

Loans Classified by Borrowers (By Type of Finance)^P

Million Rs

Outstanding Position at the end of December 2018	Export financing		Import financing	Government self employment schemes	Working capital/short term		Fixed investment/long term			Bills Purchased & Discounted			Total Outstanding	Advances by size of institutions	
	Export finance schemes	Others			Small loans	Others	LTFF	Small loans	Others	Inland Bills	Import Bills	Foreign Bills		Other than SMEs	SMEs
Loans to Private Sector Business	358,471	106,459	321,641	15,121	291,972	2,124,221	131,434	41,965	1,563,015	113,306	33,830	106,381	5,207,817	4,735,954	471,863
Agriculture, hunting and forestry	31	123	787	40	16,149	206,126	267	10,364	72,666	-	6	36	306,595	306,595	-
Growing of crops	4	58	543	3	13,822	162,333	221	1,654	6,125	-	-	-	184,762	184,762	-
Farming of animals (Livestock)	-	64	215	37	2,023	33,484	47	7,643	46,925	-	6	36	90,481	90,481	-
Agricultural and animal husbandry services	-	-	-	-	11	6,362	-	277	329	-	-	-	6,979	6,979	-
Agricultural machinery and equipments	-	-	-	-	285	3,673	-	779	19,265	-	-	-	24,002	24,002	-
Hunting, trapping, forestry & logging	27	-	30	-	9	274	-	10	22	-	-	-	372	372	-
Fishing, fish farming	67	-	-	-	24	359	-	33	44	-	-	-	527	527	-
Mining and Quarrying	999	691	866	-	616	9,811	39	234	35,119	105	-	209	48,688	45,547	3,141
Mining of coal, lignite and extraction of peat	-	1	-	-	186	264	8	95	22,767	105	-	152	23,577	23,475	102
Extraction of crude petroleum & Natural gas	-	650	594	-	398	8,465	-	105	11,531	-	-	-	21,743	19,913	1,830
Iron ores & non ferrous metals	242	6	77	-	-	401	-	3	68	-	-	40	838	812	26
Quarrying of stone, sand and clay	-	10	182	-	-	378	-	15	93	-	-	-	678	472	206
Chemical, fertilizer, salt etc	757	25	12	-	32	303	31	16	660	-	-	18	1,852	875	976
Manufacturing	327,879	97,439	227,816	10,456	207,409	1,218,879	127,003	15,760	752,276	77,415	29,764	97,472	3,189,568	2,994,754	194,814
Food products and beverages	54,567	20,144	63,672	4	60,242	349,839	7,348	2,522	197,128	6,119	9,344	3,694	774,625	695,995	78,630
Tobacco products	-	-	159	-	7	356	-	-	636	41	14	-	1,212	946	266
Textiles	183,365	59,661	26,333	10,386	72,316	375,860	102,487	4,598	142,050	22,542	9,842	72,229	1,081,669	1,035,339	46,330
- Spinning, weaving, finishing of textiles	107,757	41,586	21,060	8,382	62,915	321,638	89,455	2,185	117,217	21,890	8,629	54,110	856,824	824,991	31,832
a. Spinning of fibres	33,400	25,243	14,250	-	33,263	192,570	35,092	1,685	69,001	13,822	5,344	24,171	447,839	431,134	16,704
b. Weaving of textiles	40,318	11,403	3,649	-	6,682	61,944	26,396	348	30,484	2,818	3,038	16,478	203,558	198,532	5,026
c. Finishing of textiles	34,039	4,941	3,162	8,382	22,970	67,125	27,967	151	17,732	5,250	247	13,461	205,427	195,325	10,102
- Made-up textile articles	35,952	9,076	2,959	2,004	3,188	32,191	9,550	1,658	9,385	295	943	12,599	119,801	111,700	8,101
- Knit wear	18,890	2,622	79	-	765	4,787	923	724	6,782	111	18	1,569	37,272	35,540	1,733
- Carpets and rugs	730	783	103	-	38	549	-	5	222	-	-	2	2,431	1,968	464
- Other textiles n.e.c.	20,037	5,594	2,132	-	5,410	16,695	2,559	26	8,443	245	252	3,948	65,340	61,141	4,199
Wearing apparel, readymade garments	42,870	6,951	526	27	3,302	15,096	9,665	546	17,098	925	570	16,354	113,929	107,468	6,461
Tanning and dressing of leather; manufacture of luggage and footwear	12,854	1,458	519	0	956	7,473	458	109	3,854	99	343	2,839	30,963	27,728	3,235
Tanning and dressing of leather	6,775	809	320	-	434	1,563	76	35	502	89	313	1,190	12,107	10,989	1,118
Footwear	6,079	649	199	0	522	5,910	382	74	3,352	10	31	1,649	18,856	16,739	2,117
Wood and of products of wood and cork,	291	130	621	3	81	1,225	4	14	438	-	49	-	2,856	2,045	811
Paper, paperboard and products	2,982	130	3,512	4	5,757	22,956	95	388	13,693	880	398	-	50,794	46,994	3,800
Printing, publishing and allied industries	13	-	620	1	223	8,293	-	135	3,515	125	59	-	12,984	10,071	2,914
Coke, refined petroleum products	-	705	10,843	-	19,706	26,253	1,737	677	25,231	31,302	59	-	116,513	114,823	1,690
Chemicals and chemical products	9,231	1,264	22,504	16	11,128	131,643	1,393	1,470	122,934	8,598	1,794	485	312,459	300,394	12,065
Rubber and plastics products	2,290	195	9,487	-	3,208	22,501	14	249	9,880	970	946	117	49,857	45,372	4,485
Other non-metallic mineral products	5,153	699	9,283	2	1,026	41,383	432	1,647	118,704	55	150	29	178,563	175,971	2,591
Basic metals	3,057	133	39,602	5	10,038	67,531	824	179	27,863	750	1,345	90	151,418	144,148	7,270
Fabricated metal products	1,613	70	6,330	-	2,170	13,980	972	333	10,326	33	373	-	36,201	34,175	2,027
Machinery and equipment	814	747	6,758	2	2,851	25,766	182	705	12,741	117	722	54	51,458	48,882	2,576
Office, accounting and computing machinery	-	18	18	-	3	89	1	6	76	1	-	-	211	161	50
Electrical machinery and apparatus	521	2,578	11,534	2	5,745	45,152	534	1,336	23,677	248	1,199	24	92,550	88,328	4,223
Radio, television and communication equipment and apparatus	32	100	968	-	314	2,055	-	2	1,663	11	343	-	5,487	5,256	231
Medical, precision and optical instruments, watches and clocks	2,478	178	96	0	92	2,021	0	253	745	385	-	81	6,330	3,695	2,635
Motor vehicles, trailers and semi-trailers	90	37	7,824	1	4,645	31,761	48	402	7,805	413	2,112	-	55,139	52,776	2,363
Other transport equipment	20	-	565	0	1,082	10,868	-	-	935	17	7	-	13,495	12,628	868
Furniture and fixture	425	-	72	0	323	893	-	31	892	-	-	3	2,638	2,048	590
Jewellery and related articles	-	1	-	-	72	226	-	4	260	-	-	-	563	59	504
Sports goods	3,288	818	60	-	84	402	-	39	232	28	36	1,197	6,184	2,970	3,214
Handicrafts	5	-	-	1	22	17	-	3	20	-	-	-	69	11	57
Other manufacturing n.e.c.	1,919	1,423	5,911	1	2,015	15,241	808	111	9,882	3,756	58	277	41,400	36,470	4,930
Ship breaking and waste / scrape (junk) etc.	-	-	25,438	-	5,123	5,154	-	-	3,186	-	59	-	38,960	38,791	169
Electricity, gas and water supply	137	236	3,637	-	1,200	202,184	2,729	1,578	233,686	1,977	-	-	447,364	445,825	1,538
Construction	5	-	1,958	4	1,976	54,612	-	701	98,308	342	135	-	158,039	147,870	10,170

Loans Classified by Borrowers (By Type of Finance)^P

Million Rs

Outstanding Position at the end of December 2018	Export financing		Import financing	Government self employment schemes	Working capital/short term		Fixed investment/long term			Bills Purchased & Discounted			Total Outstanding	Advances by size of institutions	
	Export finance schemes	Others			Small loans	Others	LTFF	Small loans	Others	Inland Bills	Import Bills	Foreign Bills		Other than SMEs	SMEs
Building	-	-	797	4	1,680	42,284	-	417	35,436	314	38	-	80,969	73,237	7,732
Infrastructure	5	-	1,160	-	296	12,328	-	284	62,872	28	98	-	77,071	74,633	2,438
Commerce and Trade	16,594	4,246	42,111	1,293	44,873	242,593	1,050	7,382	55,501	15,408	2,607	6,139	439,797	297,047	142,750
Sale, maintenance and repair of motor vehicles and motorcycles	1,097	320	844	2	1,527	12,652	-	135	4,721	11	627	530	22,466	14,034	8,431
Wholesale and commission trade	12,165	3,123	33,009	23	27,816	118,214	567	2,439	31,566	11,157	1,580	2,528	244,187	188,703	55,484
a. Exports	7,225	1,831	2,657	0	4,264	11,118	462	556	5,470	516	292	2,000	36,392	28,324	8,068
b. Imports	989	119	12,989	-	6,256	28,984	-	377	5,906	43	567	212	56,441	47,395	9,046
c. Domestic whole sales	3,950	1,173	17,362	23	17,297	78,112	104	1,506	20,191	10,598	722	316	151,354	112,983	38,371
Retail trade	3,332	803	8,259	1,268	15,530	111,727	483	4,808	19,213	4,240	400	3,081	173,143	94,310	78,834
Hotels, restaurants and clubs etc	-	-	50	8	507	8,654	-	477	24,656	200	-	-	34,551	31,563	2,988
Transport, storage and communications	-	-	5,332	552	1,037	46,575	-	1,542	174,274	10,782	19	20	240,134	189,357	50,777
Real estate, renting and business activities	7,500	3,706	9,999	601	7,282	86,778	347	598	67,836	1,442	1,235	870	188,193	150,703	37,490
Education	-	-	98	14	196	6,103	-	360	16,305	-	-	-	23,076	20,748	2,328
Health and social work	-	-	255	7	251	3,146	-	321	6,583	-	5	-	10,568	8,509	2,059
Other community, social and personal service activities	75	-	1,405	44	2,102	16,064	-	204	10,760	2,211	-	-	32,865	25,270	7,595
Other private business n.e.c	5,184	18	1,889	2,103	3,229	17,182	-	2,411	11,815	3,426	-	1,635	48,891	32,847	16,044

Notes:
P : Provisional

Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 3.1 of United Nation adopted from Dec 2003.

Islamic Financings, Advances (against Murabaha etc) and Other related items previously reported under Other Assets has been reclassified as credit to private sector w.e.f June 2014.

Source: Statistics & DWH Department, State Bank of Pakistan

Contact Point: Dr. Ishaque Ahmed Ansari (Additional Director), Monetary Statistics Division,

Phone: +92 21 3245 3624, Fax# +92 21 9922 1569

 For Feedback: <http://www.sbp.org.pk/stats/survey/index.asp>