



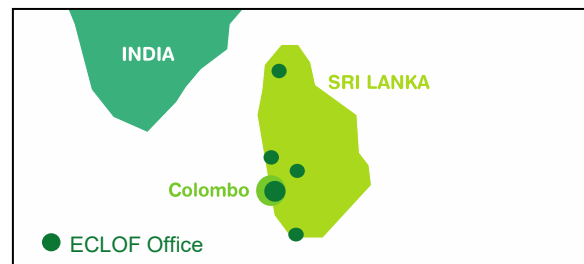
ECLOF SRI LANKA

ECLOF Sri Lanka is headquartered in Colombo with outlets covering the central and western coastal regions of the country. ECLOF was among the first microfinance institutions to serve the former conflict zone of Mannar after the end of the civil war. Following its mission to reach the poor and excluded, ECLOF Sri Lanka targets almost exclusively women residing in rural areas. Loans are made towards micro business and agriculture. Most clients organize into self-help groups co-guaranteeing for each other's loans to make up for the lack of bankable collateral.



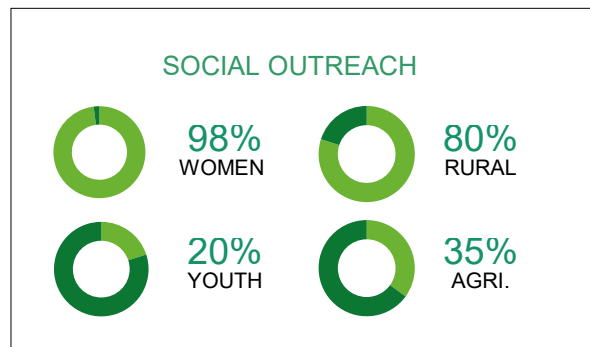
COUNTRY INDICATORS

Population in million	23
Gross National Income (GNI) per Capita in USD	13,090
Human Development Index Rank	76 out of 187
Percentage of Population Below Poverty Line	7%
Percentage of Rural Population	82%



OPERATIONAL HIGHLIGHTS

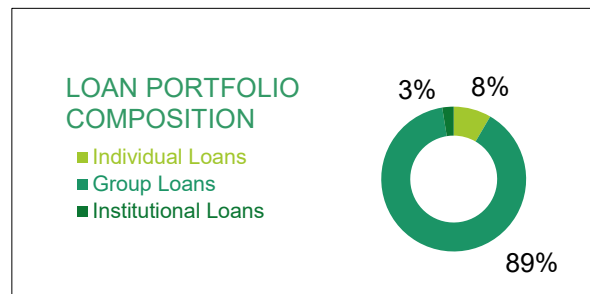
Founded in	1975
Legal Form	Company Limited by Guarantee
Number of Branches	9
Number of Staff	47
Number of Loan Officers	25
Percentage of Female Staff	37%
Gross Loan Portfolio in million USD	1.6
Number of Clients	10,416
Portfolio at Risk 30 days	15%
Operational Self-sufficiency	116%



POVERTY OUTREACH

LOAN TYPE	Individual	Group	Institutional
Average Loan Size in USD	644	136	6,607
Average Loan Size / GNI per Capita	5%	1%	-
MIX* Classification	Low End	Low End	-

* MIX Market classifies a country's MFIs into three categories (low-end, broad, and high-end) depending on the segment of the population they serve by relating the average loan size to local income levels (GNI per capita).



* all as of 2018



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