

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

(Based on ISIC 4 Classifications of Private Sector Business)

(Million Rupees)

Description	Jun-24	May-25	Jun-25	May-26 ^P
1. Credit to Government Sector (A+B)	31,764,102	34,627,869	36,239,017	37,165,496
A. SBP Credit to Government Sector (Net)	4,492,963	4,108,144	3,792,330	1,503,751
Investment in Govt. Securities	5,568,455	5,861,664	5,089,194	3,314,028
Loans to Government	720,371	754,167	765,038	750,236
Others	40	353	365	325
Less: Govt. Deposits	1,795,903	2,508,040	2,062,268	2,560,837
B. Scheduled Banks Credit to Government Sector (Net)	27,271,140	30,519,725	32,446,687	35,661,745
Investment in Govt. Securities	29,861,236	34,299,398	36,181,687	40,052,641
Loans to Government	1,789,915	1,138,705	1,495,433	1,441,612
Less: Govt. Deposits	4,380,011	4,918,378	5,230,433	5,832,508
2. Credit to Non Government Sector (A+B)	11,373,130	12,805,511	12,933,015	13,782,378
A. SBP Credit to Non Govt. Sector	84,313	81,222	78,823	62,803
B. Scheduled Banks Credit to Non Govt. Sector (I+II+III)	11,288,817	12,724,289	12,854,192	13,719,575
I. Credit to PSEs	2,142,429	2,178,616	2,088,458	2,309,676
Investment in Non-financial PSEs	544,469	544,044	542,134	137,838
Loans to Non-financial PSEs	1,597,960	1,634,571	1,546,325	2,171,839
II. Credit to NBFIs	372,710	814,765	848,252	510,905
Investment in NBFIs	118,325	130,145	129,550	181,691
Loans to NBFIs	254,385	684,620	718,701	329,214
III. Credit to Private Sector (A+B)	8,773,677	9,730,908	9,917,482	10,898,995
A. Investment in Securities & Shares of Private Sector	202,563	227,235	246,015	213,665
B. Loans to Private Sector (1-4)	8,571,114	9,503,673	9,671,467	10,685,330
1. PRIVATE SECTOR (BUSINESS)	7,417,544	8,245,491	8,424,111	9,172,962
A. Agriculture, forestry and fishing	400,878	464,732	494,762	612,704
1. Crop and animal production, hunting and related service activities	399,437	462,491	492,204	609,564
Growing of cereals, leguminous crops and oil seeds	128,878	157,796	178,226	177,773
Growing of cereals, leguminous crops and oil seeds excluding wheat	6,561	9,253	10,482	12,193
Growing of Wheat	122,317	148,543	167,744	165,579
Growing of rice	28,660	30,903	30,569	54,734
Growing of vegetables and melons, roots and tubers	5,268	7,983	8,655	12,734
Growing of sugar cane	19,294	24,089	25,084	32,103
Growing of tobacco	81	286	299	196
Growing of fibre crops	7,795	10,490	10,754	24,833
Growing of fibre crops excluding cotton	59	292	290	308
Growing of Cotton	7,736	10,197	10,464	24,526
Growing of tropical and subtropical fruits	1,398	3,766	5,105	5,413
Growing of tropical and subtropical fruits excluding mangoes	647	3,084	4,347	4,397
Growing of Mangoes	750	683	758	1,017
Growing of citrus fruits	647	1,107	1,236	2,386
Growing of citrus fruits excluding oranges	547	985	1,143	2,230
Growing of Oranges	100	122	94	156
Growing of pome fruits and stone fruits	643	129	216	268
Growing of pome fruits and stone fruits excluding apples	642	126	213	259
Growing of Apples	1	3	3	10
Growing of other tree and bush fruits and nuts	1,222	1,076	1,091	1,038
Growing of spices, aromatic, drug and pharmaceutical crops	34	34	40	39
Growing of other crops and plant propagation	11,922	16,632	16,980	22,986
Raising of cattle and buffaloes	98,591	104,460	103,056	100,202
Raising of sheep and goats	66	206	268	7,222
Raising of poultry	21,021	21,998	27,189	51,786
Raising of other animals and mixed farming	1,657	2,308	4,929	7,478
Support activities for crop production	61,601	69,692	68,858	95,360
Support activities for crop production excluding Agr. Machinery and Equip.	13,343	18,438	18,464	33,154
Agricultural machinery and equipments and related services	48,259	51,254	50,394	62,206
Support activities for animal production	1,382	1,147	1,211	982
Post-harvest crop activities	3,071	3,514	3,168	6,475
Seed processing for propagation	6,180	4,814	5,192	5,417
Hunting, trapping and related service activities	27	59	77	138
02 - Forestry and logging	27	22	46	94
03 - Fishing and aquaculture	1,414	2,219	2,512	3,046
Marine fishing	671	884	954	1,377
Freshwater fishing	666	1,266	1,471	1,487
Marine aquaculture	25	2	2	46
Freshwater aquaculture	51	66	85	136
B. Mining and quarrying	89,229	77,673	88,608	75,594
05 - Mining of coal and lignite	51,135	45,457	49,671	44,643
06 - Extraction of crude petroleum and natural gas	31,480	20,749	26,045	19,281
Extraction of crude petroleum	27,619	15,011	20,282	16,737
Extraction of natural gas	3,861	5,737	5,763	2,543
07 - Mining of metal ores	994	980	1,077	162
Mining of iron ores	54	92	164	85
Mining of other metal ores n.e.c	940	887	913	77
08-Other mining and quarrying	5,557	10,442	11,770	11,391
Quarrying of stone, sand and clay	233	474	562	498
Mining of chemical and fertilizer minerals	4,578	9,033	10,249	9,069
Extraction of peat	8	-	-	-
Extraction of salt	588	694	696	1,543
Other mining and quarrying n.e.c.	151	240	263	282
9 - Mining support service activities	63	46	44	117
C. Manufacturing	4,838,826	5,319,305	5,354,889	5,789,007
10 - Manufacture of food products	1,178,507	1,191,642	1,211,276	1,394,374
Processing and preserving of meat	9,473	8,135	8,444	9,073
Processing and preserving of fish, crustaceans and molluscs	2,085	2,540	2,450	3,353
Processing and preserving of fruit and vegetables	9,962	5,836	9,478	8,677
Manufacture of vegetable and animal oils and fats	157,042	135,943	167,924	119,801

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(Million Rupees)

Description	Jun-24	May-25	Jun-25	May-26 ^P
Manufacture of dairy products	48,587	37,204	35,040	39,225
Manufacture of grain mill products	281,596	325,738	330,108	398,631
a- Wheat Processing	56,095	55,900	61,838	79,203
b- Rice Processing	186,170	223,840	220,444	274,571
c- Others	39,330	45,998	47,827	44,857
Manufacture of starches and starch products	5,681	6,854	14,318	7,970
Manufacture of bakery products	64,621	63,377	64,831	48,724
Manufacture of sugar	485,581	479,802	442,417	625,269
Manufacture of cocoa, chocolate and sugar confectionery	14,864	27,211	27,324	30,682
Manufacture of macaroni, noodles, couscous and similar farinaceous products	207	94	71	24
Manufacture of prepared animal feeds	44,224	41,808	48,503	43,334
Processing/blending of spices, tea, coffee etc.	10,802	10,302	12,787	14,025
Manufacture of other food products n.e.c.,	43,780	46,801	47,581	45,585
11 - Manufacture of beverages	56,964	47,250	48,790	51,019
Manufacture of soft drinks; production of mineral waters and other bottled waters	48,765	43,083	44,641	45,770
Manufacture of soft drinks and other bottled waters	48,419	42,655	44,248	45,470
Production of mineral waters	346	428	392	300
Manufacture of other beverages n.e.c	8,199	4,167	4,149	5,249
12 - Manufacture of tobacco products	1,772	2,306	4,221	10,434
13 - Manufacture of textiles	1,610,657	1,836,546	1,847,626	1,880,107
Preparation and spinning of textile fibres	563,512	602,551	604,923	564,052
1. Cotton	419,167	442,894	433,125	375,444
2. Woolen	3,461	3,358	7,521	6,087
3. Synthetic fibre	44,251	53,394	56,550	63,171
4. Others	96,634	102,906	107,727	119,350
Weaving of textiles	327,666	376,157	382,464	378,371
1. Cotton	240,732	271,864	271,084	279,540
2. Woolen	656	424	541	385
3. Synthetic textile	11,070	13,366	12,416	8,505
4. Others	75,208	90,504	98,423	89,942
Finishing of textiles	296,959	353,853	347,328	346,754
1. Cotton	189,561	225,875	215,707	201,587
2. Woolen	266	848	782	1,063
3. Synthetic textile	7,411	6,958	5,600	8,984
4. Others	99,721	120,172	125,240	135,120
Manufacture of knitted and crocheted fabrics	64,367	79,235	77,471	68,471
Manufacture of made-up textile articles, except apparel	194,123	226,563	229,572	272,946
a. Manufacture of bed wear	42,174	46,608	46,729	49,947
b. Manufacture of other made up textile articles	151,948	179,956	182,842	222,999
Manufacture of carpets and rugs	1,073	869	940	862
Manufacture of other textiles n.e.c.	162,957	197,318	204,927	248,651
14 - Manufacture of wearing apparel	203,294	282,934	258,242	255,353
Manufacture of wearing apparel,	52,857	78,028	69,887	62,541
Manufacture of Ready made garments	125,363	170,332	148,475	159,940
Manufacture of articles of fur	4,620	5,523	5,501	4,475
Manufacture of knitted and crocheted apparel	20,453	29,052	34,380	28,398
15 - Manufacture of leather and related products	50,329	51,001	52,589	54,428
Tanning and dressing of leather; dressing and dyeing of fur	7,147	8,071	8,818	8,678
Manufacture of luggage, handbags and the like, saddlery and harness	2,556	2,630	2,988	3,669
Manufacture of footwear	40,627	40,299	40,784	42,081
a. Leather wear	32,897	31,520	32,228	35,369
b. Rubber and Plastic wear	7,730	8,779	8,556	6,711
16 - Manufacture of wood and of products of wood and cork, except furniture; ma	9,328	9,894	10,606	17,382
17 - Manufacture of paper and paper products	126,675	144,064	149,156	154,022
18 - Printing and reproduction of recorded media	22,186	20,623	22,320	19,128
Printing	14,045	11,742	11,934	8,134
i. Printing of books, brochures and other related	7,971	8,277	7,893	5,700
ii. Printing of newspapers, journals, periodicals and related printing	6,073	3,466	4,041	2,434
Service activities related to printing	6,714	7,947	9,226	9,986
Reproduction of recorded media	1,428	933	1,159	1,008
19 - Manufacture of coke and refined petroleum products	141,783	172,956	173,059	174,707
Manufacture of coke oven products	377	1	1	8
Manufacture of refined petroleum products	141,406	172,956	173,058	174,699
20 - Manufacture of chemicals and chemical products	361,215	452,274	448,436	514,617
Manufacture of basic chemicals	101,352	111,145	113,911	125,459
Manufacture of fertilizers and nitrogen compounds	139,098	205,649	187,478	206,324
Manufacture of plastics and synthetic rubber in primary forms	28,639	31,812	32,630	37,202
Manufacture of pesticides and other agrochemical products	30,210	40,106	45,776	56,723
Manufacture of paints, varnishes and similar coatings, printing ink and mastics	24,957	22,802	24,725	23,414
Manufacture of soap and detergents, cleaning and polishing preparations, perfumes	9,964	9,269	9,561	16,026
Manufacture of other chemical products n.e.c.	25,667	29,546	32,295	45,641
Manufacture of man-made fibres	1,327	1,945	2,061	3,828
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparati	112,156	104,838	112,080	121,053
22 - Manufacture of rubber and plastics products	100,689	118,838	113,033	138,422
Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	35,010	54,700	49,996	53,296
Manufacture of other rubber products	3,871	4,012	4,342	3,674
Manufacture of plastics products	61,807	60,126	58,695	81,452
23 - Manufacture of other non-metallic mineral products	264,777	226,261	240,347	280,324
Manufacture of glass and glass products	13,528	6,992	8,397	6,756
Manufacture of refractory products	1,679	1,871	1,740	2,959
Manufacture of clay building materials	1,279	1,040	1,068	961
Manufacture of other porcelain and ceramic products	8,410	8,560	8,835	16,390
Manufacture of cement, lime and plaster	231,600	199,932	212,116	241,385
Manufacture of articles of concrete, cement and plaster	4,482	4,349	4,279	4,648
Cutting, shaping and finishing of stone	1,548	1,729	1,775	3,935
Manufacture of Precious non-metallic mineral products (pearls and Precious)	289	54	54	67
Manufacture of other non-metallic mineral products n.e.c.	1,962	1,734	2,083	3,222
24 - Manufacture of basic metals	239,585	261,723	257,039	251,415
Manufacture of basic iron and steel	213,118	230,350	228,622	215,513
Manufacture of basic precious and other non-ferrous metals	3,137	2,307	2,584	2,507
Casting of iron and steel	22,872	28,764	25,641	33,025
Casting of non-ferrous metals	459	303	191	369
25. Manufacture of fabricated metal products, except machinery and equipment	33,415	26,528	24,348	27,713
Manufacture of structural metal products	16,762	10,364	10,251	12,859
Manufacture of tanks, reservoirs and containers of metal	1,798	3,828	2,555	1,435
Forging, pressing, stamping and roll-forming of metal; powder metallurgy	1,507	1,406	1,202	2,091
Manufacture of cutlery, hand tools and general hardware	183	469	344	904
Manufacture of cutlery	33	78	112	215
Manufacture of hand tools & general hardware	150	391	232	689
Manufacture of other fabricated metal products n.e.c.	13,166	10,462	9,996	10,423
26 - Manufacture of computer, electronic and optical products	19,310	24,297	32,327	45,367
Manufacture of electronic components and boards	1,011	1,132	2,370	840
Manufacture of computers and peripheral equipment	1,619	1,563	1,587	1,464
Manufacture of communication equipment	13,800	19,495	23,514	25,411
Manufacture of consumer electronics	960	728	3,465	7,494
Manufacture of measuring, testing, navigating and control equipment	463	258	268	329

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(Million Rupees)

Description	Jun-24	May-25	Jun-25	May-26 ^P
Manufacture of watches and clocks	1	0	27	39
Manufacture of irradiation, electromedical and electrotherapeutic equipment	1,340	995	1,015	1,199
Manufacture of optical instruments and photographic equipment	27	26	25	25
Manufacture of magnetic and optical media	89	100	58	8,565
27 - Manufacture of electrical equipment	140,724	136,955	130,220	157,063
Manufacture of electric motors, generators, transformers and electricity distribution	22,477	13,348	12,599	12,265
Manufacture of batteries and accumulators	14,548	10,975	10,011	13,344
Manufacture of fibre optic cables	11,907	11,870	12,100	15,715
Manufacture of other electronic and electric wires and cables	19,692	28,709	26,902	32,277
Manufacture of wiring devices	6	5	5	220
Manufacture of electric lighting equipment	469	1,010	961	1,305
Manufacture of domestic appliances	45,950	48,276	46,024	49,039
Manufacture of Fans	2,296	2,235	2,234	2,910
Manufacture of Refrigerators and Freezers	14,285	19,449	18,999	7,527
Manufacture of Washing and drying Machines	3	116	74	236
Manufacture of other domestic appliances	29,366	26,476	24,717	38,366
Manufacture of other electrical equipment n.e.c	25,676	22,764	21,618	27,899
28 - Manufacture of machinery and equipment	24,257	40,742	37,183	26,513
Manufacture of engines and turbines, except aircraft, vehicle and cycle engines	684	938	1,022	672
Manufacture of pumps, compressors, taps and valves	2,034	558	629	903
Manufacture of bearings, gears, gearing and driving elements	486	511	824	3,141
Manufacture of ovens, furnaces and furnace burners	-	-	-	32
Manufacture of office machinery and equipment (except computers and peripheral	84	41	45	109
Manufacture of other general-purpose machinery	7,977	6,404	6,244	6,242
Manufacture of agricultural and forestry machinery	8,785	16,285	14,179	8,957
Manufacture of metal-forming machinery, machine tools and metallurgy	838	288	306	216
Manufacture of machinery for mining, quarrying and construction	173	318	299	195
Manufacture of machinery for food, beverage and tobacco processing	1,111	684	799	2,752
Manufacture of machinery for textile, apparel and leather production	1,704	10,135	11,511	2,292
Manufacture of other special-purpose machinery	381	4,581	1,327	1,002
29 - Manufacture of motor vehicles, trailers and semi-trailers	64,902	64,587	75,080	103,851
Manufacture of motor vehicles	50,248	49,724	58,798	85,988
Manufacture of bodies (coachwork) for motor vehicles; manufacture of trailers and	287	425	701	2,399
Manufacture of parts and accessories for motor vehicles	14,368	14,438	15,580	15,464
30 - Manufacture of other transport equipment	11,901	11,275	11,437	9,203
Building of ships, floating structures and boats	-	-	1	16
Manufacture of railway locomotives and rolling stock	-	-	-	-
Manufacture of motorcycles	4,188	3,671	3,950	3,584
Manufacture of bicycles and invalid carriages	22	7	9	23
Manufacture of other transport equipment n.e.c.	7,692	7,597	7,477	5,580
31 - Manufacture of furniture	5,811	7,229	7,115	10,486
32 - Other manufacturing	57,461	81,188	85,482	87,458
Manufacture of jewellery and related articles	294	13,392	13,588	13,641
Manufacture of imitation jewellery and related articles	33	30	55	84
Manufacture of musical instruments	813	1,002	990	1,041
Manufacture of sports goods	6,513	10,176	10,508	11,280
Manufacture of games and toys	1	7	7	68
Manufacture of medical and dental instruments and supplies	4,677	4,210	4,240	6,524
Manufacture of Handicrafts	418	384	390	889
Other manufacturing n.e.c.	44,712	51,986	55,704	53,931
33 - Repair and installation of machinery and equipment	1,126	3,353	2,879	4,566
D. Electricity, gas, steam and air conditioning supply	514,269	492,870	486,487	393,977
Electric power generation, transmission and distribution	505,068	484,278	477,588	381,882
a) Hydal	26,682	30,691	34,431	9,778
b) Thermal	124,635	120,757	117,094	86,224
c) Coal Based	131,163	124,772	123,434	108,059
d) Wind	50,842	45,440	42,535	35,779
e) Solar	15,739	14,588	14,445	15,157
f) Other	156,006	148,030	145,649	126,886
Manufacture of gas; distribution of gaseous fuels through mains	9,161	8,585	8,892	12,028
Steam and air conditioning supply	40	8	7	67
E. Water supply; sewerage, waste management and remediation activities	23,968	32,111	32,246	41,406
36 - Water collection, treatment and supply	9,225	20,418	20,402	33,093
37 - Sewerage	5	4	104	102
38 - Waste collection, treatment and disposal activities; materials recovery	14,735	11,687	11,720	7,731
Waste Collection, treatment and disposal activities	14,735	11,687	11,720	7,731
Ship Breaking and materials recovery	13,912	9,820	9,793	7,387
Waste Collection, treatment and disposal activities n.e.c	824	1,867	1,928	344
39 - Remediation activities and other waste management services	3	2	20	480
F. Construction	192,852	218,950	210,346	226,387
41 - Construction of buildings	137,316	153,071	144,284	151,696
Residential	68,032	75,755	77,993	83,150
Non residential	69,284	77,316	66,291	68,547
42 - Civil engineering	52,373	61,981	62,464	70,282
Construction of roads and railways	21,498	21,045	21,074	24,496
Construction of utility projects	9,158	15,272	15,060	13,497
Construction of other civil engineering projects	21,718	25,664	26,330	32,288
43 - Specialized construction activities	3,162	3,898	3,599	4,409
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	539,923	658,589	677,115	850,161
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	26,748	24,882	24,809	31,828
Sale of motor vehicles	18,647	15,999	15,700	19,695
Maintenance and repair of motor vehicles	1,112	943	1,021	1,110
Sale of motor vehicle parts and accessories	4,636	5,422	5,354	7,330
Sale, maintenance and repair of motorcycles and related parts and accessories	2,353	2,518	2,733	3,693
46 - Wholesale trade, except of motor vehicles and motorcycles	304,749	363,162	349,907	422,994
Wholesale on a fee or contract basis	7,796	9,032	11,318	14,537
Wholesale of agricultural raw materials and live animals	10,687	9,281	10,254	11,418
Wholesale of food, beverages and tobacco	20,261	24,452	23,049	30,972
Wholesale of textiles, clothing and footwear	9,415	7,686	8,297	22,600
Wholesale of other household goods	16,648	17,632	20,479	9,418
Wholesale of computers, computer peripheral equipment and software	3,394	1,806	2,000	2,163
Wholesale of electronic and telecommunications equipment and parts	10,729	14,260	15,102	18,214
Wholesale of agricultural machinery, equipment and supplies	5,402	2,897	3,092	3,579
Wholesale of other machinery and equipment	4,278	5,266	5,021	7,208
Wholesale of solid, liquid and gaseous fuels and related products	41,117	57,421	45,675	51,480
Wholesale of metals and metal ores	4,780	5,676	5,998	6,355
Wholesale of construction materials, hardware, plumbing and heating equipment a	6,282	5,001	4,802	9,903
Wholesale of fertilizers and agrochemical products	24,337	36,405	48,684	51,316
Wholesale of plastic materials in primary forms	1,213	1,952	1,368	2,042
Wholesale of paper in bulk	1,195	575	855	1,264
Wholesale of waste and scrap and other products n.e.c.	6,948	10,836	11,678	7,475
Non-specialized wholesale trade	130,267	152,984	132,236	173,052
47 - Retail trade, except of motor vehicles and motorcycles	208,427	270,546	302,399	395,338
Retail sale in non-specialized stores with food, beverages or tobacco predominating	1,742	5,670	6,398	7,531
Other retail sale in non-specialized stores	5,665	6,835	7,854	23,433
Retail sale of food in specialized stores	3,061	3,503	3,686	5,230
Retail sale of beverages in specialized stores	243	188	282	786

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Retail sale of tobacco products in specialized stores	93	66	147	139
Retail sale of automotive fuel in specialized stores/pumps	23,093	21,099	27,821	39,611
Retail sale of computers, peripheral units, software and telecommunications equipr	1,574	1,834	1,889	2,081
Retail sale of audio and video equipment in specialized stores	70	407	422	940
Retail sale of textiles in specialized stores	2,566	5,332	6,059	5,170
Retail sale of hardware, paints and glass in specialized stores	601	1,747	1,896	6,069
Retail sale of carpets, rugs, wall and floor coverings in specialized stores	189	192	285	504
Retail sale of electrical household appliances, furniture, lighting equipment and oth	3,207	4,321	5,071	4,829
Retail sale of books, newspapers and stationary in specialized stores	859	907	985	1,827
Retail sale of music and video recordings in specialized stores	5	17	16	16
Retail sale of sporting equipment in specialized stores	200	67	86	177
Retail sale of games and toys in specialized stores	60	63	86	158
Retail sale of clothing, footwear and leather articles in specialized stores	5,255	7,162	6,980	11,523
Retail sale of pharmaceutical and medical goods, cosmetic and toilet articles in spec	11,964	19,599	17,952	22,736
Other retail sale of new goods in specialized stores	2,074	2,184	2,344	3,073
Retail sale of second-hand goods	74	84	81	148
Others retail sale n.e.c	145,831	189,271	212,059	259,357
H. Transportation and storage	123,533	124,364	129,434	175,774
49 - Land transport and transport via pipelines	53,702	45,635	47,389	67,102
Passenger rail transport, interurban	184	233	284	492
Freight rail transport	45	375	26	106
Urban and suburban passenger land transport	12,696	12,366	12,360	23,579
Other passenger land transport	28,551	13,159	14,131	16,964
Freight transport by road	10,013	17,791	18,988	24,515
Transport via pipeline	2,214	1,712	1,599	1,446
50 - Water transport	843	518	1,652	1,930
Sea and coastal passenger water transport	62	60	60	58
Sea and coastal freight water transport	701	224	1,365	1,529
Inland passenger water transport	6	5	5	84
Inland freight water transport	75	229	222	259
51 - Air transport	1,080	1,771	1,776	2,091
Passenger air transport	847	1,445	1,459	1,476
Freight air transport	234	327	318	615
52 - Warehousing and support activities for transportation	59,845	66,546	67,655	92,803
Warehousing and storage	22,283	24,430	25,966	27,431
Cargo handling	31,024	26,893	25,941	34,206
Other transportation support activities n.e.c	6,539	15,223	15,747	31,166
53 - Courier activities other than national post activities	8,062	9,893	10,963	11,848
I. Accommodation and food service activities	38,348	78,541	80,595	92,926
55 - Accommodation	23,919	63,295	64,103	67,715
Short term accommodation activities (Hotels etc)	22,840	62,209	62,991	66,882
Other accommodation n.e.c	1,078	1,086	1,112	833
56 - Food and beverage service activities	14,429	15,246	16,492	25,212
J. Information and communication	406,897	509,731	552,296	590,927
58 - Publishing activities	2,535	10,216	10,095	5,305
Book publishing	204	232	254	355
Publishing of newspapers, journals and periodicals	84	111	129	184
Other publishing activities n.e.c	528	430	438	462
Software publishing	1,719	9,444	9,274	4,303
59 - Motion picture, video and television programme production, sound recordin	1,910	1,646	1,635	3,316
60 - Programming and broadcasting activities	1,523	1,134	1,241	1,132
61 - Telecommunications	385,621	477,599	518,763	547,175
Wired telecommunications activities	35,704	57,429	59,445	71,972
Wireless telecommunications activities	216,391	274,033	278,131	264,510
Other telecommunications activities n.e.c	133,526	146,138	181,187	210,693
62 - Computer programming, consultancy and related activities	10,051	14,592	15,958	22,451
Computer programming activities	2,887	4,884	4,667	5,178
Computer consultancy and computer facilities management activities	1,686	2,228	2,515	2,845
Other information technology and computer service activities	5,478	7,480	8,776	14,429
63 - Information service activities	5,257	4,544	4,605	11,548
Data processing, hosting and related activities	2,633	2,900	2,855	3,813
Web portals	48	27	32	16
News agency activities	8	-	-	114
Other information service activities n.e.c.	2,569	1,616	1,717	7,604
K. Real estate activities	37,773	38,403	42,592	43,812
L. Professional, scientific and technical activities	59,264	56,808	69,863	60,038
69 - Legal and accounting activities	1,813	2,193	2,437	4,130
Legal activities	419	82	121	168
Accounting, bookkeeping and auditing activities; tax consultancy	1,394	2,110	2,316	3,962
70 - Activities of head offices; management consultancy activities	1,275	1,597	1,545	2,392
71 - Architectural and engineering activities; technical testing and analysis	5,351	7,880	8,411	6,444
72 - Scientific research and development	3,709	3,436	3,429	1,791
73 - Advertising and market research	4,189	3,316	4,056	6,273
74 - Other professional, scientific and technical activities	42,641	38,181	49,695	38,538
75 - Veterinary activities	286	206	291	470
M. Administrative and support service activities	51,536	56,875	60,985	52,350
77 - Rental and leasing activities	2,553	3,585	3,991	5,421
Renting and leasing of motor vehicles	2,068	2,894	3,110	3,709
Renting and leasing of recreational and sports goods	-	10	10	7
Renting and leasing of other machinery, equipment and tangible goods n.e.c	486	681	872	1,705
78 - Employment activities	568	543	1,515	1,744
79 - Travel agency, tour operator, reservation service and related activities	14,125	15,244	15,720	14,298
80 - Security and investigation activities	2,957	3,016	3,070	3,928
81 - Services to buildings and landscape activities	409	571	698	625
82 - Office administrative, office support and other business support activities	30,923	33,915	35,991	26,334
N. Education	29,145	25,740	30,245	30,521
Pre-primary and primary education	1,805	1,571	1,949	2,657
General secondary education	8,176	6,723	8,257	9,089
Technical and vocational secondary education	143	130	125	113
Higher education	8,020	7,818	8,886	10,657
Sports and recreation education	22	8	7	14
Cultural education	-	3	9	15
Other education n.e.c.	7,740	7,387	7,750	4,119
Educational support activities	3,239	2,100	3,262	3,857
O. Human health and social work activities	18,198	15,109	16,502	17,879
86 - Human health activities	17,843	15,043	16,439	17,761
Hospital activities	12,004	9,285	10,366	12,129
Medical and dental practice activities	736	747	867	936
Other human health activities	5,104	5,012	5,206	4,696
87 - Residential care activities	26	9	9	13
88. Social work activities with and without accommodation	329	56	53	105
P. Arts, entertainment and recreation	1,723	2,206	2,359	4,631
90 - Creative, arts and entertainment activities	612	819	899	2,679
91 - Libraries, archives, museums and other cultural activities	727	633	630	864
92 - Sports activities and amusement and recreation activities	385	754	830	1,088
Q. Other service activities	51,182	73,485	94,786	114,868
93 - Activities of membership organizations	22	196	213	200

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

(Based on ISIC 4 Classifications of Private Sector Business)

(Million Rupees)

Description	Jun-24	May-25	Jun-25	May-26 ^P
94-Repair of computers and personal and household goods	422	230	220	455
95-Other personal service activities	43,830	64,934	86,075	101,067
96-Activities of households as employers of domestic personnel	1,554	2,124	2,120	2,108
97-Undifferentiated goods- and services-producing activities of private household	5,354	6,000	6,158	11,039
2. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	15,562	10,110	9,314	10,213
A. Government Trusts and Non-profit Organizations	1,527	1,118	654	3,296
B. Private Trusts and Non-profit Organizations	13,358	7,843	7,613	6,035
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	677	1,149	1,047	883
3. PERSONAL	1,135,573	1,242,551	1,236,379	1,500,400
A. Bank Employees	332,608	330,513	322,217	397,241
1) For house building	258,618	250,323	240,609	303,018
2) For transport i.e. purchase of car etc.	64,912	71,518	72,631	81,984
3) Other purposes	9,078	8,672	8,977	12,239
B. Consumer Financing	802,352	911,440	913,536	1,102,820
1) For house building	203,580	201,826	207,038	251,135
2) For transport i.e. purchase of car etc	230,501	271,238	276,606	369,121
3) Credit cards	122,272	161,183	158,588	198,617
4) Consumers durable	7,397	8,790	8,594	8,871
5) Personal loans	238,602	268,403	262,710	275,075
C) Other	612	599	626	339
4. OTHER	2,436	5,520	1,664	1,755
Total Credit (1+2)	43,137,232	47,433,380	49,172,031	50,947,875

Notes:

P: Provisional, R: Revised

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

2. Loans Include Advances plus Bills Purchased & Discounted but exclude foreign bills.

3. The Credit Data may not tally exactly with data given in Broad Money table prepared by Statistics and Data Services Department based on weekly data due to time lag difference.

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

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