

## Loan Loss Reserves & Write-Offs

		2007	2008	2009	2010	2011	Historic
A	Total Outstanding Loan Portfolio	\$121,292	\$165,778	\$188,830	\$346,001	\$306,849	
B	Net Write-Offs or Net Charge-Offs	\$0	\$37,865	\$31,684	\$20,540	\$12,994	
C	Annual Net Loan Loss Ratio (B/A)	0.0%	22.8%	16.8%	5.9%	4.2%	<b>10.0%</b>
D	Loan Loss Reserve (cash)						
E	Loan Loss Reserve (accrual)	\$0	\$18,000	\$20,660	\$36,151	\$34,284	
F	Loan Loss Reserve Ratio ((D + E) / A)	0.0%	10.9%	10.9%	10.4%	11.2%	<b>8.7%</b>

				Total	0.3%
					3.7%
					3.8%
					2.4%
				\$1,227,871	1.9%
<b>PAR</b>					<b>10.2%</b>
S/B ≤ 12.00% ← Microenterprise					
<b>LLR</b>					
S/B ≤ 9%					
<b>.5 PAR ≤ LLR ≤ 1.5 PAR</b>					
	5.1%	≤	LLR	≤	1.5 PAR
	5.1%	≤	11.2%	≤	15.3%