

	Quarter		Change	
	Q2 - 2022	Q1 - 2022	Units	%
Number of Branches/Units	4,060	3,888	172	4.5
Number of Districts Covered	139	139	-	-
Penetration Rate (%)	41.3	40.0	1.3	3.3
Active Borrowers	8,480,969	8,194,251	286,718	3.5
Gross Loan Portfolio (PKR Millions)	448,639	417,247	31,392	7.5
Number of Loans Disbursed	5,416,806	5,257,141	159,665	3.0
Disbursements (PKR Millions)	153,134	134,734	18,399	13.7
Average Loan Size (PKR)	28,270	25,629	2,641	10.3
Number of Savers	86,679,789	84,204,501	2,475,288	2.9
Value of Savings (PKR Millions)	446,119	429,538	16,581	3.9
Average Saving Balance (PKR)	5,147	5,101	46	0.9
Number of Policy Holders	8,507,008	7,929,801	577,207	7.3
Sum Insured (PKR Millions)	361,628	331,871	29,756	9.0

In Quarter 2, Pakistan experienced political and economic uncertainty. In the middle of uncertainty, the economy saw a rapid uptick that presented a significant challenge to firms from all industries and individuals. Among this political and economic turmoil, Microfinance sector posed resilience as majority indicators witnessed growth.

The indices of outreach continue to rise, as was shown in the second quarter. The total number of active borrowers currently stands at 8.4 million, a rise of 3.5 percent from the previous quarter and 5.5 percent year over year. The industry managed to close the collective portfolio at 448 billion PKR, a gain of just 7.5 percent from the previous quarter, but a huge increase of 26 percent when compared on a year-over-year basis. Gross Loan Portfolio continued this trend. A more detailed analysis reveals that MMFB continues to lead the list of active borrowers, followed by KBL, Akhuwat, and ASA. Separating the industry into two peer groups reveals that MFB's portfolio closed at PKR 340 billion, while NBMFC's is at PKR 108 billion. MFB's active number of borrowers count is 5.4 million, while NBMFC's is 3.0 million. KBL is the largest provider of microcredit among MFBs, followed by HBL MFB, MMFB, and U Bank, with a total Gross Loan Portfolio of 239 billion PKR. Akhuwat is the largest contributor to the gross loan portfolio of NBMFCs, followed by NRSP, Kashf. The aggregate gross loan portfolio of top 3 NBMFCs is 71 billion PKR. This quarter also witnessed an increase of in number of loans disbursed as the number grew from 4.7 million to 5.2 Million translating the change into 3 percent increase and Loan disbursement increased by a significant rise of 14 percent, closing at 153 Billion PKR. However, as a result of dynamic shift in the economic indicators the early delinquencies ratio (More than 30 days) experienced a marginal increase of 0.13 percent.

Indicators on the microsavings front showed similar patterns. By going from 84 million to 86 million savers, or an increase of 2.9 percent, the number of saving maintained its upward trend. MMFB and TMFB remained at the total amount of 71.5 million active saver base. In addition to this, HBL MFB witnessed a significant growth of 40 percent in their active savers base. Furthermore, the value of savings saw an incline of 3.9 percent, closing the saving portfolio at 446 billion PKR. HBL MFB and KBL remained at the top of the leader board with the market share of 24.5 percent and 22.5 percent respectively, and an aggregate amount of 202 billion PKR of savings value.

Microinsurance indicators showed a promising future, and each indicator had a noticeable upward tendency. Number of Policy Holders increased by 7.3 percent, with a current total of 8.5. Additionally, the insured sum pattern has increased significantly by 9 percent, going from PKR 331 billion to PKR 368 billion. The expansion of the insurance domain was facilitated by MFBs as well as the NBMFC peer group. In MFB peer group, HBLMFB and KBL are leading the portfolio and contributed to the additions by PKR 12 billion while NBMFCs, led by Akhuwat, Kashf and NRSP, contributed to the additions by an amount of PKR 16 billion. By the end of the quarter, Kashf remained the largest provider of microinsurance with 3.1 million policyholders, increasing its market share by 7 percent, and a total sum insured worth PKR 93 billion or a market share of 26 percent followed by KBL with a market share of 23 percent.

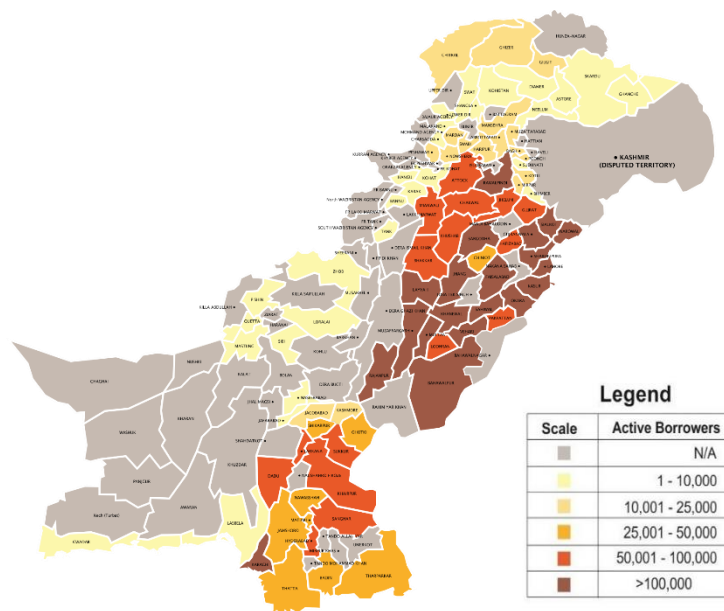
The total number of branches reached to 4,060 from 3,888 previously. Akhuwat has a spread in 106 districts followed by HBL MFB and KBL with a spread in 82 and 81 districts respectively.



DISTRIBUTION OF ACTIVE BORROWERS

Top 5 Districts: Greatest Increase in Microcredit Outreach

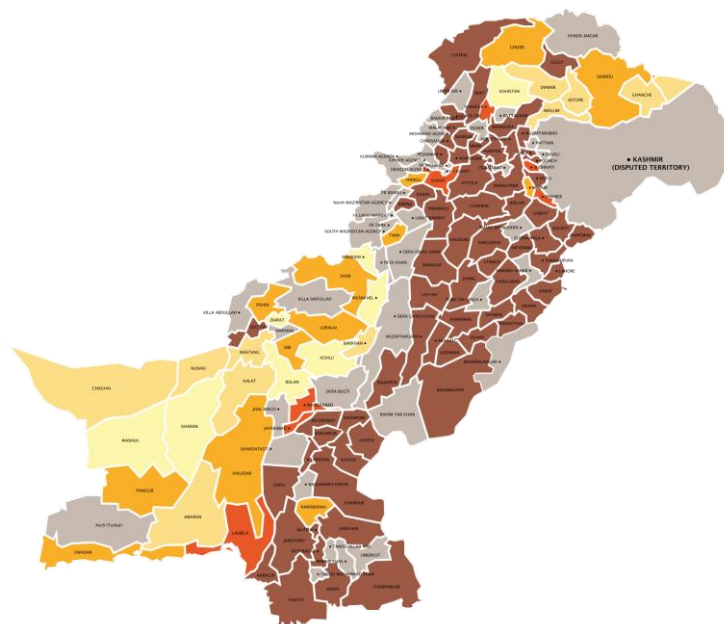
	District	Active Borrowers (Q2)	Growth (Q1 to Q2)	
			Net	%
1	ICT	2,049,894	65,409	3.3
2	Faisalabad	292,439	31,632	12.1
3	Rawalpindi	166,257	27,307	19.6
4	Jhang	144,140	22,066	18.1
5	Gujranwala	209,122	20,256	10.7



DISTRIBUTION OF ACTIVE SAVERS

Top 5 Districts: Greatest Increase in Savings Outreach

	District	Active Savers (Q2)	Growth (Q1 to Q2)	
			Net	%
1	ICT	2,202,878	1,237,801	128.3
2	Karachi	11,738,374	267,761	2.3
3	Faisalabad	1,857,715	57,990	3.2
4	Sargodha	1,162,742	56,851	5.1
5	Bahawalpur	1,808,444	56,030	3.2



Geographical boundaries for new districts demarcated in 2004-06 have not been made available by Survey of Pakistan. The following districts are therefore, not shown on the map: Sehwan Sharif, Jamshoro (Dadu); Matyari, Tando Allahyar, Tando Muhammad Khan (Hyderabad); Shedadkot (Larkana); Mingora (Swat); Sherani (Zhob)

MICROCREDIT PROVISION

Summary of Microcredit Provision (All Pakistan)

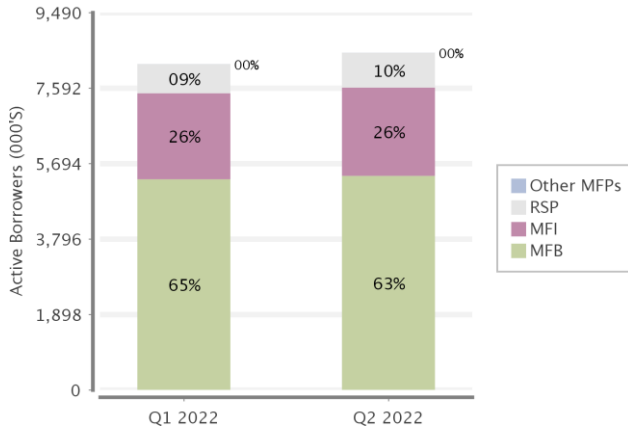
		Lending Methodology			Asset Type		Peer Group			
	Total	Group	Individual	MSE	Secured	Unsecured	MFB	MFI	RSP	Other MFPs
Number of Branches/Units										
Q1	3,947	-	-	-	-	-	1,729	1,906	301	11
Q2	4,060	-	-	-	-	-	1,779	1,925	345	11
Active Borrowers										
Q1	8,194,251	1,679,534	6,206,999	307,718	1,335,851	6,858,400	5,295,686	2,163,856	732,539	2,170
Q2	8,480,969	1,670,139	5,906,851	903,979	1,443,541	7,037,428	5,381,648	2,218,359	878,627	2,335
Gross Loan Portfolio(PKR Millions)										
Q1	417,247	40,880	311,710	64,657	131,166	286,081	320,691	74,226	22,240	90
Q2	448,639	40,124	315,566	92,932	156,124	292,514	340,716	81,568	26,197	157
Portfolio at Risk > 30 days (Percentage)										
Q1	4.3	-	-	-	-	-	5.3	3.7	4.2	-
Q2	4.5	-	-	-	-	-	6.0	3.5	4.2	-
Average Loan Balance (PKR)										
Q1	50,919	24,340	50,219	210,117	98,189	41,712	60,557	34,303	30,360	41,348
Q2	52,899	24,024	53,424	102,642	108,154	41,566	63,311	36,770	29,816	67,251
Number of Loans Disbursed										
Q1	5,257,141	330,453	4,835,775	90,913	-	-	4,520,738	528,701	207,578	124
Q2	5,416,806	165,768	4,975,670	275,368	-	-	4,669,879	523,805	223,036	86
Disbursements (PKR Millions)										
Q1	134,734	16,104	93,925	24,705	-	-	94,528	30,592	9,609	6
Q2	153,134	9,031	103,295	40,808	-	-	109,217	32,713	11,080	124
Average Loan Size (PKR)										
Q1	25,629	48,734	19,423	271,743	-	-	20,910	57,863	46,289	46,274
Q2	28,270	54,477	20,760	148,195	-	-	23,388	62,452	49,678	1,440,128

Districts with Highest Growth (Net) by Province

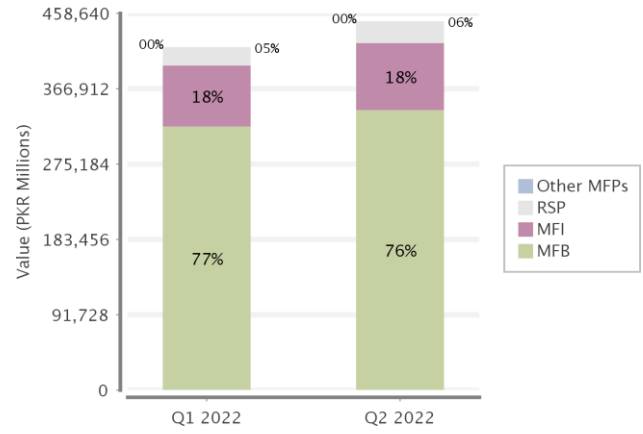
Province		District	Active Borrowers (Q2)	Growth (Q1toQ2)		Potential Microfinance Market	Penetration Rate(%)
			A	Net	%	B	(A/B)x100
1	AJK	Muzaffarabad	23,372	-694	-2.9	-	-
2		Kotli	20,731	-674	-3.1	-	-
3		Poonch	19,584	508	2.7	-	-
1	Balochistan	Quetta	7,811	-980	-11.1	-	-
2		Lasbela	6,623	290	4.6	-	-
3		Nasirabad	5,628	-377	-6.3	-	-
1	Gilgit-Baltistan	Gilgit	22,863	1,177	5.4	-	-
2		Ghizer	16,345	270	1.7	-	-
3		Skardu	7,516	-564	-7	-	-
1	FATA	Bajaur Agency	7,107	134	1.9	-	-
2		Khyber Agency	6,939	-172	-2.4	-	-
3		Kurram Agency	4,781	93	2	-	-
1	ICT	ICT	2,049,894	65,409	3.3	-	-
1	Khyber-Pakhtunkhwa	Peshawar	20,306	1,463	7.8	-	-
2		Haripur	19,658	-484	-2.4	-	-
3		Abbottabad	19,449	1,590	8.9	-	-
1	Punjab	Faisalabad	292,439	31,632	12.1	-	-
2		Lahore	267,568	19,556	7.9	-	-
3		Rahimyar Khan	227,425	550	.2	-	-
1	Sindh	Karachi	227,013	19,564	9.4	-	-
2		Sanghar	93,186	1,232	1.3	-	-
3		Naushahro Feroze	76,178	963	1.3	-	-

MICROCREDIT PROVISION

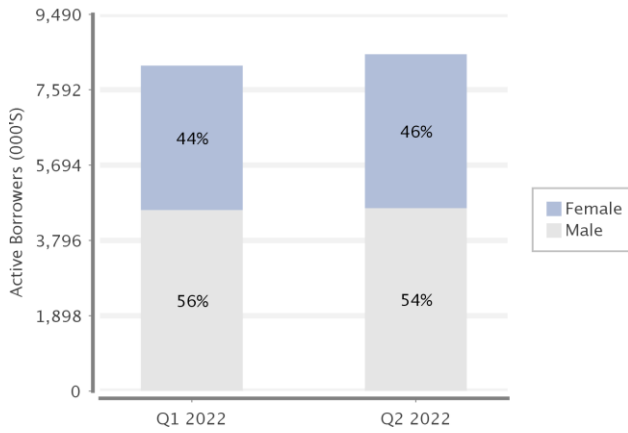
Active Borrowers By Peer Group



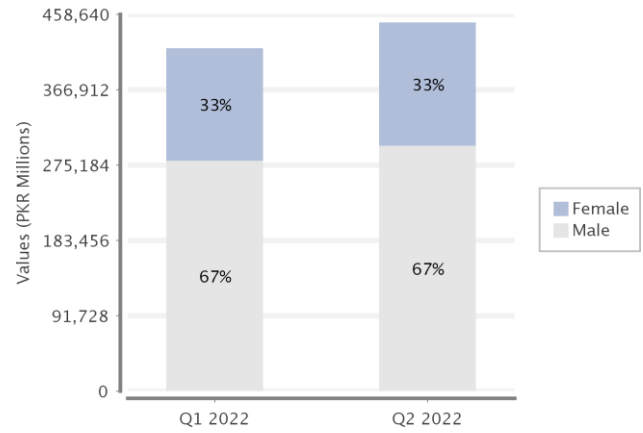
Gross Loan Portfolio



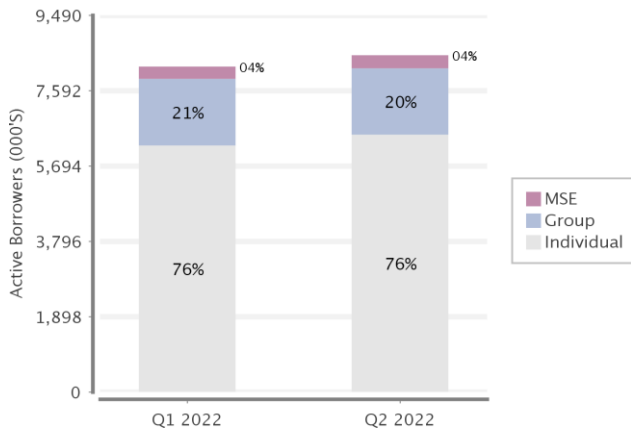
Active Borrowers By Gender



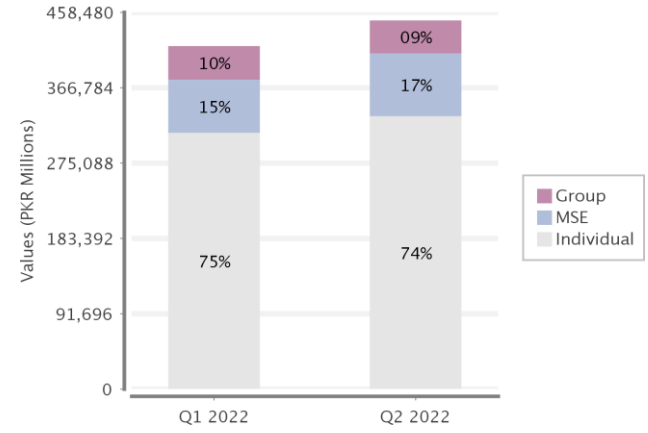
Gross Loan Portfolio By Gender



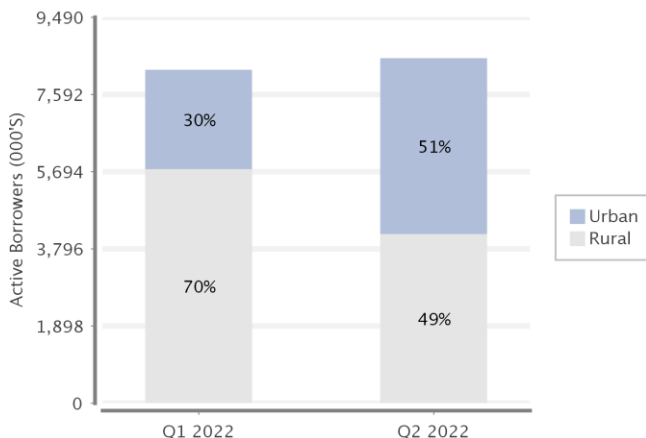
Active Borrowers By Lending Methodology



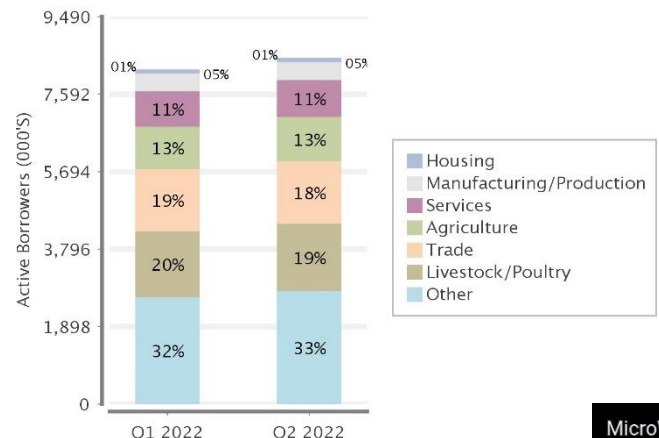
Gross Loan Portfolio By Lending Methodology



Active Borrowers By Rural/Urban

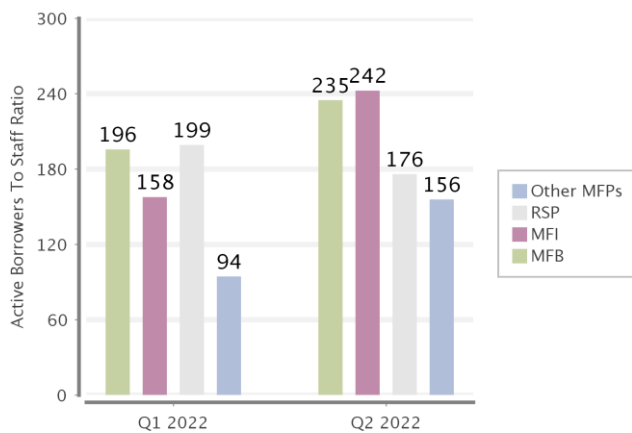


Active Borrowers By Sector

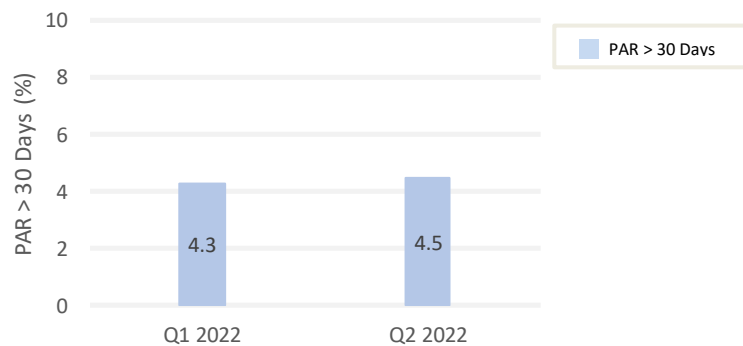


MICROCREDIT PROVISION

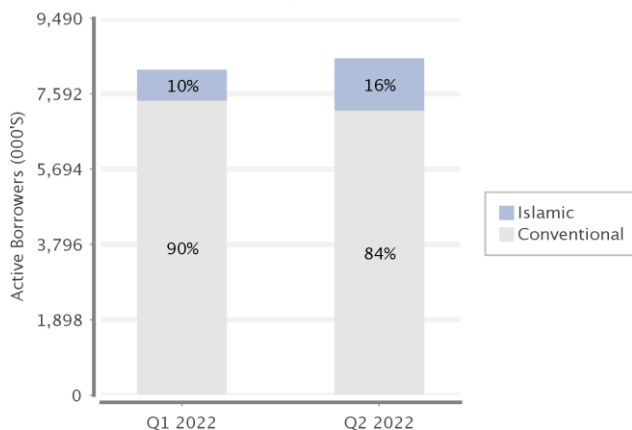
Active Borrower To MFP Staff Ratio



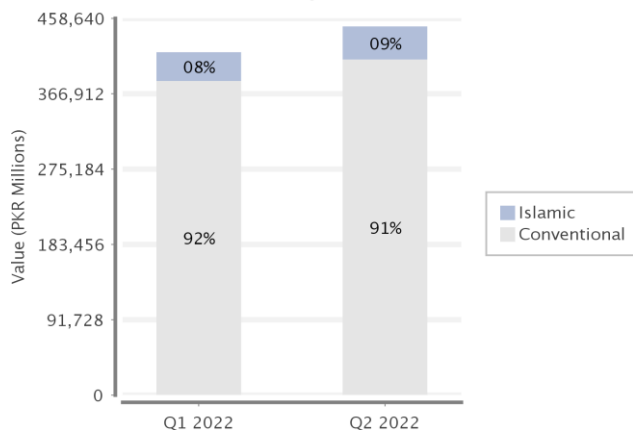
Portfolio at Risk > 30 Days



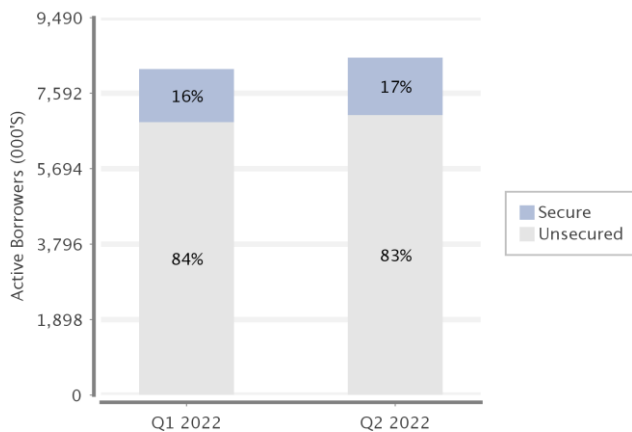
Active Borrowers By Islamic/Conventional



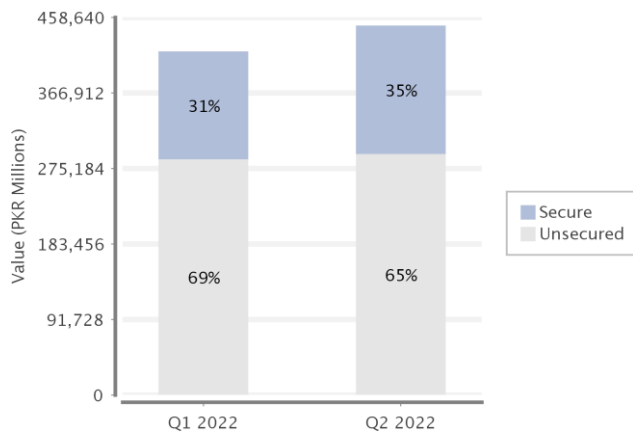
Gross Loan Portfolio By Islamic/Conventional



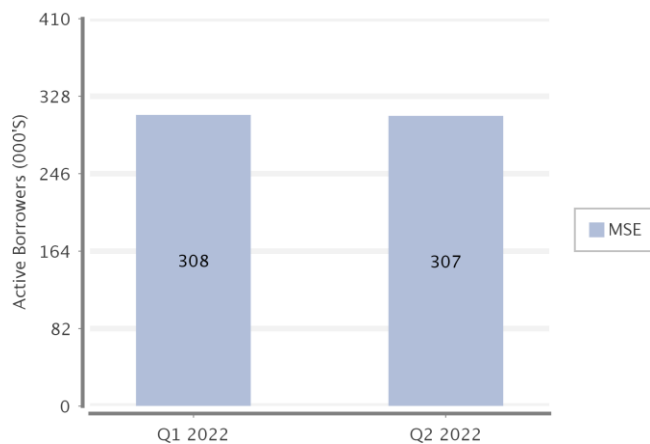
Active Borrowers By Asset Type



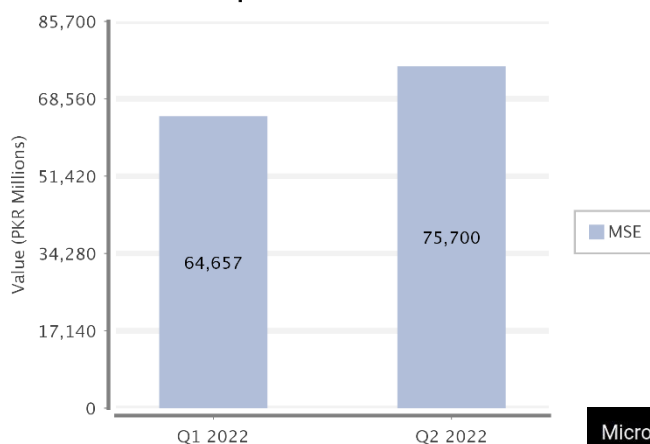
Gross Loan Portfolio By Asset Type



Microenterprise Active Borrowers

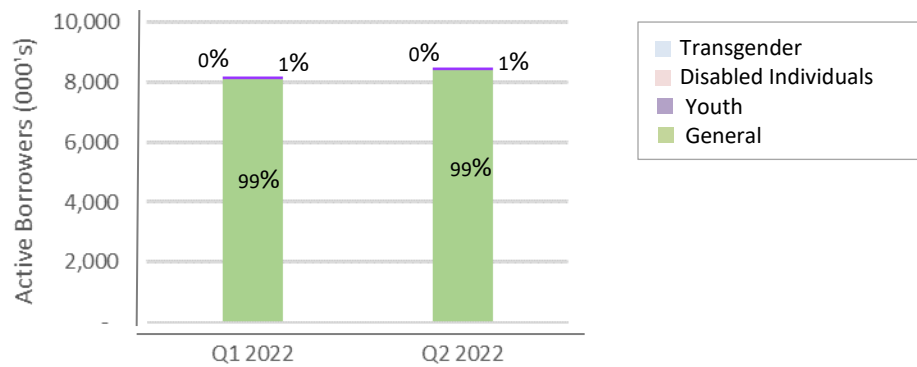


Microenterprise Gross Loan Portfolio



MICROCREDIT PROVISION

Active Borrowers Demographics



MFPs with Largest Net Increase in Active Borrowers

	MFP	Increase in Active Borrowers		Market Share (% of Active Borrowers)
		Q1 to Q2		
		Net	%	
1	NRSP	137,287	23.4	8.5
2	MMFB	59,516	2.7	26.8
3	ASA	32,930	6.1	6.8
4	UBANK	21,075	6.2	4.2
5	RCDP	19,809	11.8	2.2

MFPs with Largest Percentage Increase in Active Borrowers

	MFP	Increase in Active Borrowers		Market Share (% of Active Borrowers)
		Q1 toQ2		
		Net	%	
1	UnionBank	78	147.2	0
2	MCBIB	188	69.4	0
3	FFO	11,534	27.4	0.6
4	NRSP	137,287	23.4	8.5
5	SMFC	1,611	18.3	0.1

Largest Providers of Microcredit (Active Borrowers)

	MFP	Active Borrowers (Q2)	Market Share (% of Active Borrowers)
1	MMFB	2,270,910	26.8
2	KBL	784,171	9.2
3	NRSP	723,491	8.5
4	AKHU	706,064	8.3
5	KASHF	581,630	6.9

Largest Providers of Microcredit (Gross Loan Portfolio)

	MFP	GLP (Q2)	Market Share (% of GLP)
1	KBL	82,675,822,919	18.4
2	HBL MFB	73,234,026,303	16.3
3	MMFB	42,206,004,593	9.4
4	UBANK	41,717,171,092	9.3
5	NRSP-BANK	31,698,219,780	7.1

MFPs with Largest Geographic Spread

MFP	AKHU	HBL MFB	KBL	Ubank	Kashf
Geographic Spread (No. of District)	106	82	81	78	63

MICRO-SAVINGS PROVISION

Summary of Micro-savings Provision (All Pakistan)

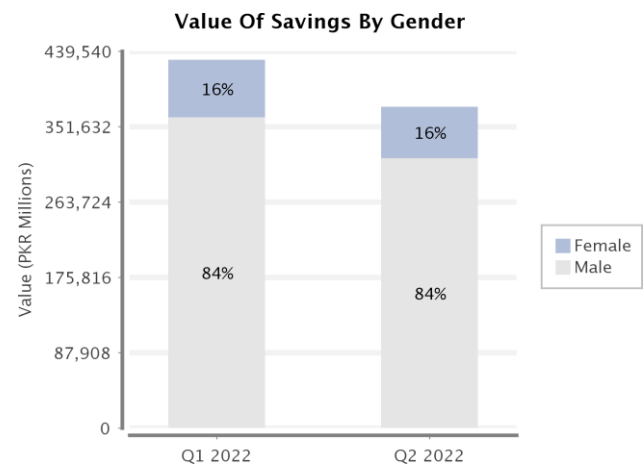
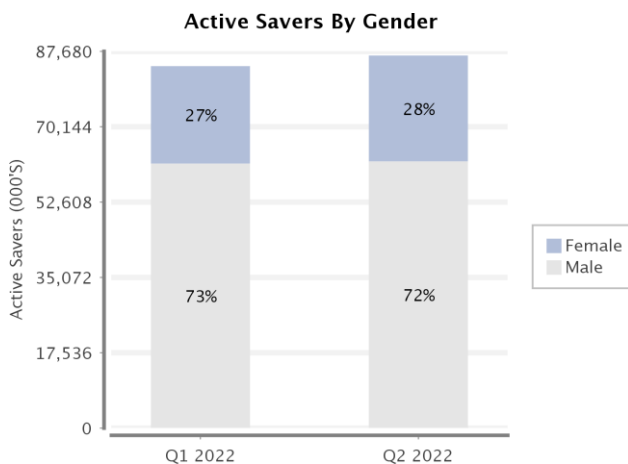
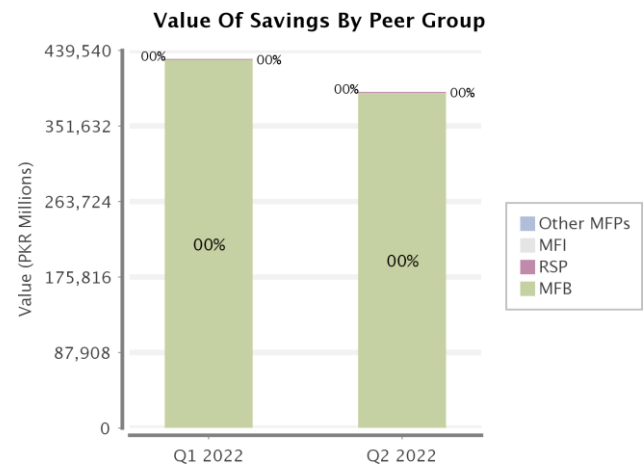
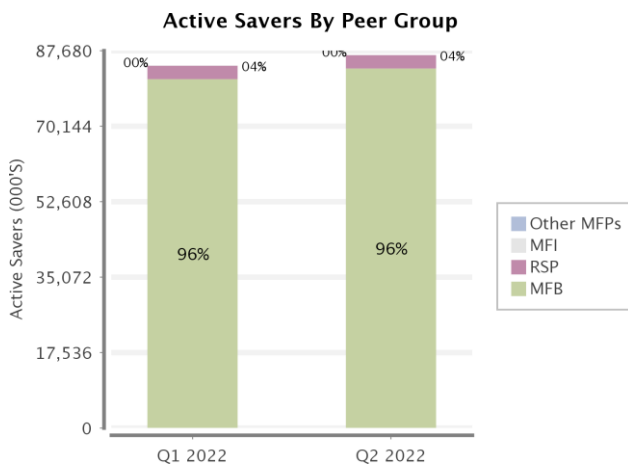
		Saving Methodology		Medium		Peer Group			
	Total	Intermediation	Mobilization	Branches	M-Wallets	MFB	MFI	RSP	Other MFPs
Number of Savers									
Q1	84,204,501	81,036,680	3,167,821	14,445,031	69,759,470	81,036,680	58,295	3,109,526	-
Q2	86,679,789	83,511,862	3,167,927	12,776,164	73,903,625	83,511,862	58,469	3,109,458	-
Value of Savings (PKR Millions)									
Q1	429,538	428,369	1,169	365,303	64,235	428,369	10	1,159	-
Q2	446,119	444,952	1,167	374,284	71,835	444,952	10	1,157	-
Average Saving Balance (PKR Millions)									
Q1	5,101	5,286	369	25,289	921	5,286	177	373	-
Q2	4,513	4,670	369	24,993	972	4,670	177	372	-

Micro-savings Provision by MFPs

		MFPs offering Savings	Saving Methodology		Peer Group			
	Total		Intermediation	Mobilization	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs								
Q1	36	15	11	4	11	1	3	-
Q2	35	15	11	4	11	1	3	-

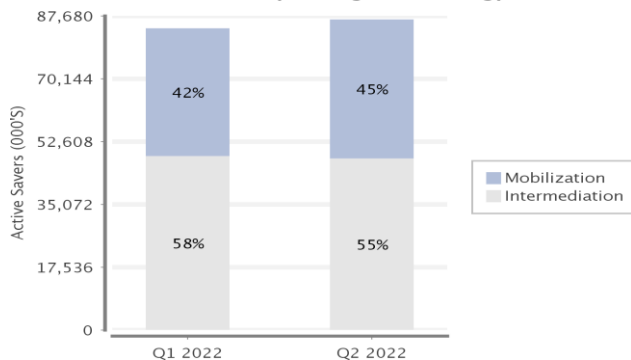
Saving Methodology:

- 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.

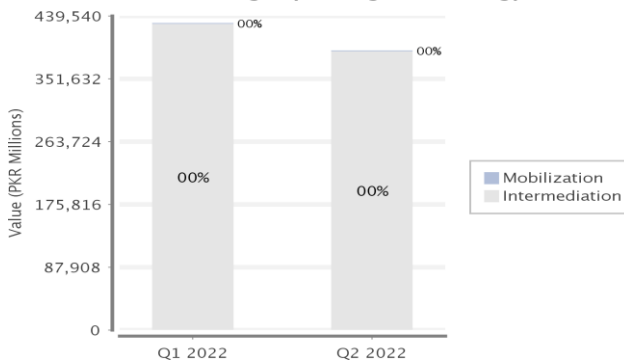


MICRO-SAVINGS PROVISION

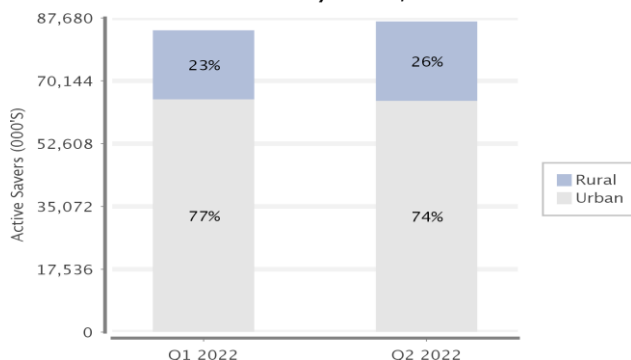
Active Savers By Saving Methodology



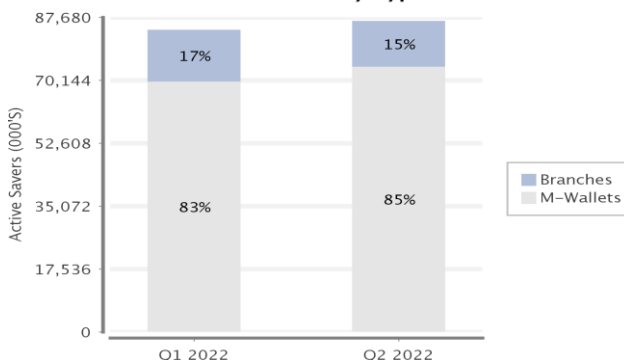
Value Of Savings By Saving Methodology



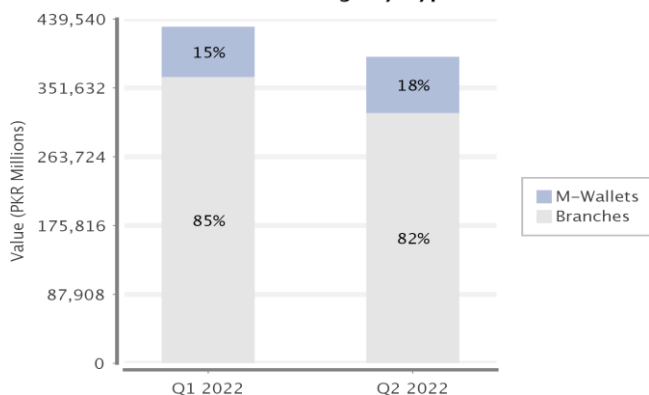
Active Savers By Urban/Rural



Active Savers By Type



Value Of Savings By Type



Largest Providers of Micro-savings (Value of Savings)

	MFP	Value of Savings (Q2)	Market Share (% of Value of Savings)
1	HBL MFB	105,255,367,317	26.9
2	KBL	96,856,967,914	24.8
3	MMFB	55,476,401,986	14.2
4	TMFB	41,117,595,934	10.5
5	NRSP-BANK	30,379,955,506	7.8

Districts with Highest Outreach (Active Savers)

	District	Active Savers (Q2)	Increase (Q1 to Q2)	
			Net	%
1	Lahore	20,601,073	-218,360	-1.1
2	Karachi	11,738,374	267,761	2.3
3	Rawalpindi	4,424,387	-135,147	-3.0
4	Peshawar	3,736,348	-23,282	-6
5	ICT	2,202,878	1,237,801	56.2

MFPs with Largest Increase in Active Savers (Net)

	MFP	Increase in Active Savers (Q1) to (Q2)	
		Net	%
1	TMFB	2,563,248	9.4
2	HBL MFB	784,656	40.6
3	FINCA	33,508	1.9
4	NRSP	8,081	.3
5	SMFB	7,910	7.2

MFPs with Largest Increase in Value of Savings (Net)

	MFP	Increase in Value of Savings (Q1 to Q2)	
		Net	%
1	KBL	4,023,402,161	4.3
2	AMFB	2,652,309,178	13.1
3	TMFB	2,361,700,465	6.1
4	HBL MFB	780,162,456	.8
5	Advans	87,146,929	3.2

Largest Providers of Micro-savings (Active Savers)

	MFP	Active Savers (Q2)	Market Share (% of Active Savers)
1	MMFB	41,713,866	48.1
2	TMFB	29,705,474	34.3
3	NRSP	3,075,252	3.5
4	KBL	3,015,760	3.5
5	UBANK	2,812,841	3.2

MICRO-INSURANCE PROVISION

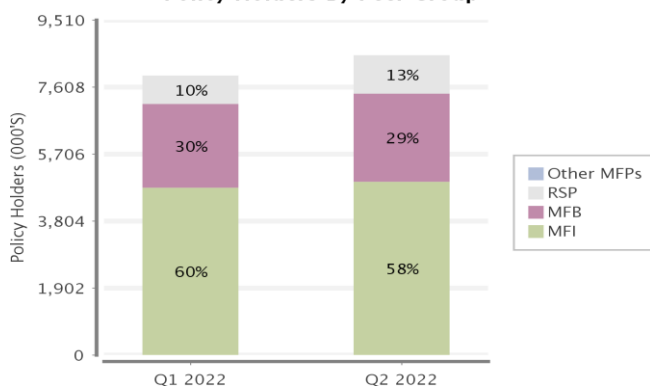
Summary of Micro-insurance Provision (All Pakistan)

		Type		Peer Group			
	Total	Health	Credit Life	MFB	MFI	RSP	Other MFPs
Number of Policy Holders							
Q1	7,929,801	4,648,078	3,281,723	2,376,816	4,747,412	805,573	-
Q2	8,507,008	4,790,689	3,716,319	2,498,780	4,916,889	1,091,339	-
Sum Insured (PKR Millions)							
Q1	331,871	-	-	186,032	119,587	26,252	-
Q2	361,628	-	-	199,187	131,346	31,095	-

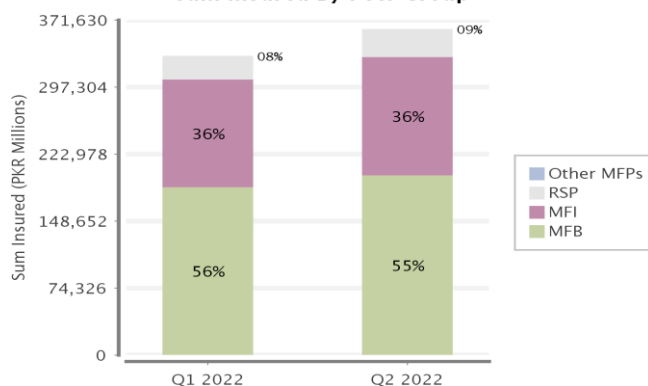
Micro-insurance Provision by MFPs

		MFPs offering Insurance	Type of Insurance offered			Peer Group			
	Total		Health	Life	Other	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs									
Q1	36	22	9	15	4	8	11	3	-
Q2	35	22	9	14	4	8	11	3	-

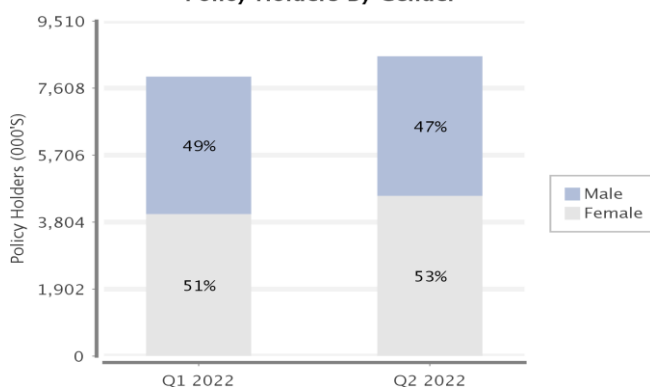
Policy Holders By Peer Group



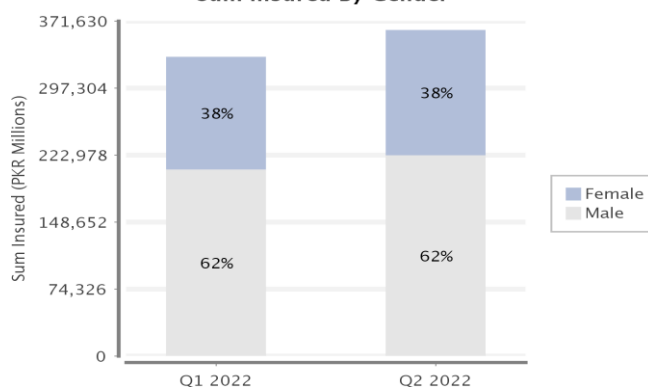
Sum Insured By Peer Group



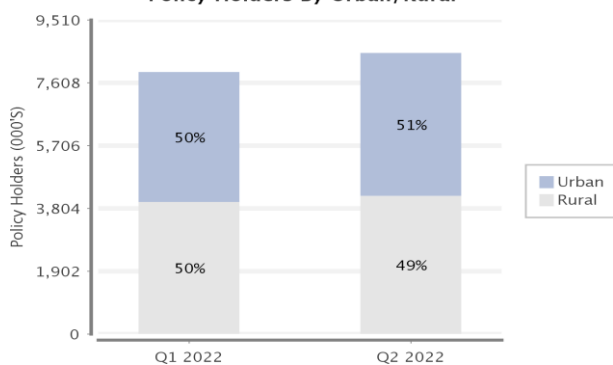
Policy Holders By Gender



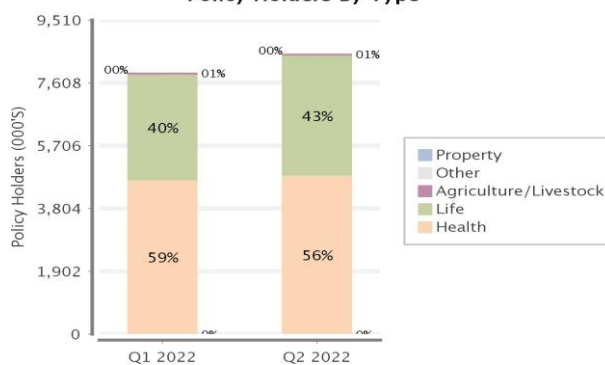
Sum Insured By Gender



Policy Holders By Urban/Rural



Policy Holders By Type



MICRO-INSURANCE PROVISION

Districts with Highest Outreach (Policy Holders)

	District	Policy Holders (Q2)	Increase (Q1 to Q2)	
			Net	%
1	Karachi	940,211	171,306	22.3
2	Lahore	512,945	44,950	9.6
3	Faisalabad	511,520	68,212	15.4
4	Gujranwala	320,372	24,732	8.4
5	Sargodha	234,442	19,049	8.8

Top 5 Districts: Greatest Increase in Micro-Insurance Outreach

	District	Policy Holders (Q2)	Growth (Q1 to Q2)	
			Net	%
1	Karachi	940,211	171,306	22.3
2	Faisalabad	511,520	68,212	15.4
3	Lahore	512,945	44,950	9.6
4	Multan	206,430	44,130	27.2
5	Rawalpindi	129,302	32,534	33.6

Largest Providers of Micro-Insurance (Policy Holders)

	MFP	Policy Holders (Q2)	Market Share (% of Policy Holders)
1	KASHF	3,172,676	37.3
2	NRSP	1,027,379	12.1
3	TMFB	835,331	9.8
4	KBL	802,027	9.4
5	AKHU	706,064	8.3

Largest Providers of Micro-Insurance (Sum Insured)

	MFP	Sum Insured (Q2)	Market Share (% of Sum Insured)
1	KASHF	93,185,002,565	25.8
2	KBL	83,687,922,919	23.1
3	HBL MFB	73,258,442,003	20.3
4	AKHU	30,258,998,790	8.4
5	NRSP	29,778,350,768	8.2

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	-	107,765	7,189,908,079	1,368,026	7,290,839,958	110,234	5,873,093,293	-	-
Balochistan	51	-	41,626	4,504,657,462	1,440,294	2,584,296,301	47,259	4,342,027,936	-	-
Gilgit-Baltistan	73	1	55,021	8,229,996,862	273,704	21,701,576,676	54,699	8,057,348,481	-	-
FATA	30	-	24,277	990,986,826	245,701	255,018,206	24,277	990,986,826	-	-
ICT	36	5	2,049,894	7,239,918,650	2,202,878	30,224,168,645	124,250	6,767,183,210	-	-
Khyber-Pakhtunkhwa	233	14	197,615	21,023,273,791	8,214,769	22,733,413,317	247,668	14,328,325,146	-	-
Punjab	2,674	21	4,733,836	307,950,296,211	52,679,886	155,351,455,248	6,132,827	253,875,905,153	-	-
Sindh	836	1	1,270,935	91,509,524,813	20,254,531	151,012,799,990	1,765,794	67,392,653,116	-	-
GRAND TOTAL	4,018	42	8,480,969	448,638,562,694	86,679,789	391,153,568,340	8,507,008	361,627,523,160	0	-

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,								
	-	-	-	-	17,451	6,078,803	-	-	-
Barkhan	MMFB, TMFB,								
	-	-	-	-	11,145	8,168,381	-	-	-
Bolan	MMFB, TMFB,								
	-	-	-	-	2,324	2,227,484	-	-	-
Chagai	MMFB, TMFB,								
	-	-	-	-	19,367	21,185,319	-	-	-
Dera Bugti	MMFB, TMFB, UBANK,								
	-	-	624	83,559,805	24,975	17,251,947	-	-	-
Gwadar	AKHU, HBL MFB, MMFB, NRSP, POMFB, TMFB, UBANK,								
	10	-	2,999	130,776,298	26,414	17,196,138	2,958	114,010,806	-
Jafarabad	HBL MFB, MMFB, POMFB, TMFB, UBANK,								
	6	-	4,058	1,222,821,334	76,934	197,647,576	2,866	1,000,889,026	-
Jhal Magsi	MMFB, TMFB,								
	-	-	-	-	9,036	8,263,495	-	-	-
Kalat	MMFB, TMFB,								
	-	-	-	-	14,482	10,439,161	-	-	-
Kech (Turbat)	AKHU, MMFB, NRSP, TMFB,								
	1	-	609	29,600,900	84,755	14,233,675	609	29,600,900	-
Kharan	MMFB, TMFB,								
	-	-	-	-	5,479	7,399,522	-	-	-
Khuzdar	MMFB, TMFB,								
	-	-	-	-	30,136	22,944,162	-	-	-
Kohlu	MMFB, TMFB,								
	-	-	-	-	1,599	686,615	-	-	-
Lasbela	AKHU, ASA, HBL MFB, KASHF, MMFB, NRSP, POMFB, TMFB,								
	8	-	6,623	367,814,012	53,886	35,126,810	14,106	584,604,320	-
Loralai	AKHU, MMFB, TMFB,								
	3	-	3,772	84,202,069	29,134	33,639,511	3,772	84,202,069	-
Mastung	AKHU, MMFB, TMFB,								
	1	-	1,189	33,063,514	10,232	11,420,658	1,189	33,063,514	-
Musakhel	MMFB, TMFB,								
	-	-	-	-	9,189	4,104,651	-	-	-
Nasirabad	HBL MFB, KBL, MMFB, POMFB, TMFB,								
	3	-	5,628	1,206,910,860	60,191	185,495,357	6,027	1,214,666,861	-
Nushki	TMFB,								
	-	-	-	-	10,804	12,963,409	-	-	-
Panjgur	NRSP, TMFB,								
	-	-	-	-	29,273	14,035,677	-	-	-
Pishin	AKHU, MMFB, TMFB,								
	1	-	1,257	26,541,238	25,213	38,717,908	1,257	26,541,238	-
Qila Abdullah	AKHU, MMFB, TMFB,								
	1	-	1,128	12,560,500	26,206	32,882,481	1,128	12,560,500	-
Qila Saifullah	AKHU, MMFB, TMFB,								
	2	-	1,418	34,674,409	14,137	7,691,694	1,418	34,674,409	-
Quetta	AKHU, AMFB, FINCA, HBL MFB, MMFB, NRSP-BANK, TMFB, UBANK,								
	11	-	7,811	706,202,812	772,305	1,725,439,036	7,371	642,359,584	-

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,								
	-	-	-	-	3,642	1,969,161	-	-	-
Sibi	AKHU, HBL MFB, MMFB, TMFB, UBANK,								
	3	-	2,519	527,428,003	36,607	107,375,231	2,567	526,353,003	-
Washuk	TMFB,								
	-	-	-	-	2,213	2,801,503	-	-	-
Zhob	AKHU, MMFB, TMFB,								
	1	-	1,991	38,501,706	26,425	27,570,266	1,991	38,501,706	-
Ziarat	MMFB, TMFB,								
	-	-	-	-	6,740	9,340,669	-	-	-
Total	51	-	41,626	4,504,657,462	1,440,294	2,584,296,301	47,259	4,342,027,936	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)	
Abbotabad	AKHU, AMFB, FINCA, GBTI, HBL MFB, KASHF, KBL, MMFB, NRSP-BANK, POMFB, TMFB, UBANK,								
	17	2	19,449	1,914,945,489	303,608	1,573,371,991	27,525	1,739,334,394	-
Bannu	AKHU, AMFB, MMFB, NRSP-BANK, TMFB,								
	5	-	5,394	481,231,104	130,622	252,304,337	4,343	140,729,569	-
Batgram	AKHU, MMFB, TMFB,								
	4	-	2,708	132,251,613	62,562	58,822,488	2,708	132,251,613	-
Buner (Daggar)	AKHU, KBL, MMFB, TMFB,								
	3	-	825	183,057,083	109,391	179,564,817	880	186,417,083	-
Charsadda	AKHU, AMFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, SRSP, TMFB, UBANK,								
	13	-	7,392	930,142,628	261,754	395,165,999	7,378	557,851,510	-
Chitral	AKHU, HBL MFB, MMFB, NRSP-BANK, TMFB,								
	13	-	13,445	1,731,683,042	148,017	2,270,265,187	13,357	1,702,984,739	-
D.I. Khan	AKHU, FINCA, HBL MFB, KBL, MMFB, NRSP-BANK, TMFB, UBANK,								
	15	-	17,967	1,813,802,973	276,391	1,450,971,572	14,207	1,270,860,830	-
Hangu	AKHU, MMFB, TMFB,								
	1	-	84	9,163,000	47,061	34,692,645	84	9,163,000	-
Haripur	AKHU, AMFB, ASA, FINCA, GBTI, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, TMFB, UBANK,								
	15	9	19,658	1,814,166,513	239,974	712,001,666	61,533	1,084,351,412	-
Karak	AKHU, MMFB, SRSP, TMFB,								
	2	-	1,681	43,259,000	121,256	138,527,714	51	3,679,000	-
Kohat	AKHU, KBL, MMFB, NRSP-BANK, SRSP, TMFB, UBANK,								
	9	-	5,482	672,430,569	55,908	1,232,883,172	3,331	357,759,018	-
Kohistan	AMFB, MMFB, TMFB,								
	1	-	39	3,075,726	7,051	313,597,039	-	-	-
Lakki Marwat	AKHU, MMFB, TMFB,								
	3	-	1,614	66,848,487	118,134	139,479,570	1,614	66,848,487	-
Lower Dir	AKHU, KBL, MMFB, NRSP-BANK, TMFB,								
	6	-	3,264	704,133,815	229,059	858,476,172	1,339	239,844,804	-
Malakand	AKHU, KBL, MMFB, NRSP, TMFB,								
	3	-	1,949	217,038,052	185,414	316,642,939	1,874	208,265,142	-
Mansehra	AKHU, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP-BANK, POMFB, TMFB, UBANK,								
	17	-	15,567	1,501,965,557	330,883	860,857,511	24,409	1,464,556,484	-
Mardan	AKHU, AMFB, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, TMFB, UBANK,								
	20	-	15,729	1,925,366,740	503,561	981,032,120	14,974	920,640,512	-
Mingora	KBL, MMFB, TMFB, UBANK,								
	3	-	1,680	416,981,828	18,146	740,314,443	1,807	423,421,828	-
Nowshera	AKHU, AMFB, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, SRSP, TMFB, UBANK,								
	24	-	17,473	1,696,323,001	316,237	902,995,326	19,169	1,180,048,128	-
Peshawar	AKHU, AMFB, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP-BANK, POMFB, SRSP, TMFB, UBANK,								
	27	-	20,306	2,103,428,684	3,736,348	7,246,877,766	23,807	1,275,269,927	-
Shangla	AKHU, HBL MFB, MMFB, TMFB,								
	6	-	3,264	217,584,397	93,806	111,234,865	3,264	217,584,397	-
Swabi	AKHU, GBTI, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, TMFB, UBANK,								
	13	3	15,028	1,468,767,779	357,855	1,261,746,584	14,359	828,578,838	-
Swat	AKHU, HBL MFB, MMFB, NRSP, NRSP-BANK, TMFB, UBANK,								
	9	-	5,290	874,897,770	377,818	543,413,949	3,328	217,155,490	-
Tank	AKHU, MMFB, TMFB,								
	3	-	2,188	81,834,541	40,208	46,655,449	2,188	81,834,541	-
Upper Dir	AKHU, MMFB, TMFB,								
	1	-	139	18,894,400	143,705	111,517,996	139	18,894,400	-
Total	233	14	197,615	21,023,273,791	8,214,769	22,733,413,317	247,668	14,328,325,146	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,								
	64	15	90,129	4,533,070,462	487,730	1,079,151,411	191,428	5,069,781,598	-
Bahawalpur	AGAHE, AKHU, AMFB, ASA, DAMEN, FFO, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, PRSP, RCDP, TFC, TMFB, UBANK,								
	87	-	205,890	15,957,053,882	1,808,444	6,924,904,071	210,556	11,826,251,114	-
Bhakkar	AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, TMFB, UBANK,								
	44	-	91,277	7,356,444,416	804,888	1,313,961,145	101,649	5,025,342,181	-
Bhawalnagar	AGAHE, AKHU, AMFB, ASA, DAMEN, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, RCDP, TMFB, UBANK,								
	94	-	221,839	18,795,888,213	1,094,090	4,145,820,107	206,050	12,608,912,531	-
Chakwal	AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, POMFB, TMFB, UBANK,								
	61	-	85,869	4,314,520,882	432,918	902,146,061	124,537	4,958,106,273	-
Chiniot	AKHU, ASA, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, POMFB, RCDP, TMFB, UBANK,								
	22	-	45,824	2,856,125,662	268,205	468,659,274	65,215	2,740,647,534	-
D.G. Khan	AKHU, AMFB, ASA, CSC, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, TMFB, UBANK,								
	36	-	70,835	4,897,595,684	813,704	2,024,584,158	82,949	4,427,079,541	-
Faisalabad	AKHU, AMFB, ASA, DAMEN, FFO, FINCA, HBL MFB, JWS, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-BANK, POMFB, PRSP, RCDP, TFC, TMFB, UBANK,								
	180	-	292,439	14,517,719,252	1,857,715	4,247,787,603	511,520	16,069,809,694	-
Gujranwala	AKHU, AMFB, ASA, DAMEN, FFO, FINCA, HBL MFB, JWS, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-BANK, OPD, POMFB, RCDP, TFC, TMFB, UBANK,								
	125	-	209,122	11,886,238,906	1,145,198	2,336,156,243	320,372	10,950,916,576	-
Gujrat	AKHU, AMFB, ASA, FINCA, HBL MFB, JWS, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-BANK, POMFB, PRSP, TMFB, UBANK,								
	65	-	82,169	4,731,588,132	675,233	1,747,456,498	103,553	4,063,143,289	-
Hafizabad	AKHU, AMFB, ASA, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, PRSP, RCDP, TMFB, UBANK,								
	31	-	55,032	4,348,875,819	349,353	648,827,811	58,165	2,959,416,565	-
Jhang	AKHU, AMFB, ASA, FFO, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, PRSP, RCDP, SMFC, TMFB, UBANK,								
	65	1	144,140	9,920,797,965	940,130	1,440,794,309	150,645	6,947,004,675	-
Jhelum	AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, POMFB, TMFB, UBANK,								
	40	-	71,616	3,074,319,422	392,197	949,272,105	122,603	4,714,502,883	-
Kasur	AKHU, AMFB, ASA, CSC, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, RCDP, TFC, TMFB, UBANK,								
	95	-	124,142	7,278,743,921	1,003,061	1,100,253,453	210,671	6,175,944,774	-
Khanewal	AGAHE, AKHU, AMFB, ASA, CSC, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP-BANK, PRSP, RCDP, TMFB, UBANK,								
	75	-	121,894	8,783,161,095	752,591	1,850,892,981	157,743	7,429,141,928	-
Khushab	AKHU, AMFB, ASA, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, RCDP, TMFB, UBANK,								
	38	-	70,896	4,292,441,131	506,922	823,567,151	101,954	4,213,755,406	-
Lahore	AGAHE, AKHU, AMFB, ASA, CSC, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-BANK, POMFB, PRSP, RCDP, TFC, TMFB, UBANK,								
	226	-	267,568	13,615,478,821	20,601,073	63,552,992,456	512,945	14,408,012,658	-
Leyyah	AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, PRSP, RCDP, TMFB, UBANK,								
	58	-	124,175	10,419,937,385	636,670	1,886,380,339	94,216	6,277,839,661	-
Lodhran	AKHU, AMFB, ASA, DAMEN, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP-BANK, PRSP, TMFB, UBANK,								
	37	-	93,005	8,938,060,611	643,595	1,508,574,315	82,614	5,719,133,426	-
Mandi Bahauddin	AKHU, AMFB, ASA, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, POMFB, PRSP, TFC, TMFB, UBANK,								
	47	-	68,925	4,978,893,772	361,012	878,979,658	107,430	4,152,963,985	-
Mianwali	AKHU, FFO, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, PRSP, TMFB, UBANK,								
	37	-	65,580	3,024,932,487	393,531	828,471,243	78,375	3,042,272,694	-
Multan	AKHU, AMFB, ASA, FFO, FINCA, HBL MFB, JWS, KASHF, KBL, MCBIB, MMFB, MOJAZ, NRSP, NRSP-BANK, POMFB, RCDP, TFC, TMFB, UBANK,								
	97	-	183,332	12,324,029,827	1,406,654	5,792,759,826	206,430	9,111,558,049	-
Muzaffargarh	AGAHE, AKHU, ASA, FFO, FINCA, HBL MFB, KASHF, KBL, MMFB, MOJAZ, NRSP, NRSP-BANK, PRSP, TMFB, UBANK,								
	77	-	161,745	12,356,013,996	1,173,418	2,049,089,562	177,567	10,165,021,938	-
Nankana Sahib	AKHU, ASA, DAMEN, FFO, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, RCDP, TMFB, UBANK,								
	58	-	93,750	5,020,866,793	399,027	601,221,466	137,068	4,088,033,753	-

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,								
	54	-	105,667	4,938,337,078	434,389	983,013,718	137,174	5,188,594,033	-
Okara	AGAHE, AKHU, AMFB, ASA, CSC, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, PRSP, RCDP, TFC, TMFB, UBANK,								
	85	-	145,792	9,981,936,174	986,480	1,937,787,724	163,658	5,995,743,245	-
Pakpattan	AGAHE, AKHU, AMFB, ASA, CSC, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, PRSP, RCDP, TMFB, UBANK,								
	46	-	81,886	5,589,040,314	546,407	904,759,165	92,435	4,366,214,386	-
Rahimyar Khan	AGAHE, AKHU, AMFB, ASA, FFO, FINCA, HBL MFB, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-BANK, SMFC, TMFB, UBANK,								
	103	-	227,425	18,713,003,730	1,542,239	4,991,523,722	228,116	13,294,637,161	-
Rajanpur	AGAHE, AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, SMFC, TMFB, UBANK,								
	52	-	110,398	8,004,347,785	635,790	1,672,822,143	117,621	7,100,359,887	-
Rawalpindi	AKHU, AMFB, ASA, FINCA, GBTI, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, TMFB, UBANK,								
	81	5	166,257	7,565,752,428	4,424,387	22,419,066,184	129,302	5,560,516,250	-
Sahiwal	AGAHE, AKHU, AMFB, ASA, CSC, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, PRSP, RCDP, TMFB, UBANK,								
	71	-	131,567	8,177,593,861	873,559	2,294,217,546	190,980	6,795,183,386	-
Sargodha	AKHU, AMFB, ASA, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, POMFB, PRSP, RCDP, TMFB, UBANK,								
	104	-	171,716	11,334,755,278	1,162,742	2,605,718,200	234,442	10,028,833,947	-
Sheikhupura	AKHU, AMFB, ASA, DAMEN, FFO, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, POMFB, PRSP, RCDP, TFC, TMFB, UBANK,								
	93	-	141,705	7,406,589,430	601,054	1,556,205,197	188,163	5,718,676,325	-
Sialkot	AKHU, AMFB, ASA, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MCBIB, MMFB, MOJAZ, NRSP, NRSP-BANK, POMFB, PRSP, RCDP, TMFB, UBANK,								
	86	-	159,169	9,144,552,495	855,428	3,049,523,569	209,306	7,598,516,333	-
Toba Tek Singh	AKHU, AMFB, ASA, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, PRSP, RCDP, TMFB, UBANK,								
	69	-	120,825	8,562,967,535	722,632	1,527,605,220	175,212	6,810,761,248	-
Vihari	AGAHE, AKHU, AMFB, ASA, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, RCDP, TMFB, UBANK,								
	71	-	130,236	10,308,621,569	947,420	2,306,509,617	150,163	8,273,276,224	-
Total	2,674	21	4,733,836	307,950,296,211	52,679,886	155,351,455,248	6,132,827	253,875,905,153	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, OPRCT, POMFB, SMFB, TMF, TMFB, UBANK,								
	41	-	43,521	2,986,328,708	484,942	441,681,600	59,421	3,152,781,445	-
Dadu	AMFB, ASA, HBL MFB, KASHF, KBL, MMFB, OPRCT, SMFB, SRSO, SSF, TMF, TMFB, UBANK,								
	46	-	62,881	5,204,616,588	419,649	902,434,201	46,399	3,892,351,546	-
Ghotki	Advans, AKHU, AMFB, ASA, FINCA, HBL MFB, KBL, MMFB, SMFB, SRSO, TMF, TMFB, UBANK,								
	28	-	49,253	4,609,478,539	569,909	1,010,008,014	21,326	3,063,957,533	-
Hyderabad	Advans, AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, OPRCT, POMFB, SMFB, SRSO, SSF, TMF, TMFB, UBANK,								
	42	-	67,244	4,353,747,411	751,830	2,291,056,564	75,996	3,607,224,479	-
Jacobabad	AKHU, HBL MFB, KBL, MMFB, SMFB, SRSO, TMFB, UBANK,								
	9	-	15,622	1,482,242,553	215,376	420,741,548	8,284	960,534,077	-
Jamshoro	ASA, MMFB, OPRCT, POMFB, SMFB, SRSO, SSF, TMF, TMFB, UBANK,								
	20	-	28,008	898,012,576	155,200	104,805,150	8,961	97,488,063	-
Karachi	Advans, AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, OPRCT, POMFB, SMFB, TMFB, UBANK, UnionBank,								
	129	-	227,013	10,397,061,084	11,738,374	130,441,813,778	940,211	10,514,960,439	-
Kashmore	HBL MFB, KBL, MMFB, SRSO, TMFB, UBANK,								
	7	-	22,719	2,033,190,813	283,411	480,376,353	13,102	1,401,792,399	-
Khairpur	Advans, AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, SMFB, SRSO, TMF, TMFB, UBANK,								
	42	-	64,145	5,669,317,846	693,115	1,960,231,377	50,934	3,982,440,439	-
Larkana	Advans, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, SMFB, SRSO, TMF, TMFB, UBANK,								
	40	-	64,815	5,406,734,020	582,360	2,231,760,664	66,475	4,545,492,819	-
Matyari	ASA, HBL MFB, KASHF, KBL, MMFB, NRSP-BANK, SMFB, SRSO, SSF, TMF, TMFB, UBANK,								
	19	-	31,045	2,354,542,572	179,569	541,213,753	29,543	1,548,977,426	-
Mirpur Khas	Advans, AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, SMFB, SSF, TMF, TMFB, UBANK,								
	47	-	76,048	5,157,959,937	591,154	1,231,528,085	49,303	3,713,134,974	-
Naushahro Feroze	Advans, AMFB, ASA, HBL MFB, KASHF, KBL, MMFB, NRSP-BANK, POMFB, SMFB, SRSO, SSF, TMF, TMFB, UBANK,								
	45	-	76,178	5,400,389,657	358,020	707,798,735	59,373	3,286,777,781	-
Nawabshah	Advans, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, SMFB, SSF, SSSF, TMF, TMFB,								
	30	-	44,757	3,779,611,433	37,988	456,713,581	40,776	2,763,624,902	-
Sanghar	AMFB, ASA, HBL MFB, KASHF, KBL, MMFB, NRSP, POMFB, SMFB, SRSO, SSF, TMF, TMFB, UBANK, VDO,								
	60	1	93,186	6,073,223,707	449,579	1,076,479,943	73,644	3,689,909,926	-
Sehwan Sharif	MMFB, SMFB, TMFB,								
	-	-	-	-	40,274	19,578,878	-	-	-
Shaheed Benazirabad	POMFB, SRSO, TMFB, UBANK,								
	10	-	8,343	742,127,382	75,289	94,073,673	1,992	118,073,119	-
Shehdad Kot	ASA, KASHF, KBL, MMFB, SMFB, SRSO, TMF, TMFB,								
	24	-	36,285	2,631,875,285	287,823	538,467,840	40,657	1,797,164,161	-
Shikarpur	Advans, AMFB, ASA, HBL MFB, KASHF, KBL, MMFB, SMFB, SRSO, TMF, TMFB, UBANK,								
	15	-	31,801	2,503,922,225	299,666	599,249,245	26,124	1,841,780,105	-
Sujawal	AKHU, ASA, POMFB, SMFB, TMF, TMFB, UBANK,								
	16	-	11,527	555,037,994	14,844	10,183,054	3,841	163,735,979	-
Sukkur	Advans, AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP-BANK, POMFB, SMFB, SRSO, TMF, TMFB, UBANK,								
	45	-	67,376	5,447,360,525	533,213	2,424,149,521	46,614	3,416,331,981	-
Tando Allahyar	AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, OPRCT, POMFB, SMFB, SSF, TMF, TMFB, UBANK,								
	18	-	27,388	2,320,738,448	284,564	335,742,545	25,462	1,631,826,250	-
Tando Jam	MMFB, OPRCT, TMFB,								
	1	-	1,062	24,810,210	10,470	7,716,310	-	-	-
Tando Muhammad Khan	AKHU, AMFB, HBL MFB, KASHF, KBL, MMFB, NRSP, SMFB, SSF, TMFB, UBANK,								
	12	-	17,201	1,645,196,183	181,664	268,700,138	20,567	1,361,377,451	-

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, SMFB, TMF, TMFB, UBANK,								
	26	-	26,329	3,098,963,069	387,692	771,552,538	9,960	2,295,721,757	-
Thatta	AKHU, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, SMFB, SSF, TMF, TMFB, UBANK,								
	28	-	35,786	2,606,473,270	357,183	634,744,739	32,556	2,295,702,769	-
Umer Kot	AKHU, AMFB, ASA, FINCA, HBL MFB, KBL, MMFB, OPRCT, POMFB, SMFB, TMF, TMFB, UBANK,								
	35	-	36,072	3,618,487,656	267,370	950,551,789	14,273	2,249,491,293	-
Total	836	1	1,270,935	91,509,524,813	20,254,531	151,012,799,990	1,765,794	67,392,653,116	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,								
	9	-	10,338	963,952,910	205,175	286,487,207	12,587	716,431,876	-
Bhimber	AKHU, MMFB, NRSP, TMFB,								
	7	-	9,332	454,471,241	90,723	74,559,687	8,346	310,327,577	-
Kotli	AKHU, FINCA, MMFB, NRSP, POMFB, TMFB,								
	13	-	20,731	1,046,082,973	258,340	245,768,940	22,836	937,410,192	-
Mirpur	AKHU, AMFB, FINCA, KBL, MMFB, NRSP, NRSP-BANK, TMFB,								
	13	-	10,337	684,387,162	25,605	1,465,085,894	10,749	589,942,832	-
Muzaffarabad	AKHU, AMFB, FINCA, HBL MFB, KBL, MMFB, NRSP, NRSP-BANK, TMFB, UBANK,								
	19	-	23,372	2,334,274,614	513,236	4,985,234,003	21,514	1,681,782,978	-
Neelum	AKHU, MMFB, NRSP, TMFB,								
	5	-	5,753	277,159,222	21,984	22,429,856	3,283	187,186,125	-
Poonch	AKHU, KBL, MMFB, NRSP, TMFB,								
	12	-	19,584	1,097,831,162	166,610	152,452,424	21,377	1,089,938,430	-
Sudhnati	AKHU, MMFB, NRSP, TMFB,								
	7	-	8,318	331,748,795	86,353	58,821,948	9,542	360,073,282	-
Total	85	-	107,765	7,189,908,079	1,368,026	7,290,839,958	110,234	5,873,093,293	-

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-BANK, TMFB,								
	3	-	2,256	356,384,569	14,221	554,182,757	2,187	325,356,551	-
Diamer	AKHU, AMFB, HBL MFB, MMFB, NRSP-BANK, TMFB,								
	6	-	1,112	89,657,477	12,203	7,387,612,825	1,036	77,639,938	-
Ghanche	AKHU, HBL MFB, MMFB, NRSP-BANK, TMFB,								
	8	-	4,929	607,239,093	23,830	994,931,067	4,902	596,469,265	-
Ghizer	AKHU, HBL MFB, KBL, MMFB, NRSP-BANK,								
	16	-	16,345	2,823,138,606	38,135	1,958,285,903	16,349	2,798,253,445	-
Gilgit	AKHU, AMFB, FINCA, HBL MFB, KBL, MMFB, NRSP-BANK, POMFB, TMFB, UBANK,								
	31	1	22,863	3,101,809,188	156,127	9,622,944,754	22,818	3,037,163,974	-
Skardu	AKHU, HBL MFB, MMFB, NRSP-BANK, TMFB,								
	9	-	7,516	1,251,767,929	29,188	1,183,619,369	7,407	1,222,465,308	-
Total	73	1	55,021	8,229,996,862	273,704	21,701,576,676	54,699	8,057,348,481	-

FEDERALLY ADMINSTRATED 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	-	7,107	292,089,363	32,800	35,278,240	7,107	292,089,363	-
Khyber Agency	AKHU, MMFB, TMFB,								
	8	-	6,939	282,297,726	42,845	56,894,023	6,939	282,297,726	-
Kurram Agency	AKHU, MMFB, TMFB,								
	6	-	4,781	185,781,744	11,277	7,288,578	4,781	185,781,744	-
Mohmand Agency	AKHU, MMFB, TMFB,								
	2	-	2,104	87,365,869	37,949	24,952,078	2,104	87,365,869	-
North Waziristan Agency	AKHU, MMFB, TMFB,								
	4	-	1,048	35,955,500	76,776	87,499,623	1,048	35,955,500	-
Orakzai Agency	AKHU, MMFB, TMFB,								
	2	-	1,970	96,932,224	10,469	6,919,321	1,970	96,932,224	-
South Waziristan Agency	AKHU, MMFB, TMFB,								
	1	-	328	10,564,400	33,585	36,186,343	328	10,564,400	-
Total	30	-	24,277	990,986,826	245,701	255,018,206	24,277	990,986,826	-

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, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, TMFB, UBANK,								
	36	5	2,049,894	7,239,918,650	2,202,878	30,224,168,645	124,250	6,767,183,210	-
Total	36	5	2,049,894	7,239,918,650	2,202,878	30,224,168,645	124,250	6,767,183,210	-

END NOTES

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

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

REPORTING ORGANIZATIONS

Category	MFP	Reporting Period	
		Q2	Q1
MFB Microfinance Bank Licensed and prudentially regulated by the State Bank of Pakistan to exclusively service microfinance market	Advans Pakistan Microfinance Bank Limited	✓	✓
	Apna Microfinance Bank Limited	✓	✓
	ASA Pakistan Limited	✓	✓
	FINCA Microfinance Bank Limited	✓	✓
	HBL Microfinance Bank Limited	✓	✓
	Kushhall 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	✓	✓
	Union Bank	✓	✓
	AGAHE Pakistan	✓	✓
MFI Microfinance institution providing specialized microfinance services	Akhuwat Islamic Microfinance	✓	✓
	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	✓	✓
	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	✓	✓
	Sindh Rural Support Organization	✓	✓
Other Organizations running microfinance operations as part of multi-dimension service offering	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	✗	✗

