

Regional Statistics on Disbursement and Utilization of Advances of Scheduled Banks

7.1 Province/Region-wise Disbursement and Utilization

(Billion Rs.)

Period	Province/ Region	Total Disbursement		Utilization in Same Region		Utilized in Other Regions		Disbursed from Other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
		Amount	%age	Amount	% of Regional Disbursemen t	Amount	% of Regional Disburseme nt		Amount	%age	
Apr-Jun 2026 ¹	Punjab	7,103.60	42.50	7,022.54	98.86	81.06	1.14	536.10	7,558.64	45.22	106.41
	Sindh	7,577.80	45.34	7,103.22	93.74	474.58	6.26	91.64	7,194.86	43.05	94.95
	KPK	731.37	4.38	720.84	98.56	10.54	1.44	87.53	808.36	4.84	110.53
	Balochistan	21.13	0.13	20.10	95.11	1.03	4.89	11.75	31.85	0.19	150.69
	Islamabad	1,260.20	7.54	1,021.29	81.04	238.91	18.96	78.42	1,099.71	6.58	87.26
	Gilgit-Baltistan	7.87	0.05	7.80	99.05	0.08	0.95	0.30	8.10	0.05	102.90
	AJK	12.22	0.07	11.59	94.81	0.63	5.19	1.09	12.68	0.07	103.73
Total		16,714.20	100.00	15,907.37	95.17	806.83	4.83	806.83	16,714.20	100.00	
Jan-Mar 2026	Punjab	5,572.99	37.32	5,317.25	95.41	255.41	4.58	329.48	5,646.74	37.82	101.32
	Sindh	7,361.80	49.30	7,070.31	96.04	291.49	3.96	229.20	7,299.83	48.89	99.15
	KPK	963.74	6.45	959.43	99.55	4.30	0.45	120.87	1,080.30	7.23	112.09
	Balochistan	18.82	0.13	18.09	96.14	0.73	3.86	12.20	30.29	0.20	160.94
	Islamabad	991.02	6.64	729.21	73.58	261.80	26.42	122.16	851.38	5.70	85.91
	Gilgit-Baltistan	7.25	0.05	6.62	91.42	0.62	8.58	0.42	7.04	0.05	97.19
	AJK	16.42	0.11	14.64	89.19	1.78	10.81	1.81	16.45	0.11	100.23
Total		14,932.02	100.00	14,115.56	94.53	816.13	5.47	816.13	14,932.02	100.00	
Apr-Jun 2025	Punjab	5,688.48	38.45	5,491.82	96.54	196.66	3.46	245.73	5,737.55	38.78	100.86
	Sindh	6,878.75	46.49	6,702.99	97.44	175.76	2.56	170.26	6,873.25	46.46	99.92
	KPK	119.44	0.81	115.65	96.82	3.79	3.18	662.77	778.42	5.26	651.72
	Balochistan	10.39	0.07	10.27	98.83	0.12	1.17	8.23	18.50	0.13	178.00
	Islamabad	2,079.90	14.06	1,325.75	63.74	754.15	36.26	39.01	1,364.76	9.22	65.62
	Gilgit-Baltistan	5.95	0.04	5.83	97.93	0.12	2.07	3.13	8.96	0.06	150.58
	AJK	12.29	0.08	12.23	99.50	0.06	0.50	1.54	13.77	0.09	112.00
Total		14,795.21	100.00	13,664.54	650.80	1,130.67	7.64	1,130.67	14,795.21	100.00	

Notes:

1. Totals may differ due to rounding off.

2. - : Value is zero, .. : Amount is less than 5.0 million.

“Gross disbursements mean the amounts disbursed by banks during the period 1st Jan - 31st Mar, 1st Apr - 30th Jun, 1st Jul - 30th Sep & 1st Oct - 31st Dec either in Pak Rupee or in foreign currency against loans. It also includes loans re-priced, renewed or rolled over during the period. In case of running finance, the disbursed amount means total amount availed by the borrower during the period.”

“Place of Disbursements” refers to the place from where the funds are being issued by scheduled banks to the borrowers.

“Place of Utilization” refers to the place where the funds are being utilized by borrower.

7.2 Province/Region-wise Advances by place of Disbursement and Utilization

(Billion Rs.)

Place of Disbursement	Place of Utilization	Apr-Jun 2026 ^P		Jan-Mar 2026		Apr-Jun 2025	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	7,022.54	98.86	5,317.25	95.43	5,491.82	96.54
	Sindh	64.68	0.91	197.76	3.55	154.22	2.71
	KPK	3.59	0.05	13.92	0.25	6.73	0.12
	Balochistan	0.02	-	1.69	0.03	0.95	0.02
	Islamabad	11.94	0.17	40.42	0.73	30.53	0.54
	Gilgit-Baltistan	0.09	-	0.15	-	2.92	0.05
	AJK	0.74	0.01	1.47	0.03	1.31	0.02
Punjab Total		7,103.60	100.00	5,572.99	100.00	5,688.48	100.00
Sindh	Punjab	400.62	5.29	182.35	2.48	139.68	2.03
	Sindh	7,103.22	93.74	7,070.31	96.04	6,702.99	97.44
	KPK	3.08	0.04	21.59	0.29	23.80	0.35
	Balochistan	11.04	0.15	9.22	0.13	7.00	0.10
	Islamabad	59.66	0.79	78.13	1.06	5.06	0.07
	Gilgit-Baltistan	0.04	-	0.11	-	0.03	-
	AJK	0.13	-	0.09	-	0.18	-
Sindh Total		7,577.80	100.00	7,361.80	100.00	6,878.75	100.00
KPK	Punjab	1.33	0.18	1.56	0.16	0.11	0.10
	Sindh	2.40	0.33	0.42	0.04	0.25	0.21
	KPK	720.84	98.56	959.43	99.55	115.65	96.82
	Balochistan	0.01	-	0.01	-	0.02	0.01
	Islamabad	6.79	0.93	2.31	0.24	3.34	2.80
	Gilgit-Baltistan	..	-	..	-	0.06	0.05
	AJK	-	-	..	-	0.01	0.010
KPK Total		731.37	100.00	963.74	100.00	119.44	100.00
Balochistan	Punjab	0.71	3.38	0.65	3.45	0.04	0.43
	Sindh	0.32	1.50	0.08	0.41	0.08	0.72
	KPK	..	0.01	-	-	..	0.01
	Balochistan	20.10	95.11	18.09	96.14	10.27	98.83
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	..	0.01
	AJK	-	-	-	-	..	-
Balochistan Total		21.13	100.00	18.82	100.00	10.39	100.00
Islamabad	Punjab	132.75	10.53	144.44	14.58	105.86	5.09
	Sindh	24.24	1.92	30.35	3.06	15.70	0.75
	KPK	80.85	6.42	85.33	8.61	632.22	30.40
	Balochistan	0.67	0.05	1.27	0.13	0.26	0.01
	Islamabad	1,021.29	81.04	729.21	73.58	1,325.75	63.74
	Gilgit-Baltistan	0.17	0.01	0.15	0.02	0.08	-
	AJK	0.23	0.02	0.25	0.03	0.04	-
Islamabad Total		1,260.20	100.00	991.02	100.00	2,079.90	100.00
Gilgit-Baltistan	Punjab	0.06	0.78	0.06	0.78	0.03	0.43
	Sindh	-	-	0.45	6.21	0.01	0.12
	KPK	-	-	0.01	0.12	0.01	0.25
	Balochistan	-	-	-	-	-	-
	Islamabad	0.01	0.18	0.11	1.46	0.08	1.26
	Gilgit-Baltistan	7.80	99.05	6.62	91.42	5.83	97.93
	AJK	-	-	-	-	..	0.01
Gilgit-Baltistan Total		7.87	100.00	7.25	100.00	5.95	100.00
AJK	Punjab	0.62	5.05	0.43	2.60	0.01	0.06
	Sindh	..	0.04	0.13	0.81	..	0.02
	KPK	..	0.02	0.01	0.05	..	0.02
	Balochistan	-	-	-	-	-	-
	Islamabad	0.01	0.08	1.21	7.34	0.01	0.06
	Gilgit-Baltistan	..	-	..	-	0.04	0.33
	AJK	11.59	94.81	14.64	89.19	12.23	99.50
AJK Total		12.22	100.00	16.42	100.00	12.29	100.00
Grand Total		16,714.20		14,932.02		14,795.21	

Notes:

1. Totals may differ due to rounding off.

2. - : Value is zero, .. : Amount is less than 5.0 million.

7.3 Province/Region-wise Advances by Place of Utilization and Disbursement

(Billion Rs.)

Place of Utilization	Place of Disbursement	Apr-Jun 2026 P		Jan-Mar 2026		Apr-Jun 2025	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	7022.54	92.91	5317.25	94.17	5491.82	95.72
	Sindh	400.62	5.30	182.35	3.23	139.68	2.43
	KPK	1.33	0.02	1.56	0.03	0.11	-
	Balochistan	0.71	0.01	0.65	0.01	0.04	-
	Islamabad	132.75	1.76	144.44	2.56	105.86	1.84
	Gilgit-Baltistan	0.06	-	0.06	-	0.03	-
	AJK	0.62	0.01	0.43	0.01	0.01	-
Punjab Total		7558.64	100.00	5646.74	100.00	5737.55	100.00
Sindh	Punjab	64.68	0.90	197.76	2.71	154.22	2.24
	Sindh	7103.22	98.73	7070.31	96.86	6702.99	97.52
	KPK	2.40	0.03	0.42	0.01	0.25	-
	Balochistan	0.32	-	0.08	-	0.08	-
	Islamabad	24.24	0.34	30.35	0.42	15.70	0.23
	Gilgit-Baltistan	-	-	0.45	0.01	0.01	-
	AJK	..	-	0.13	-	..	-
Sindh Total		7194.86	100.00	7299.50	100.00	6873.25	100.00
KPK	Punjab	3.59	0.44	13.92	1.29	6.73	0.86
	Sindh	3.08	0.38	21.59	2.00	23.80	3.06
	KPK	720.84	89.17	959.43	88.81	115.65	14.86
	Balochistan	..	-	-	-	..	-
	Islamabad	80.85	10.00	85.33	7.90	632.22	81.22
	Gilgit-Baltistan	-	-	0.01	-	0.01	-
	AJK	..	-	0.01	-	..	-
KPK Total		808.36	100.00	1080.30	100.00	778.42	100.00
Balochistan	Punjab	0.02	0.07	1.69	5.56	0.95	5.16
	Sindh	11.04	34.68	9.22	30.45	7.00	37.85
	KPK	0.01	0.03	0.01	0.05	0.02	0.08
	Balochistan	20.10	63.12	18.09	59.74	10.27	55.52
	Islamabad	0.67	2.10	1.27	4.21	0.26	1.39
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
Balochistan Total		31.85	100.00	30.29	100.00	18.50	100.00
Islamabad	Punjab	11.94	1.09	40.42	4.75	30.53	2.24
	Sindh	59.66	5.43	78.13	9.18	5.06	0.37
	KPK	6.79	0.62	2.31	0.27	3.34	0.24
	Balochistan	-	-	-	-	-	-
	Islamabad	1021.29	92.87	729.21	85.65	1325.75	97.14
	Gilgit-Baltistan	0.01	-	0.11	0.01	0.08	0.01
	AJK	0.01	-	1.21	0.14	0.01	-
Islamabad Total		1099.71	100.00	851.38	100.00	1364.76	100.00
Gilgit-Baltistan	Punjab	0.09	1.08	0.15	2.14	2.92	32.62
	Sindh	0.04	0.53	0.11	1.60	0.03	0.34
	KPK	..	-	..	0.01	0.06	0.66
	Balochistan	-	-	-	-	..	0.01
	Islamabad	0.17	2.14	0.15	2.17	0.08	0.90
	Gilgit-Baltistan	7.80	96.25	6.62	94.07	5.83	65.04
	AJK	..	0.01	..	0.01	0.04	0.45
Gilgit-Baltistan Total		8.10	100.00	7.04	100.00	8.96	100.00
AJK	Punjab	0.74	5.80	1.47	8.93	1.31	9.50
	Sindh	0.13	0.99	0.09	0.57	0.18	1.31
	KPK	-	-	..	-	0.01	0.08
	Balochistan	-	-	-	-	..	-
	Islamabad	0.23	1.81	0.25	1.52	0.04	0.26
	Gilgit-Baltistan	-	-	-	-	..	-
	AJK	11.59	91.40	14.64	88.98	12.23	88.84
AJK Total		12.68	100.00	16.45	100.00	13.77	100.00
Grand Total		16714.20		14931.70		14795.21	

Notes:

1. Totals may differ due to rounding off.

2. - : Value is zero, .. : Amount is less than 5.0 million.

7.4 Gross Disbursement - Loan to Textile & Readymade Garments Sectors

Apr 01, 2026 to Jun 30, 2026

All Banks

(Million Rupees)

(Amount in Rupees)																	
Description	Working Capital / Short Term								Fixed Investment / Long Term							Foreign Bills Purchased & Discounted	Total Disbursement
	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	LTFF & TERF	Small Loans	Others	Total			
A - Manufacture of textiles	51,667	193,528	73,155	9,542	35,073	108,693	1,126,231	1,597,890	899	89	12,593	9,153	114,810	137,545	114,095	1,849,530	
i. Preparation and spinning of textile fibres	7,200	43,054	30,861	2,419	15,767	44,233	479,867	623,401	24	-	1,795	6,344	25,674	33,838	24,496	681,735	
1. Cotton	3,942	28,814	21,389	2,358	14,852	34,828	323,795	429,977	24	-	822	516	13,439	14,801	18,066	462,845	
2. Woolen	-	291	327	-	18	400	2,473	3,509	-	-	-	709	101	810	-	4,318	
3. Synthetic fibre	147	1,270	570	40	148	7,300	60,058	69,533	-	-	231	5,095	6,355	11,680	211	81,425	
4. Others	3,111	12,679	8,575	21	749	1,705	93,542	120,382	-	-	743	25	5,779	6,546	6,219	133,147	
ii. Weaving of textiles	9,948	38,270	17,076	1,507	5,232	31,974	172,508	276,514	153	-	884	833	13,980	15,850	23,398	315,762	
1. Cotton	6,093	24,978	8,926	1,433	3,999	28,428	108,320	182,176	123	-	839	742	10,873	12,577	13,557	208,309	
2. Woolen	-	61	25	-	-	-	783	869	-	-	-	-	101	101	-	970	
3. Synthetic textile	-	-	1	-	-	150	8,243	8,424	-	-	-	-	-	-	-	8,424	
4. Others	3,855	13,231	8,124	74	1,083	3,515	55,162	85,045	30	-	45	90	3,007	3,172	9,841	98,058	
iii. Finishing of textiles	11,256	34,366	6,819	1,765	4,242	23,696	131,187	213,330	103	89	1,550	507	22,152	24,402	19,399	257,131	
1. Cotton	6,076	22,673	3,596	1,100	1,458	21,338	77,470	133,712	-	0	835	475	12,030	13,341	13,524	160,577	
2. Woolen	-	1	-	-	239	-	0	240	-	-	-	-	45	45	495	781	
3. Synthetic textile	1,664	140	-	-	-	8	1,067	2,879	-	-	-	-	12	12	50	2,941	
4. Others	3,516	11,552	3,223	665	2,544	2,350	52,650	76,499	103	89	715	32	10,065	11,004	5,330	92,832	
iv. Manufacture of knitted and crocheted fabrics	2,423	10,291	217	555	1,603	489	28,036	43,614	-	-	793	-	4,621	5,414	1,389	50,417	
v. Manufacture of made-up textile articles, except apparel	12,004	38,998	2,827	2,589	4,491	781	134,850	196,538	4	-	2,789	1,158	6,051	10,002	29,126	235,666	
a. Manufacture of bed wear	1,720	5,143	488	1,295	1,759	118	20,878	31,401	-	-	329	23	1,586	1,939	19,364	52,703	
b. Manufacture of other made up textile articles	10,284	33,854	2,339	1,294	2,732	663	113,972	165,138	4	-	2,459	1,135	4,465	8,064	9,762	182,963	
vi. Manufacture of carpets and rugs	-	95	188	-	-	-	1,313	1,596	-	-	-	6	6	13	10	1,618	
vii. Manufacture of other textiles n.e.c.	8,836	28,455	15,168	708	3,740	7,520	178,470	242,896	616	-	4,782	305	42,325	48,027	16,278	307,201	
B - Manufacture of wearing apparel	9,982	44,537	3,444	2,037	2,212	2,636	88,178	153,025	535	-	1,624	139	29,719	32,017	15,006	200,049	
i. Manufacture of wearing apparel,	1,801	16,184	1,048	294	571	729	38,407	59,034	287	-	339	29	5,765	6,420	1,703	67,157	
ii. Manufacture of Ready made garments	4,541	21,755	2,178	1,635	540	1,896	46,711	79,257	108	-	1,285	52	21,307	22,752	12,924	114,933	
iii. Manufacture of articles of fur	100	1,391	-	-	-	-	1,548	3,039	-	-	-	58	1,790	1,848	-	4,887	
iv. Manufacture of knitted and crocheted apparel	3,539	5,206	218	108	1,101	11	1,512	11,695	140	-	-	-	857	997	380	13,072	
Total (A + B)	61,648	238,065	76,599	11,579	37,285	111,330	1,214,409	1,750,915	1,434	89	14,217	9,293	144,529	169,562	129,102	2,049,579	