

MFI Performance Monitoring
Self-reported data
(Status: June 2015)

Data as of 30 June 2015

Type of Institution		14 Non Deposit-Taking MFIs							
		1	2	3	4	5	6	7	8
Ref	Name of Institution	Non Deposit-Taking MFI Xayniom (XMI)	Phongsaly Microfinance Institution for Development (IFDP)	Non Deposit-Taking MFI Oudomxay Development	Non Deposit-Taking MFI Souaykan Phatthana	Non Deposit-Taking MFI Sasomsab	Non Deposit-Taking MFI Hongsa	Non Deposit-Taking MFI Khob	Non Deposit-Taking MFI Homsabphattana
1	Number of active clients (female and male)	20,432	6,176	6,703	450	2,513	350	127	147
2	Number of active female clients	12,567	4,644	2,924	270	2,258	195	47	7
3	Number of active borrowers (female and male)	7,137	1,300	1,197	240	681	184	120	37
4	Number of female borrowers	5,315	1,086	845	160	531	117	47	7
5	% of female borrowers	74.5%	83.5%	70.6%	78.0%	78.0%	63.6%	39.2%	18.9%
6	Number of loans outstanding	7,137	1,300	1,197	240	681	184	120	37
7	Value of total deposits (Kip)	12,881,275,492	21,720,541,613	3,044,303,789	325,810,000	1,063,013,976	2,241,333,000	96,700,000	1,866,570,000
8	Number of branches & service units	7	4	1	1	1	2	1	1
9	Number of staff	78	32	15	5	10	14	8	14
10	Number of credit officers	66	15	8	2	6	4	2	5
11a	Gross loan portfolio (Kip)	26,528,562,026	18,905,888,750	6,579,473,500	888,302,000	1,510,320,200	2,437,736,000	931,684,000	1,677,736,000
11b	Gross loan portfolio (USD)	3,265,456	2,327,165	809,881	109,343	185,908	300,066	114,683	206,516
12a	Total assets (Kip)	36,838,909,616	25,414,236,030	8,305,878,471	1,064,524,083	2,524,658,923	3,521,339,000	1,316,057,645	3,485,721,033
12b	Total assets (USD)	4,534,578	3,128,291	1,022,388	131,034	310,766	433,449	161,996	429,065
13	Total equity (Kip)	13,669,500,219	2,755,813,167	3,525,072,182	406,266,352	563,519,347	1,306,592,000	1,216,048,350	1,619,011,033
14a	Average outstanding loan size (Kip)	3,717,047	14,542,991	5,496,636	2,217,798	2,217,798	13,248,565	7,764,033	45,344,216
14b	Average outstanding loan size (USD)	458	1,790	677	273	273	1,631	956	5,582
15	Average loan size / GNI per capita (1)	28%	108%	41%	17%	17%	99%	58%	338%
16	Portfolio at risk 30+ days (%)	1.9%	6.0%	6.9%	5.5%	3.0%	2.6%	5.6%	4.5%
17	Number of loans outstanding per credit officer	108	87	150	120	114	46	60	7
18	Operating expense ratio	12.1%	14.1%	21.1%	12.5%	45.8%	4.2%	44.1%	51.9%
19	Return on assets (RoA)	21%	7.0%	8.7%	15.0%	2.0%	0.5%	-5.0%	9.9%
20	Return on equity (RoE)	54.7%	63.1%	20.3%	27.1%	5.9%	1.2%	-5.2%	20.4%
21	Portfolio yield	45.4%	35.6%	43.1%	44.9%	62.1%	6.7%	22.0%	53.4%
22	Operational self-sufficiency (OSS)	282.0%	129.8%	136.8%	187.0%	107.7%	116.2%	95.1%	96.4%

Notes:

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

Exchange rate applied: 1 USD = 8,124 Kip (BoL Reference Rate as of 30/06/15)

(1) GNI per capita for Laos in 2014 was US\$1,650 (Source: WB, World Development Indicators Database);

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Type of Institution							15 NDTMFIs	
	9	10	11	12	13	14	1 - 14	
Name of Institution	Non Deposit-Taking MFI Thavisok	Non Deposit Taking MFI Next	Non Deposit-Taking MFI Alounmai	Non Deposit Taking MFI Khomvongmai	Non Deposit Taking MFI Saioudom	Non Deposit Taking MFI Saleumsouk	TOTALS	MEDIANS
Number of active clients (female and male)	295	435	147	77	78	232	38,169	295
Number of active female clients	228	317	91	48	56	183	23,838	195
Number of active borrowers (female and male)	294	336	147	77	62	232	12,051	232
Number of female borrowers	228	240	91	48	44	183	8,945	160
% of female borrowers	77.6%	71.4%	61.9%	62.3%	71.0%	78.9%	972%	71%
Number of loans outstanding	294	336	147	77	62	232	12,051	232
Value of total deposits (Kip)	20,000,000	-	132,511,000	30,450,000	22,695,000	-	43,445,203,870	132,511,000
Number of branches & service units	1	2	1	1	1	1	26	1
Number of staff	11	11	8	4	7	11	233	11
Number of credit officers	9	7	3	1	5	6	141	5
Gross loan portfolio (Kip)	1,010,024,000	1,413,177,000	907,797,000	252,831,700	368,105,000	807,501,420	66,254,138,596	1,413,177,000
Gross loan portfolio (USD)	124,326	173,951	111,743	31,122	45,311	99,397	8,155,359	173,951
Total assets (Kip)	1,509,981,000	1,535,371,397	971,501,682	318,284,865	622,998,124	807,501,420	91,891,344,764	1,535,371,397
Total assets (USD)	185,867	188,992	119,584	39,178	76,686	99,397	11,311,096	188,992
Total equity (Kip)	1,489,981,000	403,798,397	806,890,682	286,922,683	405,859,124	681,835,526	32,791,491,537	1,216,048,350
Average outstanding loan size (Kip)	3,435,456	4,205,884	6,175,490	3,283,529	5,937,177	3,480,610	411,781,515	5,496,636
Average outstanding loan size (USD)	423	518	760	404	731	428	50,687	677
Average loan size / GNI per capita (1)	26%	31%	46%	24%	44%	26%	3072%	41%
Portfolio at risk 30+ days (%)	0.5%	10.6%	43.2%	11.9%	0.0%	57.0%	159%	6%
Number of loans outstanding per credit officer	33	48	49	77	12	39	952.6	49
Operating expense ratio	31.3%	40.5%	35.0%	24.1%	62.7%	27.7%	434%	28%
Return on assets (RoA)	15.3%	12.3%	1.3%	8.8%	27.9%	-37.4%	88%	9%
Return on equity (RoE)	15.5%	47.2%	1.5%	9.7%	25.3%	-51.8%	235%	16%
Portfolio yield	53%	67.4%	52.7%	35.6%	48.9%	21%	599%	45%
Operational self-sufficiency (OSS)	172.2%	126.3%	102.7%	144.9%	232.4%	32.2%	2070%	126%

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Type of Institution	12 Savings and Credit Unions									
	15	16	17	18	19	20	21	22	23	24
Name of Institution	SCU Huasae Chaleun	SCU Houamchay Phatthana	SCU Seno	SCU Mitthaphap	Fonds Cooperatif (FC)	SCU Nonghaikok	SCU Keosamphan	SCU Luangprabang	SCU Thakhek	SCU Paksong
Number of active clients (female and male)	1,174	5,160	3,454	310	543	1,775	2,068	5,986	2,602	1,163
Number of active female clients	502	4,056	2,117	207	308	739	904	3,463	1,594	704
Number of active borrowers (female and male)	558	1,332	725	175	323	535	285	728	175	134
Number of female borrowers	202	1,095	473	105	213	314	210	375	106	96
% of female borrowers	36.2%	82.2%	65.2%	60.0%	65.9%	58.7%	73.7%	51.5%	60.6%	71.6%
Number of loans outstanding	558	1,332	725	175	323	535	285	728	175	134
Value of total deposits (Kip)	3,854,641,578	4,221,425,000	5,638,584,801	177,717,478	7,654,783,174	3,479,254,308	1,403,924,000	4,620,346,569	1,059,957,243	919,391,000
Number of branches & service units	1	1	1	1	9	1	1	1	1	1
Number of staff	10	12	17	5	46	11	8	12	8	7
Number of credit officers	5	8	9	2	15	6	4	8	5	3
Gross loan portfolio (Kip)	4,313,066,672	3,321,707,000	3,422,732,100	1,331,015,000	10,346,164,636	5,493,925,500	1,432,080,000	4,012,781,000	942,430,000	773,440,000
Gross loan portfolio (USD)	530,904	408,876	421,311	163,837	1,273,531	676,259	176,278	493,942	116,006	95,204
Total assets (Kip)	5,964,302,219	5,530,903,000	7,537,905,925	1,768,855,444	13,490,580,009	7,601,306,471	1,949,062,420	6,720,049,651	1,403,610,124	807,680,973
Total assets (USD)	734,158	680,810	927,856	217,732	1,660,583	935,661	239,914	827,185	172,773	99,419
Total equity (Kip)	2,021,717,861	1,261,760,032	1,419,168,065	1,590,339,966	2,887,331,207	4,122,052,163	463,590,349	1,267,722,079	266,937,901	(160,556,527)
Average outstanding loan size (Kip)	7,729,510	2,493,774	4,721,010	7,605,800	32,031,469	10,269,020	5,024,842	5,512,062	5,385,314	5,771,940
Average outstanding loan size (USD)	951	307	581	936	3,943	1,264	619	678	663	710
Average loan size / GNI per capita (1)	58%	19%	35%	57%	239%	77%	37%	41%	40%	43%
Portfolio at risk 30+ days (%)	2.0%	13.1%	5.4%	1.3%	4.2%	5.9%	3.0%	3.0%	48.0%	19.6%
Number of loans outstanding per credit officer	112	167	81	88	22	89	71	91	35	45
Operating expense ratio	15.5%	20.2%	34.7%	28.5%	31.0%	10.0%	26.8%	18.0%	15.9%	50.7%
Return on assets (RoA)	8.7%	5.3%	2.5%	15.7%	-5.1%	12.1%	3.9%	8.2%	-10.2%	-12.5%
Return on equity (RoE)	23.6%	21.1%	11.2%	17.6%	-20.1%	22.8%	13.6%	34.4%	-44.7%	-34.8%
Portfolio yield	40.3%	44.5%	50.2%	49.0%	32.1%	40.8%	33.0%	42.7%	33.3%	45.5%
Operational self-sufficiency (OSS)	137.7%	125.0%	112.4%	165.8%	72.5%	169.6%	117.2%	142.7%	63.8%	77.8%

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MFI Performance Monitoring
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Type of Institution			12 SCUs		11 Deposit Taking MFIs				
	25	26	15- 26		27	28	29	30	31
Name of Institution	SCU Vanmai	SCU Vientiane	TOTALS	MEDIANS	Deposit Taking MFI Champa Lao	Deposit Taking MFI Saynhai Samphanh	Deposit Taking MFI EMI	Deposit Taking MFI Newton	Deposit Taking MFI DMID
Number of active clients (female and male)	1,656	349	26,240	1,716	5,944	10,205	75,035	16,789	4,722
Number of active female clients	330	171	15,095	722	3,428	2,948	43,558	16,285	4,249
Number of active borrowers (female and male)	181	42	5,193	304	894	9,061	8,720	342	423
Number of female borrowers	48	21	3,258	206	486	2,956	6,439	236	380
% of female borrowers	26.5%	50.0%	702.2%	60.6%	54.4%	32.6%	73.8%	69.0%	89.8%
Number of loans outstanding	181	42	5,193	304	894	9,061	8,720	342	423
Value of total deposits (Kip)	415,148,900	166,348,721	33,611,522,772	2,441,589,154	8,851,860,852	58,638,246,267	54,059,307,190	6,403,650,538	5,162,336,924
Number of branches & service units	1	1	20	1	1	1	10	6	1
Number of staff	5	3	144	9	11	47	103	37	21
Number of credit officers	2	2	69	5	6	43	47	10	11
Gross loan portfolio (Kip)	535,612,000	127,305,000	36,052,258,908	2,376,893,500	9,190,463,000	48,805,845,000	34,746,557,248	2,331,141,273	13,600,962,000
Gross loan portfolio (USD)	65,930	15,670	4,437,747	292,577	1,131,273	6,007,613	4,277,026	286,945	1,674,171
Total assets (Kip)	772,144,738	334,474,762	53,880,875,736	3,739,982,710	13,068,921,441	69,800,428,710	59,357,967,974	7,722,731,644	17,298,990,191
Total assets (USD)	95,045	41,171	6,632,309	460,362	1,608,681	8,591,879	7,306,495	950,607	2,129,369
Total equity (Kip)	339,488,838	143,949,472	15,623,501,406	1,264,741,056	3,836,469,486	10,372,807,123	4,800,941,471	1,215,251,817	2,231,478,896
Average outstanding loan size (Kip)	2,959,182	3,031,071	92,534,995	5,448,688	10,280,160	5,386,364	3,984,697	6,816,203	32,153,574
Average outstanding loan size (USD)	364	373	11,390	671	1,265	663	490	839	3,958
Average loan size / GNI per capita (1)	22%	23%	690.3%	40.6%	77%	40%	30%	51%	240%
Portfolio at risk 30+ days (%)	15.8%	13.7%	135.0%	5.6%	5.2%	3.7%	9.2%	10.8%	2.8%
Number of loans outstanding per credit officer	91	21	910	84	149	211	186	34	38
Operating expense ratio	34.1%	68.4%	353.7%	27.6%	13.6%	11.9%	23.2%	48.8%	21%
Return on assets (RoA)	-6.3%	-16.2%	6.2%	3.2%	9.9%	12%	4.9%	-2.9%	3.6%
Return on equity (RoE)	-16.6%	-34.2%	-6.0%	12.4%	31.1%	109.5%	63.9%	-20.0%	26.3%
Portfolio yield	43.1%	44.5%	499.0%	42.9%	35.2%	40.7%	56.7%	38.3%	25.6%
Operational self-sufficiency (OSS)	82.0%	56.9%	1323.3%	114.8%	153.2%	162.4%	113.3%	84.0%	121.4%

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Type of Institution							11 DTMFIs	
	32	33	34	35	36	37	27 - 37	
Name of Institution	Deposit Taking MFI WFDF	Deposit Taking MFI Phatukham	Deposit Taking MFI Phonvalee	Deposit Taking MFI Sokxay	Deposit Taking MFI Champasack	Deposit Taking MFI Borkhamcha leurnsab	TOTALS	MEDIANS
Number of active clients (female and male)	4,744	1,142	123	561	3,278	1,333	123,876	4,722
Number of active female clients	4,744	432	25	333	898	1,053	77,953	2,948
Number of active borrowers (female and male)	1,556	515	86	87	1,619	544	23,847	544
Number of female borrowers	1,556	345	21	63	355	430	13,267	380
% of female borrowers	100.0%	67.0%	24.4%	72.4%	21.9%	79.0%	684.5%	69.0%
Number of loans outstanding	1,556	515	86	87	1,619	544	23,847	544
Value of total deposits (Kip)	5,226,563,500	1,397,330,500	126,063,867	6,051,260,891	23,567,207,100	459,558,600	169,943,386,229	6,051,260,891
Number of branches & service units	6	1	1	1	1	1	30	1
Number of staff	39	13	5	17	22	42	357	22
Number of credit officers	22	5	3	9	9	24	189	10
Gross loan portfolio (Kip)	5,336,818,000	2,713,859,000	650,365,366	2,806,803,339	19,949,729,000	1,428,938,000	141,561,481,226	5,336,818,000
Gross loan portfolio (USD)	656,920	334,055	80,055	345,495	2,455,653	175,891	17,425,096	656,920
Total assets (Kip)	14,766,611,098	3,214,590,005	1,107,326,229	9,474,093,515	25,084,333,206	3,548,183,618	224,444,177,631	13,068,921,441
Total assets (USD)	1,817,653	395,691	136,303	1,166,186	3,087,683	436,753	27,627,299	1,608,681
Total equity (Kip)	8,661,066,098	2,430,077,505	980,678,673	3,612,883,007	1,337,499,006	3,095,137,718	42,574,290,800	3,095,137,718
Average outstanding loan size (Kip)	2,828,705	5,269,629	7,562,388	32,262,107	12,322,254	2,626,724	121,492,806	6,816,203
Average outstanding loan size (USD)	348	649	931	3,971	1,517	323	14,955	839
Average loan size / GNI per capita (1)	21%	39%	56%	241%	92%	20%	906.4%	51%
Portfolio at risk 30+ days (%)	1.3%	17.7%	32.7%	2.7%	0.0%	31.0%	117.0%	5%
Number of loans outstanding per credit officer	71	103	29	10	180	23	1,033	71
Operating expense ratio	33.0%	36.9%	51.5%	48.0%	12.9%	45.1%	345.9%	33%
Return on assets (RoA)	7.9%	-11.9%	-2.1%	-15.4%	-6.6%	-3.9%	-4.8%	-2%
Return on equity (RoE)	13.6%	-17.4%	-2.4%	-36.3%	-49.7%	-4.4%	114.2%	-2%
Portfolio yield	52.4%	38.5%	66.7%	20.1%	35.2%	46.2%	354.3%	39%
Operational self-sufficiency (OSS)	147.7%	69.2%	93.9%	27.2%	57.6%	90.3%	945.0%	94%

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Type of Institution	ALL INSTITUTIONS (38 MFIs)	
	1 - 37	
Name of Institution	TOTALS	MEDIANS
Number of active clients (female and male)	188,285	1,174
Number of active female clients	116,886	502
Number of active borrowers (female and male)	41,091	323
Number of female borrowers	25,470	213
% of female borrowers	2359%	67%
Number of loans outstanding	41,091	323
Value of total deposits (Kip)	247,000,112,871	1,403,924,000
Number of branches & service units	76	1
Number of staff	734	11
Number of credit officers	399	6
Gross loan portfolio (Kip)	243,867,878,730	2,035,000,000
Gross loan portfolio (USD)	30,018,203	250,492
Total assets (Kip)	370,216,398,131	3,521,339,000
Total assets (USD)	45,570,704	433,449
Total equity (Kip)	90,989,283,743	1,419,168,065
Average outstanding loan size (Kip)	625,809,316	5,496,636
Average outstanding loan size (USD)	77,032	677
Average loan size / GNI per capita (1)	4669%	41%
Portfolio at risk 30+ days (%)	411%	6%
Number of loans outstanding per credit officer	2,895	71
Operating expense ratio	1134%	28%
Return on assets (RoA)	89%	4%
Return on equity (RoE)	343%	14%
Portfolio yield	1453%	43%
Operational self-sufficiency (OSS)	4339%	116%

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