

	Quarter		Change	
	Q4	Q3	Units	%
Number of Branches/Units	1,739	1,733	6	0.35
Number of Districts Covered	89	89	0	0.00
Penetration Rate (%)	7.56	7.63		-0.06
Active Borrowers	2,073,071	2,090,617	-17,546	-0.84
Gross Loan Portfolio (PKR Millions)	28,845	28,959	-113	-0.39
Number of Loans Disbursed	608,505	413,085	195,420	47.31
Disbursements (PKR Millions)	12,856	8,360	4,496	53.78
Average Loan Size (PKR)	21,126	20,238	889	4.39
Number of Savers	3,933,496	3,692,909	240,587	6.51
Value of Savings (PKR Millions)	15,508	12,924	2,584	19.99
Average Saving Balance (PKR)	3,942	3,500	443	12.65
Number of Policy Holders	2,604,812	2,439,890	164,922	6.76
Sum Insured (PKR Millions)	30,136	28,203	1,934	6.86

The current quarter showed the effects of flooding and heavy rains in Sindh, which resulted in decline in microcredit outreach (by 1%) to 2.07 million. Gross loan portfolio decreased by 0.4%, from PKR 28.9 billion to PKR 28.8 billion.

Microcredit active borrower outreach decreased by 5% and 3%, for MFBs and RSPs, respectively. Similarly, a 3% and 8% decline in GLP for MFBs and RSPs, respectively, was registered; However, volume of disbursements in the sector increased by 47% compared to the previous quarter, led by RSPs and MFBs. In fourth quarter, volume of group and individual disbursement increased significantly (by 54%) to PKR 9.11 billion and to PKR 3.74 billion, respectively. The quarter saw a decline in male borrowers of 7% largely among RSPs and MFBs; however, females continue to dominate males (at 59%), while holding 46% share in GLP. Districts with highest growth in borrowers include Gujranwala, Faisalabad, Sargodha and Kasur (Punjab), Karachi (Sindh). Borrower to staff ratio dropped most noticeably for RSPs - from 135 to 98 in the current quarter. Overall, sector PAR (>30 days) is 3.3%, increased from 3.0% in the previous quarter.

Savings also showed an increase, with both savers and value of savings increasing by 7% and 20% respectively as compared to the previous quarter; RSPs and MFBs contributed the most to this increase. FMFBL, TMFBL, KB and KMFB (MFBs) and NRSP (RSP) contributed most to, both, the increase in savers and in value of savings. Women constituted 39% of savers (same as last quarter), and held 21% of value of savings (up from 19%). In other micro-savings indicators, share of intermediated deposits grew by 22% for number of savers and 21% for volume this quarter (up to 34% for savers and 90% for volume). Districts with highest growth in savers include Karachi, Tharparkar in Sindh, Kech(Turbat) in Balochistan and Muzaffarabad in AJK.

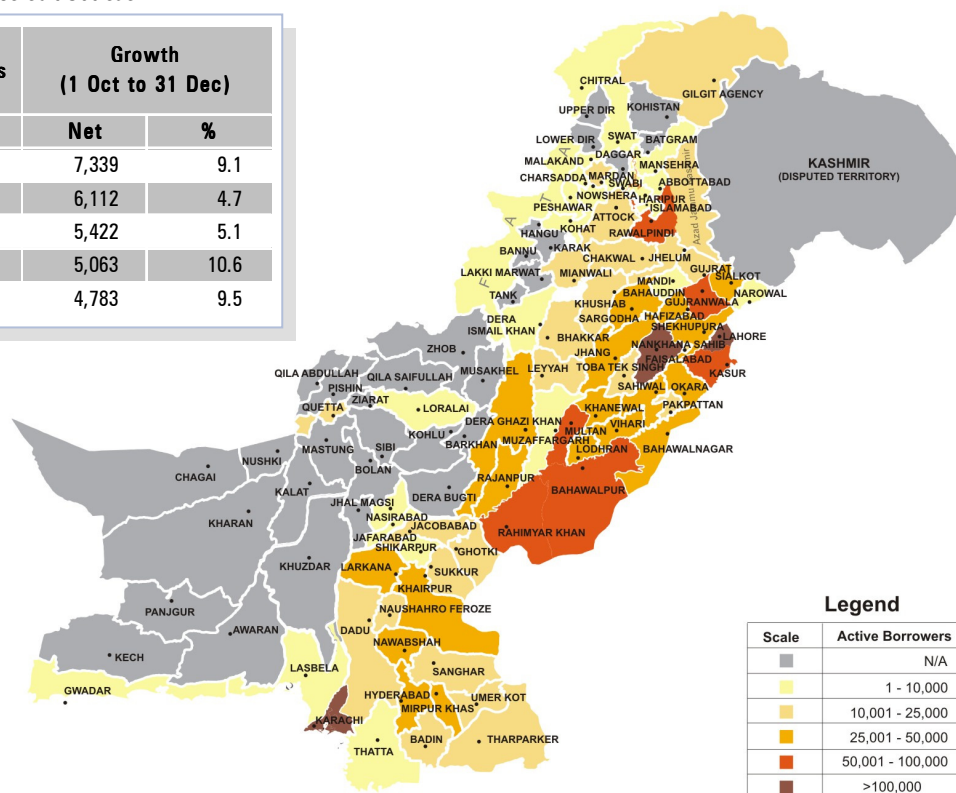
Micro-insurance showed an increase in fourth quarter, in terms of both number of policyholders and sum insured, both showing an increase of 7% each. RSPs and MFBs lead the increase in both policyholders and sum insured, owing largely to an increase both in policyholders and sum insured by NRSP and PRSP (RSPs), KB, FMFBL and NRSP-Bank (MFBs). Of total policyholders, 33% hold health insurance policies and the remaining 67% hold credit policies. Share of women policyholders remains the same as of last quarter (of 45%) and sum insured of women increased by 6% (48% sum insured for women).

In fourth quarter, geographical presence remains to 89 districts. However, net number of outlets has actually increased by six branches, owing to an increase in number of branches in Sind.

DISTRIBUTION OF ACTIVE BORROWERS

Top 5 Districts: Greatest Increase in Microcredit Outreach

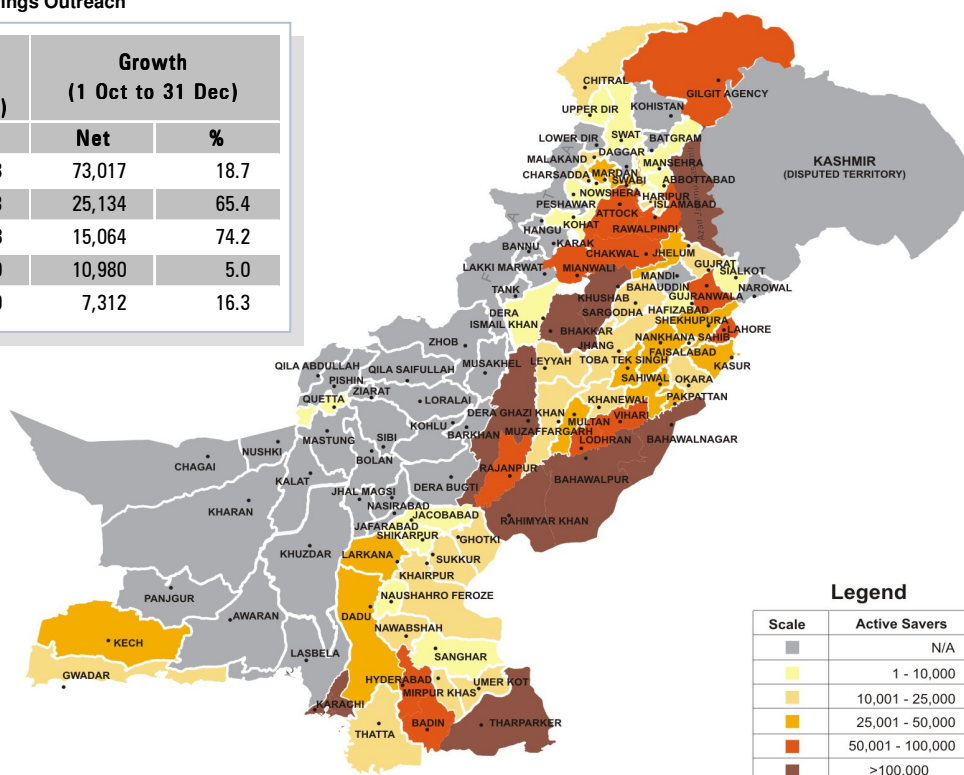
	District	Active Borrowers (31 Dec)	Growth (1 Oct to 31 Dec)	
			Net	%
1	Gujranwala	87,856	7,339	9.1
2	Karachi	136,490	6,112	4.7
3	Faisalabad	111,260	5,422	5.1
4	Sargodha	52,734	5,063	10.6
5	Kasur	55,253	4,783	9.5



DISTRIBUTION OF ACTIVE SAVERS

Top 5 Districts: Greatest Increase in Savings Outreach

	District	Active Savers (31 Dec)	Growth (1 Oct to 31 Dec)	
			Net	%
1	Karachi	464,188	73,017	18.7
2	Kech (Turbat)	63,573	25,134	65.4
3	Malakand	35,358	15,064	74.2
4	Tharparkar	231,520	10,980	5.0
5	Muzaffarabad	52,260	7,312	16.3



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); Shedadkot (Larkana); Mingora (Swat); Sherani (Zhob)

MICROCREDIT PROVISION

Exchange Rate (Dec 2011): PKR/USD = 90.1/1

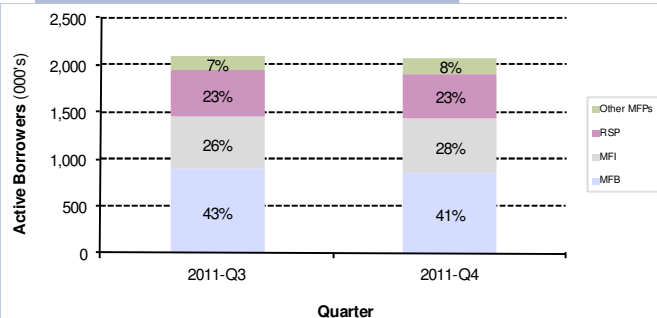
Summary of Microcredit Provision (All Pakistan)

		Lending Methodology		Peer Group			
	Total	Group	Individual	MFB	MFI	RSP	Other MFPs
Number of Branches/Units							
2011-Q3	1,733			433	450	696	154
2011-Q4	1,739			441	456	690	152
Active Borrowers							
2011-Q3	2,090,617	1,734,006	356,611	893,582	552,118	491,563	153,354
2011-Q4	2,073,071	1,614,015	459,056	846,956	587,523	476,776	161,816
Gross Loan Portfolio (PKR Millions)							
2011-Q3	28,959	21,516	7,443	15,950	5,590	5,798	1,622
2011-Q4	28,845	19,881	8,965	15,434	6,290	5,329	1,792
Portfolio at Risk >30 days (Percentage)							
2011-Q3	3.0			3.0	1.2	4.1	5.4
2011-Q4	3.3			3.3	1.5	4.8	4.9
Average Loan Balance (PKR)							
2011-Q3	13,852	12,408	20,872	17,849	10,124	11,794	10,574
2011-Q4	13,914	12,318	19,528	18,223	10,707	11,177	11,073
Number of Loans Disbursed							
2011-Q3	413,085	338,959	74,126	164,328	104,887	108,504	35,366
2011-Q4	608,505	473,413	135,092	295,307	125,941	143,695	43,562
Disbursements (PKR Millions)							
2011-Q3	8,360	5,933	2,427	3,744	2,096	1,841	678
2011-Q4	12,856	9,112	3,744	6,871	2,620	2,517	848
Average Loan Size (PKR)							
2011-Q3	20,238	17,504	32,740	22,786	19,984	16,968	19,185
2011-Q4	21,126	19,247	27,713	23,268	20,804	17,513	19,462

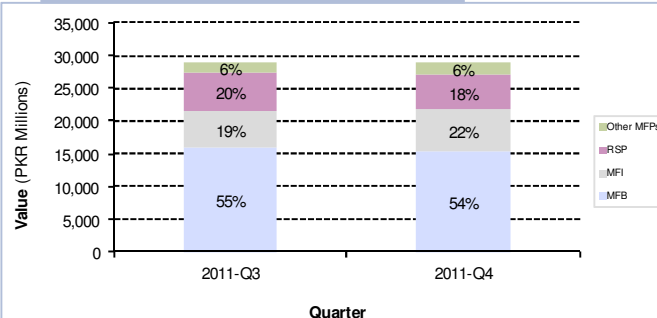
Districts with Highest Growth (Net) by Province

	Province	District	Active Borrowers (31 Dec)	Growth (1 Oct to 31 Dec)		Potential Microfinance Market (2007)	Penetration Rate (%)
			A	Net	%	B	(A/B)*100
1	Balochistan	Lasbela	1,806	146	8.8	84,637	2.1
2		Kech (Turbat)	-	-	7.3	92,271	
3		Gwadar	182	(4)	-2.2	55,537	0.3
1	Khyber-Pakhtunkhwa	Chitral	2,388	985	70.2	84,846	2.8
2		Nowshera	9,865	978	11.0	201,208	4.9
3		Abbottabad	7,698	702	10.0	180,672	4.3
1	Punjab	Gujranwala	87,856	7,339	9.1	735,741	11.9
2		Faisalabad	111,260	5,422	5.1	1,096,924	10.1
3		Sargodha	52,734	5,063	10.6	671,679	7.9
1	Sindh	Karachi	136,490	6,112	4.7	1,329,990	10.3
2		Umer Kot	23,284	1,329	6.1	185,966	12.5
3		Tharparkar	17,651	1,142	6.9	283,491	6.2
1	AJK	Muzaffarabad	9,434	372	4.1		
2		Kotli	6,351	330	5.5		
3		Sudhnati	383	162	73.3		
1	Gilgit-Baltistan	Ghizer	3,306	237	7.7		
2		Ghanche	491	(53)	-9.7		
3		Astore	612	(73)	-10.7		
1	FATA	-	-	-	0.0		
2		-	-	-	0.0		
3		-	-	-	0.0		
1	ICT	Islamabad	2,926	301	11.5	74,750	3.9

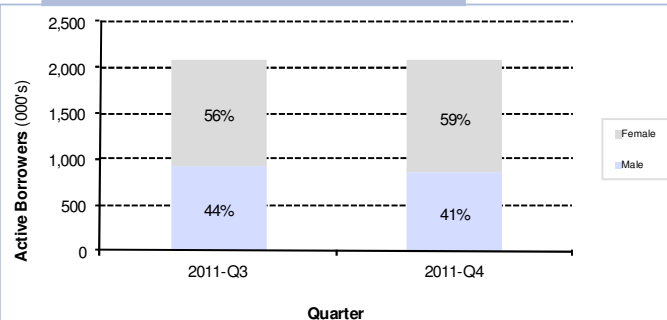
Active Borrowers by Peer Group



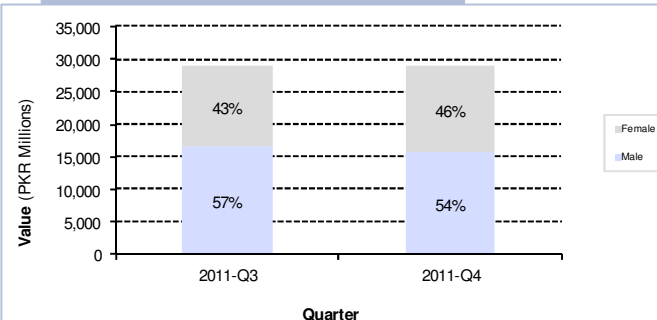
Gross Loan Portfolio



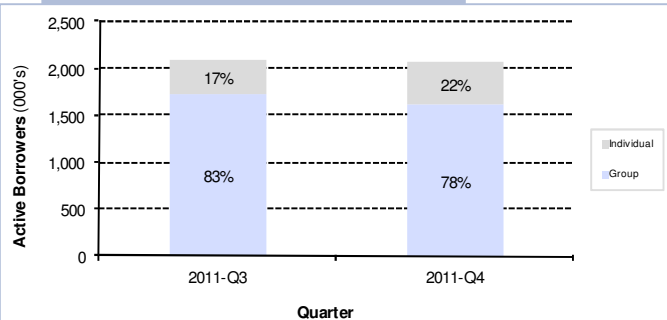
Active Borrowers by Gender



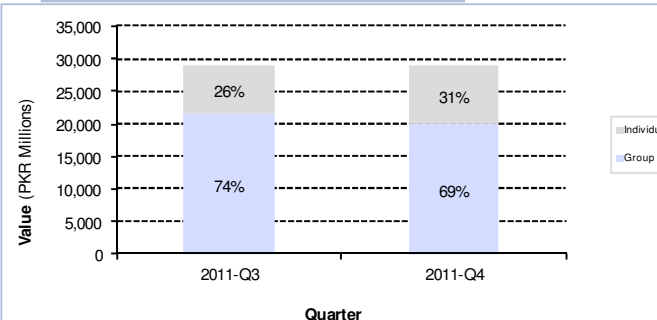
Gross Loan Portfolio by Gender



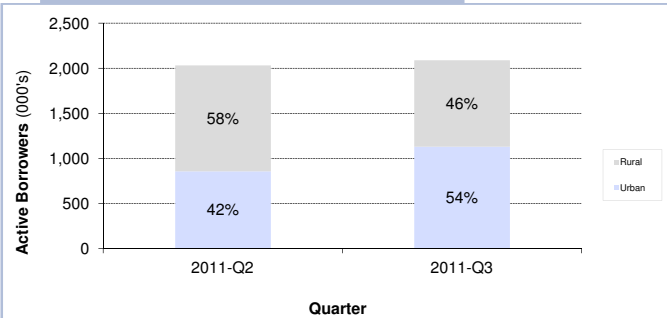
Active Borrowers by Lending Methodology



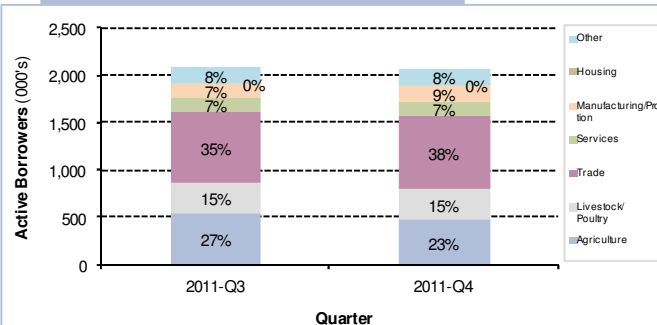
Gross Loan Portfolio by Methodology



Active Borrowers by Rural/Urban

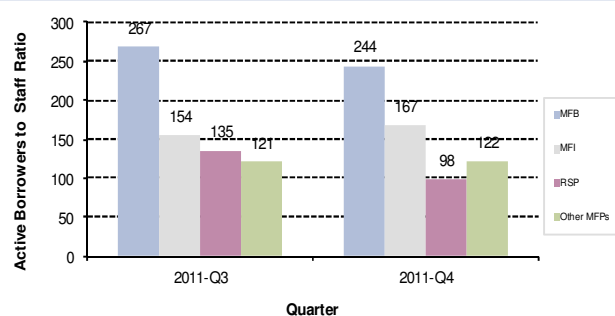


Active Borrowers by Sector

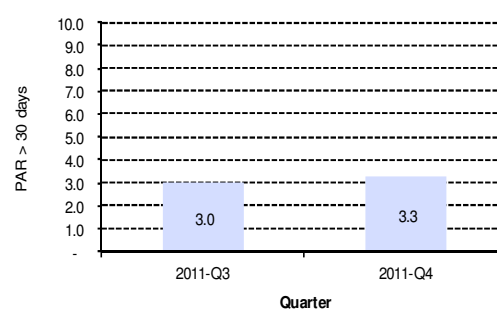


MICROCREDIT PROVISION

Active Borrower to MFP Staff Ratio



Portfolio at Risk > 30 days



MFPs with Largest Net Increase in Active Borrowers

	MFP	Increase in Active Borrowers (1 Oct to 31 Dec)		Market Share (% of Active Borrowers) (31 Dec)
		Net	%	
1	KASHF	25,489	10.6	12.8
2	ASA	11,590	8.8	6.9
3	AKHUWAT	6,040	16.8	2.0
4	BRAC	5,331	5.8	4.7
5	TMFB	5,214	4.1	6.4

MFPs with Largest Percentage Increase in Active Borrowers

	MFP	Increase in Active Borrowers (1 Oct to 31 Dec)		Market Share (% of Active Borrowers) (31 Dec)
		Net	%	
1	AKHUWAT	6,040	16.8	2.0
2	NRDP	309	14.5	0.1
3	JWS	1,549	10.9	0.8
4	KASHF	25,489	10.6	12.8
5	TRDP	3,944	9.8	2.1

Largest Providers of Microcredit (Active Borrowers)

	MFP	Active Borrowers (31 Dec)	Market Share (% of Active Borrowers)
1	KB	440,461	21.2
2	NRSP	329,975	15.9
3	KASHF	265,825	12.8
4	ASA	142,814	6.9
5	FMFBL	139,435	6.7

Largest Providers of Microcredit (Gross Loan Portfolio)

	MFP	GLP (31 Dec)	Market Share (% of GLP)
1	TMFB	5,070,421,936	17.6
2	KB	4,823,723,871	16.7
3	NRSP	3,704,932,346	12.8
4	KASHF	2,645,156,077	9.2
5	FMFBL	2,625,517,572	9.1

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-Q3	3,692,909	1,110,776	2,582,133	1,199,120	18,065	2,386,894	88,830
2011-Q4	3,933,496	1,337,864	2,595,632	1,337,864	15,413	2,491,893	88,326
Value of Saving (PKR Millions)							
2011-Q3	12,924	11,350	1,574	11,350	4	1,548	23
2011-Q4	15,508	13,908	1,600	13,908	4	1,574	22
Average Saving Balance (PKR)							
2011-Q3	3,500	10,218	610	9,465	202	649	255
2011-Q4	3,942	10,396	616	10,396	241	632	250

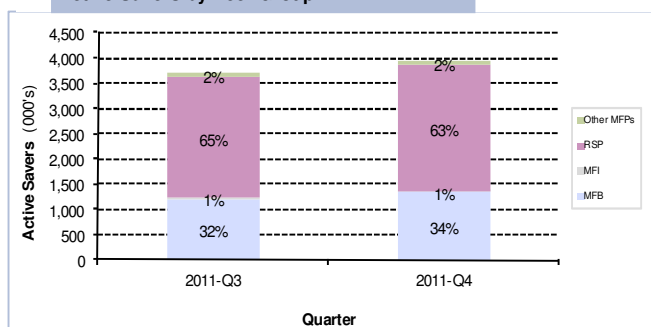
Micro-savings Provision by MFPs

		MFPs offering Savings	Savings Methodology		Peer Group			
	Total		Intermediation	Mobilization	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs								
2011-Q3	28	14	6	8	6	1	5	2
2011-Q4	29	14	6	8	6	1	5	2

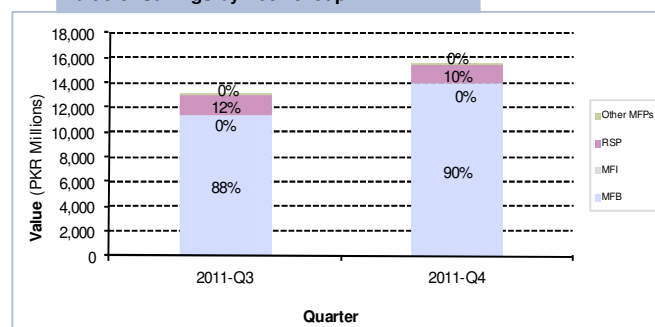
Saving Methodology:

- 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.

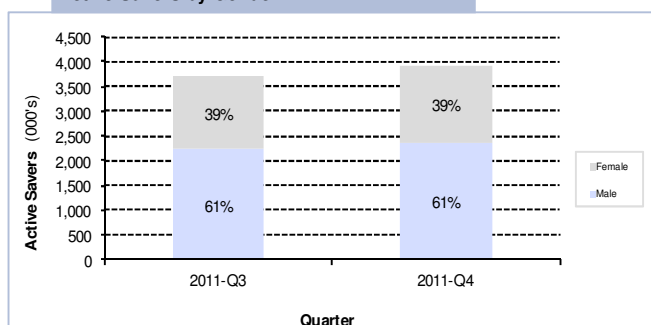
Active Savers by Peer Group



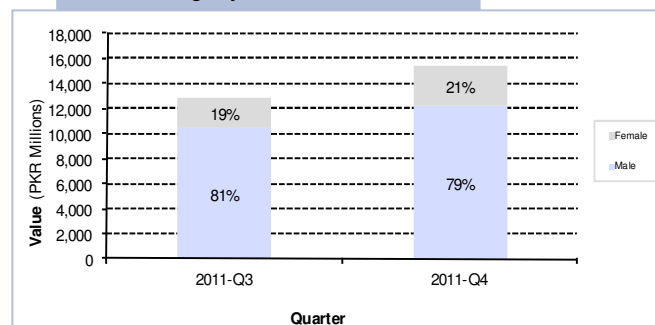
Value of Savings by Peer Group



Active Savers by Gender

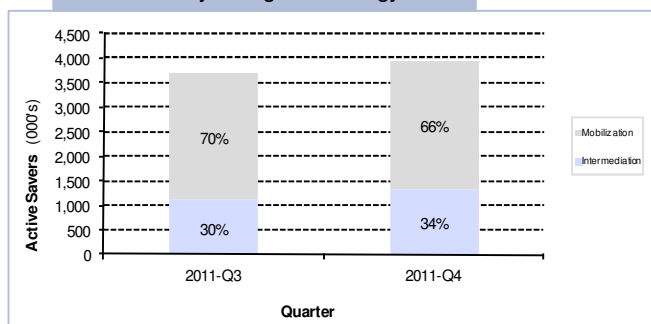


Value of Savings by Gender

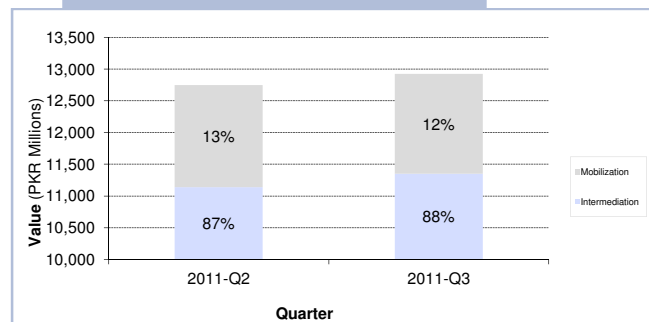


MICRO-SAVINGS PROVISION

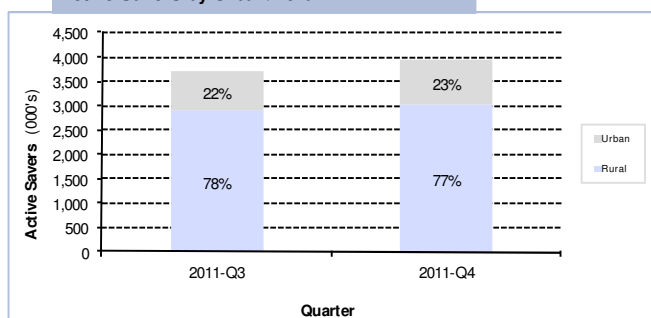
Active Savers by Saving Methodology



Value of Savings by Saving Methodology



Active Savers by Urban/Rural



Districts with Highest Outreach (Active Savers)

	District	Active Savers (31 Dec)	Increase (1 Oct to 31 Dec)	
			Net	%
1	Karachi	464,188	73,017	18.7
2	Bahawalpur	265,175	4,776	1.8
3	Tharparkar	231,520	10,980	5.0
4	Bhawalnagar	219,765	1,696	0.8
5	D.G. Khan	142,753	6,068	4.4

MFPs with Largest Increase in Active Savers (Net)

	MFP	Increase in Active Savers (1 Oct to 31 Dec)	
		Net	%
1	TMFB	89,978	16.3
2	NRSP	63,836	3.5
3	KB	28,938	10.6
4	TRDP	17,512	5.6
5	SRSO	17,205	682.2

MFPs with Largest Increase in Value of Savings (Net)

	MFP	Increase in Value of Savings (1 Oct to 31 Dec)	
		Net	%
1	TMFB	1,055,471,121	30.5
2	KB	923,428,721	122.5
3	FMFBL	339,444,607	6.1
4	KMFB	247,145,628	27.6
5	NRSP	16,109,784	1.3

Largest Providers of Micro-savings (Active Savers)

	MFP	Active Savers (31 Dec)	Market Share (% of Active Savers)
1	NRSP	1,890,292	48.1
2	TMFB	641,386	16.3
3	TRDP	331,561	8.4
4	KB	301,277	7.7
5	PRSP	247,271	6.3

Largest Providers of Micro-savings (Value of Savings)

	MFP	Value of Savings (31 Dec)	Market Share (% of Active Savers)
1	FMFBL	5,919,724,375	38.2
2	TMFB	4,512,529,395	29.1
3	KB	1,677,422,288	10.8
4	NRSP	1,286,701,224	8.3
5	KMFB	1,141,614,208	7.4

MICRO-INSURANCE PROVISION

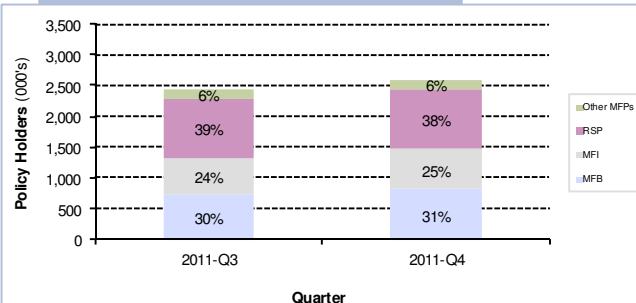
Summary of Micro-insurance Provision (All Pakistan)

		Type		Peer Group			
	Total	Health	Credit Life	MFB	MFI	RSP	Other MFPs
Number of Policy Holders							
2011-Q3	2,439,890	735,053	1,704,837	742,145	592,879	959,398	145,468
2011-Q4	2,604,812	848,205	1,756,607	815,758	650,847	981,889	156,318
Sum Insured (PKR Millions)							
2011-Q3	28,203			10,563	3,132	12,884	1,623
2011-Q4	30,136			11,551	3,635	13,223	1,727

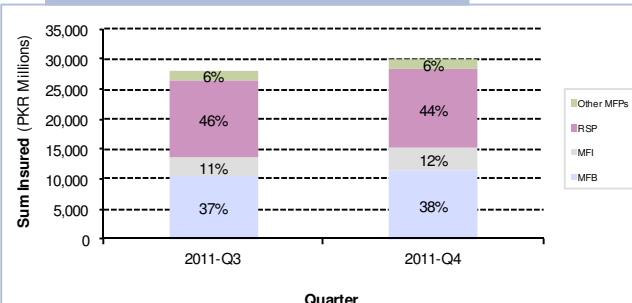
Micro-insurance Provision by MFPs

		MFPs offering Insurance	Type of Insurance offered			Peer Group			
	Total		Health	Life	Other	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs									
2011-Q3	28	17	8	13	0	4	5	4	4
2011-Q4	29	19	10	15	0	4	5	4	6

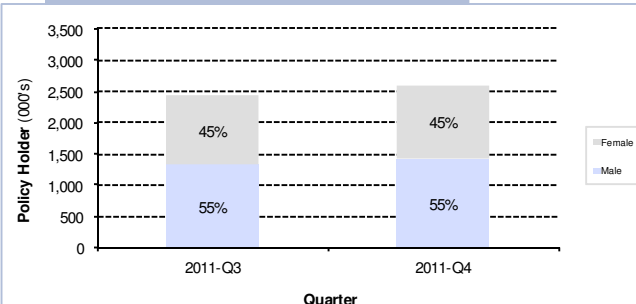
Policy Holders by Peer Group



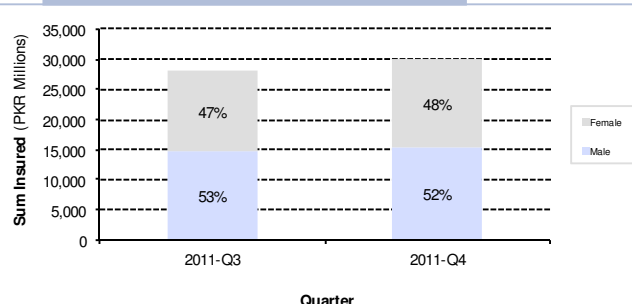
Sum Insured by Peer Group



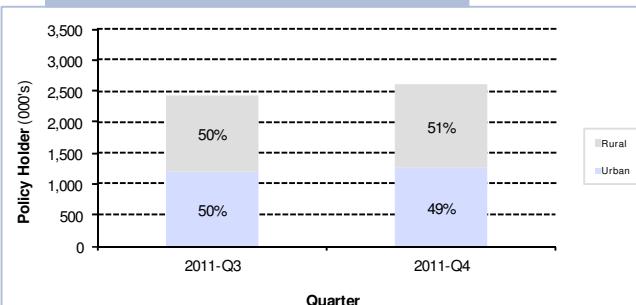
Policy Holders by Gender



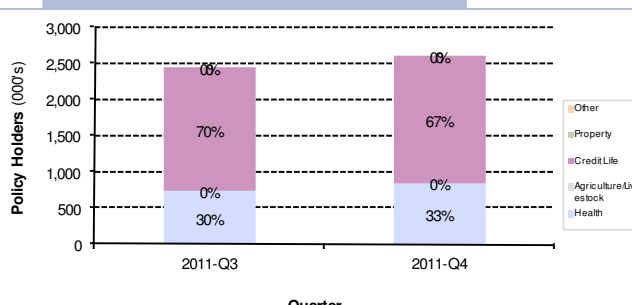
Sum Insured by Gender



Policy Holders by Urban/Rural



Policy Holders by Type



MICRO-INSURANCE PROVISION

Districts with Highest Outreach (Policy Holders)

	District	Policy Holders (31 Dec)	Increase (1 Oct to 31 Dec)	
			Net	%
1	Lahore	215,607	7,421	3.6
2	Faisalabad	171,343	8,872	5.5
3	Karachi	127,679	10,532	9.0
4	Multan	125,690	11,908	10.5
5	Rawalpindi	111,567	7,480	7.2

Top 5 Districts: Greatest Increase in Micro-Insurance Outreach

	District	Policy Holders (31 Dec)	Growth (1 Oct to 31 Dec)	
			Net	%
1	Bhawalnagar	61,256	15,939	35.2
2	Multan	125,690	11,908	10.5
3	Lodhran	46,528	11,905	34.4
4	Karachi	127,679	10,532	9.0
5	Tharparkar	65,601	9,418	16.8

Largest Providers of Micro-Insurance (Policy Holders)

	MFP	Policy Holders (31 Dec)	Market Share (% of Policy Holders)
1	NRSP	644,458	24.7
2	KASHF	531,650	20.4
3	KB	346,326	13.3
4	NRSP Bank	225,187	8.6
5	TRDP	174,235	6.7

Largest Providers of Micro-Insurance (Sum Insured)

	MFP	Sum Insured (31 Dec)	Market Share (% of Sum Insured)
1	NRSP	9,695,098,806	32.2
2	KB	4,191,408,853	13.9
3	PRSP	3,497,363,000	11.6
4	NRSP Bank	3,377,805,000	11.2
5	FMFBL	2,969,017,572	9.9

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	-	22,128	192,562,698	86,626	229,566,659	14,108	153,144,502	1,656,762	1.3
KP	66	-	77,817	728,491,811	241,178	795,279,263	56,693	584,382,812	4,083,817	1.9
Punjab	1,126	1	1,380,718	19,101,411,630	2,175,152	5,812,460,525	1,932,790	23,722,620,715	15,233,924	9.1
Sindh	467	2	555,463	8,327,518,207	1,196,282	7,447,514,399	554,414	4,775,168,238	6,357,795	8.7
AJK	31	-	24,749	225,154,205	168,100	65,517,202	32,425	573,286,758	-	-
GB	15	-	9,270	238,458,970	51,182	1,148,452,703	9,270	238,458,970	-	-
FATA	-	-	-	-	-	-	-	-	-	-
ICT	7	-	2,926	31,708,063	14,976	8,863,350	5,112	89,220,000	74,750	3.9
Grand Total	1,736	3	2,073,071	28,845,305,584	3,933,496	15,507,654,101	2,604,812	30,136,281,995	27,407,048	7.6

OUTREACH (District Level)

BALOCHISTAN

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	-	182	1,775,090	17,152	2,672,588	48	1,080,000	55,537
Jafarabad	BRAC, KB								
	4	-	4,921	54,672,685	-	-	3,614	43,188,553	121,911
Jhal Magsi									29,887
Kalat									53,884
Kech (Turbat)	NRSP								
	1	-	-	-	63,573	10,578,984	-	-	92,271
Kharan									47,948
Khuzdar									104,104
Kohlu									26,910
Lasbela	BRAC								
	4	-	1,806	19,027,863	-	-	2,106	21,060,000	84,637
Loralai									76,879
Mastung									41,317
Musakhel									27,545
Nasirabad	BRAC, KB								
	2	-	3,500	42,226,038	4	3,926	3,448	44,047,161	75,783
Nushki ²									-
Panjgur									51,074
Pishin									100,179
Qila Abdullah									115,112
Qila Saifullah									44,345
Quetta	AKHUWAT, BRAC, FMFBL, KB								
	10	-	11,719	74,861,022	5,897	216,311,161	4,892	43,768,788	174,437
Sherani ³									-
Sibi									48,944
Washuk									-
Zhob ⁴									53,848
Ziarat									7,268
Total	24	-	22,128	192,562,698	86,626	229,566,659	14,108	153,144,502	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	-	7,698	94,312,068	14,300	31,682,485	6,541	50,550,261	180,672
Bannu									167,380
Batgram									
									58,257
Buner (Daggar)									133,171
Charsadda	BRAC, KB, NRSP								
	4	-	5,455	37,380,398	12,926	1,264,925	4,501	38,641,084	271,736
Chitral	FMFBL								
	5	-	2,388	62,041,260	22,621	513,037,475	2,388	62,041,260	84,846
D.I. Khan	KB								
	1	-	3,976	51,201,371	4,877	21,501,816	2,725	39,483,053	221,328
Hangu									64,648
Haripur	KB, KMFB, SDF, SRSP								
	4	-	7,477	77,010,371	37,522	32,231,986	6,182	61,702,807	103,830
Karak									102,174
Kohat	KB, SRSP								
	2	-	6,641	41,170,657	480	219,627	2,980	24,266,251	114,908
Kohistan									73,374
Lakki Marwat									
									107,505
Lower Dir									176,660
Malakand	KB, NRSP								
	2	-	1,716	13,721,864	35,358	26,525,416	1,476	12,412,528	106,429
Mansehra	5	-	5,693	56,394,554	23,832	39,137,616	3,963	32,517,514	271,288
Mardan	KB, NRSP								
	13	-	11,260	97,780,613	36,037	22,918,395	3,782	32,278,366	354,988
Mingora ⁵	1	-	1,334	8,739,668	65	15,569,038	924	7,011,288	-
Nowshera	AKHUWAT, BRAC, KB, NRSP, SRSP								
	11	-	9,865	83,269,071	12,221	45,898,434	10,117	99,865,500	201,208
Peshawar	9	-	9,239	54,059,991	7,539	39,798,722	6,018	49,063,901	451,548
Shangla									
									116,366
Swabi	3	-	5,075	51,409,925	26,643	4,682,693	5,096	74,548,999	230,073
Swat ⁶	NRSP								
	1	-	-	-	6,757	810,635	-	-	286,555
Tank									62,446
Upper Dir									
									142,427
Total	66	-	77,817	728,491,811	241,178	795,279,263	56,693	584,382,812	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	-	22,681	240,172,203	56,853	114,734,325	38,057	716,305,271	262,870
Bahawalpur	AKHUWAT, ASA, FMFBL, KASHF, KB, NRSP, NRSP Bank, TMFB								
	26	-	58,827	1,044,186,240	265,175	401,616,409	86,706	1,240,041,317	461,777
Bhakkar	KB, NRSP								
	28	-	28,709	408,403,540	129,334	72,924,807	47,041	969,548,331	252,453
Bhawalnagar	AKHUWAT, ASA, KB, KMFB, NRSP, NRSP Bank								
	16	-	36,166	624,169,032	219,765	359,940,516	61,256	905,652,485	427,843
Chakwal	AKHUWAT, KB, KMFB, NRSP, POMFB								
	35	-	13,219	150,468,510	53,997	132,426,619	20,704	427,850,839	219,565
D.G. Khan	AKHUWAT, FMFBL, KB, NRSP, PRSP, TMFB								
	22	-	28,439	525,942,924	142,753	232,714,332	32,271	608,260,548	419,252
Faisalabad	AKHUWAT, ASA, ASASAH, CWCD, FMFBL, KASHF, KB, KMFB, NRSP, PRSP, RCDS, TMFB								
	94	-	111,260	1,085,170,363	86,785	203,902,017	171,343	1,040,775,061	1,096,924
Gujranwala ⁷	ASA, ASASAH, BRAC, CWCD, FMFBL, JWS, KASHF, KB, KMFB, NRSP, OCT, OLP, PRSP, TMFB								
	67	-	87,856	1,447,355,255	45,760	284,136,022	93,350	757,301,774	735,741
Gujrat	AKHUWAT, BRAC, JWS, KASHF, KB, KMFB, PRSP, TMFB								
	23	-	25,535	420,147,339	18,020	234,301,861	34,602	391,295,571	446,630
Hafizabad	JWS, KASHF, KB, PRSP, TMFB								
	14	-	14,284	374,063,586	6,658	27,637,956	16,064	209,835,033	231,170
Jhang	AKHUWAT, FMFBL, KASHF, KB, KMFB, NRSP, PRSP, TMFB								
	24	-	29,924	549,490,385	30,300	65,973,752	41,612	353,323,906	626,546
Jhelum	KB, NRSP								
	25	-	16,315	167,102,375	23,463	19,714,893	29,740	629,440,824	170,498
Kasur	AKHUWAT, ASA, ASASAH, CSC, CWCD, DAMEN, FMFBL, KASHF, KB, KMFB, OLP, PRSP, RCDS, TMFB								
	36	-	55,253	756,580,612	32,157	98,977,245	66,830	604,933,874	586,427
Khanewal	AKHUWAT, ASA, ASASAH, CWCD, KASHF, KB, KMFB, NRSP, NRSP Bank, PRSP								
	24	-	29,383	386,717,654	28,970	126,738,815	46,346	506,882,586	432,948
Khushab	KASHF, KB, NRSP								
	26	-	21,609	253,139,791	114,214	79,815,127	38,539	751,029,375	235,163
Lahore	AKHUWAT, ASA, ASASAH, BRAC, CSC, CWCD, DAMEN, FMFBL, KASHF, KB, KMFB, NRSP, OLP, PRSP, TMFB								
	146	-	191,146	2,180,225,867	95,119	697,648,263	215,607	1,644,185,232	872,760
Leyyah	FMFBL, KB, PRSP								
	5	-	15,272	226,329,242	55,538	64,672,873	19,599	363,319,643	263,251
Lodhran	AKHUWAT, FMFBL, KASHF, KB, NRSP, NRSP Bank, PRSP, TMFB								
	15	-	28,210	517,263,324	60,379	268,242,211	46,528	670,403,314	261,693
Mandi Bahauddin	KASHF, KB, PRSP								
	4	-	5,628	55,866,431	1,558	256,977	11,689	151,804,384	298,371
Mianwali	KB, NRSP								
	29	-	23,953	288,288,025	59,058	6,086,713	41,830	908,137,129	252,413
Multan	AKHUWAT, ASASAH, BRAC, CWCD, FMFBL, KASHF, KB, KMFB, NRSP, NRSP Bank, PRSP, TMFB								
	65	1	80,406	1,013,851,622	49,853	353,889,584	125,690	1,128,763,955	689,339
Muzaffargarh	AKHUWAT, BRAC, KB, PRSP								
	7	-	11,250	144,091,568	25,346	35,281,373	8,834	133,214,413	570,580
Nankana Sahib ⁸	CWCD, DAMEN, RCDS								
	9	-	10,544	189,368,665	-	-	2,793	37,059,994	-
Narowal	KB, NRDP, OLP, PRSP								
	10	-	10,928	137,620,735	3,820	16,226,147	20,107	451,093,544	268,902
Okara	ASA, ASASAH, DAMEN, FMFBL, KASHF, KB, OLP, PRSP, TMFB								
	23	-	30,009	613,488,211	28,049	24,296,357	34,214	459,635,407	509,842
Pakpattan	ASA, ASASAH, BRAC, FMFBL, KASHF, KB, KMFB, NRSP, NRSP Bank, PRSP, TMFB								
	20	-	25,786	376,126,870	32,435	104,389,648	40,040	557,649,168	281,988
Rahimyar Khan	ASA, FMFBL, KASHF, KB, NRSP, NRSP Bank, TMFB								
	39	-	53,875	910,552,070	99,084	395,315,498	70,665	1,086,284,615	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	-	27,731	455,777,518	101,819	224,335,186	36,278	686,097,679	260,436
Rawalpindi ⁹	AKHUWAT, BRAC, FMFBL, KASHF, KB, KMFB, NRSP, OCT, POMFB, TMFB								
	77	-	67,875	749,673,554	97,875	591,092,498	111,567	1,133,466,774	327,457
Sahiwal	AKHUWAT, ASA, ASASAH, BRAC, CWCD, FMFBL, KASHF, KB, KMFB, NRSP, NRSP Bank, PRSP, TMFB								
	34	-	41,673	540,143,348	40,276	152,192,579	60,472	817,894,148	395,468
Sargodha	AKHUWAT, ASA, FMFBL, KASHF, KB, KMFB, NRSP, PRSP, TMFB								
	35	-	52,734	660,165,720	40,684	92,645,522	90,240	1,249,338,821	671,679
Sheikhupura	AKHUWAT, BRAC, CWCD, DAMEN, KASHF, KB, OLP, PRSP, RCDS								
	24	-	36,947	425,756,222	5,206	2,669,504	39,164	402,012,102	831,522
Sialkot	ASA, BRAC, JWS, KASHF, KB, KMFB, NRSP, OLP, PRSP, TMFB								
	38	-	40,983	534,529,826	17,652	87,139,504	57,754	747,693,913	501,997
Toba Tek Singh	KASHF, KB, NRSP, NRSP Bank, PRSP								
	10	-	18,513	251,333,819	52,680	89,606,938	34,789	484,099,374	309,316
Vihari	AGAHE, ASA, ASASAH, FMFBL, KASHF, KB, KMFB, NRSP, NRSP Bank								
	21	-	27,795	397,849,184	54,517	150,918,454	40,469	497,990,311	475,398
Total	1,126	1	1,380,718	19,101,411,630	2,175,152	5,812,460,525	1,932,790	23,722,620,715	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	-	14,361	227,456,881	83,453	83,246,439	11,943	247,882,830	294,781
Dadu ¹⁰	FMFBL, KB, TRDP								
	17	-	18,133	184,312,026	37,572	58,374,917	48,739	81,286,836	447,305
Ghotki	ASA, FMFBL, KB, OCT, SRSO								
	16	-	22,078	379,204,058	18,939	53,044,032	16,063	234,817,462	248,442
Hyderabad ¹¹	ASA, BRAC, FMFBL, KB, KMFB, NRSP, OCT, POMFB, TMFB								
	41	-	45,592	671,311,529	43,816	280,184,159	40,619	728,378,336	517,652
Jacobabad	BRAC, FMFBL, KB, SRSO								
	5	-	11,966	149,972,179	4,089	42,596,770	3,258	47,695,692	361,146
Jamshoro ¹²	ASA, BRAC, FMFBL, TRDP								
	4	-	4,100	44,458,352	12,159	32,872,325	6,043	34,343,677	-
Karachi ¹³	ASA, BRAC, FMFBL, KASHF, KB, KMFB, NMFB, NRSP, OCT, OLP, POMFB, TMFB								
	109	1	136,490	2,196,570,111	464,188	6,030,030,407	127,679	1,131,593,553	1,329,990
Khairpur ¹⁴	ASA, FMFBL, KB, OCT, SRSO, TMFB								
	13	-	27,536	461,365,226	10,484	85,480,780	12,552	260,866,479	401,853
Larkana	ASA, FMFBL, KB, SRSO								
	16	-	23,602	319,354,674	20,986	55,643,987	17,100	178,054,849	534,891
Matyari ¹⁵	ASA, BRAC, FMFBL, KB, NRSP, NRSP Bank, OCT, SAFWCO, SRSO, TMFB								
	25	-	29,453	452,568,947	29,973	61,178,966	23,948	302,096,820	-
Mirpur Khas ¹⁶	ASA, FMFBL, KB, NRSP, POMFB, TMFB, TRDP								
	27	-	23,580	361,622,329	61,181	52,838,945	17,332	208,696,932	210,494
Naushahro Feroze	ASA, FMFBL, KB, OCT								
	9	-	14,428	183,477,319	1,857	6,759,034	4,271	76,574,284	266,462
Nawabshah	ASA, FMFBL, KB, KMFB, NRSP, NRSP Bank, OCT, SAFWCO, SRSO, TMFB								
	25	-	30,287	520,613,477	19,626	57,875,955	19,279	180,795,463	225,430
Sanghar	ASA, FMFBL, KB, OCT, OLP, SAFWCO								
	20	1	34,687	420,983,738	1,173	6,105,629	25,032	135,136,543	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	-	5,047	71,285,828	6,836	11,729,692	5,042	71,223,204	-
Shikarpur	ASA, FMFBL, KB, SRSO								
	13	-	9,514	114,342,179	1,172	175,800	3,930	38,290,141	237,633
Sukkur	ASA, BRAC, FMFBL, KB, SRSO, TMFB								
	19	-	25,753	444,000,580	12,613	66,975,931	17,875	260,611,286	213,080
Tando Allahyar ¹⁷	ASA, BRAC, FMFBL, KB, NRSP, NRSP Bank, POMFB, SRSO, TMFB								
	16	-	18,517	344,464,936	23,127	51,695,264	13,921	191,259,861	-
Tando Jam	ASA, FMFBL, TMFB								
	3	-	2,378	54,352,440	2,212	28,689,969	1,534	35,938,736	-
Tando Muhammad Khan	FMFBL, KB, NRSP, POMFB, TMFB								
	5	-	8,046	162,164,338	14,596	50,625,126	5,023	105,338,223	-
Tharparkar	ASA, FMFBL, KB, TRDP								
	18	-	17,651	185,176,831	231,520	135,375,211	65,601	83,419,259	283,491
Thatta	ASA, FMFBL, KB, NRSP								
	18	-	8,980	118,179,609	35,041	120,448,663	3,909	84,063,681	245,046
Umer Kot	ASA, FMFBL, OCT, TRDP								
	31	-	23,284	260,280,620	59,669	75,566,398	63,721	56,804,091	185,966
Total	467	2	555,463	8,327,518,207	1,196,282	7,447,514,399	554,414	4,775,168,238	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	-	5,441	45,058,733	30,822	15,891,017	7,454	130,219,144	-
Bhimber									-
Kotli	NRSP								
	12	-	6,351	55,317,557	36,995	5,481,374	12,702	285,795,000	-
Mirpur									-
Muzaffarabad	FMFBL, KB, NRSP, SDF								
	10	-	9,434	83,956,443	52,260	17,969,315	8,328	111,775,447	-
Neelum									-
Poonch	KB, NRSP								
	3	-	3,140	35,979,030	37,330	24,215,062	3,175	28,262,167	-
Sudhnati	NRSP								
	2	-	383	4,842,442	10,693	1,960,434	766	17,235,000	-
Total	31	-	24,749	225,154,205	168,100	65,517,202	32,425	573,286,758	-

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	-	612	18,838,018	2,778	79,192,158	612	18,838,018	-
Diamer									-
Ghanche	FMFBL								
	1	-	491	18,090,961	4,824	145,510,938	491	18,090,961	-
Ghizer	FMFBL								
	5	-	3,306	77,940,194	16,674	207,240,681	3,306	77,940,194	-
Gilgit	FMFBL								
	4	-	1,709	55,398,718	18,176	564,178,400	1,709	55,398,718	-
Skardu	FMFBL								
	4	-	3,152	68,191,079	8,730	152,330,526	3,152	68,191,079	-
Total	15	-	9,270	238,458,970	51,182	1,148,452,703	9,270	238,458,970	-

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	-	2,926	31,708,063	14,976	8,863,350	5,112	89,220,000	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: Sooli 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 3	Quarter 4
		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)	✓	✓
Others Organizations running microfinance operations as part of multi-dimensional service offering	Thardeep Rural Development Programme (TRDP)	✓	✓
	Association for Gender Awareness and Human Empowerment (AGAHE)	×	✓
	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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