

ISSUE 37: QUARTER 3 (Jul-Sep 2015)

	Quarter		Change	
	Q3	Q2	Units	%
Number of Branches/Units	2,760	2,729	31	1.14
Number of Districts Covered	98	98	0	0.00
Penetration Rate (%)	13.26	12.80		0.46
Active Borrowers	3,633,884	3,507,333	126,551	3.61
Gross Loan Portfolio (PKR Millions)	84,900	80,951	3,948	4.88
Number of Loans Disbursed	975,552	1,210,822	-235,270	-19.43
Disbursements (PKR Millions)	32,558	38,217	-5,658	-14.81
Average Loan Size (PKR)	33,374	31,563	1,812	5.74
Number of Savers	13,353,777	14,401,334	-1,047,557	-7.27
Value of Savings (PKR Millions)	53,596	53,569	27	0.05
Average Saving Balance (PKR)	4,014	3,720	294	7.90
Number of Policy Holders	4,411,161	4,251,392	159,769	3.76
Sum Insured (PKR Millions)	76,764	73,524	3,241	4.41

Microcredit outreach, along with micro-insurance, witnessed steady growth in the third quarter of 2015, whereas, active savers were unable to sustain the same growth as shown in the previous quarters.

The gross loan portfolio (GLP) of the sector touched PKR 85 billion by the end of September, 2015 - registering a growth of 4.9%. The increase in GLP can be attributed to growth in the number of active borrowers (3.6%), coupled with an increase in average loan size (5.7%). Growth in microcredit was mainly driven by the MFB peer group, which added 65,000 new borrowers and a portfolio of worth PKR 3.1 billion. Tameer and NRSP Bank were the largest contributors among MFBs who added 18,500 and 16,300 new borrowers respectively. Moreover, Tameer surpassed Kashf to become the fourth largest provider of microcredit (in terms of active borrowers). Among the non-bank MFPs, NRSP was the strongest contributor to microcredit whose active borrowers increased by 16,200 and the portfolio by PKR 286 million. The growth of NRSP was motivated by the agriculture sector, primarily on the back of loans distributed for the harvest of cotton which starts in July. Overall, sector PAR (>30 days) deteriorated slightly from 1.3% to 1.6%, primarily within the MFI and RSP peer groups.

On a less positive note, the number of active savers consolidated from 14.4 million to 13.4 million, while the value of savings remained stagnant at PKR 53.6 billion. MFBs saw the largest reduction in the number of savers among peer groups, primarily on the back Tameer, whose deposit accounts have contracted by 25% (1.9 million) in the current quarter. The contraction in the deposit base was primarily due to the closure of dormant/inactive mobile accounts. Despite the decrease, Tameer continues to hold the largest market share in terms of both, active savers (44%) and value of savings (28%). Waseela, on the other hand, witnessed a significant increase in the number of depositors (by 1.0 million), due to a surge in mobile wallet accounts. Resultantly, Waseela has surpassed NRSP to become the second largest provider of active savers (standing at 2.3 million). The market share of urban savers declined from 69% to 63% in the current quarter - primarily influenced by the Tameer whose depositors mainly belong from urban areas

Micro-insurance also exhibited a positive trend in the third quarter of 2015 - policy holders increased by 3.8% while the sum insured depicted growth of 4.4%. Growth in micro-insurance was also driven by the MFB peer group, as most banks offer built-in micro-insurance product to every credit client. NRSP Bank and Tameer were the major contributors to micro-insurance whose policy holders increased by 29,400 and 24,700 respectively. It is pertinent to mention here that Tameer also offers a health insurance product (Khushaal Beema) to mobile wallet customers based on the customers saving balance. Akhuwat and TRDP were the greatest contributors among non-banks MFPs, each adding 20,800 and 19,900 policy holders respectively. The share of credit life policy holders increased by 2% in the current quarter from 48% to 51% - mostly owing to the increase in policy holders by MFBs.

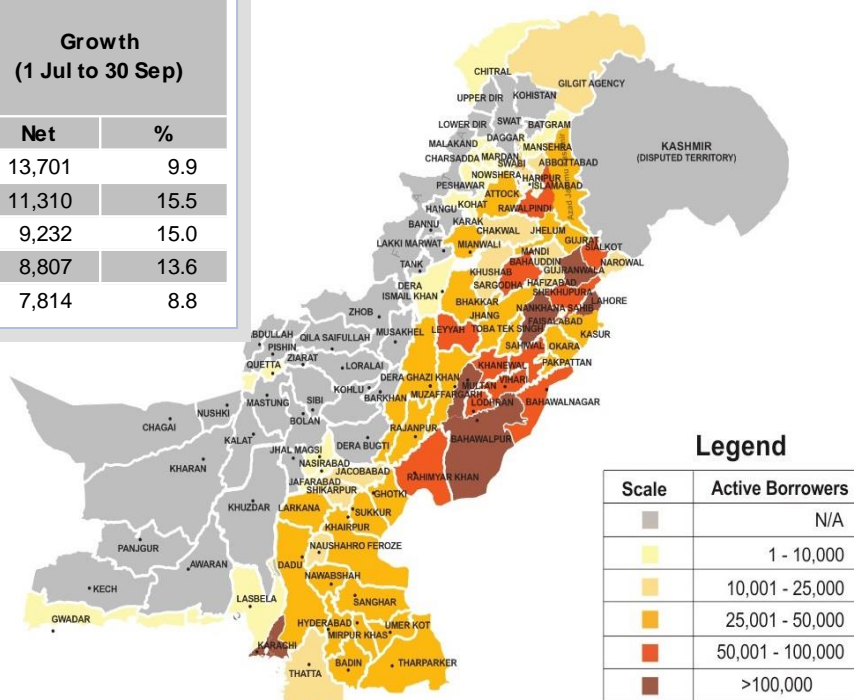
The penetration rate of the sector has increased from 12.8% to 13.3% due to an increase in overall outreach. Geographically, the number of districts covered remained the same - currently standing at 98, while the total number of branches has increased by 31. Akhuwat, ASA, and RCDS have increased their outlets, primarily in the provinces of Sindh and Punjab



DISTRIBUTION OF ACTIVE BORROWERS

Top 5 Districts: Greatest Increase in Microcredit Outreach

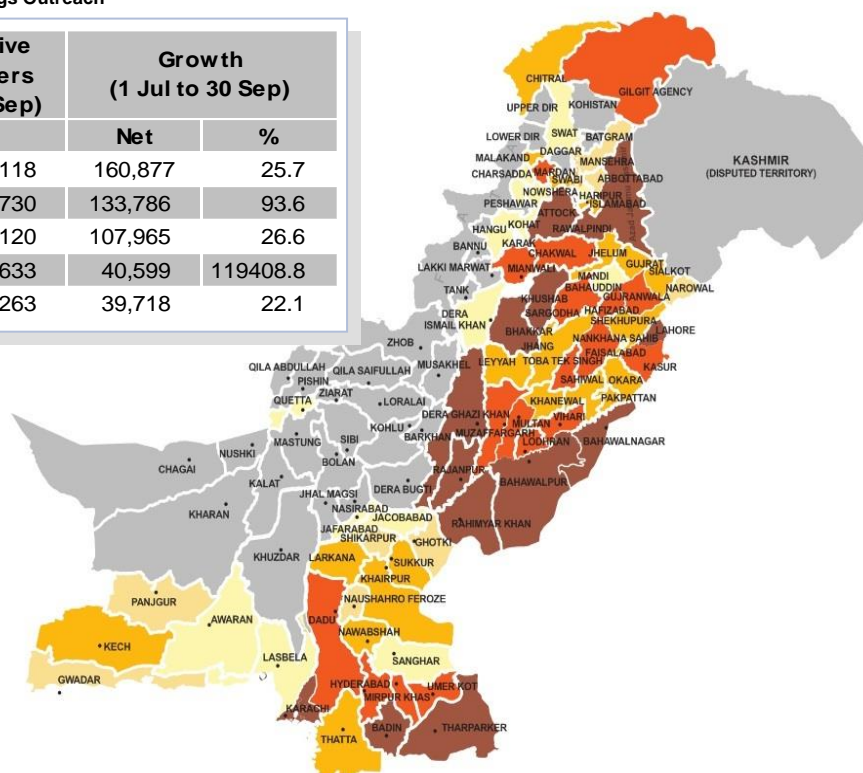
	District	Active Borrowers (30 Sep)	Growth (1 Jul to 30 Sep)	
			Net	%
1	Gujranwala	152,753	13,701	9.9
2	Sialkot	84,439	11,310	15.5
3	Muzaffargarh	70,921	9,232	15.0
4	Layyah	73,336	8,807	13.6
5	Bhawalnagar	96,434	7,814	8.8



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	Islamabad	786,118	160,877	25.7
2	Rawalpindi	276,730	133,786	93.6
3	Lahore	514,120	107,965	26.6
4	Kohistan	40,633	40,599	119408.8
5	Rahimyar Khan	219,263	39,718	22.1



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

Summary of Microcredit Provision (All Pakistan)

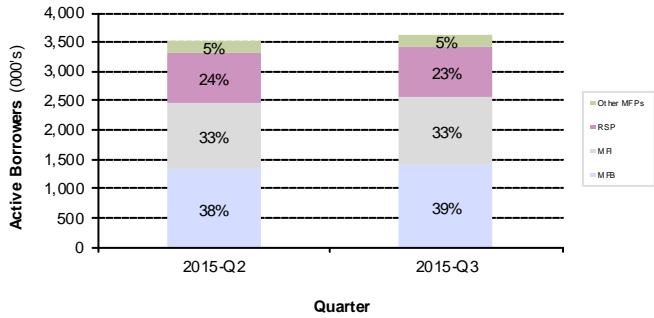
	Lending Methodology			Peer Group			
	Total	Group	Individual	MFB	MFI	RSP	Other MFPs
Number of Branches/Units							
2015-Q2	2,729			713	939	898	179
2015-Q3	2,760			738	971	865	186
Active Borrowers							
2015-Q2	3,507,333	2,321,609	1,185,724	1,329,249	1,145,410	839,620	193,054
2015-Q3	3,633,884	2,401,002	1,232,882	1,394,438	1,180,772	849,296	209,378
Gross Loan Portfolio (PKR Millions)							
2015-Q2	80,951	46,927	34,024	45,950	17,536	14,065	3,399
2015-Q3	84,900	49,086	35,814	49,079	17,819	14,170	3,832
Portfolio at Risk >30 days (Percentage)							
2015-Q2	1.3			1.7	0.6	1.1	2.0
2015-Q3	1.6			1.7	0.9	2.3	1.5
Average Loan Balance (PKR)							
2015-Q2	23,081	20,213	28,695	34,569	15,310	16,752	17,609
2015-Q3	23,363	20,444	29,049	35,196	15,091	16,685	18,300
Number of Loans Disbursed							
2015-Q2	1,210,822	845,132	365,690	446,128	300,110	396,637	67,947
2015-Q3	975,552	647,507	328,045	340,444	290,674	298,588	45,846
Disbursements (PKR Millions)							
2015-Q2	38,217	23,088	15,128	18,948	7,614	10,133	1,522
2015-Q3	32,558	18,309	14,249	15,678	6,903	8,435	1,542
Average Loan Size (PKR)							
2015-Q2	31,563	27,319	41,370	42,472	25,370	25,547	22,401
2015-Q3	33,374	28,276	43,437	46,052	23,749	28,249	33,637

Districts with Highest Growth (Net) by Province

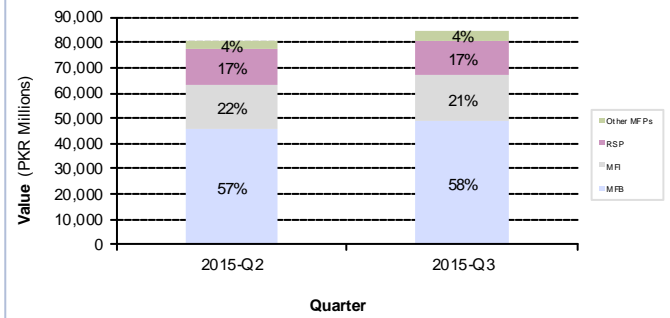
	Province	District	Active Borrowers	Growth		Potential Microfinance	Penetration Rate
			(30 Sep)	(1 Jul to 30 Sep)	Market (2007)	(%)	
			A	Net	%	B	(A/B)*100
1	Balochistan	Nasirabad	2,298	217	10.4	75,783	3.0
2		Jafarabad	728	179	32.6	121,911	0.6
3		Quetta	1,717	106	6.6	174,437	1.0
1	Khyber-Pakhtunkhwa	Mansehra	11,415	1,754	18.2	271,288	4.2
2		Mardan	9,268	617	7.1	354,988	2.6
3		Kohat	4,353	609	16.3	114,908	3.8
1	Punjab	Gujranwala	152,753	13,701	9.9	735,741	20.8
2		Sialkot	84,439	11,310	15.5	501,997	16.8
3		Muzaffargarh	70,921	9,232	15.0	570,580	12.4
1	Sindh	Khairpur	43,700	6,822	18.5	401,853	10.9
2		Karachi	143,882	4,526	3.2	1,329,990	10.8
3		Matyari	27,822	4,429	18.9		
1	AJK	Kotli	11,799	720	6.5		
2		Sudhnati	1,146	116	11.3		
3		Mirpur	1,314	44	3.5		
1	Gilgit-Baltistan	Gilgit	12,613	1,154	10.1		
2		Ghizer	8,148	649	8.7		
3		Skardu	7,263	347	5.0		
1	FATA	Bajaur	-	-	0.0		
2		Khyber	-	-	0.0		
3		Kurram	-	-	0.0		
1	ICT	Islamabad	10,709	713	7.1	74,750	14.3

MICROCREDIT PROVISION

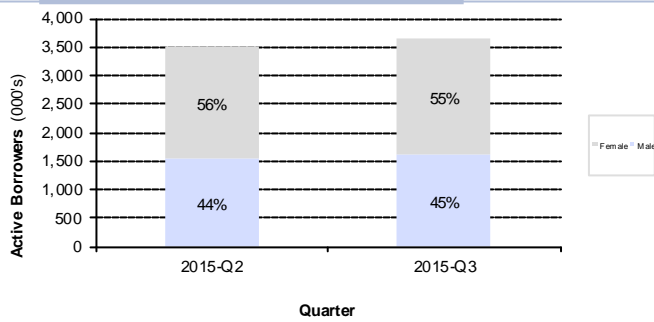
Active Borrowers by Peer Group



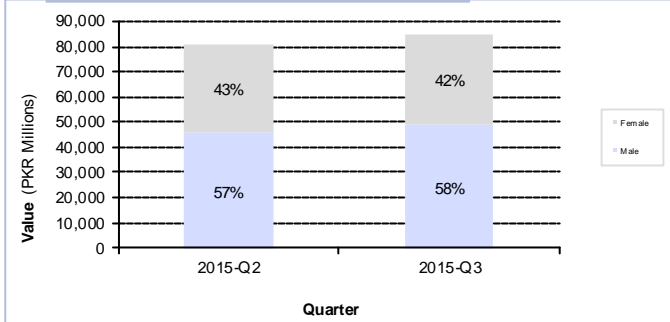
Gross Loan Portfolio



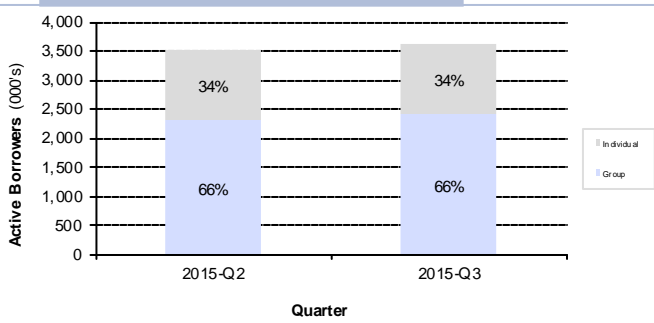
Active Borrowers by Gender



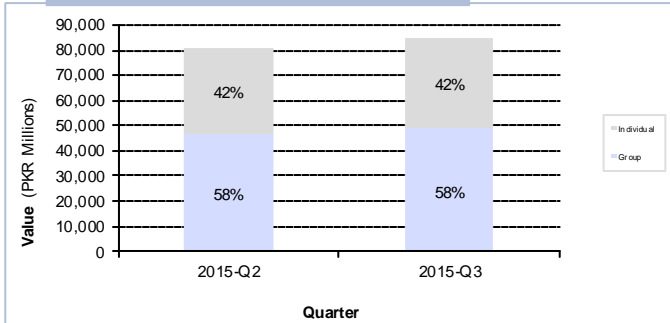
Gross Loan Portfolio by Gender



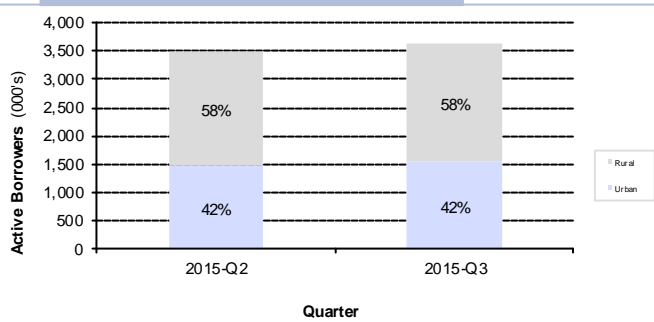
Active Borrowers by Lending Methodology



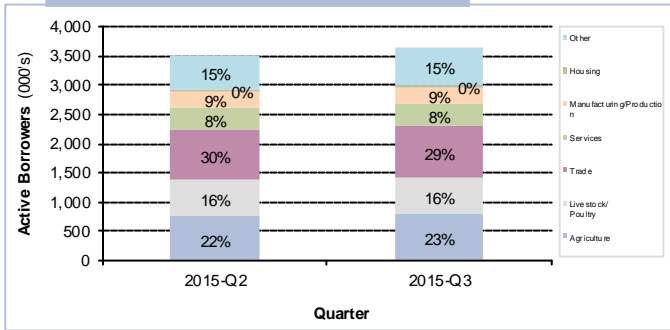
Gross Loan Portfolio by Methodology



Active Borrowers by Rural/Urban

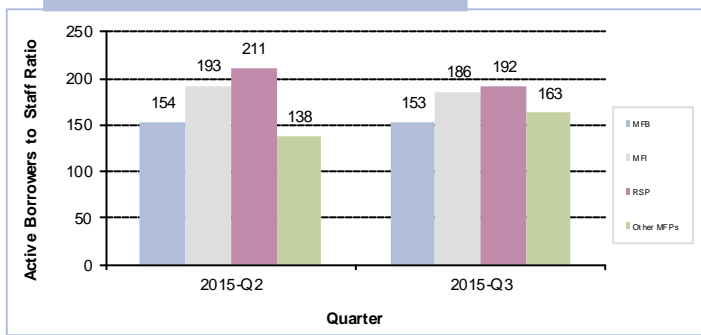


Active Borrowers by Sector

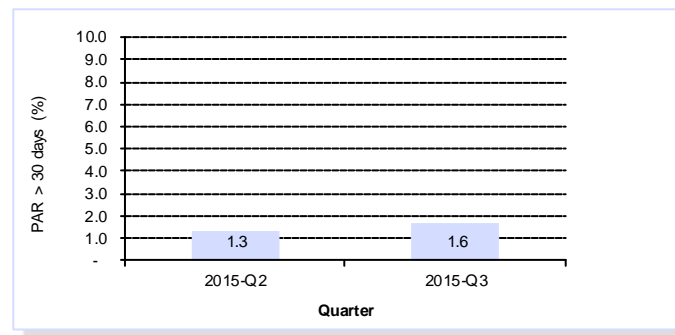


MICROCREDIT PROVISION

Active Borrower to MFP Staff Ratio



Portfolio at Risk > 30 days



MFPs with Largest Net Increase in Active Borrowers

Rank	MFP	Increase in Active Borrowers (1 Jul to 30 Sep)		Market Share (% of Active Borrowers) (30 Sep)
		Net	%	
		1	AKHU	
2	TMFB	18,535	7.5	7.3
3	NRSP-B	16,311	6.6	7.2
4	NRSP	16,176	2.7	16.7
5	KB	15,367	3.1	14.0

MFPs with Largest Percentage Increase in Active Borrowers

Rank	MFP	Increase in Active Borrowers (1 Jul to 30 Sep)		Market Share (% of Active Borrowers) (30 Sep)
		Net	%	
		1	AMRDO	
2	WMFB	4,318	27.7	0.5
3	UBank	2,283	17.9	0.4
4	BEDF	264	16.6	0.1
5	POMFB	1,864	15.8	0.4

Largest Providers of Microcredit (Active Borrowers)

Rank	MFP	Active Borrowers (30 Sep)	Market Share (% of Active Borrowers)
1	NRSP	605,983	16.7
2	KB	508,317	14.0
3	AKHU	426,771	11.7
4	TMFB	266,836	7.3
5	NRSP-B	261,960	7.2

Largest Providers of Microcredit (Gross Loan Portfolio)

Rank	MFP	GLP (30 Sep)	Market Share (% of GLP)
1	KB	15,824,116,719	18.6
2	TMFB	11,203,240,670	13.2
3	NRSP	10,464,999,705	12.3
4	NRSP-B	8,016,956,996	9.4
5	FMFB	5,922,840,454	7.0

MFPs with Largest Geographic Spread

MFP	KB	AKHU	NRSP	FMFB	ASA
Geographic Spread (No. of Districts)	73	65	56	56	51

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							
2015-Q2	14,401,334	11,548,070	2,853,264	11,538,046	10,253	2,853,035	
2015-Q3	13,353,777	10,399,956	2,897,148	10,389,862	9,881	2,954,034	
Value of Saving (PKR Millions)							
2015-Q2	53,569	51,999	1,570	51,999	16	1,554	
2015-Q3	53,596	52,008	1,588	52,008	15	1,573	
Average Saving Balance (PKR)							
2015-Q2	3,720	4,503	550	4,507	1,560	545	-
2015-Q3	4,014	5,001	548	5,006	1,568	532	-

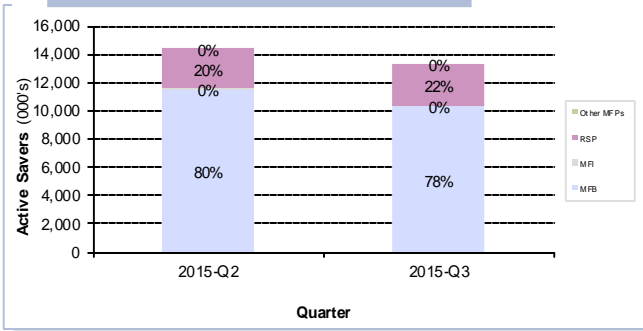
Micro-savings Provision by MFPs

	Total	MFPs offering Savings	Savings Methodology		Peer Group			
			Intermediation	Mobilization	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs								
2015-Q2	47	15	10	5	9	1	5	0
2015-Q3	46	16	11	5	10	1	5	0

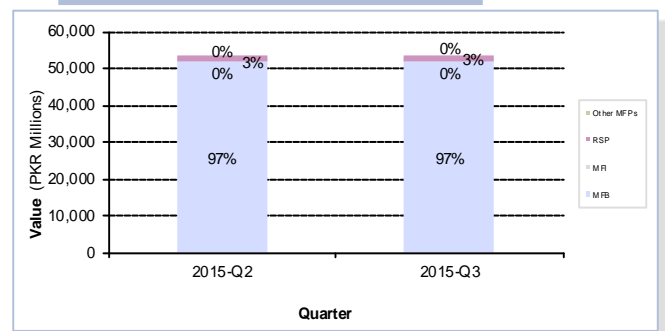
Saving Methodology:

- 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.

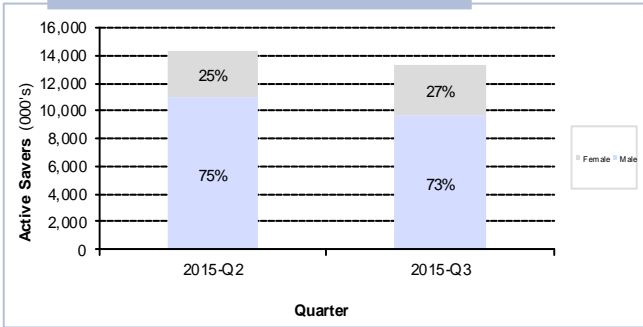
Active Savers by Peer Group



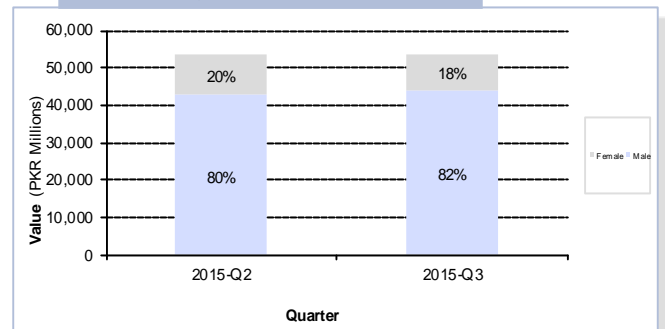
Value of Savings by Peer Group



Active Savers by Gender

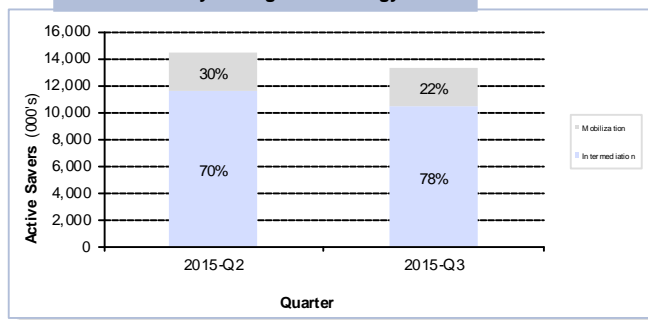


Value of Savings by Gender

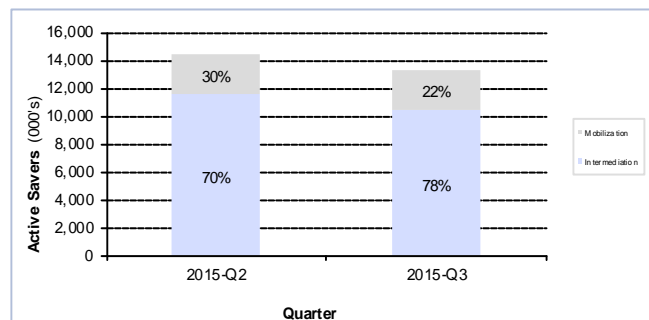


MICRO-SAVINGS PROVISION

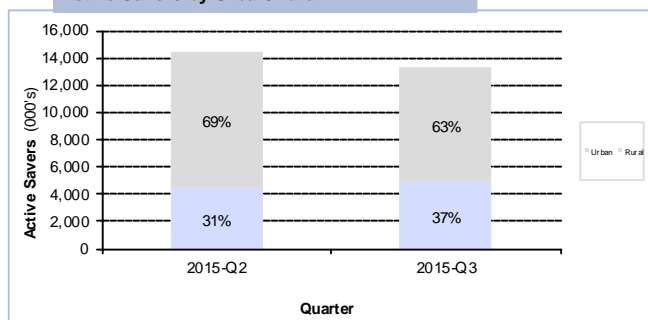
Active Savers by Saving Methodology



Value of Savings by Saving Methodology



Active Savers by Urban/Rural



Districts with Highest Outreach (Active Savers)

	District	Active Savers (30 Sep)	Increase (1 Jul to 30 Sep)	
			Net	%
1	Karachi	5,945,572	-1,645,763	-21.7
2	Islamabad	786,118	160,877	25.7
3	Lahore	514,120	107,965	26.6
4	Bahawalpur	388,917	12,931	3.4
5	Bhawalgar	318,979	13,231	4.3

MFPs with Largest Increase in Active Savers (Net)

	MFP	Increase in Active Savers (1 Jul to 30 Sep)	
		Net	%
1	WMFB	965,400	75.3
2	GBTI	47,039	488.3
3	NRSP	44,386	2.1
4	NRSP-B	38,019	8.8
5	KB	21,081	2.1

MFPs with Largest Increase in Value of Savings (Net)

	MFP	Increase in Value of Savings (1 Jul to 30 Sep)	
		Net	%
1	WMFB	440,486,237	25.2
2	AMFB	303,157,108	15.3
3	KB	164,531,324	1.5
4	FINCA	75,175,058	1.2
5	PRSP	16,002,310	9.2

Largest Providers of Micro-savings (Active Savers)

	MFP	Active Savers (30 Sep)	Market Share (% of Active Savers)
1	TMFB	5,869,915	44.0
2	WMFB	2,246,945	16.8
3	NRSP	2,205,307	16.5
4	KB	1,036,124	7.8
5	NRSP-B	468,314	3.5

Largest Providers of Micro-savings (Value of Savings)

	MFP	Value of Savings (30 Sep)	Market Share (% of Active Savers)
1	TMFB	15,244,505,685	28.4
2	KB	11,224,622,693	20.9
3	FMFB	8,749,480,688	16.3
4	FINCA	6,286,437,295	11.7
5	NRSP-B	5,046,486,222	9.4

MICRO-INSURANCE PROVISION

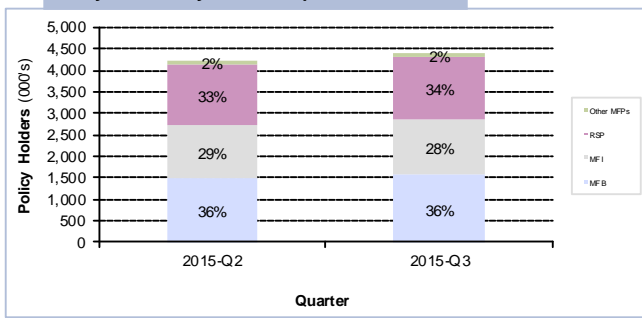
Summary of Micro-insurance Provision (All Pakistan)

	Total	Type		Peer Group			
		Health	Credit Life	MFB	MFI	RSP	Other MFPs
Number of Policy Holders							
2015-Q2	4,251,392	2,195,791	2,055,601	1,512,563	1,212,987	1,435,035	90,807
2015-Q3	4,411,161	2,093,390	2,233,418	1,595,686	1,253,264	1,472,013	90,198
Sum Insured (PKR Millions)							
2015-Q2	73,524			42,019	12,105	17,479	1,921
2015-Q3	76,764			44,947	12,192	18,312	1,314

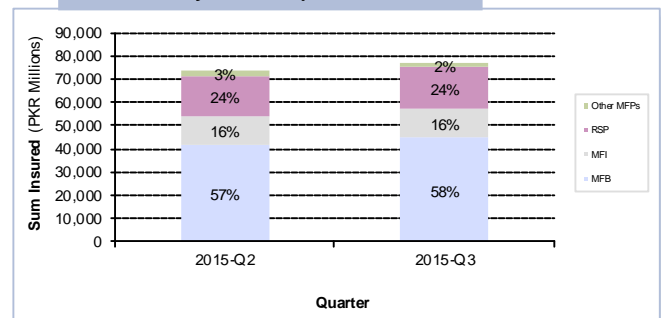
Micro-insurance Provision by MFPs

	Total	MFPs offering Insurance	Type of Insurance offered			Peer Group			
			Health	Life	Other	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs									
2015-Q2	47	26	10	19	1	7	9	5	5
2015-Q3	46	27	11	18	3	8	9	5	5

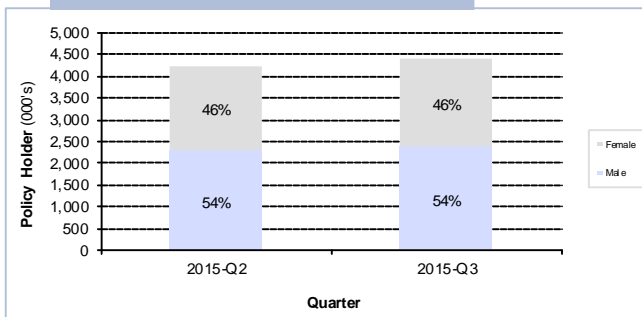
Policy Holders by Peer Group



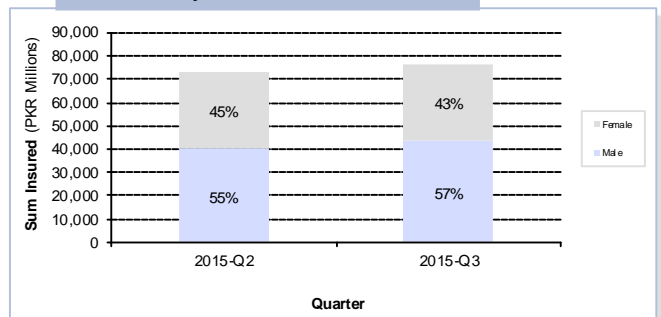
Sum Insured by Peer Group



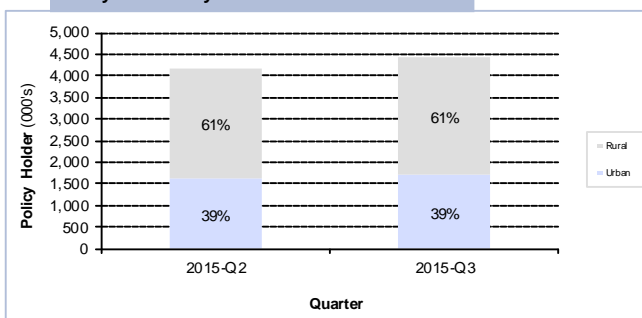
Policy Holders by Gender



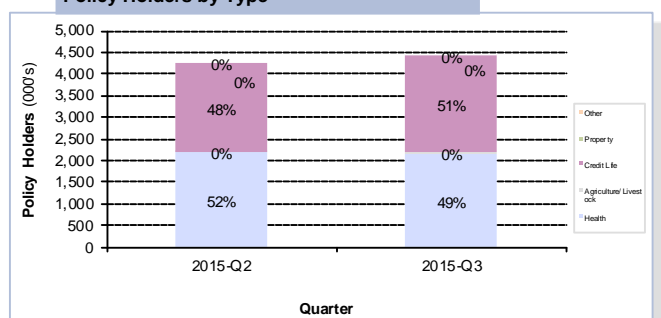
Sum Insured by Gender



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	280,898	1,563	0.6
2	Faisalabad	234,511	1,834	0.8
3	Rahimyar Khan	185,343	4,885	2.7
4	Sargodha	170,924	-2,535	-1.5
5	Multan	169,208	3,911	2.4

Top 5 Districts: Greatest Increase in Micro-Insurance Outreach

	District	Policy Holders (30 Sep)	Growth (1 Jul to 30 Sep)	
			Net	%
1	Attock	64,668	23,725	57.9
2	Larkana	42,308	16,359	63.0
3	Shehdad Kot	28,776	16,042	126.0
4	Khairpur	32,735	13,168	67.3
5	Bhawalnagar	119,636	11,257	10.4

Largest Providers of Micro-Insurance (Policy Holders)

	MFP	Policy Holders (30 Sep)	Market Share (% of Policy Holders)
1	NRSP	883,650	20.0
2	KB	554,397	12.6
3	KASHF	513,952	11.7
4	NRSP-B	471,528	10.7
5	AKHU	426,771	9.7

Largest Providers of Micro-Insurance (Sum Insured)

	MFP	Sum Insured (30 Sep)	Market Share (% of Sum Insured)
1	KB	17,379,281,719	22.6
2	NRSP	15,379,908,368	20.0
3	TMFB	12,030,345,670	15.7
4	NRSP-B	7,072,920,000	9.2
5	FMFB	6,354,390,437	8.3

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	17	-	5,303	126,267,472	167,179	134,402,173	5,316	123,578,805	1,656,762	0.3
KP	95	4	103,738	2,428,466,196	492,971	3,571,321,940	112,339	2,193,585,638	4,083,817	2.5
Punjab	1,832	7	2,677,467	62,500,258,164	4,439,260	21,195,024,249	3,187,953	57,721,337,886	15,233,924	14.7
Sindh	729	4	754,724	17,987,396,604	7,139,378	24,104,252,249	1,000,446	14,171,739,411	6,357,795	11.9
AJK	31	-	51,124	833,896,704	258,599	567,740,654	67,590	1,569,786,538	-	-
GB	39	-	30,819	846,298,617	63,351	1,846,274,183	31,415	826,709,667	-	-
FATA	-	-	-	-	6,921	842,528	-	-	-	-
ICT	18	-	10,709	177,124,575	786,118	2,176,402,754	6,102	157,697,654	74,750	14.3
Grand Total	2,761	15	3,633,884	84,899,708,333	13,353,777	53,596,260,730	4,411,161	76,764,435,600	27,407,048	13.3

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								
	-	-	-	-	10,079	1,361,741	-	-	26,054
Barkhan									
Bolan									
Chagai	WMFB								
	-	-	-	-	2	-	-	-	54,814
Dera Bugti									
Gwadar	NRSP, POMFB, TMFB								
	4	-	31	550,272	18,771	36,929,204	19	290,854	55,537
Jafarabad	OCT, WMFB								
	1	-	728	10,233,155	410	75,205	-	-	121,911
Jhal Magsi									
Kalat									
Kech (Turbat)	NRSP								
	-	-	-	-	49,149	10,292,276	-	-	92,271
Kharan									
Khuzdar	WMFB								
	-	-	-	-	2	-	-	-	104,104
Kohlu									
Lasbela	KASHF, NRSP, WMFB								
	5	-	529	5,423,418	20,613	580,338	1,076	6,357,324	84,637
Loralai	WMFB								
	-	-	-	-	4	4,325	-	-	76,879
Mastung	WMFB								
	-	-	-	-	61	9,192	-	-	41,317
Musakhel									
Nasirabad	KB, WMFB								
	1	-	2,298	77,881,380	11,223	14,836,364	2,472	83,951,380	75,783
Nushki	WMFB								
	-	-	-	-	53	3,923	-	-	-
Panjgur	NRSP								
	-	-	-	-	21,030	3,280,710	-	-	51,074
Pishin	WMFB								
	-	-	-	-	129	31,953	-	-	100,179
Qila Abdullah	WMFB								
	-	-	-	-	1	1	-	-	115,112
Qila Saifullah	WMFB								
	-	-	-	-	41	5,263	-	-	44,345
Quetta	AKHU, FMFB, TMFB, WMFB								
	6	-	1,717	32,179,247	35,510	66,986,483	1,749	32,979,247	174,437
Sherani									
Sibi									
Washuk									
Zhob	WMFB								
	-	-	-	-	98	5,195	-	-	53,848
Ziarat	WMFB								
	-	-	-	-	3	-	-	-	7,268
Total	17	-	5,303	126,267,472	167,179	134,402,173	5,316	123,578,805	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	AKHU, FINCA, KASHF, KB, POMFB, SDF, SRSP, TMFB, UBank, WMFB								
	15	-	14,824	361,274,902	26,291	342,329,891	15,240	320,046,960	180,672
Bannu	AKHU, WMFB								
	2	-	497	6,397,190	312	424,079	497	6,397,190	167,380
Batgram	WMFB								
	-	-	-	-	149	45,559	-	-	58,257
Buner (Daggar)	KB, NRSP, WMFB								
	1	-	87	4,114,323	311	2,310,407	89	4,174,323	133,171
Charsadda	AKHU, KB, NRSP, SRSP, WMFB								
	3	-	3,725	87,237,370	25,868	20,787,857	3,499	85,781,870	271,736
Chitral	FMFB, WMFB								
	6	-	5,254	220,993,531	29,206	821,068,010	5,298	222,093,531	84,846
D.I. Khan	KB, WMFB								
	1	-	3,401	127,416,339	11,065	251,150,620	3,407	127,626,339	221,328
Hangu	WMFB								
	-	-	-	-	158	143,726	-	-	64,648
Haripur	AKHU, BEDF, FINCA, GBTI, KASHF, KB, NRSP, SDF, SRSP, WMFB								
	11	3	18,701	353,829,140	36,245	123,889,952	25,751	220,824,755	103,830
Karak	SRSP, WMFB								
	1	-	703	4,748,500	1,596	237,566	-	-	102,174
Kohat	AKHU, KB, SRSP, WMFB								
	4	-	4,353	88,029,401	7,823	80,946,605	3,913	86,219,401	114,908
Kohistan	WMFB								
	-	-	-	-	40,633	8,997,824	-	-	73,374
Lakki Marwat	AKHU, WMFB								
	1	-	256	2,954,500	20	37	256	2,954,500	107,505
Lower Dir	WMFB								
	-	-	-	-	2,110	220,334	-	-	176,660
Malakand	AKHU, KB, NRSP								
	3	-	3,597	69,705,176	36,764	48,791,898	3,636	71,030,176	106,429
Mansehra	AKHU, FINCA, KASHF, KB, SDF, WMFB								
	13	-	11,415	256,978,611	5,763	102,362,747	12,132	220,136,026	271,288
Mardan	AKHU, KASHF, KB, NRSP, OSDI, WMFB								
	9	-	9,268	221,287,802	64,746	93,390,068	11,167	219,950,802	354,988
Mingora									
Now shera	AKHU, KASHF, KB, NRSP, SRSP, WMFB								
	9	-	11,738	187,306,898	21,843	266,523,727	12,782	184,135,398	201,208
Peshawar	AKHU, KB, SRSP, UBank, WMFB								
	8	-	6,343	102,931,923	114,554	1,254,032,978	5,008	99,248,423	451,548
Shangla	WMFB								
	-	-	-	-	3	-	-	-	116,366
Swabi	AKHU, GBTI, KB, NRSP, WMFB								
	3	1	5,343	201,505,431	51,845	53,542,027	5,436	191,378,100	230,073
Swat	AKHU, ASASAH, KB, NRSP, WMFB								
	5	-	4,233	131,755,157	14,966	99,784,992	4,228	131,587,842	286,555
Tank	WMFB								
	-	-	-	-	121	114,676	-	-	62,446
Upper Dir	WMFB								
	-	-	-	-	579	226,362	-	-	142,427
Total	95	4	103,738	2,428,466,196	492,971	3,571,321,940	112,339	2,193,585,638	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, FINCA, GBTI, KASHF, KB, NRSP, POMFB, WMFB								
	51	7	51,349	872,478,757	125,130	169,894,746	64,668	643,031,785	262,870
Bahawalpur	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, TMFB, UBank, WMFB								
	48	-	129,380	3,545,316,555	388,917	2,204,452,721	166,007	3,259,528,803	461,777
Bhakkar	AKHU, ASA, FINCA, FMFB, KB, NRSP, UBank, WMFB								
	31	-	50,018	1,437,303,367	199,924	224,514,989	68,642	1,943,508,643	252,453
Bhawalnagar	AKHU, ASA, FINCA, FMFB, KASHF, KB, NAYMT, NRSP, NRSP-B, UBank, WMFB								
	41	-	96,434	2,747,235,001	318,979	1,133,204,388	119,636	2,455,952,018	427,843
Chakwal	AKHU, FINCA, KB, MO, NRSP, POMFB, SVDP, WMFB								
	50	-	47,097	840,229,678	82,209	117,092,992	30,437	536,510,578	219,565
D.G. Khan	AKHU, ASA, FMFB, KB, NRSP, OCT, TMFB, WMFB								
	25	-	50,729	1,436,305,919	200,127	469,270,120	57,149	1,617,647,886	419,252
Faisalabad	AKHU, ASA, DAMEN, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, PRSP, RCDS, TMFB, UBank, WMFB								
	128	-	182,611	3,231,865,980	140,992	627,355,359	234,511	2,592,776,463	1,096,924
Gujranwala	AKHU, ASA, ASASAH, FINCA, FMFB, JWS, KASHF, KB, NRSP, OCT, OPD, POMFB, PRSP, TMFB, UBank, WMFB								
	132	-	152,753	3,313,410,301	117,778	502,409,218	154,595	2,989,073,824	735,741
Gujrat	AKHU, ASA, BRAC, FINCA, FMFB, JWS, KASHF, KB, NRSP, PRSP, TMFB, WMFB								
	50	-	54,219	1,237,237,850	48,194	621,787,589	53,770	1,015,783,341	446,630
Hafizabad	AKHU, ASA, FINCA, FMFB, JWS, KASHF, KB, NRSP, PRSP, TMFB, WMFB								
	30	-	38,378	991,461,851	34,633	107,172,516	58,572	1,607,775,367	231,170
Jhang	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, PRSP, RCDS, TMFB, WMFB								
	51	-	59,964	1,558,736,470	67,030	328,642,449	68,733	1,155,571,587	626,546
Jhelum	AKHU, ASA, FINCA, JWS, KB, NRSP, POMFB, TMFB, WMFB								
	34	-	60,386	898,004,941	52,899	77,419,041	27,888	518,142,126	170,498
Kasur	AKHU, ASA, ASASAH, CSC, DAMEN, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, OLP, RCDS, TMFB, WMFB								
	53	-	81,495	1,971,075,013	76,210	434,819,619	117,934	1,779,611,336	586,427
Khanewal	AKHU, ASA, FINCA, KASHF, KB, NRSP-B, PRSP, TMFB, WMFB								
	29	-	50,901	1,298,730,717	99,499	306,907,709	66,487	1,092,081,484	432,948
Khushab	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP, SVDP, WMFB								
	38	-	50,971	1,006,706,286	150,796	193,689,194	60,703	1,346,364,656	235,163
Lahore	AKHU, AMFB, ASA, ASASAH, BRAC, CSC, DAMEN, FINCA, FMFB, KASHF, KB, NAYMT, NRSP, NRSP-B, OLP, POMFB, PRSP, TMFB, UBank, WI								
	189	-	212,899	4,331,384,245	514,120	4,722,492,269	280,898	3,266,555,684	872,760
Leyyah	AKHU, ASA, FMFB, KASHF, KB, NRSP, NRSP-B, OCT, PRSP, RCDS, TMFB, UBank, WMFB								
	46	-	73,336	1,950,176,720	82,973	317,798,543	66,309	1,646,639,315	263,251
Lodhran	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP-B, PRSP, TMFB, UBank, WMFB								
	28	-	70,602	2,294,870,192	112,997	520,906,860	86,724	1,930,701,623	261,693
Mandi Bahauddin	AKHU, ASA, FINCA, FMFB, JWS, KASHF, KB, NRSP, TMFB, WMFB								
	31	-	26,311	564,535,765	15,609	97,914,101	24,079	469,317,948	298,371
Mianwali	AKHU, KB, NRSP, WMFB								
	26	-	40,823	708,592,219	113,737	105,932,195	56,410	1,320,130,954	252,413
Multan	AKHU, ASA, BRAC, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, TMFB, UBank, WMFB								
	89	-	123,460	3,044,594,749	129,765	1,245,932,922	169,208	2,673,321,497	689,339
Muzaffargarh	AGAHE, AKHU, ASA, FFO, FINCA, KASHF, KB, MOJAZ, NRSP-B, PRSP, TMFB, WMFB								
	35	-	70,921	1,778,264,823	82,718	349,177,191	92,148	1,840,935,192	570,580
Nankana Sahib	AKHU, ASA, DAMEN, FINCA, KB, RCDS, WMFB								
	25	-	31,493	673,618,493	4,725	22,112,161	35,183	222,220,683	-
Narowal	AKHU, ASA, KASHF, KB, MOJAZ, NRDP, NRSP, OLP, PRSP, WMFB								
	30	-	38,966	858,822,252	28,286	169,017,104	30,741	681,913,744	268,902
Okara	AKHU, ASA, CSC, DAMEN, FINCA, FMFB, KASHF, KB, NRSP-B, OLP, PRSP, TMFB, WMFB								
	44	-	69,019	1,918,981,717	99,854	485,233,003	75,022	1,752,567,671	509,842
Pakpattan	AKHU, ASA, BRAC, FINCA, FMFB, KASHF, KB, NRSP-B, PRSP, TMFB, UBank, WMFB								
	25	-	38,962	1,070,550,915	56,481	202,022,328	43,195	830,534,500	281,988
Rahimyar Khan	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, TMFB, UBank, WMFB								
	58	-	140,762	4,250,336,357	219,263	1,101,817,863	185,343	4,044,797,613	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	AGAHE, AKHU, ASA, KB, NRSP, OCT, WMFB								
	26	-	58,363	1,502,371,377	144,217	501,484,644	75,404	1,916,858,312	260,436
Rawalpindi	AKHU, ASA, BRAC, FINCA, FMFB, KASHF, KB, NRSP, OCT, POMFB, TMFB, UBank, WMFB								
	96	-	89,811	1,676,194,355	276,730	1,915,995,801	82,174	1,050,179,193	327,457
Sahiwal	AKHU, ASA, BRAC, FINCA, FMFB, KASHF, KB, NRSP-B, PRSP, TMFB, UBank, WMFB								
	37	-	61,568	1,597,634,229	98,393	345,365,486	68,966	1,439,046,169	395,468
Sargodha	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP, OLP, PRSP, TMFB, WMFB								
	90	-	109,277	2,034,211,067	82,892	391,887,732	170,924	3,289,643,004	671,679
Sheikhupura	AKHU, ASA, DAMEN, DEEP, FFO, FINCA, FMFB, KASHF, KB, NRSP, OLP, PRSP, RCDS, WMFB								
	55	-	77,804	1,470,536,524	40,787	108,201,031	89,956	1,079,342,463	831,522
Sialkot	AGAHE, AKHU, ASA, BDRIE, BRAC, FINCA, FMFB, JWS, KASHF, KB, NRSP, PRSP, TMFB, WMFB								
	62	-	84,439	1,822,275,229	82,533	378,369,630	84,749	1,438,541,522	501,997
Toba Tek Singh	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP-B, PRSP, RCDS, TMFB, WMFB								
	25	-	43,583	1,007,725,612	65,797	292,602,634	53,418	927,696,776	309,316
Vihari	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP-B, TMFB, WMFB								
	24	-	58,383	1,558,482,637	84,066	402,128,101	67,369	1,347,034,124	475,398
Total	1,832	7	2,677,467	62,500,258,164	4,439,260	21,195,024,249	3,187,953	57,721,337,886	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	AMRDO, ASA, FMFB, KASHF, KB, NRSP, OCT, POMFB, TMFB, TRDP, WMFB								
	38	-	33,979	581,165,478	131,580	102,767,266	36,238	409,098,912	294,781
Dadu	AMFB, FMFB, KB, OCT, TMFB, TRDP, WMFB								
	38	-	35,850	554,848,200	85,238	222,270,554	116,174	264,335,945	447,305
Ghotki	AMFB, ASA, FMFB, KB, OCT, SRSO, TMFB, UBank, WMFB								
	17	-	28,135	721,496,914	34,742	194,176,393	24,718	678,833,722	248,442
Hyderabad	AKHU, AMFB, ASA, BRAC, FINCA, FMFB, KB, NRSP, OCT, POMFB, SSF, TMFB, UBank, WMFB								
	52	-	47,617	1,188,571,085	68,639	652,513,466	49,890	1,310,279,163	517,652
Jacobabad	AKHU, FMFB, OSDI, SRSO, WMFB								
	4	-	7,611	142,849,434	6,112	44,121,446	7,575	140,488,434	361,146
Jamshoro	ASA, OCT, TRDP, WMFB								
	12	-	11,149	114,817,546	22,984	9,689,723	21,294	2,762,188	-
Karachi	ADV, AKHU, AMFB, ASA, BRAC, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, OCT, POMFB, TMFB, UBank, WMFB								
	153	4	143,882	4,394,427,090	5,945,572	18,936,953,784	150,867	3,301,623,655	1,329,990
Khairpur	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KB, MES, OCT, SDS, SRSO, TMFB, UBank, WMFB								
	37	-	43,700	1,198,139,909	40,615	391,547,383	32,735	884,947,456	401,853
Larkana	AMFB, ASA, FMFB, KB, OCT, SRSO, TMFB, WMFB								
	23	-	40,572	1,057,387,041	45,908	537,773,342	42,308	1,178,791,690	534,891
Matyari	AMRDO, ASA, FMFB, KB, NRSP-B, OCT, OSDI, SSF, TMFB, WMFB								
	19	-	27,822	515,992,393	16,974	105,057,792	21,682	309,398,250	-
Mirpur Khas	AKHU, AMFB, ASA, FMFB, KB, NRSP, OCT, POMFB, TMFB, TRDP, UBank, WMFB								
	45	-	34,003	751,102,475	109,513	276,806,445	64,467	900,313,919	210,494
Naushahro Feroze	AMFB, ASA, FMFB, KB, OCT, OLP, SDS, SRSO, TMFB, WMFB								
	26	-	25,355	508,002,768	12,720	90,493,380	10,989	273,366,820	266,462
Nawabshah	AMFB, AMRDO, ASA, FINCA, FMFB, KB, NRSP-B, OCT, OLP, SSF, SSSF, TMFB, UBank, WMFB								
	36	-	40,282	807,388,141	30,022	162,697,859	20,744	425,030,871	225,430
Sanghar	AMFB, ASA, FMFB, KB, OCT, SRDO, SSF, TMFB, TRDP, WMFB								
	43	-	48,189	931,464,387	13,110	148,024,561	42,861	329,785,467	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									
Shehdad Kot	FMFB, KB, SRSO, TMFB								
	13	-	23,061	578,386,002	14,180	69,140,076	28,776	777,011,001	-
Shikarpur	ASA, FMFB, KB, OSDI, SRSO, TMFB, WMFB								
	9	-	9,550	252,850,958	7,278	45,664,925	9,340	269,084,831	237,633
Sukkur	AKHU, AMFB, ASA, BRAC, FINCA, FMFB, KB, NRSP-B, OCT, SRSO, TMFB, WMFB								
	31	-	34,075	855,692,149	30,129	1,119,792,018	28,140	762,919,718	213,080
Tando Allahyar	AMFB, ASA, FINCA, FMFB, KB, NRSP, NRSP-B, POMFB, TMFB, WMFB								
	9	-	13,226	453,530,611	30,198	149,440,822	12,532	393,464,834	-
Tando Jam	ASA, FMFB, SSF								
	3	-	2,866	56,094,672	2,631	37,523,000	1,654	30,089,144	-
Tando Muhammad Khan	AMFB, FMFB, KB, NRSP, POMFB, TMFB, WMFB								
	7	-	7,851	252,966,416	28,050	91,138,202	6,606	231,211,604	-
Tharparkar	AKHU, ASA, FMFB, KB, TMFB, TRDP, WMFB								
	52	-	33,879	761,447,675	308,267	220,553,915	126,476	383,677,962	283,491
Thatta	ASA, FMFB, KASHF, KB, NRSP, OCT, SSF, TMFB, WMFB								
	22	-	23,707	529,394,060	60,334	221,037,250	21,545	487,696,187	245,046
Umer Kot	AMFB, ASA, FMFB, KB, NRSP, OCT, TMFB, TRDP, WMFB								
	40	-	38,363	779,381,202	94,582	275,068,647	122,835	427,527,639	185,966
Total	729	4	754,724	17,987,396,604	7,139,378	24,104,252,249	1,000,446	14,171,739,411	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, WMFB								
	6	-	13,289	227,185,080	55,664	57,900,396	16,333	397,214,054	-
Bhimber	NRSP, WMFB								
	1	-	2,607	40,130,849	626	123,391	-	-	-
Kotli	NRSP, WMFB								
	11	-	11,799	182,394,497	42,174	6,923,684	26,860	650,400,000	-
Mirpur	AKHU, NRSP, WMFB								
	2	-	1,314	16,917,730	1,646	286,606	371	3,831,631	-
Muzaffarabad	AKHU, FMFB, KB, NRSP, SDF, TMFB, UBank, WMFB								
	6	-	9,686	177,545,042	72,797	465,699,030	9,694	181,146,616	-
Neelum	NRSP								
	-	-	-	-	11,619	332,575	-	-	-
Poonch	KB, NRSP								
	4	-	11,283	169,650,987	57,020	34,168,388	14,332	337,194,238	-
Sudhnati	NRSP								
	1	-	1,146	20,072,520	17,053	2,306,585	-	-	-
Total	31	-	51,124	833,896,704	258,599	567,740,654	67,590	1,569,786,538	-

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	AKHU, FMFB								
	2	-	1,576	49,738,126	3,198	88,547,999	1,576	49,738,125	-
Diamer	AKHU								
	1	-	73	544,714	-	-	73	544,714	-
Ghanche	AKHU, FMFB								
	2	-	1,146	40,336,342	5,663	207,785,213	1,146	40,336,342	-
Ghizer	AKHU, FMFB								
	9	-	8,148	261,841,968	19,482	309,376,044	8,171	262,416,967	-
Gilgit	AKHU, FMFB, NRSP-B, WMFB								
	15	-	12,613	293,669,344	22,239	1,007,931,444	13,045	284,049,907	-
Skardu	AKHU, FMFB, NA YMT, NRSP-B, WMFB								
	10	-	7,263	200,168,124	12,769	232,633,484	7,404	189,623,613	-
Total	39	-	30,819	846,298,617	63,351	1,846,274,183	31,415	826,709,667	-

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	WMFB								
	-	-	-	-	3,928	615,865	-	-	-
Khyber	WMFB								
	-	-	-	-	1,198	71,950	-	-	-
Kurram	WMFB								
	-	-	-	-	264	132,043	-	-	-
Mohmand	WMFB								
	-	-	-	-	1,531	22,671	-	-	-
North Waziristan									-
Orakzai									-
South Waziristan									-
Total	-	-	-	-	6,921	842,528	-	-	-

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	AKHU, KB, NRSP, POMFB, UBank, WMFB								
	18	-	10,709	177,124,575	786,118	2,176,402,754	6,102	157,697,654	74,750

REPORTING ORGANIZATIONS

Category	MFP	Reporting Period	
		Quarter 2	Quarter 3
		2015	2015
MFB	Advans Pakistan Microfinance Bank (Advance)	x	✓
Microfinance Bank licensed and prudentially regulated by the State Bank of Pakistan to exclusively service microfinance market	Apna MicroFinance Bank Ltd. (AMFB)	✓	✓
	FINCA Microfinance Bank (FINCA)	✓	✓
	Khushhali Bank (KB)	✓	✓
	National Rural Support Programme Bank Ltd. (NRSP-B)	✓	✓
	Pak-Oman Microfinance Bank Ltd. (POMFB)	✓	✓
	Tameer Microfinance Bank Ltd. (TMFB)	✓	✓
	The First MicroFinanceBank Ltd. (FMFB)	✓	✓
	U Microfinance Bank Ltd (UBank)	✓	✓
	Waseela Microfinance Bank Ltd. (WMFB)	✓	✓
	MFI	Akhuw at (AKHU)	✓
Microfinance Institution providing specialized microfinance services	ASA Pakistan (ASA)	✓	✓
	Asasah (ASASAH)	✓	✓
	Community Support Concern (CSC)	✓	✓
	DEEP Foundation	✓	✓
	Development Action for Mobilization and Emancipation (DAMEN)	✓	✓
	Farmers Friend Organization	✓	✓
	Jinnah Welfare Society (JWS)	✓	✓
	Kashf Foundation (KASHF)	✓	✓
	Micro Options (MO)	✓	✓
	MOJAZ Foundation	✓	✓
	Naymet Trust	✓	✓
	Orangi Charitable Trust (OCT)	✓	✓
	SAFCO Support Foundation (SSF)	✓	✓
	Soon Valley Development Program (SVDP)	✓	✓
Wasil Foundation (WASIL)	x	✓	
RSP	Ghazi Barotha Taraqiati Idara (GBTI)	✓	✓
Rural support programme running microfinance operation as part of multi-dimensional rural development programme	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	Al-Mehran Rural Development Organization (AMRDO)	✓	✓
Organizations running microfinance operations as part of multi-dimension service offering	Association for Gender Awareness and Human Empowerment (AGAHE)	✓	✓
	Badbaan Enterprise Development Forum (BEDF)	✓	✓
	Baidarie	x	✓
	BRAC Pakistan (BRAC)	✓	✓
	Mehran Educational Society (MES)	✓	✓
	National Rural Development Programme (NRDP)	✓	✓
	Organization for Participatory Development (OPD)	✓	✓
	Organization for Social Development Initiatives (OSDI)	✓	✓
	Rural Community Development Society (RCDS)	✓	✓
	Saath Development Society (SDS)	✓	x
	Shadab Rural Development Organization (SRDO)	✓	✓
	Shah Sachal Sami Foundation (SSSF)	✓	✓
	Sungi Development Foundation (SDF)	✓	✓
	Support With Working Solutions (SWWS)	✓	x
	Villagers Development Organization (VDO)	✓	x
	ORIX Leasing Pakistan Ltd. (OLP)	✓	✓