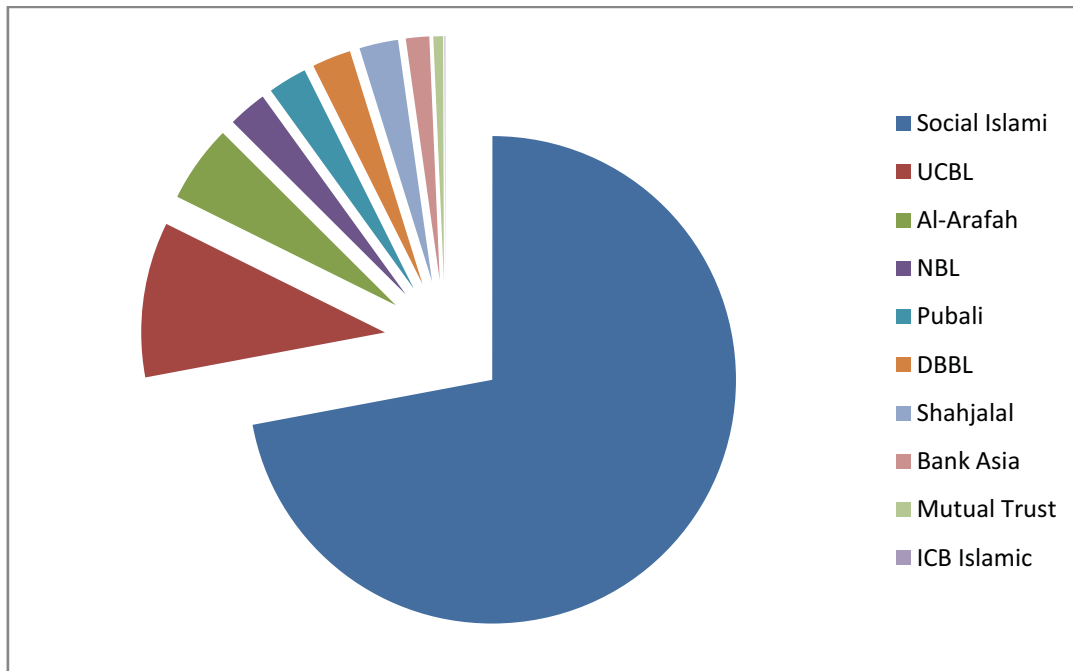
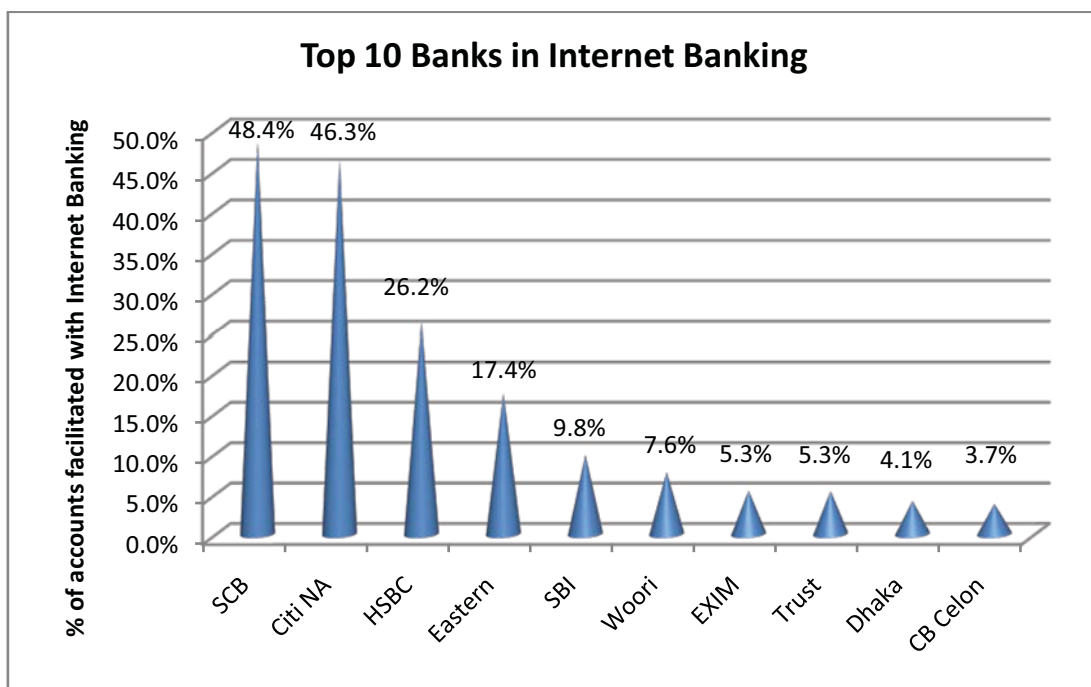


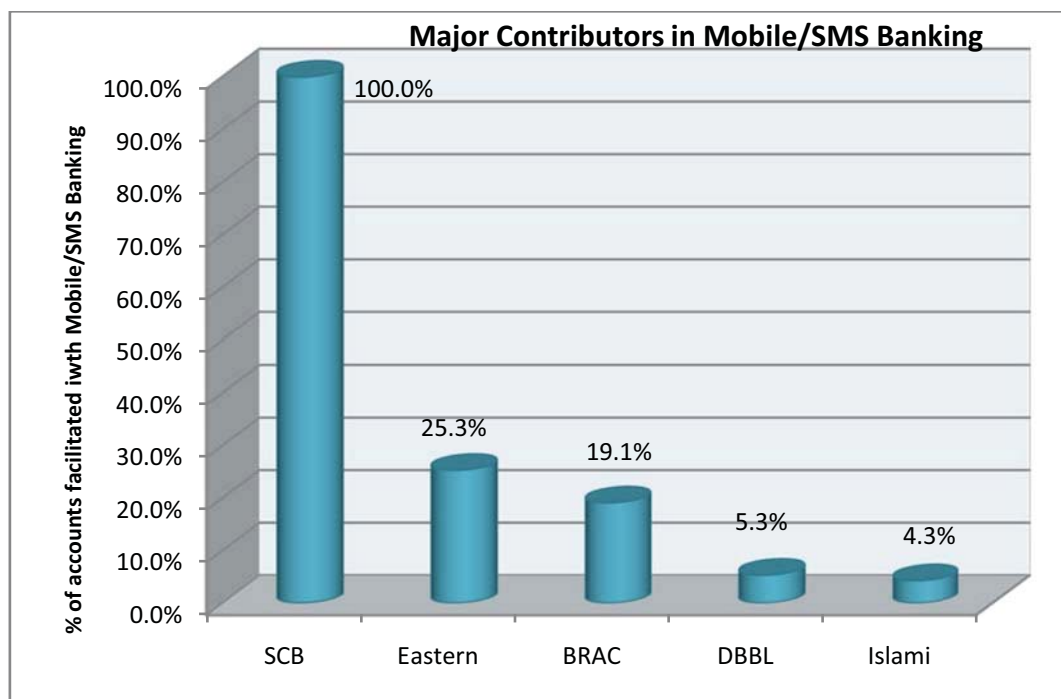
Climate Risk Fund allocation by Banks



Top 10 banks providing with Internet Banking Facility



Mobile/SMS Banking



Special Events/Features of Banks

AB Bank Limited	<p>Introduction of Earth Hour in every branch and at head office.</p> <p>One officer for each ABBL floor at HO and in every branch will be nominated as “Green Monitor”.</p>
Mutual Trust Bank Limited	Introduction of Earth Hour
Bank Asia Limited	<p>Use of alternative delivery channel</p> <p>Video conference</p> <p>Waste management</p>
Commercial Bank of Ceylon PLC	Acceptance of utility bill through internet



Mutual Trust Bank Limited

- MTB Centre – based on green energy conscious design.
- Solar Panel on rooftop
- ‘MTB Green Energy’ is to finance renewable energy projects, i.e., solar, bio-gas, etc.
- ‘MTB Krishi’, a loan product to finance the core sectors of agriculture, i.e., crops, fisheries, livestock, poultry and agri equipments.
- Solar system powered branches
- ‘Barguna Model’ -A solar driven irrigation system in Barguna.
- Solar irrigation projects.
- Commercial bio-gas plants with power generation.
- Hi-Tech Project for 35KW Solar Power Plant at Gazipur.
- Solar system in 909 Union Parishad offices in off-grid areas

Islami Bank Bangladesh Limited

- Solar Panel on rooftop
- Ensuring maximum recycling /processing of waste/detrimental by-products
- Environment friendly projects Brick Field (Zig-Zag) CNG Re-fuelling projects
- Energy Savings Bulb Projects
- Organic Fertilizer
- Jute Project instead of Polythene
- Tree Plantation
- Preference to environmental infrastructure projects like renewable energy, clean water supply project, waste water treatment, bio-gas and bio-fertilizer, etc.



Bank Alfalah Limited

- Bank Alfalah Limited installed first ever environment friendly solar powered ATM booth in 2011
- This is a silent, safe and simple power solution which also ensures pollution free environment and reduce emanation green house gases.

Trust Bank Limited

- Bio-gas Financing:
- Installation of Bio-gas plant to generate rural energy with 13 farm families at Manikganj in February, 2010
- The project is identified as 4-Cow model integrated Cattle Farming.
- Operation of the plant is going smooth & expansion program undertaken. The repayment of loan is regular.

Top 10 Banks

The following banks have been graded as the Top 10 banks on the basis of their overall Green Banking activities. The names of the banks have been arranged in alphabetical order:

Bank Asia Limited

Dutch Bangla Bank Limited

Eastern Bank Limited

Islami Bank Bangladesh Limited

Mutual Trust Bank Limited

Prime Bank Limited

Pubali Bank Limited

Standard Chartered Bank Limited

Shahjalal Islami Bank Limited

and

Trust Bank Limited

Challenges Ahead



Five Major Challenges

- Coordination among all the concerned authorities for a green economy.
- Speeding up proper awareness and effective capacity building. Awareness and capacity building is a must for the Board of Directors/Competent authority/Management in all levels/dealing officials of the banks/financial institutions and clients as well.
- Immediate concentration on sectoral lending policies and procedures.
- Need for applying a quantitative approach for a more justified rating. EnvRR is now on the basis of the Environmental Due Diligence (EDD) Checklist under Subjective Criterion.
- Shifting of different categories of industry (such as, Garments, Textiles, Tannery) to a proper location.

End Remarks

Banks already have entered into the second phase, having an implementation deadline (December 31, 2012) for Green Banking activities. Banks will need to concentrate on Sector Specific Environmental Policies. They need to formulate strategies to design specific policies for different environmental sensitive sectors.

In view of the above context, banks are to concentrate on the following issues:

- Need to apply Green Banking and use ERM guideline in an efficient manner.
- Develop a culture within the organization based on environmental governance.
- Replicate global as well as local best practice.
- Share knowledge and technical know how with peer groups.
- Further integration with Credit Risk Management in the overall Credit Risk methodology.
- Apply a quantitative approach for Environmental Risk Rating.
- Need to develop a database for technical assistance/issues.

Banks must take climate change and environmental consideration as a prior commitment in all their activities. They must be proactive in building internal resources and capacity to identify, appraise and close Sustainable Energy Finance (SEF) deals. It is expected that the banking sector will play an intermediary role between economic development and environmental protection and lead from the front towards a sustainable future of Bangladesh.



Statement on Policy Formulation, GBU Formation and Budget Allocation by Banks

Million Tk.

Sl. No.	Bank Name	Formulation and approval of Green Banking Policy	Formation of Green Banking Unit	Budget allocated for Green Banking for 2012			
				For Green Finance	For Climate Risk Fund	For Marketing, Training & Development	Total
1	2	3	4	5	6	7	8=5+6+7
1	Sonali	Y	N	0.00	0.00	0.00	0.00
2	Janata	Y	Y	1160.00	0.00	0.00	1160.00
3	Agrani	Y	Y	0.00	0.00	0.00	0.00
4	Rupali	N	Y	0.00	0.00	0.00	0.00
	Sub Total			1160.00	0.00	0.00	1160.00
5	BKB	Y	Y	0.00	0.00	0.00	0.00
6	RAKUB	Y	Y	0.00	0.00	0.00	0.00
7	BDBL	Y	Y	0.00	0.00	0.00	0.00
8	BASIC	Y	Y	20.00	0.00	0.00	20.00
	Sub Total			20.00	0.00	0.00	20.00
9	The City	Y	Y	0.00	0.00	0.00	0.00
10	U.C.B.L.	Y	Y	480.00	20.00	0.00	500.00
11	AB Bank	Y	Y	0.00	0.00	0.00	0.00
12	IFIC	Y	Y	0.00	0.00	0.00	0.00
13	National	N	Y	32.50	5.00	0.00	37.50
14	Uttara	Y	Y	0.00	0.00	0.00	0.00
15	Pubali	Y	Y	495.00	5.00	0.00	500.00
16	Eastern	Y	Y	1.20	0.00	0.00	1.20
17	NCCBL	Y	Y	0.00	0.00	0.00	0.00
18	Dhaka	Y	Y	0.00	0.00	0.00	0.00
19	Southeast	Y	Y	0.00	0.00	0.00	0.00
20	Prime	Y	Y	500.00	0.00	0.00	500.00
21	Dutch Bangla	Y	Y	0.00	5.00	5.00	10.00
22	Mercantile	Y	Y	88.30	0.00	0.00	88.30
23	One	Y	Y	0.00	0.00	0.00	0.00
24	EXIM	Y	Y	0.00	0.00	0.00	0.00
25	Premier	Y	Y	0.00	0.00	0.00	0.00
26	Standard	Y	Y	0.00	0.00	0.00	0.00
27	First Security	Y	Y	0.00	0.00	0.00	0.00
28	BCBL	Y	Y	0.00	0.00	0.00	0.00
29	Mutual Trust	Y	Y	15.00	1.25	0.13	16.38
30	Trust	Y	Y	72.76	0.00	0.00	72.76
31	Bank Asia	Y	Y	32.00	3.00	0.00	35.00
32	Al-Arafa	Y	Y	490.00	10.00	0.00	500.00
33	ICB Islamic	Y	Y	0.90	0.10	0.00	1.00
34	Islami	Y	Y	592.37	0.00	0.00	592.37
35	SIBL	Y	Y	40.00	140.00	0.00	180.00
36	BRAC	N	Y	0.00	0.00	0.00	0.00
37	Jamuna	Y	Y	0.00	0.00	0.00	0.00
38	Shahjalal	Y	Y	1002.50	5.00	0.00	1007.50
	Sub Total			3842.53	194.35	5.13	4042.01
39	CB of Ceylon	Y	Y	0.00	0.00	0.00	0.00
40	Stand Chart.	Y	Y	21.38	0.00	0.00	21.38
41	SBI	Y	Y	0.00	0.00	0.00	0.00
42	Habib	N	N	0.00	0.00	0.00	0.00
43	NBP	N	N	0.00	0.00	0.00	0.00
44	Citi N.A.	N	N	0.00	0.00	0.00	0.00
45	HSBC	Y	Y	8.65	0.00	0.00	8.65
46	Woori	Y	Y	0.00	0.00	0.00	0.00
47	AL-Falah	N	Y	0.03	0.00	0.00	0.03
	Sub Total			30.06	0.00	0.00	30.06
	Grand Total			5052.59	194.35	5.13	5252.07

Statement on Green Finance by Banks

Million TK

Sl. No	Bank Name	Green Finance up to December/2011		Utilization of the Budget allocated for 2012										Total Green Finance up to March/2012	
		Projects having ETP	Projects other than having ETP	Green Finance Done against Budget									Climate Risk Fund		For Marketing Training & Development
				For Installation of ETP	Finance to Projects having ETP	Bio-gas Plant	Solar/Renewable Energy Plant	Bio-Fertilizer Plant	HHK	Others	Total Green Finance				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
1	Sonali	2759.67	4831.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7591.34	
2	Janata	1104.00	198.00	0.00	23.06	0.00	0.00	0.00	0.00	0.00	23.06	0.00	0.00	1325.06	
3	Agrani	0.00	80.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80.60	
4	Rupali	1871.81	587.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2459.40	
	Sub Total	5735.48	5697.86	0.00	23.06	0.00	0.00	0.00	0.00	0.00	23.06	0.00	0.00	11456.40	
5	BKB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	RAKUB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	BDBL	0.00	42.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42.80	
8	BASIC	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00	0.00	0.00	1.00	
	Sub Total	0.00	42.80	1.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00	0.00	0.00	43.80	
9	The City	1172.74	105.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1278.49	
10	U.C.B.L.	722.88	91.93	0.00	26.31	0.00	0.00	0.00	0.00	0.00	26.31	0.00	0.00	841.12	
11	AB Bank	9072.77	102.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9175.30	
12	IFIC	2264.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2264.00	
13	National	0.00	0.00	0.00	0.00	0.30	0.00	0.00	20.0	0.00	20.30	0.00	0.00	20.30	
14	Uttara	0.00	87.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87.70	
15	Pubali	15388.00	2829.40	0.00	0.00	0.80	0.00	0.00	0.00	0.00	0.80	0.00	0.00	18218.20	
16	Eastern	384.17	170.52	0.00	9867.00	1.25	0.00	0.00	0.00	0.00	9868.3	0.00	0.00	10422.94	
17	NCCBL	12.23	25.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37.58	
18	Dhaka	794.70	44.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	838.90	
19	Southeast	11266.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11266.40	
20	Prime	2784.41	302.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3087.40	
21	D. Bangla	3557.51	56.23	12.00	0.00	0.00	0.00	0.00	0.00	0.00	12.00	0.00	0.00	3625.74	
22	Mercantile	0.00	18.84	4.00	0.00	0.00	0.00	0.00	0.00	0.00	4.00	0.00	0.00	22.84	
23	One	4722.30	132.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4854.83	
24	EXIM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
25	Premier	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
26	Standard	7628.80	4.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7632.80	
27	F. Security	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
28	BCBL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
29	M. Trust	0.00	53.87	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53.87	
30	Trust	18.13	115.70	0.00	40.86	31.90	0.00	0.00	0.00	0.00	72.76	0.00	0.00	206.59	
31	Bank Asia	21675.00	402.51	0.00	0.00	0.00	10.00	0.00	0.00	0.00	10.00	0.00	0.00	22087.51	
32	Al-Arafa	423.74	47.61	0.00	0.00	0.00	12.78	0.00	0.00	0.00	12.78	0.00	0.00	484.13	
33	ICB Islamic	0.00	0.00	0.00	338.89	0.00	0.00	0.00	0.00	0.00	338.89	0.00	0.00	338.89	
34	Islami	26567.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26567.90	
35	SIBL	1950.00	0.00	20.00	0.00	0.00	70.00	0.00	0.00	0.00	90.00	0.00	0.00	2040.00	
36	BRAC	0.00	128.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128.00	
37	Jamuna	186.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	186.80	
38	Shahjalal	1407.10	12.76	0.00	422.00	0.00	0.00	0.00	0.00	0.00	422.00	0.00	0.00	1841.86	
	Sub Total	111999.6	4732.42	36.00	10695.06	34.25	92.78	0.00	20.00	0.00	10878.09	0.00	0.00	127610.09	
39	CB Ceylon	0.00	9.57	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.57	
40	Stand Chartered	12107.55	36.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12143.95	
41	SBI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
42	Habib	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
43	NBP	185.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	185.00	
44	Citi N.A.	6554.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6554.00	
45	HSBC	880.00	880.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1760.00	
46	Woori	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
47	AL-Falah	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Sub Total	19726.55	925.97	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20652.52	
	Grand Total	137461.6	11399.05	37.00	10718.12	34.25	92.78	0.00	20.00	0.00	10902.15	0.00	0.00	159762.81	

Statement on Environmental Risk Rating (EnvRR) by Banks

Million Taka

Sl. No	Bank Name	As of December/2011			As of March/2012				Total Number of Projects Rated	Total Number of Rated Projects Financed	Total Amount disbursed in favor of Rated projects
		No. of projects Rated	No. of Rated projects Financed	Amount disbursed in favor of Rated projects	No. of projects applicable for ERR	No. of projects Rated	No. of Rated projects Financed	Amount disbursed in favor of Rated projects			
1	2	3	4	5	6	7	8	9	10=3+7	11=4+8	12=5+9
1	Sonali	23	23	6082.00	28	24	24	6082.00	47	47	12164.00
2	Janata	0	0	0.00	0	0	0	0.00	0	0	0.00
3	Agrani	0	0	0.00	0	0	0	0.00	0	0	0.00
4	Rupali	0	0	0.00	0	0	0	0.00	0	0	0.00
	Sub Total	23	23	6082	28	24	24	6082.00	47	47	12164.00
5	BKB	0	0	0.00	0	0	0	0.00	0	0	0.00
6	RAKUB	0	0	0.00	0	0	0	0.00	0	0	0.00
7	BDBL	57	63	180.04	6	6	6	45.94	63	69	225.98
8	BASIC	0	0	0.00	205	45	45	1639.67	45	45	1639.67
	Sub Total	57	63	180.04	211	51	51	1685.61	108	114	1865.65
9	The City	0	0	0.00	0	0	0	0.00	0	0	0.00
10	U.C.B.L.	0	0	0.00	0	0	0	0.00	0	0	0.00
11	AB Bank	1874	1874	79217.70	1099	1099	1099	37694.50	2973	2973	116912.20
12	IFIC	25	25	7286.94	12	12	12	1293.80	37	37	8580.74
13	National	0	0	0.00	0	0	0	0.00	0	0	0.00
14	Uttara	775	775	3313.59	47	47	47	16.60	822	822	3330.19
15	Pubali	30	30	10934.00	36	7	7	15547.00	37	37	26481.00
16	Eastern	271	271	43066.00	291	275	275	41587.00	546	546	84653.00
17	NCCBL	0	0	0.00	0	0	0	0.00	0	0	0.00
18	Dhaka	0	0	0.00	0	0	0	0.00	0	0	0.00
19	Southeast	0	0	0.00	0	0	0	0.00	0	0	0.00
20	Prime	39	39	8464.91	5	5	5	411.10	44	44	8876.01
21	Dutch Bangla	0	0	0.00	66	35	32	5038.39	35	32	5038.39
22	Mercantile	0	0	0.00	0	0	0	0.00	0	0	0.00
23	One	151	144	22290.13	51	42	41	44613.64	193	185	66903.77
24	EXIM	0	0	0.00	905	537	437	39626.81	537	437	39626.81
25	Premier	2	2	1070.46	0	0	0	0.00	2	2	1070.46
26	Standard	0	0	0.00	0	0	0	0.00	0	0	0.00
27	First Security	0	0	0.00	0	0	0	0.00	0	0	0.00
28	BCBL	0	0	0.00	0	0	0	0.00	0	0	0.00
29	Mutual Trust	19	19	8385.41	119	18	18	618.91	37	37	9004.32
30	Trust	240	240	23999.00	9	9	7	1446.70	249	247	25445.70
31	Bank Asia	352	352	6075.00	243	236	230	8755.19	588	582	14830.19
32	Al-Arafa	114	107	10732.09	28	28	28	402.20	142	135	11134.29
33	ICB Islamic	42	23	297.70	92	62	6	25.60	104	29	323.30
34	Islami	2	2	143.69	0	0	0	0.00	2	2	143.69
35	SIBL	53	53	7435.71	10	8	8	1100.00	61	61	8535.71
36	BRAC	18	18	900.00	5	5	5	150.00	23	23	1050.00
37	Jamuna	12	10	159.00	769	68	36	2542.01	80	46	2701.01
38	Shahjalal	0	0	0.00	173	106	106	5524.56	106	106	5524.56
	Sub Total	4019	3984	233771.33	3960	2599	2399	206394.01	6618	6383	440165.34
39	CB of Ceylon	0	0	0.00	140	2	0	0.00	2	0	0.00
40	Stand Chart.	252	202	30638.77	74	74	41	14130.42	326	243	44769.19
41	SBI	0	0	0.00	0	0	0	0.00	0	0	0.00
42	Habib	0	0	0.00	0	0	0	0.00	0	0	0.00
43	NBP	0	0	0.00	1	0	0	0.00	0	0	0.00
44	Citi N.A.	43	43	279.00	90	8	53	3850.00	51	96	4129.00
45	HSBC	0	0	0.00	0	0	0	0.00	0	0	0.00
46	Woori	0	0	0.00	0	0	0	0.00	0	0	0.00
47	AL-Falah	0	0	0.00	13	13	13	1464.43	13	13	1464.43
	Sub Total	295	245	30917.77	318	97	107	19444.85	392	352	50362.62
	Grand Total	4394	4315	270951.14	4517	2771	2581	233606.47	7165	6896	504557.61

Statement on ATM, Internet and Mobile/SMS Banking by Banks

Sl. No.	Bank Name	No of ATM (Own)	% of branches providing Online banking services	% of accounts facilitated with Internet Banking	% of accounts facilitated with SMS/Phone Banking
1	2	3	4	5	6
1	Sonali	52	9.08%	0.00%	0.00%
2	Janata	6	0.46%	0.00%	0.06%
3	Agrani	6	7.59%	0.00%	0.00%
4	Rupali	0	1.99%	0.00%	0.00%
	Sub Total	64	5.49%	0.00%	0.06%
5	BKB	0	0.00%	0.00%	0.00%
6	RAKUB	0	0.00%	0.00%	0.00%
7	BDBL	0	0.00%	0.00%	0.00%
8	BASIC	5	100.00%	0.00%	0.00%
	Sub Total	5	3.46%	0.00%	0.00%
9	The City	123	100.00%	0.00%	2.74%
10	U.C.B.L.	2	100.00%	0.00%	0.06%
11	AB Bank	204	100.00%	1.16%	0.00%
12	IFIC	3	100.00%	1.95%	0.00%
13	National	0	100.00%	0.00%	0.00%
14	Uttara	0	0.00%	0.00%	0.00%
15	Pubali	6	75.37%	0.00%	0.00%
16	Eastern	2	100.00%	17.38%	25.25%
17	NCCBL	40	100.00%	0.00%	0.00%
18	Dhaka	34	100.00%	4.09%	1.89%
19	Southeast	18	100.00%	0.58%	0.00%
20	Prime	100	100.00%	1.74%	0.00%
21	Dutch Bangla	1994	100.00%	1.82%	5.34%
22	Mercantile	22	100.00%	0.00%	0.00%
23	One	20	100.00%	0.00%	0.00%
24	EXIM	10	100.00%	5.34%	0.00%
25	Premier	0	100.00%	0.00%	0.20%
26	Standard	2	100.00%	0.16%	0.00%
27	First Security	0	100.00%	0.00%	0.00%
28	BCBL	2	16.67%	0.00%	0.00%
29	Mutual Trust	93	100.00%	1.04%	0.43%
30	Trust	74	100.00%	5.30%	3.29%
31	Bank Asia	63	100.00%	1.41%	0.08%
32	Al-Arafa	10	100.00%	0.00%	0.00%
33	ICB Islamic	10	100.00%	0.00%	0.00%
34	Islami	141	100.00%	0.58%	4.31%
35	SIBL	10	100.00%	0.00%	0.00%
36	BRAC	305	100.00%	2.74%	19.07%
37	Jamuna	57	100.00%	0.00%	0.38%
38	Shahjalal	0	100.00%	0.00%	0.00%
	Sub Total	3345	89.05%	1.25%	4.52%
39	CB of Ceylon	17	100.00%	3.71%	0.00%
40	Stand Chart.	91	100.00%	48.40%	100.0%
41	SBI	0	100.00%	9.76%	0.00%
42	Habib	5	100.00%	0.00%	0.00%
43	NBP	0	100.00%	0.00%	0.00%
44	Citi N.A.	0	100.00%	46.25%	0.00%
45	HSBC	38	100.00%	26.19%	0.00%
46	Woori	0	100.00%	7.64%	0.00%
47	AL-Falah	3	100.00%	0.00%	0.00%
	Sub Total	154	100.00%	35.48%	53.70%
	Grand Total	3568	38.03%	1.42%	3.91%