

| | Quarter | | Change | |
|-------------------------------------|------------|------------|----------|--------|
| | 2016 - Q1 | 2015 - Q4 | Units | % |
| Number of Branches/Units | 3,005 | 2,960 | 45 | 1.52 |
| Number of Districts Covered | 100 | 96 | 4 | 4.17 |
| Penetration Rate (%) | 19.52 | 18.33 | | 1.19 |
| Active Borrowers | 4,002,420 | 3,757,003 | 245,417 | 6.53 |
| Gross Loan Portfolio (PKR Millions) | 104,729 | 92,991 | 11,738 | 12.62 |
| Number of Loans Disbursed | 2,217,872 | 1,245,359 | 972,513 | 78.09 |
| Disbursements (PKR Millions) | 59,212 | 44,396 | 14,816 | 33.37 |
| Average Loan Size (PKR) | 26,697 | 35,649 | -8,952 | -25.11 |
| Number of Savers | 13,685,286 | 13,956,969 | -271,683 | -1.95 |
| Value of Savings (PKR Millions) | 67,669 | 64,679 | 2,990 | 4.62 |
| Average Saving Balance (PKR) | 4,945 | 4,634 | 311 | 6.71 |
| Number of Policy Holders | 5,529,462 | 4,585,070 | 944,392 | 20.6 |
| Sum Insured (PKR Millions) | 88,957 | 81,358 | 7,599 | 9.34 |

The first quarter of 2016 was dominated by growth in microcredit outreach with active borrowers growing by 6.5% to reach an all-time high of 4 million, while the gross loan portfolio (GLP) of the sector increased by 12.6% to cross the PKR 100 billion mark.

Growth in microcredit outreach continues to be driven by the MFB peer group whose active borrowers and GLP increased by 12.1% and 16.1% respectively. In the current quarter, NRSP Bank was the largest contributor: the bank added 59,210 new borrowers and a loan portfolio of PKR 2.1 billion – surpassing ASA and Tameer Bank (TMFB) to become the fourth largest provider of microcredit in the sector. The bank's growth was fuelled by the livestock sector where 31,000 new borrowers were financed, followed by the agriculture sector which added 24,000 new borrowers. In terms of peer groups, MFIs were the second largest contributor to outreach growth, mostly owing to Akhuwat, which added 57,189 new borrowers and a loan portfolio of PKR 1.4 billion. Out of the total active borrowers, approximately 13% belonged from the Islamic microfinance segment, whereas, 7% of the total GLP was contributed by Islamic microfinance products¹. Moreover, of the total sector GLP, 15% is secured against some collateral (primarily gold) while 85% of the portfolio remains unsecured². Overall, sector PAR (>30 days) improved from 1.4% to 1.1%, primarily within the MFI and RSP peer groups.

In terms of savings, the number of active savers decreased marginally by 1.9%, whereas, the value of savings posted modest growth of 4.6%. MFBs were the sole contributors to active savers by adding 133,000 new deposit accounts while, on the other hand, non-bank MFIs witnessed a decline in active savers by 404,000. APNA bank (AMFB) saw the largest increase in the value of deposits (by PKR 1.7 billion), followed by KBL (by PKR 1.3 billion). The growth in the deposit base of AMFB was driven by the banks continuous expansion in the province of Punjab (resulting in a considerable uptake in current account holders). Waseela bank witnessed the greatest increase in the number of depositors (by 26%), mainly owing to an increase in branchless banking account holders. Branchless banking account holders constitute 51% of the total active savers of the sector, however, in terms of value they only make up 8% of the total value of savings.

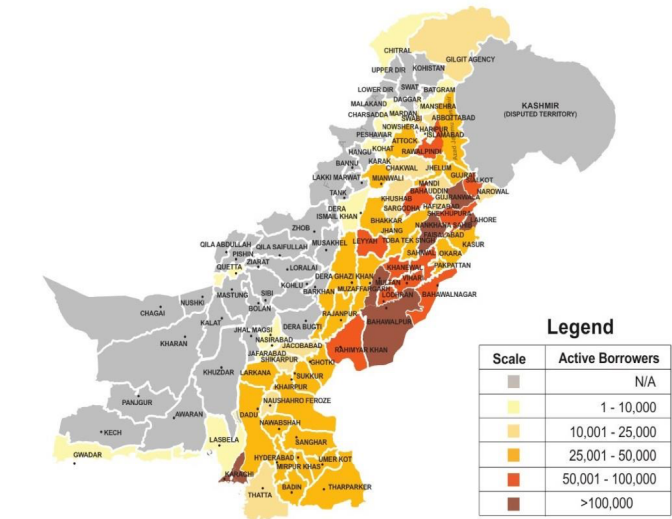
Micro-insurance demonstrated considerable growth in the current quarter as the number of policy holders increased by 20.6%, whereas the sum insured posted growth of 9.3%. The major increase in policy holders came on the back of Kashf Foundation which now also provides health insurance coverage to all credit clients (including their family members). Kashf Foundation is now the largest provider of micro-insurance policy holders with a market share of 30%. NRSP Bank was the largest contributor to micro-insurance in terms of sum insured by providing additional health coverage of worth PKR 1.6 billion. The sector continues to be dominated by only two types of insurance policies; health and credit life, each holding a market share of 48% and 51% respectively.

The penetration rate, based on the updated potential microfinance market³, stands at 19.5% as compared to 18.3% in the previous quarter. Moreover, the sector added a total of 45 new branches in the current quarter, primarily in the province of Punjab.

DISTRIBUTION OF ACTIVE BORROWERS

Top 5 Districts: Greatest Increase in Microcredit Outreach

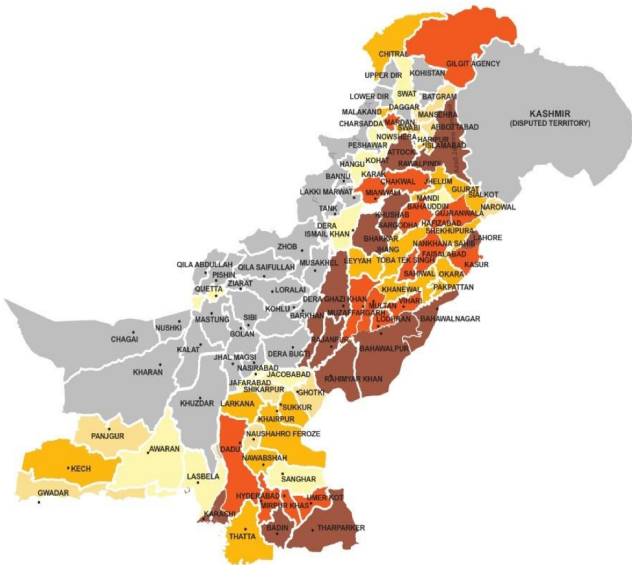
| | District | Active Borrowers (31 Mar) | Growth (1 Jan to 31 Mar) | |
|---|-------------|---------------------------|--------------------------|------|
| | | | Net | % |
| 1 | Bhawalnagar | 117,215 | 22,113 | 23.3 |
| 2 | Leyyah | 93,398 | 20,356 | 27.9 |
| 3 | Bahawalpur | 141,608 | 15,249 | 12.1 |
| 4 | Multan | 141,236 | 13,519 | 10.6 |
| 5 | Kasur | 99,578 | 12,890 | 14.9 |



DISTRIBUTION OF ACTIVE SAVERS

Top 5 Districts: Greatest Increase in Savings Outreach

| | District | Active Savers (31 Mar) | Growth (1 Jan to 31 Mar) | |
|---|----------|------------------------|--------------------------|------|
| | | | Net | % |
| 1 | Lahore | 1,064,514 | 255,643 | 31.6 |
| 2 | ICT | 1,008,040 | 156,696 | 18.4 |
| 3 | Peshawar | 266,935 | 109,720 | 69.8 |
| 4 | Quetta | 67,761 | 30,542 | 82.1 |
| 5 | Multan | 178,011 | 27,286 | 18.1 |



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

Summary of Microcredit Provision (All Pakistan)

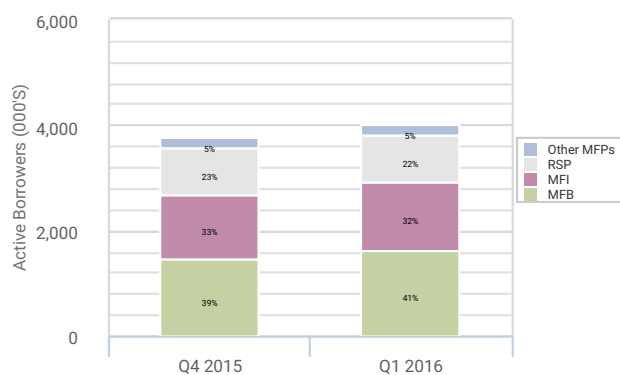
| | | Lending Methodology | | | Asset Type | | Peer Group | | | |
|--|-----------|---------------------|------------|---------|------------|-----------|------------|-----------|---------|------------|
| | Total | Group | Individual | MSE | Secured | Unsecured | MFB | MFI | RSP | Other MFPs |
| Number of Branches/Units | | | | | | | | | | |
| 2015 - Q4 | 2,960 | | | | | | 788 | 1,071 | 913 | 188 |
| 2016 - Q1 | 3,005 | | | | | | 830 | 1,078 | 913 | 184 |
| Active Borrowers | | | | | | | | | | |
| 2015 - Q4 | 3,757,003 | 2,178,809 | 1,578,194 | - | - | - | 1,458,633 | 1,234,946 | 856,991 | 206,433 |
| 2016 - Q1 | 4,002,420 | 2,158,844 | 1,829,854 | 13,722 | 220,367 | 3,782,053 | 1,634,118 | 1,285,618 | 877,971 | 204,713 |
| Gross Loan Portfolio (PKR Millions) | | | | | | | | | | |
| 2015 - Q4 | 92,991 | 46,306 | 46,685 | - | - | - | 55,697 | 19,183 | 14,219 | 3,893 |
| 2016 - Q1 | 104,729 | 40,672 | 61,436 | 2,620 | 16,149 | 88,580 | 64,618 | 20,921 | 15,211 | 3,978 |
| Portfolio at Risk > 30 days (Percentage) | | | | | | | | | | |
| 2015 - Q4 | 1.4 | | | | | | 1.3 | 0.5 | 1.8 | 4.2 |
| 2016 - Q1 | 1.1 | | | | | | 1.3 | 0.7 | 0.9 | 1.7 |
| Average Loan Balance (PKR) | | | | | | | | | | |
| 2015 - Q4 | 24,751 | 21,253 | 29,581 | - | | | 38,184 | 15,534 | 16,591 | 18,856 |
| 2016 - Q1 | 26,166 | 18,840 | 33,574 | 190,935 | | | 39,543 | 16,273 | 17,325 | 19,434 |
| Number of Loans Disbursed | | | | | | | | | | |
| 2015 - Q4 | 1,245,359 | 778,526 | 466,833 | - | | | 651,598 | 326,581 | 213,117 | 54,063 |
| 2016 - Q1 | 2,217,872 | 566,329 | 1,646,975 | 4,568 | | | 444,206 | 1,477,454 | 248,147 | 48,065 |
| Disbursements (PKR Millions) | | | | | | | | | | |
| 2015 - Q4 | 44,396 | 23,797 | 20,600 | - | | | 28,950 | 8,416 | 5,234 | 1,796 |
| 2016 - Q1 | 59,212 | 16,765 | 41,386 | 1,060 | | | 20,740 | 30,168 | 6,605 | 1,699 |
| Average Loan Size (PKR) | | | | | | | | | | |
| 2015 - Q4 | 35,649 | 30,566 | 44,126 | - | | | 44,430 | 25,771 | 24,557 | 33,217 |
| 2016 - Q1 | 26,697 | 29,603 | 25,129 | 232,090 | | | 46,689 | 20,419 | 26,616 | 35,351 |

Districts with Highest Growth (Net) by Province

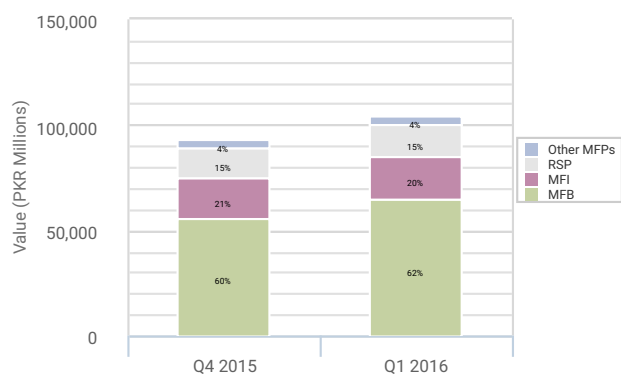
| | Province | District | Active Borrowers (31 Mar) | Growth (1 Jan to 31 Mar) | | Potential Microfinance Market (2015) | Penetration Rate (%) |
|---|--------------------|----------------|---------------------------|--------------------------|-------|--------------------------------------|----------------------|
| | | | A | Net | % | B | (A/B)x100 |
| 1 | Balochistan | Lasbela | 1,029 | 552 | 115.7 | - | - |
| 2 | | Quetta | 2,017 | 189 | 10.3 | - | - |
| 3 | | Gwadar | 57 | 22 | 62.9 | - | - |
| 1 | Khyber-Pakhtunkhwa | Mingora | 3,122 | 3,122 | 100 | - | - |
| 2 | | Swabi | 8,104 | 2,195 | 37.1 | - | - |
| 3 | | Mansehra | 14,471 | 806 | 5.9 | - | - |
| 1 | Punjab | Bhawalnagar | 117,215 | 22,113 | 23.3 | - | - |
| 2 | | Leyyah | 93,398 | 20,356 | 27.9 | - | - |
| 3 | | Chiniot | 15,600 | 15,600 | 100 | - | - |
| 1 | Sindh | Karachi | 150,300 | 6,889 | 4.8 | - | - |
| 2 | | Sanghar | 57,308 | 3,953 | 7.4 | - | - |
| 3 | | Khairpur | 47,708 | 2,866 | 6.4 | - | - |
| 1 | AJK | Kotli | 12,828 | 383 | 3.1 | - | - |
| 2 | | Sudhnati | 1,469 | 184 | 14.3 | - | - |
| 3 | | Bhimber | 2,822 | 134 | 5 | - | - |
| 1 | Gilgit-Baltistan | Skardu | 7,883 | 1,079 | 15.9 | - | - |
| 2 | | Ghanche | 1,597 | 371 | 30.3 | - | - |
| 3 | | Diamer | - | - | - | - | - |
| 1 | FATA | Bajaur Agency | 1,715 | 1,444 | 532.8 | - | - |
| 2 | | Kurram Agency | 885 | 692 | 358.5 | - | - |
| 3 | | Mohmand Agency | 352 | 252 | 252 | - | - |
| 1 | ICT | ICT | 11,757 | 27 | 0.2 | - | - |

MICROCREDIT PROVISION

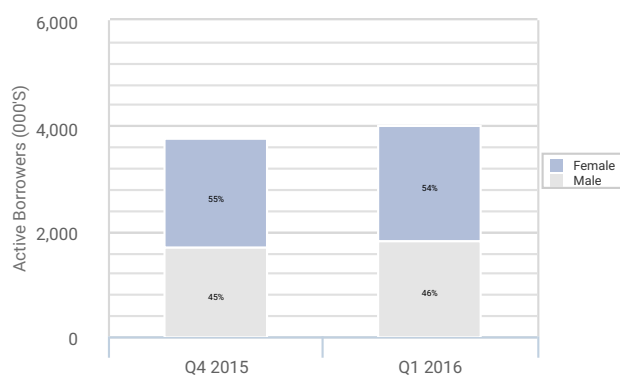
Active Borrowers By Peer Group



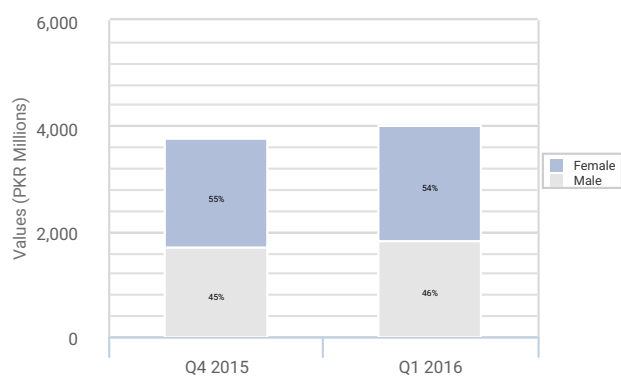
Gross Loan Portfolio



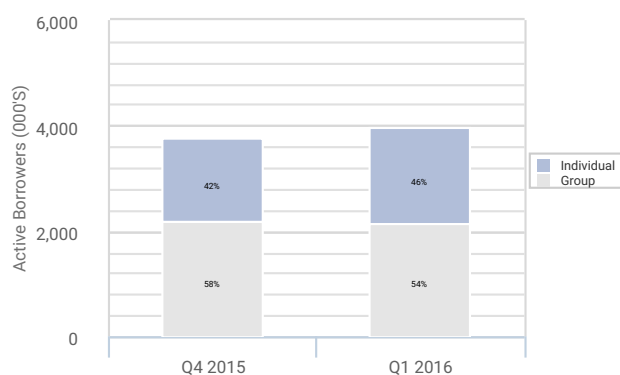
Active Borrowers By Gender



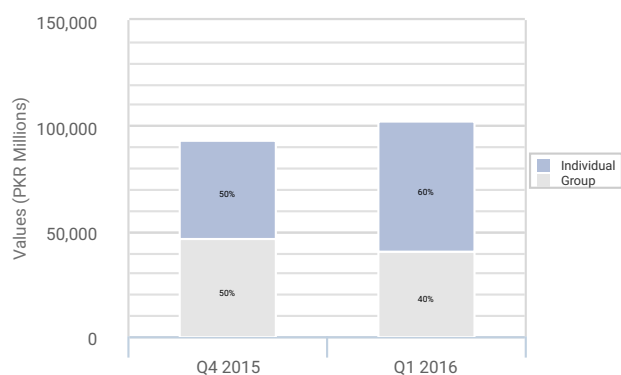
Gross Loan Portfolio By Gender



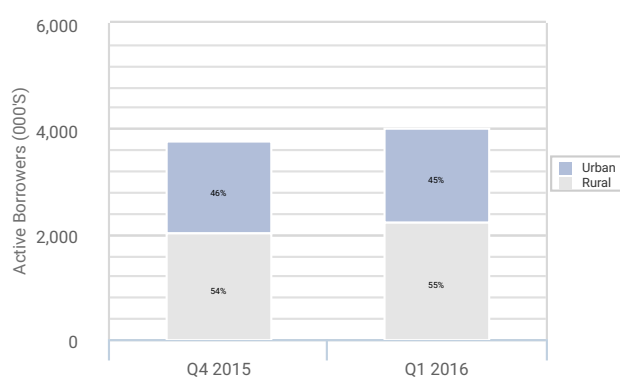
Active Borrowers By Lending Methodology



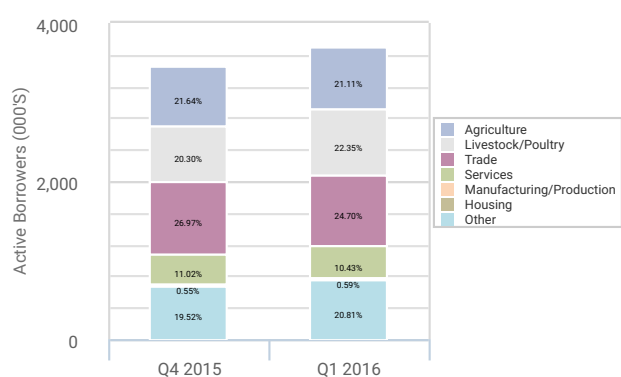
Gross Loan Portfolio By Lending Methodology



Active Borrowers By Rural/Urban

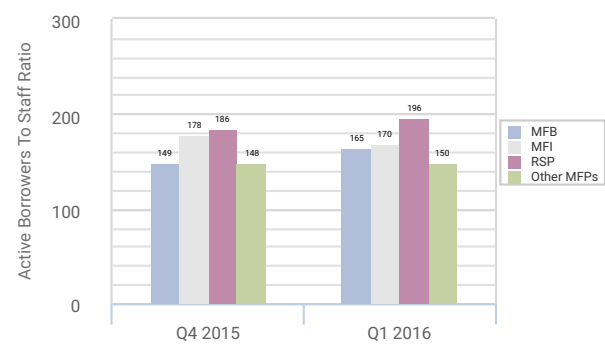


Active Borrowers By Sector

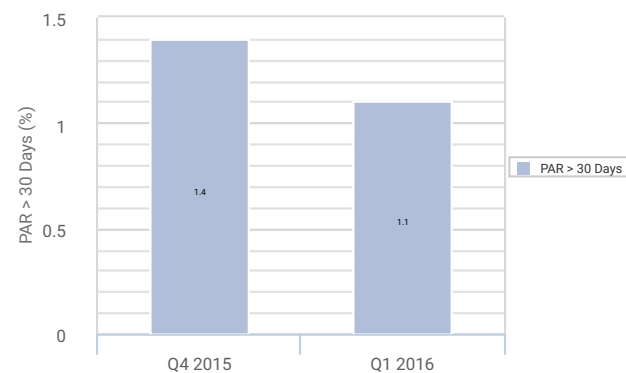


MICROCREDIT PROVISION

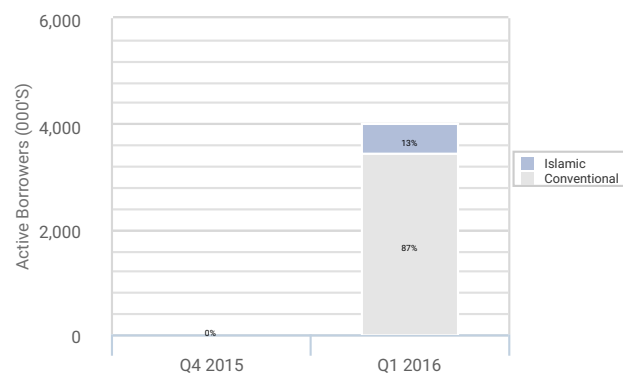
Active Borrower To MFP Staff Ratio



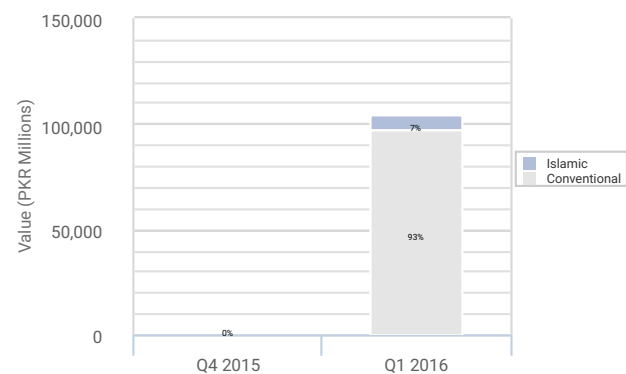
Portfolio At Risk > 30 Days



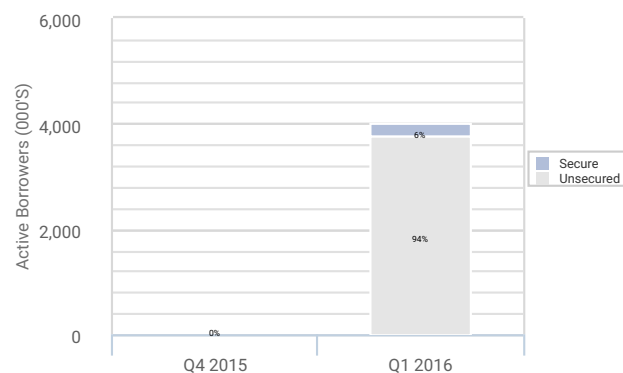
Active Borrowers By Islamic/Conventional



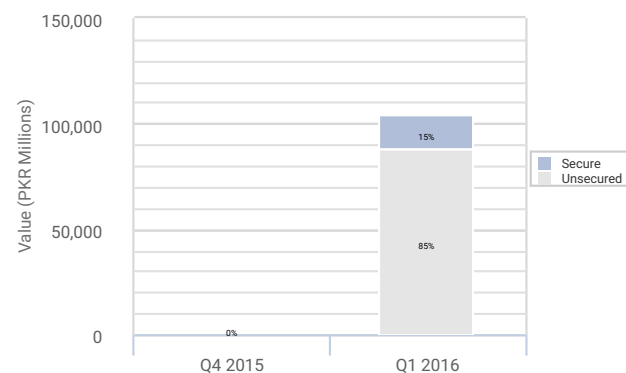
Gross Loan Portfolio By Islamic/Conventional



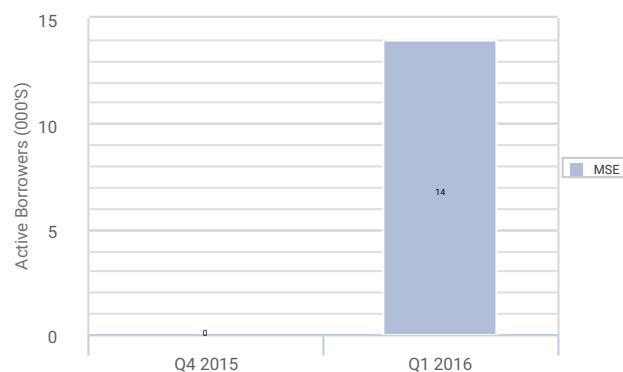
Active Borrowers By Asset Type



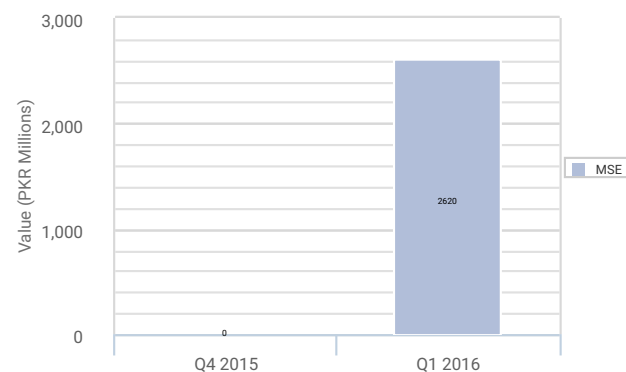
Gross Loan Portfolio By Asset Type



Microenterprise Active Borrowers



Microenterprise Gross Loan Portfolio



MICROCREDIT PROVISION

MFPs with Largest Net Increase in Active Borrowers

| | MFP | Increase in Active Borrowers | | Market Share (% of Active Borrowers) |
|---|--------|------------------------------|------|--------------------------------------|
| | | (1 Jan to 31 Mar) | | (31 Mar) |
| | | Net | % | |
| 1 | NRSP-B | 59,210 | 22.9 | 7.9 |
| 2 | AKHU | 57,189 | 12.2 | 13.1 |
| 3 | NRSP | 27,135 | 4.4 | 15.9 |
| 4 | TMFB | 25,611 | 8.9 | 7.8 |
| 5 | FMFB | 19,475 | 9.1 | 5.8 |

MFPs with Largest Percentage Increase in Active Borrowers

| | MFP | Increase in Active Borrowers | | Market Share (% of Active Borrowers) |
|---|--------|------------------------------|------|--------------------------------------|
| | | (1 Jan to 31 Mar) | | (31 Mar) |
| | | Net | % | |
| 1 | UBank | 17,532 | 78.6 | 1 |
| 2 | AMFB | 12,851 | 59.5 | 0.9 |
| 3 | WMFB | 14,100 | 51.8 | 1 |
| 4 | NRSP-B | 59,210 | 22.9 | 7.9 |
| 5 | NRDP | 1,756 | 21.6 | 0.2 |

Largest Providers of Microcredit (Active Borrowers)

| | MFP | Active Borrowers (31 Mar) | Market Share (% of Active Borrowers) |
|---|--------|---------------------------|--------------------------------------|
| 1 | NRSP | 637,597 | 15.9 |
| 2 | KB | 536,913 | 13.4 |
| 3 | AKHU | 526,206 | 13.1 |
| 4 | NRSP-B | 317,654 | 7.9 |
| 5 | TMFB | 312,896 | 7.8 |

Largest Providers of Microcredit (Gross Loan Portfolio)

| | MFP | GLP (31 Mar) | Market Share (% of GLP) |
|---|--------|----------------|-------------------------|
| 1 | KB | 18,194,077,696 | 17.4 |
| 2 | TMFB | 13,129,755,648 | 12.5 |
| 3 | NRSP | 11,443,137,536 | 10.9 |
| 4 | NRSP-B | 11,157,784,576 | 10.7 |
| 5 | AKHU | 7,138,404,864 | 6.8 |

MFPs with Largest Geographic Spread

| MFP | KB | AKHU | FMFB | ASA | TMFB |
|--------------------------------------|----|------|------|-----|------|
| Geographic Spread (No. of Districts) | 74 | 70 | 57 | 52 | 46 |

MICRO-SAVINGS PROVISION

Summary of Micro-savings Provision (All Pakistan)

| | | Saving Methodology | | Medium | | Peer Group | | | |
|---------------------------------|------------|--------------------|--------------|-----------|-----------|------------|-------|-----------|------------|
| | Total | Intermediation | Mobilization | Branches | M-Wallets | MFB | MFI | RSP | Other MFPs |
| Number of Savers | | | | | | | | | |
| 2015 - Q4 | 13,956,969 | 10,654,221 | 3,302,748 | - | - | 10,654,221 | 9,939 | 3,292,809 | |
| 2016 - Q1 | 13,685,286 | 10,787,052 | 2,898,234 | 6,656,486 | 7,028,800 | 10,787,052 | 9,230 | 2,889,004 | |
| Value of Savings (PKR Millions) | | | | | | | | | |
| 2015 - Q4 | 64,679 | 63,089 | 1,590 | - | - | 63,089 | 12 | 1,579 | |
| 2016 - Q1 | 67,669 | 66,299 | 1,370 | 62,224 | 5,445 | 66,299 | 7 | 1,362 | |
| Average Saving Balance (PKR) | | | | | | | | | |
| 2015 - Q4 | 4,634 | 5,922 | 482 | - | - | 5,922 | 1,195 | 479 | |
| 2016 - Q1 | 4,945 | 6,146 | 473 | 9,348 | 775 | 6,146 | 810 | 471 | |

Micro-savings Provision by MFPs

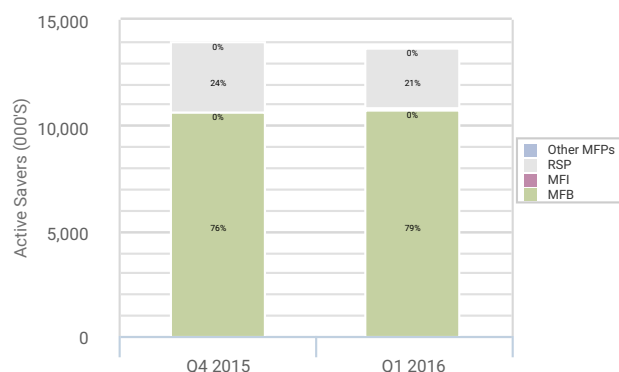
| | | MFPs offering Savings | Saving Methodology | | Peer Group | | | |
|-----------------------|-------|-----------------------|--------------------|--------------|------------|-----|-----|------------|
| | Total | | Intermediation | Mobilization | MFB | MFI | RSP | Other MFPs |
| No. of Reporting MFPs | | | | | | | | |
| 2016 - Q1 | 45 | 15 | 9 | 6 | 9 | 1 | 5 | - |
| 2016 - Q1 | 43 | 16 | 10 | 6 | 10 | 1 | 5 | - |

Saving Methodology:

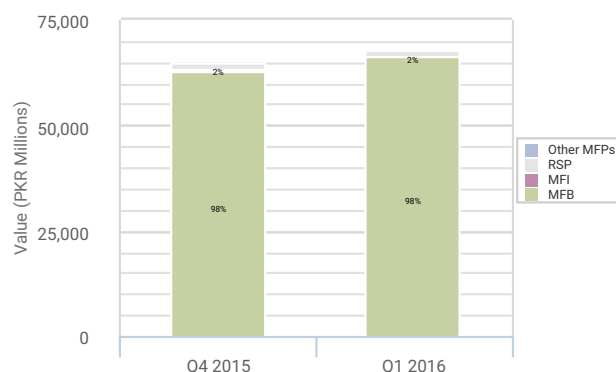
1. **Intermediation:** Public deposits used to finance an organization's loan portfolio. Only SBP-regulated MFPs (CFIs and MFBs) can accept and intermediate deposits from the general public.

2. **Mobilization:** MFPs not regulated by SBP (MFIs, NGOs, RSPs) can neither hold nor intermediate deposits from the general public. These organizations do however mobilize savings from their members/clients to place with licensed commercial banks.

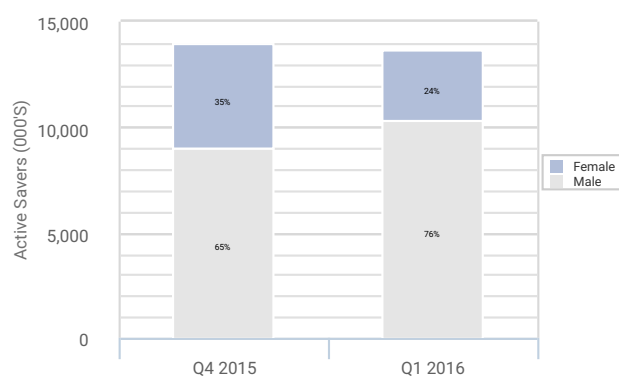
Active Savers By Peer Group



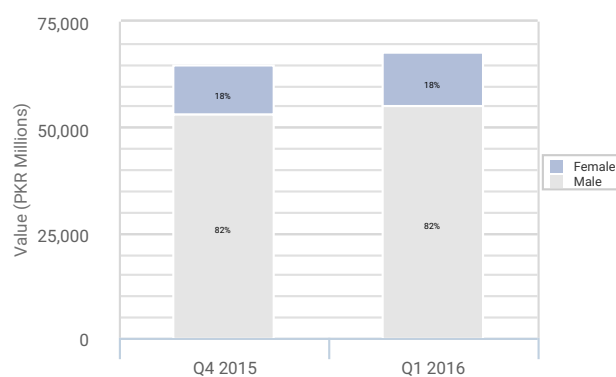
Value Of Savings By Peer Group



Active Savers By Gender

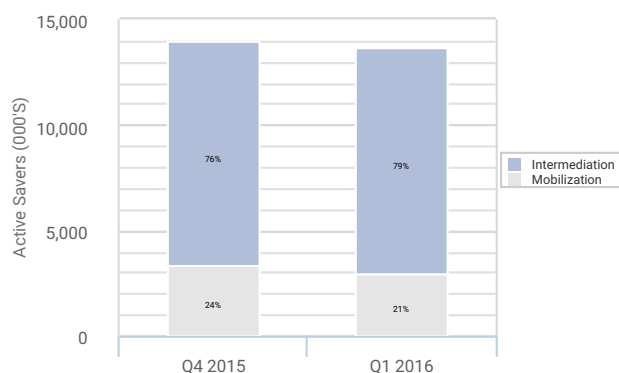


Value Of Savings By Gender

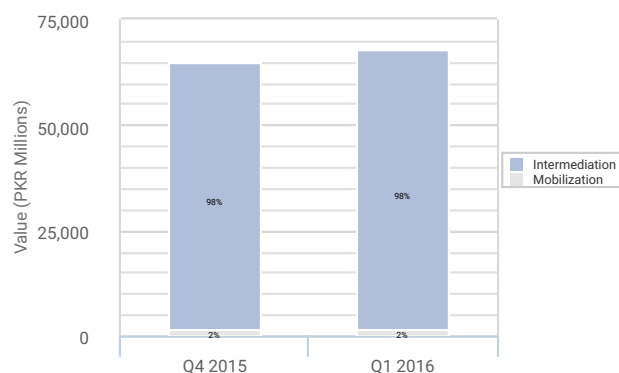


MICRO-SAVINGS PROVISION

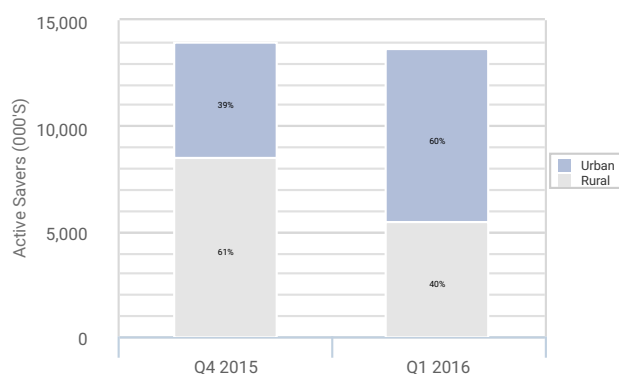
Active Savers By Saving Methodology



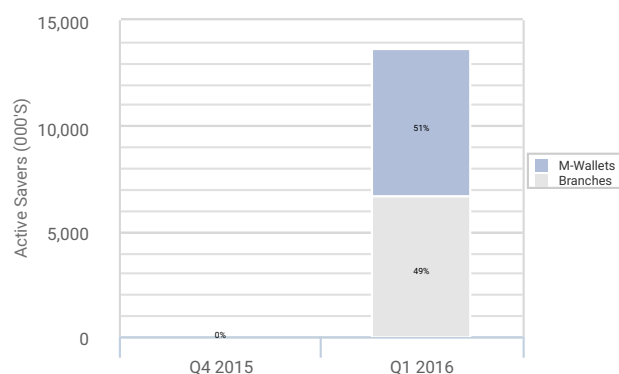
Value Of Savings By Saving Methodology



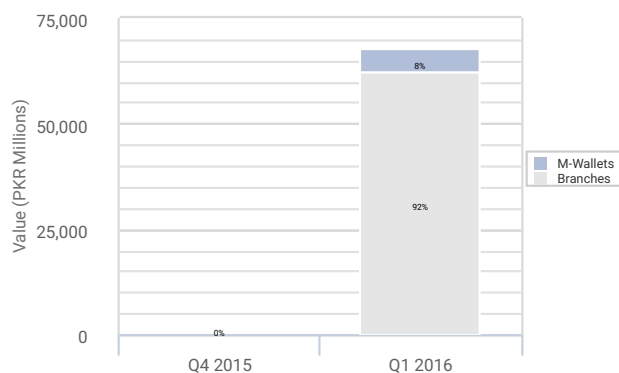
Active Savers By Urban/Rural



Active Savers By Type



Value Of Savings By Type



Largest Providers of Micro-savings (Value of Savings)

| | MFP | Value of Savings (31 Mar) | Market Share (% of Value of Savings) |
|---|--------|---------------------------|--------------------------------------|
| 1 | KB | 16,955,720,704 | 25.1 |
| 2 | TMFB | 14,219,003,904 | 21 |
| 3 | FMFB | 9,673,928,704 | 14.3 |
| 4 | NRSP-B | 6,539,795,968 | 9.7 |
| 5 | FINCA | 6,320,517,120 | 9.3 |

Districts with Highest Outreach (Active Savers)

| | District | Active Savers (31 Mar) | Increase (1 Jan to 31 Mar) | |
|---|------------|------------------------|----------------------------|-------|
| | | | Net | % |
| 1 | Karachi | 4,302,464 | -777,018 | -15.3 |
| 2 | Lahore | 1,064,514 | 255,643 | 31.6 |
| 3 | ICT | 1,008,040 | 156,696 | 18.4 |
| 4 | Bahawalpur | 425,284 | 19,271 | 4.7 |
| 5 | Rawalpindi | 397,225 | 6,718 | 1.7 |

MFPs with Largest Increase in Active Savers (Net)

| | MFP | Increase in Active Savers (1 Jan to 31 Mar) | |
|---|--------|---|------|
| | | Net | % |
| 1 | WMFB | 801,201 | 25.6 |
| 2 | NRSP-B | 70,959 | 13.8 |
| 3 | UBank | 43,671 | 28.5 |
| 4 | PRSP | 35,581 | 16.3 |
| 5 | KB | 32,819 | 2.9 |

MFPs with Largest Increase in Value of Savings (Net)

| | MFP | Increase in Value of Savings (1 Jan to 31 Mar) | |
|---|-------|--|------|
| | | Net | % |
| 1 | AMFB | 1,742,951,936 | 38.5 |
| 2 | KB | 1,357,249,536 | 8.7 |
| 3 | UBank | 1,046,796,416 | 98.3 |
| 4 | WMFB | 985,108,992 | 30.8 |
| 5 | FINCA | 263,153,152 | 4.3 |

Largest Providers of Micro-savings (Active Savers)

| | MFP | Active Savers (31 Mar) | Market Share (% of Active Savers) |
|---|--------|------------------------|-----------------------------------|
| 1 | TMFB | 4,062,558 | 29.7 |
| 2 | WMFB | 3,927,953 | 28.7 |
| 3 | NRSP | 2,555,107 | 18.7 |
| 4 | KB | 1,161,385 | 8.5 |
| 5 | NRSP-B | 586,280 | 4.3 |

MICRO-INSURANCE PROVISION

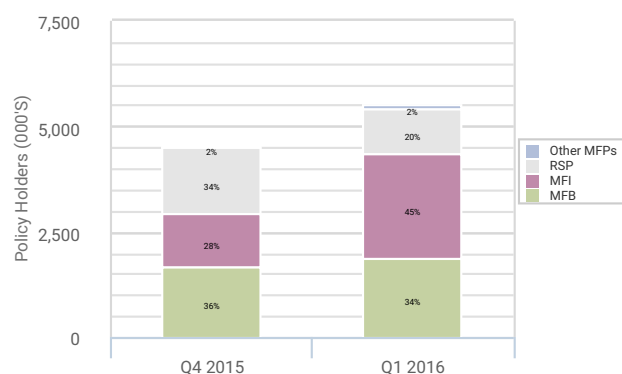
Summary of Micro-insurance Provision (All Pakistan)

| | | Type | | Peer Group | | | |
|----------------------------|-----------|-----------|-------------|------------|-----------|-----------|------------|
| | Total | Health | Credit Life | MFB | MFI | RSP | Other MFPs |
| Number of Policy Holders | | | | | | | |
| 2015 - Q4 | 4,585,070 | 2,263,097 | 2,237,121 | 1,661,794 | 1,285,479 | 1,547,875 | 89,922 |
| 2016 - Q1 | 5,529,462 | 2,674,434 | 2,829,135 | 1,872,022 | 2,476,274 | 1,093,252 | 87,914 |
| Sum Insured (PKR Millions) | | | | | | | |
| 2015 - Q4 | 81,358 | | | 48,978 | 13,058 | 17,979 | 1,344 |
| 2016 - Q1 | 88,957 | | | 55,042 | 14,355 | 18,222 | 1,338 |

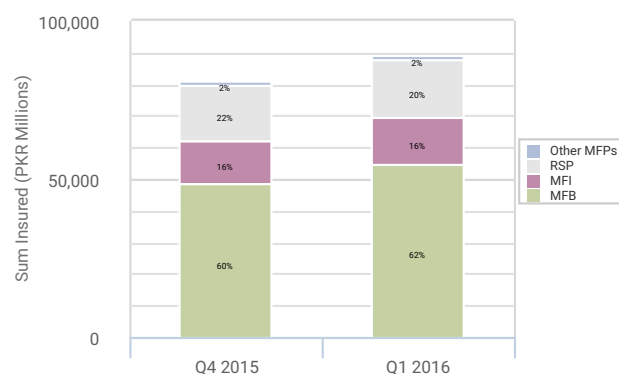
Micro-insurance Provision by MFPs

| | | MFPs offering Insurance | Type of Insurance offered | | | Peer Group | | | |
|-----------------------|-------|-------------------------|---------------------------|------|-------|------------|-----|-----|------------|
| | Total | | Health | Life | Other | MFB | MFI | RSP | Other MFPs |
| No. of Reporting MFPs | | | | | | | | | |
| 2016 - Q1 | 45 | 25 | 12 | 15 | 4 | 7 | 9 | 5 | 4 |
| 2016 - Q1 | 43 | 25 | 13 | 18 | 5 | 8 | 8 | 5 | 4 |

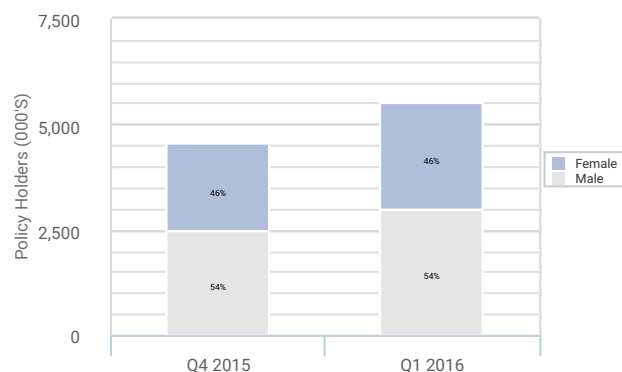
Policy Holders By Peer Group



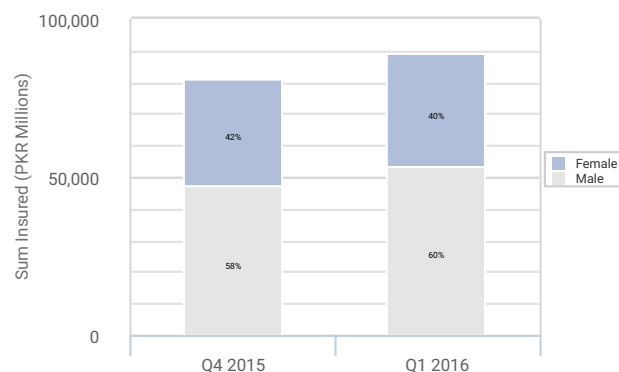
Sum Insured By Peer Group



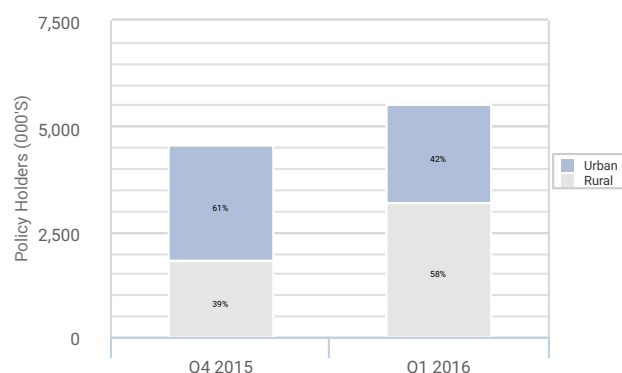
Policy Holders By Gender



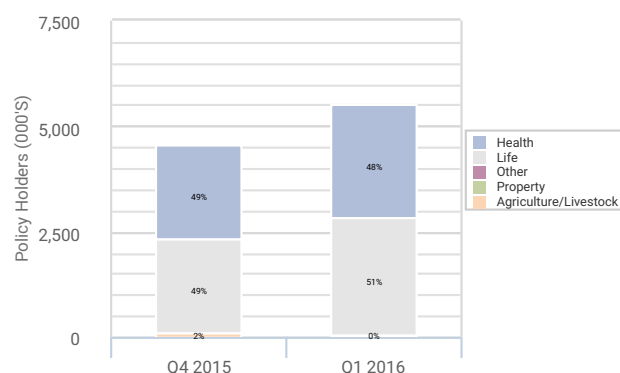
Sum Insured By Gender



Policy Holders By Urban/Rural



Policy Holders By Type



MICRO-INSURANCE PROVISION

Districts with Highest Outreach (Policy Holders)

| | District | Policy Holders (31Dec) | Increase (1 Jan to 31 Mar) | |
|---|---------------|------------------------|----------------------------|------|
| | | | Net | % |
| 1 | Lahore | 461,967 | 179,149 | 63.3 |
| 2 | Faisalabad | 358,360 | 120,068 | 50.4 |
| 3 | Rahimyar Khan | 268,712 | 57,002 | 26.9 |
| 4 | Karachi | 246,142 | 95,590 | 63.5 |
| 5 | Gujranwala | 235,254 | 71,850 | 44 |

Top 5 Districts: Greatest Increase in Micro-Insurance Outreach

| | District | Policy Holders (31 Mar) | Growth (1 Jan to 31 Mar) | |
|---|------------|-------------------------|--------------------------|------|
| | | | Net | % |
| 1 | Lahore | 461,967 | 179,149 | 63.3 |
| 2 | Faisalabad | 358,360 | 120,068 | 50.4 |
| 3 | Karachi | 246,142 | 95,590 | 63.5 |
| 4 | Gujranwala | 235,254 | 71,850 | 44 |
| 5 | Kasur | 187,082 | 63,296 | 51.1 |

Largest Providers of Micro-Insurance (Policy Holders)

| | MFP | Policy Holders (31 Mar) | Market Share (% of Policy Holders) |
|---|--------|-------------------------|------------------------------------|
| 1 | KASHF | 1,636,358 | 29.6 |
| 2 | NRSP | 938,426 | 17 |
| 3 | KB | 592,933 | 10.7 |
| 4 | NRSP-B | 571,778 | 10.3 |
| 5 | AKHU | 526,206 | 9.5 |

Largest Providers of Micro-Insurance (Sum Insured)

| | MFP | Sum Insured (31 Mar) | Market Share (% of Sum Insured) |
|---|--------|----------------------|---------------------------------|
| 1 | KB | 20,021,757,952 | 22.5 |
| 2 | NRSP | 16,701,757,440 | 18.8 |
| 3 | TMFB | 14,446,887,936 | 16.2 |
| 4 | NRSP-B | 8,576,657,920 | 9.6 |
| 5 | FMFB | 7,510,657,536 | 8.4 |

OUTREACH (All Pakistan)

| Province | Offices | | Microcredit | | Micro-Savings | | Micro-Insurance | | Potential Microfinance Market | Penetration Rate (%) |
|--------------------|---------|--------|------------------|----------------------------|---------------|------------------------|-----------------|-------------------|-------------------------------|----------------------|
| | Fixed | Mobile | Active Borrowers | Gross Loan Portfolio (PKR) | Active Savers | Value of Savings (PKR) | Policy Holders | Sum Insured (PKR) | | |
| AJK | 32 | - | 52,231 | 932,568,052 | 264,901 | 757,746,938 | 69,093 | 1,652,362,770 | - | - |
| Balochistan | 20 | - | 4,965 | 130,642,494 | 204,594 | 358,518,199 | 6,752 | 137,095,085 | 500,000 | 1 |
| FATA | 9 | - | 3,099 | 67,793,848 | 28,760 | 1,289,992 | 3,099 | 67,793,848 | - | - |
| Gilgit-Baltistan | 40 | - | 31,516 | 919,317,822 | 72,372 | 2,804,523,367 | 32,451 | 894,460,508 | - | - |
| ICT | 20 | - | 11,757 | 205,783,078 | 1,008,040 | 4,901,425,540 | 5,827 | 157,982,750 | - | - |
| Khyber-Pakhtunkhwa | 110 | - | 109,724 | 2,771,628,133 | 696,028 | 4,417,249,374 | 122,481 | 2,456,849,235 | 5,000,000 | 2.2 |
| Punjab | 2,032 | 7 | 2,998,346 | 79,072,764,807 | 5,902,413 | 28,272,506,053 | 4,549,573 | 68,789,762,446 | 12,600,000 | 23.8 |
| Sindh | 733 | 2 | 790,782 | 20,628,054,500 | 5,508,178 | 26,155,792,329 | 740,187 | 14,801,133,912 | 2,400,000 | 32.9 |
| Grand Total | 2,996 | 9 | 4,002,420 | 104,728,552,734 | 13,685,286 | 67,669,051,792 | 5,529,463 | 88,957,440,554 | 20,500,000 | 19.5 |

OUTREACH (District Level)

BALOACHISTAN

| District | Offices | | Microcredit | | Micro-Savings | | Micro-Insurance | | Potential Microfinance Market |
|----------------|------------------------------|--------|------------------|----------------------------|---------------|------------------------|-----------------|-------------------|-------------------------------|
| | Fixed | Mobile | Active Borrowers | Gross Loan Portfolio (PKR) | Active Savers | Value of Savings (PKR) | Policy Holders | Sum Insured (PKR) | |
| Awaran | NRSP | | | | | | | | |
| | - | - | - | - | 10,079 | 1,361,741 | - | - | - |
| Barkhan | | | | | | | | | |
| | | | | | | | | | |
| Bolan | | | | | | | | | |
| | | | | | | | | | |
| Chagai | WMFB | | | | | | | | |
| | - | - | - | - | 22 | 72,906 | - | - | - |
| Dera Bugti | | | | | | | | | |
| | | | | | | | | | |
| Gwadar | POMFB, NRSP, WMFB, TMFB | | | | | | | | |
| | 4 | - | 57 | 1,092,767 | 20,922 | 217,803,137 | 9 | 80,593 | - |
| Jafarabad | WMFB, OCT | | | | | | | | |
| | 2 | - | 772 | 11,989,225 | 483 | 111,936 | - | - | - |
| Jhal Magsi | | | | | | | | | |
| | | | | | | | | | |
| Kalat | WMFB | | | | | | | | |
| | - | - | - | - | 12 | 22,149 | - | - | - |
| Kech (Turbat) | NRSP | | | | | | | | |
| | - | - | - | - | 49,149 | 10,292,276 | - | - | - |
| Kharan | WMFB | | | | | | | | |
| | - | - | - | - | 6 | 10,096 | - | - | - |
| Khuzdar | WMFB | | | | | | | | |
| | - | - | - | - | 73 | 108,699 | - | - | - |
| Kohlu | | | | | | | | | |
| | | | | | | | | | |
| Lasbela | BRAC, KASHF, WMFB, NRSP | | | | | | | | |
| | 6 | - | 1,029 | 22,235,512 | 22,681 | 611,676 | 3,355 | 33,024,504 | - |
| Loralai | WMFB | | | | | | | | |
| | - | - | - | - | 14 | 13,250 | - | - | - |
| Mastung | WMFB | | | | | | | | |
| | - | - | - | - | 133 | 35,470 | - | - | - |
| Musakhel | | | | | | | | | |
| | | | | | | | | | |
| Nasirabad | KB, WMFB | | | | | | | | |
| | 1 | - | 1,090 | 48,172,052 | 10,263 | 18,371,910 | 1,374 | 58,112,052 | - |
| Nushki | WMFB | | | | | | | | |
| | - | - | - | - | 165 | 6,442 | - | - | - |
| Panjgur | NRSP | | | | | | | | |
| | - | - | - | - | 21,583 | 3,280,710 | - | - | - |
| Pishin | WMFB | | | | | | | | |
| | - | - | - | - | 499 | 225,240 | - | - | - |
| Qila Abdullah | WMFB | | | | | | | | |
| | - | - | - | - | 1 | 1 | - | - | - |
| Qila Saifullah | WMFB | | | | | | | | |
| | - | - | - | - | 257 | 86,700 | - | - | - |
| Quetta | AKHU, TMFB, WMFB, AMFB, FMFB | | | | | | | | |
| | 7 | - | 2,017 | 47,152,938 | 67,761 | 105,884,533 | 2,014 | 45,877,936 | - |
| Sherani | | | | | | | | | |
| | | | | | | | | | |
| Sibi | WMFB | | | | | | | | |
| | - | - | - | - | 329 | 149,284 | - | - | - |
| Washuk | | | | | | | | | |
| | | | | | | | | | |
| Zhub | WMFB | | | | | | | | |
| | - | - | - | - | 158 | 58,511 | - | - | - |
| Ziarat | WMFB | | | | | | | | |
| | - | - | - | - | 4 | 11,532 | - | - | - |
| Total | 20 | - | 4,965 | 130,642,494 | 204,594 | 358,518,199 | 6,752 | 137,095,085 | - |

OUTREACH (District Level)

KHYBER-PAKHTUNKHWA (KP)

| District | Offices | | Microcredit | | Micro-Savings | | Micro-Insurance | | Potential Microfinance Market |
|----------------|---|--------|------------------|----------------------------|---------------|------------------------|-----------------|-------------------|-------------------------------|
| | Fixed | Mobile | Active Borrowers | Gross Loan Portfolio (PKR) | Active Savers | Value of Savings (PKR) | Policy Holders | Sum Insured (PKR) | |
| Abbottabad | AKHU, TMFB, SRSP, KASHF, KB, FINCA, WMFB, POMFB, SDF, UBank | | | | | | | | |
| | 14 | - | 15,566 | 420,026,285 | 35,292 | 402,177,494 | 21,081 | 362,652,272 | - |
| Bannu | WMFB, AKHU | | | | | | | | |
| | 3 | - | 1,498 | 23,658,560 | 697 | 676,471 | 1,498 | 23,658,560 | - |
| Batgram | WMFB | | | | | | | | |
| | - | - | - | - | 195 | 64,705 | - | - | - |
| Buner (Daggar) | NRSP, WMFB, KB | | | | | | | | |
| | 1 | - | 767 | 28,628,572 | 1,122 | 14,526,500 | 774 | 28,863,572 | - |
| Charsadda | WMFB, AKHU, KB, AMFB, SRSP, NRSP | | | | | | | | |
| | 4 | - | 3,459 | 91,937,975 | 28,148 | 64,804,645 | 3,239 | 84,387,924 | - |
| Chitral | FMFB, WMFB | | | | | | | | |
| | 7 | - | 3,981 | 174,675,104 | 32,363 | 978,755,603 | 4,415 | 185,525,104 | - |
| D.I. Khan | KB, WMFB | | | | | | | | |
| | 1 | - | 3,634 | 145,950,496 | 12,386 | 100,973,483 | 3,636 | 146,010,496 | - |
| Hangu | WMFB | | | | | | | | |
| | - | - | - | - | 460 | 282,708 | - | - | - |
| Haripur | GBTI, BEDF, FINCA, SRSP, WMFB, SDF, NRSP, KB, AKHU, KASHF | | | | | | | | |
| | 15 | - | 19,124 | 426,522,085 | 40,296 | 140,594,043 | 26,699 | 261,874,768 | - |
| Karak | SRSP, WMFB | | | | | | | | |
| | 2 | - | 595 | 4,347,000 | 1,988 | 308,462 | - | - | - |
| Kohat | KB, AKHU, SRSP, WMFB | | | | | | | | |
| | 3 | - | 3,830 | 98,203,608 | 9,589 | 102,676,082 | 3,383 | 96,377,608 | - |
| Kohistan | WMFB | | | | | | | | |
| | - | - | - | - | 40,653 | 9,011,158 | - | - | - |
| Lakki Marwat | WMFB, AKHU | | | | | | | | |
| | 1 | - | 859 | 13,799,750 | 144 | 37,779 | 859 | 13,799,750 | - |
| Lower Dir | WMFB | | | | | | | | |
| | - | - | - | - | 2,620 | 441,636 | - | - | - |
| Malakand | WMFB, NRSP, AKHU, KB | | | | | | | | |
| | 3 | - | 2,731 | 60,549,747 | 36,991 | 63,087,484 | 2,780 | 62,209,747 | - |
| Mansehra | SDF, AKHU, POMFB, KASHF, KB, WMFB, FINCA | | | | | | | | |
| | 13 | - | 14,471 | 312,200,774 | 8,445 | 117,457,205 | 14,757 | 269,886,534 | - |
| Mardan | KASHF, KB, WMFB, AMFB, AKHU, NRSP | | | | | | | | |
| | 10 | - | 9,775 | 260,457,048 | 74,716 | 140,838,809 | 11,671 | 231,140,804 | - |
| Mingora | KB | | | | | | | | |
| | 1 | - | 3,122 | 131,159,760 | 7,379 | 133,063,312 | 3,131 | 131,469,760 | - |
| Nowshera | SRSP, KB, AKHU, NRSP, KASHF, WMFB, AMFB | | | | | | | | |
| | 10 | - | 9,338 | 178,771,383 | 23,376 | 492,746,126 | 10,499 | 172,348,348 | - |
| Peshawar | NRSP-B, WMFB, AMFB, UBank, SRSP, KB, AKHU | | | | | | | | |
| | 12 | - | 7,142 | 139,849,936 | 266,935 | 1,545,904,556 | 6,257 | 142,128,866 | - |
| Shangla | WMFB | | | | | | | | |
| | - | - | - | - | 12 | 5,093 | - | - | - |
| Swabi | KB, AKHU, WMFB, GBTI, SWWS, NRSP | | | | | | | | |
| | 7 | - | 8,104 | 240,775,326 | 57,936 | 106,630,465 | 6,074 | 224,400,398 | - |
| Swat | AKHU, WMFB, NRSP | | | | | | | | |
| | 3 | - | 1,728 | 20,114,724 | 12,612 | 1,612,404 | 1,728 | 20,114,724 | - |
| Tank | WMFB | | | | | | | | |
| | - | - | - | - | 243 | 142,698 | - | - | - |
| Upper Dir | WMFB | | | | | | | | |
| | - | - | - | - | 1,430 | 430,453 | - | - | - |
| Total | 110 | - | 109,724 | 2,771,628,133 | 696,028 | 4,417,249,374 | 122,481 | 2,456,849,235 | - |

OUTREACH (District Level)

PUNJAB

| District | Offices | | Microcredit | | Micro-Savings | | Micro-Insurance | | Potential Microfinance Market |
|-----------------|---|--------|------------------|----------------------------|---------------|------------------------|-----------------|-------------------|-------------------------------|
| | Fixed | Mobile | Active Borrowers | Gross Loan Portfolio (PKR) | Active Savers | Value of Savings (PKR) | Policy Holders | Sum Insured (PKR) | |
| Attock | KASHF, POMFB, KB, FINCA, NRSP, WMFB, AKHU, GBTI | | | | | | | | |
| | 58 | 7 | 60,863 | 1,177,183,550 | 129,780 | 327,765,285 | 97,086 | 868,818,988 | - |
| Bahawalpur | KB, ASA, FINCA, UBank, NRSP, NRSP-B, WMFB, AKHU, FMFB, AMFB, TMFB, KASHF | | | | | | | | |
| | 51 | - | 141,608 | 4,481,149,120 | 425,284 | 2,747,540,337 | 210,707 | 3,735,799,480 | - |
| Bhakkar | FMFB, KB, ASA, FINCA, UBank, NRSP, WMFB, AKHU | | | | | | | | |
| | 39 | - | 70,956 | 2,166,833,288 | 281,949 | 366,592,038 | 79,259 | 2,388,876,012 | - |
| Bhawalnagar | AMFB, KASHF, KB, ASA, FINCA, UBank, NRSP, NAYMT, WMFB, AKHU, FMFB, NRSP-B | | | | | | | | |
| | 51 | - | 117,215 | 3,558,328,325 | 355,135 | 1,286,617,332 | 154,644 | 3,241,525,990 | - |
| Chakwal | KB, ASA, FINCA, NRSP, WMFB, AKHU, POMFB | | | | | | | | |
| | 49 | - | 45,733 | 854,679,958 | 86,764 | 141,500,702 | 32,197 | 585,556,292 | - |
| D.G. Khan | TMFB, FMFB, OCT, KB, ASA, NRSP, WMFB, AKHU | | | | | | | | |
| | 24 | - | 54,452 | 1,625,554,082 | 237,796 | 492,173,651 | 61,756 | 1,836,578,848 | - |
| Faisalabad | UBank, KB, ASA, NRSP, WMFB, AKHU, RCDS, PRSP, NRSP-B, FINCA, AMFB, TMFB, FMFB, KASHF, DSP | | | | | | | | |
| | 141 | - | 190,880 | 4,224,164,269 | 186,023 | 925,112,879 | 358,360 | 2,823,612,789 | - |
| Gujranwala | OCT, PRSP, FINCA, AMFB, TMFB, FMFB, KASHF, POMFB, JWS, UBank, OPD, KB, ASA, NRSP, WMFB, AKHU | | | | | | | | |
| | 130 | - | 149,777 | 3,441,557,432 | 179,397 | 675,385,363 | 235,254 | 3,289,281,526 | - |
| Gujrat | TMFB, FMFB, KASHF, JWS, KB, ASA, BRAC, NRSP, WMFB, AKHU, PRSP, FINCA | | | | | | | | |
| | 51 | - | 63,422 | 1,512,850,344 | 55,158 | 674,544,005 | 96,657 | 1,142,851,720 | - |
| Hafizabad | ASA, NRSP, WMFB, AKHU, PRSP, FINCA, TMFB, FMFB, KASHF, JWS, KB | | | | | | | | |
| | 29 | - | 41,326 | 1,094,540,764 | 41,126 | 104,292,274 | 74,938 | 1,856,642,838 | - |
| Jhang | FINCA, RCDS, NRSP-B, TMFB, FMFB, KASHF, KB, ASA, OCT, NRSP, WMFB, AKHU, PRSP, AMFB | | | | | | | | |
| | 56 | - | 72,456 | 1,951,890,178 | 87,216 | 422,740,183 | 129,630 | 1,388,092,440 | - |
| Jhelum | POMFB, KB, ASA, NRSP, WMFB, AKHU, JWS, FINCA, TMFB | | | | | | | | |
| | 37 | - | 63,665 | 1,013,409,106 | 54,386 | 104,715,223 | 28,868 | 579,550,386 | - |
| Kasur | OLP, CSC, FINCA, TMFB, AMFB, DSP, RCDS, NRSP-B, KB, ASA, NRSP, FMFB, KASHF, WMFB, AKHU | | | | | | | | |
| | 64 | - | 99,578 | 2,599,158,164 | 101,262 | 632,988,172 | 187,082 | 2,367,403,228 | - |
| Khanewal | NRSP-B, KB, ASA, PRSP, KASHF, WMFB, AKHU, FINCA, TMFB | | | | | | | | |
| | 30 | - | 55,012 | 1,632,916,712 | 122,815 | 354,236,932 | 116,793 | 1,197,498,112 | - |
| Khushab | KASHF, WMFB, AKHU, SYDP, FINCA, NRSP, FMFB, KB, ASA | | | | | | | | |
| | 44 | - | 57,447 | 1,276,401,180 | 155,419 | 201,859,162 | 90,180 | 1,536,277,058 | - |
| Lahore | BRAC, FINCA, NRSP, PRSP, FMFB, NAYMT, AMFB, DSP, UBank, KB, TMFB, ASA, KASHF, WMFB, AKHU, POMFB, OLP, CSC, NRSP-B | | | | | | | | |
| | 209 | - | 225,954 | 5,511,158,024 | 1,064,514 | 6,494,997,491 | 461,967 | 3,613,372,887 | - |
| Leyyah | KB, TMFB, ASA, OCT, KASHF, RCDS, WMFB, AKHU, NRSP-B, NRSP, PRSP, FMFB, AMFB, UBank | | | | | | | | |
| | 51 | - | 93,398 | 2,717,901,994 | 106,057 | 489,972,347 | 100,086 | 2,200,307,656 | - |
| Lodhran | NRSP-B, PRSP, FMFB, AMFB, UBank, FINCA, KB, TMFB, ASA, KASHF, WMFB, AKHU | | | | | | | | |
| | 29 | - | 82,171 | 3,063,946,658 | 139,718 | 602,733,206 | 107,329 | 2,488,471,094 | - |
| Mandi Bahauddin | FINCA, NRSP, KB, TMFB, ASA, KASHF, WMFB, AKHU, FMFB, AMFB, JWS | | | | | | | | |
| | 32 | - | 31,207 | 708,172,862 | 19,015 | 134,603,272 | 44,743 | 561,262,422 | - |
| Mianwali | WMFB, AKHU, OCT, NRSP, KB | | | | | | | | |
| | 30 | - | 41,154 | 801,152,706 | 125,366 | 129,468,600 | 62,953 | 1,487,588,680 | - |
| Multan | KASHF, UBank, NRSP, FMFB, AMFB, KB, BRAC, WMFB, AKHU, NRSP-B, FINCA, TMFB, ASA | | | | | | | | |
| | 97 | - | 141,236 | 3,956,189,688 | 178,011 | 1,300,968,332 | 218,973 | 3,305,779,456 | - |
| Muzaffargarh | WMFB, AGAHE, KB, BRAC, AKHU, NRSP-B, MOJAZ, FINCA, FFO, TMFB, ASA, KASHF, UBank, PRSP | | | | | | | | |
| | 36 | - | 90,459 | 2,428,702,166 | 102,680 | 458,989,242 | 128,933 | 2,415,470,100 | - |
| Nankana Sahib | FINCA, ASA, KASHF, WMFB, KB, DSP, AKHU, RCDS | | | | | | | | |
| | 32 | - | 38,905 | 838,642,833 | 8,860 | 44,548,409 | 45,570 | 343,895,891 | - |
| Narowal | NRSP, WMFB, KB, OLP, PRSP, AKHU, ASA, NRDP, KASHF, MOJAZ | | | | | | | | |
| | 38 | - | 46,537 | 1,011,457,641 | 49,728 | 229,307,852 | 39,342 | 811,496,462 | - |
| Okara | PRSP, FMFB, AKHU, AMFB, TMFB, ASA, DSP, CSC, KASHF, FINCA, WMFB, NRSP-B, KB, OLP | | | | | | | | |
| | 46 | - | 72,791 | 2,592,281,022 | 115,549 | 724,840,112 | 97,371 | 1,912,150,332 | - |
| Pakpattan | KASHF, FINCA, UBank, WMFB, NRSP-B, KB, PRSP, FMFB, AKHU, TMFB, BRAC, ASA | | | | | | | | |
| | 28 | - | 45,952 | 1,475,483,416 | 74,007 | 237,492,935 | 77,258 | 1,044,534,040 | - |
| Rahimyar Khan | NRSP-B, KB, FMFB, AKHU, TMFB, ASA, KASHF, NRSP, AMFB, FINCA, UBank, WMFB | | | | | | | | |
| | 63 | - | 153,680 | 5,388,249,012 | 251,580 | 1,411,780,560 | 268,712 | 5,492,999,288 | - |
| Rajanpur | ASA, NRSP, OCT, WMFB, AGAHE, KB, AKHU | | | | | | | | |
| | 27 | - | 62,991 | 1,689,735,293 | 193,684 | 605,466,589 | 82,749 | 2,133,640,916 | - |
| Rawalpindi | OCT, WMFB, KASHF, KB, AMFB, POMFB, FINCA, BRAC, AKHU, UBank, ASA, NRSP, FMFB, TMFB | | | | | | | | |
| | 113 | - | 95,852 | 1,980,961,194 | 397,225 | 3,027,089,905 | 101,825 | 1,178,347,292 | - |
| Sahiwal | BRAC, AKHU, UBank, PRSP, ASA, FMFB, TMFB, NRSP-B, WMFB, KASHF, KB, AMFB, FINCA | | | | | | | | |
| | 39 | - | 66,015 | 1,941,855,729 | 118,847 | 467,925,388 | 105,389 | 1,644,333,440 | - |
| Sargodha | FMFB, TMFB, WMFB, KASHF, NRSP, KB, OLP, FINCA, AKHU, PRSP, ASA | | | | | | | | |
| | 102 | - | 113,947 | 2,310,921,336 | 99,003 | 440,707,026 | 223,709 | 3,399,092,152 | - |
| Sheikhupura | KB, FFO, OLP, FINCA, AKHU, PRSP, RCDS, ASA, AMFB, OCT, FMFB, DSP, WMFB, KASHF, NRSP | | | | | | | | |
| | 65 | - | 86,007 | 1,974,456,705 | 48,965 | 368,931,863 | 119,209 | 1,218,974,509 | - |
| Sialkot | PRSP, ASA, AMFB, FMFB, WMFB, JWS, KASHF, NRSP, BRAC, KB, TMFB, FINCA, AKHU, BDRIE, POMFB | | | | | | | | |
| | 65 | - | 80,688 | 1,966,508,732 | 118,562 | 639,701,298 | 118,494 | 1,452,471,120 | - |
| Toba Tek Singh | RCDS, WMFB, KASHF, KB, NRSP-B, TMFB, FINCA, AKHU, PRSP, ASA, FMFB | | | | | | | | |
| | 29 | - | 52,349 | 1,383,682,580 | 82,125 | 386,535,872 | 82,585 | 1,220,405,610 | - |
| Vihari | AGAHE, ASA, FMFB, AMFB, WMFB, KASHF, KB, NRSP-B, TMFB, FINCA, AKHU | | | | | | | | |
| | 33 | - | 77,063 | 2,440,278,816 | 99,003 | 561,810,784 | 105,635 | 1,931,510,952 | - |
| Chiniot | NRSP, KB | | | | | | | | |
| | 14 | - | 15,600 | 280,409,928 | 10,404 | 56,571,432 | 3,330 | 95,292,440 | - |
| Total | 2,032 | 7 | 2,998,346 | 79,072,764,807 | 5,902,413 | 28,272,506,053 | 4,549,573 | 68,789,762,446 | - |

OUTREACH (District Level)

SINDH

| District | Offices | | Microcredit | | Micro-Savings | | Micro-Insurance | | Potential Microfinance Market |
|---------------------|---|--------|------------------|----------------------------|---------------|------------------------|-----------------|-------------------|-------------------------------|
| | Fixed | Mobile | Active Borrowers | Gross Loan Portfolio (PKR) | Active Savers | Value of Savings (PKR) | Policy Holders | Sum Insured (PKR) | |
| Badin | NRSP, KASHF, TRDP, TMFB, KB, FMFB, WMFB, OCT, ASA, POMFB | | | | | | | | |
| | 37 | - | 33,873 | 624,747,175 | 201,876 | 121,586,801 | 46,653 | 397,044,780 | - |
| Dadu | KB, FMFB, WMFB, OCT, TRDP, AMFB, TMFB | | | | | | | | |
| | 39 | - | 39,253 | 732,913,228 | 17,438 | 228,887,609 | 17,036 | 372,391,537 | - |
| Ghotki | OCT, SRSO, ASA, AMFB, TMFB, KB, FMFB, WMFB, UBank | | | | | | | | |
| | 18 | - | 28,302 | 826,914,830 | 43,898 | 274,532,444 | 15,663 | 529,562,048 | - |
| Hyderabad | SSF, ASA, AMFB, BRAC, TMFB, KB, FMFB, WMFB, UBank, POMFB, OCT, AKHU, NRSP, FINCA | | | | | | | | |
| | 58 | - | 52,619 | 1,451,690,122 | 256,385 | 815,599,130 | 54,968 | 1,526,618,224 | - |
| Jacobabad | AKHU, FMFB, SRSO, WMFB | | | | | | | | |
| | 4 | - | 6,508 | 125,561,606 | 9,232 | 43,319,170 | 4,649 | 55,707,024 | - |
| Jamshoro | OCT, TRDP, WMFB, ASA | | | | | | | | |
| | 12 | - | 12,515 | 142,308,732 | 1,933 | 545,442 | 2,861 | 500,675 | - |
| Karachi | UBank, ADV, POMFB, WMFB, ASA, NRSP, FMFB, FINCA, AMFB, BRAC, KASHF, TMFB, KB, OCT, AKHU, NRSP-B | | | | | | | | |
| | 154 | - | 150,300 | 4,837,987,215 | 4,302,464 | 20,049,090,018 | 246,142 | 3,686,999,490 | - |
| Khairpur | FMFB, FINCA, AMFB, KASHF, TMFB, KB, OCT, AKHU, SRSO, SDS, MES, UBank, WMFB, ASA | | | | | | | | |
| | 43 | - | 47,708 | 1,284,206,594 | 50,611 | 501,444,438 | 40,141 | 861,130,546 | - |
| Larkana | SRSO, WMFB, ASA, FMFB, AMFB, TMFB, KB, OCT | | | | | | | | |
| | 23 | - | 33,494 | 1,048,295,756 | 54,879 | 589,704,776 | 28,157 | 977,738,778 | - |
| Matyari | ASA, FMFB, NRSP-B, TMFB, KB, OCT, SSF, WMFB | | | | | | | | |
| | 14 | - | 24,409 | 536,745,523 | 19,884 | 137,355,176 | 25,862 | 394,533,020 | - |
| Mirpur Khas | TRDP, TMFB, KB, OCT, UBank, AMFB, WMFB, ASA, POMFB, FMFB, NRSP, AKHU | | | | | | | | |
| | 43 | - | 44,517 | 1,041,348,429 | 126,285 | 358,975,049 | 40,984 | 1,039,039,444 | - |
| Naushahro Feroze | SDS, AMFB, WMFB, ASA, FMFB, SRSO, TMFB, OLP, KB, OCT | | | | | | | | |
| | 27 | - | 29,009 | 650,516,279 | 15,814 | 121,773,977 | 7,985 | 211,977,830 | - |
| Nawabshah | FMFB, NRSP-B, SSF, TMFB, OLP, KB, OCT, AMFB, FINCA, WMFB, ASA, UBank | | | | | | | | |
| | 24 | - | 32,189 | 864,067,638 | 38,155 | 301,002,293 | 26,997 | 560,751,878 | - |
| Sanghar | VDO, AMRDO, AMFB, WMFB, ASA, FMFB, TRDP, SRDO, SSF, TMFB, KB, OCT | | | | | | | | |
| | 45 | 2 | 57,308 | 1,133,827,490 | 17,991 | 158,087,408 | 36,956 | 420,314,008 | - |
| Sehwan Sharif | WMFB | | | | | | | | |
| | - | - | - | - | 344 | 252,004 | - | - | - |
| Shehdad Kot | FMFB, SRSO, TMFB, KB | | | | | | | | |
| | 12 | - | 15,371 | 438,971,528 | 18,348 | 91,099,864 | 14,882 | 475,545,664 | - |
| Shikarpur | TMFB, KB, WMFB, FMFB, SRSO, ASA | | | | | | | | |
| | 7 | - | 9,606 | 272,400,296 | 11,600 | 107,265,093 | 6,804 | 207,476,896 | - |
| Sukkur | WMFB, FINCA, BRAC, FMFB, SRSO, ASA, AKHU, NRSP-B, TMFB, KB, AMFB | | | | | | | | |
| | 30 | - | 37,416 | 1,037,547,641 | 77,675 | 1,216,671,190 | 24,679 | 738,408,840 | - |
| Tando Allahyar | ASA, AKHU, NRSP-B, TMFB, POMFB, KB, AMFB, NRSP, WMFB, FINCA, FMFB | | | | | | | | |
| | 11 | - | 15,640 | 582,097,852 | 42,254 | 288,352,569 | 16,102 | 500,900,305 | - |
| Tando Muhammad Khan | AMFB, NRSP, WMFB, FMFB, TMFB, POMFB, KB | | | | | | | | |
| | 7 | - | 8,501 | 364,065,230 | 42,687 | 116,443,057 | 7,230 | 267,819,368 | - |
| Tharparkar | FMFB, TRDP, TMFB, KB, AKHU, ASA, WMFB | | | | | | | | |
| | 55 | - | 37,332 | 926,838,178 | 16,854 | 131,547,455 | 20,798 | 506,845,862 | - |
| Thatta | TMFB, KB, AKHU, ASA, SSF, WMFB, OCT, NRSP, FMFB, KASHF | | | | | | | | |
| | 25 | - | 25,358 | 552,220,264 | 109,852 | 222,359,120 | 28,479 | 495,079,320 | - |
| Umer Kot | WMFB, OCT, NRSP, FMFB, TMFB, AMFB, KB, TRDP, ASA | | | | | | | | |
| | 41 | - | 45,741 | 1,053,377,359 | 25,497 | 226,075,462 | 23,564 | 506,756,517 | - |
| Tando Jam | ASA, WMFB, FMFB, SSF | | | | | | | | |
| | 3 | - | 3,186 | 68,927,767 | 3,134 | 30,726,216 | 1,968 | 37,514,090 | - |
| Kashmore | FMFB | | | | | | | | |
| | 1 | - | 627 | 30,477,768 | 3,088 | 23,096,568 | 627 | 30,477,768 | - |
| Total | 733 | 2 | 790,782 | 20,628,054,500 | 5,508,178 | 26,155,792,329 | 740,187 | 14,801,133,912 | - |

OUTREACH (District Level)

AZAD JAMMU AND KASHMIR (AJK)

| District | Offices | | Microcredit | | Micro-Savings | | Micro-Insurance | | Potential Microfinance Market |
|--------------|--|--------|------------------|----------------------------|---------------|------------------------|-----------------|-------------------|-------------------------------|
| | Fixed | Mobile | Active Borrowers | Gross Loan Portfolio (PKR) | Active Savers | Value of Savings (PKR) | Policy Holders | Sum Insured (PKR) | |
| Bagh | OCT, WMFB, NRSP, KB | | | | | | | | |
| | 6 | - | 12,498 | 222,465,030 | 57,317 | 61,009,895 | 14,461 | 357,073,312 | - |
| Bhimber | WMFB, NRSP | | | | | | | | |
| | 3 | - | 2,822 | 49,827,852 | 871 | 298,554 | - | - | - |
| Kotli | WMFB, NRSP | | | | | | | | |
| | 9 | - | 12,828 | 221,621,072 | 42,713 | 6,982,121 | 30,124 | 728,640,000 | - |
| Mirpur | AKHU, WMFB, NRSP, AMFB | | | | | | | | |
| | 3 | - | 1,263 | 20,721,456 | 1,961 | 70,273,903 | 409 | 4,984,564 | - |
| Muzaffarabad | KB, UBank, AKHU, WMFB, SDF, NRSP, FMFB, TMFB | | | | | | | | |
| | 6 | - | 10,044 | 207,541,942 | 75,900 | 575,996,512 | 10,052 | 210,172,870 | - |
| Neelum | NRSP | | | | | | | | |
| | - | - | - | - | 11,619 | 332,575 | - | - | - |
| Poonch | KB, NRSP | | | | | | | | |
| | 4 | - | 11,307 | 185,481,776 | 56,936 | 40,546,793 | 14,047 | 351,492,024 | - |
| Sudhnati | NRSP | | | | | | | | |
| | 1 | - | 1,469 | 24,908,924 | 17,584 | 2,306,585 | - | - | - |
| Total | 32 | - | 52,231 | 932,568,052 | 264,901 | 757,746,938 | 69,093 | 1,652,362,770 | - |

GILGIT-BALTISTAN (GB)

| District | Offices | | Microcredit | | Micro-Savings | | Micro-Insurance | | Potential Microfinance Market |
|----------|--------------------------------|--------|------------------|----------------------------|---------------|------------------------|-----------------|-------------------|-------------------------------|
| | Fixed | Mobile | Active Borrowers | Gross Loan Portfolio (PKR) | Active Savers | Value of Savings (PKR) | Policy Holders | Sum Insured (PKR) | |
| Astore | AKHU, FMFB | | | | | | | | |
| | 2 | - | 1,533 | 48,808,386 | 3,259 | 105,881,216 | 1,535 | 48,858,382 | - |
| Diamer | | | | | | | | | |
| Ghanche | FMFB, AKHU | | | | | | | | |
| | 3 | - | 1,597 | 48,134,390 | 5,885 | 206,113,360 | 1,597 | 48,134,390 | - |
| Ghizer | AKHU, FMFB | | | | | | | | |
| | 9 | - | 7,936 | 276,328,824 | 20,468 | 345,550,144 | 7,940 | 276,428,824 | - |
| Gilgit | FMFB, NRSP-B, WMFB, AKHU, AMFB | | | | | | | | |
| | 16 | - | 12,567 | 311,648,970 | 27,871 | 1,864,098,427 | 12,990 | 300,472,328 | - |
| Skardu | NRSP-B, WMFB, AKHU, FMFB | | | | | | | | |
| | 10 | - | 7,883 | 234,397,252 | 14,889 | 282,880,220 | 8,389 | 220,566,584 | - |
| Total | 40 | - | 31,516 | 919,317,822 | 72,372 | 2,804,523,367 | 32,451 | 894,460,508 | - |

FEDERALLY ADMINISTRATED TRIBAL AREAS (FATA)

| District | Offices | | Microcredit | | Micro-Savings | | Micro-Insurance | | Potential Microfinance Market |
|-------------------------|------------|--------|------------------|----------------------------|---------------|------------------------|-----------------|-------------------|-------------------------------|
| | Fixed | Mobile | Active Borrowers | Gross Loan Portfolio (PKR) | Active Savers | Value of Savings (PKR) | Policy Holders | Sum Insured (PKR) | |
| Bajaur Agency | AKHU, WMFB | | | | | | | | |
| | 5 | - | 1,715 | 36,970,048 | 15,400 | 842,434 | 1,715 | 36,970,048 | - |
| Khyber Agency | AKHU, WMFB | | | | | | | | |
| | 1 | - | 147 | 3,685,000 | 11,211 | 103,110 | 147 | 3,685,000 | - |
| Kurram Agency | AKHU, WMFB | | | | | | | | |
| | 2 | - | 885 | 19,460,800 | 532 | 265,580 | 885 | 19,460,800 | - |
| Mohmand Agency | WMFB, AKHU | | | | | | | | |
| | 1 | - | 352 | 7,678,000 | 1,617 | 78,868 | 352 | 7,678,000 | - |
| North Waziristan Agency | | | | | | | | | |
| Orakzai Agency | | | | | | | | | |
| South Waziristan Agency | | | | | | | | | |
| Total | 9 | - | 3,099 | 67,793,848 | 28,760 | 1,289,992 | 3,099 | 67,793,848 | - |

ISLAMABAD CAPITAL TERRITORY (ICT)

| District | Offices | | Microcredit | | Micro-Savings | | Micro-Insurance | | Potential Microfinance Market |
|----------|------------------------------------|--------|------------------|----------------------------|---------------|------------------------|-----------------|-------------------|-------------------------------|
| | Fixed | Mobile | Active Borrowers | Gross Loan Portfolio (PKR) | Active Savers | Value of Savings (PKR) | Policy Holders | Sum Insured (PKR) | |
| ICT | AKHU, POMFB, UBank, NRSP, WMFB, KB | | | | | | | | |
| | 20 | - | 11,757 | 205,783,078 | 1,008,040 | 4,901,425,540 | 5,827 | 157,982,750 | - |
| Total | 20 | - | 11,757 | 205,783,078 | 1,008,040 | 4,901,425,540 | 5,827 | 157,982,750 | - |

^{1, 2} The microwatch publication has been updated in the current quarter to include four new indicators. The additional indicators pertain to Islamic microfinance, enterprise lending, asset backed (collateralized) lending and branchless banking.

³ The potential microfinance market estimate has been updated by PMN from 27.4 million to 20.5 million. The methodology for the revised figure has been explained in the note "Estimating Potential Market Size For Microcredit In Pakistan" published by PMN on December 2015.

REPORTING ORGANIZATIONS

| Category | MFP | Reporting Period | |
|--|--|------------------|------|
| | | Q4 | Q1 |
| | | 2015 | 2016 |
| MFB Microfinance Bank licensed and prudentially regulated by the State Bank of Pakistan to exclusively service microfinance market | Advans Pakistan Microfinance Bank (Advance) | ✗ | ✓ |
| | Apna MicroFinance Bank Ltd. (AMFB) | ✓ | ✓ |
| | FINCA Microfinance Bank (FINCA) | ✓ | ✓ |
| | Khushhali Bank (KB) | ✓ | ✓ |
| | National Rural Support Programme Bank Ltd. (NRSP-B) | ✓ | ✓ |
| | Pak-Oman Microfinance Bank Ltd. (POMFB) | ✓ | ✓ |
| | Rozgar Microfinance Bank Ltd. (RMFB) | ✗ | ✗ |
| | Tameer Microfinance Bank Ltd. (TMFB) | ✓ | ✓ |
| | The First MicroFinanceBank Ltd. (FMFB) | ✓ | ✓ |
| | U Microfinance Bank Ltd (UBank) | ✓ | ✓ |
| | Waseela Microfinance Bank Ltd. (WMFB) | ✓ | ✓ |
| MFI Microfinance institution providing specialized microfinance services | Akhuwat (AKHU) | ✓ | ✓ |
| | ASA Pakistan (ASA) | ✓ | ✓ |
| | Asasah (ASASAH) | ✓ | ✗ |
| | Community Support Concern (CSC) | ✓ | ✓ |
| | DAMEN Support Program (DSP) | ✓ | ✓ |
| | DEEP Foundation | ✓ | ✗ |
| | Farmers Friend Organization | ✓ | ✓ |
| | Jinnah Welfare Society (JWS) | ✓ | ✓ |
| | Kashf Foundation (KASHF) | ✓ | ✓ |
| | Micro Options (MO) | ✓ | ✗ |
| | MOJAZ Foundation | ✓ | ✓ |
| | Naymet Trust | ✓ | ✓ |
| | Orangi Charitable Trust (OCT) | ✓ | ✓ |
| | SAFCO Support Foundation (SSF) | ✓ | ✓ |
| | Soon Valley Development Program (SVDP) | ✓ | ✓ |
| | 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) | ✓ | ✓ |
| Other Organizations running microfinance operations as part of multi-dimension service offering | Al-Mehran Rural Development Organization (AMRDO) | ✓ | ✓ |
| | Association for Gender Awareness and Human Empowerment (AGAHE) | ✓ | ✓ |
| | Badbaan Enterprise Development Forum (BEDF) | ✓ | ✓ |
| | Baidarie | ✓ | ✓ |
| | BRAC Pakistan (BRAC) | ✓ | ✓ |
| | Buksh Foundation | ✗ | ✗ |
| | Mehran Educational Society (MES) | ✓ | ✓ |
| | National Rural Development Programme (NRDP) | ✓ | ✓ |
| | Organization for Participatory Development (OPD) | ✓ | ✓ |
| | Organization for Social Development Initiatives (OSDI) | ✗ | ✗ |
| | ORIX Leasing Pakistan Ltd. (OLP) | ✓ | ✓ |
| | Rural Community Development Society (RCDS) | ✓ | ✓ |
| | Saath Development Society (SDS) | ✓ | ✓ |
| | Shadab Rural Development Organization (SRDO) | ✓ | ✓ |
| | Shah Sachal Sami Foundation (SSSF) | ✓ | ✗ |
| | Sungi Development Foundation (SDF) | ✓ | ✓ |
| | Support With Working Solutions (SWWS) | ✗ | ✓ |
| | Villagers Development Organization (VDO) | ✓ | ✓ |