

## ASA Performance (2002 - 2007)

Amount in BD Taka

Description	2002	2003	2004	2005	2006	2007
No. of branch	1,172	1,288	1,965	2,291	2,931	3,333
<b>Savings (end balance)</b>						
# of savers (in million)	2.14	2.34	3.00	5.99	6.46	6.66
Value of savings (in million)	2,504.53	2,805.00	2,828.00	3,036.00	3,521.00	4,469.00
Average savings balance per member	1,172	1,202	947	748	777	887
Savings on portfolio	30.94%	28.06%	23.62%	18.75%	16.77%	18.31%
Savings on assets	25.28%	21.05%	17.20%	15.10%	14.02%	15.41%
Savings on capital/equity	65.27%	49.84%	36.09%	29.01%	25.40%	27.13%
<b>Loan</b>						
# of active client in million (end balance)	1.98	2.13	2.77	4.18	5.16	5.42
# of disb. in million (during the year)	2.12	2.33	3.20	4.64	5.56	6.10
Disbursement in million (during the year)	15,951.5	20,014.00	24,024.00	33,082.00	41,312.00	48,374.00
Loan outstanding in million (end balance)	8,093.53	10,024.00	11,980.00	16,886.00	21,003.00	24,410.00
Average loan size/member (end period)	7,507	8,603	7,517	7,129	7,430	7,868
# of loan officer/field staff (end balance)	4,771	5,081	6,977	9,489	11,564	14,788
Number of total staff (end balance)	7,458	8,065	11,407	14,869	18,400	25,125
<b>Productivity and Quantitative indicators</b>						
Cost per unit of money lent	0.033	0.032	0.037	0.033	0.044	0.05
Cost per loan made	249	279	280	240	327	403
Total cost per unit of money lent	0.034	0.033	0.037	0.033	0.044	0.050
Total cost per loan made	249	284	280	240	327	403
Number of member per branch	1,823	1,818	1,525	2,614	2,203	1,999
Number of borrower per branch	1,823	1,654	1,411	1,825	1,762	1,627
Number of members per LO	448	461	430	631	558	451
# of active client/loan officer/field staff	414	419	397	441	446	367
Portfolio per loan officer in million	1.7	1.97	1.72	1.78	1.81	1.65
Recovery rate	99.96%	99.95%	99.88%	99.88%	99.85%	99.77%
Portfolio in arrears	0.23%	0.29%	0.83%	0.81%	1.04%	1.87%
Portfolio at risk	0.33%	0.45%	0.69%	1.22%	1.85%	3.40%
Loan loss ratio	0.12%	0.07%	0.10%	0.14%	0.23%	0.27%
Reserve reatio	5.45%	5.32%	5.35%	3.45%	2.84%	4.15%
Value of loans written off (in million)	10.05	7.4	12.27	24.12	47.92	66.88
<b>Financial indicators</b>						
Effective yield on assets	25.53%	25.91%	25.93%	24.53%	25.15%	24.11%
Average return on equity	22.86%	29.92%	19.11%	19.66%	16.42%	7.06%
Average return on assets	9.05%	11.94%	9.57%	10.71%	9.36%	4.51%
Operational sustainability	230.86%	264.62%	244.56%	275.24%	238.16%	175.51%
Financial sustainability	154.90%	173.94%	158.51%	169.73%	155.20%	121.44%
Total expenses/total average assets	16.48%	14.90%	12.45%	15.35%	16.95%	21.06%
Financial costs/total average assets	2.65%	2.91%	2.58%	2.63%	2.29%	2.15%
Loan loss costs/total average assets	5.42%	0.90%	0.75%	0.29%	0.29%	2.04%
Administrative costs/total average assets	6.46%	5.98%	4.88%	6.54%	8.47%	10.37%
Administrative costs on total expenses	47.09%	39.19%	42.46%	45.04%	49.95%	47.09%
Personnel costs on total expenses	39.91%	32.73%	36.35%	38.72%	43.47%	39.91%
Total equity/assets	38.73%	50.83%	57.73%	53.66%	55.21%	69.48%
Total equity/liability	69.12%	81.92%	101.41%	131.07%	140.81%	164.27%
Performing assets in million (end balance)	9,906	11,828	14,908	19,722	23,168	28,994
Donation and grant ration	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Exchange Rate Between USD & BDT	57.13	57.5	57.9	63.82	69	68.56

## ASA Performance (2002 - 2007)

Amount in US\$

Description	2002	2003	2004	2005	2006	2007
No. of branch	1,172	1,288	1,965	2,291	2,931	3,333
Savings (end balance)						
# of savers (in million)	2.14	2.34	3.00	5.99	6.46	6.66
Value of savings (in million)	43.84	48.78	48.84	47.57	51.03	65.18
Average savings balance per member	20.51	20.90	16.36	11.72	11.26	12.94
Savings on portfolio	30.94%	28.06%	23.62%	18.75%	16.77%	18.31%
Savings on assets	25.28%	21.05%	17.20%	15.10%	14.02%	15.41%
Savings on capital/equity	65.27%	49.84%	36.09%	29.01%	25.40%	27.13%
Loan						
# of active client in million (end balance)	1.98	2.13	2.77	4.18	5.16	5.42
# of disb. in million (during the year)	2.12	2.33	3.20	4.64	5.56	6.10
Disbursement in million (during the year)	279.21	348.07	414.92	518.36	598.72	705.57
Loan outstanding in million (end balance)	141.67	174.33	206.91	264.59	304.39	356.04
Average loan size/member (end period)	131.40	149.62	129.83	111.70	107.68	114.76
# of loan officer/field staff (end balance)	4,771	5,081	6,977	9,489	11,564	14,788
Number of total staff (end balance)	7,458	8,065	11,407	14,869	18,400	25,125
Productivity and Quantitative indicators						
Cost per unit of money lent	0.03	0.03	0.04	0.03	0.04	0.05
Cost per loan made	4.36	4.85	4.84	3.76	4.74	5.88
Total cost per unit of money lent	0.034	0.033	0.037	0.033	0.044	0.050
Total cost per loan made	4.36	4.94	4.84	3.76	4.74	5.88
Number of member per branch	1,823	1,818	1,525	2,614	2,203	1,999
Number of borrower per branch	1,823	1,654	1,411	1,825	1,762	1,627
Number of members per LO	448	461	430	631	558	451
# of active client/loan officer/field staff	414	419	397	441	446	367
Portfolio per loan officer in million	0.03	0.03	0.03	0.03	0.03	0.02
Recovery rate	99.96%	99.95%	99.88%	99.88%	99.85%	99.77%
Portfolio in arrears	0.23%	0.29%	0.83%	0.81%	1.04%	1.87%
Portfolio at risk	0.33%	0.45%	0.69%	1.22%	1.85%	3.40%
Loan loss ratio	0.12%	0.07%	0.10%	0.14%	0.23%	0.27%
Reserve reatio	5.45%	5.32%	5.35%	3.45%	2.84%	4.15%
Value of loans written off (in million)	0.18	0.13	0.21	0.38	0.69	0.98
Financial indicators						
Effective yield on assets	25.53%	25.91%	25.93%	24.53%	25.15%	24.11%
Average return on equity	22.86%	29.92%	19.11%	19.66%	16.42%	7.06%
Average return on assets	9.05%	11.94%	9.57%	10.71%	9.36%	4.51%
Operational sustainability	230.86%	264.62%	244.56%	275.24%	238.16%	175.51%
Financial sustainability	154.90%	173.94%	158.51%	169.73%	155.20%	121.44%
Total expenses/total average assets	16.48%	14.90%	12.45%	15.35%	16.95%	21.06%
Financial costs/total average assets	2.65%	2.91%	2.58%	2.63%	2.29%	2.15%
Loan loss costs/total average assets	5.42%	0.90%	0.75%	0.29%	0.29%	2.04%
Administrative costs/total average assets	6.46%	5.98%	4.88%	6.54%	8.47%	10.37%
Administrative costs on total expenses	47.09%	39.19%	42.46%	45.04%	49.95%	47.09%
Personnel costs on total expenses	39.91%	32.73%	36.35%	38.72%	43.47%	39.91%
Total equity/assets	38.73%	50.83%	57.73%	53.66%	55.21%	69.48%
Total equity/liability	69.12%	81.92%	101.41%	131.07%	140.81%	164.27%
Performing assets in million (end balance)	173.39	205.70	257.48	309.03	335.77	422.90
Donation and grant ration	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Exchange Rate Between USD & BDT	57.13	57.5	57.9	63.82	69	68.56