

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



**Table-I Banking System Structure**

(billion BDT)

Bank Types	2020 (June)					
	Number of banks	Number of branches	Total assets	Percent of industry assets	Deposits	Percent of deposits
SCBs	6	3775	4222.7	24.6	3193.8	25.4
SBs	3	1483	368.3	2.2	324.6	2.6
PCBs	42	5265	11562.2	67.4	8497.9	67.5
FCBs	9	65	994.6	5.8	569.0	4.5
<b>Total</b>	<b>60</b>	<b>10588</b>	<b>17147.8</b>	<b>100.0</b>	<b>12585.3</b>	<b>100.0</b>

Source: DOS and BRPD, BB.

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

(Percent)

Bank Types	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020 June
SCBs	11.7	8.1	10.8	8.3	6.4	5.9	7.0	10.3	5.0	6.9
SBs	-4.5	-7.8	-9.7	-17.3	-32.0	-33.7	-32.8	-31.7	-32.0	-36.5
PCBs	11.5	11.4	12.6	12.5	12.4	12.4	12.2	12.8	13.6	13.3
FCBs	21.0	20.6	20.2	22.6	25.6	25.4	23.3	25.9	24.5	24.4
<b>Total</b>	<b>11.4</b>	<b>10.5</b>	<b>11.5</b>	<b>11.3</b>	<b>10.8</b>	<b>10.8</b>	<b>10.8</b>	<b>12.1</b>	<b>11.6</b>	<b>11.6</b>

Source: DOS, BB.

**Table-III Ratio of Gross NPLs to Total Loans by Type of Banks**

(Percent)

Bank Types	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020 June
SCBs	11.3	23.9	19.8	22.2	21.5	25.0	26.5	30.0	23.9	22.7
SBs	24.6	26.8	26.8	32.8	23.2	26.0	23.4	19.5	15.1	15.9
PCBs	2.9	4.6	4.5	4.9	4.9	4.6	4.9	5.5	5.8	5.9
FCBs	3.0	3.5	5.5	7.3	7.8	9.6	7.0	6.5	5.7	5.5
<b>Total</b>	<b>6.1</b>	<b>10.0</b>	<b>8.9</b>	<b>9.7</b>	<b>8.8</b>	<b>9.2</b>	<b>9.3</b>	<b>10.3</b>	<b>9.3</b>	<b>9.2</b>

Source: BRPD, BB.

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

Bank Types	(Percent)									
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020 June
SCBs	-0.3	12.8	1.7	6.1	9.2	11.1	11.2	11.3	6.1	3.2
SBs	17.0	20.4	19.7	25.5	6.9	10.5	9.7	5.7	3.0	2.7
PCBs	0.2	0.9	0.6	0.8	0.6	0.1	0.2	0.4	-0.1	-0.5
FCBs	-1.8	-0.9	-0.4	-0.9	-0.2	1.9	0.7	0.7	0.2	-0.4
<b>Total</b>	<b>0.7</b>	<b>4.4</b>	<b>2.0</b>	<b>2.7</b>	<b>2.3</b>	<b>2.3</b>	<b>2.2</b>	<b>2.2</b>	<b>1.0</b>	<b>0.2</b>

Source: BRPD, BB.

**Table-V Amount of NPLs by Type of Banks**

Bank Types	(billion BDT)									
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020 June
SCBs	91.7	215.2	166.1	227.6	272.8	310.3	373.3	487.0	439.9	429.4
SBs	56.5	73.3	83.6	72.6	49.7	56.8	54.3	47.9	40.6	45.2
PCBs	72.0	130.4	143.1	184.3	253.3	230.6	294.0	381.4	441.7	465.9
FCBs	6.3	8.5	13.0	17.1	18.2	24.1	21.5	22.9	21.0	20.6
<b>Total</b>	<b>226.5</b>	<b>427.4</b>	<b>405.8</b>	<b>501.6</b>	<b>594.0</b>	<b>621.8</b>	<b>743.1</b>	<b>939.2</b>	<b>943.3</b>	<b>961.2</b>

Source: BRPD, BB.

**Table-VI Required Provision and Provision Maintained-all Banks**

All Banks	(billion BDT)									
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020 June
Amount of NPLs	226.4	427.3	405.8	501.6	594.1	621.7	743.0	939.1	943.3	961.2
Required Provision	148.2	242.4	252.4	289.6	308.9	362.1	443.0	570.4	613.2	654.0
Provision maintained	152.7	189.8	249.8	281.6	266.1	307.4	375.3	504.3	646.6	609.0
Excess(+)/Shortfall(-)	4.6	-52.6	-2.6	-7.9	-42.8	-54.7	-67.7	-66.1	-66.6	-45.0
Provision maintenance ratio (%)	103.0	78.3	99.0	97.2	86.1	84.9	84.7	88.4	89.2	93.1

Source: BRPD, BB.

**Table-VII Comparative Position of Provision Adequacy**

Year	Items	(billion BDT)			
		SCBs	SBs	PCBs	FCBs
2017	Required provision	216.9	26.1	184.3	15.6
	Provision maintained	134.3	26.2	198.2	16.5
	Provision maintenance ratio (%)	61.9	100.4	107.5	105.8
2018	Required provision	289.3	23.4	241.1	16.6
	Provision maintained	210.6	25.9	250.2	17.6
	Provision maintenance ratio (%)	72.8	110.7	103.8	106.0
2019	Required provision	353.0	22.3	321.2	15.8
	Provision maintained	284.5	25.4	293.1	17.3
	Provision maintenance ratio (%)	80.6	113.9	91.3	109.5
2020 June	Required provision	276.9	23.9	337.5	15.7
	Provision maintained	216.9	25.3	347.8	19.0
	Provision maintenance ratio (%)	78.4	105.8	103.0	121.1

Source: BRPD, BB.

**Table-VIII Writing-off Bad Debts by Type of Banks**

(billion BDT)

Bank Types	30 June 2011	30 June 2012	30 June 2013	30 June 2014	30 June 2015	30 June 2016	30 June 2017	30 June 2018	30 June 2019	30 June 2020
SCBs	82.4	72.9	107.2	154.8	210.3	220.4	224.4	226.2	232.2	179.4
SBs	32.0	24.5	32.6	34.2	5.6	5.6	5.6	5.6	5.8	3.8
PCBs	77.1	64.9	109.7	127.7	155.5	189.4	216.7	246.5	294.3	239.4
FCBs	2.4	2.6	3.7	4.4	5.1	7.2	8.6	10.7	12.3	10.1
<b>Total</b>	<b>193.9</b>	<b>164.9</b>	<b>253.2</b>	<b>321.1</b>	<b>376.5</b>	<b>422.6</b>	<b>455.3</b>	<b>489.0</b>	<b>544.6</b>	<b>432.7</b>

Source: BRPD, BB.

**Table-IX Expenditure-Income Ratio by Type of Banks**

(Percent)

Bank Types	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020 June
SCBs	62.7	73.2	84.1	84.1	84.5	90.2	81.3	80.5	84.9	85.8
SBs	88.6	91.2	94.8	99.5	113.9	137.8	124.0	144.6	159.8	189.0
PCBs	71.7	76.0	77.9	75.8	75.5	73.5	73.8	76.7	77.6	82.6
FCBs	47.3	49.6	50.4	46.8	47.0	45.7	46.6	47.5	48.8	45.5
<b>Total</b>	<b>68.6</b>	<b>74.0</b>	<b>77.8</b>	<b>76.1</b>	<b>76.3</b>	<b>76.6</b>	<b>74.7</b>	<b>76.6</b>	<b>78.0</b>	<b>84.1</b>

Source: DOS, BB.

**Table-X Profitability Ratios by Type of Banks**

(Percent)

Bank Types	Return on assets (ROA)										Return on equity (ROE)									
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020 June	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020 June
SCBs	1.3	-0.6	0.6	-0.6	0.0	-0.2	0.2	-1.3	-0.6	0.04	19.7	-11.9	10.9	-13.5	-1.5	-6.0	3.5	-29.6	-13.7	0.8
SBs	0.1	0.1	-0.4	-0.7	-1.2	-2.8	-0.6	-2.8	-3.3	-5.1	-0.9	-1.1	-5.8	-6.0	-5.8	-13.9	-3.1	-13.5	-17.0	-22.9
PCBs	1.6	0.9	1.0	1.0	1.0	1.0	0.9	0.8	0.8	0.6	15.7	10.2	9.8	10.3	10.8	11.1	12.0	11.0	11.2	8.5
FCBs	3.2	3.3	3.0	3.4	2.9	2.6	2.2	2.2	2.3	2.2	16.6	17.3	16.9	17.7	14.6	13.1	11.3	12.4	13.4	13.8
<b>Total</b>	<b>1.5</b>	<b>0.6</b>	<b>0.9</b>	<b>0.6</b>	<b>0.8</b>	<b>0.7</b>	<b>0.7</b>	<b>0.3</b>	<b>0.4</b>	<b>0.4</b>	<b>17.0</b>	<b>8.2</b>	<b>11.1</b>	<b>8.1</b>	<b>10.5</b>	<b>9.4</b>	<b>10.6</b>	<b>3.9</b>	<b>6.8</b>	<b>6.7</b>

Source: DOS, BB.

**Table-XI Net Interest Margin by Type of Banks**

Bank Types	(percent)									
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020 June
SCBs	3.66	1.18	-0.32	1.96	1.62	1.75	1.98	2.35	1.94	1.87
SBs	3.70	2.92	1.98	1.50	1.43	0.76	2.05	0.62	0.01	-0.91
PCBs	3.19	3.06	2.77	4.11	3.85	3.89	3.52	3.55	3.52	2.95
FCBs	5.57	5.56	3.73	5.98	6.08	4.99	4.35	4.30	4.21	4.21
<b>Total</b>	<b>3.48</b>	<b>2.79</b>	<b>2.02</b>	<b>3.56</b>	<b>3.28</b>	<b>3.27</b>	<b>3.13</b>	<b>3.22</b>	<b>3.12</b>	<b>2.70</b>

Source: DOS, Bangladesh Bank

**Table-XII SLR Eligible Assets as Percentage of ATDTL by Type of Banks**

Bank Types	(percent)									
	2011	2012	2013	2014*	2015	2016	2017	2018	2019	2020 June
SCBs	31.3	29.2	44.3	42.0	41.4	40.0	30.4	24.8	27.3	30.8
SBs	6.9	12.0	15.3	6.6	0.0	0.0	0.0	0.0	0.0	0.0
PCBs	23.5	26.3	28.0	28.2	19.7	17.8	14.8	14.2	16.4	18.0
FCBs	34.1	37.5	46.2	56.9	51.8	48.2	43.8	48.4	29.7	37.9
<b>Total</b>	<b>25.4</b>	<b>27.1</b>	<b>32.5</b>	<b>32.7</b>	<b>26.5</b>	<b>24.9</b>	<b>19.9</b>	<b>18.2</b>	<b>19.9</b>	<b>22.3</b>

\* The calculation of liquidity ratio has been changed from 01 February 2014 (MPD circular no. 02/2013).

Source: DOS, BB

**Table-XIII Branch, Deposit and Advance in the Banking System-Rural and Urban**

Year	Number of branch			Deposit (billion BDT)			Advance (billion BDT)		
	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	5334	4063	9397	1575.1	6364.7	7939.8	571.3	5227.3	5798.6
2016	5466	4188	9654	1843.9	7150.3	8994.1	680.0	6006.6	6686.6
2017	5624	4331	9955	2028.7	7837.0	9865.7	839.8	7087.0	7926.8
2018	4985	5301	10286	2142.8	8223.6	10366.4	863.1	7607.1	8470.2
2019	5131	5447	10578	2543.2	9601.3	12144.5	1035.0	9000.5	10035.5
2020 (June)	5136	5452	10588	2619.2	10022.5	12641.7	1084.5	9402.4	10486.9

Source: SD, BB.

## List of Major Publications

### ANNUAL

1. Annual Report (Bangla)
2. Annual Report (English)
3. Financial Stability Report
4. BFIU Annual Report
5. Export receipts\*
6. Import payments\*
7. Balance of payments\*
8. Monetary Policy Statement\*

### HALF YEARLY

1. Foreign Direct Investment in Bangladesh

### QUARTERLY

1. Scheduled Bank Statistics\*
2. Bangladesh Bank Quarterly
3. Quarterly Financial Stability Assessment Report

### MONTHLY

1. Economic Trends
2. Bangladesh Bank Parikroma

\*There is no hard copy for sale, only softcopy available in website  
Source: Department of Communications and Publications , BB.