

	Quarter		Change	
	Q3	Q2	Units	%
Number of Branches/Units	1,780	1,712	68	3.97
Number of Districts Covered	93	91	2	2.20
Penetration Rate (%)	8.74	8.15		0.59
Active Borrowers	2,394,205	2,232,439	161,766	7.25
Gross Loan Portfolio (PKR Millions)	37,973	33,899	4,075	12.02
Number of Loans Disbursed	494,003	660,736	-166,733	-25.23
Disbursements (PKR Millions)	11,483	14,782	-3,299	-22.32
Average Loan Size (PKR)	23,245	22,373	872	3.90
Number of Savers	4,514,149	4,316,955	197,194	4.57
Value of Savings (PKR Millions)	20,132	18,283	1,849	10.11
Average Saving Balance (PKR)	4,460	4,235	224	5.30
Number of Policy Holders	2,811,995	2,654,307	157,688	5.94
Sum Insured (PKR Millions)	35,210	32,128	3,082	9.59

The quarter witnessed significant growth in microcredit outreach with an increase in active borrowers as well as gross loan portfolio.

The number of active borrowers increased by 7.25% to close at 2.39 million as compared to 2.23 million in the previous quarter, whereas, GLP increased by 12 percent to touch PKR 37.97 billion on the back of increasing loan sizes. NRSP Bank saw the greatest increase in borrowers with an addition of 66 thousand new borrowers, followed by NRSP and KB who added 44 thousand and 33 thousand borrowers respectively. KB continues to remain the largest provider of microcredit in terms of active borrowers with 468 thousand borrowers and a market share of 19.5%. However, TMFB has the largest market share in terms of GLP (17.6%) with a portfolio of PKR 6.67 billion. MFB's continue to dominate the sector in terms of both, active borrowers and GLP, with a market share of 42% and 56% respectively. The average loan balance of MFB's also remains the highest among peer group and had increased from 26 thousand in the second quarter to 28 thousand in the third quarter. The quarter saw a decrease in the share of female borrowers from 59% in the previous quarter to 57%. Majority of the borrowers belonged from the trade sector (35%) followed by agriculture (26%) and livestock (16%).

Savings had increased by 10.11% from PKR 18.28 billion in the previous quarter to PKR 20.13 billion by the end of third quarter. The increase in the value of savings can be supported by the increase in the number of savers which had increased to 4.51 million from 4.32 million, depicting an increase of 4.57% in the third quarter. MFB's continue to hold the largest share in the value of savings (91%) mainly due to an average saving balance of PKR 10 thousand, which remains the highest among peer group. The increase in the value of savings was led by TMFB whose deposits increased by PKR 1.37 billion, followed by AMFB and NRSP which added PKR 392 million and PKR 111 million respectively. In the current quarter, TMFBL overtook FMBL to become the largest provider of deposits with total value of savings touching PKR 6.77 billion as compared to PKR 6.22 billion of FMBL. Despite the dominance of MFB's, RSP's have the maximum number of savers i.e. 60% of total active savers, primarily due to the significant market share of the rural savers who account for 71% of total active savers.

The number of policy holders had increased in the third quarter by 5.94% from 2.65 million to 2.81 million, which, in turn had increased the total sum insured by 9.59% to PKR 35.21 billion. Though credit life insurance continues to dominate the sector, this quarter had witnessed an increase in health insurance from 29% in the second quarter to 44% in the quarter under review. There are a total of nineteen MFP's offering insurance in the third quarter, which has decreased from twenty in the previous quarter. RSP's remain the largest contributors to micro-insurance, with 39% share in insurance policy holders and 46% share in the total sum insured.

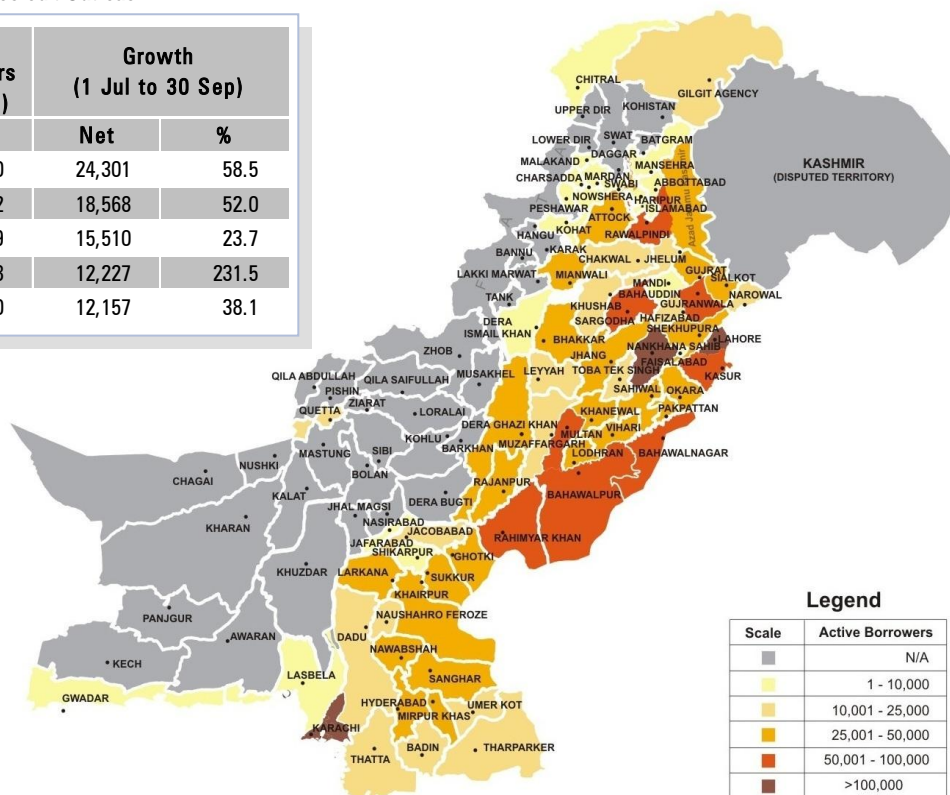
Overall, the penetration rate had increased from 8.15% to 8.74% in the third quarter which is reflected by an increase in the number of districts covered from 91 to 93 and an increase in the number of branches from 1,712 to 1,780.



DISTRIBUTION OF ACTIVE BORROWERS

Top 5 Districts: Greatest Increase in Microcredit Outreach

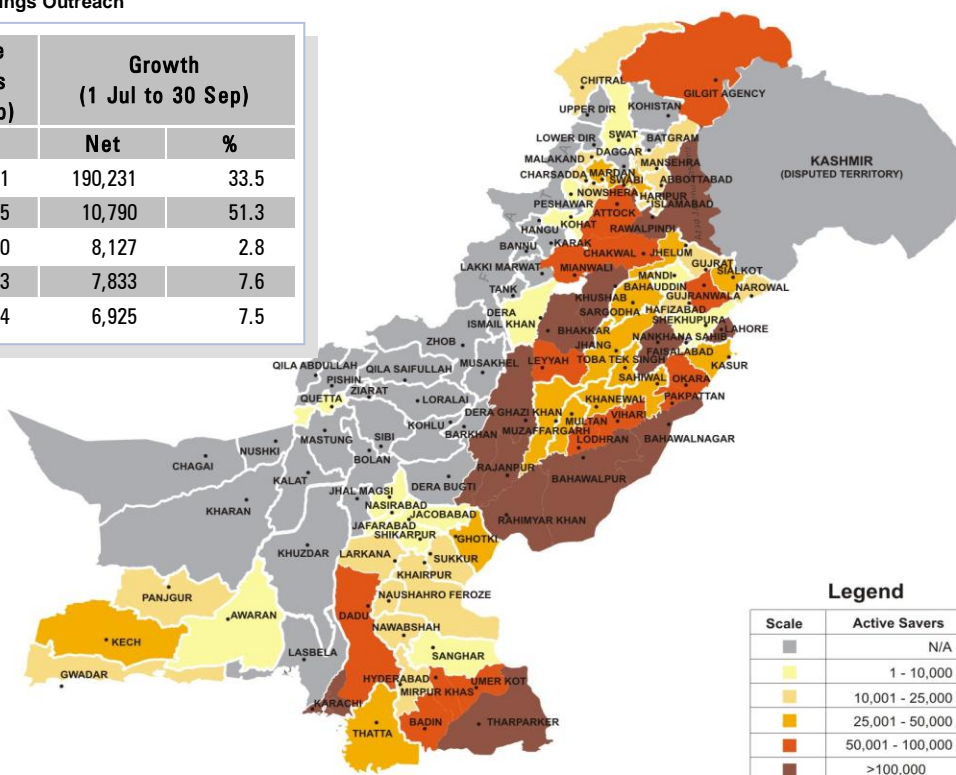
	District	Active Borrowers (30 Sep)	Growth (1 Jul to 30 Sep)	
			Net	%
1	Sargodha	65,810	24,301	58.5
2	Bhawalnagar	54,292	18,568	52.0
3	Bahawalpur	80,819	15,510	23.7
4	Shehddad Kot	17,508	12,227	231.5
5	Lodhran	44,080	12,157	38.1



DISTRIBUTION OF ACTIVE SAVERS

Top 5 Districts: Greatest Increase in Savings Outreach

	District	Active Savers (30 Sep)	Growth (1 Jul to 30 Sep)	
			Net	%
1	Karachi	758,151	190,231	33.5
2	Bagh	31,835	10,790	51.3
3	Bahawalpur	294,730	8,127	2.8
4	Rawalpindi	111,453	7,833	7.6
5	Badin	99,474	6,925	7.5



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

MICROCREDIT PROVISION

Exchange Rate (Sep 2012): PKR/USD = 95.2/1

Summary of Microcredit Provision (All Pakistan)

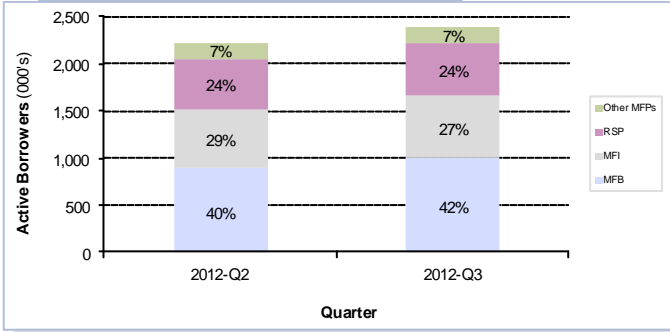
	Total	Lending Methodology		Peer Group			
		Group	Individual	MFB	MFI	RSP	Other MFPs
Number of Branches/Units							
2012-Q2	1,712			448	473	640	151
2012-Q3	1,780			452	513	658	157
Active Borrowers							
2012-Q2	2,232,439	1,797,858	434,581	887,176	640,015	534,332	170,916
2012-Q3	2,394,205	1,984,731	409,474	1,001,048	657,733	572,761	162,663
Gross Loan Portfolio (PKR Millions)							
2012-Q2	33,899	23,540	10,359	18,172	7,070	6,760	1,897
2012-Q3	37,973	26,713	11,260	21,172	7,343	7,620	1,838
Portfolio at Risk >30 days (Percentage)							
2012-Q2	3.8			5.0	1.9	2.2	5.5
2012-Q3	3.1			3.5	2.3	1.5	7.3
Average Loan Balance (PKR)							
2012-Q2	15,185	13,093	23,837	20,483	11,046	12,652	11,098
2012-Q3	15,861	13,459	27,500	21,150	11,164	13,304	11,298
Number of Loans Disbursed							
2012-Q2	660,736	515,604	145,132	272,636	138,389	209,297	40,414
2012-Q3	494,003	406,837	87,166	204,516	129,963	122,542	36,982
Disbursements (PKR Millions)							
2012-Q2	14,782	10,370	4,413	7,296	2,737	3,905	844
2012-Q3	11,483	7,952	3,531	5,820	2,742	2,139	782
Average Loan Size (PKR)							
2012-Q2	22,373	20,112	30,405	26,761	19,778	18,657	20,896
2012-Q3	23,245	19,547	40,506	28,459	21,096	17,457	21,141

Districts with Highest Growth (Net) by Province

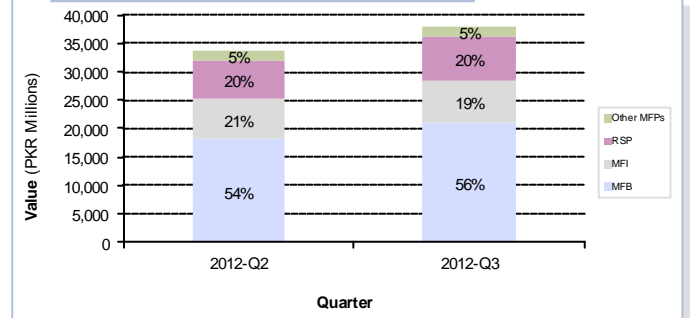
	Province	District	Active Borrowers (30 Sep)	Growth (1 Jul to 30 Sep)		Potential Microfinance Market (2007)	Penetration Rate (%)
				A	Net		
1		Nasirabad	3,013	510	20.4	75,783	4.0
2	Balochistan	Jafarabad	3,533	203	6.1	121,911	2.9
3		Gwadar	159	16	11.2	55,537	0.3
1		D.I. Khan	3,880	755	24.2	221,328	1.8
2	Khyber-Pakhtu	Swabi	4,577	330	7.8	230,073	2.0
3		Haripur	9,302	289	3.2	103,830	9.0
1		Sargodha	65,810	24,301	58.5	671,679	9.8
2	Punjab	Bhawalnagar	54,292	18,568	52.0	427,843	12.7
3		Bahawalpur	80,819	15,510	23.7	461,777	17.5
1		Shehdad Kot	17,508	12,227	231.5		
2	Sindh	Khairpur	39,486	9,908	33.5	401,853	9.8
3		Naushahro Feroze	24,744	8,953	56.7	266,462	9.3
1		Bagh	8,806	1,515	20.8		
2	AJK	Kotli	8,356	1,176	16.4		
3		Poonch	3,843	602	18.6		
1		Ghizer	3,697	122	3.4		
2	Gilgit-Baltistan	Astore	721	45	6.7		
3		Ghanche	669	14	2.1		
1		-	-	-	0.0		
2	FATA	-	-	-	0.0		
3		-	-	-	0.0		
1	ICT	Islamabad	4,194	397	10.5	74,750	5.6

MICROCREDIT PROVISION

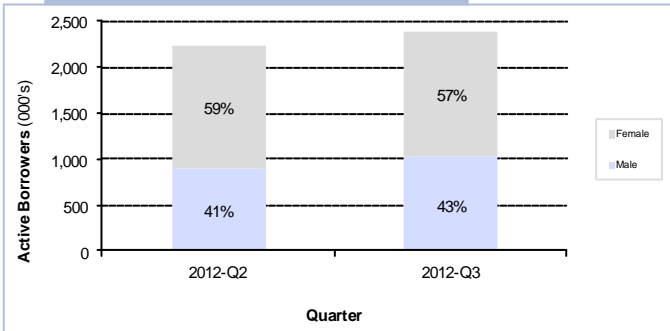
Active Borrowers by Peer Group



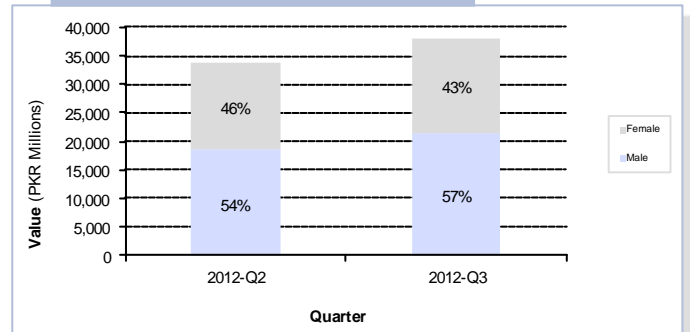
Gross Loan Portfolio



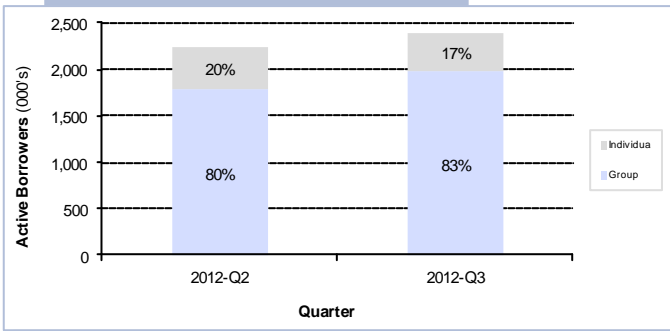
Active Borrowers by Gender



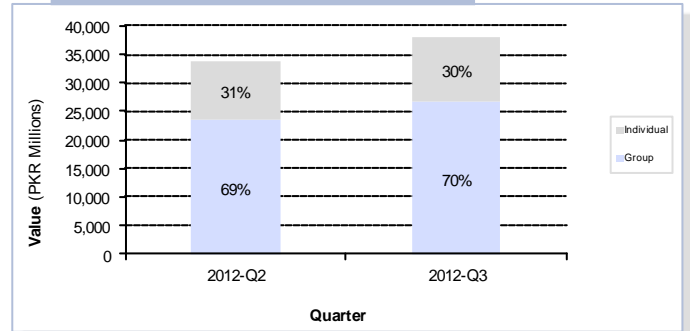
Gross Loan Portfolio by Gender



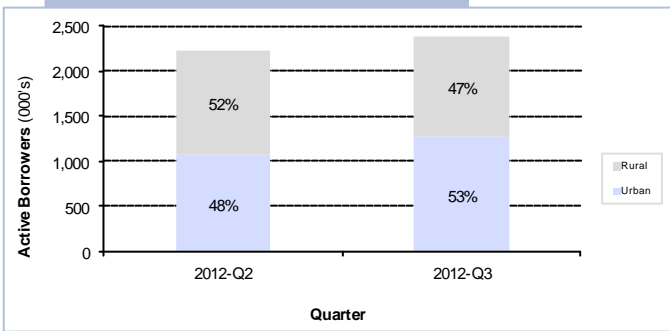
Active Borrowers by Lending Methodology



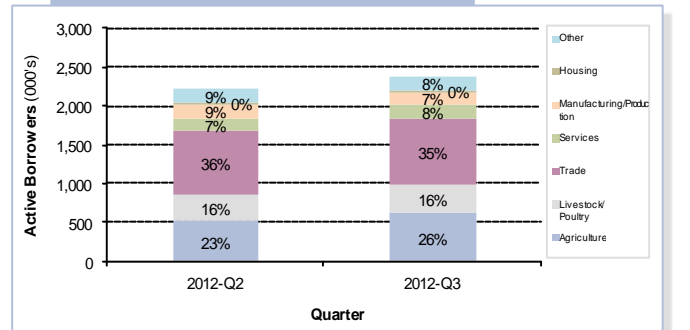
Gross Loan Portfolio by Methodology



Active Borrowers by Rural/Urban

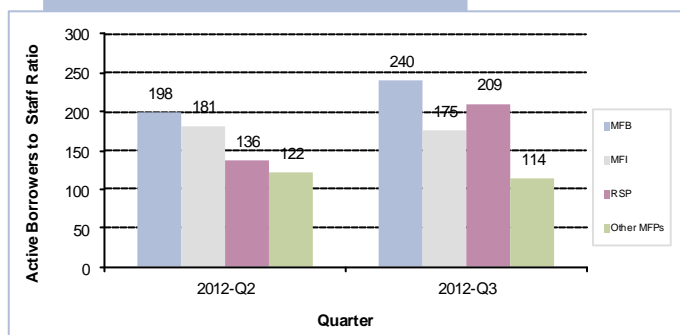


Active Borrowers by Sector

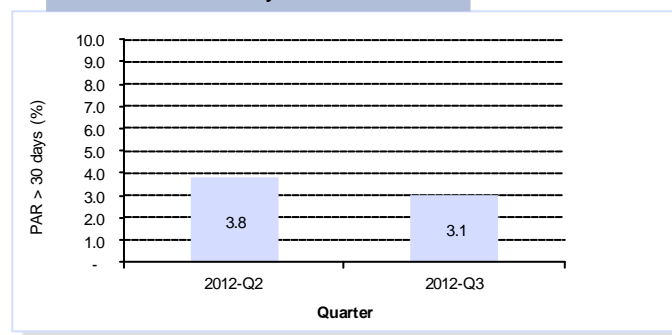


MICROCREDIT PROVISION

Active Borrower to MFP Staff Ratio



Portfolio at Risk > 30 days



MFPs with Largest Net Increase in Active Borrowers

	MFP	Increase in Active Borrowers		Market Share (% of Active Borrowers) (30 Sep)
		(1 Jul to 30 Sep)		
		Net	%	
1	NRSP-B	66,727	60.2	7.4
2	NRSP	44,090	13.2	15.8
3	KB	33,131	7.6	19.6
4	AKHU	12,880	20.4	3.2
5	KASHF	8,311	2.9	12.3

MFPs with Largest Percentage Increase in Active Borrowers

	MFP	Increase in Active Borrowers		Market Share (% of Active Borrowers) (30 Sep)
		(1 Jul to 30 Sep)		
		Net	%	
1	AMFB	758	108.9	0.1
2	SWWS	606	76.5	0.1
3	NRSP-B	66,727	60.2	7.4
4	NRDP	1,217	44.8	0.2
5	AKHU	12,880	20.4	3.2

Largest Providers of Microcredit (Active Borrowers)

	MFP	Active Borrowers (30 Sep)	Market Share (% of Active Borrowers)
1	KB	468,484	19.6
2	NRSP	377,601	15.8
3	KASHF	294,754	12.3
4	NRSP-B	177,576	7.4
5	FMFBL	166,563	7.0

Largest Providers of Microcredit (Gross Loan Portfolio)

	MFP	GLP (30 Sep)	Market Share (% of GLP)
1	TMFB	6,670,239,991	17.6
2	KB	5,896,576,929	15.5
3	NRSP	4,931,751,009	13.0
4	NRSP-B	3,729,408,465	9.8
5	FMFBL	3,697,486,665	9.7

MFPs with Largest Geographic Spread

MFP	KB	NRSP	FMFBL	ASA	TMFB
Geographic Spread (No. of Districts)	72	54	48	39	38

MICRO-SAVINGS PROVISION

Summary of Micro-savings Provision (All Pakistan)

	Total	Saving Methodology		Peer Group			
		Intermediation	Mobilization	MFB	MFI	RSP	Other MFPs
Number of Savers							
2012-Q2	3,933,496	1,337,864	2,595,632	1,337,864	15,413	2,491,893	88,326
2012-Q3	4,514,149	1,802,768	2,711,381	1,822,310	9,375	2,681,064	1,400
Value of Saving (PKR Millions)							
2012-Q2	18,283	16,592	1,691	16,592	3	1,667	20
2012-Q3	20,132	18,350	1,782	18,350	2	1,779	1
Average Saving Balance (PKR)							
2012-Q2	4,235	10,694	611	10,694	278	625	235
2012-Q3	4,460	10,179	657	10,070	261	663	364

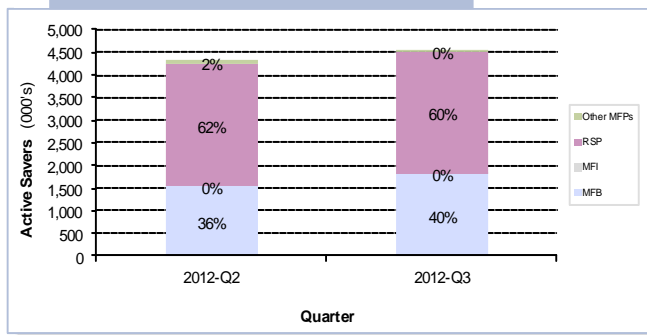
Micro-savings Provision by MFPs

	Total	MFPs offering Savings	Savings Methodology		Peer Group			
			Intermediation	Mobilization	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs								
2012-Q2	30	16	7	9	7	1	6	2
2012-Q3	31	15	7	9	7	1	6	1

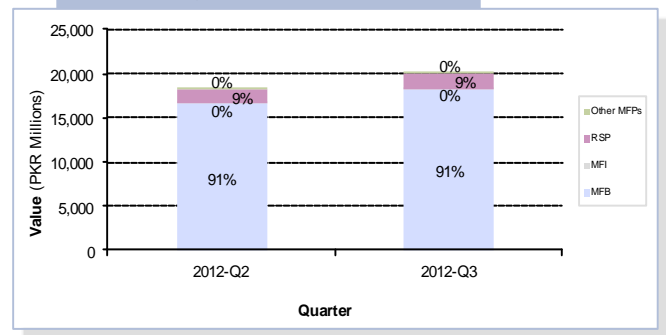
Saving Methodology:

- 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.
- 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.

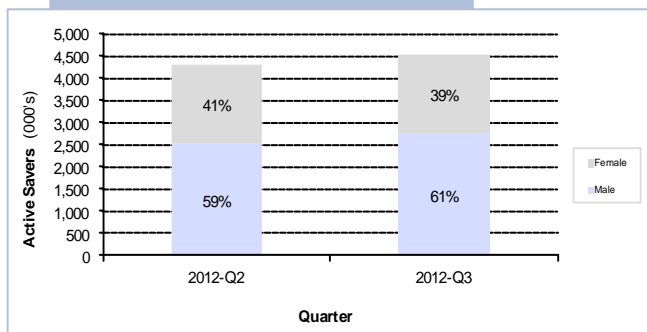
Active Savers by Peer Group



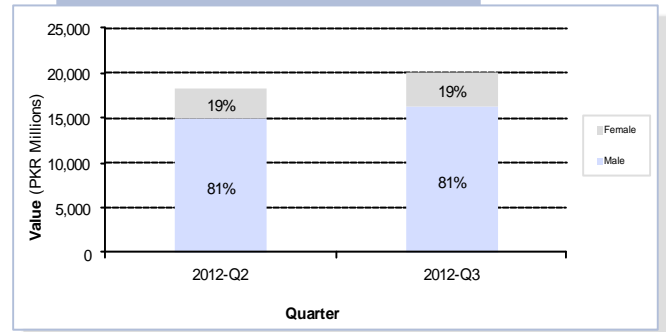
Value of Savings by Peer Group



Active Savers by Gender

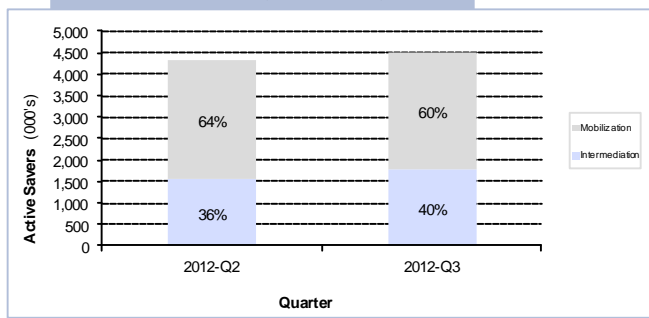


Value of Savings by Gender

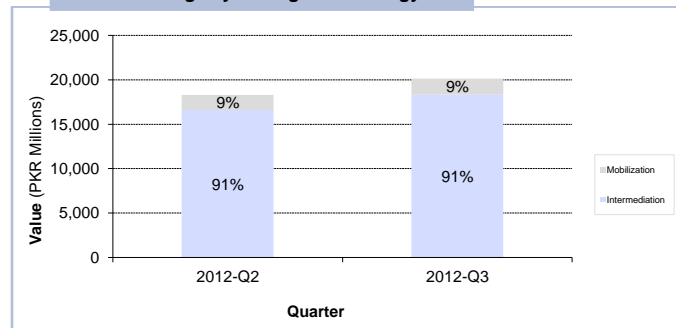


MICRO-SAVINGS PROVISION

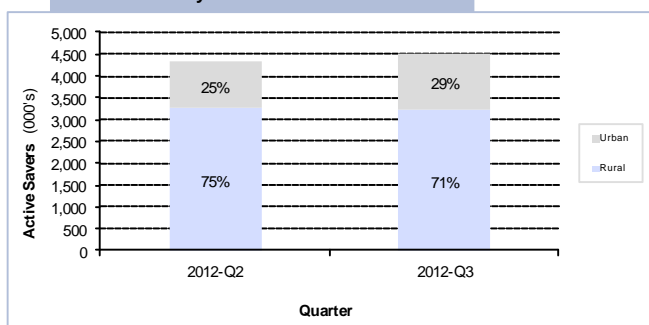
Active Savers by Saving Methodology



Value of Savings by Saving Methodology



Active Savers by Urban/Rural



Districts with Highest Outreach (Active Savers)

Rank	District	Active Savers (30 Sep)	Increase (1 Jul to 30 Sep)	
			Net	%
1	Karachi	758,151	190,231	33.5
2	Bahawalpur	294,730	8,127	2.8
3	Tharparkar	260,779	5,892	2.3
4	Bhawalnagar	237,292	3,800	1.6
5	D.G. Khan	146,497	3,616	2.5

MFPs with Largest Increase in Active Savers (Net)

Rank	MFP	Increase in Active Savers (1 Jul to 30 Sep)	
		Net	%
1	TMFB	201,790	27.3
2	NRSP	95,272	4.7
3	KB	46,495	13.7
4	KMFB	10,827	7.4
5	TRDP	7,176	1.8

MFPs with Largest Increase in Value of Savings (Net)

Rank	MFP	Increase in Value of Savings (1 Jul to 30 Sep)	
		Net	%
1	TMFB	1,371,649,467	25.4
2	AMFB	392,449,790	300.2
3	NRSP	110,915,772	8.4
4	KB	102,821,153	4.7
5	NRSP-B	74,124,748	7.8

Largest Providers of Micro-savings (Active Savers)

Rank	MFP	Active Savers (30 Sep)	Market Share (% of Active Savers)
1	NRSP	2,104,727	46.6
2	TMFB	942,186	20.9
3	TRDP	400,148	8.9
4	KB	385,791	8.5
5	FMFBL	246,554	5.5

Largest Providers of Micro-savings (Value of Savings)

Rank	MFP	Value of Savings (30 Sep)	Market Share (% of Active Savers)
1	TMFB	6,776,680,436	33.7
2	FMFBL	6,220,450,479	30.9
3	KB	2,269,710,794	11.3
4	KMFB	1,513,350,483	7.5
5	NRSP	1,438,056,483	7.1

MICRO-INSURANCE PROVISION

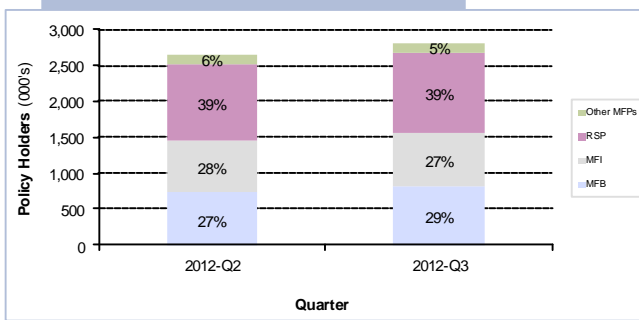
Summary of Micro-insurance Provision (All Pakistan)

	Total	Type		Peer Group			
		Health	Credit Life	MFB	MFI	RSP	Other MFPs
Number of Policy Holders							
2012-Q2	2,654,307	769,604	1,884,703	724,084	731,467	1,048,220	150,536
2012-Q3	2,811,995	1,227,213	1,583,902	820,699	745,281	1,110,332	135,683
Sum Insured (PKR Millions)							
2012-Q2	32,128			11,129	4,413	14,844	1,742
2012-Q3	35,210			12,960	4,644	16,057	1,549

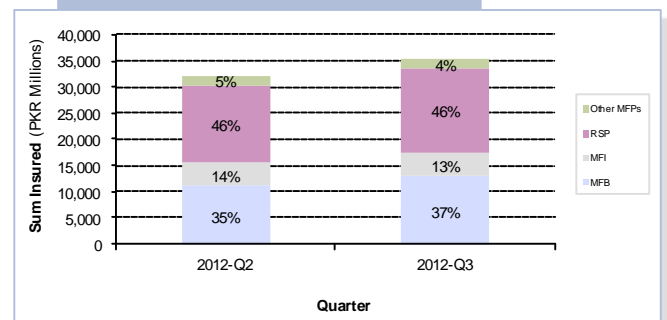
Micro-insurance Provision by MFPs

	Total	MFPs offering Insurance	Type of Insurance offered			Peer Group			
			Health	Life	Other	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs									
2012-Q2	30	20	11	15	0	4	5	5	6
2012-Q3	31	19	11	12	1	4	5	5	5

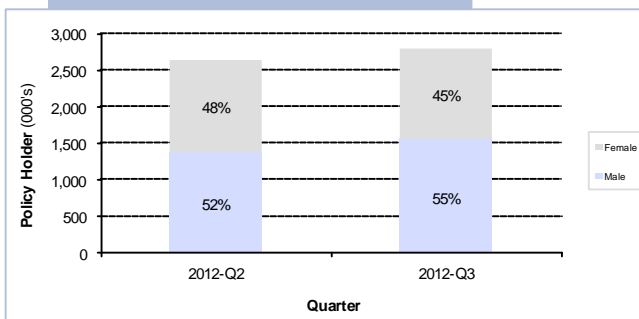
Policy Holders by Peer Group



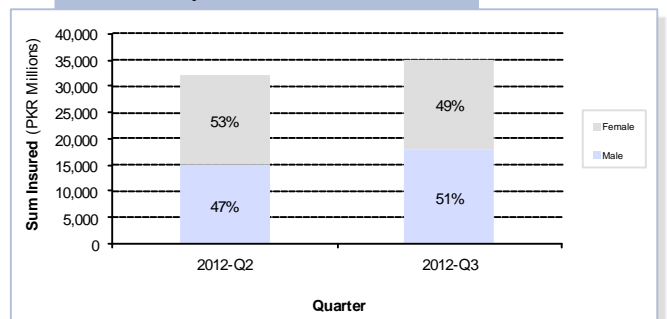
Sum Insured by Peer Group



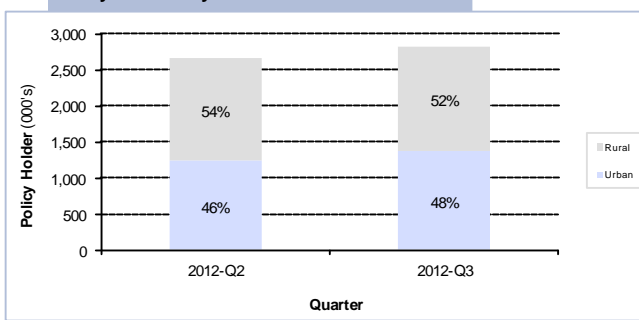
Policy Holders by Gender



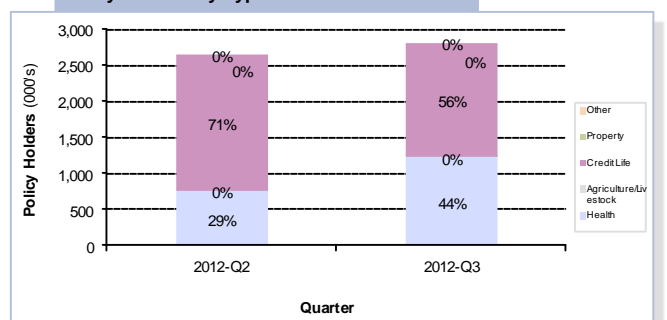
Sum Insured by Gender



Policy Holders by Urban/Rural



Policy Holders by Type



MICRO-INSURANCE PROVISION

Districts with Highest Outreach (Policy Holders)

	District	Policy Holders (30 Sep)	Increase (1 Jul to 30 Sep)	
			Net	%
1	Lahore	223,974	-11,119	-4.7
2	Faisalabad	189,562	5,386	2.9
3	Karachi	134,456	-744	-0.6
4	Multan	126,678	7,005	5.9
5	Rawalpindi	122,662	1,594	1.3

Top 5 Districts: Greatest Increase in Micro-Insurance Outreach

	District	Policy Holders (30 Sep)	Growth (1 Jul to 30 Sep)	
			Net	%
1	Sargodha	113,719	46,431	69.0
2	Bhawalnagar	49,883	18,285	57.9
3	Bahawalpur	80,533	14,398	21.8
4	Lodhran	45,205	12,599	38.6
5	Bhakkar	48,174	11,314	30.7

Largest Providers of Micro-Insurance (Policy Holders)

	MFP	Policy Holders (30 Sep)	Market Share (% of Policy Holders)
1	NRSP	746,722	26.6
2	KASHF	589,508	21.0
3	KB	367,154	13.1
4	PRSP	201,143	7.2
5	FMFBL	196,876	7.0

Largest Providers of Micro-Insurance (Sum Insured)

	MFP	Sum Insured (30 Sep)	Market Share (% of Sum Insured)
1	NRSP	11,689,782,142	33.2
2	KB	5,197,826,188	14.8
3	PRSP	4,342,683,000	12.3
4	FMFBL	4,063,777,969	11.5
5	KASHF	3,077,382,871	8.7

OUTREACH (ALL PAKISTAN)

Province	Offices		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market	Penetration Rate (%)
	Fixed	Mobile	Active Borrowers	Gross Loan Portfolio (PKR)	Active Savers	Value of Savings (PKR)	Policy Holders	Sum Insured (PKR)		
Balochistan	23	-	18,256	166,444,790	102,474	382,539,526	9,568	120,541,622	1,656,762	1
KP	53	2	72,224	876,534,321	188,614	893,782,288	50,324	593,485,021	4,083,817	2
Punjab	1,156	8	1,635,923	26,072,823,231	2,364,244	7,606,085,967	2,147,153	27,763,072,598	15,233,924	11
Sindh	490	-	622,797	10,146,554,447	1,619,246	10,025,058,750	543,686	5,411,519,070	6,357,795	10
AJK	26	-	30,352	295,831,823	165,937	96,918,536	43,223	835,095,279	-	-
GB	15	-	10,459	361,269,657	52,695	1,114,723,844	10,459	361,269,657	-	-
FATA	-	-	-	-	-	-	-	-	-	-
ICT	7	-	4,194	53,983,689	20,939	12,649,643	7,582	125,280,000	74,750	6
Grand Total	1,770	10	2,394,205	37,973,441,958	4,514,149	20,131,758,555	2,811,995	35,210,263,247	27,407,048	9

OUTREACH (District Level)

BALOCHISTAN

District	Number of Branches/Units		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								
	-	-	-	-	9,790	890,591	-	-	26,054
Barkhan									31,881
Bolan									66,423
Chagai									54,814
Dera Bugti									43,770
Gwadar	NRSP, POMFB								
	3	-	159	2,435,190	19,917	2,751,843	-	-	55,537
Jafarabad	BRAC, KB								
	3	-	3,533	48,746,032	1,790	7,553,901	2,628	38,264,916	121,911
Jhal Magsi									29,887
Kalat									53,884
Kech (Turbat)	NRSP								
	1	-	-	-	46,983	9,840,422	-	-	92,271
Kharan									47,948
Khuzdar									104,104
Kohlu									26,910
Lasbela	BRAC								
	4	-	1,257	11,711,630	-	-	1,419	14,190,000	84,637
Loralai									76,879
Mastung									41,317
Musakhel									27,545
Nasirabad	BRAC, KB								
	2	-	3,013	41,705,979	2,386	4,990,674	2,880	42,330,748	75,783
Nushki									-
Panjgur	NRSP								
	-	-	-	-	16,651	489,329	-	-	51,074
Pishin									100,179
Qila Abdullah									115,112
Qila Saifullah									44,345
Quetta	AKHU, BRAC, FMFBL, KB, TMFB								
	10	-	10,294	61,845,959	4,957	356,022,766	2,641	25,755,958	174,437
Sherani									-
Sibi									48,944
Washuk									-
Zhob									53,848
Ziarat									7,268
Total	23	-	18,256	166,444,790	102,474	382,539,526	9,568	120,541,622	1,656,762

OUTREACH (District Level)

KHYBER-PAKHTUNKHWA (KP)

District	Number of Branches/Units		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	KB, KMFB, SDF, SRSP, TMFB								
	5	-	8,775	140,695,515	4,028	49,351,550	7,127	66,673,688	180,672
Bannu									
									167,380
Batgram									
									58,257
Buner (Daggar)	NRSP								
	-	-	-	-	269	40,520	-	-	133,171
Charsadda	BRAC, KB, NRSP								
	4	-	4,941	43,687,811	13,512	6,135,566	3,672	40,653,897	271,736
Chitral	FMFBL								
	5	-	3,100	88,449,068	23,870	571,742,070	3,100	88,449,068	84,846
D.I. Khan	KB								
	1	-	3,880	58,154,817	5,128	16,161,131	3,219	54,850,314	221,328
Hangu									
									64,648
Haripur	GBTI, KB, KMFB, SDF, SRSP								
	4	2	9,302	161,126,822	7,547	29,676,700	7,357	69,352,756	103,830
Karak									
									102,174
Kohat	KB, SRSP								
	2	-	6,249	40,395,911	1,268	6,482,433	2,446	22,213,191	114,908
Kohistan									
									73,374
Lakki Marwat									
									107,505
Lower Dir									
									176,660
Malakand	KB, NRSP								
	1	-	2,076	24,720,027	28,997	25,176,601	1,835	23,408,254	106,429
Mansehra	AKHU, KB, KMFB, POMFB, SDF								
	5	-	5,159	53,754,179	2,343	33,799,453	3,075	34,569,122	271,288
Mardan	KB, NRSP								
	2	-	5,687	44,455,945	49,433	29,056,092	2,839	33,934,272	354,988
Mingora	KB								
	1	-	1,357	14,746,792	997	20,225,913	957	13,057,822	-
Nowshera	AKHU, BRAC, KB, NRSP, SRSP								
	11	-	9,895	85,664,878	11,135	55,088,528	8,723	87,355,676	201,208
Peshawar	AKHU, BRAC, KB, SRSP								
	8	-	7,226	44,198,519	6,192	39,229,154	3,459	31,045,894	451,548
Shangla									
									116,366
Swabi	GBTI, KB, NRSP, SWWS								
	4	-	4,577	76,484,037	27,407	10,846,462	2,515	27,921,067	230,073
Swat	NRSP								
	-	-	-	-	6,488	770,115	-	-	286,555
Tank									
									62,446
Upper Dir									
									142,427
Total	53	2	72,224	876,534,321	188,614	893,782,288	50,324	593,485,021	4,083,817

OUTREACH (District Level)

PUNJAB

District	Number of Branches/Units		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, GBTI, KASHF, KB, KMFB, NRSP, POMFB								
	37	7	27,601	536,911,002	65,480	219,929,052	43,055	754,278,602	262,870
Bahawalpur	AKHU, ASA, FMFBL, KASHF, KB, NRSP, NRSP-B, TMFB								
	29	-	80,819	1,571,577,510	294,730	580,714,419	80,533	1,121,091,632	461,777
Bhakkar	ASA, KB, NRSP								
	17	-	29,273	493,867,328	144,306	83,046,463	48,174	1,024,726,126	252,453
Bhawalnagar	AKHU, ASA, KB, KMFB, NRSP, NRSP-B								
	17	-	54,292	1,067,432,424	237,292	400,334,654	49,883	753,848,747	427,843
Chakwal	AKHU, KB, KMFB, NRSP, POMFB								
	31	-	15,218	188,549,129	65,815	77,192,756	23,192	466,841,692	219,565
D.G. Khan	AKHU, ASA, FMFBL, KB, NRSP, TMFB								
	23	-	34,661	729,353,188	146,497	208,595,123	39,746	780,275,160	419,252
Faisalabad	AKHU, ASA, ASASAH, FMFBL, KASHF, KB, KMFB, NRSP, PRSP, RCDS, TMFB, WASIL								
	101	-	120,412	1,268,703,638	65,283	271,563,952	189,562	1,243,626,714	1,096,924
Gujranwala	AKHU, ASA, ASASAH, BRAC, FMFBL, JWS, KASHF, KB, KMFB, NRSP, OCT, OLP, OPD, POMFB, PRSP, TMFB, WASIL								
	70	-	95,469	1,714,361,734	53,578	306,650,457	101,857	848,107,648	735,741
Gujrat	AKHU, BRAC, JWS, KASHF, KB, KMFB, NRSP, PRSP, TMFB								
	24	-	28,233	482,820,300	22,439	325,768,057	39,505	445,157,270	446,630
Hafizabad	AKHU, JWS, KASHF, KB, PRSP, TMFB								
	16	-	18,193	597,835,997	14,490	38,271,462	27,799	429,347,702	231,170
Jhang	AKHU, ASA, FMFBL, KASHF, KB, KMFB, NRSP, PRSP, TMFB								
	25	-	34,845	752,366,417	25,208	111,137,916	49,612	467,877,383	626,546
Jhelum	AKHU, KB, NRSP								
	27	-	23,046	275,063,783	36,364	22,607,849	42,434	912,973,878	170,498
Kasur	AKHU, ASA, ASASAH, CSC, DAMEN, FMFBL, KASHF, KB, KMFB, OLP, RCDS, TMFB, WASIL								
	34	-	63,446	974,505,512	38,900	149,119,055	71,135	647,024,167	586,427
Khanewal	AKHU, ASA, ASASAH, KASHF, KB, KMFB, NRSP, NRSP-B, PRSP, WASIL								
	25	-	37,684	531,154,770	36,543	154,278,791	49,093	490,864,809	432,948
Khushab	KASHF, KB, NRSP								
	23	-	26,089	354,319,854	125,313	86,865,537	47,281	942,100,030	235,163
Lahore	AKHU, ASA, ASASAH, BRAC, CSC, DAMEN, FMFBL, KASHF, KB, KMFB, NRSP, OLP, PRSP, TMFB, WASIL								
	144	-	186,762	2,433,963,389	105,078	1,086,332,619	223,974	2,004,479,425	872,760
Leyyah	ASA, FMFBL, KB, PRSP, RCDS								
	11	-	17,627	304,856,447	30,684	61,634,419	16,278	285,179,268	263,251
Lodhran	AKHU, FMFBL, KASHF, KB, NRSP, NRSP-B, PRSP, TMFB								
	16	-	44,080	844,802,307	69,148	270,804,619	45,205	682,625,573	261,693
Mandi Bahauddin	KASHF, KB, NRSP, TMFB								
	7	-	7,125	96,837,020	1,378	13,925,696	8,658	66,787,524	298,371
Mianwali	KB, NRSP								
	20	-	26,033	356,106,352	72,649	19,869,206	46,008	1,006,754,397	252,413
Multan	AKHU, ASASAH, BRAC, FMFBL, KASHF, KB, KMFB, NRSP, NRSP-B, PRSP, TMFB, WASIL								
	69	-	91,561	1,298,656,370	52,050	525,303,071	126,678	1,128,139,653	689,339
Muzaffargarh	AKHU, ASA, BRAC, KASHF, KB, PRSP								
	11	-	13,656	205,696,953	21,935	24,821,210	15,615	239,235,448	570,580
Nankana Sahib	AKHU, DAMEN, RCDS, WASIL								
	8	-	11,853	196,126,396	-	-	3,613	56,600,674	-
Narowal	KB, NRDP, PRSP								
	11	-	14,158	199,576,668	8,513	29,435,505	25,377	549,500,128	268,902
Okara	AKHU, ASA, ASASAH, CSC, DAMEN, FMFBL, KASHF, KB, OLP, PRSP, TMFB								
	26	-	35,080	810,113,017	34,760	78,829,054	40,087	561,010,859	509,842
Pakpattan	AKHU, ASA, ASASAH, BRAC, FMFBL, KASHF, KB, KMFB, NRSP, NRSP-B, PRSP, TMFB								
	21	-	32,476	571,285,634	35,683	94,036,488	40,540	550,361,336	281,988
Rahimyar Khan	ASA, FMFBL, KASHF, KB, NRSP, NRSP-B, TMFB								
	39	-	83,691	1,730,678,434	113,088	383,797,171	110,859	1,967,040,620	585,705

OUTREACH (District Level)

PUNJAB

District	Number of Branches/Units		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)	
Rajapur	AKHU, KB, NRSP, OCT								
	15	-	38,051	699,344,461	110,421	138,853,542	52,130	1,021,122,380	260,436
Rawalpindi	AKHU, BRAC, FMFBL, KASHF, KB, KMFB, NRSP, OCT, POMFB, TMFB								
	80	-	75,868	931,347,896	111,453	1,096,609,106	122,662	1,376,489,524	327,457
Sahiwal	AKHU, ASA, ASASAH, BRAC, FMFBL, KASHF, KB, KMFB, NRSP, NRSP-B, PRSP, TMFB, WASIL								
	33	-	43,555	631,484,820	50,629	187,591,570	56,086	680,988,495	395,468
Sargodha	AKHU, ASA, FMFBL, KASHF, KB, KMFB, NRSP, PRSP, TMFB								
	48	-	65,810	932,472,744	40,065	125,316,635	113,719	1,687,483,548	671,679
Sheikhupura	AKHU, ASA, BRAC, DAMEN, KASHF, KB, OLP, PRSP, RCDS, WASIL								
	29	-	45,383	526,860,488	9,906	21,776,781	44,475	504,399,117	831,522
Sialkot	ASA, BRAC, JWS, KASHF, KB, KMFB, NRSP, OLP, PRSP, TMFB								
	38	-	47,917	663,078,008	27,892	126,050,257	74,130	999,920,448	501,997
Toba Tek Singh	AKHU, KASHF, KB, NRSP, NRSP-B, PRSP								
	10	-	26,124	418,004,749	38,104	107,891,901	37,758	533,608,447	309,316
Vihari	AGAHE, AKHU, ASA, ASASAH, FMFBL, KASHF, KB, KMFB, NRSP, NRSP-B								
	21	1	39,832	682,708,493	58,570	177,131,575	40,440	533,204,176	475,398
Total	1,156	8	1,635,923	26,072,823,231	2,364,244	7,606,085,967	2,147,153	27,763,072,598	15,233,924

SINDH

District	Number of Branches/Units		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	ASA, FMFBL, KB, NRSP, OCT, POMFB, TMFB								
	18	-	17,263	287,364,674	99,474	73,320,756	13,769	294,722,102	294,781
Dadu	FMFBL, KB, OCT, TRDP								
	25	-	23,204	233,960,813	73,668	129,843,589	52,544	96,039,251	447,305
Ghotki	ASA, FMFBL, KB, OCT, SRSO								
	16	-	32,177	641,595,392	16,087	44,504,006	15,895	389,985,437	248,442
Hyderabad	ASA, BRAC, FMFBL, KB, KMFB, NRSP, OCT, POMFB, TMFB								
	39	-	42,982	710,806,089	47,794	315,956,488	43,038	788,841,665	517,652
Jacobabad	BRAC, FMFBL, KB, SRSO								
	5	-	13,207	178,829,272	5,250	39,353,309	3,795	64,962,622	361,146
Jamshoro	ASA, BRAC, FMFBL, TMFB, TRDP								
	5	-	4,638	71,418,777	23,017	40,254,908	6,124	38,035,367	-
Karachi	AMFB, ASA, BRAC, FMFBL, KASHF, KB, KMFB, NRSP, OCT, POMFB, TMFB								
	111	-	136,238	2,442,225,958	758,151	8,313,832,523	134,456	1,216,804,771	1,329,990
Khairpur	ASA, FMFBL, KB, OCT, SRSO, TMFB								
	23	-	39,486	712,889,084	13,730	76,202,840	14,833	337,033,781	401,853
Larkana	ASA, FMFBL, KB, OCT, SRSO, TMFB								
	18	-	36,051	550,958,771	22,100	92,231,557	18,390	284,146,263	534,891
Matyari	ASA, BRAC, FMFBL, KB, NRSP, NRSP-B, OCT, SSF, TMFB								
	16	-	25,904	410,483,488	30,678	70,999,639	19,316	209,560,633	-
Mirpur Khas	ASA, FMFBL, KB, NRSP, POMFB, TMFB, TRDP								
	28	-	25,870	417,718,308	77,671	74,107,765	18,501	215,745,117	210,494
Naushahro Feroze	ASA, FMFBL, KB, OCT, SRSO, TMFB								
	15	-	24,744	367,566,683	2,845	10,093,158	5,177	104,730,810	266,462
Nawabshah	ASA, FMFBL, KB, KMFB, NRSP, NRSP-B, OCT, SSF, TMFB								
	17	-	26,573	497,707,572	18,668	62,963,054	14,573	167,380,761	225,430
Sanghar	ASA, FMFBL, KB, OCT, OLP, SSF, TMFB, TRDP								
	24	-	37,322	451,037,019	1,471	11,708,727	25,825	117,623,173	354,133

OUTREACH (District Level)

SINDH

District	Number of Branches/Units		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)	
Sehwan Sharif									-
Shehjad Kot	FMFBL, KB, SRSO								
	10	-	17,508	271,489,800	7,633	16,374,384	6,911	105,507,231	-
Shikarpur	ASA, FMFBL, KB, SRSO								
	9	-	6,060	84,026,023	1,058	10,841,085	3,967	63,871,408	237,633
Sukkur	ASA, BRAC, FMFBL, KB, NRSP-B, SRSO, TMFB								
	23	-	33,392	639,183,020	15,654	115,335,481	18,478	303,243,487	213,080
Tando Allahyar	ASA, BRAC, FMFBL, KB, NRSP, NRSP-B, OCT, POMFB, TMFB								
	8	-	13,527	289,122,218	21,949	65,375,378	8,502	149,648,468	-
Tando Jam	ASA, FMFBL, TMFB								
	3	-	1,818	38,792,195	2,239	30,773,353	1,109	31,946,985	-
Tando Muhammad Khan	FMFBL, KB, NRSP, POMFB, TMFB								
	5	-	8,679	180,129,067	20,416	58,929,742	9,169	187,687,915	-
Tharparkar	ASA, FMFBL, KB, TRDP								
	28	-	23,281	233,747,472	260,779	151,328,657	58,563	79,981,212	283,491
Thatta	ASA, FMFBL, KB, NRSP, TMFB								
	13	-	10,089	158,287,257	43,007	147,999,254	4,797	104,373,844	245,046
Umer Kot	ASA, FMFBL, OCT, TMFB, TRDP								
	31	-	22,784	277,215,495	55,907	72,729,097	45,954	59,646,766	185,966
Total	490	-	622,797	10,146,554,448	1,619,246	10,025,058,750	543,686	5,411,519,070	6,357,795

AZAD JAMMU AND KASHMIR (AJK)

District	Number of Branches/Units		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	KB, NRSP, OCT								
	5	-	8,806	72,809,713	31,835	28,931,473	13,824	278,285,585	-
Bhimber									
Kotli	NRSP								
	9	-	8,356	73,031,206	37,137	5,713,206	16,712	376,020,000	-
Mirpur									
Muzaffarabad	FMFBL, KB, NRSP, SDF								
	7	-	8,512	87,084,658	40,168	28,636,876	6,444	79,942,467	-
Neelum	NRSP								
	-	-	-	-	7,213	332,575	-	-	-
Poonch	KB, NRSP								
	3	-	3,843	53,948,242	38,471	31,284,284	4,573	63,272,227	-
Sudhnati	NRSP								
	2	-	835	8,958,004	11,113	2,020,123	1,670	37,575,000	-
Total	26	-	30,352	295,831,823	165,937	96,918,536	43,223	835,095,279	-

OUTREACH (District Level)

GILGIT-BALTISTAN (GB)

District	Number of Branches/Units		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	FMFBL								
	1	-	721	32,314,177	2,874	94,085,124	721	32,314,177	-
Diamer									
Ghanche	FMFBL								
	1	-	669	26,595,866	4,954	146,306,648	669	26,595,866	-
Ghizer	FMFBL								
	5	-	3,697	114,657,042	17,004	205,074,574	3,697	114,657,042	-
Gilgit	FMFBL								
	4	-	1,978	85,384,791	18,586	503,354,145	1,978	85,384,791	-
Skardu	FMFBL								
	4	-	3,394	102,317,781	9,277	165,903,353	3,394	102,317,781	-
Total	15	-	10,459	361,269,657	52,695	1,114,723,844	10,459	361,269,657	-

FEDERALLY ADMINSTRATED TRIBAL AREAS (FATA)

District	Number of Branches/Units		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									-
Khyber									
Kurram									-
Mohmand									
North Waziristan									-
Orakzai									
South Waziristan									-
Total	-	-	-	-	-	-	-	-	-

ISLAMABAD CAPITAL TERRITORY (ICT)

District	Number of Branches/Units		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)	
Islamabad	NRSP, POMFB								
	7	-	4,194	53,983,689	20,939	12,649,643	7,582	125,280,000	74,750

END NOTES

- ¹ Chagai district was divided into two districts (Nushki and Chagai) in 2005. The potential microfinance market estimate for Chagai is therefore an overestimation (aggregate of potential markets for Nushki and Chagai).
- ² Population data for Nushki district is not available. Nushki was carved out of Chagai district in 2005. Thus, the potential microfinance market estimate for Chagai is an aggregate of the potential market for Chagai and Nushki.
- ³ Population data for Sherani district is not available. Sherani was carved out of Zhob district in 2005.
- ⁴ Zhob was divided into two districts (Zhob and Sherani) in 2005. The potential microfinance market estimate for Zhob is therefore an overestimation (aggregate of potential markets for Zhob and Sherani).
- ⁵ Population data for Mingora district is not available. Mingora was carved out of Swat district in 2005. Thus, the potential microfinance market estimate for the district of Swat is an aggregate of the potential market for Mingora and Swat.
- ⁶ Swat district was divided into two districts (Swat and Mingora) in 2005. The potential market estimate for Swat is therefore an overestimation (aggregate of potential markets for Mingora and Swat). The estimate is based on 1998 DCR population data available for Swat.
- ⁷ OCT does not provide retail microcredit services in Gujranwala and Khushab. It wholesales funds to partner organizations: Mehran Education Welfare Society, and Soan Valley Development Program, respectively.
- ⁸ Population data for the district of Nankana Sahib is not available. The district was carved out of Sheikhpura district in 2005. Thus, the estimate for the district of Sheikhpura is an aggregate of the potential market for Sheikhpura and Nankana Sahib (based on 1998 DCR population data available for Sheikhpura).
- ⁹ OCT does not provide retail microcredit services in Rawalpindi. It wholesales funds to a partner organization: Alfalah Development Organization.
- ¹⁰ OCT does not provide retail microcredit services in Dadu. It wholesales funds to a partner organization: Soofi Shah Inayat Shaheed Sanghat.
- ¹¹ Hyderabad district was divided into four districts in 2006. These are Hyderabad, Matyari, Tando Muhammad Khan, and Tando Allahyar. Thus, the potential microfinance market estimate for Hyderabad is an aggregate of all four resulting districts (based on 1998 DCR population data available for Hyderabad).
- ¹² Population data for Jamshoro district is not available. The district is new and was carved out of Dadu district in 2006. Thus, the estimate for Dadu also includes the estimate for the recently created Jamshoro district.
- ¹³ The market estimate for Karachi is the aggregate of four districts namely, Central, West, East, and South.
- ¹⁴ OCT does not provide retail microcredit services in Khairpur. It wholesales funds to partner organizations: Khajji Cooperative Society, Goth Seenghar, and Marvi Rural Development Organization.
- ¹⁵ Population data for Matyari district is not available. The district was carved out of Hyderabad district in 2006. Thus, the estimate for Hyderabad also includes the estimate for the recently created Matyari district.
- ¹⁶ OCT does not provide retail microcredit services in Mirpur Khas, Nawabshah, Naushahro Feroze, Thatta and Umer Kot. It wholesales funds to a number of partner organizations: Sindh Rural Partner Organization; Shah Sachal Sami Welfare Association; Village Welfare Society; Sindh Community Development Organization; Ghulam Qadir Group; and Shama Roshan Social Welfare Development Organization, respectively.
- ¹⁷ Population data for districts Tando Allahyar and Tando Muhammad Khan is not available. The districts were carved out of Hyderabad district in 2006. Thus, the microfinance market estimate for Hyderabad is an aggregate of the potential markets in the recently created Tando Allahyar, Matyari and Tando Muhammad Khan districts.
- ¹⁸ Due to unavailability of population data for the Azad Jammu and Kashmir (AJK) districts, the potential microfinance market could not be estimated.
- ¹⁹ Due to unavailability of population data for Gilgit-Baltistan (GB) the potential microfinance market could not be estimated.
- ²⁰ Due to unavailability of population data for the Federally Administered Tribal Areas (FATA), the potential microfinance market could not be estimated.

REPORTING ORGANIZATIONS

Category	MFP	Reporting Period	
		Quarter 2	Quarter 3
		2012	2012
MFB Microfinance Bank licensed and prudentially regulated by the State Bank of Pakistan to exclusively service microfinance market	Apna MicroFinance Bank Ltd. (AMFB)	✓	✓
	Kashf Microfinance Bank (KMFB)	✓	✓
	Khushhali Bank (KB)	✓	✓
	National Rural Support Programme Bank Ltd. (NRSP-B)	✓	✓
	Pak-Oman Microfinance Bank Ltd. (POMFB)	✓	✓
	Rozgar Microfinance Bank Ltd. (RMFB)	×	×
	Tameer Microfinance Bank Ltd. (TMFB)	✓	✓
	The First MicroFinanceBank Ltd. (FMFB)	✓	✓
MFI Microfinance institution providing specialized microfinance services	Akhuwat (AKHU)	✓	✓
	ASA Pakistan (ASA)	✓	✓
	Asasah (ASASAH)	✓	✓
	Community Support Concern (CSC)	✓	✓
	Development Action for Mobilization and Emancipation (DAMEN)	✓	✓
	Kashf Foundation (KASHF)	✓	✓
	Orangi Charitable Trust (OCT)	✓	✓
	SAFCO Support Foundation (SSF) (formerly SAFWCO)	✓	✓
	Wasil Foundation (WASIL) (formerly CWCD)	✓	✓
RSP Rural support programme running microfinance operation as part of multi-dimensional rural development programme	Ghazi Barotha Taraqiati Idara (GBTI)	✓	✓
	National Rural Support Programme (NRSP)	✓	✓
	Punjab Rural Support Programme (PRSP)	✓	✓
	Sarhad Rural Support Programme (SRSP)	✓	✓
	Sindh Rural Support Organization (SRSO)	✓	✓
	Thardeep Rural Development Programme (TRDP)	✓	✓
Others	Association for Gender Awareness and Human Empowerment (AGAHE)	✓	✓
	BRAC Pakistan (BRAC)	✓	✓
	Jinnah Welfare Society (JWS)	✓	✓
	National Rural Development Programme (NRDP)	✓	✓
	Organization for Participatory Development (OPD)	×	✓
	Rural Community Development Society (RCDS)	✓	✓
	Sungi Development Foundation (SDF)	✓	✓
	Support With Working Solutions (SWWS)	✓	✓
	Bank of Khyber (BOK)	×	×

Author: Ammar Arshad
Design & Layout: Pakistan Microfinance Network
Printed at: The Mass Company Printers
Copyright © Dec 2012 Pakistan Microfinance Network

117, St 66, F 11/4, Islamabad, Pakistan
 Tel: +92 (51) 2292231, Fax: +92 (51) 2292230
 Email: info@pmn.org.pk
www.microfinanceconnect.info