

PRASAC Microfinance Institution
COMPARATIVE PORTFOLIO STATUS REPORT

A. OUTREACH	2007	2008	2009
Number of Clients Served	89,010	95,732	8,987
Number of Active Borrowers	94,555	100,116	87,945
Male	43,590	46,054	41,598
Female	50,965	54,062	46,347
Number of Active Depositors	3152	2917	1444
Male	2723	2498	1120
Female	429	419	324
B. FINANCIAL INFORMATION (in US\$)			
Average Loan Balance per Borrower	354.80	580.30	737.50
Average Savings Balance per Saver	80.50	21.41	333.28
Total Assets	37,018,631.66	60,772,859.81	70,829,615.43
Savings	253,721.33	62,453.30	481,254.00
Equity	14,655,097.89	19,639,818.26	21,871,312.26
C. LOAN PORTFOLIO			
Number of Outstanding Loans	70,963.00	84,322.00	81,616.00
Outstanding Loans (in US\$)	33,548,580.45	589,057,72.21	648,659,84.4
Gross Loan Portfolio (in US\$)	33,548,580.45	58,905,772.22	64,088,028.31
D. FINANCING STRUCTURE (in %)			
Capital/Asset ratio	39.59%	32.32%	30.88%
Debt to Equity ratio	152.60%	209.44%	223.85%
Deposits to Loans	0.76%	0.10%	0.74%
Deposits to Total Assets	0.69%	0.10%	0.68%
Gross Loan Portfolio to Total Assets	90.63%	96.93%	90.48%
E. OVERALL FINANCIAL PERFORMANCE			
Return on Assets	6.0%	5.8%	4.1%
Return on Equity	82.5%	48.4%	27.6%
F. RISK AND LIQUIDITY (in %)			
Portfolio at risk > 30 days	0.22%	0.23%	1.66%
Portfolio at risk > 90 days	0.19%	0.14%	1.44%
Write-off ratio	0.00%	32.35%	8.04%
Loan Loss Rate	0.00%	0.09%	0.14%
G. ORGANIZATIONAL INFORMATION			
Number of Staff Members	722	1024	1246
Number of Loan Officers	362	529	539
Number of Branches/Offices	14	15	18