

**QUARTERLY
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**STATISTICS DEPARTMENT
BANGLADESH BANK**

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CONTENTS	Page No
INTRODUCTION	i-iv
EXPLANATORY NOTES TO THE TABLES	v-vi
A REVIEW ON DEPOSITS AND ADVANCES OF NBFIs	vii-xviii
INDICATORS	xix
Table No	Table Name
Page No	
Table-1	Deposits Distributed By Geographical Location And Gender
1-4	
Table-2	Deposits Distributed By Types Of Accounts-All Nbfis
5	
Table-3	Deposits Distributed By Types Of Accounts -Public Nbfis
6	
Table-4	Deposits Distributed By Types Of Accounts- Private Nbfis
7	
Table-5	Deposits Distributed By Geographical Location - All Nbfis
8-9	
Table-6	Deposits Distributed By Geographical Location - Public Nbfis
10-11	
Table-7	Deposits Distributed By Geographical Location - Private Nbfis
12-13	
Table-8	Deposits Distributed By Sectors And Types - All Nbfis
14-17	
Table-9	Deposits Distributed By Sectors And Types - Public Nbfis
18-21	
Table-10	Deposits Distributed By Sectors And Types - Private Nbfis
22-25	
Table-11	Deposits Distributed By Rates Of Interest And Types - All Nbfis
26-31	
Table-12	Deposits Distributed By Rates Of Interest And Types - Public Nbfis
32-33	
Table-13	Deposits Distributed By Rates Of Interest And Types - Private Nbfis
34-39	
Table-14	Deposits Distributed By Size Of Accounts - All Nbfis
40-41	
Table-15	Deposits Distributed By Size Of Accounts - Public Nbfis
42-43	
Table-16	Deposits Distributed By Size Of Accounts - Private Nbfis
44-45	
Table-17	Advances Classified By Geographical Location And Gender
46-49	
Table-18	Advances Classified By Securities-All NBFIs
50	
Table-19	Advances Classified By Securities-Public NBFIs
51	
Table-20	Advances Classified By Securities-Private NBFIs
52	
Table-21	Advances Classified By Securities-Non- Depository NBFIs
53	
Table-22	Advances Classified By Securities-Depository NBFIs
54	
Table-23	Advances Classified By Economic Purposes-All NBFIs
55-56	
Table-24	Advances Classified By Economic Purposes-Public NBFIs
57-58	
Table-25	Advances Classified By Economic Purposes-Private NBFIs
59-60	
Table-26	Advances Classified By Economic Purposes-Non- Depository NBFIs
61-62	
Table-27	Advances Classified By Economic Purposes-Depository NBFIs
63-64	
Table-28	Advances Classified By Rates Of Interest And Securities-All NBFIs
65-70	
Table-29	Advances Classified By Rates Of Interest And Securities-Public NBFIs
71-74	
Table-30	Advances Classified By Rates Of Interest And Securities-Private NBFIs
75-80	
Table-31	Advances Classified By Rates Of Interest And Securities-Non-Depository NBFIs
81-84	
Table-32	Advances Classified By Rates Of Interest And Securities-Depository NBFIs
85-90	
Table-33	Advances Classified By Size Of Accounts And Major Economic Purposes -All NBFIs
91-92	
Table-34	Advances Classified By Size Of Accounts And Major Economic Purposes -Public NBFIs
93-94	
Table-35	Advances Classified By Size Of Accounts And Major Economic Purposes -Private NBFIs
95-96	
Table-36	Advances Classified By Size Of Accounts And Major Economic Purposes -Non-Depository NBFIs
97-98	
Table-37	Advances Classified By Size Of Accounts And Major Economic Purposes -Depository NBFIs
99-100	
Table-38	Advances Classified By Size Of Accounts-All NBFIs
101-102	
Table-39	Advances Classified By Size Of Accounts-Public NBFIs
103-104	
Table-40	Advances Classified By Size Of Accounts-Private NBFIs
105-106	
Table-41	Advances Classified By Size Of Accounts-Non-Depository NBFIs
107-108	
Table-42	Advances Classified By Size Of Accounts-Depository NBFIs
109-110	

Table No	Table Name	Page No
Table-43	Advances Classified By Geographical Location-All NBFIs	111-112
Table-44	Advances Classified By Geographical Location-Public NBFIs	113-114
Table-45	Advances Classified By Geographical Location-Private NBFIs	115-116
Table-46	Advances Classified By Geographical Location-Non-Depository NBFIs	117-118
Table-47	Advances Classified By Geographical Location-Depository NBFIs	119-120
Table-48	Advances Classified By Size Of Accounts And Sectors-All NBFIs	121-122
Table-49	Advances Classified By Size Of Accounts And Sectors-Public NBFIs	123-124
Table-50	Advances Classified By Size Of Accounts And Sectors-Private NBFIs	125-126
Table-51	Advances Classified By Size Of Accounts And Sectors-Non-Depository NBFIs	127-128
Table-52	Advances Classified By Size Of Accounts And Sectors-Depository NBFIs	129-130
Table-53	Disbursement, Outstanding, Recovery & Overdue (Doro) Of Advances-All NBFIs	131
Table-54	Disbursement, Outstanding, Recovery & Overdue (Doro) Of Advances-Public NBFIs	132
Table-55	Disbursement, Outstanding, Recovery & Overdue (Doro) Of Advances-Private NBFIs	133
Table-56	Disbursement, Outstanding, Recovery & Overdue (Doro) Of Advances-Depository NBFIs	134
Table-57	Disbursement, Outstanding, Recovery & Overdue (Doro) Of Advances- Non Depository NBFIs	135

INTRODUCTION

The institutions (other than Deposit Money Banks) which mainly carry out the financing business are termed as Non-Bank Financial Institution (NBFI). It is constituted under the Financial Institutions Act, 1993. But the head office of Bangladesh Samabaya Bank established in 1922 A.D. by the attempt of the government and the next time after issuing co-operatives society's rules and regulations newly, the sub-rules have been registered with amendment in 2005 A.D., the amended registration no. is 01 B, dated 09-03-2005 A.D. Also, Ansar-VDP Unnayan Bank is a specialized government owned bank established under the Ansar VDP Unnayan Bank Ordinance, 1995, while the Government established the Karmasangsthan Bank, in 1998, as per Act No. 7 of 1998 (Karmasangsthan Bank Act 1998) in order to provide employment opportunities for the country's unemployed youths. An NBFI is a financial Institution that does not have full Banking license and also not a member of clearing house. It makes loans and advances for industries, commerce, transport, agriculture, or building construction. Some of NBFIs take term deposits which are treated as Non-Bank Depository Corporations and some of NBFIs who are non deposit taker but may deem to create liquidity. NBDC is a portion of NBFI.

Presently, in our economy merchant banks, investment companies, mutual associations/companies, leasing companies or

building societies etc. are the members of Non-Bank financial institutions.

Since July, 1974 the Statistics Department of Bangladesh Bank has been collecting detailed information on deposits, debits, advances and bills from all branches of scheduled banks operating in Bangladesh in the prescribed formats of SBS-2 and SBS-3 on quarterly basis. This department is also collecting financial data on SME, Interest Rate Spread and Economic Purpose and Sector wise disbursement, recovery, outstanding and overdue etc. On the basis of these returns a consistent database is compiled for policy makers and other users. This information is therefore extremely vital for formulating monetary policy, credit policy, planning of economic developments. Like Scheduled banks, NBFIs are playing an important role in the current economic activities, development, growth and financial inclusion etc. It becomes necessary to collect data from NBFI through the prescribed formats of NBFI-2 and NBFI-3 to fulfill the demand of policymakers, researchers and other stakeholders of the economy. This department had taken initiative to collect NBFIs data on quarterly basis from Oct.-Dec., 2018 quarter.

From the quarter Oct.-Dec., 2018, the NBFIs were instructed to follow the "GUIDELINES TO FILL IN THE NBFI RETURNS- 1, 2 & 3" first edition, published in January, 2017. In this booklet, all statistical tables have been prepared on the basis of returns submitted by the NBFIs.

The names of NBFIs and some other financial institutes whose operations are recorded in this volume are as below:

A. NON-SCHEDULED (SPECIALIZED) BANKS:

1. Karmashangsthan Bank.
2. Ansar VDP Unnayan Bank.

B. CO-OPERATIVE SOCIETY:

Bangladesh Samabaya Bank Limited

C. Public NBFIs:

1. Saudi Bangladesh Industrial and Agricultural Investment company Limited
2. The UAE- Bangladesh Investment Company Limited.
3. Infrastructure Development Company Limited.
4. Bangladesh Infrastructure Finance Fund Limited (BIFFL).
5. Agrani SME Finance Company Limited.

D. PRIVATE NBFIs:

1. Bangladesh Finance & Investment Company Limited.
2. Bangladesh Industrial Finance Company Limited.
3. Bay Leasing & Investment Limited.
4. Delta-Brac Housing Finance Corporation Limited.
5. Fareast Finance & Investment Limited.
6. FAS Finance & Investment Limited.
7. First Finance Limited.
8. GSP Finance Company (Bangladesh) Limited.
9. Hajj Finance Company Limited.
10. IDLC Finance Limited.
11. Industrial & Infrastructure Development Finance Company.
12. Industrial Promotion & Development Company of Bangladesh.
13. International Leasing and Financial Services Limited.
14. Islamic Finance & Investment Limited.
15. Lanka Bangla Finance Limited.

16. Midas Financing Limited.
17. National Finance Limited.
18. National Housing Finance & Investment Limited.
19. Phoenix Finance and Investments Limited.
20. Premier Leasing & Finance Limited.
21. Prime Finance & Investment Limited.
22. Reliance Finance Limited.
23. Union Capital Limited.
24. United Leasing Company Limited.
25. Uttara Finance & Investments Limited.
26. Meridian Finance Limited.
27. CAPM Venture Capital and Finance Limited.
28. Lankan Alliance Finance Limited.

Among all the above NBFIs the followings are non-depository:

1. Agrani SME Finance Company Limited.
2. Bangladesh Infrastructure Finance Fund Limited (BIFFL).
3. Infrastructure Development Company Limited.
4. Saudi Bangladesh Industrial and Agricultural Investment Company Limited.
5. The UAE- Bangladesh Investment Company Limited.

The statistical tables contained in this issue have been prepared from the returns submitted by the individual NBFI as on the last day of the quarter ending March 31, 2019 and June 30, 2019. At the end of the period (June 30, 2019) under study, the total numbers of reported branches of NBFIs are 755.

For useful presentation of data, NBFIs have been classified into several groups viz. 'All NBFIs', 'Public NBFIs', 'Private NBFIs', 'Depository' and 'Non-Depository' NBFIs.

The publication provides a detailed analysis of NBFIs deposits and outstanding advances.

Data Confidentiality

Bangladesh Bank respects the right to privacy and confidentiality of the respondents and likes to mention that, under no circumstances will any individual statement or data be published or made

known to any other individual or corporate body without having written permission. Aggregated data, when published, will naturally conceal individual identity.

EXPLANATORY NOTES TO THE TABLES

Table-1: Deposits Distributed by Geographical

Location and Gender: The table provides statistics on deposit distributed by geographical location and gender.

Table-2 to 4: Deposits Distributed by Types of

Accounts: These tables show the classification of total demand and time liabilities of NBFIs into ten broad types such as (a) Current and Cash Credit Account (credit balances) Deposits, (b) Deposits withdrawable on Sight, (c) Savings Deposits, (d) Special Notice Deposits, (e) Fixed Deposits, (f) Recurring Deposits, (g) Margin Deposits (Foreign Currency/Taka), (h) Special Purpose Deposits, (i) Negotiable Certificates of Deposits & Promissory Notes and (j) Restricted (Blocked) Deposits.

a) Current and Cash Credit Accounts Deposits:

These are of the nature of demand deposits and comprise current accounts and credit balances of cash credit accounts. Generally these deposits are to be reported for without interest and with interest. These accounts have chequing facilities and balances are transferable.

b) Deposits Withdrawable on Sight:

This item includes all deposits which cannot be transferred through cheques but are withdrawable on demand such as Fixed Deposits Accounts, unclaimed balances, payment orders, telephonic transfers, mail transfers, demand drafts, unclaimed dividends and draft payable accounts, Earnest Money of Tenders/Quotations etc.

c) Saving Deposits Account: Deposit on these accounts are self-explanatory and generally carry minimum balance that must be maintained to earn interest.

d) Special Notice Deposits: Balances of Special Notice Deposits (i.e., deposits held for 7 days to 89 days), which are withdrawable on special notice, should be reported in this code. These types of accounts such as Short Term Deposit/SND/Call Accounts etc. should only be termed as Special Notice Deposit (SND). SND is an interest bearing deposit where advance notice (at least 7 days) required for withdrawal and interest should be calculated as per day end balance on half yearly basis.

e) Fixed Deposits: These are reclassified by period of maturity and are exclusively time deposits.

f) Recurring Deposits: All types of recurring Deposits should be reported in this item. For example: Deposit Pension Scheme, Flexible Savings Plan, Monthly Savings Scheme etc.

g) Margin Deposits-Foreign Currency/ Taka: Equivalent Taka of margin on letters of Credit and margins on guarantee (in Taka and Foreign Currency) are included in this item.

h) Special Purpose Deposits: This item comprises employees' provident funds/pension Accounts, contribution towards insurance funds, Hajj Deposits, Employees' guarantee/Security funds, Security Deposits, Gift Certificate Deposits, Sundry deposits, Surcharge and Development charge etc.

i) **Negotiable Certificates of Deposits and Promissory Notes:** Balances of Negotiable/Bearer Certificates of Deposits (NCD/BCD) should be reported in this item. The balances of the account Promissory Notes/Savings Bonds issued by the reporting NBFIs should be reported in this item.

j) **Restricted (Blocked) Deposits:** Balances of Restricted (Blocked) deposits should be reported in this item against private sector only. These deposits comprise obligations which carry special terms by the appropriate authority that may override normal liquidity characteristics (e.g. blocked or earmarked accounts). The nature of these deposits is, the account holders do not have access to the funds during blocked period.

Table 5 to 7: Deposits Distributed by Geographical Location (Divisions/ Districts): These tables show the division and district-wise distribution of deposits of the country.

Table 8 to 10: Deposits Distributed by Sectors and Types: These tables provide a break up of deposits by different sectors and types.

Table 11 to 13: Deposits Distributed by Rates of Interest/Profit and Types: These tables show the rate of interest allowed by the NBFIs on different types of deposits. The rate of interest varies from time to time.

Table 14 to 16: Deposits Distributed by Size of Accounts: The tables show the statistics of number of accounts and corresponding amount falling within specified groups.

Table 17: Advance Classified by Geographical Location and Gender: The table provides statistics on

advance classified by geographical location and gender.

Table 18 to 22: Advances Classified by Securities: These tables show the break-up of NBFIs advances by types of securities pledged or hypothecated.

Table 23 to 27: Advances Classified by Economic Purposes: These tables show the advances made by NBFIs to different economic purposes for which the borrowers borrow.

Table 28 to 32: Advances Classified by Rates of Interest and Securities: These tables give the rates of interest charged by the NBFIs on various types of securities, as well as clean advances.

Table 33-37: Advances Classified by Size of Accounts and Major Economic Purposes: These tables provide statistics on advances classified by size of accounts and economic purposes.

Table 38 to 42: Advances Classified by Size of Accounts: These tables provide statistics on advances classified by size of accounts.

Table 43 to 47: Advances Classified by Geographical Location (Division / Districts): These tables show the division and district-wise classification of advances of the country.

Table 48 to 52: Advances Classified by Size of Accounts and Sectors: These tables provide statistics on advances classified by size of accounts and sectors.

Table 53 to 57: Disbursement, Outstanding, Recovery and Overdue of Advances Classified by Economic Purposes:

These tables shows the statistics of disbursement, outstanding, overdue and recovery of advances in public and private sectors.

A Review on Deposits and Advances of NBFIs (As on end June, 2019)

NBFIs' Deposits:

Total deposit liabilities of the NBFIs decreased by Tk.264703 lac or 5.70% to Tk.4377556 lac during the quarter Apr.-Jun., 2019 as compared to the previous quarter Jan.-Mar., 2019. The decrease in deposits during the quarter was due to decrease in private

NBFIs deposits by Tk.269015 lac or 5.90% to Tk.4287794 lac. The share of public sector deposits to total deposits at the end of the quarter Apr.-Jun., 2019 was 2.05% as compared to 1.84% at the end of the preceding quarter Jan.-Mar., 2019.

NBFIs' Advances:

NBFIs' advances increased by Tk.40602 lac or 0.59% to Tk.6973467 lac during the quarter Apr.-Jun., 2019 as compared to the preceding quarter Jan.-Mar., 2019. NBFIs advances in public sector decreased by Tk.957882 lac or 95.15% to

Tk.48852 lac and in private sector increased by Tk. 998484 lac or 16.85% to Tk. 6924615 lac during the quarter Apr.-Jun., 2019 under review. Quarterly position of NBFIs deposits and outstanding advances is shown in Table-1.

Table-1
Overall Deposits and Advances of NBFIs

At end of the quarter	Deposits			Advances		
	PUBLIC	PRIVATE	ALL	PUBLIC	PRIVATE	ALL
<u>2018</u>						
Oct.-Dec.	62484 1.37%	4492449 98.63%	4554933 100.00%	984612 14.43%	5837082 85.57%	6821694 100.00%
<u>2019</u>						
Jan.-Mar.	85450 1.84% (36.76)	4556809 98.16% (1.43)	4642259 100% (1.92)	1006734 14.52% (2.25)	5926131 85.48% (1.53)	6932865 100% (1.63)
Apr.-Jun.	89762 2.05% (5.05)	4287794 97.95% (-5.90)	4377556 100% (-5.70)	48852 0.70% (-95.15)	6924615 99.30% (16.85)	6973467 100% (0.59)

- Note: 1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
 2. Minor differences may be observed due to rounding off.
 3. People's Leasing & Financial Services Limited has been closed and data of Ansar VDP Unnayan Bank have been added for the first time in the current quarter April- June, 2019. This is why significant differences have occurred in several figures compared to the preceding quarter.

Deposits by Types of Accounts:

Breakdown by types of deposits accounts revealed that the share of fixed deposits decreased from 96.40% at the end of the quarter Jan.-Mar., 2019 to 96.17% at the end of quarter Apr.-Jun., 2019. The amount of fixed deposits decreased by Tk.265258 lac or

5.93% to Tk.4209970 lac at the end of the quarter Apr.-Jun., 2019 under review as compared to the preceding quarter Jan.-Mar., 2019. Deposits distributed by types of accounts are shown in Table-2.

Table-2
Deposits Distributed by Types of Accounts

(Taka in Lac)

At end of the quarter	Current and Cash Credit Account	Savings Deposits	Special Notice Deposits	Fixed Deposits	Recurring Deposits	Other Deposits	Total Deposits
<u>2018</u>							
Oct.-Dec.	99	41609	0	4406020	32993	74212	4554933
	0.00%	0.91%	0.00%	96.73%	0.72%	1.63%	100.00%
<u>2019</u>							
Jan.-Mar.	98	27205	0	4475228	100273	39455	4642259
	0.00%	0.59%	0.00%	96.40%	2.16%	0.85%	100.00%
	(-1.01)	(-34.62)	(0)	(1.57)	(203.92)	(-46.83)	(1.92)
Apr.-Jun.	184	36196	0	4209970	59305	71901	4377556
	0.00%	0.83%	0.00%	96.17%	1.35%	1.64%	100.00%
	(87.76)	(33.05)	(0)	(-5.93)	(-40.86)	(82.24)	(-5.70)

- Note: 1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
2. Minor differences may be observed due to rounding off.
3. People's Leasing & Financial Services Limited has been closed and data of Ansar VDP Unnayan Bank have been added for the first time in the current quarter April- June, 2019. This is why significant differences have occurred in several figures compared to the preceding quarter.

Sector-wise Deposits:

The share of private sector deposits was a significant majority (92.32%) of the total deposits at the end of the quarter Apr.-Jun., 2019. Deposits in the private sector decreased by Tk.288471 lac or 6.66% to Tk.4041491 lac at the end of the quarter under review as compared to the preceding quarter Jan.-Mar., 2019. Deposits in the public sector increased by Tk.23768 lac or 7.61% to Tk.336065 lac at the end of the quarter

Apr.-Jun., 2019 under review as compared to the preceding quarter Jan.-Mar., 2019. Government deposits in the public sector decreased by Tk.1601 lac or 11.39% to Tk.12460 lac as compared to the preceding quarter Jan.-Mar., 2019. The details of deposits by public sector and private sector with their corresponding growth rates are shown in Table-3.

Table-3
Sector-wise Classification of Deposits

(Taka in Lac)						
At end of the quarter	Public Sector			Private Sector	Total Deposits (Public+Private)	Ratio (Public/Private)
	Government	Other than Government	Total			
<u>2018</u>						
Oct.-Dec.	14661	286784	301445	4253488	4554933	0.07
	0.32%	6.30%	6.62%	93.38%	100.00%	
<u>2019</u>						
Jan.-Mar.	14061	298236	312297	4329962	4642259	0.07
	0.30%	6.42%	6.73%	93.27%	100.00%	
	(-4.09)	(3.99)	(3.60)	(1.80)	(1.92)	
Apr.-Jun.	12460	323605	336065	4041491	4377556	0.08
	0.28%	7.39%	7.68%	92.32%	100.00%	
	(-11.39)	(8.51)	(7.61)	(-6.66)	(-5.70)	

- Note: 1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
 2. Minor differences may be observed due to rounding off.
 3. People's Leasing & Financial Services Limited has been closed and data of Ansar VDP Unnayan Bank have been added for the first time in the current quarter April- June, 2019. This is why significant differences have occurred in several figures compared to the preceding quarter.

Division-wise Deposits

Distribution of deposits by administrative areas revealed that Dhaka Division contributed majority (93.71%) of the total deposits of the quarter Apr.-Jun., 2019 under review. The deposits in this division decreased by 5.36% to Tk.4102400 lac at the end of the

quarter Apr.-Jun., 2019 as compared to the end of preceding quarter Jan.-Mar., 2019. The share of deposits in Rangpur Division (0.13%) was the lowest at the end of the quarter Apr.-Jun., 2019. Division wise distribution of deposits is shown in Table-4.

Table-4
Division-wise Deposits

At the end of quarter	Division								(Taka in Lac)
	Chattogram	Dhaka	Khulna	Rajshahi	Barishal	Sylhet	Rangpur	Mymensingh	All Divisions
2018									
Oct.-Dec.	184299	4277661	17845	29471	6350	29717	2721	6869	4554933
	4.05%	93.91%	0.39%	0.65%	0.14%	0.65%	0.06%	0.15%	100.00%
2019									
Jan.-Mar.	198262	4334899	18796	30462	6170	23992	22690	6989	4642259
	4.27%	93.38%	0.40%	0.66%	0.13%	0.52%	0.49%	0.15%	100.00%
	(7.58)	(1.34)	(5.33)	(3.36)	(-2.83)	(-19.27)	(733.88)	(1.75)	(1.92)
Apr.-Jun.	178091	4102400	21865	31280	7002	22881	5792	8245	4377556
	4.07%	93.71%	0.50%	0.71%	0.16%	0.52%	0.13%	0.19%	100.00%
	(-10.17)	(-5.36)	(16.33)	(2.69)	(13.48)	(-4.63)	(-74.47)	(17.97)	(-5.70)

Note: 1. Figures in parentheses represent rates of growth in percent over the preceding quarter.

2. Minor differences may be shown due to separate rounding off.

3. People's Leasing & Financial Services Limited has been closed and data of Ansar VDP Unnayan Bank have been added for the first time in the current quarter April- June, 2019. This is why significant differences have occurred in several figures compared to the preceding quarter.

Gender-wise Deposits:

The share of male accounts in enterprise (28.96%) was 2.67 times more than that of the female accounts (10.87%), and in addition the share of male accounts in individual (39.23%) was 1.87 times more than that of the female accounts (20.94%) at the end of the quarter Apr.-Jun., 2019.

The female individual accounts increased by 39200 or 48.37% to 120247 and female enterprise account increased by 33552 or

116.23% to 62419 at the end of the quarter Apr.-Jun., 2019 under review as compared to the preceding quarter Jan.-Mar., 2019. At the same time the male individual accounts increased by 60310 or 36.57% to 225215 and male enterprise accounts increased by 76561 or 85.35% to 166261 at the end of the quarter under review as compared to the preceding quarter Jan.-Mar., 2019. The details of deposits distributed by gender is shown in Table-5.

Table-5

Deposits distributed by Gender

(Taka in Lac)						
End of The Quarter	Male Account		Female Account		Total No. of Account	Total Amount
	Individual	Enterprise	Individual	Enterprise		
<u>2018</u>						
Oct.-Dec.	167398	81595	79494	25403	353890	4554933
	47.30%	23.06%	22.46%	7.18%	100.00%	
<u>2019</u>						
Jan.-Mar.	164905	89700	81047	28867	364519	4642259
	45.24%	24.61%	22.23%	7.92%	100.00%	
	(-1.49)	(9.93)	(1.95)	(13.64)	(3.00)	
Apr.-Jun.	225215	166261	120247	62419	574142	4377556
	39.23%	28.96%	20.94%	10.87%	100.00%	
	(36.57)	(85.35)	(48.37)	(116.23)	(57.51)	

Note: 1. Figures in parentheses represent rates of growth in percent over the preceding quarter.

2. Minor differences may be shown due to separate rounding off.

3. People's Leasing & Financial Services Limited has been closed and data of Ansar VDP Unnayan Bank have been added for the first time in the current quarter April- June, 2019. This is why significant differences have occurred in several figures compared to the preceding quarter.

Sector-wise Advances

Advances in the private sector increased by Tk. 39808 lac or 0.58% to Tk.6924615 lac at the end of the quarter Apr.-Jun., 2019 as compared to the preceding quarter Jan.-Mar., 2019. Moreover, advances to the public sector

increased by Tk. 794 lac or 1.65% to Tk.48852 lac as compared to the preceding quarter Jan.-Mar., 2019. The sector-wise position of advances is shown in Table-6.

Table- 6
Sector-wise Classification of Advances

(Taka in lac)

At end of the quarter	Public Sector			Private Sector	Total Advance (Public+Private)	Ratio (Public/Private)
	Government	Other than Government	Total			
<u>2018</u>						
Oct.-Dec.	53966	841	54807	6766886	6821694	0.008
	0.79%	0.01%	0.80%	99.20%	100.00%	
<u>2019</u>						
Jan.-Mar.	47222	836	48058	6884807	6932865	0.007
	0.68%	0.01%	0.69%	99.31%	100.00%	
	(-12.50)	(-0.59)	(-12.31)	(1.74)	(1.63)	
Apr.-Jun.	48035	817	48852	6924615	6973467	0.007
	0.69%	0.01%	0.70%	99.30%	100.00%	
	(1.72)	(-2.27)	(1.65)	(0.58)	(0.59)	

Note: 1. Figures in parentheses represent rates of growth in percent over the preceding quarter.

2. Minor differences may be shown due to separate rounding off.

3. People's Leasing & Financial Services Limited has been closed and data of Ansar VDP Unnayan Bank have been added for the first time in the current quarter April- June, 2019. This is why significant differences have occurred in several figures compared to the preceding quarter.

Economic Purpose-wise Advances

Bulk of Advances (34.99%) was used for 'Industry' purpose followed by advances for 'Trade & Commerce' (25.33%) and 'Consumer Finance' (14.76%) at the end of the quarter Apr.-Jun., 2019. Industry loans decreased by Tk.1425 lac or 0.06% to Tk.2440066 lac and 'Trade and commerce' decreased by Tk.41730 lac or 2.31% to Tk.1766263 lac at the end of the quarter under review as compared to the preceding quarter Jan.-Mar., 2019. Also, 'Construction' loans

increased by 1.46% to Tk.1012999 lac, 'Agriculture' loans increased by 32.48% to Tk.151997 lac and 'Transport' loans increased by 2.41% to Tk.169968 lac as compared to the preceding quarter Jan.-Mar., 2019. Finally, 'Others' loans showed an increase by 2.62% to Tk.403066 lac at the end of the quarter under review as compared to the preceding quarter Jan.-Mar., 2019. Table-7 shows economic purpose-wise classification of advances.

Table -7
Economic Purpose-wise Classification of Advances

(Taka in Lac)

At end of the quarter	Agriculture Fishing & Forestry	Industry	Construction	Transport	Trade & Commerce	Consumer Finance	Others	Total
2018								
Oct.-Dec.	96868	2453487	991396	173117	1777004	958841	370981	6821694
	1.42%	35.97%	14.53%	2.54%	26.05%	14.06%	5.44%	100.00%
2019								
Jan.-Mar.	114728	2441491	998390	165966	1807993	1011507	392790	6932865
	1.65%	35.22%	14.40%	2.39%	26.08%	14.59%	5.67%	100.00%
	(18.44)	(-0.49)	(0.71)	(-4.13)	(1.74)	(5.49)	(5.88)	(1.63)
Apr.-Jun.	151997	2440066	1012999	169968	1766263	1029107	403066	6973467
	2.18%	34.99%	14.53%	2.44%	25.33%	14.76%	5.78%	100.00%
	(32.48)	(-0.06)	(1.46)	(2.41)	(-2.31)	(1.74)	(2.62)	(0.59)

Note:

1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
2. Minor differences may be shown due to separate rounding off.
3. People's Leasing & Financial Services Limited has been closed and data of Ansar VDP Unnaya Bank have been added for the first time in the current quarter April- June, 2019. This is why significant differences have occurred in several figures compared to the preceding quarter.

Security-wise Advances

An analysis of advances classified by securities revealed that the highest, 39.62% of the total loans were outstanding against 'Real Estate', while the lowest, 1.79% loans against 'Shares & Securities' at the end of the quarter Apr.-Jun., 2019 under review. Advances against 'Real Estate' increased by 0.32% to Tk.2763022 lac and that against 'Machinery' increased by

1.17% to Tk.462256 lac at the end of the quarter Apr.-Jun., 2019. Also 'Other Items' which shows a decrease of 0.65% to Tk.2380620 lac at the end of the quarter Apr.-Jun., 2019 as compared to the preceding quarter Jan.-Mar., 2019. Security wise classification of advances is shown in Table-8.

Table-8
Security-wise Classification of Advances

(Taka in Lac)

At end of the quarter	Shares & Securities	Commodities	Machinery/ Fixed Assets	Real Estate	Financial Obligations Only	Guarantee of Institutions	Other Items	Total
2018								
Oct.-Dec.	129109	355111	432035	2647835	564465	300488	2693139	6821694
	1.89%	5.21%	6.33%	38.81%	8.27%	4.40%	39.48%	100.00%
2019								
Jan.-Mar.	128665	337012	456905	2754181	532295	327498	2396309	6932865
	1.86%	4.86%	6.59%	39.73%	7.68%	4.72%	34.56%	100.00%
	(-0.34)	(-5.10)	(5.76)	(4.02)	(-5.70)	(8.99)	(-11.02)	(1.63)
Apr.-Jun.	124800	331794	462256	2763022	594978	315997	2380620	6973467
	1.79%	4.76%	6.63%	39.62%	8.53%	4.53%	34.14%	100.00%
	(-3.00)	(-1.55)	(1.17)	(0.32)	(11.78)	(-3.51)	(-0.65)	(0.59)

Note:

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3. People's Leasing & Financial Services Limited has been closed and data of Ansar VDP Unnaya Bank have been added for the first time in the current quarter April- June, 2019. This is why significant differences have occurred in several figures compared to the preceding quarter.

Gender-wise Advances:

The share of male accounts in enterprise (38.88%) was 3.21 times more than that of the female accounts (12.12%), and the share of male accounts in individual (32.06%) was 1.89 times more than that of the female accounts (16.94%) at the end of the quarter Apr.-Jun., 2019.

However, the female individual accounts increased by 40366 or 149.42% to 67382 and female enterprise accounts increased by 7038 or 17.10% to 48205 at the end of the quarter Apr.-Jun., 2019 under review as compared to the

preceding quarter Jan.-Mar., 2019. On the other hand, the male individual accounts increased by 46999 or 58.35% to 127544 and male enterprise accounts increased by 28223 or 22.32% to 154671 at the end of the quarter Apr.-Jun., 2019 under review as compared to the preceding quarter Jan.-Mar., 2019. The details of advances classified by gender is shown in Table-9.

Table-9
Advances Classified by Gender

(Taka in Lac)						
At end of the quarter	Male Account		Female Account		Total No. of Account	Total Amount
	Individual	Enterprise	Individual	Enterprise		
2018						
Oct.-Dec.	66659	136698	18084	48578	270019	6821694
	24.69%	50.63%	6.70%	17.99%	100.00%	
2019						
Jan.-Mar.	80545	126448	27016	41167	275176	6932865
	29.27%	45.95%	9.82%	14.96%	100.00%	
	(20.83)	(-7.50)	(49.39)	(-15.26)	(1.91)	
Apr.-Jun.	127544	154671	67382	48205	397802	6973467
	32.06%	38.88%	16.94%	12.12%	100.00%	
	(58.35)	(22.32)	(149.42)	(17.10)	(44.56)	

Note:

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Division-wise Advances

Division-wise break-up of advances revealed that Dhaka Division consumed 83.86% of total advances at the end of the quarter Apr.-Jun., 2019. The loans in Dhaka Division decreased by 0.74% to Tk.5847778 lac. Loan increased in Rajshahi Division by 9.10% to Tk.137551 lac, in Khulna Division by 16.13% to Tk.126624 lac, in Chattogram Division by 5.13% to Tk.659176 lac,

in Barishal Division by 25.58% to Tk.29955 lac, in Sylhet Division by 2.98% to Tk.71660 lac, in Mymensingh Division by 13.49% to Tk.50344 lac and that in Rangpur Division increased by 20.54% to Tk.50379 lac at the end of the quarter Apr.-Jun., 2019 as compared to the preceding quarter Jan.-Mar., 2019. Division-wise distribution of advances is shown in Table-10.

Table-10
Division-wise Classification of Advances

At the end of quarter	(Taka in Lac)								
	Division								
	Chattogram	Dhaka	Khulna	Rajshahi	Barishal	Sylhet	Rangpur	Mymensingh	All
2018									
Oct.-Dec.	627182	5792064	105721	122438	22260	68637	40777	42614	6821694
	9.19%	84.91%	1.55%	1.79%	0.33%	1.01%	0.60%	0.62%	100.00%
2019									
Jan.-Mar.	627019	5891084	109032	126082	23910	69588	41794	44358	6932865
	9.04%	84.97%	1.57%	1.82%	0.34%	1.00%	0.60%	0.64%	100.00%
	(-0.03)	(1.71)	(3.13)	(2.98)	(7.41)	(1.39)	(2.49)	(4.09)	(1.63)
Apr.-Jun.	659176	5847778	126624	137551	29955	71660	50379	50344	6973467
	9.45%	83.86%	1.82%	1.97%	0.43%	1.03%	0.72%	0.72%	100.00%
	(5.13)	(-0.74)	(16.13)	(9.10)	(25.28)	(2.98)	(20.54)	(13.49)	(0.59)

Note:

1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
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Depository and Non-Depository NBFIs

The share of Depository NBFIs accounts (96.70%) was 28 times more than that of the Non-Depository NBFIs accounts (3.41%), as well as, the share of Depository NBFIs amounts (87.90%) was 7.27 times more than that of the Non-Depository amounts (12.10%) at the end of the quarter Apr.-Jun., 2019. On the other hand, the accounts of Depository NBFIs increased by

122152 or 46.61% to 384227 and at the same time the accounts of Non-Depository NBFIs increased by 474 or 3.62% to 13575 at the end of the quarter Apr.-Jun., 2019 under review as compared to the preceding quarter Jan.-Mar., 2019. The details of depository and non-depository accounts and amounts are shown in Table-11.

Table-11
Overall Depository and Non-Depository Position

(Taka in Lac)

(Taka in Lac)						
End of The Quarter	Depository NBFIs		Non-Depository NBFIs		Total No. of Account	Total Amount
	Account	Amount	Account	Amount		
2018						
Oct.-Dec.	257257	6014771	12762	806923	270019	6821694
	95.27%	88.17%	4.73%	11.83%	100.00%	100.00%
2019						
Jan.-Mar.	262075	6110822	13101	822043	275176	6932865
	95.24%	88.14%	4.76%	11.86%	100.00%	100.00%
	(1.87)	(1.60)	(2.66)	(1.87)	(1.91)	(1.63)
Apr.-Jun.	384227	6129962	13575	843504	397328	6973467
	96.70%	87.90%	3.41%	12.10%	100.00%	100.00%
	(46.61)	(0.31)	(3.62)	(2.61)	(44.39)	(0.59)

- Note: 1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
2. Minor differences may be observed due to rounding off.
3. People's Leasing & Financial Services Limited has been closed and data of Ansar VDP Unnayan Bank have been added for the first time in the current quarter April- June, 2019. This is why significant differences have occurred in several figures compared to the preceding quarter.

Division-wise Advances/ Deposits Ratio

Ratio of Advances to deposits in Chattogram, Dhaka, Khulna, Rajshahi, Barishal, Sylhet, Rangpur and Mymensingh Division were 3.70, 1.43, 5.79, 4.40, 4.28, 3.13, 8.70 and 6.11 respectively at the end of the quarter Apr.-

Jun., 2019 under review as compared to 3.16, 1.36, 5.80, 4.14, 3.88, 2.90, 1.84 and 6.35 respectively at the end of the previous quarter Jan.-Mar., 2019. Table-12 shows the Division-wise Advance/ Deposit Ratio.

Table-12
Division-wise Advance/Deposit Ratio

(Taka in Lac)

Divisions	Jun. 30, 2019			Mar. 31, 2019		
	Advances	Deposits	Ratio	Advances	Deposits	Ratio
Chattogram	659176	178091	3.70	627019	198262	3.16
Dhaka	5847778	4102400	1.43	5891084	4334899	1.36
Khulna	126624	21865	5.79	109032	18796	5.80
Rajshahi	137551	31280	4.40	126082	30462	4.14
Barishal	29955	7002	4.28	23910	6170	3.88
Sylhet	71660	22881	3.13	69588	23992	2.90
Rangpur	50379	5792	8.70	41794	22690	1.84
Mymensingh	50344	8245	6.11	44358	6989	6.35
Total	6973467	4377556	1.59	6932865	4642259	1.49

Note: People's Leasing & Financial Services Limited has been closed and data of Ansar VDP Unnayan Bank have been added for the first time in the current quarter April- June, 2019. This is why significant differences have occurred in several figures compared to the preceding quarter.

INDICATORS

Items	(Amount in Taka)	
	AS ON	
	Jun. 30, 2019	Mar. 31, 2019
Number of NBFIs	36	36
Number of Reported Branches	755	532
Deposits		
a) Total Deposits	437755575815	464225881256
b) Number of Accounts	574142	364519
c) Average Deposits per account	762452	1273530
Advances		
a) Total Advances	697346660824	693286539186
b) Number of Accounts	397802	275176
c) Average Advances per account	1752999	2519430

Note: People's Leasing & Financial Services Limited has been closed and data of Ansar VDP Unnayan Bank have been added for the first time in the current quarter April- June, 2019. This is why significant differences have occurred in several figures compared to the preceding quarter.