

## ASA Performance (1997 - 2001)

Amount in BD Taka

Description	1997	1998	1999	2000	2001
No. of branch	686	732	800	824	1,060
Savings (end balance)					
# of savers (in million)	0.81	0.89	1.18	1.24	1.58
Value of savings (in million)	722.05	1,080.11	1,269.00	1,607.27	1,697.00
Average savings balance per member	836	912	918	1,297	1,074
Savings on portfolio	43.29%	48.86%	34.49%	40.33%	27.52%
Savings on assets	36.91%	36.56%	29.37%	32.72%	23.85%
Savings on capital/equity	112.72%	111.03%	87.32%	81.91%	63.98%
Loan					
# of active client in million (end balance)	0.64	0.79	1.08	1.13	1.42
# of disb. in million (during the year)	0.72	0.86	1.14	1.19	1.48
Disbursement in million (during the year)	2,972.0	4,175.9	6,615.5	7,782.3	9,950.0
Loan outstanding in million (end balance)	1,668.09	2,210.53	3,694.35	3,985.25	5,359.25
Average loan size/member (end period)	4,114	5,008	5,799	6,522	6,743
# of loan officer/field staff (end balance)	2,673	2,739	3,334	3,490	4,100
Number of total staff (end balance)	4,627	4,656	5,145	5,347	6,422
Productivity and Quantitative indicators					
Cost per unit of money lent	0.054	0.050	0.041	0.044	0.041
Cost per loan made	222.67	252.67	238.47	288.09	280.03
Total cost per unit of money lent	0.100	0.112	0.099	0.043	0.041
Total cost per loan made	411.49	541.41	573.40	280	279
Number of member per branch	1,174	1221	1474	1462	1,490
Number of borrower per branch	926	1074	1355	1370	1,335
Number of members per LO	301	326	354	345	385
# of active client/loan officer/field staff	238	287	325	323	345
Portfolio per loan officer in million	0.62	0.81	1.11	1.14	1.31
Recovery rate	99.86%	99.73%	99.99%	99.92%	99.96%
Portfolio in arrears	0.50%	0.22%	0.30%	0.49%	0.38%
Portfolio at risk	n/a	n/a	0.80%	0.88%	0.64%
Loan loss ratio	0.14%	0.27%	0.01%	0.16%	0.14%
Reserve ratio	1.48%	2.81%	3.46%	5.01%	5.44%
Value of loans written off (in million)	2.34	5.93	0.46	5.93	7.4
Financial indicators					
Effective yield on assets	19.61%	20.53%	21.17%	24.03%	19.30%
Average return on equity	2.31%	5.40%	10.91%	14.31%	18.15%
Average return on assets	0.81%	1.65%	3.27%	4.79%	5.03%
Operational sustainability	114.05%	118.65%	132.62%	136.60%	136.60%
Financial sustainability	104.29%	108.66%	118.25%	124.90%	124.90%
Total expenses/total average assets	18.81%	19.06%	17.90%	19.24%	14.26%
Financial costs/total average assets	6.09%	6.79%	6.69%	8.36%	5.72%
Loan loss costs/total average assets	0.93%	1.76%	1.81%	1.74%	1.35%
Administrative costs/total average assets	10.18%	8.89%	7.46%	7.49%	5.79%
Administrative costs on total expenses	54.11%	46.67%	43.18%	40.37%	51.72%
Personnel costs on total expenses	42.03%	37.17%	34.86%	33.69%	43.13%
Total equity/assets	31.16%	30.16%	29.80%	36.97%	31.60%
Total equity/liability	47.22%	46.42%	48.16%	30.52%	64.75%
Performing assets in million (end balance)	1,956	2,954	4,343	4,369	7,116
Donation and grant ration	4.90%	6.15%	10.00%	14.37%	0.00%
Exchange Rate Between USD & BDT	42.7	45.27	52	54	53.96

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Amount in US\$

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No. of branch	686	732	800	824	1,060
Savings (end balance)					
# of savers (in million)	0.81	0.89	1.18	1.24	1.58
Value of savings (in million)	16.91	23.86	24.40	29.76	31.45
Average savings balance per member	19.58	20.15	17.65	24.02	19.90
Savings on portfolio	43.29%	48.86%	34.49%	40.33%	27.52%
Savings on assets	36.91%	36.56%	29.37%	32.72%	23.85%
Savings on capital/equity	112.72%	111.03%	87.32%	81.91%	63.98%
Loan					
# of active client in million (end balance)	0.64	0.79	1.08	1.13	1.42
# of disb. in million (during the year)	0.72	0.86	1.14	1.19	1.48
Disbursement in million (during the year)	69.60	92.24	127.22	144.12	184.40
Loan outstanding in million (end balance)	39.07	48.83	71.05	73.80	99.32
Average loan size/member (end period)	96.35	110.63	111.52	120.78	124.96
# of loan officer/field staff (end balance)	2,673	2,739	3,334	3,490	4,100
Number of total staff (end balance)	4,627	4,656	5,145	5,347	6,422
Productivity and Quantitative indicators					
Cost per unit of money lent	0.05	0.05	0.04	0.04	0.04
Cost per loan made	5.21	5.58	4.59	5.34	5.19
Total cost per unit of money lent	0.100	0.112	0.099	0.043	0.041
Total cost per loan made	9.64	11.96	11.03	5.19	5.17
Number of member per branch	1,174	1,221	1,474	1,462	1,490
Number of borrower per branch	926	1,074	1,355	1,370	1,335
Number of members per LO	301	326	354	345	385
# of active client/loan officer/field staff	238	287	325	323	345
Portfolio per loan officer in million	0.015	0.018	0.021	0.021	0.02
Recovery rate	99.86%	99.73%	99.99%	99.92%	99.96%
Portfolio in arrears	0.50%	0.22%	0.30%	0.49%	0.38%
Portfolio at risk	n/a	n/a	0.80%	0.88%	0.64%
Loan loss ratio	0.14%	0.27%	0.01%	0.16%	0.14%
Reserve reatio	1.48%	2.81%	3.46%	5.01%	5.44%
Value of loans written off (in million)	0.055	0.131	0.009	0.110	0.14
Financial indicators					
Effective yield on assets	19.61%	20.53%	21.17%	24.03%	19.30%
Average return on equity	2.31%	5.40%	10.91%	14.31%	18.15%
Average return on assets	0.81%	1.65%	3.27%	4.79%	5.03%
Operational sustainability	114.05%	118.65%	132.62%	136.60%	136.60%
Financial sustainability	104.29%	108.66%	118.25%	124.90%	124.90%
Total expenses/total average assets	18.81%	19.06%	17.90%	19.24%	14.26%
Financial costs/total average assets	6.09%	6.79%	6.69%	8.36%	5.72%
Loan loss costs/total average assets	0.93%	1.76%	1.81%	1.74%	1.35%
Administrative costs/total average assets	10.18%	8.89%	7.46%	7.49%	5.79%
Administrative costs on total expenses	54.11%	46.67%	43.18%	40.37%	51.72%
Personnel costs on total expenses	42.03%	37.17%	34.86%	33.69%	43.13%
Total equity/assets	31.16%	30.16%	29.80%	36.97%	31.60%
Total equity/liability	47.22%	46.42%	48.16%	30.52%	64.75%
Performing assets in million (end balance)	45.81	65.26	83.52	80.91	131.88
Donation and grant ration	4.90%	6.15%	10.00%	14.37%	0.00%
Exchange Rate Between USD & BDT	42.7	45.27	52	54	53.96