

All Banks, Sector Wise Loans Extended (2015- Q1 End 2017) in Million AFN

S.NO	Items	2016								2017	Absolute changes Q4 2016-Q1 2017 (Million AFN)	Increased %	Decreased %	
		Q1 End	Q2 End	Q3 End	Q4 End	Q1 End	Q2 End	Q3 End	Q4 End					
1	Commercial Real Estate and Construction Loans	610	738	864	862	764	816	829.06	859.00	942.00	17.00	0.00	-1.0	
2	Other Commercial Loans													
3	Mining													
4	Manufacturing													
5	Trade													
6	Communication													
7	Service													
8	Utilities													
9	Others													
10	Agricultural Loans	166	156	182	149	97	141	46.61	49.00	278.00	229.00	467.36	0.0	
11	Livestock and Farms	483	378	14	12	12	18	18.01	24.00	32.00	8.00	33.33	0.0	
12	Manufacturing and Industry(product of metal, wood,plastic, rubber)	2,289	3,426	2,616	2,009	2,025	1,882	1,549.43	1,441.00	1,821.00	990.00	57.25	0.0	
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	-138.00	0.00	-2.5	
14	Content and Construction Materials	36	864	878	891	776	830	985.90	526.00	608.00	82.00	15.59	0.0	
15	Textile	173	198	1,149	235	268	302	111.99	297.00	304.00	7.00	2.36	0.0	
16	Power	443	172	187	159	197	238	228.13	157.00	149.00	-8.00	0.00	-1.1	
17	Construction and Building	4,457	1,427	1,682	1,425	1,999	4,086	4,041.16	3,711.00	4,342.00	611.00	16.38	0.0	
18	Services	880	1,124	1,004	1,722	1,535	1,408	952.92	1,121.00	799.00	-572.00	0.00	-16.1	
19	Hotel and Restaurant	1,156	608	684	662	395	684	605.65	549.00	945.00	396.00	72.13	0.0	
20	Telecommunication	2,589	2,755	1,672	2,589	2,571	2,820	2,770.82	2,461.00	1,712.00	-749.00	0.00	-30.4	
21	Ground Transportation	1,236	1,699	1,729	2,409	2,589	2,392	1,880.11	2,007.00	2,238.00	231.00	28.54	0.0	
22	Air Transportation	1,446	1,514	1,266	1,207	1,272	1,668	1,073.13	968.00	855.00	-113.00	0.00	-15.7	
23	Health and Hygiene	247	408	684	525	765	560	674.39	588.00	622.00	34.00	5.78	0.0	
24	Media, Advertisements and Printer	1,589	13	18	17	14	16	15.57	21.00	918.00	897.00	21.00	4978.43	0.0
25	All Other Services	2,501	2,784	2,069	3,434	3,511	3,846	4,397.23	4,085.00	3,546.00	-539.00	0.00	-13.4	
26	Wholesales	913	1,241	4,224	4,489	3,827	1,933	2,940.74	1,789.00	1,898.00	109.00	6.09	0.0	
27	Machineries	498	61	79	114	168	163	108.63	55.00	961.00	906.00	55.00	3697.27	0.0
28	Petroleum and Lubricants	2,282	1,884	2,378	4,451	4,719	4,651	4,761.02	4,420.00	4,861.00	1,469.00	33.4	0.0	
29	Spare Parts	443	587	485	645	89	120	108.64	107.00	176.00	69.00	64.49	0.0	
30	Electronics	172	675	663	718	652	849	811.49	786.00	754.00	-32.00	0.00	-4.1	
31	Cermet and Other Construction Materials	470	1,012	642	1,239	908	1,033	881.86	968.00	1,896.00	928.00	96.87	0.0	
32	Food Items	744	1,551	1,052	1,240	1,442	1,561	1,334.79	1,216.00	2,870.00	1,654.00	135.4	0.0	
33	All Other Items	2,926	1,857	1,834	1,633	1,841	1,863	1,524.72	1,719.00	1,386.00	-333.00	0.00	-19.1	
34	Retail Trading	4,417	2,830	1,178	1,491	2,285	1,683	1,919.13	1,048.00	1,317.00	1,211.00	0.00	-46.4	
35	Road and Railway	232	195	1,004	232	484	432	304.05	264.00	345.00	81.00	30.68	0.0	
36	Dames	-	164	-	41	-	-	-	17.00	0.00	0.00	0.00	0.0	
37	Mines	1,556	522	575	671	207	205	209.57	211.00	467.00	256.00	121.00	57.6	0.0
38	Other Infrastructure Projects	172	2,038	616	1,110	1,400	1,299	1,246.11	1,007.00	776.00	-231.00	0.00	-29.4	
39	Financial and Lending Institutions													
40	Agricultural Loans	1,133	1,237	1,179	1,065	1,119	1,158	1,124.59	1,271.00	1,549.00	278.00	21.87	0.0	
41	Consumer Loans	125	131	136	137	140	166	219.76	270.00	303.00	33.00	12.23	0.0	
42	Residential Mortgage Loans to Individuals	2,444	1,915	1,164	1,216	1,213	1,197	1,143.15	1,147.00	1,161.00	14.00	1.22	0.0	
43	All Other Loans	6	0	0	0	2	2	116.00	179.00	190.00	11.00	6.15	0.0	
Total Loans Extended Quarterly		40,656	42,189	43,432	45,629	45,119	46,462	42,779	41,294	40,974	(320)	0.00	-0.8	

Major Findings(End Q1, 2017)	Amount in AFN	Remarks
1 Maximum Loans: Extended to Construction and Building	4.3 Billion	It shows that 10.5% of total loans has been extended to the Construction and Building Sector
2 Minimum Loans: Extended to Dames sector	17 Million	Covers 0.04 % of total loans
3 Average Loans: Extended to All Sectors	1.2 Billion	Covers 2.94% of total loans
4 Total Lending by Banking sector as on March 31, 2017:	40.9 Billion	Constitutes 16.4 % of total deposits and 13.5% of total Assets of the banking sector(The lending rate is low)
5 Total Lending by the Banking sector: Decreased by	320 Million	Indicates 0.77 % decrease(less than one percent) in lending in compare to the previous quarter (end of 4th quarter, 2016)
6 Lending to the Advertisement and Media Sector incredibly increased by	897 Million	shows around 4271% increase in comparison to the previous quarter
7 Second vast Increase seen in lending to the machinery sector by	906 Million	Indicates 1647% increase than previous quarter
8 Red Color in last columns shows negative changes than previous quarter		
9 Light Green color shows positive changes than previous quarter		

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Source: DAB Financial Supervision Department