

Loans to Private Sector Business (By Type of Finance)
 Outstanding Position at the end of May 2026⁷
 Based on ISIC 4 Classifications of Private Sector Businesses

Million Rs

Description	Working Capital / Short Term								Fixed Investment / Long Term						Foreign Bills Purchased & Discounted	Total Outstanding	Advances by size of institutions	
	SBP Export Finance Schemes (EFS)	Export Financing Other than SBP EFS	Import Financing	Import Bills Purchased & Discounted	Inland Bills Purchased & Discounted	Small Loans	Others	Total	Government Self Employment Schemes	Construction Financing	LTF & TERF	Small Loans	Others	Total			Other than SMEs	SMEs
Loans to Private Sector Business	337,581	932,380	396,483	32,155	133,824	399,552	3,202,712	5,434,685	150,650	113,798	431,669	219,825	2,822,335	3,738,277	215,103	9,388,066	8,392,934	995,132
A. Agriculture, forestry and fishing	2,809	9,449	4,483	-	431	96,280	200,418	313,869	40,677	475	5,717	13,479	238,486	298,834	817	613,521	504,234	109,287
1. Crop and animal production, hunting and related service	2,255	8,791	4,483	-	431	96,137	199,524	311,621	40,361	475	5,717	13,431	237,959	297,943	522	610,086	501,601	108,485
Growing of cereals, leguminous crops and oil seeds	-	-	766	-	-	47,297	84,739	132,802	3,238	0	1,192	4,403	36,138	44,971	-	177,773	171,939	5,834
Growing of cereals, leguminous crops and oil seeds exc	-	-	766	-	-	627	6,327	7,720	666	-	98	449	3,260	4,474	-	12,193	10,082	2,111
Growing of Wheat	-	-	-	-	-	46,670	78,412	125,082	2,573	0	1,094	3,953	32,877	40,497	-	165,579	161,856	3,723
Growing of rice	1,755	4,605	60	-	20	14,370	25,660	46,470	1,227	-	544	1,337	5,157	8,265	522	55,256	47,989	7,267
Growing of vegetables and melons, roots and tubers	-	-	-	-	-	51	3,179	3,230	338	-	-	59	9,108	9,504	-	12,734	10,602	2,132
Growing of sugar cane	500	-	-	-	-	634	9,477	10,610	210	-	-	35	21,248	21,493	-	32,103	27,994	4,109
Growing of tobacco	-	-	-	-	-	2	168	170	18	-	-	1	8	26	-	196	170	26
Growing of fibre crops	-	-	-	-	43	13,464	5,756	19,263	721	-	249	4,600	5,571	-	-	24,833	19,872	4,961
Growing of fibre crops excluding cotton	-	-	-	-	-	1	74	75	-	-	-	173	60	233	-	308	306	2
Growing of Cotton	-	-	-	-	43	13,464	5,681	19,188	721	-	76	4,540	5,338	-	-	24,526	19,566	4,959
Growing of tropical and subtropical fruits	-	2,044	-	-	-	18	1,909	3,971	27	-	-	7	1,409	1,442	-	5,413	4,852	561
Growing of tropical and subtropical fruits excluding ma	-	1,994	-	-	-	15	1,333	3,343	0	-	-	3	1,051	1,054	-	4,397	4,250	147
Growing of Mangoes	-	50	-	-	-	2	576	628	26	-	-	4	358	388	-	1,017	602	415
Growing of citrus fruits	-	500	-	-	-	312	483	1,296	58	-	316	66	651	1,091	-	2,386	2,130	256
Growing of citrus fruits excluding oranges	-	500	-	-	-	311	462	1,273	52	-	316	56	533	957	-	2,230	1,981	249
Growing of Oranges	-	-	-	-	-	1	21	23	6	-	-	10	118	134	-	156	150	7
Growing of pome fruits and stone fruits	-	-	-	-	-	68	68	-	-	-	-	6	195	200	-	268	266	2
Growing of pome fruits and stone fruits excluding apple	-	-	-	-	-	65	65	-	-	-	-	6	188	194	-	259	256	2
Growing of Apples	-	-	-	-	-	3	3	-	-	-	-	-	7	7	-	10	10	-
Growing of other tree and bush fruits and nuts	-	-	-	-	-	5	137	142	2	-	-	6	890	896	-	1,038	924	114
Growing of spices, aromatic, drug and pharmaceutical crops	-	-	-	-	-	3	27	30	2	-	-	0	7	9	-	39	23	15
Growing of other crops and plant propagation	-	-	-	-	-	158	2,131	2,289	12,021	-	5	89	8,582	20,697	-	22,986	9,163	13,823
Raising of cattle and buffaloes	-	-	472	-	-	5,121	15,769	21,362	9,689	2	1,312	454	67,382	78,839	-	100,202	82,238	17,963
Raising of sheep and goats	-	-	-	-	-	0	1	1	200	-	-	13	7,009	7,221	-	7,222	7,220	2
Raising of poultry	-	1,303	2,947	-	343	3,885	24,577	33,055	1,218	468	1,373	1,169	14,503	18,731	-	51,786	37,998	13,789
Raising of other animals and mixed farming	-	-	-	-	-	649	1,273	1,922	644	-	-	12	4,901	5,556	-	7,478	7,028	451
Support activities for crop production	-	140	-	-	24	9,710	14,830	24,704	10,586	-	976	5,326	53,768	70,655	-	95,360	60,644	34,715
Support activities for crop production excluding Agr. M	-	-	-	-	-	7,997	9,340	17,336	963	-	-	3,102	11,752	15,817	-	33,154	24,119	9,035
Agricultural machinery and equipments and related ser	-	140	-	-	24	1,713	5,491	7,368	9,623	-	976	2,224	42,016	54,838	-	62,206	36,526	25,680
Support activities for animal production	-	-	23	-	-	14	306	343	4	-	-	9	626	640	-	982	725	258
Post-harvest crop activities	-	-	29	-	-	382	4,683	5,094	116	-	-	164	1,101	1,381	-	6,475	5,291	1,084
Seed processing for propagation	-	200	187	-	1	62	4,350	4,799	44	5	-	4	566	618	-	5,417	4,359	1,058
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-	-	24	114	138	-	138	75	64
02 - Forestry and logging	-	-	-	-	-	0	1	1	-	-	-	7	86	93	-	94	82	12
03 - Fishing and aquaculture	553	658	-	-	-	143	893	2,248	316	-	-	41	441	798	295	3,340	2,551	789
Marine fishing	428	576	-	-	-	-	220	1,224	-	-	-	7	146	153	295	1,672	1,368	304
Freshwater fishing	125	83	-	-	-	143	620	970	316	-	-	22	178	516	-	1,487	1,028	459
Marine aquaculture	-	-	-	-	-	-	-	-	-	-	-	-	46	46	-	46	46	-
Freshwater aquaculture	-	-	-	-	-	0	53	53	-	-	-	11	71	83	-	136	110	26
B. Mining and quarrying	110	1,328	21	2,760	-	2,925	21,160	28,304	9	-	24	1,997	45,260	47,290	819	76,412	74,215	2,197
05 - Mining of coal and lignite	-	-	-	1,380	-	2,435	12,050	15,865	4	-	-	930	27,844	28,778	-	44,643	44,312	331
06 - Extraction of crude petroleum and natural gas	-	-	-	1,380	-	392	3,772	5,544	-	-	24	830	12,882	13,736	-	19,281	18,511	770
Extraction of crude petroleum	-	-	-	880	-	352	2,525	3,758	-	-	24	807	12,148	12,980	-	16,737	16,186	551
Extraction of natural gas	-	-	-	500	-	39	1,247	1,787	-	-	-	23	734	757	-	2,543	2,324	219
07 - Mining of metal ores	-	-	-	-	-	45	74	119	-	-	-	23	20	43	-	162	107	55
Mining of iron ores	-	-	-	-	-	-	74	74	-	-	-	4	8	12	-	85	44	41
Mining of other metal ores n.e.c	-	-	-	-	-	45	-	45	-	-	-	19	12	32	-	77	63	14
08-Other mining and quarrying	110	1,328	21	-	-	53	5,188	6,700	5	-	-	190	4,496	4,691	819	12,210	11,211	999
Quarrying of stone, sand and clay	-	28	-	-	-	-	268	296	5	-	-	11	186	202	-	498	138	359
Mining of chemical and fertilizer minerals	-	500	21	-	-	43	4,850	5,414	-	-	-	34	3,621	3,655	819	9,887	9,682	205
Extraction of peat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Extraction of salt	110	800	-	-	-	-	31	941	-	-	-	52	551	602	-	1,543	1,390	153
Other mining and quarrying n.e.c	-	-	-	-	-	11	39	49	-	-	-	94	139	232	-	282	-	282
9 - Mining support service activities	-	-	-	-	-	-	75	75	-	-	-	25	17	41	-	117	75	41
C. Manufacturing	315,823	874,585	325,238	21,442	89,333	191,908	2,141,693	3,960,022	15,154	3,965	356,323	89,807	1,363,736	1,828,986	197,958	5,986,965	5,684,454	302,511
10 - Manufacture of food products	45,737	144,573	56,040	2,924	8,453	54,858	798,654	1,111,239	3,259	619	23,148	16,655	239,454	283,135	9,200	1,403,574	1,294,849	108,725
Processing and preserving of meat	169	1,475	317	27	3,773	42	1,434	7,236	41	-	454	124	1,218	1,837	24	9,097	8,920	177
Processing and preserving of fish, crustaceans and molluscs	1,023	805	-	-	9	2	828	2,667	6	3	-	22	654	686	37	3,390	2,778	612
Processing and preserving of fruit and vegetables	23	392	105	-	1	1,295	5,361	22	20	302	169	2,803	3,316	150	8,827	6,832	1,996	
Manufacture of vegetable and animal oils and fats	177	598	41,112	2,090	500	9,721	52,755	106,954	70	-	2,128	864	9,785	12,846	-	119,801	113,235	6,566
Manufacture of dairy products	-	1,694	460	40	20	420	18,581	21,214	118	300	3,462</							

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Manufacture of macaroni, noodles, couscous and similar far	-	-	-	-	-	-	14	14	-	-	-	-	10	10	-	24	-	24	
Manufacture of prepared animal feeds	-	415	4,300	148	174	3,497	25,288	33,822	172	-	24	183	9,134	9,513	-	43,334	40,276	3,058	
Processing/blending of spices, tea, coffee etc.	-	300	4	-	-	7	3,647	3,957	21	-	94	10	9,942	10,068	-	14,025	13,691	334	
Manufacture of other food products n.e.c.	2,341	6,058	1,708	583	319	1,366	18,112	30,486	351	-	2,854	371	11,523	15,099	-	45,585	38,715	6,869	
11 - Manufacture of beverages	309	2,419	13,885	468	110	299	18,295	35,786	8	-	582	87	14,556	15,233	8	51,027	49,802	1,224	
Manufacture of soft drinks, production of mineral waters and	9	403	13,885	468	110	4	16,659	31,533	8	-	414	74	13,735	14,231	-	45,770	44,609	1,161	
Manufacture of soft drinks and other bottled waters	9	206	13,885	468	110	-	16,641	31,313	1	-	414	74	13,671	14,157	-	45,470	44,422	1,048	
Production of mineral waters	-	-	-	-	-	-	18	226	7	-	-	4	64	74	-	300	187	113	
Manufacture of other beverages n.e.c	300	2,016	-	-	-	-	296	1,635	4,247	-	-	168	13	821	1,002	8	5,257	5,193	64
12 - Manufacture of tobacco products	-	-	-	-	410	163	7,947	8,520	-	-	-	15	1,900	1,915	-	10,434	10,424	11	
13 - Manufacture of textiles	188,128	518,197	70,383	8,857	44,514	57,618	440,349	1,328,046	2,709	1,240	194,136	26,626	327,350	552,061	162,762	2,042,869	1,986,240	56,628	
Preparation and spinning of textile fibres	30,936	104,141	30,570	4,342	20,721	25,453	175,566	391,729	22	323	55,129	17,641	99,209	172,323	30,064	594,116	584,044	10,073	
1. Cotton	18,829	67,362	22,745	1,784	19,215	23,069	123,117	276,120	8	323	37,711	1,753	59,528	99,324	21,298	396,742	388,856	7,886	
2. Woolen	-	776	301	-	18	866	1,870	3,832	-	-	363	1,381	512	2,256	-	6,087	5,818	269	
3. Synthetic fibre	2,357	6,086	1,095	2,486	164	384	13,421	25,993	-	-	5,520	14,449	17,209	37,178	257	63,428	63,085	343	
4. Others	9,750	29,917	6,429	72	1,324	1,133	37,157	85,783	14	-	11,535	58	21,960	33,567	8,510	127,860	126,286	1,574	
Weaving of textiles	38,806	96,700	18,386	1,288	8,534	5,390	90,381	259,485	751	300	44,130	3,367	70,338	118,886	43,142	421,513	408,673	12,840	
1. Cotton	27,585	71,718	14,221	1,274	7,504	3,081	65,631	191,014	477	300	37,797	2,405	47,547	88,526	33,431	312,971	306,271	6,700	
2. Woolen	-	349	-	-	-	-	20	370	-	-	-	-	15	15	-	385	350	35	
3. Synthetic textile	265	655	137	-	225	768	2,935	4,985	8	-	1,685	18	1,809	3,519	-	8,505	7,581	924	
4. Others	10,956	23,978	4,028	13	805	1,541	21,795	63,116	267	-	4,648	944	20,967	26,826	9,711	99,653	94,471	5,182	
Finishing of textiles	41,366	97,525	6,182	1,632	6,030	3,793	86,642	243,170	477	305	33,821	414	68,565	103,583	21,282	368,036	356,689	11,346	
1. Cotton	18,980	60,309	3,020	605	4,062	3,171	41,597	131,743	43	102	25,245	310	44,144	69,844	14,966	216,553	214,397	2,156	
2. Woolen	200	529	-	-	167	529	22	917	-	-	-	-	146	146	-	246	1,309	10	
3. Synthetic textile	1,664	640	5	-	340	6,085	8,733	-	-	-	22	72	157	251	16	9,000	8,714	287	
4. Others	20,523	36,048	3,157	1,027	1,801	282	38,939	101,777	434	203	8,555	32	24,118	33,342	6,054	141,174	132,279	8,894	
Manufacture of knitted and crocheted fabrics	9,547	36,304	409	483	1,588	514	6,407	55,252	43	-	3,281	588	9,307	13,219	4,854	73,325	71,948	1,377	
Manufacture of made-up textile articles, except apparel	39,939	103,025	4,730	975	4,944	14,765	31,958	200,338	179	312	32,199	4,239	35,679	72,608	37,980	310,926	299,566	11,360	
a. Manufacture of bed wear	10,109	18,762	788	361	1,285	930	3,730	35,966	30	-	9,358	173	4,422	13,981	18,188	68,136	66,172	1,964	
b. Manufacture of other made up textile articles	29,831	84,263	3,942	614	3,659	13,835	28,228	164,372	150	312	22,841	4,067	31,257	58,626	19,792	242,790	233,394	9,396	
Manufacture of carpets and rugs	3	140	150	-	-	4	295	591	-	-	53	218	270	10	871	488	383	883	
Manufacture of other textiles n.e.c.	27,531	80,362	9,955	137	2,697	7,698	49,100	177,480	1,236	-	25,575	323	44,036	71,171	25,429	274,080	264,831	9,249	
14 - Manufacture of wearing apparel	38,541	99,208	2,401	1,693	2,076	7,858	36,558	188,334	821	10	21,659	864	67,019	14,903	270,256	248,863	21,394	2,156	
Manufacture of wearing apparel,	5,158	21,964	979	142	900	7,415	9,719	46,276	504	-	3,810	556	11,395	16,265	2,961	65,502	65,516	9,986	
Manufacture of ready made garments	26,773	64,375	1,329	1,402	795	328	23,595	118,597	115	10	17,210	292	23,716	41,343	10,249	170,369	159,799	10,570	
Manufacture of articles of fur	100	2,498	-	-	-	39	1,150	3,788	-	-	48	-	639	687	271	4,746	4,584	162	
Manufacture of knitted and crocheted apparel	6,510	10,370	94	150	382	75	2,094	19,674	202	-	592	15	7,915	8,724	1,941	29,639	28,964	675	
15 - Manufacture of leather and related products	5,908	12,587	1,678	858	229	1,568	17,084	39,912	584	5	3,059	1,228	9,641	14,516	3,236	57,664	51,216	6,448	
Tanning and dressing of leather; dressing and dyeing of fur	789	3,678	181	33	15	3,678	12,283	7,131	347	5	427	99	670	1,548	734	9,412	7,718	1,694	
Manufacture of luggage, handbags and the like, saddlery and	532	1,324	183	136	14	69	1,096	3,353	109	-	1,096	80	1,107	316	214	3,883	3,114	769	
Manufacture of footwear	4,587	7,585	1,314	690	200	1,347	13,705	29,428	129	-	2,552	1,108	8,864	12,653	2,289	44,370	40,284	3,985	
a. Leather wear	4,389	7,570	993	412	-	785	11,176	24,726	98	-	2,077	895	7,573	10,644	2,285	37,654	35,188	2,467	
b. Rubber and Plastic wear	198	15	921	278	200	562	2,529	4,703	31	-	474	213	1,291	2,009	4	6,715	5,197	1,519	
16 - Manufacture of wood and of products of wood and cork	-	545	2,560	8	-	153	10,070	13,336	5	-	770	109	3,162	4,046	-	17,382	16,244	1,138	
17 - Manufacture of paper and paper products	-	3,560	2,154	237	827	5,716	61,727	74,221	270	-	7,526	274	71,731	79,801	159	154,180	147,199	6,981	
18 - Printing and reproduction of recorded media	-	149	619	-	170	1,004	10,846	12,788	332	-	169	88	5,751	6,340	-	19,128	15,480	3,648	
Printing	-	-	488	-	143	246	3,624	4,502	110	-	-	57	3,465	3,632	-	8,134	5,954	2,179	
i. Printing of books, brochures and other related	-	-	457	-	41	57	3,136	3,692	109	-	-	29	1,869	2,008	-	5,700	3,939	1,761	
ii. Printing of newspapers, journals, periodicals and rel	-	-	31	-	102	189	488	810	0	-	-	28	1,596	1,624	-	2,434	2,016	419	
Service activities related to printing	-	149	131	-	27	757	7,103	8,167	218	-	169	12	1,421	1,820	-	9,986	8,647	1,339	
Reproduction of recorded media	-	-	-	-	-	1	119	120	4	-	-	19	865	889	-	1,008	879	130	
19 - Manufacture of coke and refined petroleum products	-	2,012	150	186	12,675	6,870	107,653	129,545	-	-	388	1,663	43,111	45,162	-	174,707	167,533	7,175	
Manufacture of coke oven products	-	-	-	-	-	1	-	1	-	-	-	8	-	8	-	8	3	5	
Manufacture of refined petroleum products	-	2,012	150	186	12,675	6,870	107,653	129,545	-	-	388	1,655	43,111	45,154	-	174,699	167,530	7,169	
20 - Manufacture of chemicals and chemical products	8,326	13,147	38,899	870	14,626	13,472	165,886	255,214	453	66	19,422	3,474	235,987	259,403	145	514,762	499,794	14,968	
Manufacture of basic chemicals	4,754	6,191	12,163	492	639	2,428	35,520	62,186	182	-	10,142	751	52,198	63,273	-	125,459	121,385	4,074	
Manufacture of fertilizers and nitrogen compounds	-	-	13,918	-	11,195	49,337	79,826	5,276	2	-	3,578	1,868	121,050	126,498	-	206,324	204,412	1,912	
Manufacture of plastics and synthetic rubber in primary form	274	2,358	767	35	30	661	11,376	15,500	76	-	3,668	55	17,903	21,701	-	37,202	35,996	1,205	
Manufacture of pesticides and other agrochemical products	581	-	4,617	74	1,752	1,073	41,768	49,864	60	14	320	283	6,182	6,859	145	56,868	54,255	2,612	
Manufacture of paints, varnishes and similar coatings, printi	146	1,252	341	9	3	818	8,618	11,188	69	-	-	20	12,138	12,227	-	23,414	21,753	1,661	
Manufacture of soap and detergents, cleaning and polishing	25	367	4,454	-	24	299	5,404	10,573	38	15									

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 Based on ISIC 4 Classifications of Private Sector Businesses

Million Rs

Description	Working Capital / Short Term								Fixed Investment / Long Term						Foreign Bills Purchased & Discounted	Total Outstanding	Advances by size of institutions	
	SBP Export Finance Schemes (EFS)	Export Financing Other than SBP EFS	Import Financing	Import Bills Purchased & Discounted	Inland Bills Purchased & Discounted	Small Loans	Others	Total	Government Self Employment Schemes	Construction Financing	LTFE & TERF	Small Loans	Others	Total			Other than SMEs	SMEs
Cutting, shaping and finishing of stone	-	24	19	-	-	299	2,082	2,424	68	258	-	139	1,047	1,512	-	3,935	2,985	950
Manufacture of Precious non-metallic mineral products (precious stones)	-	-	-	-	-	-	19	19	5	-	-	29	15	49	-	67	1	66
Manufacture of other non-metallic mineral products n.e.c.	-	-	2,249	-	-	0	860	3,110	33	-	19	4	56	112	-	3,222	3,114	109
24 - Manufacture of basic metals	1,592	9,396	63,202	1,328	2,078	5,923	84,910	168,430	211	-	5,929	426	76,419	82,985	1,238	252,652	244,653	7,999
Manufacture of basic iron and steel	870	4,749	56,719	906	1,035	5,398	71,709	141,386	106	-	5,524	417	68,000	74,127	1,238	216,751	211,611	5,140
Manufacture of basic precious and other non-ferrous metals	265	195	77	-	-	0	1,859	2,397	28	-	-	-	82	110	-	2,507	1,828	679
Casting of iron and steel	457	4,452	6,395	423	1,043	525	11,210	24,504	49	-	354	6	8,112	8,521	-	33,025	31,073	1,953
Casting of non-ferrous metals	-	-	11	-	-	0	131	142	28	-	50	4	145	227	-	369	142	227
25 - Manufacture of fabricated metal products, except machinery	314	3,406	5,979	301	324	160	12,282	22,766	453	-	1,367	124	3,004	4,947	-	27,713	25,700	2,013
Manufacture of structural metal products	-	1,080	3,640	170	224	42	5,570	10,726	8	-	629	46	1,450	2,133	-	12,859	12,172	687
Manufacture of tanks, reservoirs and containers of metal	-	-	147	-	100	-	1,163	1,409	-	-	1	-	25	26	-	1,435	1,356	80
Forging, pressing, stamping and roll-forming of metal; powder metallurgy	24	-	147	74	-	-	1,306	1,551	-	-	1	539	540	-	2,091	2,020	71	
Manufacture of cutlery, hand tools and general hardware	-	4	267	38	-	43	155	506	152	-	8	74	164	398	-	904	550	354
Manufacture of cutlery	-	4	-	-	-	42	11	56	152	-	-	-	7	159	-	215	-	215
Manufacture of hand tools & general hardware	-	-	267	38	-	1	144	450	0	-	8	74	158	240	-	689	550	139
Manufacture of other fabricated metal products n.e.c.	290	2,323	1,778	19	-	76	4,089	8,574	293	-	729	2	825	1,849	-	10,423	9,601	822
26 - Manufacture of computer, electronic and optical products	318	152	10,613	-	45	337	21,116	32,581	77	-	30	49	12,630	12,787	41	45,408	44,093	1,314
Manufacture of electronic components and boards	-	-	31	-	10	18	546	604	-	-	-	22	213	236	-	840	673	167
Manufacture of computers and peripheral equipment	-	-	-	-	-	-	-	-	-	-	-	2	1,462	1,464	-	1,464	1,462	2
Manufacture of communication equipment	-	-	404	-	-	255	16,850	17,509	-	-	-	5	7,897	7,902	-	25,411	25,408	3
Manufacture of consumer electronics	-	76	1,444	-	-	8	3,487	5,014	-	-	-	-	2,480	2,480	-	7,494	7,133	361
Manufacture of measuring, testing, navigating and control instruments	-	-	200	-	-	-	27	227	22	-	-	-	80	102	-	329	276	53
Manufacture of watches and clocks	-	-	-	-	-	39	-	39	-	-	-	-	-	-	-	39	-	39
Manufacture of irradiation, electromedical and electrotherapeutic apparatus	318	76	-	-	35	18	206	652	55	-	-	12	479	546	41	1,239	559	681
Manufacture of optical instruments and photographic equipment	-	-	-	-	-	-	-	-	-	-	-	8	18	25	-	25	19	7
Manufacture of magnetic and optical media	-	-	8,534	-	-	-	-	8,534	-	-	30	-	1	31	-	8,565	8,564	1
27 - Manufacture of electrical equipment	313	7,354	20,507	709	1,015	6,728	85,413	122,038	517	758	4,796	1,124	27,829	35,024	48	157,111	151,836	5,274
Manufacture of electric motors, generators, transformers and other electrical machinery	42	1,397	4,015	-	75	1	6,367	11,896	42	-	-	10	5,316	5,368	-	17,265	16,049	1,216
Manufacture of batteries and accumulators	-	-	37	353	199	1,100	8,607	10,296	0	-	41	-	3,006	3,048	-	13,344	13,212	131
Manufacture of fibre optic cables	-	596	3,372	-	-	685	8,971	13,624	-	-	620	41	1,429	2,091	-	15,715	15,422	293
Manufacture of other electronic and electric wires and cables	271	3,006	5,229	4	191	475	16,466	25,642	52	750	1,349	539	3,945	6,634	-	32,277	31,690	587
Manufacture of wiring devices	-	-	-	-	-	201	201	201	-	-	-	1	18	19	-	220	201	19
Manufacture of electric lighting equipment	-	-	20	-	-	205	530	754	30	-	12	119	391	551	-	1,305	579	726
Manufacture of domestic appliances	-	994	3,736	-	-	3,841	27,917	36,489	275	8	2,422	6	9,839	12,550	48	49,087	47,891	1,196
Manufacture of Fans	-	650	47	-	-	-	1,366	2,063	86	-	202	-	559	847	-	2,910	2,229	681
Manufacture of Refrigerators and Freezers	-	-	276	-	-	3,639	2,236	6,150	-	-	-	6	1,371	1,377	48	7,575	7,452	123
Manufacture of Washing and drying Machines	-	50	-	-	-	-	218	168	-	-	-	18	18	236	-	218	18	218
Manufacture of other domestic appliances	-	294	3,414	-	-	202	24,148	28,058	189	8	2,221	0	7,890	10,308	-	38,366	37,992	373
Manufacture of other electrical equipment n.e.c.	-	1,361	4,998	352	550	420	16,355	23,136	118	-	352	407	3,885	4,763	-	27,899	26,792	1,107
28 - Manufacture of machinery and equipment	-	1,910	495	-	86	157	13,295	15,943	264	-	450	138	9,719	10,570	456	26,969	23,123	3,846
Manufacture of engines and turbines, except aircraft, vehicle and tractor engines	-	-	46	-	-	4	425	475	25	-	-	-	170	197	-	672	349	323
Manufacture of pumps, compressors, taps and valves	-	-	-	-	-	474	474	474	-	-	-	-	430	430	-	903	641	263
Manufacture of bearings, gears, gearing and driving elements	-	275	-	-	-	8	322	605	0	-	-	-	2,536	2,536	-	3,141	3,062	78
Manufacture of ovens, furnaces and furnace burners	-	-	22	-	-	-	22	22	-	-	-	-	10	10	-	32	22	10
Manufacture of office machinery and equipment (except computers and peripheral equipment)	-	-	-	-	-	32	32	32	-	-	-	-	77	77	-	109	26	83
Manufacture of other general-purpose machinery	-	557	-	-	4	2,231	2,792	24	-	-	4	3,422	3,450	270	6,512	6,211	301	
Manufacture of agricultural and forestry machinery	-	-	350	-	86	84	6,569	7,090	78	-	-	98	1,690	1,866	-	8,957	8,209	747
Manufacture of metal-forming machinery, machine tools and metal-working machinery	-	-	-	0	1	66	66	66	6	-	-	-	144	150	-	216	70	147
Manufacture of machinery for mining, quarrying and construction	-	-	-	-	-	50	39	89	-	-	-	6	99	105	-	195	118	77
Manufacture of machinery for food, beverage and tobacco processing	-	-	2	-	-	0	2,328	2,330	-	-	-	1	421	422	-	2,752	1,755	997
Manufacture of machinery for textile, apparel and leather processing	-	908	-	-	-	5	372	1,285	4	-	450	21	531	1,007	185	2,478	2,165	313
Manufacture of other special-purpose machinery	-	170	75	-	-	2	436	682	125	-	-	5	189	320	-	1,002	496	507
29 - Manufacture of motor vehicles, trailers and semi-trailers	415	675	9,296	1,425	340	1,912	41,381	55,444	330	5	11,457	5,599	31,017	48,408	-	103,851	100,020	3,832
Manufacture of motor vehicles	-	-	5,421	1,298	-	1,029	36,219	43,966	24	-	9,713	5,390	26,896	42,022	-	85,988	85,014	974
Manufacture of bodies (coachwork) for motor vehicles; motor cycles and mopeds	-	-	2,000	-	-	42	2,048	2,048	-	-	140	-	211	351	-	2,399	2,300	100
Manufacture of parts and accessories for motor vehicles	415	675	1,875	127	340	841	5,156	9,429	307	5	1,604	209	3,909	6,035	-	15,464	12,706	2,758
30 - Manufacture of other transport equipment	475	787	625	-	-	94	2,275	4,255	31	-	3,534	127	1,257	4,948	-	9,203	8,578	626
Building of ships, floating structures and boats	-	-	-	-	-	-	-	-	-	-	-	3	13	16	-	16	3	13
Manufacture of railway locomotives and rolling stock	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Manufacture of motorcycles	-	-	46	-	-	23	983	1,051	21	-	1,559	105	847	2,533	-	3,584	3,392	192
Manufacture of bicycles and invalid carriages	-	-	13	-	-	0	1	14	-	-	-	-	9	9	-	23	13	10
Manufacture of other transport equipment n.e.c.	475	787	566	-	-	71	1,291	3,190	10	-	1,974	19	387	2,390	-	5,580	5,169	411
31 - Manufacture of furniture	-	-	316	-	-	93	6,189	6,597	231	-	172	400	3,086	3,888	-	10,486	7,968	2,518
32 - Other manufacturing	11,378	12,142	2,158	306	494	8,080	31,140	65,698	2,761	-	2,240	1,324	15,435	21,760	3,585	91,043	67,077	23,966
Manufacture of jewellery and related articles	-	-	-	-	-	27	13,124	13,151	4	-	-	52	434	490	-	13,641	12,858	783
Manufacture of imitation jewellery and related articles	-	-	-	-	-	19	19	19	39	-	-	3	23	66	-	84	-	84
Manufacture of musical instruments	871	42	-	-	3	0	1,018	1,018	-	-	-	23	-	23	159	1,200	1,030	169
Manufacture of sports goods	4,764	4,552	-	44	141	13	410	9,923	395	-	71	114	778	1,357	1,957	13,237	9,815	3,422
Manufacture of games and toys	-	-	-	-	-	-	-	-	-	-	-	9	59	68	-	68	-	68
Manufacture of medical and dental instruments and supplies	518	1,523	17	142	-	54	1,944	4,197										

Loans to Private Sector Business (By Type of Finance)
 Outstanding Position at the end of May 2026⁷
 Based on ISIC 4 Classifications of Private Sector Businesses

Million Rs

Description	Working Capital / Short Term							Fixed Investment / Long Term						Foreign Bills Purchased & Discounted	Total Outstanding	Advances by size of institutions			
	SBP Export Finance Schemes (EFS)	Export Financing Other than SBP EFS	Import Financing	Import Bills Purchased & Discounted	Inland Bills Purchased & Discounted	Small Loans	Others	Total	Government Self Employment Schemes	Construction Financing	LTFE & TERF	Small Loans	Others			Total	Other than SMEs	SMEs	
a) Hydal	-	-	-	-	-	-	4,440	4,440	-	-	-	13	5,325	5,338	-	9,778	9,756	21	
b) Thermal	-	-	-	-	-	-	55,968	55,968	-	-	-	-	30,256	30,256	-	86,224	86,196	28	
c) Coal Based	-	-	-	-	-	-	50,557	50,557	-	-	35	13,212	44,255	57,502	-	108,059	107,991	68	
d) Wind	-	-	-	-	-	-	395	395	-	-	-	-	35,384	35,384	-	35,779	35,650	129	
e) Solar	-	-	322	-	125	-	1,329	1,777	5	456	1,166	249	11,504	13,380	-	15,157	13,873	1,286	
f) Other	-	850	1,350	-	76	-	5,098	30,054	37,428	-	7,176	2,489	79,794	89,458	79	126,964	126,416	548	
Manufacture of gas, distribution of gaseous fuels through m	-	-	-	-	-	-	696	2,678	3,374	6	-	1,436	143	7,069	8,654	-	12,028	10,797	1,232
Steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-	-	9	57	67	-	67	30	37	
E. Water supply, sewerage, waste management and remediation	-	-	1,619	-	-	-	1	2,827	4,446	79	-	4,783	32,098	36,960	-	41,406	40,546	860	
36 - Water collection, treatment and supply	-	-	-	-	-	-	1	5	6	0	-	4,590	28,498	33,088	-	33,093	32,960	133	
37 - Sewerage	-	-	-	-	-	-	-	-	-	-	90	12	102	102	-	102	90	12	
38 - Waste collection, treatment and disposal activities; man	-	-	1,619	-	-	-	0	2,822	4,441	79	-	12	3,198	3,290	-	7,731	7,368	363	
Waste Collection, treatment and disposal activities	-	-	1,619	-	-	-	0	2,822	4,441	79	-	12	3,198	3,290	-	7,731	7,368	363	
Ship Breaking and materials recovery	-	-	1,619	-	-	-	-	2,771	4,390	-	-	8	2,988	2,997	-	7,387	7,348	39	
Waste Collection, treatment and disposal activities n.e.c	-	-	-	-	-	-	0	51	51	79	-	3	210	293	-	344	20	324	
39 - Remediation activities and other waste management se	-	-	-	-	-	-	-	-	-	-	91	389	480	480	-	480	128	352	
F. Construction	-	600	647	219	401	7,870	45,192	54,929	616	82,842	2,115	20,046	65,839	171,459	-	226,387	205,009	21,378	
41 - Construction of buildings	-	-	8	-	129	56	22,060	22,253	425	75,784	-	18,973	34,261	129,443	-	151,696	139,947	11,749	
Residential	-	-	8	-	39	12,923	12,970	12,970	81	46,725	-	533	22,841	70,180	-	83,150	77,231	5,918	
Non residential	-	-	-	-	129	17	9,137	9,283	345	29,058	-	18,440	11,420	59,263	-	68,547	62,716	5,831	
42 - Civil engineering	-	600	640	219	272	7,813	22,164	31,707	162	6,918	2,115	926	28,453	38,574	-	70,282	62,502	7,780	
Construction of roads and railways	-	-	111	219	202	872	6,969	8,907	67	2,373	2,114	68	12,905	17,527	-	24,496	22,108	2,388	
Construction of utility projects	-	-	20	-	-	6,526	2,111	8,658	33	0	-	543	4,263	4,839	-	13,497	12,269	1,228	
Construction of other civil engineering projects	-	600	508	-	70	414	14,888	16,080	62	4,545	1	315	11,285	16,209	-	32,288	28,125	4,163	
43 - Specialized construction activities	-	-	-	-	-	0	968	968	29	140	-	147	3,125	3,441	-	4,409	2,560	1,849	
G. Wholesale and retail trade; repair of motor vehicles and mot	13,036	32,465	53,807	6,024	9,257	67,614	392,319	574,523	48,968	686	3,531	48,066	174,386	275,638	14,144	864,304	513,548	350,756	
45 - Wholesale and retail trade and repair of motor vehic	-	345	83	314	87	2,226	16,039	19,094	1,378	52	8	3,481	7,814	12,734	68	31,897	14,055	17,841	
Sale of motor vehicles	-	345	-	157	72	1,879	8,548	11,002	410	8	-	3,232	5,044	8,693	31	19,726	10,811	8,915	
Maintenance and repair of motor vehicles	-	-	-	-	-	159	444	604	13	42	-	49	402	506	-	1,110	370	740	
Sale of motor vehicle parts and accessories	-	-	72	157	34	5,146	5,408	453	-	0	156	1,312	1,922	37	7,367	1,634	5,733		
Sale, maintenance and repair of motorcycles and related par	-	-	11	-	14	154	1,901	2,081	502	2	7	45	1,056	1,613	-	3,693	1,240	2,453	
46 - Wholesale trade, except of motor vehicles and motorcy	10,388	20,939	32,266	4,548	4,202	35,665	191,168	299,176	27,673	336	1,790	7,145	86,874	123,819	3,722	426,716	271,915	154,801	
Wholesale on a fee or contract basis	376	-	38	-	-	1,935	3,402	5,750	2,092	-	-	309	6,300	8,787	2,923	14,830	3,740	11,089	
Wholesale of agricultural raw materials and live animals	99	728	271	-	43	1,977	5,091	8,208	310	-	-	200	2,700	3,209	-	11,418	6,734	4,684	
Wholesale of food, beverages and tobacco	1,317	6,758	713	0	-	584	14,962	24,335	1,302	35	26	124	5,150	6,637	368	31,340	19,700	11,639	
Wholesale of textiles, clothing and footwear	3,185	3,360	1,393	8	386	424	7,512	16,268	1,609	-	4	188	4,530	6,332	767	23,367	17,745	5,621	
Wholesale of other household goods	69	571	62	-	-	1,746	3,249	5,697	514	-	26	306	2,875	3,721	-	9,418	5,783	3,635	
Wholesale of computers, computer peripheral equipment an	176	544	38	0	80	101	1,620	1,911	131	-	-	581	3,338	4,143	-	1,350	543	813	
Wholesale of electronic and telecommunications equipment	-	61	522	-	68	2,626	10,909	14,186	254	8	-	2,382	1,384	4,028	-	18,214	16,183	2,031	
Wholesale of agricultural machinery, equipment and suppli	-	-	-	-	448	679	1,183	2,310	744	-	43	94	388	1,269	271	3,850	1,483	2,367	
Wholesale of other machinery and equipment	40	1,358	932	-	359	818	2,315	5,822	274	-	-	57	1,054	1,386	-	7,208	5,565	1,643	
Wholesale of solid, liquid and gaseous fuels and related pro	-	-	11,154	3,509	785	11,200	19,419	46,066	469	-	303	259	4,382	5,413	-	51,480	40,019	11,461	
Wholesale of metals and metal ores	-	95	1,246	0	0	1,481	1,328	4,149	194	-	388	44	1,580	2,206	-	6,355	4,696	1,659	
Wholesale of construction materials, hardware, plumbing an	2	10	279	-	-	758	4,836	5,885	582	-	-	160	3,277	4,018	-	9,903	6,290	3,614	
Wholesale of fertilizers and agrochemical products	38	361	5,391	29	140	5,585	29,895	41,438	2,615	-	4	196	7,063	9,878	-	51,316	32,933	18,383	
Wholesale of plastic materials in primary forms	-	-	616	-	36	105	845	1,602	70	-	34	22	314	440	-	2,042	1,231	811	
Wholesale of paper in bulk	-	-	53	23	-	707	265	1,049	30	-	-	33	152	215	-	1,264	752	511	
Wholesale of waste and scrap and other products n.e.c.	-	-	151	-	-	215	6,092	6,458	190	-	-	249	578	1,017	238	7,713	6,426	1,287	
Non-specialized wholesale trade	5,085	7,092	9,406	980	1,858	4,726	79,185	108,332	16,293	293	963	2,363	44,807	64,720	1,785	174,837	101,284	73,553	
47 - Retail trade, except of motor vehicles and motorcycles	2,649	11,181	21,459	1,162	4,968	29,723	185,112	258,253	19,916	297	1,733	37,440	79,698	139,085	10,354	405,692	227,578	178,114	
Retail sale in non-specialized stores with food, beverages or	-	-	2	-	38	217	4,983	5,240	726	6	-	904	655	2,290	-	7,531	4,691	2,840	
Other retail sale in non-specialized stores	10	-	483	-	25	2,958	3,472	6,948	1,017	-	-	1,182	14,286	16,485	-	23,433	5,939	17,494	
Retail sale of food in specialized stores	94	60	47	-	-	481	1,885	2,567	807	3	19	147	1,407	2,663	-	5,230	1,850	3,381	
Retail sale of beverages in specialized stores	-	-	-	-	-	55	49	104	5	-	-	142	535	683	-	786	104	683	
Retail sale of tobacco products in specialized stores	-	-	-	-	-	39	7	46	36	-	-	43	14	93	-	139	-	139	
Retail sale of automotive fuel in specialized stores/pumps	-	1	7,281	-	2,103	517	16,486	26,388	1,525	16	-	557	11,125	13,223	-	39,611	32,444	7,166	
Retail sale of computers, peripheral units, software and tele	-	-	-	0	-	28	552	581	227	-	-	334	940	1,500	-	2,081	956	1,125	
Retail sale of audio and video equipment in specialized stor	-	-	-	-	-	9	718	727	3	-	-	90	120	213	-	940	762	178	
Retail sale of textiles in specialized stores	500	666	116	5	36	704	973	2,999	266	-	-	324	1,580	2,171	1,339	6,508	4,865	1,643	
Retail sale of hardware, paints and glass in specialized stor	-	-	-	-	-	198	209	408	246	-	-	5,091	325	5,661	-	6,069	5,025	1,045	
Retail sale of carpets, rugs, wall and floor coverings in speci	-	-	7	-	-	99	86	193	29	-	-	89	193	311	-	504	21	483	
Retail sale of electrical household appliances, furniture, high	-	-	30	4	-	1,068	1,879	2,981	608	-	-	69	1,171	1,848	-	4,829	1,355	3,474	
Retail sale of books, newspapers and stationary in specializ	-	-	-	-	-	266	295	562	176	-	677	130	283	1,266	-	1,827	788	1,039	
Retail sale of music and video recordings in specialized stor	-	-	-	-	-	6	-	6	-	-	-	1	9	10	-	16	-	16	
Retail sale of sporting equipment in specialized stores	-	20	-	-	-	10	30	30	9	-	-	67	71	146	-	177	15	162	
Retail sale of games and toys in specialized stores	-	-	-	-	-	75	2	77	0	-	-	52	28	81	-	158	0	158	
Retail sale of clothing, footwear and leather articles in speci	174	487	340	-															

Loans to Private Sector Business (By Type of Finance)
 Outstanding Position at the end of May 2026⁷
 Based on ISIC 4 Classifications of Private Sector Businesses

Million Rs

Description	Working Capital / Short Term								Fixed Investment / Long Term						Foreign Bills Purchased & Discounted	Total Outstanding	Advances by size of institutions	
	SBP Export Finance Schemes (EFS)	Export Financing Other than SBP EFS	Import Financing	Import Bills Purchased & Discounted	Inland Bills Purchased & Discounted	Small Loans	Others	Total	Government Self Employment Schemes	Construction Financing	LTFE & TERF	Small Loans	Others	Total			Other than SMEs	SMEs
Urban and suburban passenger land transport	-	-	-	-	4	483	508	996	14,175	-	391	180	7,838	22,584	-	23,579	5,335	18,244
Other passenger land transport	-	-	-	-	-	4	968	972	967	-	-	1,081	13,942	15,992	-	16,964	8,924	8,040
Freight transport by road	827	-	-	-	-	753	1,164	2,744	422	3,450	-	268	17,631	21,771	-	24,515	13,974	10,542
Transport via pipeline	-	-	-	-	-	-	115	115	-	-	-	71	1,259	1,330	-	1,446	993	453
50 - Water transport	-	399	-	-	-	0	1,040	1,440	1	-	-	46	443	496	-	1,930	1,534	396
Sea and coastal passenger water transport	-	-	-	-	-	0	47	47	-	-	-	-	10	10	-	58	58	-
Sea and coastal freight water transport	-	399	-	-	-	-	993	1,393	-	-	-	36	101	136	-	1,529	1,291	238
Inland passenger water transport	-	-	-	-	-	-	-	-	1	-	-	0	83	84	-	84	-	84
Inland freight water transport	-	-	-	-	-	-	-	-	-	-	-	10	249	259	-	259	243	17
51 - Air transport	52	25	-	-	-	0	1,181	1,259	-	-	-	191	642	832	-	2,091	1,823	268
Passenger air transport	-	25	-	-	-	0	755	780	-	-	-	164	532	696	-	1,476	1,319	157
Freight air transport	52	-	-	-	-	-	426	479	-	-	-	26	110	137	-	615	504	111
52 - Warehousing and support activities for transportation	-	627	3,753	1,314	173	834	20,424	27,125	18,408	115	2,029	1,406	43,720	65,678	50	92,853	55,515	37,338
Warehousing and storage	-	487	3,581	1,314	-	252	8,906	14,541	95	82	242	474	11,997	12,889	-	27,431	25,446	1,985
Cargo handling	-	140	172	-	173	523	5,253	6,260	2,958	27	1,420	740	22,801	27,946	50	34,256	17,936	16,320
Other transportation support activities n.e.c	-	-	-	-	-	59	6,265	6,324	15,354	6	368	192	8,922	24,842	-	31,166	12,133	19,033
53 - Courier activities other than national post activities	-	-	-	-	-	1,989	4,836	6,825	13	-	-	48	4,962	5,023	-	11,848	11,274	574
I. Accommodation and food service activities	650	3,432	245	188	-	1,124	15,083	20,723	816	5,529	37,635	2,377	25,846	72,203	-	92,926	81,856	11,070
55 - Accommodation	-	262	7	115	-	911	6,215	7,510	216	5,063	36,804	1,285	16,837	60,205	-	67,715	64,659	3,056
Short term accommodation activities (Hotels etc)	-	262	7	115	-	911	6,161	7,456	159	4,831	36,804	1,211	16,421	59,426	-	66,882	64,499	2,383
Other accommodation n.e.c	-	-	-	-	-	0	54	54	57	233	-	74	415	779	-	833	160	672
56 - Food and beverage service activities	650	3,170	238	73	-	213	8,868	13,213	600	466	831	1,092	9,009	11,999	-	25,212	17,197	8,015
J. Information and communication	3,030	5,275	1,997	0	30,096	699	83,063	124,161	3,123	904	12,575	7,523	442,631	466,767	40	590,967	580,553	10,414
58 - Publishing activities	-	45	113	0	-	54	1,670	1,882	54	30	12	61	3,266	3,423	-	5,305	3,959	1,346
Book publishing	-	-	49	-	-	40	135	224	52	30	-	-	49	131	-	355	-	355
Publishing of newspapers, journals and periodicals	-	-	64	-	-	12	102	178	-	-	6	-	-	6	-	184	60	124
Other publishing activities n.e.c	-	-	-	-	-	0	255	255	-	-	6	34	167	207	-	462	337	125
Software publishing	-	45	-	0	-	1	1,178	1,224	3	-	27	3,050	3,079	-	4,303	3,562	741	
59 - Motion picture, video and television programme production	-	-	-	-	-	310	2,541	2,851	5	370	-	-	90	465	-	3,316	2,769	546
60 - Programming and broadcasting activities	-	-	-	-	-	1	307	308	-	-	-	279	545	824	-	1,132	705	428
61 - Telecommunications	-	-	425	-	29,546	161	70,058	100,190	2,657	441	9,981	6,522	427,385	446,985	-	547,175	544,209	2,966
Wired telecommunications activities	-	-	-	-	-	-	-	22,292	2,631	-	-	376	46,672	49,679	-	71,972	71,710	262
Wireless telecommunications activities	-	-	425	-	2,462	127	20,488	23,503	-	-	7,422	5,442	228,143	241,007	-	264,510	264,079	431
Other telecommunications activities n.e.c	-	-	-	-	27,083	34	27,277	54,395	26	441	2,559	703	152,570	156,299	-	210,693	208,419	2,274
62 - Computer programming, consultancy and related activities	1,800	4,017	1,394	-	57	173	6,878	14,319	405	-	-	503	7,224	8,133	40	22,491	19,074	3,418
Computer programming activities	200	2,020	-	-	-	0	673	2,893	26	-	-	59	2,200	2,285	-	5,178	4,776	402
Computer consultancy and computer facilities management	100	-	649	-	-	12	1,281	2,042	43	-	-	37	722	802	-	2,845	1,980	865
Other information technology and computer service activities	1,500	1,997	745	-	57	160	4,924	9,383	335	408	-	408	4,302	5,045	40	14,469	12,317	2,151
63 - Information service activities	1,230	1,213	65	-	493	0	1,610	4,612	12	63	2,582	158	4,121	6,936	-	11,548	9,838	1,710
Data processing, hosting and related activities	1,105	380	-	-	-	-	8	1,493	-	-	1,911	22	387	2,320	-	3,813	3,619	194
Web portals	-	-	-	-	-	-	-	-	0	-	-	9	8	16	-	16	-	16
News agency activities	-	-	-	-	-	-	100	100	-	-	-	14	-	14	-	114	14	100
Other information service activities n.e.c.	125	833	65	-	493	0	1,502	3,019	11	63	671	114	3,727	4,586	-	7,604	6,204	1,400
K. Real estate activities	-	228	321	-	-	22	14,288	14,859	11	11,409	330	969	16,234	28,952	-	43,812	40,372	3,440
L. Professional, scientific and technical activities	265	1,749	1,042	57	451	1,229	30,575	35,368	148	-	232	988	23,301	24,670	613	60,652	47,211	13,440
69 - Legal and accounting activities	-	-	-	-	-	88	1,380	1,467	23	-	-	23	2,617	2,663	-	4,130	3,315	815
Legal activities	-	-	-	-	-	83	20	103	1	-	-	12	52	65	-	168	29	139
Accounting, bookkeeping and auditing activities; tax consultancy	-	-	-	-	-	4	1,360	1,364	22	-	-	11	2,564	2,598	-	3,962	3,286	676
70 - Activities of head offices; management consultancy activities	-	200	-	-	-	-	1,254	1,454	-	-	40	576	323	939	175	2,567	2,433	134
71 - Architectural and engineering activities; technical testing and analysis activities	-	247	325	9	-	1,004	3,833	5,418	7	-	-	62	958	1,027	-	6,444	3,315	3,129
72 - Scientific research and development	-	-	20	-	-	24	1,220	1,263	-	193	44	291	528	-	-	1,791	1,608	183
73 - Advertising and market research	-	18	10	-	130	9	5,089	5,256	10	-	-	111	896	1,017	-	6,273	4,671	1,602
74 - Other professional, scientific and technical activities	265	1,284	687	48	321	67	17,706	20,378	76	-	-	75	18,009	18,160	438	38,976	31,823	7,153
75 - Veterinary activities	-	-	-	-	-	39	94	133	32	-	-	97	208	337	-	470	46	424
M. Administrative and support service activities	282	536	-	106	269	1,597	23,190	27,252	771	-	510	2,532	21,287	25,099	584	52,935	40,612	12,323
77 - Rental and leasing activities	-	-	526	-	-	145	428	1,099	2	-	160	856	3,303	4,321	-	5,421	4,018	1,403
Renting and leasing of motor vehicles	-	-	-	-	-	145	205	350	1	-	160	853	2,345	3,358	-	3,709	2,555	1,154
Renting and leasing of recreational and sports goods	-	-	-	-	-	-	0	0	-	-	-	-	7	7	-	7	-	7
Renting and leasing of other machinery, equipment and transport means	-	-	526	-	-	-	223	749	1	-	-	4	952	956	-	1,705	1,463	242
78 - Employment activities	-	-	-	-	96	-	200	296	-	-	-	156	1,292	1,448	-	1,744	1,568	175
79 - Travel agency, tour operator, reservation service and other activities	-	124	-	-	-	428	3,904	4,456	172	-	-	933	8,738	9,842	-	14,298	9,736	4,562
80 - Security and investigation activities	-	-	-	1	8	42	1,934	1,985	-	40	237	1,667	1,943	-	3,928	3,226	702	
81 - Services to buildings and landscape activities	-	-	-	-	-	43	63	105	8	-	-	26	486	520	-	625	148	477
82 - Office administrative, office support and other business support activities	282	412	745	105	166	940	16,661	19,310	590	-	309	324	5,801	7,024	584	26,918	21,916	5,002
N. Education	-	130	-	-	-	1,383	6,907	8,419	783	2,320	46	956	17,995	22,101	-	30,521	24,867	5,653
Pre-primary and primary education	-	-	-	-	-	0	174	174	169	2	45	126	2,141	2,483	-	2,657	2,017	640
General secondary education	-	-	-	-	-	145	1,682	1,827	420	817	-	128	5,897	7,261	-	9,089	7,294	1,795
Technical and vocational secondary education	-	-	-	-	-	-	15	15	4	-	-	6	88	97	-	113	19	94
Higher education	-	-	130	-	-	1,077	1,977	3,184	108	1,106	1	166	6,093	7,473				

Loans to Private Sector Business (By Type of Finance)
Outstanding Position at the end of May 2026⁷
Based on ISIC 4 Classifications of Private Sector Businesses

Million Rs

Description	Working Capital / Short Term								Fixed Investment / Long Term						Foreign Bills Purchased & Discounted	Total Outstanding	Advances by size of institutions	
	SBP Export Finance Schemes (EFS)	Export Financing Other than SBP EFS	Import Financing	Import Bills Purchased & Discounted	Inland Bills Purchased & Discounted	Small Loans	Others	Total	Government Self Employment Schemes	Construction Financing	LTF & TERF	Small Loans	Others	Total			Other than SMEs	SMEs
Hospital activities	-	-	-	4	-	449	3,699	4,152	206	849	145	782	5,995	7,977	-	12,129	9,759	2,370
Medical and dental practice activities	-	-	-	-	-	40	190	230	38	4	7	56	600	705	-	936	445	491
Other human health activities	-	-	-	-	-	19	1,428	1,447	240	5	245	307	2,453	3,250	-	4,696	3,103	1,593
87 - Residential care activities	-	-	-	-	-	-	-	-	-	-	-	0	13	13	-	13	2	11
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	1	104	105	-	105	87	17
90 - Creative, arts and entertainment activities	-	100	-	-	-	52	2,104	2,257	33	1	-	299	2,043	2,375	-	4,631	3,664	967
91 - Libraries, archives, museums and other cultural activities	-	-	-	-	-	52	1,224	1,276	3	1	-	65	1,335	1,403	-	2,679	2,378	301
92 - Sports activities and amusement and recreation activities	-	-	-	-	-	631	631	631	-	-	-	233	-	233	-	864	860	4
Q. Other service activities	696	731	236	41	3,207	16,480	42,921	64,311	4,925	786	-	5,390	39,456	50,557	-	114,868	48,062	66,806
93-Activities of membership organizations	-	-	-	-	-	193	0	193	1	-	-	2	4	7	-	200	2	198
94-Repair of computers and personal and household goods	-	-	-	-	-	33	184	216	14	-	-	38	186	239	-	455	189	266
95-Other personal service activities	416	619	233	41	3,182	14,213	40,866	59,570	4,490	771	-	3,804	32,432	41,497	-	101,067	42,049	59,017
96-Activities of households as employers of domestic persons	280	112	3	-	25	4	243	667	193	-	-	53	1,195	1,441	-	2,108	916	1,191
97-Undifferentiated goods- and services-producing activities	-	-	-	-	-	2,037	1,628	3,665	227	15	-	1,493	5,640	7,374	-	11,039	4,906	6,133

Notes:

P : Provisional

1. Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 4 of United Nation adopted from June 2019.

2. With reference to Infrastructure, Housing & SME Finance Department Circular No. 10 of 2020 dated 15th July 2020 and Statistics & Data Warehouse

Department circular No. DS.MFS. 013014/20 dated 4th December, 2020, a new category "Construction Finance" has been added to "Loans Classified (By Type of Finance)" from June 2020 onwards.

3. From July, 2022 onwards Loans Classified by Borrowers (type of finance) format have been reorganized/ renamed under working capital/ short term, fixed investment/ long term and foreign bills purchased & discounted to facilitate data users.

Source: Statistics and Data Services Department, State Bank of Pakistan

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