

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

	(Million Rupees)		
Description	June-15	June-16	June-17 ^P
1. Credit to Government Sector (A+B)	7,265,070	8,109,481	9,131,710
A. SBP Credit to Government Sector (Net)	1,987,950	1,454,173	2,338,844
Investment in Govt. Securities	2,324,419	2,071,967	2,521,272
Loans to Government	8,035	2,740	19,857
Others	8,072	8,581	9,565
Less: Govt. Deposits	352,576	629,116	211,850
B. Scheduled Banks Credit to Government Sector (Net)	5,277,120	6,655,308	6,792,866
Investment in Govt. Securities	5,681,232	7,240,110	7,678,194
Loans to Government	581,328	650,448	698,927
Less: Govt. Deposits	985,440	1,235,250	1,584,255
2. Credit to Non Government Sector (A+B)	4,409,977	4,953,192	6,038,125
A. SBP Credit to Non Govt. Sector	29,826	32,603	132,628
B. Scheduled Banks Credit to Non Govt. Sector (I+II+III)	4,380,151	4,920,590	5,905,498
I. Credit to PSEs	611,812	749,837	1,012,310
Investment in Non-financial PSEs	70,366	97,822	205,006
Loans to Non-financial PSEs	541,447	652,015	807,304
II. Credit to NBFIs	117,274	128,901	138,906
Investment in NBFIs	69,562	60,665	57,477
Loans to NBFIs	47,711	68,235	81,429
III. Credit to Private Sector (A+B)*	3,651,065	4,041,852	4,754,282
A. Investment in Securities & Shares of Private Sector	223,380	248,621	264,551
B. Loans to Private Sector (1-4)	3,427,685	3,793,231	4,489,731
1. Loans to Private Sector Business	3,015,462	3,355,466	3,980,954
Agriculture, hunting and forestry	285,402	293,136	297,493
Growing of crops	196,049	188,958	193,080
Farming of animals (Livestock)	58,413	74,637	76,833
Agricultural and animal husbandry services	396	1,515	2,440
Agricultural machinery and equipments	30,207	27,913	24,863
Hunting, trapping, forestry & logging	337	112	277
Fishing, fish farming	922	823	874
Mining and Quarrying	20,835	26,534	40,267
Mining of coal, lignite and extraction of peat	1,980	8,676	13,312
Extraction of crude petroleum & Natural gas	16,954	12,661	24,044
Iron ores & non ferrous metals	317	557	888
Quarrying of stone, sand and clay	312	831	430
Chemical, fertilizer, salt etc	1,271	3,809	1,594
Manufacturing	1,704,406	1,915,286	2,299,628
Food products and beverages	429,714	476,381	627,642
Tobacco products	1,924	3,380	9,326
Textiles	549,687	612,342	695,106
- Spinning, weaving, finishing of textiles	424,321	468,416	539,101
a. Spinning of fibres	228,749	259,114	282,239
b. Weaving of textiles	100,064	110,584	140,637
c. Finishing of textiles	95,508	98,719	116,224
- Made-up textile articles	60,747	65,298	66,665
- Knit wear	29,116	27,238	28,532
- Carpets and rugs	3,695	3,194	3,564
- Other textiles n.e.c.	31,808	48,197	57,244
Wearing apparel, readymade garments	53,667	59,330	74,934
Tanning and dressing of leather; manufacture of luggage and footwear	27,512	23,687	24,039
Tanning and dressing of leather	11,099	11,209	9,761
Footwear	16,413	12,478	14,278
Wood and of products of wood and cork,	2,510	2,157	2,582
Paper, paperboard and products	36,591	41,137	43,193
Printing, publishing and allied industries	6,444	7,624	7,849
Coke, refined petroleum products	56,677	65,775	81,341
Chemicals and chemical products	209,714	270,388	304,676
Rubber and plastics products	27,879	31,410	36,503
Other non-metallic mineral products	73,420	69,245	89,715
Basic metals	83,555	87,264	107,931
Fabricated metal products	10,816	19,619	23,409
Machinery and equipment	23,306	22,667	27,745
Office, accounting and computing machinery	966	968	349
Electrical machinery and apparatus	47,810	52,877	60,620
Radio, television and communication equipment and apparatus	3,320	6,056	5,897
Medical, precision and optical instruments, watches and clocks	5,906	6,717	5,895
Motor vehicles, trailers and semi-trailers	19,349	20,163	20,769
Other transport equipment	3,459	4,907	6,930
Furniture and fixture	1,654	2,283	2,686
Jewellery and related articles	605	728	705
Sports goods	4,670	4,375	4,588
Handicrafts	98	80	275
Other manufacturing n.e.c.	23,153	23,727	34,923
Ship breaking and waste / scrape (junk) etc.	25,920	25,890	25,971
Electricity, gas and water supply	267,205	312,794	368,679
Construction	65,965	97,550	138,572
Building	42,000	47,303	64,725
Infrastructure	23,965	50,247	73,847
Commerce and Trade	236,984	266,256	309,045
Sale, maintenance and repair of motor vehicles and motorcycles	13,075	13,378	17,109
Wholesale and commission trade	121,236	137,311	148,032
a. Exports	28,708	32,263	25,230
b. Imports	23,724	25,782	33,840
c. Domestic whole sales	68,805	79,266	88,962
Retail trade	102,674	115,567	143,903

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(Million Rupees)			
Description	June-15	June-16	June-17^P
Hotels, restaurants and clubs etc	21,256	27,962	35,171
Transport, storage and communications	146,555	182,154	211,391
Real estate, renting and business activities	97,699	114,125	132,453
Education	9,534	17,696	17,438
Health and social work	4,700	5,065	4,987
Other community, social and personal service activities	18,553	26,678	30,416
Other private business n.e.c	109,526	43,519	68,569
2. Trust Funds & NPOs	13,958	14,208	16,847
3. Personal	383,106	415,328	485,716
Bank Employees	99,352	108,891	110,766
Consumer Financing	275,309	300,859	370,805
For house building	40,207	48,153	60,688
For transport i.e. purchase of car etc	85,123	111,960	150,281
Credit cards	23,857	25,566	30,081
Consumers durable	372	764	1,701
Personal loans	125,750	114,415	128,054
Other	8,445	5,577	4,145
4. Other	15,159	8,229	6,213
Total Credit (1+2)	11,675,047	13,062,673	15,169,835

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
- Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 3.1 of United Nation adopted from Dec
- 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
- 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

Contact Point: Syed Nadeem Adil (Sr. Joint Director), Monetary Statistics Division,

Phone: +92 21 99212462, 021 32453626, Fax# +92 21 9922 1569

Email : Syed.nadeem@sbp.org.pk