

	Quarter		Change	
	2017 - Q2	2017 - Q1	Units	%
Number of Branches/Units	3,484	3,422	62	1.81
Number of Districts Covered	106	105	1	0.95
Penetration Rate (%)	24.95	23.63		1.32
Active Borrowers	5,202,872	4,878,741	324,131	6.64
Gross Loan Portfolio (PKR Millions)	171,008	152,064	18,944	12.46
Number of Loans Disbursed	1,507,803	1,245,151	262,652	21.09
Disbursements (PKR Millions)	67,644	51,662	15,982	30.94
Average Loan Size (PKR)	44,863	41,490	3,373	8.13
Number of Savers	25,211,463	22,473,771	2,737,692	12.18
Value of Savings (PKR Millions)	147,549	120,496	27,053	22.45
Average Saving Balance (PKR)	5,852	5,362	490	9.14
Number of Policy Holders	6,347,260	6,224,238	123,022	1.98
Sum Insured (PKR Millions)	167,868	165,855	2,013	1.21

During the second quarter of 2017 all the key indicators remained positive and posted healthy growth. The micro-credit in terms of active borrowers registered 6.6% upsurge while GLP following the upward trajectory posted a 12.5% growth over the last quarter.

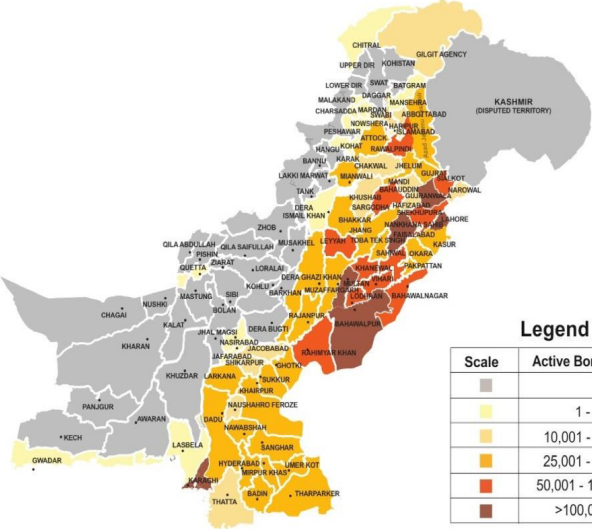
MFI peer group contributed the most to the surge of active borrowers, thereby registering an 8% growth during the current quarter. Akhuwat continued to remain on top with an addition of 73,325 borrowers taking the total number to 820,071 - highest among the industry players. NRSP maintaining its second position added 37,722 new borrowers. On the other hand, MFBs primarily fueled the GLP growth by adding PKR 11.1 billion to their portfolio (11% increase). NRSP-B followed by Telenor and Khushhali Bank supported this growth impetus with an addition of PKR 2.5 billion, and PKR 2.3 billion each, respectively. The growth in KBL and Telenor Bank's portfolio is mainly on the back of MSME lending with marginal increase in loan sizes, while driving factor for NRSP-B was group lending coupled with substantial increase in average loan size. Overall, the industry remained skewed towards individual lending whose share witnessed a 1% increase and stood at 53%. Meanwhile, share of Islamic microfinance lending remained stagnant at 16% in terms of active borrowers, whereas, GLP posted an increase of 1% and contributed 8% to the total GLP. The sector PAR (>30days) showed a marginal improvement and reduced to 1.8% from 1.9% a quarter earlier.

In the period under review, growth in micro-savings also remained strong with savers increasing by 12.2%, and GLP recording an improvement of 22.5% on the back of MFB peer group. Capitalizing on the vast geographic spread, KBL became the prime source of growth in deposits with an addition of PKR 7.2 billion in the second quarter resulting in surpassing the TMFB to become the largest provider of micro-savings - PKR 29.8 billion. In terms of number of savers, Mobilink Bank added 2.4 million depositors maintaining its top position with a total number of depositors standing at 12.6 million, mainly on the back of branch mobilization and m-wallet accounts. The average saving balance of the industry also showed improvement from PKR 5,362 in Q1 to PKR 5,852 in the current quarter. The share of m-wallets continued its upward trajectory and witnessed an improvement of 3% in both the number of savers (66%) and value of savings (10%).

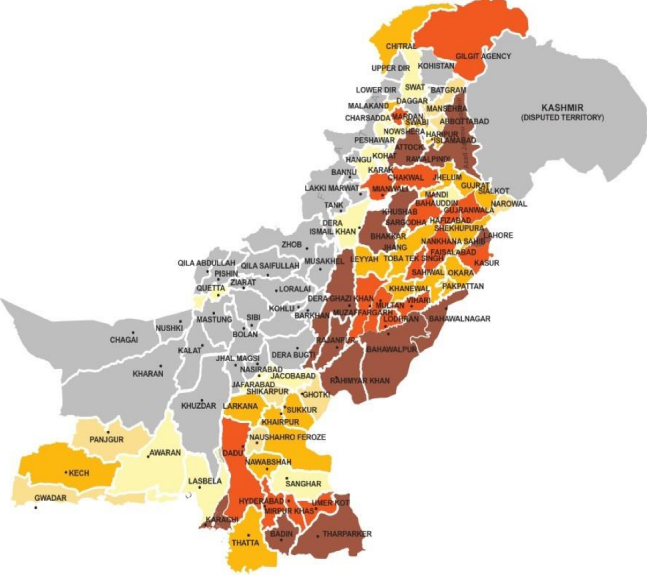
Micro-insurance supporting the growth momentum also remained positive during the current quarter - policy holders increased by 2%, while sum insured posted 1.2% growth. MFI peer group were the prime supporters of growth in micro-insurance. Kashf foundation maintained its top position with an addition of 90,840 policy holders and PKR 3 billion of sum insured. NRSP remained the second largest provider of policy holders (894,000); however, in terms of sum insured KBL following Kashf captured second spot and reported PKR 30.8 billion worth of sum insured. The sector remained dominated by credit life (54%) and health (45%) insurance; though their share improved by 1% QoQ.

The penetration rate of the sector witnessed slight improvement from 23.63% to 24.95% in the current quarter. At the same time, total number of branches increased by 62 units and stood at 3,484 in the period under review; Akhuwat added 103 new branches.

	District	Active Borrowers (30 Jun)	Growth (1 Apr to 30 Jun)	
			Net	%
1	Rahimyar Khan	180,309	14,574	8.8
2	Lahore	276,852	13,288	5
3	Faisalabad	238,193	13,266	5.9
4	Muzaffargarh	125,140	9,300	8
5	Okara	115,079	9,119	8.6



	District	Active Savers (30 Jun)	Growth (1 Apr to 30 Jun)	
			Net	%
1	Lahore	5,588,113	2,368,279	73.6
2	ICT	3,284,962	489,200	17.5
3	Karachi	3,592,159	414,538	13
4	Sialkot	244,113	133,752	121.2
5	Peshawar	1,565,777	133,011	9.3



MICROCREDIT PROVISION

Summary of Microcredit Provision (All Pakistan)

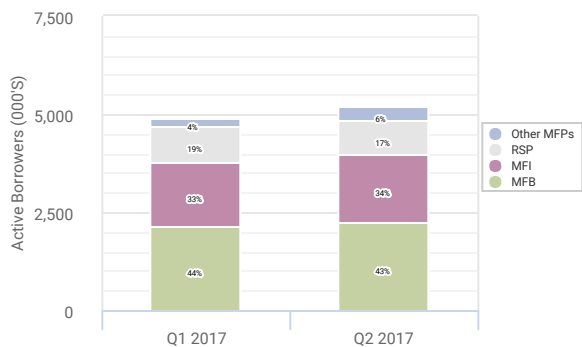
		Lending Methodology			Asset Type		Peer Group			
	Total	Group	Individual	MSE	Secured	Unsecured	MFB	MFI	RSP	Other MFPs
Number of Branches/Units										
2017 - Q1	3,422						984	1,372	882	184
2017 - Q2	3,484						1,015	1,369	908	192
Active Borrowers										
2017 - Q1	4,878,741	2,313,786	2,529,300	35,655	559,181	4,319,560	2,124,950	1,631,103	923,381	199,307
2017 - Q2	5,202,872	2,411,060	2,748,447	43,365	573,634	4,629,238	2,247,634	1,754,050	991,364	209,824
Gross Loan Portfolio (PKR Millions)										
2017 - Q1	152,064	50,123	94,401	7,540	26,321	125,745	101,215	29,209	17,326	4,314
2017 - Q2	171,008	55,165	107,234	8,609	24,789	146,219	112,348	33,023	20,754	4,883
Portfolio at Risk > 30 days (Percentage)										
2017 - Q1	1.9						2.4	0.1	1.9	3.2
2017 - Q2	1.8						2.5	0.2	1.4	3.0
Average Loan Balance (PKR)										
2017 - Q1	31,169	21,661	37,327	209,444			47,632	17,908	18,764	21,644
2017 - Q2	32,868	22,880	39,016	198,524			49,985	18,827	20,935	23,271
Number of Loans Disbursed										
2017 - Q1	1,245,151	601,406	634,628	9,117			550,263	410,091	237,571	47,226
2017 - Q2	1,507,803	714,974	782,651	10,178			656,462	477,823	319,716	53,802
Disbursements (PKR Millions)										
2017 - Q1	51,662	20,468	29,034	2,160			30,974	12,845	6,013	1,830
2017 - Q2	67,644	28,799	36,393	2,452			39,219	15,229	10,990	2,207
Average Loan Size (PKR)										
2017 - Q1	41,506	34,047	45,767	236,954			56,289	31,377	25,312	38,743
2017 - Q2	44,863	40,280	46,500	240,879			59,743	31,871	34,374	41,012

Districts with Highest Growth (Net) by Province

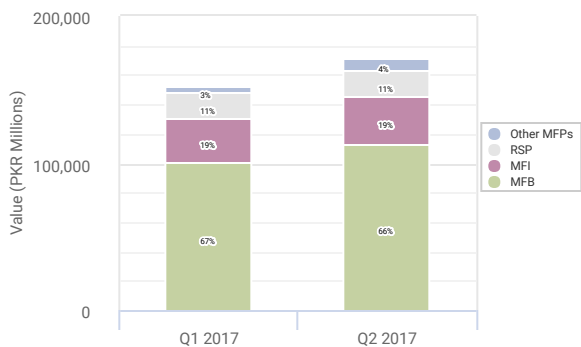
	Province	District	Active Borrowers (30 Jun)	Growth (1 Apr to 30 Jun)		Potential Microfinance Market (2015)	Penetration Rate (%)
			A	Net	%	B	(A/B)x100
1	Balochistan	Quetta	2,248	528	30.7	-	-
2		Nasirabad	832	266	47	-	-
3		Sibi	143	143	100	-	-
1	Khyber-Pakhtunkhwa	Peshawar	8,764	1,762	25.2	-	-
2		Mansehra	13,951	886	6.8	-	-
3		D.I. Khan	7,921	861	12.2	-	-
1	Punjab	Rahimyar Khan	180,309	14,574	8.8	-	-
2		Lahore	276,852	13,288	5	-	-
3		Faisalabad	238,193	13,266	5.9	-	-
1	Sindh	Karachi	188,920	9,031	5	-	-
2		Shehdad Kot	24,912	7,682	44.6	-	-
3		Larkana	44,448	7,492	20.3	-	-
1	AJK	Muzaffarabad	9,191	752	8.9	-	-
2		Kotli	10,497	702	7.2	-	-
3		Bhimber	2,481	166	7.2	-	-
1	Gilgit-Baltistan	Gilgit	20,638	1,127	5.8	-	-
2		Ghizer	12,168	856	7.6	-	-
3		Skardu	9,546	592	6.6	-	-
1	FATA	Khyber Agency	4,620	809	21.2	-	-
2		Bajaur Agency	7,016	323	4.8	-	-
3		Mohmand Agency	1,950	320	19.6	-	-
1	ICT	ICT	20,651	854	4.3	-	-

MICROCREDIT PROVISION

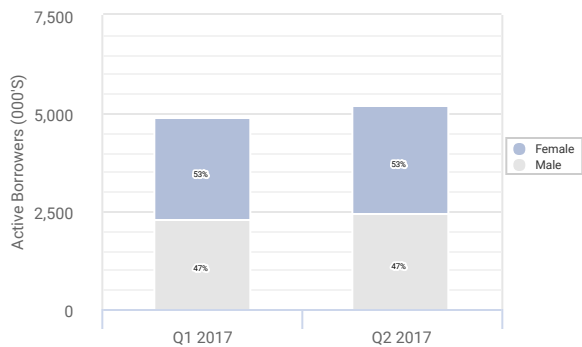
Active Borrowers By Peer Group



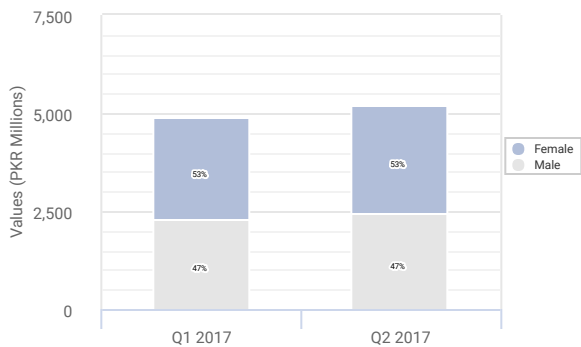
Gross Loan Portfolio



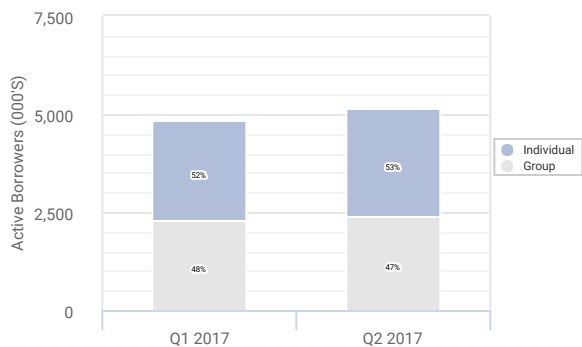
Active Borrowers By Gender



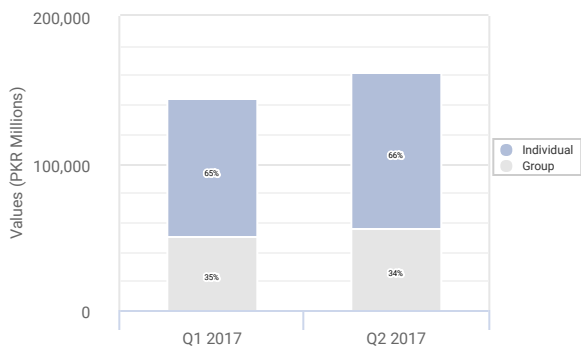
Gross Loan Portfolio By Gender



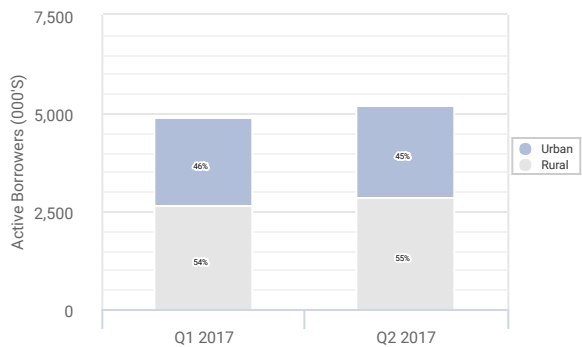
Active Borrowers By Lending Methodology



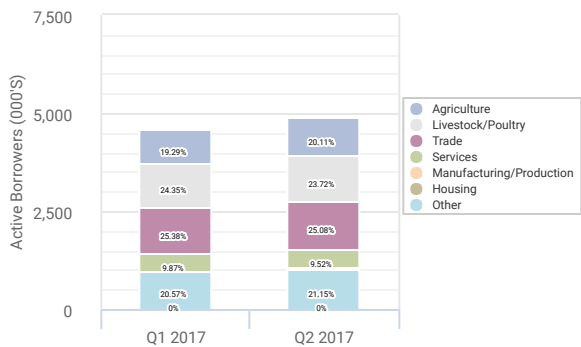
Gross Loan Portfolio By Lending Methodology



Active Borrowers By Rural/Urban

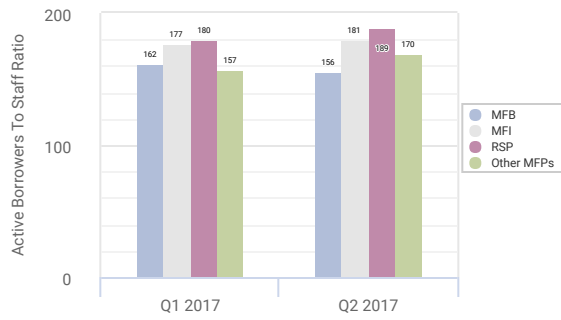


Active Borrowers By Sector

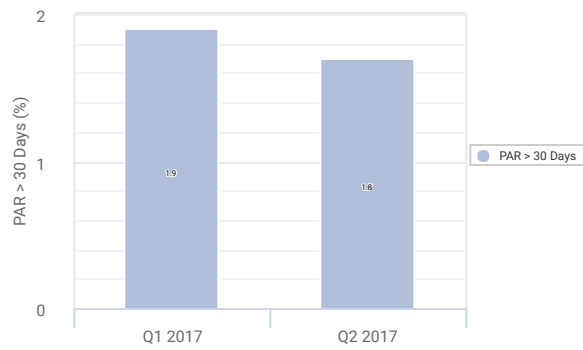


MICROCREDIT PROVISION

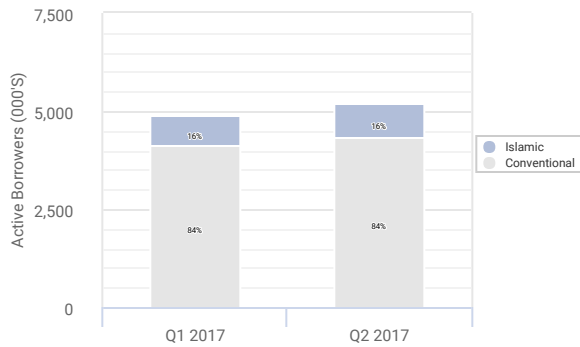
Active Borrower To MFP Staff Ratio



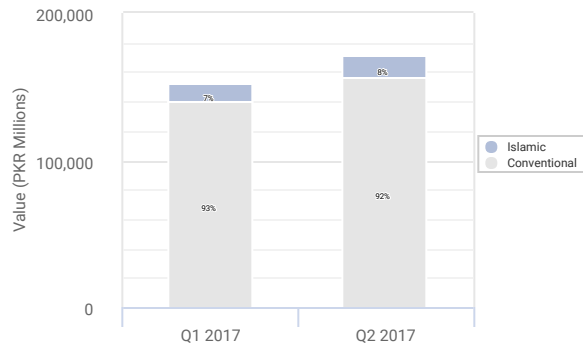
Portfolio At Risk > 30 Days



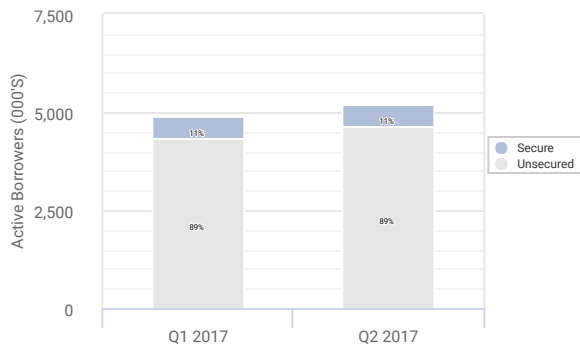
Active Borrowers By Islamic/Conventional



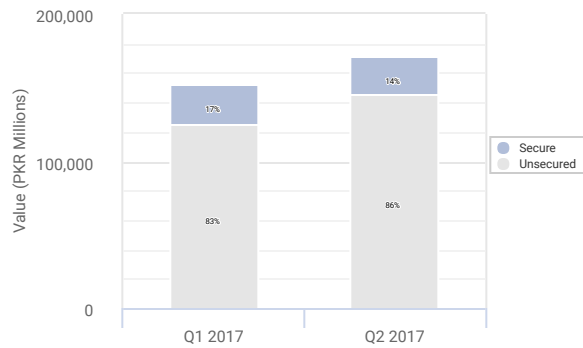
Gross Loan Portfolio By Islamic/Conventional



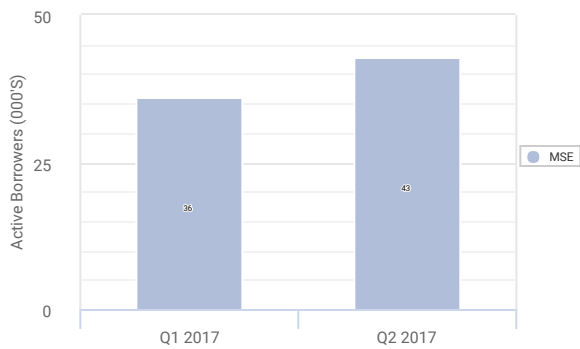
Active Borrowers By Asset Type



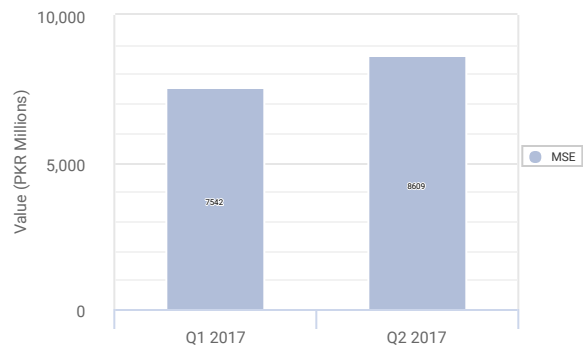
Gross Loan Portfolio By Asset Type



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	73,325	9.8	15.8
2	NRSP	37,722	5.6	13.7
3	TMFB	35,650	8.6	8.6
4	KASHF	30,411	11.3	5.8
5	NRSP-B	25,311	6.9	7.5

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	SMFB	4,364	55.5	0.2
2	SDS	1,610	42.3	0.1
3	SRSP	748	31.5	0.1
4	ADV	980	26	0.1
5	SRSO	14,698	22.8	1.5

Largest Providers of Microcredit (Active Borrowers)

	MFP	Active Borrowers (30 Jun)	Market Share (% of Active Borrowers)
1	AKHU	820,071	15.8
2	NRSP	714,944	13.7
3	KB	618,676	11.9
4	TMFB	449,604	8.6
5	NRSP-B	390,013	7.5

Largest Providers of Microcredit (Gross Loan Portfolio)

	MFP	GLP (30 Jun)	Market Share (% of GLP)
1	KB	28,438,419,120	16.6
2	TMFB	20,404,497,616	11.9
3	NRSP-B	18,101,518,691	10.6
4	NRSP	15,634,616,847	9.1
5	AKHU	13,112,237,163	7.7

MFPs with Largest Geographic Spread

MFP	AKHU	KB	FMFB	ASA	TMFB
Geographic Spread (No. of Districts)	78	76	62	54	50

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									
2017 - Q1	22,473,771	19,505,908	2,967,863	8,318,657	14,155,114	19,505,908	-	2,967,863	
2017 - Q2	25,211,463	21,955,981	3,255,482	8,555,904	16,655,559	21,955,981	-	3,255,482	
Value of Savings (PKR Millions)									
2017 - Q1	120,496	119,217	1,279	112,300	8,196	119,217	-	1,279	
2017 - Q2	147,549	146,262	1,287	132,901	14,648	146,262	-	1,287	
Average Saving Balance (PKR)									
2017 - Q1	5,362	6,112	431	13,500	579	6,112	-	431	
2017 - Q2	5,852	6,662	395	15,533	879	6,662	-	395	

Micro-savings Provision by MFPs

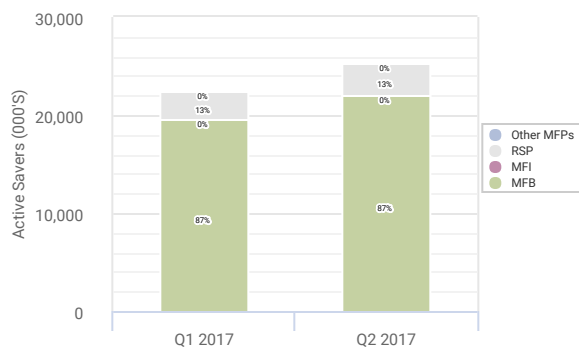
		MFPs offering Savings	Saving Methodology		Peer Group			
	Total		Intermediation	Mobilization	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs								
2017 - Q2	40	15	11	4	11	-	4	-
2017 - Q2	40	15	11	4	11	-	4	-

Saving Methodology:

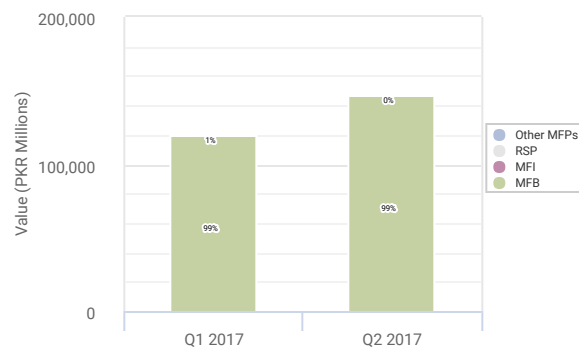
1. **Intermediation:** Public deposits used to finance an organization's loan portfolio. Only SBP-regulated MFPs (CFIs and MFBs) can accept and intermediate deposits from the general public.

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.

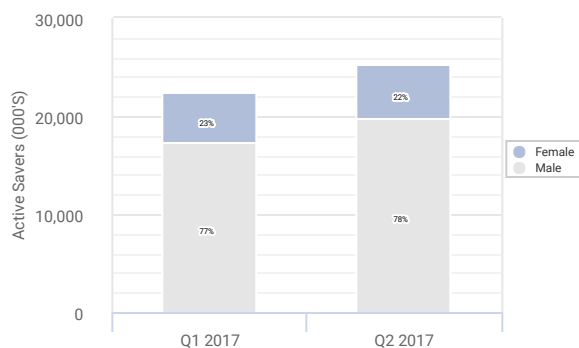
Active Savers By Peer Group



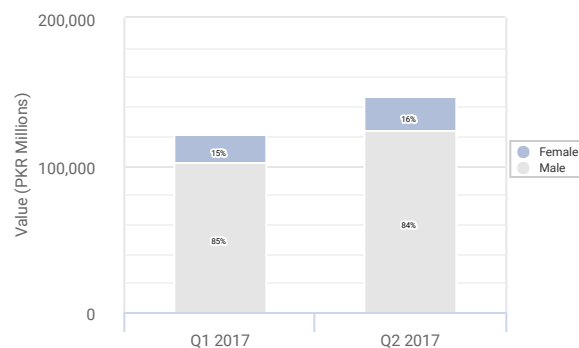
Value Of Savings By Peer Group



Active Savers By Gender

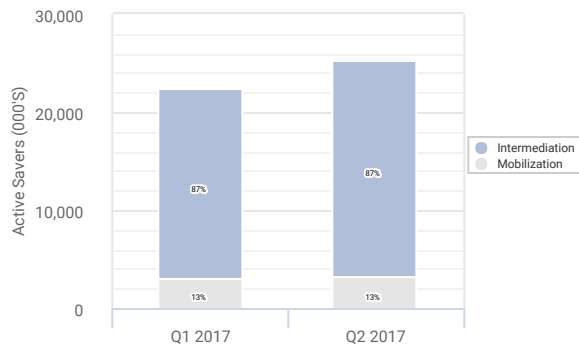


Value Of Savings By Gender

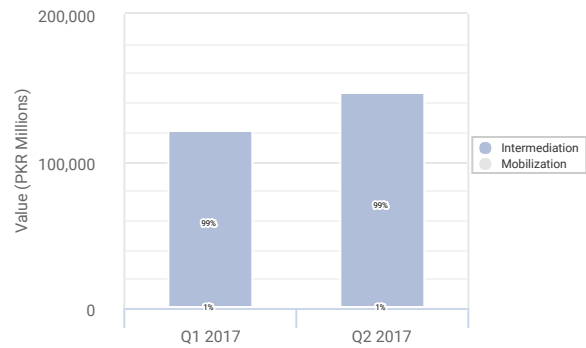


MICRO-SAVINGS PROVISION

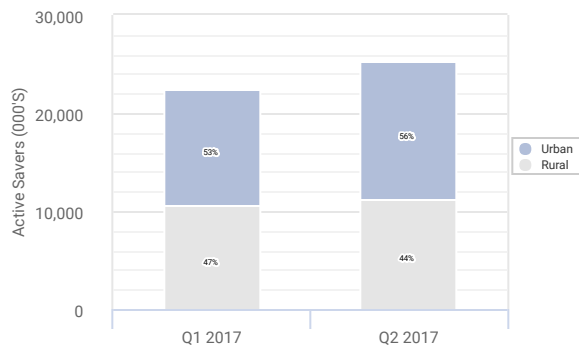
Active Savers By Saving Methodology



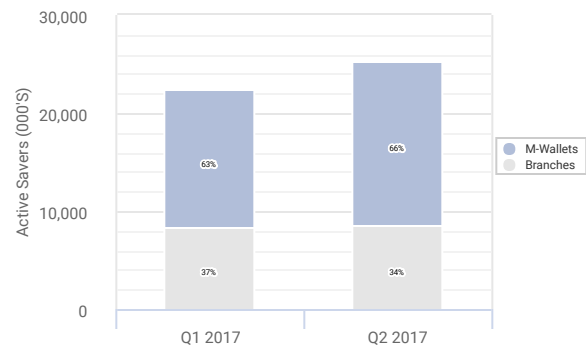
Value Of Savings By Saving Methodology



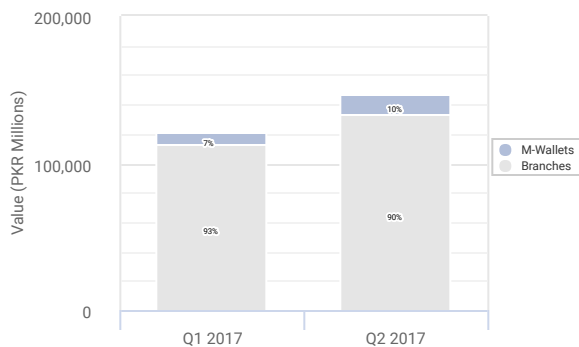
Active Savers By Urban/Rural



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	KB	29,788,534,352	20.2
2	TMFB	29,147,082,363	19.8
3	NRSP-B	19,017,749,656	12.9
4	MMFB	15,747,489,352	10.7
5	FINCA	15,215,703,323	10.3

Districts with Highest Outreach (Active Savers)

	District	Active Savers (30 Jun)	Increase (1 Apr to 30 Jun)	
			Net	%
1	Lahore	5,588,113	2,368,279	73.6
2	Karachi	3,592,159	414,538	13
3	ICT	3,284,962	489,200	17.5
4	Peshawar	1,565,777	133,011	9.3
5	Bahawalpur	579,321	55,589	10.6

MFPs with Largest Increase in Active Savers (Net)

	MFP	Increase in Active Savers (1 Apr to 30 Jun)	
		Net	%
1	MMFB	2,417,010	23.7
2	PRSP	235,946	126.6
3	KB	92,934	6.5
4	NRSP-B	53,940	7.6
5	FMFB	44,499	8

MFPs with Largest Increase in Value of Savings (Net)

	MFP	Increase in Value of Savings (1 Apr to 30 Jun)	
		Net	%
1	KB	7,174,011,498	31.7
2	MMFB	5,179,066,216	49
3	TMFB	4,335,607,898	17.5
4	FINCA	2,734,247,256	21.9
5	FMFB	2,171,287,693	17.7

Largest Providers of Micro-savings (Active Savers)

	MFP	Active Savers (30 Jun)	Market Share (% of Active Savers)
1	MMFB	12,600,700	50
2	TMFB	5,329,139	21.1
3	NRSP	2,802,811	11.1
4	KB	1,515,963	6
5	NRSP-B	761,063	3

MICRO-INSURANCE PROVISION

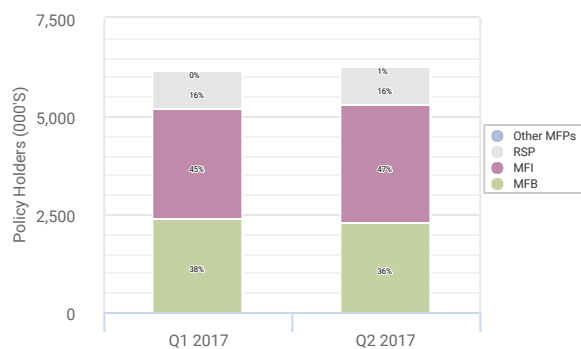
Summary of Micro-insurance Provision (All Pakistan)

		Type		Peer Group			
	Total	Health	Credit Life	MFB	MFI	RSP	Other MFPs
Number of Policy Holders							
2017 - Q1	6,224,238	2,733,157	3,268,720	2,378,240	2,825,953	990,795	29,250
2017 - Q2	6,347,260	2,826,641	3,421,649	2,286,484	3,000,072	1,030,435	30,269
Sum Insured (PKR Millions)							
2017 - Q1	165,855			86,120	56,725	22,209	801
2017 - Q2	167,868			81,997	62,574	22,475	823

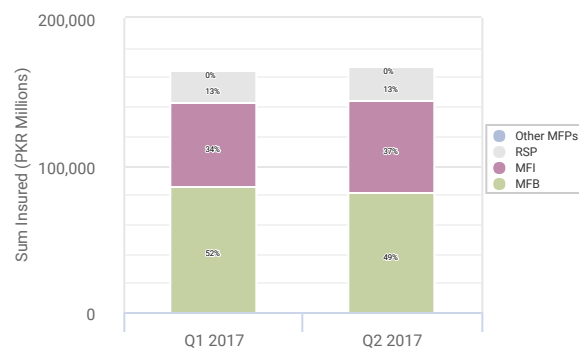
Micro-insurance Provision by MFPs

		MFPs offering Insurance	Type of Insurance offered			Peer Group			
	Total		Health	Life	Other	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs									
2017 - Q2	40	22	11	18	5	8	8	4	2
2017 - Q2	40	21	9	18	4	8	9	4	3

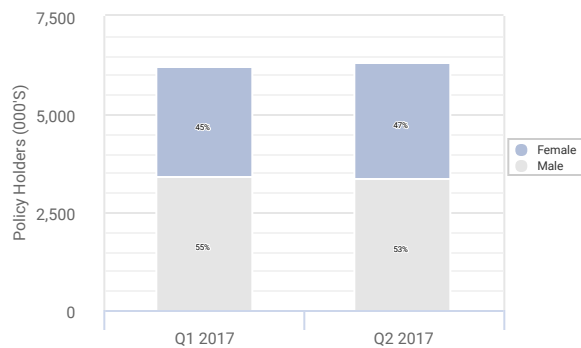
Policy Holders By Peer Group



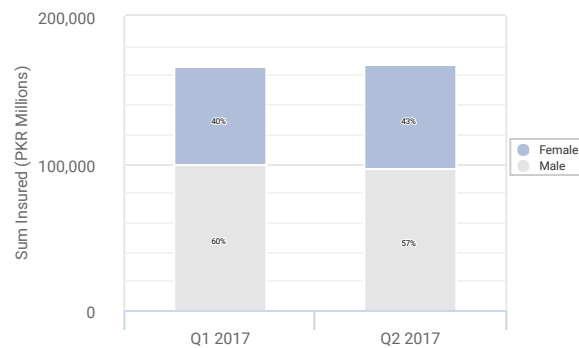
Sum Insured By Peer Group



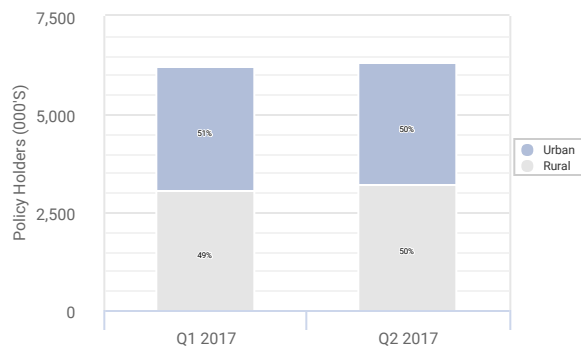
Policy Holders By Gender



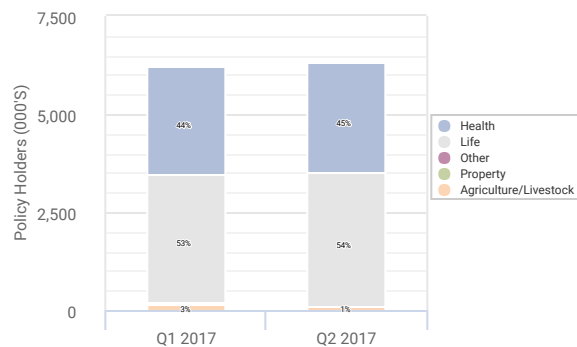
Sum Insured By Gender



Policy Holders By Urban/Rural



Policy Holders By Type



MICRO-INSURANCE PROVISION

Districts with Highest Outreach (Policy Holders)

	District	Policy Holders (30 Jun)	Increase (1 Apr to 30 Jun)	
			Net	%
1	Lahore	234,419	-230,723	-49.6
2	Faisalabad	218,954	-168,031	-43.4
3	Multan	188,295	-44,803	-19.2
4	Bahawalpur	177,228	-48,372	-21.4
5	Rahimyar Khan	174,320	-54,505	-23.8

Top 5 Districts: Greatest Increase in Micro-Insurance Outreach

	District	Policy Holders (30 Jun)	Growth (1 Apr to 30 Jun)	
			Net	%
1	Umer Kot	31,562	8,218	35.2
2	Larkana	40,726	7,674	23.2
3	Tharparkar	27,621	6,954	33.6
4	Dadu	27,666	6,698	31.9
5	Shehdad Kot	21,482	6,600	44.3

Largest Providers of Micro-Insurance (Policy Holders)

	MFP	Policy Holders (30 Jun)	Market Share (% of Policy Holders)
1	KASHF	1,791,845	28.2
2	NRSP	894,312	14.1
3	AKHU	820,071	12.9
4	KB	694,523	10.9
5	NRSP-B	678,483	10.7

Largest Providers of Micro-Insurance (Sum Insured)

	MFP	Sum Insured (30 Jun)	Market Share (% of Sum Insured)
1	KASHF	45,447,010,718	27.1
2	KB	30,789,744,120	18.3
3	NRSP	20,934,592,916	12.5
4	TMFB	20,416,835,596	12.2
5	FMFB	14,843,894,804	8.8

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	35	-	40,243	1,007,405,139	799,302	2,026,664,108	45,761	1,559,113,834	-	-
Balochistan	19	-	6,157	210,683,651	566,186	609,273,343	12,912	418,122,572	500,000	1.2
FATA	19	-	18,762	331,595,300	42,304	144,316	18,762	331,595,300	-	-
Gilgit-Baltistan	48	-	47,257	1,385,281,783	113,645	8,499,587,522	48,493	1,359,578,128	-	-
ICT	25	-	20,651	426,140,868	3,284,962	13,511,131,759	12,151	449,525,594	-	-
Khyber-Pakhtunkhwa	118	-	111,694	3,793,223,498	2,245,519	6,929,004,582	107,771	3,141,022,914	5,000,000	2.2
Punjab	2,492	2	3,952,512	132,748,156,555	13,130,467	59,843,380,788	5,218,439	134,827,265,985	12,600,000	30.7
Sindh	725	1	1,005,596	31,105,863,538	5,029,078	56,130,071,872	882,971	25,781,664,546	2,400,000	41.6
Grand Total	3,481	3	5,202,872	171,008,350,333	25,211,463	147,549,258,292	6,347,260	167,867,888,873	20,500,000	25

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, TMFB								
	-	-	-	-	11,165	1,361,741	-	-	-
Barkhan	TMFB								
	-	-	-	-	562	-	-	-	-
Bolan	TMFB								
	-	-	-	-	351	-	-	-	-
Chagai	FINCA, MMFB								
	-	-	-	-	23	1,023	-	-	-
Dera Bugti	TMFB, FINCA								
	-	-	-	-	1,097	-	-	-	-
Gwadar	TMFB, POMFB, NRSP, MMFB								
	4	-	431	7,193,924	22,870	225,144,099	-	-	-
Jafarabad	MMFB, KB, FINCA, OCT, TMFB								
	1	-	449	7,317,581	14,689	1,933,216	-	-	-
Jhal Magsi	TMFB, MMFB								
	-	-	-	-	140	-	-	-	-
Kalat	FINCA, MMFB, TMFB								
	-	-	-	-	476	53,965	-	-	-
Kech (Turbat)	FINCA, NRSP								
	-	-	-	-	49,458	10,321,887	508	17,480,000	-
Kharan	MMFB								
	-	-	-	-	16	561	-	-	-
Khuzdar	FINCA, MMFB, TMFB								
	-	-	-	-	955	54,913	-	-	-
Kohlu	TMFB								
	-	-	-	-	29	-	-	-	-
Lasbela	MMFB, NRSP, KASHE, TMFB, FINCA								
	5	-	2,054	38,214,093	37,781	534,274	9,171	247,012,705	-
Loralai	TMFB, FINCA, MMFB								
	-	-	-	-	1,730	4,322	-	-	-
Mastung	MMFB, TMFB								
	-	-	-	-	634	43,214	-	-	-
Musakhel									
									-
Nasirabad	FINCA, FMFB, KB, MMFB								
	2	-	832	58,713,333	5,899	37,560,138	832	58,713,333	-
Nushki	TMFB								
	-	-	-	-	1,150	-	-	-	-
Panjgur	NRSP, TMFB								
	-	-	-	-	21,836	3,280,710	-	-	-
Pishin	MMFB								
	-	-	-	-	851	33,465	-	-	-
Qila Abdullah	MMFB								
	-	-	-	-	26	1,781	-	-	-
Qila Saifullah	MMFB								
	-	-	-	-	553	80,643	-	-	-
Quetta	FMFB, MMFB, KB, AKHU, FINCA, AMFB, TMFB								
	6	-	2,248	96,604,020	388,922	328,801,261	2,258	92,275,834	-
Sherani	TMFB								
	-	-	-	-	56	-	-	-	-
Sibi	AKHU, FINCA, MMFB, TMFB								
	1	-	143	2,640,700	3,389	54,112	143	2,640,700	-
Washuk									
									-
Zhob	MMFB, TMFB								
	-	-	-	-	1,237	7,056	-	-	-
Ziarat	MMFB, TMFB, FINCA								
	-	-	-	-	291	962	-	-	-
Total	19	-	6,157	210,683,651	566,186	609,273,343	12,912	418,122,572	-

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	AMFB, TMFB, MMFB, POMFB, UBank, KB, KASHF, AKHU, FMFB, FINCA								
	14	288	13,993	493,227,275	70,755	783,079,227	13,340	400,526,100	-
Bannu	AKHU, FINCA, TMFB, MMFB								
	4	219	3,370	56,060,540	6,555	210,891	3,370	56,060,540	-
Batgram	MMFB, AKHU								
	1	71	806	10,847,441	705	89,621	806	10,847,441	-
Buner (Daggar)	MMFB, FINCA, KB								
	1	47	1,302	60,111,679	2,539	61,544,230	1,302	60,111,679	-
Charsadda	AKHU, MMFB, FINCA, KB, AMFB, NRSP								
	3	215	3,638	120,548,902	29,183	195,011,808	3,497	112,060,863	-
Chitral	MMFB, FINCA, TMFB, FMFB								
	7	29	3,962	208,171,156	43,907	1,027,570,939	4,657	225,546,156	-
D.I. Khan	NRSP-B, KB, MMFB, FINCA, AKHU								
	5	289	7,921	394,533,738	19,763	252,691,256	9,554	398,087,879	-
Hangu	MMFB, FINCA, TMFB								
	-	54	-	-	2,953	70,436	-	-	-
Haripur	KASHF, BEDF, AMFB, SRSP, AKHU, NRSP, KB, FMFB, MMFB, FINCA								
	13	176	13,624	496,003,880	34,609	266,615,381	12,928	321,544,432	-
Karak	SRSP, TMFB, MMFB, FINCA								
	1	43	768	5,406,800	18,689	283,608	-	-	-
Kohat	TMFB, MMFB, AKHU, FINCA, KB, SRSP								
	4	172	4,586	168,292,839	13,709	207,235,946	4,091	166,101,239	-
Kohistan	TMFB, MMFB, AMFB								
	1	3	-	-	1,071	94,319,381	-	-	-
Lakki Marwat	TMFB, MMFB, AKHU, FINCA								
	1	97	1,027	14,516,000	15,825	9,930	1,027	14,516,000	-
Lower Dir	FINCA, TMFB, MMFB								
	-	100	-	-	1,567	34,600	-	-	-
Malakand	NRSP, AKHU, TMFB, MMFB, FINCA, KB								
	3	16	2,586	91,424,417	54,203	97,679,797	2,638	92,984,417	-
Mansehra	MMFB, FINCA, KB, KASHF, AKHU, POMFB, TMFB								
	12	268	13,951	312,565,419	48,502	225,766,281	14,227	250,116,719	-
Mardan	FINCA, KB, KASHF, AMFB, AKHU, TMFB, MMFB, NRSP								
	10	381	9,850	383,989,220	116,918	162,102,871	10,176	256,570,401	-
Mingora	TMFB, MMFB, FINCA, KB								
	1	109	3,043	135,528,703	9,696	419,756,024	3,251	141,958,703	-
Nowshera	AKHU, SRSP, FINCA, NRSP, KB, TMFB, MMFB, KASHF, AMFB								
	9	160	8,492	277,920,504	49,960	254,886,364	9,655	267,634,786	-
Peshawar	TMFB, MMFB, AMFB, AKHU, NRSP-B, SRSP, FINCA, UBank, KB								
	16	2,836	8,764	299,709,261	1,565,777	2,652,016,219	6,426	190,695,589	-
Shangla	MMFB								
	-	8	-	-	15	11,374	-	-	-
Swabi	AKHU, SWWS, FINCA, KB, MMFB, NRSP, TMFB								
	7	174	6,638	215,186,602	87,709	227,075,304	3,453	126,480,848	-
Swat	MMFB, NRSP, TMFB, AKHU								
	4	146	3,014	40,671,121	43,768	851,805	3,014	40,671,121	-
Tank	FINCA, TMFB, AKHU, MMFB								
	1	40	359	8,508,000	5,428	40,540	359	8,508,000	-
Upper Dir	MMFB, TMFB								
	-	50	-	-	1,713	50,750	-	-	-
Total	118	5,991	111,694	3,793,223,498	2,245,519	6,929,004,583	107,771	3,141,022,914	-

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	NRSP, KASHF, MMFB, TMFB, FINCA, POMFB, ASA, AKHU, KB								
	75	229	78,865	1,637,543,597	145,779	565,442,969	77,110	1,834,906,101	-
Bahawalpur	AMFB, ASA, AKHU, KB, NRSP, UBank, KASHF, FMFB, MMFB, TMFB, NRSP-B, FINCA								
	60	799	168,639	7,068,100,766	579,321	3,227,134,615	229,174	6,589,853,313	-
Bhakkar	AKHU, KB, NRSP, UBank, KASHF, FMFB, MMFB, TMFB, FINCA, AMFB, ASA								
	47	396	93,655	3,973,023,060	406,557	759,351,283	76,633	2,858,857,368	-
Bhawalnagar	MMFB, TMFB, FINCA, AMFB, ASA, NRSP-B, AKHU, KB, NRSP, NAYMT, UBank, KASHF, FMFB								
	69	524	161,917	6,982,108,652	463,420	2,244,464,951	197,413	5,552,429,184	-
Chakwal	AMFB, ASA, POMFB, SVDP, AKHU, KB, NRSP, KASHF, MMFB, TMFB, FINCA								
	80	359	64,298	1,344,310,494	135,897	266,367,867	49,071	1,071,639,486	-
D.G. Khan	KASHF, MMFB, TMFB, FINCA, FMFB, CSC, ASA, OCT, AKHU, KB, NRSP								
	29	381	68,711	2,555,710,053	272,764	852,124,821	71,127	2,679,488,393	-
Faisalabad	DSP, PRSP, FMFB, NRSP-B, ASA, RCDS, AKHU, UBank, KB, NRSP, AMFB, KASHF, MMFB, TMFB, FINCA								
	149	2,308	238,193	6,232,214,403	327,936	1,660,858,728	390,971	7,999,147,580	-
Gujranwala	KB, AKHU, UBank, AMFB, KASHF, MMFB, OCT, TMFB, FINCA, JWS, PRSP, POMFB, FMFB, NRSP-B, ASA, OPD								
	95	2,241	150,939	4,431,014,221	231,259	1,072,502,895	310,653	8,225,184,396	-
Gujrat	MMFB, TMFB, FINCA, JWS, NRSP, PRSP, FMFB, ASA, BRAC, KB, AKHU, UBank, KASHF								
	64	408	89,438	2,527,398,366	135,330	1,041,147,169	105,258	2,696,563,603	-
Hafizabad	ASA, KB, AKHU, UBank, NRSP, KASHF, MMFB, TMFB, FINCA, JWS, AMFB, PRSP, FMFB								
	33	249	49,150	1,736,683,805	90,570	274,095,904	81,137	2,842,062,126	-
Jhang	OCT, NRSP, KASHF, MMFB, TMFB, FINCA, NRSP-B, AMFB, PRSP, FMFB, ASA, KB, AKHU, RCDS								
	63	773	99,095	3,295,428,387	214,218	670,944,537	130,864	3,045,163,875	-
Jhelum	AMFB, ASA, POMFB, KB, AKHU, NRSP, KASHF, MMFB, TMFB, FINCA								
	44	345	71,272	1,307,807,177	67,868	336,579,777	42,090	1,131,252,306	-
Kasur	KB, AKHU, FMFB, OLP, NRSP, CSC, KASHF, MMFB, TMFB, FINCA, RCDS, DSP, AMFB, ASA, UBank, NRSP-B								
	78	719	131,149	4,121,313,348	165,003	819,442,838	218,506	4,862,215,702	-
Khanewal	TMFB, PRSP, FINCA, ASA, UBank, NRSP-B, KB, AKHU, FMFB, KASHF, MMFB								
	43	579	74,417	3,018,443,032	213,062	648,491,338	135,260	3,458,269,808	-
Khushab	ASA, KB, AKHU, AMFB, FMFB, KASHF, MMFB, TMFB, FINCA, SVDP, NRSP								
	50	399	63,688	1,802,571,416	205,781	440,293,662	91,323	2,650,974,525	-
Lahore	KASHF, UBank, BRAC, NRSP-B, RCDS, MMFB, DSP, TMFB, FINCA, NRSP, NAYMT, AGAHE, ASA, OCT, PRSP, OLP, KB, AKHU, AMFB, CSC, FMFB, POMFB								
	239	20,215	276,852	7,546,169,603	5,588,113	18,134,761,265	480,664	9,997,210,461	-
Leyyah	ASA, OCT, PRSP, KB, AKHU, AMFB, FMFB, KASHF, UBank, NRSP-B, RCDS, MMFB, TMFB, FINCA								
	61	542	129,649	5,005,604,532	171,595	855,651,479	131,909	4,068,467,828	-
Lodhran	FMFB, KASHF, UBank, NRSP-B, MMFB, TMFB, FINCA, ASA, PRSP, KB, AKHU, AMFB								
	35	356	107,869	5,612,941,047	197,343	1,013,666,142	111,716	3,278,637,936	-
Mandi Bahauddin	NRSP, FINCA, JWS, ASA, PRSP, KB, AKHU, AMFB, FMFB, KASHF, UBank, MMFB, TMFB								
	45	379	62,796	1,872,283,197	115,289	377,877,411	66,199	1,789,615,926	-
Mianwali	KB, AKHU, KASHF, MMFB, TMFB, NRSP, FINCA, OCT								
	39	561	51,198	1,205,566,531	184,280	223,192,203	77,134	2,330,905,477	-
Multan	MMFB, TMFB, AMFB, NRSP, FINCA, FMFB, UBank, BRAC, KB, AKHU, NRSP-B, ASA, KASHF								
	109	2,344	177,283	6,240,231,537	327,778	3,151,702,026	236,613	5,635,910,803	-
Muzaffargarh	PRSP, AGAHE, KB, AKHU, NRSP-B, ASA, FFO, KASHF, MOJAZ, MMFB, TMFB, FINCA, FMFB, UBank								
	52	729	125,140	4,680,108,093	254,504	734,368,982	171,310	4,498,060,606	-
Nankana Sahib	ASA, FFO, KASHF, MMFB, RCDS, OLP, TMFB, FINCA, NRSP, DSP, KB, AKHU								
	42	165	60,108	1,638,346,441	37,950	103,094,217	82,356	1,384,132,891	-
Narowal	FINCA, MOJAZ, NRSP, KB, AKHU, PRSP, ASA, KASHF, MMFB, OLP, TMFB								
	50	485	54,928	1,376,186,731	135,481	350,137,683	58,339	1,509,271,987	-
Okara	NRSP-B, KB, AKHU, PRSP, ASA, KASHF, DSP, CSC, FMFB, MMFB, OLP, TMFB, UBank, FINCA, AMFB								
	70	561	115,079	4,752,645,019	251,910	1,122,059,683	147,698	3,624,517,103	-
Pakpattan	FMFB, MMFB, TMFB, UBank, FINCA, BRAC, AMFB, NRSP-B, KB, AKHU, PRSP, ASA, KASHF								
	34	612	59,106	2,688,234,787	102,407	432,937,434	74,893	2,097,600,503	-
Rahimyar Khan	NRSP-B, KB, AKHU, ASA, KASHF, FMFB, MMFB, TMFB, UBank, FINCA, AMFB								
	61	164	180,309	8,779,940,107	301,561	1,977,635,243	297,565	9,194,264,977	-
Rajanpur	ASA, FMFB, MMFB, TMFB, UBank, OCT, FINCA, AGAHE, KB, AKHU, NRSP								
	34	774	79,543	2,645,103,124	215,459	966,847,627	77,850	2,619,637,528	-
Rawalpindi	KASHF, POMFB, KB, AKHU, AMFB, NRSP, ASA, FMFB, BRAC, NRSP-B, MMFB, TMFB, UBank, OCT, FINCA								
	139	1,696	132,772	2,941,826,128	501,300	10,049,098,345	103,137	1,904,593,034	-
Sahiwal	KB, AKHU, AMFB, ASA, PRSP, FMFB, BRAC, NRSP-B, MMFB, TMFB, UBank, FINCA, KASHF								
	51	826	91,594	3,644,709,454	215,805	1,019,137,336	129,778	3,698,132,311	-
Sargodha	MMFB, TMFB, OLP, NRSP, FINCA, KASHF, KB, AKHU, AMFB, ASA, PRSP, FMFB								
	115	963	148,820	3,958,611,607	124,110	788,798,491	236,986	6,394,482,738	-
Sheikhupura	UBank, KB, AKHU, AMFB, ASA, OCT, PRSP, FMFB, MMFB, TMFB, OLP, FFO, FINCA, RCDS, JWS, KASHF, DSP								
	73	702	105,584	2,936,912,858	109,501	598,948,636	136,158	2,925,939,728	-
Sialkot	BRAC, NRSP-B, ASA, PRSP, FMFB, MMFB, TMFB, FINCA, JWS, KASHF, NRSP, KB, AKHU, AMFB								
	95	893	116,266	3,432,327,794	244,113	984,246,576	138,233	3,398,434,563	-
Toba Tek Singh	KASHF, KB, AKHU, RCDS, AMFB, NRSP-B, ASA, PRSP, FMFB, MMFB, TMFB, FINCA								
	37	372	74,684	2,569,377,251	111,226	567,261,362	113,453	2,867,908,761	-
Vihari	KB, AKHU, AMFB, NRSP-B, ASA, AGAHE, OLP, FMFB, MMFB, TMFB, FINCA, KASHF								

Chiniot	36	772	89,202	3,800,357,081	146,330	1,023,491,965	116,138	3,546,083,882	-
	MMFB, TMFB, FINCA, KASHF, NRSP, KB, AKHU, ASA, FMFB								
	21	206	32,096	850,847,131	56,593	165,246,793	23,720	565,449,173	-
Total	2,417	45,026	3,874,304	130,212,000,830	13,047,413	59,519,404,251	5,218,439	134,827,265,985	-

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	KB, KASHF, OCT, AMRDO, ASA, NRSP, FINCA, TMF, MMFB, TMFB, FMFB, POMFB, SMFB								
	35	82	47,563	1,116,650,819	233,080	170,724,417	52,340	1408,733,636	-
Dadu	FINCA, AMFB, TMF, MMFB, TMFB, FMFB, KB, OCT								
	22	217	50,195	1,266,704,288	25,749	281,863,542	27,666	792,023,560	-
Ghotki	KB, OCT, SRSO, UBank, FINCA, AMFB, MMFB, TMFB, FMFB, ASA								
	18	351	37,972	1,433,918,939	75,324	499,245,317	20,658	908,381,684	-
Hyderabad	UBank, NRSP, FINCA, AMFB, MMFB, TMFB, POMFB, FMFB, ADV, ASA, NRSP-B, BRAC, SSF, TMF, AKHU, KB, OCT								
	61	739	63,676	2,043,355,922	146,419	1,090,550,621	58,333	1,978,887,669	-
Jacobabad	FMFB, AKHU, OCT, FINCA, SRSO, MMFB								
	7	170	11,392	245,435,495	12,539	47,016,339	5,558	106,017,401	-
Jamshoro	OCT, ASA, SSF, TMF, FINCA, MMFB, NRSP								
	12	121	13,388	209,940,726	1,503	497,168	2,129	422,950	-
Karachi	POMFB, ADV, MMFB, NRSP-B, NRSP, BRAC, KB, SMFB, UBank, FMFB, OCT, KASHF, ASA, AMFB, AKHU, TMFB, FINCA								
	176	12,096	188,920	6,621,657,239	3,592,159	46,421,577,264	284,224	8,279,563,891	-
Khairpur	KB, UBank, FMFB, OCT, KASHF, ASA, AMFB, AKHU, SRSO, TMFB, FINCA, MMFB								
	35	451	52,915	1,917,589,004	77,511	983,377,335	42,698	1,427,998,959	-
Larkana	AMFB, SRSO, TMFB, FINCA, MMFB, KB, FMFB, OCT, ASA								
	25	312	44,448	1,593,190,728	106,824	1,289,080,113	40,726	1,456,512,388	-
Matyari	KB, FMFB, OCT, ASA, NRSP-B, TMFB, FINCA, NRSP, SSF, MMFB, AMRDO								
	18	56	32,870	956,353,504	26,427	192,403,120	32,104	662,998,938	-
Mirpur Khas	FMFB, OCT, AKHU, ASA, SMFB, TMFB, FINCA, SSF, MMFB, POMFB, AMFB, UBank, KB, TMF								
	27	219	49,477	1,421,157,991	56,781	625,646,371	41,828	1,287,505,706	-
Naushahro Feroze	MMFB, AMFB, OLP, SDS, KB, TMF, FMFB, OCT, SRSO, ASA, TMFB, FINCA								
	31	59	34,470	940,265,322	16,266	201,327,714	12,207	398,689,758	-
Nawabshah	SSSF, TMF, KB, SSF, FMFB, OCT, ASA, NRSP-B, UBank, AMRDO, TMFB, FINCA, MMFB, AMFB								
	31	376	47,711	1,412,101,886	44,451	466,729,597	30,968	725,042,022	-
Sanghar	TMFB, FINCA, MMFB, AMFB, TMF, KB, SSF, SRDO, VDO, SMFB, FMFB, OCT, ASA								
	48	210	68,134	1,705,198,928	64,646	353,950,161	46,978	676,295,313	-
Sehwan Sharif	FINCA, MMFB								
	-	46	-	-	764	396,254	-	-	-
Shehdad Kot	KB, SRSO, FINCA, MMFB, TMFB								
	13	18	24,912	852,429,832	32,394	219,939,034	21,482	651,919,454	-
Shikarpur	MMFB, TMFB, FMFB, ASA, KB, SRSO, FINCA								
	10	169	14,021	441,331,976	26,260	170,523,324	8,477	319,386,554	-
Sukkur	ASA, KB, SRSO, FINCA, MMFB, AKHU, BRAC, TMFB, NRSP-B, UBank, FMFB, AMFB								
	33	496	52,342	1,780,411,151	59,558	1,761,864,817	26,892	975,802,006	-
Tando Allahyar	KB, FINCA, AMRDO, POMFB, SSF, MMFB, AKHU, SMFB, TMFB, NRSP-B, UBank, FMFB, AMFB, ASA								
	15	143	21,495	775,394,200	38,435	220,803,957	18,266	558,862,609	-
Tando Muhammad Khan	TMFB, UBank, FMFB, AMFB, KB, POMFB, MMFB, KASHF								
	6	69	9,839	522,031,047	13,902	144,580,625	14,877	544,950,970	-
Tharparkar	KB, TMF, ASA, MMFB, TMFB, FINCA, FMFB, AKHU, SMFB								
	23	9	46,063	1,406,873,059	26,325	293,095,056	27,621	768,123,345	-
Thatta	MMFB, TMFB, FINCA, FMFB, NRSP, OCT, AKHU, KASHF, SMFB, AMRDO, KB, SSF, ASA								
	30	101	27,927	732,221,546	118,519	277,960,849	32,840	963,459,896	-
Umer Kot	OCT, SMFB, KB, ASA, MMFB, AMFB, TMF, TMFB, FINCA, FMFB, NRSP								
	31	23	52,855	1,457,653,737	33,239	372,504,631	31,562	823,745,370	-
Tando Jam	ASA, MMFB, SSF, FINCA, OCT								
	3	31	3,509	55,595,879	1,361	341,446	1,373	293,930	-
Kashmore	SRSO, FINCA, FMFB, MMFB, KB								
	3	112	1,108	61,979,590	10,595	27,426,502	1,164	66,046,538	-
Total	713	16,676	997,202	30,969,442,807	4,841,031	56,113,425,574	882,971	25,781,664,546	-

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	TMFB, KB, NRSP, OCT, MMFB, FINCA								
	7	89	5,744	122,642,758	75,911	65,932,551	3,746	112,815,734	-
Bhimber	NRSP, MMFB, TMFB								
	3	110	2,481	52,813,931	16,235	310,903	-	-	-
Kotli	MMFB, FINCA, TMFB, NRSP								
	10	136	10,497	220,021,512	84,061	6,997,722	24,107	799,840,000	-
Mirpur	KB, FINCA, TMFB, AKHU, MMFB, AMFB								
	3	219	1,179	63,365,202	37,995	399,262,391	1,241	54,235,682	-
Muzaffarabad	AKHU, MMFB, AMFB, NRSP, KB, FINCA, TMFB, FMFB, UBank								
	6	589	9,191	336,049,762	480,115	1,508,244,999	7,775	272,322,629	-
Neelum	MMFB, NRSP								
	-	17	-	-	12,788	1,356,287	-	-	-
Poonch	KB, FINCA, TMFB, MMFB, NRSP								
	4	10	8,743	165,386,560	74,100	42,240,657	8,892	319,899,788	-
Sudhnati	NRSP, MMFB								
	1	19	1,739	32,666,444	18,097	2,318,598	-	-	-
Total	34	1,189	39,574	992,946,170	799,302	2,026,664,108	45,761	1,559,113,834	-

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	-	1,987	61,924,691	3,569	139,797,049	1,989	61,974,691	-
Diamer	AKHU, NRSP-B								
	2	-	200	2,826,000	139	1,074,881,622	200	2,826,000	-
Ghanche	NRSP-B, FMFB, AKHU								
	4	-	2,718	96,355,974	7,558	366,951,264	2,806	92,349,725	-
Ghizer	MMFB, FMFB, AKHU, KB								
	11	2	12,168	380,688,856	22,216	396,419,963	12,225	384,038,855	-
Gilgit	AMFB, TMFB, KB, MMFB, FMFB, FINCA, AKHU, NRSP-B								
	21	34	20,638	503,650,817	63,169	6,183,474,094	21,021	492,120,985	-
Skardu	MMFB, FMFB, FINCA, AKHU, NRSP-B								
	8	8	9,546	339,835,444	16,994	338,063,530	10,252	326,267,872	-
Total	48	44	47,257	1,385,281,782	113,645	8,499,587,522	48,493	1,359,578,128	-

FEDERALLY ADMINSTRATED 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	MMFB, AKHU								
	6	75	7,016	115,953,250	161	46,980	7,016	115,953,250	-
Khyber Agency	AKHU, TMFB, MMFB								
	5	9	4,620	91,059,500	38,829	11,681	4,620	91,059,500	-
Kurram Agency	MMFB, AKHU, TMFB								
	3	36	3,299	49,382,800	1,492	4,693	3,299	49,382,800	-
Mohmand Agency	AKHU, MMFB								
	2	17	1,950	37,461,500	1,822	80,962	1,950	37,461,500	-
North Waziristan Agency	MMFB, AKHU								
	1	18	310	6,946,500	-	-	310	6,946,500	-
Orakzai Agency	MMFB, AKHU								
	2	9	1,567	30,791,750	-	-	1,567	30,791,750	-
South Waziristan Agency	MMFB								
	-	3	-	-	-	-	-	-	-
Total	19	167	18,762	331,595,300	42,304	144,316	18,762	331,595,300	-

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	NRSP-B, AMFB, UBank, KB, NRSP, AKHU, POMFB, FINCA, MMFB								
	25	1,586	20,651	426,140,868	3,284,962	13,511,131,759	12,151	449,525,594	-
Total	25	1,586	20,651	426,140,868	3,284,962	13,511,131,759	12,151	449,525,594	-

^{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
		2017	2017
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)	✓	✓
	Sindh Microfinance Bank	✓	✓
	Tameer Microfinance Bank Ltd. (TMFB)	✓	✓
	The First MicroFinanceBank Ltd. (FMFB)	✓	✓
	U Microfinance Bank Ltd (UBank)	✓	✓
MFI Microfinance institution providing specialized microfinance services	Akhuwat (AKHU)	✓	✓
	ASA Pakistan (ASA)	✓	✓
	Asasah (ASASAH)	x	x
	Community Support Concern (CSC)	✓	✓
	DAMEN Support Program (DSP)	✓	✓
	DEEP Foundation	x	x
	Farmers Friend Organization	✓	✓
	Jinnah Welfare Society (JWS)	✓	✓
	Kashf Foundation (KASHF)	✓	✓
	Micro Options (MO)	✓	x
	MOJAZ Foundation	✓	✓
	Naymet Trust	✓	✓
	Orangi Charitable Trust (OCT)	✓	✓
	SAFCO Support Foundation (SSF)	✓	✓
	Soon Valley Development Program (SVDP)	✓	✓
	Wasil Foundation (WASIL)	x	x
RSP Rural support programme running microfinance operation as part of multi-dimensional rural development programme	Ghazi Barotha Taraqiati Idara (GBTI)	x	x
	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)	✓	x
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	x	x
	BRAC Pakistan (BRAC)	✓	✓
	Buksh Foundation	x	x
	Mehran Educational Society (MES)	x	x
	National Rural Development Programme (NRDP)	x	x
	Organization for Participatory Development (OPD)	✓	✓
	Organization for Social Development Initiatives (OSDI)	x	x
	ORIX Leasing Pakistan Ltd. (OLP)	✓	✓
	Rural Community Development Society (RCDS)	✓	✓
	Saath Development Society (SDS)	✓	✓
	Shadab Rural Development Organization (SRDO)	✓	✓
	Shah Sachal Sami Foundation (SSSF)	x	✓
	Sungi Development Foundation (SDF)	x	x
	Support With Working Solutions (SWWS)	✓	✓
	Villagers Development Organization (VDO)	✓	✓