

Reef Finance monthly report February 2014

General information	Number
# of branches	4
# of offices	6
# loan officers / branch managers	18
# employees	37

Loan portfolio	Amount (USD)	Number loans
Loans disbursed during month	453,184	134
Loans disbursed since 01/01/2008	25,529,634	4,325
Loans outstanding (2014/2/28)	8,587,786	2,618
- Cooperative loans	129,255	6
- Individual loans	8,458,531	2,612

Average loan amounts	Amount (USD)
Av. loan outstanding	3,280
Av. cooperative loan outstanding	21,542
Av. individual loan outstanding	3,238
Av. cooperative member loan outstanding	3,119
Av. loan outstanding for all beneficiaries	916

Portfolio quality	Amount (USD)
Arrears <30 days	127,455
Arrears 31-60 days	44,600
Arrears >61-90 days	155,563
Arrears >91 days	159,094
Total arrears	486,712

Beneficiaries	Number	Percentage
Active beneficiaries - all	2,753	100%
Individuals	2,612	95 %
From cooperatives	141	5%
Male	2,268	83%
Female	485	17%