

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 Disbursement	Amount	% of Regional Disbursement		Amount	%age	
Oct-Dec 2025 ^P	Punjab	6,863.93	36.02	6,727.99	98.02	135.94	1.98	258.01	6,986.00	36.66	101.78
	Sindh	9,714.29	50.98	9,407.65	96.84	306.63	3.16	146.09	9,553.74	50.14	98.35
	KPK	1,027.85	5.39	1,026.04	99.82	1.81	0.18	109.88	1,135.92	5.96	110.51
	Balochistan	27.43	0.14	26.68	97.29	0.74	2.71	11.54	38.22	0.20	139.36
	Islamabad	1,399.77	7.35	1,138.69	81.35	261.08	18.65	178.20	1,316.90	6.91	94.08
	Gilgit-Baltistan	7.71	0.04	7.53	97.66	0.18	2.34	0.30	7.83	0.04	101.56
	AJK	14.32	0.08	14.28	99.74	0.04	0.26	2.40	16.68	0.09	116.50
Total		19,055.29	100.00	18,348.86	96.29	706.43	3.71	706.43	19,055.29	100.00	
Jul-Sep 2025	Punjab	5,084.19	37.77	4,949.11	97.34	135.09	2.66	439.60	5,388.70	40.03	105.99
	Sindh	6,878.83	51.10	6,502.03	94.52	376.80	5.48	117.17	6,619.20	49.18	96.23
	KPK	90.29	0.67	86.73	96.05	3.57	3.95	515.26	601.99	4.47	666.70
	Balochistan	14.91	0.11	12.15	81.50	2.76	18.50	4.57	16.73	0.12	112.17
	Islamabad	1,375.85	10.22	781.69	56.81	594.16	43.19	34.16	815.85	6.06	59.30
	Gilgit-Baltistan	6.40	0.05	6.28	98.18	0.12	1.82	0.96	7.24	0.05	113.16
	AJK	11.75	0.09	11.72	99.78	0.03	0.22	0.80	12.52	0.09	106.55
Total		13,462.23	100.00	12,349.71	91.74	1,112.52	8.26	1,112.52	13,462.23	100.00	
Oct-Dec 2024	Punjab	6,850.61	35.14	6,343.69	92.60	506.92	7.40	417.38	6,761.07	34.68	98.69
	Sindh	10,397.33	53.33	9,811.24	94.36	586.08	5.64	252.65	10,063.89	51.63	96.79
	KPK	77.96	0.40	74.86	96.03	3.09	3.97	361.56	436.43	2.24	559.82
	Balochistan	12.20	0.06	11.92	97.72	0.28	2.28	73.41	85.33	0.44	699.52
	Islamabad	2,140.32	10.98	1,861.89	86.99	278.43	13.01	265.69	2,127.59	10.91	99.41
	Gilgit-Baltistan	5.21	0.03	5.15	98.93	0.06	1.07	1.65	6.80	0.03	130.52
	AJK	10.98	0.06	10.96	99.86	0.02	0.14	2.53	13.49	0.07	122.92
Total		19,494.60	100.00	18,119.72	92.95	1,374.88	7.05	1,374.88	19,494.60	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	Oct-Dec 2025 ^P		Jul-Sep 2025		Oct-Dec 2024	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	6,727.99	98.02	4,949.11	97.34	6,343.69	92.60
	Sindh	86.67	1.26	101.30	1.99	239.82	3.50
	KPK	8.74	0.13	5.80	0.11	44.70	0.65
	Balochistan	0.45	0.01	1.31	0.03	7.87	0.11
	Islamabad	38.06	0.55	25.19	0.50	213.63	3.12
	Gilgit-Baltistan	0.19	-	0.89	0.02	0.17	-
	AJK	1.85	0.03	0.60	0.01	0.72	0.01
Punjab Total		6,863.93	100.00	5,084.19	100.00	6,850.61	100.00
Sindh	Punjab	92.99	0.96	337.86	4.91	281.26	2.71
	Sindh	9,407.65	96.84	6,502.03	94.52	9,811.24	94.36
	KPK	64.51	0.66	29.99	0.44	187.04	1.80
	Balochistan	10.16	0.10	3.09	0.04	65.28	0.63
	Islamabad	138.60	1.43	5.67	0.08	49.26	0.47
	Gilgit-Baltistan	0.04	-	0.02	-	1.47	0.01
	AJK	0.33	-	0.15	-	1.78	0.02
Sindh Total		9,714.29	100.00	6,878.83	100.00	10,397.33	100.00
KPK	Punjab	0.27	0.03	0.16	0.18	0.12	0.16
	Sindh	0.08	0.01	0.18	0.20	0.18	0.23
	KPK	1,026.04	99.82	86.73	96.05	74.86	96.03
	Balochistan	0.04	-	0.01	0.02	0.01	0.02
	Islamabad	1.42	0.14	3.18	3.53	2.76	3.54
	Gilgit-Baltistan	..	-	0.02	0.02	..	-
	AJK	-	-	..	-	0.02	0.020
KPK Total		1,027.85	100.00	90.29	100.00	77.96	100.00
Balochistan	Punjab	0.08	0.29	0.02	0.16	..	0.02
	Sindh	0.62	2.24	2.73	18.33	0.27	2.25
	KPK	0.05	0.17	..	0.01	-	-
	Balochistan	26.68	97.29	12.15	81.50	11.92	97.72
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	..	-	..	-
Balochistan Total		27.43	100.00	14.91	100.00	12.20	100.00
Islamabad	Punjab	164.59	11.76	101.54	7.38	135.99	6.35
	Sindh	58.73	4.20	12.95	0.94	12.37	0.58
	KPK	36.57	2.61	479.45	34.85	129.81	6.06
	Balochistan	0.89	0.06	0.16	0.01	0.24	0.01
	Islamabad	1,138.69	81.35	781.69	56.81	1,861.89	86.99
	Gilgit-Baltistan	0.08	0.01	0.03	-	..	-
	AJK	0.22	0.02	0.04	-	0.02	-
Islamabad Total		1,399.77	100.00	1,375.85	100.00	2,140.32	100.00
Gilgit-Baltistan	Punjab	0.07	0.87	..	0.07	..	0.09
	Sindh	-	-	..	0.01	..	0.01
	KPK	0.01	0.17	0.02	0.25	0.01	0.16
	Balochistan	-	-	-	-	-	-
	Islamabad	0.10	1.30	0.10	1.49	0.04	0.82
	Gilgit-Baltistan	7.53	97.66	6.28	98.18	5.15	98.93
	AJK	..	0.01	..	0.01	-	-
Gilgit-Baltistan Total		7.71	100.00	6.40	100.00	5.21	100.00
AJK	Punjab	0.01	0.06	0.01	0.05	0.01	0.08
	Sindh	..	0.01	..	0.02	..	0.02
	KPK	..	0.01	..	0.01	..	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.03	0.18	0.02	0.14	..	0.04
	Gilgit-Baltistan	..	-	..	-	..	-
	AJK	14.28	99.74	11.72	99.78	10.96	99.86
AJK Total		14.32	100.00	11.75	100.00	10.98	100.00
Grand Total		19,055.29		13,462.23		19,494.60	

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 Disbursen

(Billion Rs.)

Place of Utilization	Place of Disbursement	Oct-Dec 2025 P		Jul-Sep 2025		Oct-Dec 2024	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	6727.99	96.31	4949.11	91.84	6343.69	93.83
	Sindh	92.99	1.33	337.86	6.27	281.26	4.16
	KPK	0.27	-	0.16	-	0.12	-
	Balochistan	0.08	-	0.02	-	..	-
	Islamabad	164.59	2.36	101.54	1.88	135.99	2.01
	Gilgit-Baltistan	0.07	-	..	-	..	-
	AJK	0.01	-	0.01	-	0.01	-
Punjab Total		6986.00	100.00	5388.70	100.00	6761.07	100.00
Sindh	Punjab	86.67	0.91	101.30	1.53	239.82	2.38
	Sindh	9407.65	98.47	6502.03	98.23	9811.24	97.49
	KPK	0.08	-	0.18	-	0.18	-
	Balochistan	0.62	0.01	2.73	0.04	0.27	-
	Islamabad	58.73	0.61	12.95	0.20	12.37	0.12
	Gilgit-Baltistan	-	-	..	-	..	-
	AJK	..	-	..	-	..	-
Sindh Total		9553.74	100.00	6619.20	100.00	10063.89	100.00
KPK	Punjab	8.74	0.77	5.80	0.96	44.70	10.24
	Sindh	64.51	5.68	29.99	4.98	187.04	42.86
	KPK	1026.04	90.33	86.73	14.41	74.86	17.15
	Balochistan	0.05	-	..	-	-	-
	Islamabad	36.57	3.22	479.45	79.64	129.81	29.74
	Gilgit-Baltistan	0.01	-	0.02	-	0.01	-
	AJK	..	-	..	-	..	-
KPK Total		1135.92	100.00	601.99	100.00	436.43	100.00
Balochistan	Punjab	0.45	1.17	1.31	7.81	7.87	9.23
	Sindh	10.16	26.57	3.09	18.49	65.28	76.50
	KPK	0.04	0.11	0.01	0.08	0.01	0.01
	Balochistan	26.68	69.81	12.15	72.66	11.92	13.97
	Islamabad	0.89	2.33	0.16	0.96	0.24	0.29
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
Balochistan Total		38.22	100.00	16.73	100.00	85.33	100.00
Islamabad	Punjab	38.06	2.89	25.19	3.09	213.63	10.04
	Sindh	138.60	10.53	5.67	0.70	49.26	2.32
	KPK	1.42	0.11	3.18	0.39	2.76	0.13
	Balochistan	-	-	-	-	-	-
	Islamabad	1138.69	86.47	781.69	95.81	1861.89	87.51
	Gilgit-Baltistan	0.10	0.01	0.10	0.01	0.04	-
	AJK	0.03	-	0.02	-	..	-
Islamabad Total		1316.90	100.00	815.85	100.00	2127.59	100.00
Gilgit-Baltistan	Punjab	0.19	2.37	0.89	12.33	0.17	2.50
	Sindh	0.04	0.48	0.02	0.29	1.47	21.65
	KPK	..	-	0.02	0.27	..	0.01
	Balochistan	-	-	-	-	-	-
	Islamabad	0.08	0.98	0.03	0.35	..	0.05
	Gilgit-Baltistan	7.53	96.16	6.28	86.76	5.15	75.79
	AJK	..	0.01	..	0.01	..	-
Gilgit-Baltistan Total		7.83	100.00	7.24	100.00	6.80	100.00
AJK	Punjab	1.85	11.07	0.60	4.79	0.72	5.37
	Sindh	0.33	2.00	0.15	1.23	1.78	13.17
	KPK	-	-	..	0.01	0.02	0.11
	Balochistan	-	-	..	-	..	-
	Islamabad	0.22	1.32	0.04	0.31	0.02	0.12
	Gilgit-Baltistan	..	-	..	-	-	-
	AJK	14.28	85.61	11.72	93.65	10.96	81.24
AJK Total		16.68	100.00	12.52	100.00	13.49	100.00
Grand Total		19055.29		13462.23		19494.60	

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

Oct 01, 2025 to Dec 31, 2025

All Banks

(Million 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	LTFE & TERF	Small Loans	Others			Total
A - Manufacture of textiles	275,042	252,028	60,942	3,345	26,789	870,534	1,342,789	2,831,470	481	235	13,605	7,436	423,611	445,368	81,898	3,358,735
i. Preparation and spinning of textile fibres	33,709	60,563	28,141	1,066	12,991	73,422	588,804	798,696	-	60	1,774	1,248	62,453	65,535	21,453	885,685
1. Cotton	15,638	38,535	21,661	557	12,143	61,518	381,767	531,820	-	-	1,757	323	21,118	23,197	15,970	570,987
2. Woolen	-	298	277	-	24	573	4,033	5,206	-	-	-	643	78	722	-	5,928
3. Synthetic fibre	7,451	2,103	2,988	486	79	8,225	71,518	92,850	-	60	-	54	24,869	24,983	917	118,750
4. Others	10,620	19,626	3,214	23	745	3,106	131,487	168,820	-	-	18	227	16,388	16,633	4,567	190,020
ii. Weaving of textiles	57,070	51,132	13,914	740	3,684	669,787	180,776	977,103	107	150	1,556	1,022	17,350	20,185	17,953	1,015,240
1. Cotton	32,531	30,983	7,896	560	2,484	36,845	118,642	229,941	81	-	1,556	401	12,434	14,473	7,124	251,538
2. Woolen	-	55	79	-	-	22	525	681	-	-	-	-	5	5	-	686
3. Synthetic textile	2,420	610	334	-	-	12	4,987	8,363	-	-	-	3	22	25	38	8,426
4. Others	22,119	19,484	5,604	180	1,200	632,908	56,621	738,117	26	150	-	618	4,888	5,682	10,791	754,590
iii. Finishing of textiles	58,853	31,176	7,458	289	1,251	45,206	250,115	394,349	69	-	854	577	269,595	271,095	11,074	676,519
1. Cotton	29,158	20,851	5,875	194	514	32,125	109,820	198,537	-	-	783	553	20,284	21,621	8,200	228,357
2. Woolen	0	28	-	-	-	6	50	84	-	-	-	-	5	5	134	224
3. Synthetic textile	5,168	-	139	-	-	15	3,781	9,102	-	-	-	-	74	74	56	9,233
4. Others	24,527	10,297	1,444	95	737	13,060	136,465	186,626	69	-	72	23	249,231	249,395	2,684	438,705
iv. Manufacture of knitted and crocheted fabrics	29,573	14,216	294	55	1,101	18,352	15,276	78,867	-	-	61	-	4,099	4,160	868	83,895
v. Manufacture of made-up textile articles, except apparel	43,015	53,526	3,557	766	3,671	617	121,353	226,504	57	-	7,266	1,560	7,658	16,541	18,283	261,327
a. Manufacture of bed wear	13,567	14,399	873	143	1,334	-	21,648	51,964	-	-	327	74	1,491	1,892	6,396	60,252
b. Manufacture of other made up textile articles	29,448	39,127	2,684	623	2,337	617	99,704	174,540	57	-	6,940	1,486	6,167	14,649	11,887	201,076
vi. Manufacture of carpets and rugs	-	95	127	-	-	-	956	1,178	-	-	-	2	3	5	-	1,183
vii. Manufacture of other textiles n.e.c.	52,822	41,321	7,452	428	4,091	63,150	185,509	354,772	248	25	2,093	3,028	62,453	67,848	12,267	434,886
B - Manufacture of wearing apparel	57,518	63,125	5,483	132	986	5,134	179,910	312,289	147	500	193	306	24,634	25,780	6,285	344,353
i. Manufacture of wearing apparel,	7,581	27,751	1,538	34	164	786	25,942	63,797	100	500	-	39	7,192	7,831	563	72,191
ii. Manufacture of Ready made garments	36,484	27,284	3,164	-	529	4,348	144,481	216,291	30	-	193	258	12,047	12,528	4,740	233,559
iii. Manufacture of articles of fur	100	827	497	77	-	-	6,883	8,384	-	-	-	-	4,000	4,000	208	12,592
iv. Manufacture of knitted and crocheted apparel	13,353	7,262	284	22	293	-	2,604	23,817	17	-	-	8	1,395	1,420	774	26,011
Total (A + B)	332,560	315,153	66,425	3,478	27,775	875,668	1,522,699	3,143,758	628	735	13,798	7,742	448,245	471,147	88,182	3,703,088