

CREDIT/LOANS CLASSIFIED BY BORROWERS
(Outstanding position at the end of month)

(Based on ISIC 4 Classifications of Private Sector Business)		(Million Rupees)	
Description	Jun-23	Jun-24	Jun-25 ^p
1. Credit to Government Sector (A+B)	23,805,960	31,764,102	36,258,434
A. SBP Credit to Government Sector (Net)	5,215,407	4,492,963	3,798,231
Investment in Govt. Securities	5,886,301	5,568,455	5,095,096
Loans to Government	751,785	720,371	765,038
Others	351	40	365
Less: Govt. Deposits	1,423,030	1,795,903	2,062,268
B. Scheduled Banks Credit to Government Sector (Net)	18,590,553	27,271,140	32,460,202
Investment in Govt. Securities	20,357,089	29,861,236	36,181,687
Loans to Government	1,937,553	1,789,915	1,495,433
Less: Govt. Deposits	3,704,089	4,380,011	5,216,918
2. Credit to Non Government Sector (A+B)	10,945,490	11,373,130	12,884,408
A. SBP Credit to Non Govt. Sector	74,950	84,313	75,787
B. Scheduled Banks Credit to Non Govt. Sector (I+II+III)	10,870,539	11,288,817	12,808,622
I. Credit to PSEs	2,162,045	2,142,429	2,088,458
Investment in Non-financial PSEs	535,201	544,469	542,134
Loans to Non-financial PSEs	1,626,844	1,597,960	1,546,325
II. Credit to NBFIs	426,022	372,710	848,252
Investment in NBFIs	96,013	118,325	129,550
Loans to NBFIs	330,009	254,385	718,701
III. Credit to Private Sector (A+B)	8,282,472	8,773,677	9,871,912
A. Investment in Securities & Shares of Private Sector	181,167	202,563	246,015
B. Loans to Private Sector (1-4)	8,101,305	8,571,114	9,625,897
1. PRIVATE SECTOR (BUSINESS)	6,958,965	7,417,544	8,395,368
A. Agriculture, forestry and fishing	344,332	400,878	494,676
1. Crop and animal production, hunting and related service activities	342,584	399,437	492,118
Growing of cereals , leguminous crops and oil seeds	106,153	128,878	178,225
Growing of cereals , leguminous crops and oil seeds excluding wheat	7,568	6,561	10,481
Growing of Wheat	98,585	122,317	167,744
Growing of rice	28,233	28,660	30,569
Growing of vegetables and melons, roots and tubers	5,810	5,268	8,655
Growing of sugar cane	21,590	19,294	25,084
Growing of tobacco	64	81	299
Growing of fibre crops	10,645	7,795	10,754
Growing of fibre crops excluding cotton	71	59	290
Growing of Cotton	10,574	7,736	10,464
Growing of tropical and subtropical fruits	1,253	1,398	5,105
Growing of tropical and subtropical fruits excluding mangoes	613	647	4,347
Growing of Mangoes	640	750	758
Growing of citrus fruits	811	647	1,236
Growing of citrus fruits excluding oranges	709	547	1,143
Growing of Oranges	102	100	94
Growing of pome fruits and stone fruits	1,408	643	216
Growing of pome fruits and stone fruits excluding apples	1,398	642	213
Growing of Apples	10	1	3
Growing of other tree and bush fruits and nuts	2,145	1,222	1,091
Growing of spices, aromatic, drug and pharmaceutical crops	27	34	40
Growing of other crops and plant propagation	5,558	11,922	16,980
Raising of cattle and buffaloes	81,358	98,591	103,025
Raising of sheep and goats	22	66	268
Raising of poultry	30,436	21,021	27,137
Raising of other animals and mixed farming	1,808	1,657	4,929
Support activities for crop production	34,697	61,601	68,858
Support activities for crop production excluding Agr. Machinery and Equip.	14,327	13,343	18,464
Agricultural machinery and equipments and related services	20,370	48,259	50,394
Support activities for animal production	2,973	1,382	1,211
Post-harvest crop activities	2,265	3,071	3,167
Seed processing for propagation	5,321	6,180	5,192
Hunting, trapping and related service activities	8	27	77
02 - Forestry and logging	26	27	46
03 - Fishing and aquaculture	1,722	1,414	2,512
Marine fishing	1,271	671	954
Freshwater fishing	362	666	1,471
Marine aquaculture	24	25	2
Freshwater aquaculture	64	51	85
B. Mining and quarrying	78,461	89,229	85,479
05 - Mining of coal and lignite	52,357	51,135	46,542
06 - Extraction of crude petroleum and natural gas	19,494	31,480	26,045
Extraction of crude petroleum	14,750	27,619	20,276
Extraction of natural gas	4,744	3,861	5,769
07 - Mining of metal ores	606	994	1,077
Mining of iron ores	65	54	164
Mining of other metal ores n.e.c	541	940	913
08-Other mining and quarrying	5,983	5,557	11,770
Quarrying of stone, sand and clay	277	233	562
Mining of chemical and fertilizer minerals	5,137	4,578	10,249
Extraction of peat	-	8	-
Extraction of salt	350	588	695
Other mining and quarrying n.e.c.	220	151	263
9 - Mining support service activities	21	63	44
C. Manufacturing	4,540,826	4,838,826	5,325,058
10 - Manufacture of food products	1,026,866	1,178,507	1,204,866
Processing and preserving of meat	7,974	9,473	8,441
Processing and preserving of fish, crustaceans and molluscs	2,477	2,085	2,449
Processing and preserving of fruit and vegetables	9,728	9,962	9,391
Manufacture of vegetable and animal oils and fats	156,796	157,042	166,452

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Description	Jun-23	Jun-24	Jun-25*
Manufacture of dairy products	61,046	48,587	34,522
Manufacture of grain mill products	266,098	281,596	327,361
a- Wheat Processing	48,039	56,095	60,768
b- Rice Processing	182,957	186,170	219,978
c- Others	35,102	39,330	46,614
Manufacture of starches and starch products	4,868	5,681	15,527
Manufacture of bakery products	54,405	64,621	64,363
Manufacture of sugar	354,574	485,581	439,087
Manufacture of cocoa, chocolate and sugar confectionery	16,644	14,864	27,257
Manufacture of macaroni, noodles, couscous and similar farinaceous products	207	207	71
Manufacture of prepared animal feeds	49,087	44,224	47,837
Processing/blending of spices, tea, coffee etc.	4,558	10,802	12,762
Manufacture of other food products n.e.c.,	38,405	43,780	49,346
11 - Manufacture of beverages	51,736	56,964	48,774
Manufacture of soft drinks; production of mineral waters and other bottled waters	40,302	48,765	44,624
Manufacture of soft drinks and other bottled waters	40,044	48,419	44,232
Production of mineral waters	258	346	392
Manufacture of other beverages n.e.c	11,434	8,199	4,149
12 - Manufacture of tobacco products	3,291	1,772	4,221
13 - Manufacture of textiles	1,573,859	1,610,657	1,833,460
Preparation and spinning of textile fibres	564,469	563,512	602,654
1. Cotton	423,324	419,167	432,108
2. Woolen	3,449	3,461	7,521
3. Synthetic fibre	36,977	44,251	55,850
4. Others	100,720	96,634	107,174
Weaving of textiles	323,094	327,666	378,882
1. Cotton	235,683	240,732	269,503
2. Woolen	570	656	541
3. Synthetic textile	11,479	11,070	12,398
4. Others	75,363	75,208	96,439
Finishing of textiles	291,017	296,959	341,193
1. Cotton	192,763	189,561	209,322
2. Woolen	325	266	782
3. Synthetic textile	7,236	7,411	5,600
4. Others	90,692	99,721	125,490
Manufacture of knitted and crocheted fabrics	52,503	64,367	77,081
Manufacture of made-up textile articles, except apparel	188,500	194,123	228,511
a. Manufacture of bed wear	39,304	42,174	46,386
b. Manufacture of other made up textile articles	149,196	151,948	182,126
Manufacture of carpets and rugs	1,119	1,073	850
Manufacture of other textiles n.e.c.	153,157	162,957	204,289
14 - Manufacture of wearing apparel	216,918	203,294	253,110
Manufacture of wearing apparel,	57,696	52,857	69,856
Manufacture of Ready made garments	137,238	125,363	143,557
Manufacture of articles of fur	4,126	4,620	5,501
Manufacture of knitted and crocheted apparel	17,858	20,453	34,197
15 - Manufacture of leather and related products	48,428	50,329	52,436
Tanning and dressing of leather; dressing and dyeing of fur	7,806	7,147	8,814
Manufacture of luggage, handbags and the like, saddlery and harness	2,355	2,556	2,987
Manufacture of footwear	38,266	40,627	40,635
a. Leather wear	30,337	32,897	32,079
b. Rubber and Plastic wear	7,929	7,730	8,556
16 - Manufacture of wood and of products of wood and cork, except furniture; man	8,473	9,328	10,605
17 - Manufacture of paper and paper products	96,204	126,675	147,946
18 - Printing and reproduction of recorded media	17,243	22,186	22,324
Printing	10,959	14,045	11,938
i. Printing of books, brochures and other related	7,032	7,971	7,898
ii. Printing of newspapers, journals, periodicals and related printing	3,926	6,073	4,040
Service activities related to printing	4,645	6,714	9,226
Reproduction of recorded media	1,639	1,428	1,160
19 - Manufacture of coke and refined petroleum products	162,841	141,783	172,848
Manufacture of coke oven products	198	377	1
Manufacture of refined petroleum products	162,642	141,406	172,848
20 - Manufacture of chemicals and chemical products	331,168	361,215	443,191
Manufacture of basic chemicals	80,118	101,352	113,405
Manufacture of fertilizers and nitrogen compounds	143,449	139,098	184,980
Manufacture of plastics and synthetic rubber in primary forms	19,853	28,639	32,566
Manufacture of pesticides and other agrochemical products	32,436	30,210	45,336
Manufacture of paints, varnishes and similar coatings, printing ink and mastics	21,214	24,957	24,089
Manufacture of soap and detergents, cleaning and polishing preparations, perfumes	8,285	9,964	8,903
Manufacture of other chemical products n.e.c.	22,404	25,667	31,853
Manufacture of man-made fibres	3,408	1,327	2,061
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparatic	107,638	112,156	110,821
22 - Manufacture of rubber and plastics products	74,700	100,689	112,043
Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	32,617	35,010	49,336
Manufacture of other rubber products	3,410	3,871	4,342
Manufacture of plastics products	38,672	61,807	58,365
23 - Manufacture of other non-metallic mineral products	300,863	264,777	236,300
Manufacture of glass and glass products	9,538	13,528	8,397
Manufacture of refractory products	1,508	1,679	1,740
Manufacture of clay building materials	1,670	1,279	1,068
Manufacture of other porcelain and ceramic products	8,155	8,410	8,834
Manufacture of cement, lime and plaster	271,360	231,600	208,071
Manufacture of articles of concrete, cement and plaster	6,032	4,482	4,278
Cutting, shaping and finishing of stone	1,171	1,548	1,775
Manufacture of Precious non-metallic mineral products (pearls and Precious)	269	289	54
Manufacture of other non-metallic mineral products n.e.c.	1,160	1,962	2,083
24 - Manufacture of basic metals	202,072	239,585	256,144
Manufacture of basic iron and steel	179,586	213,118	227,742
Manufacture of basic precious and other non-ferrous metals	1,563	3,137	2,574
Casting of iron and steel	20,578	22,872	25,637
Casting of non-ferrous metals	344	459	191
25. Manufacture of fabricated metal products, except machinery and equipment	29,481	33,415	24,233
Manufacture of structural metal products	15,558	16,762	10,250
Manufacture of tanks, reservoirs and containers of metal	1,117	1,798	2,554
Forging, pressing, stamping and roll-forming of metal; powder metallurgy	854	1,507	1,189
Manufacture of cutlery, hand tools and general hardware	256	183	344
Manufacture of cutlery	39	33	112
Manufacture of hand tools & general hardware	216	150	232
Manufacture of other fabricated metal products n.e.c.	11,696	13,166	9,896
26 - Manufacture of computer, electronic and optical products	9,462	19,310	33,116
Manufacture of electronic components and boards	398	1,011	2,370
Manufacture of computers and peripheral equipment	1,312	1,619	5,591
Manufacture of communication equipment	4,907	13,800	19,498

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Description	Jun-23	Jun-24	Jun-25 ^a
Manufacture of consumer electronics	742	960	3,465
Manufacture of measuring, testing, navigating and control equipment	451	463	268
Manufacture of watches and clocks	1	1	27
Manufacture of irradiation, electromedical and electrotherapeutic equipment	1,518	1,340	1,820
Manufacture of optical instruments and photographic equipment	23	27	21
Manufacture of magnetic and optical media	112	89	58
27 - Manufacture of electrical equipment	116,190	140,724	134,186
Manufacture of electric motors, generators, transformers and electricity distribution	14,019	22,477	12,898
Manufacture of batteries and accumulators	9,077	14,548	8,077
Manufacture of fibre optic cables	9,145	11,907	13,324
Manufacture of other electronic and electric wires and cables	14,371	19,692	29,492
Manufacture of wiring devices	-	6	5
Manufacture of electric lighting equipment	509	469	961
Manufacture of domestic appliances	46,114	45,950	45,121
Manufacture of Fans	1,789	2,296	2,242
Manufacture of Refrigerators and Freezers	12,415	14,285	18,990
Manufacture of Washing and drying Machines	3	3	74
Manufacture of other domestic appliances	31,907	29,366	23,815
Manufacture of other electrical equipment n.e.c	22,954	25,676	24,307
28 - Manufacture of machinery and equipment	20,335	24,257	40,406
Manufacture of engines and turbines, except aircraft, vehicle and cycle engines	870	684	1,022
Manufacture of pumps, compressors, taps and valves	1,935	2,034	626
Manufacture of bearings, gears, gearing and driving elements	541	486	824
Manufacture of ovens, furnaces and furnace burners	42	-	-
Manufacture of office machinery and equipment (except computers and peripheral e	60	84	40
Manufacture of other general-purpose machinery	3,974	7,977	6,361
Manufacture of agricultural and forestry machinery	7,047	8,785	14,167
Manufacture of metal-forming machinery, machine tools and metallurgy	847	838	306
Manufacture of machinery for mining, quarrying and construction	108	173	3,422
Manufacture of machinery for food, beverage and tobacco processing	2,325	1,111	799
Manufacture of machinery for textile, apparel and leather production	1,765	1,704	11,511
Manufacture of other special-purpose machinery	820	381	1,327
29 - Manufacture of motor vehicles, trailers and semi-trailers	68,414	64,902	72,682
Manufacture of motor vehicles	51,171	50,248	56,768
Manufacture of bodies (coachwork) for motor vehicles; manufacture of trailers and s	281	287	701
Manufacture of parts and accessories for motor vehicles	16,962	14,368	15,212
30 - Manufacture of other transport equipment	13,743	11,901	11,437
Building of ships, floating structures and boats	-	-	1
Manufacture of railway locomotives and rolling stock	-	-	-
Manufacture of motorcycles	4,309	4,188	3,950
Manufacture of bicycles and invalid carriages	5	22	9
Manufacture of other transport equipment n.e.c.	9,430	7,692	7,477
31 - Manufacture of furniture	6,104	5,811	7,106
32. Other manufacturing	52,525	57,461	89,923
Manufacture of jewellery and related articles	366	294	13,587
Manufacture of imitation jewellery and related articles	97	33	55
Manufacture of musical instruments	976	813	1,038
Manufacture of sports goods	6,505	6,513	10,443
Manufacture of games and toys	2	1	7
Manufacture of medical and dental instruments and supplies	6,004	4,677	4,225
Manufacture of Handicrafts	47	418	390
Other manufacturing n.e.c.	38,527	44,712	60,178
33 - Repair and installation of machinery and equipment	2,274	1,126	2,879
D. Electricity, gas, steam and air conditioning supply	571,642	514,269	480,499
Electric power generation, transmission and distribution	561,092	505,068	471,575
a) Hydal	30,649	26,682	42,085
b) Thermal	144,608	124,635	115,863
c) Coal Based	123,905	131,163	117,338
d) Wind	61,506	50,842	38,497
e) Solar	7,229	15,739	12,144
f) Other	193,194	156,006	145,649
Manufacture of gas; distribution of gaseous fuels through mains	10,520	9,161	8,916
Steam and air conditioning supply	30	40	7
E. Water supply; sewerage, waste management and remediation activities	14,547	23,968	32,217
36 - Water collection, treatment and supply	178	9,225	20,386
37 - Sewerage	12	5	1,724
38 - Waste collection, treatment and disposal activities; materials recovery	14,353	14,735	10,087
Waste Collection, treatment and disposal activities	14,353	14,735	10,087
Ship Breaking and materials recovery	14,261	13,912	9,793
Waste Collection, treatment and disposal activities n.e.c	92	824	295
39 - Remediation activities and other waste management services	4	3	20
F. Construction	190,233	192,852	209,924
41 - Construction of buildings	139,806	137,316	144,049
Residential	70,075	68,032	77,498
Non residential	69,732	69,284	66,551
42 - Civil engineering	47,156	52,373	62,277
Construction of roads and railways	19,725	21,498	21,055
Construction of utility projects	9,269	9,158	15,060
Construction of other civil engineering projects	18,161	21,718	26,162
43 - Specialized construction activities	3,270	3,162	3,599
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	451,839	539,923	700,117
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	28,641	26,748	24,590
Sale of motor vehicles	20,059	18,647	15,510
Maintenance and repair of motor vehicles	1,145	1,112	997
Sale of motor vehicle parts and accessories	4,934	4,636	5,353
Sale, maintenance and repair of motorcycles and related parts and accessories	2,502	2,353	2,729
46 - Wholesale trade, except of motor vehicles and motorcycles	248,624	304,749	350,591
Wholesale on a fee or contract basis	5,945	7,796	11,318
Wholesale of agricultural raw materials and live animals	8,897	10,687	10,254
Wholesale of food, beverages and tobacco	14,398	20,261	23,043
Wholesale of textiles, clothing and footwear	6,869	9,415	8,297
Wholesale of other household goods	18,859	16,648	27,348
Wholesale of computers, computer peripheral equipment and software	3,042	3,394	2,000
Wholesale of electronic and telecommunications equipment and parts	6,568	10,729	15,102
Wholesale of agricultural machinery, equipment and supplies	3,018	5,402	3,089
Wholesale of other machinery and equipment	3,968	4,278	5,021
Wholesale of solid, liquid and gaseous fuels and related products	35,647	41,117	45,886
Wholesale of metals and metal ores	4,287	4,780	5,997
Wholesale of construction materials, hardware, plumbing and heating equipment anc	6,037	6,282	4,802
Wholesale of fertilizers and agrochemical products	20,680	24,337	48,680
Wholesale of plastic materials in primary forms	1,239	1,213	1,368
Wholesale of paper in bulk	1,094	1,195	855
Wholesale of waste and scrap and other products n.e.c.	2,480	6,948	11,678
Non-specialized wholesale trade	105,598	130,267	125,853
47 - Retail trade, except of motor vehicles and motorcycles	174,574	208,427	324,936

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Description	Jun-23	Jun-24	Jun-25*
Retail sale in non-specialized stores with food, beverages or tobacco predominating	2,061	1,742	6,398
Other retail sale in non-specialized stores	4,676	5,665	7,854
Retail sale of food in specialized stores	3,483	3,061	3,686
Retail sale of beverages in specialized stores	202	243	282
Retail sale of tobacco products in specialized stores	55	93	147
Retail sale of automotive fuel in specialized stores/pumps	22,067	23,093	27,810
Retail sale of computers, peripheral units, software and telecommunications equipment	1,385	1,574	890
Retail sale of audio and video equipment in specialized stores	79	70	422
Retail sale of textiles in specialized stores	1,766	2,566	6,056
Retail sale of hardware, paints and glass in specialized stores	533	601	1,896
Retail sale of carpets, rugs, wall and floor coverings in specialized stores	224	189	284
Retail sale of electrical household appliances, furniture, lighting equipment and other	3,130	3,207	5,071
Retail sale of books, newspapers and stationary in specialized stores	905	859	985
Retail sale of music and video recordings in specialized stores	8	5	16
Retail sale of sporting equipment in specialized stores	74	200	86
Retail sale of games and toys in specialized stores	22	60	86
Retail sale of clothing, footwear and leather articles in specialized stores	5,115	5,255	6,980
Retail sale of pharmaceutical and medical goods, cosmetic and toilet articles in specialized stores	8,150	11,964	17,905
Other retail sale of new goods in specialized stores	2,423	2,074	2,344
Retail sale of second-hand goods	51	74	81
Others retail sale n.e.c	118,165	145,831	235,655
H. Transportation and storage	118,757	123,533	125,986
49 - Land transport and transport via pipelines	56,285	53,702	47,440
Passenger rail transport, interurban	306	184	284
Freight rail transport	6	45	26
Urban and suburban passenger land transport	8,471	12,696	12,464
Other passenger land transport	35,155	28,551	14,132
Freight transport by road	9,491	10,013	18,937
Transport via pipeline	2,858	2,214	1,597
50 - Water transport	1,203	843	1,652
Sea and coastal passenger water transport	63	62	60
Sea and coastal freight water transport	1,040	701	1,365
Inland passenger water transport	-	6	5
Inland freight water transport	99	75	222
51 - Air transport	1,513	1,080	2,001
Passenger air transport	1,307	847	1,683
Freight air transport	205	234	318
52 - Warehousing and support activities for transportation	53,356	59,845	67,826
Warehousing and storage	24,213	22,283	25,925
Cargo handling	21,850	31,024	26,190
Other transportation support activities n.e.c	7,294	6,539	15,711
53 - Courier activities other than national post activities	6,399	8,062	7,068
I. Accommodation and food service activities	37,046	38,348	80,432
55 - Accommodation	22,806	23,919	64,100
Short term accommodation activities (Hotels etc)	21,259	22,840	62,988
Other accommodation n.e.c	1,547	1,078	1,112
56-Food and beverage service activities	14,240	14,429	16,332
J. Information and communication	340,357	406,897	547,127
58 - Publishing activities	2,473	2,535	10,143
Book publishing	210	204	254
Publishing of newspapers, journals and periodicals	143	84	129
Other publishing activities n.e.c	431	528	431
Software publishing	1,690	1,719	9,329
59 - Motion picture, video and television programme production, sound recording	2,571	1,910	1,635
60 - Programming and broadcasting activities	1,291	1,523	1,241
61 - Telecommunications	319,068	385,621	514,735
Wired telecommunications activities	29,385	35,704	51,779
Wireless telecommunications activities	176,360	216,391	285,792
Other telecommunications activities n.e.c	113,323	133,526	177,164
62 - Computer programming, consultancy and related activities	10,151	10,051	15,514
Computer programming activities	2,982	2,887	4,613
Computer consultancy and computer facilities management activities	1,276	1,686	2,120
Other information technology and computer service activities	5,894	5,478	8,781
63 - Information service activities	4,803	5,257	3,860
Data processing, hosting and related activities	2,724	2,633	2,111
Web portals	1	48	32
News agency activities	8	8	-
Other information service activities n.e.c.	2,070	2,569	1,717
K. Real estate activities	36,254	37,773	43,381
L. Professional, scientific and technical activities	59,061	59,264	68,566
69 - Legal and accounting activities	908	1,813	1,066
Legal activities	99	419	121
Accounting, bookkeeping and auditing activities; tax consultancy	808	1,394	945
70 - Activities of head offices; management consultancy activities	1,147	1,275	1,544
71 - Architectural and engineering activities; technical testing and analysis	5,114	5,351	8,428
72 - Scientific research and development	4,130	3,709	3,492
73 - Advertising and market research	4,533	4,189	4,054
74 - Other professional, scientific and technical activities	43,118	42,641	49,691
75 - Veterinary activities	113	286	291
M. Administrative and support service activities	51,840	51,536	60,188
77 - Rental and leasing activities	2,023	2,553	3,983
Renting and leasing of motor vehicles	1,606	2,068	3,102
Renting and leasing of recreational and sports goods	-	-	10
Renting and leasing of other machinery, equipment and tangible goods n.e.c	417	486	872
78 - Employment activities	717	568	1,340
79 - Travel agency, tour operator, reservation service and related activities	11,159	14,125	15,404
80 - Security and investigation activities	2,923	2,957	3,052
81. Services to buildings and landscape activities	163	409	698
82 - Office administrative, office support and other business support activities	34,856	30,923	35,711
N. Education	33,435	29,145	30,079
Pre-primary and primary education	4,442	1,805	1,918
General secondary education	8,101	8,176	8,256
Technical and vocational secondary education	118	143	125
Higher education	12,045	8,020	8,886
Sports and recreation education	1	22	7
Cultural education	-	-	9
Other education n.e.c.	5,315	7,740	7,616
Educational support activities	3,413	3,239	3,262
O. Human health and social work activities	16,986	18,198	16,456
86 - Human health activities	16,969	17,843	16,393
Hospital activities	12,983	12,004	10,388
Medical and dental practice activities	801	736	867
Other human health activities	3,185	5,104	5,138
87 - Residential care activities	1	26	9
88. Social work activities with and without accommodation	15	329	53

CREDIT/LOANS CLASSIFIED BY BORROWERS
(Outstanding position at the end of month)

(Based on ISIC 4 Classifications of Private Sector Business)

(Million Rupees)

Description	Jun-23	Jun-24	Jun-25 ^P
P. Arts, entertainment and recreation	1,889	1,723	2,309
90 - Creative, arts and entertainment activities	811	612	899
91 - Libraries, archives, museums and other cultural activities	802	727	630
92 - Sports activities and amusement and recreation activities	276	385	780
Q. Other service activities	71,461	51,182	92,876
93-Activities of membership organizations	216	22	213
94-Repair of computers and personal and household goods	1,092	422	220
95-Other personal service activities	54,127	43,830	84,317
96-Activities of households as employers of domestic personnel	4,076	1,554	1,969
97-Undifferentiated goods- and services-producing activities of private household:	11,949	5,354	6,158
2. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	13,621	15,562	9,254
A. Government Trusts and Non-profit Organizations	765	1,527	654
B. Private Trusts and Non-profit Organizations	12,469	13,358	7,553
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	387	677	1,047
3. PERSONAL	1,126,498	1,135,573	1,219,611
A. Bank Employees	266,074	332,608	305,137
1) For house building	207,683	258,618	224,079
2) For transport i.e. purchase of car etc.	51,980	64,912	72,394
3) Other purposes	6,410	9,078	8,664
B. Consumer Financing	859,731	802,352	913,848
1) For house building	212,315	203,580	207,038
2) For transport i.e. purchase of car etc	293,728	230,501	276,606
3) Credit cards	93,775	122,272	158,588
4) Consumers durable	7,280	7,397	8,594
5) Personal loans	252,633	238,602	263,022
C) Other	693	612	626
4. OTHER	2,221	2,436	1,664
Total Credit (1+2)	34,751,449	43,137,232	49,142,842

Notes:

P: Provisional, R: Revised

- Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 4 of United Nation adopted from June 2019.
 - Loans Include Advances plus Bills Purchased & Discounted but exclude foreign bills. Credit may be arrived at by adding "SBP and Banks' Investment in Securities & Shares".
 - The Credit Data may not tally exactly with data given in weekly Monetary Assets tables due to time lag difference and with data of Monthly Depository Corporations Survey which is on Accrued basis and includes data pertaining to NBFCs.
 - Islamic Financings, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f June 2014.
 - W.e.f June 30, 2019, the data has been revised.
 - Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf.
- Source: Statistics and Data Services Department, State Bank of Pakistan
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