



AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT

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

04 Month Analysis

Sr. No.	Name of Bank/Institution	DISBURSEMENT (Rs million)							OUTSTANDING AMOUNT (Rs million)							OUTSTANDING BORROWERS						
		July-Oct FY25			July-Oct FY26			YoY Change (%)	By end Oct, 2025			By end Oct, 2026			YoY Change (%)	By end Oct, 2025			By end Oct, 2026			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.	36,500.1	3,757.4	40,257.5	46,408.2	2,279.6	48,687.9	20.9	13,563.6	7,038.2	20,601.8	19,874.5	8,222.9	28,097.5	36.4	2,980	94	3,074	3,153	210	3,363	9.4
2	Habib Bank Ltd.	116,983.6	3,140.7	120,124.2	127,526.6	3,348.8	130,875.4	8.9	53,483.1	12,488.3	65,971.4	53,852.7	11,893.9	65,746.7	-0.3	45,654	6,976	52,630	42,699	7,479	50,178	-4.7
3	MCB Bank Ltd.	72,538.0	35.0	72,573.0	82,097.7	483.4	82,581.2	13.8	20,775.1	1,806.1	22,581.3	34,136.0	1,751.0	35,886.9	58.9	5,667	1,625	7,292	17,793	1,734	19,527	167.8
4	National Bank of Pakistan	77,193.3	3,172.9	80,366.2	68,501.1	1,778.5	70,279.7	-12.6	87,359.4	18,032.3	105,391.7	114,490.2	15,041.7	129,532.0	22.9	181,619	11,904	193,523	190,213	13,300	203,513	5.2
5	United Bank Ltd. ¹	87,150.9	1,157.4	88,308.3	78,151.5	2,553.2	80,704.7	-8.6	18,926.0	5,719.5	24,645.5	20,864.0	5,665.5	26,529.5	7.6	9,300	3,007	12,307	13,108	3,527	16,635	35.2
Total Major Commercial Banks		390,365.9	11,263.3	401,629.2	402,685.2	10,443.6	413,128.7	2.9	194,107.2	45,084.5	239,191.8	243,217.5	42,575.0	285,792.5	19.5	245,220	23,606	268,826	266,966	26,250	293,216	9.1
II	Mid-Sized Banks																					
1	Askari Bank Ltd.	17,241.3	1,833.4	19,074.7	27,991.0	1,136.5	29,127.5	52.7	13,783.3	2,915.0	16,698.3	17,123.5	3,611.0	20,734.6	24.2	3,827	1,683	5,510	7,405	1,787	9,192	66.8
2	Bank Al-Habib Ltd.	34,140.5	597.4	34,737.9	57,512.7	9,901.3	67,414.0	94.1	16,697.3	12,880.4	29,577.7	19,871.1	14,932.3	34,803.4	17.7	8,696	7,470	16,166	10,875	10,529	21,404	32.4
3	Bank Alfalah Ltd.	14,401.7	4,985.6	19,387.4	12,838.1	23,834.8	36,672.8	89.2	13,224.3	9,542.0	22,766.3	13,950.3	18,286.4	32,236.6	41.6	1,765	4,388	6,153	2,818	6,290	9,108	48.0
4	Bank Makramah Ltd.	601.7	0.0	601.7	56.0	0.0	56.0	-90.7	1,014.4	0.4	1,014.8	775.5	0.4	775.8	-23.5	734	1	735	733	1	734	-0.1
5	Habib Metropolitan Bank Ltd.	3,625.3	262.7	3,888.1	5,032.3	556.2	5,588.5	43.7	2,405.9	1,285.9	3,691.9	4,255.1	1,770.4	6,025.5	63.2	183	169	352	168	207	375	6.5
6	JS Bank Ltd.	4,386.9	124.4	4,511.3	5,567.2	134.2	5,701.3	26.4	3,826.9	1,832.0	5,658.9	7,111.4	1,793.4	8,904.8	57.4	2,944	1,143	4,087	6,975	987	7,962	94.8
7	The First Women Bank Ltd.	4.3	0.0	4.3	2.5	0.0	2.5	-42.4	6.9	47.7	54.6	6.9	33.0	39.8	-27.1	4	110	114	4	96	100	-12.3
8	Sindh Bank Ltd.	25.6	9.1	34.7	91.7	20.6	112.3	223.8	816.0	88.5	904.5	1,287.1	137.6	1,424.7	57.5	1,561	77	1,638	2,491	84	2,575	57.2
10	Soneri Bank Ltd.	4,475.5	0.0	4,475.5	11,110.4	513.5	11,624.0	159.7	4,027.3	272.9	4,300.2	8,981.8	834.0	9,815.8	128.3	907	118	1,025	1,010	162	1,172	14.3
11	The Bank of Khyber	2,554.8	175.3	2,730.0	1,620.4	420.2	2,040.6	-25.3	1,281.5	1,187.7	2,469.2	1,612.1	1,279.5	2,891.6	17.1	3,655	1,687	5,342	3,413	1,694	5,107	-4.4
12	The Bank of Punjab	25,228.0	1,867.7	27,095.8	51,370.6	4,436.2	55,806.7	106.0	37,294.9	15,933.5	53,228.4	60,045.2	23,953.8	83,998.9	57.8	344,760	11,692	356,452	697,447	13,736	711,183	99.5
13	Standard Chartered Bank (Pak) Ltd.	28,275.0	882.0	29,156.9	31,355.1	475.0	31,830.1	9.2	8,712.8	776.6	9,489.4	13,873.0	645.6	14,518.7	53.0	12	3	15	17	3	20	33.3
Total Mid-Sized Banks		134,960.8	10,737.6	145,698.3	204,547.9	41,428.4	245,976.3	68.8	103,091.5	46,762.6	149,854.1	148,892.9	67,277.3	216,170.2	44.3	369,048	28,541	397,589	733,356	35,576	768,932	93.4
III	Islamic Banks																					
1	BankIslami Pakistan Ltd.	4,022.2	622.2	4,644.4	4,882.0	299.9	5,181.8	11.6	6,578.0	4,380.7	10,958.7	11,590.6	4,769.1	16,359.7	49.3	553	1,820	2,373	3,653	2,160	5,813	145.0
2	Meezan Bank Ltd.	33,002.7	9,309.0	42,311.7	31,597.8	8,262.6	39,860.4	-5.8	19,264.2	8,725.4	27,989.6	20,402.2	10,669.7	31,071.9	11.0	3,123	8,853	11,976	2,248	7,744	9,992	-16.6
3	AlBaraka Bank (Pak) Ltd.	4,041.7	0.0	4,041.7	2,374.6	11.5	2,386.2	-41.0	4,969.2	262.5	5,231.7	5,805.6	264.3	6,069.9	16.0	67	156	223	72	181	253	13.5
4	Dubai Islamic Bank (Pak) Ltd.	3,270.2	0.0	3,270.2	681.8	14.4	696.2	-78.7	10,414.9	33.1	10,447.9	8,543.8	78.4	8,622.2	-17.5	22	13	35	26	28	54	54.3
5	MCB Islamic Bank Ltd.	210.4	0.0	210.4	965.3	896.8	1,862.1	785.0	1,172.3	463.2	1,635.5	1,814.8	1,654.7	3,469.5	112.1	1,601	5	1,606	925	20	945	-41.2
6	Faysal Bank Ltd.	3,123.8	1,197.7	4,321.5	4,830.6	5,024.1	9,854.6	128.0	7,845.3	3,295.0	11,140.3	9,797.9	6,417.3	16,215.3	45.6	1,130	707	1,837	1,851	730	2,581	40.5
Total Islamic Banks		47,671.0	11,129.0	58,799.9	45,332.0	14,509.3	59,841.3	1.8	50,243.8	17,159.9	67,403.7	57,954.9	23,853.5	81,808.5	21.4	6,496	11,554	18,050	8,775	10,863	19,638	8.8
Total Commercial Banks (I+II+III)		572,997.6	33,129.8	606,127.5	652,565.1	66,381.2	718,946.3	25.5	347,442.6	109,007.0	456,449.6	450,065.3	133,705.9	583,771.1	27.9	620,764	63,701	684,465	1,009,097	72,689	1,081,786	58.0



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		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	12,203.1	10,373.8	22,576.9	23,447.1	5,197.3	28,644.4	26.9	41,874.6	82,115.5	123,990.1	62,236.1	75,596.3	137,832.4	11.2	123,991	216,301	340,292	184,570	185,077	369,647	8.6
2	P.P.C.B.L	1,901.5	728.1	2,629.6	1,395.6	2,087.0	3,482.6	32.4	4,649.9	5,547.9	10,197.8	4,533.9	10,183.6	14,717.5	44.3	34,232	12,586	46,818	27,293	16,556	43,849	-6.3
Total Specialized Banks		14,104.6	11,101.8	25,206.4	24,842.7	7,284.3	32,127.0	27.5	46,524.5	87,663.4	134,187.8	66,770.0	85,779.9	152,549.9	13.7	158,223	228,887	387,110	211,863	201,633	413,496	6.8
V	Microfinance Banks																					
1	Khushhali Bank Ltd.	15,009.5	158.0	15,167.5	17,835.0	141.7	17,976.8	18.5	52,444.7	633.0	53,077.7	50,976.7	588.4	51,565.1	-2.8	338,173	1,251	339,424	209,125	938	210,063	-38.1
2	NRSP Microfinance Bank Ltd.	2,920.5	0.4	2,920.8	2,718.6	0.0	2,718.6	-6.9	13,198.2	41.0	13,239.2	10,222.0	0.0	10,222.0	-22.8	115,596	596	116,192	103,942	0	103,942	-10.5
3	HBL Micro Finance Bank Ltd.	9,115.0	0.0	9,115.0	10,237.1	0.0	10,237.1	12.3	53,868.7	0.0	53,868.7	56,642.4	0.0	56,642.4	5.1	229,971	0	229,971	175,629	0	175,629	-23.6
4	LOLC Microfinance Bank Ltd.	177.7	0.0	177.7	1,322.6	0.0	1,322.6	644.1	747.4	0.0	747.4	2,261.9	0.0	2,261.9	202.7	7,292	0	7,292	12,396	0	12,396	70.0
5	Easypaisa Bank Ltd. ²	430.3	0.0	430.3	1,419.0	0.0	1,419.0	229.8	895.7	0.0	895.7	568.0	0.0	568.0	-36.6	9,857	0	9,857	6,342	0	6,342	-35.7
6	Mobilink Microfinance Bank Ltd.	16,112.0	0.0	16,112.0	20,073.8	0.0	20,073.8	24.6	52,280.4	0.0	52,280.4	61,947.7	0.0	61,947.7	18.5	239,226	0	239,226	211,147	0	211,147	-11.7
7	U Micro Finance Bank Ltd.	21,568.8	0.0	21,568.8	17,887.8	0.0	17,887.8	-17.1	67,306.3	0.0	67,306.3	64,447.1	0.0	64,447.1	-4.2	317,718	0	317,718	320,593	0	320,593	0.9
8	ABHI Microfinance Bank Ltd. ³	5,078.4	0.0	5,078.4	10,451.3	0.0	10,451.3	105.8	9,653.6	48.1	9,701.7	20,997.2	31.2	21,028.4	116.8	39,136	38	39,174	50,856	31	50,887	29.9
9	APNA Microfinance Bank Ltd.	2,910.4	0.0	2,910.4	3,447.4	0.0	3,447.4	18.4	9,110.1	0.0	9,110.1	10,746.1	0.0	10,746.1	18.0	63,173	0	63,173	63,296	0	63,296	0.2
10	Sindh Microfinance Bank Ltd.	324.8	0.0	324.8	137.6	0.0	137.6	-57.6	412.5	0.0	412.5	219.2	0.0	219.2	-46.9	14,153	0	14,153	10,348	0	10,348	-26.9
11	Halan Microfinance Bank Ltd.	17.0	0.0	17.0	93.7	0.0	93.7	451.0	38.4	0.0	38.4	131.6	0.0	131.6	242.4	158	0	158	556	0	556	251.9
Total Microfinance Banks		73,664.3	158.4	73,822.7	85,623.8	141.7	85,765.6	16.2	259,956.0	722.1	260,678.1	279,159.9	619.6	279,779.5	7.3	1,374,453	1,885	1,376,338	1,164,230	969	1,165,199	-15.3
VI	Microfinance Institutions/RSPs	0.0	0.0	0.0																		
1	National Rural Support Programme	3,899.9	0.0	3,899.9	4,172.1	0.0	4,172.1	7.0	8,058.1	0.0	8,058.1	8,868.8	0.0	8,868.8	10.1	183,622	0	183,622	160,381	0	160,381	-12.7
2	Thardeep Microfinance Fnd.	0.0	0.0	0.0	147.2	0.0	147.2	#DIV/0!	0.0	0.0	0.0	860.6	0.0	860.6	#DIV/0!	0	0	0	20,545	0	20,545	#DIV/0!
3	SAFCO Support Foundation	197.9	0.0	197.9	340.1	0.0	340.1	71.8	864.1	0.0	864.1	592.1	0.0	592.1	-31.5	23,128	0	23,128	16,487	0	16,487	-28.7
4	Punjab Rural Support Prog.	347.0	0.0	347.0	2,652.2	0.0	2,652.2	664.4	623.1	0.0	623.1	4,292.7	0.0	4,292.7	588.9	18,532	0	18,532	73,412	0	73,412	296.1
5	Kashf Foundation	2,279.5	0.0	2,279.5	313.2	0.0	313.2	-86.3	3,848.9	0.0	3,848.9	2,202.6	0.0	2,202.6	-42.8	75,262	0	75,262	46,619	0	46,619	-38.1
6	Sindh Rural Support Org.	314.0	0.0	314.0	106.2	0.0	106.2	-66.2	1,975.9	0.0	1,975.9	669.3	0.0	669.3	-66.1	47,372	0	47,372	19,883	0	19,883	-58.0
7	Damen Support Programme	0.0	0.0	0.0	7.0	0.0	7.0	#DIV/0!	0.0	0.0	0.0	22.9	0.0	22.9	#DIV/0!	0	0	0	922	0	922	#DIV/0!
8	AGAHE	329.5	0.0	329.5	180.0	0.0	180.0	-45.4	583.9	0.0	583.9	336.0	0.0	336.0	-42.5	19,231	0	19,231	6,119	0	6,119	-68.2
9	Villagers Development Org.	7.1	0.0	7.1	505.5	0.0	505.5	6984.5	24.6	0.0	24.6	953.4	0.0	953.4	3782.6	930	0	930	20,917	0	20,917	2149.1
10	FFO Support Program	277.8	0.0	277.8	0.0	0.0	0.0	-100.0	410.1	0.0	410.1	805.4	0.0	805.4	96.4	8,180	0	8,180	23,279	0	23,279	184.6
Total Microfinance Institutions/RSPs		7,652.7	0.0	7,652.7	8,423.4	0.0	8,423.4	10.1	16,388.6	0.0	16,388.6	19,603.8	0.0	19,603.8	19.6	376,257	0	376,257	388,564	0	388,564	3.3
Grand Total (I+II+III+IV+V+VI)		668,419.2	44,390.1	712,809.3	771,455.0	73,665.6	845,262.3	18.6	670,311.7	197,392.5	867,704.1	815,598.9	220,105.4	1,035,704.3	19.4	2,529,697	294,473	2,824,170	2,773,754	275,291	3,049,045	8.0

¹ UBL's agriculture portfolio also includes Silk Bank's outstanding agriculture portfolio on account of its merger with Silk Bank

² 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.