



India Shows Client Growth, Transformational Impact

Growing Opportunity (GO) Finance is living up to its name. The Opportunity International microfinance institution in India has grown enormously over the last three years, with nine consecutive quarters of approximately 30% growth. For 2008, this translated to a 200% growth rate. GO Finance also plays a transformative role in its clients' lives by hosting Women's Day celebrations and Christmas events, as well as providing education on domestic violence and other issues affecting women in India. GO Finance's rapid expansion has been extremely well managed. Portfolio at risk above 30 days fell to below 2% during the last three years. And the institution has improved its efficiency, moving from a sustainability of less than 50% to 111% at the end of 2008.

Between 1997 and 2006, only twice did the organization achieve sustainability above 50%. As a result, the local team renewed its focus on improving operations. Three and a half years later, the institution has more than 61,500 clients and a full suite of lending products and training services developed with the use of market research to fit its clients' needs. GO Finance has a 91.5% annual client retention rate. This strong customer loyalty places GO Finance in the top tier of Opportunity institutions.

GO Finance's outstanding growth is not a result of intensive financial investment, but rather a focused look at performance, efficiency, and operations. Support from Opportunity International, combined with the work of local staff, has produced a flourishing and transformative microfinance institution. "We are proud of the hard work of our staff and their dedication to our core values in their service our clients," says GO Finance CEO Jim Reiff. "We are delighted that through our work tens of thousands of the lives of our clients and their families are changed for the better."

Global Highlights

1,668,563 total savings clients

1,596,257 savings and loan clients

\$153 is the average first loan for Trust Group members

\$374,654,101 is the value of the loan portfolio

83.6% of loans are made to women

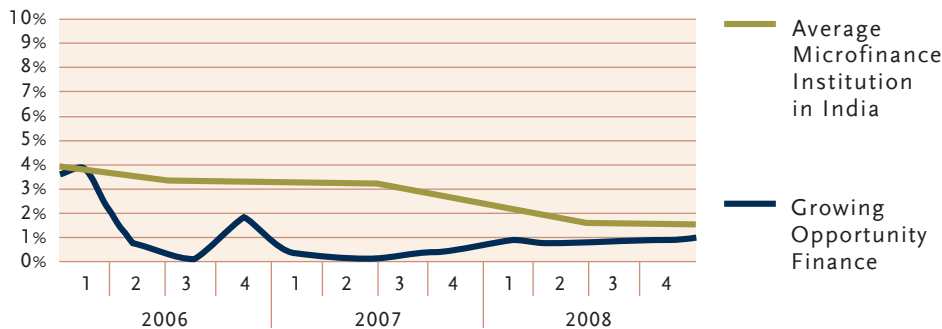
1,655,072 life insured policyholders

10,781 employees

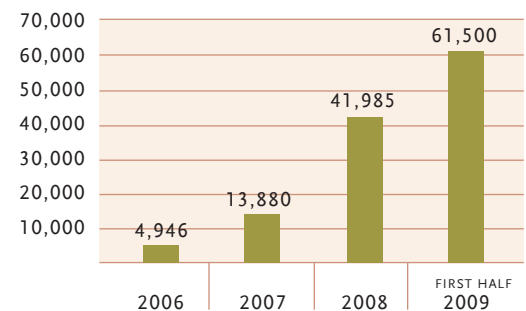
5,960 loan officers

Spotlight on Growing Opportunity Finance, India

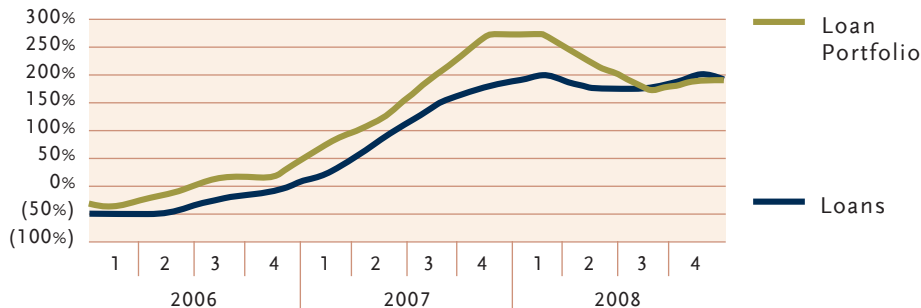
PORTFOLIO AT RISK



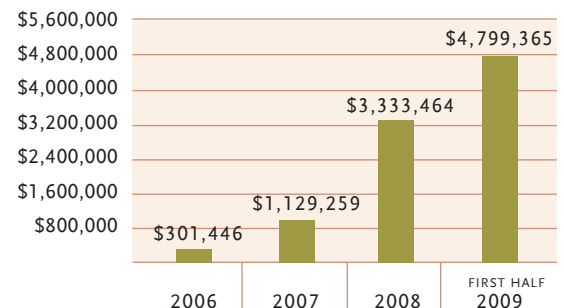
CLIENTS WITH LOANS



YEAR-TO-YEAR GROWTH RATE



PORTFOLIO



Opportunity International's Microfinance Institutions

LOANS

COUNTRIES	NUMBER OF CLIENTS WITH LOANS	VALUE OF LOAN PORTFOLIO	NUMBER OF LOANS OUTSTANDING	VALUE OF LOANS MADE	NUMBER OF LOANS ISSUED	AVERAGE DISBURSED LOAN SIZE	AVERAGE FIRST TRUST GROUP LOAN	PERCENT OF LOANS MADE TO WOMEN
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AFRICA

Dem. Rep. of Congo	(start-up)	-	-	-	-	-	-	-
Ghana	131,453	\$25,745,372	131,824	\$38,897,319	84,781	\$459	\$337	85.3%
Kenya	8,959	2,530,225	8,969	2,185,012	3,731	586	828	46.2%
Malawi	39,537	24,599,928	39,537	14,815,884	22,493	659	571	62.3%
Mozambique	7,552	2,578,720	7,597	2,723,396	5,131	531	149	44.4%
Rwanda	30,112	5,252,546	30,286	11,280,397	40,878	276	113	91.5%
South Africa	3,541	3,243,076	3,998	1,916,030	2,961	647	-	39.8%
Tanzania	4,415	883,184	4,415	1,021,932	3,207	319	173	77.2%
Uganda	15,666	8,733,343	27,006	8,519,021	20,400	418	201	50.5%
Zambia	5,904	1,991,908	5,975	2,155,080	3,617	596	418	72.0%
Zimbabwe	(report n/a)	-	-	-	-	-	-	-
Subtotal	247,139	\$75,558,302	259,607	\$83,514,071	187,199	\$446	\$326	77.1%

ASIA

China	346	1,747,558	408	1,545,698	214	7,223	5,308	36.4%
India	64,468	5,571,701	65,029	6,379,079	46,523	137	112	99.7%
Indonesia	50,816	4,377,527	50,816	4,434,458	29,211	152	90	73.1%
Philippines	634,829	77,464,271	724,242	109,570,798	644,809	170	106	87.4%
Subtotal	750,459	\$89,161,056	840,495	\$121,930,033	720,757	\$169	\$107	87.7%

EASTERN EUROPE

Albania	15,903	42,759,715	15,934	17,661,131	5,036	3,507	-	30.6%
Macedonia	7,797	46,155,805	8,302	8,131,305	1,451	5,604	-	25.4%
Poland	1,716	9,049,089	2,002	3,581,736	746	4,801	-	40.2%
Romania	2,725	20,628,049	3,337	3,864,348	928	4,164	-	39.8%
Russia	11,571	36,833,814	13,267	18,873,183	5,825	3,240	-	76.7%
Serbia	6,091	39,560,142	6,132	9,755,919	1,448	6,738	-	27.6%
Subtotal	45,803	\$194,986,614	48,974	\$61,867,622	15,434	\$4,009	-	48.3%

LATIN AMERICA

Colombia	25,606	3,005,257	25,617	4,128,143	25,170	164	135	81.6%
Dominican Rep.	10,687	4,238,969	10,687	3,339,059	6,026	554	191	72.2%
Honduras	5,952	1,776,182	5,952	1,479,488	3,370	439	220	78.1%
Mexico	7,835	1,167,844	7,836	3,431,905	10,320	333	156	90.9%
Nicaragua	35,164	4,387,456	35,164	4,503,213	18,496	243	215	81.6%
Peru	4,228	372,420	4,279	619,654	3,843	161	142	87.2%
Subtotal	89,472	\$14,948,129	89,535	\$17,501,463	67,225	\$260	\$169	82.3%

TOTAL	1,132,873	\$374,654,101	1,238,611	\$284,813,188	990,615	\$288	\$153	83.6%
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1,132,873

CLIENTS WITH LOANS

\$374,654,101

VALUE OF LOAN PORTFOLIO

\$288

AVERAGE DISBURSED LOAN SIZE

DEPOSITS

COUNTRIES	VALUE OF DEPOSITS	NUMBER OF DEPOSITS	AVERAGE DEPOSIT BALANCE
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AFRICA

Dem. Rep. of Congo	(start-up)	-	-
Ghana	\$7,689,683	190,893	\$40
Kenya	-	-	-
Malawi	24,304,802	194,245	125
Mozambique	1,190,676	26,473	45
Rwanda	1,553,386	25,409	61
South Africa	-	-	-
Tanzania	-	-	-
Uganda	-	-	-
Zambia	-	-	-
Zimbabwe	(report n/a)	-	-
Subtotal	\$34,738,546	437,020	\$79

ASIA

China	-	-	-
India	-	-	-
Indonesia	-	-	-
Philippines	\$2,721,793	10,587	\$257
Subtotal	\$2,721,793	10,587	\$257

EASTERN EUROPE

Albania	-	-	-
Macedonia	5,624,732	17,706	318
Poland	-	-	-
Romania	-	-	-
Russia	308,208	346	891
Serbia	11,418,747	25,852	442
Subtotal	\$17,351,686	43,904	\$ 395

LATIN AMERICA

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

TOTAL	\$54,812,026	491,511	\$112
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INSURANCE

NUMBER OF PRIMARY INSURED	NUMBER OF SECONDARY INSURED	TOTAL LIVES INSURED
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-	-	-
131,785	206,924	338,709
-	-	-
37,933	182,255	220,188
7,552	-	7,552
-	-	-
-	-	-
6,442	13,384	19,826
-	-	-
5,612	28,060	33,672
-	-	-
189,324	430,623	619,947

-	-	-
10,906	-	10,906
20,668	884	21,552
632,936	341,610	974,546
664,510	342,494	1,007,004

-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-

17,390	10,731	28,121
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
17,390	10,731	28,121

871,224	783,848	1,655,072
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\$112

AVERAGE DEPOSIT BALANCE

\$54,812,026

VALUE OF DEPOSITS

871,224

INSURANCE POLICYHOLDERS

Second Quarter, 2009 Summary

CLIENTS	
Clients with Loans	1,132,873
Clients with Deposits	465,384

EFFICIENCY	
Number of Employees	10,781
Number of Loan Officers	5,960
Loans per Loan Officer	203

SUSTAINABILITY	
Operational Sustainability*	96.9%

*Operational sustainability is total income divided by total costs.

LOAN PRODUCTS

	VALUE OF LOAN PORTFOLIO	NUMBER OF LOANS OUTSTANDING	VALUE OF LOANS ISSUED	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	\$157,168,456	102,747	\$51,103	51,103	\$1,539	\$1,649	58.2%	3.3%	8.4%	
Group Loans*	Large Groups	41,932,426	501,366	63,963,239	383,134	167	117	88.8%	8.0%	9.1%
	Midsize Groups	67,052,886	529,311	107,330,894	488,675	220	180	85.1%	3.1%	4.0%
	Small Groups	3,605,112	27,958	4,456,842	18,084	246	209	60.7%	19.6%	23.4%
	All Groups	112,590,425	1,058,635	175,750,974	889,893	197	153	86.6%	5.4%	6.5%
SME Loans	70,513,168	8,324	18,713,910	1,889	9,907	8,259	33.4%	3.4%	10.1%	
Non-Business Loans	25,386,682	53,667	7,013,658	38,115	184	667	64.7%	2.1%	6.9%	
Other Loans	8,995,371	15,238	4,703,420	9,615	489	719	48.6%	5.3%	10.9%	
TOTAL LOANS	\$374,654,101	1,238,611	\$284,813,188	990,615	\$288	\$258	83.6%	3.9%	8.1%	

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

DEPOSIT PRODUCTS

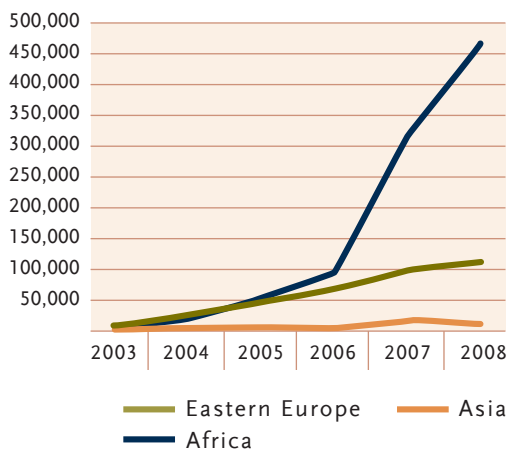
	SIGHT DEPOSITS*	TIME DEPOSITS	TOTAL DEPOSITS
Value of Deposits	\$29,113,426	\$25,698,599	\$54,812,026
Number of Deposits	485,031	6,480	491,511
Average Deposit Balance	\$60	\$3,966	\$112

*Sight deposits are deposits available for immediate withdrawals.

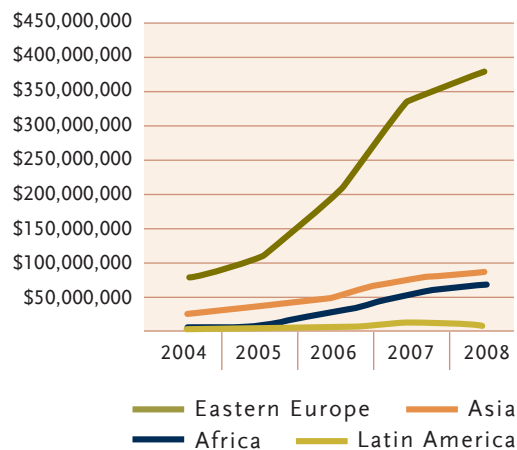
INSURANCE

Number of Primary Insured	871,224
Number of Secondary Insured	783,848
Total Number Insured	1,655,072

NUMBER OF DEPOSITS



LOAN PORTFOLIO GROWTH



PORTFOLIO AT RISK > 30 DAYS

