

## Reef Finance monthly report January 2015

General information	Number
# of branches	4
# of offices	6
# loan officers / branch managers	21
# employees	36

Loan portfolio	Amount (USD)	Number loans
Loans disbursed during month	306,823	74
Loans disbursed since 01/01/2008	29,741,978	5,239
Loans outstanding (31/01/2015)	8,701,047	2,852
- Cooperative loans	152,980	7
- Individual loans	8,548,067	2,845

Average loan amounts	Amount (USD)
Av. loan outstanding	3,051
Av. cooperative loan outstanding	21,854
Av. individual loan outstanding	3,004

Portfolio quality	Amount (USD)
Arrears <30 days	182,611
Arrears 31-60 days	57,881
Arrears >61-90 days	27,090
Arrears >91 days	117,879
Total arrears	<b>385,461</b>

Beneficiaries		Gender
Male	female	
2,374	478	

Beneficiaries	Number	Percentage
Active beneficiaries - all	2,852	100%
Male	2,374	83%
Female	478	17%