

Table -1
AT A GLANCE BHBFC : Last Ten Years (2004-2014)

Tk. in lac

Sl. No.	Description	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-2012	2012-2013	2013-2014
1	2	3	4	5	6	7	8	9	10	11	12
1.	Authorized Capital	11000	11000	11000	11000	11000	11000	11000	11000	11000	11000
2.	Paid-up-Capital	9729	9729	9729	9729	11000	11000	11000	11000	11000	11000
3.	Reserve Fund	99644	106615	113536	120812	129662	135785	130059	149838	158885	170562
4	Loan Balance (Debenture)	135992	128383	122075	116367	104908	96775	85067	76608	71950	69584
5	Debenture Payment :										
	a) Principal	9308	7608	6308	5708	11458	8133	11708	8459	4658	3425
	b) Interest	11921	11715	11532	11367	11121	10715	10402	4848	4664	4459
6	Govt. Deposits & Loans	1271	1271	1271	1271	1271	16271	22021	24521	27250	32250
7	Tax Payment (Advance)	2524	4380	3082	3111	4357	6395	4737	4315	8014	5400
8	Provision for Tax	19677	23569	28487	34133	38782	43280	47483	50467	58444	66100
9	Other Liabilities	38551	34734	30465	25136	21621	17396	13928	73717	85694	66101
10	Total Capital & Liabilities	304864	304501	305563	307448	307244	320507	322188	325641	340704	357791
11	a) Loans & Advances (Balance)	278461	262686	251644	243965	249970	251123	251016	258340	280127	297472
	b) Deferred Interest on Un classified Loan (Balance) (Off- Balance Sheet Item)	24003	25163	24867	24783	22382	21462	21067	22114	23955	26143
12	Fixed Assets	833	797	791	809	608	652	653	898	1052	1015
13	Cash at Bank (with FDR)	22285	31038	38262	44102	31767	36778	33617	30755	18056	15623
14	Other Assets	27287	35143	39731	43355	47281	53416	57968	57762	39659	3397
15	Total Assets	304864	304502	305563	307448	307244	320507	322188	325640	340704	357791
16	Total Income	20069	20543	21307	22564	23632	20447	21448	23413	26027	25742
17	Total Expenditure	9759	9522	9414	9524	10150	9946	10370	9169	9099	8114
18	Net Profit (Before Tax)	11355	12410	13536	16503	14535	10808	11222	15179	18899	19317
19	Net Profit (After Tax)	5267	8519	8618	10856	9886	6310	7018	7655	10922	11661



Table -1 : Continued
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Sl. No.	Description	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
1	2	3	4	5	6	7	8	9	10	11	12
20	Govt. Deposits (Interest)	254	254	254	254	255	279	729	901	976	1246
21	Total Working Fund	272280	265201	243709	243825	243810	238450	246137	247261	252593	265570.59
22	Equity	109373	116345	123265	130541	140664	146785	153687	1608.40	169885	180969
23	Debts	195491	187957	192299	176907	166582	188722	192129	1648.02	170812	177694
24	Cost of Fund	8652	8317	8004	7708	7330	6818	6826	8.18%	816%	8.12%
25	Receipts of Loan Application	371	564	984	1530	1269	1112	1295	1712	2582	1343
26	Loan Sanctioned:										
	a) Number	348	464	839	1112	1206	1110	1254	1487	2101	1107
	b) Amount	4210	5468	15009	22606	23658	25000	25886	36647	53925	28518
27	Cumulative Loan Sanctioned :										
	a) Number	65711	66175	67014	68126	69332	70442	71696	73183	75284	76391
	b) Amount	315100	320568	335577	358183	381941	406941	432827	469474	523416	551934
28	Sanctioned Housing Units :										
	a) Number	1513	1875	4387	4779	4403	4678	5558	6252	7388	3730
	b) Cumulative Number	146204	148079	152466	157245	161648	166326	171884	178136	185524	189254
29	Loan Disbursed :										
	a) Amount	4069	4323	11578	14692	24261	23401	22433	29808	43339	38990
	b) Cumulative Amount	280158	284481	296058	310750	335011	358402	380869	410677	454016	493006
30	Recoverable Loan :										
	a) Amount	63318	63089	57023	53887	49769	51979	53946	54355	54272	53802
	b) Copulative Amount	355199	386883	443706	497593	547362	599341	653287	707642	761914	815716
31	Loan Recovery										
	a) Amount	34183	36896	38716	38895	35690	40455	41345	41877	45194	46296
	b) Cumulative Amount	326064	362960	401676	440571	476261	516716	558061	599938	645132	691428
32	Default Loan	34136	31605	28945	25043	25645	27160	27158	27510	27034	22583
33	Un - Classified Loan	219916	21157	207301	209935	216612	213900	211600	222078	251695	276220
34	Classified Loan	58545	51529	44343	34030	33358	37223	39416	36262	25977	21252
	a) Sub-standard	17460	12675	9724	8387	10293	14112	14905	13462	8967	6995
	b) Doubtful	12486	12109	9280	5491	5129	6624	9952	9864	5925	3467
	c) Bad	28599	26745	25339	20152	17936	16487	14559	12936	11085	10790
35	Total Manpower	495	487	452	456	440	420	376	586	578	551
36	Number of Zonal Office	9	9	9	9	9	11	14	14	14	14
37	Number of Regional Office	13	13	13	13	13	11	11	11	15	15
38	Number of Camp Office	2	1	1	1	1	1	0	1	0	1

