

	Quarter		Change	
	Q1 - 2018	Q4 - 2017	Units	%
Number of Branches/Units	3,861	3,677	184	5
Number of Districts Covered	137	137	-	-
Penetration Rate(%)	30.4	28.3	2	7.6
Active Borrowers	6,238,421	5,800,457	437,964	7.6
Gross Loan Portfolio (PKR Millions)	224,454	202,699	21,754	10.7
Number of Loans Disbursed	1,596,647	1,860,918	-264,271	-14.2
Disbursements (PKR Millions)	74,918	90,618	-15,699	-17.3
Average Loan Size(PKR)	46,922	48,695	-1,773	-3.6
Number of Savers	28,682,924	30,984,717	-2,301,793	-7.4
Value of Savings (PKR Millions)	190,237	186,941	3,296	1.8
Average Saving Balance (PKR)	6,632	6,033	599	9.9
Number of Policy Holders	7,942,458	7,313,029	629,429	8.6
Sum Insured (PKR Millions)	216,912	198,680	18,232	9.2

The first quarter of 2018 experienced substantial growth within the Microfinance industry. The increase in the outreach of the industry was 7.6% (Q4 2017: 6%) in terms of Active Borrowers which extended to 6.24 million by the end of the quarter while the growth of the total Gross Loan Portfolio (GLP) held steady at around 10.7% (Q4 2017: 10%) surpassing PKR 224 Billion.

Akhuwat remained the market leader (938 thousand Borrowers) with 15% of the total market share and the largest contributor of the net increase in Active Borrowers for the quarter with 59,767 borrowers, while Khushhali Bank Limited (KBL) remained the largest microfinance provider (MFP) based on GLP with PKR 34.9 Billion, a 15.6% of the total GLP of the industry. The MFP with the largest geographic footprint in the sector is Akhuwat with a presence in 82 districts. Female borrowers continued to dominate the sector in terms of active borrowers with 53% while the male borrowers maintain the majority chunk of GLP with female borrowers contributing to only 37%.

MFBs experienced a surge in Active Borrowers and GLP of 9% and 11% respectively. The banks also managed to increase their market share in terms of active borrowers by 1% (Q4: 44%, Q1: 45%) with the RSPs experiencing a decrease of 1% (Q4: 18%, Q1: 19%). All peer groups managed to sustain their respective market shares of Gross Loan Portfolios with MFBs holding 68%, MFIs 21% and RSPs holding 11% of the total GLP of the Sector.

Although the value of savings increased during the quarter by 2% reaching PKR 190 billion, the number of active savers reduced by 7% this quarter. This was primarily due to the significant drop in the number of Active Savers (particularly M-Wallets) compared to the last quarter of Telenor Microfinance Bank (TMFB) (18% decrease in Active Savers) and Mobilink Microfinance Bank (MMFB) (8% decrease in Active Savers) which remained dormant for a considerable period. KBL remained the largest provider of micro-savings in terms of value of savings with PKR 47 billion and a market share of 24.7%. However, the largest provider of Micro-Savings in terms of Active Savers was MMFB with 13.7 million savers with a market share of 48%. The ratio of Male-Female depositors continued to favor Male depositors with deposit accounts held by women accounting for only 21% of the total deposit accounts in the industry. Consequently, the value of savings held by Male depositors was disproportionately large at 85% of the total value of Savings.

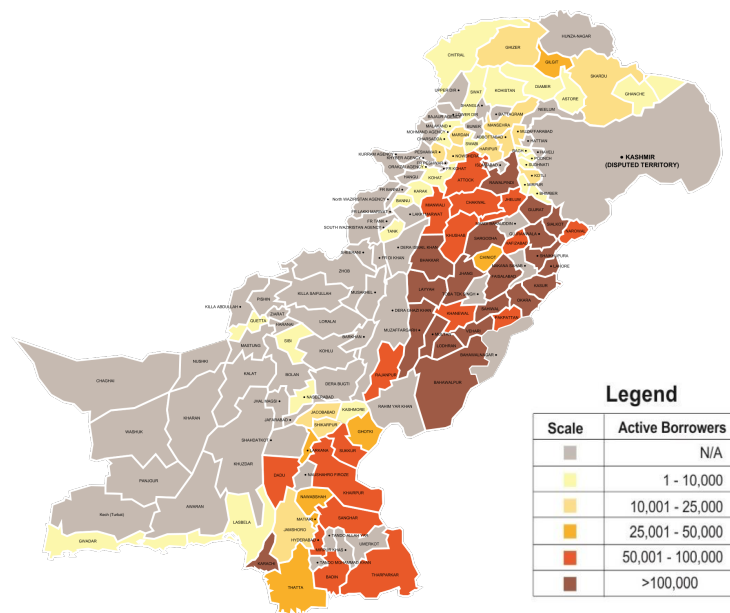
As for Micro-Insurance, the number of Policy Holders for the quarter increased by 8.6%, reaching 7.9 million (Q4: 7.3 million). This justifies an increase of 9.2% in the total value of sum insured which surged up to PKR 216 billion (Q4: PKR 198.6 billion). While MFIs hold the majority share of Policy Holders with 47%, their share of the total Sum Insured of the sector stands at 35%. Subsequently, MFBs hold 37% of the total Policy Holders and a 50% share of the total Sum Insured of the sector. Most of the policy holders within the sector were attributable to Credit Life (51%) and Health Insurance (47%). Kashf foundation (KF) remained the largest provider of Micro-Insurance in terms of Policy Holders at 2.2 million with NRSP and Akhuwat holding following closely with 1.1 million and 938 thousand policy holders. KF also maintained the largest portfolio of Sum Insured with PKR 55 billion, followed by KBL with PKR 41 billion and National Rural Support Programme (NRSP) with PKR 29.3 billion.

The overall industry penetration stood at 30.4% as compared to 28.3% last quarter indicating a significant bump in outreach. The number of branches for the industry also increased by 5% primarily due to the initiative of MMFB and TMFB to establish their presence in the province of Baluchistan, which took the total number to 3,861 branches nationwide.

DISTRIBUTION OF ACTIVE BORROWERS

Top 5 Districts: Greatest Increase in Microcredit Outreach

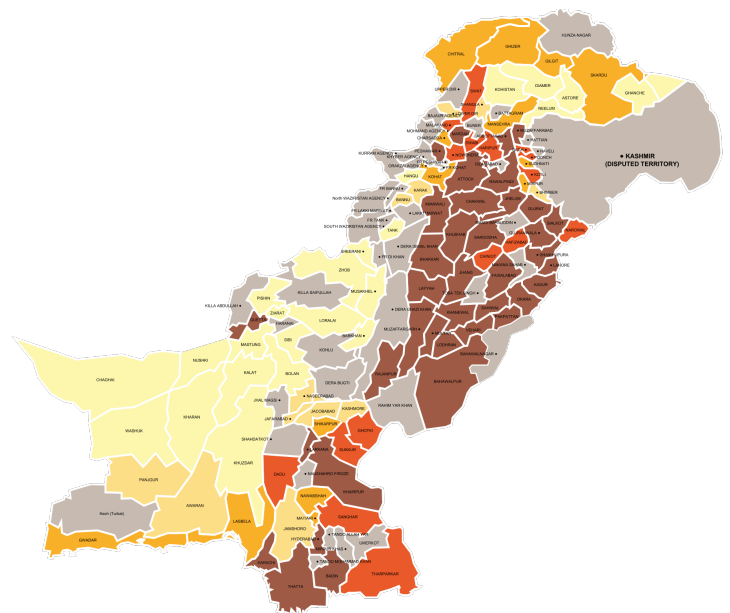
	District	Active Borrowers (Q1)	Growth (Q4 to Q1)	
			Net	%
1	Bhawalnagar	202,368	22,064	12.2
2	Lahore	321,448	20,504	6.8
3	Karachi	226,949	19,109	9.2
4	Faisalabad	277,741	17,560	6.8
5	Bahawalpur	199,282	14,689	8.0



DISTRIBUTION OF ACTIVE SAVERS

Top 5 Districts: Greatest Increase in Savings Outreach

	District	Active Savers (Q1)	Growth (Q4 to Q1)	
			Net	%
1	Lahore	10,218,153	2,556,256	33.4
2	Rawalpindi	462,158	59,490	14.8
3	Lodhran	301,560	28,219	10.3
4	Bhakkar	437,305	25,374	6.2
5	Sanghar	69,577	20,562	42.0



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)

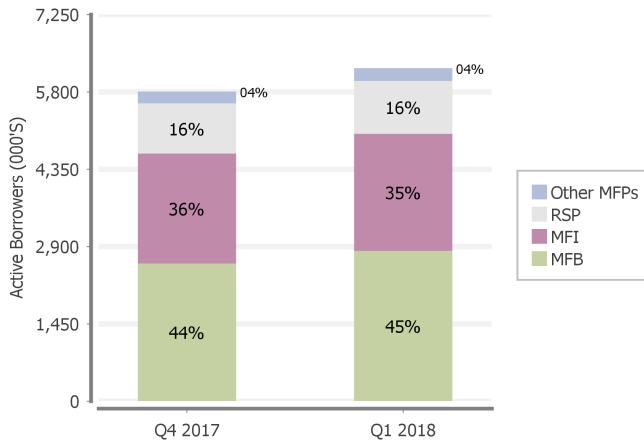
		Lending Methodology			Asset Type		Peer Group			
	Total	Group	Individual	MSE	Secured	Unsecured	MFB	MFI	RSP	Other MFPs
Number of Branches/Units										
Q4	3,677	-	-	-	-	-	1,079	1,485	935	178
Q1	3,861	-	-	-	-	-	1,113	1,613	944	191
Active Borrowers										
Q4	5,800,457	2,554,568	3,155,464	90,425	606,909	5,193,548	2,576,942	2,062,994	939,543	220,978
Q1	6,238,421	2,889,522	3,280,830	68,069	604,050	5,634,371	2,815,544	2,195,897	989,026	237,954
Gross Loan Portfolio(PKR Millions)										
Q4	202,699	60,752	129,636	12,311	28,092	174,608	136,369	40,449	20,283	5,599
Q1	224,454	69,915	136,630	17,909	27,462	196,978	151,690	44,479	22,239	6,046
Portfolio at Risk > 30 days (Percentage)										
Q4	0.1	-	-	-	-	-	0.0	0.0	0.0	2.2
Q1	0.1	-	-	-	-	-	0.0	0.0	0.0	2.1
Average Loan Balance (PKR)										
Q4	34,945	23,782	41,083	136,150	46,287	33,620	52,919	19,607	21,588	25,336
Q1	35,979	24,196	41,645	263,096	45,463	34,960	53,876	20,256	22,486	25,407
Number of Loans Disbursed										
Q4	1,860,918	932,267	902,084	26,567	-	-	969,975	536,855	292,479	61,609
Q1	1,596,647	752,783	826,734	17,130	-	-	721,635	545,171	269,417	60,424
Disbursements (PKR Millions)										
Q4	90,618	39,181	46,704	4,733	-	-	59,338	18,657	10,093	2,530
Q1	74,918	29,635	40,991	4,293	-	-	44,041	18,919	9,404	2,554
Average Loan Size (PKR)										
Q4	48,695	42,027	51,773	178,154	-	-	61,175	34,752	34,507	41,066
Q1	46,922	39,367	49,581	250,612	-	-	61,030	34,702	34,904	42,275

Districts with Highest Growth (Net) by Province

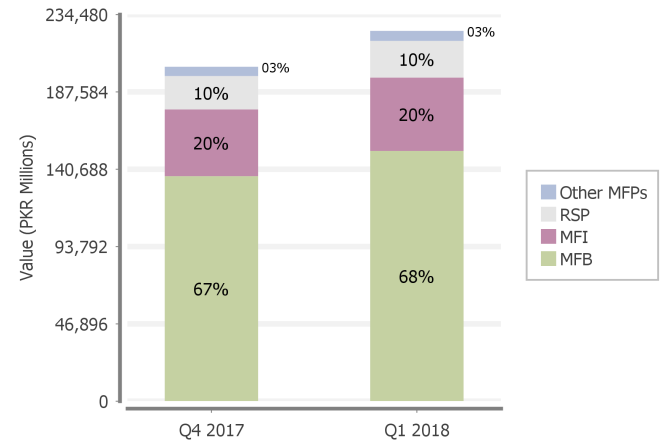
	Province	District	Active Borrowers (Q1)	Growth (Q4toQ1)		Potential Microfinance Market	Penetration Rate(%)
			A	Net	%	B	(A/B)x100
1	AJK	Kotli	14,939	1,189	8.6	-	-
2		Muzaffarabad	14,797	2,991	25.3	-	-
3		Poonch	9,524	675	7.6	-	-
1	Balochistan	Quetta	3,508	524	17.6	-	-
2		Nasirabad	2,961	1,349	83.7	-	-
3		Lasbela	1,350	-134	-9	-	-
1	Gilgit-Baltistan	Gilgit	26,992	1,716	6.8	-	-
2		Ghizer	14,130	389	2.8	-	-
3		Skardu	10,464	224	2.2	-	-
1	FATA	Bajaur Agency	7,695	105	1.4	-	-
2		Khyber Agency	6,264	99	1.6	-	-
3		Kurram Agency	3,142	-304	-8.8	-	-
1	ICT	ICT	24,514	-2,627	-9.7	-	-
1	Khyber-Pakhtunkhwa	Haripur	23,140	575	2.5	-	-
2		Abbottabad	14,332	82	.6	-	-
3		Nowshera	12,065	1,013	9.2	-	-
1	Punjab	Lahore	321,448	20,504	6.8	-	-
2		Faisalabad	277,741	17,560	6.7	-	-
3		Rahimyar Khan	228,479	-4,894	-2.1	-	-
1	Sindh	Karachi	226,949	19,109	9.2	-	-
2		Hyderabad	77,294	5,503	7.7	-	-
3		Sanghar	74,591	1,991	2.7	-	-

MICROCREDIT PROVISION

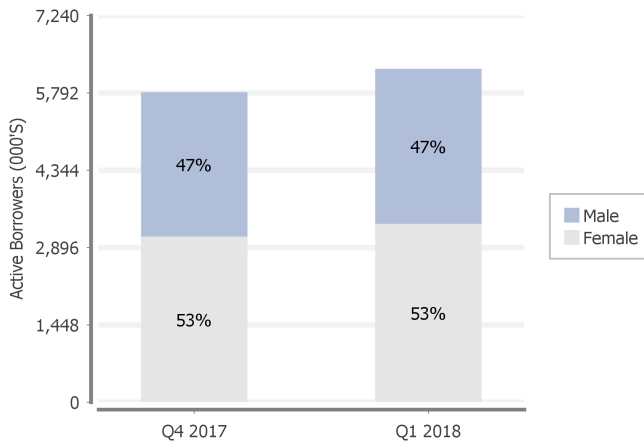
Active Borrowers By Peer Group



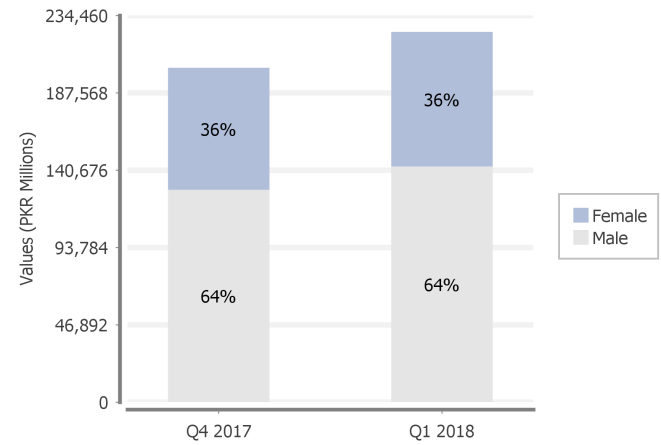
Gross Loan Portfolio



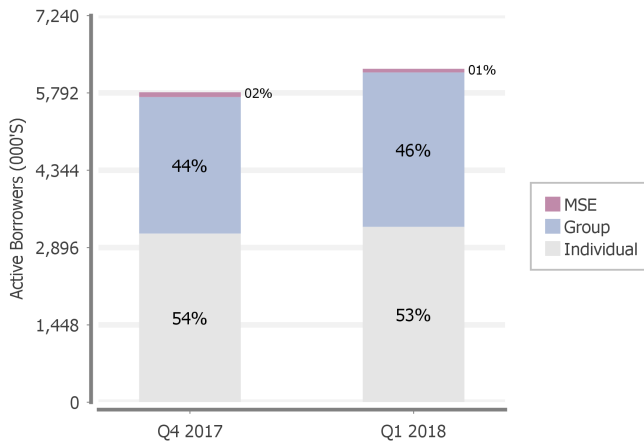
Active Borrowers By Gender



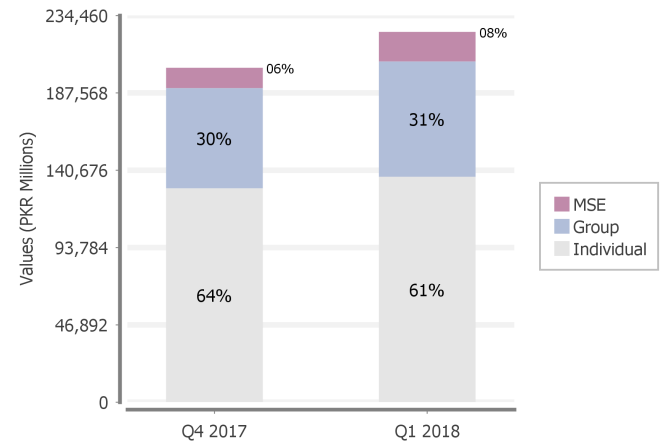
Gross Loan Portfolio By Gender



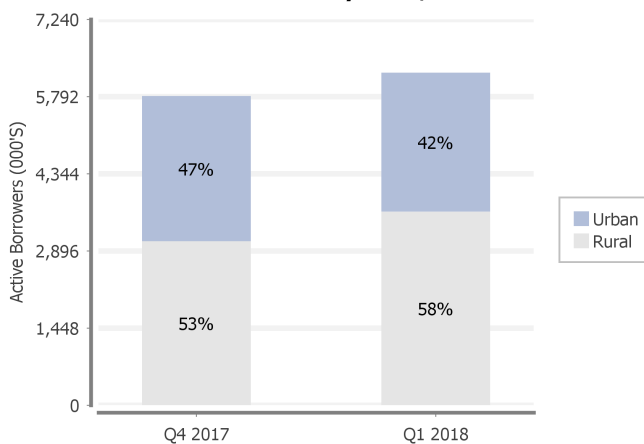
Active Borrowers By Lending Methodology



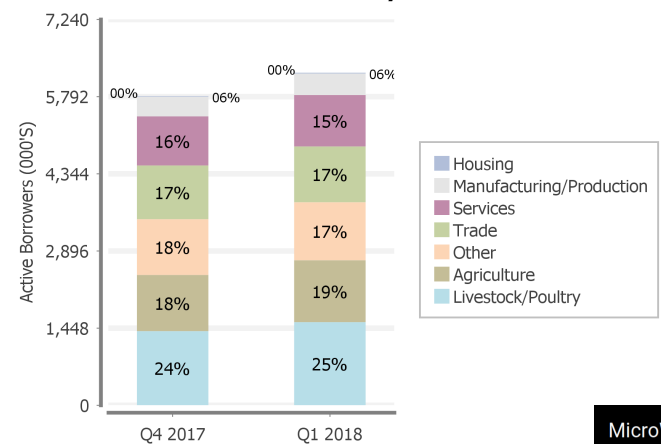
Gross Loan Portfolio By Lending Methodology



Active Borrowers By Rural/Urban

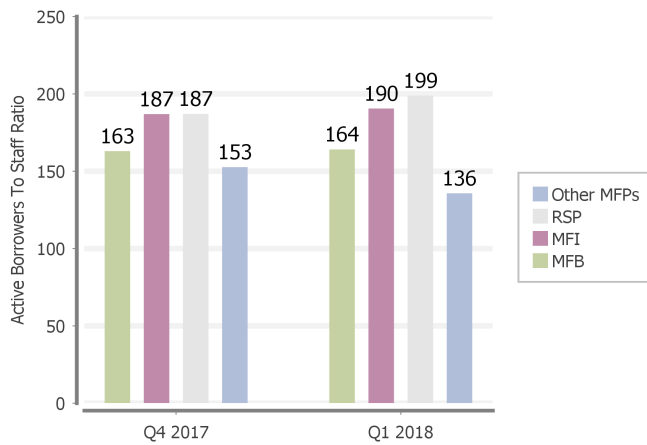


Active Borrowers By Sector

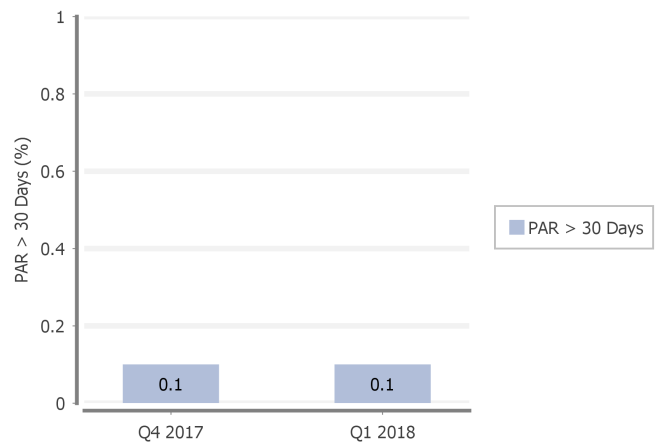


MICROCREDIT PROVISION

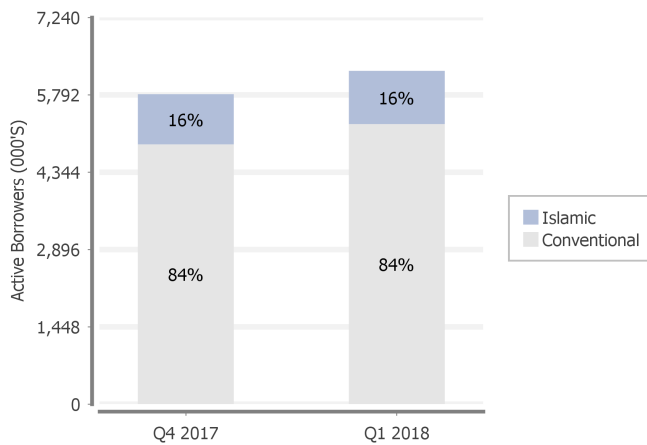
Active Borrower To MFP Staff Ratio



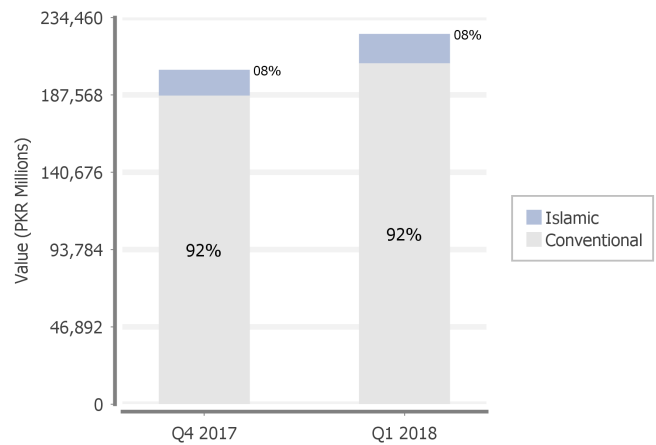
Portfolio At Risk > 30 Days



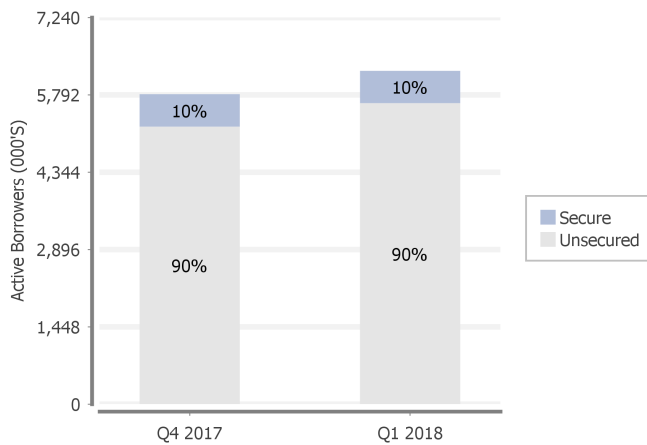
Active Borrowers By Islamic/Conventional



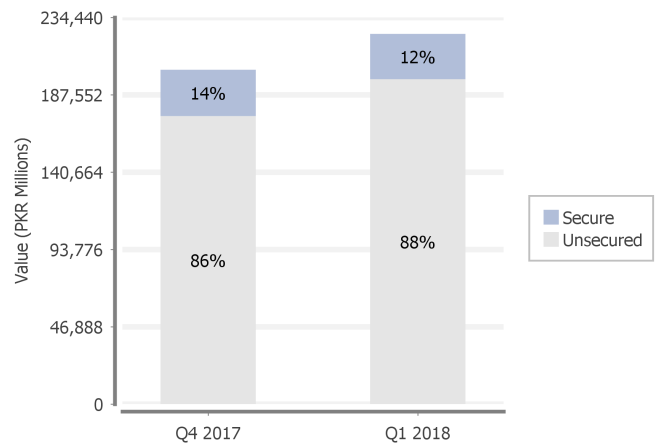
Gross Loan Portfolio By Islamic/Conventional



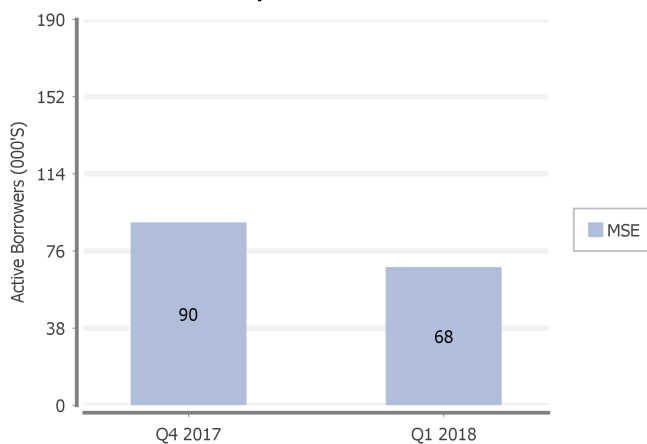
Active Borrowers By Asset Type



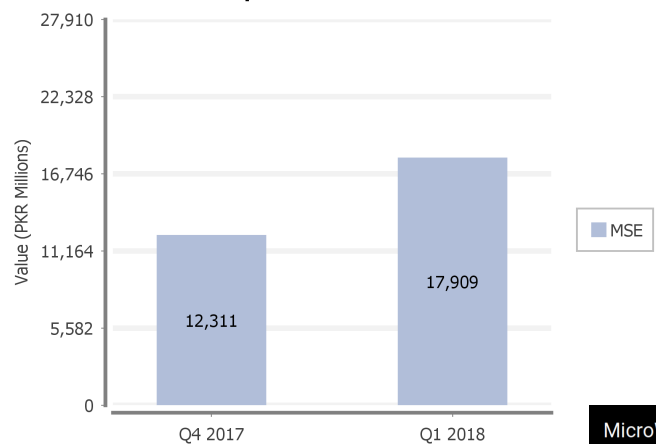
Gross Loan Portfolio By Asset Type



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)
		Q4 to Q1		
		Net	%	
1	AKHU	59,767	6.8	15
2	TMFB	49,656	9.3	9.4
3	NRSP	41,760	5.4	13
4	FMFB	39,551	11.5	6.2
5	KBL	39,303	5.9	11.4

MFPs with Largest Percentage Increase in Active Borrowers

	MFP	Increase in Active Borrowers		Market Share (% of Active Borrowers)
		Q4 to Q1		
		Net	%	
1	AMFB	21,912	49.4	1.1
2	SMFB	5,378	23.2	0.5
3	SDS	671	17.6	0.1
4	UBANK	27,989	14.7	3.5
5	ADVANS	1,007	13.8	0.1

Largest Providers of Microcredit (Active Borrowers)

	MFP	Active Borrowers (Q1)	Market Share (% of Active Borrowers)
1	AKHU	938,344	15
2	NRSP	809,336	13
3	KBL	710,318	11.4
4	TMFB	585,069	9.4
5	NRSP-B	463,228	7.4

Largest Providers of Microcredit (Gross Loan Portfolio)

	MFP	GLP (Q1)	Market Share (% of GLP)
1	KBL	34,923,991,528	15.6
2	TMFB	27,576,623,782	12.3
3	NRSP-B	23,707,830,722	10.6
4	NRSP	18,869,242,001	8.4
5	FMFB	17,380,072,915	7.7

MFPs with Largest Geographic Spread

MFP	AKHU	KBL	FMFB	KASHF	AMFB
Geographic Spread (No. of Districts)	82	80	68	57	52

MICRO-SAVINGS PROVISION

Summary of Micro-savings Provision (All Pakistan)

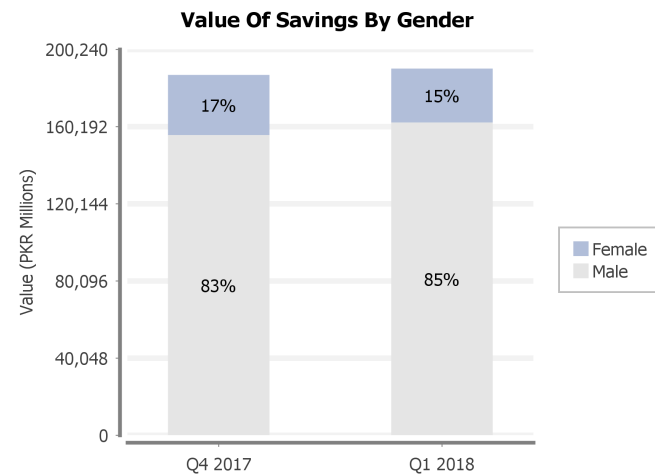
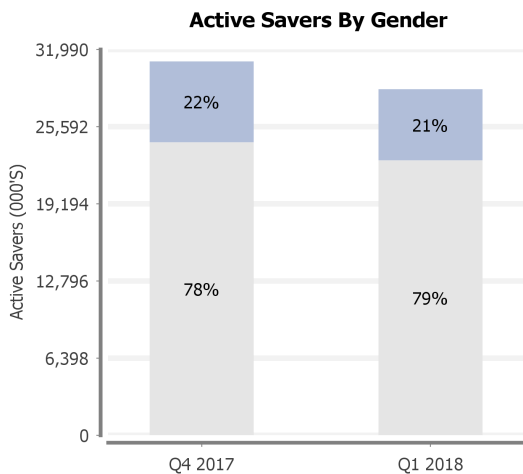
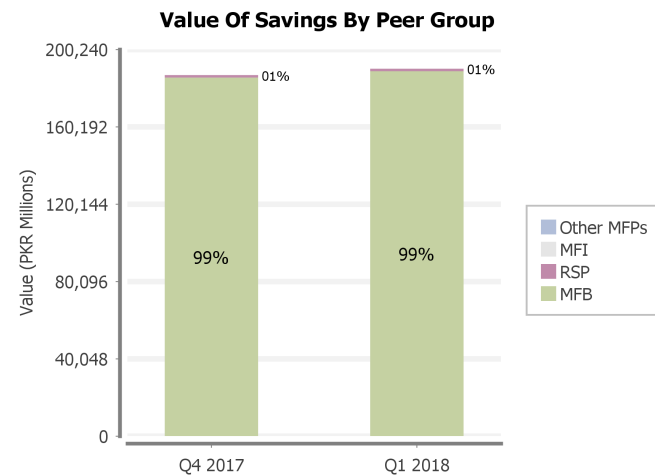
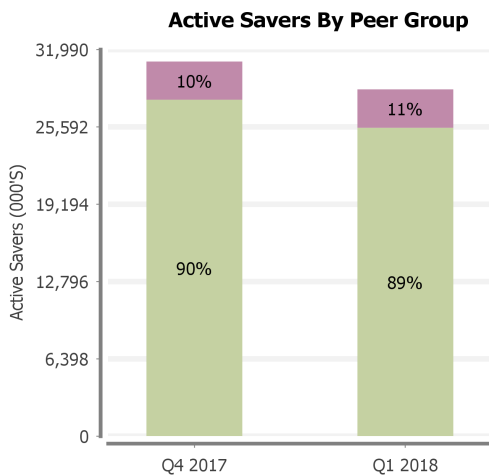
		Saving Methodology		Medium		Peer Group			
	Total	Intermediation	Mobilization	Branches	M-Wallets	MFB	MFI	RSP	Other MFPs
Number of Savers									
Q4	30,984,717	27,828,168	3,156,549	8,795,319	22,189,398	27,828,168	-	3,156,549	-
Q1	28,682,924	25,505,553	3,177,371	8,404,232	20,278,692	25,505,553	-	3,177,371	-
Value of Savings (PKR Millions)									
Q4	186,941	185,646	1,295	168,320	18,621	185,646	-	1,295	-
Q1	190,237	188,934	1,302	152,702	37,535	188,934	-	1,302	-
Average Saving Balance (PKR Millions)									
Q4	6,033	6,671	410	19,137	839	6,671	-	410	-
Q1	6,632	7,408	410	18,170	1,851	7,408	-	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								
Q4	42	16	11	5	11	-	5	-
Q1	42	16	11	5	11	-	5	-

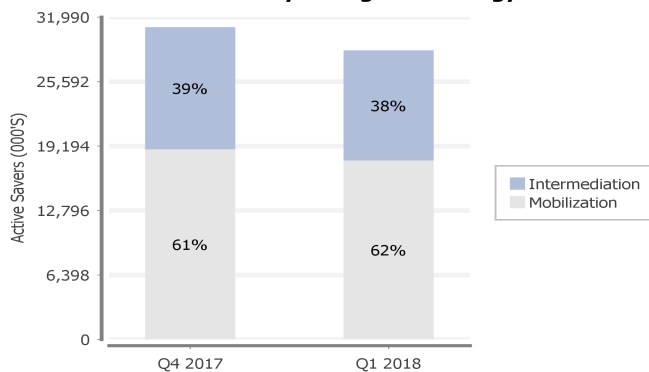
Saving Methodology:

- 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.

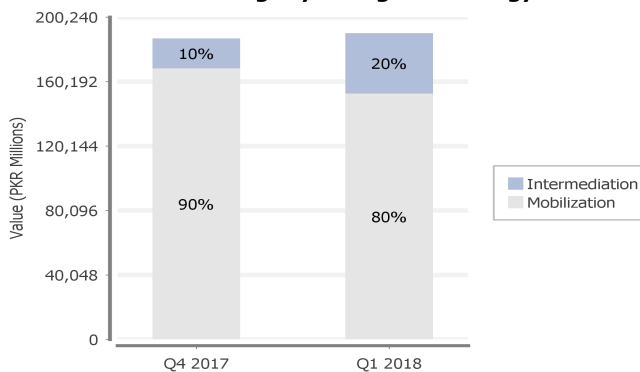


MICRO-SAVINGS PROVISION

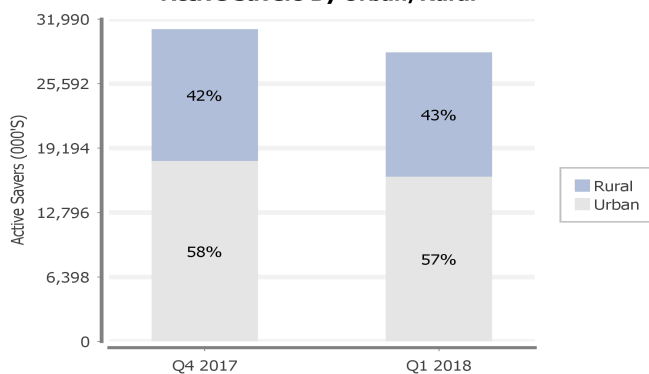
Active Savers By Saving Methodology



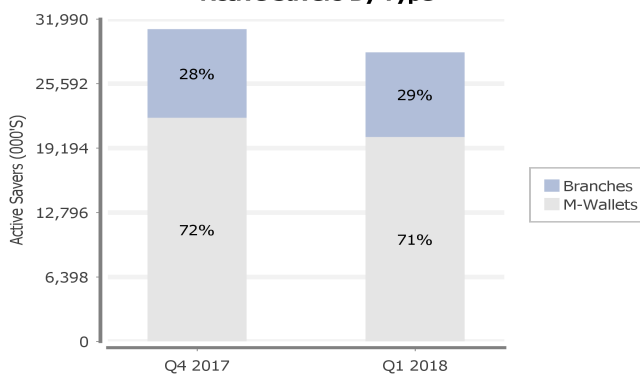
Value Of Savings By Saving Methodology



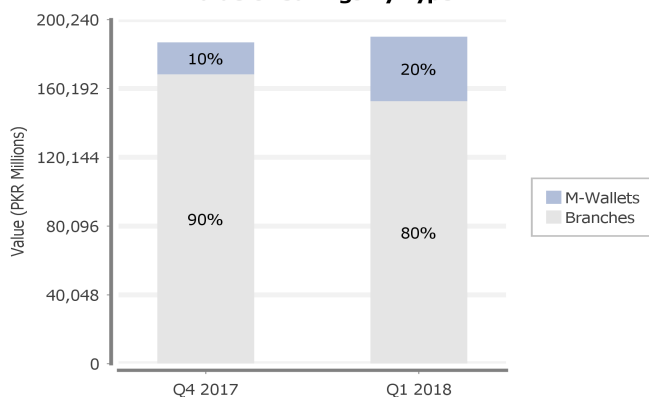
Active Savers By Urban/Rural



Active Savers By Type



Value Of Savings By Type



Largest Providers of Micro-savings (Value of Savings)

	MFP	Value of Savings (Q1)	Market Share (% of Value of Savings)
1	KBL	47,037,252,029	24.7
2	TMFB	35,846,644,476	18.8
3	NRSP-B	22,857,008,654	12
4	FMFB	22,579,050,921	11.9
5	FINCA	19,809,662,096	10.4

Districts with Highest Outreach (Active Savers)

	District	Active Savers (Q1)	Increase (Q4 to Q1)	
			Net	%
1	Lahore	10,218,153	2,556,256	25.0
2	Karachi	4,634,481	-1,237,129	-26.7
3	Peshawar	1,276,870	-435,515	-34.1
4	Bahawalpur	629,747	-4,374	-.7
5	Bhawalnagar	554,836	2,545	.5

MFPs with Largest Increase in Active Savers (Net)

	MFP	Increase in Active Savers (Q4) to (Q1)	
		Net	%
1	KBL	82,240	4.8
2	FINCA	76,828	11
3	NRSP-B	58,742	6.6
4	FMFB	57,632	8.0
5	UBANK	38,423	8.8

MFPs with Largest Increase in Value of Savings (Net)

	MFP	Increase in Value of Savings (Q4 to Q1)	
		Net	%
1	FMFB	1,691,858,921	8.1
2	KBL	1,293,222,591	2.8
3	FINCA	625,736,381	3.3
4	MMFB	432,566,454	2.9
5	UBANK	407,762,932	3.4

Largest Providers of Micro-savings (Active Savers)

	MFP	Active Savers (Q1)	Market Share (% of Active Savers)
1	MMFB	13,770,980	48
2	TMFB	6,666,275	23.2
3	NRSP	2,866,099	10
4	KBL	1,779,487	6.2
5	NRSP-B	951,654	3.3

MICRO-INSURANCE PROVISION

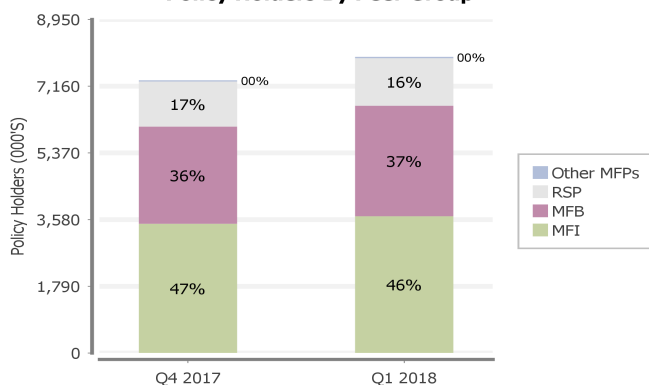
Summary of Micro-insurance Provision (All Pakistan)

		Type		Peer Group			
	Total	Health	Credit Life	MFB	MFI	RSP	Other MFPs
Number of Policy Holders							
Q4	7,313,029	4,247,359	2,956,892	2,605,914	3,464,417	1,209,845	32,853
Q1	7,942,458	3,763,280	4,108,928	2,965,083	3,666,365	1,275,348	35,662
Sum Insured (PKR Millions)							
Q4	198,680	-	-	98,401	70,849	28,488	941
Q1	216,912	-	-	108,957	75,789	31,151	1,016

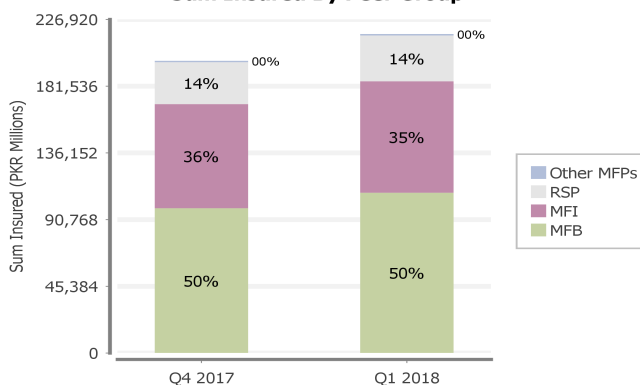
Micro-insurance Provision by MFPs

		MFPs offering Insurance		Type of Insurance offered			Peer Group			
	Total			Health	Life	Other	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs										
Q4	42	21	10	17	2	7	8	4	2	
Q1	42	22	11	17	2	7	9	4	2	

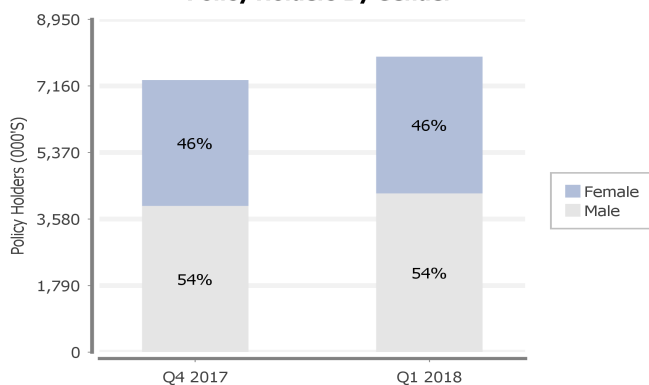
Policy Holders By Peer Group



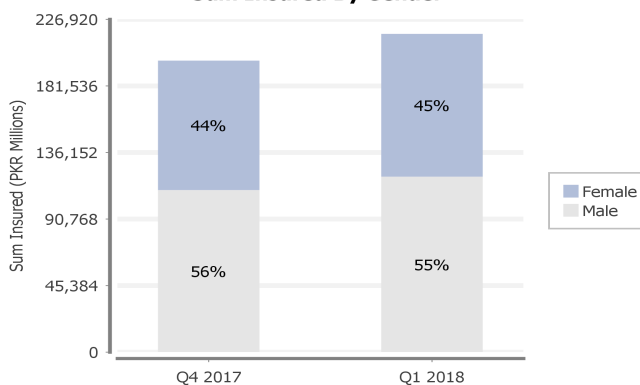
Sum Insured By Peer Group



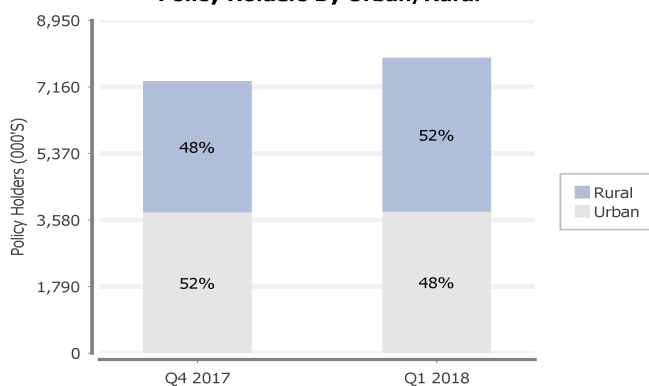
Policy Holders By Gender



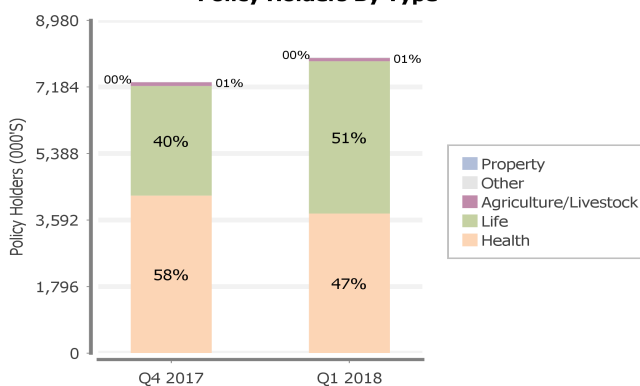
Sum Insured By Gender



Policy Holders By Urban/Rural



Policy Holders By Type



MICRO-INSURANCE PROVISION

Districts with Highest Outreach (Policy Holders)

	District	Policy Holders (Q1)	Increase (Q4 to Q1)	
			Net	%
1	Lahore	537,038	11,544	2.2
2	Karachi	526,958	208,936	65.7
3	Faisalabad	448,759	26,129	6.2
4	Gujranwala	326,798	13,456	4.3
5	Rahimyar Khan	305,249	1,093	.4

Top 5 Districts: Greatest Increase in Micro-Insurance Outreach

	District	Policy Holders (Q1)	Growth (Q4 to Q1)	
			Net	%
1	Karachi	526,958	208,936	65.7
2	Faisalabad	448,759	26,129	6.2
3	Jhelum	94,715	19,087	25.2
4	Sheikhupura	177,906	18,075	11.3
5	ICT	64,552	17,703	37.8

Largest Providers of Micro-Insurance (Policy Holders)

	MFP	Policy Holders (Q1)	Market Share (% of Policy Holders)
1	KASHF	2,228,055	0.3
2	NRSP	1,102,301	0.1
3	AKHU	938,344	0.1
4	KBL	829,245	0.1
5	TMFB	826,761	0.1

Largest Providers of Micro-Insurance (Sum Insured)

	MFP	Sum Insured (Q1)	Market Share (% of Sum Insured)
1	KASHF	55,295,551,347	0.3
2	KBL	41,023,081,528	0.2
3	NRSP	29,338,240,794	0.1
4	TMFB	27,718,301,056	0.1
5	FMFB	22,846,373,873	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	-	55,673	1,702,835,167	553,755	3,321,614,865	72,588	2,542,138,340	-	-
Balochistan	21	-	8,710	420,128,924	312,523	489,092,328	12,633	506,020,505	500,000	1.7
Gilgit-Baltistan	63	-	57,428	1,976,837,091	107,139	9,824,833,655	59,032	1,943,227,929	-	-
FATA	20	-	22,529	400,695,600	10,713	16,337,437	22,529	400,695,600	-	-
ICT	31	-	24,514	667,034,510	413,674	12,226,431,981	64,552	2,529,133,468	-	-
Khyber-Pakhtunkhwa	133	14	137,057	5,046,418,228	2,169,555	10,111,298,381	151,472	3,919,907,269	5,000,000	2.7
Punjab	2,751	15	4,736,744	172,757,688,237	18,826,942	82,819,253,557	6,297,530	169,936,958,470	12,600,000	37.6
Sindh	773	1	1,195,766	41,482,016,591	6,288,623	71,428,054,881	1,262,122	35,133,973,281	2,400,000	49.8
GRAND TOTAL	3,831	30	6,238,421	224,453,654,348	28,682,924	190,236,917,084	7,942,458	216,912,054,861	20,500,000	30.4

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,								
	-	-	-	-	11,452	1,361,741	-	-	-
Barkhan	TMFB,								
	-	-	-	-	614	840,400	-	-	-
Bolan	TMFB,								
	-	-	-	-	985	1,712,275	-	-	-
Chagai	MMFB, TMFB,								
	-	-	-	-	2,348	6,497,386	-	-	-
Dera Bugti	TMFB,								
	-	-	-	-	444	848,384	-	-	-
Gwadar	MMFB, NRSP, POMFB, TMFB,								
	5	-	151	2,014,053	27,179	70,644,779	-	-	-
Jafarabad	MMFB, TMFB,								
	-	-	-	-	11,407	11,672,973	-	-	-
Jhal Magsi	TMFB,								
	-	-	-	-	86	238,529	-	-	-
Kalat	MMFB, TMFB,								
	-	-	-	-	410	977,997	-	-	-
Kech (Turbat)	NRSP, TMFB,								
	-	-	-	-	51,291	14,617,830	171	5,360,000	-
Kharan	MMFB,								
	-	-	-	-	12	561	-	-	-
Khuzdar	MMFB, TMFB,								
	-	-	-	-	2,443	5,608,729	-	-	-
Kohlu	-								
	-	-	-	-	-	-	-	-	-
Lasbela	KASHF, MMFB, NRSP, TMFB,								
	5	-	1,350	26,456,520	48,525	12,740,334	6,182	162,654,153	-
Loralai	MMFB, TMFB,								
	-	-	-	-	2,359	5,075,020	-	-	-
Mastung	MMFB, TMFB,								
	-	-	-	-	720	839,248	-	-	-
Musakhel	TMFB,								
	-	-	-	-	1,158	913,469	-	-	-
Nasirabad	FMFB, KBL, MMFB, TMFB, UBANK,								
	3	-	2,961	200,091,375	14,124	62,748,399	2,021	149,419,148	-
Nushki	TMFB,								
	-	-	-	-	1,848	2,647,991	-	-	-
Panjgur	NRSP, TMFB,								
	-	-	-	-	22,409	3,617,179	-	-	-
Pishin	MMFB, TMFB,								
	-	-	-	-	1,475	2,217,777	-	-	-
Qila Abdullah	MMFB, TMFB,								
	-	-	-	-	1,219	3,747,664	-	-	-
Qila Saifullah	MMFB, TMFB,								
	-	-	-	-	899	983,181	-	-	-
Quetta	AKHU, AMFB, FMFB, MMFB, NRSP-B, TMFB,								
	7	-	3,508	178,737,226	102,840	266,260,648	3,519	175,757,454	-

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,								
	-	-	-	-	559	792,511	-	-	-
Sibi	AKHU, MMFB, TMFB,								
	1	-	740	12,829,750	2,649	6,368,983	740	12,829,750	-
Washuk	TMFB,								
	-	-	-	-	325	869,703	-	-	-
Zhub	MMFB, TMFB,								
	-	-	-	-	2,537	3,928,382	-	-	-
Ziarat	MMFB, TMFB,								
	-	-	-	-	206	320,256	-	-	-
Total	21	-	8,710	420,128,924	312,523	489,092,328	12,633	506,020,505	500,000

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, AMFB, FINCA, FMFB, KASHF, KBL, MMFB, POMFB, TMFB, UBANK,								
	14	-	14,332	510,355,331	104,942	957,478,708	14,492	458,772,013	-
Bannu	AKHU, AMFB, FINCA, MMFB, TMFB,								
	4	-	5,270	148,943,559	10,625	20,749,417	4,096	68,171,600	-
Batgram	AKHU, MMFB, TMFB,								
	1	-	691	5,524,897	5,632	5,523,992	691	5,524,897	-
Buner (Daggar)	KBL, MMFB, TMFB,								
	1	-	1,187	58,599,227	13,514	94,169,531	1,196	58,959,227	-
Charsadda	AKHU, AMFB, KASHF, KBL, MMFB, NRSP, TMFB,								
	4	-	3,981	155,966,464	45,161	225,310,538	3,815	129,575,859	-
Chitral	AKHU, FMFB, MMFB, TMFB,								
	10	1	4,969	352,754,792	46,511	1,136,682,913	5,691	371,759,792	-
D.I. Khan	AKHU, KBL, MMFB, NRSP-B, TMFB,								
	5	-	11,024	546,994,552	60,700	458,805,076	13,679	570,960,952	-
Hangu	MMFB, TMFB,								
	-	-	-	-	3,608	6,042,721	-	-	-
Haripur	AKHU, AMFB, BEDF, FINCA, FMFB, GBTI, KASHF, KBL, MMFB, NRSP, SRSP, TMFB,								
	13	12	23,140	783,840,030	67,753	377,802,834	39,203	450,789,683	-
Karak	MMFB, SRSP, TMFB,								
	1	-	1,259	9,955,400	12,557	16,866,787	-	-	-
Kohat	AKHU, KBL, MMFB, SRSP, TMFB,								
	5	-	5,835	207,896,288	30,840	392,803,569	5,135	211,049,688	-
Kohistan	AMFB, MMFB, TMFB,								
	1	-	32	5,493,139	2,019	43,157,838	-	-	-
Lakki Marwat	AKHU, MMFB, TMFB,								
	1	-	886	12,584,950	13,190	22,274,067	886	12,584,950	-
Lower Dir	MMFB, TMFB,								
	-	-	-	-	17,891	23,134,984	-	-	-
Malakand	AKHU, KBL, MMFB, NRSP, TMFB,								
	3	-	3,519	114,013,727	57,087	126,675,232	3,572	117,093,727	-
Mansehra	AKHU, FINCA, KASHF, KBL, MMFB, TMFB,								
	12	-	11,473	306,478,495	42,859	302,861,231	12,318	233,878,331	-
Mardan	AKHU, AMFB, FMFB, KASHF, KBL, MMFB, NRSP, TMFB,								
	11	-	11,716	546,743,043	119,577	270,224,647	11,896	309,377,139	-
Mingora	KBL, MMFB, OLP,								
	1	-	3,363	172,948,290	11,059	468,982,220	3,790	191,025,290	-
Nowshera	AKHU, AMFB, FMFB, KASHF, KBL, MMFB, NRSP, SRSP, TMFB, UBANK,								
	12	-	12,065	372,294,248	52,033	687,422,847	12,806	297,529,442	-
Peshawar	AKHU, AMFB, FINCA, KASHF, KBL, MMFB, NRSP-B, OLP, SRSP, TMFB, UBANK,								
	20	-	10,787	389,388,458	1,276,870	3,907,909,704	9,789	218,489,870	-
Shangla	MMFB, TMFB,								
	-	-	-	-	10,851	7,631,668	-	-	-
Swabi	AKHU, GBTI, KASHF, KBL, MMFB, NRSP, SWWS, TMFB,								
	9	1	7,987	288,290,730	98,326	499,982,193	4,876	157,012,203	-
Swat	AKHU, MMFB, NRSP, TMFB,								
	4	-	3,438	54,777,608	51,087	41,004,966	3,438	54,777,608	-
Tank	AKHU, MMFB, TMFB,								
	1	-	103	2,575,000	5,451	8,246,301	103	2,575,000	-
Upper Dir	MMFB, TMFB,								
	-	-	-	-	9,412	9,554,396	-	-	-
Total	133	14	137,057	5,046,418,228	2,169,555	10,111,298,381	151,472	3,919,907,269	5,000,000

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,								
	82	13	98,061	2,233,692,893	186,656	907,482,806	155,761	2,956,741,346	-
Bahawalpur	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, TMFB, UBANK,								
	67	-	199,282	9,542,275,748	629,747	3,987,755,954	262,404	8,092,912,887	-
Bhakkar	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, TMFB, UBANK,								
	52	-	121,728	5,412,650,855	437,305	797,627,196	103,026	3,668,971,859	-
Bhawalnagar	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NAYMET, NRSP, NRSP-B, TMFB, UBANK,								
	73	-	202,368	9,407,945,641	554,836	2,364,079,523	235,980	7,206,693,101	-
Chakwal	AKHU, AMFB, ASA, FINCA, KASHF, KBL, MMFB, NRSP, POMFB, SVDP, TMFB,								
	90	-	82,755	1,787,410,588	128,817	391,979,288	98,365	2,392,742,573	-
Chiniot	AKHU, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, TMFB,								
	20	-	44,371	1,300,629,631	75,415	239,614,809	57,942	1,776,928,832	-
D.G. Khan	AKHU, ASA, CSC, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, OCT, TMFB, UBANK,								
	43	-	79,047	3,028,127,322	321,347	1,006,334,548	95,815	3,482,215,973	-
Faisalabad	AKHU, AMFB, ASA, DSP, FFO, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, RCDS, TMFB, UBANK, WASIL,								
	177	-	277,741	7,800,657,797	380,947	1,760,158,664	448,759	9,732,427,977	-
Gujranwala	AKHU, AMFB, ASA, DSP, FFO, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, POMFB, PRSP, RCDS, TMFB, UBANK, WASIL,								
	170	-	217,365	6,375,044,750	263,586	1,057,324,847	326,798	8,831,436,221	-
Gujrat	AKHU, ASA, BRAC, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, PRSP, TMFB, UBANK,								
	61	-	107,184	3,348,432,792	136,437	1,381,595,468	127,844	3,506,652,057	-
Hafizabad	AKHU, AMFB, ASA, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, PRSP, TMFB, UBANK,								
	39	-	64,954	2,516,243,375	85,595	373,653,801	74,188	2,652,502,383	-
Jhang	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, PRSP, RCDS, TMFB, UBANK,								
	74	-	124,789	4,453,377,958	223,647	758,939,644	163,403	4,112,467,022	-
Jhelum	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, POMFB, TMFB,								
	51	-	71,713	1,539,122,449	108,746	584,218,465	94,715	3,098,028,598	-
Kasur	AKHU, AMFB, ASA, CSC, DSP, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OLP, RCDS, TMFB, UBANK,								
	80	-	148,502	4,922,199,295	197,225	911,387,260	248,044	5,454,463,411	-
Khanewal	AGAHE, AKHU, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, PRSP, RCDS, TMFB, UBANK, WASIL,								
	47	-	97,066	4,126,134,979	235,999	783,360,578	143,870	3,807,585,442	-
Khushab	AKHU, AMFB, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, SVDP, TMFB, UBANK,								
	51	-	74,048	2,130,293,759	202,086	471,105,289	107,671	3,140,717,381	-
Lahore	AGAHE, AKHU, AMFB, ASA, BRAC, CSC, DSP, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NAYMET, NRSP, NRSP-B, OLP, POMFB, PRSP, RCDS, TMFB, UBANK, WASIL,								
	244	-	321,448	9,617,039,243	10,218,153	28,614,236,606	537,038	11,885,851,842	-
Leyyah	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, PRSP, RCDS, TMFB, UBANK,								
	70	-	159,085	6,682,497,880	252,578	906,434,953	160,599	5,007,451,031	-
Lodhran	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, PRSP, TMFB, UBANK,								
	35	-	125,307	7,183,446,170	301,560	1,418,008,510	137,105	4,409,876,861	-
Mandi Bahauddin	AKHU, AMFB, ASA, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, PRSP, TMFB, UBANK,								
	49	-	71,895	2,336,626,590	83,865	407,384,481	106,413	3,069,108,178	-
Mianwali	AKHU, FINCA, KASHF, KBL, MMFB, NRSP, OCT, TMFB,								
	45	-	60,447	1,417,736,198	169,938	344,923,193	90,316	2,544,951,932	-
Multan	AKHU, AMFB, ASA, BRAC, FFO, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, TMFB, UBANK, WASIL,								
	111	1	207,368	8,294,042,561	356,507	3,479,440,836	268,434	7,097,663,737	-
Muzaffargarh	AGAHE, AKHU, ASA, FFO, FINCA, FMFB, KASHF, KBL, MMFB, MOJAZ, NRSP, NRSP-B, PRSP, TMFB, UBANK,								
	60	-	162,883	6,813,774,607	298,151	897,076,131	211,187	5,681,112,309	-
Nankana Sahib	AKHU, ASA, DSP, FFO, FINCA, JWS, KASHF, KBL, MMFB, NRSP, OLP, RCDS, TMFB, WASIL,								
	53	-	77,542	2,239,361,748	50,372	205,073,141	107,793	2,027,911,017	-

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)	
Narowal	AKHU, ASA, FINCA, FMFB, JWS, KASHF, KBL, MMFB, MOJAZ, NRSP, PRSP, TMFB, UBANK,								
	64	-	76,848	2,053,551,983	73,540	592,229,942	84,551	2,382,561,260	-
Okara	AKHU, AMFB, ASA, CSC, DSP, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OLP, PRSP, TMFB, UBANK,								
	72	-	143,382	6,047,275,461	270,102	1,343,205,480	195,032	4,619,768,231	-
Pakpattan	AKHU, AMFB, ASA, BRAC, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, PRSP, TMFB, UBANK,								
	37	-	74,679	3,701,587,055	158,741	478,793,484	83,141	2,465,876,952	-
Rahimyar Khan	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, TMFB, UBANK,								
	75	-	228,479	11,998,217,659	501,071	3,115,274,179	305,249	10,078,656,335	-
Rajanpur	AGAHE, AKHU, ASA, FMFB, KASHF, KBL, MMFB, NRSP, OCT, TMFB, UBANK,								
	39	-	92,701	3,454,269,756	246,827	1,110,783,970	101,684	3,572,109,968	-
Rawalpindi	AKHU, AMFB, ASA, BRAC, FINCA, FMFB, IRP, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, POMFB, TMFB, UBANK,								
	154	-	149,495	3,543,820,763	462,158	15,355,321,093	112,573	2,283,494,362	-
Sahiwal	AKHU, AMFB, ASA, BRAC, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, TMFB, UBANK, WASIL,								
	57	-	114,548	4,827,700,495	260,981	1,121,259,810	164,289	4,835,477,571	-
Sargodha	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, OLP, PRSP, TMFB, UBANK,								
	116	-	170,501	5,104,890,510	243,500	982,161,503	252,168	7,026,445,707	-
Sheikhupura	AKHU, AMFB, ASA, DSP, FFO, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, OCT, OLP, PRSP, RCDS, TMFB, UBANK, WASIL,								
	95	-	142,670	4,160,801,475	117,816	849,792,851	177,906	3,768,902,149	-
Sialkot	AKHU, AMFB, ASA, BRAC, FINCA, FMFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-B, POMFB, PRSP, RCDS, TMFB, WASIL,								
	108	-	141,643	4,489,906,254	189,644	1,961,593,592	181,933	5,040,648,464	-
Toba Tek Singh	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, PRSP, RCDS, TMFB,								
	45	1	96,508	3,812,538,856	198,210	780,510,446	139,872	3,802,976,310	-
Vihari	AGAHE, AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, OLP, TMFB, UBANK,								
	45	-	108,341	5,054,363,137	204,837	1,079,131,213	135,662	4,422,627,191	-
Total	2,751	15	4,736,744	172,757,688,237	18,826,942	82,819,253,557	6,297,530	169,936,958,470	12,600,000

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,								
	36	-	51,599	1,339,211,166	238,639	231,896,675	55,975	1,622,472,927	-
Dadu	AMFB, ASA, FMFB, KBL, MMFB, OCT, TMF, TMFB, UBANK,								
	23	-	54,903	1,254,842,811	55,387	583,629,140	24,336	674,135,661	-
Ghotki	AMFB, ASA, FINCA, FMFB, KBL, MMFB, OCT, SRSO, TMFB, UBANK,								
	20	-	42,025	1,799,369,440	79,673	601,842,215	26,597	1,277,958,538	-
Hyderabad	ADVANS, AKHU, AMFB, ASA, BRAC, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, POMFB, SMFB, SSF, TMF, TMFB, UBANK,								
	69	-	77,294	2,659,471,093	126,425	1,746,348,675	87,672	2,897,536,923	-
Jacobabad	AKHU, FMFB, MMFB, SRSO, TMFB,								
	6	-	12,272	305,407,463	21,726	53,273,943	8,682	169,122,076	-
Jamshoro	ASA, MMFB, NRSP, OCT, SMFB, SSF, TMF, TMFB,								
	14	-	14,333	236,544,584	21,238	24,124,615	3,574	750,900	-
Karachi	ADVANS, AKHU, AMFB, ASA, BRAC, FINCA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OCT, POMFB, SMFB, TMFB, UBANK,								
	163	-	226,949	8,481,354,463	4,634,481	57,841,429,858	526,958	10,476,017,495	-
Kashmore	FMFB, KBL, MMFB, TMFB, UBANK,								
	4	-	7,794	347,421,997	22,902	168,824,835	5,268	225,075,432	-
Khairpur	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KBL, MMFB, SDS, SRSO, TMFB, UBANK,								
	37	-	64,199	2,751,710,786	102,754	1,305,045,819	58,994	2,185,994,506	-
Larkana	AMFB, ASA, FMFB, KASHF, KBL, MMFB, SRSO, TMFB, UBANK,								
	30	-	48,569	2,165,756,471	101,254	1,469,862,854	47,883	2,157,588,183	-
Matyari	AMRDO, ASA, FMFB, KASHF, KBL, MMFB, NRSP, NRSP-B, OLP, SMFB, SSF, TMFB,								
	23	-	36,017	1,199,636,804	35,996	259,323,611	34,344	769,138,147	-
Mirpur Khas	AKHU, AMFB, ASA, FMFB, KBL, MMFB, NRSP, OCT, POMFB, SMFB, SSF, TMF, TMFB, UBANK,								
	38	-	62,168	1,982,442,730	157,874	756,681,601	49,389	1,758,940,593	-
Naushahro Feroze	AMFB, ASA, FMFB, KBL, MMFB, OCT, OLP, SDS, SMFB, SRSO, SSF, TMF, TMFB, UBANK,								
	35	-	51,856	1,945,691,379	24,553	257,559,422	28,052	1,255,130,737	-
Nawabshah	AMFB, AMRDO, ASA, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, OCT, SMFB, SRSO, SSF, SSSF, TMF, TMFB,								
	37	-	45,283	1,222,309,355	37,989	576,484,643	25,177	426,216,163	-
Sanghar	AMFB, ASA, FMFB, KASHF, KBL, MMFB, OCT, SMFB, SRDO, SSF, TMF, TMFB, UBANK, VDO,								
	47	1	74,591	2,180,428,162	69,577	697,471,652	51,226	1,060,108,605	-
Sehwan Sharif	MMFB,								
	-	-	-	-	717	396,254	-	-	-
Shaheed Benazirabad	TMFB, UBANK,								
	4	-	13,333	815,394,161	-	-	10,709	578,235,770	-
Shehdad Kot	KASHF, KBL, MMFB, SRSO, TMFB, UBANK,								
	19	-	24,152	997,772,219	35,690	307,601,922	20,946	851,969,807	-
Shikarpur	ASA, FMFB, KBL, MMFB, SRSO, TMFB, UBANK,								
	10	-	17,791	631,202,272	29,138	301,201,895	12,549	440,467,583	-
Sujawal	-								
	-	-	-	-	-	-	-	-	-
Sukkur	AKHU, AMFB, ASA, BRAC, FINCA, FMFB, KASHF, KBL, MMFB, NRSP-B, SRSO, TMFB, UBANK,								
	36	-	64,805	2,565,139,605	90,926	2,251,213,754	43,768	1,559,921,368	-
Tando Allahyar	AKHU, AMFB, AMRDO, ASA, FINCA, FMFB, KBL, MMFB, NRSP, NRSP-B, POMFB, SMFB, SSF, TMF, TMFB, UBANK,								
	24	-	28,368	1,033,238,982	78,881	285,938,230	22,911	652,003,322	-
Tando Jam	FMFB, MMFB, SMFB, SSF,								
	3	-	3,237	107,139,355	5,135	31,979,668	2,986	79,206,097	-
Tando Muhammad Khan	AKHU, AMFB, FMFB, KASHF, KBL, MMFB, NRSP, SMFB, SSF, TMFB, UBANK,								
	13	-	13,684	687,167,048	87,850	293,580,754	20,558	762,156,589	-

SINDH 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)	
Tharparkar	AKHU, ASA, FMFB, KBL, MMFB, SMFB, TMF, TMFB,								
	25	-	55,863	1,758,650,888	50,766	400,085,867	27,076	955,413,101	-
Thatta	AKHU, ASA, FMFB, KASHF, KBL, MMFB, NRSP, SMFB, SSF, TMFB,								
	25	-	31,822	867,444,873	129,875	350,768,120	31,352	1,085,881,032	-
Umer Kot	AMFB, ASA, FMFB, KBL, MMFB, NRSP, OCT, SMFB, TMF, TMFB, UBANK,								
	32	-	72,859	2,147,268,481	49,177	631,488,859	35,140	1,212,531,722	-
Total	773	1	1,195,766	41,482,016,591	6,288,623	71,428,054,881	1,262,122	35,133,973,281	2,400,000

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	-	6,035	158,477,253	75,146	89,346,575	5,730	193,892,639	-
Bhimber	MMFB, NRSP, TMFB,								
	3	-	3,980	107,697,074	15,515	21,561,539	-	-	-
Kotli	FINCA, MMFB, NRSP, TMFB,								
	11	-	14,939	362,622,001	82,293	48,430,826	39,099	1,289,020,000	-
Mirpur	AKHU, AMFB, FINCA, KBL, MMFB, NRSP, NRSP-B, TMFB,								
	6	-	3,856	182,839,072	28,862	867,914,677	1,690	98,145,732	-
Muzaffarabad	AKHU, AMFB, FMFB, KBL, MMFB, NRSP, TMFB, UBANK,								
	8	-	14,797	627,346,562	248,225	2,208,440,169	13,710	533,544,308	-
Neelum	MMFB,								
	-	-	-	-	329	1,023,712	-	-	-
Poonch	KBL, MMFB, NRSP, TMFB,								
	4	-	9,524	192,170,743	75,035	67,281,716	12,359	427,535,660	-
Sudhnati	MMFB, NRSP, TMFB,								
	1	-	2,542	71,682,462	28,350	17,615,650	-	-	-
Total	39	-	55,673	1,702,835,167	553,755	3,321,614,865	72,588	2,542,138,340	-

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	-	1,924	70,752,396	4,216	104,373,227	1,926	70,802,396	-
Diamer	AKHU, NRSP-B, TMFB,								
	2	-	456	7,383,375	1,041	804,603,889	453	7,021,600	-
Ghanche	AKHU, FMFB, NRSP-B, TMFB,								
	6	-	3,462	150,506,035	9,969	428,153,168	3,626	144,563,341	-
Ghizer	AKHU, FMFB, KBL, MMFB, TMFB,								
	16	-	14,130	528,502,925	26,799	409,729,205	14,272	536,957,925	-
Gilgit	AKHU, AMFB, FINCA, FMFB, KBL, MMFB, NRSP-B, TMFB,								
	28	-	26,992	747,127,273	39,330	7,696,320,221	27,411	715,574,644	-
Skardu	AKHU, FMFB, MMFB, NRSP-B, TMFB,								
	9	-	10,464	472,565,087	25,784	381,653,944	11,344	468,308,023	-
Total	63	-	57,428	1,976,837,091	107,139	9,824,833,655	59,032	1,943,227,929	-

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	-	7,695	140,498,850	4,628	10,083,517	7,695	140,498,850	-
Khyber Agency	AKHU, MMFB, TMFB,								
	5	-	6,264	109,741,350	3,556	3,509,266	6,264	109,741,350	-
Kurram Agency	AKHU, MMFB, TMFB,								
	3	-	3,142	57,746,750	1,615	2,720,689	3,142	57,746,750	-
Mohmand Agency	AKHU, MMFB,								
	2	-	2,550	44,800,000	914	23,966	2,550	44,800,000	-
North Waziristan Agency	AKHU,								
	1	-	457	7,696,500	-	-	457	7,696,500	-
Orakzai Agency	AKHU,								
	2	-	1,940	33,441,150	-	-	1,940	33,441,150	-
South Waziristan Agency	AKHU,								
	1	-	481	6,771,000	-	-	481	6,771,000	-
Total	20	-	22,529	400,695,600	10,713	16,337,437	22,529	400,695,600	-

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,								
	31	-	24,514	667,034,510	413,674	12,226,431,981	64,552	2,529,133,468	-
Total	31	-	24,514	667,034,510	413,674	12,226,431,981	64,552	2,529,133,468	-

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	
		Q1	Q4
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	✓	✓
	Kushali Microfinance Bank	✓	✓
	Mobilink Microfinance Bank	✓	✓
	National Rural Support Programme Bank Ltd	✓	✓
	Pak-Oman Microfinance Bank Ltd	✓	✓
	Sindh Microfinance Bank	✓	✓
	Telenor Microfinance Bank Ltd	✓	✓
	The First MicroFinanceBank Ltd	✓	✓
	U Microfinance Bank Ltd	✓	✓
MFI Microfinance institution providing specialized microfinance services	Akhuwat	✓	✓
	ASA Pakistan	✓	✓
	Community Support Concern	✓	✓
	DAMEN Support Program	✓	✓
	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	✓	✓
	Thardeep Microfinance Foundation	✓	✓
RSP Rural support programme running microfinance operation as part of multi-dimensional rural development programme	Wasil Foundation	✓	✗
	Ghazi Barotha Taraqiati Idara	✓	✓
	National Rural Support Programme	✓	✓
	Punjab Rural Support Programme	✓	✓
	Sarhad Rural Support Programme	✓	✓
Other Organizations running microfinance operations as part of multi-dimension service offering	Sindh Rural Support Organization	✓	✓
	Al-Mehran Rural Development Organization	✓	✓
	Association for Gender Awareness and Human Empowerment	✓	✓
	Badbaan Enterprise Development Forum	✓	✓
	BRAC Pakistan	✓	✓
	National Rural Development Programme	✗	✗
	Organization for Participatory Development	✗	✓
	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	✓	✓