

	Quarter		Change	
	Q3 - 2018	Q2 - 2018	Units	%
Number of Branches/Units	4,068	3,948	120	3.0
Number of Districts Covered	136	138	-2	-1.4
Penetration Rate(%)	32.5	31.5	1	3.2
Active Borrowers	6,664,040	6,460,015	204,025	3.2
Gross Loan Portfolio (PKR Millions)	254,612	239,364	15,248	6.4
Number of Loans Disbursed	1,495,901	1,735,131	-239,230	-13.8
Disbursements (PKR Millions)	77,323	88,947	-11,624	-13.1
Average Loan Size(PKR)	51,690	51,262	428	0.8
Number of Savers	29,992,999	25,799,503	4,193,496	16.2
Value of Savings (PKR Millions)	204,771	209,298	-4,527	-2.2
Average Saving Balance (PKR)	6,827	8,112	-1,285	-15.8
Number of Policy Holders	8,140,707	8,023,973	116,734	1.4
Sum Insured (PKR Millions)	234,351	227,405	6,946	3.0

Microcredit outreach grew by 3.2% during the third quarter of 2018 to close at 6.66 million active borrowers. The Gross Loan Portfolio (GLP) also witnessed an increase of 6.4%, reaching PKR 254 billion.

Akhuwat led the market in terms of Active Borrowers with a share of 14.8% (985 thousand) and KBL remained the largest provider of microcredit in terms of GLP with a market share of 15.3% (PKR 39 Billion). The loans disbursed in this quarter decreased by 13.8% (Q3: 1.5 Million, Q2: 1.7 Million) which led to a consequent decrease in the total disbursements by 13% (Q3: PKR 77.3 Billion, Q2: PKR 88.9 Billion). This seasonal decline in the agricultural portfolio was due to the Crop Cycles in the 3rd quarter. MFBs continued to dominate the market with 45% of active borrowers and 68% of the GLP while NBMFIs held the remainder 55% share of active borrowers and a 32% share in GLP. With a presence in 88 districts, Akhuwat maintained the largest presence in the country while KBL and FMFB followed closely with outreach in 80 and 73 districts respectively. Overall, sector PAR>30 increased marginally to 2.2% (Q2: 1.4%) on account of MFBs. This could also be due to the seasonality of their business activities in this quarter.

The quarter under review also witnessed a notable increase of 16.2% in the total number of active savers (Q3: 29.9m, Q2: 25.7m). The surge in depositors was mainly led by TMFB and MMFB, which added 2.2 million and 1.6 million depositors respectively. The total deposits experienced a decrease of 2% (Q3: PKR 204.7bn, Q2: PKR 209.3bn). The decrease in the value of savings was attributable to TMFBs' BISP related withdrawals from M-Wallets of over PKR 5 Billion. NRSP-B and MMFB also experienced a significant decline in their deposit portfolio because of unfavorable deposit rates. Thus, to offset this effect, more depositor and corporate clients were taken onboard causing a spike in volume of active savers. A significant rise in SMFB's deposit portfolio was also observed as the relatively new player is now focusing on the saving side of their operations. MMFB remained the largest provider of micro-savings in terms of Active Savers, with total savers of 15m (Q2: 13.4m) and a market share of 50% (Q2: 52%) while KBL maintained its position as the largest provider in terms of Deposits, with PKR 47Bn (Q2: PKR 47.6bn) and a market share of 23% (Q2: 22.8%). Female savers decreased to 21% while holding 19% of the total value of savings, and depositors in rural regions decreased to 41% (Q2: 49%) of the total savers. M-Wallets also increased to 67% of total deposit accounts (Q2: 63%) while branches still hold majority of the deposits at 91% (Q2: 93%).

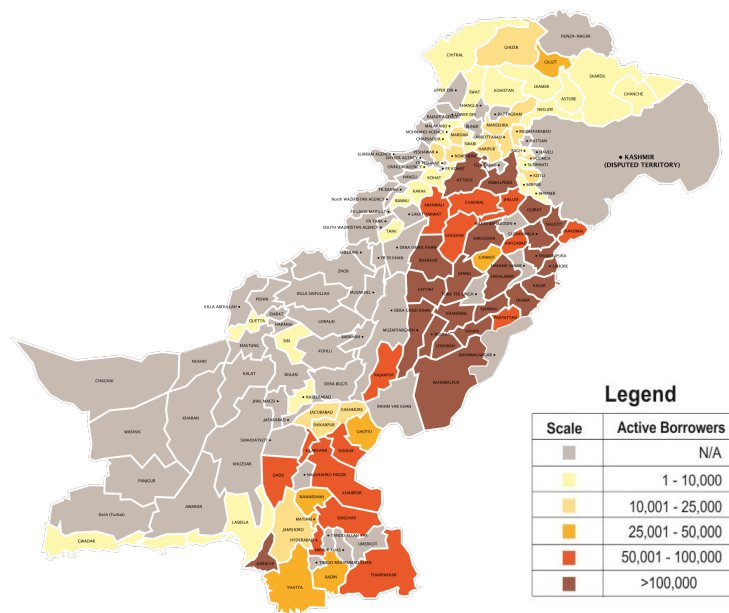
Micro-Insurance outreach also increased slightly by 1.4% reaching 8.1 million Policy Holders (Q2: 8m). Consequently, the total sum insured also increased by 3% crossing PKR 234 billion (Q2: 227b). Policy holders in terms of peer groups maintained their respective market shares with MFIs, MFBs and RSPs holding 49%, 34% and 17% each. However, MFBs continue to hold the major chunk of the portfolio of Sum Insured at 50%. The share of policy holders attributable to credit life stood at 55% where as 45% was attributable to health insurance. KF remained the largest provider of micro-insurance in terms of policy holders with 2.4 million and sum insured with over PKR 58 billion.

The overall industry penetration increased to 32.5% as compared to 31.5% last quarter indicating an upsurge in outreach. The number of branches for the industry also increased by 3% as TMF, NRSP-B, FFO, Damen and Akhuwat expanded their operations, increasing the total to 4,068 branches nationwide. This quarter, the addition of a new indicator highlighting marginalized clients was also incorporated in the MicroWatch. It was identified that 1% of the clientele of the sector was characterized as the youth, disabled and transgender combined.

## DISTRIBUTION OF ACTIVE BORROWERS

### Top 5 Districts: Greatest Increase in Microcredit Outreach

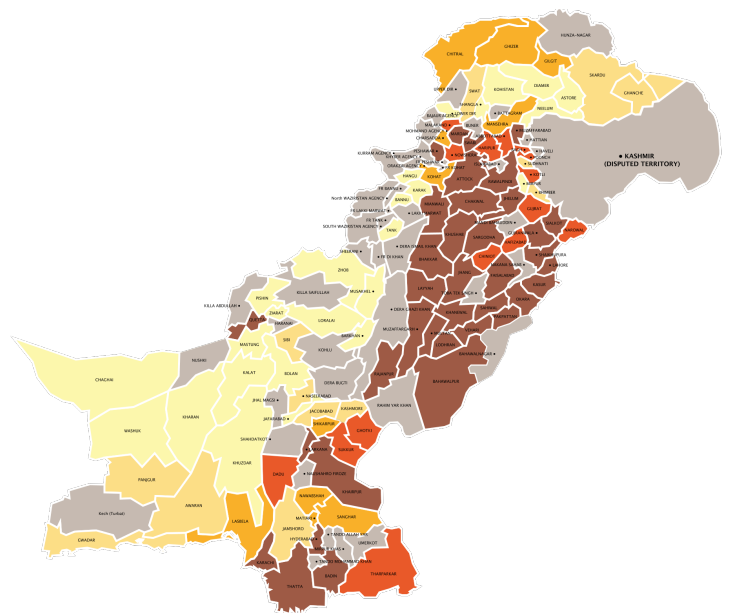
	District	Active Borrowers (Q3)	Growth (Q2 to Q3)	
			Net	%
1	Gujranwala	244,982	14,759	6.4
2	Faisalabad	303,714	12,545	4.3
3	Karachi	244,397	12,263	5.3
4	Sargodha	187,252	11,203	6.4
5	Hyderabad	93,801	9,907	11.8



## DISTRIBUTION OF ACTIVE SAVERS

### Top 5 Districts: Greatest Increase in Savings Outreach

	District	Active Savers (Q3)	Growth (Q2 to Q3)	
			Net	%
1	Karachi	4,959,599	2,315,902	87.6
2	Lahore	11,163,541	1,356,693	13.8
3	South Waziristan Agency	559,438	553,893	9,989.0
4	Rawalpindi	559,278	292,991	110.0
5	Qila Abdullah	83,212	81,993	6,726.2



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 (Zhub)

## MICROCREDIT PROVISION

### Summary of Microcredit Provision (All Pakistan)

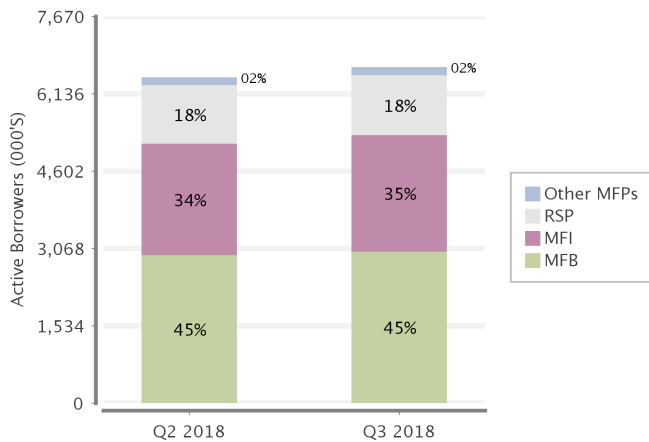
		Lending Methodology			Asset Type		Peer Group			
	Total	Group	Individual	MSE	Secured	Unsecured	MFB	MFI	RSP	Other MFPS
Number of Branches/Units										
Q2	3,948	-	-	-	-	-	1,167	1,667	1,007	107
Q3	4,068	-	-	-	-	-	1,198	1,729	1,029	112
Active Borrowers										
Q2	6,460,015	2,911,356	3,432,336	116,323	582,441	5,877,574	2,929,664	2,214,331	1,161,103	154,917
Q3	6,664,040	2,857,273	3,678,624	128,143	767,404	5,896,636	3,002,379	2,311,275	1,187,193	163,193
Gross Loan Portfolio(PKR Millions)										
Q2	239,364	71,906	150,247	17,212	28,735	210,629	162,532	46,534	26,117	4,180
Q3	254,612	70,379	165,305	18,928	30,717	223,895	172,306	49,578	28,038	4,691
Portfolio at Risk > 30 days (Percentage)										
Q2	1.4	-	-	-	-	-	2.1	0.5	0.3	3.1
Q3	2.2	-	-	-	-	-	3.5	1.1	0.9	3.7
Average Loan Balance (PKR)										
Q2	37,053	24,698	43,774	147,965	49,335	35,836	55,478	21,015	22,494	26,984
Q3	38,207	24,632	44,937	147,711	40,028	37,970	57,390	21,450	23,617	28,747
Number of Loans Disbursed										
Q2	1,735,131	777,095	929,847	28,189	-	-	802,447	559,171	338,736	34,777
Q3	1,495,901	601,556	870,872	23,473	-	-	655,003	517,721	286,632	36,545
Disbursements (PKR Millions)										
Q2	88,947	33,259	50,078	5,610	-	-	53,512	20,904	12,800	1,731
Q3	77,323	24,870	47,096	5,357	-	-	44,537	19,830	10,945	2,012
Average Loan Size (PKR)										
Q2	51,262	42,799	53,857	199,013	-	-	66,686	37,385	37,787	49,771
Q3	51,690	41,343	54,079	228,236	-	-	67,995	38,302	38,184	55,047

### Districts with Highest Growth (Net) by Province

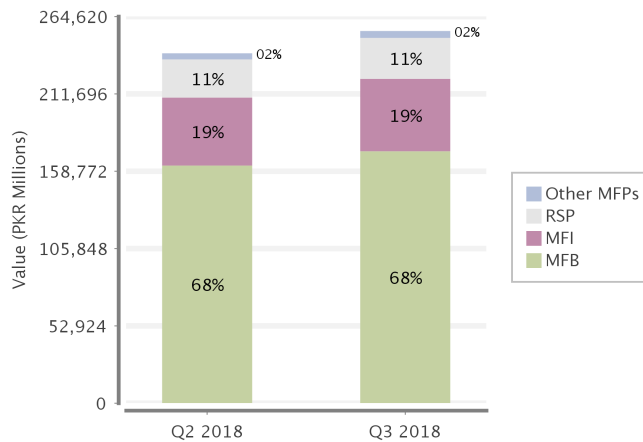
	Province	District	Active Borrowers (Q3)	Growth (Q2toQ3)		Potential Microfinance Market	Penetration Rate(%)
			A	Net	%	B	(A/B)x100
1	AJK	Muzaffarabad	21,143	2,877	15.8	-	-
2		Kotli	15,859	1,017	6.9	-	-
3		Poonch	10,780	1,364	14.5	-	-
1	Balochistan	Quetta	4,325	399	10.2	-	-
2		Nasirabad	2,882	-1,042	-26.6	-	-
3		Lasbela	1,152	-105	-8.4	-	-
1	Gilgit-Baltistan	Gilgit	27,220	-490	-1.8	-	-
2		Ghizer	14,442	292	2.1	-	-
3		Skardu	8,708	-1,575	-15.3	-	-
1	FATA	Bajaur Agency	7,445	-70	-.9	-	-
2		Khyber Agency	5,770	-105	-1.8	-	-
3		Kurram Agency	3,152	-82	-2.5	-	-
1	ICT	ICT	26,265	1,610	6.5	-	-
1	Khyber-Pakhtunkhwa	Haripur	23,298	413	1.8	-	-
2		Nowshera	13,953	1,223	9.6	-	-
3		Abbottabad	12,993	-2,565	-16.5	-	-
1	Punjab	Lahore	325,342	2,196	.7	-	-
2		Faisalabad	303,714	12,545	4.3	-	-
3		Gujranwala	244,982	14,759	6.4	-	-
1	Sindh	Karachi	244,397	12,263	5.3	-	-
2		Hyderabad	93,801	9,907	11.8	-	-
3		Sanghar	85,279	1,512	1.8	-	-

## MICROCREDIT PROVISION

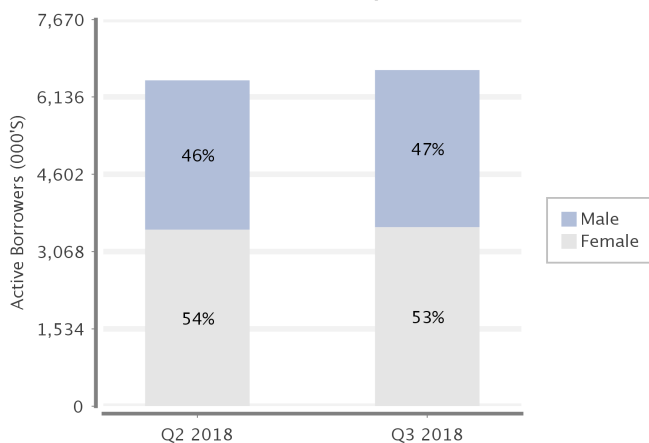
### Active Borrowers By Peer Group



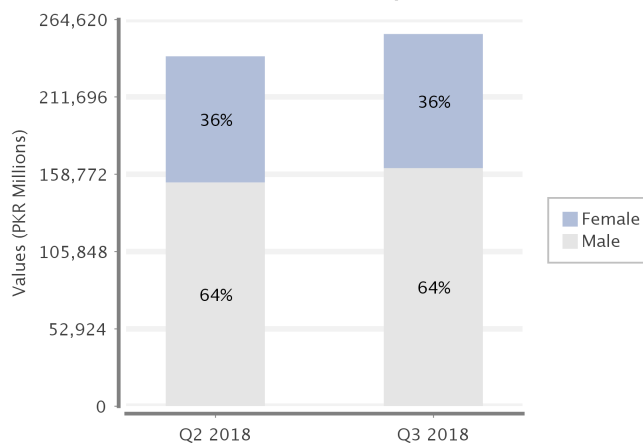
### Gross Loan Portfolio



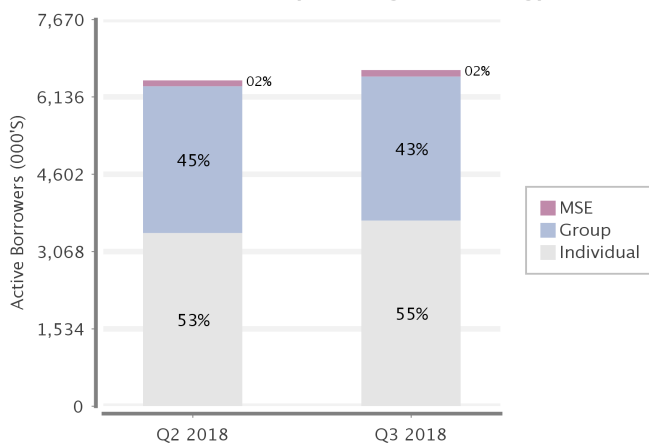
### Active Borrowers By Gender



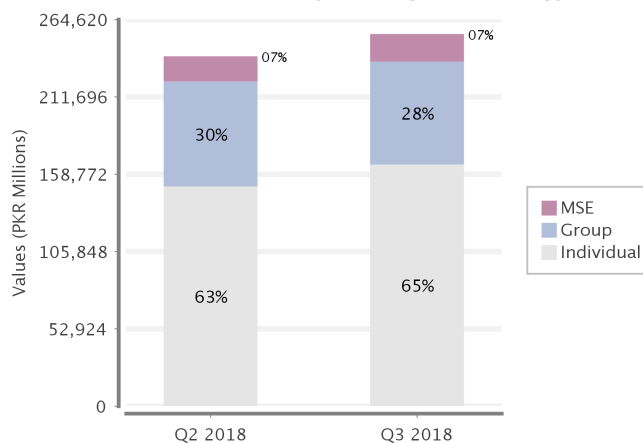
### Gross Loan Portfolio By Gender



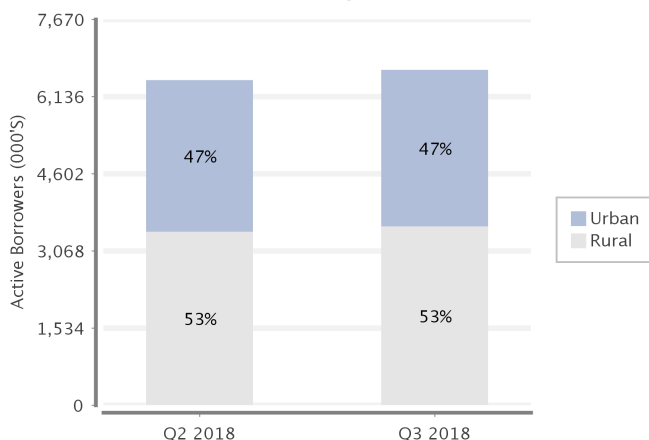
### Active Borrowers By Lending Methodology



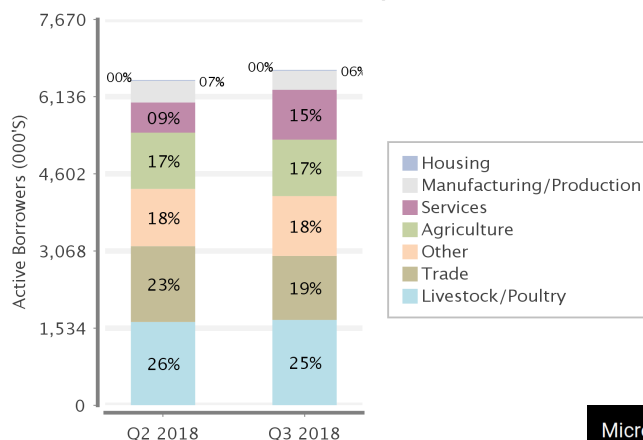
### Gross Loan Portfolio By Lending Methodology



### Active Borrowers By Rural/Urban

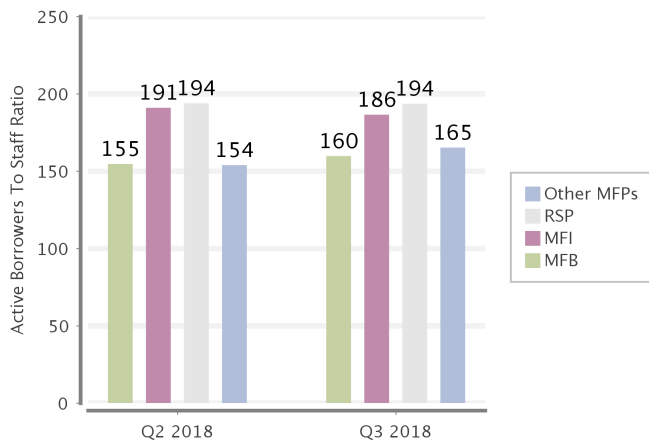


### Active Borrowers By Sector

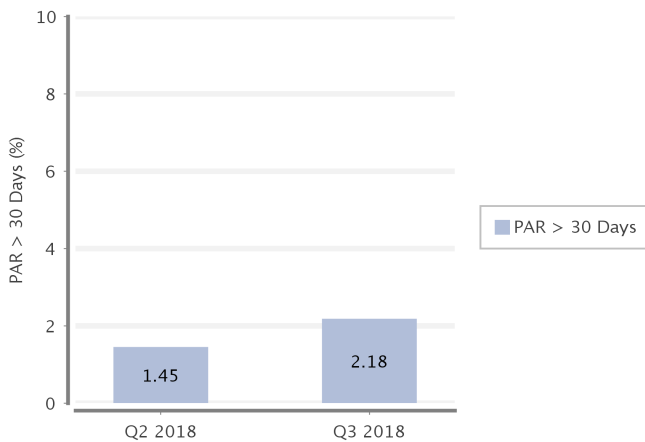


## MICROCREDIT PROVISION

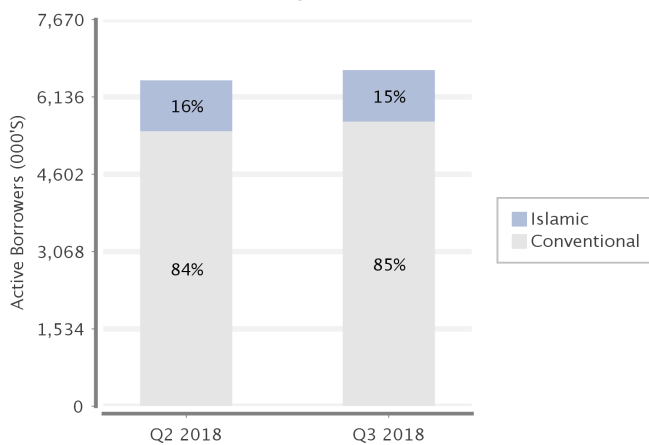
### Active Borrower To MFP Staff Ratio



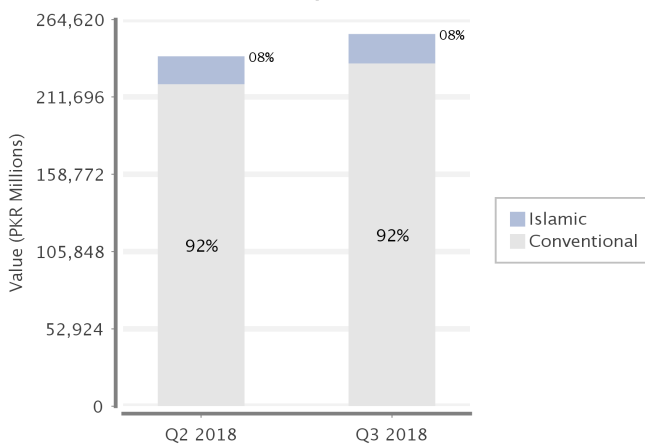
### Portfolio At Risk > 30 Days



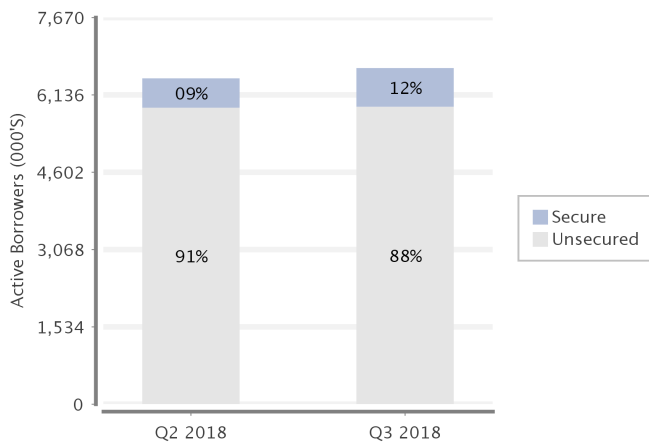
### Active Borrowers By Islamic/Conventional



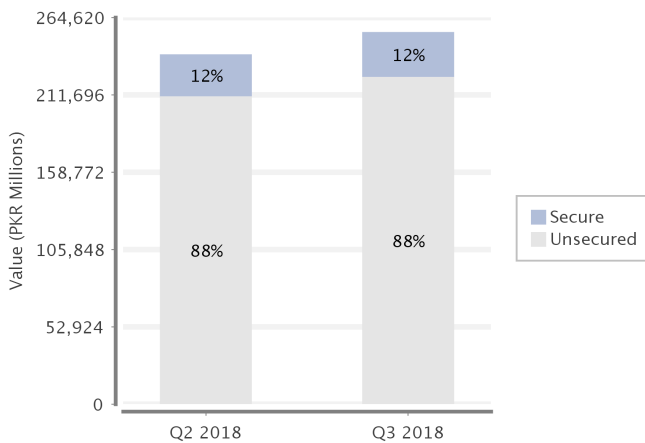
### Gross Loan Portfolio By Islamic/Conventional



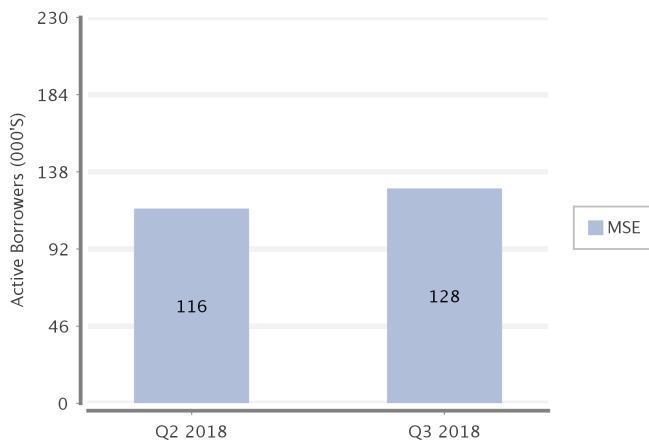
### Active Borrowers By Asset Type



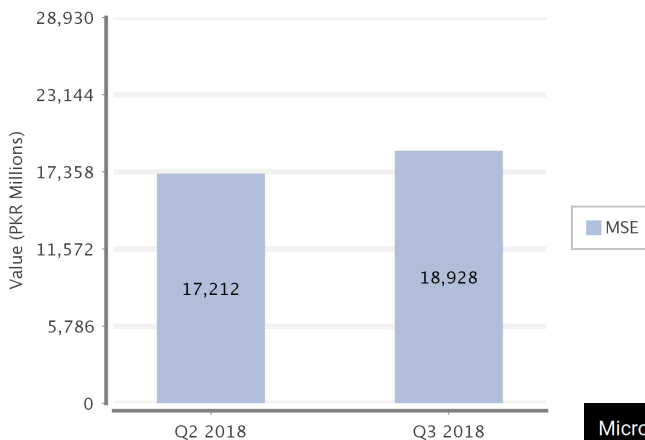
### Gross Loan Portfolio By Asset Type



### Microenterprise Active Borrowers

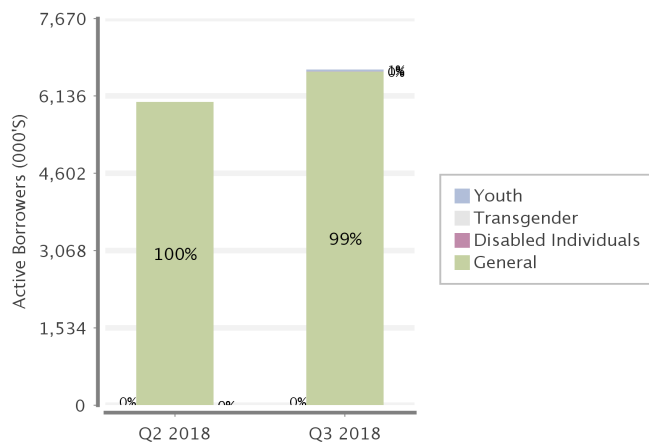


### Microenterprise Gross Loan Portfolio



## MICROCREDIT PROVISION

Active Borrowers Demographics



MFPs with Largest Net Increase in Active Borrowers

	MFP	Increase in Active Borrowers		Market Share (% of Active Borrowers)
		Q2 to Q3		
		Net	%	
1	NRSP	39,253	4.9	12.6
2	TMFB	34,193	5.5	9.9
3	KASHF	28,860	7.0	6.6
4	KBL	27,995	3.9	11.2
5	AKHU	19,850	2.1	14.8

MFPs with Largest Percentage Increase in Active Borrowers

	MFP	Increase in Active Borrowers		Market Share (% of Active Borrowers)
		Q2 toQ3		
		Net	%	
1	MMFB	17,392	14.0	2.1
2	DAMEN	11,085	13.4	1.4
3	POMFB	3,427	10.8	0.5
4	SSF	7,811	9.9	1.3
5	AGAHE	1,812	9.3	0.3

Largest Providers of Microcredit (Active Borrowers)

	MFP	Active Borrowers (Q3)	Market Share (% of Active Borrowers)
1	AKHU	985,094	14.8
2	NRSP	838,978	12.6
3	KBL	747,020	11.2
4	TMFB	660,174	9.9
5	KASHF	442,792	6.6

Largest Providers of Microcredit (Gross Loan Portfolio)

	MFP	GLP (Q3)	Market Share (% of GLP)
1	KBL	39,020,638,820	15.3
2	TMFB	32,839,646,499	12.9
3	NRSP-B	23,901,489,945	9.4
4	NRSP	21,157,540,526	8.3
5	FMFB	19,807,668,331	7.8

MFPs with Largest Geographic Spread

MFP	AKHU	KBL	FMFB	KASHF	UBANK
Geographic Spread (No. of Districts)	88	80	73	60	60

## MICRO-SAVINGS PROVISION

### Summary of Micro-savings Provision (All Pakistan)

		Saving Methodology		Medium		Peer Group			
	Total	Intermediation	Mobilization	Branches	M-Wallets	MFB	MFI	RSP	Other MFPs
Number of Savers									
Q2	25,799,503	22,592,475	3,207,028	9,541,940	16,257,563	22,592,475	-	3,207,028	-
Q3	29,992,999	26,767,513	3,225,486	9,781,887	20,211,112	26,767,513	-	3,225,486	-
Value of Savings (PKR Millions)									
Q2	209,298	208,008	1,290	193,784	15,514	208,008	-	1,290	-
Q3	204,771	203,477	1,294	187,189	17,583	203,477	-	1,294	-
Average Saving Balance (PKR Millions)									
Q2	8,112	9,207	402	20,309	954	9,207	-	402	-
Q3	6,827	7,602	401	19,136	870	7,602	-	401	-

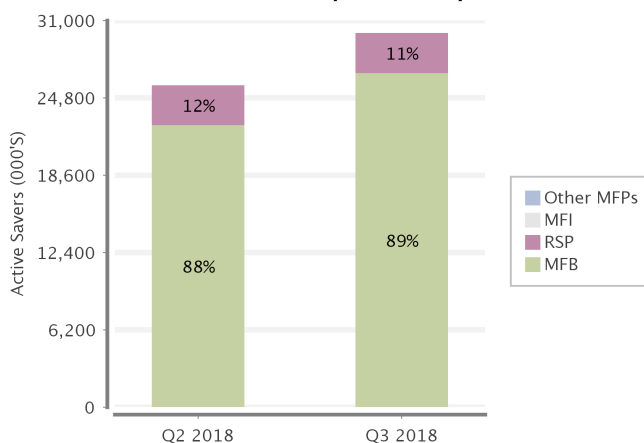
### Micro-savings Provision by MFPs

		MFPs offering Savings	Saving Methodology		Peer Group			
	Total		Intermediation	Mobilization	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs								
Q2	41	16	11	5	11	-	5	-
Q3	40	16	11	5	11	-	5	-

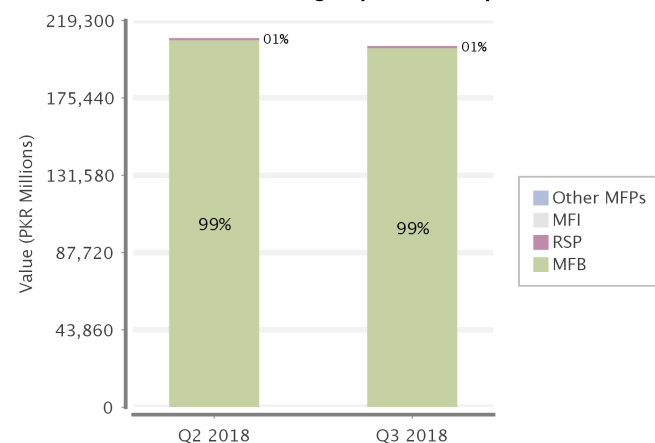
#### Saving Methodology:

- Intermediation:** Public deposits used to nance 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.

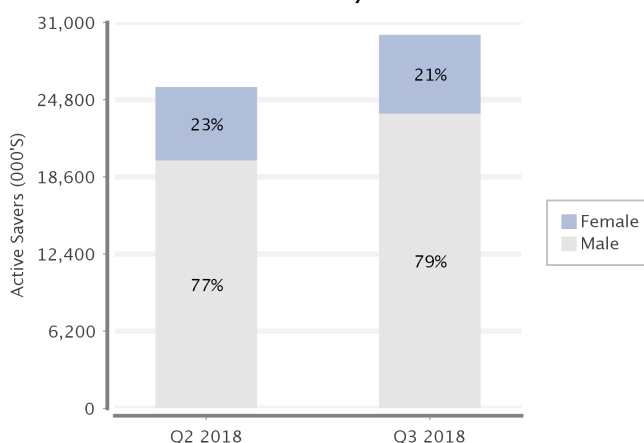
Active Savers By Peer Group



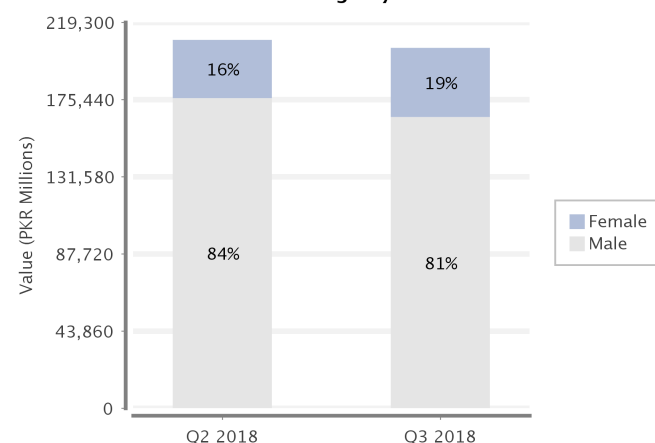
Value Of Savings By Peer Group



Active Savers By Gender

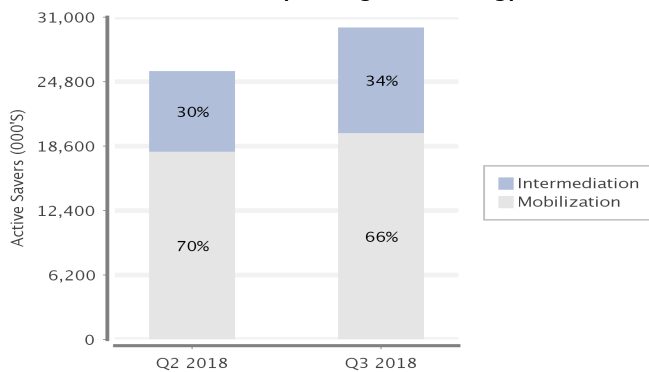


Value Of Savings By Gender

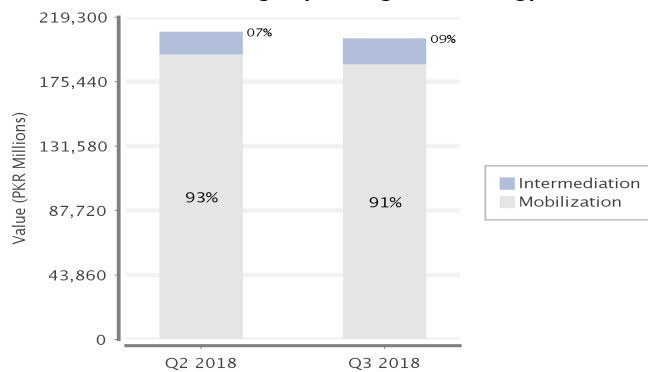


## MICRO-SAVINGS PROVISION

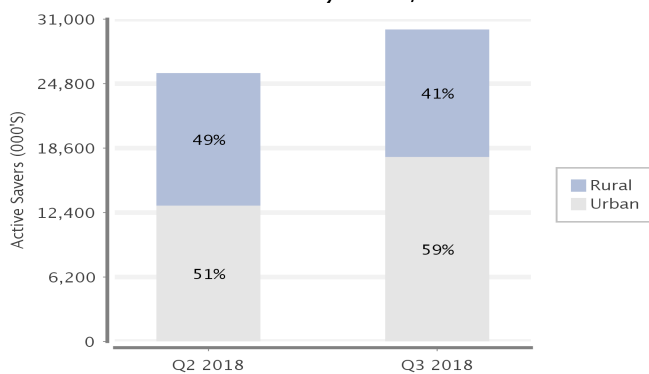
### Active Savers By Saving Methodology



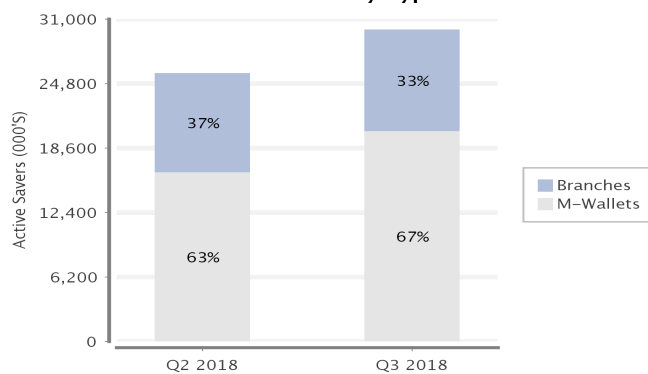
### Value Of Savings By Saving Methodology



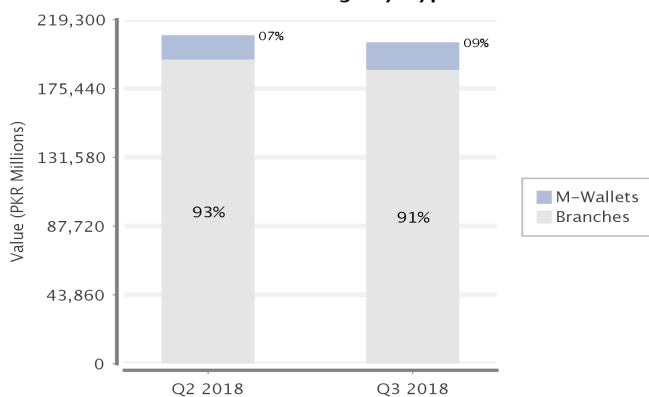
### Active Savers By Urban/Rural



### Active Savers By Type



### Value Of Savings By Type



### Largest Providers of Micro-savings (Value of Savings)

	MFP	Value of Savings (Q3)	Market Share (% of Value of Savings)
1	KBL	47,080,944,932	23
2	TMFB	38,973,076,714	19
3	FMFB	26,089,228,805	12.7
4	NRSP-B	22,823,087,076	11.1
5	FINCA	22,039,489,680	10.8

### Districts with Highest Outreach (Active Savers)

	District	Active Savers (Q3)	Increase (Q2 to Q3)	
			Net	%
1	Lahore	11,163,541	1,356,693	12.2
2	Karachi	4,959,599	2,315,902	46.7
3	Peshawar	779,208	51,139	6.6
4	Bahawalpur	666,605	689	.1
5	South Waziristan Agency	559,438	553,893	99.0

### MFPs with Largest Increase in Active Savers (Net)

	MFP	Increase in Active Savers (Q2) to (Q3)	
		Net	%
1	TMFB	2,208,415	59.0
2	MMFB	1,607,845	12.0
3	FINCA	108,295	12.6
4	KBL	84,247	4.5
5	FMFB	62,487	7.4

### MFPs with Largest Increase in Value of Savings (Net)

	MFP	Increase in Value of Savings (Q2 to Q3)	
		Net	%
1	UBANK	1,796,305,111	12.0
2	FMFB	1,335,012,609	5.4
3	FINCA	994,360,912	4.7
4	ADVANS	57,009,152	13.1
5	SMFB	13,941,912	3,009.7

### Largest Providers of Micro-savings (Active Savers)

	MFP	Active Savers (Q3)	Market Share (% of Active Savers)
1	MMFB	15,034,592	50.1
2	TMFB	5,950,010	19.8
3	NRSP	2,932,294	9.8
4	KBL	1,946,117	6.5
5	NRSP-B	1,015,664	3.4



## MICRO-INSURANCE PROVISION

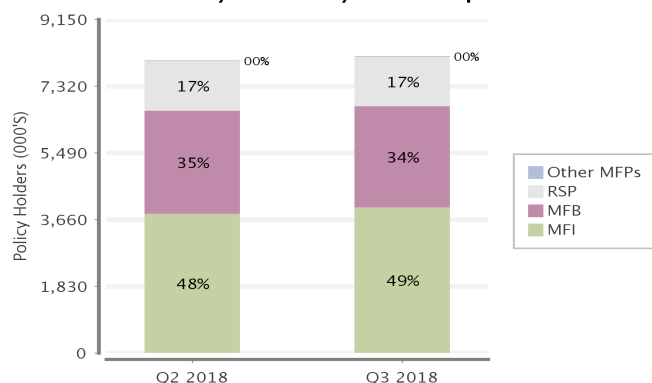
### Summary of Micro-insurance Provision (All Pakistan)

		Type		Peer Group			
	Total	Health	Credit Life	MFB	MFI	RSP	Other MFPs
Number of Policy Holders							
Q2	8,023,973	3,653,099	4,311,228	2,827,126	3,815,387	1,361,678	19,782
Q3	8,140,707	3,652,940	4,449,500	2,775,621	3,990,397	1,355,064	19,625
Sum Insured (PKR Millions)							
Q2	227,405	-	-	113,703	79,809	33,098	795
Q3	234,351	-	-	116,448	82,997	34,208	698

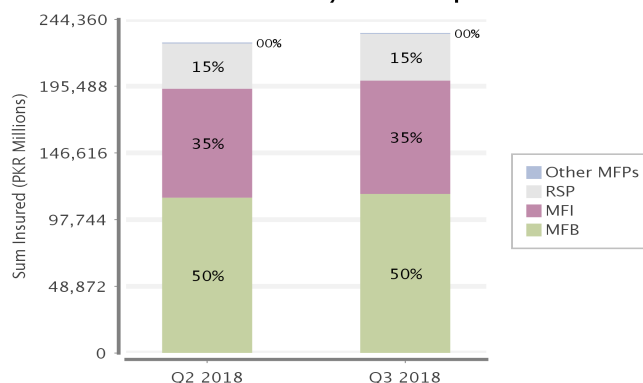
### Micro-insurance Provision by MFPs

		MFPs offering Insurance		Type of Insurance offered			Peer Group			
	Total			Health	Life	Other	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs										
Q2	41	22	9	18	1	7	9	5	1	
Q3	40	22	9	18	1	7	9	5	1	

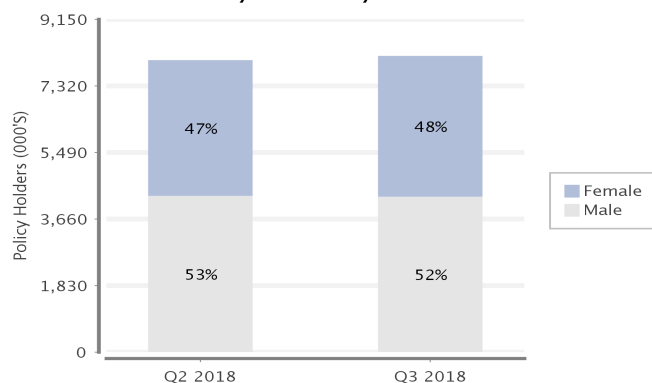
Policy Holders By Peer Group



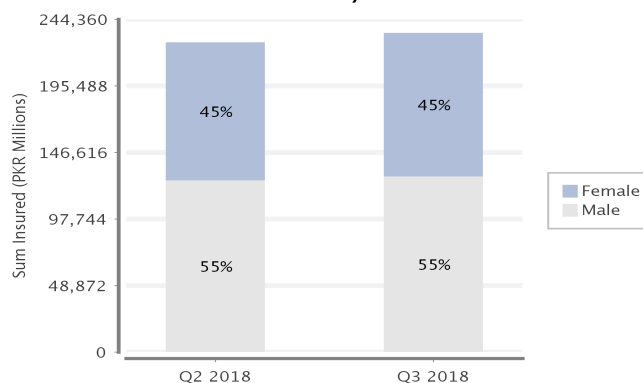
Sum Insured By Peer Group



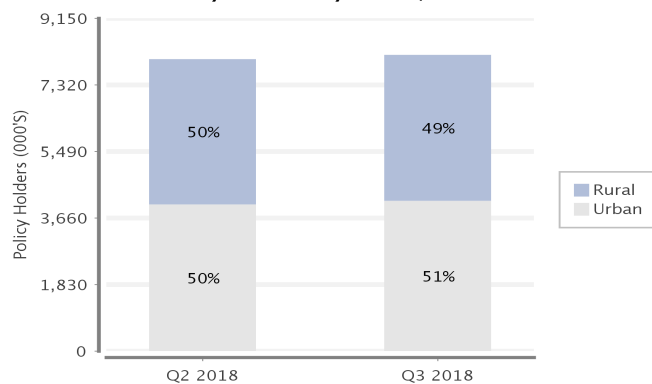
Policy Holders By Gender



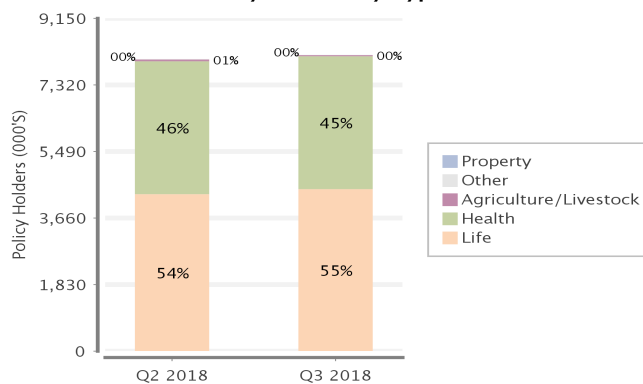
Sum Insured By Gender



Policy Holders By Urban/Rural



Policy Holders By Type



## MICRO-INSURANCE PROVISION

### Districts with Highest Outreach (Policy Holders)

	District	Policy Holders (Q3)	Increase (Q2 to Q3)	
			Net	%
1	Lahore	533,215	-53,208	-9.1
2	Faisalabad	498,032	25,895	5.5
3	Gujranwala	348,153	11,402	3.4
4	Karachi	297,857	-3,623	-1.2
5	Rahimyar Khan	292,523	-11,962	-3.9

### Top 5 Districts: Greatest Increase in Micro-Insurance Outreach

	District	Policy Holders (Q3)	Growth (Q2 to Q3)	
			Net	%
1	ICT	82,747	58,505	241.3
2	Lodhran	133,110	51,155	62.4
3	Faisalabad	498,032	25,895	5.5
4	Kotli	44,668	15,065	50.9
5	Hyderabad	105,369	13,489	14.7

### Largest Providers of Micro-Insurance (Policy Holders)

	MFP	Policy Holders (Q3)	Market Share (% of Policy Holders)
1	KASHF	2,393,209	29.4
2	NRSP	1,150,682	14.1
3	AKHU	985,094	12.1
4	KBL	875,848	10.8
5	NRSP-B	742,145	9.1

### Largest Providers of Micro-Insurance (Sum Insured)

	MFP	Sum Insured (Q3)	Market Share (% of Sum Insured)
1	KASHF	58,801,103,482	25.1
2	KBL	45,460,168,820	19.4
3	TMFB	32,853,442,034	14
4	NRSP	32,207,654,377	13.7
5	FMFB	20,202,905,271	8.6

## 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)		
AJK	63	-	71,487	2,587,908,884	458,999	3,732,426,881	94,158	3,385,465,227	-	-
Balochistan	21	-	9,384	492,497,520	454,010	724,000,657	13,869	610,377,492	500,000	1.9
Gilgit-Baltistan	64	-	56,328	2,208,977,888	103,745	9,704,857,132	57,552	2,098,899,920	-	-
FATA	20	-	21,761	395,410,750	581,607	439,624,684	21,761	395,410,750	-	-
ICT	34	-	26,265	689,512,017	273,953	11,102,364,387	82,747	3,144,550,489	-	-
Khyber-Pakhtunkhwa	141	14	145,206	5,688,459,907	1,588,502	9,946,650,354	163,130	4,362,942,946	5,000,000	2.9
Punjab	2,854	15	5,024,344	194,081,925,372	19,753,054	91,034,518,074	6,599,263	181,658,963,781	12,600,000	39.9
Sindh	841	1	1,309,265	48,467,762,115	6,779,129	78,086,936,061	1,108,227	38,694,075,415	2,400,000	54.6
GRAND TOTAL	4,038	30	6,664,040	254,612,454,453	29,992,999	204,771,378,230	8,140,707	234,350,686,021	20,500,000	32.5

## OUTREACH (District Level)

## BALUCHISTAN

District	Offices		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, TMFB,								
	-	-	-	-	16,670	9,100,578	-	-	-
Barkhan	TMFB,								
	-	-	-	-	333	457,772	-	-	-
Bolan	TMFB,								
	-	-	-	-	7,842	6,471,313	-	-	-
Chagai	MMFB, TMFB,								
	-	-	-	-	647	570,834	-	-	-
Dera Bugti	TMFB,								
	-	-	-	-	924	1,207,682	-	-	-
Gwadar	MMFB, NRSP, POMFB, TMFB,								
	5	-	84	1,056,519	23,173	3,066,824	17	354,133	-
Jafarabad	MMFB, TMFB,								
	-	-	-	-	9,060	9,329,910	-	-	-
Jhal Magsi	TMFB,								
	-	-	-	-	112	121,663	-	-	-
Kalat	MMFB, TMFB,								
	-	-	-	-	405	242,318	-	-	-
Kech (Turbat)	NRSP,								
	-	-	-	-	50,235	10,292,276	35	1,080,000	-
Kharan	MMFB,								
	-	-	-	-	12	561	-	-	-
Khuzdar	MMFB,								
	-	-	-	-	217	54,913	-	-	-
Kohlu	-								
	-	-	-	-	-	-	-	-	-
Lasbela	KASHF, MMFB, NRSP, TMFB,								
	5	-	1,152	26,283,407	43,263	694,840	5,577	145,973,595	-
Loralai	MMFB,								
	-	-	-	-	94	4,322	-	-	-
Mastung	MMFB,								
	-	-	-	-	178	43,214	-	-	-
Musakhel	TMFB,								
	-	-	-	-	625	75,575	-	-	-
Nasirabad	FMFB, KBL, MMFB,								
	2	-	2,882	211,796,994	12,174	68,095,119	3,062	216,976,994	-
Nushki	-								
	-	-	-	-	-	-	-	-	-
Panjgur	NRSP,								
	-	-	-	-	22,278	3,280,710	-	-	-
Pishin	MMFB, TMFB,								
	-	-	-	-	1,517	1,399,663	-	-	-
Qila Abdullah	MMFB, TMFB,								
	-	-	-	-	83,212	90,964,665	-	-	-
Qila Saifullah	MMFB, TMFB,								
	-	-	-	-	690	118,831	-	-	-
Quetta	AKHU, AMFB, FMFB, MMFB, NRSP-B, TMFB, UBANK,								
	8	-	4,325	239,001,600	167,940	500,105,182	4,237	231,633,770	-

## BALUCHISTAN Cont.

District	Offices		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)	
Sherani	-								
	-	-	-	-	-	-	-	-	-
Sibi	AKHU, MMFB, TMFB,								
	1	-	941	14,359,000	11,112	17,583,865	941	14,359,000	-
Washuk	TMFB,								
	-	-	-	-	17	7,776	-	-	-
Zhob	MMFB, TMFB,								
	-	-	-	-	1,062	452,292	-	-	-
Ziarat	MMFB, TMFB,								
	-	-	-	-	218	257,960	-	-	-
Total	21	-	9,384	492,497,520	454,010	724,000,657	13,869	610,377,492	500,000

## OUTREACH (District Level)

### KHYBER-PAKHTUNKHWA (KP)

District	Offices		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	AKHU, AMFB, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, POMFB, UBANK,								
	14	-	12,993	522,670,434	74,580	912,629,738	11,969	383,321,492	-
Bannu	AKHU, AMFB, MMFB, TMFB,								
	4	-	4,946	102,645,643	6,676	104,498,388	4,601	67,703,100	-
Batgram	AKHU, MMFB, TMFB,								
	1	-	350	5,660,506	5,739	5,192,949	350	5,660,506	-
Buner (Daggar)	KBL, MMFB, TMFB,								
	1	-	946	47,849,433	3,436	90,801,453	973	48,929,433	-
Charsadda	AKHU, AMFB, KASHF, KBL, MMFB, NRSP, TMFB, UBANK,								
	5	-	4,285	181,128,924	43,753	239,512,529	4,490	148,006,119	-
Chitral	AKHU, FMFB, MMFB, NRSP-B, TMFB,								
	11	1	5,778	448,282,629	45,133	1,226,744,885	5,789	447,532,629	-
D.I. Khan	AKHU, FMFB, KBL, MMFB, NRSP-B, TMFB, UBANK,								
	7	-	12,344	657,850,304	49,857	541,529,315	15,207	667,813,058	-
Hangu	MMFB, TMFB,								
	-	-	-	-	2,645	1,548,472	-	-	-
Haripur	AKHU, AMFB, FINCA, FMFB, GBTI, KASHF, KBL, MMFB, NRSP, POMFB, SRSP, TMFB,								
	12	12	23,298	808,051,262	55,046	389,473,911	41,980	476,265,992	-
Karak	MMFB, SRSP,								
	1	-	1,617	11,487,600	1,901	217,770	-	-	-
Kohat	AKHU, KBL, MMFB, SRSP, TMFB,								
	5	-	6,472	231,978,755	43,250	467,715,782	5,678	233,229,755	-
Kohistan	AMFB, MMFB,								
	1	-	60	7,440,140	716	21,835,550	-	-	-
Lakki Marwat	AKHU, MMFB, TMFB,								
	1	-	853	10,323,800	12,741	21,921,358	853	10,323,800	-
Lower Dir	MMFB, TMFB,								
	-	-	-	-	1,589	1,025,214	-	-	-
Malakand	AKHU, KBL, MMFB, NRSP, TMFB,								
	3	-	3,695	124,171,253	53,533	137,361,548	3,722	125,691,253	-
Mansehra	AKHU, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, POMFB, TMFB,								
	15	-	11,369	331,564,589	39,951	376,741,481	12,225	247,601,783	-
Mardan	AKHU, AMFB, FMFB, KASHF, KBL, MMFB, NRSP, TMFB, UBANK,								
	12	-	12,759	624,153,007	114,973	287,008,049	13,012	351,879,275	-
Mingora	KBL, MMFB, OLP,								
	1	-	3,148	178,412,916	12,025	478,883,542	3,523	196,642,395	-
Nowshera	AKHU, AMFB, FMFB, KASHF, KBL, MMFB, NRSP, SRSP, TMFB, UBANK,								
	12	-	13,953	479,479,143	57,765	188,130,108	14,488	375,563,327	-
Peshawar	AKHU, AMFB, FINCA, KASHF, KBL, MMFB, NRSP-B, OLP, SRSP, TMFB, UBANK,								
	19	-	12,277	436,473,196	779,208	3,808,838,742	12,523	242,227,723	-
Shangla	MMFB, TMFB,								
	-	-	-	-	7,439	7,910,204	-	-	-
Swabi	AKHU, GBTI, KASHF, KBL, MMFB, NRSP, SWWS, TMFB,								
	9	1	7,929	294,824,550	122,351	526,900,593	5,628	157,883,422	-
Swat	AKHU, MMFB, NRSP, NRSP-B, TMFB,								
	5	-	3,280	60,998,910	13,246	12,986,366	3,265	53,654,970	-
Tank	AKHU, MMFB, TMFB,								
	1	-	504	9,833,550	4,368	5,094,564	504	9,833,550	-
Upper Dir	MMFB, TMFB,								
	-	-	-	-	14,901	15,411,038	-	-	-
Total	141	14	145,206	5,688,459,907	1,588,502	9,946,650,354	163,130	4,362,942,946	5,000,000

# OUTREACH (District Level)

## PUNJAB

District	Offices		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	AKHU, ASA, FINCA, FMFB, GBTI, KASHF, KBL, MMFB, NRSP, POMFB, TMFB,								
	82	13	103,100	2,345,998,104	191,534	720,915,083	169,266	3,259,095,802	-
Bahawalpur	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, TMFB, UBANK,								
	70	-	208,905	10,352,343,808	666,605	3,913,339,034	261,159	8,092,719,879	-
Bhakkar	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, TMFB, UBANK,								
	51	-	111,128	5,444,642,475	431,519	879,706,466	99,879	3,712,395,770	-
Bhawalnagar	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, UBANK,								
	78	-	205,499	10,457,363,536	553,055	2,777,231,025	227,254	6,972,829,636	-
Chakwal	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, MO, NRSP, POMFB, SVDP, TMFB,								
	95	-	96,092	2,077,513,539	135,313	509,204,170	116,820	2,888,516,728	-
Chiniot	AKHU, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, TMFB,								
	20	-	48,738	1,486,316,217	60,109	260,336,078	66,844	2,035,311,963	-
D.G. Khan	AKHU, ASA, CSC, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, OCT, UBANK,								
	29	-	63,057	2,402,259,120	275,448	1,191,236,286	79,160	2,657,535,577	-
Faisalabad	AKHU, AMFB, ASA, DAMEN, FFO, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, RCDP, TMFB, UBANK,								
	185	-	303,714	8,780,911,050	352,746	2,213,753,428	498,032	10,736,486,673	-
Gujranwala	AKHU, AMFB, ASA, DAMEN, FFO, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, OPD, POMFB, RCDP, TMFB, UBANK, WASIL,								
	184	-	244,982	7,639,326,748	276,401	1,428,038,082	348,153	9,715,706,396	-
Gujrat	AKHU, ASA, BRAC, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, TMFB, UBANK,								
	63	-	112,719	3,722,026,818	87,809	1,327,654,050	131,633	3,759,122,513	-
Hafizabad	AKHU, AMFB, ASA, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, PRSP, TMFB, UBANK,								
	39	-	70,368	2,876,504,348	71,985	386,132,129	78,155	2,928,718,903	-
Jhang	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, PRSP, RCDP, TMFB, UBANK,								
	70	-	128,602	4,981,351,138	225,542	753,959,688	170,433	4,448,949,682	-
Jhelum	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, POMFB, TMFB,								
	57	-	81,458	1,827,896,470	110,178	682,716,605	116,291	3,770,178,277	-
Kasur	AKHU, AMFB, ASA, CSC, DAMEN, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OLP, RCDP, TMFB, UBANK,								
	86	-	156,554	5,424,839,553	153,386	792,053,998	256,894	5,788,869,259	-
Khanewal	AGAHE, AKHU, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, PRSP, RCDP, TMFB, UBANK,								
	47	-	103,052	4,484,879,030	180,534	934,940,655	147,323	3,987,882,948	-
Khushab	AKHU, AMFB, FINCA, FMFB, KASHF, KBL, MMFB, MO, NRSP, SVDP, UBANK,								
	51	-	79,441	2,497,554,565	196,146	460,843,652	107,479	3,225,597,818	-
Lahore	AGAHE, AKHU, AMFB, ASA, BRAC, CSC, DAMEN, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, OLP, POMFB, PRSP, RCDP, TMFB, UBANK, WASIL,								
	253	-	325,342	10,838,704,588	11,163,541	32,072,641,254	533,215	12,395,921,645	-
Leyyah	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, PRSP, RCDP, UBANK,								
	68	-	150,520	6,904,331,831	223,739	1,083,218,746	147,724	4,660,378,926	-
Lodhran	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, PRSP, TMFB, UBANK,								
	34	-	122,666	7,346,473,917	290,125	1,473,138,729	133,110	4,476,058,168	-
Mandi Bahauddin	AKHU, AMFB, ASA, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, POMFB, PRSP, UBANK,								
	50	-	69,444	2,261,955,587	46,307	503,432,202	108,787	3,065,905,549	-
Mianwali	AKHU, FINCA, KASHF, KBL, MMFB, NRSP, OCT, TMFB,								
	45	-	66,687	1,621,764,830	180,712	450,559,354	85,892	2,435,324,327	-
Multan	AKHU, AMFB, ASA, BRAC, FFO, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, TMFB, UBANK,								
	115	1	214,747	9,075,407,778	395,273	3,465,125,602	270,256	7,195,070,499	-
Muzaffargarh	AGAHE, AKHU, ASA, FFO, FINCA, FMFB, KASHF, KBL, MMFB, MOJAZ, NRSP, NRSP-B, PRSP, TMFB, UBANK,								
	67	-	172,430	7,923,449,062	323,348	1,170,033,377	215,441	5,996,234,430	-
Nankana Sahib	AKHU, ASA, DAMEN, FFO, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, OLP, RCDP,								
	54	-	81,780	2,540,833,653	29,061	223,552,827	119,366	2,291,160,731	-

## PUNJAB Cont.

District	Offices		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)	
Narowal	AKHU, ASA, FINCA, FMFB, JWS, KASHF, KBL, MMFB, MOJAZ, NRSP, PRSP, TMFB, UBANK,								
	67	-	92,063	2,611,023,035	77,446	555,134,788	114,666	3,383,142,232	-
Okara	AKHU, AMFB, ASA, CSC, DAMEN, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OLP, PRSP, TMFB, UBANK,								
	74	-	145,191	6,491,729,586	286,521	1,497,455,105	214,682	5,134,941,085	-
Pakpattan	AKHU, AMFB, ASA, BRAC, CSC, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, TMFB, UBANK,								
	38	-	80,674	4,095,073,763	172,268	600,254,582	86,982	2,605,362,684	-
Rahimyar Khan	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, TMFB, UBANK,								
	77	-	243,931	13,594,807,335	514,309	3,215,140,344	292,523	9,619,882,502	-
Rajanpur	AGAHE, AKHU, ASA, FMFB, KASHF, KBL, MMFB, NRSP, OCT, TMFB, UBANK,								
	37	-	95,963	3,840,700,754	250,109	1,297,270,396	104,969	3,759,642,469	-
Rawalpindi	AKHU, AMFB, ASA, BRAC, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, POMFB, TMFB, UBANK,								
	155	-	156,561	3,822,720,282	559,278	16,999,518,115	118,820	2,553,432,625	-
Sahiwal	AKHU, AMFB, ASA, BRAC, CSC, DAMEN, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, TMFB, UBANK, WASIL,								
	68	-	123,792	5,569,572,170	255,023	1,215,877,110	184,420	5,370,157,327	-
Sargodha	AKHU, AMFB, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, OLP, PRSP, TMFB, UBANK,								
	116	-	187,252	6,012,044,803	158,149	966,719,924	256,517	7,411,304,926	-
Sheikhupura	AKHU, AMFB, ASA, DAMEN, FFO, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, OCT, OLP, PRSP, RCDP, TMFB, UBANK,								
	95	-	150,403	4,762,434,828	123,598	798,934,088	190,410	4,117,807,966	-
Sialkot	AKHU, AMFB, ASA, BRAC, DAMEN, FINCA, FMFB, JWS, KASHF, KBL, MMFB, MOJAZ, NRSP, NRSP-B, POMFB, PRSP, RCDP, TMFB,								
	122	-	158,630	5,374,477,922	180,114	1,864,272,504	197,324	5,801,663,684	-
Toba Tek Singh	AKHU, AMFB, ASA, DAMEN, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, RCDP, TMFB, UBANK,								
	51	1	107,302	4,419,556,286	203,554	877,867,104	162,384	4,370,588,734	-
Vihari	AGAHE, AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, OLP, UBANK,								
	48	-	106,991	5,164,222,167	182,924	1,264,778,179	129,573	4,024,257,635	-
Total	2,854	15	5,024,344	194,081,925,372	19,753,054	91,034,518,074	6,599,263	181,658,963,781	12,600,000

# OUTREACH (District Level)

## SINDH

District	Offices		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	AKHU, AMRDO, ASA, FMFB, KASHF, KBL, MMFB, NRSP, OCT, POMFB, SMFB, TMF, TMFB, UBANK,								
	40	-	49,795	1,434,171,760	239,361	257,368,028	56,780	1,751,137,605	-
Dadu	AMFB, ASA, FMFB, KBL, MMFB, OCT, SMFB, TMF, TMFB, UBANK,								
	33	-	55,174	1,540,102,087	68,965	724,790,168	20,774	825,220,661	-
Ghotki	AMFB, ASA, FINCA, FMFB, KBL, MMFB, OCT, SMFB, SRSO, TMFB, UBANK,								
	24	-	42,117	1,967,300,878	78,807	555,472,620	22,506	1,206,873,196	-
Hyderabad	ADVANS, AKHU, AMFB, ASA, BRAC, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, POMFB, SMFB, SSF, TMF, TMFB, UBANK,								
	74	-	93,801	3,213,475,999	148,064	1,832,809,218	105,369	3,368,784,358	-
Jacobabad	AKHU, FMFB, MMFB, SRSO, TMFB,								
	6	-	11,922	331,772,515	13,519	42,649,432	3,907	167,321,396	-
Jamshoro	ASA, MMFB, NRSP, OCT, SMFB, SSF, TMF, TMFB,								
	19	-	20,111	354,713,190	19,168	10,689,715	4,217	984,150	-
Karachi	ADVANS, AKHU, AMFB, ASA, BRAC, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, POMFB, SMFB, TMFB, UBANK,								
	163	-	244,397	9,506,353,873	4,959,599	63,966,665,242	297,857	10,095,329,534	-
Kashmore	FMFB, KBL, MMFB, UBANK,								
	5	-	12,102	566,443,707	23,905	150,631,976	7,088	326,440,307	-
Khairpur	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, SDS, SMFB, SRSO, TMFB, UBANK,								
	36	-	65,848	3,050,314,938	105,643	1,407,438,856	59,591	2,368,104,168	-
Larkana	ADVANS, AMFB, ASA, FMFB, KASHF, KBL, MMFB, SRSO, TMFB, UBANK,								
	31	-	60,877	2,814,733,504	112,589	1,536,348,983	58,491	2,632,866,660	-
Matyari	AMRDO, ASA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OLP, SMFB, SSF, UBANK,								
	23	-	32,680	1,045,230,785	36,626	327,869,036	33,690	669,343,976	-
Mirpur Khas	AKHU, AMFB, ASA, FMFB, KASHF, KBL, MMFB, NRSP, OCT, POMFB, SMFB, SSF, TMF, UBANK,								
	38	-	56,836	1,619,540,489	157,206	770,162,533	43,081	1,367,162,613	-
Naushahro Feroze	AMFB, ASA, FMFB, KBL, MMFB, NRSP-B, OCT, OLP, SDS, SMFB, SRSO, SSF, TMF, UBANK,								
	35	-	42,010	1,315,538,484	25,604	345,610,476	16,963	521,551,577	-
Nawabshah	AMFB, AMRDO, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, OCT, SMFB, SRSO, SSF, SSSF, TMF, TMFB, UBANK,								
	38	-	46,931	1,319,074,843	40,937	400,739,661	28,492	489,264,997	-
Sanghar	AMFB, ASA, FMFB, KASHF, KBL, MMFB, OCT, SMFB, SRDO, SRSO, SSF, TMF, TMFB, UBANK, VDO,								
	53	1	85,279	2,618,219,552	42,669	667,518,264	61,463	1,381,298,490	-
Sehwan Sharif	MMFB,								
	-	-	-	-	717	396,254	-	-	-
Shaheed Benazirabad	TMFB, UBANK,								
	5	-	15,984	1,030,465,763	12,404	97,292,219	12,767	733,998,146	-
Shehdad Kot	KASHF, KBL, MMFB, SRSO, TMFB, UBANK,								
	26	-	35,867	1,485,783,704	79,658	412,060,534	23,905	1,006,946,659	-
Shikarpur	AMFB, ASA, FMFB, KBL, MMFB, SRSO, TMFB, UBANK,								
	11	-	22,108	831,216,623	26,010	276,329,416	13,528	578,790,465	-
Sujawal	TMF,								
	2	-	2,020	34,278,474	-	-	693	138,600	-
Sukkur	ADVANS, AKHU, AMFB, ASA, BRAC, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, SMFB, SRSO, TMFB, UBANK,								
	44	-	73,180	3,072,833,732	99,418	2,267,638,670	52,365	1,888,643,502	-
Tando Allahyar	AKHU, AMFB, AMRDO, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, POMFB, SMFB, SSF, TMF, TMFB, UBANK,								
	24	-	32,173	1,208,154,002	93,217	295,135,643	27,798	827,162,066	-
Tando Jam	FMFB, MMFB, SMFB, SSF,								
	3	-	3,568	124,510,009	5,452	36,539,042	2,896	81,843,262	-
Tando Muhammad Khan	AKHU, AMFB, FMFB, KASHF, KBL, MMFB, NRSP, SMFB, SSF, TMF, TMFB, UBANK,								
	14	-	16,836	836,601,472	80,695	203,384,938	22,076	803,067,008	-



## SINDH Cont.

District	Offices		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)	
Tharparkar	AKHU, ASA, FMFB, KBL, MMFB, SMFB, TMF, TMFB, UBANK,								
	28	-	52,192	1,871,390,945	60,625	393,238,070	29,259	1,150,319,550	-
Thatta	AKHU, ASA, FMFB, KASHF, KBL, MMFB, NRSP, SMFB, SSF, TMFB, UBANK,								
	26	-	35,827	1,063,207,022	134,833	354,130,654	31,548	1,117,805,513	-
Umer Kot	AMFB, ASA, FMFB, KBL, MMFB, NRSP, OCT, POMFB, SMFB, TMF, UBANK,								
	29	-	50,803	1,373,289,854	33,866	626,591,035	20,181	493,157,166	-
Total	841	1	1,309,265	48,467,762,115	6,779,129	78,086,936,061	1,108,227	38,694,075,415	2,400,000

## OUTREACH (District Level)

### AZAD JAMMU AND KASHMIR (AJK)

District	Offices		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)	
Bagh	AKHU, KBL, MMFB, NRSP, TMFB,								
	7	-	8,285	281,698,238	79,549	81,459,439	9,539	357,482,248	-
Bhimber	AKHU, MMFB, NRSP, TMFB,								
	7	-	5,681	174,715,951	11,641	13,343,247	599	16,918,150	-
Kotli	AKHU, FINCA, MMFB, NRSP, TMFB,								
	20	-	15,859	489,447,949	72,912	74,039,887	44,668	1,458,103,500	-
Mirpur	AKHU, AMFB, FINCA, KBL, MMFB, NRSP, NRSP-B, TMFB,								
	5	-	5,876	268,130,126	7,230	1,114,954,211	2,318	128,446,927	-
Muzaffarabad	AKHU, AMFB, FMFB, KBL, MMFB, NRSP, NRSP-B, TMFB, UBANK,								
	13	-	21,143	950,704,342	197,028	2,384,560,135	19,643	853,326,570	-
Neelum	AKHU, MMFB,								
	2	-	425	13,784,000	329	1,023,712	425	13,784,000	-
Poonch	AKHU, KBL, MMFB, NRSP, TMFB,								
	7	-	10,780	291,042,484	71,883	60,727,652	16,578	545,575,933	-
Sudhnati	AKHU, MMFB, NRSP,								
	2	-	3,438	118,385,795	18,427	2,318,598	388	11,827,900	-
Total	63	-	71,487	2,587,908,884	458,999	3,732,426,881	94,158	3,385,465,227	-

### GILGIT-BALTISTAN (GB)

District	Offices		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)	
Astore	AKHU, FMFB, NRSP-B, TMFB,								
	3	-	1,782	82,391,825	4,441	118,531,036	1,796	78,611,825	-
Diamer	AKHU, NRSP-B, TMFB,								
	2	-	649	12,428,877	1,127	495,790,565	586	8,337,350	-
Ghanche	AKHU, FMFB, NRSP-B, TMFB,								
	6	-	3,527	157,702,161	13,458	476,084,435	3,741	150,424,715	-
Ghizer	AKHU, FMFB, KBL, MMFB, TMFB,								
	15	-	14,442	635,628,533	25,915	522,172,359	14,617	645,288,533	-
Gilgit	AKHU, AMFB, FINCA, FMFB, KBL, MMFB, NRSP-B, TMFB,								
	29	-	27,220	857,098,603	40,057	7,660,595,307	27,404	775,076,244	-
Skardu	AKHU, FMFB, MMFB, NRSP-B,								
	9	-	8,708	463,727,889	18,747	431,683,429	9,408	441,161,253	-
Total	64	-	56,328	2,208,977,888	103,745	9,704,857,132	57,552	2,098,899,920	-

## FEDERALLY ADMINISTRATED TRIBAL AREAS (FATA)

District	Offices		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)	
Bajaur Agency	AKHU, MMFB, TMFB,								
	6	-	7,445	132,781,750	5,119	3,485,674	7,445	132,781,750	-
Khyber Agency	AKHU, MMFB, TMFB,								
	5	-	5,770	105,940,900	11,886	5,056,528	5,770	105,940,900	-
Kurram Agency	AKHU, MMFB, TMFB,								
	3	-	3,152	64,018,150	2,237	1,961,501	3,152	64,018,150	-
Mohmand Agency	AKHU, MMFB, TMFB,								
	2	-	2,486	40,942,400	2,927	1,326,518	2,486	40,942,400	-
North Waziristan Agency	AKHU,								
	1	-	409	7,394,650	-	-	409	7,394,650	-
Orakzai Agency	AKHU,								
	2	-	2,122	39,473,900	-	-	2,122	39,473,900	-
South Waziristan Agency	AKHU, MMFB, TMFB,								
	1	-	377	4,859,000	559,438	427,794,464	377	4,859,000	-
Total	20	-	21,761	395,410,750	581,607	439,624,684	21,761	395,410,750	-

## ISLAMABAD CAPITAL TERRITORY (ICT)

District	Offices		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)	
ICT	AKHU, AMFB, FINCA, GBTI, KASHF, KBL, MMFB, NRSP, NRSP-B, POMFB, UBANK,								
	34	-	26,265	689,512,017	273,953	11,102,364,387	82,747	3,144,550,489	-
Total	34	-	26,265	689,512,017	273,953	11,102,364,387	82,747	3,144,550,489	-

## END NOTES

1,2 The microwatch publication has been updated in the current quarter to include four new indicators. The additional indicators pertain to Islamic microfinance, enterprise lending, asset backed (collateralized) lending and branchless banking.

3 The potential micronance market estimate has been updated by PMN from 27.4 million to 20.5 million. The methodology for the revised figure has been explained in the note "Estimating Potential Market Size For Microcredit In Pakistan" published by PMN on December 2015

## REPORTING ORGANIZATIONS

Category	MFP	Reporting Period	
		Q3	Q2
<b>MFB</b> Microfinance Bank Licensed and prudentially regulated by the State Bank of Pakistan to exclusively service microfinance market	Advans Pakistan Microfinance Bank Limited	✓	✓
	Apna Microfinance Bank Limited	✓	✓
	FINCA Microfinance Bank Limited	✓	✓
	Kushhali Microfinance Bank Limited	✓	✓
	Mobilink Microfinance Bank Limited	✓	✓
	NRSP Bank Limited	✓	✓
	Pak-Oman Microfinance Bank Limited	✓	✓
	Sindh Microfinance Bank Limited	✓	✓
	Telenor Microfinance Bank Limited	✓	✓
	The First Microfinance Bank Limited	✓	✓
	U Microfinance Bank Limited	✓	✓
<b>MFI</b> Microfinance institution providing specialized microfinance services	AGAHE Pakistan	✓	✓
	Akhuwat	✓	✓
	ASA Pakistan	✓	✓
	BRAC Pakistan	✓	✓
	CSC Empowerment and Inclusion Programme	✓	✓
	DAMEN Support Programme	✓	✓
	FFO Microfinance Company	✓	✓
	Islamic Relief Pakistan	✗	✗
	JWS Pakistan	✓	✓
	Kashf Foundation	✓	✓
	Micro Options Support Programme	✓	✓
	MOJAZ Support Programme	✓	✓
	Naymet Trust	✗	✗
	Orangi Pilot Project	✓	✓
	SAFCO Support Foundation	✓	✓
	Soon Valley Development Program	✓	✓
	Wasil Foundation	✓	✗
<b>RSP</b> Rural support programme running microfinance operation as part of multi-dimensional rural development programme	Al-Mehran Rural Development Organization	✓	✓
	Ghazi Barotha Taraqiati Idara	✓	✓
	National Rural Support Programme	✓	✓
	Punjab Rural Support Programme	✓	✓
	Sarhad Rural Support Programme	✓	✓
	Sindh Rural Support Organization	✓	✓
	Thardeep Microfinance Foundation	✓	✓
<b>Other</b> Organizations running microfinance operations as part of multi-dimension service offering	Badbaan Development Community Microfinance Company	✗	✗
	OPD Support Programme	✓	✓
	ORIX Leasing Pakistan Limited	✓	✓
	Rural Community Development Programmes	✓	✓
	SAATH Microfinance Foundation Pakistan	✓	✓
	Shadab Rural Development Organization	✓	✓
	Shah Sachal Sami Foundation	✓	✓
	Support With Working Solutions	✓	✓
	Villagers Development Organization	✓	✓