

	Quarter		Change	
	Q3 - 2022	Q2 - 2022	Units	%
Number of Branches/Units	4,094	4,060	34	0.8
Number of Districts Covered	139	139	-	-
Penetration Rate (%)	42.7	41.3	1.4	3.4
Active Borrowers	8,775,378	8,480,969	294,409	3.5
Gross Loan Portfolio (PKR Millions)	470,137	448,639	21,499	4.8
Number of Loans Disbursed	5,611,258	5,416,806	194,452	3.6
Disbursements (PKR Millions)	140,561	153,134	-12,573	-8.2
Average Loan Size (PKR)	25,050	28,270	-3,220	-11.4
Number of Savers	89,762,718	86,679,789	3,082,929	3.6
Value of Savings (PKR Millions)	449,390	446,119	3,270	0.7
Average Saving Balance (PKR)	5,006	5,147	-140	-2.7
Number of Policy Holders	8,888,011	8,507,008	381,003	4.5
Sum Insured (PKR Millions)	384,133	361,628	22,505	6.2

In Quarter 3, 2022, the floods struck Pakistan and impacted the regions of Sindh, Southern Punjab and Khyber Pakhtunkhwa (KPK). Despite the natural calamity, the microfinance industry's resilience paved the way for expansion as indicators showed ascending trends.

The microfinance industry's outreach expanded further as active borrowers reached 8.7 million, an increase of 3.5 percent on a quarter on quarter (QoQ) and 8 percent YoY basis. Further analysis shows similar trend in women active borrowers, expanding the number by 10 percent on a YoY basis. In terms of the number of active borrowers, MFBs have 5.6 million borrowers, whereas NBMFCs have 3.1 million borrowers. Gross Loan Portfolio grew in conjunction with the rise in active borrowers. Gross Loan Portfolio reached 470 billion PKR, up by 20 percent on a YoY basis and 4.8 percent on a QoQ basis. Separating the industry into two peer groups reveals that MFB's portfolio closed at PKR 360 billion PKR, depicting an increase of 11.1 percent, while NBMFC's is at PKR 110 billion depicting an increase of 18 percent on a QoQ basis.

KBL is leading the market with a market share of 18.5 percent and lending portfolio of 87 billion PKR followed by HBL MFB with a market share of 16.9 percent and GLP of 79 billion PKR. While on the active borrower's end, MMFB is leading with a market share of 27.6 percent and a borrower base of 2.4 million while KBL is second with a market share of 8.7 percent and a borrower base of 762 thousand. On the NBMFCs front, NRSP is leading with active borrowers of 720 thousand followed by Akhuwat and KASHF with a count of 699 thousand and 607 thousand respectively whereas, Akhuwat is leading with a Gross Loan Portfolio of 30.6 billion PKR followed by NRSP and KASHF clocking their portfolio at 21 billion PKR and 20 billion PKR respectively. The loan disbursement displayed myriad trends. While the overall number of loans disbursed increased by 3.6 percent, totaling 5.6 million, the trend for disbursement value was the opposite. The value of the payout was 140 billion PKR at the end of the quarter, which is 8% less than in Quarter 2, 2022. As expected, an increase was seen in the early delinquencies (PAR > 30 days), with the value closing at 5.95 percent mostly as a result of the effects of flooding.

Microsavings indicators displayed positive trends. Saver base increased by 3.6 percent (86 million), to continue their rising trajectory. Additionally, U Bank had remarkable growth of 22.5 percent, 632 thousand additional depositors to its saver's portfolio. MMFB and TMFB continued to dominate the market overall with a total of 73.6 million active saver bases. A small increase of 0.7 percent in savings value was noted, bringing the total to 449 billion PKR at the end of quarter 3, 2022. KBL and HBL MFB continued to be at the top of the leaderboard with a market share of 22.5 percent and 21.9 percent respectively, and an aggregate amount of 199 billion PKR of deposits value.

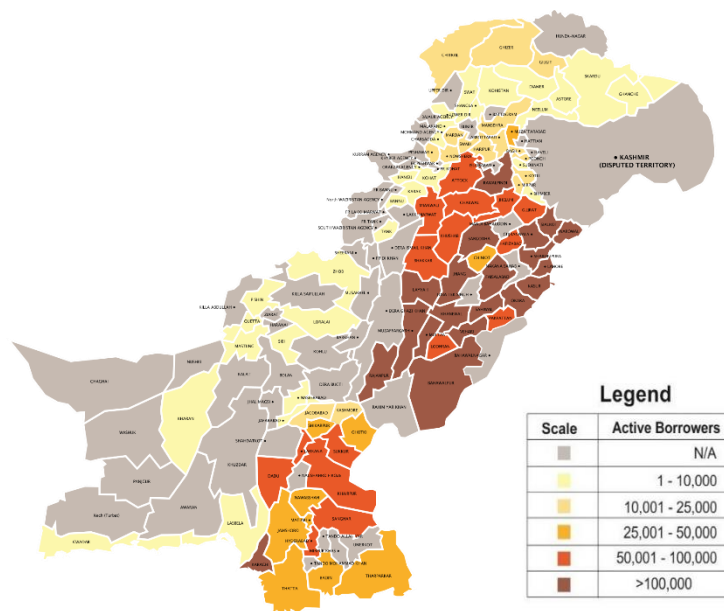
The future seemed bright for microinsurance, as indicators pronounced increasing trend. Currently standing at 8.8 million policyholders, a growth of 4.5 percent on a QoQ basis and 384 billion insurance portfolios, an increase of 6.2 percent, both MFBs and the NBMFCs peer group contributed to the expansion. KBL, HBL MFB, and NRSP-Bank took the lead in the MFB peer group by providing an increase of 13 billion in total. On the part of the NBMFCs, Kashf, Damen, and TMF contributed PKR 10 billion to the expansions. By the end of the quarter, Kashf remained the largest provider of microinsurance with 3.3 million policyholders (market share: 37.3 percent), and insurance portfolio worth 97.8 billion PKR (market share: 25.5 percent) followed by KBL with a market share of 23 percent and insurance portfolio of 88 billion PKR.

The average loan size decreased from 28,270 PKR to 25,050 PKR, depicting a decrease of 11 percent and similar trend was observed in average saving balance where the balance reduced from 5,147 PKR to 5,006 PKR.

DISTRIBUTION OF ACTIVE BORROWERS

Top 5 Districts: Greatest Increase in Microcredit Outreach

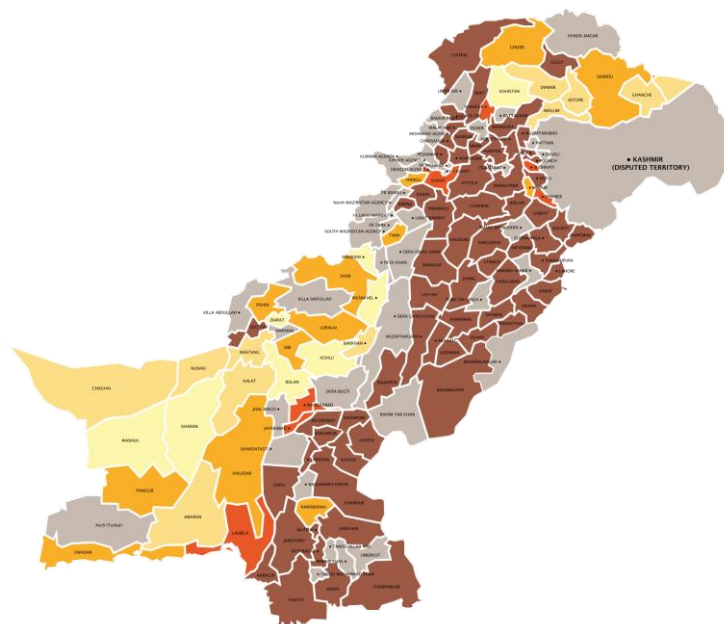
	District	Active Borrowers (Q3)	Growth (Q2 to Q3)	
			Net	%
1	ICT	2,202,090	152,196	7.4
2	Karachi	335,110	108,097	47.6
3	Umer Kot	49,282	13,210	36.6
4	Jhelum	83,917	12,301	17.2
5	Lahore	275,633	8,065	3.0



DISTRIBUTION OF ACTIVE SAVERS

Top 5 Districts: Greatest Increase in Savings Outreach

	District	Active Savers (Q3)	Growth (Q2 to Q3)	
			Net	%
1	Lahore	21,756,728	1,155,655	5.6
2	Bhawalnagar	1,416,470	322,380	29.5
3	Rawalpindi	4,722,536	298,149	6.7
4	Peshawar	4,005,925	269,577	7.2
5	ICT	2,313,049	110,171	5



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

MICROCREDIT PROVISION

Summary of Microcredit Provision (All Pakistan)

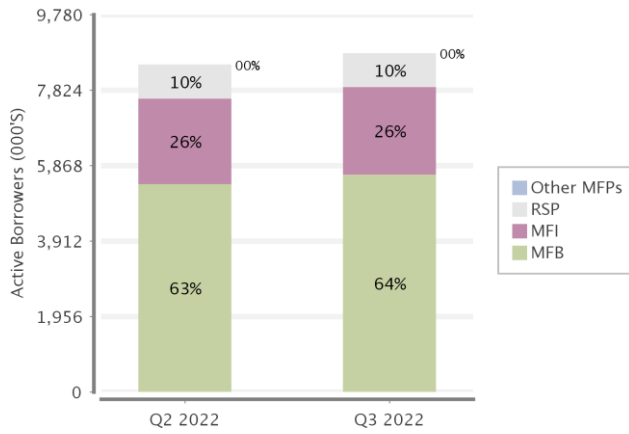
		Lending Methodology			Asset Type		Peer Group			
	Total	Group	Individual	MSE	Secured	Unsecured	MFB	MFI	RSP	Other MFPs
Number of Branches/Units										
Q2	4,060	-	-	-	-	-	1,790	1,925	345	-
Q3	4,094	-	-	-	-	-	1,816	1,926	350	-
Active Borrowers										
Q2	8,480,969	1,670,139	5,906,851	903,979	1,443,541	7,037,428	5,383,983	2,218,359	878,627	-
Q3	8,775,378	1,021,400	6,829,248	924,730	858,759	7,916,619	5,631,686	2,270,648	873,044	-
Gross Loan Portfolio (PKR Millions)										
Q2	448,639	40,124	315,566	92,786	156,124	292,514	340,873	81,568	26,197	-
Q3	470,137	37,422	318,073	114,642	148,638	321,500	361,024	83,387	25,726	-
Portfolio at Risk > 30 days (Percentage)										
Q2	4.5	-	-	-	-	-	6.0	3.5	4.2	-
Q3	5.9	-	-	-	-	-	9.2	4.6	2.2	-
Average Loan Balance (PKR)										
Q2	52,899	24,024	53,424	102,642	108,154	41,566	64,315	36,770	29,816	-
Q3	53,575	36,638	46,575	123,973	173,084	40,611	64,113	36,724	29,467	-
Number of Loans Disbursed										
Q2	5,416,806	165,768	4,975,670	275,368	-	-	4,669,965	523,805	223,036	-
Q3	5,611,258	116,365	5,229,512	265,381	-	-	4,942,402	489,281	179,575	-
Disbursements (PKR Millions)										
Q2	153,134	9,031	103,295	40,808	-	-	109,450	32,713	11,080	-
Q3	140,561	6,647	98,032	35,882	-	-	103,359	28,365	8,838	-
Average Loan Size (PKR)										
Q2	28,270	54,477	20,760	148,195	-	-	23,487	62,452	49,678	-
Q3	25,050	57,118	18,746	135,209	-	-	20,922	57,972	49,214	-

Districts with Highest Growth (Net) by Province

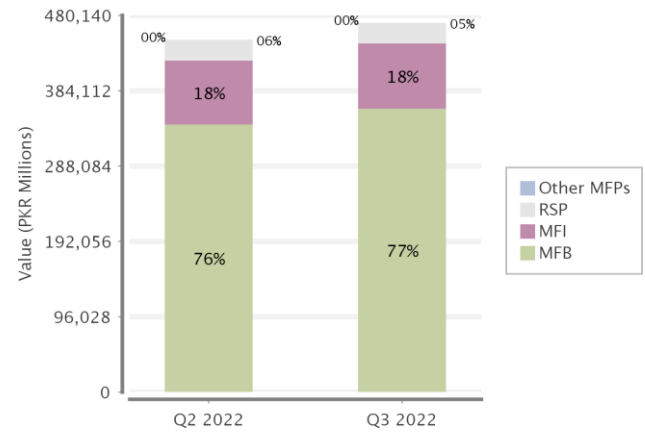
Province		District	Active Borrowers (Q3)		Growth (Q2toQ3)		Potential Microfinance Market	Penetration Rate(%)
			A		Net	%	B	(A/B)x100
1	AJK	Muzaffarabad	26,718		3,346	14.3	-	-
2		Kotli	20,725		-6	-	-	-
3		Poonch	19,364		-220	-1.1	-	-
1	Balochistan	Quetta	7,222		-589	-7.5	-	-
2		Lasbela	6,439		-184	-2.8	-	-
3		Nasirabad	5,484		-144	-2.6	-	-
1	Gilgit-Baltistan	Gilgit	23,044		181	.8	-	-
2		Ghizer	16,102		-243	-1.5	-	-
3		Skardu	6,853		-663	-8.8	-	-
1	FATA	Bajaur Agency	7,307		200	2.8	-	-
2		Khyber Agency	6,867		-72	-1	-	-
3		Kurram Agency	5,019		238	5	-	-
1	ICT	ICT	2,202,090		152,196	7.4	-	-
1	Khyber-Pakhtunkhwa	Peshawar	20,838		532	2.6	-	-
2		Haripur	20,314		656	3.3	-	-
3		Abbottabad	20,030		581	3	-	-
1	Punjab	Faisalabad	295,364		2,925	1	-	-
2		Lahore	275,633		8,065	3	-	-
3		Rahimyar Khan	228,364		939	.4	-	-
1	Sindh	Karachi	335,110		108,097	47.6	-	-
2		Sanghar	92,132		-1,054	-1.1	-	-
3		Naushahro Feroze	73,273		-2,905	-3.8	-	-

MICROCREDIT PROVISION

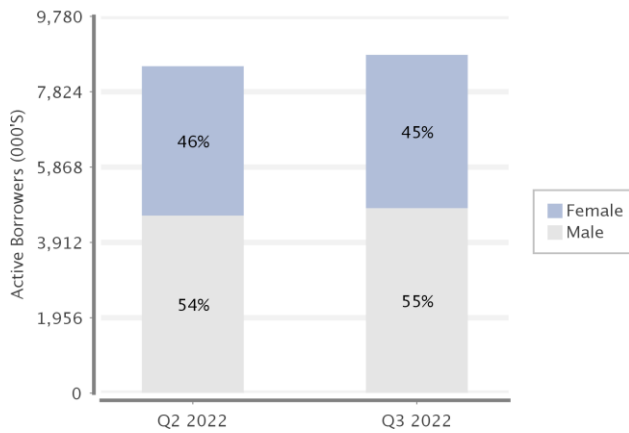
Active Borrowers By Peer Group



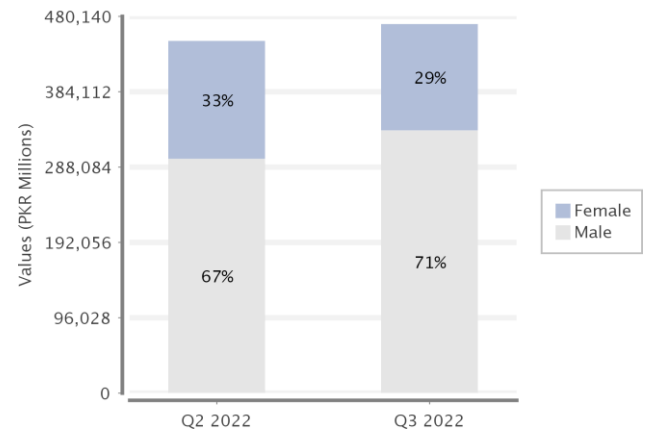
Gross Loan Portfolio



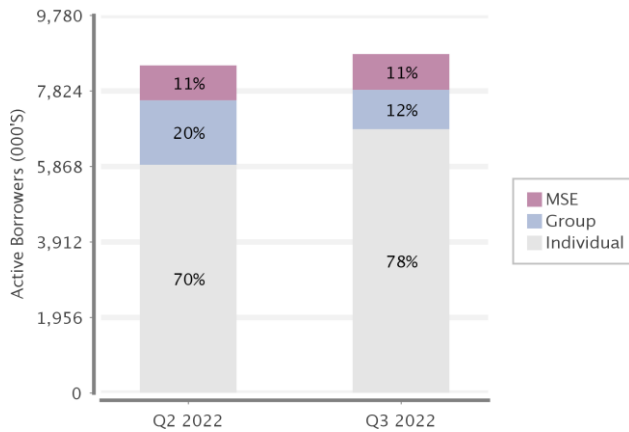
Active Borrowers By Gender



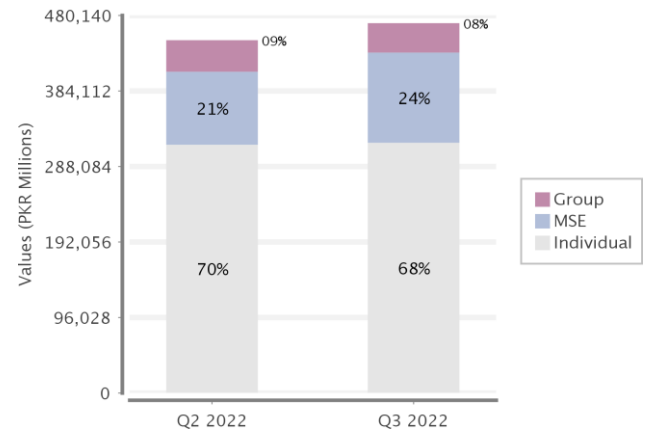
Gross Loan Portfolio By Gender



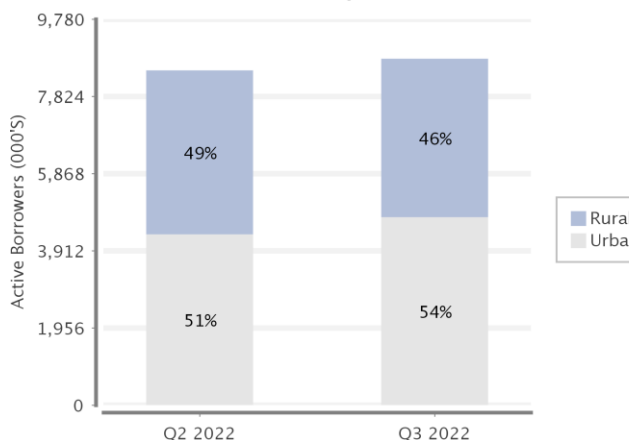
Active Borrowers By Lending Methodology



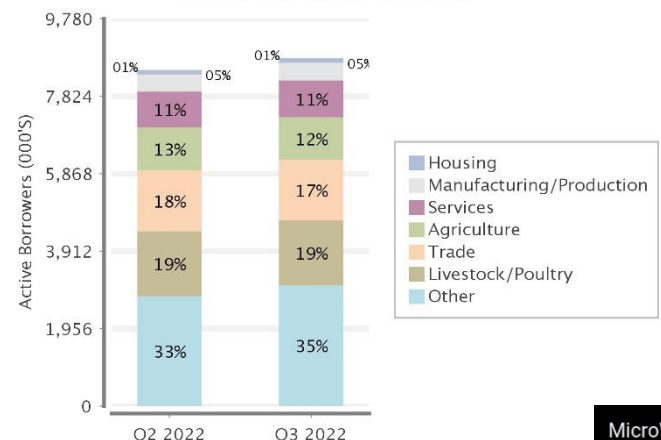
Gross Loan Portfolio By Lending Methodology



Active Borrowers By Rural/Urban

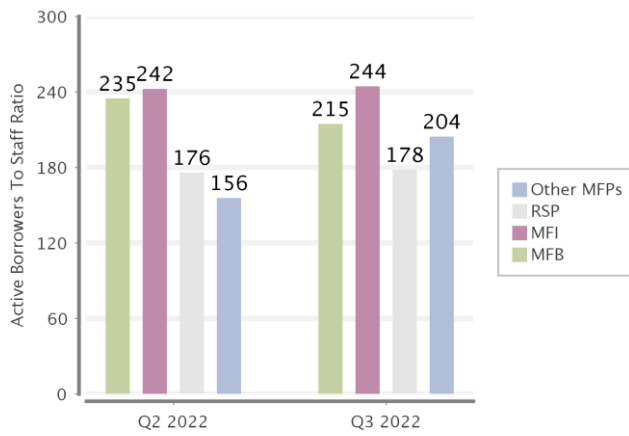


Active Borrowers By Sector

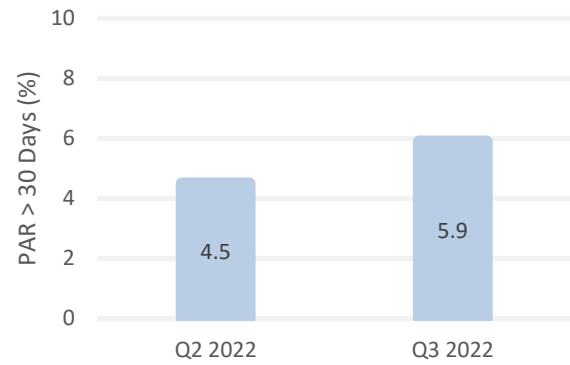


MICROCREDIT PROVISION

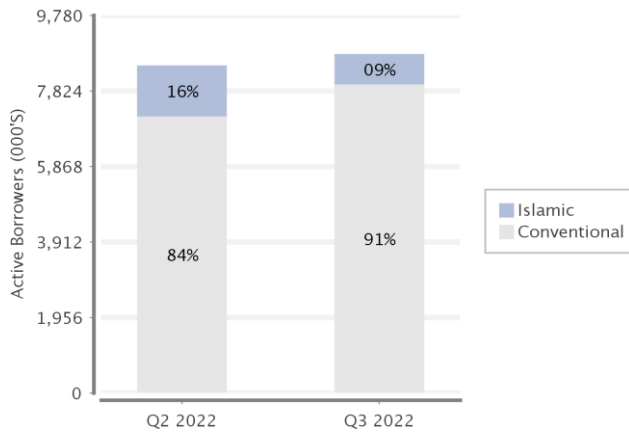
Active Borrower To MFP Staff Ratio



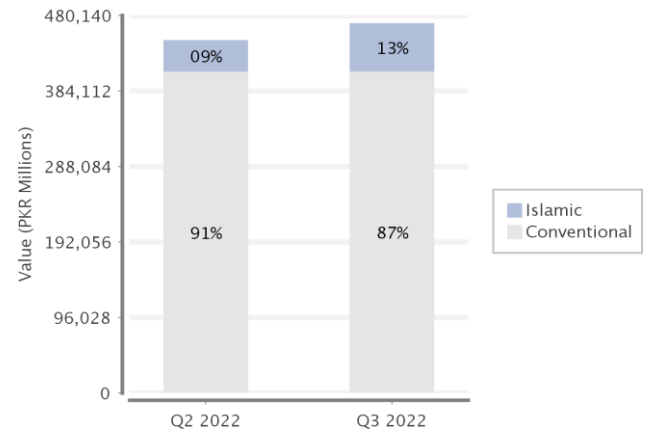
Portfolio at Risk > 30 Days



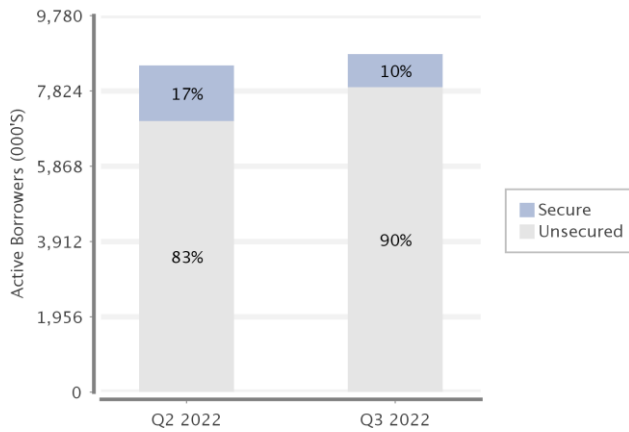
Active Borrowers By Islamic/Conventional



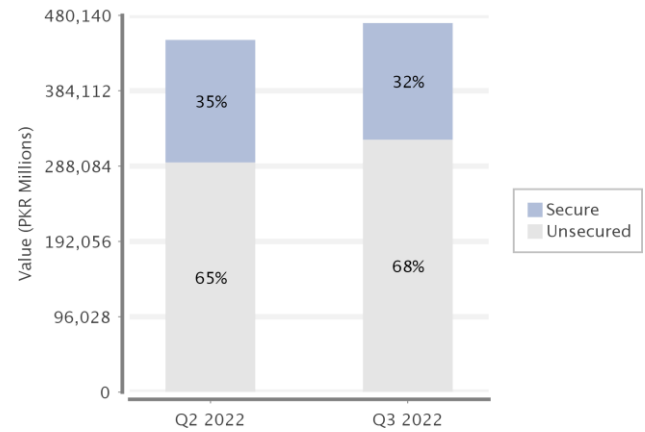
Gross Loan Portfolio By Islamic/Conventional



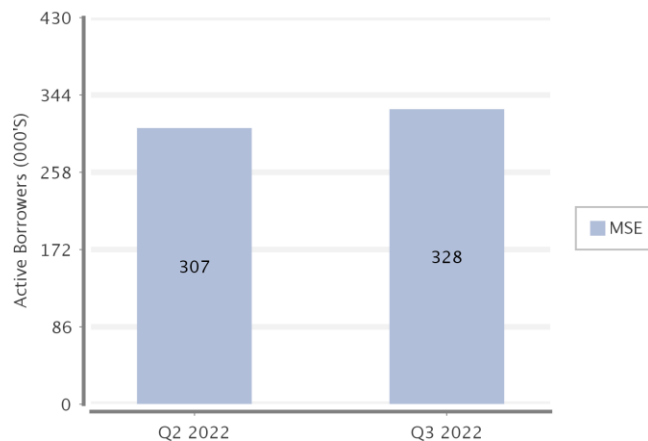
Active Borrowers By Asset Type



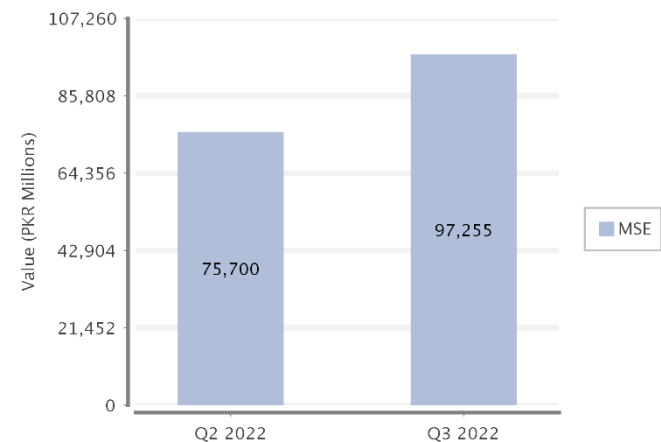
Gross Loan Portfolio By Asset Type



Microenterprise Active Borrowers

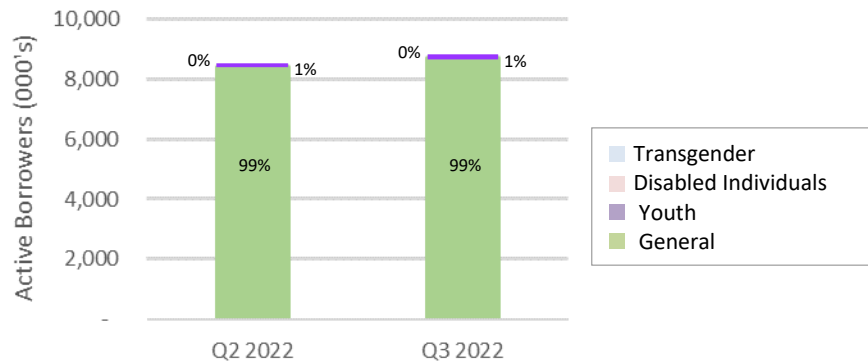


Microenterprise Gross Loan Portfolio



MICROCREDIT PROVISION

Active Borrowers Demographics



MFPs with Largest Net Increase in Active Borrowers

	MFP	Increase in Active Borrowers		Market Share (% of Active Borrowers)
		Q2 to Q3		
		Net	%	
1	MMFB	150,826	6.6	27.6
2	TMFB	101,550	59.0	3.1
3	KASHF	25,629	4.4	6.9
4	ASA	23,004	4.0	6.8
5	RCDP	17,686	9.4	2.3

MFPs with Largest Percentage Increase in Active Borrowers

	MFP	Increase in Active Borrowers		Market Share (% of Active Borrowers)
		Q2 to Q3		
		Net	%	
1	UnionBank	177	135.1	0
2	TMFB	101,550	59.0	3.1
3	MCBIB	124	27.0	0
4	RCDP	17,686	9.4	2.3
5	JWS	11,954	8.6	1.7

Largest Providers of Microcredit (Active Borrowers)

	MFP	Active Borrowers (Q3)	Market Share (% of Active Borrowers)
1	MMFB	2,421,736	27.6
2	KBL	762,274	8.7
3	NRSP	720,911	8.2
4	AKHU	699,302	8
5	KASHF	607,259	6.9

Largest Providers of Microcredit (Gross Loan Portfolio)

	MFP	GLP (Q3)	Market Share (% of GLP)
1	KBL	87,062,426,874	18.5
2	HBL MFB	79,582,704,197	16.9
3	UBANK	45,487,329,527	9.7
4	MMFB	45,022,489,824	9.6
5	NRSP-BANK	33,000,222,261	7

MFPs with Largest Geographic Spread

MFP	AKHU	HBL MFB	KBL	UBANK	KASHF
Geographic Spread (No. of Districts)	107	83	81	78	63

MICRO-SAVINGS PROVISION

Summary of Micro-savings Provision (All Pakistan)

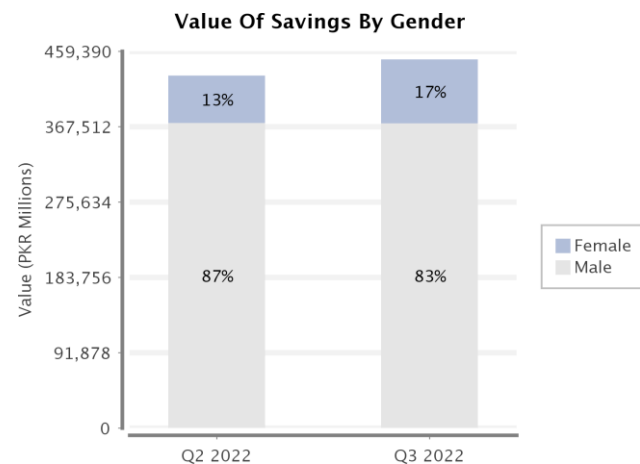
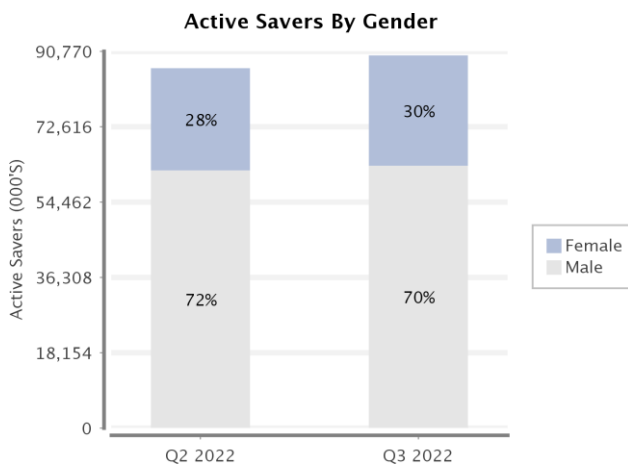
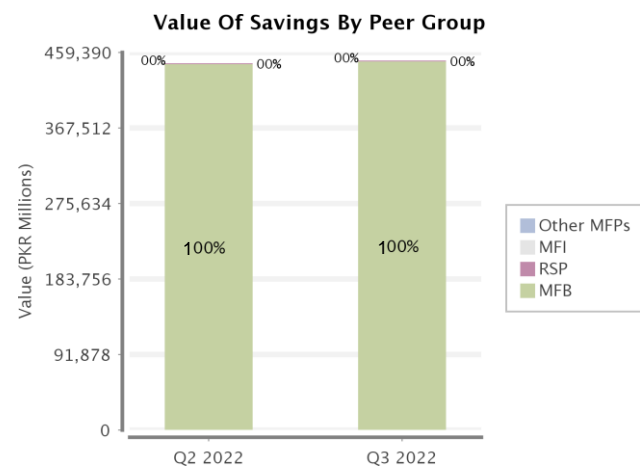
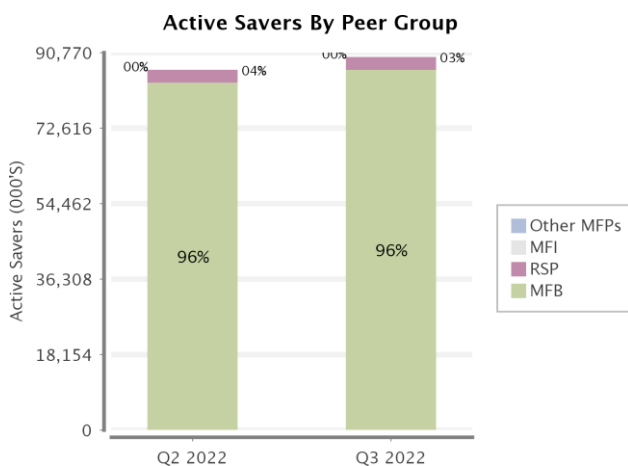
		Saving Methodology		Medium		Peer Group			
	Total	Intermediation	Mobilization	Branches	M-Wallets	MFB	MFI	RSP	Other MFPs
Number of Savers									
Q2	86,679,789	83,511,862	3,167,927	12,776,164	73,903,625	83,511,862	58,469	3,109,458	-
Q3	89,762,718	86,599,470	3,163,248	13,000,433	76,762,285	86,599,470	58,469	3,104,779	-
Value of Savings (PKR Millions)									
Q2	446,119	444,952	1,167	374,284	71,835	444,952	10	1,157	-
Q3	449,390	448,223	1,167	374,823	74,566	448,223	10	1,157	-
Average Saving Balance (PKR Millions)									
Q2	5,147	5,328	369	29,296	972	5,328	177	372	-
Q3	5,006	5,176	369	28,832	971	5,176	177	373	-

Micro-savings Provision by MFPs

		MFPs offering Savings	Saving Methodology		Peer Group			
	Total		Intermediation	Mobilization	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs								
Q2	36	15	11	4	11	1	3	-
Q3	36	15	11	4	11	1	3	-

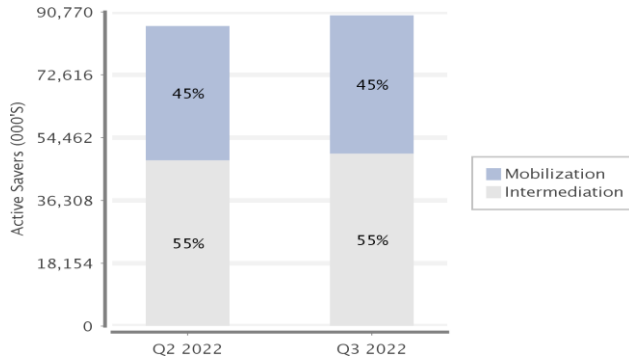
Saving Methodology:

- 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.

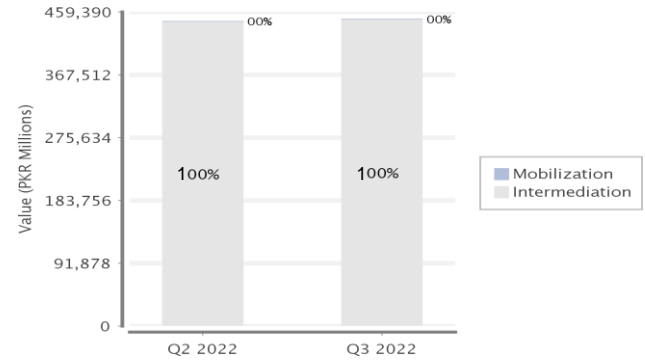


MICRO-SAVINGS PROVISION

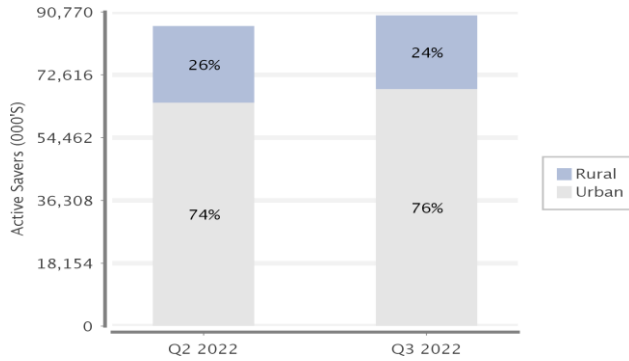
Active Savers By Saving Methodology



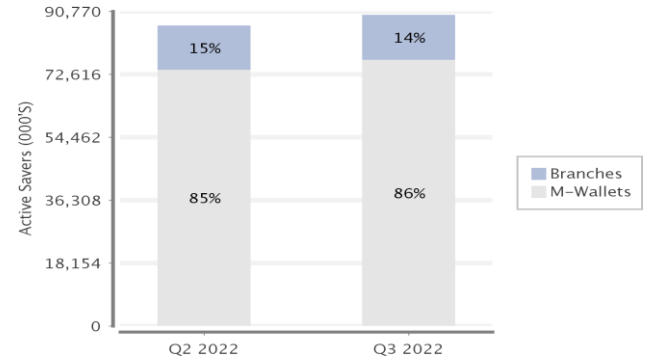
Value Of Savings By Saving Methodology



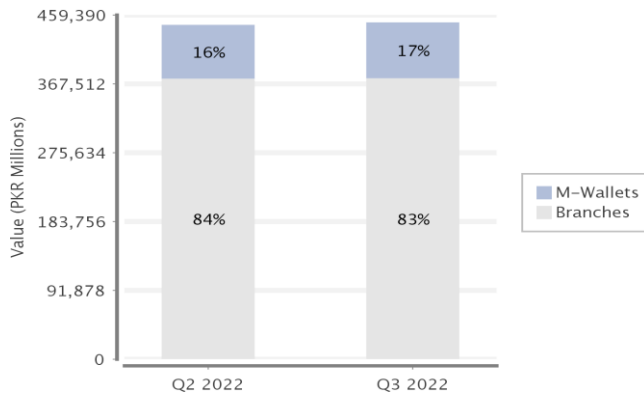
Active Savers By Urban/Rural



Active Savers By Type



Value Of Savings By Type



Largest Providers of Micro-savings (Value of Savings)

	MFP	Value of Savings (Q3)	Market Share (% of Value of Savings)
1	KBL	101,067,123,672	22.5
2	HBL MFB	98,269,038,948	21.9
3	UBANK	70,822,998,275	15.8
4	MMFB	58,012,079,637	12.9
5	TMFB	42,450,427,624	9.4

Districts with Highest Outreach (Active Savers)

	District	Active Savers (Q3)	Increase (Q2 to Q3)	
			Net	%
1	Lahore	21,756,728	1,155,655	5.3
2	Karachi	11,734,113	-4,261	-0.0
3	Rawalpindi	4,722,536	298,149	6.3
4	Peshawar	4,005,925	269,577	6.7
5	ICT	2,313,049	110,171	4.8

MFPs with Largest Increase in Active Savers (Net)

	MFP	Increase in Active Savers (Q2) to (Q3)	
		Net	%
1	MMFB	1,846,294	4.4
2	UBANK	632,022	22.5
3	TMFB	433,238	1.5
4	HBL MFB	75,152	2.8
5	KBL	54,435	1.8

MFPs with Largest Increase in Value of Savings (Net)

	MFP	Increase in Value of Savings (Q2 to Q3)	
		Net	%
1	UBANK	5,620,269,226	8.6
2	KBL	4,210,155,758	4.4
3	MMFB	2,535,677,651	4.6
4	TMFB	1,332,831,690	3.2
5	Advans	117,812,789	4.2

Largest Providers of Micro-savings (Active Savers)

	MFP	Active Savers (Q3)	Market Share (% of Active Savers)
1	MMFB	43,560,160	48.5
2	TMFB	30,138,712	33.6
3	UBANK	3,444,863	3.8
4	NRSP	3,082,266	3.4
5	KBL	3,070,195	3.4

MICRO-INSURANCE PROVISION

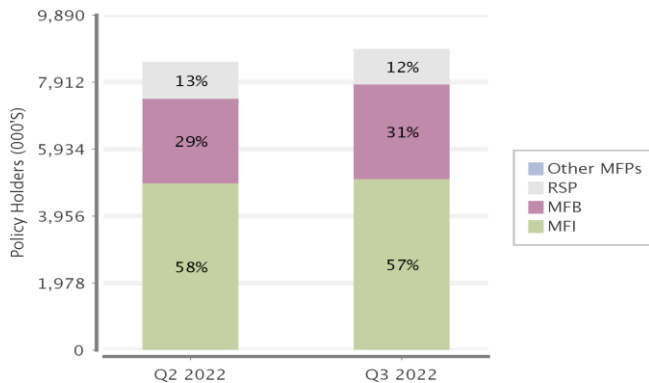
Summary of Micro-insurance Provision (All Pakistan)

		Type		Peer Group			
	Total	Health	Credit Life	MFB	MFI	RSP	Other MFPs
Number of Policy Holders							
Q2	8,507,008	4,790,689	3,634,637	2,498,780	4,916,889	1,091,339	-
Q3	8,888,011	5,079,592	3,734,626	2,794,715	5,042,322	1,050,974	-
Sum Insured (PKR Millions)							
Q2	361,628	-	-	199,187	131,346	31,095	-
Q3	384,133	-	-	211,626	141,860	30,647	-

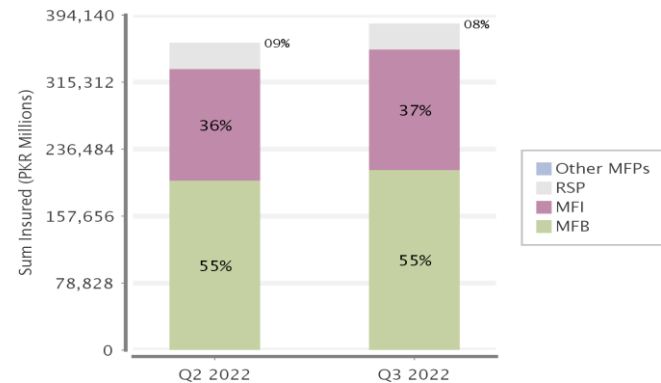
Micro-insurance Provision by MFPs

		MFPs offering Insurance	Type of Insurance offered			Peer Group			
	Total		Health	Life	Other	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs									
Q2	36	22	10	14	4	8	11	3	-
Q3	36	22	9	15	4	8	11	3	-

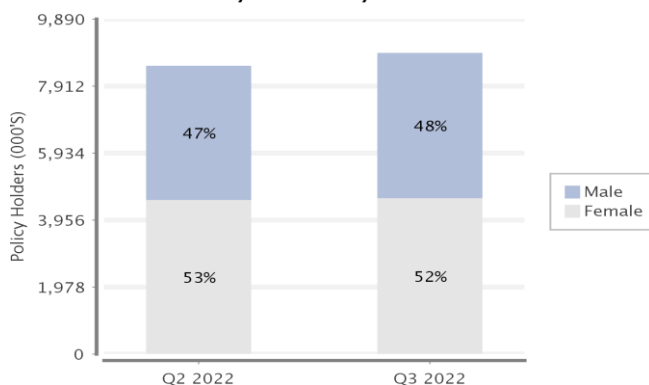
Policy Holders By Peer Group



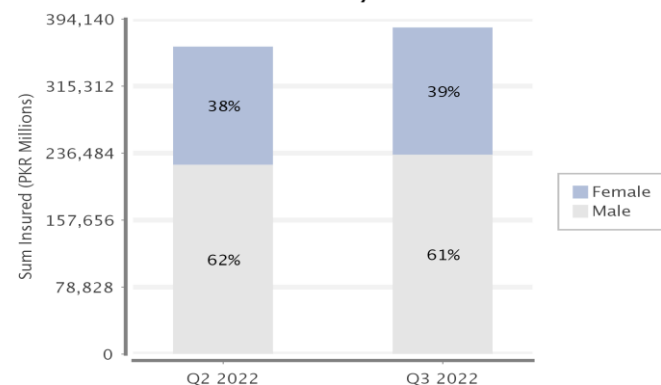
Sum Insured By Peer Group



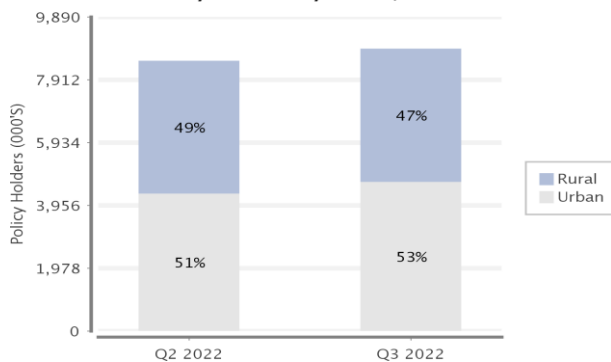
Policy Holders By Gender



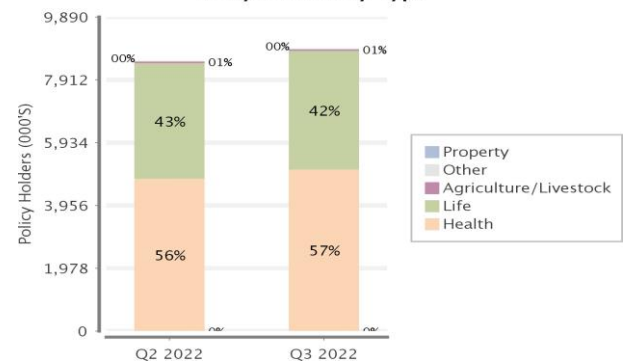
Sum Insured By Gender



Policy Holders By Urban/Rural



Policy Holders By Type



MICRO-INSURANCE PROVISION

Districts with Highest Outreach (Policy Holders)

	District	Policy Holders (Q3)	Increase (Q2 to Q3)	
			Net	%
1	Karachi	1,294,653	354,442	37.7
2	Lahore	527,706	14,761	2.9
3	Faisalabad	516,199	4,679	.9
4	Gujranwala	317,457	-2,915	-.9
5	Sargodha	237,510	3,068	1.3

Top 5 Districts: Greatest Increase in Micro-Insurance Outreach

	District	Policy Holders (Q3)	Growth (Q2 to Q3)	
			Net	%
1	Karachi	1,294,653	354,442	37.7
2	Gujrat	131,901	28,348	27.4
3	Lahore	527,706	14,761	2.9
4	Rawalpindi	141,576	12,274	9.5
5	Khanewal	166,227	8,484	5.4

Largest Providers of Micro-Insurance (Policy Holders)

	MFP	Policy Holders (Q3)	Market Share (% of Policy Holders)
1	KASHF	3,316,540	37.3
2	TMFB	1,180,142	13.3
3	NRSP	996,480	11.2
4	KBL	782,050	8.8
5	AKHU	699,302	7.9

Largest Providers of Micro-Insurance (Sum Insured)

	MFP	Sum Insured (Q3)	Market Share (% of Sum Insured)
1	KASHF	97,822,250,538	25.5
2	KBL	88,180,506,874	23
3	HLB MFB	79,595,725,772	20.7
4	AKHU	30,633,889,888	8
5	NRSP	29,268,766,031	7.6

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	90	-	106,555	7,337,323,633	1,427,911	8,067,729,833	110,401	6,090,558,060	-	-
Balochistan	52	-	40,595	4,790,827,169	1,524,062	2,629,389,327	46,260	4,604,589,788	-	-
Gilgit-Baltistan	72	1	54,688	8,705,121,239	282,964	21,612,290,568	54,977	8,701,369,541	-	-
FATA	30	-	24,908	1,046,105,935	258,498	290,837,835	24,908	1,046,105,935	-	-
ICT	28	5	2,202,090	8,036,136,881	2,313,049	39,780,457,653	121,695	6,771,399,733	-	-
Khyber-Pakhtunkhwa	232	14	202,579	22,555,143,433	8,659,970	29,522,224,893	253,304	15,184,984,085	-	-
Punjab	2,710	22	4,781,672	322,734,012,880	54,897,178	156,337,912,564	6,207,563	271,550,997,503	-	-
Sindh	838	-	1,362,291	94,932,545,499	20,399,086	191,149,060,956	2,068,903	70,182,898,006	-	-
GRAND TOTAL	4,052	42	8,775,378	470,137,216,669	89,762,718	449,389,903,626	8,888,011	384,132,902,651	-	-

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,								
	-	-	-	-	17,706	6,750,950	-	-	-
Barkhan	MMFB, TMFB,								
	-	-	-	-	12,183	10,863,983	-	-	-
Bolan	MMFB, TMFB,								
	-	-	-	-	2,404	2,441,343	-	-	-
Chagai	MMFB, TMFB,								
	-	-	-	-	19,285	22,092,709	-	-	-
Dera Bugti	MMFB, TMFB, UBANK,								
	1	-	661	89,710,782	27,633	22,339,441	-	-	-
Gwadar	AKHU, HBL MFB, MMFB, NRSP, POMFB, TMFB, UBANK,								
	10	-	3,087	132,993,734	26,525	54,671,040	3,043	114,406,703	-
Jafarabad	HBL MFB, MMFB, POMFB, TMFB, UBANK,								
	5	-	4,099	1,295,743,403	79,184	175,551,578	2,858	1,074,076,876	-
Jhal Magsi	MMFB, TMFB,								
	-	-	-	-	9,271	10,622,292	-	-	-
Kalat	MMFB, TMFB,								
	-	-	-	-	14,376	11,999,607	-	-	-
Kech (Turbat)	AKHU, MMFB, NRSP, TMFB,								
	1	-	798	33,281,700	86,018	11,350,731	798	33,281,700	-
Kharan	AKHU, MMFB, TMFB,								
	1	-	110	4,758,700	5,845	7,704,802	110	4,758,700	-
Khuzdar	MMFB, TMFB,								
	-	-	-	-	31,291	23,634,084	-	-	-
Kohlu	MMFB, TMFB,								
	-	-	-	-	1,582	495,267	-	-	-
Lasbela	AKHU, ASA, HBL MFB, KASHF, MMFB, NRSP, POMFB, TMFB,								
	8	-	6,439	384,266,296	54,061	19,623,785	14,145	606,359,830	-
Loralai	AKHU, MMFB, TMFB,								
	3	-	3,690	84,217,500	30,846	33,389,220	3,690	84,217,500	-
Mastung	AKHU, MMFB, TMFB,								
	1	-	932	29,874,210	11,075	11,932,245	932	29,874,210	-
Musakhel	MMFB, TMFB,								
	-	-	-	-	9,192	4,105,461	-	-	-
Nasirabad	HBL MFB, KBL, MMFB, POMFB, TMFB,								
	3	-	5,484	1,304,256,257	61,524	186,724,034	5,684	1,311,912,757	-
Nushki	TMFB,								
	-	-	-	-	11,700	13,532,582	-	-	-
Panjgur	NRSP, TMFB,								
	-	-	-	-	29,875	11,528,056	-	-	-
Pishin	AKHU, MMFB, TMFB,								
	1	-	1,262	24,665,015	26,681	45,525,593	1,262	24,665,015	-
Qila Abdullah	AKHU, MMFB, TMFB,								
	1	-	1,084	10,912,000	27,994	40,607,535	1,084	10,912,000	-
Qila Saifullah	AKHU, MMFB, TMFB,								
	2	-	1,413	35,918,029	16,187	9,225,501	1,413	35,918,029	-
Quetta	AKHU, AMFB, FINCA, HBL MFB, MMFB, NRSP-BANK, TMFB, UBANK,								
	11	-	7,222	734,235,104	830,241	1,723,699,382	6,793	661,264,762	-

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,								
	-	-	-	-	3,832	2,733,249	-	-	-
Sibi	AKHU, HBL MFB, MMFB, TMFB, UBANK,								
	3	-	2,348	591,887,989	39,449	119,475,314	2,482	578,835,256	-
Washuk	TMFB,								
	-	-	-	-	2,562	3,620,501	-	-	-
Zhob	AKHU, MMFB, TMFB,								
	1	-	1,966	34,106,450	28,142	33,031,507	1,966	34,106,450	-
Ziarat	MMFB, TMFB,								
	-	-	-	-	7,398	10,117,534	-	-	-
Total	52	-	40,595	4,790,827,169	1,524,062	2,629,389,327	46,260	4,604,589,788	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, HBL MFB, KASHF, KBL, MMFB, NRSP-BANK, POMFB, TMFB, UBANK,								
	18	2	20,030	2,042,133,388	318,937	1,880,607,288	28,859	1,852,172,598	-
Bannu	AKHU, MMFB, NRSP-BANK, TMFB,								
	5	-	4,982	476,053,131	138,904	244,803,752	4,369	136,382,981	-
Batgram	AKHU, MMFB, TMFB,								
	4	-	3,187	134,760,812	66,209	65,460,664	3,187	134,760,812	-
Buner (Daggar)	AKHU, KBL, MMFB, TMFB,								
	3	-	862	202,722,628	113,261	182,145,171	942	207,642,628	-
Charsadda	AKHU, AMFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, SRSP, TMFB, UBANK,								
	14	-	7,648	996,426,808	270,212	415,914,662	6,960	570,130,806	-
Chitral	AKHU, HBL MFB, MMFB, NRSP-BANK, TMFB,								
	13	-	13,692	1,887,919,615	151,638	2,374,373,322	13,692	1,887,919,615	-
D.I. Khan	AKHU, FINCA, HBL MFB, KBL, MMFB, NRSP-BANK, TMFB, UBANK,								
	14	-	18,429	1,977,826,694	282,083	1,447,993,494	14,113	1,316,464,002	-
Hangu	AKHU, MMFB, TMFB,								
	1	-	99	8,500,500	49,638	38,805,481	99	8,500,500	-
Haripur	AKHU, AMFB, ASA, FINCA, GBTI, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, TMFB, UBANK,								
	17	9	20,314	1,926,496,307	251,377	1,681,330,720	63,417	1,167,696,083	-
Karak	AKHU, MMFB, SRSP, TMFB,								
	2	-	1,649	43,667,700	125,422	148,568,833	63	3,717,700	-
Kohat	AKHU, KBL, MMFB, NRSP-BANK, SRSP, TMFB, UBANK,								
	10	-	5,674	759,881,683	56,242	2,079,517,044	3,432	388,440,115	-
Kohistan	AMFB, MMFB, TMFB,								
	1	-	39	3,022,087	7,143	239,956,156	-	-	-
Lakki Marwat	AKHU, MMFB, TMFB,								
	3	-	1,749	69,007,760	128,041	154,359,911	1,749	69,007,760	-
Lower Dir	AKHU, KBL, MMFB, NRSP-BANK, TMFB,								
	5	-	3,188	768,597,124	239,194	878,454,108	1,430	235,378,288	-
Malakand	AKHU, KBL, MMFB, NRSP, TMFB,								
	2	-	2,007	233,338,481	191,317	302,053,092	1,933	227,109,365	-
Mansehra	AKHU, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP-BANK, POMFB, TMFB, UBANK,								
	19	-	15,815	1,569,610,116	347,754	908,897,191	26,196	1,578,210,799	-
Mardan	AKHU, AMFB, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, TMFB, UBANK,								
	19	-	15,843	2,075,049,383	521,174	1,030,468,925	14,642	965,436,493	-
Mingora	KBL, MMFB, TMFB,								
	2	-	1,622	452,313,308	18,147	897,459,959	1,756	459,453,308	-
Nowshera	AKHU, AMFB, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, SRSP, TMFB, UBANK,								
	22	-	17,951	1,854,984,612	327,611	1,586,003,658	19,057	1,229,661,667	-
Peshawar	AKHU, AMFB, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP-BANK, POMFB, SRSP, TMFB, UBANK,								
	27	-	20,838	2,253,462,115	4,005,925	10,015,110,340	22,947	1,308,195,655	-
Shangla	AKHU, HBL MFB, MMFB, TMFB,								
	6	-	3,927	232,282,564	98,468	126,555,713	3,927	232,282,564	-
Swabi	AKHU, GBTI, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, TMFB, UBANK,								
	12	3	15,143	1,531,874,511	362,366	1,362,846,719	14,505	842,055,787	-
Swat	AKHU, HBL MFB, MMFB, NRSP, NRSP-BANK, TMFB, UBANK,								
	9	-	5,501	949,986,805	389,387	1,277,762,126	3,639	259,139,259	-
Tank	AKHU, MMFB, TMFB,								
	3	-	2,228	85,665,298	40,974	51,739,723	2,228	85,665,298	-
Upper Dir	AKHU, MMFB, TMFB,								
	1	-	162	19,560,002	158,546	131,036,839	162	19,560,002	-
Total	232	14	202,579	22,555,143,433	8,659,970	29,522,224,893	253,304	15,184,984,085	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,								
	66	15	90,296	4,749,298,093	509,071	1,248,142,095	194,326	5,183,902,122	-
Bahawalpur	AGAHE, AKHU, AMFB, ASA, DAMEN, FFO, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, PRSP, RCDP, TFC, TMFB, UBANK,								
	86	-	204,734	16,161,276,253	1,545,966	7,140,663,706	214,363	12,489,169,441	-
Bhakkar	AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, TMFB, UBANK,								
	47	-	94,863	7,861,843,189	838,510	1,303,820,070	101,313	5,184,358,957	-
Bhawalnagar	AGAHE, AKHU, AMFB, ASA, DAMEN, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, RCDP, TMFB, UBANK,								
	91	-	222,852	19,713,913,472	1,416,470	4,351,099,807	205,397	13,450,388,885	-
Chakwal	AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, POMFB, TMFB, UBANK,								
	62	-	87,376	4,592,728,576	451,536	867,544,977	127,823	5,219,140,095	-
Chiniot	AKHU, ASA, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, POMFB, RCDP, TMFB, UBANK,								
	22	-	48,562	3,159,202,545	269,302	492,705,082	68,711	2,946,813,036	-
D.G. Khan	AKHU, AMFB, ASA, CSC, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, TMFB, UBANK,								
	35	-	67,394	4,933,072,880	825,995	2,177,695,727	81,752	4,502,155,297	-
Faisalabad	AKHU, AMFB, ASA, DAMEN, FFO, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, PRSP, RCDP, TFC, TMFB, UBANK,								
	178	-	295,364	15,063,232,118	1,889,080	4,327,566,566	516,199	17,210,835,137	-
Gujranwala	AKHU, AMFB, ASA, DAMEN, FFO, FINCA, HBL MFB, JWS, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-BANK, OPD, POMFB, RCDP, TFC, TMFB, UBANK,								
	130	-	202,956	11,697,603,744	1,186,952	2,388,901,113	317,457	11,560,171,280	-
Gujrat	AKHU, AMFB, ASA, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, PRSP, TMFB, UBANK,								
	65	-	82,946	4,940,635,549	710,903	1,809,126,934	131,901	5,120,104,723	-
Hafizabad	AKHU, AMFB, ASA, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, PRSP, RCDP, TMFB, UBANK,								
	31	-	55,780	4,554,598,092	361,345	649,786,558	60,093	3,113,397,872	-
Jhang	AKHU, AMFB, ASA, FDO, FFO, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, PRSP, RCDP, SMFC, TMFB, UBANK,								
	69	1	139,524	9,197,541,974	961,628	1,342,817,824	156,439	7,549,711,867	-
Jhelum	AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, POMFB, TMFB, UBANK,								
	43	-	83,917	4,673,080,435	404,753	875,671,568	98,810	3,948,322,126	-
Kasur	AKHU, AMFB, ASA, CSC, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, RCDP, TFC, TMFB, UBANK,								
	96	-	127,012	7,553,823,455	1,043,826	1,133,168,859	217,967	7,193,195,750	-
Khanewal	AGAHE, AKHU, AMFB, ASA, CSC, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP-BANK, PRSP, RCDP, TMFB, UBANK,								
	77	-	125,055	9,203,951,366	772,236	1,898,981,737	166,227	8,054,772,617	-
Khushab	AKHU, AMFB, ASA, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, RCDP, TMFB, UBANK,								
	38	-	73,425	4,540,985,102	519,494	776,264,412	103,122	4,329,453,111	-
Lahore	AGAHE, AKHU, AMFB, ASA, CSC, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-BANK, POMFB, PRSP, RCDP, TFC, TMFB, UBANK,								
	222	-	275,633	14,435,290,358	21,756,728	64,880,189,559	527,706	15,996,415,781	-
Leyyah	AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, PRSP, RCDP, TMFB, UBANK,								
	59	-	123,795	10,883,007,984	657,816	1,772,412,883	94,494	6,633,145,318	-
Lodhran	AKHU, AMFB, ASA, FDO, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, PRSP, TMFB, UBANK,								
	39	-	91,983	9,081,739,977	666,221	1,535,389,734	78,912	5,640,525,236	-
Mandi Bahauddin	AKHU, AMFB, ASA, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, POMFB, PRSP, TFC, TMFB, UBANK,								
	48	-	68,775	5,180,416,950	380,231	868,176,709	108,319	4,223,836,543	-
Mianwali	AKHU, FFO, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, PRSP, TMFB, UBANK,								
	37	-	69,920	3,183,287,801	399,754	913,852,076	77,430	3,026,004,660	-
Multan	AKHU, AMFB, ASA, FDO, FFO, FINCA, HBL MFB, JWS, KASHF, KBL, MCBIB, MMFB, MOJAZ, NRSP, NRSP-BANK, POMFB, RCDP, TFC, TMFB, UBANK,								
	99	-	180,605	12,645,560,086	1,444,285	5,326,793,722	197,469	9,261,136,711	-
Muzaffargarh	AGAHE, AKHU, ASA, FDO, FFO, FINCA, HBL MFB, KASHF, KBL, MMFB, MOJAZ, NRSP, NRSP-BANK, PRSP, RCDP, TMFB, UBANK,								
	80	1	169,712	13,749,815,444	1,203,556	2,062,985,131	183,979	11,051,543,895	-
Nankana Sahib	AKHU, ASA, DAMEN, FFO, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, RCDP, TMFB, UBANK,								
	61	-	90,975	5,100,823,556	406,645	555,646,565	133,062	4,458,908,816	-

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,								
	52	-	111,328	5,226,185,457	446,099	1,059,060,638	144,276	5,514,596,318	-
Okara	AGAHE, AKHU, AMFB, ASA, CSC, DAMEN, FDO, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, PRSP, RCDP, TFC, TMFB, UBANK,								
	86	-	149,909	10,272,373,788	1,021,312	2,011,691,010	166,572	6,697,054,036	-
Pakpattan	AGAHE, AKHU, AMFB, ASA, CSC, FDO, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, PRSP, RCDP, TMFB, UBANK,								
	46	-	86,441	5,927,708,706	556,758	884,276,035	95,274	4,622,731,226	-
Rahimyar Khan	AGAHE, AKHU, AMFB, ASA, FFO, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, SMFC, TMFB, UBANK,								
	100	-	228,364	19,594,582,801	1,579,686	4,708,025,749	236,026	14,596,878,776	-
Rajanpur	AGAHE, AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, SMFC, TMFB, UBANK,								
	52	-	104,222	8,039,871,865	670,217	1,793,446,706	107,157	6,977,026,564	-
Rawalpindi	AKHU, AMFB, ASA, FINCA, GBTI, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, TMFB, UBANK,								
	92	5	165,007	9,435,200,783	4,722,536	21,933,975,588	141,576	7,376,098,089	-
Sahiwal	AGAHE, AKHU, AMFB, ASA, CSC, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, PRSP, RCDP, TMFB, UBANK,								
	74	-	136,225	8,497,450,626	883,901	2,177,201,213	194,114	7,447,870,555	-
Sargodha	AKHU, AMFB, ASA, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, POMFB, PRSP, RCDP, TMFB, UBANK,								
	105	-	175,749	12,027,860,796	1,185,848	2,567,771,913	237,510	10,389,243,632	-
Sheikhupura	AKHU, AMFB, ASA, DAMEN, FFO, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, POMFB, PRSP, RCDP, TFC, TMFB, UBANK,								
	94	-	140,918	7,640,168,273	626,549	1,602,561,330	185,365	6,152,475,959	-
Sialkot	AKHU, AMFB, ASA, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MCBIB, MMFB, MOJAZ, NRSP, NRSP-BANK, POMFB, PRSP, RCDP, TFC, TMFB, UBANK,								
	87	-	154,690	9,291,686,710	885,174	3,038,612,551	202,755	7,881,210,470	-
Toba Tek Singh	AKHU, AMFB, ASA, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, PRSP, RCDP, TMFB, UBANK,								
	69	-	118,809	8,855,405,949	743,126	1,539,982,501	175,976	7,502,104,253	-
Vihari	AGAHE, AKHU, AMFB, ASA, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, RCDP, TMFB, UBANK,								
	72	-	136,556	11,068,788,127	953,669	2,321,903,914	157,691	9,046,298,349	-
Total	2,710	22	4,781,672	322,734,012,880	54,897,178	156,337,912,564	6,207,563	271,550,997,503	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,								
	42	-	44,348	3,279,875,335	477,146	469,257,838	58,783	3,467,892,669	-
Dadu	AMFB, ASA, HBL MFB, KASHF, KBL, MMFB, OPRCT, SMFB, SRSO, SSF, TMF, TMFB, UBANK,								
	44	-	62,077	5,074,358,323	412,826	1,080,572,690	42,310	3,907,583,221	-
Ghotki	Advans, AKHU, AMFB, ASA, FINCA, HBL MFB, KBL, MCBIB, MMFB, SMFB, SRSO, TMF, TMFB, UBANK,								
	28	-	48,340	4,816,464,119	584,732	1,013,900,556	19,563	3,218,062,780	-
Hyderabad	Advans, AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, OPRCT, POMFB, SMFB, SRSO, SSF, TMF, TMFB, UBANK,								
	43	-	64,206	4,551,313,447	765,679	3,440,450,339	73,024	3,727,046,106	-
Jacobabad	AKHU, HBL MFB, KBL, MMFB, SMFB, SRSO, TMFB, UBANK,								
	8	-	15,396	1,585,170,795	218,134	458,494,519	6,564	1,025,160,191	-
Jamshoro	ASA, HBL MFB, MMFB, OPRCT, POMFB, SMFB, SRSO, SSF, TMF, TMFB, UBANK,								
	23	-	30,167	1,035,772,772	157,361	105,579,432	9,095	295,266,775	-
Karachi	Advans, AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, OPRCT, POMFB, SMFB, TMFB, UBANK, UnionBank,								
	128	-	335,110	11,018,332,348	11,734,113	167,988,754,816	1,294,653	10,814,513,148	-
Kashmore	HBL MFB, KBL, MMFB, SRSO, TMFB, UBANK,								
	6	-	21,129	2,028,811,413	295,499	517,671,937	11,293	1,410,821,666	-
Khairpur	Advans, AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, SMFB, SRSO, TMF, TMFB, UBANK,								
	41	-	62,738	5,725,312,181	692,262	2,176,207,715	47,450	4,015,538,506	-
Larkana	Advans, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, SMFB, SRSO, TMF, TMFB, UBANK,								
	39	-	60,779	5,534,584,266	596,392	2,506,507,465	60,434	4,605,158,332	-
Matyari	ASA, HBL MFB, KASHF, KBL, MMFB, NRSP-BANK, SMFB, SRSO, SSF, TMF, TMFB, UBANK,								
	19	-	29,024	2,374,949,033	184,621	622,143,239	27,469	1,566,466,480	-
Mirpur Khas	Advans, AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, POMFB, SMFB, SSF, TMF, TMFB, UBANK,								
	48	-	61,489	4,996,872,307	608,768	1,391,663,343	46,782	3,853,627,870	-
Naushahro Feroze	Advans, AMFB, ASA, HBL MFB, KASHF, KBL, MMFB, NRSP-BANK, POMFB, SMFB, SRSO, SSF, TMF, TMFB, UBANK,								
	46	-	73,273	5,396,897,617	374,646	682,038,334	55,509	3,346,409,670	-
Nawabshah	Advans, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, SMFB, SRSO, SSF, TMF, TMFB,								
	33	-	45,891	3,808,810,010	42,166	541,223,930	39,154	2,945,428,767	-
Sanghar	Advans, AMFB, ASA, HBL MFB, KASHF, KBL, MMFB, NRSP, POMFB, SMFB, SRSO, SSF, TMF, TMFB, UBANK, VDO,								
	64	-	92,132	6,320,931,303	466,900	1,098,933,089	69,458	3,922,646,617	-
Sehwan Sharif	HBL MFB, MMFB, TMFB,								
	-	-	-	-	33,637	19,260,981	151	71,725	-
Shaheed Benazirabad	POMFB, TMFB, UBANK,								
	6	-	5,971	713,631,178	85,419	111,249,168	1,420	120,253,361	-
Shehdad Kot	ASA, KASHF, KBL, MMFB, SMFB, SRSO, TMF, TMFB, UBANK,								
	26	-	42,081	3,162,505,103	300,332	650,637,583	34,493	1,688,878,137	-
Shikarpur	Advans, AMFB, ASA, HBL MFB, KASHF, KBL, MMFB, SMFB, SRSO, TMF, TMFB, UBANK,								
	14	-	31,058	2,657,201,797	304,827	615,398,919	22,368	1,955,931,384	-
Sujawal	AKHU, ASA, POMFB, SMFB, TMF, TMFB, UBANK,								
	17	-	16,247	689,364,473	15,719	25,355,688	4,681	203,497,530	-
Sukkur	Advans, AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP-BANK, POMFB, SMFB, SRSO, TMF, TMFB, UBANK,								
	45	-	65,284	5,571,705,544	546,822	2,419,104,581	41,314	3,424,697,297	-
Tando Allahyar	AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, OPRCT, POMFB, SMFB, SSF, TMF, TMFB, UBANK,								
	19	-	29,174	2,468,962,479	289,120	455,692,834	23,889	1,644,792,027	-
Tando Jam	MMFB, OPRCT, TMFB,								
	1	-	1,043	31,089,385	10,358	7,376,861	-	-	-
Tando Muhammad Khan	AKHU, AMFB, HBL MFB, KASHF, KBL, MMFB, NRSP, SMFB, SSF, TMFB, UBANK,								
	11	-	16,426	1,765,627,349	184,408	299,601,680	20,444	1,456,450,816	-

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,								
	25	-	28,070	3,542,917,542	378,907	775,277,754	11,021	2,625,586,607	-
Thatta	AKHU, ASA, HBL MFB, KASHF, KBL, MMFB, NRSP, SMFB, SSF, TMF, TMFB, UBANK,								
	28	-	31,556	2,685,921,661	358,888	563,992,037	32,857	2,480,834,501	-
Umer Kot	AKHU, AMFB, ASA, FINCA, HBL MFB, KBL, MMFB, OPRCT, POMFB, SMFB, TMF, TMFB, UBANK,								
	34	-	49,282	4,095,163,718	279,404	1,112,713,626	14,724	2,460,281,823	-
Total	838	-	1,362,291	94,932,545,499	20,399,086	191,149,060,956	2,068,903	70,182,898,006	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,								
	11	-	10,330	1,017,751,433	209,424	315,034,781	12,321	760,003,824	-
Bhimber	AKHU, MMFB, NRSP, TMFB,								
	6	-	7,717	337,124,020	92,031	78,465,525	8,673	324,040,885	-
Kotli	AKHU, FINCA, MMFB, NRSP, POMFB, TMFB,								
	15	-	20,725	1,058,642,720	264,067	250,294,412	24,197	967,775,994	-
Mirpur	AKHU, AMFB, FINCA, KBL, MMFB, NRSP, NRSP-BANK, TMFB,								
	13	-	10,592	676,964,487	25,091	1,450,561,096	11,516	606,331,191	-
Muzaffarabad	AKHU, AMFB, FINCA, HBL MFB, KBL, MMFB, NRSP, NRSP-BANK, TMFB, UBANK,								
	21	-	26,718	2,597,713,740	550,498	5,721,371,932	21,821	1,794,536,427	-
Neelum	AKHU, MMFB, TMFB,								
	5	-	3,486	212,909,279	23,032	24,536,532	3,486	212,909,279	-
Poonch	AKHU, KBL, MMFB, NRSP, TMFB,								
	11	-	19,364	1,123,521,339	173,702	160,026,687	19,651	1,084,723,635	-
Sudhnati	AKHU, MMFB, NRSP, TMFB,								
	8	-	7,623	312,696,615	90,066	67,438,867	8,736	340,236,825	-
Total	90	-	106,555	7,337,323,633	1,427,911	8,067,729,833	110,401	6,090,558,060	-

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	-	2,214	379,374,313	15,006	494,175,485	2,214	379,374,313	-
Diamer	AKHU, AMFB, HBL MFB, MMFB, NRSP-BANK, TMFB,								
	6	-	1,346	97,254,297	13,005	7,407,835,514	1,274	86,416,043	-
Ghanche	AKHU, HBL MFB, MMFB, NRSP-BANK, TMFB,								
	8	-	5,129	615,435,530	24,778	986,445,877	5,129	615,435,530	-
Ghizer	AKHU, HBL MFB, KBL, MMFB, NRSP-BANK, TMFB,								
	16	-	16,102	3,068,082,452	39,076	1,988,059,188	16,378	3,093,925,991	-
Gilgit	AKHU, AMFB, FINCA, HBL MFB, KBL, MMFB, NRSP-BANK, POMFB, TMFB,								
	30	1	23,044	3,347,517,321	163,899	9,648,117,521	23,129	3,328,760,338	-
Skardu	AKHU, HBL MFB, MMFB, NRSP-BANK, TMFB,								
	9	-	6,853	1,197,457,326	27,200	1,087,656,982	6,853	1,197,457,326	-
Total	72	1	54,688	8,705,121,239	282,964	21,612,290,568	54,977	8,701,369,541	-

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	-	7,307	315,472,369	32,708	33,854,041	7,307	315,472,369	-
Khyber Agency	AKHU, MMFB, TMFB,								
	8	-	6,867	298,494,371	45,657	64,334,260	6,867	298,494,371	-
Kurram Agency	AKHU, MMFB, TMFB,								
	6	-	5,019	190,483,097	11,899	8,836,790	5,019	190,483,097	-
Mohmand Agency	AKHU, MMFB, TMFB,								
	2	-	2,164	93,536,772	40,018	30,476,952	2,164	93,536,772	-
North Waziristan Agency	AKHU, MMFB, TMFB,								
	4	-	1,093	34,303,300	81,597	104,952,816	1,093	34,303,300	-
Orakzai Agency	AKHU, MMFB, TMFB,								
	2	-	2,026	101,561,626	11,584	8,350,336	2,026	101,561,626	-
South Waziristan Agency	AKHU, MMFB, TMFB,								
	1	-	432	12,254,400	35,035	40,032,640	432	12,254,400	-
Total	30	-	24,908	1,046,105,935	258,498	290,837,835	24,908	1,046,105,935	-

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,								
	28	5	2,202,090	8,036,136,881	2,313,049	39,780,457,653	121,695	6,771,399,733	-
Total	28	5	2,202,090	8,036,136,881	2,313,049	39,780,457,653	121,695	6,771,399,733	-

END NOTES

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

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

REPORTING ORGANIZATIONS

Category	MFP	Reporting Period	
		Q3	Q2
MFB Microfinance Bank Licensed and prudentially regulated by the State Bank of Pakistan to exclusively service microfinance market			
	Advans Pakistan Microfinance Bank Limited	✓	✓
	Apna Microfinance Bank Limited	✓	✓
	ASA Pakistan Limited	✓	✓
	FINCA Microfinance Bank Limited	✓	✓
	HBL Microfinance Bank Limited	✓	✓
	Kushhall Microfinance Bank Limited	✓	✓
	Moblink 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	✓	✓
MFI Microfinance institution providing specialized microfinance services	AGAHE Pakistan	✓	✓
	Akhuwat Islamic Microfinanc	✓	✓
	CSC Empowerment and Inclusion Programme	✓	✓
	DAMEN Support Programme	✓	✓
	Farmer Development Organization	✓	✗
	FFO Support Programme	✓	✓
	Ghazi Barotha Taraqiati Idara	✓	✓
	JWS Pakistan	✓	✓
	Kashf Foundation	✓	✓
	MOJAZ Support Programme	✓	✓
	OPD Support Program	✓	✓
	Organization for Poverty Reduction and Community Training Program	✓	✓
	Rural Community Development Programmes	✓	✓
	Saaya Microfinance Company	✓	✓
	SAFCO Support Foundation	✓	✓
	Shah Sachal Sami Foundation	✗	✓
	Taleem Finance Company	✓	✓
	Thardeep Microfinance Foundation	✓	✓
RSP Rural support programme running microfinance operation as part of multi-dimensional rural development programme	National Rural Support Programme	✓	✓
	Punjab Rural Support Programme	✓	✓
	Sarhad Rural Support Programme	✓	✓
	Sindh Rural Support Organization	✓	✓
	MCB Islamic Bank Limited	✓	✓
Other Organizations running microfinance operations as part of multi-dimension service offering	Orix Leasing Pakistan Limited	✗	✗
	Islamic Relief Pakistan	✗	✗
	Villagers Development Organization	✓	✓

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