

Loans to Private Sector Business (By Type of Finance)
Outstanding Position at the end of June 2026²
Based on ISIC 4 Classifications of Private Sector Businesses

Million Rs

Description	Working Capital / Short Term								Fixed Investment / Long Term						Foreign Bills Purchased & Discounted	Total Outstanding	Advances by size of institutions	
	SBP Export Finance Schemes (EFS)	Export Financing Other than SBP EFS	Import Financing	Import Bills Purchased & Discounted	Inland Bills Purchased & Discounted	Small Loans	Others	Total	Government Self Employment Schemes	Construction Financing	LTF & TERF	Small Loans	Others	Total			Other than SMEs	SMEs
Loans to Private Sector Business	332,776	925,661	411,091	43,833	132,757	444,965	3,435,249	5,726,333	165,254	108,023	431,907	234,509	2,934,012	3,873,705	214,126	9,814,163	8,767,563	1,046,600
A. Agriculture, forestry and fishing	1,042	5,386	4,205	-	221	112,263	222,794	345,910	45,311	1,005	6,716	16,635	255,532	325,199	245	671,354	540,893	130,461
1. Crop and animal production, hunting and related service	842	4,514	4,205	-	221	112,100	221,779	343,661	44,966	1,005	6,716	16,584	254,801	324,072	126	667,859	538,206	129,652
Growing of cereals, leguminous crops and oil seeds	-	75	584	-	47	54,142	98,048	152,896	3,504	47	1,188	6,629	38,950	50,318	43	203,258	189,489	13,769
Growing of cereals, leguminous crops and oil seeds excl	-	-	584	-	47	2,644	20,999	24,273	665	17	98	2,833	4,109	7,722	43	32,039	21,889	10,150
Growing of Wheat	-	75	-	-	-	51,499	77,049	128,623	2,839	30	1,090	3,796	34,841	42,596	-	171,219	167,600	3,619
Growing of rice	342	1,626	60	-	20	17,800	25,793	45,641	1,378	-	785	1,351	4,817	8,331	83	54,055	46,602	7,453
Growing of vegetables and melons, roots and tubers	-	-	19	-	-	44	3,231	3,293	328	-	-	59	9,388	9,775	-	13,068	10,844	2,224
Growing of sugar cane	500	-	-	-	-	647	10,225	11,372	204	-	-	201	21,430	21,836	-	33,208	28,804	4,404
Growing of tobacco	-	-	-	-	-	1	180	181	17	-	-	1	9	26	-	207	175	32
Growing of fibre crops	-	-	-	-	19	17,118	6,414	23,551	752	-	-	263	7,873	8,888	-	32,439	24,036	8,404
Growing of fibre crops excluding cotton	-	-	-	-	-	1	72	73	-	-	-	167	13	180	-	253	251	2
Growing of Cotton	-	-	-	-	19	17,117	6,342	23,478	752	-	-	96	7,860	8,708	-	32,187	23,785	8,402
Growing of tropical and subtropical fruits	-	676	-	-	-	28	1,851	2,555	26	-	-	10	1,639	1,675	-	4,229	3,618	612
Growing of tropical and subtropical fruits excluding ma	-	626	-	-	-	26	1,216	1,868	0	-	-	4	1,231	1,236	-	3,104	2,942	161
Growing of Mangoes	-	50	-	-	-	2	635	687	26	-	-	5	408	439	-	1,126	675	451
Growing of citrus fruits	-	500	-	-	-	313	521	1,334	55	-	316	71	772	1,213	-	2,547	2,267	280
Growing of citrus fruits excluding oranges	-	500	-	-	-	312	478	1,290	49	-	316	60	645	1,070	-	2,360	2,087	273
Growing of Oranges	-	-	-	-	-	1	43	44	6	-	-	10	127	143	-	187	180	7
Growing of pome fruits and stone fruits	-	-	-	-	-	-	11	11	-	-	-	5	161	167	-	178	175	2
Growing of pome fruits and stone fruits excluding apple	-	-	-	-	-	-	8	8	-	-	-	5	153	159	-	167	164	2
Growing of Apples	-	-	-	-	-	-	3	3	-	-	-	-	8	8	-	11	11	-
Growing of other tree and bush fruits and nuts	-	-	-	-	-	14	145	159	-	-	-	6	875	880	-	1,039	910	129
Growing of spices, aromatic, drug and pharmaceutical crops	-	-	-	-	-	2	30	32	-	-	-	5	8	15	-	47	29	18
Growing of other crops and plant propagation	-	-	-	-	-	174	2,047	2,221	13,344	-	5	83	9,430	22,862	-	25,083	9,775	15,308
Raising of cattle and buffaloes	-	-	605	-	-	5,888	16,053	22,545	10,834	2	2,073	515	69,243	82,667	-	105,212	84,958	20,254
Raising of sheep and goats	-	-	-	-	-	0	1	1	221	-	-	144	7,761	8,126	-	8,127	8,125	2
Raising of poultry	-	1,306	2,679	-	111	3,938	26,990	35,024	1,374	951	1,373	1,245	15,172	20,115	-	55,139	41,134	14,005
Raising of other animals and mixed farming	-	-	-	-	-	649	1,536	2,185	684	-	-	11	5,271	5,967	-	8,152	7,765	387
Support activities for crop production	-	131	92	-	24	10,867	16,045	27,159	12,017	-	976	5,505	59,486	77,984	-	105,143	65,555	39,588
Support activities for crop production excluding Agr. M	-	7	92	-	-	9,016	10,412	19,528	1,581	-	-	3,170	15,849	19,000	-	39,328	28,388	10,940
Agricultural machinery and equipments and related ser	-	124	-	-	24	1,851	5,633	7,632	10,435	-	976	2,335	44,438	58,184	-	65,815	37,167	28,649
Support activities for animal production	-	-	23	-	-	5	248	276	9	-	-	9	654	667	-	942	739	204
Post-harvest crop activities	-	-	29	-	-	389	6,886	7,304	116	-	-	283	8	1,169	-	8,872	7,929	943
Seed processing for propagation	-	200	115	-	-	83	5,522	5,920	108	5	-	164	582	858	-	6,778	5,206	1,572
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-	-	25	110	135	-	135	71	63
02 - Forestry and logging	-	-	-	-	-	0	13	14	-	-	-	7	28	35	-	48	28	20
03 - Fishing and aquaculture	199	873	-	-	163	1,001	2,236	345	-	-	44	704	1,092	119	3,447	2,658	788	-
Marine fishing	74	790	-	-	-	279	1,143	-	-	-	-	11	150	161	119	1,422	1,149	274
Freshwater fishing	125	83	-	-	152	660	1,019	333	-	-	22	181	537	-	1,555	1,078	478	-
Marine aquaculture	-	-	-	-	11	4	15	8	-	-	-	-	42	50	-	65	54	11
Freshwater aquaculture	-	-	-	-	-	-	59	59	4	-	-	12	330	345	-	404	378	26
B. Mining and quarrying	110	1,328	28	456	-	2,986	21,914	26,821	8	-	24	2,005	48,285	50,322	-	77,143	69,951	7,192
05 - Mining of coal and lignite	-	-	-	-	-	2,435	13,444	15,879	3	-	-	899	26,450	27,353	-	43,232	42,919	312
06 - Extraction of crude petroleum and natural gas	-	-	-	429	-	435	5,035	5,899	-	-	24	843	12,304	13,171	-	19,071	18,256	815
Extraction of crude petroleum	-	-	-	429	-	396	2,159	2,984	-	-	24	821	11,544	12,389	-	15,373	14,781	592
Extraction of natural gas	-	-	-	-	-	39	2,876	2,916	-	-	-	22	759	782	-	3,698	3,474	224
07 - Mining of metal ores	-	-	27	-	45	63	134	-	-	-	-	32	19	51	-	185	113	73
Mining of iron ores	-	-	-	27	-	-	63	89	-	-	-	4	8	11	-	101	42	59
Mining of other metal ores n.e.c	-	-	-	-	-	45	-	45	-	-	-	28	11	40	-	85	71	14
08-Other mining and quarrying	110	1,328	28	-	60	3,373	4,898	5	-	-	-	205	9,488	9,698	-	14,597	8,664	5,933
Quarrying of stone, sand and clay	-	28	-	-	-	326	354	5	-	-	-	10	180	196	-	550	137	413
Mining of chemical and fertilizer minerals	-	500	28	-	43	2,944	3,514	-	-	-	-	33	8,634	8,667	-	12,181	7,143	5,039
Extraction of peat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Extraction of salt	110	800	-	-	-	-	25	935	-	-	-	50	539	590	-	1,525	1,384	141
Other mining and quarrying n.e.c.	-	-	-	-	-	18	77	94	-	-	-	112	135	246	-	341	-	341
9 - Mining support service activities	-	-	-	-	10	-	10	-	-	-	-	25	24	49	-	59	-	59
C. Manufacturing	314,246	871,018	344,898	34,450	87,906	216,559	2,250,671	4,119,749	16,441	4,235	354,870	98,505	1,417,711	1,891,762	202,212	6,213,723	5,903,901	309,822
10 - Manufacture of food products	47,150	148,758	63,112	1,736	7,557	59,840	821,662	1,149,815	3,647	949	20,205	18,145	249,684	292,631	9,817	1,452,264	1,343,180	109,083
Processing and preserving of meat	175	1,511	47	-	3,541	42	1,254	6,571	41	-	436	130	1,213	1,820	45	8,437	8,253	183
Processing and preserving of fish, crustaceans and molluscs	847	845	-	-	9	3	710	2,413	6	3	-	22	629	660	236	3,309	2,800	509
Processing and preserving of fruit and vegetables	23	354	77	-	-	1,294	3,237	4,985	21	18	333	42	2,750	3,163	150	8,298	6,350	1,948
Manufacture of vegetable and animal oils and fats	100	244	44,456	1,225	500	10,864	70,046	127,435	69	-	2,065	894	10,190	13,218	-	140,653	133,936	6,717
Manufacture of dairy products	-	1,178	464	-	20	630	19,089	21,381	281	300	3,408	306	16,882	21,178	-	42,559	40,461	2,097
Manufacture of grain mill products	31,727	96,135	1,204	-	2,307	24,040	216,062											

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11 - Manufacture of beverages	Manufacture of macaroni, noodles, couscous and similar far	-	-	-	-	-	17	17	-	-	-	-	10	10	-	27	-	27			
	Manufacture of prepared animal feeds	-	515	5,835	295	174	3,494	31,995	42,308	198	-	23	182	9,763	10,166	-	52,473	49,404	3,069		
	Processing/blending of spices, tea, coffee etc.	-	300	200	-	-	9	5,850	6,359	21	-	79	9	7,893	8,002	-	14,360	13,911	450		
	Manufacture of other food products n.e.c.,	2,526	5,633	1,385	33	344	2,589	25,631	38,141	332	-	2,835	541	16,114	19,822	15	57,978	50,834	7,144		
	Manufacture of soft drinks; production of mineral waters and	300	2,043	11,584	465	114	1,569	17,842	33,918	8	-	574	86	15,060	15,727	41	49,686	48,492	1,194		
	Manufacture of soft drinks and other bottled waters	0	425	11,584	465	114	4	15,959	28,552	8	-	411	73	14,208	14,700	3	43,255	42,139	1,116		
	Production of mineral waters	0	199	11,584	465	114	4	15,938	28,304	1	-	411	69	14,148	14,630	3	42,938	41,952	985		
	Manufacture of other beverages n.e.c	300	1,618	-	-	-	1,566	1,882	5,366	-	-	6	-	4	60	70	-	318	187	131	
12 - Manufacture of tobacco products	-	226	-	-	-	-	21	247	6	-	-	-	163	13	852	1,028	38	6,431	6,353	78	
13 - Manufacture of textiles	-	-	-	-	394	32	9,892	10,319	-	32	-	-	15	2,006	-	1,991	2,006	-	12,311	12,311	14
14 - Manufacture of wearing apparel	Preparation and spinning of textile fibres	184,678	515,073	73,885	10,069	45,484	61,200	444,307	1,334,696	2,914	1,272	195,777	29,768	335,853	565,584	163,606	2,063,887	2,005,436	58,451		
	1. Cotton	30,152	102,217	30,595	5,189	22,366	23,250	184,585	398,354	45	323	54,326	20,121	101,252	176,068	30,305	604,727	594,288	10,439		
	2. Woolen	18,345	73,736	23,725	2,621	21,102	20,222	131,863	291,614	32	323	37,219	1,780	61,824	101,178	22,809	415,601	407,279	8,321		
	3. Synthetic fibre	-	350	185	-	18	866	1,065	2,483	-	-	363	1,954	512	2,828	-	5,312	5,044	268		
	4. Others	2,027	6,409	1,139	2,421	100	1,019	17,086	30,201	-	-	5,483	16,330	16,680	38,494	430	69,125	68,851	275		
	Weaving of textiles	9,779	21,722	5,546	147	1,146	1,143	34,572	74,055	13	-	11,261	58	22,236	33,568	7,066	114,689	113,114	1,575		
	1. Cotton	36,731	94,686	20,296	902	9,600	8,759	77,569	248,543	782	275	44,717	3,365	71,077	120,216	42,198	410,957	398,220	12,737		
	2. Woolen	25,607	73,534	14,033	897	8,252	6,539	53,918	182,781	483	275	38,105	2,405	47,820	89,088	32,137	304,005	297,494	6,512		
	3. Synthetic textile	-	784	25	-	-	-	361	1,171	-	-	-	-	20	20	-	1,190	1,121	70		
	4. Others	900	20	105	-	248	768	2,591	4,632	8	-	1,627	17	1,614	3,266	-	7,898	6,969	929		
15 - Manufacture of leather and related products	Finishing of textiles	10,224	20,347	6,133	5	1,099	1,453	20,699	59,960	292	-	4,985	943	21,623	27,843	10,061	97,863	92,637	5,227		
	1. Cotton	38,523	106,198	7,109	2,267	5,118	4,599	93,199	257,013	470	385	33,594	632	71,993	107,074	22,570	386,656	374,745	11,911		
	2. Woolen	17,757	65,243	3,392	1,061	3,941	3,313	47,863	142,569	43	96	25,332	529	44,341	70,340	16,132	229,041	226,633	2,408		
	3. Synthetic textile	200	478	-	-	237	-	60	974	-	-	-	-	143	143	212	1,330	1,320	10		
	4. Others	1,664	640	5	-	-	340	5,977	8,625	-	-	22	72	153	247	49	8,921	8,635	286		
	Manufacture of knitted and crocheted fabrics	18,903	39,837	3,712	1,206	940	947	39,300	104,845	427	289	8,240	32	27,355	36,343	6,177	147,365	138,157	9,208		
	Manufacture of made-up textile articles, except apparel	8,425	37,543	496	465	1,279	626	6,140	54,973	42	-	3,200	601	10,197	14,041	5,160	74,174	72,681	1,493		
	a. Manufacture of bed wear	40,034	98,813	5,600	786	4,479	16,219	32,581	198,512	180	289	33,719	4,436	35,888	74,511	40,967	313,989	301,935	12,054		
	b. Manufacture of other made up textile articles	10,225	17,993	687	297	1,213	930	4,393	35,738	29	-	10,035	172	3,592	13,829	22,155	71,721	69,786	1,936		
	Manufacture of carpets and rugs	29,809	80,820	4,913	489	3,266	15,289	28,188	162,774	151	289	23,684	4,263	32,295	60,682	18,812	242,268	232,149	10,119		
16 - Manufacture of wood and of products of wood and cork	Manufacture of other textiles n.e.c.	3	140	157	-	3	4	233	539	-	-	58	200	257	10	806	249	558			
	Manufacture of wearing apparel,	30,810	75,476	9,632	461	2,639	7,744	50,000	176,762	1,395	-	26,221	555	45,246	73,417	22,397	272,576	263,317	9,258		
	Manufacture of Ready-made garments	35,741	100,754	4,108	1,432	1,994	7,928	46,549	198,505	945	-	22,383	1,009	43,874	68,210	17,961	284,676	263,724	20,952		
	Manufacture of articles of fur	3,263	23,879	754	141	703	7,429	19,176	55,345	503	-	4,018	658	11,159	16,339	3,086	74,770	64,822	9,948		
	Manufacture of knitted and crocheted apparel	26,056	63,669	3,269	1,221	691	402	24,347	119,655	202	-	17,740	277	24,203	42,422	13,190	175,267	165,225	10,043		
	Tanning and dressing of leather; dressing and dyeing of fur	100	2,489	-	-	-	39	1,142	3,770	-	-	47	58	626	731	271	4,772	4,610	162		
	Manufacture of luggage, handbags and the like, saddlery and	6,322	10,717	84	70	599	58	1,884	19,735	239	-	578	15	7,886	8,719	1,414	29,867	29,067	799		
	Manufacture of footwear	6,189	12,452	1,956	1,492	236	1,605	18,516	42,445	734	3	3,014	1,259	9,565	14,575	3,127	60,147	53,491	6,656		
	a. Leather wear	857	3,951	115	35	15	152	2,345	7,470	472	3	421	98	755	1,749	784	10,003	8,236	1,767		
	b. Rubber and Plastic wear	571	1,248	305	526	21	69	1,456	4,197	106	-	78	19	119	322	262	4,781	4,094	687		
17 - Manufacture of paper and paper products	Manufacture of footwear	4,761	7,253	1,536	931	200	1,384	14,714	30,779	156	-	2,515	1,141	8,691	12,503	2,081	45,364	41,162	4,202		
	1. Cotton	4,279	7,238	555	326	-	722	11,593	24,713	126	-	2,043	861	7,373	10,403	2,007	37,123	34,530	2,593		
	2. Woolen	483	15	981	605	200	661	3,122	6,066	30	-	472	280	1,318	2,101	74	8,241	6,632	1,609		
	3. Synthetic textile	-	495	2,508	8	-	162	11,109	14,283	4	-	752	113	3,527	4,395	-	18,678	17,489	1,189		
	4. Others	-	1,138	2,538	724	649	5,256	65,974	76,279	290	-	7,361	303	73,197	81,151	120	157,550	149,886	7,664		
	Manufacture of paper and paper products	-	149	694	5	184	1,127	10,755	12,912	396	-	159	101	6,360	7,016	-	19,929	16,124	3,805		
	Printing	-	-	577	5	157	298	3,268	4,305	172	-	-	56	3,440	3,669	-	7,974	5,730	2,243		
	i. Printing of books, brochures and other related	-	-	403	5	46	109	2,758	3,322	172	-	-	29	1,861	2,062	-	5,384	3,595	1,789		
	ii. Printing of newspapers, journals, periodicals and rel	-	-	174	-	110	189	510	983	0	-	-	27	1,580	1,606	-	2,590	2,136	454		
	Service activities related to printing	-	149	116	-	27	828	7,367	8,488	219	-	159	21	1,460	1,860	-	10,347	8,922	1,425		
18 - Printing and reproduction of recorded media	Reproduction of recorded media	-	-	-	-	-	1	119	120	4	-	-	24	1,460	1,488	-	1,608	1,471	137		
	Manufacture of coke and refined petroleum products	-	2,151	3,733	6,231	10,482	4,372	94,405	121,374	-	-	383	1,920	31,880	34,184	-	155,558	148,370	7,188		
	Manufacture of coke oven products	-	-	-	-	-	1	-	1	-	-	-	8	-	8	-	8	3	5		
	Manufacture of refined petroleum products	-	2,151	3,733	6,231	10,482	4,372	94,405	121,373	-	-	383	1,913	31,880	34,176	-	155,550	148,367	7,183		
	Manufacture of chemicals and chemical products	8,044	13,242	38,083	1,428	15,626	24,082	205,954	306,458	464	62	19,243	4,077	263,483	287,328	145	593,931	578,002	15,929		
	Manufacture of basic chemicals	4,161	6,478	13,431	591	798	2,797	44,074	72,230	178	-	9,993	1,290	52,534	63,996	-	136,325	131,209			

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Description	Working Capital / Short Term								Fixed Investment / Long Term						Foreign Bills Purchased & Discounted	Total Outstanding	Advances by size of institutions	
	SBP Export Finance Schemes (EFS)	Export Financing Other than SBP EFS	Import Financing	Import Bills Purchased & Discounted	Inland Bills Purchased & Discounted	Small Loans	Others	Total	Government Self Employment Schemes	Construction Financing	LTFF & TERF	Small Loans	Others	Total			Other than SMEs	SMEs
Cutting, shaping and finishing of stone	-	23	19	-	-	320	2,051	2,414	77	258	-	132	989	1,455	-	3,869	3,003	866
Manufacture of Precious non-metallic mineral products (precious stones)	-	-	-	-	-	-	19	19	5	-	-	32	14	51	-	70	1	69
Manufacture of other non-metallic mineral products n.e.c.	-	-	2,004	-	-	0	1,115	3,120	33	-	19	14	51	116	-	3,236	3,142	94
24 - Manufacture of basic metals	3,552	10,517	64,173	2,379	2,251	6,469	99,944	189,284	207	-	5,644	599	80,809	87,259	1,334	277,877	269,757	8,120
Manufacture of basic iron and steel	2,982	4,742	58,235	1,409	1,009	5,960	85,617	159,953	104	-	5,248	583	71,931	77,867	1,334	239,154	234,566	4,588
Manufacture of basic precious and other non-ferrous metals	250	210	78	-	-	0	2,001	2,539	27	-	-	98	126	264	-	2,664	1,952	712
Casting of iron and steel	320	5,565	5,849	970	1,241	509	12,095	26,550	48	-	346	12	8,638	9,045	-	35,594	33,004	2,591
Casting of non-ferrous metals	-	-	11	-	-	0	231	243	27	-	50	4	141	222	-	464	235	229
25 - Manufacture of fabricated metal products, except machinery and equipment	388	2,917	7,039	439	214	164	13,302	24,462	444	-	1,329	90	3,034	4,899	-	29,361	27,324	2,036
Manufacture of structural metal products	-	1,080	4,353	184	214	42	6,330	12,202	8	-	603	45	1,431	2,087	-	14,289	13,640	649
Manufacture of tanks, reservoirs and containers of metal	-	-	147	-	-	-	1,036	1,183	-	-	1	-	56	58	-	1,240	1,149	91
Forging, pressing, stamping and roll-forming of metal; powder metallurgy	98	-	147	181	-	-	1,455	1,882	-	-	-	1	548	549	-	2,431	2,374	57
Manufacture of cutlery, hand tools and general hardware	-	-	196	-	-	46	148	390	149	-	7	42	168	366	-	756	380	376
Manufacture of cutlery	-	-	-	-	-	42	11	53	149	-	-	-	7	156	-	208	-	208
Manufacture of hand tools & general hardware	-	-	196	-	-	5	137	337	0	-	7	42	161	211	-	548	380	168
Manufacture of other fabricated metal products n.e.c.	290	1,837	2,196	74	-	76	4,333	8,806	287	-	717	2	831	1,838	-	10,644	9,781	862
26 - Manufacture of computer, electronic and optical products	325	142	10,944	-	35	470	21,651	33,567	76	-	25	3,719	12,457	16,277	40	49,884	48,474	1,410
Manufacture of electronic components and boards	-	-	291	-	-	25	510	827	-	-	-	3,431	208	3,640	-	4,466	4,330	136
Manufacture of computers and peripheral equipment	-	-	-	-	-	-	-	-	-	-	-	2	1,460	1,463	-	1,463	1,460	2
Manufacture of communication equipment	-	-	404	-	-	376	15,866	16,647	-	-	-	268	7,790	8,058	-	24,704	24,701	3
Manufacture of consumer electronics	-	46	1,522	-	-	8	4,753	6,328	-	-	-	-	2,469	2,469	-	8,797	8,334	463
Manufacture of measuring, testing, navigating and control instruments	-	-	193	-	-	-	43	236	22	-	-	-	63	85	-	321	268	53
Manufacture of watches and clocks	-	-	-	-	-	39	-	39	-	-	-	-	-	-	-	39	-	39
Manufacture of irradiation, electromedical and electrotherapeutic equipment	325	96	-	-	35	21	458	935	54	-	-	10	448	513	40	1,488	782	706
Manufacture of optical instruments and photographic equipment	-	-	-	-	-	-	-	-	-	-	-	7	17	24	-	24	18	6
Manufacture of magnetic and optical media	-	-	8,534	-	-	-	21	8,555	-	-	25	-	1	26	-	8,581	8,580	1
27 - Manufacture of electrical equipment	1,166	5,021	21,267	3,063	993	7,266	86,185	124,962	577	758	4,607	1,172	30,381	37,495	25	162,482	157,909	4,573
Manufacture of electric motors, generators, transformers and other electrical machines	34	767	3,368	-	75	1	6,976	11,221	52	-	-	9	5,328	5,389	-	16,610	15,933	677
Manufacture of batteries and accumulators	-	25	80	323	158	1,100	8,638	10,325	0	-	39	-	4,026	4,066	16	14,406	14,288	117
Manufacture of fibre optic cables	-	1,146	4,218	-	-	875	7,857	14,096	-	-	620	38	1,456	2,115	-	16,211	15,925	286
Manufacture of other electronic and electric wires and cables	1,132	1,965	6,098	58	560	526	15,339	25,677	75	750	1,133	571	3,753	6,283	-	31,960	31,394	566
Manufacture of wiring devices	-	-	-	-	-	0	344	344	-	-	-	1	27	28	-	373	344	28
Manufacture of electric lighting equipment	-	-	23	-	-	216	542	782	29	-	11	120	385	545	-	1,326	586	740
Manufacture of domestic appliances	-	712	3,064	1,161	-	4,151	29,679	38,767	305	8	2,455	25	9,847	12,639	10	51,416	50,342	1,074
Manufacture of Fans	-	650	45	-	-	-	1,402	2,097	114	-	274	-	480	868	-	2,965	2,422	543
Manufacture of Refrigerators and Freezers	-	-	388	-	-	3,639	3,020	7,047	-	-	-	25	1,459	1,483	10	8,541	8,413	128
Manufacture of Washing and drying Machines	-	50	-	175	-	-	234	468	-	-	-	18	18	447	-	486	447	40
Manufacture of other domestic appliances	-	12	2,631	986	-	502	25,023	29,154	0	8	2,181	0	7,890	10,272	-	39,424	39,060	364
Manufacture of other electrical equipment n.e.c.	-	406	4,415	1,521	200	397	16,810	23,750	116	-	348	407	5,559	6,431	-	30,181	29,096	1,084
28 - Manufacture of machinery and equipment	-	2,062	685	44	70	1,981	13,740	18,582	342	-	440	200	8,722	9,704	640	28,926	24,537	4,389
Manufacture of engines and turbines, except aircraft, vehicle and marine engines	-	-	119	-	-	4	492	615	25	-	-	4	169	198	-	813	497	316
Manufacture of pumps, compressors, taps and valves	-	-	2	-	-	393	395	-	-	-	-	-	435	435	-	831	563	268
Manufacture of bearings, gears, gearing and driving elements	-	275	-	-	-	7	525	808	0	-	-	-	2,535	2,535	-	3,343	3,227	116
Manufacture of ovens, furnaces and furnace burners	-	-	22	-	-	-	22	-	-	-	-	-	10	10	-	32	22	10
Manufacture of office machinery and equipment (except computers and peripheral equipment)	-	-	-	-	-	-	33	33	-	-	-	-	93	93	-	126	44	82
Manufacture of other general-purpose machinery	-	556	95	-	-	4	2,335	2,990	22	-	-	4	2,625	2,652	271	5,912	5,537	375
Manufacture of agricultural and forestry machinery	-	-	313	-	70	1,947	7,168	9,497	77	-	-	101	1,699	1,878	-	11,375	10,540	835
Manufacture of metal-forming machinery, machine tools and other metalworking machinery	-	-	-	-	0	1	120	121	6	-	-	-	142	148	-	269	107	162
Manufacture of machinery for mining, quarrying and construction	-	-	-	-	-	10	16	26	-	-	-	6	105	111	-	137	52	85
Manufacture of machinery for food, beverage and tobacco processing	-	175	2	-	-	0	1,634	1,811	-	-	-	58	408	466	190	2,467	1,395	1,072
Manufacture of machinery for textile, apparel and leather processing	-	845	-	-	-	7	364	1,217	59	-	440	21	310	831	179	2,227	1,862	364
Manufacture of other special-purpose machinery	-	210	132	44	-	2	659	1,047	153	-	-	5	190	348	-	1,395	690	705
29 - Manufacture of motor vehicles, trailers and semi-trailers	415	675	11,704	1,363	334	3,846	41,296	59,633	390	5	10,979	5,581	32,156	49,110	82	108,825	104,888	3,937
Manufacture of motor vehicles	-	-	8,255	1,239	-	2,919	34,342	46,754	835	-	9,268	5,370	27,388	42,048	-	88,803	87,838	965
Manufacture of bodies (coachwork) for motor vehicles; manufacturing and mounting of motor vehicle chassis	-	-	1,976	-	-	42	1,976	2,024	-	-	139	-	192	331	-	2,355	2,268	87
Manufacture of parts and accessories for motor vehicles	415	675	1,474	125	334	885	6,948	10,855	367	5	1,572	211	4,576	6,730	82	17,668	14,782	2,886
30 - Manufacture of other transport equipment	475	736	538	-	-	151	2,580	4,480	30	-	3,486	123	1,413	5,052	-	9,531	8,784	748
Building of ships, floating structures and boats	-	-	-	-	-	-	-	-	-	-	-	3	13	16	-	16	3	13
Manufacture of railway locomotives and rolling stock	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Manufacture of motorcycles	-	-	46	-	-	75	1,241	1,361	21	-	1,527	99	933	2,580	-	3,941	3,773	168
Manufacture of bicycles and invalid carriages	-	-	14	-	-	0	16	30	-	-	-	-	8	8	-	38	29	9
Manufacture of other transport equipment n.e.c.	475	736	479	-	-	76	1,324	3,089	10	-	1,959	21	458	2,447	-	5,536	4,979	557
31 - Manufacture of furniture	-	-	346	-	-	130	6,294	6,770	244	-	162	403	3,227	4,036	-	10,806	8,130	2,676
32 - Other manufacturing	11,408	12,639	2,881	594	496	7,935	31,425	67,377	2,753	-	2,235	1,363	15,909	22,259	2,920	92,557	68,415	24,142
Manufacture of jewellery and related articles	-	-	-	-	-	28	13,105	13,133	4	-	-	51	458	512	-	13,645	12,862	783
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	18	18	39	-	-	3	23	65	-	84	23	61
Manufacture of musical instruments	564	27	-	-	3	0	149	742	-	-	-	22	-	22	216	980	774	206
Manufacture of sports goods	4,939	4,955	-	87	126	12	498	10,616	387	-	91	125	790	1,393	1,678	13,687	10,434	3,253
Manufacture of games and toys	-	-	-	-	-	-	-	-	-	-	-	9	58	67	-	67	-	67
Manufacture of medical and dental instruments and supplies	316	1,798	73	0	-	63	2,021	4,270	228	-	620	65	1,263	2,176	61	6,507	4,576	1,931
Manufacture of Handicrafts	5	306	-	-	-	1	249	560	2	-	2	346	2	352	-	912	744	168
Other manufacturing n.e.c.	5,584	5,554	2,808	507	368	7,831	15,385	38,037	2,094	-	1,522	1,086	12,971	17,672	965	56,675	39,002	17,673
33 - Repair and installation of machinery and equipment	-	-	-	-	2	13	2,404	2,419	21	-	-	39	1,493	1,563	-	3,982	3,543	439
D. Electricity, gas, steam and air conditioning supply	-	850	1,465	157	201	8,455	166,124	177,252	12	571	9,785	18,503	217,193	246,063	37	423,352	419,613	3,740
Electric power generation, transmission and distribution	-	850	1,465	157	201	7,758	162,626	173,057	5	571	8,362	18,361	210,164	237,464	37	410,558	408,106	2,452

Loans to Private Sector Business (By Type of Finance)
Outstanding Position at the end of June 2026^P
Based on ISIC 4 Classifications of Private Sector Businesses

Million Rs

Description	Working Capital / Short Term								Fixed Investment / Long Term						Foreign Bills Purchased & Discounted	Total Outstanding	Advances by size of institutions	
	SBP Export Finance Schemes (EFS)	Export Financing Other than SBP EFS	Import Financing	Import Bills Purchased & Discounted	Inland Bills Purchased & Discounted	Small Loans	Others	Total	Government Self Employment Schemes	Construction Financing	LTFE & TERF	Small Loans	Others	Total			Other than SMEs	SMEs
a) Hydal	-	-	-	-	-	-	5,306	5,306	-	-	-	14	8,746	8,760	-	14,065	13,838	227
b) Thermal	-	-	-	-	-	2,000	66,410	68,410	-	-	-	-	29,509	29,509	-	97,919	97,919	-
c) Coal Based	-	-	-	-	-	-	43,685	43,685	-	-	32	15,235	-	58,789	-	102,474	102,406	68
d) Wind	-	-	-	-	-	1,255	393	1,648	-	-	-	-	-	33,802	-	35,450	35,320	130
e) Solar	-	-	371	157	125	-	1,190	1,843	5	571	1,166	647	11,181	13,571	-	15,414	14,068	1,347
f) Other	-	850	1,094	-	76	4,503	45,643	52,166	-	-	7,163	2,466	83,404	93,033	37	145,236	144,556	681
Manufacture of gas, distribution of gaseous fuels through m	-	-	-	-	-	697	3,493	4,191	6	-	1,423	132	6,973	8,534	-	12,725	11,473	1,251
Steam and air conditioning supply	-	-	-	-	-	-	4	4	-	-	-	9	57	66	-	70	34	36
E. Water supply, sewerage, waste management and remediation	-	-	1,531	-	-	1	5,900	7,432	79	-	-	4,781	32,187	37,047	-	44,479	43,557	922
36 - Water collection, treatment and supply	-	-	-	-	-	1	5	6	-	-	-	4,589	28,542	33,131	-	33,136	32,978	158
37 - Sewerage	-	-	-	-	-	-	-	-	-	-	-	92	18	110	-	110	92	18
38 - Waste collection, treatment and disposal activities; man	-	-	1,531	-	-	0	5,895	7,427	79	-	-	12	3,245	3,336	-	10,763	10,348	415
Waste Collection, treatment and disposal activities	-	-	1,531	-	-	0	5,895	7,427	79	-	-	12	3,245	3,336	-	10,763	10,348	415
Ship Breaking and materials recovery	-	-	1,531	-	-	-	5,846	7,378	-	-	-	8	2,985	2,993	-	10,371	10,329	42
Waste Collection, treatment and disposal activities n.e.c	-	-	-	-	-	0	49	49	79	-	-	3	260	343	-	392	19	372
39 - Remediation activities and other waste management se	-	-	-	-	-	-	-	-	-	-	-	88	382	470	-	470	138	332
F. Construction	30	640	603	443	460	8,383	56,434	66,993	695	73,823	2,114	20,962	71,563	169,156	-	236,149	212,124	24,025
41 - Construction of buildings	-	-	19	-	129	366	28,764	29,277	450	67,053	-	19,879	40,490	127,871	-	157,148	144,081	13,067
Residential	-	-	2	-	-	341	17,724	18,067	79	45,945	-	660	25,099	71,783	-	89,850	83,205	6,645
Non residential	-	-	-	-	129	24	11,040	11,209	371	21,107	-	19,219	15,390	56,088	-	67,298	60,876	6,422
42 - Civil engineering	-	600	584	443	331	8,017	24,711	34,687	217	6,611	2,114	916	29,273	39,130	-	73,818	64,913	8,905
Construction of roads and railways	-	-	-	431	202	1,057	5,525	7,216	96	2,323	2,114	77	12,330	16,940	-	24,155	21,695	2,461
Construction of utility projects	-	-	135	12	56	6,526	2,678	9,408	32	0	-	544	4,362	4,938	-	14,346	13,002	1,344
Construction of other civil engineering projects	-	600	449	-	72	434	16,508	18,064	90	4,288	-	294	12,581	17,253	-	35,316	30,216	5,100
43 - Specialized construction activities	30	40	-	-	-	-	2,958	3,028	28	160	-	168	1,800	2,155	-	5,183	3,130	2,053
G. Wholesale and retail trade; repair of motor vehicles and mot	12,250	32,102	49,340	6,735	9,023	69,591	432,150	611,189	52,487	682	3,503	45,629	171,999	274,300	10,369	895,859	535,147	360,712
45 - Wholesale and retail trade and repair of motor vehicles	-	345	90	1,077	87	2,352	21,671	25,623	1,421	52	7	3,475	9,371	14,325	100	40,048	21,295	18,753
Sale of motor vehicles	-	345	-	538	73	1,981	13,157	16,094	437	8	-	2,954	6,289	9,687	31	25,812	16,623	9,189
Maintenance and repair of motor vehicles	-	-	-	-	-	182	1,117	1,299	21	42	-	196	488	747	-	2,046	1,007	1,039
Sale of motor vehicle parts and accessories	-	-	81	538	-	36	5,439	6,094	444	-	-	223	1,508	2,175	69	8,337	2,404	5,933
Sal, maintenance and repair of motorcycles and related par	-	-	10	-	14	154	1,959	2,137	519	2	7	102	1,087	1,716	-	3,853	1,261	2,592
46 - Wholesale trade, except of motor vehicles and motorcy	9,801	21,056	34,561	4,596	3,119	36,109	222,714	331,957	30,404	312	1,779	8,920	88,323	129,738	3,635	465,330	301,388	163,942
Wholesale on a fee or contract basis	413	-	38	-	-	2,309	5,612	8,372	2,348	-	-	1,492	6,061	9,901	78	18,351	3,423	14,928
Wholesale of agricultural raw materials and live animals	149	466	400	13	43	1,995	22,050	25,116	390	-	-	206	2,672	3,268	-	28,384	23,272	5,112
Wholesale of food, beverages and tobacco	952	7,942	528	0	-	667	16,963	27,052	1,325	35	26	122	5,336	6,844	311	34,207	22,520	11,687
Wholesale of textiles, clothing and footwear	3,248	3,281	657	10	168	425	8,951	16,740	1,825	-	4	196	4,814	6,839	502	24,081	18,340	5,741
Wholesale of other household goods	69	543	489	-	-	1,699	5,819	9,598	-	26	301	2,874	3,799	-	-	9,618	5,600	4,018
Wholesale of computers, computer peripheral equipment an	176	544	68	0	-	101	1,619	2,510	148	-	-	73	1,326	3,057	-	5,417	2,231	925
Wholesale of electronic and telecommunications equipment	-	15	615	-	-	54	2,679	11,073	248	8	-	2,372	1,555	4,182	493	19,111	16,788	2,322
Wholesale of agricultural machinery, equipment and suppli	-	-	-	-	-	476	682	1,295	2,452	742	-	42	92	408	271	4,008	1,612	2,396
Wholesale of other machinery and equipment	40	1,357	1,158	-	15	883	2,046	5,500	299	-	-	56	917	1,272	-	6,772	4,913	1,859
Wholesale of solid, liquid and gaseous fuels and related pro	16	-	11,467	1,833	762	11,188	20,484	45,750	559	-	294	282	4,512	5,647	-	51,397	39,356	12,041
Wholesale of metals and metal ores	-	95	3,037	75	0	1,382	1,619	6,208	190	-	412	92	1,633	2,328	-	8,535	6,732	1,803
Wholesale of construction materials, hardware, plumbing a	2	18	337	-	-	761	4,992	6,110	649	-	-	170	3,443	4,262	-	10,373	6,759	3,613
Wholesale of fertilizers and agrochemical products	38	365	4,487	-	82	5,513	33,026	43,511	2,786	-	4	309	7,258	10,357	36	53,904	34,755	19,149
Wholesale of plastic materials in primary forms	-	-	287	-	-	105	555	948	68	-	34	21	335	459	-	1,407	566	841
Wholesale of paper in bulk	-	-	38	-	-	495	373	906	30	-	-	32	155	217	-	1,124	597	527
Wholesale of waste and scrap and other products n.e.c.	-	-	79	-	9	215	2,976	3,278	186	-	-	256	583	1,025	199	4,503	3,159	1,344
Non-specialized wholesale trade	4,698	6,429	10,875	2,665	1,511	5,012	86,060	117,250	18,013	269	937	2,847	45,440	67,506	1,745	186,500	110,763	75,737
47 - Retail trade, except of motor vehicles and motorcycles	2,449	10,700	14,688	1,062	5,816	31,130	187,764	253,609	20,662	318	1,718	33,234	74,305	130,237	6,634	390,481	212,464	178,017
Retail sale in non-specialized stores with food, beverages or	-	-	2	-	38	217	5,588	5,846	690	6	-	936	697	2,328	-	8,174	5,267	2,907
Other retail sale in non-specialized stores	10	-	373	-	26	2,897	3,927	7,233	1,106	-	-	1,221	14,617	16,944	-	24,177	6,278	17,899
Retail sale of food in specialized stores	50	60	21	-	-	768	2,156	3,054	791	3	19	327	1,546	2,686	-	5,740	1,977	3,763
Retail sale of beverages in specialized stores	-	-	-	-	-	54	73	128	5	-	-	139	540	684	-	812	102	710
Retail sale of tobacco products in specialized stores	-	-	-	-	-	39	7	46	35	-	-	41	13	89	-	135	89	155
Retail sale of automotive fuel in specialized stores/pumps	-	1	4,837	-	3,395	516	26,681	35,430	1,596	15	-	684	11,436	13,732	-	49,162	41,347	7,815
Retail sale of computers, peripheral units, software and tele	-	-	-	0	-	70	1,177	1,247	227	-	-	623	386	1,236	-	2,483	437	2,045
Retail sale of audio and video equipment in specialized stor	-	-	-	-	-	8	456	463	3	-	-	94	162	259	-	722	542	180
Retail sale of textiles in specialized stores	500	648	204	40	19	717	1,845	3,973	250	-	-	352	1,458	2,061	1,563	7,597	5,637	1,960
Retail sale of hardware, paints and glass in specialized stor	-	-	-	-	-	219	373	591	249	-	-	5,244	321	5,813	-	6,404	5,047	1,358
Retail sale of carpets, rugs, wall and floor coverings in speci	-	-	7	-	-	100	71	178	29	-	-	88	197	313	-	491	21	469
Retail sale of electrical household appliances, furniture, high	-	-	30	4	12	1,155	2,725	3,925	707	-	-	324	1,272	2,303	14	6,242	1,797	4,445
Retail sale of books, newspapers and stationary in specializ	-	-	-	-	-	275	365	640	181	-	677	157	282	1,297	-	1,937	777	1,159
Retail sale of music and video recordings in specialized stor	-	-	-	-	-	6	-	6	-	-	-	4	9	13	-	19	-	19
Retail sale of sporting equipment in specialized stores	-	-	-	-	-	11	11	11	8	-	-	69	69	146	-	157	18	139
Retail sale of games and toys in specialized stores	-	-	-	-	-	75	2	77	0	-	-	51	27	79	-	156	0	156
Retail sale of clothing, footwear and leather articles in speci	168	555	260	-	22	1,421	5,599	8,025	407	-	321	210	1,490	2,428	440	10,893	7,750	3,143
Retail sale of pharmaceutical and medical goods, cosmetic a	199	448	723	73	0	980	14,477	16,900	1,049	136	86	727	3,914	5,912	-	22,812	15,443	7,369
Other retail sale of new goods in specialized stores	-	-	-	-	-	791	929	1,720	607	-	-	183	662	1,452	166	3,339	833	2,506
Retail sale of second-hand goods	-	-	-	-	-	41	16	57	1	-	-	57	69	127	-	183	0	183
Others retail sale n.e.c	1,522	8,988	8,231	946	2,304	20,780	121,288	164,060	12,720	158	615	21,704	35,138	70,335	4,451	238,846	119,191	119,655
H. Transportation and storage	797	1,247	2,882	1,274	207	3,907	36,284	46,599	37,713	7,110	2,379	3,702	106,803	157,708	110	204,417	125,858	78,560
49 - Land transport and transport via pipelines	745	-	-	-	5	1,048	3,131	4,929	17,482	1	391	1,720	42,891	62,486	-	67,415	28,215	39,200

Loans to Private Sector Business (By Type of Finance)
Outstanding Position at the end of June 2026^P
Based on ISIC 4 Classifications of Private Sector Businesses

Million Rs

Description	Working Capital / Short Term								Fixed Investment / Long Term						Foreign Bills Purchased & Discounted	Total Outstanding	Advances by size of institutions	
	SBP Export Finance Schemes (EFS)	Export Financing Other than SBP EFS	Import Financing	Import Bills Purchased & Discounted	Inland Bills Purchased & Discounted	Small Loans	Others	Total	Government Self Employment Schemes	Construction Financing	LTFF & TERF	Small Loans	Others	Total			Other than SMEs	SMEs
Urban and suburban passenger land transport	-	-	-	-	5	484	525	1,014	15,993	-	391	176	8,320	24,880	-	25,894	5,716	20,178
Other passenger land transport	-	-	-	-	-	2	1,163	1,165	963	1	-	1,101	14,878	16,944	-	18,108	10,087	8,021
Freight transport by road	745	-	-	-	-	562	1,319	2,625	481	-	-	283	18,083	18,047	-	21,473	11,260	10,213
Transport via pipeline	-	-	-	-	-	-	108	-	-	-	-	69	1,008	1,077	-	1,185	735	450
50 - Water transport	-	395	-	-	-	0	721	1,117	1	-	-	44	447	492	-	1,609	1,310	299
Sea and coastal passenger water transport	-	-	-	-	-	0	60	-	-	-	-	-	16	16	-	76	-	76
Sea and coastal freight water transport	-	395	-	-	-	-	661	1,056	-	-	-	34	105	139	-	1,196	1,072	124
Inland passenger water transport	-	-	-	-	-	-	-	-	1	-	-	-	82	83	-	83	-	83
Inland freight water transport	-	-	-	-	-	-	-	-	-	-	-	10	244	254	-	254	238	16
51 - Air transport	52	225	-	-	-	0	1,351	1,628	-	-	-	187	639	827	-	2,455	1,922	533
Passenger air transport	-	225	-	-	-	0	752	977	-	-	-	161	503	664	-	1,641	1,314	327
Freight air transport	52	-	-	-	-	-	599	651	-	-	-	26	137	163	-	814	608	206
52 - Warehousing and support activities for transportation	-	627	2,882	1,274	202	869	24,968	30,822	20,217	7,109	1,987	1,697	57,830	88,841	110	119,773	81,784	37,990
Warehousing and storage	-	487	2,686	1,274	-	186	13,174	17,806	117	79	242	707	12,488	13,633	-	31,439	29,385	2,054
Cargo handling	-	140	197	-	170	597	5,795	6,899	2,920	7,027	1,382	699	36,291	48,319	110	55,328	40,092	15,236
Other transportation support activities n.e.c	-	-	-	-	32	87	5,999	6,117	17,180	3	364	291	9,051	26,089	-	33,006	12,307	20,700
53 - Courier activities other than national post activities	-	-	-	-	-	1,989	6,114	8,103	13	-	-	53	4,996	5,062	-	13,165	12,626	539
I. Accommodation and food service activities	600	4,046	389	115	-	835	14,725	20,709	862	5,297	37,628	2,414	31,088	77,289	-	97,998	85,797	12,201
55 - Accommodation	-	262	7	115	-	614	5,900	6,897	215	4,859	36,804	1,280	21,458	64,617	-	71,514	68,218	3,296
Short term accommodation activities (Hotels etc)	-	262	7	115	-	614	5,650	6,647	160	4,628	36,804	1,205	21,052	63,848	-	70,496	68,072	2,424
Other accommodation n.e.c	-	-	-	-	-	-	0	249	-	0	-	75	406	769	-	1,018	146	872
56 - Food and beverage service activities	600	3,785	382	-	-	221	8,625	13,813	646	232	824	1,134	9,630	12,672	-	26,404	17,579	8,905
J. Information and communication	2,529	5,775	2,026	14	30,070	706	82,286	123,407	3,252	864	13,442	8,002	446,489	472,050	40	595,496	584,705	10,792
58 - Publishing activities	-	45	110	0	-	57	1,508	1,721	53	30	12	-	335	3,471	-	5,191	3,791	1,400
Book publishing	-	-	57	-	-	40	103	200	51	30	-	-	49	129	-	330	-	330
Publishing of newspapers, journals and periodicals	-	-	53	-	-	15	120	188	-	-	6	-	9	15	-	203	53	150
Other publishing activities n.e.c	-	-	-	-	-	0	306	306	-	-	6	33	165	205	-	511	336	175
Software publishing	-	45	-	0	-	1	980	1,026	3	-	-	26	3,093	3,121	-	4,148	3,402	745
59 - Motion picture, video and television programme production	-	-	-	-	-	309	3,379	3,688	5	335	-	21	98	459	-	4,147	3,579	568
60 - Programming and broadcasting activities	-	-	-	-	-	5	249	254	-	-	-	245	515	760	-	1,014	582	432
61 - Telecommunications	-	-	428	-	29,295	94	67,894	97,711	2,658	437	10,909	7,006	430,548	451,558	-	549,269	546,191	3,077
Wired telecommunications activities	-	-	-	-	-	-	16,339	16,339	2,631	-	-	291	49,216	52,138	-	68,477	68,193	284
Wireless telecommunications activities	-	-	425	-	2,467	89	19,013	21,994	-	-	7,953	6,024	228,679	242,655	-	264,649	264,164	486
Other telecommunications activities n.e.c	-	-	3	-	26,829	5	32,541	59,378	26	437	2,956	692	152,653	156,765	-	216,143	213,835	2,307
62 - Computer programming, consultancy and related activities	1,299	4,517	1,454	14	282	241	7,560	15,368	525	-	-	504	7,853	8,882	40	24,290	20,687	3,603
Computer programming activities	199	2,020	-	-	-	-	843	3,063	56	-	-	61	2,238	2,355	-	5,417	4,958	460
Computer consultancy and computer facilities management	-	-	476	14	-	12	1,391	1,994	43	-	-	37	745	824	-	2,818	1,940	878
Other information technology and computer service activities	1,000	2,497	978	-	282	229	5,326	10,311	426	-	-	407	4,870	5,703	40	16,055	13,790	2,265
63 - Information service activities	1,230	1,213	34	-	493	0	1,696	4,666	11	61	2,521	166	4,160	6,920	-	11,586	9,874	1,712
Data processing, hosting and related activities	1,105	380	-	-	-	-	13	1,498	-	-	1,865	21	392	2,279	-	3,777	3,569	208
Web portals	-	-	-	-	-	-	-	-	0	-	-	8	7	15	-	15	-	15
News agency activities	-	-	-	-	-	-	99	99	-	-	-	14	14	28	-	127	28	99
Other information service activities n.e.c.	125	833	34	-	493	0	1,583	3,068	11	61	655	123	3,747	4,599	-	7,667	6,277	1,390
K. Real estate activities	-	325	321	-	-	22	12,617	13,286	10	10,816	317	1,628	21,505	34,276	-	47,561	43,464	4,097
L. Professional, scientific and technical activities	356	1,578	1,562	176	784	1,274	34,830	40,560	145	-	232	1,094	23,605	25,077	573	66,209	53,092	13,117
69 - Legal and accounting activities	-	-	-	-	-	87	1,575	1,662	22	-	-	31	2,509	2,563	-	4,225	3,396	829
Legal activities	-	-	-	-	-	83	28	111	1	-	-	20	50	71	-	182	38	145
Accounting, bookkeeping and auditing activities; tax consultancy	-	-	-	-	-	4	1,547	1,551	22	-	-	11	2,459	2,492	-	4,042	3,359	684
70 - Activities of head offices; management consultancy activities	-	200	-	-	-	-	1,140	1,340	-	-	40	572	374	985	175	2,500	2,342	159
71 - Architectural and engineering activities; technical testing and analysis	-	184	444	22	205	1,029	3,321	5,204	7	-	-	123	1,144	1,275	-	6,479	3,457	3,021
72 - Scientific research and development	-	-	-	-	-	23	1,469	1,492	-	-	193	42	331	566	-	2,058	1,879	179
73 - Advertising and market research	-	18	10	-	110	8	5,480	5,627	9	-	-	126	1,200	1,335	-	6,962	5,079	1,884
74 - Other professional, scientific and technical activities	356	1,177	1,108	154	468	84	21,742	25,089	75	-	-	73	17,830	17,978	398	43,465	36,887	6,579
75 - Veterinary activities	-	-	-	-	-	42	103	145	31	42	-	-	128	216	-	520	52	467
M. Administrative and support service activities	282	535	-	7	192	1,358	27,186	31,037	879	1	463	2,492	19,497	23,492	540	55,069	41,789	13,280
77 - Rental and leasing activities	-	-	936	-	-	145	422	1,503	2	-	160	821	3,476	4,459	-	5,962	4,468	1,494
Renting and leasing of motor vehicles	-	-	-	-	-	145	227	572	1	-	160	818	2,531	3,510	-	3,883	2,643	1,240
Renting and leasing of recreational and sports goods	-	-	-	-	-	-	2	2	-	-	-	-	6	6	-	8	-	8
Renting and leasing of other machinery, equipment and transport means	-	-	936	-	-	-	193	1,129	1	-	-	3	938	943	-	2,072	1,825	246
78 - Employment activities	-	-	-	-	93	-	171	264	-	-	-	156	1,477	1,633	-	1,897	1,658	239
79 - Travel agency, tour operator, reservation service and related activities	-	124	-	-	553	3,943	4,620	179	-	-	-	1,083	5,984	7,246	-	11,866	7,334	4,532
80 - Security and investigation activities	-	-	-	1	6	42	1,904	1,953	-	-	40	236	1,866	2,142	-	4,095	3,349	747
81 - Services to buildings and landscape activities	-	-	-	-	-	43	56	99	7	-	-	35	518	560	-	658	176	482
82 - Office administrative, office support and other business support activities	282	411	542	6	93	575	20,689	22,598	690	1	263	321	6,177	7,452	540	30,590	24,804	5,786
N. Education	-	-	116	-	94	1,702	10,886	12,798	880	2,237	46	1,146	19,135	23,445	-	36,242	29,994	6,249
Pre-primary and primary education	-	-	-	-	-	2	218	220	194	2	45	145	2,285	2,671	-	2,891	2,205	686
General secondary education	-	-	-	-	-	153	2,622	2,775	472	696	-	131	6,271	7,569	-	10,345	8,431	1,914
Technical and vocational secondary education	-	-	-	-	-	-	66	66	3	-	-	6	94	102	-	168	21	147
Higher education	-	-	116	-	94	1,077	1,926	3,214	106	976	1	332	6,211	7,627	-	10,840	9,425	1,415
Sports and recreation education	-	-	-	-	-	-	-	-	-	-	-	9	4	13	-	13	-	13
Cultural education	-	-	-	-	-	-	2	2	-	-	-	10	10	10	-	12	7	7
Other education n.e.c.	-	-	-	-	-	418	5,293	5,711	101	314	-	448	824	1,688	-	7,399	5,792	1,607
Educational support activities	-	-	-	-	-	51	759	810	4	249	-	64	3,447	3,764	-	4,574	4,115	459
O. Human health and social work activities	-	-	14	4	-	521	5,851	6,390	555	734	387	12,554	10,265	13,196	-	19,586	14,637	4,949
86 - Human health activities	-	-	14	4	-	521	5,851	6,390	555	734	387	12,553	10,149	13,078	-	19,468	14,548	4,920

Loans to Private Sector Business (By Type of Finance)
Outstanding Position at the end of June 2026^P
Based on ISIC 4 Classifications of Private Sector Businesses
Million Rs

Description	Working Capital / Short Term								Fixed Investment / Long Term						Foreign Bills Purchased & Discounted	Total Outstanding	Advances by size of institutions	
	SBP Export Finance Schemes (EFS)	Export Financing Other than SBP EFS	Import Financing	Import Bills Purchased & Discounted	Inland Bills Purchased & Discounted	Small Loans	Others	Total	Government Self Employment Schemes	Construction Financing	LTFF & TERF	Small Loans	Others	Total			Other than SMEs	SMEs
Hospital activities	-	-	-	4	-	449	3,824	4,277	263	725	138	792	7,064	8,981	-	13,258	10,633	2,625
Medical and dental practice activities	-	-	14	-	-	43	135	192	57	4	5	80	603	750	-	941	380	562
Other human health activities	-	-	-	-	-	29	1,892	1,921	235	5	245	381	2,482	3,348	-	5,269	3,536	1,733
87 - Residential care activities	-	-	-	-	-	-	-	-	-	-	-	0	13	13	-	13	1	11
88. Social work activities with and without accommodation	-	-	-	-	-	-	-	-	-	-	-	1	103	104	-	104	87	17
P. Arts, entertainment and recreation	-	100	-	-	-	52	2,113	2,265	32	0	-	333	1,936	2,301	-	4,566	3,645	921
90 - Creative, arts and entertainment activities	-	-	-	-	-	52	1,237	1,289	3	0	-	84	1,255	1,342	-	2,632	2,389	243
91 - Libraries, archives, museums and other cultural activities	-	-	-	-	-	-	599	599	-	-	-	233	-	233	-	831	828	4
92 - Sports activities and amusement and recreation activities	-	100	-	-	-	0	277	377	29	-	-	16	681	726	-	1,103	429	674
Q. Other service activities	534	731	235	1	3,599	16,351	52,484	73,936	5,893	648	-	5,265	39,218	51,023	-	124,959	59,396	65,563
93-Activities of membership organizations	-	-	-	-	-	193	0	193	1	-	-	6	4	11	-	204	6	198
94-Repair of computers and personal and household goods	-	-	-	-	-	33	242	275	20	-	-	43	182	244	-	518	196	323
95-Other personal service activities	254	619	235	1	3,570	14,067	50,131	68,878	4,816	633	-	3,672	31,887	41,009	-	109,887	53,158	56,729
96-Activities of households as employers of domestic persons	280	112	-	-	25	4	290	711	192	-	-	51	1,220	1,463	-	2,174	960	1,214
97-Undifferentiated goods- and services-producing activities	-	-	-	-	4	2,054	1,821	3,879	865	15	-	1,492	5,925	8,296	-	12,175	5,076	7,100

Notes:
P : Provisional

1. Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 4 of United Nation adopted from June 2019.

2. With reference to Infrastructure, Housing & SME Finance Department Circular No. 10 of 2020 dated 15th July 2020 and Statistics & Data Warehouse

Department circular No. DS-MPS, 013014/20 dated 4th December, 2020, a new category "Construction Finance" has been added to "Loans Classified (By Type of Finance)" from June 2020 onwards.

3. From July, 2022 onwards Loans Classified by Borrowers (type of finance) format have been reorganized/ renamed under working capital/ short term, fixed investment/ long term and foreign bills purchased & discounted to facilitate data users.

Source: Statistics and Data Services Department, State Bank of Pakistan

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