

MFI Report

AMSSF/MC

Association Marocaine Societe Sans Frontieres / Micro-Credit

Institutional Characteristics

Institutional Characteristics		
MFI name	AMSSF/MC	AMSSF/MC
Annual Diamonds	5	-
Currency	USD	USD
Fiscal year	2012	2013
Period type	ANN	QTR
As of date	2012-12-31	2013-06-30
Assets	8,719,031	9,336,496
Offices	49	48
Personnel	170	164

Financing Structure

Financing Structure		
MFI name	AMSSF/MC	AMSSF/MC
Annual Diamonds	5	-
Currency	USD	USD
Fiscal year	2012	2013
Period type	ANN	QTR
As of date	2012-12-31	2013-06-30
Capital/asset ratio	26.46%	26.38%
Debt to equity ratio	2.78	—
Deposits to loans	—	—
Deposits to total assets	—	—
Gross loan portfolio to total assets	59.45%	57.46%

Outreach Indicators

Outreach Indicators		
MFI name	AMSSF/MC	AMSSF/MC
Annual Diamonds	5	-
Currency	USD	USD
Fiscal year	2012	2013
Period type	ANN	QTR
As of date	2012-12-31	2013-06-30
As of date	2012-12-31	2013-06-30
Currency	USD	USD

Number of active borrowers	13,254	13,508
Percent of female borrowers	74.00%	—
Number of loans outstanding	13,254	13,508
Gross Loan Portfolio	5,183,806	5,364,470
Average loan balance per borrower	391	397
Average loan balance per borrower / GNI per capita	12.42%	12.61%
Average outstanding balance	391	397
Average outstanding balance / GNI per capita	12.42%	12.61%
Number of depositors	—	—
Number of deposit accounts	—	—
Deposits	—	—
Average deposit balance per depositor	—	—
Average deposit balance per depositor / GNI per capita	—	—
Average deposit account balance	—	—
Average deposit account balance / GNI per capita	—	—

Overall Financial Performance

Overall Financial Performance		
MFI name	AMSSF/MC	AMSSF/MC
Annual Diamonds	5	-
Currency	USD	USD
Fiscal year	2012	2013
Period type	ANN	QTR
As of date	2012-12-31	2013-06-30
Return on assets	0.34%	—
Return on equity	1.42%	—
Operational self sufficiency	101.13%	—

Revenues

Revenues		
MFI name	AMSSF/MC	AMSSF/MC
Annual Diamonds	5	-
Currency	USD	USD
Fiscal year	2012	2013
Period type	ANN	QTR
As of date	2012-12-31	2013-06-30
Financial revenue/ assets	30.47%	—
Profit margin	1.12%	—
Yield on gross portfolio (nominal)	44.45%	—
Yield on gross portfolio (real)	42.32%	—

Expenses

Expenses		
MFI name	AMSSF/MC	AMSSF/MC
Annual Diamonds	5	-
Currency	USD	USD
Fiscal year	2012	2013
Period type	ANN	QTR
As of date	2012-12-31	2013-06-30
Total expense/ assets	30.13%	—
Financial expense/ assets	4.02%	—
Provision for loan impairment/ assets	3.86%	—
Operating expense/ assets	22.25%	—
Personnel expense/ assets	15.66%	—
Administrative expense/ assets	6.59%	—

Efficiency

Efficiency		
MFI name	AMSSF/MC	AMSSF/MC
Annual Diamonds	5	-
Currency	USD	USD
Fiscal year	2012	2013
Period type	ANN	QTR
As of date	2012-12-31	2013-06-30
Operating expense/ loan portfolio	33.59%	—
Personnel expense/ loan portfolio	23.64%	—
Average salary/ GNI per capita	2.31	—
Cost per borrower	132	—
Cost per loan	132	—

Productivity

Productivity		
MFI name	AMSSF/MC	AMSSF/MC
Annual Diamonds	5	-
Currency	USD	USD
Fiscal year	2012	2013
Period type	ANN	QTR
As of date	2012-12-31	2013-06-30
Borrowers per staff member	78	82
Loans per staff member	78	82
Borrowers per loan officer	116	121
Loans per loan officer	116	121

Depositors per staff member	—	—
Deposit accounts per staff member	—	—
Personnel allocation ratio	67.06%	68.29%

Risk And Liquidity

Risk And Liquidity		
MFI name	AMSSF/MC	AMSSF/MC
Annual Diamonds	5	-
Currency	USD	USD
Fiscal year	2012	2013
Period type	ANN	QTR
As of date	2012-12-31	2013-06-30
As of date	2012-12-31	2013-06-30
Currency	USD	USD
Portfolio at risk > 30 days	—	3.31%
Portfolio at risk > 90 days	—	1.43%
Write-off ratio	7.29%	—
Loan loss rate	5.99%	—
Risk coverage	—	66.30%
Non-earning liquid assets as a % of total assets	7.69%	—

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