

Microfinance at a Glance - 2008
Updated on December 31, 2009

	Africa (Sub Saharan)	East Asia and Pacific	Eastern Europe and Central Asia	Latin America	Middle East and North Africa	South Asia	All Regions
Outreach							
# of MFIs	275	194	292	384	60	190	1,395
# of Borrowers (millions)	7.5	14.6	3.0	14.1	2.5	44.4	86.2
# of Voluntary Savers (millions)	18.0	25.7	5.2	14.4	0.1	32.4	95.8
Depth of Outreach							
Avg. Loan Balance per Borrower (\$)	626	684	4,008	1,341	746	912	1,588
Avg. Loan Balance per Borrower (% of GNI per Capita)	138	48	155	47	44	115	97
Balance Sheet							
Gross Loan Portfolio (million \$)	3,335	8,185	10,065	16,739	1,178	4,697	44,199
Voluntary Savings (million \$)	1,890	6,457	899	6,674	0	203	16,124
Assets (million \$)	5,512	12,030	13,366	21,100	1,557	7,000	60,565
Equity (million \$)	1,173	1,340	2,106	3,441	527	1,348	9,936
Efficiency							
Operating Expense (% Avg. Gross Loan Portfolio)	44	24	19	39	25	18	30
Cost per Borrower (\$)	187	102	610	294	121	283	301
Cost per Borrower (% GNI per Capita)	41	8	24	9	8	32	21
Profitability %							
ROA - avg.	-3.0	1.5	3.1	0.7	1.1	-1.4	0.4
ROA - median	1.1	2.8	2.9	2.3	2.9	1.0	2.1
ROE - avg.	-9.0	4.1	16.9	-0.5	-6.9	-4.5	1.4
ROE - median	3.6	13.9	11.3	8.8	4.1	8.7	8.9
Portfolio Quality							
PAR 30 (% of Avg. Gross Loan Portfolio)	9.3	6.7	4.4	7.1	6.4	5.6	6.7
Write-off Ratio (% of Avg. Gross Loan Portfolio)	2.2	1.1	0.6	2.6	2.0	1.1	1.7

Annual Growth Rates (%)	2003	2004	2005	2006	2007	2008	Compound Average
# of borrowers	14.5	21.0	26.5	22.0	22.0	20.0	21.0
Gross Loan Portfolio (\$)	32.8	37.8	32.4	38.1	45.4	20.1	34.2
# of savers	13.2	11.2	12.1	11.7	1.5	25.9	12.4
Voluntary Savings (\$)	33.9	22.9	13.8	29.2	31.9	16.8	24.5
# of savers (without BRI)	32.7	21.0	23.1	25.9	24.2	25.9	25.4
Voluntary Savings (\$) (without BRI)	48.2	40.2	18.4	29.0	38.5	16.8	31.3

Based on data from 2008; where 2008 data was not available, data from 2007 was used.

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