

CREDIT/LOANS CLASSIFIED BY BORROWERS

(Outstanding position at the end of month)

(Based on ISIC 4 Classifications of Private Sector Business)

(Million Rupees)

Description	Jun-20	Aug-20	Jun-21	Aug-21 ¹
1. Credit to Government Sector (A+B)	14,927,420	14,713,712	16,632,626	16,548,349
A. SBP Credit to Government Sector (Net)	6,545,792	6,186,762	5,408,176	5,213,421
Investment in Govt. Securities	7,276,775	7,019,536	6,681,949	6,436,292
Loans to Government	63,766	67,784	42,703	49,926
Others	9,789	9,789	9,796	9,806
Less: Govt. Deposits	804,539	910,348	1,326,273	1,282,603
B. Scheduled Banks Credit to Government Sector (Net)	8,381,629	8,526,951	11,224,450	11,334,928
Investment in Govt. Securities	9,885,209	10,051,816	13,023,161	13,126,498
Loans to Government	882,362	849,505	997,311	992,467
Less: Govt. Deposits	2,385,942	2,374,370	2,796,021	2,784,037
2. Credit to Non Government Sector (A+B)	8,053,554	7,954,315	8,684,759	8,646,382
A. SBP Credit to Non Govt. Sector	25,663	25,090	29,194	29,916
B. Scheduled Banks Credit to Non Govt. Sector (I+II+III)	8,027,891	7,929,225	8,655,565	8,616,465
I. Credit to PSEs	1,691,917	1,673,799	1,639,536	1,643,258
Investment in Non-financial PSEs	520,308	529,947	519,747	531,539
Loans to Non-financial PSEs	1,171,609	1,143,852	1,119,789	1,111,719
II. Credit to NBFIs	155,763	156,100	188,464	187,072
Investment in NBFIs	54,433	55,645	63,930	70,660
Loans to NBFIs	101,330	100,455	124,534	116,412
III. Credit to Private Sector (A+B)	6,180,211	6,099,326	6,827,565	6,786,136
A. Investment in Securities & Shares of Private Sector	214,018	228,367	211,087	215,690
B. Loans to Private Sector (1-4)	5,966,193	5,870,959	6,616,478	6,570,446
1. PRIVATE SECTOR (BUSINESS)	5,271,037	5,146,838	5,712,430	5,627,396
A. Agriculture, forestry and fishing	280,216	279,650	292,274	284,951
1. Crop and animal production, hunting and related service activities	278,897	278,293	290,794	283,046
Growing of cereals , leguminous crops and oil seeds	69,973	69,858	76,231	74,809
Growing of cereals , leguminous crops and oil seeds excluding wheat	5,925	5,788	6,123	6,244
Growing of Wheat	64,049	64,070	70,108	68,566
Growing of rice	8,906	9,035	22,874	16,075
Growing of vegetables and melons, roots and tubers	11,440	11,027	10,094	9,834
Growing of sugar cane	37,646	37,648	34,884	34,996
Growing of tobacco	66	65	124	62
Growing of fibre crops	9,393	9,559	10,536	11,129
Growing of fibre crops excluding cotton	87	73	58	59
Growing of Cotton	9,305	9,486	10,478	11,070
Growing of tropical and subtropical fruits	1,077	1,046	1,226	1,098
Growing of tropical and subtropical fruits excluding mangoes	571	579	698	636
Growing of Mangoes	506	467	528	462
Growing of citrus fruits	4,384	4,187	4,072	3,857
Growing of citrus fruits excluding oranges	4,305	4,113	3,985	3,772
Growing of Oranges	78	74	86	85
Growing of pome fruits and stone fruits	4,335	4,206	3,382	3,031
Growing of pome fruits and stone fruits excluding apples	4,244	4,120	3,330	3,001
Growing of Apples	91	86	52	31
Growing of other tree and bush fruits and nuts	2,750	2,710	2,484	2,297
Growing of spices, aromatic, drug and pharmaceutical crops	11	13	14	17
Growing of other crops and plant propagation	1,239	1,335	1,383	2,333
Raising of cattle and buffaloes	56,065	55,262	59,624	56,665
Raising of sheep and goats	3	3	5	10
Raising of poultry	30,110	32,385	30,289	31,651
Raising of other animals and mixed farming	3,509	3,686	5,519	5,795
Support activities for crop production	32,402	31,725	21,608	22,433
Support activities for crop production excluding Agr. Machinery and Equip.	5,750	5,554	4,489	4,510
Agricultural machinery and equipments and related services	26,652	26,170	17,119	17,923
Support activities for animal production	1,793	1,269	910	921
Post-harvest crop activities	1,626	1,467	2,003	2,374
Seed processing for propagation	2,163	1,805	3,529	3,655
Hunting, trapping and related service activities	3	3	3	3
02 - Forestry and logging	77	80	87	79
03 - Fishing and aquaculture	1,243	1,277	1,393	1,825
Marine fishing	802	836	781	1,193
Freshwater fishing	376	376	525	518
Marine aquaculture	24	24	24	24
Freshwater aquaculture	40	41	63	90
B. Mining and quarrying	82,989	73,272	67,175	63,992
05 - Mining of coal and lignite	36,645	34,808	36,832	41,143
06 - Extraction of crude petroleum and natural gas	42,980	35,083	28,195	21,038
Extraction of crude petroleum	36,444	28,567	22,028	14,963
Extraction of natural gas	6,536	6,516	6,167	6,075
07 - Mining of metal ores	705	696	375	310
Mining of iron ores	139	135	100	105
Mining of other metal ores n.e.c	567	561	275	204
08-Other mining and quarrying	2,630	2,639	1,741	1,472
Quarrying of stone, sand and clay	1,791	1,815	541	484
Mining of chemical and fertilizer minerals	333	341	479	266
Extraction of peat	-	-	-	-
Extraction of salt	12	29	299	279
Other mining and quarrying n.e.c.	494	453	422	443
9 - Mining support service activities	29	46	31	30
C. Manufacturing	3,290,273	3,150,908	3,548,472	3,489,871
10 - Manufacture of food products	768,303	700,298	897,742	823,584
Processing and preserving of meat	15,441	15,450	9,654	9,845
Processing and preserving of fish, crustaceans and molluscs	2,291	2,186	2,654	2,695
Processing and preserving of fruit and vegetables	11,173	11,392	10,305	10,198
Manufacture of vegetable and animal oils and fats	113,824	116,304	148,665	160,255

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(Million Rupees)

Description	Jun-20	Aug-20	Jun-21	Aug-21 ^P
Manufacture of dairy products	61,626	57,924	54,995	49,384
Manufacture of grain mill products	159,885	146,371	223,154	200,765
a- Wheat Processing	19,204	20,335	43,489	42,321
b- Rice Processing	118,507	102,523	146,548	129,159
c- Others	22,174	23,513	33,117	29,285
Manufacture of starches and starch products	3,844	6,320	4,284	4,887
Manufacture of bakery products	32,655	32,758	36,251	38,494
Manufacture of sugar	295,394	236,956	319,540	253,946
Manufacture of cocoa, chocolate and sugar confectionery	7,810	8,225	10,893	11,833
Manufacture of macaroni, noodles, couscous and similar farinaceous products	428	464	18	60
Manufacture of prepared animal feeds	38,988	42,327	41,379	45,502
Processing/blending of spices, tea, coffee etc.	316	226	791	790
Manufacture of other food products n.e.c.,	24,627	23,395	35,159	34,932
11 - Manufacture of beverages	27,963	24,173	27,067	26,700
Manufacture of soft drinks; production of mineral waters and other bottled waters	20,125	16,079	18,868	19,688
Manufacture of soft drinks and other bottled waters	19,646	15,831	18,609	19,435
Production of mineral waters	479	247	259	253
Manufacture of other beverages n.e.c	7,838	8,094	8,200	6,382
12 - Manufacture of tobacco products	851	1,410	3,271	2,784
13 - Manufacture of textiles	1,088,409	1,059,060	1,114,671	1,160,210
Preparation and spinning of textile fibres	441,207	416,166	383,962	395,572
1. Cotton	341,352	321,129	285,863	295,403
2. Woolen	2,627	2,212	3,861	3,743
3. Synthetic fibre	25,193	24,962	23,215	22,507
4. Others	72,035	67,863	71,023	73,919
Weaving of textiles	202,567	198,866	222,794	240,503
1. Cotton	135,131	131,908	153,492	165,425
2. Woolen	1,087	1,068	947	930
3. Synthetic textile	7,866	8,334	9,359	10,582
4. Others	58,483	57,556	58,996	63,566
Finishing of textiles	205,141	198,317	207,215	210,281
1. Cotton	137,540	134,619	138,192	142,560
2. Woolen	344	298	422	567
3. Synthetic textile	6,114	5,361	6,514	6,542
4. Others	61,143	58,039	62,088	60,612
Manufacture of knitted and crocheted fabrics	31,004	33,063	40,129	40,691
Manufacture of made-up textile articles, except apparel	116,895	120,011	151,121	161,602
a. Manufacture of bed wear	32,367	33,625	40,957	39,386
b. Manufacture of other made up textile articles	84,528	86,386	110,163	122,216
Manufacture of carpets and rugs	3,078	2,718	2,235	2,131
Manufacture of other textiles n.e.c.	88,517	89,920	107,215	109,429
14 - Manufacture of wearing apparel	126,113	127,829	152,715	156,142
Manufacture of wearing apparel,	23,195	24,459	29,249	30,220
Manufacture of Ready made garments	89,397	89,936	109,176	110,692
Manufacture of articles of fur	4,575	4,326	4,774	4,748
Manufacture of knitted and crocheted apparel	8,946	9,107	9,516	10,483
15 - Manufacture of leather and related products	32,202	31,859	37,030	38,607
Tanning and dressing of leather; dressing and dyeing of fur	6,960	7,471	7,529	7,348
Manufacture of luggage, handbags and the like, saddlery and harness	2,182	2,128	1,762	1,690
Manufacture of footwear	23,061	22,260	27,739	29,569
a. Leather wear	19,745	19,402	24,218	25,225
b. Rubber and Plastic wear	3,316	2,858	3,521	4,344
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of wood and cork, of straw and wicker	5,070	4,824	5,770	6,172
17 - Manufacture of paper and paper products	45,135	43,797	51,490	57,190
18 - Printing and reproduction of recorded media	12,778	12,997	16,056	14,160
Printing	11,915	11,986	12,682	11,015
i. Printing of books, brochures and other related	3,427	4,211	4,291	3,473
ii. Printing of newspapers, journals, periodicals and related printing	8,487	7,774	8,390	7,542
Service activities related to printing	670	789	2,260	2,022
Reproduction of recorded media	193	222	1,114	1,124
19 - Manufacture of coke and refined petroleum products	99,430	92,856	113,211	113,571
Manufacture of coke oven products	591	824	717	664
Manufacture of refined petroleum products	98,839	92,032	112,494	112,907
20 - Manufacture of chemicals and chemical products	275,855	269,833	289,749	251,549
Manufacture of basic chemicals	71,134	58,829	52,978	54,529
Manufacture of fertilizers and nitrogen compounds	115,709	119,756	153,319	112,902
Manufacture of plastics and synthetic rubber in primary forms	15,657	16,104	15,123	14,223
Manufacture of pesticides and other agrochemical products	26,331	27,443	30,720	29,722
Manufacture of paints, varnishes and similar coatings, printing ink and mastics	15,318	14,581	13,371	13,302
Manufacture of soap and detergents, cleaning and polishing preparations, perfumes and fragrances	7,222	8,139	8,325	8,523
Manufacture of other chemical products n.e.c.	22,030	20,942	15,074	16,324
Manufacture of man-made fibres	2,454	2,040	839	2,024
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	60,787	73,004	79,320	77,519
22 - Manufacture of rubber and plastics products	46,595	44,884	52,084	55,531
Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	11,875	11,537	18,431	20,089
Manufacture of other rubber products	2,180	2,412	2,423	2,784
Manufacture of plastics products	32,539	30,935	31,230	32,658
23 - Manufacture of other non-metallic mineral products	221,886	214,995	221,274	217,292
Manufacture of glass and glass products	10,745	10,820	8,233	8,396
Manufacture of refractory products	2,390	2,379	2,226	2,206
Manufacture of clay building materials	1,151	1,137	1,417	1,654
Manufacture of other porcelain and ceramic products	5,983	7,084	8,234	8,594
Manufacture of cement, lime and plaster	192,104	184,709	192,333	186,569
Manufacture of articles of concrete, cement and plaster	8,064	7,534	7,110	8,145
Cutting, shaping and finishing of stone	505	471	549	582
Manufacture of Precious non-metallic mineral products (pearls and Precious stones)	48	48	38	45
Manufacture of other non-metallic mineral products n.e.c.	896	1,134	1,134	1,100
24 - Manufacture of basic metals	175,128	177,164	193,566	184,562
Manufacture of basic iron and steel	142,920	145,365	170,942	166,240
Manufacture of basic precious and other non-ferrous metals	4,597	4,404	894	774
Casting of iron and steel	27,331	27,166	21,056	17,299
Casting of non-ferrous metals	281	230	675	250
25 - Manufacture of fabricated metal products, except machinery and equipment	40,571	37,250	32,853	36,139
Manufacture of structural metal products	18,471	16,446	12,596	16,583
Manufacture of tanks, reservoirs and containers of metal	609	517	787	738
Forging, pressing, stamping and roll-forming of metal; powder metallurgy	969	835	985	842
Manufacture of cutlery, hand tools and general hardware	565	588	402	497
Manufacture of cutlery	70	85	91	119
Manufacture of hand tools & general hardware	495	503	310	378
Manufacture of other fabricated metal products n.e.c.	19,956	18,863	18,082	17,478

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Description	Jun-20	Aug-20	Jun-21	Aug-21 ^P
26 - Manufacture of computer, electronic and optical products	6,742	7,134	3,690	4,057
Manufacture of electronic components and boards	1,031	1,046	1,000	1,229
Manufacture of computers and peripheral equipment	31	31	12	45
Manufacture of communication equipment	545	1,243	514	705
Manufacture of consumer electronics	3,056	2,835	973	981
Manufacture of measuring, testing, navigating and control equipment	401	412	289	281
Manufacture of watches and clocks	25	25	1	1
Manufacture of irradiation, electromedical and electrotherapeutic equipment	1,367	1,241	772	744
Manufacture of optical instruments and photographic equipment	25	25	24	24
Manufacture of magnetic and optical media	261	276	105	46
27 - Manufacture of electrical equipment	111,570	102,624	129,829	130,072
Manufacture of electric motors, generators, transformers and electricity distribution and	25,881	23,965	26,677	25,567
Manufacture of batteries and accumulators	5,704	5,002	6,295	6,091
Manufacture of fibre optic cables	8,035	6,919	8,259	9,006
Manufacture of other electronic and electric wires and cables	7,401	7,258	8,765	8,990
Manufacture of wiring devices	-	-	-	-
Manufacture of electric lighting equipment	314	368	492	640
Manufacture of domestic appliances	35,360	31,045	47,818	47,812
Manufacture of Fans	1,500	1,543	2,019	1,901
Manufacture of Refrigerators and Freezers	11,134	8,405	17,921	16,881
Manufacture of Washing and drying Machines	30	-	-	-
Manufacture of other domestic appliances	22,696	21,097	27,878	29,030
Manufacture of other electrical equipment n.e.c	28,875	28,068	31,522	31,966
28 - Manufacture of machinery and equipment	19,066	19,421	12,877	12,605
Manufacture of engines and turbines, except aircraft, vehicle and cycle engines	1,203	1,429	1,068	1,096
Manufacture of pumps, compressors, taps and valves	7,498	7,507	1,139	1,280
Manufacture of bearings, gears, gearing and driving elements	933	937	866	834
Manufacture of ovens, furnaces and furnace burners	40	51	40	40
Manufacture of office machinery and equipment (except computers and peripheral equi	166	166	82	70
Manufacture of other general-purpose machinery	1,933	2,072	2,640	2,902
Manufacture of agricultural and forestry machinery	1,038	1,014	440	605
Manufacture of metal-forming machinery, machine tools and metallurgy	1,949	1,929	1,361	1,160
Manufacture of machinery for mining, quarrying and construction	169	172	140	282
Manufacture of machinery for food, beverage and tobacco processing	839	800	2,163	2,400
Manufacture of machinery for textile, apparel and leather production	1,271	1,322	1,488	596
Manufacture of other special-purpose machinery	2,027	2,022	1,450	1,341
29 - Manufacture of motor vehicles, trailers and semi-trailers	65,873	50,234	47,912	53,524
Manufacture of motor vehicles	49,837	34,915	34,002	37,418
Manufacture of bodies (coachwork) for motor vehicles; manufacture of trailers and semi	755	532	192	731
Manufacture of parts and accessories for motor vehicles	15,281	14,787	15,718	15,375
30 - Manufacture of other transport equipment	12,671	13,244	18,662	20,175
Building of ships, floating structures and boats	7	33	19	23
Manufacture of railway locomotives and rolling stock	-	-	-	-
Manufacture of motorcycles	8,330	9,355	10,643	11,213
Manufacture of bicycles and invalid carriages	99	84	61	4
Manufacture of other transport equipment n.e.c.	4,235	3,773	7,938	8,936
31 - Manufacture of furniture	3,557	3,730	3,618	3,628
32 - Other manufacturing	43,396	39,991	43,645	44,381
Manufacture of jewellery and related articles	572	553	557	551
Manufacture of imitation jewellery and related articles	187	199	10	10
Manufacture of musical instruments	843	874	840	882
Manufacture of sports goods	3,436	3,217	6,084	5,759
Manufacture of games and toys	50	3	6	5
Manufacture of medical and dental instruments and supplies	3,646	3,698	4,467	4,712
Manufacture of Handicrafts	70	171	53	51
Other manufacturing n.e.c.	34,591	31,277	31,628	32,410
33 - Repair and installation of machinery and equipment	323	298	369	345
D. Electricity, gas, steam and air conditioning supply	491,843	498,674	558,695	547,894
Electric power generation, transmission and distribution	483,468	489,923	549,926	538,992
a) Hydal	76,484	75,913	41,351	35,033
b) Thermal	110,306	114,261	152,114	149,312
c) Coal Based	40,127	43,614	81,075	77,493
d) Wind	30,542	34,037	59,667	64,235
e) Solar	5,610	5,494	5,370	5,618
f) Other	220,399	216,604	210,349	207,302
Manufacture of gas; distribution of gaseous fuels through mains	8,333	8,701	8,725	8,845
Steam and air conditioning supply	42	49	43	57
E. Water supply; sewerage, waste management and remediation activities	15,076	17,085	24,150	27,203
36 - Water collection, treatment and supply	55	54	63	61
37 - Sewerage	12	11	11	10
38 - Waste collection, treatment and disposal activities; materials recovery	14,997	17,008	24,058	27,119
Waste Collection, treatment and disposal activities	14,997	17,008	24,058	27,119
Ship Breaking and materials recovery	14,935	16,969	23,997	27,064
Waste Collection, treatment and disposal activities n.e.c	61	38	60	55
39 - Remediation activities and other waste management services	12	12	19	13
F. Construction	129,561	126,909	154,443	144,287
41 - Construction of buildings	67,954	65,853	106,603	100,406
Residential	31,557	31,289	53,203	49,778
Non residential	36,397	34,564	53,400	50,628
42 - Civil engineering	60,249	59,599	45,680	42,278
Construction of roads and railways	47,889	46,195	27,490	24,789
Construction of utility projects	1,332	1,488	3,131	2,709
Construction of other civil engineering projects	11,028	11,916	15,058	14,780
43 - Specialized construction activities	1,359	1,457	2,161	1,602
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	429,343	445,469	452,581	457,435
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	22,173	20,638	28,787	30,057
Sale of motor vehicles	16,507	15,315	18,465	19,578
Maintenance and repair of motor vehicles	818	858	871	879
Sale of motor vehicle parts and accessories	2,996	2,782	7,062	7,159
Sale, maintenance and repair of motorcycles and related parts and accessories	1,853	1,683	2,389	2,441
46 - Wholesale trade, except of motor vehicles and motorcycles	240,797	265,622	252,061	259,766
Wholesale on a fee or contract basis	6,603	5,778	4,423	4,079
Wholesale of agricultural raw materials and live animals	5,191	5,355	7,798	7,091
Wholesale of food, beverages and tobacco	9,658	9,716	11,417	13,231
Wholesale of textiles, clothing and footwear	17,062	16,210	9,534	11,042
Wholesale of other household goods	19,879	19,952	19,619	19,309
Wholesale of computers, computer peripheral equipment and software	993	954	2,306	3,046
Wholesale of electronic and telecommunications equipment and parts	11,933	12,335	13,336	12,270
Wholesale of agricultural machinery, equipment and supplies	17,463	17,222	4,539	5,366
Wholesale of other machinery and equipment	6,149	5,208	5,695	6,197
Wholesale of solid, liquid and gaseous fuels and related products	20,569	33,506	25,568	27,380

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Wholesale of metals and metal ores	8,829	8,413	9,137	7,828
Wholesale of construction materials, hardware, plumbing and heating equipment and su	6,077	6,132	5,759	5,715
Wholesale of fertilizers and agrochemical products	14,289	19,778	33,274	29,074
Wholesale of plastic materials in primary forms	1,827	1,525	904	1,851
Wholesale of paper in bulk	1,841	1,759	1,754	1,527
Wholesale of waste and scrap and other products n.e.c.	1,236	1,284	3,612	2,437
Non-specialized wholesale trade	91,199	100,495	93,386	102,323
47 - Retail trade, except of motor vehicles and motorcycles	166,373	159,209	171,733	167,611
Retail sale in non-specialized stores with food, beverages or tobacco predominating	4,946	4,948	5,239	5,440
Other retail sale in non-specialized stores	14,524	14,917	8,597	8,350
Retail sale of food in specialized stores	1,862	1,844	2,103	2,532
Retail sale of beverages in specialized stores	237	228	168	196
Retail sale of tobacco products in specialized stores	21	16	26	22
Retail sale of automotive fuel in specialized stores/pumps	15,058	12,526	18,667	13,749
Retail sale of computers, peripheral units, software and telecommunications equipment	409	500	1,009	830
Retail sale of audio and video equipment in specialized stores	47	47	44	43
Retail sale of textiles in specialized stores	801	625	1,517	1,627
Retail sale of hardware, paints and glass in specialized stores	402	392	512	545
Retail sale of carpets, rugs, wall and floor coverings in specialized stores	166	165	187	184
Retail sale of electrical household appliances, furniture, lighting equipment and other ho	2,137	2,069	3,109	2,754
Retail sale of books, newspapers and stationary in specialized stores	293	238	426	471
Retail sale of music and video recordings in specialized stores	75	70	33	33
Retail sale of sporting equipment in specialized stores	83	83	86	83
Retail sale of games and toys in specialized stores	1,015	1,016	12	14
Retail sale of clothing, footwear and leather articles in specialized stores	4,960	4,503	4,381	4,938
Retail sale of pharmaceutical and medical goods, cosmetic and toilet articles in specializ	3,379	3,341	4,380	4,641
Other retail sale of new goods in specialized stores	387	411	378	334
Retail sale of second-hand goods	14	16	136	71
Others retail sale n.e.c	115,556	111,253	120,722	120,755
H. Transportation and storage	119,607	118,344	113,666	118,351
49 - Land transport and transport via pipelines	64,972	62,188	58,584	62,834
Passenger rail transport, interurban	213	192	421	419
Freight rail transport	21	20	14	11
Urban and suburban passenger land transport	9,779	9,486	9,474	10,463
Other passenger land transport	43,006	40,659	37,307	35,585
Freight transport by road	11,949	11,828	11,366	11,724
Transport via pipeline	4	4	2	4,633
50 - Water transport	753	718	841	897
Sea and coastal passenger water transport	498	498	472	472
Sea and coastal freight water transport	236	202	354	410
Inland passenger water transport	-	-	-	-
Inland freight water transport	18	18	14	15
51 - Air transport	3,711	3,333	2,754	2,385
Passenger air transport	2,477	1,850	1,935	1,831
Freight air transport	1,234	1,483	819	555
52 - Warehousing and support activities for transportation	46,092	47,143	47,239	48,347
Warehousing and storage	17,080	18,315	15,829	18,858
Cargo handling	16,666	16,887	19,836	18,997
Other transportation support activities n.e.c	12,347	11,940	11,574	10,491
53 - Courier activities other than national post activities	4,079	4,963	4,248	3,888
I. Accommodation and food service activities	37,049	37,272	42,889	42,539
55 - Accommodation	23,511	25,441	27,580	26,758
Short term accommodation activities (Hotels etc)	23,102	25,027	27,296	26,473
Other accommodation n.e.c	409	414	284	286
56-Food and beverage service activities	13,538	11,831	15,309	15,781
J. Information and communication	159,242	157,271	185,367	192,257
58 - Publishing activities	3,101	3,243	3,253	3,113
Book publishing	52	41	60	77
Publishing of newspapers, journals and periodicals	233	141	81	85
Other publishing activities n.e.c	794	753	793	787
Software publishing	2,022	2,308	2,318	2,165
59 - Motion picture, video and television programme production, sound recording and mu	506	484	1,426	1,370
60 - Programming and broadcasting activities	1,526	1,157	1,334	1,130
61 - Telecommunications	142,968	140,391	164,720	171,389
Wired telecommunications activities	20,069	15,820	15,987	12,977
Wireless telecommunications activities	57,910	61,044	70,654	82,455
Other telecommunications activities n.e.c	64,989	63,527	78,079	75,958
62 - Computer programming, consultancy and related activities	9,732	10,203	11,198	11,801
Computer programming activities	3,805	3,966	2,493	2,643
Computer consultancy and computer facilities management activities	2,515	2,939	2,876	2,821
Other information technology and computer service activities	3,413	3,298	5,829	6,337
63 - Information service activities	1,408	1,793	3,436	3,452
Data processing, hosting and related activities	603	700	1,078	1,193
Web portals	-	-	0	0
News agency activities	7	7	7	7
Other information service activities n.e.c.	799	1,086	2,351	2,252
K. Real estate activities	29,439	31,603	30,892	30,009
L. Professional, scientific and technical activities	51,080	49,314	50,820	49,756
69 - Legal and accounting activities	663	825	981	1,092
Legal activities	156	203	197	201
Accounting, bookkeeping and auditing activities; tax consultancy	507	622	784	891
70 - Activities of head offices; management consultancy activities	1,939	1,954	1,449	1,623
71 - Architectural and engineering activities; technical testing and analysis	6,079	7,051	5,514	5,517
72 - Scientific research and development	5,817	6,341	4,351	4,239
73 - Advertising and market research	3,133	2,644	4,046	4,372
74 - Other professional, scientific and technical activities	33,145	30,187	34,066	32,344
75 - Veterinary activities	303	312	413	568
M. Administrative and support service activities	62,187	60,714	64,558	61,988
77 - Rental and leasing activities	2,725	2,735	2,461	2,191
Renting and leasing of motor vehicles	1,711	1,714	1,857	1,886
Renting and leasing of recreational and sports goods	4	-	-	-
Renting and leasing of other machinery, equipment and tangible goods n.e.c	1,010	1,020	604	305
78 - Employment activities	199	224	289	297
79 - Travel agency, tour operator, reservation service and related activities	7,640	7,412	8,421	8,582
80 - Security and investigation activities	2,593	2,881	3,319	3,223
81 - Services to buildings and landscape activities	456	220	211	216
82 - Office administrative, office support and other business support activities	48,575	47,243	49,857	47,480
N. Education	22,496	25,800	32,301	31,270
Pre-primary and primary education	5,230	5,569	6,294	6,196
General secondary education	6,552	7,683	8,481	7,052
Technical and vocational secondary education	1,661	1,882	2,495	2,114

CREDIT/LOANS CLASSIFIED BY BORROWERS
(Outstanding position at the end of month)
(Based on ISIC 4 Classifications of Private Sector Business)

Description	Jun-20	Aug-20	Jun-21	Aug-21 ^P
Higher education	4,847	5,612	8,476	8,912
Sports and recreation education	-	-	-	-
Cultural education	0	0	0	0
Other education n.e.c.	3,649	4,194	5,604	5,493
Educational support activities	556	860	951	1,504
O. Human health and social work activities	14,602	16,292	19,911	18,951
86 - Human health activities	14,510	16,172	19,799	18,795
Hospital activities	11,928	13,158	16,129	15,319
Medical and dental practice activities	1,508	1,643	1,361	1,200
Other human health activities	1,074	1,371	2,309	2,276
87 - Residential care activities	12	12	8	10
88. Social work activities with and without accommodation	80	108	104	146
P. Arts, entertainment and recreation	2,535	2,565	3,099	3,165
90 - Creative, arts and entertainment activities	2,002	2,029	1,853	1,974
91 - Libraries, archives, museums and other cultural activities	-	-	716	710
92 - Sports activities and amusement and recreation activities	533	536	530	481
Q. Other service activities	53,499	55,697	71,136	63,477
93-Activities of membership organizations	1,309	1,304	1,059	969
94-Repair of computers and personal and household goods	720	927	549	568
95-Other personal service activities	43,522	45,802	55,590	50,796
96-Activities of households as employers of domestic personnel	1,640	1,805	4,789	3,256
97-Undifferentiated goods- and services-producing activities of private households for own	6,308	5,859	9,149	7,888
2. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	17,929	14,599	15,023	13,459
A. Government Trusts and Non-profit Organizations	6,352	5,697	1,820	1,291
B. Private Trusts and Non-profit Organizations	10,912	8,346	12,366	11,302
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	665	556	837	866
3. PERSONAL	675,679	707,968	885,881	926,352
A. Bank Employees	140,853	156,518	177,145	183,038
1) For house building	109,783	121,430	140,691	145,133
2) For transport i.e. purchase of car etc.	27,749	31,430	32,750	34,172
3) Other purposes	3,321	3,658	3,705	3,733
B. Consumer Financing	533,944	550,491	707,924	742,499
1) For house building	79,803	79,857	103,631	111,679
2) For transport i.e. purchase of car etc	211,113	221,907	308,096	325,841
3) Credit cards	43,048	47,300	55,074	58,058
4) Consumers durable	7,926	4,812	6,081	7,655
5) Personal loans	192,055	196,614	235,043	239,266
C) Other	882	958	813	815
4. OTHER	1,548	1,554	3,143	3,239
Total Credit (1+2)	22,980,973	22,668,027	25,317,385	25,194,730

Notes:

P : Provisional

- Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 4 of United Nation adopted from June 2019.
- Loans Include Advances plus Bills Purchased & Discounted but exclude foreign bills. Credit may be arrived at by adding "SBP and Scheduled Banks' Investment in Securities & Shares".
- 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
- 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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