

ISSUE 32: QUARTER 2 (Apr-Jun 2014)

	Quarter		Change	
	Q2	Q1	Units	%
Number of Branches/Units	2,389	2,311	78	3.38
Number of Districts Covered	94	94	0	0.00
Penetration Rate (%)	11.47	10.94		0.53
Active Borrowers	3,144,199	2,999,186	145,013	4.84
Gross Loan Portfolio (PKR Millions)	61,193	57,068	4,125	7.23
Number of Loans Disbursed	897,309	766,942	130,367	17.00
Disbursements (PKR Millions)	25,373	18,841	6,532	34.67
Average Loan Size (PKR)	28,277	24,566	3,711	15.11
Number of Savers	7,323,609	5,854,688	1,468,921	25.09
Value of Savings (PKR Millions)	37,880	34,450	3,430	9.96
Average Saving Balance (PKR)	5,172	5,884	-712	-12.10
Number of Policy Holders	3,329,085	3,179,341	149,744	4.71
Sum Insured (PKR Millions)	45,661	42,344	3,318	7.84

The second quarter of 2014 was dominated by growth in active savers which soared by 25 percent to cross the 7 million mark.

The growth in savings came on the back of MFBs whose depositors increased by a staggering 52 percent and the value of deposits by 11 percent. Resultantly, the market share of MFB peer group in terms of active savers increased to 57 percent - surpassing the share of RSP peer group for the first time. Growth in deposits was primarily driven by TMFB which added 1.3 million new depositors and deposits of worth PKR 961 million. This increase can be attributed to the surge in mobile wallet accounts of branchless banking customers, as well as, an increase in the current accounts of BISP beneficiaries. During the quarter, TMFB (with 2.6 million depositors) surpassed NRSP to become the largest provider of micro-savings. The MFI peer group made no positive contribution to active savers, whereas, RSPs cumulatively added 60,000 new savers. Resultantly, the share of urban savers increased from 32 percent to 44 percent in the second quarter as most of MFB depositors belong from urban areas.

In terms of microcredit outreach, active borrowers grew moderately in the second quarter by 4.8 percent from 2.9 million borrowers to 3.2 million borrowers. Like the previous several quarters, growth in loan portfolio outstripped growth in borrowers; gross loan portfolio (GLP) posted growth of 7.2% to close at PKR 61.2 B - as the sector continued to witness increase in loan sizes. Average loan size at end of June 2014 stood at PKR 28,277, up by a hefty 15.1 percent as compared to the last quarter. The RSP peer group was the biggest contributor to microcredit outreach - the group added 55,000 new borrowers and a GLP of PKR 1.4 billion. SRSO experienced significant growth on all fronts in the second quarter; active borrowers rose by 52 percent from 49,000 to 75,000 while the GLP increased by 65 percent from PKR 775 M to PKR 1.3 B. This increase was due to the short term seasonal loans provided for the harvest of rice and wheat crop. Overall, sector PAR (>30 days) decreased from 1.6 percent to 1.2 percent due to improvement in recoveries by MFI and RSP peer group.

Micro-insurance also exhibited a positive trend in the second quarter of 2014 - policy holders increased by 4.7 percent while the sum insured showed an increase of 7.8 percent. Among peer groups, RSPs were the largest contributors to micro-insurance, primarily on the back of NRSP and SRSO which added 27,000 and 25,000 new policy holders respectively. However, NRSP remains the largest provider of micro-insurance with a 22.1 percent market share in policy holders and 27.4 percent share in sum insured. During the period, the share of health policy holders increased by 2 percent to 47 percent, while at the same time, the share of credit life policy holders decreased from 55 to 53 percent.

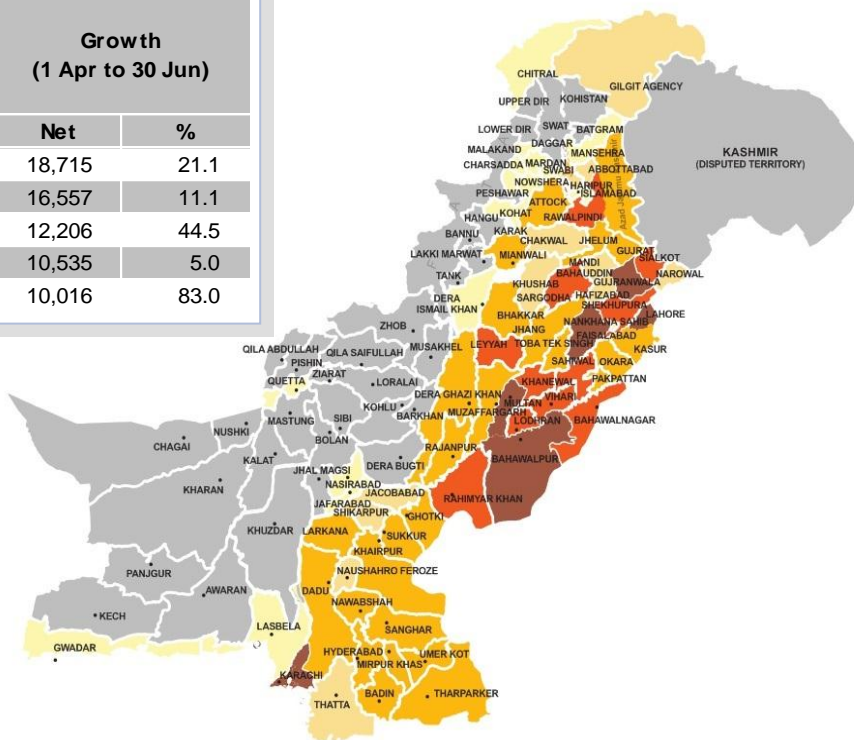
Overall, the penetration rate has increased from 10.9 percent to 11.5 percent in the second quarter, while the number of districts covered remained the same - currently standing at 94. The number of branches has increased by 78 due to an increase in the number of outlets by NRSP and ASA, primarily in the province of Punjab. The increase in branches is also due to the addition of five new reporting organizations in the current quarter.



DISTRIBUTION OF ACTIVE BORROWERS

Top 5 Districts: Greatest Increase in Microcredit Outreach

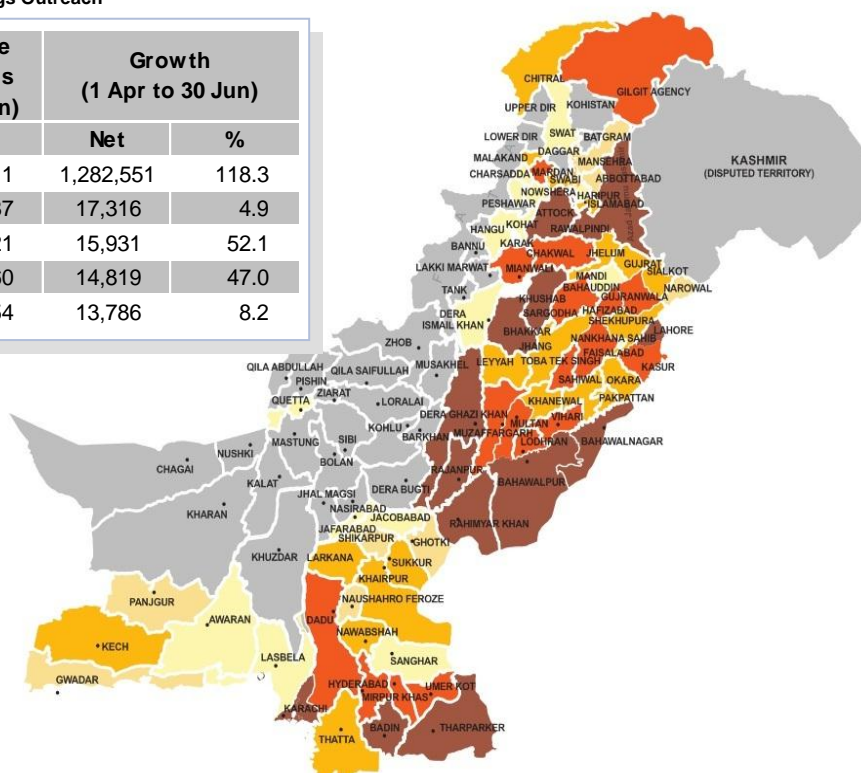
	District	Active Borrowers (30 Jun)	Growth (1 Apr to 30 Jun)	
			Net	%
1	Rahimyar Khan	107,380	18,715	21.1
2	Faisalabad	166,389	16,557	11.1
3	Larkana	39,650	12,206	44.5
4	Lahore	222,050	10,535	5.0
5	Shehdad Kot	22,084	10,016	83.0



DISTRIBUTION OF ACTIVE SAVERS

Top 5 Districts: Greatest Increase in Savings Outreach

	District	Active Savers (30 Jun)	Growth (1 Apr to 30 Jun)	
			Net	%
1	Karachi	2,366,411	1,282,551	118.3
2	Bahawalpur	369,187	17,316	4.9
3	Larkana	46,521	15,931	52.1
4	Muzaffarabad	46,360	14,819	47.0
5	D.G. Khan	181,254	13,786	8.2



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

Exchange Rate (Jun 2014): PKR/USD = 98.8/1

Summary of Microcredit Provision (All Pakistan)

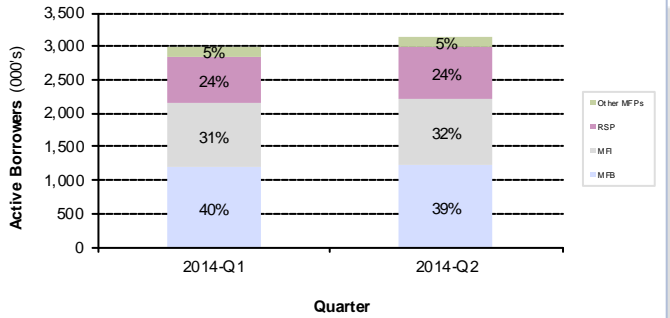
	Lending Methodology			Peer Group			
	Total	Group	Individual	MFB	MFI	RSP	Other MFPs
Number of Branches/Units							
2014-Q1	2,311			583	731	822	175
2014-Q2	2,387			599	751	860	177
Active Borrowers							
2014-Q1	2,999,186	2,195,867	803,319	1,205,967	938,814	709,672	144,733
2014-Q2	3,144,703	2,259,147	885,556	1,238,544	990,539	764,346	151,274
Gross Loan Portfolio (PKR Millions)							
2014-Q1	57,068	34,953	22,115	32,745	12,065	10,124	2,133
2014-Q2	61,177	37,281	23,895	34,536	12,790	11,581	2,270
Portfolio at Risk >30 days (Percentage)							
2014-Q1	1.6			1.0	1.7	2.8	3.1
2014-Q2	1.2			1.0	0.7	1.8	2.6
Average Loan Balance (PKR)							
2014-Q1	19,028	15,918	27,529	27,153	12,852	14,266	14,739
2014-Q2	19,454	16,502	26,983	27,884	12,912	15,152	15,007
Number of Loans Disbursed							
2014-Q1	766,942	533,517	233,425	293,358	222,443	210,659	40,482
2014-Q2	897,568	621,762	275,806	354,493	227,932	272,264	42,879
Disbursements (PKR Millions)							
2014-Q1	18,841	10,154	8,687	10,362	5,032	2,382	1,065
2014-Q2	25,374	15,233	10,141	12,655	5,354	6,209	1,156
Average Loan Size (PKR)							
2014-Q1	24,566	19,032	37,215	35,322	22,620	11,306	26,310
2014-Q2	28,269	24,500	36,767	35,699	23,488	22,806	26,956

Districts with Highest Growth (Net) by Province

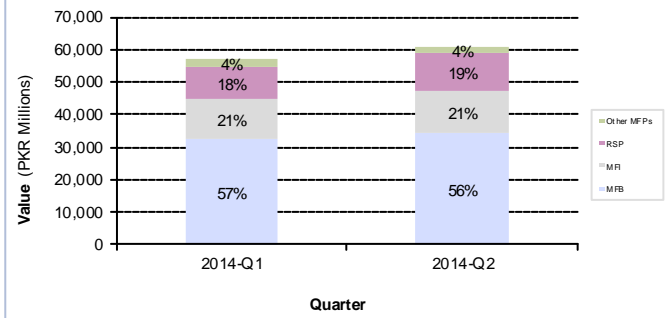
	Province	District	Active Borrowers (30 Jun)		Growth (1 Apr to 30 Jun)		Potential Microfinance Market (2007)	Penetration Rate (%)
			A	Net	%	B		
1		Nasirabad	11,392	9,332	453.0	75,783	15.0	
2	Balochistan	Lasbela	1,015	198	24.2	84,637	1.2	
3		Quetta	8,564	27	0.3	174,437	4.9	
1	Khyber-Pakhtunkhwa	Peshawar	8,526	931	12.3	451,548	1.9	
2		Haripur	14,296	601	4.4	103,830	13.8	
3		Mansehra	6,151	552	9.9	271,288	2.3	
1	Punjab	Rahimyar Khan	107,380	18,715	21.1	585,705	18.3	
2		Faisalabad	166,389	16,557	11.1	1,096,924	15.2	
3		Lahore	222,050	10,535	5.0	872,760	25.4	
1	Sindh	Larkana	39,650	12,206	44.5	534,891	7.4	
2		Shehdad Kot	22,084	10,016	83.0			
3		Karachi	141,797	3,832	2.8	1,329,990	10.7	
1	AJK	Bagh	12,495	1,097	9.6			
2		Poonch	9,536	907	10.5			
3		Bhimber	1,100	538	95.7			
1	Gilgit-Baltistan	Skardu	7,752	1,805	30.4			
2		Ghizer	4,108	313	8.2			
3		Ghanche	998	76	8.2			
1	FATA	-	-	-	0.0			
2		-	-	-	0.0			
3		-	-	-	0.0			
1	ICT	Islamabad	8,856	2,238	33.8	74,750	11.8	

MICROCREDIT PROVISION

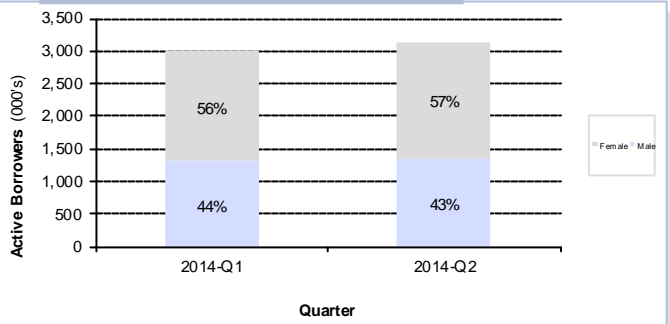
Active Borrowers by Peer Group



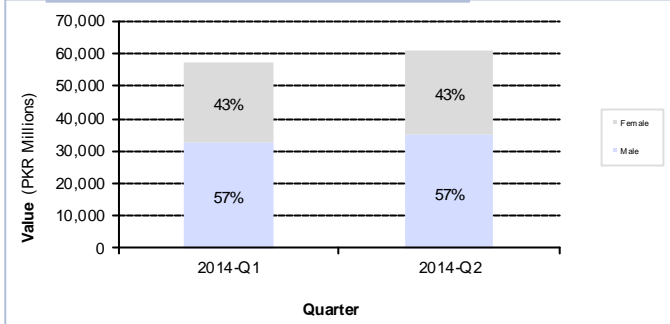
Gross Loan Portfolio



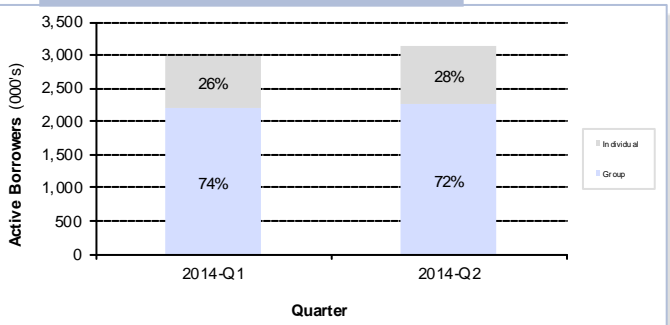
Active Borrowers by Gender



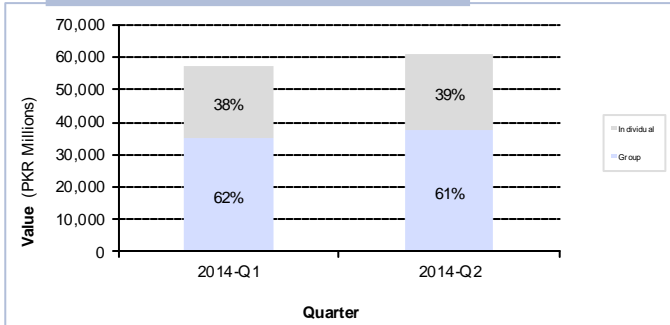
Gross Loan Portfolio by Gender



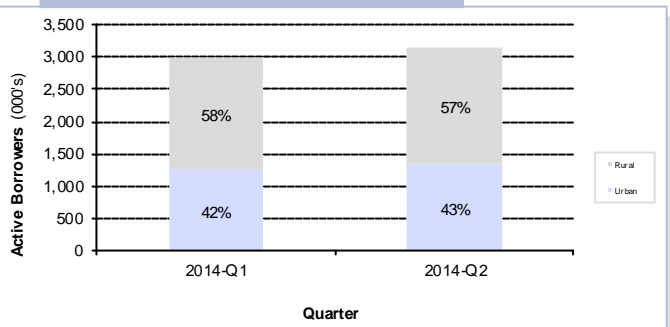
Active Borrowers by Lending Methodology



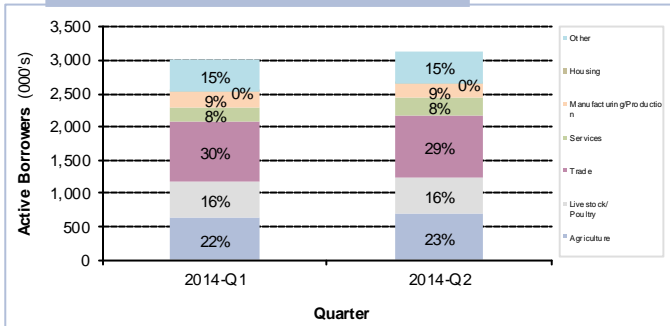
Gross Loan Portfolio by Methodology



Active Borrowers by Rural/Urban

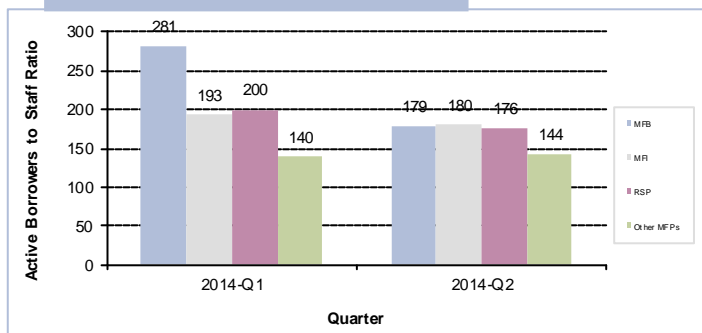


Active Borrowers by Sector

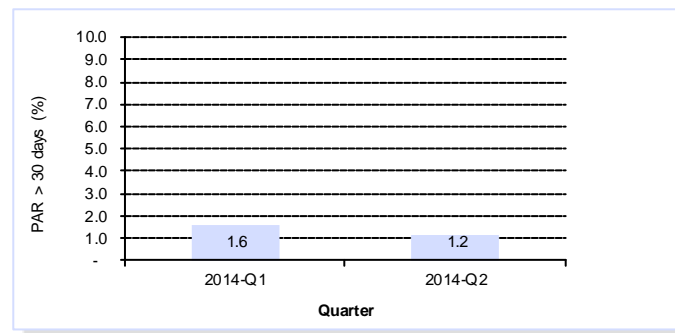


MICROCREDIT PROVISION

Active Borrower to MFP Staff Ratio



Portfolio at Risk > 30 days



MFPs with Largest Net Increase in Active Borrowers

	MFP	Increase in Active Borrowers (1 Apr to 30 Jun)		Market Share (% of Active Borrowers) (30 Jun)
		Net	%	
		1	SRSO	
2	AKHU	20,967	9.8	7.5
3	NRSP	18,420	3.9	15.7
4	ASA	11,764	6.2	6.4
5	TMFB	10,823	5.2	7.0

MFPs with Largest Percentage Increase in Active Borrowers

	MFP	Increase in Active Borrowers (1 Apr to 30 Jun)		Market Share (% of Active Borrowers) (30 Jun)
		Net	%	
		1	SRSO	
2	MOJAZ	1,803	24.6	0.3
3	FINCA	9,177	19.5	1.8
4	AGAHE	857	18.6	0.2
5	FFO	2,812	15.6	0.7

Largest Providers of Microcredit (Active Borrowers)

	MFP	Active Borrowers (30 Jun)	Market Share (% of Active Borrowers)
1	KB	540,866	17.2
2	NRSP	492,386	15.7
3	KASHF	342,390	10.9
4	AKHU	235,517	7.5
5	NRSP-B	220,862	7.0

Largest Providers of Microcredit (Gross Loan Portfolio)

	MFP	GLP (30 Jun)	Market Share (% of GLP)
1	KB	10,867,905,330	17.8
2	TMFB	8,962,518,750	14.7
3	NRSP	7,653,471,206	12.5
4	NRSP-B	6,285,114,500	10.3
5	FMFB	4,619,512,519	7.6

MFPs with Largest Geographic Spread

MFP	KB	NRSP	AKHU	FMFB	ASA
Geographic Spread (No. of Districts)	72	62	52	50	47

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							
2014-Q1	5,854,688	2,508,805	3,345,883	2,727,626	9,865	3,117,151	46
2014-Q2	7,323,609	3,908,351	3,415,258	4,136,478	9,708	3,177,395	28
Value of Saving (PKR Millions)							
2014-Q1	34,450	32,586	1,864	32,586	15	1,849	0
2014-Q2	37,880	36,043	1,838	36,043	17	1,821	0
Average Saving Balance (PKR)							
2014-Q1	5,884	12,989	557	11,947	1,487	593	191
2014-Q2	5,172	9,222	538	8,713	1,753	573	191

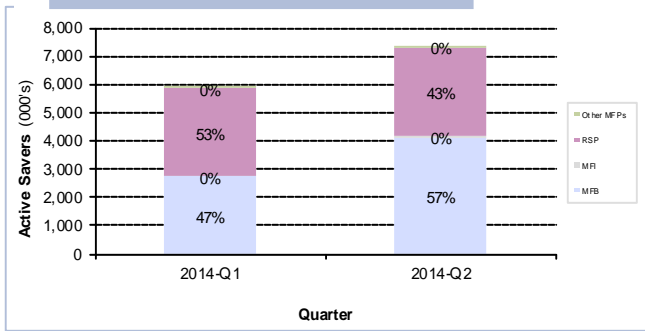
Micro-savings Provision by MFPs

	Total	MFPs offering Savings	Savings Methodology		Peer Group			
			Intermediation	Mobilization	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs								
2014-Q1	34	17	8	9	8	2	6	1
2014-Q2	38	17	8	9	8	2	6	1

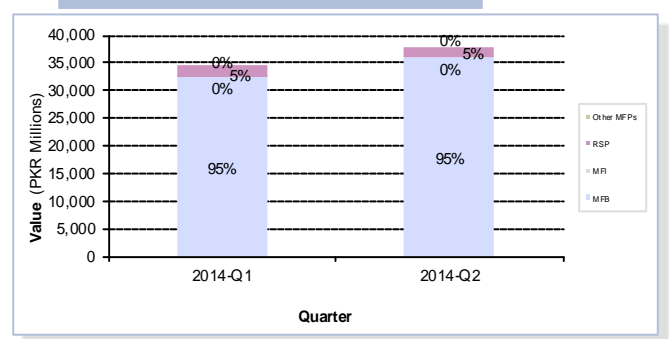
Saving Methodology:

- 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.

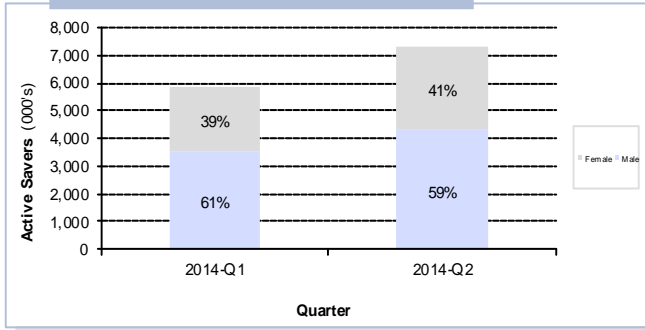
Active Savers by Peer Group



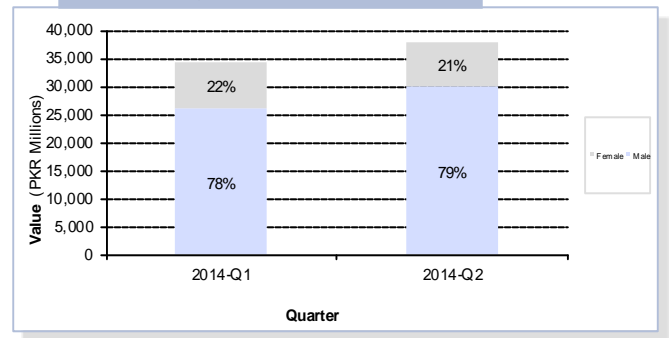
Value of Savings by Peer Group



Active Savers by Gender

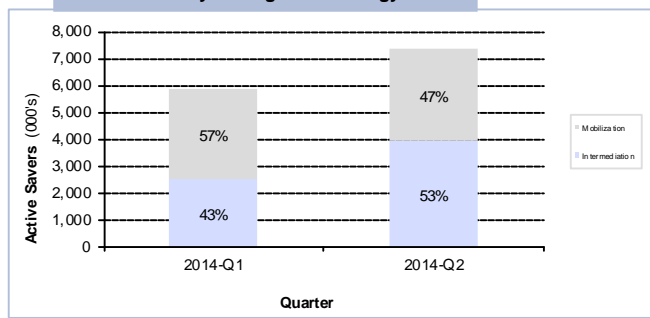


Value of Savings by Gender

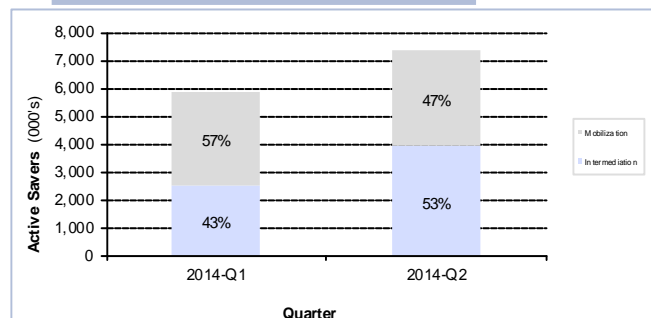


MICRO-SAVINGS PROVISION

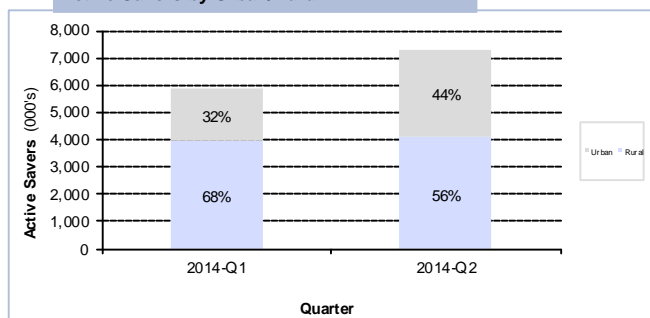
Active Savers by Saving Methodology



Value of Savings by Saving Methodology



Active Savers by Urban/Rural



Districts with Highest Outreach (Active Savers)

	District	Active Savers (30 Jun)	Increase (1 Apr to 30 Jun)	
			Net	%
1	Karachi	2,366,411	1,282,551	118.3
2	Bahawalpur	369,187	17,316	4.9
3	Bhawalnagar	296,967	12,387	4.4
4	Tharparkar	296,552	5,564	1.9
5	Bhakkar	184,083	6,813	3.8

MFPs with Largest Increase in Active Savers (Net)

	MFP	Increase in Active Savers (1 Apr to 30 Jun)	
		Net	%
1	TMFB	1,296,779	96.9
2	KB	60,245	8.4
3	NRSP	48,087	2.0
4	NRSP-B	26,897	21.6
5	SRSO	25,054	131.2

MFPs with Largest Increase in Value of Savings (Net)

	MFP	Increase in Value of Savings (1 Apr to 30 Jun)	
		Net	%
1	TMFB	961,061,018	8.5
2	KB	815,209,804	13.1
3	FMFB	707,362,927	9.5
4	FINCA	374,172,683	12.4
5	NRSP-B	326,364,887	9.5

Largest Providers of Micro-savings (Active Savers)

	MFP	Active Savers (30 Jun)	Market Share (% of Active Savers)
1	TMFB	2,634,733	36.0
2	NRSP	2,442,834	33.4
3	KB	780,545	10.7
4	TRDP	441,081	6.0
5	FMFB	268,169	3.7

Largest Providers of Micro-savings (Value of Savings)

	MFP	Value of Savings (30 Jun)	Market Share (% of Active Savers)
1	TMFB	12,241,367,864	32.3
2	FMFB	8,130,484,453	21.5
3	KB	7,030,841,619	18.6
4	NRSP-B	3,756,913,959	9.9
5	FINCA	3,395,519,778	9.0

MICRO-INSURANCE PROVISION

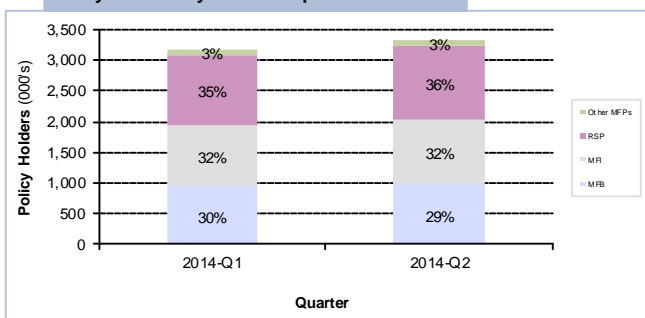
Summary of Micro-insurance Provision (All Pakistan)

	Total	Type		Peer Group			
		Health	Credit Life	MFB	MFI	RSP	Other MFPs
Number of Policy Holders							
2014-Q1	3,179,341	1,387,992	1,791,349	940,487	1,013,686	1,130,418	94,750
2014-Q2	3,329,085	1,560,518	1,766,438	973,173	1,073,952	1,184,900	97,060
Sum Insured (PKR Millions)							
2014-Q1	42,344			19,280	8,206	13,679	1,179
2014-Q2	45,661			21,353	8,913	14,158	1,238

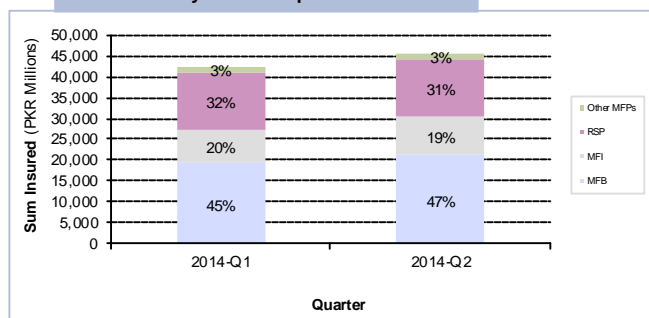
Micro-insurance Provision by MFPs

	Total	MFPs offering Insurance	Type of Insurance offered			Peer Group			
			Health	Life	Other	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs									
2014-Q1	34	23	9	18	0	6	8	5	4
2014-Q2	38	26	10	20	1	7	10	5	4

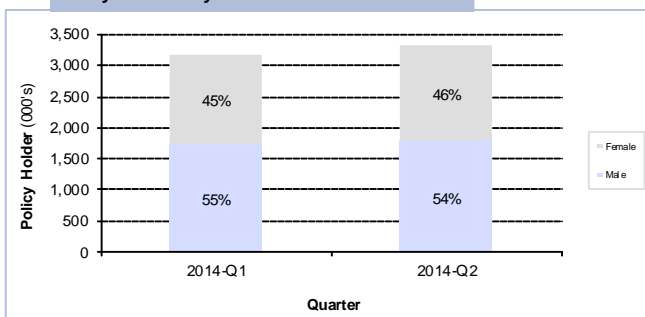
Policy Holders by Peer Group



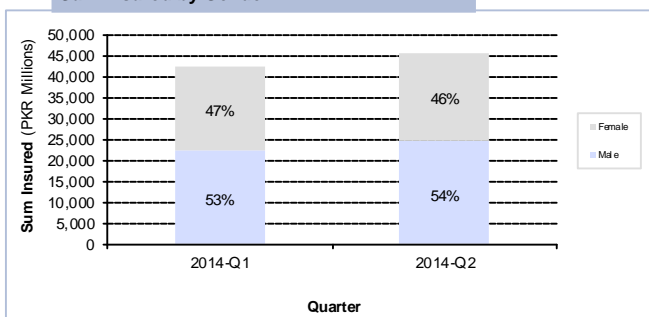
Sum Insured by Peer Group



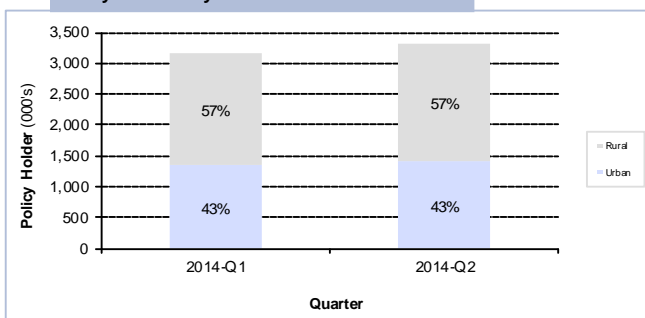
Policy Holders by Gender



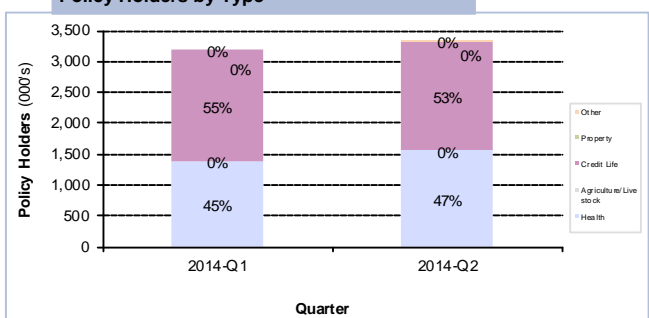
Sum Insured by Gender



Policy Holders by Urban/Rural



Policy Holders by Type



MICRO-INSURANCE PROVISION

Districts with Highest Outreach (Policy Holders)

	District	Policy Holders (30 Jun)	Increase (1 Apr to 30 Jun)	
			Net	%
1	Lahore	246,357	8,047	3.4
2	Faisalabad	227,474	12,533	5.8
3	Multan	151,975	1,549	1.0
4	Sargodha	134,275	7,746	6.1
5	Karachi	132,576	15,447	13.2

Top 5 Districts: Greatest Increase in Micro-Insurance Outreach

	District	Policy Holders (30 Jun)	Growth (1 Apr to 30 Jun)	
			Net	%
1	Karachi	132,576	15,447	13.2
2	Larkana	29,187	13,626	87.6
3	Faisalabad	227,474	12,533	5.8
4	Rahimyar Khan	112,309	8,581	8.3
5	Shehdad Kot	16,697	8,457	102.6

Largest Providers of Micro-Insurance (Policy Holders)

	MFP	Policy Holders (30 Jun)	Market Share (% of Policy Holders)
1	NRSP	731,135	22.1
2	KASHF	684,780	20.7
3	KB	423,944	12.8
4	TRDP	302,723	9.1
5	AKHU	235,517	7.1

Largest Providers of Micro-Insurance (Sum Insured)

	MFP	Sum Insured (30 Jun)	Market Share (% of Sum Insured)
1	NRSP	12,450,254,362	27.4
2	KB	10,019,790,430	22.1
3	FMFB	4,711,837,516	10.4
4	KASHF	4,353,353,429	9.6
5	NRSP-B	3,312,930,000	7.3

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	14	-	21,397	246,932,157	111,901	369,366,114	4,962	86,072,626	1,656,762	1.3
KP	88	4	94,068	1,507,141,681	283,512	2,014,806,588	76,155	1,157,298,799	4,083,817	2.3
Punjab	1,548	8	2,246,105	44,167,430,715	3,169,210	16,120,126,445	2,433,845	35,598,558,910	15,233,924	14.7
Sindh	625	-	709,291	13,957,335,676	3,462,433	17,484,257,728	737,091	6,898,987,798	6,357,795	11.2
AJK	28	-	46,200	631,687,845	208,976	361,472,226	53,688	1,221,877,796	-	-
GB	27	-	18,282	563,803,619	58,923	1,445,684,062	18,031	563,528,617	-	-
FATA	-	-	-	-	-	-	-	-	-	-
ICT	47	-	8,856	118,229,593	28,654	84,464,732	5,313	135,083,000	74,750	11.8
Grand Total	2,377	12	3,144,199	61,192,561,286	7,323,609	37,880,177,895	3,329,085	45,661,407,546	27,407,048	11.5

OUTREACH (District Level)

BALUCHISTAN

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								
	-	-	-	-	9,890	894,131	-	-	26,054
Barkhan									31,881
Bolan									66,423
Chagai									54,814
Dera Bugti									43,770
Gwadar	NRSP, POMFB, TMFB								
	2	-	146	1,949,675	20,363	7,272,919	146	1,949,675	55,537
Jafarabad	OCT								
	-	-	280	3,479,039	-	-	-	-	121,911
Jhal Magsi									29,887
Kalat									53,884
Kech (Turbat)	NRSP								
	-	-	-	-	48,595	10,292,276	-	-	92,271
Kharan									47,948
Khuzdar									104,104
Kohlu									26,910
Lasbela	BRAC, KASHF, NRSP								
	6	-	1,015	10,663,695	6,894	300,135	1,924	11,404,143	84,637
Loralai									76,879
Mastung									41,317
Musakhel									27,545
Nasirabad	BRAC, KB								
	1	-	11,392	160,440,343	3,310	3,668,661	2,197	53,279,557	75,783
Nushki									-
Panjgur	NRSP								
	-	-	-	-	16,949	491,439	-	-	51,074
Pishin									100,179
Qila Abdullah									115,112
Qila Saifullah									44,345
Quetta	AKHU, BRAC, FMFB, KB, TMFB								
	5	-	8,564	70,399,405	5,900	346,446,553	695	19,439,251	174,437
Sherani									-
Sibi									48,944
Washuk									-
Zhob									53,848
Ziarat									7,268
Total	14	-	21,397	246,932,157	111,901	369,366,114	4,962	86,072,626	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, WMFB								
	14	-	13,467	266,193,998	14,324	155,655,180	12,095	155,226,656	180,672
Bannu									167,380
Batgram									58,257
Buner (Daggar)	NRSP								
	-	-	-	-	269	40,520	-	-	133,171
Charsadda	KB, NRSP, SRSP								
	2	-	5,009	81,318,501	18,879	14,982,532	2,792	69,901,840	271,736
Chitral	FMFB								
	6	-	4,398	162,509,889	27,668	746,303,204	4,505	165,184,889	84,846
D.I. Khan	KB								
	1	-	3,536	74,267,107	7,237	118,080,121	2,870	70,662,844	221,328
Hangu									64,648
Haripur	AKHU, FINCA, GBTI, KASHF, KB, NRSP, SDF, SRSP, WMFB								
	8	3	14,296	223,778,798	29,445	98,259,244	18,710	126,553,949	103,830
Karak	SRSP								
	1	-	440	3,750,000	1,250	119,247	-	-	102,174
Kohat	KB, SRSP								
	2	-	6,562	63,451,248	4,989	55,139,760	2,554	44,412,048	114,908
Kohistan									73,374
Lakki Marwat									107,505
Lower Dir									176,660
Malakand	AKHU, KB, NRSP								
	3	-	3,535	59,313,968	33,410	50,347,720	3,123	56,238,319	106,429
Mansehra	AKHU, FINCA, KASHF, KB, SDF								
	7	-	6,151	102,607,652	3,397	55,624,331	4,588	65,848,555	271,288
Mardan	AKHU, KB, NRSP, WMFB								
	5	-	7,998	100,184,383	59,462	61,915,971	4,553	86,274,579	354,988
Mingora	KB								
	1	-	3,133	74,752,266	4,130	86,780,160	2,659	72,406,328	-
Nowshera	AKHU, KASHF, KB, NRSP, SRSP								
	9	-	9,658	113,400,602	17,737	420,358,843	8,006	101,388,173	201,208
Peshawar	AKHU, BRAC, KB, SRSP, WMFB								
	12	-	8,526	76,577,054	8,557	129,992,270	5,151	65,593,846	451,548
Shangla	BRAC								
	8	-	394	2,752,292	-	-	521	7,913,000	116,366
Swabi	AKHU, GBTI, KB, NRSP, SWWS, WMFB								
	7	1	6,456	97,383,676	45,251	20,391,970	3,538	65,524,560	230,073
Swat	AKHU, ASASAH, NRSP								
	2	-	509	4,900,246	7,507	815,515	490	4,169,212	286,555
Tank									62,446
Upper Dir									142,427
Total	88	4	94,068	1,507,141,681	283,512	2,014,806,588	76,155	1,157,298,799	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								
	49	7	40,619	599,700,196	110,759	135,483,228	49,999	457,153,945	262,870
Bahawalpur	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, TMFB								
	36	-	105,998	2,643,296,982	369,187	1,879,727,724	103,295	1,730,246,315	461,777
Bhakkar	AKHU, ASA, KB, NRSP, WMFB								
	24	-	33,700	731,575,565	184,083	167,003,522	56,476	1,468,006,545	252,453
Bhawalnagar	AKHU, ASA, FINCA, KB, NAYMT, NRSP, NRSP-B, WMFB								
	28	1	76,603	1,925,771,073	296,967	940,371,952	67,484	1,248,938,332	427,843
Chakwal	AKHU, FINCA, KB, MO, NRSP, POMFB								
	51	-	33,384	537,865,818	81,435	116,654,163	20,929	357,309,374	219,565
D.G. Khan	AKHU, ASA, FMFB, KB, NRSP, OCT, TMFB								
	23	-	43,639	1,096,267,188	181,254	452,132,495	46,728	1,140,648,030	419,252
Faisalabad	AKHU, ASA, ASASAH, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, PRSP, RCDS, TMFB, WMFB								
	122	-	166,389	2,295,658,797	86,719	450,912,297	227,474	1,761,779,580	1,096,924
Gujranwala	AKHU, ASA, ASASAH, FINCA, FMFB, JWS, KASHF, KB, NRSP, OCT, OLP, OPD, POMFB, PRSP, TMFB								
	100	-	123,836	2,410,040,122	79,019	455,938,563	120,322	1,276,333,242	735,741
Gujrat	AKHU, BRAC, FINCA, JWS, KASHF, KB, NRSP, PRSP, TMFB								
	32	-	42,181	853,782,639	37,146	522,725,571	44,350	502,379,570	446,630
Hafizabad	AKHU, ASA, FINCA, JWS, KASHF, KB, NRSP, PRSP, TMFB								
	26	-	35,924	902,861,407	23,022	85,548,267	37,968	776,334,506	231,170
Jhang	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, PRSP, TMFB, WMFB								
	35	-	39,519	992,714,915	40,624	223,157,417	44,310	466,856,967	626,546
Jhelum	AKHU, JWS, KB, NRSP, POMFB								
	62	-	46,301	623,288,371	47,981	47,753,180	20,378	364,066,276	170,498
Kasur	AKHU, ASA, ASASAH, CSC, DAMEN, FINCA, FMFB, KASHF, KB, NAYMT, NRSP, NRSP-B, OLP, RCDS, TMFB								
	41	-	77,956	1,464,949,712	56,520	333,869,681	83,384	1,012,833,873	586,427
Khanewal	AKHU, ASA, ASASAH, FINCA, KASHF, KB, NRSP, NRSP-B, PRSP								
	27	-	48,858	954,872,037	55,286	322,072,860	56,588	659,475,264	432,948
Khushab	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP, SVDP, WMFB								
	32	-	42,303	758,865,209	157,064	156,200,883	53,892	1,192,583,599	235,163
Lahore	AKHU, ASA, ASASAH, BRAC, CSC, DAMEN, FINCA, FMFB, KASHF, KB, NAYMT, NRSP, NRSP-B, OLP, POMFB, PRSP, TMFB, WMFB								
	178	-	222,050	3,594,603,087	124,653	2,826,881,881	246,357	2,415,721,597	872,760
Leyyah	AKHU, ASA, FMFB, KASHF, KB, NRSP-B, OCT, PRSP, RCDS, TMFB, WMFB								
	26	-	35,242	789,334,734	43,996	169,051,411	28,569	687,157,441	263,251
Lodhran	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, PRSP, TMFB, WMFB								
	26	-	61,941	1,724,425,980	104,432	526,674,066	59,638	1,153,602,168	261,693
Mandi Bahauddin	AKHU, FINCA, JWS, KASHF, KB, NRSP, TMFB								
	22	-	17,727	291,450,212	7,505	67,206,794	15,417	183,325,084	298,371
Mianwali	AKHU, KB, NRSP								
	26	-	35,009	525,366,229	88,289	74,532,695	50,743	1,224,025,037	252,413
Multan	AKHU, ASA, ASASAH, BRAC, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, TMFB, WMFB								
	79	-	117,645	2,306,136,145	86,334	981,876,478	151,975	1,754,668,661	689,339
Muzaffargarh	AKHU, ASA, FFO, FINCA, KASHF, KB, MOJAZ, NRSP-B, PRSP, TMFB								
	29	-	40,790	840,991,807	34,981	203,952,843	36,876	679,302,134	570,580
Nankana Sahib	AKHU, ASA, DAMEN, RCDS								
	10	-	17,282	295,865,900	-	-	2,335	26,595,799	-
Narowal	AKHU, ASA, KB, MOJAZ, NRDP, OLP, PRSP								
	14	-	28,542	564,030,696	15,043	83,748,424	21,113	465,600,467	268,902
Okara	AKHU, ASA, ASASAH, CSC, DAMEN, FINCA, FMFB, KASHF, KB, NRSP-B, OLP, PRSP, TMFB								
	34	-	57,903	1,438,549,426	59,120	293,619,442	49,133	820,519,494	509,842
Pakpattan	AKHU, ASA, ASASAH, BRAC, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, PRSP, WMFB								
	21	-	33,480	709,624,028	45,494	177,476,292	35,186	505,200,523	281,988
Rahimyar Khan	ASA, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, TMFB, WMFB								
	46	-	107,380	2,888,912,363	149,984	854,861,224	112,309	2,323,379,420	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)	
Rajanpur	AGAHE, AKHU, ASA, KB, NRSP, OCT								
	18	-	44,707	1,051,705,700	133,429	408,056,656	59,822	1,434,013,913	260,436
Rawalpindi	AKHU, BRAC, FINCA, FMFB, KASHF, KB, NRSP, OCT, POMFB, TMFB, WMFB								
	75	-	89,201	1,353,511,906	127,131	1,490,848,316	88,011	767,035,664	327,457
Sahiwal	AKHU, ASA, ASASAH, BRAC, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, PRSP, TMFB, WMFB								
	36	-	60,021	1,224,939,163	78,052	367,935,907	60,956	857,742,148	395,468
Sargodha	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP, OLP, PRSP, TMFB, WMFB								
	65	-	90,534	1,561,147,218	63,344	297,074,642	134,275	2,391,641,797	671,679
Sheikhupura	AKHU, ASA, DAMEN, DEEP, FFO, FINCA, KASHF, KB, NRSP, OLP, PRSP, RCDS								
	47	-	74,919	1,096,538,464	27,911	74,045,447	66,123	860,132,495	831,522
Sialkot	AKHU, ASA, BRAC, FINCA, FMFB, JWS, KASHF, KB, NRSP, OLP, PRSP, TMFB, WMFB								
	56	-	65,125	1,187,776,027	47,219	392,212,724	69,932	849,380,371	501,997
Toba Tek Singh	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, PRSP, WMFB								
	20	-	34,947	704,242,702	50,650	255,321,897	40,313	560,951,711	309,316
Vihari	AGAHE, AKHU, ASA, ASASAH, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, TMFB								
	25	-	54,954	1,210,765,620	74,577	285,197,505	55,900	932,584,291	475,398
Total	1,548	8	2,246,105	44,167,430,715	3,169,210	16,120,126,445	2,433,845	35,598,558,910	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, FMFB, KASHF, KB, NRSP, OCT, POMFB, TRDP								
	33	-	28,207	451,003,581	125,204	77,006,221	29,977	445,042,118	294,781
Dadu	FMFB, KB, OCT, TMFB, TRDP								
	33	-	32,418	354,777,166	77,466	165,585,077	84,892	103,566,019	447,305
Ghotki	ASA, FMFB, KB, OCT, SRSO, TMFB, WMFB								
	14	-	28,044	621,810,192	23,421	81,832,490	15,224	297,444,107	248,442
Hyderabad	ASA, BRAC, FINCA, FMFB, KB, NRSP, OCT, POMFB, SSF, TMFB, WMFB								
	45	-	46,720	927,968,853	56,644	474,908,125	46,818	934,204,242	517,652
Jacobabad	FMFB, SRSO								
	3	-	7,655	127,855,306	9,210	65,336,042	6,468	34,962,582	361,146
Jamshoro	ASA, OCT, TRDP								
	11	-	8,958	84,021,538	21,009	9,355,641	11,799	1,570,813	-
Karachi	AKHU, AMFB, ASA, BRAC, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, OCT, POMFB, TMFB, WMFB								
	137	-	141,797	3,390,419,257	2,366,411	14,114,009,513	132,576	1,950,793,630	1,329,990
Khairpur	ASA, FMFB, KB, OCT, SRSO, TMFB, WMFB								
	26	-	43,685	857,750,970	30,986	217,344,317	16,574	330,780,411	401,853
Larkana	ASA, FMFB, KB, OCT, SRSO, TMFB								
	24	-	39,650	825,817,987	46,521	360,721,935	29,187	402,896,226	534,891
Matyari	ASA, FMFB, KB, NRSP, NRSP-B, OCT, SSF, TMFB, WMFB								
	14	-	21,045	412,258,253	34,366	104,686,304	16,216	201,413,661	-
Mirpur Khas	ASA, FMFB, KB, NRSP, OCT, POMFB, TMFB, TRDP								
	38	-	37,074	669,646,900	101,251	114,449,941	40,488	460,364,365	210,494
Naushahro Feroze	ASA, FMFB, KB, OCT, SRSO, TMFB								
	15	-	23,260	375,173,100	9,172	29,774,238	7,249	72,824,211	266,462
Nawabshah	ASA, FINCA, FMFB, KB, NRSP, NRSP-B, OCT, OLP, SSF, TMFB								
	20	-	27,744	612,193,968	24,331	77,667,467	13,734	159,486,635	225,430
Sanghar	ASA, FMFB, KB, OCT, SSF, TMFB, TRDP								
	31	-	39,130	546,032,031	4,306	27,233,397	30,349	126,112,813	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)	
Shehdad Kot	FMFB, KB, SRSO, TMFB								
	12	-	22,084	439,896,061	20,348	33,757,461	16,697	138,538,353	-
Shikarpur	ASA, FMFB, KB, SRSO, TMFB								
	8	-	9,543	206,168,738	6,548	41,462,878	6,012	88,365,082	237,633
Sukkur	AKHU, ASA, BRAC, FINCA, FMFB, KB, NRSP-B, OCT, SRSO, TMFB, WMFB								
	42	-	34,650	720,194,103	22,495	803,782,068	16,389	321,173,809	213,080
Tando Allahyar	ASA, FINCA, FMFB, KB, NRSP, NRSP-B, POMFB, TMFB								
	8	-	12,770	355,178,876	37,344	85,741,520	7,422	156,455,725	-
Tando Jam	ASA, FMFB, SSF								
	3	-	1,998	46,860,175	2,460	38,691,000	1,039	31,915,742	-
Tando Muhammad Khan	FMFB, KB, NRSP, POMFB, TMFB								
	6	-	8,529	227,706,008	24,282	55,529,267	5,149	134,027,284	-
Tharparkar	ASA, FMFB, KB, TMFB, TRDP								
	50	-	35,777	596,612,901	296,552	210,532,014	91,934	114,365,449	283,491
Thatta	ASA, FMFB, KASHF, KB, NRSP, OCT, TMFB								
	15	-	18,681	386,368,494	50,440	179,004,133	14,108	282,745,071	245,046
Umer Kot	ASA, FMFB, KB, NRSP, OCT, TMFB, TRDP								
	37	-	39,872	721,621,219	71,666	115,846,679	96,790	109,939,449	185,966
Total	625								
	31	-	28,009	418,542,489	60,653	88,169,001	68,988	72,971,744	185,966
Total	625	-	709,291	13,957,335,676	3,462,433	17,484,257,728	737,091	6,898,987,798	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	-	12,495	173,209,640	45,438	42,421,001	13,995	334,926,532	-
Bhimber	NRSP								
	-	-	1,100	20,097,187	-	-	-	-	-
Kotli	NRSP								
	11	-	9,765	119,433,621	42,465	6,596,475	17,741	460,590,000	-
Mirpur	AKHU, NRSP								
	2	-	655	10,034,072	-	-	154	1,268,250	-
Muzaffarabad	FMFB, KB, NRSP, SDF, TMFB								
	5	-	11,430	154,985,134	46,360	262,996,906	9,384	146,242,021	-
Neelum	NRSP								
	-	-	-	-	7,213	332,575	-	-	-
Poonch	KB, NRSP								
	4	-	9,536	136,776,064	51,919	46,864,684	12,414	278,850,993	-
Sudhnati	NRSP								
	1	-	1,219	17,152,127	15,581	2,260,585	-	-	-
Total	28	-	46,200	631,687,845	208,976	361,472,226	53,688	1,221,877,796	-

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	FMFB								
	1	-	825	38,341,083	3,088	163,064,688	825	38,341,083	-
Diamer	AKHU								
	1	-	232	1,914,751	-	-	232	1,914,751	-
Ghanche	FMFB								
	1	-	998	34,383,880	5,614	188,174,689	998	34,383,880	-
Ghizer	AKHU, FMFB								
	7	-	4,108	166,892,756	18,946	318,600,355	4,118	167,142,756	-
Gilgit	AKHU, FMFB								
	7	-	4,367	147,034,213	19,782	551,510,704	4,406	148,009,212	-
Skardu	AKHU, FMFB, NAYMT								
	10	-	7,752	175,236,936	11,493	224,333,627	7,452	173,736,935	-
Total	27	-	18,282	563,803,619	58,923	1,445,684,062	18,031	563,528,617	-

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	AKHU, BEDF, KB, NRSP, POMFB, WMFB								
	47	-	8,856	118,229,593	28,654	84,464,732	5,313	135,083,000	74,750

REPORTING ORGANIZATIONS

Category	MFP	Reporting Period	
		Quarter 1	Quarter 2
		2014	2014
MFB 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)	✓	✓
	Waseela Microfinance Bank Ltd. (WMFB)	✓	✓
MFI Microfinance institution providing specialized microfinance services.	Akhuwat (AKHU)	✓	✓
	ASA Pakistan (ASA)	✓	✓
	Asasah (ASASAH)	✓	✓
	Badbaan Enterprise Development Forum (BEDF)	x	✓
	Community Support Concern (CSC)	✓	✓
	DEEP Foundation	x	✓
	Development Action for Mobilization and Emancipation (DAMEN)	✓	✓
	Farmers Friend Organization	✓	✓
	Jinnah Welfare Society (JWS)	✓	✓
	Kashf Foundation (KASHF)	✓	✓
	Micro Options (MO)	x	✓
	MOJAZ Foundation	✓	✓
	Naymet Trust	x	✓
	Orangi Charitable Trust (OCT)	✓	✓
	SAFCO Support Foundation (SSF)	✓	✓
	Soon Valley Development Program (SVDP)	x	✓
	Wasil Foundation (WASIL)	✓	x
RSP Rural support programme running microfinance operation as part of multidimensional rural development programme.	Ghazi Barotha Taraqjati 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 Organizations running microfinance operations as part of multi-dimension service offering.	Association for Gender Awareness and Human Empowerment (AGAHE)	✓	✓
	BRAC Pakistan (BRAC)	✓	✓
	National Rural Development Programme (NRDP)	✓	✓
	Organization for Participatory Development (OPD)	✓	✓
	Rural Community Development Society (RCDS)	✓	✓
	Sungi Development Foundation (SDF)	✓	✓
	Support With Working Solutions (SWWS)	✓	✓
	ORIX Leasing Pakistan Ltd. (OLP)	✓	✓

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