



AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT

AGRICULTURE CREDIT DISBURSEMENT, OUTSTANDING AMOUNT & OUTSTANDING BORROWERS **JULY-AUGUST FY27**

2 Month Analysis

Sr. No.	Name of Bank/Institution	DISBURSEMENT (Rs million)							OUTSTANDING AMOUNT (Rs million)							OUTSTANDING BORROWERS						
		July-August FY26			July-August FY27			YoY Change (%)	By end August, 2025			By end August, 2026			YoY Change (%)	By end August, 2025			By end August, 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.	21,802.0	753.5	22,555.5	23,142.9	1,162.3	24,305.2	7.8	18,675.6	8,200.4	26,876.0	21,842.6	6,203.3	28,046.0	4.4	2,937	211	3,148	8,389	199	8,588	172.8
2	Habib Bank Ltd.	79,702.7	1,428.4	81,131.1	66,848.0	2,926.8	69,774.8	-14.0	51,711.8	11,628.2	63,340.0	62,899.9	15,225.8	78,125.7	23.3	42,754	7,197	49,951	53,337	8,653	61,990	24.1
3	MCB Bank Ltd.	38,554.7	159.0	38,713.7	49,208.6	205.6	49,414.2	27.6	32,760.9	1,539.7	34,300.6	37,318.8	2,676.5	39,995.3	16.6	16,070	1,615	17,685	30,677	2,129	32,806	85.5
4	National Bank of Pakistan	35,812.5	1,130.9	36,943.4	40,006.6	820.6	40,827.2	10.5	105,601.1	15,912.0	121,513.0	124,223.5	15,493.1	139,716.6	15.0	189,269	12,883	202,152	228,379	12,300	240,679	19.1
5	United Bank Ltd.	35,771.3	1,279.4	37,050.7	59,411.0	1,105.7	60,516.7	63.3	25,496.2	5,256.6	30,752.7	64,898.4	7,653.8	72,552.1	135.9	12,761	3,362	16,123	14,901	4,383	19,284	19.6
	Total Major Commercial Banks	211,643.3	4,751.2	216,394.5	238,617.2	6,220.9	244,838.1	13.1	234,245.5	42,536.8	276,782.4	311,183.2	47,252.5	358,435.6	29.5	263,791	25,268	289,059	335,683	27,664	363,347	25.7
II	Mid-Sized Banks																					
1	Askari Bank Ltd.	6,375.4	160.7	6,536.1	19,704.6	2,160.5	21,865.2	234.5	13,507.8	3,721.0	17,228.8	24,903.9	5,296.1	30,199.9	75.3	6,884	1,765	8,649	11,536	1,913	13,449	55.5
2	Bank Al-Habib Ltd.	21,887.6	968.0	22,855.6	45,780.9	3,110.2	48,891.2	113.9	18,557.5	13,295.4	31,852.9	27,816.6	22,877.6	50,694.2	59.2	9,754	9,588	19,342	12,418	14,725	27,143	40.3
3	Bank Alfalah Ltd.	5,178.7	8,134.0	13,312.6	8,137.8	16,930.9	25,068.8	88.3	13,590.6	16,042.7	29,633.4	13,877.8	25,554.0	39,431.8	33.1	2,476	5,778	8,254	4,342	8,342	12,684	53.7
4	Bank Makramah Ltd.	31.7	0.0	31.7	17.5	0.0	17.5	-44.7	775.5	0.4	775.8	105.9	0.4	106.2	-86.3	733	1	734	3	1	4	-99.5
5	Habib Metropolitan Bank Ltd.	2,303.7	470.9	2,774.6	8,744.4	1,534.9	10,279.3	270.5	4,033.6	1,765.6	5,799.2	9,260.9	3,363.3	12,624.2	117.7	143	190	333	264	258	522	56.8
6	JS Bank Ltd.	2,779.4	82.0	2,861.4	5,154.7	2,015.3	7,170.0	150.6	6,593.9	1,874.7	8,468.7	10,463.3	3,499.1	13,962.4	64.9	6,806	1,049	7,855	15,169	884	16,053	104.4
7	The First Women Bank Ltd.	0.4	0.0	0.4	0.5	0.0	0.5	8.2	4.8	35.8	40.6	1.9	22.1	24.0	-40.9	4	98	102	2	81	83	-18.6
8	Sindh Bank Ltd.	34.1	9.7	43.8	252.0	241.3	493.3	1026.5	1,302.4	129.0	1,431.5	1,917.5	590.7	2,508.3	75.2	2,495	82	2,577	4,484	187	4,671	81.3
9	Sonari Bank Ltd.	4,954.2	491.3	5,445.5	5,662.6	276.5	5,939.2	9.1	9,246.6	826.9	10,073.6	6,001.5	2,619.1	8,620.6	-14.4	989	157	1,146	1,040	220	1,260	9.9
10	The Bank of Khyber	164.1	37.1	201.2	22.7	1,164.9	1,187.6	490.3	1,612.1	1,244.6	2,856.7	1,780.8	1,601.6	3,382.4	18.4	3,413	1,688	5,101	3,388	1,764	5,152	1.0
11	The Bank of Punjab	30,891.9	1,788.2	32,680.2	19,324.6	2,247.9	21,572.5	-34.0	81,486.9	22,231.6	103,718.4	103,049.1	32,913.4	135,962.6	31.1	652,338	13,353	665,691	812,961	15,751	828,712	24.5
12	Standard Chartered Bank (Pak) Ltd.	18,740.2	332.0	19,072.2	22,155.9	0.0	22,155.9	16.2	15,001.3	680.6	15,681.9	15,985.5	205.6	16,191.1	3.2	18	3	21	15	2	17	-19.0
	Total Mid-Sized Banks	93,341.3	12,474.0	105,815.3	134,958.3	29,682.5	164,640.8	55.6	165,713.0	61,848.3	227,561.3	215,164.7	98,543.0	313,707.7	37.9	686,053	33,752	719,805	865,622	44,128	909,750	26.4
III	Islamic Banks																					
1	BankIslami Pakistan Ltd.	2,903.3	112.8	3,016.1	4,369.9	160.7	4,530.6	50.2	10,519.0	4,359.9	14,879.0	17,125.7	4,496.3	21,622.0	45.3	3,574	2,082	5,656	4,221	2,425	6,646	17.5
2	Meezan Bank Ltd.	9,700.1	2,552.3	12,252.4	8,701.9	7,778.1	16,480.0	34.5	19,788.9	9,665.1	29,454.0	22,443.8	22,333.9	44,777.7	52.0	1,378	7,411	8,789	3,333	7,735	11,068	25.9
3	AlBaraka Bank (Pak) Ltd.	685.6	0.0	685.6	2,274.1	5.3	2,279.4	232.5	4,912.8	236.1	5,148.9	5,839.6	231.0	6,070.6	17.9	69	163	232	88	187	275	18.5
4	Dubai Islamic Bank (Pak) Ltd.	457.0	10.0	467.0	8,080.4	1.6	8,082.0	1630.8	9,787.9	75.2	9,863.1	10,050.7	70.6	10,121.3	2.6	26	25	51	27	33	60	17.6
5	MCB Islamic Bank Ltd.	818.8	789.3	1,608.2	584.6	458.2	1,042.8	-35.2	2,255.0	1,571.0	3,826.1	1,271.8	1,742.0	3,013.8	-21.2	925	18	943	244	987	1,231	30.5
6	Faysal Bank Ltd.	2,223.6	1,799.5	4,023.0	2,762.7	5,447.0	8,209.7	104.1	8,688.4	8,820.8	17,509.2	16,429.1	11,231.6	27,660.7	58.0	1,763	723	2,486	3,788	725	4,513	81.5
	Total Islamic Banks	16,788.4	5,263.9	22,052.3	26,773.6	13,851.0	40,624.6	84.2	55,952.1	24,728.2	80,680.3	73,160.7	40,105.4	113,266.1	40.4	7,735	10,422	18,157	11,701	12,092	23,793	31.0
	Total Commercial Banks (I+II+III)	321,773.0	22,489.1	344,262.1	400,349.1	49,754.4	450,103.4	30.7	455,910.6	129,113.3	585,023.9	599,508.6	185,900.8	785,409.5	34.3	957,579	69,442	1,027,021	1,213,006	83,884	1,296,890	26.3



AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT

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

2 Month Analysis

Sr. No.	Name of Bank/Institution	DISBURSEMENT (Rs million)							OUTSTANDING AMOUNT (Rs million)							OUTSTANDING BORROWERS						
		July-August FY26			July-August FY27			YoY Change (%)	By end August, 2025			By end August, 2026			YoY Change (%)	By end August, 2025			By end August, 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	11,155.9	1,424.6	12,580.5	8,931.7	7,137.6	16,069.3	27.7	57,458.8	75,120.9	132,579.7	55,237.0	94,722.7	149,959.7	13.1	167,503	188,245	355,748	206,602	182,828	389,430	9.5
2	P.P.C.B.L	979.8	1,384.3	2,364.2	701.5	1,277.5	1,979.0	-16.3	4,676.7	10,092.6	14,769.2	3,221.2	9,705.9	12,927.1	-12.5	28,149	16,429	44,578	21,534	14,161	35,695	-19.9
	Total Specialized Banks	12,135.8	2,808.9	14,944.7	9,633.2	8,415.1	18,048.3	20.8	62,135.4	85,213.5	147,348.9	58,458.2	104,428.6	162,886.8	10.5	195,652	204,674	400,326	228,136	196,989	425,125	6.2
V	Microfinance Banks																					
1	Khushhali Bank Ltd.	8,752.9	77.4	8,830.4	11,589.3	58.1	11,647.4	31.9	50,377.4	604.2	50,981.6	58,628.9	567.0	59,195.8	16.1	219,958	1,001	220,959	154,150	826	154,976	-29.9
2	NRSP Microfinance Bank Ltd.	1,471.9	0.0	1,471.9	3,581.5	0.0	3,581.5	143.3	10,348.4	0.0	10,348.4	18,904.4	0.0	18,904.4	82.7	105,581	0	105,581	97,048	0	97,048	-8.1
3	HLB Micro Finance Bank Ltd.	5,196.0	0.0	5,196.0	5,472.6	0.0	5,472.6	5.3	54,652.8	0.0	54,652.8	61,553.9	0.0	61,553.9	12.6	176,228	0	176,228	154,493	0	154,493	-12.3
4	LOLC Microfinance Bank Ltd.	484.8	0.0	484.8	1,427.7	0.0	1,427.7	194.5	1,820.5	0.0	1,820.5	4,482.0	0.0	4,482.0	146.2	12,389	0	12,389	13,950	0	13,950	12.6
5	Easypaisa Bank Ltd.	1,272.2	0.0	1,272.2	1,851.0	0.0	1,851.0	45.5	607.0	0.0	607.0	11,728.0	0.0	11,728.0	1832.1	6,863	0	6,863	35,892	0	35,892	423.0
6	Mobilink Microfinance Bank Ltd.	9,075.9	0.0	9,075.9	8,414.3	0.0	8,414.3	-7.3	59,198.6	0.0	59,198.6	64,855.2	0.0	64,855.2	9.6	212,469	0	212,469	157,258	0	157,258	-26.0
7	U Micro Finance Bank Ltd.	8,442.6	0.0	8,442.6	23,277.9	0.0	23,277.9	175.7	65,448.0	0.0	65,448.0	49,036.2	0.0	49,036.2	-25.1	277,964	0	277,964	209,292	0	209,292	-24.7
8	ABHI Microfinance Bank Ltd.	4,290.2	0.0	4,290.2	3,717.6	0.0	3,717.6	-13.3	18,066.1	36.8	18,102.9	31,786.8	16.4	31,803.2	75.7	48,053	34	48,087	54,726	18	54,744	13.8
9	APNA Microfinance Bank Ltd.	1,881.2	0.0	1,881.2	1,063.0	0.0	1,063.0	-43.5	10,740.0	0.0	10,740.0	11,192.9	0.0	11,192.9	4.2	64,493	0	64,493	60,770	0	60,770	-5.8
10	Sindh Microfinance Bank Ltd.	84.8	0.0	84.8	676.3	0.0	676.3	697.1	271.6	0.0	271.6	1,206.3	0.0	1,206.3	344.2	13,282	0	13,282	25,380	0	25,380	91.1
11	Halan Microfinance Bank Ltd.	39.0	0.0	39.0	103.4	0.0	103.4	165.0	94.3	0.0	94.3	375.1	0.0	375.1	297.8	406	0	406	1,810	0	1,810	345.8
12	ASA Microfinance Bank ¹	-	-	-	1,511.1	0.0	1,511.1	-	-	-	-	1,434.5	0.0	1,434.5	-	-	-	-	16,628	0	16,628	-
	Total Microfinance Banks	40,991.6	77.4	41,069.1	62,685.5	58.1	62,743.6	52.8	271,624.6	641.0	272,265.6	315,184.0	583.4	315,767.4	16.0	1,137,686	1,035	1,138,721	981,397	844	982,241	-13.7
VI	Microfinance Institutions/RSPs																					
1	National Rural Support Programme	1,880.4	0.0	1,880.4	1,662.1	0.0	1,662.1	-11.6	8,771.6	0.0	8,771.6	8,980.3	0.0	8,980.3	2.4	167,185	0	167,185	142,642	0.0	142,642	-14.7
2	Thardeep Microfinance Fnd. ²	0.0	0.0	0.0	0.0	0.0	0.0	-	810.6	0.0	810.6	802.3	0.0	802.3	-1.0	23,305	0	23,305	22,674	0.0	22,674	-2.7
3	SAFCO Support Foundation	69.7	0.0	69.7	47.9	0.0	47.9	-31.3	879.0	0.0	879.0	788.1	0.0	788.1	-10.3	20,586	0	20,586	18,545	0.0	18,545	-9.9
4	Punjab Rural Support Prog.	151.0	0.0	151.0	155.6	0.0	155.6	3.0	567.8	0.0	567.8	541.8	0.0	541.8	-4.6	16,600	0	16,600	15,167	0.0	15,167	-8.6
5	Kashf Foundation ³	3,274.4	0.0	3,274.4	4,747.0	0.0	4,747.0	45.0	10,412.4	0.0	10,412.4	14,501.2	0.0	14,501.2	39.3	211,500	0	211,500	244,647	0.0	244,647	15.7
6	Sindh Rural Support Org.	110.0	0.0	110.0	95.5	0.0	95.5	-13.2	2,250.4	0.0	2,250.4	2,301.1	0.0	2,301.1	2.3	47,868	0	47,868	40,965	0.0	40,965	-14.4
7	Damen Support Programme	277.6	0.0	277.6	319.0	0.0	319.0	14.9	1,062.6	0.0	1,062.6	1,119.6	0.0	1,119.6	5.4	21,435	0	21,435	19,205	0.0	19,205	-10.4
8	AGAHE	87.3	0.0	87.3	224.1	0.0	224.1	156.8	669.1	0.0	669.1	755.2	0.0	755.2	12.9	19,830	0	19,830	18,599	0.0	18,599	-6.2
9	Villagers Development Org.	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	0.9
10	FFO Support Program	9.9	0.0	9.9	23.7	0.0	23.7	140.1	407.5	0.0	407.5	358.7	0.0	358.7	-12.0	7,211	0	7,211	5,687	0.0	5,687	-21.1
11	Rural Community Development Program ⁴ (RCDP)	1,042.6	0.0	1,042.6	1,980.0	0.0	1,980.0	89.9	3,768.4	0.0	3,768.4	6,136.0	0.0	6,136.0	62.8	85,046	0	85,046	117,253	0.0	117,253	37.9
12	Care Financial Services ⁵ (CFS)	-	-	-	12.3	5.9	18.2	-	-	-	-	34.4	16.4	50.8	-	-	-	-	1,617	772.0	2,389	-
13	Farmers Development Organisation (FDO) ⁶	-	-	-	21.1	0.0	21.1	-	-	-	-	56.0	0.0	56.0	-	-	-	-	1,003	0.0	1,003	-
14	Jinnah Welfare Society (JWS) ⁷	-	-	-	320.4	0.0	320.4	-	-	-	-	1,118.0	0.0	1,118.0	-	-	-	-	28,912	0.0	28,912	-
15	CSC PK MFI (Community Support Concern) ⁸	-	-	-	6.6	1.2	7.8	-	-	-	-	21.6	2.1	23.7	-	-	-	-	333	48.0	381	-
	Total Microfinance Institutions/RSPs	6,905.2	0.0	6,905.2	9,617.9	7.0	9,624.9	39.4	29,622.2	0.0	29,622.2	37,536.3	18.5	37,554.8	26.8	621,481	0	621,481	678,172	820	678,992	9.3
	Grand Total (I+II+III+IV+V+VI)	381,805.6	25,375.4	407,181.0	482,285.6	58,234.6	540,520.2	32.7	819,292.9	214,967.8	1,034,260.7	1,010,687.1	290,931.4	1,301,618.5	25.9	2,912,398	275,151	3,187,549	3,100,711	282,537	3,383,248	6.1

*Provisional data

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

² Data not reported for August FY27. Position as of July FY27 is repeated.

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

⁴ RCDP started reporting its present as well past agri. financing data to SBP from June FY26

⁵⁻⁸ CFS, FDO, JWS and CSC have been added to the list of Agri. data reporting MFIs since July FY27