

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

	(Million Rupees)			
Description	June-15	Mar-16	June-16	Mar-17 ^P
1. Credit to Government Sector (A+B)	7,265,070	7,589,419	8,109,481	8,601,435
A. SBP Credit to Government Sector (Net)	1,987,950	1,384,486	1,454,173	2,246,365
Investment in Govt. Securities	2,324,419	2,097,101	2,071,967	2,793,083
Loans to Government	8,035	2,740	2,740	2,740
Others	8,072	8,581	8,581	8,681
Less: Govt. Deposits	352,576	723,936	629,116	558,139
B. Scheduled Banks Credit to Government Sector (Net)	5,277,120	6,204,933	6,655,308	6,355,070
Investment in Govt. Securities	5,681,232	6,828,020	7,240,110	7,193,214
Loans to Government	581,328	483,870	650,448	512,680
Less: Govt. Deposits	985,440	1,106,958	1,235,250	1,350,824
2. Credit to Non Government Sector (A+B)	4,409,977	4,733,645	4,953,192	5,597,499
A. SBP Credit to Non Govt. Sector	29,826	45,690	32,603	32,925
B. Scheduled Banks Credit to Non Govt. Sector (I+II+III)	4,380,151	4,687,955	4,920,590	5,564,574
I. Credit to PSEs	611,812	656,238	749,837	939,187
Investment in Non-financial PSEs	70,366	82,699	97,822	181,345
Loans to Non-financial PSEs	541,447	573,539	652,015	757,843
II. Credit to NBFIs	117,274	116,925	128,901	135,145
Investment in NBFIs	69,562	58,168	60,665	60,281
Loans to NBFIs	47,711	58,757	68,235	74,864
III. Credit to Private Sector (A+B)	3,651,065	3,914,792	4,041,852	4,490,241
A. Investment in Securities & Shares of Private Sector	223,380	229,528	248,621	267,806
B. Loans to Private Sector (1-4)	3,427,685	3,685,264	3,793,231	4,222,435
1. Loans to Private Sector Business	3,015,462	3,264,483	3,355,466	3,723,908
Agriculture, hunting and forestry	285,402	283,975	293,136	293,223
Growing of crops	196,049	186,144	188,958	189,133
Farming of animals (Livestock)	58,413	67,141	74,637	76,028
Agricultural and animal husbandry services	396	1,024	1,515	2,105
Agricultural machinery and equipments	30,207	29,644	27,913	25,711
Hunting, trapping, forestry & logging	337	22	112	247
Fishing, fish farming	922	919	823	750
Mining and Quarrying	20,835	19,527	26,534	38,288
Mining of coal, lignite and extraction of peat	1,980	1,438	8,676	11,543
Extraction of crude petroleum & Natural gas	16,954	15,550	12,661	21,836
Iron ores & non ferrous metals	317	442	557	1,193
Quarrying of stone, sand and clay	312	502	831	433
Chemical, fertilizer, salt etc	1,271	1,594	3,809	3,283
Manufacturing	1,704,406	1,910,791	1,915,286	2,174,973
Food products and beverages	429,714	498,376	476,381	588,789
Tobacco products	1,924	1,216	3,380	3,852
Textiles	549,687	632,161	612,342	699,329
- Spinning, weaving, finishing of textiles	424,321	482,221	468,416	540,344
a. Spinning of fibres	228,749	262,666	259,114	293,388
b. Weaving of textiles	100,064	105,762	110,584	126,963
c. Finishing of textiles	95,508	113,794	98,719	119,993
- Made-up textile articles	60,747	72,291	65,298	68,440
- Knit wear	29,116	29,434	27,238	28,051
- Carpets and rugs	3,695	3,821	3,194	3,515
- Other textiles n.e.c.	31,808	44,394	48,197	58,979
Wearing apparel, readymade garments	53,667	57,526	59,330	73,303
Tanning and dressing of leather; manufacture of luggage and footwear	27,512	25,169	23,687	22,593
Tanning and dressing of leather	11,099	11,850	11,209	9,750
Footwear	16,413	13,319	12,478	12,843
Wood and of products of wood and cork,	2,510	1,911	2,157	3,264
Paper, paperboard and products	36,591	37,181	41,137	38,821
Printing, publishing and allied industries	6,444	7,325	7,624	7,691
Coke, refined petroleum products	56,677	67,123	65,775	79,913
Chemicals and chemical products	209,714	242,816	270,388	273,637
Rubber and plastics products	27,879	29,315	31,410	29,818
Other non-metallic mineral products	73,420	71,085	69,245	79,523
Basic metals	83,555	76,119	87,264	89,351
Fabricated metal products	10,816	15,229	19,619	17,285
Machinery and equipment	23,306	25,212	22,667	29,450
Office, accounting and computing machinery	966	846	968	302
Electrical machinery and apparatus	47,810	57,056	52,877	59,377
Radio, television and communication equipment and apparatus	3,320	4,386	6,056	5,258
Medical, precision and optical instruments, watches and clocks	5,906	5,999	6,717	6,296
Motor vehicles, trailers and semi-trailers	19,349	20,314	20,163	22,231
Other transport equipment	3,459	4,886	4,907	8,433
Furniture and fixture	1,654	1,856	2,283	2,556
Jewellery and related articles	605	522	728	702
Sports goods	4,670	4,524	4,375	4,426
Handicrafts	98	69	80	286
Other manufacturing n.e.c.	23,153	22,570	23,727	28,487
Ship breaking and waste / scrape (junk) etc.	25,920	20,871	25,890	26,721
Electricity, gas and water supply	267,205	307,035	312,794	351,075
Construction	65,965	92,666	97,550	119,963
Building	42,000	52,060	47,303	56,398
Infrastructure	23,965	40,607	50,247	63,566
Commerce and Trade	236,984	248,269	266,256	285,577
Sale, maintenance and repair of motor vehicles and motorcycles	13,075	13,083	13,378	13,673
Wholesale and commission trade	121,236	121,887	137,311	137,032
a. Exports	28,708	31,105	32,263	23,524
b. Imports	23,724	25,523	25,782	29,498
c. Domestic whole sales	68,805	65,259	79,266	84,010
Retail trade	102,674	113,298	115,567	134,872

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(Outstanding position at the end of month)

(Million Rupees)				
Description	June-15	Mar-16	June-16	Mar-17 ^P
Hotels, restaurants and clubs etc	21,256	26,363	27,962	33,495
Transport, storage and communications	146,555	167,488	182,154	181,551
Real estate, renting and business activities	97,699	104,814	114,125	121,703
Education	9,534	11,051	17,696	11,485
Health and social work	4,700	4,347	5,065	5,172
Other community, social and personal service activities	18,553	25,699	26,678	27,315
Other private business n.e.c	109,526	40,667	43,519	52,616
2. Trust Funds & NPOs	13,958	14,046	14,208	13,390
3. Personal	383,106	401,348	415,328	478,686
Bank Employees	99,352	100,334	108,891	110,160
Consumer Financing	275,309	294,875	300,859	364,712
For house building	40,207	45,346	48,153	56,381
For transport i.e. purchase of car etc	85,123	102,460	111,960	138,117
Credit cards	23,857	24,714	25,566	28,565
Consumers durable	372	784	764	1,533
Personal loans	125,750	121,570	114,415	140,116
Other	8,445	6,139	5,577	3,814
4. Other	15,159	5,387	8,229	6,451
Total Credit (1+2)	11,675,047	12,323,064	13,062,673	14,198,934

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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