

	Quarter		Change	
	Q2	Q1	Units	%
Number of Branches/Units	1,743	1,689	54	3.20
Number of Districts Covered	88	93	-5	-5.38
Penetration Rate (%)	7.41	7.67		-0.26
Active Borrowers	2,030,680	2,101,699	-71,019	-3.38
Gross Loan Portfolio (PKR Millions)	27,471	26,949	522	1.94
Number of Loans Disbursed	601,886	402,794	199,092	49.43
Disbursements (PKR Millions)	12,200	7,982	4,218	52.85
Average Loan Size (PKR)	20,270	19,816	454	2.29
Number of Savers	3,637,888	3,581,833	56,055	1.56
Value of Savings (PKR Millions)	12,746	10,458	2,289	21.88
Average Saving Balance (PKR)	3,504	2,920	584	20.01
Number of Policy Holders	2,690,052	3,016,313	-326,261	-10.82
Sum Insured (PKR Millions)	33,650	38,172	-4,523	-11.85

The second quarter of 2011 saw marginal decrease in microcredit active borrower outreach (fell by 3%) - with NRSP and PRSP contributing the most to this decrease. Outstanding gross loan portfolio saw marginal growth of 2%, compared to the greater increase of 6% in the previous quarter.

KB now emerges as the largest market shareholder both in terms of active borrowers as well as GLP, at 20% and 16.4% respectively; due to a spinoff of some NRSP operations to NRSP Bank, launched in March 2011. In terms of peer groups, MFBs saw the most growth in microcredit outreach, with 6% increase in share of active borrowers (now at 40%) and 9% increase in GLP (now at 51%) compared to last quarter, again owing largely to the launch of NRSP Bank. Volume of disbursements increased by a substantial 49% compared to the previous quarter, owing both to NRSP Bank as well as NRSP. In other microcredit indicators, rural borrowers continue to dominate over urban with 58% share of total active borrowers; female borrowers continue to dominate over males with a 3% increase in share of active borrowers (now 59%), while holding 46% share in outstanding gross loan portfolio. Average loan size continues to show steady increase in this quarter - at PKR 20,270. Overall sector PAR (>30 days) is 3.7% - a slight decline from the previous quarter, owing mostly to the RSPs. The districts with highest growth in borrowers include Shehdad Kot, Jacobabad and Larkana, all in the Sindh Province. Borrower to staff ratios range from 206 to 127 among the different peer groups; and declined most noticeably for MFBs - from 271 in the previous quarter to 206 currently.

In terms of savings, the number of savers increased by 2% and value of savings grew substantially - by 22%, to PKR 12.7 million. This increase in value of savings indicates a return to normalcy after the anomalous decline in the previous quarter. Subsequently, average savings balance also increased - by 20%, to PKR 3,504. In this quarter, both number of savers and value of savings indicators changed substantially across the MFB and RSP peer groups owing to the shift of a portion of savings from NRSP to NRSP Bank. Active savers in rural areas declined by 5% (to 77%); with women making up 41% of active savers, and holding 22% in value of savings. NRSP continues to hold the largest market share in terms of active savers - at 51%, and FMFB in terms of value of savings - at 46%.

In terms of micro-insurance, both number of policyholders and sum insured showed a decrease (by 11% and 12% respectively), owing to a decline in both indicators for NRSP. Consequently, number of policyholders holding health insurance fell by 11% (now at 34%), owing largely to the RSPs. Women constitute 47% of total policyholders, holding 49% of total sum insured; and 38% of total policyholders are based in rural areas - down by 25% due to a decline in number of NRSP's policy holders.

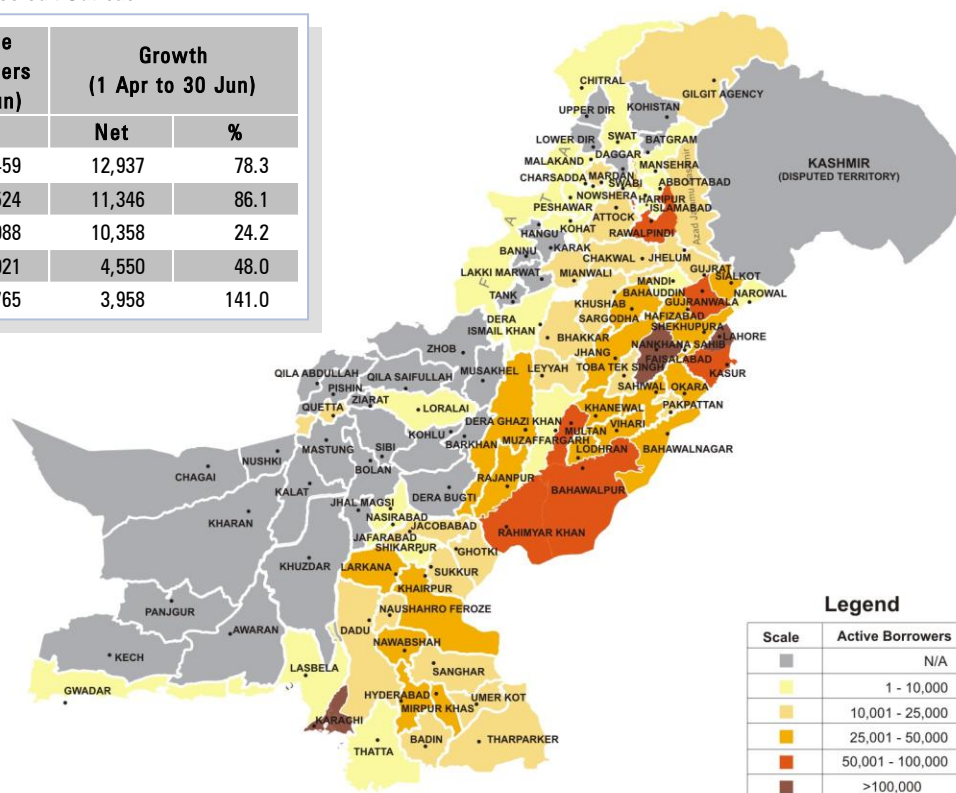
Geographically, microfinance outreach fell by five districts - currently standing at 88 districts nation-wide, while the number of outlets has increased by 52 branches, again due to NRSP Bank; Punjab and Sindh showed the most increase in number of outlets for this quarter.



DISTRIBUTION OF ACTIVE BORROWERS

Top 5 Districts: Greatest Increase in Microcredit Outreach

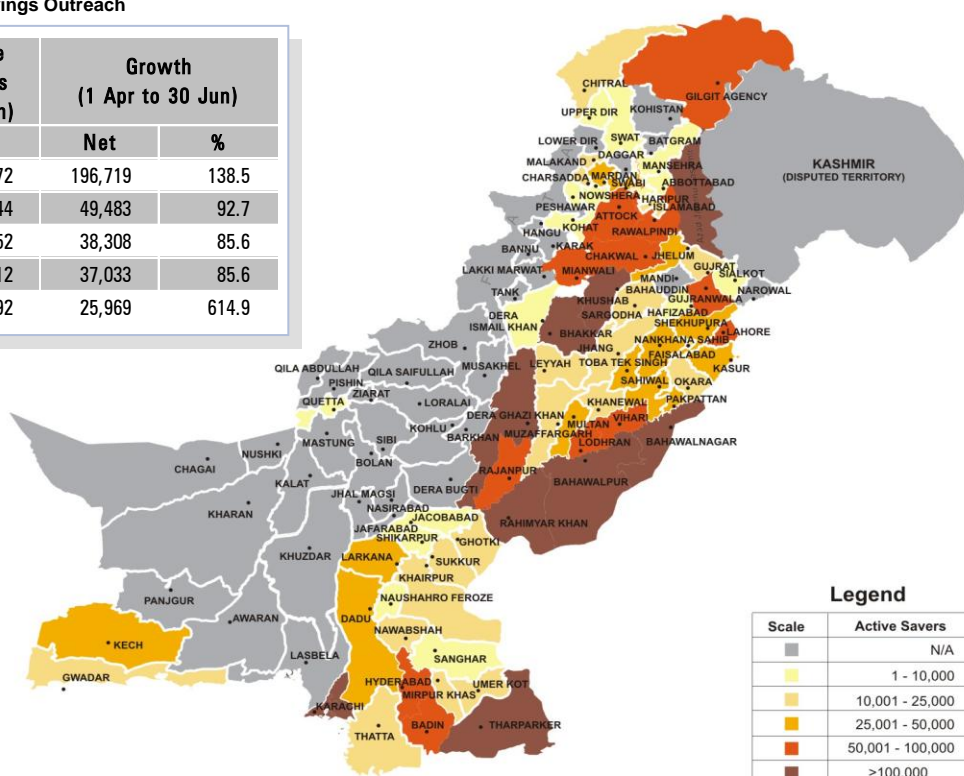
	District	Active Borrowers (30 Jun)	Growth (1 Apr to 30 Jun)	
			Net	%
1	Larkana	29,459	12,937	78.3
2	Jacobabad	24,524	11,346	86.1
3	Rahimyar Khan	53,088	10,358	24.2
4	Badin	14,021	4,550	48.0
5	Shehdad Kot	6,765	3,958	141.0



DISTRIBUTION OF ACTIVE SAVERS

Top 5 Districts: Greatest Increase in Savings Outreach

	District	Active Savers (30 Jun)	Growth (1 Apr to 30 Jun)	
			Net	%
1	Karachi	338,772	196,719	138.5
2	Rahimyar Khan	102,844	49,483	92.7
3	Gujranwala	83,052	38,308	85.6
4	Vihari	80,312	37,033	85.6
5	Sheikhupura	30,192	25,969	614.9



Geographical boundaries for new districts demarcated in 2004-06 have not been 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); Sheddakot (Larkana); Mingora (Swat); Sherani (Zhob)

MICROCREDIT PROVISION

Exchange Rate (Jun 2011): PKR/USD = 86.0/1

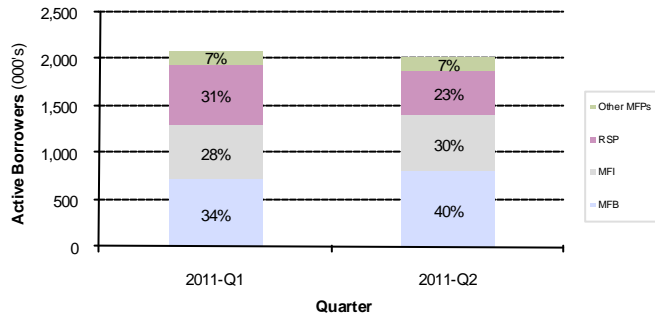
Summary of Microcredit Provision (All Pakistan)

		Lending Methodology		Peer Group			
	Total	Group	Individual	MFB	MFI	RSP	Other MFPs
Number of Branches/Units							
2011-Q1	1,689			392	415	735	147
2011-Q2	1,743			435	428	734	144
Active Borrowers							
2011-Q1	2,101,699	1,849,681	252,018	718,142	586,508	649,787	147,262
2011-Q2	2,030,680	1,770,091	260,589	807,435	599,687	471,096	152,462
Gross Loan Portfolio (PKR Millions)							
2011-Q1	26,949	21,825	5,124	11,298	5,877	7,219	2,554
2011-Q2	27,471	21,673	5,798	14,117	6,416	5,350	1,587
Portfolio at Risk > 30 days (Percentage)							
2011-Q1	4.2			4.9	2.6	5.0	2.8
2011-Q2	3.7			4.6	2.1	2.5	5.5
Average Loan Balance (PKR)							
2011-Q1	12,822	11,799	20,331	15,732	10,021	11,110	17,346
2011-Q2	13,528	12,244	22,249	17,484	10,699	11,356	10,412
Number of Loans Disbursed							
2011-Q1	402,794	330,672	72,122	178,803	100,510	85,347	38,134
2011-Q2	601,886	527,607	74,279	292,357	117,202	155,181	37,146
Disbursements (PKR Millions)							
2011-Q1	7,982	5,644	2,338	4,150	1,867	1,285	679
2011-Q2	12,200	9,883	2,318	6,432	2,329	2,641	798
Average Loan Size (PKR)							
2011-Q1	19,816	17,068	32,414	23,212	18,574	15,057	17,818
2011-Q2	20,270	18,731	31,200	22,001	19,870	17,018	21,493

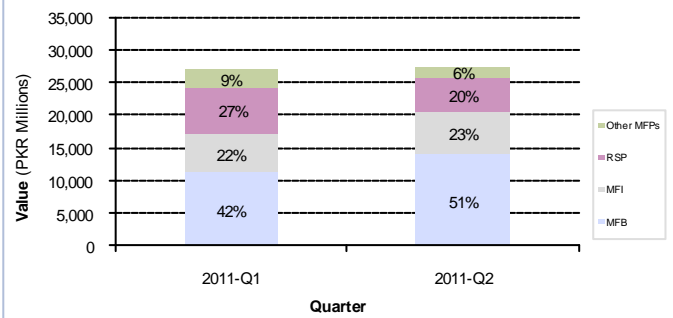
Districts with Highest Growth (Net) by Province

	Province	District	Active Borrowers (30 Jun)	Growth (1 Apr to 30 Jun)		Potential Microfinance Market (2007)	Penetration Rate (%)
				Net	%		
			A			B	(A/B)*100
1	Balochistan	Quetta	11,969	2,090	21.2	174,437	6.9
2		Jafarabad	4,829	1,303	37.0	121,911	4.0
3		Nasirabad	2,681	839	45.5	75,783	3.5
1	Khyber-Pakhtunkhwa	Swat	687	687	0.0	286,555	0.2
2		Nowshera	8,062	347	4.5	201,208	4.0
3		Malakand	1,184	261	28.3	106,429	1.1
1	Punjab	Rahimyar Khan	53,088	10,358	24.2	585,705	9.1
2		Mianwali	20,995	3,456	19.7	252,413	8.3
3		Nankana Sahib	11,459	3,282	40.1		
1	Sindh	Larkana	29,459	12,937	78.3	534,891	5.5
2		Jacobabad	24,524	11,346	86.1	361,146	6.8
3		Badin	14,021	4,550	48.0	294,781	4.8
1	AJK	Bagh	4,993	37	0.7		
2		Kotli	5,624	(49)	-0.9		
3		Sudhnati	59	(75)	-56.0		
1	Gilgit-Baltistan	Ghizer	2,920	2,006	219.5		
2		Skardu	3,009	1,244	70.5		
3		Gilgit	2,256	(747)	-24.9		
1	FATA	-	-	-	0.0		
2		-	-	-	0.0		
3		-	-	-	0.0		
1	ICT	Islamabad	2,403	246	11.4	74,750	3.2

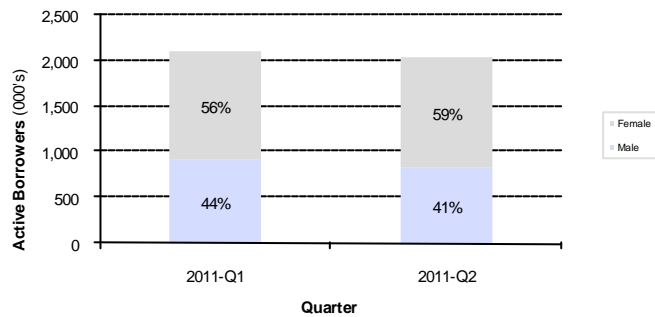
Active Borrowers by Peer Group



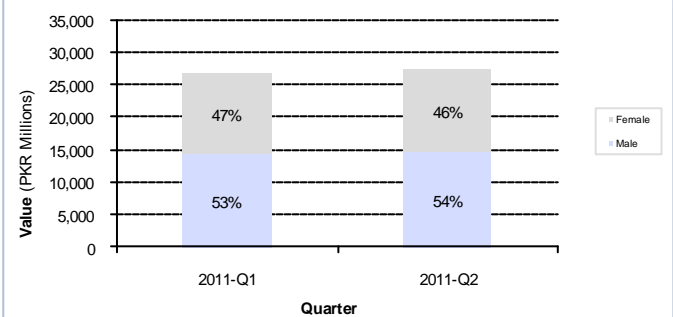
Gross Loan Portfolio



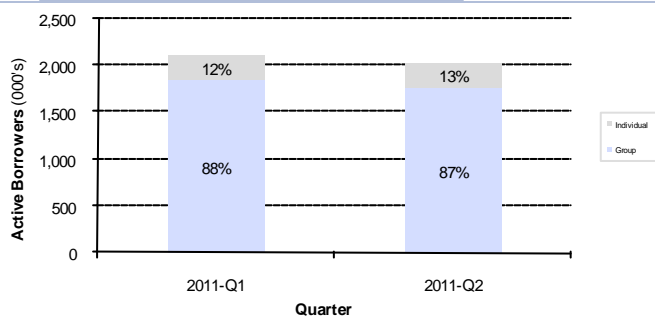
Active Borrowers by Gender



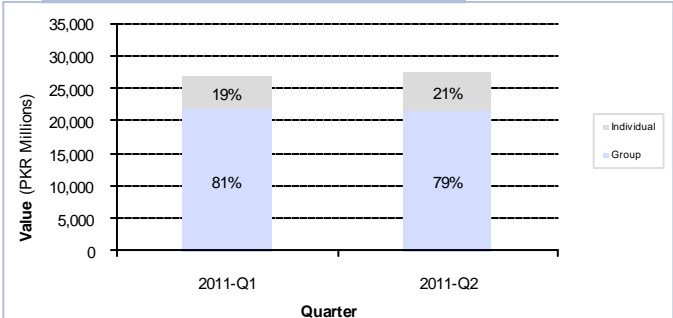
Gross Loan Portfolio by Gender



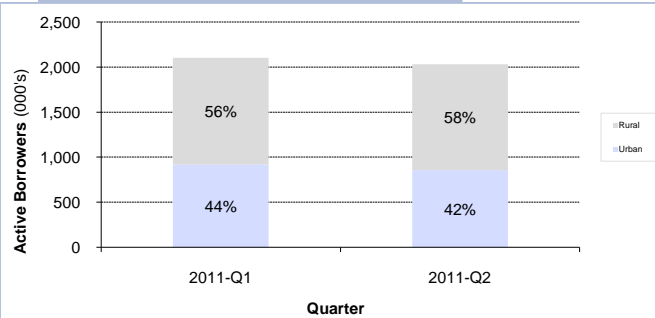
Active Borrowers by Lending Methodology



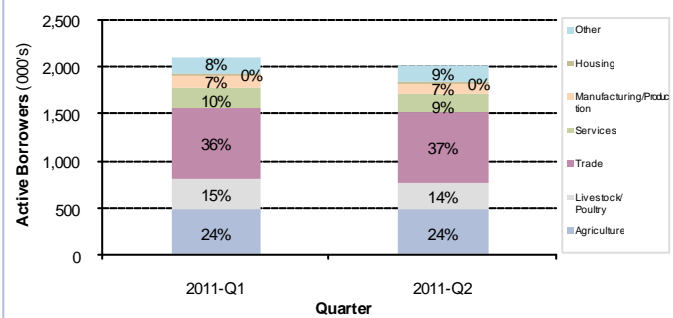
Gross Loan Portfolio by Methodology



Active Borrowers by Rural/Urban

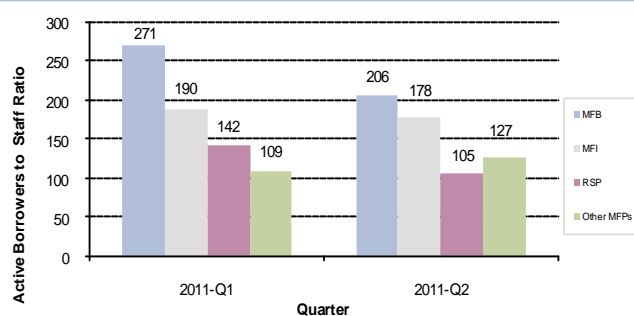


Active Borrowers by Sector

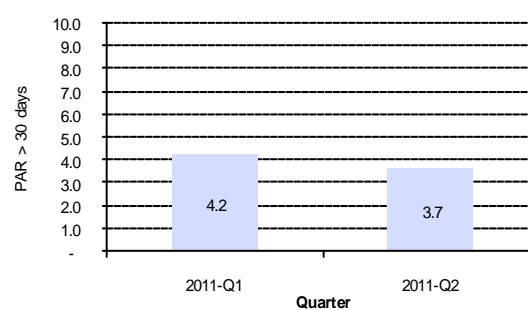


MICROCREDIT PROVISION

Active Borrower to MFP Staff Ratio



Portfolio at Risk > 30 days



MFPs with Largest Net Increase in Active Borrowers

	MFP	Increase in Active Borrowers		Market Share (% of Active Borrowers)
		(1 Apr to 30 Jun)		(30 Jun)
		Net	%	
1	SRSO	20,769	88.6	2.2
2	ASA	15,639	15.0	5.9
3	KASHF	8,477	2.9	14.6
4	TMFB	4,369	3.7	6.0
5	RCDS	2,727	16.4	1.0

MFPs with Largest Percentage Increase in Active Borrowers

	MFP	Increase in Active Borrowers		Market Share (% of Active Borrowers)
		(1 Apr to 30 Jun)		(30 Jun)
		Net	%	
1	SRSO	20,769	88.6	2.2
2	RCDS	2,727	16.4	1.0
3	ASA	15,639	15.0	5.9
4	NRDP	195	11.6	0.1
5	CSC	1,064	8.3	0.7

Largest Providers of Microcredit (Active Borrowers)

	MFP	Active Borrowers (30 Jun)	Market Share (% of Active Borrowers)
1	KB	406,735	20.0
2	NRSP	326,143	16.1
3	KASHF	296,608	14.6
4	FMFBL	148,549	7.3
5	TMFB	121,695	6.0

Largest Providers of Microcredit (Gross Loan Portfolio)

	MFP	GLP (30 Jun)	Market Share (% of GLP)
1	KB	4,507,133,731	16.4
2	TMFB	4,028,201,663	14.7
3	NRSP	3,741,789,293	13.6
4	KASHF	3,279,673,626	11.9
5	FMFBL	2,757,638,029	10.0

MFPs with Largest Geographic Spread

MFP	KB	NRSP	FMFBL	ASA	TMFB
Geographic Spread (No. of Districts)	70	49	45	30	29

MICRO-SAVINGS PROVISION

Summary of Micro-savings Provision (All Pakistan)

		Saving Methodology		Peer Group			
	Total	Intermediation	Mobilization	MFB	MFI	RSP	Other MFPs
Number of Savers							
2011-Q1	3,581,833	899,041	2,682,792	872,121	26,920	2,593,637	89,155
2011-Q2	3,637,888	1,044,378	2,593,510	1,128,236	21,543	2,398,975	89,134
Value of Saving (PKR Millions)							
2011-Q1	10,458	8,883	1,575	8,883	6	1,545	23
2011-Q2	12,746	11,140	1,607	11,140	5	1,579	23
Average Saving Balance (PKR)							
2011-Q1	2,920	9,881	587	10,186	221	596	262
2011-Q2	3,504	10,666	619	9,874	210	658	262

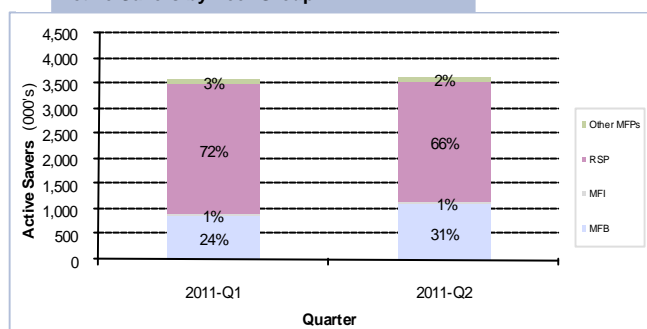
Micro-savings Provision by MFPs

		MFPs offering Savings	Savings Methodology		Peer Group			
	Total		Intermediation	Mobilization	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs								
2011-Q1	27	13	6	7	5	1	5	2
2011-Q2	28	14	6	8	6	1	5	2

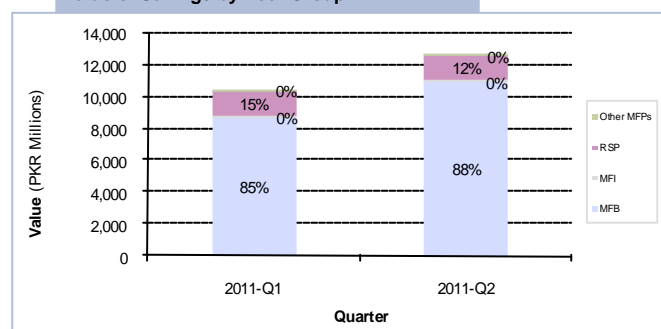
Saving Methodology:

- 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.
- 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.

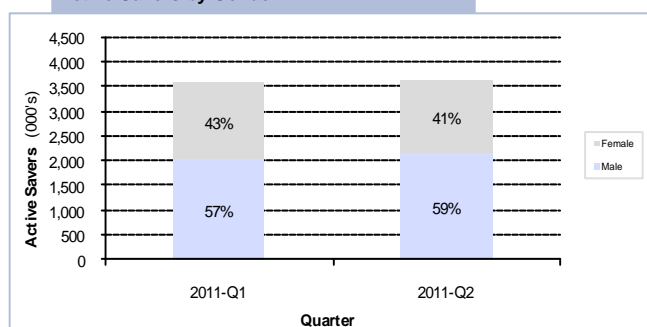
Active Savers by Peer Group



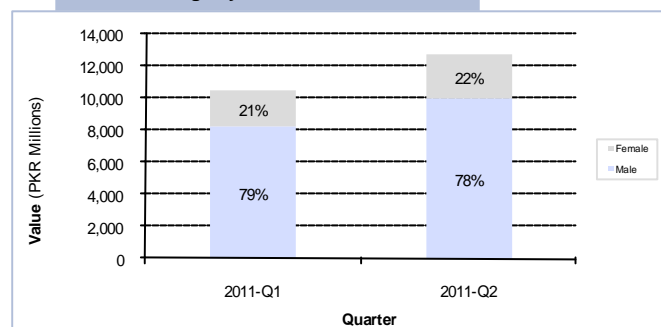
Value of Savings by Peer Group



Active Savers by Gender

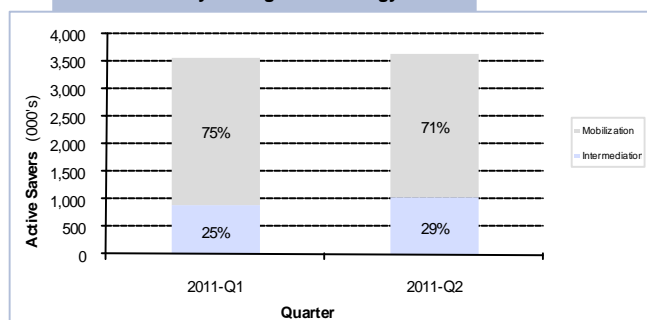


Value of Savings by Gender

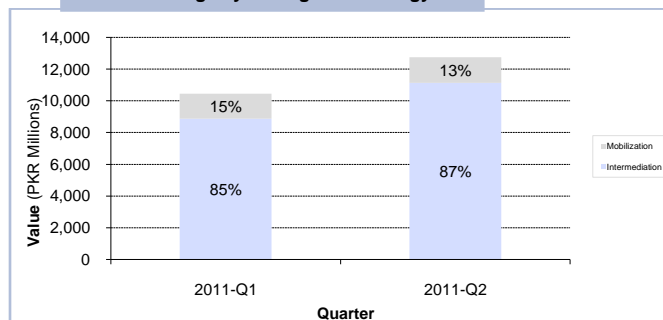


MICRO-SAVINGS PROVISION

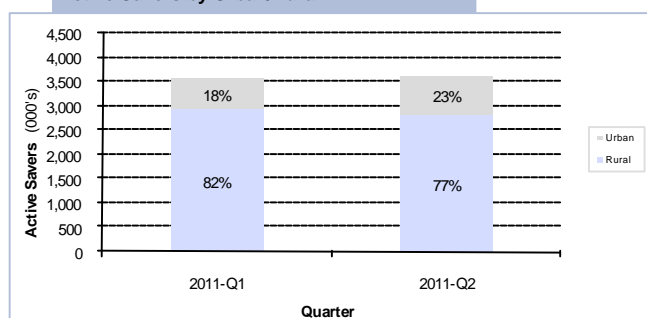
Active Savers by Saving Methodology



Value of Savings by Saving Methodology



Active Savers by Urban/Rural



Districts with Highest Outreach (Active Savers)

	District	Active Savers (30 Jun)	Increase (1 Apr to 30 Jun)	
			Net	%
1	Karachi	338,772	196,719	138.5
2	Bahawalpur	260,796	-53,561	-17.0
3	Tharparkar	217,772	12,223	5.9
4	Bhawalnagar	215,802	5,835	2.8
5	D.G. Khan	139,082	3,760	2.8

MFPs with Largest Increase in Active Savers (Net)

	MFP	Increase in Active Savers (1 Apr to 30 Jun)	
		Net	%
1	TMFB	219,861	73.9
2	KB	12,764	5.4
3	TRDP	11,578	4.0
4	KMFB	8,019	9.4
5	FMFBL	3,108	1.3

MFPs with Largest Increase in Value of Savings (Net)

	MFP	Increase in Value of Savings (1 Apr to 30 Jun)	
		Net	%
1	FMFBL	658,206,771	12.7
2	TMFB	518,764,561	21.4
3	KB	384,743,133	73.1
4	KMFB	213,804,379	29.2
5	PRSP	22,575,992	22.9

Largest Providers of Micro-savings (Active Savers)

	MFP	Active Savers (30 Jun)	Market Share (% of Active Savers)
1	NRSP	1,816,326	51.3
2	TMFB	517,438	14.6
3	TRDP	303,971	8.6
4	KB	251,259	7.1
5	PRSP	243,209	6.9

Largest Providers of Micro-savings (Value of Savings)

	MFP	Value of Savings (30 Jun)	Market Share (% of Active Savers)
1	FMFBL	5,837,928,449	45.9
2	TMFB	2,938,367,637	23.1
3	NRSP	1,265,350,936	9.9
4	KMFB	946,617,409	7.4
5	KB	911,419,478	7.2

MICRO-INSURANCE PROVISION

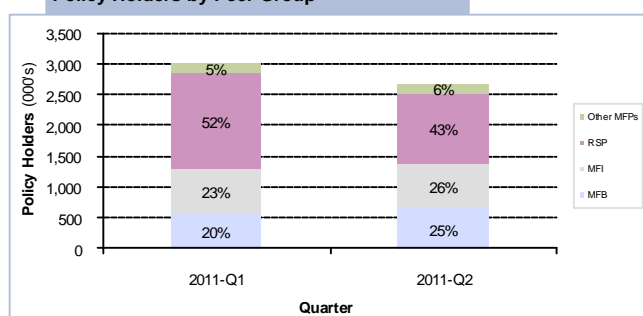
Summary of Micro-insurance Provision (All Pakistan)

		Type		Peer Group			
	Total	Health	Credit Life	MFB	MFI	RSP	Other MFPs
Number of Policy Holders							
2011-Q1	3,016,313	1,355,015	1,661,298	595,430	700,014	1,576,509	144,360
2011-Q2	2,690,052	923,941	1,766,111	671,952	708,512	1,164,225	145,363
Sum Insured (PKR Millions)							
2011-Q1	38,172			7,918	3,740	24,892	1,623
2011-Q2	33,650			9,310	4,099	18,602	1,639

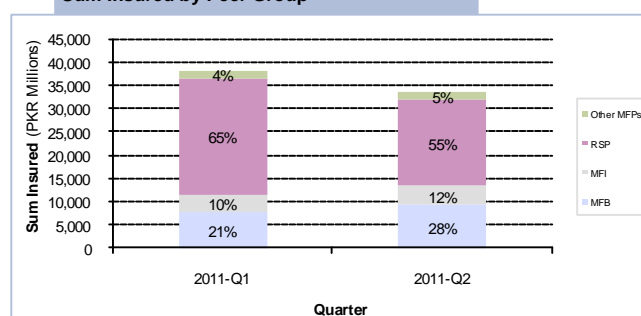
Micro-insurance Provision by MFPs

		MFPs offering Insurance	Type of Insurance offered			Peer Group			
	Total		Health	Credit Life	Other	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs									
2011-Q1	27	16	7	12	0	3	5	4	4
2011-Q2	28	17	8	12	0	4	5	4	4

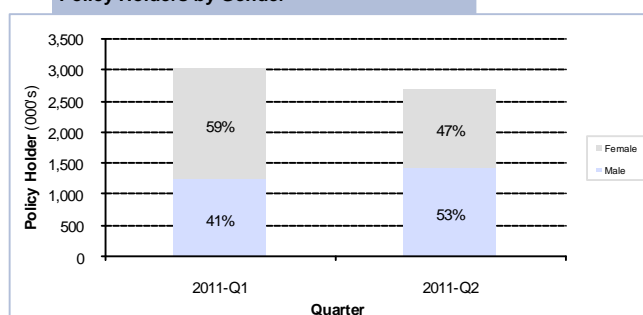
Policy Holders by Peer Group



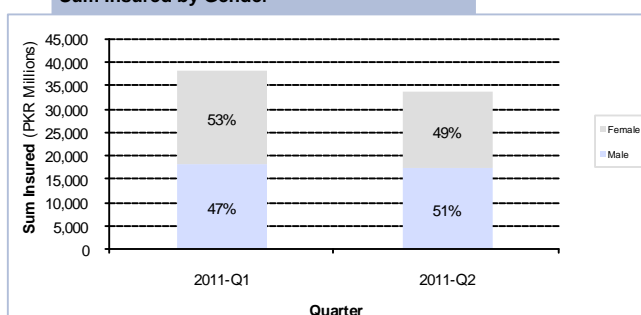
Sum Insured by Peer Group



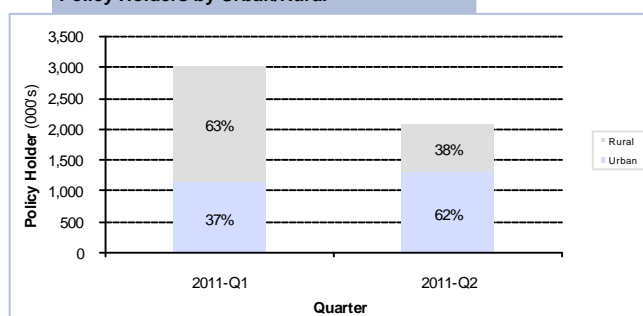
Policy Holders by Gender



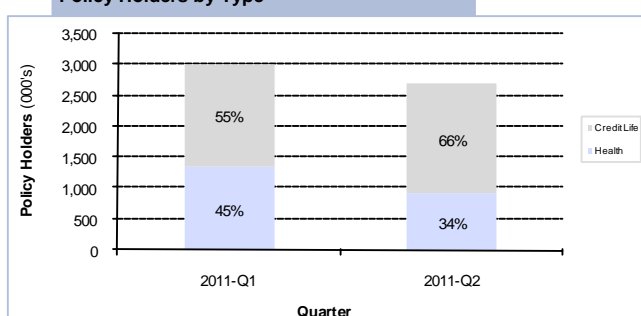
Sum Insured by Gender



Policy Holders by Urban/Rural



Policy Holders by Type



MICRO-INSURANCE PROVISION

Districts with Highest Outreach (Policy Holders)

	District	Policy Holders (30 Jun)	Increase (1 Apr to 30 Jun)	
			Net	%
1	Lahore	240,302	-7,090	-2.9
2	Faisalabad	166,311	-4,983	-2.9
3	Multan	139,732	-12,368	-8.1
4	Karachi	111,251	-5,459	-4.7
5	Rahimyar Khan	110,067	34,758	46.2

Top 5 Districts: Greatest Increase in Micro-Insurance Outreach

	District	Policy Holders (30 Jun)	Growth (1 Apr to 30 Jun)	
			Net	%
1	Rahimyar Khan	110,067	34,758	46.2
2	Dadu	48,843	24,652	101.9
3	Toba Tek Singh	58,776	10,888	22.7
4	Jhelum	12,566	10,624	547.1
5	Okara	39,776	6,054	18.0

Largest Providers of Micro-Insurance (Policy Holders)

	MFP	Policy Holders (30 Jun)	Market Share (% of Policy Holders)
1	NRSP	871,914	32.4
2	KASHF	593,216	22.1
3	KB	326,052	12.1
4	FMFBL	169,305	6.3
5	TRDP	144,005	5.4

Largest Providers of Micro-Insurance (Sum Insured)

	MFP	Sum Insured (30 Jun)	Market Share (% of Sum Insured)
1	NRSP	15,687,260,000	46.6
2	KB	3,996,875,796	11.9
3	KASHF	3,279,673,626	9.7
4	PRSP	2,889,650,000	8.6
5	FMFBL	2,761,107,379	8.2

OUTREACH (ALL PAKISTAN)

Province	Offices		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market	Penetration Rate (%)
	Fixed	Mobile	Active Borrowers	Gross Loan Portfolio (PKR)	Active Savers	Value of Savings (PKR)	Policy Holders	Sum Insured (PKR)		
Balochistan	23	-	21,254	186,583,245	60,370	179,301,833	15,770	175,045,079	1,656,762	1.28
KP	65	-	68,118	596,769,652	231,324	662,831,360	49,400	461,807,286	4,083,817	1.67
Punjab	1,150	2	1,352,847	18,212,331,076	2,096,468	4,743,525,908	2,024,268	26,857,432,315	15,233,924	8.88
Sindh	450	1	553,165	8,032,613,516	1,043,603	5,923,721,430	561,193	5,429,719,533	6,357,795	8.70
AJK	30	-	22,461	204,206,991	140,400	60,777,972	28,989	512,996,074	-	-
GB	15	-	10,432	212,894,489	50,982	1,167,248,103	10,432	212,894,489	-	-
FATA	-	-	-	-	-	-	-	-	-	-
ICT	7	-	2,403	25,541,437	14,741	8,917,322	-	-	74,750	3.21
Grand Total	1,740	3	2,030,680	27,470,940,406	3,637,888	12,746,323,928	2,690,052	33,649,894,776	27,407,048	7.41

OUTREACH (District Level)

BALUCHISTAN

District	Number of Branches/Units		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									26,054
Barkhan									31,881
Bolan									66,423
Chagai ¹									54,814
Dera Bugti									43,770
Gwadar	NRSP, POMFB								
	3	-	187	2,574,217	16,571	2,577,312	60	1,350,000	55,537
Jafarabad	BRAC, KB								
	4	-	4,829	58,674,196	-	-	5,163	65,609,973	121,911
Jhal Magsi									29,887
Kalat									53,884
Kech (Turbat)	NRSP								
	1	-	-	-	38,439	8,726,534	-	-	92,271
Kharan									47,948
Khuzdar									104,104
Kohlu									26,910
Lasbela	BRAC								
	4	-	1,588	14,483,522	-	-	2,001	20,010,000	84,637
Loralai									76,879
Mastung									41,317
Musakhel									27,545
Nasirabad	BRAC, KB								
	2	-	2,681	35,750,660	-	-	2,701	36,340,387	75,783
Nushki ²									-
Panjgur									51,074
Pishin									100,179
Qila Abdullah									115,112
Qila Saifullah									44,345
Quetta	BRAC, FMFBL, KB								
	9	-	11,969	75,100,650	5,360	167,997,987	5,845	51,734,719	174,437
Sherani ³									-
Sibi									48,944
Washuk									-
Zhob ⁴									53,848
Ziarat									7,268
Total	23	-	21,254	186,583,245	60,370	179,301,833	15,770	175,045,079	1,656,762

OUTREACH (District Level)

KHYBER-PAKHTUNKHWA (KP)

District	Number of Branches/Units		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	KB, KMFB, SDF, SRSP, TMFB								
	5	-	6,557	73,479,974	13,793	18,993,787	5,921	47,792,043	180,672
Bannu									167,380
Batgram	SDF								
	1	-	-	-	-	-	-	-	58,257
Buner (Daggar)									133,171
Charsadda	BRAC, KB, NRSP								
	4	-	4,890	34,661,337	12,926	1,264,925	4,464	38,968,598	271,736
Chitral	FMFBL								
	5	-	317	5,939,967	21,813	484,853,344	317	5,939,967	84,846
D.I. Khan	KB								
	1	-	3,251	38,611,166	4,238	20,428,590	2,487	34,135,961	221,328
Hangu									64,648
Haripur	KB, KMFB, SDF, SRSP								
	4	-	6,347	62,897,340	35,206	25,620,745	5,243	49,441,894	103,830
Karak									102,174
Kohat	KB, SRSP								
	2	-	6,069	36,507,184	480	147,938	2,690	20,758,748	114,908
Kohistan									73,374
Lakki Marwat									
									107,505
Lower Dir									176,660
Malakand	KB, NRSP								
	2	-	1,184	9,007,119	20,272	2,564,023	943	7,690,593	106,429
Mansehra	AKHUWAT, KB, KMFB, POMFB, SDF								
	5	-	5,916	59,259,012	23,785	37,229,612	4,816	42,319,315	271,288
Mardan	KB, NRSP								
	13	-	10,971	97,214,139	30,781	5,397,664	3,914	34,169,776	354,988
Mingora ⁵									-
Nowshera	AKHUWAT, BRAC, KB, NRSP, SRSP								
	9	-	8,062	67,065,564	8,631	27,130,950	8,708	85,767,694	201,208
Peshawar	AKHUWAT, BRAC, KB, NRSP, SRSP								
	9	-	9,048	55,001,505	7,018	30,851,845	6,445	53,124,854	451,548
Shangla									
									116,366
Swabi	KB, NRSP, SWWS								
	3	-	4,819	52,944,460	26,707	3,855,168	3,180	39,258,162	230,073
Swat ⁶	KB, NRSP								
	2	-	687	4,180,885	6,488	770,115	272	2,439,681	286,555
Tank									62,446
Upper Dir									
									142,427
Total	65	-	68,118	596,769,652	212,138	659,108,706	49,400	461,807,286	4,083,817

OUTREACH (District Level)

PUNJAB

District	Number of Branches/Units		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	KASHF, KB, KMFB, NRSP, POMFB								
	38	-	21,025	216,580,836	54,929	110,115,620	14,437	218,210,104	262,870
Bahawalpur	AKHUWAT, ASA, FMFBL, KASHF, KB, NRSP, NRSP Bank, TMFB								
	43	-	74,397	1,321,257,202	260,796	292,618,013	108,630	1,910,066,297	461,777
Bhakkar	KB, NRSP								
	29	-	17,999	226,551,446	126,737	58,489,069	42,276	895,366,581	252,453
Bhawalnagar	AKHUWAT, KB, KMFB, NRSP, NRSP Bank								
	17	-	34,976	648,462,050	215,802	263,630,356	91,643	1,785,604,607	427,843
Chakwal	AKHUWAT, KB, KMFB, NRSP, POMFB								
	34	-	11,617	135,968,957	51,510	126,727,089	10,091	201,991,990	219,565
D.G. Khan	AKHUWAT, FMFBL, KB, NRSP, PRSP, TMFB								
	20	-	27,220	493,826,789	140,884	199,296,123	36,480	715,612,315	419,252
Faisalabad	AKHUWAT, ASA, ASASAH, CWCD, FMFBL, KASHF, KB, KMFB, NRSP, PRSP, RCDS, TMFB								
	94	1	112,213	1,086,343,186	83,967	183,008,386	174,738	1,281,008,686	1,096,924
Gujranwala ⁷	ASA, ASASAH, CWCD, FMFBL, JWS, KASHF, KB, KMFB, NRSP, OCT, OLP, OPD, PRSP, TMFB								
	71	-	85,905	1,297,528,683	45,680	294,941,631	96,255	831,446,542	735,741
Gujrat	AKHUWAT, BRAC, KASHF, KB, KMFB, PRSP, TMFB								
	21	-	23,700	375,080,734	19,837	196,737,072	33,105	362,642,316	446,630
Hafizabad	KASHF, KB, PRSP, TMFB								
	10	-	13,493	325,749,415	7,924	12,838,454	19,604	212,372,536	231,170
Jhang	AKHUWAT, FMFBL, KASHF, KB, KMFB, NRSP, PRSP, TMFB								
	37	-	27,558	422,644,344	28,322	59,332,069	40,898	355,101,884	626,546
Jhelum	KB, NRSP								
	25	-	14,527	142,669,382	22,226	19,572,698	8,089	148,575,191	170,498
Kasur	AKHUWAT, ASA, ASASAH, CSC, CWCD, DAMEN, FMFBL, KASHF, KB, KMFB, OLP, PRSP, RCDS, TMFB								
	39	-	58,498	720,371,304	31,900	84,800,720	72,087	637,457,999	586,427
Khanewal	AKHUWAT, ASASAH, CWCD, KASHF, KB, KMFB, NRSP, NRSP Bank, PRSP								
	21	-	27,689	369,248,202	26,832	90,561,837	52,639	683,747,347	432,948
Khushab	KASHF, KB, NRSP, PRSP								
	35	-	19,104	197,174,421	113,208	67,821,112	36,648	721,206,570	235,163
Lahore	AKHUWAT, ASA, ASASAH, BRAC, CSC, CWCD, DAMEN, FMFBL, KASHF, KB, KMFB, NRSP, OCT, OLP, PRSP, TMFB								
	148	1	208,083	2,390,417,738	86,553	565,944,582	247,100	1,996,357,529	872,760
Leyyah	FMFBL, KB, PRSP								
	8	-	11,643	167,175,745	35,524	87,314,286	15,118	283,635,815	263,251
Lodhran	AKHUWAT, FMFBL, KASHF, KB, NRSP, NRSP Bank, TMFB								
	14	-	29,786	563,718,963	57,546	217,888,187	65,668	1,222,426,291	261,693
Mandi Bahauddin	KASHF, KB, PRSP								
	6	-	8,121	86,745,553	1,840	1,110,034	11,663	140,715,959	298,371
Mianwali	KB, NRSP								
	29	-	18,661	196,128,522	54,458	5,826,878	34,209	741,741,110	252,413
Multan	ASASAH, BRAC, CWCD, FMFBL, KASHF, KB, KMFB, NRSP, NRSP Bank, PRSP, TMFB								
	68	-	82,232	1,020,109,031	47,809	274,107,235	141,990	1,668,053,971	689,339
Muzaffargarh	AKHUWAT, BRAC, KB, PRSP								
	7	-	7,515	89,503,773	23,444	35,741,944	6,675	97,768,924	570,580
Nankana Sahib ⁸	CWCD, DAMEN, RCDS								
	8	-	10,335	157,263,533	-	-	181	1,465,410	-
Narowal	KB, NRDP, OCT, OLP, PRSP								
	8	-	10,334	122,563,482	6,328	4,144,313	16,279	365,674,674	268,902
Okara	ASASAH, DAMEN, FMFBL, KASHF, KB, OLP, PRSP, TMFB								
	19	-	26,607	468,166,103	27,781	30,465,818	32,833	420,696,569	509,842
Pakpattan	ASA, ASASAH, FMFBL, KASHF, KB, KMFB, NRSP, NRSP Bank, PRSP, TMFB								
	15	-	20,005	289,871,215	30,592	79,155,878	39,884	694,148,982	281,988
Rahimyar Khan	ASA, FMFBL, KASHF, KB, NRSP, NRSP Bank, TMFB								
	37	-	50,606	944,231,487	95,815	350,817,468	104,810	1,902,683,259	585,705

OUTREACH (District Level)

PUNJAB

District	Number of Branches/Units		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)	
Rajanpur	AKHUWAT, KB, NRSP, OCT, PRSP								
	16	-	30,982	510,566,665	100,439	127,796,900	49,814	994,015,052	260,436
Rawalpindi ⁹	AKHUWAT, BRAC, FMFBL, KASHF, KB, KMFB, NRSP, OCT, POMFB, TMFB								
	75	-	61,752	633,987,244	95,807	470,773,837	88,553	721,350,872	327,457
Sahiwal	AKHUWAT, ASA, ASASAH, BRAC, CWCD, FMFBL, KASHF, KB, KMFB, NRSP, NRSP Bank, PRSP, TMFB								
	35	-	41,879	521,738,049	36,323	138,575,448	66,362	912,184,395	395,468
Sargodha	AKHUWAT, KASHF, KB, KMFB, NRSP, PRSP, TMFB								
	31	-	45,101	527,273,684	36,078	51,911,187	81,511	1,129,608,359	671,679
Sheikhupura	AKHUWAT, ASA, CWCD, DAMEN, FMFBL, KASHF, KB, OLP, PRSP, RCDS								
	25	-	36,571	421,886,996	4,773	6,245,402	35,846	362,725,755	831,522
Sialkot	ASA, BRAC, JWS, KASHF, KB, KMFB, NRSP, PRSP, TMFB								
	36	-	37,076	460,269,807	20,474	69,504,662	52,797	690,856,525	501,997
Toba Tek Singh	KASHF, KB, NRSP, NRSP Bank, PRSP								
	10	-	17,910	259,354,484	51,258	68,549,137	45,828	779,264,233	309,316
Vihari	ASA, ASASAH, FMFBL, KASHF, KB, KMFB, NRSP, NRSP Bank								
	21	-	27,727	401,902,051	53,072	97,162,463	49,527	771,647,666	475,398
Total	1,150	2	1,352,847	18,212,331,076	2,096,468	4,743,525,908	2,024,268	26,857,432,315	15,233,924

SINDH

District	Number of Branches/Units		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	ASA, FMFBL, KB, NRSP, OCT, POMFB								
	15	-	14,021	225,275,084	81,891	86,498,423	13,644	288,476,211	294,781
Dadu ¹⁰	FMFBL, KB, TRDP								
	17	-	15,738	177,793,166	37,461	63,163,297	48,843	88,042,471	447,305
Ghotki	ASA, FMFBL, KB, OCT, SRSO								
	11	-	22,101	404,169,372	18,664	37,654,168	19,279	307,391,651	248,442
Hyderabad ¹¹	ASA, BRAC, FMFBL, KB, KMFB, NRSP, OCT, POMFB, TMFB								
	40	-	48,208	650,809,116	45,940	268,828,772	55,653	1,021,900,856	517,652
Jacobabad	FMFBL, KB, SRSO								
	7	-	24,524	279,183,698	6,716	63,558,200	7,426	104,128,668	361,146
Jamshoro ¹²	ASA, TRDP								
	2	-	1,166	11,250,611	6,673	10,041,473	2,992	682,176	-
Karachi ¹³	ASA, BRAC, FMFBL, KASHF, KB, KMFB, NRSP, OCT, OLP, POMFB, TMFB								
	102	-	127,571	1,893,897,951	338,772	4,502,865,266	111,251	880,250,762	1,329,990
Khaipur ¹⁴	ASA, FMFBL, KB, OCT, SRSO, TMFB								
	24	-	34,770	565,909,914	15,040	95,851,243	20,094	308,253,939	401,853
Larkana	ASA, FMFBL, KB, SRSO								
	16	-	29,459	423,536,991	30,137	59,447,176	27,093	275,294,614	534,891
Matyari ¹⁵	ASA, FMFBL, NRSP, NRSP Bank, OCT, SAFWCO, TMFB								
	13	-	18,916	310,881,047	24,565	52,321,943	31,245	547,611,575	-
Mirpur Khas ¹⁶	ASA, FMFBL, KB, NRSP, POMFB, TMFB, TRDP								
	27	-	25,155	356,610,008	60,684	43,216,827	22,963	332,644,076	210,494
Naushahro Feroze	ASA, FMFBL, KB, OCT, SRSO								
	12	-	18,508	258,151,525	5,984	22,650,384	8,326	102,223,381	266,462
Nawabshah	ASA, FMFBL, KB, KMFB, NRSP, NRSP Bank, OCT, SAFWCO, TMFB								
	21	-	27,580	437,109,746	15,669	33,617,457	15,132	151,157,437	225,430
Sanghar	ASA, FMFBL, KB, OCT, SAFWCO								
	19	1	32,450	384,903,726	1,149	7,744,952	23,028	115,789,183	354,133

OUTREACH (District Level)

SINDH

District	Number of Branches/Units		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)	
Sehwan Sharif									-
Shehdad Kot	SRSO								
	7	-	6,765	98,483,000	6,765	1,014,750	6,765	676,500	-
Shikarpur	ASA, KB, SRSO								
	4	-	4,472	48,660,540	145	21,750	3,595	40,917,965	237,633
Sukkur	ASA, BRAC, FMFBL, KB, SRSO, TMFB								
	25	-	27,563	443,028,350	13,018	59,054,368	21,806	276,552,791	213,080
Tando Allahyar ¹⁷	ASA, BRAC, FMFBL, KB, NRSP, NRSP Bank, POMFB, TMFB								
	13	-	14,132	278,787,352	20,022	50,420,807	9,210	169,820,123	-
Tando Jam	ASA, FMFBL, TMFB								
	3	-	2,320	55,191,339	2,166	23,228,786	1,764	41,478,089	-
Tando Muhammad Khan	FMFBL, KB, NRSP, POMFB, TMFB								
	4	-	8,051	163,197,630	12,943	58,030,620	5,108	108,453,669	-
Tharparkar	ASA, FMFBL, KB, TRDP								
	18	-	15,387	168,670,612	217,772	138,619,006	55,685	74,974,493	283,491
Thatta	ASA, FMFBL, KB, NRSP								
	20	-	9,463	137,063,584	32,342	156,683,020	6,561	136,526,525	245,046
Umer Kot	ASA, FMFBL, OCT, TRDP								
	30	-	24,845	260,049,154	49,085	89,188,742	43,730	56,472,378	185,966
Total	450	1	553,165	8,032,613,516	1,043,603	5,923,721,430	561,193	5,429,719,533	6,357,795

AZAD JAMMU AND KASHMIR (AJK)

READ JAMING AND RASIMIR (AKR)

District	Number of Branches/Units		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market ¹⁸
	Fixed	Mobile	Active Borrowers	Gross Loan Portfolio (PKR)	Active Savers	Value of Savings (PKR)	Policy Holders	Sum Insured (PKR)	
Bagh	KB, NRSP, OCT								
	3	-	4,993	40,184,333	30,454	15,778,165	5,702	92,796,351	-
Bhimber									-
Kotli	NRSP								
	12	-	5,624	48,191,204	36,581	5,369,305	11,978	269,505,000	-
Mirpur									-
Muzaffarabad	FMFBL, KB, NRSP, SDF								
	10	-	8,798	79,683,677	44,932	17,333,894	8,168	120,712,634	-
Neelum									-
Poonch	KB, NRSP								
	3	-	2,987	35,726,886	37,016	24,088,931	3,033	27,552,089	-
Sudhnati	NRSP								
	2	-	59	420,891	10,603	1,930,331	108	2,430,000	-
Total	30	-	22,461	204,206,991	159,586	64,500,626	28,989	512,996,074	-

OUTREACH (District Level)

GILGIT-BALTISTAN (GB)

District	Number of Branches/Units		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market ¹⁹
	Fixed	Mobile	Active Borrowers	Gross Loan Portfolio {PKR}	Active Savers	Value of Savings {PKR}	Policy Holders	Sum Insured {PKR}	
Astore	FMFBL								
	1	-	740	11,348,923	2,672	109,775,113	740	11,348,923	-
Diamer									-
Ghanche	FMFBL								
	2	-	1,507	25,440,976	4,696	172,766,553	1,507	25,440,976	-
Ghizer	FMFBL								
	5	-	2,920	64,829,169	16,161	166,533,927	2,920	64,829,169	-
Gilgit	FMFBL								
	4	-	2,256	54,005,323	18,718	563,668,072	2,256	54,005,323	-
Skardu	FMFBL								
	3	-	3,009	57,270,098	8,735	154,504,438	3,009	57,270,098	-
Total	15	-	10,432	212,894,489	50,982	1,167,248,103	10,432	212,894,489	-

FEDERALLY ADMINISTRATED TRIBAL AREAS (FATA)

District	Number of Branches/Units		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market ²⁰
	Fixed	Mobile	Active Borrowers	Gross Loan Portfolio (PKR)	Active Savers	Value of Savings (PKR)	Policy Holders	Sum Insured (PKR)	
Bajaur									-
Khyber									
Kurram									
									-
Mohmand									
North Waziristan									
									-
Orakzai									
South Waziristan									
									-
Total	-	-	-	-	-	-	-	-	-

ISLAMABAD CAPITAL TERRITORY (ICT)

District	Number of Branches/Units		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)	
Islamabad	NRSP, POMFB								
	7	-	2,403	25,541,437	14,741	8,917,322	-	-	74,750

- ¹ Chagai district was divided into two districts (Nushki and Chagai) in 2005. The potential microfinance market estimate for Chagai is therefore an overestimation (aggregate of potential markets for Nushki and Chagai).
- ² Population data for Nushki district is not available. Nushki was carved out of Chagai district in 2005. Thus, the potential microfinance market estimate for Chagai is an aggregate of the potential market for Chagai and Nushki.
- ³ Population data for Sherani district is not available. Sherani was carved out of Zhob district in 2005.
- ⁴ Zhob was divided into two districts (Zhob and Sherani) in 2005. The potential microfinance market estimate for Zhob is therefore an overestimation (aggregate of potential markets for Zhob and Sherani).
- ⁵ Population data for Mingora district is not available. Mingora was carved out of Swat district in 2005. Thus, the potential microfinance market estimate for the district of Swat is an aggregate of the potential market for Mingora and Swat.
- ⁶ Swat district was divided into two districts (Swat and Mingora) in 2005. The potential market estimate for Swat is therefore an overestimation (aggregate of potential markets for Mingora and Swat). The estimate is based on 1998 DCR population data available for Swat.
- ⁷ OCT does not provide retail microcredit services in Gujranwala and Khushab. It wholesales funds to partner organizations: Mehran Education Welfare Society, and Soan Valley Development Program, respectively.
- ⁸ Population data for the district of Nankana Sahib is not available. The district was carved out of Sheikhupura district in 2005. Thus, the estimate for the district of Sheikhupura is an aggregate of the potential market for Sheikhupura and Nankana Sahib (based on 1998 DCR population data available for Sheikhupura).
- ⁹ OCT does not provide retail microcredit services in Rawalpindi. It wholesales funds to a partner organization: Alfalah Development Organization.
- ¹⁰ OCT does not provide retail microcredit services in Dadu. It wholesales funds to a partner organization: Soofi Shah Inayat Shaheed Sanghat.
- ¹¹ Hyderabad district was divided into four districts in 2006. These are Hyderabad, Matyari, Tando Muhammad Khan, and Tando Allahyar. Thus, the potential microfinance market estimate for Hyderabad is an aggregate of all four resulting districts (based on 1998 DCR population data available for Hyderabad).
- ¹² Population data for Jamshoro district is not available. The district is new and was carved out of Dadu district in 2006. Thus, the estimate for Dadu also includes the estimate for the recently created Jamshoro district.
- ¹³ The market estimate for Karachi is the aggregate of four districts namely, Central, West, East, and South.
- ¹⁴ OCT does not provide retail microcredit services in Khairpur. It wholesales funds to partner organizations: Khajji Cooperative Society, Goth Seenghar, and Marvi Rural Development Organization.
- ¹⁵ Population data for Matyari district is not available. The district was carved out of Hyderabad district in 2006. Thus, the estimate for Hyderabad also includes the estimate for the recently created Matyari district.
- ¹⁶ OCT does not provide retail microcredit services in Mirpur Khas, Nawabshah, Naushahro Feroze, Thatta and Umer Kot. It wholesales funds to a number of partner organizations: Sindh Rural Partner Organization; Shah Sachal Sami Welfare Association; Village Welfare Society; Sindh Community Development Organization; Ghulam Qadir Group; and Shama Roshan Social Welfare Development Organization, respectively.
- ¹⁷ Population data for districts Tando Allahyar and Tando Muhammad Khan is not available. The districts were carved out of Hyderabad district in 2006. Thus, the microfinance market estimate for Hyderabad is an aggregate of the potential markets in the recently created Tando Allahyar, Matyari and Tando Muhammad Khan districts.
- ¹⁸ Due to unavailability of population data for the Azad Jammu and Kashmir (AJK) districts, the potential microfinance market could not be estimated.
- ¹⁹ Due to unavailability of population data for Gilgit-Baltistan (GB) the potential microfinance market could not be estimated.
- ²⁰ Due to unavailability of population data for the Federally Administered Tribal Areas (FATA), the potential microfinance market could not be estimated.

REPORTING ORGANIZATIONS

Category	MFP	Reporting Period	
		Quarter 1	Quarter 2
		2011	2011
MFB Microfinance Bank licensed and prudentially regulated by the State Bank of Pakistan to exclusively service microfinance market	Kashf Microfinance Bank (KMFB)	✓	✓
	Khushhali Bank (KB)	✓	✓
	National Rural Support Programme Bank Ltd. (NRSP Bank)	×	✓
	Network MicroFinance Bank Ltd. (NMFB)	×	×
	Pak-Oman Microfinance Bank Ltd. (POMFB)	✓	✓
	Rozgar Microfinance Bank Ltd. (RMFB)	×	×
	Tameer Microfinance Bank Ltd. (TMFB)	✓	✓
	The First MicroFinanceBank Ltd. (FMFB)	✓	✓
MFI Microfinance institution providing specialized microfinance services	Akhuwat	✓	✓
	ASA -- Pakistan	✓	✓
	Asasah	✓	✓
	Centre for Women Cooperative Development (CWCD)	✓	✓
	Community Support Concern (CSC)	✓	✓
	Development Action for Mobilization and Emancipation (DAMEN)	✓	✓
	Kashf Foundation	✓	✓
	Orangi Charitable Trust (OCT)	✓	✓
RSP Rural support programme running microfinance operation as part of multi-dimensional rural development programme	Sindh Agricultural and Forestry Workers' Coordinating Organization (SAFWCO)	✓	✓
	National Rural Support Programme (NRSP)	✓	✓
	Punjab Rural Support Programme (PRSP)	✓	✓
	Sarhad Rural Support Programme (SRSP)	✓	✓
	Sindh Rural Support Organization (SRSO)	✓	✓
Other MFPs Organizations running microfinance operation as part of multi-dimensional service offering	Thardeep Rural Development Programme (TRDP)	✓	✓
	BRAC -- Pakistan	✓	✓
	Jinnah Welfare Society (JWS)	✓	✓
	Narowal Rural Development Programme (NRDP)	✓	✓
	Organization for Participatory Development (OPD)	✓	✓
	Rural Community Development Society (RCDS)	✓	✓
	Sungi Development Foundation (SDF)	✓	✓
	Support With Working Solutions (SWWS)	✓	✓
	ORIX Leasing Pakistan Ltd. (OLP)	✓	✓

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