

	Quarter		Change	
	Q4	Q3	Units	%
Number of Branches/Units	3,673	3,570	103	2.9
Number of Districts Covered	106	106	-	-
Penetration Rate(%)	-	-	-	-
Active Borrowers	5,800,457	5,456,868	343,589	6.3
Gross Loan Portfolio (PKR Millions)	202,699	183,425	19,274	10.5
Number of Loans Disbursed	1,860,918	1,254,191	606,727	48.4
Disbursements (PKR Millions)	90,618	54,803	35,815	65.4
Average Loan Size(PKR)	48,695	43,696	5,000	11.4
Number of Savers	30,984,717	27,972,098	3,012,619	10.8
Value of Savings (PKR Millions)	186,941	162,611	24,330	15.0
Average Saving Balance (PKR)	6,033	5,813	220	3.8
Number of Policy Holders	7,313,029	6,972,329	340,700	4.9
Sum Insured (PKR Millions)	198,680	190,293	8,387	4.4

At the end of 2017 the total gross loan portfolio of the industry stood over PKR 200 Billion, indicating a healthy growth of over 10% than the previous quarter. Growth picked up slightly as the sector's outreach grew by over 6% as compared to the previous quarters' 4.8%

All peer groups managed to sustain their respective shares of the total Microcredit outreach as compared to the 3rd quarter with MFBs, MFIs and RSPs still maintaining their shares of 44%, 33% and 19% respectively of the total borrowers within the sector. The MFBs also maintain the largest chunk of the total gross loan portfolio at 67% (PKR 136 billion). Akhuwat maintained its status as the largest provider of Microcredit within the sector (878thousand borrowers) followed by NRSP (767thousand borrowers) and KBL (671thousand borrowers). The top performer this quarter remained TMFB, adding another 46thousand borrowers and bringing its total portfolio to PKR 25 billion. This makes it the second largest provider of Microcredit by gross loan portfolio only behind KBL which reported a total gross loan portfolio of almost PKR 32.5 billion and NRSP-Bank the third largest provider with almost PKR 21 billion. The average loan balance of MFB's also remains the highest among peer group and has increased from 50 thousand in the third quarter to almost 53 thousand in the fourth quarter. The end of the calendar year marked no change in the share of female borrowers from the previous quarter, which stood at 53%.

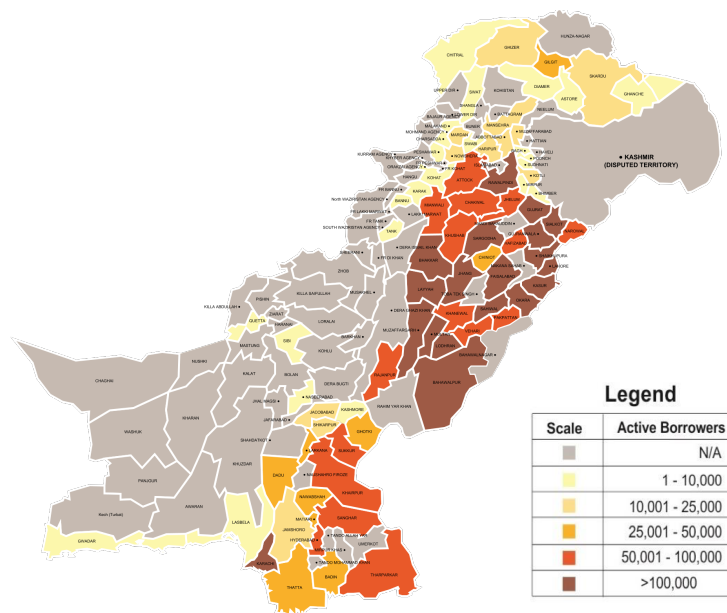
Savings have increased by 15%, from PKR 162.6 billion in the previous quarter to PKR 186.9 billion by the end of the calendar year. The increase in the value of savings can be supported by the increase in the number of savers which have increased to almost 31 million from 28 million, depicting an increase of 10.8% in the fourth quarter. The increase in the value of savings was led by TMFB whose deposits increased by PKR 1.96 billion, followed by MMFB and KBL which added PKR 545 million and PKR 101 million respectively. By the year end, KBL managed to stay the largest provider of deposits with total value of savings reaching PKR 45.7 billion as compared to PKR 38 billion in the previous quarter. This indicates a 24.5% market share in terms of Value of savings for KBL, with TMFB and NRSP-Bank making up 19.6% and 12.7% of the deposit base. It was also indicated that M-wallets accounted for 72% of the Active Savers with their value of savings rising from 7% in the previous quarter to 10% by the end of the year.

During the year, the number of policy holders crossed the 7 million mark and reached 7.3 million, an increase of 5% from the previous quarter. This in turn has increased the total sum insured by 4% to PKR 198.7 billion. There are a total of 37 MFP's offering insurance in the quarter under review, which has decreased from 42 in the previous quarter. MFI's remain the largest contributors to micro-insurance, with the market share stable at 47% of insurance policy holders and 36% share in the total sum insured.

DISTRIBUTION OF ACTIVE BORROWERS

Top 5 Districts: Greatest Increase in Microcredit Outreach

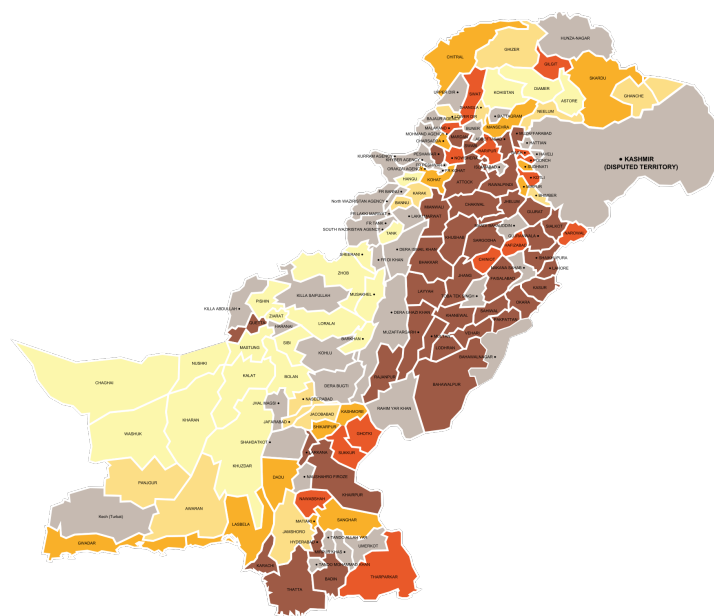
	District	Active Borrowers (Q4)	Growth (Q3 to Q4)	
			Net	%
1	Umer Kot	61,113	22,279	57.4
2	Naushahro Feroze	47,136	18,974	67.4
3	Sheikhupura	129,892	18,508	16.6
4	Lahore	300,944	18,333	6.5
5	Multan	202,495	16,432	8.8



DISTRIBUTION OF ACTIVE SAVERS

Top 5 Districts: Greatest Increase in Savings Outreach

	District	Active Savers (Q4)	Growth (Q3 to Q4)	
			Net	%
1	Karachi	5,871,610	1,808,535	44.5
2	Lahore	7,661,897	1,531,268	-
3	Mandi Bahauddin	107,084	72,585	-
4	Umer Kot	62,638	40,198	-
5	Attock	193,004	36,503	-



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)

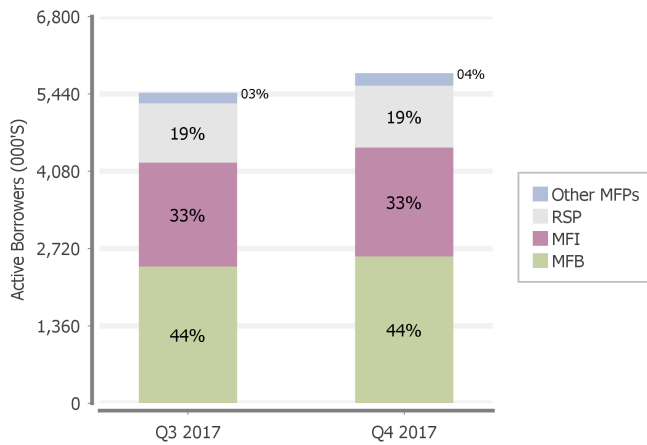
		Lending Methodology			Asset Type		Peer Group			
	Total	Group	Individual	MSE	Secured	Unsecured	MFB	MFI	RSP	Other MFPs
Number of Branches/Units										
Q3	3,570	-	-	-	-	-	1,030	1,430	934	176
Q4	3,673	-	-	-	-	-	1,079	1,421	995	178
Active Borrowers										
Q3	5,456,868	2,574,445	2,794,103	88,320	550,847	4,906,021	2,400,342	1,828,450	1,041,206	186,870
Q4	5,800,457	2,554,568	3,155,464	90,425	588,004	5,193,548	2,576,942	1,916,589	1,085,948	220,978
Gross Loan Portfolio(PKR Millions)										
Q3	183,425	57,596	106,803	19,027	25,009	158,416	120,542	35,440	22,849	4,594
Q4	202,699	60,752	129,636	12,311	28,092	174,608	136,369	37,580	23,152	5,599
Portfolio at Risk > 30 days (Percentage)										
Q3	0.2	-	-	-	-	-	0.1	0.0	0.0	2.6
Q4	0.1	-	-	-	-	-	0.0	0.0	0.0	2.2
Average Loan Balance (PKR)										
Q3	33,614	22,372	38,224	215,433	45,402	32,290	50,219	19,383	21,944	24,586
Q4	34,945	23,782	41,083	136,150	47,775	33,620	52,919	19,608	21,319	25,336
Number of Loans Disbursed										
Q3	1,254,191	570,674	663,322	20,195	-	-	527,195	420,919	260,194	45,883
Q4	1,860,918	932,267	902,084	26,567	-	-	969,975	486,137	343,197	61,609
Disbursements (PKR Millions)										
Q3	54,803	19,374	31,936	3,492	-	-	31,088	14,174	7,598	1,942
Q4	90,618	39,181	46,704	4,733	-	-	59,338	17,299	11,450	2,530
Average Loan Size (PKR)										
Q3	43,696	33,950	48,146	172,915	-	-	58,969	33,673	29,202	42,331
Q4	48,695	42,027	51,773	178,154	-	-	61,175	35,585	33,364	41,066

Districts with Highest Growth (Net) by Province

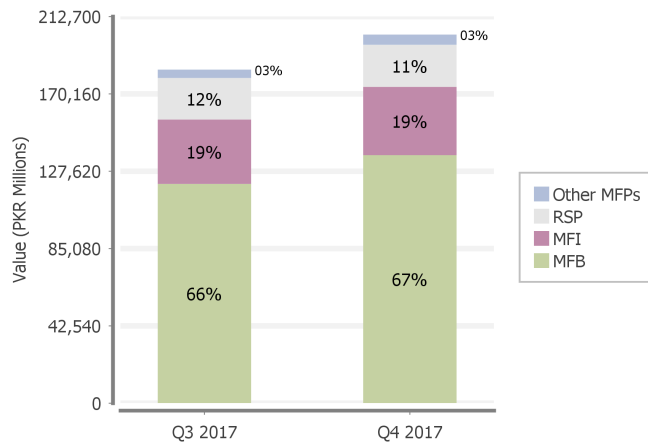
	Province	District	Active Borrowers (Q4)	Growth (Q3toQ4)		Potential Microfinance Market	Penetration Rate(%)
			A	Net	%	B	(A/B)x100
1	AJK	Kotli	13,750	1,786	14.9	-	-
2		Muzaffarabad	11,806	1,723	17.1	-	-
3		Poonch	8,849	312	3.7	-	-
1	Balochistan	Quetta	2,984	222	8	-	-
2		Nasirabad	1,612	586	57.1	-	-
3		Lasbela	1,484	-399	-21.2	-	-
1	FATA	Gilgit	25,276	2,883	12.9	-	-
2		Ghizer	13,741	969	7.6	-	-
3		Skardu	10,240	1,030	11.2	-	-
1	Gilgit-Baltistan	Bajaur Agency	7,590	122	1.6	-	-
2		Khyber Agency	6,165	681	12.4	-	-
3		Kurram Agency	3,446	39	1.1	-	-
1	ICT	ICT	22,767	123	.5	-	-
1	Khyber-Pakhtunkhwa	Haripur	22,565	8,536	60.8	-	-
2		Abbottabad	14,250	272	1.9	-	-
3		Mansehra	12,048	-1,560	-11.5	-	-
1	Punjab	Lahore	300,944	18,333	6.5	-	-
2		Faisalabad	260,181	15,477	6.3	-	-
3		Gujranwala	210,102	12,043	6.1	-	-
1	Sindh	Karachi	207,840	14,740	7.6	-	-
2		Sanghar	72,600	3,077	4.4	-	-
3		Hyderabad	71,791	6,138	9.3	-	-

MICROCREDIT PROVISION

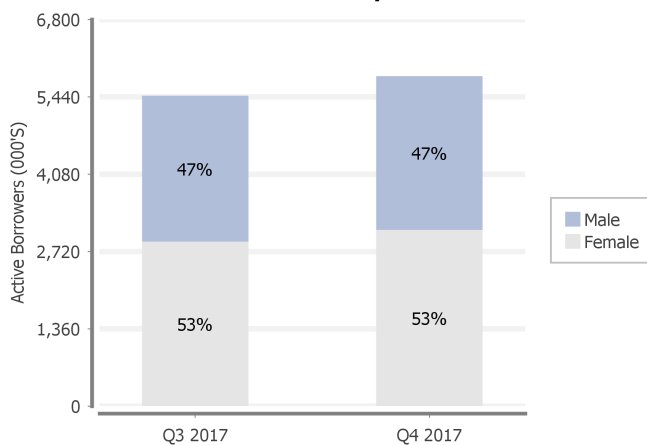
Active Borrowers By Peer Group



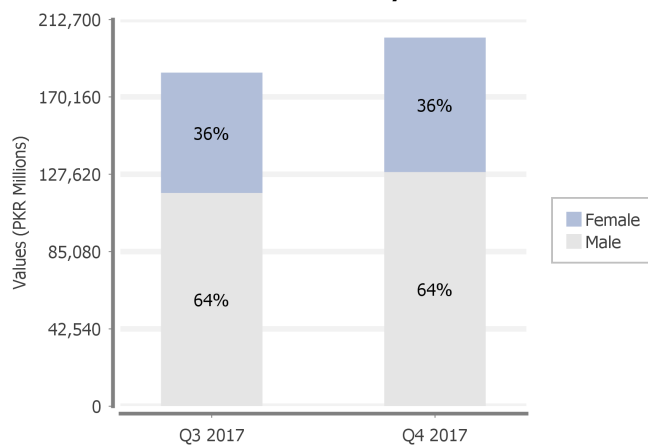
Gross Loan Portfolio



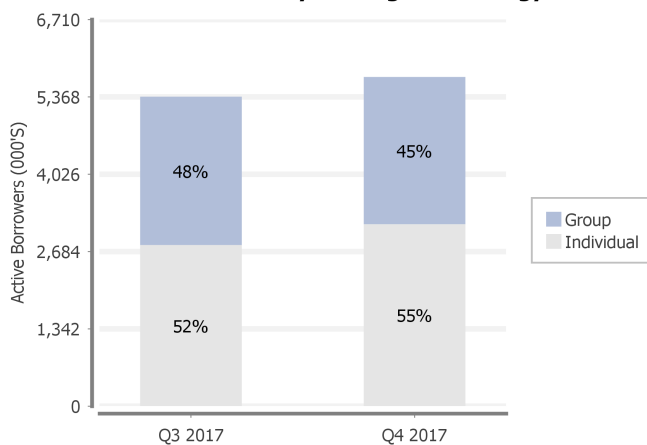
Active Borrowers By Gender



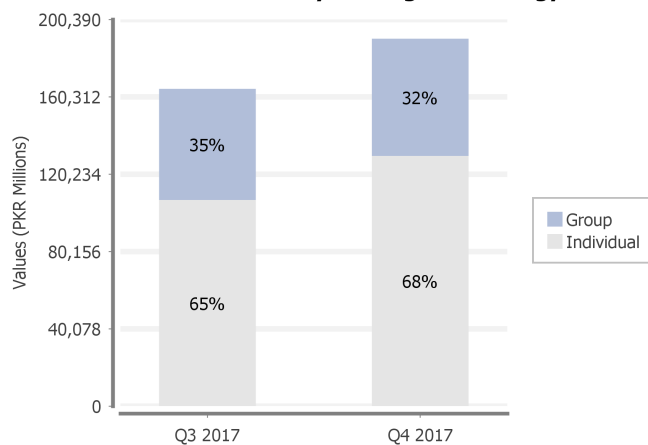
Gross Loan Portfolio By Gender



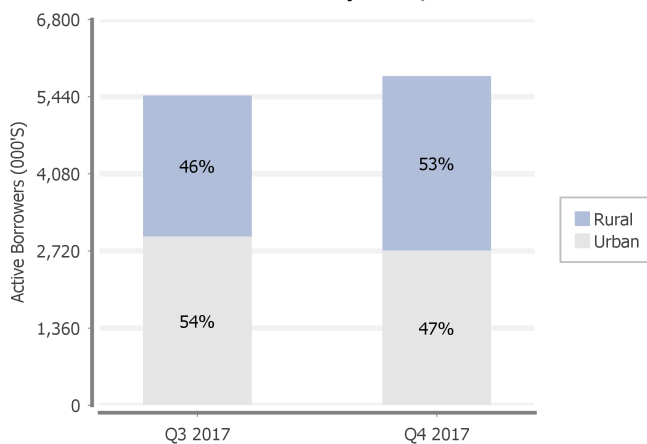
Active Borrowers By Lending Methodology



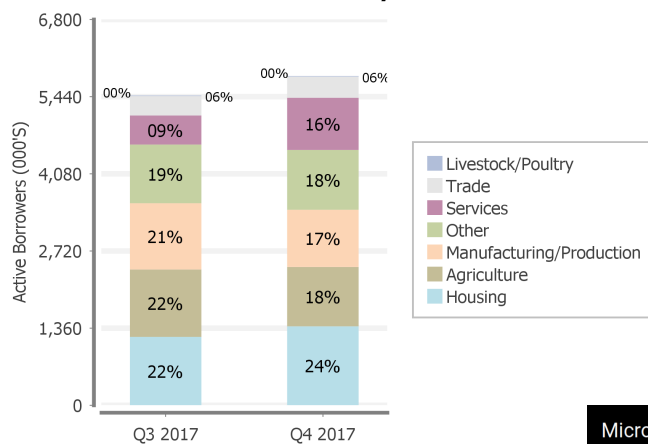
Gross Loan Portfolio By Lending Methodology



Active Borrowers By Rural/Urban

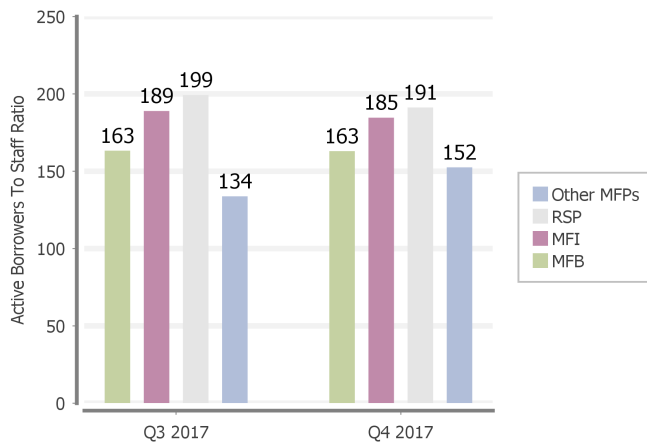


Active Borrowers By Sector

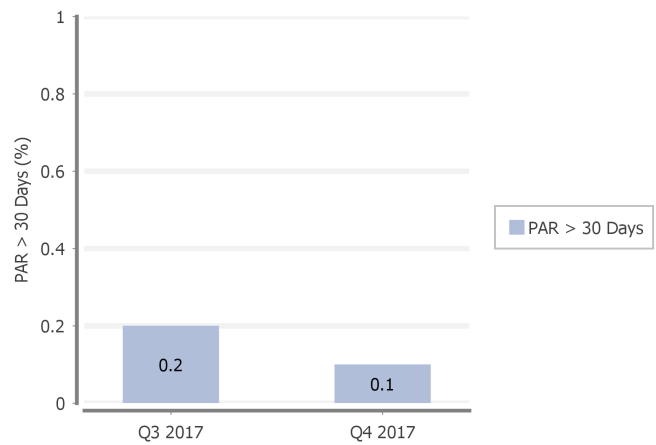


MICROCREDIT PROVISION

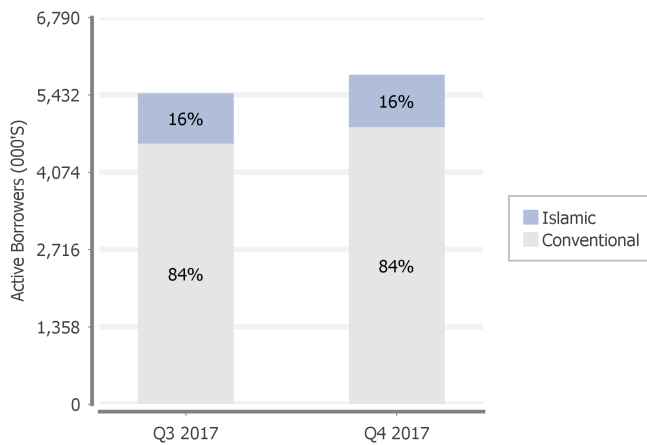
Active Borrower To MFP Staff Ratio



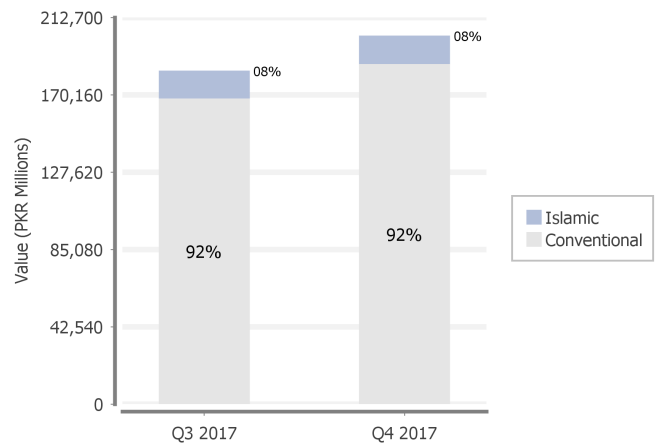
Portfolio At Risk > 30 Days



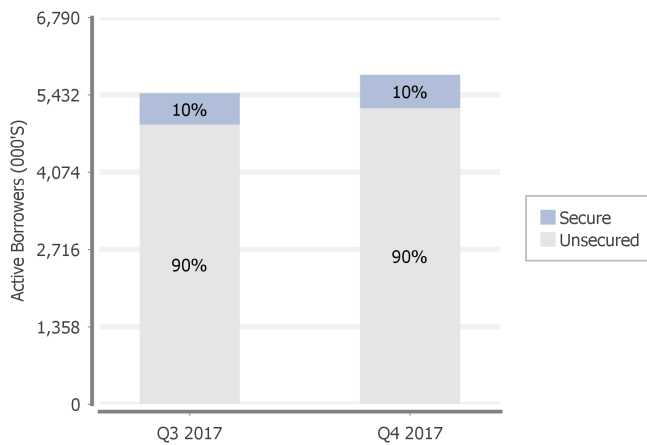
Active Borrowers By Islamic/Conventional



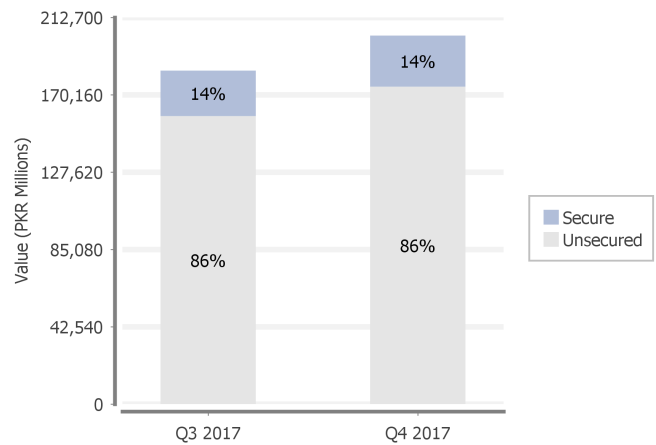
Gross Loan Portfolio By Islamic/Conventional



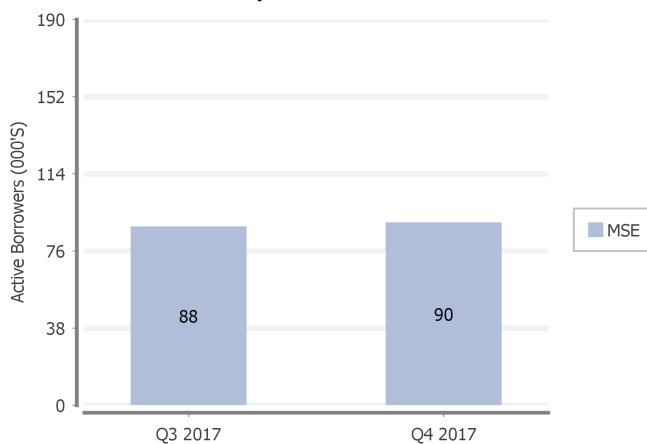
Active Borrowers By Asset Type



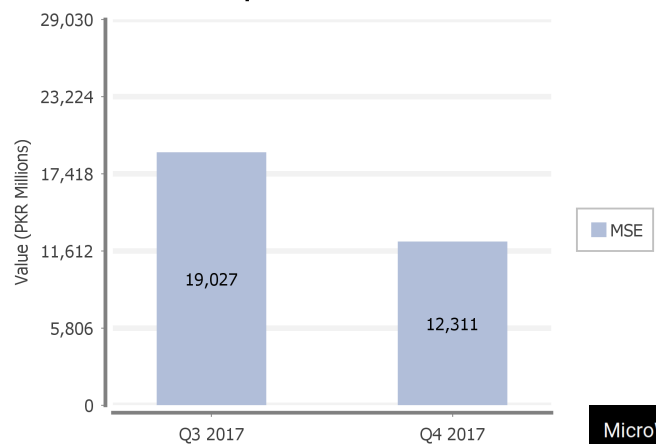
Gross Loan Portfolio By Asset Type



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)
		Q3 to Q4		
		Net	%	
1	TMFB	46,637	9.5	9.2
2	FMFB	40,720	13.4	6
3	KASHF	24,617	7.5	6.1
4	UBANK	23,719	14.3	3.3
5	AKHU	23,345	2.7	15.1

MFPs with Largest Percentage Increase in Active Borrowers

	MFP	Increase in Active Borrowers		Market Share (% of Active Borrowers)
		Q3 toQ4		
		Net	%	
1	SMFB	5,854	33.7	0.4
2	ADVANS	1,206	19.8	0.1
3	TMF	22,324	18.0	2.5
4	AMFB	6,050	15.8	0.8
5	UBANK	23,719	14.3	3.3

Largest Providers of Microcredit (Active Borrowers)

	MFP	Active Borrowers (Q4)	Market Share (% of Active Borrowers)
1	AKHU	878,577	15.1
2	NRSP	767,576	13.2
3	KBL	671,015	11.6
4	TMFB	535,413	9.2
5	NRSP-B	426,411	7.4

Largest Providers of Microcredit (Gross Loan Portfolio)

	MFP	GLP (Q4)	Market Share (% of GLP)
1	KBL	32,425,527,426	16
2	TMFB	25,002,512,803	12.3
3	NRSP-B	20,882,804,554	10.3
4	NRSP	17,165,783,374	8.5
5	FINCA	15,110,644,315	7.5

MFPs with Largest Geographic Spread

MFP	KBL	AKHU	FMFB	ASA	AMFB
Geographic Spread (No. of Districts)	80	79	67	53	52

MICRO-SAVINGS PROVISION

Summary of Micro-savings Provision (All Pakistan)

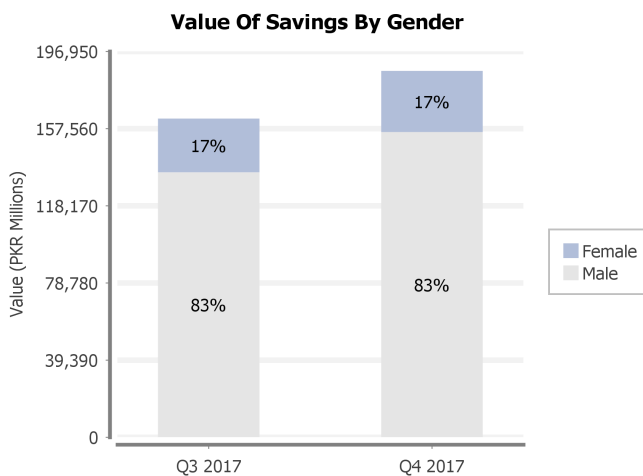
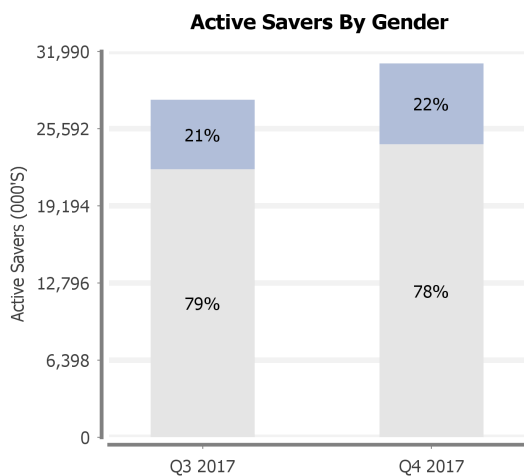
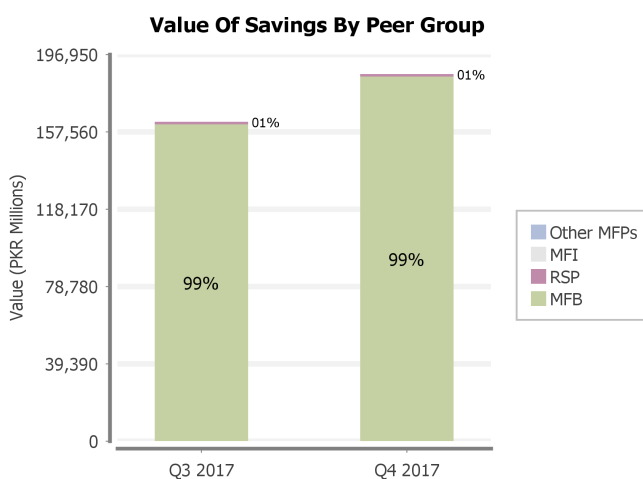
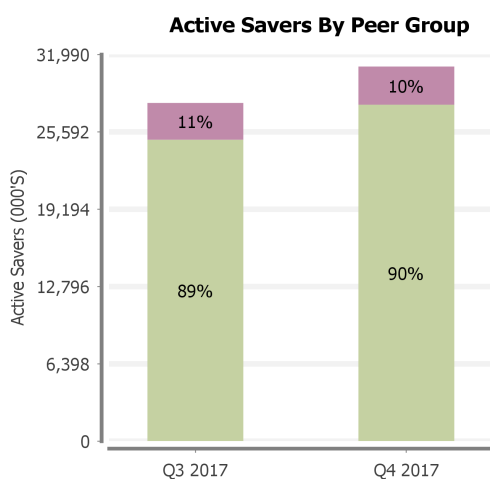
		Saving Methodology		Medium		Peer Group			
	Total	Intermediation	Mobilization	Branches	M-Wallets	MFB	MFI	RSP	Other MFPs
Number of Savers									
Q3	27,972,098	24,931,468	3,040,630	8,444,335	19,527,763	24,931,468	-	3,040,630	-
Q4	30,984,717	27,828,168	3,156,549	8,795,319	22,189,398	27,828,168	-	3,156,549	-
Value of Savings (PKR Millions)									
Q3	162,611	161,323	1,288	151,085	11,526	161,323	-	1,288	-
Q4	186,941	185,646	1,295	168,320	18,621	185,646	-	1,295	-
Average Saving Balance (PKR Millions)									
Q3	5,813	6,471	424	17,892	590	6,471	-	424	-
Q4	6,033	6,671	410	19,137	839	6,671	-	410	-

Micro-savings Provision by MFPs

		MFPs offering Savings	Saving Methodology		Peer Group			
	Total		Intermediation	Mobilization	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs								
Q3	42	16	11	5	11	-	5	-
Q4	37	15	11	4	11	-	4	-

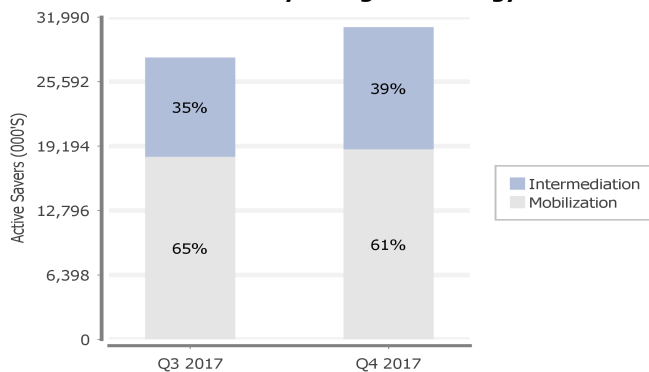
Saving Methodology:

- Intermediation:** Public deposits used to nance an organization's loan portfolio. Only SBP-regulated MFPs (CFIs and MFBs) can accept and intermediate deposits from the general public.
- Mobilization:** MFPs not regulated by SBP (MFIs, NGOs, RSPs) can neither hold nor intermediate deposits from the general public. These organizations do however mobilize savings from their members/clients to place with licensed commercial banks.

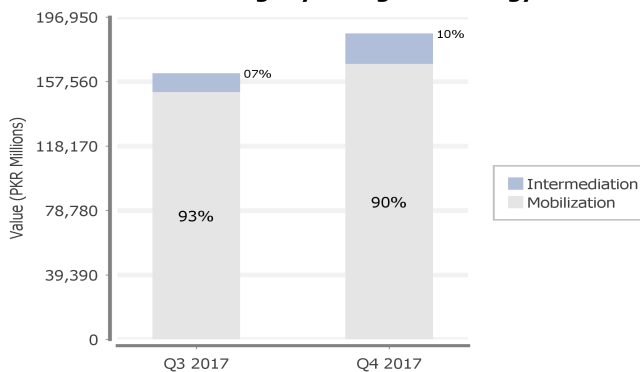


MICRO-SAVINGS PROVISION

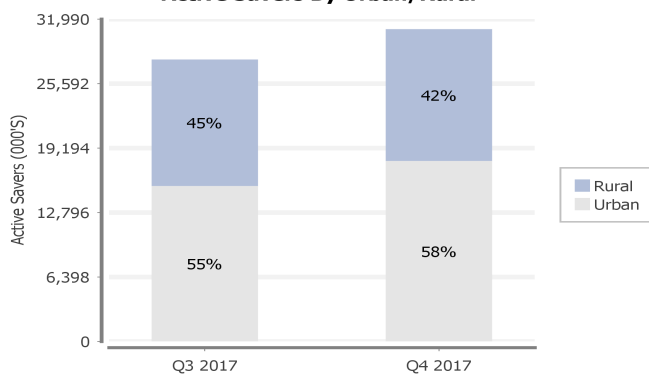
Active Savers By Saving Methodology



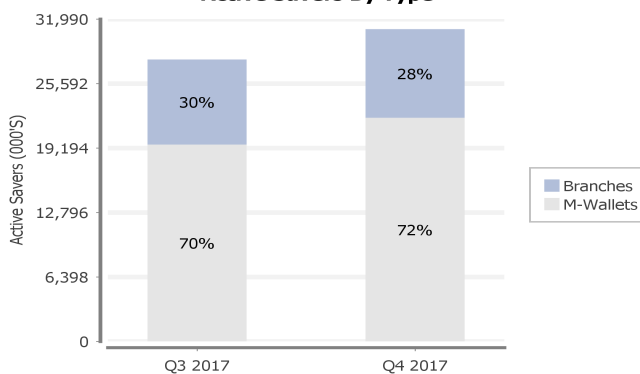
Value Of Savings By Saving Methodology



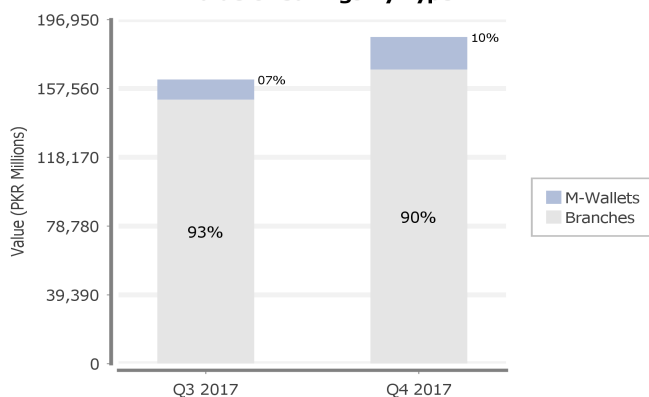
Active Savers By Urban/Rural



Active Savers By Type



Value Of Savings By Type



Largest Providers of Micro-savings (Value of Savings)

	MFP	Value of Savings (Q4)	Market Share (% of Value of Savings)
1	KBL	45,744,029,438	24.5
2	TMFB	36,581,760,657	19.6
3	NRSP-B	23,671,776,411	12.7
4	FMFB	20,887,192,000	11.2
5	FINCA	19,183,925,715	10.3

Districts with Highest Outreach (Active Savers)

	District	Active Savers (Q4)	Increase (Q3 to Q4)	
			Net	%
1	Lahore	7,661,897	1,531,268	20.0
2	Karachi	5,871,610	1,808,535	30.8
3	ICT	2,935,988	-609,682	-20.8
4	Peshawar	1,712,385	-27,699	-1.6
5	Bahawalpur	634,121	24,421	3.8

MFPs with Largest Increase in Active Savers (Net)

	MFP	Increase in Active Savers (Q3) to (Q4)	
		Net	%
1	TMFB	1,962,205	31.8
2	MMFB	545,353	3.8
3	KBL	100,974	6.3
4	FINCA	90,882	15.0
5	NRSP-B	76,533	9.4

MFPs with Largest Increase in Value of Savings (Net)

	MFP	Increase in Value of Savings (Q3 to Q4)	
		Net	%
1	KBL	7,713,638,456	20.3
2	TMFB	5,879,748,134	19.2
3	FMFB	4,050,183,000	24.1
4	NRSP-B	2,168,617,516	10.1
5	FINCA	2,094,357,787	12.3

Largest Providers of Micro-savings (Active Savers)

	MFP	Active Savers (Q4)	Market Share (% of Active Savers)
1	MMFB	14,982,546	48.4
2	TMFB	8,122,495	26.2
3	NRSP	2,850,870	9.2
4	KBL	1,697,247	5.5
5	NRSP-B	892,912	2.9

MICRO-INSURANCE PROVISION

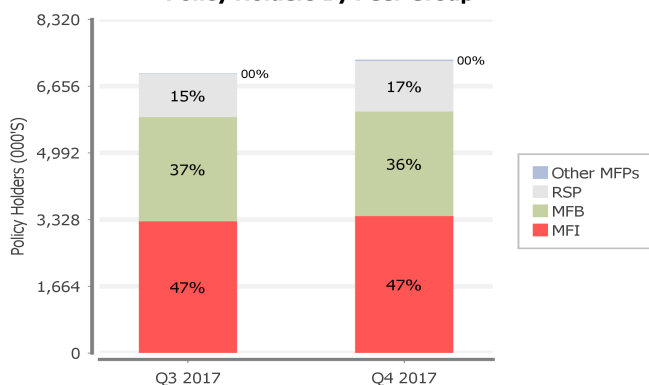
Summary of Micro-insurance Provision (All Pakistan)

		Type		Peer Group			
	Total	Health	Credit Life	MFB	MFI	RSP	Other MFPs
Number of Policy Holders							
Q3	6,972,329	4,092,099	2,800,781	2,600,652	3,279,927	1,079,756	11,994
Q4	7,313,029	4,247,359	2,956,892	2,605,914	3,413,164	1,261,098	32,853
Sum Insured (PKR Millions)							
Q3	190,293	-	-	97,050	67,703	25,317	222
Q4	198,680	-	-	98,401	70,839	28,499	941

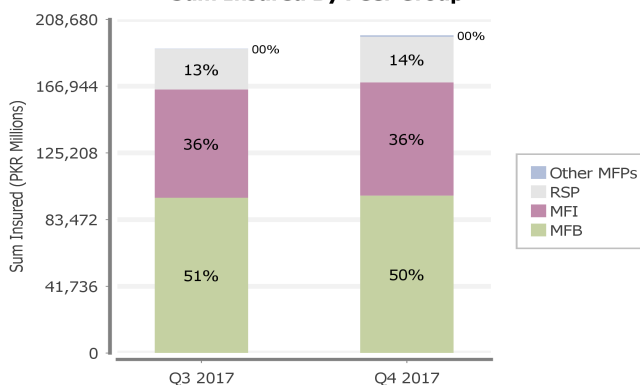
Micro-insurance Provision by MFPs

		MFPs offering Insurance		Type of Insurance offered			Peer Group			
	Total			Health	Life	Other	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs										
Q3	42	22		11	17	2	7	8	5	2
Q4	37	21		11	16	2	8	8	4	1

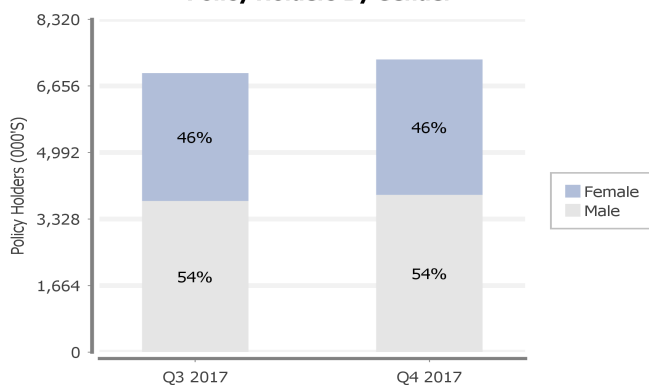
Policy Holders By Peer Group



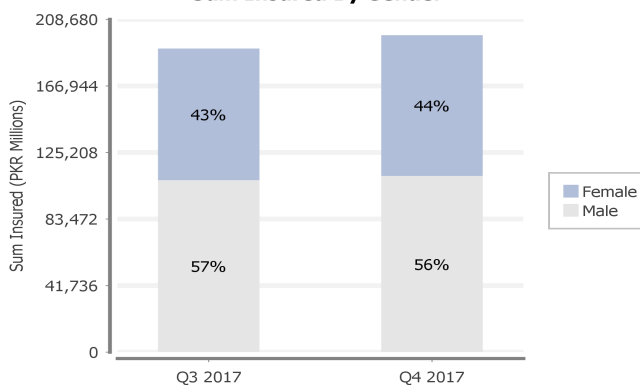
Sum Insured By Peer Group



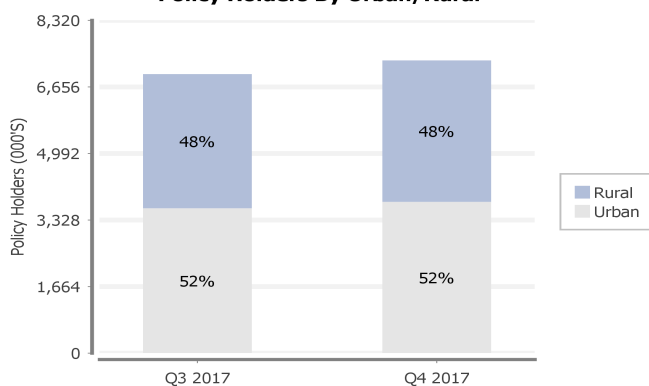
Policy Holders By Gender



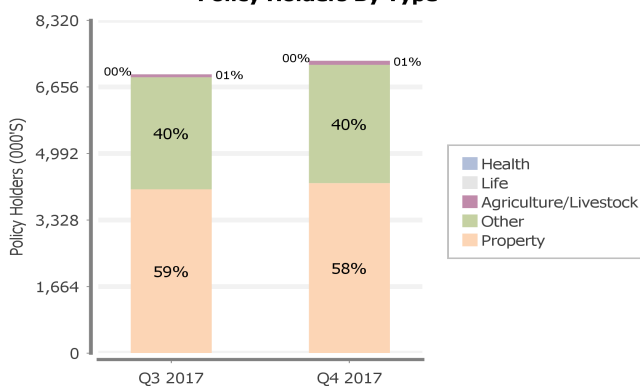
Sum Insured By Gender



Policy Holders By Urban/Rural



Policy Holders By Type



MICRO-INSURANCE PROVISION

Districts with Highest Outreach (Policy Holders)

	District	Policy Holders (Q4)	Increase (Q3 to Q4)	
			Net	%
1	Lahore	525,494	12,577	2.4
2	Faisalabad	422,630	4,591	1.1
3	Karachi	318,022	17,668	5.9
4	Gujranwala	313,342	-40,571	-11.5
5	Multan	260,286	-7	0

Top 5 Districts: Greatest Increase in Micro-Insurance Outreach

	District	Policy Holders (Q4)	Growth (Q3 to Q4)	
			Net	%
1	Attock	141,680	55,700	64.8
2	Sialkot	176,273	30,385	20.8
3	Narowal	92,156	25,106	37.4
4	Chiniot	51,738	24,595	90.6
5	Haripur	37,561	24,196	181.0

Largest Providers of Micro-Insurance (Policy Holders)

	MFP	Policy Holders (Q4)	Market Share (% of Policy Holders)
1	KASHF	2,091,309	0.3
2	NRSP	1,041,807	0.1
3	AKHU	878,577	0.1
4	KBL	777,780	0.1
5	NRSP-B	737,559	0.1

Largest Providers of Micro-Insurance (Sum Insured)

	MFP	Sum Insured (Q4)	Market Share (% of Sum Insured)
1	KASHF	52,145,512,743	0.3
2	KBL	36,034,327,426	0.2
3	NRSP	26,743,697,566	0.1
4	TMFB	25,020,790,206	0.1
5	FMFB	19,745,935,068	0.1

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	39	-	48,410	1,337,557,816	782,280	2,725,702,977	60,035	2,062,345,532	-	-
Balochistan	20	-	6,837	298,248,406	541,716	508,287,511	11,541	421,748,653	-	-
Gilgit-Baltistan	62	-	54,843	1,734,959,972	120,337	9,177,984,696	56,169	1,700,137,923	-	-
FATA	19	-	21,979	379,747,100	16,038	4,826,114	21,979	379,747,100	-	-
ICT	28	-	22,767	583,119,872	2,935,988	15,965,900,392	46,849	1,838,834,700	-	-
Khyber-Pakhtunkhwa	126	13	131,662	4,561,029,536	2,644,834	9,136,294,298	145,439	3,529,117,137	-	-
Punjab	2,607	17	4,417,225	157,205,808,094	16,338,889	76,595,429,267	5,977,947	157,803,072,912	-	-
Sindh	754	1	1,092,360	36,598,983,415	7,604,635	72,826,684,609	993,070	30,944,685,249	-	-
GRAND TOTAL	3,655	31	5,796,083	202,699,454,211	30,984,717	186,941,109,863	7,313,029	198,679,689,206	0	0

OUTREACH (District Level)

BALUCHISTAN

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,								
	-	-	-	-	11,179	1,361,741	-	-	-
Barkhan	TMFB,								
	-	-	-	-	919	226,221	-	-	-
Bolan	TMFB,								
	-	-	-	-	1,187	976,504	-	-	-
Chagai	MMFB, TMFB,								
	-	-	-	-	2,651	2,521,390	-	-	-
Dera Bugti	TMFB,								
	-	-	-	-	1,297	1,001,277	-	-	-
Gwadar	MMFB, NRSP, POMFB, TMFB,								
	4	-	232	3,429,441	26,804	78,203,283	-	-	-
Jafarabad	MMFB, TMFB,								
	-	-	-	-	13,689	6,307,055	-	-	-
Jhal Magsi	MMFB,								
	-	-	-	-	1	-	-	-	-
Kalat	MMFB, TMFB,								
	-	-	-	-	603	338,686	-	-	-
Kech (Turbat)	NRSP, TMFB,								
	-	-	-	-	50,686	11,312,957	308	9,660,000	-
Kharan	MMFB,								
	-	-	-	-	12	561	-	-	-
Khuzdar	MMFB, TMFB,								
	-	-	-	-	2,915	2,123,425	-	-	-
Kohlu	-								
	-	-	-	-	-	-	-	-	-
Lasbela	KASHF, MMFB, NRSP, TMFB,								
	5	-	1,484	25,208,518	49,266	6,342,866	6,615	170,614,371	-
Loralai	MMFB, TMFB,								
	-	-	-	-	2,826	2,176,244	-	-	-
Mastung	MMFB, TMFB,								
	-	-	-	-	998	497,630	-	-	-
Musakhel	TMFB,								
	-	-	-	-	1,102	649,563	-	-	-
Nasirabad	FMFB, KBL, MMFB, TMFB, UBANK,								
	3	-	1,612	112,756,280	14,194	62,109,578	1,096	87,053,768	-
Nushki	TMFB,								
	-	-	-	-	1,835	1,156,195	-	-	-
Panjgur	NRSP,								
	-	-	-	-	22,224	3,280,710	-	-	-
Pishin	MMFB, TMFB,								
	-	-	-	-	2,053	2,019,896	-	-	-
Qila Abdullah	MMFB, TMFB,								
	-	-	-	-	1,665	685,415	-	-	-
Qila Saifullah	MMFB, TMFB,								
	-	-	-	-	1,057	512,170	-	-	-
Quetta	AKHU, AMFB, FMFB, MMFB, NRSP-B, TMFB,								
	7	-	2,984	147,891,317	325,896	318,933,673	2,997	145,457,664	-

BALUCHISTAN Cont.

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)	
Sherani	TMFB,								
	-	-	-	-	520	346,654	-	-	-
Sibi	AKHU, MMFB, TMFB,								
	1	-	525	8,962,850	2,762	1,917,309	525	8,962,850	-
Washuk	TMFB,								
	-	-	-	-	363	315,019	-	-	-
Zhub	MMFB, TMFB,								
	-	-	-	-	2,713	2,827,558	-	-	-
Ziarat	MMFB, TMFB,								
	-	-	-	-	299	143,930	-	-	-
Total	20	-	6,837	298,248,406	541,716	508,287,511	11,541	421,748,653	0

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, FINCA, FMFB, KASHF, KBL, MMFB, POMFB, TMFB, UBANK,								
	13	-	14,250	501,072,354	106,634	831,092,181	14,275	412,998,048	-
Bannu	AKHU, AMFB, MMFB, POMFB, TMFB,								
	5	-	4,617	97,716,784	12,510	125,909,892	4,026	63,630,850	-
Batgram	AKHU, MMFB, TMFB,								
	1	-	736	5,282,001	5,801	1,607,074	736	5,282,001	-
Bunner(Daggar)	-								
	1	-	1,172	59,353,365	14,625	79,268,122	1,172	59,353,365	-
Charsadda	AKHU, AMFB, KBL, MMFB, NRSP, TMFB,								
	3	-	3,941	136,910,229	45,488	234,247,737	3,767	121,658,052	-
Chitral	FMFB, MMFB, TMFB,								
	7	-	4,351	288,142,183	45,712	1,110,061,128	5,046	305,517,183	-
D.I Khan	-								
	5	-	11,058	538,419,248	61,186	422,051,376	13,631	531,251,535	-
Hangu	MMFB, TMFB,								
	-	-	-	-	6,655	4,164,613	-	-	-
Haripur	AKHU, AMFB, BEDF, FINCA, FMFB, GBTI, KASHF, KBL, MMFB, NRSP, SRSP, TMFB,								
	13	12	22,565	710,753,698	68,792	357,463,647	37,561	385,588,691	-
Karak	MMFB, SRSP, TMFB,								
	1	-	1,031	7,317,400	13,012	3,983,929	-	-	-
Kohat	AKHU, KBL, MMFB, SRSP, TMFB,								
	4	-	5,344	190,286,861	39,161	346,058,707	4,674	191,110,261	-
Kohistan	AMFB, MMFB, TMFB,								
	1	-	-	-	1,908	56,560,739	-	-	-
Lakki Marwat	AKHU, MMFB, TMFB,								
	1	-	1,028	14,197,950	12,905	3,539,117	1,028	14,197,950	-
Lower Dir	MMFB, TMFB,								
	-	-	-	-	18,226	7,277,447	-	-	-
Malakand	AKHU, KBL, MMFB, NRSP, TMFB,								
	3	-	3,147	102,034,007	56,370	124,513,448	3,205	103,824,007	-
Mansehra	AKHU, FINCA, KASHF, KBL, MMFB, POMFB, TMFB,								
	12	-	12,048	284,393,238	48,253	260,143,569	12,824	216,061,596	-
Mardan	AKHU, AMFB, FMFB, KASHF, KBL, MMFB, NRSP, TMFB,								
	11	-	11,144	478,618,336	120,006	233,324,737	11,461	282,457,698	-
Mingora	KBL, MMFB, TMFB,								
	1	-	2,874	144,451,900	12,561	418,000,935	3,239	157,741,900	-
Nowshera	AKHU, AMFB, FMFB, KASHF, KBL, MMFB, NRSP, SRSP, TMFB, UBANK,								
	12	-	11,052	311,502,244	59,399	626,267,213	12,119	279,863,063	-
Peshawar	AKHU, AMFB, FINCA, KASHF, KBL, MMFB, NRSP-B, OLP, SRSP, TMFB, UBANK,								
	20	-	9,434	352,030,777	1,712,385	3,384,958,977	7,939	204,308,243	-
Shangla	MMFB, TMFB,								
	-	-	-	-	10,719	1,831,430	-	-	-
Swabi	AKHU, GBTI, KBL, MMFB, NRSP, SWWS, TMFB,								
	7	1	8,115	280,566,856	101,898	484,802,461	4,981	136,292,588	-
Swat	AKHU, MMFB, NRSP, TMFB,								
	4	-	3,307	50,244,606	52,831	13,919,138	3,307	50,244,606	-
Tank	AKHU, MMFB, TMFB,								
	1	-	448	7,735,500	8,933	2,715,198	448	7,735,500	-
Upper Dir	MMFB, TMFB,								
	-	-	-	-	8,864	2,531,481	-	-	-
Total	126	13	131,662	4,561,029,536	2,644,834	9,136,294,298	145,439	3,529,117,137	0

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	AKHU, ASA, FINCA, GBTI, KASHF, KBL, MMFB, NRSP, POMFB, TMFB,								
	75	13	91,941	2,022,510,398	193,004	789,153,619	141,680	2,534,006,390	-
Bahawalpur	-								
	63	-	184,593	8,530,955,714	634,121	4,382,091,746	246,758	7,528,332,491	-
Bhakkar	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, TMFB, UBANK,								
	49	-	110,131	4,895,325,931	411,931	1,324,980,804	99,725	3,523,817,580	-
Bhawalnagar	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NAYMET, NRSP, NRSP-B, TMFB, UBANK,								
	71	-	180,304	8,317,053,557	552,291	2,700,200,616	225,253	6,654,851,251	-
Chakwal	AKHU, AMFB, ASA, FINCA, KASHF, KBL, MMFB, MO, NRSP, POMFB, SVDP, TMFB,								
	83	2	74,584	1,700,963,450	137,051	353,134,625	81,670	1,942,232,454	-
D.G Khan	-								
	19	-	38,333	968,878,732	61,060	118,920,185	51,738	1,561,783,102	-
Faisalabad	AKHU, AMFB, ASA, DSP, FFO, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, RCDS, TMFB, UBANK,								
	39	-	72,411	2,719,789,725	338,838	1,309,522,354	87,470	3,187,308,928	-
Gujranwala	AKHU, AMFB, ASA, FFO, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, OPD, POMFB, PRSP, RCDS, TMFB, UBANK,								
	164	-	260,181	7,193,758,563	381,582	1,624,774,984	422,630	8,963,934,407	-
Gujrat	AKHU, ASA, BRAC, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, PRSP, TMFB, UBANK,								
	167	-	210,102	5,909,908,923	266,921	1,402,880,176	313,342	8,293,368,334	-
Hafizabad	AKHU, AMFB, ASA, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, PRSP, TMFB, UBANK,								
	61	-	100,931	3,083,520,150	149,447	1,431,659,751	120,873	3,278,957,660	-
Jhang	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, PRSP, RCDS, TMFB, UBANK,								
	38	-	57,475	2,077,679,777	81,616	380,643,644	68,639	2,390,808,331	-
Jhelum	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, POMFB, TMFB,								
	67	-	115,517	4,292,932,884	228,820	905,378,433	151,520	3,762,623,237	-
Kasur	AKHU, AMFB, ASA, CSC, DSP, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OLP, RCDS, TMFB, UBANK,								
	49	-	70,144	1,436,564,421	119,350	535,734,737	75,628	2,369,098,410	-
Khanewal	AGAHE, AKHU, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, PRSP, RCDS, UBANK,								
	79	-	140,783	4,557,704,203	187,812	950,451,299	238,028	5,160,703,721	-
Khushab	AKHU, AMFB, FINCA, FMFB, KASHF, KBL, MMFB, MO, NRSP, SVDP, TMFB, UBANK,								
	45	-	82,558	3,489,234,153	164,358	862,240,123	135,564	3,454,413,091	-
Lahore	AGAHE, AKHU, AMFB, ASA, BRAC, CSC, DSP, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NAYMET, NRSP, NRSP-B, OCT, OLP, POMFB, PRSP, RCDS, TMFB, UBANK,								
	53	-	70,632	2,034,721,651	213,997	733,110,321	103,583	3,021,115,511	-
Leyyah	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, PRSP, RCDS, TMFB, UBANK,								
	237	-	300,944	8,581,907,742	7,661,897	24,294,393,274	525,494	11,384,291,045	-
Lodhran	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, PRSP, TMFB, UBANK,								
	54	-	147,155	5,962,297,413	249,676	1,428,020,615	156,425	4,736,700,672	-
Mandi Bahauddin	AKHU, AMFB, ASA, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, PRSP, TMFB, UBANK,								
	34	-	112,621	6,326,333,546	273,341	2,110,979,377	130,658	4,096,524,971	-
Mianwali	AKHU, FINCA, KASHF, KBL, MMFB, NRSP, OCT, TMFB,								
	46	-	66,685	2,098,548,129	107,084	517,494,497	91,413	2,584,600,791	-
Multan	AKHU, AMFB, ASA, BRAC, FFO, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, TMFB, UBANK,								
	40	-	61,617	1,452,985,864	176,397	298,430,949	89,052	2,517,026,589	-
Muzaffargarh	AGAHE, AKHU, ASA, FFO, FINCA, FMFB, KASHF, KBL, MMFB, MOJAZ, NRSP, NRSP-B, PRSP, TMFB, UBANK,								
	111	1	202,495	7,984,099,635	385,187	3,570,596,858	260,286	6,725,364,896	-
Nankana Sahib	AKHU, ASA, DSP, FFO, FINCA, JWS, KASHF, KBL, MMFB, NRSP, OLP, RCDS, TMFB,								
	56	-	151,019	5,985,118,874	294,643	1,190,289,629	203,690	5,283,645,911	-
Narowal	AKHU, ASA, FINCA, FMFB, JWS, KASHF, KBL, MMFB, MOJAZ, NRSP, OLP, PRSP, TMFB, UBANK,								
	46	-	69,604	1,945,633,150	51,826	159,193,336	98,399	1,651,063,093	-

PUNJAB Cont.

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)	
Okara	AKHU, AMFB, ASA, CSC, DSP, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OLP, PRSP, TMFB, UBANK,								
	57	-	66,938	1,704,684,815	73,914	501,784,882	92,156	2,491,780,552	-
Pakpattan	AKHU, AMFB, ASA, BRAC, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, PRSP, TMFB, UBANK,								
	72	-	131,539	5,441,601,081	273,602	2,106,283,329	181,468	4,247,082,458	-
Rahimyar Khan	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, TMFB, UBANK,								
	34	-	68,912	3,371,136,933	159,465	799,857,735	81,800	2,392,348,592	-
Rajanpur	AGAHE, AKHU, ASA, FMFB, KASHF, KBL, MMFB, NRSP, OCT, TMFB, UBANK,								
	65	-	194,624	10,391,461,601	399,720	2,613,543,981	237,950	7,684,951,190	-
Rawalpindi	AKHU, AMFB, ASA, BRAC, FINCA, FMFB, IRP, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, POMFB, TMFB, UBANK,								
	39	-	81,262	2,980,858,512	243,042	1,197,834,785	88,621	3,124,604,908	-
Sahiwal	AKHU, AMFB, ASA, BRAC, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, TMFB, UBANK,								
	140	-	146,171	3,368,018,961	402,668	8,797,678,336	109,558	2,155,864,831	-
Sargodha	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, OLP, PRSP, TMFB, UBANK,								
	55	-	105,312	4,420,761,796	263,800	1,251,796,114	155,306	4,447,655,161	-
Sheikhupura	AKHU, AMFB, ASA, DSP, FFO, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, OCT, OLP, PRSP, RCDS, TMFB, UBANK,								
	116	-	159,533	4,629,956,604	256,517	924,541,254	246,841	6,776,433,772	-
Sialkot	AKHU, AMFB, ASA, BRAC, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, POMFB, PRSP, TMFB,								
	89	-	129,892	3,747,407,561	179,521	845,435,459	159,831	3,381,127,020	-
Toba Tek Singh	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, RCDS, TMFB,								
	103	-	133,549	4,104,893,951	190,168	1,871,298,585	176,273	4,752,688,319	-
Vihari	AGAHE, AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, OLP, TMFB,								
	39	1	86,098	3,170,077,958	185,525	774,800,296	132,881	3,464,636,987	-
Chiniot	AKHU, ASA, FMFB, KASHF, KBL, MMFB, NRSP, TMFB,								
	42	-	98,817	4,587,667,599	221,835	1,180,922,312	126,469	4,094,611,509	-

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	AKHU, AMRDO, ASA, FMFB, KASHF, KBL, MMFB, NRSP, OCT, POMFB, SMFB, TMF, TMFB,								
	34	-	45,591	1,175,292,776	240,493	240,720,704	55,543	1,552,622,655	-
Dadu	AMFB, FMFB, KBL, MMFB, OCT, TMF, TMFB, UBANK,								
	23	-	46,694	1,045,986,095	47,171	652,763,857	18,501	512,573,254	-
Ghotki	AMFB, ASA, FINCA, FMFB, KBL, MMFB, OCT, SRSO, TMFB, UBANK,								
	19	-	40,747	1,652,408,567	78,109	471,057,145	24,381	1,095,477,057	-
Hyderabad	ADVANS, AKHU, AMFB, ASA, BRAC, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, POMFB, SMFB, SSF, TMF, TMFB, UBANK,								
	66	-	71,791	2,496,719,114	135,063	1,260,955,515	76,259	2,540,186,864	-
Jacobabad	AKHU, FMFB, MMFB, SRSO, TMFB,								
	6	-	10,093	229,078,301	20,960	50,886,149	6,310	139,703,206	-
Jamshoro	ASA, MMFB, NRSP, OCT, SMFB, SSF, TMF, TMFB,								
	16	-	15,843	258,697,105	21,208	13,131,280	3,599	726,150	-
Karachi	ADVANS, AKHU, AMFB, ASA, BRAC, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, POMFB, SMFB, TMFB, UBANK,								
	159	-	207,840	7,664,092,420	5,871,610	59,440,282,795	318,022	9,597,036,326	-
Khairpur	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, OCT, SDS, SRSO, TMFB, UBANK,								
	4	-	4,606	202,955,936	29,779	399,954,040	3,963	173,733,668	-
Larkana	AMFB, ASA, FMFB, KBL, MMFB, SRSO, TMFB, UBANK,								
	38	-	58,613	2,420,415,134	106,490	1,283,178,609	56,210	1,936,787,007	-
Matyari	AMRDO, ASA, FMFB, KBL, MMFB, NRSP, NRSP-B, SMFB, SSF, TMFB,								
	26	-	44,777	1,800,534,904	101,308	2,017,889,958	38,209	1,686,661,207	-
Mirpur Khas	AKHU, AMFB, ASA, FMFB, KBL, MMFB, OCT, POMFB, SMFB, SSF, TMF, TMFB, UBANK,								
	22	-	33,110	1,051,179,495	39,078	266,933,093	31,858	666,012,466	-
Naushahro Feroze	AMFB, ASA, FMFB, KBL, MMFB, OCT, OLP, SDS, SMFB, SRSO, SSF, TMF, TMFB, UBANK,								
	30	-	55,600	1,773,884,307	68,592	661,640,130	33,632	1,136,893,272	-
Nawabshah	AMFB, AMRDO, ASA, FINCA, FMFB, KBL, MMFB, NRSP-B, OCT, SMFB, SRSO, SSF, TMF, TMFB, UBANK,								
	33	-	47,136	1,679,038,253	46,195	331,334,452	29,388	1,094,196,272	-
Sanghar	AMFB, ASA, FMFB, KBL, MMFB, OCT, SMFB, SRDO, SSF, TMF, TMFB, UBANK, VDO,								
	34	-	38,911	1,159,749,120	66,821	1,017,934,208	23,674	342,148,868	-
Sehwan Sharif	MMFB,								
	47	1	72,600	1,999,132,281	49,015	442,628,314	47,818	894,373,696	-
Shehdad Kot	KBL, MMFB, SRSO, TMFB, UBANK,								
	-	-	-	-	717	396,254	-	-	-
Shikarpur	ASA, FMFB, KBL, MMFB, SRSO, TMFB, UBANK,								
	18	-	21,609	796,629,401	38,220	300,268,126	15,658	616,354,390	-
Sukkur	AKHU, AMFB, ASA, BRAC, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, SRSO, TMFB, UBANK,								
	10	-	14,774	490,341,415	28,538	251,820,144	9,725	366,369,430	-
Tando Allahyar	AKHU, AMFB, AMRDO, ASA, FINCA, FMFB, KBL, MMFB, NRSP-B, POMFB, SMFB, SSF, TMF, TMFB, UBANK,								
	35	-	57,964	2,127,723,165	82,583	1,826,954,362	37,706	1,301,134,838	-
Tando Muhammad Khan	AMFB, FMFB, KASHF, KBL, MMFB, POMFB, SMFB, TMFB, UBANK,								
	16	-	23,958	877,430,403	45,150	262,491,773	20,274	582,053,444	-
Tharparkar	AKHU, ASA, FMFB, KBL, MMFB, OCT, SMFB, TMF, TMFB,								
	5	-	5,550	140,155,919	5,036	34,163,549	2,869	73,743,694	-
Thatta	AKHU, ASA, FMFB, KASHF, KBL, MMFB, NRSP, OCT, SMFB, SSF, TMFB,								
	9	-	11,098	597,880,991	23,304	230,327,320	18,246	684,001,371	-
Umer Kot	AMFB, ASA, FMFB, KBL, MMFB, NRSP, OCT, SMFB, TMF, TMFB, UBANK,								
	25	-	50,266	1,622,021,328	52,218	388,794,275	28,630	858,163,630	-
Tando Jam	ASA, FMFB, MMFB, OCT, SMFB, SSF,								
	26	-	29,886	803,578,018	130,342	339,771,130	30,961	1,054,914,352	-
Kashmore	FMFB, KBL, MMFB, TMFB, UBANK,								
	32	-	61,113	1,804,630,342	62,638	588,205,907	36,413	1,058,911,284	-
Total	754	1	1,092,360	36,598,983,415	7,604,635	72,826,684,609	993,070	30,944,685,249	0

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	KBL, MMFB, NRSP, TMFB,								
	6	-	5,403	132,052,442	78,192	84,920,644	4,381	136,138,802	-
Bhimber	MMFB, NRSP, TMFB,								
	3	-	3,482	85,025,333	18,264	10,586,739	-	-	-
Kotli	FINCA, MMFB, NRSP, TMFB,								
	11	-	13,750	293,749,673	91,511	29,404,732	33,554	1,116,660,000	-
Mirpur	AKHU, AMFB, FINCA, KBL, MMFB, NRSP-B, TMFB,								
	5	-	1,349	80,292,253	36,082	679,952,798	1,519	76,142,875	-
Muzaffarabad	AKHU, AMFB, FMFB, KBL, MMFB, NRSP, TMFB, UBANK,								
	8	-	11,806	464,402,198	435,994	1,848,779,118	10,488	373,052,164	-
Neelum	-								
	-	-	-	-	12,771	1,356,287	-	-	-
Poonch	KBL, MMFB, NRSP, TMFB,								
	4	-	8,849	172,290,159	77,594	59,266,829	10,093	360,351,691	-
Sudhanti	-								
	1	-	2,258	54,039,953	31,872	11,435,829	-	-	-
Total	39	-	48,410	1,337,557,816	782,280	2,725,702,977	60,035	2,062,345,532	0

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, TMFB,								
	2	-	2,006	68,030,682	4,726	105,017,095	2,008	68,080,682	-
Diamer	AKHU, NRSP-B, TMFB,								
	2	-	378	6,188,550	1,299	940,751,612	378	6,188,550	-
Ghanche	AKHU, FMFB, NRSP-B, TMFB,								
	6	-	3,202	130,316,329	10,132	442,133,135	3,363	124,150,664	-
Ghizer	AKHU, FMFB, KBL, MMFB, TMFB,								
	16	-	13,741	468,933,626	24,881	446,011,063	13,841	474,103,626	-
Gilgit	AKHU, AMFB, FMFB, KBL, MMFB, NRSP-B, TMFB,								
	27	-	25,276	645,954,305	52,244	6,848,481,672	25,704	631,079,419	-
Skardu	AKHU, FMFB, MMFB, NRSP-B, TMFB,								
	9	-	10,240	415,536,480	27,055	395,590,119	10,875	396,534,982	-
Total	62	-	54,843	1,734,959,972	120,337	9,177,984,696	56,169	1,700,137,923	0

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, MMFB, TMFB,								
	6	-	7,590	135,936,300	5,191	1,720,226	7,590	135,936,300	-
Khyber Agency	AKHU, MMFB, TMFB,								
	5	-	6,165	105,404,900	6,931	1,309,334	6,165	105,404,900	-
Kurram Agency	AKHU, MMFB, TMFB,								
	3	-	3,446	55,091,500	2,142	1,723,353	3,446	55,091,500	-
Mohmand Agency	AKHU, MMFB,								
	2	-	2,341	43,283,500	1,774	73,201	2,341	43,283,500	-
North Waziristan Agency	AKHU,								
	1	-	414	7,744,000	-	-	414	7,744,000	-
Orakazi Agency	-								
	2	-	2,023	32,286,900	-	-	2,023	32,286,900	-
South Wazirstan Agency	-								
	-	-	-	-	-	-	-	-	-
Total	19	-	21,979	379,747,100	16,038	4,826,114	21,979	379,747,100	0

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, AMFB, FINCA, GBTI, KBL, MMFB, NRSP, NRSP-B, POMFB, UBANK,								
	28	-	22,767	583,119,872	2,935,988	15,965,900,392	46,849	1,838,834,700	-
Total	28	-	22,767	583,119,872	2,935,988	15,965,900,392	46,849	1,838,834,700	0

END NOTES

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 micronance 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	Q3
MFB Microfinance Bank Licensed and prudentially regulated by the State Bank of Pakistan to exclusively service microfinance market	Advans Pakistan Micronance Bank	✓	✓
	Apna MicroFinance Bank Ltd	✓	✓
	FINCA MicroFinance Bank	✓	✓
	Khushahali Bank	✓	✓
	Mobilink Microfinance Bank	✓	✓
	National Rural Support Programme Bank Ltd	✓	✓
	Pak-Oman Microfinance Bank Ltd	✓	✓
	Sindh Microfinance Bank	✓	✓
	Tameer Microfinance Bank Ltd	✓	✓
	The First MicroFinanceBank Ltd	✓	✓
	U Microfinance Bank Ltd	✓	✓
MFI Microfinance institution providing specialized microfinance services	Akhuwat	✓	✓
	ASA Pakistan	✓	✓
	Asasah	✗	✗
	Community Support Concern	✓	✓
	DAMEN Support Program	✓	✓
	DEEP Foundation	✗	✗
	Farmers Friend Organization	✓	✓
	Islamic Relief Pakistan	✓	✗
	Jinnah Welfare Society	✓	✓
	Kashf Foundation	✓	✓
	Micro Options	✓	✗
	MOJAZ Foundation	✓	✓
	Naymet Trust	✓	✗
	Orangi Charitable Trust	✓	✓
	SAFCO Support Foundation	✓	✓
	Soon Valley Development Program	✓	✓
	Wasil Foundation	✗	✗
RSP Rural support programme running microfinance operation as part of multi-dimensional rural development programme	Ghazi Barotha Taraqiati Idara	✓	✗
	National Rural Support Programme	✓	✓
	Punjab Rural Support Programme	✓	✓
	Sarhad Rural Support Programme	✓	✓
	Sindh Rural Support Organization	✓	✓
	Thardeep Microfinance Foundation	✓	✓
	Al-Mehran Rural Development Organization	✓	✓
	Association for Gender Awareness and Human Empowerment	✓	✓
	Badbaan Enterprise Development Forum	✓	✓
	Baidarie	✗	✗
Other Organizations running microfinance operations as part of multi-dimension service offering	BRAC Pakistan	✓	✓
	Buksh Foundation	✗	✗
	Mehran Educational Society	✗	✗
	National Rural Development Programme	✗	✗
	Organization for Participatory Development	✓	✓
	Organization for Social Development Initiatives	✗	✗
	ORIX Leasing Pakistan Ltd	✓	✗
	Rural Community Development Society	✓	✓
	Saath Development Society	✓	✓
	Shadab Rural Development Organization	✓	✓
	Shah Sachal Sami Foundation	✗	✗
	Sungi Development Foundation	✗	✗
	Support With Working Solutions	✓	✓
	Villagers Development Organization	✓	✓