

Reef Finance monthly report November 2014

| 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 | 300,647\$ | 70 |
| Loans disbursed since 01/01/2008 | 29,011,210.56\$ | 5,068 |
| Loans outstanding (30/11/2014) | 8,711,091\$ | 2,826 |
| - Cooperative loans | 156,002\$ | 7 |
| - Individual loans | 8,555,089\$ | 2,819 |

| Average loan amounts | Amount (USD) |
|----------------------------------|--------------|
| Av. loan outstanding | 3,082 |
| Av. cooperative loan outstanding | 22,286 |
| Av. individual loan outstanding | 3,034 |

| Portfolio quality | Amount (USD) |
|---------------------|----------------|
| Arrears <30 days | 220,623 |
| Arrears 31-60 days | 95,074 |
| Arrears >61-90 days | 54,445 |
| Arrears >91 days | 122,149 |
| Total arrears | 492,291 |

| Beneficiaries | | Gender |
|---------------|--------|--------|
| Male | female | |
| 2,354 | 472 | |

| Beneficiaries | Number | Percentage |
|----------------------------|--------|------------|
| Active beneficiaries - all | 2,826 | 100% |
| Male | 2,354 | 83% |
| Female | 472 | 16.7% |