MFA Performance Monitoring & Benchmarking System

Evolution of Selected Performance Ratios

**Outreach**
- % of female borrowers
- Av. loan size / GNI per capita

**Portfolio Quality**
- December 2011: 5.8%
- June 2012: 7.8%
- December 2013: 14.5%

**Financial Performance**
- Return on Assets (RoA)
- Return on Equity (RoE)
- Operational self-sufficiency (OSS)

**Efficiency**
- Operating expense ratio

**Productivity**
- # of loans per credit officer

Note:
Graphs are based on the following data sets:
- December 2011: 13 MFIs (3 DTMFIs, 6 NDTMFIs, 4 SCUs)
- June 2012: 12 MFIs (4 DTMFIs, 4 NDTMFIs, 4 SCUs)
- December 2012: 16 MFIs (5 DTMFIs, 6 NDTMFIs, 5 SCUs)
- June 2013: 14 MFIs (5 DTMFIs, 4 NDTMFIs, 5 SCUs)

MFA, 10th January 2014