

SHAKTI FOUNDATION FOR DISADVANTAGED WOMEN
COMPARATIVE PORTFOLIO STATUS REPORT

A. OUTREACH	2007	2008	2009
Total Number of Clients Served	156,108	246,609	393,428
Total Number of Active Borrowers	145,888	223,883	336,515
Male	-	-	218.00
Female	145,888	223,883	336,297
Total Number of Active Depositors	156,108	246,609	393,428
Male	-	-	218.00
Female	156,108	246,609	393,210
B. FINANCIAL INFORMATION (in US\$)			
Average Loan Balance per Borrower	113.42	99.61	101.82
Average Savings Balance per Saver	61.76	37.80	28.78
Total Assets	17,865,034.74	25,668,330.14	40,881,442.83
Savings	9,641,653.40	9,321,653.71	11,322,529.96
Equity	5,809,932.39	5,663,769.46	6,971,917.83
C. LOAN PORTFOLIO			
Number of Outstanding Loans	145,888	223,883	336,515
Outstanding Loans (in US\$)	15,960,185.53	21,518,429.11	33,796,943.81
Gross Loan Portfolio (in US\$)	16,547,212.19	22,301,278.09	34,263,814.05
D. FINANCING STRUCTURE			
Capital/Asset ratio	0.3%	22.0%	7.2%
Debt to Equity ratio	36.0%	17.5%	31.9%
Deposits to Loans	58.3%	41.8%	33.0%
Deposits to Total Assets	54.0%	36.3%	27.7%
Gross Loan Portfolio to Total Assets	92.6%	86.9%	83.8%
E. OVERALL FINANCIAL PERFORMANCE			
Return on Assets	3.6%	0.0%	4.7%
Return on Equity	-0.5%	-8.1%	17.3%
F. RISK AND LIQUIDITY			
Portfolio at risk > 30 days	0.0%	0.0%	0.1%
Portfolio at risk > 90 days	0.2%	0.0%	0.9%
Write-off ratio	0.0%	0.1%	0.6%
Loan Loss Rate	3.6%	3.5%	3.1%
G. ORGANIZATIONAL INFORMATION			
Number of Staff Members	981	1,321	1,985
Number of Loan Officers	630	712	1,334
Number of Branches/Offices	134	218	277