

| | Quarter | | Change | |
|-------------------------------------|-----------|-----------|---------|-------|
| | Q1- 2012 | Q4- 2011 | Units | % |
| Number of Branches/Units | 1,687 | 1,739 | -52 | -2.99 |
| Number of Districts Covered | 91 | 89 | 2 | 2.25 |
| Penetration Rate (%) | 8.11 | 7.56 | | 0.54 |
| Active Borrowers | 2,222,012 | 2,073,071 | 148,941 | 7.18 |
| Gross Loan Portfolio (PKR Millions) | 32,440 | 28,845 | 3,594 | 12.46 |
| Number of Loans Disbursed | 571,407 | 608,505 | -37,098 | -6.10 |
| Disbursements (PKR Millions) | 12,081 | 12,856 | -774 | -6.02 |
| Average Loan Size (PKR) | 21,143 | 21,126 | 16 | 0.08 |
| Number of Savers | 3,977,108 | 3,933,496 | 43,612 | 1.11 |
| Value of Savings (PKR Millions) | 15,223 | 15,508 | -285 | -1.84 |
| Average Saving Balance (PKR) | 3,828 | 3,942 | -115 | -2.91 |
| Number of Policy Holders | 2,680,798 | 2,604,812 | 75,986 | 2.92 |
| Sum Insured (PKR Millions) | 31,361 | 30,136 | 1,224 | 4.06 |

The first quarter showed an increase in microcredit outreach (by 7.2%) to 2.22 million, whereas, gross loan portfolio increased by 12.5%, from PKR 28.8 billion to PKR 32.4 billion.

Microcredit active borrower outreach increased by 9% and 6.3%, for MFBs and RSPs, respectively. The increase in GLP is owing to MFBs (by 14%), mostly by TMFB and KBL. However, volume of disbursements in the sector decreased by 6% compared to the previous quarter, again driven by MFBs. In the first quarter, volume of group disbursement decreased (by 8.5%) to PKR 8.34 billion, however, volume of individual disbursement increase (by 0.1%) to PKR 3.75 billion. In first quarter, male borrowers increased by 11% of total active borrowers. However, female outreach continues to dominate, with a 58% share in active borrowers, while holding 45% share in GLP. Districts with highest growth in borrowers include Rahimyar Khan, Bahawalpur, Lodhran, Bhawalnagar, and Vehari (Punjab). Borrower to staff ratio increased most noticeably for RSPs - from 98 to 130 in the current quarter, owing to NRSP and SRSO. Overall, sector PAR (>30 days) 3.9% from 3.3% in the previous quarter.

Savings showed a mix of highs and lows; number of savers increased by 1%, [led by TMFB, FMFBL and KB (MFBs), NRSP and TRDP (RSPs)]. The value of savings decreased by 2%, RSPs and MFIs contributed the most to this decrease. Women constituted 40% of savers and held 17% of value of savings. In other micro-savings indicators, contribution of deposit through intermediation is 36% for number of savers and 89% for volume this quarter. Districts with highest growth in savers include Karachi in Sindh, Gujranwala, Lodhran, Jehlum and Vehari in Punjab.

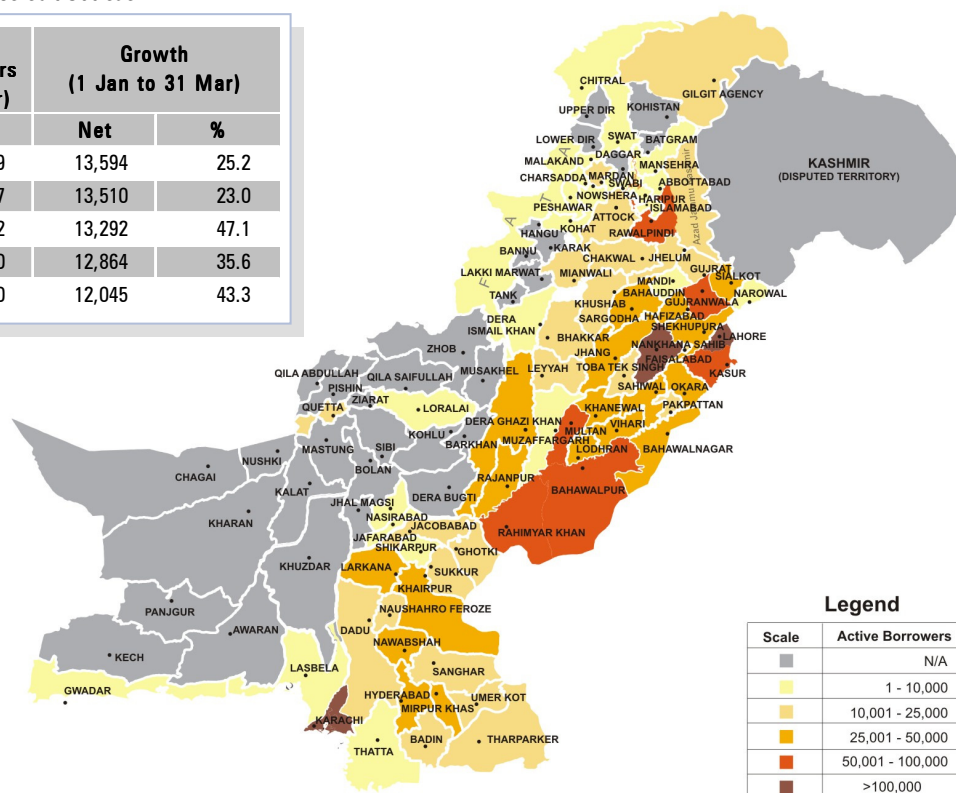
Micro-insurance posted growth in the first quarter, in terms of both number of policyholders and sum insured, both showing an increase of 2.9% and 4.1%, respectively. RSPs and MFBs led the increase in both policyholders and sum insured, owing largely to an increase in policyholders and sum insured by NRSP, SRSO and PRSP (RSPs), KB, FMFBL and NRSP-Bank (MFBs). Of total policyholders, 32% hold health insurance policies and the remaining 68% hold credit policies. Share of women policyholders increase to 46% and sum insured of women increased by 6% (50% sum insured for women).

In first quarter, geographical foot print of microfinance expanded to 91 districts with NRSP entering in Awaran and Panjgur (Baluchistan). However, net number of outlets decreased by 52 branches, owing to closure of branches in KP, Punjab and AJK.

DISTRIBUTION OF ACTIVE BORROWERS

Top 5 Districts: Greatest Increase in Microcredit Outreach

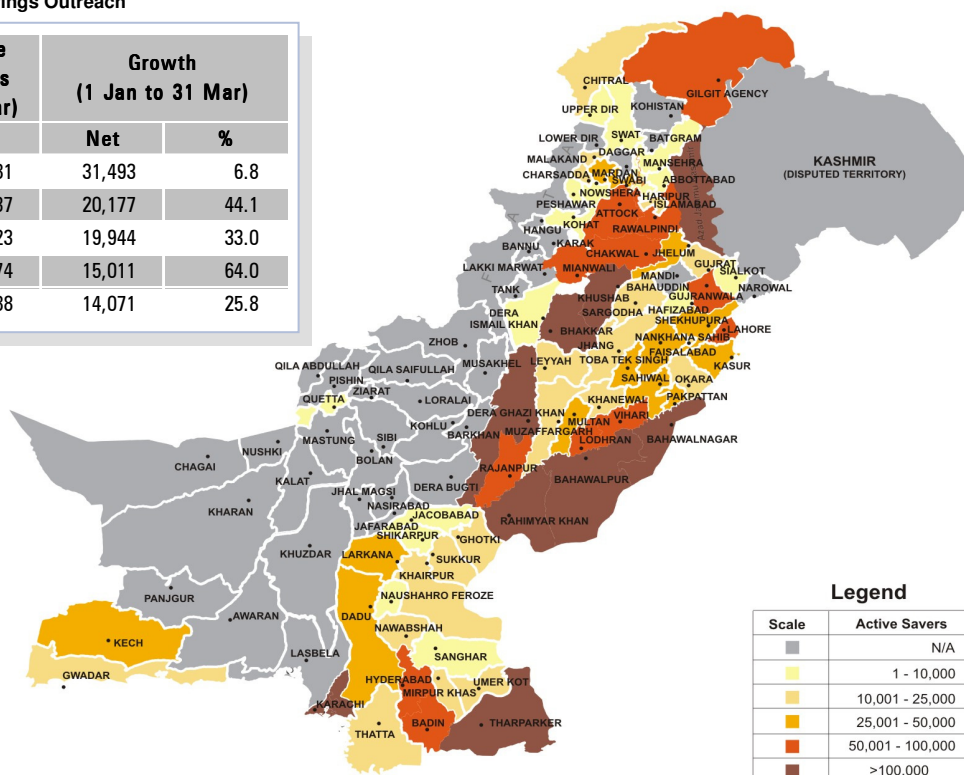
| | District | Active Borrowers (31 Mar) | Growth (1 Jan to 31 Mar) | |
|---|---------------|---------------------------|--------------------------|------|
| | | | Net | % |
| 1 | Rahimyar Khan | 67,469 | 13,594 | 25.2 |
| 2 | Bahawalpur | 72,337 | 13,510 | 23.0 |
| 3 | Lodhran | 41,502 | 13,292 | 47.1 |
| 4 | Bhawalnagar | 49,030 | 12,864 | 35.6 |
| 5 | Vihari | 39,840 | 12,045 | 43.3 |



DISTRIBUTION OF ACTIVE SAVERS

Top 5 Districts: Greatest Increase in Savings Outreach

| | District | Active Savers (31 Mar) | Growth (1 Jan to 31 Mar) | |
|---|------------|------------------------|--------------------------|------|
| | | | Net | % |
| 1 | Karachi | 495,681 | 31,493 | 6.8 |
| 2 | Gujranwala | 65,937 | 20,177 | 44.1 |
| 3 | Lodhran | 80,323 | 19,944 | 33.0 |
| 4 | Jhelum | 38,474 | 15,011 | 64.0 |
| 5 | Vihari | 68,588 | 14,071 | 25.8 |



Geographical boundaries for new districts demarcated in 2004-06 have not been made available by Survey of Pakistan. The following districts are therefore, not shown on the map: Sehwan Sharif, Jamshoro (Dadu); Matyari, Tando Allahyar, Tando Muhammad Khan (Hyderabad); Shedadkot (Larkana); Mingora (Swat); Sherani (Zhob)

MICROCREDIT PROVISION

Exchange Rate (March 2012): PKR/USD = 90.8/1

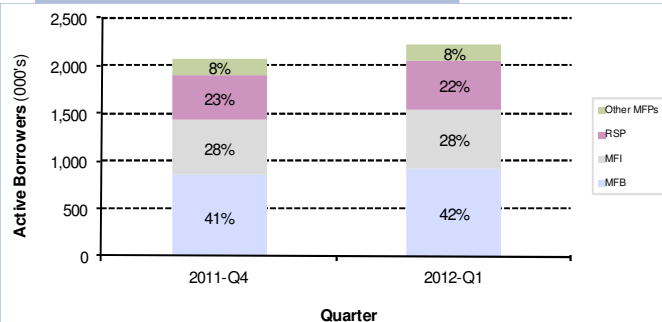
Summary of Microcredit Provision (All Pakistan)

| | | Lending Methodology | | Peer Group | | | |
|---|-----------|---------------------|------------|------------|---------|---------|------------|
| | Total | Group | Individual | MFB | MFI | RSP | Other MFPs |
| Number of Branches/Units | | | | | | | |
| 2011-Q4 | 1,739 | | | 441 | 456 | 690 | 152 |
| 2012-Q1 | 1,687 | | | 448 | 462 | 623 | 154 |
| Active Borrowers | | | | | | | |
| 2011-Q4 | 2,073,071 | 1,614,015 | 459,056 | 846,956 | 587,523 | 476,776 | 161,816 |
| 2012-Q1 | 2,222,012 | 1,747,231 | 474,781 | 923,308 | 624,366 | 507,520 | 166,818 |
| Gross Loan Portfolio (PKR Millions) | | | | | | | |
| 2011-Q4 | 28,845 | 19,881 | 8,965 | 15,434 | 6,290 | 5,329 | 1,792 |
| 2012-Q1 | 32,440 | 22,605 | 9,835 | 17,635 | 6,835 | 6,083 | 1,886 |
| Portfolio at Risk >30 days (Percentage) | | | | | | | |
| 2011-Q4 | 3.3 | | | 3.3 | 1.5 | 4.8 | 4.9 |
| 2012-Q1 | 3.9 | | | 4.7 | 2.1 | 3.2 | 5.4 |
| Average Loan Balance (PKR) | | | | | | | |
| 2011-Q4 | 13,914 | 12,318 | 19,528 | 18,223 | 10,707 | 11,177 | 11,073 |
| 2012-Q1 | 14,599 | 12,937 | 20,714 | 19,100 | 10,947 | 11,986 | 11,308 |
| Number of Loans Disbursed | | | | | | | |
| 2011-Q4 | 608,505 | 473,413 | 135,092 | 295,307 | 125,941 | 143,695 | 43,562 |
| 2012-Q1 | 571,407 | 431,067 | 140,340 | 245,109 | 134,001 | 149,469 | 42,828 |
| Disbursements (PKR Millions) | | | | | | | |
| 2011-Q4 | 12,856 | 9,112 | 3,744 | 6,871 | 2,620 | 2,517 | 848 |
| 2012-Q1 | 12,081 | 8,336 | 3,745 | 5,701 | 2,852 | 2,679 | 850 |
| Average Loan Size (PKR) | | | | | | | |
| 2011-Q4 | 21,126 | 19,247 | 27,713 | 23,268 | 20,804 | 17,513 | 19,462 |
| 2012-Q1 | 21,143 | 19,338 | 26,688 | 23,258 | 21,284 | 17,921 | 19,843 |

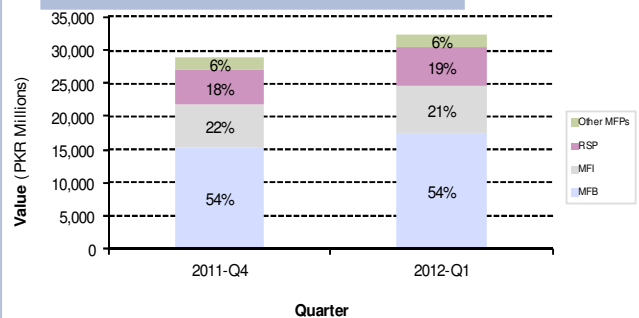
Districts with Highest Growth (Net) by Province

| | Province | District | Active Borrowers (31 Mar) | Growth (1 Jan to 31 Mar) | | Potential Microfinance Market (2007) | Penetration Rate (%) |
|---|--------------------|---------------|------------------------------|-----------------------------|------|--|-------------------------|
| | | | | Net | % | | |
| | | | A | | | B | (A/B)*100 |
| 1 | Balochistan | Lasbela | 1,845 | 39 | 2.2 | 84,637 | 2.2 |
| 2 | | Kech (Turbat) | - | - | 7.3 | 92,271 | |
| 3 | | Gwadar | 170 | (12) | -6.6 | 55,537 | 0.3 |
| 1 | Khyber-Pakhtunkhwa | Chitral | 2,979 | 591 | 24.7 | 84,846 | 3.5 |
| 2 | | Abbottabad | 8,082 | 384 | 5.0 | 180,672 | 4.5 |
| 3 | | Nowshera | 10,119 | 254 | 2.6 | 201,208 | 5.0 |
| 1 | Punjab | Rahimyar Khan | 67,469 | 13,594 | 25.2 | 585,705 | 11.5 |
| 2 | | Bahawalpur | 72,337 | 13,510 | 23.0 | 461,777 | 15.7 |
| 3 | | Lodhran | 41,502 | 13,292 | 47.1 | 261,693 | 15.9 |
| 1 | Sindh | Ghotki | 26,136 | 4,058 | 18.4 | 248,442 | 10.5 |
| 2 | | Nawabshah | 33,202 | 2,915 | 9.6 | 225,430 | 14.7 |
| 3 | | Sukkur | 28,102 | 2,349 | 9.1 | 213,080 | 13.2 |
| 1 | AJK | Bagh | 6,557 | 1,116 | 20.5 | | |
| 2 | | Kotli | 6,735 | 384 | 6.0 | | |
| 3 | | Sudhnati | 541 | 158 | 41.3 | | |
| 1 | Gilgit-Baltistan | Skardu | 3,288 | 136 | 4.3 | | |
| 2 | | Gilgit | 1,829 | 120 | 7.0 | | |
| 3 | | Ghizer | 3,390 | 84 | 2.5 | | |
| 1 | FATA | - | - | - | 0.0 | | |
| 2 | | - | - | - | 0.0 | | |
| 3 | | - | - | - | 0.0 | | |
| 1 | ICT | Islamabad | 3,267 | 341 | 11.7 | 74,750 | 4.4 |

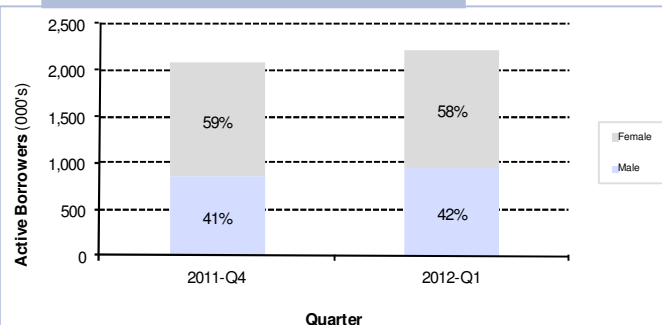
Active Borrowers by Peer Group



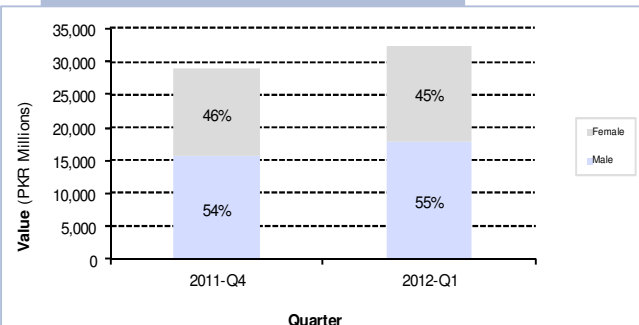
Gross Loan Portfolio



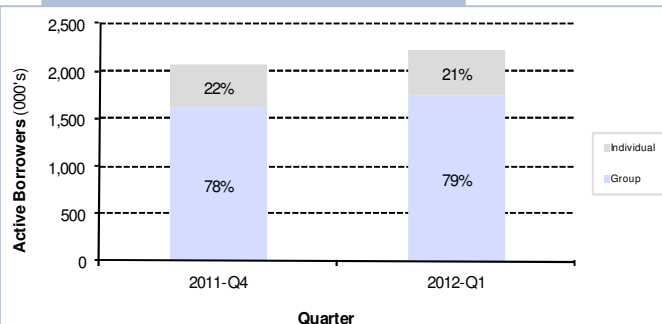
Active Borrowers by Gender



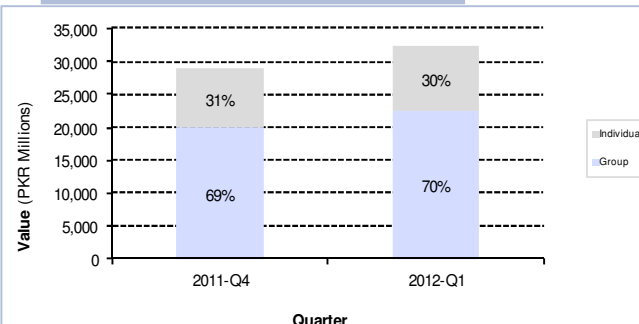
Gross Loan Portfolio by Gender



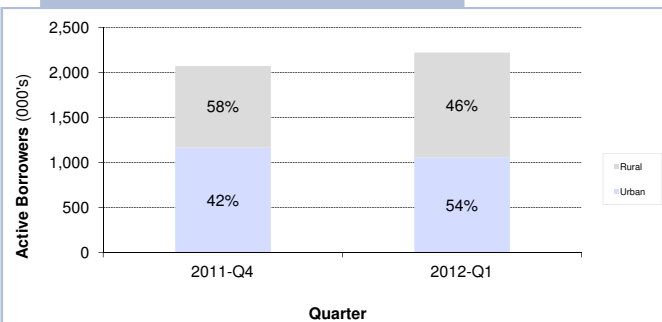
Active Borrowers by Lending Methodology



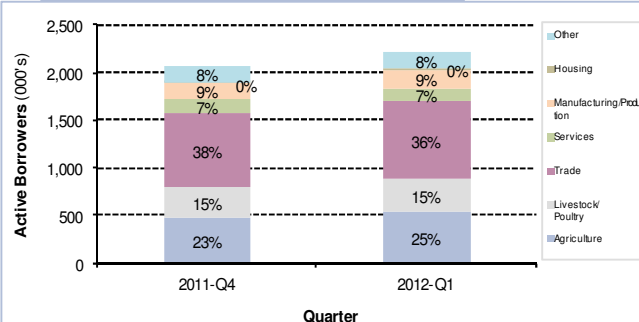
Gross Loan Portfolio by Methodology



Active Borrowers by Rural/Urban

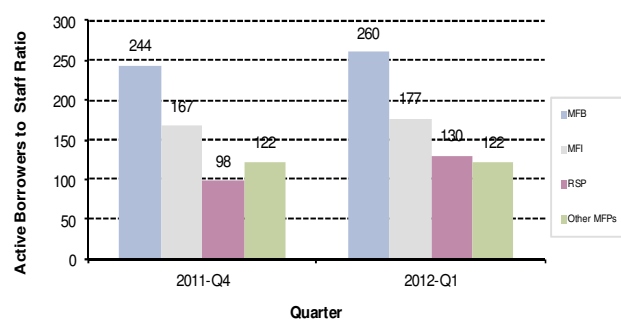


Active Borrowers by Sector

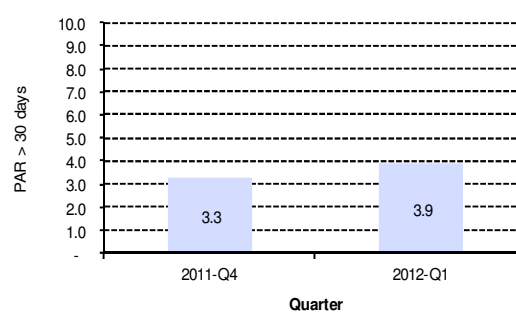


MICROCREDIT PROVISION

Active Borrower to MFP Staff Ratio



Portfolio at Risk > 30 days



MFPs with Largest Net Increase in Active Borrowers

| | MFP | Increase in Active Borrowers (1 Jan to 31 Mar) | | Market Share (% of Active (31 Mar) |
|---|-----------|---|------|--|
| | | Net | % | |
| 1 | NRSP Bank | 57,154 | 56.2 | 7.2 |
| 2 | NRSP | 17,389 | 5.3 | 15.6 |
| 3 | KASHF | 15,892 | 6.0 | 12.7 |
| 4 | FMBBL | 14,624 | 10.5 | 6.9 |
| 5 | AKHUWAT | 9,905 | 23.5 | 2.3 |

MFPs with Largest Percentage Increase in Active Borrowers

| | MFP | Increase in Active Borrowers (1 Jan to 31 Mar) | | Market Share (% of Active (31 Mar) |
|---|-----------|---|------|--|
| | | Net | % | |
| 1 | NRSP Bank | 57,154 | 56.2 | 7.2 |
| 2 | AKHUWAT | 9,905 | 23.5 | 2.3 |
| 3 | NRDP | 571 | 23.4 | 0.1 |
| 4 | CWCD | 1,646 | 22.8 | 0.4 |
| 5 | AGAHE | 211 | 15.6 | 0.1 |

Largest Providers of Microcredit (Active Borrowers)

| | MFP | Active Borrowers (31 Mar) | Market Share (% of Active Borrowers) |
|---|-----------|------------------------------|--|
| 1 | KB | 440,518 | 19.8 |
| 2 | NRSP | 347,364 | 15.6 |
| 3 | KASHF | 281,717 | 12.7 |
| 4 | NRSP Bank | 158,921 | 7.2 |
| 5 | FMBBL | 154,059 | 6.9 |

Largest Providers of Microcredit (Gross Loan Portfolio)

| | MFP | GLP (31 Mar) | Market Share (% of GLP) |
|---|-----------|-----------------|----------------------------|
| 1 | TMFB | 5,554,460,535 | 17.1 |
| 2 | KB | 5,074,001,561 | 15.6 |
| 3 | NRSP | 4,184,243,498 | 12.9 |
| 4 | FMBBL | 3,083,336,508 | 9.5 |
| 5 | NRSP Bank | 3,081,696,094 | 9.5 |

MFPs with Largest Geographic Spread

| MFP | KB | NRSP | FMBBL | ASA | TMFB |
|---|----|------|-------|-----|------|
| Geographic Spread (No. of Districts) | 72 | 51 | 48 | 34 | 30 |

MICRO-SAVINGS PROVISION

Summary of Micro-savings Provision (All Pakistan)

| | | Saving Methodology | | Peer Group | | | |
|--------------------------------|-----------|--------------------|--------------|------------|--------|-----------|------------|
| | Total | Intermediation | Mobilization | MFB | MFI | RSP | Other MFPs |
| Number of Savers | | | | | | | |
| 2011-Q4 | 3,933,496 | 1,337,864 | 2,595,632 | 1,337,864 | 15,413 | 2,491,893 | 88,326 |
| 2012-Q1 | 3,977,108 | 1,413,621 | 2,563,487 | 1,413,621 | 13,657 | 2,462,244 | 87,586 |
| Value of Saving (PKR Millions) | | | | | | | |
| 2011-Q4 | 15,508 | 13,908 | 1,600 | 13,908 | 4 | 1,574 | 22 |
| 2012-Q1 | 15,223 | 13,617 | 1,606 | 13,617 | 4 | 1,581 | 21 |
| Average Saving Balance (PKR) | | | | | | | |
| 2011-Q4 | 3,942 | 10,396 | 616 | 10,396 | 241 | 632 | 250 |
| 2012-Q1 | 3,828 | 9,632 | 627 | 9,632 | 270 | 642 | 243 |

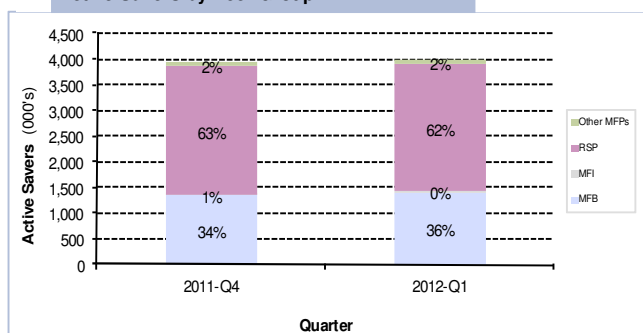
Micro-savings Provision by MFPs

| | | MFPs offering Savings | Savings Methodology | | Peer Group | | | |
|-----------------------|-------|-----------------------|---------------------|--------------|------------|-----|-----|------------|
| | Total | | Intermediation | Mobilization | MFB | MFI | RSP | Other MFPs |
| No. of Reporting MFPs | | | | | | | | |
| 2011-Q4 | 29 | 14 | 6 | 8 | 6 | 1 | 5 | 2 |
| 2012-Q1 | 29 | 15 | 7 | 8 | 7 | 1 | 5 | 2 |

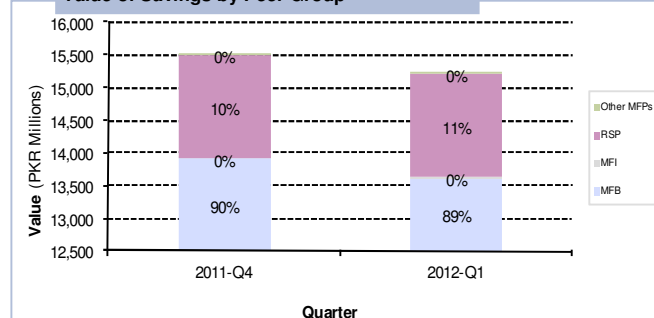
Saving Methodology:

- Intermediation:** Public deposits used to finance an organization's loan portfolio. Only SBP-regulated MFPs (CFIs and MFBs) can accept and intermediate deposits from the general public.
- Mobilization:** MFPs not regulated by SBP (MFIs, NGOs, RSPs) can neither hold nor intermediate deposits from the general public. These organizations do however mobilize savings from their members/clients to place with licensed commercial banks.

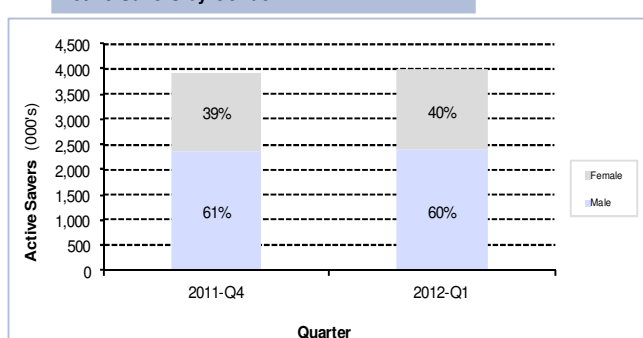
Active Savers by Peer Group



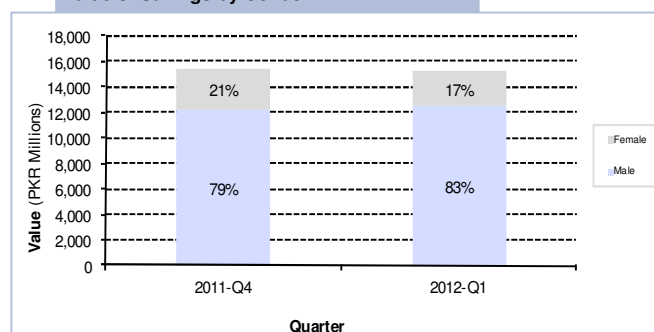
Value of Savings by Peer Group



Active Savers by Gender

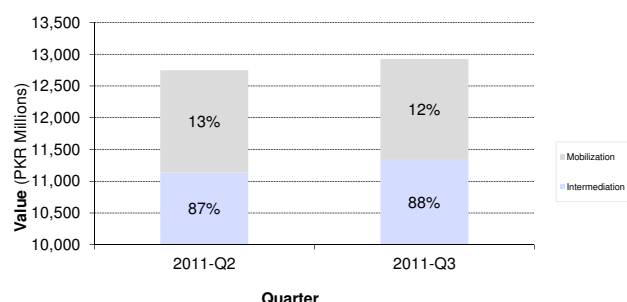
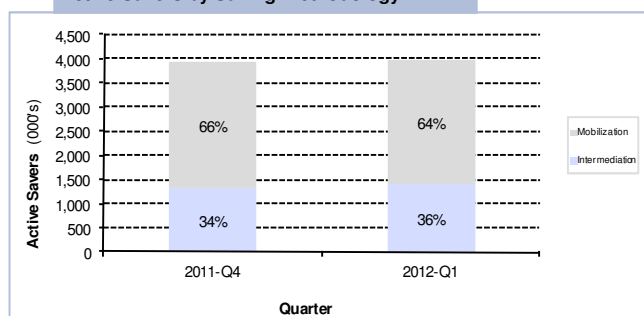


Value of Savings by Gender

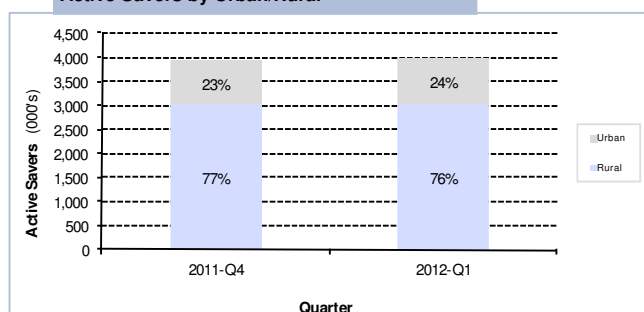


MICRO-SAVINGS PROVISION

Active Savers by Saving Methodology



Active Savers by Urban/Rural



Districts with Highest Outreach (Active Savers)

| | District | Active Savers (31 Mar) | Increase (1 Jan to 31 Mar) | |
|---|-------------|---------------------------|-------------------------------|------|
| | | | Net | % |
| 1 | Karachi | 495,681 | 31,493 | 6.8 |
| 2 | Bahawalpur | 276,221 | 11,046 | 4.2 |
| 3 | Tharparkar | 236,949 | 5,429 | 2.3 |
| 4 | Bhawalnagar | 225,889 | 6,124 | 2.8 |
| 5 | D.G. Khan | 139,561 | -3,192 | -2.2 |

MFPs with Largest Increase in Active Savers (Net)

| | MFP | Increase in Active Savers (1 Jan to 31 Mar) | |
|---|-----------|--|-------|
| | | Net | % |
| 1 | NRSP | 58,449 | 3.1 |
| 2 | TMFB | 39,934 | 6.2 |
| 3 | NRSP Bank | 29,693 | 202.2 |
| 4 | TRDP | 7,920 | 2.4 |
| 5 | KMFB | 7,200 | 5.9 |

MFPs with Largest Increase in Value of Savings (Net)

| | MFP | Increase in Value of Savings (1 Jan to 31 Mar) | |
|---|-----------|---|-----|
| | | Net | % |
| 1 | TMFB | 375,247,188 | 8.3 |
| 2 | KMFB | 44,169,214 | 3.9 |
| 3 | NRSP Bank | 23,890,412 | 3.8 |
| 4 | AMFB | 13,848,183 | 0.4 |
| 5 | NRSP | 5,171,571 | 0.4 |

Largest Providers of Micro-savings (Active Savers)

| | MFP | Active Savers (31 Mar) | Market Share (% of Active Savers) |
|---|-------|---------------------------|--------------------------------------|
| 1 | NRSP | 1,948,741 | 49.0 |
| 2 | TMFB | 681,320 | 17.1 |
| 3 | TRDP | 339,481 | 8.5 |
| 4 | KB | 294,730 | 7.4 |
| 5 | FMFBL | 244,914 | 6.2 |

Largest Providers of Micro-savings (Value of Savings)

| | MFP | Value of Savings (31 Mar) | Market Share (% of Active Savers) |
|---|-------|------------------------------|--------------------------------------|
| 1 | FMFBL | 5,718,158,522 | 37.6 |
| 2 | TMFB | 4,887,776,583 | 32.1 |
| 3 | NRSP | 1,291,872,795 | 8.5 |
| 4 | KMFB | 1,185,783,422 | 7.8 |
| 5 | KB | 1,129,496,898 | 7.4 |

MICRO-INSURANCE PROVISION

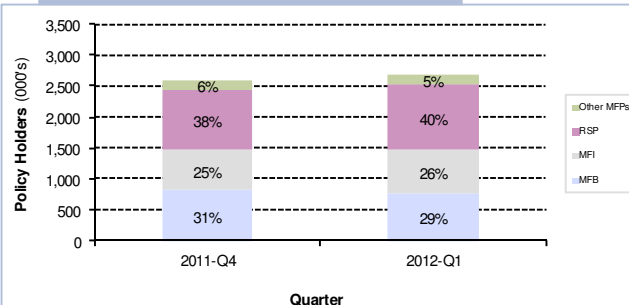
Summary of Micro-insurance Provision (All Pakistan)

| | | Type | | Peer Group | | | |
|----------------------------|-----------|---------|-------------|------------|---------|-----------|------------|
| | Total | Health | Credit Life | MFB | MFI | RSP | Other MFPs |
| Number of Policy Holders | | | | | | | |
| 2011-Q4 | 2,604,812 | 848,205 | 1,756,607 | 815,758 | 650,847 | 981,889 | 156,318 |
| 2012-Q1 | 2,680,798 | 847,116 | 1,833,682 | 773,019 | 692,990 | 1,067,659 | 147,130 |
| Sum Insured (PKR Millions) | | | | | | | |
| 2011-Q4 | 30,136 | | | 11,551 | 3,635 | 13,223 | 1,727 |
| 2012-Q1 | 31,361 | | | 11,406 | 4,068 | 14,232 | 1,654 |

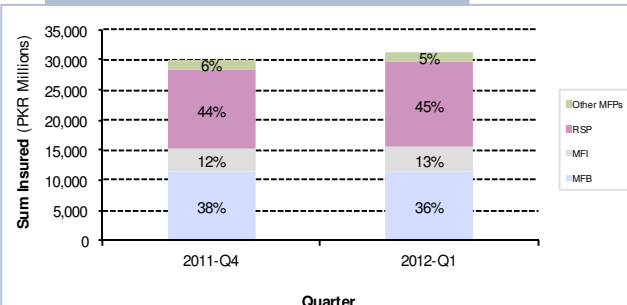
Micro-insurance Provision by MFPs

| | | MFPs offering Insurance | Type of Insurance offered | | | Peer Group | | | |
|-----------------------|-------|-------------------------|---------------------------|------|-------|------------|-----|-----|------------|
| | Total | | Health | Life | Other | MFB | MFI | RSP | Other MFPs |
| No. of Reporting MFPs | | | | | | | | | |
| 2011-Q4 | 29 | 19 | 10 | 15 | 0 | 4 | 5 | 4 | 6 |
| 2012-Q1 | 29 | 19 | 10 | 15 | 0 | 4 | 5 | 4 | 6 |

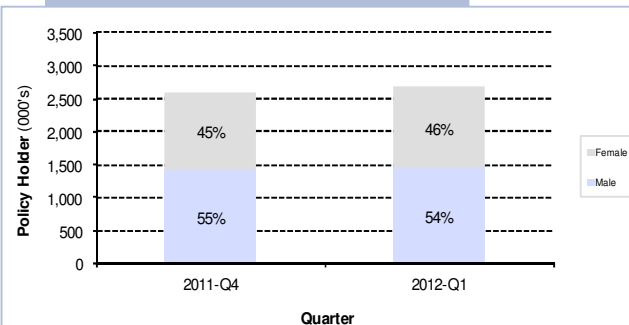
Policy Holders by Peer Group



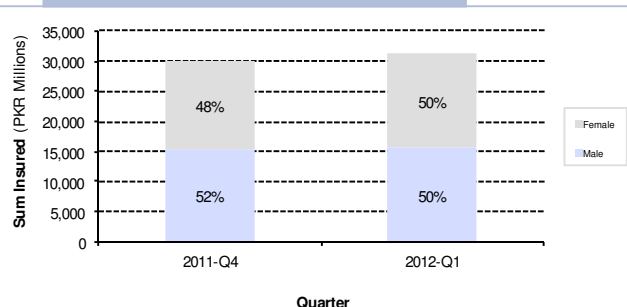
Sum Insured by Peer Group



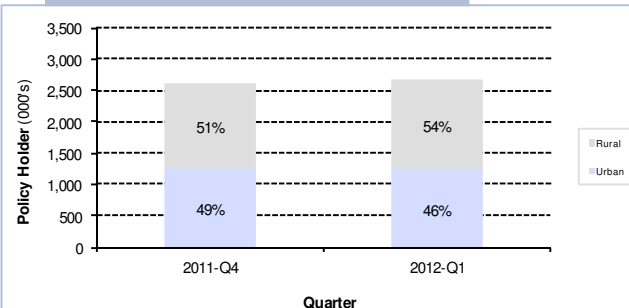
Policy Holders by Gender



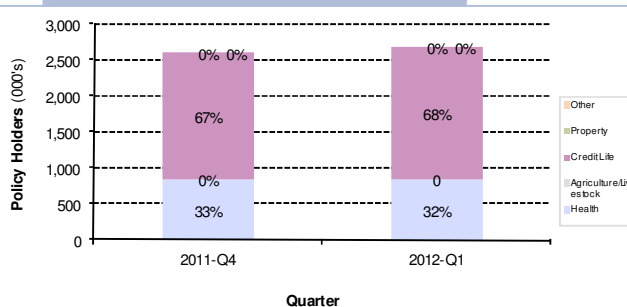
Sum Insured by Gender



Policy Holders by Urban/Rural



Policy Holders by Type



MICRO-INSURANCE PROVISION

Districts with Highest Outreach (Policy Holders)

| | District | Policy Holders (31 Mar) | Increase (1 Jan to 31 Mar) | |
|---|------------|----------------------------|-------------------------------|------|
| | | | Net | % |
| 1 | Lahore | 205,754 | -9,853 | -4.6 |
| 2 | Faisalabad | 165,938 | -5,405 | -3.2 |
| 3 | Karachi | 132,693 | 5,014 | 3.9 |
| 4 | Multan | 119,292 | -6,398 | -5.1 |
| 5 | Rawalpindi | 117,034 | 5,467 | 4.9 |

Top 5 Districts: Greatest Increase in Micro-Insurance Outreach

| | District | Policy Holders (31 Mar) | Growth (1 Jan to 31 Mar) | |
|---|----------------|----------------------------|-----------------------------|------|
| | | | Net | % |
| 1 | Tharparkar | 103,446 | 37,845 | 57.7 |
| 2 | Rahimyar Khan | 91,198 | 20,533 | 29.1 |
| 3 | Toba Tek Singh | 50,175 | 15,386 | 44.2 |
| 4 | Sargodha | 104,865 | 14,625 | 16.2 |
| 5 | Gujranwala | 105,413 | 12,063 | 12.9 |

Largest Providers of Micro-Insurance (Policy Holders)

| | MFP | Policy Holders (31 Mar) | Market Share (% of Policy Holders) |
|---|-------|----------------------------|---------------------------------------|
| 1 | NRSP | 671,122 | 25.0 |
| 2 | KASHF | 563,434 | 21.0 |
| 3 | KB | 350,085 | 13.1 |
| 4 | TRDP | 218,504 | 8.2 |
| 5 | FMFBL | 186,626 | 7.0 |

Largest Providers of Micro-Insurance (Sum Insured)

| | MFP | Sum Insured (31 Mar) | Market Share (% of Sum Insured) |
|---|-------|-------------------------|------------------------------------|
| 1 | NRSP | 10,683,454,000 | 34.1 |
| 2 | KB | 4,503,422,065 | 14.4 |
| 3 | PRSP | 3,511,010,000 | 11.2 |
| 4 | FMFBL | 3,487,686,508 | 11.1 |
| 5 | KASHF | 2,816,772,034 | 9.0 |

OUTREACH (ALL PAKISTAN)

| Province | Offices | | Microcredit | | Micro-Savings | | Micro-Insurance | | Potential Microfinance Market | Penetration Rate (%) |
|--------------------|--------------|----------|---------------------|-------------------------------|------------------|---------------------------|-------------------|-----------------------|----------------------------------|-------------------------|
| | Fixed | Mobile | Active Borrowers | Gross Loan Portfolio (PKR) | Active Savers | Value of Savings (PKR) | Policy Holders | Sum Insured (PKR) | | |
| Balochistan | 25 | - | 18,861 | 152,444,708 | 87,869 | 169,100,935 | 10,562 | 109,581,895 | 1,656,762 | 1.1 |
| KP | 55 | - | 77,709 | 768,460,217 | 246,509 | 747,550,054 | 52,447 | 537,235,220 | 4,083,817 | 1.9 |
| Punjab | 1,091 | - | 1,517,250 | 22,181,991,476 | 2,158,293 | 5,570,613,877 | 1,971,520 | 24,760,060,820 | 15,233,924 | 10.0 |
| Sindh | 465 | 2 | 569,008 | 8,762,291,454 | 1,247,719 | 7,599,312,961 | 595,845 | 4,929,104,304 | 6,357,795 | 8.9 |
| AJK | 27 | - | 26,203 | 248,364,515 | 168,346 | 68,193,611 | 34,880 | 636,218,410 | - | - |
| GB | 15 | - | 9,714 | 289,239,338 | 52,063 | 1,059,173,636 | 9,714 | 289,239,338 | - | - |
| FATA | - | - | - | - | - | - | - | - | - | - |
| ICT | 7 | - | 3,267 | 36,732,083 | 16,309 | 8,993,613 | 5,830 | 99,120,000 | 74,750 | 4.4 |
| Grand Total | 1,685 | 2 | 2,222,012 | 32,439,523,791 | 3,977,108 | 15,222,938,687 | 2,680,798 | 31,360,559,987 | 27,407,048 | 8.1 |

OUTREACH (District Level)

BALUCHISTAN

| District | Number of Branches/Units | | Microcredit | | Micro-Savings | | Micro-Insurance | | Potential Microfinance Market |
|----------------------|--------------------------|--------|------------------|----------------------------|---------------|------------------------|-----------------|-------------------|-------------------------------|
| | Fixed | Mobile | Active Borrowers | Gross Loan Portfolio (PKR) | Active Savers | Value of Savings (PKR) | Policy Holders | Sum Insured (PKR) | |
| Awaran | NRSP | | | | | | | | |
| | 1 | - | - | - | 9,427 | 884,351 | - | - | 26,054 |
| Barkhan | | | | | | | | | 31,881 |
| Bolan | | | | | | | | | |
| | | | | | | | | | 66,423 |
| Chagai ¹ | | | | | | | | | 54,814 |
| Dera Bugti | | | | | | | | | |
| | | | | | | | | | 43,770 |
| Gwadar | NRSP, POMFB | | | | | | | | |
| | 2 | - | 170 | 1,864,531 | 17,518 | 2,686,977 | 24 | 540,000 | 55,537 |
| Jafarabad | BRAC, KB | | | | | | | | |
| | 4 | - | 3,079 | 30,771,250 | 442 | 1,401,975 | 2,333 | 25,567,033 | 121,911 |
| Jhal Magsi | | | | | | | | | 29,887 |
| Kalat | | | | | | | | | |
| | | | | | | | | | 53,884 |
| Kech (Turbat) | NRSP | | | | | | | | |
| | 1 | - | - | - | 39,968 | 9,380,889 | - | - | 92,271 |
| Kharan | | | | | | | | | |
| | | | | | | | | | 47,948 |
| Khuzdar | | | | | | | | | 104,104 |
| Kohlu | | | | | | | | | |
| | | | | | | | | | 26,910 |
| Lasbela | 4 | - | 1,845 | 19,982,626 | - | - | 1,978 | 19,780,000 | 84,637 |
| Loralai | | | | | | | | | 76,879 |
| Mastung | | | | | | | | | 41,317 |
| Musakhel | | | | | | | | | |
| | | | | | | | | | 27,545 |
| Nasirabad | BRAC, KB | | | | | | | | |
| | 2 | - | 2,328 | 26,634,791 | 759 | 1,441,175 | 2,230 | 27,636,267 | 75,783 |
| Nushki ² | | | | | | | | | |
| | | | | | | | | | - |
| Panjgur | NRSP | | | | | | | | |
| | 1 | - | - | - | 14,892 | 444,219 | - | - | 51,074 |
| Pishin | | | | | | | | | |
| | | | | | | | | | 100,179 |
| Qila Abdullah | | | | | | | | | 115,112 |
| Qila Saifullah | | | | | | | | | |
| | | | | | | | | | 44,345 |
| Quetta | 10 | - | 11,439 | 73,191,510 | 4,863 | 152,861,349 | 3,997 | 36,058,595 | 174,437 |
| Sherani ³ | | | | | | | | | |
| | | | | | | | | | - |
| Sibi | | | | | | | | | 48,944 |
| Washuk | | | | | | | | | |
| | | | | | | | | | - |
| Zhob ⁴ | | | | | | | | | 53,848 |
| Ziarat | | | | | | | | | |
| | | | | | | | | | 7,268 |
| Total | 25 | - | 18,861 | 152,444,708 | 87,869 | 169,100,935 | 10,562 | 109,581,895 | 1,656,762 |

OUTREACH (District Level)

KHYBER-PAKHTUNKHWA (KP)

| District | Number of Branches/Units | | Microcredit | | Micro-Savings | | Micro-Insurance | | Potential Microfinance Market |
|----------------------|-------------------------------|--------|------------------|----------------------------|---------------|------------------------|-----------------|-------------------|-------------------------------|
| | Fixed | Mobile | Active Borrowers | Gross Loan Portfolio (PKR) | Active Savers | Value of Savings (PKR) | Policy Holders | Sum Insured (PKR) | |
| Abbottabad | KB, KMFB, SDF, SRSP, TMFB | | | | | | | | |
| | 5 | - | 8,082 | 112,745,268 | 14,493 | 28,987,230 | 6,731 | 57,139,210 | 180,672 |
| Bannu | | | | | | | | | |
| Batgram | | | | | | | | | 58,257 |
| Buner (Daggar) | | | | | | | | | |
| | | | | | | | | | |
| Charsadda | BRAC, KB, NRSP | | | | | | | | |
| | 4 | - | 5,391 | 38,011,590 | 25,844 | 2,889,928 | 4,319 | 36,587,979 | 271,736 |
| Chitral | FMFBL | | | | | | | | |
| | 5 | - | 2,979 | 77,602,990 | 23,323 | 536,470,397 | 2,979 | 77,602,990 | 84,846 |
| D.I. Khan | KB | | | | | | | | |
| | 1 | - | 3,305 | 42,486,993 | 4,690 | 11,797,825 | 2,557 | 38,203,167 | 221,328 |
| Hangu | | | | | | | | | |
| | | | | | | | | | |
| Haripur | KB, KMFB, SDF, SRSP | | | | | | | | |
| | 4 | - | 7,525 | 82,228,306 | 38,335 | 29,637,327 | 6,208 | 62,576,373 | 103,830 |
| Karak | | | | | | | | | |
| | | | | | | | | | |
| Kohat | KB, SRSP | | | | | | | | |
| | 2 | - | 6,541 | 41,235,860 | 548 | 496,311 | 2,819 | 23,859,277 | 114,908 |
| Kohistan | | | | | | | | | |
| | | | | | | | | | |
| Lakki Marwat | | | | | | | | | 107,505 |
| Lower Dir | | | | | | | | | |
| | | | | | | | | | |
| Malakand | KB, NRSP | | | | | | | | |
| | 2 | - | 1,770 | 16,749,508 | 26,373 | 18,493,595 | 1,530 | 15,440,172 | 106,429 |
| Mansehra | AKHUWAT, KB, KMFB, POMFB, SDF | | | | | | | | |
| | 5 | - | 5,394 | 50,519,879 | 23,661 | 32,218,184 | 3,461 | 28,949,560 | 271,288 |
| Mardan | KB, NRSP | | | | | | | | |
| | 2 | - | 11,183 | 96,348,134 | 40,239 | 17,936,400 | 3,578 | 30,524,920 | 354,988 |
| Mingora ⁵ | KB | | | | | | | | |
| | 1 | - | 1,544 | 10,964,313 | 281 | 18,575,036 | 1,136 | 9,251,061 | - |
| Nowshera | AKHUWAT, BRAC, KB, NRSP, SRSP | | | | | | | | |
| | 12 | - | 10,119 | 85,966,214 | 10,265 | 29,245,239 | 9,395 | 90,948,540 | 201,208 |
| Peshawar | AKHUWAT, BRAC, KB, NRSP, SRSP | | | | | | | | |
| | 7 | - | 8,959 | 53,283,936 | 5,729 | 12,988,380 | 5,030 | 40,460,632 | 451,548 |
| Shangla | | | | | | | | | |
| | | | | | | | | | 116,366 |
| Swabi | KB, NRSP, SVWVS | | | | | | | | |
| | 4 | - | 4,917 | 60,317,226 | 26,240 | 7,044,087 | 2,704 | 25,691,339 | 230,073 |
| Swat ⁶ | NRSP | | | | | | | | |
| | 1 | - | - | - | 6,488 | 770,115 | - | - | 286,555 |
| Tank | | | | | | | | | |
| | | | | | | | | | |
| Upper Dir | | | | | | | | | 142,427 |
| | | | | | | | | | |
| Total | 55 | - | 77,709 | 768,460,217 | 246,509 | 747,550,054 | 52,447 | 537,235,220 | 4,083,817 |

OUTREACH (District Level)

PUNJAB

| District | Number of Branches/Units | | Microcredit | | Micro-Savings | | Micro-Insurance | | Potential Microfinance Market |
|----------------------------|---|--------|------------------|----------------------------|---------------|------------------------|-----------------|-------------------|-------------------------------|
| | Fixed | Mobile | Active Borrowers | Gross Loan Portfolio (PKR) | Active Savers | Value of Savings (PKR) | Policy Holders | Sum Insured (PKR) | |
| Attock | KASHF, KB, KMFB, NRSP, POMFB | | | | | | | | |
| | 34 | - | 22,902 | 246,074,900 | 67,219 | 120,202,761 | 38,205 | 710,298,160 | 262,870 |
| Bahawalpur | AKHUWAT, ASA, FMFBL, KASHF, KB, NRSP, NRSP Bank, TMFB | | | | | | | | |
| | 29 | - | 72,337 | 1,280,743,860 | 276,221 | 350,887,145 | 70,428 | 945,829,273 | 461,777 |
| Bhakkar | KB, NRSP | | | | | | | | |
| | 16 | - | 29,943 | 430,948,283 | 130,096 | 59,372,754 | 48,993 | 1,010,185,901 | 252,453 |
| Bhawalnagar | AKHUWAT, ASA, KB, KMFB, NRSP, NRSP Bank | | | | | | | | |
| | 16 | - | 49,030 | 881,677,794 | 225,889 | 315,278,401 | 47,146 | 697,771,031 | 427,843 |
| Chakwal | AKHUWAT, KB, KMFB, NRSP, POMFB | | | | | | | | |
| | 25 | - | 14,013 | 161,268,226 | 62,761 | 127,229,274 | 21,831 | 449,050,287 | 219,565 |
| D.G. Khan | AKHUWAT, FMFBL, KB, NRSP, TMFB | | | | | | | | |
| | 20 | - | 31,940 | 614,628,737 | 139,561 | 147,757,147 | 36,783 | 711,138,036 | 419,252 |
| Faisalabad | AKHUWAT, ASA, ASASAH, CWCD, FMFBL, KASHF, KB, KMFB, NRSP, RCDS, TMFB | | | | | | | | |
| | 90 | - | 110,467 | 1,115,341,020 | 43,269 | 204,960,877 | 165,938 | 974,389,549 | 1,096,924 |
| Gujranwala ⁷ | AKHUWAT, ASA, ASASAH, BRAC, CWCD, FMFBL, JWS, KASHF, KB, KMFB, NRSP, OCT, OLP, PRSP, TMFB | | | | | | | | |
| | 69 | - | 92,489 | 1,568,325,218 | 65,937 | 249,728,126 | 105,413 | 966,381,385 | 735,741 |
| Gujrat | AKHUWAT, BRAC, JWS, KASHF, KB, KMFB, PRSP, TMFB | | | | | | | | |
| | 23 | - | 28,084 | 438,341,451 | 18,485 | 253,444,880 | 34,897 | 348,743,352 | 446,630 |
| Hafizabad | JWS, KASHF, KB, PRSP, TMFB | | | | | | | | |
| | 12 | - | 14,455 | 457,662,733 | 9,363 | 25,147,470 | 18,738 | 243,573,086 | 231,170 |
| Jhang | AKHUWAT, FMFBL, KASHF, KB, KMFB, NRSP, PRSP, TMFB | | | | | | | | |
| | 27 | - | 33,644 | 618,410,715 | 15,266 | 71,789,991 | 50,807 | 528,418,519 | 626,546 |
| Jhelum | AKHUWAT, KB, NRSP, PRSP | | | | | | | | |
| | 25 | - | 20,449 | 225,322,444 | 38,474 | 24,228,691 | 39,740 | 838,125,057 | 170,498 |
| Kasur | AKHUWAT, ASA, ASASAH, CSC, CWCD, DAMEN, FMFBL, KASHF, KB, KMFB, OLP, RCDS, TMFB | | | | | | | | |
| | 32 | - | 58,171 | 846,265,569 | 33,416 | 93,765,693 | 66,929 | 570,583,750 | 586,427 |
| Khanewal | AKHUWAT, ASA, ASASAH, CWCD, KASHF, KB, KMFB, NRSP, NRSP Bank | | | | | | | | |
| | 22 | - | 31,372 | 432,068,567 | 25,678 | 109,128,340 | 38,470 | 328,045,501 | 432,948 |
| Khushab | KASHF, KB, NRSP, PRSP | | | | | | | | |
| | 23 | - | 25,587 | 304,263,018 | 121,659 | 82,929,479 | 46,358 | 904,244,307 | 235,163 |
| Lahore | AKHUWAT, ASA, ASASAH, BRAC, CSC, CWCD, DAMEN, FMFBL, KASHF, KB, KMFB, NRSP, OLP, TMFB | | | | | | | | |
| | 136 | - | 183,037 | 2,242,368,771 | 77,099 | 724,119,354 | 205,754 | 1,578,011,929 | 872,760 |
| Leyyah | FMFBL, KB, PRSP | | | | | | | | |
| | 8 | - | 19,983 | 277,747,149 | 30,741 | 47,276,082 | 28,724 | 550,623,381 | 263,251 |
| Lodhran | AKHUWAT, FMFBL, KASHF, KB, NRSP, NRSP Bank, PRSP, TMFB | | | | | | | | |
| | 18 | - | 41,502 | 757,983,153 | 80,323 | 264,707,535 | 38,926 | 578,138,749 | 261,693 |
| Mandi Bahauddin | KASHF, KB, PRSP | | | | | | | | |
| | 5 | - | 5,966 | 62,163,072 | 1,456 | 2,435,385 | 8,148 | 58,765,996 | 298,371 |
| Mianwali | KB, NRSP, PRSP | | | | | | | | |
| | 19 | - | 25,467 | 316,149,333 | 63,547 | 10,301,429 | 44,758 | 973,454,404 | 252,413 |
| Multan | AKHUWAT, ASASAH, BRAC, CWCD, FMFBL, KASHF, KB, KMFB, NRSP, NRSP Bank, TMFB | | | | | | | | |
| | 65 | - | 87,608 | 1,160,268,644 | 44,318 | 310,139,472 | 119,292 | 1,108,297,572 | 689,339 |
| Muzaffargarh | AKHUWAT, BRAC, KASHF, KB, PRSP | | | | | | | | |
| | 8 | - | 11,323 | 155,733,528 | 10,893 | 20,681,375 | 11,442 | 173,156,456 | 570,580 |
| Nankana Sahib ⁸ | AKHUWAT, CWCD, DAMEN, PRSP, RCDS | | | | | | | | |
| | 12 | - | 11,096 | 203,699,626 | 3,747 | 2,387,690 | 5,356 | 90,898,721 | - |
| Narowal | KB, NRDP | | | | | | | | |
| | 6 | - | 7,410 | 94,896,006 | 1,287 | 14,132,929 | 4,316 | 60,343,554 | 268,902 |
| Okara | ASA, ASASAH, DAMEN, FMFBL, KASHF, KB, OLP, PRSP, TMFB | | | | | | | | |
| | 26 | - | 34,625 | 743,500,287 | 23,453 | 25,898,739 | 45,805 | 675,577,346 | 509,842 |
| Pakpattan | ASA, ASASAH, BRAC, FMFBL, KASHF, KB, KMFB, NRSP, NRSP Bank, PRSP, TMFB | | | | | | | | |
| | 21 | - | 32,292 | 493,956,167 | 36,333 | 80,924,881 | 40,699 | 562,223,575 | 281,988 |
| Rahimyar Khan | ASA, FMFBL, KASHF, KB, NRSP, NRSP Bank, PRSP, TMFB | | | | | | | | |
| | 40 | - | 67,469 | 1,314,350,915 | 111,498 | 365,055,221 | 91,198 | 1,545,609,011 | 585,705 |

OUTREACH (District Level)

PUNJAB

| District | Number of Branches/Units | | Microcredit | | Micro-Savings | | Micro-Insurance | | Potential Microfinance Market |
|-------------------------|---|--------|------------------|----------------------------|---------------|------------------------|-----------------|-------------------|-------------------------------|
| | Fixed | Mobile | Active Borrowers | Gross Loan Portfolio (PKR) | Active Savers | Value of Savings (PKR) | Policy Holders | Sum Insured (PKR) | |
| Rajapur | AKHUWAT, KB, NRSP, OCT | | | | | | | | |
| | 13 | - | 33,618 | 575,556,582 | 102,624 | 130,080,628 | 45,309 | 872,920,473 | 260,436 |
| Rawalpindi ⁹ | AKHUWAT, BRAC, FMFBL, KASHF, KB, KMFB, NRSP, OCT, POMFB, TMFB | | | | | | | | |
| | 76 | - | 71,367 | 840,094,508 | 101,461 | 803,892,900 | 117,034 | 1,341,349,199 | 327,457 |
| Sahiwal | AKHUWAT, ASA, ASASAH, BRAC, CWCD, FMFBL, KASHF, KB, KMFB, NRSP, NRSP Bank, TMFB | | | | | | | | |
| | 30 | - | 40,119 | 524,774,588 | 33,369 | 138,529,456 | 43,317 | 410,512,852 | 395,468 |
| Sargodha | AKHUWAT, ASA, FMFBL, KASHF, KB, KMFB, NRSP, PRSP, TMFB | | | | | | | | |
| | 43 | - | 58,876 | 765,106,959 | 24,842 | 76,770,633 | 104,865 | 1,554,523,216 | 671,679 |
| Sheikhupura | AKHUWAT, ASA, BRAC, CWCD, DAMEN, KASHF, KB, OLP, PRSP, RCDS | | | | | | | | |
| | 29 | - | 43,622 | 513,337,289 | 15,781 | 12,776,667 | 44,110 | 494,527,303 | 831,522 |
| Sialkot | ASA, BRAC, JWS, KASHF, KB, KMFB, NRSP, PRSP, TMFB | | | | | | | | |
| | 33 | - | 37,508 | 522,044,786 | 20,933 | 89,194,832 | 44,549 | 409,410,763 | 501,997 |
| Toba Tek Singh | AKHUWAT, KASHF, KB, NRSP, NRSP Bank, PRSP | | | | | | | | |
| | 15 | - | 29,639 | 416,364,029 | 32,706 | 90,693,295 | 50,175 | 847,873,446 | 309,316 |
| Vihari | AGAHE, ASA, ASASAH, FMFBL, KASHF, KB, KMFB, NRSP, NRSP Bank, PRSP | | | | | | | | |
| | 25 | - | 39,840 | 580,553,549 | 68,588 | 124,764,345 | 47,067 | 647,065,680 | 475,398 |
| Total | 1,091 | - | 1,517,250 | 22,181,991,476 | 2,158,293 | 5,570,613,877 | 1,971,520 | 24,760,060,820 | 15,233,924 |

SINDH

| District | Number of Branches/Units | | Microcredit | | Micro-Savings | | Micro-Insurance | | Potential Microfinance Market |
|---------------------------|--|--------|------------------|----------------------------|---------------|------------------------|-----------------|-------------------|-------------------------------|
| | Fixed | Mobile | Active Borrowers | Gross Loan Portfolio (PKR) | Active Savers | Value of Savings (PKR) | Policy Holders | Sum Insured (PKR) | |
| Badin | ASA, FMFBL, KB, NRSP, POMFB | | | | | | | | |
| | 15 | - | 14,895 | 244,328,502 | 83,948 | 71,882,097 | 12,877 | 270,990,987 | 294,781 |
| Dadu ¹⁰ | FMFBL, KB, OCT, TRDP | | | | | | | | |
| | 19 | - | 19,832 | 199,640,286 | 37,644 | 64,430,269 | 52,880 | 87,464,951 | 447,305 |
| Ghotki | ASA, FMFBL, KB, OCT, SRSO | | | | | | | | |
| | 16 | - | 26,136 | 507,602,207 | 18,155 | 49,554,118 | 16,735 | 314,468,573 | 248,442 |
| Hyderabad ¹¹ | ASA, BRAC, FMFBL, KB, KMFB, NRSP, OCT, POMFB, TMFB | | | | | | | | |
| | 39 | - | 45,983 | 681,007,330 | 46,087 | 297,114,099 | 41,157 | 737,471,241 | 517,652 |
| Jacobabad | BRAC, FMFBL, KB, SRSO | | | | | | | | |
| | 5 | - | 10,833 | 135,945,060 | 4,530 | 41,246,692 | 3,003 | 42,769,085 | 361,146 |
| Jamshoro ¹² | ASA, BRAC, FMFBL, TRDP | | | | | | | | |
| | 4 | - | 4,029 | 46,988,360 | 12,615 | 18,736,052 | 13,896 | 33,918,763 | - |
| Karachi ¹³ | AMFB, ASA, BRAC, FMFBL, KASHF, KB, KMFB, NRSP, OCT, OLP, POMFB, TMFB | | | | | | | | |
| | 114 | 1 | 137,783 | 2,234,041,737 | 495,681 | 6,204,975,442 | 132,693 | 1,218,696,823 | 1,329,990 |
| Khairpur ¹⁴ | ASA, FMFBL, KB, OCT, SRSO, TMFB | | | | | | | | |
| | 12 | - | 27,091 | 464,002,127 | 11,438 | 81,445,508 | 11,779 | 251,340,994 | 401,853 |
| Larkana | ASA, FMFBL, KB, OCT, SRSO | | | | | | | | |
| | 17 | - | 22,662 | 331,200,210 | 18,640 | 60,343,302 | 12,163 | 166,493,027 | 534,891 |
| Matyan ¹⁵ | ASA, BRAC, FMFBL, KB, NRSP, NRSP Bank, OCT, SAFWCO, SRSO, TMFB | | | | | | | | |
| | 26 | - | 30,643 | 480,124,546 | 32,261 | 62,081,906 | 21,164 | 211,698,306 | - |
| Mirpur Khas ¹⁶ | ASA, FMFBL, KB, NRSP, POMFB, TMFB, TRDP | | | | | | | | |
| | 26 | - | 24,480 | 384,511,126 | 63,723 | 54,845,535 | 17,289 | 213,190,918 | 210,494 |
| Naushahro Feroze | ASA, FMFBL, KB, OCT | | | | | | | | |
| | 9 | - | 15,931 | 218,136,135 | 1,894 | 6,804,343 | 5,049 | 99,041,300 | 266,462 |
| Nawabshah | ASA, FMFBL, KB, KMFB, NRSP, NRSP Bank, OCT, SAFWCO, SRSO, TMFB | | | | | | | | |
| | 24 | - | 33,202 | 576,124,722 | 19,448 | 50,440,507 | 16,831 | 173,515,060 | 225,430 |
| Sanghar | ASA, FMFBL, KB, OCT, SAFWCO, TRDP | | | | | | | | |
| | 22 | 1 | 35,423 | 435,922,174 | 1,193 | 6,482,290 | 25,641 | 140,340,686 | 354,133 |

OUTREACH (District Level)

SINDH

| District | Number of Branches/Units | | Microcredit | | Micro-Savings | | Micro-Insurance | | Potential Microfinance Market |
|------------------------------|--------------------------|----------|------------------|----------------------------|------------------|------------------------|-----------------|----------------------|-------------------------------|
| | Fixed | Mobile | Active Borrowers | Gross Loan Portfolio (PKR) | Active Savers | Value of Savings (PKR) | Policy Holders | Sum Insured (PKR) | |
| Sehwan Sharif | | | | | | | | | - |
| Shehdad Kot | 2 | - | 3,256 | 49,551,356 | 6,574 | 13,809,819 | 3,254 | 49,533,732 | - |
| Shikarpur | 13 | - | 8,611 | 115,165,257 | 2,096 | 314,400 | 4,794 | 40,642,154 | 237,633 |
| Sukkur | 19 | - | 28,102 | 550,151,909 | 15,111 | 48,130,755 | 18,709 | 296,056,780 | 213,080 |
| Tando Allahyar ¹⁷ | 16 | - | 19,197 | 326,915,104 | 22,734 | 48,445,923 | 11,953 | 170,387,748 | - |
| Tando Jam | 3 | - | 2,344 | 53,323,337 | 2,243 | 27,005,366 | 1,101 | 29,720,812 | - |
| Tando Muhammad Khan | 5 | - | 7,544 | 153,586,565 | 16,183 | 55,086,900 | 8,301 | 168,279,944 | - |
| Tharparkar | 18 | - | 19,083 | 183,523,664 | 236,949 | 136,705,637 | 103,446 | 73,353,971 | 283,491 |
| Thatta | 12 | - | 8,905 | 120,947,095 | 36,555 | 129,196,839 | 3,790 | 82,462,201 | 245,046 |
| Umer Kot | 29 | - | 23,043 | 269,552,645 | 62,017 | 70,235,162 | 57,340 | 57,266,248 | 185,966 |
| Total | 465 | 2 | 569,008 | 8,762,291,454 | 1,247,719 | 7,599,312,961 | 595,845 | 4,929,104,304 | 6,357,795 |

AZAD JAMMU AND KASHMIR (AJK)

| District | Number of Branches/Units | | Microcredit | | Micro-Savings | | Micro-Insurance | | Potential Microfinance Market ¹⁸ |
|--------------|--------------------------|----------|------------------|----------------------------|----------------|------------------------|-----------------|--------------------|---|
| | Fixed | Mobile | Active Borrowers | Gross Loan Portfolio (PKR) | Active Savers | Value of Savings (PKR) | Policy Holders | Sum Insured (PKR) | |
| Bagh | 6 | - | 6,557 | 54,050,534 | 30,949 | 16,005,011 | 9,213 | 173,191,851 | - |
| Bhimber | | | | | | | | | - |
| Kotli | 9 | - | 6,735 | 60,232,313 | 37,018 | 5,532,509 | 13,470 | 303,075,000 | - |
| Mirpur | | | | | | | | | - |
| Muzaffarabad | 7 | - | 9,089 | 86,379,578 | 45,085 | 20,089,163 | 7,806 | 105,950,773 | - |
| Neelum | | | | | | | | | - |
| Poonch | 3 | - | 3,281 | 41,784,494 | 44,601 | 24,594,797 | 3,309 | 29,655,786 | - |
| Sudhnati | 2 | - | 541 | 5,917,596 | 10,693 | 1,972,131 | 1,082 | 24,345,000 | - |
| Total | 27 | - | 26,203 | 248,364,515 | 168,346 | 68,193,611 | 34,880 | 636,218,410 | - |

OUTREACH (District Level)

GILGIT-BALTISTAN (GB)

| District | Number of Branches/Units | | Microcredit | | Micro-Savings | | Micro-Insurance | | Potential Microfinance Market ¹⁹ |
|----------|--------------------------|--------|------------------|----------------------------|---------------|------------------------|-----------------|-------------------|---|
| | Fixed | Mobile | Active Borrowers | Gross Loan Portfolio (PKR) | Active Savers | Value of Savings (PKR) | Policy Holders | Sum Insured (PKR) | |
| Astore | FVFB | | | | | | | | |
| | 1 | - | 633 | 23,695,315 | 2,840 | 69,227,000 | 633 | 23,695,315 | - |
| Diamer | | | | | | | | | - |
| Ghanche | FVFB | | | | | | | | |
| | 1 | - | 574 | 21,750,163 | 4,884 | 134,635,327 | 574 | 21,750,163 | - |
| Ghizer | FVFB | | | | | | | | |
| | 5 | - | 3,390 | 93,654,339 | 16,962 | 201,584,846 | 3,390 | 93,654,339 | - |
| Gilgit | FVFB | | | | | | | | |
| | 4 | - | 1,829 | 65,906,470 | 18,412 | 512,698,546 | 1,829 | 65,906,470 | - |
| Skardu | FVFB | | | | | | | | |
| | 4 | - | 3,288 | 84,233,051 | 8,965 | 141,027,917 | 3,288 | 84,233,051 | - |
| Total | 15 | - | 9,714 | 289,239,338 | 52,063 | 1,059,173,636 | 9,714 | 289,239,338 | - |

FEDERALLY ADMINSTRATED TRIBAL AREAS (FATA)

| District | Number of Branches/Units | | Microcredit | | Micro-Savings | | Micro-Insurance | | Potential Microfinance Market ²⁰ |
|------------------|--------------------------|----------|------------------|----------------------------|---------------|------------------------|-----------------|-------------------|---|
| | Fixed | Mobile | Active Borrowers | Gross Loan Portfolio (PKR) | Active Savers | Value of Savings (PKR) | Policy Holders | Sum Insured (PKR) | |
| Bajaur | | | | | | | | | - |
| Khyber | | | | | | | | | - |
| Kurram | | | | | | | | | - |
| Mohmand | | | | | | | | | - |
| North Waziristan | | | | | | | | | |
| | | | | | | | | | - |
| Orakzai | | | | | | | | | - |
| South Waziristan | | | | | | | | | |
| | | | | | | | | | - |
| Total | - | - | - | - | - | - | - | - | - |

ISLAMABAD CAPITAL TERRITORY (ICT)

| District | Number of Branches/Units | | Microcredit | | Micro-Savings | | Micro-Insurance | | Potential Microfinance Market |
|-----------|--------------------------|--------|------------------|----------------------------|---------------|------------------------|-----------------|-------------------|-------------------------------|
| | Fixed | Mobile | Active Borrowers | Gross Loan Portfolio (PKR) | Active Savers | Value of Savings (PKR) | Policy Holders | Sum Insured (PKR) | |
| Islamabad | NRSP, POMFB | | | | | | | | |
| | 7 | - | 3,267 | 36,732,083 | 16,309 | 8,993,613 | 5,830 | 99,120,000 | 74,750 |

- ¹ Chagai district was divided into two districts (Nushki and Chagai) in 2005. The potential microfinance market estimate for Chagai is therefore an overestimation (aggregate of potential markets for Nushki and Chagai).
- ² Population data for Nushki district is not available. Nushki was carved out of Chagai district in 2005. Thus, the potential microfinance market estimate for Chagai is an aggregate of the potential market for Chagai and Nushki.
- ³ Population data for Sherani district is not available. Sherani was carved out of Zhob district in 2005.
- ⁴ Zhob was divided into two districts (Zhob and Sherani) in 2005. The potential microfinance market estimate for Zhob is therefore an overestimation (aggregate of potential markets for Zhob and Sherani).
- ⁵ Population data for Mingora district is not available. Mingora was carved out of Swat district in 2005. Thus, the potential microfinance market estimate for the district of Swat is an aggregate of the potential market for Mingora and Swat.
- ⁶ Swat district was divided into two districts (Swat and Mingora) in 2005. The potential market estimate for Swat is therefore an overestimation (aggregate of potential markets for Mingora and Swat). The estimate is based on 1998 DCR population data available for Swat.
- ⁷ OCT does not provide retail microcredit services in Gujranwala and Khushab. It wholesales funds to partner organizations: Mehran Education Welfare Society, and Soan Valley Development Program, respectively.
- ⁸ Population data for the district of Nankana Sahib is not available. The district was carved out of Sheikhupura district in 2005. Thus, the estimate for the district of Sheikhupura is an aggregate of the potential market for Sheikhupura and Nankana Sahib (based on 1998 DCR population data available for Sheikhupura).
- ⁹ OCT does not provide retail microcredit services in Rawalpindi. It wholesales funds to a partner organization: Alfalah Development Organization.
- ¹⁰ OCT does not provide retail microcredit services in Dadu. It wholesales funds to a partner organization: Soofi Shah Inayat Shaheed Sanghat.
- ¹¹ Hyderabad district was divided into four districts in 2006. These are Hyderabad, Matyari, Tando Muhammad Khan, and Tando Allahyar. Thus, the potential microfinance market estimate for Hyderabad is an aggregate of all four resulting districts (based on 1998 DCR population data available for Hyderabad).
- ¹² Population data for Jamshoro district is not available. The district is new and was carved out of Dadu district in 2006. Thus, the estimate for Dadu also includes the estimate for the recently created Jamshoro district.
- ¹³ The market estimate for Karachi is the aggregate of four districts namely, Central, West, East, and South.
- ¹⁴ OCT does not provide retail microcredit services in Khairpur. It wholesales funds to partner organizations: Khajji Cooperative Society, Goth Seenghar, and Marvi Rural Development Organization.
- ¹⁵ Population data for Matyari district is not available. The district was carved out of Hyderabad district in 2006. Thus, the estimate for Hyderabad also includes the estimate for the recently created Matyari district.
- ¹⁶ OCT does not provide retail microcredit services in Mirpur Khas, Nawabshah, Naushahro Feroze, Thatta and Umer Kot. It wholesales funds to a number of partner organizations: Sindh Rural Partner Organization; Shah Sachal Sami Welfare Association; Village Welfare Society; Sindh Community Development Organization; Ghulam Qadir Group; and Shama Roshan Social Welfare Development Organization, respectively.
- ¹⁷ Population data for districts Tando Allahyar and Tando Muhammad Khan is not available. The districts were carved out of Hyderabad district in 2006. Thus, the microfinance market estimate for Hyderabad is an aggregate of the potential markets in the recently created Tando Allahyar, Matyari and Tando Muhammad Khan districts.
- ¹⁸ Due to unavailability of population data for the Azad Jammu and Kashmir (AJK) districts, the potential microfinance market could not be estimated.
- ¹⁹ Due to unavailability of population data for Gilgit-Baltistan (GB) the potential microfinance market could not be estimated.
- ²⁰ Due to unavailability of population data for the Federally Administered Tribal Areas (FATA), the potential microfinance market could not be estimated.

REPORTING ORGANIZATIONS

| Category | MFP | Reporting Period | |
|--|---|------------------|-----------|
| | | Quarter 4 | Quarter 1 |
| | | 2011 | 2012 |
| MFB Microfinance Bank licensed and prudentially regulated by the State Bank of Pakistan to exclusively service microfinance market | Apna MicroFinance Bank Ltd. (formerly NMFB) | ✓ | ✓ |
| | Kashf Microfinance Bank (KMFB) | ✓ | ✓ |
| | Khushhali Bank (KB) | ✓ | ✓ |
| | National Rural Support Programme Bank Ltd. (NRSP Bank) | ✓ | ✓ |
| | Pak-Oman Microfinance Bank Ltd. (POMFB) | ✓ | ✓ |
| | Rozgar Microfinance Bank Ltd. (RMFB) | x | x |
| | Tameer Microfinance Bank Ltd. (TMFB) | ✓ | ✓ |
| MFI Microfinance institution providing specialized microfinance services | The First MicroFinanceBank Ltd. (FMFB) | ✓ | ✓ |
| | Akhuwat | ✓ | ✓ |
| | ASA -- Pakistan | ✓ | ✓ |
| | Asasah | ✓ | ✓ |
| | Centre for Women Cooperative Development (CWCD) | ✓ | ✓ |
| | Community Support Concern (CSC) | ✓ | ✓ |
| | Development Action for Mobilization and Emancipation (DAMEN) | ✓ | ✓ |
| | Kashf Foundation | ✓ | ✓ |
| | Orangi Charitable Trust (OCT) | ✓ | ✓ |
| | Sindh Agricultural and Forestry Workers' Coordinating Organization (SAFWCO) | ✓ | ✓ |
| RSP Rural support programme running microfinance operation as part of multi-dimensional rural development programme | National Rural Support Programme (NRSP) | ✓ | ✓ |
| | Punjab Rural Support Programme (PRSP) | ✓ | ✓ |
| | Sarhad Rural Support Programme (SRSP) | ✓ | ✓ |
| | Sindh Rural Support Organization (SRSO) | ✓ | ✓ |
| | Thardeep Rural Development Programme (TRDP) | ✓ | ✓ |
| Others Organizations running microfinance operations as part of multi-dimensional service offering | Association for Gender Awareness and Human Empowerment (AGAHE) | ✓ | ✓ |
| | BRAC -- Pakistan | ✓ | ✓ |
| | Jinnah Welfare Society (JWS) | ✓ | ✓ |
| | Narowal Rural Development Programme (NRDP) | ✓ | ✓ |
| | Organization for Participatory Development (OPD) | x | x |
| | Rural Community Development Society (RCDS) | ✓ | ✓ |
| | Sungi Development Foundation (SDF) | ✓ | ✓ |
| | Support With Working Solutions (SWWS) | ✓ | ✓ |
| | ORIX Leasing Pakistan Ltd. (OLP) | ✓ | ✓ |

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