

	Quarter		Change	
	Q4 - 2022	Q3 - 2022	Units	%
Number of Branches/Units	4,058	4,094	-36	-.9
Number of Districts Covered	139	139	-	-
Penetration Rate (%) (*)	22.7%	22.0%	0.7	3.2
Active Borrowers	9,092,247	8,775,378	316,869	3.6
Gross Loan Portfolio (PKR Millions)	491,262	470,137	21,125	4.5
Number of Loans Disbursed	6,999,375	5,611,258	1,388,117	24.7
Disbursements (PKR Millions)	167,654	140,561	27,094	19.3
Average Loan Size(PKR)	23,953	25,050	-1,097	-4.4
Number of Savers	93,957,497	89,762,718	4,194,779	4.7
Value of Savings (PKR Millions)	514,290	449,390	64,900	14.4
Average Saving Balance (PKR)	5,474	5,006	467	9.3
Number of Policy Holders	8,264,513	8,888,011	-623,498	-7.0
Sum Insured (PKR Millions)	316,949	384,133	-67,184	-17.5

The microfinance industry showed positive signs of growth as it recovers from the impact of the 2022 flood crisis. By the end of Quarter 4, Credit and Savings Microfinance indicators depicted a steady growth trajectory in the post-flood era.

The number of active borrowers in the microfinance industry crossed 9.0 million, which is 3.6 percent increase compared to the previous quarter and 12 percent increase on a year-on-year basis. The number of women active borrowers also showed a similar trend, with a 13.6 percent increase compared to the previous year. Clients of MFBs comprised 65.5% of the client base while the share of NBMFCs comprised 35.5% of the client base. The Gross Loan Portfolio also increased with the rise in active borrowers, reaching 491 billion PKR, which is a 25% increase on a year-on-year basis and 4.6 percent increase compared to the previous quarter. When separating the industry into two peer groups, the MFBs' portfolio closed at 379 billion PKR, a 5.3 percent increase, while NBMFC's portfolio is at PKR 111 billion, depicting an increase of 2 percent compared to the previous quarter.

In terms of market share and lending portfolio, KBL led the market with an 18 percent share and a lending portfolio of 89 billion PKR, closely followed by HBL MFB with a market share of 17.9 percent and a GLP of 87 billion PKR. For active borrowers, MMFB led with a market share of 28.2 percent and a borrower base of 2.6 million, while KBL followed with a market share of 8.1 percent and a borrower base of 737 thousand. On the NBMFCs front, NRSP led with active borrowers of 723 thousand, followed by Akhuwat and KASHF with 692 thousand and 639 thousand, respectively. Akhuwat led with a Gross Loan Portfolio of 30.7 billion PKR, followed by KASHF and NRSP with portfolios of 22 billion PKR approximately.

While the overall number of loans disbursed increased by 25 percent, totaling 6.9 million, the trend for disbursement value increased by the same percentage, clocking the amount at 167 billion PKR. On the delinquencies front, PAR > 30 days experienced a decrease from 5.95% to 5.60%.

Microsavings indicators also showed positive trends. The saver base increased by 4.7 percent to reach 93 million, and TMFB leading by the growth by 9.5 percent, adding 2.8 million depositors to its saver's portfolio. MMFB and TMFB continued to dominate the market with a total of 77 million active saver bases. While there was a considerable increase in the savers base, there was a noticeable increase of 14.4 percent in savings value, bringing the total to 514 billion PKR at the end of quarter 4, 2022. KBL and HBL MFB continued to be at the top of the leaderboard with a market share of 22.6 percent and 21.7 percent, respectively, and an aggregate amount of 227 billion PKR of savings value.

On the microinsurance front indicator demonstrated contrary trends, closing the figure at 8.2 million policyholders, a decrease of 7.0 compared to the previous quarter while the insurance portfolio decreased from 384 billion to a closing figure of 316 billion at the end of Quarter 4, 2022. While majority of the MFBs and NBMFCs continued to grow their insurance portfolio at a marginal pace, KBL policyholders and insurance portfolio contributed to the decrease of microinsurance indicators.

On the branches front, the total number of branches decreased from 4,094 from 4,058 previously. Akhuwat has spread in 106 districts followed by HBL MFB and U Bank in 84 and 84 districts.

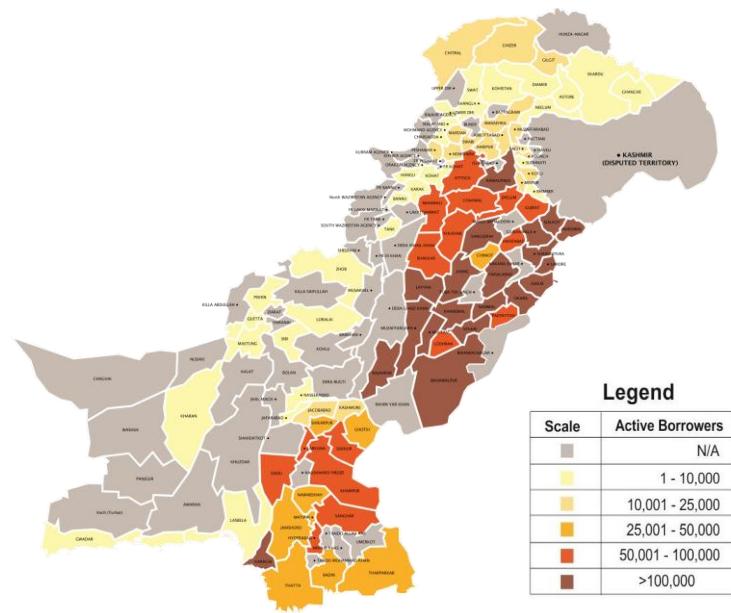
- Revised figures based on markets size of the potential market size of 40 million microfinance customers.



DISTRIBUTION OF ACTIVE BORROWERS

Top 5 Districts: Greatest Increase in Microcredit Outreach

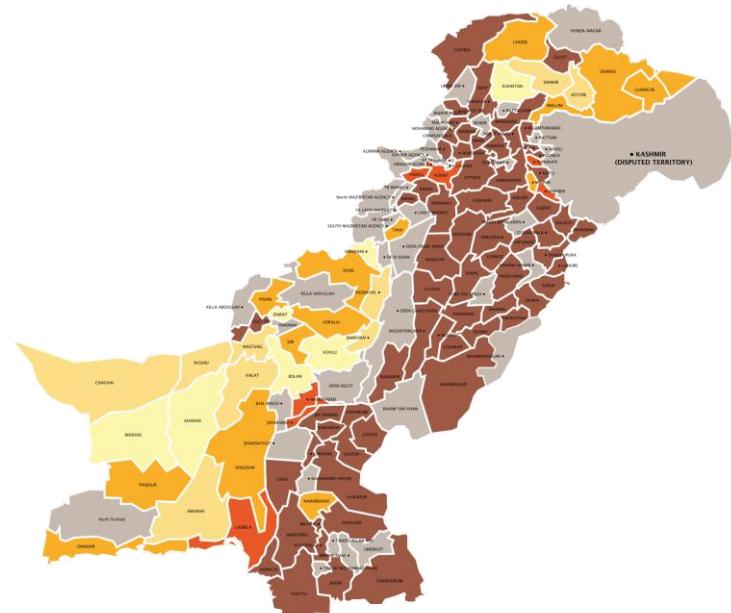
	District	Active Borrowers (Q4)		Growth (Q3 to Q4)
		Net	%	
1	Karachi	551,167	216,057	64.5
2	ICT	2,335,110	133,020	6.0
3	Lahore	295,979	20,346	7.4
4	Jhang	146,298	6,774	4.9
5	Toba Tek Singh	124,310	5,501	4.6



DISTRIBUTION OF ACTIVE SAVERS

Top 5 Districts: Greatest Increase in Savings Outreach

	District	Active Savers (Q4)		Growth (Q3 to Q4)
		Net	%	
1	Rawalpindi	6,372,991	1,650,455	35.0
2	Lahore	22,623,732	867,004	4.0
3	Karachi	12,277,130	543,017	4.6
4	Peshawar	4,113,451	107,526	2.7
5	Multan	1,533,568	89,283	6.2



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

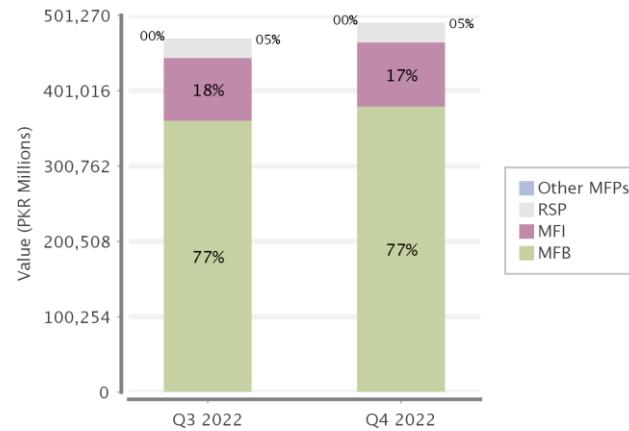
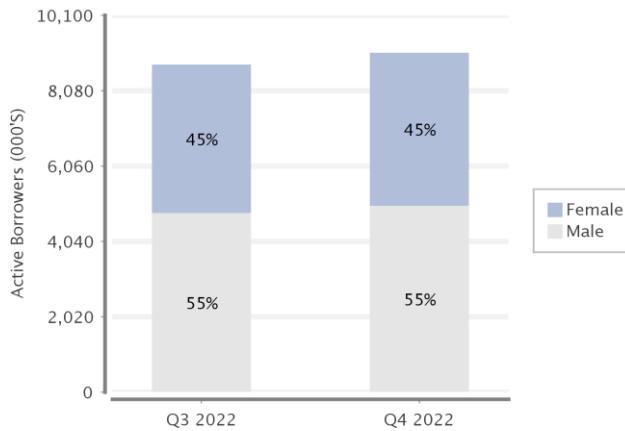
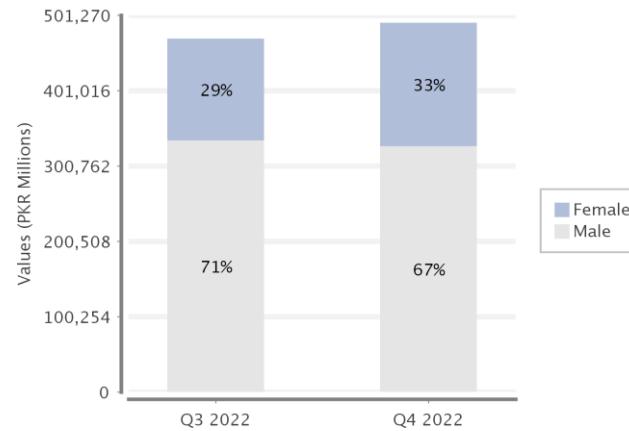
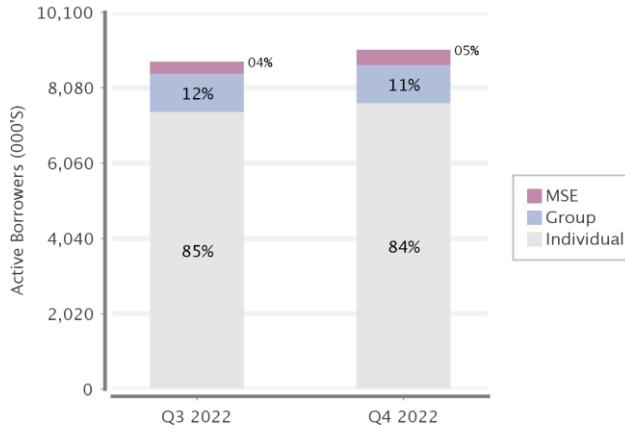
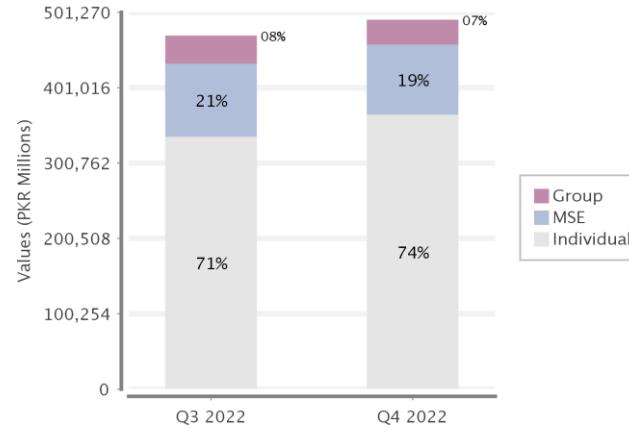
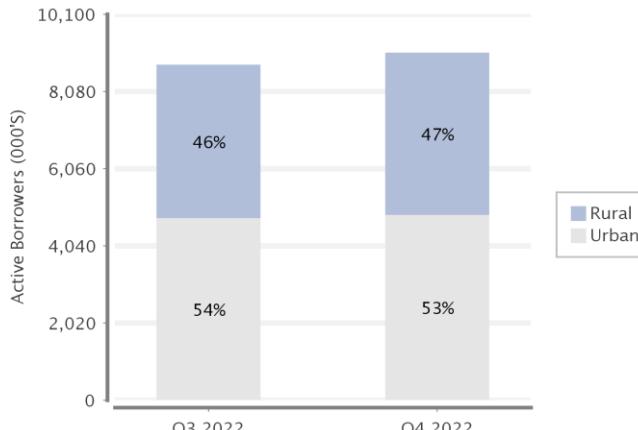
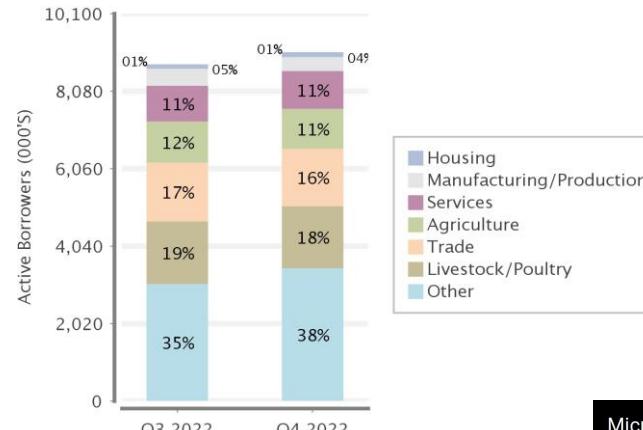
Summary of Microcredit Provision (All Pakistan)

		Lending Methodology			Asset Type		Peer Group			
	Total	Group	Individual	MSE	Secured	Unsecured	MFB	MFI	RSP	Other MFPs
Number of Branches/Units										
Q3	4,094	-	-	-	-	-	1,812	1,926	350	6
Q4	4,058	-	-	-	-	-	1,814	1,885	354	5
Active Borrowers										
Q3	8,775,378	1,021,400	7,426,042	327,936	858,759	7,916,619	5,629,233	2,270,648	873,044	2,453
Q4	9,092,247	1,022,534	7,658,060	411,653	1,534,554	7,557,693	5,927,532	2,294,062	868,217	2,436
Gross Loan Portfolio(PKR Millions)										
Q3	470,137	37,422	335,460	97,255	148,638	321,500	360,819	83,387	25,726	205
Q4	491,262	33,126	364,853	93,284	179,534	311,729	379,530	85,528	26,001	204
Portfolio at Risk > 30 days (Percentage)										
Q3	5.9	-	-	-	-	-	9.2	4.6	2.2	-
Q4	5.6	-	-	-	-	-	8.8	4.2	2.3	-
Average Loan Balance (PKR)										
Q3	53,575	36,638	45,173	296,568	173,084	40,611	64,097	36,724	29,467	83,570
Q4	54,031	32,396	47,643	226,608	116,994	41,247	64,028	37,282	29,948	83,631
Number of Loans Disbursed										
Q3	5,611,258	116,365	5,229,512	265,381	-	-	4,942,085	489,281	179,575	317
Q4	6,999,375	157,115	6,748,921	93,339	-	-	6,271,964	533,558	193,713	140
Disbursements (PKR Millions)										
Q3	140,561	6,647	98,032	35,882	-	-	103,299	28,365	8,838	60
Q4	167,654	8,576	127,675	31,403	-	-	128,075	30,064	9,508	8
Average Loan Size (PKR)										
Q3	25,050	57,118	18,746	135,209	-	-	20,902	57,972	49,214	188,032
Q4	23,953	54,584	18,918	336,444	-	-	20,420	56,346	49,084	54,893

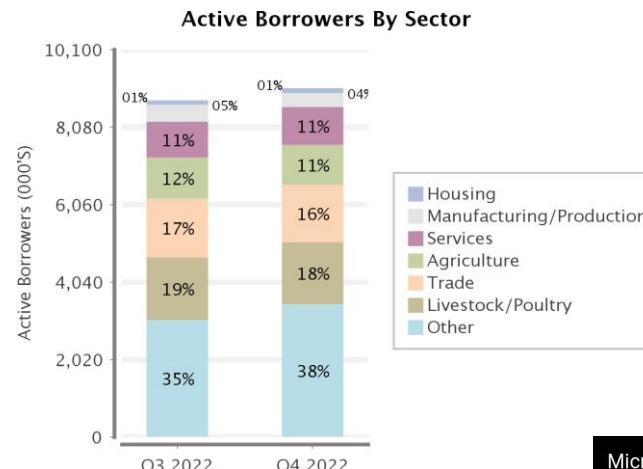
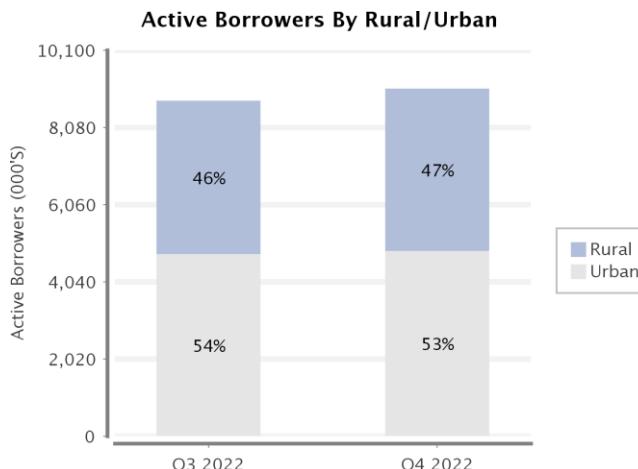
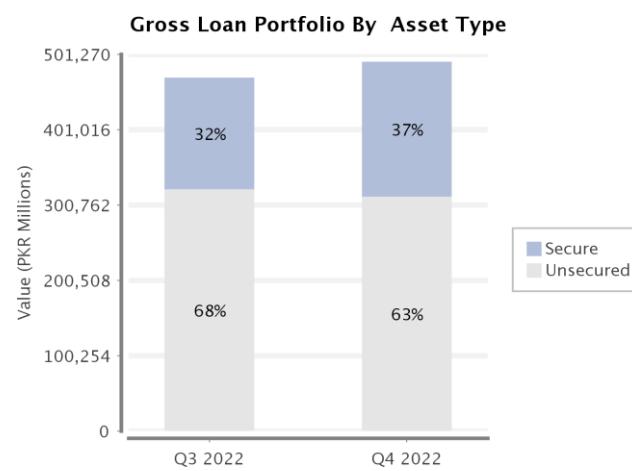
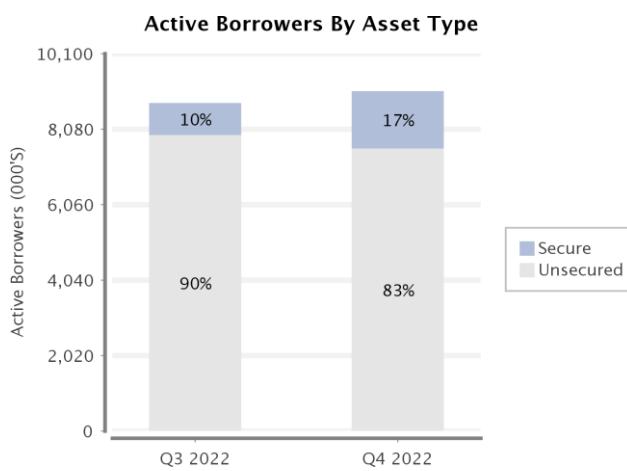
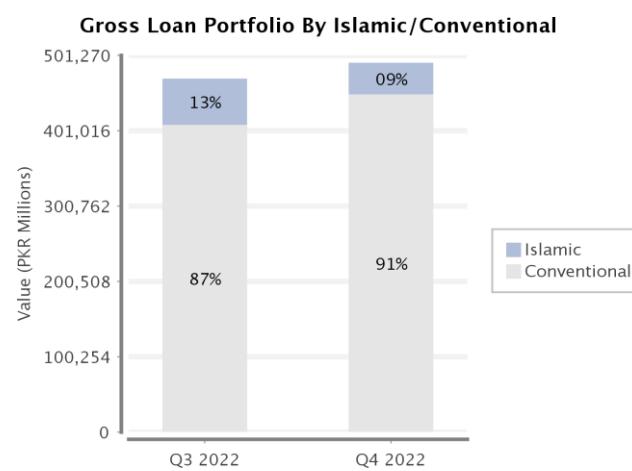
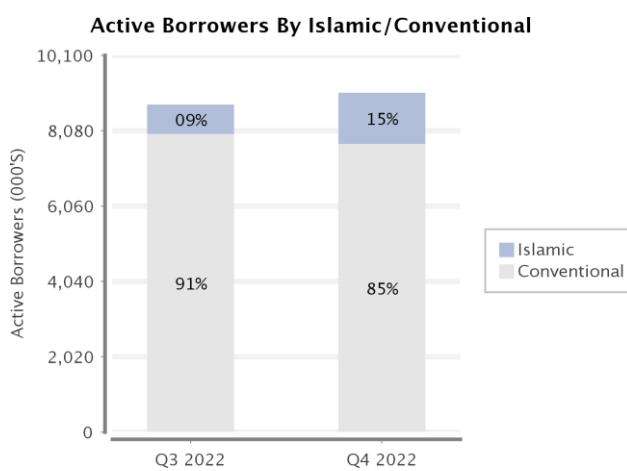
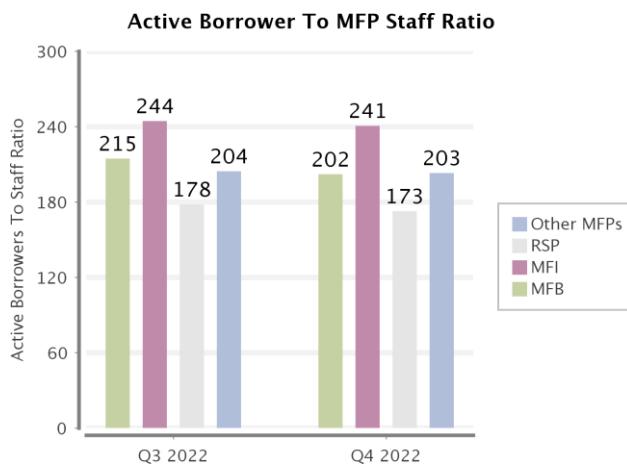
Districts with Highest Growth (Net) by Province

Province		District	Active Borrowers (Q4)		Growth (Q3toQ4)		Potential Microfinance Market		Penetration Rate(%)	
			A	Net	%	B		(A/B)x100		
1	AJK	Muzaffarabad	24,852	-1,866	-7	-	-	-	-	-
2		Kotli	20,717	-8	-	-	-	-	-	-
3		Poonch	19,388	24	.1	-	-	-	-	-
1	Balochistan	Quetta	6,664	-558	-7.7	-	-	-	-	-
2		Lasbela	6,258	-181	-2.8	-	-	-	-	-
3		Nasirabad	5,909	425	7.7	-	-	-	-	-
1	Gilgit-Baltistan	Gilgit	22,906	-138	-.6	-	-	-	-	-
2		Ghizer	16,288	186	1.2	-	-	-	-	-
3		Skardu	6,737	-116	-1.7	-	-	-	-	-
1	FATA	Bajaur Agency	6,906	-401	-5.5	-	-	-	-	-
2		Khyber Agency	6,527	-340	-5	-	-	-	-	-
3		Kurram Agency	5,072	53	1.1	-	-	-	-	-
1	ICT	ICT	2,335,110	133,020	6	-	-	-	-	-
1	Khyber-Pakhtunkhwa	Peshawar	21,326	488	2.3	-	-	-	-	-
2		Haripur	20,336	22	.1	-	-	-	-	-
3		Abbottabad	20,181	151	.8	-	-	-	-	-
1	Punjab	Lahore	295,979	20,346	7.4	-	-	-	-	-
2		Faisalabad	294,712	-652	-.2	-	-	-	-	-
3		Bhawalnagar	216,537	-6,315	-2.8	-	-	-	-	-
1	Sindh	Karachi	551,167	216,057	64.5	-	-	-	-	-
2		Sanghar	89,782	-2,350	-2.6	-	-	-	-	-
3		Naushahro Feroze	71,498	-1,775	-2.4	-	-	-	-	-

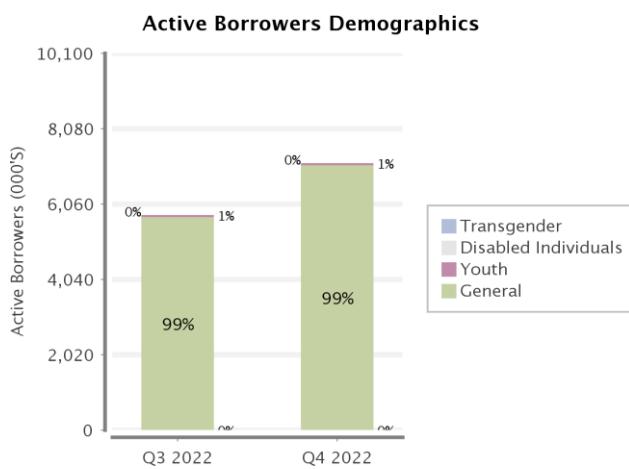
MICROCREDIT PROVISION

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



MICROCREDIT PROVISION



MFPs with Largest Net Increase in Active Borrowers

	MFP	Increase in Active Borrowers		Market Share (% of Active Borrowers)
		Q3 to Q4		
		Net	%	
1	TMFB	214,685	78.4	5.4
2	MMFB	144,657	6.0	28.2
3	KASHF	32,150	5.3	7
4	UBANK	11,248	3.1	4.1
5	JWS	9,157	6.1	1.8

MFPs with Largest Percentage Increase in Active Borrowers

	MFP	Increase in Active Borrowers		Market Share (% of Active Borrowers)
		Q3 to Q4		
		Net	%	
1	TMFB	214,685	78.4	5.4
2	FDO	998	13.9	0.1
3	UnionBank	42	13.6	0
4	POMFB	3,811	6.6	0.7
5	JWS	9,157	6.1	1.8

Largest Providers of Microcredit (Active Borrowers)

	MFP	Active Borrowers (Q4)	Market Share (% of Active Borrowers)
1	MMFB	2,566,393	28.2
2	KBL	737,541	8.1
3	NRSP	723,640	8
4	AKHU	692,635	7.6
5	KASHF	639,409	7

Largest Providers of Microcredit (Gross Loan Portfolio)

	MFP	GLP (Q4)	Market Share (% of GLP)
1	KBL	88,596,115,703	18
2	HBL MFB	87,850,557,998	17.9
3	MMFB	50,810,232,624	10.3
4	UBANK	50,584,779,904	10.3
5	NRSP-BANK	32,435,535,001	6.6

MFPs with Largest Geographic Spread

MFP	AKHU	HBL MFB	UBANK	KBL	KASHF
Geographic Spread (No. of Districts)					

MICRO-SAVINGS PROVISION

Summary of Micro-savings Provision (All Pakistan)

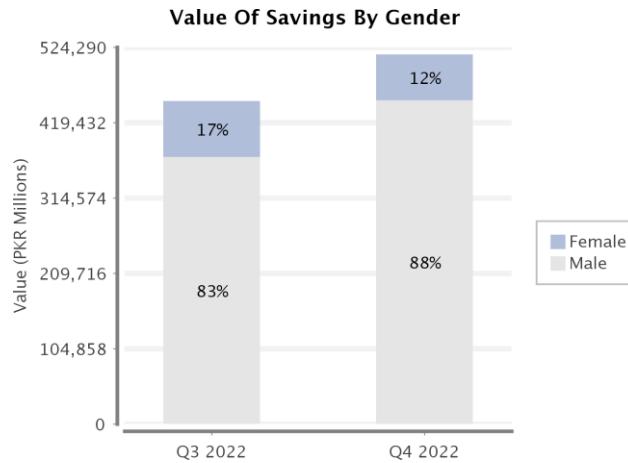
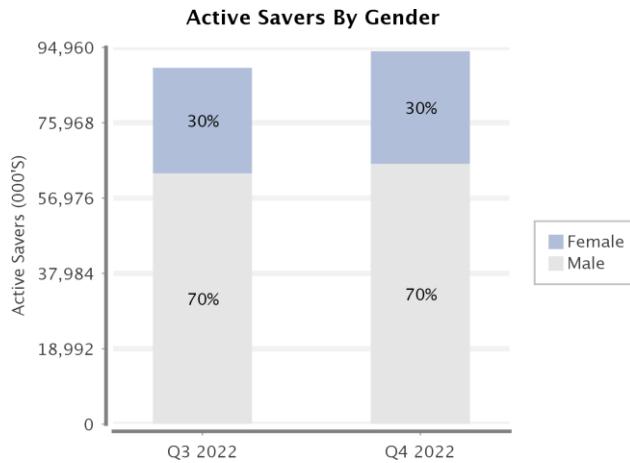
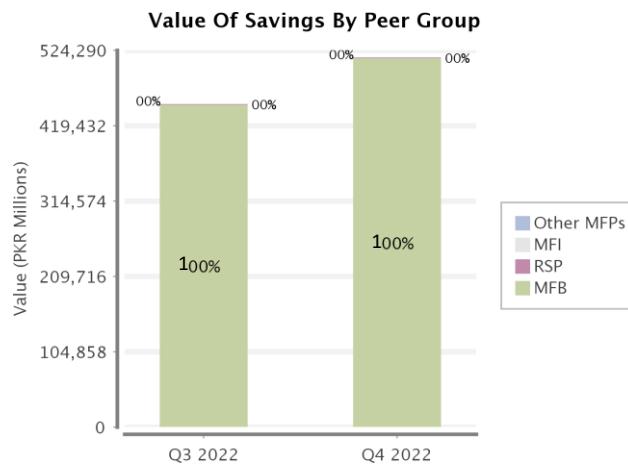
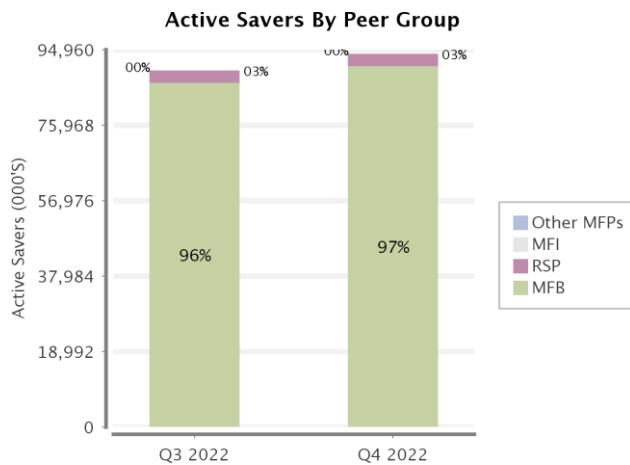
		Saving Methodology		Medium		Peer Group			
	Total	Intermediation	Mobilization	Branches	M-Wallets	MFB	MFI	RSP	Other MFPs
Number of Savers									
Q3	89,762,718	86,599,470	3,163,248	13,000,433	76,762,285	86,599,470	58,469	3,104,779	-
Q4	93,957,497	90,772,628	3,184,869	13,058,594	80,898,903	90,772,628	58,469	3,126,400	-
Value of Savings (PKR Millions)									
Q3	449,390	448,223	1,167	374,823	74,566	448,223	10	1,157	-
Q4	514,290	513,120	1,169	430,725	83,565	513,120	10	1,159	-
Average Saving Balance (PKR Millions)									
Q3	5,006	5,176	369	28,832	971	5,176	177	373	-
Q4	5,474	5,653	367	32,984	1,033	5,653	177	371	-

Micro-savings Provision by MFPs

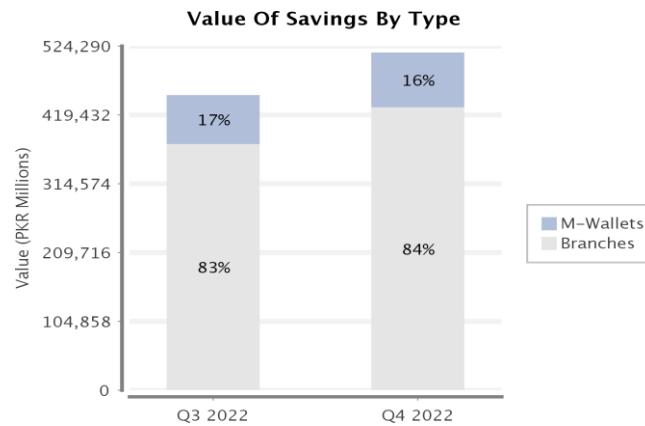
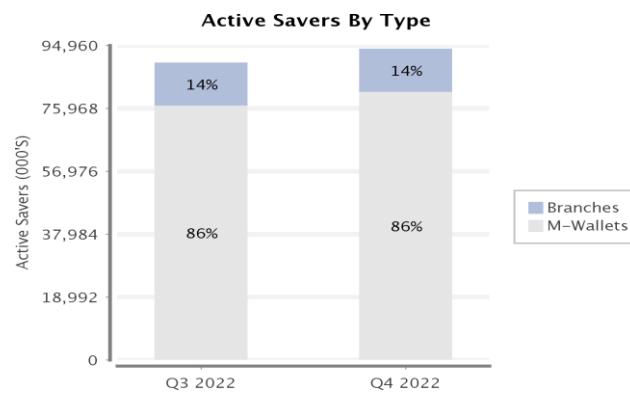
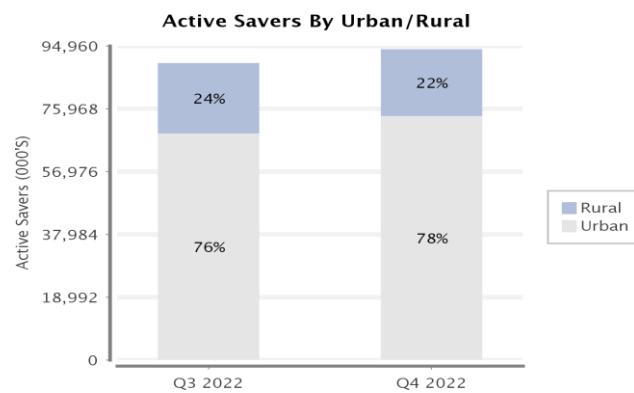
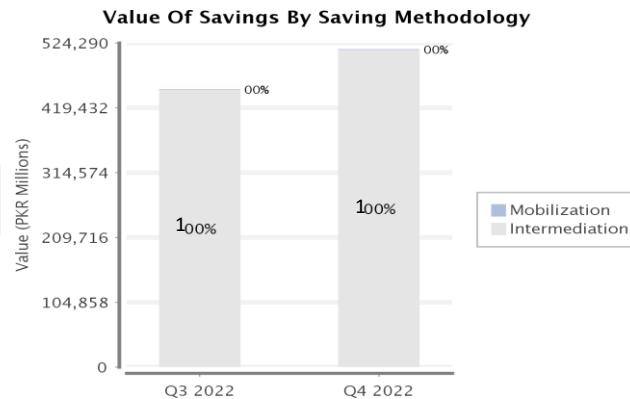
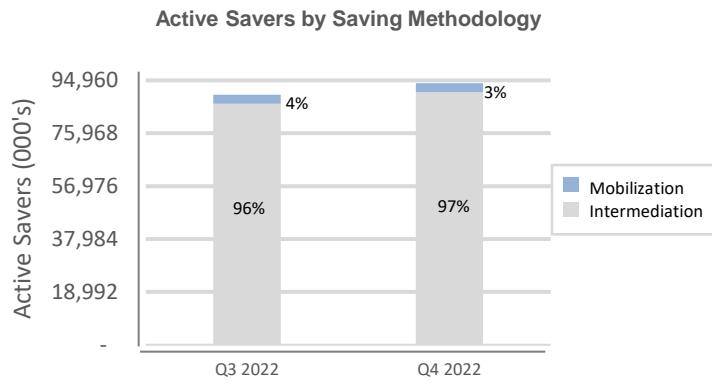
		MFPs offering Savings	Saving Methodology		Peer Group				
	Total		Intermediation	Mobilization	MFB	MFI	RSP	Other MFPs	
No. of Reporting MFPs									
Q3	36	15	11	4	11	1	3	-	
Q4	36	15	11	4	11	1	3	-	

Saving Methodology:

1. **Intermediation:** Public deposits used to finance an organization's loan portfolio. Only SBP-regulated MFPs (CFIs and MFBs) can accept and intermediate deposits from the general public.
2. **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



Largest Providers of Micro-savings (Value of Savings)

	MFP	Value of Savings (Q4)	Market Share (% of Value of Savings)
1	HBL MFB	116,063,371,568	22.6
2	KBL	111,791,737,156	21.7
3	UBANK	91,114,379,991	17.7
4	MMFB	64,445,534,153	12.5
5	TMFB	46,596,674,748	9.1

Districts with Highest Outreach (Active Savers)

	District	Active Savers (Q4)		Increase (Q3 to Q4)	
				Net	%
1	Lahore	22,623,732		867,004	3.8
2	Karachi	12,277,130		543,017	4.4
3	Rawalpindi	6,372,991		1,650,455	25.9
4	Peshawar	4,113,451		107,526	2.6
5	Faisalabad	1,967,721		78,641	4

MFPs with Largest Increase in Active Savers (Net)

	MFP	Increase in Active Savers (Q3) to (Q4)	
		Net	%
1	TMFB	2,899,854	9.6
2	MMFB	940,556	2.2
3	UBANK	217,901	6.3
4	HBL MFB	74,490	2.7
5	KBL	48,484	1.6

MFPs with Largest Increase in Value of Savings (Net)

	MFP	Increase in Value of Savings (Q3 to Q4)	
		Net	%
1	UBANK	20,291,381,716	28.6
2	HBL MFB	17,794,332,620	18.1
3	KBL	10,724,613,484	10.6
4	MMFB	6,433,454,517	11.1
5	TMFB	4,146,247,124	9.8

Largest Providers of Micro-savings (Active Savers)

	MFP	Active Savers (Q4)	Market Share (% of Active Savers)
1	MMFB	44,500,716	47.4
2	TMFB	33,038,566	35.2
3	UBANK	3,662,764	3.9
4	KBL	3,118,679	3.3
5	NRSP	3,092,224	3.3

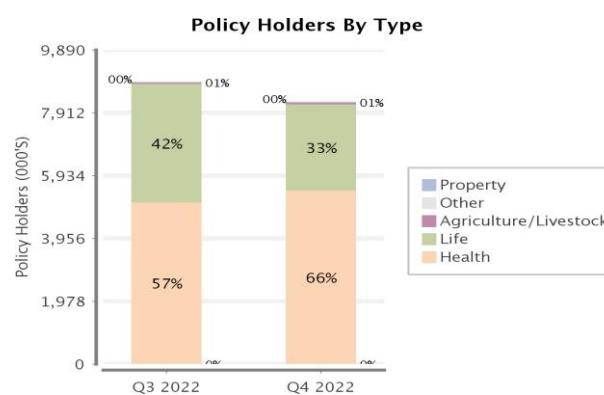
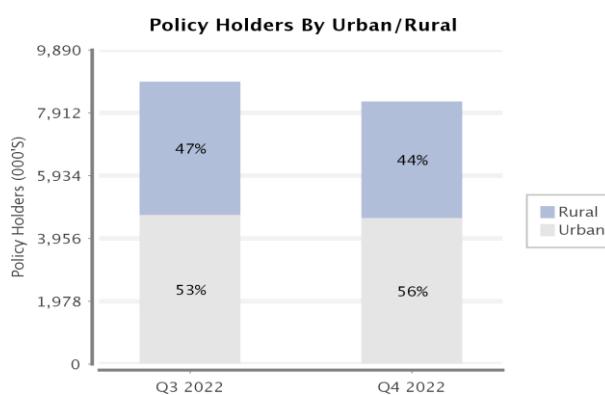
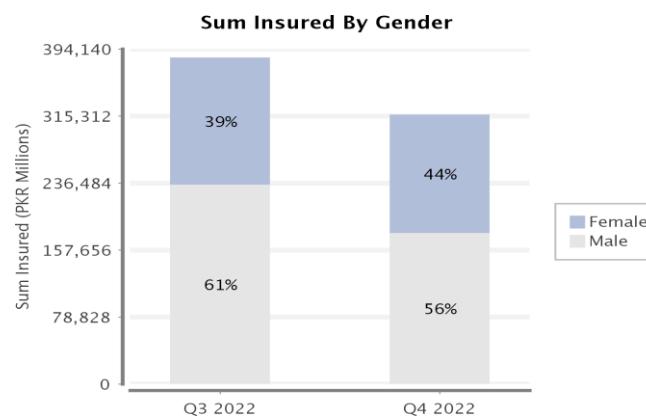
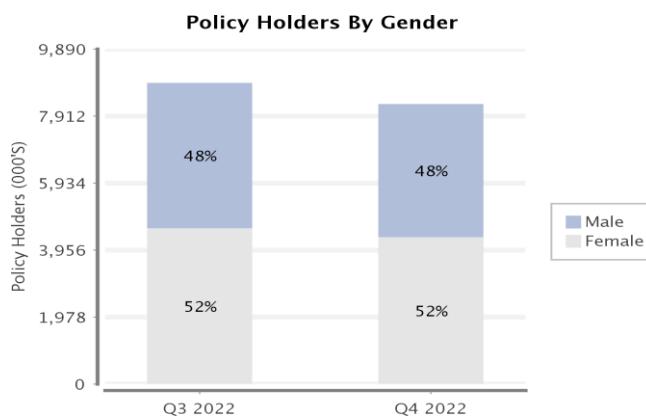
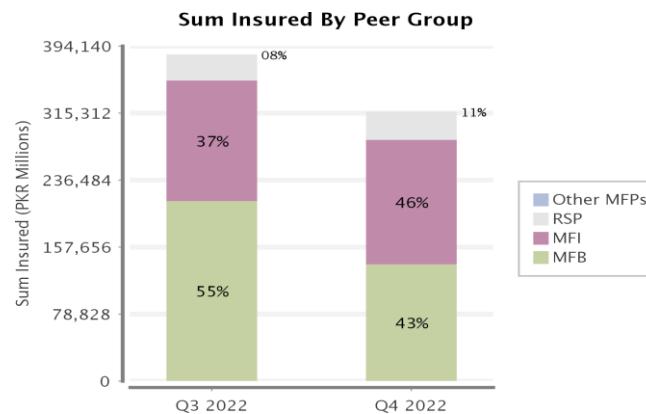
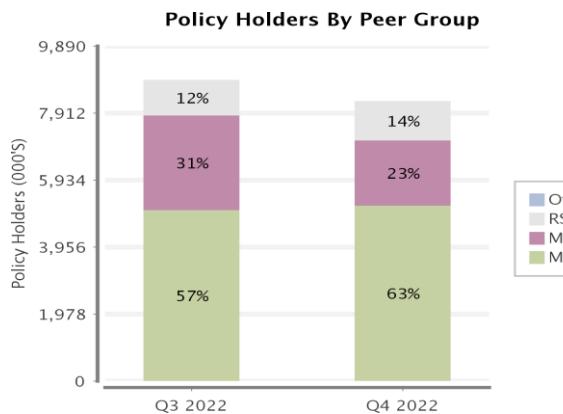
MICRO-INSURANCE PROVISION

Summary of Micro-insurance Provision (All Pakistan)

	Total	Type	Peer Group				
	Health	Credit Life	MFB	MFI	RSP	Other MFPS	
Number of Policy Holders							
Q3	8,888,011	5,079,592	3,734,626	2,794,715	5,042,322	1,050,974	-
Q4	8,264,513	5,453,062	2,714,624	1,926,734	5,175,042	1,162,737	-
Sum Insured (PKR Millions)							
Q3	384,133	-	-	211,626	141,860	30,647	-
Q4	316,949	-	-	137,090	146,516	33,343	-

Micro-insurance Provision by MFPS

	Total	MFPS offering Insurance	Type of Insurance offered			Peer Group			
			Health	Life	Other	MFB	MFI	RSP	Other MFPS
No. of Reporting MFPS									
Q3	36	21	10	13	3	8	10	3	-
Q4	36	22	10	14	4	8	11	3	-



MICRO-INSURANCE PROVISION

Districts with Highest Outreach (Policy Holders)

	District	Policy Holders (Q4)	Increase (Q3 to Q4)	
			Net	%
1	Karachi	1,151,148	-143,505	-11.1
2	Lahore	648,843	121,137	23.0
3	Faisalabad	500,405	-15,794	-3.1
4	Gujranwala	309,019	-8,438	-2.7
5	Rahimyar Khan	216,787	-19,239	-8.2

Top 5 Districts: Greatest Increase in Micro-Insurance Outreach

	District	Policy Holders (Q4)	Growth (Q3 to Q4)	
			Net	%
1	Lahore	648,843	121,137	23.0
2	Naushahro Feroze	137,365	81,856	147.5
3	Kotli	27,461	3,264	13.5
4	Haripur	65,527	2,110	3.3
5	Bhimber	9,605	932	10.8

Largest Providers of Micro-Insurance (Policy Holders)

	MFP	Policy Holders (Q4)	Market Share (% of Policy Holders)	
1	KASHF	3,432,565	41.5	
2	NRSP	1,098,173	13.3	
3	TMFB	1,036,573	12.5	
4	AKHU	692,635	8.4	
5	HBL MFB	538,394	6.5	

Largest Providers of Micro-Insurance (Sum Insured)

	MFP	Sum Insured (Q4)	Market Share (% of Sum Insured)	
1	KASHF	102,110,110,319	32.2	
2	HBL MFB	87,886,454,098	27.7	
3	NRSP	32,003,120,342	10.1	
4	AKHU	30,722,971,538	9.7	
5	NRSP-BANK	23,289,197,598	7.3	

OUTREACH (All Pakistan)

Province	Offices	Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market	Penetration Rate(%)	
		Fixed	Mobile	Active Borrowers	Gross Loan Portfolio(PKR)	Active Savers	Value of Savings(PKR)	Policy Holders	Sum Insured(PKR)	
AJK	81	-	105,522	7,343,554,740	1,495,444	8,893,535,147	110,939	4,743,046,415	-	-
Balochistan	52	-	39,256	5,374,044,486	1,665,212	3,064,703,979	43,034	4,796,079,816	-	-
Gilgit-Baltistan	75	1	54,587	8,858,341,620	303,711	24,211,501,219	52,257	8,231,324,913	-	-
FATA	30	-	24,099	1,013,768,074	286,340	367,026,051	24,099	1,013,768,074	-	-
ICT	41	5	2,335,110	9,232,421,778	1,101,052	47,087,654,326	121,219	4,493,790,004	-	-
Khyber-Pakhtunkhwa	238	14	206,312	23,955,063,652	9,159,754	33,635,990,366	223,175	10,104,182,193	-	-
Punjab	2,654	21	4,763,053	333,860,818,979	58,647,074	175,850,232,094	5,814,065	225,589,693,338	-	-
Sindh	846	-	1,564,308	101,624,228,174	21,298,910	221,178,992,745	1,875,725	57,976,715,263	-	-
GRAND TOTAL	4,017	41	9,092,247	491,262,241,503	93,957,497	514,289,635,926	8,264,513	316,948,600,017	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,		-	-	18,524	7,871,221	-	-	-
Barkhan	MMFB, TMFB,		-	-	13,218	12,109,127	-	-	-
Bolan	MMFB, TMFB,		-	-	3,170	3,672,475	-	-	-
Chagai	MMFB, TMFB,		-	-	21,138	27,490,194	-	-	-
Dera Bugti	MMFB, TMFB,		-	-	28,584	21,511,264	-	-	-
Gwadar	AKHU, HBL MFB, MMFB, NRSP, POMFB, TMFB, UBANK,		10	-	2,988	136,617,274	35,331	67,493,438	2,940
Jafarabad	HBL MFB, MMFB, POMFB, TMFB, UBANK,		5	-	4,324	1,452,987,408	87,750	195,854,209	3,081
Jhal Magsi	MMFB, TMFB,		-	-	-	-	10,517	12,639,470	-
Kalat	MMFB, TMFB,		-	-	-	-	17,011	16,150,830	-
Kech (Turbat)	AKHU, MMFB, NRSP, TMFB,		1	-	865	41,227,323	86,959	12,729,125	843
Kharan	AKHU, MMFB, TMFB,		1	-	196	8,016,600	6,563	9,227,132	196
Khuzdar	MMFB, TMFB,		-	-	-	-	36,602	34,561,670	-
Kohlu	MMFB, TMFB,		-	-	-	-	1,872	1,745,967	-
Lasbela	AKHU, ASA, HBL MFB, KASHF, MMFB, NRSP, POMFB, TMFB, UBANK,		8	-	6,258	442,488,654	54,258	30,476,110	13,881
Loralai	AKHU, MMFB, TMFB,		3	-	3,608	91,722,000	36,456	41,124,219	3,608
Mastung	AKHU, MMFB, TMFB,		1	-	746	40,404,840	12,719	15,711,103	746
Musakhel	MMFB, TMFB,		-	-	-	-	21,011	21,094,423	-
Nasirabad	HBL MFB, KBL, MMFB, POMFB, TMFB, UBANK,		4	-	5,909	1,508,614,361	71,055	225,597,856	3,922
Nushki	TMFB,		-	-	-	-	13,961	17,553,074	-
Panjur	NRSP, TMFB,		-	-	-	-	31,806	15,093,841	-
Pishin	AKHU, MMFB, TMFB,		1	-	1,235	23,866,405	30,501	63,472,633	1,235
Qila Abdullah	AKHU, MMFB, TMFB,		1	-	996	8,706,900	33,217	66,939,762	996
Qila Saifullah	AKHU, MMFB, TMFB,		2	-	1,179	39,670,916	19,569	14,406,297	1,179
Quetta	AKHU, AMFB, FINCA, HBL MFB, MMFB, NRSP-BANK, TMFB, UBANK,		11	-	6,664	821,811,465	881,071	1,920,863,944	6,190
									736,286,450

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,	-	-	-	4,275	2,795,764	-	-	-
Sibi	AKHU, HBL MFB, MMFB, TMFB, UBANK,	3	-	2,346	728,321,789	45,412	147,084,891	2,275	692,197,653
Washuk	TMFB,	-	-	-	3,073	5,930,175	-	-	-
Zhob	AKHU, MMFB, TMFB,	1	-	1,942	29,588,550	31,061	39,657,247	1,942	29,588,550
Ziarat	MMFB, TMFB,	-	-	-	8,528	13,846,518	-	-	-
Total		52	-	39,256	5,374,044,486	1,665,212	3,064,703,979	43,034	4,796,079,816
									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	20,181	2,117,353,667	341,917	2,063,569,325	15,310	789,657,121	-
Bannu	AKHU, MMFB, NRSP-BANK, TMFB,								
	5	-	4,833	512,868,413	153,068	316,527,798	4,164	129,586,396	-
Batgram	AKHU, MMFB, TMFB, UBANK,								
	5	-	3,261	147,237,040	73,496	98,274,169	3,229	138,751,477	-
Buner (Daggar)	AKHU, KBL, MMFB, TMFB,								
	3	-	860	203,827,036	129,887	224,188,182	338	33,189,192	-
Charsadda	AKHU, AMFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, SRSP, TMFB, UBANK,								
	15	-	7,893	1,054,861,719	291,405	526,248,565	4,673	250,333,624	-
Chitral	AKHU, HBL MFB, MMFB, NRSP-BANK, TMFB, UBANK,								
	14	-	13,870	2,042,314,706	159,393	2,888,501,304	13,833	2,031,218,264	-
D.I. Khan	AKHU, FINCA, HBL MFB, KBL, MMFB, NRSP-BANK, TMFB, UBANK,								
	16	-	18,484	2,112,235,739	305,421	1,736,789,898	9,292	783,767,719	-
Hangu	AKHU, MMFB, TMFB,								
	1	-	99	7,157,400	53,398	47,344,519	99	7,157,400	-
Haripur	AKHU, AMFB, ASA, FINCA, GBTI, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, TMFB, UBANK,								
	18	9	20,336	2,012,219,211	269,019	1,646,378,300	65,527	800,848,049	-
Karak	AKHU, MMFB, SRSP, TMFB,								
	2	-	1,568	43,026,800	135,078	173,539,830	63	3,076,800	-
Kohat	AKHU, KBL, MMFB, NRSP-BANK, SRSP, TMFB, UBANK,								
	9	-	5,780	837,558,486	57,892	2,247,570,898	2,517	93,514,397	-
Kohistan	AMFB, MMFB, TMFB,								
	1	-	39	2,994,568	7,301	175,096,262	-	-	-
Lakki Marwat	AKHU, MMFB, TMFB,								
	3	-	1,822	67,652,762	139,104	175,897,826	1,822	67,652,762	-
Lower Dir	AKHU, KBL, MMFB, NRSP-BANK, TMFB, UBANK,								
	6	-	3,252	841,361,685	261,749	998,613,340	1,153	144,431,269	-
Malakand	AKHU, HBL MFB, KBL, MMFB, NRSP, TMFB,								
	3	-	1,940	228,644,074	202,535	410,800,536	981	26,935,577	-
Mansehra	AKHU, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP-BANK, POMFB, TMFB, UBANK,								
	20	-	16,129	1,658,641,267	378,485	1,091,555,400	25,113	1,151,388,323	-
Mardan	AKHU, AMFB, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, TMFB, UBANK,								
	19	-	15,875	2,173,346,636	553,629	1,226,644,058	12,516	609,320,076	-
Mingora	KBL, MMFB, TMFB,								
	2	-	1,575	422,513,037	18,501	935,050,266	154	8,580,000	-
Nowshera	AKHU, AMFB, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, SRSP, TMFB, UBANK,								
	22	-	19,244	2,016,238,814	359,998	1,697,292,380	18,100	1,000,414,398	-
Peshawar	AKHU, AMFB, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP-BANK, POMFB, SRSP, TMFB, UBANK,								
	27	-	21,326	2,426,166,541	4,113,451	11,847,886,166	20,226	888,094,557	-
Shangla	AKHU, HBL MFB, MMFB, TMFB,								
	6	-	4,183	266,412,725	108,192	156,580,970	4,183	266,412,725	-
Swabi	AKHU, GBTI, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, TMFB, UBANK,								
	11	3	15,407	1,567,580,462	384,259	1,369,030,255	13,395	458,085,218	-
Swat	AKHU, HBL MFB, MMFB, NRSP, NRSP-BANK, TMFB, UBANK,								
	8	-	6,038	1,081,427,822	424,543	1,354,680,790	4,170	310,343,809	-
Tank	AKHU, MMFB, TMFB,								
	3	-	2,155	93,498,747	43,394	59,000,717	2,155	93,498,747	-
Upper Dir	AKHU, MMFB, TMFB,								
	1	-	162	17,924,293	194,639	168,928,610	162	17,924,293	-
Total	238	14	206,312	23,955,063,652	9,159,754	33,635,990,366	223,175	10,104,182,193	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,	63	15	89,785	4,820,387,371	547,689	1,565,740,182	192,438	4,282,398,713	-
Bahawalpur	AGAHE, AKHU, AMFB, ASA, DAMEN, FFO, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, PRSP, RCDP, TMFB, UBANK,	88	-	208,274	17,211,027,468	1,576,593	6,927,681,911	195,352	9,776,901,385	-
Bhakkar	AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, TMFB, UBANK,	45	-	92,072	8,189,378,873	872,294	1,589,443,734	84,995	3,811,857,547	-
Bhawalnagar	AGAHE, AKHU, AMFB, ASA, DAMEN, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, RCDP, TMFB, UBANK,	94	-	216,537	20,276,788,847	1,447,422	4,859,927,841	146,927	8,900,600,959	-
Chakwal	AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, POMFB, TMFB, UBANK,	58	-	80,748	4,513,806,717	483,262	934,090,817	113,938	4,112,961,189	-
Chiniot	AKHU, ASA, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, RCDP, TMFB, UBANK,	22	-	47,613	3,223,402,781	286,369	644,599,395	66,252	2,436,936,813	-
D.G. Khan	AKHU, AMFB, ASA, CSC, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, TMFB, UBANK,	35	-	68,892	5,347,037,840	878,018	2,554,601,665	71,796	3,251,810,251	-
Faisalabad	AKHU, AMFB, ASA, DAMEN, FFO, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, PRSP, RCDP, TMFB, UBANK,	178	-	294,712	15,462,588,218	1,967,721	4,848,935,046	500,405	16,313,853,025	-
Gujranwala	AKHU, AMFB, ASA, DAMEN, FFO, FINCA, HBL MFB, JWS, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-BANK, OPD, POMFB, RCDP, TMFB, UBANK,	129	-	205,782	12,547,964,608	1,240,209	2,782,508,813	309,019	10,940,146,873	-
Gujrat	AKHU, AMFB, ASA, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, PRSP, TMFB, UBANK,	54	-	79,328	4,660,160,742	746,952	1,887,099,396	121,335	4,327,069,387	-
Hafizabad	AKHU, AMFB, ASA, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, PRSP, RCDP, TMFB, UBANK,	30	-	52,520	4,486,425,696	368,143	825,466,671	47,466	1,832,426,917	-
Jhang	AKHU, AMFB, ASA, FDO, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, PRSP, RCDP, SMFC, TMFB, UBANK,	67	1	146,298	10,659,358,126	1,011,363	1,631,452,705	142,097	6,244,722,489	-
Jhelum	AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, POMFB, TMFB, UBANK,	40	-	74,072	3,460,573,311	427,567	885,449,875	97,464	3,663,336,546	-
Kasur	AKHU, AMFB, ASA, CSC, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, RCDP, TMFB, UBANK,	94	-	125,901	7,555,619,925	1,108,225	1,388,749,930	205,294	5,966,373,347	-
Khanewal	AGAHE, AKHU, AMFB, ASA, CSC, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, PRSP, RCDP, TMFB, UBANK,	73	-	127,204	9,910,959,837	797,759	1,970,804,861	157,029	7,233,216,856	-
Khushab	AKHU, AMFB, ASA, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, RCDP, TMFB, UBANK,	40	-	74,237	4,779,985,993	540,818	917,250,286	95,812	3,613,831,143	-
Lahore	AGAHE, AKHU, AMFB, ASA, CSC, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-BANK, POMFB, PRSP, RCDP, TMFB, UBANK,	237	-	295,979	15,518,792,327	22,623,732	69,927,897,494	648,843	19,778,101,621	-
Leyyah	AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, PRSP, RCDP, TMFB, UBANK,	59	-	123,003	11,549,953,476	695,156	2,417,533,043	78,370	5,236,301,187	-
Lodhran	AKHU, AMFB, ASA, FDO, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, PRSP, TMFB, UBANK,	39	-	89,223	9,314,580,441	690,508	1,811,212,704	59,292	3,865,993,728	-
Mandi Bahauddin	AKHU, AMFB, ASA, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, POMFB, PRSP, TMFB, UBANK,	44	-	67,835	5,277,477,836	402,300	1,032,032,701	104,552	3,782,618,018	-
Mianwali	AKHU, FFO, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, PRSP, TMFB, UBANK,	36	-	68,989	3,277,940,600	422,924	1,109,587,773	75,429	2,855,557,346	-
Multan	AKHU, AMFB, ASA, FDO, FFO, FINCA, HBL MFB, JWS, KASHF, KBL, MCBIB, MMFB, MOJAZ, NRSP, NRSP-BANK, POMFB, RCDP, TMFB, UBANK,	98	-	180,105	13,335,394,338	1,533,568	6,182,566,304	169,722	7,045,815,420	-
Muzaffargarh	AGAHE, AKHU, ASA, FDO, FFO, FINCA, HBL MFB, KASHF, KBL, MMFB, MOJAZ, NRSP, NRSP-BANK, PRSP, TMFB, UBANK,	77	-	167,857	14,129,637,759	1,269,323	2,626,601,491	146,586	7,992,485,633	-
Nankana Sahib	AKHU, ASA, DAMEN, FFO, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, RCDP, TMFB, UBANK,	57	-	86,271	4,972,898,438	421,226	678,681,047	119,283	3,218,979,820	-

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, RCDP, TMFB, UBANK,								
	54	-	107,299	5,129,159,256	470,103	1,166,623,631	123,711	3,866,575,468	-
Okara	AGAHE, AKHU, AMFB, ASA, CSC, DAMEN, FDO, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, PRSP, RCDP, TMFB, UBANK,								
	84	-	150,283	10,694,685,471	1,043,637	2,348,472,721	145,440	5,115,820,143	-
Pakpattan	AGAHE, AKHU, AMFB, ASA, CSC, FDO, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, PRSP, RCDP, TMFB, UBANK,								
	45	-	89,599	6,275,687,451	575,473	1,119,894,191	90,515	4,217,523,442	-
Rahimyar Khan	AGAHE, AKHU, AMFB, ASA, FFO, FINCA, HBL MFB, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-BANK, SMFC, TMFB, UBANK,								
	100	-	216,161	19,278,104,136	1,646,278	5,375,287,778	216,787	11,940,882,132	-
Rajanpur	AGAHE, AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, SMFC, TMFB, UBANK,								
	50	-	108,638	8,785,074,435	683,829	2,080,151,251	94,459	4,833,240,738	-
Rawalpindi	AKHU, AMFB, ASA, FINCA, GBTI, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, TMFB, UBANK,								
	86	5	168,271	9,703,186,638	6,372,991	26,411,337,836	138,208	6,161,502,425	-
Sahiwal	AGAHE, AKHU, AMFB, ASA, CSC, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, PRSP, RCDP, TMFB, UBANK,								
	74	-	135,510	8,877,857,298	916,437	2,669,931,079	174,854	5,742,727,674	-
Sargodha	AKHU, AMFB, ASA, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, POMFB, PRSP, RCDP, TMFB, UBANK,								
	100	-	172,446	12,358,646,401	1,233,007	3,004,259,706	213,171	8,090,432,996	-
Sheikhupura	AKHU, AMFB, ASA, DAMEN, FFO, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, POMFB, PRSP, RCDP, TMFB, UBANK,								
	88	-	135,223	7,605,417,789	660,906	1,797,812,522	170,170	4,992,185,750	-
Sialkot	AKHU, AMFB, ASA, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MCBIB, MMFB, MOJAZ, NRSP, NRSP-BANK, POMFB, PRSP, RCDP, TMFB, UBANK,								
	81	-	152,544	9,585,916,685	938,691	3,420,822,733	190,608	6,486,642,123	-
Toba Tek Singh	AKHU, AMFB, ASA, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, PRSP, RCDP, TMFB, UBANK,								
	65	-	124,310	9,176,324,404	786,294	1,821,434,127	166,900	6,013,607,324	-
Vihari	AGAHE, AKHU, AMFB, ASA, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, RCDP, TMFB, UBANK,								
	70	-	139,532	11,908,617,449	960,287	2,634,288,838	139,546	7,644,256,911	-
Total	2,654	21	4,763,053	333,860,818,979	58,647,074	175,850,232,094	5,814,065	225,589,693,338	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,	38	-	44,186	3,479,623,970	496,964	534,306,751	53,600	2,609,044,831	-
Dadu	AMFB, ASA, HBL MFB, KASHF, KBL, MMFB, OPRCT, SMFB, SRSO, SSF, TMF, TMFB, UBANK,	45	-	63,141	5,457,070,493	435,417	1,131,905,951	35,057	3,125,248,058	-
Ghotki	Advans, AKHU, AMFB, ASA, FINCA, HBL MFB, KBL, MCBIB, MMFB, SMFB, SRSO, TMF, TMFB, UBANK,	29	-	47,660	5,158,839,716	623,415	1,096,170,537	11,843	2,309,486,818	-
Hyderabad	Advans, AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, OPRCT, POMFB, SMFB, SRSO, SSF, TMF, TMFB, UBANK,	43	-	69,653	5,307,500,525	763,849	3,663,592,036	72,102	3,648,268,780	-
Jacobabad	AKHU, HBL MFB, KBL, MMFB, SMFB, SRSO, TMFB, UBANK,	9	-	14,549	1,712,384,712	230,689	496,060,386	5,975	931,340,422	-
Jamshoro	ASA, HBL MFB, MMFB, OPRCT, POMFB, SMFB, SRSO, SSF, TMF, TMFB, UBANK,	22	-	28,298	1,044,187,012	169,474	119,208,299	9,746	320,611,906	-
Karachi	Advans, AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, OPRCT, POMFB, SMFB, TMFB, UBANK, UnionBank,	150	-	551,167	11,862,772,694	12,277,130	196,063,542,966	1,151,148	10,565,187,984	-
Kashmore	HBL MFB, KBL, MMFB, SRSO, TMFB, UBANK,	7	-	19,504	1,979,973,433	320,431	587,151,765	6,468	839,165,872	-
Khairpur	Advans, AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, SMFB, SRSO, TMF, TMFB, UBANK,	40	-	64,040	6,274,026,132	731,899	2,255,221,939	42,414	3,456,722,692	-
Larkana	Advans, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, SMFB, SRSO, TMF, TMFB, UBANK,	42	-	60,978	5,977,379,639	602,399	2,785,578,033	36,334	2,811,989,680	-
Matyari	ASA, HBL MFB, KASHF, KBL, MMFB, NRSP-BANK, SMFB, SRSO, SSF, TMF, TMFB, UBANK,	17	-	28,105	2,464,989,208	185,092	678,952,170	22,574	1,208,290,282	-
Mirpur Khas	Advans, AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, POMFB, SMFB, SSF, TMF, TMFB, UBANK,	45	-	62,790	5,291,658,741	638,040	1,520,379,337	35,222	2,420,058,820	-
Naushahro Feroze	Advans, AMFB, ASA, HBL MFB, KASHF, KBL, MMFB, NRSP-BANK, POMFB, SMFB, SRSO, SSF, TMF, TMFB, UBANK,	43	-	71,498	5,648,869,288	381,672	835,664,704	137,365	5,747,993,102	-
Nawabshah	Advans, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, SMFB, SRSO, SSF, SSSF, TMF, TMFB,	35	-	46,957	3,962,262,015	32,561	387,218,133	36,478	2,644,409,031	-
Sanghar	Advans, AMFB, ASA, HBL MFB, KASHF, KBL, MMFB, NRSP, POMFB, SMFB, SRSO, SSF, TMF, TMFB, UBANK, VDO,	58	-	89,782	6,850,880,834	488,026	1,245,610,366	59,518	2,741,811,519	-
Sehwan Sharif	MMFB, TMFB,	-	-	-	-	34,305	19,763,276	-	-	-
Shaheed Benazirabad	AMFB, FINCA, POMFB, TMFB, UBANK,	6	-	7,427	1,030,529,477	103,626	351,198,150	700	51,046,647	-
Shehdad Kot	ASA, KASHF, KBL, MMFB, SMFB, SRSO, TMF, TMFB, UBANK,	29	-	38,326	3,164,937,250	310,507	697,736,766	23,140	646,637,691	-
Shikarpur	Advans, AMFB, ASA, HBL MFB, KASHF, KBL, MMFB, SMFB, SRSO, TMF, TMFB, UBANK,	14	-	26,059	2,665,992,537	318,217	670,199,623	15,522	1,466,185,144	-
Sujawal	AKHU, ASA, POMFB, SMFB, TMF, TMFB, UBANK,	16	-	12,068	681,817,841	43,954	33,677,339	5,054	233,089,199	-
Sukkur	Advans, AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP-BANK, POMFB, SMFB, SRSO, TMF, TMFB, UBANK,	45	-	65,914	6,027,534,639	562,886	2,608,223,476	37,482	3,171,301,670	-
Tando Allahyar	AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, OPRCT, POMFB, SMFB, SSF, TMF, TMFB, UBANK,	19	-	26,960	2,572,334,427	296,999	502,275,788	18,914	1,001,285,661	-
Tando Jam	MMFB, OPRCT, TMFB,	1	-	986	30,229,965	11,147	8,817,287	-	-	-
Tando Muhammad Khan	AKHU, AMFB, HBL MFB, KASHF, KBL, MMFB, NRSP, SMFB, SSF, TMFB, UBANK,	10	-	16,819	1,854,501,741	181,255	264,295,380	14,677	817,968,140	-

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,		23	-	26,310	3,727,338,633	390,843	885,906,351	5,171	1,698,120,635	-
Thatta	AKHU, ASA, HBL MFB, KASHF, KBL, MMFB, NRSP, SMFB, SSF, TMF, TMFB, UBANK,		23	-	33,475	3,017,077,708	374,914	608,674,319	31,154	2,016,681,215	-
Umer Kot	AKHU, AMFB, ASA, FINCA, HBL MFB, KBL, MMFB, OPRCT, POMFB, SMFB, TMF, TMFB, UBANK,		37	-	47,656	4,379,515,546	293,199	1,127,661,614	8,067	1,494,769,465	-
Total	846	-	1,564,308	101,624,228,174	21,298,910	221,178,992,745	1,875,725	57,976,715,263		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,								
	7	-	11,753	1,118,775,162	217,995	357,576,543	11,261	434,569,061	-
Bhimber	AKHU, MMFB, NRSP, TMFB,								
	6	-	7,730	327,407,166	97,058	80,504,482	9,605	340,266,658	-
Kotli	AKHU, FINCA, MMFB, NRSP, POMFB, TMFB,								
	13	-	20,717	1,045,421,107	276,925	272,107,113	27,461	1,023,568,631	-
Mirpur	AKHU, AMFB, FINCA, KBL, MMFB, NRSP, NRSP-BANK, TMFB, UBANK,								
	12	-	10,543	657,154,498	25,925	2,021,320,144	11,878	424,960,563	-
Muzaffarabad	AKHU, AMFB, FINCA, HBL MFB, KBL, MMFB, NRSP, NRSP-BANK, TMFB, UBANK,								
	20	-	24,852	2,591,134,496	571,446	5,872,052,736	21,075	1,317,900,820	-
Neelum	AKHU, MMFB, TMFB,								
	5	-	3,605	206,027,116	26,087	28,924,111	3,605	206,027,116	-
Poonch	AKHU, KBL, MMFB, NRSP, TMFB,								
	11	-	19,388	1,109,022,286	183,902	182,888,783	17,780	678,383,060	-
Sudhnati	AKHU, MMFB, NRSP, TMFB,								
	7	-	6,934	288,612,910	96,106	78,161,235	8,274	317,370,506	-
Total	81	-	105,522	7,343,554,740	1,495,444	8,893,535,147	110,939	4,743,046,415	-

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	-	2,165	389,577,187	16,574	512,409,244	2,165	389,612,994	-
Diamer	AKHU, AMFB, HBL MFB, MMFB, NRSP-BANK, TMFB,								
	6	-	1,517	115,861,643	14,290	7,606,217,109	1,459	106,838,052	-
Ghanche	AKHU, HBL MFB, MMFB, NRSP-BANK, TMFB,								
	8	-	4,974	616,000,512	26,581	1,200,703,260	4,973	615,809,048	-
Ghizer	AKHU, HBL MFB, KBL, MMFB, NRSP-BANK, TMFB,								
	16	-	16,288	3,175,125,238	40,938	1,983,411,885	15,640	2,938,250,875	-
Gilgit	AKHU, AMFB, FINCA, HBL MFB, KBL, MMFB, NRSP-BANK, POMFB, TMFB, UBANK,								
	32	1	22,906	3,358,988,353	177,039	11,448,932,028	21,291	2,982,944,251	-
Skardu	AKHU, HBL MFB, MMFB, NRSP-BANK, TMFB, UBANK,								
	10	-	6,737	1,202,788,687	28,289	1,459,827,692	6,729	1,197,869,693	-
Total	75	1	54,587	8,858,341,620	303,711	24,211,501,219	52,257	8,231,324,913	-

FEDERALLY ADMINISTRATED TRIBAL AREAS (FATA)

District	Offices	Microcredit			Micro-Savings			Micro-Insurance		Potential Microfinance Market
		Fixed	Mobile	Active Borrowers	Gross Loan Portfolio(PKR)	Active Savers	Value of Savings(PKR)	Policy Holders	Sum Insured(PKR)	
Bajaur Agency	AKHU, MMFB, TMFB,									
		7	-	6,906	294,532,382	36,188	51,008,909	6,906	294,532,382	-
Khyber Agency	AKHU, MMFB, TMFB,									
		8	-	6,527	294,604,422	52,262	78,921,032	6,527	294,604,422	-
Kurram Agency	AKHU, MMFB, TMFB,									
		6	-	5,072	186,061,429	13,616	9,442,603	5,072	186,061,429	-
Mohmand Agency	AKHU, MMFB, TMFB,									
		2	-	2,005	91,933,035	43,867	41,743,976	2,005	91,933,035	-
North Waziristan Agency	AKHU, MMFB, TMFB,									
		4	-	1,071	34,044,200	90,775	130,657,180	1,071	34,044,200	-
Orakzai Agency	AKHU, MMFB, TMFB,									
		2	-	2,022	101,103,806	13,094	10,708,738	2,022	101,103,806	-
South Waziristan Agency	AKHU, MMFB, TMFB,									
		1	-	496	11,488,800	36,538	44,543,613	496	11,488,800	-
Total		30	-	24,099	1,013,768,074	286,340	367,026,051	24,099	1,013,768,074	-

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,									
		41	5	2,335,110	9,232,421,778	1,101,052	47,087,654,326	121,219	4,493,790,004	-
Total		41	5	2,335,110	9,232,421,778	1,101,052	47,087,654,326	121,219	4,493,790,004	-

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

REPORTING ORGANIZATIONS

Category	MFP	Reporting Period	
		Q4	Q3
MFB Microfinance Bank Licensed and prudentially regulated by the State Bank of Pakistan to exclusively service microfinance market	Advans Pakistan Microfinance Bank Limited	✓	✓
	Apna Microfinance Bank Limited	✓	✓
	ASA Pakistan Limited	✓	✓
	FINCA Microfinance Bank Limited	✓	✓
	HBL Microfinance Bank Limited	✓	✓
	Kushhali Microfinance Bank Limited	✓	✓
	Mobilink Microfinance Bank Limited	✓	✓
	NRSP Bank Limited	✓	✓
	Pak-Oman Microfinance Bank Limited	✓	✓
	Sindh Microfinance Bank Limited	✓	✓
	Telenor Microfinance Bank Limited	✓	✓
	U Microfinance Bank Limited	✓	✓
	Union Bank	✓	✓
	AGAHE Pakistan	✓	✓
	Akhawat Islamic Microfinance	✓	✓
	BRAC Pakistan	✗	✗
	CSC Empowerment and Inclusion Programme	✓	✓
	DAMEN Support Programme	✓	✓
	Farmer Development Organization	✓	✓
	FFO Support Programme	✓	✓
	Ghazi Barotha Tarajiqati 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	✗	✓
	Hardeep Microfinance Foundation	✓	✓
	Al-Mehrab Rural Development Organization	✗	✗
	National Rural Support Programme	✓	✓
	Punjab Rural Support Programme	✓	✓
	Sarhad Rural Support Programme	✓	✓
	Sindh Rural Support Organization	✓	✓
	Badbaan Development Community Microfinance Company	✗	✗
	Islamic Relief Pakistan	✗	✗
	MCB Islamic Bank Limited	✓	✓
	Naymet Trust	✗	✗
	ORIX Leasing Pakistan Limited	✗	✗
	Shadab Rural Development Organization	✗	✗
	Support With Working Solutions	✗	✗
	Villagers Development Organization	✓	✓
	Wasil Foundation	✗	✗