

MFI Performance Monitoring
Self-reported data
(Status: June 2013)

Ref	Description	1	2	3	4			5	6
	Name of Institution	Non-Deposit Taking MFI Souaykan Phatthana	Non-Deposit Taking MFI Sasomsab	Non-Deposit Taking MFI Oudomxay Development	Phongsaly Microfinance Institution for Development (IFDP)	SUMMARY TOTALS	AVERAGES	SCU Vientiane	SCU Houamchay Phatthana
	Type of Institution	Non Deposit-Taking MFIs				Non Deposit-Taking MFIs (1-4)		SCUs	
1	Number of active clients (female and male)	207	845	2,916	4,716	8,684	2,171	418	3,048
2	Number of active female clients	118	606	2,421	1,061	4,206	1,052	202	2,497
3	Number of active borrowers (female and male)	93	465	860	1,109	2,527	632	92	929
4	Number of female borrowers	62	349	734	134	1,279	320	6	764
5	% of female borrowers	66.7%	75.1%	85.3%	12.1%	50.6%	50.6%	6.5%	82.2%
6	Number of loans outstanding	93	465	860	1,109	2,527	632	92	929
7	Value of total deposits (Kip)	226,658,000	466,664,500	2,853,638,985	14,329,110,765	17,876,072,250	4,469,018,063	198,656,345	1,556,516,500
8	Number of branches & service units	1	1	1	4	6	2	1	1
9	Number of staff	4	7	15	24	50	13	5	8
10	Number of credit officers	1	4	6	12	23	6	3	5
11a	Gross loan portfolio (Kip)	489,017,000	869,749,900	3,187,870,000	11,023,052,000	15,569,688,900	3,892,422,225	283,080,000	1,806,151,000
11b	Gross loan portfolio (USD)	63,075	112,182.37	411,179	1,421,779	2,008,215	502,054	36,512.32	232,962
12a	Total assets (Kip)	648,842,614	1,206,850,284	4,848,538,338	22,371,018,845	29,075,250,081	7,268,812,520	484,337,240	2,428,849,080
12b	Total assets (USD)	83,689	155,662	625,376	2,885,466	3,750,193	937,548	62,471	313,279
13	Total equity (Kip)	342,214,252	128,826,084	1,871,748,853	1,635,167,580	3,977,956,769	994,489,192	258,828,842	839,968,220
14a	Average outstanding loan size (Kip)	5,258,247	1,870,430	3,706,826	9,939,632	20,775,135	5,193,784	3,076,956.52	1,944,188
14b	Average outstanding loan size (USD)	678	241	478	1,282	2,680	670	397	251
15	Average loan size / GNI per capita	54%	19%	38%	102%	213%	53%	31.5%	19.9%
16	Portfolio at risk 30+ days (%)	7.3%	8.9%	8.6%	6.2%	31.0%	7.75%	7.5%	14.3%
17	Number of loans outstanding per credit officer	93	116	143	92	445	111	31	186
18	Operating expense ratio	18.4%	57.4%	30.1%	21.4%	127.3%	31.8%	54.1%	21.7%
19	Return on assets (RoA)	11.6%	-2.3%	5.4%	0.7%	15%	3.9%	-9.7%	4.4%
20	Return on equity (RoE)	22.7%	-18.4%	13%	5.8%	23.1%	5.8%	-17.5%	12.6%
21	Portfolio yield	50.5%	67.3%	46%	35.6%	199.1%	49.8%	48.6%	43.9%
22	Operational self-sufficiency (OSS)	176.2%	100.3%	120.4%	103.5%	500.4%	125.1%	73.3%	114.5%

Notes: (1) Data as of 30/09/13
Exchange rate applied: 1 USD = 7,753 Kip
(BoL Reference Rate as of 28/06/13)

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Description	7	8	9			10	11	12	13	14
Name of Institution	SCU Huasae Chaleun	Fonds Cooperatif (FC)	SCU Vanmai	SUMMARY TOTALS	AVERAGES or MEDIANS	Deposit Taking MFI Champa Lao	Deposit Taking MFI Saynhai Samphanh (1)	Deposit Taking MFI EMI	Deposit Taking MFI Newton	Deposit Taking MFI WFDF
Type of Institution				SCUs (5 - 9)		Deposit Taking MFIs				
Number of active clients (female and male)	960	663	805	5,894	1,179	4,008	6,822	12,964	10,576	3,807
Number of active female clients	412	353	441	3,905	781	2,385	2,275	9,559	10,276	3,807
Number of active borrowers (female and male)	419	663	219	2,322	464	743	5,740	4,027	679	1,381
Number of female borrowers	166	353	85	1,374	275	408	1,636	3,339	650	1,381
% of female borrowers	39.6%	53.2%	38.8%	59.2%	59.2%	54.9%	28.5%	83%	95.7%	100.0%
Number of loans outstanding	419	663	219	2,322	464	743	5,740	4,027	679	1,381
Value of total deposits (Kip)	1,429,636,125	315,237,082	297,158,400	3,797,204,452	759,440,890	2,545,725,500	40,967,590,430	24,763,907,341	7,481,662,605	2,441,127,500
Number of branches & service units	1	10	1	14	1	-	2	8	6	5
Number of staff	7	55	5	80	7	9	55	72	53	37
Number of credit officers	4	16	2	30	4	3	45	31	14	20
Gross loan portfolio (Kip)	2,164,239,426	4,697,861,422	505,344,000	9,456,675,848	1,891,335,170	4,545,342,000	31,574,291,401	19,235,193,000	5,594,484,991	3,452,960,000
Gross loan portfolio (USD)	279,148.64	605,941	65,180	1,219,744	243,949	586,269	4,072,526	2,481,000	721,590	445,371
Total assets (Kip)	2,392,335,404	5,849,708,308	634,758,430	11,789,988,462	2,357,997,692	5,128,838,888	43,352,996,784	28,379,000,613	8,955,396,689	9,315,548,744
Total assets (USD)	308,569	754,509	81,873	1,520,700	304,140	661,530	5,591,771	3,660,390	1,155,088	1,201,541
Total equity (Kip)	930,289,131	3,705,573,599	209,359,030	5,944,018,822	1,188,803,764	2,212,623,929	1,560,474,448	2,304,996,096	1,284,138,976	6,059,854,244
Average outstanding loan size (Kip)	5,165,249	7,085,764	2,307,507	19,579,665	3,915,933	6,117,553	5,500,748	4,776,556.49	8,239,300	2,500,333
Average outstanding loan size (USD)	666	914	298	2,525	505	789	709	616	1,063	322
Average loan size / GNI per capita	53%	73%	24%	200%	40%	63%	56%	49%	84%	26%
Portfolio at risk 30+ days (%)	6.7%	25.4%	7.2%	61.1%	12.2%	0.5%	54.1%	4.6%	4.2%	6.2%
Number of loans outstanding per credit officer	105	41	110	472	94	248	128	130	49	69
Operating expense ratio	19.6%	70%	28.5%	193.9%	38.8%	9.4%	1.9%	29.8%	31.6%	46.5%
Return on assets (RoA)	12.4%	-6.6%	10.1%	10.6%	2.1%	12.6%	-1.6%	2.4%	0.8%	4.3%
Return on equity (RoE)	31.6%	-10.8%	33.4%	49.3%	9.9%	29.9%	-30.8%	27.5%	5.1%	6.6%
Portfolio yield	46.9%	28.6%	48.4%	216.4%	43.3%	26.9%	50.6%	51.4%	43.8%	59.0%
Operational self-sufficiency (OSS)	138.1%	53.1%	140.8%	519.8%	104.0%	190.9%	82.6%	108.5%	110.6%	120.2%

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Description				
Name of Institution	SUMMARY TOTALS	AVERAGES	ALL TOTALS	ALL AVERAGES / (Medians)
Type of Institution	Deposit Taking MFIs (10 - 14)	All DTMFIs, NDTMFIs and SCUs (1 - 14)		
Number of active clients (female and male)	38,177	7,635	52,755	3,768
Number of active female clients	28,302	5,660	36,413	2,601
Number of active borrowers (female and male)	12,570	2,514	17,419	1,244
Number of female borrowers	7,414	1,483	10,067	719
% of female borrowers	59.0%	59.0%	57.8%	58%
Number of loans outstanding	12,570	2,514	17,419	1,244
Value of total deposits (Kip)	78,200,013,376	15,640,002,675	99,873,290,078	7,133,806,434
Number of branches & service units	21	4	41	3
Number of staff	226	45	356	25
Number of credit officers	113	23	166	12
Gross loan portfolio (Kip)	64,402,271,392	12,880,454,278	89,428,636,140	6,387,759,724
Gross loan portfolio (USD)	8,306,755	1,661,351	11,534,714	823,908
Total assets (Kip)	95,131,781,718	19,026,356,344	135,997,020,261	9,714,072,876
Total assets (USD)	12,270,319	2,454,064	17,541,212	1,252,944
Total equity (Kip)	13,422,087,693	2,684,417,539	23,344,063,284	1,667,433,092
Average outstanding loan size (Kip)	27,134,491	5,426,898	67,489,291	4,820,664
Average outstanding loan size (USD)	3,500	700	8,705	622
Average loan size / GNI per capita	278%	56%	691%	49.3%
Portfolio at risk 30+ days (%)	69.6%	13.9%	162%	11.5%
Number of loans outstanding per credit officer	623	125	1,540	110
Operating expense ratio	119.1%	23.8%	440%	31.4%
Return on assets (RoA)	14.2%	2.8%	40%	2.9%
Return on equity (RoE)	31.7%	6.3%	104%	7.4%
Portfolio yield	231.7%	46.3%	647%	46.2%
Operational self-sufficiency (OSS)	612.8%	122.6%	1633%	116.6%

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