

 <u>PERFORMANCE INDICATORS</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>
<u>PORTFOLIO QUALITY</u>			
Increase of portfolio in comparison with previous year	18%	22%	85%
Percent Risky Portfolio (>30 days late)	0.9%	5%	5%
Percent Written-off Loans	0.6%	2%	1%
<u>EFFICIENCY</u>			
Administrative Efficiency	18%	21%	19%
Operational Efficiency	19%	22%	21%
Personnel Efficiency	75%	78%	74%
Number of Active Loan per Staff Member	125	133	101
Number of active Loan per Loan Officer	216	218	157
Outstanding Portfolio per Loan Officer	184,713 €	129,463 €	118,183 €
<u>PROFITABILITY</u>			
Yield on Portfolio	27%	25%	24%
Operational Sustainability	141%	119%	112%
Profit from portfolio	24%	25%	19%
Return on Assets	24%	21%	18%