

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

	(Million Rupees)			
Description	June-16	Sep-16	June-17	Sep-17 <sup>P</sup>
<b>1. Credit to Government Sector (A+B)</b>	<b>8,109,481</b>	<b>8,284,194</b>	<b>9,129,520</b>	<b>9,387,904</b>
<b>A. SBP Credit to Government Sector (Net)</b>	<b>1,454,173</b>	<b>2,010,749</b>	<b>2,338,844</b>	<b>2,537,888</b>
Investment in Govt. Securities	2,071,967	2,972,845	2,521,272	2,782,216
Loans to Government	2,740	2,740	19,857	6,951
Others	8,581	8,681	9,565	9,658
Less: Govt. Deposits	629,116	973,517	211,850	260,937
<b>B. Scheduled Banks Credit to Government Sector (Net)</b>	<b>6,655,308</b>	<b>6,273,445</b>	<b>6,790,676</b>	<b>6,850,015</b>
Investment in Govt. Securities	7,240,110	6,954,303	7,676,004	7,802,332
Loans to Government	650,448	617,170	698,927	665,810
Less: Govt. Deposits	1,235,250	1,298,028	1,584,255	1,618,127
<b>2. Credit to Non Government Sector (A+B)</b>	<b>4,953,192</b>	<b>4,868,585</b>	<b>6,038,125</b>	<b>6,016,574</b>
<b>A. SBP Credit to Non Govt. Sector</b>	<b>32,603</b>	<b>32,493</b>	<b>132,628</b>	<b>132,104</b>
<b>B. Scheduled Banks Credit to Non Govt. Sector (I+II+III)</b>	<b>4,920,590</b>	<b>4,836,092</b>	<b>5,905,497</b>	<b>5,884,471</b>
<b>I. Credit to PSEs</b>	<b>749,837</b>	<b>762,746</b>	<b>1,012,310</b>	<b>1,001,939</b>
Investment in Non-financial PSEs	97,822	107,919	205,006	205,690
Loans to Non-financial PSEs	652,015	654,827	807,304	796,249
<b>II. Credit to NBFIs</b>	<b>128,901</b>	<b>130,203</b>	<b>138,894</b>	<b>128,233</b>
Investment in NBFIs	60,665	62,112	57,465	51,334
Loans to NBFIs	68,235	68,092	81,429	76,899
<b>III. Credit to Private Sector (A+B)*</b>	<b>4,041,852</b>	<b>3,943,142</b>	<b>4,754,294</b>	<b>4,754,299</b>
<b>A. Investment in Securities &amp; Shares of Private Sector</b>	<b>248,621</b>	<b>256,805</b>	<b>264,563</b>	<b>260,019</b>
<b>B. Loans to Private Sector (1-4)</b>	<b>3,793,231</b>	<b>3,686,337</b>	<b>4,489,731</b>	<b>4,494,280</b>
<b>1. Loans to Private Sector Business</b>	<b>3,337,323</b>	<b>3,222,178</b>	<b>3,962,210</b>	<b>3,941,390</b>
Agriculture, hunting and forestry	285,096	297,046	297,493	306,785
Growing of crops	180,917	198,557	193,080	193,257
Farming of animals (Livestock)	74,637	69,181	76,833	85,775
Agricultural and animal husbandry services	1,515	1,607	2,440	3,138
Agricultural machinery and equipments	27,913	27,600	24,863	24,137
Hunting, trapping, forestry & logging	112	102	277	478
Fishing, fish farming	823	831	874	870
Mining and Quarrying	26,534	28,651	40,267	42,852
Mining of coal, lignite and extraction of peat	8,676	8,687	13,312	18,447
Extraction of crude petroleum & Natural gas	12,661	15,196	24,044	21,397
Iron ores & non ferrous metals	557	1,205	888	670
Quarrying of stone, sand and clay	831	452	430	427
Chemical, fertilizer, salt etc	3,809	3,110	1,594	1,910
Manufacturing	1,915,286	1,806,705	2,299,628	2,256,232
Food products and beverages	476,381	408,952	627,642	595,996
Tobacco products	3,380	1,192	9,326	3,026
Textiles	612,342	585,524	695,106	696,534
- Spinning, weaving, finishing of textiles	468,416	448,291	539,101	534,274
a. Spinning of fibres	259,114	246,628	282,239	273,461
b. Weaving of textiles	110,584	112,503	140,637	141,368
c. Finishing of textiles	98,719	89,160	116,224	119,445
- Made-up textile articles	65,298	59,327	66,665	77,274
- Knit wear	27,238	26,702	28,532	31,650
- Carpets and rugs	3,194	3,549	3,564	3,321
- Other textiles n.e.c.	48,197	47,655	57,244	50,015
Wearing apparel, readymade garments	59,330	61,895	74,934	76,646
Tanning and dressing of leather; manufacture of luggage and footwear	23,687	22,353	24,039	24,985
Tanning and dressing of leather	11,209	10,342	9,761	9,483
Footwear	12,478	12,011	14,278	15,502
Wood and of products of wood and cork,	2,157	2,061	2,582	2,762
Paper, paperboard and products	41,137	39,834	43,193	40,291
Printing, publishing and allied industries	7,624	6,910	7,849	8,570
Coke, refined petroleum products	65,775	66,137	81,341	71,493
Chemicals and chemical products	270,388	269,678	304,676	295,060
Rubber and plastics products	31,410	28,947	36,503	35,572
Other non-metallic mineral products	69,245	65,379	89,715	90,879
Basic metals	87,264	85,853	107,931	114,277
Fabricated metal products	19,619	16,206	23,409	24,492
Machinery and equipment	22,667	23,427	27,745	30,844
Office, accounting and computing machinery	968	335	349	312
Electrical machinery and apparatus	52,877	50,055	60,620	63,044
Radio, television and communication equipment and apparatus	6,056	4,741	5,897	5,807
Medical, precision and optical instruments, watches and clocks	6,717	6,612	5,895	5,553
Motor vehicles, trailers and semi-trailers	20,163	24,852	20,769	23,517
Other transport equipment	4,907	6,182	6,930	7,805
Furniture and fixture	2,283	2,373	2,686	3,021
Jewellery and related articles	728	595	705	716
Sports goods	4,375	4,204	4,588	4,588
Handicrafts	80	89	275	78
Other manufacturing n.e.c.	23,727	22,319	34,923	30,363
Ship breaking and waste / scrape (junk) etc.	25,890	23,339	25,971	29,518
Electricity, gas and water supply	305,159	305,326	365,261	371,535
Construction	97,550	92,733	138,572	137,478
Building	47,303	41,612	64,725	68,967
Infrastructure	50,247	51,121	73,847	68,510
Commerce and Trade	265,501	264,601	308,247	313,308
Sale, maintenance and repair of motor vehicles and motorcycles	13,378	14,140	17,109	16,207
Wholesale and commission trade	137,311	128,584	148,032	157,737
a. Exports	32,263	25,459	25,230	23,914
b. Imports	25,782	26,393	33,840	38,360
c. Domestic whole sales	79,266	76,731	88,962	95,464
Retail trade	114,813	121,877	143,105	139,363

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(Million Rupees)

Description	June-16	Sep-16	June-17	Sep-17 <sup>P</sup>
Hotels, restaurants and clubs etc	27,962	26,626	35,171	31,550
Transport, storage and communications	181,826	176,538	211,004	214,657
Real estate, renting and business activities	114,125	118,433	132,453	139,054
Education	17,696	11,830	17,438	20,049
Health and social work	5,065	5,257	4,987	6,452
Other community, social and personal service activities	26,612	29,106	30,346	30,884
Other private business n.e.c	42,198	35,158	54,497	40,165
<b>2. Trust Funds &amp; NPOs</b>	<b>14,208</b>	<b>14,222</b>	<b>16,847</b>	<b>18,126</b>
<b>3. Personal</b>	<b>433,471</b>	<b>445,728</b>	<b>504,460</b>	<b>531,502</b>
<b>Bank Employees</b>	<b>108,891</b>	<b>102,090</b>	<b>110,766</b>	<b>115,520</b>
<b>Consumer Financing</b>	<b>319,002</b>	<b>339,308</b>	<b>389,549</b>	<b>407,917</b>
For house building	48,153	49,954	60,688	67,012
For transport i.e. purchase of car etc	111,960	117,706	150,281	161,453
Credit cards	25,566	27,027	30,081	31,664
Consumers durable	764	654	1,701	235
Personal loans	132,558	143,967	146,799	147,552
<b>Other</b>	<b>5,577</b>	<b>4,330</b>	<b>4,145</b>	<b>8,065</b>
<b>4. Other</b>	<b>8,229</b>	<b>4,209</b>	<b>6,213</b>	<b>3,262</b>
<b>Total Credit (1+2)</b>	<b>13,062,673</b>	<b>13,152,780</b>	<b>15,167,645</b>	<b>15,404,478</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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