

	Quarter		Change	
	Q3	Q2	Units	%
Number of Branches/Units	1,733	1,741	-8	-0.46
Number of Districts Covered	89	88	1	1.14
Penetration Rate (%)	7.63	7.41		0.22
Active Borrowers	2,090,617	2,030,680	59,937	2.95
Gross Loan Portfolio (PKR Millions)	28,959	27,471	1,488	5.42
Number of Loans Disbursed	413,085	601,886	-188,801	-31.37
Disbursements (PKR Millions)	8,360	12,200	-3,840	-31.48
Average Loan Size (PKR)	20,238	20,270	-32	-0.16
Number of Savers	3,692,909	3,637,888	55,021	1.51
Value of Savings (PKR Millions)	12,924	12,746	178	1.39
Average Saving Balance (PKR)	3,500	3,504	-4	-0.12
Number of Policy Holders	2,439,890	2,690,052	-250,162	-9.30
Sum Insured (PKR Millions)	28,203	33,650	-5,447	-16.19

The third quarter of 2011 saw marginal increase in microcredit active borrower outreach (by 3%) to 2.09 million, despite massive flooding in Sindh and southern parts of Punjab. Gross loan portfolio increased by 5%, up to PKR 28.9 billion.

MFBs led the growth in microcredit outreach, with an 8% increase in both share of active borrowers and GLP, with KB contributing the most to this increase. Volume of disbursements in the sector decreased by 31% compared to the previous quarter, largely owing to the MFBs. While volume of group disbursements fell, volume of individual disbursements actually increased marginally. MFBs also added the most male borrowers, leading to a 9% increase in male numbers; however, females continue to dominate males (at 56%), while holding 43% share in GLP. Districts with highest growth in borrowers include Bahawalnagar (Punjab), Chitral (KP), Matyari and Shikarpur (Sindh). Borrower to staff ratio hiked most noticeably for MFBs - from 206 last quarter to 267 in the current one, primarily due to decline in staff at FMFBL. Overall, sector PAR (>30 days) is 3.0%, down from 3.7% in the previous quarter.

Savings also showed marginal increase, with both savers and value of savings increasing by less than 2%; MFBs alone contributed to this increase, with all other peer groups showing shrinkage in both savers as well as volume of savings. Tameer and KB contributed most to the increase in savers, whereas Tameer and NRSP Bank contributed most to the increase in value of savings. Women constituted 39% of savers (down from 41% last quarter), and held 19% of value of savings (down from 22%). In other micro-savings indicators, share of intermediated deposits grew by 1% in terms of both number of savers and volume this quarter (up to 30% for savers and 88% for volume). Districts with highest growth in savers include Karachi in Sindh and Bahawalpur in Punjab.

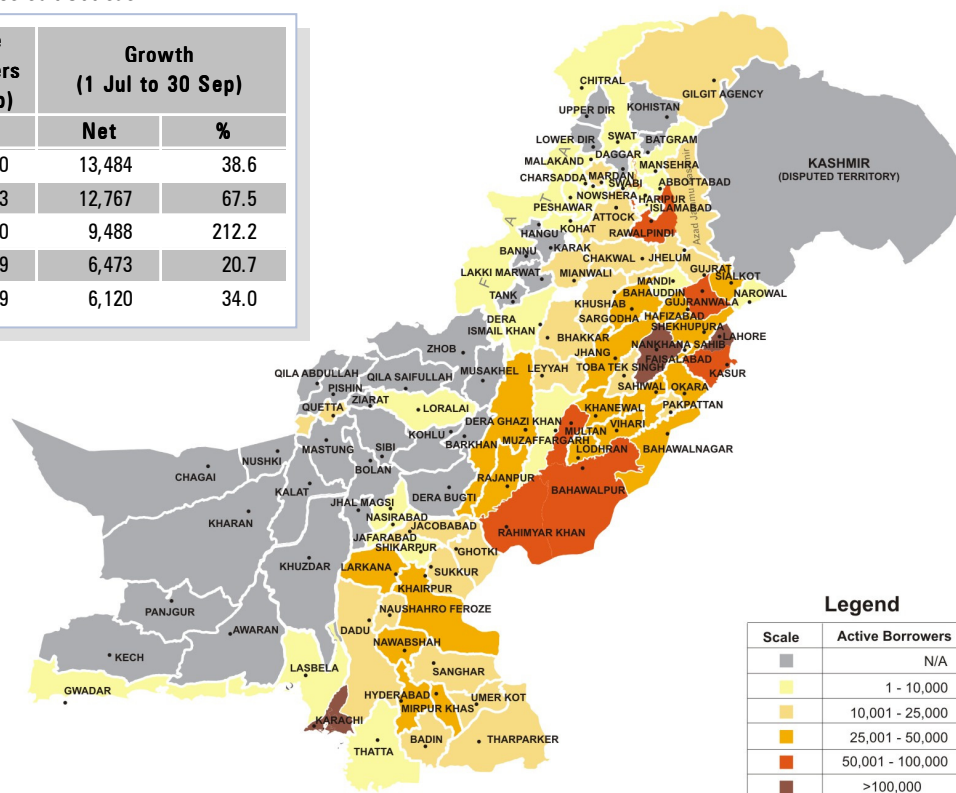
Micro-insurance, in terms of both number of policyholders and sum insured showed a decline (by 9.3% and 16.1% respectively), owing largely to decreases in policyholders and sum insured by NRSP and SRSO. Of total policyholders, 30% hold health insurance policies and the remaining 70% hold credit. Share of women fell by 2% in both policyholders as well as sum insured (down to 45% women policyholders and 47% sum insured for women).

Geographically, microfinance outreach has decreased in the third quarter, even while geographic footprint expanded by one district (Batgram in KP) to 89 districts. However, number of outlets has actually decreased by eight branches, owing to a decrease in branches in Punjab.

DISTRIBUTION OF ACTIVE BORROWERS

Top 5 Districts: Greatest Increase in Microcredit Outreach

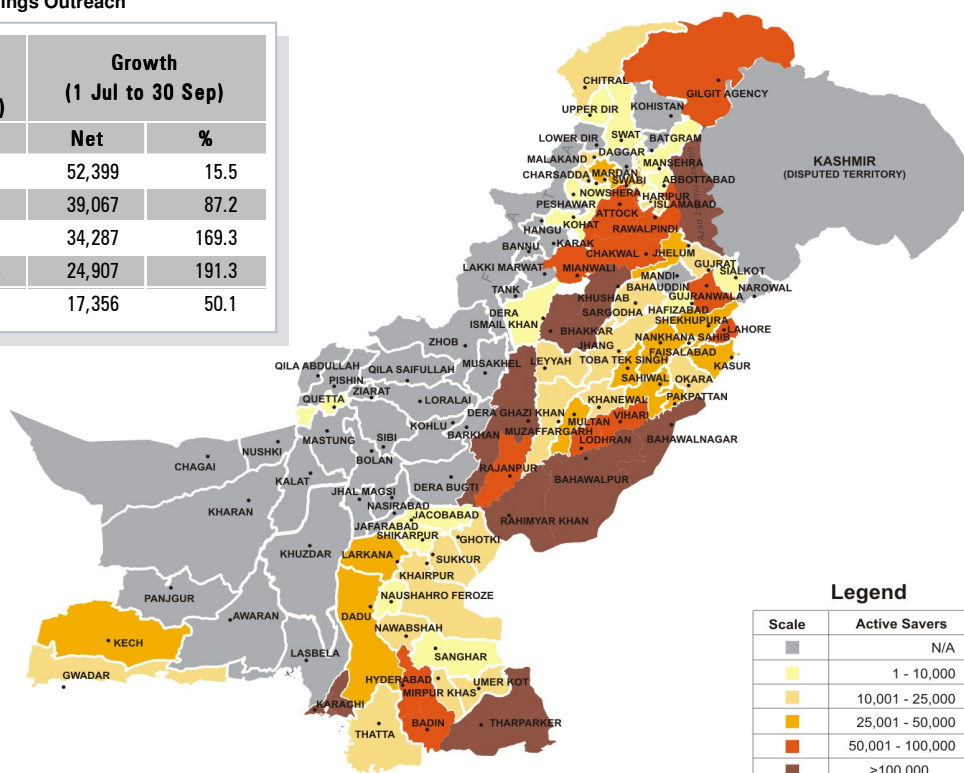
	District	Active Borrowers (30 Sep)	Growth (1 Jul to 30 Sep)	
			Net	%
1	Bhawalnagar	48,460	13,484	38.6
2	Matyari	31,683	12,767	67.5
3	Shikarpur	13,960	9,488	212.2
4	Sialkot	37,769	6,473	20.7
5	Bhakkar	24,119	6,120	34.0



DISTRIBUTION OF ACTIVE SAVERS

Top 5 Districts: Greatest Increase in Savings Outreach

	District	Active Savers (30 Sep)	Growth (1 Jul to 30 Sep)	
			Net	%
1	Karachi	391,171	52,399	15.5
2	Faisalabad	83,856	39,067	87.2
3	Leyyah	54,535	34,287	169.3
4	Sargodha	37,924	24,907	191.3
5	Toba Tek Singh	52,002	17,356	50.1



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

Exchange Rate (Sep 2011): PKR/USD = 87.4/1

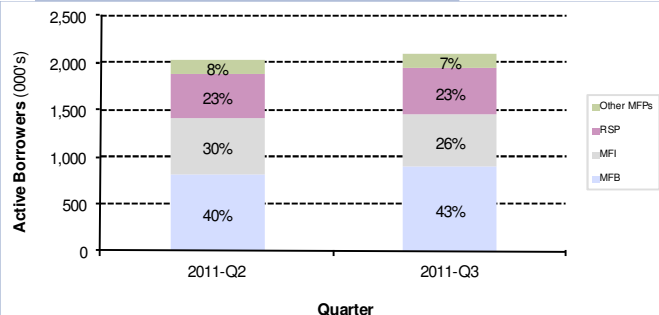
Summary of Microcredit Provision (All Pakistan)

		Lending Methodology		Peer Group			
	Total	Group	Individual	MFB	MFI	RSP	Other MFPs
Number of Branches/Units							
2011-Q2	1,741			435	428	734	144
2011-Q3	1,733			433	450	696	154
Active Borrowers							
2011-Q2	2,030,680	1,770,091	260,589	807,435	599,687	471,096	152,462
2011-Q3	2,090,617	1,734,006	356,611	893,582	552,118	491,563	153,354
Gross Loan Portfolio (PKR Millions)							
2011-Q2	27,471	21,673	5,798	14,117	6,416	5,350	1,587
2011-Q3	28,959	21,516	7,443	15,950	5,590	5,798	1,622
Portfolio at Risk >30 days (Percentage)							
2011-Q2	3.7			4.6	2.1	2.5	5.5
2011-Q3	3.0			3.0	1.2	4.1	5.4
Average Loan Balance (PKR)							
2011-Q2	13,528	12,244	22,249	17,484	10,699	11,356	10,412
2011-Q3	13,852	12,408	20,872	17,849	10,124	11,794	10,574
Number of Loans Disbursed							
2011-Q2	601,886	527,607	74,279	292,357	117,202	155,181	37,146
2011-Q3	413,085	338,959	74,126	164,328	104,887	108,504	35,366
Disbursements (PKR Millions)							
2011-Q2	12,200	9,883	2,318	6,432	2,329	2,641	798
2011-Q3	8,360	5,933	2,427	3,744	2,096	1,841	678
Average Loan Size (PKR)							
2011-Q2	20,270	18,731	31,200	22,001	19,870	17,018	21,493
2011-Q3	20,238	17,504	32,740	22,786	19,984	16,968	19,185

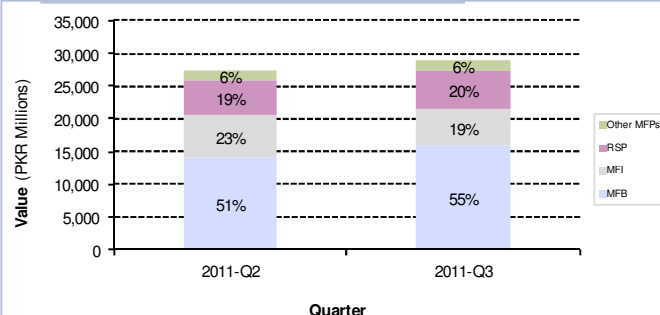
Districts with Highest Growth (Net) by Province

	Province	District	Active Borrowers (30 Sep)	Growth (1 Jul to 30 Sep)		Potential Microfinance Market (2007)	Penetration Rate (%)
				Net	%		
			A			B	(A/B)*100
1	Balochistan	Nasirabad	3,971	1,290	48.1	75,783	5.2
2		Jafarabad	5,182	353	7.3	121,911	4.3
3		Lasbela	1,660	72	4.5	84,637	2.0
1	Khyber-Pakhtunkhwa	Chitral	1,403	1,086	342.6	84,846	1.7
2		Nowshera	8,887	825	10.2	201,208	4.4
3		D.I. Khan	3,842	591	18.2	221,328	1.7
1	Punjab	Bhawalnagar	48,460	13,484	38.6	427,843	11.3
2		Sialkot	37,769	6,473	20.7	501,997	7.5
3		Bhakkar	24,119	6,120	34.0	252,453	9.6
1	Sindh	Matyari	31,683	12,767	67.5		
2		Shikarpur	13,960	9,488	212.2	237,633	5.9
3		Tando Allahyar	19,967	5,835	41.3		
1	AJK	Kotli	6,021	397	7.1		
2		Bagh	5,337	344	6.9		
3		Muzaffarabad	9,062	264	3.0		
1	Gilgit-Baltistan	Skardu	3,616	607	20.2		
2		Ghizer	3,069	149	5.1		
3		Astore	685	(55)	-7.4		
1	FATA	-	-	-	0.0		
2		-	-	-	0.0		
3		-	-	-	0.0		
1	ICT	Islamabad	2,625	222	9.2	74,750	3.5

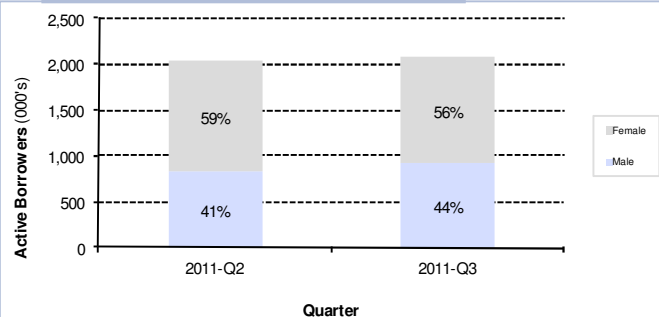
Active Borrowers by Peer Group



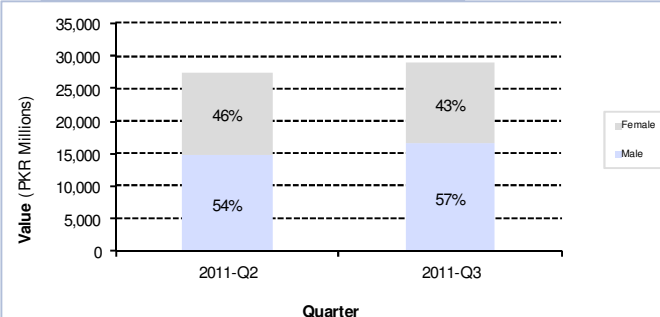
Gross Loan Portfolio



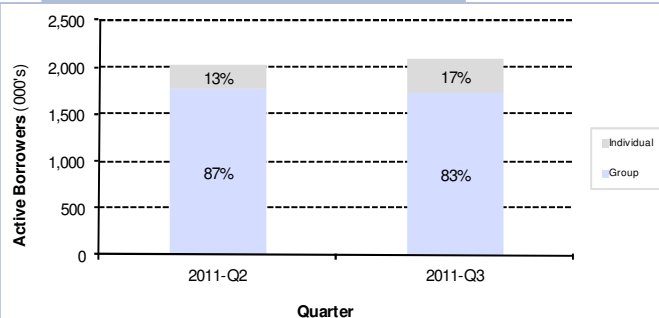
Active Borrowers by Gender



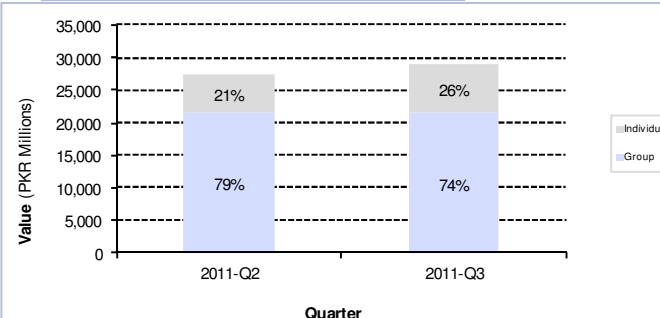
Gross Loan Portfolio by Gender



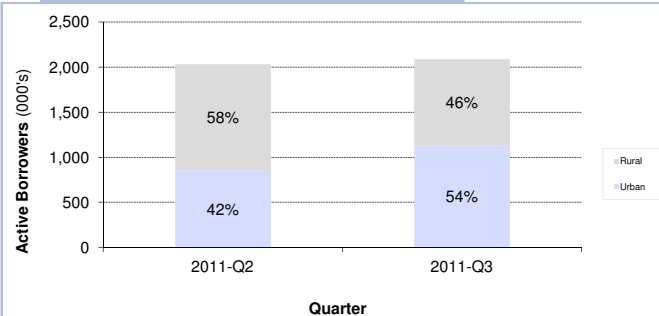
Active Borrowers by Lending Methodology



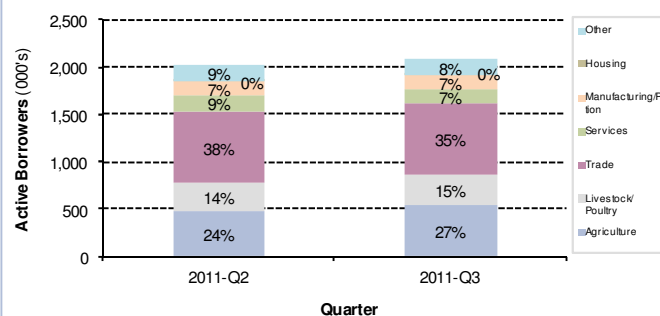
Gross Loan Portfolio by Methodology



Active Borrowers by Rural/Urban

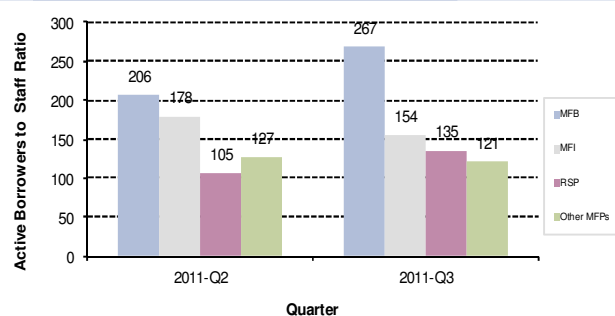


Active Borrowers by Sector

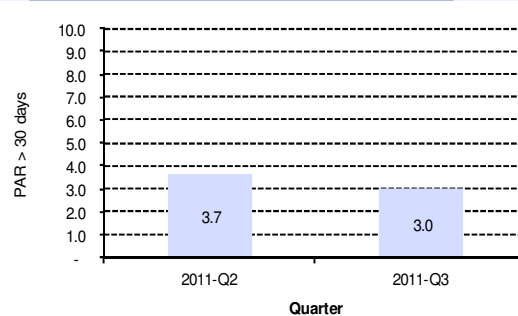


MICROCREDIT PROVISION

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 Jul to 30 Sep)		(30 Sep)
		Net	%	
1	KB	41,872	10.3	21.5
2	NRSP Bank	27,158	27.2	6.1
3	NRSP	16,643	5.1	16.4
4	ASA	11,185	9.3	6.3
5	FMBFL	10,649	7.2	7.6

MFPs with Largest Percentage Increase in Active Borrowers

	MFP	Increase in Active Borrowers		Market Share (% of Active
		(1 Jul to 30 Sep)		(30 Sep)
		Net	%	
1	SRSP	614	31.6	0.1
2	NRSP Bank	27,158	27.2	6.1
3	AKHUWAT	4,486	14.2	1.7
4	NRDP	258	13.8	0.1
5	SVWS	68	11.6	0.0

Largest Providers of Microcredit (Active Borrowers)

	MFP	Active Borrowers (30 Sep)	Market Share (% of Active Borrowers)
1	KB	448,607	21.5
2	NRSP	342,786	16.4
3	KASHF	240,336	11.5
4	FMFBL	159,198	7.6
5	ASA	131,224	6.3

Largest Providers of Microcredit (Gross Loan Portfolio)

	MFP	GLP (30 Sep)	Market Share (% of GLP)
1	KB	5,027,982,121	17.4
2	TMFB	4,589,758,023	15.8
3	NRSP	4,085,563,047	14.1
4	FMFBL	2,979,710,186	10.3
5	NRSP Bank	2,588,493,611	8.9

MFPs with Largest Geographic Spread

MFP	KB	NRSP	FMFBL	ASA	TMFB
Geographic Spread (No. of Districts)	72	49	48	33	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-Q2	3,637,888	1,044,378	2,593,510	1,128,236	21,543	2,398,975	89,134
2011-Q3	3,692,909	1,110,776	2,582,133	1,199,120	18,065	2,386,894	88,830
Value of Saving (PKR Millions)							
2011-Q2	12,746	11,140	1,607	11,140	5	1,579	23
2011-Q3	12,924	11,350	1,574	11,350	4	1,548	23
Average Saving Balance (PKR)							
2011-Q2	3,504	10,666	619	9,874	210	658	262
2011-Q3	3,500	10,218	610	9,465	202	649	255

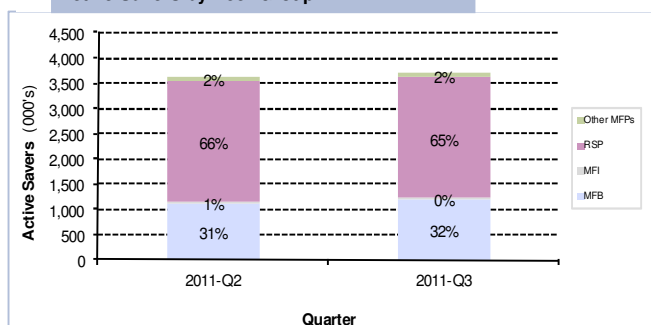
Micro-savings Provision by MFPs

		MFPs offering Savings	Savings Methodology		Peer Group			
	Total		Intermediation	Mobilization	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs								
2011-Q2	28	14	6	8	6	1	5	2
2011-Q3	28	14	6	8	6	1	5	2

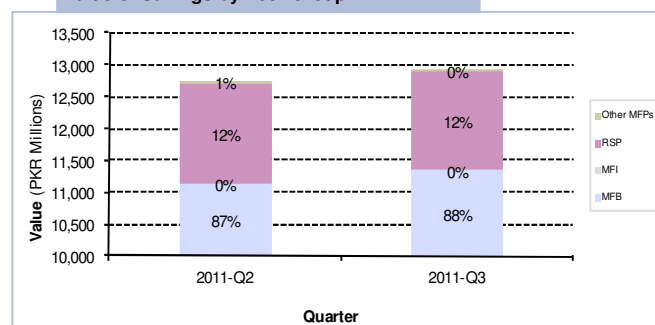
Saving Methodology:

- 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.

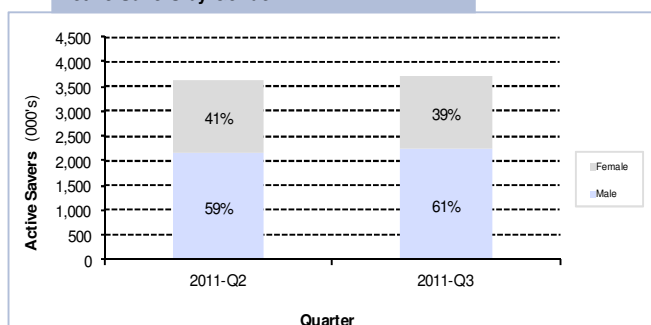
Active Savers by Peer Group



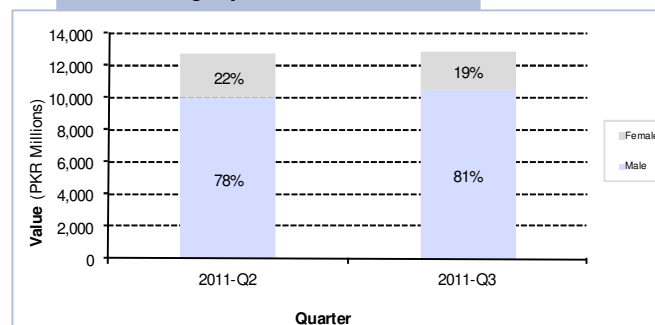
Value of Savings by Peer Group



Active Savers by Gender

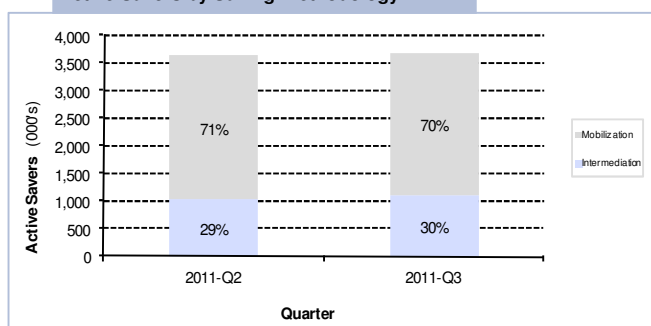


Value of Savings by Gender

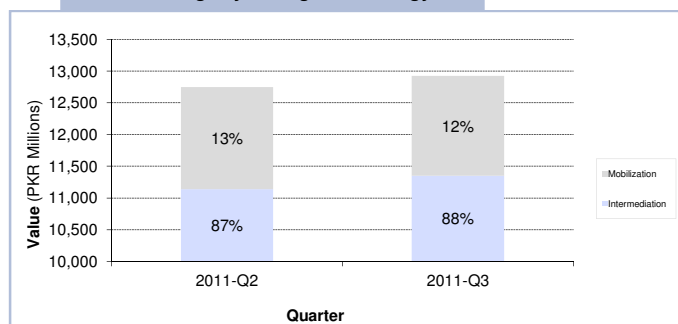


MICRO-SAVINGS PROVISION

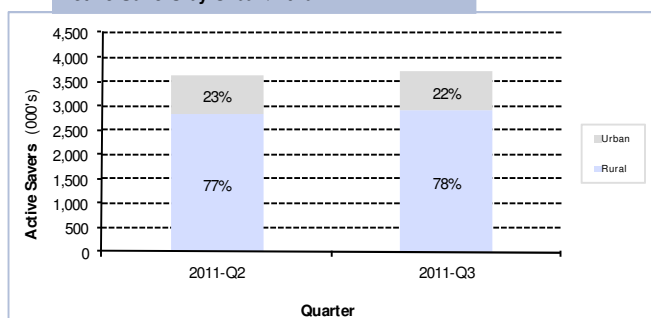
Active Savers by Saving Methodology



Value of Savings by Saving Methodology



Active Savers by Urban/Rural



Districts with Highest Outreach (Active Savers)

	District	Active Savers (30 Sep)	Increase (1 Jul to 30 Sep)	
			Net	%
1	Karachi	391,171	52,399	15.5
2	Bahawalpur	260,399	-397	-0.2
3	Tharparkar	220,540	2,768	1.3
4	Bhawalnagar	218,069	2,267	1.1
5	D.G. Khan	136,685	-2,397	-1.7

MFPs with Largest Increase in Active Savers (Net)

	MFP	Increase in Active Savers (1 Jul to 30 Sep)	
		Net	%
1	TMFB	33,970	6.6
2	KB	21,080	8.4
3	KMFB	12,630	13.5
4	NRSP	10,130	0.6
5	TRDP	10,078	3.3

MFPs with Largest Increase in Value of Savings (Net)

	MFP	Increase in Value of Savings (1 Jul to 30 Sep)	
		Net	%
1	TMFB	518,690,637	17.7
2	NRSP Bank	158,488,489	33.0
3	NRSP	5,240,504	0.4
4	TRDP	844,270	0.5
5	SRSP	235,523	20.4

Largest Providers of Micro-savings (Active Savers)

	MFP	Active Savers (30 Sep)	Market Share (% of Active Savers)
1	NRSP	1,826,456	49.5
2	TMFB	551,408	14.9
3	TRDP	314,049	8.5
4	KB	272,339	7.4
5	PRSP	240,896	6.5

Largest Providers of Micro-savings (Value of Savings)

	MFP	Value of Savings (30 Sep)	Market Share (% of Active Savers)
1	FMFBL	5,580,279,768	43.2
2	TMFB	3,457,058,274	26.7
3	NRSP	1,270,591,440	9.8
4	KMFB	894,468,580	6.9
5	KB	753,993,567	5.8

MICRO-INSURANCE PROVISION

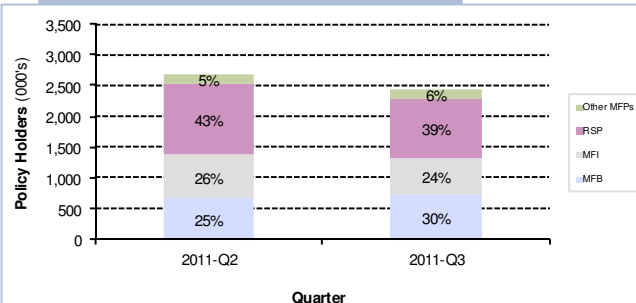
Summary of Micro-insurance Provision (All Pakistan)

		Type		Peer Group			
	Total	Health	Credit Life	MFB	MFI	RSP	Other MFPs
Number of Policy Holders							
2011-Q2	2,690,052	923,941	1,766,111	671,952	708,512	1,164,225	145,363
2011-Q3	2,439,890	735,053	1,704,837	742,145	592,879	959,398	145,468
Sum Insured (PKR Millions)							
2011-Q2	33,650			9,310	4,099	18,602	1,639
2011-Q3	28,203			10,563	3,132	12,884	1,623

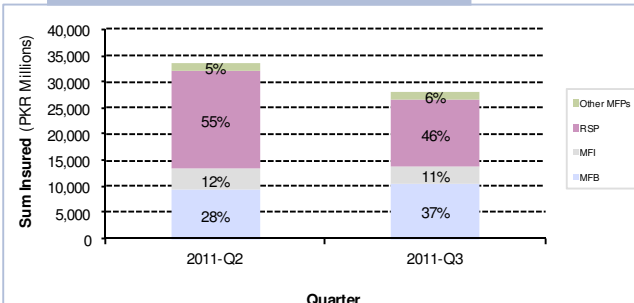
Micro-insurance Provision by MFPs

		MFPs offering Insurance	Type of Insurance offered			Peer Group			
	Total		Health	Life	Other	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs									
2011-Q2	28	17	8	13	0	4	5	4	4
2011-Q3	28	17	8	13	0	4	5	4	4

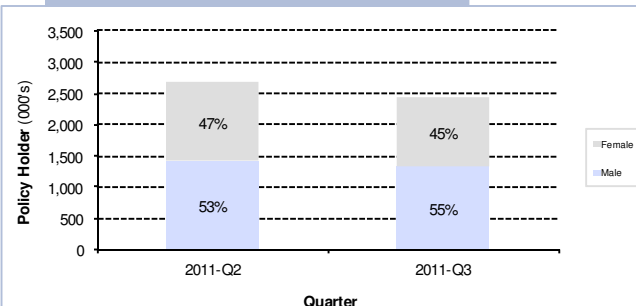
Policy Holders by Peer Group



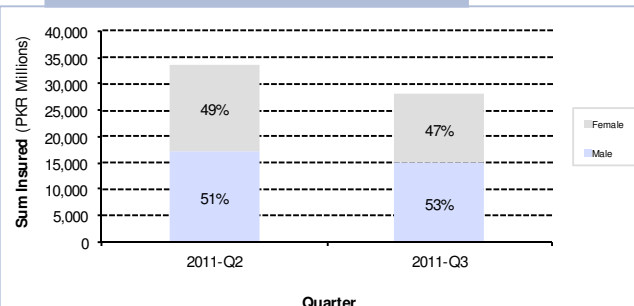
Sum Insured by Peer Group



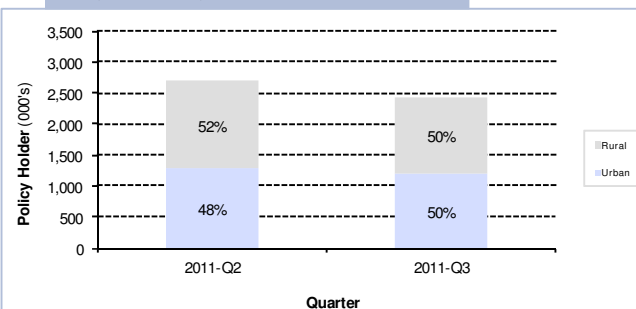
Policy Holders by Gender



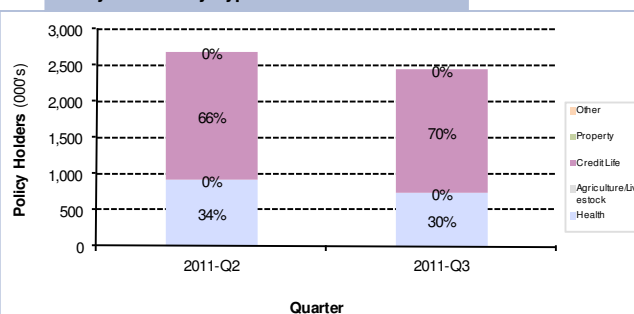
Sum Insured by Gender



Policy Holders by Urban/Rural



Policy Holders by Type



MICRO-INSURANCE PROVISION

Districts with Highest Outreach (Policy Holders)

	District	Policy Holders (30 Sep)	Increase (1 Jul to 30 Sep)	
			Net	%
1	Lahore	208,186	-32,116	-13.4
2	Faisalabad	162,471	-3,840	-2.3
3	Karachi	117,147	5,896	5.3
4	Multan	113,782	-25,950	-18.6
5	Rawalpindi	104,087	15,534	17.5

Top 5 Districts: Greatest Increase in Micro-Insurance Outreach

	District	Policy Holders (30 Sep)	Growth (1 Jul to 30 Sep)	
			Net	%
1	Attock	36,420	21,983	152.3
2	Umer Kot	63,744	20,014	45.8
3	Narowal	19,382	16,015	475.6
4	Rawalpindi	104,087	15,534	17.5
5	Jhelum	27,876	15,310	121.8

Largest Providers of Micro-Insurance (Policy Holders)

	MFP	Policy Holders (30 Sep)	Market Share (% of Policy Holders)
1	NRSP	660,764	27.1
2	KASHF	480,672	19.7
3	KB	354,055	14.5
4	FMFBL	185,783	7.6
5	TRDP	164,116	6.7

Largest Providers of Micro-Insurance (Sum Insured)

	MFP	Sum Insured (30 Sep)	Market Share (% of Sum Insured)
1	NRSP	9,561,996,000	33.9
2	KB	4,349,334,892	15.4
3	PRSP	3,299,900,000	11.7
4	FMFBL	3,284,660,186	11.6
5	KASHF	2,334,317,859	8.3

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)		
Balochistan	24	-	22,905	208,281,050	60,640	172,813,045	16,045	182,248,967	1,656,762	1.4
KP	72	-	72,708	657,301,801	214,836	673,777,136	53,582	541,182,574	4,083,817	1.8
Punjab	1,128	2	1,388,341	19,173,761,906	2,105,701	4,577,771,484	1,790,310	21,594,880,286	15,233,924	9.1
Sindh	453	1	570,585	8,448,563,338	1,076,868	6,321,111,959	540,020	5,128,034,355	6,357,795	9.0
AJK	31	-	23,620	214,054,313	169,732	68,507,349	30,100	528,945,735	-	-
GB	15	-	9,833	227,328,168	50,422	1,101,206,432	9,833	227,328,168	-	-
FATA	-	-	-	-	-	-	-	-	-	-
ICT	7	-	2,625	29,506,960	14,710	8,866,252	-	-	74,750	3.5
Grand Total	1,730	3	2,090,617	28,958,797,536	3,692,909	12,924,053,658	2,439,890	28,202,620,085	27,407,048	7.6

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	-	186	2,253,900	16,589	2,594,743	50	1,125,000	55,537
Jafarabad	BRAC, KB								
	4	-	5,182	63,685,747	-	-	4,531	58,620,218	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	-	1,660	16,832,607	-	-	1,999	19,990,000	84,637
Loralai									76,879
Mastung									41,317
Musakhel									27,545
Nasirabad	BRAC, KB								
	2	-	3,971	49,375,992	-	-	4,037	52,751,146	75,783
Nushki ²									-
Panjgur									51,074
Pishin									100,179
Qila Abdullah									115,112
Qila Saifullah									44,345
Quetta	AKHUWAT, BRAC, FMFBL, KB								
	10	-	11,906	76,132,804	5,612	161,491,768	5,428	49,762,603	174,437
Sherani ³									-
Sibi									48,944
Washuk									-
Zhob ⁴									53,848
Ziarat									7,268
Total	24	-	22,905	208,281,050	60,640	172,813,045	16,045	182,248,967	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								
	7	-	6,996	81,773,650	14,103	25,530,915	6,131	49,024,216	180,672
Bannu									
Batgram									58,257
Buner (Daggar)									
Charsadda	BRAC, KB, NRSP								
	4	-	5,138	34,985,255	12,926	1,264,925	4,520	38,741,877	271,736
Chitral	FMFBL								
	5	-	1,403	36,359,439	22,011	486,564,179	1,403	36,359,439	84,846
D.I. Khan	KB								
	1	-	3,842	48,645,783	4,596	13,776,809	2,765	39,909,241	221,328
Hangu									
Haripur	KB, KMFB, SDF, SRSP								
	6	-	6,871	67,060,871	36,229	26,837,912	5,705	53,298,721	103,830
Karak									
Kohat	KB, SRSP								
	3	-	6,274	37,630,984	480	198,727	2,736	21,179,558	114,908
Kohistan									
Lakki Marwat									
									107,505
Lower Dir									
Malakand	KB, NRSP								
	2	-	1,477	10,489,642	20,294	5,826,814	1,236	9,175,016	106,429
Mansehra	AKHUWAT, KB, KMFB, POMFB, SDF								
	5	-	5,787	57,468,010	23,822	37,812,516	4,370	36,653,481	271,288
Mardan	KB, NRSP								
	13	-	10,962	96,048,754	30,816	11,530,742	3,717	31,861,540	354,988
Mingora ⁵	KB								
	1	-	943	5,947,196	29	4,197,690	528	4,207,992	-
Nowshera	AKHUWAT, BRAC, KB, NRSP, SRSP								
	10	-	8,887	73,197,012	9,124	33,303,760	9,301	91,789,521	201,208
Peshawar	AKHUWAT, BRAC, KB, NRSP, SRSP								
	11	-	9,415	53,999,422	7,271	22,509,864	6,310	51,773,500	451,548
Shangla									
									116,366
Swabi	KB, NRSP, SVWWS								
	3	-	4,713	53,695,783	26,647	3,652,168	4,860	77,208,472	230,073
Swat ⁶	NRSP								
	1	-	-	-	6,488	770,115	-	-	286,555
Tank									
Upper Dir									
									142,427
Total	72	-	72,708	657,301,801	214,836	673,777,136	53,582	541,182,574	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	-	21,595	228,491,685	55,194	111,775,993	36,420	699,139,394	262,870
Bahawalpur	AKHUWAT, ASA, FMFBL, KASHF, KB, NRSP, NRSP Bank, TMFB								
	26	-	79,762	1,442,081,495	260,399	282,543,649	96,191	1,560,062,969	461,777
Bhakkar	KB, NRSP								
	28	-	24,119	332,346,409	128,419	51,778,672	39,581	818,709,564	252,453
Bhawalnagar	AKHUWAT, ASA, KB, KMFB, NRSP, NRSP Bank								
	16	-	48,460	859,046,170	218,069	297,134,122	45,317	656,895,583	427,843
Chakwal	AKHUWAT, KB, KMFB, NRSP, POMFB								
	35	-	12,308	146,641,808	51,996	123,334,770	19,201	401,785,540	219,565
D.G. Khan	AKHUWAT, FMFBL, KB, NRSP, PRSP, TMFB								
	21	-	30,692	564,333,172	136,685	209,629,155	34,518	661,075,338	419,252
Faisalabad	AKHUWAT, ASA, ASASAH, CWCD, FMFBL, KASHF, KB, KMFB, NRSP, PRSP, RCDS, TMFB								
	95	-	105,838	989,080,159	83,856	148,525,883	162,471	810,802,336	1,096,924
Gujranwala ⁷	ASA, ASASAH, CWCD, FMFBL, JWS, KASHF, KB, KMFB, NRSP, OCT, OLP, OPD, PRSP, TMFB								
	71	-	80,517	1,302,613,659	41,953	237,854,888	85,850	658,250,346	735,741
Gujrat	AKHUWAT, BRAC, JWS, KASHF, KB, KMFB, PRSP, TMFB								
	23	-	26,249	408,392,695	16,001	213,498,551	32,408	372,241,253	446,630
Hafizabad	KASHF, KB, PRSP, TMFB								
	10	-	11,434	307,813,878	5,436	13,164,351	15,188	197,766,239	231,170
Jhang	AKHUWAT, FMFBL, KASHF, KB, KMFB, NRSP, PRSP, TMFB								
	25	-	27,589	487,699,306	29,193	48,828,905	38,565	298,972,567	626,546
Jhelum	KB, NRSP								
	25	-	15,220	152,590,262	22,226	19,572,698	27,876	591,402,910	170,498
Kasur	AKHUWAT, ASA, ASASAH, CSC, CWCD, DAMEN, FMFBL, KASHF, KB, KMFB, OLP, PRSP, RCDS, TMFB								
	37	-	50,470	644,280,679	29,585	82,910,523	62,476	554,921,397	586,427
Khanewal	AKHUWAT, ASA, ASASAH, CWCD, KASHF, KB, KMFB, NRSP, NRSP Bank, PRSP								
	24	-	28,532	385,781,446	26,933	106,939,284	37,801	388,230,566	432,948
Khushab	KASHF, KB, NRSP, PRSP								
	33	-	20,243	225,462,624	113,641	67,467,089	36,051	705,954,432	235,163
Lahore	AKHUWAT, ASA, ASASAH, BRAC, CSC, CWCD, DAMEN, FMFBL, KASHF, KB, KMFB, NRSP, OLP, PRSP, TMFB								
	147	-	192,697	2,070,859,295	91,595	553,668,373	208,186	1,477,444,923	872,760
Leyyah	FMFBL, KB, PRSP								
	7	-	15,689	235,457,233	54,535	44,281,226	18,587	347,500,350	263,251
Lodhran	AKHUWAT, FMFBL, KASHF, KB, NRSP, NRSP Bank, PRSP, TMFB								
	15	-	34,041	636,601,659	58,939	246,608,172	34,623	500,915,148	261,693
Mandi Bahauddin	KASHF, KB, PRSP								
	6	-	7,804	78,005,463	1,558	1,178,294	10,965	144,082,691	298,371
Mianwali	KB, NRSP								
	29	-	22,264	273,775,952	54,458	5,826,878	38,697	838,927,930	252,413
Multan	AKHUWAT, ASASAH, BRAC, CWCD, FMFBL, KASHF, KB, KMFB, NRSP, NRSP Bank, PRSP, TMFB								
	67	1	82,959	1,039,636,494	47,132	280,242,566	113,782	865,633,464	689,339
Muzaffargarh	AKHUWAT, BRAC, KB, PRSP								
	7	-	9,403	120,169,287	24,863	21,207,269	7,213	111,132,477	570,580
Nankana Sahib ⁸	CWCD, DAMEN, RCDS								
	8	1	9,690	157,789,766	-	-	151	1,613,384	-
Narowal	KB, NRDP, OCT, PRSP								
	10	-	11,348	143,896,232	3,674	5,962,012	19,382	434,579,943	268,902
Okara	ASA, ASASAH, DAMEN, FMFBL, KASHF, KB, OLP, PRSP, TMFB								
	23	-	28,617	543,800,275	27,778	22,782,039	31,719	432,377,531	509,842
Pakpattan	ASA, ASASAH, BRAC, FMFBL, KASHF, KB, KMFB, NRSP, NRSP Bank, PRSP, TMFB								
	18	-	25,928	387,289,823	31,233	70,194,712	30,634	433,046,633	281,988
Rahimyar Khan	ASA, FMFBL, KASHF, KB, NRSP, NRSP Bank, TMFB								
	38	-	54,542	1,033,041,211	96,525	294,387,930	75,798	1,277,537,253	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)	
Rajapur	AKHUWAT, KB, NRSP, OCT								
	17	-	33,413	547,137,261	97,608	101,638,035	40,211	778,583,051	260,436
Rawalpindi ⁹	AKHUWAT, BRAC, FMFBL, KASHF, KB, KMFB, NRSP, OCT, POMFB, TMFB								
	74	-	63,527	663,383,988	96,386	468,625,207	104,087	934,115,539	327,457
Sahiwal	AKHUWAT, ASA, ASASAH, BRAC, CWCD, FMFBL, KASHF, KB, KMFB, NRSP, NRSP Bank, PRSP, TMFB								
	34	-	41,733	539,038,472	35,471	142,871,345	54,624	720,364,125	395,468
Sargodha	AKHUWAT, ASA, FMFBL, JWS, KASHF, KB, KMFB, NRSP, PRSP, TMFB								
	35	-	47,671	575,415,673	37,924	46,618,017	80,963	1,079,975,244	671,679
Sheikhupura	AKHUWAT, CWCD, DAMEN, KASHF, KB, OLP, PRSP, RCDS								
	23	-	33,820	376,793,543	5,206	2,669,504	34,651	344,780,340	831,522
Sialkot	ASA, BRAC, KASHF, KB, KMFB, NRSP, OLP, PRSP, TMFB								
	34	-	37,769	491,910,441	15,705	67,658,089	53,111	665,350,978	501,997
Toba Tek Singh	KASHF, KB, NRSP, NRSP Bank, PRSP								
	10	-	21,059	315,558,818	52,002	79,923,233	28,617	398,848,095	309,316
Vihari	ASA, ASASAH, FMFBL, KASHF, KB, KMFB, NRSP, NRSP Bank								
	19	-	31,339	467,545,573	53,523	106,470,051	34,395	431,860,753	475,398
Total	1,128	2	1,388,341	19,173,761,906	2,105,701	4,577,771,484	1,790,310	21,594,880,286	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, POMFB								
	15	-	14,806	232,391,891	82,053	80,550,811	12,786	267,260,281	294,781
Dadu ¹⁰	FMFBL, KB, TRDP								
	17	-	17,066	186,496,498	37,502	52,914,012	49,522	94,290,452	447,305
Ghotki	ASA, FMFBL, KB, OCT, SRSO								
	12	-	26,209	456,230,977	14,001	35,635,148	15,465	324,046,179	248,442
Hyderabad ¹¹	ASA, BRAC, FMFBL, KB, KMFB, NRSP, OCT, POMFB, TMFB								
	39	-	44,994	642,033,676	42,179	269,737,156	42,749	767,713,935	517,652
Jacobabad	BRAC, FMFBL, KB, SRSO								
	5	-	12,876	164,376,750	3,940	37,304,257	4,174	64,812,037	361,146
Jamshoro ¹²	ASA, BRAC, FMFBL, TRDP								
	4	-	4,052	45,431,107	12,149	22,028,887	6,026	36,504,300	-
Karachi ¹³	ASA, BRAC, FMFBL, KASHF, KB, KMFB, NRSP, OCT, OLP, POMFB, TMFB								
	103	-	130,378	2,003,321,460	391,171	5,039,453,804	117,147	992,871,601	1,329,990
Khairpur ¹⁴	ASA, FMFBL, KB, OCT, SRSO, TMFB								
	13	-	30,035	505,772,336	10,308	62,501,135	15,084	312,105,370	401,853
Larkana	ASA, FMFBL, KB, SRSO								
	16	-	25,999	357,512,051	17,103	41,012,990	16,935	232,981,121	534,891
Matyari ¹⁵	ASA, FMFBL, KB, NRSP, NRSP Bank, OCT, SAFWCO, SRSO, TMFB								
	22	-	31,683	497,479,050	28,917	57,274,130	22,368	326,508,695	-
Mirpur Khas ¹⁶	ASA, FMFBL, KB, NRSP, POMFB, TMFB, TRDP								
	28	-	25,762	380,069,310	60,052	41,224,260	22,419	319,435,993	210,494
Naushahro Feroze	ASA, FMFBL, KB, OCT								
	9	-	16,177	210,887,315	1,833	7,509,293	6,110	113,866,223	266,462
Nawabshah	ASA, FMFBL, KB, KMFB, NRSP, NRSP Bank, OCT, SAFWCO, SRSO, TMFB								
	24	-	30,896	512,018,335	14,935	43,934,118	13,532	160,944,965	225,430
Sanghar	ASA, FMFBL, KB, OCT, OLP, SAFWCO								
	21	1	35,329	431,473,317	1,155	6,423,750	25,692	144,762,880	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	FMFBL, KB								
	2	-	6,066	87,499,633	6,656	7,612,835	6,055	87,381,525	-
Shikarpur	ASA, FMFBL, KB, SRSO								
	12	-	13,960	184,393,780	758	113,700	4,748	55,509,781	237,633
Sukkur	ASA, BRAC, FMFBL, KB, SRSO, TMFB								
	19	-	25,203	416,319,085	10,526	42,006,041	18,341	266,667,894	213,080
Tando Allahyar ¹⁷	ASA, BRAC, FMFBL, KB, NRSP, NRSP Bank, POMFB, SRSO, TMFB								
	17	-	19,967	357,014,268	20,216	51,212,712	10,209	179,511,491	-
Tando Jam	ASA, FMFBL, TMFB								
	3	-	2,525	57,796,317	2,192	22,749,287	1,497	37,811,451	-
Tando Muhammad Khan	FMFBL, KB, NRSP, POMFB, TMFB								
	5	-	8,363	169,468,606	13,002	55,338,702	4,907	104,069,647	-
Tharparkar	ASA, FMFBL, KB, TRDP								
	18	-	16,509	177,866,692	220,540	136,415,197	56,183	88,312,208	283,491
Thatta	ASA, FMFBL, KB, NRSP								
	19	-	9,775	124,332,784	32,587	134,705,716	4,327	88,768,437	245,046
Umer Kot	ASA, FMFBL, OCT, TRDP								
	30	-	21,955	248,378,101	53,093	73,454,019	63,744	61,897,889	185,966
Total	453	1	570,585	8,448,563,338	1,076,868	6,321,111,959	540,020	5,128,034,355	6,357,795

AZAD JAMMU AND KASHMIR (AJK)

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								
	4	-	5,337	41,638,722	40,584	21,018,669	6,501	109,110,976	-
Bhimber									-
Kotli	NRSP								
	12	-	6,021	53,796,934	36,581	5,369,305	12,042	270,945,000	-
Mirpur									-
Muzaffarabad	FMFBL, KB, NRSP, SDF								
	10	-	9,062	80,294,533	44,948	16,100,113	8,098	112,313,073	-
Neelum									-
Poonch	KB, NRSP								
	3	-	2,979	35,215,865	37,016	24,088,931	3,017	26,631,686	-
Sudhnati	NRSP								
	2	-	221	3,108,259	10,603	1,930,331	442	9,945,000	-
Total	31	-	23,620	214,054,313	169,732	68,507,349	30,100	528,945,735	-

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	-	685	15,109,333	2,726	71,362,590	685	15,109,333	-
Diamer									-
Ghanche	FMFBL								
	1	-	544	16,418,776	4,776	149,723,538	544	16,418,776	-
Ghizer	FMFBL								
	5	-	3,069	69,490,432	16,180	180,850,391	3,069	69,490,432	-
Gilgit	FMFBL								
	4	-	1,919	52,753,939	18,105	542,329,077	1,919	52,753,939	-
Skardu	FMFBL								
	4	-	3,616	73,555,688	8,635	156,940,836	3,616	73,555,688	-
Total	15	-	9,833	227,328,168	50,422	1,101,206,432	9,833	227,328,168	-

FEDERALLY ADMINSTRATED 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	-	2,625	29,506,960	14,710	8,866,252	-	-	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 2	Quarter 3
		2011	2011
MFB	Kashf Microfinance Bank (KMFB)	✓	✓
Microfinance Bank licensed and prudentially regulated by the State Bank of Pakistan to exclusively service microfinance market	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	Akhuvat	✓	✓
Microfinance institution providing specialized microfinance services	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)	✓	✓
	Sindh Agricultural and Forestry Workers' Coordinating Organization (SAFWCO)	✓	✓
RSP	National Rural Support Programme (NRSP)	✓	✓
Rural support programme running microfinance operation as part of multi-dimensional rural development programme	Punjab Rural Support Programme (PRSP)	✓	✓
	Sarhad Rural Support Programme (SRSP)	✓	✓
	Sindh Rural Support Organization (SRSO)	✓	✓
	Thardeep Rural Development Programme (TRDP)	✓	✓
Others	BRAC -- Pakistan	✓	✓
Organizations running microfinance operations as part of multi-dimensional offering.	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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