

	Quarter		Change	
	Q3	Q2	Units	%
Number of Branches/Units	2,460	2,389	71	2.97
Number of Districts Covered	94	94	0	0.00
Penetration Rate (%)	11.84	11.47		0.37
Active Borrowers	3,245,672	3,144,199	101,473	3.23
Gross Loan Portfolio (PKR Millions)	65,925	61,193	4,733	7.73
Number of Loans Disbursed	830,403	897,309	-66,906	-7.46
Disbursements (PKR Millions)	23,664	25,373	-1,709	-6.74
Average Loan Size (PKR)	28,497	28,277	220	0.78
Number of Savers	7,798,836	7,323,609	475,227	6.49
Value of Savings (PKR Millions)	38,332	37,880	452	1.19
Average Saving Balance (PKR)	4,915	5,172	-257	-4.97
Number of Policy Holders	3,519,934	3,329,085	190,849	5.73
Sum Insured (PKR Millions)	50,754	45,661	5,092	11.15

The third quarter of fiscal year 2014 witnessed steady growth in all key indicators with the gross loan portfolio of the sector increasing by 7.7 percent to touch PKR 65.9 billion.

Growth in microcredit came on the back of the MFB peer group, which added 79,000 new borrowers and a portfolio of worth PKR 2.5 billion. Resultantly, the market share (in terms of active borrowers) of the MFB peer group grew from 39 percent to 41 percent. Khushhali Bank (KB) continues to drive the microcredit outreach among the MFB's and the sector as a whole. In the quarter under review, KB added 51,248 new borrowers and increased the sectors loan portfolio by PKR 1.4 billion. This increase was motivated by the agriculture sector, primarily on the back of loans distributed for the harvest of cotton which starts in July. Akhuwat was the second largest contributor to microcredit outreach by adding 40,000 new borrowers and a loan portfolio of worth PKR 546 million. During the quarter, Akhuwat expanded its outreach to cover two new districts (Rahimyar Khan and Mirpur Khas). The share of male borrowers witnessed an increase of 3 percent in the current quarter; mostly owing to the increase by KB (more than 75 percent of KB's borrowers are male). Overall, sector PAR (>30 days) deteriorated from 1.2% to 1.9% due to increase in provisioning by MFBs.

In terms of savings, the number of savers increased by 6.5 percent while the value of savings grew marginally by 1.2 percent. The insignificant increase in the value of savings was a result of a decline in the average saving balance - by 4.9 percent from PKR 5,172 to PKR 4,915 in the current quarter. The growth in the number of savers was solely driven by the MFB peer group which added 483,000 new depositors (an increase by 12 percent). On the other hand, growth in the value of deposits of the MFB peer group was modest and grew by only 1.0 percent. Tameer Bank (TMFB) was the largest contributor to active savers followed by NRSP Bank which added 329,330 and 79,158 new depositors respectively. FINCA MFB witnessed the greatest increase in the value of deposits (by PKR 516 million), surpassing NRSP Bank to become the fourth largest provider of micro-savings (in terms of value). During the quarter, the share of female savers soared by 7 percent - mainly owing to TMFB which introduced 960,000 new female depositors (an increase by 100 percent).

Micro-insurance also exhibited a positive trend in the third quarter of 2014 - policy holders increased by 5.7 percent while the sum insured depicted a healthy increase of 11.2 percent. The increase in micro-insurance outreach came on the back of NRSP Bank whose policy holders increased by 197,000 and sum insured by PKR 2.9 billion. During the quarter, NRSP Bank initiated health insurance coverage for the spouses of their clients - increasing the micro-insurance figures of the bank by twofold. Resultantly, for the first time, the share of health insurance policy holders (52 percent) exceeded the share of credit life policy holders (48 percent). NRSP Bank is now the third largest provider of micro-insurance (sum insured), surpassing FMFB and KF.

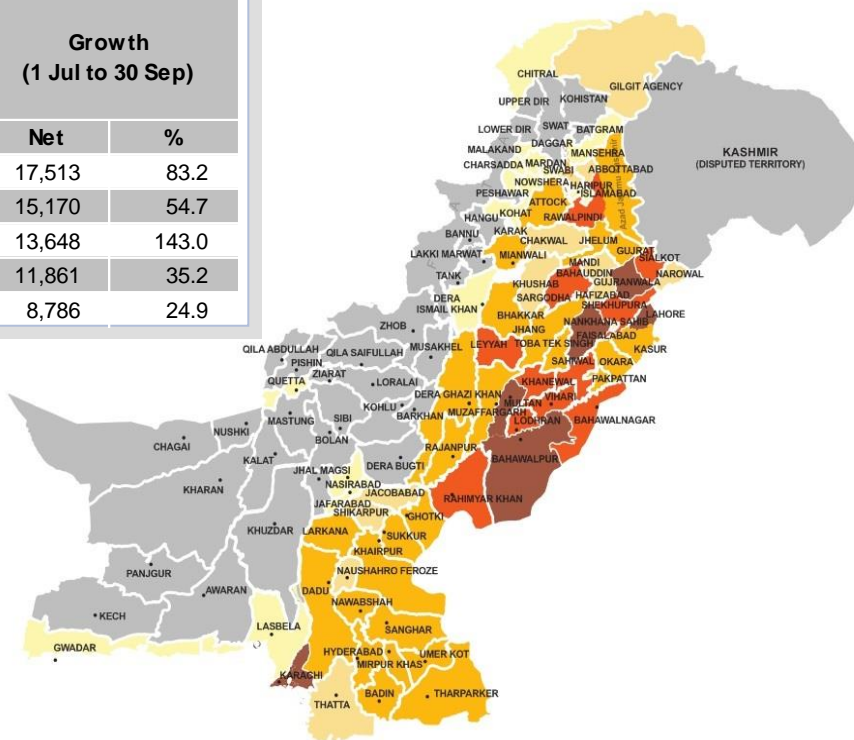
Overall, the penetration rate increased slightly from 11.5 percent to 11.8 percent in the third quarter, while the number of districts covered remained the same - currently standing at 94. The number of branches has increased by 71 due to an increase in the number of outlets by Akhuwat, which opened 40 new outlets, primarily in the province of Punjab.



DISTRIBUTION OF ACTIVE BORROWERS

Top 5 Districts: Greatest Increase in Microcredit Outreach

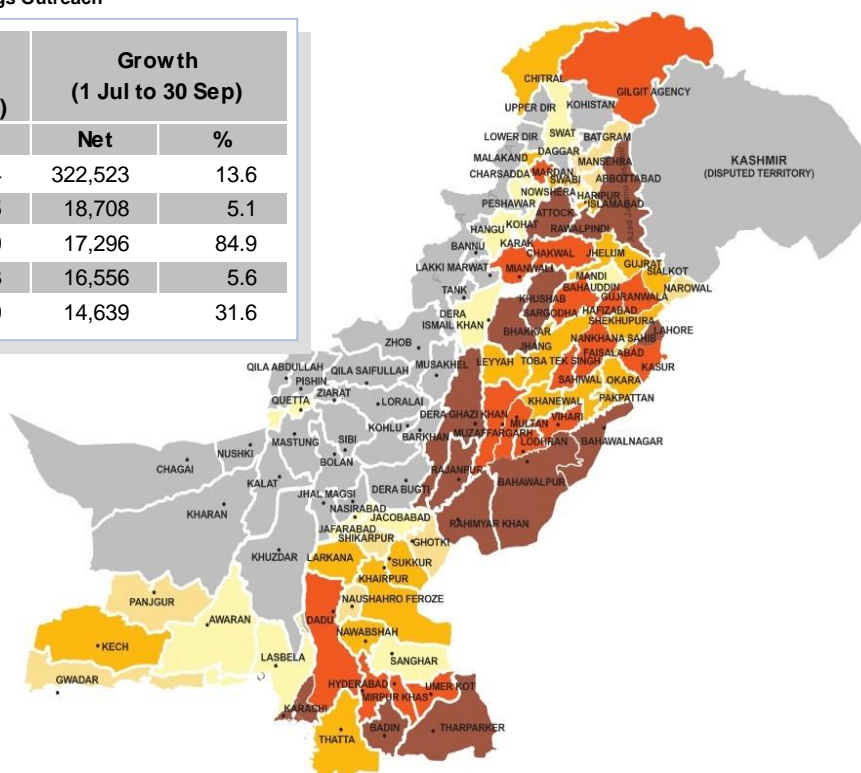
	District	Active Borrowers (30 Sep)	Growth (1 Jul to 30 Sep)	
			Net	%
1	Matyari	38,558	17,513	83.2
2	Naw abshah	42,914	15,170	54.7
3	Shikarpur	23,191	13,648	143.0
4	Bhakkar	45,561	11,861	35.2
5	Leyyah	44,028	8,786	24.9



DISTRIBUTION OF ACTIVE SAVERS

Top 5 Districts: Greatest Increase in Savings Outreach

	District	Active Savers (30 Sep)	Growth (1 Jul to 30 Sep)	
			Net	%
1	Karachi	2,688,934	322,523	13.6
2	Bahawalpur	387,895	18,708	5.1
3	Gwadar	37,659	17,296	84.9
4	Bahawalnagar	313,523	16,556	5.6
5	Muzaffarabad	60,999	14,639	31.6



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 (Sep 2014): PKR/USD = 102.3/1

Summary of Microcredit Provision (All Pakistan)

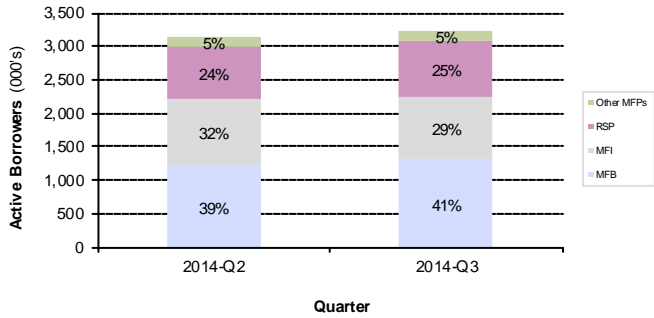
	Lending Methodology			Peer Group			
	Total	Group	Individual	MFB	MFI	RSP	Other MFIs
Number of Branches/Units							
2014-Q2	2,389			599	751	860	179
2014-Q3	2,460			623	801	847	189
Active Borrowers							
2014-Q2	3,144,199	2,258,643	885,556	1,238,544	988,107	764,346	153,202
2014-Q3	3,245,672	2,283,101	962,571	1,317,496	940,074	821,881	166,221
Gross Loan Portfolio (PKR Millions)							
2014-Q2	61,193	37,297	23,895	34,536	12,784	11,581	2,292
2014-Q3	65,925	39,808	26,117	37,097	13,140	12,934	2,754
Portfolio at Risk >30 days (Percentage)							
2014-Q2	1.2			1.0	0.7	1.8	2.5
2014-Q3	1.9			2.6	0.6	1.3	1.3
Average Loan Balance (PKR)							
2014-Q2	19,462	16,513	26,983	27,884	12,938	15,152	14,961
2014-Q3	20,312	17,436	27,132	28,157	13,978	15,737	16,571
Number of Loans Disbursed							
2014-Q2	897,309	621,503	275,806	354,493	227,325	272,264	43,227
2014-Q3	830,403	461,967	368,436	233,206	245,285	273,054	78,858
Disbursements (PKR Millions)							
2014-Q2	25,373	15,232	10,141	12,655	5,345	6,209	1,164
2014-Q3	23,664	11,970	11,694	9,763	6,027	5,910	1,964
Average Loan Size (PKR)							
2014-Q2	28,277	24,509	36,767	35,699	23,513	22,806	26,917
2014-Q3	28,497	25,911	31,739	41,863	24,572	21,644	24,902

Districts with Highest Growth (Net) by Province

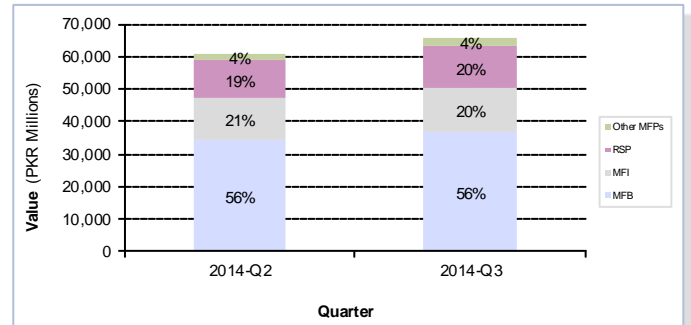
	Province	District	Active Borrowers (30 Sep)	Growth (1 Jul to 30 Sep)		Potential Microfinance Market (2007)	Penetration Rate (%)
				A	Net		
1		Nasirabad	19,551	8,159	71.6	75,783	25.8
2	Balochistan	Jafarabad	373	93	33.2	121,911	0.3
3		Lasbela	1,100	85	8.4	84,637	1.3
1	Khyber-Pakhtunkhwa	Swat	3,812	3,303	648.9	286,555	1.3
2		Haripur	16,655	2,359	16.5	103,830	16.0
3		Nowshera	10,931	1,273	13.2	201,208	5.4
1	Punjab	Bhakkar	45,561	11,861	35.2	252,453	18.0
2		Leyyah	44,028	8,786	24.9	263,251	16.7
3		Bhawalnagar	83,499	6,896	9.0	427,843	19.5
1	Sindh	Matyari	38,558	17,513	83.2		
2		Nawabshah	42,914	15,170	54.7	225,430	19.0
3		Shikarpur	23,191	13,648	143.0	237,633	9.8
1	AJK	Bagh	13,102	607	4.9		
2		Bhimber	1,639	539	49.0		
3		Poonch	9,958	422	4.4		
1	Gilgit-Baltistan	Gilgit	6,231	1,864	42.7		
2		Ghizer	4,662	554	13.5		
3		Astore	868	43	5.2		
1	FATA	-	-	-	0.0		
2		-	-	-	0.0		
3		-	-	-	0.0		
1	ICT	Islamabad	7,573	(1,283)	-14.5	74,750	10.1

MICROCREDIT PROVISION

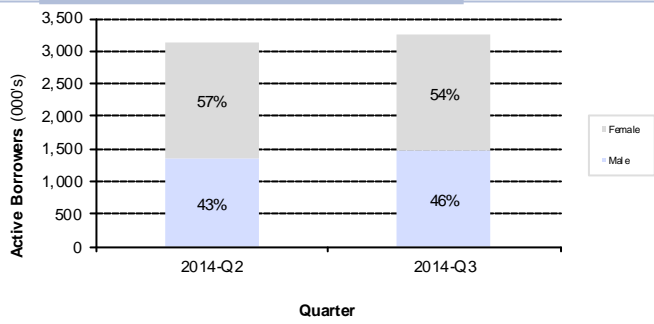
Active Borrowers by Peer Group



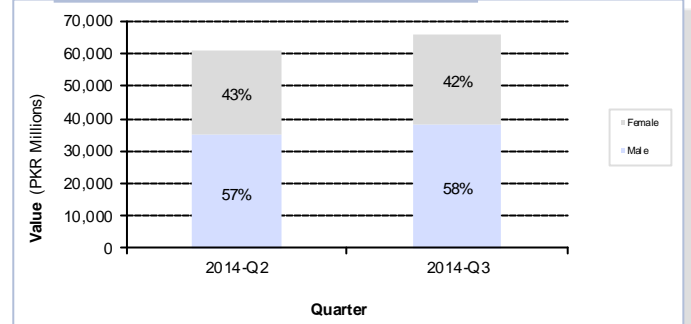
Gross Loan Portfolio



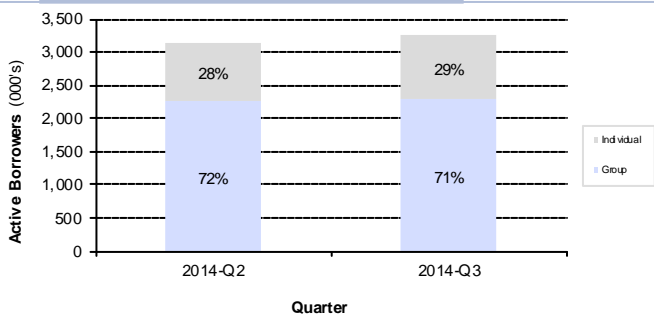
Active Borrowers by Gender



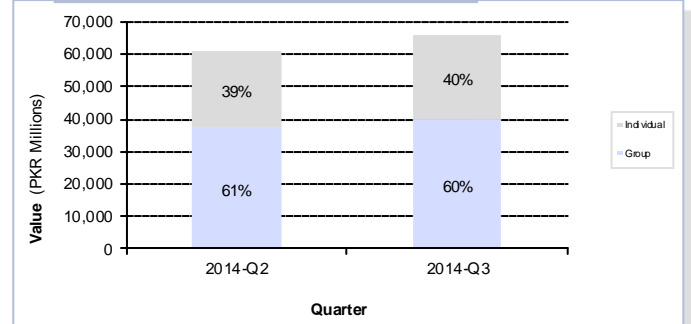
Gross Loan Portfolio by Gender



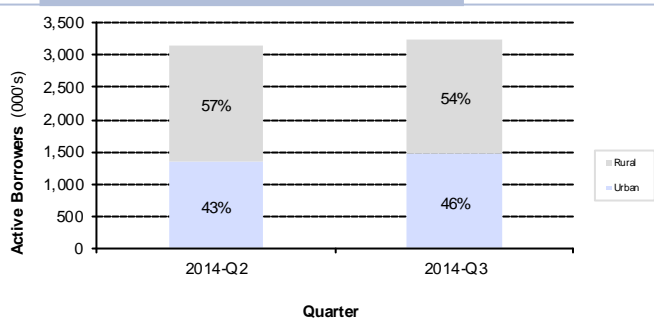
Active Borrowers by Lending Methodology



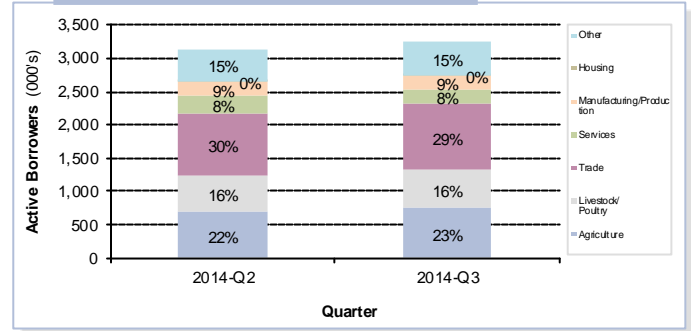
Gross Loan Portfolio by Methodology



Active Borrowers by Rural/Urban

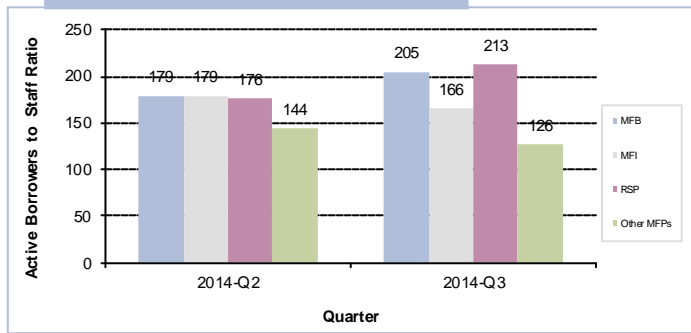


Active Borrowers by Sector

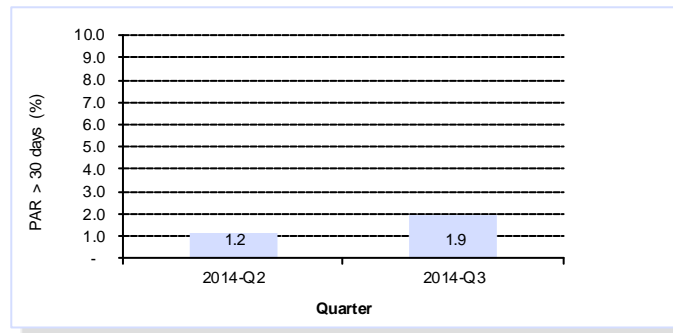


MICROCREDIT PROVISION

Active Borrower to MFP Staff Ratio



Portfolio at Risk > 30 days



MFPs with Largest Net Increase in Active Borrowers

Rank	MFP	Increase in Active Borrowers (1 Jul to 30 Sep)		Market Share (% of Active Borrowers) (30 Sep)
		Net	%	
1	KB	51,248	9.5	18.2
2	AKHU	40,027	17.0	8.5
3	NRSP	37,231	7.6	16.3
4	TRDP	17,039	15.5	3.9
5	FINCA	10,223	18.2	2.0

MFPs with Largest Percentage Increase in Active Borrowers

Rank	MFP	Increase in Active Borrowers (1 Jul to 30 Sep)		Market Share (% of Active Borrowers) (30 Sep)
		Net	%	
1	DEEP	255	85.0	0.0
2	WMFB	2,449	34.2	0.3
3	SVDP	928	21.9	0.2
4	JWS	5,607	19.9	1.0
5	FINCA	10,223	18.2	2.0

Largest Providers of Microcredit (Active Borrowers)

Rank	MFP	Active Borrowers (30 Sep)	Market Share (% of Active Borrowers)
1	KB	592,114	18.2
2	NRSP	529,617	16.3
3	AKHU	275,544	8.5
4	KASHF	228,764	7.0
5	NRSP-B	226,165	7.0

Largest Providers of Microcredit (Gross Loan Portfolio)

Rank	MFP	GLP (30 Sep)	Market Share (% of GLP)
1	KB	12,241,573,223	18.6
2	TMFB	9,079,609,365	13.8
3	NRSP	8,603,911,952	13.1
4	NRSP-B	6,436,416,488	9.8
5	FMFB	4,822,291,635	7.3

MFPs with Largest Geographic Spread

MFP	KB	NRSP	AKHU	FMFB	ASA
Geographic Spread (No. of Districts)	71	64	54	52	47

MICRO-SAVINGS PROVISION

Summary of Micro-savings Provision (All Pakistan)

	Total	Saving Methodology		Peer Group			
		Intermediation	Mobilization	MFB	MFI	RSP	Other MFPs
Number of Savers							
2014-Q2	5,977,426	2,747,024	3,230,402	2,947,513	10,247	3,019,596	70
2014-Q3	7,798,836	4,364,162	3,434,674	4,619,886	10,277	3,168,659	14
Value of Saving (PKR Millions)							
2014-Q2	37,880	36,043	1,838	36,043	17	1,821	0
2014-Q3	38,332	36,451	1,881	36,451	18	1,862	0
Average Saving Balance (PKR)							
2014-Q2	5,172	8,708	577	8,713	1,753	573	191
2014-Q3	4,915	8,352	548	7,890	1,798	588	200

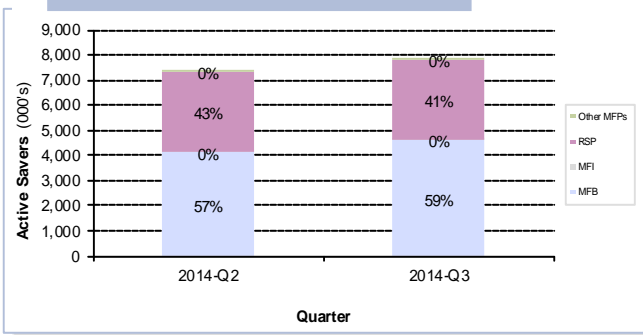
Micro-savings Provision by MFPs

	Total	MFPs offering Savings	Savings Methodology		Peer Group			
			Intermediation	Mobilization	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs								
2014-Q2	38	17	8	9	8	2	6	1
2014-Q3	41	17	8	9	8	2	6	1

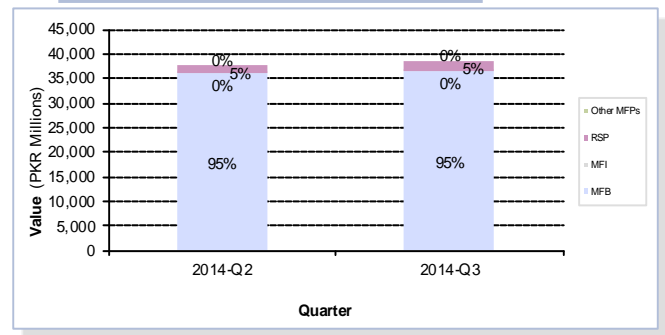
Saving Methodology:

- 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.

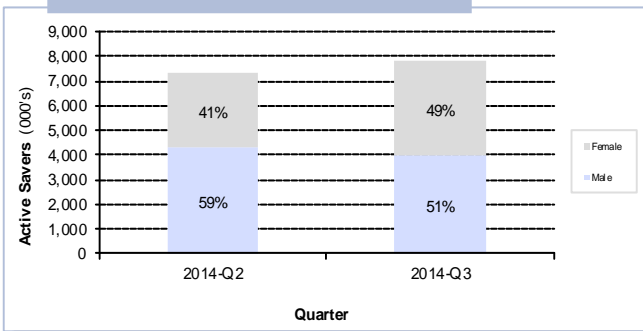
Active Savers by Peer Group



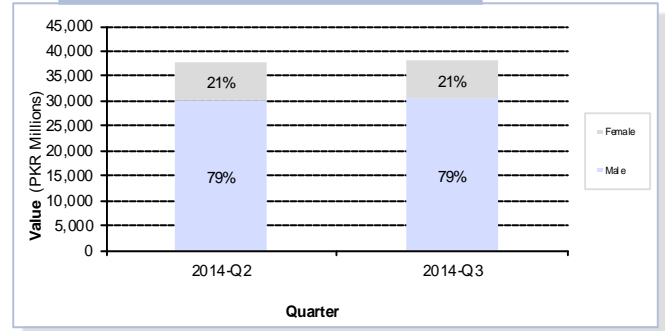
Value of Savings by Peer Group



Active Savers by Gender

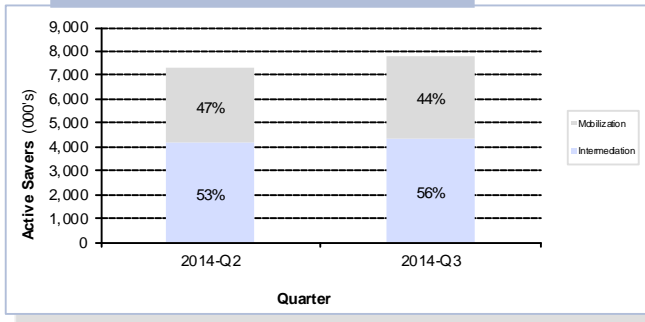


Value of Savings by Gender

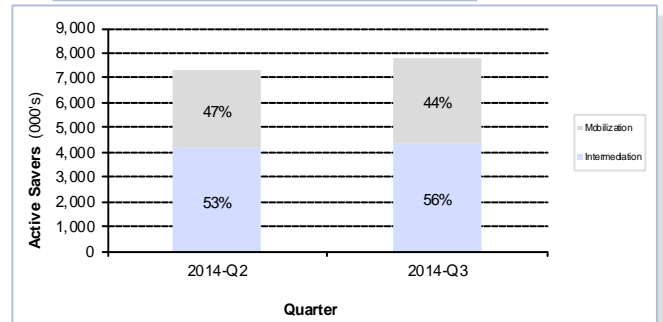


MICRO-SAVINGS PROVISION

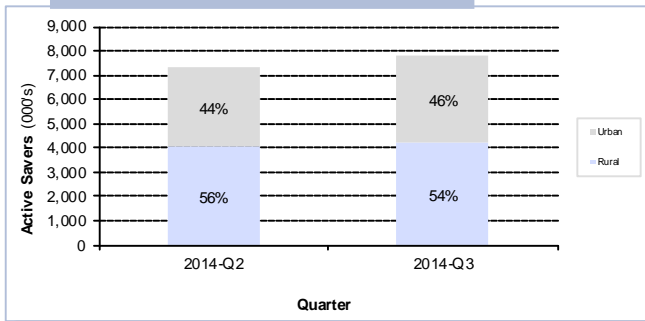
Active Savers by Saving Methodology



Value of Savings by Saving Methodology



Active Savers by Urban/Rural



Districts with Highest Outreach (Active Savers)

Rank	District	Active Savers (30 Sep)	Increase (1 Jul to 30 Sep)	
			Net	%
1	Karachi	2,688,934	322,523	13.6
2	Bahawalpur	387,895	18,708	5.1
3	Bhawalnagar	313,523	16,556	5.6
4	Tharparkar	299,523	2,971	1.0
5	D.G. Khan	185,256	4,002	2.2

MFPs with Largest Increase in Active Savers (Net)

Rank	MFP	Increase in Active Savers (1 Jul to 30 Sep)	
		Net	%
1	TMFB	329,331	12.5
2	NRSP-B	79,158	52.2
3	KB	50,530	6.5
4	PRSP	19,841	10.7
5	FINCA	17,699	7.7

MFPs with Largest Increase in Value of Savings (Net)

Rank	MFP	Increase in Value of Savings (1 Jul to 30 Sep)	
		Net	%
1	FINCA	516,393,824	15.2
2	KB	158,149,868	2.2
3	TMFB	86,209,681	0.7
4	NRSP	35,602,379	2.5
5	AMFB	24,871,326	2.7

Largest Providers of Micro-savings (Active Savers)

Rank	MFP	Active Savers (30 Sep)	Market Share (% of Active Savers)
1	TMFB	2,964,064	38.0
2	NRSP	2,439,845	31.3
3	KB	831,075	10.7
4	TRDP	452,603	5.8
5	FMFB	269,260	3.5

Largest Providers of Micro-savings (Value of Savings)

Rank	MFP	Value of Savings (30 Sep)	Market Share (% of Active Savers)
1	TMFB	12,327,577,545	32.2
2	FMFB	7,985,762,276	20.8
3	KB	7,188,991,487	18.8
4	FINCA	3,911,913,602	10.2
5	NRSP-B	3,520,607,532	9.2

MICRO-INSURANCE PROVISION

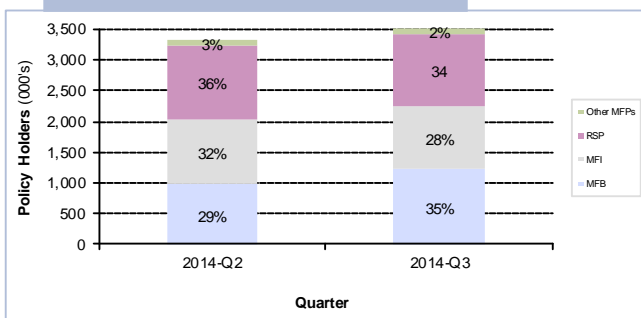
Summary of Micro-insurance Provision (All Pakistan)

	Total	Type		Peer Group			
		Health	Credit Life	MFB	MFI	RSP	Other MFPs
Number of Policy Holders							
2014-Q2	3,329,085	1,560,518	1,766,438	973,173	1,073,952	1,184,900	97,060
2014-Q3	3,519,934	1,836,116	1,682,236	1,232,802	1,003,939	1,192,473	90,720
Sum Insured (PKR Millions)							
2014-Q2	45,661			21,353	8,913	14,158	1,238
2014-Q3	50,754			25,598	9,141	14,785	1,230

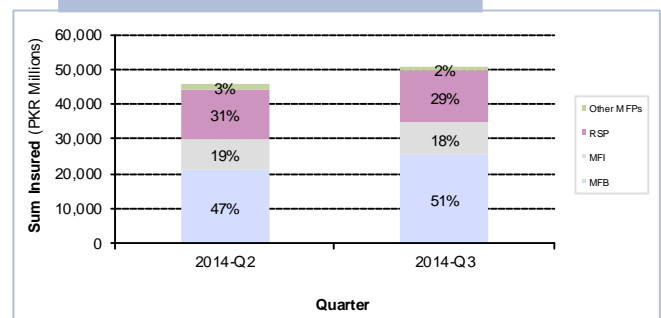
Micro-insurance Provision by MFPs

	Total	MFPs offering Insurance	Type of Insurance offered			Peer Group			
			Health	Life	Other	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs									
2014-Q2	38	26	10	20	1	7	10	5	4
2014-Q3	41	26	10	20	1	7	10	5	4

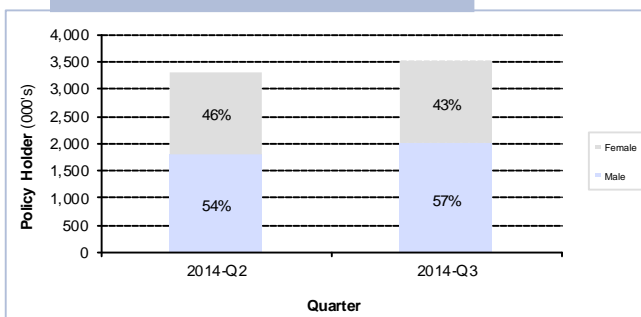
Policy Holders by Peer Group



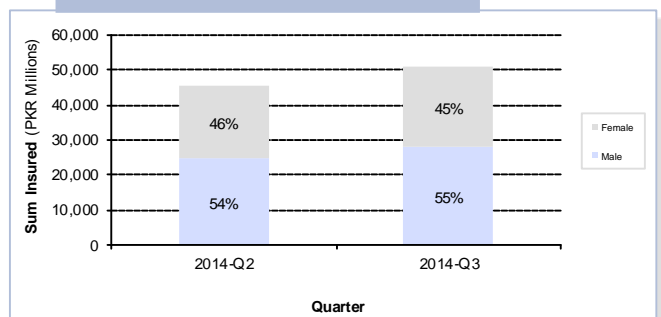
Sum Insured by Peer Group



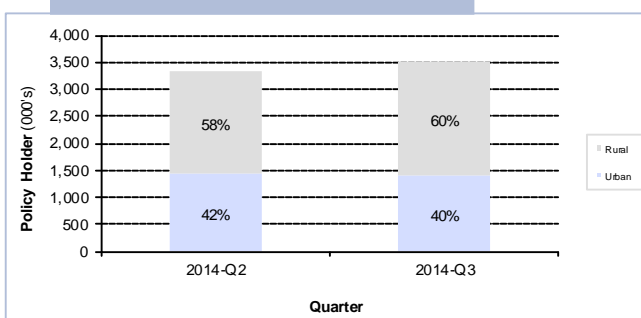
Policy Holders by Gender



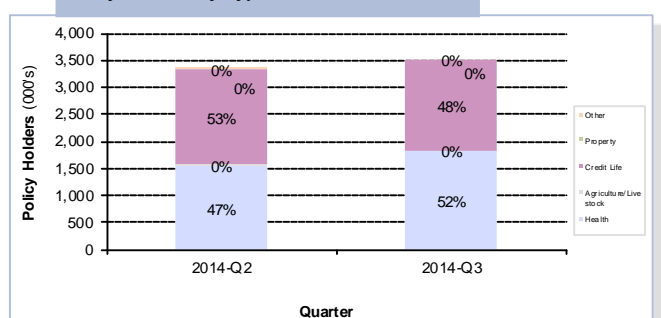
Sum Insured by Gender



Policy Holders by Urban/Rural



Policy Holders by Type



MICRO-INSURANCE PROVISION

Districts with Highest Outreach (Policy Holders)

	District	Policy Holders (30 Sep)	Increase (1 Jul to 30 Sep)	
			Net	%
1	Lahore	265,901	13,405	5.3
2	Faisalabad	249,222	21,748	9.6
3	Multan	159,236	7,261	4.8
4	Bahawalpur	140,292	36,997	35.8
5	Sargodha	131,655	-2,620	-2.0

Top 5 Districts: Greatest Increase in Micro-Insurance Outreach

	District	Policy Holders (30 Sep)	Growth (1 Jul to 30 Sep)	
			Net	%
1	Bahawalpur	140,292	36,997	35.8
2	Bhawalnagar	103,956	36,472	54.0
3	Lodhran	82,540	22,902	38.4
4	Faisalabad	249,222	21,748	9.6
5	Rahimyar Khan	128,887	16,578	14.8

Largest Providers of Micro-Insurance (Policy Holders)

	MFP	Policy Holders (30 Sep)	Market Share (% of Policy Holders)
1	NRSP	758,968	21.6
2	KASHF	552,867	15.7
3	KB	486,309	13.8
4	NRSP-B	417,857	11.9
5	TRDP	319,423	9.1

Largest Providers of Micro-Insurance (Sum Insured)

	MFP	Sum Insured (30 Sep)	Market Share (% of Sum Insured)
1	NRSP	13,068,104,818	25.7
2	KB	11,364,724,957	22.4
3	NRSP-B	6,267,861,000	12.3
4	FMFB	4,993,566,619	9.8
5	KASHF	3,601,188,416	7.1

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	12	-	21,903	255,256,740	135,924	375,895,044	5,360	93,779,658	1,656,762	1.3
KP	98	4	104,095	1,756,408,419	290,649	2,224,737,373	85,810	1,383,432,711	4,083,817	2.5
Punjab	1,605	7	2,295,062	47,370,512,091	3,333,097	15,407,978,813	2,636,331	40,380,105,270	15,233,924	15.1
Sindh	630	2	749,987	15,186,222,177	3,754,431	17,548,665,510	710,148	6,855,763,737	6,357,795	11.8
AJK	22	-	47,958	666,010,212	206,931	360,369,700	58,018	1,323,668,014	-	-
GB	35	1	19,094	580,170,085	59,176	1,433,342,967	19,021	581,448,081	-	-
FATA	-	-	-	-	-	-	-	-	-	-
ICT	46	-	7,573	110,507,205	18,628	981,069,881	5,246	135,562,158	74,750	10.1
Grand Total	2,448	14	3,245,672	65,925,086,928	7,798,836	38,332,059,287	3,519,934	50,753,759,629	27,407,048	11.8

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								
	-	-	-	-	9,890	894,131	-	-	26,054
Barkhan									31,881
Bolan									66,423
Chagai									54,814
Dera Bugti									43,770
Gwadar	NRSP, POMFB, TMFB								
	2	-	108	1,267,820	37,659	11,399,384	108	1,267,820	55,537
Jafarabad	OCT								
	-	-	373	3,800,346	-	-	-	-	121,911
Jhal Magsi									29,887
Kalat									53,884
Kech (Turbat)	NRSP								
	-	-	-	-	48,595	10,292,276	-	-	92,271
Kharan									47,948
Khuzdar									104,104
Kohlu									26,910
Lasbela	BRAC, KASHF, NRSP								
	3	-	1,100	11,253,855	11,549	446,785	2,094	11,994,303	84,637
Loralai									76,879
Mastung									41,317
Musakhel									27,545
Nasirabad	KB								
	1	-	19,551	213,394,247	9,629	305,799,473	2,491	62,234,131	75,783
Nushki									-
Panjgur	NRSP								
	-	-	-	-	15,886	581,326	-	-	51,074
Pishin									100,179
Qila Abdullah									115,112
Qila Saifullah									44,345
Quetta	AKHU, FMFB, TMFB								
	6	-	771	25,540,472	2,716	46,481,669	667	18,283,404	174,437
Sherani									-
Sibi									48,944
Washuk									-
Zhob									53,848
Ziarat									7,268
Total	12	-	21,903	255,256,740	135,924	375,895,044	5,360	93,779,658	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, WMFB								
	13	-	14,507	288,224,264	15,851	174,759,779	13,473	178,667,112	180,672
Bannu									167,380
Batgram									58,257
Buner (Daggar)	NRSP								
	-	-	-	-	269	40,520	-	-	133,171
Charsadda	KB, NRSP, SRSP								
	2	-	5,373	89,825,164	19,377	14,490,442	3,033	77,697,258	271,736
Chitral	FMFB								
	6	-	4,811	182,060,447	27,981	761,056,979	5,032	187,585,447	84,846
D.I. Khan	KB								
	1	-	4,264	102,912,800	7,668	115,249,837	3,723	99,272,478	221,328
Hangu									64,648
Haripur	AKHU, BEDF, FINCA, GBTI, KASHF, KB, NRSP, SDF, SRSP, WMFB								
	11	3	16,655	259,168,230	30,875	107,521,959	20,161	137,654,083	103,830
Karak	SRSP								
	1	-	745	5,465,000	1,670	150,107	-	-	102,174
Kohat	KB, SRSP								
	2	-	6,674	65,990,795	5,398	52,736,756	2,678	47,163,030	114,908
Kohistan									73,374
Lakki Marwat									107,505
Lower Dir									176,660
Malakand	AKHU, KB, NRSP								
	2	-	4,006	66,939,284	34,360	53,644,348	3,504	62,595,649	106,429
Mansehra	AKHU, FINCA, KASHF, KB, SDF								
	9	-	6,569	114,749,863	3,660	54,612,740	5,344	77,157,622	271,288
Mardan	AKHU, KASHF, KB, NRSP, OSDI, WMFB								
	10	-	8,847	134,417,413	59,119	65,511,423	5,381	119,368,891	354,988
Mingora									-
Nowshera	AKHU, KASHF, KB, NRSP, SRSP								
	9	-	10,931	144,137,443	17,945	415,252,467	9,512	131,651,997	201,208
Peshawar	AKHU, BRAC, KB, SRSP, WMFB								
	13	-	9,368	86,823,563	9,015	239,588,720	6,036	76,981,780	451,548
Shangla	BRAC								
	8	-	394	2,752,292	-	-	521	7,913,000	116,366
Swabi	AKHU, GBTI, KB, NRSP, SWWS, WMFB								
	7	1	7,139	127,264,734	45,366	23,542,045	4,107	97,197,607	230,073
Swat	AKHU, ASASAH, KB, NRSP								
	4	-	3,812	85,677,127	12,095	146,579,250	3,305	82,526,757	286,555
Tank									62,446
Upper Dir									142,427
Total	98	4	104,095	1,756,408,419	290,649	2,224,737,373	85,810	1,383,432,711	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								
	48	7	43,235	653,348,600	111,882	135,368,464	52,908	487,871,849	262,870
Bahawalpur	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, TMFB								
	41	-	109,351	2,737,017,253	387,895	1,814,300,207	140,292	2,346,128,161	461,777
Bhakkar	AKHU, ASA, KB, NRSP, WMFB								
	24	-	45,561	1,053,299,288	183,667	131,218,107	62,291	1,592,932,010	252,453
Bhawalnagar	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, WMFB								
	35	-	83,499	2,084,625,034	313,523	783,819,609	103,956	1,779,809,884	427,843
Chakwal	AKHU, FINCA, KB, MO, NRSP, POMFB								
	45	-	36,781	610,973,285	78,383	107,907,248	23,452	394,323,862	219,565
D.G. Khan	AKHU, ASA, FMFB, KB, NRSP, OCT, TMFB								
	24	-	47,284	1,162,212,451	185,256	410,346,851	49,932	1,200,176,835	419,252
Faisalabad	AKHU, ASA, ASASAH, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, PRSP, RCDS, TMFB, WMFB								
	124	-	155,517	2,400,572,449	93,038	510,759,771	249,222	1,850,567,585	1,096,924
Gujranwala	AKHU, ASA, ASASAH, FINCA, FMFB, JWS, KASHF, KB, NRSP, OCT, OLP, OPD, POMFB, PRSP, TMFB								
	104	-	121,656	2,566,876,732	77,904	336,169,960	105,987	1,370,423,218	735,741
Gujrat	AKHU, BRAC, FINCA, FMFB, JWS, KASHF, KB, NRSP, PRSP, TMFB								
	34	-	42,349	906,667,767	38,985	532,139,262	40,604	507,349,216	446,630
Hafizabad	AKHU, ASA, FINCA, JWS, KASHF, KB, NRSP, PRSP, TMFB								
	31	-	39,167	970,112,086	25,874	86,569,860	41,527	887,820,299	231,170
Jhang	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, PRSP, RCDS, TMFB, WMFB								
	46	-	41,440	1,142,290,153	43,773	193,773,980	44,036	542,872,054	626,546
Jhelum	AKHU, FINCA, JWS, KB, NRSP, POMFB								
	37	-	50,080	671,932,393	47,562	40,750,534	22,650	393,228,653	170,498
Kasur	AKHU, ASA, ASASAH, CSC, DAMEN, FINCA, FMFB, KASHF, KB, NAYMT, NRSP, NRSP-B, OLP, RCDS, TMFB								
	43	-	73,516	1,466,440,546	59,198	387,293,389	84,172	1,195,349,619	586,427
Khanewal	AKHU, ASA, ASASAH, FINCA, KASHF, KB, NRSP, NRSP-B, PRSP								
	28	-	47,576	1,012,849,886	61,108	253,033,280	60,648	835,208,532	432,948
Khushab	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP, SVDP, WMFB								
	33	-	45,220	874,881,840	144,678	147,623,880	55,678	1,245,504,054	235,163
Lahore	AKHU, ASA, ASASAH, BRAC, Buksh, CSC, DAMEN, FINCA, FMFB, KASHF, KB, NAYMT, NRSP, NRSP-B, OLP, POMFB, PRSP, TMFB, WMFB								
	189	-	207,975	3,666,955,968	132,949	3,279,961,520	265,901	2,600,448,820	872,760
Leyyah	AKHU, ASA, FMFB, KASHF, KB, NRSP, NRSP-B, OCT, PRSP, RCDS, TMFB, WMFB								
	27	-	44,028	1,004,186,164	54,059	122,966,288	37,714	887,317,189	263,251
Lodhran	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, PRSP, TMFB, WMFB								
	25	-	64,650	1,804,176,281	115,370	470,566,965	82,540	1,516,644,244	261,693
Mandi Bahauddin	AKHU, FINCA, JWS, KASHF, KB, NRSP, TMFB								
	22	-	19,785	338,902,757	8,371	55,875,576	15,959	201,903,235	298,371
Mianwali	AKHU, KB, NRSP								
	27	-	36,999	563,281,595	95,378	73,074,759	51,602	1,237,906,093	252,413
Multan	AKHU, ASA, ASASAH, BRAC, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, TMFB, WMFB								
	80	-	118,083	2,459,285,602	96,732	856,225,541	159,236	2,037,928,265	689,339
Muzaffargarh	AKHU, ASA, FFO, FINCA, KASHF, KB, MOJAZ, NRSP-B, PRSP, TMFB								
	31	-	46,212	966,551,944	43,783	169,135,174	49,834	907,077,016	570,580
Nankana Sahib	AKHU, ASA, DAMEN, FFO, FINCA, NRSP, RCDS								
	16	-	20,304	389,052,741	2,035	7,523,595	4,045	68,561,861	-
Narowal	AKHU, ASA, KB, MOJAZ, NRDP, NRSP, OLP, PRSP								
	22	-	30,789	602,488,735	23,062	96,002,300	23,633	512,539,178	268,902
Okara	AKHU, ASA, ASASAH, CSC, DAMEN, FINCA, FMFB, KASHF, KB, NRSP-B, OLP, PRSP, TMFB								
	37	-	59,150	1,499,374,904	65,078	288,508,535	52,588	933,537,992	509,842
Pakpattan	AKHU, ASA, ASASAH, BRAC, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, PRSP, TMFB, WMFB								
	23	-	33,884	812,923,658	48,583	163,095,240	39,106	647,953,478	281,988
Rahimyar Khan	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, TMFB, WMFB								
	53	-	111,040	3,050,673,935	164,582	774,829,196	128,887	2,651,911,384	585,705

OUTREACH (District Level)

PUNJAB

District	Number of Branches/Units		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market
	Fixed	Mobile	Active Borrowers	Gross Loan Portfolio (PKR)	Active Savers	Value of Savings (PKR)	Policy Holders	Sum Insured (PKR)	
Rajapur	AGAHE, AKHU, ASA, KB, NRSP, OCT								
	19	-	47,251	1,132,558,963	134,627	324,782,688	63,163	1,498,691,290	260,436
Rawalpindi	AKHU, BRAC, FINCA, FMFB, KASHF, KB, NRSP, OCT, POMFB, TMFB, WMFB								
	75	-	88,061	1,389,561,704	127,872	1,226,141,306	81,826	784,279,441	327,457
Sahiwal	AKHU, ASA, ASASAH, BRAC, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, PRSP, TMFB, WMFB								
	37	-	57,945	1,197,924,926	82,970	327,923,725	64,970	977,783,251	395,468
Sargodha	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP, OLP, PRSP, TMFB, WMFB								
	69	-	96,895	1,722,385,347	65,223	282,487,987	131,655	2,446,135,433	671,679
Sheikhupura	AKHU, ASA, DAMEN, DEEP, FFO, FINCA, KASHF, KB, NRSP, OLP, PRSP, RCDS								
	48	-	71,380	1,143,918,289	29,734	82,867,568	62,230	1,011,640,236	831,522
Sialkot	AKHU, ASA, BRAC, FINCA, FMFB, JWS, KASHF, KB, NRSP, OLP, PRSP, TMFB, WMFB								
	57	-	65,371	1,271,885,683	53,299	396,727,478	66,576	905,698,669	501,997
Toba Tek Singh	AKHU, ASA, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, PRSP, RCDS, TMFB, WMFB								
	23	-	35,030	749,485,077	56,182	256,212,437	48,705	750,244,446	309,316
Vihari	AGAHE, AKHU, ASA, ASASAH, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, TMFB								
	28	-	57,998	1,290,838,053	80,482	281,996,533	68,806	1,172,337,918	475,398
Total	1,605	7	2,295,062	47,370,512,091	3,333,097	15,407,978,813	2,636,331	40,380,105,270	15,233,924

SINDH

District	Number of Branches/Units		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market
	Fixed	Mobile	Active Borrowers	Gross Loan Portfolio (PKR)	Active Savers	Value of Savings (PKR)	Policy Holders	Sum Insured (PKR)	
Badin	ASA, FMFB, KASHF, KB, NRSP, OCT, POMFB, TRDP								
	33	-	31,008	497,158,968	125,747	77,846,101	31,296	447,314,695	294,781
Dadu	FMFB, KB, OCT, TMFB, TRDP								
	33	-	39,427	478,391,566	78,452	148,780,296	93,510	127,958,768	447,305
Ghotki	ASA, FMFB, KB, OCT, SRSO, TMFB, WMFB								
	14	-	29,383	665,498,753	20,422	74,143,926	12,278	312,820,002	248,442
Hyderabad	ASA, BRAC, FINCA, FMFB, KB, NRSP, OCT, POMFB, SSF, TMFB, WMFB								
	50	-	47,207	939,287,219	54,853	465,211,907	47,361	949,414,108	517,652
Jacobabad	FMFB, OSDI, SRSO								
	3	-	8,221	151,566,038	5,235	51,915,618	2,546	40,433,555	361,146
Jamshoro	ASA, OCT, TRDP								
	11	-	11,181	114,840,250	21,136	9,359,441	13,679	1,810,313	-
Karachi	AKHU, AMFB, ASA, BRAC, FINCA, FMFB, KASHF, KB, NRSP, NRSP-B, OCT, POMFB, TMFB, WMFB								
	139	-	136,294	3,581,454,259	2,688,934	14,237,131,064	105,859	1,481,602,598	1,329,990
Khairpur	ASA, FMFB, KB, OCT, OSDI, SRSO, TMFB, WMFB								
	23	-	44,438	895,772,864	28,741	200,925,510	13,836	360,492,496	401,853
Larkana	ASA, FMFB, KB, OCT, SRSO, TMFB								
	11	-	25,287	633,594,018	35,426	384,183,509	18,828	458,098,381	534,891
Matyari	ASA, FMFB, KB, NRSP, NRSP-B, OCT, OSDI, SRSO, SSF, TMFB, WMFB								
	27	1	38,558	687,043,643	30,078	102,143,238	21,449	252,357,824	-
Mirpur Khas	AKHU, ASA, FMFB, KB, NRSP, OCT, POMFB, TMFB, TRDP								
	39	-	39,201	707,183,209	98,476	108,222,948	45,163	493,950,144	210,494
Naushahro Feroze	ASA, FMFB, KB, OCT, TMFB								
	9	-	16,347	262,996,123	5,341	17,893,480	3,533	84,160,352	266,462
Nawabshah	ASA, FINCA, FMFB, KB, NRSP-B, OCT, OLP, SRSO, SSF, SSSF, TMFB								
	29	-	42,914	857,292,400	22,520	59,527,701	17,668	197,388,477	225,430
Sanghar	ASA, FMFB, KB, OCT, SSF, TMFB, TRDP								
	31	-	41,690	585,878,245	4,717	21,563,076	32,663	129,110,331	354,133

OUTREACH (District Level)

SINDH

Sehwan Sharif	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)	
	0								
Shehdad Kot	FMFB, KB, TMFB								
	3	-	7,249	194,722,084	10,235	30,723,132	6,970	166,325,624	-
Shikarpur	ASA, FMFB, KB, OSDI, SRSO, TMFB								
	14	1	23,191	470,706,216	5,682	38,334,189	4,588	85,588,177	237,633
Sukkur	AKHU, ASA, BRAC, FINCA, FMFB, KB, NRSP-B, OCT, SRSO, TMFB, WMFB								
	35	-	33,573	757,542,533	21,702	808,705,120	14,624	329,073,387	213,080
Tando Allahyar	ASA, FINCA, FMFB, KB, NRSP, NRSP-B, POMFB, SRSO, TMFB								
	14	-	19,151	447,105,981	36,240	69,811,862	10,276	188,001,134	-
Tando Jam	ASA, FMFB, SSF								
	3	-	2,265	49,582,761	2,470	32,047,000	1,240	31,085,822	-
Tando Muhammad Khan	FMFB, KB, NRSP, POMFB, TMFB								
	6	-	9,062	236,540,530	26,069	51,448,309	5,356	139,899,967	-
Tharparkar	ASA, FMFB, KB, TMFB, TRDP								
	50	-	41,225	758,527,118	299,523	178,949,362	100,865	139,522,349	283,491
Thatta	ASA, FMFB, KASHF, KB, NRSP, OCT, TMFB								
	15	-	19,760	417,249,784	50,980	183,902,312	15,322	308,946,044	245,046
Umer Kot	ASA, FMFB, KB, NRSP, OCT, TMFB, TRDP								
	38	-	43,355	796,287,616	81,452	195,896,409	91,238	130,409,189	185,966
Total									630
	31	-	28,009	418,542,489	60,653	88,169,001	68,988	72,971,744	185,966
Total	506	-	749,987	15,186,222,177	3,754,431	17,548,665,510	710,148	6,855,763,737	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								
	3	-	13,102	184,937,816	32,950	37,646,155	15,197	361,888,280	-
Bhimber	NRSP								
	-	-	1,639	28,494,695	-	-	-	-	-
Kotli	NRSP								
	9	-	9,882	128,054,705	37,494	6,722,175	20,072	511,215,000	-
Mirpur	NRSP								
	1	-	740	12,701,471	-	-	-	-	-
Muzaffarabad	FMFB, KB, NRSP, SDF, TMFB								
	4	-	11,443	159,523,204	60,999	271,475,873	9,506	149,938,249	-
Neelum	NRSP								
	-	-	-	-	11,619	332,575	-	-	-
Poonch	KB, NRSP								
	4	-	9,958	136,431,877	48,703	41,901,137	13,243	300,626,484	-
Sudhnati	NRSP								
	1	-	1,194	15,866,443	15,166	2,291,785	-	-	-
Total	22	-	47,958	666,010,212	206,931	360,369,700	58,018	1,323,668,014	-

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	-	868	40,071,827	3,116	101,186,648	868	40,071,826	-
Diamer	AKHU								
	1	-	220	1,458,381	-	-	220	1,458,381	-
Ghanche	FMFB								
	1	-	947	33,586,462	5,628	181,501,481	947	33,586,462	-
Ghizer	AKHU, FMFB								
	9	-	4,662	182,301,544	18,982	283,286,014	4,698	183,201,543	-
Gilgit	AKHU, FMFB								
	14	-	6,231	173,069,840	19,857	649,020,901	6,290	174,544,839	-
Skardu	AKHU, FMFB, NAYMT								
	8	1	6,166	149,682,031	11,593	218,347,922	5,998	148,585,030	-
Total	35	1	19,094	580,170,085	59,176	1,433,342,967	19,021	581,448,081	-

FEDERALLY ADMINSTRATED TRIBAL AREAS (FATA)

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

ISLAMABAD CAPITAL TERRITORY (ICT)

District	Number of Branches/Units		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market
	Fixed	Mobile	Active Borrowers	Gross Loan Portfolio (PKR)	Active Savers	Value of Savings (PKR)	Policy Holders	Sum Insured (PKR)	
Islamabad	AKHU, KB, NRSP, POMFB, WMFB								
	46	-	7,573	110,507,205	18,628	981,069,881	5,246	135,562,158	74,750

REPORTING ORGANIZATIONS

Category	MFP	Reporting Period	
		Quarter 2	Quarter 3
		2014	2014
MFB Microfinance Bank licensed and prudentially regulated by the State Bank of Pakistan to exclusively service microfinance market.	Apna MicroFinance Bank Ltd. (AMFB)	✓	✓
	FINCA Microfinance Bank (FINCA)	✓	✓
	Khushhali Bank (KB)	✓	✓
	National Rural Support Programme Bank Ltd. (NRSP-B)	✓	✓
	Pak-Oman Microfinance Bank Ltd. (POMFB)	✓	✓
	Tameer Microfinance Bank Ltd. (TMFB)	✓	✓
	The First MicroFinanceBank Ltd. (FMFB)	✓	✓
	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)	✓	✓	
Shah Sachal Sami Foundation (SSSF)	x	✓	
RSP Rural support programme running microfinance operation as part of multi-dimensional rural development programme.	Ghazi Barotha Taraqiati Idara (GBTI)	✓	✓
	National Rural Support Programme (NRSP)	✓	✓
	Punjab Rural Support Programme (PRSP)	✓	✓
	Sarhad Rural Support Programme (SRSP)	✓	✓
	Sindh Rural Support Organization (SRSO)	✓	✓
	Thardeep Rural Development Programme (TRDP)	✓	✓
Others Organizations running microfinance operations as part of multi-dimension service offering.	Association for Gender Awareness and Human Empowerment (AGAHE)	✓	✓
	Badbaan Enterprise Development Forum (BEDF)	✓	✓
	BRAC Pakistan (BRAC)	✓	✓
	Buksh Foundation	x	✓
	National Rural Development Programme (NRDP)	✓	✓
	Organization for Participatory Development (OPD)	✓	✓
	Organization for Social Development Initiatives (OSDI)	x	✓
	Rural Community Development Society (RCDS)	✓	✓
	Sungi Development Foundation (SDF)	✓	✓
	Support With Working Solutions (SWWS)	✓	✓
ORIX Leasing Pakistan Ltd. (OLP)	✓	✓	

Author: Ammar Arshad
Design & Layout: Pakistan Microfinance Network
Copyright © Nov 2014 Pakistan Microfinance Network

117, St 66, F 11/4, Islamabad, Pakistan
 Tel: +92 (51) 2292231, Fax: +92 (51) 2292230
 Email: info@pnmn.org.pk
www.microfinanceconnect.info