

## Reef Finance monthly report November 2015

General information	Number
# of branches	4
# of offices	6
# loan officers / branch managers	18
# employees	36

Loan portfolio	Amount (USD)	Number loans
Loans disbursed during month	579,744	78
Loans disbursed since 01/01/2008	34,197,350	6,021
Loans outstanding (30/11/2015)	8,672,111	2,893
- Cooperative loans	150,612	8
- Individual loans	8,521,498	2,885

Average loan amounts	Amount (USD)
Av. loan outstanding	2,997
Av. cooperative loan outstanding	18,827
Av. individual loan outstanding	2,954

Portfolio quality	Amount (USD)
Arrears <30 days	183,672
Arrears 31-60 days	48,560
Arrears >61-90 days	30,247
Arrears >91 days	196,560
Total arrears	459,093

Beneficiaries		Gender
Male	female	
2,453	440	

Beneficiaries	Number	Percentage
Active beneficiaries - all	2,893	100%
Male	2,453	85%
Female	440	15%