

Reef Finance monthly report October 2012

General information	Number
# of branches	4
# of offices	4
# loan officers / branch managers	18
# employees	32

Loan portfolio	Amount (USD)	Number loans
Loans disbursed during month	405,580	80
Loans disbursed since 01/01/2008	\$18,134,866	2,623
Loans outstanding (31/10/2012)	\$6,684,736	\$1,624
- Cooperative loans	\$ 192,826	9
- Individual loans	\$6,491,910	1,615

Average loan amounts	Amount (USD)
Av. loan outstanding	4,116
Av. cooperative loan outstanding	21,425
Av. individual loan outstanding	4,019
Av beneficiaries member loan outstanding	3,699
Av. loan outstanding for all beneficiaries-co	1,004

Portfolio quality	Amount (USD)
Arrears <30 days	114,583
Arrears 31-60 days	66,923
Arrears >61-90 days	31,515
Arrears >91 days	259,909
Total arrears	472,930

Beneficiaries	Number	Percentage
Active beneficiaries - all	1,807	100%
Individuals	1,615	89 %
From cooperatives	192	11%
Male	1571	87%
Female	236	13%