

	Quarter		Change	
	2016 - Q2	2016 - Q1	Units	%
Number of Branches/Units	3,130	3,005	125	4.16
Number of Districts Covered	99	100	-1	-1
Penetration Rate (%)	20.3	19.52		0.78
Active Borrowers	4,161,247	4,002,420	158,827	3.97
Gross Loan Portfolio (PKR Millions)	108,881	104,729	4,152	3.96
Number of Loans Disbursed	1,227,858	1,061,826	166,032	15.64
Disbursements (PKR Millions)	46,069	37,400	8,669	23.18
Average Loan Size (PKR)	37,520	35,223	2,297	6.52
Number of Savers	15,755,451	13,685,287	2,070,164	15.13
Value of Savings (PKR Millions)	77,311	67,669	9,642	14.25
Average Saving Balance (PKR)	4,907	4,945	-38	-0.77
Number of Policy Holders	5,530,894	5,529,464	1,430	0.03
Sum Insured (PKR Millions)	128,886	88,957	39,929	44.89

The second quarter of the year saw the microfinance industry witness growth across all key indicators. The number of active borrowers for the quarter stood at 4.16 million and GLP for the industry stood at PKR 108 billion. The total savings in the same time period stood at PKR 77 billion. Number of policy holders stood at 5.5 million while the sum insured stood at PKR 128 billion for the quarter.

The total savings for the industry grew by 14.25 percent as compared to the last quarter to close at PKR 77 billion. In the same time period the number of savers grew by 15.13 percent to increase to 15.75 million. Out of these 8.1 million are m-wallet holders up from 7.6 million in the previous quarter. Growth in the savings was led by the MFB peer group with deposits making up PKR 75.8 billion out of the total savings. Similarly, micro-savers with banks made up 12.7 million of the total savers with the industry. TMFB has the largest deposit base with a balance of PKR 22 billion making up 29 percent of the market share. It is followed by KBL with a deposit base of PKR 17.7 billion with 23 percent market share. TMFB also continues to be the largest in terms of number of savers with 4.8 million deposit accounts. It is closely followed by Mobilink MFB (formerly Waseela MFB). Majority of the deposit accounts of both are m-wallets.

Microcredit outreach in terms of number of borrowers and GLP witnessed a 4 percent growth as compared to the previous quarter to close at 4.16 million borrowers and a GLP of PKR 108.8 billion. The growth in outreach was led by MFB peer group. The largest provider of microcredit in terms of outreach is NRSP with 648 thousand borrowers followed by Akhuwat with 567 thousand borrowers and KBL at third place with 519 thousand borrowers. In terms of GLP, KBL is the largest provider of micro-credit with a GLP of 18.7 billion accounting for 17.3 percent of the market share. It is followed by TMFB with a GLP of PKR 13.7 billion with a market share of 12.6 percent. NRSP is at the third place with a GLP of 12.05 billion and a market share of 11.1 percent.

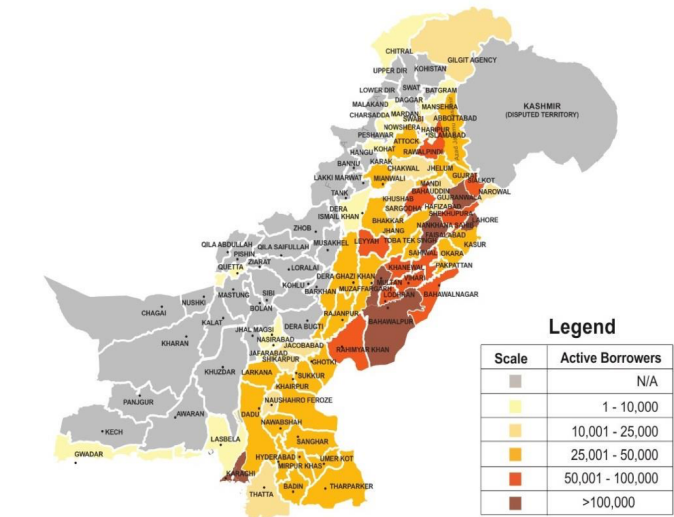
The micro-insurance outreach witnessed a modest growth in outreach as compared to the last quarter however; the sum insured grew by 44 percent to close at PKR 128 billion in the same time period. The increase was led by MFI peer group. Kashf remains the largest provider of micro-insurance with 1.47 million policy holders and sum insured of PKR 36 billion.

The overall industry penetration stood at 20.3 percent up from 19.5 percent. The number of branches for the industry stood at 3,130 in second quarter showing an increase of 125 as compared to the previous quarter.

DISTRIBUTION OF ACTIVE BORROWERS

Top 5 Districts: Greatest Increase in Microcredit Outreach

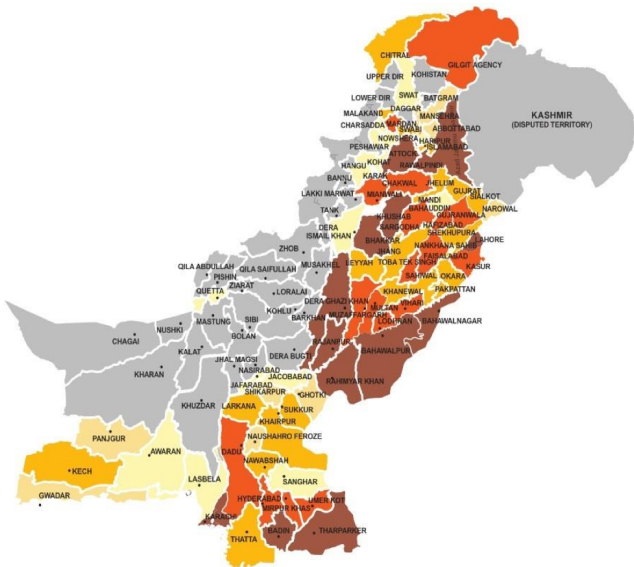
	District	Active Borrowers (30 Jun)	Growth (1 Apr to 30 Jun)	
			Net	%
1	Rahimyar Khan	180,102	26,422	17.2
2	Larkana	42,863	9,369	28
3	Multan	148,561	7,325	5.2
4	Shehddad Kot	22,515	7,144	46.5
5	Nawabshah	38,316	6,127	19



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	Leyyah	935,095	829,038	781.7
2	Karachi	5,121,921	819,456	19
3	ICT	1,699,095	691,055	68.6
4	Peshawar	492,463	225,528	84.5
5	Muzaffarabad	194,164	118,264	155.8



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

MICROCREDIT PROVISION

Summary of Microcredit Provision (All Pakistan)

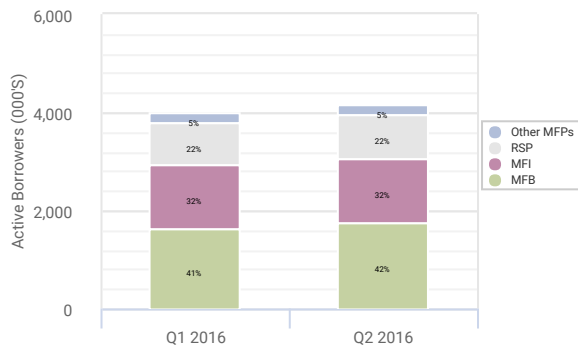
		Lending Methodology			Asset Type		Peer Group			
	Total	Group	Individual	MSE	Secured	Unsecured	MFB	MFI	RSP	Other MFPs
Number of Branches/Units										
2016 - Q1	3,005						830	1,078	913	184
2016 - Q2	3,130						931	1,114	912	173
Active Borrowers										
2016 - Q1	4,002,420	2,158,844	1,829,854	13,722	220,367	3,782,053	1,634,118	1,285,618	877,971	204,713
2016 - Q2	4,161,247	2,773,948	1,367,996	19,303	551,661	3,609,586	1,736,218	1,324,871	904,548	195,610
Gross Loan Portfolio (PKR Millions)										
2016 - Q1	104,729	40,672	61,436	2,620	16,149	88,580	64,618	20,921	15,211	3,978
2016 - Q2	108,881	40,196	65,404	3,281	19,442	89,439	67,023	21,746	16,275	3,837
Portfolio at Risk > 30 days (Percentage)										
2016 - Q1	1.1						1.3	0.7	0.9	1.7
2016 - Q2	0.6						0.7	0.3	0.3	2.4
Average Loan Balance (PKR)										
2016 - Q1	26,166	18,840	33,574	190,935			39,543	16,273	17,325	19,434
2016 - Q2	26,166	14,491	47,810	169,986			38,603	16,414	17,993	19,617
Number of Loans Disbursed										
2016 - Q1	1,061,826	566,329	490,929	4,568			444,206	321,408	248,147	48,065
2016 - Q2	1,227,858	646,710	566,096	15,052			555,480	342,213	268,649	61,516
Disbursements (PKR Millions)										
2016 - Q1	37,400	16,765	19,575	1,060			20,740	8,357	6,605	1,699
2016 - Q2	46,069	21,127	23,534	1,408			26,626	9,683	7,469	2,291
Average Loan Size (PKR)										
2016 - Q1	35,223	29,603	39,874	232,090			46,689	26,001	26,616	35,351
2016 - Q2	37,520	32,669	41,573	93,519			47,933	28,295	27,803	37,243

Districts with Highest Growth (Net) by Province

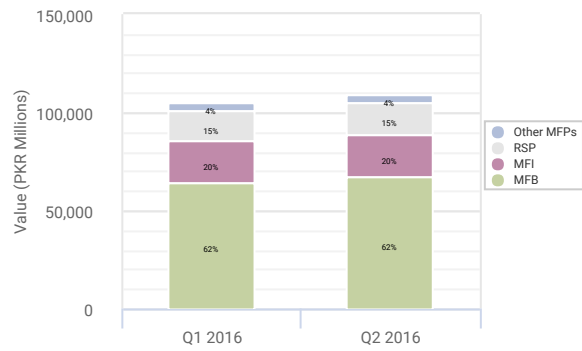
	Province	District	Active Borrowers (30 Jun)	Growth (1 Apr to 30 Jun)		Potential Microfinance Market (2015)	Penetration Rate (%)
			A	Net	%	B	(A/B)x100
1	Balochistan	Lasbela	1,411	382	37.1	-	-
2		Nasirabad	1,304	214	19.6	-	-
3		Gwadar	176	119	208.8	-	-
1	Khyber-Pakhtunkhwa	Swat	4,845	3,117	180.4	-	-
2		Mansehra	15,082	611	4.2	-	-
3		Bannu	1,853	355	23.7	-	-
1	Punjab	Rahimyar Khan	180,102	26,422	17.2	-	-
2		Multan	148,561	7,325	5.2	-	-
3		Kasur	105,519	5,941	6	-	-
1	Sindh	Larkana	42,863	9,369	28	-	-
2		Shehddad Kot	22,515	7,144	46.5	-	-
3		Nawabshah	38,316	6,127	19	-	-
1	AJK	Mirpur	1,417	154	12.2	-	-
2		Kotli	12,915	87	0.7	-	-
3		Sudhnati	1,485	16	1.1	-	-
1	Gilgit-Baltistan	Gilgit	15,567	3,000	23.9	-	-
2		Astore	3,356	1,823	118.9	-	-
3		Skardu	8,457	574	7.3	-	-
1	FATA	Bajaur Agency	3,401	1,686	98.3	-	-
2		Kurram Agency	1,804	919	103.8	-	-
3		Khyber Agency	863	716	487.1	-	-
1	ICT	ICT	12,809	1,052	8.9	-	-

MICROCREDIT PROVISION

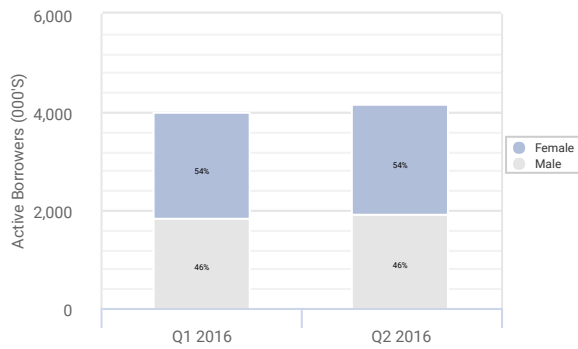
Active Borrowers By Peer Group



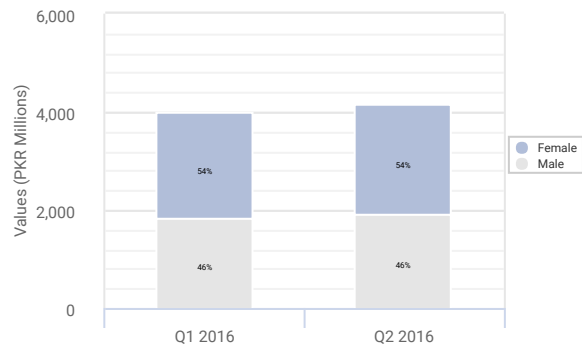
Gross Loan Portfolio



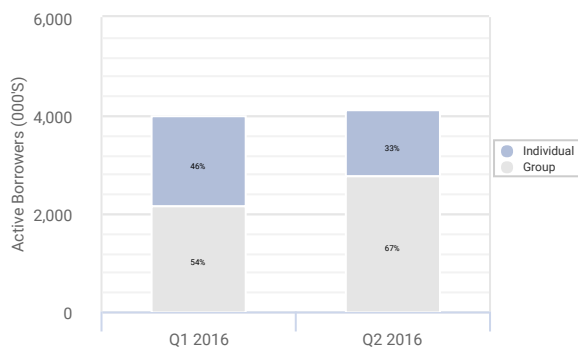
Active Borrowers By Gender



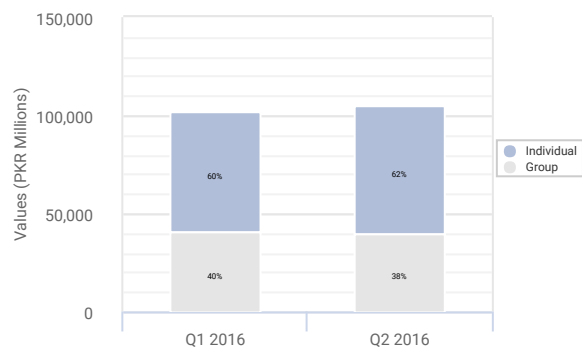
Gross Loan Portfolio By Gender



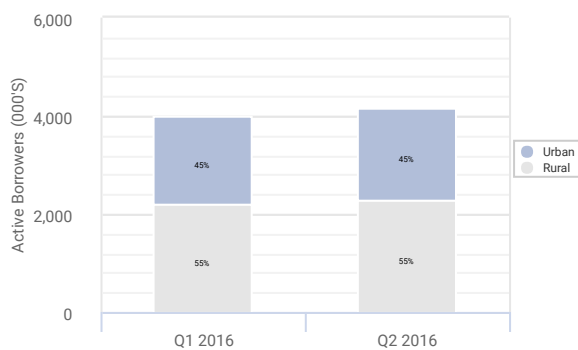
Active Borrowers By Lending Methodology



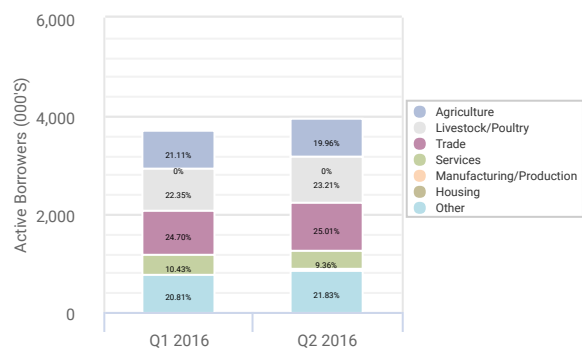
Gross Loan Portfolio By Lending Methodology



Active Borrowers By Rural/Urban

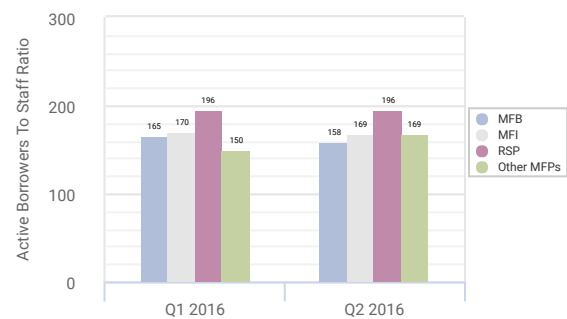


Active Borrowers By Sector

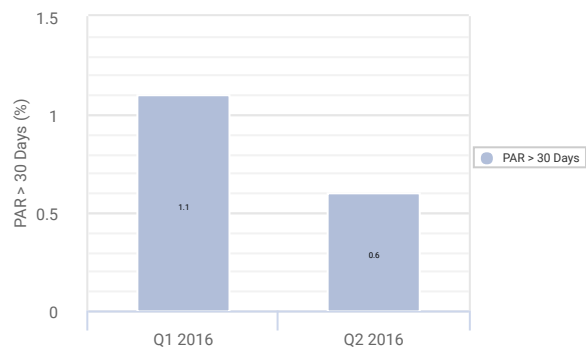


MICROCREDIT PROVISION

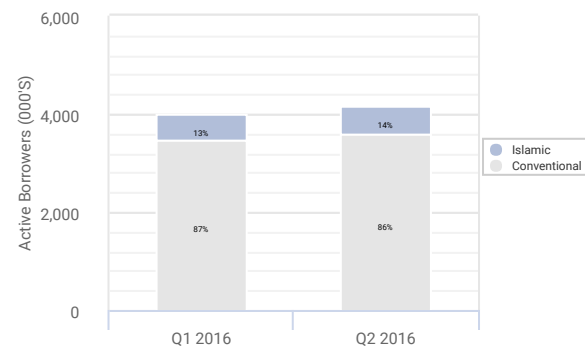
Active Borrower To MFP Staff Ratio



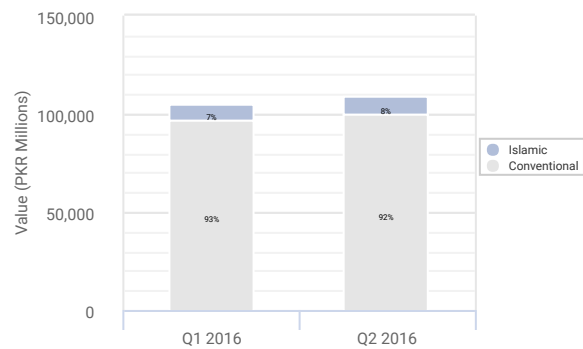
Portfolio At Risk > 30 Days



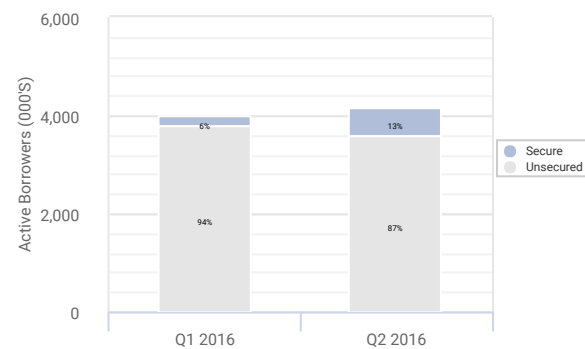
Active Borrowers By Islamic/Conventional



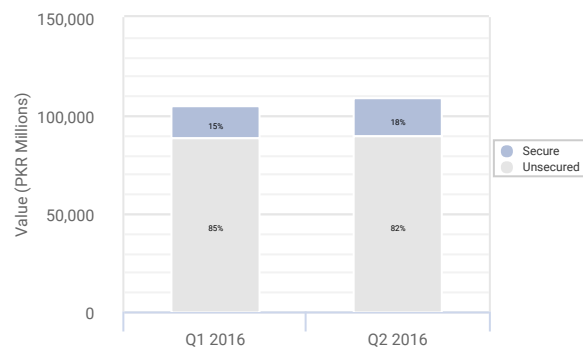
Gross Loan Portfolio By Islamic/Conventional



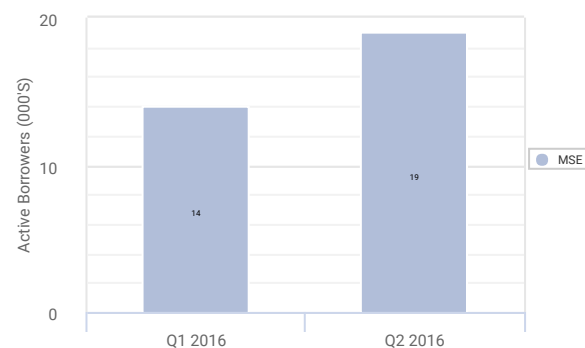
Active Borrowers By Asset Type



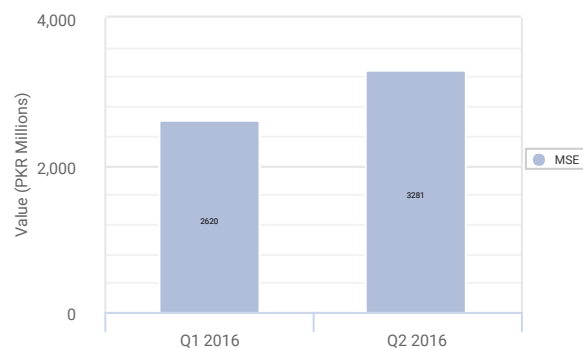
Gross Loan Portfolio By Asset Type



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 Apr to 30 Jun)		(30 Jun)
		Net	%	
1	AKHU	41,555	7.9	13.6
2	UBank	33,267	83.5	1.8
3	TMFB	23,107	7.4	8.1
4	MMFB	20,330	49.2	1.5
5	SRSO	15,514	27.1	1.7

MFPs with Largest Percentage Increase in Active Borrowers

	MFP	Increase in Active Borrowers		Market Share (% of Active Borrowers)
		(1 Apr to 30 Jun)		(30 Jun)
		Net	%	
1	AMRDO	8,325	463	0.2
2	UBank	33,267	83.5	1.8
3	MMFB	20,330	49.2	1.5
4	AMFB	11,701	34	1.1
5	SRSO	15,514	27.1	1.7

Largest Providers of Microcredit (Active Borrowers)

	MFP	Active Borrowers (30 Jun)	Market Share (% of Active Borrowers)
1	NRSP	648,697	15.6
2	AKHU	567,761	13.6
3	KB	519,942	12.5
4	TMFB	336,003	8.1
5	NRSP-B	325,665	7.8

Largest Providers of Microcredit (Gross Loan Portfolio)

	MFP	GLP (30 Jun)	Market Share (% of GLP)
1	KB	18,798,983,168	17.3
2	TMFB	13,767,985,152	12.6
3	NRSP	12,055,872,512	11.1
4	NRSP-B	12,018,540,544	11
5	AKHU	8,046,394,880	7.4

MFPs with Largest Geographic Spread

MFP	KB	AKHU	FMFB	ASA	TMFB
Geographic Spread (No. of Districts)	75	71	57	53	47

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									
2016 - Q1	13,685,283	10,787,046	2,898,237	6,656,482	7,028,807	10,787,046	9,230	2,889,007	
2016 - Q2	15,755,451	12,784,259	2,971,192	7,622,015	8,133,436	12,784,259	2,265	2,968,927	
Value of Savings (PKR Millions)									
2016 - Q1	67,669	66,299	1,370	62,224	5,445	66,299	7	1,362	
2016 - Q2	77,311	75,948	1,363	70,845	6,466	75,948	5	1,358	
Average Saving Balance (PKR)									
2016 - Q1	4,945	6,146	473	9,348	775	6,146	810	471	
2016 - Q2	4,907	5,941	459	9,295	795	5,941	2,060	458	

Micro-savings Provision by MFPs

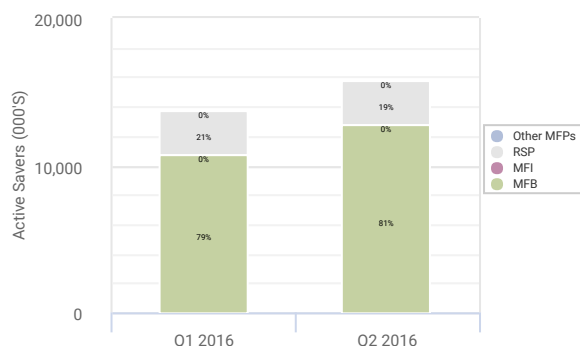
		MFPs offering Savings	Saving Methodology		Peer Group			
	Total		Intermediation	Mobilization	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs								
2016 - Q2	43	16	10	6	10	1	5	-
2016 - Q2	39	15	10	5	10	1	4	-

Saving Methodology:

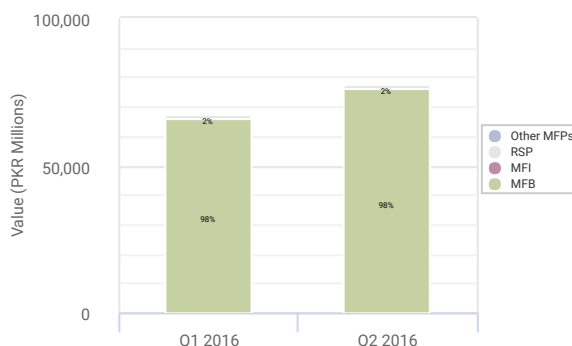
1. **Intermediation:** Public deposits used to finance an organization's loan portfolio. Only SBP-regulated MFPs (CFIs and MFBs) can accept and intermediate deposits from the general public.

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.

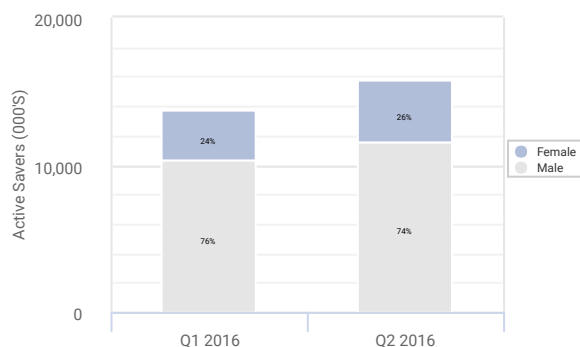
Active Savers By Peer Group



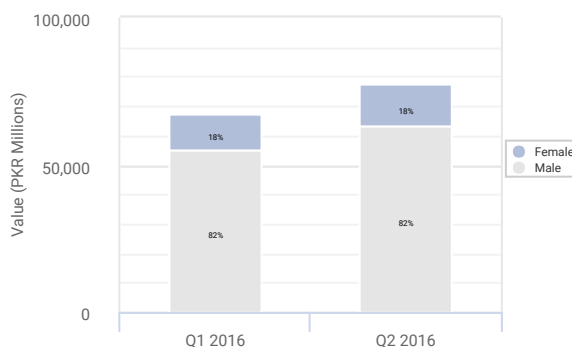
Value Of Savings By Peer Group



Active Savers By Gender

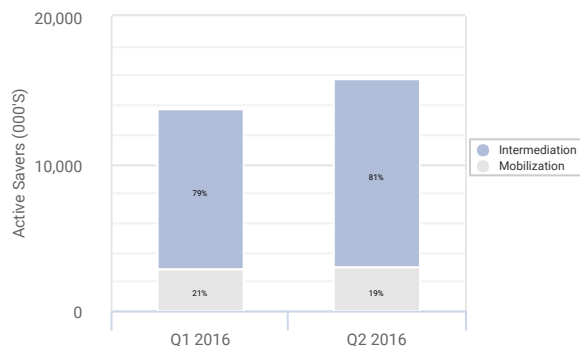


Value Of Savings By Gender

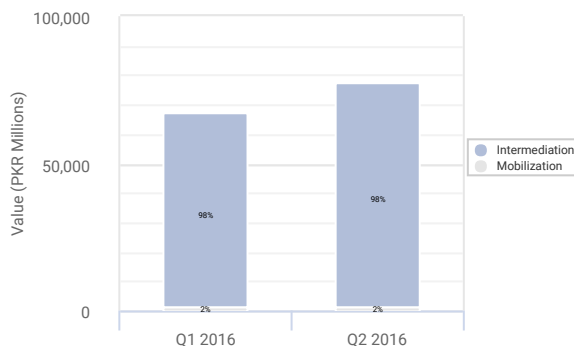


MICRO-SAVINGS PROVISION

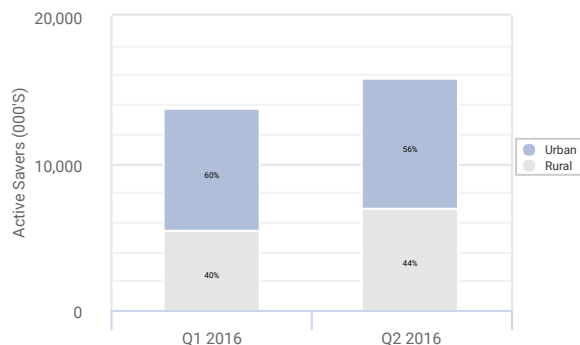
Active Savers By Saving Methodology



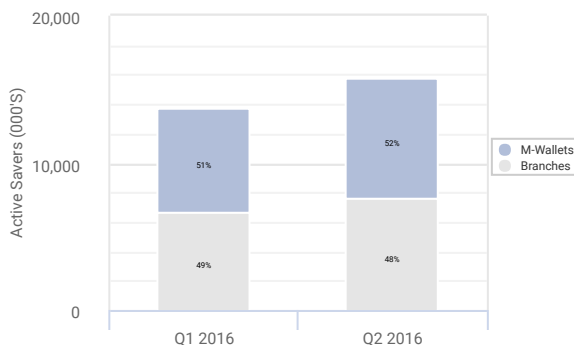
Value Of Savings By Saving Methodology



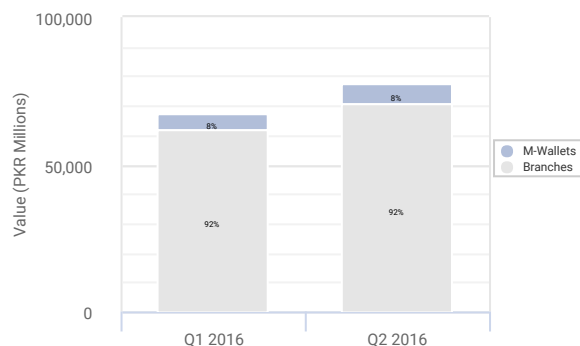
Active Savers By Urban/Rural



Active Savers By Type



Value Of Savings By Type



Largest Providers of Micro-savings (Value of Savings)

	MFP	Value of Savings (30 Jun)	Market Share (% of Value of Savings)
1	TMFB	22,672,447,488	29.3
2	KB	17,791,672,320	23
3	FMFB	10,543,809,536	13.6
4	NRSP-B	8,641,340,416	11.2
5	FINCA	7,442,155,008	9.6

Districts with Highest Outreach (Active Savers)

	District	Active Savers (30 Jun)	Increase (1 Apr to 30 Jun)	
			Net	%
1	Karachi	5,121,921	819,456	19
2	ICT	1,699,095	691,055	68.6
3	Leyyah	935,095	829,038	781.7
4	Peshawar	492,463	225,528	84.5
5	Bahawalpur	429,579	4,295	1

MFPs with Largest Increase in Active Savers (Net)

	MFP	Increase in Active Savers (1 Apr to 30 Jun)	
		Net	%
1	MMFB	946,357	24.1
2	TMFB	824,494	20.3
3	NRSP	64,521	2.5
4	KB	63,186	5.4
5	UBank	52,953	26.9

MFPs with Largest Increase in Value of Savings (Net)

	MFP	Increase in Value of Savings (1 Apr to 30 Jun)	
		Net	%
1	TMFB	8,453,447,680	59.5
2	NRSP-B	2,101,540,352	32.1
3	UBank	1,956,919,680	92.7
4	FINCA	1,121,634,816	17.7
5	FMFB	869,879,808	9

Largest Providers of Micro-savings (Active Savers)

	MFP	Active Savers (30 Jun)	Market Share (% of Active Savers)
1	TMFB	4,887,054	31
2	MMFB	4,874,307	30.9
3	NRSP	2,619,631	16.6
4	KB	1,224,566	7.8
5	NRSP-B	601,746	3.8

MICRO-INSURANCE PROVISION

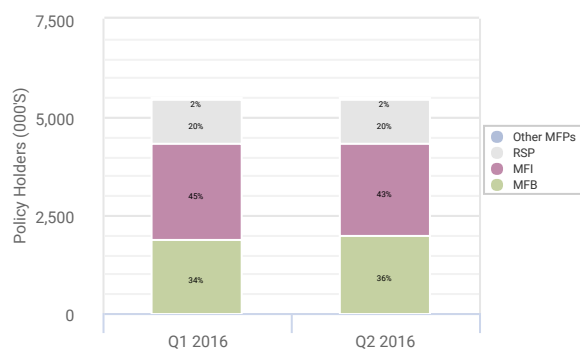
Summary of Micro-insurance Provision (All Pakistan)

		Type		Peer Group			
	Total	Health	Credit Life	MFB	MFI	RSP	Other MFPs
Number of Policy Holders							
2016 - Q1	5,529,464	2,674,430	2,829,135	1,872,022	2,476,276	1,093,252	87,914
2016 - Q2	5,530,894	2,504,743	2,903,360	1,985,415	2,368,622	1,091,811	85,046
Sum Insured (PKR Millions)							
2016 - Q1	88,958			55,042	14,355	18,222	1,338
2016 - Q2	128,886			62,601	46,859	18,091	1,335

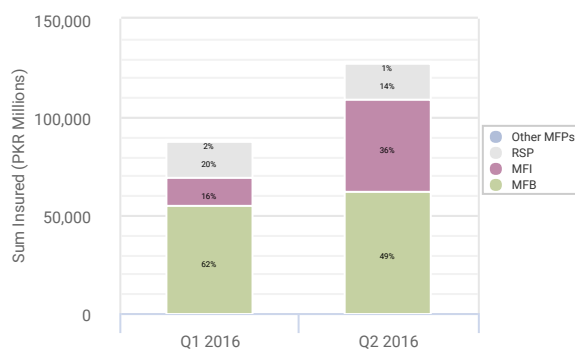
Micro-insurance Provision by MFPs

		MFPs offering Insurance	Type of Insurance offered			Peer Group			
	Total		Health	Life	Other	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs									
2016 - Q2	43	25	13	18	5	8	8	5	4
2016 - Q2	39	25	12	19	6	8	8	5	4

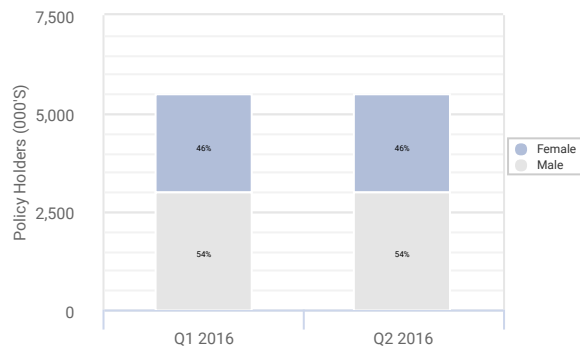
Policy Holders By Peer Group



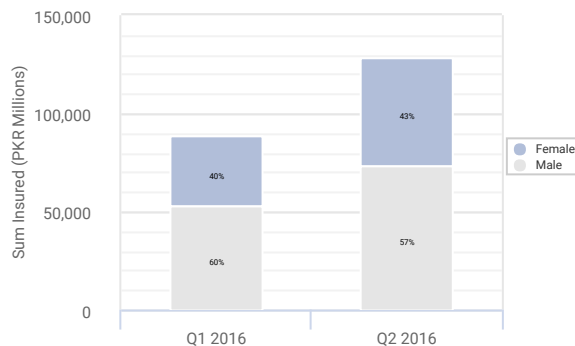
Sum Insured By Peer Group



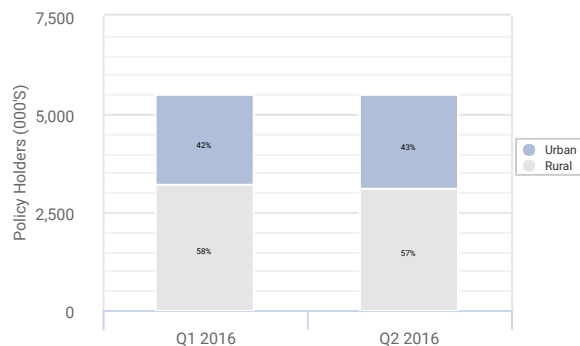
Policy Holders By Gender



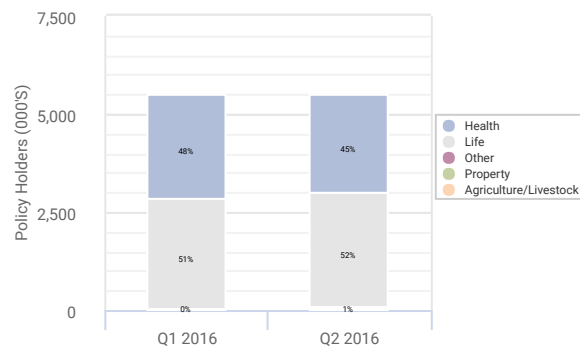
Sum Insured By Gender



Policy Holders By Urban/Rural



Policy Holders By Type



MICRO-INSURANCE PROVISION

Districts with Highest Outreach (Policy Holders)

	District	Policy Holders (31Dec)	Increase (1 Apr to 30 Jun)	
			Net	%
1	Lahore	438,264	-23,703	-5.1
2	Faisalabad	349,061	-9,299	-2.6
3	Rahimyar Khan	275,511	6,799	2.5
4	Gujranwala	242,878	7,624	3.2
5	Karachi	234,107	-12,035	-4.9

Top 5 Districts: Greatest Increase in Micro-Insurance Outreach

	District	Policy Holders (30 Jun)	Growth (1 Apr to 30 Jun)	
			Net	%
1	Chiniot	12,922	9,592	288
2	Larkana	37,738	9,581	34
3	Bhakkar	88,243	8,984	11.3
4	Gujranwala	242,878	7,624	3.2
5	Rahimyar Khan	275,511	6,799	2.5

Largest Providers of Micro-Insurance (Policy Holders)

	MFP	Policy Holders (30 Jun)	Market Share (% of Policy Holders)
1	KASHF	1,474,945	26.7
2	NRSP	927,182	16.8
3	KB	578,313	10.5
4	NRSP-B	571,777	10.3
5	AKHU	567,761	10.3

Largest Providers of Micro-Insurance (Sum Insured)

	MFP	Sum Insured (30 Jun)	Market Share (% of Sum Insured)
1	KASHF	36,055,035,904	28
2	KB	20,651,907,072	16
3	NRSP	16,542,262,272	12.8
4	TMFB	15,085,855,744	11.7
5	FMFB	8,981,704,704	7

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	33	-	50,079	941,624,359	378,914	981,450,071	64,323	1,596,296,459	-	-
Balochistan	18	-	5,549	157,371,256	284,386	342,511,824	8,619	247,390,228	500,000	1.1
FATA	13	-	7,020	152,293,294	2,026	106,932	7,020	152,293,294	-	-
Gilgit-Baltistan	40	-	35,558	1,027,028,870	99,411	3,222,118,650	35,452	1,005,852,308	-	-
ICT	21	-	12,809	231,919,596	1,699,095	4,576,196,348	6,326	182,870,876	-	-
Khyber-Pakhtunkhwa	95	8	97,399	2,640,369,819	854,363	4,360,886,359	106,668	2,379,105,768	5,000,000	1.9
Punjab	2,123	8	3,096,778	83,159,225,064	6,004,790	31,939,396,627	4,535,157	103,564,982,198	12,600,000	24.6
Sindh	754	1	847,997	20,389,948,518	6,406,932	31,424,276,866	757,906	19,575,110,764	2,400,000	35.3
Grand Total	3,097	17	4,153,189	108,699,780,775	15,729,917	76,846,943,676	5,521,471	128,703,901,895	20,500,000	20.3

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	MMFB								
	-	-	-	-	21	34,393	-	-	-
Dera Bugti									
Gwadar	POMFB, NRSP, TMFB, MMFB								
	4	-	176	5,630,838	21,249	196,810,960	2	12,729	-
Jafarabad	OCT, MMFB								
	2	-	681	10,062,717	154	11,033	-	-	-
Jhal Magsi									
Kalat	MMFB								
	-	-	-	-	26	14,932	-	-	-
Kech (Turbat)	NRSP								
	-	-	-	-	49,149	10,292,276	113	3,060,000	-
Kharan	MMFB								
	-	-	-	-	10	7,130	-	-	-
Khuzdar	MMFB								
	-	-	-	-	99	277,307	-	-	-
Kohlu									
Lasbela	NRSP, KASHF, MMFB								
	5	-	1,411	31,717,230	24,385	543,024	4,955	124,451,240	-
Loralai	MMFB								
	-	-	-	-	32	128,008	-	-	-
Mastung	MMFB								
	-	-	-	-	172	54,074	-	-	-
Musakhel									
Nasirabad	MMFB, KB								
	1	-	1,304	58,020,560	10,559	26,555,542	1,586	67,890,560	-
Nushki									
Panjgur	NRSP								
	-	-	-	-	21,596	3,280,710	-	-	-
Pishin	MMFB								
	-	-	-	-	568	336,096	-	-	-
Qila Abdullah	MMFB								
	-	-	-	-	8	6,120	-	-	-
Qila Saifullah	MMFB								
	-	-	-	-	358	42,648	-	-	-
Quetta	TMFB, FMFB, AKHU, AMFB, MMFB								
	6	-	1,977	51,939,910	145,112	102,401,319	1,963	51,975,700	-
Sherani									
Sibi	MMFB								
	-	-	-	-	607	281,724	-	-	-
Washuk									
Zhub	MMFB								
	-	-	-	-	198	72,787	-	-	-
Ziarat	MMFB								
	-	-	-	-	4	-	-	-	-
Total	18	-	5,549	157,371,256	284,386	342,511,824	8,619	247,390,228	-

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	MMFB, SDF, KASHF, FINCA, KB, POMFB, UBank, TMFB, AKHU								
	14	-	15,477	445,992,770	27,649	440,534,754	15,135	384,418,204	-
Bannu	AKHU, MMFB								
	3	-	1,853	31,859,414	964	736,683	1,853	31,859,414	-
Batgram	MMFB								
	-	-	-	-	473	92,361	-	-	-
Buner (Daggar)	KB, NRSP, MMFB								
	1	-	931	33,859,668	1,434	26,966,080	944	34,304,668	-
Charsadda	AKHU, MMFB, KB, NRSP, AMFB								
	3	-	3,414	85,823,600	26,533	19,253,956	3,231	86,011,841	-
Chitral	MMFB, FMFB								
	7	-	3,739	176,343,776	33,157	967,125,584	4,168	187,068,784	-
D.I. Khan	KB, MMFB								
	2	-	3,676	157,002,848	12,621	208,307,546	3,678	157,062,848	-
Hangu	MMFB								
	-	-	-	-	554	306,747	-	-	-
Haripur	GBTI, NRSP, SDF, KASHF, AKHU, BEDF, MMFB, KB, FINCA								
	12	7	18,575	470,136,961	39,839	133,633,171	27,398	282,736,906	-
Karak	MMFB								
	-	-	-	-	198	102,029	-	-	-
Kohat	MMFB, AKHU, KB								
	2	-	3,315	101,483,098	9,497	117,508,282	3,328	101,938,098	-
Kohistan	MMFB								
	-	-	-	-	20	18,834	-	-	-
Lakki Marwat	MMFB, AKHU								
	1	-	1,029	16,033,800	195	63,365	1,029	16,033,800	-
Lower Dir	MMFB								
	-	-	-	-	829	198,045	-	-	-
Malakand	KB, MMFB, AKHU, NRSP								
	3	-	2,333	54,218,743	39,013	67,093,490	2,377	55,708,743	-
Mansehra	AKHU, SDF, KASHF, FINCA, KB, MMFB								
	14	-	15,082	322,922,863	8,779	137,599,837	15,261	279,360,068	-
Mardan	KB, AMFB, NRSP, MMFB, AKHU, KASHF								
	11	-	9,513	233,547,459	76,412	65,537,084	11,356	242,249,164	-
Mingora	MMFB								
	-	-	-	-	350	385,772	-	-	-
Nowshera									
Peshawar	AMFB, AKHU, NRSP-B, UBank, MMFB, KB								
	11	-	5,663	134,337,534	492,463	1,874,113,392	5,885	144,374,102	-
Shangla	MMFB								
	-	-	-	-	14	7,187	-	-	-
Swabi	NRSP, SWWS, KB, GBTI, AKHU, MMFB								
	7	1	7,954	243,925,565	60,145	130,369,385	6,172	242,822,408	-
Swat	KB, AKHU, MMFB, NRSP								
	4	-	4,845	132,881,720	20,210	170,187,828	4,853	133,156,720	-
Tank	MMFB								
	-	-	-	-	432	128,073	-	-	-
Upper Dir	MMFB								
	-	-	-	-	2,582	616,873	-	-	-
Total	95	8	97,399	2,640,369,819	854,363	4,360,886,359	106,668	2,379,105,768	-

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, NRSP, MMFB, FINCA, AKHU, KB, ASA, POMFB, GBTI								
	58	8	64,939	1,287,577,875	131,071	295,496,059	93,771	1,380,443,628	-
Bahawalpur	UBank, KB, ASA, AMFB, TMFB, KASHF, NRSP, MMFB, FINCA, NRSP-B, AKHU, FMFB								
	55	-	143,456	4,707,133,062	429,579	3,000,190,572	210,922	5,039,529,904	-
Bhakkar	NRSP, MMFB, FINCA, AKHU, FMFB, UBank, KB, ASA, AMFB								
	43	-	68,672	2,311,346,148	295,251	449,430,732	88,243	2,978,013,680	-
Bhawalnagar	NAYMT, AKHU, FMFB, KASHF, UBank, NRSP-B, KB, ASA, AMFB, NRSP, MMFB, FINCA								
	57	-	121,681	4,042,323,989	370,395	1,493,588,064	159,914	3,901,324,752	-
Chakwal	ASA, AMFB, POMFB, NRSP, MMFB, FINCA, AKHU, SVDP, KB								
	51	-	47,436	904,116,535	88,919	161,233,450	32,653	593,369,285	-
D.G. Khan	NRSP, AKHU, KB, OCT, ASA, FMFB, TMFB								
	27	-	49,205	1,584,669,625	238,820	576,979,012	58,801	1,823,897,320	-
Faisalabad	DSP, MMFB, FINCA, KB, ASA, FMFB, PRSP, TMFB, NRSP, AMFB, KASHF, RCDS, AKHU, UBank, NRSP-B								
	146	-	196,472	3,842,190,323	133,823	722,726,098	349,061	6,380,936,018	-
Gujranwala	POMFB, TMFB, OCT, OPD, NRSP, AMFB, KASHF, AKHU, UBank, DSP, MMFB, FINCA, KB, JWS, ASA, FMFB, PRSP								
	132	-	153,210	3,485,257,843	250,055	650,751,186	242,878	5,455,713,158	-
Gujrat	UBank, BRAC, MMFB, FINCA, KB, JWS, ASA, FMFB, PRSP, TMFB, NRSP, KASHF, AKHU								
	52	-	65,663	1,619,876,572	92,973	740,238,153	93,665	2,229,215,232	-
Hafizabad	JWS, ASA, FMFB, PRSP, TMFB, NRSP, KASHF, AKHU, UBank, MMFB, FINCA, KB								
	32	-	44,824	1,161,688,348	44,689	135,686,473	76,787	2,135,878,052	-
Jhang	NRSP, KASHF, AKHU, RCDS, MMFB, FINCA, KB, NRSP-B, ASA, FMFB, PRSP, OCT, AMFB, TMFB								
	60	-	76,229	2,143,242,260	81,214	453,240,155	106,562	2,301,162,760	-
Jhelum	KB, MMFB, FINCA, ASA, AMFB, TMFB, POMFB, NRSP, JWS, AKHU								
	38	-	63,766	1,041,698,127	70,939	114,463,660	28,488	580,964,503	-
Kasur	AMFB, TMFB, NRSP-B, DSP, UBank, FMFB, AKHU, OLP, KB, MMFB, FINCA, KASHF, CSC, ASA, NRSP, RCDS								
	67	-	105,519	2,784,917,895	93,826	549,544,040	186,512	3,935,435,704	-
Khanewal	KB, MMFB, FINCA, PRSP, KASHF, ASA, TMFB, NRSP-B, UBank, AKHU								
	33	-	54,616	1,756,572,236	99,123	431,001,599	112,531	2,555,012,600	-
Khushab	ASA, NRSP, SVDP, AKHU, AMFB, KB, MMFB, FMFB, FINCA, KASHF								
	46	-	60,037	1,397,974,118	189,613	241,591,142	86,316	2,201,595,124	-
Lahore	NRSP, OLP, AKHU, POMFB, AMFB, TMFB, NRSP-B, OCT, UBank, CSC, KB, MMFB, FMFB, FINCA, KASHF, NAYMT, BRAC, ASA, DSP, PRSP								
	215	-	230,812	5,112,028,737	171,857	7,377,606,119	438,264	8,510,839,086	-
Leyyah	UBank, KB, MMFB, FMFB, KASHF, ASA, PRSP, RCDS, NRSP, AKHU, AMFB, TMFB, NRSP-B, OCT								
	55	-	94,920	2,968,623,157	935,095	896,096,156	104,921	3,180,005,584	-
Lodhran	FINCA, PRSP, AKHU, AMFB, TMFB, NRSP-B, UBank, KB, MMFB, FMFB, KASHF, ASA								
	31	-	85,837	3,408,847,041	148,195	733,140,281	112,020	3,159,500,136	-
Mandi Bahauddin	AMFB, TMFB, NRSP, JWS, KB, MMFB, FMFB, KASHF, ASA, FINCA, AKHU								
	34	-	33,908	824,740,827	32,374	161,291,774	43,781	1,138,439,636	-
Mianwali	AKHU, OCT, NRSP, KB, MMFB								
	30	-	44,175	883,909,126	123,102	142,406,090	67,349	1,600,262,304	-
Multan	ASA, AKHU, NRSP-B, UBank, BRAC, FINCA, NRSP, KB, MMFB, AMFB, TMFB, FMFB, KASHF								
	103	-	148,561	4,232,886,435	151,096	1,788,061,087	221,150	4,583,199,280	-
Muzaffargarh	KB, MMFB, MOJAZ, TMFB, FFO, KASHF, ASA, PRSP, AKHU, NRSP-B, UBank, FINCA, AGAHE								
	39	-	91,233	2,659,044,122	215,180	627,713,723	129,046	2,770,395,226	-
Nankana Sahib	FFO, KASHF, RCDS, ASA, AKHU, DSP, FINCA, KB, MMFB								
	33	-	42,717	928,639,834	22,537	50,305,568	48,465	517,222,734	-
Narowal	NRSP, KB, MMFB, PRSP, OLP, KASHF, MOJAZ, ASA, AKHU								
	26	-	36,736	811,808,813	67,032	251,897,112	40,121	961,749,561	-
Okara	CSC, FINCA, AMFB, OLP, KASHF, NRSP-B, UBank, ASA, FMFB, AKHU, KB, MMFB, PRSP, TMFB, DSP								
	51	-	76,679	2,307,666,935	108,330	439,422,703	102,020	2,706,728,956	-
Pakpattan	FMFB, AKHU, KB, MMFB, PRSP, TMFB, FINCA, BRAC, AMFB, KASHF, NRSP-B, UBank, ASA								
	31	-	46,436	1,628,401,944	76,548	304,558,153	78,036	2,083,467,176	-
Rahimyar Khan	KB, MMFB, TMFB, FINCA, AMFB, KASHF, NRSP-B, UBank, ASA, NRSP, FMFB, AKHU								
	67	-	180,102	6,680,484,756	243,998	1,416,135,886	275,511	7,328,851,264	-
Rajanpur	OCT, ASA, NRSP, FMFB, AKHU, AGAHE, KB, MMFB								
	29	-	68,869	1,912,996,631	247,503	716,593,540	84,840	2,261,545,864	-
Rawalpindi	AMFB, KASHF, UBank, KB, MMFB, BRAC, TMFB, OCT, ASA, POMFB, NRSP, AKHU, FMFB, FINCA								
	120	-	99,913	2,092,474,346	190,689	4,356,089,153	96,945	1,593,309,639	-
Sahiwal	BRAC, PRSP, NRSP-B, TMFB, ASA, AKHU, FMFB, FINCA, AMFB, KASHF, UBank, KB, MMFB								
	43	-	66,370	2,040,958,975	222,727	502,565,778	103,310	2,670,657,304	-
Sargodha	AKHU, FMFB, FINCA, AMFB, KASHF, KB, MMFB, NRSP, PRSP, TMFB, OLP, ASA								
	107	-	117,790	2,583,629,963	107,022	504,885,693	218,374	5,118,892,936	-
Sheikhupura	KB, MMFB, NRSP, PRSP, OCT, TMFB, OLP, ASA, DSP, AKHU, FMFB, FINCA, FFO, RCDS, AMFB, KASHF								
	67	-	90,495	1,974,581,483	48,914	165,206,044	121,538	2,247,777,049	-
Sialkot	TMFB, ASA, AKHU, FMFB, FINCA, AMFB, KASHF, KB, MMFB, BDRIE, NRSP, BRAC, PRSP, JWS								
	65	-	83,302	2,026,218,021	96,953	445,984,846	123,607	2,819,575,192	-
Toba Tek Singh	KASHF, KB, MMFB, RCDS, PRSP, TMFB, NRSP-B, ASA, AKHU, FMFB, FINCA								
	31	-	55,242	1,559,889,840	84,849	439,855,057	83,608	1,924,295,342	-
Vihari	AMFB, AGAHE, TMFB, NRSP-B, ASA, AKHU, FMFB, FINCA, KASHF, KB, MMFB								
	35	-	74,651	2,217,849,789	89,538	550,258,558	102,225	2,557,196,464	-
Chiniot	FMFB, NRSP, KASHF, KB								
	14	-	12,305	232,959,332	10,961	53,162,912	12,922	338,579,744	-
Total	2,123	8	3,096,778	83,159,225,064	6,004,790	31,939,396,627	4,535,157	103,564,982,198	-

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	FMFB, TRDP, KB, POMFB, ASA, OCT, MMFB, AMRDO, KASHF, TMFB, NRSP								
	37	-	35,997	690,084,458	201,688	127,155,851	43,344	1,063,321,574	-
Dadu	OCT, MMFB, TMFB, FMFB, TRDP, KB, AMFB								
	41	-	40,075	672,665,772	17,678	139,212,845	16,169	400,869,994	-
Ghotki	TMFB, UBank, FMFB, KB, AMFB, OCT, SRSO, MMFB, ASA								
	20	-	31,439	923,220,947	48,142	184,018,352	18,398	706,925,618	-
Hyderabad	AMFB, FINCA, OCT, AKHU, MMFB, ASA, BRAC, NRSP, TMFB, SSF, UBank, POMFB, FMFB, KB								
	61	-	58,331	1,550,765,904	256,914	755,499,225	60,505	1,719,658,250	-
Jacobabad	MMFB, SRSO, FMFB, AKHU								
	4	-	8,347	162,434,822	9,925	44,883,281	4,818	62,307,950	-
Jamshoro	ASA, TRDP, MMFB, OCT								
	12	-	12,858	142,376,076	1,245	443,055	2,151	322,650	-
Karachi	BRAC, NRSP, MMFB, TMFB, NRSP-B, UBank, POMFB, KASHF, OCT, AKHU, KB, ADV, ASA, AMFB, FINCA, FMFB								
	153	-	152,496	4,014,854,201	5,121,921	26,331,741,902	234,107	6,121,117,402	-
Khairpur	OCT, AKHU, KB, ASA, AMFB, FINCA, FMFB, MMFB, TMFB, SRSO, UBank, KASHF								
	39	-	44,073	1,193,822,409	55,897	374,073,048	39,234	1,192,304,834	-
Larkana	FMFB, MMFB, TMFB, SRSO, OCT, KB, ASA, AMFB								
	26	-	42,863	1,167,168,209	68,040	579,481,868	37,738	1,051,876,486	-
Matyari	TMFB, OCT, KB, SSF, AMRDO, ASA, FMFB, NRSP, NRSP-B, MMFB								
	18	-	30,384	645,355,619	26,254	130,297,024	27,072	448,058,613	-
Mirpur Khas	ASA, FMFB, NRSP, AMFB, UBank, MMFB, TMFB, AKHU, TRDP, OCT, KB, POMFB								
	46	-	50,247	1,124,669,122	146,859	283,619,566	43,978	1,165,077,428	-
Naushahro Feroze	AMFB, SRSO, MMFB, TMFB, OCT, KB, OLP, ASA, FMFB								
	24	-	25,582	538,847,536	12,381	52,715,456	9,798	254,247,474	-
Nawabshah	OCT, FINCA, KB, UBank, ASA, NRSP-B, FMFB, AMFB, MMFB, TMFB, SSF, AMRDO								
	31	-	38,316	890,753,228	39,319	188,697,458	29,334	630,338,324	-
Sanghar	FMFB, SRDO, AMFB, VDO, MMFB, TRDP, TMFB, SSF, OCT, KB, ASA								
	47	1	58,955	1,107,037,455	18,064	74,423,978	39,052	460,799,292	-
Sehwan Sharif	MMFB								
	-	-	-	-	533	295,430	-	-	-
Shehdad Kot	TMFB, KB, SRSO								
	11	-	22,515	647,760,016	26,249	109,818,778	20,789	477,452,298	-
Shikarpur	OCT, SRSO, ASA, MMFB, TMFB, FMFB, KB								
	8	-	11,151	305,071,773	11,939	122,001,302	6,791	221,193,688	-
Sukkur	ASA, NRSP-B, MMFB, TMFB, AKHU, FMFB, KB, FINCA, BRAC, UBank, AMFB, SRSO								
	32	-	39,732	1,058,114,127	84,260	1,213,824,939	26,396	807,025,702	-
Tando Allahyar	KB, SSF, FINCA, AMFB, POMFB, ASA, NRSP-B, MMFB, TMFB, AKHU, FMFB, NRSP								
	12	-	17,246	542,855,976	44,309	75,882,424	17,129	535,553,105	-
Tando Muhammad Khan	AMFB, POMFB, MMFB, TMFB, FMFB, NRSP, KB								
	7	-	9,311	301,888,211	43,548	67,072,062	8,322	314,245,208	-
Tharparkar	FMFB, ASA, KB, AKHU, MMFB, TMFB, TRDP								
	55	-	38,148	972,752,780	19,001	158,476,896	21,105	576,194,166	-
Thatta	AKHU, NRSP, MMFB, TMFB, KASHF, SSF, FMFB, OCT, ASA, KB								
	23	-	26,642	600,479,520	122,118	234,548,781	26,931	804,267,904	-
Umer Kot	MMFB, TMFB, FMFB, OCT, ASA, KB, TRDP, AMFB, NRSP								
	44	-	50,138	1,070,116,944	26,326	147,618,184	22,868	527,989,174	-
Tando Jam	SSF, MMFB, ASA								
	2	-	2,466	33,092,993	1,114	304,224	1,192	203,210	-
Kashmore	FMFB								
	1	-	685	33,760,420	3,208	28,170,936	685	33,760,420	-
Total	754	1	847,997	20,389,948,518	6,406,932	31,424,276,866	757,906	19,575,110,764	-

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, KB, MMFB, NRSP								
	6	-	10,825	186,082,870	57,896	66,587,552	11,710	292,709,136	-
Bhimber	MMFB, NRSP								
	3	-	2,806	50,435,400	1,117	497,923	-	-	-
Kotli	NRSP, MMFB								
	9	-	12,915	226,752,592	42,747	7,072,400	29,453	722,414,976	-
Mirpur	AMFB, MMFB, AKHU, NRSP, KB								
	4	-	1,417	23,792,472	4,884	9,371,642	432	5,886,346	-
Muzaffarabad	SDF, MMFB, AKHU, NRSP, KB, FMFB, TMFB, UBank								
	6	-	9,546	219,649,085	194,164	851,824,901	9,553	228,009,713	-
Neelum	NRSP								
	-	-	-	-	11,619	332,575	-	-	-
Poonch	KB, NRSP								
	4	-	11,085	207,642,992	48,903	43,456,493	13,175	347,276,288	-
Sudhnati	NRSP								
	1	-	1,485	27,268,948	17,584	2,306,585	-	-	-
Total	33	-	50,079	941,624,359	378,914	981,450,071	64,323	1,596,296,459	-

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	FMFB, AKHU								
	3	-	3,356	79,718,392	3,332	147,978,336	3,358	79,768,392	-
Diamer									
Ghanche	FMFB, AKHU								
	3	-	1,961	61,684,084	6,640	257,246,784	1,961	61,684,084	-
Ghizer	MMFB, FMFB, AKHU								
	9	-	6,217	176,623,104	10,589	175,226,544	6,249	179,348,104	-
Gilgit	AMFB, MMFB, FMFB, AKHU, NRSP-B								
	16	-	15,567	453,885,230	61,329	2,357,233,366	14,971	447,282,592	-
Skardu	AKHU, NRSP-B, MMFB, FMFB								
	9	-	8,457	255,118,060	17,521	284,433,620	8,913	237,769,136	-
Total	40	-	35,558	1,027,028,870	99,411	3,222,118,650	35,452	1,005,852,308	-

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								
	5	-	3,401	70,811,296	-	-	3,401	70,811,296	-
Khyber Agency	AKHU, MMFB								
	3	-	863	20,892,450	41	15,830	863	20,892,450	-
Kurram Agency	AKHU, MMFB								
	2	-	1,804	39,374,048	367	79,721	1,804	39,374,048	-
Mohmand Agency	MMFB, AKHU								
	1	-	559	11,248,000	1,618	11,381	559	11,248,000	-
North Waziristan Agency									
Orakzai Agency	AKHU								
	2	-	393	9,967,500	-	-	393	9,967,500	-
South Waziristan Agency									
Total	13	-	7,020	152,293,294	2,026	106,932	7,020	152,293,294	-

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	GBTI, MMFB, AMFB, KB, AKHU, UBank, POMFB, NRSP								
	21	-	12,809	231,919,596	1,699,095	4,576,196,348	6,326	182,870,876	-
Total	21	-	12,809	231,919,596	1,699,095	4,576,196,348	6,326	182,870,876	-

^{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	
		Q1	Q2
		2016	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)	✓	✓
	Mobilink Microfinance Bank (MMFB)	✓	✓
	National Rural Support Programme Bank Ltd. (NRSP-B)	✓	✓
	Pak-Oman Microfinance Bank Ltd. (POMFB)	✓	✓
	Tameer Microfinance Bank Ltd. (TMFB)	✓	✓
	The First MicroFinanceBank Ltd. (FMFB)	✓	✓
	U Microfinance Bank Ltd (UBank)	✓	✓
MFI Microfinance institution providing specialized microfinance services	Akhwat (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)	✓	✓