

Kabalikat para sa Maunlad na Buhay, Inc. (KMBI)

COMPARATIVE PORTFOLIO STATUS REPORT

A. OUTREACH	2006	2007	2008
Total Cumulative Number of Clients Served	89,687	126,282	134,699
Total Number of Active Borrowers	83,167	117,721	123,913
Male	7	3	1
Female	89,680	126,279	134,698
Total Number of Active Depositors	89,687	126,282	134,699
Male	7	3	1
Female	89,680	126,279	134,698
B. FINANCIAL INFORMATION (in US\$)			
Average Loan Balance per Borrower	68.03	77.16	64.90
Average Savings Balance per Saver	36.56	40.45	38.49
Total Assets	9,198,825.66	15,051,700.41	13,061,262.49
Savings	3,602,241.97	5,126,698.20	5,921,524.37
Equity	3,710,050.87	6,103,418.11	7,062,417.13
C. LOAN PORTFOLIO			
Number of Outstanding Loans	83,167	117,721	123,913
Outstanding Loans (in US\$)	5,657,934.31	9,085,953.60	8,102,922.89
Gross Loan Portfolio (in US\$)	6,789,521.17	10,903,144.32	8,968,568.91
D. FINANCING STRUCTURE (in %)			
Capital/Asset ratio	39%	41%	50%
Debt to Equity ratio	86%	100%	85%
Deposits to Loans	58%	56%	59%
Deposits to Total Assets	36%	34%	37%
Gross Loan Portfolio to Total Assets	74%	72%	69%
E. OVERALL FINANCIAL PERFORMANCE (in %)			
Return on Assets	14.56%	9.26%	3.83%
Return on Equity	37.18%	22.78%	7.63%
F. RISK AND LIQUIDITY (in %)			
Portfolio at risk > 30 days	2.17%	1.77%	2.54%
Portfolio at risk > 90 days	1.77%	1.36%	2.16%
Write-off ratio	0.70%	1.00%	1.00%
Loan Loss Rate	2.80%	2.00%	4.00%
G. ORGANIZATIONAL INFORMATION			
Number of Staff Members	550	710	793
Number of Loan Officers	336	473	531
Number of Branches/Offices	29	37	42

251646.19

Exchange rates used \$:Php

2006	2007	2008
49.146	41.38	47.686

KMBI

(Name of MFI)

ANNUAL PORTFOLIO STATUS REPORT

For the Financial Year Ended December 31, 2008

(Average exchange rate 1\$:P47.686 for the year in converting local currency to US\$)

OPERATIONAL INDICATORS	
A. OUTREACH	
Total Cumulative Number of Clients Served	134,699
Total Number of Active Borrowers	123,913
Male	1
Female	134,698
Total Number of Active Depositors	134,699
Male	1
Female	134,698
B. FINANCIAL INFORMATION (in US\$)	
Average Loan Balance per Borrower	64.90
Average Savings Balance per Saver	38.49
Total Assets	13,061,262.49
Savings	5,921,524.37
Equity	7,062,417.13
C. LOAN PORTFOLIO	
Number of Outstanding Loans	123,913
Outstanding Loans (in US\$)	8,102,922.89
Gross Loan Portfolio (in US\$)	8,968,568.91
D. FINANCING STRUCTURE (in %)	
Capital/Asset ratio	50%
Debt to Equity ratio	85%
Deposits to Loans	59%
Deposits to Total Assets	37%
Gross Loan Portfolio to Total Assets	69%
E. OVERALL FINANCIAL PERFORMANCE (in %)	
Return on Assets	3.8%
Return on Equity	7.6%
F. RISK AND LIQUIDITY (in %)	
Portfolio at risk > 30 days	2.54%
Portfolio at risk > 90 days	2.16%
Write-off ratio	1.00%
Loan Loss Rate	4.00%
G. ORGANIZATIONAL INFORMATION	
Percentage of Operations comprised by Microfinance	
Number of Staff Members	793
Number of Loan Officers	531
Number of Branches/Offices	42

Prepared by:

NESSIE GRACE M. ALIM
 Signature over Printed Name

Designation: Finance & Accounting Manager

Certified true and correct:

SANCHO A. MONTAOS II
 Signature over Printed Name

Designation: Finance & Accounting Director

**(NOTE: THIS FORM SHOULD BE SUBMITTED ANNUALLY TO BY
SECRETARIAT A MONTH AFTER EACH END OF FISCAL YEAR**

without interest
with interest

