

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	
1960	Jun.	6.96	4.99	5.23	5.94	4.95	4.53	4.71	5.15
	Dec.	6.76	5.22	5.29	5.74	5.36	4.52	5.11	5.28
1961	Jun.	6.55	5.46	5.12	5.96	6.61	3.98	5.00	5.14
	Dec.	6.60	5.45	5.18	5.72	5.92	4.30	5.17	5.26
1962	Jun.	6.55	5.28	5.19	5.99	6.01	4.57	5.42	5.30
	Dec.	6.52	5.50	5.37	6.08	6.03	4.29	5.46	5.45
1963	Jun.	6.56	5.72	5.16	6.24	6.13	4.84	5.84	5.46
	Dec.	6.39	5.63	5.40	6.13	6.14	4.53	5.73	5.54
1964	Jun.	6.31	5.32	5.17	6.30	6.13	4.67	5.68	5.40
	Dec.	6.29	5.87	5.33	6.34	6.24	5.74	5.46	5.49
1965	Jun.	7.29	7.01	6.63	7.21	6.64	5.14	6.63	6.64
	Dec.	8.00	7.39	6.92	7.41	6.90	5.65	6.62	6.88
1966	Jun.	8.11	7.07	6.93	7.36	6.83	6.83	5.58	6.84
	Dec.	8.09	7.29	6.99	7.83	7.08	5.63	6.70	6.98
1967	Jun.	8.10	7.52	7.14	7.84	7.16	5.96	6.92	7.10
	Dec.	8.39	7.92	7.43	7.92	7.22	6.11	7.17	7.34
1968	Jun.	8.52	7.90	7.27	7.98	7.29	6.19	7.26	7.30
	Dec.	8.79	8.30	7.56	8.13	7.52	6.47	7.88	7.62
1969	Jun.	8.80	8.26	7.57	8.29	7.55	6.69	7.97	7.69
	Dec.	8.81	8.28	7.71	8.34	8.00	6.93	7.97	7.83
1970	Jun.	8.77	8.27	7.82	8.30	8.00	6.99	8.02	7.88
	Dec.	8.76	8.43	7.94	8.09	8.00	7.01	8.04	7.94
1971	Jun.	8.97	8.35	8.09	8.22	8.04	7.48	8.25	8.12
	Dec.	7.96	8.66	8.38	8.29	8.06	7.37	8.24	8.27
1972	Jun.	9.70	9.35	8.82	8.45	8.27	8.03	8.50	8.65
	Dec.	6.69	9.02	8.91	8.66	8.18	7.93	8.67	8.74
1973	Jun.	9.89	9.06	8.68	8.15	10.39	8.27	8.50	8.54
	Dec.	10.87	10.28	9.80	8.74	8.49	9.05	8.95	9.43
1974	Jun.	10.73	10.20	9.80	8.99	8.92	8.56	8.96	9.48
	Dec.	12.55	12.08	11.89	9.82	9.97	10.28	10.04	11.23
1975	Jun.	12.60	11.32	11.35	10.12	9.53	11.18	9.86	10.81
	Dec.	12.82	11.65	11.80	9.93	9.91	11.65	9.62	11.06
1976	Jun.	13.07	12.03	11.51	9.86	8.34	11.40	9.77	10.92
	Dec.	12.72	11.99	11.79	10.43	10.02	11.47	10.01	11.17
1977	Jun.	13.14	12.72	12.36	10.65	10.72	12.23	10.53	11.68
	Dec.	11.84	11.93	12.83	11.26	11.07	12.35	12.39	12.05
1978	Jun.	11.01	12.13	12.93	11.45	11.15	12.85	12.43	11.80
	Dec.	8.77	12.68	12.25	11.53	10.79	12.06	11.00	11.65
1979	Jun.	8.58	12.61	12.12	11.53	10.79	12.06	11.00	11.62
	Dec.	8.08	12.48	12.03	11.58	10.67	12.11	11.19	11.58
1980	Jun.	7.91	11.90	11.48	11.50	10.60	12.11	10.54	11.09
	Dec.	7.20	12.36	11.17	11.10	10.58	11.57	10.58	11.92
1981	Jun.	6.73	12.73	11.41	12.02	10.73	12.13	11.13	11.20
	Dec.	8.12	11.63	10.94	12.03	10.73	11.84	10.48	10.86
1982	Jun.	13.15	12.66	10.84	11.82	10.38	7.85	10.38	10.72
	Dec.	13.23	12.66	11.46	11.87	10.57	8.94	9.95	10.97
1983	Jun.	13.26	11.85	10.94	11.88	10.16	7.98	9.77	10.55
	Dec.	13.52	1.40	11.06	12.09	10.24	8.44	9.78	10.65
1984	Jun.	13.52	10.59	11.61	12.22	10.13	7.76	9.69	10.83
	Dec.	13.56	11.89	11.54	12.08	10.20	9.07	10.13	10.98
1985	Jun.	13.11	11.22	10.89	12.16	10.44	9.67	9.29	10.49
	Dec.	12.43	10.02	11.39	12.67	10.78	7.23	9.79	10.85

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	
1986	Jun.	12.92	10.76	11.76	12.80	10.90	9.04	9.30	10.91
	Dec.	12.45	9.37	11.16	12.52	10.95	6.39	9.70	10.69
1987	Jun.	11.40	10.80	11.19	12.63	11.00	11.02	9.70	11.00
	Dec.	11.49	10.72	10.88	12.76	10.71	6.89	9.95	10.76
1988	Jun.	11.03	11.50	10.79	13.00	10.52	8.76	9.15	10.70
	Dec.	11.28	10.53	10.68	12.53	10.52	6.77	9.78	10.49
1989	Jun.	9.11	11.04	10.60	13.62	10.74	8.67	9.26	10.89
	Dec.	10.14	9.65	9.60	11.26	8.94	9.50	8.57	10.78
1990	Jun.	10.14	11.34	10.80	13.12	10.21	9.36	8.28	10.59
	Dec.	10.50	11.54	11.53	13.38	10.82	8.60	9.01	10.73
1991	Jun.	10.83	11.79	11.60	12.63	11.06	9.55	9.03	10.77
	Dec.	12.13	12.30	12.51	13.97	11.72	9.05	11.04	11.47
1992	Jun.	12.32	12.52	12.66	14.11	11.86	9.45	11.94	12.54
	Dec.	13.65	13.01	12.98	14.45	12.20	10.29	12.96	13.06
1993	Jun.	12.70	13.24	13.90	14.30	12.63	8.22	12.61	13.09
	Dec.	14.12	7.81	12.08	14.00	12.65	10.60	11.56	12.46
1994	Jun.	13.48	9.58	12.65	14.49	12.33	15.81	11.11	12.78
	Dec.	12.85	12.08	12.90	14.22	13.00	12.93	13.57	13.45
1995	Jun.	14.22	16.09	14.42	14.55	12.46	14.61	12.88	13.74
	Dec.	14.64	16.61	15.07	14.77	11.13	15.34	13.71	13.91
1996	Jun.	16.11	16.05	15.09	15.19	13.00	15.70	13.45	14.36
	Dec.	13.25	16.67	15.42	14.81	12.93	14.74	13.20	14.26
1997	Jun.	11.65	16.51	15.92	14.00	12.45	15.89	13.60	14.55
	Dec.	12.41	16.37	15.14	14.72	13.70	15.36	14.46	14.71
1998	Jun.	15.43	16.58	15.94	16.32	14.69	15.31	15.59	15.64
	Dec.	14.51	16.24	15.88	15.78	14.09	15.24	15.72	15.42
1999	Jun.	11.35	15.65	15.08	15.63	13.79	14.50	14.95	14.80
	Dec.	11.14	14.40	14.81	15.20	13.58	13.85	14.68	14.46
2000	Jun.	10.68	13.15	13.49	14.24	13.04	13.44	13.79	13.52
	Dec.	11.29	13.51	13.50	14.43	12.97	13.18	13.88	13.55
2001	Jun.	11.14	13.48	13.40	14.42	13.28	13.73	13.87	13.61
	Dec.	8.10	13.45	13.18	14.07	13.37	13.58	13.67	13.45
2002	Jun.	9.15	13.02	12.86	13.68	13.42	13.34	13.26	13.19
	Dec.	9.06	12.94	12.43	13.41	13.09	13.32	12.99	12.87
2003	Jun.	11.49	5.98	7.65	10.35	11.55	7.78	10.34	9.40
	Dec.	10.30	5.37	5.89	8.04	10.28	6.48	8.34	7.76
2004	Jun.	10.25	4.96	5.79	6.89	9.26	6.03	8.41	7.28
	Dec.	10.13	5.51	5.96	6.08	8.82	7.18	7.54	6.99
2005	Jun.	8.84	7.14	7.83	7.64	9.84	8.09	10.06	8.81
	Dec.	6.79	9.74	9.37	9.21	10.71	9.51	11.16	10.17

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		
2006	Jun.	10.90	10.28	9.59	9.11	11.15	9.44	12.18	10.61	
	Dec.	10.16	10.67	9.99	10.56	11.28	9.76	12.40	11.12	
2007	Jun.	11.08	11.28	10.14	10.82	11.96	10.49	12.85	11.55	
	Dec.	11.20	11.15	10.24	10.79	11.92	10.54	12.87	11.56	
2008	Jun.	11.77	12.81	11.54	12.34	12.12	11.29	13.83	12.49	
	Dec.	15.01	15.61	14.39	14.48	13.52	15.06	15.70	14.63	
2009	Jun.	14.34	14.84	14.16	14.04	13.37	15.78	14.93	14.25	
	Dec.	14.18	13.40	12.12	12.72	12.81	11.97	14.67	13.18	
2010	Jun.	15.06	14.21	13.05	13.64	12.31	13.46	14.71	13.63	
	Dec.	15.15	13.77	12.93	13.06	12.26	12.90	14.49	13.36	
2011	Jun.	16.19	11.14	12.71	13.62	12.53	12.76	14.61	13.46	
	Dec.	13.74	12.93	13.25	13.88	12.40	12.47	14.85	13.68	
2012	Jun.	9.61	11.81	12.75	12.43	11.90	14.00	13.64	12.81	
	Dec.	10.08	11.15	11.15	11.88	12.27	13.21	12.69	11.93	
2013	Jun.	12.94	11.66	10.90	11.53	11.94	13.75	11.87	11.59	
	Dec.	13.58	10.88	10.54	11.05	11.21	9.00	11.10	10.96	
2014	Jun.	14.43	11.38	10.12	9.51	11.99	10.35	11.73	11.00	
	Dec.	14.12	11.21	10.31	10.68	11.51	10.09	11.20	10.88	
2015	Jun.	11.71	9.37	8.51	8.23	10.45	10.02	9.60	9.20	
	Dec.	12.60	8.54	7.37	8.18	9.13	9.60	8.91	8.41	
2016	Jun.	11.33	6.82	7.51	8.04	9.48	10.16	9.02	8.40	
	Dec.	11.21	7.90	6.52	7.14	8.11	4.84	8.55	7.59	
2017	Jun.	8.85	7.39	6.94	5.96	8.78	6.60	8.55	7.49	
	Dec.	7.89	7.20	6.95	7.25	8.64	7.15	8.43	7.76	
2018	Jun.	11.06	7.77	7.22	7.90	8.82	6.87	8.63	8.10	
	Dec.	10.59	9.82	8.77	9.59	10.25	8.65	10.58	9.79	
Period	Precious Metal	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total	
2019	Jun.	11.20	12.15	10.45	11.59	11.05	10.53	11.76	27.80	11.54
	Dec.	12.67	13.39	11.27	12.83	11.68	11.86	13.85	25.93	12.82
2020	Jun.	14.13	11.44	9.02	9.96	9.47	8.75	10.86	28.08	10.32
	Dec.	10.58	7.87	7.05	7.99	7.37	7.00	7.90	27.32	7.94

Source: Statistics & Data Warehouse Department, SBP

Note:

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