

## 6.2 Classification of Scheduled Banks' Advances by Borrower

(End June: Billion Rupees)

Borrower	2004						2005					
	All Banks		Commercial Banks		Foreign Banks		All Banks		Commercial Banks		Foreign Banks	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
<b>I. Government</b>	<b>50.8</b>	<b>4.1</b>	<b>50.8</b>	<b>4.4</b>	<b>0.0</b>	<b>0.0</b>	<b>83.8</b>	<b>4.9</b>	<b>83.8</b>	<b>5.3</b>	<b>0.0</b>	<b>0.0</b>
1. Federal Government	20.2	1.6	20.2	1.8	0.0	0.0	50.1	3.0	50.1	3.1	0.0	0.0
2. Provincial Governments	30.6	2.5	30.6	2.7	0.0	0.0	33.7	2.0	33.7	2.1	0.0	0.0
<b>II. Non-Financial Public Sector Enterprises</b>	<b>81.8</b>	<b>6.6</b>	<b>81.8</b>	<b>7.1</b>	<b>10.5</b>	<b>8.0</b>	<b>83.0</b>	<b>4.9</b>	<b>83.0</b>	<b>5.2</b>	<b>10.3</b>	<b>6.7</b>
<b>III. Non-Bank Financial Institutions</b>	<b>24.8</b>	<b>2.0</b>	<b>24.8</b>	<b>2.2</b>	<b>3.8</b>	<b>2.9</b>	<b>38.5</b>	<b>2.3</b>	<b>38.5</b>	<b>2.4</b>	<b>5.4</b>	<b>3.5</b>
A. Development Financial Institutions	4.0	0.3	4.0	0.3	1.0	0.8	5.5	0.3	5.5	0.3	0.5	0.3
B. Others	20.8	1.7	20.8	1.8	2.8	2.1	33.0	1.9	33.0	2.1	4.9	3.2
<b>IV. Private Sector Enterprises</b>	<b>909.1</b>	<b>73.2</b>	<b>816.4</b>	<b>71.2</b>	<b>79.9</b>	<b>61.0</b>	<b>1,201.4</b>	<b>70.9</b>	<b>1,104.8</b>	<b>69.3</b>	<b>94.8</b>	<b>61.7</b>
A. Agriculture, Hunting and Forestry	113.5	9.1	39.1	3.4	0.5	0.4	127.1	7.5	49.2	3.1	0.2	0.1
B. Fishing and fish farming etc.	1.5	0.1	1.1	0.1	0.0	0.0	2.4	0.1	2.0	0.1	0.0	0.0
C. Mining and Quarrying	15.0	1.2	14.8	1.3	1.1	0.9	8.1	0.5	8.0	0.5	0.5	0.3
D. Manufacturing	572.8	46.1	560.8	48.9	58.7	44.8	735.9	43.4	723.6	45.4	67.8	44.1
E. Ship breaking and waste / scrape etc.	1.5	0.1	1.5	0.1	0.1	0.1	2.5	0.1	2.5	0.2	0.1	0.1
F. Electricity, gas and water supply	9.1	0.7	9.0	0.8	0.3	0.2	14.2	0.8	14.2	0.9	0.3	0.2
G. Construction	17.3	1.4	17.0	1.5	0.5	0.4	29.8	1.8	29.4	1.8	1.4	0.9
H. Commerce and Trade	97.8	7.9	97.5	8.5	5.6	4.3	124.8	7.4	124.6	7.8	5.0	3.3
I. Hotels, restaurants and clubs etc	5.2	0.4	5.2	0.5	0.2	0.1	8.4	0.5	8.4	0.5	0.0	0.0
J. Transport, storage and communications	24.7	2.0	24.3	2.1	3.4	2.6	52.2	3.1	51.7	3.2	6.7	4.3
K. Real estate, renting and business activities	19.2	1.5	19.2	1.7	6.0	4.6	48.0	2.8	46.9	2.9	6.0	3.9
L. Education	2.5	0.2	2.5	0.2	0.4	0.3	3.5	0.2	3.4	0.2	0.7	0.5
M. Health and social work	2.2	0.2	2.2	0.2	0.4	0.3	3.8	0.2	3.7	0.2	0.5	0.3
N. Other community, social and personal service activities	6.9	0.6	2.4	0.2	0.4	0.3	9.2	0.5	5.9	0.4	1.2	0.8
O. Other private business n.e.s	19.8	1.6	19.8	1.7	2.1	1.6	31.5	1.9	31.3	2.0	4.4	2.9
<b>V. Trust Funds And Non Profit Organizations</b>	<b>11.9</b>	<b>1.0</b>	<b>11.9</b>	<b>1.0</b>	<b>0.3</b>	<b>0.2</b>	<b>12.0</b>	<b>0.7</b>	<b>12.0</b>	<b>0.8</b>	<b>0.1</b>	<b>0.1</b>
<b>VI. Personal</b>	<b>158.1</b>	<b>12.7</b>	<b>155.6</b>	<b>13.6</b>	<b>35.6</b>	<b>27.2</b>	<b>258.0</b>	<b>15.2</b>	<b>255.2</b>	<b>16.0</b>	<b>35.5</b>	<b>23.1</b>
A. Bank Employees	35.7	2.9	33.5	2.9	2.7	2.1	44.2	2.6	41.4	2.6	2.6	1.7
B. Consumer Financing	122.4	9.8	122.2	10.7	32.9	25.1	213.8	12.6	213.7	13.4	32.9	21.4
i) House building	9.7	0.8	9.7	0.8	2.7	2.0	29.0	1.7	29.0	1.8	4.9	3.2
ii) Transport	31.6	2.5	31.5	2.8	5.9	4.5	66.1	3.9	66.1	4.1	6.9	4.5
iii) Credit cards	12.4	1.0	12.4	1.1	6.9	5.3	19.5	1.2	19.5	1.2	8.7	5.7
iv) Consumer durable	2.0	0.2	1.9	0.2	0.0	0.0	2.4	0.1	2.3	0.1	0.0	0.0
v) Personal loans	48.1	3.9	48.1	4.2	16.2	12.4	91.9	5.4	91.8	5.8	12.3	8.0
vi) Other	18.6	1.5	18.6	1.6	1.2	0.9	4.9	0.3	4.9	0.3	0.0	0.0
<b>VII. Others</b>	<b>6.0</b>	<b>0.5</b>	<b>5.4</b>	<b>0.5</b>	<b>1.0</b>	<b>0.8</b>	<b>17.6</b>	<b>1.0</b>	<b>16.8</b>	<b>1.1</b>	<b>7.5</b>	<b>4.9</b>
<b>Total</b>	<b>1,242.4</b>	<b>100.0</b>	<b>1,146.7</b>	<b>100.0</b>	<b>131.1</b>	<b>100.0</b>	<b>1,694.2</b>	<b>100.0</b>	<b>1,593.9</b>	<b>100.0</b>	<b>153.6</b>	<b>100.0</b>
<b>Growth (%)</b>	<b>28.1</b>		<b>36.2</b>		<b>3.6</b>		<b>36.4</b>		<b>39.0</b>		<b>17.2</b>	
<b>As % of GDP (MP)</b>	<b>22.5</b>		<b>20.7</b>		<b>2.4</b>		<b>25.9</b>		<b>24.3</b>		<b>2.3</b>	

Note: The borrowers have been reclassified as per international standard industrial classification (ISIC Rev.3.1) w.e.f. Dec 2003

Source: Statistics Department, SBP