

NIRDHAN UTTHAN BANK, LTD.
COMPARATIVE PORTFOLIO STATUS REPORT

A. OUTREACH	2007	2008	2009
Total Number of Clients Served	83,886	96,732	115,174
Total Number of Active Borrowers	58,354	68,203	76,235
Male	-	-	-
Female	58,354	68,203	76,235
Total Number of Active Depositors	83,886	96,732	115,174
Male	-	-	-
Female	83,886	96,732	115,174
B. FINANCIAL INFORMATION (in US\$)			
Average Loan Balance per Borrower	139.20	163.33	187.00
Average Savings Balance per Saver	28.93	33.76	37.00
Total Assets	11,453,243.88	15,528,186.35	18,731,156.00
Savings	2,427,520.00	3,266,933.33	4,298,978.00
Equity	1,459,183.84	2,117,447.57	1,276,324.00
C. LOAN PORTFOLIO			
Number of Outstanding Loans	68,147	75,280	84,931
Outstanding Loans (in US\$)	7,599,268.27	10,584,872.60	14,277,462.00
Gross Loan Portfolio (in US\$)	8,133,806.53	11,146,173.53	14,277,462.00
D. FINANCING STRUCTURE			
Capital/Asset ratio	12.7%	13.6%	11.7%
Debt to Equity ratio	4.9%	4.6%	7.6%
Deposits to Loans	29.8%	29.3%	30.1%
Deposits to Total Assets	21.2%	21.0%	23.0%
Gross Loan Portfolio to Total Assets	71.0%	71.8%	76.2%
E. OVERALL FINANCIAL PERFORMANCE			
Return on Assets	1.7%	1.6%	1.9%
Return on Equity	13.0%	14.0%	15.4%
F. RISK AND LIQUIDITY			
Portfolio at risk > 30 days	6.7%	4.8%	6.7%
Portfolio at risk > 90 days	5.8%	4.3%	4.5%
Write-off ratio	2.1%	0.5%	1.5%
Loan Loss Rate	6.6%	5.0%	0.0%
G. ORGANIZATIONAL INFORMATION			
Number of Staff Members	322	369	388
Number of Loan Officers	185	175	234
Number of Branches/Offices	48	53	66