

Reef Finance monthly report October

| General information | Number |
|-----------------------------------|--------|
| # of branches | 4 |
| # of offices | 4 |
| # loan officers / branch managers | 19 |
| # employees | 38 |

| Loan portfolio | Amount (USD) | Number loans |
|----------------------------------|--------------|--------------|
| Loans disbursed during month | 327,702 | 77 |
| Loans disbursed since 01/01/2008 | 23,909,677 | 3,917 |
| Loans outstanding (31/10/2013) | \$8,481,998 | 2,435 |
| - Cooperative loans | 134,364 | 6 |
| - Individual loans | 8,347,634 | 2,312 |

| Average loan amounts | Amount (USD) |
|--|--------------|
| Av. loan outstanding | \$3,483 |
| Av. cooperative loan outstanding | \$22,394 |
| Av. individual loan outstanding | \$3,437 |
| Av. cooperative member loan outstanding | \$3,300 |
| Av. loan outstanding for all beneficiaries | \$1,028 |

| Portfolio quality | Amount (USD) |
|---------------------|--------------|
| Arrears <30 days | 143,810 |
| Arrears 31-60 days | 82,472 |
| Arrears >61-90 days | 28,556 |
| Arrears >91 days | 127,220 |
| Total arrears | 382,058 |

| Beneficiaries | Number | Percentage |
|----------------------------|--------------|------------|
| Active beneficiaries - all | 2,570 | 100% |
| Individuals | 2,429 | 95 % |
| From cooperatives | 141 | 5% |
| Male | 2,122 | 83% |
| Female | 448 | 17% |