

ASA Performance (1992 - 1996)

Amount in BD Taka

Description	1992	1993	1994	1995	1996
No. of branch	159	245	265	425	500
Savings (end balance)					
# of savers (in million)	0.14	0.26	0.27	0.40	0.56
Value of savings (in million)	28.74	98.18	163.40	245.63	442.77
Average savings balance per member	200	383	610	608	789
Savings on portfolio	25.14%	39.31%	47.12%	43.89%	47.29%
Savings on assets	14.91%	26.11%	30.46%	31.04%	36.74%
Savings on capital/equity	20.27%	45.02%	58.86%	65.22%	89.70%
Loan					
# of active client in million (end balance)	0.09	0.20	0.26	0.33	0.52
# of disb. in million (during the year)	0.09	0.20	0.27	0.33	0.53
Disbursement in million (during the year)	170.17	499.49	772.10	1,031.4	1,823.1
Loan outstanding in million (end balance)	114.33	249.77	346.76	559.68	936.31
Average loan size/member (end period)	1,926	2,448	2,887	3,123	3,411
# of loan officer/field staff (end balance)	911	980	1,060	1,499	1,912
Number of total staff (end balance)	1,239	1,961	2,043	2,627	3,400
Productivity and Quantitative indicators					
Cost per unit of money lent	0.166	0.093	0.085	0.077	0.068
Cost per loan made	319.09	227.10	244.89	241.46	230.65
Total cost per unit of money lent	0.191	0.111	0.130	0.121	0.105
Total cost per loan made	368.74	271.54	374.50	378.11	359.41
Number of member per branch	905	1,047	1,011	951	1,123
Number of borrower per branch	539	806	989	768	1,032
Number of members per LO	-	262	253	270	294
# of active client/loan officer/field staff	94	202	247	217	270
Portfolio per loan officer in million	0.13	0.25	0.32	0.37	0.49
Recovery rate	100%	100%	100%	100%	99.27%
Portfolio in arrears	0%	0.17%	2.23%	1.10%	1.02%
Portfolio at risk	n/a	n/a	n/a	n/a	n/a
Loan loss ratio	0.00%	0.00%	0.00%	0.00%	0.73%
Reserve reatio	0.00%	0.45%	1.43%	1.79%	1.32%
Value of loans written off (in million)	0.03	0	0	0.02	6.84
Financial indicators					
Effective yield on assets	11.94%	20.79%	23.76%	19.00%	19.64%
Average return on equity	n/a	2.07%	3.32%	0.39%	0.91%
Average return on assets	n/a	1.31%	1.81%	0.19%	0.39%
Operational sustainability	53.17%	123.99%	121.31%	113.87%	109.77%
Financial sustainability	47.03%	106.72%	108.23%	101.02%	102.05%
Total expenses/total average assets	n/a	19.48%	21.95%	18.81%	19.24%
Financial costs/total average assets	n/a	0.47%	4.38%	3.91%	4.63%
Loan loss costs/total average assets	n/a	0.00%	0.85%	0.77%	0.91%
Administrative costs/total average assets	n/a	16.29%	14.35%	12.01%	12.35%
Administrative costs on total expenses	86.54%	83.63%	65.39%	63.86%	64.18%
Personnel costs on total expenses	67.11%	65.88%	52.50%	52.34%	50.75%
Total equity/assets	73.54%	57.99%	51.75%	47.59%	40.96%
Total equity/liability	284.15%	139.04%	109.36%	93.06%	70.59%
Performing assets in million (end balance)	193	376	536	791	1,205
Donation and grant ration	44.97%	19.90%	6.51%	11.11%	10.50%
Exchange Rate Between USD & BDT	39.14	39.14	40	40.2	40.84

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Amount in US\$

Description	1992	1993	1994	1995	1996
No. of branch	159	245	265	425	500
Savings (end balance)					
# of savers (in million)	0.14	0.26	0.27	0.40	0.56
Value of savings (in million)	0.73	2.51	4.09	6.11	10.84
Average savings balance per member	5.11	9.79	15.25	15.12	19.32
Savings on portfolio	25.14%	39.31%	47.12%	43.89%	47.29%
Savings on assets	14.91%	26.11%	30.46%	31.04%	36.74%
Savings on capital/equity	20.27%	45.02%	58.86%	65.22%	89.70%
Loan					
# of active client in million (end balance)	0.09	0.20	0.26	0.33	0.52
# of disb. in million (during the year)	0.09	0.20	0.27	0.33	0.53
Disbursement in million (during the year)	4.35	12.76	19.30	25.66	44.64
Loan outstanding in million (end balance)	2.92	6.38	8.67	13.92	22.93
Average loan size/member (end period)	49.21	62.54	72.18	77.69	83.52
# of loan officer/field staff (end balance)	911	980	1,060	1,499	1,912
Number of total staff (end balance)	1,239	1,961	2,043	2,627	3,400
Productivity and Quantitative indicators					
Cost per unit of money lent	0.17	0.09	0.09	0.08	0.07
Cost per loan made	8.15	5.80	6.12	6.01	5.65
Total cost per unit of money lent	0.191	0.111	0.130	0.121	0.105
Total cost per loan made	9.42	6.94	9.36	9.41	8.80
Number of member per branch	905	1,047	1,011	951	1,123
Number of borrower per branch	539	806	989	768	1,032
Number of members per LO	0	262	253	270	294
# of active client/loan officer/field staff	94	202	247	217	270
Portfolio per loan officer in million	0.003	0.006	0.008	0.009	0.012
Recovery rate	100.00%	100.00%	100.00%	100.00%	99.27%
Portfolio in arrears	0.00%	0.17%	2.23%	1.10%	1.02%
Portfolio at risk	n/a	n/a	n/a	n/a	n/a
Loan loss ratio	0.00%	0.00%	0.00%	0.00%	0.73%
Reserve reatio	0.00%	0.45%	1.43%	1.79%	1.32%
Value of loans written off (in million)	0.001	0.000	0.000	0.000	0.167
Financial indicators					
Effective yield on assets	11.94%	20.79%	23.76%	19.00%	19.64%
Average return on equity	n/a	2.07%	3.32%	0.39%	0.91%
Average return on assets	n/a	1.31%	1.81%	0.19%	0.39%
Operational sustainability	53.17%	123.99%	121.31%	113.87%	109.77%
Financial sustainability	47.03%	106.72%	108.23%	101.02%	102.05%
Total expenses/total average assets	n/a	19.48%	21.95%	18.81%	19.24%
Financial costs/total average assets	n/a	0.47%	4.38%	3.91%	4.63%
Loan loss costs/total average assets	n/a	0.00%	0.85%	0.77%	0.91%
Administrative costs/total average assets	n/a	16.29%	14.35%	12.01%	12.35%
Administrative costs on total expenses	86.54%	83.63%	65.39%	63.86%	64.18%
Personnel costs on total expenses	67.11%	65.88%	52.50%	52.34%	50.75%
Total equity/assets	73.54%	57.99%	51.75%	47.59%	40.96%
Total equity/liability	284.15%	139.04%	109.36%	93.06%	70.59%
Performing assets in million (end balance)	4.93	9.61	13.41	19.69	29.51
Donation and grant ration	44.97%	19.90%	6.51%	11.11%	10.50%
Exchange Rate Between USD & BDT	39.14	39.14	40	40.2	40.84