



AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT

AGRICULTURE CREDIT DISBURSEMENT, OUTSTANDING AMOUNT & OUTSTANDING BORROWERS JULY-DECEMBER FY26

06 Month Analysis

Sr. No.	Name of Bank/Institution	DISBURSEMENT (Rs million)							OUTSTANDING AMOUNT (Rs million)							OUTSTANDING BORROWERS						
		Jul-Dec FY25			Jul-Dec FY26			YoY Change (%)	By end Dec, 2024			By end Dec, 2025			YoY Change (%)	By end Dec, 2024			By end Dec, 2025			YoY Change (%)
		Production	Development	Total	Production	Development	Total		Production	Development	Total	Production	Development	Total		Production	Development	Total	Production	Development	Total	
I	Major Commercial Banks																					
1	Allied Bank Ltd.	68,775.6	6,870.9	75,646.5	83,236.5	3,148.9	86,385.4	14.2	31,116.2	7,055.3	38,171.5	34,285.7	8,138.8	42,424.5	11.1	3,221	98	3,319	3,196	207	3,403	2.5
2	Habib Bank Ltd.	207,325.3	4,709.1	212,034.5	192,196.3	5,085.9	197,282.2	-7.0	52,916.5	12,305.4	65,221.9	52,726.5	11,785.4	64,511.8	-1.1	44,960	7,071	52,031	42,068	7,584	49,652	-4.6
3	MCB Bank Ltd.	107,464.9	154.6	107,619.5	124,413.2	801.7	125,215.0	16.3	19,576.2	1,583.2	21,159.4	41,088.0	2,259.3	43,347.3	104.9	7,775	1,363	9,138	19,932	1,847	21,779	138.3
4	National Bank of Pakistan	152,110.5	6,001.4	158,111.9	120,571.9	4,020.5	124,592.4	-21.2	98,201.3	18,761.9	116,963.3	126,761.2	16,470.0	143,231.3	22.5	189,055	11,617	200,672	189,289	13,624	202,913	1.1
5	United Bank Ltd. ¹	141,496.3	1,885.8	143,382.1	130,070.1	3,552.8	133,623.0	-6.8	19,579.4	5,616.2	25,195.5	31,670.5	5,936.5	37,607.0	49.3	9,572	3,103	12,675	13,540	3,699	17,239	36.0
Total Major Commercial Banks		677,172.5	19,621.8	696,794.4	650,488.0	16,609.9	667,097.9	-4.3	221,389.6	45,322.0	266,711.6	286,531.9	44,590.0	331,121.9	24.1	254,583	23,252	277,835	268,025	26,961	294,986	6.2
II	Mid-Sized Banks																					
1	Askari Bank Ltd.	29,385.3	9,437.6	38,822.9	44,052.9	3,143.7	47,196.6	21.6	14,915.3	2,777.2	17,692.5	18,415.5	3,465.3	21,880.8	23.7	4,138	1,728	5,866	9,479	1,776	11,255	91.9
2	Bank Al-Habib Ltd.	51,086.1	2,662.9	53,749.0	94,254.2	25,748.4	120,002.6	123.3	16,373.0	14,096.7	30,469.7	21,760.3	16,515.5	38,275.8	25.6	8,708	8,610	17,318	11,419	11,456	22,875	32.1
3	Bank Alfalah Ltd.	25,739.4	17,229.5	42,968.9	21,590.4	37,237.0	58,827.4	36.9	12,381.1	13,494.8	25,875.8	13,544.6	19,011.5	32,556.1	25.8	1,844	5,277	7,121	3,471	6,961	10,432	46.5
4	Bank Makramah Ltd.	751.1	0.0	751.1	75.4	0.0	75.4	-90.0	1,017.7	0.4	1,018.0	301.2	0.4	301.6	-70.4	734	1	735	323	1	324	-55.9
5	Habib Metropolitan Bank Ltd.	5,762.1	1,365.0	7,127.1	8,131.4	628.0	8,759.4	22.9	2,996.9	1,806.5	4,803.4	5,554.3	1,756.3	7,310.5	52.2	207	185	392	192	216	408	4.1
6	JS Bank Ltd.	7,706.3	455.0	8,161.3	8,307.5	304.9	8,612.4	5.5	5,018.6	1,974.9	6,993.5	7,195.6	1,746.6	8,942.2	27.9	4,126	1,100	5,226	7,097	972	8,069	54.4
7	The First Women Bank Ltd.	4.5	0.9	5.4	2.6	0.0	2.6	-51.4	6.9	45.8	52.7	5.9	30.0	35.9	-31.9	4	108	112	4	96	100	-10.7
8	Sindh Bank Ltd.	431.4	22.0	453.4	125.4	45.8	171.1	-62.3	1,185.6	96.0	1,281.6	1,185.3	156.3	1,341.7	4.7	1,523	73	1,596	2,487	90	2,577	61.5
10	Soneri Bank Ltd.	6,902.7	14.2	6,916.9	14,591.7	526.5	15,118.2	118.6	3,418.8	267.6	3,686.4	8,761.5	621.5	9,383.0	154.5	963	126	1,089	970	167	1,137	4.4
11	The Bank of Khyber	4,995.9	1,206.2	6,202.1	3,664.7	2,372.4	6,037.2	-2.7	1,470.0	1,203.4	2,673.4	1,760.6	1,379.5	3,140.1	17.5	3,755	1,701	5,456	3,423	1,694	5,117	-6.2
12	The Bank of Punjab	60,418.8	4,957.3	65,376.1	109,917.3	7,597.4	117,514.7	79.8	61,310.7	18,072.7	79,383.4	98,816.4	26,081.5	124,897.9	57.3	466,344	12,431	478,775	738,673	14,269	752,942	57.3
13	Standard Chartered Bank (Pak) Ltd.	38,431.1	1,145.0	39,576.1	38,624.5	475.0	39,099.5	-1.2	4,754.0	776.6	5,530.6	13,047.3	580.8	13,628.1	146.4	11	3	14	16	3	19	35.7
Total Mid-Sized Banks		231,614.6	38,495.6	270,110.2	343,338.0	78,079.1	421,417.1	56.0	124,848.5	54,612.4	179,460.9	190,348.3	71,345.3	261,693.6	45.8	492,357	31,343	523,700	777,554	37,701	815,255	55.7
III	Islamic Banks																					
1	BankIslami Pakistan Ltd.	5,365.0	26,127.6	31,492.6	13,666.7	537.1	14,203.7	-54.9	5,678.9	29,091.1	34,770.1	19,072.6	4,845.2	23,917.8	-31.2	2,016	1,924	3,940	3,792	2,220	6,012	52.6
2	Meezan Bank Ltd.	43,163.6	12,181.8	55,345.4	55,131.4	14,468.2	69,599.6	25.8	18,296.1	7,961.3	26,257.4	24,789.2	11,981.8	36,770.9	40.0	2,271	8,193	10,464	2,618	7,962	10,580	1.1
3	AlBaraka Bank (Pak) Ltd.	5,865.1	0.0	5,865.1	5,636.8	33.2	5,670.0	-3.3	5,524.7	262.7	5,787.4	5,790.9	262.8	6,053.7	4.6	67	158	225	76	183	259	15.1
4	Dubai Islamic Bank (Pak) Ltd.	7,384.6	44.3	7,428.9	1,961.5	14.4	1,975.9	-73.4	10,999.1	31.5	11,030.6	8,272.7	77.2	8,349.9	-24.3	28	13	41	25	28	53	29.3
5	MCB Islamic Bank Ltd.	2,686.6	108.6	2,795.2	1,879.8	1,237.1	3,116.8	11.5	3,495.6	560.6	4,056.1	2,271.2	1,849.3	4,120.5	1.6	1,603	12	1,615	925	22	947	-41.4
6	Faysal Bank Ltd.	6,914.8	14,096.0	21,010.8	13,206.5	8,505.2	21,711.6	3.3	8,591.2	10,849.3	19,440.5	16,494.6	5,515.0	22,009.6	13.2	1,445	725	2,170	2,060	741	2,801	29.1
Total Islamic Banks		71,379.6	52,558.3	123,938.0	91,482.7	24,795.1	116,277.8	-6.2	52,585.6	48,756.5	101,342.1	76,691.2	24,531.3	101,222.4	-0.1	7,430	11,025	18,455	9,496	11,156	20,652	11.9
Total Commercial Banks (I+II+III)		980,166.8	110,675.8	1,090,842.6	1,085,308.7	119,484.1	1,204,792.8	22.9	398,823.7	148,690.9	547,514.6	553,571.4	140,466.5	694,037.9	26.8	754,370	65,620	819,990	1,055,075	75,818	1,130,893	37.9

**AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT****AGRICULTURE CREDIT DISBURSEMENT, OUTSTANDING AMOUNT & OUTSTANDING BORROWERS
JULY-DECEMBER FY26****06 Month Analysis**

Sr. No.	Name of Bank/Institution	DISBURSEMENT (Rs million)							OUTSTANDING AMOUNT (Rs million)							OUTSTANDING BORROWERS						
		Jul-Dec FY25			Jul-Dec FY26			YoY Change (%)	By end Dec, 2024			By end Dec, 2025			YoY Change (%)	By end Dec, 2024			By end Dec, 2025			YoY Change (%)
		Production	Development	Total	Production	Development	Total		Production	Development	Total	Production	Development	Total		Production	Development	Total	Production	Development	Total	
IV	Specialized Banks																					
1	Z.T.B.L	18,679.0	18,575.1	37,254.2	38,287.3	10,978.1	49,265.3	32.2	42,305.5	85,414.8	127,720.3	65,041.4	76,773.1	141,814.5	11.0	119,677	216,334	336,011	190,287	181,509	371,796	10.6
2	P.P.C.B.L	2,811.7	1,440.7	4,252.4	2,071.4	2,548.0	4,619.3	8.6	4,463.1	5,881.1	10,344.1	4,230.7	9,871.6	14,102.3	36.3	32,086	11,528	43,614	25,875	16,043	41,918	-3.9
Total Specialized Banks		21,490.7	20,015.9	41,506.6	40,358.6	13,526.0	53,884.7	29.8	46,768.6	91,295.9	138,064.5	69,272.1	86,644.7	155,916.8	12.9	151,763	227,862	379,625	216,162	197,552	413,714	9.0
V	Microfinance Banks																					
1	Khushhali Bank Ltd.	23,855.9	217.8	24,073.7	28,101.5	227.2	28,328.7	17.7	51,030.7	622.2	51,652.9	51,081.7	596.8	51,678.4	0.0	305,178	1,215	306,393	186,886	914	187,800	-38.7
2	NRSP Microfinance Bank Ltd.	5,209.2	3.0	5,212.2	4,563.1	0.0	4,563.1	-12.5	12,142.0	21.0	12,163.0	9,285.0	0.0	9,285.0	-23.7	115,855	458	116,313	94,027	0	94,027	-19.2
3	HBL Micro Finance Bank Ltd.	14,292.2	0.0	14,292.2	16,326.0	0.0	16,326.0	14.2	53,986.1	0.0	53,986.1	57,735.8	0.0	57,735.8	6.9	207,675	0	207,675	175,119	0	175,119	-15.7
4	LOLC Microfinance Bank Ltd.	287.2	0.0	287.2	2,449.3	0.0	2,449.3	753.0	697.2	0.0	697.2	2,941.7	0.0	2,941.7	321.9	6,737	0	6,737	12,219	0	12,219	81.4
5	Easypaisa Bank Ltd. ²	672.3	0.0	672.3	1,563.0	0.0	1,563.0	132.5	880.2	0.0	880.2	544.0	0.0	544.0	-38.2	9,375	0	9,375	5,776	0	5,776	-38.4
6	Mobilink Microfinance Bank Ltd.	26,956.8	0.0	26,956.8	31,748.4	0.0	31,748.4	17.8	50,644.7	0.0	50,644.7	61,541.3	0.0	61,541.3	21.5	216,759	0	216,759	189,177	0	189,177	-12.7
7	U Micro Finance Bank Ltd.	34,538.5	0.0	34,538.5	30,403.5	0.0	30,403.5	-12.0	69,470.4	0.0	69,470.4	64,665.0	0.0	64,665.0	-6.9	313,793	0	313,793	262,175	0	262,175	-16.4
8	ABHI Microfinance Bank Ltd. ³	9,706.7	0.0	9,706.7	16,647.6	0.0	16,647.6	71.5	10,368.4	45.4	10,413.8	23,926.3	29.2	23,955.5	130.0	38,473	36	38,509	52,631	29	52,660	36.7
9	APNA Microfinance Bank Ltd.	4,582.4	0.0	4,582.4	5,540.6	0.0	5,540.6	20.9	9,282.4	0.0	9,282.4	11,145.1	0.0	11,145.1	20.1	62,709	0	62,709	63,037	0	63,037	0.5
10	Sindh Microfinance Bank Ltd.	450.0	0.0	450.0	190.0	0.0	190.0	-57.8	430.2	0.0	430.2	233.8	0.0	233.8	-45.7	14,370	0	14,370	8,776	0	8,776	-38.9
11	Halan Microfinance Bank Ltd.	24.7	0.0	24.7	230.1	0.0	230.1	833.2	35.5	0.0	35.5	245.9	0.0	245.9	592.7	148	0	148	1,002	0	1,002	577.0
Total Microfinance Banks		120,575.8	220.8	120,796.6	137,763.2	227.2	137,990.3	14.2	258,967.8	688.7	259,656.4	283,345.5	625.9	283,971.4	9.4	1,291,072	1,709	1,292,781	1,050,825	943	1,051,768	-18.6
VI	Microfinance Institutions/RSPs																					
1	National Rural Support Programme	7,756.4	0.0	7,756.4	7,673.9	0.0	7,673.9	-1.1	8,834.7	0.0	8,834.7	8,665.9	0.0	8,665.9	-1.9	185,674	0	185,674	155,463	0	155,463	-16.3
2	Thardeep Microfinance Fnd.	0.0	0.0	0.0	0.0	0.0	0.0	#DIV/0!	0.0	0.0	0.0	802.3	0.0	802.3	#DIV/0!	0	0	0	22,674	0	22,674	#DIV/0!
3	SAFCO Support Foundation	349.0	0.0	349.0	266.9	0.0	266.9	-23.5	895.2	0.0	895.2	872.4	0.0	872.4	-2.5	23,197	0	23,197	20,661	0	20,661	-10.9
4	Punjab Rural Support Prog.	422.0	0.0	422.0	486.7	0.0	486.7	15.3	615.2	0.0	615.2	581.6	0.0	581.6	-5.5	17,915	0	17,915	16,301	0	16,301	-9.0
5	Kashf Foundation	3,550.2	0.0	3,550.2	4,074.0	0.0	4,074.0	14.8	3,977.1	0.0	3,977.1	4,429.1	0.0	4,429.1	11.4	75,146	0	75,146	73,285	0	73,285	-2.5
6	Sindh Rural Support Org.	764.8	0.0	764.8	705.1	0.0	705.1	-7.8	1,744.8	0.0	1,744.8	1,668.2	0.0	1,668.2	-4.4	41,655	0	41,655	33,614	0	33,614	-19.3
7	Damen Support Programme	0.0	0.0	0.0	881.7	0.0	881.7	#DIV/0!	0.0	0.0	0.0	1,010.0	0.0	1,010.0	#DIV/0!	0	0	0	19,344	0	19,344	#DIV/0!
8	AGAHE	422.9	0.0	422.9	630.1	0.0	630.1	49.0	586.2	0.0	586.2	731.6	0.0	731.6	24.8	19,155	0	19,155	19,929	0	19,929	4.0
9	Villagers Development Org.	10.1	0.0	10.1	9.6	0.0	9.6	-4.7	24.0	0.0	24.0	23.8	0.0	23.8	-1.0	940	0	940	932	0	932	-0.9
10	FFO Support Program	278.5	0.0	278.5	252.6	0.0	252.6	-9.3	392.9	0.0	392.9	369.7	0.0	369.7	-5.9	7,600	0	7,600	7,106	0	7,106	-6.5
Total Microfinance Institutions/RSPs		13,553.9	0.0	13,553.9	14,980.5	0.0	14,980.5	10.5	17,070.2	0.0	17,070.2	19,154.5	0.0	19,154.5	12.2	371,282	0	371,282	369,309	0	369,309	-0.5
Grand Total (I+II+III+IV+V+VI)		1,135,787.2	130,912.4	1,266,699.6	1,278,411.0	133,010.1	1,411,648.3	11.4	721,630.3	240,675.5	962,305.7	925,343.5	227,737.1	1,153,080.6	19.8	2,568,487	295,191	2,863,678	2,691,371	274,313	2,965,684	3.6

¹ UBL's agriculture portfolio also includes Silk Bank's outstanding agriculture portfolio on account of its merger with Silk Bank² Effective January 23, 2025, the Telenor Microfinance Bank Limited changed to Easypaisa Bank Limited after obtaining approval of Digital Retail Banking license – communicated under SBP's circular No. BPRD (B&DBD) /000495/2025.³ FINCA Microfinance Bank Limited rebranded itself to ABHI Microfinance Bank Limited vide SBP's circular No. BPRD (LD-01)/602/2025/947802 dated July 10, 2025.