



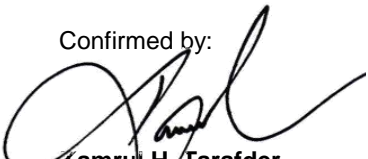
ASA Philippines Foundation
At a Glance Report
 (As of October 31, 2017)

No.	Description	31-Oct-17	31-Oct-16	31-Oct-15	31-Oct-14
1	Number of Branches	1,000	850	700	600
2	Number of Micro-finance Officer (MFO)	5,088	4,221	3,412	2,936
3	Number of Total Staff	7,178	5,956	4,747	4,033
4	Number of Provinces Covered	82	82	82	81
5	Total Number of Clients	1,523,587	1,272,561	1,064,512	847,957
6	Client's Savings Balance (PHP)	6,318,496,785	4,177,863,780	2,834,622,440	1,998,618,420
7	Number of Active Borrowers	1,523,587	1,272,561	1,064,512	847,957
8	Principal Portfolio (PHP)				
	Disbursed (cumulative)	127,163,720,000	86,093,404,000	58,692,513,000	40,852,950,000
	Target of Collections (cumulative)	114,231,290,226	78,260,410,207	53,497,482,756	37,553,274,198
	Actual Collections (cumulative)	114,128,253,776	78,213,171,630	53,471,156,713	37,535,848,200
	Outstanding Portfolio (PHP)	13,035,466,224	7,880,232,370	5,221,356,287	3,317,101,800
9	Recovery Rate	99.00%	99.19%	99.29%	99.27%
10	Portfolio at risk	0.63%	0.41%	0.35%	0.35%
11	No. of Delinquent A/C.	14,875	8,121	5,516	4,381
12	% of Delinquent A/C.	0.98%	0.64%	0.52%	0.52%
13	Amount of Pastdue (PHP)	103,036,450	47,238,569	26,326,043	17,425,998
14	Amount of Portfolio at Risk (PHP)	81,627,680	32,702,830	18,056,080	11,649,890

Prepared by:


Ferdinand U. Jikiri
 Comptroller of MIS

Confirmed by:


Kamrul H. Tarafder
 President



ASA Philippines Foundation
COMPARATIVE BALANCE SHEET

For the month end:
ASSETS & PROPERTY:

	OCT-2017	OCT-2016	OCT-2015	OCT-2014
Cash on Hand	22,665,295	16,834,963	12,804,572	10,559,159
Cash in Bank (Branches)	513,844,932	565,157,018	278,066,626	260,039,818
Cash in Bank (Head Office)	525,711,428	401,401,569	185,102,544	518,847,094
Sub-total of Cash & Bank	1,062,221,655	983,393,550	475,973,742	789,446,071
Loan Outstanding (Principal)	13,035,466,224	7,880,232,370	5,221,356,287	3,317,101,800
Less Reserved for Loan Loss	-651,773,400	-408,209,310	-398,023,970	-381,466,710
Net Loan Outstanding	12,383,692,824	7,472,023,060	4,823,332,317	2,935,635,090
Office Building	65,678,584	65,678,584	65,678,584	9,117,051
Office Building Improvements	0	0	0	0
Furniture and Fixtures:	216,316,016	163,858,618	120,803,345	86,065,629
Equipments & Vehicles	32,788,853	25,988,253	11,486,913	8,753,146
Less Accumulated Depreciation	-132,093,747	-93,039,201	-66,466,494	-49,298,800
Sub-total of Property and Equipments	182,689,706	162,486,254	131,502,348	54,637,026
Other Receivables:				
Staff Advance from Salary	65,892,400	34,713,180	40,725,400	31,813,700
Staff Advance from Motorcycle	107,681,550	82,008,870	57,690,000	57,987,300
Special Advance	21,205,180	4,594,237	798,216	1,574,645
Cash Advance to Staff	4,775,977	3,880,746	3,417,707	3,782,328
Office Rental Deposit	26,826,508	21,220,096	14,828,630	11,973,699
Others	9,930,144	3,362,939	1,560,728	1,735,961
Sub-total of Other Receivables	236,311,759	149,780,068	119,020,681	108,867,633
Due from HO/Branches	0	0	0	0
TOTAL ASSETS & PROPERTIES	13,864,915,944	8,767,682,932	5,549,829,088	3,888,585,820
LIABILITIES & CAPITAL:				
Client's CBU (Savings)	5,412,030,845	3,503,543,090	2,338,268,500	1,644,827,620
Client's LCBU (Savings)	906,465,940	674,320,690	496,353,940	353,790,800
Sub-total of Client's CBU	6,318,496,785	4,177,863,780	2,834,622,440	1,998,618,420
BPSF	715,362,740	494,977,050	417,065,170	308,497,790
Staff CBU	0	0	52,187,791	38,167,960
Staff Cash Bond	0	0	109,920,780	82,129,800
Retirement Benefit Obligation	357,634,256	204,940,300	119,670,600	84,911,300
Staff Benevolent Fund	175,582,550	121,088,490	87,032,710	65,568,820
Accounts Payable	79,206,580	70,600,031	19,674,129	11,082,649
Due to HO/ Branches	0	0	0	0
Accrued Expenses	1,122,551,442	900,000,000	505,113,612	303,633,916
Short-Term Financing	400,000,000	792,000,000	513,100,000	320,500,000
Corporate Notes	1,500,000,000	400,000,000	100,000,000	75,000,000
Sub-total of Other Liabilities	4,350,337,568	2,983,605,871	1,923,764,792	1,289,492,235
Total Liabilities	10,668,834,353	7,161,469,651	4,758,387,232	3,288,110,655
Grant Funds Previous Years	41,360,000	41,360,000	41,360,000	41,360,000
Grant Funds Current Year	0	0	0	0
Other Comprehensive Income	-195,500	-27,566,100	11,195,000	10,436,000
Income Over Exp Previous Year	2,212,476,287	886,317,933	563,067,665	456,515,924
Income Over Exp this Year	942,440,804	706,101,448	175,819,191	92,163,241
Total Equity or Fund Balance	3,196,081,591	1,606,213,281	791,441,856	600,475,165
TOTAL LIABILITIES & FUND BALANCE	13,864,915,944	8,767,682,932	5,549,829,088	3,888,585,820
	0	0	0	0



ASA Philippines Foundation
COMPARATIVE INCOME STATEMENT

For the Period:

INCOME:

Service Charge Collection

Service Charge from Loan

Less: Rebates

Sub Total

Other Income

Interest from Bank A/C.

Bad Debt Collection

Misc.

Sub Total

GROSS INCOME

EXPENSES

Financing Expenses & Donation:

Interest on CBU & Cashbond

Interest on Borrowed Funds

Sub Total

Salaries and Other Employee Benefits:

Basic Pay

De Minimis

Employer's Contribution

Staff Retirement Benefits

Sub Total

Other Operating Expenses:

Staff Benevolent Funds

Office Rental

Light & Water

Fuel & Lubricants

Travel & Transportation

Repairing & Maintenance

Postage & Telephone

Office Supplies & Xerox

Staff Development & Conference

Clients' Training

Representation

Bank Charges

City/Municipality Taxes and Licenses

Insurance Fees

Professional Fees

IT Expenses

Association Dues and Membership Fees

Miscellaneous

Sub Total

Provision for Unspent Expenses

Loan Loss Provision

Depreciation

Grants and Donation

Taxes to BIR

TOTAL EXPENSES

NET INCOME

	JAN-OCT 2017	OCT-2016	OCT-2015	OCT-2014
Service Charge Collection				
Service Charge from Loan	4,830,342,822	3,217,723,146	1,995,077,097	1,363,976,033
Less: Rebates	-608,102,560	-84,880,208	-20,209,826	-13,672,435
Sub Total	4,222,240,262	3,132,842,938	1,974,867,271	1,350,303,598
Other Income				
Interest from Bank A/C.	3,437,701	1,890,471	1,988,435	1,662,459
Bad Debt Collection	706,040	418,602	254,353	451,242
Misc.	13,939,246	6,124,643	9,682,059	10,659,014
Sub Total	18,082,987	8,433,716	11,924,847	12,772,715
GROSS INCOME	4,240,323,249	3,141,276,654	1,986,792,118	1,363,076,313
EXPENSES				
Financing Expenses & Donation:				
Interest on CBU & Cashbond	0	0	0	0
Interest on Borrowed Funds	59,487,293	24,639,582	13,835,512	10,408,463
Sub Total	59,487,293	24,639,582	13,835,512	10,408,463
Salaries and Other Employee Benefits:				
Basic Pay	989,360,094	673,806,805	476,632,910	392,731,046
De Minimis	88,747,933	88,888,840	71,332,898	36,375,037
Employer's Contribution	91,056,013	63,993,648	48,440,037	39,639,840
Staff Retirement Benefits	0	0	0	0
Sub Total	1,169,164,040	826,689,293	596,405,845	468,745,923
Other Operating Expenses:				
Staff Benevolent Funds	8,831,770	7,475,500	5,769,630	4,899,050
Office Rental	108,134,924	83,063,199	64,248,839	55,752,900
Light & Water	27,250,885	19,684,809	11,797,545	9,928,431
Fuel & Lubricants	38,376	40,282	63,781	88,955
Travel & Transportation	221,815,140	195,378,984	156,728,238	152,217,124
Repairing & Maintenance	70,320,793	51,468,894	32,898,999	47,430,183
Postage & Telephone	38,475,048	28,435,706	11,592,618	7,136,542
Office Supplies & Xerox	62,166,632	34,673,409	27,561,127	25,408,211
Staff Development & Conference	49,005,094	46,789,820	32,063,311	29,757,313
Clients' Training	0	0	0	0
Representation	168,455	208,690	108,068	526,949
Bank Charges	1,093,893	818,449	528,212	397,362
City/Municipality Taxes and Licenses	23,827,188	19,567,216	14,114,532	9,156,407
Insurance Fees	3,585,456	443,606	31,719	129,196
Professional Fees	26,825,212	4,330,460	2,141,126	2,461,928
IT Expenses	0	0	0	0
Association Dues and Membership Fees	1,091,664	1,165,699	742,155	1,157,528
Miscellaneous	14,625,901	10,902,058	11,106,908	7,136,642
Sub Total	657,256,431	504,446,781	371,496,808	353,584,721
Provision for Unspent Expenses	1,100,000,000	900,000,000	500,370,790	301,431,000
Loan Loss Provision	209,754,100	0	122,253,730	133,783,220
Depreciation	0	0	0	0
Grants and Donation	12,482,000	14,917,946	4,178,191	2,959,745
Taxes to BIR	89,738,581	164,481,604	202,432,051	0
TOTAL EXPENSES	3,297,882,445	2,435,175,206	1,810,972,927	1,270,913,072
NET INCOME	942,440,804	706,101,448	175,819,191	92,163,241