

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

Million Rs

| Outstanding Position at the end of December 2017 | | | | | | | | | | | | | | Advances by size of institutions | |
|--|------------------------|---------------|------------------|------------------------------------|----------------------------|------------------|----------------------------|---------------|------------------|------------------------------|---------------|----------------|-------------------|----------------------------------|----------------|
| DECEMBER_2017 | Export financing | | Import financing | Government self employment schemes | Working capital/short term | | Fixed investment/long term | | | Bills Purchased & Discounted | | | Total Outstanding | Other than SMEs | SMEs |
| | Export finance schemes | Others | | | Small loans | Others | LTFF | Small loans | Others | Inland Bills | Import Bills | Foreign Bills | | | |
| Loans to Private Sector Business | 299,792 | 89,935 | 233,156 | 14,034 | 268,526 | 1,645,588 | 103,007 | 60,383 | 1,386,435 | 85,636 | 28,253 | 111,015 | 4,325,760 | 3,907,997 | 417,762 |
| Agriculture, hunting and forestry | 335 | 1,144 | 528 | 1,642 | 38,795 | 179,120 | 26 | 12,972 | 74,611 | - | 527 | 10 | 309,710 | 309,710 | - |
| Growing of crops | 283 | 1,050 | 246 | 4 | 35,220 | 145,418 | 26 | 4,110 | 3,850 | - | 527 | 10 | 190,742 | 190,742 | - |
| Farming of animals (Livestock) | 53 | 67 | 198 | 33 | 3,363 | 27,334 | 1 | 7,696 | 50,035 | - | - | - | 88,779 | 88,779 | - |
| Agricultural and animal husbandry services | - | - | 84 | - | 12 | 3,773 | - | 97 | 315 | - | - | - | 4,281 | 4,281 | - |
| Agricultural machinery and equipments | - | - | - | 1,606 | 194 | 2,381 | - | 1,047 | 20,380 | - | - | - | 25,607 | 25,607 | - |
| Hunting, trapping, forestry & logging | - | 27 | - | - | 7 | 213 | - | 23 | 32 | - | - | - | 301 | 301 | - |
| Fishing, fish farming | 48 | - | - | - | 24 | 297 | - | 21 | 246 | - | - | - | 636 | 636 | - |
| Mining and Quarrying | 571 | 963 | 1,393 | - | 331 | 9,782 | 8 | 282 | 29,762 | 297 | - | 573 | 43,962 | 42,458 | 1,504 |
| Mining of coal, lignite and extraction of peat | - | 1 | - | - | 194 | 2,258 | 8 | 115 | 14,336 | 237 | - | 265 | 17,415 | 17,354 | 61 |
| Extraction of crude petroleum & Natural gas | - | 872 | 828 | - | 133 | 6,070 | - | 118 | 14,069 | 48 | - | - | 22,138 | 21,646 | 492 |
| Iron ores & non ferrous metals | 214 | - | 105 | - | - | 383 | - | 6 | 106 | - | - | - | 814 | 814 | - |
| Quarrying of stone, sand and clay | - | 30 | 227 | - | - | 333 | - | 16 | 682 | 11 | - | - | 1,299 | 1,151 | 149 |
| Chemical, fertilizer, salt etc | 357 | 60 | 232 | - | 4 | 738 | - | 27 | 569 | - | - | 308 | 2,296 | 1,493 | 803 |
| Manufacturing | 277,037 | 81,193 | 161,455 | 846 | 161,002 | 898,536 | 98,595 | 12,796 | 677,962 | 48,767 | 21,101 | 101,348 | 2,540,637 | 2,370,226 | 170,411 |
| Food products and beverages | 49,238 | 14,243 | 44,582 | 4 | 50,685 | 284,938 | 5,710 | 2,408 | 155,305 | 2,230 | 4,844 | 4,840 | 619,026 | 551,394 | 67,632 |
| Tobacco products | - | - | - | - | 0 | 361 | - | - | 614 | - | - | - | 975 | 632 | 344 |
| Textiles | 148,942 | 50,684 | 19,623 | 795 | 51,599 | 270,126 | 79,871 | 3,599 | 177,680 | 17,779 | 7,181 | 72,132 | 900,010 | 863,445 | 36,565 |
| - Spinning, weaving, finishing of textiles | 85,088 | 36,118 | 14,351 | - | 46,782 | 222,015 | 70,585 | 2,520 | 152,537 | 16,807 | 6,206 | 53,415 | 706,424 | 684,238 | 22,186 |
| a. Spinning of fibres | 23,268 | 22,628 | 9,216 | - | 22,654 | 144,924 | 26,227 | 1,650 | 72,827 | 10,760 | 4,677 | 21,030 | 359,862 | 348,001 | 11,860 |
| b. Weaving of textiles | 31,447 | 7,811 | 2,737 | - | 7,735 | 39,360 | 21,029 | 685 | 42,211 | 1,938 | 1,297 | 16,425 | 167,792 | 167,792 | 4,883 |
| c. Finishing of textiles ^a | 30,373 | 5,679 | 2,398 | - | 16,393 | 37,731 | 23,329 | 185 | 37,499 | 4,109 | 231 | 15,960 | 173,888 | 168,444 | 5,443 |
| - Made-up textile articles | 31,841 | 6,152 | 2,721 | 795 | 2,913 | 27,611 | 6,991 | 311 | 10,851 | 541 | 840 | 14,518 | 106,084 | 96,821 | 9,263 |
| - Knit wear | 16,980 | 2,622 | 174 | - | 425 | 3,530 | 922 | 720 | 5,319 | 125 | 17 | 2,613 | 33,449 | 31,676 | 1,773 |
| - Carpets and rugs | 592 | 959 | 128 | - | 41 | 735 | - | 2 | 248 | - | - | 16 | 2,720 | 2,182 | 538 |
| - Other textiles n.e.c. | 14,440 | 4,833 | 2,249 | - | 1,438 | 16,236 | 1,373 | 45 | 8,725 | 306 | 118 | 1,570 | 51,333 | 48,528 | 2,805 |
| Wearing apparel, readymade garments | 38,546 | 6,769 | 553 | 28 | 3,320 | 12,692 | 6,668 | 586 | 15,250 | 1,149 | 362 | 18,388 | 104,311 | 98,349 | 5,962 |
| Tanning and dressing of leather; manufacture of luggage and footwear | 9,794 | 742 | 619 | 0 | 1,070 | 5,954 | 387 | 105 | 4,111 | 135 | 207 | 2,070 | 25,194 | 21,818 | 3,376 |
| Tanning and dressing of leather | 4,667 | 259 | 348 | - | 529 | 1,325 | 41 | 63 | 284 | 10 | 188 | 790 | 8,505 | 7,684 | 821 |
| Footwear | 5,127 | 483 | 270 | 0 | 541 | 4,629 | 346 | 42 | 3,827 | 125 | 19 | 1,280 | 16,689 | 14,133 | 2,555 |
| Wood and of products of wood and cork, | 290 | 95 | 486 | 3 | 192 | 1,155 | 4 | 15 | 377 | - | 10 | - | 2,627 | 1,853 | 774 |
| Paper, paperboard and products | 3,633 | 9 | 1,913 | - | 5,087 | 13,287 | 20 | 223 | 13,746 | 1,013 | 262 | - | 39,193 | 36,248 | 2,946 |
| Printing, publishing and allied industries | 19 | - | 511 | 1 | 275 | 5,827 | - | 159 | 2,986 | 88 | 11 | - | 9,876 | 6,836 | 3,041 |
| Coke, refined petroleum products | - | 113 | 10,250 | - | 10,326 | 12,790 | 445 | 887 | 26,226 | 15,373 | 0 | - | 76,409 | 74,360 | 2,049 |
| Chemicals and chemical products | 6,778 | 1,154 | 15,892 | - | 14,115 | 101,133 | 1,468 | 1,626 | 129,628 | 6,347 | 1,563 | 996 | 280,701 | 268,398 | 12,303 |
| Rubber and plastics products | 225 | 280 | 6,438 | - | 2,356 | 16,961 | 14 | 440 | 11,203 | 1,059 | 871 | 100 | 39,947 | 36,195 | 3,752 |
| Other non-metallic mineral products | 4,743 | 310 | 4,921 | 2 | 3,381 | 31,625 | 133 | 514 | 61,577 | 60 | - | 9 | 107,275 | 104,979 | 2,296 |
| Basic metals | 3,351 | 419 | 26,282 | 5 | 6,249 | 50,792 | 948 | 179 | 23,112 | 913 | 1,075 | 32 | 113,357 | 106,721 | 6,636 |
| Fabricated metal products | 1,350 | 263 | 4,922 | - | 700 | 7,924 | 618 | 349 | 6,939 | 1 | 353 | - | 23,419 | 21,381 | 2,037 |
| Machinery and equipment | 765 | 300 | 6,339 | 3 | 921 | 16,199 | 89 | 95 | 10,508 | 171 | 839 | 67 | 36,298 | 34,011 | 2,287 |
| Office, accounting and computing machinery | - | 19 | 2 | - | 1 | 149 | 1 | 3 | 119 | 1 | - | - | 293 | 246 | 48 |
| Electrical machinery and apparatus | 697 | 2,909 | 7,871 | 2 | 5,629 | 29,278 | 74 | 711 | 22,350 | 119 | 1,737 | 21 | 71,398 | 67,963 | 3,435 |
| Radio, television and communication equipment and apparatus | - | - | 799 | - | 15 | 1,178 | - | 3 | 1,593 | 14 | 31 | - | 3,633 | 3,450 | 183 |
| Medical, precision and optical instruments, watches and clocks | 1,921 | 450 | 190 | 0 | 183 | 1,986 | 0 | 266 | 464 | 284 | 2 | 68 | 5,814 | 3,344 | 2,470 |
| Motor vehicles, trailers and semi-trailers | 135 | 35 | 3,157 | 0 | 2,507 | 13,327 | 81 | 409 | 5,001 | 79 | 1,500 | - | 26,232 | 23,676 | 2,556 |
| Other transport equipment | 20 | 65 | 549 | 0 | 131 | 5,886 | - | 14 | 439 | - | 11 | - | 7,115 | 6,576 | 539 |
| Furniture and fixture | 425 | - | 69 | 0 | 74 | 2,276 | - | 21 | 461 | - | - | - | 3,325 | 2,833 | 492 |
| Jewellery and related articles | - | - | - | - | 51 | 319 | - | 3 | 309 | - | - | - | 682 | 68 | 615 |
| Sports goods | 3,182 | 908 | 34 | - | 224 | 398 | - | 17 | 221 | 17 | 4 | 2,359 | 7,364 | 4,457 | 2,907 |
| Handicrafts | - | 6 | - | 1 | 23 | 30 | - | 1 | 21 | - | - | - | 82 | 12 | 70 |
| Other manufacturing n.e.c. | 2,982 | 1,420 | 5,452 | 1 | 1,886 | 11,945 | 2,064 | 167 | 7,722 | 1,935 | 238 | 268 | 36,080 | 30,981 | 5,099 |

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

Million Rs

| Outstanding Position at the end of December 2017 | 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 | |
| DECEMBER_2017 | | | | | | | | | | | | | | | | |
| Ship breaking and waste / scrape (junk) etc. | - | - | 21,889 | - | 2,141 | 6,070 | - | 0 | 2,158 | - | 1,355 | - | 33,613 | 33,108 | 504 | |
| Electricity, gas and water supply | 59 | 100 | 8,651 | - | 13,165 | 143,970 | 3,675 | 16,009 | 194,144 | 4,206 | - | - | 383,979 | 382,511 | 1,469 | |
| Construction | 5 | - | 465 | 2 | 1,321 | 44,186 | 38 | 700 | 91,727 | 507 | 1,843 | - | 140,794 | 130,491 | 10,303 | |
| Building | - | - | 465 | 2 | 1,006 | 32,075 | 38 | 462 | 38,071 | 507 | - | - | 72,626 | 64,325 | 8,301 | |
| Infrastructure | 5 | - | - | - | 315 | 12,111 | - | 238 | 53,656 | - | 1,843 | - | 68,168 | 66,165 | 2,002 | |
| Commerce and Trade | 13,622 | 3,188 | 28,122 | 1,315 | 37,100 | 203,085 | 622 | 5,886 | 42,709 | 15,129 | 2,122 | 7,457 | 360,357 | 232,903 | 127,454 | |
| Sale, maintenance and repair of motor vehicles and motorcycles | 953 | 320 | 1,020 | 2 | 1,171 | 9,990 | - | 202 | 3,847 | 2 | 668 | 352 | 18,525 | 11,691 | 6,834 | |
| Wholesale and commission trade | 9,942 | 2,719 | 18,886 | 4 | 21,069 | 87,405 | 460 | 597 | 25,181 | 10,160 | 1,231 | 4,482 | 182,136 | 130,628 | 51,508 | |
| a. Exports | 6,025 | 1,619 | 1,884 | 0 | 2,599 | 9,855 | 308 | 120 | 3,744 | 90 | 210 | 3,830 | 30,284 | 21,776 | 8,508 | |
| b. Imports | 842 | 290 | 7,187 | - | 5,140 | 19,182 | - | 194 | 4,414 | 161 | 469 | 235 | 38,114 | 29,496 | 8,618 | |
| c. Domestic whole sales | 3,075 | 810 | 9,816 | 3 | 13,330 | 58,369 | 152 | 283 | 17,023 | 9,910 | 551 | 417 | 113,739 | 79,357 | 34,382 | |
| Retail trade | 2,727 | 149 | 8,216 | 1,310 | 14,860 | 105,690 | 163 | 5,087 | 13,681 | 4,967 | 222 | 2,623 | 159,696 | 90,584 | 69,111 | |
| Hotels, restaurants and clubs etc | 100 | - | 49 | 5 | 370 | 8,907 | - | 531 | 22,935 | - | - | - | 32,898 | 29,974 | 2,923 | |
| Transport, storage and communications | 98 | 406 | 1,100 | 1,256 | 759 | 36,271 | - | 3,497 | 175,768 | 8,991 | 7 | 20 | 228,173 | 183,199 | 44,974 | |
| Real estate, renting and business activities | 6,883 | 2,834 | 8,186 | 850 | 9,021 | 69,603 | 43 | 795 | 44,481 | 1,759 | 1,276 | 860 | 146,591 | 112,630 | 33,961 | |
| Education | - | - | - | 14 | 282 | 9,369 | - | 254 | 9,305 | - | - | - | 19,223 | 16,881 | 2,342 | |
| Health and social work | - | - | 0 | 4 | 196 | 2,343 | - | 140 | 4,494 | 81 | 4 | - | 7,261 | 5,194 | 2,067 | |
| Other community, social and personal service activities | 107 | 2 | 518 | 834 | 1,510 | 20,204 | - | 365 | 8,838 | 2,259 | 19 | 5 | 34,661 | 26,819 | 7,842 | |
| Other private business n.e.c | 927 | 105 | 800 | 7,267 | 2,508 | 13,844 | - | 6,135 | 7,297 | 3,639 | - | 743 | 43,265 | 31,258 | 12,007 | |

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: Muhammad Rafiq (Sr. Joint Director), Monetary Statistics Division,

Phone: +92 21 99221573, Ex# 021 32453668, Fax# +92 21 9922 1569

Email : muhammad.rafiq@sbp.org.pk

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