

CHIMMEK BIKAS BANK
COMPARATIVE PORTFOLIO STATUS REPORT

A. OUTREACH	2007	2008	2009
Number of Clients Served	37,217	78,339	105,981
Number of Active Borrowers	29,118	65,531	84,781
Male	-	-	-
Female	29,118	65,531	84,781
Number of Active Depositors	37,217	78,339	105,981
Male	-	-	-
Female	37,217	78,339	105,981
B. FINANCIAL INFORMATION (in US\$)			
Average Loan Balance per Borrower	132.71	118.71	190.24
Average Savings Balance per Saver	39.23	46.25	65.95
Total Assets	6,870,814.59	12,676,760.65	22,103,171.33
Savings	1,460,121.29	3,623,034.83	6,989,161.64
Equity	797,245.63	931,034.63	1,658,089.34
C. LOAN PORTFOLIO			
Number of Outstanding Loans	29,118	65,531	101,091
Outstanding Loans (in US\$)	275,021,084.10	556,201,017.13	15,938,893.70
Gross Loan Portfolio (in US\$)	280,554,764.00	564,748,561.00	16,128,741.30
D. FINANCING STRUCTURE (in %)			
Capital/Asset ratio	11.6%	7.3%	7.5%
Debt to Equity ratio	13.1%	7.9%	12.3%
Deposits to Loans	38.5%	47.3%	43.3%
Deposits to Total Assets	21.3%	28.6%	31.6%
Gross Loan Portfolio to Total Assets	56.2%	61.4%	73.0%
E. OVERALL FINANCIAL PERFORMANCE			
Return on Assets	3.06%	2.83%	4.03%
Return on Equity	32.04%	31.98%	71.73%
F. RISK AND LIQUIDITY			
Portfolio at risk > 30 days	0.60%	0.14%	0.00%
Portfolio at risk > 90 days	1.12%	0.65%	0.18%
Write-off ratio	0.0%	0.0%	0.0%
Loan Loss Rate	0.0%	0.0%	0.0%
G. ORGANIZATIONAL INFORMATION			
Number of Staff	150	269	296
Number of Loan Officers	88	170	198
Number of Branches	19	36	39

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