

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-23	May-24	Jun-24	May-25 ^p
1. Credit to Government Sector (A+B)	23,805,960	30,250,103	31,764,102	34,635,128
A. SBP Credit to Government Sector (Net)	5,215,407	4,125,228	4,492,963	4,108,144
Investment in Govt. Securities	5,886,301	6,066,461	5,568,455	5,861,664
Loans to Government	751,785	729,654	720,371	754,167
Others	351	41	40	353
Less: Govt. Deposits	1,423,030	2,670,928	1,795,903	2,508,040
B. Scheduled Banks Credit to Government Sector (Net)	18,590,553	26,124,874	27,271,140	30,526,984
Investment in Govt. Securities	20,357,089	28,629,169	29,861,236	34,299,398
Loans to Government	1,937,553	1,743,851	1,789,915	1,138,705
Less: Govt. Deposits	3,704,089	4,248,145	4,380,011	4,911,119
2. Credit to Non Government Sector (A+B)	10,945,490	11,134,999	11,373,130	12,770,112
A. SBP Credit to Non Govt. Sector	74,950	66,969	84,313	81,222
B. Scheduled Banks Credit to Non Govt. Sector (I+II+III)	10,870,539	11,068,029	11,288,817	12,688,889
I. Credit to PSEs	2,162,045	2,155,540	2,142,429	2,178,616
Investment in Non-financial PSEs	535,201	545,201	544,469	544,044
Loans to Non-financial PSEs	1,626,844	1,610,339	1,597,960	1,634,571
II. Credit to NBFIs	426,022	312,531	372,710	814,765
Investment in NBFIs	96,013	113,932	118,325	130,145
Loans to NBFIs	330,009	198,599	254,385	684,620
III. Credit to Private Sector (A+B)	8,282,472	8,599,959	8,773,677	9,695,509
A. Investment in Securities & Shares of Private Sector	181,167	194,526	202,563	227,235
B. Loans to Private Sector (1-4)	8,101,305	8,405,433	8,571,114	9,468,273
1. PRIVATE SECTOR (BUSINESS)	6,958,965	7,261,413	7,417,544	8,226,662
A. Agriculture, forestry and fishing	344,332	385,130	400,878	464,730
1. Crop and animal production, hunting and related service activities	342,584	383,324	399,437	462,489
Growing of cereals , leguminous crops and oil seeds	106,153	122,886	128,878	157,796
Growing of cereals , leguminous crops and oil seeds excluding wheat	7,568	6,169	6,561	9,252
Growing of Wheat	98,585	116,717	122,317	148,543
Growing of rice	28,233	27,904	28,660	30,903
Growing of vegetables and melons, roots and tubers	5,810	5,108	5,268	7,982
Growing of sugar cane	21,590	17,791	19,294	24,089
Growing of tobacco	64	79	81	286
Growing of fibre crops	10,645	7,609	7,795	10,490
Growing of fibre crops excluding cotton	71	61	59	292
Growing of Cotton	10,574	7,548	7,736	10,197
Growing of tropical and subtropical fruits	1,253	1,388	1,398	3,766
Growing of tropical and subtropical fruits excluding mangoes	613	655	647	3,084
Growing of Mangoes	640	733	750	683
Growing of citrus fruits	811	659	647	1,107
Growing of citrus fruits excluding oranges	709	567	547	985
Growing of Oranges	102	91	100	122
Growing of pome fruits and stone fruits	1,408	679	643	129
Growing of pome fruits and stone fruits excluding apples	1,398	675	642	126
Growing of Apples	10	4	1	3
Growing of other tree and bush fruits and nuts	2,145	1,243	1,222	1,076
Growing of spices, aromatic, drug and pharmaceutical crops	27	34	34	34
Growing of other crops and plant propagation	5,558	11,077	11,922	16,632
Raising of cattle and buffaloes	81,358	96,742	98,591	104,460
Raising of sheep and goats	22	57	66	206
Raising of poultry	30,436	19,555	21,021	21,998
Raising of other animals and mixed farming	1,808	1,680	1,657	2,308
Support activities for crop production	34,697	58,463	61,601	69,692
Support activities for crop production excluding Agr. Machinery and Equip.	14,327	15,368	13,343	18,438
Agricultural machinery and equipments and related services	20,370	43,094	48,259	51,254
Support activities for animal production	2,973	1,556	1,382	1,147
Post-harvest crop activities	2,265	3,081	3,071	3,514
Seed processing for propagation	5,321	5,717	6,180	4,814
Hunting, trapping and related service activities	8	15	27	59
02 - Forestry and logging	26	27	27	22
03 - Fishing and aquaculture	1,722	1,778	1,414	2,219
Marine fishing	1,271	977	671	884
Freshwater fishing	362	724	666	1,266
Marine aquaculture	24	25	25	2
Freshwater aquaculture	64	52	51	66
B. Mining and quarrying	78,461	77,539	89,229	77,667
05 - Mining of coal and lignite	52,357	47,094	51,135	45,452
06 - Extraction of crude petroleum and natural gas	19,494	24,137	31,480	20,749
Extraction of crude petroleum	14,750	19,605	27,619	15,011
Extraction of natural gas	4,744	4,531	3,861	5,737
07 - Mining of metal ores	606	970	994	980
Mining of iron ores	65	34	54	92
Mining of other metal ores n.e.c	541	936	940	887
08-Other mining and quarrying	5,983	5,279	5,557	10,441
Quarrying of stone, sand and clay	277	248	233	474
Mining of chemical and fertilizer minerals	5,137	4,265	4,578	9,033
Extraction of peat	-	8	8	-
Extraction of salt	350	610	588	694
Other mining and quarrying n.e.c.	220	148	151	240
9 - Mining support service activities	21	59	63	46
C. Manufacturing	4,540,826	4,794,819	4,838,826	5,302,032
10 - Manufacture of food products	1,026,866	1,187,006	1,178,507	1,190,552
Processing and preserving of meat	7,974	8,976	9,473	8,044
Processing and preserving of fish, crustaceans and molluscs	2,477	1,936	2,085	2,539
Processing and preserving of fruit and vegetables	9,728	10,134	9,962	5,836
Manufacture of vegetable and animal oils and fats	156,796	142,649	157,042	135,883

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(Million Rupees)

Description	Jun-23	May-24	Jun-24	May-25 ^P
Manufacture of dairy products	61,046	54,465	48,587	37,152
Manufacture of grain mill products	266,098	279,975	281,596	325,436
a- Wheat Processing	48,039	48,759	56,095	55,717
b- Rice Processing	182,957	197,089	186,170	223,721
c- Others	35,102	34,128	39,330	45,998
Manufacture of starches and starch products	4,868	5,072	5,681	6,854
Manufacture of bakery products	54,405	65,695	64,621	63,318
Manufacture of sugar	354,574	510,105	485,581	479,376
Manufacture of cocoa, chocolate and sugar confectionery	16,644	14,892	14,864	27,145
Manufacture of macaroni, noodles, couscous and similar farinaceous products	207	98	207	94
Manufacture of prepared animal feeds	49,087	43,813	44,224	41,807
Processing/blending of spices, tea, coffee etc.	4,558	9,044	10,802	10,275
Manufacture of other food products n.e.c.,	38,405	40,153	43,780	46,793
11 - Manufacture of beverages	51,736	65,075	56,964	47,198
Manufacture of soft drinks; production of mineral waters and other bottled waters	40,302	55,516	48,765	43,083
Manufacture of soft drinks and other bottled waters	40,044	55,152	48,419	42,655
Production of mineral waters	258	364	346	428
Manufacture of other beverages n.e.c	11,434	9,559	8,199	4,115
12 - Manufacture of tobacco products	3,291	1,835	1,772	2,306
13 - Manufacture of textiles	1,573,859	1,596,995	1,610,657	1,831,567
Preparation and spinning of textile fibres	564,469	568,972	563,512	601,310
1. Cotton	423,324	429,495	419,167	442,684
2. Woolen	3,449	3,245	3,461	3,358
3. Synthetic fibre	36,977	44,870	44,251	52,678
4. Others	100,720	91,361	96,634	102,591
Weaving of textiles	323,094	321,899	327,666	374,617
1. Cotton	235,683	239,171	240,732	270,457
2. Woolen	570	361	656	424
3. Synthetic textile	11,479	9,236	11,070	13,363
4. Others	75,363	73,132	75,208	90,373
Finishing of textiles	291,017	291,957	296,959	352,306
1. Cotton	192,763	183,654	189,561	224,603
2. Woolen	325	235	266	848
3. Synthetic textile	7,236	6,496	7,411	6,958
4. Others	90,692	101,572	99,721	119,897
Manufacture of knitted and crocheted fabrics	52,503	62,808	64,367	79,031
Manufacture of made-up textile articles, except apparel	188,500	191,293	194,123	226,207
a. Manufacture of bed wear	39,304	39,452	42,174	46,607
b. Manufacture of other made up textile articles	149,196	151,841	151,948	179,601
Manufacture of carpets and rugs	1,119	1,081	1,073	869
Manufacture of other textiles n.e.c.	153,157	158,985	162,957	197,226
14 - Manufacture of wearing apparel	216,918	204,491	203,294	281,733
Manufacture of wearing apparel,	57,696	57,793	52,857	77,801
Manufacture of Ready made garments	137,238	122,589	125,363	169,358
Manufacture of articles of fur	4,126	4,788	4,620	5,523
Manufacture of knitted and crocheted apparel	17,858	19,321	20,453	29,052
15 - Manufacture of leather and related products	48,428	49,045	50,329	50,753
Tanning and dressing of leather; dressing and dyeing of fur	7,806	6,834	7,147	8,071
Manufacture of luggage, handbags and the like, saddlery and harness	2,355	2,566	2,556	2,630
Manufacture of footwear	38,266	39,646	40,627	40,052
a. Leather wear	30,337	31,459	32,897	31,272
b. Rubber and Plastic wear	7,929	8,187	7,730	8,779
16 - Manufacture of wood and of products of wood and cork, except furniture; man	8,473	8,787	9,328	9,894
17 - Manufacture of paper and paper products	96,204	121,545	126,675	143,071
18 - Printing and reproduction of recorded media	17,243	23,201	22,186	20,567
Printing	10,959	14,934	14,045	11,741
i. Printing of books, brochures and other related	7,032	8,844	7,971	8,276
ii. Printing of newspapers, journals, periodicals and related printing	3,926	6,090	6,073	3,464
Service activities related to printing	4,645	6,734	6,714	7,893
Reproduction of recorded media	1,639	1,533	1,428	933
19 - Manufacture of coke and refined petroleum products	162,841	149,376	141,783	172,934
Manufacture of coke oven products	198	251	377	1
Manufacture of refined petroleum products	162,642	149,126	141,406	172,933
20 - Manufacture of chemicals and chemical products	331,168	333,398	361,215	450,017
Manufacture of basic chemicals	80,118	99,944	101,352	110,421
Manufacture of fertilizers and nitrogen compounds	143,449	119,471	139,098	205,026
Manufacture of plastics and synthetic rubber in primary forms	19,853	28,072	28,639	31,700
Manufacture of pesticides and other agrochemical products	32,436	28,521	30,210	40,006
Manufacture of paints, varnishes and similar coatings, printing ink and mastics	21,214	21,985	24,957	22,139
Manufacture of soap and detergents, cleaning and polishing preparations, perfumes	8,285	10,297	9,964	9,269
Manufacture of other chemical products n.e.c.	22,404	23,626	25,667	29,511
Manufacture of man-made fibres	3,408	1,484	1,327	1,945
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparati	107,638	108,048	112,156	104,415
22 - Manufacture of rubber and plastics products	74,700	89,681	100,689	117,929
Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	32,617	34,675	35,010	53,951
Manufacture of other rubber products	3,410	3,350	3,871	4,012
Manufacture of plastics products	38,672	51,655	61,807	59,966
23 - Manufacture of other non-metallic mineral products	300,863	265,459	264,777	223,978
Manufacture of glass and glass products	9,538	12,373	13,528	6,771
Manufacture of refractory products	1,508	1,686	1,679	1,871
Manufacture of clay building materials	1,670	1,618	1,279	1,040
Manufacture of other porcelain and ceramic products	8,155	8,421	8,410	8,560
Manufacture of cement, lime and plaster	271,360	232,853	231,600	197,870
Manufacture of articles of concrete, cement and plaster	6,032	5,113	4,482	4,349
Cutting, shaping and finishing of stone	1,171	1,356	1,548	1,729
Manufacture of Precious non-metallic mineral products (pearls and Precious)	269	299	289	54
Manufacture of other non-metallic mineral products n.e.c.	1,160	1,739	1,962	1,734
24 - Manufacture of basic metals	202,072	242,497	239,585	261,356
Manufacture of basic iron and steel	179,586	216,866	213,118	229,983
Manufacture of basic precious and other non-ferrous metals	1,563	2,785	3,137	2,307
Casting of iron and steel	20,578	22,383	22,872	28,764
Casting of non-ferrous metals	344	463	459	303
25. Manufacture of fabricated metal products, except machinery and equipment	29,481	34,010	33,415	26,528
Manufacture of structural metal products	15,558	17,498	16,762	10,364
Manufacture of tanks, reservoirs and containers of metal	1,117	2,071	1,798	3,828
Forging, pressing, stamping and roll-forming of metal; powder metallurgy	854	1,172	1,507	1,405
Manufacture of cutlery, hand tools and general hardware	256	205	183	469
Manufacture of cutlery	39	33	33	78
Manufacture of hand tools & general hardware	216	172	150	391
Manufacture of other fabricated metal products n.e.c.	11,696	13,065	13,166	10,462
26 - Manufacture of computer, electronic and optical products	9,462	15,973	19,310	24,280
Manufacture of electronic components and boards	398	929	1,011	1,132
Manufacture of computers and peripheral equipment	1,312	1,628	1,619	1,563
Manufacture of communication equipment	4,907	10,716	13,800	19,478

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(Million Rupees)

Description	Jun-23	May-24	Jun-24	May-25 ^p
Manufacture of consumer electronics	742	760	960	728
Manufacture of measuring, testing, navigating and control equipment	451	482	463	258
Manufacture of watches and clocks	1	1	1	0
Manufacture of irradiation, electromedical and electrotherapeutic equipment	1,518	1,336	1,340	995
Manufacture of optical instruments and photographic equipment	23	28	27	26
Manufacture of magnetic and optical media	112	95	89	100
27 - Manufacture of electrical equipment	116,190	136,183	140,724	136,750
Manufacture of electric motors, generators, transformers and electricity distribution	14,019	19,656	22,477	13,348
Manufacture of batteries and accumulators	9,077	10,783	14,548	10,973
Manufacture of fibre optic cables	9,145	10,763	11,907	11,870
Manufacture of other electronic and electric wires and cables	14,371	18,575	19,692	28,569
Manufacture of wiring devices	-	6	6	5
Manufacture of electric lighting equipment	509	454	469	1,010
Manufacture of domestic appliances	46,114	45,403	45,950	48,276
Manufacture of Fans	1,789	2,125	2,296	2,235
Manufacture of Refrigerators and Freezers	12,415	14,331	14,285	19,449
Manufacture of Washing and drying Machines	3	3	3	116
Manufacture of other domestic appliances	31,907	28,943	29,366	26,476
Manufacture of other electrical equipment n.e.c	22,954	30,543	25,676	22,701
28 - Manufacture of machinery and equipment	20,335	23,897	24,257	40,742
Manufacture of engines and turbines, except aircraft, vehicle and cycle engines	870	671	684	938
Manufacture of pumps, compressors, taps and valves	1,935	2,222	2,034	558
Manufacture of bearings, gears, gearing and driving elements	541	497	486	511
Manufacture of ovens, furnaces and furnace burners	42	-	-	-
Manufacture of office machinery and equipment (except computers and peripheral e	60	87	84	41
Manufacture of other general-purpose machinery	3,974	8,069	7,977	6,404
Manufacture of agricultural and forestry machinery	7,047	7,863	8,785	16,285
Manufacture of metal-forming machinery, machine tools and metallurgy	847	818	838	288
Manufacture of machinery for mining, quarrying and construction	108	161	173	318
Manufacture of machinery for food, beverage and tobacco processing	2,325	1,508	1,111	684
Manufacture of machinery for textile, apparel and leather production	1,765	1,624	1,704	10,135
Manufacture of other special-purpose machinery	820	378	381	4,581
29 - Manufacture of motor vehicles, trailers and semi-trailers	68,414	66,875	64,902	62,435
Manufacture of motor vehicles	51,171	52,630	50,248	47,714
Manufacture of bodies (coachwork) for motor vehicles; manufacture of trailers and s	281	287	287	383
Manufacture of parts and accessories for motor vehicles	16,962	13,958	14,368	14,338
30 - Manufacture of other transport equipment	13,743	11,723	11,901	11,275
Building of ships, floating structures and boats	-	-	-	-
Manufacture of railway locomotives and rolling stock	-	-	-	-
Manufacture of motorcycles	4,309	4,088	4,188	3,671
Manufacture of bicycles and invalid carriages	5	7	22	7
Manufacture of other transport equipment n.e.c.	9,430	7,628	7,692	7,597
31 - Manufacture of furniture	6,104	5,665	5,811	7,229
32. Other manufacturing	52,525	52,563	57,461	81,171
Manufacture of jewellery and related articles	366	298	294	13,392
Manufacture of imitation jewellery and related articles	97	34	33	30
Manufacture of musical instruments	976	804	813	1,002
Manufacture of sports goods	6,505	6,130	6,513	10,176
Manufacture of games and toys	2	1	1	7
Manufacture of medical and dental instruments and supplies	6,004	4,697	4,677	4,209
Manufacture of Handicrafts	47	419	418	384
Other manufacturing n.e.c.	38,527	40,180	44,712	51,971
33 - Repair and installation of machinery and equipment	2,274	1,491	1,126	3,353
D. Electricity, gas, steam and air conditioning supply	571,642	493,181	514,269	492,742
Electric power generation, transmission and distribution	561,092	483,562	505,068	484,256
a) Hydal	30,649	20,731	26,682	30,691
b) Thermal	144,608	115,495	124,635	120,755
c) Coal Based	123,905	124,092	131,163	124,757
d) Wind	61,506	51,802	50,842	45,436
e) Solar	7,229	15,300	15,739	14,588
f) Other	193,194	156,143	156,006	148,030
Manufacture of gas; distribution of gaseous fuels through mains	10,520	9,557	9,161	8,479
Steam and air conditioning supply	30	62	40	8
E. Water supply; sewerage, waste management and remediation activities	14,547	23,026	23,968	32,094
36 - Water collection, treatment and supply	178	5,782	9,225	20,401
37 - Sewerage	12	5	5	4
38 - Waste collection, treatment and disposal activities; materials recovery	14,353	17,236	14,735	11,687
Waste Collection, treatment and disposal activities	14,353	17,236	14,735	11,687
Ship Breaking and materials recovery	14,261	16,683	13,912	9,820
Waste Collection, treatment and disposal activities n.e.c	92	553	824	1,867
39 - Remediation activities and other waste management services	4	3	3	2
F. Construction	190,233	195,902	192,852	218,943
41 - Construction of buildings	139,806	139,758	137,316	153,071
Residential	70,075	70,789	68,032	75,755
Non residential	69,732	68,969	69,284	77,316
42 - Civil engineering	47,156	53,056	52,373	61,974
Construction of roads and railways	19,725	21,565	21,498	21,038
Construction of utility projects	9,269	8,565	9,158	15,272
Construction of other civil engineering projects	18,161	22,926	21,718	25,664
43 - Specialized construction activities	3,270	3,088	3,162	3,898
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	451,839	507,878	539,923	658,431
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	28,641	25,552	26,748	24,882
Sale of motor vehicles	20,059	16,903	18,647	15,998
Maintenance and repair of motor vehicles	1,145	1,115	1,112	943
Sale of motor vehicle parts and accessories	4,934	5,267	4,636	5,422
Sale, maintenance and repair of motorcycles and related parts and accessories	2,502	2,267	2,353	2,518
46 - Wholesale trade, except of motor vehicles and motorcycles	248,624	282,573	304,749	363,107
Wholesale on a fee or contract basis	5,945	7,677	7,796	9,032
Wholesale of agricultural raw materials and live animals	8,897	10,121	10,687	9,281
Wholesale of food, beverages and tobacco	14,398	21,882	20,261	24,451
Wholesale of textiles, clothing and footwear	6,869	7,458	9,415	7,686
Wholesale of other household goods	18,859	16,908	16,648	17,632
Wholesale of computers, computer peripheral equipment and software	3,042	3,461	3,394	1,806
Wholesale of electronic and telecommunications equipment and parts	6,568	10,188	10,729	14,260
Wholesale of agricultural machinery, equipment and supplies	3,018	3,563	5,402	2,897
Wholesale of other machinery and equipment	3,968	4,852	4,278	5,266
Wholesale of solid, liquid and gaseous fuels and related products	35,647	46,167	41,117	57,421
Wholesale of metals and metal ores	4,287	5,064	4,780	5,676
Wholesale of construction materials, hardware, plumbing and heating equipment and	6,037	6,533	6,282	5,001
Wholesale of fertilizers and agrochemical products	20,680	22,902	24,337	36,405
Wholesale of plastic materials in primary forms	1,239	1,021	1,213	1,952
Wholesale of paper in bulk	1,094	988	1,195	575
Wholesale of waste and scrap and other products n.e.c.	2,480	4,583	6,948	10,836
Non-specialized wholesale trade	105,598	109,206	130,267	152,929
47 - Retail trade, except of motor vehicles and motorcycles	174,574	199,753	208,427	270,443

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Description	Jun-23	May-24	Jun-24	May-25 ^P
Retail sale in non-specialized stores with food, beverages or tobacco predominating	2,061	1,623	1,742	5,670
Other retail sale in non-specialized stores	4,676	5,500	5,665	6,834
Retail sale of food in specialized stores	3,483	2,860	3,061	3,503
Retail sale of beverages in specialized stores	202	180	243	188
Retail sale of tobacco products in specialized stores	55	103	93	66
Retail sale of automotive fuel in specialized stores/pumps	22,067	30,590	23,093	21,099
Retail sale of computers, peripheral units, software and telecommunications equipment	1,385	1,545	1,574	1,834
Retail sale of audio and video equipment in specialized stores	79	62	70	407
Retail sale of textiles in specialized stores	1,766	2,832	2,566	5,329
Retail sale of hardware, paints and glass in specialized stores	533	592	601	1,747
Retail sale of carpets, rugs, wall and floor coverings in specialized stores	224	195	189	192
Retail sale of electrical household appliances, furniture, lighting equipment and other	3,130	3,226	3,207	4,321
Retail sale of books, newspapers and stationary in specialized stores	905	879	859	907
Retail sale of music and video recordings in specialized stores	8	7	5	17
Retail sale of sporting equipment in specialized stores	74	105	200	67
Retail sale of games and toys in specialized stores	22	54	60	63
Retail sale of clothing, footwear and leather articles in specialized stores	5,115	5,293	5,255	7,162
Retail sale of pharmaceutical and medical goods, cosmetic and toilet articles in specialized stores	8,150	11,828	11,964	19,599
Other retail sale of new goods in specialized stores	2,423	1,988	2,074	2,184
Retail sale of second-hand goods	51	73	74	84
Others retail sale n.e.c	118,165	130,216	145,831	189,172
H. Transportation and storage	118,757	119,278	123,533	124,357
49 - Land transport and transport via pipelines	56,285	53,380	53,702	45,632
Passenger rail transport, interurban	306	185	184	233
Freight rail transport	6	45	45	375
Urban and suburban passenger land transport	8,471	12,454	12,696	12,366
Other passenger land transport	35,155	28,520	28,551	13,158
Freight transport by road	9,491	9,804	10,013	17,790
Transport via pipeline	2,858	2,372	2,214	1,709
50 - Water transport	1,203	817	843	518
Sea and coastal passenger water transport	63	62	62	60
Sea and coastal freight water transport	1,040	670	701	224
Inland passenger water transport	-	6	6	5
Inland freight water transport	99	78	75	229
51 - Air transport	1,513	1,049	1,080	1,771
Passenger air transport	1,307	832	847	1,445
Freight air transport	205	217	234	327
52 - Warehousing and support activities for transportation	53,356	55,781	59,845	66,543
Warehousing and storage	24,213	20,199	22,283	24,429
Cargo handling	21,850	28,907	31,024	26,891
Other transportation support activities n.e.c	7,294	6,675	6,539	15,223
53 - Courier activities other than national post activities	6,399	8,251	8,062	9,893
I. Accommodation and food service activities	37,046	39,473	38,348	78,539
55 - Accommodation	22,806	24,603	23,919	63,294
Short term accommodation activities (Hotels etc)	21,259	23,522	22,840	62,208
Other accommodation n.e.c	1,547	1,080	1,078	1,086
56-Food and beverage service activities	14,240	14,871	14,429	15,246
J. Information and communication	340,357	383,692	406,897	508,834
58 - Publishing activities	2,473	3,029	2,535	10,216
Book publishing	210	235	204	232
Publishing of newspapers, journals and periodicals	143	43	84	111
Other publishing activities n.e.c	431	535	528	430
Software publishing	1,690	2,217	1,719	9,444
59 - Motion picture, video and television programme production, sound recording	2,571	2,018	1,910	1,646
60 - Programming and broadcasting activities	1,291	1,631	1,523	1,134
61 - Telecommunications	319,068	361,367	385,621	477,562
Wired telecommunications activities	29,385	33,254	35,704	57,429
Wireless telecommunications activities	176,360	200,961	216,391	273,997
Other telecommunications activities n.e.c	113,323	127,152	133,526	146,137
62 - Computer programming, consultancy and related activities	10,151	10,553	10,051	14,476
Computer programming activities	2,982	2,823	2,887	4,884
Computer consultancy and computer facilities management activities	1,276	1,709	1,686	2,112
Other information technology and computer service activities	5,894	6,020	5,478	7,480
63 - Information service activities	4,803	5,095	5,257	3,800
Data processing, hosting and related activities	2,724	2,670	2,633	2,156
Web portals	1	21	48	27
News agency activities	8	8	8	-
Other information service activities n.e.c.	2,070	2,396	2,569	1,616
K. Real estate activities	36,254	37,841	37,773	38,399
L. Professional, scientific and technical activities	59,061	56,242	59,264	56,757
69 - Legal and accounting activities	908	1,051	1,813	2,193
Legal activities	99	60	419	82
Accounting, bookkeeping and auditing activities; tax consultancy	808	991	1,394	2,110
70 - Activities of head offices; management consultancy activities	1,147	1,313	1,275	1,597
71 - Architectural and engineering activities; technical testing and analysis	5,114	5,547	5,351	7,880
72 - Scientific research and development	4,130	3,756	3,709	3,385
73 - Advertising and market research	4,533	4,245	4,189	3,316
74 - Other professional, scientific and technical activities	43,118	40,174	42,641	38,181
75 - Veterinary activities	113	156	286	206
M. Administrative and support service activities	51,840	51,833	51,536	56,600
77 - Rental and leasing activities	2,023	2,335	2,553	3,585
Renting and leasing of motor vehicles	1,606	1,822	2,068	2,894
Renting and leasing of recreational and sports goods	-	-	-	10
Renting and leasing of other machinery, equipment and tangible goods n.e.c	417	513	486	681
78 - Employment activities	717	568	568	543
79 - Travel agency, tour operator, reservation service and related activities	11,159	14,088	14,125	15,244
80 - Security and investigation activities	2,923	2,698	2,957	3,016
81. Services to buildings and landscape activities	163	362	409	571
82 - Office administrative, office support and other business support activities	34,856	31,782	30,923	33,640
N. Education	33,435	27,195	29,145	25,738
Pre-primary and primary education	4,442	1,866	1,805	1,571
General secondary education	8,101	7,278	8,176	6,722
Technical and vocational secondary education	118	140	143	130
Higher education	12,045	7,875	8,020	7,817
Sports and recreation education	1	1	22	8
Cultural education	-	-	-	3
Other education n.e.c.	5,315	7,062	7,740	7,387
Educational support activities	3,413	2,974	3,239	2,100
O. Human health and social work activities	16,986	17,479	18,198	15,106
86 - Human health activities	17,136	17,136	17,843	15,041
Hospital activities	12,983	11,279	12,004	9,284
Medical and dental practice activities	801	767	736	746
Other human health activities	3,185	5,089	5,104	5,011
87 - Residential care activities	1	14	26	9
88. Social work activities with and without accommodation	15	329	329	56

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-23	May-24	Jun-24	May-25 ^P
P. Arts, entertainment and recreation	1,889	1,705	1,723	2,206
90 - Creative, arts and entertainment activities	811	603	612	819
91 - Libraries, archives, museums and other cultural activities	802	715	727	633
92 - Sports activities and amusement and recreation activities	276	387	385	754
Q. Other service activities	71,461	49,200	51,182	73,484
93-Activities of membership organizations	216	22	22	196
94-Repair of computers and personal and household goods	1,092	461	422	230
95-Other personal service activities	54,127	41,886	43,830	64,932
96-Activities of households as employers of domestic personnel	4,076	1,616	1,554	2,124
97-Undifferentiated goods- and services-producing activities of private household:	11,949	5,215	5,354	6,000
2. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	13,621	15,459	15,562	10,110
A. Government Trusts and Non-profit Organizations	765	1,468	1,527	1,118
B. Private Trusts and Non-profit Organizations	12,469	13,317	13,358	7,843
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	387	673	677	1,149
3. PERSONAL	1,126,498	1,127,202	1,135,573	1,225,981
A. Bank Employees	266,074	325,495	332,608	313,942
1) For house building	207,683	253,650	258,618	233,936
2) For transport i.e. purchase of car etc.	51,980	63,049	64,912	71,335
3) Other purposes	6,410	8,796	9,078	8,672
B. Consumer Financing	859,731	801,100	802,352	911,440
1) For house building	212,315	205,296	203,580	201,826
2) For transport i.e. purchase of car etc	293,728	232,793	230,501	271,238
3) Credit cards	93,775	118,410	122,272	161,183
4) Consumers durable	7,280	7,030	7,397	8,790
5) Personal loans	252,633	237,571	238,602	268,403
C) Other	693	608	612	599
4. OTHER	2,221	1,359	2,436	5,520
Total Credit (1+2)	34,751,449	41,385,102	43,137,232	47,405,240

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. Credit may be arrived at by adding "SBP and Banks' Investment in Securities & Shares".

3. 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 Accrued basis and includes data pertaining to NBFCs.

4. 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.

5. W.e.f. June 30, 2019, the data has been revised.

6. Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf.

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

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