

**Appendix-4**  
Banking Performance Indicators  
(Table: I-XIII)

Table I: Structure of Banking System Structure

(billion Taka)

Bank type	2015 (June)					
	Number of banks	Number of branches	Total assets	Percent of industry assets	Deposits	Percent of deposits
SCBs	6	3669	2755.7	28.4	2105.4	28.4
DFIs	2	1405	289.4	2.9	226.1	3.1
PCBs	39	3982	6130.5	63.3	4743.5	64.1
FCBs	9	75	518.2	5.4	331.5	4.4
<b>Total</b>	<b>56</b>	<b>9131</b>	<b>9693.8</b>	<b>100</b>	<b>7406.5</b>	<b>100</b>

Table II: Capital to Risk Weighted Assets Ratio by Type of Banks

(Percent)

Bank type	2007	2008	2009	2010	2011	2012	2013	2014	2015 June
SCBs	7.9	6.9	9.0	8.9	11.7	8.1	10.8	8.3	4.9
DFIs	-5.5	-5.3	0.4	-7.3	-4.5	-7.8	-9.7	-17.3	-18.1
PCBs	10.6	11.4	12.1	10.1	11.5	11.4	12.6	12.5	11.8
FCBs	22.7	24.0	28.1	15.6	21.0	20.6	20.2	22.6	24.1
<b>Total</b>	<b>9.6</b>	<b>10.1</b>	<b>11.6</b>	<b>9.3</b>	<b>11.4</b>	<b>10.5</b>	<b>11.5</b>	<b>11.3</b>	<b>10.3</b>

Table III: NPL Ratios by Type of Banks

(Percent)

Bank type	2007	2008	2009	2010	2011	2012	2013	2014	2015 June
SCBs	29.9	25.4	21.4	15.7	11.3	23.9	19.8	22.2	21.9
DFIs	28.6	25.5	25.9	24.2	24.6	26.8	26.8	32.8	25.5
PCBs	5.0	4.4	3.9	3.2	2.9	4.6	4.5	4.9	5.7
FCBs	1.4	1.9	2.3	3.0	3.0	3.5	5.5	7.3	8.2
<b>Total</b>	<b>13.2</b>	<b>10.8</b>	<b>9.2</b>	<b>7.3</b>	<b>6.1</b>	<b>10.0</b>	<b>8.9</b>	<b>10.0</b>	<b>9.7</b>

Table IV: Ratio of Net NPL to Total Loans by Type of Banks

Bank type	(Percent)								
	2007	2008	2009	2010	2011	2012	2013	2014	2015 June
SCBs	12.9	5.9	1.9	1.9	-0.3	12.8	1.7	6.1	9.4
DFIs	19.0	17.0	18.3	16.0	17.0	20.4	19.7	25.5	9.2
PCBs	1.4	0.9	0.5	0.0	0.2	0.9	0.6	0.8	1.1
FCBs	-1.9	-2.0	-2.3	-1.7	-1.8	-0.9	-0.4	-0.9	-0.4
<b>Total</b>	<b>5.1</b>	<b>2.8</b>	<b>1.7</b>	<b>1.3</b>	<b>0.7</b>	<b>4.4</b>	<b>2.0</b>	<b>2.7</b>	<b>2.8</b>

Table V: Amount of NPLs

Bank type	(billion Taka)								
	2007	2008	2009	2010	2011	2012	2013	2014	2015 June
SCBs	137.9	127.6	117.5	107.6	91.7	215.2	166.1	227.6	224.0
DFIs	37.2	37.3	42.1	49.7	56.5	73.3	83.6	72.6	58.3
PCBs	49.2	57.0	61.7	64.3	72.0	130.4	143.1	184.3	223.5
FCBs	1.9	2.9	3.5	5.5	6.3	8.5	13.0	17.1	19.4
<b>Total</b>	<b>226.2</b>	<b>224.8</b>	<b>224.8</b>	<b>227.1</b>	<b>226.5</b>	<b>427.3</b>	<b>405.8</b>	<b>501.6</b>	<b>525.2</b>

Table VI: Required Provision and Provision Maintained-all Banks

All banks	(billion Taka)								
	2007	2008	2009	2010	2011	2012	2013	2014	2015 June
Amount of NPLs	226.2	224.8	224.8	227.1	226.4	427.3	405.8	501.5	525.2
Required provision	127.2	136.1	134.8	149.2	148.2	242.4	252.4	289.6	300.4
Provision maintained	97.1	126.2	137.9	142.3	152.7	189.8	249.8	281.7	275.6
Excess (+)/ shortfall(-)	-30.1	-9.9	3.1	-6.9	4.6	-52.6	-2.6	-7.9	-24.8
Provision maintenance ratio (%)	76.3	92.7	102.3	95.4	103.04	78.3	99.0	97.2	91.7

Table VII: Comparative Position of Provision Adequacy

Year	Items	(billion Taka)			
		SCBs	SBs	PCBs	FCBs
2012	Required provision	119.2	29.8	84.4	8.9
	Provision maintained	81.9	13.6	84.9	9.3
	Provision maintenance ratio (%)	68.7	45.7	100.6	104.3
2013	Required provision	107.8	38.3	94.8	11.6
	Provision maintained	122.3	17.4	97.8	12.3
	Provision maintenance ratio (%)	113.5	45.5	103.2	106.0
2014	Required provision	128.6	37.1	108.7	15.3
	Provision maintained	135.3	14.7	115.4	16.2
	Provision maintenance ratio (%)	105.2	39.6	106.2	105.9
2015 June	Required provision	126.2	31.2	126.5	16.2
	Provision maintained	96.7	31.2	130.6	17.2
	Provision maintenance ratio (%)	76.6	100	103.2	106.2

Table VIII: Writing-off Bad Debts in Bank Categories

(billion Taka)

Bank type	30 June 07	30 June 08	30 June 09	30 June 10	30 June 11	30 June 12	30 June 13	30 June 14	30 June 15
SCBs	42.8	48.4	64.5	70.5	82.4	72.9	107.2	154.8	210.3
SBs	30.4	31.0	31.8	31.8	32.0	24.5	32.6	34.2	5.6
PCBs	45.5	49.4	54.7	69.6	77.1	64.9	109.7	127.7	155.5
FCBs	1.6	1.7	2.0	2.1	2.4	2.6	3.7	4.4	5.1
<b>Total</b>	<b>120.3</b>	<b>130.5</b>	<b>153.0</b>	<b>174.0</b>	<b>193.9</b>	<b>164.9</b>	<b>253.3</b>	<b>321.1</b>	<b>376.5</b>

Table IX: Expenditure-Income Ratio by Type of Banks

(Percent)

Bank type	2007	2008	2009	2010	2011	2012	2013	2014	2015 June
SCBs	100.0	89.6	75.6	80.7	62.7	73.2	84.1	84.1	85.9
DFIs	107.7	103.7	112.1	87.8	88.6	91.2	94.8	99.5	120.4
PCBs	88.8	88.4	72.6	67.6	71.7	76.0	77.9	75.8	75.5
FCBs	72.9	75.8	59.0	64.7	47.3	49.6	50.4	46.8	49.6
<b>Total</b>	<b>90.4</b>	<b>87.9</b>	<b>72.6</b>	<b>70.8</b>	<b>68.6</b>	<b>74.0</b>	<b>77.8</b>	<b>76.1</b>	<b>78.3</b>

Table X: Profitability Ratios by Types of Banks

(Percent)

Bank types	Return on assets (ROA)									Return on equity (ROE)								
	2007	2008	2009	2010	2011	2012	2013	2014	2015 June	2007	2008	2009	2010	2011	2012	2013	2014	2015 June
SCBs	0.0	0.7	1.0	1.1	1.3	-0.6	0.6	-0.6	-0.6	0.0	22.5	26.2	18.4	19.7	-11.9	10.9	-13.6	-22.5
DFIs	-0.3	-0.6	0.4	0.2	0.1	0.1	-0.4	-0.7	-1.5	-3.4	-6.9	-171.7	-3.2	-0.9	-1.1	5.8	-5.97	-8.2
PCBs	1.3	1.4	1.6	2.1	1.6	0.9	1.0	1.0	0.9	16.7	16.4	21.0	20.9	15.7	10.2	9.8	10.3	9.7
FCBs	3.1	2.9	3.2	2.9	3.2	3.3	3.0	3.4	3.1	20.4	17.8	22.4	17.0	16.6	17.3	16.9	17.7	15.7
<b>Total</b>	<b>0.9</b>	<b>1.2</b>	<b>1.4</b>	<b>1.8</b>	<b>1.5</b>	<b>0.6</b>	<b>0.9</b>	<b>0.6</b>	<b>0.5</b>	<b>13.8</b>	<b>15.6</b>	<b>21.7</b>	<b>21.0</b>	<b>17.0</b>	<b>8.2</b>	<b>11.0</b>	<b>8.1</b>	<b>6.6</b>

Table XI: Net Interest Income by Types of Banks

(billion Taka)

Bank type	2007	2008	2009	2010	2011	2012	2013	2014	2015 June
SCBs	7.4	7.9	12.1	19.8	34.3	14.9	-5.4	39.7	19.4
DFIs	1.4	1.9	1.9	6.2	4.9	4.7	3.8	2.1	1.9
PCBs	36.1	48.5	56.7	82.8	91.4	114.7	118.2	205.8	105.0
FCBs	9.9	12.6	10.7	13.0	16.1	19.6	15.8	26.6	14.1
<b>Total</b>	<b>54.8</b>	<b>70.9</b>	<b>81.5</b>	<b>121.9</b>	<b>146.7</b>	<b>153.8</b>	<b>132.3</b>	<b>274.2</b>	<b>140.3</b>

Table XII: Liquidity Ratio by Type of Banks

(Percent)

Bank type	Liquid assets									Excess liquidity								
	2007	2008	2009	2010	2011	2012	2013	2014	2015 June	2007	2008	2009	2010	2011	2012	2013	2014	2015 June
SCBs	24.9	32.9	25.1	27.2	31.3	29.2	44.3	42.0	39.3	6.9	14.9	17.6	8.2	12.3	10.2	25.3	23.9	26.4
DFIs	14.2	13.7	9.6	21.3	6.9	11.5	15.3	6.6	0.0	5.6	4.9	7.1	2.3	1.3	1.4	4.2	6.6	0.0
PCBs	22.2	20.7	18.2	21.5	23.5	26.3	28.0	28.2	20.8	6.4	4.7	5.3	4.6	6.6	9.5	11.3	11.0	11.9
FCBs	29.2	31.3	31.8	32.1	34.1	37.5	46.2	56.9	51.1	11.2	13.3	21.8	13.2	15.3	18.7	27.4	37.6	38.9
<b>Total</b>	<b>23.2</b>	<b>24.8</b>	<b>20.6</b>	<b>23.0</b>	<b>25.4</b>	<b>27.1</b>	<b>32.5</b>	<b>32.7</b>	<b>26.8</b>	<b>6.9</b>	<b>8.4</b>	<b>9.0</b>	<b>6.0</b>	<b>8.4</b>	<b>9.9</b>	<b>15.4</b>	<b>15.7</b>	<b>16.9</b>

Table XIII: Branch, Deposit and Advance in The Banking System-Rural and Urban

(billion Taka)

Year	Number of branch*			Deposit**			Advance**		
	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	1452.0	6004.0	7456.0	536.2	4825.2	5361.4

Note: \*As of end December, \*\*As of end June.

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