

**JINNAH WELFARE SOCIETY**  
**COMPARATIVE PORTFOLIO STATUS REPORT**

<b>A. OUTREACH</b>	<b>2006 - 07</b>	<b>2007 - 08</b>	<b>2008 - 09</b>
Total Cumulative Number of Clients Served	10,338	16,051	25,417
Total Number of Active Borrowers	3,890	5,639	9,358
Male	752	1,044	639
Female	3,138	4,595	8,719
Total Number of Active Depositors	0	0	0
Male	0	0	0
Female	0	0	0
<b>B. FINANCIAL INFORMATION (in US\$)</b>			
Average Loan Balance per Borrower	130	127	132
Average Savings Balance per Saver	-	-	-
Total Assets	759,106.00	1,045,260.00	2,022,321.00
Savings	-	-	-
Equity	134,021.00	209,711.00	331,662.00
<b>C. LOAN PORTFOLIO</b>			
Number of Outstanding Loans	3,890.00	5,639.00	9,358.00
Outstanding Loans (in US\$)	3,890.00	5,639.00	9,358.00
Gross Loan Portfolio (in US\$)	505,530.00	716,940.00	123,583.00
<b>D. FINANCING STRUCTURE (in %)</b>			
Capital/Asset ratio	18.0%	20.0%	16.0%
Debt to Equity ratio	5.0%	4.0%	5.0%
Deposits to Loans	0.0%	0.0%	0.0%
Deposits to Total Assets	0.0%	0.0%	0.0%
Gross Loan Portfolio to Total Assets	55.0%	58.0%	61.0%
<b>E. OVERALL FINANCIAL PERFORMANCE</b>			
Return on Assets	-9.4%	2.4%	3.3%
Return on Equity	-45.0%	13.0%	19.0%
<b>F. RISK AND LIQUIDITY (in %)</b>			
Portfolio at risk > 30 days	0.0%	0.0%	0.0%
Portfolio at risk > 90 days	0.0%	0.0%	0.0%
Write-off ratio	0.0%	0.0%	0.0%
Loan Loss Rate	5.0%	6.0%	4.0%
<b>G. ORGANIZATIONAL INFORMATION</b>			
Number of Staff Members	45	60	65
Number of Loan Officers	18	19	34
Number of Branches/Offices	4	4	9