

**Pashchimanchal Grameen Bikas Bank Ltd.**  
**COMPARATIVE PORTFOLIO STATUS REPORT**

<b>A. OUTREACH</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>
Total Cumulative Number of Clients Served	35,895	39,051	43,413
Total Number of Active Borrowers	34,952	35,148	36,258
Male	3,495	3,515	3,625
Female	31,457	31,633	32,633
Total Number of Active Depositors	35,895	39,051	43,413
Male	3,589	3,905	4,341
Female	32,306	35,146	39,072
<b>B. FINANCIAL INFORMATION (in US\$)</b>			
Average Loan Balance per Borrower	172.01	195.84	223.73
Average Savings Balance per Saver	42.08	48.31	60.82
Total Assets	8,565.48	8,999.28	11,402.16
Savings	1,511.62	1,734.64	2,246.55
Equity	888.40	921.29	1,061.75
<b>C. LOAN PORTFOLIO</b>			
Number of Outstanding Loans	-	-	-
Outstanding Loans (in US\$)	5,348.08	6,135.73	7,298.78
Gross Loan Portfolio (in US\$)	6,012.06	6,883.21	8,112.02
<b>D. FINANCING STRUCTURE (in %)</b>			
Capital/Asset ratio	10.4%	10.2%	9.3%
Debt to Equity ratio	665.6%	639.2%	703.8%
Deposits to Loans	25.6%	29.5%	30.1%
Deposits to Total Assets	17.7%	19.3%	19.7%
Gross Loan Portfolio to Total Assets	70.2%	46.5%	71.1%
<b>E. OVERALL FINANCIAL PERFORMANCE (in %)</b>			
Return on Assets	15.2%	15.9%	16.2%
Return on Equity	153.0%	154.5%	166.3%
<b>F. RISK AND LIQUIDITY (in %)</b>			
Portfolio at risk > 30 days	0.0%	0.0%	0.0%
Portfolio at risk > 90 days	0.0%	0.0%	0.0%
Write-off ratio	0.0%	0.0%	0.0%
Loan Loss Rate	2.0%	1.2%	1.0%
Performing Loan	54332.0%	58712.0%	59635.0%
Non Performing Loan	387856.0%	447548.0%	537004.0%
<b>G. ORGANIZATIONAL INFORMATION</b>			
Number of Staff Members	214	211	207
Number of Loan Officers	90	88	87
Number of Branches/Offices	36	40	40