



Opportunity's Female Clients Again Top 80 Percent

To fulfill our commitment to families in poverty, it is imperative that we focus on serving women. Women make up 70% of the world's poor, according to the United Nations Development Fund for Women. Improving their well-being pays dividends for families and communities as profits are reinvested in businesses or pay for food and schooling, dramatically improving the lifetime prospects for children.

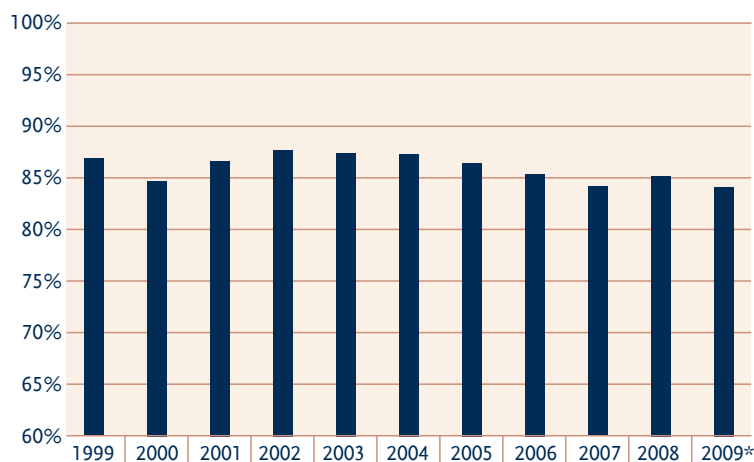
For the last 12 years, more than 80% of Opportunity's loans have been to women clients. During 2009, 84% of Opportunity's 1.8 million clients (or 1.5 million people) were women. This is much higher than the average among microfinance institutions (MFIs) that report to the MIX Market, a data clearinghouse for information on MFIs. The 1,136 reporting institutions, on average, say 54% of their clients were women. Opportunity's new reporting requirements, introduced in 2009, break out loan client gender balance by product. Because this change added a new "no gender" category for loans offered to businesses, the reported percentage of loans to women declined by 1% in 2009 compared to 2008.

The new data provide a closer look at how women use Opportunity's loan products. Large and midsize group loans are the products most heavily weighted toward women, as they represent 89% of large Trust Group borrowers and 85% of midsize Trust Group borrowers. Since those products make up 84% of all of Opportunity's outstanding loans, less female representation among other loan products does little to affect the overall balance. Individual loan clients were 59% female and SME loan clients were 33% female.

Women are often excluded from education and the workplace, from owning property and from equal participation in politics. They produce one-half of the world's food, but own just one percent of its farmland. Opportunity believes the most effective way to interrupt cycles of extreme poverty come from microfinance programs that target female entrepreneurs. When women improve their circumstances, they also improve the lives of their children. They invest in nutrition and education, helping to create a better future for their children.

Spotlight on Women Clients

PERCENTAGE OF LOANS MADE TO WOMEN



*2009 figure is lower due to changes in reporting.

Global Highlights

1,881,685 unique loan and savings clients

1.26 million active loan clients

84% loans made to women

557,269 savings clients

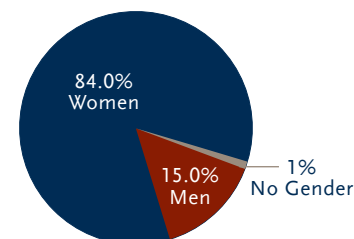
US\$122 average savings balance

US\$283 average loan size

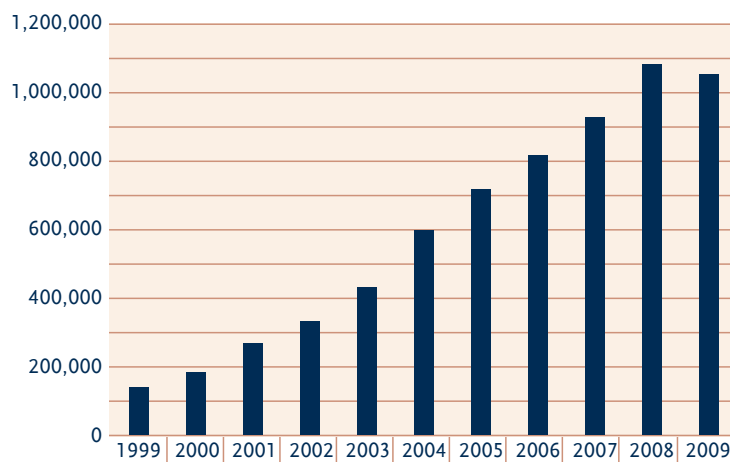
US\$138 average initial Trust Group loan

US\$388 million value of loan portfolio

LOANS MADE IN 2009, BY GENDER



NUMBER OF FEMALE LOAN CLIENTS



Opportunity International's Microfinance Institutions

LOANS

COUNTRY	NUMBER OF CLIENTS WITH LOANS	VALUE OF LOAN PORTFOLIO	NUMBER OF LOANS OUTSTANDING	AVERAGE OUTSTANDING LOAN BALANCE	VALUE OF LOANS MADE	NUMBER OF LOANS MADE	AVERAGE DISBURSED LOAN SIZE	AVERAGE FIRST TRUST GROUP LOAN	PERCENT OF LOANS MADE TO WOMEN
AFRICA									
Dem. Rep. of Congo	(start-up)	-	-	-	-	-	-	-	-
Ghana	127,387	US\$29,252,564	127,602	US\$229	US\$75,555,448	156,379	US\$483	US\$387	85.4%
Kenya	6,758	2,834,692	6,897	411	5,881,549	9,732	604	305	45.7%
Malawi	45,275	28,093,027	45,275	620	34,787,999	57,969	600	615	62.6%
Mozambique	7,583	2,676,991	7,600	352	5,798,233	11,034	525	142	44.9%
Rwanda	33,952	6,260,471	34,036	184	25,256,871	87,042	290	149	91.3%
South Africa	3,640	4,072,174	3,974	1,025	4,894,378	5,972	820	567	41.1%
Tanzania	6,003	1,031,307	6,003	172	2,093,870	6,278	334	212	76.8%
Uganda	25,728	11,233,407	30,687	366	22,242,632	48,886	455	406	51.0%
Zambia	5,423	2,346,471	5,525	425	4,542,121	7,040	645	631	67.6%
Zimbabwe	(report n/a)	-	-	-	-	-	-	-	-
SUBTOTAL	261,749	US\$87,801,103	267,599	US\$328	US\$181,053,102	390,332	US\$464	US\$383	75.7%
ASIA									
China	508	US\$2,721,308	577	US\$4,716	US\$4,072,012	620	US\$6,568	US\$5,912	30.8%
India	78,495	6,612,997	79,409	83	13,741,799	96,396	143	113	99.7%
Indonesia	55,085	5,090,390	55,085	92	9,765,432	62,763	156	135	76.3%
Philippines	740,212	84,293,060	827,412	102	231,708,444	1,384,993	167	114	88.6%
SUBTOTAL	874,300	US\$98,717,756	962,483	US\$103	US\$259,287,686	1,544,772	US\$168	US\$119	88.9%
EASTERN EUROPE									
Albania	16,135	US\$42,344,817	16,157	US\$2,621	US\$31,817,098	9,343	US\$3,405	US\$3,235	30.4%
Macedonia	7,664	44,728,490	8,156	5,484	16,596,584	2,797	5,934	4,783	25.6%
Poland	1,814	10,120,511	2,151	4,705	6,996,228	1,437	4,869	4,871	42.5%
Romania	2,501	17,649,412	2,905	6,076	6,089,145	1,248	4,879	4,502	39.1%
Russia	9,994	31,233,311	11,287	2,767	39,147,656	11,158	3,508	3,238	76.9%
Serbia	7,004	39,635,065	7,041	5,629	20,661,350	3,253	6,351	5,291	27.1%
SUBTOTAL	45,112	US\$185,711,606	47,697	US\$3,894	US\$121,308,060	29,236	US\$4,149	US\$3,961	48.3%
LATIN AMERICA									
Colombia	22,933	US\$3,325,496	22,952	US\$145	US\$10,034,047	52,828	US\$190	US\$166	82.1%
Dominican Rep.	12,102	5,144,890	12,102	425	7,473,069	13,528	552	448	71.8%
Honduras	6,337	1,972,357	6,337	311	3,311,312	7,524	440	364	35.0%
Mexico	4,907	902,902	4,907	184	6,162,351	17,859	345	149	91.0%
Nicaragua	30,224	4,110,061	30,224	136	9,529,875	38,396	248	262	82.2%
Peru	3,821	448,894	3,865	116	1,495,629	27,057	55	149	87.4%
SUBTOTAL	80,324	US\$15,904,600	80,387	US\$198	US\$38,006,283	157,192	US\$242	US\$232	80.9%
NETWORK TOTAL	1,261,485	US\$388,135,064	1,358,166	US\$286	US\$599,655,131	2,121,532	US\$283	US\$234	84.0%

1,261,485

ACTIVE LOAN CLIENTS

\$388,135,064

VALUE OF LOAN PORTFOLIO

\$283

AVERAGE DISBURSED
LOAN SIZE

\$122

AVERAGE DEPOSIT
BALANCE

DEPOSITS

COUNTRY	VALUE OF DEPOSITS	SAVINGS ACCOUNTS	AVERAGE DEPOSIT BALANCE
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AFRICA

Dem. Rep. of Congo	(start-up)	-	-
Ghana	US\$9,098,421	216,181	42
Kenya	-	-	-
Malawi	31,886,401	216,872	147
Mozambique	1,649,083	29,666	56
Rwanda	1,970,173	33,098	60
South Africa	-	-	-
Tanzania	-	-	-
Uganda*	-	-	-
Zambia	-	-	-
Zimbabwe	(report n/a)	-	-
SUBTOTAL	US\$44,604,077	495,817	US\$90

ASIA

China	-	-	-
India	-	-	-
Indonesia	-	-	-
Philippines	-	-	-
SUBTOTAL	US\$3,518,292	39,835	US\$88

EASTERN EUROPE

Albania	-	-	-
Macedonia	US\$5,422,578	18,367	US\$295
Poland	-	-	-
Romania	-	-	-
Russia	1,124,891	430	2,616
Serbia	14,123,185	7,652	1,846
SUBTOTAL	US\$20,670,654	26,449	US\$782

LATIN AMERICA

Colombia	-	-	-
Dominican Rep.	-	-	-
Honduras	-	-	-
Mexico	-	-	-
Nicaragua	-	-	-
Peru	-	-	-
SUBTOTAL	-	-	-

NETWORK TOTAL	US\$68,793,023	562,101	US\$122
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* Opportunity Uganda has 12,496 customers with voluntary deposits. However, that number is not reflected in the totals, due to a reporting error. That error will be corrected in 2010.

INSURANCE

COUNTRY	NUMBER OF PRIMARY INSURED	NUMBER OF SECONDARY INSURED	TOTAL LIVES INSURED
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AFRICA

Dem. Rep. of Congo	(start-up)	-	-
Ghana	127,508	157,152	284,660
Kenya	-	-	-
Malawi	35,990	170,995	206,985
Mozambique	7,583	-	7,583
Rwanda	-	-	-
South Africa	-	-	-
Tanzania	9,230	20,767	29,997
Uganda	5,967	23,868	29,835
Zambia	5,208	26,040	31,248
Zimbabwe	(report n/a)	-	-
SUBTOTAL	191,486	398,822	590,308

ASIA

China	-	-	-
India	10,906	-	10,906
Indonesia	25,610	845	26,455
Philippines	767,235	432,214	1,199,449
SUBTOTAL	803,751	433,059	1,236,810

EASTERN EUROPE

Albania	-	-	-
Macedonia	-	-	-
Poland	-	-	-
Romania	-	-	-
Russia	-	-	-
Serbia	-	-	-
SUBTOTAL	-	-	-

LATIN AMERICA

Colombia	21,270	9,099	30,369
Dominican Rep.	-	-	-
Honduras	-	-	-
Mexico	-	-	-
Nicaragua	-	-	-
Peru	-	-	-
SUBTOTAL	24,114	11,100	35,214

NETWORK TOTAL	1,016,507	840,980	1,857,487
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\$68,793,023

VALUE OF DEPOSITS

562,101

SAVINGS ACCOUNTS

1,857,487

LIVES INSURED

Fourth Quarter, 2009 Summary

CLIENTS	
Clients with Loans	1,261,485
Savings Accounts	557,269

EFFICIENCY	
Number of Employees	11,501
Number of Loan Officers	6,515
Loans per Loan Officer	208

SUSTAINABILITY	
Operational Sustainability*	93.3%

*Operational sustainability is total income divided by total costs.

LOANS		VALUE OF LOAN PORTFOLIO	NUMBER OF LOANS OUTSTANDING	VALUE OF LOANS MADE	NUMBER OF LOANS MADE	AVERAGE DISBURSED LOAN SIZE	AVG DISBURSED LOAN SIZE TO NEW CLIENTS	PERCENT OF LOANS MADE TO WOMEN	PORTFOLIO IN ARREARS > 30 DAYS	PORTFOLIO AT RISK > 30 DAYS
Individual Loans		US\$163,195,996	118,395	US\$164,836,627	139,166	US\$1,184	US\$1,520	64.9%	3.6%	9.7%
Group Loans**	Large Groups	41,966,791	509,188	126,882,219	789,334	161	110	90.0%	8.6%	9.4%
	Midsized Groups	78,487,857	632,359	234,223,170	1,058,845	221	163	84.6%	2.3%	3.4%
	Small Groups	3,595,105	31,998	9,127,255	39,662	230	187	60.9%	15.9%	17.5%
	All Groups	1,173,545	7,986	370,232,644	1,887,841	196	138	87.0%	4.8%	5.8%
SME Loans		67,703,925	7,986	40,231,058	4,148	9,699	9,841	34.0%	5.8%	12.0%
Non-Business Loans		24,772,703	42,205	14,779,962	67,739	218	798	70.8%	2.1%	6.0%
Other Loans		8,412,688	16,035	9,574,840	22,638	423	357	42.6%	4.6%	10.9%
TOTAL LOANS		US\$388,135,064	1,358,166	US\$599,655,131	2,121,532	US\$283	US\$234	84.0%	4.3%	8.6%

**Group loans are made utilizing a group lending methodology. Large groups are more than 20 members. Midsized groups are between 10–20 members. Small groups are comprised of a few experienced clients.

DEPOSITS	SIGHT DEPOSITS***	TIME DEPOSITS	SAVINGS ACCOUNTS
Value of Deposits	US\$41,529,168	US\$27,263,854	US\$68,793,023
Number of Deposits	549,340	12,761	562,101
Average Deposit Balance	US\$76	US\$2,136	US\$122

INSURANCE	
Number of Primary Insured	1,016,507
Number of Secondary Insured	840,980
Total Number Insured	1,857,487

***Sight deposits are deposits available for immediate withdrawals.

Savings Growth

DEPOSIT ACCOUNTS

