

**Berendina Microfinance Institute (Gte.) Limited**  
**COMPARATIVE PORTFOLIO STATUS REPORT**

<b>Berendina Microfinance Institute (Gte.) Limited</b> <b>COMPARATIVE PORTFOLIO STATUS REPORT</b>			
A. OUTREACH	2007	2008	2009
Total Cumulative Number of Clients Served	3,658	13,723	23,567
Total Number of Active Borrowers	3,658	11,396	15,350
Male		4,279	9,930
Female		7,177	5,420
Total Number of Active Depositors	n/a	n/a	n/a
Male			
Female			
<b>B. FINANCIAL INFORMATION (in US\$)</b>			
Average Loan Balance per Borrower	178.5	127.8	150.4
Average Savings Balance per Saver			
Total Assets	749,225	1,577,092	2,623,997
Savings			
Equity	711,035	853,945	937,180
<b>C. LOAN PORTFOLIO</b>			
Number of Outstanding Loans	3,658	11,396	15,350
Outstanding Loans (in US\$)	653,302	1,457,197	2,308,743
Gross Loan Portfolio (in US\$)	653,302	1,457,197	2,308,743
<b>D. FINANCING STRUCTURE (in %)</b>			
Capital/Asset ratio	95%	54%	36%
Debt to Equity ratio		73%	114%
Deposits to Loans	n/a	n/a	n/a
Deposits to Total Assets	n/a	n/a	n/a
Gross Loan Portfolio to Total Assets	87%	92%	88%
<b>E. OVERALL FINANCIAL PERFORMANCE (in %)</b>			
Return on Assets	0.067%	0.025%	0.034%
Return on Equity	0.070%	0.047%	0.099%
<b>F. RISK AND LIQUIDITY (in %)</b>			
Portfolio at risk > 30 days	-	1.06%	1.05%
Portfolio at risk > 90 days	-	-	0.66%
Write-off ratio	-	-	-
Loan Loss Rate	-	-	-
<b>G. ORGANIZATIONAL INFORMATION</b>			
Number of Staff Members	24	33	61
Number of Loan Officers	12	17	32
Number of Branches/Offices	4	4	7