

	Quarter		Change	
	Q4 - 2020	Q3 - 2020	Units	%
Number of Branches/Units	3,828	3,776	52	1.4
Number of Districts Covered	139	139	-	-
Penetration Rate(%)	34.2	33.4	0.8	2.4
Active Borrowers	7,005,885	6,856,135	149,750	2.2
Gross Loan Portfolio (PKR Millions)	324,155	309,498	14,657	4.7
Number of Loans Disbursed	3,011,022	2,098,733	912,289	43.5
Disbursements (PKR Millions)	108,922	82,147	26,775	32.6
Average Loan Size(PKR)	36,175	39,141	-2,967	-7.6
Number of Savers	64,112,657	58,580,993	5,531,664	9.4
Value of Savings (PKR Millions)	374,362	321,567	52,794	16.4
Average Saving Balance (PKR)	5,839	5,489	350	6.4
Number of Policy Holders	7,324,379	6,959,553	364,826	5.2
Sum Insured (PKR Millions)	244,650	199,820	44,830	22.4

Despite the slight setbacks set forth from the second wave of the pandemic, indicators for the last quarter of 2020 depicted that the microfinance sector reclaimed its previous growth trajectory as active borrowers surpassed 7 million clients.

On the Microcredit front, Active Borrowers stood at 7 million, a marginal increase of 2.2% compared to the previous quarter. However, this figure is 3% lower compared to Q4 2019 and 4% lower compared to Q1 2020, the start of the Global Health Crisis in the country. As of December, the GLP of the sector stood at PKR 324 billion, an increase of 5% compared to the prior quarter and 6% greater compared to the GLP in Q4 2019. The surge in active borrowers and GLP continues contributed by the MFB peer group, which added over 170,000 clients and over PKR 11.5 billion of GLP. The primary contributors to the increase in active borrowers were MMFB, RCDP and FMFB. In terms of GLP, the leaders were FMFB, MMFB and KBL which combined to PKR 11.5 billion. Loans disbursed and Disbursements during the quarter also surged by 43.5% and 32.6% respectively to stand at over 3 million loans disbursed worth PKR 109 billion. The rise in disbursements comes as a result of the cyclical variation observed in the trend in disbursements as they remain highest in the last quarter. However, this led to a decrease in the average loan size from PKR 39,141 in the prior quarter to PKR 36,175. By the end of the year, KBL held the largest market share, which remained unchanged, with 12.6% in terms of clients and 18.7% in terms of GLP. The proportion of borrowers continued to maintain a gender-balance at 50% each, while the proportion of GLP remained unchanged as female clients remained at 33%. The PAR>30 days decreased from 4.8% to 3.7% as the infection ratio for MFBs declined from 5% to 3.3% whereas it increased for the NBMFCs from 4.2% to 4.9%.

On the Microsavings front, Active Savers stood at 64 million clients, an increase of over 9% compared to the prior quarter and a 35% increase compared to Q4 last year. Thus, the value of savings rose to PKR 374 billion, an increase of over 16% compared to Q3 and 40% compared to Q4 2019. The increase in savers is driven by M-Wallets, which make up 81% of the total active savers, led by MMFB, which managed to accumulate around 4.5 million additional M-Wallets. However, 87% of the savings are still based out of branch accounts. The surge in savings is led by Ubank, FMFB and MMFB as they collectively accumulated PKR 35.5 billion in deposits. By the end of the year, MMFB had the largest market share in terms of depositors with 44.8% while KBL maintained the largest deposit base with PKR 88.6 billion or a market share of 23.7%. The majority of the savers were from Urban areas. Female savers made up 25% of total savers and contributed 13% of the total savings to the sector.

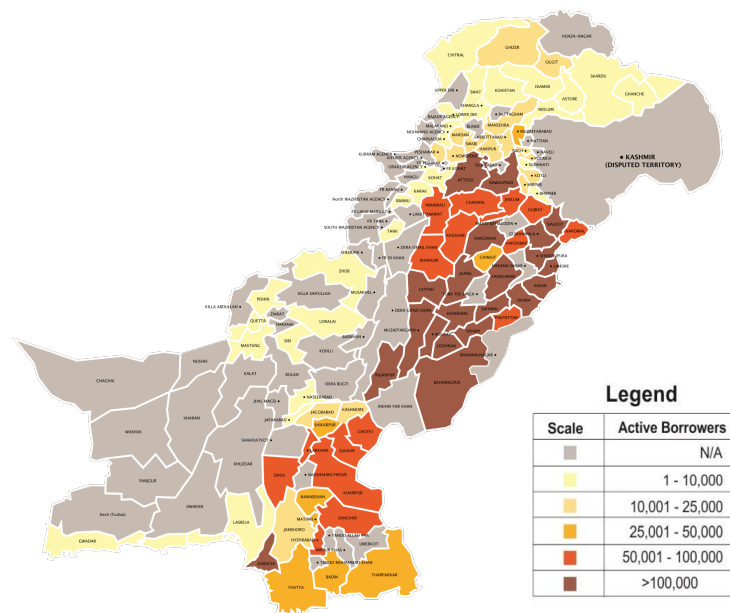
In terms of Microinsurance, Policyholders reached 7.3 million, a rise of 5% compared to the previous quarter. However, this is still down by 14% compared to the same period last year. Accordingly, sum insured stood at PKR 244.6 billion during Q4, an increase of 22% compared to Q3. The increase in microinsurance indicators was also driven by the MFB peer group, led by FMFB which accumulated 580 thousand policyholders and a sum insured of PKR 42.6 billion. By the end of the year, Kashf remained the largest provider of microinsurance with over 2 million policyholders and a market share of 29%, while KBL maintained its position as the largest provider in terms of the sum insured with a portfolio worth PKR 63.7 billion and a market share of 26%. The majority of the policies continued to comprise Health and Life insurance with a market share of 47% and 53%, respectively.

The total number of branches within the microfinance sector increased to 3,828 from 3,776 previously. Akhuwat continued to maintain the largest national presence nationwide by covering 97 districts followed by KBL with 82 and FMFB and 81 districts.

## DISTRIBUTION OF ACTIVE BORROWERS

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

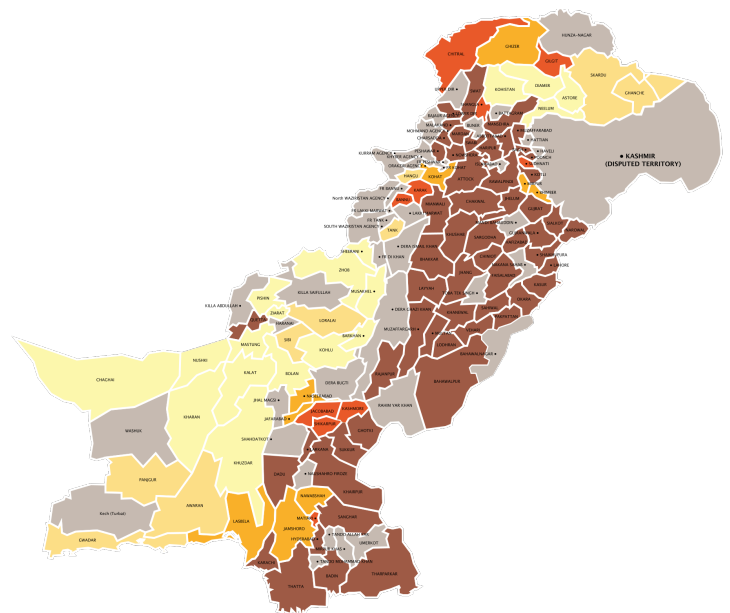
	District	Active Borrowers (Q4)	Growth (Q3 to Q4)	
			Net	%
1	ICT	596,183	236,544	65.8
2	Kotli	19,844	11,174	128.9
3	Sheikhupura	151,956	9,760	6.9
4	Faisalabad	292,469	8,724	3.1
5	Rajanpur	120,049	7,917	7.1



## DISTRIBUTION OF ACTIVE SAVERS

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

	District	Active Savers (Q4)	Growth (Q3 to Q4)	
			Net	%
1	Lahore	21,376,785	3,019,555	16.4
2	Karachi	13,270,094	1,515,579	12.9
3	Rawalpindi	2,273,261	905,797	66.2
4	Peshawar	2,199,115	461,613	26.6
5	Muzaffarabad	441,532	90,973	26.0



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)

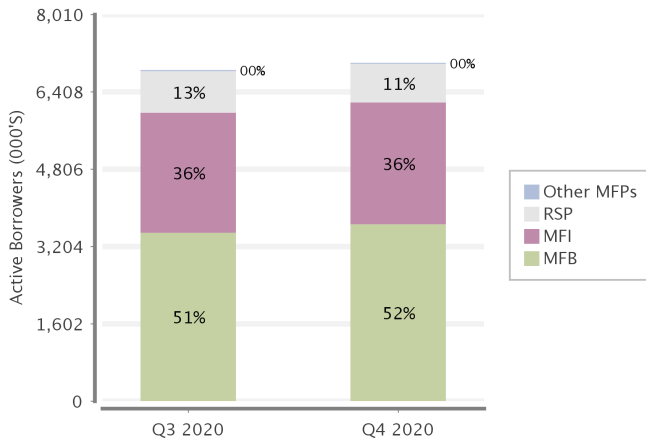
		Lending Methodology			Asset Type		Peer Group			
	Total	Group	Individual	MSE	Secured	Unsecured	MFB	MFI	RSP	Other MFPs
Number of Branches/Units										
Q3	3,776	-	-	-	-	-	1,383	1,982	369	42
Q4	3,828	-	-	-	-	-	1,429	1,998	362	39
Active Borrowers										
Q3	6,856,135	1,533,042	5,098,535	224,558	649,129	6,207,006	3,486,379	2,485,014	861,917	22,825
Q4	7,005,885	1,487,532	5,255,836	262,517	800,266	6,205,619	3,660,681	2,522,709	802,311	20,184
Gross Loan Portfolio(PKR Millions)										
Q3	309,498	49,876	214,586	45,036	64,790	244,708	226,053	61,294	21,618	533
Q4	324,155	49,677	217,578	56,900	76,672	247,484	237,733	65,914	20,115	393
Portfolio at Risk > 30 days (Percentage)										
Q3	4.8	-	-	-	-	-	5.3	2.1	3.3	2.0
Q4	3.7	-	-	-	-	-	3.3	4.7	5.5	2.4
Average Loan Balance (PKR)										
Q3	45,142	32,534	42,088	200,552	99,811	39,424	64,839	24,666	25,081	23,333
Q4	46,269	33,396	41,398	216,748	95,808	39,881	64,942	26,128	25,072	19,471
Number of Loans Disbursed										
Q3	2,098,733	185,730	1,121,862	791,141	-	-	1,443,140	511,508	142,447	1,638
Q4	3,011,022	264,790	2,658,539	87,693	-	-	2,168,992	640,115	200,300	1,615
Disbursements (PKR Millions)										
Q3	82,147	8,929	57,906	15,313	-	-	53,302	22,544	6,218	84
Q4	108,922	12,173	77,488	19,261	-	-	70,926	29,638	8,286	72
Average Loan Size (PKR)										
Q3	39,141	48,075	51,616	19,355	-	-	36,934	44,074	43,648	51,162
Q4	36,175	45,974	29,147	219,645	-	-	32,700	46,302	41,368	44,578

## Districts with Highest Growth (Net) by Province

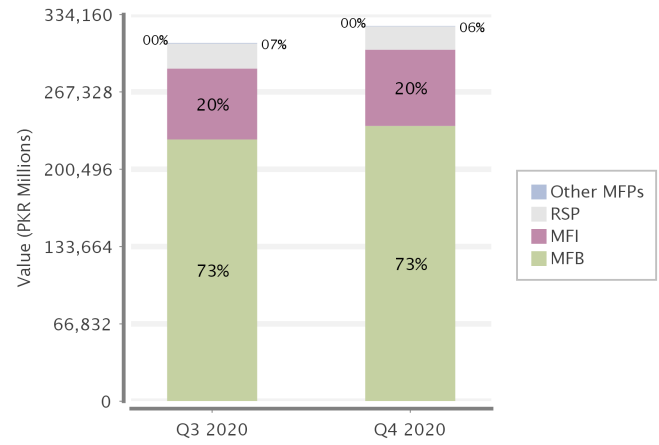
	Province	District	Active Borrowers (Q4)	Growth (Q3toQ4)		Potential Microfinance Market	Penetration Rate(%)
			A	Net	%	B	(A/B)x100
1	AJK	Muzaffarabad	27,109	-7,250	-21.1	-	-
2		Kotli	19,844	11,174	128.9	-	-
3		Poonch	17,710	6,795	62.3	-	-
1	Balochistan	Quetta	9,328	489	5.5	-	-
2		Nasirabad	6,161	-564	-8.4	-	-
3		Sibi	3,343	202	6.4	-	-
1	Gilgit-Baltistan	Gilgit	23,490	592	2.6	-	-
2		Ghizer	14,933	610	4.3	-	-
3		Skardu	6,525	6	.1	-	-
1	FATA	Khyber Agency	6,919	-175	-2.5	-	-
2		Bajaur Agency	6,709	-201	-2.9	-	-
3		Kurram Agency	3,960	-3	-.1	-	-
1	ICT	ICT	596,183	236,544	65.8	-	-
1	Khyber-Pakhtunkhwa	Haripur	21,864	-1,227	-5.3	-	-
2		D.I. Khan	17,037	108	.6	-	-
3		Abbottabad	16,912	-775	-4.4	-	-
1	Punjab	Faisalabad	292,469	8,724	3.1	-	-
2		Lahore	267,714	2,844	1.1	-	-
3		Rahimyar Khan	243,498	-7,515	-3	-	-
1	Sindh	Karachi	231,516	-48,970	-17.5	-	-
2		Sanghar	89,156	-1,318	-1.5	-	-
3		Naushahro Feroze	68,580	1,469	2.2	-	-

## MICROCREDIT PROVISION

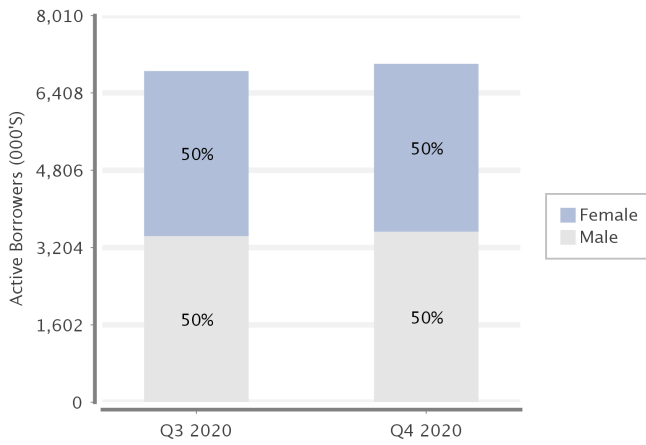
### Active Borrowers By Peer Group



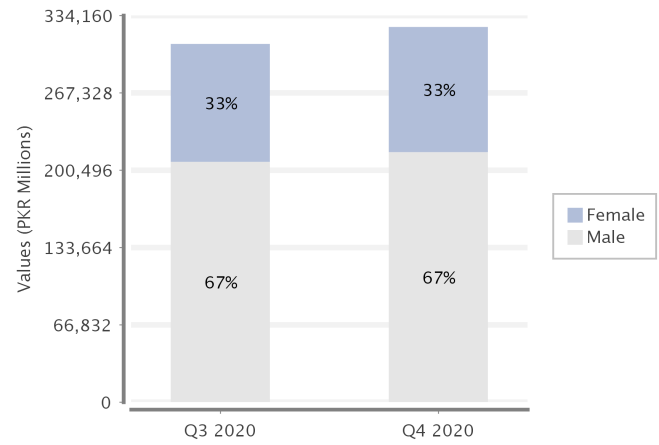
### Gross Loan Portfolio



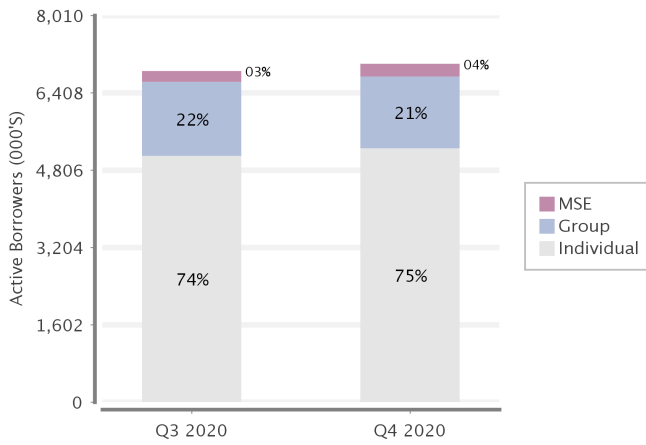
### Active Borrowers By Gender



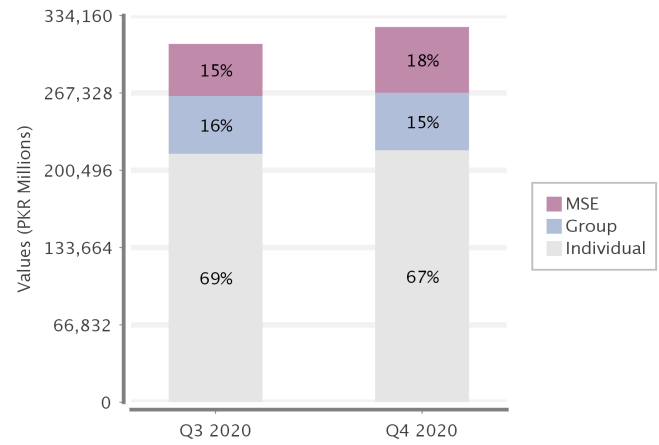
### Gross Loan Portfolio By Gender



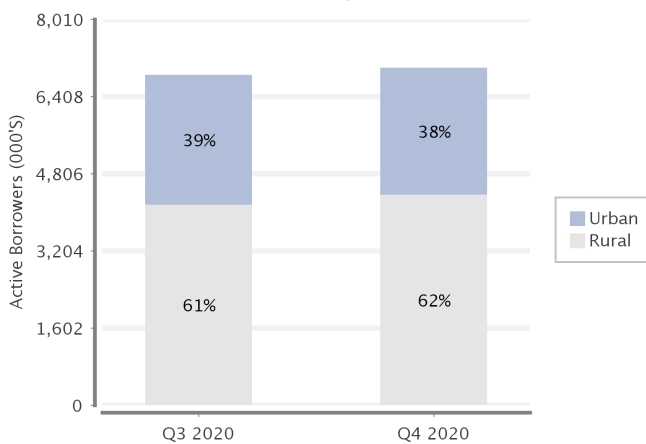
### Active Borrowers By Lending Methodology



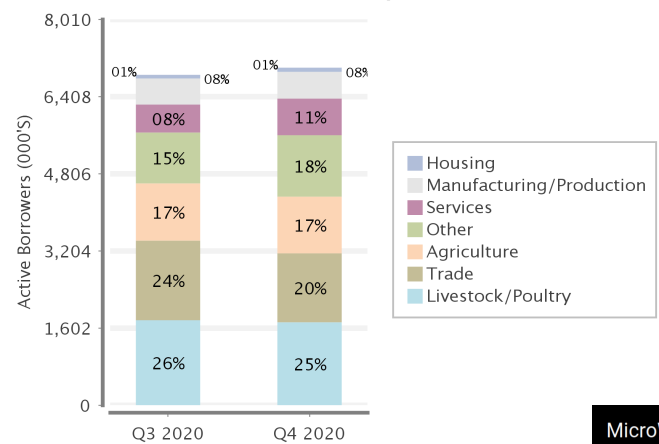
### Gross Loan Portfolio By Lending Methodology



### Active Borrowers By Rural/Urban

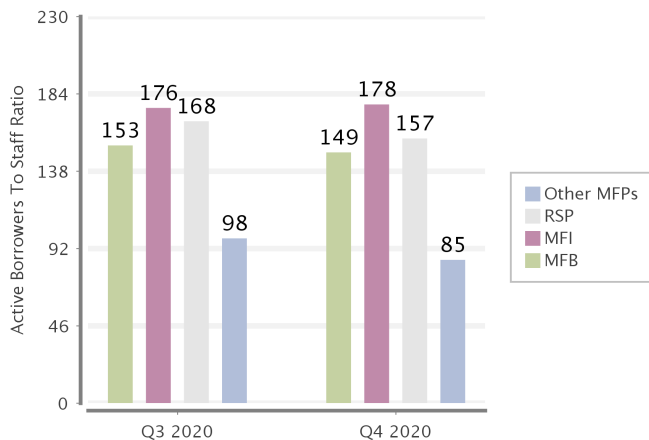


### Active Borrowers By Sector

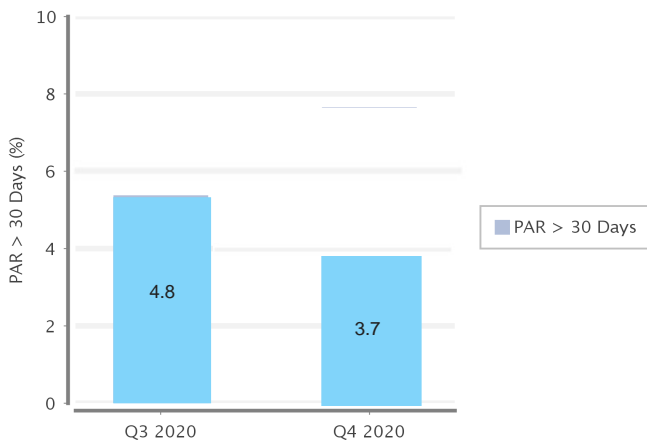


# MICROCREDIT PROVISION

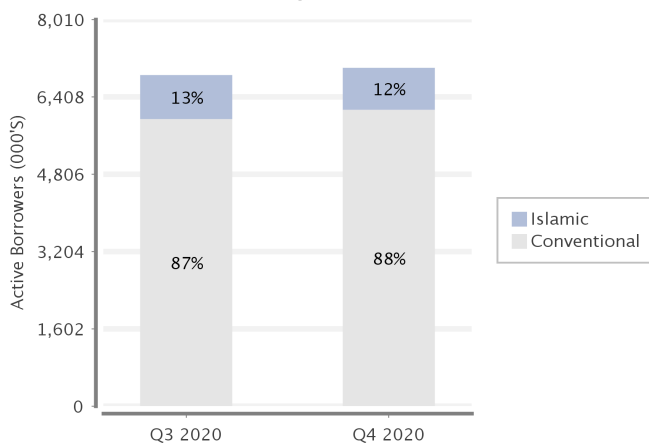
## Active Borrower To MFP Staff Ratio



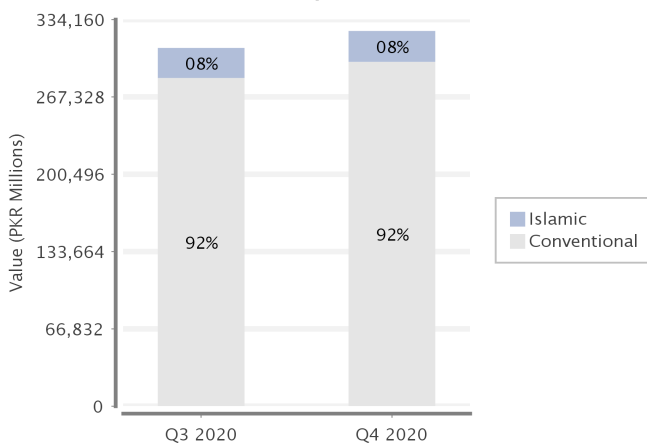
## Portfolio At Risk > 30 Days



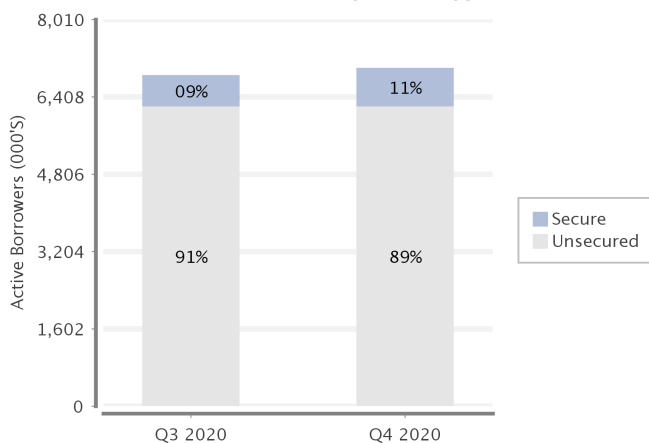
## Active Borrowers By Islamic/Conventional



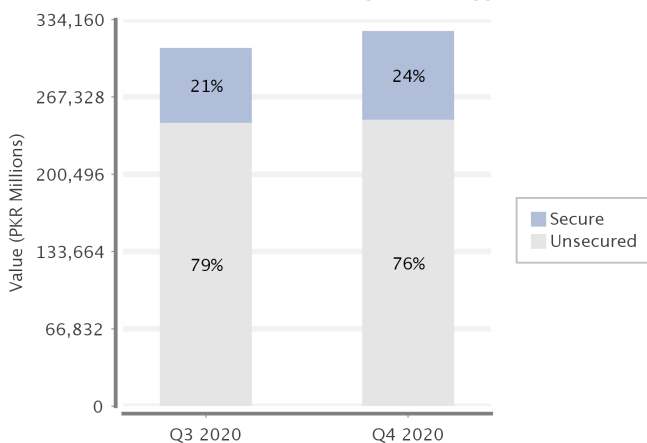
## Gross Loan Portfolio By Islamic/Conventional



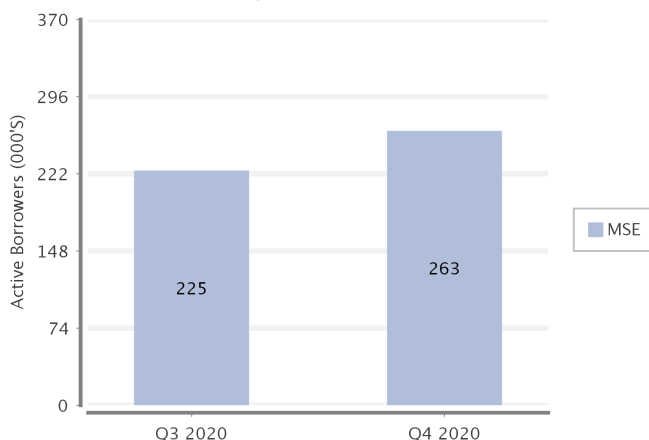
## Active Borrowers By Asset Type



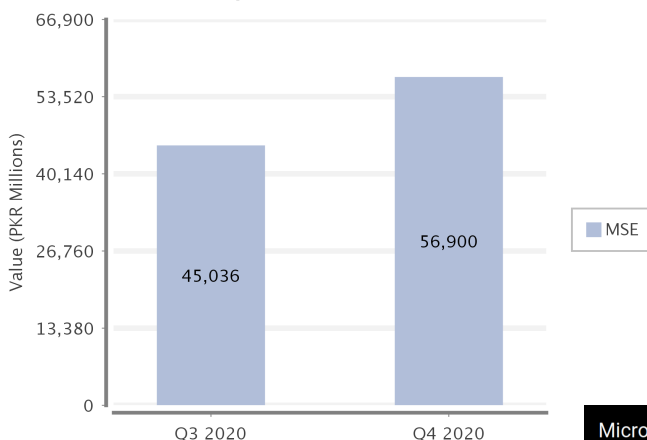
## Gross Loan Portfolio By Asset Type



## Microenterprise Active Borrowers

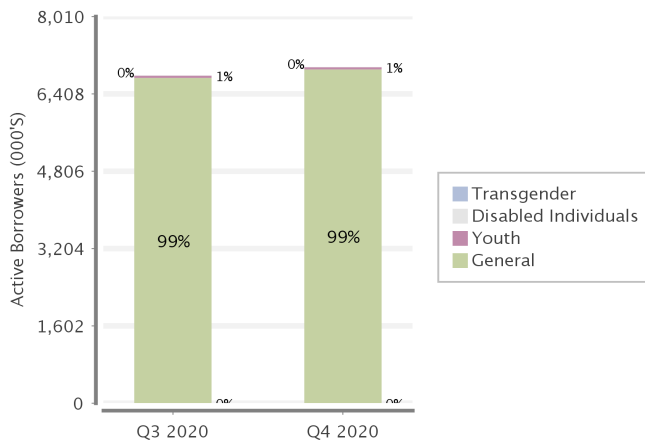


## Microenterprise Gross Loan Portfolio



## 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	MMFB	255,274	46.2	11.5
2	RCDP	29,242	22.2	2.3
3	FMFB	24,694	4.5	8.2
4	ASA	21,036	5.3	6
5	UBANK	17,083	5.2	4.9

MFPs with Largest Percentage Increase in Active Borrowers

	MFP	Increase in Active Borrowers		Market Share (% of Active Borrowers)
		Q3 toQ4		
		Net	%	
1	MMFB	255,274	46.2	11.5
2	RCDP	29,242	22.2	2.3
3	FFO	6,004	17.0	0.6
4	OPD	606	16.6	0.1
5	CSC	4,911	12.4	0.6

Largest Providers of Microcredit (Active Borrowers)

	MFP	Active Borrowers (Q4)	Market Share (% of Active Borrowers)
1	KBL	879,637	12.6
2	AKHU	814,722	11.6
3	MMFB	808,239	11.5
4	NRSP	681,943	9.7
5	FMFB	571,125	8.2

Largest Providers of Microcredit (Gross Loan Portfolio)

	MFP	GLP (Q4)	Market Share (% of GLP)
1	KBL	60,647,662,090	18.7
2	FMFB	42,583,434,872	13.1
3	UBANK	31,319,361,775	9.7
4	NRSP-B	28,992,356,981	8.9
5	MMFB	25,243,147,182	7.8

MFPs with Largest Geographic Spread

MFP	AKHU	KBL	FMFB	UBANK	KASHF
Geographic Spread (No. of Districts)	97	82	81	79	63

## MICRO-SAVINGS PROVISION

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

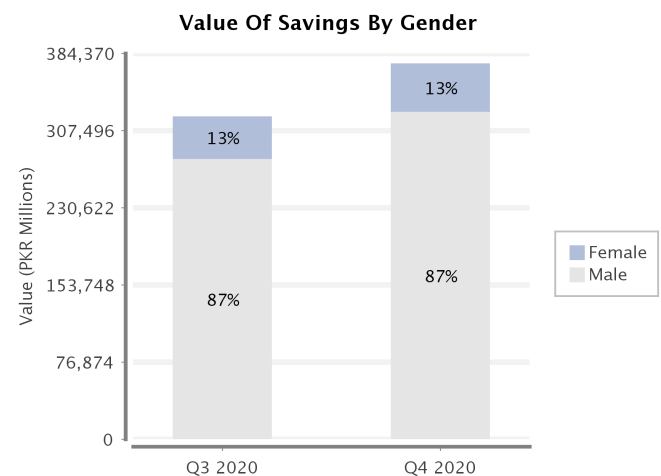
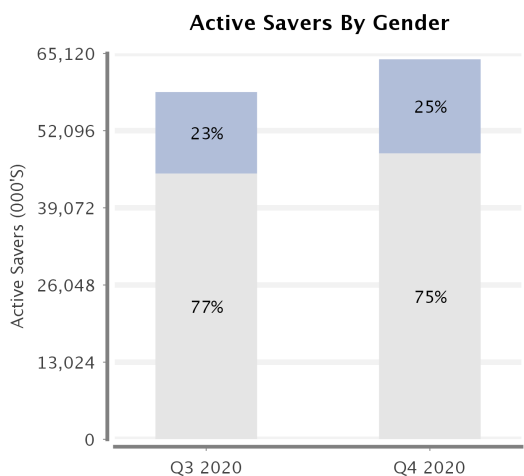
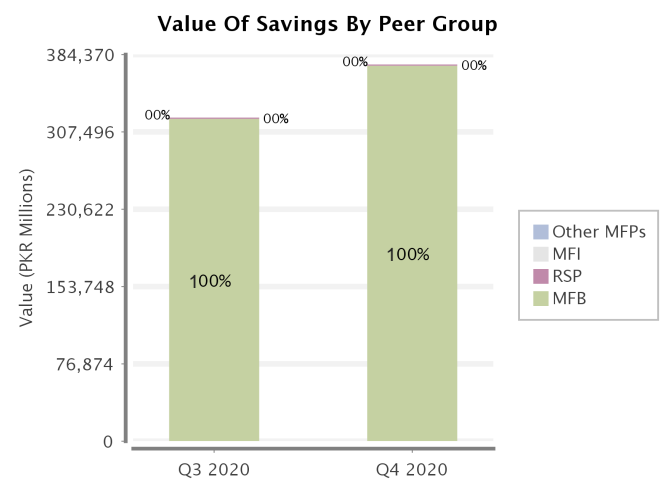
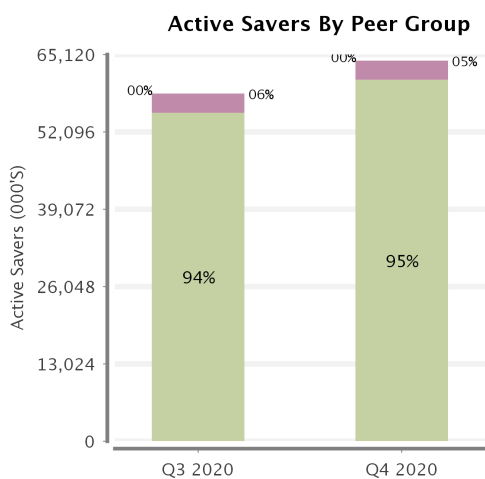
		Saving Methodology		Medium		Peer Group			
	Total	Intermediation	Mobilization	Branches	M-Wallets	MFB	MFI	RSP	Other MFPs
Number of Savers									
Q3	58,580,993	55,279,830	3,301,163	12,125,594	46,455,399	55,279,830	58,295	3,242,868	-
Q4	64,112,657	60,852,016	3,260,641	12,179,001	51,933,656	60,852,016	58,295	3,202,346	-
Value of Savings (PKR Millions)									
Q3	321,567	320,280	1,287	281,490	40,078	320,280	10	1,277	-
Q4	374,362	373,099	1,263	325,142	49,220	373,099	10	1,253	-
Average Saving Balance (PKR Millions)									
Q3	5,489	5,794	390	23,214	863	5,794	177	394	-
Q4	5,839	6,131	387	26,697	948	6,131	177	391	-

### 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	36	16	11	5	11	1	4	-
Q4	36	16	11	5	11	1	4	-

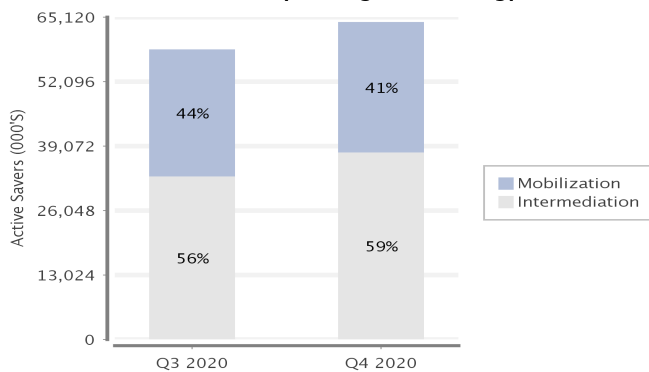
#### Saving Methodology:

- 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.

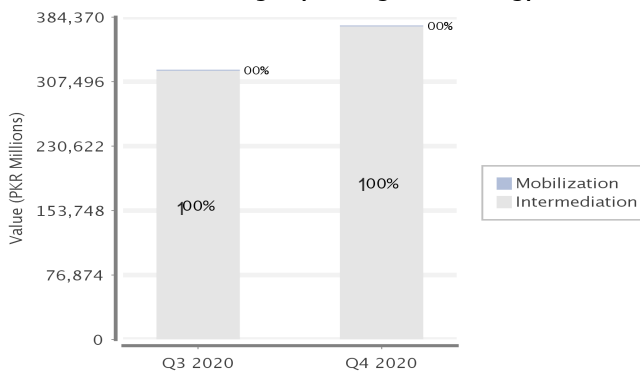


## MICRO-SAVINGS PROVISION

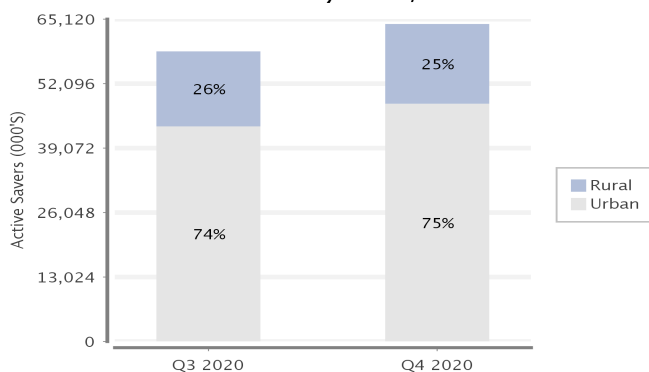
### Active Savers By Saving Methodology



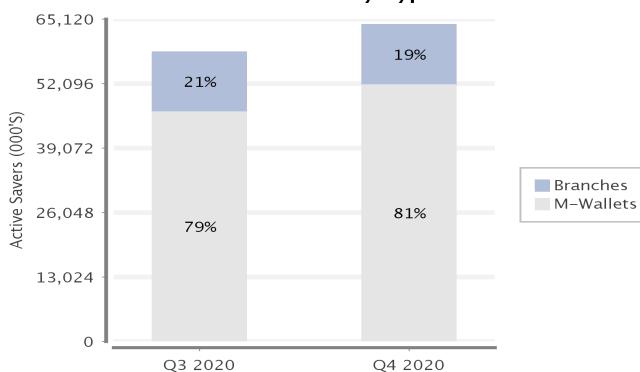
### Value Of Savings By Saving Methodology



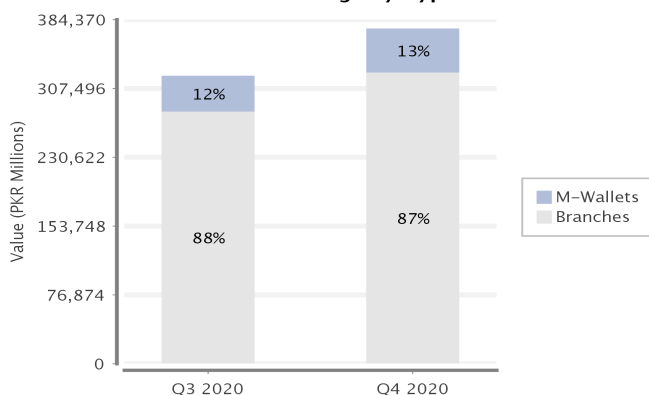
### Active Savers By Urban/Rural



### 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	88,649,814,705	23.7
2	FMFB	61,795,000,950	16.5
3	MMFB	46,890,665,704	12.5
4	UBANK	46,104,640,853	12.3
5	NRSP-B	39,290,850,142	10.5

### Districts with Highest Outreach (Active Savers)

	District	Active Savers (Q4)	Increase (Q3 to Q4)	
			Net	%
1	Lahore	21,376,785	3,019,555	14.1
2	Karachi	13,270,094	1,515,579	11.4
3	Rawalpindi	2,273,261	905,797	39.8
4	Peshawar	2,199,115	461,613	21.0
5	Bahawalpur	1,259,347	3,874	.3

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

	MFP	Increase in Active Savers (Q3) to (Q4)	
		Net	%
1	MMFB	4,490,046	18.6
2	TMFB	685,029	3.0
3	UBANK	261,452	21.5
4	FINCA	68,034	4.7
5	KBL	67,129	2.5

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

	MFP	Increase in Value of Savings (Q3 to Q4)	
		Net	%
1	UBANK	15,736,767,229	51.8
2	FMFB	10,379,804,855	20.2
3	MMFB	9,571,454,436	25.6
4	KBL	8,930,687,497	11.2
5	AMFB	2,755,757,784	11.8

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

	MFP	Active Savers (Q4)	Market Share (% of Active Savers)
1	MMFB	28,692,283	44.8
2	TMFB	23,247,513	36.3
3	NRSP	3,008,004	4.7
4	KBL	2,790,965	4.4
5	FINCA	1,527,000	2.4



## MICRO-INSURANCE PROVISION

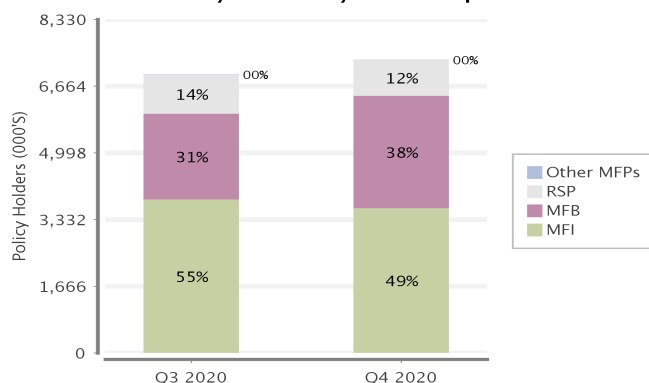
### Summary of Micro-insurance Provision (All Pakistan)

		Type		Peer Group			
	Total	Health	Credit Life	MFB	MFI	RSP	Other MFPs
Number of Policy Holders							
Q3	6,959,553	3,281,114	3,647,664	2,141,980	3,829,318	980,978	7,277
Q4	7,324,379	3,408,382	3,882,076	2,807,652	3,611,521	900,021	5,185
Sum Insured (PKR Millions)							
Q3	199,820	-	-	94,944	78,701	25,914	261
Q4	244,650	-	-	138,832	82,349	23,318	152

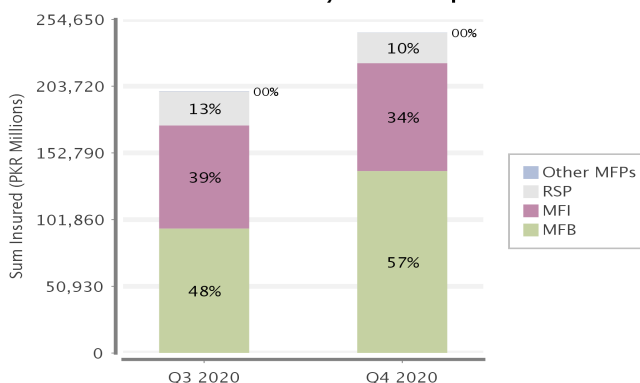
### Micro-insurance Provision by MFPs

		MFPs offering Insurance	Type of Insurance offered			Peer Group				
	Total		Health	Life	Other	MFB	MFI	RSP	Other MFPs	
No. of Reporting MFPs										
Q3	36	23	9	17	2	8	11	3	1	
Q4	36	23	11	16	2	8	11	3	1	

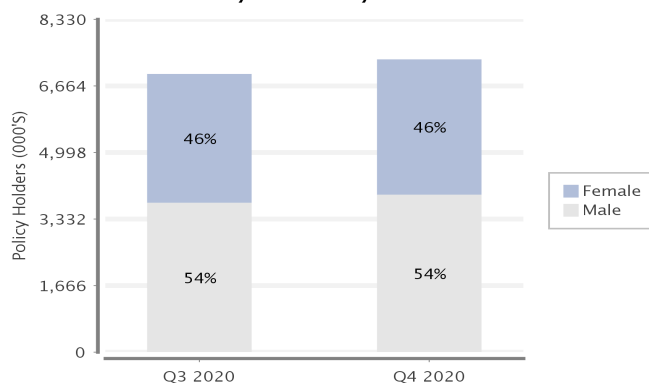
Policy Holders By Peer Group



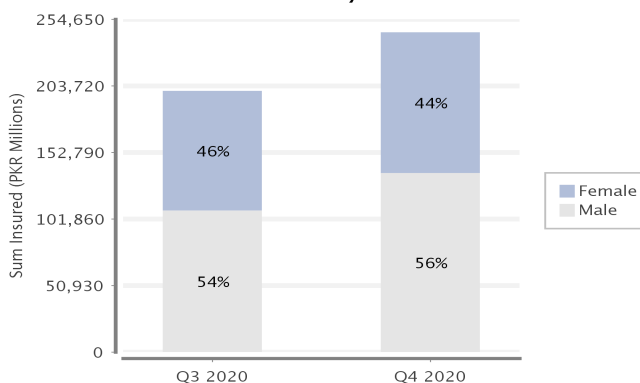
Sum Insured By Peer Group



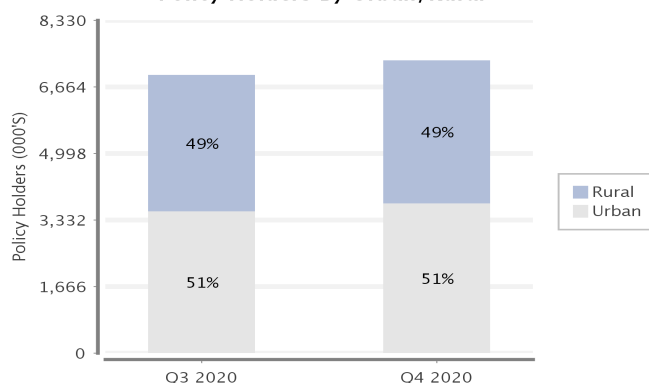
Policy Holders By Gender



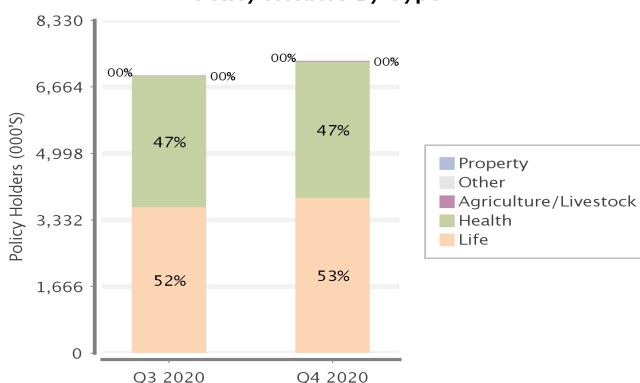
Sum Insured By Gender



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	Karachi	606,114	231,605	61.8
2	Faisalabad	424,878	-8,261	-1.9
3	Lahore	388,555	-18,058	-4.4
4	Gujranwala	268,732	-16,144	-5.7
5	Rahimyar Khan	260,073	14,614	6.0

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

	District	Policy Holders (Q4)	Growth (Q3 to Q4)	
			Net	%
1	Karachi	606,114	231,605	61.8
2	Bhawalnagar	201,424	25,944	14.8
3	Kotli	22,184	16,383	282.4
4	Bahawalpur	221,925	15,339	7.4
5	Rahimyar Khan	260,073	14,614	6.0

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

	MFP	Policy Holders (Q4)	Market Share (% of Policy Holders)
1	KASHF	2,135,756	29.2
2	KBL	942,539	12.9
3	NRSP	844,632	11.5
4	AKHU	814,722	11.1
5	TMFB	613,769	8.4

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

	MFP	Sum Insured (Q4)	Market Share (% of Sum Insured)
1	KBL	63,772,682,091	26.1
2	KASHF	54,449,579,086	22.3
3	FMFB	42,607,411,247	17.4
4	NRSP	22,312,290,851	9.1
5	AKHU	19,376,447,080	7.9

## 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	-	113,165	4,821,416,442	925,365	6,149,789,914	118,147	4,258,275,246	-	-
Balochistan	41	-	36,963	1,990,291,981	755,486	1,813,154,100	38,741	1,900,199,565	500,000	7.9
Gilgit-Baltistan	68	1	50,785	4,189,117,539	186,620	22,447,136,459	52,678	3,825,581,167	-	-
FATA	21	-	22,200	555,456,072	152,786	105,751,027	22,200	555,456,072	-	-
ICT	32	6	596,183	1,367,294,863	232,693	35,572,193,100	81,652	2,935,359,092	-	-
Khyber-Pakhtunkhwa	184	17	170,225	11,355,861,950	4,774,614	20,067,907,358	188,231	6,781,848,937	5,000,000	34.0
Punjab	2,527	18	4,785,306	240,606,520,563	40,139,595	155,600,267,749	5,432,553	182,418,906,551	12,600,000	38.0
Sindh	802	-	1,231,058	59,269,466,420	16,945,498	132,605,553,924	1,358,112	41,272,318,815	2,400,000	51.3
GRAND TOTAL	3,760	42	7,005,885	324,155,425,831	64,112,657	374,361,753,631	7,292,314	243,947,945,445	20,500,000	34.2

## 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,								
	-	-	-	-	11,491	1,365,814	-	-	-
Barkhan	TMFB,								
	-	-	-	-	4,300	3,303,226	-	-	-
Bolan	TMFB,								
	-	-	-	-	894	719,336	-	-	-
Chagai	MMFB, TMFB,								
	-	-	-	-	7,655	5,441,386	-	-	-
Dera Bugti	TMFB, UBANK,								
	1	-	852	65,292,332	8,769	7,541,086	-	-	-
Gwadar	AKHU, FMFB, MMFB, NRSP, POMFB, TMFB, UBANK,								
	5	-	1,281	44,800,385	23,986	54,070,027	1,252	35,577,935	-
Jafarabad	FMFB, KBL, MMFB, POMFB, TMFB, UBANK,								
	6	-	2,889	258,638,616	33,112	54,606,624	1,770	157,683,234	-
Jhal Magsi	MMFB, TMFB,								
	-	-	-	-	2,241	1,283,001	-	-	-
Kalat	MMFB, TMFB,								
	-	-	-	-	2,786	1,725,471	-	-	-
Kech (Turbat)	NRSP, TMFB,								
	-	-	-	-	80,615	13,702,863	-	-	-
Kharan	MMFB, TMFB,								
	-	-	-	-	2,707	2,550,299	-	-	-
Khuzdar	MMFB, TMFB,								
	-	-	-	-	7,072	5,671,334	-	-	-
Kohlu	TMFB,								
	-	-	-	-	344	141,748	-	-	-
Lasbela	AKHU, FMFB, KASHF, MMFB, NRSP, POMFB, TMFB,								
	5	-	2,453	97,845,359	46,964	4,105,462	6,553	202,613,177	-
Loralai	AKHU, MMFB, TMFB,								
	2	-	2,452	55,995,416	10,021	18,011,222	2,452	55,995,416	-
Mastung	AKHU, MMFB, TMFB,								
	1	-	1,675	27,934,500	3,452	2,290,349	1,675	27,934,500	-
Musakhel	TMFB,								
	-	-	-	-	2	31,645	-	-	-
Nasirabad	FMFB, KBL, MMFB, POMFB, TMFB,								
	3	-	6,161	607,271,204	41,966	164,090,203	6,177	607,585,454	-
Nushki	TMFB,								
	-	-	-	-	4,794	3,199,056	-	-	-
Panjgur	NRSP, TMFB,								
	-	-	-	-	24,645	5,983,877	-	-	-
Pishin	AKHU, MMFB, TMFB,								
	1	-	1,194	20,728,201	7,431	7,951,695	1,194	20,728,201	-
Qila Abdullah	AKHU, MMFB, TMFB,								
	1	-	1,268	20,647,980	6,443	6,637,400	1,268	20,647,980	-
Qila Saifullah	AKHU, MMFB, TMFB,								
	1	-	1,110	18,213,000	2,608	1,352,439	1,110	18,213,000	-
Quetta	AKHU, AMFB, FINCA, FMFB, MMFB, NRSP-B, TMFB, UBANK,								
	11	-	9,328	448,502,557	393,415	1,377,203,808	8,990	428,798,237	-

## 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,								
	-	-	-	-	723	416,793	-	-	-
Sibi	AKHU, FMFB, MMFB, TMFB,								
	2	-	3,343	273,313,431	16,410	58,143,473	3,343	273,313,431	-
Washuk	TMFB,								
	-	-	-	-	1	4	-	-	-
Zhub	AKHU, MMFB, TMFB,								
	2	-	2,957	51,109,000	8,292	8,898,570	2,957	51,109,000	-
Ziarat	MMFB, TMFB,								
	-	-	-	-	2,347	2,715,889	-	-	-
Total	41	-	36,963	1,990,291,981	755,486	1,813,154,100	38,741	1,900,199,565	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,								
	17	1	16,912	1,215,265,031	220,898	1,425,900,820	16,132	867,361,070	-
Bannu	AKHU, FINCA, MMFB, NRSP-B, TMFB,								
	9	-	8,134	383,987,264	57,201	905,814,968	6,649	140,941,946	-
Batgram	AKHU, MMFB, TMFB,								
	1	-	532	10,973,288	34,110	23,762,474	532	10,973,288	-
Buner (Daggar)	KBL, MMFB, TMFB,								
	1	-	583	40,768,268	57,192	184,146,825	611	42,568,268	-
Charsadda	AKHU, AMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, SRSP, TMFB, UBANK,								
	7	-	5,612	454,064,647	146,780	348,812,357	4,907	212,610,296	-
Chitral	AKHU, FMFB, MMFB, NRSP-B, TMFB,								
	12	-	9,892	932,226,495	95,260	1,825,663,067	10,128	860,536,011	-
D.I. Khan	AKHU, FINCA, FMFB, KBL, MMFB, NRSP-B, TMFB, UBANK,								
	12	-	17,037	1,289,965,816	180,407	1,075,716,114	17,017	865,099,713	-
Hangu	MMFB, TMFB,								
	-	-	-	-	17,352	11,683,141	-	-	-
Haripur	AKHU, AMFB, FINCA, FMFB, GBTI, KASHF, KBL, MMFB, NRSP, NRSP-B, POMFB, SRSP, TMFB, UBANK,								
	14	15	21,864	1,314,790,128	147,463	599,062,015	50,197	659,355,287	-
Karak	MMFB, SRSP, TMFB,								
	1	-	609	7,105,600	61,307	60,735,375	-	-	-
Kohat	AKHU, KBL, MMFB, NRSP-B, SRSP, TMFB, UBANK,								
	6	-	2,679	270,253,859	44,170	1,029,818,560	1,562	111,465,214	-
Kohistan	AMFB, MMFB, TMFB,								
	1	-	42	4,379,884	5,453	74,922,278	-	-	-
Lakki Marwat	AKHU, MMFB, TMFB,								
	1	-	677	20,120,376	61,599	62,709,672	677	20,120,376	-
Lower Dir	AKHU, KBL, MMFB, NRSP-B, TMFB,								
	5	-	2,053	228,336,870	105,216	518,688,211	1,267	81,153,147	-
Malakand	AKHU, KBL, MMFB, NRSP, TMFB,								
	2	-	2,087	128,658,676	116,797	349,783,505	2,102	129,258,676	-
Mansehra	AKHU, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, POMFB, TMFB, UBANK,								
	17	-	14,563	869,364,304	182,322	655,681,805	14,883	598,427,294	-
Mardan	AKHU, AMFB, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, POMFB, TMFB, UBANK,								
	14	-	14,758	1,112,694,740	305,147	666,455,378	12,416	448,930,657	-
Mingora	KBL, MMFB, TMFB,								
	1	-	2,502	237,764,834	15,992	693,341,660	2,556	241,304,834	-
Nowshera	AKHU, AMFB, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, POMFB, SRSP, TMFB, UBANK,								
	17	-	15,585	850,354,736	163,823	421,860,246	15,397	532,519,733	-
Peshawar	AKHU, AMFB, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, OLP, SRSP, TMFB, UBANK,								
	23	-	16,123	992,342,828	2,199,115	7,363,659,406	15,330	479,733,713	-
Shangla	FMFB, MMFB, TMFB,								
	1	-	604	38,142,018	54,281	46,822,601	604	38,142,018	-
Swabi	AKHU, GBTI, KASHF, KBL, MMFB, NRSP, NRSP-B, POMFB, TMFB, UBANK,								
	12	1	12,737	688,075,181	229,259	1,150,728,478	11,335	352,337,551	-
Swat	AKHU, MMFB, NRSP, NRSP-B, OLP, SRSP, TMFB, UBANK,								
	9	-	3,545	242,232,735	199,923	513,141,265	2,834	65,015,471	-
Tank	AKHU, MMFB, TMFB,								
	1	-	1,095	23,994,373	23,326	22,715,001	1,095	23,994,373	-
Upper Dir	MMFB, TMFB,								
	-	-	-	-	50,221	36,282,139	-	-	-
Total	184	17	170,225	11,355,861,950	4,774,614	20,067,907,358	188,231	6,781,848,937	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, UBANK,								
	63	10	102,842	3,297,921,491	314,013	932,676,674	173,439	3,445,912,141	-
Bahawalpur	AGAHE, AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, TMFB, UBANK,								
	78	-	215,741	13,684,039,556	1,259,347	6,514,278,941	221,925	8,713,332,717	-
Bhakkar	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, TMFB, UBANK,								
	41	-	94,990	6,419,654,556	565,519	1,308,391,639	77,381	3,588,269,000	-
Bhawalnagar	AGAHE, AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, TMFB, UBANK,								
	84	-	218,058	14,746,415,087	704,088	3,945,323,781	201,424	9,035,909,010	-
Chakwal	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, POMFB, SVDP, TMFB, UBANK,								
	65	-	93,475	3,090,895,469	254,384	826,644,013	114,873	3,503,303,249	-
Chiniot	AKHU, ASA, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, RCDP, TMFB, UBANK,								
	18	-	44,916	2,072,666,888	210,725	387,333,381	54,722	1,962,086,528	-
D.G. Khan	AKHU, AMFB, ASA, CSC, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, OCT, TMFB, UBANK,								
	35	-	67,914	3,487,062,459	539,537	1,947,694,052	66,845	2,979,649,870	-
Faisalabad	AKHU, AMFB, ASA, DAMEN, FFO, FINCA, FMFB, JWS, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-B, POMFB, PRSP, RCDP, TMFB, UBANK, WASIL,								
	171	-	292,469	10,771,277,736	1,044,380	3,975,289,534	424,878	10,903,873,659	-
Gujranwala	AKHU, AMFB, ASA, DAMEN, FFO, FINCA, FMFB, JWS, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-B, OCT, OPD, POMFB, RCDP, TMFB, UBANK, WASIL,								
	130	-	208,264	8,453,783,891	572,641	2,095,469,593	268,732	8,195,543,331	-
Gujrat	AKHU, AMFB, ASA, FINCA, FMFB, JWS, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-B, POMFB, PRSP, TMFB, UBANK,								
	65	-	79,935	3,406,714,463	301,643	1,685,556,559	92,996	2,926,779,073	-
Hafizabad	AKHU, AMFB, ASA, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, RCDP, TMFB, UBANK,								
	27	-	56,737	3,278,531,136	222,426	829,978,823	51,086	2,314,342,184	-
Jhang	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, RCDP, TMFB, UBANK,								
	62	1	135,818	7,478,491,742	573,548	1,152,795,202	143,076	4,565,238,422	-
Jhelum	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, POMFB, TMFB, UBANK,								
	42	-	65,575	1,910,713,931	243,369	874,425,344	102,451	3,249,375,027	-
Kasur	AKHU, AMFB, ASA, CSC, DAMEN, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OLP, RCDP, TMFB, UBANK,								
	88	-	138,564	5,639,123,295	428,180	1,042,980,857	173,784	5,038,748,610	-
Khanewal	AGAHE, AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, PRSP, RCDP, TMFB, UBANK, WASIL,								
	63	-	119,024	6,735,122,259	468,596	1,484,392,663	142,220	4,744,159,905	-
Khushab	AKHU, AMFB, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, SVDP, TMFB, UBANK,								
	37	-	75,280	3,426,228,351	311,604	873,484,225	91,933	3,066,714,737	-
Lahore	AGAHE, AKHU, AMFB, ASA, CSC, DAMEN, FINCA, FMFB, JWS, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-B, OLP, POMFB, PRSP, RCDP, TMFB, UBANK, WASIL,								
	212	-	267,714	10,338,768,309	21,376,785	61,488,228,998	388,555	10,544,921,424	-
Leyyah	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, PRSP, RCDP, TMFB, UBANK,								
	70	-	146,713	9,173,814,821	453,836	1,988,224,212	120,627	5,019,471,069	-
Lodhran	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, PRSP, TMFB, UBANK,								
	36	-	108,356	8,507,782,148	470,127	1,555,500,774	97,910	4,480,954,548	-
Mandi Bahauddin	AKHU, AMFB, ASA, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, POMFB, PRSP, TMFB, UBANK,								
	48	-	70,141	3,649,692,955	252,723	873,209,218	96,049	3,222,966,375	-
Mianwali	AKHU, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, TMFB, UBANK,								
	33	-	58,958	2,016,776,074	282,722	764,329,578	69,985	2,184,458,418	-
Multan	AKHU, AMFB, ASA, FFO, FINCA, FMFB, KASHF, KBL, MCBIB, MMFB, MOJAZ, NRSP, NRSP-B, RCDP, TMFB, UBANK, WASIL,								
	87	-	185,875	10,227,377,327	871,987	7,418,710,065	206,675	6,442,180,544	-
Muzaffargarh	AGAHE, AKHU, ASA, FFO, FINCA, FMFB, KASHF, KBL, MMFB, MOJAZ, NRSP, NRSP-B, PRSP, TMFB, UBANK,								
	72	-	175,508	10,604,376,998	680,874	1,953,212,722	197,028	6,754,740,560	-
Nankana Sahib	AKHU, ASA, DAMEN, FFO, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, OLP, RCDP, TMFB, UBANK, WASIL,								
	60	-	93,194	3,837,198,095	162,248	507,843,030	104,167	3,208,041,931	-

## 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,								
	34	-	98,291	3,730,392,564	218,906	1,136,175,039	96,052	3,413,204,019	-
Okara	AKHU, AMFB, ASA, CSC, DAMEN, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OLP, PRSP, RCDP, TMFB, UBANK,								
	80	-	141,010	8,005,084,952	593,257	1,793,840,655	141,663	4,781,593,704	-
Pakpattan	AKHU, AMFB, ASA, CSC, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, RCDP, TMFB, UBANK,								
	40	-	75,833	4,329,125,958	323,596	837,509,055	76,021	2,787,163,027	-
Rahimyar Khan	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-B, TMFB, UBANK,								
	92	-	243,498	16,296,348,727	974,485	4,803,311,984	260,073	10,815,285,212	-
Rajanpur	AGAHE, AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, OCT, SMFC, TMFB, UBANK,								
	54	-	120,049	6,530,867,912	439,892	1,726,253,366	103,798	5,132,179,565	-
Rawalpindi	AKHU, AMFB, ASA, FINCA, FMFB, GBTI, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, POMFB, TMFB, UBANK,								
	87	7	142,666	4,759,163,795	2,273,261	26,924,344,342	107,848	3,051,187,246	-
Sahiwal	AKHU, AMFB, ASA, CSC, DAMEN, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, RCDP, TMFB, UBANK,								
	57	-	116,208	6,267,309,203	477,099	1,518,463,823	152,175	5,197,099,241	-
Sargodha	AKHU, AMFB, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, OLP, POMFB, PRSP, RCDP, SVDP, TMFB, UBANK,								
	89	-	173,220	8,163,687,045	647,570	1,919,136,878	209,796	7,100,537,068	-
Sheikhupura	AKHU, AMFB, ASA, DAMEN, FFO, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, OCT, OLP, POMFB, PRSP, RCDP, TMFB, UBANK, WASIL,								
	100	-	151,956	5,607,732,602	354,574	1,576,039,539	148,207	4,284,065,676	-
Sialkot	AKHU, AMFB, ASA, DAMEN, FINCA, FMFB, JWS, KASHF, KBL, MCBIB, MMFB, MOJAZ, NRSP, NRSP-B, POMFB, PRSP, RCDP, TMFB, UBANK,								
	85	-	161,779	6,910,813,366	497,730	3,566,428,058	173,802	5,613,979,949	-
Toba Tek Singh	AKHU, AMFB, ASA, DAMEN, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, RCDP, TMFB, UBANK,								
	65	-	118,264	6,231,851,084	430,008	1,413,907,894	152,402	4,879,181,684	-
Vihari	AGAHE, AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, TMFB, UBANK,								
	57	-	126,471	7,519,714,321	343,915	1,958,883,236	127,955	5,272,457,826	-
Total	2,527	18	4,785,306	240,606,520,563	40,139,595	155,600,267,749	5,432,553	182,418,906,551	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	-	45,943	1,885,050,091	371,499	346,297,624	51,090	1,869,792,162	-
Dadu	AMFB, ASA, FMFB, KASHF, KBL, MMFB, OCT, SMFB, SRSO, TMF, TMFB, UBANK,								
	41	-	58,790	3,176,628,675	191,745	1,043,719,787	35,659	2,291,482,107	-
Ghotki	Advans, AKHU, AMFB, ASA, FINCA, FMFB, KBL, MMFB, OCT, SMFB, SRSO, TMFB, UBANK,								
	28	-	50,122	3,134,140,580	242,533	650,618,646	23,211	1,815,870,178	-
Hyderabad	Advans, AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, POMFB, SMFB, SSF, TMF, TMFB, UBANK,								
	42	-	64,449	2,640,048,110	269,267	2,882,343,989	63,259	2,151,579,279	-
Jacobabad	AKHU, FMFB, KBL, MMFB, SRSO, TMFB, UBANK,								
	7	-	12,792	752,682,867	56,427	271,113,593	7,872	491,352,222	-
Jamshoro	ASA, MMFB, OCT, POMFB, SMFB, SRSO, SSF, TMF, TMFB,								
	16	-	24,199	545,467,064	43,089	13,575,807	7,329	34,628,636	-
Karachi	Advans, AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, POMFB, SMFB, TMFB, UBANK,								
	135	-	231,516	6,668,943,915	13,270,094	113,162,592,422	606,114	6,899,481,467	-
Kashmore	FMFB, KBL, MMFB, SRSO, TMFB, UBANK,								
	7	-	19,165	1,319,735,077	74,344	374,282,855	12,447	857,263,506	-
Khairpur	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, SMFB, SRSO, TMF, TMFB, UBANK,								
	39	-	60,180	4,041,803,528	205,777	1,644,100,717	49,291	2,766,986,159	-
Larkana	Advans, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, SMFB, SRSO, TMF, TMFB, UBANK,								
	35	-	58,652	3,626,478,609	244,666	2,019,713,740	55,144	2,977,387,037	-
Matyari	ASA, FMFB, KASHF, KBL, MMFB, NRSP-B, SMFB, SRSO, SSF, TMF, TMFB, UBANK,								
	18	-	30,283	1,665,894,070	55,792	519,131,714	31,860	1,073,054,627	-
Mirpur Khas	Advans, AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, POMFB, SMFB, SSF, TMF, TMFB, UBANK,								
	46	-	60,790	2,925,104,956	348,382	1,142,563,183	43,520	2,061,181,100	-
Naushahro Feroze	AMFB, ASA, FMFB, KASHF, KBL, MMFB, NRSP-B, OCT, OLP, POMFB, SMFB, SRSO, SSF, TMF, TMFB, UBANK,								
	46	-	68,580	3,522,354,197	83,212	449,069,365	52,379	1,952,867,166	-
Nawabshah	Advans, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, SMFB, SRSO, SSF, SSSF, TMF, TMFB,								
	32	-	42,430	2,076,127,927	48,104	419,914,408	36,388	1,177,338,646	-
Sanghar	AMFB, ASA, FMFB, KASHF, KBL, MMFB, NRSP, OCT, POMFB, SMFB, SRSO, SSF, TMF, TMFB, UBANK,								
	57	-	89,156	3,871,638,944	202,294	986,382,427	68,416	1,963,151,996	-
Sehwan Sharif	MMFB, TMFB,								
	-	-	-	-	974	532,960	-	-	-
Shaheed Benazirabad	SMFB, TMFB, UBANK,								
	9	-	10,020	756,673,678	53,469	151,676,692	2,507	186,685,292	-
Shehdad Kot	ASA, KASHF, KBL, MMFB, SMFB, SRSO, TMF, TMFB, UBANK,								
	31	-	40,194	2,466,170,984	100,472	713,147,606	35,197	1,856,857,674	-
Shikarpur	AMFB, ASA, FMFB, KASHF, KBL, MMFB, SMFB, SRSO, TMFB, UBANK,								
	13	-	27,753	1,446,093,010	87,692	394,327,408	23,486	1,105,298,360	-
Suawal	ASA, SMFB, TMF, TMFB, UBANK,								
	7	-	6,422	178,650,721	775	8,859,850	194	36,450	-
Sukkur	Advans, AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, POMFB, SMFB, SRSO, TMF, TMFB, UBANK,								
	42	-	68,241	3,991,788,841	237,458	2,636,302,372	48,044	2,314,539,560	-
Tando Allahyar	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, POMFB, SMFB, SSF, TMF, TMFB, UBANK,								
	17	-	28,204	1,457,519,376	141,523	405,930,591	25,342	869,242,127	-
Tando Jam	MMFB, TMFB,								
	-	-	-	-	1,567	918,876	-	-	-
Tando Muhammad Khan	AKHU, AMFB, FMFB, KASHF, KBL, MMFB, NRSP, SMFB, SSF, TMFB, UBANK,								
	9	-	16,248	1,033,435,222	110,532	283,722,660	17,946	828,817,152	-



## 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,								
	25	-	31,368	1,861,882,123	185,194	648,637,250	12,791	1,117,917,044	-
Thatta	AKHU, ASA, FMFB, KASHF, KBL, MMFB, NRSP, SMFB, SSF, TMF, TMFB, UBANK,								
	26	-	33,307	1,629,483,132	140,913	454,302,334	27,408	1,431,537,245	-
Umer Kot	AMFB, ASA, FINCA, FMFB, KBL, MMFB, OCT, POMFB, SMFB, TMF, TMFB, UBANK,								
	32	-	52,254	2,595,670,723	177,705	981,775,048	21,218	1,177,971,623	-
Total	802	-	1,231,058	59,269,466,420	16,945,498	132,605,553,924	1,358,112	41,272,318,815	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	-	13,086	489,803,402	126,801	200,535,238	14,592	515,507,166	-
Bhimber	AKHU, MMFB, NRSP, TMFB,								
	6	-	9,251	319,360,436	35,089	30,851,913	8,249	276,089,178	-
Kotli	AKHU, FINCA, MMFB, NRSP, POMFB, TMFB,								
	16	-	19,844	785,381,399	127,327	171,411,798	22,184	713,644,007	-
Mirpur	AKHU, AMFB, FINCA, KBL, MMFB, NRSP, NRSP-B, TMFB, UBANK,								
	13	-	14,001	616,237,294	27,454	1,715,626,567	11,349	458,443,415	-
Muzaffarabad	AKHU, AMFB, FINCA, FMFB, KBL, MMFB, NRSP, NRSP-B, TMFB, UBANK,								
	20	-	27,109	1,557,131,054	441,532	3,902,693,648	26,198	1,145,051,164	-
Neelum	AKHU, MMFB, TMFB,								
	3	-	2,213	59,473,947	7,483	5,958,615	2,213	59,473,947	-
Poonch	AKHU, KBL, MMFB, NRSP, TMFB,								
	10	-	17,710	635,906,469	104,232	93,956,884	21,176	740,365,428	-
Sudhnati	AKHU, MMFB, NRSP, TMFB,								
	7	-	9,951	358,122,441	55,447	28,755,250	12,186	349,700,941	-
Total	85	-	113,165	4,821,416,442	925,365	6,149,789,914	118,147	4,258,275,246	-

### 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	-	1,793	182,422,039	9,017	382,961,356	2,163	122,610,810	-
Diamer	AKHU, FMFB, MMFB, NRSP-B, TMFB,								
	3	-	653	39,158,786	6,023	1,564,291,003	626	37,988,628	-
Ghanche	AKHU, FMFB, MMFB, NRSP-B, TMFB,								
	6	-	3,391	297,024,042	17,625	723,679,716	3,673	256,755,602	-
Ghizer	AKHU, FMFB, KBL, MMFB, NRSP-B, TMFB,								
	16	-	14,933	1,235,528,580	32,466	1,223,792,750	15,304	1,167,706,381	-
Gilgit	AKHU, AMFB, FINCA, FMFB, KBL, MMFB, NRSP-B, TMFB, UBANK,								
	31	1	23,490	1,739,234,411	97,214	17,649,405,892	23,977	1,597,147,829	-
Skardu	AKHU, FMFB, MMFB, NRSP-B, TMFB,								
	9	-	6,525	695,749,680	24,275	903,005,742	6,935	643,371,917	-
Total	68	1	50,785	4,189,117,539	186,620	22,447,136,459	52,678	3,825,581,167	-

## 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	-	6,709	176,166,057	28,589	13,881,100	6,709	176,166,057	-
Khyber Agency	AKHU, MMFB, TMFB,								
	7	-	6,919	152,425,989	23,846	19,620,940	6,919	152,425,989	-
Kurram Agency	AKHU, MMFB, TMFB,								
	3	-	3,960	107,031,229	6,541	2,841,512	3,960	107,031,229	-
Mohmand Agency	AKHU, MMFB, TMFB,								
	2	-	1,945	49,266,221	16,801	8,557,559	1,945	49,266,221	-
North Waziristan Agency	AKHU, MMFB, TMFB,								
	1	-	452	10,107,800	49,291	35,676,256	452	10,107,800	-
Orakzai Agency	AKHU, MMFB, TMFB,								
	2	-	2,215	60,458,776	6,128	3,120,856	2,215	60,458,776	-
South Waziristan Agency	MMFB, TMFB,								
	-	-	-	-	21,590	22,052,804	-	-	-
Total	21	-	22,200	555,456,072	152,786	105,751,027	22,200	555,456,072	-

## 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,								
	32	6	596,183	1,367,294,863	232,693	35,572,193,100	81,652	2,935,359,092	-
Total	32	6	596,183	1,367,294,863	232,693	35,572,193,100	81,652	2,935,359,092	-

## 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
<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	✓	✓
<b>MFI</b> Microfinance institution providing specialized microfinance services	U Microfinance Bank Limited	✓	✓
	AGAHE Pakistan	✓	✓
	Akhuwat	✓	✓
	ASA Pakistan Limited	✓	✓
	BRAC Pakistan	✗	✗
	CSC Empowerment and Inclusion Programme	✓	✓
	DAMEN Support Programme	✓	✓
	FFO Support Programme	✓	✓
	Ghazi Barotha Taraqati Idara	✓	✓
	JWS Pakistan	✓	✓
	Kashf Foundation	✓	✓
	Micro Options Support Programme	✗	✗
	MOJAZ Support Programme	✓	✓
	Organization for Poverty Reduction and Community Training Program	✓	✓
	Rural Community Development Programmes	✓	✓
	SAATH Microfinance Foundation Pakistan	✗	✗
	Saaya Microfinance Company	✓	✓
	SAFCO Support Foundation	✓	✓
	Shah Sachal Sami Foundation	✓	✗
	Soon Valley Development Program	✓	✓
<b>RSP</b> Rural support programme running microfinance operation as part of multi-dimensional rural development programme	Thardeep Microfinance Foundation	✓	✓
	Al-Mehran Rural Development Organization	✗	✗
	National Rural Support Programme	✓	✓
	Punjab Rural Support Programme	✓	✓
	Sarhad Rural Support Programme	✓	✓
<b>Other</b> Organizations running microfinance operations as part of multi-dimension service offering	Sindh Rural Support Organization	✓	✓
	Badbaan Development Community Microfinance Company	✗	✗
	Islamic Relief Pakistan	✗	✗
	MCB Islamic Bank Limited	✓	✓
	Naymet Trust	✗	✗
	OPD Support Program	✓	✓
	ORIX Leasing Pakistan Limited	✓	✓
	Shadab Rural Development Organization	✗	✗
	Support With Working Solutions	✗	✗
	Villagers Development Organization	✗	✓
	Wasil Foundation	✓	✓