

BANGLADESH MICROFINANCE STATISTICS 2009

MICROFINANCE STATISTICS OF MFIS (INCLUDING GRAMEEN BANK): FIVE YEARS AT A GLANCE

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Microfinance Statistics of MFIs (Including Grameen Bank): Five Years At a Glance
(As of December)

Table A: Key Microfinance Variables

Items	2009 (N=745)	2008 (N=613)	2007 (N=535)	2006 (N=611)	2005 (N=690)
A. Institutional Profile					
i) Number of branches	17,407	16,690	12,096	9,049	7,518
ii) Total personnel / staff strength	242,469	221,972	171,599	137,925	118,575
iii) Total credit staff	138,626	136,884	108,081	79,464	65,766
iv) Number of active groups	2,573,351	2,453,003	1,080,712	862,374	810,083
v) Number of active members	35,707,896	35,905,424	23,955,780	20,511,866	18,793,990
vi) Growth in membership*	(3.84%)	7.96%	14.75%	7.68%	16.22%
B. Savings Portfolio (Tk. in Million)					
i) Cumulative savings deposit	368,941.12	211,862.17	106,055.53	81,458.09	64,406.04
ii) Cumulative savings withdrawals	237,634.68	107,641.45	75,140.83	56,818.35	44,062.37
iii) Savings portfolio (Net savings)	131,306.45	104,220.72	30,914.70	24,639.74	20,343.67
iv) Savings portfolio growth*	25.53%	23.16%	23.72%	20.54%	15.34%
C. Loan Portfolio (Tk. in Million)					
i) Cumulative loan disbursed	1,731,465.46	1,360,669.32	732,122.91	555,676.68	431,230.50
ii) Cumulative principal loan realizable	1,555,756.40	1,204,596.96	640,197.25	486,768.08	379,079.24
iii) Cumulative principal loan realized	1,542,198.26	1,189,597.38	635,083.87	482,500.31	375,549.29
iv) Loan portfolio (Principal outstanding loan) (i-iii)	189,267.20	171,071.94	97,039.04	73,176.37	55,681.21
v) Past due amount	4,418.44	4,012.73	1,858.74	990.84	765.06
vi) Overdue amount	6,016.52	4,298.47	1,464.32	1,193.23	1,051.28
vii) Loan portfolio growth*	25.14%	22.30%	27.56%	28.28%	27.82%
D. Beneficiaries/Borrowers					
i) Cumulative borrowers	66,883,246	56,945,190	39,119,807	30,755,649	26,441,841
ii) Cumulative borrowers who fully repaid the loan	39,829,583	27,147,763	19,670,522	14,659,469	12,500,018
iii) Total outstanding borrowers	27,053,663	29,797,427	19,449,285	16,096,180	13,941,823
iv) Growth in outstanding borrowers*	(13.32%)	3.79%	18.05%	15.06%	17.78%
E. Utilization of Loan by Sector/Sub-sector					
	(N=679)	(N=534)	(N=475)	(N=370)	(N=283)
A. Directly Productive Activities	456,858.92	337,419.36	144,693.52	111,245.67	78,288.17
A1. Agricultural Sector	413,299.78	304,745.36	117,708.85	91,746.65	59,518.93
i) Crops	203,928.71	142,725.73	46,838.47	34,345.70	18,295.43
ii) Livestock	156,545.12	124,664.81	56,076.13	45,805.91	33,282.00
iii) Fisheries	52,825.95	37,354.82	14,794.25	11,595.04	7,941.50

(Continued)

Table A: Key Microfinance Variables (Continued)

Tk. in Million

Items	2009 (N=745)	2008 (N=613)	2007 (N=535)	2006 (N=611)	2005 (N=690)
A2. Processing and Industries Sector	43,559.14	32,674.00	26,984.67	19,499.02	18,769.24
i) Food processing	-	-	17,581.02	12,965.79	11,555.44
ii) Cottage Industries	43,559.14	32,674.00	9,403.65	6,533.23	7,213.80
B. Trade and Communication Sectors	527,080.15	418,759.25	213,969.78	157,644.28	104,351.58
i) Small business	474,971.30	379,869.43	200,896.37	148,890.08	97,798.81
ii) Transport	52,108.85	38,889.83	13,073.40	8,754.20	6,552.77
C. Social Sectors	32,057.11	16,895.15	8,590.52	7,056.74	5,198.80
i) Health	9,275.55	7,499.50	2,520.36	2,556.33	1,855.60
ii) Education	4,628.08	2,447.48	410.24	615.07	599.04
iii) Housing	18,153.48	6,948.16	5,659.92	3,885.33	2,744.16
D. Others	673,372.09	553,456.53	106,383.22	73,146.04	53,825.99
Total	1,689,368.28	1,326,530.29	473,637.04	349,092.72	241,664.54
F. Revolving Loan Fund of Microfinance Program					
F1. Distribution by Sources					
1. External Sources	10,193.89	4,865.17	6,006.43	5,508.47	5,647.84
i) International donors	5,210.48	4,455.24	5,675.43	5,329.81	5,416.84
ii) International NGOs	4,983.41	409.93	331	178.66	231
2. Internal Sources	258,331.15	224,124.94	88,996.41	62,029.82	47,418.19
2.1 Own Sources of MFIs	180,769.31	154,827.40	32,468.92	30,598.63	24,103.66
i) Members' savings	126,327.22	102,317.99	25,728.28	26,432.00	21,291.09
ii) Excess income	35,706.83	26,234.90	-	-	-
iii) Own fund	16,200.12	18,578.18	6,740.64	4,166.63	2,812.57
iv) Personal loan	1,933.02	6,594.49	-	-	-
v) Security fund	602.12	1,101.84	-	-	-
2.2 Other Sources	77,561.84	69,297.54	56,527.49	31,431.19	23,314.53
i) PKSF	38,561.27	32,226.58	19,126.97	12,737.03	9,608.10
ii) CDF	36.76	20.73	44.07	32.51	26.31
iii) Local banks	23,654.16	25,260.77	29,370.59	16,210.25	12,078.45
iv) Local NGOs	230.74	234.12	1,340.65	382.59	237.66
v) Others	15,078.91	11,555.34	6,645.22	2,068.80	1,364.01
Total	268,525.03	228,990.12	95,002.84	67,538.29	53,066.03
F2. Growth in RLF (%)*	15.45	14.58	30.24	25.13	30.41

* Represents the growth of top ten MFIs in respect of the concerned variable for the respective year.

Table B: Statistics on Savings behavior of MFIs

Tk. in million

Type	2009 (N=745)	2008 (N=611)	2007 (N=535)	2006 (N=611)	2005 (N=690)	
A. Rural Areas	A1. Female					
	Savings Deposited	319,926.82	113,108.08	83,445.02	63,089.42	49,280.98
	Savings Withdrawn	202,413.73	82,502.96	59,878.90	44,339.20	33,935.46
	Net Savings	117,513.09	30,605.12	23,566.12	18,750.22	15,345.52
	A2. Male					
	Savings Deposited	18,232.26	9,046.01	6,227.37	4,678.60	4,192.46
	Savings Withdrawn	12,449.04	6,122.71	3,951.17	3,026.47	2,587.57
	Net Savings	5,783.22	2,923.93	2,276.20	1,652.13	1,604.89
	A3. Sub-Total					
	Savings Deposited	338,159.08	122,154.08	89,672.39	67,768.02	53,473.44
	Savings Withdrawn	214,862.77	88,625.67	63,830.07	47,365.67	36,523.03
	Net Savings	123,296.31	33,529.05	25,842.32	20,402.35	16,950.41
B. Urban Areas	B1. Female					
	Savings Deposited	27,280.05	22,704.53	14,750.02	12,495.31	9,662.22
	Savings Withdrawn	20,084.89	16,861.81	10,192.95	8,640.35	6,664.74
	Net Savings	7,195.17	5,842.72	4,557.07	3,854.96	2,997.48
	B2. Male					
	Savings Deposited	3,501.99	2,798.49	1,658.08	1,194.76	1,270.38
	Savings Withdrawn	2,687.02	2,138.56	1,133.20	812.32	874.60
	Net Savings	814.98	659.93	524.88	382.43	395.78
	B3. Sub-total					
	Savings Deposited	30,782.05	25,503.02	16,408.10	13,690.06	10,932.60
	Savings Withdrawn	22,771.91	19,000.37	11,326.15	9,452.67	7,539.34
	Net Savings	8,010.14	6,502.64	5,081.95	4,237.39	3,393.26
C. Total	C1. Female					
	Savings Deposited	347,206.87	135,812.61	98,195.04	75,584.73	58,943.20
	Savings Withdrawn	222,498.62	99,364.77	70,071.85	52,979.55	40,600.20
	Net Savings	124,708.26	36,447.84	28,123.19	22,605.17	18,343.00
	C2. Male					
	Savings Deposited	21,734.25	11,844.50	7,885.45	5,873.36	5,462.84
	Savings Withdrawn	15,136.06	8,261.27	5,084.37	3,838.80	3,462.17
	Net Savings	6,598.20	3,583.86	2,801.08	2,034.56	2,000.67
	C3. Sub-total					
	Savings Deposited	368,941.13	147,657.11	106,080.49	81,458.09	64,406.04
	Savings Withdrawn	237,634.68	107,626.04	75,156.22	56,818.35	44,062.37
	Net Savings	131,306.45	40,031.70	30,924.27	24,639.74	20,343.67

Table C: Statistics on Borrowers of MFIs

In number

Type	2009 (N=745)	2008 (N=611)	2007 (N=535)	2006 (N=611)	2005 (N=690)	
A. Rural Areas	A1. Female					
	Cumulative Borrowers	52,712,294	37,208,743	29,145,143	22,287,236	19,815,658
	Borrowers who fully repaid loans	30,151,760	20,211,347	13,909,853	10,027,212	8,874,614
	Outstanding Borrowers	22,560,534	16,997,396	15,235,025	12,260,024	10,941,044
	A2. Male					
	Cumulative Borrowers	4,630,482	4,319,949	3,712,476	3,279,850	2,777,620
	Borrowers who fully repaid loans	2,622,559	1,910,950	1,741,287	1,379,469	1,328,081
	Outstanding Borrowers	2,007,924	2,408,999	1,971,189	1,900,381	1,449,539
	A3. Sub-Total					
	Cumulative Borrowers	57,342,777	41,528,692	32,857,619	25,567,086	22,593,278
Borrowers who fully repaid loans	32,774,319	22,122,297	15,651,140	11,406,681	10,202,695	
Outstanding Borrowers	24,568,458	19,406,395	17,206,214	14,160,405	12,390,583	
B. Urban Areas	B1. Female					
	Cumulative Borrowers	8,783,760	6,952,956	5,757,665	4,654,229	3,492,407
	Borrowers who fully repaid loans	6,510,515	4,542,539	3,746,106	3,001,467	2,110,684
	Outstanding Borrowers	2,273,245	2,410,417	2,002,889	1,652,762	1,381,723
	B2. Male					
	Cumulative Borrowers	756,709	650,839	537,348	534,334	356,156
	Borrowers who fully repaid loans	544,749	348,912	301,127	251,321	186,639
	Outstanding Borrowers	211,960	301,927	236,221	283,013	169,517
	B3. Sub-total					
	Cumulative Borrowers	9,540,469	7,603,795	6,295,013	5,188,563	3,848,563
Borrowers who fully repaid loans	7,055,264	4,891,451	4,047,233	3,252,788	2,297,323	
Outstanding Borrowers	2,485,205	2,712,344	2,239,110	1,935,775	1,551,240	
C. Total	C1. Female					
	Cumulative Borrowers	61,496,054	44,161,699	34,902,808	26,941,465	23,308,065
	Borrowers who fully repaid loans	36,662,275	24,753,886	17,655,959	13,028,679	10,985,298
	Outstanding Borrowers	24,833,779	19,407,813	17,237,914	13,912,786	12,322,767
	C2. Male					
	Cumulative Borrowers	5,387,191	4,970,788	4,249,824	3,814,184	3,133,776
	Borrowers who fully repaid loans	3,167,308	2,259,862	2,042,414	1,630,790	1,514,720
	Outstanding Borrowers	2,219,884	2,710,926	2,207,410	2,183,394	1,619,056
	C3. Sub-total					
	Cumulative Borrowers	66,883,246	49,132,487	4,249,824	30,755,649	26,441,841
Borrowers who fully repaid loans	39,829,583	27,013,748	2,042,414	14,659,469	12,500,018	
Outstanding Borrowers	27,053,663	22,118,739	2,207,410	16,096,180	13,941,823	

Table D: Statistics on Loan disbursement and Recovery by MFIs

Tk. in million

Type		Dec. 2009 (N=745)	Dec. 2008 (N=611)	Dec. 2007 (N=535)	Dec. 2006 (N=611)	Dec. 2005 (N=690)
A. Rural Areas	A1 Female					
	i Cumulative Disbursement	1,426,317.92	726,780.35	555,568.36	421,045.24	328,152.16
	ii Cumulative Realizable amount	1,276,636.19	629,039.57	488,112.89	372,247.68	293,453.34
	iii Cumulative realized amount	1,275,105.58	632,395.95	484,688.89	369,435.35	291,234.86
	iv Outstanding loan	151,212.34	94,384.40	70,879.46	51,609.88	36,917.30
	v Cumulative overdue	4,860.33	2,162.06	940.21	746.31	638.44
	vi Cumulative past due	3,360.03	2,905.67	1,420.23	723.66	579.01
	A2 Male					
	i Cumulative Disbursement	141,138.51	86,909.01	70,449.70	53,644.19	42,396.43
	ii Cumulative Realizable amount	131,297.94	80,044.02	59,289.02	43,663.96	32,398.36
	iii Cumulative realized amount	120,858.44	70,090.45	58,192.30	42,742.98	31,448.17
	iv Outstanding loan	20,280.07	16,818.55	12,257.40	10,901.21	10,948.27
	v Cumulative overdue	521.05	537.58	356.82	329.46	329.13
	vi Cumulative past due	613.87	367.88	249.46	160.21	123.31
	A3 Sub-total					
	i Cumulative Disbursement	1,567,456.43	813,689.36	626,018.06	474,689.43	370,548.59
	ii Cumulative Realizable amount	1,407,934.13	709,083.58	547,401.91	415,911.64	325,851.70
	iii Cumulative realized amount	1,395,964.02	702,486.41	542,881.20	412,178.33	322,683.03
iv Outstanding loan (i-iii)	171,492.41	111,202.95	83,136.86	62,511.09	47,865.56	
v Cumulative overdue (ii-iii)	5,381.38	2,699.61	1,297.03	1,075.76	967.57	
vi Cumulative past due	3,973.89	3,273.55	1,669.69	883.87	703.32	
B. Urban Areas	B1 Female					
	i Cumulative Disbursement	144,830.42	113,533.87	93,438.21	71,395.16	53,498.75
	ii Cumulative Realizable amount	131,034.98	102,509.34	81,825.85	62,712.04	46,900.40
	iii Cumulative realized amount	129,747.85	100,653.84	81,322.51	62,287.72	46,581.53
	iv Outstanding loan	15,082.57	12,880.03	12,115.70	9,107.44	6,913.22
	v Cumulative overdue	564.74	321.88	146.03	100.38	73.35
	vi Cumulative past due	331.00	301.80	157.55	90.47	52.34
	B2 Male					
	i Cumulative Disbursement	19,178.62	14,078.14	12,867.29	9,592.09	7,183.16
	ii Cumulative Realizable amount	16,787.29	11,658.69	11,136.73	8,144.40	6,327.14
	iii Cumulative realized amount	16,486.39	11,525.42	11,029.19	8,034.26	6,280.73
	iv Outstanding loan	2,692.23	2,552.72	1,838.11	1,557.83	902.43
	v Cumulative overdue	70.39	35.78	23.56	17.08	10.36
	vi Cumulative past due	113.54	41.32	34.55	16.49	10.40
	B3 Sub-total					
	i Cumulative Disbursement	164,009.04	127,612.01	106,305.50	80,987.25	60,681.91
	ii Cumulative Realizable amount	147,822.27	114,168.03	92,962.57	70,856.44	53,227.54
	iii Cumulative realized amount	146,234.24	112,179.26	92,351.69	70,321.98	52,866.26
iv Outstanding loan	17,774.79	15,432.75	13,953.81	10,665.27	7,815.65	
v Cumulative overdue	635.14	357.66	169.59	117.46	83.71	
vi Cumulative past due	444.54	343.12	192.10	106.97	62.74	
C. Total	C1 Female					
	i Cumulative Disbursement	1,571,148.34	840,314.22	649,006.57	492,440.39	381,650.91
	ii Cumulative Realizable amount	1,407,671.17	731,548.91	569,938.74	434,959.72	340,353.74
	iii Cumulative realized amount	1,404,853.43	733,049.79	566,011.40	431,723.07	337,816.39
	iv Outstanding loan	166,294.91	107,264.43	82,995.16	60,717.32	43,830.52
	v Cumulative overdue	5,425.07	2,483.94	1,086.24	846.69	711.79
	vi Cumulative past due	3,691.03	3,207.47	1,577.78	814.14	631.35
	C2 Male					
	i Cumulative Disbursement	160,317.13	100,987.15	83,316.99	63,236.28	49,579.59
	ii Cumulative Realizable amount	148,085.23	91,702.71	70,425.75	51,808.36	38,725.50
	iii Cumulative realized amount	137,344.83	81,615.87	69,221.49	50,777.24	37,728.90
	iv Outstanding loan	22,972.30	19,371.27	14,095.51	12,459.04	11,850.70
	v Cumulative overdue	591.44	573.36	380.38	346.54	339.49
	vi Cumulative past due	727.41	409.20	284.01	176.70	133.71
	C3 Sub-total					
	i Cumulative Disbursement	1,731,465.47	941,301.37	732,323.56	555,676.68	431,230.50
	ii Cumulative Realizable amount	1,555,756.40	823,251.62	640,364.48	486,768.08	379,079.24
	iii Cumulative realized amount	1,542,198.26	814,665.66	635,232.89	482,500.31	375,549.29
iv Outstanding loan	189,267.20	126,635.70	97,090.67	73,176.37	55,681.21	
v Cumulative overdue	6,016.52	3,057.30	1,466.62	1,193.23	1,051.28	
vi Cumulative past due	4,418.43	3,616.67	1,861.79	990.84	765.06	