

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-24	Jun-25	Jun-26 ^p
1. Credit to Government Sector (A+B)	31,764,102	36,239,017	38,449,279
A. SBP Credit to Government Sector (Net)	4,492,963	3,792,330	588,640
Investment in Govt. Securities	5,568,455	5,089,194	3,177,513
Loans to Government	720,371	765,038	734,500
Others	40	365	317
Less: Govt. Deposits	1,795,903	2,062,268	3,323,690
B. Scheduled Banks Credit to Government Sector (Net)	27,271,140	32,446,687	37,860,639
Investment in Govt. Securities	29,861,236	36,181,687	42,635,407
Loans to Government	1,789,915	1,495,433	1,448,584
Less: Govt. Deposits	4,380,011	5,230,433	6,223,352
2. Credit to Non Government Sector (A+B)	11,373,130	12,933,015	14,342,266
A. SBP Credit to Non Govt. Sector	84,313	78,823	60,157
B. Scheduled Banks Credit to Non Govt. Sector (I+II+III)	11,288,817	12,854,192	14,282,109
I. Credit to PSEs	2,142,429	2,088,458	2,312,196
Investment in Non-financial PSEs	544,469	542,134	134,807
Loans to Non-financial PSEs	1,597,960	1,546,325	2,177,389
II. Credit to NBFIs	372,710	848,252	588,464
Investment in NBFIs	118,325	129,550	187,688
Loans to NBFIs	254,385	718,701	400,776
III. Credit to Private Sector (A+B)	8,773,677	9,917,482	11,381,449
A. Investment in Securities & Shares of Private Sector	202,563	246,015	222,128
B. Loans to Private Sector (1-4)	8,571,114	9,671,467	11,159,320
1. PRIVATE SECTOR (BUSINESS)	7,417,544	8,424,111	9,600,037
A. Agriculture, forestry and fishing	400,878	494,762	671,109
1. Crop and animal production, hunting and related service activities	399,437	492,204	667,732
Growing of cereals , leguminous crops and oil seeds	128,878	178,226	203,214
Growing of cereals , leguminous crops and oil seeds excluding wheat	6,561	10,482	31,996
Growing of Wheat	122,317	167,744	171,219
Growing of rice	28,660	30,569	53,972
Growing of vegetables and melons, roots and tubers	5,268	8,655	13,068
Growing of sugar cane	19,294	25,084	33,208
Growing of tobacco	81	299	207
Growing of fibre crops	7,795	10,754	32,439
Growing of fibre crops excluding cotton	59	290	253
Growing of Cotton	7,736	10,464	32,187
Growing of tropical and subtropical fruits	1,398	5,105	4,229
Growing of tropical and subtropical fruits excluding mangoes	647	4,347	3,104
Growing of Mangoes	750	758	1,126
Growing of citrus fruits	647	1,236	2,547
Growing of citrus fruits excluding oranges	547	1,143	2,360
Growing of Oranges	100	94	187
Growing of pome fruits and stone fruits	643	216	178
Growing of pome fruits and stone fruits excluding apples	642	213	167
Growing of Apples	1	3	11
Growing of other tree and bush fruits and nuts	1,222	1,091	1,039
Growing of spices, aromatic, drug and pharmaceutical crops	34	40	47
Growing of other crops and plant propagation	11,922	16,980	25,083
Raising of cattle and buffaloes	98,591	103,056	105,212
Raising of sheep and goats	66	268	8,127
Raising of poultry	21,021	27,189	55,139
Raising of other animals and mixed farming	1,657	4,929	8,152
Support activities for crop production	61,601	68,858	105,143
Support activities for crop production excluding Agr. Machinery and Equip.	13,343	18,464	39,328
Agricultural machinery and equipments and related services	48,259	50,394	65,815
Support activities for animal production	1,382	1,211	942
Post-harvest crop activities	3,071	3,168	8,872
Seed processing for propagation	6,180	5,192	6,778
Hunting, trapping and related service activities	27	77	135
02 - Forestry and logging	27	46	48
03 - Fishing and aquaculture	1,414	2,512	3,328
Marine fishing	671	954	1,304
Freshwater fishing	666	1,471	1,555
Marine aquaculture	25	2	65
Freshwater aquaculture	51	85	404
B. Mining and quarrying	89,229	88,608	77,143
05 - Mining of coal and lignite	51,135	49,671	43,232
06 - Extraction of crude petroleum and natural gas	31,480	26,045	19,071
Extraction of crude petroleum	27,619	20,282	15,373
Extraction of natural gas	3,861	5,763	3,698
07 - Mining of metal ores	994	1,077	185
Mining of iron ores	54	164	101
Mining of other metal ores n.e.c	940	913	85
08-Other mining and quarrying	5,557	11,770	14,597
Quarrying of stone, sand and clay	233	562	550
Mining of chemical and fertilizer minerals	4,578	10,249	12,181
Extraction of peat	8	-	-
Extraction of salt	588	696	1,525
Other mining and quarrying n.e.c.	151	263	341
9 - Mining support service activities	63	44	59
C. Manufacturing	4,838,826	5,354,889	6,011,511
10 - Manufacture of food products	1,178,507	1,211,276	1,442,446
Processing and preserving of meat	9,473	8,444	8,391
Processing and preserving of fish, crustaceans and molluscs	2,085	2,450	3,073
Processing and preserving of fruit and vegetables	9,962	9,478	8,148
Manufacture of vegetable and animal oils and fats	157,042	167,924	140,653

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Description	Jun-24	Jun-25	Jun-26 ^P
Manufacture of dairy products	48,587	35,040	42,559
Manufacture of grain mill products	281,596	330,108	416,690
a- Wheat Processing	56,095	61,838	96,229
b- Rice Processing	186,170	220,444	270,199
c- Others	39,330	47,827	50,262
Manufacture of starches and starch products	5,681	14,318	15,081
Manufacture of bakery products	64,621	64,831	48,063
Manufacture of sugar	485,581	442,417	603,747
Manufacture of cocoa, chocolate and sugar confectionery	14,864	27,324	31,217
Manufacture of macaroni, noodles, couscous and similar farinaceous products	207	71	27
Manufacture of prepared animal feeds	44,224	48,503	52,473
Processing/blending of spices, tea, coffee etc.	10,802	12,787	14,360
Manufacture of other food products n.e.c.,	43,780	47,581	57,963
11 - Manufacture of beverages	56,964	48,790	49,645
Manufacture of soft drinks; production of mineral waters and other bottled waters	48,765	44,641	43,252
Manufacture of soft drinks and other bottled waters	48,419	44,248	42,934
Production of mineral waters	346	392	318
Manufacture of other beverages n.e.c	8,199	4,149	6,393
12 - Manufacture of tobacco products	1,772	4,221	12,325
13 - Manufacture of textiles	1,610,657	1,847,626	1,900,280
Preparation and spinning of textile fibres	563,512	604,923	574,422
1. Cotton	419,167	433,125	392,792
2. Woolen	3,461	7,521	5,312
3. Synthetic fibre	44,251	56,550	68,695
4. Others	96,634	107,727	107,623
Weaving of textiles	327,666	382,464	368,759
1. Cotton	240,732	271,084	271,868
2. Woolen	656	541	1,190
3. Synthetic textile	11,070	12,416	7,898
4. Others	75,208	98,423	87,803
Finishing of textiles	296,959	347,328	364,087
1. Cotton	189,561	215,707	212,909
2. Woolen	266	782	1,118
3. Synthetic textile	7,411	5,600	8,872
4. Others	99,721	125,240	141,188
Manufacture of knitted and crocheted fabrics	64,367	77,471	69,015
Manufacture of made-up textile articles, except apparel	194,123	229,572	273,023
a. Manufacture of bed wear	42,174	46,729	49,567
b. Manufacture of other made up textile articles	151,948	182,842	223,456
Manufacture of carpets and rugs	1,073	940	797
Manufacture of other textiles n.e.c.	162,957	204,927	250,178
14 - Manufacture of wearing apparel	203,294	258,242	266,716
Manufacture of wearing apparel,	52,857	69,887	71,684
Manufacture of Ready made garments	125,363	148,475	162,077
Manufacture of articles of fur	4,620	5,501	4,501
Manufacture of knitted and crocheted apparel	20,453	34,380	28,453
15 - Manufacture of leather and related products	50,329	52,589	57,020
Tanning and dressing of leather; dressing and dyeing of fur	7,147	8,818	9,219
Manufacture of luggage, handbags and the like, saddlery and harness	2,556	2,988	4,519
Manufacture of footwear	40,627	40,784	43,282
a. Leather wear	32,897	32,228	35,115
b. Rubber and Plastic wear	7,730	8,556	8,167
16 - Manufacture of wood and of products of wood and cork, except furniture; ma	9,328	10,606	18,678
17 - Manufacture of paper and paper products	126,675	149,156	157,430
18 - Printing and reproduction of recorded media	22,186	22,320	19,929
Printing	14,045	11,934	7,974
i. Printing of books, brochures and other related	7,971	7,893	5,384
ii. Printing of newspapers, journals, periodicals and related printing	6,073	4,041	2,590
Service activities related to printing	6,714	9,226	10,347
Reproduction of recorded media	1,428	1,159	1,608
19 - Manufacture of coke and refined petroleum products	141,783	173,059	155,558
Manufacture of coke oven products	377	1	8
Manufacture of refined petroleum products	141,406	173,058	155,550
20 - Manufacture of chemicals and chemical products	361,215	448,436	593,786
Manufacture of basic chemicals	101,352	113,911	136,325
Manufacture of fertilizers and nitrogen compounds	139,098	187,478	261,068
Manufacture of plastics and synthetic rubber in primary forms	28,639	32,630	40,247
Manufacture of pesticides and other agrochemical products	30,210	45,776	59,203
Manufacture of paints, varnishes and similar coatings, printing ink and mastics	24,957	24,725	24,721
Manufacture of soap and detergents, cleaning and polishing preparations, perfumes	9,964	9,561	17,441
Manufacture of other chemical products n.e.c.	25,667	32,295	51,164
Manufacture of man-made fibres	1,327	2,061	3,617
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparati	112,156	112,080	132,194
22 - Manufacture of rubber and plastics products	100,689	113,033	149,912
Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	35,010	49,996	62,619
Manufacture of other rubber products	3,871	4,342	3,365
Manufacture of plastics products	61,807	58,695	83,928
23 - Manufacture of other non-metallic mineral products	264,777	240,347	286,402
Manufacture of glass and glass products	13,528	8,397	7,925
Manufacture of refractory products	1,679	1,740	3,493
Manufacture of clay building materials	1,279	1,068	1,087
Manufacture of other porcelain and ceramic products	8,410	8,835	17,094
Manufacture of cement, lime and plaster	231,600	212,116	245,047
Manufacture of articles of concrete, cement and plaster	4,482	4,279	4,581
Cutting, shaping and finishing of stone	1,548	1,775	3,869
Manufacture of Precious non-metallic mineral products (pearls and Precious)	289	54	70
Manufacture of other non-metallic mineral products n.e.c.	1,962	2,083	3,236
24 - Manufacture of basic metals	239,585	257,039	276,543
Manufacture of basic iron and steel	213,118	228,622	237,820
Manufacture of basic precious and other non-ferrous metals	3,137	2,584	2,664
Casting of iron and steel	22,872	25,641	35,594
Casting of non-ferrous metals	459	191	464
25. Manufacture of fabricated metal products, except machinery and equipment	33,415	24,348	29,361
Manufacture of structural metal products	16,762	10,251	14,289
Manufacture of tanks, reservoirs and containers of metal	1,798	2,555	1,240
Forging, pressing, stamping and roll-forming of metal; powder metallurgy	1,507	1,202	2,431
Manufacture of cutlery, hand tools and general hardware	183	344	756
Manufacture of cutlery	33	112	208
Manufacture of hand tools & general hardware	150	232	548
Manufacture of other fabricated metal products n.e.c.	13,166	9,996	10,644
26 - Manufacture of computer, electronic and optical products	19,310	32,327	49,844
Manufacture of electronic components and boards	1,011	2,370	4,466
Manufacture of computers and peripheral equipment	1,619	1,587	1,463
Manufacture of communication equipment	13,800	23,514	24,704
Manufacture of consumer electronics	960	3,465	8,797
Manufacture of measuring, testing, navigating and control equipment	463	268	321

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(Million Rupees)

Description	Jun-24	Jun-25	Jun-26 ^P
Manufacture of watches and clocks	1	27	39
Manufacture of irradiation, electromedical and electrotherapeutic equipment	1,340	1,015	1,448
Manufacture of optical instruments and photographic equipment	27	25	24
Manufacture of magnetic and optical media	89	58	8,581
27 - Manufacture of electrical equipment	140,724	130,220	162,457
Manufacture of electric motors, generators, transformers and electricity distribution	22,477	12,599	16,610
Manufacture of batteries and accumulators	14,548	10,011	14,390
Manufacture of fibre optic cables	11,907	12,100	16,211
Manufacture of other electronic and electric wires and cables	19,692	26,902	31,960
Manufacture of wiring devices	6	5	373
Manufacture of electric lighting equipment	469	961	1,326
Manufacture of domestic appliances	45,950	46,024	51,406
Manufacture of Fans	2,296	2,234	2,965
Manufacture of Refrigerators and Freezers	14,285	18,999	8,531
Manufacture of Washing and drying Machines	3	74	486
Manufacture of other domestic appliances	29,366	24,717	39,424
Manufacture of other electrical equipment n.e.c	25,676	21,618	30,181
28 - Manufacture of machinery and equipment	24,257	37,183	28,286
Manufacture of engines and turbines, except aircraft, vehicle and cycle engines	684	1,022	813
Manufacture of pumps, compressors, taps and valves	2,034	629	831
Manufacture of bearings, gears, gearing and driving elements	486	824	3,343
Manufacture of ovens, furnaces and furnace burners	-	-	32
Manufacture of office machinery and equipment (except computers and peripheral	84	45	126
Manufacture of other general-purpose machinery	7,977	6,244	5,642
Manufacture of agricultural and forestry machinery	8,785	14,179	11,375
Manufacture of metal-forming machinery, machine tools and metallurgy	838	306	269
Manufacture of machinery for mining, quarrying and construction	173	299	137
Manufacture of machinery for food, beverage and tobacco processing	1,111	799	2,277
Manufacture of machinery for textile, apparel and leather production	1,704	11,511	2,047
Manufacture of other special-purpose machinery	381	1,327	1,395
29 - Manufacture of motor vehicles, trailers and semi-trailers	64,902	75,080	108,743
Manufacture of motor vehicles	50,248	58,798	88,803
Manufacture of bodies (coachwork) for motor vehicles; manufacture of trailers and	287	701	2,355
Manufacture of parts and accessories for motor vehicles	14,368	15,580	17,586
30 - Manufacture of other transport equipment	11,901	11,437	9,531
Building of ships, floating structures and boats	-	1	16
Manufacture of railway locomotives and rolling stock	-	-	-
Manufacture of motorcycles	4,188	3,950	3,941
Manufacture of bicycles and invalid carriages	22	9	38
Manufacture of other transport equipment n.e.c.	7,692	7,477	5,536
31 - Manufacture of furniture	5,811	7,115	10,806
32 - Other manufacturing	57,461	85,482	89,637
Manufacture of jewellery and related articles	294	13,588	13,645
Manufacture of imitation jewellery and related articles	33	55	84
Manufacture of musical instruments	813	990	764
Manufacture of sports goods	6,513	10,508	12,009
Manufacture of games and toys	1	7	67
Manufacture of medical and dental instruments and supplies	4,677	4,240	6,447
Manufacture of Handicrafts	418	390	912
Other manufacturing n.e.c.	44,712	55,704	55,709
33 - Repair and installation of machinery and equipment	1,126	2,879	3,982
D. Electricity, gas, steam and air conditioning supply	514,269	486,487	423,316
Electric power generation, transmission and distribution	505,068	477,588	410,521
a) Hydal	26,682	34,431	14,065
b) Thermal	124,635	117,094	97,919
c) Coal Based	131,163	123,434	102,474
d) Wind	50,842	42,535	35,450
e) Solar	15,739	14,445	15,414
f) Other	156,006	145,649	145,200
Manufacture of gas; distribution of gaseous fuels through mains	9,161	8,892	12,725
Steam and air conditioning supply	40	7	70
E. Water supply; sewerage, waste management and remediation activities	23,968	32,246	44,479
36 - Water collection, treatment and supply	9,225	20,402	33,136
37 - Sewerage	5	104	110
38 - Waste collection, treatment and disposal activities; materials recovery	14,735	11,720	10,763
Waste Collection, treatment and disposal activities	14,735	11,720	10,763
Ship Breaking and materials recovery	13,912	9,793	10,371
Waste Collection, treatment and disposal activities n.e.c	824	1,928	392
39 - Remediation activities and other waste management services	3	20	470
F. Construction	192,852	210,346	236,149
41 - Construction of buildings	137,316	144,284	157,148
Residential	68,032	77,993	89,850
Non residential	69,284	66,291	67,298
42 - Civil engineering	52,373	62,464	73,818
Construction of roads and railways	21,498	21,074	24,155
Construction of utility projects	9,158	15,060	14,346
Construction of other civil engineering projects	21,718	26,330	35,316
43 - Specialized construction activities	3,162	3,599	5,183
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	539,923	677,115	885,489
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	26,748	24,809	39,948
Sale of motor vehicles	18,647	15,700	25,781
Maintenance and repair of motor vehicles	1,112	1,021	2,046
Sale of motor vehicle parts and accessories	4,636	5,354	8,269
Sale, maintenance and repair of motorcycles and related parts and accessories	2,353	2,733	3,853
46 - Wholesale trade, except of motor vehicles and motorcycles	304,749	349,907	461,695
Wholesale on a fee or contract basis	7,796	11,318	18,273
Wholesale of agricultural raw materials and live animals	10,687	10,254	28,384
Wholesale of food, beverages and tobacco	20,261	23,049	33,896
Wholesale of textiles, clothing and footwear	9,415	8,297	23,579
Wholesale of other household goods	16,648	20,479	9,618
Wholesale of computers, computer peripheral equipment and software	3,394	2,000	3,057
Wholesale of electronic and telecommunications equipment and parts	10,729	15,102	18,617
Wholesale of agricultural machinery, equipment and supplies	5,402	3,092	3,737
Wholesale of other machinery and equipment	4,278	5,021	6,772
Wholesale of solid, liquid and gaseous fuels and related products	41,117	45,675	51,397
Wholesale of metals and metal ores	4,780	5,998	8,535
Wholesale of construction materials, hardware, plumbing and heating equipment a	6,282	4,802	10,373
Wholesale of fertilizers and agrochemical products	24,337	48,684	53,868
Wholesale of plastic materials in primary forms	1,213	1,368	1,407
Wholesale of paper in bulk	1,195	855	1,124
Wholesale of waste and scrap and other products n.e.c.	6,948	11,678	4,304
Non-specialized wholesale trade	130,267	132,236	184,755
47 - Retail trade, except of motor vehicles and motorcycles	208,427	302,399	383,846
Retail sale in non-specialized stores with food, beverages or tobacco predominating	1,742	6,398	8,174
Other retail sale in non-specialized stores	5,665	7,854	24,177
Retail sale of food in specialized stores	3,061	3,686	5,740
Retail sale of beverages in specialized stores	243	282	812

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Retail sale of tobacco products in specialized stores	93	147	135
Retail sale of automotive fuel in specialized stores/pumps	23,093	27,821	49,162
Retail sale of computers, peripheral units, software and telecommunications equipr	1,574	1,889	2,483
Retail sale of audio and video equipment in specialized stores	70	422	722
Retail sale of textiles in specialized stores	2,566	6,059	6,034
Retail sale of hardware, paints and glass in specialized stores	601	1,896	6,404
Retail sale of carpets, rugs, wall and floor coverings in specialized stores	189	285	491
Retail sale of electrical household appliances, furniture, lighting equipment and oth	3,207	5,071	6,228
Retail sale of books, newspapers and stationary in specialized stores	859	985	1,937
Retail sale of music and video recordings in specialized stores	5	16	19
Retail sale of sporting equipment in specialized stores	200	86	157
Retail sale of games and toys in specialized stores	60	86	156
Retail sale of clothing, footwear and leather articles in specialized stores	5,255	6,980	10,452
Retail sale of pharmaceutical and medical goods, cosmetic and toilet articles in spec	11,964	17,952	22,812
Other retail sale of new goods in specialized stores	2,074	2,344	3,172
Retail sale of second-hand goods	74	81	183
Others retail sale n.e.c	145,831	212,059	234,395
H. Transportation and storage	123,533	129,434	204,307
49 - Land transport and transport via pipelines	53,702	47,389	67,415
Passenger rail transport, interurban	184	284	627
Freight rail transport	45	26	128
Urban and suburban passenger land transport	12,696	12,360	25,894
Other passenger land transport	28,551	14,131	18,108
Freight transport by road	10,013	18,988	21,473
Transport via pipeline	2,214	1,599	1,185
50 - Water transport	843	1,652	1,609
Sea and coastal passenger water transport	62	60	76
Sea and coastal freight water transport	701	1,365	1,196
Inland passenger water transport	6	5	83
Inland freight water transport	75	222	254
51 - Air transport	1,080	1,776	2,455
Passenger air transport	847	1,459	1,641
Freight air transport	234	318	814
52 - Warehousing and support activities for transportation	59,845	67,655	119,663
Warehousing and storage	22,283	25,966	31,439
Cargo handling	31,024	25,941	55,218
Other transportation support activities n.e.c	6,539	15,747	33,006
53 - Courier activities other than national post activities	8,062	10,963	13,165
I. Accommodation and food service activities	38,348	80,595	97,998
55 - Accommodation	23,919	64,103	71,514
Short term accommodation activities (Hotels etc)	22,840	62,991	70,496
Other accommodation n.e.c	1,078	1,112	1,018
56-Food and beverage service activities	14,429	16,492	26,484
J. Information and communication	406,897	552,296	595,456
58 - Publishing activities	2,535	10,095	5,191
Book publishing	204	254	330
Publishing of newspapers, journals and periodicals	84	129	203
Other publishing activities n.e.c	528	438	511
Software publishing	1,719	9,274	4,148
59 - Motion picture, video and television programme production, sound recording	1,910	1,635	4,147
60 - Programming and broadcasting activities	1,523	1,241	1,014
61 - Telecommunications	385,621	518,763	549,269
Wired telecommunications activities	35,704	59,445	68,477
Wireless telecommunications activities	216,391	278,131	264,649
Other telecommunications activities n.e.c	133,526	181,187	216,143
62 - Computer programming, consultancy and related activities	10,051	15,958	24,250
Computer programming activities	2,887	4,667	5,417
Computer consultancy and computer facilities management activities	1,686	2,515	2,818
Other information technology and computer service activities	5,478	8,776	16,015
63 - Information service activities	5,257	4,605	11,586
Data processing, hosting and related activities	2,633	2,855	3,777
Web portals	48	32	15
News agency activities	8	-	127
Other information service activities n.e.c.	2,569	1,717	7,667
K. Real estate activities	37,773	42,592	47,561
L. Professional, scientific and technical activities	59,264	69,863	65,636
69 - Legal and accounting activities	1,813	2,437	4,225
Legal activities	419	121	182
Accounting, bookkeeping and auditing activities; tax consultancy	1,394	2,316	4,042
70 - Activities of head offices; management consultancy activities	1,275	1,545	2,325
71 - Architectural and engineering activities; technical testing and analysis	5,351	8,411	6,479
72 - Scientific research and development	3,709	3,429	2,058
73 - Advertising and market research	4,189	4,056	6,962
74 - Other professional, scientific and technical activities	42,641	49,695	43,068
75 - Veterinary activities	286	291	520
M. Administrative and support service activities	51,536	60,985	54,529
77 - Rental and leasing activities	2,553	3,991	5,962
Renting and leasing of motor vehicles	2,068	3,110	3,883
Renting and leasing of recreational and sports goods	-	10	8
Renting and leasing of other machinery, equipment and tangible goods n.e.c	486	872	2,072
78 - Employment activities	568	1,515	1,897
79 - Travel agency, tour operator, reservation service and related activities	14,125	15,720	11,866
80 - Security and investigation activities	2,957	3,070	4,095
81. Services to buildings and landscape activities	409	698	658
82 - Office administrative, office support and other business support activities	30,923	35,991	30,050
N. Education	29,145	30,245	36,242
Pre-primary and primary education	1,805	1,949	2,891
General secondary education	8,176	8,257	10,345
Technical and vocational secondary education	143	125	168
Higher education	8,020	8,886	10,840
Sports and recreation education	22	7	13
Cultural education	-	9	12
Other education n.e.c.	7,740	7,750	7,399
Educational support activities	3,239	3,262	4,574
O. Human health and social work activities	18,198	16,502	19,586
86 - Human health activities	17,843	16,439	19,468
Hospital activities	12,004	10,366	13,258
Medical and dental practice activities	736	867	941
Other human health activities	5,104	5,206	5,269
87 - Residential care activities	26	9	13
88. Social work activities with and without accommodation	329	53	104
P. Arts, entertainment and recreation	1,723	2,359	4,566
90 - Creative, arts and entertainment activities	612	899	2,632
91 - Libraries, archives, museums and other cultural activities	727	630	831
92 - Sports activities and amusement and recreation activities	385	830	1,103
Q. Other service activities	51,182	94,786	124,959
93-Activities of membership organizations	22	213	204

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-24	Jun-25	Jun-26 ^P
94-Repair of computers and personal and household goods	422	220	518
95-Other personal service activities	43,830	86,075	109,887
96-Activities of households as employers of domestic personnel	1,554	2,120	2,174
97-Undifferentiated goods- and services-producing activities of private household	5,354	6,158	12,175
2. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	15,562	9,314	9,584
A. Government Trusts and Non-profit Organizations	1,527	654	3,222
B. Private Trusts and Non-profit Organizations	13,358	7,613	5,431
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	677	1,047	930
3. PERSONAL	1,135,573	1,236,379	1,547,944
A. Bank Employees	332,608	322,217	401,950
1) For house building	258,618	240,609	304,236
2) For transport i.e. purchase of car etc.	64,912	72,631	85,143
3) Other purposes	9,078	8,977	12,570
B. Consumer Financing	802,352	913,536	1,145,331
1) For house building	203,580	207,038	267,094
2) For transport i.e. purchase of car etc	230,501	276,606	381,687
3) Credit cards	122,272	158,588	204,708
4) Consumers durable	7,397	8,594	8,952
5) Personal loans	238,602	262,710	282,890
C) Other	612	626	663
4. OTHER	2,436	1,664	1,755
Total Credit (1+2)	43,137,232	49,172,031	52,791,545

Notes:

P: Provisional, R: Revised

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

2. Loans Include Advances plus Bills Purchased & Discounted but exclude foreign bills.

3. The Credit Data may not tally exactly with data given in Broad Money table prepared by Statistics and Data Services Department based on weekly data due to time lag difference.

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

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