



AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT

AGRICULTURE CREDIT DISBURSEMENT, OUTSTANDING AMOUNT & OUTSTANDING BORROWERS

JULY-JUNE FY26

12 Month Analysis

Sr. No.	Name of Bank/Institution	DISBURSEMENT (Rs million)							OUTSTANDING AMOUNT (Rs million)							OUTSTANDING BORROWERS						
		July-June FY25			July-June FY26			YoY Change (%)	By end June, 2025			By end June, 2026			YoY Change (%)	By end June, 2025			By end June, 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.	128,582.0	12,316.4	140,898.4	158,490.8	5,785.3	164,276.1	16.6	15,635.9	8,908.1	24,544.1	34,695.9	7,509.4	42,205.3	72.0	3,229	210	3,439	3,090	205	3,295	-4.2
2	Habib Bank Ltd.	446,952.4	8,606.5	455,558.9	464,167.1	10,918.0	475,085.0	4.3	52,173.7	11,549.8	63,723.5	60,916.7	14,162.9	75,079.6	17.8	42,939	7,081	50,020	41,952	8,120	50,072	0.1
3	MCB Bank Ltd.	215,699.7	567.7	216,267.4	246,873.7	1,594.1	248,467.8	14.9	28,428.2	1,621.4	30,049.6	36,501.0	2,540.6	39,041.6	29.9	15,571	1,559	17,130	22,195	2,111	24,306	41.9
4	National Bank of Pakistan	363,567.5	10,599.4	374,166.8	434,324.7	5,401.3	439,726.0	17.5	109,468.0	18,341.2	127,809.2	125,606.8	15,381.2	140,988.0	10.3	230,992	11,891	242,883	230,108	14,272	244,380	0.6
5	United Bank Ltd. ¹	251,197.5	4,372.0	255,569.5	305,627.3	9,233.0	314,860.4	23.2	27,441.7	4,938.3	32,379.9	37,851.0	7,306.7	45,157.7	39.5	13,346	3,259	16,605	15,298	4,264	19,562	17.8
Total Major Commercial Banks		1,405,999.1	36,461.9	1,442,461.0	1,609,483.6	32,931.8	1,642,415.3	13.9	233,147.4	45,358.7	278,506.2	295,571.3	46,900.9	342,472.2	23.0	306,077	24,000	330,077	312,643	28,972	341,615	3.5
II	Mid-Sized Banks																					
1	Askari Bank Ltd.	54,848.6	12,071.8	66,920.4	84,780.0	12,380.2	97,160.2	45.2	15,156.0	3,842.7	18,998.7	22,204.0	5,141.2	27,345.2	43.9	6,729	1,780	8,509	10,667	2,428	13,095	53.9
2	Bank Al-Habib Ltd.	113,288.5	4,663.5	117,952.0	203,826.2	48,940.2	252,766.3	114.3	17,947.8	13,491.5	31,439.3	26,748.5	22,554.8	49,303.3	56.8	9,844	9,404	19,248	12,098	14,601	26,699	38.7
3	Bank Alfalah Ltd.	50,793.5	40,231.3	91,024.8	43,555.5	88,795.4	132,350.9	45.4	13,020.3	15,822.1	28,842.5	13,573.1	23,819.3	37,392.3	29.6	2,351	5,864	8,215	4,220	8,213	12,433	51.3
4	Bank Makramah Ltd.	1,053.7	0.0	1,053.7	194.1	0.0	194.1	-81.6	783.6	0.4	783.9	113.9	0.4	114.3	-85.4	734	1	735	3	1	4	-99.5
5	Habib Metropolitan Bank Ltd.	14,477.6	2,711.1	17,188.7	21,884.9	8,157.7	30,042.6	74.8	3,793.0	1,994.1	5,787.1	7,198.9	3,806.9	11,005.8	90.2	248	200	448	240	254	494	10.3
6	JS Bank Ltd.	20,647.2	1,250.4	21,897.5	31,320.9	6,125.0	37,445.9	71.0	8,745.9	2,034.7	10,780.6	10,889.4	2,378.3	13,267.8	23.1	10,124	1,070	11,194	14,716	919	15,635	39.7
7	The First Women Bank Ltd.	11.8	0.9	12.7	9.3	1.1	10.4	-18.0	6.4	38.1	44.5	5.9	24.6	30.5	-31.4	4	99	103	3	85	88	-14.6
8	Sindh Bank Ltd.	773.8	64.1	837.9	986.1	276.5	1,262.6	50.7	1,325.9	125.6	1,451.5	1,713.7	365.5	2,079.3	43.2	2,496	81	2,577	4,374	137	4,511	75.0
9	Soneri Bank Ltd.	23,671.7	141.5	23,813.2	25,117.9	3,429.4	28,547.3	19.9	8,281.4	349.6	8,631.0	10,479.9	2,610.4	13,090.3	51.7	1,011	151	1,162	998	219	1,217	4.7
10	The Bank of Khyber	10,273.5	2,017.9	12,291.3	9,408.4	3,643.5	13,051.8	6.2	1,863.7	1,244.6	3,108.3	1,713.8	1,601.6	3,315.4	6.7	3,552	1,688	5,240	3,336	1,724	5,060	-3.4
11	The Bank of Punjab	121,942.3	10,890.2	132,832.5	203,841.2	16,972.2	220,813.3	66.2	58,631.2	21,313.8	79,945.0	94,770.8	31,922.9	126,693.7	58.5	504,026	13,065	517,091	803,497	15,685	819,182	58.4
12	Standard Chartered Bank (Pak) Ltd.	67,361.3	2,291.0	69,652.3	84,053.7	475.0	84,528.7	21.4	7,762.6	780.3	8,542.9	22,004.1	205.6	22,209.8	160.0	12	3	15	18	2	20	33.3
Total Mid-Sized Banks		479,143.4	76,333.6	555,477.0	708,978.1	189,196.1	898,174.1	61.7	137,317.8	61,037.5	198,355.3	211,416.1	94,431.6	305,847.7	54.2	541,131	33,406	574,537	854,170	44,268	898,438	56.4
III	Islamic Banks																					
1	BankIslami Pakistan Ltd.	13,454.1	27,627.3	41,081.4	38,139.5	1,283.5	39,423.0	-4.0	9,118.3	4,851.5	13,969.7	28,689.6	4,414.7	33,104.2	137.0	3,523	2,051	5,574	4,176	2,400	6,576	18.0
2	Meezan Bank Ltd.	85,032.0	23,106.1	108,138.1	110,691.1	30,250.4	140,941.5	30.3	21,590.8	8,765.3	30,356.1	30,853.9	13,355.0	44,208.9	45.6	2,544	8,356	10,900	7,456	12,646	20,102	84.4
3	AlBaraka Bank (Pak) Ltd.	11,354.0	46.0	11,400.0	13,838.6	42.2	13,880.8	21.8	4,724.2	259.2	4,983.4	5,595.1	239.8	5,834.9	17.1	68	177	245	86	186	272	11.0
4	Dubai Islamic Bank (Pak) Ltd.	9,931.4	85.0	10,016.3	8,064.4	20.7	8,085.1	-19.3	12,465.3	66.8	12,532.1	10,896.3	73.6	10,969.9	-12.5	29	22	51	23	32	55	7.8
5	MCB Islamic Bank Ltd.	4,528.5	390.5	4,919.0	2,400.5	1,868.0	4,268.5	-13.2	1,878.7	797.6	2,676.3	756.3	1,543.8	2,300.1	-14.1	926	13	939	247	980	1,227	30.7
6	Faysal Bank Ltd.	12,780.1	23,050.4	35,830.5	25,165.3	18,612.1	43,777.4	22.2	8,286.0	7,597.2	15,883.3	17,914.3	6,433.7	24,348.0	53.3	1577	724	2,301	3,275	732	4,007	74.1
Total Islamic Banks		137,079.9	74,305.3	211,385.2	198,299.4	52,076.9	250,376.3	18.4	58,063.3	22,337.6	80,400.9	94,705.3	26,060.6	120,765.9	50.2	8,667	11,343	20,010	15,263	16,976	32,239	61.1
Total Commercial Banks (I+II+III)		2,022,222.4	187,100.8	2,209,323.3	2,516,761.0	274,204.8	2,790,965.7	26.3	428,528.5	128,733.9	557,262.4	601,692.8	167,393.0	769,085.8	38.0	855,875	68,749	924,624	1,182,076	90,216	1,272,292	37.6



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JULY-JUNE FY26**

12 Month Analysis

Sr. No.	Name of Bank/Institution	DISBURSEMENT (Rs million)							OUTSTANDING AMOUNT (Rs million)							OUTSTANDING BORROWERS						
		July-June FY25			July-June FY26			YoY Change (%)	By end June, 2025			By end June, 2026			YoY Change (%)	By end June, 2025			By end June, 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	48,949.4	24,029.8	72,979.2	71,449.3	28,157.8	99,607.1	36.5	53,216.2	78,028.5	131,244.7	67,428.5	80,742.1	148,170.6	12.9	150,082	195,089	345,171	201,471	176,630	378,101	9.5
2	P.P.C.B.L	6,022.5	6,614.7	12,637.1	4,005.3	4,841.5	8,846.9	-30.0	4,664.2	9,233.0	13,897.3	3,342.7	9,388.0	12,730.7	-8.4	28,986	15,309	44,295	22,119	14,491	36,610	-17.3
Total Specialized Banks		54,971.8	30,644.5	85,616.3	75,454.6	32,999.3	108,453.9	26.7	57,880.4	87,261.6	145,141.9	70,771.2	90,130.1	160,901.3	10.9	179,068	210,398	389,466	223,590	191,121	414,711	6.5
V	Microfinance Banks																					
1	Khushhali Bank Ltd.	51,787.4	440.2	52,227.7	63,505.9	360.6	63,866.5	22.3	50,062.0	611.8	50,673.8	56,129.3	550.6	56,679.8	11.9	238,141	1,051	239,192	156,213	825	157,038	-34.3
2	NRSP Microfinance Bank Ltd.	10,621.3	3.0	10,624.4	8,256.3	0.0	8,256.3	-22.3	10,584.5	4.4	10,588.8	10,256.2	0.0	10,256.2	-3.1	107,930	353	108,283	96,001	0	96,001	-11.3
3	HBL Micro Finance Bank Ltd.	32,810.6	0.0	32,810.6	30,699.6	0.0	30,699.6	-6.4	58,470.7	0.0	58,470.7	60,054.2	0.0	60,054.2	2.7	180,310	0	180,310	158,957	0	158,957	-11.8
4	LOLC Microfinance Bank Ltd.	2,427.4	0.0	2,427.4	5,829.4	0.0	5,829.4	140.2	1,708.4	0.0	1,708.4	3,862.1	0.0	3,862.1	126.1	13,147	0	13,147	11,932	0	11,932	-9.2
5	Easypaisa Bank Ltd. ²	1,162.0	0.0	1,162.0	3,079.0	0.0	3,079.0	165.0	672.0	0.0	672.0	1,623.0	0.0	1,623.0	141.5	7,349	0	7,349	8,145	0	8,145	10.8
6	Mobilink Microfinance Bank Ltd.	56,546.1	0.0	56,546.1	68,418.8	0.0	68,418.8	21.0	58,439.9	0.0	58,439.9	64,268.7	0.0	64,268.7	10.0	218,561	0	218,561	157,817	0	157,817	-27.8
7	U Micro Finance Bank Ltd.	66,506.5	0.0	66,506.5	50,626.1	0.0	50,626.1	-23.9	66,562.9	0.0	66,562.9	52,622.2	0.0	52,622.2	-20.9	285,094	0	285,094	219,851	0	219,851	-22.9
8	ABHI Microfinance Bank Ltd. ³	19,255.9	0.0	19,255.9	35,278.0	0.0	35,278.0	83.2	15,772.3	38.7	15,811.0	31,215.8	17.4	31,233.3	97.5	45,296	34	45,330	54,608	18	54,626	20.5
9	APNA Microfinance Bank Ltd.	9,981.7	0.0	9,981.7	11,076.0	0.0	11,076.0	11.0	10,066.9	0.0	10,066.9	11,316.3	0.0	11,316.3	12.4	61,891	0	61,891	61,116	0	61,116	-1.3
10	Sindh Microfinance Bank Ltd.	671.3	0.0	671.3	715.9	0.0	715.9	6.6	313.8	0.0	313.8	532.9	0.0	532.9	69.8	14,853	0	14,853	15,134	0	15,134	1.9
11	Halan Microfinance Bank Ltd.	84.1	0.0	84.1	482.7	0.0	482.7	474.1	65.2	0.0	65.2	338.3	0.0	338.3	418.8	264	0	264	1,544	0	1,544	484.8
Total Microfinance Banks		251,854.4	443.3	252,297.6	277,967.6	360.6	278,328.3	10.3	272,718.5	654.9	273,373.4	292,219.0	568.0	292,787.0	7.1	1,172,836	1,438	1,174,274	941,318	843	942,161	-19.8
VI	Microfinance Institutions/RSPs																					
1	National Rural Support Programme	15,683.6	0.0	15,683.6	15,600.6	0.0	15,600.6	-0.5	8,528.3	0.0	8,528.3	8,856.4	0.0	8,856.4	3.8	172,947	0	172,947	141,046	0.0	141,046	-18.4
2	Thardeep Microfinance Fnd. ⁴	0.0	0.0	0.0	0.0	0.0	0.0	-	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	647.8	0.0	647.8	453.9	0.0	453.9	-29.9	888.6	0.0	888.6	791.7	0.0	791.7	-10.9	22,062	0	22,062	18,578	0.0	18,578	-15.8
4	Punjab Rural Support Prog.	968.9	0.0	968.9	941.4	0.0	941.4	-2.8	582.0	0.0	582.0	544.9	0.0	544.9	-6.4	16,485	0	16,485	15,068	0.0	15,068	-8.6
5	Kashf Foundation ⁵	16,420.4	0.0	16,420.4	22,367.3	0.0	22,367.3	36.2	10,124.0	0.0	10,124.0	13,895.1	0.0	13,895.1	37.2	205,920	0	205,920	237,624	0.0	237,624	15.4
6	Sindh Rural Support Org.	2,152.6	0.0	2,152.6	2,228.6	0.0	2,228.6	3.5	2,249.4	0.0	2,249.4	2,330.3	0.0	2,330.3	3.6	48,116	0	48,116	41,675	0.0	41,675	-13.4
7	Damen Support Programme	1,979.3	0.0	1,979.3	1,842.9	0.0	1,842.9	-6.9	1,114.3	0.0	1,114.3	1,098.3	0.0	1,098.3	-1.4	23,445	0	23,445	18,893	0.0	18,893	-19.4
8	AGAHE	1,202.3	0.0	1,202.3	1,280.8	0.0	1,280.8	6.5	703.7	0.0	703.7	750.3	0.0	750.3	6.6	19,598	0	19,598	18,265	0.0	18,265	-6.8
9	Villagers Development Org.	20.1	0.0	20.1	19.8	0.0	19.8	-1.1	24.3	0.0	24.3	22.9	0.0	22.9	-6.0	918	0	918	923	0.0	923	0.5
10	FFO Support Program	449.4	0.0	449.4	393.3	0.0	393.3	-12.5	404.5	0.0	404.5	363.6	0.0	363.6	-10.1	7,569	0	7,569	6,695	0.0	6,695	-11.5
11	Rural Community Development Program ⁶	5,473.6	0.0	5,473.6	8,683.5	0.0	8,683.5	58.6	3,642.5	0.0	3,642.5	5,604.9	0.0	5,604.9	53.9	80,160	0	80,160	108,405	0.0	108,405	35.2
Total Microfinance Institutions/RSPs		44,998.0	0.0	44,998.0	53,812.2	0.0	53,812.2	19.6	29,082.1	0.0	29,082.1	35,060.6	0.0	35,060.6	20.6	620,721	0	620,721	629,846	0	629,846	1.5
Grand Total (I+II+III+IV+V+VI)		2,374,046.6	218,188.6	2,592,235.2	2,923,995.4	307,564.7	3,231,560.1	24.7	788,209.5	216,650.3	1,004,859.8	999,743.5	258,091.1	1,257,834.6	25.2	2,828,500	280,585	3,109,085	2,976,830	282,180	3,259,010	4.8

*Provisional Data

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 May FY26 is repeated due to non-submission of data

⁵ Kashf Foundation has revised its data for June, FY25.

⁶ RCDP started reporting its Agri. Financing data to SBP in June FY26