

	Quarter		Change	
	Q3 - 2021	Q2 - 2021	Units	%
Number of Branches/Units	3,795	3,782	13	0.3
Number of Districts Covered	139	139	-	-
Penetration Rate(%)	39.9	39.2	0.7	1.8
Active Borrowers	8,193,259	8,031,941	161,318	2.0
Gross Loan Portfolio (PKR Millions)	365,531	355,700	9,831	2.8
Number of Loans Disbursed	4,522,844	6,383,021	-1,860,177	-29.1
Disbursements (PKR Millions)	112,375	110,554	1,821	1.6
Average Loan Size(PKR)	24,846	17,320	7,526	43.4
Number of Savers	72,485,320	70,314,180	2,171,140	3.1
Value of Savings (PKR Millions)	384,384	379,023	5,361	1.4
Average Saving Balance (PKR)	5,303	5,390	-88	-1.6
Number of Policy Holders	8,485,673	8,514,016	-28,343	-3
Sum Insured (PKR Millions)	322,091	315,807	6,284	2.0

All key Microfinance outreach indicators depicted a steady growth trajectory by the end of the third quarter of the year as the industry continued to recover from the effects of the global health crisis of COVID-19.

Active Borrowers clocked at 8.2 million clients, an increase of 2% compared to the last quarter and 20% compared to the same period a year ago. The GLP surpassed PKR 365 billion from PKR 355 billion, a quarterly increase of 2.8% and 18% on a YoY basis. Growth continues to be driven by MFBs as they added over 106,000 clients and 6.5 billion in GLP. The key contributors to outreach in terms of borrowers were MMFB, ASA and NRSP, which combined to add around 319,000 clients, while the growth in GLP was led by MMFB, KBL and FMFB, which managed to accumulate over PKR 8 billion. MMFB remains the largest provider of microcredit in terms of clients with over 2 million borrowers, while KBL is the largest provider in terms of GLP with over PKR 68 billion. The number of loans disbursed during the quarter decreased by 29% to 4.5 million loans, given the seasonal variation in disbursements. However, this was still a 116% more compared to the same quarter last year. In contrast, the disbursements increased by 1.6% compared to last quarter, worth over PKR 112 billion. The quarter also witnessed the average loan size grow from PKR 17,320 to PKR 23,846 given the decrease in the number of loans disbursed. Credit Risk, as indicated by PAR > 30 days, increased from 5.2% to 5.9% as the infection ratio for MFBs rose from 5.3% to 6.4% while it declined for NBMFCs from 5.2% to 4.6%. By the end of the quarter, the proportion of women clients stood at 45% worth 33% of the GLP, while 64% of the clientele of the industry was based out of rural districts.

On the MicroSavings front, Active Savers had increased to 72.5 million, a quarterly increase of 3.1% and an increase of 24% compared to a year ago. Consequently, savings grew to PKR 384 billion, an increase of 20% compared to last year. The primary driver behind this growth were MMFB's M-Wallets, which increased by 1.8 million during the period, while the growth in savings was led by Ubank, FMFB, and MMFB as they amassed over PKR 10 billion in deposits. M-Wallets held 81% of the total depositors with 14% of the total value of deposits, while the remainder 19% were traditional branch banking accounts worth 86% of the deposits. By the end of the quarter, MMFBs market share increased in terms of depositors to 51% while KBL maintained the largest deposit base with PKR 85 billion, a market share 22%. In terms of demographics, 75% of the savers were classified as from Urban districts, while women savers accounted for 25% of total depositors, worth 27% of deposits.

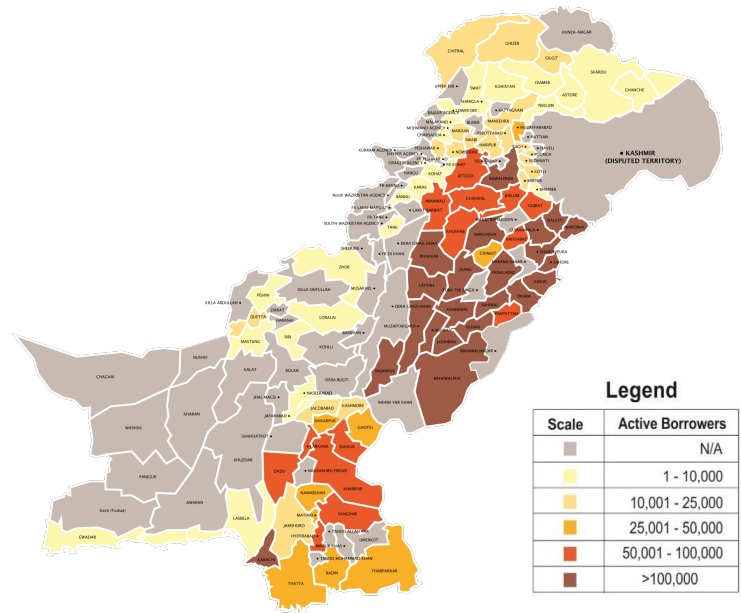
Policy Holders stood at 8.4 million, depicting a marginal decrease compared to the previous quarter but still up by 22% compared to the same period last year. The Sum Insured increased by 2% to clock past PKR 322 billion, an increase of 61% compared to the previous year. The growth in policy holders was driven by TMFB, Kashf and MMFB, which amassed over 242,000 policy holders. Whereas the growth in the sum insured was led by MMFB, KBL and FMFB, which accumulated around PKR 10 billion. The market share of NBMFCs in terms of policy holders stood at 65% compared to 35% for MFBs. However, MFBs hold 57% of the total sum insured as opposed to 43% attributable to NBMFCs. Kashf leads the market with the highest number of policy holders with 2.8 million and sum insured of PKR 78 billion, representing a market share of 33% and 24% in terms of each indicator. Policy holders continued to comprise of Health and Credit Life insurance with a composition of 51% and 49% respectively.

The total number of branches increased to 3,795 from 3,703 previously. Akhuwat maintained the largest geographic footprint nationwide by increasing their outreach to 100 districts followed by KBL and FMFB as each serviced 81 districts.

DISTRIBUTION OF ACTIVE BORROWERS

Top 5 Districts: Greatest Increase in Microcredit Outreach

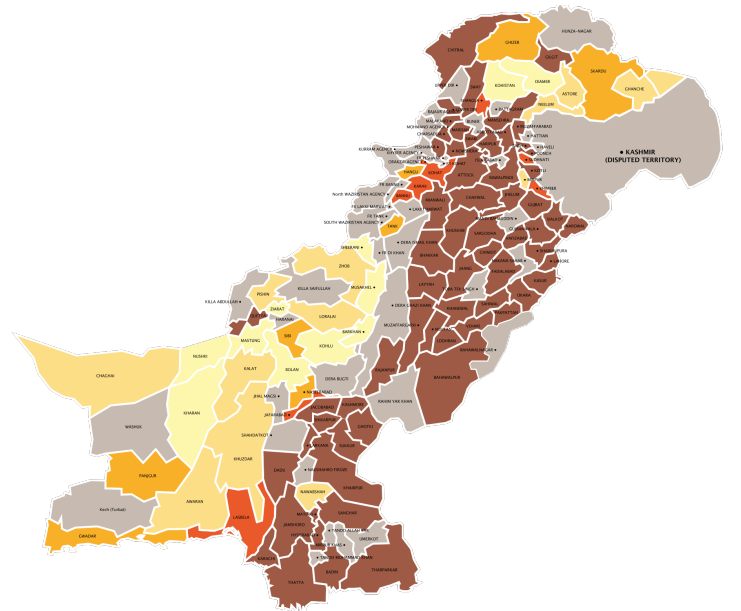
	District	Active Borrowers (Q3)	Growth (Q2 to Q3)	
			Net	%
1	ICT	1,778,985	224,557	14.4
2	Multan	195,254	9,020	4.8
3	Jhelum	72,032	7,297	11.3
4	Sahiwal	128,162	5,667	4.6
5	Bhakkar	100,258	5,441	5.7



DISTRIBUTION OF ACTIVE SAVERS

Top 5 Districts: Greatest Increase in Savings Outreach

	District	Active Savers (Q3)	Growth (Q2 to Q3)	
			Net	%
1	Lahore	17,495,067	1,071,703	6.5
2	Rawalpindi	3,590,120	307,766	9.4
3	Peshawar	2,756,506	279,393	11.3
4	ICT	534,253	93,562	21.2
5	Quetta	549,861	82,441	17.6



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 (Zhob)

MICROCREDIT PROVISION

Summary of Microcredit Provision (All Pakistan)

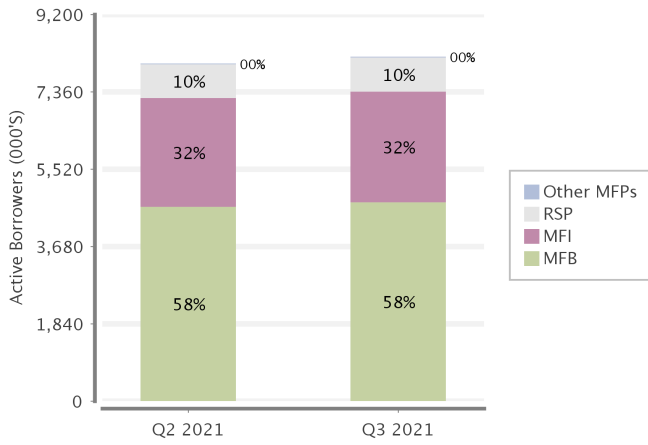
	Lending Methodology				Asset Type		Peer Group			
	Total	Group	Individual	MSE	Secured	Unsecured	MFB	MFI	RSP	Other MFPs
Number of Branches/Units										
Q2	3,782	-	-	-	-	-	1,398	1,999	347	38
Q3	3,795	-	-	-	-	-	1,356	2,069	339	31
Active Borrowers										
Q2	8,031,941	1,331,033	6,491,067	209,841	829,269	7,202,672	4,621,424	2,587,958	803,366	19,193
Q3	8,193,259	1,795,777	6,192,173	205,309	688,496	7,504,763	4,728,032	2,634,667	810,114	20,446
Gross Loan Portfolio(PKR Millions)										
Q2	355,700	47,228	265,544	42,928	87,770	267,929	261,530	72,240	21,580	349
Q3	365,531	43,407	276,128	45,996	91,919	273,611	267,942	75,116	22,047	425
Portfolio at Risk > 30 days (Percentage)										
Q2	5.2	-	-	-	-	-	5.3	4.1	8.2	4.0
Q3	5.9	-	-	-	-	-	6.4	3.7	7.3	4.6
Average Loan Balance (PKR)										
Q2	44,286	35,482	40,909	204,573	105,841	37,199	56,591	27,914	26,862	18,197
Q3	44,614	24,172	44,593	224,032	133,507	36,458	56,671	28,511	27,215	20,800
Number of Loans Disbursed										
Q2	6,383,021	147,675	6,176,506	58,840	-	-	5,645,785	550,123	186,637	476
Q3	4,522,844	96,128	4,349,183	77,533	-	-	3,808,649	541,826	170,792	1,577
Disbursements (PKR Millions)										
Q2	110,554	7,673	85,665	17,216	-	-	73,250	28,381	8,823	100
Q3	112,375	4,821	81,164	20,043	-	-	70,952	34,010	7,272	141
Average Loan Size (PKR)										
Q2	17,320	51,962	13,869	292,589	-	-	12,974	51,591	47,274	209,924
Q3	24,846	50,152	18,662	258,513	-	-	18,629	62,770	42,578	89,093

Districts with Highest Growth (Net) by Province

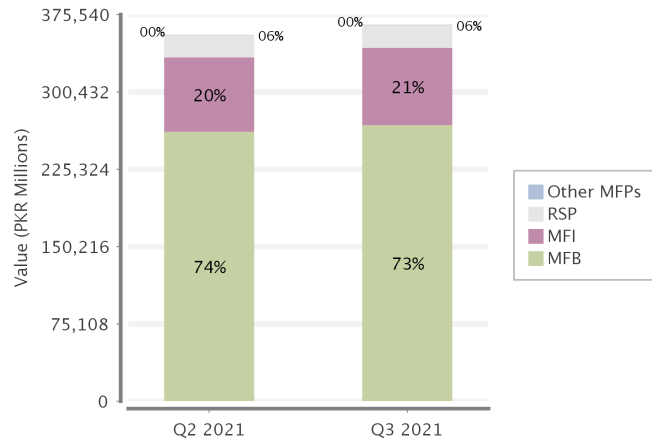
	Province	District	Active Borrowers (Q3)		Growth (Q2toQ3)		Potential Microfinance Market		Penetration Rate(%)	
			A		Net	%	B	(A/B)x100		
1	AJK	Muzaffarabad	25,550		-3,692	-12.6	-		-	
2		Kotli	24,457		2,614	12	-		-	
3		Poonch	17,533		-93	-5	-		-	
1	Balochistan	Quetta	10,437		-1,024	-8.9	-		-	
2		Nasirabad	6,764		1	-	-		-	
3		Lasbela	5,005		453	10	-		-	
1	Gilgit-Baltistan	Gilgit	18,009		-4,796	-21	-		-	
2		Ghizer	16,192		508	3.2	-		-	
3		Skardu	7,858		687	9.6	-		-	
1	FATA	Bajaur Agency	7,438		415	5.9	-		-	
2		Khyber Agency	7,121		706	11	-		-	
3		Kurram Agency	4,429		409	10.2	-		-	
1	ICT	ICT	1,778,985		224,557	14.4	-		-	
1	Khyber-Pakhtunkhwa	Haripur	20,212		-510	-2.5	-		-	
2		Abbottabad	18,540		-255	-1.4	-		-	
3		Peshawar	18,243		508	2.9	-		-	
1	Punjab	Faisalabad	300,002		-3,233	-1.1	-		-	
2		Lahore	270,266		4,413	1.7	-		-	
3		Rahimyar Khan	240,326		-4,179	-1.7	-		-	
1	Sindh	Karachi	198,343		-20,523	-9.4	-		-	
2		Sanghar	90,346		524	.6	-		-	
3		Naushahro Feroze	71,508		-1,856	-2.5	-		-	

MICROCREDIT PROVISION

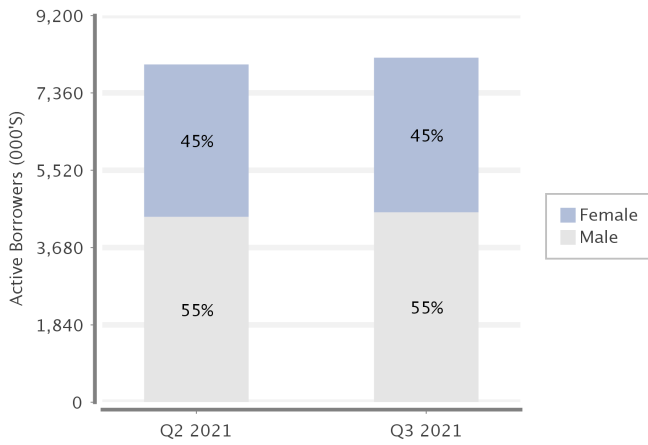
Active Borrowers By Peer Group



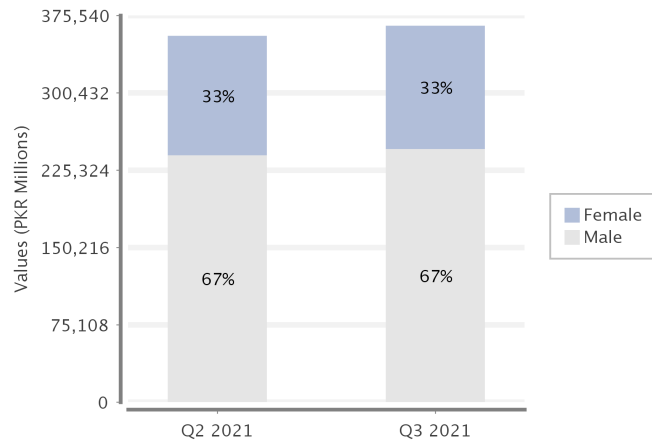
Gross Loan Portfolio



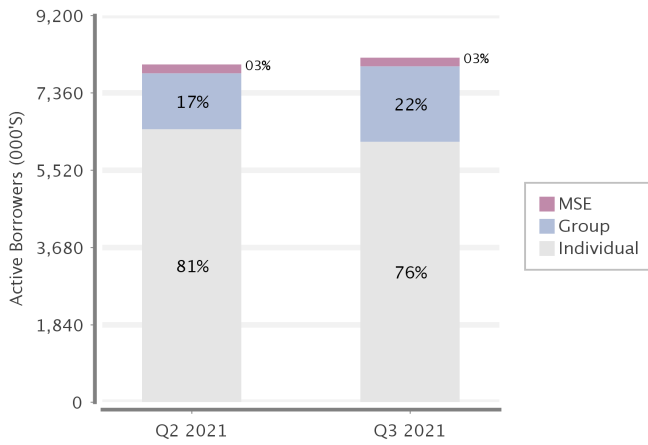
Active Borrowers By Gender



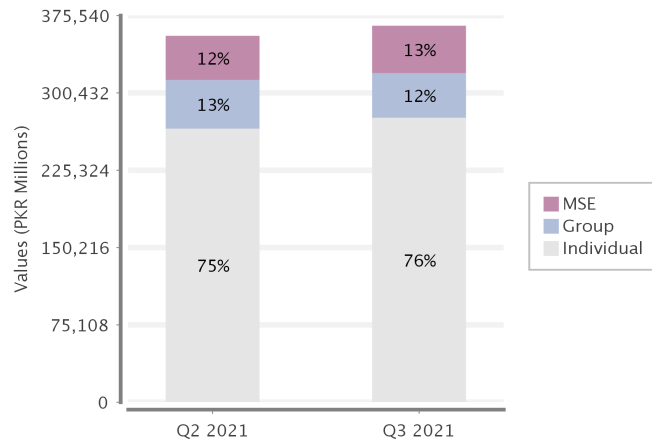
Gross Loan Portfolio By Gender



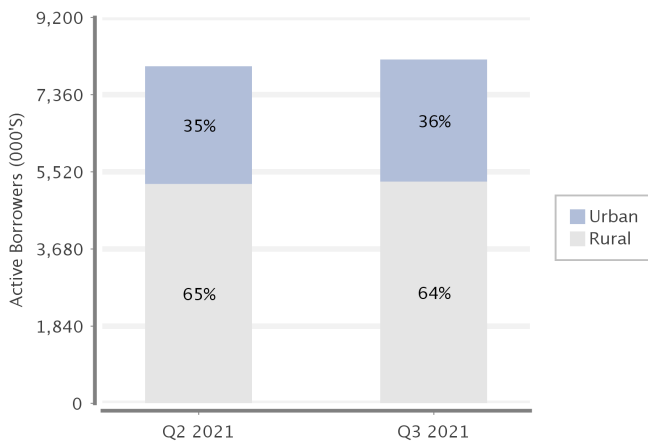
Active Borrowers By Lending Methodology



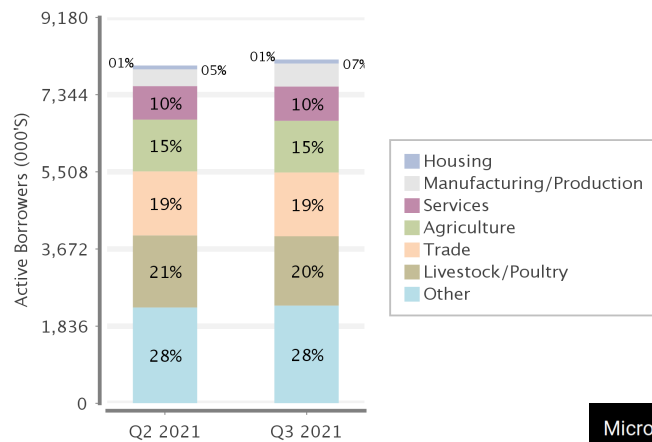
Gross Loan Portfolio By Lending Methodology



Active Borrowers By Rural/Urban

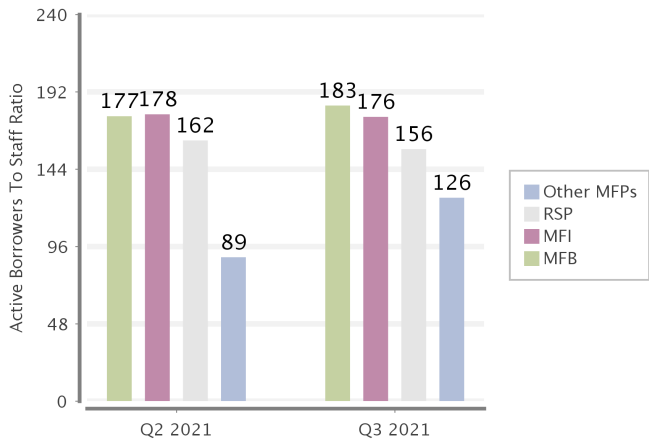


Active Borrowers By Sector

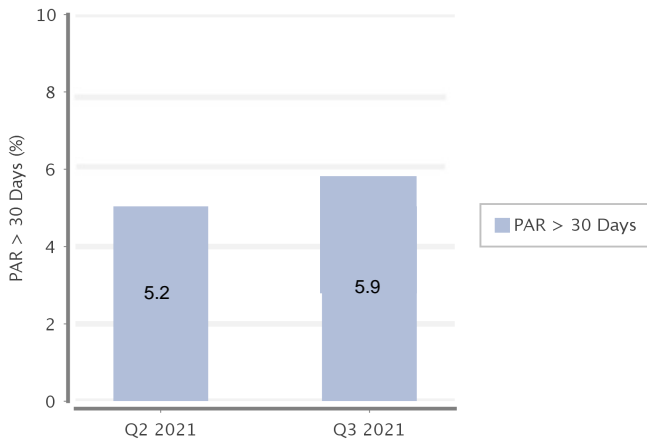


MICROCREDIT PROVISION

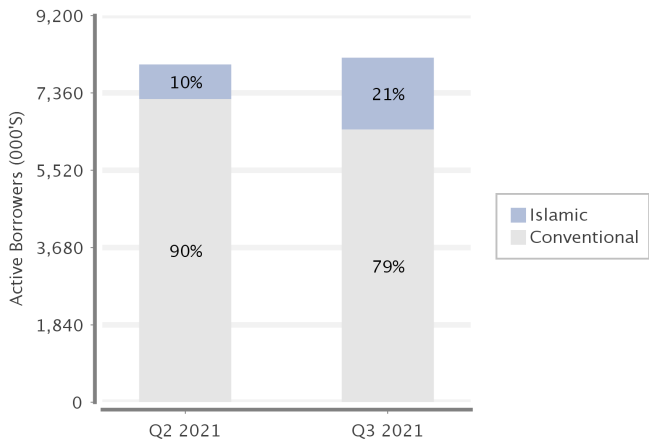
Active Borrower To MFP Staff Ratio



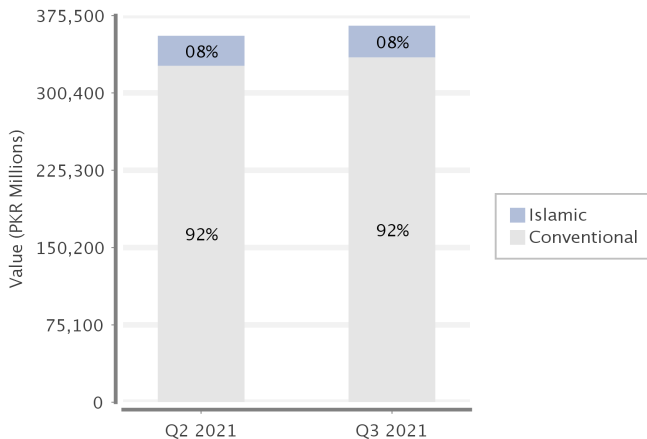
Portfolio At Risk > 30 Days



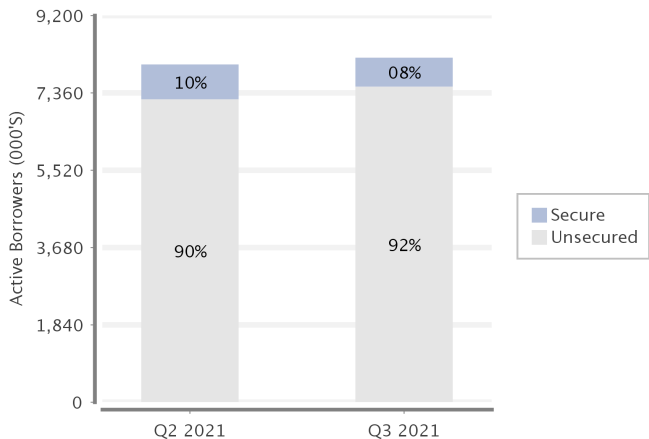
Active Borrowers By Islamic/Conventional



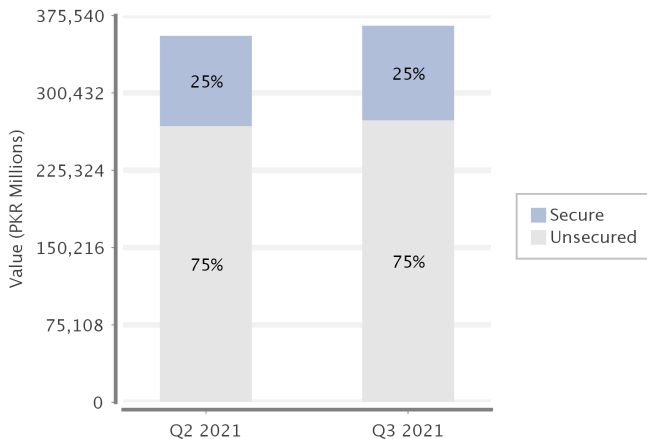
Gross Loan Portfolio By Islamic/Conventional



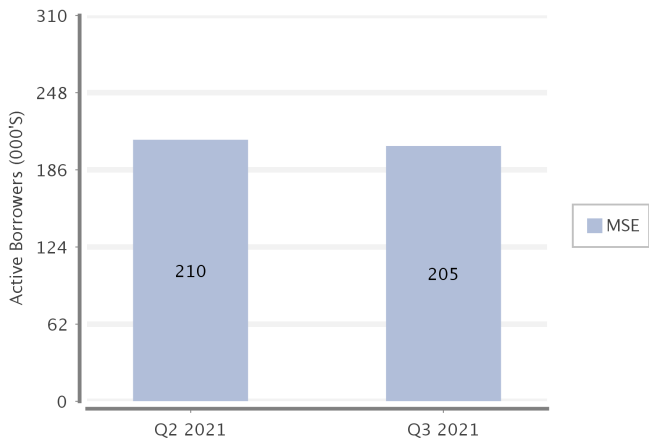
Active Borrowers By Asset Type



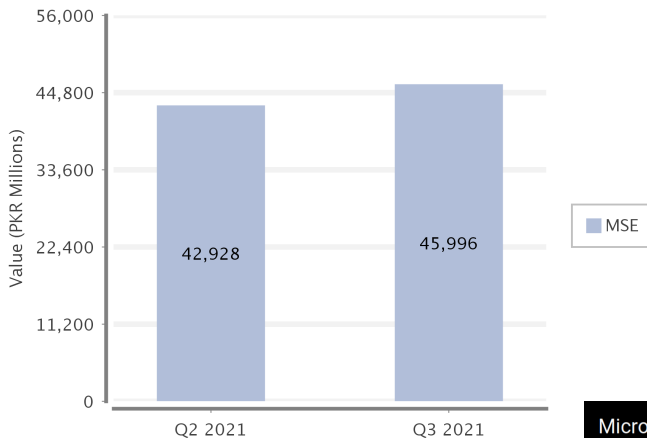
Gross Loan Portfolio By Asset Type



Microenterprise Active Borrowers

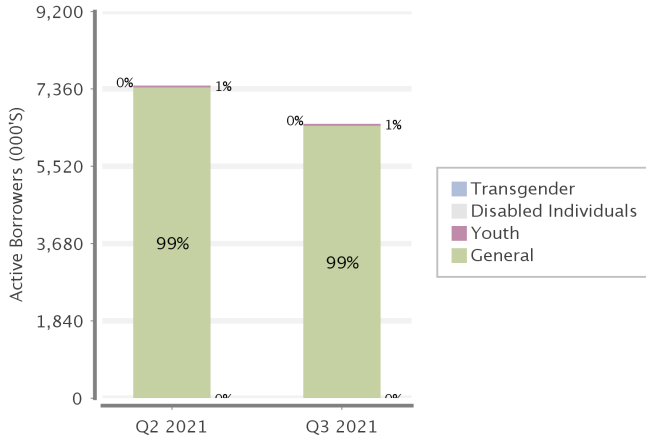


Microenterprise Gross Loan Portfolio



MICROCREDIT PROVISION

Active Borrowers Demographics



MFPs with Largest Net Increase in Active Borrowers

Rank	MFP	Increase in Active Borrowers		Market Share (% of Active Borrowers)
		Q2 to Q3		
		Net	%	
1	MMFB	237,530	13.4	24.6
2	ASA	27,194	5.8	6
3	NRSP	11,880	1.8	8.4
4	JWS	8,849	9.6	1.2
5	RCDP	6,780	4.7	1.8

MFPs with Largest Percentage Increase in Active Borrowers

Rank	MFP	Increase in Active Borrowers		Market Share (% of Active Borrowers)
		Q2 to Q3		
		Net	%	
1	TFC	71	41.8	0
2	SMFC	990	17.7	0.1
3	MMFB	237,530	13.4	24.6
4	SMFB	5,348	12.1	0.6
5	JWS	8,849	9.6	1.2

Largest Providers of Microcredit (Active Borrowers)

Rank	MFP	Active Borrowers (Q3)	Market Share (% of Active Borrowers)
1	MMFB	2,012,009	24.6
2	KBL	838,789	10.2
3	AKHU	764,287	9.3
4	NRSP	686,439	8.4
5	KASHF	580,009	7.1

Largest Providers of Microcredit (Gross Loan Portfolio)

Rank	MFP	GLP (Q3)	Market Share (% of GLP)
1	KBL	68,228,458,928	18.7
2	FMFB	50,539,708,251	13.8
3	MMFB	34,976,050,770	9.6
4	UBANK	34,752,066,418	9.5
5	NRSP-B	29,905,708,037	8.2

MFPs with Largest Geographic Spread

MFP	AKHU	FMFB	KBL	UBANK	KASHF
Geographic Spread (No. of Districts)	100	81	81	77	63

MICRO-SAVINGS PROVISION

Summary of Micro-savings Provision (All Pakistan)

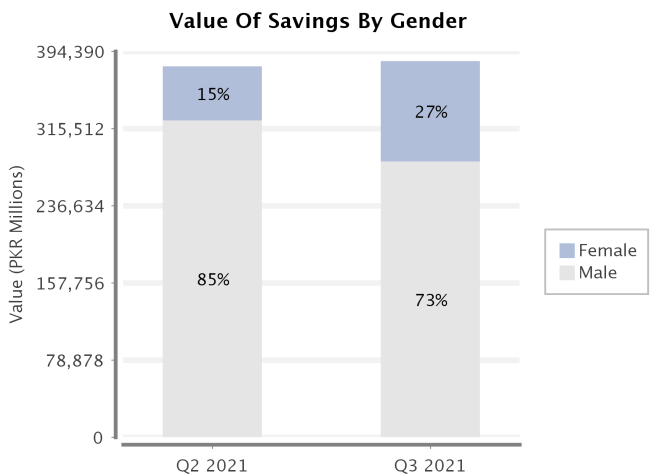
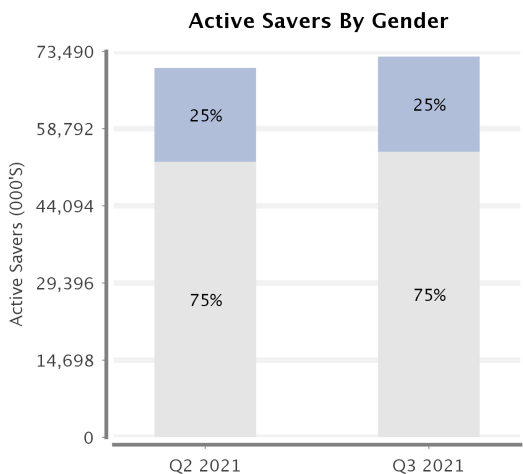
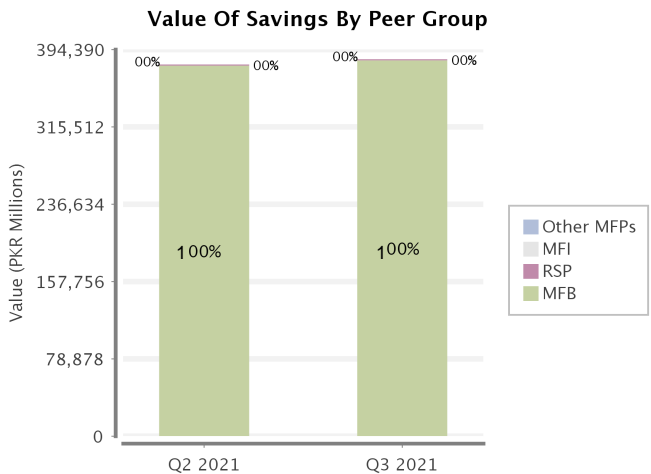
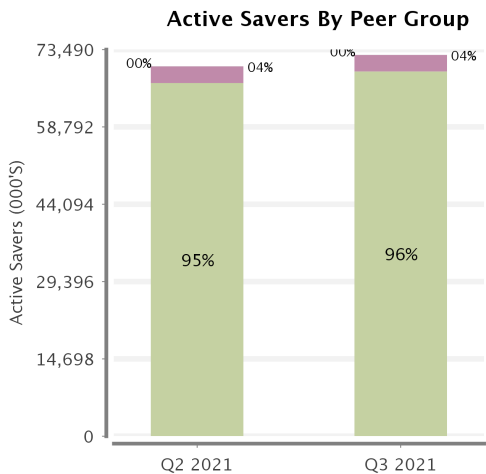
	Saving Methodology			Medium		Peer Group			
	Total	Intermediation	Mobilization	Branches	M-Wallets	MFB	MFI	RSP	Other MFPs
Number of Savers									
Q2	70,314,180	67,094,431	3,219,749	14,159,127	56,155,053	67,094,431	58,295	3,161,454	-
Q3	72,485,320	69,297,508	3,187,812	13,718,777	58,766,543	69,297,508	58,295	3,129,517	-
Value of Savings (PKR Millions)									
Q2	379,023	377,808	1,215	327,966	51,056	377,808	10	1,204	-
Q3	384,384	383,189	1,195	331,693	52,690	383,189	10	1,184	-
Average Saving Balance (PKR Millions)									
Q2	5,390	5,631	377	23,163	909	5,631	177	381	-
Q3	5,303	5,530	375	24,178	897	5,530	177	378	-

Micro-savings Provision by MFPs

	Total	MFPs offering Savings		Saving Methodology		Peer Group			
		Intermediation	Mobilization	MFB	MFI	RSP	Other MFPs		
No. of Reporting MFPs									
Q2	35	15	10	5	10	1	4	-	-
Q3	36	16	11	5	11	1	4	-	-

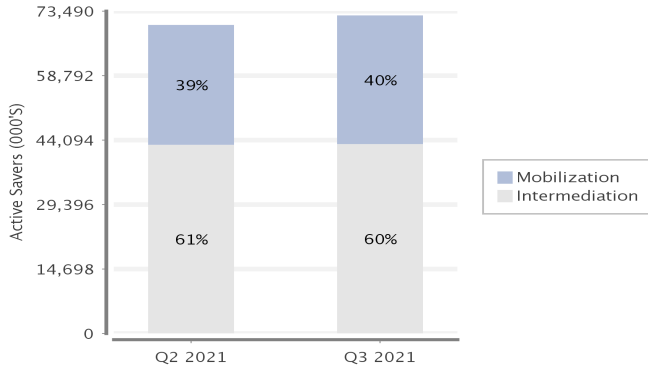
Saving Methodology:

- 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.

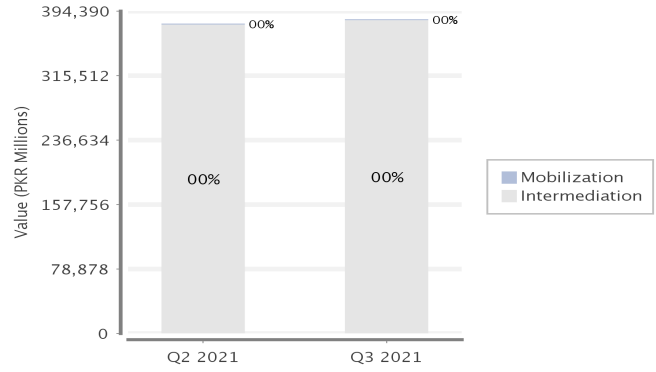


MICRO-SAVINGS PROVISION

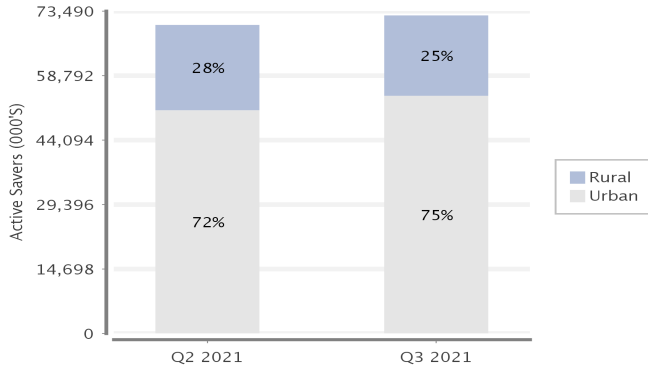
Active Savers By Saving Methodology



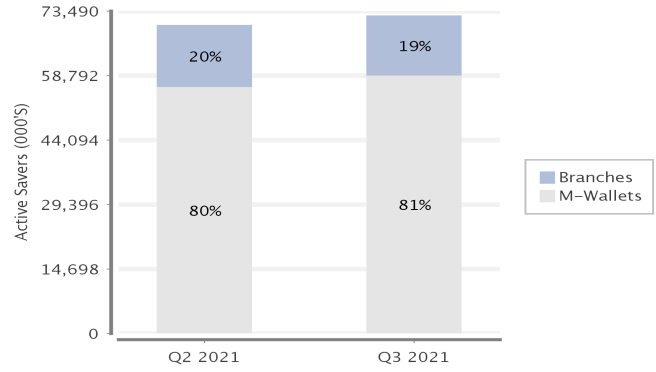
Value Of Savings By Saving Methodology



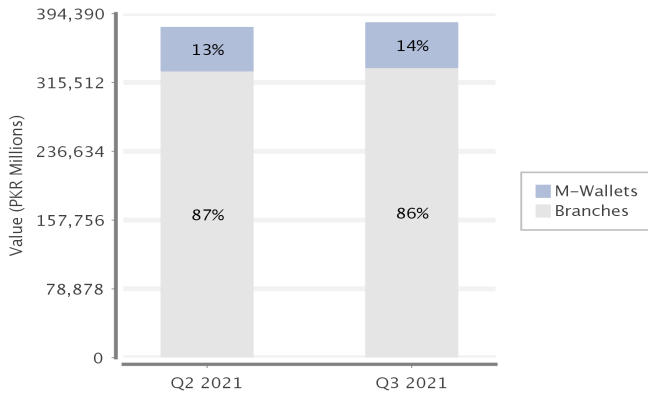
Active Savers By Urban/Rural



Active Savers By Type



Value Of Savings By Type



Largest Providers of Micro-savings (Value of Savings)

	MFP	Value of Savings (Q3)	Market Share (% of Value of Savings)
1	KBL	85,776,470,809	22.3
2	FMFB	75,259,623,529	19.6
3	MMFB	51,406,913,381	13.4
4	UBANK	50,581,617,890	13.2
5	NRSP-B	36,371,694,462	9.5

Districts with Highest Outreach (Active Savers)

	District	Active Savers (Q3)	Increase (Q2 to Q3)	
			Net	%
1	Lahore	17,495,067	1,071,703	6.1
2	Karachi	9,343,694	77,948	.8
3	Rawalpindi	3,590,120	307,766	8.6
4	Peshawar	2,756,506	279,393	10.1
5	Faisalabad	1,625,831	-3,482	-.2

MFPs with Largest Increase in Active Savers (Net)

	MFP	Increase in Active Savers (Q2) to (Q3)	
		Net	%
1	MMFB	1,789,637	5.1
2	UBANK	239,780	11.1
3	FMFB	56,510	3.6
4	TMFB	51,812	.2
5	KBL	42,575	1.5

MFPs with Largest Increase in Value of Savings (Net)

	MFP	Increase in Value of Savings (Q2 to Q3)	
		Net	%
1	UBANK	3,786,200,237	8.1
2	FMFB	3,372,623,529	4.7
3	MMFB	3,122,799,037	6.5
4	FINCA	429,319,748	1.7
5	POMFB	37,705,001	558.4

Largest Providers of Micro-savings (Active Savers)

	MFP	Active Savers (Q3)	Market Share (% of Active Savers)
1	MMFB	37,024,808	51.1
2	TMFB	21,875,074	30.2
3	NRSP	3,047,434	4.2
4	KBL	2,932,933	4
5	UBANK	2,394,560	3.3

MICRO-INSURANCE PROVISION

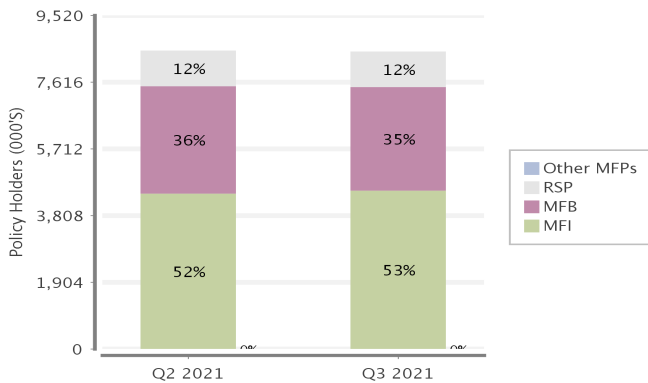
Summary of Micro-insurance Provision (All Pakistan)

	Total	Type		Peer Group			
		Health	Credit Life	MFB	MFI	RSP	Other MFPs
Number of Policy Holders							
Q2	8,514,016	4,327,650	4,150,291	3,065,429	4,430,420	1,017,719	448
Q3	8,485,673	4,308,013	4,143,906	2,954,672	4,516,159	1,014,776	66
Sum Insured (PKR Millions)							
Q2	315,807	-	-	179,480	108,972	27,339	16
Q3	322,091	-	-	184,097	110,308	27,681	5

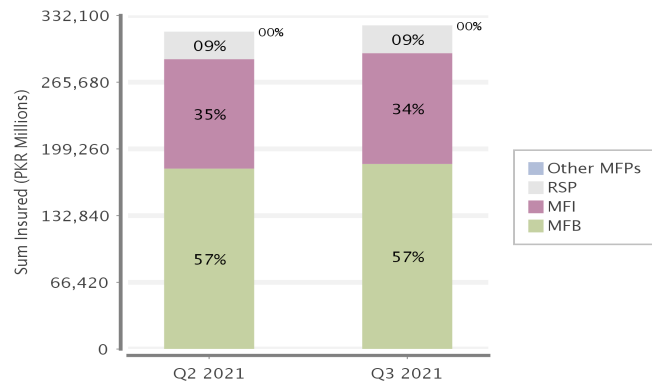
Micro-insurance Provision by MFPs

	Total	MFPs offering Insurance	Type of Insurance offered			Peer Group			
			Health	Life	Other	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs									
Q2	35	22	10	17	2	7	11	3	1
Q3	36	23	10	17	3	8	11	3	1

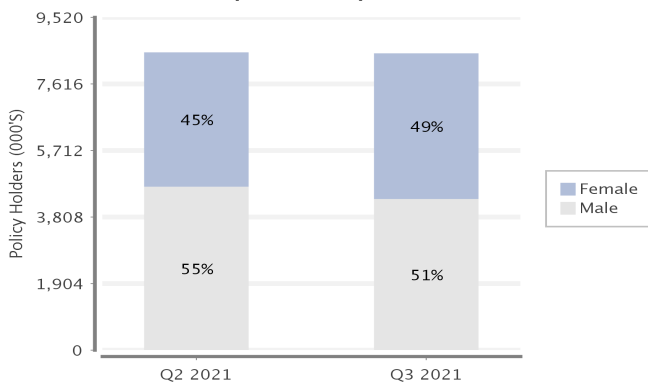
Policy Holders By Peer Group



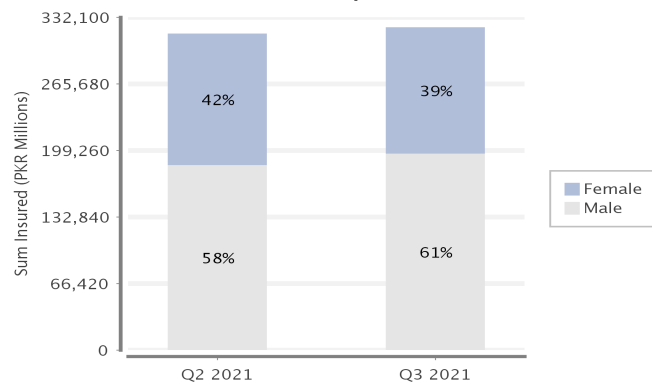
Sum Insured By Peer Group



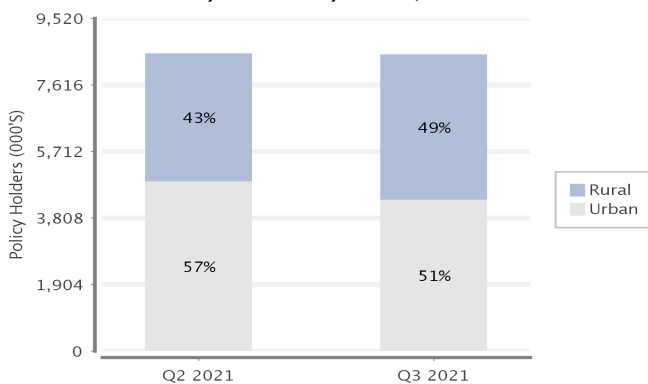
Policy Holders By Gender



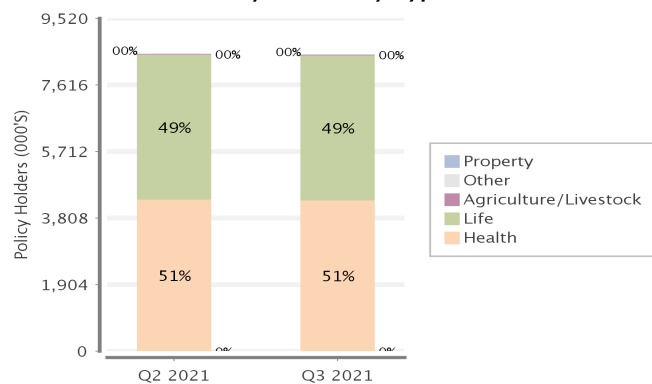
Sum Insured By Gender



Policy Holders By Urban/Rural



Policy Holders By Type



MICRO-INSURANCE PROVISION

Districts with Highest Outreach (Policy Holders)

	District	Policy Holders (Q3)	Increase (Q2 to Q3)	
			Net	%
1	Karachi	795,718	176,628	28.5
2	Lahore	462,902	-11,023	-2.3
3	Faisalabad	446,942	-67,911	-13.2
4	Gujranwala	308,535	-20,427	-6.2
5	Kasur	270,208	51,716	23.7

Top 5 Districts: Greatest Increase in Micro-Insurance Outreach

	District	Policy Holders (Q3)	Growth (Q2 to Q3)	
			Net	%
1	Karachi	795,718	176,628	28.5
2	Kotli	200,101	171,784	606.6
3	Kasur	270,208	51,716	23.7
4	Khairpur	59,268	6,030	11.3
5	ICT	115,565	5,102	4.6

Largest Providers of Micro-Insurance (Policy Holders)

	MFP	Policy Holders (Q3)	Market Share (% of Policy Holders)
1	KASHF	2,805,737	33.1
2	NRSP	963,524	11.4
3	KBL	890,706	10.5
4	AKHU	764,287	9
5	TMFB	762,967	9

Largest Providers of Micro-Insurance (Sum Insured)

	MFP	Sum Insured (Q3)	Market Share (% of Sum Insured)
1	KASHF	78,263,616,801	24.3
2	KBL	70,945,298,928	22
3	FMFB	50,550,138,776	15.7
4	MMFB	38,121,554,843	11.8
5	NRSP	26,631,620,426	8.3

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	88	-	114,043	5,425,465,303	1,111,061	6,553,404,223	303,217	7,367,165,342	-	-
Balochistan	48	-	43,635	2,825,781,396	1,086,678	1,873,673,510	48,007	2,749,930,946	500,000	8.7
Gilgit-Baltistan	35	1	26,202	4,590,349,499	222,118	19,816,527,804	27,307	3,952,611,492	-	-
FATA	26	-	24,223	746,475,239	161,357	157,081,915	24,223	746,475,239	-	-
ICT	32	6	1,778,985	4,552,163,550	534,253	42,514,729,793	115,565	6,021,919,161	-	-
Khyber-Pakhtunkhwa	187	17	182,774	14,759,137,057	6,121,371	24,091,614,556	237,540	11,612,856,259	5,000,000	3.7
Punjab	2,493	18	4,793,872	263,417,878,231	45,796,815	152,510,787,785	6,037,427	234,253,126,989	12,600,000	38.0
Sindh	782	1	1,204,796	68,267,661,096	17,451,667	136,865,955,488	1,643,560	54,460,913,417	2,400,000	50.2
GRAND TOTAL	3,726	43	8,193,259	365,529,975,765	72,485,320	384,383,775,075	8,461,575	322,110,063,238	20,500,000	39.9

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	MMFB, NRSP, TMFB,								
	-	-	-	-	13,420	2,716,324	-	-	-
Barkhan	MMFB, TMFB,								
	-	-	-	-	8,683	5,404,938	-	-	-
Bolan	MMFB, TMFB,								
	-	-	-	-	1,953	2,114,272	-	-	-
Chagai	MMFB, TMFB,								
	-	-	-	-	15,904	13,894,525	-	-	-
Dera Bugti	MMFB, TMFB,								
	-	-	-	-	19,136	8,814,967	-	-	-
Gwadar	AKHU, FMFB, MMFB, NRSP, POMFB, TMFB,								
	9	-	3,149	64,760,179	25,879	5,623,811	3,149	64,760,179	-
Jafarabad	FMFB, MMFB, POMFB, TMFB, UBANK,								
	6	-	3,403	519,594,742	63,129	82,677,935	2,020	345,745,111	-
Jhal Magsi	MMFB, TMFB,								
	-	-	-	-	7,231	6,190,519	-	-	-
Kalat	MMFB, TMFB,								
	-	-	-	-	11,704	6,352,621	-	-	-
Kech (Turbat)	MMFB, NRSP, TMFB,								
	-	-	-	-	84,302	14,382,449	-	-	-
Kharan	MMFB, TMFB,								
	-	-	-	-	3,860	4,903,200	-	-	-
Khuzdar	MMFB, TMFB,								
	-	-	-	-	20,241	11,309,508	-	-	-
Kohlu	MMFB, TMFB,								
	-	-	-	-	1,595	339,017	-	-	-
Lasbela	AKHU, FMFB, KASHF, MMFB, NRSP, POMFB, TMFB,								
	7	-	5,005	221,512,283	52,441	8,448,313	11,775	424,669,419	-
Loralai	AKHU, MMFB, TMFB,								
	2	-	2,798	67,838,213	17,830	23,168,957	2,798	67,838,213	-
Mastung	AKHU, MMFB, TMFB,								
	1	-	2,130	29,633,110	6,515	7,329,399	2,130	29,633,110	-
Musakhel	MMFB, TMFB,								
	-	-	-	-	9,170	4,063,537	-	-	-
Nasirabad	FMFB, KBL, MMFB, POMFB, TMFB,								
	3	-	6,764	839,715,141	48,296	140,726,387	6,815	840,040,141	-
Nushki	TMFB,								
	-	-	-	-	6,474	6,821,449	-	-	-
Panjgur	NRSP, TMFB,								
	-	-	-	-	26,343	9,056,242	-	-	-
Pishin	AKHU, MMFB, TMFB,								
	1	-	1,182	20,478,712	17,150	21,646,374	1,182	20,478,712	-
Qila Abdullah	AKHU, MMFB, TMFB,								
	2	-	1,401	17,248,900	17,950	16,350,960	1,401	17,248,900	-
Qila Saifullah	AKHU, MMFB, TMFB,								
	1	-	1,235	15,952,786	6,652	4,219,858	1,235	15,952,786	-
Quetta	AKHU, AMFB, FINCA, FMFB, MMFB, NRSP-B, TMFB, UBANK,								
	11	-	10,437	542,360,042	549,861	1,318,952,409	10,183	534,281,045	-

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,								
	-	-	-	-	1,900	920,930	-	-	-
Sibi	AKHU, FMFB, MMFB, TMFB,								
	2	-	3,331	359,089,457	25,786	77,770,852	3,331	359,089,457	-
Washuk	TMFB,								
	-	-	-	-	1	-	-	-	-
Zhub	AKHU, MMFB, TMFB,								
	1	-	1,988	30,193,873	18,497	17,062,361	1,988	30,193,873	-
Ziarat	TMFB,								
	-	-	-	-	3,661	4,214,067	-	-	-
Total	48	-	43,635	2,825,781,396	1,086,678	1,873,673,510	48,007	2,749,930,946	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,								
	16	1	18,540	1,539,127,332	241,698	1,629,207,114	24,527	1,433,085,003	-
Bannu	AKHU, MMFB, NRSP-B, TMFB,								
	5	-	4,970	290,914,175	78,892	197,888,966	4,609	112,511,809	-
Batgram	AKHU, MMFB, TMFB,								
	4	-	915	26,487,964	46,075	37,177,728	915	26,487,964	-
Buner (Daggar)	KBL, MMFB, TMFB,								
	1	-	542	85,783,390	77,300	147,662,384	573	87,743,390	-
Charsadda	AKHU, AMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, SRSP, TMFB, UBANK,								
	7	-	6,161	575,838,902	203,976	379,964,638	6,573	324,456,214	-
Chitral	AKHU, FMFB, MMFB, NRSP-B, TMFB,								
	13	-	11,807	1,257,250,112	120,652	1,955,281,755	11,825	1,138,231,064	-
D.I. Khan	AKHU, FINCA, FMFB, KBL, MMFB, NRSP-B, TMFB, UBANK,								
	13	-	17,677	1,462,791,893	221,291	1,109,619,591	15,607	990,824,158	-
Hangu	MMFB, TMFB,								
	-	-	-	-	35,698	21,463,312	-	-	-
Haripur	AKHU, AMFB, FINCA, FMFB, GBTI, KASHF, KBL, MMFB, NRSP, NRSP-B, POMFB, TMFB, UBANK,								
	13	15	20,212	1,465,371,736	197,044	991,153,320	56,881	1,125,806,262	-
Karak	MMFB, SRSP, TMFB,								
	1	-	1,318	27,044,000	91,782	90,477,755	-	-	-
Kohat	AKHU, KBL, MMFB, NRSP-B, SRSP, TMFB, UBANK,								
	8	-	4,684	421,927,521	55,156	1,537,024,649	2,895	204,975,272	-
Kohistan	AMFB, MMFB, TMFB,								
	1	-	41	4,020,358	6,521	727,115,116	-	-	-
Lakki Marwat	AKHU, MMFB, TMFB,								
	1	-	936	31,585,706	88,441	89,784,595	936	31,585,706	-
Lower Dir	AKHU, KBL, MMFB, NRSP-B, TMFB,								
	4	-	3,092	469,009,564	157,904	571,856,846	2,960	398,101,604	-
Malakand	AKHU, KBL, MMFB, NRSP, TMFB,								
	2	-	1,934	169,550,845	146,361	360,012,763	1,946	170,270,845	-
Mansehra	AKHU, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, POMFB, TMFB, UBANK,								
	17	-	15,553	1,091,274,481	242,562	735,000,618	19,851	995,575,922	-
Mardan	AKHU, AMFB, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, POMFB, TMFB, UBANK,								
	14	-	15,470	1,365,431,926	395,947	691,606,180	19,077	1,050,382,759	-
Mingora	AKHU, KBL, MMFB, OLP, TMFB,								
	5	-	3,371	368,345,077	16,639	711,684,653	3,422	372,006,307	-
Nowshera	AKHU, AMFB, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, POMFB, SRSP, TMFB, UBANK,								
	16	-	16,779	1,112,606,428	223,338	458,087,771	19,490	839,993,372	-
Peshawar	AKHU, AMFB, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, OLP, SRSP, TMFB, UBANK,								
	22	-	18,243	1,425,169,213	2,756,506	9,525,422,346	23,733	1,125,037,042	-
Shangla	AKHU, FMFB, MMFB, TMFB,								
	5	-	872	60,324,968	66,882	69,542,631	872	60,324,968	-
Swabi	AKHU, GBTI, KASHF, KBL, MMFB, NRSP, NRSP-B, POMFB, TMFB, UBANK,								
	12	1	15,059	1,051,621,526	295,404	1,246,048,804	16,896	916,973,694	-
Swat	AKHU, MMFB, NRSP, NRSP-B, TMFB, UBANK,								
	4	-	2,795	413,108,434	261,729	722,200,779	2,149	163,931,399	-
Tank	AKHU, MMFB, TMFB,								
	3	-	1,803	44,551,504	32,291	33,163,832	1,803	44,551,504	-
Upper Dir	MMFB, TMFB,								
	-	-	-	-	61,282	53,166,412	-	-	-
Total	187	17	182,774	14,759,137,057	6,121,371	24,091,614,556	237,540	11,612,856,259	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,								
	61	10	94,328	3,794,846,957	416,811	951,821,167	181,350	4,322,609,738	-
Bahawalpur	AGAHE, AKHU, AMFB, ASA, FFO, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, TMFB, UBANK,								
	74	-	203,461	13,979,969,455	1,565,190	6,949,648,212	226,492	10,295,062,713	-
Bhakkar	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, TMFB, UBANK,								
	41	-	100,258	6,867,591,488	737,110	1,147,014,597	105,149	5,787,148,386	-
Bhawalnagar	AGAHE, AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, TMFB, UBANK,								
	85	-	223,813	16,355,348,452	1,099,966	4,278,580,344	214,998	11,749,813,748	-
Chakwal	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, POMFB, SVDP, TMFB, UBANK,								
	64	-	93,305	3,566,516,995	360,332	870,079,070	129,366	4,537,411,310	-
Chiniot	AKHU, ASA, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, RCDP, TMFB, UBANK,								
	20	-	44,201	2,380,328,664	219,317	366,649,847	64,101	2,680,959,370	-
D.G. Khan	AKHU, AMFB, ASA, CSC, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, TMFB, UBANK,								
	35	-	71,089	4,022,156,911	729,311	1,940,351,071	69,946	3,327,092,290	-
Faisalabad	AKHU, AMFB, ASA, DAMEN, FFO, FINCA, FMFB, JWS, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-B, POMFB, PRSP, RCDP, TMFB, UBANK,								
	168	-	300,002	12,260,761,210	1,625,831	3,969,975,381	446,942	13,797,142,703	-
Gujranwala	AKHU, AMFB, ASA, DAMEN, FFO, FINCA, FMFB, JWS, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-B, OPD, POMFB, RCDP, TMFB, UBANK,								
	118	-	218,563	10,199,641,066	974,148	2,199,540,281	308,535	10,788,247,017	-
Gujrat	AKHU, AMFB, ASA, FINCA, FMFB, JWS, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-B, POMFB, PRSP, TMFB, UBANK,								
	59	-	84,439	3,981,802,628	530,006	1,747,815,696	106,845	3,892,309,887	-
Hafizabad	AKHU, AMFB, ASA, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, RCDP, TMFB, UBANK,								
	29	-	54,695	3,692,997,765	303,246	599,228,866	55,780	3,175,159,672	-
Jhang	AKHU, AMFB, ASA, FFO, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, POMFB, PRSP, RCDP, SMFC, TMFB, UBANK,								
	65	1	139,715	8,429,315,404	836,924	1,214,379,469	137,214	6,274,277,017	-
Jhelum	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, POMFB, TMFB, UBANK,								
	39	-	72,032	2,486,698,593	314,861	895,937,078	125,409	4,494,703,220	-
Kasur	AKHU, AMFB, ASA, CSC, DAMEN, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, OLP, RCDP, TMFB, UBANK,								
	94	-	132,657	6,199,569,266	887,217	1,244,317,431	270,208	6,656,356,414	-
Khanewal	AGAHE, AKHU, AMFB, ASA, CSC, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP-B, PRSP, RCDP, TMFB, UBANK,								
	67	-	115,166	7,072,030,853	678,465	1,671,653,921	153,177	6,017,914,487	-
Khushab	AKHU, AMFB, ASA, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, SVDP, TMFB, UBANK,								
	37	-	75,866	3,689,561,797	462,534	774,671,139	108,740	4,182,613,328	-
Lahore	AGAHE, AKHU, AMFB, ASA, CSC, DAMEN, FINCA, FMFB, JWS, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-B, OLP, POMFB, PRSP, RCDP, TFC, TMFB, UBANK,								
	196	-	270,266	11,336,020,620	17,495,067	58,951,541,643	462,902	12,958,495,714	-
Leyyah	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, RCDP, TMFB, UBANK,								
	63	-	138,421	9,476,521,218	602,236	1,605,353,806	120,988	6,214,866,548	-
Lodhran	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, PRSP, TMFB, UBANK,								
	37	-	103,815	8,482,443,626	634,736	1,471,486,515	104,120	5,790,110,365	-
Mandi Bahauddin	AKHU, AMFB, ASA, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, POMFB, PRSP, TMFB, UBANK,								
	45	-	74,471	4,538,196,153	298,217	827,151,656	118,715	5,190,608,564	-
Mianwali	AKHU, FFO, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, TMFB, UBANK,								
	35	-	52,843	2,037,143,896	351,407	785,033,630	77,254	2,619,033,675	-
Multan	AKHU, AMFB, ASA, FFO, FINCA, FMFB, KASHF, KBL, MCBIB, MMFB, MOJAZ, NRSP, NRSP-B, RCDP, TMFB, UBANK,								
	86	-	195,254	11,235,678,305	1,299,089	6,280,222,741	186,193	8,363,791,259	-
Muzaffargarh	AGAHE, AKHU, ASA, FFO, FINCA, FMFB, KASHF, KBL, MMFB, MOJAZ, NRSP, NRSP-B, PRSP, TMFB, UBANK,								
	73	-	169,021	10,574,761,732	1,066,810	1,955,101,989	185,524	7,528,445,096	-
Nankana Sahib	AKHU, ASA, DAMEN, FFO, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, OLP, RCDP, TMFB, UBANK,								
	59	-	97,536	4,366,150,077	350,686	544,163,690	136,029	4,196,570,278	-

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,								
	33	-	103,017	4,157,449,048	374,537	1,111,606,825	106,728	4,932,469,071	-
Okara	AKHU, AMFB, ASA, CSC, DAMEN, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, OLP, PRSP, RCDP, TMFB, UBANK,								
	84	-	144,411	8,724,387,252	927,174	1,919,859,104	172,615	6,189,095,360	-
Pakpattan	AKHU, AMFB, ASA, CSC, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, RCDP, TMFB, UBANK,								
	38	-	74,128	4,633,586,171	511,178	993,401,837	91,590	4,177,966,379	-
Rahimyar Khan	AKHU, AMFB, ASA, FFO, FINCA, FMFB, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-B, SMFC, TMFB, UBANK,								
	99	-	240,326	17,302,600,585	1,404,903	4,811,610,610	255,585	12,184,624,987	-
Rajapur	AGAHE, AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, SMFC, TMFB, UBANK,								
	50	-	111,157	6,498,954,967	580,307	1,539,992,232	102,857	5,400,283,470	-
Rawalpindi	AKHU, AMFB, ASA, FINCA, FMFB, GBTI, KASHF, KBL, MMFB, NRSP, NRSP-B, POMFB, TMFB, UBANK,								
	77	7	141,985	5,742,949,360	3,590,120	26,254,146,349	90,396	3,966,407,933	-
Sahiwal	AKHU, AMFB, ASA, CSC, DAMEN, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, RCDP, TMFB, UBANK,								
	65	-	128,162	6,959,070,702	785,985	1,981,931,883	190,344	6,443,529,448	-
Sargodha	AKHU, AMFB, ASA, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, OLP, POMFB, PRSP, RCDP, SVDP, TMFB, UBANK,								
	96	-	171,788	9,212,106,200	1,025,298	2,215,256,988	224,354	9,724,898,101	-
Sheikhupura	AKHU, AMFB, ASA, DAMEN, FFO, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, OLP, POMFB, PRSP, RCDP, TMFB, UBANK,								
	93	-	144,479	5,903,469,796	489,495	1,645,275,015	179,575	5,270,701,669	-
Sialkot	AKHU, AMFB, ASA, DAMEN, FINCA, FMFB, JWS, KASHF, KBL, MCBIB, MMFB, MOJAZ, NRSP, NRSP-B, POMFB, PRSP, RCDP, TMFB, UBANK,								
	81	-	160,023	7,711,362,037	690,166	3,145,240,979	205,051	7,707,961,161	-
Toba Tek Singh	AKHU, AMFB, ASA, DAMEN, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, RCDP, TMFB, UBANK,								
	64	-	120,753	7,181,090,354	637,878	1,432,667,247	183,825	6,620,278,140	-
Vihari	AGAHE, AKHU, AMFB, ASA, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP-B, TMFB, UBANK,								
	60	-	124,671	8,268,837,781	940,257	2,216,950,582	138,530	6,794,168,471	-
Total	2,493	18	4,793,872	263,417,878,231	45,796,815	152,510,787,785	6,037,427	234,253,126,989	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,								
	38	-	44,239	2,274,341,036	442,849	370,906,688	59,385	2,560,689,801	-
Dadu	AMFB, ASA, FMFB, KASHF, KBL, MMFB, OCT, SMFB, SRSO, TMF, TMFB, UBANK,								
	38	-	55,431	3,924,646,548	374,339	1,201,864,942	42,311	3,058,040,536	-
Ghotki	AKHU, AMFB, ASA, FINCA, FMFB, KBL, MCBIB, MMFB, SMFB, SRSO, TMFB, UBANK,								
	25	-	49,154	3,390,239,519	502,649	869,758,062	24,666	2,286,320,822	-
Hyderabad	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, POMFB, SMFB, SSF, TMF, TMFB, UBANK,								
	39	-	65,551	3,057,762,895	674,575	3,010,517,204	74,633	2,894,367,298	-
Jacobabad	AKHU, FMFB, KBL, MMFB, SRSO, TMFB, UBANK,								
	7	-	15,960	1,034,045,208	192,355	339,913,522	7,780	625,865,375	-
Jamshoro	ASA, MMFB, OCT, POMFB, SMFB, SRSO, SSF, TMF, TMFB,								
	18	-	24,645	687,340,715	131,814	87,696,209	8,422	86,675,351	-
Karachi	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, POMFB, SMFB, TMFB, UBANK,								
	124	-	198,343	6,822,681,889	9,343,694	114,926,683,169	795,718	7,555,493,821	-
Kashmore	FMFB, KBL, MMFB, SRSO, TMFB, UBANK,								
	7	-	19,880	1,616,652,122	258,127	424,824,683	13,617	1,133,435,444	-
Khairpur	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, SMFB, SRSO, TMF, TMFB, UBANK,								
	40	-	64,912	4,739,934,727	652,468	1,984,642,527	59,268	3,901,159,910	-
Larkana	AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, SMFB, SRSO, TMF, TMFB, UBANK,								
	35	-	63,863	4,373,670,179	542,948	2,055,649,230	66,552	4,152,344,622	-
Matyari	ASA, FMFB, KASHF, KBL, MMFB, NRSP-B, SMFB, SRSO, SSF, TMF, TMFB, UBANK,								
	19	-	30,823	1,871,310,489	179,857	546,109,749	33,472	1,490,805,591	-
Mirpur Khas	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, POMFB, SMFB, SSF, TMF, TMFB, UBANK,								
	45	-	58,502	3,360,221,675	532,929	1,204,833,304	47,295	2,626,128,065	-
Naushahro Feroze	AMFB, ASA, FMFB, KASHF, KBL, MMFB, NRSP-B, OLP, POMFB, SMFB, SRSO, SSF, TMF, TMFB, UBANK,								
	45	-	71,508	4,236,247,816	352,983	684,783,241	61,036	2,959,726,851	-
Nawabshah	ASA, FINCA, FMFB, KASHF, KBL, NRSP, NRSP-B, SMFB, SSF, TMF, TMFB,								
	25	-	36,863	1,784,094,014	24,948	224,448,399	37,550	1,362,120,115	-
Sanghar	AMFB, ASA, FMFB, KASHF, KBL, MMFB, NRSP, POMFB, SMFB, SRSO, SSF, TMF, TMFB, UBANK, VDO,								
	60	1	90,346	4,404,678,029	412,761	1,112,375,327	70,987	2,594,247,985	-
Sehwan Sharif	MMFB, TMFB,								
	-	-	-	-	33,597	19,292,194	-	-	-
Shaheed Benazirabad	AMFB, FINCA, FMFB, MMFB, SRSO, TMFB, UBANK,								
	10	-	10,525	998,064,636	348,726	521,153,482	2,793	168,397,683	-
Shehdad Kot	ASA, KASHF, KBL, MMFB, SMFB, SRSO, TMF, TMFB, UBANK,								
	29	-	42,602	3,023,468,997	269,485	636,338,418	51,542	3,292,612,045	-
Shikarpur	AMFB, ASA, FMFB, KASHF, KBL, MMFB, SMFB, SRSO, TMF, TMFB, UBANK,								
	14	-	29,759	1,791,943,173	279,570	544,089,448	25,771	1,355,715,597	-
Sujawal	AKHU, ASA, MMFB, POMFB, SMFB, TMF, TMFB, UBANK,								
	14	-	7,386	321,716,337	43,508	14,135,817	384	8,421,020	-
Sukkur	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, POMFB, SMFB, SRSO, TMF, TMFB, UBANK,								
	43	-	69,448	4,411,353,179	485,147	3,143,715,910	54,564	3,150,148,188	-
Tando Allahyar	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, POMFB, SMFB, SSF, TMF, TMFB, UBANK,								
	18	-	26,334	1,678,093,875	264,528	351,791,689	24,956	1,110,368,333	-
Tando Jam	MMFB, OCT, TMFB,								
	1	-	1,250	25,265,234	10,358	7,474,575	-	-	-
Tando Muhammad Khan	AKHU, AMFB, FMFB, KASHF, KBL, MMFB, NRSP, SMFB, SSF, TMFB, UBANK,								
	11	-	17,425	1,305,496,755	167,865	298,387,734	20,352	1,113,822,261	-

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,								
	21	-	27,845	2,190,535,128	350,929	631,144,888	10,999	1,490,420,378	-
Thatta	AKHU, ASA, FMFB, KASHF, KBL, MMFB, NRSP, SMFB, SSF, TMF, TMFB, UBANK,								
	27	-	35,407	1,909,680,139	330,102	519,085,706	31,398	1,815,851,588	-
Umer Kot	AMFB, ASA, FINCA, FMFB, KBL, MMFB, POMFB, SMFB, TMF, TMFB, UBANK,								
	29	-	46,795	3,034,176,780	248,556	1,134,339,372	18,109	1,667,734,736	-
Total	782	1	1,204,796	68,267,661,096	17,451,667	136,865,955,488	1,643,560	54,460,913,417	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,								
	12	-	13,098	635,371,020	178,390	224,823,091	17,445	653,786,584	-
Bhimber	AKHU, MMFB, NRSP, TMFB,								
	6	-	8,802	293,356,651	73,506	55,862,212	10,815	350,101,044	-
Kotli	AKHU, FINCA, MMFB, NRSP, POMFB, TMFB,								
	16	-	24,457	999,321,827	225,816	234,221,738	200,101	2,946,269,778	-
Mirpur	AKHU, AMFB, FINCA, KBL, MMFB, NRSP, NRSP-B, TMFB, UBANK,								
	12	-	11,608	582,627,839	24,492	1,848,047,983	10,026	474,573,914	-
Muzaffarabad	AKHU, AMFB, FINCA, FMFB, KBL, MMFB, NRSP, NRSP-B, TMFB, UBANK,								
	19	-	25,550	1,768,987,039	381,611	4,019,330,575	25,914	1,543,129,568	-
Neelum	AKHU, MMFB, TMFB,								
	4	-	2,389	77,498,433	15,635	12,531,301	2,389	77,498,433	-
Poonch	AKHU, KBL, MMFB, NRSP, TMFB,								
	12	-	17,533	725,202,142	140,186	113,326,881	23,102	904,736,440	-
Sudhnati	AKHU, MMFB, NRSP, TMFB,								
	7	-	10,606	343,100,352	71,425	45,260,443	13,425	417,069,581	-
Total	88	-	114,043	5,425,465,303	1,111,061	6,553,404,223	303,217	7,367,165,342	-

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	-	2,096	266,412,207	11,098	385,256,334	2,282	166,793,568	-
Diamer	AKHU, AMFB, FMFB, MMFB, NRSP-B, TMFB,								
	7	-	2,970	153,265,752	8,563	5,334,690,226	2,909	142,055,721	-
Ghanche	AKHU, FMFB, MMFB, NRSP-B, TMFB,								
	8	-	3,806	394,852,143	20,046	734,238,037	3,970	335,546,041	-
Ghizer	AKHU, FMFB, KBL, MMFB, NRSP-B, TMFB,								
	17	-	16,192	1,824,654,867	35,130	1,677,846,994	16,563	1,634,372,536	-
Gilgit	AKHU, AMFB, FINCA, FMFB, KBL, MMFB, NRSP-B, TMFB, UBANK,								
	25	1	18,009	1,998,135,989	120,315	10,754,073,248	18,347	1,807,227,583	-
Skardu	AKHU, FMFB, MMFB, NRSP-B, TMFB,								
	10	-	7,858	898,092,935	26,966	930,422,965	7,965	811,680,437	-
Total	35	1	26,202	4,590,349,499	222,118	19,816,527,804	27,307	3,952,611,492	-

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,								
	7	-	7,438	231,936,165	22,240	20,976,863	7,438	231,936,165	-
Khyber Agency	AKHU, MMFB, TMFB,								
	8	-	7,121	205,743,372	27,694	34,074,466	7,121	205,743,372	-
Kurram Agency	AKHU, MMFB, TMFB,								
	5	-	4,429	141,396,140	7,546	4,575,044	4,429	141,396,140	-
Mohmand Agency	AKHU, MMFB, TMFB,								
	2	-	2,276	71,015,646	22,004	14,350,302	2,276	71,015,646	-
North Waziristan Agency	AKHU, MMFB, TMFB,								
	2	-	762	20,595,700	49,139	52,763,273	762	20,595,700	-
Orakzai Agency	AKHU, MMFB, TMFB,								
	2	-	2,197	75,788,216	5,921	4,530,319	2,197	75,788,216	-
South Waziristan Agency	MMFB, TMFB,								
	-	-	-	-	26,813	25,811,648	-	-	-
Total	26	-	24,223	746,475,239	161,357	157,081,915	24,223	746,475,239	-

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	1,778,985	4,552,163,550	534,253	42,514,729,793	115,565	6,021,919,161	-
Total	32	6	1,778,985	4,552,163,550	534,253	42,514,729,793	115,565	6,021,919,161	-

END NOTES

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

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

REPORTING ORGANIZATIONS

Category	MFP	Reporting Period		
		Q3	Q2	
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	✓	✓	
	Kushhal Microfinance Bank Limited	✓	✓	
	Moblink 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 Islamic Microfinance	✓	✓
		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	✓	✓		
Taleem Finance Company	✓	✓		
Thardeep Microfinance Foundation	✓	✓		
RSP Rural support programme running microfinance operation as part of multi-dimensional rural development programme	Al-Mehran Rural Development Organization	✗	✗	
	National Rural Support Programme	✓	✓	
	Punjab Rural Support Programme	✓	✓	
	Sarhad Rural Support Programme	✓	✓	
Other 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	✗	✓		