

DIAN MANDIRI

COMPARATIVE PORTFOLIO STATUS REPORT

A. OUTREACH	2006	2007	2008
Total Cumulative Number of Clients Served	18,882	23,109	26,541
Total Number of Active Borrowers	18,882	23,109	26,541
Male	2,407	2,322	3,559
Female	16,475	20,787	22,982
Total Number of Active Depositors	16,697	22,857	26,164
Male	2,307	2,192	3,366
Female	16,390	20,665	22,798
B. FINANCIAL INFORMATION (in US\$)			
Average Loan Balance per Borrower	36	34	37
Average Savings Balance per Saver	5	6	8
Total Assets	1,385,874	1,419,603	1,514,333
Savings	79,527	147,704	87,474
Equity	1,206,159	1,228,811	1,247,435
C. LOAN PORTFOLIO			
Number of Outstanding Loans	18,882	23,109	26,541
Outstanding Loans (in US\$)	658,693	731,289	926,084
Gross Loan Portfolio (in US\$)	685,757	796,335	984,815
D. FINANCING STRUCTURE (in %)			
Capital/Asset ratio	87.03%	86.56%	82.38%
Debt to Equity ratio	14.90%	15.53%	17.62%
Deposits to Loans	22.63%	18.75%	13.91%
Deposits to Total Assets	11.20%	10.52%	9.05%
Gross Loan Portfolio to Total Assets	49.48%	56.10%	65.03%
E. OVERALL FINANCIAL PERFORMANCE (in %)			
Return on Assets	-6.83%	-1.23%	11.28%
Return on Equity	-7.89%	-1.40%	13.43%
F. RISK AND LIQUIDITY (in %)			
Portfolio at risk > 30 days	8.69%	13.18%	8.84%
Portfolio at risk > 90 days	4.48%	8.75%	5.93%
Write-off ratio	0.86%	0.26%	0.06%
Loan Loss Rate	3.95%	8.17%	5.96%
G. ORGANIZATIONAL INFORMATION			
Number of Staff Members	150	144	154
Number of Loan Officers	81	79	88
Number of Branches/Offices	12	14	15

