

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

**Table 1**

*Amounts in PKR Billion*

	Dec - 2019
<b>Outstanding Housing Finance (by loan size)</b>	<b>103.04</b>
Up to PKR 1 Million	6.67
Above PKR 1 Million to PKR 5 Million	21.45
Above PKR 5 Million	74.92
<b>Outstanding Housing Finance (by bank category)</b>	<b>103.04</b>
Islamic Banks & IBBs*	54.74
Conventional Banks (Excluding IBBs)	33.56
DFIs	14.75
<b>NPL Ratio (Banks&amp;DFIs)</b>	<b>10.96%</b>
<b>NPL Ratio (Banks)</b>	<b>8.21%</b>

**Table 2**

	Dec- 2019
<b>No. of Housing Finance Borrowers (by loan size)</b>	<b>58,620</b>
Up to PKR 1 Million	39,283
Above PKR 1 Million to PKR 5 Million	11,931
Above PKR 5 Million	7,406
<b>No. of Housing Finance Borrowers (by bank category)</b>	<b>58,620</b>
Islamic Banks & IBBs*	8,502
Conventional Banks (Excluding IBBs)	8,598
DFIs	41,520

*Note: Disbursement during the Qtr (Sep-Dec,19): **Rs. 5.63 Billion***

\* Islamic Banking Branches of Conventional Banks