

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

(Million Rupees)

Description	June-16	Feb-17	June-17	Feb-18 ^P
1. Credit to Government Sector (A+B)	8,109,481	8,548,935	9,129,778	9,412,619
A. SBP Credit to Government Sector (Net)	2,454,173	2,387,760	2,339,102	2,856,550
Investment in Govt. Securities	2,071,967	2,995,618	2,521,427	3,162,680
Loans to Government	2,740	2,740	2,740	40,961
Others	8,581	8,681	9,668	9,565
Less: Govt. Deposits	629,116	619,279	194,733	356,656
B. Scheduled Banks Credit to Government Sector (Net)	6,655,308	6,161,175	6,790,676	6,556,070
Investment in Govt. Securities	7,240,110	6,989,737	7,676,004	7,656,124
Loans to Government	650,448	522,261	698,927	646,538
Less: Govt. Deposits	1,235,250	1,350,824	1,584,255	1,746,592
2. Credit to Non Government Sector (A+B)	4,953,192	5,404,518	5,929,905	6,418,234
A. SBP Credit to Non Govt. Sector	32,603	32,916	24,408	23,414
B. Scheduled Banks Credit to Non Govt. Sector (I+II+III)	4,920,590	5,371,602	5,905,497	6,394,820
I. Credit to PSEs	749,837	836,479	1,012,310	1,118,526
Investment in Non-financial PSEs	97,822	142,058	205,006	164,784
Loans to Non-financial PSEs	652,015	694,421	807,304	953,742
II. Credit to NBFIs	128,901	131,852	138,894	130,629
Investment in NBFIs	60,665	60,396	57,465	52,411
Loans to NBFIs	68,235	71,456	81,429	78,218
III. Credit to Private Sector (A+B)	4,041,852	4,403,271	4,754,294	5,145,665
A. Investment in Securities & Shares of Private Sector	248,621	273,220	264,563	252,282
B. Loans to Private Sector (1-4)	3,793,231	4,130,051	4,489,731	4,893,383
1. Loans to Private Sector Business	3,337,323	3,638,311	3,962,210	4,306,962
Agriculture, hunting and forestry	285,096	286,461	297,493	306,722
Growing of crops	180,917	182,980	193,080	183,392
Farming of animals (Livestock)	74,637	75,380	76,833	89,674
Agricultural and animal husbandry services	1,515	2,372	2,440	3,584
Agricultural machinery and equipments	27,913	25,515	24,863	27,640
Hunting, trapping, forestry & logging	112	216	277	2,433
Fishing, fish farming	823	841	874	783
Mining and Quarrying	26,534	31,942	40,267	44,366
Mining of coal, lignite and extraction of peat	8,676	8,830	13,312	18,433
Extraction of crude petroleum & Natural gas	12,661	18,121	24,044	20,587
Iron ores & non ferrous metals	557	1,052	888	1,777
Quarrying of stone, sand and clay	831	443	430	601
Chemical, fertilizer, salt etc	3,809	3,496	1,594	2,968
Manufacturing	1,915,286	2,122,512	2,299,628	2,505,960
Food products and beverages	476,381	559,493	627,642	656,762
Tobacco products	3,380	5,280	9,326	804
Textiles	612,342	697,131	695,106	818,582
- Spinning, weaving, finishing of textiles	468,416	539,407	539,101	642,768
a. Spinning of fibres	259,114	296,995	282,239	329,660
b. Weaving of textiles	110,584	122,698	140,637	165,968
c. Finishing of textiles	98,719	119,713	116,224	147,140
- Made-up textile articles	65,298	67,460	66,665	88,644
- Knit wear	27,238	28,801	28,532	31,365
- Carpets and rugs	3,194	3,471	3,564	2,584
- Other textiles n.e.c.	48,197	57,993	57,244	53,221
Wearing apparel, readymade garments	59,330	71,133	74,934	79,832
Tanning and dressing of leather; manufacture of luggage and footwear	23,687	22,617	24,039	23,776
Tanning and dressing of leather	11,209	10,174	9,761	9,234
Footwear	12,478	12,443	14,278	14,543
Wood and of products of wood and cork,	2,157	2,376	2,582	2,859
Paper, paperboard and products	41,137	38,381	43,193	42,666
Printing, publishing and allied industries	7,624	7,460	7,849	10,690
Coke, refined petroleum products	65,775	83,756	81,341	85,751
Chemicals and chemical products	270,388	260,163	304,676	257,068
Rubber and plastics products	31,410	28,214	36,503	38,209
Other non-metallic mineral products	69,245	80,582	89,715	124,392
Basic metals	87,264	86,587	107,931	122,681
Fabricated metal products	19,619	14,720	23,409	26,402
Machinery and equipment	22,667	29,757	27,745	36,317
Office, accounting and computing machinery	968	305	349	246
Electrical machinery and apparatus	52,877	57,254	60,620	86,662
Radio, television and communication equipment and apparatus	6,056	5,574	5,897	4,682
Medical, precision and optical instruments, watches and clocks	6,717	6,160	5,895	5,520
Motor vehicles, trailers and semi-trailers	20,163	23,211	20,769	31,783
Other transport equipment	4,907	8,384	6,930	7,452
Furniture and fixture	2,283	2,509	2,686	2,880
Jewellery and related articles	728	671	705	608
Sports goods	4,375	4,636	4,588	4,656
Handicrafts	80	71	275	127
Other manufacturing n.e.c.	23,727	26,087	34,923	34,553
Ship breaking and waste / scrape (junk) etc.	25,890	28,746	25,971	30,173
Electricity, gas and water supply	305,159	348,420	365,261	423,674
Construction	97,550	109,182	138,572	146,812
Building	47,303	47,827	64,725	77,866
Infrastructure	50,247	61,355	73,847	68,947
Commerce and Trade	265,501	281,286	308,247	341,482
Sale, maintenance and repair of motor vehicles and motorcycles	13,378	13,375	17,109	16,652
Wholesale and commission trade	137,311	136,238	148,032	175,105
a. Exports	32,263	23,971	25,230	25,186
b. Imports	25,782	29,315	33,840	40,934
c. Domestic whole sales	79,266	82,953	88,962	108,984
Retail trade	114,813	131,673	143,105	149,725

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(Outstanding position at the end of month)

(Million Rupees)

Description	June-16	Feb-17	June-17	Feb-18 ^P
Hotels, restaurants and clubs etc	27,962	33,262	35,171	35,515
Transport, storage and communications	181,826	177,126	211,004	224,010
Real estate, renting and business activities	114,125	123,192	132,453	148,739
Education	17,696	10,230	17,438	18,183
Health and social work	5,065	5,212	4,987	8,426
Other community, social and personal service activities	26,612	29,354	30,346	28,565
Other private business n.e.c	42,198	50,545	54,497	43,551
2. Trust Funds & NPOs	14,208	13,234	16,847	16,878
3. Personal	433,471	474,148	504,460	567,129
Bank Employees	108,891	108,932	110,766	116,958
Consumer Financing	319,002	361,029	389,549	437,350
For house building	48,153	54,606	60,688	73,402
For transport i.e. purchase of car etc	111,960	135,423	150,281	181,344
Credit cards	25,566	28,749	30,081	34,770
Consumers durable	764	1,531	1,701	2,626
Personal loans	132,558	140,720	146,799	145,208
Other	5,577	4,187	4,145	12,821
4. Other	8,229	4,359	6,213	2,414
Total Credit (1+2)	13,062,673	13,953,454	15,059,684	15,830,853

Notes:

P : Provisional

1. 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".
2. Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 3.1 of United Nation adopted from Dec 2003.
3. 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.
4. 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.
5. 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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