



## Data Platform

### Validated data on Financial Service Providers' (FSP) pricing, client protection, social and financial performance

Project managed by MFR ([www.mf-rating.com](http://www.mf-rating.com)) with the support and collaboration of:



With the participation of:

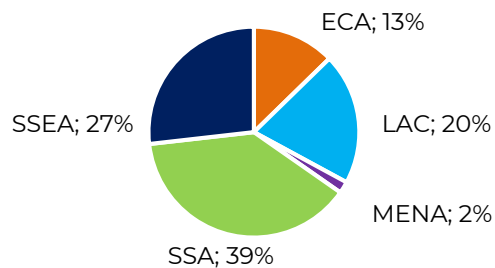


**One stop shop** to find Annual Percentage Rate (APR), social (SPI4), client protection and financial data from MFR, other rating agencies, Cerise, Smart Campaign, MIMOSA, and other data providers (networks, FSPs, investors).

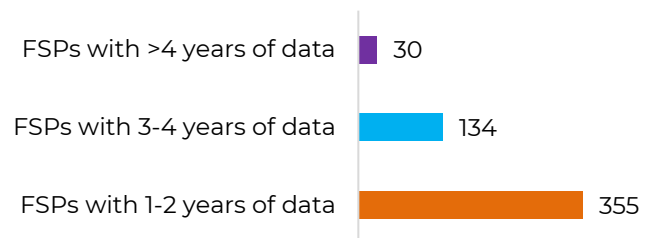
**Confidentiality.** The ownership of data stays with the data provider. Any use of the data respects the confidentiality agreement signed with the data providers. The Steering Committee guides and supervises the manager.

**Coverage:** 60,000 data points, 500 FSPs and 60 Countries (Apr 2019).

#### Data reports by region



#### Financial Service Providers by number of years of data



**Quality.** The database includes data validated by a third party (e.g. MFR) as well as self-reported data undergoing a light consistency check. Data are assigned a reliability score to allow the user to apply data quality filters if needed.

**MIX.** Data Platform and MIX are collaborating to develop links between the two platforms to facilitate user navigation. APR and SPI4 modules will be housed on Data Platform and links will enable users to make the most of the financial, operational and social performance data available on the two platforms.

**Data access.** The data are available with a subscription (<https://data.microfinancereports.com/vue/data-subscription>); subscribers can be investors, networks, researchers, standard setting bodies and regulators. The subscription service for research institutes provides access to the anonymized database, in 2 options: Social or Financial database (€ 3,000), Social and Financial database (€ 5,000).

More info: <https://www.mf-rating.com/fr/products/data-platform/>; [lspaggiari@mf-rating.com](mailto:lspaggiari@mf-rating.com)

## Catalogue of main indicators

Please contact Lucia Spaggiari [lspaggiari@mf-rating.com](mailto:lspaggiari@mf-rating.com) for definitions and source methodologies & tools.

### 1. Country

Country  
Sub-region  
Region  
Local currency  
History related to past economic growth or recession  
Date of next election  
Relevant info on war and other conflicts  
Relevant info on export/import/trade agreements  
Types of institutions that can disburse credit  
Requirements for obtaining MFI license  
Supervisory Body  
Frequency of reporting requirements  
Types of institutions that can collect savings  
Regulation on transparency in pricing  
Regulation on client data protection  
Regulation on grievance mechanism  
Interest rate caps  
Expected changes in regulation  
History related to the beginning of microfinance sector  
Level of competition  
Main microfinance players  
Trend/growth of microfinance sector  
Credit bureau  
Local microfinance networks  
GDP growth (annual %)  
GDP per capita (current LCU)  
GNI per capita Atlas method (current US\$)  
Current account balance (% of GDP)  
Inflation, consumer prices (annual %)  
Exchange rate local currency to USD  
National lending rate  
Sovereign risk, Moody's  
Sovereign risk, S&P  
Sovereign risk, Fitch  
Population, total  
National poverty line (currency, per day/month/year)  
National extreme poverty line (currency, per day/month/year)  
Human development index (HDI)  
Human development index (HDI) level  
Urban poverty headcount ratio at national poverty lines (% of urban population)  
Rural poverty headcount ratio at national poverty lines (% of rural population)  
Poverty headcount ratio at national poverty lines  
% of people under national extreme poverty line of country  
Poverty headcount ratio at \$3.10 a day  
Poverty headcount ratio at \$1.90 a day  
Number of employees in business activity  
Population without completed primary school  
Net enrolment rate, primary, both sexes (%)

Net enrolment rate, secondary, both sexes (%)  
Children in employment, total (% of children ages 7-14)  
Number of HH members  
HHs owning dwelling  
HHs without water source  
HHs without sanitation  
HHs without electricity  
Enabling environment for financial inclusion - Country ranking  
Population without previous access to formal credit  
Population without bank account  
MIMOSA Score

## 2. General

Financial Service Provider (FPS) name  
FPS ID  
Address  
City  
Telephone  
Website  
Charter type  
Profit status  
Regulated  
Year founded  
Age  
Lending methodology  
Financial intermediation  
Sustainability  
Scale  
Outreach  
Tier  
Target market  
Area (rural/urban)  
Number of active clients  
Number of active borrowers  
Number of active savers  
Number of saving accounts  
Number of active loans  
Number of branches  
Assessment year  
Data reliability ID  
Assessment ID  
Type of period  
Beginning of period  
End of period

## 3. Pricing

*Indicators available at the level of FSP, of loan products and of single loans*  
Annual percentage rate (APR)  
Partial APR (int+fee)  
Transparency index  
Average loan balance

Average loan balance / GNIPC  
Currency  
Lending methodology  
Type of interest  
Term  
Repayment frequency  
Grace period  
Loan product name  
Loan product number of loans  
Loan product outstanding portfolio  
% loan product number of loans  
% loan product outstanding portfolio

#### 4. Social

*Ratios and scores (sourced from Social Ratings and SPI4)*

Financial services  
Voluntary saving services  
Mandatory saving services  
Voluntary insurance services  
Mandatory insurance services  
Non financial services  
Geo coverage  
Development goal: increased access to financial services  
Development goal: poverty reduction  
Development goal: employment generation  
Development goal: growth of existing businesses  
Development goal: gender equality and women's empowerment  
Development goal: growth of microenterprises  
Development goal: rural development  
Development goal: other, specify  
Mission statement  
Mission: target population  
Mission: meeting clients' needs  
Mission: target outcome  
Top management / field staff compensation  
Average annual management compensation USD  
Average annual field staff compensation USD  
Number of staff  
Number of male staff  
Number of female staff  
Number of loan officers  
% female staff  
% female managers  
Number of male managers  
Number of female managers  
% female members of BoD  
Number of staff departed  
Staff turnover rate  
Management turnover rate  
Loan officer turnover rate  
Other line and administrative staff turnover rate

% portfolio individual methodology  
% borrowers individual methodology  
Number of loans individual methodology  
% loans individual methodology  
% portfolio solidarity group methodology  
% borrowers solidarity group methodology  
Number of loans solidarity group methodology  
% loans solidarity group methodology  
% portfolio village banking methodology  
% borrowers village banking methodology  
Number of loans village banking methodology  
% loans village banking methodology  
% portfolio solidarity group and village banking methodology  
% borrowers solidarity group and village banking methodology  
Number of loans village banking methodology  
% loans solidarity group and village banking methodology  
% urban portfolio  
% urban borrowers  
% urban loans  
Number of urban loans  
% rural portfolio  
% rural borrowers  
% rural loans  
Number of rural loans  
% portfolio in trade  
% loans in trade  
% portfolio in service  
% loans in service  
% portfolio in agriculture  
% loans in agriculture  
% portfolio in production  
% loans in production  
% portfolio in housing  
% loans in housing  
% portfolio in consumption  
% loans in consumption  
% portfolio in other activities  
% loans in other activities  
% portfolio to female borrowers  
% female borrowers  
Number of female borrowers  
Number of male borrowers  
% loans to female clients  
Average disbursed loan amount  
Average outstanding loan balance  
Average outstanding loan balance / GNIpc  
Average saving account balance  
Average saving account balance / GNIpc  
Client drop-out ratio  
% SME portfolio  
% clients with multiple loans

% clients without multiple loans  
% portfolio financing income generating activities  
Number of employees in financed activity  
% client households below the national poverty line  
% client households below the 3.1\$PPP / day international poverty line  
Poverty measurement tool used  
% clients without previous formal credit  
Socail Rating grade  
Total Social Rating  
Social Performance Management system, score  
Mission, governance and strategy, score  
Mission reflecting intentions, clear and complete, score  
Governance good practices, score  
Social governance, score  
Alignment of the strategy to the mission, score  
Social and financial balance, score  
Responsible growth, score  
Investors' alignment to the institutional double bottom line, score  
Management compensation alignment to the double bottom line, score  
Social performance measurement, score  
Social performance measurement: Target client, score  
Social performance measurement: Outcome, score  
Social information consolidation, analysis and reporting, score  
HR alignment to the mission, score  
Staff training alignment to the mission, score  
Staff evaluation and incentive alignment to the mission, score  
Client protection and social responsibility, score  
Social responsibility towards the staff, score  
Personnel gender balance, score  
Staff turn-over, score  
Human resource policies and occupational safety, score  
Labor climate monitoring, score  
Contractual conditions and benefits, score  
Evaluation, training and development, score  
Client protection, score  
Appropriate product design and delivery, score  
Prevention of over-indebtedness, score  
Transparency, score  
Responsible pricing, score  
Fair and respectful treatment, score  
Privacy of client data, score  
Mechanisms for complaint resolution, score  
Green index and social responsibility community, score  
Environmental risk management, score  
Environmental products, score  
Community protection policies, score  
Community projects, score  
Outreach, score  
Alignment of outreach depth to the mission, score  
Alignment of the geographical outreach to the mission, score  
Alignment of social vulnerability and household profile to the mission, score

Alignment of financed activities to the mission, score  
Alignment of economic poverty to the mission, score  
Alignment of dwelling and assets to the mission, score  
Alignment of access to financial services to the mission, score  
Alignment of credit and saving size to the mission, score  
Breadth of outreach, score  
Breadth of outreach compared to the region, score  
Breadth of outreach compared to the Country, score  
Geographical coverage, score  
Growth (last 3 years), score  
Quality of the services, score  
Variety of services, score  
Variety of types of services: credit, saving, insurance, non-financial, score  
Service variety to meet diverse client financial needs, score  
Adequacy of services, score  
Accessibility: service delivery, time, procedure, guarantee, score  
Flexibility: repayment schedule, amount and service, score  
Client drop-out rate, score  
Appropriateness of financial services other than credit, score  
Variety and appropriateness of non financial services, score  
Total SPI4 score  
Total SPI4 Alinus score  
DEFINE AND MONITOR SOCIAL GOALS, score  
The institution has a strategy to achieve its social goals., score  
The provider collects and discloses accurate client data specific to its social goals., score  
ENSURE BOARD, MANAGEMENT AND EMPLOYEE COMMITMENT TO SOCIAL GOALS, score  
Members of the board of directors hold the provider accountable to its mission and social goals., score  
Senior management oversees implementation of the provider's strategy for achieving its social goals., score  
Employees are recruited, evaluated, and recognized based on both social and financial performance criteria., score  
DESIGN PRODUCTS, SERVICES, DELIVERY MODELS AND CHANNELS THAT MEET CLIENTS' NEEDS AND PREFERENCES, score  
The provider understands the needs and preferences of different types of clients., score  
The provider's products, services and delivery channels are designed to benefit clients, in line with the provider's social goals. , score  
TREAT CLIENTS RESPONSIBLY, score  
Prevention of Over-indebtedness, score  
Transparency , score  
Fair and Respectful Treatment of Clients, score  
Privacy of Client Data , score  
Mechanisms for Complaint Resolution , score  
TREAT EMPLOYEES RESPONSIBLY, score  
The provider follows a written Human Resources policy that protects employees and creates a supportive working environment., score  
The provider communicates to all employees the terms of their employment and provides training for essential job functions., score  
The provider monitors employee satisfaction and turnover., score  
BALANCE FINANCIAL AND SOCIAL PERFORMANCE, score  
The provider sets and monitors growth rates that promote both institutional sustainability and social goals., score

Equity investors, lenders, board and management are aligned on the provider's social goals and implement an appropriate financial structure in its mix of sources, terms, and desired returns., score  
The provider sets prices responsibly., score  
The provider compensates senior managers in a way that is appropriate to a provider with stated social goals., score

## 5. Client protection

*Scores from Social Ratings and Client Protection Certifications*

Client Protection certification status

Client Protection total score

Client Protection Principle 1: Appropriate Product Design and Delivery

The FI offers products and services that are suited to clients' needs.

The FI monitors the suitability of products, services and delivery channels.

A policy and documented process are in place to prevent aggressive sales techniques and forced signing of contracts.

Client Protection Principle 2: Prevention of Over-indebtedness

The FI has a sound policy and well-documented process for loan approvals and makes decisions using appropriate information and criteria.

The FI uses credit reporting information, when feasible in the local context.

FI senior management and board monitor the market and respond to heightened over-indebtedness risk.

The FI maintains sound portfolio quality.

The FI incentivizes staff to approve quality loans.

Client Protection Principle 3: Transparency

Policy and documented process are in place to require transparency on product terms, conditions and pricing.

The FI communicates with clients at an appropriate time and through appropriate channels.

The FI takes adequate steps to ensure client understanding and support client decision making.

Client Protection Principle 4: Responsible Pricing

The FI is managed sustainably to provide services in the long term.

The FI's pricing policy is aligned with the interest of clients.

The FI's financial ratios do not signal pricing issues. (If outside the ranges, FI must be asked to explain and justify.)

Client Protection Principle 5: Fair and Respectful Treatment of Clients

The FI promotes and enforces fair and respectful treatment of clients in line with a code of conduct.

The FI has policy and documented processes to avoid discriminating against Protected Categories in selecting clients and setting terms and conditions.

Loans are collected by staff and collection agents in an appropriate manner.

The FI has effective systems to prevent and detect fraud.

Insurance claims are processed in a fair and timely manner.

The FI management and oversight support fair and respectful treatment of clients.

Client Protection Principle 6: Privacy of Client Data

Client data is kept secure and confidential.

Clients are informed about data privacy and consent to the use of their data.

Client Protection Principle 7: Mechanisms for Complaints Resolution

The FI has an effective system in place to receive and resolve client complaints.

The FI informs clients about their right to complain and how to submit a complaint.

The FI uses information from complaints to manage operations and improve product and service quality.



## 6. Financial

*Financial statements, ratios, scores from Financial Ratings*

Cash

Minimum reserve in central bank

Bank deposits

Cash and bank deposits

Short term financial assets

Net outstanding portfolio

Gross portfolio

Loan loss reserve

Accrued interest asset

Accrued interest asset on bank and investments

Accrued interest asset on portfolio

Other short term assets

Total short term assets

Long term financial assets

Net fixed assets

Other long term assets

Total long term assets

Total assets

Demand deposits

Compulsory deposits

Short time deposits

Short term loans

Short term mortgages

Other short term liabilities

Accrued interest liability

Other short term liability, other than accrued interest

Total short term liabilities

Long term time deposits

Long term loans

Subordinated debts

Other long term liabilities

Donations to be justified

Total long term liabilities

Total liabilities

Total deposits

Paid-in capital

Donated equity

Hybrid capital

Reserves

Total retained earnings

Other equity accounts

Total equity

Total liabilities and equity

Financial income

Financial revenue from loan portfolio

Interest received on loans

Fees and commissions on loans

Penalty revenue

Financial revenue from investment

Other financial revenue  
Financial expenses  
Interest paid on borrowings  
Paid interest  
Accrued interests  
Interest paid on savings  
Interest paid on mortgage  
Other financial expense  
Net exchange rate gain / loss  
Gross financial margin  
Loan loss provision expense  
Loan loss provision  
Reversal of provision  
Net financial margin  
Other operating revenue  
Other operating revenue, other than recovery from write offs  
Recovery from write offs  
Operating expenses  
Personnel expenses  
Administrative expenses  
Net operating income  
Extraordinary revenue  
Extraordinary expenses  
Net income before donations and taxes  
Taxes  
Net income before donations  
Donations  
Revenue not from the operations  
Expenses not from the operations  
Net income  
Average assets  
Average equity  
Average gross loan portfolio  
Number of loans disbursed during period  
Amount of loans disbursed during period  
Number of new borrowers in the period  
Rescheduled portfolio  
Written-off portfolio  
Portfolio >1 day in arrears  
Portfolio >30 days in arrears  
Portfolio >90 days in arrears  
Portfolio >180 days in arrears  
Portfolio 1-30 days in arrears  
Portfolio 31-60 days in arrears  
Portfolio 61-90 days in arrears  
Portfolio 91-180 days in arrears  
Portfolio 30-180 days in arrears  
Portfolio 181-365 days in arrears  
Portfolio >365 days in arrears  
ROE  
ROA

AROE  
AROA  
OSS  
Portfolio yield (on gross portfolio)  
Real portfolio yield (on gross portfolio)  
Other financial income (on assets)  
Other products yield (on assets)  
Financial income ratio (on assets)  
Financial income / gross revenues  
Financial expense ratio (on gross portfolio)  
Financial expense ratio (on assets)  
Provision expense ratio (on gross portfolio)  
Provision expense ratio (on assets)  
Operating expense ratio (on gross portfolio)  
Operating expense ratio (on assets)  
Operating expense / gross revenues  
Personnel expense ratio (on gross portfolio)  
Personnel expense ratio (on assets)  
Administrative expense ratio (on gross portfolio)  
Administrative expense ratio (on assets)  
Non-financial income / gross revenues  
Profit margin  
Net interest margin  
Cost of funds ratio  
Adjusted provision for inflation  
Credit risk ratio  
% PAR30  
% PAR90  
% PAR365  
% restructured loan portfolio  
Write-off ratio  
Adjusted write-off ratio  
Loan loss reserve ratio  
Risk coverage ratio  
Risk coverage ratio (PAR30 + restr. loans 0-30 days)  
Portfolio to assets ratio  
Staff allocation ratio  
Number of borrowers per loan officer  
Amount of portfolio per loan officer  
Number of borrowers per staff  
Amount of portfolio per staff  
Cost per borrower  
Cost per client  
Cost per loan lent  
Loans to deposits ratio  
Deposits to loans ratio  
Deposits to total assets ratio  
Current ratio  
Liquidity over total assets  
Cash ratio  
Liquidity over demand deposits

Liquidity over total deposits  
Capital adequacy ratio (regulatory)  
Capital adequacy ratio (MicroFinanza Rating)  
Debt to equity ratio  
Equity to assets ratio  
Growth of active gross portfolio  
Growth of active borrowers  
Growth of active loans  
Growth of total assets  
Growth of staff  
Growth of number of branches  
Growth of funding liabilities  
Growth of savings  
Growth of operating expenses  
Growth of equity  
Financial Rating Grade  
Total Financial Rating score  
External Context, score  
Political and macroeconomic context, score  
Industry Risk. Financial System and MF Sector, score  
Regulatory Risk. Tax and Supervision Compliance, score  
Mission, Governance and Strategy, score  
Ownership and support, score  
BoD composition & skills: supervisory & strategic functions, score  
Top management quality and decision making, score  
Risk management, score  
Responsible growth, score  
Strategic and Operational Planning, score  
Financial projections, score  
Market positioning, score  
Financial Performance, score  
Profitability and sustainability, score  
Efficiency and productivity, score  
Solvency and ALM, score  
Capital adequacy and solvency, score  
Indebtedness, funding stability and concentration risk, score  
Financial needs and plan, score  
Liquidity management and risk, score  
Market risks exposure and management (interest & FX), score  
Assets quality and structure, score  
Asset structure and concentration, score  
Asset quality, score  
Credit risk management, score  
Credit risk coverage, score  
Systems and Controls, score  
Human Resources (HR) and Staff Policy, score  
Management Information System, score  
Reporting capacity and information quality, score  
Internal Control Systems, score  
Internal Audit, score