

	Quarter		Change	
	Q4 - 2021	Q3 - 2021	Units	%
Number of Branches/Units	3,823	3,795	28	0.7
Number of Districts Covered	139	139	-	-
Penetration Rate(%)	39.6	39.9	-0.3	-0.8
Active Borrowers	8,122,085	8,193,259	-71,174	-0.9
Gross Loan Portfolio (PKR Millions)	392,585	365,531	27,054	7.4
Number of Loans Disbursed	4,758,134	4,522,844	235,290	5.2
Disbursements (PKR Millions)	134,616	112,375	22,241	19.8
Average Loan Size(PKR)	28,292	24,846	3,446	13.9
Number of Savers	78,731,952	72,485,320	6,246,632	8.6
Value of Savings (PKR Millions)	422,547	384,384	38,163	9.9
Average Saving Balance (PKR)	5,367	5,303	64	1.2
Number of Policy Holders	8,228,178	8,485,673	-257,495	-3.0
Sum Insured (PKR Millions)	319,255	322,091	-2,836	-0.9

By the end of the calendar year 2021, the loan portfolio of the industry depicted a 7% quarterly growth as disbursements jumped by 20%, while Savings surpassed the PKR 400 billion mark to clock at PKR 423 billion.

The GLP of the microfinance sector grew by 21% year-on-year (YoY) as of December 2021 while quarterly growth stood at 7% from Q3. The outstanding portfolio grew from PKR 366 billion as of Q3 to PKR 393 billion by the end of the year. MFBs continued to dominate the market with a portfolio share of 74% compared to 69% in the prior quarter, while the share of NBMFCs was 36%. However, the growth in Active borrowers of the industry declined by 1% as they clocked in at 8.1 million clients. Clients of MFBs comprised of 57% of the outreach while the share of NBMFCs made up 43%. In terms of disbursements, the total number of loans disbursed stood at 4.8 million compared to 4.5 million in Q3. In contrast, disbursements grew by 20% to PKR 135 billion during the period. By the end of the year, MMFB was the largest provider in terms of clients with 2 million or 25% of the market share, while KBL was the largest provider in terms of GLP with PKR 73 billion or 18.5% of the market share. The average loan size also grew from PKR 24,846 to PKR 28,292 during the period backed by the surge in disbursements. Importantly, early delinquencies (over 30 days overdue) showed improvement from 5.9% in September to 4.9% by December. The PAR > 30 days ratio declined for both peer groups as it stood at 5.1% for MFBs and 4.1% for NBMFCs. By the end of the quarter, the proportion of women clients stood at 44% worth 33% of the GLP, while 65% of the clientele of the industry was based out of rural districts.

Active Savers increased from 72.5 million in Q3 to 78.7 million clients by Q4, a 9% growth quarterly and 23% YoY. Consequently, Savings also surged by 10% to record at PKR 423 billion, an increase of 13% compared to last year. Growth in deposits was driven by MFBs with HBL MFB (previously FMFB) leading the way by contributing PKR 16 billion in deposits, while KBL and MMFB amassed PKR 7 billion each. In terms of depositors, growth was led by the M-Wallets of MMFB and TMFB, which contributed 5.6 million additional savers. 82% of the total depositors were M-Wallets which held 14% of the total value of deposits, while the remainder 18% were traditional branch banking accounts worth 86% of the deposits. By the end of the year, MMFB led the market share in terms of depositors with 51% while KBL maintained the largest deposit base with PKR 93 billion, a market share 22%. In terms of demographics, 76% of the savers were classified as from Urban districts, while women savers accounted for 26% of total depositors, worth 24% of deposits.

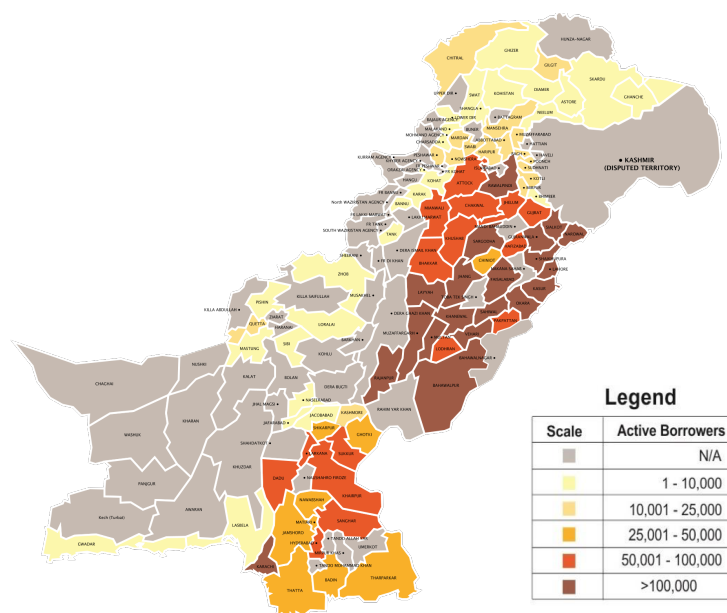
MicroInsurance indicators depicted a decline as policy holders compared to the prior quarter as policy holders declined to 8.2 million from 8.5 million. The total sum insured also decreased marginally to drop to PKR 319 billion, however, an increase of 30% compared to the same period last year. By Q4, the market share of MFBs in terms of policy holders stood at 31% compared to 69% for NBMFCs. However, MFBs hold 55% of the total sum insured as opposed to 44% attributable to NBMFCs. Kashf led the market with the highest number of policy holders with 2.9 million and sum insured of PKR 83 billion, representing a market share of 36% and 26% in terms of each indicator. Policy holders continued to comprise of primarily Health and Credit Life insurance with a composition of 50% and 49% respectively. 52% of the policy holders comprised of women which signified 39% of the total sum insured. Lastly, 48% of the policy holders were based out of rural regions.

The branch network of the industry increased from 3,795 to 3,823 by the end of 2021. Akhuwat maintained the largest geographic footprint in the country by increasing their network to 102 districts followed by KBL and Ubank as each serviced 81 and 78 districts respectively.

DISTRIBUTION OF ACTIVE BORROWERS

Top 5 Districts: Greatest Increase in Microcredit Outreach

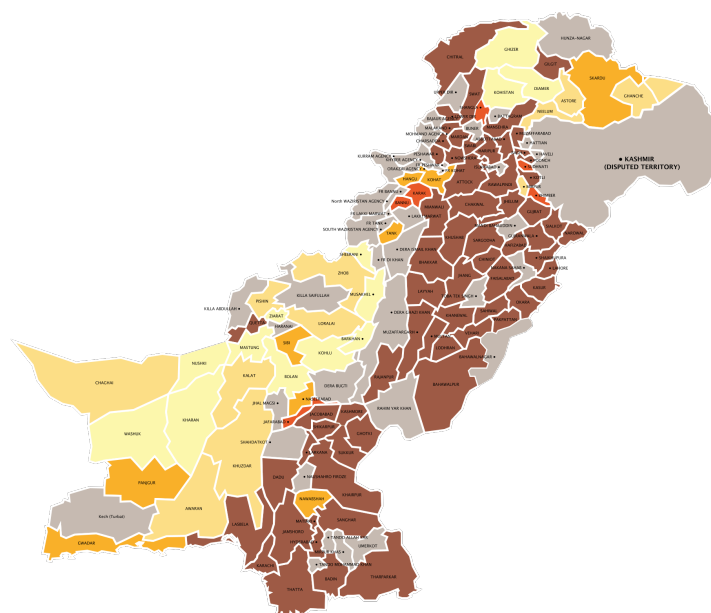
	District	Active Borrowers (Q4)	Growth (Q3 to Q4)	
			Net	%
1	ICT	1,793,719	14,734	.8
2	Neelum	9,024	6,635	277.7
3	Jhelum	76,913	4,881	6.8
4	Nawabshah	41,641	4,778	13.0
5	Karachi	202,861	4,518	2.3



DISTRIBUTION OF ACTIVE SAVERS

Top 5 Districts: Greatest Increase in Savings Outreach

	District	Active Savers (Q4)	Growth (Q3 to Q4)	
			Net	%
1	Karachi	11,962,156	2,618,462	28.0
2	Lahore	19,173,577	1,678,510	9.6
3	Peshawar	3,242,707	486,201	17.6
4	Rawalpindi	3,983,029	392,909	10.9
5	Quetta	654,409	104,548	19.0



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 (Zhob)

MICROCREDIT PROVISION

Summary of Microcredit Provision (All Pakistan)

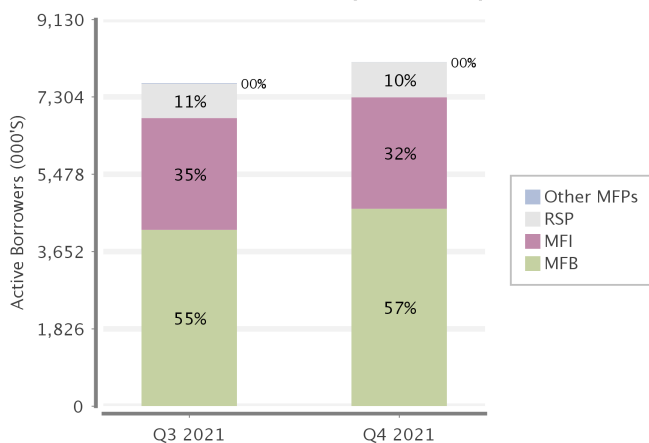
		Lending Methodology			Asset Type		Peer Group			
	Total	Group	Individual	MSE	Secured	Unsecured	MFB	MFI	RSP	Other MFPS
Number of Branches/Units										
Q3	3,795	-	-	-	-	-	1,144	2,074	339	26
Q4	3,823	-	-	-	-	-	1,387	2,091	334	11
Active Borrowers										
Q3	8,193,259	1,795,777	6,192,173	205,309	688,496	7,504,763	4,160,486	2,640,023	810,114	15,090
Q4	8,122,085	1,753,177	6,085,334	283,574	1,309,416	6,812,669	4,658,313	2,632,097	828,960	2,715
Gross Loan Portfolio(PKR Millions)										
Q3	365,531	43,407	276,128	45,996	91,919	273,611	217,402	75,206	22,047	336
Q4	392,585	41,255	289,055	62,275	125,226	267,359	289,916	79,539	22,914	216
Portfolio at Risk > 30 days (Percentage)										
Q3	5.9	-	-	-	-	-	6.4	3.7	7.3	4.6
Q4	4.9	-	-	-	-	-	5.1	2.9	7.4	4.1
Average Loan Balance (PKR)										
Q3	44,614	24,172	44,593	224,032	133,507	36,458	52,254	28,487	27,215	22,245
Q4	48,335	23,531	47,500	219,607	95,635	39,244	62,236	30,219	27,641	79,512
Number of Loans Disbursed										
Q3	4,522,844	96,128	4,349,183	77,533	-	-	3,717,067	542,901	170,792	502
Q4	4,758,134	172,002	4,497,732	88,400	-	-	3,845,933	681,233	230,796	172
Disbursements (PKR Millions)										
Q3	112,375	4,821	81,164	20,043	-	-	59,398	34,057	7,272	94
Q4	134,616	8,850	100,094	25,672	-	-	89,660	34,202	10,745	9
Average Loan Size (PKR)										
Q3	24,846	50,152	18,662	258,513	-	-	15,980	62,731	42,578	187,460
Q4	28,292	51,451	22,254	290,412	-	-	23,313	50,205	46,557	52,860

Districts with Highest Growth (Net) by Province

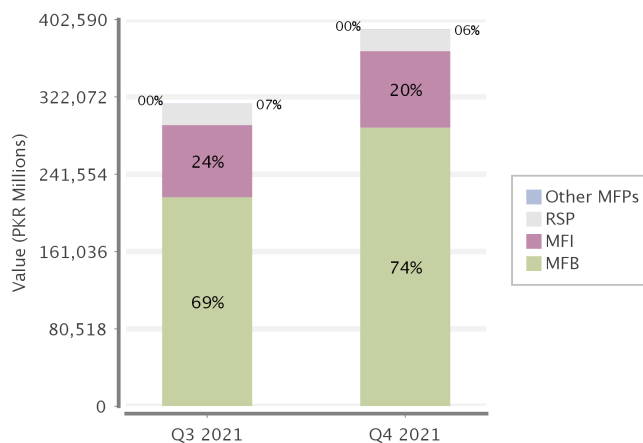
	Province	District	Active Borrowers (Q4)	Growth (Q3toQ4)		Potential Microfinance Market	Penetration Rate(%)
			A	Net	%	B	(A/B)x100
1	AJK	Muzaffarabad	22,757	-2,793	-10.9	-	-
2		Kotli	22,456	-2,001	-8.2	-	-
3		Poonch	18,379	846	4.8	-	-
1	Balochistan	Quetta	10,491	54	.5	-	-
2		Nasirabad	6,256	-508	-7.5	-	-
3		Lasbela	5,730	725	14.5	-	-
1	Gilgit-Baltistan	Gilgit	21,077	3,068	17	-	-
2		Ghizer	7,913	-8,279	-51.1	-	-
3		Skardu	7,602	-256	-3.3	-	-
1	FATA	Khyber Agency	7,321	200	2.8	-	-
2		Bajaur Agency	7,257	-181	-2.4	-	-
3		Kurram Agency	4,559	130	2.9	-	-
1	ICT	ICT	1,793,719	14,734	.8	-	-
1	Khyber-Pakhtunkhwa	Haripur	20,069	-143	-.7	-	-
2		Peshawar	17,514	-729	-4	-	-
3		Abbottabad	16,117	-2,423	-13.1	-	-
1	Punjab	Faisalabad	291,998	-8,004	-2.7	-	-
2		Lahore	260,916	-9,350	-3.5	-	-
3		Rahimyar Khan	232,524	-7,802	-3.2	-	-
1	Sindh	Karachi	202,861	4,518	2.3	-	-
2		Sanghar	91,597	1,251	1.4	-	-
3		Sukkur	71,308	1,860	2.7	-	-

MICROCREDIT PROVISION

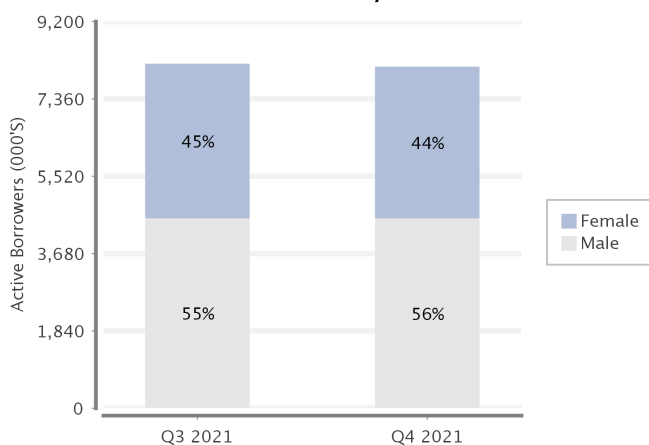
Active Borrowers By Peer Group



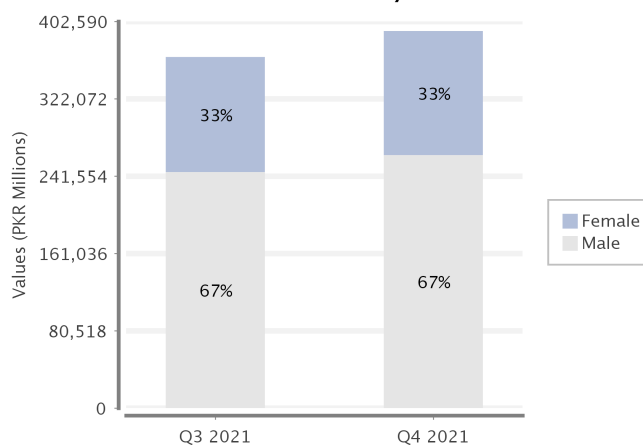
Gross Loan Portfolio



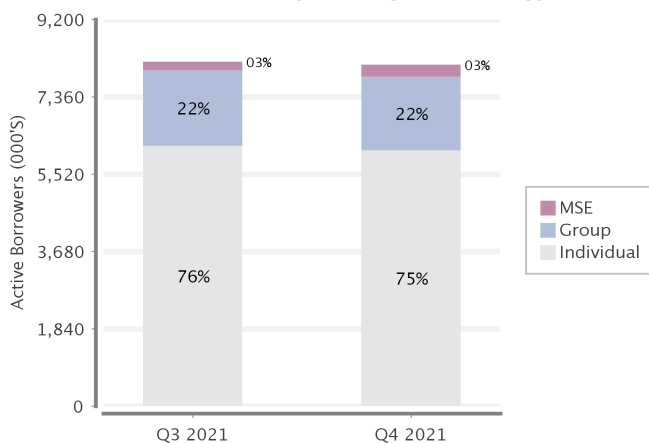
Active Borrowers By Gender



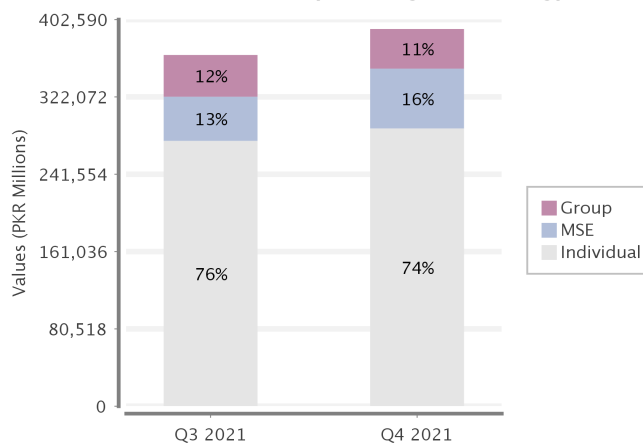
Gross Loan Portfolio By Gender



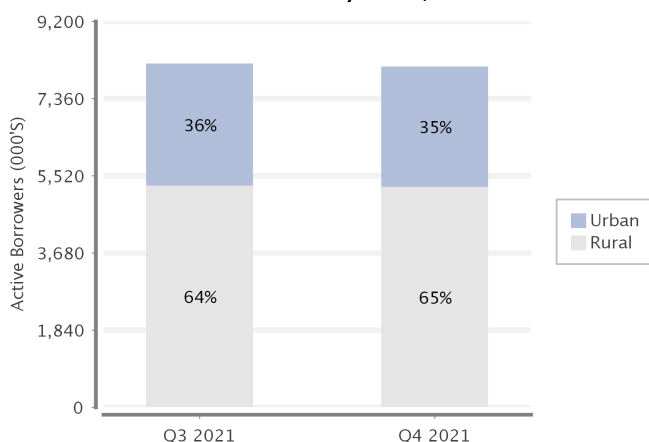
Active Borrowers By Lending Methodology



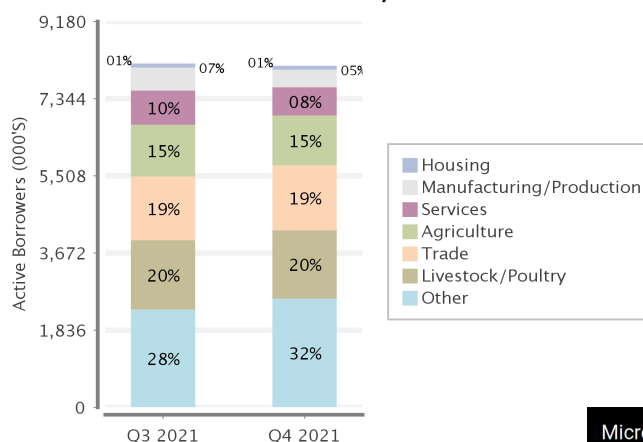
Gross Loan Portfolio By Lending Methodology



Active Borrowers By Rural/Urban

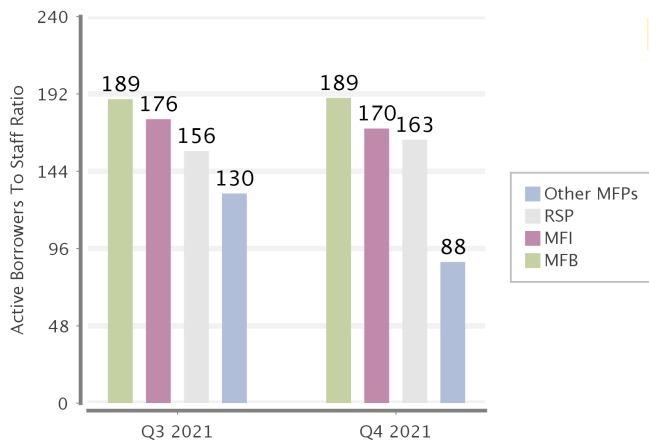


Active Borrowers By Sector

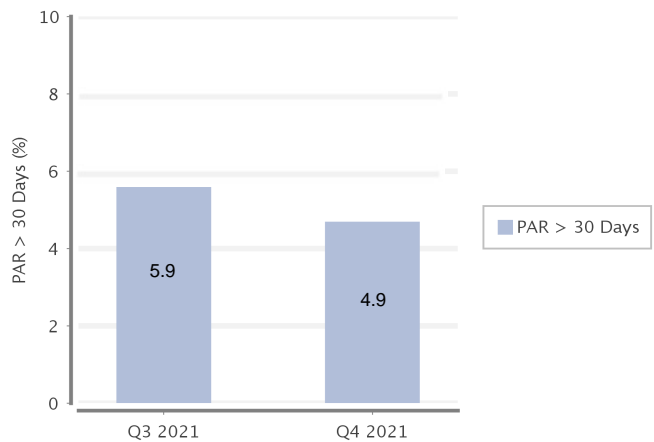


MICROCREDIT PROVISION

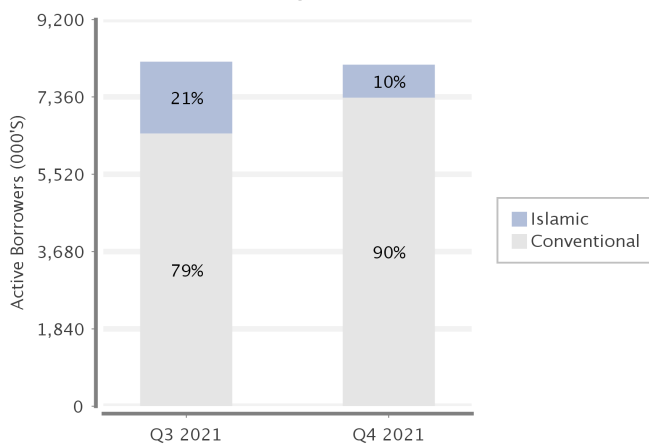
Active Borrower To MFP Staff Ratio



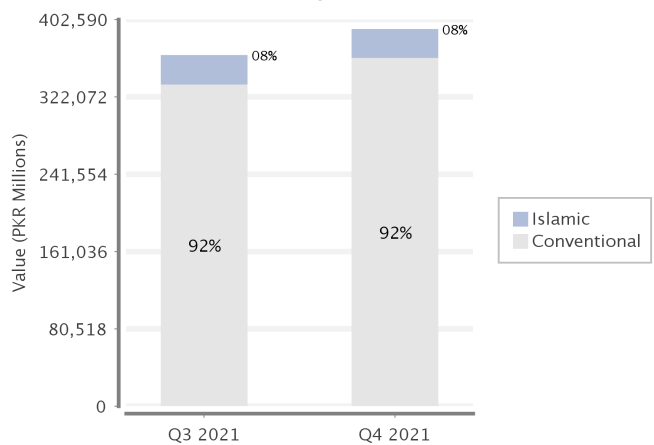
Portfolio At Risk > 30 Days



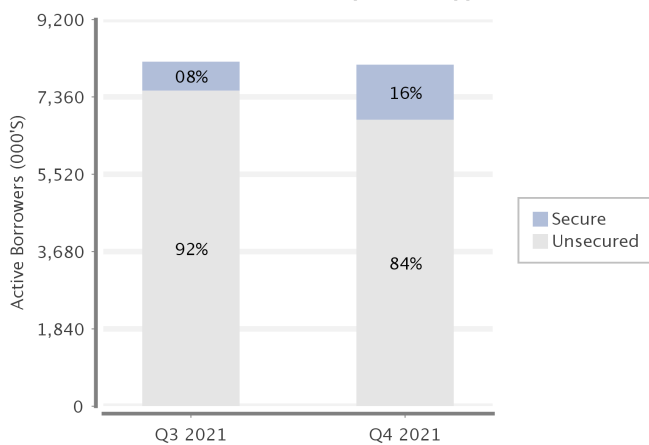
Active Borrowers By Islamic/Conventional



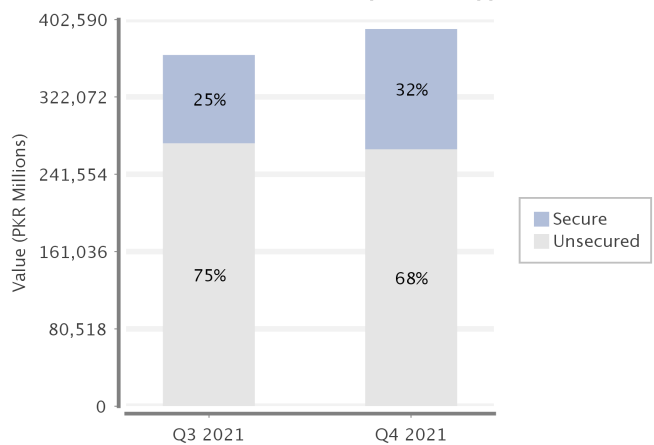
Gross Loan Portfolio By Islamic/Conventional



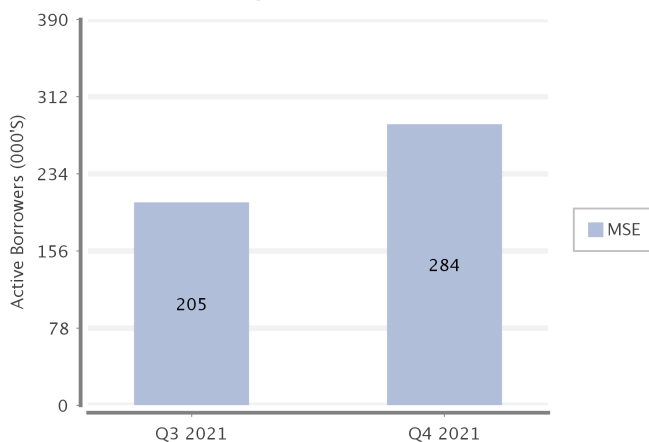
Active Borrowers By Asset Type



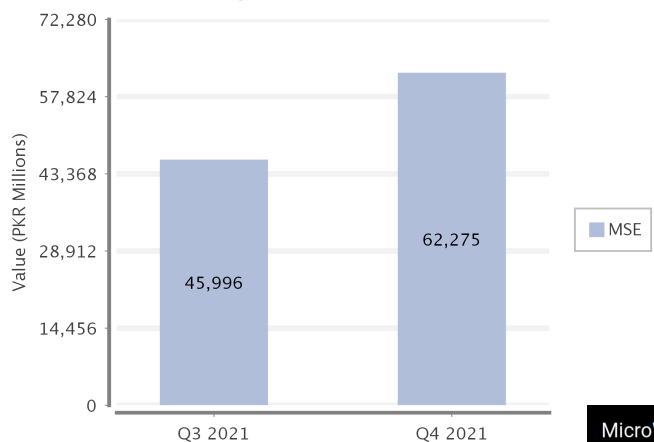
Gross Loan Portfolio By Asset Type



Microenterprise Active Borrowers

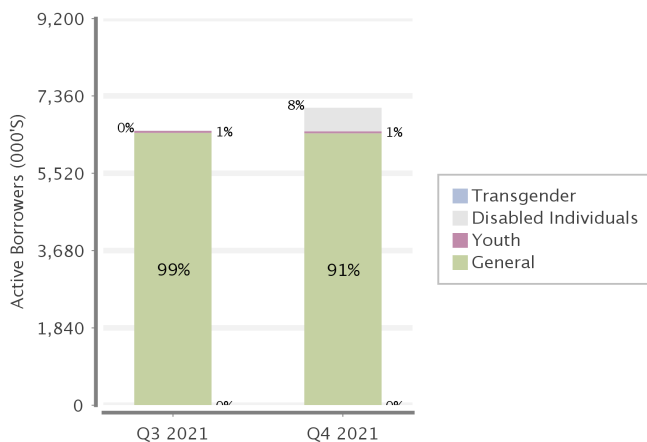


Microenterprise Gross Loan Portfolio



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	HBL MFB	554,520	-	6.8
2	ASA	17,473	3.5	6.3
3	Advans	15,059	-	.2
4	NRSP	12,250	1.8	8.6
5	MMFB	6,438	.3	24.9

MFPs with Largest Percentage Increase in Active Borrowers

	MFP	Increase in Active Borrowers		Market Share (% of Active Borrowers)
		Q3 toQ4		
		Net	%	
1	TFC	64	26.6	0
2	SMFC	899	13.6	0.1
3	AGAHE	4,662	12.5	0.5
4	PRSP	4,196	10.9	0.5
5	SMFB	4,384	8.8	0.7

Largest Providers of Microcredit (Active Borrowers)

	MFP	Active Borrowers (Q4)	Market Share (% of Active Borrowers)
1	MMFB	2,018,447	24.9
2	KBL	806,434	9.9
3	AKHU	725,633	8.9
4	NRSP	698,689	8.6
5	KASHF	574,996	7.1

Largest Providers of Microcredit (Gross Loan Portfolio)

	MFP	GLP (Q4)	Market Share (% of GLP)
1	KBL	72,513,039,269	18.5
2	HBL MFB	59,244,623,755	15.1
3	MMFB	38,369,832,811	9.8
4	UBANK	36,411,344,571	9.3
5	NRSP-B	30,847,512,808	7.9

MFPs with Largest Geographic Spread

MFP	AKHU	KBL	UBANK	KASHF	HBL MFB
Geographic Spread (No. of Districts)	102	81	78	63	60

MICRO-SAVINGS PROVISION

Summary of Micro-savings Provision (All Pakistan)

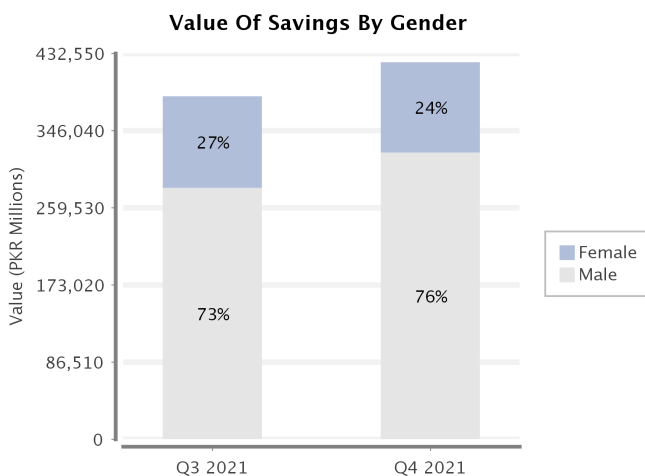
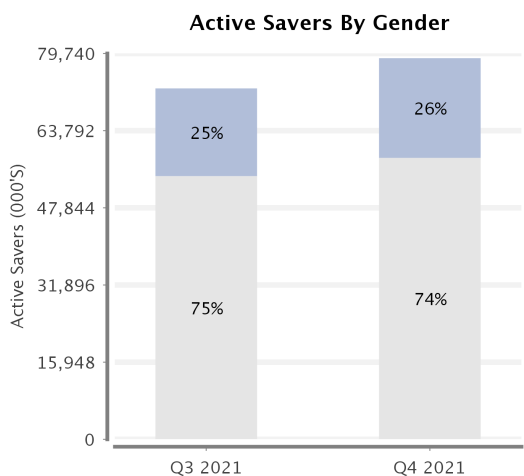
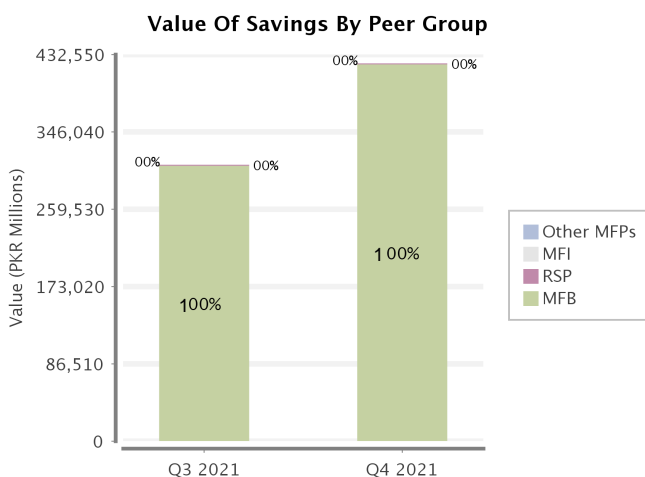
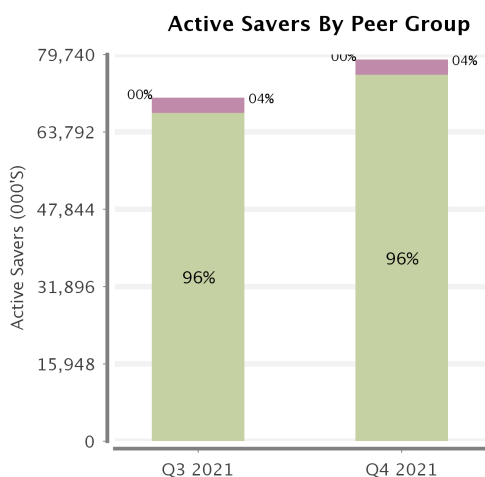
		Saving Methodology		Medium		Peer Group			
	Total	Intermediation	Mobilization	Branches	M-Wallets	MFB	MFI	RSP	Other MFPs
Number of Savers									
Q3	72,485,320	67,676,781	3,187,812	13,718,777	58,766,543	67,676,781	58,295	3,129,517	-
Q4	78,731,952	75,525,782	3,206,170	14,088,600	64,643,352	75,525,782	58,295	3,147,875	-
Value of Savings (PKR Millions)									
Q3	384,384	307,929	1,195	331,693	52,690	307,929	10	1,184	-
Q4	422,547	421,353	1,193	361,541	61,006	421,353	10	1,183	-
Average Saving Balance (PKR Millions)									
Q3	5,303	4,550	375	24,178	897	4,550	177	378	-
Q4	5,367	5,579	372	25,662	944	5,579	177	376	-

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	35	14	9	5	9	1	4	-

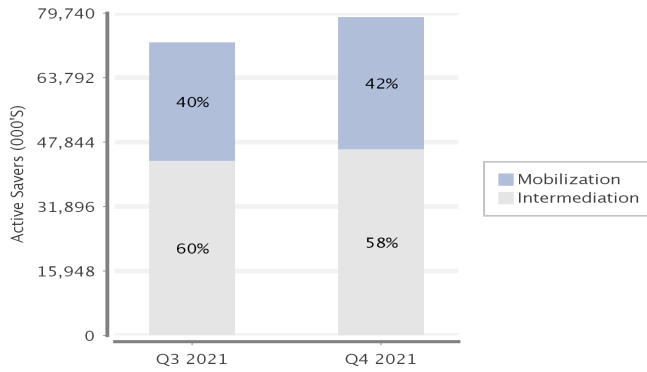
Saving Methodology:

- 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.

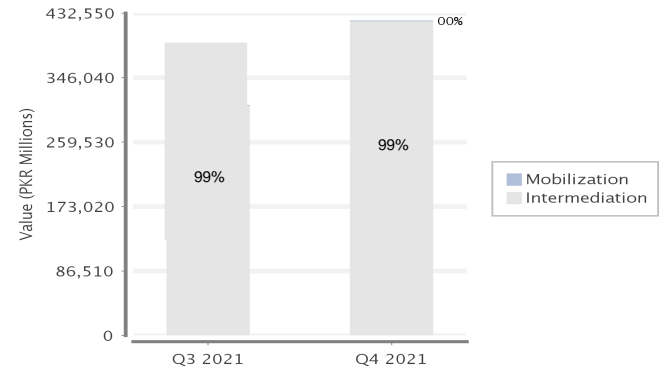


MICRO-SAVINGS PROVISION

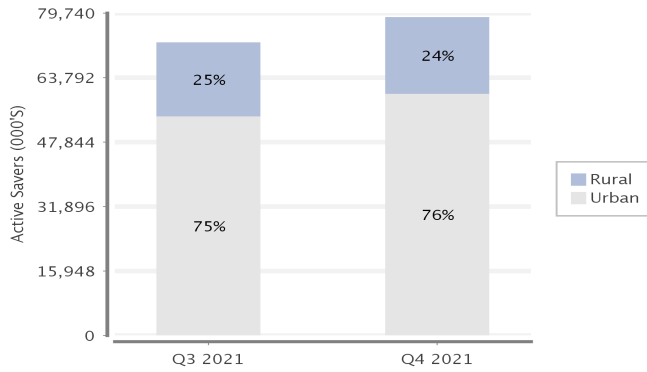
Active Savers By Saving Methodology



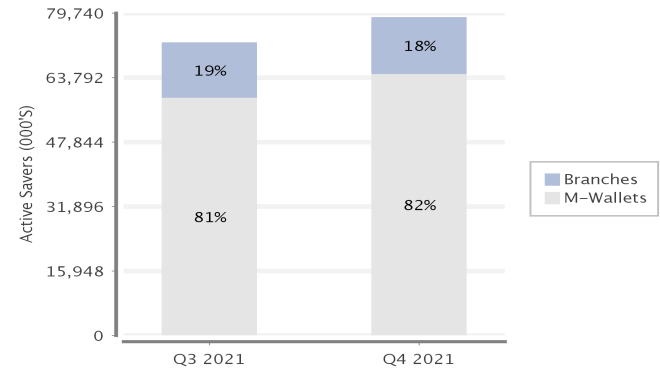
Value Of Savings By Saving Methodology



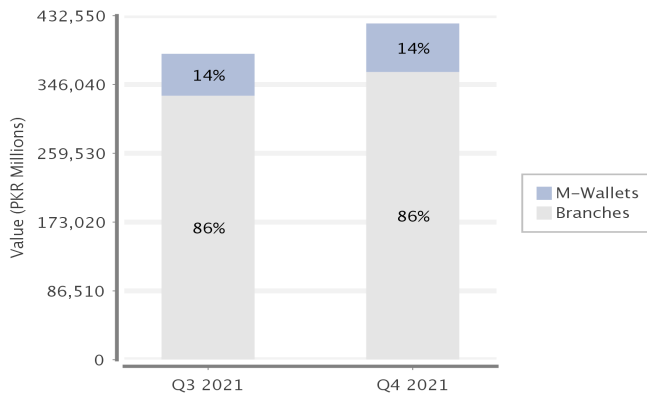
Active Savers By Urban/Rural



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	93,162,367,161	22
2	HBL MFB	91,362,605,466	21.6
3	MMFB	58,478,489,739	13.8
4	UBANK	55,000,289,695	13
5	TMFB	39,049,724,354	9.2

Districts with Highest Outreach (Active Savers)

	District	Active Savers (Q4)	Increase (Q3 to Q4)	
			Net	%
1	Lahore	19,173,577	1,678,510	8.8
2	Karachi	11,962,156	2,618,462	21.9
3	Rawalpindi	3,983,029	392,909	9.9
4	Peshawar	3,242,707	486,201	15.0
5	Faisalabad	1,633,327	7,496	.5

MFPs with Largest Increase in Active Savers (Net)

	MFP	Increase in Active Savers (Q3) to (Q4)	
		Net	%
1	MMFB	2,804,906	7.6
2	TMFB	2,776,546	12.7
3	HBL MFB	1,765,497	-
4	UBANK	345,018	14.4
5	KBL	57,189	2.0

MFPs with Largest Increase in Value of Savings (Net)

	MFP	Increase in Value of Savings (Q3 to Q4)	
		Net	%
1	HBL MFB	91,362,605,466	-
2	KBL	7,385,896,352	8.6
3	MMFB	7,071,576,358	13.8
4	UBANK	4,418,671,805	8.7
5	TMFB	3,032,605,276	8.4

Largest Providers of Micro-savings (Active Savers)

	MFP	Active Savers (Q4)	Market Share (% of Active Savers)
1	MMFB	39,829,714	50.6
2	TMFB	24,651,620	31.3
3	NRSP	3,059,135	3.9
4	KBL	2,990,122	3.8
5	UBANK	2,739,578	3.5

MICRO-INSURANCE PROVISION

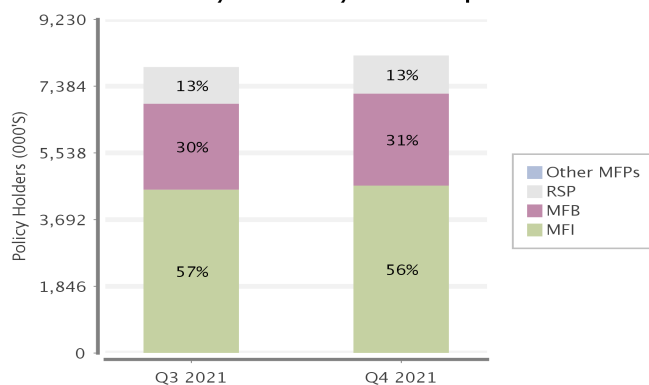
Summary of Micro-insurance Provision (All Pakistan)

		Type		Peer Group			
	Total	Health	Credit Life	MFB	MFI	RSP	Other MFPs
Number of Policy Holders							
Q3	8,485,673	4,308,013	4,143,906	2,378,189	4,516,159	1,014,776	66
Q4	8,228,178	4,117,906	4,046,143	2,545,299	4,628,356	1,054,523	-
Sum Insured (PKR Millions)							
Q3	322,091	-	-	133,547	110,308	27,681	5
Q4	319,255	-	-	177,102	112,689	29,464	-

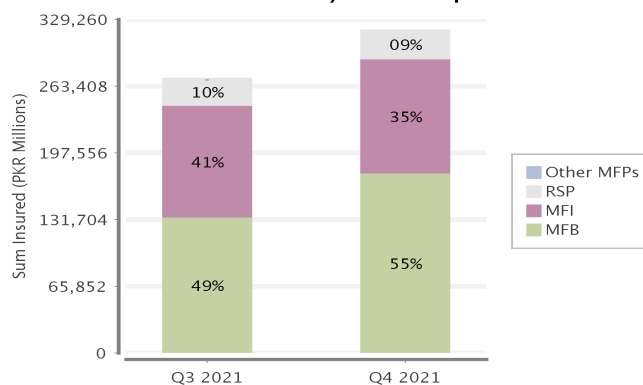
Micro-insurance Provision by MFPs

		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	8	17	4	7	12	3	1
Q4	35	20	10	17	2	6	11	3	-

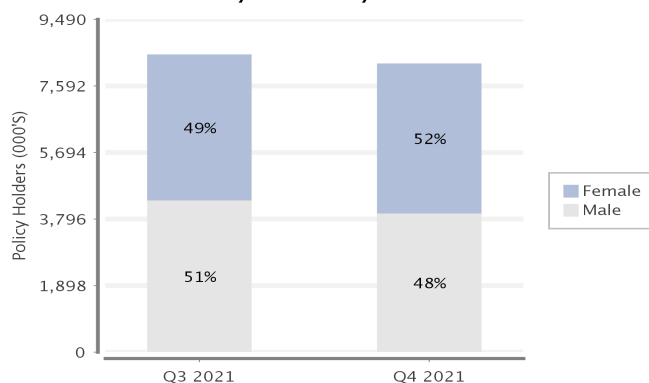
Policy Holders By Peer Group



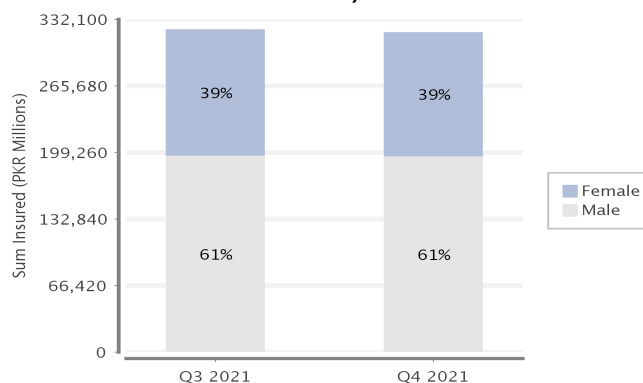
Sum Insured By Peer Group



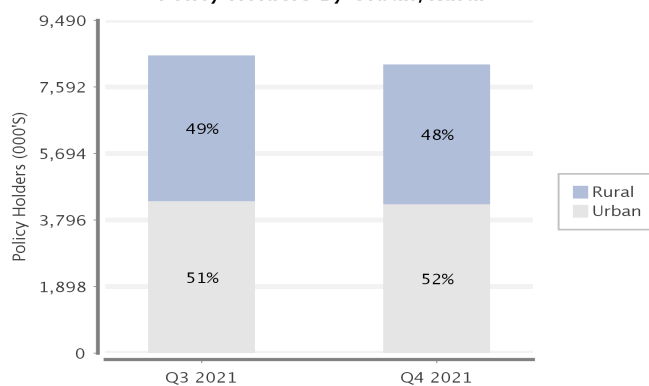
Policy Holders By Gender



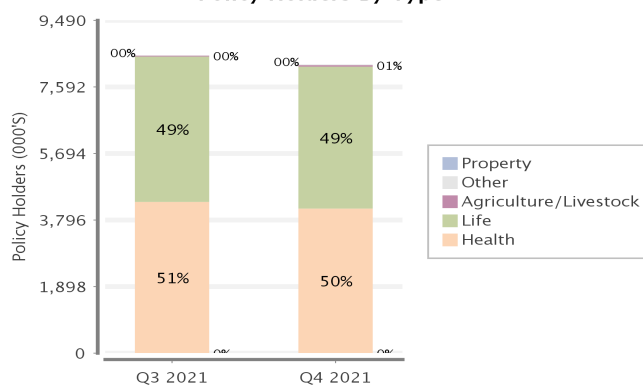
Sum Insured By Gender



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	863,811	68,093	8.6
2	Faisalabad	495,740	48,798	10.9
3	Lahore	489,834	26,932	5.8
4	Gujranwala	324,198	15,663	5.1
5	Rahimyar Khan	225,359	-30,226	-11.8

Top 5 Districts: Greatest Increase in Micro-Insurance Outreach

	District	Policy Holders (Q4)	Growth (Q3 to Q4)	
			Net	%
1	Karachi	863,811	68,093	8.6
2	Faisalabad	495,740	48,798	10.9
3	Rawalpindi	120,607	30,211	33.4
4	Lahore	489,834	26,932	5.8
5	Narowal	131,110	24,382	22.8

Largest Providers of Micro-Insurance (Policy Holders)

	MFP	Policy Holders (Q4)	Market Share (% of Policy Holders)
1	KASHF	2,926,021	35.6
2	NRSP	990,023	12
3	KBL	832,858	10.1
4	TMFB	792,546	9.6
5	AKHU	725,633	8.8

Largest Providers of Micro-Insurance (Sum Insured)

	MFP	Sum Insured (Q4)	Market Share (% of Sum Insured)
1	KASHF	82,770,279,695	25.9
2	KBL	73,960,279,269	23.2
3	HBL MFB	59,261,647,780	18.6
4	NRSP	28,258,320,313	8.9
5	AKHU	21,611,817,412	6.8

OUTREACH (All Pakistan)

Province	Offices		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market	Penetration Rate(%)
	Fixed	Mobile	Active Borrowers	Gross Loan Portfolio(PKR)	Active Savers	Value of Savings(PKR)	Policy Holders	Sum Insured(PKR)		
AJK	84	-	113,109	5,653,734,131	1,125,890	6,345,975,397	121,086	5,365,661,613	-	-
Balochistan	51	-	45,208	3,353,802,890	1,409,926	2,256,196,357	49,940	3,236,515,460	500,000	9.1
Gilgit-Baltistan	35	1	26,199	4,986,473,195	236,589	20,086,972,231	26,315	4,912,433,891	-	-
FATA	29	-	24,708	796,013,506	176,760	175,240,420	24,708	796,013,506	-	-
ICT	35	2	1,793,719	5,508,350,075	475,341	33,061,594,168	119,486	5,946,268,292	-	-
Khyber-Pakhtunkhwa	190	17	187,099	16,854,191,976	6,817,437	25,307,303,445	237,796	11,445,319,074	5,000,000	3.7
Punjab	2,516	18	4,698,141	277,314,545,245	48,056,877	171,722,096,510	5,942,085	231,668,889,842	12,600,000	37.3
Sindh	808	1	1,207,836	76,934,054,487	20,225,815	148,103,347,469	1,680,696	58,047,786,124	2,400,000	50.3
GRAND TOTAL	3,784	39	8,122,085	392,584,787,202	78,857,226	422,553,658,371	8,228,178	322,602,509,500	20,500,000	39.6

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	MMFB, NRSP, TMFB,								
	-	-	-	-	24,888	5,033,803	-	-	-
Barkhan	MMFB, TMFB,								
	-	-	-	-	9,088	5,859,744	-	-	-
Bolai	MMFB, TMFB,								
	-	-	-	-	1,940	1,926,175	-	-	-
Chagai	MMFB, TMFB,								
	-	-	-	-	16,682	14,703,924	-	-	-
Dera Bugti	MMFB, TMFB, UBANK,								
	1	-	728	82,985,184	21,833	12,578,957	-	-	-
Gwadar	AKHU, MMFB, NRSP, POMFB, TMFB, UBANK,								
	10	-	3,069	80,423,448	48,037	50,725,487	3,010	61,748,870	-
Jafarabad	MMFB, POMFB, TMFB, UBANK,								
	4	-	2,004	255,563,158	61,926	36,985,289	664	72,153,957	-
Jhal Magsi	MMFB, TMFB,								
	-	-	-	-	7,711	7,200,694	-	-	-
Kalat	MMFB, TMFB,								
	-	-	-	-	12,694	7,766,076	-	-	-
Kech (Turbat)	AKHU, MMFB, NRSP, TMFB,								
	1	-	198	9,899,800	165,271	23,829,600	198	9,899,800	-
Kharan	MMFB, TMFB,								
	-	-	-	-	4,437	8,696,803	-	-	-
Khuzdar	MMFB, TMFB,								
	-	-	-	-	23,795	15,832,330	-	-	-
Kohlu	MMFB, TMFB,								
	-	-	-	-	1,551	284,296	-	-	-
Lasbela	AKHU, HBL MFB, KASHF, MMFB, NRSP, POMFB, TMFB,								
	8	-	5,730	259,720,314	100,125	6,501,750	12,902	472,636,028	-
Loralai	AKHU, MMFB, TMFB,								
	2	-	2,763	71,487,462	21,209	28,043,983	2,763	71,487,462	-
Mastung	AKHU, MMFB, TMFB,								
	1	-	2,125	28,745,041	7,893	7,526,719	2,125	28,745,041	-
Musakhel	MMFB, TMFB,								
	-	-	-	-	9,172	4,063,547	-	-	-
Nasirabad	HBL MFB, KBL, MMFB, POMFB, TMFB,								
	3	-	6,256	948,485,132	49,087	170,301,362	6,257	948,485,632	-
Nushki	TMFB,								
	-	-	-	-	8,277	8,504,077	-	-	-
Panjgur	NRSP, TMFB,								
	-	-	-	-	49,612	14,919,321	-	-	-
Pishin	AKHU, MMFB, TMFB,								
	1	-	1,249	21,945,862	20,063	29,617,789	1,249	21,945,862	-
Qila Abdullah	AKHU, MMFB, TMFB,								
	1	-	1,308	12,482,700	20,555	22,576,646	1,308	12,482,700	-
Qila Saifullah	AKHU, MMFB, TMFB,								
	2	-	1,487	29,154,993	9,273	5,705,029	1,487	29,154,993	-
Quetta	AKHU, AMFB, FINCA, HBL MFB, MMFB, NRSP-B, TMFB, UBANK,								
	11	-	10,491	603,888,624	654,409	1,471,250,822	10,133	558,731,542	-

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	FINCA, TMFB,								
	-	-	-	-	2,807	67,972,739	-	-	-
Sibi	AKHU, MMFB, TMFB,								
	1	-	1,988	46,893,825	27,339	21,770,928	1,988	46,893,825	-
Washuk	TMFB,								
	-	-	-	-	5	-	-	-	-
Zhub	AKHU, MMFB, TMFB,								
	1	-	2,052	38,138,269	20,599	27,142,159	2,052	38,138,269	-
Ziarat	TMFB,								
	-	-	-	-	4,569	5,847,464	-	-	-
Total	51	-	45,208	3,353,802,890	1,409,926	2,256,196,357	49,940	3,236,515,460	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, GBTI, KASHF, KBL, MMFB, NRSP-B, POMFB, TMFB, UBANK,								
	15	2	16,117	1,361,590,457	253,608	1,505,283,442	23,798	1,339,277,369	-
Bannu	AKHU, FINCA, MMFB, NRSP-B, TMFB, UBANK,								
	5	-	6,647	571,282,489	90,550	223,016,035	4,529	123,242,042	-
Batgram	AKHU, MMFB, TMFB,								
	4	-	1,594	59,735,029	48,561	40,117,707	1,594	59,735,029	-
Buner (Daggar)	KBL, MMFB, TMFB,								
	1	-	578	119,003,715	83,885	155,042,240	615	121,383,715	-
Charsadda	AKHU, AMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, SRSP, TMFB, UBANK,								
	7	-	6,116	647,828,583	216,654	659,552,349	7,194	382,562,597	-
Chitral	AKHU, HBL MFB, MMFB, NRSP-B, TMFB,								
	13	-	12,366	1,433,003,294	125,137	2,123,979,701	12,343	1,425,736,437	-
D.I. Khan	AKHU, FINCA, KBL, MMFB, NRSP-B, TMFB, UBANK,								
	14	-	15,254	1,355,399,225	213,825	1,387,453,813	11,526	910,023,564	-
Hangu	MMFB, TMFB,								
	-	-	-	-	39,410	23,639,759	-	-	-
Haripur	AKHU, AMFB, FINCA, GBTI, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-B, POMFB, TMFB, UBANK,								
	13	13	20,069	1,610,426,851	206,563	1,547,610,737	58,356	924,455,904	-
Karak	MMFB, SRSP, TMFB,								
	1	-	1,410	33,086,400	92,917	87,830,566	-	-	-
Kohat	AKHU, KBL, MMFB, NRSP-B, SRSP, TMFB, UBANK,								
	8	-	4,896	499,594,172	49,792	1,591,439,966	3,063	263,399,635	-
Kohistan	AMFB, MMFB, TMFB,								
	1	-	40	3,717,721	5,466	553,767,510	-	-	-
Lakki Marwat	AKHU, MMFB, TMFB,								
	2	-	1,061	38,007,079	88,271	81,808,801	1,061	38,007,079	-
Lower Dir	AKHU, KBL, MMFB, NRSP-B, TMFB,								
	4	-	3,201	558,162,491	176,108	769,771,168	1,202	168,033,779	-
Malakand	AKHU, KBL, MMFB, NRSP, TMFB,								
	2	-	1,987	189,931,828	152,029	305,038,501	2,005	191,371,828	-
Mansehra	AKHU, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP-B, POMFB, TMFB, UBANK,								
	17	-	15,198	1,213,539,315	259,748	744,556,212	21,261	1,123,816,765	-
Mardan	AKHU, AMFB, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-B, POMFB, TMFB, UBANK,								
	14	-	15,529	1,514,811,689	413,420	759,800,835	16,960	768,508,356	-
Mingora	KBL, MMFB, TMFB,								
	2	-	1,790	355,827,461	17,090	710,933,186	1,889	360,567,461	-
Nowshera	AKHU, AMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, POMFB, SRSP, TMFB, UBANK,								
	15	-	14,935	1,226,632,384	249,003	550,787,221	18,387	767,110,249	-
Peshawar	AKHU, AMFB, FINCA, KASHF, KBL, MMFB, NRSP-B, POMFB, SRSP, TMFB, UBANK,								
	21	-	17,514	1,516,001,358	3,242,707	8,729,190,649	23,188	922,379,323	-
Shangla	AKHU, HBL MFB, MMFB, TMFB,								
	5	-	1,799	117,349,789	68,585	77,825,328	1,799	117,349,789	-
Swabi	AKHU, GBTI, KASHF, KBL, MMFB, NRSP, NRSP-B, POMFB, TMFB, UBANK,								
	12	2	15,429	1,204,081,135	306,904	1,293,447,354	15,133	679,623,064	-
Swat	AKHU, HBL MFB, MMFB, NRSP, NRSP-B, TMFB, UBANK,								
	7	-	4,664	577,604,591	285,356	624,791,587	2,988	111,160,170	-
Tank	AKHU, MMFB, TMFB,								
	3	-	1,942	53,890,953	31,431	29,439,994	1,942	53,890,953	-
Upper Dir	MMFB, TMFB,								
	-	-	-	-	87,652	69,596,188	-	-	-
Total	190	17	187,099	16,854,191,976	6,817,437	25,307,303,445	237,796	11,445,319,074	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, GBTI, HBL MFB, KASHF, KBL, MMFB, NRSP, POMFB, TMFB, UBANK,								
	62	10	91,565	3,947,895,563	426,451	1,036,581,049	183,502	4,458,164,220	-
Bahawalpur	AGAHE, AKHU, AMFB, ASA, FFO, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, TMFB, UBANK,								
	78	-	202,686	14,620,703,827	1,629,785	7,364,051,412	206,314	10,808,692,729	-
Bhakkar	AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, TMFB, UBANK,								
	43	-	99,196	7,027,774,336	730,957	1,379,005,274	93,941	4,190,217,033	-
Bhawalnagar	AGAHE, AKHU, AMFB, ASA, DAMEN, FINCA, KASHF, KBL, MMFB, NRSP, NRSP-B, TFC, TMFB, UBANK,								
	85	-	188,590	14,311,265,936	1,051,676	4,510,591,971	156,158	8,566,437,414	-
Chakwal	AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, POMFB, SVDP, TMFB, UBANK,								
	64	-	91,694	3,723,279,609	371,469	946,414,386	127,049	4,347,882,142	-
Chiniot	AKHU, ASA, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, POMFB, RCDP, TMFB, UBANK,								
	21	-	48,621	2,789,472,668	223,687	544,325,982	65,721	2,688,721,240	-
D.G. Khan	AKHU, AMFB, ASA, CSC, FINCA, KASHF, KBL, MMFB, NRSP, TMFB, UBANK,								
	33	-	62,767	3,545,612,889	714,781	2,037,609,503	66,116	2,999,264,439	-
Faisalabad	AKHU, AMFB, ASA, DAMEN, FFO, FINCA, HBL MFB, JWS, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-B, POMFB, PRSP, RCDP, TMFB, UBANK,								
	169	-	291,998	12,998,707,221	1,633,327	4,188,839,358	495,740	14,810,148,504	-
Gujranwala	AKHU, AMFB, ASA, DAMEN, FFO, FINCA, HBL MFB, JWS, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-B, OPD, POMFB, RCDP, TFC, TMFB, UBANK,								
	120	-	220,414	11,477,457,246	1,015,817	2,136,134,662	324,198	10,445,126,954	-
Gujrat	AKHU, AMFB, ASA, FINCA, HBL MFB, JWS, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-B, POMFB, PRSP, TMFB, UBANK,								
	60	-	82,486	4,178,021,268	568,947	1,828,334,294	104,369	3,784,613,421	-
Hafizabad	AKHU, AMFB, ASA, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, RCDP, TMFB, UBANK,								
	28	-	54,262	3,926,857,886	301,598	692,851,808	55,227	2,639,879,034	-
Jhang	AKHU, AMFB, ASA, FFO, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, POMFB, PRSP, RCDP, SMFC, TMFB, UBANK,								
	64	1	129,739	7,639,291,206	812,799	1,393,355,343	140,457	5,993,412,279	-
Jhelum	AKHU, AMFB, ASA, FINCA, KASHF, KBL, MMFB, NRSP, POMFB, TMFB, UBANK,								
	37	-	76,913	3,579,193,079	314,051	919,809,416	120,090	4,225,456,206	-
Kasur	AKHU, AMFB, ASA, CSC, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, RCDP, TFC, TMFB, UBANK,								
	92	-	122,648	6,351,410,512	912,785	1,318,839,478	203,496	5,851,424,514	-
Khanewal	AGAHE, AKHU, AMFB, ASA, CSC, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP-B, PRSP, RCDP, TMFB, UBANK,								
	67	-	115,389	7,528,450,900	675,524	1,884,706,092	144,439	6,453,874,465	-
Khushab	AKHU, AMFB, ASA, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, SVDP, TMFB, UBANK,								
	37	-	74,705	3,869,543,570	468,264	906,134,631	103,150	3,766,907,744	-
Lahore	AGAHE, AKHU, AMFB, ASA, CSC, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-B, POMFB, PRSP, RCDP, TFC, TMFB, UBANK,								
	194	-	260,916	11,784,755,873	19,173,577	64,365,542,601	489,834	13,586,310,718	-
Leyyah	AKHU, AMFB, ASA, FINCA, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, RCDP, TMFB, UBANK,								
	57	-	114,138	8,333,435,132	556,841	1,924,901,941	79,648	4,302,093,066	-
Lodhran	AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP-B, PRSP, TMFB, UBANK,								
	37	-	99,453	8,555,370,824	634,326	1,787,582,325	86,197	5,380,325,647	-
Mandi Bahauddin	AKHU, AMFB, ASA, FINCA, JWS, KASHF, KBL, MMFB, NRSP, POMFB, PRSP, TFC, TMFB, UBANK,								
	44	-	70,827	4,478,661,369	290,442	893,782,731	107,921	3,864,317,222	-
Mianwali	AKHU, FFO, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, PRSP, TMFB, UBANK,								
	34	-	52,614	2,153,947,884	350,805	821,183,996	76,071	2,566,730,876	-
Multan	AKHU, AMFB, ASA, FFO, FINCA, HBL MFB, KASHF, KBL, MCBIB, MMFB, MOJAZ, NRSP, NRSP-B, RCDP, TMFB, UBANK,								
	86	-	190,034	11,485,774,766	1,291,526	6,968,389,111	210,393	8,568,027,432	-
Muzaffargarh	AGAHE, AKHU, ASA, FFO, FINCA, HBL MFB, KASHF, KBL, MMFB, MOJAZ, NRSP, NRSP-B, PRSP, TMFB, UBANK,								
	78	-	159,797	10,418,127,856	1,057,531	2,256,514,679	170,002	9,032,737,540	-
Nankana Sahib	AKHU, ASA, DAMEN, FFO, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, RCDP, TMFB, UBANK,								
	57	-	97,491	4,640,330,052	356,508	607,682,792	135,350	4,035,482,070	-

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, HBL MFB, JWS, KASHF, KBL, MMFB, MOJAZ, NRSP, PRSP, TMFB, UBANK,								
	49	-	103,763	4,416,324,184	377,368	1,166,425,025	131,110	4,598,203,193	-
Okara	AGAHE, AKHU, AMFB, ASA, CSC, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, RCDP, TFC, TMFB, UBANK,								
	84	-	142,045	9,192,479,501	913,355	1,972,086,331	160,143	5,842,255,827	-
Pakpattan	AGAHE, AKHU, AMFB, ASA, CSC, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, RCDP, TMFB, UBANK,								
	41	-	75,404	4,884,963,414	511,166	1,027,755,664	84,271	3,685,327,791	-
Rahimyar Khan	AKHU, AMFB, ASA, FFO, FINCA, HBL MFB, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-B, SMFC, TMFB, UBANK,								
	99	-	232,524	17,453,794,084	1,429,864	5,179,792,978	225,359	12,218,452,265	-
Rajanpur	AGAHE, AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, SMFC, TMFB, UBANK,								
	50	-	111,485	7,034,840,480	595,937	1,753,142,694	109,654	6,045,385,912	-
Rawalpindi	AKHU, AMFB, ASA, FINCA, GBTI, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-B, POMFB, TMFB, UBANK,								
	78	7	138,766	7,503,354,585	3,983,029	34,026,227,869	120,607	5,972,332,168	-
Sahiwal	AKHU, AMFB, ASA, CSC, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, RCDP, TMFB, UBANK,								
	64	-	128,113	7,346,615,017	777,176	2,222,294,628	183,316	6,466,650,370	-
Sargodha	AKHU, AMFB, ASA, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, POMFB, PRSP, RCDP, SVDP, TMFB, UBANK,								
	92	-	166,586	9,954,394,758	1,014,095	2,688,889,206	224,655	8,593,642,379	-
Sheikhupura	AKHU, AMFB, ASA, DAMEN, FFO, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, POMFB, PRSP, RCDP, TFC, TMFB, UBANK,								
	87	-	136,282	6,418,380,739	498,391	1,460,101,427	179,269	5,336,938,710	-
Sialkot	AKHU, AMFB, ASA, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MCBIB, MMFB, MOJAZ, NRSP, NRSP-B, POMFB, PRSP, RCDP, TMFB, UBANK,								
	84	-	158,240	8,207,551,718	723,618	3,253,784,400	207,670	7,094,353,770	-
Toba Tek Singh	AKHU, AMFB, ASA, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, RCDP, TMFB, UBANK,								
	64	-	119,574	7,661,101,111	629,218	1,612,280,056	169,836	6,350,617,705	-
Vihari	AGAHE, AKHU, AMFB, ASA, DAMEN, FINCA, JWS, KASHF, KBL, MMFB, NRSP-B, TMFB, UBANK,								
	57	-	105,695	6,786,770,828	878,327	2,127,849,482	116,156	5,004,668,465	-
Total	2,516	18	4,698,141	277,314,545,245	48,056,877	171,722,096,510	5,942,085	231,668,889,842	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, HBL MFB, KASHF, KBL, MMFB, NRSP, OCT, POMFB, SMFB, TMF, TMFB, UBANK,								
	38	-	42,945	2,397,491,470	444,545	420,930,695	58,063	2,744,917,597	-
Dadu	AMFB, ASA, HBL MFB, KASHF, KBL, MMFB, OCT, SMFB, SRSO, SSF, TMF, TMFB, UBANK,								
	43	-	56,576	4,371,765,500	380,404	1,223,018,575	43,868	3,576,887,182	-
Ghotki	Advans, AKHU, AMFB, ASA, FINCA, HBL MFB, KBL, MCBIB, MMFB, SMFB, SRSO, TMF, TMFB, UBANK,								
	27	-	49,371	3,794,163,729	528,698	1,032,493,452	22,467	2,310,247,456	-
Hyderabad	Advans, AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, POMFB, SMFB, SSF, TMF, TMFB, UBANK,								
	41	-	65,291	3,600,374,552	698,620	3,253,399,926	70,917	3,049,434,645	-
Jacobabad	AKHU, KBL, MMFB, SRSO, TMFB, UBANK,								
	6	-	8,241	534,295,791	183,994	295,293,517	2,357	152,760,590	-
Jamshoro	ASA, MMFB, OCT, POMFB, SMFB, SRSO, SSF, TMF, TMFB,								
	18	-	25,443	787,102,035	139,830	111,496,107	9,031	205,327,313	-
Karachi	Advans, AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, POMFB, SMFB, TMFB, UBANK,								
	134	-	202,861	8,725,223,066	11,962,156	102,091,861,320	863,811	8,933,865,244	-
Kashmore	KBL, MMFB, SRSO, TMFB, UBANK,								
	6	-	20,263	1,491,599,066	258,376	23,113,507,044	8,322	492,130,076	-
Khairpur	Advans, AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, SMFB, SRSO, TMF, TMFB, UBANK,								
	38	-	62,296	4,996,743,104	661,586	1,885,320,235	53,937	3,578,349,729	-
Larkana	Advans, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, SMFB, SRSO, TMF, TMFB, UBANK,								
	36	-	62,501	4,748,079,346	554,050	2,344,004,084	63,532	4,002,282,855	-
Matyari	ASA, KASHF, KBL, MMFB, NRSP-B, SMFB, SRSO, SSF, TMF, TMFB, UBANK,								
	18	-	28,879	1,720,778,011	182,178	581,845,455	26,687	1,020,574,045	-
Mirpur Khas	Advans, AKHU, AMFB, ASA, FINCA, KASHF, KBL, MMFB, NRSP, POMFB, SMFB, SSF, TMF, TMFB, UBANK,								
	42	-	57,048	3,337,780,924	526,079	1,088,339,512	45,365	2,549,101,814	-
Naushahro Feroze	AMFB, ASA, KASHF, KBL, MMFB, NRSP-B, POMFB, SMFB, SRSO, SSF, SSSF, TMF, TMFB, UBANK,								
	45	-	67,310	3,668,711,874	332,347	788,075,471	50,693	1,841,139,243	-
Nawabshah	Advans, ASA, FINCA, KASHF, KBL, NRSP, NRSP-B, SMFB, SSF, TMF, TMFB, UBANK,								
	24	-	41,641	2,065,250,295	37,540	269,240,691	35,339	989,520,852	-
Sanghar	AMFB, ASA, HBL MFB, KASHF, KBL, MMFB, NRSP, POMFB, SMFB, SRSO, SSF, TMF, TMFB, UBANK, VDO,								
	59	1	91,597	5,201,763,274	409,526	1,118,487,512	71,616	3,222,033,850	-
Sehwan Sharif	HBL MFB, MMFB, TMF, TMFB, UBANK,								
	-	-	-	-	40,814	183,601,574	447	12,902,475	-
Shaheed Benazirabad	AMFB, HBL MFB, MMFB, SRSO, TMFB, UBANK,								
	12	-	7,591	1,177,159,389	346,454	517,471,478	5,753	1,018,306,314	-
Shehdad Kot	ASA, KASHF, KBL, MMFB, SMFB, SRSO, TMF, TMFB, UBANK,								
	29	-	35,004	2,526,714,796	274,439	641,156,944	41,472	2,048,454,418	-
Shikarpur	AMFB, ASA, HBL MFB, KASHF, KBL, MMFB, SMFB, SRSO, TMF, TMFB, UBANK,								
	14	-	30,314	2,112,421,299	283,092	562,402,406	27,058	1,467,475,949	-
Sujawal	AKHU, ASA, MMFB, POMFB, SMFB, TMF, TMFB, UBANK,								
	15	-	7,095	192,904,936	42,733	46,139,902	1,240	59,633,755	-
Sukkur	Advans, AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-B, POMFB, SMFB, SRSO, TMF, TMFB, UBANK,								
	45	-	71,308	4,902,386,838	558,642	3,036,864,185	51,557	3,028,996,005	-
Tando Allahyar	AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP-B, OCT, POMFB, SMFB, SSF, TMF, TMFB, UBANK,								
	18	-	24,736	1,871,977,547	214,671	398,093,071	24,163	1,371,184,526	-
Tando Jam	MMFB, NRSP, OCT, TMFB,								
	2	-	1,957	43,918,272	61,737	14,642,806	-	-	-
Tando Muhammad Khan	AKHU, AMFB, HBL MFB, KASHF, KBL, MMFB, SMFB, SSF, TMFB, UBANK,								
	10	-	15,612	1,339,161,284	119,899	323,498,019	19,403	1,158,405,173	-

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, HBL MFB, KBL, MMFB, NRSP, SMFB, TMF, TMFB, UBANK,								
	24	-	29,209	2,511,679,157	410,760	722,484,117	13,183	1,875,947,915	-
Thatta	AKHU, ASA, HBL MFB, KASHF, KBL, MMFB, SMFB, SSF, TMF, TMFB, UBANK,								
	25	-	31,439	1,971,220,041	268,100	543,774,283	27,723	1,803,816,668	-
Umer Kot	AKHU, AMFB, ASA, FINCA, KBL, MMFB, POMFB, SMFB, TMF, TMFB, UBANK,								
	29	-	43,177	2,708,662,718	230,318	1,022,748,874	14,224	1,399,180,037	-
Total	808	1	1,207,836	76,934,054,487	20,225,815	148,103,347,469	1,680,696	58,047,786,124	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,								
	8	-	11,865	619,371,180	121,284	225,731,091	12,956	567,800,307	-
Bhimber	AKHU, MMFB, NRSP, TMFB,								
	4	-	4,939	183,456,142	75,565	50,911,923	2,868	90,140,472	-
Kotli	AKHU, FINCA, MMFB, NRSP, POMFB, TMFB,								
	14	-	22,456	915,795,269	230,986	234,442,936	25,604	942,699,166	-
Mirpur	AKHU, AMFB, FINCA, KBL, MMFB, NRSP, NRSP-B, TMFB,								
	13	-	13,510	680,964,453	21,635	1,601,436,064	10,996	546,924,825	-
Muzaffarabad	AKHU, AMFB, FINCA, HBL MFB, KBL, MMFB, NRSP, NRSP-B, TMFB, UBANK,								
	18	-	22,757	1,829,061,307	443,094	4,059,325,477	21,488	1,408,705,149	-
Neelum	AKHU, MMFB, NRSP, TMFB,								
	9	-	9,024	322,974,171	17,164	14,872,139	10,959	426,028,083	-
Poonch	AKHU, KBL, MMFB, NRSP, TMFB,								
	11	-	18,379	786,115,986	144,092	117,596,794	23,670	982,420,552	-
Sudhnati	AKHU, MMFB, NRSP, TMFB,								
	7	-	10,179	315,995,624	72,070	41,658,973	12,545	400,943,060	-
Total	84	-	113,109	5,653,734,131	1,125,890	6,345,975,397	121,086	5,365,661,613	-

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, HBL MFB, MMFB, NRSP-B, TMFB,								
	3	-	2,176	283,110,376	11,892	484,959,660	2,180	272,746,568	-
Diamer	AKHU, AMFB, MMFB, NRSP-B, TMFB,								
	3	-	438	28,180,234	9,135	4,965,055,938	366	14,843,819	-
Ghanche	AKHU, HBL MFB, MMFB, NRSP-B, TMFB,								
	8	-	4,122	440,561,730	19,974	879,305,457	4,108	436,889,179	-
Ghizer	AKHU, KBL, MMFB, NRSP-B, TMFB,								
	9	-	7,913	675,456,752	5,255	704,697,450	7,938	683,097,359	-
Gilgit	AKHU, AMFB, FINCA, HBL MFB, KBL, MMFB, NRSP-B, TMFB, UBANK,								
	29	1	21,077	2,255,826,941	131,870	10,467,000,610	21,133	2,212,597,106	-
Skardu	AKHU, HBL MFB, MMFB, NRSP-B, TMFB,								
	10	-	7,602	937,138,490	26,902	1,066,586,860	7,548	925,689,887	-
Total	35	1	26,199	4,986,473,195	236,589	20,086,972,231	26,315	4,912,433,891	-

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	-	7,257	236,684,460	23,239	26,983,826	7,257	236,684,460	-
Khyber Agency	AKHU, MMFB, TMFB,								
	8	-	7,321	224,019,287	30,959	38,352,575	7,321	224,019,287	-
Kurram Agency	AKHU, MMFB, TMFB,								
	5	-	4,559	149,996,202	8,796	5,189,434	4,559	149,996,202	-
Mohmand Agency	AKHU, MMFB, TMFB,								
	2	-	2,291	74,679,922	25,211	16,885,766	2,291	74,679,922	-
North Waziristan Agency	AKHU, MMFB, TMFB,								
	4	-	948	27,787,900	53,418	57,271,227	948	27,787,900	-
Orakzai Agency	AKHU, MMFB, TMFB,								
	2	-	2,253	79,993,735	6,640	4,660,699	2,253	79,993,735	-
South Waziristan Agency	AKHU, MMFB, TMFB,								
	1	-	79	2,852,000	28,497	25,896,893	79	2,852,000	-
Total	29	-	24,708	796,013,506	176,760	175,240,420	24,708	796,013,506	-

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, ASA, FINCA, GBTI, KASHF, KBL, MMFB, NRSP, NRSP-B, POMFB, TMFB, UBANK,								
	35	2	1,793,719	5,508,350,075	475,341	33,061,594,168	119,486	5,946,268,292	-
Total	35	2	1,793,719	5,508,350,075	475,341	33,061,594,168	119,486	5,946,268,292	-

END NOTES

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

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

REPORTING ORGANIZATIONS

Category	MFP	Reporting Period	
		Q4	Q3
MFB Microfinance Bank Licensed and prudentially regulated by the State Bank of Pakistan to exclusively service microfinance market	Advans Pakistan Microfinance Bank Limited	✓	✗
	Apna Microfinance Bank Limited	✓	✓
	FINCA Microfinance Bank Limited	✓	✓
	HLB 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	✓	✓
	U Microfinance Bank Limited	✓	✓
	AGAHE Pakistan	✓	✓
MFI Microfinance institution providing specialized microfinance services	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	✓	✓
	OPD Support Program	✓	✓
	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	✓	✓
RSP 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	✓	✓
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	✗	✗
	ORIX Leasing Pakistan Limited	✗	✓
	Shadab Rural Development Organization	✗	✗
	Support With Working Solutions	✗	✗
	Villagers Development Organization	✓	✓
	Wasil Foundation	✗	✗