

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

	(Million Rupees)			
Description	Jun-17	Oct-17	Jun-18	Oct-18 ^a
1. Credit to Government Sector (A+B)	9,129,778	9,435,665	10,279,452	10,273,679
A. SBP Credit to Government Sector (Net)	2,339,102	2,616,376	3,600,531	6,289,693
Investment in Govt. Securities	2,521,427	2,970,606	3,668,364	6,500,000
Loans to Government	2,740	2,740	89,752	96,491
Others	9,668	9,658	9,562	9,562
Less: Govt. Deposits	194,733	366,628	167,147	316,360
B. Scheduled Banks Credit to Government Sector (Net)	6,790,676	6,819,289	6,678,921	3,983,986
Investment in Govt. Securities	7,676,004	7,785,813	7,670,930	4,961,431
Loans to Government	698,927	680,532	836,633	803,188
Less: Govt. Deposits	1,584,255	1,647,056	1,828,643	1,780,634
2. Credit to Non Government Sector (A+B)	5,929,905	5,943,362	6,936,557	7,176,850
A. SBP Credit to Non Govt. Sector	24,408	23,717	24,761	26,274
B. Scheduled Banks Credit to Non Govt. Sector (I+II+III)	5,905,497	5,919,645	6,911,796	7,150,576
I. Credit to PSEs	1,016,784	1,000,982	1,231,121	1,307,476
Investment in Non-financial PSEs	205,006	206,451	176,536	179,394
Loans to Non-financial PSEs	811,777	794,531	1,054,585	1,128,082
II. Credit to NBFIs	138,894	132,374	136,111	138,464
Investment in NBFIs	57,465	56,099	55,390	55,682
Loans to NBFIs	81,429	76,275	80,722	82,782
III. Credit to Private Sector (A+B)	4,749,820	4,786,288	5,544,564	5,704,635
A. Investment in Securities & Shares of Private Sector	264,563	252,345	257,663	256,649
B. Loans to Private Sector (1-4)	4,485,257	4,533,943	5,286,901	5,447,986
1. Loans to Private Sector Business	3,957,736	3,976,721	4,657,331	4,801,760
Agriculture, hunting and forestry	297,493	298,462	305,540	308,834
Growing of crops	193,080	184,399	183,823	191,308
Farming of animals (Livestock)	76,833	85,494	91,991	86,828
Agricultural and animal husbandry services	2,440	4,556	4,614	5,986
Agricultural machinery and equipments	24,863	23,727	24,545	24,394
Hunting, trapping, forestry & logging	277	286	567	318
Fishing, fish farming	874	673	540	571
Mining and Quarrying	40,267	43,149	42,726	44,785
Mining of coal, lignite and extraction of peat	13,312	18,463	20,337	23,418
Extraction of crude petroleum & Natural gas	24,044	21,307	18,973	18,206
Iron ores & non ferrous metals	888	757	752	707
Quarrying of stone, sand and clay	430	697	674	690
Chemical, fertilizer, salt etc	1,594	1,926	1,989	1,764
Manufacturing	2,299,628	2,298,305	2,720,646	2,832,745
Food products and beverages	627,642	586,052	756,346	685,063
Tobacco products	9,326	3,097	1,181	1,120
Textiles	695,106	753,782	825,235	952,210
- Spinning, weaving, finishing of textiles	539,101	587,434	647,164	754,642
a. Spinning of fibres	282,239	311,394	328,042	382,075
b. Weaving of textiles	140,637	149,832	179,078	177,058
c. Finishing of textiles	116,224	126,208	140,044	195,509
- Made-up textile articles	66,665	84,878	89,460	99,703
- Knit wear	28,532	31,287	36,097	35,992
- Carpets and rugs	3,564	2,785	2,509	2,396
- Other textiles n.e.c.	57,244	47,399	50,006	59,477
Wearing apparel, readymade garments	74,934	78,596	87,821	92,273
Tanning and dressing of leather; manufacture of luggage and footwear	24,039	23,696	25,917	28,452
Tanning and dressing of leather	9,761	9,520	10,934	11,986
Footwear	14,278	14,176	14,983	16,467
Wood and of products of wood and cork,	2,582	2,508	3,239	3,131
Paper, paperboard and products	43,193	39,265	49,643	52,082
Printing, publishing and allied industries	7,849	9,185	12,929	12,431
Coke, refined petroleum products	81,341	67,423	83,431	112,866
Chemicals and chemical products	304,676	284,067	292,802	268,433
Rubber and plastics products	36,503	33,626	44,418	44,861
Other non-metallic mineral products	89,715	94,652	139,935	151,199
Basic metals	107,931	112,661	138,237	145,064
Fabricated metal products	23,409	26,204	30,430	33,599
Machinery and equipment	27,745	33,035	41,429	44,544
Office, accounting and computing machinery	349	315	248	216
Electrical machinery and apparatus	60,620	67,157	94,041	89,632
Radio, television and communication equipment and apparatus	5,897	5,978	5,346	4,697
Medical, precision and optical instruments, watches and clocks	5,895	5,662	5,830	5,998
Motor vehicles, trailers and semi-trailers	20,769	24,214	28,772	42,437
Other transport equipment	6,930	7,410	9,674	12,444
Furniture and fixture	2,686	3,081	3,044	2,848
Jewellery and related articles	705	702	608	566
Sports goods	4,588	4,133	5,231	4,181
Handicrafts	275	81	69	71
Other manufacturing n.e.c.	34,923	31,722	34,788	42,327
Ship breaking and waste / scrape (junk) etc.	25,971	31,989	52,721	41,000
Electricity, gas and water supply	360,787	371,123	448,266	447,401
Construction	138,572	135,376	165,747	169,320
Building	64,725	67,601	89,943	90,566
Infrastructure	73,847	67,775	75,804	78,754
Commerce and Trade	308,247	313,717	376,954	390,208
Sale, maintenance and repair of motor vehicles and motorcycles	17,109	16,251	19,698	20,741
Wholesale and commission trade	148,032	153,773	200,607	209,758
a. Exports	25,230	24,946	27,970	29,617
b. Imports	33,840	39,064	45,065	50,241
c. Domestic whole sales	88,962	89,763	127,571	129,899
Retail trade	143,105	143,693	156,649	159,710

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(Million Rupees)					
Description	Jun-17	Oct-17	Jun-18	Oct-18 ^P	
Hotels, restaurants and clubs etc	35,171	31,439	37,257	37,860	37,860
Transport, storage and communications	211,004	211,522	234,165	235,623	235,623
Real estate, renting and business activities	132,453	142,695	167,347	178,467	178,467
Education	17,438	19,942	22,961	22,621	22,621
Health and social work	4,987	6,258	8,799	9,859	9,859
Other community, social and personal service activities	30,346	30,138	28,705	34,372	34,372
Other private business n.e.c	54,497	41,933	44,955	48,092	48,092
2. Trust Funds & NPOs	16,847	17,910	19,305	16,809	16,809
3. Personal	504,460	536,432	606,233	626,141	626,141
Bank Employees	110,766	113,247	122,742	123,546	123,546
Consumer Financing	389,549	413,840	476,011	494,455	494,455
For house building	60,688	68,507	82,939	89,613	89,613
For transport i.e. purchase of car etc	150,281	165,342	193,597	200,582	200,582
Credit cards	30,081	32,081	37,447	39,053	39,053
Consumers durable	1,701	3,165	2,769	2,796	2,796
Personal loans	146,799	144,745	159,259	162,410	162,410
Other	4,145	9,345	7,480	8,140	8,140
4. Other	6,213	2,879	4,032	3,276	3,276
Total Credit (1+2)	15,059,684	15,379,027	17,216,009	17,450,529	17,450,529

Notes:

P: Provisional

- 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".
- Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 3.1 of United Nation adopted from Dec 2003.
- 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.
- 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 & DWH Department, State Bank of Pakistan

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