

Housing Finance Portfolio of Banks/DFIs - Outstanding Finance & No. of Borrowers

Table 1

Amounts in PKR Billion

	Dec - 2018	Dec - 2017
Outstanding Housing Finance (by loan size)	92.39	82.59
Up to PKR 1 Million	7.27	7.95
Above PKR 1 Million to PKR 5 Million	20.65	19.51
Above PKR 5 Million	64.46	55.13
Outstanding Housing Finance (by bank category)	92.39	82.59
Islamic Banks	40.78	36.09
Conventional Banks	37.27	31.97
DFIs	14.34	14.54
NPL Ratio (Banks&DFIs)	11.26%	15.51%
NPL Ratio (Banks)	7.64%	9.59%

Table 2

	Dec - 2018	Dec - 2017
No. of Housing Finance Borrowers (by loan size)	62,432	68,515
Up to PKR 1 Million	44,311	47,837
Above PKR 1 Million to PKR 5 Million	11,470	13,138
Above PKR 5 Million	6,651	7,540
No. of Housing Finance Borrowers (by bank category)	62,432	68,515
Islamic Banks	5,891	9,237
Conventional Banks	10,298	10,472
DFIs	46,243	48,806

Note: Disbursement during the Qtr (Oct-Dec '18): Rs. 7.35 Billion