



Lao Microfinance Association (MFA)
MFI Performance Benchmarking_ June 2020

Ref	INDICATORS	NDTMFIs 53		SCUs 12		DTMFI 15		Overall Lao MFIs 84		Industry Standards
A)	Institutional Characteristics									
1a	Total Gross Loan Portfolio (LAK)	175,576,723,333		70,610,307,310		1,030,252,338,124		1,276,439,368,767		
1b	Total Gross Loan Portfolio (USD)	19,765,476		7,948,926		114,016,416		141,261,550		
2a	Total Assets (LAK)	288,914,080,970		144,780,551,462		1,487,063,742,238		1,920,758,374,670		
2b	Total Assets (USD)	31,973,670		16,022,637		164,571,021		212,567,328		
3	Average Number of staff per MFI	11		15		48		18		
B)	Outreach									
4	Total number of active borrowers (female and male)	19,049		6,645		65,098		90,792		
5a	Total Number of female borrowers	12,241		3,811		28,274		44,326		
5b	% Female Borrowers	64%		57%		43%		49%		
	Performance Ratio	Average	Medians	Averages	Medians	Average	Medians	Average	Medians	
5	Average outstanding loan size (LAK)	18,178,230	11,518,804	16,820,821	11,101,261	21,864,512	18,639,652	18,626,419	11,857,187	
6	Average outstanding loan size (USD)	2,012	1,275	1,681	1,229	2,420	2,063	2,061	1,312	
7	Average outstanding loan size / GNI per capita (1)	79%	50%	66%	71%	95%	81%	80%	52%	
C)	Financial Performance									
8	Operational Self-Sufficiency (OSS)	110%	114%	123%	115%	102%	110.5%	110.7%	115.5%	>/= 100%
9	Return on Assets (RoA)	1.8%	1.9%	17.2%	3.0%	2.3%	3.3%	4.3%	3.3%	>/= 2%
10	Return on Equity (RoE)	1.7%	1.9%	2.1%	3.7%	8.1%	4.9%	2.9%	6.6%	>/= 5%
D)	Efficiency and Productivity									
11	Number of loans outstanding per credit officer	46	38	78	83	148	83	69	106	>/=250
12	Operating expense ratio	21.0%	19.9%	16.5%	13.6%	20.3%	11.6%	20.2%	19.7%	</= 20%
13	Portfolio yield	23.0%	23.8%	21.7%	31.0%	33.1%	33.0%	24.6%	30.7%	
E)	Portfolio Quality									
14	Portfolio at risk 30+ days (PAR30)	14.6%	5.7%	12.9%	5.4%	12.8%	6.3%	14.0%	6.3%	</= 5%

Notes:

All figures are based on self-reported data from Lao MFIs

Exchange rate applied: 1 USD = 9,036 Kip (BoL Reference Rate as of 30/06/2020)

(1) GNI per capita for Laos in 2019 was US\$ 2,542 (Source: WB, World Development Indicators Database);

<https://data.worldbank.org/indicator/NY.GNP.PCAP.CD?locations=LA>

MFA, June 2020