

SAJIDA FOUNDATION

COMPARATIVE PORTFOLIO STATUS REPORT

A. OUTREACH	2007	2008	2009
Total Number of Clients Served			100,271
Total Number of Active Borrowers	50,927	69,878	89,546
Male	1,124	1,269	1,893
Female	49,803	68,609	87,653
Total Number of Active Depositors	53,510	79,647	100,271
Male	1,231	1,706	2,039
Female	52,279	77,941	98,232
B. FINANCIAL INFORMATION (in US\$)			
Average Loan Balance per Borrower	7,357.39	7,781.49	126.40
Average Savings Balance per Saver	2,135.00	1,979.00	34.18
Total Assets	7,011,324.32	9,683,398.27	14,764,793.39
Savings	1,632,304.13	2,252,105.70	3,427,132.96
Equity	1,592,308.70	1,725,334.23	2,037,583.16
C. LOAN PORTFOLIO			
Number of Outstanding Loans	50927	69,878	89,546
Outstanding Loans (in US\$)	374,689,598.00	543,754,612.00	11,318,599.24
Gross Loan Portfolio (in US\$)	374,689,598.00	543,754,612.00	11,318,599.24
D. FINANCING STRUCTURE (in %)			
Capital/Asset ratio	22.7%	17.8%	13.8%
Debt to Equity ratio	2.26%	3.25%	5.99%
Deposits to Loans	30.5%	29.0%	30.3%
Deposits to Total Assets	23.3%	23.3%	23.2%
Gross Loan Portfolio to Total Assets	76.3%	80.2%	76.7%
E. OVERALL FINANCIAL PERFORMANCE			
Return on Assets	8.0%	7.0%	2.6%
Return on Equity	24.46%	8.02%	16.6%
F. RISK AND LIQUIDITY			
Portfolio at risk > 30 days	0.00	0.00	-
Portfolio at risk > 90 days	0.00	0.00	0.00
Write-off ratio	0.37%	0.008%	0.00
Loan Loss Rate	0.03	0.03	0.03
G. ORGANIZATIONAL INFORMATION			
Number of Staff Members	320	531	556
Number of Loan Officers	184	299	304
Number of Branches/Offices	30	62	62