AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT

AGRICULTURE CREDIT DISBURSEMENT, OUTSTANDING AMOUNT & OUTSTANDING BORROWERS
JULY-FEBRUARY FY26

08 Month Analysis

Sr. No.	Name of Bank/Institution	DISBURSEMENT (Rs million)							OUTSTANDING AMOUNT (Rs million)							OUTSTANDING BORROWERS						
		July-Feb FY25			July-Feb FY26			YoY Change (%)	By end Feb, 2025			By end Feb, 2026			YoY Change (%)	By end Feb, 2025			By end Feb, 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.	87,937.3	6,896.3	94,833.6	101,967.4	3,491.9	105,459.3	11.2	15,854.0	5,487.5	21,341.5	27,698.0	7,526.7	35,224.7	65.1	2,994	116	3,110	2,807	203	3,010	-3.2
2	Habib Bank Ltd.	289,609.1	6,030.0	295,639.1	246,717.5	6,631.0	253,348.5	-14.3	50,164.5	11,804.3	61,968.8	50,955.8	11,524.2	62,479.9	0.8	44,150	7,033	51,183	41,422	7,588	49,010	-4.2
3	MCB Bank Ltd.	141,685.6	165.0	141,850.7	158,868.9	888.2	159,757.1	12.6	20,121.3	1,521.4	21,642.7	35,329.9	2,023.1	37,353.0	72.6	10,712	1,369	12,081	20,101	1,880	21,981	81.9
4	National Bank of Pakistan	185,219.6	6,998.2	192,217.8	185,647.8	4,268.1	189,915.9	-1.2	93,408.0	18,867.6	112,275.6	107,526.2	16,137.2	123,663.4	10.1	190,095	12,045	202,140	223,907	13,316	237,223	17.4
5	United Bank Ltd.[1]	193,074.4	2,547.2	195,621.6	198,737.2	6,119.5	204,856.7	4.7	18,212.8	5,251.4	23,464.2	30,883.1	5,829.2	36,712.4	56.5	11,032	3,115	14,147	13,828	3,776	17,604	24.4
Total Major Commercial Banks		**897,526.1**	**22,636.8**	**920,162.8**	**891,938.8**	**21,398.7**	**913,337.5**	**-0.7**	**197,760.5**	**42,932.2**	**240,692.7**	**252,393.1**	**43,040.4**	**295,433.4**	**22.7**	**258,983**	**23,678**	**282,661**	**302,065**	**26,763**	**328,828**	**16.3**
II	**Mid-Sized Banks**																					
1	Askari Bank Ltd.	43,292.7	10,814.1	54,106.7	59,628.6	4,931.4	64,560.0	19.3	13,181.6	3,968.6	17,150.2	20,119.1	4,606.9	24,726.0	44.2	6,547	1,700	8,247	10,522	1,708	12,230	48.3
2	Bank Al-Habib Ltd.	67,340.5	3,454.7	70,795.1	133,278.4	26,993.0	160,271.3	126.4	14,623.2	13,928.7	28,551.8	21,649.2	16,560.9	38,210.1	33.8	8,271	8,938	17,209	11,148	11,732	22,880	33.0
3	Bank Alfalah Ltd.	33,731.9	22,441.7	56,173.5	28,937.4	48,339.5	77,276.9	37.6	8,320.4	11,976.3	20,296.6	12,661.2	17,691.5	30,352.8	49.5	1,995	5,285	7,280	3,842	7,051	10,893	49.6
4	Bank Makramah Ltd.	900.2	0.0	900.2	113.4	0.0	113.4	-87.4	794.2	0.4	794.5	285.2	0.4	285.5	-64.1	734	1	735	323	1	324	-55.9
5	Habib Metropolitan Bank Ltd.	7,438.5	1,517.1	8,955.6	10,970.0	3,161.2	14,131.2	57.8	2,570.9	1,784.4	4,355.4	4,308.2	3,692.8	8,001.0	83.7	214	186	400	208	233	441	10.3
6	JS Bank Ltd.	11,254.4	795.2	12,049.5	13,622.6	1,095.8	14,718.3	22.1	5,149.3	1,969.9	7,119.2	7,847.0	1,855.0	9,702.1	36.3	4,368	1,095	5,463	10,109	951	11,060	102.5
7	The First Women Bank Ltd.	4.5	0.9	5.4	5.1	0.0	5.1	-5.4	2.5	43.0	45.5	5.0	27.9	32.9	-27.7	4	104	108	3	96	99	-8.3
8	Sindh Bank Ltd.	524.8	29.0	553.8	204.6	90.6	295.2	-46.7	1,204.0	97.3	1,301.3	1,203.3	192.2	1,395.5	7.2	1,519	74	1,593	2,524	98	2,622	64.6
9	Soneri Bank Ltd.	12,091.7	31.3	12,122.9	17,938.4	1,035.4	18,973.8	56.5	3,168.7	276.6	3,445.3	9,370.2	839.9	10,210.1	196.4	911	131	1,042	946	167	1,113	6.8
10	The Bank of Khyber	6,079.3	1,272.6	7,351.9	5,037.9	2,405.8	7,443.7	1.2	1,384.4	1,161.4	2,545.8	1,999.0	1,641.6	3,640.6	43.0	3,896	1,701	5,597	3,402	1,695	5,097	-8.9
11	The Bank of Punjab	70,554.5	6,071.5	76,626.0	128,712.6	9,486.4	138,199.0	80.4	62,139.7	18,044.0	80,183.7	101,138.8	26,935.3	128,074.2	59.7	507,991	12,369	520,360	749,323	14,439	763,762	46.8
12	Standard Chartered Bank (Pak) Ltd.	52,938.1	1,523.0	54,461.1	53,739.7	475.0	54,214.7	-0.5	12,385.3	776.6	13,161.9	20,007.1	205.6	20,212.8	53.6	16	3	19	21	2	23	21.1
Total Mid-Sized Banks		**306,150.8**	**47,950.9**	**354,101.7**	**452,188.5**	**98,014.1**	**550,202.6**	**55.4**	**124,924.1**	**54,027.2**	**178,951.2**	**200,593.4**	**74,250.0**	**274,843.3**	**53.6**	**536,466**	**31,587**	**568,053**	**792,371**	**38,173**	**830,544**	**46.2**
III	**Islamic Banks**																					
1	BankIslami Pakistan Ltd.	6,670.8	26,237.5	32,908.3	21,276.7	631.9	21,908.6	-33.4	5,917.6	29,095.2	35,012.8	19,539.7	4,872.9	24,412.6	-30.3	3,388	1,951	5,339	3,822	2,227	6,049	13.3
2	Meezan Bank Ltd.	57,466.5	15,990.0	73,456.5	74,860.1	19,796.0	94,656.1	28.9	17,951.9	8,280.8	26,232.7	22,804.0	12,741.8	35,545.8	35.5	2,183	6,203	8,386	2,979	9,418	12,397	47.8
3	AlBaraka Bank (Pak) Ltd.	6,483.8	0.0	6,483.8	7,927.9	33.2	7,961.1	22.8	4,653.0	249.6	4,902.6	5,506.4	262.8	5,769.2	17.7	60	155	215	69	164	233	8.4
4	Dubai Islamic Bank (Pak) Ltd.	7,730.0	58.5	7,788.5	4,513.0	18.0	4,531.0	-41.8	11,344.5	45.7	11,390.2	10,824.1	80.8	10,905.0	-4.3	28	15	43	26	31	57	32.6
5	MCB Islamic Bank Ltd.	2,933.4	129.8	3,063.2	1,903.7	1,264.2	3,167.8	3.4	2,826.6	577.9	3,404.5	1,369.2	1,017.5	2,386.7	-29.9	9	12	21	9	25	34	61.9
6	Faysal Bank Ltd.	8,041.3	18,390.3	26,431.6	14,289.4	9,643.3	23,932.7	-9.5	6,707.6	9,575.0	16,282.6	11,991.7	4,208.5	16,200.2	-0.5	1346	723	2,069	2,053	738	2,791	34.9
Total Islamic Banks		**89,325.7**	**60,806.1**	**150,131.8**	**124,770.7**	**31,386.6**	**156,157.3**	**4.0**	**49,401.1**	**47,824.3**	**97,225.4**	**72,035.1**	**23,184.2**	**95,219.3**	**-2.1**	**7,014**	**9,059**	**16,073**	**8,958**	**12,603**	**21,561**	**34.1**
Total Commercial Banks (I+II+III)		**1,293,002.7**	**131,393.8**	**1,424,396.4**	**1,468,898.0**	**150,799.4**	**1,619,697.4**	**13.7**	**372,085.6**	**144,783.7**	**516,869.3**	**525,021.5**	**140,474.5**	**665,496.1**	**28.8**	**802,463**	**64,324**	**866,787**	**1,103,394**	**77,539**	**1,180,933**	**36.2**

AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT

AGRICULTURE CREDIT DISBURSEMENT, OUTSTANDING AMOUNT & OUTSTANDING BORROWERS
JULY-FEBRUARY FY26

08 Month Analysis

Sr. No.	Name of Bank/Institution	DISBURSEMENT (Rs million)							OUTSTANDING AMOUNT (Rs million)							OUTSTANDING BORROWERS						
		July-Feb FY25			July-Feb FY26			YoY Change (%)	By end Feb, 2025			By end Feb, 2026			YoY Change (%)	By end Feb, 2025			By end Feb, 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	25,192.0	21,650.4	46,842.4	46,947.2	14,811.3	61,758.5	31.8	43,597.4	83,354.7	126,952.2	63,661.1	75,433.5	139,094.6	9.6	122,128	210,739	332,867	190,778	177,429	368,207	10.6
2	P.P.C.B.L	3,942.5	2,745.4	6,687.9	2,685.5	2,969.6	5,655.1	-15.4	4,424.0	6,401.7	10,825.7	3,895.7	9,517.0	13,412.7	23.9	30,545	12,345	42,890	24,556	15,461	40,017	-6.7
Total Specialized Banks		**29,134.5**	**24,395.8**	**53,530.3**	**49,632.7**	**17,781.0**	**67,413.6**	**25.9**	**48,021.5**	**89,756.4**	**137,777.9**	**67,556.8**	**84,950.5**	**152,507.3**	**10.7**	**152,673**	**223,084**	**375,757**	**215,334**	**192,890**	**408,224**	**8.6**
V	**Microfinance Banks**																					
1	Khushhali Bank Ltd.	32,516.3	288.5	32,804.8	39,904.0	243.8	40,147.8	22.4	48,980.4	615.39	49,595.8	52,021.3	551.4	52,572.7	6.0	272,545	1,182	273,727	170,419	837	171,256	-37.4
2	NRSP Microfinance Bank Ltd.	6,925.2	3.0	6,928.2	5,899.3	0.0	5,899.3	-14.8	11,917.0	5.00	11,922.0	7,819.1	0.0	7,819.1	-34.4	114,176	358	114,534	76,245	0	76,245	-33.4
3	HBL Micro Finance Bank Ltd.	18,959.1	0.0	18,959.1	21,263.5	0.0	21,263.5	12.2	54,697.1	0.0	54,697.1	58,846.8	0.0	58,846.8	7.6	196,023	0	196,023	174,124	0	174,124	-11.2
4	LOLC Microfinance Bank Ltd.	699.0	0.0	699.0	3,698.7	0.0	3,698.7	429.2	712.7	0.0	712.7	3,357.9	0.0	3,357.9	371.1	6,668	0	6,668	12,016	0	12,016	80.2
5	Easypaisa Bank Ltd.[2]	846.7	0.0	846.7	1,697.0	0.0	1,697.0	100.4	820.0	0.0	820.0	522.0	0.0	522.0	-36.3	8,678	0	8,678	5,346	0	5,346	-38.4
6	Mobilink Microfinance Bank Ltd.	34,575.4	0.0	34,575.4	44,816.1	0.0	44,816.1	29.6	51,799.2	0.0	51,799.2	63,940.7	0.0	63,940.7	23.4	217,391	0	217,391	185,165	0	185,165	-14.8
7	U Micro Finance Bank Ltd.	45,420.9	0.0	45,420.9	37,307.8	0.0	37,307.8	-17.9	69,197.1	0.0	69,197.1	62,760.1	0.0	62,760.1	-9.3	305,077	0	305,077	251,372	0	251,372	-17.6
8	ABHI Microfinance Bank Ltd.[3]	11,876.6	0.0	11,876.6	22,974.1	0.0	22,974.1	93.4	12,084.6	44.03	12,128.6	25,894.4	26.7	25,921.1	113.7	40,276	36	40,312	51,400	26	51,426	27.6
9	APNA Microfinance Bank Ltd.	6,122.8	0.0	6,122.8	7,568.0	0.0	7,568.0	23.6	9,513.7	0.0	9,513.7	11,207.8	0.0	11,207.8	17.8	62,499	0	62,499	62,242	0	62,242	-0.4
10	Sindh Microfinance Bank Ltd.	494.0	0.0	494.0	235.7	0.0	235.7	-52.3	368.7	0.0	368.7	156.6	0.0	156.6	-57.5	14,388	0	14,388	7,766	0	7,766	-46.0
11	Halan Microfinance Bank Ltd.	32.5	0.0	32.5	326.8	0.0	326.8	907.1	43.5	0.0	43.5	295.2	0.0	295.2	578.1	162	0	162	1,246	0	1,246	669.1
Total Microfinance Banks		**158,468.3**	**291.5**	**158,759.8**	**185,691.1**	**243.8**	**185,934.9**	**17.1**	**260,134.1**	**664.4**	**260,798.5**	**286,821.8**	**578.1**	**287,399.9**	**10.2**	**1,237,883**	**1,576**	**1,239,459**	**997,341**	**863**	**998,204**	**-19.5**
VI	**Microfinance Institutions/RSPs**																					
1	National Rural Support Programme	9,955.3	0.0	9,955.3	9,475.9	0.0	9,475.9	-4.8	9,224.0	0.0	9,224.0	8,639.5	0.0	8,639.5	-6.3	182,520	0	182,520	149,786	0	149,786	-17.9
2	Thardeep Microfinance Fnd.		0.0	0.0	323.1	0.0	323.1	-		0.0	0.0	877.9	0.0	877.9	-		0	0	20,773	0	20,773	-
3	SAFCO Support Foundation	416.1	0.0	416.1	635.1	0.0	635.1	52.6	904.7	0.0	904.7	575.1	0.0	575.1	-36.4	23,100	0	23,100	16,187	0	16,187	-29.9
4	Punjab Rural Support Prog.	683.9	0.0	683.9	5,493.6	0.0	5,493.6	703.3	638.4	0.0	638.4	4,559.8	0.0	4,559.8	614.2	17,960	0	17,960	72,354	0	72,354	302.9
5	Kashf Foundation	4,787.0	0.0	4,787.0	1,321.2	0.0	1,321.2	-72.4	4,085.6	0.0	4,085.6	1,847.4	0.0	1,847.4	-54.8	75,413	0	75,413	35,618	0	35,618	-52.8
6	Sindh Rural Support Org.	1,327.3	0.0	1,327.3	830.8	0.0	830.8	-37.4	1,798.1	0.0	1,798.1	723.2	0.0	723.2	-59.8	41,483	0	41,483	19,134	0	19,134	-53.9
7	Damen Support Programme		0.0	0.0	13.1	0.0	13.1	-		0.0	0.0	23.6	0.0	23.6	-		0	0	927	0	927	-
8	AGAHE	663.9	0.0	663.9	273.1	0.0	273.1	-58.9	640.0	0.0	640.0	370.5	0.0	370.5	-42.1	19,115	0	19,115	6,719	0	6,719	-64.8
9	Villagers Development Org.	10.1	0.0	10.1	1,241.2	0.0	1,241.2	12219.4	24.0	0.0	24.0	1,073.5	0.0	1,073.5	4371.0	940	0	940	18,871	0	18,871	1907.6
10	FFO Support Program	306.9	0.0	306.9	0.0	0.0	0.0	-100.0	406.7	0.0	406.7	802.3	0.0	802.3	97.3	7,671	0	7,671	22,674	0	22,674	195.6
Total Microfinance Institutions/RSPs		**18,150.5**	**0.0**	**18,150.5**	**19,607.0**	**0.0**	**19,607.0**	**8.0**	**17,721.6**	**0.0**	**17,721.6**	**19,492.9**	**0.0**	**19,492.9**	**10.0**	**368,202**	**0**	**368,202**	**363,043**	**0**	**363,043**	**-1.4**
Grand Total (I+II+III+IV+V+VI)		**1,498,755.9**	**156,081.1**	**1,654,837.0**	**1,723,828.8**	**168,824.1**	**1,892,652.9**	**14.4**	**697,962.8**	**235,204.6**	**933,167.4**	**898,893.1**	**226,003.1**	**1,124,896.2**	**20.5**	**2,561,221**	**288,984**	**2,850,205**	**2,679,112**	**271,292**	**2,950,404**	**3.5**

[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.