AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT

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

07 Month Analysis

Sr. No.	Name of Bank/Institution	DISBURSEMENT (Rs million)							OUTSTANDING AMOUNT (Rs million)							OUTSTANDING BORROWERS						
		July-Jan FY25			July-Jan FY26			YoY Change (%)	By end Jan, 2025			By end Jan, 2026			YoY Change (%)	By end Jan, 2025			By end Jan, 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.	78,056.2	6,883.7	84,939.9	92,432.0	3,315.6	95,747.5	12.7	16,613.8	5,484.4	22,098.2	27,893.8	7,578.0	35,471.7	60.5	3,029	94	3,123	2,873	202	3,075	-1.5
2	Habib Bank Ltd.	249,606.1	5,428.9	255,035.0	221,261.6	5,806.4	227,068.0	-11.0	50,488.2	12,025.4	62,513.6	51,567.4	11,527.7	63,095.0	0.9	44,299	7,023	51,322	41,546	7,533	49,079	-4.4
3	MCB Bank Ltd.	124,484.3	155.0	124,639.3	139,250.6	806.9	140,057.5	12.4	20,983.9	1,537.1	22,521.0	35,269.0	1,969.8	37,238.7	65.4	9,458	1,365	10,823	18,960	1,850	20,810	92.3
4	National Bank of Pakistan	185,207.6	6,998.2	192,205.9	150,564.5	4,119.1	154,683.6	-19.5	93,412.5	18,867.6	112,280.1	106,893.9	16,184.4	123,078.3	9.6	186,764	12,045	198,809	185,655	13,575	199,230	0.2
5	United Bank Ltd.[1]	168,021.2	2,300.2	170,321.4	165,929.8	4,207.1	170,136.9	-0.1	16,943.6	5,458.5	22,402.1	31,815.7	5,807.8	37,623.5	67.9	10,302	3,109	13,411	13,607	3,721	17,328	29.2
Total Major Commercial Banks		**805,375.4**	**21,766.0**	**827,141.4**	**769,438.4**	**18,255.1**	**787,693.4**	**-4.8**	**198,442.1**	**43,372.9**	**241,815.1**	**253,439.7**	**43,067.6**	**296,507.2**	**22.6**	**253,852**	**23,636**	**277,488**	**262,641**	**26,881**	**289,522**	4.3
II	**Mid-Sized Banks**																					
1	Askari Bank Ltd.	38,086.2	9,947.9	48,034.1	52,907.4	3,515.5	56,422.8	17.5	13,830.9	3,184.4	17,015.3	17,540.4	3,526.2	21,066.6	23.8	6,443	1,707	8,150	9,798	1,769	11,567	41.9
2	Bank Al-Habib Ltd.	60,983.7	3,032.9	64,016.6	114,799.3	26,226.2	141,025.5	120.3	14,551.7	13,907.2	28,458.9	20,671.1	16,209.4	36,880.5	29.6	8,429	8,821	17,250	11,224	11,605	22,829	32.3
3	Bank Alfalah Ltd.	29,170.0	19,633.6	48,803.6	26,495.1	42,442.6	68,937.8	41.3	8,681.6	12,164.4	20,846.0	12,924.3	18,326.1	31,250.4	49.9	1,909	5,205	7,114	3,669	6,934	10,603	49.0
4	Bank Makramah Ltd.	842.5	0.0	842.5	98.9	0.0	98.9	-88.3	1,017.7	0.4	1,018.0	285.1	0.4	285.5	-72.0	734	1	735	323	1	324	-55.9
5	Habib Metropolitan Bank Ltd.	6,625.5	1,421.9	8,047.4	9,491.7	2,092.4	11,584.1	43.9	2,743.1	1,767.1	4,510.2	4,152.6	1,955.6	6,108.3	35.4	213	186	399	205	232	437	9.5
6	JS Bank Ltd.	9,348.9	716.1	10,064.9	9,463.1	345.5	9,808.7	-2.5	4,966.5	1,942.1	6,908.7	7,152.2	1,620.0	8,772.2	27.0	4,292	1,092	5,384	7,102	953	8,055	49.6
7	The First Women Bank Ltd.	4.5	0.9	5.4	2.6	0.0	2.6	-51.4	6.9	44.4	51.3	2.5	28.9	31.4	-38.7	4	104	108	3	96	99	-8.3
8	Sindh Bank Ltd.	495.1	26.6	521.7	138.4	70.8	209.3	-59.9	1,193.1	95.3	1,288.4	1,154.5	173.2	1,327.7	3.1	1,524	73	1,597	2,498	97	2,595	62.5
9	Soneri Bank Ltd.	11,331.5	21.4	11,352.9	16,134.3	532.5	16,666.8	46.8	3,328.8	268.4	3,597.1	9,295.9	339.6	9,635.6	167.9	907	127	1,034	944	167	1,111	7.4
10	The Bank of Khyber	4,997.3	1,243.1	6,240.3	4,998.4	2,398.1	7,396.5	18.5	1,617.9	1,203.4	2,821.2	1,999.0	1,379.5	3,378.5	19.8	3,896	1,701	5,597	3,403	1,697	5,100	-8.9
11	The Bank of Punjab	66,609.2	5,531.8	72,140.9	121,245.3	8,588.1	129,833.4	80.0	61,135.7	18,198.9	79,334.7	101,054.3	26,557.4	127,611.7	60.9	498,844	12,521	511,365	746,963	14,366	761,329	48.9
12	Standard Chartered Bank (Pak) Ltd.	44,691.4	1,523.0	46,214.3	45,064.0	475.0	45,539.0	-1.5	8,860.5	776.6	9,637.1	14,830.8	205.6	15,036.5	56.0	14	3	17	18	2	20	17.6
Total Mid-Sized Banks		**273,185.7**	**43,099.0**	**316,284.7**	**400,838.5**	**86,686.7**	**487,525.3**	**54.1**	**121,934.2**	**53,552.6**	**175,486.8**	**191,062.8**	**70,322.0**	**261,384.9**	**48.9**	**527,209**	**31,541**	**558,750**	**786,150**	**37,919**	**824,069**	47.5
III	**Islamic Banks**																					
1	BankIslami Pakistan Ltd.	6,002.8	26,160.9	32,163.7	16,385.7	567.3	16,953.0	-47.3	5,828.9	29,061.6	34,890.5	16,126.8	4,790.3	20,917.0	-40.0	2,480	1,931	4,411	3,801	2,222	6,023	36.5
2	Meezan Bank Ltd.	50,533.5	14,140.0	64,673.5	64,213.4	16,929.4	81,142.8	25.5	18,112.4	8,217.2	26,329.6	26,971.6	12,380.3	39,351.9	49.5	2,206	8,181	10,387	2,772	7,547	10,319	-0.7
3	AlBaraka Bank (Pak) Ltd.	6,350.8	0.0	6,350.8	7,489.5	33.2	7,522.6	18.5	4,383.5	252.7	4,636.2	5,284.9	262.8	5,547.7	19.7	67	156	223	74	165	239	7.2
4	Dubai Islamic Bank (Pak) Ltd.	7,730.0	44.3	7,774.2	3,005.2	14.4	3,019.6	-61.2	11,344.5	31.5	11,375.9	9,316.4	77.2	9,393.6	-17.4	28	13	41	25	28	53	29.3
5	MCB Islamic Bank Ltd.	2,826.5	129.8	2,956.3	1,890.0	1,257.0	3,147.0	6.4	3,545.4	581.2	4,126.6	2,050.9	1,014.2	3,065.1	-25.7	1,603	12	1,615	925	25	950	-41.2
6	Faysal Bank Ltd.	7,527.7	15,888.3	23,416.0	13,836.8	9,442.1	23,279.0	-0.6	7,415.2	9,188.0	16,603.2	13,613.5	5,345.1	18,958.7	14.2	1360	723	2,083	2,046	739	2,785	33.7
Total Islamic Banks		**80,971.2**	**56,363.2**	**137,334.5**	**106,820.6**	**28,243.4**	**135,064.0**	**-1.7**	**50,629.8**	**47,332.1**	**97,962.0**	**73,364.0**	**23,869.9**	**97,233.9**	**-0.7**	**7,744**	**11,016**	**18,760**	**9,643**	**10,726**	**20,369**	8.6
Total Commercial Banks (I+II+III)		**1,159,532.3**	**121,228.3**	**1,280,760.6**	**1,277,097.5**	**133,185.2**	**1,410,282.7**	**10.1**	**371,006.2**	**144,257.7**	**515,263.9**	**517,866.5**	**137,259.5**	**655,126.0**	**27.1**	**788,805**	**66,193**	**854,998**	**1,058,434**	**75,526**	**1,133,960**	32.6

AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT

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

07 Month Analysis

Sr. No.	Name of Bank/Institution	DISBURSEMENT (Rs million)							OUTSTANDING AMOUNT (Rs million)							OUTSTANDING BORROWERS						
		July-Jan FY25			July-Jan FY26			YoY Change (%)	By end Jan, 2025			By end Jan, 2026			YoY Change (%)	By end Jan, 2025			By end Jan, 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	21,234.7	21,084.5	42,319.2	41,873.7	12,582.3	54,456.0	28.7	42,255.7	84,337.2	126,592.9	63,671.3	74,953.6	138,625.0	9.5	119,517	213,821	333,338	194,817	178,251	373,068	11.9
2	P.P.C.B.L	3,522.1	2,207.3	5,729.4	2,478.1	2,757.9	5,236.0	-8.6	4,471.4	5,895.4	10,366.8	4,066.2	9,703.3	13,769.5	32.8	31,955	11,594	43,549	25,353	15,985	41,338	-5.1
Total Specialized Banks		**24,756.8**	**23,291.8**	**48,048.6**	**44,351.8**	**15,340.2**	**59,692.0**	**24.2**	**46,727.1**	**90,232.6**	**136,959.7**	**67,737.5**	**84,656.9**	**152,394.5**	11.3	**151,472**	**225,415**	**376,887**	**220,170**	**194,236**	**414,406**	10.0
V	**Microfinance Banks**																					
1	Khushhali Bank Ltd.	28,188.7	250.7	28,439.5	33,805.9	232.5	34,038.4	19.7	48,831.6	617.6	49,449.2	50,726.2	567.4	51,293.6	3.7	278,148	1,192	279,340	173,625	868	174,493	-37.5
2	NRSP Microfinance Bank Ltd.	5,996.2	3.0	5,999.2	5,292.4	0.0	5,292.4	-11.8	12,024.0	5.0	12,029.0	9,618.9	0.0	9,618.9	-20.0	114,581	362	114,943	98,741	0	98,741	-14.1
3	HBL Micro Finance Bank Ltd.	16,870.3	0.0	16,870.3	18,902.6	0.0	18,902.6	12.0	54,378.3	0.0	54,378.3	58,307.5	0.0	58,307.5	7.2	197,507	0	197,507	173,686	0	173,686	-12.1
4	LOLC Microfinance Bank Ltd.	626.7	0.0	626.7	2,839.1	0.0	2,839.1	353.0	696.7	0.0	696.7	2,926.7	0.0	2,926.7	320.1	6,701	0	6,701	12,179	0	12,179	81.7
5	Easypaisa Bank Ltd.[2]	773.7	0.0	773.7	1,637.0	0.0	1,637.0	111.6	858.0	0.0	858.0	539.0	0.0	539.0	-37.2	8,987	0	8,987	5,569	0	5,569	-38.0
6	Mobilink Microfinance Bank Ltd.	30,318.6	0.0	30,318.6	37,732.1	0.0	37,732.1	24.5	50,644.2	0.0	50,644.2	62,070.6	0.0	62,070.6	22.6	216,066	0	216,066	185,969	0	185,969	-13.9
7	U Micro Finance Bank Ltd.	39,903.0	0.0	39,903.0	33,796.2	0.0	33,796.2	-15.3	69,338.0	0.0	69,338.0	64,060.4	0.0	64,060.4	-7.6	309,701	0	309,701	283,543	0	283,543	-8.4
8	ABHI Microfinance Bank Ltd.[3]	9,978.9	0.0	9,978.9	20,400.4	0.0	20,400.4	104.4	11,181.8	44.4	11,226.2	25,419.5	26.9	25,446.4	126.7	39,353	36	39,389	52,993	26	53,019	34.6
9	APNA Microfinance Bank Ltd.	5,347.0	0.0	5,347.0	6,510.0	0.0	6,510.0	21.8	9,393.1	0.0	9,393.1	11,055.7	0.0	11,055.7	17.7	62,503	0	62,503	62,504	0	62,504	0.0
10	Sindh Microfinance Bank Ltd.	453.6	0.0	453.6	208.1	0.0	208.1	-54.1	381.0	0.0	381.0	166.2	0.0	166.2	-56.4	14,324	0	14,324	8,218	0	8,218	-42.6
11	Halan Microfinance Bank Ltd.	24.7	0.0	24.7	289.1	0.0	289.1	1072.5	35.5	0.0	35.5	275.1	0.0	275.1	674.9	148	0	148	1,145	0	1,145	673.6
Total Microfinance Banks		**138,481.4**	**253.7**	**138,735.1**	**161,412.8**	**232.5**	**161,645.4**	16.5	**257,762.3**	**667.0**	**258,429.3**	**285,165.8**	**594.4**	**285,760.1**	10.6	**1,248,019**	**1,590**	**1,249,609**	**1,058,172**	**894**	**1,059,066**	-15.2
VI	**Microfinance Institutions/RSPs**																					
1	National Rural Support Programme	9,140.8	0.0	9,140.8	8,692.5	0.0	8,692.5	-4.9	9,261.3	0.0	9,261.3	8,720.1	0.0	8,720.1	-5.8	185,343	0	185,343	152,580	0.0	152,580	-17.7
2	Thardeep Microfinance Fnd.		0.0	0.0	0.0	0.0	0.0	-		0.0	0.0	802.3	0.0	802.3	-		0	0	22,674	0.0	22,674	-
3	SAFCO Support Foundation	387.3	0.0	387.3	302.9	0.0	302.9	-21.8	907.4	0.0	907.4	881.4	0.0	881.4	-2.9	23,217	0	23,217	20,750	0.0	20,750	-10.6
4	Punjab Rural Support Prog.	577.2	0.0	577.2	557.7	0.0	557.7	-3.4	612.9	0.0	612.9	571.8	0.0	571.8	-6.7	17,979	0	17,979	16,191	0.0	16,191	-9.9
5	Kashf Foundation	4,175.8	0.0	4,175.8	4,797.9	0.0	4,797.9	14.9	4,025.6	0.0	4,025.6	4,496.9	0.0	4,496.9	11.7	75,407	0	75,407	73,398	0.0	73,398	-2.7
6	Sindh Rural Support Org.	764.8	0.0	764.8	1,022.1	0.0	1,022.1	33.6	1,744.8	0.0	1,744.8	1,692.5	0.0	1,692.5	-3.0	41,655	0	41,655	33,355	0.0	33,355	-19.9
7	Damen Support Programme		0.0	0.0	1,079.5	0.0	1,079.5	-		0.0	0.0	1,057.3	0.0	1,057.3	-		0	0	18,821	0.0	18,821	-
8	AGAHE	663.9	0.0	663.9	630.1	0.0	630.1	-5.1	640.0	0.0	640.0	731.6	0.0	731.6	14.3	19,115	0	19,115	19,929	0.0	19,929	4.3
9	Villagers Development Org.	10.1	0.0	10.1	13.1	0.0	13.1	29.8	24.0	0.0	24.0	23.6	0.0	23.6	-1.6	940	0	940	927	0.0	927	-1.4
10	FFO Support Program	293.2	0.0	293.2	257.5	0.0	257.5	-12.2	400.3	0.0	400.3	370.0	0.0	370.0	-7.6	7,632	0	7,632	7,137	0.0	7,137	-6.5
Total Microfinance Institutions/RSPs		**16,013.1**	**0.0**	**16,013.1**	**17,353.3**	**0.0**	**17,353.3**	**8.4**	**17,616.4**	**0.0**	**17,616.4**	**19,347.6**	**0.0**	**19,347.6**	9.8	**371,288**	**0**	**371,288**	**365,762**	**0**	**365,762**	-1.5
Grand Total (I+II+III+IV+V+VI)		**1,338,783.6**	**144,773.9**	**1,483,557.4**	**1,500,215.4**	**148,757.9**	**1,648,973.3**	**11.1**	**693,112.0**	**235,157.3**	**928,269.3**	**890,117.4**	**222,510.8**	**1,112,628.2**	19.9	**2,559,584**	**293,198**	**2,852,782**	**2,702,538**	**270,656**	**2,973,194**	4.2

[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.