



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

03 Month Analysis

Sr. No.		Name of Bank/Institution	DISBURSEMENT (Rs million)										OUTSTANDING AMOUNT (Rs million)								OUTSTANDING BORROWERS						
			Agriculture Credit Expansion Plan for FY26*	July-September FY25			July-September FY26				YoY Change (%)	By end September, 2024			By end September, 2025			YoY Change (%)	By end September, 2024			By end September, 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.			29,486.2	202.4	29,688.6	35,833.7	1,907.0	37,740.7		27.1	26,976.1	3,518.3	30,494.4	22,132.5	8,130.5	30,263.1	-0.8	2,975	92	3,067	3,120	208	3,328	8.5		
2	Habib Bank Ltd.			81,567.2	2,029.8	83,597.1	102,611.4	2,419.0	105,030.4		25.6	52,308.5	12,434.5	64,743.0	52,607.3	11,972.1	64,579.4	-0.3	45,561	6,800	52,361	42,663	7,340	50,003	-4.5		
3	MCB Bank Ltd.			50,197.3	7.4	50,204.6	60,027.1	264.9	60,291.9		20.1	16,144.8	1,821.1	17,965.8	32,330.1	1,607.2	33,937.3	88.9	5,056	1,619	6,675	16,828	1,654	18,482	176.9		
4	National Bank of Pakistan			65,880.5	2,887.1	68,767.6	54,097.8	1,610.5	55,708.4		-19.0	85,957.8	18,079.3	104,037.1	111,550.5	15,260.4	126,811.0	21.9	184,403	11,865	196,268	189,032	13,035	202,067	3.0		
5	United Bank Ltd.**			68,760.9	867.4	69,628.3	55,640.2	1,989.4	57,629.6		-17.2	19,940.8	5,769.6	25,710.4	20,776.4	5,508.2	26,284.6	2.2	9,264	2,997	12,261	12,952	3,447	16,399	33.7		
Total Major Commercial Banks				295,892.2	5,994.0	301,886.2	308,210.3	8,190.8	316,401.1		4.8	201,328.0	41,622.9	242,950.8	239,396.8	42,478.5	281,875.3	16.0	247,259	23,373	270,632	264,595	25,684	290,279	7.3		
II	Mid-Sized Banks																										
1	Askari Bank Ltd.			13,772.6	1,541.3	15,313.8	22,802.7	863.4	23,666.1		54.5	14,089.7	2,980.4	17,070.2	16,791.7	4,047.3	20,838.9	22.1	3,752	1,678	5,430	7,454	1,778	9,232	70.0		
2	Bank Al-Habib Ltd.			26,053.5	147.0	26,200.5	39,604.0	1,699.1	41,303.0		57.6	15,924.4	12,869.7	28,794.1	19,332.5	13,745.4	33,077.9	14.9	8,758	7,284	16,042	10,497	9,947	20,444	27.4		
3	Bank Alfalah Ltd.			7,593.5	3,204.2	10,797.7	8,182.2	16,298.3	24,480.4		126.7	13,748.7	9,695.6	23,444.3	14,141.9	16,700.3	30,842.2	31.6	1,763	4,703	6,466	2,645	6,065	8,710	34.7		
4	Bank Makramah Ltd.			454.5	0.0	454.5	51.3	0.0	51.3		-88.7	1,016.4	0.4	1,016.8	775.5	0.4	775.8	-23.7	734	1	735	733	1	734	-0.1		
5	Habib Metropolitan Bank Ltd.			2,854.7	174.8	3,029.5	3,533.0	487.8	4,020.8		32.7	2,560.6	1,263.8	3,824.4	4,149.8	1,735.4	5,885.2	53.9	179	165	344	160	198	358	4.1		
6	JS Bank Ltd.			2,306.9	66.3	2,373.2	4,031.3	88.4	4,119.7		73.6	3,605.3	1,839.4	5,444.7	7,122.1	1,854.2	8,976.3	64.9	2,758	1,164	3,922	6,764	1,038	7,802	98.9		
7	The First Women Bank Ltd.			4.0	0.0	4.0	2.2	0.0	2.2		-44.1	6.6	49.5	56.1	6.6	34.2	40.8	-27.2	4	110	114	4	97	101	-11.4		
8	Sindh Bank Ltd.			23.1	4.9	28.0	75.2	10.1	85.3		204.4	841.1	84.8	925.9	1,321.7	128.6	1,450.3	56.6	1,574	76	1,650	2,494	82	2,576	56.1		
9	Soneri Bank Ltd.			2,664.1	0.0	2,664.1	8,034.0	497.2	8,531.2		220.2	3,997.2	276.8	4,274.0	9,258.2	822.5	10,080.7	135.9	931	118	1,049	998	158	1,156	10.2		
10	The Bank of Khyber			1,544.8	38.1	1,582.8	1,125.5	61.2	1,186.7		-25.0	1,890.2	1,187.7	3,078.0	1,612.1	1,244.6	2,856.7	-7.2	3,655	1,687	5,342	3,413	1,688	5,101	-4.5		
11	The Bank of Punjab			10,614.7	1,035.4	11,650.1	41,206.9	2,531.3	43,738.2		275.4	27,723.5	15,624.4	43,347.9	86,249.1	22,545.8	108,794.9	151.0	23,702	11,575	35,277	687,294	13,468	700,762	1886.5		
12	Standard Chartered Bank (Pak) Ltd.			21,764.5	571.0	22,335.5	27,701.7	475.0	28,176.7		26.2	12,985.3	776.6	13,761.9	14,853.9	680.6	15,534.5	12.9	14	3	17	18	3	21	23.5		
Total Mid-Sized Banks				89,650.8	6,783.1	96,433.9	156,349.8	23,011.8	179,361.6		86.0	98,389.0	46,649.2	145,038.2	175,615.0	63,539.3	239,154.3	64.9	47,824	28,564	76,388	722,474	34,523	756,997	891.0		
III	Islamic Banks																										
1	BankIslami Pakistan Ltd.			3,249.3	600.8	3,850.1	3,744.4	202.2	3,946.7		2.5	7,687.5	4,568.7	12,256.2	11,322.1	4,442.2	15,764.3	28.6	581	1,857	2,438	3,595	2,118	5,713	134.3		
2	Meezan Bank Ltd.			24,971.7	7,366.0	32,337.7	19,302.5	5,086.3	24,388.8		-24.6	18,107.0	9,065.9	27,172.9	19,896.5	10,454.3	30,350.8	11.7	2,948	9,175	12,123	2,069	7,726	9,795	-19.2		
3	AlBaraka Bank (Pak) Ltd.			1,900.9	0.0	1,900.9	877.1	8.1	885.1		-53.4	5,382.2	263.1	5,645.3	5,094.0	261.4	5,355.4	-5.1	67	155	222	66	165	231	4.1		
4	Dubai Islamic Bank (Pak) Ltd.			2,370.2	0.0	2,370.2	657.0	12.9	669.9		-71.7	9,525.9	33.1	9,558.9	9,987.9	77.5	10,065.4	5.3	22	13	35	26	27	53	51.4		
5	MCB Islamic Bank Ltd.			172.0	0.0	172.0	884.2	791.5	1,675.7		874.5	1,161.7	471.4	1,633.1	2,274.6	1,561.8	3,836.4	134.9	1,601	5	1,606	925	18	943	-41.3		
6	Faysal Bank Ltd.			2,410.7	906.5	3,317.2	3,705.1	4,857.0	8,562.1		158.1	7,567.6	3,455.0	11,022.6	9,623.4	7,041.3	16,664.6	51.2	1,103	713	1,816	1,817	729	2,546	40.2		
Total Islamic Banks				35,074.7	8,873.3	43,948.0	29,170.3	10,958.0	40,128.3		-8.7	49,431.9	17,857.2	67,289.1	58,198.4	23,838.5	82,037.0	21.9	6,322	11,918	18,240	8,498	10,783	19,281	5.7		
Total Commercial Banks (I+II+III)				420,617.7	21,650.4	442,268.1	493,730.4	42,160.6	535,891.0		21.2	349,148.8	106,129.2	455,278.1	473,210.2	129,856.3	603,066.5	32.5	301,405	63,855	365,260	995,567	70,990	1,066,557	192.0		



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03 Month Analysis

3 Month Analysis			DISBURSEMENT (Rs million)								OUTSTANDING AMOUNT (Rs million)							OUTSTANDING BORROWERS						
Sr. No.	Name of Bank/Institution	Agriculture Credit Expansion Plan for FY26*	July-September FY25			July-September FY26			YoY Change (%)	By end September, 2024			By end September, 2025			YoY Change (%)	By end September, 2024			By end September, 2025			YoY Change (%)	
			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		8,384.5	7,592.1	15,976.6	17,404.9	3,228.7	20,633.6	29.1	40,308.5	81,630.9	121,939.4	60,121.9	75,426.0	135,548.0	11.2	124,813	217,492	342,305	176,050	186,657	362,707	6.0	
2	P.P.C.B.L		1,490.2	537.1	2,027.3	1,224.3	1,865.5	3,089.7	52.4	4,597.3	5,518.9	10,116.1	4,625.6	10,271.1	14,896.6	47.3	34,457	12,658	47,115	27,685	16,673	44,358	-5.9	
Total Specialized Banks			9,874.7	8,129.1	18,003.9	18,629.1	5,094.2	23,723.3	31.8	44,905.8	87,149.7	132,055.5	64,747.5	85,697.1	150,444.6	13.9	159,270	230,150	389,420	203,735	203,330	407,065	4.5	
V	Microfinance Banks																							
1	Khushhali Bank Ltd.		10,559.0	129.2	10,688.2	12,874.1	110.2	12,984.3	21.5	52,467.4	636.1	53,103.5	50,665.5	600.7	51,266.2	-3.5	345,505	1,257	346,762	215,404	974	216,378	-37.6	
2	NRSP Microfinance Bank Ltd.		1,725.9	0.2	1,726.0	1,886.4	0.0	1,886.4	9.3	12,010.4	57.4	12,067.8	10,306.7	0.0	10,306.7	-14.6	114,728	663	115,391	104,955	0	104,955	-9.0	
3	HBL Micro Finance Bank Ltd.		6,698.7	0.0	6,698.7	7,709.0	0.0	7,709.0	15.1	53,886.7	0.0	53,886.7	55,708.6	0.0	55,708.6	3.4	237,709	0	237,709	175,195	0	175,195	-26.3	
4	LOLC Microfinance Bank Ltd.		129.0	0.0	129.0	827.6	0.0	827.6	541.6	772.5	0.0	772.5	1,979.1	0.0	1,979.1	156.2	7,519	0	7,519	12,435	0	12,435	65.4	
5	Telenor Micro Finance Bank Ltd.		323.4	0.0	323.4	1,349.0	0.0	1,349.0	317.1	917.8	0.0	917.8	587.0	0.0	587.0	-36.0	10,119	0	10,119	6,591	0	6,591	-34.9	
6	Mobilink Microfinance Bank Ltd.		11,295.4	0.0	11,295.4	13,772.6	0.0	13,772.6	21.9	51,487.6	0.0	51,487.6	60,412.5	0.0	60,412.5	17.3	237,973	0	237,973	213,384	0	213,384	-10.3	
7	U Micro Finance Bank Ltd.		15,404.9	0.0	15,404.9	12,524.7	0.0	12,524.7	-18.7	66,527.5	0.0	66,527.5	64,820.3	0.0	64,820.3	-2.6	320,157	0	320,157	274,726	0	274,726	-14.2	
8	FINCA Microfinance Bank Ltd.		3,622.0	0.0	3,622.0	6,756.7	0.0	6,756.7	86.5	9,557.9	49.4	9,607.3	19,099.0	33.9	19,132.9	99.2	40,117	38	40,155	49,251	32	49,283	22.7	
9	APNA Microfinance Bank Ltd.		2,157.5	0.0	2,157.5	3,058.7	0.0	3,058.7	41.8	9,054.2	0.0	9,054.2	11,104.3	0.0	11,104.3	22.6	63,502	0	63,502	64,752	0	64,752	2.0	
10	Sindh Microfinance Bank Ltd.		231.7	0.0	231.7	114.5	0.0	114.5	-50.6	370.6	0.0	370.6	245.3	0.0	245.3	-33.8	13,400	0	13,400	11,594	0	11,594	-13.5	
11	Halan Microfinance Bank Ltd.		11.2	0.0	11.2	56.7	0.0	56.7	405.6	37.5	0.0	37.5	107.1	0.0	107.1	186.1	167	0	167	460	0	460	175.4	
Total Microfinance Banks			52,158.7	129.4	52,288.1	60,930.1	110.2	61,040.3	16.7	257,090.1	742.8	257,832.9	275,035.2	634.6	275,669.9	6.9	1,390,896	1,958	1,392,854	1,128,747	1,006	1,129,753	-18.9	
VI	Microfinance Institutions/RSPs																							
1	National Rural Support Programme		2,433.1	0.0	2,433.1	2,733.4	0.0	2,733.4	12.3	8,185.4	0.0	8,185.4	8,837.5	0.0	8,837.5	8.0	192,866	0	192,866	164,693	0	164,693	-14.6	
2	Thardeep Microfinance Fnd.		0.0	0.0	0.0	0.0	0.0	0.0	#DIV/0!	0.0	0.0	0.0	809.8	0.0	809.8	#DIV/0!	0	0	0	23,305	0	23,305	#DIV/0!	
3	SAFCO Support Foundation		87.9	0.0	87.9	96.5	0.0	96.5	9.7	862.3	0.0	862.3	868.9	0.0	868.9	0.8	23,264	0	23,264	20,559	0	20,559	-11.6	
4	Punjab Rural Support Prog.		256.2	0.0	256.2	262.5	0.0	262.5	2.4	620.6	0.0	620.6	595.8	0.0	595.8	-4.0	18,668	0	18,668	16,952	0	16,952	-9.2	
5	Kashf Foundation		1,695.3	0.0	1,695.3	1,978.8	0.0	1,978.8	16.7	3,886.5	0.0	3,886.5	4,285.9	0.0	4,285.9	10.3	76,644	0	76,644	74,182	0	74,182	-3.2	
6	Sindh Rural Support Org.		185.0	0.0	185.0	188.6	0.0	188.6	1.9	2,003.7	0.0	2,003.7	2,229.5	0.0	2,229.5	11.3	48,154	0	48,154	47,302	0	47,302	-1.8	
7	Damen Support Programme		0.0	0.0	0.0	374.7	0.0	374.7	#DIV/0!	0.0	0.0	0.0	1,002.3	0.0	1,002.3	#DIV/0!	0	0	0	21,674	0	21,674	#DIV/0!	
8	AGAHE		329.5	0.0	329.5	95.6	0.0	95.6	-71.0	583.9	0.0	583.9	664.7	0.0	664.7	13.8	19,231	0	19,231	19,893	0	19,893	3.4	
9	Villagers Development Org.***		4.6	0.0	4.6	2.3	0.0	2.3	-50.4	24.6	0.0	24.6	22.8	0.0	22.8	-7.3	924	0	924	915	0	915	-1.0	
10	FFO Support Program		205.7	0.0	205.7	176.9	0.0	176.9	-14.0	423.2	0.0	423.2	402.4	0.0	402.4	-4.9	8,482	0	8,482	7,088	0	7,088	-16.4	
Total Microfinance Institutions/RSPs			5,197.3	0.0	5,197.3	5,909.2	0.0	5,909.2	13.7	16,590.2	0.0	16,590.2	19,719.6	0.0	19,719.6	18.9	388,233	0	388,233	396,563	0	396,563	2.1	
Grand Total (I+II+III+IV+V+VI)			487,848.5	29,908.9	517,757.4	579,198.8	47,365.0	626,563.8	21.0	667,734.9	194,021.8	861,756.7	832,712.5	216,188.1	1,048,900.6	21.7	2,239,804	295,963	2,535,767	2,724,612	275,326	2,999,938	18.3	

* 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

***Data for August FY26 has been repeated due to non-submission of updated data.