

	Quarter		Change	
	Q1 - 2023	Q4 - 2022	Units	%
Number of Branches/Units	4,037	4,058	27	0.7
Number of Districs Covered	139	139	-	-
Penetration Rate(%)	23.1%	22.7%	0.4	1.8
Active Borrowers	9,251,391	9,092,247	159,144	1.8
Gross Loan Portfolio (PKR Millions)	509,575	491,262	18,313	3.7
Number of Loans Disbursed	6,572,371	6,999,375	-427,004	-6.1
Disbursements (PKR Millions)	136,158	167,654	-31,497	-18.8
Average Loan Size (PKR)	20,717	23,953	-3,236	-13.5
Number of Savers	98,120,033	93,957,497	4,162,536	4.4
Value of Savings (PKR Millions)	487,575	514,290	-26,715	-5.2
Average Saving Balance (PKR)	4,969	5,474	-504	-9.2
Number of Policy Holders	8,471,370	8,264,513	206,857	2.5
Sum Insured (PKR Millions)	296,251	316,949	-20,698	-6.5

During Quarter 1, the microfinance industry achieved a significant milestone by crossing the PKR 500 billion mark in gross loan portfolio and penetrating almost one-fourth of the potential market. The number of active borrowers increased to 9.3 million, which represents a 1.8% increase on a quarter-on-quarter basis. A similar increasing trend was observed in the women clientele, with a 2% increase. Splitting the clientele into two peer groups, MFBs had 6.1 million active borrowers while NBMFCs had 3.2 million. MFBs had 66% of the total clientele, and 38% of the clientele was contributed by Nano Loans, closing the number of Nano Loans at 2.3 million. On the Gross Loan Portfolio front, the portfolio increased by 3.7% to reach PKR 509 billion. Splitting the Gross Loan Portfolio, MFBs closed their portfolio at PKR 394 billion, which translates into an increase of 4%, while NBMFCs closed their portfolio at PKR 115 billion, which translates into a 3.5% increase.

In terms of market share, MMFB leads the clientele front with 2.6 million clients (43%), followed by KBL with 0.7 million clients (12%). On the Gross Loan Portfolio side, HBL MFB leads the landscape with a portfolio of PKR 92 billion (18%), followed by KBL with PKR 89 billion (17.5%).

Analyzing the Loan Disbursement segment, the overall number of loans disbursed, and the disbursement value decreased by 6.1% and 19%, respectively. The total number of loans disbursed was 6.5 million, translating to PKR 136 billion in value. The recoveries in the flood portfolio have further decreased in delinquencies where PAR > 30 days experience another decrease from 5.6% to 5.3%. Unsecured Lending has been a primary source of lending, with almost two-thirds of lending through unsecured lending, while urban lending has increased by 5%, reaching 58% of total lending based in urban settings.

Microsavings indicators also displayed mixed trends in comparison to the credit side. The depositor base increased by 4.4% to reach 98 million, and TMFB increased its depositor base by 8%, adding 2.5 million depositors to its savers' portfolio. MMFB and TMFB continued to dominate the market with a total of 81 million active saver bases. While there was a considerable increase in depositor base, there was a contrary trend on the deposit front, bringing the total to PKR 487 billion at the end of Quarter 4, 2022. The withdrawal by institutional investors and maturity of TDRs led to a decline in deposit value, where KBL experienced noticeable decrease of PKR 16 billion, followed by U Bank with a decrease of PKR 7 billion. However, despite the fall, KBL closed its deposit portfolio at 96 billion, representing 17% of the market, while HBL MFB leads the deposits landscape with a 23% market share and deposit value of PKR 110 billion.

On the microinsurance front, indicators demonstrated myriad trends, closing the figure at 8.4 million policyholders, an increase of 2.5% compared to the previous quarter. The insurance portfolio decreased from PKR 316 billion to a closing figure of 294 billion at the end of Quarter 1, 2023. The main reason for the decrease is that one MFI, Akhuwat, has stopped reporting credit insurance in their financial statements under insurance. This change was made following discussions between Akhuwat and SECP, whereby it is decided to reclassify insurance portfolio as contributory fund and hence must not be reported under microinsurance portfolio.

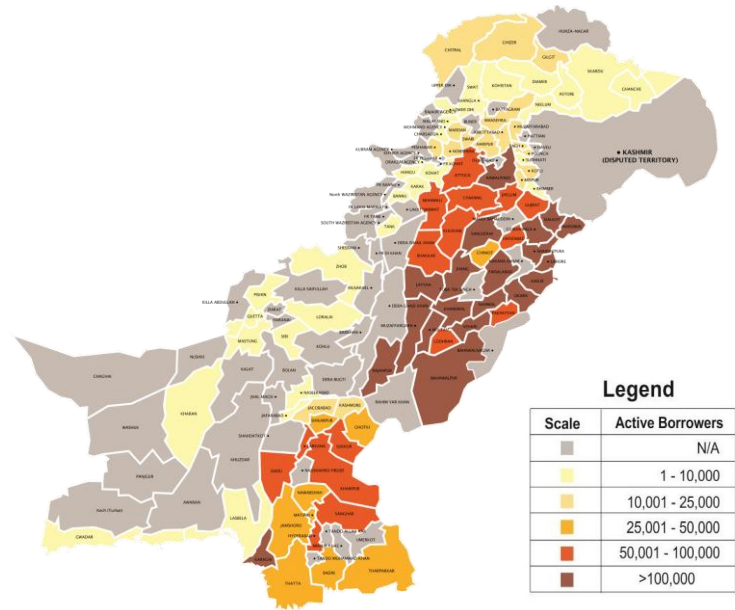
Overall, the average loan size and average saving size decreased which is primarily linked to increase in Nano Loans and M wallets.



## DISTRIBUTION OF ACTIVE BORROWERS

### Top 5 Districts: Greatest Increase in Microcredit Outreach

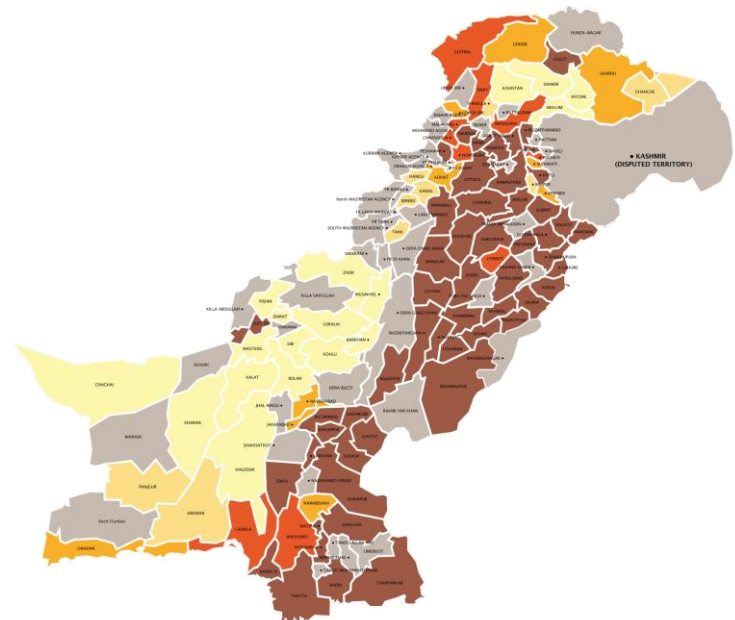
	District	Active Borrowers (Q1)	Growth (Q4 to Q1)	
			Net	%
1	Karachi	732,057	180,890	32.8
2	ICT	2,358,418	23,308	1
3	Hafizabad	62,573	10,053	19.1
4	Bahawalpur	214,696	6,422	3.1
5	Lahore	302,316	6,337	2.1



## DISTRIBUTION OF ACTIVE SAVERS

### Top 5 Districts: Greatest Increase in Savings Outreach

	District	Active Savers (Q1)	Growth (Q4 to Q1)	
			Net	%
1	Karachi	39,357,807	27,080,677	220.6
2	ICT	1,998,252	897,200	81.5
3	Ghizer	42,296	1,358	3.3
4	Nawabshah	33,499	938	2.9
5	Kech (Turbat)	87,328	369	.4



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)

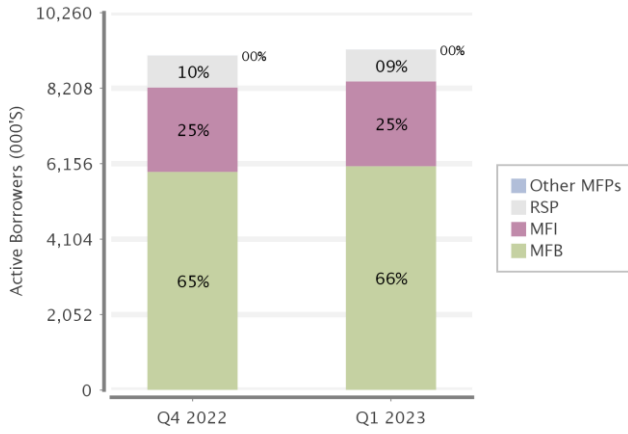
	Total	Lending Methodology			Asset Type		Peer Group			
		Group	Individual	MSE	Secured	Unsecured	MFB	MFI	RSP	Other MFPs
Number of Branches/Units										
Q4	4,058	-	-	-	-	-	1,811	1,885	354	5
Q1	4,085	-	-	-	-	-	1,850	1,897	333	5
Active Borrowers										
Q4	9,092,247	1,022,534	7,658,060	411,653	1,534,554	7,557,693	5,927,182	2,294,062	868,217	2,436
Q1	9,251,391	963,598	7,990,380	297,413	1,483,462	7,767,929	6,081,802	2,302,745	864,955	1,889
Gross Loan Portfolio(PKR Millions)										
Q4	491,262	33,126	364,853	93,284	179,534	311,729	379,473	85,528	26,001	204
Q1	509,575	33,579	365,587	110,409	190,829	318,747	394,421	88,577	26,527	51
Portfolio at Risk > 30 days (Percentage)										
Q4	5.8	-	-	-	-	-	8.8	4.2	2.3	-
Q1	5.2	-	-	-	-	-	9.5	3.0	2.0	-
Average Loan Balance (PKR)										
Q4	54,031	32,396	47,643	226,608	116,994	41,247	64,023	37,282	29,948	83,631
Q1	55,081	34,847	45,753	371,233	128,637	41,034	64,853	38,466	30,669	26,968
Number of Loans Disbursed										
Q4	6,999,375	157,115	6,748,921	93,339	-	-	6,271,614	533,558	193,713	140
Q1	6,572,371	155,417	6,355,603	61,351	-	-	5,929,576	532,854	109,844	97
Disbursements (PKR Millions)										
Q4	167,654	8,576	127,675	31,403	-	-	128,018	30,064	9,508	8
Q1	136,158	8,033	105,020	23,105	-	-	98,855	31,773	5,525	5
Average Loan Size (PKR)										
Q4	23,953	54,584	18,918	336,444	-	-	20,412	56,346	49,084	54,893
Q1	20,717	51,687	16,524	376,598	-	-	16,671	59,628	50,299	51,753

## Districts with Highest Growth (Net) by Province

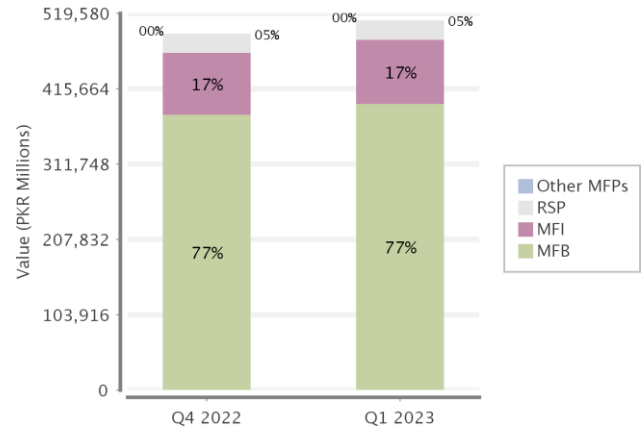
	Province	District	Active Borrowers (Q1)		Growth (Q4toQ1)		Potential Microfinance Market	Penetration Rate(%)
			A		Net	%		
1		Muzaffarabad	24,842		-10	-	-	-
2	AJK	Kotli	20,418		-299	-1.4	-	-
3		Poonch	19,196		-192	-1	-	-
1		Nasirabad	7,782		1,873	31.7	-	-
2	Balochistan	Quetta	6,140		-524	-7.9	-	-
3		Lasbela	5,981		-277	-4.4	-	-
1		Gilgit	22,556		-350	-1.5	-	-
2	Gilgit-Baltistan	Ghizer	16,755		467	2.9	-	-
3		Skardu	7,536		799	11.9	-	-
1		Bajaur Agency	6,567		-339	-4.9	-	-
2	FATA	Khyber Agency	6,139		-388	-5.9	-	-
3		Kurram Agency	5,175		103	2	-	-
1	ICT	ICT	2,358,418		23,308	1	-	-
1		Peshawar	21,650		324	1.5	-	-
2	Khyber-Pakhtunkhwa	Nowshera	20,064		820	4.3	-	-
3		Haripur	19,981		-355	-1.7	-	-
1		Lahore	302,316		6,337	2.1	-	-
2	Punjab	Faisalabad	296,595		1,883	.6	-	-
3		Bahawalpur	214,696		6,422	3.1	-	-
1		Karachi	732,057		180,890	32.8	-	-
2	Sindh	Sanghar	89,254		-528	-6	-	-
3		Naushahro Feroze	71,807		309	.4	-	-

# MICROCREDIT PROVISION

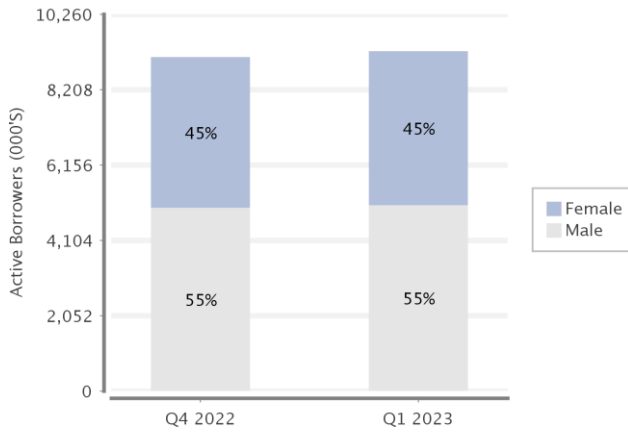
### Active Borrowers By Peer Group



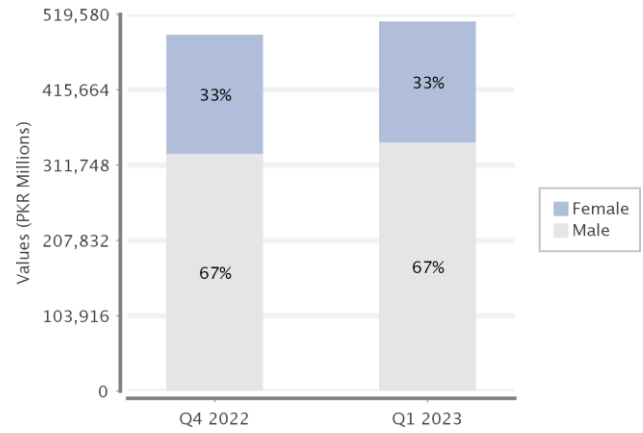
### Gross Loan Portfolio



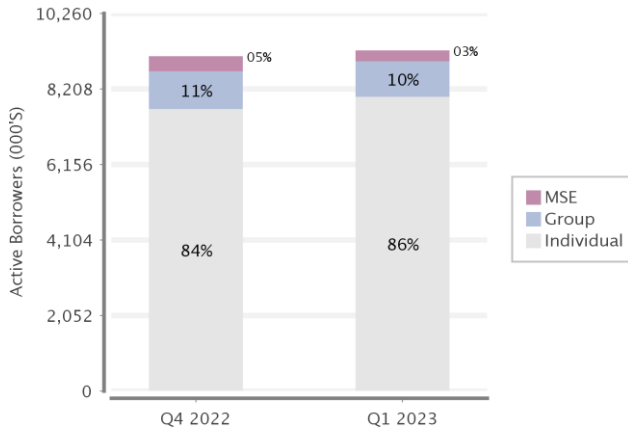
### Active Borrowers By Gender



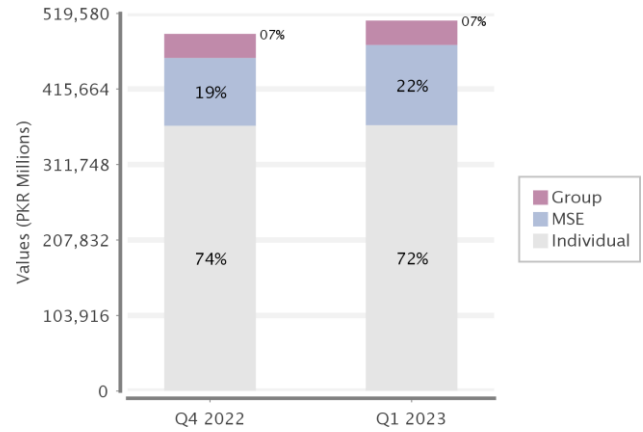
### Gross Loan Portfolio By Gender



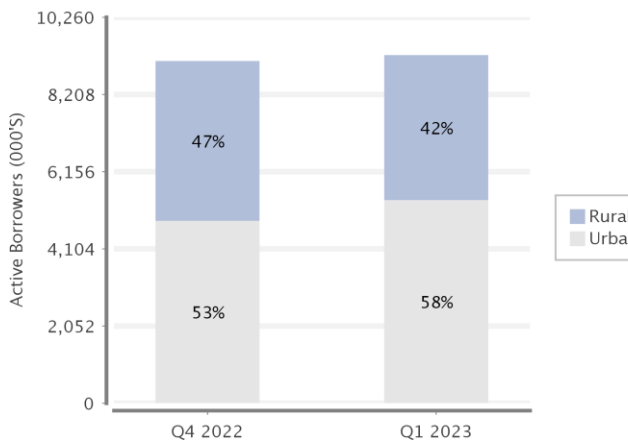
### Active Borrowers By Lending Methodology



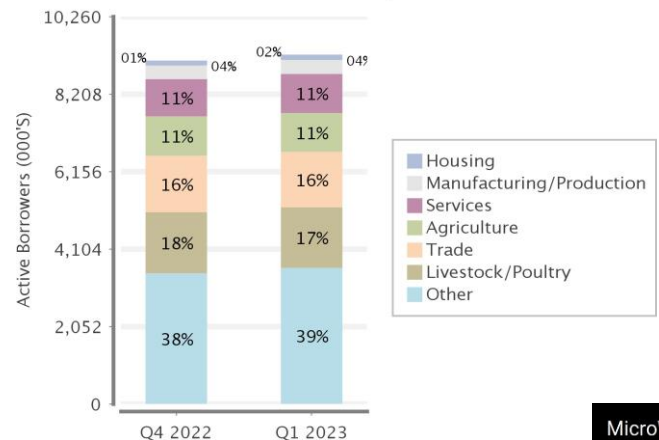
### Gross Loan Portfolio By Lending Methodology



### Active Borrowers By Rural/Urban

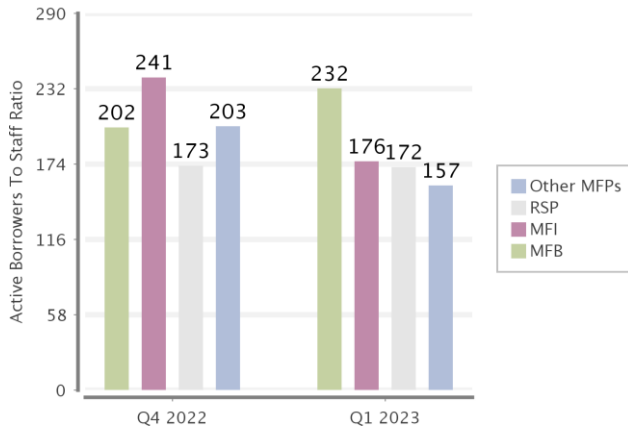


### Active Borrowers By Sector

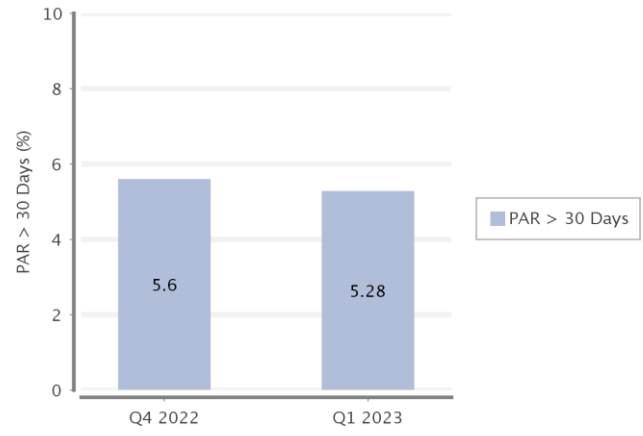


MICROCREDIT PROVISION

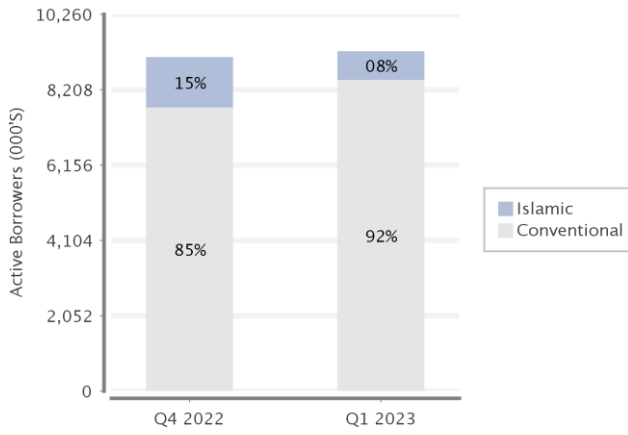
Active Borrower To MFP Staff Ratio



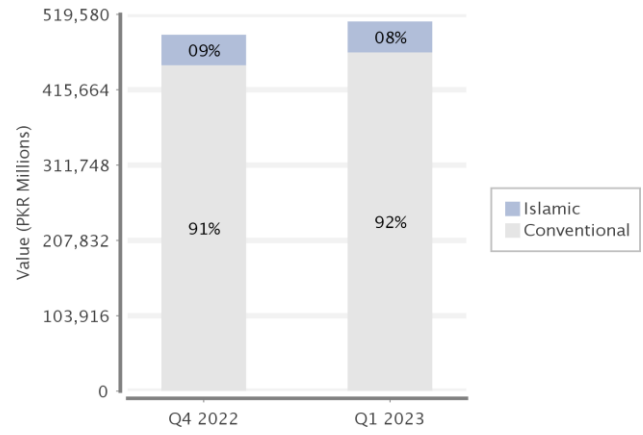
Portfolio At Risk > 30 Days



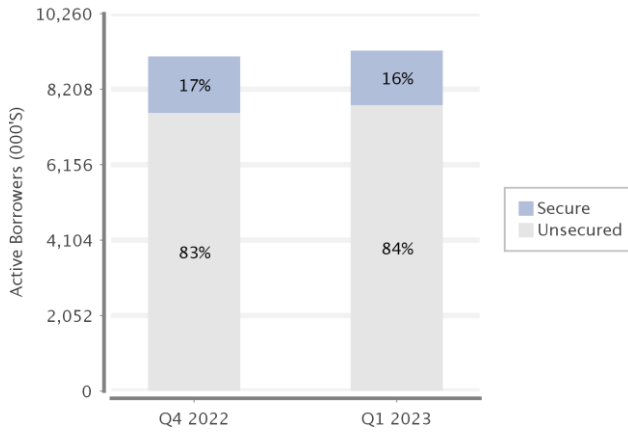
Active Borrowers By Islamic/Conventional



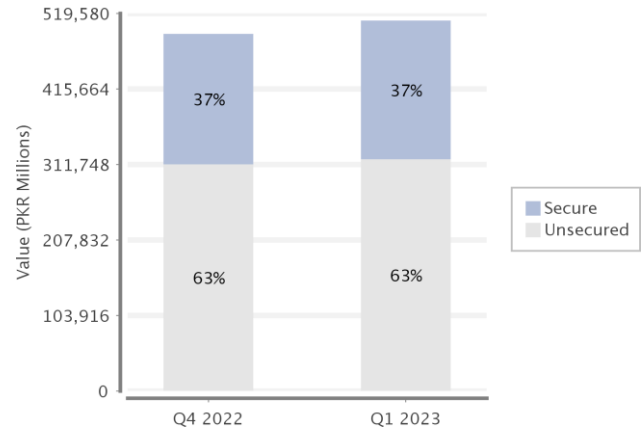
Gross Loan Portfolio By Islamic/Conventional



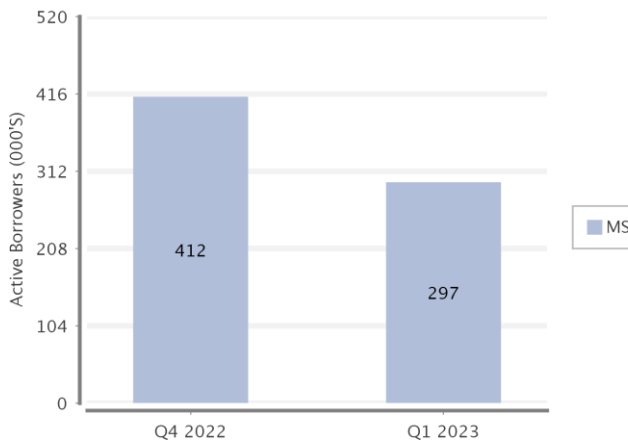
Active Borrowers By Asset Type



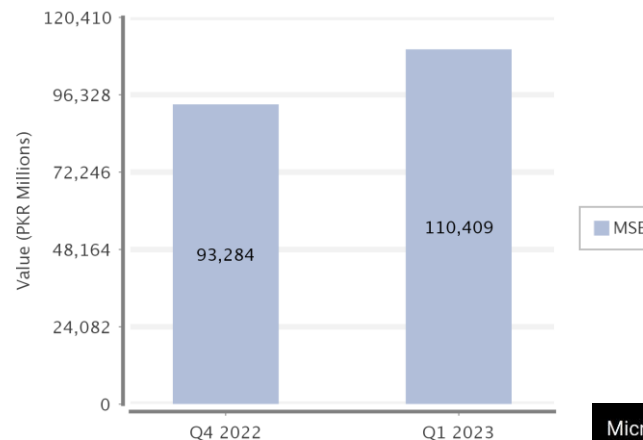
Gross Loan Portfolio By Asset Type



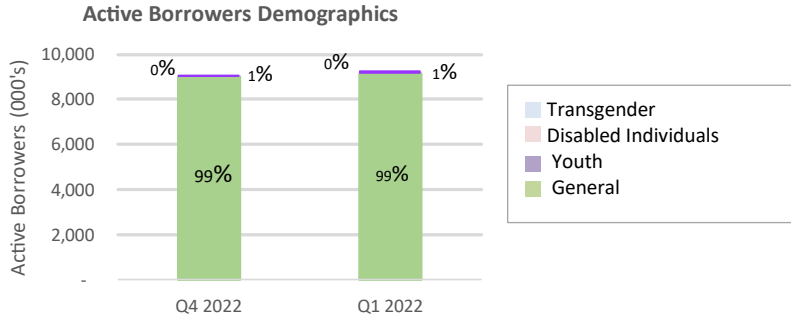
Microenterprise Active Borrowers



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	TMFB	182,641	37.4	7.3
2	KASHF	40,688	6.4	7.4
3	MMFB	18,872	.7	27.9
4	UBANK	17,966	4.8	4.2
5	SMFB	4,859	7.4	.8

MFPs with Largest Percentage Increase in Active Borrowers

	MFP	Increase in Active Borrowers		Market Share (% of Active Borrowers)
		Q4 to Q1		
		Net	%	
1	TMFB	182,641	37.4	7.3
2	SMFB	4,859	7.4	0.8
3	KASHF	40,688	6.4	7.4
4	UBANK	17,966	4.8	4.2
5	POMFB	2,055	3.3	0.7

Largest Providers of Microcredit (Active Borrowers)

	MFP	Active Borrowers (Q1)	Market Share (% of Active Borrowers)
1	MMFB	2,585,265	27.9
2	NRSP	719,779	7.8
3	KBL	709,791	7.7
4	AKHU	680,247	7.4
5	KASHF	680,097	7.4

Largest Providers of Microcredit (Gross Loan Portfolio)

	MFP	GLP (Q1)	Market Share (% of GLP)
1	HBL MFB	92,176,771,081	18.1
2	KBL	89,115,267,903	17.5
3	UBANK	57,153,716,539	11.2
4	MMFB	53,784,881,711	10.6
5	NRSP-BANK	31,486,329,266	6.2

MFPs with Largest Geographic Spread

MFP	AKHU	HBL MFB	UBANK	KBL	KASHF
Geographic Spread (No. of Districts)	107	84	84	81	63

# MICRO-SAVINGS PROVISION

## Summary of Micro-savings Provision (All Pakistan)

	Total	Saving Methodology		Medium		Peer Group			
		Intermediation	Mobilization	Branches	M-Wallets	MFB	MFI	RSP	Other MFPs
<b>Number of Savers</b>									
Q4	93,957,497	90,772,628	3,184,869	13,058,594	80,898,903	90,772,628	58,469	3,126,400	-
Q1	98,120,033	94,926,031	3,194,002	13,214,319	84,905,714	94,926,031	58,469	3,135,533	-
<b>Value of Savings (PKR Millions)</b>									
Q4	514,290	513,120	1,169	430,725	83,565	513,120	10	1,159	-
Q1	487,575	486,407	1,168	394,879	92,696	486,407	10	1,158	-
<b>Average Saving Balance (PKR Millions)</b>									
Q4	5,474	5,653	367	32,984	1,033	5,653	177	371	-
Q1	4,969	5,124	366	29,883	1,092	5,124	177	369	-

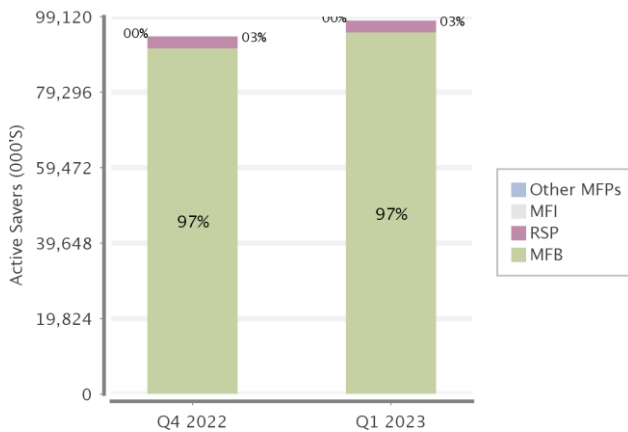
## Micro-savings Provision by MFPs

	Total	MFPs offering Savings	Saving Methodology		Peer Group			
			Intermediation	Mobilization	MFB	MFI	RSP	Other MFPs
<b>No. of Reporting MFPs</b>								
Q4	35	15	11	4	11	1	3	-
Q1	36	15	11	4	11	1	3	-

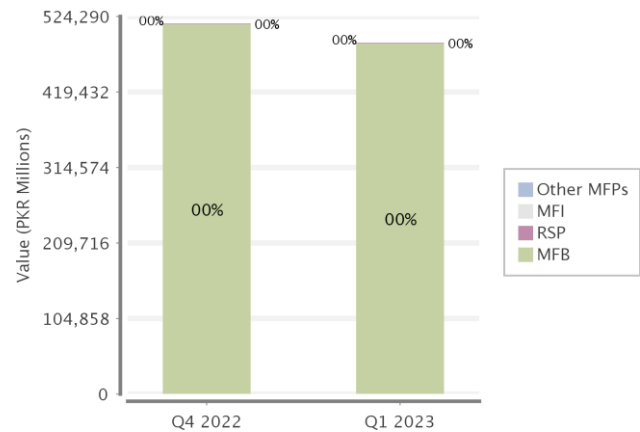
### Saving Methodology:

- 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.

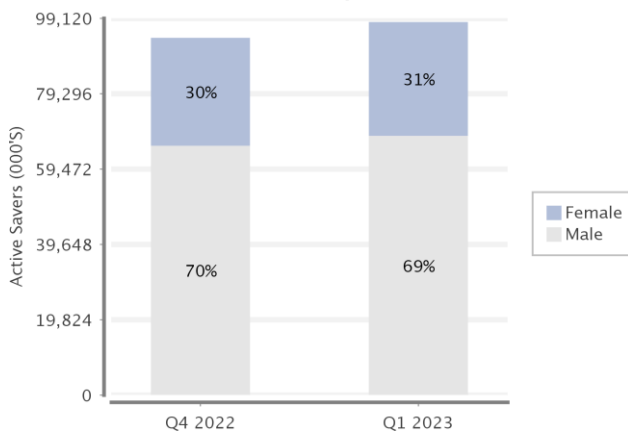
**Active Savers By Peer Group**



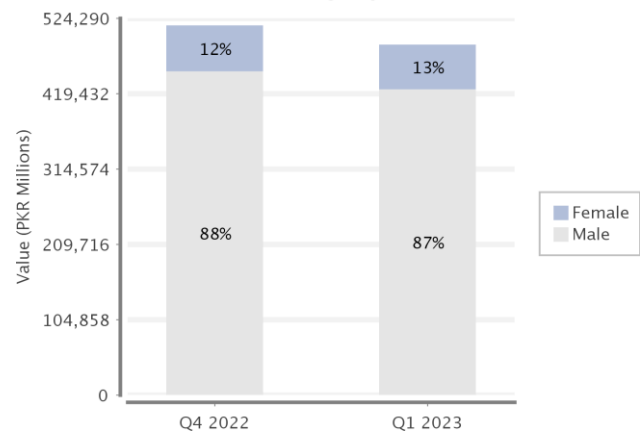
**Value Of Savings By Peer Group**



**Active Savers By Gender**

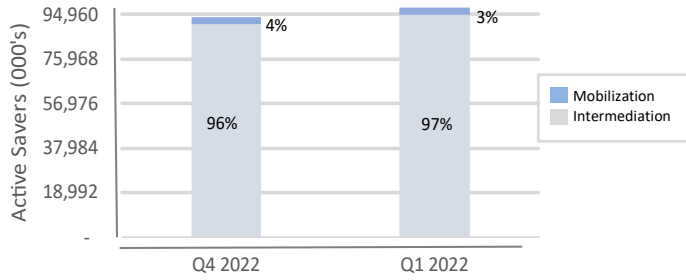


**Value Of Savings By Gender**

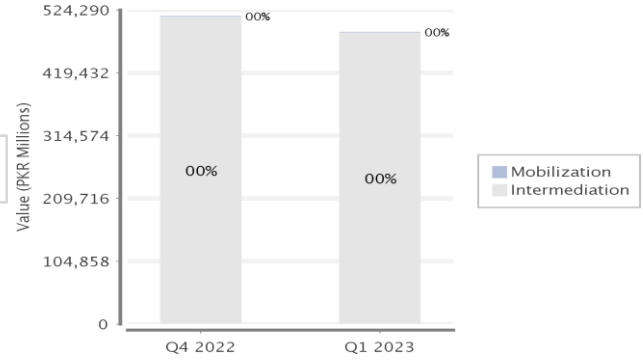


# MICRO-SAVINGS PROVISION

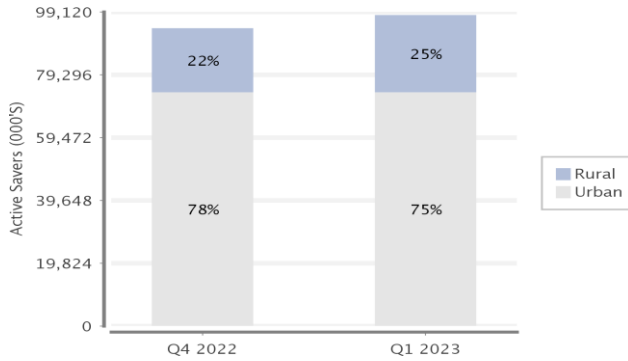
### Active Savers by Saving Methodology



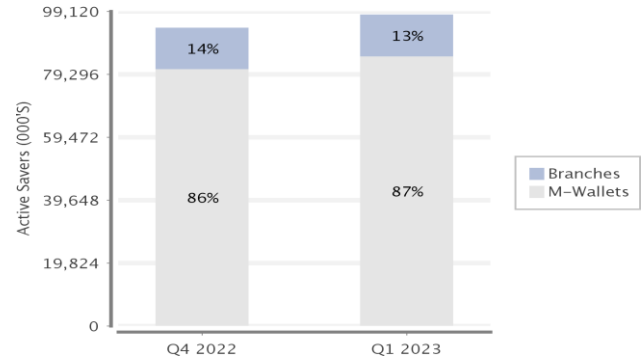
### Value Of Savings By Saving Methodology



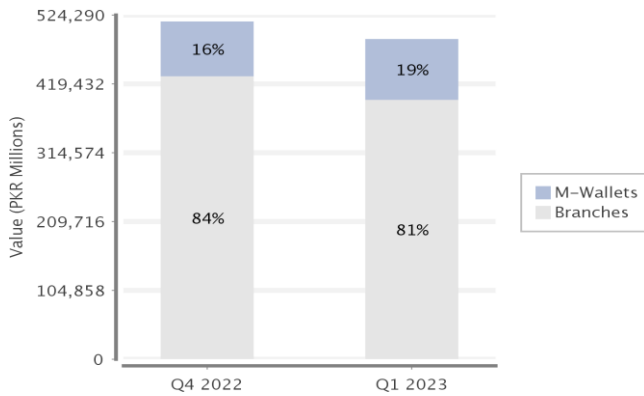
### Active Savers By Urban/Rural



### Active Savers By Type



### Value Of Savings By Type



### Largest Providers of Micro-savings (Value of Savings)

	MFP	Value of Savings (Q1)	Market Share (% of Value of Savings)
1	HBL MFB	110,511,470,377	22.7
2	KBL	96,478,837,382	19.8
3	UBANK	84,168,685,087	17.3
4	MMFB	66,408,778,691	13.6
5	TMFB	48,801,792,224	10

### Districts with Highest Outreach (Active Savers)

	District	Active Savers (Q1)	Increase (Q4 to Q1)	
			Net	%
1	Karachi	39,357,807	27,080,677	68.8
2	Lahore	21,368,646	-1,255,086	-5.9
3	Rawalpindi	3,814,424	-2,558,567	-67.1
4	Peshawar	3,552,027	-561,424	-15.8
5	ICT	1,998,252	897,200	44.9

### MFPs with Largest Increase in Active Savers (Net)

	MFP	Increase in Active Savers (Q4) to (Q1)	
		Net	%
1	TMFB	2,504,178	7.6
2	MMFB	1,051,461	2.4
3	UBANK	355,917	9.7
4	HBL MFB	171,977	6
5	KBL	44,820	1.4

### MFPs with Largest Increase in Value of Savings (Net)

	MFP	Increase in Value of Savings (Q4 to Q1)	
		Net	%
1	TMFB	2,205,117,476	4.7
2	MMFB	1,963,244,538	3.0
3	Advans	158,124,296	4.9
4	SMFB	235,976	8.9
5	SRSO	146,750	15.8

### Largest Providers of Micro-savings (Active Savers)

	MFP	Active Savers (Q1)	Market Share (% of Active Savers)
1	MMFB	45,552,177	46.4
2	TMFB	35,542,744	36.2
3	UBANK	4,018,681	4.1
4	KBL	3,163,499	3.2
5	NRSP	3,098,242	3.2



# MICRO-INSURANCE PROVISION

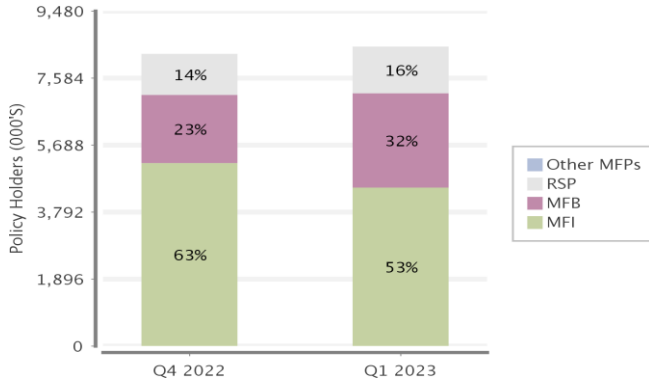
## Summary of Micro-insurance Provision (All Pakistan)

	Total	Type			Peer Group			
		Health	Credit Life	MFB	MFI	RSP	Other MFPs	
Number of Policy Holders								
Q4	8,264,513	5,453,062	2,714,624	1,926,734	5,175,042	1,162,737	-	
Q1	8,471,370	5,055,335	2,891,966	2,669,371	4,481,223	1,320,776	-	
Sum Insured (PKR Millions)								
Q4	316,949	-	-	137,034	146,516	33,343	-	
Q1	296,251	-	-	143,049	116,807	36,394	-	

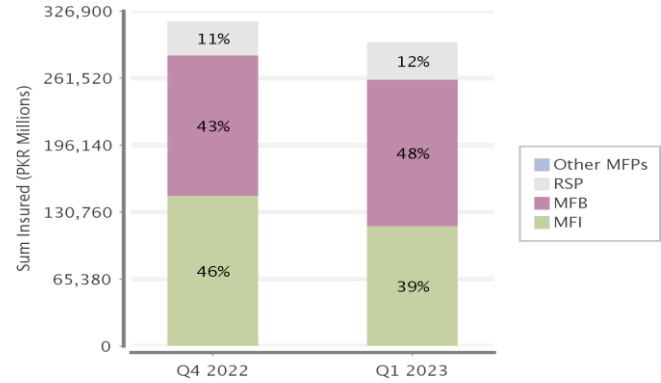
## Micro-insurance Provision by MFPs

	Total	MFPs offering Insurance	Type of Insurance offered			Peer Group			
			Health	Life	Other	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs									
Q4	35	20	8	13	6	7	10	3	-
Q1	36	20	10	13	3	7	10	3	-

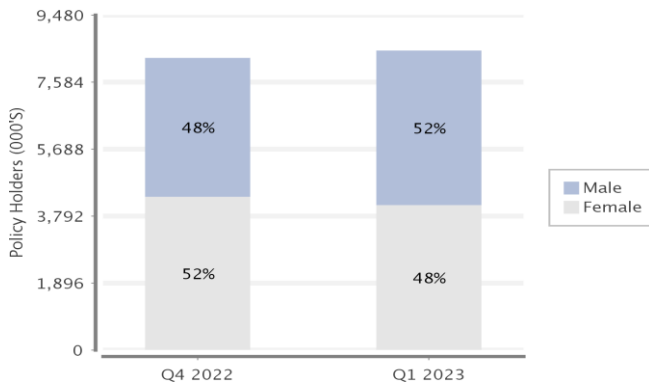
Policy Holders By Peer Group



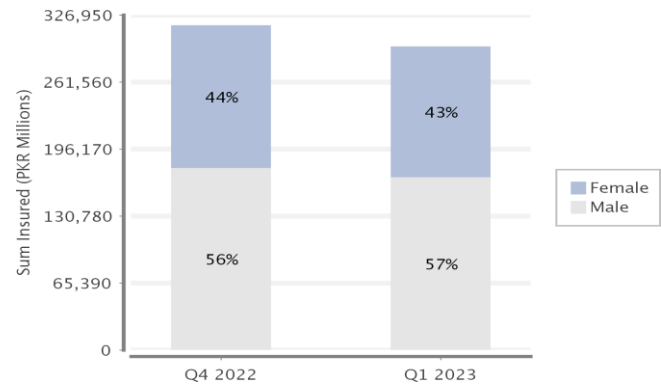
Sum Insured By Peer Group



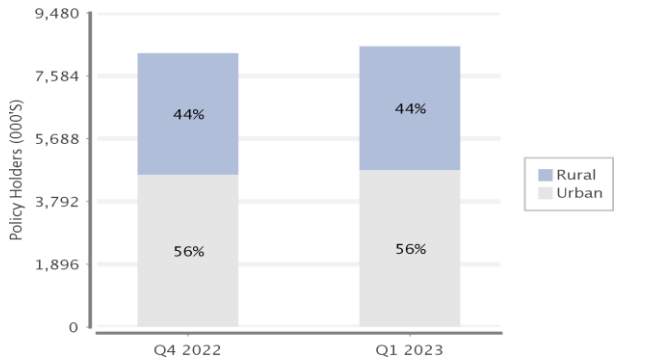
Policy Holders By Gender



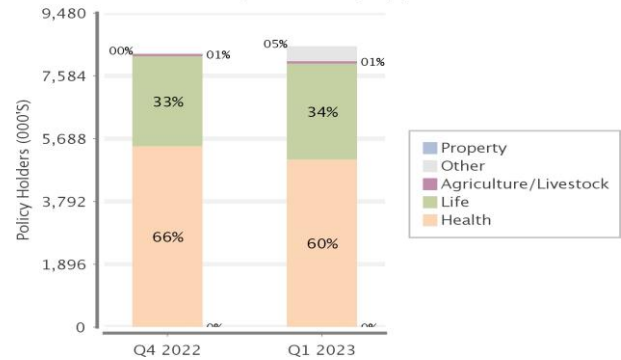
Sum Insured By Gender



Policy Holders By Urban/Rural



Policy Holders By Type



## MICRO-INSURANCE PROVISION

### Districts with Highest Outreach (Policy Holders)

	District	Policy Holders (Q1)	Increase (Q4 to Q1)	
			Net	%
1	Karachi	1,831,280	680,132	59.1
2	Lahore	548,041	-100,802	-15.5
3	Faisalabad	498,599	-1,806	-4
4	Gujranwala	289,065	-19,954	-6.5
5	Rahimyar Khan	219,973	3,186	1.5

### Top 5 Districts: Greatest Increase in Micro-Insurance Outreach

	District	Policy Holders (Q1)	Growth (Q4 to Q1)	
			Net	%
1	Karachi	1,831,280	680,132	59.1
2	Hafizabad	68,253	20,787	43.8
3	Larkana	51,076	14,742	40.6
4	ICT	134,297	13,078	10.8
5	Sheikhupura	179,889	9,719	5.7

### Largest Providers of Micro-Insurance (Policy Holders)

	MFP	Policy Holders (Q1)	Market Share (% of Policy Holders)
1	KASHF	3,469,669	41
2	TMFB	1,817,452	21.5
3	NRSP	1,252,244	14.8
4	HBL MFB	519,095	6.1
5	DAMEN	481,864	5.7

### Largest Providers of Micro-Insurance (Sum Insured)

	MFP	Sum Insured (Q1)	Market Share (% of Sum Insured)
1	KASHF	103,197,554,214	34.8
2	HBL MFB	92,203,492,056	31.1
3	NRSP	34,903,643,094	11.8
4	NRSP-BANK	23,639,789,836	8
5	TMFB	12,679,952,385	4.3

## 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)		
AJK	83	-	104,326	7,291,305,000	902,662	8,169,081,970	93,931	3,552,594,164	-	-
Balochistan	53	-	39,585	6,004,981,661	1,047,404	1,930,546,129	23,484	4,415,900,964	-	-
Gilgit-Baltistan	75	1	55,530	9,058,822,967	203,270	24,378,061,375	25,928	6,285,720,236	-	-
FATA	29	-	23,300	1,022,969,154	35,498	28,805,154	-	-	-	-
ICT	40	5	2,358,418	10,431,566,396	1,998,252	44,930,200,847	134,297	4,694,280,110	-	-
Khyber-Pakhtunkhwa	237	14	209,068	25,456,880,058	4,891,477	26,177,593,111	174,782	7,242,710,988	-	-
Punjab	2,641	21	4,709,437	341,139,246,617	43,186,785	157,062,377,538	5,539,608	215,823,042,514	-	-
Sindh	838	-	1,751,194	108,947,152,340	45,854,685	224,898,413,022	2,479,340	54,236,315,769	-	-
GRAND TOTAL	3,996	41	9,251,391	509,575,457,206	98,120,033	487,575,079,145	8,471,370	296,250,564,745	0	-

## OUTREACH (District Level)

## BALUCHISTAN

District	Offices		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market
	Fixed	Mobile	Active Borrowers	Gross Loan Portfolio(PKR)	Active Savers	Value of Savings(PKR)	Policy Holders	Sum Insured(PKR)	
Awaran	MMFB, NRSP,								
	-	-	-	-	13,404	2,680,590	-	-	-
Barkhan	MMFB,								
	-	-	-	-	3,733	266,361	-	-	-
Bolan	MMFB,								
	-	-	-	-	1,164	1,330,701	-	-	-
Chagai	MMFB,								
	-	-	-	-	1,206	1,418,523	-	-	-
Dera Bugti	MMFB,								
	-	-	-	-	8,841	1,043,776	-	-	-
Gwadar	AKHU, HBL MFB, MMFB, NRSP, UBANK,								
	9	-	2,701	136,414,452	26,020	69,196,125	626	36,713,750	-
Jafarabad	HBL MFB, MMFB, POMFB, UBANK,								
	5	-	4,583	1,575,521,577	32,669	107,012,640	3,295	1,303,068,794	-
Jhal Magsi	MMFB,								
	-	-	-	-	375	80,569	-	-	-
Kalat	MMFB,								
	-	-	-	-	972	1,975,950	-	-	-
Kech (Turbat)	AKHU, MMFB, NRSP,								
	1	-	944	44,709,110	87,328	10,766,535	-	-	-
Kharan	AKHU, MMFB,								
	1	-	271	9,572,600	713	149,690	-	-	-
Khuzdar	MMFB,								
	-	-	-	-	1,512	318,175	-	-	-
Kohlu	MMFB,								
	-	-	-	-	1,488	245,346	-	-	-
Lasbela	AKHU, ASA, HBL MFB, KASHF, MMFB, NRSP, POMFB, UBANK,								
	7	-	5,981	481,068,566	53,932	23,876,369	12,284	637,352,147	-
Loralai	AKHU, MMFB,								
	3	-	3,309	95,276,973	3,176	1,193,412	-	-	-
Mastung	AKHU, MMFB,								
	1	-	631	44,131,066	1,526	345,293	-	-	-
Musakhel	MMFB,								
	-	-	-	-	9,167	4,063,519	-	-	-
Nasirabad	HBL MFB, KBL, MMFB, POMFB, UBANK,								
	5	-	7,782	1,817,492,355	27,731	201,298,270	3,667	1,147,162,619	-
Nushki	-								
	-	-	-	-	-	-	-	-	-
Panjgur	NRSP,								
	-	-	-	-	22,278	3,280,710	-	-	-
Pishin	AKHU, MMFB,								
	1	-	1,197	22,899,697	5,518	2,391,072	-	-	-
Qila Abdullah	AKHU, MMFB,								
	1	-	876	7,160,300	5,633	1,647,369	-	-	-
Qila Saifullah	AKHU, MMFB,								
	2	-	1,018	42,447,394	1,201	421,577	-	-	-
Quetta	AKHU, AMFB, FINCA, HBL MFB, MMFB, NRSP-BANK, UBANK,								
	12	-	6,140	914,786,370	725,080	1,400,352,075	1,829	614,259,360	-

## 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	-	-	-	-	-	-	-	-	-
Sibi	AKHU, HBL MFB, MMFB, UBANK,								
	4	-	2,391	788,714,037	6,180	91,461,857	1,783	677,344,294	-
Washuk	-	-	-	-	-	-	-	-	-
Zhob	AKHU, MMFB,								
	1	-	1,761	24,787,165	6,555	3,729,625	-	-	-
Ziarat	MMFB,								
	-	-	-	-	2	-	-	-	-
Total	53	-	39,585	6,004,981,661	1,047,404	1,930,546,129	23,484	4,415,900,964	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, GBTI, HBL MFB, KASHF, KBL, MMFB, NRSP-BANK, POMFB, TMFB, UBANK,								
	18	2	19,962	2,202,734,354	110,602	1,749,719,769	23,082	1,071,113,006	-
Bannu	AKHU, MMFB, NRSP-BANK,								
	5	-	4,812	538,532,267	22,871	106,098,452	-	-	-
Batgram	AKHU, MMFB, UBANK,								
	5	-	3,392	161,162,863	13,233	24,955,777	-	-	-
Buner (Daggar)	AKHU, KBL, MMFB,								
	3	-	945	220,871,805	16,036	112,243,347	62	3,720,000	-
Charsadda	AKHU, AMFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, SRSP, UBANK,								
	16	-	8,169	1,145,372,221	89,313	275,160,653	3,215	56,294,580	-
Chitral	AKHU, HBL MFB, MMFB, NRSP-BANK, UBANK,								
	14	-	13,882	2,104,294,258	60,035	2,959,809,156	10,128	1,913,595,024	-
D.I. Khan	AKHU, FINCA, HBL MFB, KBL, MMFB, NRSP-BANK, UBANK,								
	16	-	18,385	2,353,002,522	93,190	1,304,023,021	4,595	678,056,346	-
Hangu	AKHU, MMFB,								
	1	-	180	9,346,600	14,664	2,896,929	-	-	-
Haripur	AKHU, AMFB, ASA, FINCA, GBTI, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, TMFB, UBANK,								
	15	9	19,981	2,036,804,990	109,536	1,389,823,149	66,410	760,679,995	-
Karak	AKHU, MMFB, SRSP,								
	2	-	1,566	48,959,450	21,461	4,525,246	-	-	-
Kohat	AKHU, KBL, MMFB, NRSP-BANK, SRSP, UBANK,								
	9	-	5,872	896,792,735	42,955	710,366,909	66	2,900,000	-
Kohistan	AMFB, MMFB,								
	1	-	37	2,650,190	2,822	117,395,847	-	-	-
Lakki Marwat	AKHU, MMFB,								
	3	-	2,020	68,849,880	24,344	5,958,113	-	-	-
Lower Dir	AKHU, KBL, MMFB, NRSP-BANK, UBANK,								
	6	-	3,298	937,688,199	37,506	435,884,773	48	23,422,300	-
Malakand	AKHU, HBL MFB, KBL, MMFB, NRSP,								
	3	-	1,844	234,950,458	76,898	283,406,624	36	7,615,026	-
Mansehra	AKHU, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP-BANK, POMFB, UBANK,								
	19	-	16,196	1,759,141,663	70,288	583,865,988	18,695	825,678,860	-
Mardan	AKHU, AMFB, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, UBANK,								
	21	-	17,232	2,328,591,486	179,296	670,087,632	12,359	416,983,985	-
Mingora	KBL, MMFB,								
	2	-	1,568	430,000,438	18,070	992,392,216	61	3,660,000	-
Nowshera	AKHU, AMFB, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, SRSP, UBANK,								
	22	-	20,064	2,150,407,939	79,283	1,131,252,805	11,561	457,172,618	-
Peshawar	AKHU, AMFB, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP-BANK, POMFB, SRSP, UBANK,								
	26	-	21,650	2,581,964,567	3,552,027	11,142,108,052	13,724	601,743,131	-
Shangla	AKHU, HBL MFB, MMFB,								
	6	-	4,331	284,369,893	12,647	19,827,556	809	128,966,767	-
Swabi	AKHU, GBTI, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, TFC, UBANK,								
	11	3	15,321	1,612,986,499	159,192	1,057,564,261	9,472	195,392,384	-
Swat	AKHU, HBL MFB, MMFB, NRSP, NRSP-BANK, UBANK,								
	9	-	6,356	1,238,989,039	65,326	1,093,644,725	459	95,716,966	-
Tank	AKHU, MMFB,								
	3	-	2,311	100,884,337	11,028	3,549,758	-	-	-
Upper Dir	AKHU, MMFB,								
	1	-	227	19,263,547	8,854	1,032,352	-	-	-
Total	237	14	209,068	25,456,880,058	4,891,477	26,177,593,111	174,782	7,242,710,988	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, HBL MFB, KASHF, KBL, MMFB, NRSP, POMFB, UBANK,								
	65	15	88,846	4,974,353,983	276,228	1,007,651,392	179,837	3,442,050,910	-
Bahawalpur	AGAHE, AKHU, AMFB, ASA, DAMEN, FFO, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, PRSP, RCDP, TFC, TMFB, UBANK,								
	86	-	214,696	19,187,019,383	1,168,841	6,449,426,519	185,607	9,994,965,001	-
Bhakkar	AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, UBANK,								
	45	-	94,149	8,265,799,462	556,026	1,104,631,591	70,799	3,197,360,615	-
Bhawalnagar	AGAHE, AKHU, AMFB, ASA, DAMEN, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, RCDP, TFC, TMFB, UBANK,								
	93	-	208,119	19,568,089,313	1,114,970	4,225,905,692	131,923	8,440,273,092	-
Chakwal	AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, POMFB, TMFB, UBANK,								
	57	-	86,034	4,753,300,485	232,342	652,151,503	113,665	3,778,138,704	-
Chiniot	AKHU, ASA, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, RCDP, UBANK,								
	21	-	40,967	3,001,204,768	84,587	439,259,675	71,038	2,500,321,974	-
D.G. Khan	AKHU, AMFB, ASA, CSC, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, TFC, UBANK,								
	36	-	69,584	5,715,403,901	513,716	1,997,304,799	79,969	3,318,328,535	-
Faisalabad	AKHU, AMFB, ASA, DAMEN, FFO, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, PRSP, RCDP, TFC, TMFB, UBANK,								
	176	-	296,595	15,978,194,414	1,050,763	3,904,804,554	498,599	16,510,987,622	-
Gujranwala	AKHU, AMFB, ASA, DAMEN, FFO, FINCA, HBL MFB, JWS, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-BANK, OPD, POMFB, RCDP, TFC, TMFB, UBANK,								
	125	-	197,722	12,454,113,053	650,170	2,325,752,269	289,065	10,110,001,885	-
Gujrat	AKHU, AMFB, ASA, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, PRSP, TMFB, UBANK,								
	54	-	78,500	4,827,352,650	306,379	1,501,297,070	122,150	4,354,211,895	-
Hafizabad	AKHU, AMFB, ASA, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, PRSP, RCDP, TMFB, UBANK,								
	30	-	62,573	5,423,189,517	204,192	683,835,065	68,253	2,715,673,590	-
Jhang	AKHU, AMFB, ASA, FDO, FFO, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, PRSP, RCDP, SMFC, TFC, TMFB, UBANK,								
	65	1	142,451	10,903,194,665	527,958	1,109,058,188	148,881	6,507,621,947	-
Jhelum	AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, POMFB, TMFB, UBANK,								
	39	-	72,406	3,353,089,489	158,166	566,454,185	92,418	3,494,106,640	-
Kasur	AKHU, AMFB, ASA, CSC, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, RCDP, TFC, TMFB, UBANK,								
	93	-	126,612	7,712,020,176	675,726	1,089,864,523	194,082	5,488,483,959	-
Khanewal	AGAHE, AKHU, AMFB, ASA, CSC, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, PRSP, RCDP, TFC, TMFB, UBANK,								
	75	-	126,236	10,243,534,368	506,299	1,847,363,156	154,608	7,232,941,760	-
Khushab	AKHU, AMFB, ASA, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, RCDP, UBANK,								
	37	-	74,590	4,813,783,256	387,689	765,936,053	96,020	3,484,968,833	-
Lahore	AGAHE, AKHU, AMFB, ASA, CSC, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MCBIB, MMFB, NRSP, NRSP-BANK, POMFB, PRSP, RCDP, TFC, TMFB, UBANK,								
	239	-	302,316	16,335,760,070	21,368,646	69,250,931,677	548,041	16,394,245,248	-
Leyyah	AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, PRSP, RCDP, TMFB, UBANK,								
	59	-	121,405	11,725,421,964	453,190	1,898,328,847	73,366	5,157,381,072	-
Lodhran	AKHU, AMFB, ASA, FDO, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, PRSP, TFC, UBANK,								
	37	-	83,520	8,973,977,768	494,118	1,589,891,880	58,430	3,845,872,210	-
Mandi Bahauddin	AKHU, AMFB, ASA, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, POMFB, PRSP, TFC, TMFB, UBANK,								
	44	-	66,734	5,366,175,974	145,598	699,819,428	101,513	3,641,670,194	-
Mianwali	AKHU, FFO, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, PRSP, UBANK,								
	36	-	61,504	3,239,552,455	250,186	937,037,142	78,418	2,866,197,553	-
Multan	AKHU, AMFB, ASA, FDO, FFO, FINCA, HBL MFB, JWS, KASHF, KBL, MCBIB, MMFB, MOJAZ, NRSP, NRSP-BANK, POMFB, RCDP, TFC, TMFB, UBANK,								
	95	-	177,351	13,585,207,206	990,334	5,173,550,411	105,081	4,979,835,012	-
Muzaffargarh	AGAHE, AKHU, AMFB, ASA, FDO, FFO, FINCA, HBL MFB, KASHF, KBL, MMFB, MOJAZ, NRSP, NRSP-BANK, PRSP, RCDP, TFC, TMFB, UBANK,								
	79	-	165,178	14,311,102,838	776,432	2,189,445,363	146,413	8,074,117,565	-
Nankana Sahib	AKHU, ASA, DAMEN, FFO, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, RCDP, TFC, TMFB, UBANK,								
	57	-	83,739	4,990,121,481	269,016	519,937,577	111,504	2,993,442,997	-

## 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, HBL MFB, JWS, KASHF, KBL, MMFB, MOJAZ, NRSP, PRSP, RCDP, TMFB, UBANK,								
	53	-	100,084	4,967,755,213	256,053	977,932,690	119,662	3,618,113,013	-
Okara	AGAHE, AKHU, AMFB, ASA, CSC, DAMEN, FDO, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, PRSP, RCDP, TFC, TMFB, UBANK,								
	83	-	147,301	10,797,076,341	625,668	1,809,791,910	147,999	5,209,325,814	-
Pakpattan	AGAHE, AKHU, AMFB, ASA, CSC, FDO, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, PRSP, RCDP, TMFB, UBANK,								
	43	-	87,485	6,400,398,095	378,826	1,011,730,065	89,437	4,201,169,079	-
Rahimyar Khan	AGAHE, AKHU, AMFB, ASA, FFO, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, SMFC, TMFB, UBANK,								
	104	-	206,506	18,742,148,912	1,153,232	5,086,598,438	219,973	11,814,371,230	-
Rajanpur	AGAHE, AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, SMFC, UBANK,								
	52	-	108,752	9,711,502,107	479,545	1,819,831,159	93,964	4,616,718,457	-
Rawalpindi	AKHU, AMFB, ASA, FINCA, GBTI, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, TMFB, UBANK,								
	84	5	162,610	9,972,340,104	3,814,424	21,276,772,285	99,441	4,895,746,810	-
Sahiwal	AGAHE, AKHU, AMFB, ASA, CSC, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, PRSP, RCDP, TFC, TMFB, UBANK,								
	74	-	132,109	8,745,636,256	582,706	2,428,380,412	164,284	5,350,040,812	-
Sargodha	AKHU, AMFB, ASA, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, POMFB, PRSP, RCDP, TMFB, UBANK,								
	98	-	174,987	12,796,920,670	671,489	2,205,153,825	218,608	8,093,796,169	-
Sheikhupura	AKHU, AMFB, ASA, DAMEN, FFO, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, POMFB, PRSP, RCDP, TFC, TMFB, UBANK,								
	89	-	135,996	7,943,603,311	300,726	1,512,763,825	179,889	5,559,690,784	-
Siakot	AKHU, AMFB, ASA, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MCBIB, MMFB, MOJAZ, NRSP, NRSP-BANK, POMFB, PRSP, RCDP, TFC, TMFB, UBANK,								
	83	-	153,892	9,778,290,059	400,291	3,034,346,716	195,543	6,501,422,250	-
Toba Tek Singh	AKHU, AMFB, ASA, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, PRSP, RCDP, TMFB, UBANK,								
	65	-	118,803	9,434,990,250	453,096	1,603,565,633	151,942	5,577,111,952	-
Vihari	AGAHE, AKHU, AMFB, ASA, DAMEN, FINCA, HBL MFB, JWS, KASHF, KBL, MMFB, NRSP, NRSP-BANK, RCDP, TFC, TMFB, UBANK,								
	70	-	139,085	12,147,622,660	909,157	2,365,872,022	139,186	7,862,337,331	-
Total	2,641	21	4,709,437	341,139,246,617	43,186,785	157,062,377,538	5,539,608	215,823,042,514	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, ASA, HBL MFB, KASHF, KBL, MMFB, NRSP, OPRCT, POMFB, SMFB, SSF, TMF, UBANK,								
	39	-	47,260	3,773,379,999	328,931	445,832,376	55,210	2,599,149,880	-
Dadu	AMFB, ASA, HBL MFB, KASHF, KBL, MMFB, OPRCT, SMFB, SRSO, SSF, TMF, TMFB, UBANK,								
	46	-	63,045	5,727,131,262	273,877	941,645,684	38,441	3,360,860,290	-
Ghotki	Advans, AKHU, AMFB, ASA, FINCA, HBL MFB, KBL, MMFB, SMFB, SRSO, TMF, TMFB, UBANK,								
	28	-	46,283	5,369,580,855	434,362	1,022,054,002	9,740	2,325,841,932	-
Hyderabad	Advans, AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, OPRCT, POMFB, SMFB, SRSO, SSF, TMF, TMFB, UBANK,								
	43	-	71,728	5,991,474,887	535,110	2,556,436,604	74,330	3,988,027,377	-
Jacobabad	AKHU, HBL MFB, KBL, MMFB, SMFB, SRSO, UBANK,								
	9	-	14,302	1,902,227,604	161,004	464,944,459	5,964	962,927,765	-
Jamshoro	ASA, HBL MFB, MMFB, OPRCT, POMFB, SMFB, SRSO, SSF, TMF, UBANK,								
	21	-	27,966	1,082,748,373	98,131	65,762,798	9,540	354,505,489	-
Karachi	Advans, AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, OPRCT, POMFB, SMFB, SRSO, TMFB, UBANK,								
	150	-	732,057	12,590,782,283	39,357,807	202,640,491,805	1,831,280	7,155,153,765	-
Kashmore	HBL MFB, KBL, MMFB, SRSO, UBANK,								
	7	-	18,794	2,074,191,656	221,631	580,949,423	4,958	823,854,757	-
Khairpur	Advans, AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, SMFB, SRSO, TMF, TMFB, UBANK,								
	46	-	64,645	6,932,450,928	585,730	2,200,616,779	40,732	3,582,875,957	-
Larkana	Advans, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, SMFB, SRSO, TMF, UBANK,								
	40	-	61,824	6,552,783,422	460,551	2,664,614,472	51,076	3,576,159,982	-
Matyari	ASA, HBL MFB, KASHF, KBL, MMFB, NRSP-BANK, SMFB, SRSO, SSF, TMF, TMFB, UBANK,								
	17	-	28,140	2,533,013,919	181,817	717,260,691	23,247	1,394,481,695	-
Mirpur Khas	Advans, AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, POMFB, SMFB, SSF, TMF, TMFB, UBANK,								
	41	-	68,125	5,576,513,503	417,143	1,325,366,667	33,493	2,368,525,825	-
Naushahro Feroze	Advans, AMFB, ASA, HBL MFB, KASHF, KBL, MMFB, NRSP-BANK, POMFB, SMFB, SRSO, SSF, TMF, TMFB, UBANK,								
	44	-	71,807	6,181,774,487	352,972	790,435,005	46,683	2,716,964,363	-
Nawabshah	Advans, AMFB, ASA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, SMFB, SRSO, SSF, TMF,								
	31	-	44,042	4,031,790,406	33,499	545,855,494	37,607	2,825,297,308	-
Sanghar	Advans, AMFB, ASA, HBL MFB, KASHF, KBL, MMFB, NRSP, POMFB, SMFB, SRSO, SSF, TMF, TMFB, UBANK, VDO,								
	57	-	89,254	7,400,742,335	316,842	1,071,931,378	61,576	3,051,058,182	-
Sehwan Sharif	MMFB,								
	-	-	-	-	33,635	19,260,847	-	-	-
Shaheed Benazirabad	AMFB, FINCA, POMFB, TMFB, UBANK,								
	6	-	8,500	1,257,658,888	31,747	125,306,734	949	64,915,060	-
Shehdad Kot	ASA, KASHF, KBL, MMFB, SMFB, SRSO, TMF, UBANK,								
	29	-	36,814	3,200,751,565	238,236	691,415,219	26,058	807,524,304	-
Shikarpur	Advans, AMFB, ASA, HBL MFB, KASHF, KBL, MMFB, SMFB, SRSO, TMF, UBANK,								
	14	-	28,490	3,084,235,255	253,752	636,765,185	18,698	1,634,467,150	-
Sujawal	AKHU, ASA, POMFB, SMFB, SSF, TMF, UBANK,								
	17	-	12,474	747,874,934	17,225	29,767,731	1,062	81,762,108	-
Sukkur	Advans, AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP-BANK, POMFB, SMFB, SRSO, TMF, TMFB, UBANK,								
	45	-	65,637	6,598,799,668	413,402	2,291,062,125	31,319	3,158,137,706	-
Tando Allahyar	AKHU, AMFB, ASA, FINCA, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, OPRCT, POMFB, SMFB, SSF, TMF, UBANK,								
	19	-	27,492	2,737,928,312	243,650	450,188,914	18,710	1,034,965,963	-
Tando Jam	MMFB, OPRCT,								
	1	-	981	29,035,063	10,355	7,376,754	-	-	-
Tando Muhammad Khan	AKHU, AMFB, HBL MFB, KASHF, KBL, MMFB, NRSP, SMFB, SSF, TMFB,								
	10	-	15,859	1,765,299,658	143,176	286,630,013	15,780	945,509,033	-



## 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, HBL MFB, KBL, MMFB, SMFB, TMF, UBANK,								
	23	-	26,908	3,978,150,941	239,870	801,615,717	4,672	1,784,708,805	-
Thatta	AKHU, ASA, HBL MFB, KASHF, KBL, MMFB, NRSP, SMFB, SSF, TMF, UBANK,								
	22	-	33,656	3,264,640,783	303,376	552,980,752	31,042	2,112,941,395	-
Umer Kot	AKHU, AMFB, ASA, FINCA, HBL MFB, KBL, MMFB, OPRCT, POMFB, SMFB, TMF, TMFB, UBANK,								
	33	-	45,111	4,562,191,354	166,854	971,845,396	7,173	1,525,699,677	-
Total	838	-	1,751,194	108,947,152,340	45,854,685	224,898,413,022	2,479,340	54,236,315,769	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	AKHU, KBL, MMFB, NRSP, UBANK,								
	7	-	11,878	1,107,563,207	121,655	209,879,939	11,017	342,780,000	-
Bhimber	AKHU, MMFB, NRSP,								
	6	-	7,444	300,054,471	34,441	19,576,466	7,591	234,140,000	-
Kotli	AKHU, FINCA, MMFB, NRSP, POMFB,								
	14	-	20,418	1,030,837,693	161,106	181,633,706	25,338	830,605,803	-
Mirpur	AKHU, AMFB, FINCA, KBL, MMFB, NRSP, NRSP-BANK,								
	12	-	10,258	631,575,878	18,177	1,507,593,029	8,763	288,866,282	-
Muzaffarabad	AKHU, AMFB, FINCA, HBL MFB, KBL, MMFB, NRSP, NRSP-BANK, TMFB, UBANK,								
	22	-	24,842	2,659,400,318	421,414	6,155,966,634	21,210	1,235,242,079	-
Neelum	AKHU, MMFB,								
	5	-	3,452	195,439,574	6,326	2,321,830	-	-	-
Poonch	AKHU, KBL, MMFB, NRSP,								
	11	-	19,196	1,091,566,378	96,106	83,530,745	14,118	437,320,000	-
Sudhnati	AKHU, MMFB, NRSP,								
	6	-	6,838	274,867,480	43,437	8,579,621	5,894	183,640,000	-
Total	83	-	104,326	7,291,305,000	902,662	8,169,081,970	93,931	3,552,594,164	-

## 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, HBL MFB, MMFB, NRSP-BANK,								
	3	-	2,189	390,932,854	8,592	600,057,795	1,645	371,876,043	-
Diamer	AKHU, AMFB, HBL MFB, MMFB, NRSP-BANK,								
	6	-	1,688	124,142,932	2,504	7,773,464,600	290	72,096,149	-
Ghanche	AKHU, HBL MFB, MMFB, NRSP-BANK,								
	8	-	4,806	610,907,995	14,118	1,126,495,502	1,942	453,445,011	-
Ghizer	AKHU, HBL MFB, KBL, MMFB, NRSP-BANK,								
	16	-	16,755	3,257,872,223	42,296	1,936,476,331	10,347	2,469,819,969	-
Gilgit	AKHU, AMFB, FINCA, HBL MFB, KBL, MMFB, NRSP-BANK, POMFB, UBANK,								
	32	1	22,556	3,292,640,868	107,141	11,350,048,106	6,618	1,739,143,365	-
Skardu	AKHU, HBL MFB, MMFB, NRSP-BANK, UBANK,								
	10	-	7,536	1,382,326,095	28,619	1,591,519,041	5,086	1,179,339,699	-
Total	75	1	55,530	9,058,822,967	203,270	24,378,061,375	25,928	6,285,720,236	-

## FEDERALLY ADMINSTRATED TRIBAL AREAS (FATA)

District	Offices		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market
	Fixed	Mobile	Active Borrowers	Gross Loan Portfolio(PKR)	Active Savers	Value of Savings(PKR)	Policy Holders	Sum Insured(PKR)	
Bajaur Agency	AKHU, MMFB,								
	7	-	6,567	287,932,902	458	34,870	-	-	-
Khyber Agency	AKHU, MMFB,								
	8	-	6,139	294,726,100	581	12,600	-	-	-
Kurram Agency	AKHU, MMFB,								
	6	-	5,175	200,225,385	623	5,092	-	-	-
Mohmand Agency	AKHU, MMFB,								
	2	-	1,933	92,534,057	976	13,420	-	-	-
North Waziristan Agency	AKHU, MMFB,								
	3	-	980	32,776,800	54	-	-	-	-
Orakzai Agency	AKHU, MMFB,								
	2	-	1,989	104,852,110	16	-	-	-	-
South Waziristan Agency	AKHU, MMFB,								
	1	-	517	9,921,800	32,790	28,739,172	-	-	-
Total	29	-	23,300	1,022,969,154	35,498	28,805,154	-	-	-

## 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, ASA, FINCA, GBTI, HBL MFB, KASHF, KBL, MMFB, NRSP, NRSP-BANK, POMFB, TMFB, UBANK,								
	40	5	2,358,418	10,431,566,396	1,998,252	44,930,200,847	134,297	4,694,280,110	-
Total	40	5	2,358,418	10,431,566,396	1,998,252	44,930,200,847	134,297	4,694,280,110	-

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	
<b>MFB</b> Microfinance Bank Licensed and prudentially regulated by the State Bank of Pakistan to exclusively service microfinance market	Advans Pakistan Microfinance Bank Limited	✓	✓	
	Apna Microfinance Bank Limited	✓	✓	
	ASA Pakistan Limited	✓	✓	
	FINCA Microfinance Bank Limited	✓	✓	
	HBL Microfinance Bank Limited	✓	✓	
	Kushhali Microfinance Bank Limited	✓	✓	
	Moblink Microfinance Bank Limited	✓	✓	
	NRSP Bank Limited	✓	✓	
	Pak-Oman Microfinance Bank Limited	✓	✓	
	Sindh Microfinance Bank Limited	✓	✓	
	Telenor Microfinance Bank Limited	✓	✓	
	U Microfinance Bank Limited	✓	✓	
	<b>MFI</b> Microfinance institution providing specialized microfinance services	AGAHE Pakistan	✓	✓
		Akhuwat Islamic Microfinance	✓	✓
BRAC Pakistan		✗	✗	
CSC Empowerment and Inclusion Programme		✓	✓	
DAMEN Support Programme		✓	✓	
Farmer Development Organization		✓	✓	
FFO Support Programme		✓	✓	
Ghazi Barotha Taraqati Idara		✓	✓	
JWS Pakistan		✓	✓	
Kashf Foundation		✓	✓	
Micro Options Support Programme		✗	✗	
MOJAZ Support Programme		✓	✓	
OPD Support Program		✓	✓	
Organization for Poverty Reduction and Community Training Program		✓	✓	
Rural Community Development Programmes		✓	✓	
SAATH Microfinance Foundation Pakistan		✗	✗	
Saaya Microfinance Company		✓	✓	
SAFCO Support Foundation		✓	✓	
Shah Sachal Sami Foundation		✗	✓	
Soon Valley Development Program		✗	✗	
Taleem Finance Company	✓	✗		
Thardeep Microfinance Foundation	✓	✓		
Union Microfinance Company	✗	✗		
<b>RSP</b> Rural support programme running microfinance operation as part of multi-dimensional rural development programme	Al-Mehran Rural Development Organization	✗	✗	
	National Rural Support Programme	✓	✓	
	Punjab Rural Support Programme	✓	✓	
	Sarhad Rural Support Programme	✓	✓	
	Sindh Rural Support Organization	✓	✓	
<b>Other</b> Organizations running microfinance operations as part of multi-dimension service offering	Badbaan Development Community Microfinance Company	✗	✗	
	Islamic Relief Pakistan	✗	✗	
	MCB Islamic Bank Limited	✓	✓	
	ORIX Leasing Pakistan Limited	✗	✗	
	Shadab Rural Development Organization	✗	✗	
	Support With Working Solutions	✗	✗	
	Villagers Development Organization	✓	✓	
Wasil Foundation	✗	✗		

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