

**All Banks, Sector Wise Loans Extended (2015- Q2 End 2017) in Million AFN**

S.NO	Items	2015				2016				2017		Absolute changes Q1 2017- Q2 2017	Increased/ Decreased %
		Q1 End	Q2 End	Q3 End	Q4 End	Q1 End	Q2 End	Q3 End	Q4 End	Q1	Q2		
1	Commercial Real Estate and Construction Loans	610	738	864	862	764	816	829.06	859.00	842.00	1,082.00	240.00	28.50
2	Other Commercial Loans												
3	Mining												
4	Manufacturing												
5	Trade												
6	Communication												
7	Service												
8	Utilities												
9	Others												
10	Agricultural Loans	166	156	162	149	97	141	46.61	49.00	278.00	62.00	-216.00	77.70
11	Livestock and Farms	483	378	14	12	18	18.01	24.00	32.00	46.00	14.00	14.00	43.75
12	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	-908.00	27.90
13	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	260.00	18.49
14	Cement and Construction Materials	36	864	878	891	776	830	985.50	526.00	608.00	1,416.00	808.00	122.89
15	Textile	171	119	1,149	235	268	302	311.59	297.00	304.00	602.00	208.00	19.01
16	Power	443	172	187	159	197	238	228.13	157.00	149.00	146.00	-3.00	2.01
17	Construction and Building	4,457	3,427	3,682	3,425	3,999	4,086	4,041.16	3,731.00	4,342.00	3,300.00	-1,042.00	24.00
18	Services	880	1,124	2,594	1,727	1,535	1,488	952.92	1,371.00	799.00	1,673.00	874.00	109.39
19	Hotel and Restaurant	1,156	508	494	662	350	684	605.65	549.00	945.00	921.00	-24.00	2.54
20	Telecommunication	2,589	2,755	1,672	2,589	2,571	2,820	2,770.82	2,461.00	1,712.00	2,582.00	870.00	60.82
21	Ground Transportation	1,226	1,699	3,725	2,405	2,589	2,382	1,889.11	2,007.00	2,258.00	1,366.00	-892.00	39.50
22	Air Transportation	1,446	1,514	1,266	1,207	1,272	1,668	1,073.13	968.00	835.00	903.00	68.00	8.14
23	Health and Hygienic	247	408	484	525	765	560	674.39	588.00	622.00	633.00	11.00	1.77
24	Media, Advertisements and Printer	1,569	13	16	17	14	16	15.57	21.00	918.00	21.00	-897.00	97.71
25	All Other Services	2,501	2,784	2,089	3,434	3,511	3,946	4,397.21	4,085.00	3,546.00	4,812.00	1,266.00	35.70
26	Wholesales	913	3,241	4,224	4,489	3,827	1,933	2,940.74	1,789.00	1,898.00	2,370.00	472.00	21.87
27	Machineries	408	61	79	114	168	163	108.63	55.00	961.00	266.00	-695.00	72.32
28	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	1,163.00	40.09
29	Spare Parts	443	387	485	645	89	120	108.64	107.00	176.00	68.00	-108.00	61.36
30	Electronics	172	675	663	718	652	849	811.49	786.00	754.00	904.00	150.00	19.89
31	Cement and Other Constroction Materials	470	1,022	642	1,239	908	1,033	831.89	1,896.00	1,896.00	1,896.00	-1,292.00	68.14
32	Food Items	748	1,551	3,052	3,740	3,442	3,561	3,334.79	3,216.00	2,870.00	2,754.00	-316.00	45.04
33	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	-143.00	10.32
34	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	355.00	19.54
35	Road and Railway	232	545	1,004	532	494	432	304.05	264.00	345.00	219.00	-126.00	36.52
36	Dams	-	164	-	41	-	-	-	17.00	17.00	0.00	-17.00	100.00
37	Mines	1,556	522	575	671	207	205	209.57	213.00	607.00	215.00	-392.00	64.58
38	Other Infrastructure Projects	272	2,038	616	1,110	1,400	1,299	1,346.13	1,007.00	726.00	1,065.00	339.00	46.69
39	Financial and Lending Institutions	-	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	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	118.00	7.62
41	Consumer Loans	125	131	136	137	140	166	219.76	270.00	303.00	358.00	55.00	18.15
42	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	-728.00	49.70
43	All Other loans	6	1	0	0	0	2	116.00	179.00	190.00	185.00	5.00	2.63
	<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>157</b>	<b>0.38</b>

Major Findings( End Q2, 2017)	Amount in AFN	Remarks	
1	<b>Maximum Loans:</b> Extended to the Services	<b>4.8 Billion</b>	It shows that 11.2% of total loans has been extended to the all other services
2	<b>Minimum Loans:</b> Media Advertisement and Printer	<b>21 Million</b>	Covers 0.049 % of total loans
3	<b>Average Loans:</b> Extended to All Sectors	<b>1.3 Billion</b>	Covers 3% of total loans
4	<b>Total Lending by Banking sector as on June 30, 2017</b>	<b>41.9 Billion</b>	Constitutes 16.9 % of total deposits and 14.2 % of total asset of the banking sector(The lending rate is remarkably lower than other countries like India, Pakistan). But it shows 157 Billion Afghani (0.4%) increase in comparison to the previous quarter, which is positive.
5	<b>Lending to the Mining Sector incredibly increased by</b>	<b>1.4 Billion</b>	shows around 231% increase in comparison to the previous quarter

Green color in last column shows positive percentage where Red Color shows negative percentage changes in comparison to the previous quarter