

All Banks, Sector Wise Loans Extended (2015- Q1 End 2018) in Million AFN

S.NO	Items	2015				2016				2017				2018	Absolute Changes Q4, 2017- Q1 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			
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	(61.00)	-7.08
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	110	108.00	112.00	4.00	3.70
11	Livestock and Farms	483	378	14	12	12	18	18.01	24.00	32.00	46.00	91	94.00	98.00	4.00	4.26
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	1,491	1,117.00	1,265.00	148.00	13.25
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	1,866	1,322.00	1,610.00	288.00	21.79
14	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	(504.00)	-34.26
15	Textile	171	198	1,149	235	268	302	311.59	297.00	304.00	602.00	800	642.00	727.00	85.00	13.24
16	Power	443	172	187	159	197	238	228.13	157.00	149.00	146.00	164	166.00	194.00	28.00	16.87
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	3,074	3,076.00	2,405.00	(671.00)	-21.81
18	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	(956.00)	-54.88
19	Hotel and Restaurant	1,156	508	494	662	350	684	605.65	549.00	945.00	921.00	505	852.00	913.00	61.00	7.16
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	2,042	2,308.00	2,377.00	69.00	2.99
21	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	496.00	63.75
22	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	(13.00)	-1.07
23	Health and Hygienic	247	408	484	525	765	560	674.39	588.00	622.00	633.00	588	722.00	733.00	11.00	1.52
24	Media, Advertisments and Printer	1,569	13	16	17	14	16	15.57	21.00	918.00	21.00	262	494.00	183.00	(311.00)	-62.96
25	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	(860.00)	-25.41
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	2,268	1,951.00	2,195.00	244.00	12.51
27	Machineries	408	61	79	114	168	163	108.63	55.00	961.00	266.00	92	108.00	40.00	(68.00)	-62.96
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	4,157	4,506.00	4,712.00	206.00	4.57
29	Spare Parts	443	387	485	645	85	120	108.64	107.00	176.00	68.00	103.4	580.00	707.00	127.00	21.90
30	Electronics	172	675	663	718	652	849	811.49	786.00	754.00	904.00	1,218	1,154.00	844.00	(310.00)	-26.86
31	Cement and Other Constrction 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	(36.00)	-3.35
32	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	(1,191.00)	-36.15
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	1,360	1,372.00	1,802.00	430.00	31.34
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	3,469	3,568.00	1,804.00	(1,764.00)	-49.44
35	Road and Railway	232	545	1,004	532	494	432	304.05	264.00	345.00	219.00	351	676.00	797.00	121.00	17.90
36	Dames	-	164	-	41	-	-	-	17.00	17.00	0.00	0.00	138.00	138.00	138.00	138
37	Mines	1,556	522	575	671	207	205	209.57	213.00	607.00	215.00	209	201.00	203.00	2.00	1.00
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	850	1,446.00	1,160.00	(286.00)	-19.78
39	Financial and Lending Institutions	-	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	0.07	0.07	0.07	0.07
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	1,593	1,540.00	1,621.00	81.00	5.26
41	Consumer Loans	125	131	136	137	140	166	219.76	270.00	303.00	358.00	356	359.00	413.00	54.00	15.04
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	372	296.00	175.00	(121.00)	-40.88
43	All Other Loans	6	1	0	-	0	2	116.00	179.00	190.00	185.00	225	236.00	240.00	4.00	1.69
Total Loans Extended Quarterly		40,656	42,169	43,432	45,529	45,119	46,462	42,779	41,294	40,974	41,131	41,055	42,712	38,163	(4,549.00)	-10.65

Major Findings(End Q1, 2018)		Amount in AFN	Remarks
1	Maximum Loans: Extended to Petroleum and Lubricants	4.7 Billion	It constitutes 12.35% of total loans, increased by 5% in comparison to the previous quarter
2	Minimum Loans: Financial and Lending Institutions	0.07 Million	It is very less amount in regard to the total lending of the sector
3	Total Lending by Banking sector as on March 31, 2018	38.1 Billion	CDR is 15.25 % , which is lower than previous quarter. Total loan to total asset ratio is around 13% (The lending rate is remarkably lower than other countries like India, Pakistan).
4	Lending to Dames increase by	138 Million	shows around 138 % increase in comparison to the previous quarter