

Appendix-4
Banking Performance Indicators

(Table: I-XIII)

Table I Information of the Banking system structure

(billion BDT)

Bank type	2017 (June)					
	Number of banks	Number of branches	Total assets	Share of industry assets	Deposits	Share of deposits
SCBs	06	3713	3339.79	26.99	2654.14	28.31
DFIs	02	1407	313.49	2.53	263.58	2.81
PCBs	40	4529	8136.32	65.76	6080.05	64.85
FCBs	09	71	582.33	4.72	377.60.71	4.03
Total	57	9720	12371.94	100.0	9375.38	100.0

Source: Bangladesh Bank

Table II Trends of Capital to risk weighted assets ratio by type of banks

(Percent)

Banks type	2009	2010	2011	2012	2013	2014	2015	2016	2017 June
SCBs	9.0	8.9	11.7	8.1	10.8	8.3	6.4	5.9	7.0
DFIs	0.4	-7.3	-4.5	-7.8	-9.7	-17.3	-32.0	-33.7	-32.8
PCBs	12.1	10.1	11.5	11.4	12.6	12.5	12.4	12.4	12.2
FCBs	28.1	15.6	21.0	20.6	20.2	22.6	25.6	25.4	23.3
Total	11.6	9.3	11.4	10.5	11.5	11.3	10.8	10.8	10.9

Source: Bangladesh Bank

Table III Trends of NPL ratios by type of banks

(Percent)

Bank type	2009	2010	2011	2012	2013	2014	2015	2016	2017 June
SCBs	21.4	15.7	11.3	23.9	19.8	22.2	21.5	25.1	26.8
DFIs	25.9	24.2	24.6	26.8	26.8	32.8	23.2	26.0	23.8
PCBs	3.9	3.2	2.9	4.6	4.5	4.9	4.9	4.6	5.8
FCBs	2.3	3.0	3.0	3.5	5.5	7.3	7.8	9.6	7.9
Total	9.2	7.3	6.1	10.0	8.9	10.0	8.8	9.2	10.1

Source: Bangladesh Bank

Table IV Trends of Ratio of net NPL to total loans by type of banks

Bank type	(Percent)								
	2009	2010	2011	2012	2013	2014	2015	2016	2017 June
SCBs	1.9	1.9	-0.3	12.8	1.7	6.1	9.2	11.1	11.6
DFIs	18.3	16.0	17.0	20.4	19.7	25.5	6.9	10.5	8.8
PCBs	0.5	0.00	0.2	0.9	0.6	0.8	0.6	0.1	0.7
FCBs	-2.3	-1.7	-1.8	-0.9	-0.4	-0.9	-0.2	1.9	0.9
Total	1.7	1.3	0.7	4.4	2.0	2.7	2.3	2.3	2.6

Source: Bangladesh Bank

Table V Trends of Amount of NPLs by types of banks

Bank type	(billion BDT)								
	2009	2010	2011	2012	2013	2014	2015	2016	2017 June
SCBs	117.5	107.6	91.7	215.2	166.1	227.6	272.8	310.3	345.8
DFIs	42.1	49.7	56.5	73.3	83.6	72.6	49.7	56.8	55.2
PCBs	61.7	64.3	72.0	130.4	143.1	184.3	253.3	230.6	317.3
FCBs	3.5	5.5	6.3	8.5	13.0	17.1	18.2	24.1	23.2
Total	224.8	227.1	226.4	427.3	405.8	501.6	594.1	621.8	741.5

Source: Bangladesh Bank

Table VI Trends of Required provision and provision maintained-all banks

All Banks	(billion BDT)									
	2009	2010	2011	2012	2013	2014	2015	2016	2017 June	
Amount of NPLs	224.8	227.1	226.4	427.3	405.8	501.6	594.1	621.7	741.5	
Required Provision	134.8	149.2	148.2	242.4	252.4	289.6	308.9	362.1	436.4	
Provision maintained	137.9	142.3	152.7	189.8	249.8	281.6	266.1	307.4	374.5	
Excess(+)/Shortfall(-)	3.1	-6.9	4.6	-52.6	-2.6	-7.9	-42.8	-54.7	-61.9	
Provision maintenance ratio (%)	102.3	95.4	103.0	78.3	99.0	97.2	86.1	84.9	85.8	

Source: Bangladesh Bank

Table VII Comparative position of provision adequacy

Year	Items	(billion BDT)			
		SCBs	SBs	PCBs	FCBs
2014	Required provision	128.6	37.1	108.7	15.3
	Provision maintained	135.3	14.7	115.3	16.2
	Provision maintenance ratio (%)	105.2	39.6	106.1	105.9
2015	Required provision	140.4	26.4	126.0	16.1
	Provision maintained	94.7	28.4	126.6	16.5
	Provision maintenance ratio (%)	67.5	107.6	100.5	102.5
2016	Required provision	174.0	27.8	144.2	16.0
	Provision maintained	113.2	28.4	149.4	16.4
	Provision maintenance ratio (%)	65.1	102.2	103.6	102.5
2017 June	Required provision	205.3	27.8	186.1	17.1
	Provision maintained	131.7	28.8	196.3	17.7
	Provision maintenance ratio (%)	64.2	103.3	105.5	103.3

Source: Bangladesh Bank

Table VIII Trends of Writing-off bad debts by type of banks categories

(billion BDT)

Bank type	30 June 09	30 June 10	30 June 11	30 June 12	30 June 13	30 June 14	30 June 15	30 June 16	31 Dec 16
SCBs	64.5	70.5	82.4	72.9	107.2	154.8	210.3	220.4	222.2
DFIs	31.8	31.8	32.0	24.5	32.6	34.2	5.6	5.6	5.6
PCBs	54.7	69.6	77.1	64.9	109.7	127.7	155.5	189.4	211.5
FCBs	2.0	2.1	2.4	2.6	3.7	4.4	5.1	7.2	8.1
Total	153.0	174.0	193.9	164.9	253.3	321.1	376.5	423.2	447.3

Source: Bangladesh Bank

Table IX Trends of expenditure-income ratio by type of banks

(Percent)

Bank types	2009	2010	2011	2012	2013	2014	2015	2016	2017 June
SCBs	75.6	80.7	62.7	73.2	84.1	84.1	84.5	90.2	87.9
DFIs	112.1	87.8	88.6	91.2	94.8	99.5	113.9	137.8	132.8
PCBs	72.6	67.6	71.7	76.0	77.9	75.8	75.5	73.5	74.5
FCBs	59.0	64.7	47.3	49.6	50.4	46.8	47.0	45.7	45.5
Total	72.6	70.8	68.6	74.0	77.8	76.1	76.3	76.6	78.5

Source: Bangladesh Bank

Table X Trends of Profitability ratios by types of banks

(Percent)

Bank types	Return on assets (ROA)										Return on equity (ROE)									
	2009	2010	2011	2012	2013	2014	2015	2016	2017 June	2009	2010	2011	2012	2013	2014	2015	2016	2017 June		
SCBs	1.0	1.1	1.3	-0.6	0.6	-0.6	-0.04	-0.16	-0.63	26.2	18.4	19.7	-11.9	10.9	-13.6	-1.5	-6.0	-19.4		
DFIs	0.4	0.2	0.1	0.1	-0.4	-0.7	-1.2	-2.80	-1.60	-171.7	-3.2	-0.9	-1.1	5.8	-5.97	-5.8	-13.9	-8.1		
PCBs	1.6	2.1	1.6	0.9	1.0	1.0	1.0	1.03	0.68	21.0	20.9	15.7	10.2	9.8	10.3	10.8	11.1	7.5		
FCBs	3.2	2.9	3.2	3.3	3.0	3.4	2.9	2.56	2.15	22.4	17.0	16.6	17.3	16.9	17.7	14.6	13.1	10.8		
Total	1.4	1.8	1.5	0.6	0.9	0.6	0.8	0.68	0.34	21.7	21.0	17.0	8.2	11.0	8.1	10.5	9.4	4.7		

Source: Bangladesh Bank

Table XI Net interest income by types of banks

(billion BDT)

Bank types	2009	2010	2011	2012	2013	2014	2015	2016	2017 June
SCBs	12.1	19.8	34.3	14.9	-5.4	39.7	40.4	49.5	24.9
DFIs	1.9	6.2	4.9	4.7	3.8	2.1	1.7	0.9	3.9
PCBs	56.7	82.8	91.4	114.7	118.2	205.8	222.6	254.1	125.5
FCBs	10.7	13.0	16.1	19.6	15.8	26.6	28.2	24.2	11.1
Total	81.5	121.9	146.7	153.8	132.3	274.2	292.9	328.7	165.4

Source: Bangladesh Bank

Table XII Liquidity ratio by type of banks

(percent)

Bank types	2009	2010	2011	2012	2013	2014	2015	2016	2017 June
SCBs	25.1	27.2	31.3	29.2	44.3	42	41.4	40.0	38.4
DFIs	9.6	21.3	6.9	12.0	15.3	6.6	0.0	0.0	0.0
PCBs	18.2	21.5	23.5	26.3	28	28.2	19.7	17.8	16.5
FCBs	31.8	32.1	34.1	37.5	46.2	56.9	51.8	48.2	40.9
Total	20.6	23.0	25.4	27.1	32.5	32.7	26.5	24.9	23.1

Source: Bangladesh Bank

Table XIII Trends of Branch, deposit and advance in the banking system-rural and urban

(billion BDT)

Year	Number of branch ¹			Deposit ²			Advance ²		
	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
2000	3659	2460	6119	160.6	549.2	709.8	100.1	493.5	593.6
2001	3680	2502	6182	160.2	656.3	816.5	97.2	590.6	687.8
2002	3693	2538	6231	177.6	753.2	930.8	100.0	667.7	767.7
2003	3694	2526	6220	190.8	883.3	1074.1	102.5	744.8	847.3
2004	3724	2579	6303	192.0	1023.8	1215.8	103.4	847.9	951.3
2005	3764	2638	6402	218.3	1197.6	1415.9	117.6	999.7	1117.3
2006	3834	2728	6562	241.5	1445.8	1687.3	128.4	1163.3	1291.7
2007	3894	2823	6717	263.0	1689.1	1952.1	130.1	1335.6	1465.7
2008	3981	2905	6886	306.2	2009.8	2316.0	148.5	1667.0	1815.5
2009	4136	3051	7187	369.9	2424.0	2793.9	169.6	1920.9	2090.5
2010	4393	3265	7658	436.9	2942.3	3379.2	206.9	2367.5	2574.4
2011	4551	3410	7961	536.0	3579.9	4115.9	254.5	2958.3	3212.8
2012	4760	3562	8322	853.1	4011.0	4864.1	405.6	3453.7	3859.3
2013	4962	3723	8685	1117.1	4988.2	6105.3	450.6	3987.8	4438.4
2014	5150	3890	9040	1326.0	5605.2	6931.1	505.1	4571.2	5076.3
2015	5187	3944	9131	1575.1	6364.7	7939.8	571.3	5227.3	5798.6
2016	4188	5466	9654	1843.9	7150.3	8994.1	680.0	6006.6	6686.6
2017 ^P	5501	4219	9720	1907.3	7497.0	9404.3	726.7	6490.1	7218.8

^P Provisional data as of end June.

Source: 1. Banking Regulation and Policy Department, BB.

2. Statistics Department, BB.