

| | Quarter | | Change | |
|-------------------------------------|-----------|-----------|---------|-------|
| | Q2 | Q1 | Units | % |
| Number of Branches/Units | 1,712 | 1,688 | 24 | 1.42 |
| Number of Districts Covered | 91 | 91 | 0 | 0.00 |
| Penetration Rate (%) | 8.15 | 8.11 | | 0.04 |
| Active Borrowers | 2,232,439 | 2,222,012 | 10,427 | 0.47 |
| Gross Loan Portfolio (PKR Millions) | 33,899 | 32,440 | 1,459 | 4.50 |
| Number of Loans Disbursed | 660,736 | 571,407 | 89,329 | 15.63 |
| Disbursements (PKR Millions) | 14,782 | 12,081 | 2,701 | 22.36 |
| Average Loan Size (PKR) | 22,373 | 21,143 | 1,230 | 5.82 |
| Number of Savers | 4,316,955 | 3,977,108 | 339,847 | 8.55 |
| Value of Savings (PKR Millions) | 18,283 | 15,223 | 3,060 | 20.10 |
| Average Saving Balance (PKR) | 4,235 | 3,828 | 408 | 10.65 |
| Number of Policy Holders | 2,654,307 | 2,680,798 | -26,491 | -0.99 |
| Sum Insured (PKR Millions) | 32,128 | 31,361 | 767 | 2.45 |

This quarter was dominated by growth in savings, which continued to be the main driver in the sector.

Savings increased by nearly PKR 3 billion, rising from PKR 15.2 billion in the last quarter to PKR 18.3 billion by end of second quarter. MFB deposits increased to 16.6 billion from 13.6 billion in the preceding quarter. The increase was led by KBL whose deposits increased by PKR 1.0 billion, followed by FMFBL and TMFB which added PKR 0.6 billion and PKR 0.5 billion, respectively. The average saving balance increased by 11 percent from PKR 3,828 in the preceding quarter to PKR 4,235 in the second quarter of the year. The average saving balance of the MFB continues to dominate the peer group with a size of PKR 10,694. While MFB have 91 percent share of savings in terms of value, RSP have the maximum number of savers i.e. 62 percent of active savers. This is reflected by the dominant market share of the rural active savers who account for 79 percent of the total active savers.

The microfinance industry in the country consolidated the increase in microcredit outreach witnessed in the first quarter of the year. The number of active borrowers grew slightly by 0.47 percent; however, the GLP grew by 4.5 percent from PKR 32.4 billion in the preceding quarter to PKR 33.9 billion with the average loan size increasing to PKR 22,373 from PKR 21,143. This trend of growth in GLP being ahead of growth in number of active borrowers has now been seen for the past 3 quarters, causing average loan sizes to be pushed up. The growth in MFBs was more of a factor increasing loan sizes which increased by 15 percent to close at PKR 26,761 whereas RSP showed the most increase in outreach among the three peer groups with a growth of 5.3 percent. Gross Loan Portfolio for RSPs increased by 11.1 percent from PKR 6.1 billion in the last quarter to PKR 6.8 billion. KB continues to be the largest provider of microcredit in terms of active borrowers and TMFB remains the largest in terms of GLP.

Insurance continues to exhibit a volatile trend. Over time micro-insurance has not been able to smoothen out this volatility factor. Despite an increase in the last quarter, this quarter saw a decrease of 1 percent in number of policy holder but a 2.4 percent increase in the sum insured. Credit life insurance continues to dominate the over the health insurance with a 70 percent share up from 68 percent in the last quarter. In addition, RSPs, mainly on the back of NRSP, remain the largest provider of micro-insurance among the peer groups with a 40 percent share and also, the largest provider in term of sum insured with a share of 46 percent.

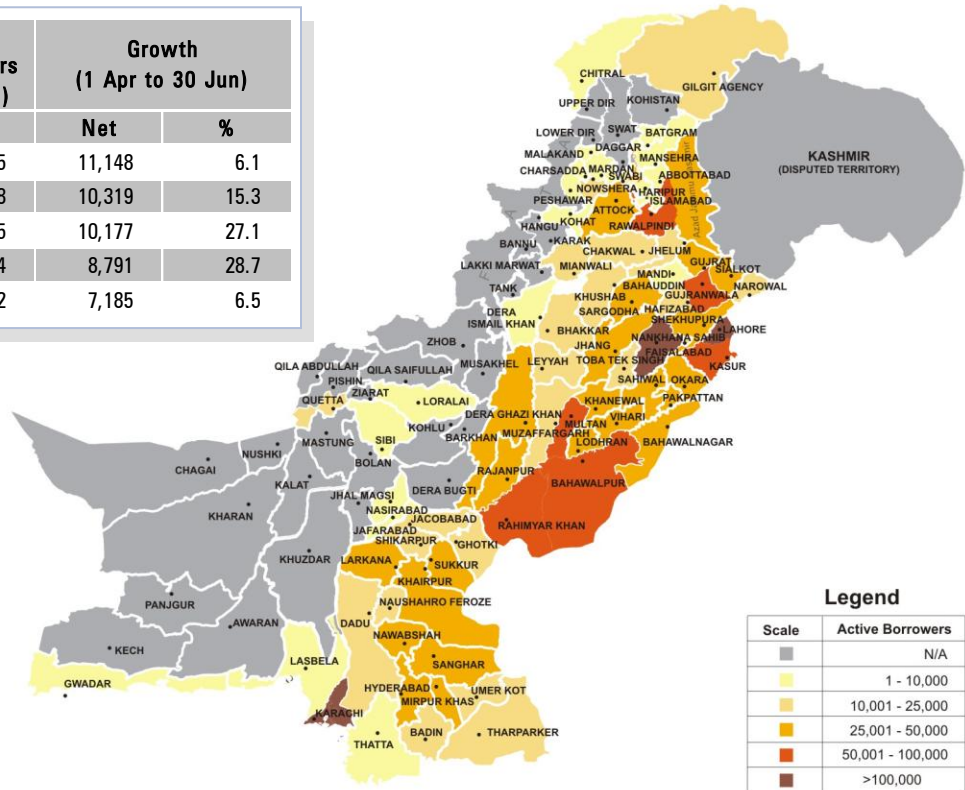
Overall, outreach saw an increase in Punjab, remained constant in Balochistan, decreased in Sindh and KP.



DISTRIBUTION OF ACTIVE BORROWERS

Top 5 Districts: Greatest Increase in Microcredit Outreach

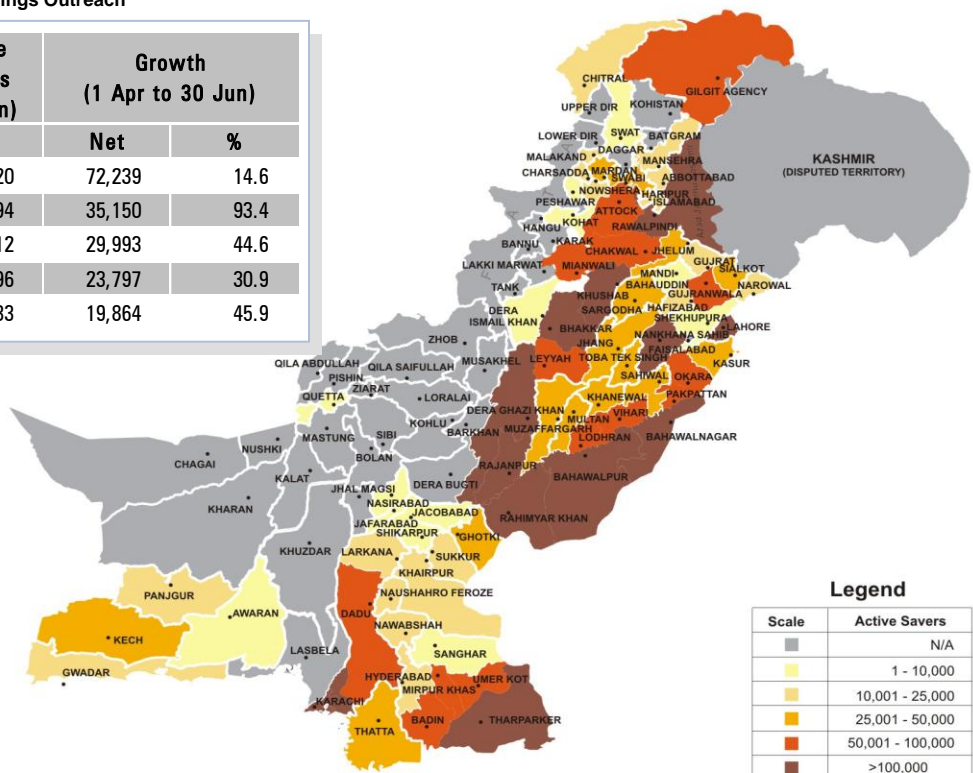
| | District | Active Borrowers (30 Jun) | Growth (1 Apr to 30 Jun) | |
|---|---------------|---------------------------|--------------------------|------|
| | | | Net | % |
| 1 | Lahore | 194,185 | 11,148 | 6.1 |
| 2 | Rahimyar Khan | 77,788 | 10,319 | 15.3 |
| 3 | Sialkot | 47,685 | 10,177 | 27.1 |
| 4 | Matyari | 39,434 | 8,791 | 28.7 |
| 5 | Faisalabad | 117,652 | 7,185 | 6.5 |



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 | 567,920 | 72,239 | 14.6 |
| 2 | Dadu | 72,794 | 35,150 | 93.4 |
| 3 | Attock | 97,212 | 29,993 | 44.6 |
| 4 | Lahore | 100,896 | 23,797 | 30.9 |
| 5 | Faisalabad | 63,133 | 19,864 | 45.9 |



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

MICROCREDIT PROVISION

Exchange Rate (Jun 2012): PKR/USD = 95.55/1

Summary of Microcredit Provision (All Pakistan)

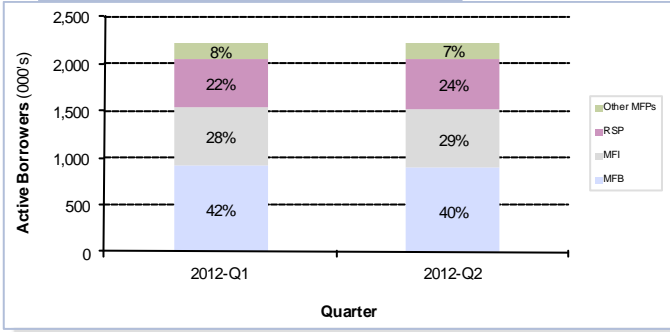
| | Total | Lending Methodology | | Peer Group | | | |
|---|-----------|---------------------|------------|------------|---------|---------|------------|
| | | Group | Individual | MFB | MFI | RSP | Other MFPs |
| Number of Branches/Units | | | | | | | |
| 2012-Q1 | 1,688 | | | 448 | 462 | 623 | 155 |
| 2012-Q2 | 1,712 | | | 448 | 473 | 640 | 151 |
| Active Borrowers | | | | | | | |
| 2012-Q1 | 2,222,012 | 1,747,231 | 474,781 | 923,308 | 624,366 | 507,520 | 166,818 |
| 2012-Q2 | 2,232,439 | 1,797,858 | 434,581 | 887,176 | 640,015 | 534,332 | 170,916 |
| Gross Loan Portfolio (PKR Millions) | | | | | | | |
| 2012-Q1 | 32,440 | 22,605 | 9,835 | 17,635 | 6,835 | 6,083 | 1,886 |
| 2012-Q2 | 33,899 | 23,540 | 10,359 | 18,172 | 7,070 | 6,760 | 1,897 |
| Portfolio at Risk >30 days (Percentage) | | | | | | | |
| 2012-Q1 | 3.9 | | | 4.7 | 2.1 | 3.2 | 5.4 |
| 2012-Q2 | 3.8 | | | 5.0 | 1.9 | 2.2 | 5.5 |
| Average Loan Balance (PKR) | | | | | | | |
| 2012-Q1 | 14,599 | 12,937 | 20,714 | 19,100 | 10,947 | 11,986 | 11,308 |
| 2012-Q2 | 15,185 | 13,093 | 23,837 | 20,483 | 11,046 | 12,652 | 11,098 |
| Number of Loans Disbursed | | | | | | | |
| 2012-Q1 | 571,407 | 431,067 | 140,340 | 245,109 | 134,001 | 149,469 | 42,828 |
| 2012-Q2 | 660,736 | 515,604 | 145,132 | 272,636 | 138,389 | 209,297 | 40,414 |
| Disbursements (PKR Millions) | | | | | | | |
| 2012-Q1 | 12,081 | 8,336 | 3,745 | 5,701 | 2,852 | 2,679 | 850 |
| 2012-Q2 | 14,782 | 10,370 | 4,413 | 7,296 | 2,737 | 3,905 | 844 |
| Average Loan Size (PKR) | | | | | | | |
| 2012-Q1 | 21,143 | 19,338 | 26,688 | 23,258 | 21,284 | 17,921 | 19,843 |
| 2012-Q2 | 22,373 | 20,112 | 30,405 | 26,761 | 19,778 | 18,657 | 20,896 |

Districts with Highest Growth (Net) by Province

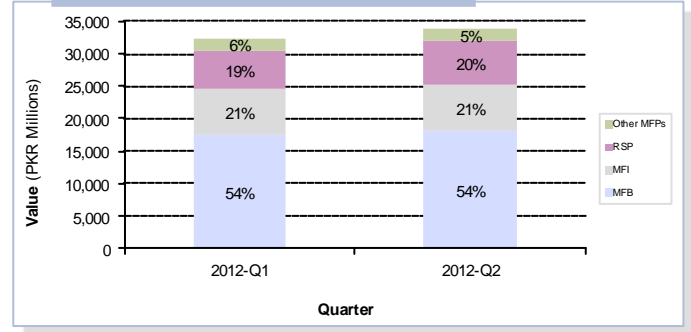
| | Province | District | Active Borrowers (30 Jun) | Growth (1 Apr to 30 Jun) | | Potential Microfinance Market (2007) | Penetration Rate (%) |
|---|------------------|---------------|------------------------------|-----------------------------|------|--|-------------------------|
| | | | | A | Net | | |
| 1 | | Jafarabad | 3,330 | 251 | 8.2 | 121,911 | 2.7 |
| 2 | Balochistan | Nasirabad | 2,503 | 175 | 7.5 | 75,783 | 3.3 |
| 3 | | Kech (Turbat) | - | - | -6.6 | 92,271 | |
| 1 | Khyber- | Haripur | 9,013 | 1,488 | 19.8 | 103,830 | 8.7 |
| 2 | Pakhtunkhwa | Chitral | 3,456 | 477 | 16.0 | 84,846 | 4.1 |
| 3 | | Abbottabad | 8,488 | 406 | 5.0 | 180,672 | 4.7 |
| 1 | | Lahore | 194,185 | 11,148 | 6.1 | 872,760 | 22.2 |
| 2 | Punjab | Rahimyar Khan | 77,788 | 10,319 | 15.3 | 585,705 | 13.3 |
| 3 | | Sialkot | 47,685 | 10,177 | 27.1 | 501,997 | 9.5 |
| 1 | | Matyari | 39,434 | 8,791 | 28.7 | | |
| 2 | Sindh | Shikarpur | 15,299 | 6,688 | 77.7 | 237,633 | 6.4 |
| 3 | | Larkana | 27,605 | 4,943 | 21.8 | 534,891 | 5.2 |
| 1 | | Bagh | 7,291 | 734 | 11.2 | | |
| 2 | AJK | Kotli | 7,180 | 445 | 6.6 | | |
| 3 | | Sudhnati | 672 | 131 | 24.2 | | |
| 1 | | Skardu | 3,574 | 286 | 8.7 | | |
| 2 | Gilgit-Baltistan | Gilgit | 2,069 | 240 | 13.1 | | |
| 3 | | Ghizer | 3,575 | 185 | 5.5 | | |
| 1 | | - | - | - | 0.0 | | |
| 2 | FATA | - | - | - | 0.0 | | |
| 3 | | - | - | - | 0.0 | | |
| 1 | ICT | Islamabad | 3,797 | 530 | 16.2 | 74,750 | 5.1 |

MICROCREDIT PROVISION

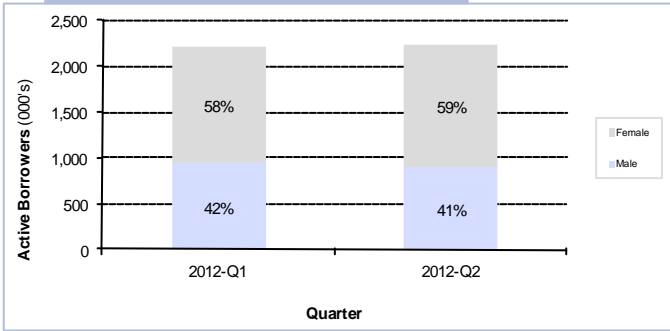
Active Borrowers by Peer Group



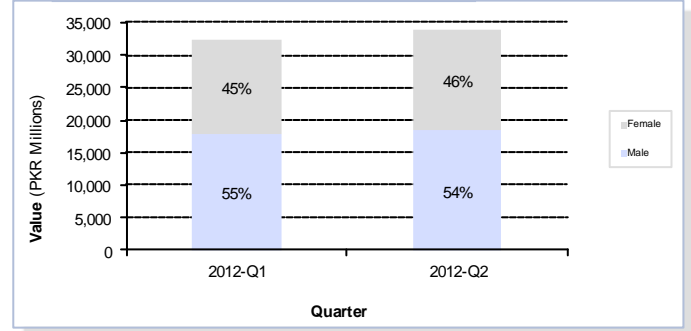
Gross Loan Portfolio



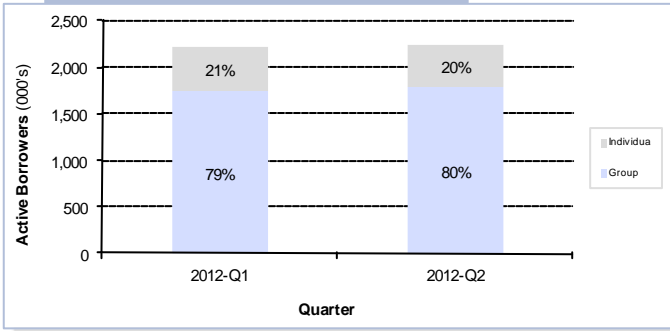
Active Borrowers by Gender



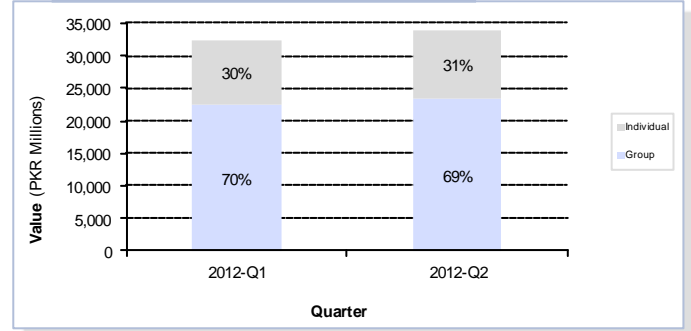
Gross Loan Portfolio by Gender



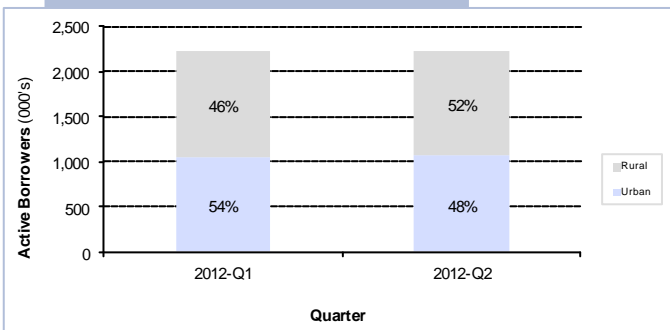
Active Borrowers by Lending Methodology



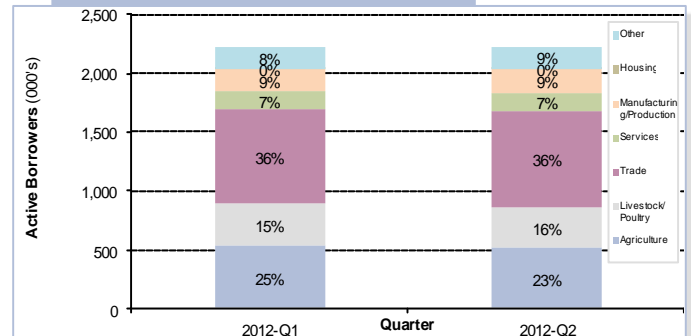
Gross Loan Portfolio by Methodology



Active Borrowers by Rural/Urban

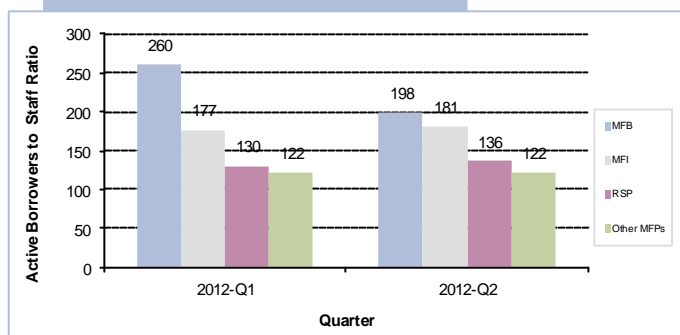


Active Borrowers by Sector

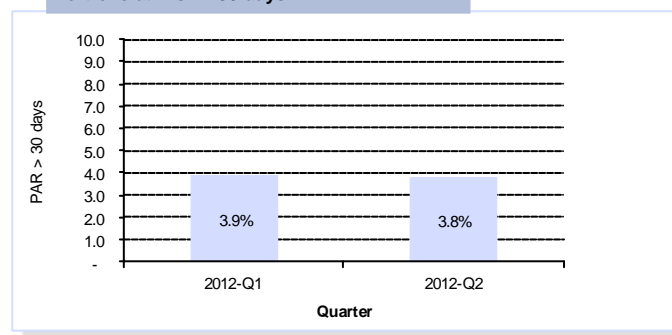


MICROCREDIT PROVISION

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 Apr to 30 Jun) | | Market Share (% of Active Borrowers) (30 Jun) |
|------|---------|---|------|--|
| | | Net | % | |
| 1 | SRSO | 19,902 | 45.8 | 2.8 |
| 2 | AKHUWAT | 11,111 | 21.4 | 2.8 |
| 3 | PRSP | 8,309 | 12.7 | 3.3 |
| 4 | TMFB | 7,842 | 5.7 | 6.5 |
| 5 | FMFBL | 7,282 | 4.7 | 7.2 |

MFPs with Largest Percentage Increase in Active Borrowers

| Rank | MFP | Increase in Active Borrowers (1 Apr to 30 Jun) | | Market Share (% of Active Borrowers) (30 Jun) |
|------|---------|---|-------|--|
| | | Net | % | |
| 1 | AMFB | 404 | 138.4 | 0.0 |
| 2 | SRSO | 19,902 | 45.8 | 2.8 |
| 3 | AKHUWAT | 11,111 | 21.4 | 2.8 |
| 4 | TRDP | 7,276 | 15.1 | 2.5 |
| 5 | SDF | 1,055 | 13.9 | 0.4 |

Largest Providers of Microcredit (Active Borrowers)

| Rank | MFP | Active Borrowers (30 Jun) | Market Share (% of Active Borrowers) |
|------|-------|------------------------------|---|
| 1 | KB | 435,353 | 19.5 |
| 2 | NRSP | 333,511 | 14.9 |
| 3 | KASHF | 286,443 | 12.8 |
| 4 | FMFBL | 161,341 | 7.2 |
| 5 | ASA | 146,876 | 6.6 |

Largest Providers of Microcredit (Gross Loan Portfolio)

| Rank | MFP | GLP (30 Jun) | Market Share (% of GLP) |
|------|-------|-----------------|----------------------------|
| 1 | TMFB | 6,248,081,545 | 18.4 |
| 2 | KB | 5,188,068,760 | 15.3 |
| 3 | NRSP | 4,263,984,517 | 12.6 |
| 4 | FMFBL | 3,467,366,211 | 10.2 |
| 5 | KASHF | 2,949,045,324 | 8.7 |

MFPs with Largest Geographic Spread

| MFP | KB | NRSP | FMFBL | ASA | TMFB |
|---|----|------|-------|-----|------|
| Geographic Spread (No. of Districts) | 72 | 52 | 48 | 35 | 33 |

MICRO-SAVINGS PROVISION

Summary of Micro-savings Provision (All Pakistan)

| | Total | Saving Methodology | | Peer Group | | | |
|---------------------------------------|-----------|--------------------|--------------|------------|--------|-----------|------------|
| | | Intermediation | Mobilization | MFB | MFI | RSP | Other MFPs |
| Number of Savers | | | | | | | |
| 2012-Q1 | 3,692,909 | 1,110,776 | 2,582,133 | 1,199,120 | 18,065 | 2,386,894 | 88,830 |
| 2012-Q2 | 4,316,955 | 1,551,505 | 2,765,450 | 1,551,505 | 12,215 | 2,666,191 | 87,044 |
| Value of Saving (PKR Millions) | | | | | | | |
| 2012-Q1 | 15,223 | 13,617 | 1,606 | 13,617 | 4 | 1,581 | 21 |
| 2012-Q2 | 18,283 | 16,592 | 1,691 | 16,592 | 3 | 1,667 | 20 |
| Average Saving Balance (PKR) | | | | | | | |
| 2012-Q1 | 3,828 | 9,632 | 627 | 9,632 | 270 | 642 | 243 |
| 2012-Q2 | 4,235 | 10,694 | 611 | 10,694 | 278 | 625 | 235 |

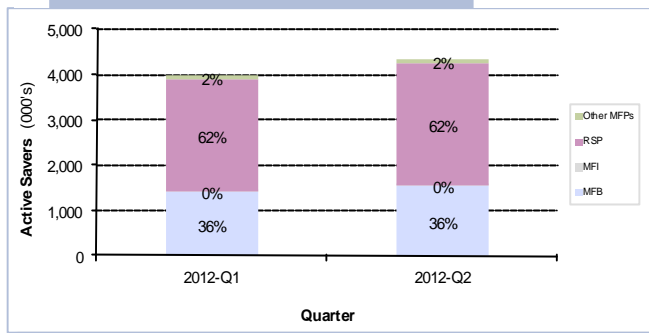
Micro-savings Provision by MFPs

| | Total | MFPs offering Savings | Savings Methodology | | Peer Group | | | |
|------------------------------|-------|-----------------------|---------------------|--------------|------------|-----|-----|------------|
| | | | Intermediation | Mobilization | MFB | MFI | RSP | Other MFPs |
| No. of Reporting MFPs | | | | | | | | |
| 2012-Q1 | 29 | 15 | 7 | 8 | 7 | 1 | 5 | 2 |
| 2012-Q2 | 30 | 16 | 7 | 9 | 7 | 1 | 6 | 2 |

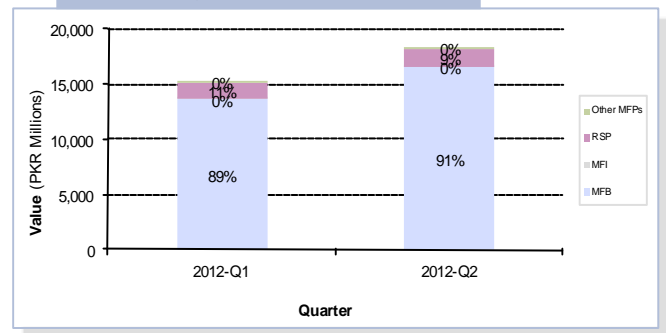
Saving Methodology:

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

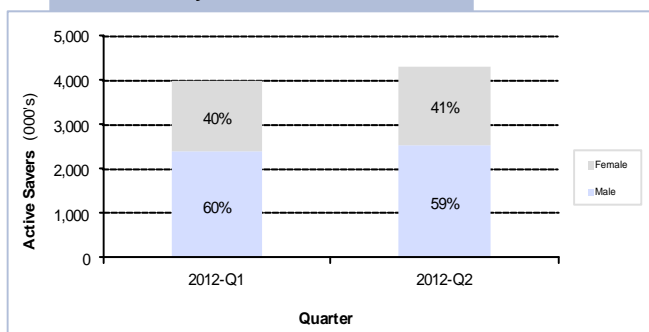
Active Savers by Peer Group



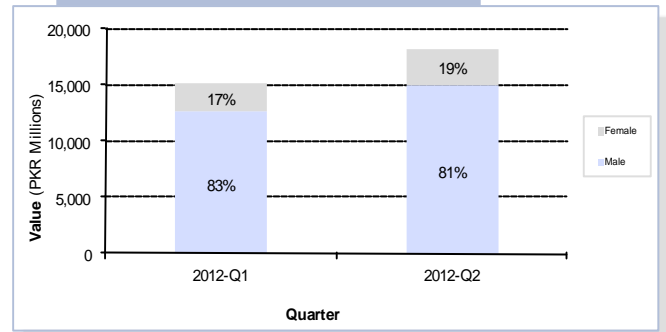
Value of Savings by Peer Group



Active Savers by Gender

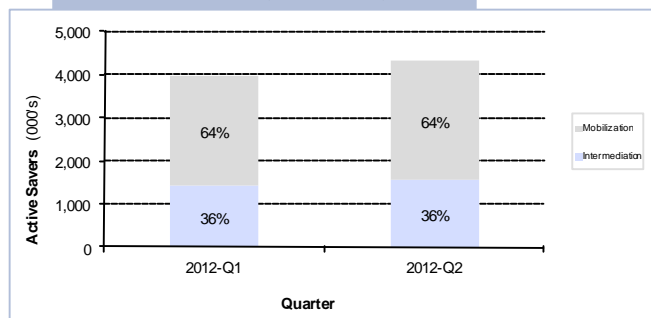


Value of Savings by Gender

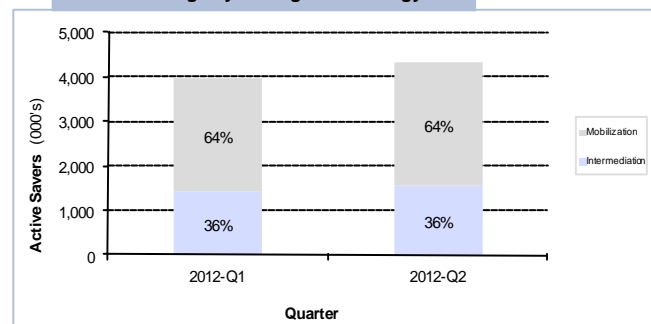


MICRO-SAVINGS PROVISION

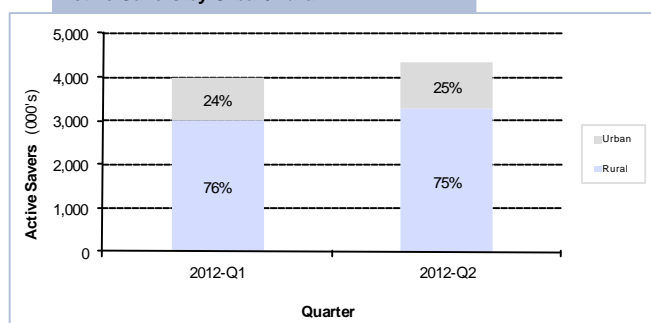
Active Savers by Saving Methodology



Value of Savings by Saving Methodology



Active Savers by Urban/Rural



Districts with Highest Outreach (Active Savers)

| Rank | District | Active Savers (30 Jun) | Increase (1 Apr to 30 Jun) | |
|------|-------------|------------------------|----------------------------|------|
| | | | Net | % |
| 1 | Karachi | 567,920 | 72,239 | 14.6 |
| 2 | Bahawalpur | 286,603 | 10,382 | 3.8 |
| 3 | Tharparkar | 254,887 | 17,938 | 7.6 |
| 4 | Bhawalnagar | 233,492 | 7,603 | 3.4 |
| 5 | D.G. Khan | 142,881 | 3,320 | 2.4 |

MFPs with Largest Increase in Active Savers (Net)

| Rank | MFP | Increase in Active Savers (1 Apr to 30 Jun) | |
|------|------|---|-------|
| | | Net | % |
| 1 | NRSP | 60,714 | 3.1 |
| 2 | TMFB | 59,076 | 8.7 |
| 3 | TRDP | 53,491 | 15.8 |
| 4 | KB | 44,566 | 15.1 |
| 5 | SRSO | 25,758 | 177.1 |

MFPs with Largest Increase in Value of Savings (Net)

| Rank | MFP | Increase in Value of Savings (1 Apr to 30 Jun) | |
|------|-----------|--|------|
| | | Net | % |
| 1 | KB | 1,037,392,743 | 91.8 |
| 2 | FMFBL | 590,069,575 | 10.3 |
| 3 | TMFB | 517,254,386 | 10.6 |
| 4 | KMFB | 419,019,970 | 35.3 |
| 5 | NRSP Bank | 294,460,697 | 44.9 |

Largest Providers of Micro-savings (Active Savers)

| Rank | MFP | Active Savers (30 Jun) | Market Share (% of Active Savers) |
|------|-------|------------------------|-----------------------------------|
| 1 | NRSP | 2,009,455 | 47.1 |
| 2 | TMFB | 740,396 | 17.3 |
| 3 | TRDP | 392,972 | 9.2 |
| 4 | KB | 339,296 | 7.9 |
| 5 | FMFBL | 242,814 | 5.7 |

Largest Providers of Micro-savings (Value of Savings)

| Rank | MFP | Value of Savings (30 Jun) | Market Share (% of Active Savers) |
|------|-------|---------------------------|-----------------------------------|
| 1 | FMFBL | 6,308,228,097 | 34.5 |
| 2 | TMFB | 5,405,030,969 | 29.6 |
| 3 | KB | 2,166,889,641 | 11.9 |
| 4 | KMFB | 1,604,803,392 | 8.8 |
| 5 | NRSP | 1,327,140,711 | 7.3 |

MICRO-INSURANCE PROVISION

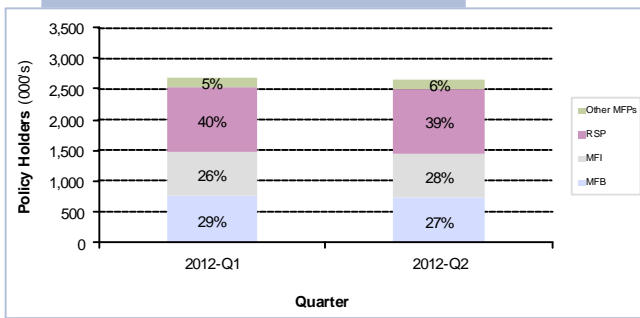
Summary of Micro-insurance Provision (All Pakistan)

| | Total | Type | | Peer Group | | | |
|-----------------------------------|-----------|---------|-------------|------------|---------|-----------|------------|
| | | Health | Credit Life | MFB | MFI | RSP | Other MFPs |
| Number of Policy Holders | | | | | | | |
| 2012-Q1 | 2,680,798 | 847,116 | 1,833,682 | 773,019 | 692,990 | 1,067,659 | 147,130 |
| 2012-Q2 | 2,654,307 | 769,604 | 1,884,703 | 724,084 | 731,467 | 1,048,220 | 150,536 |
| Sum Insured (PKR Millions) | | | | | | | |
| 2012-Q1 | 31,361 | | | 11,406 | 4,068 | 14,232 | 1,654 |
| 2012-Q2 | 32,128 | | | 11,129 | 4,413 | 14,844 | 1,742 |

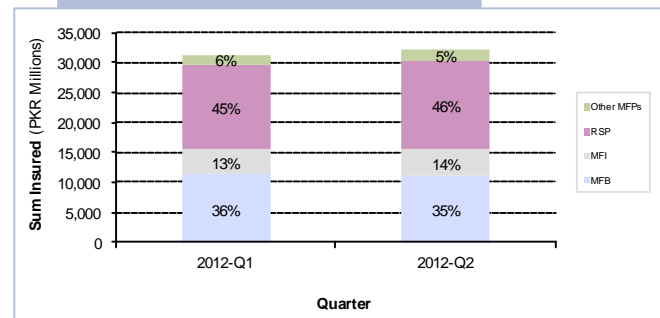
Micro-insurance Provision by MFPs

| | Total | MFPs offering Insurance | Type of Insurance offered | | | Peer Group | | | |
|------------------------------|-------|-------------------------|---------------------------|------|-------|------------|-----|-----|------------|
| | | | Health | Life | Other | MFB | MFI | RSP | Other MFPs |
| No. of Reporting MFPs | | | | | | | | | |
| 2012-Q1 | 29 | 19 | 10 | 15 | 0 | 4 | 5 | 4 | 6 |
| 2012-Q2 | 30 | 20 | 11 | 15 | 0 | 4 | 5 | 5 | 6 |

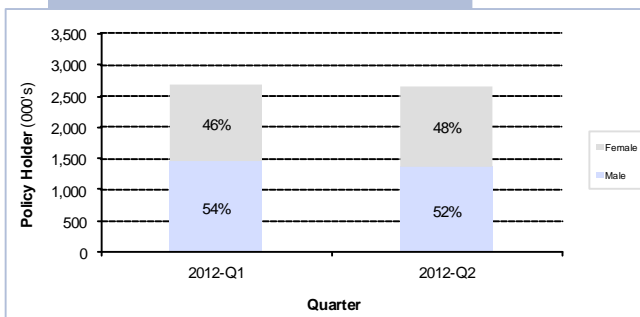
Policy Holders by Peer Group



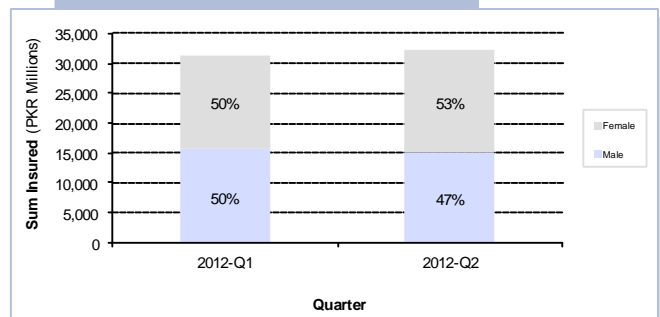
Sum Insured by Peer Group



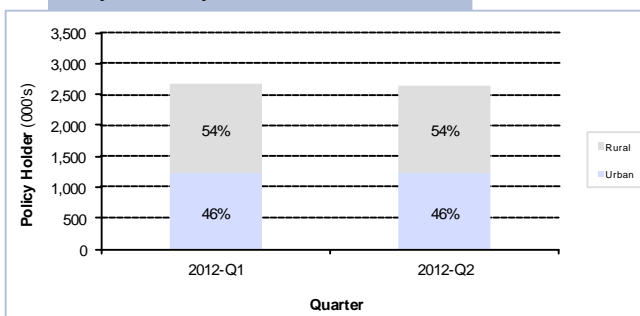
Policy Holders by Gender



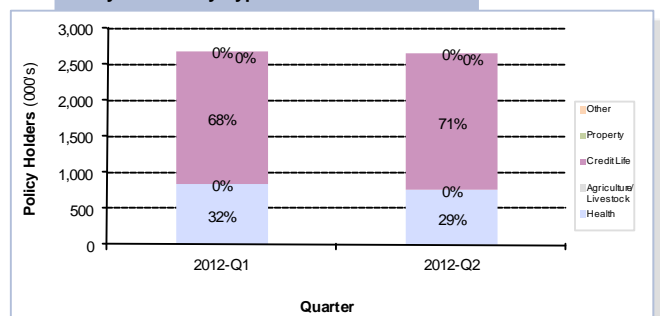
Sum Insured by Gender



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 | 235,093 | 29,339 | 14.3 |
| 2 | Faisalabad | 184,176 | 18,238 | 11.0 |
| 3 | Karachi | 135,200 | 2,507 | 1.9 |
| 4 | Rawalpindi | 121,068 | 4,034 | 3.4 |
| 5 | Multan | 119,673 | 381 | 0.3 |

Top 5 Districts: Greatest Increase in Micro-Insurance Outreach

| | District | Policy Holders (30 Jun) | Growth (1 Apr to 30 Jun) | |
|---|------------|----------------------------|-----------------------------|-------|
| | | | Net | % |
| 1 | Lahore | 235,093 | 29,339 | 14.3 |
| 2 | Sialkot | 68,664 | 24,115 | 54.1 |
| 3 | Narowal | 22,667 | 18,351 | 425.2 |
| 4 | Faisalabad | 184,176 | 18,238 | 11.0 |
| 5 | Attock | 54,743 | 16,538 | 43.3 |

Largest Providers of Micro-Insurance (Policy Holders)

| | MFP | Policy Holders (30 Jun) | Market Share (% of Policy Holders) |
|---|-------|----------------------------|---------------------------------------|
| 1 | NRSP | 659,544 | 24.8 |
| 2 | KASHF | 572,886 | 21.6 |
| 3 | KB | 340,553 | 12.8 |
| 4 | FMFBL | 192,440 | 7.3 |
| 5 | PRSP | 184,031 | 6.9 |

Largest Providers of Micro-Insurance (Sum Insured)

| | MFP | Sum Insured (30 Jun) | Market Share (% of Sum Insured) |
|---|-------|-------------------------|------------------------------------|
| 1 | NRSP | 10,854,597,000 | 33.8 |
| 2 | KB | 4,564,486,970 | 14.2 |
| 3 | PRSP | 3,961,230,000 | 12.3 |
| 4 | FMFBL | 3,850,961,211 | 12.0 |
| 5 | KASHF | 2,949,045,324 | 9.2 |

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 | 24 | - | 18,630 | 155,957,141 | 94,812 | 367,667,367 | 10,138 | 112,963,619 | 1,656,762 | 1.12 |
| KP | 55 | 2 | 73,745 | 773,107,331 | 265,432 | 890,658,548 | 57,126 | 571,301,915 | 4,083,817 | 1.81 |
| Punjab | 1,107 | 10 | 1,485,598 | 22,454,180,804 | 2,301,630 | 6,972,175,893 | 1,970,747 | 24,998,775,751 | 15,233,924 | 9.75 |
| Sindh | 464 | 1 | 613,105 | 9,856,549,663 | 1,433,177 | 8,738,507,031 | 562,723 | 5,314,713,489 | 6,357,795 | 9.64 |
| AJK | 27 | - | 27,015 | 262,704,390 | 152,259 | 79,328,571 | 36,170 | 666,772,106 | - | - |
| GB | 15 | - | 10,549 | 349,260,082 | 52,160 | 1,225,580,687 | 10,549 | 349,260,082 | - | - |
| FATA | - | - | - | - | - | - | - | - | - | - |
| ICT | 7 | - | 3,797 | 46,908,085 | 17,485 | 9,328,810 | 6,854 | 114,105,000 | 74,750 | 5.08 |
| Grand Total | 1,699 | 13 | 2,232,439 | 33,898,667,496 | 4,316,955 | 18,283,246,907 | 2,654,307 | 32,127,891,962 | 27,407,048 | 8.15 |

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 | | | | | | | | |
| | 1 | - | - | - | 9,692 | 887,521 | - | - | 26,054 |
| Barkhan | | | | | | | | | 31,881 |
| Bolan | | | | | | | | | 66,423 |
| Chagai ¹ | | | | | | | | | 54,814 |
| Dera Bugti | | | | | | | | | 43,770 |
| Gwadar | NRSP, POMFB | | | | | | | | |
| | 2 | - | 143 | 2,098,049 | 19,235 | 2,745,235 | 12 | 270,000 | 55,537 |
| Jafarabad | BRAC, KB | | | | | | | | |
| | 3 | - | 3,330 | 40,839,409 | 1,504 | 6,081,267 | 2,564 | 33,003,302 | 121,911 |
| Jhal Magsi | | | | | | | | | 29,887 |
| Kalat | | | | | | | | | 53,884 |
| Kech (Turbat) | NRSP | | | | | | | | |
| | 1 | - | - | - | 41,744 | 9,774,190 | - | - | 92,271 |
| Kharan | | | | | | | | | 47,948 |
| Khuzdar | | | | | | | | | 104,104 |
| Kohlu | | | | | | | | | 26,910 |
| Lasbela | BRAC | | | | | | | | |
| | 4 | - | 1,734 | 17,870,811 | - | - | 1,877 | 18,770,000 | 84,637 |
| Loralai | | | | | | | | | 76,879 |
| Mastung | | | | | | | | | 41,317 |
| Musakhel | | | | | | | | | 27,545 |
| Nasirabad | BRAC, KB | | | | | | | | |
| | 2 | - | 2,503 | 29,587,198 | 1,876 | 2,452,988 | 2,358 | 30,889,837 | 75,783 |
| Nushki ² | | | | | | | | | - |
| Panigur | NRSP | | | | | | | | |
| | 1 | - | - | - | 15,799 | 475,489 | - | - | 51,074 |
| Pishin | | | | | | | | | 100,179 |
| Qila Abdullah | | | | | | | | | 115,112 |
| Qila Saifullah | | | | | | | | | 44,345 |
| Quetta | AKHUWAT, BRAC, FMFBL, KB, TMFB | | | | | | | | |
| | 10 | - | 10,920 | 65,561,674 | 4,962 | 345,250,677 | 3,327 | 30,030,480 | 174,437 |
| Sherani ³ | | | | | | | | | - |
| Sibi | | | | | | | | | 48,944 |
| Washuk | | | | | | | | | - |
| Zhob ⁴ | | | | | | | | | 53,848 |
| Ziarat | | | | | | | | | 7,268 |
| Total | 24 | - | 18,630 | 155,957,141 | 94,812 | 367,667,367 | 10,138 | 112,963,619 | 1,656,762 |

OUTREACH (District Level)

KHYBER-PAKHTUNKHWA (KP)

| District | Number of Branches/Units | | Microcredit | | Micro-Savings | | Micro-Insurance | | Potential Microfinance Market |
|----------------------|-------------------------------|----------|------------------|----------------------------|----------------|------------------------|-----------------|--------------------|-------------------------------|
| | Fixed | Mobile | Active Borrowers | Gross Loan Portfolio (PKR) | Active Savers | Value of Savings (PKR) | Policy Holders | Sum Insured (PKR) | |
| Abbottabad | KB, KMFB, SDF, SRSP, TMFB | | | | | | | | |
| | 5 | - | 8,488 | 132,534,196 | 15,136 | 42,411,968 | 7,029 | 61,945,738 | 180,672 |
| Bannu | | | | | | | | | |
| | | | | | | | | | 167,380 |
| Batgram | | | | | | | | | |
| | | | | | | | | | 58,257 |
| Buner (Daggar) | | | | | | | | | |
| | | | | | | | | | 133,171 |
| Charsadda | BRAC, KB, NRSP | | | | | | | | |
| | 4 | - | 5,483 | 40,567,866 | 13,091 | 2,415,715 | 4,332 | 38,608,229 | 271,736 |
| Chitral | FMFBL | | | | | | | | |
| | 5 | - | 3,456 | 88,301,301 | 23,876 | 568,924,167 | 3,456 | 88,301,301 | 84,846 |
| D.I. Khan | KB | | | | | | | | |
| | 1 | - | 3,125 | 41,719,971 | 4,863 | 31,265,597 | 2,461 | 38,412,986 | 221,328 |
| Hangu | | | | | | | | | |
| | | | | | | | | | 64,648 |
| Haripur | GBTI, KB, KMFB, SDF, SRSP | | | | | | | | |
| | 4 | 1 | 9,013 | 101,758,040 | 49,549 | 37,859,710 | 10,416 | 65,394,645 | 103,830 |
| Karak | | | | | | | | | |
| | | | | | | | | | 102,174 |
| Kohat | KB, SRSP | | | | | | | | |
| | 2 | - | 6,496 | 41,870,361 | 876 | 4,552,405 | 2,746 | 23,935,344 | 114,908 |
| Kohistan | | | | | | | | | |
| | | | | | | | | | 73,374 |
| Lakki Marwat | | | | | | | | | |
| | | | | | | | | | 107,505 |
| Lower Dir | | | | | | | | | |
| | | | | | | | | | 176,660 |
| Malakand | KB, NRSP | | | | | | | | |
| | 2 | - | 2,015 | 21,382,242 | 27,475 | 22,045,958 | 1,774 | 20,070,469 | 106,429 |
| Mansehra | AKHUWAT, KB, KMFB, POMFB, SDF | | | | | | | | |
| | 5 | - | 5,333 | 51,988,029 | 23,787 | 53,031,419 | 3,302 | 30,887,546 | 271,288 |
| Mardan | KB, NRSP | | | | | | | | |
| | 2 | - | 5,819 | 39,335,025 | 46,253 | 26,645,288 | 3,182 | 29,867,376 | 354,988 |
| Mingora ⁵ | KB | | | | | | | | |
| | 1 | - | 1,588 | 13,509,471 | 642 | 15,265,814 | 1,183 | 11,803,328 | - |
| Nowshera | AKHUWAT, BRAC, KB, NRSP, SRSP | | | | | | | | |
| | 12 | - | 10,439 | 90,042,400 | 10,801 | 53,315,274 | 9,498 | 94,318,123 | 201,208 |
| Peshawar | AKHUWAT, BRAC, KB, SRSP | | | | | | | | |
| | 7 | - | 8,243 | 50,422,565 | 5,898 | 22,372,353 | 4,487 | 38,853,603 | 451,548 |
| Shangla | | | | | | | | | |
| | | | | | | | | | 116,366 |
| Swabi | GBTI, KB, NRSP, SWWS | | | | | | | | |
| | 4 | 1 | 4,247 | 59,675,864 | 36,697 | 9,782,765 | 3,260 | 28,903,227 | 230,073 |
| Swat ⁶ | NRSP | | | | | | | | |
| | 1 | - | - | - | 6,488 | 770,115 | - | - | 286,555 |
| Tank | | | | | | | | | |
| | | | | | | | | | 62,446 |
| Upper Dir | | | | | | | | | |
| | | | | | | | | | 142,427 |
| Total | 55 | 2 | 73,745 | 773,107,331 | 265,432 | 890,658,548 | 57,126 | 571,301,915 | 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 | GBTI, KASHF, KB, KMFB, NRSP, POMFB | | | | | | | | |
| | 29 | 7 | 27,274 | 291,236,156 | 97,212 | 128,959,933 | 54,743 | 734,855,697 | 262,870 |
| Bahawalpur | AKHUWAT, ASA, FMFBL, KASHF, KB, NRSP, NRSP Bank, TMFB | | | | | | | | |
| | 29 | - | 65,309 | 1,223,991,959 | 286,603 | 599,923,997 | 66,135 | 896,185,837 | 461,777 |
| Bhakkar | KB, NRSP | | | | | | | | |
| | 16 | - | 22,564 | 328,765,172 | 138,058 | 86,293,578 | 36,860 | 767,452,861 | 252,453 |
| Bhawalnagar | AKHUWAT, ASA, KB, KMFB, NRSP, NRSP Bank | | | | | | | | |
| | 16 | - | 35,724 | 651,313,544 | 233,492 | 406,248,444 | 31,598 | 480,141,306 | 427,843 |
| Chakwal | AKHUWAT, KB, KMFB, NRSP, POMFB | | | | | | | | |
| | 24 | - | 14,575 | 176,301,088 | 64,875 | 130,923,573 | 22,612 | 462,417,752 | 219,565 |
| D.G. Khan | AKHUWAT, FMFBL, KB, NRSP, TMFB | | | | | | | | |
| | 20 | - | 31,986 | 664,013,466 | 142,881 | 229,818,741 | 37,177 | 734,278,425 | 419,252 |
| Faisalabad | AKHUWAT, ASA, ASASAH, CWCD, FMFBL, KASHF, KB, KMFB, NRSP, PRSP, RCDS, TMFB | | | | | | | | |
| | 94 | 1 | 117,652 | 1,221,409,395 | 63,133 | 286,073,481 | 184,176 | 1,473,927,277 | 1,096,924 |
| Gujranwala ⁷ | AKHUWAT, ASA, ASASAH, BRAC, CWCD, FMFBL, JWS, KASHF, KB, KMFB, NRSP, OCT, OLP, PRSP, TMFB | | | | | | | | |
| | 68 | - | 92,807 | 1,664,795,448 | 51,089 | 365,820,811 | 100,771 | 911,061,801 | 735,741 |
| Gujrat | AKHUWAT, BRAC, JWS, KASHF, KB, KMFB, NRSP, PRSP, TMFB | | | | | | | | |
| | 24 | - | 28,201 | 455,275,783 | 23,728 | 290,377,114 | 38,160 | 417,635,532 | 446,630 |
| Hafizabad | JWS, KASHF, KB, PRSP, TMFB | | | | | | | | |
| | 15 | - | 17,317 | 538,421,499 | 13,969 | 32,122,815 | 25,312 | 382,877,153 | 231,170 |
| Jhang | AKHUWAT, ASA, FMFBL, KASHF, KB, KMFB, NRSP, PRSP, TMFB | | | | | | | | |
| | 25 | - | 33,020 | 668,086,634 | 22,681 | 93,965,703 | 47,085 | 467,089,244 | 626,546 |
| Jhelum | AKHUWAT, KB, NRSP | | | | | | | | |
| | 23 | - | 20,294 | 233,257,841 | 31,344 | 20,400,183 | 37,414 | 802,441,069 | 170,498 |
| Kasur | AKHUWAT, ASA, ASASAH, CSC, CWCD, DAMEN, FMFBL, KASHF, KB, KMFB, OLP, RCDS, TMFB | | | | | | | | |
| | 33 | - | 59,731 | 909,624,964 | 36,065 | 134,524,753 | 69,242 | 615,051,885 | 586,427 |
| Khanewal | AKHUWAT, ASA, ASASAH, CWCD, KASHF, KB, KMFB, NRSP, NRSP Bank, PRSP | | | | | | | | |
| | 25 | - | 31,924 | 422,086,519 | 34,173 | 145,338,399 | 42,584 | 398,628,418 | 432,948 |
| Khushab | KASHF, KB, NRSP | | | | | | | | |
| | 23 | - | 23,496 | 297,435,150 | 120,023 | 87,625,649 | 43,063 | 854,369,833 | 235,163 |
| Lahore | AKHUWAT, ASA, ASASAH, BRAC, CSC, CWCD, DAMEN, FMFBL, KASHF, KB, KMFB, NRSP, OLP, PRSP, TMFB | | | | | | | | |
| | 141 | 1 | 194,185 | 2,413,468,650 | 100,896 | 791,838,260 | 235,093 | 2,113,829,210 | 872,760 |
| Leyyah | FMFBL, KB, PRSP | | | | | | | | |
| | 9 | - | 15,048 | 242,939,114 | 28,203 | 86,937,216 | 12,989 | 216,879,992 | 263,251 |
| Lodhran | AKHUWAT, FMFBL, KASHF, KB, NRSP, NRSP Bank, PRSP, TMFB | | | | | | | | |
| | 16 | - | 31,923 | 591,718,790 | 67,304 | 316,684,860 | 32,606 | 485,110,368 | 261,693 |
| Mandi Bahauddin | KASHF, KB, NRSP, TMFB | | | | | | | | |
| | 7 | - | 5,916 | 64,736,754 | 524 | 10,978,041 | 8,049 | 55,809,182 | 298,371 |
| Mianwali | KB, NRSP | | | | | | | | |
| | 20 | - | 24,993 | 324,650,891 | 69,280 | 15,189,650 | 44,082 | 960,883,862 | 252,413 |
| Multan | AKHUWAT, ASASAH, BRAC, CWCD, FMFBL, KASHF, KB, KMFB, NRSP, NRSP Bank, PRSP, TMFB | | | | | | | | |
| | 67 | - | 85,519 | 1,138,895,011 | 48,704 | 372,703,021 | 119,673 | 1,200,337,074 | 689,339 |
| Muzaffargarh | AKHUWAT, BRAC, KASHF, KB, PRSP | | | | | | | | |
| | 7 | - | 11,668 | 168,046,288 | 21,184 | 39,607,471 | 13,236 | 202,876,912 | 570,580 |
| Nankana Sahib ⁸ | AKHUWAT, CWCD, DAMEN, RCDS | | | | | | | | |
| | 10 | - | 10,745 | 193,283,682 | - | - | 3,345 | 52,769,036 | - |
| Narowal | KB, NRDP, PRSP | | | | | | | | |
| | 10 | - | 12,752 | 163,182,136 | 10,118 | 28,442,541 | 22,667 | 488,019,025 | 268,902 |
| Okara | AKHUWAT, ASA, ASASAH, CSC, DAMEN, FMFBL, KASHF, KB, OLP, PRSP, TMFB | | | | | | | | |
| | 26 | - | 33,196 | 781,555,313 | 31,862 | 48,329,878 | 40,336 | 546,660,179 | 509,842 |
| Pakpattan | ASA, ASASAH, BRAC, FMFBL, KASHF, KB, KMFB, NRSP, NRSP Bank, PRSP, TMFB | | | | | | | | |
| | 20 | - | 26,021 | 422,552,489 | 33,720 | 99,221,180 | 34,376 | 450,386,561 | 281,988 |
| Rahimyar Khan | ASA, FMFBL, KASHF, KB, NRSP, NRSP Bank, TMFB | | | | | | | | |
| | 39 | - | 77,788 | 1,597,181,225 | 110,725 | 431,511,295 | 102,759 | 1,803,459,182 | 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 | AKHUWAT, KB, NRSP, OCT | | | | | | | | |
| | 14 | - | 35,332 | 648,268,048 | 106,354 | 177,869,590 | 48,631 | 948,527,766 | 260,436 |
| Rawalpindi ⁹ | AKHUWAT, BRAC, FMFBL, KASHF, KB, KMFB, NRSP, OCT, POMFB, TMFB | | | | | | | | |
| | 79 | - | 74,311 | 901,955,638 | 103,620 | 776,379,150 | 121,068 | 1,498,839,943 | 327,457 |
| Sahiwal | AKHUWAT, ASA, ASASAH, BRAC, CWCD, FMFBL, KASHF, KB, KMFB, NRSP, NRSP Bank, PRSP, TMFB | | | | | | | | |
| | 33 | - | 39,793 | 537,855,624 | 46,494 | 194,752,439 | 51,488 | 602,965,121 | 395,468 |
| Sargodha | AKHUWAT, ASA, FMFBL, KASHF, KB, KMFB, NRSP, PRSP, TMFB | | | | | | | | |
| | 47 | - | 41,509 | 576,207,340 | 34,168 | 117,339,610 | 67,288 | 707,552,681 | 671,679 |
| Sheikhupura | AKHUWAT, ASA, BRAC, CWCD, DAMEN, KASHF, KB, OLP, PRSP, RCDS | | | | | | | | |
| | 28 | 1 | 44,371 | 529,231,776 | 8,620 | 17,831,969 | 42,966 | 488,076,163 | 831,522 |
| Sialkot | ASA, BRAC, JWS, KASHF, KB, KMFB, NRSP, OLP, PRSP, TMFB | | | | | | | | |
| | 38 | - | 47,685 | 636,992,112 | 26,711 | 113,197,356 | 68,664 | 960,013,461 | 501,997 |
| Toba Tek Singh | AKHUWAT, KASHF, KB, NRSP, NRSP Bank, PRSP | | | | | | | | |
| | 11 | - | 19,422 | 272,861,498 | 36,631 | 94,855,102 | 29,735 | 407,563,515 | 309,316 |
| Vihari | AGAHE, ASA, ASASAH, FMFBL, KASHF, KB, KMFB, NRSP, NRSP Bank | | | | | | | | |
| | 21 | - | 31,547 | 502,583,807 | 57,186 | 200,090,090 | 34,764 | 409,802,428 | 475,398 |
| Total | 1,107 | 10 | 1,485,598 | 22,454,180,804 | 2,301,630 | 6,972,175,893 | 1,970,747 | 24,998,775,751 | 15,233,924 |

SINDH

| District | Number of Branches/Units | | Microcredit | | Micro-Savings | | Micro-Insurance | | Potential Microfinance Market |
|---------------------------|--|--------|------------------|----------------------------|---------------|------------------------|-----------------|-------------------|-------------------------------|
| | Fixed | Mobile | Active Borrowers | Gross Loan Portfolio (PKR) | Active Savers | Value of Savings (PKR) | Policy Holders | Sum Insured (PKR) | |
| Badin | ASA, FMFBL, KB, NRSP, POMFB | | | | | | | | |
| | 15 | - | 15,741 | 259,851,846 | 92,549 | 77,112,556 | 13,970 | 293,592,163 | 294,781 |
| Dadu ¹⁰ | FMFBL, KB, OCT, TRDP | | | | | | | | |
| | 18 | - | 20,700 | 208,879,155 | 72,794 | 129,981,866 | 48,031 | 83,971,372 | 447,305 |
| Ghotki | ASA, FMFBL, KB, OCT, SRSO | | | | | | | | |
| | 16 | - | 30,788 | 613,701,716 | 25,117 | 58,113,372 | 24,539 | 366,078,501 | 248,442 |
| Hyderabad ¹¹ | ASA, BRAC, FMFBL, KB, KMFB, NRSP, POMFB, TMFB | | | | | | | | |
| | 39 | - | 43,841 | 696,358,591 | 46,492 | 324,075,305 | 39,797 | 734,099,330 | 517,652 |
| Jacobabad | BRAC, FMFBL, KB, SRSO | | | | | | | | |
| | 5 | - | 12,699 | 170,925,205 | 6,264 | 55,831,446 | 4,736 | 57,030,506 | 361,146 |
| Jamshoro ¹² | ASA, BRAC, FMFBL, OCT, TRDP | | | | | | | | |
| | 5 | - | 5,654 | 65,084,057 | 22,398 | 23,197,760 | 5,737 | 35,774,136 | - |
| Karachi ¹³ | AMFB, ASA, BRAC, FMFBL, KASHF, KB, KMFB, NRSP, OCT, OLP, POMFB, TMFB | | | | | | | | |
| | 111 | - | 138,169 | 2,372,920,548 | 567,920 | 6,984,694,911 | 135,200 | 1,283,051,445 | 1,329,990 |
| Khairpur ¹⁴ | ASA, FMFBL, KB, OCT, SRSO, TMFB | | | | | | | | |
| | 12 | - | 29,578 | 552,479,350 | 11,463 | 150,396,066 | 14,081 | 319,972,999 | 401,853 |
| Larkana | ASA, FMFBL, KB, OCT, SRSO, TMFB | | | | | | | | |
| | 18 | - | 27,605 | 427,800,022 | 24,880 | 76,190,248 | 20,395 | 247,386,802 | 534,891 |
| Matyari ¹⁵ | ASA, BRAC, FMFBL, KB, NRSP, NRSP Bank, OCT, SAFWCO, SRSO, TMFB | | | | | | | | |
| | 24 | - | 39,434 | 613,914,275 | 41,281 | 73,690,997 | 31,210 | 225,560,406 | - |
| Mirpur Khas ¹⁶ | ASA, FMFBL, KB, NRSP, POMFB, TMFB, TRDP | | | | | | | | |
| | 26 | - | 25,971 | 425,445,179 | 73,235 | 65,127,372 | 16,266 | 216,439,425 | 210,494 |
| Naushahro Feroze | ASA, FMFBL, KB, OCT | | | | | | | | |
| | 9 | - | 15,791 | 219,873,890 | 2,506 | 16,222,370 | 4,875 | 101,019,531 | 266,462 |
| Nawabshah | ASA, FMFBL, KB, KMFB, NRSP, NRSP Bank, OCT, SAFWCO, SRSO, TMFB | | | | | | | | |
| | 24 | - | 34,658 | 623,124,405 | 22,744 | 78,554,940 | 19,551 | 173,677,624 | 225,430 |
| Sanghar | ASA, FMFBL, KB, OCT, OLP, SAFWCO, TRDP | | | | | | | | |
| | 21 | 1 | 36,857 | 444,770,989 | 1,318 | 10,033,389 | 26,364 | 130,446,674 | 354,133 |

OUTREACH (District Level)

SINDH

| District | Number of Branches/Units | | Microcredit | | Micro-Savings | | Micro-Insurance | | Potential Microfinance Market |
|------------------------------|--|----------|------------------|----------------------------|------------------|------------------------|-----------------|----------------------|-------------------------------|
| | Fixed | Mobile | Active Borrowers | Gross Loan Portfolio (PKR) | Active Savers | Value of Savings (PKR) | Policy Holders | Sum Insured (PKR) | |
| Sehwan Sharif | | | | | | | | | - |
| Shehjad Kot | FMFBL, KB | | | | | | | | |
| | 2 | - | 5,281 | 87,396,695 | 6,792 | 13,861,225 | 5,279 | 87,379,071 | - |
| Shikarpur | ASA, FMFBL, KB, SRSO | | | | | | | | |
| | 13 | - | 15,299 | 226,393,122 | 4,438 | 12,417,975 | 7,162 | 51,539,145 | 237,633 |
| Sukkur | ASA, BRAC, FMFBL, KB, SRSO, TMFB | | | | | | | | |
| | 19 | - | 28,026 | 524,700,094 | 14,874 | 66,292,113 | 19,409 | 307,005,802 | 213,080 |
| Tando Allahyar ¹⁷ | ASA, BRAC, FMFBL, KB, NRSP, NRSP Bank, POMFB, SRSO, TMFB | | | | | | | | |
| | 16 | - | 21,378 | 429,045,540 | 25,059 | 60,107,605 | 12,887 | 161,891,969 | - |
| Tando Jam | ASA, FMFBL, TMFB | | | | | | | | |
| | 3 | - | 2,320 | 56,926,573 | 2,159 | 24,213,839 | 1,349 | 34,322,293 | - |
| Tando Muhammad Khan | FMFBL, KB, NRSP, POMFB, TMFB | | | | | | | | |
| | 5 | - | 8,569 | 180,505,084 | 19,205 | 56,475,001 | 9,631 | 194,450,563 | - |
| Tharparkar | ASA, FMFBL, KB, TRDP | | | | | | | | |
| | 18 | - | 20,883 | 217,863,840 | 254,887 | 155,065,619 | 54,784 | 63,211,442 | 283,491 |
| Thatta | ASA, FMFBL, KB, NRSP, TMFB | | | | | | | | |
| | 13 | - | 9,247 | 131,921,592 | 40,591 | 151,613,029 | 4,022 | 90,658,308 | 245,046 |
| Umer Kot | ASA, FMFBL, OCT, TRDP | | | | | | | | |
| | 32 | - | 24,616 | 306,667,895 | 54,211 | 75,238,027 | 43,448 | 56,153,982 | 185,966 |
| Total | 464 | 1 | 613,105 | 9,856,549,663 | 1,433,177 | 8,738,507,031 | 562,723 | 5,314,713,489 | 6,357,795 |

AZAD JAMMU AND KASHMIR (AJK)

| District | Number of Branches/Units | | Microcredit | | Micro-Savings | | Micro-Insurance | | Potential Microfinance Market ¹⁸ |
|--------------|--------------------------|----------|------------------|----------------------------|----------------|------------------------|-----------------|--------------------|---|
| | Fixed | Mobile | Active Borrowers | Gross Loan Portfolio (PKR) | Active Savers | Value of Savings (PKR) | Policy Holders | Sum Insured (PKR) | |
| Bagh | KB, NRSP, OCT | | | | | | | | |
| | 6 | - | 7,291 | 60,109,092 | 21,045 | 15,853,060 | 10,636 | 204,531,581 | - |
| Bhimber | | | | | | | | | - |
| Kotli | NRSP | | | | | | | | |
| | 9 | - | 7,180 | 63,831,113 | 37,087 | 5,634,757 | 14,360 | 323,100,000 | - |
| Mirpur | | | | | | | | | - |
| Muzaffarabad | FMFBL, KB, NRSP, SDF | | | | | | | | |
| | 7 | - | 8,631 | 87,276,227 | 45,410 | 26,824,907 | 6,553 | 78,366,769 | - |
| Neelum | | | | | | | | | - |
| Poonch | KB, NRSP | | | | | | | | |
| | 3 | - | 3,241 | 44,598,044 | 37,821 | 29,016,824 | 3,277 | 30,533,756 | - |
| Sudhnati | NRSP | | | | | | | | |
| | 2 | - | 672 | 6,889,914 | 10,896 | 1,999,023 | 1,344 | 30,240,000 | - |
| Total | 27 | - | 27,015 | 262,704,390 | 152,259 | 79,328,571 | 36,170 | 666,772,106 | - |

OUTREACH (District Level)

GILGIT-BALTISTAN (GB)

| District | Number of Branches/Units | | Microcredit | | Micro-Savings | | Micro-Insurance | | Potential Microfinance Market ¹⁹ |
|--------------|--------------------------|----------|------------------|----------------------------|---------------|------------------------|-----------------|--------------------|---|
| | Fixed | Mobile | Active Borrowers | Gross Loan Portfolio (PKR) | Active Savers | Value of Savings (PKR) | Policy Holders | Sum Insured (PKR) | |
| Astore | FMFBL | | | | | | | | |
| | 1 | - | 676 | 30,216,454 | 2,826 | 205,846,331 | 676 | 30,216,454 | - |
| Diamer | | | | | | | | | |
| Ghanche | FMFBL | | | | | | | | |
| | 1 | - | 655 | 25,764,821 | 4,896 | 148,702,262 | 655 | 25,764,821 | - |
| Ghizer | FMFBL | | | | | | | | |
| | 5 | - | 3,575 | 109,851,904 | 16,834 | 227,509,128 | 3,575 | 109,851,904 | - |
| Gilgit | FMFBL | | | | | | | | |
| | 4 | - | 2,069 | 84,732,282 | 18,445 | 481,782,896 | 2,069 | 84,732,282 | - |
| Skardu | FMFBL | | | | | | | | |
| | 4 | - | 3,574 | 98,694,621 | 9,159 | 161,740,070 | 3,574 | 98,694,621 | - |
| Total | 15 | - | 10,549 | 349,260,082 | 52,160 | 1,225,580,687 | 10,549 | 349,260,082 | - |

FEDERALLY ADMINSTRATED TRIBAL AREAS (FATA)

| District | Number of Branches/Units | | Microcredit | | Micro-Savings | | Micro-Insurance | | Potential Microfinance Market ²⁰ |
|------------------|--------------------------|----------|------------------|----------------------------|---------------|------------------------|-----------------|-------------------|---|
| | Fixed | Mobile | Active Borrowers | Gross Loan Portfolio (PKR) | Active Savers | Value of Savings (PKR) | Policy Holders | Sum Insured (PKR) | |
| Bajaur | | | | | | | | | - |
| Khyber | | | | | | | | | |
| Kurram | | | | | | | | | - |
| Mohmand | | | | | | | | | |
| North Waziristan | | | | | | | | | - |
| Orakzai | | | | | | | | | |
| South Waziristan | | | | | | | | | - |
| Total | - | - | - | - | - | - | - | - | - |

ISLAMABAD CAPITAL TERRITORY (ICT)

| District | Number of Branches/Units | | Microcredit | | Micro-Savings | | Micro-Insurance | | Potential Microfinance Market |
|-----------|--------------------------|--------|------------------|----------------------------|---------------|------------------------|-----------------|-------------------|-------------------------------|
| | Fixed | Mobile | Active Borrowers | Gross Loan Portfolio (PKR) | Active Savers | Value of Savings (PKR) | Policy Holders | Sum Insured (PKR) | |
| Islamabad | NRSP, POMFB | | | | | | | | |
| | 7 | - | 3,797 | 46,908,085 | 17,485 | 9,328,810 | 6,854 | 114,105,000 | 74,750 |

END NOTES

- ¹ Portfolio at Risk (>30 days) for the sector (as well as by peer group) has been added as a new indicator to the MicroWatch from this Issue onwards. This will be reported on a quarterly basis hereon (see pages 3 and 5).
- ² Active borrower to staff ratio by peer group have been added as new indicators to the MicroWatch from this Issue onwards (see page 5).
- ³ Page 2 shows Ghotki and Khairpur as high growing districts in both microcredit and savings; however, this representation is erroneous due to addition of SRSO as a first-time reporting organization to the MicroWatch, which operates in these districts.
- ⁴ Thirteen out of 27 microfinance providers reporting to the MicroWatch offer savings services, and 16 out of these 27 offer micro-insurance services.
- ⁵ Due to addition of SRSO branch network to MicroWatch figures, the number of total outlets seem to have increased by 34 outlets, however, the actual net difference shows a decrease of 7 outlets nationally.
- ⁶ Chagai district was divided into two districts (Nushki and Chagai) in 2005. The potential microfinance market estimate for Chagai is therefore an overestimation (aggregate of potential markets for Nushki and Chagai).
- ⁷ Population data for Nushki district is not available. Nushki was carved out of Chagai district in 2005. Thus, the potential microfinance market estimate for Chagai is an aggregate of the potential market for Chagai and Nushki.
- ⁸ Population data for Sherani district is not available. Sherani was carved out of Zhob district in 2005.
- ⁹ Zhob was divided into two districts (Zhob and Sherani) in 2005. The potential microfinance market estimate for Zhob is therefore an overestimation (aggregate of potential markets for Zhob and Sherani).
- ¹⁰ Population data for Mingora district is not available. Mingora was carved out of Swat district in 2005. Thus, the potential microfinance market estimate for the district of Swat is an aggregate of the potential market for Mingora and Swat.
- ¹¹ Swat district was divided into two districts (Swat and Mingora) in 2005. The potential market estimate for Swat is therefore an overestimation (aggregate of potential markets for Mingora and Swat). The estimate is based on 1998 DCR population data available for Swat.
- ¹² OCT does not provide retail microcredit services in Gujranwala and Khushab. It wholesales funds to partner organizations: Mehran Education Welfare Society, and Soan Valley Development Program, respectively.
- ¹³ Population data for the district of Nankana Sahib is not available. The district was carved out of Sheikhpura district in 2005. Thus, the estimate for the district of Sheikhpura is an aggregate of the potential market for Sheikhpura and Nankana Sahib (based on 1998 DCR population data available for Sheikhpura).
- ¹⁴ OCT does not provide retail microcredit services in Rawalpindi. It wholesales funds to a partner organization: Alfalah Development Organization.
- ¹⁵ OCT does not provide retail microcredit services in Dadu. It wholesales funds to a partner organization: Soofi Shah Inayat Shaheed Sanghat.
- ¹⁶ Hyderabad district was divided into four districts in 2006. These are Hyderabad, Matyari, Tando Muhammad Khan, and Tando Allahyar. Thus, the potential microfinance market estimate for Hyderabad is an aggregate of all four resulting districts (based on 1998 DCR population data available for Hyderabad).
- ¹⁷ Population data for Jamshoro district is not available. The district is new and was carved out of Dadu district in 2006. Thus, the estimate for Dadu also includes the estimate for the recently created Jamshoro district.
- ¹⁸ The market estimate for Karachi is the aggregate of four districts namely, Central, West, East, and South.
- ¹⁹ OCT does not provide retail microcredit services in Khairpur. It wholesales funds to partner organizations: Khaji Cooperative Society, Goth Seenghar, and Marvi Rural Development Organization.
- ²⁰ Population data for Matyari district is not available. The district was carved out of Hyderabad district in 2006. Thus, the estimate for Hyderabad also includes the estimate for the recently created Matyari district.
- ²¹ OCT does not provide retail microcredit services in Mirpur Khas, Nawabshah, Naushahro Feroze, Thatta and Umer Kot. It wholesales funds to a number of partner organizations: Sindh Rural Partner Organization; Shah Sachal Sami Welfare Association; Village Welfare Society; Sindh Community Development Organization; Ghulam Qadir Group; and Shama Roshan Social Welfare Development Organization, respectively.
- ²² Population data for districts Tando Allahyar and Tando Muhammad Khan is not available. The districts were carved out of Hyderabad district in 2006. Thus, the microfinance market estimate for Hyderabad is an aggregate of the potential markets in the recently created Tando Allahyar, Matyari and Tando Muhammad Khan districts.
- ²³ Due to unavailability of population data for the Azad Jammu and Kashmir (AJK) districts, the potential microfinance market could not be estimated.
- ²⁴ Due to unavailability of population data for Gilgit-Balistan (GB) the potential microfinance market could not be estimated.
- ²⁵ Due to unavailability of population data for the Federally Administered Tribal Areas (FATA), the potential microfinance market could not be estimated.

REPORTING ORGANIZATIONS

| Category | MFP | Reporting Period | |
|--|---|------------------|-----------|
| | | Quarter 1 | Quarter 2 |
| | | 2012 | 2012 |
| MFB Microfinance Bank licensed and prudentially regulated by the State Bank of Pakistan to exclusively service microfinance market | Apna MicroFinance Bank Ltd. (formerly NMFB) | ✓ | ✓ |
| | Kashf Microfinance Bank (KMFB) □ | ✓ | ✓ |
| | Khushhali Bank (KB) | ✓ | ✓ |
| | National Rural Support Programme Bank Ltd. (NRSP Bank) | ✓ | ✓ |
| | Pak-Oman Microfinance Bank Ltd. (POMFB) | ✓ | ✓ |
| | Rozgar Microfinance Bank Ltd. (RMFB) | ✗ | ✗ |
| | Tameer Microfinance Bank Ltd. (TMFB) | ✓ | ✓ |
| | The First MicroFinanceBank Ltd. (FMFB) | ✓ | ✓ |
| MFI Microfinance institution providing specialized microfinance services | Akhuwat | ✓ | ✓ |
| | ASA -- Pakistan | ✓ | ✓ |
| | Asasah | ✓ | ✓ |
| | Centre for Women Cooperative Development (CWCD) | ✓ | ✓ |
| | Community Support Concern (CSC) | ✓ | ✓ |
| | Development Action for Mobilization and Emancipation (DAMEN) | ✓ | ✓ |
| | Kashf Foundation | ✓ | ✓ |
| | Orangi Charitable Trust (OCT) | ✓ | ✓ |
| | Sindh Agricultural and Forestry Workers' Coordinating Organization (SAFWCO) | ✓ | ✓ |
| 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-dimensional service offering | Association for Gender Awareness and Human Empowerment (AGAHE) | ✓ | ✓ |
| | BRAC -- Pakistan | ✓ | ✓ |
| | Jinnah Welfare Society (JWS) | ✓ | ✓ |
| | National Rural Development Programme (NRDP) | ✓ | ✓ |
| | Organization for Participatory Development (OPD) | ✗ | ✗ |
| | Rural Community Development Society (RCDS) | ✓ | ✓ |
| | Sungi Development Foundation (SDF) | ✓ | ✓ |
| | Support With Working Solutions (SWWS) | ✓ | ✓ |
| | ORIX Leasing Pakistan Ltd. (OLP) | ✓ | ✓ |