

ALALAY SA KAUNLARAN, INC.

COMPARATIVE PORTFOLIO STATUS REPORT			
A. OUTREACH	2007	2008	2009
Total Cumulative Number of Clients Served	175,846	232,738	279,525
Total Number of Active Borrowers	33,983	36,331	41,451
Male	7,117	8,283	8,599
Female	26,866	28,048	32,852
Total Number of Active Depositors	38,676	37,556	18,344
Male	8,083	8,538	4,866
Female	30,593	29,018	13,478
B. FINANCIAL INFORMATION (in US\$)			
Average Loan Balance per Borrower	124.43	160.61	206.68
Average Savings Balance per Saver	43.14	58.54	57.33
Total Assets	8,108,171.74	9,736,417.91	15,667,850.76
Savings	1,668,665.23	2,198,497.99	2,978,098.59
Equity	1,292,555.71	1,609,503.70	2,259,221.86
C. LOAN PORTFOLIO			
Number of Outstanding Loans	33,983	38,180	46,484
Outstanding Loans (in US\$)	4,228,547.60	6,132,041.20	
Gross Loan Portfolio (in US\$)	12,115,483.79	15,134,757.83	9,607,310.22
D. FINANCING STRUCTURE (in %)			
Capital/Asset ratio	16.0%	17.0%	14.4%
Debt to Equity ratio	5%	5.0%	409.5%
Deposits to Loans	40.0%	36.0%	31.0%
Deposits to Total Assets	20.0%	23.0%	19.0%
Gross Loan Portfolio to Total Assets	52.0%	63.0%	61.3%
E. OVERALL FINANCIAL PERFORMANCE (in %)			
Return on Assets	3.0%	3.0%	5.0%
Return on Equity	15.0%	17.0%	36.3%
F. RISK AND LIQUIDITY (in %)			
Portfolio at risk > 30 days	9.8%	4.9%	4.8%
Portfolio at risk > 90 days	2.8%	2.0%	3.5%
Write-off ratio	4.0%	2.0%	3.2%
Loan Loss Rate	3.0%	2.0%	3.1%
G. ORGANIZATIONAL INFORMATION			
Number of Staff Members	337	394	448
Number of Loan Officers	163	218	250
Number of Branches/Offices	19	21	25