

Bangladesh Extension Education Services (BEES)			
COMPARATIVE PORTFOLIO STATUS REPORT			
A. OUTREACH	2006	2007	2008
Total Cumulative Number of Clients Served	318204	415344	351844
Total Number of Active Borrowers	79551	103836	87961
Male	4202	8797	8671
Female	75319	99039	83290
Total Number of Active Depositors	96328	121511	103535
Male	5956	5901	5843
Female	90372	115615	97692
B. FINANCIAL INFORMATION (in US\$)			
Average Loan Balance per Borrower	62.14	72.54	76.64
Average Savings Balance per Saver	16.20	19.39	21.04
Total Assets	6,741,095	9,163,551	8,980,812
Savings	1,560,695	2,356,550	2,264,450
Equity	1,086,865	1,067,705	1,073,484
C. LOAN PORTFOLIO			
Number of Outstanding Loans	79,551	104,377	88,057
Outstanding Loans (in US\$)	4,943,420	7,533,167	67,408,707
Gross Loan Portfolio (in US\$)	4,943,420	7,533,167	67,408,707
D. FINANCING STRUCTURE (in %)			
Capital/Asset ratio	6.2%	8.6%	8.4%
Debt to Equity ratio	5.1%	7.3%	6.7%
Deposits to Loans	3.7%	3.2%	3.0%
Deposits to Total Assets	4.3%	3.9%	4.0%
Gross Loan Portfolio to Total Assets	1.4%	1.2%	1.3%
E. OVERALL FINANCIAL PERFORMANCE (in %)			
Return on Assets	0.00079%	0.00280%	0.00072%
Return on Equity	0.3%	2.3%	0.6%
F. RISK AND LIQUIDITY (in %)			
Portfolio at risk > 30 days			
Portfolio at risk > 90 days	0.9%	2.0%	1.7%
Write-off ratio		0.4%	3.7%
Loan Loss Rate	1.4%	2.8%	1.2%
G. ORGANIZATIONAL INFORMATION			
Number of Staff Members	600	710	694
Number of Loan Officers	362	387	372
Number of Branches/Offices	83	90	90