

MFWG: MFI Performance Benchmarking 2011

Ref	INDICATORS	Lao MFIs (2011) - PEER GROUPS					MFIs other Asian countries (2010) ¹				Industry Standards
		Average NDTMFIs (6)	Average SCUs (4)	Average DTMFIs (3)	Average Network Support Organisations (4)	Overall Average Lao MFIs (17)	Vietnam (15 MFIs)	Cambodia (17 MFIs)	Philippines (46 MFIs)	East Asia & Pacific Small Scale (37 MFIs) ²	
A)	Institutional Characteristics										
1	Gross Loan Portfolio (USD)	249,218	92,518	1,320,299	359,365	427,279	1,067,155	22,389,586	7,010,497	864,525	
2	Total Assets (USD)	424,956	168,345	1,568,140	439,573	569,755	973,900	31,678,293	11,578,958	1,123,176	
3	Number of staff	11	6	38	49	24	34	187	222	26	
B)	Outreach										
4	Number of active borrowers (female and male)	577	316	2,557	1,747	1,140	5,834	43,565	22,665	3,228	
5	% of female borrowers	73%	68%	54%	83%	69%	100.0%	79.1%	89.5%	96.6%	
6	Average outstanding loan size (USD)	392	425	449	104	342.5	137	582	181	221	
7	Average outstanding loan size / GNI per capita ³	37.7%	40.9%	43.2%	10.0%	32.9%	12.4%	84.5%	8.8%	11.5%	
C)	Financial Performance										
8	Operational Self-Sufficiency (OSS)	104%	124%	171%	119%	124%	138.6%	119.7%	109.8%	119.4%	>/= 120%
9	Return on Assets (RoA)						6.0%	3.0%	2.2%	2.9%	>/= 2%
10	Return on Equity (RoE)						12.1%	15.4%	9.8%	10.0%	>/= 15%
D)	Efficiency and Productivity										
11	Number of loans outstanding per credit officer	99	112	192	556	205	410	179	269	288	>/= 150 / 300
12	Operating expense / Loan portfolio						8.9%	16.2%	28.2%	18.9%	</= 20%
E)	Portfolio Quality										
14	Portfolio at risk 30+ days	1.9%	9%	9%	21%	9%	0.0%	1.0%	5.5%	3.6%	</= 5%

Note:

The Lao MFI data used for establishing these benchmarks are based on self-reported data from Lao MFIs

¹ Source: Mix Market, Cross-Market Analysis database; values are indicated as medians. For this category 2011 data was not representative enough yet (as the sample set was very small), therefore 2010 data was used to compare the Lao MFI data with since the sample size was more comparable.

² Compound Peer Group "East Asia and Pacific Small Scale", i.e. MFIs from this region with a GLP < 2 Mill US\$

³ GNI per capita for Laos in 2010 was US\$1,040 (Source: WB, World Development Indicators Database) - GNI data for 2011 not available yet (will be adjusted later)

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