

ATLAS: Sustainable Finance Data Made Easier

European Microfinance Week Luxemburg, Nov 2022







Esther Njoroge, CFA
Associate

FMO



Lucia Spaggiari Innovation Director

MFR



Anshul Jindal
Head of Investments

Lendahand



Gabrielle Orliange
Head of social and
environmental performance
SIDI





Covenants monitoring

ST OO

Financial

Company E

		Min	Max	Jan 2022 - Jun 2022
	PAR30	-	7.00%	7.47%
	Write-off ratio	-	2.50%	8.94%
	Risk coverage ratio (PAR90)	100.00%	-	560.50%
	Unhedged total net open position on equity	-	9.00%	0.03%
	Capital adequacy ratio	15.00%	-	20.02%
	Equity to assets ratio	50.00%	-	-276.34%
	Collection rate	67.00%	-	84.58%
	Debt service coverage ratio	150.00%	-	213.81%

