

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

(Based on ISIC 4 Classifications of Private Sector Business)

(Million Rupees)

Description	June-19	Jan-20	June-20	Jan-21 <sup>P</sup>
<b>1. Credit to Government Sector (A+B)</b>	<b>12,396,080</b>	<b>12,454,039</b>	<b>14,922,420</b>	<b>14,961,925</b>
<b>A. SBP Credit to Government Sector (Net)</b>	<b>6,678,077</b>	<b>6,034,358</b>	<b>6,545,791</b>	<b>5,916,473</b>
Investment in Govt. Securities	7,762,570	7,621,142	7,276,775	6,983,864
Loans to Government	43,695	42,934	63,766	41,446
Others	9,569	9,789	9,789	9,789
Less: Govt. Deposits	1,137,757	1,639,507	804,539	1,118,625
<b>B. Scheduled Banks Credit to Government Sector (Net)</b>	<b>5,718,004</b>	<b>6,419,681</b>	<b>8,376,629</b>	<b>9,045,452</b>
Investment in Govt. Securities	6,994,249	7,747,584	9,885,209	10,644,129
Loans to Government	802,202	752,524	877,362	813,970
Less: Govt. Deposits	2,078,447	2,080,427	2,385,942	2,412,646
<b>2. Credit to Non Government Sector (A+B)</b>	<b>7,827,988</b>	<b>7,956,204</b>	<b>8,058,554</b>	<b>8,366,601</b>
<b>A. SBP Credit to Non Govt. Sector</b>	<b>26,090</b>	<b>25,577</b>	<b>25,663</b>	<b>26,833</b>
<b>B. Scheduled Banks Credit to Non Govt. Sector (I+II+III)</b>	<b>7,801,899</b>	<b>7,930,626</b>	<b>8,032,891</b>	<b>8,339,768</b>
<b>I. Credit to PSEs</b>	<b>1,560,872</b>	<b>1,581,097</b>	<b>1,696,917</b>	<b>1,696,027</b>
Investment in Non-financial PSEs	362,341	359,980	520,308	525,183
Loans to Non-financial PSEs	1,198,531	1,221,117	1,176,609	1,170,844
<b>II. Credit to NBFIs</b>	<b>154,399</b>	<b>160,084</b>	<b>155,763</b>	<b>162,705</b>
Investment in NBFIs	50,427	54,910	54,433	56,872
Loans to NBFIs	103,972	105,174	101,330	105,832
<b>III. Credit to Private Sector (A+B)</b>	<b>6,086,628</b>	<b>6,189,446</b>	<b>6,180,211</b>	<b>6,481,037</b>
<b>A. Investment in Securities &amp; Shares of Private Sector</b>	<b>217,198</b>	<b>231,317</b>	<b>214,018</b>	<b>220,448</b>
<b>B. Loans to Private Sector (1-4)</b>	<b>5,869,430</b>	<b>5,958,129</b>	<b>5,966,193</b>	<b>6,260,589</b>
<b>1. PRIVATE SECTOR (BUSINESS)</b>	<b>5,173,451</b>	<b>5,231,665</b>	<b>5,271,036</b>	<b>5,442,985</b>
<b>A. Agriculture, forestry and fishing</b>	<b>301,491</b>	<b>292,352</b>	<b>280,216</b>	<b>283,639</b>
<b>1. Crop and animal production, hunting and related service activities</b>	<b>300,531</b>	<b>290,998</b>	<b>278,897</b>	<b>281,988</b>
Growing of cereals , leguminous crops and oil seeds	75,137	73,557	69,973	70,019
Growing of cereals , leguminous crops and oil seeds excluding wheat	5,827	5,874	5,925	5,466
Growing of Wheat	69,310	67,683	64,049	64,553
Growing of rice	10,624	9,970	9,906	17,404
Growing of vegetables and melons, roots and tubers	13,116	11,597	11,440	10,641
Growing of sugar cane	38,844	38,655	37,646	35,062
Growing of tobacco	96	83	66	107
Growing of fibre crops	10,217	8,953	9,393	11,073
Growing of fibre crops excluding cotton	103	96	87	67
Growing of Cotton	10,114	8,856	9,305	11,005
Growing of tropical and subtropical fruits	1,390	1,177	1,077	1,032
Growing of tropical and subtropical fruits excluding mangoes	797	674	571	580
Growing of Mangoes	592	503	506	452
Growing of citrus fruits	3,996	5,004	4,384	4,146
Growing of citrus fruits excluding oranges	3,880	4,912	4,305	4,075
Growing of Oranges	116	91	78	70
Growing of pome fruits and stone fruits	4,883	4,420	4,335	3,718
Growing of pome fruits and stone fruits excluding apples	4,730	4,323	4,244	3,653
Growing of Apples	153	97	91	65
Growing of other tree and bush fruits and nuts	3,026	2,816	2,750	2,551
Growing of spices, aromatic, drug and pharmaceutical crops	1	6	11	10
Growing of other crops and plant propagation	723	770	1,239	1,162
Raising of cattle and buffaloes	59,267	58,340	56,065	56,252
Raising of sheep and goats	89	10	3	4
Raising of poultry	31,654	31,577	30,110	31,045
Raising of other animals and mixed farming	3,697	3,387	3,509	5,148
Support activities for crop production	37,597	35,455	32,402	27,186
Support activities for crop production excluding Agr. Machinery and Equip.	7,469	6,901	5,750	6,131
Agricultural machinery and equipments and related services	30,128	28,555	26,652	21,055
Support activities for animal production	1,623	1,130	1,793	1,205
Post-harvest crop activities	1,636	2,298	1,626	2,770
Seed processing for propagation	2,909	1,790	2,163	1,451
Hunting, trapping and related service activities	5	3	3	3
<b>02 - Forestry and logging</b>	<b>134</b>	<b>141</b>	<b>77</b>	<b>89</b>
<b>03 - Fishing and aquaculture</b>	<b>826</b>	<b>1,213</b>	<b>1,243</b>	<b>1,562</b>
Marine fishing	527	766	802	945
Freshwater fishing	233	378	376	528
Marine aquaculture	26	24	24	24
Freshwater aquaculture	40	44	40	65
<b>B. Mining and quarrying</b>	<b>67,988</b>	<b>65,449</b>	<b>82,989</b>	<b>75,598</b>
<b>05 - Mining of coal and lignite</b>	<b>29,347</b>	<b>32,237</b>	<b>36,645</b>	<b>32,606</b>
<b>06 - Extraction of crude petroleum and natural gas</b>	<b>34,210</b>	<b>28,889</b>	<b>42,980</b>	<b>40,501</b>
Extraction of crude petroleum	24,247	24,095	36,444	34,094
Extraction of natural gas	9,963	4,794	6,536	6,407
<b>07 - Mining of metal ores</b>	<b>868</b>	<b>885</b>	<b>705</b>	<b>663</b>
Mining of iron ores	180	138	139	135
Mining of other metal ores n.e.c	688	747	567	528
<b>08-Other mining and quarrying</b>	<b>3,548</b>	<b>3,398</b>	<b>2,630</b>	<b>1,796</b>
Quarrying of stone, sand and clay	1,493	1,811	1,791	927
Mining of chemical and fertilizer minerals	1,087	1,086	333	360
Extraction of peat	0	0	0	0
Extraction of salt	35	18	12	40
Other mining and quarrying n.e.c.	933	482	494	468
<b>9 - Mining support service activities</b>	<b>15</b>	<b>39</b>	<b>29</b>	<b>33</b>
<b>C. Manufacturing</b>	<b>3,128,917</b>	<b>3,243,648</b>	<b>3,290,273</b>	<b>3,373,179</b>
<b>10 - Manufacture of food products</b>	<b>790,980</b>	<b>758,096</b>	<b>768,303</b>	<b>827,755</b>
Processing and preserving of meat	11,650	12,716	15,441	10,539
Processing and preserving of fish, crustaceans and molluscs	1,799	2,187	2,291	2,466
Processing and preserving of fruit and vegetables	11,013	10,491	11,173	9,960
Manufacture of vegetable and animal oils and fats	124,971	106,136	113,824	106,514

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(Million Rupees)

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Manufacture of dairy products	55,449	62,047	61,626	51,685
Manufacture of grain mill products	205,944	195,372	159,885	218,592
a- Wheat Processing	48,713	26,151	19,204	22,120
b- Rice Processing	119,906	144,510	118,507	168,436
c- Others	37,325	24,711	22,174	28,036
Manufacture of starches and starch products	2,723	4,201	3,844	4,669
Manufacture of bakery products	39,321	26,387	32,655	32,209
Manufacture of sugar	280,335	260,910	295,394	307,338
Manufacture of cocoa, chocolate and sugar confectionery	5,691	8,032	7,810	9,366
Manufacture of macaroni, noodles, couscous and similar farinaceous products	362	426	428	18
Manufacture of prepared animal feeds	35,800	39,126	38,988	44,648
Processing/blending of spices, tea, coffee etc.	1,830	297	316	442
Manufacture of other food products n.e.c.,	14,092	29,769	24,627	29,309
<b>11 - Manufacture of beverages</b>	<b>29,191</b>	<b>31,395</b>	<b>27,963</b>	<b>31,225</b>
Manufacture of soft drinks; production of mineral waters and other bottled waters	21,566	20,084	20,125	22,791
Manufacture of soft drinks and other bottled waters	21,061	19,876	19,646	22,194
Production of mineral waters	504	208	479	598
Manufacture of other beverages n.e.c	7,625	11,311	7,838	8,433
<b>12 - Manufacture of tobacco products</b>	<b>1,379</b>	<b>976</b>	<b>851</b>	<b>2,980</b>
<b>13 - Manufacture of textiles</b>	<b>919,578</b>	<b>1,059,083</b>	<b>1,088,409</b>	<b>1,126,049</b>
Preparation and spinning of textile fibres	372,324	429,030	441,207	423,301
1. Cotton	284,586	330,013	341,352	319,581
2. Woolen	2,001	2,342	2,627	2,487
3. Synthetic fibre	19,980	26,521	25,193	26,030
4. Others	65,757	70,154	72,035	75,202
Weaving of textiles	183,653	197,332	202,567	210,552
1. Cotton	125,225	135,452	135,131	143,884
2. Woolen	1,405	1,258	1,087	929
3. Synthetic textile	7,609	7,974	7,866	8,912
4. Others	49,415	52,648	58,483	56,826
Finishing of textiles	167,297	202,022	205,141	187,714
1. Cotton	111,969	133,977	137,540	124,329
2. Woolen	337	381	344	598
3. Synthetic textile	6,235	8,197	6,114	6,118
4. Others	48,755	59,467	61,143	56,669
Manufacture of knitted and crocheted fabrics	22,406	30,020	31,004	36,442
Manufacture of made-up textile articles, except apparel	94,167	111,893	116,895	160,429
a. Manufacture of bed wear	25,808	32,158	32,367	43,725
b. Manufacture of other made up textile articles	68,359	79,734	84,528	116,704
Manufacture of carpets and rugs	2,844	2,788	3,078	2,505
Manufacture of other textiles n.e.c.	76,888	85,999	88,517	105,106
<b>14 - Manufacture of wearing apparel</b>	<b>110,817</b>	<b>112,935</b>	<b>126,113</b>	<b>139,523</b>
Manufacture of wearing apparel,	34,401	23,568	23,195	26,607
Manufacture of Ready made garments	60,048	77,353	89,397	97,955
Manufacture of articles of fur	3,414	3,242	4,575	5,167
Manufacture of knitted and crocheted apparel	12,955	8,772	8,946	9,794
<b>15 - Manufacture of leather and related products</b>	<b>32,118</b>	<b>34,087</b>	<b>32,202</b>	<b>33,084</b>
Tanning and dressing of leather; dressing and dyeing of fur	10,257	7,375	6,960	7,718
Manufacture of luggage, handbags and the like, saddlery and harness	1,038	2,063	2,182	1,557
Manufacture of footwear	20,823	24,649	23,061	23,809
a. Leather wear	17,208	21,472	19,745	21,110
b. Rubber and Plastic wear	3,615	3,178	3,316	2,700
<b>16 - Manufacture of wood and of products of wood and cork, except furniture; manufactur</b>	<b>6,480</b>	<b>4,939</b>	<b>5,070</b>	<b>4,857</b>
<b>17 - Manufacture of paper and paper products</b>	<b>52,269</b>	<b>45,462</b>	<b>45,135</b>	<b>44,080</b>
<b>18 - Printing and reproduction of recorded media</b>	<b>13,207</b>	<b>12,598</b>	<b>12,778</b>	<b>13,973</b>
Printing	12,649	11,259	11,915	12,476
i. Printing of books, brochures and other related	5,871	4,857	3,427	3,738
ii. Printing of newspapers, journals, periodicals and related printing	6,778	6,402	8,487	8,738
Service activities related to printing	197	1,004	670	1,232
Reproduction of recorded media	360	335	193	265
<b>19 - Manufacture of coke and refined petroleum products</b>	<b>120,217</b>	<b>99,998</b>	<b>99,430</b>	<b>114,325</b>
Manufacture of coke oven products	1,021	824	591	804
Manufacture of refined petroleum products	119,196	99,174	98,839	113,521
<b>20 - Manufacture of chemicals and chemical products</b>	<b>289,782</b>	<b>289,919</b>	<b>275,855</b>	<b>239,125</b>
Manufacture of basic chemicals	65,913	68,593	71,134	50,758
Manufacture of fertilizers and nitrogen compounds	147,606	137,959	115,709	110,960
Manufacture of plastics and synthetic rubber in primary forms	8,776	12,233	15,657	15,372
Manufacture of pesticides and other agrochemical products	22,785	21,186	26,331	27,880
Manufacture of paints, varnishes and similar coatings, printing ink and mastics	15,543	15,726	15,318	12,244
Manufacture of soap and detergents, cleaning and polishing preparations, perfumes and t	6,475	6,888	7,222	8,849
Manufacture of other chemical products n.e.c.	20,967	21,367	22,030	12,052
Manufacture of man-made fibres	1,717	2,967	2,454	1,010
<b>21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations</b>	<b>52,916</b>	<b>56,842</b>	<b>60,787</b>	<b>77,811</b>
<b>22 - Manufacture of rubber and plastics products</b>	<b>49,365</b>	<b>49,423</b>	<b>46,595</b>	<b>47,339</b>
Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	12,024	12,777	11,875	12,368
Manufacture of other rubber products	1,072	2,353	2,180	2,197
Manufacture of plastics products	36,268	34,293	32,539	32,774
<b>23 - Manufacture of other non-metallic mineral products</b>	<b>191,194</b>	<b>211,347</b>	<b>221,886</b>	<b>217,531</b>
Manufacture of glass and glass products	12,805	12,422	10,745	9,281
Manufacture of refractory products	2,658	2,503	2,390	2,628
Manufacture of clay building materials	1,160	1,345	1,151	1,136
Manufacture of other porcelain and ceramic products	3,070	6,472	5,983	8,692
Manufacture of cement, lime and plaster	165,941	179,470	192,104	186,588
Manufacture of articles of concrete, cement and plaster	3,667	7,652	8,064	7,807
Cutting, shaping and finishing of stone	867	566	505	547
Manufacture of Precious non-metallic mineral products (pearls and Precious)	27	48	48	42
Manufacture of other non-metallic mineral products n.e.c.	999	868	896	810
<b>24 - Manufacture of basic metals</b>	<b>160,813</b>	<b>151,915</b>	<b>175,128</b>	<b>178,374</b>
Manufacture of basic iron and steel	123,349	123,800	142,920	157,909
Manufacture of basic precious and other non-ferrous metals	4,979	3,992	4,597	782
Casting of iron and steel	29,427	23,766	27,331	19,373
Casting of non-ferrous metals	1,058	357	281	311
<b>25. Manufacture of fabricated metal products, except machinery and equipment</b>	<b>35,929</b>	<b>36,052</b>	<b>40,571</b>	<b>31,020</b>
Manufacture of structural metal products	14,924	15,225	18,471	12,908
Manufacture of tanks, reservoirs and containers of metal	828	819	609	795
Forging, pressing, stamping and roll-forming of metal; powder metallurgy	1,019	991	969	763
Manufacture of cutlery, hand tools and general hardware	1,021	843	565	520
Manufacture of cutlery	166	196	70	81
Manufacture of hand tools & general hardware	855	647	495	440

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Description	June-19	Jan-20	June-20	Jan-21 <sup>P</sup>
Manufacture of other fabricated metal products n.e.c.	18,138	18,175	19,956	16,033
<b>26 - Manufacture of computer, electronic and optical products</b>	<b>11,816</b>	<b>9,020</b>	<b>6,742</b>	<b>4,491</b>
Manufacture of electronic components and boards	1,577	1,301	1,031	1,163
Manufacture of computers and peripheral equipment	1,059	549	31	22
Manufacture of communication equipment	1,713	1,485	545	538
Manufacture of consumer electronics	4,375	3,702	3,056	1,176
Manufacture of measuring, testing, navigating and control equipment	344	408	401	432
Manufacture of watches and clocks	39	25	25	1
Manufacture of irradiation, electromedical and electrotherapeutic equipment	2,658	1,336	1,367	1,125
Manufacture of optical instruments and photographic equipment	25	25	25	25
Manufacture of magnetic and optical media	26	190	261	11
<b>27 - Manufacture of electrical equipment</b>	<b>126,456</b>	<b>126,813</b>	<b>111,570</b>	<b>121,599</b>
Manufacture of electric motors, generators, transformers and electricity distribution and	33,196	29,813	25,881	25,405
Manufacture of batteries and accumulators	7,525	8,917	5,704	6,423
Manufacture of fibre optic cables	9,612	7,900	8,035	7,917
Manufacture of other electronic and electric wires and cables	6,936	7,284	7,401	8,862
Manufacture of wiring devices	0	0	0	0
Manufacture of electric lighting equipment	376	343	314	368
Manufacture of domestic appliances	30,594	34,102	35,360	45,315
Manufacture of Fans	2,492	1,652	1,500	1,849
Manufacture of Refrigerators and Freezers	7,810	9,911	11,134	14,490
Manufacture of Washing and drying Machines	30	30	30	0
Manufacture of other domestic appliances	20,262	22,509	22,696	28,975
Manufacture of other electrical equipment n.e.c.	38,217	38,455	28,875	27,308
<b>28 - Manufacture of machinery and equipment</b>	<b>20,766</b>	<b>21,338</b>	<b>19,066</b>	<b>13,937</b>
Manufacture of engines and turbines, except aircraft, vehicle and cycle engines	2,321	1,023	1,203	1,163
Manufacture of pumps, compressors, taps and valves	6,344	7,391	7,498	1,462
Manufacture of bearings, gears, gearing and driving elements	739	883	933	863
Manufacture of ovens, furnaces and furnace burners	50	40	40	43
Manufacture of office machinery and equipment (except computers and peripheral equip	162	175	166	124
Manufacture of other general-purpose machinery	1,499	2,201	1,933	1,972
Manufacture of agricultural and forestry machinery	3,606	3,009	1,038	444
Manufacture of metal-forming machinery, machine tools and metallurgy	1,990	2,050	1,949	1,519
Manufacture of machinery for mining, quarrying and construction	332	179	169	118
Manufacture of machinery for food, beverage and tobacco processing	1,141	1,138	839	2,616
Manufacture of machinery for textile, apparel and leather production	1,530	1,901	1,271	1,972
Manufacture of other special-purpose machinery	1,052	1,350	2,027	1,642
<b>29 - Manufacture of motor vehicles, trailers and semi-trailers</b>	<b>55,187</b>	<b>78,166</b>	<b>65,873</b>	<b>43,552</b>
Manufacture of motor vehicles	35,255	57,748	49,837	30,986
Manufacture of bodies (coachwork) for motor vehicles; manufacture of trailers and semi-t	1,658	1,869	755	361
Manufacture of parts and accessories for motor vehicles	18,275	18,549	15,281	12,206
<b>30 - Manufacture of other transport equipment</b>	<b>13,010</b>	<b>11,226</b>	<b>12,671</b>	<b>13,703</b>
Building of ships, floating structures and boats	3	2	7	32
Manufacture of railway locomotives and rolling stock	0	0	0	0
Manufacture of motorcycles	8,805	7,611	8,330	8,881
Manufacture of bicycles and invalid carriages	214	133	99	88
Manufacture of other transport equipment n.e.c.	3,988	3,480	4,235	4,702
<b>31 - Manufacture of furniture</b>	<b>3,446</b>	<b>3,166</b>	<b>3,557</b>	<b>4,109</b>
<b>32 - Other manufacturing</b>	<b>41,575</b>	<b>41,536</b>	<b>43,396</b>	<b>42,395</b>
Manufacture of jewellery and related articles	648	549	572	593
Manufacture of imitation jewellery and related articles	170	144	187	21
Manufacture of musical instruments	1,138	841	843	1,071
Manufacture of sports goods	4,493	3,626	3,436	5,283
Manufacture of games and toys	0	68	50	3
Manufacture of medical and dental instruments and supplies	2,500	4,887	3,646	3,676
Manufacture of Handicrafts	422	66	70	139
Other manufacturing n.e.c.	32,203	31,355	34,591	31,609
<b>33 - Repair and installation of machinery and equipment</b>	<b>424</b>	<b>315</b>	<b>323</b>	<b>341</b>
<b>D. Electricity, gas, steam and air conditioning supply</b>	<b>484,030</b>	<b>513,787</b>	<b>491,843</b>	<b>519,424</b>
Electric power generation, transmission and distribution	474,458	504,118	483,468	510,881
a) Hydal	74,027	82,884	76,484	47,761
b) Thermal	90,143	102,985	110,306	141,517
c) Coal Based	26,624	39,773	40,127	70,225
d) Wind	62,802	44,539	30,542	47,497
e) Solar	4,824	5,702	5,610	5,399
f) Other	216,038	228,235	220,399	198,481
Manufacture of gas; distribution of gaseous fuels through mains	9,492	9,605	8,333	8,500
Steam and air conditioning supply	80	64	42	43
<b>E. Water supply; sewerage, waste management and remediation activities</b>	<b>20,251</b>	<b>14,272</b>	<b>15,076</b>	<b>22,110</b>
<b>36 - Water collection, treatment and supply</b>	<b>450</b>	<b>652</b>	<b>55</b>	<b>49</b>
<b>37 - Sewerage</b>	<b>81</b>	<b>15</b>	<b>12</b>	<b>12</b>
<b>38 - Waste collection, treatment and disposal activities; materials recovery</b>	<b>19,703</b>	<b>13,591</b>	<b>14,997</b>	<b>22,021</b>
Waste Collection, treatment and disposal activities	19,703	13,591	14,997	22,021
Ship Breaking and materials recovery	19,645	13,543	14,935	21,975
Waste Collection, treatment and disposal activities n.e.c.	57	47	61	46
<b>39 - Remediation activities and other waste management services</b>	<b>17</b>	<b>14</b>	<b>12</b>	<b>28</b>
<b>F. Construction</b>	<b>153,706</b>	<b>124,988</b>	<b>131,855</b>	<b>136,656</b>
<b>41 - Construction of buildings</b>	<b>73,442</b>	<b>59,899</b>	<b>70,247</b>	<b>81,688</b>
Residential	28,812	28,424	32,227	39,368
Non residential	44,630	31,475	38,020	42,320
<b>42 - Civil engineering</b>	<b>76,583</b>	<b>63,660</b>	<b>60,249</b>	<b>53,727</b>
Construction of roads and railways	61,186	49,548	47,889	35,748
Construction of utility projects	1,085	397	1,332	2,883
Construction of other civil engineering projects	14,312	13,715	11,028	15,097
<b>43 - Specialized construction activities</b>	<b>3,681</b>	<b>1,429</b>	<b>1,359</b>	<b>1,241</b>
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	<b>477,312</b>	<b>431,417</b>	<b>429,436</b>	<b>455,775</b>
<b>45 - Wholesale and retail trade and repair of motor vehicles and motorcycles</b>	<b>23,743</b>	<b>26,989</b>	<b>22,173</b>	<b>25,829</b>
Sale of motor vehicles	18,067	19,841	16,507	17,325
Maintenance and repair of motor vehicles	692	842	818	760
Sale of motor vehicle parts and accessories	2,776	3,488	2,996	5,832
Sale, maintenance and repair of motorcycles and related parts and accessories	2,208	2,819	1,853	1,911
<b>46 - Wholesale trade, except of motor vehicles and motorcycles</b>	<b>285,501</b>	<b>237,438</b>	<b>240,797</b>	<b>260,052</b>
Wholesale on a fee or contract basis	4,928	4,783	6,603	4,390
Wholesale of agricultural raw materials and live animals	4,713	5,728	5,191	5,690
Wholesale of food, beverages and tobacco	11,414	12,149	9,658	10,338
Wholesale of textiles, clothing and footwear	23,181	14,699	17,062	16,025
Wholesale of other household goods	18,709	22,947	19,879	21,627
Wholesale of computers, computer peripheral equipment and software	1,127	1,016	993	1,095
Wholesale of electronic and telecommunications equipment and parts	7,644	10,006	11,933	12,643
Wholesale of agricultural machinery, equipment and supplies	19,565	18,620	17,463	5,062

**CREDIT/LOANS CLASSIFIED BY BORROWERS**

(Outstanding position at the end of month)

(Based on ISIC 4 Classifications of Private Sector Business)

(Million Rupees)

Description	June-19	Jan-20	June-20	Jan-21 <sup>P</sup>
Wholesale of other machinery and equipment	6,357	6,048	6,149	5,841
Wholesale of solid, liquid and gaseous fuels and related products	24,471	26,403	20,569	38,409
Wholesale of metals and metal ores	8,530	8,863	8,829	9,187
Wholesale of construction materials, hardware, plumbing and heating equipment and sup	24,866	4,339	6,077	5,934
Wholesale of fertilizers and agrochemical products	10,100	13,689	14,289	22,258
Wholesale of plastic materials in primary forms	2,891	1,456	1,827	1,366
Wholesale of paper in bulk	984	1,423	1,841	1,927
Wholesale of waste and scrap and other products n.e.c.	1,347	1,672	1,236	3,385
Non-specialized wholesale trade	114,676	85,597	91,199	94,877
<b>47 - Retail trade, except of motor vehicles and motorcycles</b>	<b>168,068</b>	<b>166,990</b>	<b>166,466</b>	<b>169,894</b>
Retail sale in non-specialized stores with food, beverages or tobacco predominating	3,661	5,452	4,946	5,081
Other retail sale in non-specialized stores	19,100	15,222	14,524	10,025
Retail sale of food in specialized stores	2,445	1,035	1,862	1,949
Retail sale of beverages in specialized stores	256	263	237	213
Retail sale of tobacco products in specialized stores	23	20	21	18
Retail sale of automotive fuel in specialized stores/pumps	9,513	14,458	15,058	17,028
Retail sale of computers, peripheral units, software and telecommunications equipment i	529	499	409	728
Retail sale of audio and video equipment in specialized stores	45	46	47	38
Retail sale of textiles in specialized stores	6,331	653	801	853
Retail sale of hardware, paints and glass in specialized stores	273	381	402	414
Retail sale of carpets, rugs, wall and floor coverings in specialized stores	183	137	166	195
Retail sale of electrical household appliances, furniture, lighting equipment and other hou	3,418	2,345	2,137	2,409
Retail sale of books, newspapers and stationary in specialized stores	165	280	293	257
Retail sale of music and video recordings in specialized stores	9	68	75	76
Retail sale of sporting equipment in specialized stores	16	85	83	101
Retail sale of games and toys in specialized stores	10	1,018	1,015	1,015
Retail sale of clothing, footwear and leather articles in specialized stores	2,095	5,054	4,960	3,563
Retail sale of pharmaceutical and medical goods, cosmetic and toilet articles in specializer	1,747	2,135	3,379	4,351
Other retail sale of new goods in specialized stores	229	429	387	429
Retail sale of second-hand goods	23	34	14	43
Others retail sale n.e.c	117,996	117,376	115,649	121,106
<b>H. Transportation and storage</b>	<b>106,582</b>	<b>118,018</b>	<b>119,607</b>	<b>119,867</b>
<b>49 - Land transport and transport via pipelines</b>	<b>45,468</b>	<b>64,398</b>	<b>64,972</b>	<b>60,691</b>
Passenger rail transport, interurban	56	202	213	346
Freight rail transport	10	25	21	19
Urban and suburban passenger land transport	12,393	9,041	9,779	9,673
Other passenger land transport	20,499	42,790	43,006	39,263
Freight transport by road	12,503	12,335	11,949	11,387
Transport via pipeline	6	5	4	3
<b>50 - Water transport</b>	<b>990</b>	<b>778</b>	<b>753</b>	<b>700</b>
Sea and coastal passenger water transport	610	499	498	498
Sea and coastal freight water transport	365	261	236	187
Inland passenger water transport	0	0	0	0
Inland freight water transport	14	19	18	14
<b>51 - Air transport</b>	<b>3,573</b>	<b>3,303</b>	<b>3,711</b>	<b>3,585</b>
Passenger air transport	1,829	1,850	2,477	1,968
Freight air transport	1,743	1,453	1,234	1,617
<b>52 - Warehousing and support activities for transportation</b>	<b>50,993</b>	<b>45,061</b>	<b>46,092</b>	<b>49,964</b>
Warehousing and storage	21,903	15,632	17,080	20,924
Cargo handling	15,377	15,970	16,666	17,222
Other transportation support activities n.e.c	13,713	13,459	12,347	11,818
<b>53 - Courier activities other than national post activities</b>	<b>5,558</b>	<b>4,478</b>	<b>4,079</b>	<b>4,927</b>
<b>I. Accommodation and food service activities</b>	<b>34,463</b>	<b>41,967</b>	<b>37,049</b>	<b>42,840</b>
<b>55 - Accommodation</b>	<b>27,202</b>	<b>25,338</b>	<b>23,511</b>	<b>27,501</b>
Short term accommodation activities (Hotels etc)	27,050	25,188	23,102	27,250
Other accommodation n.e.c	152	149	409	251
<b>56-Food and beverage service activities</b>	<b>7,261</b>	<b>16,630</b>	<b>13,538</b>	<b>15,339</b>
<b>J. Information and communication</b>	<b>140,628</b>	<b>139,250</b>	<b>159,242</b>	<b>162,876</b>
<b>58 - Publishing activities</b>	<b>3,792</b>	<b>2,747</b>	<b>3,101</b>	<b>3,475</b>
Book publishing	61	30	52	92
Publishing of newspapers, journals and periodicals	269	130	233	277
Other publishing activities n.e.c	720	792	794	795
Software publishing	2,742	1,796	2,022	2,312
<b>59 - Motion picture, video and television programme production, sound recording and mu</b>	<b>2,404</b>	<b>614</b>	<b>506</b>	<b>1,587</b>
<b>60 - Programming and broadcasting activities</b>	<b>1,689</b>	<b>1,643</b>	<b>1,526</b>	<b>1,198</b>
<b>61 - Telecommunications</b>	<b>117,431</b>	<b>124,888</b>	<b>142,968</b>	<b>143,394</b>
Wired telecommunications activities	19,115	12,603	20,069	15,429
Wireless telecommunications activities	48,811	54,649	57,910	64,653
Other telecommunications activities n.e.c	49,505	57,636	64,989	63,312
<b>62 - Computer programming, consultancy and related activities</b>	<b>7,029</b>	<b>8,597</b>	<b>9,732</b>	<b>10,690</b>
Computer programming activities	2,756	3,496	3,805	2,327
Computer consultancy and computer facilities management activities	2,483	2,317	2,515	3,438
Other information technology and computer service activities	1,790	2,784	3,413	4,925
<b>63 - Information service activities</b>	<b>8,283</b>	<b>760</b>	<b>1,408</b>	<b>2,531</b>
Data processing, hosting and related activities	214	354	603	1,066
Web portals	0	0	0	0
News agency activities	5	7	7	7
Other information service activities n.e.c.	8,064	400	799	1,459
<b>K. Real estate activities</b>	<b>28,313</b>	<b>33,236</b>	<b>28,492</b>	<b>25,421</b>
<b>L. Professional, scientific and technical activities</b>	<b>52,412</b>	<b>56,905</b>	<b>51,180</b>	<b>53,274</b>
<b>69 - Legal and accounting activities</b>	<b>1,664</b>	<b>920</b>	<b>663</b>	<b>1,039</b>
Legal activities	720	159	156	221
Accounting, bookkeeping and auditing activities; tax consultancy	944	760	507	818
<b>70 - Activities of head offices; management consultancy activities</b>	<b>3,379</b>	<b>2,759</b>	<b>1,939</b>	<b>1,497</b>
<b>71 - Architectural and engineering activities; technical testing and analysis</b>	<b>7,292</b>	<b>5,942</b>	<b>6,179</b>	<b>6,965</b>
<b>72 - Scientific research and development</b>	<b>8,681</b>	<b>6,548</b>	<b>5,817</b>	<b>4,703</b>
<b>73 - Advertising and market research</b>	<b>4,489</b>	<b>3,291</b>	<b>3,133</b>	<b>3,706</b>
<b>74 - Other professional, scientific and technical activities</b>	<b>26,731</b>	<b>37,190</b>	<b>33,145</b>	<b>35,025</b>
<b>75 - Veterinary activities</b>	<b>176</b>	<b>257</b>	<b>303</b>	<b>339</b>
<b>M. Administrative and support service activities</b>	<b>75,393</b>	<b>63,454</b>	<b>60,646</b>	<b>59,701</b>
<b>77 - Rental and leasing activities</b>	<b>2,755</b>	<b>2,541</b>	<b>2,725</b>	<b>2,530</b>
Renting and leasing of motor vehicles	1,896	1,810	1,711	1,820
Renting and leasing of recreational and sports goods	6	5	4	0
Renting and leasing of other machinery, equipment and tangible goods n.e.c	853	727	1,010	710
<b>78 - Employment activities</b>	<b>37</b>	<b>233</b>	<b>199</b>	<b>288</b>
<b>79 - Travel agency, tour operator, reservation service and related activities</b>	<b>7,049</b>	<b>7,921</b>	<b>7,640</b>	<b>7,817</b>
<b>80 - Security and investigation activities</b>	<b>2,156</b>	<b>2,483</b>	<b>2,593</b>	<b>3,892</b>
<b>81. Services to buildings and landscape activities</b>	<b>517</b>	<b>527</b>	<b>456</b>	<b>186</b>
<b>82 - Office administrative, office support and other business support activities</b>	<b>62,879</b>	<b>49,749</b>	<b>47,033</b>	<b>44,988</b>
<b>N. Education</b>	<b>20,675</b>	<b>19,073</b>	<b>22,496</b>	<b>28,726</b>

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

(Based on ISIC 4 Classifications of Private Sector Business)

(Million Rupees)

Description	June-19	Jan-20	June-20	Jan-21 <sup>P</sup>
Pre-primary and primary education	5,324	4,845	5,230	6,451
General secondary education	6,547	5,887	6,552	7,192
Technical and vocational secondary education	756	1,334	1,661	1,827
Higher education	3,605	3,314	4,847	7,478
Sports and recreation education	0	0	0	0
Cultural education	0	0	0	0
Other education n.e.c.	4,111	3,410	3,649	4,786
Educational support activities	329	282	556	992
<b>O. Human health and social work activities</b>	<b>11,296</b>	<b>14,193</b>	<b>14,602</b>	<b>18,018</b>
<b>86 - Human health activities</b>	<b>11,033</b>	<b>14,003</b>	<b>14,510</b>	<b>17,899</b>
Hospital activities	8,523	9,630	11,928	14,336
Medical and dental practice activities	1,244	3,213	1,508	1,592
Other human health activities	1,266	1,160	1,074	1,971
<b>87 - Residential care activities</b>	<b>18</b>	<b>49</b>	<b>12</b>	<b>12</b>
<b>88. Social work activities with and without accommodation</b>	<b>246</b>	<b>140</b>	<b>80</b>	<b>106</b>
<b>P. Arts, entertainment and recreation</b>	<b>804</b>	<b>2,668</b>	<b>2,535</b>	<b>3,243</b>
<b>90 - Creative, arts and entertainment activities</b>	<b>151</b>	<b>2,080</b>	<b>2,002</b>	<b>2,084</b>
<b>91 - Libraries, archives, museums and other cultural activities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>610</b>
<b>92 - Sports activities and amusement and recreation activities</b>	<b>654</b>	<b>588</b>	<b>533</b>	<b>549</b>
<b>Q. Other service activities</b>	<b>69,191</b>	<b>56,986</b>	<b>53,499</b>	<b>62,639</b>
<b>93-Activities of membership organizations</b>	<b>1,704</b>	<b>1,712</b>	<b>1,309</b>	<b>566</b>
<b>94-Repair of computers and personal and household goods</b>	<b>1,137</b>	<b>1,448</b>	<b>720</b>	<b>723</b>
<b>95-Other personal service activities</b>	<b>56,823</b>	<b>45,848</b>	<b>43,522</b>	<b>47,181</b>
<b>96-Activities of households as employers of domestic personnel</b>	<b>3,434</b>	<b>1,183</b>	<b>1,640</b>	<b>5,818</b>
<b>97-Undifferentiated goods- and services-producing activities of private households for own</b>	<b>6,093</b>	<b>6,796</b>	<b>6,308</b>	<b>8,351</b>
<b>2. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	<b>18,451</b>	<b>20,450</b>	<b>17,929</b>	<b>16,216</b>
A. Government Trusts and Non-profit Organizations	7,001	6,874	6,352	7,372
B. Private Trusts and Non-profit Organizations	11,403	13,016	10,912	8,113
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	47	559	665	731
<b>3. PERSONAL</b>	<b>674,306</b>	<b>704,557</b>	<b>675,680</b>	<b>797,997</b>
<b>A. Bank Employees</b>	<b>131,303</b>	<b>145,907</b>	<b>140,853</b>	<b>164,665</b>
1) For house building	103,769	111,743	109,783	130,596
2) For transport i.e. purchase of car etc.	24,441	30,568	27,749	30,450
3) Other purposes	3,093	3,596	3,321	3,619
<b>B. Consumer Financing</b>	<b>541,845</b>	<b>557,749</b>	<b>533,945</b>	<b>632,878</b>
1) For house building	92,561	88,326	79,804	89,021
2) For transport i.e. purchase of car etc	215,461	217,528	211,113	262,164
3) Credit cards	44,387	49,546	43,048	51,462
4) Consumers durable	6,610	7,271	7,926	7,462
5) Personal loans	182,826	195,078	192,055	222,769
<b>C) Other</b>	<b>1,159</b>	<b>901</b>	<b>882</b>	<b>454</b>
<b>4. OTHER</b>	<b>3,222</b>	<b>1,457</b>	<b>1,548</b>	<b>3,391</b>
<b>Total Credit (1+2)</b>	<b>20,224,068</b>	<b>20,410,243</b>	<b>22,980,973</b>	<b>23,328,526</b>

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 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](http://www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf).

Source: Statistics & DWH Department, State Bank of Pakistan

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