

Selected Microfinance Indicators - 2007
Updated on December 12, 2008

	Africa (Sub Saharan)	East Asia and Pacific	Eastern Europe and Central Asia	Latin America	Middle East and North Africa	South Asia	All Regions
Outreach							
# of MFIs	250	157	233	323	53	204	1,220
# of Borrowers (millions)	6.1	12.4	2.5	11.6	2.3	35.4	70.4
# of Voluntary Savers (millions)	10.1	23.0	3.9	9.6	0.0	20.6	67.3
Depth of Outreach							
Avg. Loan Balance per Borrower (\$)	619	574	4,039	1,258	744	190	1,379
Avg. Loan Balance per Borrower (% of GNI per Capita)	150	45	175	53	48	37	93
Balance Sheet							
Gross Loan Portfolio (million \$)	2,588	6,669	7,972	14,148	1,045	3,749	36,171
Voluntary Savings (million \$)	1,877	6,445	3,410	8,881	0	662	21,276
Assets (million \$)	4,663	10,142	11,164	17,845	1,374	5,158	50,347
Equity (million \$)	1,086	857	1,640	2,969	473	912	7,937
Efficiency							
Operating Expense (% Avg. Gross Loan Portfolio)	46	26	19	29	23	18	29
Cost per Borrower (\$)	170	82	540	197	104	27	217
Cost per Borrower (% GNI per Capita)	41	7	25	8	5	5	17
Profitability %							
ROA - avg.	-7.5	-1.9	2.3	-0.1	-4.1	-2.5	-2.0
ROA - median	-1.7	0.7	2.0	1.6	-0.6	0.1	0.7
ROE - avg.	9.0	-16.0	14.0	-3.0	-31.0	-18.0	-3.0
ROE - median	-4.0	3.0	8.0	7.0	-1.0	1.0	4.0
Portfolio Quality							
PAR 30 (% of Avg. Gross Loan Portfolio)	8.6	5.6	2.7	5.4	7.2	3.3	5.3
Write-off Ratio (% of Avg. Gross Loan Portfolio)	5.1	4.6	1.3	3.1	3.5	2.2	3.2

Annual Growth Rates (%)	2002	2003	2004	2005	2006	2007	Compound Average
# of borrowers	11.1	16.7	20.9	26.7	22.5	24.2	20.2
Gross Loan Portfolio (\$)	35.1	32.0	34.9	31.1	38.4	47.1	36.3
# of savers	7.4	12.0	6.9	12.1	8.9	-5.7	6.8
Voluntary Savings (\$)	21.7	32.5	22.4	13.7	28.7	31.9	25.0
# of savers (without BRI)	18.8	26.0	10.9	26.0	24.6	17.9	20.6
Voluntary Savings (\$) (without BRI)	17.1	44.1	39.4	18.4	28.1	38.9	30.6

Based on data from 2007; where 2007 data was not available, data from 2006 was used.

Data based on MFIs reporting to MIX Market or Microbanking Bulletin (MBB).