1,371.00	799.00	1,673.00	1,712	1,742.00	786.00	0.00	-	0.00	
11	Hotel and Restaurant	1,156	508	494	662	350	684	605.65	549.00	945.00	921.00	505	852.00	913.00	1,089.78	176.78	19.36	
12	Telecommunication/Scratch Card Distributors	2,589	2,755	1,672	2,589	2,571	2,820	2,770.82	2,461.00	1,712.00	2,582.00	2,042	2,308.00	2,377.00	2,296.52	(80.48)	-3.39	
13	Ground Transportation	1,226	1,699	3,729	2,409	2,589	2,392	1,889.11	2,007.00	2,258.00	1,366.00	1,034	778.00	1,274.00	1,158.41	(115.59)	-9.07	
14	Air Transportation	1,446	1,514	1,266	1,207	1,272	1,668	1,073.13	968.00	835.00	903.00	1,358	1,212.00	1,199.00	1,588.07	389.07	32.45	
15	Health and Hygienic	247	408	484	525	765	560	674.39	588.00	622.00	633.00	588	722.00	733.00	783.79	50.79	6.93	
16	Media, Advertisements and Printer	1,569	13	16	17	14	16	15.57	21.00	918.00	21.00	262	494.00	183.00	482.65	299.65	163.74	
17	All Other Services	2,501	2,784	2,069	3,434	3,511	3,946	4,397.21	4,085.00	3,546.00	4,812.00	3,087	3,384.00	2,524.00	2,124.08	(399.92)	-15.84	
18	Wholesales	913	3,241	4,224	4,489	3,827	1,933	2,940.74	1,789.00	1,898.00	2,370.00	2,268	1,951.00	2,195.00	2,220.40	25.40	1.16	
19	Machineries	408	61	79	114	168	163	108.63	55.00	961.00	266.00	92	108.00	40.00	96.15	56.15	140.38	
20	Petroleum and Lubricants	2,282	2,894	3,378	4,451	4,718	4,951	4,761.02	4,570.00	2,901.00	4,064.00	4,157	4,506.00	4,712.00	4,689.95	(22.05)	-0.47	
21	Spare Parts	443	387	485	645	89	120	108.64	107.00	176.00	68.00	103.4	580.00	707.00	710.37	3.37	0.48	
22	Electronics	172	675	663	718	652	849	811.49	786.00	754.00	904.00	1,218	1,154.00	844.00	1,357.71	513.71	60.87	
23	Cement and Other Construction Materials	470	1,022	642	1,239	908	1,033	881.86	968.00	1,896.00	604.00	1,122	1,074.00	1,038.00	947.70	(90.30)	-8.70	
24	Food Items	744	1,551	3,052	3,740	3,442	3,561	3,334.79	3,216.00	2,870.00	2,754.00	3,008	3,295.00	2,104.00	2,727.46	623.46	29.63	
25	All Other Items	2,926	1,857	1,334	1,633	1,841	1,963	1,524.72	1,719.00	1,386.00	1,243.00	1,360	1,372.00	1,802.00	3,701.34	1,899.34	105.40	
26	Retail Trading	4,417	2,830	1,178	1,491	2,285	3,683	1,939.13	3,048.00	1,817.00	2,172.00	3,469	3,568.00	1,804.00	1,762.49	(41.51)	-2.30	
27	Road and Railway	232	545	1,004	532	494	432	304.05	264.00	345.00	219.00	351	676.00	797.00	898.42	101.42	12.73	
28	Damies	-	164	-	41	-	-	17.00	17.00	0.00	0.00	0.00	138.00	142.41	4.41	3.20		
29	Mines	1,556	522	575	671	207	205	209.57	213.00	607.00	215.00	209	201.00	203.00	201.97	(1.03)	-0.51	
30	Other Infrastructure Projects	272	2,038	616	1,110	1,400	1,299	1,346.13	1,007.00	726.00	1,065.00	850	1,446.00	1,160.00	1,124.66	(35.34)	-3.05	
31	Financial and Lending Institutions	-	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	0.07	0.00	(0.07)	-100		
32	Agricultural Loans	1,133	1,237	1,179	1,065	1,118	1,158	1,124.59	1,271.00	1,549.00	1,667.00	1,593	1,540.00	1,621.00	1,752.77	131.77	8.13	
33	Consumer Loans	125	131	136	137	140	166	219.76	270.00	303.00	358.00	356	359.00	413.00	636.34	223.34	54.08	
34	Residential Mortgage Loans to Individuals	2,444	1,915	1,164	1,216	1,211	1,197	1,143.15	1,147.00	1,161.00	433.00	372	296.00	175.00	503.56	328.56	187.75	
35	Education	-	-	-	-	-	-	-	-	-	-	-	5.74	-	5.74	-	100	
36	All Other Loans	6	1	0	-	0	2	116.00	179.00	190.00	185.00	225	236.00	240.00	0.00	-	0.00	
<b>Total Loans Extended Quarterly</b>		<b>40,656</b>	<b>42,169</b>	<b>43,432</b>	<b>45,529</b>	<b>45,119</b>	<b>46,462</b>	<b>42,779</b>	<b>41,294</b>	<b>40,974</b>	<b>41,131</b>	<b>41,055</b>	<b>42,712</b>	<b>38,163</b>	<b>41,504</b>	<b>3,341</b>	<b>8.76</b>	

Major Findings( End Q2, 2018)	Amount in AFN	Remarks
1 <b>Maximum Loans:</b> Extended to Petroleum and Lubricants	<b>4.6 Billion</b>	It constitutes 11% of total loans
2 <b>Minimum Loans:</b> Offered to Education	<b>5.74 Million</b>	It is very less amount in regard to the total lending
3 <b>Total Lending by Banking sector as on June 30, 2018</b>	<b>41.5 Billion</b>	Lending increased by 8.7% (3.3 Billion AFN), in comparison to the previous quarter. <b>CDR</b> is 15.7 % , which is greater than previous quarter. <b>Total Loan to Total Asset</b> ratio is around 13.4% (The lending rate is remarkably lower than other countries like India, Pakistan).
4 <b>Lending to Residential Mortgage Loans to Individuals increased by</b>	<b>328 Million</b>	shows 187.7 % increase in comparison to the previous quarter