



AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT
AGRICULTURE CREDIT DISBURSEMENT, OUTSTANDING AMOUNT & OUTSTANDING BORROWERS
JULY-AUGUST FY26

02 Month Analysis

Sr. No.		Name of Bank/Institution	DISBURSEMENT (Rs million)								OUTSTANDING AMOUNT (Rs million)								OUTSTANDING BORROWERS							
			Agriculture Credit Expansion Plan for FY26*	July-August FY25			July-August FY26				YoY Change (%)	By end August, 2024			By end August, 2025			YoY Change (%)	By end August, 2024			By end August, 2025			YoY Change (%)	
				Production	Development	Total	Production	Development	Total	Achievement (%)		Production	Development	Total	Production	Development	Total		Production	Development	Total	Production	Development	Total		
I	Major Commercial Banks																									
1	Allied Bank Ltd.			11,949.7	176.5	12,126.1	21,802.0	753.5	22,555.5		86.0	14,907.9	3,904.6	18,812.5	18,675.6	8,200.4	26,876.0	42.9	2,818	96	2,914	2,937	211	3,148	8.0	
2	Habib Bank Ltd.			48,477.4	1,352.1	49,829.5	79,702.7	1,428.4	81,131.1		62.8	51,187.9	12,291.1	63,479.0	51,711.8	11,628.2	63,340.0	-0.2	45,637	6,799	52,436	42,754	7,197	49,951	-4.7	
3	MCB Bank Ltd.			29,626.2	7.4	29,633.6	38,554.7	159.0	38,713.7		30.6	16,682.1	1,853.5	18,535.5	32,760.9	1,539.7	34,300.6	85.1	3,873	1,619	5,492	16,070	1,615	17,685	222.0	
4	National Bank of Pakistan			46,087.2	2,279.1	48,366.3	35,812.5	1,130.9	36,943.4		-23.6	83,382.4	18,080.3	101,462.8	105,601.1	15,912.0	121,513.0	19.8	185,860	11,691	197,551	189,269	12,883	202,152	2.3	
5	United Bank Ltd.**			59,733.3	528.3	60,261.7	35,771.3	1,279.4	37,050.7		-38.5	19,761.2	5,812.2	25,573.4	25,496.2	5,256.6	30,752.7	20.3	9,227	2,989	12,216	12,761	3,362	16,123	32.0	
Total Major Commercial Banks				195,873.8	4,343.4	200,217.1	211,643.3	4,751.2	216,394.5		8.1	185,921.6	41,941.6	227,863.3	234,245.5	42,536.8	276,782.4	21.5	247,415	23,194	270,609	263,791	25,268	289,059	6.8	
II	Mid-Sized Banks																									
1	Askari Bank Ltd.			8,300.1	502.0	8,802.1	6,375.4	160.7	6,536.1		-25.7	13,039.6	2,693.8	15,733.4	13,507.8	3,721.0	17,228.8	9.5	3,704	1,684	5,388	6,884	1,765	8,649	60.5	
2	Bank Al-Habib Ltd.			18,944.4	34.4	18,978.8	21,887.6	968.0	22,855.6		20.4	16,501.8	13,019.6	29,521.5	18,557.5	13,295.4	31,852.9	7.9	8,685	7,308	15,993	9,754	9,588	19,342	20.9	
3	Bank Alfalah Ltd.			5,401.1	2,381.8	7,782.9	5,178.7	8,134.0	13,312.6		71.0	13,787.1	9,489.0	23,276.1	13,590.6	16,042.7	29,633.4	27.3	1,747	4,629	6,376	2,476	5,778	8,254	29.5	
4	Bank Makramah Ltd.			379.2	0.0	379.2	31.7	0.0	31.7		-91.6	1,015.5	0.4	1,015.8	775.5	0.4	775.8	-23.6	734	1	735	733	1	734	-0.1	
5	Habib Metropolitan Bank Ltd.			1,809.8	76.6	1,886.4	2,303.7	470.9	2,774.6		47.1	2,951.9	1,201.0	4,152.9	4,033.6	1,765.6	5,799.2	39.6	179	162	341	143	190	333	-2.3	
6	JS Bank Ltd.			1,393.6	44.1	1,437.6	2,779.4	82.0	2,861.4		99.0	3,611.2	1,874.1	5,485.2	6,593.9	1,874.7	8,468.7	54.4	2,778	1,175	3,953	6,806	1,049	7,855	98.7	
7	The First Women Bank Ltd.			0.0	0.0	0.0	0.4	0.0	0.4		6157.1	2.6	51.2	53.7	4.8	35.8	40.6	-24.5	4	112	116	4	98	102	-12.1	
8	Sindh Bank Ltd.			16.5	0.3	16.7	34.1	9.7	43.8		161.4	842.4	81.3	923.8	1,302.4	129.0	1,431.5	55.0	1,581	76	1,657	2,495	82	2,577	55.5	
9	Soneri Bank Ltd.			2,065.6	0.0	2,065.6	4,954.2	491.3	5,445.5		163.6	4,290.8	286.7	4,577.6	9,246.6	826.9	10,073.6	120.1	956	118	1,074	989	157	1,146	6.7	
10	The Bank of Khyber			514.3	11.9	526.2	164.1	37.1	201.2		-61.8	1,871.6	1,148.0	3,019.6	1,612.1	1,244.6	2,856.7	-5.4	3,656	1,705	5,361	3,413	1,688	5,101	-4.8	
11	The Bank of Punjab			4,722.6	869.5	5,592.1	30,891.9	1,788.2	32,680.2		484.4	24,738.2	16,795.2	41,533.4	81,486.9	22,231.6	103,718.4	149.7	20,635	14,526	35,161	652,338	13,353	665,691	1793.3	
12	Standard Chartered Bank (Pak) Ltd.			15,449.8	378.0	15,827.8	18,740.2	332.0	19,072.2		20.5	18,748.2	776.6	19,524.8	15,001.3	680.6	15,681.9	-19.7	16	3	19	18	3	21	10.5	
Total Mid-Sized Banks				58,997.1	4,298.6	63,295.6	93,341.3	12,474.0	105,815.3		67.2	101,400.8	47,417.0	148,817.8	165,713.0	61,848.3	227,561.3	52.9	44,675	31,499	76,174	686,053	33,752	719,805	844.9	
III	Islamic Banks																									
1	BankIslami Pakistan Ltd.			1,863.8	108.2	1,972.0	2,903.3	112.8	3,016.1		52.9	7,637.1	4,071.4	11,708.5	10,519.0	4,359.9	14,879.0	27.1	596	1,864	2,460	3,574	2,082	5,656	129.9	
2	Meezan Bank Ltd.			14,037.1	4,358.7	18,395.8	9,700.1	2,552.3	12,252.4		-33.4	16,093.7	8,383.9	24,477.6	19,788.9	9,665.1	29,454.0	20.3	2,667	9,055	11,722	1,378	7,411	8,789	-25.0	
3	AlBaraka Bank (Pak) Ltd.			1,388.1	0.0	1,388.1	685.6	0.0	685.6		-50.6	4,615.5	263.9	4,879.4	4,912.8	236.1	5,148.9	5.5	66	157	223	69	163	232	4.0	
4	Dubai Islamic Bank (Pak) Ltd.			2,370.2	0.0	2,370.2	457.0	10.0	467.0		-80.3	9,525.9	33.1	9,558.9	9,787.9	75.2	9,863.1	3.2	22	13	35	26	25	51	45.7	
5	MCB Islamic Bank Ltd.			94.9	0.0	94.9	818.8	789.3	1,608.2		1594.8	1,404.2	472.6	1,876.8	2,255.0	1,571.0	3,826.1	103.9	1,601	5	1,606	925	18	943	-41.3	
6	Faysal Bank Ltd.			1,014.7	713.8	1,728.5	2,223.6	1,799.5	4,023.0		132.8	7,575.4	3,389.6	10,965.0	8,688.4	8,820.8	17,509.2	59.7	1,280	717	1,997	1,763	723	2,486	24.5	
Total Islamic Banks				20,768.7	5,180.6	25,949.3	16,788.4	5,263.9	22,052.3		-15.0	46,851.7	16,614.6	63,466.3	55,952.1	24,728.2	80,680.3	27.1	6,232	11,811	18,043	7,735	10,422	18,157	0.6	
Total Commercial Banks (I+II+III)				275,639.6	13,822.6	289,462.1	321,773.0	22,489.1	344,262.1		18.9	334,174.2	105,973.2	440,147.3	455,910.6	129,113.3	585,023.9	32.9	298,322	66,504	364,826	957,579	69,442	1,027,021	181.5	



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			Production	Development	Total	Production	Development	Total	Achievement (%)		Production	Development	Total	Production	Development	Total		Production	Development	Total	Production	Development	Total			
IV	Specialized Banks																									
1	Z.T.B.L		4,973.4	5,070.2	10,043.6	11,155.9	1,424.6	12,580.5		25.3	39,110.9	80,869.5	119,980.4	57,458.8	75,120.9	132,579.7	10.5	125,447	217,969	343,416	167,503	188,245	355,748	3.6		
2	P.P.C.B.L		1,169.4	356.8	1,526.2	979.8	1,384.3	2,364.2		54.9	5,192.7	6,003.0	11,195.6	4,676.7	10,092.6	14,769.2	31.9	47,966	14,753	62,719	28,149	16,429	44,578	-28.9		
Total Specialized Banks			6,142.8	5,427.0	11,569.8	12,135.8	2,808.9	14,944.7		29.2	44,303.6	86,872.4	131,176.0	62,135.4	85,213.5	147,348.9	12.3	173,413	232,722	406,135	195,652	204,674	400,326	-1.4		
V	Microfinance Banks																									
1	Khushhali Bank Ltd.		7,022.4	99.7	7,122.1	8,752.9	77.4	8,830.4		24.0	52,461.7	635.4	53,097.0	50,377.4	604.2	50,981.6	-4.0	351,010	1,257	352,267	219,958	1,001	220,959	-37.3		
2	NRSP Microfinance Bank Ltd.		1,088.3	0.1	1,088.5	1,471.9	0.0	1,471.9		35.2	11,684.9	57.3	11,742.2	10,348.4	0.0	10,348.4	-11.9	111,430	671	112,101	105,581	0	105,581	-5.8		
3	HBL Micro Finance Bank Ltd.		4,737.4	0.0	4,737.4	5,196.0	0.0	5,196.0		9.7	53,809.2	0.0	53,809.2	54,652.8	0.0	54,652.8	1.6	241,583	0	241,583	176,228	0	176,228	-27.1		
4	LOLC Microfinance Bank Ltd.		86.0	0.0	86.0	484.8	0.0	484.8		463.6	816.8	0.0	816.8	1,820.5	0.0	1,820.5	122.9	7,932	0	7,932	12,389	0	12,389	56.2		
5	Telenor Micro Finance Bank Ltd.		207.6	0.0	207.6	1,272.2	0.0	1,272.2		512.8	931.7	0.0	931.7	607.0	0.0	607.0	-34.8	10,301	0	10,301	6,863	0	6,863	-33.4		
6	Mobilink Microfinance Bank Ltd.		7,401.1	0.0	7,401.1	9,075.9	0.0	9,075.9		22.6	52,402.5	0.0	52,402.5	59,198.6	0.0	59,198.6	13.0	245,497	0	245,497	212,469	0	212,469	-13.5		
7	U Micro Finance Bank Ltd.		9,932.9	0.0	9,932.9	8,442.6	0.0	8,442.6		-15.0	65,946.2	0.0	65,946.2	65,448.0	0.0	65,448.0	-0.8	321,282	0	321,282	277,964	0	277,964	-13.5		
8	FINCA Microfinance Bank Ltd.		2,388.5	0.0	2,388.5	4,290.2	0.0	4,290.2		79.6	9,510.3	49.8	9,560.1	18,066.1	36.8	18,102.9	89.4	40,859	38	40,897	48,053	34	48,087	17.6		
9	APNA Microfinance Bank Ltd.		1,536.6	0.0	1,536.6	1,881.2	0.0	1,881.2		22.4	8,851.8	0.0	8,851.8	10,740.0	0.0	10,740.0	21.3	61,795	0	61,795	64,493	0	64,493	4.4		
10	Sindh Microfinance Bank Ltd.		113.1	0.0	113.1	84.8	0.0	84.8		-25.0	298.6	0.0	298.6	271.6	0.0	271.6	-9.1	11,997	0	11,997	13,282	0	13,282	10.7		
11	Halan Microfinance Bank Ltd.		8.7	0.0	8.7	39.0	0.0	39.0		350.8	43.7	0.0	43.7	94.3	0.0	94.3	115.9	69	0	69	406	0	406	488.4		
Total Microfinance Banks			34,522.5	99.8	34,622.4	40,991.6	77.4	41,069.1	0.0	18.6	256,757.4	742.5	257,499.9	271,624.6	641.0	272,265.6	5.7	1,403,755	1,966	1,405,721	1,137,686	1,035	1,138,721	-19.0		
VI	Microfinance Institutions/RSPs																									
1	National Rural Support Programme		1,068.1	0.0	1,068.1	1,880.4	0.0	1,880.4		76.1	8,215.7	0.0	8,215.7	8,771.6	0.0	8,771.6	6.8	196,813	0	196,813	167,185	0	167,185	-15.1		
2	Thardeep Microfinance Fnd.		0.0	0.0	0.0	0.0	0.0	0.0		#DIV/0!	0.0	0.0	0.0	810.6	0.0	810.6	#DIV/0!	0	0	0	23,305	0	23,305	#DIV/0!		
3	SAFCO Support Foundation		53.2	0.0	53.2	69.7	0.0	69.7		31.1	877.7	0.0	877.7	879.0	0.0	879.0	0.1	23,489	0	23,489	20,586	0	20,586	-12.4		
4	Punjab Rural Support Prog.		138.6	0.0	138.6	151.0	0.0	151.0		9.0	582.5	0.0	582.5	567.8	0.0	567.8	-2.5	18,231	0	18,231	16,600	0	16,600	-8.9		
5	Kashf Foundation		1,125.3	0.0	1,125.3	1,305.0	0.0	1,305.0		16.0	3,888.5	0.0	3,888.5	4,217.7	0.0	4,217.7	8.5	77,331	0	77,331	73,835	0	73,835	-4.5		
6	Sindh Rural Support Org.		105.7	0.0	105.7	110.0	0.0	110.0		4.1	2,014.9	0.0	2,014.9	2,250.4	0.0	2,250.4	11.7	48,623	0	48,623	47,868	0	47,868	-1.6		
7	Damen Support Programme		0.0	0.0	0.0	277.6	0.0	277.6		#DIV/0!	0.0	0.0	0.0	1,062.6	0.0	1,062.6	#DIV/0!	0	0	0	21,435	0	21,435	#DIV/0!		
8	AGAHE		0.0	0.0	0.0	87.3	0.0	87.3		#DIV/0!	0.0	0.0	0.0	669.1	0.0	669.1	#DIV/0!	0	0	0	19,830	0	19,830	#DIV/0!		
9	Villagers Development Org.		2.9	0.0	2.9	2.3	0.0	2.3		-21.3	24.4	0.0	24.4	22.8	0.0	22.8	-6.6	912	0	912	915	0	915	0.3		
10	FFO Support Program		33.6	0.0	33.6	9.9	0.0	9.9		-70.7	431.5	0.0	431.5	407.5	0.0	407.5	-5.6	8,483	0	8,483	7,211	0	7,211	-15.0		
Total Microfinance Institutions/RSPs			2,527.3	0.0	2,527.3	3,893.1	0.0	3,893.1		54.0	16,035.2	0.0	16,035.2	19,659.1	0.0	19,659.1	22.6	373,882	0	373,882	398,770	0	398,770	6.7		
Grand Total (I+II+III+IV+V+VI)			318,832.2	19,349.4	338,181.6	378,793.5	25,375.4	404,168.9		19.5	651,270.4	193,588.1	844,858.4	809,329.8	214,967.8	1,024,297.6	21.2	2,249,372	301,192	2,550,564	2,689,687	275,151	2,964,838	16.2		

* SBP has discontinued allocation of indicative credit targets. Instead, from FY25 onwards, financial institutions would submit their agriculture credit expansion plans to SBP. Agriculture Credit Expansion Plans of banks for FY26 have not been finalised yet.

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