

	Quarter		Change	
	Q1 2013	Q4 2012	Units	%
Number of Branches/Units	1,970	1,918	52	2.71
Number of Districts Covered	92	92	0	0.00
Penetration Rate (%)	9.24	8.60		0.64
Active Borrowers	2,531,683	2,355,943	175,740	7.46
Gross Loan Portfolio (PKR Millions)	43,485	38,238	5,247	13.72
Number of Loans Disbursed	661,619	696,884	-35,265	-5.06
Disbursements (PKR Millions)	16,559	16,817	-258	-1.54
Average Loan Size (PKR)	25,027	24,131	896	3.71
Number of Savers	4,805,965	4,682,422	123,543	2.64
Value of Savings (PKR Millions)	25,129	24,974	155	0.62
Average Saving Balance (PKR)	5,229	5,334	-105	-1.97
Number of Policy Holders	3,004,582	2,854,194	150,388	5.27
Sum Insured (PKR Millions)	38,924	36,054	2,870	7.96

The first quarter of fiscal year 2013 witnessed growth in all key indicators with a significant increase in microcredit outreach.

The gross loan portfolio (GLP) of the sector touched PKR 43.5 B by the end of March, 2013 - registering a growth of 13.7%. The increase in GLP can be attributed to growth in the number of active borrowers (7.5%) coupled with an increase in average loan size (3.7%). The growth in active borrowers was primarily on the back of NRSP Bank and Akhuwat which contributed 62,622 and 35,857 new borrowers respectively. The main increase for NRSP Bank came from the agriculture sector where active borrowers grew by 49% in the current quarter. However, the growth in Akhuwat was driven by an increase in active borrowers from the trade (34%) and services (34%) sector. KB now emerges as the largest market shareholder both in terms of active borrowers, as well as GLP, at 18.7% and 17.2% respectively (surpassing TMFB). The increase in GLP of KB was primarily on the back of greater average loan size (from PKR 21,000 to PKR 24,000 in the current quarter). In terms of peer groups, MFBs saw a considerable growth in microcredit outreach, with 10% increase in active borrowers and 18% increase in GLP, again owing largely to NRSP Bank and KB. Overall sector PAR (>30 days) is 2.1% - showing an increase of 0.7% from the previous quarter, primarily due to MFBs.

In terms of savings, the number of savers increased by 2.6% while the value of savings grew only marginally by 0.6%. The insignificant increase in the value of savings was a result of a decline in the average saving balance - by 2% from PKR 5,339 to PKR 5,229 in the current quarter. MFBs witnessed the largest increase in the value of savings among peer groups, primarily on the back of TMFB and KMFB whose deposits have increased by PKR 230 M and PKR 191 M respectively. According to a representative of TMFB, the increase in the value of their deposits can be attributed to an increase in the activity of their deposit product "Tameer Shajar". NRSP maintains its position as the largest provider of active savers and has further added 72,639 savers in the current quarter (highest among MFBs). Consequently, active savers in the rural areas have increased by 8% (to 73%) owing mostly to the increase in savers by NRSP.

Micro-insurance posted considerable growth in the first quarter of 2013 - policy holders have increased by 5.3% while the sum insured showed an increase of 7.9%. Health and credit life policy holders had both increased by 5% each. Among peer groups, MFBs were the largest contributors to micro-insurance, primarily on the back of NRSP Bank whose policy holders and sum insured, both, had increased by 49% each in the quarter under review. This increase can be supported by the increase in active borrowers of NRSP Bank (mentioned above), as every new borrower is offered health insurance. However, NRSP remains the largest provider of micro-insurance despite a decrease in the number of policy holders in the current quarter (1.3%). Females constitute 46% of total policyholders and 51% of total sum insured, whereas, 58% of total policy holders are based in rural areas - up by 6% due to an increase in the policy holders by NRSP Bank.

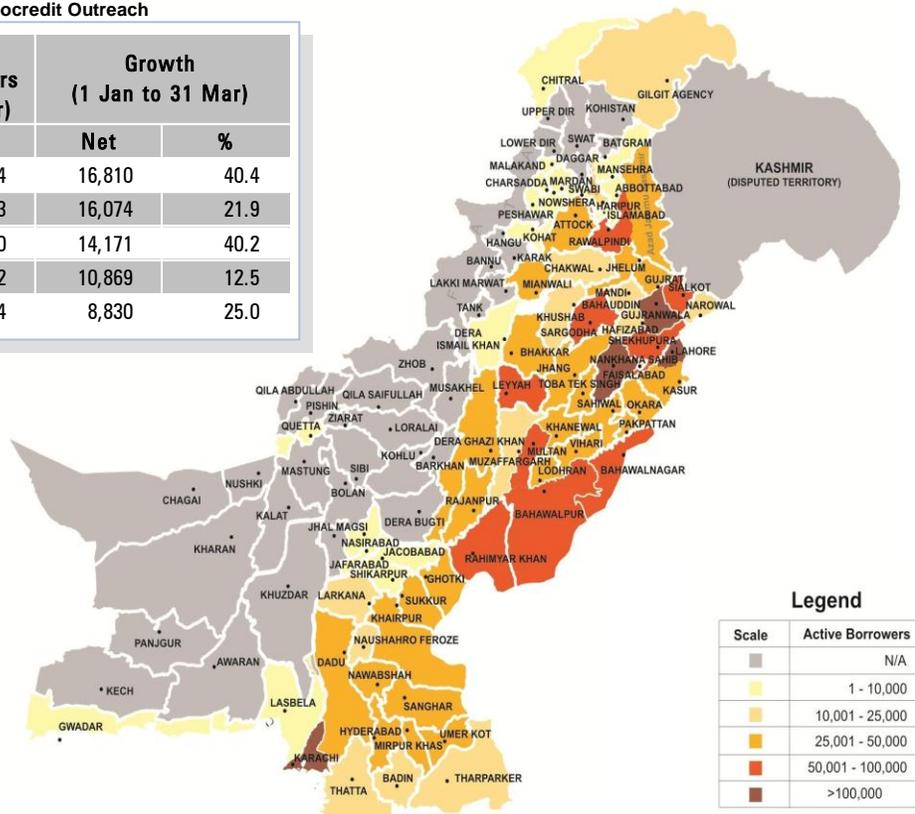
Geographically, the number of districts covered remained the same - currently standing at 92, while the number of branches has increased by 29\* due to an increase in the number of outlets by KB, KMFB and Kashf Foundation, primarily in the province of Punjab.



## DISTRIBUTION OF ACTIVE BORROWERS

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

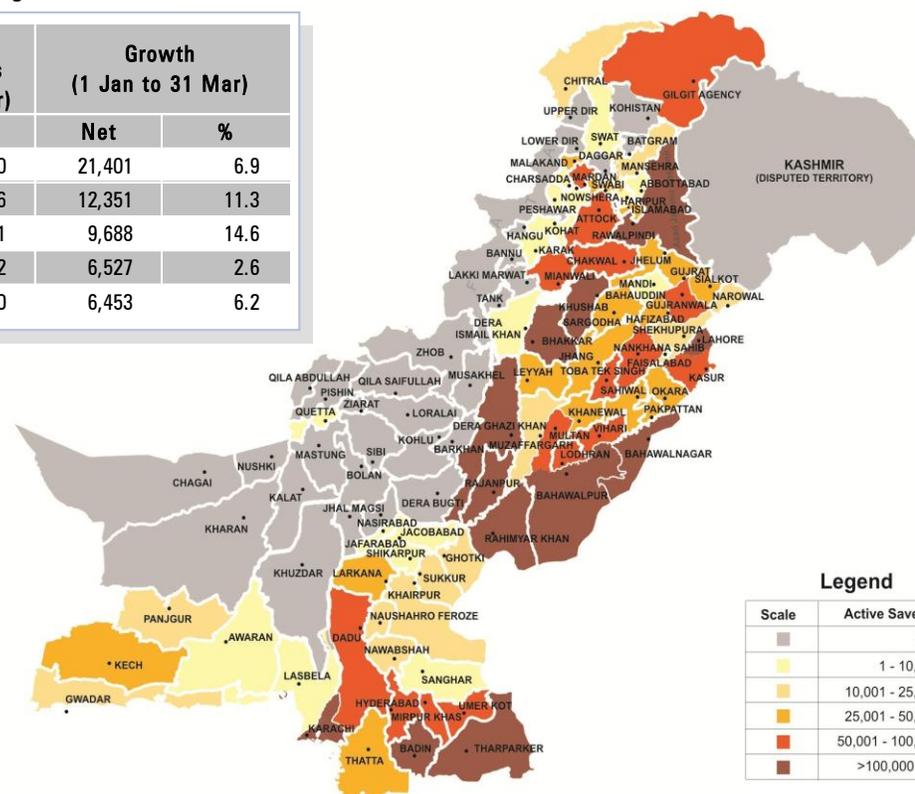
	District	Active Borrowers (31 Mar)	Growth (1 Jan to 31 Mar)	
			Net	%
1	Bhawalnagar	58,404	16,810	40.4
2	Bahawalpur	89,623	16,074	21.9
3	Lodhran	49,460	14,171	40.2
4	Multan	97,832	10,869	12.5
5	Vihari	44,084	8,830	25.0



## 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	Bahawalpur	331,970	21,401	6.9
2	Rawalpindi	121,846	12,351	11.3
3	Chakwal	76,211	9,688	14.6
4	Bhawalnagar	252,982	6,527	2.6
5	Badin	110,650	6,453	6.2



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 (March 2013): PKR/USD = 98.3/1

## Summary of Microcredit Provision (All Pakistan)

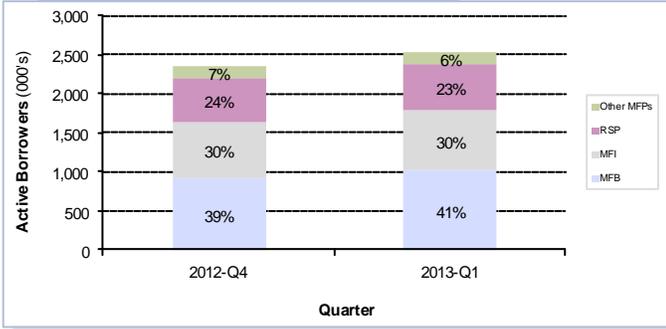
	Total	Lending Methodology		Peer Group			
		Group	Individual	MFB	MFI	RSP	Other MFPs
<b>Number of Branches/Units</b>							
2012-Q4	1,918			454	581	727	156
2013-Q1	1,970			488	595	731	156
<b>Active Borrowers</b>							
2012-Q4	2,355,943	1,926,841	429,102	931,355	707,019	563,293	154,276
2013-Q1	2,531,683	2,086,338	445,345	1,026,322	763,358	585,747	156,256
<b>Gross Loan Portfolio (PKR Millions)</b>							
2012-Q4	38,238	26,082	12,156	21,087	8,216	7,035	1,900
2013-Q1	43,485	30,297	13,188	24,821	9,009	7,652	2,003
<b>Portfolio at Risk &gt;30 days (Percentage)</b>							
2012-Q4	1.4			1.1	2.1	0.4	5.8
2013-Q1	2.1			2.1	1.0	2.3	5.9
<b>Average Loan Balance (PKR)</b>							
2012-Q4	16,231	13,536	28,329	22,641	11,621	12,488	12,316
2013-Q1	17,176	14,522	29,613	24,185	11,802	13,063	12,818
<b>Number of Loans Disbursed</b>							
2012-Q4	696,884	559,896	136,988	326,208	172,444	154,684	43,548
2013-Q1	661,619	533,185	128,434	273,263	183,744	163,231	41,381
<b>Disbursements (PKR Millions)</b>							
2012-Q4	16,817	12,077	4,740	9,477	3,548	2,878	914
2013-Q1	16,559	11,668	4,890	8,609	3,883	3,139	927
<b>Average Loan Size (PKR)</b>							
2012-Q4	24,131	21,569	34,604	29,053	20,575	18,604	20,980
2013-Q1	25,027	21,884	38,076	31,504	21,135	19,231	22,407

## Districts with Highest Growth (Net) by Province

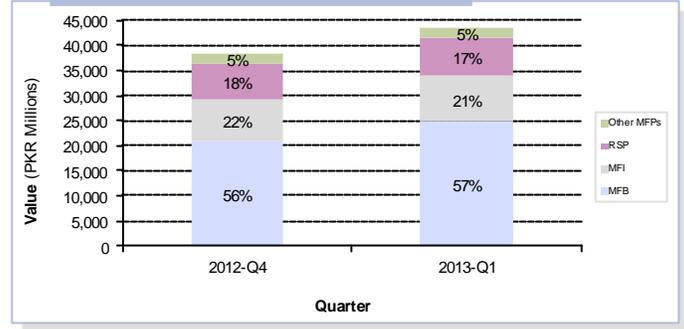
	Province	District	Active Borrowers (31 Mar)	Growth (1 Jan to 31 Mar)		Potential Microfinance Market (2007)	Penetration Rate (%)
				A	Net		
1	Balochistan	Jafarabad	9,861	6,917	235.0	121,911	8.1
2		Gwadar	244	244	7.3	55,537	0.4
3		Kech (Turbat)	-	-	-6.6	92,271	
1	Khyber- Pakhtunkhwa	Chitral	3,632	499	15.9	84,846	4.3
2		Abbottabad	9,354	461	5.2	180,672	5.2
3		Haripur	10,153	409	4.2	103,830	9.8
1	Punjab	Bhawalnagar	58,404	16,810	40.4	427,843	13.7
2		Bahawalpur	89,623	16,074	21.9	461,777	19.4
3		Lodhran	49,460	14,171	40.2	261,693	18.9
1	Sindh	Hyderabad	43,438	4,508	11.6	517,652	8.4
2		Sanghar	41,038	3,829	10.3	354,133	11.6
3		Khairpur	40,214	3,588	9.8	401,853	10.0
1	AJK	Poonch	5,542	816	17.3		
2		Sudhnati	812	(6)	-0.7		
3		Bagh	9,105	(89)	-1.0		
1	Gilgit-Baltistan	Skardu	3,555	390	12.3		
2		Gilgit	2,247	280	14.2		
3		Ghanche	723	93	14.8		
1	FATA	-	-	-	0.0		
2		-	-	-	0.0		
3		-	-	-	0.0		
1	ICT	Islamabad	5,477	1,016	22.8	74,750	7.3

# MICROCREDIT PROVISION

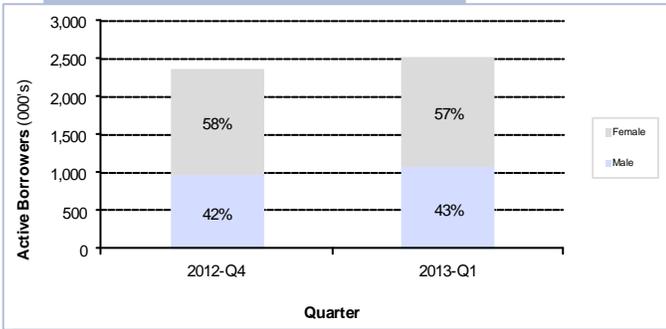
### Active Borrowers by Peer Group



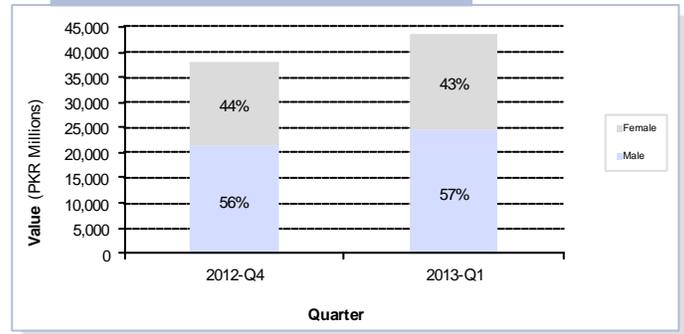
### Gross Loan Portfolio



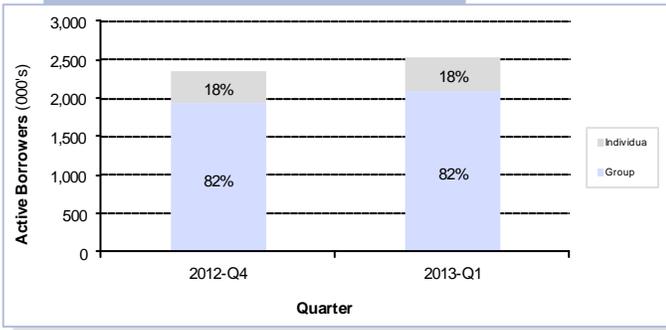
### Active Borrowers by Gender



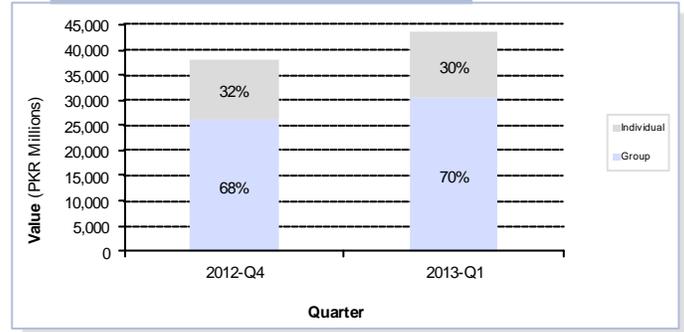
### Gross Loan Portfolio by Gender



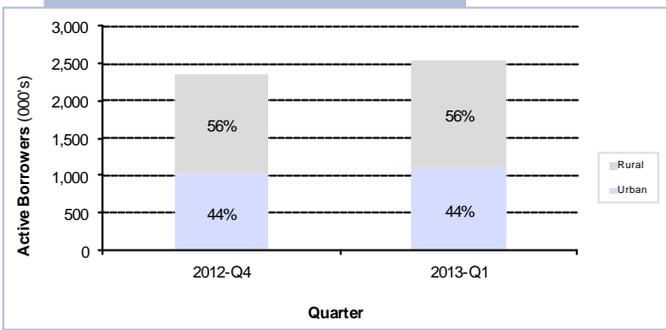
### Active Borrowers by Lending Methodology



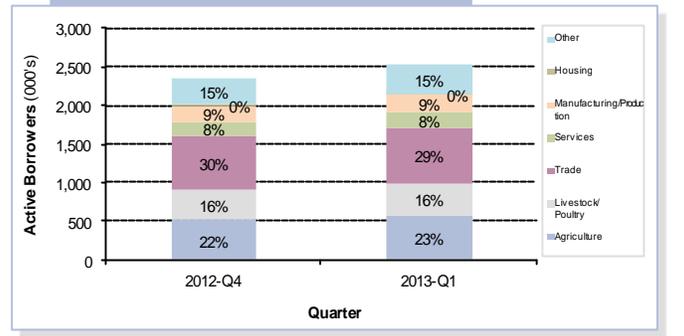
### Gross Loan Portfolio by Methodology



### Active Borrowers by Rural/Urban

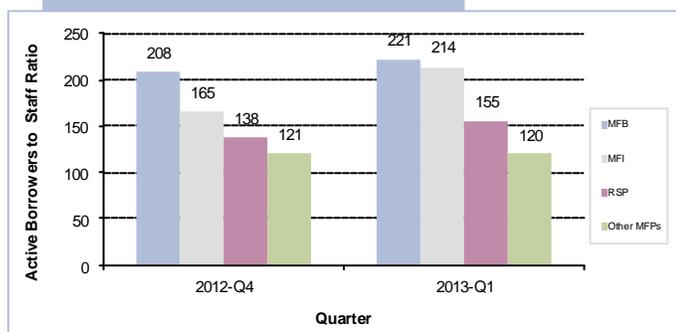


### Active Borrowers by Sector

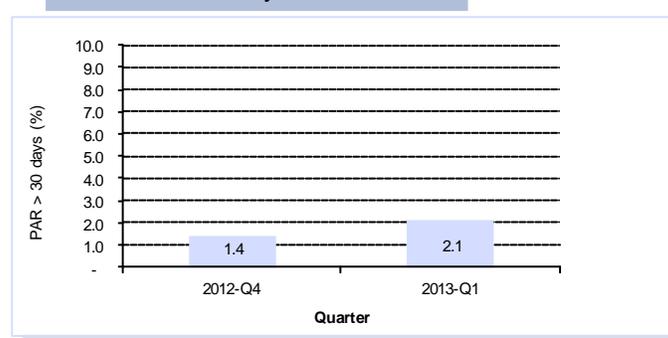


## MICROCREDIT PROVISION

Active Borrower to MFP Staff Ratio



Portfolio at Risk > 30 days



MFPs with Largest Net Increase in Active Borrowers

	MFP	Increase in Active Borrowers (1 Jan to 31 Mar)		Market Share (% of Active (31 Mar))
		Net		
		Net	%	
1	NRSP-B	62,622	49.4	7.5
2	AKHU	35,857	34.3	5.5
3	NRSP	21,022	5.5	15.8
4	ASA	7,652	5.2	6.1
5	FMFBL	6,542	4.3	6.3

MFPs with Largest Percentage Increase in Active Borrowers

	MFP	Increase in Active Borrowers (1 Jan to 31 Mar)		Market Share (% of Active (31 Mar))
		Net		
		Net	%	
1	AMFB	1,516	49.5	0.2
2	NRSP-B	62,622	49.4	7.5
3	AKHU	35,857	34.3	5.5
4	ASASAH	1,210	21.7	0.3
5	OPD	618	17.4	0.2

Largest Providers of Microcredit (Active Borrowers)

	MFP	Active Borrowers (31 Mar)	Market Share (% of Active Borrowers)
1	KB	474,632	18.7
2	NRSP	399,864	15.8
3	KASHF	305,940	12.1
4	NRSP-B	189,339	7.5
5	TMFB	160,336	6.3

Largest Providers of Microcredit (Gross Loan Portfolio)

	MFP	GLP (31 Mar)	Market Share (% of GLP)
1	KB	7,476,910,670	17.2
2	TMFB	6,960,432,580	16.0
3	NRSP	5,322,525,602	12.2
4	NRSP-B	5,009,214,754	11.5
5	FMFBL	3,733,234,426	8.6

MFPs with Largest Geographic Spread

MFP	KB	NRSP	FMFBL	ASA	TMFB
Geographic Spread (No. of Districts)	71	54	47	42	38

# MICRO-SAVINGS PROVISION

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

	Total	Saving Methodology		Peer Group			
		Intermediation	Mobilization	MFB	MFI	RSP	Other MFPs
<b>Number of Savers</b>							
2012-Q4	4,316,955	1,551,505	2,765,450	1,551,505	12,215	2,666,191	87,044
2013-Q1	4,805,965	1,938,451	2,867,514	1,938,451	11,517	2,855,402	595
<b>Value of Saving (PKR Millions)</b>							
2012-Q4	24,974	23,162	1,812	23,162	9	1,803	0
2013-Q1	25,129	23,483	1,647	23,483	10	1,637	0
<b>Average Saving Balance (PKR)</b>							
2012-Q4	5,334	16,028	652	12,167	819	652	401
2013-Q1	5,229	12,114	574	12,114	843	573	401

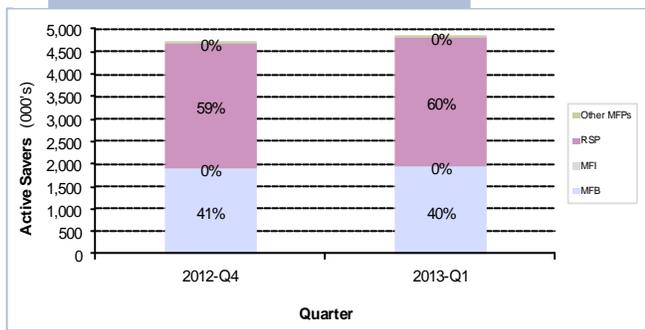
## Micro-savings Provision by MFPs

	Total	MFPs offering Savings	Savings Methodology		Peer Group			
			Intermediation	Mobilization	MFB	MFI	RSP	Other MFPs
<b>No. of Reporting MFPs</b>								
2012-Q4	32	15	5	9	6	2	6	1
2013-Q1	33	16	7	9	7	2	6	1

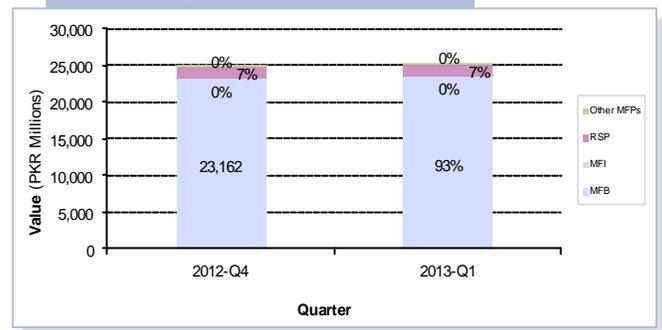
## Saving Methodology:

- 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.

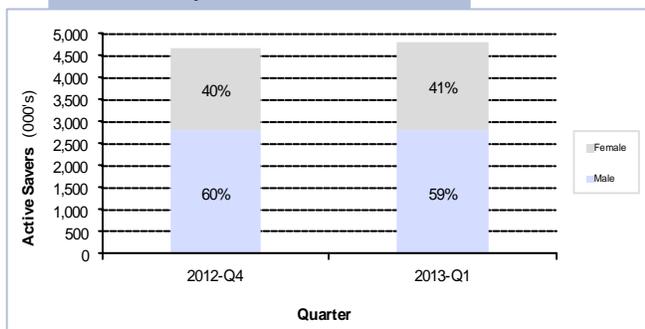
Active Savers by Peer Group



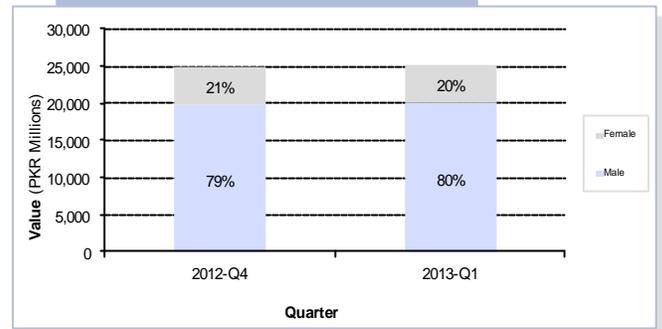
Value of Savings by Peer Group



Active Savers by Gender

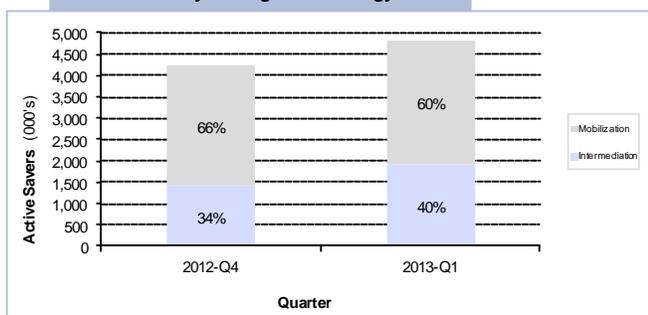


Value of Savings by Gender

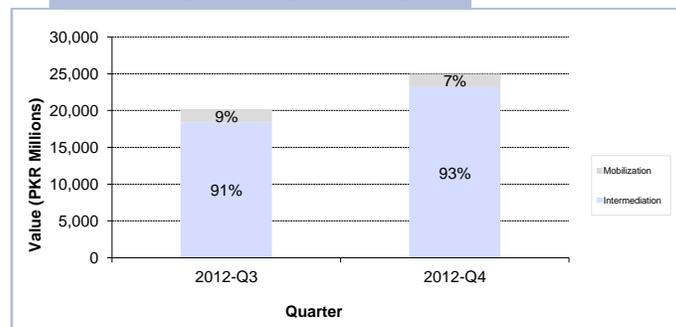


## MICRO-SAVINGS PROVISION

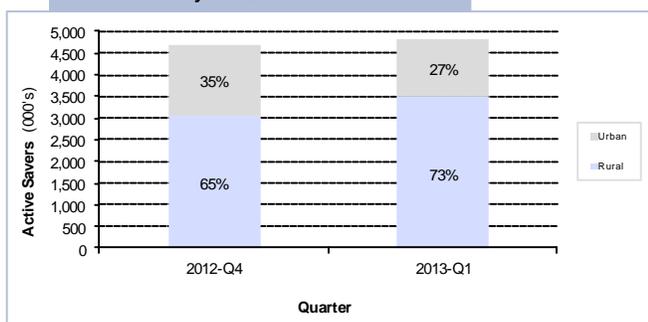
Active Savers by Saving Methodology



Value of Savings by Saving Methodology



Active Savers by Urban/Rural



Districts with Highest Outreach (Active Savers)

Rank	District	Active Savers (31 Mar)	Increase (1 Jan to 31 Mar)	
			Net	%
1	Karachi	662,296	-76,167	-10.3
2	Bahawalpur	331,970	21,401	6.9
3	Tharparkar	269,662	3,724	1.4
4	Bhawalnagar	252,982	6,527	2.6
5	D.G. Khan	157,910	1,828	1.2

MFPs with Largest Increase in Active Savers (Net)

Rank	MFP	Increase in Active Savers (1 Jan to 31 Mar)	
		Net	%
1	NRSP	72,639	3.3
2	KB	52,740	11.5
3	PRSP	14,357	9.4
4	KMFB	10,497	6.2
5	NRSP-B	10,157	12.6

MFPs with Largest Increase in Value of Savings (Net)

Rank	MFP	Increase in Value of Savings (1 Jan to 31 Mar)	
		Net	%
1	TMFB	229,843,800	2.7
2	KMFB	190,527,719	11.0
3	AMFB	57,950,280	9.3
4	NRSP-B	29,851,665	1.6
5	FFO	638,069	10.1

Largest Providers of Micro-savings (Active Savers)

Rank	MFP	Active Savers (31 Mar)	Market Share (% of Active Savers)
1	NRSP	2,258,589	47.2
2	TMFB	860,199	18.0
3	KB	511,316	10.7
4	TRDP	411,363	8.6
5	FMFBL	253,767	5.3

Largest Providers of Micro-savings (Value of Savings)

Rank	MFP	Value of Savings (31 Mar)	Market Share (% of Active Savers)
1	TMFB	8,601,794,470	34.2
2	FMFBL	6,380,631,038	25.4
3	KB	4,015,328,026	16.0
4	KMFB	1,917,587,429	7.6
5	NRSP-B	1,860,810,060	7.4

# MICRO-INSURANCE PROVISION

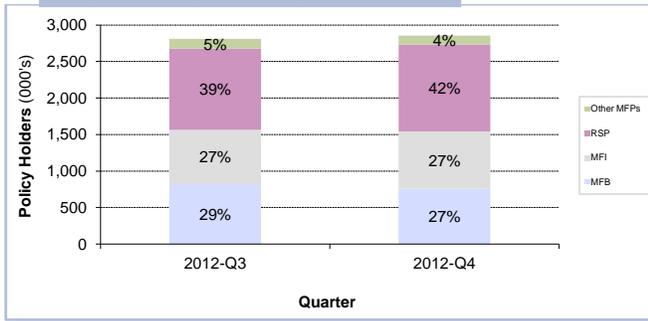
## Summary of Micro-insurance Provision (All Pakistan)

	Total	Type		Peer Group			
		Health	Credit Life	MFB	MFI	RSP	Other MFPs
<b>Number of Policy Holders</b>							
2012-Q4	2,854,194	1,226,680	1,626,634	759,769	784,368	1,187,875	122,182
2013-Q1	3,004,582	1,290,067	1,714,340	837,129	836,478	1,214,416	116,559
<b>Sum Insured (PKR Millions)</b>							
2012-Q4	36,054			12,782	5,312	16,551	1,409
2013-Q1	38,924			14,974	5,830	16,747	1,373

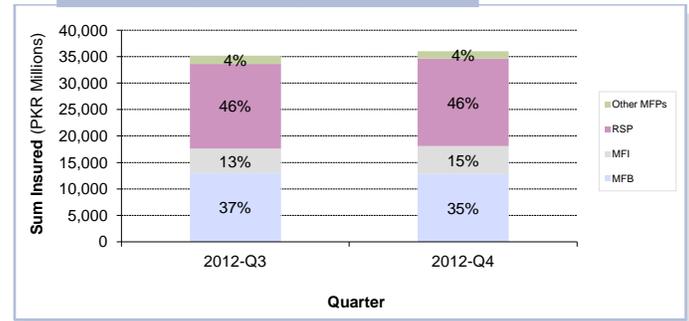
## Micro-insurance Provision by MFPs

	Total	MFPs offering Insurance	Type of Insurance offered			Peer Group			
			Health	Credit Life	Other	MFB	MFI	RSP	Other MFPs
<b>No. of Reporting MFPs</b>									
2012-Q4	32	19	12	12	1	4	5	5	5
2013-Q1	33	18	11	12	1	4	5	5	4

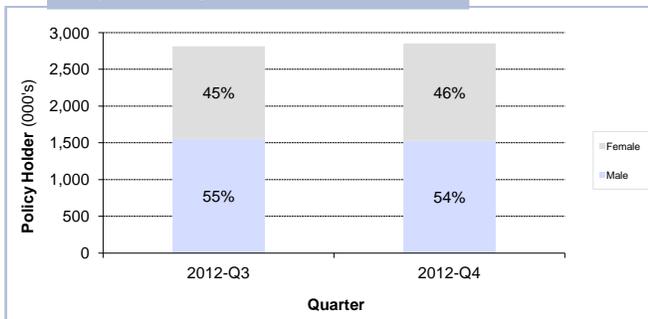
Policy Holders by Peer Group



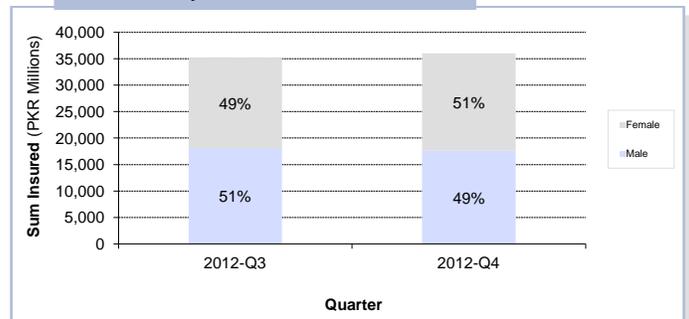
Sum Insured by Peer Group



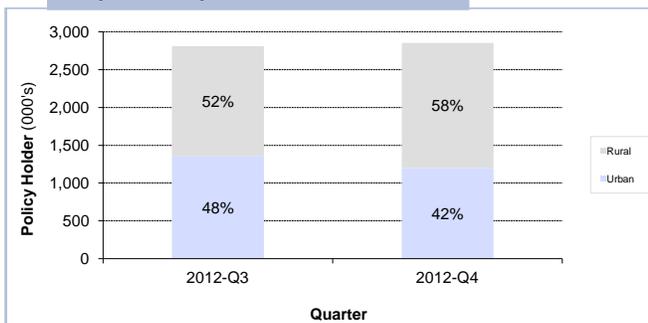
Policy Holders by Gender



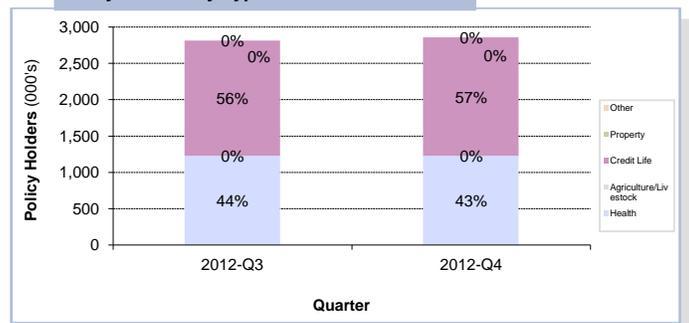
Sum Insured by Gender



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	Lahore	238,008	5,654	2.4
2	Faisalabad	205,795	7,457	3.8
3	Karachi	136,956	-2,400	-1.7
4	Sargodha	136,899	20,434	17.5
5	Multan	133,310	11,134	9.1

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

	District	Policy Holders (31 Mar)	Growth (1 Jan to 31 Mar)	
			Net	%
1	Rajanpur	72,124	23,875	49.5
2	Rahimyar Khan	116,672	20,733	21.6
3	Sargodha	136,899	20,434	17.5
4	D.G. Khan	54,281	17,800	48.8
5	Bhawalnagar	53,185	16,267	44.1

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

	MFP	Policy Holders (31 Mar)	Market Share (% of Policy Holders)
1	NRSP	737,508	24.5
2	KASHF	611,880	20.4
3	KB	369,171	12.3
4	PRSP	248,983	8.3
5	TRDP	190,790	6.3

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

	MFP	Sum Insured (31 Mar)	Market Share (% of Sum Insured)
1	NRSP	11,485,276,991	29.5
2	KB	6,747,870,543	17.3
3	PRSP	5,229,785,000	13.4
4	FMFBL	4,185,634,426	10.8
5	KASHF	3,409,097,835	8.8

## 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	23	-	21,980	219,018,388	107,938	395,977,368	5,838	86,679,022	1,656,762	1.3
KP	58	3	73,775	1,061,570,084	210,308	1,156,261,450	53,962	773,810,077	4,083,817	1.8
Punjab	1,311	11	1,803,662	31,268,706,906	2,635,175	10,349,800,174	2,313,176	31,366,194,730	15,233,924	11.8
Sindh	509	-	583,491	10,091,478,449	1,594,861	11,684,980,891	571,379	5,280,910,638	6,357,795	9.2
AJK	26	-	32,484	358,024,713	176,538	510,105,584	48,765	988,160,828	-	-
GB	16	-	10,814	413,325,746	54,724	1,000,051,231	10,814	413,325,746	-	-
FATA	-	-	-	-	-	-	-	-	-	-
ICT	13	-	5,477	72,697,045	26,421	32,259,914	648	14,580,000	74,750	7.3
<b>Grand Total</b>	<b>1,956</b>	<b>14</b>	<b>2,531,683</b>	<b>43,484,821,330</b>	<b>4,805,965</b>	<b>25,129,436,611</b>	<b>3,004,582</b>	<b>38,923,661,040</b>	<b>27,407,048</b>	<b>9.2</b>

## OUTREACH (District Level)

### BALOCHISTAN

District	Number of Branches/Units		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market
	Fixed	Mobile	Active Borrowers	Gross Loan Portfolio (PKR)	Active Savers	Value of Savings (PKR)	Policy Holders	Sum Insured (PKR)	
Awaran	NRSP								
	-	-	-	-	9,890	894,131	-	-	26,054
Barkhan									
Bolan									
Chagai <sup>1</sup>									
Dera Bugti									
Gwadar	NRSP, POMFB								
	3	-	244	3,188,106	20,139	3,147,886	-	-	55,537
Jafarabad	BRAC, KB								
	3	-	9,861	120,845,347	2,836	11,568,639	1,843	29,761,570	121,911
Jhal Magsi									
Kalat									
Kech (Turbat)	NRSP								
	1	-	-	-	48,560	10,223,986	-	-	92,271
Kharan									
Khuzdar									
Kohlu									
Lasbela	BRAC, NRSP								
	4	-	466	3,540,607	1,739	243,975	679	6,790,000	84,637
Loralai									
Mastung									
Musakhel									
Nasirabad	BRAC, KB								
	2	-	1,634	25,760,342	2,580	3,696,123	1,331	23,252,375	75,783
Nushki <sup>2</sup>									
Panjgur	NRSP								
	-	-	-	-	16,949	491,439	-	-	51,074
Pishin									
Qila Abdullah									
Qila Saifullah									
Quetta	AKHU, BRAC, FMFBL, KB, TMFB								
	10	-	9,775	65,683,986	5,245	365,711,189	1,985	26,875,077	174,437
Sherani <sup>3</sup>									
Sibi									
Washuk									
Zhob <sup>4</sup>									
Ziarat									
<b>Total</b>	<b>23</b>	<b>-</b>	<b>21,980</b>	<b>219,018,388</b>	<b>107,938</b>	<b>395,977,368</b>	<b>5,838</b>	<b>86,679,022</b>	<b>1,656,762</b>

## 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, KB, KMFB, POMFB, SDF, SRSP, TMFB								
	7	-	9,354	174,047,455	7,396	71,452,981	7,406	91,783,814	180,672
Bannu									
									167,380
Batgram									
									58,257
Buner (Daggar)	NRSP								
	-	-	-	-	269	40,520	-	-	133,171
Charsadda	BRAC, KB, NRSP								
	4	-	4,753	59,887,414	14,637	20,683,925	3,323	52,881,668	271,736
Chitral	FMFBL								
	6	-	3,632	114,815,910	24,952	620,252,333	3,632	114,815,910	84,846
D.I. Khan	KB								
	1	-	3,473	58,465,004	5,416	106,824,762	2,818	55,130,682	221,328
Hangu									
									64,648
Haripur	GBTI, KB, KMFB, SDF, SRSP								
	4	2	10,153	155,350,914	9,224	33,675,501	12,087	93,117,888	103,830
Karak									
									102,174
Kohat	KB, SRSP								
	2	-	6,132	50,327,611	2,622	22,472,157	2,193	31,165,777	114,908
Kohistan									
									73,374
Lakki Marwat									
									107,505
Lower Dir									
									176,660
Malakand	AKHU, KB, NRSP								
	2	-	2,334	41,043,168	31,015	33,078,805	2,080	39,658,531	106,429
Mansehra	AKHU, KB, KMFB, SDF								
	4	-	4,865	63,199,535	2,249	40,283,141	2,942	39,749,563	271,288
Mardan	AKHU, KB, NRSP								
	3	-	5,810	65,821,327	56,847	37,438,398	2,698	54,105,190	354,988
Mingora <sup>5</sup>	KB								
	1	-	2,208	39,970,569	2,094	36,027,499	1,813	38,301,712	-
Nowshera	AKHU, BRAC, KB, NRSP, SRSP								
	12	-	9,153	95,730,661	11,897	92,882,826	7,832	89,234,872	201,208
Peshawar	AKHU, BRAC, KB, SRSP								
	8	-	6,677	54,695,881	6,305	25,597,905	2,693	31,495,288	451,548
Shangla									
									116,366
Swabi	GBTI, KB, NRSP, SWWS								
	4	1	5,231	88,214,635	28,897	14,780,582	2,445	42,369,182	230,073
Swat <sup>6</sup>	NRSP								
	-	-	-	-	6,488	770,115	-	-	286,555
Tank									
									62,446
Upper Dir									
									142,427
<b>Total</b>	<b>58</b>	<b>3</b>	<b>73,775</b>	<b>1,061,570,084</b>	<b>210,308</b>	<b>1,156,261,450</b>	<b>53,962</b>	<b>773,810,077</b>	<b>4,083,817</b>

# 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, GBTI, KASHF, KB, KMFB, NRSP, POMFB								
	42	7	31,083	393,057,299	74,996	65,519,403	39,523	333,730,548	262,870
Bahawalpur	AKHU, ASA, FMFBL, KASHF, KB, NRSP, NRSP-B, TMFB								
	31	-	89,623	1,998,205,655	331,970	876,610,180	89,258	1,354,938,669	461,777
Bhakkar	ASA, KB, NRSP								
	20	-	36,395	707,278,508	157,425	81,764,057	61,346	1,389,100,495	252,453
Bhawalnagar	AKHU, ASA, KB, KMFB, NRSP, NRSP-B								
	23	-	58,404	1,331,146,094	252,982	472,338,585	53,185	831,979,165	427,843
Chakwal	AKHU, KB, KMFB, NRSP, POMFB								
	38	-	19,495	258,123,008	76,211	95,586,330	16,889	294,343,564	219,565
D.G. Khan	AKHU, ASA, FMFBL, KB, NRSP, OCT, TMFB								
	26	-	37,387	826,649,736	157,910	252,725,534	54,281	1,126,616,150	419,252
Faisalabad	AKHU, ASA, ASASAH, FMFBL, KASHF, KB, KMFB, NRSP, PRSP, RCDS, TMFB, WASIL								
	105	-	133,261	1,517,508,108	68,779	281,218,187	205,795	1,500,582,622	1,096,924
Gujranwala <sup>7</sup>	AKHU, ASA, ASASAH, BRAC, FMFBL, JWS, KASHF, KB, KMFB, NRSP, OCT, OLP, OPD, POMFB, PRSP, TMFB, WASIL								
	70	4	101,302	1,853,353,637	62,033	328,160,124	108,316	1,004,171,110	735,741
Gujrat	AKHU, BRAC, JWS, KASHF, KB, KMFB, NRSP, PRSP, TMFB								
	25	-	33,137	623,095,358	26,819	390,909,572	43,700	532,468,358	446,630
Hafizabad	AKHU, ASA, JWS, KASHF, KB, PRSP, TMFB								
	17	-	20,595	664,589,072	16,537	46,346,969	32,090	530,952,155	231,170
Jhang	AKHU, ASA, FMFBL, KASHF, KB, KMFB, NRSP, PRSP, TMFB								
	26	-	35,556	798,612,134	29,867	123,803,434	51,030	513,976,467	626,546
Jhelum	AKHU, KB, NRSP								
	41	-	29,708	367,432,862	44,261	19,296,277	13,122	231,192,543	170,498
Kasur	AKHU, ASA, ASASAH, CSC, DAMEN, FMFBL, KASHF, KB, KMFB, OLP, RCDS, TMFB, WASIL								
	38	-	68,617	1,146,670,854	45,957	203,894,099	76,560	836,933,161	586,427
Khanewal	AKHU, ASA, ASASAH, KASHF, KB, KMFB, NRSP, NRSP-B, PRSP, WASIL								
	27	-	43,052	701,800,094	43,306	194,457,482	56,224	617,979,816	432,948
Khushab	ASA, KASHF, KB, NRSP								
	25	-	29,491	430,041,622	137,647	111,799,616	52,176	1,050,280,002	235,163
Lahore	AKHU, ASA, ASASAH, BRAC, CSC, DAMEN, FMFBL, KASHF, KB, KMFB, NRSP, OLP, POMFB, PRSP, TMFB, WASIL								
	155	-	199,049	2,763,688,116	115,614	2,165,786,827	238,008	2,352,347,735	872,760
Leyyah	ASA, FMFBL, KASHF, KB, OCT, PRSP, RCDS								
	14	-	21,020	413,167,699	37,211	70,842,463	27,263	550,396,688	263,251
Lodhran	AKHU, ASA, FMFBL, KASHF, KB, NRSP, NRSP-B, PRSP, TMFB								
	18	-	49,460	1,204,023,594	80,872	337,382,441	51,002	836,422,982	261,693
Mandi Bahauddin	AKHU, KASHF, KB, NRSP, TMFB								
	20	-	10,461	160,872,133	3,300	28,129,477	10,165	98,931,632	298,371
Mianwali	KB, NRSP								
	19	-	27,088	383,582,679	76,387	32,400,473	53,177	1,179,534,404	252,413
Multan	AKHU, ASA, ASASAH, BRAC, FMFBL, KASHF, KB, KMFB, NRSP, NRSP-B, PRSP, TMFB, WASIL								
	75	-	97,832	1,620,324,290	61,306	664,470,850	133,310	1,304,762,873	689,339
Muzaffargarh	AKHU, ASA, BRAC, FFO, KASHF, KB, MOJAZ, NRSP-B, PRSP								
	21	-	19,438	314,619,663	14,250	28,701,890	20,706	333,546,347	570,580
Nankana Sahib <sup>8</sup>	AKHU, DAMEN, RCDS, WASIL								
	9	-	13,156	225,099,596	-	-	157	2,520,718	-
Narowal	KB, MOJAZ, NRDP, OLP, PRSP								
	14	-	19,930	322,729,767	10,837	46,804,743	29,705	666,513,022	268,902
Okara	AKHU, ASA, ASASAH, CSC, DAMEN, FMFBL, KASHF, KB, OLP, PRSP, TMFB								
	27	-	39,426	917,654,077	40,122	147,884,283	45,463	683,093,157	509,842
Pakpattan	AKHU, ASA, ASASAH, BRAC, FMFBL, KASHF, KB, KMFB, NRSP, NRSP-B, PRSP, TMFB								
	22	-	36,424	716,964,724	41,803	135,818,278	46,618	521,606,989	281,988
Rahimyar Khan	ASA, FMFBL, KASHF, KB, NRSP, NRSP-B, TMFB								
	41	-	78,167	1,766,633,158	119,753	532,959,719	116,672	2,138,613,390	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	AKHU, KB, NRSP, OCT								
	15	-	41,706	817,464,720	121,437	232,676,399	72,124	1,505,253,515	260,436
Rawalpindi <sup>9</sup>	AKHU, BRAC, FMFBL, KASHF, KB, KMFB, NRSP, OCT, POMFB, TMFB								
	99	-	81,912	1,086,968,500	121,846	1,230,017,854	99,097	904,323,054	327,457
Sahiwal	AKHU, ASA, ASASAH, BRAC, FMFBL, KASHF, KB, KMFB, NRSP, NRSP-B, PRSP, TMFB, WASIL								
	34	-	47,105	808,797,377	59,928	210,846,025	60,648	827,995,028	395,468
Sargodha	AKHU, ASA, FMFBL, KASHF, KB, KMFB, NRSP, PRSP, TMFB								
	57	-	74,006	1,154,714,011	47,648	225,533,752	136,899	2,160,735,761	671,679
Sheikhupura	AKHU, BRAC, DAMEN, FFO, KASHF, KB, OLP, PRSP, RCDS, WASIL								
	41	-	55,201	740,507,883	17,328	38,022,781	46,278	598,389,693	831,522
Sialkot	AKHU, ASA, BRAC, JWS, KASHF, KB, KMFB, NRSP, OLP, PRSP, TMFB								
	43	-	52,299	826,793,328	32,444	209,156,657	85,559	1,243,811,330	501,997
Toba Tek Singh	AKHU, KASHF, KB, NRSP, NRSP-B, PRSP								
	12	-	28,792	541,372,906	42,132	152,285,330	42,673	629,824,571	309,316
Vihari	AGAHE, AKHU, ASA, ASASAH, FMFBL, KASHF, KB, KMFB, NRSP, NRSP-B								
	23	-	44,084	865,164,643	64,257	315,650,077	44,157	678,327,016	475,398
<b>Total</b>	<b>1,313</b>	<b>11</b>	<b>1,803,662</b>	<b>31,268,706,906</b>	<b>2,635,175</b>	<b>10,349,800,174</b>	<b>2,313,176</b>	<b>31,366,194,730</b>	<b>15,233,924</b>

### 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, KASHF, KB, NRSP, OCT, POMFB, TMFB, TRDP								
	25	-	17,827	298,831,140	110,650	84,146,350	15,038	315,688,922	294,781
Dadu <sup>10</sup>	FMFBL, KB, OCT, TRDP								
	24	-	26,130	281,275,891	74,939	138,605,501	61,964	106,742,829	447,305
Ghotki	ASA, FMFBL, KB, OCT, SRSO								
	15	-	28,404	578,703,521	22,215	58,881,216	17,610	333,267,421	248,442
Hyderabad <sup>11</sup>	ASA, BRAC, FMFBL, KB, KMFB, NRSP, OCT, POMFB, TMFB								
	39	-	43,438	754,455,721	50,505	394,823,523	39,186	763,358,661	517,652
Jacobabad	BRAC, FMFBL, SRSO								
	4	-	4,252	70,114,881	4,965	36,038,235	2,958	48,724,611	361,146
Jamshoro <sup>12</sup>	ASA, BRAC, TMFB, TRDP								
	6	-	4,273	64,077,129	21,009	9,355,641	6,181	21,363,610	-
Karachi <sup>13</sup>	AMFB, ASA, BRAC, FMFBL, KASHF, KB, KMFB, NRSP, OCT, POMFB, TMFB								
	118	-	127,494	2,540,406,021	662,296	9,220,191,784	136,956	1,331,362,474	1,329,990
Khairpur <sup>14</sup>	ASA, FMFBL, KB, OCT, SRSO, TMFB								
	26	-	40,214	711,617,003	16,583	102,344,424	13,291	296,703,922	401,853
Larkana	ASA, FMFBL, KB, OCT, SRSO, TMFB								
	18	-	24,448	426,846,297	28,656	273,090,544	14,601	258,964,868	534,891
Matyari <sup>15</sup>	ASA, BRAC, FMFBL, KB, NRSP, NRSP-B, OCT, SSF, TMFB								
	16	-	25,408	424,448,563	31,637	77,562,193	19,405	206,206,509	-
Mirpur Khas <sup>16</sup>	ASA, FMFBL, KB, NRSP, POMFB, TMFB, TRDP								
	28	-	26,227	433,545,081	90,707	90,676,781	23,571	248,410,783	210,494
Naushahro Feroze	ASA, FMFBL, KB, OCT, SRSO, TMFB								
	15	-	23,500	361,963,762	6,538	24,537,131	6,930	83,570,343	266,462
Nawabshah	ASA, FMFBL, KB, KMFB, NRSP, NRSP-B, OCT, SSF, TMFB								
	17	-	26,353	508,276,584	20,062	60,523,162	13,743	146,092,253	225,430
Sanghar	ASA, FMFBL, KB, OCT, OLP, SSF, TMFB, TRDP								
	25	-	41,038	524,753,932	2,590	14,674,749	29,548	124,695,977	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	FMFBL, KB, SRSO								
	10	-	8,308	127,887,184	9,456	29,709,157	5,743	66,882,075	-
Shikarpur	ASA, FMFBL, KB, SRSO								
	7	-	4,259	64,835,586	2,356	28,046,476	2,547	45,209,409	237,633
Sukkur	AKHU, ASA, BRAC, FMFBL, KB, NRSP-B, OCT, SRSO, TMFB								
	23	-	32,331	643,322,943	18,508	479,921,572	15,846	263,274,649	213,080
Tando Allahyar <sup>17</sup>	ASA, BRAC, FMFBL, KB, NRSP, NRSP-B, OCT, POMFB, TMFB								
	8	-	11,921	274,388,146	23,749	64,112,934	6,662	128,359,988	-
Tando Jam	ASA, FMFBL, TMFB								
	3	-	2,144	54,387,713	2,311	33,364,000	1,119	31,508,963	-
Tando Muhammad Khan	FMFBL, KB, NRSP, POMFB, TMFB								
	6	-	7,714	167,797,165	22,548	61,964,111	7,419	172,707,547	-
Tharparkar	ASA, FMFBL, KB, TRDP								
	30	-	23,734	284,549,236	269,662	168,449,156	67,693	95,085,096	283,491
Thatta	ASA, FMFBL, KASHF, KB, NRSP, OCT, TMFB								
	15	-	11,417	188,403,865	44,338	157,640,047	5,971	125,799,463	245,046
Umer Kot	ASA, FMFBL, OCT, TMFB, TRDP								
	31	-	22,657	306,591,084	58,581	76,322,203	57,397	66,930,264	185,966
<b>Total</b>	<b>509</b>	<b>-</b>	<b>583,491</b>	<b>10,091,478,449</b>	<b>1,594,861</b>	<b>11,684,980,891</b>	<b>571,379</b>	<b>5,280,910,638</b>	<b>6,357,795</b>

### AZAD JAMMU AND KASHMIR (AJK)

District	Number of Branches/Units		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market <sup>18</sup>
	Fixed	Mobile	Active Borrowers	Gross Loan Portfolio (PKR)	Active Savers	Value of Savings (PKR)	Policy Holders	Sum Insured (PKR)	
Bagh	KB, NRSP, OCT								
	5	-	9,105	86,470,917	48,043	29,432,552	15,254	318,565,750	-
Bhimber									-
Kotli	NRSP								
	9	-	8,055	77,999,836	38,032	5,924,435	16,916	380,610,000	-
Mirpur									-
Muzaffarabad	FMFBL, KB, NRSP, SDF								
	7	-	8,970	103,339,886	35,986	451,490,673	7,028	98,630,921	-
Neelum									-
Poonch	KB, NRSP								
	3	-	5,542	81,273,578	41,306	21,171,592	7,911	153,094,157	-
Sudhnati	NRSP								
	2	-	812	8,940,496	13,171	2,086,331	1,656	37,260,000	-
<b>Total</b>	<b>26</b>	<b>-</b>	<b>32,484</b>	<b>358,024,713</b>	<b>176,538</b>	<b>510,105,584</b>	<b>48,765</b>	<b>988,160,828</b>	<b>-</b>

## OUTREACH (District Level)

### GILGIT-BALTISTAN (GB)

District	Number of Branches/Units		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market <sup>19</sup>
	Fixed	Mobile	Active Borrowers	Gross Loan Portfolio (PKR)	Active Savers	Value of Savings (PKR)	Policy Holders	Sum Insured (PKR)	
Astore	FMFBL								
	1	-	734	31,503,939	2,940	63,217,406	734	31,503,939	-
Diamer									
Ghanche	FMFBL								
	1	-	723	28,734,734	5,301	140,987,007	723	28,734,734	-
Ghizer	FMFBL								
	5	-	3,555	137,054,853	17,683	218,946,760	3,555	137,054,853	-
Gilgit	FMFBL								
	5	-	2,247	101,914,775	18,990	415,919,490	2,247	101,914,775	-
Skardu	FMFBL								
	4	-	3,555	114,117,445	9,810	160,980,569	3,555	114,117,445	-
<b>Total</b>	<b>16</b>	<b>-</b>	<b>10,814</b>	<b>413,325,746</b>	<b>54,724</b>	<b>1,000,051,231</b>	<b>10,814</b>	<b>413,325,746</b>	<b>-</b>

### FEDERALLY ADMINSTRATED TRIBAL AREAS (FATA)

District	Number of Branches/Units		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market <sup>20</sup>
	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									-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

### 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								
	13	-	5,477	72,697,045	26,421	32,259,914	648	14,580,000	74,750

## END NOTES

- \* The total increase in the number of branches is 52 (according to figures in Microwatch) but however, the additional 23 branches belong to POMFB which had not reported data in the previous Microwatch (Q4 2012).
- <sup>1</sup> 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).
- <sup>2</sup> 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.
- <sup>3</sup> Population data for Sherani district is not available. Sherani was carved out of Zhob district in 2005.
- <sup>4</sup> 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).
- <sup>5</sup> 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.
- <sup>6</sup> 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.
- <sup>7</sup> 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.
- <sup>8</sup> Population data for the district of Nankana Sahib is not available. The district was carved out of Sheikhupura district in 2005. Thus, the estimate for the district of Sheikhupura is an aggregate of the potential market for Sheikhupura and Nankana Sahib (based on 1998 DCR population data available for Sheikhupura).
- <sup>9</sup> OCT does not provide retail microcredit services in Rawalpindi. It wholesales funds to a partner organization: Alfalah Development Organization.
- <sup>10</sup> OCT does not provide retail microcredit services in Dadu. It wholesales funds to a partner organization: Soofi Shah Inayat Shaheed Sanghat.
- <sup>11</sup> 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).
- <sup>12</sup> 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.
- <sup>13</sup> The market estimate for Karachi is the aggregate of four districts namely, Central, West, East, and South.
- <sup>14</sup> OCT does not provide retail microcredit services in Khairpur. It wholesales funds to partner organizations: Khajji Cooperative Society, Goth Seenghar, and Marvi Rural Development Organization.
- <sup>15</sup> 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.
- <sup>16</sup> 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.
- <sup>17</sup> 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.
- <sup>18</sup> Due to unavailability of population data for the Azad Jammu and Kashmir (AJK) districts, the potential microfinance market could not be estimated.
- <sup>19</sup> Due to unavailability of population data for Gilgit-Baltistan (GB) the potential microfinance market could not be estimated.
- <sup>20</sup> 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 4	Quarter 1
		2012	2013
<b>MFB</b> Microfinance Bank licensed and prudentially regulated by the State Bank of Pakistan to exclusively service microfinance market.	Apna MicroFinance Bank Ltd. (AMFB)	✓	✓
	Kashf Microfinance Bank (KMFB)	✓	✓
	Khushhali Bank (KB)	✓	✓
	National Rural Support Programme Bank Ltd. (NRSP-B)	✓	✓
	Pak-Oman Microfinance Bank Ltd. (POMFB)	x	✓
	Tameer Microfinance Bank Ltd. (TMFB)	✓	✓
	The First MicroFinanceBank Ltd. (FMFB)	✓	✓
<b>MFI</b> Microfinance institution providing specialized microfinance services.	Akhuwat (AKHU)	✓	✓
	ASA Pakistan (ASA)	✓	✓
	Asasah (ASASAH)	✓	✓
	Community Support Concern (CSC)	✓	✓
	Development Action for Mobilization and Emancipation (DAMEN)	✓	✓
	Farmers Friend Organization (FFO)	✓	✓
	Kashf Foundation (KASHF)	✓	✓
	MOJAZ Foundation (MOJAZ)	✓	✓
	Orangi Charitable Trust (OCT)	✓	✓
	SAFCO Support Foundation (SSF) (formerly SAFWCO)	✓	✓
Wasil Foundation (WASIL) (formerly CWCD)	✓	✓	
<b>RSP</b> Rural support programme running microfinance operation as part of multi-dimensional rural development programme.	Ghazi Barotha Taraqiyati 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)	✓	✓
<b>Others</b> Organizations running microfinance operations as part of multi-dimension service offering.	Association for Gender Awareness and Human Empowerment (AGAHE)	✓	✓
	BRAC Pakistan (BRAC)	✓	✓
	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)	✓	✓