

ISSUE 36: QUARTER 2 (Apr-Jun 2015)

	Quarter		Change	
	Q2	Q1	Units	%
Number of Branches/Units	2,729	2,588	141	5.45
Number of Districts Covered	98	96	2	2.08
Penetration Rate (%)	12.80	12.11		0.68
Active Borrowers	3,507,333	3,320,254	187,079	5.63
Gross Loan Portfolio (PKR Millions)	80,951	73,759	7,192	9.75
Number of Loans Disbursed	1,210,822	1,015,815	195,007	19.20
Disbursements (PKR Millions)	38,217	30,746	7,471	24.30
Average Loan Size (PKR)	31,563	30,267	1,296	4.28
Number of Savers	13,151,281	10,230,527	2,920,754	28.55
Value of Savings (PKR Millions)	52,905	43,628	9,276	21.26
Average Saving Balance (PKR)	4,023	4,265	-242	-5.67
Number of Policy Holders	4,251,392	4,161,631	89,761	2.16
Sum Insured (PKR Millions)	73,517	66,399	7,118	10.72

The second quarter of 2015 was dominated by growth in the value of savings which soared by PKR 9.3 billion to cross the PKR 50 billion mark.

The growth in savings came on the back of MFBs whose depositors increased by a staggering 40 percent and the value of deposits by 22 percent. Resultantly, the market share of the MFB peer group in terms of active savers increased to 78 percent compared to 72 percent in the previous quarter. Tameer Bank (TMFB) and Khushhali Bank (KB) were the largest contributors in terms of value of savings; TMFB added deposits worth of PKR 2.6 billion, whereas, KB increased its deposit base by PKR 2.5 billion. The growth in the value of deposits by KB was primarily driven by their saving accounts and term deposits, whereas, TMFB continues to capitalize on its branchless banking platform to open new accounts. Moreover, TMFB (with 7.8 million depositors) now accounts for 59 percent of the total active savers of the sector. Among the non-bank MFPs, only NRSP was able to show any significant contribution to active savers by adding 50,000 new savers.

Micro-credit also exhibited a positive trend in the second quarter of 2015 - active borrowers grew by 5.6 percent from 3.2 million borrowers to 3.5 million borrowers, whereas, the gross loan portfolio (GLP) posted growth of 9.8 percent to close at PKR 81 billion. During the quarter, Akhuwat was the largest contributor in terms of active borrowers by financing 50,000 new clients - primarily in the agriculture and services sector. The growth in GLP was fueled by the MFB peer group which added PKR 4.2 billion worth of portfolio, mainly owing to larger loan sizes. KB depicted the greatest increase in its loan book (by PKR 1.5 billion), which can be attributed to the newly introduced MSME products, as well as, the introduction of a running finance (RF) facility to tap the high end market. Among the RSPs, NRSP and SRSO were the most prominent contributors to micro-credit outreach on the back of short term seasonal loans provided for the harvest of rice and wheat crops. Overall, sector PAR (>30 days) decreased from 1.7 percent to 1.3 percent due to improvement in recoveries by MFB and RSP peer group..

In terms of micro-insurance, the number of policy holders grew marginally by 2.2 percent, whereas, the total sum insured increased by 11 percent in the current quarter. The growth in micro-insurance was also dominated by the MFB peer group which added 92,000 new policy holders and sum insured of worth PKR 4.8 billion. This increase can be supported by the growth in micro-credit outreach of the MFB peer group (mentioned above), as most borrowers are provided with credit and/or health insurance coverage. Among the MFIs, Akhuwat witnessed the greatest increase in the number of policy holders (by 50,000) followed by Kashf Foundation (by 33,000). The sector continues to be dominated by only two types of insurance policies; health and credit life, each maintaining a market share of 52 percent and 48 percent respectively.

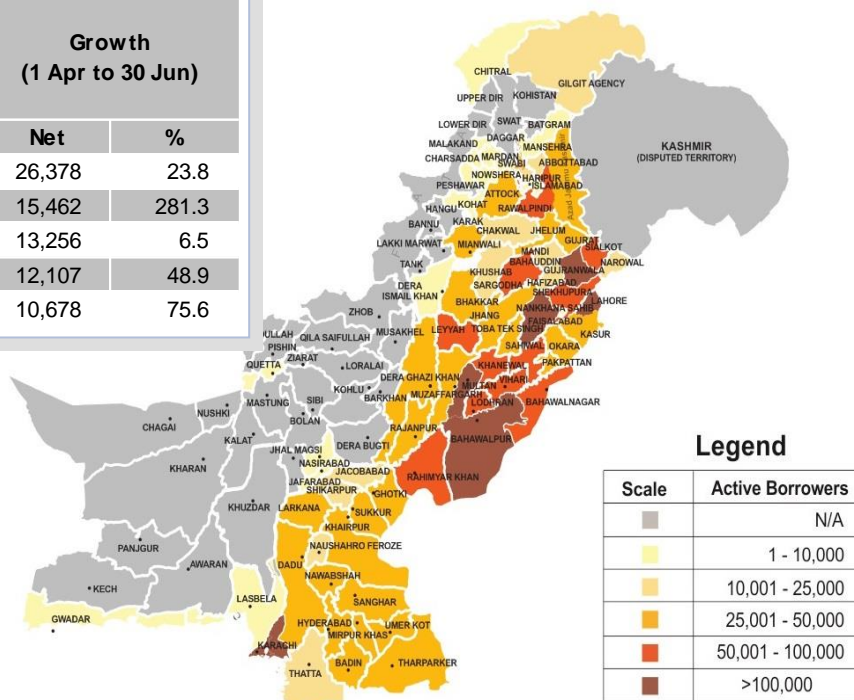
The penetration rate of the sector has increased from 12.1% to 12.8% due to an increase in overall outreach. Geographically, the number of districts has increased from 96 to 98 - Akhuwat has set up its outlets in the districts of Bannu and Lakki Marwat in the province of KP. Moreover, the total number of branches has increased by 141, mainly owing to NRSP which added 47 new branches in the provinces of Punjab and Sindh.



DISTRIBUTION OF ACTIVE BORROWERS

Top 5 Districts: Greatest Increase in Microcredit Outreach

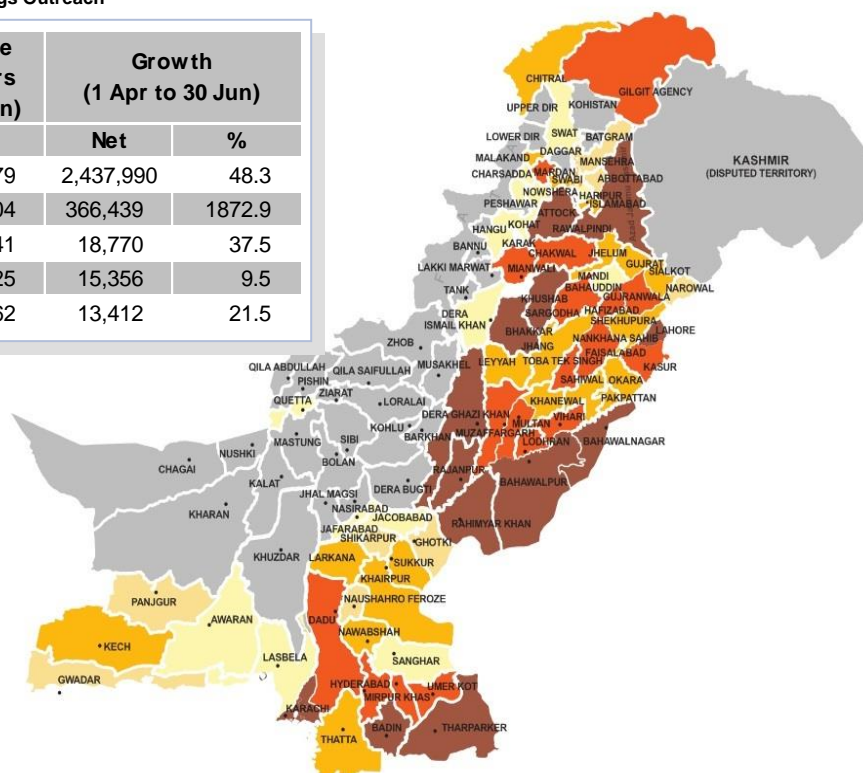
	District	Active Borrowers (30 Jun)	Growth (1 Apr to 30 Jun)	
			Net	%
1	Rahimyar Khan	137,264	26,378	23.8
2	Shehdad Kot	20,959	15,462	281.3
3	Lahore	216,266	13,256	6.5
4	Khairpur	36,878	12,107	48.9
5	Naushahro Feroze	24,800	10,678	75.6



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	7,482,279	2,437,990	48.3
2	Islamabad	386,004	366,439	1872.9
3	Poonch	68,841	18,770	37.5
4	Rahimyar Khan	177,825	15,356	9.5
5	Leyyah	75,862	13,412	21.5



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); Sheddakot (Larkana); Mingora (Swat); Sherani (Zhob)

MICROCREDIT PROVISION

Exchange Rate (Jun 2015): PKR/USD = 103.1/1

Summary of Microcredit Provision (All Pakistan)

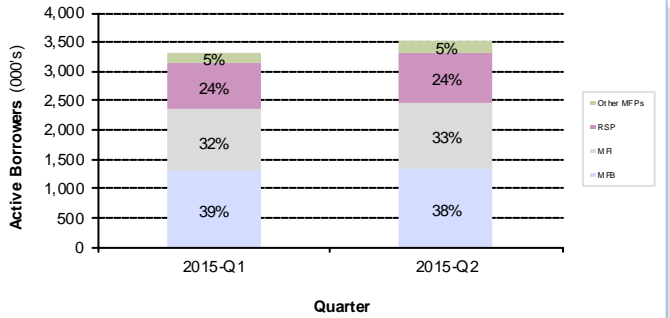
	Total	Lending Methodology		Peer Group			
		Group	Individual	MFB	MFI	RSP	Other MFPs
Number of Branches/Units							
2015-Q1	2,588			680	904	848	156
2015-Q2	2,729			599	751	860	177
Active Borrowers							
2015-Q1	3,320,254	2,259,173	1,061,081	1,282,691	1,059,727	801,454	176,382
2015-Q2	3,507,333	2,321,609	1,185,724	1,329,249	1,145,410	839,620	193,054
Gross Loan Portfolio (PKR Millions)							
2015-Q1	73,759	43,603	30,156	41,757	16,041	12,915	3,046
2015-Q2	80,951	46,927	34,024	45,950	17,536	14,065	3,399
Portfolio at Risk >30 days (Percentage)							
2015-Q1	1.7			1.9	0.2	2.6	1.0
2015-Q2	1.3			1.7	0.6	1.1	2.0
Average Loan Balance (PKR)							
2015-Q1	22,215	19,301	28,420	32,555	15,137	16,114	17,270
2015-Q2	23,081	20,213	28,695	34,569	15,310	16,752	17,609
Number of Loans Disbursed							
2015-Q1	1,015,815	711,347	304,468	362,707	295,402	310,965	46,741
2015-Q2	1,210,822	845,132	365,690	446,128	300,110	396,637	67,947
Disbursements (PKR Millions)							
2015-Q1	30,746	18,481	12,265	14,513	7,203	7,645	1,385
2015-Q2	38,217	23,088	15,128	18,948	7,614	10,133	1,522
Average Loan Size (PKR)							
2015-Q1	30,267	25,980	40,283	40,014	24,384	24,583	29,626
2015-Q2	31,563	24,509	36,767	42,472	25,370	25,547	22,401

Districts with Highest Growth (Net) by Province

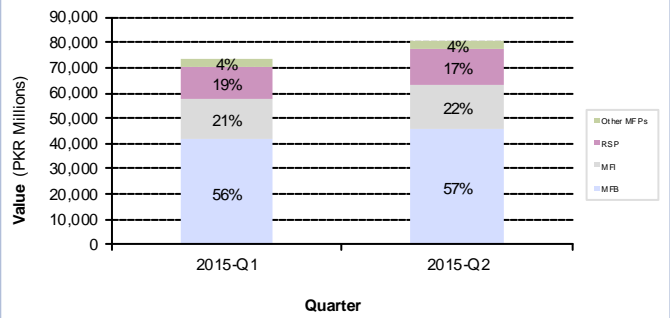
	Province	District	Active Borrowers (30 Jun)	Growth (1 Apr to 30 Jun)		Potential Microfinance Market (2007)	Penetration Rate (%)
				A	Net		
1		Nasirabad	2,081	516	33.0	75,783	2.7
2	Balochistan	Jafarabad	549	300	120.5	121,911	0.5
3		Quetta	1,611	291	22.0	174,437	0.9
1	Khyber-	Mansehra	9,661	1,576	19.5	271,288	3.6
2	Pakhtunkhwa	Mardan	8,651	1,114	14.8	354,988	2.4
3		Haripur	18,298	853	4.9	103,830	17.6
1		Rahimyar Khan	137,264	26,378	23.8	585,705	23.4
2	Punjab	Lahore	216,266	13,256	6.5	872,760	24.8
3		Bahawalpur	125,642	10,274	8.9	461,777	27.2
1		Shehdad Kot	20,959	15,462	281.3		
2	Sindh	Khairpur	36,878	12,107	48.9	401,853	9.2
3		Naushahro Fero	24,800	10,678	75.6	266,462	9.3
1		Poonch	11,718	728	6.6		
2	AJK	Kotli	11,079	431	4.0		
3		Bhimber	2,618	170	6.9		
1		Gilgit	11,459	4,741	70.6		
2	Gilgit-Baltistan	Skardu	6,916	454	7.0		
3		Astore	1,372	206	17.7		
1		-	-	-	0.0		
2	FATA	-	-	-	0.0		
3		-	-	-	0.0		
1	ICT	Islamabad	9,996	767	8.3	74,750	13.4

MICROCREDIT PROVISION

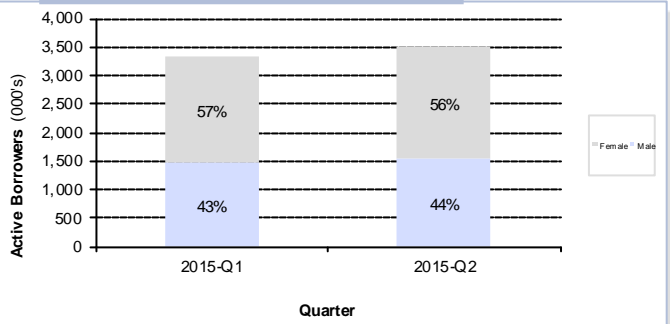
Active Borrowers by Peer Group



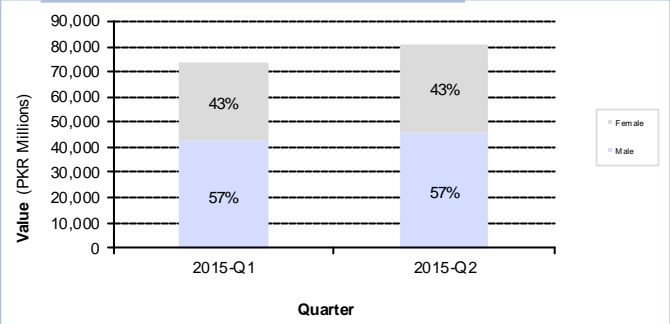
Gross Loan Portfolio



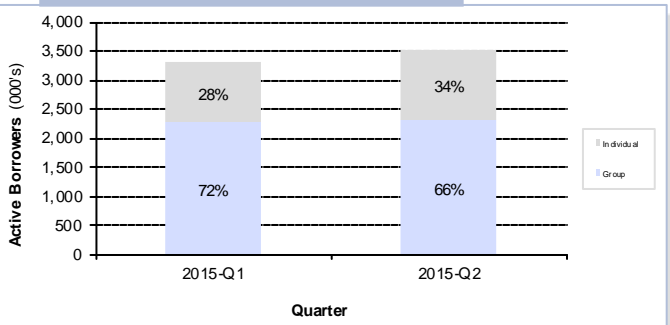
Active Borrowers by Gender



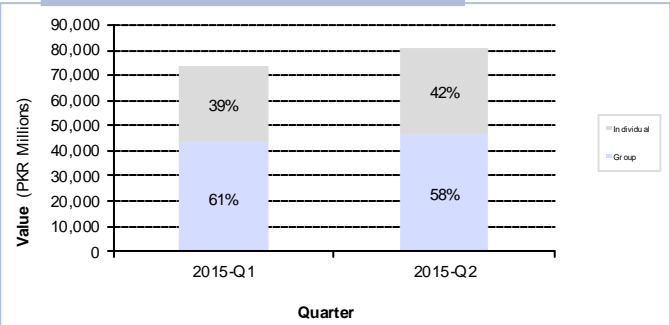
Gross Loan Portfolio by Gender



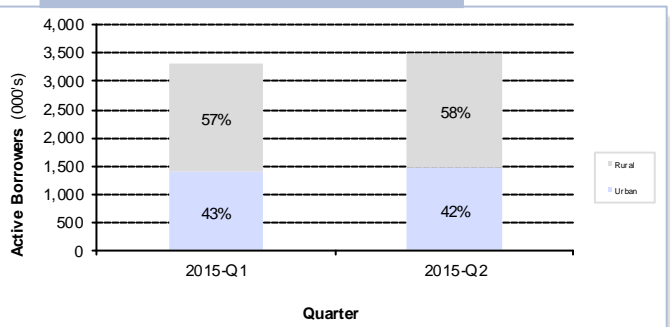
Active Borrowers by Lending Methodology



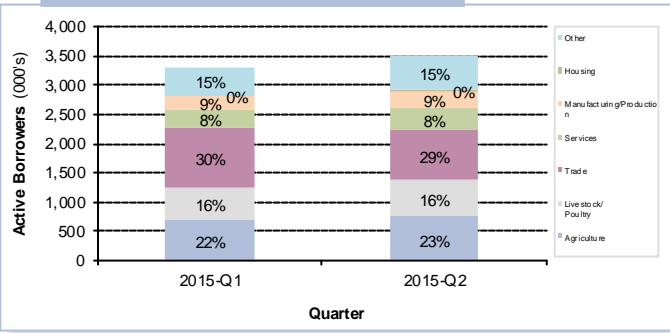
Gross Loan Portfolio by Methodology



Active Borrowers by Rural/Urban

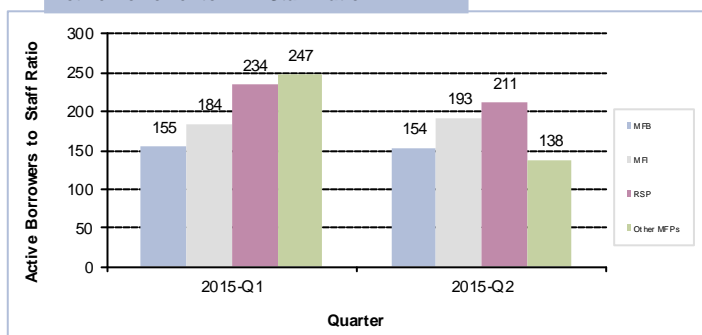


Active Borrowers by Sector

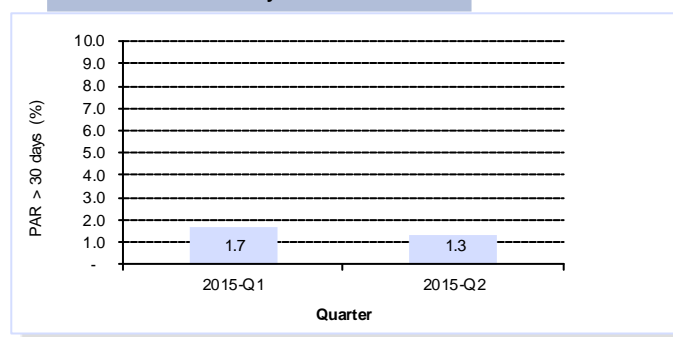


MICROCREDIT PROVISION

Active Borrower to MFP Staff Ratio



Portfolio at Risk > 30 days



MFPs with Largest Net Increase in Active Borrowers

	MFP	Increase in Active Borrowers (1 Apr to 30 Jun)		Market Share (% of Active Borrowers) (30 Jun)
		Net	%	
		1	AKHU	
2	NRSP	19,789	3.5	16.8
3	SRSO	17,767	34.7	2.0
4	KASHF	16,383	7.0	7.1
5	TMFB	14,040	6.0	7.1

MFPs with Largest Percentage Increase in Active Borrowers

	MFP	Increase in Active Borrowers (1 Apr to 30 Jun)		Market Share (% of Active Borrowers) (30 Jun)
		Net	%	
		1	POMFB	
2	NRDP	1,643	35.4	0.2
3	SRSO	17,767	34.7	2.0
4	AGAHE	2,389	32.4	0.3
5	UBank	2,379	22.9	0.4

Largest Providers of Microcredit (Active Borrowers)

	MFP	Active Borrowers (30 Jun)	Market Share (% of Active Borrowers)
1	NRSP	589,807	16.8
2	KB	492,950	14.1
3	AKHU	405,937	11.6
4	KASHF	250,057	7.1
5	TMFB	248,301	7.1

Largest Providers of Microcredit (Gross Loan Portfolio)

	MFP	GLP (30 Jun)	Market Share (% of GLP)
1	KB	14,882,050,424	18.4
2	TMFB	10,349,465,923	12.8
3	NRSP	10,178,810,517	12.6
4	NRSP-B	7,518,334,675	9.3
5	FMFB	5,939,402,980	7.3

MFPs with Largest Geographic Spread

MFP	KB	AKHU	NRSP	FMFB	ASA
Geographic Spread (No. of Districts)	73	61	56	52	50

MICRO-SAVINGS PROVISION

Summary of Micro-savings Provision (All Pakistan)

	Total	Saving Methodology		Peer Group			
		Intermediation	Mobilization	MFB	MFI	RSP	Other MFPs
Number of Savers							
2015-Q1	10,230,527	7,381,889	2,848,638	7,371,790	9,765	2,848,967	5
2015-Q2	13,151,281	10,298,017	2,853,264	10,287,993	10,253	2,853,035	
Value of Saving (PKR Millions)							
2015-Q1	43,628	42,014	1,614	42,014	16	1,598	0
2015-Q2	52,905	51,334	1,570	51,334	16	1,554	
Average Saving Balance (PKR)							
2015-Q1	4,265	5,692	567	5,699	1,637	561	190
2015-Q2	4,023	4,985	550	4,990	1,560	545	-

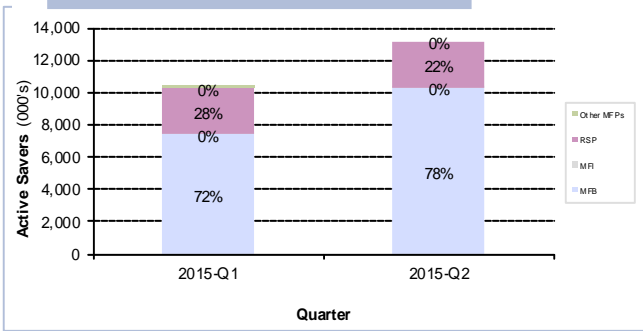
Micro-savings Provision by MFPs

	Total	MFPs offering Savings	Savings Methodology		Peer Group			
			Intermediation	Mobilization	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs								
2015-Q1	41	17	10	7	9	1	6	1
2015-Q2	47	15	10	5	9	1	5	0

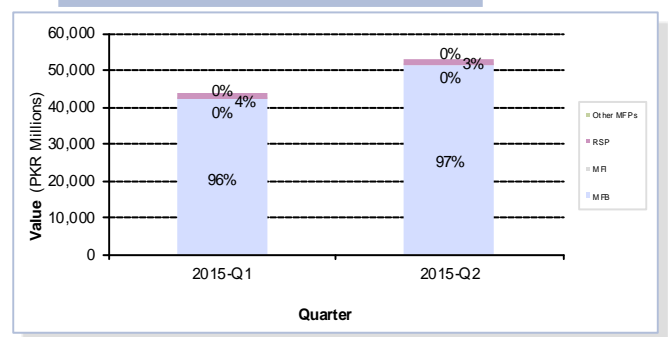
Saving Methodology:

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

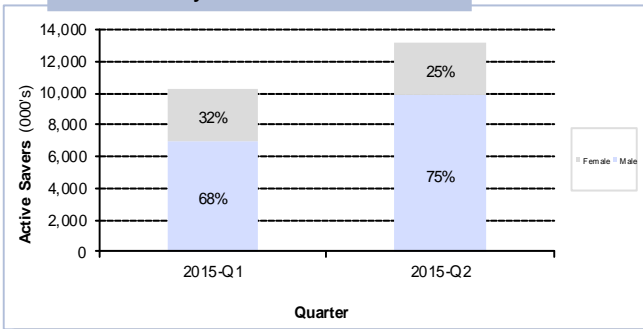
Active Savers by Peer Group



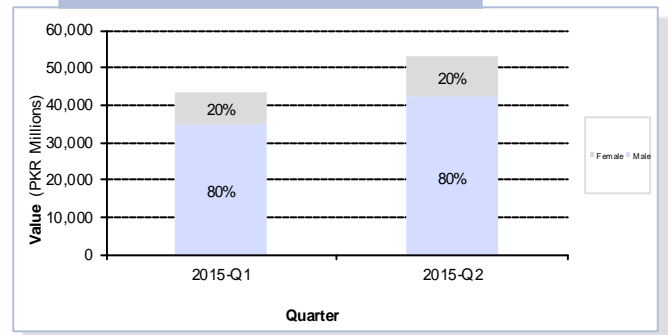
Value of Savings by Peer Group



Active Savers by Gender

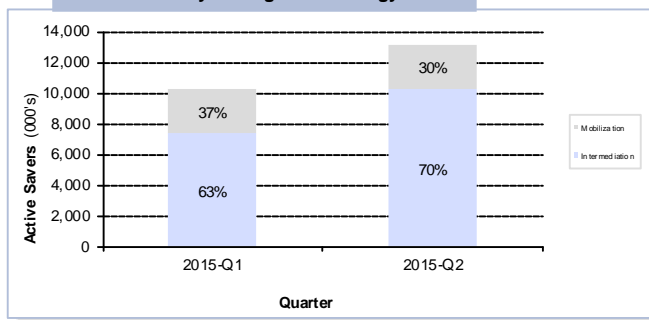


Value of Savings by Gender

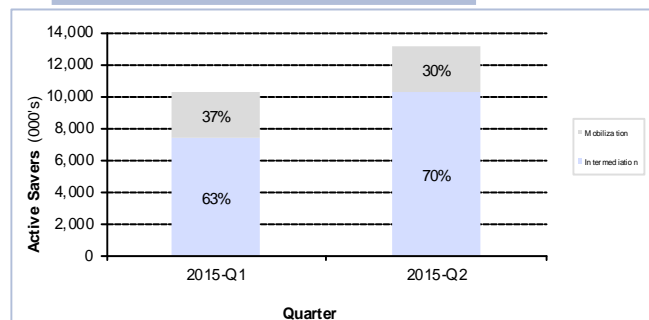


MICRO-SAVINGS PROVISION

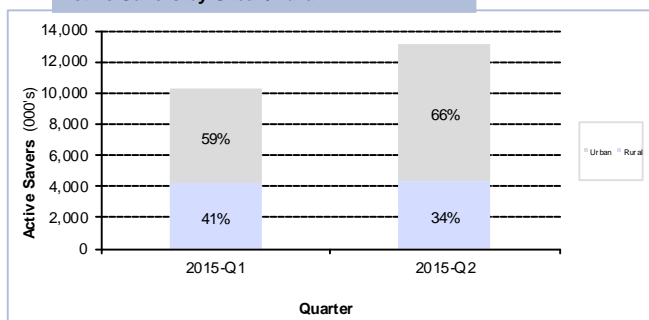
Active Savers by Saving Methodology



Value of Savings by Saving Methodology



Active Savers by Urban/Rural



Districts with Highest Outreach (Active Savers)

	District	Active Savers (30 Jun)	Increase (1 Apr to 30 Jun)	
			Net	%
1	Karachi	7,482,279	2,437,990	48.3
2	Islamabad	386,004	366,439	1872.9
3	Bahawalpur	349,900	11,871	3.5
4	Tharparkar	302,548	-1,444	-0.5
5	Bhawalnagar	297,493	9,558	3.3

MFPs with Largest Increase in Active Savers (Net)

	MFP	Increase in Active Savers (1 Apr to 30 Jun)	
		Net	%
1	TMFB	2,448,067	45.9
2	UBank	328,315	530.9
3	KB	67,856	7.2
4	NRSP	50,341	2.4
5	NRSP-B	46,170	12.0

MFPs with Largest Increase in Value of Savings (Net)

	MFP	Increase in Value of Savings (1 Apr to 30 Jun)	
		Net	%
1	TMFB	2,592,373,939	20.0
2	KB	2,465,558,015	28.7
3	FINCA	1,375,184,441	28.4
4	NRSP-B	1,028,972,726	24.5
5	AMFB	646,347,707	48.5

Largest Providers of Micro-savings (Active Savers)

	MFP	Active Savers (30 Jun)	Market Share (% of Active Savers)
1	TMFB	7,778,277	59.2
2	NRSP	2,160,921	16.4
3	KB	1,015,043	7.7
4	TRDP	458,488	3.5
5	NRSP-B	430,295	3.3

Largest Providers of Micro-savings (Value of Savings)

	MFP	Value of Savings (30 Jun)	Market Share (% of Active Savers)
1	TMFB	15,580,150,335	29.4
2	KB	11,060,091,369	20.9
3	FMFB	9,160,996,570	17.3
4	FINCA	6,211,262,237	11.7
5	NRSP-B	5,222,726,288	9.9

MICRO-INSURANCE PROVISION

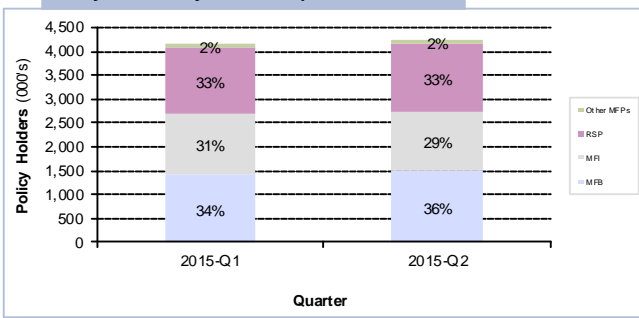
Summary of Micro-insurance Provision (All Pakistan)

	Total	Type		Peer Group			
		Health	Credit Life	MFB	MFI	RSP	Other MFPs
Number of Policy Holders							
2015-Q1	4,161,631	2,179,044	1,982,247	1,420,636	1,283,796	1,366,018	91,181
2015-Q2	4,251,392	2,195,791	2,055,601	1,512,563	1,212,987	1,435,035	90,807
Sum Insured (PKR Millions)							
2015-Q1	66,399			37,268	10,982	16,860	1,289
2015-Q2	73,517			42,019	12,105	17,472	1,921

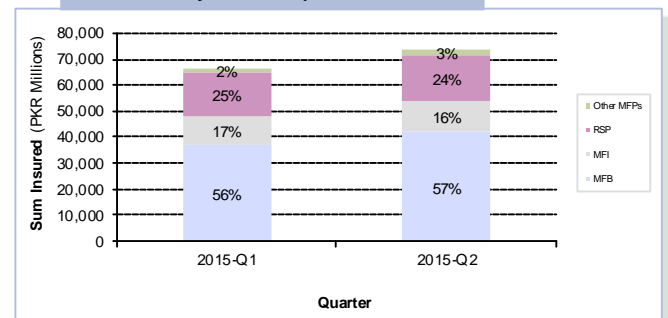
Micro-insurance Provision by MFPs

	Total	MFPs offering Insurance	Type of Insurance offered			Peer Group			
			Health	Life	Other	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs									
2015-Q1	41	26	10	19	1	7	9	5	5
2015-Q2	47	26	10	19	1	7	9	5	5

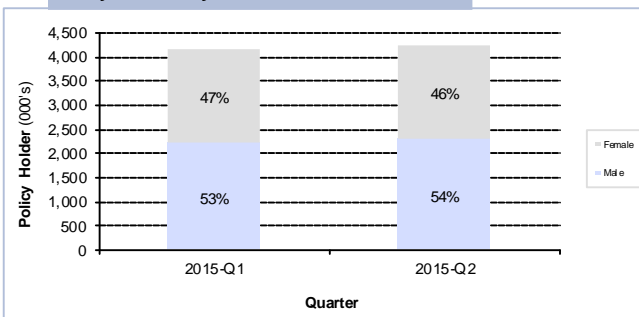
Policy Holders by Peer Group



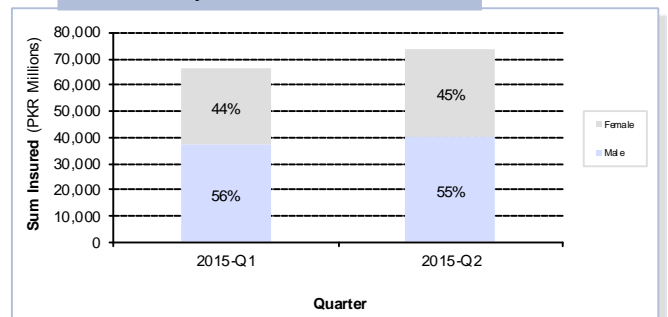
Sum Insured by Peer Group



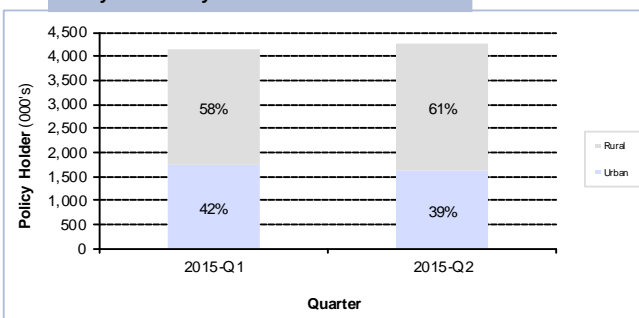
Policy Holders by Gender



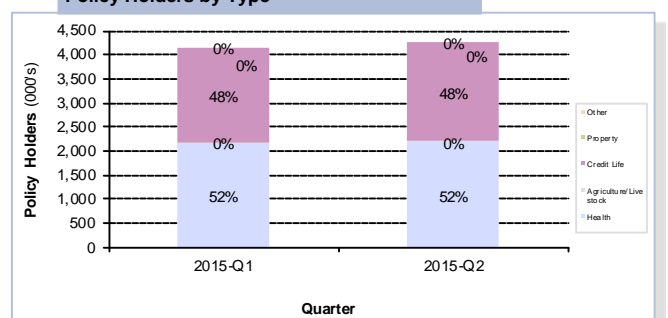
Sum Insured by Gender



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	279,335	65,756	30.8
2	Faisalabad	232,677	10,151	4.6
3	Rahimyar Khan	180,458	25,033	16.1
4	Sargodha	173,459	15,146	9.6
5	Multan	165,297	1,065	0.6

Top 5 Districts: Greatest Increase in Micro-Insurance Outreach

	District	Policy Holders (30 Jun)	Growth (1 Apr to 30 Jun)	
			Net	%
1	Lahore	279,335	65,756	30.8
2	Kasur	114,715	36,402	46.5
3	Sheikhupura	90,444	30,094	49.9
4	Rahimyar Khan	180,458	25,033	16.1
5	Nankana Sahib	30,180	21,106	232.6

Largest Providers of Micro-Insurance (Policy Holders)

	MFP	Policy Holders (30 Jun)	Market Share (% of Policy Holders)
1	NRSP	896,963	21.4
2	KB	539,854	12.9
3	KASHF	500,114	12.0
4	NRSP-B	442,168	10.6
5	AKHU	405,937	9.7

Largest Providers of Micro-Insurance (Sum Insured)

	MFP	Sum Insured (30 Jun)	Market Share (% of Sum Insured)
1	KB	16,467,040,424	22.4
2	NRSP	15,717,496,804	21.4
3	TMFB	10,988,010,923	14.9
4	NRSP-B	6,632,520,000	9.0
5	FMFB	6,327,677,962	8.6

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	15	-	4,963	120,907,636	130,022	151,413,739	5,288	119,515,929	1,656,762	0.3
KP	92	4	101,648	2,335,383,937	300,329	3,168,302,310	100,484	2,085,030,928	4,083,817	2.5
Punjab	1,757	7	2,578,679	59,690,781,552	3,453,729	21,926,461,954	3,080,091	56,349,194,315	15,233,924	14.7
Sindh	708	-	732,212	16,932,851,545	8,588,279	23,541,198,684	962,041	12,365,584,994	6,357,795	11.5
AJK	32	-	51,378	869,563,384	231,481	542,515,321	68,474	1,614,972,201	-	-
GB	38	-	28,457	832,654,832	61,437	1,789,336,493	29,068	822,733,342	-	-
FATA	-	-	-	-	-	-	-	-	-	-
ICT	33	-	9,996	169,095,904	386,004	1,785,259,504	5,946	159,862,760	74,750	13.4
Grand Total	2,675	11	3,507,333	80,951,238,790	13,151,281	52,904,488,005	4,251,392	73,516,894,469	27,407,048	12.8

OUTREACH (District Level)

BALUCHISTAN

District	Number of Branches/Units		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market
	Fixed	Mobile	Active Borrowers	Gross Loan Portfolio (PKR)	Active Savers	Value of Savings (PKR)	Policy Holders	Sum Insured (PKR)	
Awaran	NRSP								
	-	-	-	-	10,079	1,361,741	-	-	26,054
Barkhan									31,881
Bolan									66,423
Chagai									54,814
Dera Bugti									43,770
Gwadar	NRSP, POMFB, TMFB								
	4	-	34	468,311	18,747	50,192,476	34	468,311	55,537
Jafarabad	OCT								
	2	-	549	7,888,173	-	-	-	-	121,911
Jhal Magsi									29,887
Kalat									53,884
Kech (Turbat)	NRSP								
	1	-	5	123,534	49,149	10,292,276	5	275,000	92,271
Kharan									47,948
Khuzdar									104,104
Kohlu									26,910
Lasbela	KASHF, NRSP								
	1	-	683	7,257,871	17,844	527,285	1,366	7,257,871	84,637
Loralai									76,879
Mastung									41,317
Musakhel									27,545
Nasirabad	KB								
	1	-	2,081	68,930,082	10,498	19,427,763	2,240	74,475,082	75,783
Nushki									-
Panjgur	NRSP								
	-	-	-	-	21,030	3,280,710	-	-	51,074
Pishin									100,179
Qila Abdullah									115,112
Qila Saifullah									44,345
Quetta	AKHU, FMFB, TMFB								
	6	-	1,611	36,239,665	2,675	66,331,489	1,643	37,039,664	174,437
Sherani									-
Sibi									48,944
Washuk									-
Zhob									53,848
Ziarat									7,268
Total	15	-	4,963	120,907,636	130,022	151,413,739	5,288	119,515,929	1,656,762

OUTREACH (District Level)

KHYBER-PAKHTUNKHWA (KP)

District	Number of Branches/Units		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market
	Fixed	Mobile	Active Borrowers	Gross Loan Portfolio (PKR)	Active Savers	Value of Savings (PKR)	Policy Holders	Sum Insured (PKR)	
Abbottabad	AKHU, FINCA, KASHF, KB, POMFB, SDF, SRSP, TMFB, UBank, WMFB								
	14	-	15,084	361,718,931	21,227	339,905,775	15,694	321,714,514	180,672
Bannu	AKHU								
	2	-	399	6,748,600	-	-	399	6,748,600	167,380
Batgram									
									58,257
Buner (Daggar)	KB, NRSP								
	1	-	5	100,000	45	203,364	5	100,000	133,171
Charsadda	AKHU, KB, NRSP, SRSP								
	3	-	3,854	93,388,194	20,989	23,542,608	3,650	92,364,194	271,736
Chitral	FMFB								
	6	-	5,279	219,222,550	28,957	818,476,096	5,435	223,122,532	84,846
D.I. Khan	KB								
	1	-	2,931	104,103,166	8,816	253,943,296	2,937	104,313,166	221,328
Hangu									
									64,648
Haripur	AKHU, BEDF, FINCA, GBTI, KASHF, KB, NRSP, SDF, SRSP, WMFB								
	11	3	18,298	339,928,118	25,396	138,982,453	16,890	205,784,174	103,830
Karak	SRSP								
	1	-	882	5,322,500	1,560	230,219	-	-	102,174
Kohat	AKHU, KB, SRSP								
	3	-	3,744	73,479,143	6,538	78,401,245	3,299	71,484,143	114,908
Kohistan									
									73,374
Lakki Marwat	AKHU								
	1	-	179	2,788,600	-	-	179	2,788,600	107,505
Lower Dir									
									176,660
Malakand	AKHU, KB, NRSP								
	3	-	4,021	76,427,646	36,808	54,343,518	4,060	77,617,646	106,429
Mansehra	AKHU, FINCA, KASHF, KB, SDF								
	13	-	9,661	232,112,368	4,955	92,306,034	10,348	192,177,192	271,288
Mardan	AKHU, KASHF, KB, NRSP, OSDI, WMFB								
	10	-	8,651	204,943,793	62,547	106,730,490	10,162	203,269,403	354,988
Mingora									
									-
Now shera	AKHU, KASHF, KB, NRSP, SRSP								
	9	-	11,723	189,806,461	20,760	478,683,943	12,589	184,981,461	201,208
Peshawar	AKHU, KB, SRSP, UBank, WMFB								
	9	-	6,847	102,928,787	10,370	634,362,309	5,214	93,978,787	451,548
Shangla									
									116,366
Swabi	AKHU, GBTI, KB, NRSP, WMFB								
	3	1	5,268	183,474,370	37,296	40,423,569	5,268	172,693,852	230,073
Swat	AKHU, ASASAH, KB, NRSP, SWWS								
	7	-	4,822	138,890,711	14,065	107,767,391	4,355	131,892,665	286,555
Tank									
									62,446
Upper Dir									
									142,427
Total	97	4	101,648	2,335,383,937	300,329	3,168,302,310	100,484	2,085,030,928	4,083,817

OUTREACH (District Level)

PUNJAB

District	Number of Branches/Units		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market
	Fixed	Mobile	Active Borrowers	Gross Loan Portfolio (PKR)	Active Savers	Value of Savings (PKR)	Policy Holders	Sum Insured (PKR)	
Attock	AKHU, FINCA, GBTI, KASHF, KB, NRSP, POMFB								
	51	7	50,552	874,116,186	90,973	164,105,185	40,943	653,111,446	262,870
Bahawalpur	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, TMFB, UBank								
	46	-	125,642	3,450,685,243	349,900	2,354,208,376	161,790	3,165,043,096	461,777
Bhakkar	AKHU, ASA, FINCA, KB, NRSP, UBank, WMFB								
	35	-	43,908	1,160,554,243	195,557	244,557,963	67,187	1,846,003,629	252,453
Bhawalnagar	AKHU, ASA, FINCA, FMFB, KASHF, KB, NAYMT, NRSP, NRSP-B, UBank, WMFB								
	37	-	88,620	2,512,697,570	297,493	1,259,766,829	108,379	2,242,099,105	427,843
Chakwal	AKHU, FINCA, KB, MO, NRSP, POMFB, SVDP								
	50	-	45,151	813,818,578	80,600	128,825,915	29,339	528,580,801	219,565
D.G. Khan	AKHU, ASA, FMFB, KB, NRSP, OCT, TMFB								
	25	-	49,272	1,392,632,794	198,174	530,021,209	56,474	1,573,457,834	419,252
Faisalabad	AKHU, ASA, ASASAH, DAMEN, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, PRSP, RCDS, TMFB, UBank, WASIL, WMFB								
	131	-	182,984	3,171,716,618	108,699	633,469,993	232,677	2,544,254,444	1,096,924
Gujranwala	AKHU, ASA, ASASAH, FINCA, FMFB, JWS, KASHF, KB, NRSP, OCT, OPD, POMFB, PRSP, TMFB, UBank, WASIL								
	125	-	139,052	3,102,850,490	90,485	1,407,168,935	150,225	2,897,542,896	735,741
Gujrat	AKHU, ASA, BRAC, FINCA, FMFB, JWS, KASHF, KB, NRSP, PRSP, TMFB								
	43	-	50,667	1,156,048,763	45,183	633,731,541	51,630	982,091,720	446,630
Hafizabad	AKHU, ASA, FINCA, JWS, KASHF, KB, NRSP, PRSP, TMFB								
	44	-	43,145	1,012,387,532	32,711	112,457,802	58,057	1,562,026,019	231,170
Jhang	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, PRSP, RCDS, TMFB, WMFB								
	49	-	53,981	1,436,748,262	54,842	375,882,488	63,174	1,062,874,022	626,546
Jhelum	AKHU, ASA, FINCA, JWS, KB, NRSP, POMFB, TMFB								
	38	-	54,298	812,987,845	49,932	61,745,483	27,486	505,050,998	170,498
Kasur	AKHU, ASA, ASASAH, CSC, DAMEN, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, OLP, RCDS, TMFB, WASIL								
	53	-	79,311	1,886,880,985	65,632	466,629,237	114,715	1,682,664,267	586,427
Khanewal	AKHU, ASA, ASASAH, FINCA, KASHF, KB, NRSP-B, PRSP, TMFB, WASIL								
	30	-	49,484	1,239,637,509	61,906	296,908,975	64,145	1,043,001,425	432,948
Khushab	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP, SVDP, WMFB								
	40	-	47,092	955,936,265	148,638	191,953,947	63,875	1,423,730,351	235,163
Lahore	AKHU, ASA, ASASAH, BRAC, Buksh, CSC, DAMEN, FINCA, FMFB, KASHF, KB, NAYMT, NRSP, NRSP-B, OLP, POMFB, PRSP, TMFB, UBank, W								
	189	-	216,266	4,341,296,924	138,996	3,583,100,791	279,335	3,433,983,775	872,760
Leyyah	AKHU, ASA, FMFB, KASHF, KB, NRSP, NRSP-B, OCT, PRSP, RCDS, TMFB, UBank, WMFB								
	41	-	64,529	1,670,665,363	75,862	353,108,167	55,954	1,391,247,430	263,251
Lodhran	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP-B, PRSP, TMFB, UBank, WMFB								
	28	-	67,290	2,185,137,563	97,056	614,968,506	83,031	1,823,228,083	261,693
Mandi Bahauddin	AKHU, ASA, FINCA, JWS, KASHF, KB, NRSP, TMFB								
	26	-	30,856	606,854,491	12,137	106,271,678	22,494	422,205,871	298,371
Mianwali	AKHU, KB, NRSP								
	26	-	37,591	643,367,891	107,655	93,979,657	60,139	1,405,547,233	252,413
Multan	AKHU, ASA, ASASAH, BRAC, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, TMFB, UBank, WASIL, WMFB								
	79	-	120,633	2,919,769,799	101,286	1,371,330,096	165,297	2,653,172,634	689,339
Muzaffargarh	AGAHE, AKHU, ASA, FFO, FINCA, KASHF, KB, MOJAZ, NRSP-B, PRSP, TMFB								
	33	-	61,689	1,575,129,617	68,625	421,432,804	80,906	1,626,658,830	570,580
Nankana Sahib	AKHU, ASA, DAMEN, FINCA, KB, RCDS, WASIL								
	20	-	27,644	589,253,475	1,359	14,423,662	30,180	195,905,108	-
Narowal	AKHU, ASA, KB, MOJAZ, NRDP, NRSP, OLP, PRSP								
	26	-	37,030	798,234,221	25,757	110,772,312	29,977	671,774,951	268,902
Okara	AKHU, ASA, ASASAH, CSC, DAMEN, FINCA, FMFB, KASHF, KB, NRSP-B, OLP, PRSP, TMFB								
	43	-	66,494	1,862,371,466	80,476	512,795,370	71,763	1,690,862,496	509,842
Pakpattan	AKHU, ASA, ASASAH, BRAC, FINCA, FMFB, KASHF, KB, NRSP-B, PRSP, TMFB, UBank, WMFB								
	25	-	37,185	994,698,733	45,041	235,147,709	41,749	812,267,881	281,988
Rahimyar Khan	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, TMFB, UBank, WMFB								
	57	-	137,264	4,178,474,287	177,825	1,169,803,779	180,458	3,973,509,912	585,705

OUTREACH (District Level)

PUNJAB

District	Number of Branches/Units		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market
	Fixed	Mobile	Active Borrowers	Gross Loan Portfolio (PKR)	Active Savers	Value of Savings (PKR)	Policy Holders	Sum Insured (PKR)	
Rajanpur	AGAHE, AKHU, ASA, KB, NRSP, OCT								
	23	-	57,381	1,490,024,557	142,872	506,815,443	75,046	1,909,550,283	260,436
Rawalpindi	AKHU, BRAC, FINCA, FMFB, KASHF, KB, NRSP, OCT, POMFB, TMFB, UBank, WMFB								
	78	-	88,200	1,642,034,640	132,512	1,985,917,225	82,826	1,097,093,036	327,457
Sahiwal	AKHU, ASA, ASASAH, BRAC, FINCA, FMFB, KASHF, KB, NRSP-B, PRSP, TMFB, UBank, WASIL, WMFB								
	38	-	59,892	1,502,219,119	89,683	376,624,052	66,573	1,409,052,289	395,468
Sargodha	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP, OLP, PRSP, TMFB, WMFB								
	90	-	108,907	2,026,929,759	72,239	412,687,716	173,459	3,351,801,973	671,679
Sheikhupura	AKHU, ASA, DAMEN, DEEP, FFO, FINCA, KASHF, KB, NRSP, OLP, PRSP, RCDS, WASIL								
	54	-	79,610	1,507,020,054	33,330	112,589,520	90,444	1,136,797,853	831,522
Sialkot	AKHU, ASA, BRAC, FINCA, FMFB, JWS, KASHF, KB, NRSP, PRSP, TMFB, WMFB								
	56	-	73,129	1,648,108,371	62,874	371,709,117	76,785	1,322,130,571	501,997
Toba Tek Singh	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP-B, PRSP, RCDS, TMFB, WMFB								
	25	-	40,037	912,247,076	58,417	327,515,164	50,425	868,171,455	309,316
Vihari	AGAHE, AKHU, ASA, ASASAH, FINCA, FMFB, KASHF, KB, NRSP-B, TMFB								
	29	-	63,893	1,617,245,264	59,002	384,035,311	73,154	1,442,700,601	475,398
Total	1,783	7	2,578,679	59,690,781,552	3,453,729	21,926,461,954	3,080,091	56,349,194,315	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	AMRDO, ASA, FMFB, KASHF, KB, NRSP, OCT, POMFB, TRDP								
	37	-	33,207	580,049,044	129,528	93,633,587	35,608	415,767,949	294,781
Dadu	AMFB, FMFB, KB, OCT, TMFB, TRDP								
	37	-	32,602	474,955,782	81,591	188,590,301	109,570	231,301,909	447,305
Ghotki	AMFB, ASA, FMFB, KB, OCT, SRSO, TMFB, UBank, WMFB								
	18	-	27,639	670,938,787	22,237	199,787,149	14,370	455,454,930	248,442
Hyderabad	AMFB, ASA, BRAC, FINCA, FMFB, KB, NRSP, OCT, POMFB, SSF, TMFB, UBank, WMFB								
	56	-	46,822	1,106,778,385	61,273	771,279,247	49,166	1,304,895,008	517,652
Jacobabad	FMFB, OSDI, SRSO								
	3	-	7,207	139,143,521	4,829	54,845,087	2,059	44,771,455	361,146
Jamshoro	ASA, OCT, TRDP								
	12	-	10,809	107,416,212	21,361	9,369,841	19,197	2,500,063	-
Karachi	AKHU, AMFB, ASA, BRAC, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, OCT, POMFB, TMFB, UBank, WMFB								
	142	-	139,356	4,074,816,744	7,482,279	18,309,537,338	145,020	3,159,637,107	1,329,990
Khairpur	AMFB, ASA, FINCA, FMFB, KASHF, KB, OCT, SDS, SRSO, TMFB, UBank, WMFB								
	35	-	36,878	1,002,453,096	31,568	408,945,460	19,567	649,547,738	401,853
Larkana	AMFB, ASA, FMFB, KB, OCT, SRSO, TMFB								
	25	-	39,131	974,362,807	40,852	544,481,457	25,949	865,124,311	534,891
Matyari	AMRDO, ASA, FMFB, KB, NRSP-B, OCT, OSDI, SSF, TMFB, WMFB								
	19	-	23,393	481,244,058	16,207	111,879,569	21,736	308,619,075	-
Mirpur Khas	AMFB, ASA, FMFB, KB, NRSP, OCT, POMFB, TMFB, TRDP, UBank								
	45	-	38,743	856,689,321	107,179	239,027,918	63,387	929,918,885	210,494
Naushahro Feroze	AMFB, ASA, FMFB, KB, OCT, SDS, SRSO, TMFB								
	25	-	24,800	496,647,910	6,286	65,006,376	4,824	155,512,513	266,462
Nawabshah	AMFB, AMRDO, ASA, FINCA, FMFB, KB, NRSP-B, OCT, OLP, SSF, SSSF, TMFB, UBank								
	36	-	35,942	744,589,864	24,151	149,827,841	21,296	425,188,838	225,430
Sanghar	AMFB, ASA, FMFB, KB, OCT, SRDO, SSF, TMFB, TRDP, VDO								
	45	-	48,619	779,081,288	6,741	52,729,007	40,366	257,666,874	354,133

OUTREACH (District Level)

SINDH

District	Number of Branches/Units		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market
	Fixed	Mobile	Active Borrowers	Gross Loan Portfolio (PKR)	Active Savers	Value of Savings (PKR)	Policy Holders	Sum Insured (PKR)	
Sehwan Sharif	-								
Shehdad Kot	FMFB, KB, SRSO, TMFB								
	12	-	20,959	509,632,689	12,873	61,306,126	12,734	429,476,466	-
Shikarpur	ASA, FMFB, KB, OSDI, SRSO, TMFB								
	8	-	9,232	236,931,842	5,623	43,984,573	6,187	214,424,697	237,633
Sukkur	AKHU, AMFB, ASA, BRAC, FINCA, FMFB, KB, NRSP-B, OCT, SRSO, TMFB, WMFB								
	32	-	33,763	816,487,059	24,268	1,289,410,319	22,064	678,329,432	213,080
Tando Allahyar	AMFB, ASA, FINCA, FMFB, KB, NRSP, NRSP-B, POMFB, TMFB								
	11	-	13,201	433,332,980	27,397	139,680,054	12,017	371,960,501	-
Tando Jam	ASA, FMFB, SSF								
	3	-	2,765	56,037,228	2,553	38,671,000	1,589	30,015,703	-
Tando Muhammad Khan	AMFB, FMFB, KB, NRSP, POMFB, TMFB								
	6	-	7,836	260,456,882	27,514	93,796,695	6,253	214,332,890	-
Tharparkar	AKHU, ASA, FMFB, KB, TMFB, TRDP								
	52	-	32,548	696,488,909	302,548	195,499,735	120,373	318,825,130	283,491
Thatta	ASA, FMFB, KASHF, KB, NRSP, OCT, SSF, TMFB								
	20	-	22,784	511,033,753	59,660	224,774,093	21,115	482,185,395	245,046
Umer Kot	AMFB, ASA, FMFB, KB, NRSP, TMFB, TRDP								
	38	-	43,976	923,283,383	89,761	255,135,912	118,653	420,128,127	185,966
Total	717	-	732,212	16,932,851,545	8,588,279	23,541,198,684	893,100	12,365,584,994	6,357,795

AZAD JAMMU AND KASHMIR (AJK)

District	Number of Branches/Units		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market
	Fixed	Mobile	Active Borrowers	Gross Loan Portfolio (PKR)	Active Savers	Value of Savings (PKR)	Policy Holders	Sum Insured (PKR)	
Bagh	KB, NRSP, OCT								
	5	-	13,883	242,352,766	54,674	55,881,947	17,673	436,392,836	-
Bhimber	NRSP								
	-	-	2,618	41,028,136	-	-	-	-	-
Kotli	NRSP								
	13	-	11,079	168,133,448	40,825	6,774,175	25,410	616,785,000	-
Mirpur	AKHU, NRSP, POMFB								
	3	-	1,270	17,881,102	-	-	317	3,703,533	-
Muzaffarabad	AKHU, FMFB, KB, NRSP, SDF, TMFB, UBank								
	6	-	9,780	185,661,285	38,967	422,648,058	9,792	189,083,597	-
Neelum	NRSP								
	-	-	-	-	11,619	332,575	-	-	-
Poonch	KB, NRSP								
	4	-	11,718	196,859,665	68,841	54,571,981	15,282	369,007,235	-
Sudhnati	NRSP								
	1	-	1,030	17,646,982	16,555	2,306,585	-	-	-
Total	32	-	51,378	869,563,384	231,481	542,515,321	68,474	1,614,972,201	-

OUTREACH (District Level)

GILGIT-BALTISTAN (GB)

District	Number of Branches/Units		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market
	Fixed	Mobile	Active Borrowers	Gross Loan Portfolio (PKR)	Active Savers	Value of Savings (PKR)	Policy Holders	Sum Insured (PKR)	
Astore	AKHU, FMFB								
	2	-	1,372	48,563,573	3,165	154,032,189	1,372	48,563,570	-
Diamer	AKHU								
	1	-	94	715,372	-	-	94	715,372	-
Ghanche	AKHU, FMFB								
	2	-	1,117	42,320,545	5,658	204,843,193	1,117	42,320,545	-
Ghizer	AKHU, FMFB								
	9	-	7,499	252,624,757	19,398	344,708,803	7,548	253,849,756	-
Gilgit	AKHU, FMFB, NRSP-B								
	15	-	11,459	290,595,632	20,873	818,082,494	11,904	283,913,631	-
Skardu	AKHU, FMFB, NAYMT, NRSP-B								
	9	-	6,916	197,834,953	12,343	267,669,814	7,033	193,370,468	-
Total	38	-	28,457	832,654,832	61,437	1,789,336,493	29,068	822,733,342	-

FEDERALLY ADMINSTRATED TRIBAL AREAS (FATA)

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

ISLAMABAD CAPITAL TERRITORY (ICT)

District	Number of Branches/Units		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market
	Fixed	Mobile	Active Borrowers	Gross Loan Portfolio (PKR)	Active Savers	Value of Savings (PKR)	Policy Holders	Sum Insured (PKR)	
Islamabad	AKHU, KB, NRSP, POMFB, UBank, WMFB								
	33	-	9,996	169,095,904	386,004	1,785,259,504	5,946	159,862,760	74,750

REPORTING ORGANIZATIONS

Category	MFP	Reporting Period	
		Quarter 1	Quarter 2
		2015	2015
MFB	Apna MicroFinance Bank Ltd. (AMFB)	✓	✓
Microfinance Bank licensed and prudentially regulated by the State Bank of Pakistan to exclusively service microfinance market	FINCA Microfinance Bank (FINCA)	✓	✓
	Khushhali Bank (KB)	✓	✓
	National Rural Support Programme Bank Ltd. (NRSP-B)	✓	✓
	Pak-Oman Microfinance Bank Ltd. (POMFB)	✓	✓
	Tameer Microfinance Bank Ltd. (TMFB)	✓	✓
	The First MicroFinanceBank Ltd. (FMFB)	✓	✓
	U Microfinance Bank Ltd (UBank)	✓	✓
	Waseela Microfinance Bank Ltd. (WMFB)	✓	✓
MFI	Akhuw at (AKHU)	✓	✓
Microfinance Institution providing specialized microfinance services	ASA Pakistan (ASA)	✓	✓
	Asasah (ASASAH)	✓	✓
	Community Support Concern (CSC)	✓	✓
	DEEP Foundation	x	✓
	Development Action for Mobilization and Emancipation (DAMEN)	✓	✓
	Farmers Friend Organization	✓	✓
	Jinnah Welfare Society (JWS)	✓	✓
	Kashf Foundation (KASHF)	✓	✓
	Micro Options (MO)	✓	✓
	MOJAZ Foundation	✓	✓
	Naymet Trust	✓	✓
	Orangi Charitable Trust (OCT)	✓	✓
	SAFCO Support Foundation (SSF)	✓	✓
	Soon Valley Development Program (SVDP)	✓	✓
	Wasil Foundation (WASIL)	x	✓
RSP	Ghazi Barotha Taraqiati Idara (GBTI)	✓	✓
Rural support programme running microfinance operation as part of multi-dimensional rural development programme	National Rural Support Programme (NRSP)	✓	✓
	Punjab Rural Support Programme (PRSP)	✓	✓
	Sarhad Rural Support Programme (SRSP)	x	✓
	Sindh Rural Support Organization (SRSO)	✓	✓
	Thardeep Rural Development Programme (TRDP)	✓	✓
Others	Al-Mehran Rural Development Organization (AMRDO)	x	✓
Organizations running microfinance operations as part of multi-dimension service offering	Association for Gender Awareness and Human Empowerment (AGAHE)	✓	✓
	Badbaan Enterprise Development Forum (BEDF)	✓	✓
	BRAC Pakistan (BRAC)	✓	✓
	Buksh Foundation	x	✓
	National Rural Development Programme (NRDP)	✓	✓
	Organization for Participatory Development (OPD)	✓	✓
	Organization for Social Development Initiatives (OSDI)	✓	✓
	Rural Community Development Society (RCDS)	✓	✓
	Saath Development Society (SDS)	x	✓
	Shadab Rural Development Organization (SRDO)	✓	✓
	Shah Sachal Sami Foundation (SSSF)	✓	✓
	Sungi Development Foundation (SDF)	✓	✓
	Support With Working Solutions (SWWS)	✓	✓
	Villagers Development Organization (VDO)	x	✓
	ORIX Leasing Pakistan Ltd. (OLP)	✓	✓

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Design & Layout: Pakistan Microfinance Network

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