

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

	(Million Rupees)			
Description	June-15	Oct-15	June-16	Oct-16 <sup>a</sup>
<b>1. Credit to Government Sector (A+B)</b>	<b>7,265,070</b>	<b>7,309,891</b>	<b>8,109,481</b>	<b>8,246,864</b>
<b>A. SBP Credit to Government Sector (Net)</b>	<b>1,987,950</b>	<b>1,616,208</b>	<b>1,454,173</b>	<b>2,239,551</b>
Investment in Govt. Securities	2,324,419	2,140,145	2,071,967	2,820,774
Loans to Government	8,035	4,381	2,740	2,740
Others	8,072	8,181	8,581	8,681
Less: Govt. Deposits	352,576	536,498	629,116	592,644
<b>B. Scheduled Banks Credit to Government Sector (Net)</b>	<b>5,277,120</b>	<b>5,693,683</b>	<b>6,655,308</b>	<b>6,007,313</b>
Investment in Govt. Securities	5,681,232	6,145,043	7,240,110	6,743,989
Loans to Government	581,328	575,686	650,448	604,111
Less: Govt. Deposits	985,440	1,027,046	1,235,250	1,340,787
<b>2. Credit to Non Government Sector (A+B)</b>	<b>4,409,977</b>	<b>4,418,252</b>	<b>4,953,550</b>	<b>4,958,025</b>
<b>A. SBP Credit to Non Govt. Sector</b>	<b>29,826</b>	<b>32,114</b>	<b>32,603</b>	<b>33,159</b>
<b>B. Scheduled Banks Credit to Non Govt. Sector (I+II+III)</b>	<b>4,380,151</b>	<b>4,386,138</b>	<b>4,920,948</b>	<b>4,924,867</b>
<b>I. Credit to PSEs</b>	<b>611,812</b>	<b>636,910</b>	<b>749,837</b>	<b>771,933</b>
Investment in Non-financial PSEs	70,366	86,118	97,822	126,234
Loans to Non-financial PSEs	541,447	550,792	652,015	645,699
<b>II. Credit to NBFIs</b>	<b>117,274</b>	<b>110,236</b>	<b>129,258</b>	<b>129,999</b>
Investment in NBFIs	69,562	62,241	60,665	59,572
Loans to NBFIs	47,711	47,996	68,593	70,427
<b>III. Credit to Private Sector (A+B)*</b>	<b>3,651,065</b>	<b>3,638,991</b>	<b>4,041,852</b>	<b>4,022,935</b>
<b>A. Investment in Securities &amp; Shares of Private Sector</b>	<b>223,380</b>	<b>238,665</b>	<b>248,621</b>	<b>255,497</b>
<b>B. Loans to Private Sector (1-4)</b>	<b>3,427,685</b>	<b>3,400,327</b>	<b>3,793,231</b>	<b>3,767,438</b>
<b>1. Loans to Private Sector Business</b>	<b>3,015,462</b>	<b>2,995,851</b>	<b>3,347,831</b>	<b>3,311,532</b>
Agriculture, hunting and forestry	285,402	296,644	293,136	308,388
Growing of crops	196,049	201,832	188,958	205,576
Farming of animals (Livestock)	58,413	60,587	74,637	70,722
Agricultural and animal husbandry services	396	949	1,515	3,138
Agricultural machinery and equipments	30,207	32,996	27,913	28,842
Hunting, trapping, forestry & logging	337	280	112	110
Fishing, fish farming	922	989	823	791
Mining and Quarrying	20,835	22,580	26,534	31,712
Mining of coal, lignite and extraction of peat	1,980	1,494	8,676	8,675
Extraction of crude petroleum & Natural gas	16,954	19,230	12,661	17,049
Iron ores & non ferrous metals	317	302	557	1,220
Quarrying of stone, sand and clay	312	258	831	452
Chemical, fertilizer, salt etc	1,271	1,295	3,809	4,317
Manufacturing	1,704,406	1,667,111	1,915,286	1,845,494
Food products and beverages	429,714	371,464	476,381	406,319
Tobacco products	1,924	3,967	3,380	1,631
Textiles	549,687	552,151	612,342	634,303
- Spinning, weaving, finishing of textiles	424,321	411,411	468,416	489,670
a. Spinning of fibres	228,749	219,300	259,114	278,610
b. Weaving of textiles	100,064	93,928	110,584	117,261
c. Finishing of textiles	95,508	98,183	98,719	93,799
- Made-up textile articles	60,747	61,206	65,298	62,217
- Knit wear	29,116	28,044	27,238	28,598
- Carpets and rugs	3,695	3,802	3,194	3,234
- Other textiles n.e.c.	31,808	47,687	48,197	50,585
Wearing apparel, readymade garments	53,667	53,633	59,330	63,047
Tanning and dressing of leather; manufacture of luggage and footwear	27,512	25,185	23,687	22,966
Tanning and dressing of leather	11,099	12,211	11,209	10,386
Footwear	16,413	12,973	12,478	12,580
Wood and of products of wood and cork,	2,510	2,408	2,157	2,079
Paper, paperboard and products	36,591	33,107	41,137	38,894
Printing, publishing and allied industries	6,444	6,325	7,624	7,271
Coke, refined petroleum products	56,677	64,248	65,775	66,165
Chemicals and chemical products	209,714	229,430	270,388	266,129
Rubber and plastics products	27,879	26,418	31,410	28,004
Other non-metallic mineral products	73,420	70,650	69,245	65,030
Basic metals	83,555	79,546	87,264	82,563
Fabricated metal products	10,816	12,509	19,619	16,466
Machinery and equipment	23,306	21,489	22,667	24,382
Office, accounting and computing machinery	966	1,123	968	316
Electrical machinery and apparatus	47,810	50,009	52,877	51,561
Radio, television and communication equipment and apparatus	3,320	3,501	6,056	4,578
Medical, precision and optical instruments, watches and clocks	5,906	5,813	6,717	6,151
Motor vehicles, trailers and semi-trailers	19,349	19,446	20,163	21,692
Other transport equipment	3,459	3,287	4,907	6,165
Furniture and fixture	1,654	1,641	2,283	2,330
Jewellery and related articles	605	540	728	591
Sports goods	4,670	4,581	4,375	3,961
Handicrafts	98	73	80	75
Other manufacturing n.e.c.	23,153	24,568	23,727	22,827
Ship breaking and waste / scrape (junk) etc.	25,920	21,269	25,890	24,422
Electricity, gas and water supply	267,205	262,846	312,794	319,937
Construction	65,965	65,316	97,550	93,622
Building	42,000	40,065	47,303	42,169
Infrastructure	23,965	25,251	50,247	51,453
Commerce and Trade	236,984	237,314	266,256	265,692
Sale, maintenance and repair of motor vehicles and motorcycles	13,075	11,237	13,378	13,996
Wholesale and commission trade	121,236	115,003	137,311	131,521
a. Exports	28,708	26,642	32,263	25,866
b. Imports	23,724	24,680	25,782	27,572
c. Domestic whole sales	68,805	63,680	79,266	78,083
Retail trade	102,674	111,074	115,567	120,175

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(Million Rupees)					
Description	June-15	Oct-15	June-16	Oct-16 <sup>P</sup>	
Hotels, restaurants and clubs etc	21,256	21,768	27,962	27,684	
Transport, storage and communications	146,555	147,944	182,154	184,024	
Real estate, renting and business activities	97,699	104,412	114,125	122,434	
Education	9,534	10,942	17,696	11,309	
Health and social work	4,700	4,676	5,065	5,366	
Other community, social and personal service activities	18,553	19,351	26,678	29,306	
Other private business n.e.c	109,526	112,689	35,884	41,350	
<b>2. Trust Funds &amp; NPOs</b>	<b>13,958</b>	<b>9,506</b>	<b>14,208</b>	<b>13,916</b>	
<b>3. Personal</b>	<b>383,106</b>	<b>383,582</b>	<b>422,963</b>	<b>438,035</b>	
<b>Bank Employees</b>	<b>99,352</b>	<b>98,713</b>	<b>108,891</b>	<b>106,201</b>	
<b>Consumer Financing</b>	<b>275,309</b>	<b>276,984</b>	<b>308,494</b>	<b>327,620</b>	
For house building	40,207	42,454	48,153	50,746	
For transport i.e. purchase of car etc	85,123	93,031	111,960	127,932	
Credit cards	23,857	23,667	25,566	27,024	
Consumers durable	372	892	764	777	
Personal loans	125,750	116,940	122,050	121,141	
<b>Other</b>	<b>8,445</b>	<b>7,885</b>	<b>5,577</b>	<b>4,215</b>	
<b>4. Other</b>	<b>15,159</b>	<b>11,388</b>	<b>8,229</b>	<b>3,954</b>	
<b>Total Credit (1+2)</b>	<b>11,675,047</b>	<b>11,728,143</b>	<b>13,063,031</b>	<b>13,204,889</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.

5. 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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