

Integrated Development Foundation (IDF)			
COMPARATIVE PORTFOLIO STATUS REPORT			
A. OUTREACH	2006	2007	2008
Total Cumulative Number of Clients Served	62781	68193	72901
Total Number of Active Borrowers	58445	63176	65603
Male			
Female			
Total Number of Active Depositors	62781	68193	72901
Male			
Female			
B. FINANCIAL INFORMATION (in US\$)			
Average Loan Balance per Borrower			
Average Savings Balance per Saver			
Total Assets	4,571,810	6,058,500	7,090,663
Savings	2,210,300	2,694,189	3,079,395
Equity	1,283,278	1,657,916	1,851,251
C. LOAN PORTFOLIO			
Number of Outstanding Loans	58445	63176	65603
Outstanding Loans (in US\$)	4,745,797	5,984,057	6,009,710
Gross Loan Portfolio (in US\$)	3,891,071	5,360,266	5,991,697
D. FINANCING STRUCTURE (in %)			
Capital/Asset ratio	128.07%	32.77%	26.11%
Debt to Equity ratio	59.99%	64.16%	62.19%
Deposits to Loans	56.80%	50.26%	51.39%
Deposits to Total Assets	8.45%	6.27%	9.31%
Gross Loan Portfolio to Total Assets	85.11%	88.48%	84.50%
E. OVERALL FINANCIAL PERFORMANCE (in %)			
Return on Assets	20.31%	68.00%	20.25%
Return on Equity	72.36%	71.90%	77.56%
F. RISK AND LIQUIDITY (in %)			
Portfolio at risk > 30 days	0.17%	0.56%	1.72%
Portfolio at risk > 90 days	0.51%	1.68%	5.16%
Write-off ratio	0.00%	0.00%	0.00%
Loan Loss Rate	3.70%	3.20%	6.52%
G. ORGANIZATIONAL INFORMATION			
Number of Staff Members	754	565	575
Number of Loan Officers	414	440	440
Number of Branches/Offices	48	51	53