



MFI Performance Monitoring Self-reported data
(Status: June 2020)

Ref	Name of Institution	Non Deposit-Taking MFIs										
		1	2	3	4	5	6	7	8	9	10	11
		Non Deposit-Taking MFI Xayniom (XMI)	Non Deposit-Taking MFI Souaykan Phatthana	Non Deposit-Taking MFI Sasomsab	Non Deposit-Taking MFI Hongsa-Ngeun Distict (NSO)	Non Deposit-Taking MFI Khob-Xienghorn (NSO)	Non Deposit Taking MFI Homsabphattana(N SO)	Non Deposit Taking MFI Next	Non Deposit-Taking MFI Alounmai	Non Deposit Taking MFI Xayoudom	Non Deposit Taking MFI BDP	Non Deposit Taking MFI Saleumsouk
1	Number of active clients (female and male)	33,164	179	482	957	154	296	1,403	406	481	995	1,422
2	Number of active female clients	20,037	105	389	612	31	90	1,186	130	321	621	1,236
3	Number of active borrowers (female and male)	7,519	179	482	957	154	296	1,403	406	481	995	1,422
4	Number of female borrowers	5,064	105	389	612	31	90	1,186	130	321	621	1,236
5	% of female borrowers	67.3%	58.7%	80.7%	63.9%	20.1%	30.4%	84.5%	32.0%	66.7%	62.4%	86.9%
6	Number of loans outstanding	7,519	179	482	957	154	296	1,403	406	481	995	1,422
7	Value of total deposits (Kip)	11,642,362,471	-	-	11,419,526,000	4,693,557,500	27,555,881,000	-	-	-	-	-
8	Number of branches & service units	7	1	2	1	1	1	1	1	2	1	2
9	Number of staff	71	4	11	15	20	35	21	12	14	26	29
10	Number of credit officers	56	1	6	10	8	21	12	6	9	13	12
11a	Gross loan portfolio (Kip)	61,026,007,439	2,174,670,000	1,057,263,374	9,135,705,400	4,641,131,000	13,154,660,000	5,418,531,000	1,582,729,000	4,742,282,500	9,445,114,675	3,200,491,368
11b	Gross loan portfolio (USD)	6,753,653	240,667	117,006	1,011,034	513,627	1,455,806	599,660	175,158	524,821	1,045,276	354,193
12a	Total assets (Kip)	68,775,565,666	2,727,534,685	1,650,257,642	13,713,886,143	7,190,165,775	35,579,753,637	5,874,733,412	1,373,326,569	5,540,334,186	11,383,903,245	4,079,144,246
12b	Total assets (USD)	7,611,284	301,852	182,631	1,517,694	795,724	3,937,556	650,148	151,984	613,140	1,259,839	451,433
13a	Total equity (Kip)	29,012,514,425	2,560,512,074	1,611,942,182	2,226,583,143	2,215,937,930	7,445,570,037	5,848,067,662	1,210,126,569	68,629,374	11,383,903,245	2,278,184,924
13b	Total equity (USD)	3,210,769.64	283,367.87	178,391.12	246,412.48	245,234.39	823,989.60	647,196.51	133,922.82	7,595.11	1,259,838.78	252,123.17
14a	Average outstanding loan size (Kip)	8,116,240	12,148,994	2,193,492	9,546,192	30,137,214	44,441,419	3,862,103	3,898,347	9,859,215	9,492,578	2,250,697
14b	Average outstanding loan size (USD)	898	1,345	243	1,056	3,335	4,918	427	431	1,091	1,051	249
15	Average loan size / GNI per capita (1)	35%	53%	10%	42%	131%	193%	17%	17%	43%	41%	10%
16	Portfolio at risk 30+ days (%)	1.9%	13%	11.0%	30.0%	0.0%	2.5%	2.6%	42.3%	0.0%	8.1%	-
17	Number of loans outstanding per credit officer	134	179	80	96	19	14	117	68	53	77	119
18	Operating expense ratio	11.6%	19.9%	39.5%	7.6%	19.0%	28.4%	46.8%	36.3%	15.9%	15.2%	Na
19	Return on assets (RoA)	5.1%	9.0%	15.1%	-1.9%	3.00%	42.4%	7.8%	16.1%	24.8%	19.4%	Na
20	Return on equity (RoE)	11.5%	9.7%	15.7%	-7.9%	9.00%	45.7%	7.8%	19.7%	25.4%	19.4%	Na
21	Portfolio yield	28.0%	35.3%	53.2%	19.5%	24.7%	19.0%	62.0%	55.4%	39%	37.3%	Na
22	Operational self-sufficiency (OSS)	129.0%	143.4%	152.3%	91.2%	117.4%	163.6%	116.2%	134.7%	288.4%	215.8%	Na

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



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(Status: June 2020)**

Name of Institution	Non Deposit-Taking MFIs										
	12	13	14	15	16	17	18	19	20	21	22
	Non Deposit Taking MFI Oudomek	Non Deposit-Taking MFI Thavisok	Non Deposit Taking MFI HoungHeuangXab	Non Deposit Taking MFI Savandankham (NSO)	Non Deposit Taking MFI Thavisab (NSO)	Non Deposit Taking MFI Hongkham	Non Deposit Taking MFI Vandala	Non Deposit Taking MFI Sokkhounsab	Non Deposit Taking MFI Aly Development	Non Deposit Taking Seumphaxai	Non Deposit Taking MFI Saithany
Number of active clients (female and male)	199	265	150	69	70	64	39	24	61	159	41
Number of active female clients	143	209	54	30	20	12	25	8	22	71	20
Number of active borrowers (female and male)	199	265	150	69	70	64	39	24	61	159	41
Number of female borrowers	143	209	54	30	20	12	25	8	22	71	20
% of female borrowers	71.9%	78.9%	36.0%	43.5%	28.6%	18.8%	64.1%	33.3%	36.1%	44.7%	48.8%
Number of loans outstanding	199	265	150	69	70	64	39	24	61	159	41
Value of total deposits (Kip)	-	-	-	16,653,067,000	6,157,996,117	-	-	-	-	-	-
Number of branches & service units	1	1	1	1	17	1	2	1	1	1	1
Number of staff	11	8	10	20	2	6	15	7	8	9	3
Number of credit officers	4	5	5	3	1	3	5	1	5	4	1
Gross loan portfolio (Kip)	838,677,000	2,512,065,000	1,829,946,600	2,205,096,000	1,002,046,000	882,309,001	1,362,649,000	308,744,000	723,288,400	539,794,000	303,099,666
Gross loan portfolio (USD)	92,815	278,006	202,517	244,035	110,895	97,644	150,802	34,168	80,045	59,738	33,544
Total assets (Kip)	918,473,617	3,725,298,612	2,490,528,874	18,920,420,575	9,407,924,139	1,487,840,321	3,145,841,760	441,376,070	1,178,833,139	611,909,226	1,168,535,061
Total assets (USD)	101,646	412,273	275,623	2,093,893	1,041,160	164,657	348,145	48,846	130,460	67,719	129,320
Total equity (Kip)	906,478,976	3,367,298,612	2,052,950,356	1,976,795,852	3,093,004,819	1,466,773,402	3,145,841,760	441,376,070	1,047,846,560	611,909,226	1,144,753,307
Total equity (USD)	100,318.61	372,653.68	227,196.81	218,768.91	342,298.01	162,325.52	348,145.39	48,846.40	115,963.54	67,719.04	126,688.06
Average outstanding loan size (Kip)	4,214,457	9,479,491	12,199,644	31,957,913	14,314,943	13,786,078	34,939,718	12,864,333	11,857,187	3,394,931	7,392,675
Average outstanding loan size (USD)	466	1,049	1,350	3,537	1,584	1,526	3,867	1,424	1,312	376	818
Average loan size / GNI per capita (1)	19%	41%	53%	139%	62%	62%	152%	56%	52%	15%	36%
Portfolio at risk 30+ days (%)	8.3%	64.0%	4.4%	5.7%	6.4%	0.0%	18.0%	0.0%	9.2%	24.4%	89.2%
Number of loans outstanding per credit officer	50	53	30	23	70	21	8	24	12	40	41
Operating expense ratio	23%	13%	16%	Na	Na	20.8%	13.5%	14.0%	50%	24%	42%
Return on assets (RoA)	-10%	1.2%	0.4%	Na	Na	10.6%	13.7%	14.1%	7.8%	24%	-2.4%
Return on equity (RoE)	-23%	0.9%	0.3%	Na	Na	10.7%	13.7%	15.3%	8.9%	2%	-2.4%
Portfolio yield	28%	23%	18%	Na	Na	38.3%	48.0%	33.2%	45%	2%	37%
Operational self-sufficiency (OSS)	73%	108%	103%	101%	121%	171.0%	357.1%	237.3%	124%	32%	96%



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Name of Institution	Non Deposit-Taking MFIs											
	23	24	25	26	27	28	29	30	31	32	33	34
	Non Deposit Taking MFI YordThong	Non Deposit Taking MFI HeuangPhanya	Non Deposit Taking MFI ThipAphone	Non Deposit Taking MFI Phanthavi	Non Deposit Taking MFI Valilack	Non Deposit Taking MFI Siphaseuth	Non Deposit Taking MFI Phonemany	Non Deposit Taking MFI Vivongsy	Non Deposit Taking MFI Oudomsab	Non Deposit Taking MFI Thebthidakhm	Non Deposit Taking MFI Sombounsab	Non Deposit Taking MFI SokSaisana
Number of active clients (female and male)	69	104	54	122	12	94	135	26	30	59	239	22
Number of active female clients	40	53	27	84	11	30	47	11	13	38	92	8
Number of active borrowers (female and male)	69	104	54	122	12	94	135	26	30	59	239	22
Number of female borrowers	40	53	27	84	11	30	47	11	13	38	92	8
% of female borrowers	58.0%	51.0%	50.0%	68.9%	91.7%	31.9%	34.8%	42.3%	43.3%	64.4%	38.5%	36.4%
Number of loans outstanding	69	104	54	122	12	94	135	26	30	59	239	22
Value of total deposits (Kip)	-	-	-	-	-	-	-	-	-	-	-	-
Number of branches & service units	1	1	1	1	1	1	1	1	1	1	1	1
Number of staff	6	8	7	6	7	5	8	8	3	11	11	6
Number of credit officers	3	4	5	3	3	2	4	3	1	5	2	1
Gross loan portfolio (Kip)	794,797,500	1,409,030,667	737,283,000	509,130,824	11,118,000	707,939,389	2,175,818,000	168,208,000	90,196,000	1,586,103,691	2,940,941,000	853,440,000
Gross loan portfolio (USD)	87,959	155,935	81,594	56,345	1,230	78,347	240,794	18,615	9,982	175,532	325,469	94,449
Total assets (Kip)	1,040,551,855	2,239,663,943	1,005,847,387	2,595,464,215	953,741,955	868,626,143	3,105,349,647	191,310,173	104,878,875	1,840,900,525	3,250,763,025	2,584,989,553
Total assets (USD)	115,156	247,860	111,316	287,236	105,549	96,129	343,664	21,172	11,607	203,730	359,757	286,077
Total equity (Kip)	1,040,551,854	2,239,663,943	1,008,172,660	2,595,464,215	953,741,956	868,626,143	3,010,103,967	191,310,173	104,781,125	1,794,767,720	2,963,100,875	2,440,701,053
Total equity (USD)	115,156.25	247,860.11	111,572.89	287,235.97	105,549.13	96,129.50	333,123.50	21,172.00	11,595.96	198,624.14	327,921.74	270,108.57
Average outstanding loan size (Kip)	11,518,804	13,548,372	13,653,389	4,173,203	926,500	7,531,270	16,117,170	6,469,538	3,006,533	26,883,113	12,305,192	38,792,727
Average outstanding loan size (USD)	1,275	1,499	1,511	462	103	833	1,784	716	333	2,975	1,362	4,293
Average loan size / GNI per capita (1)	50%	59%	59%	18%	4%	33%	70%	28%	13%	117%	54%	169%
Portfolio at risk 30+ days (%)	0.0%	17.5%	0.0%	50.2%	0.0%	58.2%	0.0%	0.0%	1.2%	0.0%	-	4.5%
Number of loans outstanding per credit officer	23	26	11	41	4	47	34	9	30	12	120	22
Operating expense ratio	21%	0.0%	32.8%	32.8%	-	15%	0.0%	31%	71%	19.1%	19.9%	19%
Return on assets (RoA)	1%	0.3%	1.9%	-2.8%	-	-16.9%	0.0%	-6%	-58%	-4.3%	0.3%	-0.1%
Return on equity (RoE)	1%	0.3%	1.9%	-2.8%	-	-16.9%	0.0%	-6%	-46%	-4.4%	0.3%	-0.1%
Portfolio yield	22%	2.1%	35.1%	36.7%	-	16%	0.0%	24%	25%	14.0%	21.2%	21%
Operational self-sufficiency (OSS)	105%	122.8%	107.3%	74.5%	0%	44%	220.2%	77%	34%	73.0%	101.4%	99%



**MFI Performance Monitoring Self-reported data
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Name of Institution	35	36	37	38	39	40	41	42	43	44	45	46
	Non Deposit Taking MFI Manhkong	Non Deposit Taking MFI Nakhone	Non Deposit Taking MFI Xangphet	Non Deposit Taking MFI Chalernvai	Non Deposit Taking MFI PhetAnong	Non Deposit Taking MFI LAT	Non Deposit Taking MFI Sabaidee	Non Deposit Taking MFI Anousone	Non Deposit Taking MFI Khomvangmai	Non Deposit Taking MFI VLV	Non Deposit Taking MFI Phaisanlanxang	Non Deposit Taking MFI Saphavy
Number of active clients (female and male)	65	106	428	14	138	126	182	338	51	72	130	2
Number of active female clients	53	91	-	13	92	100	123	194	201	33	50	-
Number of active borrowers (female and male)	65	106	428	14	138	126	182	338	51	72	130	2
Number of female borrowers	53	91	-	13	92	100	123	194	201	33	50	-
% of female borrowers	81.5%	85.8%	0.0%	92.9%	66.7%	79.4%	67.6%	57.4%	394.1%	45.8%	38.5%	0.0%
Number of loans outstanding	65	106	428	14	138	126	182	338	51	72	130	2
Value of total deposits (Kip)	-	-	-	-	-	-	-	-	-	-	-	-
Number of branches & service units	1	1	1	1	1	1	1	1	1	1	1	1
Number of staff	4	7	16	3	5	11	14	8	9	9	10	6
Number of credit officers	2	2	9	2	4	4	4	4	8	5	4	4
Gross loan portfolio (Kip)	1,250,590,000	815,575,640	2,492,388,018	581,400,000	716,152,991	462,276,000	3,575,118,000	2,278,630,683	903,562,436	1,125,210,000	434,274,900	8,328,000
Gross loan portfolio (USD)	138,401	90,258	275,829	64,343	79,256	51,159	395,653	252,172	99,996	124,525	48,061	922
Total assets (Kip)	2,071,546,447	538,367,345	3,088,779,663	787,681,263	1,313,717,559	832,830,346	5,002,985,377	3,319,851,503	997,771,222	4,540,164,942	1,177,969,800	1,816,777,570
Total assets (USD)	229,255	59,580	341,830	87,171	145,387	92,168	553,673	367,403	110,422	502,453	130,364	201,060
Total equity (Kip)	2,034,889,703	462,548,157	3,087,561,776	787,661,985	1,284,128,492	629,230,346	4,973,795,784	2,265,139,376	727,771,222	4,540,164,942	1,166,823,960	1,807,576,821
Total equity (USD)	225,198.06	51,189.48	341,695.64	87,169.32	142,112.49	69,635.94	550,442.21	250,679.44	80,541.30	502,452.96	129,130.58	200,041.70
Average outstanding loan size (Kip)	19,239,846	7,694,110	5,823,336	41,528,571	5,189,514	3,668,857	19,643,505	6,741,511	17,716,911	15,627,917	3,340,576	4,164,000
Average outstanding loan size (USD)	2,129	851	644	4,596	574	406	2,174	746	1,961	1,730	370	461
Average loan size / GNI per capita (1)	84%	33%	25%	181%	23%	16%	86%	29%	77%	68%	15%	18%
Portfolio at risk 30+ days (%)	0.0%	70.6%	0%	0.0%	38%	43.4%	20.2%	0.3%	17.0%	44.4%	8.1%	70.0%
Number of loans outstanding per credit officer	33	53	48	7	35	32	46	85	6	14	33	1
Operating expense ratio	15%	12%	20%	19%	17.3%	87%	21.9%	Na	36%	51.0%	99.8%	Na
Return on assets (RoA)	1%	-32%	2.2%	-8%	5.7%	-14%	0.75%	Na	19.7%	-7.0%	1.9%	Na
Return on equity (RoE)	1%	-36%	2.5%	-8%	5.9%	-16%	0.75%	Na	27.4%	-7.0%	1.9%	Na
Portfolio yield	17%	6%	24%	9%	34.6%	57%	16.8%	Na	24.7%	31.5%	101.0%	Na
Operational self-sufficiency (OSS)	114%	18%	116%	-39%	149.0%	75%	106.4%	113.0%	154%	51.9%	104.0%	54%



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Name of Institution	Non Deposit-Taking MFIs										56 NDTI
	47	48	49	50	51	52	53	54	55	56	TOTALS
	Non Deposit Taking MFI Phasin	Non Deposit Taking MFI Xekong	Non Deposit Taking MFI Sombousab	Non Deposit Taking MFI L&L	Non Deposit Taking MFI Xaiyavongseng	Non Deposit Taking MFI YeunYong	Non Deposit Taking MFI Khamphouvongsa b	Non Deposit Taking MFI Savankham	Non Deposit Taking MFI Phonemany	Non Deposit Taking MFI Souphaphone	
Number of active clients (female and male)	53	103	239	30	124	51	18	37	118	223	44,694
Number of active female clients	39	36	92	16	56	31	14	26	48	80	27,214
Number of active borrowers (female and male)	53	103	239	30	124	51	18	37	118	223	19,049
Number of female borrowers	39	36	92	16	56	31	14	26	48	80	12,241
% of female borrowers	73.6%	35.0%	38.5%	53.3%	45.2%	60.8%	77.8%	70.3%	40.7%	35.9%	3310%
Number of loans outstanding	53	103	239	30	124	51	18	37	118	223	19,049
Value of total deposits (Kip)	-	-	-	-	-	-	-	-	-	-	78,122,390,088
Number of branches & service units	1	1	1	1	1	1	1	1	1	1	82
Number of staff	6	12	11	7	3	10	6	6	7	7	620
Number of credit officers	2	5	2	2	1	4	3	1	4	3	306
Gross loan portfolio (Kip)	272,736,793	1,801,457,000	2,821,477,000	7,608,527,618	911,344,000	422,102,131	1,409,030,667	112,714,850	2,666,084,000	2,837,436,112	175,576,723,333
Gross loan portfolio (USD)	30,183	199,364	312,248	842,024	100,857	46,713	155,935	12,474	295,051	314,015	19,765,476
Total assets (Kip)	486,532,036	3,067,810,088	3,250,763,025	16,592,571,202	1,105,382,187	645,042,986	2,239,663,943	4,232,891,870	3,368,265,842	7,269,040,858	288,914,080,970
Total assets (USD)	53,844	339,510	359,757	1,836,274	122,331	71,386	247,860	468,448	372,761	804,453	31,973,669.87
Total equity (Kip)	486,532,036	3,067,810,088	2,963,100,875	16,592,571,202	1,080,547,465	670,604,392	2,239,663,943	4,234,339,520	3,291,911,162	6,345,664,117	169,068,023,554
Total equity (USD)	53,843.74	339,509.75	327,921.74	1,836,273.93	119,582.50	74,214.74	247,860.11	468,607.74	364,310.66	702,264.73	18,710,494
Average outstanding loan size (Kip)	5,145,977	17,489,874	11,805,343	253,617,587	7,349,548	8,276,512	78,279,482	3,046,347	22,593,932	12,723,929	1,017,980,863
Average outstanding loan size (USD)	569	1,936	1,306	28,067	813	916	8,663	337	2,500	1,408	112,658
Average loan size / GNI per capita (1)	22%	76%	51%	1104%	32%	36%	341%	13%	98%	55%	4432%
Portfolio at risk 30+ days (%)	0.0%	5.5%	0.0%	1.7%	0.0%	20.3%	45.0%	36.5%	1.4%	4.1%	817%
Number of loans outstanding per credit officer	27	21	120	15	124	13	6	37	30	74	2,560
Operating expense ratio	19%	Na	20.3%	2.8%	9.0%	27.7%	Na	Na	-	-	1178%
Return on assets (RoA)	13%	Na	0.3%	0.0%	6.2%	-3.9%	Na	Na	-	-	101%
Return on equity (RoE)	13%	Na	0.3%	0.0%	6.4%	-3.8%	Na	Na	-	-	97%
Portfolio yield	42%	Na	21.6%	3.1%	17.2%	20.4%	Na	Na	-	-	1287%
Operational self-sufficiency (OSS)	158%	Na	101.4%	100.8%	186.7%	77.5%	Na	Na	220%	179.7%	6173%



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Name of Institution	MFI	Saving and Credit Union						Saving and Credit Union			
		57	58	59	60	61	62	63	64	65	66
	MEDIANS all	SCU Huasae Chaleun	SCU Houamchay Phatthana	SCU Seno	SCU Mitthaphap	SCU Nonghaikok	SCU Luangprabang	SCU Vanmai (NSO)	SCU Peak District	SCU Phaxai	SCU Phoukoud
Number of active clients (female and male)	211	2,744	8,675	4,342	956	2,155	9,580	291	549	668	926
Number of active female clients	92	1,202	6,859	2,753	585	1,124	5,253	85	363	296	163
Number of active borrowers (female and male)	211	1,084	1,179	713	374	827	1,498	48	77	119	211
Number of female borrowers	92	731	957	513	208	472	585	5	54	51	33
% of female borrowers	54%	67.4%	81.2%	71.9%	55.6%	57.1%	39.1%	10.4%	70.1%	42.9%	15.6%
Number of loans outstanding	211	1,084	1,179	713	374	827	1,498	48	77	119	211
Value of total deposits (Kip)	-	14,845,940,664	8,667,445,000	8,704,886,356	1,517,566,500	6,664,532,813	9,367,864,000	13,694,924,200	23,505,000	394,832,000	52,000,000
Number of branches & service units	1	1	1	1	1	1	1	1	1	1	1
Number of staff	8	28	16	19	7	11	20	21	7	15	19
Number of credit officers	4	8	9	13	3	5	10	13	4	2	3
Gross loan portfolio (Kip)	1,250,590,000	18,831,498,130	5,889,188,000	5,208,835,000	6,132,980,000	9,928,470,000	9,367,864,000	2,365,892,000	664,837,000	1,321,050,000	1,758,470,000
Gross loan portfolio (USD)	138,400.84	2,084,052	651,747	576,454	678,727	1,098,768	1,036,727	261,830	73,576	146,199	194,607
Total assets (Kip)	2,490,528,874	26,438,485,827	11,852,678,164	14,080,098,309	7,504,297,072	12,077,025,666	15,529,765,566	17,404,395,238	1,471,597,969	1,574,489,494	2,515,726,333
Total assets (USD)	275,622.94	2,925,906	1,311,717	1,558,222	830,489	1,336,546	1,718,655	1,926,117	162,859	174,246	278,412
Total equity (Kip)	2,052,950,356	10,747,607,704	2,523,283,187	4,271,262,991	5,416,317,454	5,339,842,131	3,474,778,355	2,754,625,449	1,446,837,955	1,176,236,294	2,463,515,133
Total equity (USD)	227,196.81	1,189,420.95	279,247.81	472,694.00	599,415.39	590,951.98	384,548.29	304,850.09	160,119.30	130,172.23	272,633.37
Average outstanding loan size (Kip)	11,518,804	17,372,231	4,995,070	7,305,519	16,398,342	12,005,405	6,253,581	49,289,417	8,634,247	11,101,261	8,333,981
Average outstanding loan size (USD)	1,275	1,923	553	808	1,815	1,329	692	5,455	956	1,229	922
Average loan size / GNI per capita (1)	50%	76%	22%	32%	71%	52%	27%	215%	38%	48%	36%
Portfolio at risk 30+ days (%)	5.7%	1.6%	48.3%	1.6%	0.5%	3.6%	10.1%	0.0%	63.6%	2.6%	7.2%
Number of loans outstanding per credit officer	38	136	131	55	125	165	150	Na	19	60	70
Operating expense ratio	19.9%	12.9%	13.6%	26.1%	9.7%	1.8%	16.8%	Na	17.2%	30.2%	8%
Return on assets (RoA)	1.9%	8.1%	-9.3%	4.1%	18.0%	1.9%	0.5%	Na	-17.8%	1.0%	5%
Return on equity (RoE)	1.9%	19.9%	-32.2%	14.8%	25.0%	4.1%	2.2%	Na	-18.0%	1.9%	6%
Portfolio yield	23.8%	31.0%	31.1%	44.1%	33.9%	4.0%	31.0%	Na	20.6%	23.8%	23.6%
Operational self-sufficiency (OSS)	114.0%	155.6%	64.4%	133.4%	298.0%	201.1%	100.2%	133.0%	38.8%	105.0%	153.7%



**MFI Performance Monitoring Self-reported data
(Status: June 2020)**

Name of Institution				13 SCUs		De				
	67	68	69			70	71	72	73	74
	SCU PharkThone	SCU Champa Phatthana(NSO)	SCU Nakai	TOTALS	MEDIANS	Deposit Taking MFI Saynhai Samphanh	Deposit Taking MFI EMI	Phongsaly Microfinance Institution for Development (IFDP)	Deposit Taking MFI Dokkhoun	Deposit Taking MFI Champa Lao
Number of active clients (female and male)	1,743	534	147	33,310	956	21,110	109,454	2,555	2,179	10,239
Number of active female clients	884	-	45	19,612	585	8,234	62,495	825	1,430	5,016
Number of active borrowers (female and male)	332	103	80	6,645	332	18,427	8,987	1,029	903	2,104
Number of female borrowers	153	4	45	3,811	208	6,491	4,781	273	496	862
% of female borrowers	46.1%	3.9%	56.3%	561%	56%	35.2%	53.2%	26.5%	54.9%	41.0%
Number of loans outstanding	332	103	80	6,645	332	18,427	8,987	1,029	903	2,104
Value of total deposits (Kip)	1,673,105,000	23,334,038,134	1,466,298,787	90,406,938,454	6,664,532,813	407,332,884,350	137,249,730,777	25,974,760,513	53,504,746,182	39,202,306,808
Number of branches & service units	1	1	1	13	1	3	13	7	8	3
Number of staff	9	31	6	209	16	92	129	41	68	22
Number of credit officers	4	19	3	96	5	41	48	17	28	13
Gross loan portfolio (Kip)	2,465,863,000	4,975,414,000	1,699,946,180	70,610,307,310	4,975,414,000	309,564,375,900	112,515,969,149	18,709,976,700	48,416,333,671	44,017,956,742
Gross loan portfolio (USD)	272,893	550,621	188,130	7,948,926	550,621	34,259,006	12,451,966	2,070,604	5,358,160	4,871,398
Total assets (Kip)	4,648,356,751	26,852,821,722	2,830,813,351	144,780,551,462	11,852,678,164	504,591,710,356	154,192,166,230	29,783,887,493	77,634,860,568	52,854,244,070
Total assets (USD)	514,426	2,971,760	313,282	16,022,637.39	1,311,717	55,842,376	17,064,206	3,296,136	8,591,729	5,849,297
Total equity (Kip)	2,956,591,860	2,903,826,492	1,364,514,564	46,839,239,569	2,903,826,492	52,228,383,832	15,981,746,204	3,758,038,480	10,533,801,718	11,288,481,494
Total equity (USD)	327,201.40	321,361.94	151,008.69	5,183,625.45	321,362	5,780,033.62	1,768,674.88	415,896.25	1,165,759.38	1,249,278.61
Average outstanding loan size (Kip)	7,427,298	48,304,990	21,249,327	218,670,669	11,101,261	16,799,499	12,519,859	18,182,679	53,617,202	20,921,082
Average outstanding loan size (USD)	822	5,346	2,352	21,848	1,229	1,859	1,386	2,012	5,934	2,315
Average loan size / GNI per capita (1)	32%	210%	93%	859%	71%	73.1%	54.5%	79.2%	233.4%	91.1%
Portfolio at risk 30+ days (%)	27.9%	0.0%	0.0%	167%	5.4%	0.1%	3.4%	17.9%	8.0%	3.8%
Number of loans outstanding per credit officer	83	Na	27	1,020	83.0	449	187	61	32	162
Operating expense ratio	10%	68%	-	214%	13.6%	8.5%	16.4%	23.4%	9.8%	15.2%
Return on assets (RoA)	2.10	1.4%	-	223%	3.0%	54.0%	3.3%	-38.9%	29.2%	1.3%
Return on equity (RoE)	3%	1.0%	-	28%	3.7%	4.9%	33.6%	-5.6%	3.5%	6.6%
Portfolio yield	23%	16%	-	282%	31.0%	33%	35.9%	35.2%	35.6%	28.6%
Operational self-sufficiency (OSS)	115%	100%	-	1598%	114.8%	132.2%	114.4%	0.8%	135.2%	105.8%



**MFI Performance Monitoring Self-reported data
(Status: June 2020)**

Name of Institution	Deposit Taking MFIs									
	15 Deposit Taking MFIs									
	75	76	77	78	79	80	81	82	83	84
	Deposit Taking MFI Sokxay	Deposit Taking MFI WFDF	Non Deposit-Taking MFI Oudomxay Development	Deposit Taking MFI Patukham	Deposit Taking MFI Phonvalee	Deposit Taking MFI Champasack	Deposit-Taking MFI Manee	Deposit-Taking MFI New Concept	Deposit Taking MFI Borkhamcha leurnsab	Deposit Taking MFI Sinsabmeuangneua
Number of active clients (female and male)	830	14,040	2,520	2,367	77	38,637	740	516	810	7,996
Number of active female clients	255	14,040	1,061	1,158	42	10,738	466	338	700	1,589
Number of active borrowers (female and male)	830	3,406	8,523	1,259	55	12,239	194	448	678	6,016
Number of female borrowers	255	3,406	4,815	604	27	3,872	135	297	590	1,370
% of female borrowers	30.7%	100.0%	56.5%	48.0%	49.1%	31.6%	69.6%	66.3%	87.0%	22.8%
Number of loans outstanding	830	3,406	8,523	1,259	55	12,239	194	448	678	6,016
Value of total deposits (Kip)	46,530,680,780	16,444,024,000	48,689,910,697	23,851,913,343	704,846,721	258,597,353,872	5,807,442,087	23,925,614,458	512,146,000	115,792,961,488
Number of branches & service units	6	11	1	1	1	1	1	1	1	1
Number of staff	24	66	51	20	9	91	17	25	38	50
Number of credit officers	10	41	19	6	4	68	12	12	24	26
Gross loan portfolio (Kip)	33,038,644,164	19,168,952,000	42,435,452,000	24,771,453,000	619,213,300	233,713,342,300	6,618,583,551	21,863,114,647	2,662,824,000	112,136,147,000
Gross loan portfolio (USD)	3,656,335	2,121,398	4,696,265	2,741,418	68,527	25,864,690	732,468	2,419,557	294,691	12,409,932
Total assets (Kip)	50,288,312,262	34,663,770,972	50,839,223,914	31,770,925,686	4,140,564,493	303,066,709,925	10,019,323,943	27,068,607,246	5,100,950,175	151,048,484,904
Total assets (USD)	5,565,329	3,836,185	5,626,297	3,516,039	458,230	33,539,919	1,108,823	2,995,640	564,514	16,716,300
Total equity (Kip)	4,029,286,375	15,976,415,177	11,184,876,095	5,600,634,343	3,203,568,488	39,486,347,356	4,007,135,322	2,217,178,064	4,592,866,415	17,573,954,311
Total equity (USD)	445,914.83	1,768,084.90	1,237,812.76	619,813.45	354,533.92	4,369,892.36	443,463.40	245,371.63	508,285.35	1,944,882.06
Average outstanding loan size (Kip)	39,805,595	5,627,995	4,978,934	19,675,499	11,258,424	19,095,787	34,116,410	48,801,595	3,927,469	18,639,652
Average outstanding loan size (USD)	4,405	623	551	2,177	1,246	2,113	3,776	5,401	435	2,063
Average loan size / GNI per capita (1)	173.3%	24.5%	21.7%	85.7%	49.0%	83.1%	148.5%	212.5%	17.1%	81.1%
Portfolio at risk 30+ days (%)	0.92%	6.3%	20.3%	1.9%	57.4%	6.4%	4.1%	28.4%	32.7%	0.9%
Number of loans outstanding per credit officer	83	83	449	210	14	180	16	37	28	231
Operating expense ratio	3.8%	25.8%	8.9%	10.9%	36.3%	7.7%	25.2%	6.2%	95%	11.6%
Return on assets (RoA)	-3.5%	1.9%	11.4%	4.3%	7.9%	4.9%	-6.7%	-41.6%	3.1%	4.2%
Return on equity (RoE)	-45.6%	7.3%	2.7%	25.0%	10.2%	44.6%	-2.7%	-3.1%	3.5%	36.4%
Portfolio yield	12.7%	30.7%	33.8%	33.4%	22.9%	30.5%	25.2%	24.4%	82%	33.2%
Operational self-sufficiency (OSS)	72.7%	108%	108.0%	120.5%	50.2%	130.8%	110.5%	114.9%	108%	118.7%



Name of Institution	15 DTMFIs		ALL INSTITUTIONS (84 MFIs)	
	TOTALS	MEDIANS	TOTALS	MEDIANS
	Number of active clients (female and male)	214,070	2,520	292,074
Number of active female clients	108,387	1,158	155,213	232
Number of active borrowers (female and male)	65,098	1,259	90,792	314
Number of female borrowers	28,274	604	44,326	198
% of female borrowers	772%	49%	4644%	63%
Number of loans outstanding	65,098	1,259	90,792	314
Value of total deposits (Kip)	1,204,121,322,076	39,202,306,808	1,372,650,650,618	12,668,643,336
Number of branches & service units	59	1	154	1
Number of staff	743	41	1,572	11
Number of credit officers	369	19	771	5
Gross loan portfolio (Kip)	1,030,252,338,124	33,038,644,164	1,276,439,368,767	2,278,630,683
Gross loan portfolio (USD)	114,016,416	3,719,311.51	141,261,550	256,516
Total assets (Kip)	1,487,063,742,238	50,288,312,262	1,920,758,374,670	3,725,298,612
Total assets (USD)	164,571,020.61	5,565,328.94	212,567,328	412,273
Total equity (Kip)	201,662,713,674	10,533,801,718	417,569,976,797	2,595,464,215
Total equity (USD)	22,317,697	1,165,759	46,211,817	292,183
Average outstanding loan size (Kip)	327,967,682	18,639,652	1,564,619,214	11,857,187
Average outstanding loan size (USD)	36,296	2,062.82	173,153.96	1,312.22
Average loan size / GNI per capita (1)	1428%	81%	6719%	52%
Portfolio at risk 30+ days (%)	192%	6.3%	1177%	6.3%
Number of loans outstanding per credit officer	2,223	83.07	5,802	106
Operating expense ratio		11.6%		19.7%
Return on assets (RoA)		3.3%		3.3%
Return on equity (RoE)		4.9%		6.6%
Portfolio yield		33.0%		30.7%
Operational self-sufficiency (OSS)		110.5%		115.5%