Classification: **Public**

AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT

AGRICULTURE CREDIT DISBURSEMENT, OUTSTANDING AMOUNT & OUTSTANDING BORROWERS
JULY- SEPTEMBER FY27

3 Month Analysis

Sr. No.	Name of Bank/Institution	DISBURSEMENT (Rs million)							OUTSTANDING AMOUNT (Rs million)							OUTSTANDING BORROWERS						
		July-Sep FY26			July-Sep FY27			YoY Change (%)	By end Sep, 2025			By end Sep, 2026			YoY Change (%)	By end Sep, 2025			By end Sep, 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.	35,833.7	1,907.0	37,740.7	46,617.7	1,441.6	48,059.3	27.3	22,132.5	8,130.5	30,263.1	33,972.4	6,143.6	40,116.0	32.6	3,120	208	3,328	22,003	196	22,199	567.0
2	Habib Bank Ltd.	102,611.4	2,419.0	105,030.4	104,920.7	5,053.3	109,974.1	4.7	52,607.3	11,972.1	64,579.4	67,470.1	16,996.6	84,466.7	30.8	42,663	7,340	50,003	54,081	9,157	63,238	26.5
3	MCB Bank Ltd.	60,027.1	264.9	60,291.9	78,114.6	335.2	78,449.8	30.1	32,330.1	1,607.2	33,937.3	40,860.5	2,745.3	43,605.8	28.5	16,828	1,654	18,482	34,248	2,139	36,387	96.9
4	National Bank of Pakistan	54,097.8	1,610.5	55,708.4	69,035.1	1,167.8	70,202.9	26.0	111,550.5	15,260.4	126,811.0	124,054.9	15,315.1	139,370.0	9.9	189,032	13,035	202,067	231,377	12,421	243,798	20.7
5	United Bank Ltd.	55,640.2	1,989.4	57,629.6	99,427.4	4,132.1	103,559.5	79.7	20,776.4	5,508.2	26,284.6	67,952.4	8,869.9	76,822.3	192.3	12,952	3,447	16,399	14,750	4,604	19,354	18.0
Total Major Commercial Banks		**308,210.3**	**8,190.8**	**316,401.1**	**398,115.5**	**12,130.0**	**410,245.5**	**29.7**	**239,396.8**	**42,478.5**	**281,875.3**	**334,310.4**	**50,070.5**	**384,380.9**	**36.4**	**264,595**	**25,684**	**290,279**	**356,459**	**28,517**	**384,976**	**32.6**
II	**Mid-Sized Banks**																					
1	Askari Bank Ltd.	22,802.7	863.4	23,666.1	28,345.7	4,444.5	32,790.2	38.6	16,791.7	4,047.3	20,838.9	25,428.8	6,389.7	31,818.4	52.7	7,454	1,778	9,232	12,463	1,910	14,373	55.7
2	Bank Al-Habib Ltd.	39,604.0	1,699.1	41,303.0	65,879.9	5,867.5	71,747.4	73.7	19,332.5	13,745.4	33,077.9	29,358.8	24,441.7	53,800.5	62.6	10,497	9,947	20,444	12,715	15,053	27,768	35.8
3	Bank Alfalah Ltd.	8,182.2	16,298.3	24,480.4	12,322.4	25,448.3	37,770.7	54.3	14,141.9	16,700.3	30,842.2	14,654.9	27,784.7	42,439.7	37.6	2,645	6,065	8,710	4,446	8,468	12,914	48.3
4	Bank Makramah Ltd.	51.3	0.0	51.3	44.8	0.0	44.8	-12.7	775.5	0.4	775.8	105.8	0.4	106.2	-86.3	733	1	734	3	1	4	-99.5
5	Habib Metropolitan Bank Ltd.	3,533.0	487.8	4,020.8	11,230.7	2,175.4	13,406.1	233.4	4,149.8	1,735.4	5,885.2	8,670.6	3,033.6	11,704.3	98.9	160	198	358	269	264	533	48.9
6	JS Bank Ltd.	4,031.3	88.4	4,119.7	7,899.2	5,427.9	13,327.0	223.5	7,122.1	1,854.2	8,976.3	10,413.9	6,328.4	16,742.3	86.5	6,764	1,038	7,802	17,636	851	18,487	137.0
7	The First Women Bank Ltd.	2.2	0.0	2.2	0.5	0.0	0.5	-77.9	6.6	34.2	40.8	1.9	21.0	23.0	-43.7	4	97	101	2	76	78	-22.8
8	Sindh Bank Ltd.	75.2	10.1	85.3	356.5	484.4	840.9	885.7	1,321.7	128.6	1,450.3	1,989.4	831.0	2,820.4	94.5	2,494	82	2,576	4,574	239	4,813	86.8
9	Soneri Bank Ltd.	8,034.0	497.2	8,531.2	9,050.2	311.6	9,361.8	9.7	9,258.2	822.5	10,080.7	6,631.3	2,646.1	9,277.5	-8.0	998	158	1,156	1,060	224	1,284	11.1
10	The Bank of Khyber	1,125.5	61.2	1,186.7	178.7	1,761.9	1,940.6	63.5	1,612.1	1,244.6	2,856.7	1,802.8	1,601.6	3,404.4	19.2	3,413	1,688	5,101	3,479	1,764	5,243	2.8
11	The Bank of Punjab	41,206.9	2,531.3	43,738.2	24,334.7	3,290.1	27,624.8	-36.8	86,249.1	22,545.8	108,794.9	103,696.9	33,327.1	137,024.0	25.9	687,294	13,468	700,762	805,926	15,824	821,714	17.3
12	Standard Chartered Bank (Pak) Ltd.	27,701.7	475.0	28,176.7	31,038.3	0.0	31,038.3	10.2	14,853.9	680.6	15,534.5	14,957.7	205.6	15,163.4	-2.4	18	3	21	13	2	15	-28.6
Total Mid-Sized Banks		**156,349.8**	**23,011.8**	**179,361.6**	**190,681.5**	**49,211.6**	**239,893.1**	**33.7**	**175,615.0**	**63,539.3**	**239,154.3**	**217,713.0**	**106,610.8**	**324,323.8**	**35.6**	**722,474**	**34,523**	**756,997**	**862,586**	**44,676**	**907,226**	**19.8**
III	**Islamic Banks**																					
1	BankIslami Pakistan Ltd.	3,744.4	202.2	3,946.7	5,271.3	269.0	5,540.3	40.4	11,322.1	4,442.2	15,764.3	15,187.7	4,586.8	19,774.5	25.4	3,595	2,118	5,713	4,301	2,461	6,762	18.4
2	Meezan Bank Ltd.	19,302.5	5,086.3	24,388.8	15,820.2	25,666.3	41,486.5	70.1	19,896.5	10,454.3	30,350.8	23,060.0	28,637.8	51,697.8	70.3	2,069	7,726	9,795	2,882	17,525	20,407	108.3
3	AlBaraka Bank (Pak) Ltd.	877.1	8.1	885.1	2,814.7	5.3	2,820.0	218.6	5,094.0	261.4	5,355.4	6,019.0	231.0	6,250.0	16.7	66	165	231	89	188	277	19.9
4	Dubai Islamic Bank (Pak) Ltd.	657.0	12.9	669.9	8,404.1	1.6	8,405.8	1154.9	9,987.9	77.5	10,065.4	9,725.9	67.0	9,792.9	-2.7	26	27	53	26	33	59	11.3
5	MCB Islamic Bank Ltd.	884.2	791.5	1,675.7	647.6	481.6	1,129.2	-32.6	2,274.6	1,561.8	3,836.4	1,277.7	1,730.7	3,008.4	-21.6	925	18	943	244	1,024	1,268	34.5
6	Faysal Bank Ltd.	3,705.1	4,857.0	8,562.1	4,557.4	9,657.0	14,214.4	66.0	9,623.4	7,041.3	16,664.6	15,741.8	13,115.9	28,857.7	73.2	1817	729	2,546	3,836	734	4,570	79.5
Total Islamic Banks		**29,170.3**	**10,958.0**	**40,128.3**	**37,515.3**	**36,080.9**	**73,596.2**	**83.4**	**58,198.4**	**23,838.5**	**82,037.0**	**71,012.2**	**48,369.1**	**119,381.3**	**45.5**	**8,498**	**10,783**	**19,281**	**11,378**	**21,965**	**33,343**	**72.9**
Total Commercial Banks (I+II+III)		**493,730.4**	**42,160.6**	**535,891.0**	**626,312.3**	**97,422.5**	**723,734.9**	**35.1**	**473,210.2**	**129,856.3**	**603,066.5**	**623,035.6**	**205,050.4**	**828,086.0**	**37.3**	**995,567**	**70,990**	**1,066,557**	**1,230,423**	**95,158**	**1,325,545**	**24.3**

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AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT

AGRICULTURE CREDIT DISBURSEMENT, OUTSTANDING AMOUNT & OUTSTANDING BORROWERS
JULY- SEPTEMBER FY27

3 Month Analysis

Sr. No.	Name of Bank/Institution	DISBURSEMENT (Rs million)							OUTSTANDING AMOUNT (Rs million)							OUTSTANDING BORROWERS						
		July-Sep FY26			July-Sep FY27			YoY Change (%)	By end Sep, 2025			By end Sep, 2026			YoY Change (%)	By end Sep, 2025			By end Sep, 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	17,404.9	3,228.7	20,633.6	13,284.8	12,050.5	25,335.3	22.8	60,121.9	75,426.0	135,548.0	55,770.3	97,663.5	153,433.8	13.2	176,050	186,657	362,707	213,393	183,873	397,266	9.5
2	P.P.C.B.L	1,224.3	1,865.5	3,089.7	905.6	2,047.4	2,953.0	-4.4	4,625.6	10,271.1	14,896.6	3,185.8	4,527.6	7,713.3	-48.2	27,685	16,673	44,358	21,269	14,866	36,135	-18.5
Total Specialized Banks		**18,629.1**	**5,094.2**	**23,723.3**	**14,190.5**	**14,097.9**	**28,288.3**	**19.2**	**64,747.5**	**85,697.1**	**150,444.6**	**58,956.1**	**102,191.1**	**161,147.2**	**7.1**	**203,735**	**203,330**	**407,065**	**234,662**	**198,739**	**433,401**	**6.5**
V	**Microfinance Banks**																					
1	Khushhali Bank Ltd.	12,874.1	110.2	12,984.3	17,764.1	122.5	17,886.6	37.8	50,665.5	600.7	51,266.2	60,255.6	607.7	60,863.3	18.7	215,404	974	216,378	155,247	824	156,071	-27.9
2	NRSP Microfinance Bank Ltd.	1,886.4	0.0	1,886.4	5,820.5	0.0	5,820.5	208.6	10,306.7	0.0	10,306.7	23,216.6	0.0	23,216.6	125.3	104,955	0	104,955	105,358	0	105,358	0.4
3	HBL Micro Finance Bank Ltd.	7,709.0	0.0	7,709.0	8,177.0	0.0	8,177.0	6.1	55,708.6	0.0	55,708.6	62,666.7	0.0	62,666.7	12.5	175,195	0	175,195	155,182	0	155,182	-11.4
4	LOLC Microfinance Bank Ltd.	827.6	0.0	827.6	1,988.7	0.0	1,988.7	140.3	1,979.1	0.0	1,979.1	4,514.3	0.0	4,514.3	128.1	12,435	0	12,435	14,660	0	14,660	17.9
5	Easypaisa Bank Ltd.	1,349.0	0.0	1,349.0	2,799.0	0.0	2,799.0	107.5	587.0	0.0	587.0	11,651.0	0.0	11,651.0	1884.8	6,591	0	6,591	35,725	0	35,725	442.0
6	Mobilink Microfinance Bank Ltd.	13,772.6	0.0	13,772.6	12,093.3	0.0	12,093.3	-12.2	60,412.5	0.0	60,412.5	64,013.8	0.0	64,013.8	6.0	213,384	0	213,384	152,762	0	152,762	-28.4
7	U Micro Finance Bank Ltd.	12,524.7	0.0	12,524.7	28,414.0	0.0	28,414.0	126.9	64,820.3	0.0	64,820.3	66,650.3	0.0	66,650.3	2.8	274,726	0	274,726	246,609	0	246,609	-10.2
8	ABHI Microfinance Bank Ltd.	6,756.7	0.0	6,756.7	5,907.5	0.0	5,907.5	-12.6	19,099.0	33.9	19,132.9	32,262.9	15.7	32,278.6	68.7	49,251	32	49,283	55,403	17	55,420	12.5
9	APNA Microfinance Bank Ltd.	3,058.7	0.0	3,058.7	1,544.5	0.0	1,544.5	-49.5	11,104.3	0.0	11,104.3	11,177.8	0.0	11,177.8	0.7	64,752	0	64,752	60,680	0	60,680	-6.3
10	Sindh Microfinance Bank Ltd.	114.5	0.0	114.5	976.4	0.0	976.4	753.0	245.3	0.0	245.3	1,247.8	0.0	1,247.8	408.8	11,594	0	11,594	27,321	0	27,321	135.6
11	Halan Microfinance Bank Ltd.	56.7	0.0	56.7	251.0	0.0	251.0	342.4	107.1	0.0	107.1	575.4	0.0	575.4	437.1	460	0	460	2,897	0	2,897	529.8
12	ASA Microfinance Bank[1]	-	-	-	1,847.7	0.0	1,847.7	-	-	-	-	1,684.5	0.0	1,684.5	-	-	-	-	20,275	0	20,275	-
Total Microfinance Banks		**60,930.1**	**110.2**	**61,040.3**	**87,583.7**	**122.5**	**87,706.1**	**43.7**	**275,035.2**	**634.6**	**275,669.9**	**339,916.6**	**623.5**	**340,540.0**	**23.5**	**1,128,747**	**1,006**	**1,129,753**	**1,032,119**	**841**	**1,032,960**	**-8.6**
VI	**Microfinance Institutions/RSPs**																					
1	National Rural Support Programme	2,733.4	0.0	2,733.4	2,598.7	0.0	2,598.7	-4.9	8,837.5	0.0	8,837.5	9,160.0	0.0	9,160.0	3.6	164,693	0	164,693	144,266	0.0	144,266	-12.4
2	Thardeep Microfinance Fnd.[2]	0.0	0.0	0.0	0.0	0.0	0.0	-	809.8	0.0	809.8	802.3	0.0	802.3	-0.9	23,305	0	23,305	22,674	0.0	22,674	-2.7
3	SAFCO Support Foundation	96.5	0.0	96.5	70.3	0.0	70.3	-27.2	868.9	0.0	868.9	642.1	0.0	642.1	-26.1	20,559	0	20,559	15,169	0.0	15,169	-26.2
4	Punjab Rural Support Prog.	262.5	0.0	262.5	232.6	0.0	232.6	-11.4	595.8	0.0	595.8	540.6	0.0	540.6	-9.3	16,952	0	16,952	14,903	0.0	14,903	-12.1
5	Kashf Foundation[3]	5,008.5	0.0	5,008.5	7,223.4	0.0	7,223.4	44.2	10,619.7	0.0	10,619.7	14,853.1	0.0	14,853.1	39.9	213,772	0	213,772	248,123	0.0	248,123	16.1
6	Sindh Rural Support Org.	188.6	0.0	188.6	190.4	0.0	190.4	1.0	2,229.5	0.0	2,229.5	2,259.2	0.0	2,259.2	1.3	47,302	0	47,302	40,249	0.0	40,249	-14.9
7	Damen Support Programme	374.7	0.0	374.7	521.2	0.0	521.2	39.1	1,002.3	0.0	1,002.3	1,169.1	0.0	1,169.1	16.6	21,674	0	21,674	19,856	0.0	19,856	-8.4
8	AGAHE	95.6	0.0	95.6	376.0	0.0	376.0	293.3	664.7	0.0	664.7	795.3	0.0	795.3	19.6	19,893	0	19,893	19,068	0.0	19,068	-4.1
9	Villagers Development Org.[4]	2.3	0.0	2.3	2.6	0.0	2.6	12.4	22.8	0.0	22.8	22.0	0.0	22.0	-3.3	915	0	915	923	0.0	923	
10	FFO Support Program	176.9	0.0	176.9	188.6	0.0	188.6	6.6	402.4	0.0	402.4	363.5	0.0	363.5	-9.7	7,088	0	7,088	5,589	0.0	5,589	-21.1
11	Rural Community Development Program[5] (RCDP)	1,592.2	0.0	1,592.2	3,001.2	0.0	3,001.2	88.5	3,826.8	0.0	3,826.8	6,416.9	0.0	6,416.9	67.7	86,637	0	86,637	122,004	0.0	122,004	40.8
12	Care Financial Services[6] (CFS)	-	-	-	18.4	8.8	27.1	-	-	-	-	35.8	17.1	52.9	-	-	-	-	1,683	803.0	2,486	-
13	Farmers Development Organisation (FDO)[7]	-	-	-	34.0	0.0	34.0	-	-	-	-	63.1	0.0	63.1	-	-	-	-	1,070	0.0	1,070	-
14	Jinnah Welfare Society (JWS)[8]	-	-	-	509.9	0.0	509.9	-	-	-	-	1,136.0	0.0	1,136.0	-	-	-	-	29,076	0.0	29,076	-
15	CSC PK MFI (Community Support Concern)[9]	-	-	-	10.9	0.0	10.9	-	-	-	-	23.3	0.0	23.3	-	-	-	-	375	0.0	375	-
Total Microfinance Institutions/RSPs		**10,531.0**	**0.0**	**10,531.0**	**14,978.3**	**8.8**	**14,987.1**	**42.3**	**29,880.1**	**0.0**	**29,880.1**	**38,282.3**	**17.1**	**38,299.3**	**28.2**	**622,790**	**0**	**622,790**	**685,028**	**803**	**685,831**	**10.1**
Grand Total (I+II+III+IV+V+VI)		**583,820.7**	**47,365.0**	**631,185.7**	**743,064.8**	**111,651.6**	**854,716.4**	**35.4**	**842,873.1**	**216,188.1**	**1,059,061.1**	**1,060,190.6**	**307,882.0**	**1,368,072.6**	**29.2**	**2,950,839**	**275,326**	**3,226,165**	**3,182,232**	**295,541**	**3,477,737**	**7.8**

*Provisional data

[1] ASA MFB started reporting its agriculture credit data to SBP from July FY27.

[2,4] Data not reported for September FY27. Position as of August FY27 is repeated.

[3] Kashf Foundation has revised its data for Sep, 2025 (FY26).

[5] RCDP started reporting its present as well past agri. financing data to SBP from June FY26

[6-9] CFS, FDO, JWS and CSC have been added to the list of Agri. data reporting MFIs since July FY27