

	Quarter		Change	
	Q2 - 2020	Q1 - 2020	Units	%
Number of Branches/Units	3,755	3,824	-69	-1.8
Number of Districts Covered	138	139	-1	-7
Penetration Rate(%)	33.6	35.6	-2	-5.6
Active Borrowers	6,885,117	7,298,902	-413,785	-5.7
Gross Loan Portfolio (PKR Millions)	299,948	308,557	-8,608	-2.8
Number of Loans Disbursed	2,388,003	3,234,332	-846,329	-26.2
Disbursements (PKR Millions)	76,990	102,833	-25,843	-25.1
Average Loan Size(PKR)	32,240	31,794	446	1.4
Number of Savers	52,887,148	49,306,197	3,580,951	7.3
Value of Savings (PKR Millions)	293,892	263,626	30,265	11.5
Average Saving Balance (PKR)	5,557	5,347	210	3.9
Number of Policy Holders	7,716,487	8,383,333	-666,846	-8.0
Sum Insured (PKR Millions)	242,513	264,869	-22,356	-8.4

The outreach indicators for the second quarter of 2020 depicted the impact of the pandemic on the microfinance sector. The effects of the Global Health Crisis triggered by Covid-19 were still unfolding as outreach and disbursements declined. However, Microsavings saw a considerable increase as the MFBs' ability to mobilize deposits remained unaffected.

Microcredit outreach declined by 5.7% during the quarter to drop to 6.9 million, which prompted a subsequent decrease in the GLP of 2.8% to close at almost PKR 300 billion. Loans disbursed decreased by 26% to 2.4 million as the value of disbursements fell to PKR 76.9 billion during the quarter. This is attributed to the effects of the lockdowns imposed in various districts across the country which hindered lending activities. Moreover, the quarter also saw robust response from the regulators as they directed MFPs to defer principal repayments and reschedule loans. In terms of peer groups, active borrowers decreased by 3% and 15% for MFBs and NBMFCs respectively. Similarly, an 8% and 11% decline in GLP was registered for MFIs and RSPs, while there was no change in the proportion of GLP of MFBs. Of the MFBs, MMFB and FMFB added the most clients with over 58 thousand, while of the NBMFCs, only Akhuwat managed to add around 4 thousand. Similarly, the only contributors to GLP were MFBs led by Ubank, FMFB and MMFB as they accumulated over PKR 5 billion during the quarter. KBL remained the largest provider of microcredit as it held a market share of 12.8% in terms of clients and 18.7% in terms of GLP. Of the total outreach, 50% clients remained women, with their proportion of GLP declining by 1% to 39%. The PAR>30 days declined from 5.6% to 4.5% as MFPs restructured their loans. The PAR for MFBs stood at 5.3% and 2.5% for NBMFCs.

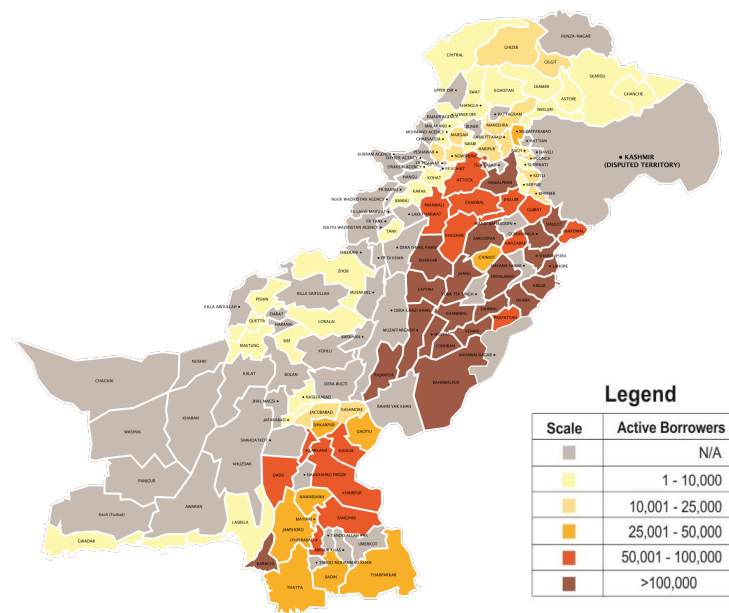
Microsavings indicators depicted an increase, savers grew by 7% to 52.9 million. Subsequently, the value of savings also grew by 11.5% to reach PKR 293.9 billion during the quarter. The surge in savers was led by M-Wallet activities of MMFB and TMFB, as they added 3.5 million savers combined. Of the traditional deposit accounts, the increase was led by Ubank, KBL and FMFB which added over 140 thousand. The increase in the value of savings was at the back of KBL, NRSP-B and Ubank which managed to add over PKR 19.5 billion combined. The average savings balance also increased from PKR 5,347 previously to PKR 5,557 by the end of the quarter under review. MMFB remained the largest provider of Microsavings with 21.2 million savers and a market share of 40%, followed by TMFB with 20.3 million savers or 38% of the market share. While the largest provider in terms of value of savings was KBL with a deposit base of over PKR 73 billion or 25% of the market share, followed by FMFB and TMFB with market shares of 14% and 12% respectively. The quarter saw the share of M-Wallets increase from 76% previously to 78%, albeit maintaining only 12% of total savings. Women savers still held a minority share with 23% of total savers and 16% of value of savings, while the share of total savers based out of urban regions increased to 73%.

Furthermore, policy holders declined by 8% to reach 7.7 million, as the sum insured decreased by 8.4% to reach PKR 242.5 billion. Only MFBs managed to add to policy holders during the quarter, led by TMFB, FMFB and MMFB, as they accumulated around 400 thousand policy holders. NBMFCs experienced a decline in their share of policy holders by 987 thousand. Of the sum insured, all the peer groups experienced a decline, while of the MFPs, only MMFB and FMFB led the industry, as they added PKR 3 billion and PKR 1.7 billion respectively. Kashf remained the largest provider in terms of policy holders with 2.2 million. However, KBL surpassed Kashf as the largest provider in terms of sum insured with a portfolio over PKR 60 billion. Health and life insurance policies dominated the sector with a market share of 53% and 47%, respectively.

DISTRIBUTION OF ACTIVE BORROWERS

Top 5 Districts: Greatest Increase in Microcredit Outreach

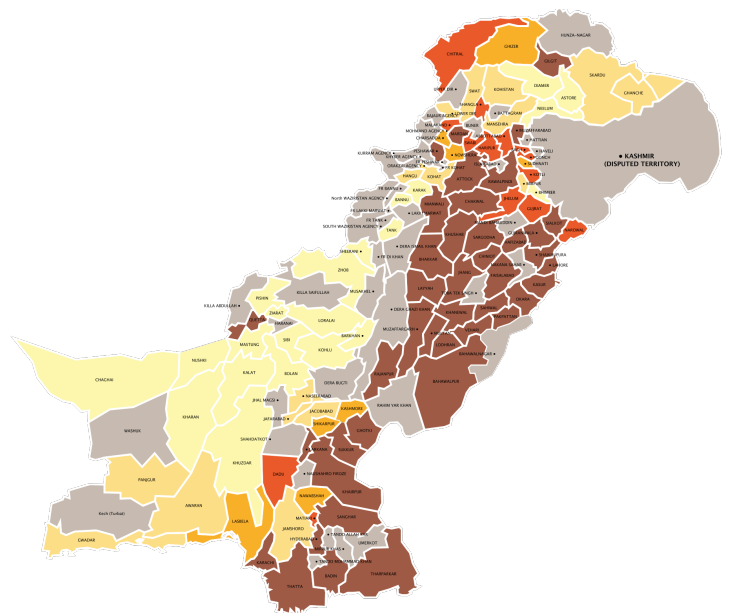
	District	Active Borrowers (Q2)	Growth (Q1 to Q2)	
			Net	%
1	ICT	333,980	22,646	7.3
2	Shaheed Benazirabad	16,458	6,525	65.7
3	Sujawal	6,970	6,518	1,442.0
4	Bhakkar	106,678	4,838	4.8
5	Rahimyar Khan	249,649	4,343	1.8



DISTRIBUTION OF ACTIVE SAVERS

Top 5 Districts: Greatest Increase in Savings Outreach

	District	Active Savers (Q2)	Growth (Q1 to Q2)	
			Net	%
1	Rawalpindi	11,584,202	11,198,461	2,903.1
2	Karachi	7,197,343	846,321	13.3
3	Peshawar	4,255,657	587,898	16.0
4	ICT	627,947	116,360	22.7
5	Muzaffarabad	750,771	69,146	10.1



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

Summary of Microcredit Provision (All Pakistan)

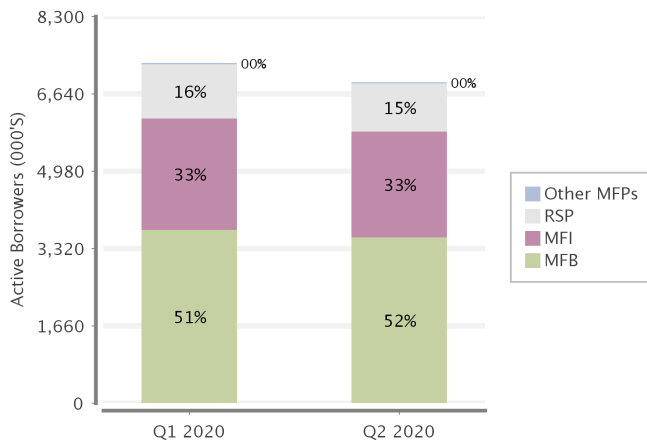
		Lending Methodology			Asset Type		Peer Group			
	Total	Group	Individual	MSE	Secured	Unsecured	MFB	MFI	RSP	Other MFPS
Number of Branches/Units										
Q1	3,824	-	-	-	-	-	1,434	1,860	503	27
Q2	3,755	-	-	-	-	-	1,419	1,859	451	26
Active Borrowers										
Q1	7,298,902	2,314,654	4,789,519	194,729	597,640	6,701,262	3,715,557	2,393,423	1,162,428	27,494
Q2	6,885,117	1,729,118	4,960,640	195,359	597,268	6,287,849	3,554,085	2,273,860	1,032,092	25,080
Gross Loan Portfolio(PKR Millions)										
Q1	308,557	58,096	215,408	35,053	52,512	256,045	217,898	60,354	29,664	641
Q2	299,948	61,248	201,632	37,069	56,210	243,738	217,235	56,025	26,096	593
Portfolio at Risk > 30 days (Percentage)										
Q1	5.6	-	-	-	-	-	6.6	1.8	6.4	2.0
Q2	4.5	-	-	-	-	-	5.3	2.1	3.31	2.0
Average Loan Balance (PKR)										
Q1	42,274	25,099	44,975	180,009	87,865	38,209	58,645	25,216	25,519	23,330
Q2	43,565	35,422	40,646	189,746	94,112	38,763	61,123	24,639	25,285	23,628
Number of Loans Disbursed										
Q1	3,234,332	298,855	2,424,093	511,384	-	-	1,771,787	1,219,458	239,448	3,639
Q2	2,388,003	263,549	2,058,734	65,720	-	-	1,940,384	367,422	79,992	205
Disbursements (PKR Millions)										
Q1	102,833	14,117	57,342	31,375	-	-	62,048	31,689	8,926	170
Q2	76,990	10,215	52,449	14,326	-	-	57,038	15,781	4,156	15
Average Loan Size (PKR)										
Q1	31,794	47,235	23,655	61,352	-	-	35,020	25,986	37,278	46,622
Q2	32,240	38,760	25,476	217,991	-	-	29,395	42,952	51,957	71,683

Districts with Highest Growth (Net) by Province

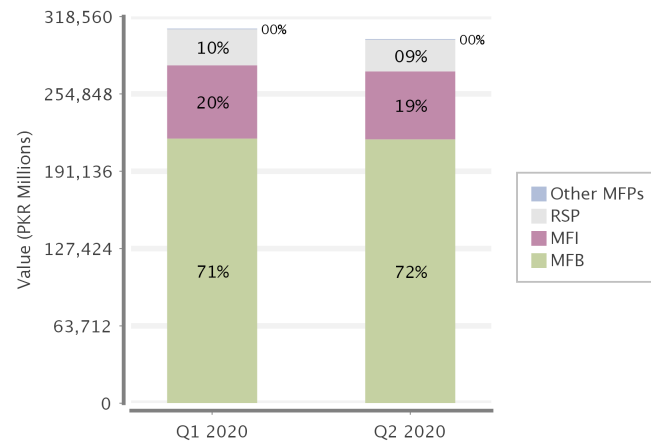
	Province	District	Active Borrowers (Q2)	Growth (Q1toQ2)		Potential Microfinance Market	Penetration Rate(%)
			A	Net	%	B	(A/B)x100
1	AJK	Muzaffarabad	27,097	52	.2	-	-
2		Kotli	19,414	-268	-1.4	-	-
3		Poonch	17,936	-640	-3.4	-	-
1	Balochistan	Quetta	6,830	2,329	51.7	-	-
2		Nasirabad	6,301	446	7.6	-	-
3		Jafarabad	2,796	407	17	-	-
1	Gilgit-Baltistan	Gilgit	22,480	1,605	7.7	-	-
2		Ghizer	13,846	797	6.1	-	-
3		Skardu	6,439	217	3.5	-	-
1	FATA	Khyber Agency	7,010	-140	-2	-	-
2		Bajaur Agency	6,507	-73	-1.1	-	-
3		Kurram Agency	3,688	398	12.1	-	-
1	ICT	ICT	333,980	22,646	7.3	-	-
1	Khyber-Pakhtunkhwa	Abbottabad	16,629	1,235	8	-	-
2		Haripur	16,097	-7,481	-31.7	-	-
3		D.I. Khan	16,067	315	2	-	-
1	Punjab	Faisalabad	285,725	-8,556	-2.9	-	-
2		Lahore	267,668	-16,647	-5.9	-	-
3		Rahimyar Khan	249,649	4,343	1.8	-	-
1	Sindh	Karachi	348,341	-123,557	-26.2	-	-
2		Sanghar	92,633	-5,785	-5.9	-	-
3		Sukkur	73,526	-3,498	-4.5	-	-

MICROCREDIT PROVISION

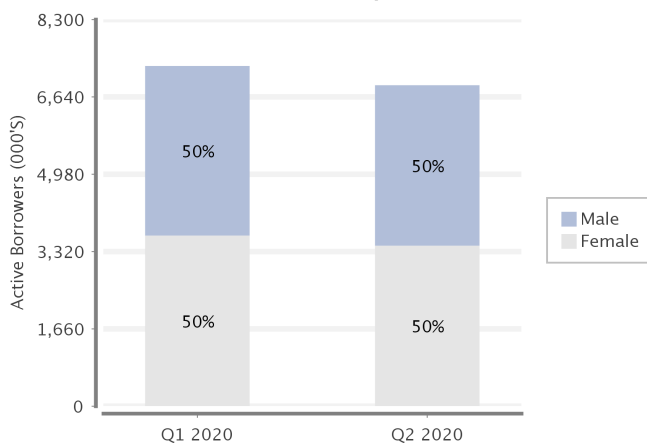
Active Borrowers By Peer Group



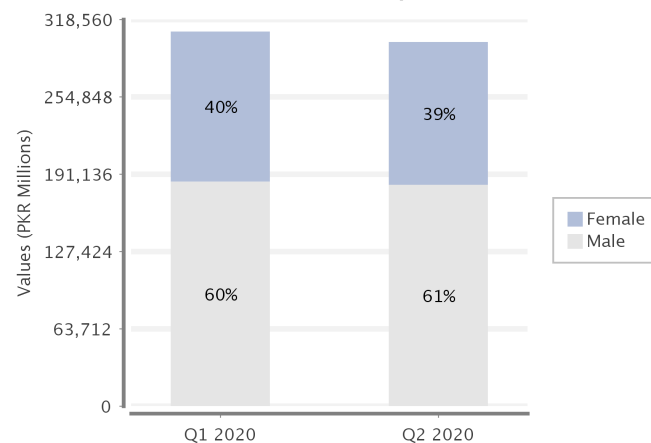
Gross Loan Portfolio



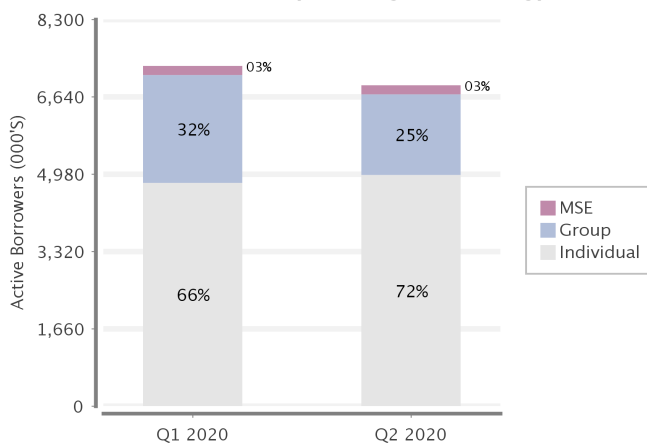
Active Borrowers By Gender



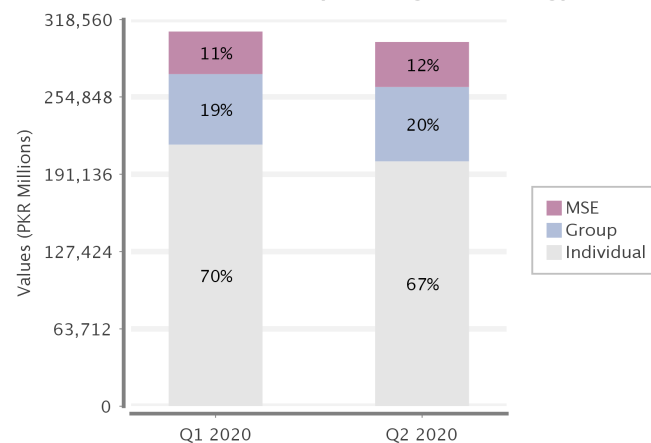
Gross Loan Portfolio By Gender



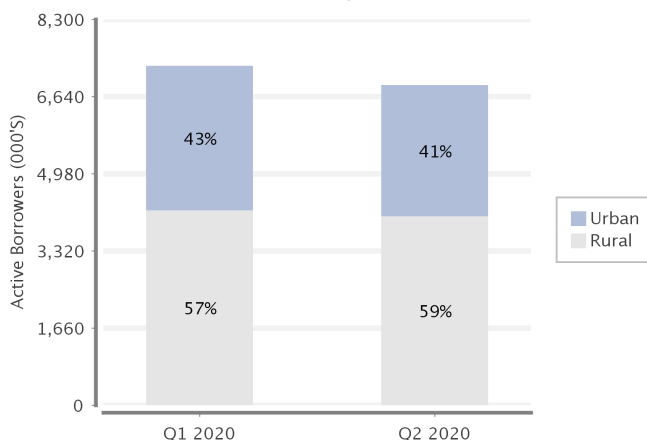
Active Borrowers By Lending Methodology



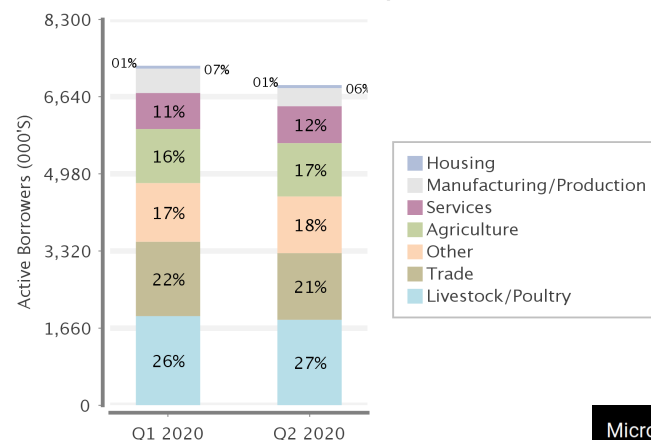
Gross Loan Portfolio By Lending Methodology



Active Borrowers By Rural/Urban

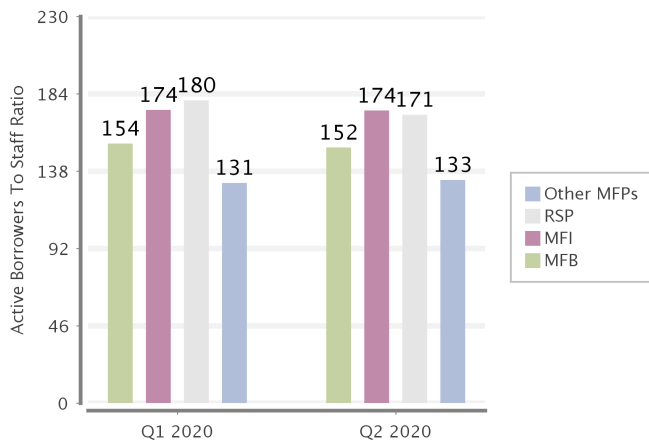


Active Borrowers By Sector

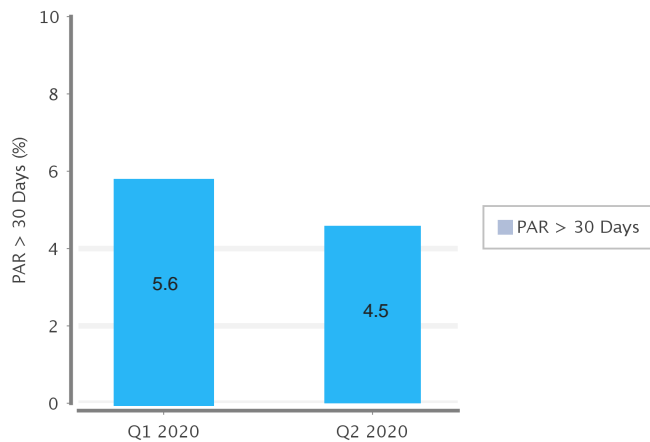


MICROCREDIT PROVISION

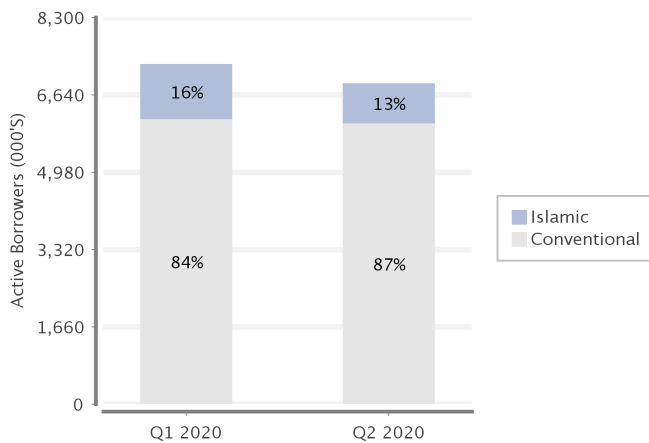
Active Borrower To MFP Staff Ratio



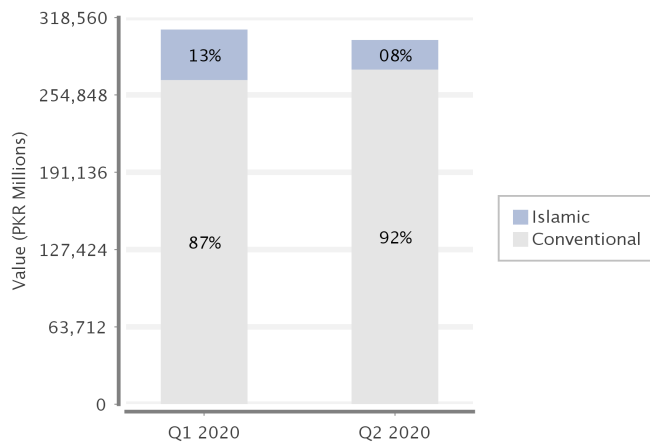
Portfolio At Risk > 30 Days



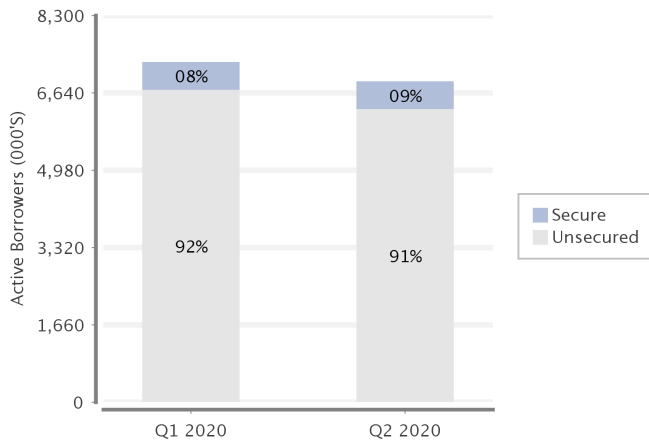
Active Borrowers By Islamic/Conventional



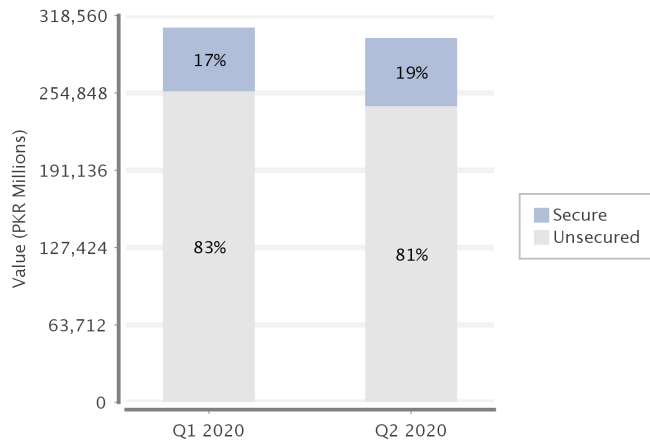
Gross Loan Portfolio By Islamic/Conventional



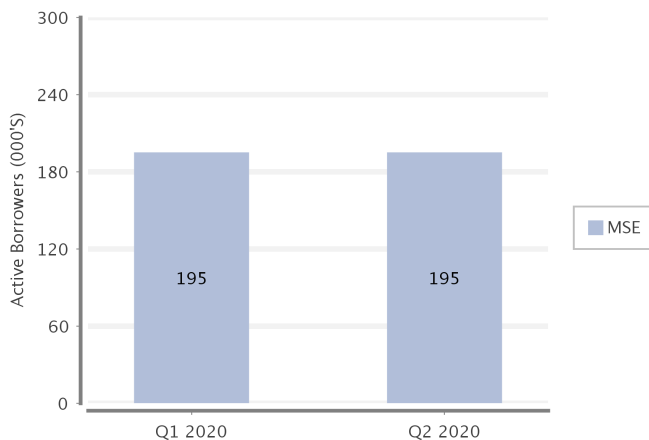
Active Borrowers By Asset Type



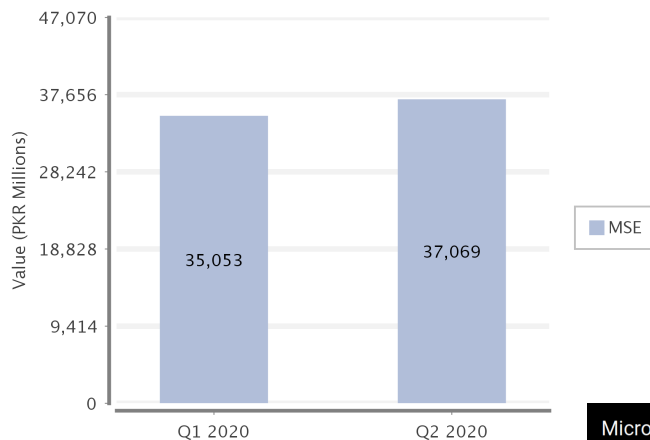
Gross Loan Portfolio By Asset Type



Microenterprise Active Borrowers

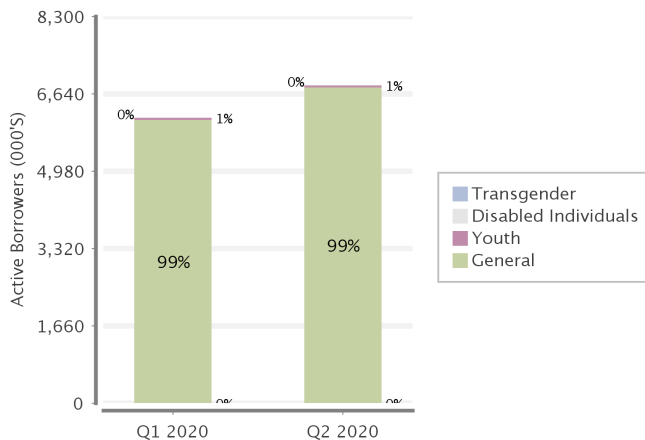


Microenterprise Gross Loan Portfolio



MICROCREDIT PROVISION

Active Borrowers Demographics



MFPs with Largest Net Increase in Active Borrowers

	MFP	Increase in Active Borrowers		Market Share (% of Active Borrowers)
		Q1 to Q2		
		Net	%	
1	MMFB	39,743	8.5	7.4
2	OCT	19,803	-	.3
3	FMFB	18,768	3.8	7.4
4	AKHU	3,870	.5	11.8
5	AMFB	2,315	2.2	1.5

MFPs with Largest Percentage Increase in Active Borrowers

	MFP	Increase in Active Borrowers		Market Share (% of Active Borrowers)	
		Q1 toQ2			
		Net	%		
1	MMFB	39,743	8.5	7.4	
2	FMFB	18,768	3.8	7.4	
3	AMFB	2,315	2.2	1.5	
4	UBANK	1,911	.6	4.7	
5	AKHU	3,870	.5	11.8	

Largest Providers of Microcredit (Active Borrowers)

	MFP	Active Borrowers (Q2)	Market Share (% of Active Borrowers)
1	KBL	878,059	12.8
2	AKHU	813,635	11.8
3	NRSP	751,231	10.9
4	TMFB	528,925	7.7
5	FMFB	511,195	7.4

Largest Providers of Microcredit (Gross Loan Portfolio)

	MFP	GLP (Q2)	Market Share (% of GLP)
1	KBL	56,093,350,788	18.7
2	FMFB	34,134,401,231	11.4
3	NRSP-B	29,450,050,208	9.8
4	UBANK	25,128,964,321	8.4
5	FINCA	21,229,242,957	7.1

MFPs with Largest Geographic Spread

MFP	AKHU	KBL	FMFB	UBANK	KASHF
Geographic Spread (No. of Districts)	95	82	81	79	63

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									
Q1	49,306,197	46,047,091	3,259,106	11,782,838	37,523,359	46,047,091	-	3,259,106	-
Q2	52,887,148	49,707,592	3,179,556	11,712,727	41,174,421	49,707,592	-	3,179,556	-
Value of Savings (PKR Millions)									
Q1	263,626	262,324	1,302	232,716	30,910	262,324	-	1,302	-
Q2	293,892	292,616	1,276	258,562	35,329	292,616	-	1,276	-
Average Saving Balance (PKR Millions)									
Q1	5,347	5,697	400	19,750	824	5,697	-	400	-
Q2	5,557	5,887	401	22,075	858	5,887	-	401	-

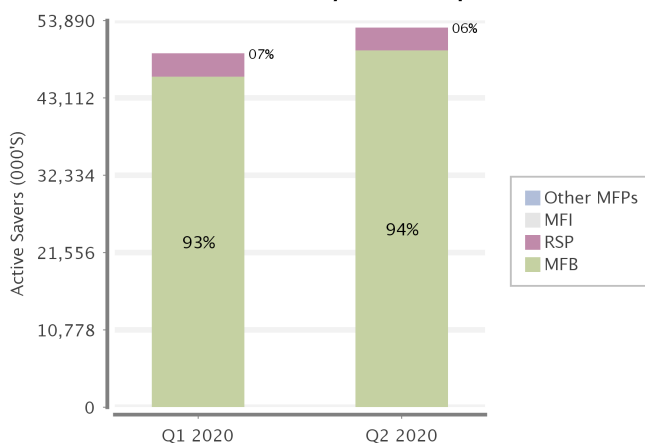
Micro-savings Provision by MFPs

		MFPs offering Savings	Saving Methodology		Peer Group			
	Total		Intermediation	Mobilization	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs								
Q1	35	15	11	4	11	-	4	-
Q2	38	16	11	5	11	-	5	-

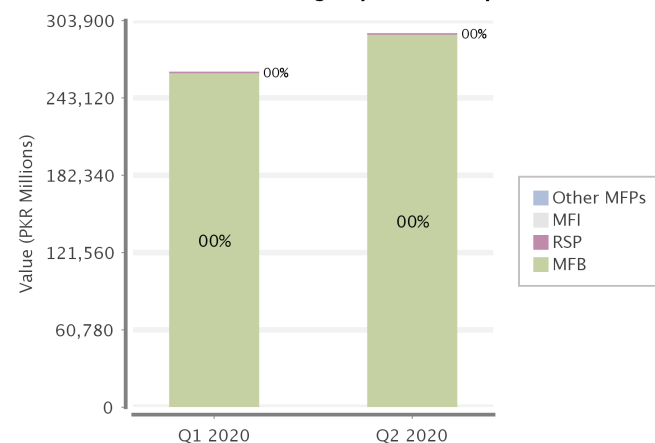
Saving Methodology:

- 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.

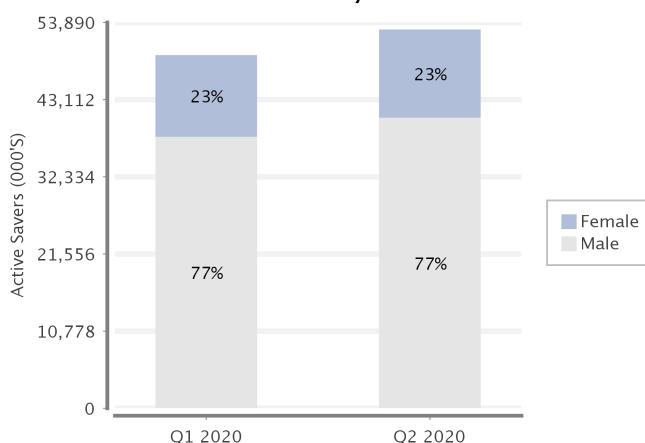
Active Savers By Peer Group



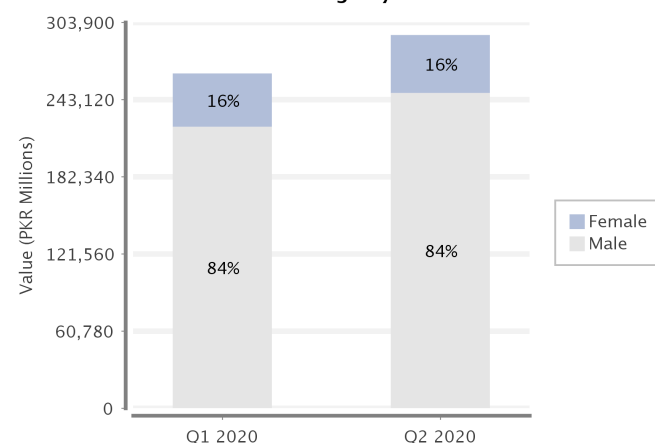
Value Of Savings By Peer Group



Active Savers By Gender

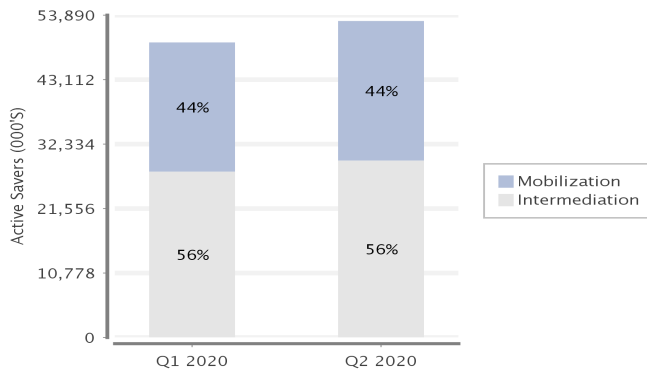


Value Of Savings By Gender

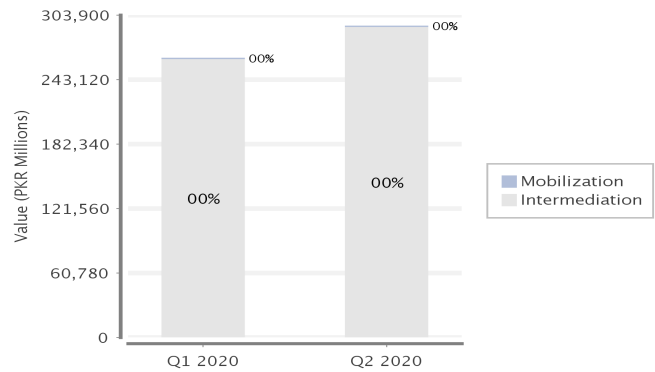


MICRO-SAVINGS PROVISION

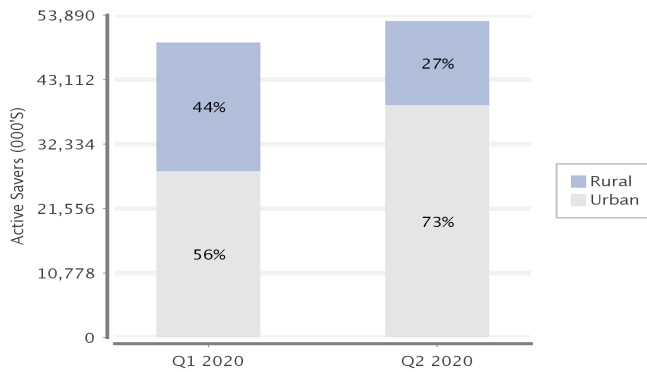
Active Savers By Saving Methodology



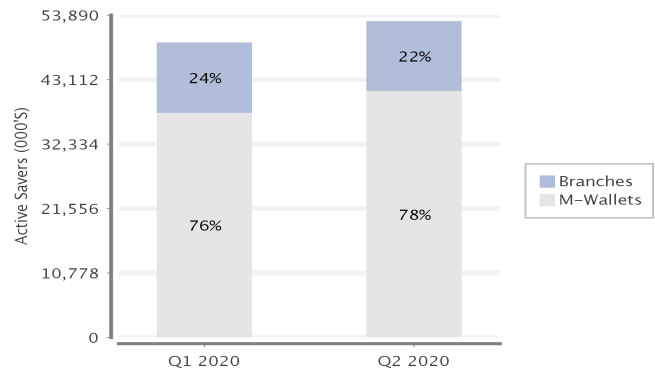
Value Of Savings By Saving Methodology



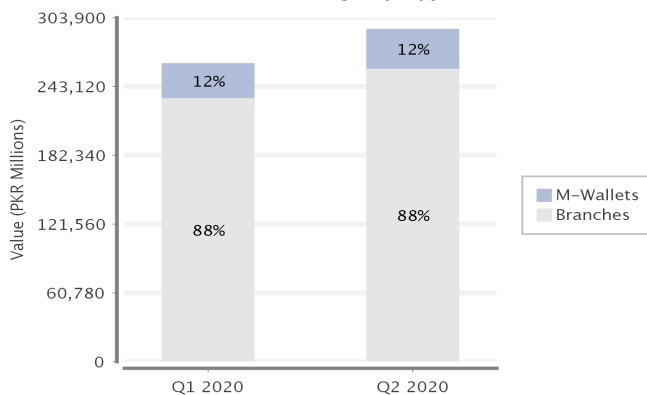
Active Savers By Urban/Rural



Active Savers By Type



Value Of Savings By Type



Largest Providers of Micro-savings (Value of Savings)

	MFP	Value of Savings (Q2)	Market Share (% of Value of Savings)
1	KBL	73,243,788,659	24.9
2	FMFB	41,797,121,645	14.2
3	TMFB	35,070,334,946	11.9
4	NRSP-B	33,327,428,282	11.3
5	MMFB	33,120,806,553	11.3

Districts with Highest Outreach (Active Savers)

	District	Active Savers (Q2)	Increase (Q1 to Q2)	
			Net	%
1	Lahore	15,438,093	-7,488,512	-48.5
2	Rawalpindi	11,584,202	11,198,461	96.7
3	Karachi	7,197,343	846,321	11.8
4	Peshawar	4,255,657	587,898	13.8
5	Muzaffarabad	750,771	69,146	9.2

MFPs with Largest Increase in Active Savers (Net)

	MFP	Increase in Active Savers (Q1) to (Q2)	
		Net	%
1	MMFB	1,799,224	9.2
2	TMFB	1,684,805	9.0
3	UBANK	85,992	9.2
4	KBL	29,089	1.1
5	FMFB	25,115	2.0

MFPs with Largest Increase in Value of Savings (Net)

	MFP	Increase in Value of Savings (Q1 to Q2)	
		Net	%
1	KBL	8,022,555,970	12.3
2	NRSP-B	6,528,284,612	24.4
3	UBANK	5,072,694,661	22.3
4	AMFB	3,875,103,357	21.7
5	MMFB	3,144,832,336	10.5

Largest Providers of Micro-savings (Active Savers)

	MFP	Active Savers (Q2)	Market Share (% of Active Savers)
1	MMFB	21,286,499	40.2
2	TMFB	20,293,584	38.4
3	NRSP	2,972,060	5.6
4	KBL	2,669,189	5
5	FINCA	1,393,350	2.6

MICRO-INSURANCE PROVISION

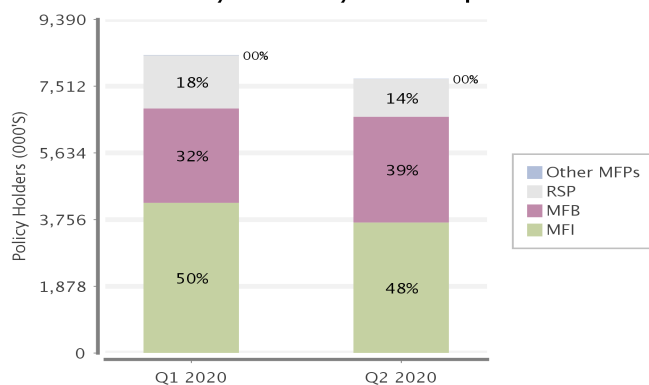
Summary of Micro-insurance Provision (All Pakistan)

		Type		Peer Group			
	Total	Health	Credit Life	MFB	MFI	RSP	Other MFPs
Number of Policy Holders							
Q1	8,383,333	3,805,760	4,528,425	2,655,592	4,223,885	1,493,285	10,571
Q2	7,716,487	1,857,703,838	3,624,309	2,975,553	3,670,214	1,062,123	8,597
Sum Insured (PKR Millions)							
Q1	264,869	-	-	136,129	91,063	37,249	427
Q2	242,513	-	-	134,942	78,685	28,515	371

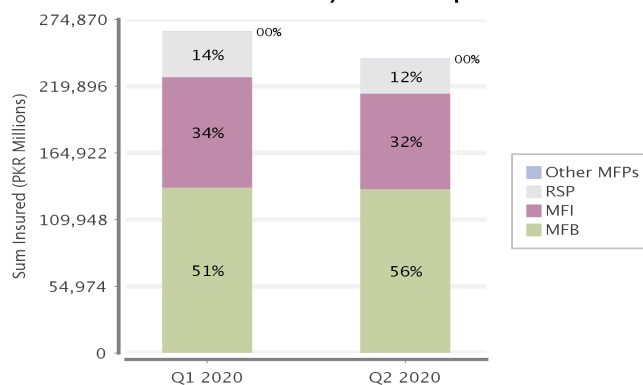
Micro-insurance Provision by MFPs

		MFPs offering Insurance	Type of Insurance offered			Peer Group				
	Total		Health	Life	Other	MFB	MFI	RSP	Other MFPs	
No. of Reporting MFPs										
Q1	35	21	10	15	2	8	8	4	1	
Q2	38	23	9	18	2	8	9	5	1	

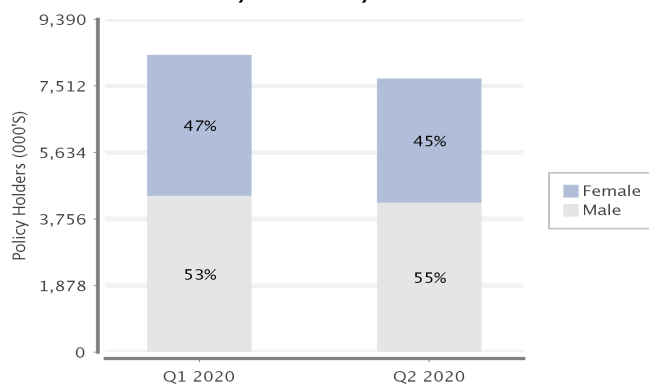
Policy Holders By Peer Group



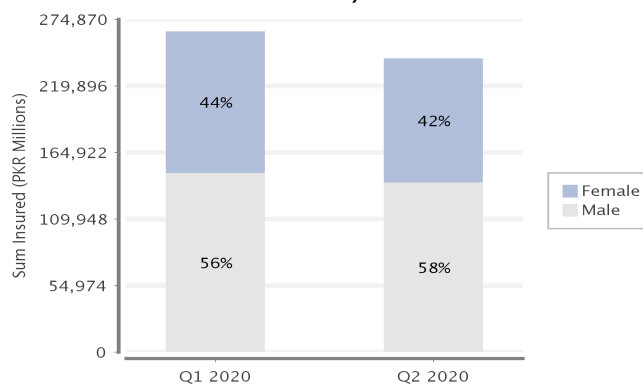
Sum Insured By Peer Group



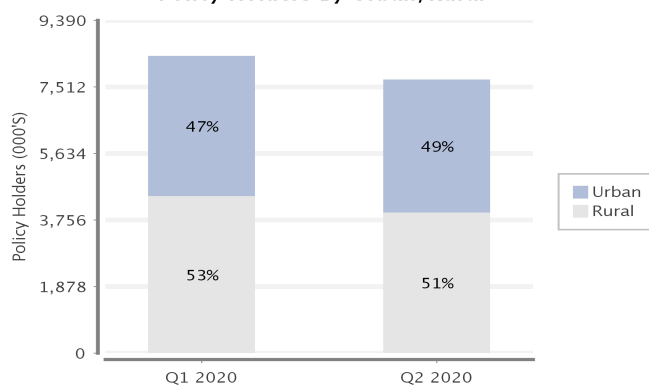
Policy Holders By Gender



Sum Insured By Gender



Policy Holders By Urban/Rural



MICRO-INSURANCE PROVISION

Districts with Highest Outreach (Policy Holders)

	District	Policy Holders (Q2)	Increase (Q1 to Q2)	
			Net	%
1	Karachi	610,409	397,283	186.4
2	Faisalabad	454,740	-40,286	-8.1
3	Lahore	435,821	-71,024	-14.0
4	Gujranwala	312,732	-50,588	-13.9
5	Rahimyar Khan	284,707	-23,204	-7.5

Top 5 Districts: Greatest Increase in Micro-Insurance Outreach

	District	Policy Holders (Q2)	Growth (Q1 to Q2)	
			Net	%
1	Karachi	610,409	397,283	186.4
2	Bhakkar	96,873	5,325	5.8
3	Quetta	6,540	2,345	55.9
4	Gilgit	23,081	1,634	7.6
5	Malakand	2,964	828	38.8

Largest Providers of Micro-Insurance (Policy Holders)

	MFP	Policy Holders (Q2)	Market Share (% of Policy Holders)
1	KASHF	2,202,720	28.5
2	NRSP	993,784	12.9
3	KBL	979,652	12.7
4	AKHU	813,635	10.5
5	TMFB	761,028	9.9

Largest Providers of Micro-Insurance (Sum Insured)

	MFP	Sum Insured (Q2)	Market Share (% of Sum Insured)
1	KBL	60,739,350,788	25
2	KASHF	54,174,937,634	22.3
3	FMFB	34,163,197,531	14.1
4	NRSP	27,138,497,223	11.2
5	TMFB	17,979,341,036	7.4

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	85	-	113,061	4,514,923,848	1,048,186	6,178,969,705	120,886	4,167,047,576	-	-
Balochistan	39	-	24,679	1,472,439,694	779,053	1,698,996,132	26,628	1,409,617,325	500,000	4.9
Gilgit-Baltistan	67	1	48,668	3,534,775,429	179,824	16,409,091,500	50,887	3,281,625,157	-	-
FATA	21	-	21,392	466,100,477	56,657	37,256,025	21,392	466,100,477	-	-
ICT	29	-	333,980	1,074,777,158	627,947	19,144,528,102	83,438	3,116,962,670	-	-
Khyber-Pakhtunkhwa	178	-	150,228	9,012,662,186	5,037,494	16,766,665,247	140,664	5,443,749,300	5,000,000	3.0
Punjab	2,525	1	4,791,167	224,829,180,163	35,855,205	129,374,763,006	5,911,371	185,806,062,086	12,600,000	38.0
Sindh	808	1	1,401,942	55,043,508,526	9,302,782	104,281,441,787	1,361,221	38,821,807,046	2,400,000	58.4
GRAND TOTAL	3,752	3	6,885,117	299,948,367,482	52,887,148	293,891,711,505	7,716,487	242,512,971,636	20,500,000	33.6

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,								
	-	-	-	-	11,476	1,404,044	-	-	-
Barkhan	TMFB,								
	-	-	-	-	151	920,382	-	-	-
Bolan	TMFB,								
	-	-	-	-	788	647,022	-	-	-
Chagai	MMFB,								
	-	-	-	-	16	1,976	-	-	-
Dera Bugti	TMFB, UBANK,								
	1	-	891	63,538,077	1,415	4,538,705	-	-	-
Gwadar	AKHU, FMFB, MMFB, NRSP, POMFB, TMFB, UBANK,								
	5	-	362	21,562,211	24,332	59,143,670	351	18,359,625	-
Jafarabad	FMFB, KBL, MMFB, POMFB, TMFB, UBANK,								
	6	-	2,796	193,824,450	24,124	39,107,504	1,334	94,078,658	-
Jhal Magsi	MMFB, TMFB,								
	-	-	-	-	861	672,159	-	-	-
Kalat	MMFB, TMFB,								
	-	-	-	-	2,487	1,097,406	-	-	-
Kech (Turbat)	NRSP,								
	-	-	-	-	69,387	10,292,276	-	-	-
Kharan	MMFB, TMFB,								
	-	-	-	-	154	488,610	-	-	-
Khuzdar	MMFB, TMFB,								
	-	-	-	-	315	862,807	-	-	-
Kohlu	TMFB,								
	-	-	-	-	272	435,995	-	-	-
Lasbela	FMFB, KASHF, MMFB, NRSP, POMFB, TMFB,								
	4	-	1,775	54,753,004	46,806	4,664,205	6,367	169,765,190	-
Loralai	AKHU, MMFB, TMFB,								
	1	-	886	20,076,333	6,505	9,963,949	886	20,076,333	-
Mastung	AKHU, MMFB, TMFB,								
	1	-	377	7,540,000	1,937	1,922,991	377	7,540,000	-
Musakhel	TMFB,								
	-	-	-	-	1	10	-	-	-
Nasirabad	FMFB, KBL, MMFB, POMFB, TMFB,								
	3	-	6,301	525,413,504	16,819	89,896,895	6,312	525,878,504	-
Nushki	TMFB,								
	-	-	-	-	4,532	3,786,443	-	-	-
Panjgur	NRSP, TMFB,								
	-	-	-	-	23,542	3,703,091	-	-	-
Pishin	AKHU, MMFB, TMFB,								
	1	-	659	13,307,000	6,367	5,377,864	659	13,307,000	-
Qila Abdullah	AKHU, MMFB, TMFB,								
	1	-	487	9,740,000	23	89,495	487	9,740,000	-
Qila Saifullah	AKHU, MMFB, TMFB,								
	1	-	313	6,260,000	575	113,768	313	6,260,000	-
Quetta	AKHU, AMFB, FINCA, FMFB, MMFB, NRSP-B, TMFB, UBANK,								
	12	-	6,830	344,252,643	532,210	1,420,688,842	6,540	332,439,543	-

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	TMFB,								
	-	-	-	-	916	422,316	-	-	-
Sibi	AKHU, FMFB, MMFB, TMFB,								
	2	-	2,449	201,112,472	2,004	35,895,099	2,449	201,112,472	-
Washuk	-								
	-	-	-	-	-	-	-	-	-
Zhub	AKHU, MMFB, TMFB,								
	1	-	553	11,060,000	890	2,675,118	553	11,060,000	-
Ziarat	MMFB, TMFB,								
	-	-	-	-	148	183,489	-	-	-
Total	39	-	24,679	1,472,439,694	779,053	1,698,996,132	26,628	1,409,617,325	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, TMFB, UBANK,								
	17	-	16,629	1,090,121,506	94,860	1,210,345,200	14,609	706,430,367	-
Bannu	AKHU, MMFB, NRSP-B, TMFB,								
	5	-	4,334	178,347,536	2,482	274,704,355	4,114	90,126,090	-
Batgram	AKHU, MMFB, TMFB,								
	1	-	431	7,030,600	734	106,475	431	7,030,600	-
Buner (Daggar)	KBL, MMFB,								
	1	-	648	31,973,408	4,343	115,281,972	706	35,993,408	-
Charsadda	AKHU, AMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, SRSP, TMFB, UBANK,								
	7	-	5,038	332,369,875	39,574	279,559,083	4,767	174,674,124	-
Chitral	AKHU, FMFB, MMFB, NRSP-B, TMFB,								
	11	-	8,691	713,450,658	50,185	1,637,367,139	9,021	659,084,259	-
D.I. Khan	AKHU, FINCA, FMFB, KBL, MMFB, NRSP-B, UBANK,								
	12	-	16,067	1,146,502,740	43,054	721,663,999	17,341	789,934,293	-
Hangu	MMFB, TMFB,								
	-	-	-	-	10,588	4,087,704	-	-	-
Haripur	AKHU, AMFB, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, POMFB, SRSP, TMFB, UBANK,								
	14	-	16,097	1,039,995,539	54,275	437,212,754	12,711	518,525,708	-
Karak	MMFB, SRSP, TMFB,								
	1	-	1,001	6,271,200	2,456	979,529	-	-	-
Kohat	AKHU, KBL, MMFB, NRSP-B, SRSP, TMFB, UBANK,								
	7	-	3,756	212,758,123	18,290	536,185,503	2,499	103,739,381	-
Kohistan	AMFB, MMFB, TMFB,								
	1	-	50	4,834,984	11,888	183,506,049	-	-	-
Lakki Marwat	AKHU, MMFB, TMFB,								
	1	-	542	18,981,251	17,227	10,811,550	542	18,981,251	-
Lower Dir	KBL, MMFB, NRSP-B, TMFB,								
	3	-	425	102,226,638	19,880	130,588,757	172	29,358,826	-
Malakand	AKHU, KBL, MMFB, NRSP, TMFB,								
	3	-	2,936	117,648,220	67,276	329,933,871	2,964	118,888,220	-
Mansehra	AKHU, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, POMFB, TMFB, UBANK,								
	16	-	13,758	719,750,205	20,088	448,504,687	14,187	471,524,153	-
Mardan	AKHU, AMFB, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, POMFB, TMFB, UBANK,								
	15	-	14,129	936,778,848	109,701	337,037,474	12,133	382,257,057	-
Mingora	KBL, MMFB, TMFB,								
	1	-	3,148	209,271,832	15,193	577,891,132	3,376	218,851,832	-
Nowshera	AKHU, AMFB, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, POMFB, SRSP, TMFB, UBANK,								
	16	-	14,475	677,063,462	41,817	269,771,096	14,447	435,208,626	-
Peshawar	AKHU, AMFB, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, OLP, SRSP, TMFB, UBANK,								
	23	-	14,674	772,757,820	4,255,657	7,987,433,063	14,421	340,493,427	-
Shangla	FMFB, MMFB, TMFB,								
	1	-	337	17,867,761	59,408	35,398,361	337	17,867,761	-
Swabi	AKHU, KASHF, KBL, MMFB, NRSP, NRSP-B, POMFB, TMFB, UBANK,								
	12	-	8,234	448,351,821	82,245	1,021,017,935	7,851	241,679,716	-
Swat	AKHU, MMFB, NRSP, NRSP-B, OLP, SRSP, TMFB, UBANK,								
	8	-	3,532	199,623,309	13,325	214,942,414	2,739	54,415,350	-
Tank	AKHU, MMFB, TMFB,								
	2	-	1,296	28,684,851	1,315	610,013	1,296	28,684,851	-
Upper Dir	MMFB, TMFB,								
	-	-	-	-	1,633	1,725,130	-	-	-
Total	178	-	150,228	9,012,662,186	5,037,494	16,766,665,247	140,664	5,443,749,300	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, KASHF, KBL, MMFB, NRSP, POMFB, TMFB, UBANK,								
	62	-	88,905	2,672,487,901	144,906	742,598,839	103,019	3,338,553,619	-
Bahawalpur	AGAHE, AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, TMFB, UBANK,								
	78	-	218,384	13,141,802,760	735,161	5,380,719,238	235,822	8,854,043,344	-
Bhakkar	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, TMFB, UBANK,								
	48	-	106,678	5,831,086,760	360,156	906,689,397	96,873	3,993,404,170	-
Bhawalnagar	AGAHE, AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, TMFB, UBANK,								
	77	-	211,520	14,118,800,167	689,280	3,999,969,286	198,990	8,428,395,998	-
Chakwal	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, MO, NRSP, POMFB, SVDP, TMFB, UBANK,								
	66	-	93,041	2,673,667,694	125,927	608,757,560	117,522	3,385,792,746	-
Chiniot	AKHU, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, RCDP, TMFB, UBANK,								
	19	-	44,873	1,843,232,414	129,727	279,261,159	59,974	2,019,015,719	-
D.G. Khan	AKHU, ASA, CSC, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, OCT, TMFB, UBANK,								
	37	-	73,707	3,667,823,799	323,462	1,821,676,695	77,204	3,416,523,584	-
Faisalabad	AKHU, AMFB, ASA, DAMEN, FFO, FINCA, FMFB, JWS, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-B, POMFB, PRSP, RCDP, TMFB, UBANK,								
	172	-	285,725	9,647,931,421	421,696	2,841,131,713	454,740	10,543,959,811	-
Gujranwala	AKHU, AMFB, ASA, DAMEN, FFO, FINCA, FMFB, JWS, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-B, OCT, OPD, POMFB, RCDP, TMFB, UBANK,								
	129	-	215,655	7,959,267,860	289,432	1,648,159,025	312,732	8,791,005,672	-
Gujrat	AKHU, AMFB, ASA, FINCA, FMFB, JWS, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-B, POMFB, PRSP, TMFB, UBANK,								
	62	-	83,092	3,035,365,020	95,733	1,380,928,387	99,372	2,862,993,208	-
Hafizabad	AKHU, AMFB, ASA, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, RCDP, TMFB, UBANK,								
	26	-	60,727	3,178,217,329	132,070	394,958,204	64,547	2,714,068,295	-
Jhang	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, RCDP, TMFB, UBANK,								
	63	1	134,427	6,833,167,401	222,441	847,784,233	158,107	4,926,202,213	-
Jhelum	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, POMFB, TMFB, UBANK,								
	37	-	79,152	1,980,634,250	93,603	737,146,666	120,798	3,756,289,263	-
Kasur	AKHU, AMFB, ASA, CSC, DAMEN, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OLP, RCDP, TMFB, UBANK,								
	88	-	135,792	5,225,556,339	197,346	835,531,297	212,699	5,084,566,006	-
Khanewal	AGAHE, AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, PRSP, RCDP, TMFB, UBANK,								
	61	-	114,039	6,177,167,278	218,975	1,118,990,677	145,969	4,723,353,859	-
Khushab	AKHU, AMFB, FINCA, FMFB, KASHF, KBL, MMFB, MO, NRSP, NRSP-B, SVDP, TMFB, UBANK,								
	37	-	75,746	3,062,759,124	222,773	620,872,893	92,994	3,000,038,338	-
Lahore	AGAHE, AKHU, AMFB, ASA, CSC, DAMEN, FINCA, FMFB, JWS, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-B, OLP, POMFB, PRSP, RCDP, TMFB, UBANK,								
	207	-	267,668	9,607,973,828	15,438,093	49,792,107,446	435,821	10,252,726,795	-
Leyyah	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, PRSP, RCDP, TMFB, UBANK,								
	74	-	145,733	8,572,704,555	297,616	1,594,115,114	132,987	5,130,507,963	-
Lodhran	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, PRSP, TMFB, UBANK,								
	35	-	112,285	8,360,391,402	377,046	1,327,044,146	107,034	4,613,467,463	-
Mandi Bahauddin	AKHU, AMFB, ASA, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, POMFB, PRSP, TMFB, UBANK,								
	47	-	71,991	3,146,681,914	78,199	735,713,788	101,319	3,506,862,166	-
Mianwali	AKHU, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, TMFB, UBANK,								
	32	-	62,653	1,832,295,150	168,722	588,219,177	72,216	2,159,714,492	-
Multan	AKHU, AMFB, ASA, FFO, FINCA, FMFB, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-B, RCDP, TMFB, UBANK,								
	87	-	188,084	9,997,484,902	424,946	5,992,895,317	217,324	6,753,158,359	-
Muzaffargarh	AGAHE, AKHU, ASA, FFO, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, TMFB, UBANK,								
	72	-	170,437	9,888,540,096	339,153	1,485,013,366	203,336	6,810,008,163	-
Nankana Sahib	AKHU, ASA, DAMEN, FFO, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, OLP, RCDP, TMFB, UBANK,								
	63	-	90,045	3,567,578,051	56,882	294,335,796	121,952	2,986,800,096	-

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, NRSP, PRSP, TMFB, UBANK,								
	36	-	81,110	3,032,974,319	86,217	870,199,724	111,602	3,716,266,944	-
Okara	AKHU, AMFB, ASA, CSC, DAMEN, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OLP, PRSP, RCDP, TMFB, UBANK,								
	81	-	143,471	7,564,244,588	279,910	1,520,039,327	180,352	5,160,209,948	-
Pakpattan	AKHU, AMFB, ASA, CSC, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, RCDP, TMFB, UBANK,								
	38	-	74,640	4,087,182,684	173,897	589,271,137	80,197	2,896,789,041	-
Rahimyar Khan	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-B, TMFB, UBANK,								
	87	-	249,649	16,362,123,567	592,693	4,195,957,547	284,707	11,078,718,717	-
Rajanpur	AGAHE, AKHU, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, OCT, SMFC, TMFB, UBANK,								
	52	-	113,595	5,803,993,194	286,873	1,575,892,021	111,027	5,146,713,044	-
Rawalpindi	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, POMFB, TMFB, UBANK,								
	80	-	138,958	3,979,529,852	11,584,202	26,213,072,247	99,352	2,534,517,730	-
Sahiwal	AKHU, AMFB, ASA, CSC, DAMEN, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, RCDP, TMFB, UBANK,								
	65	-	118,820	6,041,233,492	254,910	1,167,934,477	181,253	5,364,279,135	-
Sargodha	AKHU, AMFB, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, OLP, POMFB, PRSP, RCDP, SVDP, TMFB, UBANK,								
	88	-	178,884	7,144,858,431	228,790	1,273,098,684	230,976	7,468,293,931	-
Sheikhupura	AKHU, AMFB, ASA, DAMEN, FFO, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, OCT, OLP, POMFB, PRSP, RCDP, TMFB, UBANK,								
	106	-	144,132	5,135,592,507	125,496	746,335,904	164,840	4,073,729,598	-
Sialkot	AKHU, AMFB, ASA, DAMEN, FINCA, FMFB, JWS, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-B, POMFB, PRSP, RCDP, TMFB, UBANK,								
	88	-	164,825	6,481,890,453	201,335	2,580,721,901	210,658	6,202,119,834	-
Toba Tek Singh	AKHU, AMFB, ASA, DAMEN, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, RCDP, TMFB, UBANK,								
	66	-	121,540	5,852,386,385	206,921	1,099,625,498	178,480	5,001,591,968	-
Vihari	AGAHE, AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, TMFB, UBANK,								
	59	-	131,184	7,320,553,277	250,616	1,567,995,119	134,576	5,111,380,853	-
Total	2,525	1	4,791,167	224,829,180,163	35,855,205	129,374,763,006	5,911,371	185,806,062,086	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	-	49,161	1,734,522,946	240,800	273,207,825	50,791	1,712,486,706	-
Dadu	AMFB, ASA, FMFB, KASHF, KBL, MMFB, OCT, SMFB, SRSO, TMF, TMFB, UBANK,								
	41	-	65,564	3,042,059,903	75,486	1,016,431,234	28,612	1,894,399,255	-
Ghotki	Advans, AKHU, AMFB, ASA, FINCA, FMFB, KBL, MMFB, OCT, SMFB, SRSO, TMFB, UBANK,								
	28	-	48,860	2,774,893,590	129,827	567,360,243	22,926	1,654,981,556	-
Hyderabad	Advans, AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, POMFB, SMFB, SSF, TMF, TMFB, UBANK,								
	44	-	64,259	2,310,272,159	148,476	2,252,440,267	65,719	2,096,701,754	-
Jacobabad	AKHU, FMFB, KBL, MMFB, SRSO, TMFB, UBANK,								
	7	-	14,055	623,861,592	19,856	145,639,268	6,314	325,598,502	-
Jamshoro	ASA, MMFB, OCT, POMFB, SMFB, SRSO, SSF, TMF, TMFB,								
	16	-	27,263	618,139,216	12,325	3,388,465	6,978	87,790,964	-
Karachi	Advans, AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, POMFB, SMFB, TMFB, UBANK,								
	139	-	348,341	6,159,473,847	7,197,343	87,548,562,133	610,409	5,890,047,284	-
Kashmore	FMFB, KBL, MMFB, SRSO, TMFB, UBANK,								
	7	-	20,114	1,256,206,777	39,527	313,032,672	12,943	791,734,121	-
Khairpur	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, SMFB, SRSO, TMF, TMFB, UBANK,								
	38	-	65,352	3,669,919,978	117,272	1,546,959,208	49,707	2,671,055,896	-
Larkana	Advans, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, SMFB, SRSO, TMF, TMFB, UBANK,								
	36	-	63,151	3,503,655,261	123,187	1,747,213,385	57,851	2,903,586,170	-
Matyari	ASA, FMFB, KASHF, KBL, MMFB, NRSP-B, SMFB, SRSO, SSF, TMF, TMFB, UBANK,								
	19	-	32,656	1,552,290,521	50,252	410,942,779	34,243	980,133,968	-
Mirpur Khas	Advans, AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, POMFB, SMFB, SSF, TMF, TMFB, UBANK,								
	47	-	62,958	2,663,051,931	208,773	981,008,461	46,202	2,056,131,980	-
Naushahro Feroze	AMFB, ASA, FMFB, KASHF, KBL, MMFB, NRSP-B, OCT, OLP, POMFB, SMFB, SRSO, SSF, TMF, TMFB, UBANK,								
	46	-	67,634	3,096,952,305	51,918	359,134,131	44,529	1,748,427,001	-
Nawabshah	Advans, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, SMFB, SRSO, SSF, TMF, TMFB,								
	32	-	36,458	1,576,418,572	42,595	230,851,882	32,272	940,969,450	-
Sanghar	AMFB, ASA, FMFB, KASHF, KBL, MMFB, NRSP, OCT, POMFB, SMFB, SRSO, SSF, TMF, TMFB, UBANK, VDO,								
	59	1	92,633	3,659,419,129	102,278	806,855,412	67,353	1,961,102,089	-
Sehwan Sharif	MMFB, TMFB,								
	-	-	-	-	960	453,629	-	-	-
Shaheed Benazirabad	AMFB, FMFB, SRSO, SSSF, TMFB, UBANK,								
	8	-	16,458	982,975,083	17,916	236,000,847	4,541	316,708,390	-
Shehdad Kot	ASA, KASHF, KBL, MMFB, SMFB, SRSO, TMF, TMFB, UBANK,								
	30	-	41,351	2,295,359,911	61,003	527,175,274	32,011	1,733,170,025	-
Shikarpur	AMFB, ASA, FMFB, KASHF, KBL, MMFB, SMFB, SRSO, TMFB, UBANK,								
	13	-	29,538	1,383,331,063	44,634	345,331,971	20,477	1,008,146,333	-
Suawal	ASA, SMFB, TMF, TMFB, UBANK,								
	6	-	6,970	173,911,622	386	6,103,969	13	2,600	-
Sukkur	Advans, AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, SMFB, SRSO, TMF, TMFB, UBANK,								
	42	-	73,526	3,916,190,700	203,836	2,634,605,709	52,234	2,631,778,056	-
Tando Allahyar	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, POMFB, SMFB, SSF, TMF, TMFB, UBANK,								
	17	-	27,968	1,309,720,143	65,839	348,498,318	26,464	821,392,583	-
Tando Jam	MMFB, NRSP, TMFB,								
	1	-	918	20,274,566	52,901	7,616,606	-	-	-
Tando Muhammad Khan	AKHU, AMFB, FMFB, KASHF, KBL, MMFB, SMFB, SSF, TMF, TMFB, UBANK,								
	9	-	16,392	920,349,048	24,577	240,658,764	18,786	766,359,556	-

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, NRSP, SMFB, TMF, TMFB, UBANK,								
	28	-	39,004	1,871,208,124	105,410	493,013,626	21,459	1,320,594,944	-
Thatta	AKHU, ASA, FMFB, KASHF, KBL, MMFB, SMFB, SSF, TMF, TMFB, UBANK,								
	22	-	30,817	1,364,429,223	101,749	452,878,139	24,801	1,204,466,456	-
Umer Kot	AMFB, ASA, FINCA, FMFB, KBL, MMFB, OCT, POMFB, SMFB, TMF, TMFB, UBANK,								
	31	-	60,541	2,564,621,313	63,656	786,077,569	23,586	1,304,041,407	-
Total	808	1	1,401,942	55,043,508,526	9,302,782	104,281,441,787	1,361,221	38,821,807,046	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, UBANK,								
	10	-	16,291	649,335,887	75,999	101,616,445	18,966	646,245,971	-
Bhimber	AKHU, MMFB, NRSP, TMFB,								
	9	-	12,088	388,683,053	2,546	5,195,549	11,259	340,056,997	-
Kotli	AKHU, FINCA, MMFB, NRSP, POMFB, TMFB,								
	16	-	19,414	791,918,456	81,833	128,885,280	22,279	711,628,445	-
Mirpur	AKHU, AMFB, FINCA, KBL, MMFB, NRSP, NRSP-B, TMFB, UBANK,								
	13	-	9,647	445,395,374	13,911	1,481,667,621	11,832	456,991,777	-
Muzaffarabad	AKHU, AMFB, FINCA, FMFB, KBL, MMFB, NRSP, NRSP-B, TMFB, UBANK,								
	18	-	27,097	1,318,951,973	750,771	4,373,804,607	22,328	969,454,903	-
Neelum	AKHU, MMFB,								
	2	-	1,255	19,213,100	436	513,422	1,255	19,213,100	-
Poonch	AKHU, KBL, MMFB, NRSP, TMFB,								
	10	-	17,936	594,491,995	92,920	84,965,232	20,944	692,887,683	-
Sudhnati	AKHU, MMFB, NRSP,								
	7	-	9,333	306,934,010	29,770	2,321,549	12,023	330,568,700	-
Total	85	-	113,061	4,514,923,848	1,048,186	6,178,969,705	120,886	4,167,047,576	-

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, MMFB, NRSP-B, TMFB,								
	3	-	1,907	160,327,961	5,321	296,995,517	2,267	110,443,757	-
Diamer	AKHU, AMFB, FMFB, MMFB, NRSP-B, TMFB,								
	3	-	682	38,249,366	5,126	1,007,579,472	574	35,170,685	-
Ghanche	AKHU, FMFB, MMFB, NRSP-B, TMFB,								
	6	-	3,314	252,859,089	10,600	644,437,635	3,665	223,852,160	-
Ghizer	AKHU, FMFB, KBL, MMFB, NRSP-B, TMFB,								
	16	-	13,846	1,021,617,307	30,938	1,174,608,495	14,321	1,003,878,232	-
Gilgit	AKHU, AMFB, FINCA, FMFB, KBL, MMFB, NRSP-B, TMFB, UBANK,								
	30	1	22,480	1,441,562,447	106,683	12,538,887,367	23,081	1,331,789,387	-
Skardu	AKHU, FMFB, MMFB, NRSP-B, TMFB,								
	9	-	6,439	620,159,260	21,156	746,583,014	6,979	576,490,937	-
Total	67	1	48,668	3,534,775,429	179,824	16,409,091,500	50,887	3,281,625,157	-

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	-	6,507	131,910,499	16,072	10,624,517	6,507	131,910,499	-
Khyber Agency	AKHU, MMFB, TMFB,								
	7	-	7,010	148,990,705	23,962	13,489,285	7,010	148,990,705	-
Kurram Agency	AKHU, MMFB, TMFB,								
	3	-	3,688	92,000,268	3,319	1,239,631	3,688	92,000,268	-
Mohmand Agency	AKHU, MMFB, TMFB,								
	2	-	1,906	38,871,183	960	91,991	1,906	38,871,183	-
North Waziristan Agency	AKHU, MMFB, TMFB,								
	1	-	344	6,697,000	76	146,764	344	6,697,000	-
Orakzai Agency	AKHU, MMFB, TMFB,								
	2	-	1,937	47,630,822	2,307	1,074,779	1,937	47,630,822	-
South Waziristan Agency	MMFB, TMFB,								
	-	-	-	-	9,961	10,589,059	-	-	-
Total	21	-	21,392	466,100,477	56,657	37,256,025	21,392	466,100,477	-

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, KASHF, KBL, MMFB, NRSP, NRSP-B, POMFB, TMFB, UBANK,								
	29	-	333,980	1,074,777,158	627,947	19,144,528,102	83,438	3,116,962,670	-
Total	29	-	333,980	1,074,777,158	627,947	19,144,528,102	83,438	3,116,962,670	-

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	
		Q2	Q1
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	✓	✓
MFI Microfinance institution providing specialized microfinance services	AGAHE Pakistan	✓	✓
	Akhuwat	✓	✓
	ASA Pakistan Limited	✓	✓
	BRAC Pakistan	✗	✗
	CSC Empowerment and Inclusion Programme	✓	✓
	DAMEN Support Programme	✓	✓
	FFO Support Programme	✓	✓
	Islamic Relief Pakistan	✗	✗
	JWS Pakistan	✓	✓
	Kashf Foundation	✓	✓
	Micro Options Support Programme	✓	✓
	MOJAZ Support Programme	✗	✓
	Naymet Trust	✗	✗
	Organization for Poverty Reduction and Community Training Program	✓	✗
	Rural Community Development Programmes	✓	✓
	SAATH Microfinance Foundation Pakistan	✗	✓
	Saaya Microfinance Company	✓	✓
	SAFCO Support Foundation	✓	✓
	Soon Valley Development Program	✓	✓
	Wasil Foundation	✗	✓
RSP 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	✓	✓
Other Organizations running microfinance operations as part of multi-dimension service offering	Badbaan Development Community Microfinance Company	✗	✗
	OPD Support Program	✓	✓
	ORIX Leasing Pakistan Limited	✓	✓
	Shadab Rural Development Organization	✗	✗
	Shah Sachal Sami Foundation	✓	✓
	Support With Working Solutions	✗	✗
	Villagers Development Organization	✓	✓