

	Quarter		Change	
	Q4	Q3	Units	%
Number of Branches/Units	2,960	2,760	200	7.25
Number of Districts Covered	98	98	0	0.00
Penetration Rate (%)	13.71	13.26		0.45
Active Borrowers	3,757,003	3,633,884	123,119	3.39
Gross Loan Portfolio (PKR Millions)	92,991	84,900	8,091	9.53
Number of Loans Disbursed	1,245,359	708,935	536,424	75.67
Disbursements (PKR Millions)	44,396	24,626	19,770	80.28
Average Loan Size (PKR)	35,649	34,737	912	2.63
Number of Savers	13,956,969	13,353,777	603,192	4.52
Value of Savings (PKR Millions)	64,679	53,596	11,083	20.68
Average Saving Balance (PKR)	4,634	4,014	621	15.46
Number of Policy Holders	4,585,070	4,411,161	173,909	3.94
Sum Insured (PKR Millions)	81,358	76,764	4,593	5.98

The fourth quarter of calendar year 2015 witnessed growth in all key indicators with the gross loan portfolio of the sector increasing by 9.5% to cross PKR 90 billion.

Growth in microcredit outreach was primarily fueled by the MFB peer group whose active borrowers and GLP increased by 5.0% and 13.5% respectively. Khushhali Bank (KBL) and APNA Bank (AMFB) were the largest contributors to GLP - both banks increasing their loan books by PKR 1.6 billion and 1.3 billion respectively. The increase by KBL can be attributed to larger loan sizes driven by their MSME product line. AMFB, on the other hand, initiated operations in eleven new districts of Punjab, along with a focus on increasing loan sizes. In terms of active borrowers, the largest contribution came from Akhuwat which financed 42,000 new clients - primarily in the services and manufacturing sector - and expanded its outreach to cover 78 districts as compared to 72 districts in the previous quarter. During the same quarter, the share of individual lending methodology increased from 34% to 41%, depicting a growing preference of individual lending over group lending. Sector PAR (>30 days) declined from 1.6% to 1.4% in the current quarter as a result of write-offs by MFBs.

In terms of savings, the value of savings posted considerable growth of 21%, whereas, the number of active savers grew modestly by 4.5%. MFBs were the sole contributors to the value of savings by adding PKR 11.1 billion worth of deposits in the current quarter. KBL witnessed the greatest increase in the value of deposits (by PKR 4.4 billion), followed by AMFB (by PKR 2.3 billion). KBL continues to capitalize on its geographic spread to mobilize deposits, in addition to taping a higher ticket size. The average deposit balance of the MFB peer group also increased by 18% in the current quarter - from PKR 5,000 to PKR 5,900. Waseela Bank (WMFB) witnessed the greatest increase in the number of depositors (by 39%), mainly driven by its branchless banking platform. Among the non-bank MFPs, only NRSP witnessed a significant increase in active savers by adding 343,000 new savers in the provinces of Sindh and Punjab.

Micro-insurance also exhibited a positive trend in the fourth quarter of 2015 - policy holders increased by 4% while the sum insured depicted an increase of 6%. Contribution to micro-insurance was, again, dominated by the MFB peer group, as most banks offer built-in micro-insurance product to every credit client. KBL was the largest contributor to micro-insurance among MFBs whose policy holders increased by 23,400 and sum insured by PKR 1.9 billion. Among MFIs, Akhuwat witnessed the greatest increase in both, policy holders (by 42,000) and sum insured (by PKR 0.9 billion). Resultantly, the market share of Akhuwat (in terms of policy holders) increased from 9.7% to 10.2% - surpassing NRSP Bank to become the fourth largest provider of micro-insurance. The sector continues to be dominated by only two types of insurance policies; health and credit life, each maintaining a market share of 49% and 50% respectively.

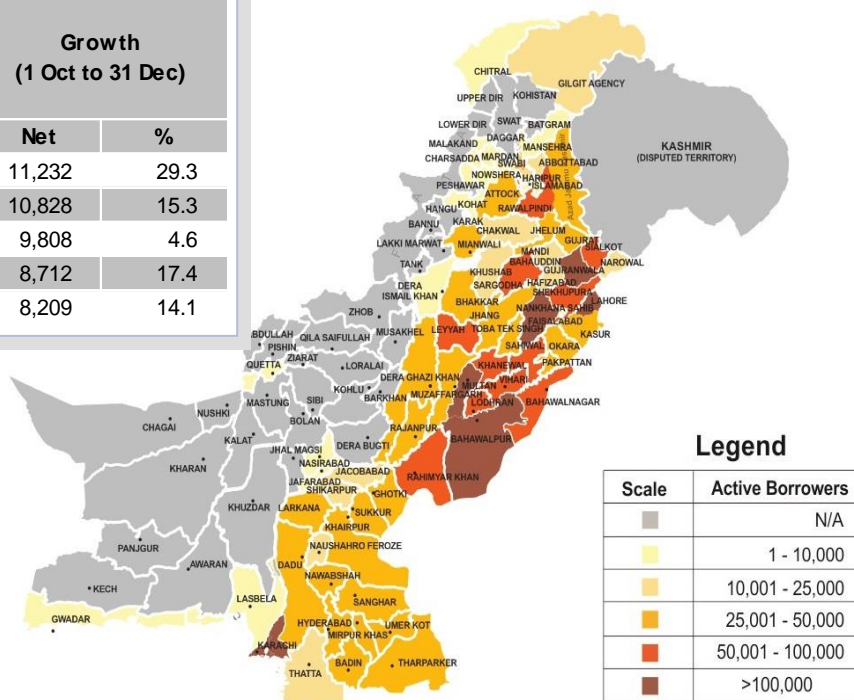
The penetration rate of the sector increased only marginally from 13.3% to 13.7% in the current quarter. However, the total number of branches increased by 200 (primarily in the region of Punjab and Sindh) due to an increase in outlets by Akhuwat (88), AMFB (39) and NRSP (28).



DISTRIBUTION OF ACTIVE BORROWERS

Top 5 Districts: Greatest Increase in Microcredit Outreach

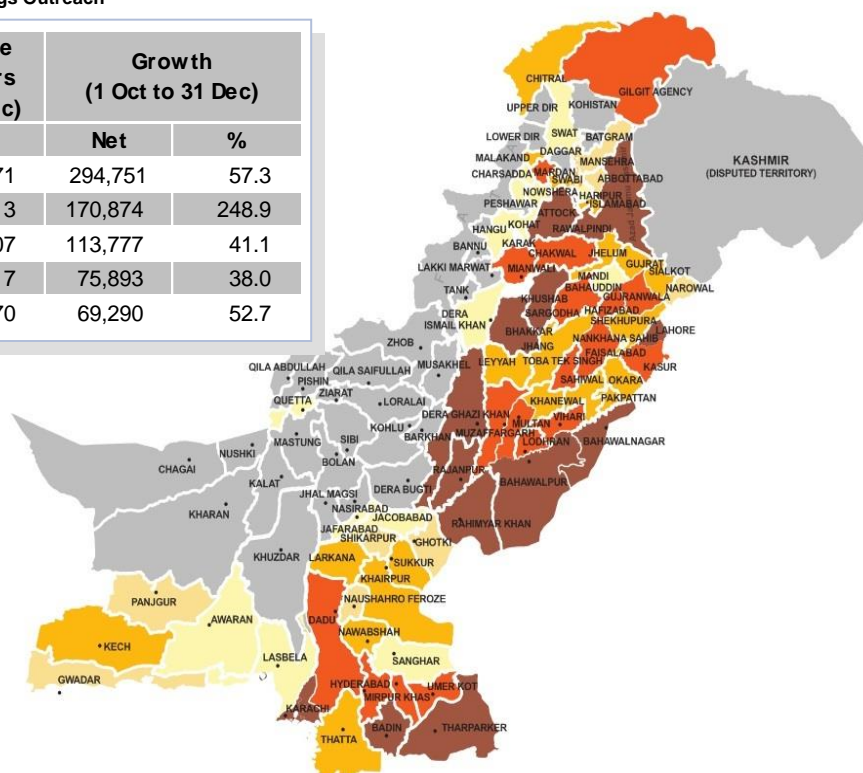
	District	Active Borrowers (31 Dec)	Growth (1 Oct to 31 Dec)	
			Net	%
1	Hafizabad	49,610	11,232	29.3
2	Muzaffargarh	81,749	10,828	15.3
3	Lahore	222,707	9,808	4.6
4	Bhakkar	58,730	8,712	17.4
5	Vihari	66,592	8,209	14.1



DISTRIBUTION OF ACTIVE SAVERS

Top 5 Districts: Greatest Increase in Savings Outreach

	District	Active Savers (31 Dec)	Growth (1 Oct to 31 Dec)	
			Net	%
1	Lahore	808,871	294,751	57.3
2	Hyderabad	239,513	170,874	248.9
3	Rawalpindi	390,507	113,777	41.1
4	Bhakkar	275,817	75,893	38.0
5	Badin	200,870	69,290	52.7



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

Summary of Microcredit Provision (All Pakistan)

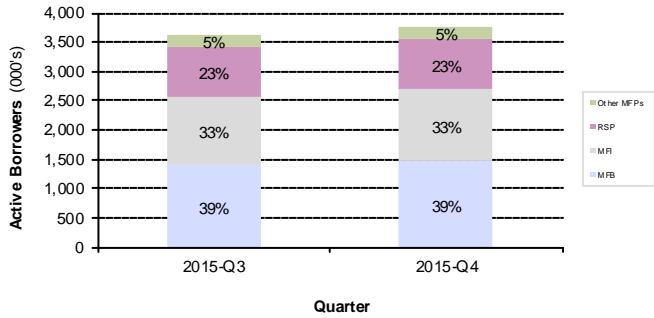
	Total	Lending Methodology		Peer Group			
		Group	Individual	MFB	MFI	RSP	Other MFIs
Number of Branches/Units							
2015-Q3	2,760			738	971	865	186
2015-Q4	2,960			788	1,071	913	188
Active Borrowers							
2015-Q3	3,633,884	2,401,002	1,232,882	1,394,438	1,180,772	849,296	209,378
2015-Q4	3,757,003	2,178,809	1,578,194	1,458,633	1,234,946	856,991	206,433
Gross Loan Portfolio (PKR Millions)							
2015-Q3	84,900	49,086	35,814	49,079	17,819	14,170	3,832
2015-Q4	92,991	50,306	42,685	55,697	19,183	14,219	3,893
Portfolio at Risk >30 days (Percentage)							
2015-Q3	1.6			1.7	0.9	2.3	1.5
2015-Q4	1.4			1.3	0.5	1.8	4.2
Average Loan Balance (PKR)							
2015-Q3	23,363	20,444	29,049	35,196	15,091	16,685	18,300
2015-Q4	24,751	23,089	27,047	38,184	15,534	16,591	18,856
Number of Loans Disbursed							
2015-Q3	708,935	420,674	288,261	260,660	260,674	138,588	49,013
2015-Q4	1,245,359	778,526	466,833	651,598	326,581	213,117	54,063
Disbursements (PKR Millions)							
2015-Q3	24,626	11,868	12,758	12,687	6,903	3,435	1,601
2015-Q4	44,396	23,797	20,600	28,950	8,416	5,234	1,796
Average Loan Size (PKR)							
2015-Q3	34,737	28,212	44,260	48,673	26,483	24,785	32,663
2015-Q4	35,649	24,509	36,767	44,430	25,771	24,557	33,217

Districts with Highest Growth (Net) by Province

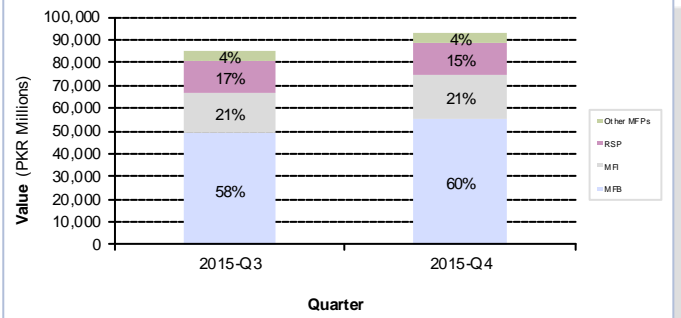
	Province	District	Active Borrowers	Growth		Potential Microfinance	Penetration Rate
			(31 Dec)	(1 Oct to 31 Dec)	Market (2007)	(%)	
			A	Net	%	B	(A/B)*100
1		Quetta	1,828	111	6.5	174,437	1.0
2	Balochistan	Jafarabad	807	79	10.9	121,911	0.7
3		Gw adar	35	4	12.9	55,537	0.1
1	Khyber-Pakhtunkhwa	Mansehra	13,665	2,250	19.7	271,288	5.0
2		Abbottabad	15,500	676	4.6	180,672	8.6
3		Peshaw ar	6,959	616	9.7	451,548	1.5
1	Punjab	Hafizabad	49,610	11,232	29.3	231,170	21.5
2		Muzaffargarh	81,749	10,828	15.3	570,580	14.3
3		Lahore	222,707	9,808	4.6	872,760	25.5
1	Sindh	Mirpur Khas	42,018	8,015	23.6	210,494	20.0
2		Umer Kot	43,742	5,379	14.0	185,966	23.5
3		Sanghar	53,355	5,166	10.7	354,133	15.1
1	AJK	Kotli	12,445	646	5.5		
2		Muzaffarabad	10,060	374	3.9		
3		Poonch	11,489	206	1.8		
1	Gilgit-Baltistan	Gilgit	13,311	698	5.5		
2		Ghizer	8,336	188	2.3		
3		Ghanche	1,226	80	7.0		
1	FATA	Bajaur	271	271	0.0		
2		Kurram	193	193	0.0		
3		Mohmand	100	100	0.0		
1	ICT	Islamabad	11,730	1,021	9.5	74,750	15.7

MICROCREDIT PROVISION

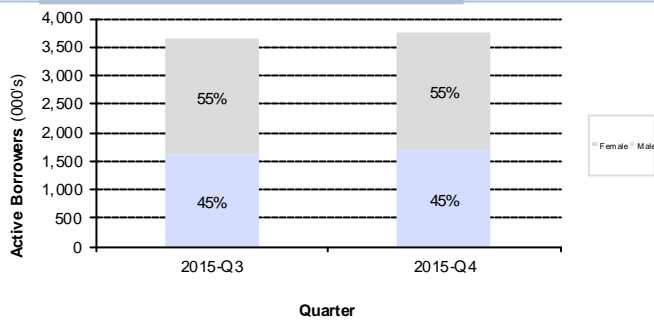
Active Borrowers by Peer Group



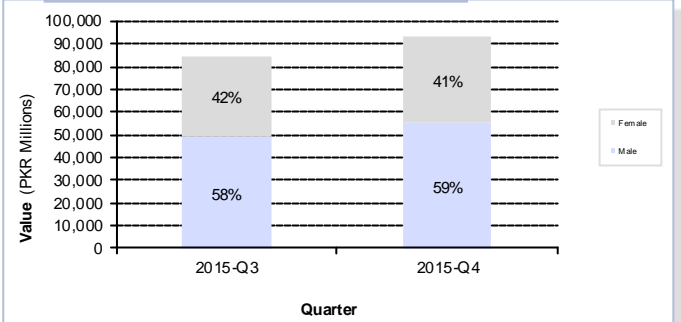
Gross Loan Portfolio



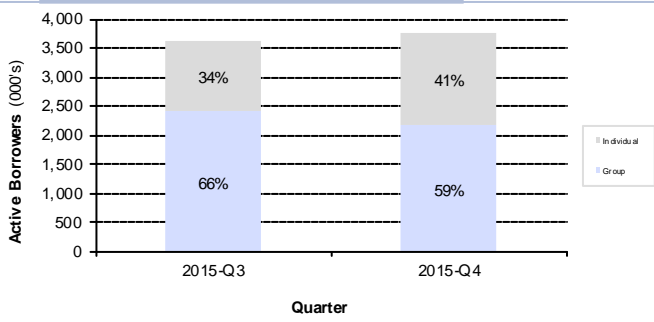
Active Borrowers by Gender



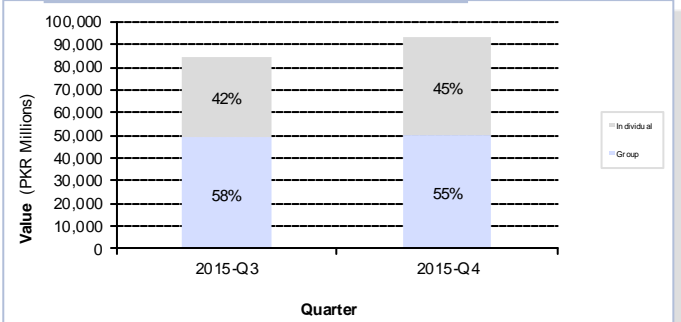
Gross Loan Portfolio by Gender



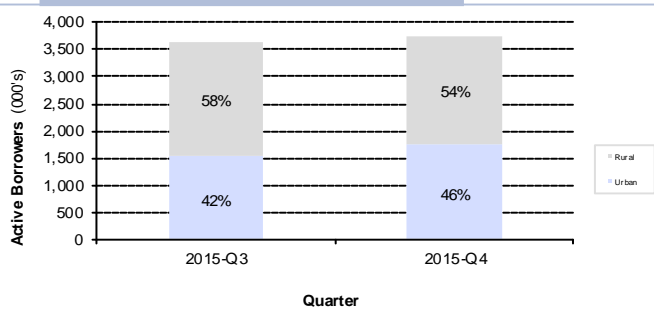
Active Borrowers by Lending Methodology



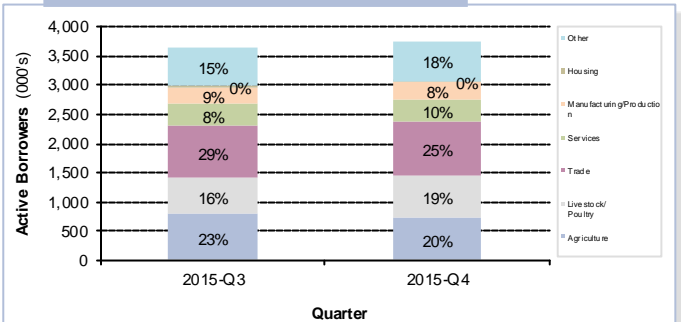
Gross Loan Portfolio by Methodology



Active Borrowers by Rural/Urban

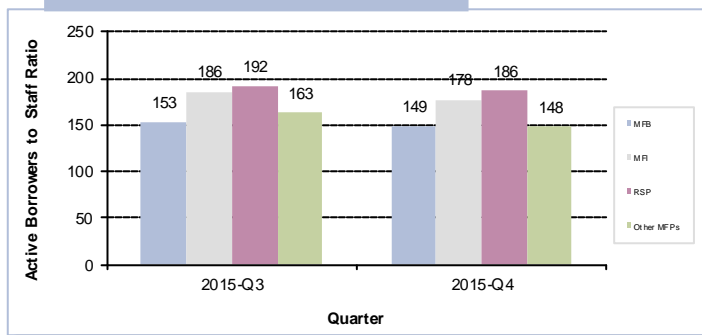


Active Borrowers by Sector

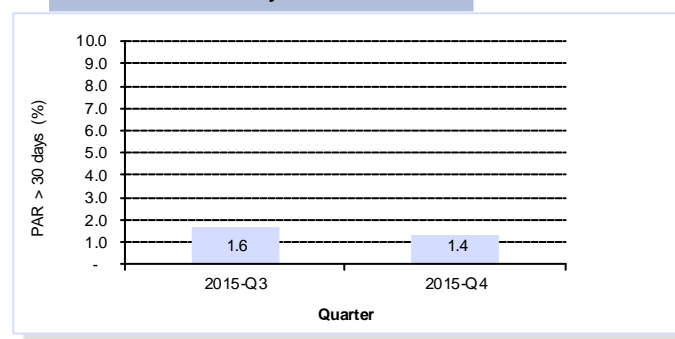


MICROCREDIT PROVISION

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 Oct to 31 Dec)		Market Share (% of Active Borrowers) (31 Dec)
		Net	%	
1	AKHU	42,246	9.9	12.5
2	TMFB	20,449	7.7	7.6
3	ASA	12,658	5.1	7.0
4	KB	12,200	2.4	13.9
5	TRDP	10,725	11.3	2.8

MFPs with Largest Percentage Increase in Active Borrowers

	MFP	Increase in Active Borrowers (1 Oct to 31 Dec)		Market Share (% of Active Borrowers) (31 Dec)
		Net	%	
1	NAYMT	1,900	380.0	0.1
2	AMFB	7,851	57.0	0.6
3	UBank	7,264	48.3	0.6
4	WMFB	7,310	36.7	0.7
5	DEEP	300	31.6	0.0

Largest Providers of Microcredit (Active Borrowers)

	MFP	Active Borrowers (31 Dec)	Market Share (% of Active Borrowers)
1	NRSP	610,462	16.2
2	KB	520,517	13.9
3	AKHU	469,017	12.5
4	TMFB	287,285	7.6
5	ASA	262,706	7.0

Largest Providers of Microcredit (Gross Loan Portfolio)

	MFP	GLP (31 Dec)	Market Share (% of GLP)
1	KB	17,389,927,010	18.7
2	TMFB	12,186,090,091	13.1
3	NRSP	10,515,022,574	11.3
4	NRSP-B	9,085,508,026	9.8
5	FMFB	6,278,348,805	6.8

MFPs with Largest Geographic Spread

MFP	KB	AKHU	NRSP	FMFB	ASA
Geographic Spread (No. of Districts)	80	78	64	58	51

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-Q3	13,353,777	10,399,956	2,897,148	10,389,862	9,881	2,954,034	
2015-Q4	13,956,969	10,654,221	3,302,748	10,654,221	9,939	3,292,809	
Value of Saving (PKR Millions)							
2015-Q3	53,596	52,008	1,588	52,008	15	1,573	
2015-Q4	64,679	63,089	1,590	63,089	12	1,579	
Average Saving Balance (PKR)							
2015-Q3	4,014	5,001	548	5,006	1,568	532	-
2015-Q4	4,634	5,922	482	5,922	1,195	479	-

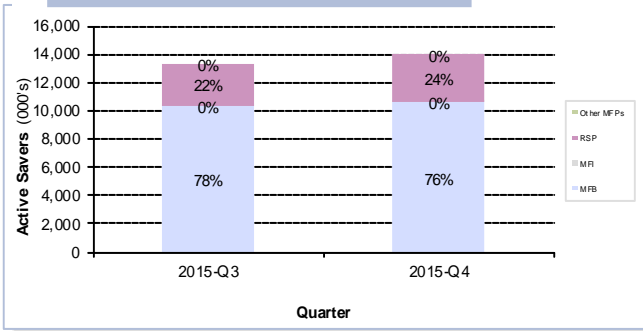
Micro-savings Provision by MFPs

	Total	MFPs offering Savings	Savings Methodology		Peer Group			
			Intermediation	Mobilization	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs								
2015-Q3	46	16	10	6	10	1	5	0
2015-Q4	45	15	9	6	9	1	5	0

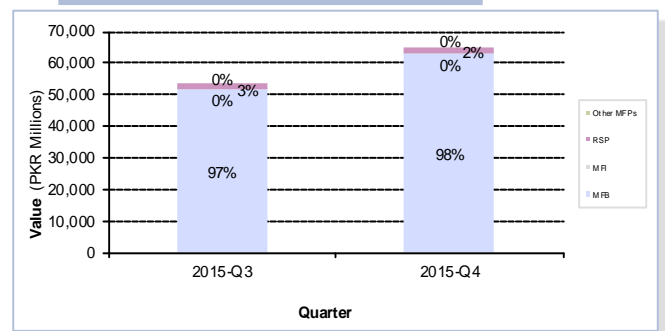
Saving Methodology:

- 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.

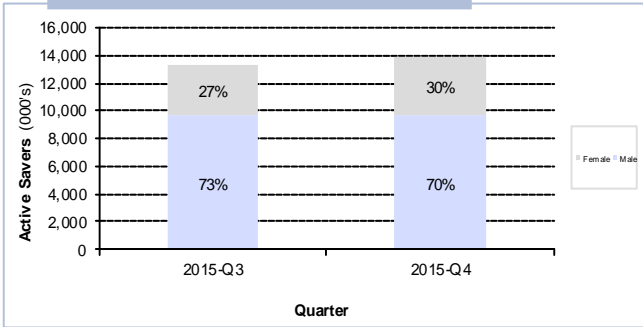
Active Savers by Peer Group



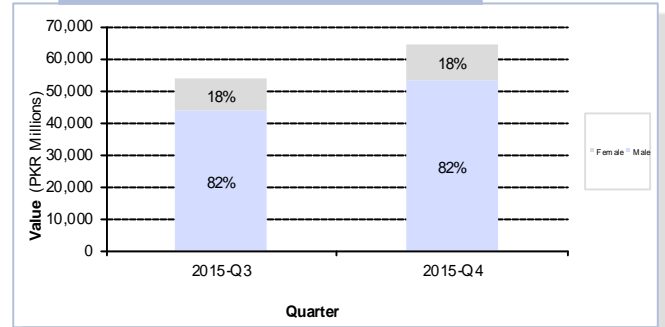
Value of Savings by Peer Group



Active Savers by Gender

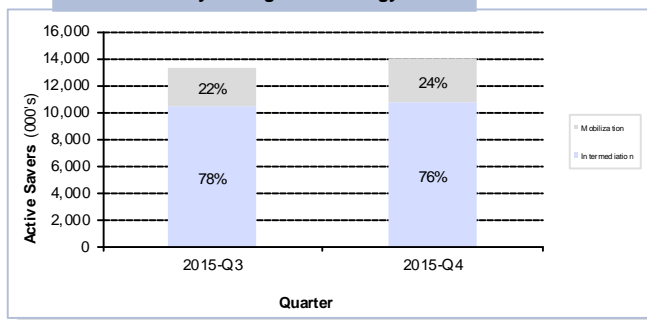


Value of Savings by Gender

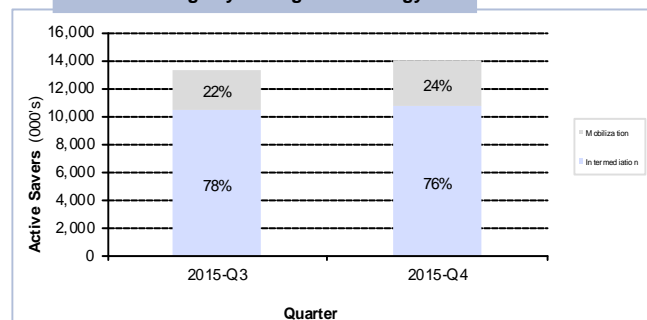


MICRO-SAVINGS PROVISION

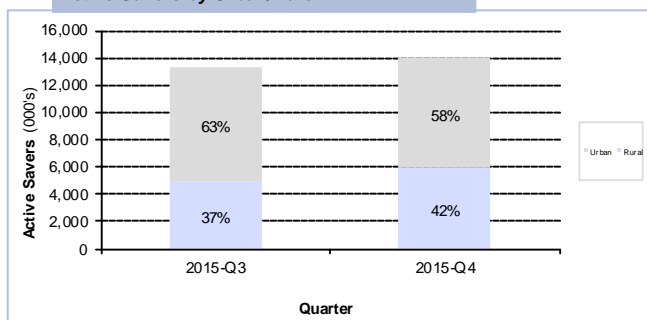
Active Savers by Saving Methodology



Value of Savings by Saving Methodology



Active Savers by Urban/Rural



Districts with Highest Outreach (Active Savers)

District	Active Savers (31 Dec)	Increase (1 Oct to 31 Dec)	
		Net	%
1 Karachi	5,079,482	-866,090	-14.6
2 Islamabad	851,344	65,226	8.3
3 Lahore	808,871	294,751	57.3
4 Bahawalpur	406,013	17,096	4.4
5 Rawalpindi	390,507	113,777	41.1

MFPs with Largest Increase in Active Savers (Net)

MFP	Increase in Active Savers (1 Oct to 31 Dec)	
	Net	%
1 WMFB	879,807	39.2
2 NRSP	343,450	15.6
3 KB	92,442	8.9
4 FINCA	73,123	23.7
5 UBank	55,565	57.0

MFPs with Largest Increase in Value of Savings (Net)

MFP	Increase in Value of Savings (1 Oct to 31 Dec)	
	Net	%
1 KB	4,373,848,656	39.0
2 AMFB	2,248,884,006	98.6
3 NRSP-B	2,247,679,862	44.5
4 WMFB	1,009,523,399	46.2
5 FMFB	911,078,392	10.4

Largest Providers of Micro-savings (Active Savers)

MFP	Active Savers (31 Dec)	Market Share (% of Active Savers)
1 TMFB	4,958,736	35.5
2 WMFB	3,126,752	22.4
3 NRSP	2,548,757	18.3
4 KB	1,128,566	8.1
5 NRSP-B	515,321	3.7

Largest Providers of Micro-savings (Value of Savings)

MFP	Value of Savings (31 Dec)	Market Share (% of Active Savers)
1 TMFB	15,678,540,405	24.2
2 KB	15,598,471,349	24.1
3 FMFB	9,660,559,080	14.9
4 NRSP-B	7,294,166,084	11.3
5 FINCA	6,057,364,103	9.4

MICRO-INSURANCE PROVISION

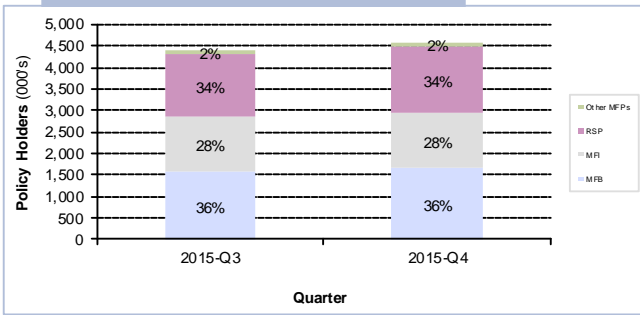
Summary of Micro-insurance Provision (All Pakistan)

	Total	Type		Peer Group			
		Health	Credit Life	MFB	MFI	RSP	Other MFPs
Number of Policy Holders							
2015-Q3	4,411,161	2,093,390	2,233,418	1,595,686	1,253,264	1,472,013	90,198
2015-Q4	4,585,070	2,263,097	2,237,121	1,661,794	1,285,479	1,547,875	89,922
Sum Insured (PKR Millions)							
2015-Q3	76,764			44,947	12,192	18,312	1,314
2015-Q4	81,358			48,978	13,058	17,979	1,314

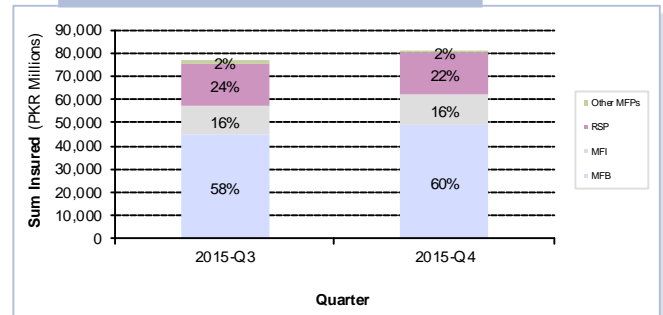
Micro-insurance Provision by MFPs

	Total	MFPs offering Insurance	Type of Insurance offered			Peer Group			
			Health	Life	Other	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs									
2015-Q3	46	27	11	18	3	8	9	5	5
2015-Q4	45	25	11	16	3	7	9	5	4

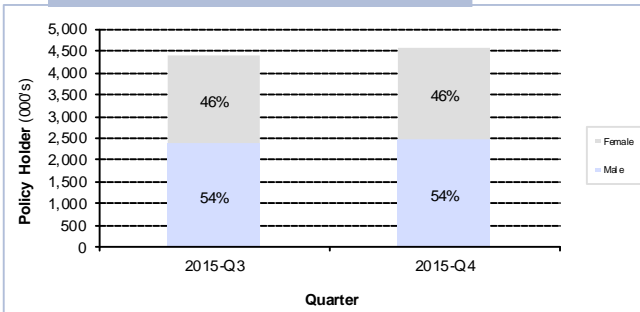
Policy Holders by Peer Group



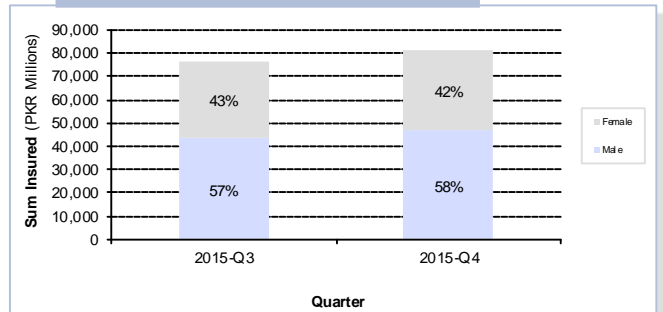
Sum Insured by Peer Group



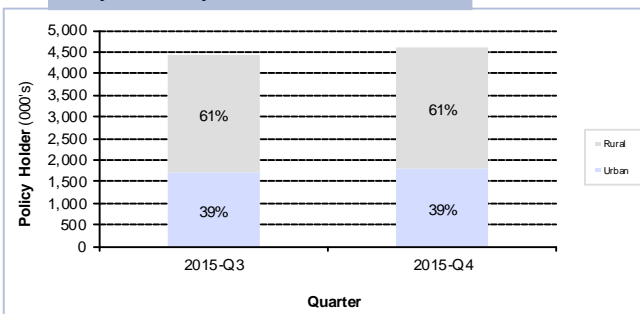
Policy Holders by Gender



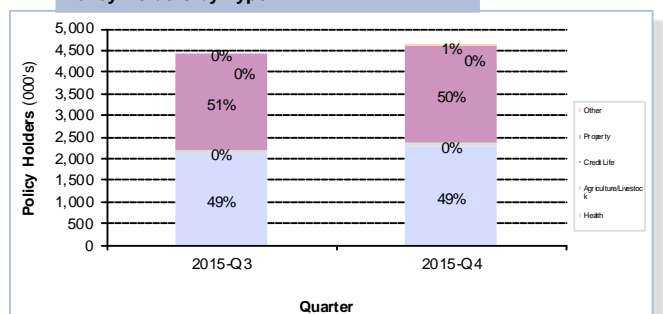
Sum Insured by Gender



Policy Holders by Urban/Rural



Policy Holders by Type



MICRO-INSURANCE PROVISION

Districts with Highest Outreach (Policy Holders)

	District	Policy Holders (31 Dec)	Increase (1 Oct to 31 Dec)	
			Net	%
1	Lahore	282,818	1,920	0.7
2	Faisalabad	238,292	3,781	1.6
3	Rahimyar Kha	211,710	26,367	14.2
4	Sargodha	175,875	4,951	2.9
5	Multan	172,878	3,670	2.2

Top 5 Districts: Greatest Increase in Micro-Insurance Outreach

	District	Policy Holders (31 Dec)	Growth (1 Oct to 31 Dec)	
			Net	%
1	Rahimyar Khan	211,710	26,367	14.2
2	Umer Kot	138,072	15,237	12.4
3	Gujranwala	163,404	8,809	5.7
4	Dadu	124,374	8,200	7.1
5	Mirpur Khas	72,514	8,047	12.5

Largest Providers of Micro-Insurance (Policy Holders)

	MFP	Policy Holders (31 Dec)	Market Share (% of Policy Holders)
1	NRSP	926,805	20.2
2	KB	577,786	12.6
3	KASHF	498,502	10.9
4	AKHU	469,017	10.2
5	NRSP-B	465,199	10.1

Largest Providers of Micro-Insurance (Sum Insured)

	MFP	Sum Insured (31 Dec)	Market Share (% of Sum Insured)
1	KB	19,275,487,010	23.7
2	NRSP	16,340,041,459	20.1
3	TMFB	13,184,445,091	16.2
4	NRSP-B	6,977,985,000	8.6
5	FMFB	6,774,923,793	8.3

OUTREACH (ALL PAKISTAN)

Province	Offices		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market	Penetration Rate (%)
	Fixed	Mobile	Active Borrowers	Gross Loan Portfolio (PKR)	Active Savers	Value of Savings (PKR)	Policy Holders	Sum Insured (PKR)		
Balochistan	17	-	4,996	117,933,606	173,100	248,885,482	4,822	117,011,389	1,656,762	0.3
KP	103	4	108,627	2,611,734,593	570,727	4,416,337,632	117,004	2,360,494,238	4,083,817	2.7
Punjab	1,988	8	2,776,391	69,195,107,937	5,342,175	27,285,864,007	3,299,610	62,391,291,218	15,233,924	14.7
Sindh	738	-	771,234	19,100,165,683	6,665,297	26,257,645,442	1,055,113	13,822,429,814	6,357,795	12.1
AJK	32	-	52,138	901,778,225	262,534	647,379,138	69,349	1,657,898,725	-	-
GB	39	-	31,323	850,319,770	64,560	2,295,662,133	32,065	827,680,993	-	-
FATA	9	-	564	11,932,000	27,232	1,041,973	564	11,932,000	-	-
ICT	22	-	11,730	202,179,945	851,344	3,526,677,862	6,543	169,018,976	74,750	15.7
Grand Total	2,948	12	3,757,003	92,991,151,760	13,956,969	64,679,493,668	4,585,070	81,357,757,353	27,407,048	13.7

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									
Bolan									
Chagai	WMFB								
	-	-	-	-	14	6,384	-	-	54,814
Dera Bugti									
Gwadar	NRSP, POMFB, TMFB, WMFB								
	4	-	35	529,395	20,771	52,025,841	17	195,725	55,537
Jafarabad	OCT, WMFB								
	-	-	807	10,893,503	479	111,913	-	-	121,911
Jhal Magsi									
Kalat	WMFB								
	-	-	-	-	1	20,025	-	-	53,884
Kech (Turbat)	NRSP								
	-	-	-	-	49,149	10,292,276	-	-	92,271
Kharan	WMFB								
	-	-	-	-	1	10,053	-	-	47,948
Khuzdar	WMFB								
	-	-	-	-	64	32,984	-	-	104,104
Kohlu									
Lasbela	KASHF, NRSP, WMFB								
	5	-	477	6,779,935	21,331	610,662	945	10,999,891	84,637
Loralai	WMFB								
	-	-	-	-	12	8,581	-	-	76,879
Mastung	WMFB								
	-	-	-	-	102	31,004	-	-	41,317
Musakhel									
Nasirabad	KB, WMFB								
	1	-	1,849	65,739,919	11,288	20,062,095	2,000	71,024,919	75,783
Nushki	WMFB								
	-	-	-	-	53	3,923	-	-	-
Panjgur	NRSP								
Pishin	WMFB								
	-	-	-	-	445	200,065	-	-	100,179
Qila Abdullah	WMFB								
	-	-	-	-	1	1	-	-	115,112
Qila Saifullah	WMFB								
	-	-	-	-	167	72,295	-	-	44,345
Quetta	AKHU, AMFB, FMFB, TMFB, WMFB								
	7	-	1,828	33,990,854	37,219	160,611,055	1,860	34,790,854	174,437
Sherani									
Sibi	WMFB								
	-	-	-	-	203	107,996	-	-	48,944
Washuk	WMFB								
	-	-	-	-	134	24,347	-	-	53,848
Ziarat	WMFB								
	-	-	-	-	4	11,532	-	-	7,268
Total	17	-	4,996	117,933,606	173,100	248,885,482	4,822	117,011,389	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								
	15	-	15,500	391,563,354	29,324	395,446,218	15,575	338,178,109	180,672
Bannu	AKHU, WMFB								
	3	-	885	12,184,370	580	566,655	885	12,184,370	167,380
Batgram	WMFB								
	-	-	-	-	149	45,559	-	-	58,257
Buner (Daggar)	KB, NRSP, WMFB								
	1	-	488	20,445,401	784	15,456,321	491	20,540,401	133,171
Charsadda	AKHU, AMFB, KB, NRSP, SRSP, WMFB								
	4	-	3,748	92,586,693	27,070	112,380,734	3,561	91,841,693	271,736
Chitral	FMFB, WMFB								
	7	-	4,742	201,901,734	30,788	1,015,324,454	4,778	202,801,734	84,846
D.I. Khan	KB, WMFB								
	1	-	3,881	148,919,894	11,858	212,610,271	3,887	149,129,894	221,328
Hangu	WMFB								
	-	-	-	-	399	271,938	-	-	64,648
Haripur	AKHU, BEDF, FINCA, GBTI, KASHF, KB, NRSP, SDF, SRSP, WMFB								
	12	3	18,894	384,206,232	39,255	142,330,810	25,912	242,131,862	103,830
Karak	SRSP, WMFB								
	1	-	682	5,139,500	1,962	296,508	-	-	102,174
Kohat	AKHU, KB, SRSP, WMFB								
	3	-	3,754	91,535,123	8,752	88,093,805	3,281	89,337,123	114,908
Kohistan	WMFB								
	-	-	-	-	40,650	9,006,868	-	-	73,374
Lakki Marwat	AKHU, WMFB								
	1	-	626	8,906,850	61	21,849	626	8,906,850	107,505
Lower Dir	WMFB								
	-	-	-	-	2,304	323,542	-	-	176,660
Malakand	AKHU, KB, NRSP, WMFB								
	3	-	3,269	66,980,766	37,068	73,025,164	3,308	68,340,766	106,429
Mansehra	AKHU, FINCA, KASHF, KB, SDF, WMFB								
	13	-	13,665	273,318,118	7,316	112,522,210	14,177	235,919,366	271,288
Mardan	AKHU, AMFB, KASHF, KB, NRSP, WMFB								
	9	-	9,628	223,310,458	73,457	178,362,699	11,644	224,150,458	354,988
Mingora									
Now shera	AKHU, AMFB, KASHF, KB, NRSP, SRSP, WMFB								
	10	-	11,150	193,633,406	23,687	544,525,522	12,207	190,783,406	201,208
Peshawar	AKHU, AMFB, KB, NRSP-B, SRSP, UBank, WMFB								
	12	-	6,959	129,295,350	157,215	1,289,731,211	5,890	129,655,350	451,548
Shangla	WMFB								
	-	-	-	-	4	5,031	-	-	116,366
Swabi	AKHU, GBTI, KB, NRSP, WMFB								
	3	1	5,909	217,042,080	57,563	120,412,211	5,944	206,134,682	230,073
Swat	AKHU, ASASAH, KB, NRSP, WMFB								
	5	-	4,847	150,765,264	19,556	105,117,314	4,838	150,458,174	286,555
Tank	WMFB								
	-	-	-	-	164	137,552	-	-	62,446
Upper Dir	WMFB								
	-	-	-	-	761	323,186	-	-	142,427
Total	103	4	108,627	2,611,734,593	570,727	4,416,337,632	117,004	2,360,494,238	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, WMFB								
	56	7	55,548	1,023,479,668	128,580	349,984,944	69,647	778,432,498	262,870
Bahawalpur	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, TMFB, UBank, WMFB								
	50	-	126,359	3,756,990,654	406,013	2,858,334,453	158,388	3,279,691,467	461,777
Bhakkar	AKHU, ASA, FINCA, FMFB, KB, NRSP, UBank, WMFB								
	38	-	58,730	1,774,432,728	275,817	326,298,007	73,933	2,173,824,826	252,453
Bhawalnagar	AKHU, ASA, FINCA, FMFB, KASHF, KB, NAYMT, NRSP, NRSP-B, UBank, WMFB								
	42	-	95,102	2,951,953,232	336,158	1,555,987,426	119,169	2,628,780,394	427,843
Chakwal	AKHU, ASA, FINCA, KB, MO, NRSP, POMFB, WMFB								
	51	-	48,798	896,346,035	85,813	141,969,796	31,481	566,568,919	219,565
D.G. Khan	AKHU, ASA, FMFB, KB, NRSP, OCT, TMFB, WMFB								
	27	-	50,032	1,461,288,006	233,875	559,827,782	57,067	1,657,597,229	419,252
Faisalabad	AKHU, AMFB, ASA, DAMEN, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, PRSP, RCDS, TMFB, UBank, WMFB								
	140	-	189,006	3,741,105,013	163,104	762,859,837	238,292	2,748,309,761	1,096,924
Gujranwala	AKHU, AMFB, ASA, ASASAH, FINCA, FMFB, JWS, KASHF, KB, NRSP, OCT, OPD, POMFB, PRSP, TMFB, UBank, WMFB								
	127	-	145,744	3,333,507,672	167,021	628,469,367	163,404	3,222,016,657	735,741
Gujrat	AKHU, ASA, BRAC, FINCA, FMFB, JWS, KASHF, KB, NRSP, PRSP, TMFB, WMFB								
	50	-	58,394	1,352,064,510	52,268	655,474,761	54,368	1,030,485,693	446,630
Hafizabad	AKHU, ASA, FINCA, FMFB, JWS, KASHF, KB, NRSP, PRSP, TMFB, WMFB								
	42	-	49,610	1,170,371,002	41,022	115,163,436	65,907	1,791,521,486	231,170
Jhang	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, OCT, PRSP, RCDS, TMFB, WMFB								
	53	-	65,921	1,732,078,720	78,983	421,655,570	73,853	1,249,531,845	626,546
Jhelum	AKHU, ASA, FINCA, JWS, KB, NRSP, POMFB, TMFB, WMFB								
	36	-	62,646	964,660,939	53,865	95,032,792	28,774	559,159,947	170,498
Kasur	AKHU, AMFB, ASA, ASASAH, CSC, DAMEN, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, OLP, RCDS, TMFB, WMFB								
	62	-	86,688	2,176,155,437	85,027	489,581,983	123,786	1,988,238,270	586,427
Khanewal	AKHU, ASA, FINCA, KASHF, KB, NRSP-B, PRSP, TMFB, WMFB								
	29	-	52,271	1,478,937,456	112,955	435,575,297	66,877	1,135,009,221	432,948
Khushab	AKHU, ASA, FINCA, FMFB, KASHF, KB, MO, NRSP, SVDP, WMFB								
	43	1	51,881	1,067,131,083	153,246	233,672,947	62,481	1,409,959,892	235,163
Lahore	AKHU, AMFB, ASA, ASASAH, BRAC, CSC, DAMEN, FINCA, FMFB, KASHF, KB, NAYMT, NRSP, NRSP-B, OLP, POMFB, PRSP, TMFB, UBank, WMFB								
	213	-	222,707	4,831,214,021	808,871	5,530,757,838	282,818	3,415,429,268	872,760
Leyyah	AKHU, AMFB, ASA, FMFB, KASHF, KB, NRSP, NRSP-B, OCT, PRSP, RCDS, TMFB, UBank, WMFB								
	50	-	73,042	2,054,808,675	83,248	451,625,918	72,938	1,894,484,104	263,251
Lodhran	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KB, NRSP-B, PRSP, TMFB, UBank, WMFB								
	30	-	70,969	2,653,959,749	125,684	836,604,410	85,520	2,048,836,488	261,693
Mandi Bahauddin	AKHU, ASA, FINCA, FMFB, JWS, KASHF, KB, NRSP, TMFB, WMFB								
	31	-	28,707	637,638,488	17,662	131,664,192	25,679	532,282,314	298,371
Mianwali	AKHU, KB, NRSP, WMFB								
	29	-	41,784	781,590,465	122,203	135,359,674	58,767	1,382,746,048	252,413
Multan	AKHU, AMFB, ASA, BRAC, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, TMFB, UBank, WMFB								
	98	-	127,717	3,405,250,569	150,725	1,524,648,967	172,878	2,901,382,100	689,339
Muzaffargarh	AGAHE, AKHU, ASA, FFO, FINCA, KASHF, KB, MOJAZ, NRSP-B, PRSP, TMFB, UBank, WMFB								
	37	-	81,749	2,271,396,396	98,886	711,564,452	98,051	1,987,101,882	570,580
Nankana Sahib	AKHU, ASA, DAMEN, FINCA, KASHF, KB, RCDS, WMFB								
	31	-	35,787	753,363,446	6,779	40,303,295	39,313	281,457,645	-
Narowal	AKHU, ASA, KASHF, KB, MOJAZ, NRDP, NRSP, OLP, PRSP, WMFB								
	26	-	41,227	883,428,059	31,231	262,582,440	33,095	743,170,220	268,902
Okara	AKHU, AMFB, ASA, CSC, DAMEN, FINCA, FMFB, KASHF, KB, NRSP-B, OLP, PRSP, TMFB, WMFB								
	47	-	70,710	2,272,692,601	112,209	893,687,484	79,561	1,954,675,722	509,842
Pakpattan	AKHU, AMFB, ASA, BRAC, FINCA, FMFB, KASHF, KB, NRSP-B, PRSP, TMFB, UBank, WMFB								
	26	-	41,174	1,244,720,137	65,767	297,797,946	45,858	933,597,423	281,988
Rahimyar Khan	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, TMFB, UBank, WMFB								
	62	-	146,370	4,752,273,796	234,945	1,527,152,482	211,710	4,828,032,848	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, WMFB								
	26	-	56,436	1,493,734,417	192,943	686,306,024	75,438	1,952,460,227	260,436
Rawalpindi	AKHU, AMFB, ASA, BRAC, FINCA, FMFB, KASHF, KB, NRSP, OCT, POMFB, TMFB, UBank, WMFB								
	109	-	93,092	1,839,979,458	390,507	1,839,025,249	83,666	1,142,196,136	327,457
Sahiwal	AKHU, AMFB, ASA, BRAC, FINCA, FMFB, KASHF, KB, NRSP-B, PRSP, TMFB, UBank, WMFB								
	39	-	63,721	1,784,456,140	108,481	526,433,181	71,172	1,555,608,924	395,468
Sargodha	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP, OLP, PRSP, TMFB, WMFB								
	101	-	110,242	2,105,531,749	93,718	453,290,176	175,875	3,471,030,723	671,679
Sheikhupura	AKHU, AMFB, ASA, DAMEN, DEEP, FFO, FINCA, FMFB, KASHF, KB, NRSP, OCT, OLP, PRSP, RCDS, TMFB, WMFB								
	65	-	81,442	1,660,855,511	50,098	236,175,561	90,712	1,156,361,831	831,522
Sialkot	AKHU, AMFB, ASA, BDRIE, BRAC, FINCA, FMFB, JWS, KASHF, KB, NRSP, PRSP, TMFB, WMFB								
	63	-	79,277	1,830,130,305	107,956	520,475,330	79,081	1,393,196,047	501,997
Toba Tek Singh	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP-B, PRSP, RCDS, TMFB, WMFB								
	28	-	46,916	1,142,307,462	73,841	419,517,948	56,291	1,033,892,337	309,316
Vihari	AGAHE, AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KB, NRSP-B, TMFB, WMFB								
	31	-	66,592	1,915,274,337	92,674	631,003,042	73,760	1,564,220,827	475,398
Total	1,988	8	2,776,391	69,195,107,937	5,342,175	27,285,864,007	3,299,610	62,391,291,218	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, TMFB, TRDP, WMFB								
	38	-	34,930	594,290,221	200,870	121,658,545	38,723	417,191,519	294,781
Dadu	AMFB, FMFB, KB, OCT, TMFB, TRDP, WMFB								
	38	-	36,751	615,455,669	86,451	252,947,044	124,374	327,458,456	447,305
Ghotki	AMFB, ASA, FMFB, KB, OCT, SRSO, TMFB, UBank, WMFB								
	17	-	27,177	746,446,387	38,463	250,910,243	23,735	504,827,710	248,442
Hyderabad	AKHU, AMFB, ASA, BRAC, FINCA, FMFB, KB, NRSP, OCT, POMFB, SSF, TMFB, UBank, WMFB								
	55	-	51,081	1,369,158,774	239,513	777,986,514	53,902	1,484,366,972	517,652
Jacobabad	AKHU, FMFB, SRSO, WMFB								
	4	-	6,300	114,786,926	6,868	54,045,770	6,303	51,274,086	361,146
Jamshoro	ASA, FMFB, OCT, TRDP, WMFB								
	13	-	12,181	147,670,515	26,073	35,850,807	23,812	30,150,169	-
Karachi	AKHU, AMFB, ASA, BRAC, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, OCT, POMFB, TMFB, UBank, WMFB								
	146	-	143,411	4,435,496,702	5,079,482	20,218,531,282	150,552	3,334,396,079	1,329,990
Khairpur	AKHU, AMFB, ASA, FINCA, FMFB, KASHF, KB, MES, OCT, SDS, SRSO, TMFB, UBank, WMFB								
	40	-	44,842	1,247,786,144	43,536	454,587,905	34,643	775,721,094	401,853
Larkana	AMFB, ASA, FMFB, KB, OCT, SRSO, TMFB, WMFB								
	23	-	38,371	1,038,697,797	50,282	599,796,024	40,411	960,709,445	534,891
Matyari	AMRDO, ASA, FMFB, KB, NRSP-B, OCT, SSF, TMFB, WMFB								
	18	-	22,567	440,272,168	18,441	151,371,786	22,576	291,875,336	-
Mirpur Khas	AKHU, AMFB, ASA, FMFB, KB, NRSP, OCT, POMFB, TMFB, TRDP, UBank, WMFB								
	43	-	42,018	952,371,936	123,351	346,973,108	72,514	1,000,017,127	210,494
Naushahro Feroze	AMFB, ASA, FMFB, KB, OCT, OLP, SDS, SRSO, TMFB, WMFB								
	26	-	26,641	606,015,373	13,547	134,659,108	12,793	193,051,199	266,462
Nawabshah	AMFB, AMRDO, ASA, FINCA, FMFB, KB, NRSP-B, OCT, OLP, SSF, SSSF, TMFB, UBank, WMFB								
	36	-	38,726	851,792,478	34,398	192,672,857	23,765	480,935,985	225,430
Sanghar	AMFB, ASA, FMFB, KB, OCT, SRDO, SSF, TMFB, TRDP, VDO, WMFB								
	47	-	53,355	1,009,137,013	16,106	207,972,286	46,473	384,516,035	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	WMFB								
	-	-	-	-	228	121,296	-	-	-
Shehdad Kot	FMFB, KB, SRSO, TMFB								
	13	-	18,870	485,592,822	15,181	91,628,610	24,791	513,010,808	-
Shikarpur	ASA, FMFB, KB, SRSO, TMFB, WMFB								
	8	-	9,243	250,198,686	8,746	66,786,692	8,989	231,875,880	237,633
Sukkur	AKHU, AMFB, ASA, BRAC, FINCA, FMFB, KB, NRSP-B, OCT, SRSO, TMFB, WMFB								
	31	-	35,817	947,021,273	64,826	1,192,636,729	29,719	726,052,597	213,080
Tando Allahyar	AMFB, ASA, FINCA, FMFB, KB, NRSP, NRSP-B, POMFB, TMFB, WMFB								
	10	-	13,947	509,889,472	40,016	202,043,613	13,856	438,816,423	-
Tando Jam	AMFB, ASA, FMFB, SSF, WMFB								
	3	-	3,179	97,389,258	2,829	38,320,052	1,750	33,092,154	-
Tando Muhammad Khan	AMFB, FMFB, KB, NRSP, POMFB, TMFB, WMFB								
	7	-	8,195	334,663,235	41,701	108,525,806	6,808	248,626,766	-
Tharparkar	AKHU, ASA, FMFB, KB, TMFB, TRDP, WMFB								
	56	-	35,021	818,127,246	309,204	252,931,912	134,264	435,194,212	283,491
Thatta	AKHU, ASA, FMFB, KASHF, KB, NRSP, OCT, SSF, TMFB, WMFB								
	25	-	24,869	549,837,270	108,609	225,589,265	22,288	493,947,036	245,046
Umer Kot	AMFB, ASA, FMFB, KB, NRSP, OCT, TMFB, TRDP, WMFB								
	41	-	43,742	938,068,316	96,576	279,098,189	138,072	465,322,725	185,966
Total	738	-	771,234	19,100,165,683	6,665,297	26,257,645,442	1,055,113	13,822,429,814	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, WMFB								
	6	-	12,910	226,110,446	56,931	64,956,510	15,915	396,507,076	-
Bhimber	NRSP, WMFB								
	3	-	2,688	44,555,792	697	161,163	-	-	-
Kotli	NRSP, WMFB								
	9	-	12,445	205,389,236	42,373	6,967,308	28,323	692,865,000	-
Mirpur	AKHU, AMFB, NRSP, WMFB								
	3	-	1,261	17,332,121	1,831	385,494	410	4,301,611	-
Muzaffarabad	AKHU, FMFB, KB, NRSP, SDF, TMFB, UBank, WMFB								
	6	-	10,060	205,016,149	74,128	530,904,910	10,067	204,624,813	-
Neelum	NRSP								
	-	-	-	-	11,619	332,575	-	-	-
Poonch	KB, NRSP								
	4	-	11,489	181,526,260	57,372	41,364,593	14,634	359,600,225	-
Sudhnati	NRSP								
	1	-	1,285	21,848,221	17,583	2,306,585	-	-	-
Total	32	-	52,138	901,778,225	262,534	647,379,138	69,349	1,657,898,725	-

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	-	1,646	49,371,832	3,232	132,601,237	1,646	49,371,832	-
Diامر									
Ghanche	AKHU, FMFB								
	2	-	1,226	41,863,993	5,713	227,302,868	1,226	41,863,993	-
Ghizer	AKHU, FMFB								
	9	-	8,336	263,592,125	19,682	369,469,542	8,350	263,942,125	-
Gilgit	AKHU, AMFB, FMFB, NRSP-B, WMFB								
	17	-	13,311	301,169,471	22,523	1,254,625,153	13,707	290,841,559	-
Skardu	AKHU, FMFB, NRSP-B, WMFB								
	9	-	6,804	194,322,349	13,410	311,663,333	7,136	181,661,485	-
Total	39	-	31,323	850,319,770	64,560	2,295,662,133	32,065	827,680,993	-

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	AKHU, WMFB								
	5	-	271	5,318,000	13,928	615,865	271	5,318,000	-
Khyber	AKHU, WMFB								
	1	-	-	-	11,209	100,823	-	-	-
Kurrām	AKHU, WMFB								
	2	-	193	4,359,000	479	246,423	193	4,359,000	-
Mohmand	AKHU, WMFB								
	1	-	100	2,255,000	1,616	78,862	100	2,255,000	-
North Waziristan									
Orakzai									
South Waziristan									
Total	9	-	564	11,932,000	27,232	1,041,973	564	11,932,000	-

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								
	22	-	11,730	202,179,945	851,344	3,526,677,862	6,543	169,018,976	74,750

REPORTING ORGANIZATIONS

Category	MFP	Reporting Period	
		Quarter 3	Quarter 4
		2015	2015
MFB Microfinance Bank licensed and prudentially regulated by the State Bank of Pakistan to exclusively service microfinance market	Advans Pakistan Microfinance Bank (Advance)	✓	✗
	Apna MicroFinance Bank Ltd. (AMFB)	✓	✓
	FINCA Microfinance Bank (FINCA)	✓	✓
	Khushhali Bank (KB)	✓	✓
	National Rural Support Programme Bank Ltd. (NRSP-B)	✓	✓
	Pak-Oman Microfinance Bank Ltd. (POMFB)	✓	✓
	Tameer Microfinance Bank Ltd. (TMFB)	✓	✓
	The First MicroFinanceBank Ltd. (FMFB)	✓	✓
	U Microfinance Bank Ltd (UBank)	✓	✓
	Waseela Microfinance Bank Ltd. (WMFB)	✓	✓
MFI Microfinance Institution providing specialized microfinance services	Akhuwat (AKHU)	✓	✓
	ASA Pakistan (ASA)	✓	✓
	Asasah (ASASAH)	✓	✓
	Community Support Concern (CSC)	✓	✓
	DEEP Foundation	✓	✓
	Development Action for Mobilization and Emancipation (DAMEN)	✓	✓
	Farmers Friend Organization	✓	✓
	Jinnah Welfare Society (JWS)	✓	✓
	Kashf Foundation (KASHF)	✓	✓
	Micro Options (MO)	✓	✓
	MOJAZ Foundation	✓	✓
	Naymet Trust	✓	✓
	Orangi Charitable Trust (OCT)	✓	✓
	SAFCO Support Foundation (SSF)	✓	✓
Soon Valley Development Program (SVDP)	✓	✓	
Wasil Foundation (WASIL)	✓	✗	
RSP Rural support programme running microfinance operation as part of multi-dimensional rural development programme	Ghazi Barotha Taraqiati Idara (GBTI)	✓	✓
	National Rural Support Programme (NRSP)	✓	✓
	Punjab Rural Support Programme (PRSP)	✓	✓
	Sarhad Rural Support Programme (SRSP)	✓	✓
	Sindh Rural Support Organization (SRSO)	✓	✓
	Thardeep Rural Development Programme (TRDP)	✓	✓
Others Organizations running microfinance operations as part of multi-dimension service offering	Al-Mehran Rural Development Organization (AMRDO)	✓	✓
	Association for Gender Awareness and Human Empowerment (AGAHE)	✓	✓
	Badbaan Enterprise Development Forum (BEDF)	✓	✓
	Baidarie	✓	✓
	BRAC Pakistan (BRAC)	✓	✓
	Mehran Educational Society (MES)	✓	✓
	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)	✗	✓
	Shadab Rural Development Organization (SRDO)	✓	✓
	Shah Sachal Sami Foundation (SSSF)	✓	✓
	Sungi Development Foundation (SDF)	✓	✓
	Villagers Development Organization (VDO)	✗	✓
ORIX Leasing Pakistan Ltd. (OLP)	✓	✓	

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