

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

Description	June-16	Oct-16	June-17	Oct-17 <sup>P</sup>
<b>1. Credit to Government Sector (A+B)</b>	<b>8,109,481</b>	<b>8,246,864</b>	<b>9,129,520</b>	<b>9,435,559</b>
<b>A. SBP Credit to Government Sector (Net)</b>	<b>1,454,173</b>	<b>2,239,551</b>	<b>2,338,844</b>	<b>2,616,271</b>
Investment in Govt. Securities	2,071,967	2,820,774	2,521,272	2,940,600
Loans to Government	2,740	2,740	19,857	2,740
Others	8,581	8,681	9,565	9,658
Less: Govt. Deposits	629,116	592,644	211,850	336,728
<b>B. Scheduled Banks Credit to Government Sector (Net)</b>	<b>6,655,308</b>	<b>6,007,313</b>	<b>6,790,676</b>	<b>6,819,289</b>
Investment in Govt. Securities	7,240,110	6,743,989	7,676,004	7,785,813
Loans to Government	650,448	604,111	698,927	680,532
Less: Govt. Deposits	1,235,250	1,340,787	1,584,255	1,647,056
<b>2. Credit to Non Government Sector (A+B)</b>	<b>4,953,192</b>	<b>4,968,333</b>	<b>6,038,125</b>	<b>6,041,886</b>
<b>A. SBP Credit to Non Govt. Sector</b>	<b>32,603</b>	<b>33,159</b>	<b>132,628</b>	<b>122,241</b>
<b>B. Scheduled Banks Credit to Non Govt. Sector (I+II+III)</b>	<b>4,920,590</b>	<b>4,935,175</b>	<b>5,905,497</b>	<b>5,919,645</b>
<b>I. Credit to PSEs</b>	<b>749,837</b>	<b>782,323</b>	<b>1,012,310</b>	<b>992,711</b>
Investment in Non-financial PSEs	97,822	136,624	205,006	206,451
Loans to Non-financial PSEs	652,015	645,699	807,304	786,260
<b>II. Credit to NBFIs</b>	<b>128,901</b>	<b>129,999</b>	<b>138,894</b>	<b>132,374</b>
Investment in NBFIs	60,665	59,572	57,465	56,099
Loans to NBFIs	68,235	70,427	81,429	76,275
<b>III. Credit to Private Sector (A+B)*</b>	<b>4,041,852</b>	<b>4,022,853</b>	<b>4,754,294</b>	<b>4,794,559</b>
<b>A. Investment in Securities &amp; Shares of Private Sector</b>	<b>248,621</b>	<b>255,415</b>	<b>264,563</b>	<b>252,345</b>
<b>B. Loans to Private Sector (1-4)</b>	<b>3,793,231</b>	<b>3,767,438</b>	<b>4,489,731</b>	<b>4,542,214</b>
<b>1. Loans to Private Sector Business</b>	<b>3,337,323</b>	<b>3,297,232</b>	<b>3,962,210</b>	<b>3,984,992</b>
Agriculture, hunting and forestry	285,096	298,402	297,493	298,462
Growing of crops	180,917	195,590	193,080	184,399
Farming of animals (Livestock)	74,637	70,722	76,833	85,494
Agricultural and animal husbandry services	1,515	3,138	2,440	4,556
Agricultural machinery and equipments	27,913	28,842	24,863	23,727
Hunting, trapping, forestry & logging	112	110	277	286
Fishing, fish farming	823	791	874	673
Mining and Quarrying	26,534	31,712	40,267	43,149
Mining of coal, lignite and extraction of peat	8,676	8,675	13,312	18,463
Extraction of crude petroleum & Natural gas	12,661	17,049	24,044	21,307
Iron ores & non ferrous metals	557	1,220	888	757
Quarrying of stone, sand and clay	831	452	430	697
Chemical, fertilizer, salt etc	3,809	4,317	1,594	1,926
Manufacturing	1,915,286	1,845,494	2,299,628	2,298,305
Food products and beverages	476,381	406,319	627,642	586,052
Tobacco products	3,380	1,631	9,326	3,097
Textiles	612,342	634,303	695,106	753,782
- Spinning, weaving, finishing of textiles	468,416	489,670	539,101	587,434
a. Spinning of fibres	259,114	278,610	282,239	311,394
b. Weaving of textiles	110,584	117,261	140,637	149,832
c. Finishing of textiles <sup>a</sup>	98,719	93,799	116,224	126,208
- Made-up textile articles	65,298	62,217	66,665	84,878
- Knit wear	27,238	28,598	28,532	31,287
- Carpets and rugs	3,194	3,234	3,564	2,785
- Other textiles n.e.c.	48,197	50,585	57,244	47,399
Wearing apparel, readymade garments	59,330	63,047	74,934	78,596
Tanning and dressing of leather; manufacture of luggage and footwear	23,687	22,966	24,039	23,696
Tanning and dressing of leather	11,209	10,386	9,761	9,520
Footwear	12,478	12,580	14,278	14,176
Wood and of products of wood and cork,	2,157	2,079	2,582	2,508
Paper, paperboard and products	41,137	38,894	43,193	39,265
Printing, publishing and allied industries	7,624	7,271	7,849	9,185
Coke, refined petroleum products	65,775	66,165	81,341	67,423
Chemicals and chemical products	270,388	266,129	304,676	284,067
Rubber and plastics products	31,410	28,004	36,503	33,626
Other non-metallic mineral products	69,245	65,030	89,715	94,652
Basic metals	87,264	82,563	107,931	112,661
Fabricated metal products	19,619	16,466	23,409	26,204
Machinery and equipment	22,667	24,382	27,745	33,035
Office, accounting and computing machinery	968	316	349	315
Electrical machinery and apparatus	52,877	51,561	60,620	67,157
Radio, television and communication equipment and apparatus	6,056	4,578	5,897	5,978
Medical, precision and optical instruments, watches and clocks	6,717	6,151	5,895	5,662
Motor vehicles, trailers and semi-trailers	20,163	21,692	20,769	24,214
Other transport equipment	4,907	6,165	6,930	7,410
Furniture and fixture	2,283	2,330	2,686	3,081
Jewellery and related articles	728	591	705	702
Sports goods	4,375	3,961	4,588	4,133
Handicrafts	80	75	275	81
Other manufacturing n.e.c.	23,727	22,827	34,923	31,722
Ship breaking and waste / scrape (junk) etc.	25,890	24,422	25,971	31,989
Electricity, gas and water supply	305,159	313,687	365,261	379,394
Construction	97,550	93,622	138,572	135,376
Building	47,303	42,169	64,725	67,601
Infrastructure	50,247	51,453	73,847	67,775
Commerce and Trade	265,501	265,141	308,247	313,717
Sale, maintenance and repair of motor vehicles and motorcycles	13,378	13,996	17,109	16,251
Wholesale and commission trade	137,311	131,521	148,032	153,773
a. Exports	32,263	25,866	25,230	24,946
b. Imports	25,782	27,572	33,840	39,064
c. Domestic whole sales	79,266	78,083	88,962	89,763
Retail trade	114,813	119,624	143,105	143,693

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(Outstanding position at the end of month)

<b>(Million Rupees)</b>				
<b>Description</b>	<b>June-16</b>	<b>Oct-16</b>	<b>June-17</b>	<b>Oct-17<sup>P</sup></b>
Hotels, restaurants and clubs etc	27,962	27,684	35,171	31,439
Transport, storage and communications	181,826	183,638	211,004	211,522
Real estate, renting and business activities	114,125	122,434	132,453	142,695
Education	17,696	11,309	17,438	19,942
Health and social work	5,065	5,366	4,987	6,258
Other community, social and personal service activities	26,612	29,306	30,346	30,138
Other private business n.e.c	42,198	44,224	54,497	41,933
<b>2. Trust Funds &amp; NPOs</b>	<b>14,208</b>	<b>13,916</b>	<b>16,847</b>	<b>17,910</b>
<b>3. Personal</b>	<b>433,471</b>	<b>452,335</b>	<b>504,460</b>	<b>536,432</b>
<b>Bank Employees</b>	<b>108,891</b>	<b>106,201</b>	<b>110,766</b>	<b>113,247</b>
<b>Consumer Financing</b>	<b>319,002</b>	<b>341,920</b>	<b>389,549</b>	<b>413,840</b>
For house building	48,153	50,746	60,688	68,507
For transport i.e. purchase of car etc	111,960	127,932	150,281	165,342
Credit cards	25,566	27,024	30,081	32,081
Consumers durable	764	777	1,701	3,165
Personal loans	132,558	135,441	146,799	144,745
<b>Other</b>	<b>5,577</b>	<b>4,215</b>	<b>4,145</b>	<b>9,345</b>
<b>4. Other</b>	<b>8,229</b>	<b>3,954</b>	<b>6,213</b>	<b>2,879</b>
<b>Total Credit (1+2)</b>	<b>13,062,673</b>	<b>13,215,197</b>	<b>15,167,645</b>	<b>15,477,445</b>

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

Source: Statistics & DWH Department, State Bank of Pakistan

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