

Setting up Peer Groups

The Bulletin Tables are designed to present performance benchmarks against which managers and directors of microfinance institutions can compare their institution's performance with that of similar institutions. Since the microfinance industry consists of a range of institutions and operating environments, some with very different characteristics, an MFI should be compared to similar institutions for the reference points to be useful.

The Bulletin Tables address this issue with a peer group framework. Peer groups are sets of programs that have similar characteristics—similar enough that their managers find utility in comparing their results with those of other organizations in their peer group. The Bulletin Tables present peer groups on two bases: simple and compound peer groups.

Simple Peer Groups look at MFIs based on a single characteristic. This allows users to analyze performance based on a common factor, such as age, location or scale of operations. MFIs have been grouped according to the following ten characteristics for this edition of the Bulletin:

- 1) **Age:** The Bulletin Tables classify MFIs into three categories (new, young, and mature) based on the maturity of their microfinance operations. This is calculated as the difference between the year they started their microfinance operations and the year of data submitted by the institutions.
- 2) **Charter Type:** The charter under which the MFIs are registered is used to classify the MFIs as banks, credit unions/cooperatives, NGOs, and non bank financial institutions.
- 3) **Financial Intermediation:** This classification measures the extent to which an MFI intermediates between savers and borrowers, funding its assets through mobilized deposits.

It is calculated as a percentage of total assets funded by voluntary savings.

- 4) **Lending Methodology:** Performance may vary by the way the institution delivers its loan products and serves borrowers. The Bulletin Tables present MFIs based on the primary methodology used, determined by the number and volume of loans outstanding.
- 5) **Outreach:** Scale of outreach is measured as the total number of borrowers served.
- 6) **Profit Status:** According to their registration, MFIs are classified as 'not for profit' and 'for profit' institutions.
- 7) **Region:** MFIs are divided into five main geographic regions: Africa, Asia, Eastern Europe and Central Asia (ECA), Latin America, and Middle East and North Africa (MENA).
- 8) **Scale:** Institutional scale is measured by the size of an institution's loan portfolio in U.S. USD. The measure of scale is regionalized to reflect differences in income levels across regions.
- 9) **Sustainability:** MFIs are grouped according to their level of financial self-sufficiency, representing their ability to cover all costs on an adjusted basis.
- 10) **Target Market:** The Bulletin Tables classify MFIs into three categories—low-end, broad, and high-end—according to the average balance of loans served. For international comparison, this balance is stated as a percentage of local income levels (GNI per capita).

Compound Peer Groups use a more complex set of variables to analyze MFI performance. This creates benchmarks where institutions have a greater number of similar factors affecting performance.

The Bulletin Tables present compound peer groups based on three main factors: (1) Region; (2) Scale; (3) Sustainability.

Peer Group Composition

The quantitative criteria used to categorize these groups are summarized in Table 1. The entire sample of institutions that fall into these categories is located in the guide to the peer groups (pages 48–68). Confidentiality limits the publication of names of financially self-sufficient MFIs included in the database.

More detailed information about each institution can be found in Appendix II.

Data Quality and Statistical Issues

Because the Bulletin Tables rely primarily on self-reported data, we grade the quality of the information based on the degree to which we have independent verification of its reliability. The data quality grade is not a rating of the institution's performance. In the statistical tables that follow, the median values are displayed for each indicator. This represents a change from previous editions of the Bulletin Tables, where averages have been reported. For more details on both Data Quality and Statistical Issues, see Appendix I.

Table 1 Peer Group Criteria		
Group	Categories	Criteria
Age	New Young Mature	1 to 4 years 5 to 8 years over 8 years
Charter Type	Bank Credit Union NBF NGO Rural Bank	
Financial Intermediation	Non FI Low FI High FI	No voluntary savings Voluntary savings < 20% of total assets Voluntary savings > 20% of total assets
Lending Methodology	Individual Solidarity Group Individual/Solidarity Village Banking	
Outreach	Large Medium Small	Number of Borrowers > 30,000 Number of Borrowers ≥ 10,000 and ≤ 30,000 Number of Borrowers < 10,000
Profit Status	For Profit Not for Profit	Registered as a for profit institution Registered in a non profit status
Region	Africa Asia ECA LAC MENA	Sub-Saharan Africa South & East Asia Europe & Central Asia Latin America & the Caribbean Middle East & North Africa
Scale (Gross Loan Portfolio, in USD)	Large Medium Small	Africa, Asia, ECA, MENA > 8 million Latin America > 15 million Africa, Asia, ECA, MENA 2 million to 8 million Latin America 4 million to 15 million Africa, Asia, ECA, MENA < 2 million Latin America < 4 million
Sustainability	Non FSS FSS	Financial Self-Sufficiency < 100% Financial Self-Sufficiency > 100%
Target Market (*Depth = Average Loan Balance per Borrower/GNI per Capita)	Low end Broad High end Small Business	depth* < 20% OR average loan size < USD150 depth* between 20% and 149% depth between 150% and 250% depth over 250%

Abbreviations: ECA = Eastern Europe and Central Asia; FI = Financial Intermediary; FSS = Financially Self-Sufficient; LAC = Latin America and the Caribbean; MENA = Middle East and North Africa; NBF = Non Bank Financial Institution; NGO = Non Governmental Organization

2007 MFI Benchmarks											
PEER GROUP	INSTITUTIONAL CHARACTERISTICS						FINANCING STRUCTURE				
	Number of MFIs	Age	Total Assets	Offices	Personnel	Capital/Asset Ratio	Commercial Funding Liabilities Ratio	Debt to Equity	Deposits to Loans	Deposits to Total Assets	Portfolio to Assets
Units Year:	2007	nb 2007	US\$ 2007	nb 2007	nb 2007	% 2007	% 2007	x 2007	% 2007	% 2007	% 2007
All MFIs	890	10	6,897,451	10	92	22.5	71.9	3.2	0.0	0.0	77.9
SIMPLE PEER GROUPS											
Age											
New	144	3	3,266,182	7	70	21.9	68.6	3.0	0.0	0.0	71.9
Young	203	7	5,290,088	12	72	27.5	62.0	2.4	0.0	0.0	80.4
Mature	543	14	9,690,661	12	115	20.9	76.8	3.5	0.0	0.0	77.8
Charter Type											
Bank	65	9	156,868,709	37	717	13.5	101.2	5.8	54.4	35.6	69.0
Credit Union	123	11	4,602,738	7	35	16.4	92.3	4.6	76.1	58.0	79.5
NGO	346	11	4,124,059	10	78	35.8	47.3	1.6	0.0	0.0	79.3
NBFI	284	8	10,398,254	13	126	23.1	71.3	3.3	0.0	0.0	79.8
Rural Bank	71	16	5,293,614	5	60	12.1	122.8	6.7	100.5	68.0	66.0
Financial Intermediation											
Non FI	497	9	5,294,578	10	84	31.5	56.8	2.0	0.0	0.0	81.1
Low FI	110	10	6,874,537	16	130	26.9	37.5	2.5	8.5	5.7	76.8
High FI	283	12	10,487,199	10	105	14.5	105.1	5.5	83.2	60.4	72.3
Methodology											
Individual	277	11	10,034,335	9	72	18.4	86.6	4.2	40.6	26.5	79.6
Individual/Solidarity	440	10	7,110,642	10	96	25.6	66.0	2.7	0.0	0.0	74.8
Solidarity	79	7	4,009,218	13	90	22.0	33.3	2.2	0.0	0.0	74.2
Village Banking	94	9	5,111,080	13	130	32.8	61.6	1.8	0.0	0.0	79.4
Outreach											
Small (Outreach)	424	9	2,313,530	5	34	26.1	65.3	2.4	0.0	0.0	77.8
Medium (Outreach)	228	10	8,727,301	13	133	26.7	65.7	2.6	0.0	0.0	78.0
Large (Outreach)	238	12	45,711,700	48	533	15.7	82.2	5.1	0.1	0.1	78.7
Profit Status											
Profit	309	9	12,512,880	14	166	17.6	90.9	4.4	22.4	16.3	73.5
Not for Profit	581	10	4,972,096	9	70	27.0	61.8	2.3	0.0	0.0	79.6
Region											
Africa	159	10	5,060,916	10	92	25.0	62.4	2.7	24.8	16.3	62.9
Asia	244	11	5,359,517	15	134	15.2	80.7	4.9	2.1	1.4	74.8
ECA	158	8	7,278,229	9	52	23.3	70.9	3.2	0.0	0.0	86.0
LAC	283	12	8,301,590	9	89	26.4	74.2	2.7	0.0	0.0	80.9
MENA	46	8	8,862,253	12	102	50.4	48.9	0.9	0.0	0.0	78.1
Scale											
Small (Scale)	311	9	1,519,969	4	31	31.6	55.8	1.8	0.0	0.0	72.6
Medium (Scale)	263	9	6,633,575	10	92	25.0	66.4	2.9	0.0	0.0	79.0
Large (Scale)	316	12	42,471,530	30	367	17.3	84.0	4.7	4.2	3.2	79.4
Sustainability											
FSS	549	10	9,443,889	11	103	20.7	78.8	3.8	0.0	0.0	80.8
Non-FSS	341	9	4,149,673	9	82	27.1	50.1	2.0	0.0	0.0	70.6
Target Market											
Low end	337	9	3,942,721	11	100	30.4	55.7	2.1	0.0	0.0	76.9
Broad	451	10	7,955,300	10	83	20.3	79.6	3.6	0.1	0.1	79.5
High end	57	10	19,415,155	11	180	19.3	94.8	4.1	46.6	27.6	75.7
Small Business	45	11	34,760,975	10	187	18.4	88.9	4.2	54.9	40.1	67.3
COMPOUND PEER GROUPS											
Africa Small FSS	21	10	1,608,174	5	43	18.8	78.3	4.3	70.3	25.3	49.1
Africa Small Non FSS	45	7	1,427,732	7	44	46.1	25.9	1.1	0.0	0.0	64.5
Africa Medium FSS	24	11	6,231,614	11	88	23.6	76.3	3.3	29.3	19.9	62.5
Africa Medium Non FSS	24	9	5,265,835	15	127	31.0	42.2	2.2	15.5	10.3	67.7
Africa Large FSS	24	12	44,407,357	32	393	22.3	98.9	3.5	78.8	52.2	60.6
Africa Large Non FSS	21	16	30,284,345	31	255	15.7	74.0	3.9	46.4	26.7	65.8
Asia Small FSS	47	12	1,083,221	2	26	20.6	57.7	3.5	6.1	4.7	81.0
Asia Small Non FSS	41	9	1,423,427	4	44	23.8	72.9	2.4	6.0	1.3	63.6
Asia Medium FSS	38	11	6,272,660	18	132	10.6	98.8	8.5	3.7	2.7	74.1
Asia Medium Non FSS	36	12	4,897,820	17	139	11.2	82.7	5.4	1.0	0.7	68.8
Asia Large FSS	53	12	29,058,976	52	480	15.7	82.8	5.4	0.8	0.7	80.1
Asia Large Non FSS	29	15	23,128,593	115	1,168	12.1	54.2	7.3	0.1	0.1	75.4
ECA Small FSS	27	4	1,399,764	3	15	19.7	82.8	3.6	0.0	0.0	87.7
ECA Small Non FSS	13	3	1,067,016	2	14	58.9	38.9	0.4	0.0	0.0	83.0
ECA Medium FSS	27	8	5,167,421	6	36	34.7	55.4	1.9	0.0	0.0	90.8
ECA Medium Non FSS	20	8	3,550,162	7	30	39.5	34.4	1.0	0.0	0.0	85.0
ECA Large FSS	56	9	59,170,413	27	257	18.3	81.9	4.5	0.0	0.0	85.2
ECA Large Non FSS	15	8	32,990,569	18	201	28.3	62.6	2.5	0.0	0.0	78.8
LAC Small FSS	65	11	2,141,885	4	28	38.6	59.2	1.6	0.0	0.0	80.9
LAC Small Non FSS	40	12	1,461,557	3	27	46.0	46.8	1.1	0.0	0.0	73.0
LAC Medium FSS	58	10	9,711,074	9	84	30.9	68.2	2.2	0.0	0.0	84.5
LAC Medium Non FSS	22	12	7,206,987	12	116	30.5	62.5	1.9	0.0	0.0	80.3
LAC Large FSS	85	15	59,069,316	26	346	16.4	90.8	5.1	52.6	41.3	81.2
LAC Large Non FSS	13	13	77,276,753	45	333	14.3	62.3	6.0	22.4	20.6	79.1
MENA Small FSS	3	4	1,968,887	6	37	22.1	13.0	3.5	0.0	0.0	59.3
MENA Small Non-FSS	9	7	1,139,438	6	30	57.5	18.0	0.5	0.0	0.0	77.9
MENA Medium FSS	8	9	5,465,736	11	98	46.8	37.3	1.1	0.0	0.0	74.8
MENA Medium Non-FSS	6	9	7,403,960	13	103	71.6	32.0	0.5	0.0	0.0	81.3
MENA Large FSS	13	9	24,644,943	42	403	34.6	71.8	1.9	0.0	0.0	86.7
MENA Large Non-FSS	7	16	23,322,343	13	250	78.0	42.7	0.3	0.0	0.0	58.1

For definitions of Peer Group criteria, refer to pages [33] to [34]; For details on indicator definitions, refer to pages [42] to [45].

All values are medians. Statistics are not published for peer groups containing less than three observations. These results are marked with "n/a".

2007 MFI Benchmarks

PEER GROUP	Units Year:	Number of Active Borrowers	Percent of Women Borrowers	Number of Loans Outstanding	Gross Loan Portfolio US\$ 2007	OUTREACH INDICATORS					
						Average Loan Balance per Borrower US\$ 2007	Average Loan Balance per Borrower/GNI per Capita % 2007	Average Outstanding Balance US\$ 2007	Average Outstanding Balance/GNI per Capita % 2007	Number of Voluntary Depositors nb 2007	Number of Voluntary Deposit Accounts nb 2007
						nb 2007	% 2007	nb 2007	US\$ 2007	% 2007	US\$ 2007
All MFIs		11,041	65.3	11,108	4,800,765	520	37.5	505	35.9	0	0
SIMPLE PEER GROUPS											
Age											
New		6,164	64.7	6,276	1,946,984	353	31.8	353	31.8	0	0
Young		10,236	67.8	10,236	3,845,397	461	40.5	437	38.5	0	0
Mature		13,214	65.2	13,534	6,999,472	582	37.3	574	35.2	0	0
Charter Type											
Bank		49,864	50.6	53,116	117,432,641	1,699	112.6	1,467	106.3	56,810	59,446
Credit Union		3,220	51.4	3,238	3,420,237	1,441	64.1	1,307	56.9	5,856	6,065
NGO		11,790	82.5	11,858	3,295,609	242	17.4	236	17.5	0	0
NBFI		13,286	57.8	13,806	7,673,689	580	48.9	570	46.2	0	0
Rural Bank		4,289	60.1	4,470	2,372,723	574	53.3	574	50.2	11,294	11,840
Financial Intermediation											
Non FI		11,056	72.8	11,099	4,246,610	388	22.6	381	22.5	0	0
Low FI		17,659	78.9	17,948	3,985,324	181	42.2	177	40.4	7,669	7,019
High FI		8,933	51.5	9,320	7,225,209	1,159	62.9	1,084	55.5	18,813	20,691
Methodology											
Individual		5,848	49.5	5,942	7,302,681	1,444	62.5	1,336	55.6	9,96	1,284
Individual/Solidarity		11,111	67.4	11,131	4,964,658	423	38.5	415	37.5	0	0
Solidarity		15,524	99.0	15,524	2,584,092	132	16.1	130	15.5	0	0
Village Banking		17,694	93.9	17,694	3,861,404	186	15.8	183	15.8	0	0
Outreach											
Small (Outreach)		2,868	60.1	2,908	1,658,131	709	42.8	705	41.3	0	0
Medium (Outreach)		15,847	70.3	16,099	6,258,437	398	34.5	376	34.0	0	0
Large (Outreach)		71,928	75.3	76,812	30,126,775	279	24.4	274	24.0	171	0
Profit Status											
Profit		15,524	55.8	15,947	9,145,000	601	53.3	586	49.6	3,391	3,092
Not for Profit		9,287	70.2	9,400	3,751,687	439	31.0	429	28.6	0	0
Region											
Africa		9,800	60.0	10,059	2,648,924	317	69.1	313	67.9	4,720	4,720
Asia		18,117	97.7	18,206	3,592,235	165	19.6	162	18.6	568	209
ECA		4,465	45.8	4,533	6,228,894	2,215	73.9	2,205	72.3	0	0
LAC		11,682	63.1	11,730	6,638,122	743	28.9	717	26.9	0	0
MENA		12,590	69.6	12,590	6,271,237	341	15.1	326	15.1	0	0
Scale											
Small (Scale)		2,766	75.9	2,799	1,043,069	305	22.5	300	22.5	0	0
Medium (Scale)		10,776	66.3	11,056	4,696,767	542	33.9	534	33.5	0	0
Large (Scale)		44,412	55.7	49,152	29,700,008	1,008	59.7	944	54.9	1,836	1,842
Sustainability											
FSS		12,397	64.0	12,412	6,979,679	640	39.5	636	38.5	0	0
Non-FSS		8,987	66.6	9,012	2,648,924	323	33.8	313	32.6	0	0
Target Market											
Low end		14,552	90.0	14,708	2,785,009	150	12.6	148	12.3	0	0
Broad		8,964	55.1	8,999	6,206,823	835	55.2	793	52.8	0	0
High end		8,537	42.2	9,320	11,704,917	1,717	185.6	1,712	184.4	6,448	6,850
Small Business		5,848	40.8	6,935	21,908,760	2,854	421.6	2,563	377.3	9,426	9,426
COMPOUND PEER GROUPS											
Africa Small FSS		2,871	59.8	2,871	1,004,861	308	44.8	308	44.8	1,395	1,395
Africa Small Non FSS		4,367	77.9	4,367	917,057	137	36.0	133	36.0	0	0
Africa Medium FSS		8,040	59.0	8,040	3,266,092	410	97.2	410	97.2	11,062	11,062
Africa Medium Non FSS		20,871	63.0	20,871	3,497,062	164	47.9	164	47.9	6,313	6,313
Africa Large FSS		44,887	59.7	44,887	23,060,822	897	186.3	897	166.8	69,887	69,887
Africa Large Non FSS		29,732	44.1	29,732	21,908,760	617	150.2	505	130.6	35,268	35,268
Asia Small FSS		3,108	97.9	3,654	862,052	185	16.1	185	13.7	800	767
Asia Small Non FSS		2,714	85.1	2,714	748,989	182	22.5	182	22.5	85	47
Asia Medium FSS		24,350	100.0	24,350	4,313,535	153	20.1	152	20.0	2,641	1,586
Asia Medium Non FSS		20,253	97.7	20,926	3,328,542	194	23.8	194	23.8	5,611	0
Asia Large FSS		117,721	98.0	122,654	20,968,206	164	18.7	153	18.3	241	228
Asia Large Non FSS		147,207	95.9	147,207	19,234,064	153	18.4	151	18.0	7,949	7
ECA Small FSS		714	54.6	714	1,309,949	1,138	68.3	1,084	62.1	0	0
ECA Small Non FSS		354	58.6	354	708,397	1,482	57.0	1,296	55.5	0	0
ECA Medium FSS		3,100	42.1	3,100	4,693,381	1,453	44.2	1,453	44.2	0	0
ECA Medium Non FSS		1,737	50.2	1,881	2,971,794	2,637	67.6	2,499	62.9	0	0
ECA Large FSS		27,070	42.5	27,496	55,124,597	2,697	107.8	2,674	101.8	0	0
ECA Large Non FSS		13,459	39.0	13,459	26,298,065	2,389	85.1	2,389	85.1	0	0
LAC Small FSS		3,271	78.6	3,271	1,623,058	331	12.9	331	12.9	0	0
LAC Small Non FSS		2,549	72.7	2,549	1,163,908	473	13.6	472	13.6	0	0
LAC Medium FSS		11,387	63.5	11,471	7,828,401	757	27.9	714	26.9	0	0
LAC Medium Non FSS		9,214	64.6	9,214	6,029,222	643	21.1	643	21.1	0	0
LAC Large FSS		42,917	54.0	49,483	46,112,220	1,491	59.8	1,343	53.3	21,278	23,370
LAC Large Non FSS		40,243	54.8	40,243	52,030,015	1,713	40.6	1,131	40.6	32,420	32,420
MENA Small FSS		5,813	100.0	5,813	1,167,827	130	10.6	130	10.6	0	0
MENA Small Non-FSS		2,044	89.4	2,044	546,676	332	20.9	331	20.8	0	0
MENA Medium FSS		12,190	62.9	12,190	3,447,871	226	12.6	226	12.6	0	0
MENA Medium Non-FSS		12,394	63.6	12,394	5,241,281	300	15.2	300	15.2	0	0
MENA Large FSS		74,052	65.9	74,052	18,761,792	448	19.2	420	19.1	0	0
MENA Large Non-FSS		16,262	56.3	16,262	10,576,959	725	27.2	725	27.2	0	0

For definitions of Peer Group criteria, refer to pages [33] to [34]; For details on indicator definitions, refer to pages [42] to [45].

All values are medians. Statistics are not published for peer groups containing less than three observations. These results are marked with "n/a".

2007 MFI Benchmarks

PEER GROUP	OUTREACH INDICATORS				MACROECONOMIC INDICATORS			
	Voluntary Deposits	Average Deposit Balance per Depositor	Average Deposit Account Balance	GNI per Capita	GDP Growth Rate	Deposit Rate	Inflation Rate	Financial Depth
Units Year:	US\$ 2007	US\$ 2007	US\$ 2007	US\$ 2007	% 2007	% 2007	% 2007	% 2007
All MFIs	0	287	287	1,420	6.4	5.1	6.4	37.9
SIMPLE PEER GROUPS								
Age								
New	0	250	250	1,013	6.7	6.0	8.0	33.8
Young	0	316	316	1,474	7.1	5.0	6.4	37.5
Mature	0	286	284	1,589	6.1	5.1	6.4	38.3
Charter Type								
Bank	50,770,976	819	819	1,671	7.3	6.3	7.0	33.8
Credit Union	2,084,016	472	459	3,063	5.0	5.0	5.9	35.0
NGO	0	26	25	1,589	6.3	5.4	6.4	38.7
NBFI	0	213	218	1,200	7.8	5.2	6.4	30.7
Rural Bank	2,129,026	212	198	1,420	6.3	8.0	6.4	41.3
Financial Intermediation								
Non FI	0	n/a	n/a	1,671	6.8	5.7	6.4	38.2
Low FI	295,682	54	57	581	6.4	5.1	6.9	48.8
High FI	6,157,598	417	390	1,420	6.3	5.0	6.4	37.3
Methodology								
Individual	1,168,103	791	749	2,920	6.7	5.1	5.4	37.9
Individual/Solidarity	0	149	148	1,200	6.3	5.3	6.4	37.8
Solidarity	0	15	15	820	7.1	6.0	6.4	55.8
Village Banking	0	101	101	1,013	6.5	6.0	6.4	38.5
Outreach								
Small (Outreach)	0	330	329	1,671	6.3	5.1	6.4	37.8
Medium (Outreach)	0	166	172	1,200	6.4	4.9	6.4	37.9
Large (Outreach)	32,530	332	316	1,100	7.0	6.0	6.4	48.6
Profit Status								
Profit	618,749	296	332	1,222	6.4	5.4	6.4	37.5
Not for Profit	0	278	284	1,666	6.3	5.1	6.4	37.9
Region								
Africa	471,006	131	127	540	6.3	6.0	8.2	29.4
Asia	45,560	130	125	1,013	7.3	6.0	6.4	62.0
ECA	0	2,599	1,939	3,621	7.8	5.3	9.0	37.9
LAC	0	722	638	2,920	4.8	4.8	4.0	30.7
MENA	0	488	488	1,589	6.4	5.4	5.4	97.3
Scale								
Small (Scale)	0	197	198	1,420	6.4	5.1	6.4	37.3
Medium (Scale)	0	145	139	1,420	6.4	5.1	6.4	38.3
Large (Scale)	712,525	615	589	1,461	6.7	5.2	6.1	38.2
Sustainability								
FSS	0	459	443	1,671	6.5	5.1	6.4	37.9
Non-FSS	0	161	166	1,100	6.2	5.6	6.4	38.0
Target Market								
Low end	0	40	45	1,666	6.7	5.6	6.4	48.0
Broad	3,272	417	397	1,647	6.4	5.1	6.4	37.9
High end	1,730,409	443	404	1,000	6.3	5.4	8.0	37.4
Small Business	6,992,105	618	507	581	6.1	5.1	8.4	33.4
COMPOUND PEER GROUPS								
Africa Small FSS	731,697	149	149	581	6.4	10.2	10.3	28.8
Africa Small Non FSS	0	65	65	391	6.4	6.0	8.9	31.4
Africa Medium FSS	993,025	104	104	464	6.4	9.3	10.5	29.3
Africa Medium Non FSS	474,982	125	109	374	6.2	4.4	7.0	33.6
Africa Large FSS	22,214,434	215	215	581	6.1	7.9	6.6	33.6
Africa Large Non FSS	8,456,949	170	170	520	5.4	3.6	1.4	29.1
Asia Small FSS	34,711	180	135	1,420	7.3	6.0	6.4	62.0
Asia Small Non FSS	35,443	217	198	1,420	6.3	7.6	6.4	41.3
Asia Medium FSS	112,914	81	81	1,013	7.3	6.0	6.4	62.0
Asia Medium Non FSS	25,269	94	119	830	6.7	6.0	6.4	59.2
Asia Large FSS	149,000	296	222	1,013	9.2	6.0	6.4	62.0
Asia Large Non FSS	365,419	43	50	792	6.7	7.6	8.3	59.2
ECA Small FSS	0	3,721	4,288	2,730	8.1	5.4	9.0	37.9
ECA Small Non FSS	0	7,324	4,418	3,990	8.1	5.1	9.0	37.9
ECA Medium FSS	0	4,035	1,946	3,621	8.1	5.1	9.0	37.8
ECA Medium Non FSS	0	15,152	8,126	4,885	7.5	5.1	9.0	37.9
ECA Large FSS	0	1,306	1,265	3,179	7.8	5.4	6.4	37.9
ECA Large Non FSS	0	1,893	1,893	2,960	6.7	5.9	9.0	37.7
LAC Small FSS	0	309	255	3,063	4.8	4.8	4.0	28.3
LAC Small Non FSS	0	329	329	3,063	4.7	4.8	4.3	30.7
LAC Medium FSS	0	462	360	2,920	4.7	4.8	4.5	37.1
LAC Medium Non FSS	0	352	313	3,063	4.7	4.8	4.5	37.3
LAC Large FSS	22,762,507	981	824	2,920	4.8	3.5	4.6	28.3
LAC Large Non FSS	16,978,440	1,282	1,282	3,871	4.8	5.6	4.4	37.1
MENA Small FSS	0	n/a	n/a	1,589	7.1	6.1	9.3	97.3
MENA Small Non-FSS	0	321	321	1,230	3.1	8.0	9.3	34.5
MENA Medium FSS	0	n/a	n/a	1,745	7.1	6.1	7.4	103.8
MENA Medium Non-FSS	0	n/a	n/a	1,589	4.7	3.7	2.6	97.0
MENA Large FSS	0	n/a	n/a	1,900	6.4	3.7	3.1	106.5
MENA Large Non-FSS	0	n/a	n/a	1,589	7.1	6.1	9.3	97.3

For definitions of Peer Group criteria, refer to pages [33] to [34]; For details on indicator definitions, refer to pages [42] to [45].

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2007 MFI Benchmarks												
PEER GROUP	OVERALL FINANCIAL PERFORMANCE					REVENUES				EXPENSES		
	Return on Assets	Return on Equity	Operational Self-Sufficiency	Financial Self-Sufficiency	Financial Revenue/Assets	Profit Margin	Yield on Gross Portfolio (nominal)	Yield on Gross Portfolio (real)	Total Expense/Assets	Financial Expense/Assets	Provision for Loan Impairment/Assets	
	Units Year:	% 2007	% 2007	% 2007	% 2007	% 2007	% 2007	% 2007	% 2007	% 2007	% 2007	% 2007
All MFIs		0.6	3.2	113.6	105.1	24.2	4.9	29.9	22.0	23.9	6.6	1.4
SIMPLE PEER GROUPS												
Age												
New		(0.7)	(0.9)	104	98	26.4	(1.6)	37.6	26.7	32.6	7.0	1.5
Young		0.6	2.5	116	106	24.4	5.5	31.0	21.5	24.5	6.7	1.2
Mature		0.9	4.5	115	106	23.6	5.7	28.7	21.3	22.1	6.5	1.5
Charter Type												
Bank		0.8	5.8	115	108	20.4	7.4	26.8	16.6	19.4	6.7	1.2
Credit Union		0.4	2.8	109	102	19.2	2.2	21.8	16.5	19.5	5.9	1.4
NGO		0.8	2.4	112	104	26.5	3.6	32.4	25.2	26.9	6.3	1.6
NBFI		0.7	5.1	116	107	25.6	6.6	31.0	23.4	25.5	7.5	1.3
Rural Bank		0.5	5.9	122	108	21.6	7.2	31.0	24.6	21.0	6.0	1.8
Financial Intermediation												
Non FI		0.7	2.6	113	105	26.9	4.8	32.5	24.8	26.9	7.0	1.4
Low FI		(0.2)	0.3	114	101	19.8	1.1	27.0	16.0	22.9	6.8	1.3
High FI		0.7	5.5	114	107	20.7	6.7	26.9	20.3	21.0	5.9	1.5
Methodology												
Individual		0.9	5.8	115	108	23.0	7.2	27.6	20.4	21.5	6.9	1.5
Individual/Solidarity		0.5	2.8	114	104	25.0	3.8	31.4	22.7	24.5	6.4	1.4
Solidarity		(0.7)	(0.1)	105	98	22.5	(2.3)	28.3	20.5	26.6	7.1	1.3
Village Banking		0.8	2.2	110	105	26.6	4.6	32.9	27.4	27.4	6.9	1.4
Outreach												
Small (Outreach)		0.4	2.1	113	103	24.8	2.6	31.8	23.4	25.6	6.7	1.4
Medium (Outreach)		0.9	2.8	112	105	25.7	4.7	31.1	23.7	25.1	6.1	1.6
Large (Outreach)		1.5	9.5	117	110	22.5	9.1	26.8	18.1	21.5	7.2	1.3
Profit Status												
Profit		0.7	5.1	115	107	23.9	6.9	31.2	22.5	23.1	7.3	1.3
Not for Profit		0.6	2.5	112	104	24.2	3.6	29.4	21.9	24.4	6.4	1.5
Region												
Africa		(1.1)	(3.2)	106	95	21.1	(5.0)	33.4	23.4	24.7	5.0	2.0
Asia		0.2	2.3	113	103	20.4	2.6	26.8	18.1	22.2	6.9	1.3
ECA		0.8	4.3	120	108	25.9	7.2	29.5	19.7	24.7	9.2	1.1
LAC		1.7	7.2	114	109	28.3	8.1	31.7	26.2	25.9	6.4	1.6
MENA		0.3	0.9	125	102	21.8	2.1	30.8	22.5	21.3	5.5	0.6
Scale												
Small (Scale)		0.0	0.6	109	101	26.1	0.9	35.4	27.1	29.2	6.6	1.6
Medium (Scale)		0.6	2.7	114	104	24.7	3.8	31.4	21.9	24.8	6.7	1.5
Large (Scale)		1.5	9.1	119	110	22.2	9.5	26.1	18.3	20.4	6.8	1.3
Sustainability												
FSS		2.6	11.9	125	115	25.6	13.0	30.4	23.2	21.4	6.7	1.1
Non-FSS		(4.9)	(13.1)	98	80	21.1	(24.7)	29.1	20.2	28.7	6.6	2.5
Target Market												
Low end		0.3	1.3	109	102	27.6	2.1	34.8	28.1	28.9	6.9	1.5
Broad		0.8	5.1	115	106	24.0	5.7	28.9	21.3	22.2	6.6	1.5
High end		1.7	8.1	118	110	18.5	9.3	22.6	16.2	18.8	6.2	1.2
Small Business		1.0	2.5	118	111	19.1	9.5	22.7	16.2	18.6	5.6	1.3
COMPOUND PEER GROUPS												
Africa Small FSS		2.1	13.6	121	111	23.0	9.8	40.4	27.3	20.9	3.1	1.6
Africa Small Non FSS		(11.9)	(21.4)	78	68	21.6	(47.7)	37.5	25.7	37.5	6.2	2.3
Africa Medium FSS		2.5	11.8	130	115	24.2	12.7	36.6	27.2	20.6	3.7	1.1
Africa Medium Non FSS		(7.0)	(19.3)	98	77	20.4	(30.6)	31.9	18.6	26.0	5.1	2.9
Africa Large FSS		2.8	14.2	125	115	22.3	13.0	32.2	22.0	19.1	3.9	1.5
Africa Large Non FSS		(3.0)	(13.5)	100	86	18.3	(16.3)	23.1	18.0	21.7	3.5	1.7
Asia Small FSS		2.4	12.7	126	116	18.9	13.8	23.3	15.5	16.9	6.5	0.8
Asia Small Non FSS		(8.4)	(22.3)	79	66	23.7	(51.9)	33.2	23.6	31.7	6.9	3.3
Asia Medium FSS		2.1	20.1	123	112	22.5	10.5	27.1	20.1	18.8	6.9	1.2
Asia Medium Non FSS		(3.6)	(13.2)	102	87	18.3	(15.4)	26.8	18.6	25.3	6.4	2.6
Asia Large FSS		1.9	10.6	129	115	23.4	13.3	28.1	18.5	20.6	7.5	0.7
Asia Large Non FSS		(4.0)	(34.6)	101	82	17.4	(22.1)	21.0	12.0	22.9	7.9	2.5
ECA Small FSS		2.2	14.4	127	112	36.7	11.0	38.0	26.2	33.2	13.3	1.1
ECA Small Non FSS		(6.1)	(17.5)	89	84	26.1	(18.9)	35.6	24.4	33.2	9.3	4.9
ECA Medium FSS		2.8	11.4	134	116	34.4	14.1	39.8	22.6	25.5	10.8	1.1
ECA Medium Non FSS		(3.7)	(7.0)	105	85	24.1	(17.4)	28.6	19.2	27.1	9.0	1.4
ECA Large FSS		2.5	11.5	128	119	21.9	15.7	24.8	16.8	17.2	6.8	0.8
ECA Large Non FSS		(3.4)	(7.9)	101	90	24.5	(11.0)	28.4	20.0	26.9	8.9	1.2
LAC Small FSS		3.9	8.7	126	113	34.3	11.7	44.5	35.9	28.3	6.0	1.0
LAC Small Non FSS		(7.1)	(20.8)	93	80	26.3	(25.8)	39.9	29.6	41.8	5.6	3.9
LAC Medium FSS		3.2	9.4	122	115	31.9	13.1	34.8	27.3	27.7	6.8	1.6
LAC Medium Non FSS		(2.2)	(5.0)	101	94	33.3	(6.1)	38.2	27.8	37.9	6.0	3.1
LAC Large FSS		2.9	17.8	120	117	24.2	14.7	27.6	21.2	20.8	6.4	1.6
LAC Large Non FSS		(2.5)	(10.9)	98	84	22.4	(18.8)	25.4	18.4	23.1	8.2	3.3
MENA Small FSS		2.4	2.8	151	109	26.0	8.6	39.3	26.6	25.6	8.5	0.0
MENA Small Non-FSS		(9.6)	(6.4)	101	64	15.5	(57.5)	25.2	13.8	36.0	5.8	0.5
MENA Medium FSS		3.9	4.8	139	116	23.1	13.8	33.8	26.2	19.8	5.6	0.3
MENA Medium Non-FSS		(2.7)	(4.3)	96	79	20.6	(27.3)	31.7	20.4	32.1	3.3	3.5
MENA Large FSS		5.4	11.9	141	125	26.2	20.0	29.8	23.1	16.2	5.1	0.7
MENA Large Non-FSS		(2.4)	(4.0)	125	83	16.8	(20.0)	28.5	17.0	21.2	10.0	0.5

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2007 MFI Benchmarks									
PEER GROUP	EXPENSES					EFFICIENCY			
	Operating Expense/ Assets	Personnel Expense/ Assets	Administrative Expense/ Assets	Adjustment Expense/ Assets	Operating Expense/Loan Portfolio	Personnel Expense/Loan Portfolio	Average Salary/GNI per Capita	Cost per Borrower	Cost per Loan
Units Year:	% 2007	% 2007	% 2007	% 2007	% 2007	% 2007	x 2007	US\$ 2007	US\$ 2007
All MFIs	14.0	7.5	6.4	1.5	19.2	10.1	3.7	117	114
SIMPLE PEER GROUPS									
Age									
New	22.2	10.6	10.0	1.5	34.8	17.0	3.4	119	120
Young	15.7	8.2	6.9	1.5	21.0	10.9	4.0	114	114
Mature	12.5	6.7	5.5	1.5	17.2	9.3	3.6	117	113
Charter Type									
Bank	10.5	5.1	5.5	0.9	16.4	8.2	5.9	274	255
Credit Union	11.0	4.7	5.9	0.8	14.4	6.2	3.1	180	166
NGO	17.7	10.2	7.4	1.9	23.5	13.4	3.0	70	68
NBFI	15.5	8.6	6.7	1.5	19.5	10.8	4.8	145	134
Rural Bank	10.6	5.1	4.7	2.1	17.2	9.5	2.8	115	104
Financial Intermediation									
Non FI	17.4	9.6	7.2	1.8	22.1	12.6	3.4	101	101
Low FI	11.8	7.6	5.5	2.2	16.7	9.8	5.8	42	41
High FI	11.6	5.3	5.8	1.0	16.1	7.7	3.8	169	163
Methodology									
Individual	11.2	5.7	5.6	1.1	14.6	7.4	3.6	211	190
Individual/Solidarity	15.6	8.2	6.8	1.9	21.2	12.0	4.1	101	100
Solidarity	16.6	10.0	7.4	1.5	24.0	14.5	3.0	32	32
Village Banking	18.9	10.2	7.6	1.2	25.4	14.0	2.7	57	57
Outreach									
Small (Outreach)	15.2	7.8	7.0	1.9	20.7	11.1	3.3	149	148
Medium (Outreach)	16.3	8.4	7.2	1.4	21.6	10.8	4.5	104	101
Large (Outreach)	11.6	6.4	5.1	1.0	15.5	8.9	3.6	68	65
Profit Status									
Profit	13.3	6.7	6.4	1.3	19.3	10.0	4.5	149	145
Not for Profit	14.7	7.9	6.4	1.6	19.1	10.2	3.3	101	100
Region									
Africa	17.4	8.1	9.2	2.2	31.7	14.0	10.3	114	114
Asia	11.6	6.7	4.7	1.8	16.0	9.4	2.4	37	36
ECA	12.9	6.9	5.6	1.8	15.4	8.2	3.9	278	265
LAC	15.9	8.5	7.2	0.9	19.5	10.5	3.7	152	146
MENA	13.1	8.5	4.6	3.3	19.5	13.2	3.3	67	66
Scale									
Small (Scale)	19.5	10.0	8.1	2.2	29.8	14.5	2.7	85	85
Medium (Scale)	15.9	8.5	6.9	1.5	20.6	11.4	3.7	120	116
Large (Scale)	11.2	5.8	5.1	1.0	14.8	7.7	4.4	152	143
Sustainability									
FSS	12.4	6.5	5.5	1.0	16.3	8.7	3.7	123	119
Non-FSS	17.6	9.5	8.1	3.3	26.1	13.8	3.6	106	106
Target Market									
Low end	20.1	11.0	8.1	1.5	28.6	15.6	2.5	53	51
Broad	12.7	6.6	6.0	1.6	16.7	8.7	4.3	144	140
High end	10.5	4.8	5.2	1.4	15.1	6.9	6.9	252	235
Small Business	10.6	4.6	5.7	1.1	16.6	6.3	13.5	469	465
COMPOUND PEER GROUPS									
Africa Small FSS	14.8	5.1	7.9	1.1	40.8	13.6	4.8	145	145
Africa Small Non FSS	26.7	11.7	13.2	3.6	48.7	25.2	8.2	81	81
Africa Medium FSS	15.0	6.5	8.6	1.6	31.4	13.0	10.3	125	125
Africa Medium Non FSS	17.9	9.3	8.9	3.8	26.8	14.0	10.4	61	61
Africa Large FSS	13.5	5.3	8.1	1.2	25.5	10.1	15.5	213	205
Africa Large Non FSS	15.4	6.5	8.5	3.0	23.0	8.7	13.0	126	106
Asia Small FSS	8.6	6.1	3.5	1.3	11.7	8.2	1.7	40	40
Asia Small Non FSS	22.1	11.4	9.8	4.8	36.5	20.8	2.3	78	73
Asia Medium FSS	8.8	5.0	3.7	0.4	12.0	7.0	2.5	20	20
Asia Medium Non FSS	14.5	9.4	6.5	3.0	18.7	12.7	2.6	47	41
Asia Large FSS	11.4	6.1	4.8	1.1	13.1	8.2	2.9	27	26
Asia Large Non FSS	9.8	5.9	3.9	3.8	14.8	8.3	3.0	17	16
ECA Small FSS	14.7	7.2	6.7	2.1	18.5	9.2	2.0	156	156
ECA Small Non FSS	20.6	10.0	8.2	4.2	39.6	15.9	3.4	315	313
ECA Medium FSS	13.4	8.0	6.2	1.5	15.0	9.0	3.3	176	176
ECA Medium Non FSS	17.7	9.8	7.3	3.8	21.9	11.5	3.0	521	521
ECA Large FSS	9.1	4.7	4.0	0.9	11.5	6.1	5.1	281	279
ECA Large Non FSS	13.4	6.0	6.7	2.0	18.3	8.6	4.7	369	368
LAC Small FSS	20.7	12.1	7.6	1.3	26.6	16.0	2.5	84	84
LAC Small Non FSS	27.1	15.4	11.9	2.8	39.9	21.3	2.3	149	148
LAC Medium FSS	17.3	9.7	7.9	1.0	21.8	11.3	3.9	145	138
LAC Medium Non FSS	25.8	12.6	11.7	1.7	32.5	14.2	3.2	155	154
LAC Large FSS	11.2	5.7	5.0	0.3	13.9	7.1	4.6	187	172
LAC Large Non FSS	10.7	5.1	6.3	1.5	16.2	8.8	3.8	252	206
MENA Small FSS	15.9	9.5	6.3	1.8	24.5	14.7	2.6	32	32
MENA Small Non-FSS	25.4	16.3	7.1	6.8	31.5	20.2	2.6	49	49
MENA Medium FSS	15.7	10.3	4.7	3.6	20.5	14.3	2.3	52	52
MENA Medium Non-FSS	16.5	11.1	5.8	3.8	24.7	17.1	3.6	82	82
MENA Large FSS	10.2	7.0	3.8	1.0	14.2	9.3	3.9	66	65
MENA Large Non-FSS	11.3	8.6	3.0	4.8	18.5	10.7	3.3	112	112

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All values are medians. Statistics are not published for peer groups containing less than three observations. These results are marked with "n/a".

2007 MFI Benchmarks								
PEER GROUP	Units Year:	Borrowers per Staff Member	Loans per Staff Member	Borrowers per Loan Officer	PRODUCTIVITY			Personnel Allocation Ratio
					Loans per Loan Officer	Voluntary Depositors per Staff Member	Deposit Accounts per Staff Member	
	nb 2007	nb 2007	nb 2007	nb 2007	nb 2007	nb 2007	nb 2007	% 2007
All MFIs		112	117	209	217	0	0	55.0
SIMPLE PEER GROUPS								
Age								
New		82	83	160	160	0	0	56.8
Young		112	113	209	215	0	0	54.7
Mature		120	123	225	238	0	0	54.5
Charter Type								
Bank		80	81	195	204	112	114	45.0
Credit Union		88	94	201	210	190	200	50.0
NGO		135	140	233	239	0	0	59.3
NBFI		105	111	205	209	0	0	52.9
Rural Bank		77	77	163	163	217	225	50.0
Financial Intermediation								
Non FI		122	124	209	211	0	0	56.8
Low FI		142	149	267	275	65	62	55.0
High FI		84	87	186	196	182	194	50.4
Methodology								
Individual		79	82	169	176	23	29	51.8
Individual/Solidarity		111	115	217	220	0	0	53.3
Solidarity		160	163	259	260	0	0	63.3
Village Banking		159	161	277	278	0	0	62.6
Outreach								
Small (Outreach)		79	79	158	161	0	0	51.7
Medium (Outreach)		126	128	229	239	0	0	55.0
Large (Outreach)		166	174	273	288	1	0	60.7
Profit Status								
Profit		93	95	196	205	29	31	51.7
Not for Profit		122	125	218	224	0	0	56.8
Region								
Africa		125	127	241	244	96	97	56.4
Asia		129	131	218	236	3	1	61.4
ECA		66	66	149	151	0	0	43.7
LAC		120	123	230	242	0	0	55.0
MENA		119	119	207	207	0	0	55.9
Scale								
Small (Scale)		99	100	181	182	0	0	55.6
Medium (Scale)		120	123	219	223	0	0	53.9
Large (Scale)		120	128	230	247	5	4	55.4
Sustainability								
FSS		120	124	229	241	0	0	56.1
Non-FSS		101	102	182	183	0	0	54.5
Target Market								
Low end		156	157	258	263	0	0	59.7
Broad		98	101	197	207	0	0	52.5
High end		57	62	125	131	113	124	48.0
Small Business		42	45	113	123	50	56	44.4
COMPOUND PEER GROUPS								
Africa Small FSS		77	77	214	214	95	95	56.5
Africa Small Non FSS		111	111	207	207	0	0	57.5
Africa Medium FSS		109	109	194	194	167	167	63.2
Africa Medium Non FSS		181	181	287	307	66	71	61.0
Africa Large FSS		112	123	288	305	238	238	43.1
Africa Large Non FSS		137	144	219	227	137	137	55.9
Asia Small FSS		109	112	186	191	59	51	67.0
Asia Small Non FSS		72	72	135	135	3	1	54.9
Asia Medium FSS		175	175	311	325	13	10	64.3
Asia Medium Non FSS		119	119	229	232	67	0	54.8
Asia Large FSS		167	167	286	308	1	1	58.9
Asia Large Non FSS		143	143	227	228	0	0	62.7
ECA Small FSS		60	60	147	147	0	0	46.5
ECA Small Non FSS		35	38	71	71	0	0	42.9
ECA Medium FSS		81	90	186	186	0	0	43.5
ECA Medium Non FSS		49	51	104	116	0	0	44.1
ECA Large FSS		80	80	209	209	0	0	43.8
ECA Large Non FSS		63	63	126	126	0	0	42.9
LAC Small FSS		135	141	271	271	0	0	55.8
LAC Small Non FSS		102	102	172	172	0	0	55.8
LAC Medium FSS		125	127	232	238	0	0	52.8
LAC Medium Non FSS		103	103	213	213	0	0	51.1
LAC Large FSS		122	133	229	257	83	97	62.8
LAC Large Non FSS		179	268	345	383	90	93	51.7
MENA Small FSS		157	157	265	265	0	0	50.0
MENA Small Non-FSS		65	65	126	126	0	0	51.7
MENA Medium FSS		130	130	235	235	0	0	57.2
MENA Medium Non-FSS		92	92	165	165	0	0	55.6
MENA Large FSS		184	184	251	263	0	0	71.1
MENA Large Non-FSS		165	165	211	211	0	0	53.3

For definitions of Peer Group criteria, refer to pages [33] to [34]; For details on indicator definitions, refer to pages [42] to [45].

All values are medians. Statistics are not published for peer groups containing less than three observations. These results are marked with "n/a".

2007 MFI Benchmarks						
RISK AND LIQUIDITY						
PEER GROUP	Portfolio at Risk> 30 Days	Portfolio at Risk> 90 Days	Write-Off Ratio	Loan Loss Rate	Risk Coverage Ratio	Non-Earning Liquid Assets as a % of Total Assets
Units Year:	% 2007	% 2007	% 2007	% 2007	% 2007	% 2007
All MFIs	2.7	1.4	1.1	1.0	86.8	6.5
SIMPLE PEER GROUPS						
Age						
New	2.0	0.7	0.4	0.4	78.6	8.8
Young	1.8	0.8	0.9	0.7	95.2	5.7
Mature	3.0	1.7	1.7	1.5	84.1	6.3
Charter Type						
Bank	2.4	1.1	0.8	0.5	118.0	5.0
Credit Union	3.6	2.2	1.2	0.9	69.7	6.0
NGO	2.8	1.4	1.1	1.0	88.7	7.5
NBFI	2.0	0.9	1.0	0.7	96.1	5.9
Rural Bank	5.5	2.4	3.9	3.7	46.5	5.3
Financial Intermediation						
Non FI	2.2	1.0	0.9	0.8	96.3	5.8
Low FI	2.0	1.0	0.9	0.6	81.1	8.0
High FI	3.8	2.2	1.9	1.6	67.8	7.0
Methodology						
Individual	3.1	1.8	1.4	1.1	86.9	5.1
Individual/Solidarity	2.7	1.4	1.2	1.1	83.1	7.1
Solidarity	1.1	0.4	0.3	0.3	92.7	9.0
Village Banking	2.2	0.8	0.9	0.7	95.6	7.5
Outreach						
Small (Outreach)	3.0	1.5	1.2	1.0	71.6	6.2
Medium (Outreach)	2.8	1.4	1.5	1.3	90.1	7.8
Large (Outreach)	2.0	1.1	0.9	0.8	108.3	5.8
Profit Status						
Profit	2.7	1.3	1.4	1.2	81.5	5.2
Not for Profit	2.7	1.4	1.1	0.9	88.1	7.1
Region						
Africa	4.8	2.2	2.0	1.8	58.8	13.4
Asia	1.7	0.9	1.0	0.9	79.9	5.8
ECA	1.2	0.5	0.4	0.3	112.7	3.1
LAC	3.2	1.8	1.7	1.6	97.7	6.3
MENA	1.9	0.7	0.5	0.4	75.9	8.4
Scale						
Small (Scale)	2.9	1.3	1.1	0.9	73.3	8.4
Medium (Scale)	2.5	1.4	1.3	1.2	79.8	6.7
Large (Scale)	2.5	1.4	1.1	0.9	98.3	5.2
Sustainability						
FSS	2.1	1.0	0.9	0.7	98.0	5.3
Non-FSS	4.4	2.2	2.1	1.8	70.0	8.9
Target Market						
Low end	2.0	1.0	1.1	1.0	86.8	7.7
Broad	2.8	1.5	1.3	1.1	90.1	5.3
High end	2.6	1.3	0.9	0.6	80.7	6.7
Small Business	3.5	2.2	0.8	0.7	66.8	8.6
COMPOUND PEER GROUPS						
Africa Small FSS	5.2	3.1	0.6	0.5	47.3	8.9
Africa Small Non FSS	5.4	2.2	2.1	1.8	63.5	15.9
Africa Medium FSS	3.1	1.7	2.2	2.2	56.5	13.8
Africa Medium Non FSS	5.2	2.3	4.6	3.4	58.9	13.8
Africa Large FSS	3.8	1.5	1.9	1.5	59.2	10.5
Africa Large Non FSS	6.6	5.3	1.8	1.6	59.5	13.4
Asia Small FSS	0.4	0.0	0.8	0.7	51.9	10.7
Asia Small Non FSS	2.8	1.4	3.5	3.5	62.5	7.2
Asia Medium FSS	1.4	0.7	0.5	0.5	90.0	9.4
Asia Medium Non FSS	2.7	1.9	3.5	3.5	69.1	5.1
Asia Large FSS	0.7	0.5	0.8	0.7	113.8	2.6
Asia Large Non FSS	4.7	2.6	1.3	1.2	87.4	7.1
ECA Small FSS	0.6	0.4	0.1	0.0	81.6	2.8
ECA Small Non FSS	3.8	2.1	1.0	0.5	69.2	7.1
ECA Medium FSS	1.5	0.3	0.3	0.2	155.4	2.5
ECA Medium Non FSS	2.3	1.3	0.7	0.6	60.0	6.4
ECA Large FSS	0.9	0.5	0.5	0.3	146.7	2.7
ECA Large Non FSS	2.5	0.9	1.3	0.9	128.4	2.9
LAC Small FSS	2.8	1.0	0.7	0.6	105.1	6.2
LAC Small Non FSS	5.4	2.9	3.0	2.4	65.8	7.7
LAC Medium FSS	2.4	1.5	1.5	1.4	106.0	4.2
LAC Medium Non FSS	4.1	2.8	2.6	2.3	94.9	8.1
LAC Large FSS	3.0	1.8	2.1	1.8	108.3	6.3
LAC Large Non FSS	5.1	4.0	2.4	2.4	78.3	4.7
MENA Small FSS	0.0	0.0	0.0	0.0	n/a	16.6
MENA Small Non-FSS	2.7	1.7	3.4	3.4	70.1	16.6
MENA Medium FSS	1.0	0.4	0.4	0.4	61.1	15.3
MENA Medium Non-FSS	3.4	2.4	2.6	1.6	135.4	5.8
MENA Large FSS	1.3	0.4	0.2	0.2	101.2	4.0
MENA Large Non-FSS	3.3	0.4	1.0	0.8	77.6	0.4

For definitions of Peer Group criteria, refer to pages [33] to [34]; For details on indicator definitions, refer to pages [42] to [45].

All values are medians. Statistics are not published for peer groups containing less than three observations. These results are marked with "n/a".

Index of Terms and Definitions (Balance Sheet)

Terms	Definitions
Cash and Due from Banks	Cash, petty cash, balances in banks, including non-interest bearing deposits
Reserves from Central Bank	Cash reserves in a central bank
Trade Investments	Treasury bills and other short term investments, including interest-bearing deposits, convertible to cash within 12 months. Usually used in liquidity management.
Net Loan Portfolio	Gross Loan Portfolio minus Impairment Loss Allowance
<i>Gross Loan Portfolio</i>	All outstanding principal for all outstanding client loans, including current, delinquent and restructured loans, but not loans that have been written off. It does not include interest receivable. It does not include employee loans.
<i>(Impairment Loss Allowance)</i>	The portion of the gross loan portfolio that has been expensed (provisioned for) in anticipation of losses due to default. This item represents the cumulative value of the provision for loan impairment, less the cumulative value of loans written off.
Interest Receivable	Interest receivable on all asset accounts. Recorded by institutions using accrual accounting.
Accounts Receivable and Other Assets	Accounts receivable, notes receivables and other receivables. This includes all receivables other than client loan accounts, including employee loans.
Other Investments	Long term investments not convertible to cash within 12 months
Net Fixed Assets	The purchase value of property, plant and equipment, less accumulated depreciation. This includes intangibles, such as MIS development or goodwill, less accumulated amortization.
TOTAL ASSETS	Total of all net asset accounts
Demand Deposits	Total of Voluntary and Compulsory Deposits
<i>Voluntary Deposits</i>	Demand deposits from the general public and members that are not maintained as a condition for accessing a current or future loan and are held with the institution
<i>Compulsory Deposits</i>	Client deposit accounts that are maintained as a condition for a current or future loan and are held with the institution
Time Deposits	Certificates of deposit or other fixed term deposits
Borrowings	Total of Commercial and Concessional Borrowings
<i>Borrowings at concessional interest rates</i>	Principal balance of all borrowings, including overdraft accounts, for which the institution pays a nominal rate of interest that is less than the local commercial interest rate
<i>Borrowings at commercial interest rates</i>	Principal balance of all borrowings, including overdraft accounts, for which the institution pays a nominal rate of interest that is greater than to or equal to the local commercial interest rate
Interest Payable	Interest payable on all liability accounts. Recorded by institutions using accrual accounting.
Accounts Payable and Other Liabilities	Other liabilities including tax and salary liabilities, social withholdings, deferred revenue, other accounts payable, including liabilities that do not fund the portfolio, such as mortgages on real estate.
TOTAL LIABILITIES	Total of all liability accounts
Paid-in Capital	Capital paid by shareholders or members
Donated Equity	Accumulated donations
<i>Prior Years</i>	Accumulated donations from prior periods
<i>Current Year</i>	Donations from the current year
Retained Earnings	Accumulated net income after taxes and before donations
<i>Prior Years</i>	Accumulated net income after taxes and before donations from prior periods
<i>Current Year</i>	Net income after taxes and before donations from the current year
Adjustments to Equity	Value of all adjustments, including inflation adjustment
<i>Inflation Adjustment</i>	Value of inflation adjustment expense
<i>Subsidized Costs of Funds Adjustment</i>	Value of subsidized cost of funds adjustment expense
<i>In-Kind Subsidy Adjustment</i>	Value of in-kind subsidy adjustment
Reserves	Reserves such as those imposed by law or statute.
Other Equity Accounts	Other equity accounts not included elsewhere
TOTAL EQUITY	Total of all equity accounts
TOTAL LIABILITIES AND EQUITY	Total of Total Liabilities and Total Equity

Index of Terms and Definitions (Income Statement)

Terms	Definitions
Financial Revenue	Total of revenue from loan portfolio and other financial assets, as well as other financial revenue from financial services
Financial Revenue from Loan Portfolio	Total interest, fees and commission on loan portfolio
<i>Interest on Loan Portfolio</i>	Interest earned on loan portfolio
<i>Fees and Commissions on Loan Portfolio</i>	Penalties, commissions and other fees charged on loan portfolio
Financial Revenue from Investments	Net gains on other financial assets
Other Operating Revenue	Other revenue from provision of financial services, including revenue from insurance or transfer services or non-financial revenue from the provision of financial services, such as the sale of passbooks or SmartCards. This account also include net exchange gains.
Financial Expense	Total of financial expense on liabilities, net inflation adjustment, cost-of-funds adjustment and other expenses from financial services
Financial Expense on Funding Liabilities	Total of interest and fees paid on deposits and borrowings
<i>Interest and Fee Expense on Deposits</i>	Interest and fees paid on demand or term deposits
<i>Interest and Fee Expense on Borrowings</i>	Interest and fees paid on borrowings
Net Adjustment for Inflation	Reserved for institutions that use inflation based accounting. Net amount of inflation adjustment.
<i>Inflation Adjustment to Equity</i>	Cost of maintaining the value of the institution's equity
<i>Inflation Adjustment to Fixed Assets</i>	Gain on the value of fixed assets due to inflation
Adjustment for Subsidized Cost of Funds	Adjustment expense for difference between market rate and concessional rate on borrowings
Other Financial Expense	Other expenses from provision of financial services, including non-financial expenses on financial products, as well as net exchange depreciation
NET FINANCIAL INCOME	Financial Revenue minus Financial Expense
Impairment Losses on Loans	Sum of provision for loan impairment and recovery on loans written off
<i>Provision for Loan Impairment</i>	Provision for loan impairment for the period
<i>Value of Loans Recovered</i>	Total recovery on loans written off
Operating Expense	Total of Personnel Expense and Administrative Expense
Personnel Expense	Salaries, withholdings, fringe benefits and personnel taxes paid on all those who work for the institution
Administrative Expense	Total of Rent and Utilities, Transportation, Office Supplies, Depreciation and Other Administrative Expenses
<i>Rent and Utilities</i>	Rent and utility charges
<i>Transportation</i>	Transportation of staff to attend to clients and to manage operations
<i>Office Supplies</i>	Printed matter, supplies, photocopies, books, etc.
<i>Depreciation and Amortization</i>	Allowance for deterioration, eventual replacement of equipment
<i>Other Administrative Expense</i>	Other non-personnel administrative expenses
NET OPERATING INCOME	Financial Revenue less Financial Expense, Net Loan Loss Provision Expense and Operating Expense
Net Non-Operating Income	Non-operating Revenue less Non-operating Expense
Non-Operating Revenue	Revenue from activity unrelated to the MFI's core activity of providing financial services. This could include consulting income, sale of IT products, or fees for business development services (BDS).
Non-Operating Expense	Expenses from activity unrelated to the MFIs core activity of providing financial services, such as BDS development costs or consulting expenses
NET INCOME (BEFORE TAXES AND DONATIONS)	Net Operating Income less Net Non-operating Income
Taxes	Includes all taxes paid on Net Income or other measure of profits as defined by local tax authorities.
NET INCOME (AFTER TAXES AND BEFORE DONATIONS)	Net Income (before Taxes and Donations) less Taxes
Donations	Donations made to the MFI to subsidize its operations
NET INCOME (AFTER TAXES AND DONATIONS)	Net Income (after Taxes and before Donations) plus Donations.

Index of Indicators and Definitions

INSTITUTIONAL CHARACTERISTICS

Number of MFIs	Sample Size of Group
Age	Years Functioning as an MFI
Total Assets	Total Assets, adjusted for inflation and standardized provisioning for loan impairment and write-offs
Offices	Number, including head office
Personnel	Total number of staff members

FINANCING STRUCTURE

Capital/Asset Ratio	Adjusted Total Equity/Adjusted Total Assets
Commercial Funding Liabilities Ratio	(Voluntary and Time Deposits + Borrowings at Commercial Interest Rates)/Adjusted Average Gross Loan Portfolio
Debt to Equity	Adjusted Total Liabilities/Adjusted Total Equity
Deposits to Loans	Voluntary Deposits/Adjusted Gross Loan Portfolio
Deposits to Total Assets	Voluntary Deposits/Adjusted Total Assets
Portfolio to Assets	Adjusted Gross Loan Portfolio/Adjusted Total Assets

OUTREACH INDICATORS

Number of Active Borrowers	Number of borrowers with loans outstanding, adjusted for standardized write-offs
Percent of Women Borrowers	Number of active women borrowers/Adjusted Number of Active Borrowers
Number of Loans Outstanding	Number of loans outstanding, adjusted for standardized write-offs
Gross Loan Portfolio	Gross Loan Portfolio, adjusted for standardized write-offs
Average Loan Balance per Borrower	Adjusted Gross Loan Portfolio/Adjusted Number of Active Borrowers
Average Loan Balance per Borrower/GNI per Capita	Adjusted Average Loan Balance per Borrower/GNI per Capita
Average Outstanding Balance	Adjusted Gross Loan Portfolio/Adjusted Number of Loans Outstanding
Average Outstanding Balance/GNI per Capita	Adjusted Average Outstanding Balance/GNI per Capita
Number of Voluntary Depositors	Number of depositors with voluntary deposit and time deposit accounts
Number of Voluntary Deposit Accounts	Number of voluntary deposit and time deposit accounts
Voluntary Deposits	Total value of voluntary deposit and time deposit accounts
Average Deposit Balance per Depositor	Voluntary Deposits/Number of Voluntary Depositors
Average Deposit Balance per Depositor/GNI per capita	Average Deposit Balance per Depositor/GNI per capita
Average Deposit Account Balance	Voluntary Depositors/Number of Voluntary Deposit Accounts
Average Deposit Account Balance/GNI per capita	Average Deposit Account Balance/GNI per capita

MACROECONOMIC INDICATORS

GNI per Capita	Total income generated by a country's residents, irrespective of location/Total number of residents
GDP Growth Rate	Annual growth in the total output of goods and services occurring within the territory of a given country
Deposit Rate	Interest rate offered to resident customers for demand, time, or savings deposits
Inflation Rate	Annual change in average consumer prices
Financial Depth	Money aggregate including currency, deposits and electronic currency (M3)/GDP

OVERALL FINANCIAL PERFORMANCE

Return on Assets	(Adjusted Net Operating Income - Taxes)/Adjusted Average Total Assets
Return on Equity	(Adjusted Net Operating Income - Taxes)/Adjusted Average Total Equity
Operational Self-Sufficiency	Financial Revenue/(Financial Expense + Impairment Losses on Loans + Operating Expense)
Financial Self-Sufficiency	Adjusted Financial Revenue/Adjusted (Financial Expense + Impairment Losses on Loans + Operating Expense)

REVENUES

Financial Revenue/Assets	Adjusted Financial Revenue/Adjusted Average Total Assets
Profit Margin	Adjusted Net Operating Income/Adjusted Financial Revenue
Yield on Gross Portfolio (nominal)	Adjusted Financial Revenue from Loan Portfolio/Adjusted Average Gross Loan Portfolio
Yield on Gross Portfolio (real)	(Adjusted Yield on Gross Portfolio (nominal) - Inflation Rate)/(1 + Inflation Rate)

EXPENSES

Total Expense/Assets	Adjusted (Financial Expense + Net Loan Loss Provision Expense + Operating Expense)/Adjusted Average Total Assets
Financial Expense/Assets	Adjusted Financial Expense/Adjusted Average Total Assets
Provision for Loan Impairment/Assets	Adjusted Impairment Losses on Loans/Adjusted Average Total Assets
Operating Expense/Assets	Adjusted Operating Expense/Adjusted Average Total Assets
Personnel Expense/Assets	Adjusted Personnel Expense/Adjusted Average Total Assets
Administrative Expense/Assets	Adjusted Administrative Expense/Adjusted Average Total Assets
Adjustment Expense/Assets	(Adjusted Net Operating Income - Unadjusted Net Operating Income)/Adjusted Average Total Assets

EFFICIENCY

Operating Expense/Loan Portfolio	Adjusted Operating Expense/Adjusted Average Gross Loan Portfolio
Personnel Expense/Loan Portfolio	Adjusted Personnel Expense/Adjusted Average Gross Loan Portfolio
Average Salary/GNI per Capita	Adjusted Average Personnel Expense/GNI per capita
Cost per Borrower	Adjusted Operating Expense/Adjusted Average Number of Active Borrowers
Cost per Loan	Adjusted Operating Expense/Adjusted Average Number of Loans

Index of Indicators and Definitions

PRODUCTIVITY

Borrowers per Staff Member	Adjusted Number of Active Borrowers/Number of Personnel
Loans per Staff Member	Adjusted Number of Loans Outstanding/Number of Personnel
Borrowers per Loan Officer	Adjusted Number of Active Borrowers/Number of Loan Officers
Loans per Loan Officer	Adjusted Number of Loans Outstanding/Number of Loan Officers
Voluntary Depositors per Staff Member	Number of Voluntary Depositors/Number of Personnel
Deposit Accounts per Staff Member	Number of Deposit Accounts/Number of Personnel
Personnel Allocation Ratio	Number of Loan Officers/Number of Personnel

RISK AND LIQUIDITY

Portfolio at Risk > 30 Days	Outstanding balance, portfolio overdue > 30 Days + renegotiated portfolio/Adjusted Gross Loan Portfolio
Portfolio at Risk > 90 Days	Outstanding balance, portfolio overdue > 90 Days + renegotiated portfolio/Adjusted Gross Loan Portfolio
Write-off Ratio	Adjusted Value of loans written-off/Adjusted Average Gross Loan Portfolio
Loan Loss Rate	(Adjusted Write-offs - Value of Loans Recovered)/Adjusted Average Gross Loan Portfolio
Risk Coverage Ratio	Adjusted Impairment Loss Allowance/PAR > 30 Days
Non-earning Liquid Assets as a % of Total Assets	Adjusted Cash and banks/Adjusted Total Assets

PEER GROUP – 2007

PEER GROUP - 2007	DATA QUALITY †				PARTICIPATING INSTITUTIONS
	N	***	**	*	
SIMPLE PEER GROUPS					
Age: New (0 to 4 Years)	144	54	83	7	1st MCC, Abyan, Alliance MFB, AgroKredit Plus, A-invest, Al Rafah Bank, Alliance Group, Al-Thiqa, Alwatani, AMfB, AMFI, Apoyo Económico, Amur Credit, Arohan, ASA Philippines, ASR, Atlantic Capital Partners, Banco Popular do Brasil, Bereke, BFSBS, BMT Kayu Manis, BMT Pelita Insani, BRCCC, BOM, Borimanga RB, Borshud, BPR BKK Cilacap, BRAC - LKA, BRAC - SS, BRAC - TZA, BRAC - UGA, CAECE- Jigiseme, CAURIE Micro Finance, Chamroeun, COAC Chone, COAC Kullki Wasi, Columbia Microcreditos, COOPAC Norandino, COOPROGRESO, Creamos Microfinanciera, Crece Safsa, CrediComún, Credit-express, CUMO, DAYAQ-Credit, Disha, Don Apoyo, Duterimbere, ECLOF - ARM, Edinstvo-Volgograd, Elet-Capital, Equitas, FFSA, FinAmigo, FINCA - AFG, FINCA - DRC, FINCA - TJK, FIPS, FIS, FMF, FMFB - AFG, FMFB - TJK, FONDESOL, Forjadores de Negocios, Fundación San Miguel, Galaktika, Garant, GCM, GOF, Harbu, HiH, IMF HOPE RDC, Horizonti, Alidé, IDDA, IMFB, Invirtiendo, IPR, Kakum RB, Kasagana-Ka, KBank, Kompanion, KRUSHI, Lead Foundation, Life Bank, MADRAC, MBK Ventura, MCF - SYR, MEMCO, Microfinanciera Prisma, Microinvest, Mikrokredit Bank, MikroMaliyye Credit, Mimo Finance, MLF HUMO, MoFAD, Mol Bulak Finance, Narodnaya Kasa, NEED, Nirmaan Bharati, NMF, NMFb, Obereg (Perm), Obereg (Vladivostok), OISL, OI-WEDCO, Oportunidad Microfinanzas, Opportunity Finance, OXUS - AFG, OXUS - KGS, Partner Russia, PNG Microfinance Ltd, POMFB, ProCredit Bank - MKD, ProCredit Bank - DRC, Progresemos, RAFOD, Reliance, Rezerv, RML, Rozgar, Rus, Sangamam, Sarala, SemiSol, SFF, SFI, SFSD, Sonata, Sunduq, Swadhaar, Te Creemos, TMFB, Toende RB, Tsimlyansk, Turame Community Finance, Ujjivan, UNION DES COOPECS UMUTANGUHA, Union RB, VFM, Vostok Kapital, WOCCU - AFG, WWI - AFG, YAMIDA
Age: Young (5 to 8 Years)	203	74	109	20	ABCRDM, ABWA, Adhikar, AFK, AFODENIC, AFS, AgroInvest, Agroinvestbank, Akuapem RB, Al Awael, Al Karama, ALSOL, Alternativa Microfinanzas, AMC, AMC de R.L., AMEXTRA, AMK, AML, AMOS, APED, APROS, Aqroinvest, ARDI, ARMP, ASALA, ASDIR, Asociación Arariwa, Asomi, ASP Financiera, ASTI, ATEMEXPA, Atwima Kwanwoma, Aurora, AWS, Azal, Azeri Star, ProCredit - ECU, Bandhan, BanGente, BANHCFAE, Benishangul, BESA, BG, BMT Pringsewu, BRAC - AFG, BTFF, BZMF, CACMU, Capitec Bank, CARD Ghana, Caritas Esteli, CBIRD, Cedi Finance, CEOSS, CEVI, CFA, COAC Acción Rural, COAC Fondvida, COAC Luz del Valle, COAC Sac Aiet, COAC Santa Anita, COCDEP, Conserva, CredAgro NBCO, Credi Fé, CREDIT, Credit Mongol, CRYSOAL, CZWSDA, DD Bank, DEMOS SLC, DJOMEC, Doveriye (Amursk), ECLOF - PHL, EcoFuturo FFP, EDPYME Alternativa, EDPYME Credivisión, EDPYME Efectiva, EDPYME Raíz, E-Life, Empreder, ENLACE, Eshet, EurekaSol, FAIR Bank, FATEN, Faulu - TZA, FBPMC, FIE Gran Poder, Financiera CONSER, FINCA - ARM, FINCA - GTM, FINCA - KOS, FINCA - Russia, FINCA - UGA, FINCA - ZMB, FINSOL, FMFB - Pakistan, FODEM, Fondo Esperanza, FORWARD, FOVIDA, Friendship Bridge, FUBODE, FULM, FUNDAHMICRO, Grameen Mendoza, Hluvuku, Horizon, IDESPA, Imkoniyat, IMON, Indur MACS, INMAA, Intellekt, Jabal Al Hoss, Janodaya, Tamweelcom, JOVID, KADET, KAS, Kazama Grameen, KCCDFI, KEP, KGMAMF, Khushhali Bank, KixiCredito, KMB, Komak Credit, KosInvest, KRK Ltd, LIDER, Lider, M7 Can Loc, M7 Ninh Phuoc, MAFF, Maxima, MAYA, MCN, MDF, MDLS, MEC FEPRODES, Metemamen, MFBA, MFI, MGPPC DEKAWOWO, Micro Africa, Microloan Foundation MWI, MIDE, Mikrofond, MLF MicroInvest, Moris Rasik, MUL, Narodnyi Kredit, NovoBanco - MOZ, Oasis Microfinance, OBM, OIBM, OBS, OMB, Otiv Diana, PARC, Parwaz, PASED, PATRA Hunchun, PATRA Yanbian, PEACE, ProCredit - GHA, ProCredit - MDA, ProCredit - NIC, ProCredit Bank - ALB, ProCredit Bank - BGR, ProCredit Bank - KOS, ProCredit Bank - ROM, ProCredit Bank - UKR, ProCredit Bank Serbia, ProMujer - MEX, ProMujer - PER, RMCR, Rost, Saadhana, SB Bank, SEYAMFI, Sodestviye (Pyatigorsk), Sodruzhestvo, SOGESOL, SolFi, Soro Yiriwaso, SPBD, START, SU, TFS, UCADE Guaranda, U-IMCEC, UMECU, Upper Manya RB, USTOI, VFC, Viator, VRFBSB, Wasasa, Wisdom, Yehu
Age: Mature (> 8 Years)	543	212	263	68	1st Valley Bank, ABA, ASBA, ABS-CBN, ACBA, ACCOVI, ACEP Senegal, ACFB, ACLEDA, ACME, ACODEP, ACORDE, Ryada, ACSI, Actuar Tolima, Actuar Antioquia, Actuar Caldas, Adansi RB, ADICH, ADIM, ADMIC, ADOPEM, ADRA - PER, ADRI, AGAPE, AgroCapital, AGUDES, Ajil Bank, Akiba, Al Amana, Al Majmoua, Al Tadamun, Alternativa, Alteya, AMA, Ameen, AMMACTS, AMRET, AMSSF/MC, ANED, APGA, Apoyo Integral, ARDPAS, AREGAK, ASA, ASC Union, Credi-Capital, ASEI, ASHI, ASIDME, ASKI, Asociación Raíz, ASOD, AUGÉ, AVFS, AYNLA, Azercredit, Azerdemiryolbank, ImerCredit, Banco ADEMI, Banco da Família, Banco del Trabajo, ProCredit - BOL, Associação Banco Popular, Banco Solidario, BancoEstado, BancoSol, BanDesarrollo Microempresas, Bangko Kabayan, Bangko Mabuhay, Bank Eskhata, BASIX, BASTOB, BCB, BCSC, BEES, Bessfa RB, BFL, BIMAS, BISWA, Bosumtwi RB, BPR AK, BPR AN, BPR Artadamas Mandiri, BPR Arthakelola, BPR BBTM, BPR Bhakti Daya Ekonomi, BPR Citama, BPR Dana Agung Bakti, BPR DMG, BPR Kebomas, BPR NSI, BPR Pinang Artha, BPR Profidana, BPR Pujon, BPR Sukawati Pancakanti, BPR Surya Yudha Kencana, BRAC, BSS, BURO Bangladesh, BWDA, CAFASA, Caja Libertad, Caja Nor Perú, Caja Popular Mexicana, Caja Popular Oblatos, FINCA - SLV, CamCCUL, CAME, Cantilan Bank, CAPA, CAPPED, CARD Bank, CARD NGO, Caritas, Cashpor MC, CBMO, CCA, CCC, CDRO, CDS, CEADe, CEAPE Maranhão, SATHAPANA LIMITED, CECA, CEDA, CEF, Centenary Bank, CEP, CEPESIU, CEPRODEL, CESOL ACJ, CETZAM, CFP, CHC-Limited, ChFSBS, CIDRE, CMAC Arequipa, CMAC Cusco, CMAC Del Santa, CMAC Huancayo, CMAC Ica, CMAC Maynas, CMAC Paíta, CMAC Sullana, CMAC Tacna, CMAC Trujillo, CMEDFI, CMM Bogotá, CMM Medellín, CMMB, CMS, COAC Artesanos, COAC Huaycopungo, COAC Jardín Azuayo, COAC La Benéfica, COAC MCCH, COAC Mushuk Runa, COAC San Antonio, COAC San Gabriel, COAC San José, COAC Santa Ana, COAC Unión Popular, COAST Trust, CODESARROLLO, COFINCAFE, CompartamosBanco, Constanta, Contactar, COOPAC Chiquinquirá, COOPAC León XIII, COOPAC San Martín, COOPAC Santo Cristo, Coop 20 de Abril, Coop Avance, Coop Fátima, Coop Jesús Nazareno, Coop Juan XXIII, Coop Universitaria,

PEER GROUP - 2007	DATA QUALITY †				PARTICIPATING INSTITUTIONS
	N	***	**	*	
					BanCovelo, CPECG Yete Mali, CRAC CajaSur, CRAC Los Andes, CRAC Señor de Luren, CRAN, CRECER, CrediAmigo, Credicoop, CREDIMUJER, CREDO, CReSA, CRESOL BASER, CRG, Crystal, CU Sawiran, CVECA Kita/Bafoulabé, DAMEN, DBACD, DEC, DECSI, DEF, DEPROSC-Nepal, Despacho Amador, CrediAvance, Diaconia, Dian Mandiri, DINARI, D-Miro, DSPI, ECLOF - ECU, EDAPROSPRO, Edinstvo Yurga, EDPYME Confianza, EDPYME Crear Arequipa, EDPYME Crear Tacna, EDPYME Edyficar, EDPYME Nueva Visión, EDPYME Proempresa, EKI, EKPA, Enda, Equity Bank, ESAF, ESDO, ESED, Espacios Alternativos, FACES, FADEMYPE, FADES, FAFIDESS, FAMA, FYMA OPDF, FAPE, Fassil FFP, Faulu - KEN, Faulu - UGA, FCBFI, FCC, FDL, FECECAM, FECECAV, FED, FECC, FIACG, FICO, FIDERPAC, FIE FFP, FIELCO, FinAmérica, Financiera Familiar, FINCA - AZE, FINCA - ECU, FINCA - GEO, FINCA - HND, FINCA - HTI, FINCA - MEX, FINCA - MWI, FINCA - NIC, FINCA - PER, FINCA - TZA, FinComún, FINCORP, FINDESA, FinDev, First Allied, FMCC, FMM Bucaramanga, FMM Popayán, FODEMI, FOMIC, FONCRESOL, FONDECO, FONDEP, Fondespoir, FONDESURCO, Fonkoze, Fortaleza FFP, FORUS, FRAC, FUCEC Togo, FUDEMI, FUNBODEM, Fundación 4i-2000, Fundación Alternativa, Fundación CAMPO, Fundación Esperanza, Fundación Espoir, Fundación León 2000, FMSD, Fundación MICROS, Fundación Mujer, Fundación Nieborowski, Fundación Paraguaya, FUNDAMIC, FUNDEA, FUNDEBASE, FUNDECOCA, FUNDENUSE, FUNDEPYME, FUNDESER, FUNDESPE, Fundusz Mikro, FUNED, FUNHAVI, FUNSALDE, GA Rural Bank, Gasha, GBNB, GCOD, Génesis Empresarial, Genesis, FDM, GK, GM Bank, GRAINE sarl, Grameen Bank, Green Bank, GU, GV, Hermandad de Honduras OPDF, HEED, HKL, HOPE, HSPFI, IAMSA, ICC BluSol, ID-Ghana, IDEPRO, IDER CV, IDESI Lambayeque, IDF, IFDP, Inicjatywa Mikro, IMPRO, Financiera Independencia, INECO, BTA Bank, INSOTEC, Interfisa, JCF, Jemeni, JSCCS, JVOFI, Kafo Jiginew, KAMURJ, Kashf, KBSLAB, Khan Bank, KMF, KMBI, KOKARI, Kondo Jigima, KOPSA, K-Rep, KSF, KSK RPK, KVK, KWFT, La Community Bank, LAM, LAPO, LOKmicro, Lower Pra RB, LPD Ambengan, LPD Bayung Gede, LPD Bedha, LPD Buahari, LPD Celuk, LPD Ketewel, LPD Kukuh, LPD Kuta, LPD Pecatu, LPD Sibetan, LPD Ubung, M7 DB District, M7 DBP City, M7 Dong Trieu, M7 Mai Son, M7 Uong bi, Mahesamam - SMILE, Mahila, Mahuli, Makhzoumi, Mallig Plains RB, Manuela Ramos, MC², MDB, MECREF, MEDF, MED-Net, MFW, MGBB, MiBanco, MI-BOSPO, Microempresas de Antioquia, Microserfin, MIKRA, Mikro ALDI, MIKROFIN, Miselini, Moznosti, MPGGB, MTA, Nachala, NBJK, NDFS, NERUDO, New RB of Victorias, Nidan, Nirdhan, NOA, Normicro, NSSC, NWTf, Nyesigiso, ODEF OPDF, OMO, OMRO, OLC, Otiv Alaotra, Otiv Sambava, Otuasekan RB, OXUS - TJK, PADECOMSM, PADME, PAIDEK, PALFSI, PAMECAS, PAPME, Partner, PILARH OPDF, Piyeli, PMUK, POPI, PRASAC, PRESTANIC, PRIDE - TZA, Pride Finance, PRISMA, PRIZMA, ProCaja, ProCredit - SLV, ProCredit Bank - BIH, ProCredit Bank - GEO, PRODEM FFP, PRODESA, ProMujer - BOL, ProMujer - NIC, Opportunity Albania, Pushtikar, PWMACS, RADE, RRDB, RASS, RB Datu Paglas, RB Digos, RB Lebak, RB Mabitac, RB Oroquieta, Banco Santiago de Libon, RB Solano, RB Sto. Tomas, RB Talisayan, RCPB, RDRS, RGVN, ROMCOM, RRF, RSPI, Ruhuna, RWMN, Sajida, Sanghamithra, Sartawi, Sarvodaya Nano Finance, SAT, SBACD, Lazika Capital, SBS, SCDA, SCNL, SDBL, SEAP, SED, SEDA, SEEDS, SEF-ARM, SEF-ZAF, Seilanithih, SELFINA, Serviamus, SFPI, Shakti, SHARE, Share MACTS, SINERGJA, SIPEM, SKDRDP, SKS, SMEP, SMSS, Sodeystviye, SOFINA, Sonzelle RB, Soyuz, Spandana, SPGBB, Sunrise, SWAWS, Tchuma, TCVM Thanh Hoa, TIAVO, TIMPAC, TLM, TMSS, TPC, TSKI, TSPI, TYM, UCADE Ambato, UCADE Latacunga, UCADE Santo Domingo, UCEC/MK, UDDIPAN, UML, UNRWA, UOMB, USFSBS, Valiant RB, VBSF, VEF, Visión Bank, Vital Finance, VFS, WA CU, WAGES, WKP, Women for Women, World Relief - HND, WWB Cali, WWB Ghana, XacBank, Zakoura
Charter Type: Bank <i>(Bank)</i>	65	8	53	4	ACBA, ACLEDA, ADOPEM, Agroinvestbank, Aiyl Bank, Akiba, Al Rafah Bank, AmfB, Azerdemiryolbank, Banco ADEMI, Banco del Trabajo, ProCredit - BOL, Banco Popular do Brasil, ProCredit - ECU, Banco Solidario, BancoEstado, BancoSol, BanDesarrollo Microempresas, BanGente, BANHCAFE, Bank Eskhata, BCSC, BOM, Capitec Bank, Centenary Bank, Columbia Microcredits, CompartamosBanco, BanCovelo, CrediAmigo, CRG, Equity Bank, FMFB - AFG, FMFB - TJK, FORUS, Grameen Bank, IMFB, INECO, BTA Bank, KBank, Khan Bank, KMB, K-Rep, La Community Bank, MFBA, MiBanco, Mikrokredit Bank, NovoBanco - MOZ, OBM, OIBM, OBS, OMB, ProCredit - NIC, ProCredit - SLV, ProCredit Bank - ALB, ProCredit Bank - BGR, ProCredit Bank - BIH, ProCredit Bank - GEO, ProCredit Bank - KOS, ProCredit Bank - MKD, ProCredit Bank - ROM, ProCredit Bank - UKR, ProCredit Bank - DRC, ProCredit Bank Serbia, VBSF, XacBank
Charter Type: Credit Union <i>(Credit Union)</i>	123	57	52	14	ACEP Senegal, ACFB, Alternativa, Alteya, AMMACTs, Aqroinvest, ASC Union, ASR, Aurora, BMT Kayu Manis, BMT Pelita Insani, BRCCC, CACMU, CAECE- Jigiseme, Caja Libertad, Caja Popular Mexicana, Caja Popular Oblatos, CamCCUL, CECA, CMMB, CMS, COAC Acción Rural, COAC Artesanos, COAC Chone, COAC Fondvida, COAC Huaycopungo, COAC Jardín Azuayo, COAC Kullki Wasi, COAC La Benéfica, COAC Luz del Valle, COAC MCCH, COAC Mushuc Runa, COAC Sac Aiet, COAC San Antonio, COAC San Gabriel, COAC San José, COAC Santa Ana, COAC Santa Anita, COAC Unión Popular, CODESARROLLO, COFINCAFE, COOPAC Chiquiquira, COOPAC León XIII, COOPAC Norandino, COOPAC San Martín, COOPAC Santo Cristo, Coop 20 de Abril, Coop Avance, Coop Fátima, Coop Jesús Nazareno, Coop Juan XXIII, Coop Universitaria, COOPROGRESO, CPECG Yete Mali, Credicoop, CRESOL BASER, CU Sawiran, CVECA Kita/Bafoulabé, DEMOS SLC, DJOMEK, Doveriye (Amursk), Edinstvo Yurga, Edinstvo-Volgograd, EKPA, FECECAM, FECECAV, FECC, FUCEC Togo, FULM, Galaktika, Garant, Indur MACS, Intellekt, Jemeni, JSCCS, Kafo Jiginew, KOKARI, Komak Credit, Kondo Jigima, KSK RPK, KVK, Lider, Mahila, MC², MDB, MEC FEPRODES, MECREF, MGPC DEKAWOWO, Moznosti, Nachala, Narodnaya Kasa, Narodnyi Kredit, NOA, Nyesigiso, Obereg (Perm), Obereg (Vladivostok), Otiv Alaotra, Otiv Diana, Otiv Sambava, PAMECAS, Partner Russia, Pushtikar, PWMACS, RCPB, Rezerv, Rost, Rus, Sangamam, SBS, Share MACTS, Sodeistviye (Pyatigorsk), Sodeystviye, Soyuz, TIAVO, TIMPAC, Tsimlyansk, UCEC/MK, U-IMCEC, UMECU, UNION DES COOPECS UMUTANGUHA, Vostok Kapital, WA CU, WOCCU - AFG

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	N	***	**	*	
Charter Type: NBFI (Non - Bank Financial Intermediary)	284	85	163	36	1st MCC, Alliance MFB, ACCOVI, ACSI, AFS, AgrolInvest, A-invest, Al Awael, Alliance Group, Alwatani, AMC, AMC de R.L., Ameen, AMK, AML, AMRET, Apoyo Económico, Apoyo Integral, AREGAK, Arnur Credit, Arohan, Credi-Capital, ASP Financiera, ASTI, Atlantic Capital Partners, AVFS, AWS, Azercredit, Azeri Star, ImerCredit, Bandhan, BASIX, Benishangul, BFL, BFSBS, BG, Borshud, BRAC - AFG, BTFF, CAFASA, Caja Nor Perú, CAPA, CAURIE Micro Finance, CBIRD, CCA, CDS, SATHAPANA LIMITED, CEF, CETZAM, CFA, CHC-Limited, ChFSBS, CMAC Arequipa, CMAC Cusco, CMAC Del Santa, CMAC Huancayo, CMAC Ica, CMAC Maynas, CMAC Paíta, CMAC Sullana, CMAC Tacna, CMAC Trujillo, COAST Trust, Constanta, CRAC CajaSur, CRAC Los Andes, CRAC Señor de Luren, Crece Safsa, CredAgro NBCO, Credi Fé, CrediComún, CREDIT, Credit Mongol, Credit-express, CREDO, Crystal, DAYAQ-Credit, DD Bank, DECSI, Despacho Amador, CrediAvance, Don Apoyo, Duterimbere, ECLOF - ARM, EcoFuturo FFP, EDPYME Alternativa, EDPYME Confianza, EDPYME Crear Arequipa, EDPYME Crear Tacna, EDPYME Credivisión, EDPYME Edyficar, EDPYME Efectiva, EDPYME Nueva Visión, EDPYME Proempresa, EDPYME Raíz, EKI, Elet-Capital, ENLACE, Equitas, Eshet, EurekaSoli, FAMA, FYMA OPDF, Fassil FFP, FATEN, Faulu - KEN, Faulu - TZA, Faulu - UGA, FFSA, FIE FFP, FIE Gran Poder, FIELCO, FinAmigo, FinAmérica, Financiera Familiar, FINCA - AFG, FINCA - ARM, FINCA - AZE, FINCA - ECU, FINCA - Russia, FINCA - TJK, FINCA - UGA, FINCA - ZMB, FinComún, FINCORP, FINDESA, FinDev, FINSOL, First Allied, FIS, FMCC, FMFB - Pakistan, FONDEP, Forjadores de Negocios, Fortaleza FFP, Fundusz Mikro, Gasha, GCM, GK, GOF, GRAINE sarl, GV, Harbu, Hermandad de Honduras OPDF, HKL, HOPE, IMF HOPE RDC, Horizon, IAMSA, IFDP, Inicjatywa Mikro, Imkoniyat, IMON, Financiera Independencia, Interfisa, Invirtiendo, IPR, Tamweelcom, JOVID, KADET, KAMURJ, KEP, Khushhali Bank, KixiCredito, KMF Kompanion, KOPSA, KRK Ltd, KWFT, LAM, LIDER, LOKmicro, MADRAC, Mahasemam - SMILE, Maxima, MCN, MDSL, Metemamen, MFI, MFW, MI-BOSPO, Micro Africa, Microfinanciera Prisma, Microinvest, Microserfin, MIKRA, Mikro ALDI, MIKROFIN, Mikrofond, MikroMaliyye Credit, Mimo Finance, MLF HUMO, MLF MicroInvest, MoFAD, Mol Bulak Finance, MUL, NDFS, Nirdhan, NMFb, Normicro, Oasis Microfinance, ODEF OPDF, OISL, OI-WEDCO, OMO, OMRO, Oportunidad Microfinanzas, Opportunity Finance, OXUS - TJK, OXUS - AFG, OXUS - KGS, PADECOMSM, Partner, Parwaz, PEACE, PILARH OPDF, PNG Microfinance Ltd, POMFB, PRASAC, PRIZMA, ProCredit - GHA, ProCredit - MDA, PRODEM FFP, Progresemos, Opportunity Albania, RRDB, Reliance, RML, Rozgar, Ruhuna, RWMN, Sarvodaya Nano Finance, SB Bank, Lazika Capital, SCNL, SDBL, SED, SEEDS, SEF-ARM, Seilanithih, SELFINA, SemiSol, SEYAMFI, SFF, SFI, SFPI, SHARE, SINEGUA, SIPEM, SKS, SMEP, SOFINA, SOGESOL, SolFi, Sonata, Spandana, Sunduq, Sunrise, Swadhaar, SWAWS, Tchuma, Te Creemos, TFS, TMFB, TPC, Turame Community Finance, TYM, Ujjivan, UML, UNRWA, UJOM, USFSBS, USTOI, VFC, VFM, Viator, Visión Banco, VRFSBS, VFS, Wasasa, Wisdom, Women for Women, WWI - AFG, WWB Ghana
Charter Type: NGO (Non Government Organization)	346	151	154	41	ABA, ABCRDM, ASBA, ABS-CBN, ABWA, Abyan, ACME, ACODEP, ACORDE, Ryada, Actuar Tolima, Actuar Antioquia, Actuar Caldas, Adhikar, ADICH, ADIM, ADMIC, ADRA - PER, ADRI, AFK, AFODENIC, AGAPE, AgroCapital, AgroKredit Plus, AGUDESA, Al Amaná, Al Karama, Al Majmoua, Al Tadamon, ALSOL, Alternativa Microfinanzas, Al-Thiqa, AMA, AMEXTRA, AMFI, AMOS, AMSSF/MC, ANED, APED, APGA, APROS, ARDI, ARDPAS, ARMP, ASA, ASA Philippines, ASALA, ASDIR, ASEI, ASHI, ASIDME, ASKI, Asociación Arariwa, Asociación Raíz, ASOD, Asomi, ATEMEXPA, AUGE, AYNLA, Azal, Banco da Família, Associação Banco Popular, BASTOB, BEES, Bereke, BESA, BIMAS, BISWA, BRAC, BRAC - LKA, BRAC - SS, BRAC - TZA, BRAC - UGA, BSS, BURO Bangladesh, BWDA, BZMF, FINCA - SLV, CAME, CAPPED, CARD Ghana, CARD NGO, Caritas, Caritas Esteli, Cashpor MC, CCC, CDRO, CEADe, CEAPE Maranhão, CEDA, Cedi Finance, CEOSS, CEP, CEPESIU, CEPRODEL, CESOL ACJ, CEVI, CFPA, Chamroeun, CIDRE, CMEDFI, CMM Bogotá, CMM Medellín, COCDEP, Conserva, Contactar, CRAN, Creamos Microfinanciera, CRECER, CREDIMUJER, CreSA, CRYSQL, CUMO, CZWSDA, DAMEN, DBACD, DEC, DEPROSC-Nepal, Diaconia, Dian Mandiri, DINARI, Disha, D-Miro, DSPI, ECLOF - ECU, ECLOF - PHL, EDAPROSP, E-Life, Empreder, Enda, ESAF, ESDO, ESED, Espacios Alternativos, FACES, FADEMYPE, FADES, FAFIDESS, FAPE, FBPMFC, FCBFI, FCC, FDL, FED, FIACC, FIDERPAC, Financiera CONSER, FINCA - DRC, FINCA - GEO, FINCA - GTM, FINCA - HND, FINCA - HTI, FINCA - KOS, FINCA - MEX, FINCA - MWI, FINCA - NIC, FINCA - PER, FINCA - TZA, FIPS, FMF, FMM Bucaramanga, FMM Popayán, FODEM, FODEMI, FOMIC, FONCRESOL, FONDECO, FONDESOL, Fondespoir, FONDESURCO, Fondo Esperanza, Fonkoze, FORWARD, FOVIDA, FRAC, Friendship Bridge, FUBODE, FUDEMI, FUNBODEM, Fundación 4i-2000, Fundación Alternativa, Fundación CAMPO, Fundación Esperanza, Fundación Espoir, Fundación León 2000, FMSD, Fundación MICROS, Fundación Mujer, Fundación Nieborowski, Fundación Paraguaya, Fundación San Miguel, FUNDAHMICRO, FUNDAMIC, FUNDEA, FUNDEBASE, FUNDECOCA, FUNDENUSE, FUNDEPYME, FUNDESER, FUNDESPE, FUNED, FUNHAVI, FUNSALDE, GCOD, Génesis Empresarial, Genesis, FDM, Grameen Mendoza, GU, HEED, HiH, Hluvuku, Horizonti, HSPFI, ICC BluSol, ID-Ghana, Alidé, IDDA, IDEPRO, IDER CV, IDESI Lambayeque, IDESPA, IDF, IMPRO, INMAA, INSOTEC, Jabal Al Hoss, Janodaya, JCF, JVOFI, KAS, Kasagana-Ka, Kashf, Kazama Grameen, KCCDFI, KGMAMF, KMBI, KosInvest, KRUSHI, KSF, LAPO, Lead Foundation, Life Bank, M7 Can Loc, M7 DB District, M7 DBP City, M7 Dong Trieu, M7 Mai Son, M7 Ninh Phuoc, M7 Uong bi, MAFF, Mahuli, Makhzoumi, Manuela Ramos, MAYA, MBK Ventura, MCF - SYR, MDF, MEDF, MED-Net, MEMCO, Microempresas de Antioquia, Microloan Foundation MWI, MIDE, Miselini, Moris Rasik, MTA, NBJK, NEED, NERUDO, Nidan, Nirmaan Bharati, NMF, NSSC, NWTTF, OLC, PADME, PAIDEK, PALFSI, PAPME, PARC, PASED, PATRA Hunchun, PATRA Yanbian, Piyeli, PMUK, POPI, PRESTANIC, PRIDE - TZA, Pride Finance, PRISMA, ProCaja, PRODESA, ProMujer - BOL, ProMujer - MEX, ProMujer - NIC, ProMujer - PER, RADE, RAFOD, RASS, RDRS, RGVN, RMCR, ROMCOM, RRF, RSPI, Saadhana, Sajida, Sanghamithra, Sarala, Sartawi, SAT, SBACD, SCDA, SEAP, SEDA, SEF-ZAF, Serviamus, SFSD, Shakti, SKDRDP, SMSS, Sodruzhestvo, Soro Yiriwaso, SPBD, START, SU, TCVM Thanh Hoa, TLM, TMSS, TSKI, TSPI, UCADE Ambato, UCADE Guaranda, UCADE Latacunga, UCADE Santo Domingo, UDDIPAN, VEF, Vital Finance, WAGES, WKP, World Relief - HND, WWB Cali, YAMIDA, Yehu, Zakoura

PEER GROUP - 2007	DATA QUALITY †				PARTICIPATING INSTITUTIONS
	N	***	**	*	
Charter Type: Rural Bank (Rural Bank)	71	39	32	0	1st Valley Bank, Adansi RB, Akuapem RB, Atwima Kwanwoma, Bangko Kabayan, Bangko Mabuhay, BCB, Bessfa RB, BMT Pringsewu, Borimanga RB, Bosumtwi RB, BPR AK, BPR AN, BPR Artadamas Mandiri, BPR Arthakelola, BPR BBTM, BPR Bhakti Daya Ekonomi, BPR BKK Cilacap, BPR Citama, BPR Dana Agung Bakti, BPR DMG, BPR Kebomas, BPR NSI, BPR Pinang Artha, BPR Profidana, BPR Pujon, BPR Sukawati Pancakanti, BPR Surya Yudha Kencana, Cantilan Bank, CARD Bank, CBMO, FAIR Bank, FICO, GA Rural Bank, GBNB, GM Bank, Green Bank, Kakum RB, KBSLAB, Lower Pra RB, LPD Ambengan, LPD Bayung Gede, LPD Bedha, LPD Buah, LPD Celuk, LPD Ketewel, LPD Kukuh, LPD Kuta, LPD Pecatu, LPD Sibatana, LPD Ubung, Malling Plains RB, MGBB, MPGBB, New RB of Victorias, Otusekane RB, RB Datu Paglas, RB Digos, RB Lebak, RB Mabitac, RB Oroquieta, Banco Santiago de Libon, RB Solano, RB Sto. Tomas, RB Talisayan, Sonzelle RB, SPGGB, Toende RB, Union RB, Upper Manya RB, Valiant RB
Financial Intermediation: Non FI (Voluntary Savings/Total Assets = 0)	497	175	263	59	1st MCC, ABA, ABCRDM, ASBA, ABS-CBN, ABWA, Abyan, ACME, ACODEP, ACORDE, Ryada, Actuar Tolima, Actuar Antioquia, Actuar Caldas, Adhikar, ADICH, ADIM, ADMIC, ADRA - PER, ADRI, AFK, AFODENIC, AFS, AGAPE, AgroCapital, AgroKredit Plus, AgrolInvest, AGUDES, A-invest, Al Amana, Al Awael, Al Karama, Al Majmoua, Al Tadamun, Alliance Group, ALSOL, Alternativa Microfinanzas, Al-Thiqa, Alwatani, AMA, AMC, AMC de R.L., Ameen, AMEXTRA, AMFI, AML, AMOS, AMSSF/MC, ANED, APED, Apoyo Económico, Apoyo Integral, APROS, Aqroinvest, ARDI, ARDPAS, AREGAK, ARMP, Arnur Credit, Arohan, ASALA, ASDIR, Credi-Capital, ASEI, ASHI, ASIDME, Asociación Arariwa, Asociación Raíz, Asomi, ASP Financiera, ASTI, ATEMEXPA, Atlantic Capital Partners, AUGÉ, AWS, AYNLA, Azal, Azercrédit, Azeri Star, ImerCredit, Banco da Família, Associação Banco Popular, Banco Popular do Brasil, Bandhan, BASIX, BASTOB, Bereke, BESA, BFL, BFSBS, BG, BIMAS, BISWA, Borshud, BRAC - AFG, BRAC - LKA, BRAC - TZA, BRAC - UGA, BSS, BTFF, BZMF, CAFASA, FINCA - SLV, CAME, CAPA, CARD NGO, Caritas, Caritas Esteli, Cashpor MC, CCC, CDRO, CEADe, CEAPE Maranhão, CEDE, CEF, CEOSS, CEPESIU, CEPRODEL, CESOL ACJ, CETZAM, CEVI, CFA, CFPA, CHC-Limited, ChFSBS, CIDRE, CMEDFI, CMM Bogotá, CMM Medellín, COAST Trust, COCDEP, Columbia Microcreditos, CompartamosBanco, Conserva, Constanta, Contactar, CRAN, Creamos Microfinancia, Crece Safsa, CRECER, CredAgro NBCO, Credi Fé, CrediAmigo, CrediComún, CREDIMUJER, Credit Mongol, Credit-express, CREDO, CReSA, CRY SOL, Crystal, CUMO, CZWSDA, DAMEN, DAYAQ-Credit, DBACD, DEC, DEF, Despacho Amador, CrediAvance, Diaconia, Dian Mandiri, DINARI, Disha, D-Miro, Don Apoyo, DSPI, ECLOF - ARM, ECLOF - ECU, ECLOF - PHL, EDAPROSP, EDPYME Alternativa, EDPYME Confianza, EDPYME Crear Arequipa, EDPYME Crear Tacna, EDPYME Crediación, EDPYME Edyficar, EDPYME Efectiva, EDPYME Nueva Visión, EDPYME Proempra, EDPYME Raíz, EKI, Elet-Capital, E-Life, Emprender, Enda, ENLACE, Equitas, ESAF, ESDO, ESED, Espacios Alternativos, EurekaSoli, FACES, FADEMYPE, FADES, FAFIDESS, FAMA, FAPE, FATEN, Faulu - KEN, Faulu - TZA, Faulu - UGA, FBPMC, FCC, FDL, FED, FFA, FIACC, FIDERPAC, FIE Gran Poder, Financiera CONSER, FINCA - AFG, FINCA - ARM, FINCA - AZE, FINCA - DRC, FINCA - GEO, FINCA - GTM, FINCA - HND, FINCA - HTI, FINCA - KOS, FINCA - MEX, FINCA - MWI, FINCA - NIC, FINCA - PER, FINCA - Russia, FINCA - TJK, FINCA - TZA, FINCA - ZMB, FINCORP, FinDev, FIPS, FIS, FMCC, FMF, FMM Bucaramanga, FMM Popayán, FODEM, FODEMI, FOMIC, FONCRESOL, FONDECO, FONDEP, FONDESOL, Fondespoir, FONDURCO, Fondo Esperanza, Forjadores de Negocios, FORUS, FOVIDA, FRAC, Friendship Bridge, FUBODE, FUDEMI, FUNBODEM, Fundación 4i-2000, Fundación Alternativa, Fundación CAMPO, Fundación Esperanza, Fundación Espoir, Fundación León 2000, FMSD, Fundación MICROS, Fundación Mujer, Fundación Nieborowski, Fundación Paraguaya, Fundación San Miguel, FUNDAHMICRO, FUNDAMIC, FUNDEA, FUNDEBASE, FUNDECOCA, FUNDENUSE, FUNDEPYME, FUNDESER, FUNDESPE, Fundusz Mikro, FUNED, FUNHAVI, FUNSALDE, GCM, GCOD, Génesis Empresarial, Genesis, FDM, GK, GOF, GRAINE sarl, Grameen Mendoza, GU, GV, Hermandad de Honduras OPDF, HiH, Hluvuku, HOPE, IMF HOPE RDC, Horizon, Horizonti, HSPFI, IAMSA, ICC BluSol, ID-Ghana, IDDA, IDEPRO, IDER CV, IDESI Lambayeque, IDESPA, IFDP, Inicjatywa Mikro, Imkoniyat, IMON, IMPRO, Financiera Independencia, Indur MACS, INMAA, INSOTEC, Invirtiendo, IPR, Janodaya, Tamweelcom, JOVID, JVOFI, KAMURJ, KAS, Kasagana-Ka, KCCDFI, KEP, KGMAMF, Khushhali Bank, KixiCredito, KMF, KMBI, KOKARI, Komak Credit, Kompanion, KOPSA, KosInvest, KRK Ltd, KRUSHI, KSK RPK, KWFT, LAM, LAPO, Lead Foundation, LIDER, Life Bank, LOKmicro, M7 Can Loc, M7 DBP City, M7 Mai Son, MADRAC, MAFF, Mahasemam - SMILE, Makhzoumi, Manuela Ramos, MBK Ventura, MCF - SYR, MCN, MDF, MDLS, MEDF, MED-Net, MEMCO, Metemamen, MFI, MFW, MI-BOSPO, Micro Africa, Microempresas de Antioquia, Microfinanciera Prisma, Microinvest, Microloan Foundation MWI, Microserfin, MIDE, MIKRA, Mikro ALDI, MIKROFIN, Mikrofond, MikroMaliyye Credit, Mimo Finance, MLF HUMO, MLF MicroInvest, MoFAD, Mol Bulak Finance, MTA, MUL, Nachala, NBKJ, NEED, Nidan, Nirmaan Bharati, NMF, NOA, Normicro, OI-WEDCO, OMRO, Oportunidad Microfinanzas, OLC, Opportunity Finance, OXUS - TJK, OXUS - AFG, OXUS - KGS, PADECOMSM, PADME, PAIDEK, PALFSI, Partner, Parwaz, PATRA Hunchun, PATRA Yanbian, PRESTANIC, PRIDE - TZA, Pride Finance, PRISMA, PRIZMA, ProCaja, ProCredit - MDA, PRODESA, Progreso, ProMujer - BOL, ProMujer - MEX, ProMujer - NIC, ProMujer - PER, Opportunity Albania, PWWACS, RADE, RAFOD, RASS, RDRS, RGVN, RML, ROMCOM, RRF, RSPI, RWMN, Saadhana, Sajida, Sanghamithra, Sarala, Sartawi, Sarvodaya Nano Finance, SBACD, Lazika Capital, SCDA, SCNL, SEAP, SED, SEDA, SEF-ARM, SEF-ZAF, Seilanithih, SELFINA, SemiSol, SFI, Shakti, SHARE, SINERGIJA, SIPEM, SKDRDP, SKS, SMEP, SMSS, Sodruzhestvo, SOGESOL, SolFi, Sonata, Spandana, START, SU, Sunduq, Sunrise, Swadhaar, SWAWS, TCVM Thanh Hoa, TSPI, Turame Community Finance, UCADE Ambato, UCADE Guaranda, UCADE Latacunga, UCADE Santo Domingo, Ujjivan, UNRWA, USFSBS, USTOI, VEF, VFM, Viator, Vital Finance, VRFBSBS, VFS, WKP, Women for Women, WWI - AFG, World Relief - HND, WWB Cali, Yehu, Zakoura

PEER GROUP - 2007	DATA QUALITY †				PARTICIPATING INSTITUTIONS
	N	***	**	*	
Financial Intermediation: Low FI <i>(Voluntary Savings/Total Assets > 0 and < 20%)</i>	109	50	54	5	ACBA, ACEP Senegal, Aiyl Bank, AMFB, AMK, AMMACTS, AMRET, ASA, ASC Union, ASKI, AVFS, BANHCAFE, BEES, Benishangul, BRCCC, BRAC, BRAC - SS, BWDA, CARD Ghana, CBIRD, SATHAPANA LIMITED, Cedi Finance, CEP, Chamroenun, Coop 20 de Abril, CREDIT, DD Bank, DECSI, DEMOS SLC, DEPROSC-Nepal, DJOMEC, Duterimbere, Eshet, FYMA OPDF, FCBFI, FinAmigo, FINCA - ECU, FINDESA, FMFB - AFG, FMFB - TJK, FORWARD, GA Rural Bank, Galaktika, Gasha, Grameen Bank, HKL, IDF, Jabal Al Hoss, JCF, JSCCS, KADET, Kashf, Kazama Grameen, KMB, K-Rep, KSF, M7 DB District, M7 Ninh Phuoc, Mahila, Maxima, MAYA, MFBA, MGBB, MGPPC DEKAWOWO, Mikrokredit Bank, Moznosti, MPGGB, NDFS, NERUDO, Nirdhan, NSSC, NWF, Oasis Microfinance, ODEF OPDF, OMO, PAPME, PASED, PEACE, PILARH OPDF, PMUK, POMFB, PRASAC, RMCR, SAT, SB Bank, Serviamus, SEYAMFI, SFPI, SFSD, Share MACTS, Soro Yiriwaso, SPBD, SPGBB, Tchuma, TFS, TIMPAC, TLM, TMSS, TPC, TSKI, TYM, UDDIPAN, Upper Manya RB, UOMB, VBSF, VFC, Wisdom, WOCCU - AFG, YAMIDA
Financial Intermediation: High FI <i>(Voluntary Savings/Total Assets ≥ 20%)</i>	284	115	138	31	1st Valley Bank, Alliance MFB, ACCOVI, ACFB, ACLEDA, ACSI, Adansi RB, ADOPEM, Agroinvestbank, Akiba, Akuapem RB, Al Rafah Bank, Alternativa, Alteya, APGA, ASA Philippines, ASOD, ASR, Atwima Kwanwoma, Aurora, Azerdemiryolbank, Banco ADEMI, Banco del Trabajo, ProCredit - BOL, ProCredit - ECU, Banco Solidario, BancoEstado, BancoSol, BanDesarrollo Microempresas, BanGente, Bangko Kabayan, Bangko Mabuhay, Bank Eshkata, BCB, BCSC, Bessfa RB, BMT Kayu Manis, BMT Pelita Insani, BMT Pringsewu, BOM, Borimanga RB, Bosumtwei RB, BPR AK, BPR AN, BPR Artadamas Mandiri, BPR Arthakelola, BPR BBTM, BPR Bhakti Daya Ekonomi, BPR BKK Cilacap, BPR Citama, BPR Dana Agung Bakti, BPR DMG, BPR Kebomas, BPR NSI, BPR Pinang Artha, BPR Profidana, BPR Pujon, BPR Sukawati Pancakanti, BPR Surya Yudha Kencana, BURO Bangladesh, CACMU, CAECE- Jigiseme, Caja Libertad, Caja Nor Perú, Caja Popular Mexicana, Caja Popular Oblatos, CamCCUL, Cantilan Bank, Capitec Bank, CAPPED, CARD Bank, CAURIE Micro Finance, CBMO, CCA, CDS, CECA, Centenary Bank, CMAC Arequipa, CMAC Cusco, CMAC Del Santa, CMAC Huancayo, CMAC Ica, CMAC Maynas, CMAC Paita, CMAC Sullana, CMAC Tacna, CMAC Trujillo, CMMB, CMS, COAC Acción Rural, COAC Artesanos, COAC Chone, COAC Fondvida, COAC Huaycopungo, COAC Jardín Azuayo, COAC Kullki Wasi, COAC La Benéfica, COAC Luz del Valle, COAC MCCCH, COAC Mushuc Runa, COAC Sac Aiet, COAC San Antonio, COAC San Gabriel, COAC San José, COAC Santa Ana, COAC Santa Anita, COAC Unión Popular, CODESARROLLO, COFINCAFE, COOPAC Chiquinquirá, COOPAC León XIII, COOPAC Norandino, COOPAC San Martín, COOPAC Santo Cristo, Coop Avance, Coop Fátima, Coop Jesús Nazareno, Coop Juan XXIII, Coop Universitaria, COOPROGRESO, BanCovelo, CPECC Yete Mali, CRAC CajaSur, CRAC Los Andes, CRAC Señor de Luren, Credicoop, CRESOL BASER, CRG, CU Sawiran, CVECA Kita/Bafoulabé, Doveriye (Amursk), EcoFuturo FFP, Edinstvo Yurga, Edinstvo-Volgograd, EKPA, Equity Bank, FAIR Bank, Fassil FFP, FECECAM, FECECAV, FFECC, FICO, FIE FFP, FIELCO, FinAmérica, Financiera Familiar, FINCA - UGA, FinComún, FINSOL, First Allied, FMFB - Pakistan, Fonkoze, Fortaleza FFP, FUCEC Togo, FULM, Garant, GBNB, GM Bank, Green Bank, Harbu, HEED, Alidé, IMFB, INECO, BTA Bank, Intellekt, Interfisa, Jemeni, Kafo Jiginew, Kakum RB, KBank, KBSLAB, Khan Bank, Kondo Jigima, KVK, La Community Bank, Lider, Lower Pra RB, LPD Ambengan, LPD Bayung Gede, LPD Bedha, LPD Buah, LPD Celuk, LPD Ketewel, LPD Kuku, LPD Kuta, LPD Pecatu, LPD Sibetan, LPD Ubung, M7 Dong Trieu, M7 Uong bi, Mahuli, Mallig Plains RB, MC², MDB, MEC FEPRODES, MECREF, MiBanco, Miselini, Moris Rasik, Narodnaya Kasa, Narodnyi Kredit, New RB of Victorias, NMF, NovoBanco - MOZ, Nyesigiso, Obereg (Perm), Obereg (Vladivostok), OBM, OIBM, OBS, OISL, OMB, Otiv Alaotra, Otiv Diana, Otiv Sambava, Otuasekan RB, PAMECAS, PARC, Partner Russia, Piyeli, PNG Microfinance Ltd, POPI, ProCredit - GHA, ProCredit - NIC, ProCredit - SLV, ProCredit Bank - ALB, ProCredit Bank - BGR, ProCredit Bank - BIH, ProCredit Bank - GEO, ProCredit Bank - KOS, ProCredit Bank - MKD, ProCredit Bank - ROM, ProCredit Bank - UKR, ProCredit Bank - DRC, ProCredit Bank Serbia, PRODEM FFP, Pushtikar, RRDB, RB Datu Paglas, RB Digos, RB Lebak, RB Mabitac, RB Oroquieta, Banco Santiago de Libon, RB Solano, RB Sto. Tomas, RB Talisayan, RCPB, Reliance, Rezerv, Rost, Rozgar, Ruhuna, Rus, Sangamam, SBS, SDBL, SEEDS, SFF, Sodeistviye (Pyatigorsk), Sodeistviye, SOFINA, Sonzelle RB, Soyuz, Te Creemos, TIAVO, TMFB, Toende RB, Tsimlyansk, UCEC/MK, U-IMCEC, UMECU, UML, UNION DES COOPECS UMUTANGUHA, Union RB, Valiant RB, Visión Banco, Vostok Kapital, WA CU, WAGES, Wasasa, WWB Ghana, XacBank
Methodology: Individual	277	87	152	38	1st Valley Bank, ACBA, Alliance MFB, ACCOVI, ACME, ACORDE, Ryada, Actuar Antioquia, Actuar Caldas, ADRI, AFK, AFODENIC, AgroInvest, Agroinvestbank, Alliance Group, Alternativa, Alteya, Al-Thiqa, Alwatani, AMA, AMC, AMC de R.L., Ameen, Agroinvest, Arnur Credit, ASA, ASA Philippines, ASC Union, ASDIR, ASP Financiera, ASR, Atlantic Capital Partners, Aurora, ImerCredit, Banco ADEMI, Banco da Familia, Banco del Trabajo, ProCredit - BOL, Associação Banco Popular, ProCredit - ECU, BancoEstado, BanDesarrollo Microempresas, Bangko Mabuhay, BANHCAFE, Bank Eshkata, BCB, BCSC, BESA, BFSBS, BRCCC, BPR AK, BPR BBTM, BPR Bhakti Daya Ekonomi, BPR BKK Cilacap, BPR Citama, BPR NSI, BPR Sukawati Pancakanti, BRAC, BRAC - SS, BZMF, Caja Libertad, Caja Nor Perú, Caja Popular Oblatos, CAPA, Capitec Bank, CBMO, CCC, CECA, CEF, Centenary Bank, CEP, CEPRODEL, Chamroenun, CMAC Arequipa, CMAC Cusco, CMAC Del Santa, CMAC Huancayo, CMAC Ica, CMAC Maynas, CMAC Paita, CMAC Sullana, CMAC Tacna, CMAC Trujillo, CMEDFI, CMM Bogotá, CMM Medellín, COAC Chone, COAC Fondvida, COAC Huaycopungo, COAC Jardín Azuayo, COAC Kullki Wasi, COAC La Benéfica, COAC Luz del Valle, COAC MCCCH, COAC Mushuc Runa, COAC San Antonio, COAC San Gabriel, COAC Santa Ana, COAC Unión Popular, COAST Trust, COFINCAFE, Columbia Microcredits, COOPAC Chiquinquirá, COOPAC León XIII, COOPAC San Martín, COOPAC Santo Cristo, Coop 20 de Abril, Coop Avance, Coop Fátima, Coop Juan XXIII, Coop Universitaria, CRAC CajaSur, CRAC Los Andes, CRAC Señor de Luren, CredAgro NBCCO, Credi Fé, Credicoop,

PEER GROUP - 2007	DATA QUALITY †				PARTICIPATING INSTITUTIONS
	N	***	**	*	
					<p>CREDIMUJER, Credit Mongol, Credit-express, CU Sawiran, CVECA Kita/Bafoulabé, DAYAQ-Credit, DJOMEC, Don Apoyo, Doveriye (Amursk), Edinstvo Yurga, Edinstvo-Volgograd, EDPYME Alternativa, EDPYME Crear Arequipa, EDPYME Crear Tacna, EDPYME Efectiva, EDPYME Nueva Visión, EDPYME Proempresa, EDPYME Raíz, EKI, EKPA, Fasil FFP, FFECC, FICO, FIDERPAC, FIE FFP, FIE Gran Poder, FIELCO, FinAmérica, Financiera Familiar, FINCA - AZE, FINDESA, FMM Bucaramanga, FMM Popayán, FOMIC, FONDESURCO, Fortaleza FFP, FULM, Fundación CAMPO, FMSD, Fundación Nieborowski, FUNDEBASE, FUNDECOCA, FUNHAVI, Galaktika, Garant, Genesis, Hluvuku, ICC BluSol, IDER CV, IDESI Lambayeque, Inicjatywa Mikro, IMPRO, Financiera Independencia, INECO, BTA Bank, INSOTEC, Intellect, Interfisa, Jabal Al Hoss, JSCCS, JVOFI, Kafo Jiginew, Khan Bank, Khushhali Bank, KMB, KosInvest, KRK Ltd, KSK RPK, KVK, La Community Bank, LAM, Lider, Life Bank, LPD Bedha, LPD Buah, LPD Kuta, LPD Pecatu, Makhzoumi, MCN, MDF, MEMCO, MFBA, Microempresas de Antioquia, Microserfin, MIKROFIN, Mikrofond, Mikrokredit Bank, MUL, Nachala, Narodnaya Kasa, Narodnyi Kredit, New RB of Victorias, NOA, NovoBanco - MOZ, Obereg (Perm), Obereg (Vladivostok), OBM, OBS, Opportunity Finance, PADECOMSM, PARC, Partner, Partner Russia, PILARH OPDF, Piyeli, PNG Microfinance Ltd, PRESTANIC, ProCaja, ProCredit - GHA, ProCredit - MDA, ProCredit - NIC, ProCredit - SLV, ProCredit Bank - ALB, ProCredit Bank - BGR, ProCredit Bank - BIH, ProCredit Bank - GEO, ProCredit Bank - KOS, ProCredit Bank - MKD, ProCredit Bank - ROM, ProCredit Bank - UKR, ProCredit Bank - DRG, ProCredit Bank Serbia, PRODESA, RB Datu Paglas, RB Digos, RB Lebak, RB Mahitac, RB Oroquieta, Banco Santiago de Libon, RB Solano, RB Sto. Tomas, RB Talisayan, Reliance, Rezerv, RML, ROMCOM, Rost, Rus, RWMN, Sartawi, SBS, SCDA, SCNL, SELFINA, SIPEM, Sodeistviye (Pyatigorsk), Sodeystviye, SOGESOL, Soyuz, START, Sunrise, Te Creemos, TFS, TMFB, Tsimlyansk, USFSBS, Valiant RB, Visión Banco, Vostok Kapital, WWB Cali</p>
<p>Methodology: Individual/Solidarity (Individual & Solidarity; or Individual, Solidarity & Village Banking)</p>	440	183	219	38	<p>1st MCC, ABA, ASBA, ABS-CBN, ABWA, ACEP Senegal, ACFB, ACLEDA, ACODEP, ACSI, Actuar Tolima, Adansi RB, ADICH, ADIM, ADMIC, ADOPEM, AFS, AgroKredit Plus, AGUDESA, A-invest, Aiyi Bank, Akiba, Akuapem RB, Al Amana, Al Awaal, Al Karama, Al Majmoua, Al Rafah Bank, AMFB, AMK, AML, AMMACTS, AMOS, AMRET, AMSSF/MC, ANED, APGA, Apoyo Económico, Apoyo Integral, APROS, ARDI, AREGAK, ARMP, ASALA, ASKI, Asociación Raíz, Asomi, ATEMEXPA, Atwima Kwanwoma, AUGÉ, AVFS, AYNLA, Azal, Azercredit, Azerdemiryolbank, Azeri Star, Banco Popular do Brasil, Banco Solidario, BancoSol, BanGente, Bangko Kabayan, Bereke, BG, BMT Kayu Manis, BMT Pelita Insani, BMT Pringsewu, BOM, Borimanga RB, Borshud, Bosumtwi RB, BPR AN, BPR Artadamas Mandiri, BPR Arthakelola, BPR Dana Agung Bakti, BPR DMG, BPR Kebomas, BPR Pinang Artha, BPR Profidana, BPR Surya Yudha Kencana, BRAC - AFG, BTFF, BURO Bangladesh, CAFASA, Caja Popular Mexicana, CamCCUL, CAME, Cantilan Bank, CAPPED, CARD Bank, CARD Ghana, CARD NGO, Caritas, Caritas Esteli, CBIRD, CCA, CDRO, CDS, CEAdE, CEAPE Maranhão, SATHAPANA LIMITED, CEDA, CEOSS, CEPESIU, CESOL ACJ, CETZAM, CFPA, CHC-Limited, ChFSBS, CIDRE, CMMB, CMS, COAC Acción Rural, COAC Artesanos, COAC Sac Aiet, COAC San José, COAC Santa Anita, COCDEP, CODESARROLLO, CompartamosBanco, Conserva, Constanta, Contactar, Coop Jesús Nazareno, BanCovelo, CPECG Yete Mali, CRAN, Creamos Microfinancia, Crece Safsa, CrediAmigo, CREDIT, CREDO, CRESOL BASER, CRG, Crystal, DBAC, DECSI, DEF, DEMOS SLC, CrediAvance, Dian Mandiri, DINARI, D-Miro, DSPI, Duterimbere, ECLOF - ARM, ECLOF - ECU, ECLOF - PHL, EcoFuturo FFP, EDAPROSPO, EDPYME Credivisión, EDPYME Edfyfar, Elet-Capital, Empreder, Enda, ENLACE, Equity Bank, ESDO, ESED, Eshet, EurekaSolii, FACES, FADEMYPE, FADES, FAFIDESS, FAIR Bank, FAMA, FYMA OPDF, FAPE, FATEN, Faulu - KEN, Faulu - UGA, FBPMC, FCBF, FCC, FDL, FECECAM, FECECAV, FFSa, FinAmigo, Financiera CONSER, FINCA - AFG, FINCA - ARM, FINCA - ECU, FINCA - GEO, FINCA - HND, FINCA - KOS, FINCA - PER, FINCA - Russia, FinComún, FINCORP, FinDev, FINSOL, FIPS, First Allied, FIS, FMCC, FMF, FMFB - AFG, FMFB - Pakistan, FMFB - TJK, FODEM, FODEMI, FONCRESOL, FONDEP, FONDESOL, Fondespoir, Fonkoze, FORUS, FOVIDA, FRAC, FUBODE, FUCEC Togo, FUDEMI, FUNBODEM, Fundación 4i-2000, Fundación Alternativa, Fundación Esperanza, Fundación León 2000, Fundación MICROS, Fundación Paraguaya, FUNDAHMICRO, FUNDAMIC, FUNDEA, FUNDENUSE, FUNDEPYME, FUNDESER, FUNDESPE, Fundusz Mikro, FUNED, FUNSALDE, GA Rural Bank, Gasha, FDM, GK, GM Bank, Grameen Mendoza, Green Bank, GV, Harbu, Hermandad de Honduras OPDF, HEED, HKL, HOPE, Horizon, Horizonti, IAMSA, ID-Ghana, Alidé, IDEPRO, IDESPA, IFDP, IMFB, IMON, INMAA, Invertiendo, IPR, JCF, Jemeni, Tamweelcom, JOVID, Kakum RB, KAMURJ, Kasagana-Ka, Kashf, KBank, KBSLAB, KEP, KixiCredito, KMF, Komak Credit, Kompanion, Kondo Jigima, K-Rep, KSF, KWFT, LAPO, Lead Foundation, LIDER, LOKmicro, Lower Pra RB, LPD Ambengan, LPD Bayung Gede, LPD Celuk, LPD Ketewel, LPD Kukuh, LPD Sibatana, LPD Ubung, M7 Can Loc, M7 DB District, M7 DBP City, M7 Dong Trieu, M7 Mai Son, M7 Ninh Phuoc, M7 Uong bi, MAFF, Mahila, Mahuli, Mallig Plains RB, Manuela Ramos, Maxima, MAYA, MBK Ventura, MC², MCF - SYR, MDB, MEC FEPRODES, MECREF, MED-Net, MFW, MGBB, MGPC DEKAWOWO, MiBanco, MI-BOSPO, Micro Africa, Microfinanciera Prisma, Microinvest, MIDE, MIKRA, Mikro ALDI, Miselini, MLF HUMO, MLF Microinvest, MoFAD, Mol Bulak Finance, Moris Rasik, Moznosti, MPGBB, NERUDO, Nirdhan, NMF, NMFb, Normico, NSSC, NwTF, Nyesigiso, Oasis Microfinance, ODEF OPDF, OIBM, OISL, OI-WEDCO, OMB, OMO, OMRO, Otiv Alaotra, Otiv Diana, Otiv Sambava, Otuasekan RB, OXUS - TJK, OXUS - AFG, OXUS - KGS, PADME, PAIDEK, PAMECAS, PAPME, Parwaz, PASED, PEACE, PRASAC, PRIDE - TZA, Pride Finance, PRISMA, PRIZMA, PRODEM FFP, Opportunity Albania, PWMACS, RADE, RDRB, RCPB, RDRS, RGVN, RRF, RSPI, Ruhuna, Sajida, SAT, SBACD, Lazika Capital, SDBL, SEAP, SED, SEEDS, SEF-ARM, Seilanithih, SemiSol, SEYAMFI, SFF, SFI, SFPI, SFSD, Shakti, SHARE, SINERGIJA, SKS, Soduzhestvo, SOFINA, Sonzelle RB, Soro Yiriwaso, Spandana, SPGBB, Swadhaar, SWAWS, Tchuma, TIAVO, TIMPAC, TLM, TMSS, Toende RB, TPC, TSKI, TSPI, TYM, UCADE Latacunga, UCEC/MK, U-IMCEC, UMECU, UML, UNION DES COOPECS UMUTANGUHA, Union RB, UNRWA, Upper Many RB, USTOI, VBSV, VEF, VFC, VFM, Viator, Vital Finance, VRFBSBS, WA CU, WAGES, Wasasa, Wisdom, WKP, WOCCU - AFG, Women for Women, World Relief - HND, WWB Ghana, XacBank, YAMIDA, Zakoura</p>

PEER GROUP - 2007	DATA QUALITY †				PARTICIPATING INSTITUTIONS
	N	***	**	*	
Methodology: Solidarity	79	37	37	5	Abyan, Adhikar, Al Tadamun, ALSOL, AMEXTRA, AMFI, ARDPAS, Arohan, ASHI, ASOD, ASTI, Bandhan, BASTOB, BEES, Benishangul, Bessfa RB, BIMAS, BRAC - LKA, CAECE- Jigiseme, Cedi Finance, CEVI, CFA, COOPAC Norandino, CReSA, CZWSDA, DAMEN, DD Bank, DEC, DEPROSC- Nepal, Despacho Amador, Equitas, ESAF, Espacios Alternativos, Faulu - TZA, Forjadores de Negocios, FORWARD, Fundación San Miguel, GBNB, GOF, GRAINE sarl, Grameen Bank, HSPFI, IDDA, IDF, Imkoniyat, KGMAMF, KMBI, KRUSHI, MADRAC, Mahaseman - SMILE, MDSL, Microloan Foundation MWI, MikroMaliyye Credit, Mimo Finance, MTA, NDFS, Nirmaan Bharati, PALFSI, PATRA Hunchun, PATRA Yanbian, PMUK, POMFB, POPI, Progreseemos, RAFOD, Rozgar, Saadhana, Sarala, SB Bank, SEF-ZAF, Serviamus, SMEP, Sonata, TCVM Thanh Hoa, Turame Community Finance, UDDIPAN, Ujjivan, WWI - AFG, Yehu
Methodology: Village Banking	94	33	47	14	ABCRDM, ADRA - PER, AGAPE, AgroCapital, Alternativa Microfinanzas, APED, Credi-Capital, ASEI, ASIDME, Asociación Arariwa, AWS, BASIX, BFL, BISWA, BPR Pujon, BRAC - TZA, BRAC - UGA, BSS, BWDA, CACMU, FINCA - SLV, Cashpor MC, CAURIE Micro Finance, COOPROGRESO, CRECER, CrediComún, CRYSQL, CUMO, Diaconia, Disha, EDPYME Confianza, E-Life, FED, FIACG, FINCA - DRC, FINCA - GTM, FINCA - HTI, FINCA - MEX, FINCA - MWI, FINCA - NIC, FINCA - TJK, FINCA - TZA, FINCA - UGA, FINCA - ZMB, FONDECO, Fondo Esperanza, Friendship Bridge, Fundación Espoir, Fundación Mujer, GCM, GCOD, Génesis Empresarial, GU, HiH, IMF HOPE RDC, Indur MACS, Janodaya, KADET, KAS, Kazama Grameen, KCCDFI, KOKARI, KOPSA, MEDF, Metemamen, MFI, NBJK, NEED, Nidan, Oportunidad Microfinanzas, OLC, ProMujer - BOL, ProMujer - MEX, ProMujer - NIC, ProMujer - PER, Pushtikar, RASS, RMCR, Sangamam, Sanghamithra, Sarvodaya Nano Finance, SEDA, Share MACTS, SKDRDP, SMSS, SolFi, SPBD, SU, Sunduq, UCADE Ambato, UCADE Guaranda, UCADE Santo Domingo, UOMB, VFS
Outreach: Small (Number of Borrowers < 10,000)	424	200	191	33	1st MCC, Abyan, Alliance MFB, ACCOVI, ACORDE, Ryada, Actuar Tolima, Actuar Caldas, Adansi RB, ADICH, ADIM, ADRI, AFK, AFODENIC, AgroKredit Plus, AGUDESA, A-invest, Akuapem RB, Al Awael, Al Majmoua, Al Rafah Bank, Alliance Group, Alternativa, Alternativa Microfinanzas, Alteya, Al-Thiqa, AMA, AMC, Ameen, AMEXTRA, AMfB, AMFI, AMOS, APGA, Aqroinvest, ARDPAS, Arnur Credit, ASALA, ASDIR, ASEI, ASIDME, ASP Financiera, ASR, ASTI, ATEMEXPA, Atlantic Capital Partners, Atwima Kwanwoma, AUGE, Aurora, AVFS, Azal, Azeri Star, ImerCredit, Banco da Familia, Associação Banco Popular, Banko Mabuhay, BANHCAFE, Bank Eskhata, BASTOB, BCB, Bereke, BESA, BFSBS, BMT Kayu Manis, BMT Pelita Insani, BMT Pringsewu, BRCCC, BOM, Borimanga RB, Borshud, Bosumtwi RB, BPR AK, BPR AN, BPR Artadamas Mandiri, BPR Arthakelola, BPR BBTM, BPR Bhakti Daya Ekonomi, BPR Citama, BPR Dana Agung Bakti, BPR DMG, BPR Kebomas, BPR NSI, BPR Pinang Artha, BPR Profidana, BPR Pujon, BPR Sukawati Pancakanti, BRAC - SS, BZMF, CACMU, CAECE- Jigiseme, CAFASA, CAPA, CAPPED, CARD Ghana, Caritas Esteli, CBIRD, CCC, CDRO, CEADe, CECA, CEDA, Cedi Finance, CEF, CEPESIU, CESOL ACJ, CETZAM, Chamroen, CHC-Limited, ChFSBS, CIDRE, CMEDFI, CMMB, COAC Acción Rural, COAC Artesanos, COAC Chone, COAC Fondvida, COAC Huaycopungo, COAC Kullki Wasi, COAC La Benéfica, COAC Luz del Valle, COAC MCCH, COAC Sac Aiet, COAC San Antonio, COAC San Gabriel, COAC San José, COAC Santa Ana, COAC Santa Anita, COAC Unión Popular, COFINCAFE, Columbia Microcreditos, Contactar, COOPAC Chiquinquira, COOPAC Norandino, COOPAC Santo Cristo, Coop 20 de Abril, Coop Avance, Coop Fátima, Coop Juan XXIII, CPECG Yete Mali, CRAC Los Andes, CRAN, Creamos Microfinanciera, Crece Safsa, CredAgro NBCO, CrediComún, Credicoop, CREDIMUJER, Credit Mongol, Credit-express, Crystal, CU Sawiran, CVECA Kita/Bafoulabé, CZWSDA, DAYAQ-Credit, DEMOS SLC, Despacho Amador, CrediAvance, DINARI, Disha, DJOMEC, Don Apoyo, Doveriye (Amursk), Duterimbere, ECLOF - ARM, ECLOF - ECU, ECLOF - PHL, EDAPROPSO, Edinstvo Yurga, Edinstvo-Volgograd, EDPYME CrediVisión, EDPYME Nueva Visión, EKPA, Elet-Capital, E-Life, Emprender, Espacios Alternativos, EurekaSoli, FACES, FADEMYPE, FAPE, Fassil FFF, FATEN, Faulu - TZA, FCC, FECECAV, FECC, FIACG, FIDERPAC, FIE Gran Poder, FinAmigo, Financiera CONSER, FinDev, FIPS, FIS, FODEM, FOMIC, FONCRESOL, FONDECO, Fondespoir, FONDESURCO, Fortaleza FFP, FOVIDA, FUDEMI, FULM, FUNBODEM, Fundación 4i-2000, Fundación Alternativa, Fundación CAMPO, Fundación León 2000, Fundación MICROS, Fundación Mujer, FUNDAMIC, FUNDEBASE, FUNDECOCA, FUNDEPYME, FUNDESPE, FUNHAVI, FUNSALDE, GA Rural Bank, Galaktika, Garant, GCOD, Genesis, FDM, Grameen Mendoza, Hermandad de Honduras OPDF, Hluvuku, HOPE, Horizon, Horizonti, IAMSA, ICC BluSol, ID-Ghana, Alidé, IDEPRO, IDER CV, IDESI Lambayeque, IDESPA, IFDP, Inicjatywa Mikro, IMFB, Imkoniyat, IMPRO, INSOTEC, Intellekt, IPR, Jabal Al Hoss, Jemeni, JOVID, JSCCS, JVOFI, Kakum RB, KGMAMF, KixiCredito, Komak Credit, KosInvest, KRK Ltd, KSF, KSK RPK, KVK, La Community Bank, LAM, LIDER, Lider, LPD Ambengan, LPD Bayung Gede, LPD Bedha, LPD Buahian, LPD Celuk, LPD Ketewel, LPD Kuku, LPD Kuta, LPD Pecatu, LPD Sibetan, LPD Ubung, M7 Can Loc, M7 DB District, M7 DBP City, M7 Dong Trieu, M7 Mai Son, M7 Ninh Phuoc, M7 Uong bi, MAFF, Mahila, Mahuli, Makhzoumi, Maxima, MAYA, MC?, MDB, MDF, MDSL, MEC FEPRODES, MECREF, MEDF, MED-Net, MEMCO, MGPCC DEKAWOWO, Micro Africa, Microfinanciera Prisma, Microinvest, Microloan Foundation MWI, Microserfin, MIDE, Mikro ALDI, Mikrofond, MikroMaliyye Credit, MLF HUMO, MoFAD, Mol Bulak Finance, Moznosti, MTA, MUL, Nachala, Narodnaya Kasa, Narodnyi Kredit, NERUDO, New RB of Victorias, NMF, NMFB, NOA, Normicro, Oasis Microfinance, Obereg (Perm), Obereg (Vladivostok), OBS, Ol-WEDCO, OMRO, Oportunidad Microfinanzas, OLC, Opportunity Finance, Otiv Alaotra, Otiv Diana, Otiv Sambava, Otusekan RB, OXUS - TJK, OXUS - KGS, PADECOMSM, PARC, Partner Russia, PASED, PATRA Hunchun, PATRA Yanbian, PILARH OPDF, Piyeli, PNG Microfinance Ltd, Pride Finance, ProCaja, ProCredit Bank- DRC, Progreseemos, Pushtikar, RAFOD, RB Datu Paglas, RB Digos, RB Lebak, RB Mabitac, RB Oroquieta, Banco Santiago de Libon, RB Solano, RB Sto. Tomas, Reliance, Rezerv, RML, ROMCOM, Rost, Rozgar, Rus, RWMN, Sartawi, Lazika Capital, SBS, SEDA, SED, SEF-ARM, Seilanithih, SELFINA, SemiSol, Serviamus, SEYAMFI, SFI, SFSD, Share MACTS, SINERGIA, SIPEM, Sodeistviye (Pyatigorsk), Sodeystviye, Sodruzhestvo, SOFINA, Sonzelle RB, Soyuz, SPBD, SPGBB, START, Swadhaar, TCVM Thanh Hoa, Te Creemos, TFS, TIAVO, Toende RB, Tsimlyansk,

PEER GROUP - 2007	DATA QUALITY †				PARTICIPATING INSTITUTIONS
	N	***	**	*	
					Community Finance, UCADE Ambato, UCADE Guaranda, UCADE Latacunga, UCADE Santo Domingo, UMECU, UNION DES COOPECS UMUTANGUHA, Union RB, Upper Manya RB, USFSBS, USTOI, Valiant RB, VEF, VFM, Vital Finance, Vostok Kapital, VRFBSBS, WA CU, WKP, WOCCU - AFG, Women for Women, WWB Ghana, YAMIDA, Yehu
Outreach: Medium <i>(Number of Borrowers ≥ 10,000 and ≤ 30,000)</i>	228	72	121	35	ABWA, ACEP Senegal, ACFB, ACME, ADMIC, ADRA - PER, AFS, AGAPE, AgroCapital, Agroinvestbank, Akiba, Al Karama, ALSOL, Alwatani, AMC de R.L., AMSSF/MC, ANED, APED, Apoyo Económico, APROS, AREGAK, ASC Union, Credi-Capital, ASHI, Asociación Arariwa, Asociación Raiz, Asomi, AYNLA, Azercredit, Azerdemiryolbank, Bangkok Kabayan, Benishangul, BIMAS, BPR BKK Cilacap, BPR Surya Yudha Kencana, BTFF, Caja Popular Oblatos, FINCA - SLV, Cantilan Bank, Caritas, CAURIE Micro Finance, CBMO, CDS, CEAPE Maranhão, SATHAPANA LIMITED, CEOSS, CEPRODEL, CEVI, CFA, CFPA, CMAC Del Santa, CMAC Maynas, CMAC Paita, CMAC Tacna, COAC Jardín Azuayo, COCDEP, CODESARROLLO, Conserva, Constanta, COOPAC León XIII, COOPAC San Martín, Coop Jesús Nazareno, COOPROGRESO, BanCovelo, CRAC CajaSur, CREDIT, CREDO, CReSA, CRY SOL, CUMO, DD Bank, DEF, Dian Mandiri, D-Miro, EcoFuturo FFP, EDPYME Alternativa, EDPYME Crear Tacna, ENLACE, Equitas, Eshet, FADES, FAFIDESS, FYMA OPDF, Faulu - UGA, FCBFI, FED, FICO, FINCA - ARM, FINCA - DRC, FINCA - GEO, FINCA - HND, FINCA - HTI, FINCA - KOS, FINCA - MWI, FINCA - NIC, FINCA - PER, FINCA - Russia, FINCA - TJK, FINCA - ZMB, FINCORP, FINSOL, First Allied, FMF, FMFB - AFG, FMFB - TJK, FODEMI, FONDESOL, Fondo Esperanza, Fonkoze, Forjadores de Negocios, FORUS, FORWARD, FRAC, Friendship Bridge, FUBODE, Fundación Esperanza, Fundación Espoir, Fundación Nieborowski, Fundación Paraguaya, Fundación San Miguel, FUNDAHMICRO, FUNDEA, FUNDENUSE, Fundusz Mikro, FUNED, Gasha, GCM, GM Bank, GOF, GRAINE sarl, Harbu, HKL, IMF HOPE RDC, HSPFI, IDDA, IMON, Indur MACS, BTA Bank, INMAA, Invirtiendo, Janodaya, KADET, KAMURJ, Kasagana-Ka, KBank, Kazama Grameen, KCCDFI, KEP, KMF, KOKARI, Kondo Jigima, KOPSA, LOKmicro, Lower Pra RB, MADRAC, Mallig Plains RB, Manuela Ramos, MCF - SYR, MCN, Metemamen, Microempresas de Antioquia, MIKRA, Mimo Finance, Miselini, MLF MicroInvest, Moris Rasik, MPGBB, NBJK, NDFS, NEED, Nidan, Novo Banco - MOZ, NSSC, Nyesigiso, ODEF OPDF, OIBM, OMB, OXUS - AFG, PADME, PAIDEK, PALFSI, PAPME, Parwaz, PEACE, POMFB, PRESTANIC, PRISMA, PRIZMA, ProCredit - GHA, ProCredit - MDA, ProCredit Bank - MKD, PRODESA, ProMujer - MEX, ProMujer - NIC, Opportunity Albania, PWMACS, RADE, RRDB, RB Talisayan, RMCR, RSPI, Sangamam, Sarala, SBACD, SCNL, SEAP, SEDA, SFPI, SMEP, SMSS, SOGESOL, SolFi, Sunduq, Sunrise, Tchuma, TIMPAC, TLM, TYM, UCEC/MK, U-IMCEC, UML, UNRWA, UOMB, Viator, WAGES, WWI - AFG, World Relief - HND
Outreach: Large <i>(Number of Borrowers > 30,000)</i>	238	68	143	27	1st Valley Bank, ABA, ABCRDM, ASBA, ABS-CBN, ACBA, ACLEDA, ACODEP, ACSi, Actuar Antioquia, Adhikar, ADOPEM, Agrolinvest, Aiyl Bank, Al Amanah, Al Tadamun, AMK, AML, AMMACTS, AMRET, Apoyo Integral, ARDI, ARMP, Arohan, ASA, ASA Philippines, ASKI, ASOD, AWS, Banco ADEMI, Banco del Trabajo, ProCredit - BOL, Banco Popular do Brasil, ProCredit - ECU, Banco Solidario, BancoEstado, BancoSol, BanDesarrollo Microempresas, Bandhan, BanGente, BASIX, BCSC, BEES, Bessfa RB, BFL, BG, BISWA, BRAC, BRAC - AFG, BRAC - LKA, BRAC - TZA, BRAC - UGA, BSS, BURO Bangladesh, BWDA, Caja Libertad, Caja Nor Perú, Caja Popular Mexicana, CamCGUL, CAME, Capitec Bank, CARD Bank, CARD NGO, Cashpor MC, CCA, Centenary Bank, CEP, CMAC Arequipa, CMAC Cusco, CMAC Huancayo, CMAC Ica, CMAC Sullana, CMAC Trujillo, CMM Bogotá, CMM Medellín, CMS, COAC Mushuc Runa, COAST Trust, CompartamosBanco, Coop Universitaria, CRAC Señor de Luren, CRECER, Credi Fé, CrediAmigo, CRESOL BASER, CRG, DAMEN, DBACD, DEC, DECSI, DEPROSC-Nepal, Diaconia, DSPI, EDPYME Confianza, EDPYME Crear Arequipa, EDPYME Edyficar, EDPYME Efectiva, EDPYME Proempresa, EDPYME Raíz, EKI, Enda, Equity Bank, ESAF, ESSDO, ESED, FAIR Bank, FAMA, Faulu - KEN, FBPMC, FDL, FECECAM, FFSA, FIE FFP, FIELCO, FinAmérica, Financiera Familiar, FINCA - AFG, FINCA - AZE, FINCA - ECU, FINCA - GTM, FINCA - MEX, FINCA - TZA, FINCA - UGA, FinComún, FINDESA, FMCC, FMFB - Pakistan, FMM Bucaramanga, FMM Popayán, FONDEP, FUCEC Togo, FMSD, GBNB, Génesis Empresarial, GK, Grameen Bank, Green Bank, GU, GV, HEED, HiH, IDF, Financiera Independencia, INECO, Interfisa, JCF, Tamweelcom, Kafo Jiginew, KAS, Kashf, KBSLAB, Khan Bank, Khushhali Bank, KMB, KMBI, Kompanion, K-Rep, KRUSHI, KWFT, LAPO, Lead Foundation, Life Bank, Mahasemam - SMILE, MBK Ventura, MFBA, MFI, MFW, MGBB, MiBanco, MI-BOSPO, MIKROFIN, Mikrokredit Bank, Nirdhan, Nirmaan Bharati, NWTF, OBM, OISL, OMO, PAMECAS, Partner, PMUK, POPI, PRASAC, PRIDE - TZA, ProCredit - NIC, ProCredit - SLV, ProCredit Bank - ALB, ProCredit Bank - BGR, ProCredit Bank - BIH, ProCredit Bank - GEO, ProCredit Bank - KOS, ProCredit Bank - ROM, ProCredit Bank - UKR, ProCredit Bank Serbia, PRODEM FFP, ProMujer - BOL, ProMujer - PER, RASS, RCPB, RDRS, RGVN, RRF, Ruhuna, Saadhana, Sajida, Sanghamithra, Sarvodaya Nano Finance, SAT, SB Bank, SDBL, SEEDS, SEF-ZAF, SFF, Shakti, SHARE, SKDRDP, SKS, Sonata, Soro Yiriwaso, Spandana, SU, SWAWS, TMFB, TMSS, TPC, TSKI, TSPI, UDDIPAN, Ujjivan, VBSP, VFC, Visión Banco, VFS, Wasasa, Wisdom, WWB Cali, XacBank, Zakoura
Profit Status: Profit	309	90	193	26	1st MCC, 1st Valley Bank, ACBA, Alliance MFB, ACCOVI, ACLEDA, ACSi, Adansi RB, ADOPEM, Agrolinvest, Agroinvestbank, Aiyl Bank, Akiba, Akuapem RB, Al Rafah Bank, Alliance Group, AMC de R.L., Ameen, AmFB, AMK, AML, AMRET, Apoyo Económico, Apoyo Integral, AREGAK, Arnur Credit, Arohan, Credi-Capital, ASP Financiera, Atlantic Capital Partners, Atwima Kwanwoma, AVFS, Azerdemiryolbank, Banco ADEMI, Banco del Trabajo, ProCredit - BOL, Banco Popular do Brasil, ProCredit - ECU, Banco Solidario, BancoEstado, BancoSol, BanDesarrollo Microempresas, Bandhan, BanGente, Bangkok Kabayan, Bangkok Mabuhay, BANHCAFE, Bank Eshkhat, BASIX, BCB, BCSC, Bessfa RB, BFL, BG, BMT Pelita Insani, BMT Pringsewu, BOM, Borimanga RB, Borshud, Bosumtwi RB, BPR AK, BPR AN, BPR Artadamas Mandiri, BPR Arthakelola, BPR BBTM, BPR Bhakti Daya Ekonomi, BPR BKK Cilacap, BPR Citama, BPR Dana Agung Bakti, BPR DMG, BPR Kebomas, BPR NSI, BPR Pinang Artha, BPR Profidana, BPR Pujon, BPR Sukawati Pancakanti, BPR Surya Yudha Kencana, CAFASA, Caja Nor Perú, Cantilan Bank, Capitec Bank, CARD Bank, CAURIE Micro Finance, CBIRD, CBMO, CCA, CDS, SATHAPANA LIMITED,

PEER GROUP - 2007	DATA QUALITY †				PARTICIPATING INSTITUTIONS
	N	***	**	*	
					Centenary Bank, CETZAM, CHC-Limited, Columbia Microcreditos, CompartamosBanco, BanCovelo, CRAC CajaSur, CRAC Los Andes, CRAC Señor de Luren, Crece Safsa, Credi Fe, CrediAmigo, CrediComún, CREDIT, Credit Mongol, Credit-express, CRG, Crystal, DD Bank, DECSI, Despacho Amador, CrediAvance, Don Apoyo, Duterimbere, EcoFuturo FFP, EDPYME Alternativa, EDPYME Confianza, EDPYME Crear Arequipa, EDPYME Crear Tacna, EDPYME Credivisión, EDPYME Edyficar, EDPYME Efectiva, EDPYME Nueva Visión, EDPYME Proempresa, Elet-Capital, ENLACE, Equitas, Equity Bank, Eshet, EurekaSoli, FAIR Bank, FAMA, Fossil FFP, Faulu - UGA, FFSA, FICO, FIE FFP, FIE Gran Poder, FIELCO, FinAmigo, FinAmérica, Financiera Familiar, FINCA - AZE, FINCA - ECU, FINCA - Russia, FINCA - TJK, FINCA - UGA, FINCA - ZMB, FinComún, FINCORP, FINDESA, FINSOL, First Allied, FIS, FMCC, FMFB - AFG, FMFB - Pakistan, FMFB - TJK, Forjadores de Negocios, Fortaleza FFP, FORUS, GA Rural Bank, GBNB, GCM, GK, GM Bank, GOF, GRAINE sarl, Grameen Bank, Green Bank, GV, Harbu, HKL, IAMSA, IFDP, Inicjatywa Mikro, IMFBI, IMON, Financiera Independencia, INECO, BTA Bank, Interfisa, Invirtiendo, IPR, JOVID, KADET, Kakum RB, KBank, KBSLAB, Khan Bank, Khushhali Bank, KixiCredito, KMB, Komak Credit, K-Rep, KWFT, La Community Bank, LAM, Lower Pra RB, Mahasemam - SMILE, Mahila, Mallig Plains RB, MCN, MDSL, Metemamen, MFBA, MFI, MGBB, MiBanco, Micro Africa, Microfinanciera Prisma, Microinvest, Microserfing, Mikrofond, Mikrokredit Bank, Mimo Finance, Mol Bulak Finance, MPGBB, MUL, New RB of Victorias, Nirdhan, NMFB, NovoBanco - MOZ, Oasis Microfinance, OBM, OIBM, OBS, OISL, OI-WEDCO, OMB, OMO, Oportunidad Microfinanzas, Opportunity Finance, Otusekan RB, OXUS - TJK, OXUS - KGS, PADECOMSM, PEACE, PNG Microfinance Ltd, POMFB, ProCredit - GHA, ProCredit - MDA, ProCredit - NIC, ProCredit - SLV, ProCredit Bank - ALB, ProCredit Bank - BGR, ProCredit Bank - BIH, ProCredit Bank - GEO, ProCredit Bank - KOS, ProCredit Bank - MKD, ProCredit Bank - ROM, ProCredit Bank - UKR, ProCredit Bank - DRC, ProCredit Bank Serbia, PRODEM FFP, Progresemos, RRDB, RB Datu Paglas, RB Digos, RB Lebak, RB Mabitac, RB Oroquieta, Banco Santiago de Libon, RB Solano, RB Sto. Tomas, RB Talisayan, Reliance, RML, Rozgar, Ruhuna, RWMN, Sarvodaya Nano Finance, SB Bank, SCNL, SDBL, SED, SEF-ARM, Seilanthih, SemiSol, SEYAMFI, SFF, SFI, SFPI, SHARE, SIPEM, SKS, SOFINA, SOGESOL, SolFi, Sonata, Sonzelle RB, Spandana, SPGBB, SWAWS, Te Creemos, TFS, TMTF, Toende RB, TPC, Turame Community Finance, Ujjivan, UML, Union RB, Upper Many RB, Valiant RB, VFC, Visión Banco, VFS, Wasasa, XacBank
Profit Status: Not for Profit	581	250	262	69	ABA, ABCRDM, ASBA, ABS-CBN, ABWA, Abyan, ACEP Senegal, ACFB, ACME, ACODEP, ACORDE, Ryada, Actuar Tolima, Actuar Antioquia, Actuar Caldas, Adhikar, ADICH, ADIM, ADMIC, ADRA - PER, ADRI, AFK, AFODENIC, AFS, AGAPE, AgroCapital, AgroKredit Plus, AGUDESA, A-invest, Al Amana, Al Awael, Al Karama, Al Majmoua, Al Tadamon, ALSOL, Alternativa, Alternativa Microfinanzas, Alteya, Al-Thiqa, Alwatani, AMA, AMC, AMEXTRA, AMFI, AMMACTS, AMOS, AMSSF/MC, ANED, APED, APGA, APROS, Aqroinvest, ARDI, ARDPAS, ARMP, ASA, ASA Philippines, ASALA, ASC Union, ASDIR, ASEI, ASHI, ASIDME, ASKI, Asociación Arariwa, Asociación Raiz, ASOD, Asomi, ASR, ASTI, ATEMEXPA, AUGÉ, Aurora, AYNLA, Azal, Azercredit, Azeri Star, ImerCredit, Banco da Família, Associação Banco Popular, BASTOB, BEES, Benishangul, Bereke, BESA, BFSBS, BIMAS, BISWA, BMT Kayu Manis, BRCCC, BRAC, BRAC - AFG, BRAC - LKA, BRAC - SS, BRAC - TZA, BRAC - UGA, BSS, BTFB, BURO Bangladesh, BWDA, BZMF, CACMU, CAECE- Jigiseme, Caja Libertad, Caja Popular Mexicana, Caja Popular Oblatos, FINCA - SLV, CamCCUL, CAME, CAPA, CAPPED, CARD Ghana, CARD NGO, Caritas, Caritas Esteli, Cashpor MC, CCC, CDRO, CEADe, CEAPE Maranhão, CECA, CEDA, Cedi Finance, CEF, CEOSS, CEP, CEPESIU, CEPRODEL, CESOL ACJ, CEVI, CFA, CFPA, Chamroen, ChFSBS, CIDRE, CMAC Arequipa, CMAC Cusco, CMAC Del Santa, CMAC Huancayo, CMAC Ica, CMAC Maynas, CMAC Paita, CMAC Sullana, CMAC Tacna, CMAC Trujillo, CMEDFI, CMM Bogotá, CMM Medellín, CMMB, CMS, COAC Acción Rural, COAC Artesanos, COAC Chone, COAC Fonderida, COAC Huaycopungo, COAC Jardín Azuayo, COAC Kullki Wasi, COAC La Benéfica, COAC Luz del Valle, COAC MCCH, COAC Mushuc Runa, COAC Sac Aiet, COAC San Antonio, COAC San Gabriel, COAC San José, COAC Santa Ana, COAC Santa Anita, COAC Unión Popular, COAST Trust, COCDEP, CODESARROLLO, COFINCAFE, Conserva, Constanta, Contactar, COOPAC Chiquinquira, COOPAC León XIII, COOPAC Norandino, COOPAC San Martín, COOPAC Santo Cristo, Coop 20 de Abril, Coop Avance, Coop Fátima, Coop Jesús Nazareno, Coop Juan XXIII, Coop Universitaria, COOPROGRESO, CPECG Yete Mali, CRAN, Creamos Microfinanciera, CRECER, CredAgro NBCO, Credicoop, CREDIMUJER, CREDO, CreSA, CRESOL BASER, CRYSQL, CU Sawiran, CUMO, CVECA Kita/Bafoulabé, CZWSDA, DAMEN, DAYAQ-Credit, DBACD, DEC, DEF, DEMOS SLC, DEPROSC-Nepal, Diaconia, Dian Mandiri, DINARI, Disha, DJOMEC, D-Miro, Doveriye (Amursk), DSPI, ECLOF - ARM, ECLOF - ECU, ECLOF - PHL, EDAPROSP, Edinstvo Yurga, Edinstvo-Volgograd, EDPYME Raiz, EKI, EKPA, E-Life, Emprender, Enda, ESAF, ESDO, ESED, Espacios Alternativos, FACES, FADEMYPE, FADES, FAFIDESS, FYMA OPDF, FAPE, FATEN, Faulu - KEN, Faulu - TZA, FBPMC, FCBFI, FCC, FDL, FECECAM, FECECAV, FED, FECC, FIACG, FIDERPAC, Financiera CONSER, FINCA - AFG, FINCA - ARM, FINCA - DRC, FINCA - GEO, FINCA - GTM, FINCA - HND, FINCA - HTI, FINCA - KOS, FINCA - MEX, FINCA - MWI, FINCA - NIC, FINCA - PER, FINCA - TZA, FinDev, FIPS, FMF, FMM Bucaramanga, FMM Popayán, FODEM, FODEMI, FOMIC, FONCRESOL, FONDECO, FONDEP, FONDESOL, Fondespoir, FONDESURCO, Fondo Esperanza, Fonkoze, FORWARD, FOVIDA, FRAC, Friendship Bridge, FUBODE, FUCEC Togo, FUDEMI, FULM, FUNBODEM, Fundación 4i-2000, Fundación Alternativa, Fundación CAMPO, Fundación Esperanza, Fundación Espoir, Fundación León 2000, FMSD, Fundación MICROS, Fundación Mujer, Fundación Nieborowski, Fundación Paraguaya, Fundación San Miguel, FUNDAHMICRO, FUNDAMIC, FUNDEA, FUNDEBASE, FUNDECOCA, FUNDENUSE, FUNDEPYME, FUNDESER, FUNDESPE, Fundusz Mikro, FUNED, FUNHAVI, FUNSALDE, Galaktika, Garant, Gasha, GCOD, Génesis Empresarial, Genesiss, FDM, Grameen Mendoza, GU, Hermandad de Honduras OPDF, HEED, HIH, Hluvuku, HOPE, IMF HOPE RDC, Horizon, Horizonti, HSPFI, ICC BluSol, ID-Ghana, Alidé, IDDA, IDEPRO, IDER CV, IDESI Lambayeque, IDESPA, IDF, Imkoniyat, IMPRO, Indur MACS, INMAA, INSOTEC, Intellekt, Jabal Al Hoss, Janodaya, JCF, Jemeni, Tamweelcom, JSCCS, JVOFI, Kafo Jiginew, KAMURJ, KAS, Kasagana-Ka, Kashf, Kazama Grameen, KCCDFI, KEP, KGMAMF, KMF, KMBI, KOKARI, Kompanion,

PEER GROUP - 2007	DATA QUALITY †				PARTICIPATING INSTITUTIONS
	N	***	**	*	
					Kondo Jigima, KOPSA, KosInvest, KRK Ltd, KRUSHI, KSF, KSK RPK, KVK, LAPO, Lead Foundation, LIDER, Lider, Life Bank, LOKmicro, LPD Ambengan, LPD Bayung Gede, LPD Bedha, LPD Buah, LPD Celuk, LPD Ketewel, LPD Kuku, LPD Kuta, LPD Pecatu, LPD Sibetan, LPD Ubung, M7 Can Loc, M7 DB District, M7 DBP City, M7 Dong Trieu, M7 Mai Son, M7 Ninh Phuoc, M7 Uong bi, MADRAC, MAFF, Mahuli, Makhzoumi, Manuela Ramos, Maxima, MAYA, MBK Ventura, MC², MCF - SYR, MDB, MDF, MEC FEPRODES, MECREF, MEDF, MED-Net, MEMCO, MFW, MGPC DEKAWOWO, MI-BOSPO, Microempresas de Antioquia, Microloan Foundation MWI, MIDE, MIKRA, Mikro ALDI, MIKROFIN, MikroMaliyye Credit, Miselini, MLF HUMO, MLF MicroInvest, MoFAD, Moris Rasik, Moznosti, MTA, Nachala, Narodnaya Kasa, Narodnyi Kredit, NBJK, NDFS, NEED, NERUDO, Nidan, Nirmaan Bharati, NMF, NOA, Normicro, NSSC, NWTF, Nyesigiso, Obereg (Perm), Obereg (Vladivostok), ODEF OPDF, OMRO, OLC, Otiv Alaotra, Otiv Diana, Otiv Sambava, OXUS - AFG, PADME, PAIDEK, PALFSI, PAMECAS, PAPME, PARC, Partner, Partner Russia, Parwarz, PASED, PATRA Hunchun, PATRA Yanbian, PILARH OPDF, Piyeli, PMUK, POPI, PRASAC, PRESTANIC, PRIDE - TZA, Pride Finance, PRISMA, PRIZMA, ProCaja, PRODESA, ProMujer - BOL, ProMujer - MEX, ProMujer - NIC, ProMujer - PER, Opportunity Albania, Pushtikar, PVMACS, RADE, RAFOD, RASS, RCPB, RDRS, Rezerv, RGVN, RMCR, ROMCOM, Rost, RRF, RSPI, Rus, Saadhana, Sajida, Sangamam, Sanghamithra, Sarala, Sartawi, SAT, SBACD, Lazika Capital, SBS, SCDA, SEAP, SEDA, SEEDS, SEF-ZAF, SELFINA, Serviamus, SFSD, Shakti, Share MACTS, SINERGIJA, SKDRDP, SMEP, SMSS, Sodeistviye (Pyatigorsk), Sodeystviye, Sodrzhestvo, Soro Yiriwaso, Soyuz, SPBD, START, SU, Sunduq, Sunrise, Swadhaar, Tchuma, TCVM Thanh Hoa, TIAVO, TIMPAC, TLM, TMSS, Tsimlyansk, TSKI, TSPI, TYM, UCADE Ambato, UCADE Guaranda, UCADE Latacunga, UCADE Santo Domingo, UCEC/MK, UDDIPAN, U-IMCEC, UMECU, UNION DES COOPECs UMUTANGUHA, UNRWA, UOMB, USFSBS, USTOI, VBSP, VEF, VFM, Viator, Vital Finance, Vostok Kapital, VRSFS, WA CU, WAGES, Wisdom, WKP, WOCCU - AFG, Women for Women, WWI - AFG, World Relief - HND, WWB Cali, WWB Ghana, YAMIDA, Yehu, Zakoura
Region: Africa <i>(Sub-Saharan Africa)</i>	159	64	87	8	Alliance MFB, ACEP Senegal, ACFB, ACSI, Adansi RB, Akiba, Akuapem RB, AMfB, APED, APGA, Atwima Kwanwoma, AVFS, Benishangul, Bessfa RB, BG, BIMAS, BOM, Borimanga RB, Bosumtwi RB, BRAC - SS, BRAC - TZA, BRAC - UGA, CAECE- Jigiseme, CamCCUL, Capitec Bank, CAPPED, CARD Ghana, CAURIE Micro Finance, CCA, CDS, CECA, CEDA, Cedi Finance, Centenary Bank, CETZAM, CMMB, CMS, CPECG Yete Mali, CRAN, CRG, CUMO, CVECA Kita/Bafoulabé, DEC, DECSI, DJOMEC, Duterimbere, E-Life, Equity Bank, Eshet, Faulu - KEN, Faulu - TZA, Faulu - UGA, FCC, FECECAM, FECECAV, FINCA - DRC, FINCA - MWI, FINCA - TZA, FINCA - UGA, FINCA - ZMB, FINCORP, First Allied, FUCEC Togo, GA Rural Bank, Gasha, FDM, GRAINE sarl, Harbu, Hluvuku, IMF HOPE RDC, ID-Ghana, Alidé, IMFB, Jemeni, KADET, Kafo Jiginew, Kakum RB, KixiCredito, KOKARI, Kondo Jigima, K-Rep, KSF, KWFT, La Community Bank, LAPO, Lower Pra RB, MC², MDB, MDL, MEC FEPRODES, MECREF, MED-Net, Metemamen, MGPC DEKAWOWO, Micro Africa, Microloan Foundation MWI, Miselini, MTA, MUL, NovoBanco - MOZ, Nyesigiso, Oasis Microfinance, OIBM, OISL, OI-WEDCO, OMO, Opportunity Finance, Otiv Alaotra, Otiv Diana, Otiv Sambava, Otusekan RB, PADME, PAIDEK, PAMECAS, PAPME, PASED, PEACE, Piyeli, PRIDE - TZA, Pride Finance, ProCredit - GHA, ProCredit Bank- DRC, RAFOD, RCPB, Reliance, RMCR, RML, SAT, SEAP, SEDA, SEF-ZAF, SELFINA, SEYAMFI, SFPI, SIPEM, SMEP, SOFINA, Sonzelle RB, Soro Yiriwaso, Tchuma, TIAVO, TIMPAC, Toende RB, Turame Community Finance, UCEC/MK, U-IMCEC, UMECU, UML, UNION DES COOPECs UMUTANGUHA, Union RB, Upper Many RB, UOMB, Vital Finance, WA CU, WAGES, Wasasa, Wisdom, WWB Ghana, Yehu
Region: Asia <i>(South & East Asia)</i>	244	118	123	3	1st Valley Bank, ABCRDM, ABS-CBN, ACLEDA, Adhikar, AFS, AMFI, AMK, AML, AMMACTS, AMRET, ARDPAS, ARMP, Arohan, ASA, ASA Philippines, ASHI, ASKI, ASOD, Asomi, AWS, Bandhan, Bangko Kabayan, Bangko Mabuhay, BASIX, BASTOB, BCB, BEES, BFL, BISWA, BMT Kayu Manis, BMT Pelita Insani, BMT Pringsewu, BPR AK, BPR AN, BPR Artadamas Mandiri, BPR Arthakelola, BPR BBTM, BPR Bhakti Daya Ekonomi, BPR BKK Cilacap, BPR Citama, BPR Dana Agung Bakti, BPR DMG, BPR Kebomas, BPR NSI, BPR Pinang Artha, BPR Profidana, BPR Pujon, BPR Sukawati Pancakanti, BPR Surya Yudha Kencana, BRAC, BRAC - AFG, BRAC - LKA, BSS, BURO Bangladesh, BWDA, Cantilan Bank, CARD Bank, CARD NGO, Cashpor MC, CBIRD, CBMO, SATHAPANA LIMITED, CEP, CEVI, CFA, CFPA, Chamroeun, CHC-Limited, CMEDFI, COAST Trust, CREDIT, CReSA, CU Sawiran, CZWSDA, DAMEN, DD Bank, DEPROSC-Nepal, Dian Mandiri, DINARI, Disha, DSPI, ECLOF - PHL, Equitas, ESAF, ESDO, FAIR Bank, FCBFI, FICO, FINCA - AFG, FMFB - AFG, FMFB - Pakistan, FORWARD, GBNB, GK, GM Bank, GOF, Grameen Bank, Green Bank, GU, GV, HEED, HiH, HKL, HSPFI, IDF, IFDP, Indur MACS, IPR, Janodaya, JCF, JSCCS, JVOFI, KAS, Kasagana-Ka, Kashf, KBank, Kazama Grameen, KBSLAB, KCCDFI, Khushhali Bank, KMBI, KOPSA, KRUSHI, Life Bank, LPD Ambengan, LPD Bayung Gede, LPD Bedha, LPD Buah, LPD Celuk, LPD Ketewel, LPD Kuku, LPD Kuta, LPD Pecatu, LPD Sibetan, LPD Ubung, M7 Can Loc, M7 DB District, M7 DBP City, M7 Dong Trieu, M7 Mai Son, M7 Ninh Phuoc, M7 Uong bi, MADRAC, Mahasemam - SMILE, Mahila, Mahuli, Mallig Plains RB, Maxima, MBK Ventura, MEDF, MFI, MGBB, Mimo Finance, MoFAD, Moris Rasik, MPGGB, NBJK, NDFS, NEED, NERUDO, New RB of Victorias, Nidan, Nirdhan, Nirmaan Bharati, NMF, NSSC, NWTF, OMB, OXUS - AFG, PALFSI, Parwarz, PATRA Hunchun, PATRA Yanbian, PMUK, PNG Microfinance Ltd, POMFB, POPI, PRASAC, Pushtikar, PVMACS, RRDB, RASS, RB Datu Paglas, RB Digos, RB Lebak, RB Mabitac, RB Oroquieta, Banco Santiago de Libon, RB Solano, RB Sto. Tomas, RB Talisayan, RDRS, RGVN, Rozgar, RRF, RSPI, Ruhuna, Saadhana, Sajida, Sangamam, Sanghamithra, Sarala, Sarvodaya Nano Finance, SB Bank, SCNL, SDBL, SED, SEEDS, Seilanithih, Serviamus, Shakti, SHARE, Share MACTS, SKDRDP, SKS, SMSS, Sonata, Spandana, SPBD, SPGBB, SU, Sunduq, Swadhaar, SWAWS, TCVM Thanh Hoa, TLM, TMFB, TMSS, TPC, TSKI, TSPI, TYM, UDDIPAN, Ujjivan, Valiant RB, VBSP, VEF, VFC, VFS, WKP, WOCCU - AFG, WWI - AFG, YAMIDA

PEER GROUP - 2007	DATA QUALITY †				PARTICIPATING INSTITUTIONS
	N	***	**	*	
Region: ECA (Eastern Europe & Central Asia)	158	38	112	8	1st MCC, ACBA, AFK, AgroKredit Plus, AgroInvest, Agroinvestbank, A-invest, Aiyi Bank, Alliance Group, Alternativa, Alteya, Aqroinvest, AREGAK, Arnur Credit, ASC Union, ASR, ASTI, Atlantic Capital Partners, Aurora, Azercredit, Azerdemiryolbank, Azeri Star, ImerCredit, Bank Eskhata, Bereke, BESA, BFSBS, BRCCC, Borshud, BTFF, BZMF, CAPA, CEF, ChFSBS, Constanta, CredAgro NBCCO, Credit Mongol, Credit-express, CREDO, Crystal, DAYAQ-Credit, DEMOS SLC, Doveriye (Amursk), ECLOF - ARM, Edinstvo Yurga, Edinstvo-Volgograd, EKI, EKPA, Elet-Capital, FFECC, FFSA, FINCA - ARM, FINCA - AZE, FINCA - GEO, FINCA - KOS, FINCA - Russia, FINCA - TJK, FinDev, FMCC, FMFB - TJK, FORUS, FULM, Fundusz Mikro, Galaktika, Garant, HOPE, Horizon, Horizonti, Inicjatywa Mikro, Imkoniyat, IMON, INECO, BTA Bank, Intellect, JOVID, KAMURJ, KEP, KGMAMF, Khan Bank, KMF, KMB, Komak Credit, Kompanion, KosInvest, KRK Ltd, KSK RPK, KVK, LAM, LIDER, Lider, LOKmicro, MAFF, MAYA, MDF, MFBA, MI-BOSPO, Microinvest, MIKRA, Mikro ALDI, MIKROFIN, Mikrofond, Mikrokredit Bank, MikroMaliyye Credit, MLF HUMO, MLF MicroInvest, Mol Bulak Finance, Moznosti, Nachala, Narodnaya Kasa, Narodnyi Kredit, NOA, Normicro, Obereg (Perm), Obereg (Vladivostok), OBM, OBS, OMRO, OXUS - TJK, OXUS - KGS, Partner, Partner Russia, PRIZMA, ProCredit - MDA, ProCredit Bank - ALB, ProCredit Bank - BGR, ProCredit Bank - BIH, ProCredit Bank - GEO, ProCredit Bank - KOS, ProCredit Bank - MKD, ProCredit Bank - ROM, ProCredit Bank - UKR, ProCredit Bank Serbia, Opportunity Albania, Rezerv, ROMCOM, Rost, Rus, RWMN, Lazika Capital, SBS, SEF-ARM, SINERGIJA, Sodeistviye (Pyatigorsk), Sodeystviye, Sodruzhestvo, Soyuz, START, Sunrise, TFS, Tsimlyansk, USFSBS, USTOI, VFM, Viator, Vostok Kapital, VRFBS, Women for Women, XacBank
Region: LAC (Latin America & the Caribbean)	283	109	99	75	ACCOVI, ACME, ACODEP, ACORDE, Actuar Tolima, Actuar Antioquia, Actuar Caldas, ADICH, ADIM, ADMIC, ADOPEM, ADRA - PER, ADRI, AFODENIC, AGAPE, AgroCapital, AGUDESA, ALSOL, Alternativa Microfinanzas, AMA, AMC de R.L., AMEXTRA, ANED, Apoyo Económico, Apoyo Integral, APROS, ASDIR, Credi-Capital, ASEI, ASIDME, Asociación Arariwa, Asociación Raíz, ASP Financiera, ATEMEXPA, AUJE, AYNLA, Banco ADEMI, Banco da Familia, Banco del Trabajo, ProCredit - BOL, Associação Banco Popular, Banco Popular do Brasil, ProCredit - ECU, Banco Solidario, BancoEstado, BancoSol, BanDesarrollo Microempresas, BanGente, BANHCAFE, BCS, CACMU, CAFASA, Caja Libertad, Caja Nor Perú, Caja Popular Mexicana, Caja Popular Oblatos, FINCA - SLV, CAME, Caritas, Caritas Esteli, CCC, CDRO, CEADe, CEAPE Maranhão, CEPESIU, CEPRODEL, CESOL ACJ, CIDRE, CMAC Arequipa, CMAC Cusco, CMAC Del Santa, CMAC Huancayo, CMAC Ica, CMAC Maynas, CMAC Paíta, CMAC Sullana, CMAC Tacna, CMAC Trujillo, CMM Bogotá, CMM Medellín, COAC Acción Rural, COAC Artesanos, COAC Chone, COAC Fondvida, COAC Huaycopungo, COAC Jardín Azuayo, COAC Kullki Wasi, COAC La Benéfica, COAC Luz del Valle, COAC MCCH, COAC Mushuc Runa, COAC Sac Aiet, COAC San Antonio, COAC San Gabriel, COAC San José, COAC Santa Ana, COAC Santa Anita, COAC Unión Popular, COCDEP, CODESARROLLO, COFINCAFE, Columbia Microcreditos, CompartamosBanco, Conserva, Contactar, COOPAC Chiquinquirá, COOPAC León XIII, COOPAC Norandino, COOPAC San Martín, COOPAC Santo Cristo, Coop 20 de Abril, Coop Avance, Coop Fátima, Coop Jesús Nazareno, Coop Juan XXIII, Coop Universitaria, COOPROGRESO, BanCovelo, CRAC CajaSur, CRAC Los Andes, CRAC Señor de Luren, Creamos Microfinanciera, Crece Salsa, CRECER, Credi Fé, CrediAmigo, CrediComún, Credicoop, CREDIMUJER, CRESOL BASER, CRYSQL, Despacho Amador, CrediAvance, Diaconia, D-Miro, Don Apoyo, ECLOF - ECU, EcoFuturo FFP, EDAPROSPPO, EDPYME Alternativa, EDPYME Confianza, EDPYME Crear Arequipa, EDPYME Crear Tacna, EDPYME Credivisión, EDPYME Edyficar, EDPYME Efectiva, EDPYME Nueva Visión, EDPYME Proempresa, EDPYME Raíz, Emprender, ENLACE, Espacios Alternativos, EurekaSol, FACES, FADEMYPE, FADES, FAFIDESS, FAMA, FYMA OPDF, FAPE, Fassil FFP, FDL, FED, FIACG, FIDERPAC, FIE FFP, FIE Gran Poder, FIELCO, FinAmigo, FinAmérica, Financiera CONSER, Financiera Familiar, FINCA - ECU, FINCA - GTM, FINCA - HND, FINCA - HTI, FINCA - MEX, FINCA - NIC, FINCA - PER, FinComún, FINDESA, FINSOL, FIPS, FIS, FMM Bucaramanga, FMM Popayán, FODEM, FODEMI, FOMIC, FONCRESOL, FONDECO, FONDESOL, Fondespoir, FONDESURCO, Fondo Esperanza, Fonkoze, Forjadores de Negocios, Fortaleza FFP, FOVIDA, FRAC, Friendship Bridge, FUBODE, FUEDEMI, FUNBODEM, Fundación 4i-2000, Fundación Alternativa, Fundación CAMPO, Fundación Esperanza, Fundación Espoir, Fundación León 2000, FMSD, Fundación MICROS, Fundación Mujer, Fundación Nieborowski, Fundación Paraguaya, Fundación San Miguel, FUNDAHMICRO, FUNDAMIC, FUNDEA, FUNDEBASE, FUNDECOCA, FUNDENUSE, FUNDEPYME, FUNDESER, FUNDESPE, FUNED, FUNHAVI, FUNSALDE, GCM, GCOD, Génesis Empresarial, Genesis, Grameen Mendoza, Hermandad de Honduras OPDF, IAMS, ICC BluSol, IDEPRO, IDER CV, IDESI Lambayeque, IDESPA, IMPRO, Financiera Independencia, INSOTEC, Interfisa, Invirtiendo, Manuela Ramos, MCN, MiBanco, Microempresas de Antioquia, Microfinanciera Prisma, Microserfin, MIDE, ODEF OPDF, Oportunidad Microfinanzas, OLC, PADECOMSM, PILARH OPDF, PRESTANIC, PRISMA, ProCaja, ProCredit - NIC, ProCredit - SLV, PRODEM FFP, PRODESA, Progresemos, ProMujer - BOL, ProMujer - MEX, ProMujer - NIC, ProMujer - PER, Sartawi, SemiSol, SFF, SFI, SOGESOL, SolFi, Te Creamos, UCADE Ambato, UCADE Guaranda, UCADE Latacunga, UCADE Santo Domingo, Visión Banco, World Relief - HND, WWB Cali
Region: MENA (Middle East & North Africa)	46	11	34	1	ABA, ASBA, ABWA, Abyan, Ryada, Al Amana, Al Awaal, Al Karama, Al Majmoua, Al Rafah Bank, Al Tadamon, Al-Thiqa, Alwatani, AMC, Ameen, AMOS, AMSSF/MC, ARDI, ASALA, Azal, CEOSS, DBACD, DEF, Enda, ESED, FATEN, FBPMC, FMF, FONDEP, IDDA, INMAA, Jabal Al Hoss, Tamweelcom, Lead Foundation, Makhzoumi, MCF - SYR, MEMCO, MFW, NMF, PARC, RADE, SBACD, SCDA, SFS, UNRWA, Zakoura

PEER GROUP - 2007	DATA QUALITY †				PARTICIPATING INSTITUTIONS
	N	***	**	*	
Scale: Small <i>(GLP in USD, LAC < 4,000,000; Others < 2,000,000)</i>	311	169	118	24	Abyan, Alliance MFB, ACFB, ADICH, ADIM, ADRA - PER, AGAPE, AgroKredit Plus, AGUDESA, A-invest, Al Awael, ALSOL, Alternativa, Alternativa Microfinanzas, Altaya, AMA, AMEXTRA, AMFB, AMFI, AMOS, APED, APGA, APROS, Aqroinvest, ARDPAS, ASALA, ASDIR, ASEI, ASIDME, Asociación Arariwa, ASR, ASTI, ATEMEXPA, Atlantic Capital Partners, AUGE, Aurora, AVFS, Azal, Azeri Star, ImerCredit, Associação Banco Popular, BASTOB, Bessfa RB, BMT Kayu Manis, BMT Pelita Insani, BMT Pringsewu, BRCCC, BOM, Borimanga RB, Borshud, BPR AN, BPR Artadamas Mandiri, BPR Arthakelola, BPR BBTM, BPR Citama, BPR DMG, BPR Kebomas, BPR Pinang Artha, BPR Profidana, BPR Pujon, BPR Sukawati Pancakanti, BRAC - SS, BWDA, CACMU, CAFASA, CAPPED, CARD Ghana, Caritas Esteli, CBIRD, CCC, CDRO, CEADe, CEDA, Cedi Finance, CEPESIU, CESOL ACJ, CEVI, Chamroeun, CHC-Limited, CMEDFI, CMMB, COAC Artesanos, COAC Fondvida, COAC Huaycopungo, COAC San Antonio, COAC San Gabriel, COAC Santa Ana, COAC Santa Anita, COAC Unión Popular, COCDEP, Columbia Microcreditos, Conserva, COOPAC Chiquinquira, COOPAC Norandino, Coop Avance, CPECG Yete Mali, CRAN, Creamos Microfinanciera, CREDIMUJER, Credit-express, CUMO, CVECA Kita/Bafoulabé, CZWSDA, DAYAQ-Credit, Dian Mandiri, DINARI, Disha, DJOMEC, Don Apoyo, Duterimbere, ECLOF - ARM, ECLOF - ECU, ECLOF - PHL, EDAPROPO, Edinstvo-Volgograd, Elet-Capital, E-Life, Emprender, Espacios Alternativos, FACES, FADEMYPE, FAPE, Faulu - TZA, FCBFI, FCC, FECECAV, FIACG, FIDERPAC, Financiera CONSER, FINCA - HTI, FINCA - PER, FINCA - ZMB, FIPS, FIS, FOMIC, FONCRESOL, FONDESOL, Fondespoir, FONDESURCO, Fonkoze, Forjadores de Negocios, FOVIDA, Friendship Bridge, FUDEMI, Fundación 4i-2000, Fundación Alternativa, Fundación Esperanza, Fundación MICROS, Fundación Mujer, Fundación San Miguel, FUNDAMIC, FUNDEBASE, FUNDECOCA, FUNDEPYME, FUNDESPE, FUNHAVI, FUNSALDE, GA Rural Bank, Galaktika, Garant, Gasha, GCM, GCOD, Genesis, FDM, GOF, GRAINE sarl, Grameen Mendoza, Harbu, Hluvuku, IMF HOPE RDC, HSPFI, IAMSA, ID-Ghana, Alidé, IDDA, IDER CV, IDESI Lambayeque, IDESPA, IFDP, Imkoniyat, IMPRO, INSOTEC, Intellect, IPR, Jabal Al Hoss, JOVID, JSCCS, JVOFI, Kasagana-Ka, KSF, KVK, LPD Ambengan, LPD Bayung Gede, LPD Bedha, LPD Buahian, LPD Celuk, LPD Ketewel, LPD Kuku, LPD Sibetan, LPD Ubung, M7 Can Loc, M7 DB District, M7 DBP City, M7 Dong Trieu, M7 Mai Son, M7 Ninh Phuoc, M7 Uong bi, Mahuli, Makhzoumi, Manuela Ramos, Maxima, MAYA, MDB, MEC FEPRODES, MEDF, MED-Net, Metemamen, MGPC DEKAWOWO, Micro Africa, Microfinanciera Prisma, Microloan Foundation MWI, MIDE, MikroMaliyye Credit, Mimo Finance, MoFAD, Mol Bulak Finance, MTA, MUL, Narodnyi Kredit, NBJK, NEED, NERUDO, New RB of Victorias, Nidan, NMF, NMFB, Oasis Microfinance, Obereg (Vladivostok), OI-WEDCO, OMB, Oportunidad Microfinanzas, OLC, Opportunity Finance, Otiv Diana, Otiv Sambava, OXUS - KGS, PADECOMSM, PAIDEK, PARC, Partner Russia, Parwaz, PATRA Hunchun, PATRA Yanbian, PILARH OPDF, POMFB, Pride Finance, ProCaja, Progreseemos, ProMujer - NIC, RAFOD, RB Datu Paglas, Banco Santiago de Libon, Rezerv, RMCR, RML, Rozgar, RSPI, Sangamam, Sarala, Sartawi, SCDA, SEAP, SED, SemiSol, Serviamus, SEYAMFI, SFSD, Share MACTS, Sodruzhestvo, SOFINA, Sonzelle RB, Soyuz, SPBD, SPGBB, START, Sunduq, Swadhaar, TCVM Thanh Hoa, TFS, TIAVO, TLM, Toende RB, Tsimlyansk, Turame Community Finance, UCADE Ambato, UCADE Guaranda, UCADE Latacunga, UCADE Santo Domingo, UNION DES COOPECS UMUTANGUHA, Union RB, USTOI, VEF, VFM, Vostok Kapital, WA CU, WKP, WOCCU - AFG, WWI - AFG, YAMIDA, Yehu
Scale: Medium <i>(GLP in USD, LAC ≥ 4,000,000 and ≤ 15,000,000; Others ≥ 2,000,000 and ≤ 8,000,000)</i>	263	97	138	28	1st MCC, ABCRDM, ABS-CBN, ABWA, ACME, Ryada, Actuar Tolima, Actuar Caldas, Adansi RB, Adhikar, ADMIC, ADRI, AFK, AFODENIC, AFS, Akuapem RB, Al Karama, Al Majmoua, Al Tadamun, Alliance Group, AMC, Ameen, AMSSF/MC, ANED, Arnur Credit, Arohan, ASA Philippines, Credi-Capital, ASHI, ASKI, ASOD, Asomi, ASP Financiera, AWS, AYNLA, Banco da Familia, Bangkok Mahubay, BANHCAFE, BCB, BEES, Benishangul, Bereke, BG, BIMAS, Bosumtwi RB, BPR AK, BPR BKK Cilacap, BPR Dana Agung Bakti, BPR NSI, BRAC - LKA, BRAC - TZA, BRAC - UGA, BZMF, FINCA - SLV, Caritas, CAURIE Micro Finance, CBMO, CEAPE Maranhão, CECA, CEF, CEOS, CEPRODEL, CETZAM, CFA, ChFSBS, CIDRE, COAC Acción Rural, COAC Chone, COAC Kullki Wasi, COAC La Benéfica, COAC Luz del Valle, COAC MCCH, COAC Sac Aiet, COAST Trust, COFINCAFE, Contactar, COOPAC León XIII, Coop 20 de Abril, Coop Juan XXIII, CRAC Los Andes, Crece Safsa, CrediComún, Credicoop, Credit Mongol, CreSA, CRG, CRYSQL, Crystal, CU Sawiran, DAMEN, DD Bank, DEC, DEMOS SLC, DEPROSC-Nepal, Despacho Amador, CrediAvance, D-Miro, Doveriye (Amursk), DSPI, Edinstvo Yurga, EDPYME Alternativa, EDPYME CrediVisión, EDPYME Nueva Visión, ENLACE, Equitas, ESDO, Eshet, FAFIDESS, FYMA OPDF, FATEN, Faulu - UGA, FED, FIE Gran Poder, FinAmigo, FINCA - DRC, FINCA - GTM, FINCA - HND, FINCA - MWI, FINCA - NIC, FINCA - TJK, FINCA - TZA, FinDev, FMF, FODEM, FODEMI, FONDECO, Fondo Esperanza, FORWARD, FRAC, FUBODE, FULM, FUNBODEM, Fundación CAMPO, Fundación Espoir, Fundación León 2000, Fundación Paraguaya, FUNDAHMICRO, FUNDEA, FUNDENUSE, FUNDESER, FUNED, Hermandad de Honduras OPDF, HEED, HiH, HOPE, Horizon, Horizonti, ICC BluSol, IDEPRO, IDF, Inicjatywa Mikro, IMFB, Indur MACS, INMAA, Invirtiendo, Janodaya, KADET, Kakum RB, KBank, Kazama Grameen, KCCDFI, KGMAMF, KixiCredito, KOKARI, Komak Credit, KOPSA, KosInvest, KRUSHI, KSK RPK, La Community Bank, LIDER, Lider, Lower Pra RB, LPD Pecatu, MADRAC, Mahila, Mallig Plains RB, MBK Ventura, MCN, MDF, MDSL, MECREF, MGBB, Microserfn, Mikro ALDI, Mikrofond, Miselini, MLF HUMO, MLF MicroInvest, Moris Rasik, MPGGB, Nachala, Narodnaya Kasa, NDFS, Nirman Bharati, NOA, Normicro, NSSC, Otiv Alaotra, Otuasekan RB, OXUS - TJK, OXUS - AFG, PALFSI, PEACE, Piyeli, PNG Microfinance Ltd, PRISMA, ProMujer - MEX, ProMujer - PER, PWMACS, RADE, RB Digos, RB Lebak, RB Mabitac, RB Oroquieta, RB Solano, RB Sto. Tomas, RB Talisayan, Reliance, RGVN, ROMCOM, Rost, Rus, RWMN, Saadhana, Sajida, SB Bank, SBACD, Lazika Capital, SBS, SEDA, SEF-ARM, Seilanithih, SELFINA, SFF, SFI, SFPI, SIPEM, SMSS, Sodeistviye (Pyatigorsk), Sodeistviye, SOGESOL, SolFi, Sonata, Soro Yiriwaso, SU, Tchuma, Te Creemos, TIMPAC, TMFB, TYM, UCEC/MK, U-IMCEC, UMECU, Upper Manya RB, UOMB, Viator, Vital Finance, VRFSSBS, VFS, Wasasa, Wisdom, World Relief - HND

PEER GROUP - 2007	DATA QUALITY †				PARTICIPATING INSTITUTIONS
	N	***	**	*	
Scale: Large <i>(GLP in USD, LAC > 15,000,000; Others > 8,000,000)</i>	316	74	199	43	1st Valley Bank, ABA, ASBA, ACBA, ACCOVI, ACEP Senegal, ACLEDA, ACODEP, ACORDE, ACSI, Actuar Antioquia, ADOPEM, AgroCapital, AgroInvest, Agroinvestbank, Aiyi Bank, Akiba, Al Amana, Al Rafah Bank, Al-Thiqi, Alwatani, AMC de R.L., AMK, AML, AMMACTS, AMRET, Apoyo Económico, Apoyo Integral, ARDI, AREGAK, ARMP, ASA, ASC Union, Asociación Raíz, Atwima Kwanwoma, Azercredit, Azerdemiryolbank, Banco ADEMI, Banco del Trabajo, ProCredit - BOL, Banco Popular do Brasil, ProCredit - ECU, Banco Solidario, BancoEstado, BancoSol, BanDesarrollo Microempresas, Bandhan, BanGente, Bangko Kabayan, Bank Eskhata, BASIX, BCSC, BESA, BFL, BFSBS, BISWA, BPR Bhakti Daya Ekonomi, BPR Surya Yudha Kencana, BRAC, BRAC - AFG, BSS, BTFF, BURO Bangladesh, CAECE - Jigiseme, Caja Libertad, Caja Nor Perú, Caja Popular Mexicana, Caja Popular Oblatos, CamCCUL, CAME, Cantilan Bank, CAPA, Capitec Bank, CARD Bank, CARD NGO, Cashpor MC, CCA, CDS, SATHAPANA LIMITED, Centenary Bank, CEP, CFPA, CMAC Arequipa, CMAC Cusco, CMAC Del Santa, CMAC Huancayo, CMAC Ica, CMAC Maynas, CMAC Paita, CMAC Sullana, CMAC Tacna, CMAC Trujillo, CMM Bogotá, CMM Medellín, CMS, COAC Jardín Azuayo, COAC Mushuc Runa, COAC San José, CODESARROLLO, CompartamosBanco, Constanta, COOPAC San Martín, COOPAC Santo Cristo, Coop Fátima, Coop Jesús Nazareno, Coop Universitaria, COOPROGRESO, BanCovelo, CRAC CajaSur, CRAC Señor de Luren, CRECER, CredAgro NBCO, Credi Fé, CrediAmigo, CREDIT, CREDO, CRESOL BASER, DBACD, DECSI, DEF, Diaconia, EcoFuturo FFP, EDPYME Confianza, EDPYME Crear Arequipa, EDPYME Crear Tacna, EDPYME Edficar, EDPYME Efectiva, EDPYME Proempresa, EDPYME Raíz, EKI, EKPA, Enda, Equity Bank, ESAF, ESED, EurekaSoli, FADES, FAIR Bank, FAMA, Fassil FFP, Faulu - KEN, FBPMC, FDL, FECECAM, FFECC, FFSA, FICO, FIE FFP, FIELCO, FinAmérica, Financiera Familiar, FINCA - AFG, FINCA - ARM, FINCA - AZE, FINCA - ECU, FINCA - GEO, FINCA - KOS, FINCA - MEX, FINCA - Russia, FINCA - UGA, FinComún, FINCORP, FINDESA, FINSOL, First Allied, FMCC, FMB - AFG, FMB - B, FMB - C, FMB - D, FMB - E, FMB - F, FMB - G, FMB - H, FMB - I, FMB - J, FMB - K, FMB - L, FMB - M, FMB - N, FMB - O, FMB - P, FMB - Q, FMB - R, FMB - S, FMB - T, FMB - U, FMB - V, FMB - W, FMB - X, FMB - Y, FMB - Z, FMB - AA, FMB - AB, FMB - AC, FMB - AD, FMB - AE, FMB - AF, FMB - AG, FMB - AH, FMB - AI, FMB - AJ, FMB - AK, FMB - AL, FMB - AM, FMB - AN, FMB - AO, FMB - AP, FMB - AQ, FMB - AR, FMB - AS, FMB - AT, FMB - AU, FMB - AV, FMB - AW, FMB - AX, FMB - AY, FMB - AZ, FMB - BA, FMB - BB, FMB - BC, FMB - BD, FMB - BE, FMB - BF, FMB - BG, FMB - BH, FMB - BI, FMB - BJ, FMB - BK, FMB - BL, FMB - BM, FMB - BN, FMB - BO, FMB - BP, FMB - BQ, FMB - BR, FMB - BS, FMB - BT, FMB - BU, FMB - BV, FMB - BW, FMB - BX, FMB - BY, FMB - BZ, FMB - CA, FMB - CB, FMB - CC, FMB - CD, FMB - CE, FMB - CF, FMB - CG, FMB - CH, FMB - CI, FMB - CJ, FMB - CK, FMB - CL, FMB - CM, FMB - CN, FMB - CO, FMB - CP, FMB - CQ, FMB - CR, FMB - CS, FMB - CT, FMB - CU, FMB - CV, FMB - CW, FMB - CX, FMB - CY, FMB - CZ, FMB - DA, FMB - DB, FMB - DC, FMB - DD, FMB - DE, FMB - DF, FMB - DG, FMB - DH, FMB - DI, FMB - DJ, FMB - DK, FMB - DL, FMB - DM, FMB - DN, FMB - DO, FMB - DP, FMB - DQ, FMB - DR, FMB - DS, FMB - DT, FMB - DU, FMB - DV, FMB - DW, FMB - DX, FMB - DY, FMB - DZ, FMB - EA, FMB - EB, FMB - EC, FMB - ED, FMB - EE, FMB - EF, FMB - EG, FMB - EH, FMB - EI, FMB - EJ, FMB - EK, FMB - EL, FMB - EM, FMB - EN, FMB - EO, FMB - EP, FMB - EQ, FMB - ER, FMB - ES, FMB - ET, FMB - EU, FMB - EV, FMB - EW, FMB - EX, FMB - EY, FMB - EZ, FMB - FA, FMB - FB, FMB - FC, FMB - FD, FMB - FE, FMB - FF, FMB - FG, FMB - FH, FMB - FI, FMB - FJ, FMB - FK, FMB - FL, FMB - FM, FMB - FN, FMB - FO, FMB - FP, FMB - FQ, FMB - FR, FMB - FS, FMB - FT, FMB - FU, FMB - FV, FMB - FW, FMB - FX, FMB - FY, FMB - FZ, FMB - GA, FMB - GB, FMB - GC, FMB - GD, FMB - GE, FMB - GF, FMB - GG, FMB - GH, FMB - GI, FMB - GJ, FMB - GK, FMB - GL, FMB - GM, FMB - GN, FMB - GO, FMB - GP, FMB - GQ, FMB - GR, FMB - GS, FMB - GT, FMB - GU, FMB - GV, FMB - GW, FMB - GX, FMB - GY, FMB - GZ, FMB - HA, FMB - HB, FMB - HC, FMB - HD, FMB - HE, FMB - HF, FMB - HG, FMB - HH, FMB - HI, FMB - HJ, FMB - HK, FMB - HL, FMB - HM, FMB - HN, FMB - HO, FMB - HP, FMB - HQ, FMB - HR, FMB - HS, FMB - HT, FMB - HU, FMB - HV, FMB - HW, FMB - HX, FMB - HY, FMB - HZ, FMB - IA, FMB - IB, FMB - IC, FMB - ID, FMB - IE, FMB - IF, FMB - IG, FMB - IH, FMB - II, FMB - IJ, FMB - IK, FMB - IL, FMB - IM, FMB - IN, FMB - IO, FMB - IP, FMB - IQ, FMB - IR, FMB - IS, FMB - IT, FMB - IU, FMB - IV, FMB - IW, FMB - IX, FMB - IY, FMB - IZ, FMB - JA, FMB - JB, FMB - JC, FMB - JD, FMB - JE, FMB - JF, FMB - JG, FMB - JH, FMB - JI, FMB - JJ, FMB - JK, FMB - JL, FMB - JM, FMB - JN, FMB - JO, FMB - JP, FMB - JQ, FMB - JR, FMB - JS, FMB - JT, FMB - JU, FMB - JV, FMB - JX, FMB - JY, FMB - JZ, FMB - KA, FMB - KB, FMB - KC, FMB - KD, FMB - KE, FMB - KF, FMB - KG, FMB - KH, FMB - KI, FMB - KJ, FMB - KK, FMB - KL, FMB - KM, FMB - KN, FMB - KO, FMB - KP, FMB - KQ, FMB - KR, FMB - KS, FMB - KT, FMB - KU, FMB - KV, FMB - KW, FMB - KY, FMB - KZ, FMB - LA, FMB - LB, FMB - LC, FMB - LD, FMB - LE, FMB - LF, FMB - LG, FMB - LH, FMB - LI, FMB - LJ, FMB - LK, FMB - LL, FMB - LM, FMB - LN, FMB - LO, FMB - LP, FMB - LQ, FMB - LR, FMB - LS, FMB - LT, FMB - LU, FMB - LV, FMB - LW, FMB - LX, FMB - LY, FMB - LZ, FMB - MA, FMB - MB, FMB - MC, FMB - MD, FMB - ME, FMB - MF, FMB - MG, FMB - MH, FMB - MI, FMB - MJ, FMB - MK, FMB - ML, FMB - MM, FMB - MN, FMB - MO, FMB - MP, FMB - MQ, FMB - MR, FMB - MS, FMB - MT, FMB - MU, FMB - MV, FMB - MW, FMB - MX, FMB - MY, FMB - MZ, FMB - NA, FMB - NB, FMB - NC, FMB - ND, FMB - NE, FMB - NF, FMB - NG, FMB - NH, FMB - NI, FMB - NJ, FMB - NK, FMB - NL, FMB - NM, FMB - NO, FMB - NP, FMB - NQ, FMB - NR, FMB - NS, FMB - NT, FMB - NU, FMB - NV, FMB - NW, FMB - NX, FMB - NY, FMB - NZ, FMB - OA, FMB - OB, FMB - OC, FMB - OD, FMB - OE, FMB - OF, FMB - OG, FMB - OH, FMB - OI, FMB - OJ, FMB - OK, FMB - OL, FMB - OM, FMB - ON, FMB - OO, FMB - OP, FMB - OQ, FMB - OR, FMB - OS, FMB - OT, FMB - OU, FMB - OV, FMB - OW, FMB - OX, FMB - OY, FMB - OZ, FMB - PA, FMB - PB, FMB - PC, FMB - PD, FMB - PE, FMB - PF, FMB - PG, FMB - PH, FMB - PI, FMB - PJ, FMB - PK, FMB - PL, FMB - PM, FMB - PN, FMB - PO, FMB - PP, FMB - PQ, FMB - PR, FMB - PS, FMB - PT, FMB - PU, FMB - PV, FMB - PW, FMB - PX, FMB - PY, FMB - PZ, FMB - QA, FMB - QB, FMB - QC, FMB - QD, FMB - QE, FMB - QF, FMB - QG, FMB - QH, FMB - QI, FMB - QJ, FMB - QK, FMB - QL, FMB - QM, FMB - QN, FMB - QO, FMB - QQ, FMB - QR, FMB - QS, FMB - QT, FMB - QU, FMB - QV, FMB - QW, FMB - QX, FMB - QY, FMB - QZ, FMB - RA, FMB - RB, FMB - RC, FMB - RD, FMB - RE, FMB - RF, FMB - RG, FMB - RH, FMB - RI, FMB - RJ, FMB - RK, FMB - RL, FMB - RM, FMB - RN, FMB - RO, FMB - RP, FMB - RQ, FMB - RR, FMB - RS, FMB - RT, FMB - RU, FMB - RV, FMB - RW, FMB - RX, FMB - RY, FMB - RZ, FMB - SA, FMB - SB, FMB - SC, FMB - SD, FMB - SE, FMB - SF, FMB - SG, FMB - SH, FMB - SI, FMB - SJ, FMB - SK, FMB - SL, FMB - SM, FMB - SN, FMB - SO, FMB - SP, FMB - SQ, FMB - SR, FMB - SS, FMB - ST, FMB - SU, FMB - SV, FMB - SW, FMB - SX, FMB - SY, FMB - SZ, FMB - TA, FMB - TB, FMB - TC, FMB - TD, FMB - TE, FMB - TF, FMB - TG, FMB - TH, FMB - TI, FMB - TJ, FMB - TK, FMB - TL, FMB - TM, FMB - TN, FMB - TO, FMB - TP, FMB - TQ, FMB - TR, FMB - TS, FMB - TT, FMB - TU, FMB - TV, FMB - TW, FMB - TX, FMB - TY, FMB - TZ, FMB - UA, FMB - UB, FMB - UC, FMB - UD, FMB - UE, FMB - UF, FMB - UG, FMB - UH, FMB - UI, FMB - UJ, FMB - UK, FMB - UL, FMB - UM, FMB - UN, FMB - UO, FMB - UP, FMB - UQ, FMB - UR, FMB - US, FMB - UT, FMB - UU, FMB - UV, FMB - UW, FMB - UX, FMB - UY, FMB - UZ, FMB - VA, FMB - VB, FMB - VC, FMB - VD, FMB - VE, FMB - VF, FMB - VG, FMB - VH, FMB - VI, FMB - VJ, FMB - VK, FMB - VL, FMB - VM, FMB - VN, FMB - VO, FMB - VP, FMB - VQ, FMB - VR, FMB - VS, FMB - VT, FMB - VU, FMB - VV, FMB - VW, FMB - VX, FMB - VY, FMB - VZ, FMB - WA, FMB - WB, FMB - WC, FMB - WD, FMB - WE, FMB - WF, FMB - WG, FMB - WH, FMB - WI, FMB - WJ, FMB - WK, FMB - WL, FMB - WM, FMB - WN, FMB - WO, FMB - WP, FMB - WQ, FMB - WR, FMB - WS, FMB - WT, FMB - WU, FMB - WV, FMB - WX, FMB - WY, FMB - WZ, FMB - XA, FMB - XB, FMB - XC, FMB - XD, FMB - XE, FMB - XF, FMB - XG, FMB - XH, FMB - XI, FMB - XJ, FMB - XK, FMB - XL, FMB - XM, FMB - XN, FMB - XO, FMB - XP, FMB - XQ, FMB - XR, FMB - XS, FMB - XT, FMB - XU, FMB - XV, FMB - XW, FMB - XX, FMB - XY, FMB - XZ, FMB - YA, FMB - YB, FMB - YC, FMB - YD, FMB - YE, FMB - YF, FMB - YG, FMB - YH, FMB - YI, FMB - YJ, FMB - YK, FMB - YL, FMB - YM, FMB - YN, FMB - YO, FMB - YP, FMB - YQ, FMB - YR, FMB - YS, FMB - YT, FMB - YU, FMB - YV, FMB - YW, FMB - YX, FMB - YY, FMB - YZ, FMB - ZA, FMB - ZB, FMB - ZC, FMB - ZD, FMB - ZE, FMB - ZF, FMB - ZG, FMB - ZH, FMB - ZI, FMB - ZJ, FMB - ZK, FMB - ZL, FMB - ZM, FMB - ZN, FMB - ZO, FMB - ZP, FMB - ZQ, FMB - ZR, FMB - ZS, FMB - ZT, FMB - ZU, FMB - ZV, FMB - ZW, FMB - ZX, FMB - ZY, FMB - ZZ
Sustainability: FSS <i>(Financial Self-Sufficiency > 100%)</i>	549	179	296	74	[These names are held confidential]
Sustainability: Non-FSS <i>(Financial Self-Sufficiency < 100%)</i>	341	161	159	21	[These names are held confidential]
Target Market: Low End <i>(Avg. Balance per Borrower/ GNI per Capita < 20% and Avg. Balance per Borrower < USD 150)</i>	336	161	149	26	ABA, ABCRDM, ASBA, ABS-CBN, ABWA, Abyan, ACFB, Actuar Tolima, Adhikar, ADIM, ADMIC, ADOPEM, ADRA - PER, AGAPE, AGUDES, Al Awael, Al Karama, Al Majmoua, Al Tadamon, ALSOL, Alternativa Microfinanzas, Altaya, AMA, Ameen, AMEXTRA, AMK, AML, AMMACTS, AMOS, AMSSF/MC, APED, Apoyo Económico, APROS, ARDI, Arohan, ASA, ASA Philippines, Credi-Capital, ASEI, ASHI, ASIDME, ASKI, Asociación Arariwa, ASOD, ASP Financiera, ATEMEXPA, AUGÉ, AVFS, Azal, Azeri Star, Banco da Família, Banco del Trabajo, Associação Banco Popular, Banco Popular do Brasil, Bandhan, BASIX, BASTOB, BEES, Benishangul, Bereke, Bessfa RB, BFL, BG, BISWA, BMT Kayu Manis, BMT Pelita Insani, Borimanga RB, BPR Kebomas, BRAC, BRAC - LKA, BRAC - SS, BRAC - TZA, BRAC - UGA, BSS, BURO Bangladesh, BWDA, CAFASA, Caja Popular Mexicana, Caja Popular Oblatos, FINCA - SLV, CAME, Capitec Bank, CARD Bank, CARD Ghana, CARD NGO, Cashpor MC, CEAPE Maranhão, CEDA, Cedi Finance, CEOSS, CEPESIU, CESOL ACJ, CEVI, CFPA, Chamroeun, CMEDFI, COAC Artesanos, COAST Trust, COCDEP, Columbia Microcredits, CompartamosBanco, Conserva, COOPAC Chiquinquira, COOPAC Norandino, Creamos Microfinanciera, Crece Safsa, CrediAmigo, CrediComún, Credicoop, CREDIMUJER, CreSA, CRG, CRY SOL, CUMO, CZWSDA, DAMEN, DAYAQ-Credit, DBACD, DEC, DEMOS SLC, DEPROSC-Nepal, CrediAvance, Dian Mandiri, DINARI, Disha, Don Apoyo, DSPI, Duterimbere, EDAPROSPRO, Edinstvo Yurga, EDPYME Crediación, EDPYME Efectiva, E-Life, Emprender, Enda, ENLACE, ESAF, ESDO, ESED, Eshet, Espacios Alternativos, FACES, FAIR Bank, FAPE, FCBFI, FIACG, FIDERPAC, FinAmigo, Financiera CONSER, FINCA - ECU, FINCA - GTM, FINCA - HTI, FINCA - MEX, FINCA - MWI, FINCA - NIC, FINCA - PER, FINCA - TZA, FinComún, FIPS, FIS, FMF, FMM Popayán, FODEMI, FONDEP, FONDESOL, Fondo Esperanza, Forjadores de Negocios, FORWARD, FRAC, Friendship Bridge, Fundación Esperanza, Fundación Espoir, FMSD, Fundación MICROS, Fundación Mujer, Fundación San Miguel, FUNDAMIC, FUNHAVI, FUNSALDE, Gasha, GCM, GCOD, GK, GOF, GRAINE sarl, Grameen Bank, Grameen Mendoza, GV, Harbu, HEED, HiH, IMF HOPE RDC, HSPFI, IAMS, ID-Ghana, IDDA, IDER CV, IDESI Lambayeque, IDESPA, IDF, Financiera Independencia, INMAA, Invirtiendo, JCF, Tamweelcom, JVOFI, KAS, Kasagana-Ka, KBank, Kazama Grameen, KCCDFI, Khushhali Bank, KMBI, KOPSA, KRUSHI, KSF, KVY, LAPO, Lead Foundation, Life Bank, M7 Can Loc, M7 DB District, M7 DBP

PEER GROUP - 2007	DATA QUALITY †				PARTICIPATING INSTITUTIONS
	N	***	**	*	
					City, M7 Dong Trieu, M7 Mai Son, M7 Ninh Phuoc, M7 Uong bi, Mahasemam - SMILE, Mahuli, Makhzoumi, Mallig Plains RB, Manuela Ramos, MAYA, MBK Ventura, MEDF, Metemamen, MFI, MFW, MGBB, Microloan Foundation MWI, Microserfin, MIDE, MikroMaliyye Credit, Mimo Finance, MTA, NBJK, NDFS, Nidan, Nirmaan Bharati, NMF, NSSC, NWTf, OMB, OMO, Oportunidad Microfinanzas, OLC, Opportunity Finance, PAIDEK, PALFSI, Parwaz, PATRA Hunchun, PATRA Yanbian, PMUK, POMFB, POPI, PRISMA, ProCaja, Progreseemos, ProMujer - MEX, ProMujer - NIC, ProMujer - PER, RADE, Banco Santiago de Libon, RDRS, Rezerv, RGVN, RMCR, RRF, RSPI, Ruhuna, Saadhana, Sajida, Sangamam, Sanghamithra, Sarala, Sarvodaya Nano Finance, SB Bank, SBACD, SEAP, SED, SEEDS, SEF-ZAF, SemiSol, Serviamus, SEYAMFI, SFPI, Shakti, SHARE, Share MACTS, SKDRDP, SKS, SMSS, SOFINA, SolFi, Sonata, Soro Yiriwaso, Spandana, SPBD, SU, Swadhaar, SWAWS, TCVM Thanh Hoa, Te Creemos, TLM, TMSS, Toende RB, TSKI, TSPI, Turame Community Finance, UCADE Ambato, UCADE Guaranda, UCADE Latacunga, UCADE Santo Domingo, UDDIPAN, Ujjivan, UOMB, VEF, VFM, Viator, VFS, Wasasa, Wisdom, WKP, WWI - AFG, YAMIDA, Yehu
Target Market: Broad (Avg. Balance per Borrower/ GNI per Capita ≥ 20% and ≤ 150%)	452	154	232	66	1st MCC, 1st Valley Bank, ACBA, ACME, ACODEP, ACSI, Actuar Antioquia, Actuar Caldas, Adansi RB, ADICH, AFODENIC, AFS, AgroCapital, AgroKredit Plus, AgroInvest, A-invest, Akuapem RB, Al Amana, Alternativa, Al-Thiqa, Alwatani, AMC, AMC de R.L., AMfB, AMFI, AMRET, ANED, APGA, Apoyo Integral, Aqroinvest, ARDPAS, AREGAK, Arnur Credit, ASALA, ASC Union, ASDIR, Asociación Raíz, Asomi, ASTI, Aurora, AW5, AYNLA, Azercredit, Azerdemiryolbank, ImerCredit, Banco ADEMI, ProCredit - ECU, Banco Solidario, BancoEstado, BanDesarrollo Microempresas, BanGente, Bangko Kabayan, Bangko Mabuhay, BANHCAFE, BCB, BCSC, BESA, BFSBS, BIMAS, BMT Pringsewu, BRCCS, BOM, Borsrud, Bosumtwi RB, BPR AK, BPR AN, BPR Artadamas Mandiri, BPR Arthakelola, BPR BBTM, BPR Bhakti Daya Ekonomi, BPR BKK Cilacap, BPR Citama, BPR Dana Agung Bakti, BPR DMG, BPR NSI, BPR Pinang Artha, BPR Profidana, BPR Pujon, BPR Sukawati Pancakanti, BPR Surya Yudha Kencana, BRAC - AFG, CACMU, Caja Libertad, Caja Nor Perú, Cantilan Bank, CAPA, CAPPED, Caritas, Caritas Esteli, CAURIE Micro Finance, CBIRD, CBMO, CCA, CCC, CDRO, CDS, CEADe, CEF, CEP, CEPRODEL, CETZAM, CFA, CHC-Limited, CIDRE, CMAC Arequipa, CMAC Cusco, CMAC Del Santa, CMAC Huancayo, CMAC Ica, CMAC Maynas, CMAC Paíta, CMAC Sullana, CMAC Tacna, CMAC Trujillo, CMM Bogotá, CMM Medellín, COAC Acción Rural, COAC Chone, COAC Fondvida, COAC Huaycopungo, COAC Jardín Azuayo, COAC Kullki Wasi, COAC La Benéfica, COAC Luz del Valle, COAC MCCH, COAC Mushuc Runa, COAC Sac Aiet, COAC San Antonio, COAC San Gabriel, COAC San José, COAC Santa Ana, COAC Santa Anita, COAC Unión Popular, CODESARROLLO, Constanta, Contactar, COOPAC León XIII, COOPAC San Martín, COOPAC Santo Cristo, Coop 20 de Abril, Coop Avance, Coop Juan XXIII, Coop Universitaria, COOPROGRESO, CPECG Yete Mali, CRAC CajaSur, CRAC Los Andes, CRAC Señor de Luren, CRAN, CRECER, CredAgro NBCO, Credi Fé, CREDIT, CREDO, CRESOL BASER, Crystal, CU Sawiran, CVECA Kita/Bafoulabé, DD Bank, DECSI, DEF, Despacho Amador, Diaconia, DJOMEC, D-Miro, Doveriye (Amursk), ECLOF - ARM, ECLOF - ECU, ECLOF - PHL, EcoFuturo FFP, Edinstvo-Volgograd, EDPYME Alternativa, EDPYME Confianza, EDPYME Crear Arequipa, EDPYME Crear Tacna, EDPYME Edyficar, EDPYME Nueva Visión, EDPYME Proempresa, EDPYME Raíz, EKI, EKPA, Elet-Capital, Equitas, EurekaSol, FADEMYPE, FADES, FAFIDESS, FAMA, FYMA OPDF, FATEN, Faulu - KEN, Faulu - TZA, Faulu - UGA, FBPMC, FCC, FDL, FECECAV, FED, FECC, FFSA, FICO, FIE Gran Poder, FIELCO, FinAmérica, Financiera Familiar, FINCA - AFG, FINCA - ARM, FINCA - AZE, FINCA - GEO, FINCA - HND, FINCA - KOS, FINCA - Russia, FINCA - TJK, FINCA - UGA, FINCA - ZMB, FINCORP, FinDev, FINSOL, FMCC, FMFB - Pakistan, FMM Bucaramanga, FODEM, FOMIC, FONCRESOL, FONDECO, Fondespoir, FONDESURCO, Fonkoze, FORUS, FOVIDA, FUBODE, FUDEMI, FULM, FUNBODEM, Fundación 4i-2000, Fundación Alternativa, Fundación CAMPO, Fundación León 2000, Fundación Nieborowski, Fundación Paraguaya, FUNDAHMICRO, FUNDEA, FUNDEBASE, FUNDECOCA, FUNDENUSE, FUNDEPYME, FUNDESER, FUNDESPE, Fundusz Mikro, FUNED, GA Rural Bank, Galaktika, Garant, GBNB, Génesis Empresarial, Genesis, FDM, GM Bank, Green Bank, GU, Hermandad de Honduras OPDF, HKL, Hluvuku, HOPE, Horizon, Horizonti, ICC BluSol, Alidé, IFDP, Inicjatywa Mikro, Imkoniyat, IMON, IMPRO, Indur MACS, INECO, INSOTEC, Intellekt, Interfisa, IPR, Jabal Al Hoss, Janodaya, JOVID, KADET, Kafo Jiginew, Kakum RB, KAMURJ, Kashf, KBSLAB, KGMAMF, Khan Bank, KixiCredito, KMF, KOKARI, Komak Credit, Kompanion, Kondo Jigima, KosInvest, K-Rep, KRK Ltd, KWFT, La Community Bank, LIDER, Lider, LOKmicro, Lower Pra RB, LPD Ambengan, LPD Bayung Gede, LPD Bedha, LPD Buahian, LPD Ketewel, LPD Kukuh, LPD Sibtan, MADRAC, MAFF, Mahila, Maxima, MC², MCF - SYR, MDB, MDF, MDSL, MEC FEPRODES, MED-Net, MEMCO, MFBA, MiBanco, MI-BOSPO, Micro Africa, Microempresas de Antioquia, Microfinanciera Prisma, MIKRA, Mikro ALDI, MIKROFIN, Mikrofond, Miselini, MLF HUMO, MLF MicroInvest, MofAD, Mol Bulak Finance, Moris Rasik, MPGGB, Nachala, Narodnaya Kasa, Narodnyi Kredit, NEED, NERUDO, New RB of Victorias, Nirdhan, NMFb, NOA, Normicro, Oasis Microfinance, Obereg (Perm), Obereg (Vladivostok), OBM, ODEF OPDF, OBS, OISL, OI-WEDCO, Otiv Diana, Otiv Sambava, Otuasekan RB, OXUS - TJK, OXUS - AFG, OXUS - KGS, PADECOMSM, PAMECAS, PARC, Partner, Partner Russia, PEACE, PILARH OPDF, Piyeli, PNG Microfinance Ltd, PRASAC, PRESTANIC, PRIDE - TZA, Pride Finance, PRIZMA, ProCredit - SLV, ProCredit Bank - BIH, ProCredit Bank - MKD, ProCredit Bank - ROM, ProCredit Bank Serbia, PRODESA, ProMujer - BOL, Opportunity Albania, PWMACS, RAFOD, RRDB, RASS, RB Datu Paglas, RB Digos, RB Lebak, RB Mabitak, RB Oroquieta, RB Solano, RB Sto. Tomas, RB Talisayan, Rost, Rozgar, Rus, RWMN, Sartawi, SAT, Lazika Capital, SBS, SCDA, SCNL, SDBL, SEDA, SEF-ARM, SELFINA, SFF, SFI, SFSD, SINERGIJA, SMEP, Sodeistviye (Pyatigorsk), Sodeystviye, Sonzelle RB, Soyuz, SPGGB, START, Sunduq, Sunrise, Tchuma, TFS, TIAVO, TIMPAC, TMFB, TPC, Tsimlyansk, TYM, UCEC/MK, U-IMCEC, Union RB, UNRWA, Upper Manya RB, USTOI, Valiant RB, VBSP, VFC, Visión Banco, Vital Finance, Vostok Kapital, VRFSBS, Women for Women, World Relief - HND, WWB Cali, XacBank, Zakoura

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	N	***	**	*	
Target Market: High End (Avg. Balance per Borrower/ GNI per Capita > 150% and ≤ 250%)	57	17	39	1	Alliance MFB, ACCOVI, Ryada, ADRI, AFK, Aiyi Bank, Alliance Group, ARMP, ASR, Atwima Kwanwoma, BancoSol, BZMF, CamCCUL, SATHAPANA LIMITED, ChFSBS, CMMB, COFINCAFE, BanCovelo, Credit Mongol, Equity Bank, Fassil FFP, FECECAM, FIE FFP, FINCA - DRC, FMFB - TJK, FUCEC Togo, IDEPRO, IMFB, JSCCS, KEP, LPD Celuk, LPD Kuta, LPD Pecatu, LPD Ubung, MCN, Mikrokredit Bank, Moznosti, OIBM, OMRO, Otiv Alaotra, PADME, ProCredit - MDA, ProCredit - NIC, ProCredit Bank - ALB, ProCredit Bank - BGR, ProCredit Bank - GEO, PRODEM FFP, Pushtikar, RCPB, Seilanithih, Sodruzhestvo, SOGESOL, UMECU, UML, UNION DES COOPECs UMUTANGUHA, WA CU, WOCCU - AFG
Target Market: Small Business (Avg. Balance per Borrower/ GNI per Capita > 250%)	45	8	35	2	ACEP Senegal, ACLEDA, ACORDE, Agroinvestbank, Akiba, Al Rafah Bank, Atlantic Capital Partners, ProCredit - BOL, Bank Eshkata, BTFF, CAECE- Jigiseme, CECA, Centenary Bank, CMS, Coop Fátima, Coop Jesús Nazareno, Credit-express, FINDESA, First Allied, FMFB - AFG, Fortaleza FFP, BTA Bank, Jemeni, KMB, KSK RPK, LAM, MECREF, MGPC DEKAWOWO, Microinvest, MUL, NovoBanco - MOZ, Nyesigiso, PAPME, PASED, ProCredit - GHA, ProCredit Bank - KOS, ProCredit Bank - UKR, ProCredit Bank - DRC, Reliance, RML, ROMCOM, SIPEM, USFSBS, WAGES, WWB Ghana
COMPOUND PEER GROUPS					
Africa Large FSS (Africa; GLP > \$8,000,000; Financial Self-Sufficiency > 100%)	24	8	14	2	[These names are held confidential]
Africa Large Non FSS (Africa; GLP > \$8,000,000; Financial Self-Sufficiency < 100%)	21	8	13	0	[These names are held confidential]
Africa Medium FSS (Africa; GLP ≥ \$2,000,000 and ≤ \$8,000,000; Financial Self- Sufficiency < 100%)	24	8	16		[These names are held confidential]
Africa Medium Non FSS (Africa; GLP ≥ \$2,000,000 and ≤ \$8,000,000; Financial Self- Sufficiency < 100%)	24	11	12	1	[These names are held confidential]
Africa Small FSS (Africa; GLP < \$2,000,000; Financial Self-Sufficiency > 100%)	21	9	10	2	[These names are held confidential]
Africa Small Non FSS (Africa; GLP < \$2,000,000; Financial Self-Sufficiency < 100%)	45	20	22	3	[These names are held confidential]
Asia Large FSS (Asia; GLP > \$8,000,000; Financial Self-Sufficiency > 100%)	53	13	40		[These names are held confidential]
Asia Large Non FSS (Asia; GLP > \$8,000,000; Financial Self-Sufficiency < 100%)	29	16	12	1	[These names are held confidential]
Asia Medium FSS (Asia; GLP ≥ \$2,000,000 and ≤ \$8,000,000; Financial Self- Sufficiency > 100%)	38	13	25	0	[These names are held confidential]
Asia Medium Non FSS (Asia; GLP ≥ \$2,000,000 and ≤ \$8,000,000; Financial Self- Sufficiency < 100%)	36	18	17	1	[These names are held confidential]
Asia Small FSS (Asia; GLP < \$2,000,000; Financial Self-Sufficiency > 100%)	47	29	18	0	[These names are held confidential]
Asia Small Non FSS (Asia; GLP < \$2,000,000; Financial Self-Sufficiency < 100%)	41	29	11	1	[These names are held confidential]

PEER GROUP - 2007	DATA QUALITY †				PARTICIPATING INSTITUTIONS
	N	***	**	*	
ECA Large FSS <i>(ECA; GLP > \$8,000,000; Financial Self-Sufficiency > 100%)</i>	56	5	50	1	[These names are held confidential]
ECA Large Non FSS <i>(ECA; GLP > \$8,000,000; Financial Self-Sufficiency < 100%)</i>	15	1	14	0	[These names are held confidential]
ECA Medium FSS <i>(ECA; GLP ≥ \$2,000,000 and ≤ \$8,000,000; Financial Self- Sufficiency > 100%)</i>	27	5	21	1	[These names are held confidential]
ECA Medium Non FSS <i>(ECA; GLP ≥ \$2,000,000 and ≤ \$8,000,000; Financial Self- Sufficiency < 100%)</i>	20	8	8	4	[These names are held confidential]
ECA Small FSS <i>(ECA; GLP < \$2,000,000; Financial Self-Sufficiency > 100%)</i>	27	13	12	2	[These names are held confidential]
ECA Small Non FSS <i>(ECA; GLP < \$2,000,000; Financial Self-Sufficiency < 100%)</i>	13	6	7	0	[These names are held confidential]
LAC Large FSS <i>(LAC; GLP > \$15,000,000; Financial Self-Sufficiency > 100%)</i>	85	18	32	35	[These names are held confidential]
LAC Large Non FSS <i>(LAC; GLP > \$15,000,000; Financial Self-Sufficiency < 100%)</i>	13	4	6	3	[These names are held confidential]
LAC Medium FSS <i>(LAC; GLP ≥ \$4,000,000 and ≤ \$15,000,000; Financial Self- Sufficiency > 100%)</i>	58	20	21	17	[These names are held confidential]
LAC Medium Non FSS <i>(LAC; GLP ≥ \$4,000,000 and ≤ \$15,000,000; Financial Self- Sufficiency < 100%)</i>	22	11	7	4	[These names are held confidential]
LAC Small FSS <i>(LAC; GLP < \$4,000,000; Financial Self-Sufficiency > 100%)</i>	65	32	20	13	[These names are held confidential]
LAC Small Non FSS <i>(LAC; GLP < \$4,000,000; Financial Self-Sufficiency < 100%)</i>	40	24	13	3	[These names are held confidential]
MENA Large FSS <i>(MENA; GLP > \$8,000,000, Financial Self-Sufficiency > 100%)</i>	13	1	11	1	[These names are held confidential]
MENA Large Non FSS <i>(MENA; GLP > \$8,000,000, Financial Self-Sufficiency < 100%)</i>	7	0	7	0	[These names are held confidential]
MENA Medium FSS <i>(MENA; GLP ≥ \$2,000,000 and ≤ \$8,000,000, Financial Self- Sufficiency > 100%)</i>	8	3	5	0	[These names are held confidential]
MENA Medium Non FSS <i>MENA; GLP ≥ \$2,000,000 and ≤ \$8,000,000, Financial Self- Sufficiency < 100%)</i>	6	0	6	0	[These names are held confidential]

PEER GROUP - 2007	DATA QUALITY †				PARTICIPATING INSTITUTIONS
	N	***	**	*	
MENA Small FSS <i>(MENA; GLP < \$2,000,000; Financial Self-Sufficiency > 100%)</i>	3	2	1	0	[These names are held confidential]
MENA Small Non FSS <i>(MENA; GLP < \$2,000,000; Financial Self-Sufficiency < 100%)</i>	9	5	4	0	[These names are held confidential]

† The MicroBanking Bulletin uses the following grading system to classify information received from MFIs:

*** The information is supported by an in-depth financial analysis conducted by an independent entity in the last three years.

** The MBB questionnaire plus audited financial statements, annual reports and other independent evaluations.

* The MBB questionnaire or audited financial statements without additional documentation..