5.10 Classification of Scheduled Banks' Advances
Weighted Average Rates of Return/Interest
Interest Bearing & Islamic Modes of Financing

(Percent per annum)

AS AT THE END OF		Precious Metal	Stock Exchange Securities	Merchan-dise	Machinery	Real Estate	Financial Obligations	Others	TOTAL ADVANCES
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.	13.23	8.54	7.37	8.18	9.13	9.60	8.89	**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**

5. 10 Classification of Scheduled Banks' Advances
Weighted Average Rates of Interest

(Percent per annum)

AS AT THE END OF		Precious Metal	Stock Exchange Securities	Merchan-dise	Machinery	Real Estate	Financial Obligations	Others	TOTAL ADVANCES
Interest Bearing									
2009	Jun.	14.86	12.15	13.45	11.91	14.14	15.30	13.21	**13.54**
	Dec.	14.07	11.62	12.38	12.78	13.70	12.43	12.35	**12.66**
2010	Jun.	14.85	13.86	10.90	9.63	12.77	12.07	13.02	**12.20**
	Dec.	14.72	13.36	11.69	12.02	12.48	13.45	12.92	**12.36**
2011	Jun.	15.78	12.42	11.33	11.11	12.01	11.04	12.85	**12.01**
	Dec.	14.78	10.20	11.53	8.89	11.46	13.12	12.90	**11.81**
2012	Jun.	12.80	12.86	11.89	11.07	12.49	12.30	13.29	**12.43**
	Dec.	15.40	12.28	10.55	8.31	10.20	8.40	11.41	**10.77**
2013	Jun.	14.86	11.72	8.71	8.45	10.80	9.40	10.64	**9.97**
	Dec.	9.66	11.65	10.77	9.67	11.11	7.79	11.49	**10.91**
2014	Jun.	15.46	12.03	10.11	9.92	11.61	7.10	11.72	**11.20**
	Dec.	15.32	11.93	9.58	9.64	11.65	7.39	12.33	**11.30**
2015	Jun.	12.99	11.15	9.13	8.64	9.91	7.32	11.51	**10.27**
	Dec.	14.45	9.44	8.69	8.79	9.29	6.65	11.38	**9.90**
2016	Jun.	11.60	8.30	8.76	8.59	8.80	9.58	10.03	**9.25**
	Dec.	11.35	9.18	7.94	8.44	8.49	4.76	10.92	**9.28**
2017	Jun.	14.51	7.31	7.11	8.38	8.67	4.52	11.03	**8.88**
	Dec.	14.13	7.40	7.16	8.33	8.31	8.89	10.35	**8.67**
2018	Jun.	11.95	8.18	7.81	9.42	9.34	4.88	11.86	**9.71**
	Dec.	11.96	9.98	10.76	10.19	10.37	8.67	13.08	**11.47**
Islamic Modes of Financing									
2009	Jun.	14.18	15.01	14.19	14.20	13.27	15.83	15.08	**14.31**
	Dec.	14.18	13.61	12.10	12.72	12.71	11.93	14.88	**13.22**
2010	Jun.	15.08	14.26	13.16	13.81	12.25	13.59	14.83	**13.73**
	Dec.	15.20	13.80	13.01	13.10	12.24	12.86	14.59	**13.43**
2011	Jun.	16.24	11.04	12.81	13.74	12.57	12.81	14.73	**13.55**
	Dec.	13.50	13.06	13.40	14.18	12.46	12.42	15.04	**13.83**
2012	Jun.	9.46	11.63	12.84	12.51	11.84	14.11	13.68	**12.84**
	Dec.	9.53	11.10	11.19	12.10	12.43	13.30	12.80	**12.02**
2013	Jun.	12.80	11.65	11.02	11.74	12.05	13.80	11.97	**11.70**
	Dec.	14.20	10.80	10.52	11.14	11.22	9.10	11.06	**10.96**
2014	Jun.	14.22	11.27	10.12	9.48	12.03	10.65	11.73	**10.99**
	Dec.	13.73	11.00	10.35	10.72	11.50	10.22	11.11	**10.85**
2015	Jun.	11.59	8.83	8.48	8.22	10.49	10.19	9.48	**9.13**
	Dec.	13.15	8.42	7.32	8.16	9.12	9.70	8.76	**8.33**
2016	Jun.	11.28	6.73	7.44	8.01	9.56	10.17	8.94	**8.34**
	Dec.	11.18	7.75	6.47	7.10	8.07	4.84	8.42	**7.51**
2017	Jun.	8.25	7.40	6.93	5.88	8.79	6.74	8.43	**7.41**
	Dec.	7.87	7.17	6.94	7.21	8.69	6.99	8.32	**7.71**
2018	Jun.	10.98	7.74	7.19	7.85	8.75	7.17	8.46	**8.00**
	Dec.	9.48	9.81	8.70	9.53	10.24	8.65	10.39	**9.67**