

	Quarter		Change	
	Q2	Q1	Units	%
Number of Branches/Units	1,932	1,970	-38	-1.93
Number of Districts Covered	94	92	2	2.17
Penetration Rate (%)	9.62	9.24		0.38
Active Borrowers	2,635,312	2,531,683	103,629	4.09
Gross Loan Portfolio (PKR Millions)	46,626	43,485	3,141	7.22
Number of Loans Disbursed	719,526	661,619	57,907	8.75
Disbursements (PKR Millions)	18,711	16,559	2,152	13.00
Average Loan Size (PKR)	26,004	25,027	977	3.90
Number of Savers	5,207,397	4,805,965	401,432	8.35
Value of Savings (PKR Millions)	30,010	25,129	4,881	19.42
Average Saving Balance (PKR)	5,763	5,229	534	10.22
Number of Policy Holders	3,169,511	3,004,582	164,929	5.49
Sum Insured (PKR Millions)	41,792	38,924	2,868	7.37

Growth in outreach being seen over the last quarter sustained itself in the second quarter of 2013 - all key indicators, especially those related to savings continued to move north.

In terms of microcredit outreach, active borrowers grew moderately in the second quarter - by 4.1% as compared to the 7.5% growth seen in the last quarter. Like the previous several quarters, growth in loan portfolio outstripped growth in borrowers; gross loan portfolio (GLP) posted growth of 7.2% to close at PKR 46.6 B - as the sector continued to increase loan sizes. Average loan size at end of June 2013 stood at PKR 26,004, up by 3.9% as compared to the last quarter. Growth in active borrowers was primarily driven by RSPs and MFIs, which grew by 7.4% and 5.6% respectively. The MFB peer group witnessed a meager increase of 1.7% in active borrowers. SRSO experienced significant growth on all fronts in the second quarter; active borrowers increased by 48% from 44,583 to 66,404 while the GLP increased by 63% from PKR 661 M to PKR 1.1 B. This increase was due to seasonal loans provided for the harvest of rice and wheat crop which carry a tenor of three months. KB continued to hold the largest market share in terms of both, active borrowers (18.3%) and GLP (17.8%). Overall, sector PAR (>30 days) decreased marginally from 2.1% to 2.0% due to improvement in recoveries by MFIs

The value of savings grew substantially by 19.4% to touch PKR 30.0 B. This jump was driven by an increase in the number of active savers (which increased by 8.4%) as well as an increase in average saving balance (which increased by 10.2%). MFBs were the biggest contributors: together they added 310,000 depositors and PKR 4.8 B worth of deposits in the quarter under review. TMFB and KB were the biggest contributors in terms of both active savers and value of savings; TMFB added 226,000 depositors and deposits worth of PKR 2 B, whereas, KB increased its deposit base by 60,000 depositors and the value of deposits by PKR 1.4 B. The increase in the value of deposits of KB was driven by an increase in the activity of their saving product "Behreen Batchat". The RSP peer group was the second largest contributor to micro-savings, primarily on the back of SRSO whose active savers have increased from 14,000 in the first quarter to 49,000 in the second quarter - depicting an increase of 250%. This came on the back of an increase in active borrowers (mentioned above) as every new client is required to maintain compulsory savings with the organization. A similar impact on micro-insurance was also seen due to SRSO as health insurance is granted to every saver.

Micro-insurance also exhibited a positive trend in the second quarter of 2013 - policy holders increased by 5.5% while the sum insured showed an increase of 7.4%. Both, health and credit life policy holders have increased in the second quarter - by 6.9% and 4.4% respectively. Among peer groups, RSPs were the largest contributors to micro-insurance, primarily on the back of NRSP and SRSO which added 44,028 and 35,004 new policy holders respectively. However, NRSP remains the largest provider of micro-insurance with a 24.7% market share in policy holders and 29.8% share in sum insured. 60% of total policy holders are based in rural areas - up by 1% due to an increase in the policy holders by NRSP and SRSO.

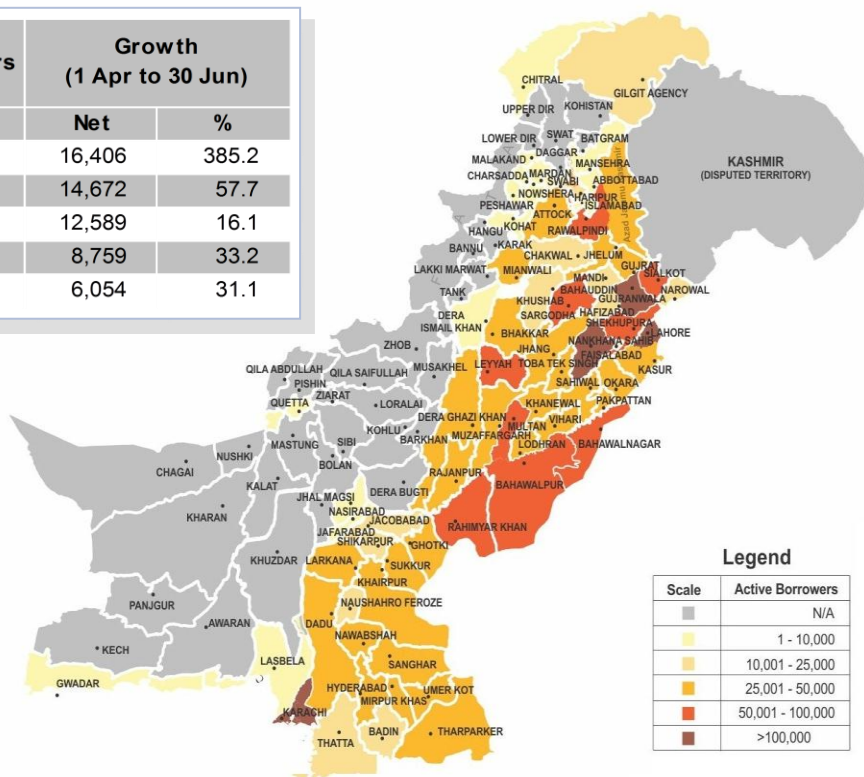
The penetration rate of the sector has increased from 9.2% to 9.6% due to an increase in overall outreach. Furthermore, the sector's geographical footprint expanded as the number of districts with microfinance presence increased from 92 to 94 - Akhuwat initiated its operations in Diamer in Gilgit-Baltistan and Mirpur in AJK in the current quarter. However, the number of branches saw a decline of 38, primarily due to the consolidation of outlets by NRSP in the regions of Rawalpindi and Jhelum.



DISTRIBUTION OF ACTIVE BORROWERS

Top 5 Districts: Greatest Increase in Microcredit Outreach

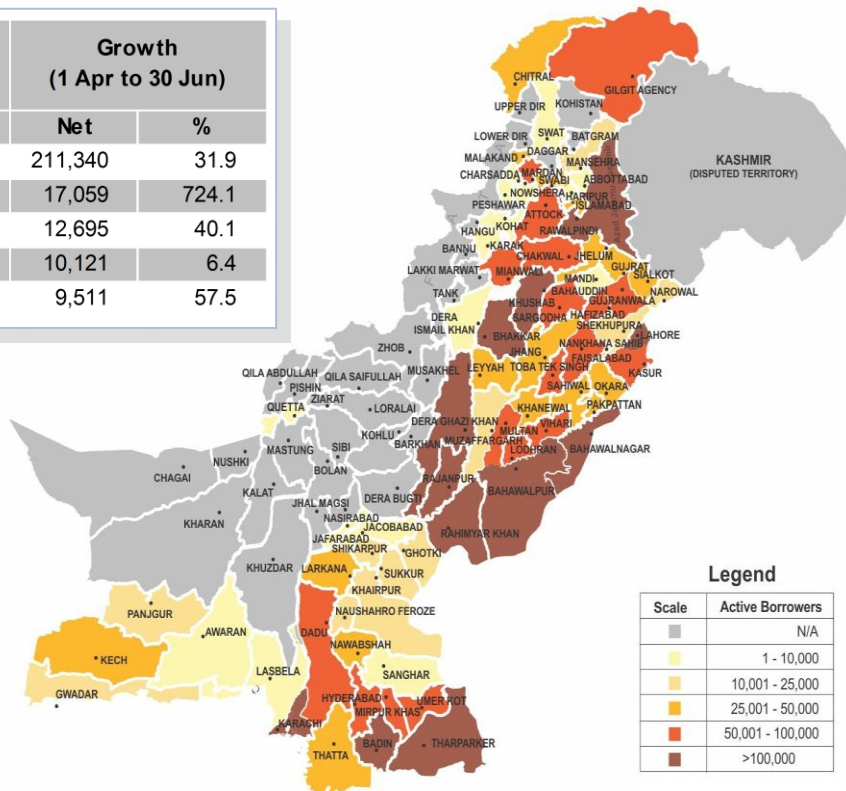
	District	Active Borrowers (30 Jun)	Growth (1 Apr to 30 Jun)	
			Net	%
1	Shikarpur	20,665	16,406	385.2
2	Matyari	40,080	14,672	57.7
3	Rahimyar Khan	90,756	12,589	16.1
4	Nawabshah	35,112	8,759	33.2
5	Muzaffargarh	25,492	6,054	31.1



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	873,636	211,340	31.9
2	Shikarpur	19,415	17,059	724.1
3	Matyari	44,332	12,695	40.1
4	Bhakkar	167,546	10,121	6.4
5	Hafizabad	26,048	9,511	57.5



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

MICROCREDIT PROVISION

Exchange Rate (Jun 2013): PKR/USD = 100.5/1

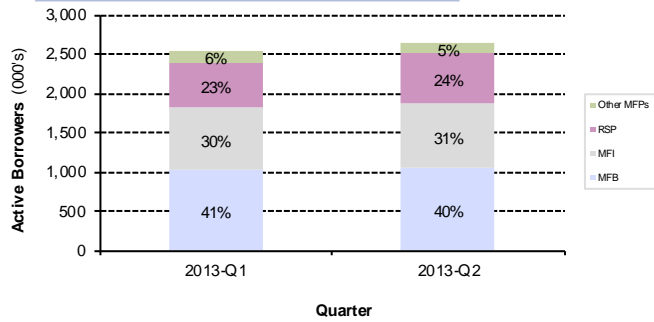
Summary of Microcredit Provision (All Pakistan)

		Lending Methodology		Peer Group			
	Total	Group	Individual	MFB	MFI	RSP	Other MFPs
Number of Branches/Units							
2013-Q1	1,970			488	611	731	140
2013-Q2	1,932			505	612	672	143
Active Borrowers							
2013-Q1	2,531,683	2,086,338	445,345	1,026,322	784,005	585,747	135,609
2013-Q2	2,635,312	2,170,287	465,025	1,043,549	827,913	628,899	134,951
Gross Loan Portfolio (PKR Millions)							
2013-Q1	43,485	30,297	13,188	24,821	9,285	7,652	1,727
2013-Q2	46,626	32,403	14,223	26,509	9,701	8,654	1,762
Portfolio at Risk >30 days (Percentage)							
2013-Q1	2.1			2.1	1.0	2.3	6.6
2013-Q2	2.0			2.1	1.3	2.0	4.3
Average Loan Balance (PKR)							
2013-Q1	17,176	14,522	29,613	24,185	11,843	13,063	12,734
2013-Q2	17,693	14,930	30,586	25,403	11,718	13,760	13,057
Number of Loans Disbursed							
2013-Q1	661,619	533,185	128,434	273,263	189,428	163,231	35,697
2013-Q2	719,526	582,302	137,224	324,425	177,402	180,985	36,714
Disbursements (PKR Millions)							
2013-Q1	16,559	11,668	4,890	8,609	4,020	3,139	791
2013-Q2	18,711	12,988	5,723	10,468	3,963	3,397	883
Average Loan Size (PKR)							
2013-Q1	25,027	21,884	38,076	31,504	21,221	19,231	22,155
2013-Q2	26,004	22,304	41,704	32,267	22,336	18,768	24,063

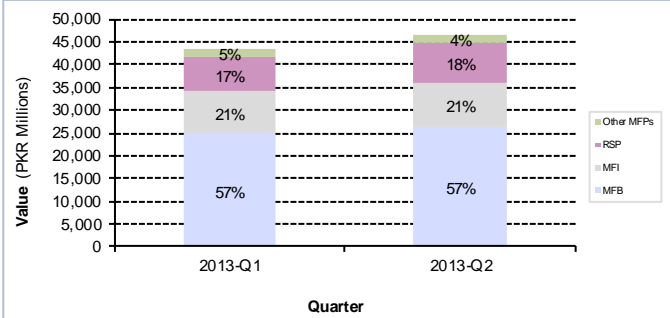
Districts with Highest Growth (Net) by Province

	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	Nasirabad	1,829	195	11.9	75,783	2.4
2		Jafarabad	10,026	165	1.7	121,911	8.2
3		Gwadar	250	6	2.5	55,537	0.5
1	Khyber-Pakhtunkhwa	Swabi	6,186	955	18.3	230,073	2.7
2		Haripur	10,881	728	7.2	103,830	10.5
3		Abbottabad	9,909	555	5.9	180,672	5.5
1	Punjab	Rahimyar Khan	90,756	12,589	16.1	585,705	15.5
2		Muzaffargarh	25,492	6,054	31.1	570,580	4.5
3		Gujranwala	106,451	5,149	5.1	735,741	14.5
1	Sindh	Shikarpur	20,665	16,406	385.2	237,633	8.7
2		Matyari	40,080	14,672	57.7		
3		Nawabshah	35,112	8,759	33.2	225,430	15.6
1	AJK	Poonch	6,920	1,378	24.9		
2		Muzaffarabad	9,502	532	5.9		
3		Kotli	8,230	175	2.2		
1	Gilgit-Baltistan	Skardu	3,966	411	11.6		
2		Gilgit	2,467	220	9.8		
3		Ghanche	824	101	14.0		
1	FATA	-	-	-	0.0		
2		-	-	-	0.0		
3		-	-	-	0.0		
1	ICT	Islamabad	5,583	106	1.9	74,750	7.5

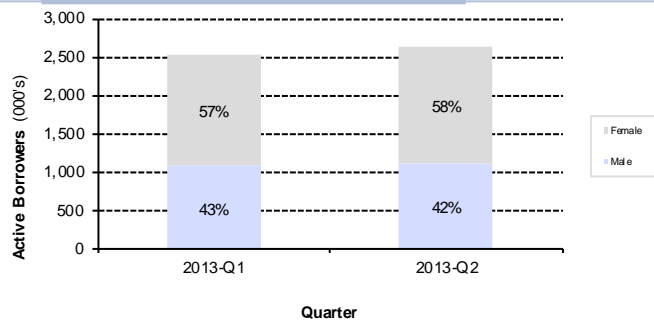
Active Borrowers by Peer Group



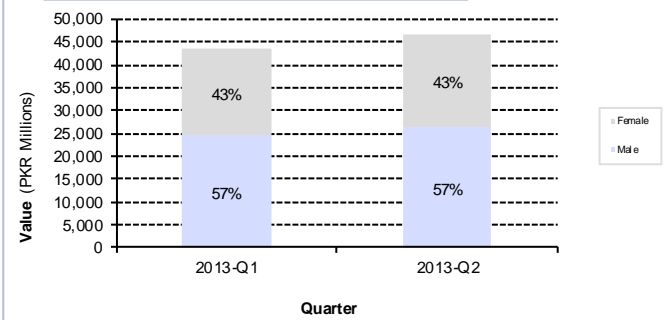
Gross Loan Portfolio



Active Borrowers by Gender



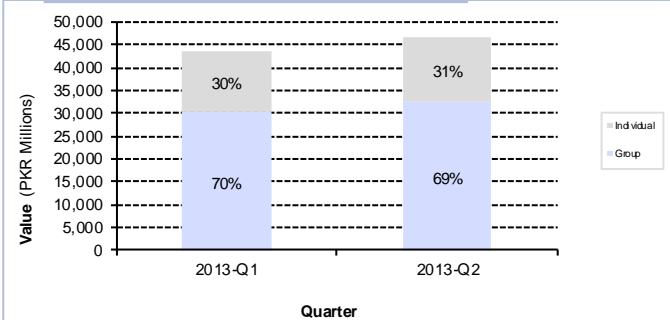
Gross Loan Portfolio by Gender



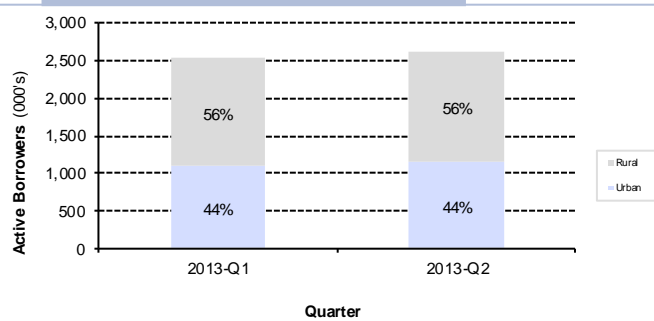
Active Borrowers by Lending Methodology



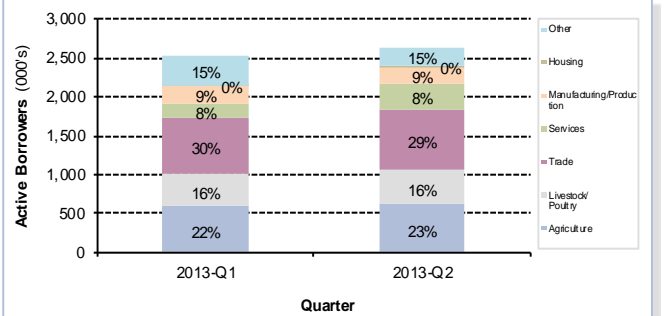
Gross Loan Portfolio by Methodology



Active Borrowers by Rural/Urban

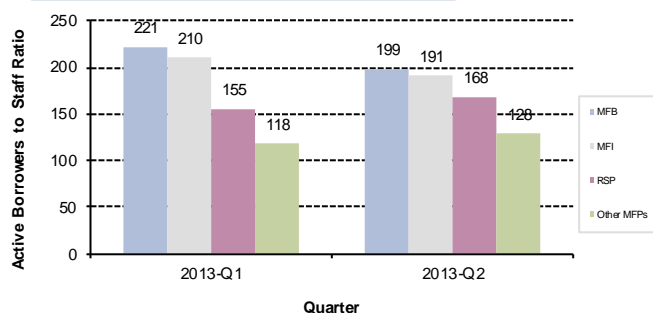


Active Borrowers by Sector

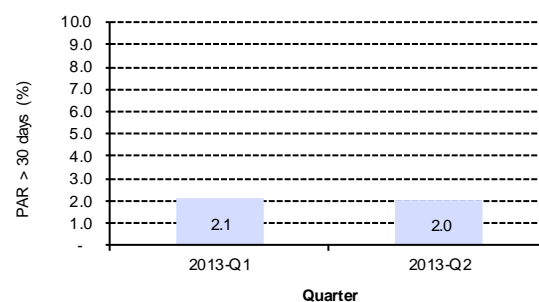


MICROCREDIT PROVISION

Active Borrower to MFP Staff Ratio



Portfolio at Risk > 30 days



MFPs with Largest Net Increase in Active Borrowers

	MFP	Increase in Active Borrowers (1 Apr to 30 Jun)		Market Share (% of Active Borrowers) (30 Jun)
		Net	%	
1	AKHU	22,856	16.3	6.2
2	SRSO	21,551	48.0	2.5
3	ASA	10,954	7.1	6.3
4	TMFB	10,570	6.6	6.5
5	TRDP	10,355	17.0	2.7

MFPs with Largest Percentage Increase in Active Borrowers

	MFP	Increase in Active Borrowers (1 Apr to 30 Jun)		Market Share (% of Active Borrowers) (30 Jun)
		Net	%	
1	ASASAH	4,326	63.7	0.4
2	SRSO	21,551	48.0	2.5
3	SWWS	724	28.9	0.1
4	AMFB	1,271	27.8	0.2
5	TRDP	10,355	17.0	2.7

Largest Providers of Microcredit (Active Borrowers)

	MFP	Active Borrowers (30 Jun)	Market Share (% of Active Borrowers)
1	KB	481,671	18.3
2	NRSP	409,874	15.6
3	KASHF	310,258	11.8
4	NRSP-B	175,893	6.7
5	TMFB	170,906	6.5

Largest Providers of Microcredit (Gross Loan Portfolio)

	MFP	GLP (30 Jun)	Market Share (% of GLP)
1	KB	8,309,541,258	17.8
2	TMFB	7,430,584,758	15.9
3	NRSP	5,795,586,708	12.4
4	NRSP-B	4,809,071,490	10.3
5	FMFB	4,020,148,567	8.6

MFPs with Largest Geographic Spread

MFP	KB	NRSP	FMFB	ASA	AKHU
Geographic Spread (No. of Districts)	71	54	47	44	41

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							
2013-Q1	4,514,149	1,802,768	2,711,381	1,822,310	9,375	2,681,064	1,400
2013-Q2	5,207,397	2,248,691	2,958,706	2,248,691	12,057	2,946,444	205
Value of Saving (PKR Millions)							
2013-Q1	25,129	23,483	1,647	23,483	10	1,637	0
2013-Q2	30,010	28,276	1,735	28,276	6	1,729	0
Average Saving Balance (PKR)							
2013-Q1	5,229	12,114	574	12,114	843	573	401
2013-Q2	5,763	12,574	586	12,574	490	587	512

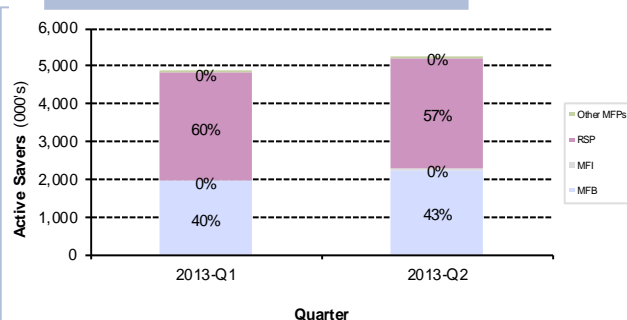
Micro-savings Provision by MFPs

		MFPs offering Savings	Savings Methodology		Peer Group			
	Total		Intermediation	Mobilization	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs								
2013-Q1	33	16	7	9	7	2	6	1
2013-Q2	34	17	8	9	8	2	6	1

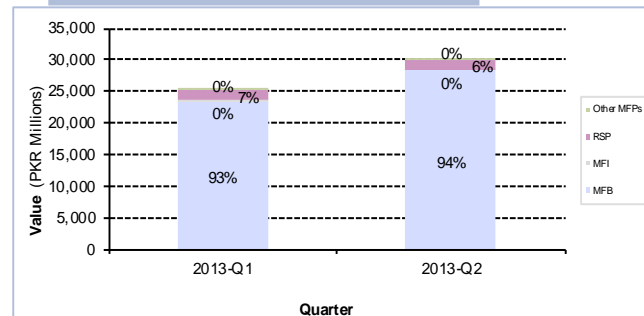
Saving Methodology:

- 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.

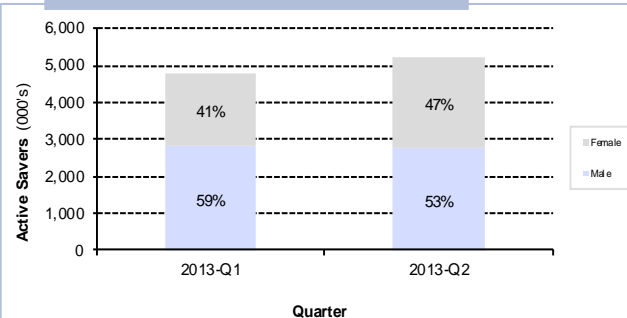
Active Savers by Peer Group



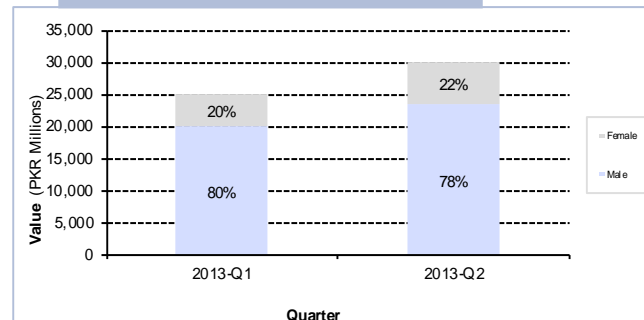
Value of Savings by Peer Group



Active Savers by Gender

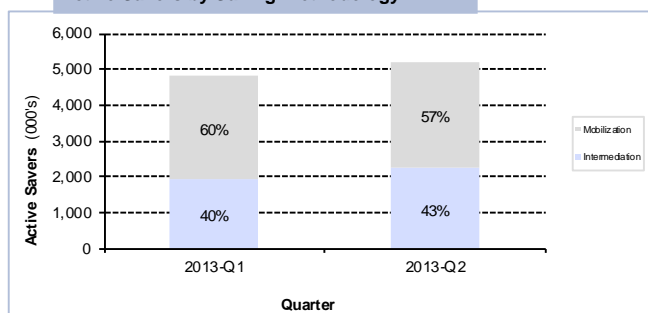


Value of Savings by Gender

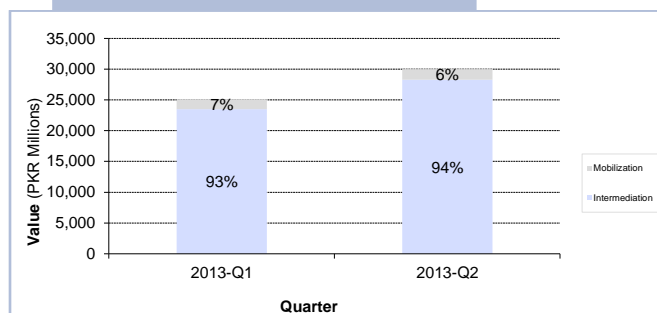


MICRO-SAVINGS PROVISION

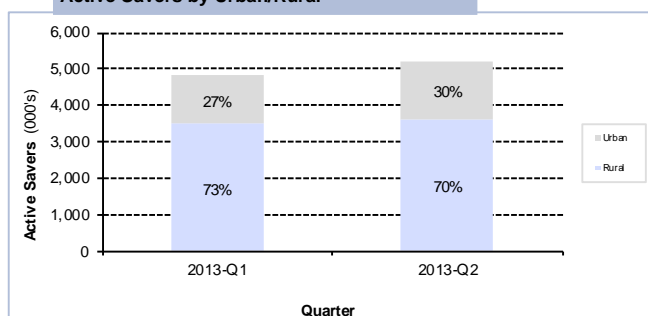
Active Savers by Saving Methodology



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	873,636	211,340	31.9
2	Bahawalpur	335,745	3,775	1.1
3	Tharparkar	273,087	3,425	1.3
4	Bhawalnagar	258,949	5,967	2.4
5	Bhakkar	167,546	10,121	6.4

MFPs with Largest Increase in Active Savers (Net)

	MFP	Increase in Active Savers (1 Apr to 30 Jun)	
		Net	%
1	TMFB	225,650	26.2
2	KB	60,000	11.7
3	SRSO	35,004	251.0
4	NRSP	30,236	1.3
5	PRSP	22,060	13.3

MFPs with Largest Increase in Value of Savings (Net)

	MFP	Increase in Value of Savings (1 Apr to 30 Jun)	
		Net	%
1	TMFB	1,997,761,410	23.2
2	KB	1,431,971,393	35.7
3	NRSP-B	636,271,750	34.2
4	FMFB	624,984,841	9.8
5	KMFB	129,618,984	6.8

Largest Providers of Micro-savings (Active Savers)

	MFP	Active Savers (30 Jun)	Market Share (% of Active Savers)
1	NRSP	2,288,825	44.0
2	TMFB	1,085,849	20.9
3	KB	571,316	11.0
4	TRDP	415,154	8.0
5	FMFB	257,106	4.9

Largest Providers of Micro-savings (Value of Savings)

	MFP	Value of Savings (30 Jun)	Market Share (% of Active Savers)
1	TMFB	10,599,555,880	35.3
2	FMFB	7,005,615,879	23.3
3	KB	5,447,299,419	18.2
4	NRSP-B	2,497,081,810	8.3
5	KMFB	2,047,206,413	6.8

MICRO-INSURANCE PROVISION

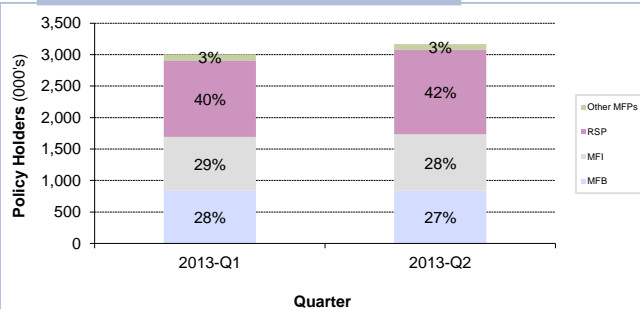
Summary of Micro-insurance Provision (All Pakistan)

		Type		Peer Group			
	Total	Health	Credit Life	MFB	MFI	RSP	Other MFPs
Number of Policy Holders							
2013-Q1	3,004,582	1,290,067	1,714,340	837,129	857,125	1,214,416	95,912
2013-Q2	3,169,511	1,380,062	1,789,449	836,941	897,541	1,344,044	90,985
Sum Insured (PKR Millions)							
2013-Q1	38,924			14,974	6,106	16,747	1,097
2013-Q2	41,792			15,929	6,441	18,358	1,063

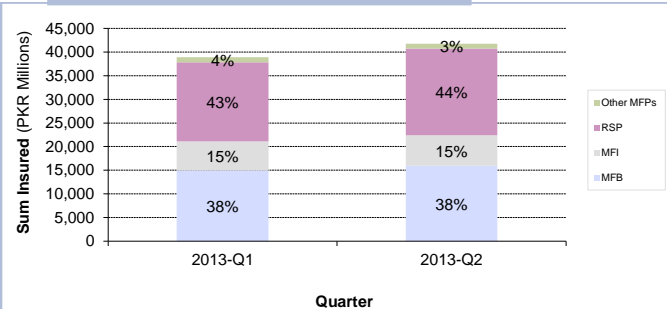
Micro-insurance Provision by MFPs

		MFPs offering Insurance	Type of Insurance offered			Peer Group			
	Total		Health	Credit Life	Other	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs									
2013-Q1	33	18	11	12	1	4	6	5	3
2013-Q2	34	20	11	14	0	5	7	5	3

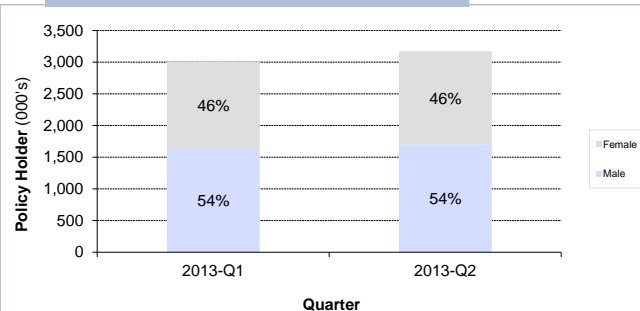
Policy Holders by Peer Group



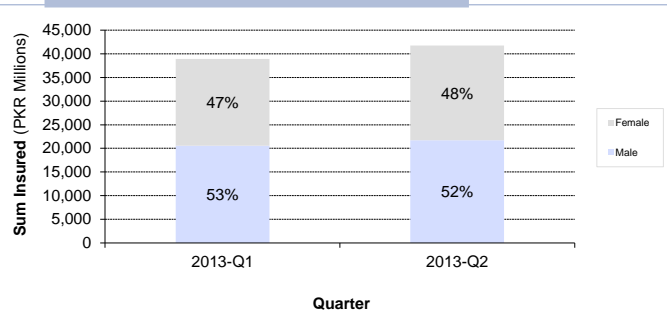
Sum Insured by Peer Group



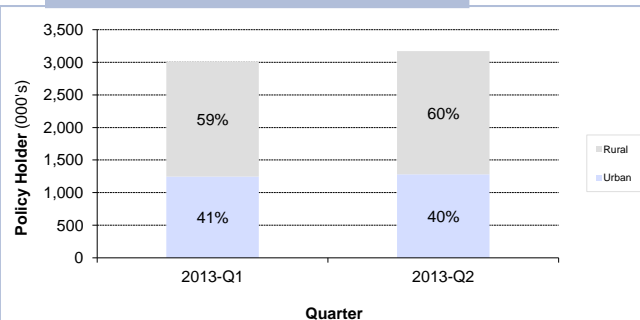
Policy Holders by Gender



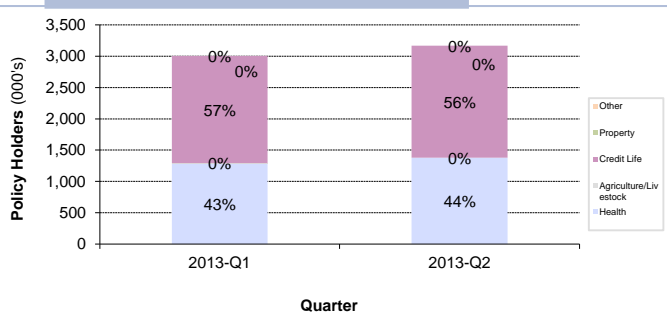
Sum Insured by Gender



Policy Holders by Urban/Rural



Policy Holders by Type



MICRO-INSURANCE PROVISION

Districts with Highest Outreach (Policy Holders)

	District	Policy Holders (30 Jun)	Increase (1 Apr to 30 Jun)	
			Net	%
1	Lahore	243,837	5,829	2.4
2	Faisalabad	211,203	5,408	2.6
3	Sargodha	145,178	8,279	6.0
4	Multan	132,964	-346	-0.3
5	Karachi	128,904	-8,052	-5.9

Top 5 Districts: Greatest Increase in Micro-Insurance Outreach

	District	Policy Holders (30 Jun)	Growth (1 Apr to 30 Jun)	
			Net	%
1	Shikarpur	17,283	14,736	578.6
2	Matyari	31,415	12,010	61.9
3	Umer Kot	68,988	11,591	20.2
4	Rahimyar Khan	125,224	8,552	7.3
5	Sargodha	145,178	8,279	6.0

Largest Providers of Micro-Insurance (Policy Holders)

	MFP	Policy Holders (30 Jun)	Market Share (% of Policy Holders)
1	NRSP	781,536	24.7
2	KASHF	620,516	19.6
3	KB	373,750	11.8
4	PRSP	269,599	8.5
5	TRDP	219,240	6.9

Largest Providers of Micro-Insurance (Sum Insured)

	MFP	Sum Insured (30 Jun)	Market Share (% of Sum Insured)
1	NRSP	12,454,464,242	29.8
2	KB	7,557,507,173	18.1
3	PRSP	5,864,333,000	14.0
4	FMFB	4,330,398,329	10.4
5	KASHF	3,542,990,359	8.5

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	-	20,706	226,908,812	107,469	453,034,900	6,362	127,058,536	1,656,762	1.2
KP	60	4	76,352	1,144,697,847	217,707	1,501,049,905	55,047	843,441,308	4,083,817	1.9
Punjab	1,282	7	1,852,207	32,845,543,823	2,749,629	12,589,879,052	2,392,964	33,471,468,322	15,233,924	12.2
Sindh	506	-	634,772	11,465,682,919	1,865,809	13,604,934,578	643,726	5,638,095,871	6,357,795	10.0
AJK	27	-	34,486	413,187,503	183,676	534,287,978	51,685	1,067,338,315	-	-
GB	19	-	11,206	452,585,164	55,585	1,206,964,850	11,206	452,585,163	-	-
FATA	-	-	-	-	-	-	-	-	-	-
ICT	6	-	5,583	77,601,624	27,522	119,962,770	8,521	191,566,012	74,750	7.5
Grand Total	1,923	11	2,635,312	46,626,207,692	5,207,397	30,010,114,033	3,169,511	41,791,553,528	27,407,048	9.6

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	NRSP								
	-	-	-	-	9,890	894,131	-	-	26,054
Barkhan									31,881
Bolan									
									66,423
Chagai ¹									54,814
Dera Bugti									
									43,770
Gwadar	NRSP, POMFB								
	3	-	250	3,116,569	20,155	3,363,821	-	-	55,537
Jafarabad	BRAC, KB								
	3	-	10,026	129,166,783	2,015	6,537,216	1,989	36,836,216	121,911
Jhal Magsi									29,887
Kalat									
									53,884
Kech (Turbat)	NRSP								
	1	-	-	-	48,560	10,273,506	-	-	92,271
Kharan									
									47,948
Khuzdar									104,104
Kohlu									
									26,910
Lasbela	BRAC, NRSP								
	4	-	90	1,329,592	1,739	243,975	271	2,710,000	84,637
Loralai									
									76,879
Mastung									41,317
Musakhel									
									27,545
Nasirabad	BRAC, KB								
	2	-	1,829	31,058,849	2,785	3,985,199	1,529	28,121,894	75,783
Nushki ²									
									-
Panjgur	NRSP								
	-	-	-	-	16,949	491,439	1,920	43,200,000	51,074
Pishin									
									100,179
Qila Abdullah									115,112
Qila Saifullah									
									44,345
Quetta	AKHU, BRAC, FMFB, KB, TMFB								
	10	-	8,511	62,237,019	5,376	427,245,613	653	16,190,426	174,437
Sherani ³									
									-
Sibi									48,944
Washuk									
									-
Zhob ⁴									53,848
Ziarat									
									7,268
Total	23	-	20,706	226,908,812	107,469	453,034,900	6,362	127,058,536	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	AKHU, KB, KMFB, POMFB, SDF, SRSP, TMFB, WMFB								
	9	-	9,909	195,587,289	9,294	111,710,467	7,769	105,224,664	180,672
Bannu									
Batgram									58,257
Buner (Daggar)	NRSP								
	-	-	-	-	269	40,520	-	-	133,171
Charsadda	BRAC, KB, NRSP								
	4	-	4,855	65,186,595	15,213	27,034,517	3,297	58,332,268	271,736
Chitral	FMFB								
	6	-	3,967	118,420,672	25,431	652,617,284	3,967	118,420,672	84,846
D.I. Khan	KB								
	1	-	3,108	57,830,017	5,624	109,993,022	2,453	54,463,023	221,328
Hangu									
Haripur	GBTI, KB, KMFB, SDF, SRSP								
	4	3	10,881	170,400,270	10,118	65,597,958	12,883	99,533,084	103,830
Karak									
Kohat	KB, SRSP								
	2	-	6,149	52,739,168	3,125	32,513,884	2,100	32,700,750	114,908
Kohistan									
Lakki Marwat									
Lower Dir									
Malakand	AKHU, KB, NRSP								
	2	-	2,680	50,059,221	31,643	36,490,097	2,417	48,609,733	106,429
Mansehra	AKHU, KB, KMFB, SDF								
	5	-	4,544	67,454,754	2,464	51,734,783	2,615	39,929,658	271,288
Mardan	AKHU, KB, NRSP								
	3	-	6,122	77,618,374	57,294	43,621,146	2,887	65,262,286	354,988
Mingora ⁵	KB								
	1	-	2,378	46,212,901	2,387	45,701,285	1,980	44,524,679	-
Now shera	AKHU, BRAC, KB, NRSP, SRSP								
	11	-	8,753	96,239,302	12,330	270,994,671	7,333	88,860,527	201,208
Peshawar	AKHU, BRAC, KB, SRSP								
	8	-	6,820	56,659,249	6,477	36,838,440	2,704	34,632,563	451,548
Shangla									
Swabi	GBTI, KB, NRSP, SVWS								
	4	1	6,186	90,290,035	29,550	15,391,716	2,642	52,947,401	230,073
Swat ⁶	NRSP								
	-	-	-	-	6,488	770,115	-	-	286,555
Tank									
Upper Dir									
									142,427
Total	60	4	76,352	1,144,697,847	217,707	1,501,049,905	55,047	843,441,308	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	AKHU, GBTI, KASHF, KB, KMFB, NRSP, POMFB								
	39	7	32,988	423,223,604	76,325	68,985,799	41,672	349,332,734	262,870
Bahawalpur	AKHU, ASA, FMFB, KASHF, KB, NRSP, NRSP-B, TMFB, WMFB								
	31	-	90,020	2,119,381,402	335,745	1,074,432,418	93,873	1,518,197,869	461,777
Bhakkar	ASA, KB, NRSP, WMFB								
	22	-	26,413	528,247,415	167,546	135,457,349	65,938	1,525,006,513	252,453
Bhawalnagar	AKHU, ASA, KB, KMFB, NRSP, NRSP-B, WMFB								
	24	-	56,623	1,312,943,817	258,949	734,975,364	54,749	909,988,216	427,843
Chakwal	AKHU, KB, KMFB, NRSP, POMFB								
	34	-	21,549	281,131,518	77,058	107,921,805	17,881	293,783,729	219,565
D.G. Khan	AKHU, ASA, FMFB, KB, NRSP, OCT, TMFB								
	21	-	39,299	899,636,889	160,270	318,469,321	54,302	1,138,806,436	419,252
Faisalabad	AKHU, ASA, ASASAH, FMFB, KASHF, KB, KMFB, NRSP, PRSP, RCDS, TMFB, WASIL								
	105	-	136,635	1,579,137,792	71,895	324,614,963	211,203	1,595,560,829	1,096,924
Gujranwala ⁷	AKHU, ASA, ASASAH, BRAC, FMFB, JWS, KASHF, KB, KMFB, NRSP, OCT, OLP, OPD, POMFB, PRSP, TMFB, WASIL								
	73	-	106,451	1,973,281,737	69,984	408,867,251	113,156	1,129,248,333	735,741
Gujrat	AKHU, BRAC, JWS, KASHF, KB, KMFB, NRSP, PRSP, TMFB								
	24	-	34,803	667,245,965	31,186	472,288,909	46,190	580,441,897	446,630
Hafizabad	AKHU, ASA, JWS, KASHF, KB, PRSP, TMFB								
	17	-	20,961	671,718,432	26,048	63,358,545	33,535	573,746,796	231,170
Jhang	AKHU, ASA, FMFB, KASHF, KB, KMFB, NRSP, PRSP, TMFB								
	26	-	35,984	804,358,702	32,219	173,883,955	52,525	540,712,880	626,546
Jhelum	AKHU, KB, NRSP								
	29	-	32,286	404,111,929	45,051	35,257,452	14,506	254,588,102	170,498
Kasur	AKHU, ASA, ASASAH, CSC, DAMEN, FMFB, KASHF, KB, KMFB, OLP, RCDS, TMFB, WASIL								
	37	-	70,920	1,237,177,013	49,639	220,839,270	77,948	887,452,321	586,427
Khanewal	AKHU, ASA, ASASAH, KASHF, KB, KMFB, NRSP, NRSP-B, PRSP, WASIL								
	27	-	42,286	712,997,869	43,460	238,071,130	56,241	623,059,415	432,948
Khushab	ASA, KASHF, KB, NRSP								
	26	-	30,508	467,254,250	143,274	127,527,006	58,312	1,188,010,141	235,163
Lahore	AKHU, ASA, ASASAH, BRAC, CSC, DAMEN, FMFB, KASHF, KB, KMFB, NRSP, OLP, POMFB, PRSP, TMFB, WASIL, WMFB								
	157	-	203,007	2,906,266,055	120,650	2,342,393,012	243,837	2,469,041,955	872,760
Leyyah	ASA, FMFB, KASHF, KB, OCT, PRSP, RCDS, WMFB								
	17	-	19,446	399,371,245	32,366	93,845,970	27,171	576,118,334	263,251
Lodhran	AKHU, ASA, FMFB, KASHF, KB, NRSP, NRSP-B, PRSP, TMFB, WMFB								
	22	-	47,890	1,193,240,257	84,740	477,850,236	49,453	862,595,529	261,693
Mandi Bahauddin	AKHU, KASHF, KB, NRSP, TMFB								
	19	-	12,440	191,612,680	4,394	37,122,663	11,223	115,852,772	298,371
Mianwali	KB, NRSP								
	24	-	27,667	410,536,345	77,412	56,404,264	55,157	1,228,360,711	252,413
Multan	AKHU, ASA, ASASAH, BRAC, FMFB, KASHF, KB, KMFB, NRSP, NRSP-B, PRSP, TMFB, WASIL, WMFB								
	77	-	97,065	1,657,989,828	66,345	776,749,431	132,964	1,337,730,406	689,339
Muzaffargarh	AKHU, ASA, BRAC, FFO, KASHF, KB, MOJAZ, NRSP-B, PRSP								
	22	-	25,492	434,187,829	16,681	74,040,787	26,481	426,858,031	570,580
Nankana Sahib ⁸	AKHU, DAMEN, RCDS, WASIL								
	9	-	14,873	241,338,410	-	-	1,156	11,479,085	-
Narowal	KB, MOJAZ, NRDP, OCT, OLP, PRSP								
	14	-	21,316	362,631,848	17,923	75,877,738	35,393	784,529,501	268,902
Okara	AKHU, ASA, ASASAH, CSC, DAMEN, FMFB, KASHF, KB, NRSP-B, OLP, PRSP, TMFB								
	30	-	40,289	922,011,439	40,884	178,013,766	46,877	734,816,035	509,842
Pakpattan	AKHU, ASA, ASASAH, BRAC, FMFB, KASHF, KB, KMFB, NRSP, NRSP-B, PRSP, TMFB								
	22	-	36,189	723,506,299	44,083	156,731,299	46,963	695,046,990	281,988
Rahimyar Khan	ASA, FMFB, KASHF, KB, NRSP, NRSP-B, TMFB, WMFB								
	42	-	90,756	2,237,179,513	125,082	643,892,207	125,224	2,329,764,417	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	AKHU, ASA, KB, NRSP, OCT								
	17	-	42,622	875,883,458	123,499	308,640,488	74,899	1,574,436,953	260,436
Rawalpindi ⁹	AKHU, BRAC, FMFB, KASHF, KB, KMFB, NRSP, OCT, POMFB, TMFB								
	71	-	82,877	1,117,235,425	123,146	1,588,005,908	88,878	678,497,730	327,457
Sahiwal	AKHU, ASA, ASASAH, BRAC, FMFB, KASHF, KB, KMFB, NRSP, NRSP-B, PRSP, TMFB, WASIL, WMFB								
	35	-	46,984	783,639,712	61,962	276,264,448	60,955	839,269,482	395,468
Sargodha	AKHU, ASA, FMFB, KASHF, KB, KMFB, NRSP, PRSP, TMFB								
	56	-	75,931	1,172,526,897	50,267	227,155,120	145,178	2,325,576,451	671,679
Sheikhupura	AKHU, ASA, BRAC, DAMEN, FFO, KASHF, KB, OLP, PRSP, RCDS, WASIL								
	34	-	60,100	794,147,463	18,987	40,841,517	49,036	652,405,540	831,522
Sialkot	AKHU, ASA, BRAC, JWS, KASHF, KB, KMFB, NRSP, OLP, PRSP, TMFB, WMFB								
	44	-	54,251	865,138,794	41,864	273,877,383	90,535	1,362,591,236	501,997
Toba Tek Singh	AKHU, KASHF, KB, NRSP, NRSP-B, PRSP								
	12	-	30,365	579,118,725	43,266	177,438,374	45,285	680,624,378	309,316
Vihari	AGAHE, AKHU, ASA, ASASAH, FMFB, KASHF, KB, KMFB, NRSP, NRSP-B								
	23	-	44,921	896,133,269	67,429	279,783,902	44,268	677,936,575	475,398
Total	1,282	7	1,852,207	32,845,543,823	2,749,629	12,589,879,052	2,392,964	33,471,468,322	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, FMFB, KASHF, KB, NRSP, OCT, POMFB, TMFB, TRDP								
	22	-	19,750	339,901,477	113,791	70,877,602	17,934	368,166,752	294,781
Dadu ¹⁰	FMFB, KB, OCT, TRDP								
	24	-	26,799	294,105,008	75,356	150,410,511	66,968	111,595,620	447,305
Ghotki	ASA, FMFB, KB, OCT, SRSO, TMFB								
	16	-	29,606	646,580,392	24,514	55,899,981	20,520	360,678,126	248,442
Hyderabad ¹¹	ASA, BRAC, FMFB, KB, KMFB, NRSP, OCT, POMFB, TMFB								
	39	-	43,762	791,543,865	52,022	465,048,037	40,080	779,988,599	517,652
Jacobabad	BRAC, FMFB, SRSO								
	4	-	5,996	102,495,357	7,734	39,903,327	5,635	49,542,543	361,146
Jamshoro ¹²	ASA, BRAC, OCT, TMFB, TRDP								
	6	-	5,390	78,545,249	21,009	9,355,641	7,084	22,808,119	-
Karachi ¹³	AMFB, ASA, BRAC, FMFB, KASHF, KB, KMFB, NRSP, NRSP-B, OCT, POMFB, TMFB, WMFB								
	115	-	129,234	2,687,061,663	873,636	10,881,080,809	128,904	1,256,736,428	1,329,990
Khairpur ¹⁴	ASA, FMFB, KB, OCT, SRSO, TMFB								
	17	-	33,872	668,012,103	16,858	133,343,748	13,734	345,342,147	401,853
Larkana	ASA, FMFB, KB, OCT, SRSO, TMFB								
	17	-	29,390	576,362,417	31,444	287,919,587	20,864	337,228,291	534,891
Matyari ¹⁵	ASA, BRAC, FMFB, KB, NRSP, NRSP-B, OCT, SRSO, SSF, TMFB								
	25	-	40,080	650,290,107	44,332	82,644,263	31,415	203,714,742	-
Mirpur Khas ¹⁶	ASA, FMFB, KB, NRSP, POMFB, TMFB, TRDP								
	31	-	29,040	502,052,158	91,320	89,518,682	28,202	292,880,048	210,494
Naushahro Feroze	ASA, FMFB, KB, OCT, TMFB								
	10	-	16,084	254,264,015	4,251	28,106,451	4,126	84,543,028	266,462
Nawabshah	ASA, FMFB, KB, KMFB, NRSP, NRSP-B, OCT, SRSO, SSF, TMFB								
	22	-	35,112	673,423,041	26,805	86,384,711	19,669	152,629,051	225,430
Sanghar	ASA, FMFB, KB, OCT, OLP, SSF, TMFB, TRDP								
	25	-	41,589	538,849,300	2,927	12,811,881	29,932	124,753,227	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	FMFB, KB								
	2	-	5,165	99,868,585	7,870	27,843,842	5,163	99,850,961	-
Shikarpur	ASA, FMFB, KB, SRSO								
	14	-	20,665	330,723,699	19,415	64,950,111	17,283	89,993,792	237,633
Sukkur	AKHU, ASA, BRAC, FMFB, KB, NRSP-B, OCT, SRSO, TMFB								
	21	-	28,929	598,867,321	19,884	506,453,633	16,031	274,961,566	213,080
Tando Allahyar ¹⁷	ASA, BRAC, FMFB, KB, NRSP, NRSP-B, POMFB, SRSO, TMFB								
	12	-	17,150	386,054,435	27,886	64,708,120	9,906	130,881,326	-
Tando Jam	ASA, FMFB, TMFB								
	3	-	2,012	50,948,383	2,342	28,883,191	1,064	32,184,758	-
Tando Muhammad Khan	FMFB, KB, NRSP, POMFB, TMFB								
	6	-	8,519	204,124,155	22,929	65,062,649	7,642	183,248,671	-
Tharparkar	ASA, FMFB, KB, TRDP								
	30	-	25,853	336,305,826	273,087	192,136,086	75,041	103,597,000	283,491
Thatta	ASA, FMFB, KASHF, KB, NRSP, OCT, TMFB								
	14	-	12,766	236,761,874	45,744	173,422,715	7,541	159,799,332	245,046
Umer Kot	ASA, FMFB, OCT, TMFB, TRDP								
	31	-	28,009	418,542,489	60,653	88,169,001	68,988	72,971,744	185,966
Total	506	-	634,772	11,465,682,919	1,865,809	13,604,934,578	643,726	5,638,095,871	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								
	5	-	8,992	102,037,724	50,091	39,026,461	14,589	309,973,313	-
Bhimber									-
Kotli	NRSP								
	13	-	8,230	84,281,018	39,499	6,060,646	17,412	391,770,000	-
Mirpur	AKHU								
	1	-	10	153,000	-	-	10	153,000	-
Muzaffarabad	FMFB, KB, NRSP, SDF								
	3	-	9,502	121,433,367	37,340	457,814,542	7,443	113,873,512	-
Neelum									-
Poonch	KB, NRSP								
	4	-	6,920	95,906,045	43,170	29,249,305	10,527	213,228,490	-
Sudhnati	NRSP								
	1	-	832	9,376,349	13,576	2,137,024	1,704	38,340,000	-
Total	27	-	34,486	413,187,503	183,676	534,287,978	51,685	1,067,338,315	-

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	FMFB								
	1	-	800	36,454,980	2,948	80,040,684	800	36,454,980	-
Diamer	AKHU								
	1	-	85	1,698,000	-	-	85	1,698,000	-
Ghanche	FMFB								
	1	-	824	32,070,709	5,356	158,889,798	824	32,070,709	-
Ghizer	FMFB								
	5	-	3,064	136,966,890	17,880	267,597,579	3,064	136,966,890	-
Gilgit	AKHU, FMFB								
	6	-	2,467	117,546,505	19,165	505,797,289	2,467	117,546,504	-
Skardu	AKHU, FMFB								
	5	-	3,966	127,848,080	10,236	194,639,499	3,966	127,848,080	-
Total	19	-	11,206	452,585,164	55,585	1,206,964,850	11,206	452,585,163	-

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, WMFB								
	6	-	5,583	77,601,624	27,522	119,962,770	8,521	191,566,012	74,750

END NOTES

- 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
		2013	2013
MFB Microfinance Bank licensed and prudentially regulated by the State Bank of Pakistan to exclusively service microfinance market	Apna MicroFinance Bank Ltd. (AMFB)	✓	✓
	Kashf Microfinance Bank (KMFB)	✓	✓
	Khushhali Bank (KB)	✓	✓
	National Rural Support Programme Bank Ltd. (NRSP-B)	✓	✓
	Pak-Oman Microfinance Bank Ltd. (POMFB)	✓	✓
	Tameer Microfinance Bank Ltd. (TMFB)	✓	✓
	The First Microfinance Bank Ltd. (FMFB)	✓	✓
	Waseela Microfinance Bank Ltd. (WMFB)	✗	✓
MFI Microfinance institution providing specialized microfinance services.	Akhuwat (AKHU)	✓	✓
	ASA Pakistan (ASA)	✓	✓
	Asasah (ASASAH)	✓	✓
	Community Support Concern (CSC)	✓	✓
	Development Action for Mobilization and Emancipation (DAMEN)	✓	✓
	Farmers Friend Organization	✓	✓
	Jinnah Welfare Society (JWS)	✓	✓
	Kashf Foundation (KASHF)	✓	✓
	MOJAZ Foundation	✓	✓
	Orangi Charitable Trust (OCT)	✓	✓
	SAFCO Support Foundation (SSF)	✓	✓
	Wasil Foundation (WASIL)	✓	✓
RSP Rural support programme running microfinance operation as part of multi-dimensional rural development programme.	Ghazi Barotha Taraqiati Idara (GBTI)	✓	✓
	National Rural Support Programme (NRSP)	✓	✓
	Punjab Rural Support Programme (PRSP)	✓	✓
	Sarhad Rural Support Programme (SRSP)	✓	✓
	Sindh Rural Support Organization (SRSO)	✓	✓
	Thardeep Rural Development Programme (TRDP)	✓	✓
Others Organizations running microfinance operations as part of multi-dimension service offering.	Association for Gender Awareness and Human Empowerment (AGAHE)	✓	✓
	BRAC Pakistan (BRAC)	✓	✓
	National 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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