

**Vietnam Bank for Social Policies**  
**COMPARATIVE PORTFOLIO STATUS REPORT**

<b>A. OUTREACH</b>	2007	2008	2009
Total Cumulative Number of Clients Served	N/A	N/A	N/A
Total Number of Active Borrowers	5,648,140	6,793,443	7,536,960
Male	2,202,775	4,144,000	4,522,176
Female	3,445,365	2,649,443	3,014,784
Total Number of Active Depositors	N/A	N/A	N/A
Male	N/A	N/A	N/A
Female	N/A	N/A	N/A
<b>B. FINANCIAL INFORMATION (in US\$)</b>			
Average Loan Balance per Borrower	347.53	434.27	508.73
Average Savings Balance per Saver	N/A	N/A	N/A
Total Assets	2,025,594,775	3,072,815,337	3,923,301,419.71
Savings	20,704,831	44,008,820	59,354,657.34
Equity	554,340,112	724,417,697	1,269,305,766.44
<b>C. LOAN PORTFOLIO</b>			
Number of Outstanding Loans	5,648,140	6,793,443	7,536,960
Outstanding Loans (in US\$)	1,962,909,551	2,950,048,820	3,834,311,767.81
Gross Loan Portfolio (in US\$)	1,962,909,551	2,950,048,820	3,834,311,767.81
<b>D. FINANCING STRUCTURE</b>			
Capital/Asset ratio	27.2%	23.3%	32%
Debt to Equity ratio	263.7%	322.5%	137%
Deposits to Loans	5.7%	1.9%	1.5%
Deposits to Total Assets	5.5%	1.8%	1.5%
Gross Loan Portfolio to Total Assets	96.9%	96.0%	97.7%
<b>E. OVERALL FINANCIAL PERFORMANCE</b>			
Return on Assets	0%	0.007%	0.00%
Return on Equity	1.2%	1.7%	0.01%
<b>F. RISK AND LIQUIDITY</b>			
Portfolio at risk > 30 days	1.73%	1.18%	0.99%
Portfolio at risk > 90 days	N/A	N/A	N/A
Write-off ratio	0.022%	0.008%	0%
Loan Loss Rate	1.73%	1.18%	1.32%
<b>G. ORGANIZATIONAL INFORMATION</b>			
Number of Staff Members	7,501	7,809	8370
Number of Loan Officers	2,650	2,733	N/A
Number of Branches/Offices	604	610	614