

 <u>PERFORMANCE INDICATORS</u>	<u>2004</u>	<u>2003</u>
<u>PORTFOLIO QUALITY</u>		
Increase of portfolio in comparison with previous year	22%	85%
Percent Risky Portfolio (>30 days late)	5%	5%
Percent Written-off Loans	2%	1%
<u>EFFICIENCY</u>		
Administrative Efficiency	21%	19%
Operational Efficiency	22%	21%
Personnel Efficiency	78%	74%
Number of Active Loan per Staff Member	133	101
Number of active Loan per Loan Officer	218	157
Outstanding Portfolio per Loan Officer	129,463 €	118,183 €
<u>PROFITABILITY</u>		
Yield on Portfolio	25%	24%
Operational Sustainability	119%	112%
Profit from portfolio	25%	19%
Return on Assets	21%	18%