

<b>Financial Service Provider (FSP)</b>	<b>National Rural Support Programme Microfinance Bank Limited</b>
<b>Peer Group</b>	<b>Microfinance</b>
<b>Country and Region</b>	<b>Pakistan, Middle East and North Africa</b>

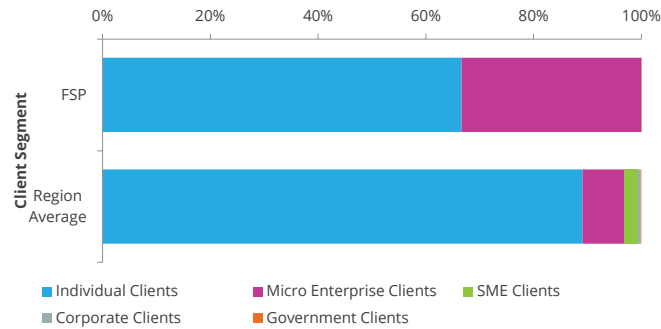
## Loan Portfolio (USD) m

FSP	86.6
Region	120,003.7
Portfolio Coverage	0.1%
Percentile Rank (note i)	30

## Client Segment '000

Proportion of client numbers by segment and in comparison to the region

	Individual Clients	Micro Enterprise Clients	SME Clients	Corporate Clients	Government Clients
FSP	515.2	258.6	0.0	0.0	0.0
% of Total	66.6%	33.4%	0.0%	0.0%	0.0%
Region Average	665.3	57.8	19.2	4.1	0.6
% of Total	89.1%	7.7%	2.6%	0.6%	0.1%



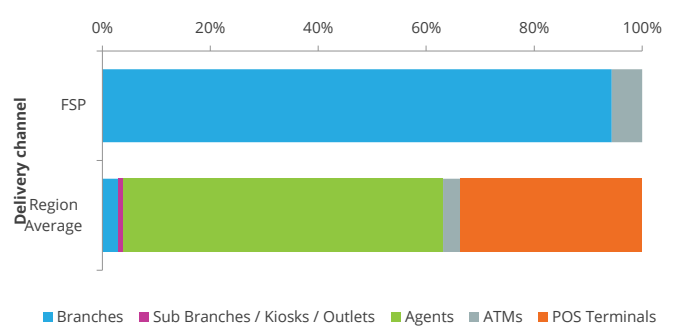
## Clients Served '000

FSP	773.8
Region	29,558.6
Portfolio Coverage	2.6%
Percentile Rank (note i)	78

## Delivery channel

Proportion of delivery channels by type and in comparison to that of the region

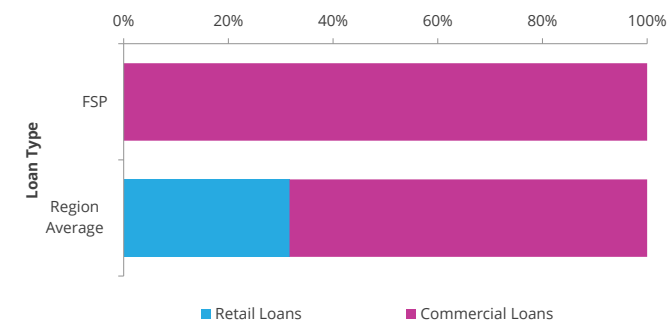
	Branches	Sub Branches / Kiosks / Outlets	Agents	ATMs	POS Terminals
FSP	67	0	0	4	0
% of Total	94.4%	0.0%	0.0%	5.6%	0.0%
Region Average	182	66	3,680	201	2,095
% of Total	2.9%	1.1%	59.1%	3.2%	33.7%



## Loan Type (USD) m

Proportion of retail & commercial loans by outstanding balance and in comparison to the region

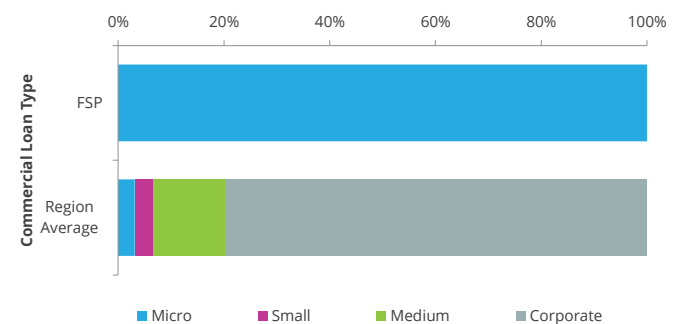
	Retail Loans	Commercial Loans
FSP	0.0	86.6
% of Total	0.0%	100.0%
Region Average	999.4	2,158.6
% of Total	31.6%	68.4%



## Commercial Loan Type (USD) m

Proportion of commercial loans by outstanding balance and in comparison to the region

	Micro	Small	Medium	Corporate
FSP	86.6	0.0	0.0	0.0
% of Total	100.0%	0.0%	0.0%	0.0%
Region Average	67.3	77.8	293.5	1,720.0
% of Total	3.1%	3.6%	13.6%	79.7%

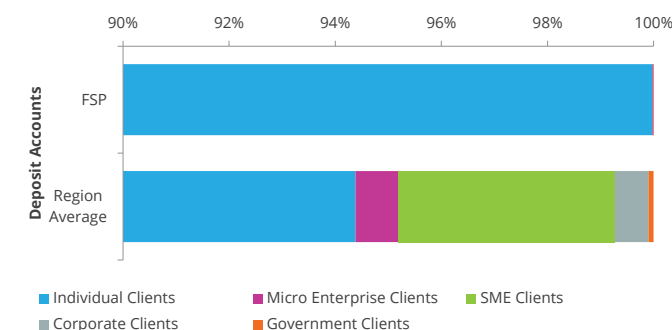


## Liabilities : Deposit Accounts & Outstanding Balances

### Deposit Accounts '000

Proportion of deposit accounts by segment and in comparison to the region

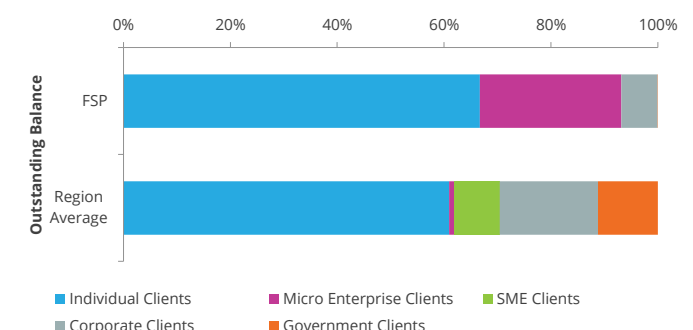
	Individual Clients	Micro Enterprise Clients	SME Clients	Corporate Clients	Government Clients
FSP	515.2	0.1	0.0	0.0	0.0
% of Total	100.0%	0.0%	0.0%	0.0%	0.0%
Region Average	646.6	5.6	27.9	4.3	0.7
% of Total	94.4%	0.8%	4.1%	0.6%	0.1%



### Outstanding Balance At Fiscal Year End (USD) m

Proportion of deposit account outstanding balances by segment type and in comparison to the

	Individual Clients	Micro Enterprise Clients	SME Clients	Corporate Clients	Government Clients
FSP	46.1	18.3	0.0	4.7	0.0
% of Total	66.7%	26.4%	0.0%	6.8%	0.1%
Region Average	2,381.7	37.6	332.3	718.1	438.1
% of Total	60.9%	1.0%	8.5%	18.4%	11.2%



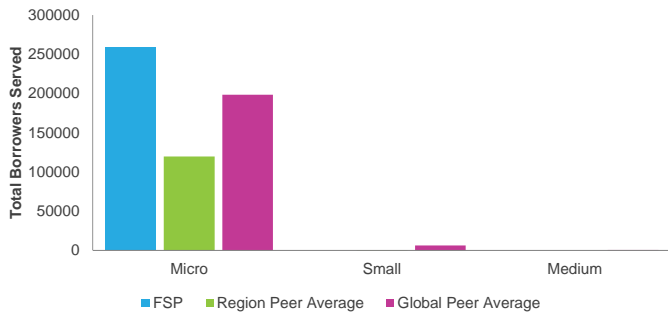
## MSME Commercial Loans

MSME segment determined by size of loan at origination

### Total Borrowers Served

Proportion of total borrowers by MSME segment and in comparison to peers in the same segment globally

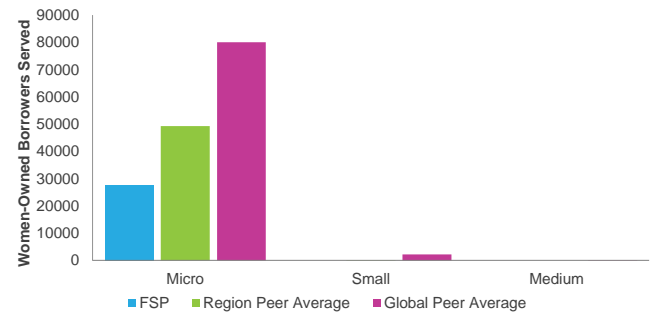
	Micro	Small	Medium	Corporate
FSP	258444	0	0	0
% of Total	100.0%	0.0%	0.0%	0.0%
Region Peer Average	119,618	217	#DIV/0!	#DIV/0!
% of Total	0.0%	0.0%	0.0%	0.0%
Global Peer Average	198,236	6,437	662	88
% of Total	96.5%	3.1%	0.3%	0.0%



### Women-Owned Borrowers Served

Proportion of borrowers that are women-owned enterprises by MSME segment and in comparison to peers in the same segment globally

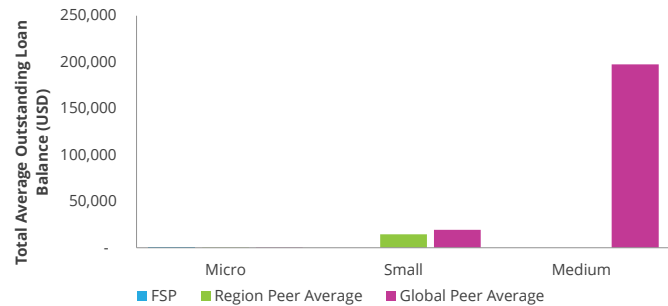
	Micro	Small	Medium	Corporate
FSP	27749	0	0	0
% of Total	100.0%	0.0%	0.0%	0.0%
Region Peer Average	49,217	22	#DIV/0!	#DIV/0!
% of Total	0.0%	0.0%	0.0%	0.0%
Global Peer Average	79,969	2,237	150	9
% of Total	97.1%	2.7%	0.2%	0.0%



### Total Average Outstanding Loan Balance (USD)

Proportion of outstanding loan balance by MSME segment and in comparison to peers in the same segment globally

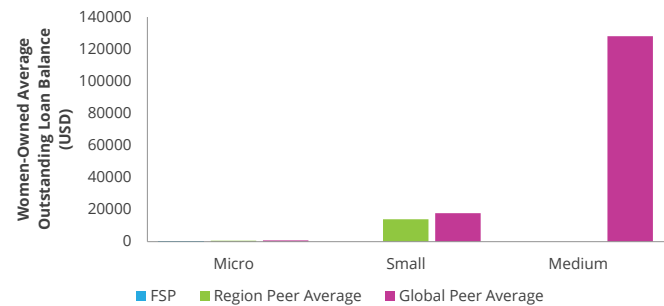
	Micro	Small	Medium	Corporate
FSP	335	-	-	-
Region Peer Average	559	14,598	-	-
Global Peer Average	567	19,580	197,757	2,636,773



### Women-Owned Average Outstanding Loan Balance (USD)

Proportion of outstanding loan balance for women-owned enterprises by MSME segment and in comparison to peers in the same segment globally

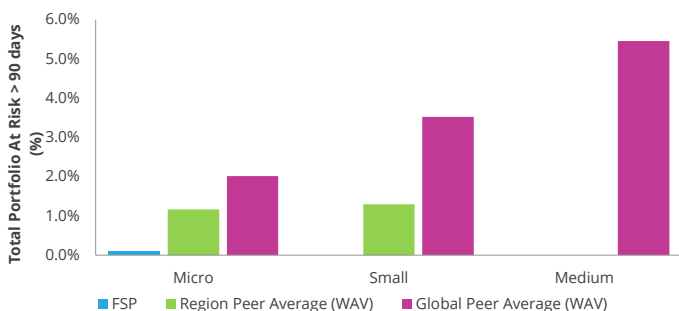
	Micro	Small	Medium	Corporate
FSP	272	0	0	0
Region Peer Average	481	13,964	-	-
Global Peer Average	675	17,677	128,102	116,880



### Total Portfolio At Risk > 90 days (%)

Proportion of PAR > 90 days by MSME segment and in comparison to peers in the same segment globally

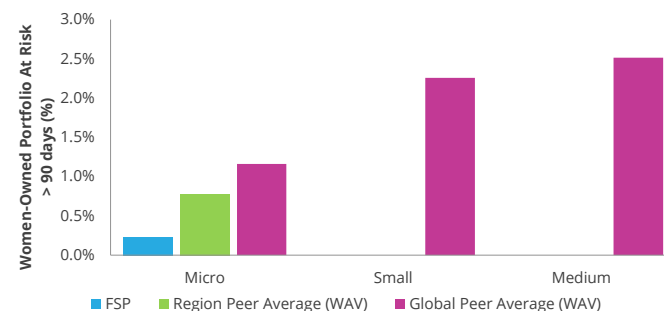
	Micro	Small	Medium	Corporate
FSP	0.1%	0.0%	0.0%	0.0%
Region Peer Average	1.2%	1.3%	0.0%	0.0%
Global Peer Average	2.0%	3.5%	5.4%	2.5%



### Women-Owned Portfolio At Risk > 90 days (%)

Proportion of PAR > 90 days for women-owned enterprises by MSME segment and in comparison to peers in the same segment globally

	Micro	Small	Medium	Corporate
FSP	0.2%	0.0%	0.0%	0.0%
Region Peer Average	0.8%	0.0%	0.0%	0.0%
Global Peer Average	1.2%	2.3%	2.5%	0.0%



#### Reference notes:

(i) Percentile Rank - The percentile rank is the percentage of scores in its frequency distribution that are equal to or lower than it. For example, in this sample size the percentile rank of 75 means, there are 75 institutions below the institution that has scored 75th position. Here the percentile score is measured from highest score to the lowest score number where Percentile Rank is calculated at a region level.

(ii) The values "0.0" represent a data point that either has not been submitted by the FSP or has a value of zero.

#### Glossary:

(i) Commercial loans classification by loan size at origination: Micro Loans (0 USD to 10,000 USD); Small Loans (> 10,001 USD and < 100,000 USD); Medium Loans (> 100,001 USD and < 1,000,000 USD) or (> 100,001 USD and < 2,000,000 USD) in Advanced countries; Corporate Loans (> 1 m USD) or (>2 m USD) in advanced countries.

(ii) Corporate enterprise: Corporate enterprise data has been excluded from the visual presented for better comparison of MSME group.

(iii) Number representation: m represents Millions and 000 represents thousands.

(iv) Region average: Region average represents FSP's data collected under MIX & IFC Reach annual data collection FY 2015.

(v) Region or Global Peer Average: Average is calculated for the peer group under which the FSP is being classified. Example if a FSP is classified as commercial bank then peer average will be calculated for all the FSPs that are categorized as commercial banks in that particular region or otherwise.

(vi) WAV - Weighted average value.