

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

(Million Rupees)

Description	June-15	Apr-16	June-16	Apr-17 ^P
1. Credit to Government Sector (A+B)	7,265,070	7,570,542	8,109,481	8,599,126
A. SBP Credit to Government Sector (Net)	1,987,950	1,778,956	1,454,173	2,297,533
Investment in Govt. Securities	2,324,419	2,292,140	2,071,967	2,869,009
Loans to Government	8,035	2,740	2,740	16,845
Others	8,072	8,581	8,581	9,136
Less: Govt. Deposits	352,576	524,505	629,116	597,457
B. Scheduled Banks Credit to Government Sector (Net)	5,277,120	5,791,586	6,655,308	6,301,593
Investment in Govt. Securities	5,681,232	6,474,834	7,240,110	7,278,052
Loans to Government	581,328	492,965	650,448	535,719
Less: Govt. Deposits	985,440	1,176,213	1,235,250	1,512,179
2. Credit to Non Government Sector (A+B)	4,409,977	4,766,040	4,953,192	5,698,046
A. SBP Credit to Non Govt. Sector	29,826	33,324	32,603	32,635
B. Scheduled Banks Credit to Non Govt. Sector (I+II+III)	4,380,151	4,732,716	4,920,590	5,665,412
I. Credit to PSEs	611,812	674,838	749,837	968,381
Investment in Non-financial PSEs	70,366	83,974	97,822	190,549
Loans to Non-financial PSEs	541,447	590,864	652,015	777,832
II. Credit to NBFIs	117,274	119,823	128,901	136,601
Investment in NBFIs	69,562	57,979	60,665	62,035
Loans to NBFIs	47,711	61,844	68,235	74,566
III. Credit to Private Sector (A+B)*	3,651,065	3,938,055	4,041,852	4,560,430
A. Investment in Securities & Shares of Private Sector	223,380	232,696	248,621	265,804
B. Loans to Private Sector (1-4)	3,427,685	3,705,359	3,793,231	4,294,626
1. Loans to Private Sector Business	3,015,462	3,278,784	3,355,466	3,802,012
Agriculture, hunting and forestry	285,402	283,623	293,136	292,874
Growing of crops	196,049	186,131	188,958	190,104
Farming of animals (Livestock)	58,413	66,658	74,637	73,861
Agricultural and animal husbandry services	396	1,394	1,515	2,754
Agricultural machinery and equipments	30,207	29,437	27,913	25,895
Hunting, trapping, forestry & logging	337	3	112	260
Fishing, fish farming	922	928	823	819
Mining and Quarrying	20,835	25,672	26,534	39,291
Mining of coal, lignite and extraction of peat	1,980	9,086	8,676	13,308
Extraction of crude petroleum & Natural gas	16,954	12,476	12,661	22,766
Iron ores & non ferrous metals	317	462	557	1,180
Quarrying of stone, sand and clay	312	498	831	432
Chemical, fertilizer, salt etc	1,271	3,150	3,809	1,605
Manufacturing	1,704,406	1,892,104	1,915,286	2,228,215
Food products and beverages	429,714	482,489	476,381	617,426
Tobacco products	1,924	4,217	3,380	4,878
Textiles	549,687	628,577	612,342	705,642
- Spinning, weaving, finishing of textiles	424,321	480,483	468,416	543,908
a. Spinning of fibres	228,749	260,647	259,114	288,296
b. Weaving of textiles	100,064	108,054	110,584	135,893
c. Finishing of textiles	95,508	111,782	98,719	119,719
- Made-up textile articles	60,747	70,615	65,298	70,034
- Knit wear	29,116	28,769	27,238	28,343
- Carpets and rugs	3,695	3,056	3,194	3,620
- Other textiles n.e.c.	31,808	45,655	48,197	59,736
Wearing apparel, readymade garments	53,667	56,132	59,330	74,725
Tanning and dressing of leather; manufacture of luggage and footwear	27,512	25,821	23,687	22,835
Tanning and dressing of leather	11,099	11,318	11,209	9,854
Footwear	16,413	14,503	12,478	12,981
Wood and of products of wood and cork,	2,510	1,950	2,157	2,456
Paper, paperboard and products	36,591	35,191	41,137	38,106
Printing, publishing and allied industries	6,444	7,073	7,624	7,711
Coke, refined petroleum products	56,677	65,784	65,775	79,471
Chemicals and chemical products	209,714	253,463	270,388	284,488
Rubber and plastics products	27,879	29,431	31,410	29,996
Other non-metallic mineral products	73,420	67,963	69,245	78,920
Basic metals	83,555	76,419	87,264	93,712
Fabricated metal products	10,816	14,985	19,619	19,186
Machinery and equipment	23,306	23,574	22,667	29,374
Office, accounting and computing machinery	966	960	968	331
Electrical machinery and apparatus	47,810	54,350	52,877	59,058
Radio, television and communication equipment and apparatus	3,320	4,771	6,056	5,512
Medical, precision and optical instruments, watches and clocks	5,906	5,882	6,717	6,453
Motor vehicles, trailers and semi-trailers	19,349	20,862	20,163	22,035
Other transport equipment	3,459	5,173	4,907	8,531
Furniture and fixture	1,654	2,066	2,283	2,569
Jewellery and related articles	605	617	728	705
Sports goods	4,670	4,350	4,375	4,306
Handicrafts	98	70	80	283
Other manufacturing n.e.c.	23,153	19,933	23,727	29,505
Ship breaking and waste / scrape (junk) etc.	25,920	21,656	25,890	26,901
Electricity, gas and water supply	267,205	336,987	312,794	351,927
Construction	65,965	96,469	97,550	122,102
Building	42,000	56,359	47,303	57,821
Infrastructure	23,965	40,110	50,247	64,282
Commerce and Trade	236,984	242,351	266,256	292,465
Sale, maintenance and repair of motor vehicles and motorcycles	13,075	12,988	13,378	14,867
Wholesale and commission trade	121,236	122,761	137,311	138,386
a. Exports	28,708	34,423	32,263	24,211
b. Imports	23,724	25,155	25,782	31,532
c. Domestic whole sales	68,805	63,183	79,266	82,642
Retail trade	102,674	106,602	115,567	139,213

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(Outstanding position at the end of month)

(Million Rupees)

Description	June-15	Apr-16	June-16	Apr-17 ^P
Hotels, restaurants and clubs etc	21,256	26,551	27,962	33,582
Transport, storage and communications	146,555	170,313	182,154	179,352
Real estate, renting and business activities	97,699	107,643	114,125	125,099
Education	9,534	10,508	17,696	10,846
Health and social work	4,700	4,152	5,065	5,037
Other community, social and personal service activities	18,553	23,358	26,678	29,938
Other private business n.e.c	109,526	36,466	43,519	63,565
2. Trust Funds & NPOs	13,958	13,927	14,208	14,947
3. Personal	383,106	403,350	415,328	470,919
Bank Employees	99,352	97,504	108,891	110,744
Consumer Financing	275,309	299,115	300,859	356,272
For house building	40,207	46,460	48,153	57,445
For transport i.e. purchase of car etc	85,123	106,114	111,960	140,992
Credit cards	23,857	25,062	25,566	29,028
Consumers durable	372	1,050	764	1,944
Personal loans	125,750	120,428	114,415	126,863
Other	8,445	6,732	5,577	3,903
4. Other	15,159	9,299	8,229	6,748
Total Credit (1+2)	11,675,047	12,336,582	13,062,673	14,297,173

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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