Bank Lending Survey - Q1-FY27

Data Archive

(The survey was conducted during October 1-23, 2026; total respondents – 44; reported numbers are Diffusion Indices

Overall demand for loans increased, while expected demand has decreased marginally

Figure 1: Overall Demand for Loans

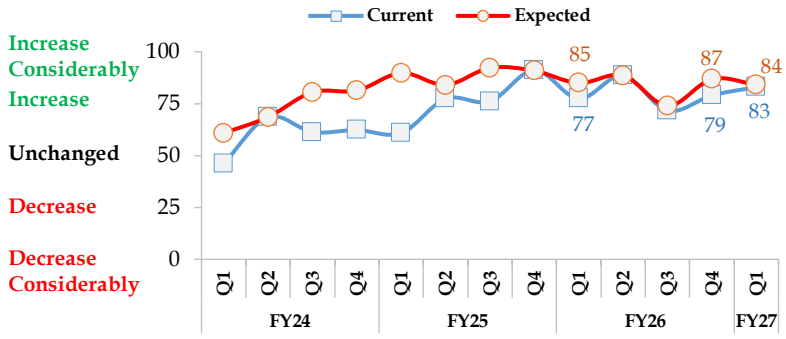
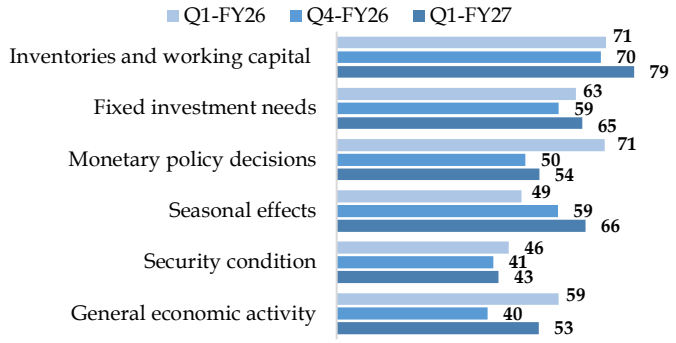


Figure 2: Factors Affecting Overall Demand for Loans



SMEs and Consumers demand for loans increased QoQ while decreased for Agriculture and Corporate

Figure 3: Demand for Loans by Sectors (QoQ)

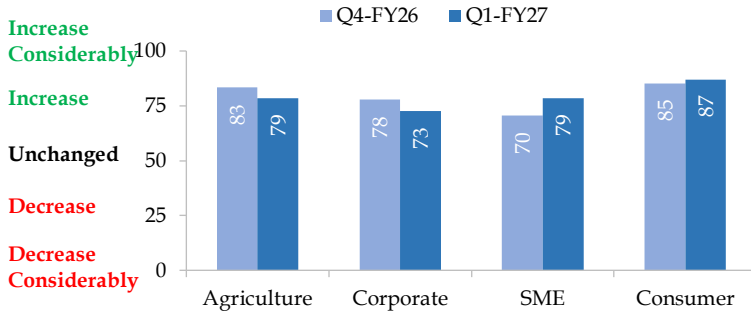
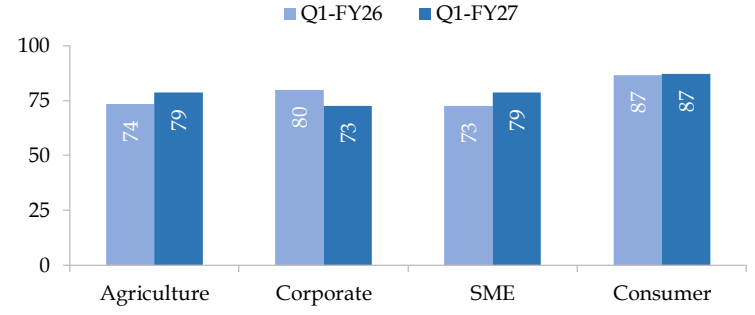


Figure 4: Demand for Loans by Sectors (YoY)



The current cost of borrowing decreased while expected cost of borrowing increased.

Figure 5: Overall Cost of Borrowings

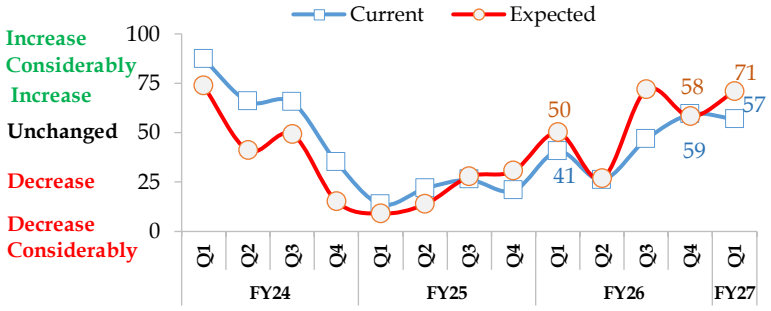
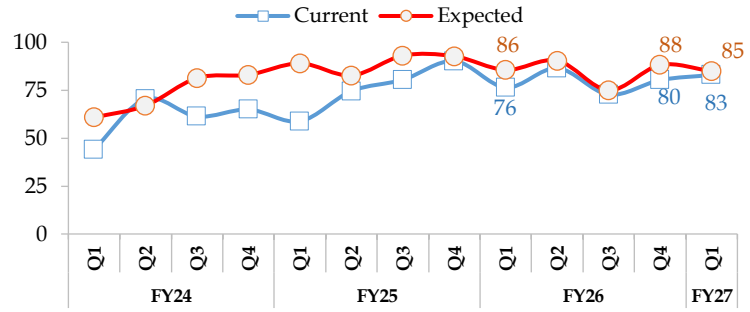


Figure 6: Number of Loan Applications



Overall availability of funds remained stable

Figure 7: Overall Availability of Funds

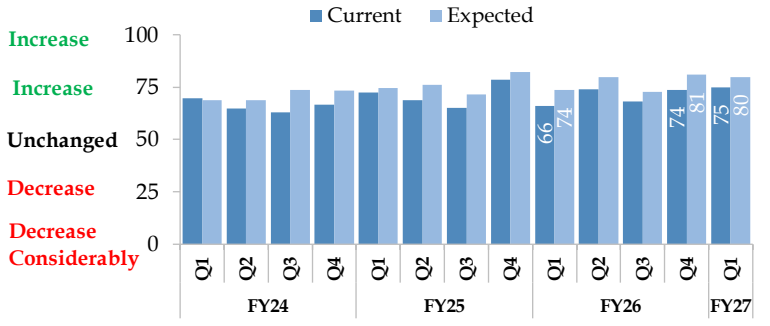
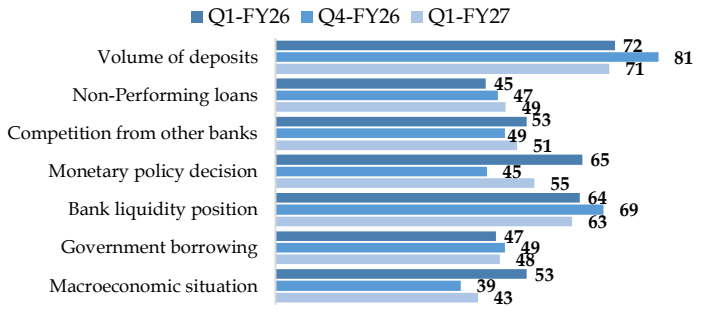


Figure 8: Factors Affecting Overall Availability of Funds for Loans



Note: For more details of the survey, visit SBP website, https://www.sbp.org.pk/our-operations/state-bank-surveys/bank-lending-survey-reports