

## Reef Finance monthly report November 2013

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	\$477,866	82
Loans disbursed since 01/01/2008	\$24,387,543	3,999
Loans outstanding (30/11/2013)	\$8,615,085	2,490
- Cooperative loans	\$132,927	6
- Individual loans	\$8,482,158	2,484

Average loan amounts	Amount (USD)
Av. loan outstanding	\$3,460
Av. cooperative loan outstanding	\$22,154
Av. individual loan outstanding	\$3,414
Av. cooperative member loan outstanding	\$3,281
Av. loan outstanding for all beneficiaries	\$943

Portfolio quality	Amount (USD)
Arrears <30 days	156,330
Arrears 31-60 days	70,731
Arrears >61-90 days	49,918
Arrears >91 days	130,647
Total arrears	407,626

Beneficiaries	Number	Percentage
Active beneficiaries - all	2,625	100%
Individuals	2,484	95 %
From cooperatives	141	5%
Male	2,173	83%
Female	452	17%