

SARVADOYA ECONOMIC ENTERPRISE DEVELOPMENT SERVICES (SEEDS)

COMPARATIVE PORTFOLIO STATUS REPORT			
A. OUTREACH	2006	2007	2008
Total Cumulative Number of Clients Served	1,207,135	1,353,957	1,101,155
Total Number of Active Borrowers	157,204	170,087	179,366
Male	55,022	64,634	62,779
Female	102,182	105,453	116,587
Total Number of Active Depositors	714,448	806,234	476,443
Male	278,634	306,369	166,756
Female	435,813	499,865	309,687
B. FINANCIAL INFORMATION (in US\$)			
Average Loan Balance per Borrower	185	184	197
Average Savings Balance per Saver	33	36	64
Total Assets	43,019,860	45,541,957	48,593,584
Savings	13,319,400	15,806,043	18,351,169
Equity	4,040,994	4,210,673	6,188,176
C. LOAN PORTFOLIO			
Number of Outstanding Loans	157,204	170,087	179,366
Gross Loan Portfolio (in US\$)	29,082,617	31,364,968	35,289,697
D. FINANCING STRUCTURE (in %)			
Capital/Asset ratio	9.4%	9.2%	12.7%
Debt to Equity ratio	407.8%	368.3%	226.5%
Deposits to Loans	92.9%	114.5%	147.3%
Deposits to Total Assets	34.7%	39.0%	42.5%
Gross Loan Portfolio to Total Assets	67.6%	68.9%	72.6%
E. OVERALL FINANCIAL PERFORMANCE (in %)			
Return on Assets	0.48	0.41	0.90
Return on Equity	3.52%	2.91%	5.99%
F. RISK AND LIQUIDITY (in %)			
Portfolio at risk > 30 days	20.0%	21.0%	15.0%
Portfolio at risk > 90 days	15.0%	15.0%	11.0%
Write-off ratio	0.22%	0.33%	1.03%
Loan Loss Rate	1.59%	1.86%	1.12%
G. ORGANIZATIONAL INFORMATION			
Number of Staff Members	883	964	1031
Number of Loan Officers	352	459	642
Number of Branches/Offices	1	4	32