## AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT

### AGRICULTURE CREDIT DISBURSEMENT, OUTSTANDING AMOUNT & OUTSTANDING BORROWERS
### JULY-APRIL FY26

**10 Month Analysis**

| Sr. No. | Name of Bank/Institution | DISBURSEMENT (Rs million) | | | | | | | OUTSTANDING AMOUNT (Rs million) | | | | | | | OUTSTANDING BORROWERS | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | July-April FY25 | | | July-April FY26 | | | YoY Change (%) | By end April, 2025 | | | By end April, 2026 | | | YoY Change (%) | By end April, 2025 | | | By end April, 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. | 110,783.6 | 9,906.7 | 120,690.3 | 134,104.3 | 4,965.2 | 139,069.5 | 15.2 | 17,234.5 | 8,009.9 | 25,244.3 | 31,923.4 | 7,485.8 | 39,409.2 | 56.1 | 3,113 | 208 | 3,321 | 2,960 | 209 | 3,169 | -4.6 |
| 2 | Habib Bank Ltd. | 370,732.3 | 7,215.1 | 377,947.4 | 312,253.6 | 8,164.6 | 320,418.2 | -15.2 | 50,211.5 | 11,663.2 | 61,874.8 | 55,897.3 | 13,304.5 | 69,201.8 | 11.8 | 43,354 | 7,007 | 50,361 | 41,972 | 7,762 | 49,734 | -1.2 |
| 3 | MCB Bank Ltd. | 176,350.4 | 462.1 | 176,812.4 | 199,020.6 | 1,228.3 | 200,248.9 | 13.3 | 19,208.9 | 1,624.0 | 20,832.9 | 39,554.5 | 2,289.2 | 41,843.7 | 100.9 | 12,847 | 1,444 | 14,291 | 20,848 | 1,983 | 22,831 | 59.8 |
| 4 | National Bank of Pakistan | 248,806.3 | 7,798.2 | 256,604.4 | 263,262.9 | 5,008.1 | 268,271.0 | 4.5 | 95,676.1 | 18,020.4 | 113,696.4 | 112,593.5 | 16,086.9 | 128,680.4 | 13.2 | 191,112 | 11,542 | 202,654 | 218,398 | 13,799 | 232,197 | 14.6 |
| 5 | United Bank Ltd.[1] | 228,249.9 | 3,564.2 | 231,814.1 | 250,605.2 | 7,176.1 | 257,781.3 | 11.2 | 19,077.5 | 5,212.2 | 24,289.7 | 31,126.3 | 6,062.4 | 37,188.7 | 53.1 | 12,970 | 3,163 | 16,133 | 14,406 | 3,872 | 18,278 | 13.3 |
| **Total** | **Major Commercial Banks** | **1,134,922.4** | **28,946.3** | **1,163,868.7** | **1,159,246.6** | **26,542.2** | **1,185,788.8** | **1.9** | **201,408.5** | **44,529.6** | **245,938.1** | **271,094.9** | **45,228.9** | **316,323.8** | **28.6** | **263,396** | **23,364** | **286,760** | **298,584** | **27,625** | **326,209** | 13.8 |
| **II** | **Mid-Sized Banks** | | | | | | | | | | | | | | | | | | | | | |
| 1 | Askari Bank Ltd. | 51,337.1 | 11,643.2 | 62,980.3 | 72,834.9 | 9,837.5 | 82,672.4 | 31.3 | 13,685.2 | 4,263.4 | 17,948.6 | 21,595.5 | 4,668.0 | 26,263.5 | 46.3 | 6,674 | 1,734 | 8,408 | 11,016 | 1,790 | 12,806 | 52.3 |
| 2 | Bank Al-Habib Ltd. | 87,280.5 | 4,003.3 | 91,283.8 | 171,659.7 | 43,143.8 | 214,803.5 | 135.3 | 17,200.9 | 13,825.5 | 31,026.4 | 25,088.5 | 19,148.9 | 44,237.4 | 42.6 | 8,898 | 9,119 | 18,017 | 11,261 | 12,674 | 23,935 | 32.8 |
| 3 | Bank Alfalah Ltd. | 40,584.1 | 31,503.5 | 72,087.6 | 36,619.5 | 76,753.6 | 113,373.1 | 57.3 | 9,584.5 | 12,139.5 | 21,724.0 | 12,687.0 | 26,349.6 | 39,036.6 | 79.7 | 2,105 | 5,275 | 7,380 | 4,093 | 7,290 | 11,383 | 54.2 |
| 4 | Bank Makramah Ltd. | 1,034.2 | 0.0 | 1,034.2 | 173.2 | 0.0 | 173.2 | -83.3 | 783.6 | 0.4 | 783.9 | 113.9 | 0.4 | 114.3 | -85.4 | 734 | 1 | 735 | 4 | 1 | 5 | -99.3 |
| 5 | Habib Metropolitan Bank Ltd. | 10,395.6 | 2,078.5 | 12,474.1 | 15,550.2 | 5,089.8 | 20,640.0 | 65.5 | 3,470.6 | 2,185.2 | 5,655.8 | 6,006.3 | 2,666.2 | 8,672.4 | 53.3 | 234 | 186 | 420 | 220 | 242 | 462 | 10.0 |
| 6 | JS Bank Ltd. | 17,096.8 | 1,081.3 | 18,178.1 | 26,680.3 | 5,279.5 | 31,959.7 | 75.8 | 8,336.6 | 2,032.7 | 10,369.3 | 12,330.6 | 2,443.1 | 14,773.6 | 42.5 | 4,431 | 1,099 | 5,530 | 12,734 | 1,344 | 14,078 | 154.6 |
| 7 | The First Women Bank Ltd. | 7.5 | 0.9 | 8.4 | 7.4 | 1.1 | 8.6 | 2.6 | 4.4 | 40.7 | 45.1 | 4.1 | 26.8 | 30.9 | -31.6 | 4 | 102 | 106 | 3 | 95 | 98 | -7.5 |
| 8 | Sindh Bank Ltd. | 600.8 | 32.3 | 633.1 | 328.9 | 121.6 | 450.4 | -28.9 | 1,230.0 | 99.1 | 1,329.1 | 1,256.2 | 220.0 | 1,476.2 | 11.1 | 1,512 | 74 | 1,586 | 2,558 | 106 | 2,664 | 68.0 |
| 9 | Soneri Bank Ltd. | 16,985.2 | 60.1 | 17,045.3 | 21,625.3 | 2,821.9 | 24,447.2 | 43.4 | 5,668.9 | 289.5 | 5,958.4 | 9,797.9 | 2,135.1 | 11,933.0 | 100.3 | 956 | 140 | 1,096 | 967 | 195 | 1,162 | 6.0 |
| 10 | The Bank of Khyber | 8,499.8 | 1,520.7 | 10,020.5 | 7,079.6 | 2,633.2 | 9,712.8 | -3.1 | 1,522.7 | 1,367.8 | 2,890.5 | 1,936.8 | 1,601.6 | 3,538.4 | 22.4 | 3,592 | 1,758 | 5,350 | 3,281 | 1,685 | 4,966 | -7.2 |
| 11 | The Bank of Punjab | 82,273.1 | 8,198.5 | 90,471.6 | 147,022.3 | 12,203.1 | 159,225.4 | 76.0 | 57,246.4 | 19,452.0 | 76,698.4 | 73,699.6 | 28,628.8 | 102,328.4 | 33.4 | 316,946 | 12,629 | 329,575 | 765,050 | 14,818 | 779,868 | 136.6 |
| 12 | Standard Chartered Bank (Pak) Ltd. | 60,368.4 | 2,098.0 | 62,466.3 | 71,912.5 | 475.0 | 72,387.5 | 15.9 | 12,655.2 | 780.6 | 13,435.8 | 21,642.1 | 205.6 | 21,847.7 | 62.6 | 16 | 3 | 19 | 19 | 2 | 21 | 10.5 |
| **Total** | **Mid-Sized Banks** | **376,462.9** | **62,220.3** | **438,683.2** | **571,493.7** | **158,359.9** | **729,853.7** | **66.4** | **131,389.0** | **56,476.4** | **187,865.4** | **186,158.5** | **88,094.0** | **274,252.5** | **46.0** | **346,102** | **32,120** | **378,222** | **811,206** | **40,242** | **851,448** | 125.1 |
| **III** | **Islamic Banks** | | | | | | | | | | | | | | | | | | | | | |
| 1 | BankIslami Pakistan Ltd. | 8,639.7 | 26,494.9 | 35,134.6 | 28,851.7 | 967.5 | 29,819.2 | -15.1 | 6,682.1 | 6,770.8 | 13,452.9 | 23,659.9 | 4,280.2 | 27,940.1 | 107.7 | 3,421 | 1,973 | 5,394 | 3,979 | 2,317 | 6,296 | 16.7 |
| 2 | Meezan Bank Ltd. | 70,771.5 | 19,228.8 | 90,000.3 | 90,940.1 | 23,831.0 | 114,771.1 | 27.5 | 16,147.1 | 7,587.6 | 23,734.7 | 25,477.9 | 12,567.0 | 38,044.9 | 60.3 | 2,238 | 8,244 | 10,482 | 3,205 | 9,547 | 12,752 | 21.7 |
| 3 | AlBaraka Bank (Pak) Ltd. | 9,032.7 | 10.7 | 9,043.4 | 9,473.9 | 39.0 | 9,512.9 | 5.2 | 4,901.1 | 252.6 | 5,153.7 | 5,534.6 | 252.5 | 5,787.1 | 12.3 | 57 | 157 | 214 | 68 | 164 | 232 | 8.4 |
| 4 | Dubai Islamic Bank (Pak) Ltd. | 7,730.0 | 63.5 | 7,793.4 | 5,918.9 | 20.7 | 5,939.6 | -23.8 | 11,344.5 | 49.4 | 11,393.8 | 11,569.3 | 78.0 | 11,647.4 | 2.2 | 28 | 16 | 44 | 24 | 32 | 56 | 27.3 |
| 5 | MCB Islamic Bank Ltd. | 3,320.2 | 205.5 | 3,525.8 | 2,182.7 | 1,285.3 | 3,468.0 | -1.6 | 1,083.0 | 633.2 | 1,716.2 | 1,275.7 | 999.3 | 2,275.0 | 32.6 | 9 | 12 | 21 | 10 | 27 | 37 | 76.2 |
| 6 | Faysal Bank Ltd. | 10,391.6 | 21,480.2 | 31,871.8 | 20,454.9 | 12,748.7 | 33,203.6 | 4.2 | 7,646.1 | 8,085.9 | 15,731.9 | 15,517.6 | 6,614.1 | 22,131.7 | 40.7 | 1325 | 724 | 2,049 | 1,972 | 728 | 2,700 | 31.8 |
| **Total** | **Islamic Banks** | **109,885.7** | **67,483.6** | **177,369.3** | **157,822.1** | **38,892.2** | **196,714.4** | **10.9** | **47,803.9** | **23,379.4** | **71,183.3** | **83,035.0** | **24,791.1** | **107,826.1** | **51.5** | **7,078** | **11,126** | **18,204** | **9,258** | **12,815** | **22,073** | 21.3 |
| **Total** | **Commercial Banks (I+II+III)** | **1,621,271.0** | **158,650.2** | **1,779,921.2** | **1,888,562.5** | **223,794.4** | **2,112,356.8** | **18.7** | **380,601.4** | **124,385.4** | **504,986.8** | **540,288.4** | **158,113.9** | **698,402.4** | **38.3** | **616,576** | **66,610** | **683,186** | **1,119,048** | **80,682** | **1,199,730** | 75.6 |

**AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT**

## AGRICULTURE CREDIT DISBURSEMENT, OUTSTANDING AMOUNT & OUTSTANDING BORROWERS
## JULY-APRIL FY26

**10 Month Analysis**

| Sr. No. | Name of Bank/Institution | DISBURSEMENT (Rs million) | | | | | | | OUTSTANDING AMOUNT (Rs million) | | | | | | | OUTSTANDING BORROWERS | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | July-April FY25 | | | July-April FY26 | | | YoY Change (%) | By end April, 2025 | | | By end April, 2026 | | | YoY Change (%) | By end April, 2025 | | | By end April, 2026 | | | 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 | 34,392.7 | 22,546.9 | 56,939.6 | 58,617.4 | 21,168.1 | 79,785.5 | 40.1 | 47,738.6 | 81,266.1 | 129,004.7 | 65,361.7 | 78,156.2 | 143,517.9 | 11.3 | 136,450 | 204,632 | 341,082 | 205,899 | 178,202 | 384,101 | 12.6 |
| 2 | P.P.C.B.L | 4,684.0 | 4,330.2 | 9,014.3 | 3,146.8 | 3,551.2 | 6,698.0 | -25.7 | 4,409.4 | 7,557.5 | 11,966.9 | 3,680.3 | 9,329.1 | 13,009.4 | 8.7 | 28,910 | 13,517 | 42,427 | 23,628 | 14,893 | 38,521 | -9.2 |
| **Total Specialized Banks** | | **39,076.7** | **26,877.1** | **65,953.9** | **61,764.2** | **24,719.4** | **86,483.5** | **31.1** | **52,148.0** | **88,823.6** | **140,971.6** | **69,042.0** | **87,485.3** | **156,527.3** | 11.0 | **165,360** | **218,149** | **383,509** | **229,527** | **193,095** | **422,622** | 10.2 |
| **V** | **Microfinance Banks** | | | | | | | | | | | | | | | | | | | | | |
| 1 | Khushhali Bank Ltd. | 41,157.4 | 355.0 | 41,512.3 | 51,707.0 | 292.1 | 51,999.0 | 25.3 | 49,699.4 | 614.6 | 50,314.0 | 54,900.3 | 545.5 | 55,445.8 | 10.2 | 260,945 | 1,116 | 262,061 | 167,532 | 828 | 168,360 | -35.8 |
| 2 | NRSP Microfinance Bank Ltd. | 7,379.2 | 3.0 | 7,382.2 | 6,771.5 | 0.0 | 6,771.5 | -8.3 | 11,181.0 | 5.0 | 11,186.0 | 9,331.8 | 0.0 | 9,331.8 | -16.6 | 111,828 | 358 | 112,186 | 96,994 | 0 | 96,994 | -13.5 |
| 3 | HBL Micro Finance Bank Ltd. | 24,359.8 | 0.0 | 24,359.8 | 25,895.1 | 0.0 | 25,895.1 | 6.3 | 55,857.8 | 0.0 | 55,857.8 | 59,145.1 | 0.0 | 59,145.1 | 5.9 | 193,033 | 0 | 193,033 | 166,475 | 0 | 166,475 | -13.8 |
| 4 | LOLC Microfinance Bank Ltd. | 704.9 | 0.0 | 704.9 | 4,904.3 | 0.0 | 4,904.3 | 595.7 | 702.3 | 0.0 | 702.3 | 3,815.9 | 0.0 | 3,815.9 | 443.3 | 6,443 | 0 | 6,443 | 11,962 | 0 | 11,962 | 85.7 |
| 5 | Easypaisa Bank Ltd.[2] | 1,001.7 | 0.0 | 1,001.7 | 1,841.0 | 0.0 | 1,841.0 | 83.8 | 513.0 | 0.0 | 513.0 | 523.0 | 0.0 | 523.0 | 1.9 | 7,944 | 0 | 7,944 | 5,094 | 0 | 5,094 | -35.9 |
| 6 | Mobilink Microfinance Bank Ltd. | 44,169.9 | 0.0 | 44,169.9 | 56,903.7 | 0.0 | 56,903.7 | 28.8 | 54,785.3 | 0.0 | 54,785.3 | 66,017.1 | 0.0 | 66,017.1 | 20.5 | 219,242 | 0 | 219,242 | 179,414 | 0 | 179,414 | -18.2 |
| 7 | U Micro Finance Bank Ltd. | 56,357.1 | 0.0 | 56,357.1 | 46,963.1 | 0.0 | 46,963.1 | -16.7 | 68,586.4 | 0.0 | 68,586.4 | 61,725.2 | 0.0 | 61,725.2 | -10.0 | 296,363 | 0 | 296,363 | 241,349 | 0 | 241,349 | -18.6 |
| 8 | ABHI Microfinance Bank Ltd.[3] | 14,866.7 | 0.0 | 14,866.7 | 29,442.4 | 0.0 | 29,442.4 | 98.0 | 13,358.6 | 42.0 | 13,400.6 | 29,037.1 | 22.2 | 29,059.2 | 116.9 | 41,365 | 35 | 41,400 | 53,539 | 23 | 53,562 | 29.4 |
| 9 | APNA Microfinance Bank Ltd. | 7,909.8 | 0.0 | 7,909.8 | 9,433.6 | 0.0 | 9,433.6 | 19.3 | 9,745.5 | 0.0 | 9,745.5 | 11,271.5 | 0.0 | 11,271.5 | 15.7 | 62,249 | 0 | 62,249 | 61,463 | 0 | 61,463 | -1.3 |
| 10 | Sindh Microfinance Bank Ltd. | 575.5 | 0.0 | 575.5 | 305.6 | 0.0 | 305.6 | -46.9 | 340.0 | 0.0 | 340.0 | 155.5 | 0.0 | 155.5 | -54.3 | 14,657 | 0 | 14,657 | 7,142 | 0 | 7,142 | -51.3 |
| 11 | Halan Microfinance Bank Ltd. | 51.8 | 0.0 | 51.8 | 397.2 | 0.0 | 397.2 | 666.1 | 43.2 | | 43.2 | 319.0 | 0.0 | 319.0 | 638.9 | 172 | 0 | 172 | 1,398 | 0 | 1,398 | 712.8 |
| **Total Microfinance Banks** | | **198,533.9** | **358.0** | **198,891.9** | **234,564.4** | **292.1** | **234,856.4** | **18.1** | **264,812.5** | **661.6** | **265,474.1** | **296,241.3** | **567.7** | **296,809.0** | **11.8** | **1,214,241** | **1,509** | **1,215,750** | **992,362** | **851** | **993,213** | **-18.3** |
| **VI** | **Microfinance Institutions/RSPs** | | | | | | | | | | | | | | | | | | | | | |
| 1 | National Rural Support Programme | 11,569.9 | 0.0 | 11,569.9 | 11,369.1 | 0.0 | 11,369.1 | -1.7 | 7,161.7 | 0.0 | 7,161.7 | 7,956.6 | 0.0 | 7,956.6 | 11.1 | 161,833 | 0 | 161,833 | 138,949 | 0.0 | 138,949 | -14.1 |
| 2 | Thardeep Microfinance Fnd.[4] | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | #DIV/0! | 820.7 | 0.0 | 820.7 | 802.3 | 0.0 | 802.3 | -2.2 | 23,501 | 0 | 23,501 | 22,674 | 0.0 | 22,674 | -3.5 |
| 3 | SAFCO Support Foundation | 524.2 | 0.0 | 524.2 | 408.5 | 0.0 | 408.5 | -22.1 | 888.1 | 0.0 | 888.1 | 874.0 | 0.0 | 874.0 | -1.6 | 22,151 | 0 | 22,151 | 20,796 | 0.0 | 20,796 | -6.1 |
| 4 | Punjab Rural Support Prog. | 767.7 | 0.0 | 767.7 | 782.4 | 0.0 | 782.4 | 1.9 | 649.7 | 0.0 | 649.7 | 555.3 | 0.0 | 555.3 | -14.5 | 17,957 | 0 | 17,957 | 15,535 | 0.0 | 15,535 | -13.5 |
| 5 | Kashf Foundation | 5,967.8 | 0.0 | 5,967.8 | 6,934.4 | 0.0 | 6,934.4 | 16.2 | 4,134.0 | 0.0 | 4,134.0 | 4,818.2 | 0.0 | 4,818.2 | 16.6 | 75,049 | 0 | 75,049 | 72,801 | 0.0 | 72,801 | -3.0 |
| 6 | Sindh Rural Support Org. | 1,745.3 | 0.0 | 1,745.3 | 1,811.7 | 0.0 | 1,811.7 | 3.8 | 2,078.2 | 0.0 | 2,078.2 | 2,161.6 | 0.0 | 2,161.6 | 4.0 | 45,241 | 0 | 45,241 | 39,396 | 0.0 | 39,396 | -12.9 |
| 7 | Damen Support Programme | | 0.0 | 0.0 | 1,518.4 | 0.0 | 1,518.4 | #DIV/0! | | 0.0 | 0.0 | 1,058.2 | 0.0 | 1,058.2 | #DIV/0! | | 0 | 0 | 18,679 | 0.0 | 18,679 | #DIV/0! |
| 8 | AGAHE | 947.2 | 0.0 | 947.2 | 1,029.1 | 0.0 | 1,029.1 | 8.6 | 641.8 | 0.0 | 641.8 | 711.3 | 0.0 | 711.3 | 10.8 | 18,981 | 0 | 18,981 | 18,578 | 0.0 | 18,578 | -2.1 |
| 9 | Villagers Development Org. | 10.1 | 0.0 | 10.1 | 17.1 | 0.0 | 17.1 | 70.1 | 24.0 | 0.0 | 24.0 | 22.9 | 0.0 | 22.9 | -4.8 | 940 | 0 | 940 | 923 | 0.0 | 923 | -1.8 |
| 10 | FFO Support Program | 312.8 | 0.0 | 312.8 | 305.2 | 0.0 | 305.2 | -2.4 | 404.5 | 0.0 | 404.5 | 371.3 | 0.0 | 371.3 | -8.2 | 7,579 | 0 | 7,579 | 6,527 | 0.0 | 6,527 | -13.9 |
| **Total Microfinance Institutions/RSPs** | | **21,845.1** | **0.0** | **21,845.1** | **24,175.9** | **0.0** | **24,175.9** | **10.7** | **16,802.7** | **0.0** | **16,802.7** | **19,331.7** | **0.0** | **19,331.7** | **15.1** | **373,232** | **0** | **373,232** | **354,858** | **0** | **354,858** | **-4.9** |
| **Grand Total (I+II+III+IV+V+VI)** | | **1,880,726.7** | **185,885.3** | **2,066,612.0** | **2,209,066.9** | **248,805.8** | **2,457,872.7** | **18.9** | **714,364.6** | **213,870.6** | **928,235.2** | **924,903.5** | **246,166.9** | **1,171,070.4** | **26.2** | **2,369,409** | **286,268** | **2,655,677** | **2,695,795** | **274,628** | **2,970,423** | **11.9** |

[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.

[4] Data for March FY26 is repeated due to non-submission of data