

Performance Indicators & Ratio Analysis				
Indicators	Target for the year 2007 ended Dec 31,	Target for the half year ended June 07	Actual for the half year ended June 07	Actual for previous month May 07
Institutional characteristic:				
1 Total assets (In million)	4,648	3,683	2,808	2,444
2 Number of offices	194	147	135	120
3 Number of employees	2,333	2,146	1,065	1,015
Outreach indicators:				
4 Number of branches	170	131	115	104
5 Number of active clients	349,390	215,510	208,825	195,586
6 Number of active clients per branch	2,055	1,645	1,816	1,881
7 Number of loan officers	1,442	1,094	606	578
Portfolio and credit quality				
8 Total loan outstanding (gross) (in Millions)	3,507	2,529	2,046	1,974
9 Portfolio at risk ratio (PAR)	2%	1.90%	0.10%	0.11%
10 Overdue loans (In milion)	0	0	1.22	1.28
Sustainability/Profitability ratios:				
11 Return on equity (ROE)	20%	20%	21%	25%
12 Operating self sufficiency (OSS)	139%	138%	145%	154%
13 Financial self sufficiency (FSS)	113%	110%	118%	123%
Asset / Liability management ratios:				
14 Yield on gross portfolio	36%	36%	37%	40%
15 Financial Cost Ratio	7%	5%	8%	7%
16 Average Cost of debt	11%	1%	12%	11%
Efficiency and productivity ratios:				
17 active Clients per LO	242	197	345	338
18 active Clients per total staff	150	100	196	193
19 Administrative Efficiency	15%	17%	18%	19%
20 Operating expense ratio	27%	26%	27%	28%
21 Personnel expense / Loan portfolio	8%	7%	11%	12%
22 Staff Turnover	15%	8%	9%	9%
23 Exit Rate	6%	3%	3%	3%
24 Portfolio per loan officer (in million)	2	2	3	3
Financing structure:				
25 Debt/equity ratio	1.9x	2.0x	1.5x	1.2x