Results of Bank Lending Survey- Q4-FY25

(Bank Lending Survey-BLS was conducted from 1st to 17th July, 2025, Total respondents: 51, Reported numbers are Diffusion Indices)

Current loan demand increased while future loan demand is expected to be stable, primarily due to monetary policy decisions.

Figure 1: Overall Demand for Loans

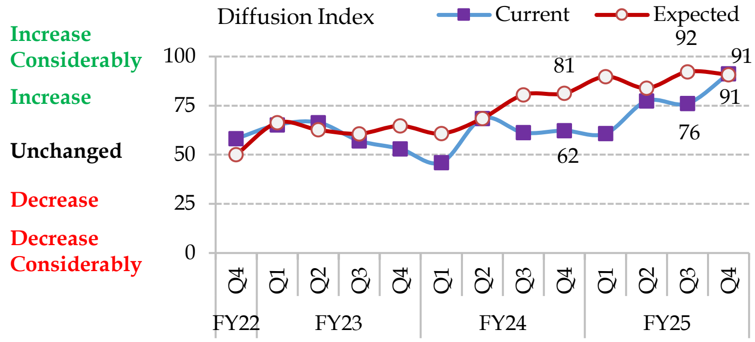
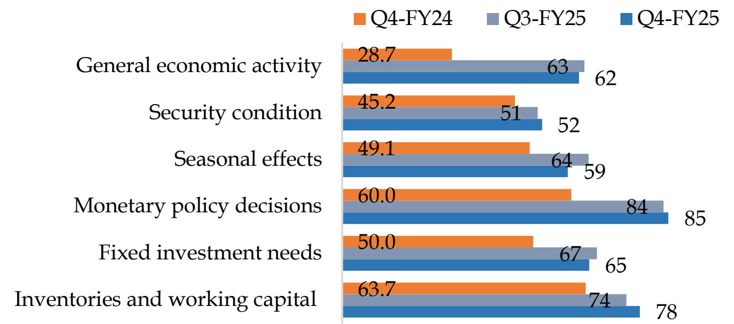


Figure 2: Factors Affecting Overall Demand for Loans



A broad-based increase was observed, with all sectors positively contributing to loan demand.

Figure 3: Demand for Loans by Sectors (QoQ)

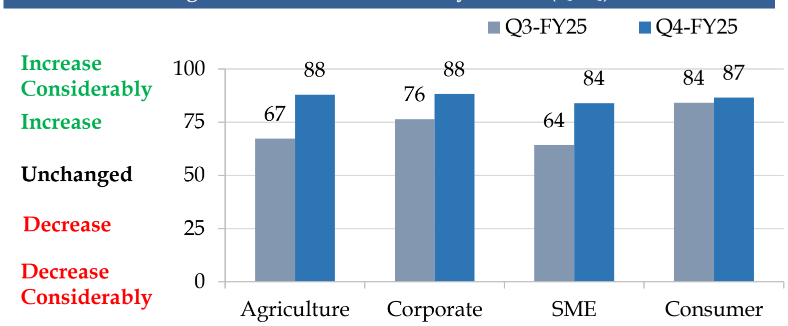
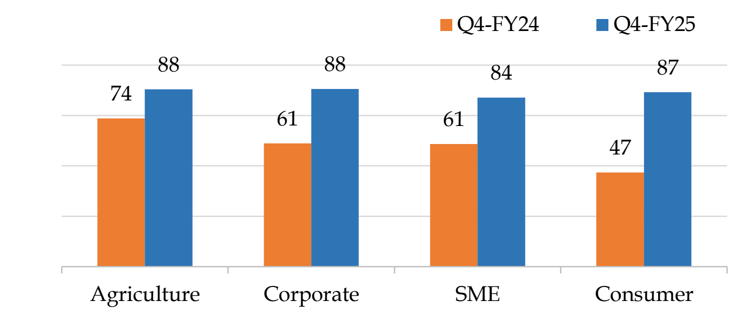


Figure 4: Demand for Loans by Sectors (YoY)



The increasing number of loan applications aligns with the anticipated rise in loan demand. Meanwhile, the cost of borrowing has decreased.

Figure 5: Number of Loan Applications

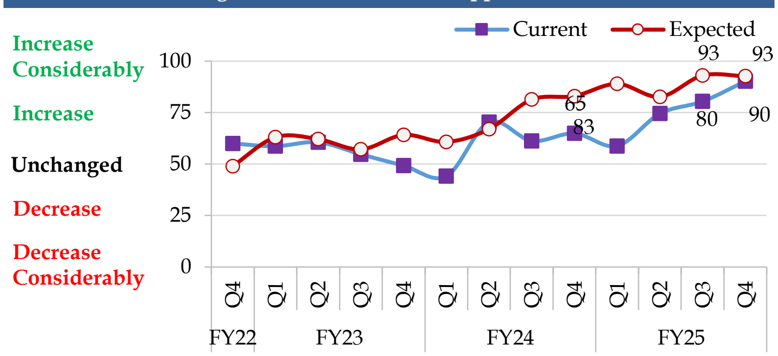
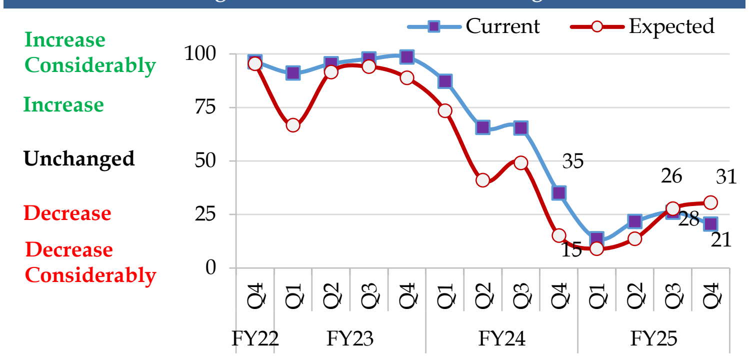


Figure 6: Overall Cost of Borrowings



Overall availability of current and expected funds reached "Increase Considerably" territory mainly on account of monetary policy decisions.

Figure 7: Overall Availability of Funds

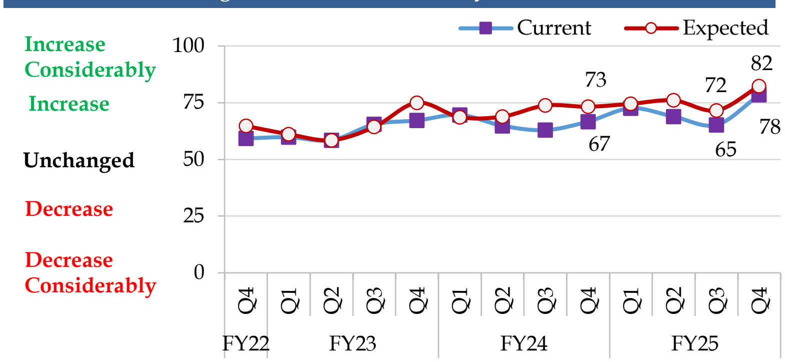
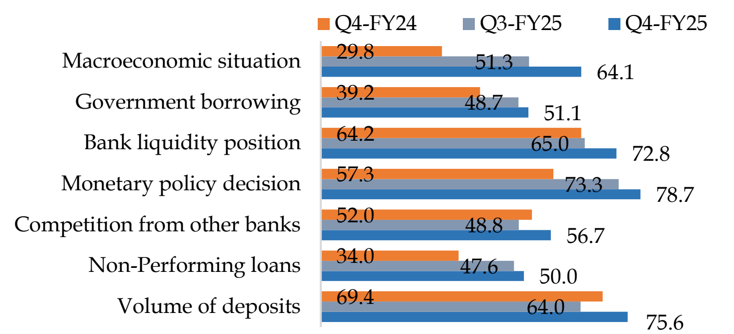


Figure 8: Factors Affecting Overall Availability of Funds for Loans



Note: For more details of the survey, visit SBP website link: https://www.sbp.org.pk/research/BLS.asp