

**Table 1. CREDIT/LOANS CLASSIFIED BY BORROWERS**  
(Outstanding position at the end of month)

	(Million Rupees)			
Description	Jun-10	Dec-10	Jun-11	Dec-11 <sup>P</sup>
<b>1. Credit to Government Sector (A+B)</b>	<b>2,426,425</b>	<b>2,694,873</b>	<b>3,009,390</b>	<b>3,720,543</b>
<b>A. SBP Credit to Government Sector (Net)</b>	<b>1,187,822</b>	<b>1,279,141</b>	<b>1,185,155</b>	<b>1,301,574</b>
Investment in Govt. Securities	1,165,824	1,460,151	1,364,773	1,441,721
Loans to Government	117,188	38,357	21,351	5,827
Others	8,153	8,153	8,654	8,653
Less: Govt. Deposits	103,343	227,520	209,624	154,628
<b>B. Scheduled Banks Credit to Government Sector (Net)</b>	<b>1,238,603</b>	<b>1,415,732</b>	<b>1,824,235</b>	<b>2,418,969</b>
Investment in Govt. Securities	1,367,618	1,612,111	2,057,219	2,664,472
Loans to Government	423,912	373,566	409,909	359,239
Less: Govt. Deposits	552,927	569,945	642,893	604,742
<b>2. Credit to Non Government Sector (A+B)</b>	<b>3,311,418</b>	<b>3,509,547</b>	<b>3,493,835</b>	<b>3,361,849</b>
<b>A. SBP Credit to Non Govt. Sector</b>	<b>29,387</b>	<b>29,384</b>	<b>29,891</b>	<b>29,078</b>
<b>B. Scheduled Banks Credit to Non Govt. Sector (I+II+III)</b>	<b>3,282,031</b>	<b>3,480,163</b>	<b>3,463,944</b>	<b>3,332,771</b>
<b>I. Credit to PSEs</b>	<b>419,655</b>	<b>418,827</b>	<b>424,394</b>	<b>176,895</b>
Investment in Non-financial PSEs	250,862	251,369	249,308	32,609
Loans to Non-financial PSEs	168,793	167,458	175,086	144,286
<b>II. Credit to NBFIs</b>	<b>113,085</b>	<b>118,705</b>	<b>121,359</b>	<b>145,584</b>
Investment in NBFIs	69,686	76,657	81,174	102,136
Loans to NBFIs	43,399	42,048	40,185	43,448
<b>III. Credit to Private Sector (A+B)</b>	<b>2,749,291</b>	<b>2,942,631</b>	<b>2,918,191</b>	<b>3,010,291</b>
<b>A. Investment in Securities &amp; Shares of Private Sector</b>	<b>145,051</b>	<b>153,924</b>	<b>158,021</b>	<b>169,898</b>
<b>B. Loans to Private Sector (1-4)</b>	<b>2,604,240</b>	<b>2,788,707</b>	<b>2,760,170</b>	<b>2,840,393</b>
<b>1. Loans to Private Sector Business</b>	<b>2,258,524</b>	<b>2,448,765</b>	<b>2,431,762</b>	<b>2,517,835</b>
Agriculture, hunting and forestry	169,527	178,634	180,513	189,390
Growing of crops	117,094	125,060	127,883	137,854
Farming of animals (Livestock)	24,637	26,087	27,183	28,733
Agricultural and animal husbandry services	362	402	306	291
Agricultural machinery and equipments	27,279	26,932	24,976	22,344
Hunting, trapping, forestry & logging	155	152	165	167
Fishing, fish farming	599	475	470	452
Mining and Quarrying	17,487	16,972	17,934	16,966
Mining of coal, lignite and extraction of peat	2,735	3,250	3,322	3,329
Extraction of crude petroleum & Natural gas	12,854	11,663	13,011	11,880
Iron ores & non ferrous metals	453	601	488	587
Quarrying of stone, sand and clay	601	776	495	408
Chemical, fertilizer, salt etc	844	681	617	763
Manufacturing	1,263,565	1,407,119	1,385,425	1,438,685
Food products and beverages	214,295	228,672	275,336	257,105
Tobacco products	2,347	4,231	3,137	3,209
Textiles	470,197	576,542	514,675	545,435
- Spinning, weaving, finishing of textiles	361,207	455,164	397,723	426,000
a. Spinning of fibres	209,790	263,044	228,560	249,753
b. Weaving of textiles	80,043	101,875	91,806	93,168
c. Finishing of textiles <sup>a</sup>	71,375	90,245	77,357	83,080
- Made-up textile articles	53,447	51,041	48,110	47,098
- Knit wear	22,492	25,171	25,925	26,015
- Carpets and rugs	5,166	5,561	6,011	6,890
- Other textiles n.e.c.	27,884	39,604	36,907	39,431
Wearing apparel, readymade garments	48,136	51,510	49,959	49,629
Tanning and dressing of leather; manufacture of luggage and footwear	17,899	19,532	22,242	23,065
Tanning and dressing of leather	9,336	10,127	12,133	12,972
Footwear	8,563	9,405	10,109	10,093
Wood and of products of wood and cork,	2,647	3,490	3,443	3,335
Paper, paperboard and products	17,797	19,602	24,923	25,308
Printing, publishing and allied industries	7,415	7,059	7,144	7,150
Coke, refined petroleum products	27,503	25,886	32,029	36,649

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Description	Jun-10	Dec-10	Jun-11	Dec-11 <sup>P</sup>
Chemicals and chemical products	156,816	156,204	158,128	165,461
Rubber and plastics products	14,613	14,629	15,528	18,313
Other non-metallic mineral products	102,652	106,387	94,756	95,164
Basic metals	41,342	45,256	44,386	53,523
Fabricated metal products	12,429	14,569	12,965	14,781
Machinery and equipment	16,106	21,020	21,210	22,679
Office, accounting and computing machinery	54	65	31	284
Electrical machinery and apparatus	45,393	45,012	40,229	45,738
Radio, television and communication equipment and apparatus	3,618	4,488	3,783	4,451
Medical, precision and optical instruments, watches and clocks	7,862	8,053	8,644	8,391
Motor vehicles, trailers and semi-trailers	17,747	19,145	17,377	21,346
Other transport equipment	4,005	3,988	3,540	3,451
Furniture and fixture	2,248	1,707	2,047	1,620
Jewellery and related articles	971	915	865	881
Sports goods	4,773	5,068	5,242	5,422
Handicrafts	150	121	166	153
Other manufacturing n.e.c.	24,550	23,968	23,640	26,141
Ship breaking and waste / scrape (junk) etc.	5,154	7,069	7,191	9,362
Electricity, gas and water supply	215,529	238,785	269,421	299,186
Construction	67,144	70,139	67,740	64,768
Building	50,468	51,764	50,183	47,419
Infrastructure	16,675	18,375	17,557	17,348
Commerce and Trade	229,678	233,746	213,673	215,260
Sale, maintenance and repair of motor vehicles and motorcycles	14,116	14,831	13,890	14,186
Wholesale and commission trade	124,053	125,529	111,285	107,500
a. Exports	37,628	43,403	36,837	33,029
b. Imports	31,089	28,186	25,266	24,511
c. Domestic whole sales	55,336	53,939	49,181	49,959
Retail trade	91,509	93,387	88,499	93,573
Hotels, restaurants and clubs etc	14,912	15,396	14,127	15,242
Transport, storage and communications	105,092	108,134	106,179	99,287
Real estate, renting and business activities	113,172	113,301	110,971	108,495
Education	7,749	7,388	6,340	5,286
Health and social work	5,275	5,984	5,695	5,506
Other community, social and personal service activities	20,048	18,594	16,720	17,475
Other private business n.e.c	23,592	27,029	29,361	32,474
<b>2. Trust Funds &amp; NPOs</b>	<b>13,096</b>	<b>16,364</b>	<b>18,029</b>	<b>19,782</b>
<b>3. Personal</b>	<b>321,478</b>	<b>306,025</b>	<b>294,011</b>	<b>285,918</b>
Bank Employees	76,668	77,537	76,406	75,592
Consumer Financing	244,810	228,488	217,605	210,326
For house building	54,500	51,112	47,775	44,276
For transport i.e. purchase of car etc	64,199	57,039	50,901	46,106
Credit cards	28,280	25,799	24,626	23,112
Consumers durable	211	226	224	290
Personal loans	94,776	90,379	89,650	91,502
Other	2,844	3,932	4,428	5,040
<b>4. Other</b>	<b>11,141</b>	<b>17,554</b>	<b>16,369</b>	<b>16,858</b>
<b>Total Credit (1+2)</b>	<b>5,737,843</b>	<b>6,204,420</b>	<b>6,503,225</b>	<b>7,082,392</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.

Source: Statistics & DWH Department, State Bank of Pakistan

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