

ISSUE 35: QUARTER 1 (Jan-Mar 2015)

	Quarter		Change	
	Q1	Q4	Units	%
Number of Branches/Units	2,587	2,538	49	1.93
Number of Districts Covered	94	94	0	0.00
Penetration Rate (%)	12.11	11.47		0.65
Active Borrowers	3,320,254	3,142,589	177,665	5.65
Gross Loan Portfolio (PKR Millions)	73,759	66,761	6,998	10.48
Number of Loans Disbursed	1,015,815	1,143,441	-127,626	-11.16
Disbursements (PKR Millions)	31,746	34,994	-3,248	-9.28
Average Loan Size (PKR)	31,252	30,604	648	2.12
Number of Savers	10,230,527	8,520,718	1,709,809	20.07
Value of Savings (PKR Millions)	43,628	43,497	131	0.30
Average Saving Balance (PKR)	4,265	5,105	-840	-16.46
Number of Policy Holders	4,161,631	3,754,074	407,557	10.86
Sum Insured (PKR Millions)	66,399	60,418	5,981	9.90

The first quarter of fiscal year 2015 witnessed strong growth in all key indicators with the gross loan portfolio of the sector increasing by 10.5 percent to cross PKR 70 billion.

Growth in microcredit outreach was primarily driven by the MFB peer group whose active borrowers and GLP increased by 8.8% and 12.7% respectively. In the current quarter, NRSP Bank was the largest contributor: the bank added 42,176 new borrowers and loans worth of PKR 1.6 billion - surpassing Kashf Foundation and Tameer Bank (TMFB) to become the fourth largest provider of microcredit in the sector. The bank's growth was fuelled by the agriculture sector where 44,000 new borrowers were financed for the harvest of the wheat crop. During the quarter, GLP of Khushhali bank grew by PKR 1.2 billion to exceed the PKR 13 billion mark and holds the largest market share in terms of loan portfolio (18.2%). Among the MFIs, Akhuwat saw the greatest increase by adding 39,000 new borrowers and a loan portfolio of worth PKR 627 million. During the quarter, the share of group lending methodology increased on the back of NRSP Bank which primarily relies on group lending. Overall, sector PAR (>30 days) deteriorated slightly from 1.1% to 1.7%, primarily within the MFB and RSP peer groups.

In terms of savings, the number of savers posted considerable growth of 20.1% while, on the other hand, the value of savings remained stagnant in the current quarter. The growth in the number of savers was solely driven by TMFB which added a staggering 1.85 million new depositors (an increase by 53 percent). Resultantly, the share of TMFB in terms of active depositors has increased from 41% to 52% in quarter under review. The growth in depositors by TMFB can be attributed to the surge in branchless banking activities, especially the opening of m-wallet accounts, along with increasing government disbursements for safety net programs. During the same period, the share of male savers soared from 50% to 68%, whereas, the share of urban clients grew from 48% to 59% - both were due to the increase in depositors by TMFB. The average saving balance of the sector witnessed a decline of 16.4% from PKR 5,105 to PKR 4,265, as MFBs were unable to show any significant increase in the value of deposits.

Micro-insurance also exhibited a positive trend in the first quarter of 2015 - policy holders increased by 10.8 percent while the sum insured depicted an increase of 9.9 percent. Among peer groups, MFBs were the largest contributors to micro-insurance, in terms of policy holders and sum insured, primarily on the back of NRSP Bank whose policy holders increased by 76,000 and sum insured by PKR 1.1 billion. This increase can be supported by the increase in active borrowers of NRSP Bank (mentioned above), as every new borrower (along with his spouse) is offered health insurance. Among the non-bank MFIs, Kashf was the largest contributor to policy holders by covering 172,000 new clients (mainly health coverage). Resultantly, the market share of Kashf (in terms of policy holders) increased from 15.6% to 18.2% in the current quarter.

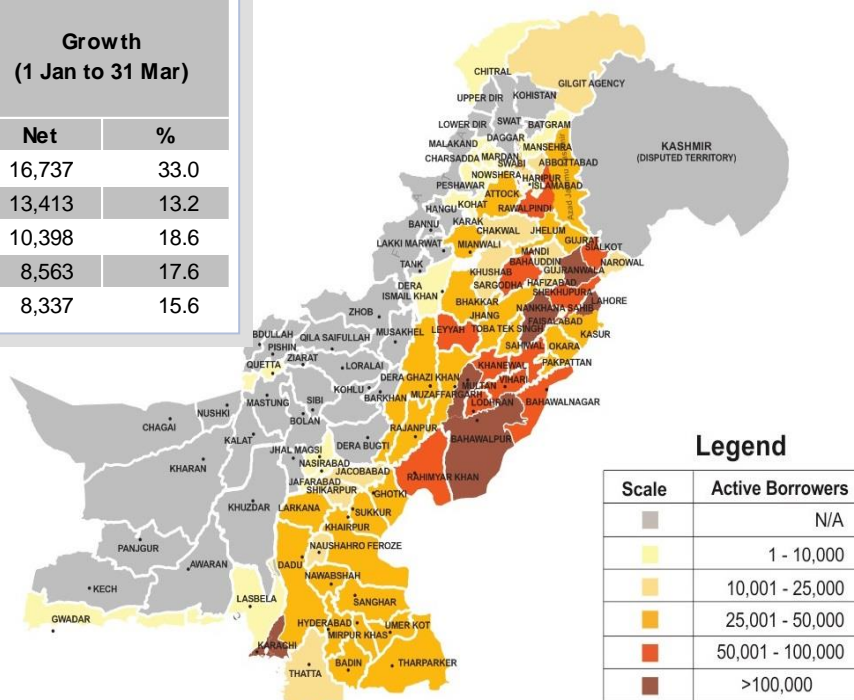
The penetration rate of the sector has increased from 11.5% to 12.1% due to an increase in overall outreach. Geographically, the number of districts covered remained the same - currently standing at 94, while the total number of branches has increased by 49. ASA, TMFB and OCT have increased their outlets, primarily in the provinces of Sindh and Punjab.



DISTRIBUTION OF ACTIVE BORROWERS

Top 5 Districts: Greatest Increase in Microcredit Outreach

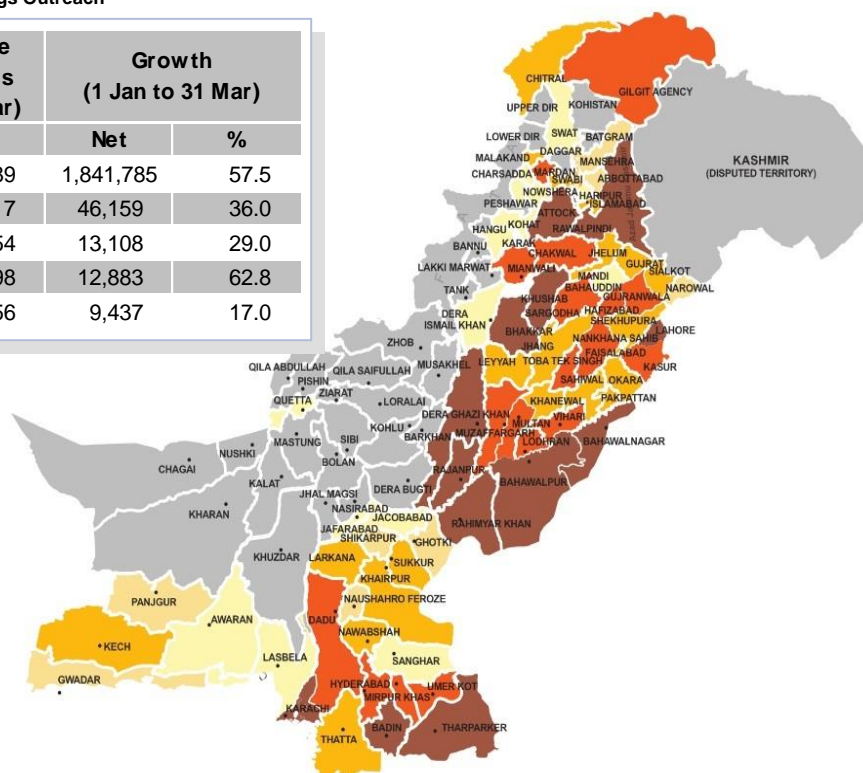
	District	Active Borrowers (31 Mar)	Growth (1 Jan to 31 Mar)	
			Net	%
1	Bhakkar	67,531	16,737	33.0
2	Bahawalpur	115,368	13,413	13.2
3	Lodhran	66,306	10,398	18.6
4	Leyyah	57,185	8,563	17.6
5	Muzaffargarh	61,901	8,337	15.6



DISTRIBUTION OF ACTIVE SAVERS

Top 5 Districts: Greatest Increase in Savings Outreach

	District	Active Savers (31 Mar)	Growth (1 Jan to 31 Mar)	
			Net	%
1	Karachi	5,044,289	1,841,785	57.5
2	Rawalpindi	174,317	46,159	36.0
3	Bagh	58,254	13,108	29.0
4	Ghotki	33,398	12,883	62.8
5	Muzaffargarh	64,956	9,437	17.0



Geographical boundaries for new districts demarcated in 2004-06 have not been made available by Survey of Pakistan. The following districts are therefore, not shown on the map: Sehwan Sharif, Jamshoro (Dadu); Matyari, Tando Allahyar, Tando Muhammad Khan (Hyderabad); Shedadkot (Larkana); Mingora (Swat); Sherani (Zhob)

MICROCREDIT PROVISION

Exchange Rate (Mar 2011): PKR/USD = 85.3/1

Summary of Microcredit Provision (All Pakistan)

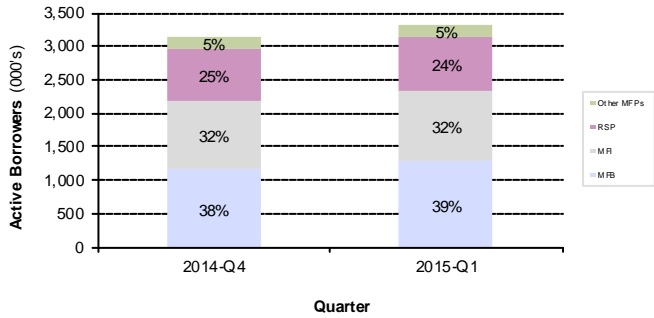
	Lending Methodology			Peer Group			
	Total	Group	Individual	MFB	MFI	RSP	Other MFPs
Number of Branches/Units							
2014-Q4	2,538			643	852	867	176
2015-Q1	2,587			680	904	848	156
Active Borrowers							
2014-Q4	3,142,589	2,134,376	1,008,213	1,178,630	1,001,405	790,609	171,945
2015-Q1	3,320,254	2,259,173	1,061,081	1,282,691	1,059,727	801,454	176,382
Gross Loan Portfolio (PKR Millions)							
2014-Q4	66,761	38,943	27,818	37,017	14,535	12,275	2,934
2015-Q1	73,759	43,603	30,156	41,757	16,041	12,915	3,046
Portfolio at Risk >30 days (Percentage)							
2014-Q4	1.1			1.3	0.6	0.9	1.0
2015-Q1	1.7			1.9	0.2	2.6	1.0
Average Loan Balance (PKR)							
2014-Q4	21,244	18,246	27,591	31,406	14,515	15,526	17,064
2015-Q1	22,215	19,301	28,420	32,555	15,137	16,114	17,270
Number of Loans Disbursed							
2014-Q4	1,143,441	838,113	305,328	501,896	275,861	266,181	99,503
2015-Q1	1,015,815	711,347	304,468	362,707	295,402	310,965	46,741
Disbursements (PKR Millions)							
2014-Q4	34,994	22,489	12,505	18,633	6,717	6,526	3,117
2015-Q1	31,746	18,481	12,265	14,513	7,203	7,645	2,385
Average Loan Size (PKR)							
2014-Q4	30,604	26,833	40,955	37,125	24,351	24,518	31,327
2015-Q1	31,252	24,509	36,767	35,699	23,510	22,806	26,956

Districts with Highest Growth (Net) by Province

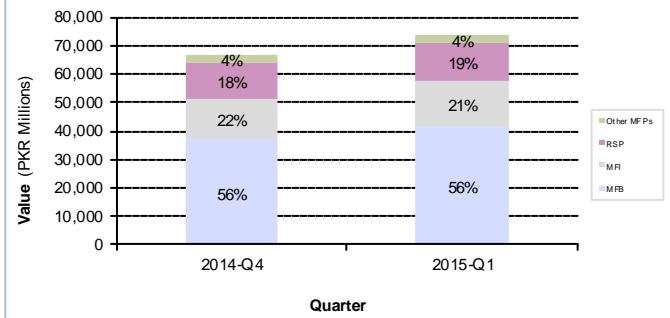
	Province	District	Active Borrowers (31 Mar)	Growth (1 Jan to 31 Mar)		Potential Microfinance Market (2007)	Penetration Rate (%)
				A	Net		
1		Quetta	1,320	355	36.8	174,437	0.8
2	Balochistan	Kech (Turbat)	-	-	8.4	92,271	
3		Panjgur	-	-	0.3	51,074	
1	Khyber-Pakhtunkhwa	Haripur	17,445	2,082	13.6	103,830	16.8
2		Mansehra	8,085	1,826	29.2	271,288	3.0
3		Mardan	7,537	1,204	19.0	354,988	2.1
1	Punjab	Bhakkar	67,531	16,737	33.0	252,453	26.7
2		Bahawalpur	115,368	13,413	13.2	461,777	25.0
3		Lodhran	66,306	10,398	18.6	261,693	25.3
1	Sindh	Karachi	138,433	3,929	2.9	1,329,990	10.4
2		Jamshoro	13,983	3,480	33.1		
3		Sanghar	44,785	2,798	6.7	354,133	12.6
1	AJK	Bagh	14,011	809	6.1		
2		Muzaffarabad	10,255	653	6.8		
3		Poonch	10,990	503	4.8		
1	Gilgit-Baltistan	Ghizer	10,443	4,548	77.2		
2		Skardu	6,462	867	15.5		
3		Astore	1,166	69	6.3		
1	FATA	-	-	-	0.0		
2		-	-	-	0.0		
3		-	-	-	0.0		
1	ICT	Islamabad	9,229	789	9.3	74,750	12.3

MICROCREDIT PROVISION

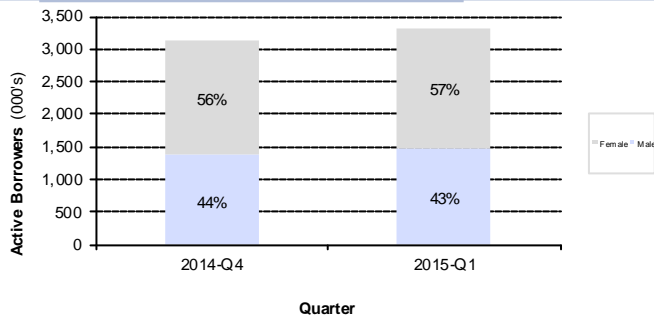
Active Borrowers by Peer Group



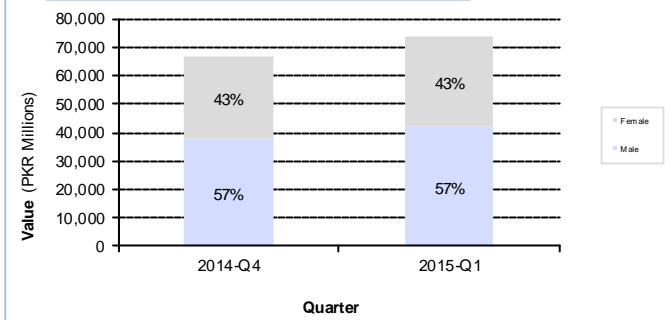
Gross Loan Portfolio



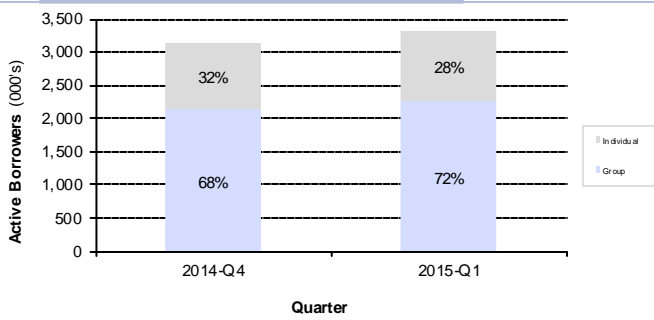
Active Borrowers by Gender



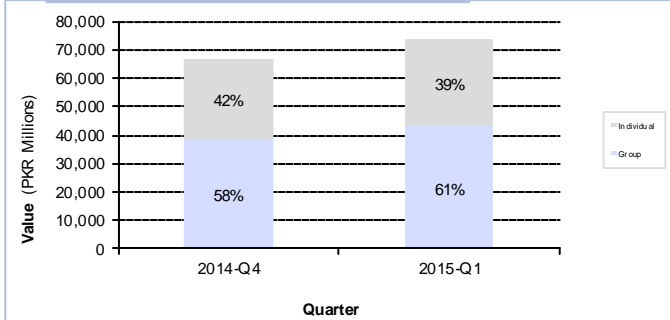
Gross Loan Portfolio by Gender



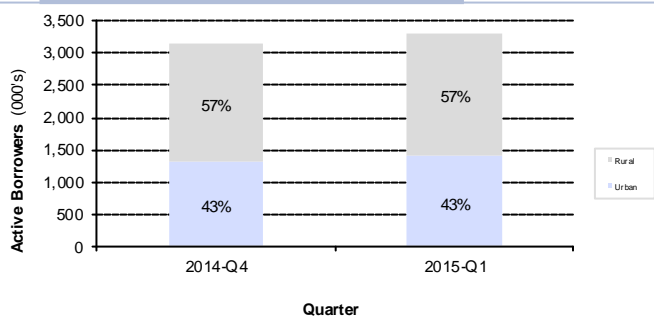
Active Borrowers by Lending Methodology



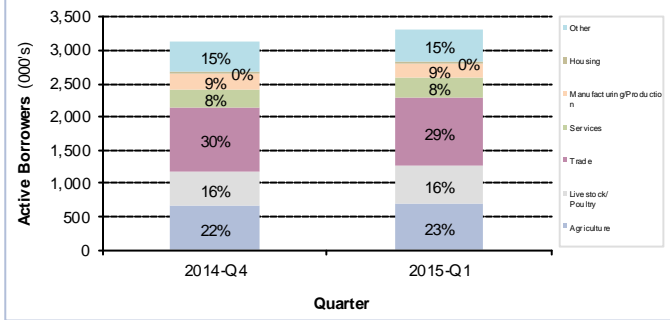
Gross Loan Portfolio by Methodology



Active Borrowers by Rural/Urban

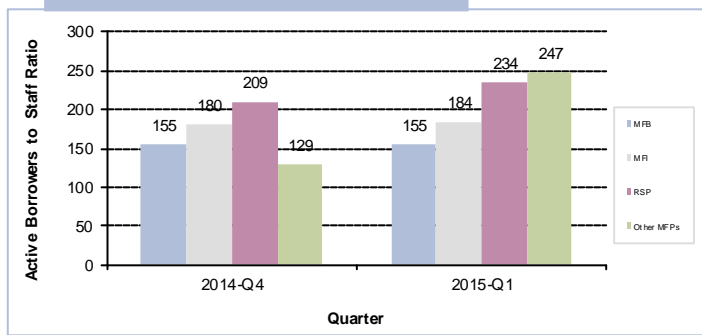


Active Borrowers by Sector

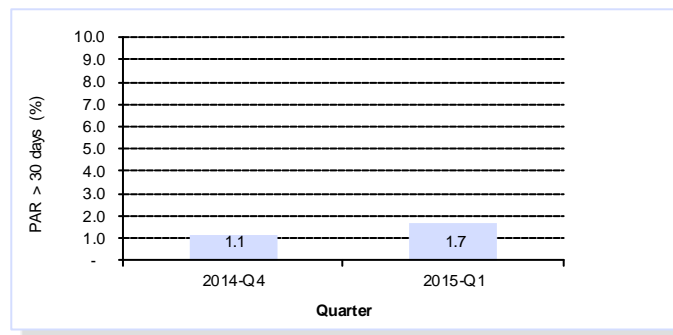


MICROCREDIT PROVISION

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 Jan to 31 Mar)		Market Share (% of Active Borrowers) (31 Mar)
		Net	%	
		1	NRSP-B	
2	AKHU	38,860	12.3	10.7
3	NRSP	25,862	4.8	17.2
4	KB	20,861	4.5	14.7
5	FMFB	13,152	7.1	6.0

MFPs with Largest Percentage Increase in Active Borrowers

Rank	MFP	Increase in Active Borrowers (1 Jan to 31 Mar)		Market Share (% of Active Borrowers) (31 Mar)
		Net	%	
		1	OSDI	
2	POMFB	2,343	37.9	0.3
3	GBTI	2,419	37.6	0.3
4	SRDO	819	30.1	0.1
5	ASASAI	828	25.7	0.1

Largest Providers of Microcredit (Active Borrowers)

Rank	MFP	Active Borrowers (31 Mar)	Market Share (% of Active Borrowers)
1	NRSP	570,018	17.2
2	KB	489,230	14.7
3	AKHU	355,880	10.7
4	NRSP-B	236,666	7.1
5	TMFB	234,261	7.1

Largest Providers of Microcredit (Gross Loan Portfolio)

Rank	MFP	GLP (31 Mar)	Market Share (% of GLP)
1	KB	13,417,145,449	18.2
2	NRSP	9,528,492,828	12.9
3	TMFB	9,399,074,905	12.7
4	NRSP-B	6,803,008,236	9.2
5	FMFB	5,517,736,756	7.5

MFPs with Largest Geographic Spread

MFP	KB	AKHU	NRSP	FMFB	ASA
Geographic Spread (No. of Districts)	71	59	55	52	50

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-Q4	8,520,718	4,440,383	4,080,335	5,330,105	9,641	3,180,963	9
2015-Q1	10,230,527	6,434,702	3,795,825	7,371,790	9,765	2,848,967	5
Value of Saving (PKR Millions)							
2014-Q4	43,497	41,603	1,895	41,603	16	1,878	0
2015-Q1	43,628	42,014	1,614	42,014	16	1,598	0
Average Saving Balance (PKR)							
2014-Q4	5,105	9,369	464	7,805	1,698	590	187
2015-Q1	4,265	6,529	425	5,699	1,637	561	190

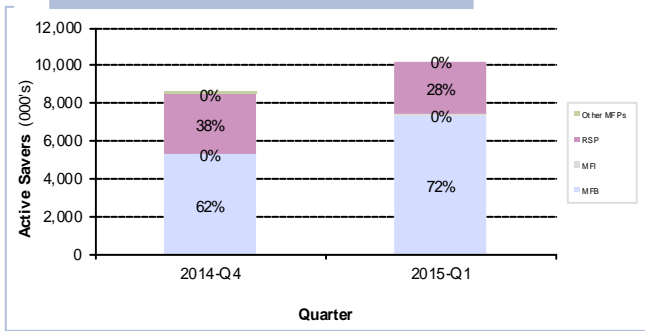
Micro-savings Provision by MFPs

	Total	MFPs offering Savings	Savings Methodology		Peer Group			
			Intermediation	Mobilization	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs								
2014-Q4	42	16	8	8	8	1	6	1
2015-Q1	41	17	9	8	9	1	6	1

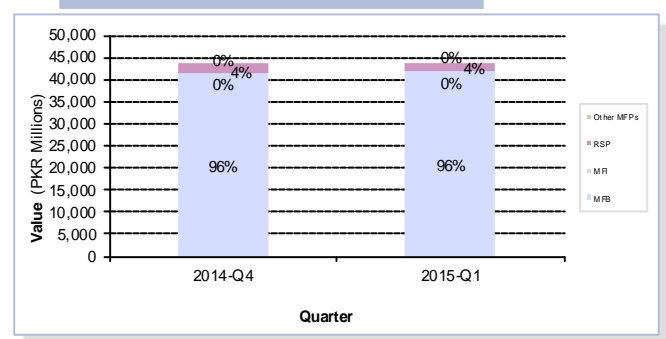
Saving Methodology:

- Intermediation:** Public deposits used to finance an organization's loan portfolio. Only SBP-regulated MFPs (CFIs and MFBs) can accept and intermediate deposits from the general public.
- Mobilization:** MFPs not regulated by SBP (MFIs, NGOs, RSPs) can neither hold nor intermediate deposits from the general public. These organizations do however mobilize savings from their members/clients to place with licensed commercial banks.

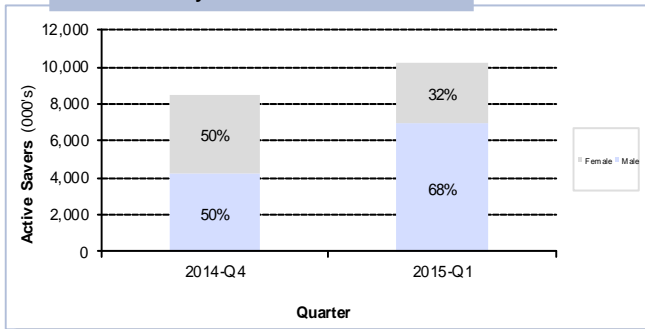
Active Savers by Peer Group



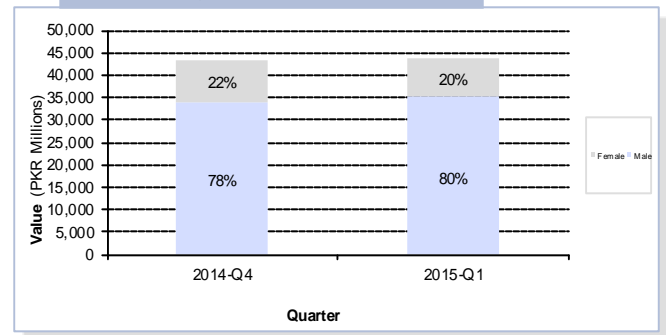
Value of Savings by Peer Group



Active Savers by Gender

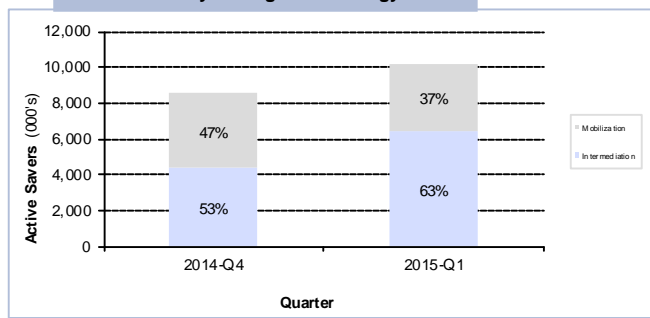


Value of Savings by Gender

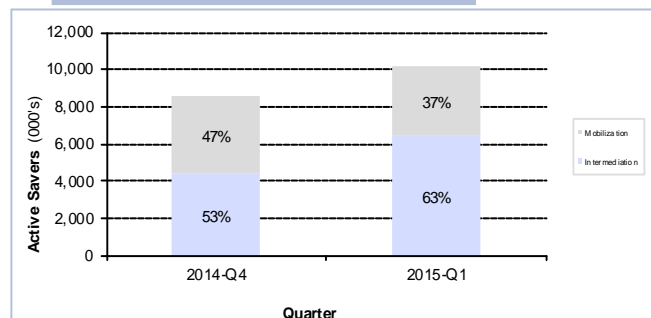


MICRO-SAVINGS PROVISION

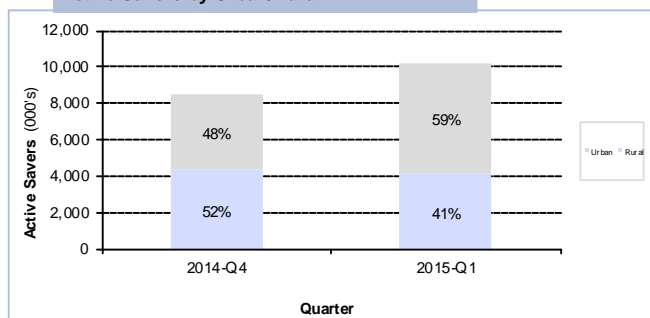
Active Savers by Saving Methodology



Value of Savings by Saving Methodology



Active Savers by Urban/Rural



Districts with Highest Outreach (Active Savers)

Rank	District	Active Savers (31 Mar)	Increase (1 Jan to 31 Mar)	
			Net	%
1	Karachi	5,044,289	1,841,785	57.5
2	Bahawalpur	338,029	-71,620	-17.5
3	Tharparkar	303,992	3,309	1.1
4	Bhawalnagar	287,935	-49,802	-14.7
5	D.G. Khan	192,192	3,874	2.1

MFPs with Largest Increase in Active Savers (Net)

Rank	MFP	Increase in Active Savers (1 Jan to 31 Mar)	
		Net	%
1	TMFB	1,848,870	53.1
2	NRSP-B	56,997	17.4
3	KB	47,648	5.3
4	SRSO	40,875	396.9
5	FINCA	17,909	6.7

MFPs with Largest Increase in Value of Savings (Net)

Rank	MFP	Increase in Value of Savings (1 Jan to 31 Mar)	
		Net	%
1	TMFB	726,422,382	5.9
2	FINCA	179,900,856	3.9
3	AMFB	140,010,200	11.7
4	PRSP	102,301,172	62.9
5	SRSO	6,131,250	396.9

Largest Providers of Micro-savings (Active Savers)

Rank	MFP	Active Savers (31 Mar)	Market Share (% of Active Savers)
1	TMFB	5,330,210	52.4
2	NRSP	2,110,580	20.8
3	KB	947,187	9.3
4	TRDP	456,577	4.5
5	NRSP-B	384,125	3.8

Largest Providers of Micro-savings (Value of Savings)

Rank	MFP	Value of Savings (31 Mar)	Market Share (% of Active Savers)
1	TMFB	12,987,776,396	29.8
2	KB	8,594,533,354	19.7
3	FMFB	8,522,405,529	19.5
4	FINCA	4,836,077,796	11.1
5	NRSP-B	4,193,753,562	9.6

MICRO-INSURANCE PROVISION

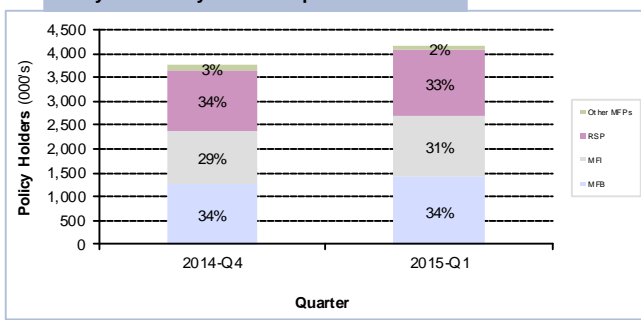
Summary of Micro-insurance Provision (All Pakistan)

	Total	Type		Peer Group			
		Health	Credit Life	MFB	MFI	RSP	Other MFPs
Number of Policy Holders							
2014-Q4	3,754,074	1,902,485	1,843,859	1,283,514	1,104,351	1,274,434	91,775
2015-Q1	4,161,631	2,179,044	1,982,247	1,420,636	1,283,796	1,366,018	91,181
Sum Insured (PKR Millions)							
2014-Q4	60,418			32,827	10,411	15,930	1,249
2015-Q1	66,399			37,268	10,982	16,860	1,289

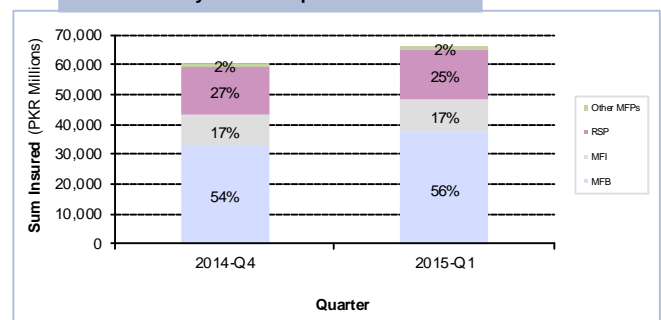
Micro-insurance Provision by MFPs

	Total	MFPs offering Insurance	Type of Insurance offered			Peer Group			
			Health	Life	Other	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs									
2014-Q4	42	26	10	20	1	7	10	5	4
2015-Q1	41	26	10	19	1	8	9	5	4

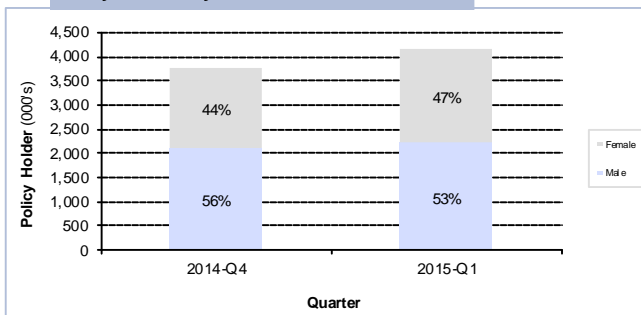
Policy Holders by Peer Group



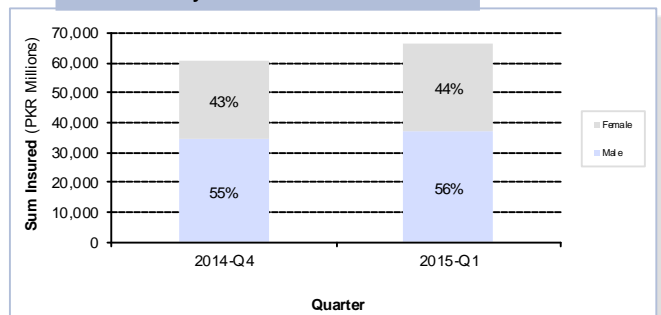
Sum Insured by Peer Group



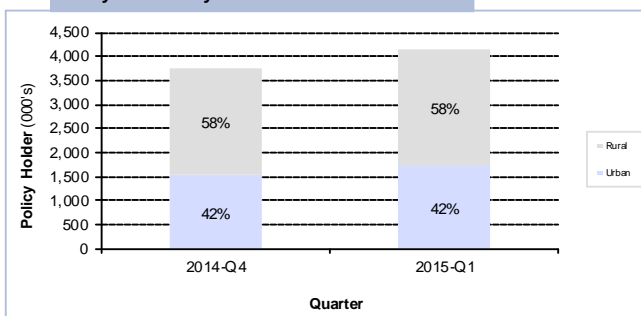
Policy Holders by Gender



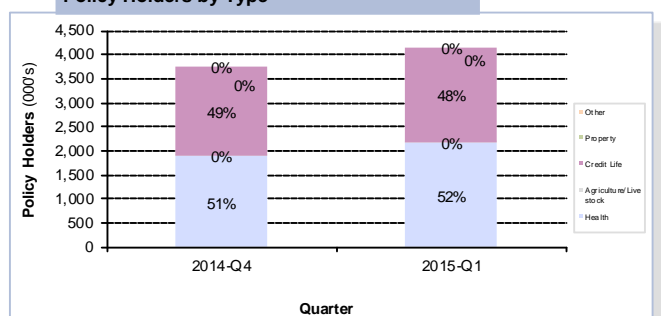
Sum Insured by Gender



Policy Holders by Urban/Rural



Policy Holders by Type



MICRO-INSURANCE PROVISION

Districts with Highest Outreach (Policy Holders)

	District	Policy Holders (31 Mar)	Increase (1 Jan to 31 Mar)	
			Net	%
1	Faisalabad	222,526	-12,018	-5.1
2	Lahore	213,579	-43,988	-17.1
3	Multan	164,232	8,080	5.2
4	Sargodha	158,313	20,667	15.0
5	Rahimyar Kha	155,425	9,816	6.7

Top 5 Districts: Greatest Increase in Micro-Insurance Outreach

	District	Policy Holders (31 Mar)	Growth (1 Jan to 31 Mar)	
			Net	%
1	Sargodha	158,313	20,667	15.0
2	Bahawalpur	148,922	17,346	13.2
3	Bhakkar	81,482	14,979	22.5
4	Muzaffargar	72,405	13,551	23.0
5	Lodhran	81,839	12,908	18.7

Largest Providers of Micro-Insurance (Policy Holders)

	MFP	Policy Holders (31 Mar)	Market Share (% of Policy Holders)
1	NRSP	867,656	20.8
2	KASHF	758,841	18.2
3	KB	503,275	12.1
4	NRSP-B	425,999	10.2
5	TRDP	372,270	8.9

Largest Providers of Micro-Insurance (Sum Insured)

	MFP	Sum Insured (31 Mar)	Market Share (% of Sum Insured)
1	NRSP	15,200,094,001	22.9
2	KB	13,881,880,449	20.9
3	TMFB	9,816,329,905	14.8
4	NRSP-B	6,389,985,000	9.6
5	FMFB	5,911,136,756	8.9

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	16	-	4,419	100,847,224	127,003	108,904,606	4,589	96,038,977	1,656,762	0.3
KP	95	4	96,900	2,095,556,618	291,566	2,621,999,622	92,228	1,840,039,680	4,083,817	2.4
Punjab	1,719	7	2,457,824	55,021,915,532	3,348,196	18,462,007,901	3,079,949	51,300,169,083	15,233,924	14.7
Sindh	658	-	675,418	14,819,485,711	6,172,994	19,070,455,112	886,447	10,711,002,966	6,357,795	10.6
AJK	32	-	50,604	789,351,830	210,700	466,078,180	66,608	1,518,445,413	-	-
GB	36	-	25,860	778,222,367	60,503	1,604,536,315	26,107	776,449,150	-	-
FATA	-	-	-	-	-	-	-	-	-	-
ICT	20	-	9,229	153,784,963	19,565	1,294,384,301	5,703	156,626,195	74,750	12.3
Grand Total	2,576	11	3,320,254	73,759,164,244	10,230,527	43,628,366,036	4,161,631	66,398,771,463	27,407,048	12.1

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								
	-	-	-	-	10,079	1,361,741	-	-	26,054
Barkhan									31,881
Bolan									66,423
Chagai									54,814
Dera Bugti									43,770
Gwadar	NRSP, POMFB, TMFB								
	4	-	66	740,864	18,376	30,353,070	66	740,864	55,537
Jafarabad	OCT								
	1	-	249	453,527	-	-	-	-	121,911
Jhal Magsi	OCT								
	1	-	419	6,731,437	-	-	-	-	29,887
Kalat									53,884
Kech (Turbat)	NRSP								
	1	-	-	-	49,149	10,292,276	-	-	92,271
Kharan									47,948
Khuzdar									104,104
Kohlu									26,910
Lasbela	BRAC, KASHF, NRSP								
	2	-	800	8,821,860	15,972	527,285	1,567	9,013,577	84,637
Loralai									76,879
Mastung									41,317
Musakhel									27,545
Nasirabad	KB								
	1	-	1,565	49,513,777	10,027	16,638,122	1,606	50,948,777	75,783
Nushki									-
Panjgur	NRSP								
	-	-	-	-	20,742	3,280,710	-	-	51,074
Pishin									100,179
Qila Abdullah									115,112
Qila Saifullah									44,345
Quetta	AKHU, FMFB, TMFB								
	6	-	1,320	34,585,759	2,658	46,451,402	1,350	35,335,759	174,437
Sherani									-
Sibi									48,944
Washuk									-
Zhob									53,848
Ziarat									7,268
Total	16	-	4,419	100,847,224	127,003	108,904,606	4,589	96,038,977	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								
	14	-	14,308	329,100,793	19,038	289,965,034	14,755	282,027,401	180,672
Bannu	AKHU								
	2	-	127	2,329,000	-	-	127	2,329,000	167,380
Batgram									
									58,257
Buner (Daggar)									
									133,171
Charsadda	AKHU, KB, NRSP, SRSP								
	4	-	3,884	88,818,367	20,592	18,831,083	3,632	87,666,367	271,736
Chitral	FMFB								
	6	-	5,161	207,295,650	28,656	791,583,798	5,404	213,370,650	84,846
D.I. Khan	KB								
	1	-	3,325	103,213,862	8,388	234,416,613	3,331	103,423,862	221,328
Hangu									
									64,648
Haripur	AKHU, BEDF, FINCA, GBTI, KASHF, KB, NRSP, SDF, SRSP, WMFB								
	11	3	17,445	306,289,446	24,115	128,061,533	15,944	179,761,884	103,830
Karak	SRSP								
	1	-	946	5,525,000	1,635	371,053	-	-	102,174
Kohat	AKHU, KB, SRSP								
	3	-	3,286	61,960,143	6,125	58,006,241	2,827	59,767,143	114,908
Kohistan									
									73,374
Lakki Marwat	AKHU								
	1	-	70	1,233,000	-	-	70	1,233,000	107,505
Lower Dir									
									176,660
Malakand	AKHU, KB, NRSP								
	3	-	4,118	75,622,105	36,504	54,933,512	4,136	76,162,105	106,429
Mansehra	AKHU, FINCA, KASHF, KB, POMFB, SDF								
	10	-	8,085	195,604,228	5,031	69,973,669	8,620	155,505,369	271,288
Mardan	AKHU, KASHF, KB, NRSP, OSDI, WMFB								
	10	-	7,537	185,832,851	61,843	105,555,334	8,483	183,262,821	354,988
Mingora									
									-
Nowshera	AKHU, KASHF, KB, NRSP, SRSP								
	10	-	11,104	177,047,645	19,816	436,247,773	11,805	172,850,645	201,208
Peshawar	AKHU, KB, SRSP, UBank, WMFB								
	9	-	6,399	89,599,830	9,911	288,087,313	4,504	76,433,830	451,548
Shangla									
									116,366
Swabi	AKHU, GBTI, KB, NRSP, SWWS, WMFB								
	6	1	6,900	146,983,322	36,243	34,859,957	4,399	127,551,617	230,073
Swat	AKHU, ASASAH, KB, NRSP								
	4	-	4,205	119,101,376	13,669	111,106,709	4,191	118,693,986	286,555
Tank									
									62,446
Upper Dir									
									142,427
Total	95	4	96,900	2,095,556,618	291,566	2,621,999,622	92,228	1,840,039,680	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								
	51	7	48,026	821,588,617	89,333	262,646,105	38,512	601,985,769	262,870
Bahawalpur	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, TMFB, UBank								
	43	-	115,368	3,119,600,116	338,029	2,106,227,575	148,922	2,873,805,549	461,777
Bhakkar	AKHU, ASA, FINCA, KB, NRSP, UBank, WMFB								
	39	-	67,531	1,532,723,989	191,182	204,377,349	81,482	1,967,980,365	252,453
Bhawalnagar	AKHU, ASA, FINCA, FMFB, KASHF, KB, NAYMT, NRSP, NRSP-B, UBank, WMFB								
	30	-	80,853	2,242,678,402	287,935	893,633,772	95,787	1,854,666,887	427,843
Chakwal	AKHU, FINCA, KB, MO, NRSP, POMFB								
	49	-	42,174	726,154,080	79,862	115,535,686	26,959	455,763,132	219,565
D.G. Khan	AKHU, ASA, FMFB, KB, NRSP, OCT, TMFB								
	24	-	46,694	1,294,890,863	192,192	419,795,800	53,943	1,465,488,560	419,252
Faisalabad	AKHU, ASA, ASASAH, DAMEN, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, PRSP, RCDS, TMFB, UBank, WMFB								
	128	-	174,965	2,939,272,051	105,156	597,310,846	222,526	2,386,957,010	1,096,924
Gujranwala	AKHU, ASA, ASASAH, BRAC, FINCA, FMFB, JWS, KASHF, KB, NRSP, OCT, OPD, POMFB, PRSP, TMFB, UBank								
	119	-	131,879	2,907,360,728	87,693	384,237,044	137,625	2,570,750,828	735,741
Gujrat	AKHU, ASA, BRAC, FINCA, FMFB, JWS, KASHF, KB, NRSP, PRSP, TMFB								
	41	-	46,840	1,054,206,608	43,419	610,029,838	46,469	831,208,634	446,630
Hafizabad	AKHU, ASA, FINCA, JWS, KASHF, KB, NRSP, PRSP, TMFB								
	34	-	42,895	1,026,968,032	29,746	92,337,357	53,767	1,457,159,031	231,170
Jhang	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, PRSP, RCDS, TMFB, WMFB								
	46	-	48,870	1,340,890,968	51,585	271,691,036	57,834	976,230,463	626,546
Jhelum	AKHU, ASA, FINCA, JWS, KB, NRSP, POMFB, TMFB								
	40	-	55,475	805,668,112	49,162	39,893,734	26,136	471,340,623	170,498
Kasur	AKHU, ASA, ASASAH, CSC, DAMEN, FINCA, FMFB, KASHF, KB, NAYMT, NRSP, NRSP-B, OLP, RCDS, TMFB								
	54	-	74,020	1,703,819,568	63,858	433,085,624	78,313	1,509,328,552	586,427
Khanewal	AKHU, ASA, ASASAH, FINCA, KASHF, KB, NRSP-B, PRSP, TMFB								
	29	-	48,416	1,160,325,836	57,727	240,264,337	61,434	940,891,370	432,948
Khushab	AKHU, ASA, FINCA, FMFB, KASHF, KB, MO, NRSP, SVD, WMFB								
	40	-	51,240	997,965,553	146,669	169,124,167	65,232	1,356,276,759	235,163
Lahore	AKHU, ASA, ASASAH, BRAC, CSC, DAMEN, FINCA, FMFB, KASHF, KB, NAYMT, NRSP, NRSP-B, OLP, POMFB, PRSP, TMFB, UBank, WMFB								
	184	-	203,010	4,010,714,253	136,914	3,856,031,325	213,579	2,958,644,972	872,760
Leyyah	AKHU, ASA, FMFB, KASHF, KB, NRSP, NRSP-B, OCT, PRSP, RCDS, TMFB, UBank, WMFB								
	37	-	57,185	1,364,972,516	62,450	196,310,830	51,997	1,269,877,774	263,251
Lodhran	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP-B, PRSP, TMFB, UBank, WMFB								
	28	-	66,306	2,043,731,508	89,963	479,000,452	81,839	1,719,867,737	261,693
Mandi Bahauddin	AKHU, ASA, FINCA, JWS, KASHF, KB, NRSP, TMFB								
	26	-	22,228	431,621,635	10,520	70,548,387	19,784	338,311,031	298,371
Mianwali	AKHU, KB, NRSP								
	25	-	36,681	607,107,193	100,964	84,353,810	58,370	1,350,139,339	252,413
Multan	AKHU, ASA, ASASAH, BRAC, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, TMFB, UBank, WMFB								
	76	-	120,056	2,793,295,866	95,057	901,618,671	164,232	2,457,310,395	689,339
Muzaffargarh	AKHU, ASA, BRAC, FFO, FINCA, KASHF, KB, MOJAZ, NRSP-B, PRSP, TMFB								
	33	-	61,901	1,467,266,969	64,956	280,640,934	72,405	1,404,580,284	570,580
Nankana Sahib	AKHU, ASA, DAMEN, FFO, FINCA, RCDS								
	19	-	25,352	526,454,461	800	3,927,271	9,074	178,967,435	-
Narowal	AKHU, ASA, KB, MOJAZ, NRDP, NRSP, OLP, PRSP								
	23	-	33,154	701,123,891	24,707	137,762,510	27,375	598,156,509	268,902
Okara	AKHU, ASA, ASASAH, CSC, DAMEN, FINCA, FMFB, KASHF, KB, NRSP-B, OLP, PRSP, TMFB								
	43	-	65,217	1,767,631,788	76,807	359,031,598	65,618	1,567,116,858	509,842
Pakpattan	AKHU, ASA, ASASAH, BRAC, FINCA, FMFB, KASHF, KB, NRSP-B, PRSP, TMFB, UBank, WMFB								
	25	-	36,617	936,822,114	43,491	159,595,333	40,962	745,925,640	281,988
Rahimyar Khan	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, TMFB, UBank, WMFB								
	57	-	110,886	3,231,956,622	162,469	956,962,952	155,425	3,439,767,238	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								
	22	-	52,365	1,369,289,242	139,495	386,168,308	75,679	1,883,075,229	260,436
Rawalpindi	AKHU, BRAC, FINCA, FMFB, KASHF, KB, NRSP, OCT, POMFB, TMFB, UBank, WMFB								
	79	-	86,719	1,579,328,772	174,317	2,045,266,973	81,874	1,015,154,759	327,457
Sahiwal	AKHU, ASA, ASASAH, BRAC, FINCA, FMFB, KASHF, KB, NRSP-B, PRSP, TMFB, UBank, WMFB								
	37	-	60,505	1,445,661,348	81,681	322,280,162	67,437	1,295,304,552	395,468
Sargodha	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP, OLP, PRSP, TMFB, WMFB								
	84	-	103,538	1,891,413,235	69,360	338,504,289	158,313	3,033,691,023	671,679
Sheikhupura	AKHU, ASA, DAMEN, FFO, FINCA, KASHF, KB, NRSP, OLP, PRSP, RCDS								
	48	-	73,406	1,355,612,038	31,603	98,991,622	60,350	1,029,214,413	831,522
Sialkot	AKHU, ASA, BRAC, FINCA, FMFB, JWS, KASHF, KB, NRSP, PRSP, TMFB, WMFB								
	54	-	68,618	1,514,851,229	60,322	372,041,095	71,513	1,177,537,484	501,997
Toba Tek Singh	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP-B, PRSP, RCDS, TMFB, WMFB								
	24	-	37,698	828,650,444	54,983	270,547,713	48,020	798,013,029	309,316
Vihari	AGAHE, AKHU, ASA, ASASAH, FINCA, FMFB, KASHF, KB, NRSP-B, TMFB								
	28	-	61,136	1,480,296,887	53,789	302,233,395	69,669	1,319,679,852	475,398
Total	1,719	7	2,457,824	55,021,915,532	3,348,196	18,462,007,901	2,788,456	51,300,169,083	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	-	29,633	494,998,151	127,952	85,801,323	34,414	435,793,528	294,781
Dadu	FMFB, KB, OCT, TMFB, TRDP								
	37	-	33,311	449,829,538	80,478	149,317,746	105,008	197,567,922	447,305
Ghotki	AMFB, ASA, FMFB, KB, OCT, SRSO, TMFB, UBank, WMFB								
	18	-	27,227	627,666,553	33,398	132,448,852	23,336	409,944,316	248,442
Hyderabad	AMFB, ASA, BRAC, FINCA, FMFB, KB, NRSP, OCT, POMFB, SRSO, SSF, TMFB, UBank, WMFB								
	52	-	47,678	1,055,734,264	55,430	566,125,400	50,395	1,242,539,324	517,652
Jacobabad	FMFB, OSDI								
	1	-	2,182	47,839,373	4,774	33,550,267	2,046	42,679,625	361,146
Jamshoro	ASA, OCT, SRSO, TRDP								
	14	-	13,983	154,091,116	24,201	9,798,241	20,270	2,562,188	-
Karachi	AKHU, AMFB, ASA, BRAC, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, OCT, POMFB, TMFB, UBank, WMFB								
	139	-	138,433	3,896,490,871	5,044,289	15,087,201,075	141,126	2,880,141,506	1,329,990
Khairpur	AMFB, ASA, FINCA, FMFB, KASHF, KB, OCT, TMFB, UBank, WMFB								
	20	-	24,771	699,595,234	29,078	279,863,322	16,756	552,253,384	401,853
Larkana	AMFB, ASA, FMFB, KB, OCT, SRSO, TMFB								
	17	-	28,878	726,587,016	47,369	490,568,839	27,594	602,245,892	534,891
Matyari	ASA, FMFB, KB, NRSP-B, OCT, OSDI, SRSO, SSF, TMFB, WMFB								
	27	-	29,075	493,599,300	23,194	102,326,650	28,977	280,404,411	-
Mirpur Khas	ASA, FMFB, KB, NRSP, OCT, POMFB, TMFB, TRDP, UBank								
	39	-	36,272	756,028,620	104,667	160,665,080	58,690	840,775,491	210,494
Naushahro Feroze	ASA, FMFB, KB, OCT, TMFB								
	13	-	14,122	272,005,486	5,811	19,714,428	4,420	131,065,049	266,462
Nawabshah	ASA, FINCA, FMFB, KB, NRSP-B, OCT, OLP, SRSO, SSF, SSSF, TMFB, UBank								
	36	-	40,030	781,716,601	29,899	81,603,538	27,222	394,601,795	225,430
Sanghar	ASA, FMFB, KB, OCT, SRDO, SSF, TMFB, TRDP								
	42	-	44,785	696,266,702	5,718	27,410,320	38,056	208,299,574	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, TMFB								
	3	-	5,497	175,148,390	11,255	43,892,170	7,401	241,403,390	-
Shikarpur	ASA, FMFB, KB, OSDI, SRSO, TMFB								
	14	-	11,407	251,110,779	11,290	42,420,408	11,013	167,769,642	237,633
Sukkur	AKHU, ASA, BRAC, FINCA, FMFB, KB, NRSP-B, OCT, SRSO, TMFB, WMFB								
	26	-	27,770	683,255,619	24,858	913,247,898	21,308	560,586,171	213,080
Tando Allahyar	AMFB, ASA, FINCA, FMFB, KB, NRSP, NRSP-B, POMFB, SRSO, TMFB								
	15	-	17,698	447,926,899	31,364	113,449,169	16,528	329,569,392	-
Tando Jam	ASA, FMFB, SSF								
	3	-	2,654	53,037,641	2,500	38,212,000	1,524	28,992,471	-
Tando Muhammad Khan	AMFB, FMFB, KB, NRSP, POMFB								
	4	-	5,993	150,305,892	26,434	72,037,491	4,354	124,683,939	-
Tharparkar	AKHU, ASA, FMFB, KB, TMFB, TRDP								
	52	-	35,097	689,941,395	303,992	204,709,513	115,423	265,782,598	283,491
Thatta	ASA, FMFB, KASHF, KB, NRSP, OCT, SSF, TMFB								
	16	-	19,730	418,832,606	57,670	235,273,552	17,994	425,343,905	245,046
Umer Kot	ASA, FMFB, KB, NRSP, TMFB, TRDP								
	37	-	39,192	797,477,664	87,373	180,817,832	112,592	345,997,452	185,966
Total	658	-	675,418	14,819,485,711	6,172,994	19,070,455,112	886,447	10,711,002,966	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								
	6	-	14,011	218,243,442	58,254	50,054,017	17,147	408,680,430	-
Bhimber	NRSP								
	-	-	2,448	39,162,216	-	-	-	-	-
Kotli	NRSP								
	12	-	10,648	153,986,847	37,494	6,774,175	24,455	597,225,000	-
Mirpur	AKHU, NRSP, POMFB								
	3	-	1,251	20,754,367	-	-	282	3,798,699	-
Muzaffarabad	BRAC, FMFB, KB, NRSP, SDF, TMFB, UBank								
	6	-	10,255	176,593,888	38,096	358,047,389	10,254	172,567,038	-
Neelum	NRSP								
	-	-	-	-	11,619	332,575	-	-	-
Poonch	KB, NRSP								
	4	-	10,990	167,198,002	50,071	48,563,439	14,470	336,174,247	-
Sudhnati	NRSP								
	1	-	1,001	13,413,069	15,166	2,306,585	-	-	-
Total	32	-	50,604	789,351,830	210,700	466,078,180	66,608	1,518,445,413	-

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	-	1,166	43,868,919	3,151	131,700,202	1,166	43,868,919	-
Diamer	AKHU								
	1	-	106	908,535	-	-	106	908,535	-
Ghanche	FMFB								
	1	-	965	37,560,088	5,649	186,114,680	965	37,560,088	-
Ghizer	AKHU, FMFB								
	14	-	10,443	302,257,050	19,318	313,787,783	10,502	303,732,050	-
Gilgit	AKHU, FMFB, NRSP-B								
	10	-	6,718	211,716,829	20,478	739,727,226	7,000	208,868,612	-
Skardu	AKHU, FMFB, NAYMT								
	8	-	6,462	181,910,945	11,907	233,206,424	6,368	181,510,945	-
Total	36	-	25,860	778,222,367	60,503	1,604,536,315	26,107	776,449,150	-

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, KB, NRSP, POMFB, WMFB								
	20	-	9,229	153,784,963	19,565	1,294,384,301	5,703	156,626,195	74,750

REPORTING ORGANIZATIONS

Category	MFP	Reporting Period	
		Quarter 4	Quarter 1
		2014	2015
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)	✓	✓
	U Bank (Ubank)	✗	✓
	Waseela Microfinance Bank Ltd. (WMFB)	✓	✓
MFI Microfinance institution providing specialized microfinance services.	Akhuwat (AKHU)	✓	✓
	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)	✓	✓
	Mehran Educational Society (MES)	✓	✗
	Micro Options (MO)	✓	✓
	MOJAZ Foundation	✓	✓
	Naymet Trust	✓	✓
	Orangi Charitable Trust (OCT)	✓	✓
	SAFCO Support Foundation (SSF)	✓	✓
	Shah Sachal Sami Foundation (SSSF)	✓	✓
Soon Valley Development Program (SVDP)	✓	✓	
Shadab Rural Development Organization (SRDO)	✓	✓	
RSP Rural support programme running microfinance operation as part of multi-dimensional rural development programme.	Ghazi Barotha Taraqiati Idara (GBTI)	✓	✓
	National Rural Support Programme (NRSP)	✓	✓
	Punjab Rural Support Programme (PRSP)	✓	✓
	Sarhad Rural Support Programme (SRSP)	✓	✓
	Sindh Rural Support Organization (SRSO)	✓	✓
	Thardeep Rural Development Programme (TRDP)	✓	✓
Others Organizations running microfinance operations as part of multi-dimension service offering.	Association for Gender Awareness and Human Empowerment (AGAHE)	✓	✓
	Badbaan Enterprise Development Forum (BEDF)	✓	✓
	BRAC Pakistan (BRAC)	✓	✓
	National Rural Development Programme (NRDP)	✓	✓
	Organization for Participatory Development (OPD)	✓	✓
	Organization for Social Development Initiatives (OSDI)	✓	✓
	Rural Community Development Society (RCDS)	✓	✓
	Sungi Development Foundation (SDF)	✓	✓
	Support With Working Solutions (SWWS)	✓	✓
ORIX Leasing Pakistan Ltd. (OLP)	✓	✓	