

## 4.20 Weighted Average Rates of Return on Advances

(Percent per annum)

Period	Precious Metal	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Total Advances	
<b>1960</b>	Jun.	6.96	4.99	5.23	5.94	4.95	4.53	4.71	<b>5.15</b>
	Dec.	6.76	5.22	5.29	5.74	5.36	4.52	5.11	<b>5.28</b>
<b>1961</b>	Jun.	6.55	5.46	5.12	5.96	6.61	3.98	5.00	<b>5.14</b>
	Dec.	6.60	5.45	5.18	5.72	5.92	4.30	5.17	<b>5.26</b>
<b>1962</b>	Jun.	6.55	5.28	5.19	5.99	6.01	4.57	5.42	<b>5.30</b>
	Dec.	6.52	5.50	5.37	6.08	6.03	4.29	5.46	<b>5.45</b>
<b>1963</b>	Jun.	6.56	5.72	5.16	6.24	6.13	4.84	5.84	<b>5.46</b>
	Dec.	6.39	5.63	5.40	6.13	6.14	4.53	5.73	<b>5.54</b>
<b>1964</b>	Jun.	6.31	5.32	5.17	6.30	6.13	4.67	5.68	<b>5.40</b>
	Dec.	6.29	5.87	5.33	6.34	6.24	5.74	5.46	<b>5.49</b>
<b>1965</b>	Jun.	7.29	7.01	6.63	7.21	6.64	5.14	6.63	<b>6.64</b>
	Dec.	8.00	7.39	6.92	7.41	6.90	5.65	6.62	<b>6.88</b>
<b>1966</b>	Jun.	8.11	7.07	6.93	7.36	6.83	6.83	5.58	<b>6.84</b>
	Dec.	8.09	7.29	6.99	7.83	7.08	5.63	6.70	<b>6.98</b>
<b>1967</b>	Jun.	8.10	7.52	7.14	7.84	7.16	5.96	6.92	<b>7.10</b>
	Dec.	8.39	7.92	7.43	7.92	7.22	6.11	7.17	<b>7.34</b>
<b>1968</b>	Jun.	8.52	7.90	7.27	7.98	7.29	6.19	7.26	<b>7.30</b>
	Dec.	8.79	8.30	7.56	8.13	7.52	6.47	7.88	<b>7.62</b>
<b>1969</b>	Jun.	8.80	8.26	7.57	8.29	7.55	6.69	7.97	<b>7.69</b>
	Dec.	8.81	8.28	7.71	8.34	8.00	6.93	7.97	<b>7.83</b>
<b>1970</b>	Jun.	8.77	8.27	7.82	8.30	8.00	6.99	8.02	<b>7.88</b>
	Dec.	8.76	8.43	7.94	8.09	8.00	7.01	8.04	<b>7.94</b>
<b>1971</b>	Jun.	8.97	8.35	8.09	8.22	8.04	7.48	8.25	<b>8.12</b>
	Dec.	7.96	8.66	8.38	8.29	8.06	7.37	8.24	<b>8.27</b>
<b>1972</b>	Jun.	9.70	9.35	8.82	8.45	8.27	8.03	8.50	<b>8.65</b>
	Dec.	6.69	9.02	8.91	8.66	8.18	7.93	8.67	<b>8.74</b>
<b>1973</b>	Jun.	9.89	9.06	8.68	8.15	10.39	8.27	8.50	<b>8.54</b>
	Dec.	10.87	10.28	9.80	8.74	8.49	9.05	8.95	<b>9.43</b>
<b>1974</b>	Jun.	10.73	10.20	9.80	8.99	8.92	8.56	8.96	<b>9.48</b>
	Dec.	12.55	12.08	11.89	9.82	9.97	10.28	10.04	<b>11.23</b>
<b>1975</b>	Jun.	12.60	11.32	11.35	10.12	9.53	11.18	9.86	<b>10.81</b>
	Dec.	12.82	11.65	11.80	9.93	9.91	11.65	9.62	<b>11.06</b>
<b>1976</b>	Jun.	13.07	12.03	11.51	9.86	8.34	11.40	9.77	<b>10.92</b>
	Dec.	12.72	11.99	11.79	10.43	10.02	11.47	10.01	<b>11.17</b>
<b>1977</b>	Jun.	13.14	12.72	12.36	10.65	10.72	12.23	10.53	<b>11.68</b>
	Dec.	11.84	11.93	12.83	11.26	11.07	12.35	12.39	<b>12.05</b>
<b>1978</b>	Jun.	11.01	12.13	12.93	11.45	11.15	12.85	12.43	<b>11.80</b>
	Dec.	8.77	12.68	12.25	11.53	10.79	12.06	11.00	<b>11.65</b>
<b>1979</b>	Jun.	8.58	12.61	12.12	11.53	10.79	12.06	11.00	<b>11.62</b>
	Dec.	8.08	12.48	12.03	11.58	10.67	12.11	11.19	<b>11.58</b>
<b>1980</b>	Jun.	7.91	11.90	11.48	11.50	10.60	12.11	10.54	<b>11.09</b>
	Dec.	7.20	12.36	11.17	11.10	10.58	11.57	10.58	<b>11.92</b>
<b>1981</b>	Jun.	6.73	12.73	11.41	12.02	10.73	12.13	11.13	<b>11.20</b>
	Dec.	8.12	11.63	10.94	12.03	10.73	11.84	10.48	<b>10.86</b>
<b>1982</b>	Jun.	13.15	12.66	10.84	11.82	10.38	7.85	10.38	<b>10.72</b>
	Dec.	13.23	12.66	11.46	11.87	10.57	8.94	9.95	<b>10.97</b>
<b>1983</b>	Jun.	13.26	11.85	10.94	11.88	10.16	7.98	9.77	<b>10.55</b>
	Dec.	13.52	1.40	11.06	12.09	10.24	8.44	9.78	<b>10.65</b>

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<b>1984</b>	Jun.	13.52	10.59	11.61	12.22	10.13	7.76	9.69	<b>10.83</b>
	Dec.	13.56	11.89	11.54	12.08	10.20	9.07	10.13	<b>10.98</b>
<b>1985</b>	Jun.	13.11	11.22	10.89	12.16	10.44	9.67	9.29	<b>10.49</b>
	Dec.	12.43	10.02	11.39	12.67	10.78	7.23	9.79	<b>10.85</b>
<b>1986</b>	Jun.	12.92	10.76	11.76	12.80	10.90	9.04	9.30	<b>10.91</b>
	Dec.	12.45	9.37	11.16	12.52	10.95	6.39	9.70	<b>10.69</b>
<b>1987</b>	Jun.	11.40	10.80	11.19	12.63	11.00	11.02	9.70	<b>11.00</b>
	Dec.	11.49	10.72	10.88	12.76	10.71	6.89	9.95	<b>10.76</b>
<b>1988</b>	Jun.	11.03	11.50	10.79	13.00	10.52	8.76	9.15	<b>10.70</b>
	Dec.	11.28	10.53	10.68	12.53	10.52	6.77	9.78	<b>10.49</b>
<b>1989</b>	Jun.	9.11	11.04	10.60	13.62	10.74	8.67	9.26	<b>10.89</b>
	Dec.	10.14	9.65	9.60	11.26	8.94	9.50	8.57	<b>10.78</b>
<b>1990</b>	Jun.	10.14	11.34	10.80	13.12	10.21	9.36	8.28	<b>10.59</b>
	Dec.	10.50	11.54	11.53	13.38	10.82	8.60	9.01	<b>10.73</b>
<b>1991</b>	Jun.	10.83	11.79	11.60	12.63	11.06	9.55	9.03	<b>10.77</b>
	Dec.	12.13	12.30	12.51	13.97	11.72	9.05	11.04	<b>11.47</b>
<b>1992</b>	Jun.	12.32	12.52	12.66	14.11	11.86	9.45	11.94	<b>12.54</b>
	Dec.	13.65	13.01	12.98	14.45	12.20	10.29	12.96	<b>13.06</b>
<b>1993</b>	Jun.	12.70	13.24	13.90	14.30	12.63	8.22	12.61	<b>13.09</b>
	Dec.	14.12	7.81	12.08	14.00	12.65	10.60	11.56	<b>12.46</b>
<b>1994</b>	Jun.	13.48	9.58	12.65	14.49	12.33	15.81	11.11	<b>12.78</b>
	Dec.	12.85	12.08	12.90	14.22	13.00	12.93	13.57	<b>13.45</b>
<b>1995</b>	Jun.	14.22	16.09	14.42	14.55	12.46	14.61	12.88	<b>13.74</b>
	Dec.	14.64	16.61	15.07	14.77	11.13	15.34	13.71	<b>13.91</b>
<b>1996</b>	Jun.	16.11	16.05	15.09	15.19	13.00	15.70	13.45	<b>14.36</b>
	Dec.	13.25	16.67	15.42	14.81	12.93	14.74	13.20	<b>14.26</b>
<b>1997</b>	Jun.	11.65	16.51	15.92	14.00	12.45	15.89	13.60	<b>14.55</b>
	Dec.	12.41	16.37	15.14	14.72	13.70	15.36	14.46	<b>14.71</b>
<b>1998</b>	Jun.	15.43	16.58	15.94	16.32	14.69	15.31	15.59	<b>15.64</b>
	Dec.	14.51	16.24	15.88	15.78	14.09	15.24	15.72	<b>15.42</b>
<b>1999</b>	Jun.	11.35	15.65	15.08	15.63	13.79	14.50	14.95	<b>14.80</b>
	Dec.	11.14	14.40	14.81	15.20	13.58	13.85	14.68	<b>14.46</b>
<b>2000</b>	Jun.	10.68	13.15	13.49	14.24	13.04	13.44	13.79	<b>13.52</b>
	Dec.	11.29	13.51	13.50	14.43	12.97	13.18	13.88	<b>13.55</b>

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Period	Precious Metal	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Total Advances	
<b>2001</b>	Jun.	11.14	13.48	13.40	14.42	13.28	13.73	13.87	<b>13.61</b>
	Dec.	8.10	13.45	13.18	14.07	13.37	13.58	13.67	<b>13.45</b>
<b>2002</b>	Jun.	9.15	13.02	12.86	13.68	13.42	13.34	13.26	<b>13.19</b>
	Dec.	9.06	12.94	12.43	13.41	13.09	13.32	12.99	<b>12.87</b>
<b>2003</b>	Jun.	11.49	5.98	7.65	10.35	11.55	7.78	10.34	<b>9.40</b>
	Dec.	10.30	5.37	5.89	8.04	10.28	6.48	8.34	<b>7.76</b>
<b>2004</b>	Jun.	10.25	4.96	5.79	6.89	9.26	6.03	8.41	<b>7.28</b>
	Dec.	10.13	5.51	5.96	6.08	8.82	7.18	7.54	<b>6.99</b>
<b>2005</b>	Jun.	8.84	7.14	7.83	7.64	9.84	8.09	10.06	<b>8.81</b>
	Dec.	6.79	9.74	9.37	9.21	10.71	9.51	11.16	<b>10.17</b>
<b>2006</b>	Jun.	10.90	10.28	9.59	9.11	11.15	9.44	12.18	<b>10.61</b>
	Dec.	10.16	10.67	9.99	10.56	11.28	9.76	12.40	<b>11.12</b>
<b>2007</b>	Jun.	11.08	11.28	10.14	10.82	11.96	10.49	12.85	<b>11.55</b>
	Dec.	11.20	11.15	10.24	10.79	11.92	10.54	12.87	<b>11.56</b>
<b>2008</b>	Jun.	11.77	12.81	11.54	12.34	12.12	11.29	13.83	<b>12.49</b>
	Dec.	15.01	15.61	14.39	14.48	13.52	15.06	15.70	<b>14.63</b>
<b>2009</b>	Jun.	14.34	14.84	14.16	14.04	13.37	15.78	14.93	<b>14.25</b>
	Dec.	14.18	13.40	12.12	12.72	12.81	11.97	14.67	<b>13.18</b>
<b>2010</b>	Jun.	15.06	14.21	13.05	13.64	12.31	13.46	14.71	<b>13.63</b>
	Dec.	15.15	13.77	12.93	13.06	12.26	12.90	14.49	<b>13.36</b>
<b>2011</b>	Jun.	16.19	11.14	12.71	13.62	12.53	12.76	14.61	<b>13.46</b>
	Dec.	13.74	12.93	13.25	13.88	12.40	12.47	14.85	<b>13.68</b>
<b>2012</b>	Jun.	9.61	11.81	12.75	12.43	11.90	14.00	13.64	<b>12.81</b>
	Dec.	10.08	11.15	11.15	11.88	12.27	13.21	12.69	<b>11.93</b>
<b>2013</b>	Jun.	12.94	11.66	10.90	11.53	11.94	13.75	11.87	<b>11.59</b>
	Dec.	13.58	10.88	10.54	11.05	11.21	9.00	11.10	<b>10.96</b>
<b>2014</b>	Jun.	14.43	11.38	10.12	9.51	11.99	10.35	11.73	<b>11.00</b>
	Dec.	14.12	11.21	10.31	10.68	11.51	10.09	11.20	<b>10.88</b>
<b>2015</b>	Jun.	11.71	9.37	8.51	8.23	10.45	10.02	9.60	<b>9.20</b>
	Dec.	12.60	8.54	7.37	8.18	9.13	9.60	8.91	<b>8.41</b>

Source: Statistics &amp; Data Warehouse Department, SBP

Note:

1. Weighted average rates pertain to other than financing under Islamic Modes.