

Reef Finance monthly report Jun 2013

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	435,300	73
Loans disbursed since 01/01/2008	22,236,919	3,499
Loans outstanding (30/6/2013)	8,186,603	2179
- Cooperative loans	140,370	8
- Individual loans	8,046,233	2,167

Average loan amounts	Amount (USD)
Av. loan outstanding	3,757
Av. cooperative loan outstanding	17,546
Av. individual loan outstanding	3,706
Av. cooperative member loan outstanding	3,540
Av. loan outstanding for all beneficiaries	995

Portfolio quality	Amount (USD)
Arrears <30 days	113,363
Arrears 31-60 days	35,691
Arrears >61-90 days	20,334
Arrears >91 days	129,356
Total arrears	298,744

Beneficiaries	Number	Percentage
Active beneficiaries - all	2,312	100%
Individuals	2,167	93 %
From cooperatives	166	7%
Male	1,941	84%
Female	371	16%