

	Quarter		Change	
	Q4 - 2018	Q3 - 2018	Units	%
Number of Branches/Units	4,239	4,068	171	4.2
Number of Districts Covered	135	136	-1	-.7
Penetration Rate(%)	33.8	32.5	1	4.1
Active Borrowers	6,936,554	6,664,040	272,514	4.1
Gross Loan Portfolio (PKR Millions)	274,707	254,612	20,094	7.9
Number of Loans Disbursed	2,270,527	1,495,901	774,626	51.8
Disbursements (PKR Millions)	125,271	77,323	47,948	62.0
Average Loan Size(PKR)	55,173	51,690	3,483	6.7
Number of Savers	35,293,602	29,992,999	5,300,603	17.7
Value of Savings (PKR Millions)	239,963	204,771	35,191	17.2
Average Saving Balance (PKR)	6,799	6,827	-28	-.4
Number of Policy Holders	8,456,430	8,140,707	315,723	3.9
Sum Insured (PKR Millions)	248,783	234,351	14,432	6.2

The calendar year 2018 came to an end with active savers witnessing the largest increase among all outreach indicators – the number of savers and the value of savings increased by 17.7% to 35.3 million, and 17.2% reaching PKR 240 billion, respectively as compared to the third quarter of 2018. This increase primarily came on the back of MFBs which have been successful in mobilizing deposits as part of their deposit led strategy to fund their portfolios.

In the quarter under review, depositors were the main drivers of growth, depicting an increase of 17.7% in terms of active savers from the previous quarter. The closing of the year saw the total number of active savers at 35.3 million with TMFB being the highest contributor in terms of active depositors (an addition of 3.2 million new depositors). Consequently, a 17.2% in terms of value of savings as compared to the third quarter of 2018 was observed. The largest increase in the value of deposits was seen by KBL (an increase of PKR 8.8 billion) which contributed significantly to the year-end figure of PKR 240 billion. The ongoing focus on deposit products by MFBs, coupled with competitive deposit rates, has enabled them to effectively tap into Micro-Savings and corporate accounts. During the quarter, the percentage share of active savers in the urban regions has increased from 59% to 65%, while 71% of total active savers held mobile wallet accounts but with 19% of the total value of savings. Moreover, 19% of the total depositors were women who held a total of 14% of the total deposit portfolio.

Growth in terms of Micro-Credit remained steady in the quarter under review – active borrowers grew by 4.1% reaching 6.9 million, whereas the Gross Loan Portfolio (GLP) witnessed a growth of 7.9% which translates into PKR 274.7 billion. As with previous quarters of 2018, growth in GLP has surpassed growth in borrowers leading to an increase in the average loan size from PKR 51,690 in the third quarter to PKR 55,173 towards the end of the year. Among the peer groups, MFBs were the largest contributors to increase in outreach, with 46%, and loan portfolio at 69%, while NBMFCs (MFIs and RSPs) held the remainder 54% share of active borrowers and a 31% share in GLP. With a presence in 87 districts, Akhuwat maintained the largest presence in the country while KBL and FMFB followed closely with outreach in 80 districts each. Overall, the sector PAR>30 increased marginally to 2.2% (Q3: 2.1%).

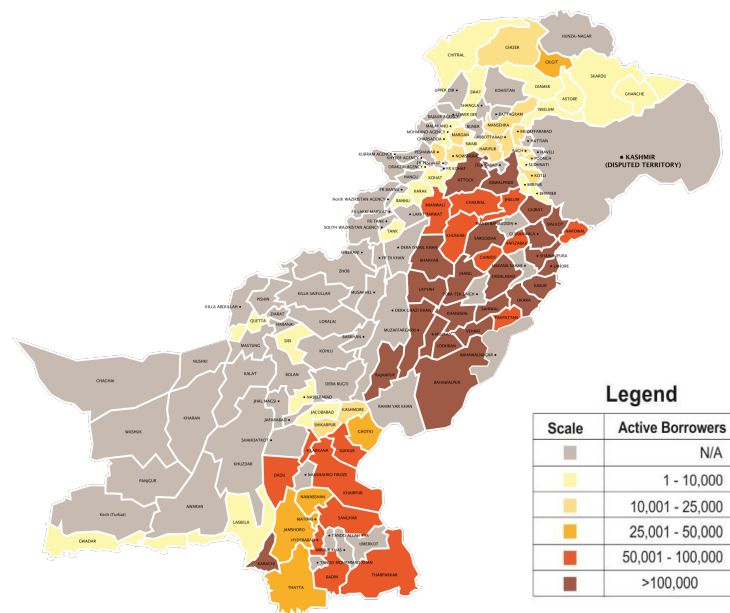
Both the Micro-Insurance indicators i.e. the number of policy holders and sum insured showed a slight increase of 3.9% to 8.45 million and 6.2% reaching PKR 248.7 billion respectively. The slow growth in Micro-Insurance can be linked to the meager increase in Micro-Credit as most institutes provide life insurance to their borrowers. All the peer groups held their respective market shares of Policy holders with MFIs, MFBs and RSPs holding 49%, 34% and 17% market share each. However, MFBs continue to hold the major chunk of the portfolio of sum insured at 51%. The share of policy holders attributable to credit life remained at 55% where as 44% was attributable to health insurance. KF continues to be the largest provider of micro-insurance in terms of policy holders with 2.46 million and sum insured with over PKR 61 billion.

As Micro-Credit outreach grows slowly, the penetration rate of the sector showed marginal change in the fourth quarter – it increased from 32.5% to 33.8%. However, the total number of branches has increased by 171, rising to 4,239 branches, with NRSP and KBL looking to expand their geographic footprint significantly. It is also worth mentioning 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

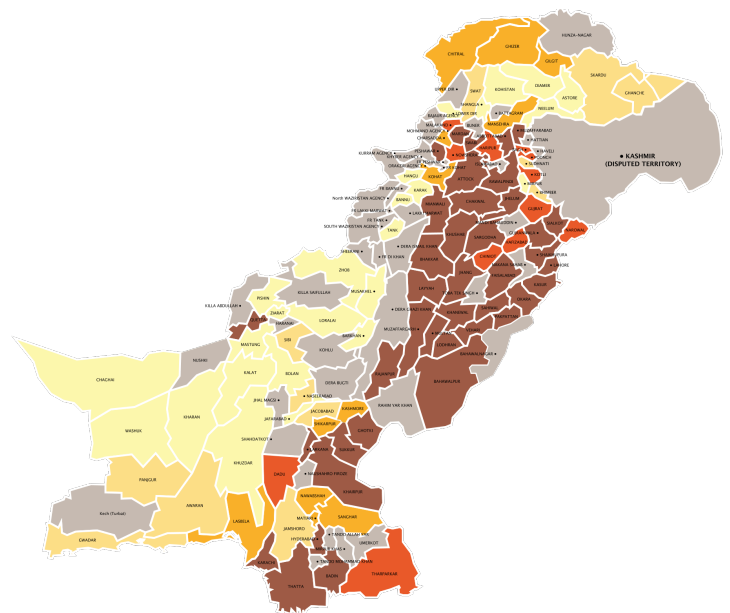
	District	Active Borrowers (Q4)	Growth (Q3 to Q4)	
			Net	%
1	Karachi	282,249	37,852	15.5
2	Bhakkar	126,847	15,719	14.1
3	Sargodha	201,933	14,681	7.8
4	Rahimyar Khan	258,234	14,303	5.9
5	Jamshoro	34,322	14,211	70.7



DISTRIBUTION OF ACTIVE SAVERS

Top 5 Districts: Greatest Increase in Savings Outreach

	District	Active Savers (Q4)	Growth (Q3 to Q4)	
			Net	%
1	Karachi	8,322,326	3,362,727	67.8
2	Lahore	12,289,745	1,126,204	10.1
3	Peshawar	891,080	111,872	14.4
4	Bhawalnagar	640,564	46,544	7.8
5	Rahimyar Khan	553,188	38,879	7.6



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)

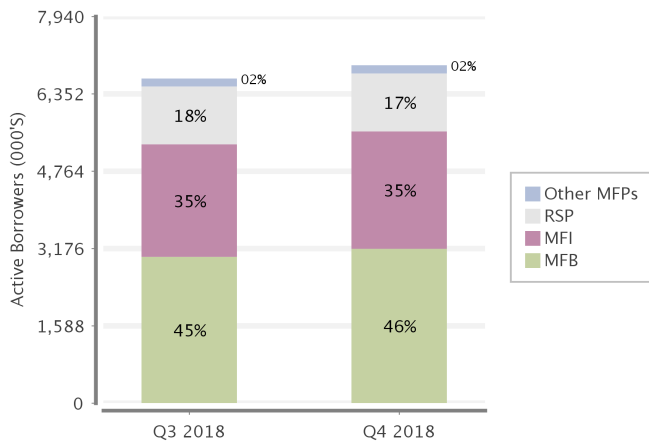
		Lending Methodology			Asset Type		Peer Group			
	Total	Group	Individual	MSE	Secured	Unsecured	MFB	MFI	RSP	Other MFPs
Number of Branches/Units										
Q3	4,068	-	-	-	-	-	1,198	1,729	1,029	112
Q4	4,239	-	-	-	-	-	1,291	1,763	1,070	115
Active Borrowers										
Q3	6,664,040	2,857,273	3,678,624	128,143	767,404	5,896,636	3,002,379	2,311,275	1,187,193	163,193
Q4	6,936,554	2,786,737	3,980,282	169,535	608,816	6,327,738	3,167,214	2,410,285	1,190,234	168,821
Gross Loan Portfolio(PKR Millions)										
Q3	254,612	70,379	165,305	18,928	30,717	223,895	172,306	49,578	28,038	4,691
Q4	274,707	70,940	181,070	22,697	33,382	241,325	188,613	52,548	28,319	5,226
Portfolio at Risk > 30 days (Percentage)										
Q3	2.1	-	-	-	-	-	3.2	0.9	1.0	3.7
Q4	2.2	-	-	-	-	-	3.1	1.4	0.5	3.9
Average Loan Balance (PKR)										
Q3	38,207	24,632	44,937	147,711	40,028	37,970	57,390	21,450	23,617	28,747
Q4	39,603	25,456	45,492	133,875	54,830	38,138	59,552	21,801	23,793	30,957
Number of Loans Disbursed										
Q3	1,495,901	601,556	870,872	23,473	-	-	655,003	517,721	286,632	36,545
Q4	2,270,527	936,953	1,285,038	48,536	-	-	1,247,111	622,077	361,875	39,464
Disbursements (PKR Millions)										
Q3	77,323	24,870	47,096	5,357	-	-	44,537	19,830	10,945	2,012
Q4	125,271	41,250	71,959	12,062	-	-	85,560	24,475	12,999	2,237
Average Loan Size (PKR)										
Q3	51,690	41,343	54,079	228,236	-	-	67,995	38,302	38,184	55,047
Q4	55,173	44,026	55,998	248,510	-	-	68,606	39,344	35,922	56,685

Districts with Highest Growth (Net) by Province

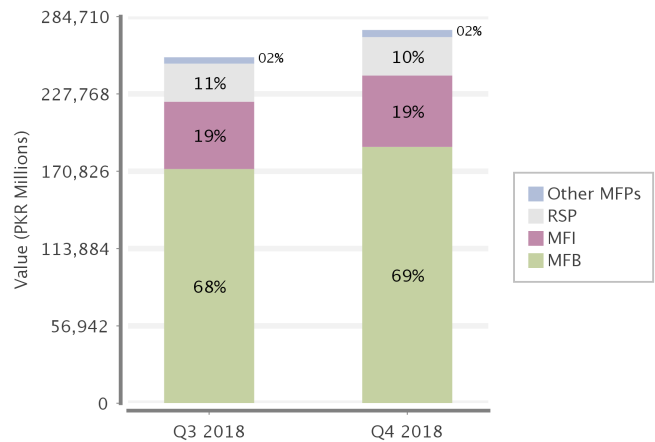
	Province	District	Active Borrowers (Q4)	Growth (Q3toQ4)		Potential Microfinance Market	Penetration Rate(%)
			A	Net	%	B	(A/B)x100
1	AJK	Muzaffarabad	23,988	2,845	13.5	-	-
2		Kotli	16,461	602	3.8	-	-
3		Poonch	12,680	1,900	17.6	-	-
1	Balochistan	Quetta	4,784	459	10.6	-	-
2		Nasirabad	3,061	179	6.2	-	-
3		Lasbela	1,186	34	3	-	-
1	Gilgit-Baltistan	Gilgit	27,530	310	1.1	-	-
2		Ghizer	14,782	340	2.4	-	-
3		Skardu	7,571	-1,137	-13.1	-	-
1	FATA	Bajaur Agency	7,829	384	5.2	-	-
2		Khyber Agency	6,097	327	5.7	-	-
3		Kurram Agency	3,356	204	6.5	-	-
1	ICT	ICT	25,958	-307	-1.2	-	-
1	Khyber-Pakhtunkhwa	Haripur	23,210	-88	-4	-	-
2		Abbottabad	16,464	1,121	7.3	-	-
3		Nowshera	15,192	1,239	8.9	-	-
1	Punjab	Lahore	338,354	13,012	4	-	-
2		Faisalabad	310,872	7,158	2.4	-	-
3		Rahimyar Khan	258,234	14,303	5.9	-	-
1	Sindh	Karachi	282,249	37,852	15.5	-	-
2		Sanghar	91,124	5,845	6.9	-	-
3		Sukkur	83,349	10,169	13.9	-	-

MICROCREDIT PROVISION

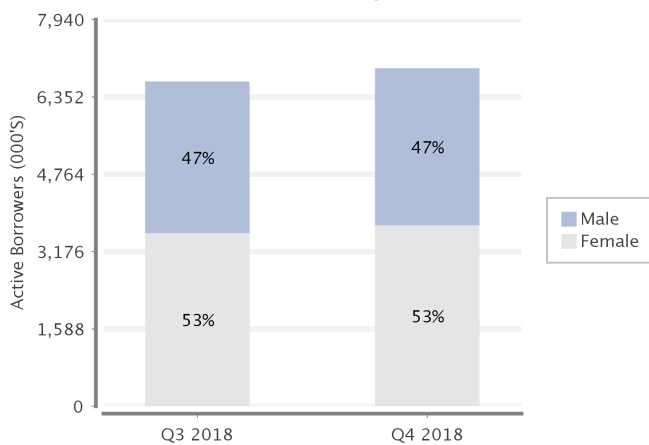
Active Borrowers By Peer Group



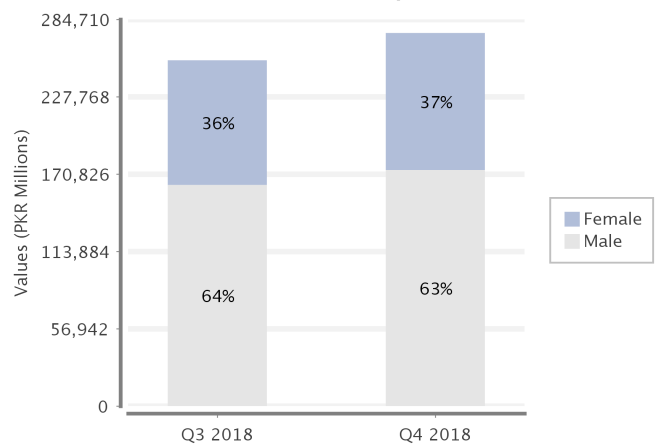
Gross Loan Portfolio



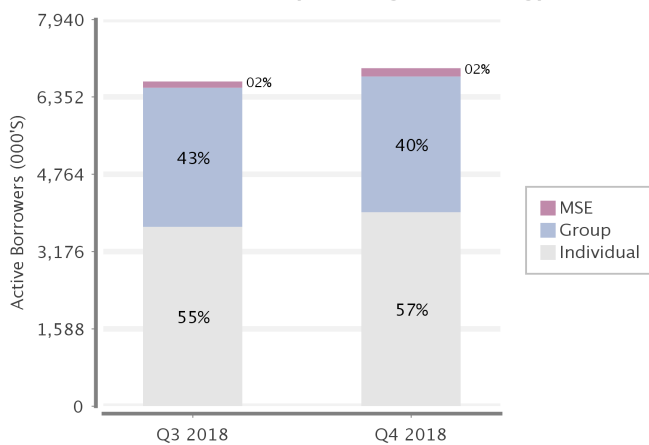
Active Borrowers By Gender



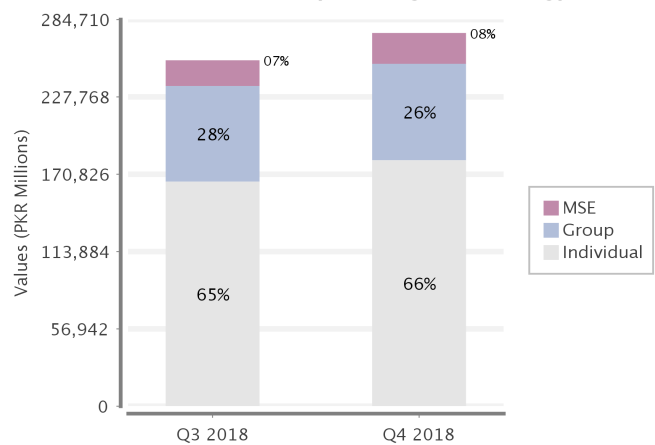
Gross Loan Portfolio By Gender



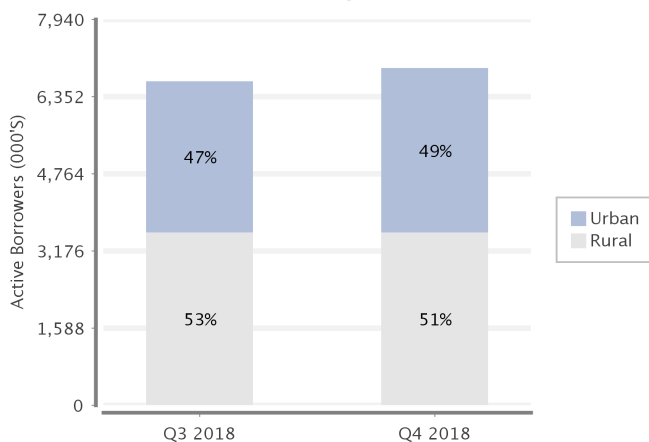
Active Borrowers By Lending Methodology



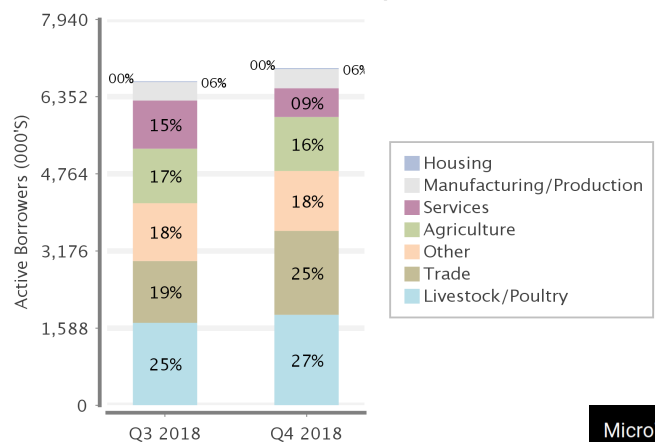
Gross Loan Portfolio By Lending Methodology



Active Borrowers By Rural/Urban

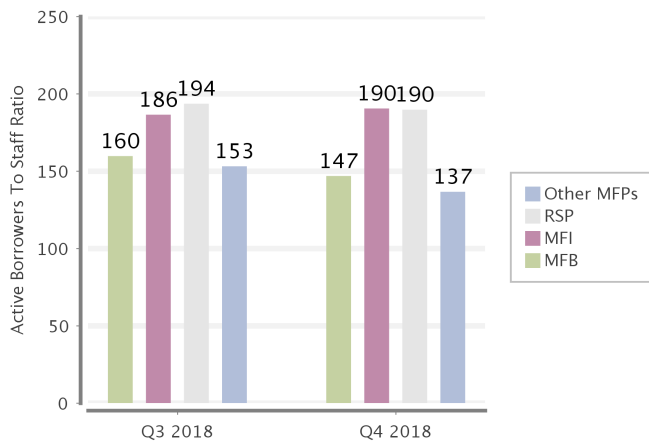


Active Borrowers By Sector

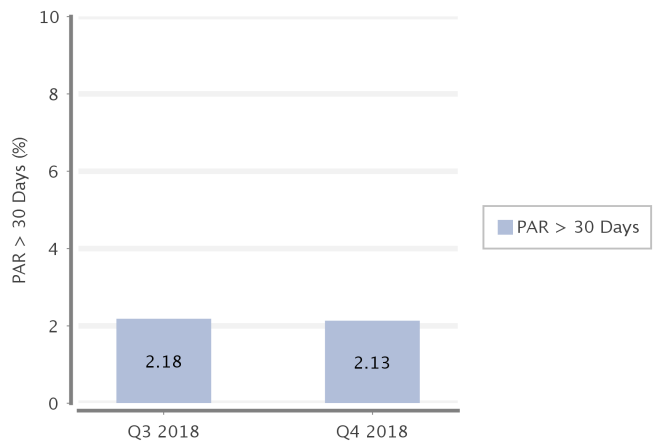


MICROCREDIT PROVISION

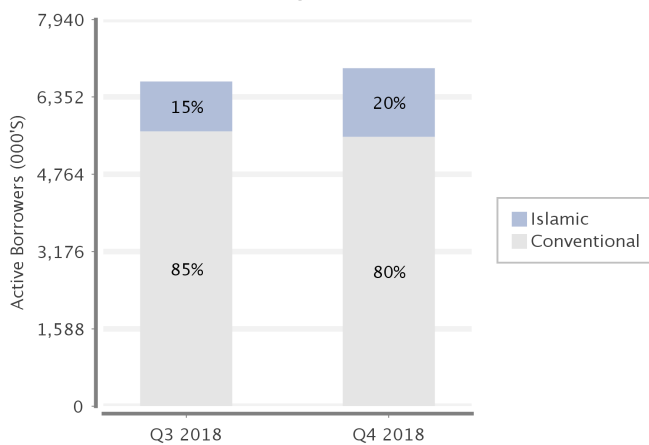
Active Borrower To MFP Staff Ratio



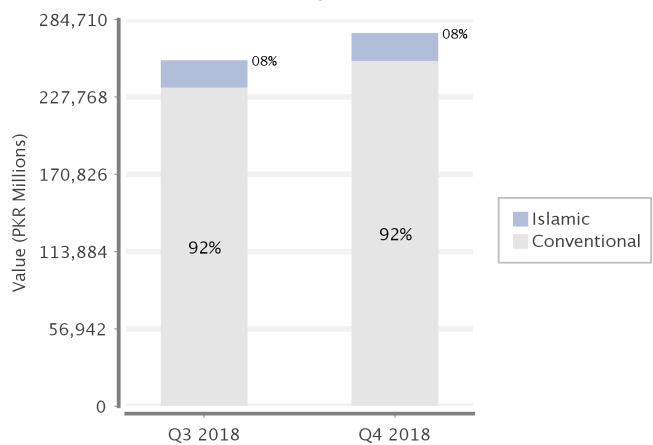
Portfolio At Risk > 30 Days



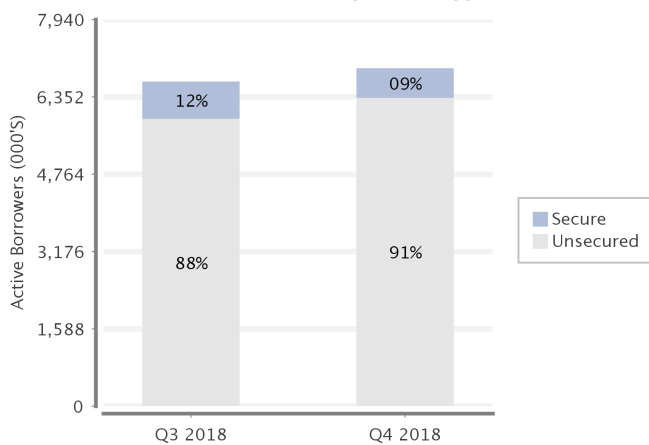
Active Borrowers By Islamic/Conventional



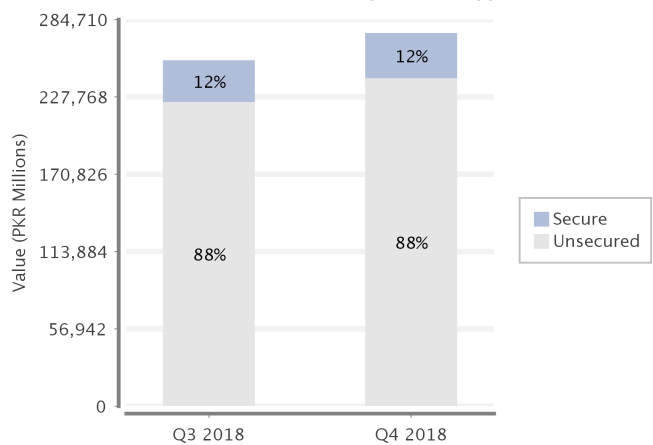
Gross Loan Portfolio By Islamic/Conventional



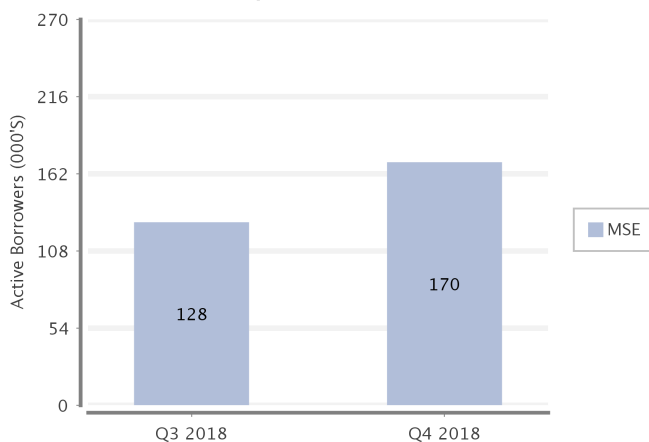
Active Borrowers By Asset Type



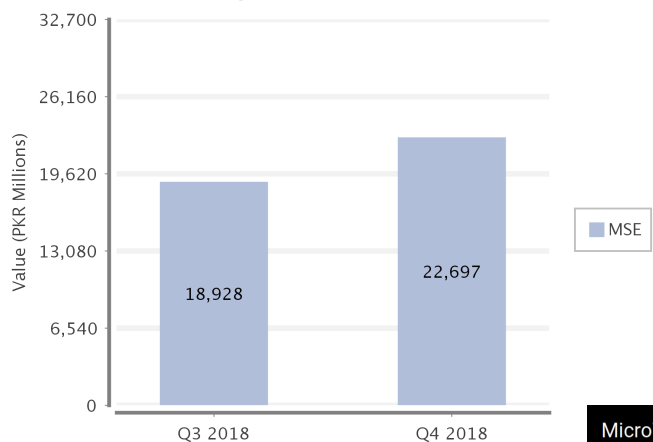
Gross Loan Portfolio By Asset Type



Microenterprise Active Borrowers

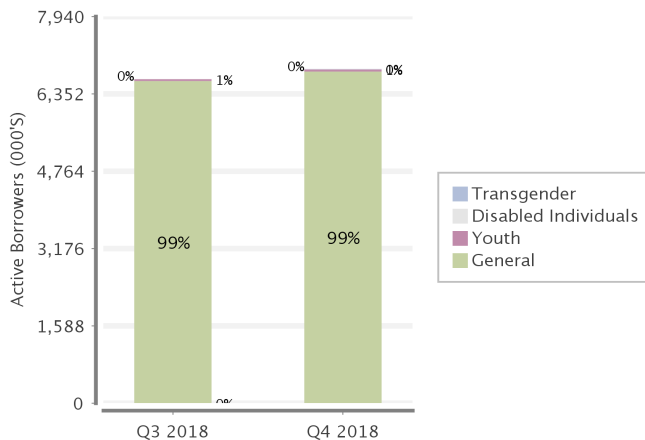


Microenterprise Gross Loan Portfolio



MICROCREDIT PROVISION

Active Borrowers Demographics



MFPs with Largest Net Increase in Active Borrowers

	MFP	Increase in Active Borrowers		Market Share (% of Active Borrowers)	
		Q3 to Q4			
		Net	%		
1	FMFB	41,355	10.8	6.1	
2	KBL	37,307	5.0	11.3	
3	UBANK	31,860	12.5	4.1	
4	TMFB	31,808	4.8	10	
5	KASHF	28,209	6.4	6.8	

MFPs with Largest Percentage Increase in Active Borrowers

	MFP	Increase in Active Borrowers		Market Share (% of Active Borrowers)
		Q3 toQ4		
		Net	%	
1	DAMEN	13,592	14.5	1.5
2	POMFB	4,953	14.1	0.6
3	UBANK	31,860	12.5	4.1
4	AMFB	10,585	12.0	1.4
5	ADVANS	1,113	11.2	0.2

Largest Providers of Microcredit (Active Borrowers)

	MFP	Active Borrowers (Q4)	Market Share (% of Active Borrowers)
1	AKHU	998,142	14.4
2	NRSP	839,796	12.1
3	KBL	784,327	11.3
4	TMFB	691,982	10
5	KASHF	471,001	6.8

Largest Providers of Microcredit (Gross Loan Portfolio)

	MFP	GLP (Q4)	Market Share (% of GLP)
1	KBL	43,449,706,356	15.8
2	TMFB	34,080,861,048	12.4
3	NRSP-B	23,777,632,753	8.7
4	FMFB	23,404,998,737	8.5
5	NRSP	21,133,612,312	7.7

MFPs with Largest Geographic Spread

MFP	AKHU	FMFB	KBL	UBANK	KASHF
Geographic Spread (No. of Districts)	87	80	80	63	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									
Q3	29,992,999	26,767,513	3,225,486	9,781,887	20,211,112	26,767,513	-	3,225,486	-
Q4	35,293,602	32,009,797	3,283,805	10,316,664	24,976,938	32,009,797	-	3,283,805	-
Value of Savings (PKR Millions)									
Q3	204,771	203,477	1,294	187,189	17,583	203,477	-	1,294	-
Q4	239,963	238,667	1,296	194,937	45,026	238,667	-	1,296	-
Average Saving Balance (PKR Millions)									
Q3	6,827	7,602	401	19,136	870	7,602	-	401	-
Q4	6,799	7,456	395	18,895	1,803	7,456	-	395	-

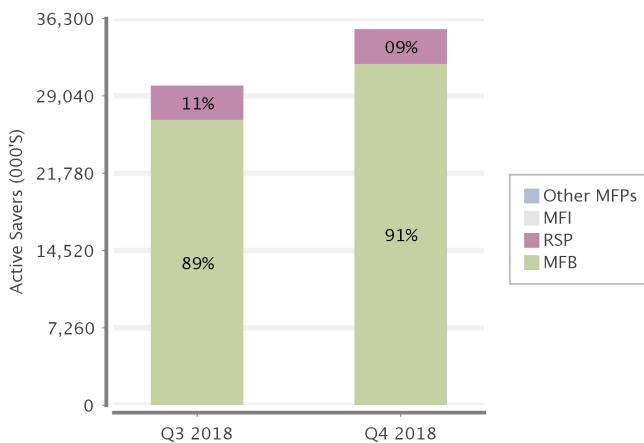
Micro-savings Provision by MFPs

		MFPs offering Savings	Saving Methodology		Peer Group			
	Total		Intermediation	Mobilization	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs								
Q3	42	16	11	5	11	-	5	-
Q4	41	16	11	5	11	-	5	-

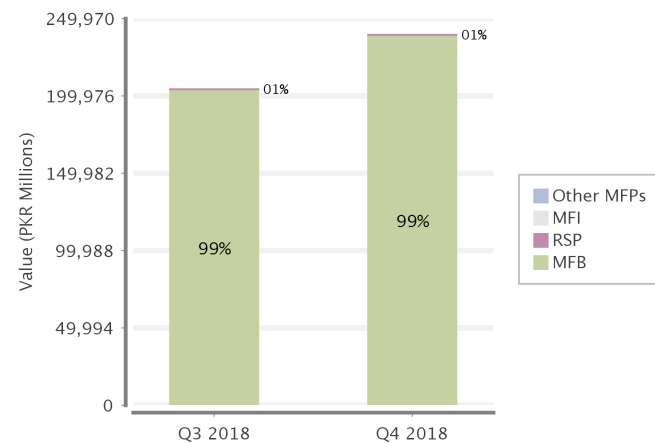
Saving Methodology:

- 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.

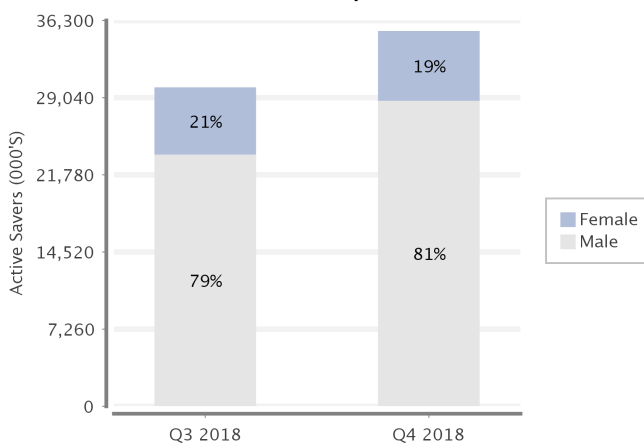
Active Savers By Peer Group



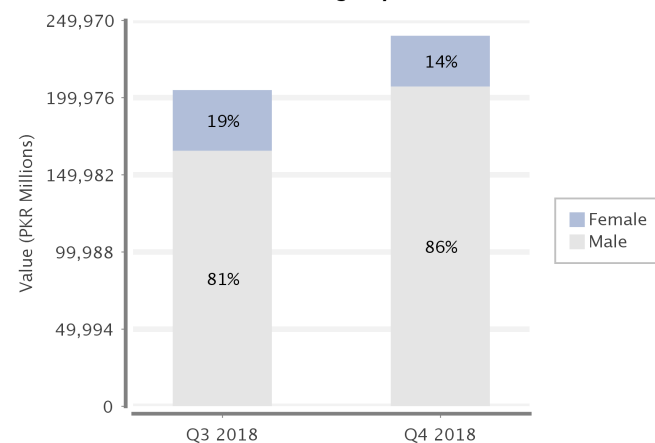
Value Of Savings By Peer Group



Active Savers By Gender

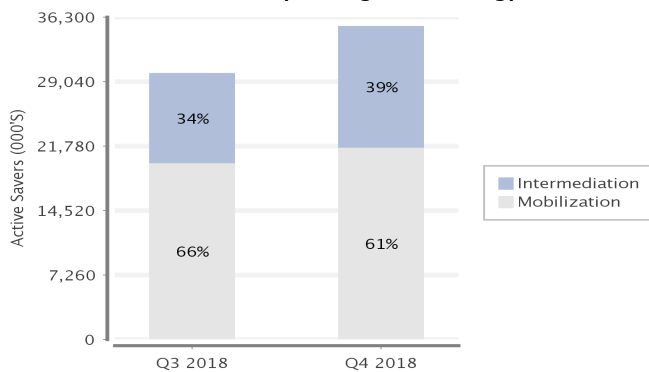


Value Of Savings By Gender

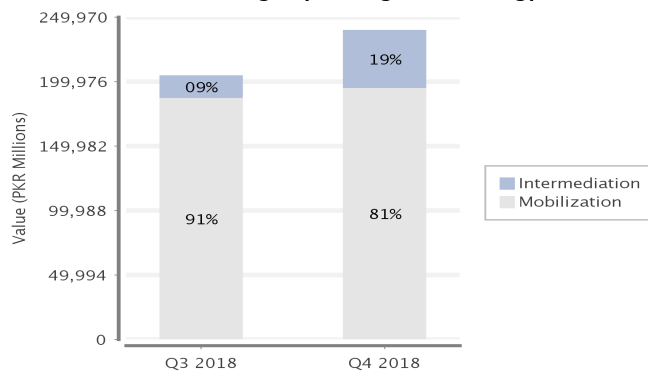


MICRO-SAVINGS PROVISION

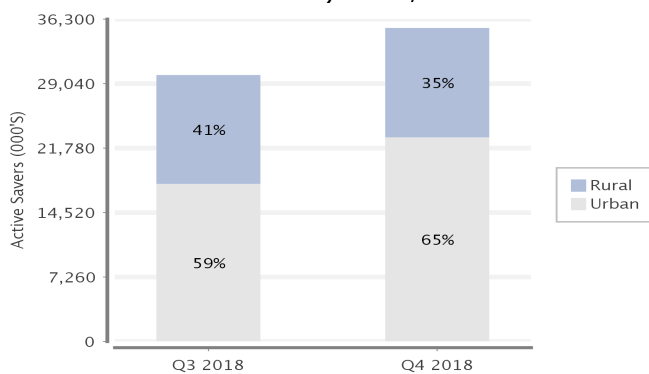
Active Savers By Saving Methodology



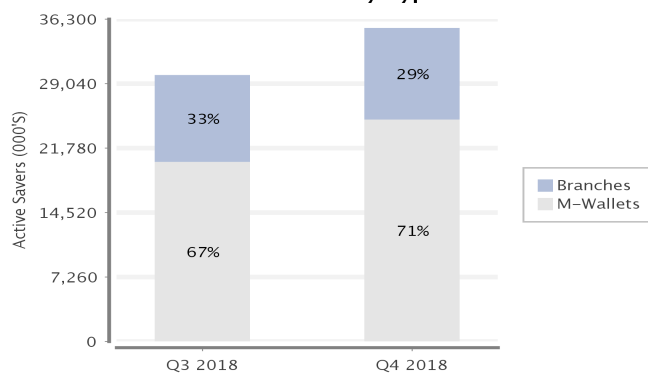
Value Of Savings By Saving Methodology



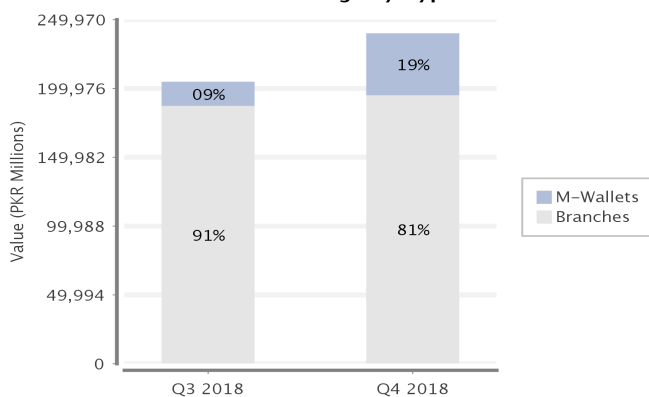
Active Savers By Urban/Rural



Active Savers By Type



Value Of Savings By Type



Largest Providers of Micro-savings (Value of Savings)

	MFP	Value of Savings (Q4)	Market Share (% of Value of Savings)
1	KBL	55,931,731,467	23.3
2	TMFB	42,289,369,048	17.6
3	FMFB	31,110,911,732	13
4	NRSP-B	26,263,175,128	10.9
5	FINCA	23,741,811,865	9.9

Districts with Highest Outreach (Active Savers)

	District	Active Savers (Q4)	Increase (Q3 to Q4)	
			Net	%
1	Lahore	12,289,745	1,126,204	9.2
2	Karachi	8,322,326	3,362,727	40.4
3	Peshawar	891,080	111,872	12.6
4	Bahawalpur	687,173	20,568	3.0
5	Bhawalnagar	640,564	46,544	7.3

MFPs with Largest Increase in Active Savers (Net)

	MFP	Increase in Active Savers (Q3) to (Q4)	
		Net	%
1	TMFB	3,248,436	54.6
2	MMFB	1,552,255	10.3
3	KBL	116,872	6.0
4	FINCA	84,658	8.8
5	FMFB	84,445	9.4

MFPs with Largest Increase in Value of Savings (Net)

	MFP	Increase in Value of Savings (Q3 to Q4)	
		Net	%
1	KBL	8,850,786,534	18.8
2	MMFB	7,555,961,396	51.2
3	FMFB	5,021,682,927	19.2
4	UBANK	3,713,840,263	22.1
5	NRSP-B	3,440,088,052	15.1

Largest Providers of Micro-savings (Active Savers)

	MFP	Active Savers (Q4)	Market Share (% of Active Savers)
1	MMFB	16,586,847	47
2	TMFB	9,198,446	26.1
3	NRSP	2,974,774	8.4
4	KBL	2,062,989	5.8
5	NRSP-B	1,063,224	3

MICRO-INSURANCE PROVISION

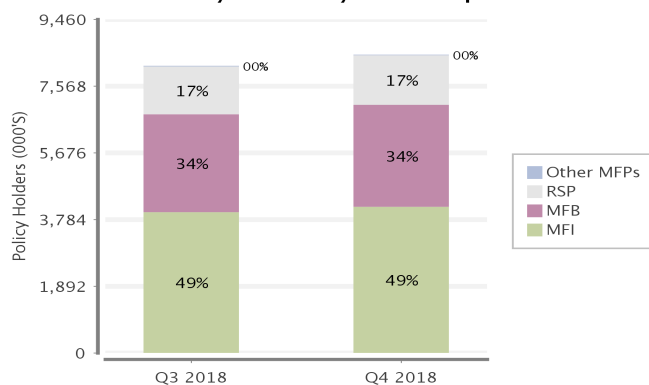
Summary of Micro-insurance Provision (All Pakistan)

		Type		Peer Group			
	Total	Health	Credit Life	MFB	MFI	RSP	Other MFPs
Number of Policy Holders							
Q3	8,140,707	3,652,940	4,449,500	2,775,621	3,990,397	1,355,064	19,625
Q4	8,456,430	3,732,951	4,656,152	2,889,791	4,142,561	1,405,712	18,366
Sum Insured (PKR Millions)							
Q3	234,351	-	-	116,448	82,997	34,208	698
Q4	248,783	-	-	127,033	85,798	35,267	685

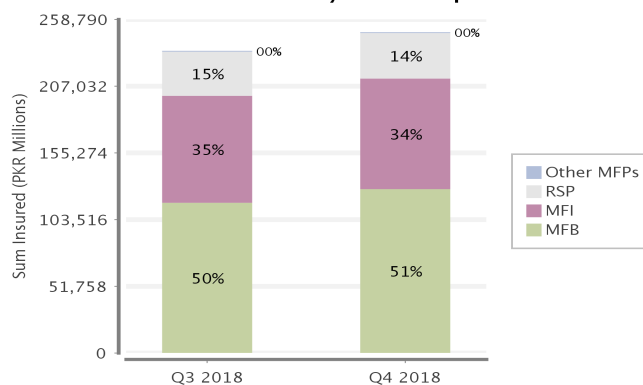
Micro-insurance Provision by MFPs

		MFPs offering Insurance		Type of Insurance offered			Peer Group			
	Total			Health	Life	Other	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs										
Q3	42	22	9	18	1	7	9	5	1	
Q4	41	22	9	18	1	7	9	5	1	

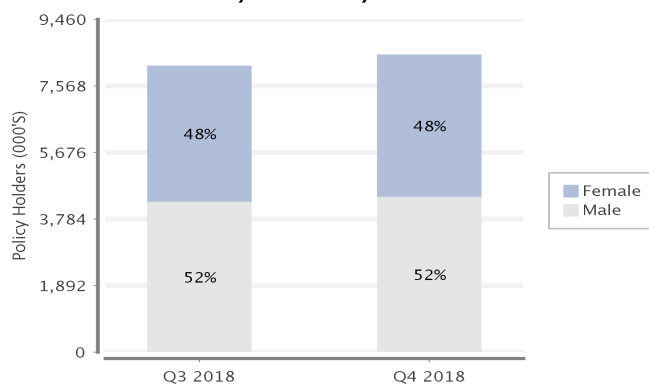
Policy Holders By Peer Group



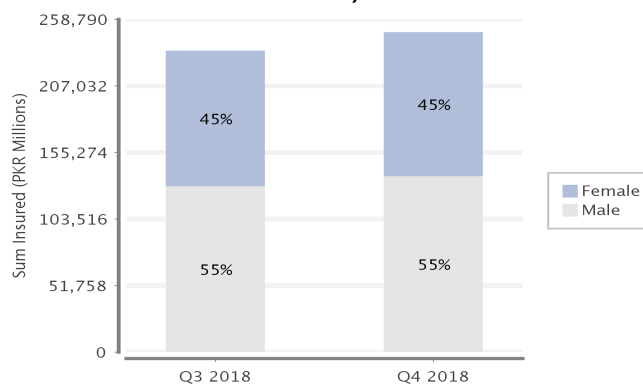
Sum Insured By Peer Group



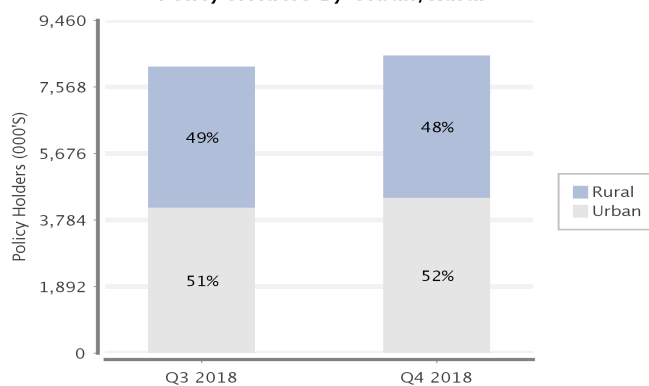
Policy Holders By Gender



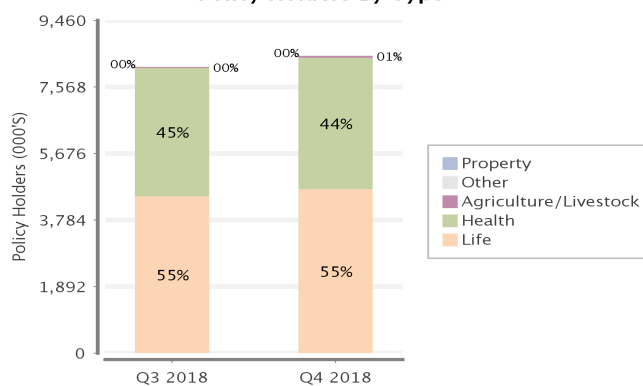
Sum Insured By Gender



Policy Holders By Urban/Rural



Policy Holders By Type



MICRO-INSURANCE PROVISION

Districts with Highest Outreach (Policy Holders)

	District	Policy Holders (Q4)	Increase (Q3 to Q4)	
			Net	%
1	Lahore	540,283	7,068	1.3
2	Faisalabad	514,313	16,281	3.3
3	Gujranwala	359,486	11,333	3.3
4	Karachi	332,734	34,877	11.7
5	Rahimyar Khan	304,616	12,093	4.1

Top 5 Districts: Greatest Increase in Micro-Insurance Outreach

	District	Policy Holders (Q4)	Growth (Q3 to Q4)	
			Net	%
1	Karachi	332,734	34,877	11.7
2	Sialkot	215,879	18,555	9.4
3	Sargodha	274,029	17,512	6.8
4	Faisalabad	514,313	16,281	3.3
5	Muzaffargarh	230,139	14,698	6.8

Largest Providers of Micro-Insurance (Policy Holders)

	MFP	Policy Holders (Q4)	Market Share (% of Policy Holders)
1	KASHF	2,463,013	29.1
2	NRSP	1,169,293	13.8
3	AKHU	998,142	11.8
4	KBL	935,935	11.1
5	TMFB	742,218	8.8

Largest Providers of Micro-Insurance (Sum Insured)

	MFP	Sum Insured (Q4)	Market Share (% of Sum Insured)
1	KASHF	61,386,399,539	24.7
2	KBL	50,718,407,581	20.4
3	TMFB	34,113,396,016	13.7
4	NRSP	33,129,420,751	13.3
5	FMFB	24,412,194,677	9.8

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	87	-	83,433	3,154,947,780	480,094	4,471,386,996	105,027	3,820,831,423	-	-
Balochistan	27	-	10,089	558,896,858	483,687	828,193,176	15,779	703,375,526	500,000	2.0
Gilgit-Baltistan	64	1	55,998	2,447,908,460	108,098	11,142,684,376	57,457	2,294,321,810	-	-
FATA	19	-	22,298	388,970,550	582,563	440,021,957	22,298	388,970,550	-	-
ICT	35	-	25,958	723,498,615	302,411	20,319,627,357	85,530	3,236,265,001	-	-
Khyber-Pakhtunkhwa	153	17	154,422	6,356,244,574	1,749,089	11,783,411,553	174,192	4,742,454,180	5,000,000	3.1
Punjab	2,956	25	5,198,723	208,592,273,088	21,258,529	104,747,809,975	6,775,915	192,133,835,902	12,600,000	41.3
Sindh	854	1	1,385,633	52,483,807,260	10,329,131	86,229,732,884	1,220,232	41,462,857,018	2,400,000	57.7
GRAND TOTAL	4,195	44	6,936,554	274,706,547,185	35,293,602	239,962,868,274	8,456,430	248,782,911,410	20,500,000	33.8

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	FMFB, MMFB, NRSP, NRSP-B, POMFB, TMFB,								
	8	-	81	1,322,086	24,047	45,213,734	41	958,997	-
Jafarabad	MMFB, TMFB,								
	-	-	-	-	9,060	9,329,910	-	-	-
Jhal Magsi	TMFB,								
	-	-	-	-	112	121,663	-	-	-
Kalat	MMFB, TMFB,								
	-	-	-	-	405	242,318	-	-	-
Kech (Turbat)	NRSP,								
	-	-	-	-	53,497	10,292,276	2	80,000	-
Kharan	MMFB,								
	-	-	-	-	12	561	-	-	-
Khuzdar	MMFB,								
	-	-	-	-	217	54,913	-	-	-
Kohlu	-								
	-	-	-	-	-	-	-	-	-
Lasbela	KASHF, MMFB, NRSP, TMFB,								
	5	-	1,186	26,207,891	44,031	694,840	6,833	173,570,207	-
Loralai	MMFB,								
	-	-	-	-	94	4,322	-	-	-
Mastung	MMFB,								
	-	-	-	-	178	43,214	-	-	-
Musakhel	TMFB,								
	-	-	-	-	625	75,575	-	-	-
Nasirabad	FMFB, KBL, MMFB,								
	2	-	3,061	235,327,090	12,883	88,073,393	3,339	245,357,090	-
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, FINCA, FMFB, MMFB, NRSP-B, TMFB, UBANK,								
	10	-	4,784	281,576,391	192,003	542,172,417	4,587	268,945,832	-

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, FMFB, MMFB, TMFB,								
	2	-	977	14,463,400	11,113	17,583,965	977	14,463,400	-
Washuk	TMFB,								
	-	-	-	-	17	7,776	-	-	-
Zhob	MMFB, TMFB,								
	-	-	-	-	1,062	452,292	-	-	-
Ziarat	MMFB, TMFB,								
	-	-	-	-	218	257,960	-	-	-
Total	27	-	10,089	558,896,858	483,687	828,193,176	15,779	703,375,526	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, GBTI, KASHF, KBL, MMFB, NRSP-B, POMFB, TMFB, UBANK,								
	15	1	16,464	775,102,601	100,926	1,030,894,177	14,928	558,628,874	-
Bannu	AKHU, AMFB, MMFB, TMFB,								
	4	-	4,746	68,590,700	6,794	125,429,472	4,746	68,590,700	-
Batgram	AKHU, MMFB, TMFB,								
	1	-	358	5,617,084	5,739	5,192,949	358	5,617,084	-
Buner (Daggar)	KBL, MMFB, TMFB,								
	1	-	976	46,802,730	3,607	97,526,302	1,003	47,882,730	-
Charsadda	AKHU, AMFB, KASHF, KBL, MMFB, NRSP, TMFB, UBANK,								
	5	-	4,772	210,315,852	46,884	302,841,605	5,071	163,212,540	-
Chitral	AKHU, FMFB, MMFB, NRSP-B, TMFB,								
	11	-	6,674	512,489,318	46,230	1,337,160,929	6,762	507,020,165	-
D.I. Khan	AKHU, FMFB, KBL, MMFB, NRSP-B, TMFB, UBANK,								
	9	-	14,157	771,727,049	57,254	622,342,148	17,465	762,498,647	-
Hangu	MMFB, TMFB,								
	-	-	-	-	2,645	1,548,472	-	-	-
Haripur	AKHU, AMFB, FINCA, FMFB, GBTI, KASHF, KBL, MMFB, NRSP, NRSP-B, POMFB, SRSP, TMFB, UBANK,								
	14	15	23,210	850,838,000	62,618	469,405,253	42,947	462,364,977	-
Karak	MMFB, SRSP,								
	1	-	1,770	13,377,600	1,901	185,819	-	-	-
Kohat	AKHU, KBL, MMFB, SRSP, TMFB,								
	5	-	6,373	234,594,968	43,605	513,854,046	5,529	234,027,568	-
Kohistan	AMFB, MMFB,								
	1	-	-	-	761	62,568,815	-	-	-
Lakki Marwat	AKHU, MMFB, TMFB,								
	1	-	821	9,600,700	12,741	21,921,358	821	9,600,700	-
Lower Dir	MMFB, TMFB,								
	-	-	-	-	1,589	1,025,214	-	-	-
Malakand	AKHU, KBL, MMFB, NRSP, TMFB,								
	3	-	3,871	134,457,153	55,079	234,808,960	3,894	135,837,153	-
Mansehra	AKHU, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, POMFB, TMFB, UBANK,								
	16	-	12,021	389,473,665	45,221	442,825,661	12,863	280,358,567	-
Mardan	AKHU, AMFB, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, TMFB, UBANK,								
	14	-	14,005	701,470,961	122,814	340,197,891	13,938	370,498,816	-
Mingora	KBL, MMFB, OLP,								
	1	-	3,663	196,658,735	12,592	472,994,797	3,921	210,589,534	-
Nowshera	AKHU, AMFB, FMFB, KASHF, KBL, MMFB, NRSP, SRSP, TMFB, UBANK,								
	12	-	15,192	534,912,289	60,884	297,061,779	15,670	412,904,766	-
Peshawar	AKHU, AMFB, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, OLP, SRSP, TMFB, UBANK,								
	22	-	13,011	497,517,720	891,080	4,411,992,464	13,640	270,998,498	-
Shangla	FMFB, MMFB, TMFB,								
	1	-	1	75,000	7,441	7,989,224	1	75,000	-
Swabi	AKHU, GBTI, KASHF, KBL, MMFB, NRSP, SWWS, TMFB,								
	9	1	7,919	292,698,726	127,144	929,678,481	6,282	169,022,771	-
Swat	AKHU, MMFB, NRSP, NRSP-B, TMFB,								
	5	-	3,320	90,719,723	14,271	33,460,134	3,255	53,521,090	-
Tank	AKHU, MMFB, TMFB,								
	2	-	1,098	19,204,000	4,368	5,094,564	1,098	19,204,000	-
Upper Dir	MMFB, TMFB,								
	-	-	-	-	14,901	15,411,038	-	-	-
Total	153	17	154,422	6,356,244,574	1,749,089	11,783,411,553	174,192	4,742,454,180	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,								
	84	15	105,196	2,476,485,550	194,298	998,098,457	174,386	3,351,134,966	-
Bahawalpur	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, TMFB, UBANK,								
	72	-	209,679	10,891,180,521	687,173	4,732,002,160	261,014	8,785,636,955	-
Bhakkar	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, TMFB, UBANK,								
	52	-	126,847	6,288,453,047	438,691	1,022,034,084	103,665	3,938,258,641	-
Bhawalnagar	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, TMFB, UBANK,								
	79	-	211,070	11,266,918,119	640,564	3,272,611,478	223,500	7,453,657,789	-
Chakwal	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, MO, NRSP, POMFB, SVDP, TMFB, UBANK,								
	97	-	96,500	2,182,065,363	141,732	603,610,977	121,327	3,071,670,224	-
Chiniot	AKHU, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, RCDP, TMFB,								
	23	-	52,012	1,711,136,483	63,001	280,899,222	72,147	2,258,607,906	-
D.G. Khan	AKHU, ASA, CSC, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, OCT, TMFB, UBANK,								
	44	-	79,963	3,402,483,354	334,060	1,492,482,503	95,547	3,663,078,913	-
Faisalabad	AKHU, AMFB, ASA, DAMEN, FFO, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, RCDP, TMFB, UBANK, WASIL,								
	191	-	310,872	9,183,765,138	364,167	2,428,421,250	514,313	11,186,150,742	-
Gujranwala	AKHU, AMFB, ASA, DAMEN, FFO, FINCA, FMFB, JWS, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-B, OCT, OPD, POMFB, RCDP, TMFB, UBANK, WASIL,								
	178	-	244,624	7,888,391,982	289,075	1,580,726,909	359,486	10,057,029,518	-
Gujrat	AKHU, ASA, BRAC, FINCA, FMFB, JWS, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-B, PRSP, TMFB, UBANK,								
	67	-	107,905	4,429,003,256	82,209	1,342,386,296	119,000	3,268,197,656	-
Hafizabad	AKHU, AMFB, ASA, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, RCDP, TMFB, UBANK,								
	41	-	68,306	2,672,563,048	63,107	372,464,190	79,376	3,015,358,142	-
Jhang	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, PRSP, RCDP, TMFB, UBANK,								
	72	-	132,776	5,412,944,059	246,868	999,294,527	171,595	4,611,144,465	-
Jhelum	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, POMFB, TMFB, UBANK,								
	60	-	87,862	2,081,535,348	116,501	732,897,259	122,963	3,999,117,570	-
Kasur	AKHU, AMFB, ASA, CSC, DAMEN, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OLP, RCDP, TMFB, UBANK,								
	88	-	155,153	5,431,093,886	156,128	835,323,993	259,087	5,784,845,629	-
Khanewal	AGAHE, AKHU, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, PRSP, RCDP, TMFB, UBANK,								
	49	-	104,996	4,702,337,699	187,223	1,170,434,313	145,259	4,132,648,925	-
Khushab	AKHU, AMFB, FINCA, FMFB, KASHF, KBL, MMFB, MO, NRSP, NRSP-B, SVDP, UBANK,								
	53	-	80,650	2,623,837,307	206,740	578,674,038	108,844	3,324,049,593	-
Lahore	AGAHE, AKHU, AMFB, ASA, BRAC, CSC, DAMEN, FINCA, FMFB, JWS, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-B, OLP, POMFB, PRSP, RCDP, TMFB, UBANK, WASIL,								
	258	-	338,354	11,853,018,672	12,289,745	35,379,698,016	540,283	12,863,065,976	-
Leyyah	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, PRSP, RCDP, TMFB, UBANK,								
	72	-	168,476	8,080,272,248	288,921	1,500,139,593	167,885	5,640,796,049	-
Lodhran	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, PRSP, TMFB, UBANK,								
	34	-	114,889	7,327,251,946	302,125	1,483,841,116	127,386	4,596,891,526	-
Mandi Bahauddin	AKHU, AMFB, ASA, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, POMFB, PRSP, TMFB, UBANK,								
	55	-	88,861	3,283,651,648	98,614	651,296,233	123,670	3,757,542,997	-
Mianwali	AKHU, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, OCT, TMFB,								
	48	-	67,682	1,639,873,916	182,512	505,476,292	85,787	2,479,021,060	-
Multan	AKHU, AMFB, ASA, BRAC, FFO, FINCA, FMFB, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-B, TMFB, UBANK, WASIL,								
	119	1	217,160	9,614,700,924	402,678	4,139,317,064	265,150	7,489,753,551	-
Muzaffargarh	AGAHE, AKHU, ASA, FFO, FINCA, FMFB, KASHF, KBL, MMFB, MOJAZ, NRSP, NRSP-B, PRSP, TMFB, UBANK,								
	68	-	180,874	8,549,907,457	339,492	1,524,609,089	230,139	6,866,526,097	-
Nankana Sahib	AKHU, ASA, DAMEN, FFO, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, OLP, RCDP, WASIL,								
	58	-	87,050	2,797,216,632	33,044	267,517,472	128,678	2,541,225,773	-

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,								
	68	-	95,860	2,847,208,919	83,693	666,023,035	119,404	3,630,691,726	-
Okara	AKHU, AMFB, ASA, CSC, DAMEN, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OLP, PRSP, TMFB, UBANK,								
	76	-	155,959	7,026,885,126	280,737	1,630,066,836	224,714	5,514,380,576	-
Pakpattan	AKHU, AMFB, ASA, BRAC, CSC, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, TMFB, UBANK,								
	40	-	88,287	4,602,193,686	183,081	726,967,479	85,257	2,592,656,531	-
Rahimyar Khan	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-B, TMFB, UBANK,								
	84	-	258,234	14,907,569,242	553,188	3,763,765,850	304,616	10,512,245,110	-
Rajanpur	AGAHE, AKHU, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, OCT, SMFC, TMFB, UBANK,								
	47	-	105,786	4,570,417,602	257,125	1,441,882,353	119,399	4,777,987,747	-
Rawalpindi	AKHU, AMFB, ASA, BRAC, FINCA, FMFB, GBTI, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, POMFB, TMFB, UBANK,								
	157	8	162,779	4,163,028,013	564,083	20,987,314,151	123,611	2,731,874,894	-
Sahiwal	AKHU, AMFB, ASA, BRAC, CSC, DAMEN, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, TMFB, UBANK, WASIL,								
	68	-	125,725	5,785,412,846	271,521	1,321,126,950	195,973	5,746,939,683	-
Sargodha	AKHU, AMFB, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, OLP, POMFB, PRSP, TMFB, UBANK,								
	125	-	201,933	6,812,845,027	170,134	1,095,343,113	274,029	8,190,664,786	-
Sheikhupura	AKHU, AMFB, ASA, DAMEN, FFO, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, OCT, OLP, PRSP, RCDP, TMFB, UBANK, WASIL,								
	100	-	156,706	5,040,617,381	130,521	855,185,263	195,412	4,244,823,825	-
Sialkot	AKHU, AMFB, ASA, BRAC, DAMEN, FINCA, FMFB, JWS, KASHF, KBL, MMFB, MOJAZ, NRSP, NRSP-B, POMFB, PRSP, RCDP, TMFB,								
	124	-	170,786	6,127,914,663	188,873	2,014,280,306	215,879	6,463,626,274	-
Toba Tek Singh	AKHU, AMFB, ASA, DAMEN, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, RCDP, TMFB, UBANK,								
	51	1	112,617	4,590,644,617	207,712	936,015,890	173,389	4,619,881,606	-
Vihari	AGAHE, AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, OLP, TMFB, UBANK,								
	54	-	126,294	6,327,448,365	219,193	1,415,582,220	143,745	4,972,652,483	-
Total	2,956	25	5,198,723	208,592,273,088	21,258,529	104,747,809,975	6,775,915	192,133,835,902	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, ASA, FMFB, KASHF, KBL, MMFB, NRSP, OCT, POMFB, SMFB, TMF, TMFB, UBANK,								
	42	-	51,949	1,603,255,434	240,635	296,638,250	60,783	1,799,366,130	-
Dadu	AMFB, ASA, FMFB, KBL, MMFB, OCT, SMFB, TMF, TMFB, UBANK,								
	30	-	57,951	2,111,783,180	74,653	795,296,097	30,918	1,422,816,034	-
Ghotki	AMFB, ASA, FINCA, FMFB, KBL, MCBIB, MMFB, OCT, SMFB, SRSO, TMFB, UBANK,								
	26	-	43,023	2,099,683,170	101,432	700,534,892	23,614	1,316,610,702	-
Hyderabad	ADVANS, AKHU, AMFB, ASA, BRAC, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, POMFB, SMFB, SSF, TMF, TMFB, UBANK,								
	65	-	81,227	2,926,445,848	179,514	2,282,623,032	101,329	3,273,127,775	-
Jacobabad	AKHU, FMFB, MMFB, SRSO, TMFB,								
	6	-	9,579	287,529,183	15,059	45,873,016	5,212	185,608,279	-
Jamshoro	ASA, MMFB, NRSP, OCT, SMFB, SSF, TMF, TMFB,								
	19	-	34,322	780,327,279	20,375	11,694,782	11,779	202,628,011	-
Karachi	ADVANS, AKHU, AMFB, ASA, BRAC, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, POMFB, SMFB, TMFB, UBANK,								
	172	-	282,249	10,093,262,340	8,322,326	69,817,142,071	332,734	10,347,002,391	-
Kashmore	FMFB, KBL, MMFB, UBANK,								
	5	-	10,733	553,979,204	32,406	246,353,725	7,648	391,359,846	-
Khairpur	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, SDS, SMFB, SRSO, TMFB, UBANK,								
	35	-	71,132	3,156,786,672	114,319	1,573,147,671	63,096	2,454,399,454	-
Larkana	ADVANS, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, SRSO, TMFB, UBANK,								
	33	-	54,385	2,578,557,779	113,113	1,769,353,304	60,185	2,595,422,498	-
Matyari	ASA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OLP, SMFB, SSF, TMFB, UBANK,								
	24	-	46,241	1,679,027,998	47,809	401,194,727	48,519	1,266,479,664	-
Mirpur Khas	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, OCT, POMFB, SMFB, SSF, TMF, TMFB, UBANK,								
	49	-	68,165	2,421,113,535	207,659	993,092,619	62,641	2,265,498,282	-
Naushahro Feroze	AMFB, ASA, FMFB, KBL, MMFB, NRSP-B, OCT, OLP, SDS, SMFB, SRSO, SSF, TMF, TMFB, UBANK,								
	40	-	61,029	2,762,356,241	39,185	449,723,392	37,582	1,419,224,167	-
Nawabshah	ADVANS, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, OCT, SMFB, SRSO, SSF, SSSF, TMF, TMFB, UBANK,								
	37	-	49,512	1,669,696,215	41,960	413,646,988	33,105	628,986,159	-
Sanghar	AMFB, ASA, FMFB, KASHF, KBL, MMFB, OCT, SMFB, SRDO, SRSO, SSF, TMF, TMFB, UBANK, VDO,								
	57	1	91,124	2,925,948,218	46,517	711,522,429	72,174	1,602,652,517	-
Sehwan Sharif	MMFB,								
	-	-	-	-	717	396,254	-	-	-
Shaheed Benazirabad	AMFB, FMFB, TMFB, UBANK,								
	5	-	12,114	731,386,802	14,051	120,594,238	6,478	437,370,390	-
Shehdad Kot	ASA, KASHF, KBL, MMFB, SRSO, TMF, TMFB, UBANK,								
	28	-	34,621	1,443,044,998	82,488	513,041,757	29,472	1,170,227,167	-
Shikarpur	AMFB, ASA, FMFB, KBL, MMFB, SRSO, TMFB, UBANK,								
	11	-	21,670	875,246,688	29,674	385,035,872	15,712	619,241,835	-
Suawal	-								
	-	-	-	-	-	-	-	-	-
Sukkur	ADVANS, AKHU, AMFB, ASA, BRAC, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, SMFB, SRSO, TMFB, UBANK,								
	42	-	83,349	3,669,528,107	124,462	2,452,853,180	64,769	2,474,425,382	-
Tando Allahyar	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, POMFB, SMFB, SSF, TMF, TMFB, UBANK,								
	22	-	35,340	1,418,437,922	97,054	320,415,337	31,033	943,849,554	-
Tando Jam	FMFB, MMFB, SMFB, SSF,								
	2	-	2,675	52,189,256	1,328	321,259	1,986	2,317,250	-
Tando Muhammad Khan	AKHU, AMFB, FMFB, KASHF, KBL, MMFB, NRSP, SMFB, SSF, TMF, TMFB, UBANK,								
	11	-	17,592	876,545,022	87,312	267,167,991	22,986	847,280,536	-

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	-	51,065	1,954,038,294	68,596	511,810,112	24,742	1,201,801,392	-
Thatta	AKHU, ASA, FMFB, KASHF, KBL, MMFB, NRSP, SMFB, SSF, TMF, TMFB, UBANK,								
	30	-	40,862	1,344,995,452	137,120	369,835,567	34,289	1,177,864,644	-
Umer Kot	AMFB, ASA, FINCA, FMFB, KBL, MMFB, NRSP, OCT, POMFB, SMFB, TMF, TMFB, UBANK,								
	35	-	73,724	2,468,642,423	89,367	780,424,323	37,446	1,417,296,959	-
Total	854	1	1,385,633	52,483,807,260	10,329,131	86,229,732,884	1,220,232	41,462,857,018	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,								
	8	-	10,478	360,627,214	83,297	90,122,030	11,594	443,634,565	-
Bhimber	AKHU, MMFB, NRSP, TMFB,								
	13	-	7,015	218,437,171	11,641	13,343,246	1,352	37,412,100	-
Kotli	AKHU, FINCA, MMFB, NRSP, TMFB,								
	19	-	16,461	577,969,023	73,475	88,944,645	46,086	1,512,463,300	-
Mirpur	AKHU, AMFB, FINCA, KBL, MMFB, NRSP, NRSP-B, TMFB,								
	12	-	7,319	327,098,357	8,136	1,282,827,206	3,308	170,701,255	-
Muzaffarabad	AKHU, AMFB, FINCA, FMFB, KBL, MMFB, NRSP, NRSP-B, TMFB, UBANK,								
	17	-	23,988	1,089,432,430	208,610	2,921,386,175	21,960	963,439,592	-
Neelum	AKHU, MMFB,								
	2	-	813	23,210,047	329	1,023,712	813	23,210,047	-
Poonch	AKHU, KBL, MMFB, NRSP, TMFB,								
	8	-	12,680	393,063,983	72,992	71,421,384	18,677	634,334,865	-
Sudhnati	AKHU, MMFB, NRSP,								
	8	-	4,679	165,109,556	21,614	2,318,598	1,237	35,635,700	-
Total	87	-	83,433	3,154,947,780	480,094	4,471,386,996	105,027	3,820,831,423	-

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	-	1,878	106,949,898	4,737	190,828,655	1,985	85,167,734	-
Diamer	AKHU, AMFB, FMFB, NRSP-B, TMFB,								
	3	-	679	28,506,997	1,194	703,579,239	533	8,936,100	-
Ghanche	AKHU, FMFB, NRSP-B, TMFB,								
	6	-	3,558	175,477,005	13,757	531,743,762	3,773	166,841,092	-
Ghizer	AKHU, FMFB, KBL, MMFB, TMFB,								
	15	-	14,782	685,848,626	26,707	682,899,618	15,116	700,028,626	-
Gilgit	AKHU, AMFB, FINCA, FMFB, KBL, MMFB, NRSP-B, TMFB,								
	29	1	27,530	920,383,109	42,584	8,525,006,009	28,171	886,060,971	-
Skardu	AKHU, AMFB, FMFB, MMFB, NRSP-B,								
	8	-	7,571	530,742,825	19,119	508,627,093	7,879	447,287,287	-
Total	64	1	55,998	2,447,908,460	108,098	11,142,684,376	57,457	2,294,321,810	-

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	-	7,829	132,697,450	5,119	3,485,674	7,829	132,697,450	-
Khyber Agency	AKHU, MMFB, TMFB,								
	5	-	6,097	106,601,650	11,886	5,056,528	6,097	106,601,650	-
Kurram Agency	AKHU, MMFB, TMFB,								
	3	-	3,356	63,972,600	2,237	1,961,501	3,356	63,972,600	-
Mohmand Agency	AKHU, MMFB, TMFB,								
	2	-	2,467	40,682,200	2,927	1,326,518	2,467	40,682,200	-
North Waziristan Agency	AKHU,								
	1	-	429	7,656,300	-	-	429	7,656,300	-
Orakzai Agency	AKHU,								
	2	-	2,120	37,360,350	-	-	2,120	37,360,350	-
South Waziristan Agency	MMFB, TMFB,								
	-	-	-	-	560,394	428,191,737	-	-	-
Total	19	-	22,298	388,970,550	582,563	440,021,957	22,298	388,970,550	-

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, FMFB, GBTI, KASHF, KBL, MMFB, NRSP, NRSP-B, POMFB, TMFB, UBANK,								
	35	-	25,958	723,498,615	302,411	20,319,627,357	85,530	3,236,265,001	-
Total	35	-	25,958	723,498,615	302,411	20,319,627,357	85,530	3,236,265,001	-

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	
		Q4	Q3
MFB 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	✓	✓
	MCB Islamic 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	✓	✓
	AGAHE Pakistan	✓	✓
MFI Microfinance institution providing specialized microfinance services	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	✓	✓
	Saaya Microfinance Company	✓	✗
	SAFCO Support Foundation	✓	✓
	Soon Valley Development Program	✓	✓
	Wasil Foundation	✓	✓
	Al-Mehran Rural Development Organization	✗	✓
RSP Rural support programme running microfinance operation as part of multi-dimensional rural development programme	Ghazi Barotha Taraqiati Idara	✓	✓
	National Rural Support Programme	✓	✓
	Punjab Rural Support Programme	✓	✓
	Sarhad Rural Support Programme	✓	✓
	Sindh Rural Support Organization	✓	✓
	Thardeep Microfinance Foundation	✓	✓
	Badbaan Development Community Microfinance Company	✗	✗
Other Organizations running microfinance operations as part of multi-dimension service offering	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	✓	✓