

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

	(Million Rupees)			
Description	June-15	May-16	June-16	May-17 ^P
1. Credit to Government Sector (A+B)	7,265,070	7,885,070	8,109,481	8,882,142
A. SBP Credit to Government Sector (Net)	1,987,950	1,586,876	1,454,173	2,320,920
Investment in Govt. Securities	2,324,419	2,176,504	2,071,967	2,925,419
Loans to Government	8,035	2,740	2,740	2,740
Others	8,072	8,581	8,581	9,136
Less: Govt. Deposits	352,576	600,949	629,116	616,375
B. Scheduled Banks Credit to Government Sector (Net)	5,277,120	6,298,193	6,655,308	6,561,221
Investment in Govt. Securities	5,681,232	6,790,033	7,240,110	7,362,221
Loans to Government	581,328	646,708	650,448	692,861
Less: Govt. Deposits	985,440	1,138,548	1,235,250	1,493,860
2. Credit to Non Government Sector (A+B)	4,409,977	4,735,608	4,953,192	5,791,211
A. SBP Credit to Non Govt. Sector	29,826	33,288	32,603	32,520
B. Scheduled Banks Credit to Non Govt. Sector (I+II+III)	4,380,151	4,702,320	4,920,590	5,758,691
I. Credit to PSEs	611,812	668,017	749,837	1,000,144
Investment in Non-financial PSEs	70,366	83,852	97,822	210,628
Loans to Non-financial PSEs	541,447	584,165	652,015	789,515
II. Credit to NBFIs	117,274	116,946	128,901	138,169
Investment in NBFIs	69,562	57,497	60,665	57,954
Loans to NBFIs	47,711	59,449	68,235	80,215
III. Credit to Private Sector (A+B)*	3,651,065	3,917,357	4,041,852	4,620,378
A. Investment in Securities & Shares of Private Sector	223,380	239,777	248,621	270,539
B. Loans to Private Sector (1-4)	3,427,685	3,677,580	3,793,231	4,349,838
1. Loans to Private Sector Business	3,015,462	3,252,419	3,355,466	3,848,976
Agriculture, hunting and forestry	285,402	294,265	293,136	294,281
Growing of crops	196,049	193,447	188,958	187,701
Farming of animals (Livestock)	58,413	70,548	74,637	77,588
Agricultural and animal husbandry services	396	1,335	1,515	2,835
Agricultural machinery and equipments	30,207	28,863	27,913	25,895
Hunting, trapping, forestry & logging	337	72	112	263
Fishing, fish farming	922	905	823	787
Mining and Quarrying	20,835	26,213	26,534	39,022
Mining of coal, lignite and extraction of peat	1,980	8,846	8,676	13,431
Extraction of crude petroleum & Natural gas	16,954	12,345	12,661	22,547
Iron ores & non ferrous metals	317	491	557	1,003
Quarrying of stone, sand and clay	312	502	831	405
Chemical, fertilizer, salt etc	1,271	4,030	3,809	1,637
Manufacturing	1,704,406	1,873,788	1,915,286	2,237,606
Food products and beverages	429,714	470,613	476,381	621,595
Tobacco products	1,924	3,695	3,380	7,263
Textiles	549,687	615,644	612,342	701,057
- Spinning, weaving, finishing of textiles	424,321	470,433	468,416	540,888
a. Spinning of fibres	228,749	257,778	259,114	285,488
b. Weaving of textiles	100,064	106,685	110,584	138,459
c. Finishing of textiles	95,508	105,970	98,719	116,942
- Made-up textile articles	60,747	66,162	65,298	69,245
- Knit wear	29,116	29,777	27,238	28,500
- Carpets and rugs	3,695	3,109	3,194	3,586
- Other textiles n.e.c.	31,808	46,162	48,197	58,838
Wearing apparel, readymade garments	53,667	57,162	59,330	75,794
Tanning and dressing of leather; manufacture of luggage and footwear	27,512	25,984	23,687	25,033
Tanning and dressing of leather	11,099	10,993	11,209	10,187
Footwear	16,413	14,992	12,478	14,846
Wood and of products of wood and cork,	2,510	2,014	2,157	2,478
Paper, paperboard and products	36,591	40,001	41,137	37,669
Printing, publishing and allied industries	6,444	7,077	7,624	7,893
Coke, refined petroleum products	56,677	60,834	65,775	70,697
Chemicals and chemical products	209,714	254,348	270,388	286,051
Rubber and plastics products	27,879	29,231	31,410	32,879
Other non-metallic mineral products	73,420	68,504	69,245	84,995
Basic metals	83,555	79,959	87,264	99,610
Fabricated metal products	10,816	16,385	19,619	18,657
Machinery and equipment	23,306	20,115	22,667	29,559
Office, accounting and computing machinery	966	822	968	330
Electrical machinery and apparatus	47,810	51,516	52,877	55,843
Radio, television and communication equipment and apparatus	3,320	6,071	6,056	5,739
Medical, precision and optical instruments, watches and clocks	5,906	5,974	6,717	6,367
Motor vehicles, trailers and semi-trailers	19,349	20,586	20,163	21,316
Other transport equipment	3,459	7,954	4,907	7,124
Furniture and fixture	1,654	2,157	2,283	2,621
Jewellery and related articles	605	616	728	711
Sports goods	4,670	4,287	4,375	4,279
Handicrafts	98	74	80	244
Other manufacturing n.e.c.	23,153	22,163	23,727	31,802
Ship breaking and waste / scrape (junk) etc.	25,920	27,276	25,890	26,317
Electricity, gas and water supply	267,205	311,220	312,794	363,851
Construction	65,965	92,257	97,550	129,192
Building	42,000	50,929	47,303	59,418
Infrastructure	23,965	41,328	50,247	69,774
Commerce and Trade	236,984	250,574	266,256	293,562
Sale, maintenance and repair of motor vehicles and motorcycles	13,075	12,775	13,378	14,815
Wholesale and commission trade	121,236	126,882	137,311	138,374
a. Exports	28,708	34,086	32,263	24,243
b. Imports	23,724	28,473	25,782	32,973
c. Domestic whole sales	68,805	64,323	79,266	81,159
Retail trade	102,674	110,917	115,567	140,373

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(Outstanding position at the end of month)

(Million Rupees)

Description	June-15	May-16	June-16	May-17 ^P
Hotels, restaurants and clubs etc	21,256	27,326	27,962	34,067
Transport, storage and communications	146,555	168,343	182,154	185,539
Real estate, renting and business activities	97,699	108,304	114,125	131,290
Education	9,534	10,978	17,696	12,970
Health and social work	4,700	4,325	5,065	4,753
Other community, social and personal service activities	18,553	26,631	26,678	32,271
Other private business n.e.c	109,526	30,014	43,519	63,467
2. Trust Funds & NPOs	13,958	13,727	14,208	13,820
3. Personal	383,106	404,947	415,328	481,114
Bank Employees	99,352	97,284	108,891	111,866
Consumer Financing	275,309	300,460	300,859	365,277
For house building	40,207	46,814	48,153	59,283
For transport i.e. purchase of car etc	85,123	108,820	111,960	145,029
Credit cards	23,857	26,044	25,566	30,840
Consumers durable	372	1,058	764	1,885
Personal loans	125,750	117,724	114,415	128,241
Other	8,445	7,203	5,577	3,971
4. Other	15,159	6,486	8,229	5,928
Total Credit (1+2)	11,675,047	12,620,678	13,062,673	14,673,352

Notes:

P : Provisional

- 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".
- Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 3.1 of United Nation adopted from Dec 2003.
- 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.
- Islamic Financings, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f June 2014.
- Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf.

Source: Statistics & DWH Department, State Bank of Pakistan

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