

## WEEKLY FINANCIAL POSITION OF SCHEDULED BANKS

**As at the close of business on 26-02-2009**  
(Provisional Figure)

All information furnished below is on the basis of 'Weekly Statement of Position' (i.e., Thursday Position) submitted to the Department of Off-site Supervision (DOS). It is to mention here that this provides a provisional figure of the financial position of 48 scheduled banks from Banking Supervision and Monitoring point of view.

### 1. Key Financial Indicators

*(in billion Taka)*

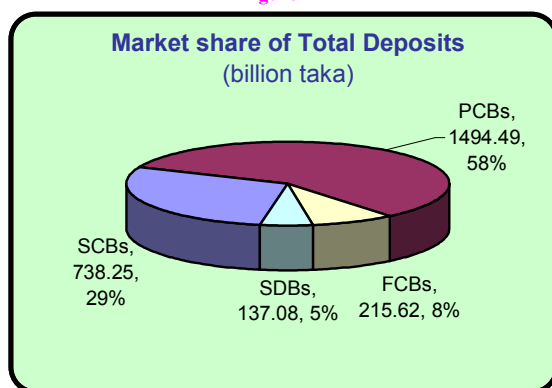
SL#	PARTICULARS	SCBs 4	PCBs 30	FCBs 9	SDBs 5	ALL BANKS 48
1	<b>Deposit (excluding interbank items)</b>	<b>738.25</b>	<b>1494.49</b>	<b>215.62</b>	<b>137.08</b>	<b>2585.44</b>
	a) Demand Deposit	186.55	225.68	74.03	17.11	<b>503.37</b>
	b) Time Deposit	551.70	1268.81	141.59	119.97	<b>2082.07</b>
2	<b>Credit provided in Bangladesh</b>	<b>512.39</b>	<b>1289.16</b>	<b>150.11</b>	<b>146.10</b>	<b>2097.76</b>
	a) Loans and Advances	469.13	1216.15	143.54	144.72	<b>1973.54</b>
	b) Inland Bills	14.19	64.82	3.05	1.14	<b>83.20</b>
	c) Foreign Bills	29.07	8.19	3.52	0.24	<b>41.02</b>
3	Credit Deposit Ratio (%)	69.41%	86.26%	69.62%	106.58%	<b>81.14%</b>
4	Total Investment in securities (Book value)	205.12	215.45	43.59	8.82	<b>472.98</b>
5	Investment Deposit Ratio (%)	27.78%	14.42%	20.22%	6.43%	<b>18.29%</b>
6	Money at Call at short notice	0.63	34.91	6.33	1.52	<b>43.39</b>
7	Borrowing from Bangladesh Bank (in Lcy)	2.40	17.38	1.98	65.60	<b>87.36</b>
8	Borrowing from Bangladesh Bank (in Fcy)	1.02	5.27	0.60	2.07	<b>8.96</b>

(As on 26/02/09)

(Updated on Weekly Basis)

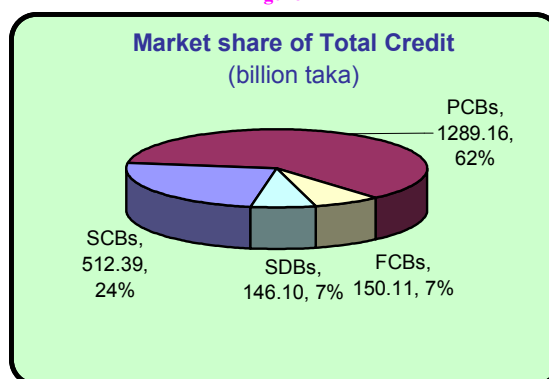
### 2. Bank group wise percentage of market share in Total Deposit and Total Credit

Figure 1



(as on 26/02/2009)

Figure 2



(Updated on Weekly basis)

SCBs=State-owned Commercial Banks  
FCBs=Foreign Commercial Banks

PCBs=Private Commercial Banks  
SDBs=Specialized Development Banks

### 3. Bank group wise percentage of market share in Demand and Time Deposit

Figure 3

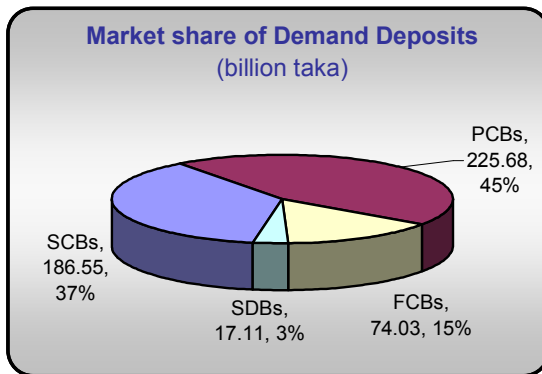
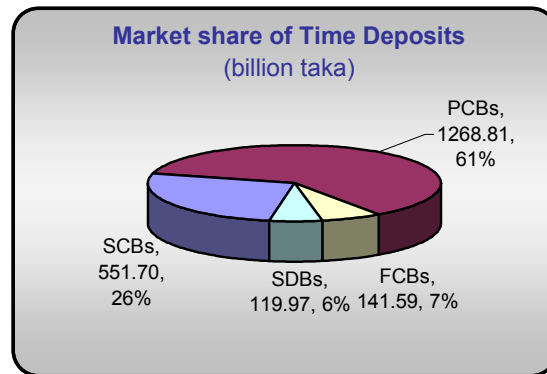


Figure 4



(as on 26/02/2009)

(Updated on Weekly basis)

### 4. Bank group wise trend of Deposit and Credit growth

(Updated on Quarterly basis)

Figure 5

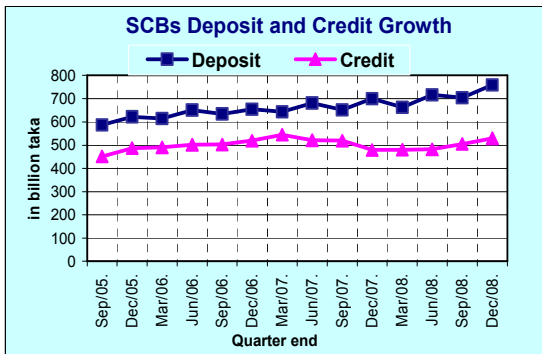


Figure 6

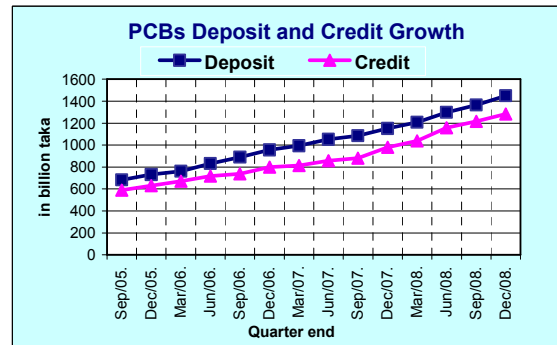


Figure 7

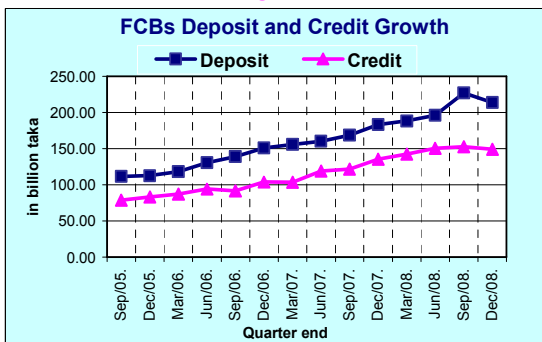


Figure 8

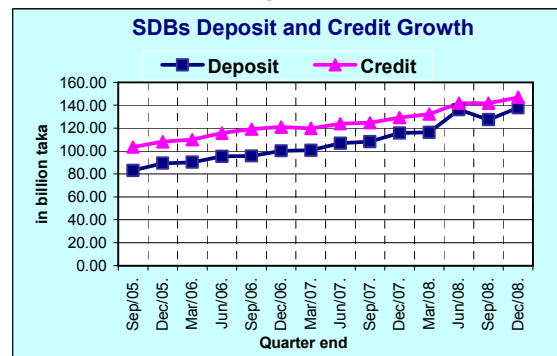
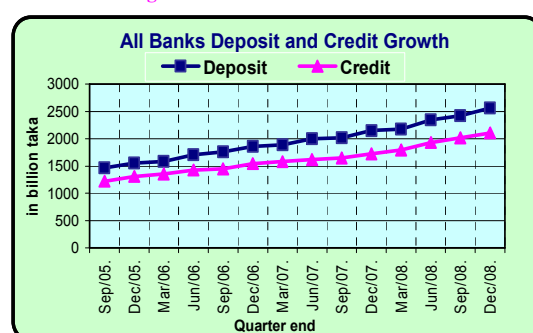


Figure 9: Overall Growth Position

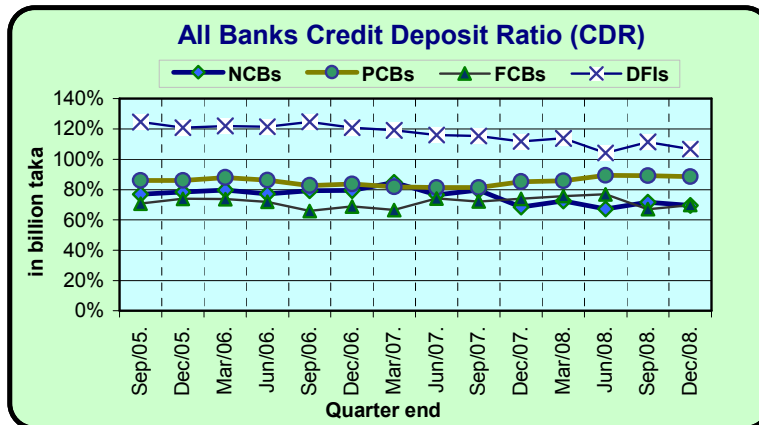


(as on 26/02/2009)

From Fig.9 a positive growth of deposit and credit has been observed in the banking system. The major contribution of this growth came out from PCBs, FCBs and SDBs showing a consistent growth of loans and deposits. Only the SCBs loan growth shows a declining trend, and deposit growth has some occasional dip.

## 5. Growth of Credit Deposit Ratio

Figure 10

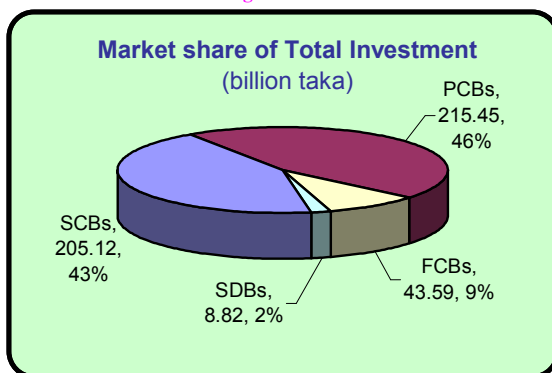


(as on 26/02/2009)

**Credit Deposit Ratio** is calculated in conservative manner by simple **ratio between** Total Credit (i.e., Loans & advances + Inland Bills + Foreign Bills) **and** Total Deposit (excluding inter-bank deposit and borrowing) to assess the credit exposure with respect to regulatory point of view in terms of Statutory Liquidity Requirement (SLR).

## 6. Market share of Total Investment

Figure 11



(as on 26/02/2009)

Total investment refers to the amount invested in the Govt. Securities (Treasury bill/bond, Islami bond etc.), all Govt. approved securities, prize bond, sanchoy patras etc. Other investment in SLR ineligible securities such as shares, securities and debentures are also included in this total investment.

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