ATLAS
Catalogue of indicators

ATLAS

www.atlasdata.org

Financial Statements

Cash
Bank deposits
Short term financial assets
Net outstanding portfolio
Gross loan portfolio
Loan loss reserve
Prepaid expenses
Accounts receivable
Accrued interest asset
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
Short term time deposits
Short term borrowed funds
Interests payable
Other short term liability
Total short term liabilities
Long term time deposits
Long term borrowed funds
Subordinated debt
Other long term liabilities
Total long term liabilities
Total liabilities
Paid-in capital
Donated equity
Current year profit/loss
Reserves / retained earnings / accumulated losses
Other equity accounts
Total equity
Total liabilities and equity

Financial income
Interest and fee income from loan portfolio
Interest and fee income from investments
Other financial revenue
Financial expenses
Financial expense on funding liabilities
Other financial expenses
Gross financial margin
Loan loss provision expense
Exchange differences: gain/(loss)
Net financial margin
Other operating revenue
Operating expenses
Net operating income

Revenue not from the operations
Expenses not from the operations
Net income (non-extraordinary)
Extraordinary revenue
Extraordinary expenses
Net income before donations and taxes
Donations
Taxes
Net income

Financial Performance

ROA (after taxes, after donations)
ROE (after taxes, after donations)
Portfolio yield (portfolio)
Operating expense ratio (portfolio)
Financial expense ratio (portfolio)
Provision expense ratio (portfolio)
Cost to income ratio (operating income)
Cost of borrowed funds ratio
Cost of funds ratio

Portfolio to assets ratio (gross)
Staff allocation ratio
Portfolio amount per staff
Number of borrowers per staff
Portfolio amount per loan officer
Number of borrowers per loan officer
Growth in gross loan portfolio

PAR30
PAR90
PAR180
Restructured portfolio ratio
Write-off ratio
PAR30 + write-off ratio
PAR30 + restructured + write-off ratio
Non Performing Loans (NPL) ratio
Risk coverage ratio (PAR30)
Risk coverage ratio (PAR90)
PAR30 / equity
PAR90 / equity

Liquidity over total assets (< 1 year)
Current ratio
Loans to deposits (gross)
Equity to assets ratio
Capital adequacy ratio (CAR)
Debt to equity ratio

Social Performance

Average outstanding loan balance
Average loan balance / GNI pc
Number of borrowers
Number of savers
Growth in number of borrowers
% gross loan portfolio - Rural
% number of borrowers - Rural
Annual Percentage Rate (APR)
Portfolio yield (adj. PAR30, restr., write-off)

% gross loan portfolio - Productive activities
% gross loan portfolio - Trade
% gross loan portfolio - Services
% gross loan portfolio - Agriculture
% gross loan portfolio - Production
% gross loan portfolio - Education
% gross loan portfolio - Housing
% gross loan portfolio - Consumption

% number of borrowers - Microenterprise
% number of borrowers - SME
% number of borrowers - Housing
% number of borrowers – Personal

% gross loan portfolio - Female
% number of borrowers - Female
Average outstanding loan balance, female borrowers
Female / male average loan balance

% gross loan portfolio - Individual
% gross loan portfolio - Group lending
% gross loan portfolio - Village banking

Number of staff
Staff turn-over ratio
% number of staff - female
% female managers
% members of BoD members - female

Social Scores

SPI Overall Score
Define and monitor social goals
Ensure board, management and employee commitment to social goals
Design products, services and delivery channels that meet clients' needs and preferences
Treat clients responsibly
Treat employees responsibly
Balance financial and social performance
Green Microfinance

Social and Environmental Rating score
Social Performance Management system
Client protection and social responsibility
Outreach
Quality of the service

Client protection score
C1 Appropriate Product Design and Delivery
C2 Prevention of Over-indebtedness
C3 Transparency
C4 Responsible Pricing
C5 Fair and Respectful Treatment of Clients
C6 Client Data
C7 Mechanisms for Complaints Resolution
C8 The governance and management are committed to Client Protection