

Benchmarking 2008-2010

Ratios	Average (7 MFIs)	Average (7 MFIs)	Average (11 MFIs)
<u>Profitability and sustainability</u>			
Operational self-sufficiency	142,98%	109,93%	152,22%
<u>Financial self-sufficiency</u>			
Return on Assets	13,28%	4,83%	10,78%
Return on Equity	25,58%	8,58%	22,42%
<u>Management of assets and liabilities</u>			
Yeild on loan portfolio	47,24%	48,03%	47,15%
Protfolio/Assets	83,89%	85,08%	81,45%
Cost of Funds	21,69%	15,65%	14,05%
Debt / Equity	67,89%	92,60%	140,22%
<u>Portfolio quality</u>			
Portfolio at Risk > 30 days	1,09%	3,89%	1,64%
Write Offs	0,02%	0,62%	0,41%
Restructure ratio	0,05%	0,55%	0,44%
<u>Efficiency and productivity</u>			
Operational expences	28,00%	28,19%	23,93%
Financial expences	9,55%	14,92%	10,59%
Number of current loans per investment officer	105	129	119
Amount of current loans per investment officer	224 815	292 115	346 418
Number of disbursed loans per investment officer	192	207	192
Amount of disbursed loans per investment officer	487 673	575 809	649 522
Number of investment officers	7	6	16
<u>Social indicators</u>			
	Total	Total	Total
Number of current borrowers - women	2 656	2 794	9 486
Number of current borrowers - total	5 225	6 073	21 474
Avarage size of current loan	2 252	2 444	3 237
Sex ratio	50,83%	46,01%	44,17%
<u>Portfolio</u>			
	Total	Total	Total
Loan portfolio	10 801 536	13 069 717	65 345 666
Value of disbursed loans	24 871 389	27 625 410	118 831 257
Number of current loans	5 458	6 103	21 716
Number of disbursed loans	10 412	10 470	36 151
<u>Balance</u>			
	Total	Total	Total
Assets	12 775 069	15 787 019	85 395 812
Debt	5 907 081	7 733 304	57 935 368
Equity	7 271 159	8 053 715	27 460 444

Средние показатели эффективности, рентабельности и качества портфеля МФО-клиентов МДО "Бовари ва Хамкори"

■ 2010 ■ 2009 ■ 2008

