

**Nerude Laghubitta Bikas Bank Ltd.**  
**COMPARATIVE PORTFOLIO STATUS REPORT**

<b>A. OUTREACH</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>
Total Cumulative Number of Clients Served	4,408	32,120	40,468
Total Number of Active Borrowers	4,185	28,789	35,717
Male	N/A	N/A	N/A
Female	4,185	28,789	35,717
Total Number of Active Depositors	4,408	32,120	40,468
Male	N/A	N/A	N/A
Female	4,408	32,120	40,468
<b>B. FINANCIAL INFORMATION (in US\$)</b>			
Average Loan Balance per Borrower	85.41	95.36	123.97
Average Savings Balance per Saver	36.69	30.30	36.10
Total Assets	519,832.57	3,665,086.33	5,173,769.84
Savings	161,740.13	973,205.11	1,460,716.84
Equity	101,070.30	325,043.10	465,530.17
<b>C. LOAN PORTFOLIO</b>			
Number of Outstanding Loans	4,185	28,789	35,717
Outstanding Loans (in US\$)	346,711.56	2,711,530.47	4,375,496.80
Gross Loan Portfolio (in US\$)	357,434.59	2,745,244.63	4,427,948.56
<b>D. FINANCING STRUCTURE (in %)</b>			
Capital/Asset ratio	1924%	538%	387%
Debt to Equity ratio	252%	702%	658%
Deposits to Loans	43%	43%	48%
Deposits to Total Assets	31%	27%	28%
Gross Loan Portfolio to Total Assets	69%	75%	86%
<b>E. OVERALL FINANCIAL PERFORMANCE (in %)</b>			
Return on Assets	0.100%	1.040%	0.780%
Return on Equity	0.529%	10.270%	8.750%
<b>F. RISK AND LIQUIDITY (in %)</b>			
Portfolio at risk > 30 days	-	-	0.06%
Portfolio at risk > 90 days	-	-	0.23%
Write-off ratio	-	-	0.0%
Loan Loss Rate	-	-	0.0%
<b>G. ORGANIZATIONAL INFORMATION</b>			
Number of Staff Members	16	141	155
Number of Loan Officers	10	81	91
Number of Branches/Offices	2	20	22