



NBFCs Statistics

Quarterly
October-December
2024

**Statistics Department
Bangladesh Bank**

QUARTERLY
NBFCs STATISTICS

October-December, 2024



STATISTICS DEPARTMENT
BANGLADESH BANK

EDITORIAL COMMITTEE

Chairman

Tarun Kanti Ghosh

Executive Director (Statistics)

Members

Md. Habibour Rahman

Director (Statistics)

Suparna Rani Mohonta

Additional Director (Statistics)

Murad Ullah Bhuiyan

Joint Director

Tanzina Ahamed

Joint Director

Jihan Fariya

Deputy Director

Mili Akter

Assistant Director

Mahmuda Ibneth Bithi

Assistant Director

Md. Murshid

Assistant Director

Shimu Akter

Assistant Director

Any suggestion/comment for improvement in the contents of this booklet would be highly appreciated. Users may kindly contact with the following mailing address for their suggestions/comments and queries (if any):

Director (Statistics)
Statistics Department
Bangladesh Bank
Head office
Dhaka.
E-mail: habibour.rahman@bb.org.bd

Contents	Page No
Introduction	i-iv
Explanatory Notes to the Tables	v-vi
A Review on Deposits, Loans and Advances of NBFCs	vii-xxii
Indicators	xxiii
Weighted Average Rates of Interest on Deposits	xxiv
Weighted Average Rates of Interest on Loans and Advances by Major Economic Purposes	xxiv

Table No	Table Name	Page No
Table-1	Deposits Distributed by Geographical Location and Gender of All NBFCs	1-4
Table-2	Deposits Distributed by Types of Accounts of All NBFCs	5
Table-3	Deposits Distributed by Geographical Location of All NBFCs	6-7
Table-4	Deposits Distributed by Sectors and Types of All NBFCs	8-11
Table-5	Deposits Distributed by Rates of Interest and Types of All NBFCs	12-17
Table-6	Deposits Distributed by Size of Accounts of All NBFCs	18-19
Table-7	Loans and Advances Categorised by Geographical Location and Gender of All NBFCs	20-23
Table-8	Loans and Advances Categorised by Securities of All NBFCs	24
Table-9	Loans and Advances Categorised by Securities of Public NBFCs	25
Table-10	Loans and Advances Categorised by Securities of Private NBFCs	26
Table-11	Loans and Advances Categorised by Securities of Non-Depository NBFCs	27
Table-12	Loans and Advances Categorised by Securities of Depository NBFCs	28
Table-13	Loans and Advances Categorised by Economic Purposes of All NBFCs	29-30
Table-14	Loans and Advances Categorised by Economic Purposes of Public NBFCs	31-32
Table-15	Loans and Advances Categorised by Economic Purposes of Private NBFCs	33-34
Table-16	Loans and Advances Categorised by Economic Purposes of Non-Depository NBFCs	35-36
Table-17	Loans and Advances Categorised by Economic Purposes of Depository NBFCs	37-38
Table-18	Loans and Advances Categorised by Rates of Interest and Securities of All NBFCs	39-44
Table-19	Loans and Advances Categorised by Rates of Interest and Securities of Public NBFCs	45-46
Table-20	Loans and Advances Categorised by Rates of Interest and Securities of Private NBFCs	47-52
Table-21	Loans and Advances Categorised by Rates of Interest and Securities of Non-Depository NBFCs	53-54
Table-22	Loans and Advances Categorised by Rates of Interest and Securities of Depository NBFCs	55-60
Table-23	Loans and Advances Categorised by Size of Accounts and Major Economic Purposes of All NBFCs	61-62
Table-24	Loans and Advances Categorised by Size of Accounts and Major Economic Purposes of Public NBFCs	63-64
Table-25	Loans and Advances Categorised by Size of Accounts and Major Economic Purposes of Private NBFCs	65-66
Table-26	Loans and Advances Categorised by Size of Accounts and Major Economic Purposes of Non-Depository NBFCs	67-68
Table-27	Loans and Advances Categorised by Size of Accounts and Major Economic Purposes of Depository NBFCs	69-70
Table-28	Loans and Advances Categorised by Size of Accounts of All NBFCs	71-72
Table-29	Loans and Advances Categorised by Size of Accounts of Public NBFCs	73-74
Table-30	Loans and Advances Categorised by Size of Accounts of Private NBFCs	75-76
Table-31	Loans and Advances Categorised by Size of Accounts of Non-Depository NBFCs	77-78
Table-32	Loans and Advances Categorised by Size of Accounts of Depository NBFCs	79-80
Table-33	Loans and Advances Categorised by Geographical Location of All NBFCs	81-82
Table-34	Loans and Advances Categorised by Geographical Location of Public NBFCs	83-84
Table-35	Loans and Advances Categorised by Geographical Location of Private NBFCs	85-86

Table No	Table Name	Page No
Table-36	Loans and Advances Categorised by Geographical Location of Non-Depository NBFCs	87-88
Table-37	Loans and Advances Categorised by Geographical Location of Depository NBFCs	89-90
Table-38	Loans and Advances Categorised by Size of Accounts and Sectors of All NBFCs	91-92
Table-39	Loans and Advances Categorised by Size of Accounts and Sectors of Public NBFCs	93-94
Table-40	Loans and Advances Categorised by Size of Accounts and Sectors of Private NBFCs	95-96
Table-41	Loans and Advances Categorised by Size of Accounts and Sectors of Non-Depository NBFCs	97-98
Table-42	Loans and Advances Categorised by Size of Accounts and Sectors of Depository NBFCs	99-100
Table-43	Disbursement, Outstanding, Recovery and Overdue (DORO) of Loans and Advances Categorised by Economic Purposes-All NBFCs	101
Table-44	Disbursement, Outstanding, Recovery and Overdue (DORO) of Loans and Advances Categorised by Economic Purposes-Public NBFCs	102
Table-45	Disbursement, Outstanding, Recovery and Overdue (DORO) of Loans and Advances Categorised by Economic Purposes-Private NBFCs	103
Table-46	Disbursement, Outstanding, Recovery and Overdue (DORO) of Loans and Advances Categorised by Economic Purposes-Depository NBFCs	104
Table-47	Disbursement, Outstanding, Recovery and Overdue (DORO) of Loans and Advances Categorised by Economic Purposes-Non Depository NBFCs	105
Appendix		
1	List of Branches and their Code Numbers of 35 NBFCs in Bangladesh	106-115
2	Other Financial Institutions (Karmashangsthan Bank, Ansar-VDP Unnayan Bank and Bangladesh Samabaya Bank Limited)	116-166

Introduction

The institutions (other than Deposit Money Banks) which mainly carry out the financing business are termed as Non-Banking Financial Companies (NBFCs). It is constituted under the Financial Institutions Act, 1993 which has been updated with the Finance Company Act, 2023 in response to changing times. An NBFC is a finance Company 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 and building construction. Some of NBFCs take term deposits which are treated as Non-Bank Depository Corporations (NBDC) and some are non deposit taker but may deem to create liquidity. NBDC is a portion of NBFC.

In Bangladesh, Non-Banking Financial Companies (NBFCs) have a relatively recent history. The concept of NBFCs began to take shape in the 1980s and 1990s as the financial sector expanded. During this period, NBFCs started emerging to provide specialized financial services. Industrial Promotion and Development Company (IPDC), established in 1981, was the first private sector Non-Banking Financial Company (NBFC) in Bangladesh to begin operations. Since then the number has been increasing and it has now reached 35 NBFCs of which 3 are government-owned and 32 are private NBFCs. Again 30 NBFCs are Depository (NBDC) and 5 NBFCs are Non-Depository.

Since July, 1974 the Statistics Department of Bangladesh Bank has been collecting detailed information on deposits, debits, loans and advances, and bills from all branches of scheduled banks operating in Bangladesh in the prescribed formats on quarterly basis. Like Scheduled banks, NBFCs are playing an important role in the current economic activities, development, growth and financial inclusion etc. It becomes necessary to collect data from NBFC 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 NBFCs data on quarterly basis from Oct.-Dec., 2018 quarter. In addition to that, Statistics Department is also collecting data from Bangladesh Samabaya Bank Limited and Non-Scheduled banks Ansar-VDP Unnayan Bank and Karmasangsthan Bank which are included in **Other Financial Institutions.**

From the quarter Oct.-Dec., 2021, the NBFCs were instructed to follow the “GUIDELINES TO FILL IN THE NBFI RETURNS- 1, 2 & 3” second edition, published in September, 2021. In this booklet, all statistical tables have been prepared on the basis of returns submitted through RIT (Rationalized Input Template) by the NBFCs.

The list of NBFCs is given below (which is divided on the basis of percentage of Government share):

A. Government Owned/Public NBFCs:

1. Agrani SME Financing Company Limited
2. Bangladesh Infrastructure Finance Fund Limited (BIFFL)
3. Infrastructure Development Company Limited (IDCOL)

B. Private NBFCs:

1. Alliance Finance PLC.
2. Aviva Finance Limited
3. Bangladesh Finance Limited
4. Bangladesh Industrial Finance Company Limited
5. Bay Leasing & Investment Limited
6. CVC Finance Limited
7. DBH Finance PLC.
8. Fareast Finance & Investment Limited
9. FAS Finance & Investment Limited
10. First Finance Limited
11. GSP Finance Company (Bangladesh) Limited
12. Hajj Finance Company Limited
13. IDLC Finance PLC.
14. IIDFC PLC.
15. International Leasing and Financial Services Limited
16. IPDC Finance PLC.
17. Islamic Finance and Investment PLC.
18. LankaBangla Finance PLC.
19. Meridian Finance & Investment Limited
20. MIDAS Financing PLC.
21. National Finance Limited
22. National Housing Finance PLC.
23. People's Leasing and Financial Services Limited (PLFS)

24. Phoenix Finance and Investments Limited
25. Premier Leasing & Finance Limited
26. Prime Finance & Investment Limited
27. Saudi-Bangladesh Industrial & Agricultural Investment Company Limited (SABINCO)
28. SFIL Finance PLC.
29. The UAE- Bangladesh Investment Company Limited
30. Union Capital Limited
31. United Finance PLC.
32. Uttara Finance & Investments Limited

Among all the above NBFCs the followings are Non-Depository:

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

The statistical tables contained in this issue have been prepared from the returns submitted by the individual NBFC as on the last day of the quarter ending December 31, 2024. At the end of the period under study, the total number of reported branches of NBFCs is 298.

For useful presentation of data, NBFCs have been classified into several groups viz. ‘Public NBFCs’, ‘Private NBFCs’, ‘Depository’ and ‘Non-Depository’ NBFCs.

The publication provides a detailed analysis of NBFCs deposits and outstanding loans and 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 Statistical Tables

Table-1: Deposits Distributed by Geographical Location and Gender: The table provides statistics on deposit distributed by geographical location and gender.

Table-2: Deposits Distributed by Types of Accounts: This table shows the classification of deposits of NBFCs such as (a) Fixed Deposits, (b) Recurring Deposits, (c) Special Purpose Deposits, and (d) Restricted (Blocked) Deposits.

- a) **Fixed Deposits:** These are reclassified by period of maturity and are exclusively time deposits.
- b) **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.
- c) **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.
- d) **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 3: Deposits Distributed by Geographical Location (Divisions/Districts): This table shows the division and district-wise distribution of deposits of the country.

Table 4: Deposits Distributed by Sectors and Types: This table provides a break up of deposits by different sectors and types.

Table 5: Deposits Distributed by Rates of Interest/Profit and Types: This table shows the rate of interest allowed by the NBFCs on different types of deposits. The rate of interest varies from time to time.

Table 6: Deposits Distributed by Size of Accounts: The table shows the statistics of number of accounts and corresponding amount falling within specified groups.

Table 7: Loans and Advances Categorised by Geographical Location and Gender: The table provides statistics on loans and advances categorised by geographical location and gender.

Table 8 to 12: Loans and Advances Categorised by Securities: These tables show the break-up of NBFCs loans and advances by types of securities.

Table 13 to 17: Loans and Advances Categorised by Economic Purposes: These tables show the loans and advances made by NBFCs to different economic purposes for which the borrowers obtain these funds.

Table 18 to 22: Loans and Advances Categorised by Rates of Interest and Securities: These tables give the rates of interest charged by the NBFCs on various types of securities.

Table 23 to 27: Loans and Advances Categorised by Size of Accounts and Major Economic Purposes: These tables provide statistics on loans and advances categorised by size of accounts and economic purposes.

Table 28 to 32: Loans and Advances Categorised by Size of Accounts: These tables provide statistics on no. of accounts of loans and advances categorised by size of accounts.

Table 33 to 37: Loans and Advances Categorised by Geographical Location (Division / Districts): These tables show the division and district-wise categorisation of loans and advances of the country.

Table 38 to 42: Loans and Advances Categorised by Size of Accounts and Sectors: These tables provide statistics on loans and

advances categorised by size of accounts and sectors.

Table 43 to 47: Disbursement, Outstanding, Recovery and Overdue of Loans and Advances Classified by Economic Purposes: These tables show the statistics of disbursement, outstanding, overdue and recovery of loans and advances categorised by economic purposes.

A Review on Deposits, Loans and Advances

(As on 31-12-2024)

Deposits

Total deposits (excluding inter NBFCs) of the NBFCs increased by Tk.18683 lac or 0.39 percent to Tk. 4802529 lac during Oct.-Dec., 2024 as compared to Jul.-Sep., 2024.

Loans and Advances:

NBFCs' total loans and advances (included with accrued interest) increased by Tk.193619 lac or 2.61 percent to Tk.7607694 lac during Oct.-

Dec., 2024 as compared to Jul.-Sep., 2024. Whereas, loans and advances in public NBFCs increased by Tk.92314 lac or 6.89 percent to Tk. 1431999 lac and in private NBFCs increased by Tk. 101306 lac or 1.67 percent to Tk. 6175695 lac during Oct.-Dec., 2024 (Table-1).

Table-1
Overall Deposits, Loans and Advances

(Amount in Lac Taka)

Deposits				Loans and advances		
	Public NBFCs	Private NBFCs	All	Public NBFCs	Private NBFCs	All
2023						
Oct.-Dec.	-	4749170	4749170^R	1181094	6194824	7375919
	-	100%	100%	16.01%	83.99%	100%
	-	(0.49)	(0.49)	(4.25)	(-0.10)	(0.57)
2024						
Jan.-Mar.	-	4703056	4703056^R	1240382	6212593	7452976
	-	100%	100%	16.64%	83.36%	100%
	-	-0.97	-0.97	(5.02)	(0.29)	(1.04)
Apr.-Jun.	-	4790619	4790619^R	1324422	6167419	7491841
	-	100%	100%	17.68%	82.32%	100%
	-	(1.86)	(1.86)	(6.78)	(-0.73)	(0.52)
Jul.-Sep.	-	4783846	4783846	1339685	6074389	7414075
	-	100%	100%	18.07%	81.93%	100%
	-	(-0.14)	(-0.14)	(1.15)	(-1.51)	(-1.04)
Oct.-Dec.	-	4802529	4802529	1431999	6175695	7607694
	-	100.00%	100%	18.82%	81.18%	100%
	-	(0.39)	(0.39)	(6.89)	(1.67)	(2.61)

- Note:
- Figures in parentheses represent rates of growth in percent over the preceding quarter.
 - The percentage represents the proportion of the total.
 - Minor differences may be shown due to rounding off.
 - Public NBFCs are non-depository.
 - R= Revised**

Deposits by Types of Accounts:

Breakdown by types of deposit accounts revealed that the share of fixed deposits decreased from 96.99 to 96.92 percent at the end of the quarter under review as compared to

preceding quarter. The fixed deposits increased by Tk. 14720 lac or 0.32 percent to Tk. 4654481 lac at the end of the Oct.-Dec., 2024 as compared to Jul.-Sep., 2024 (Table-2).

Table-2
Deposits Distributed by Types of Accounts

(Amount in Lac Taka)

End Period	Fixed Deposits	Recurring Deposits	Other Deposits	Total Deposits
<u>2023</u>				
Oct.-Dec.	4618058	73793	57319	4749170^R
	97.24%	1.55%	1.21%	100%
	(0.51)	(4.41)	(-5.38)	(0.49)
<u>2024</u>				
Jan.-Mar.	4564245	84594	54216	4703056^R
	97.05%	1.80%	1.15%	100%
	(-1.17)	(14.64)	(-5.41)	(-0.97)
Apr.-Jun.	4653953	76089	60577	4790619^R
	97.15%	1.59%	1.26%	100%
	(1.97)	(-10.05)	(11.73)	(1.86)
Jul.-Sep.	4639761	83728	60357	4783846
	96.99%	1.75%	1.26%	100%
	(-0.30)	(10.04)	(-0.36)	(-0.14)
Oct.-Dec.	4654481	85725	62323	4802529
	96.92%	1.78%	1.30%	100.00%
	(0.32)	(2.38)	(3.26)	(0.39)

- Note:
1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
 2. The percentage represents the proportion of the total.
 3. Minor differences may be shown due to separate rounding off.
 4. Public NBFCs are non-depository.
 5. **R= Revised**

Sector-wise Deposits:

The lion's share of deposits of NBFCs came from private sector (92.23 percent) at the end of Oct.-Dec., 2024. Deposits in the private sector increased by Tk.22352 lac or 0.51 percent to Tk. 4429336 lac at the end of December, 2024 as compared to September, 2024. Deposits in the public sector decreased by Tk.3669 lac or 0.97

percent to Tk. 373193 lac at the end of December, 2024 as compared to September, 2024. Government deposits in the public sector increased by Tk. 303 lac or 6.74 percent to Tk. 4795 lac at the end December, 2024 as compared to the preceding quarter (Table-3).

Table-3
Sector-wise Classification of Deposits

(Amount in Lac Taka)

End Period	Public Sector			Private Sector	Total Deposits (Public+Private)	Ratio (Public/Private)
	Government	Other than Government	Total			
<u>2023</u>						
Oct.-Dec.	4182	350401	354583	4394587	4749170 ^R	0.08
	0.09%	7.38%	7.47%	92.53%	100%	
	(-12.77)	(1.01)	(0.83)	(0.46)	(0.49)	
<u>2024</u>						
Jan.-Mar.	4468	374774	379242	4323814	4703056 ^R	0.09
	0.09%	7.97%	8.06%	91.94%	100%	
	(6.83)	(6.96)	(6.95)	(-1.61)	(-0.97)	
Apr.-Jun.	4465	371999	376463	4414156	4790619 ^R	0.09
	0.09%	7.77%	7.86%	92.14%	100%	
	(-0.07)	(-0.74)	(-0.73)	(2.09)	(1.86)	
Jul.-Sep.	4492	372369	376862	4406984	4783846	0.09
	0.09%	7.78%	7.88%	92.12%	100%	
	(0.60)	(0.10)	(0.11)	(-0.16)	(-0.14)	
Oct.-Dec.	4795	368398	373193	4429336	4802529	0.08
	0.10%	7.67%	7.77%	92.23%	100.00%	
	(6.74)	(-1.07)	(-0.97)	(0.51)	(0.39)	

- Note:
1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
 2. The percentage represents the proportion of the total.
 3. Minor differences may be shown due to separate rounding off.
 4. Public NBFCs are non-depository.
 5. **R= Revised**

Division-wise Deposits:

Distribution of deposits by administrative areas revealed that Dhaka Division contributed majority (92.53 percent) of the total deposits in Oct.-Dec., 2024. The deposits in this division increased by 0.65

percent to Tk.4443569 lac at the end of Oct.-Dec., 2024 as compared to Jul.-Sep., 2024. The share of deposits in Barishal Division (0.16 percent) is the lowest at the end of Oct.-Dec., 2024 (Table-4).

Table-4
Division-wise Deposits

(Amount in Lac Taka)

End Period	Division								All Divisions
	Chattogram	Dhaka	Khulna	Rajshahi	Barishal	Sylhet	Rangpur	Mymensingh	
<u>2023</u>									
Oct.-Dec.	218873	4400433	35202	46833	5548	26099	7470	8712	4749170^R
	4.61%	92.66%	0.74%	0.99%	0.12%	0.55%	0.16%	0.18%	100%
	(1.19)	(0.56)	(0.51)	(1.58)	(-3.57)	(2.49)	(2.34)	(-38.03)	(0.49)
<u>2024</u>									
Jan.-Mar.	226978	4346218	35407	46718	5736	26199	7420	8379	4703056^R
	4.83%	92.41%	0.75%	0.99%	0.12%	0.56%	0.16%	0.18%	100%
	(3.70)	(-1.23)	(0.58)	(-0.25)	(3.39)	(0.38)	(-0.67)	(-3.82)	(-0.97)
Apr.-Jun.	216258	4442247	34718	47311	6915	26468	7968	8733	4790619^R
	4.51%	92.73%	0.72%	0.99%	0.14%	0.55%	0.17%	0.18%	100%
	(-4.72)	(2.21)	(-1.95)	(1.27)	(20.56)	(1.03)	(7.39)	(4.22)	(1.86)
Jul.-Sep.	236473	4414806	36070	45738	7198	26316	8523	8721	4783846
	4.94%	92.29%	0.75%	0.96%	0.15%	0.55%	0.18%	0.18%	100%
	(9.35)	(-0.62)	(3.89)	(-3.32)	(4.09)	(-0.57)	(6.96)	(-0.13)	(-0.14)
Oct.-Dec.	221895	4443569	37739	46316	7857	26842	9100	9211	4802529
	4.62%	92.53%	0.79%	0.96%	0.16%	0.56%	0.19%	0.19%	100.00%
	(-6.17)	(0.65)	(4.63)	(1.26)	(9.16)	(2.00)	(6.77)	(5.61)	(0.39)

- Note:
1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
 2. The percentage represents the proportion of the total.
 3. Minor differences may be shown due to separate rounding off.
 4. Public NBFCs are non-depository.
 5. **R= Revised**

Gender-wise Deposits:

The share of male deposit accounts in enterprise (7.33 percent) was 10.09 times more than that of the female accounts (0.73 percent) and in addition the share of male deposit accounts in individual (60.20 percent) was 1.90 times more than that of the female deposit accounts (31.74 percent) at the end of Oct.-Dec., 2024. The male individual deposit accounts increased by 18031 or 7.80 percent to 249154 and also male enterprise deposit accounts increased by 391 or 1.31 percent to 30336 at the end of Oct.-Dec., 2024 as compared to of Jul.-Sep., 2024. At the same time, female individual deposit accounts increased by 9149 or 7.49 percent to 131378 but female enterprise deposit accounts decreased by 1284 or 29.92 percent to 3007 at the end of the

quarter under review as compared to the preceding quarter.

The share of male's deposit amount in individual increased by Tk. 9951 lac or 0.71 percent to Tk. 1417226 and also the share of male's deposit amount in enterprise increased by Tk.16133 lac or 0.63 percent to Tk.2566590 lac respectively at the end of Oct.-Dec., 2024 as compared to Jul.-Sep., 2024. And the share of female's deposit amount in individual decreased by Tk.8618 lac or 1.11 percent to Tk. 765137 lac at the end of Oct.-Dec., 2024 as compared to the preceding quarter. On the other hand, the share of female's deposit amount in enterprise increased by Tk.1217 lac or 2.32 percent to Tk.53576 lac at the end of the quarter under review as compared to the preceding quarter (Table-5).

Table-5

Number of Deposit Accounts and Deposits distributed by Gender

End Period	Number of Deposit Account					Deposits (in Lac Taka)				
	Male		Female		Total	Male		Female		Total
	Individual	Enterprise	Individual	Enterprise		Individual	Enterprise	Individual	Enterprise	
2023										
Oct.-Dec.	265901	35659	129680	5594	436834^R	1222184	2789366	669132	68488	4749170^R
	60.87%	8.16%	29.69%	1.28%	100%	25.73%	58.73%	14.09%	1.44%	100%
	(-0.05)	(-18.18)	(0.22)	(-32.87)	(-2.35)	(9.13)	(-3.24)	(4.92)	(-20.04)	(0.49)
2024										
Jan.-Mar.	268977	31400	128413	4476	433266^R	1242394	2738573	661478	60611	4703056^R
	62.08%	7.25%	29.64%	1.03%	100%	26.42%	58.23%	14.06%	1.29%	100%
	(1.16)	(-11.94)	(-0.98)	(-19.99)	(-0.82)	(1.65)	(-1.82)	(-1.14)	(-11.50)	(-0.97)
Apr.-Jun.	230777	32373	118175	4566	385891^R	1236667	2813430	676845	63677	4790619^R
	59.80%	8.39%	30.62%	1.18%	100%	25.81%	58.73%	14.13%	1.33%	100%
	(-14.20)	(3.10)	(-7.97)	(2.01)	(-10.93)	(-0.46)	(2.73)	(2.32)	(5.06)	(1.86)
Jul.-Sep.	231123	29945	122229	4291	387588	1407275	2550457	773755	52359	4783846
	59.63%	7.73%	31.54%	1.11%	100%	29.42%	53.31%	16.17%	1.09%	100%
	(0.15)	(-7.50)	(3.43)	(-6.02)	(0.44)	(13.80)	(-9.35)	(14.32)	(-17.77)	(-0.14)
Oct.-Dec.	249154	30336	131378	3007	413875	1417226	2566590	765137	53576	4802529
	60.20%	7.33%	31.74%	0.73%	100%	29.51%	53.44%	15.93%	1.12%	100%
	(7.80)	(1.31)	(7.49)	(-29.92)	(6.78)	(0.71)	(0.63)	(-1.11)	(2.32)	(0.39)

Note:

1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
2. The percentage represents the proportion of the total.
3. Minor differences may be shown due to separate rounding off.
4. Public NBFCs are non-depository.
5. **R= Revised**

Sector-wise Loans and Advances:

Loans and advances in the private sector increased by Tk.194606 lac or 2.63 percent to Tk. 7600323 lac at the end of Oct.-Dec., 2024 as compared to Jul.-Sep., 2024. However, loans

and advances to the public sector decreased by Tk.987 lac or 11.81 percent to Tk.7371 lac as compared to Jul.-Sep., 2024 (Table-6).

Table- 6
Sector-wise Loans and Advances

(Amount in Lac Taka)

End Period	Public Sector			Private Sector	Total Loans and advances (Public+Private)	Ratio (Public/Private)
	Government	Other than Government	Total			
2023						
Oct.-Dec.	11015	---	11015	7364904	7375919	0.001
	0.15%	---	0.15%	99.85%	100%	
	(-8.87)	---	(-8.87)	(0.59)	(0.57)	
2024						
Jan.-Mar.	10273	---	10273	7442702	7452976	0.001
	0.14%	---	0.14%	99.86%	100%	
	(-6.74)	---	(-6.74)	(1.06)	(1.04)	
Apr.-Jun.	9133	---	9133	7482708	7491841	0.001
	0.12%	---	0.12%	99.88%	100%	
	(-11.10)	---	(-11.10)	(0.54)	(0.52)	
Jul.-Sep.	8358	---	8358	7405717	7414075	0.001
	0.11%	---	0.11%	99.89%	100%	
	(-8.49)	---	(-8.49)	(-1.03)	(-1.04)	
Oct.-Dec.	7371	---	7371	7600323	7607694	0.001
	0.10%	---	0.10%	99.90%	100.00%	
	(-11.80)	---	(-11.80)	(2.63)	(2.61)	

- Note:
1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
 2. The percentage represents the proportion of the total.
 3. Minor differences may be shown due to separate rounding off.

Economic Purpose-wise Disbursements of Loans and Advances:

Total disbursements of loans and advances increased by 70.12 percent and 8.10 percent in Oct.-Dec., 2024 as compared to Jul.-Sep., 2024 and Oct.-Dec., 2023 respectively. Bulk of loans and advances disbursements (46.14 percent) was used for 'Industry' purpose followed by disbursement amounts for 'Trade & Commerce' (23.36 percent) and 'Consumer Finance' (15.14 percent) during Oct.-Dec., 2024. Loans and advances disbursements to the industrial purpose increased by Tk.129301 lac or 78.95 percent to Tk. 293074 lac, 'Trade & Commerce' increased

by Tk.43299 lac or 41.20 percent to Tk. 148401 lac during Oct.-Dec., 2024 as compared to Jul.-Sep., 2024. And disbursements in 'Consumer Finance' increased by 43.14 percent to Tk.96170 lac, in 'Construction' increased by 167.64 percent to Tk.51204 lac but only disbursements in Agriculture, Fishing & Forestry decreased by 11.68 percent to Tk.4271 lac as compared to Jul.-Sep., 2024. Finally, in 'Others' disbursements showed a increase by 466.37 percent to Tk.33835 lac during the quarter under review as compared to Jul.-Sep., 2024 (Table-7).

Table -7
Economic Purpose-wise Disbursements

(Amount in Lac Taka)

Period	Agriculture Fishing & Forestry	Industry	Construction	Transport	Trade & Commerce	Consumer Finance	Others	Total
<u>2023</u>								
Oct.-Dec.	6598	267946	49544	5634	152732	83575	21542	587571
	1.12%	45.60%	8.43%	0.96%	25.99%	14.22%	3.67%	100%
	(88.72)	(15.33)	(-15.02)	(-9.70)	(-4.16)	(7.55)	(11.98)	(5.55)
<u>2024</u>								
Jan.-Mar.	5283	366386	28852	8475	215327	111129	27278	762728
	0.69%	48.04%	3.78%	1.11%	28.23%	14.57%	3.58%	100%
	(-19.93)	(36.74)	(-41.77)	(50.41)	(40.98)	(32.97)	(26.63)	(29.81)
Apr.-Jun.	3534	150149	86481	7230	100356	96802	8469	453020
	0.78%	33.14%	19.09%	1.60%	22.15%	21.37%	1.87%	100%
	(-33.11)	(-59.02)	(199.74)	(-14.69)	(-53.39)	(-12.89)	(-68.95)	(-40.61)
Jul.-Sep.	4836	163773	19132	7363	105102	67187	5974	373367
	1.30%	43.86%	5.12%	1.97%	28.15%	17.99%	1.60%	100%
	(36.85)	(9.07)	(-77.88)	(1.84)	(4.73)	(-30.59)	(-29.45)	(-17.58)
Oct.-Dec.	4271	293074	51204	8204	148401	96170	33835	635159
	0.67%	46.14%	8.06%	1.29%	23.36%	15.14%	5.33%	100.00%
	(-11.68)	(78.95)	(167.64)	(11.42)	(41.20)	(43.14)	(466.37)	(70.12)

- Note:
1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
 2. The percentage represents the proportion of the total.
 3. Minor differences may be shown due to separate rounding off.
 4. Others=Other Institutional Loan & Miscellaneous.

Economic Purpose-wise Loans and Advances (Outstanding):

Bulk of Outstanding loans and advances (42.57 percent) was used for 'Industry' purpose followed by loans and advances for 'Trade & Commerce' (20.67 percent) and 'Consumer Finance' (14.12 percent) at the end of Oct.-Dec., 2024. Industry loans and advances increased by Tk.140030 lac or 4.52 percent to Tk.3238537 lac , and 'Consumer Finance' loans and advances increased by Tk.9320 lac or 0.88 percent to

Tk.1074322 lac at the end of the quarter Oct.-Dec., 2024 as compared to Jul.-Sep., 2024. Finally, 'Trade and commerce' loans and advances decreased by Tk.30214 lac or 1.89 percent to Tk.1572470 lac, 'Transport' loans and advances decreased by 5.26 percent to Tk.168665 lac at the end of the quarter under review as compared to Jul.-Sep., 2024 (Table-8).

Table -8
Economic Purpose-wise Loans and Advances

(Amount in Lac Taka)

End Period	Agriculture Fishing & Forestry	Industry	Construction	Transport	Trade & Commerce	Consumer Finance	Others	Total
<u>2023</u>								
Oct.-Dec.	65062	2968039	1056681	164739	1676482	970960	473955	7375919
	0.88%	40.24%	14.33%	2.23%	22.73%	13.16%	6.43%	100%
	(18.15)	(1.46)	(0.54)	(-3.85)	(-0.44)	(0.46)	(-1.42)	(0.57)
<u>2024</u>								
Jan.-Mar.	69006	3056951	887016	166917	1699008	1075134	498945	7452976
	0.93%	41.02%	11.90%	2.24%	22.80%	14.43%	6.69%	100%
	(6.06)	(3.00)	(-16.06)	(1.32)	(1.34)	(10.73)	(5.27)	(1.04)
Apr.-Jun.	72932	3099583	948212	156540	1635039	1077953	501581	7491841
	0.97%	41.37%	12.66%	2.09%	21.82%	14.39%	6.70%	100%
	(5.69)	(1.39)	(6.90)	(-6.22)	(-3.77)	(0.26)	(0.53)	(0.52)
Jul.-Sep.	70603	3098507	913337	178038	1602684	1065002	485905	7414075
	0.95%	41.79%	12.32%	2.40%	21.62%	14.36%	6.55%	100%
	(-3.19)	(-0.03)	(-3.68)	(13.73)	(-1.98)	(-1.20)	(-3.13)	(-1.04)
Oct.-Dec.	63870	3238537	947069	168665	1572470	1074322	542760	7607694
	0.84%	42.57%	12.45%	2.22%	20.67%	14.12%	7.13%	100%
	(-9.54)	(4.52)	(3.69)	(-5.26)	(-1.89)	(0.88)	(11.70)	(2.61)

- Note:
1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
 2. The percentage represents the proportion of the total.
 3. Minor differences may be shown due to separate rounding off.
 4. Others=Other Institutional Loan & Miscellaneous.

Economic Purpose-wise Recoveries of Loans and Advances:

Total loans and advances recovery increased by 1.99 percent and decreased by 3.21 percent in Oct.-Dec., 2024 compared to Jul.-Sep., 2024 and Oct.-Dec., 2023 respectively. Loans and advances recovery (40.48 percent) from 'Industry' purpose followed by 'Trade & Commerce' (24.78 percent) and 'Consumer Finance' (17.41 percent) during the quarter Oct.-Dec., 2024. Loans and advances recovery in 'Industry' purpose increased by 5.67 percent to Tk.271851 lac, in 'Trade and

commerce' increased by 5.38 percent to Tk.166423 lac, and in 'Consumer Finance' increased by 9.01 percent to Tk.116897 lac as compared to Jul.-Sep., 2024. Finally, in 'Construction' loans and advances recovery showed a decrease 15.12 percent to Tk.72152 lac and in 'Transport' loans and advances recovery showed a decrease 12.08 percent to Tk.16964 lac during Oct.-Dec., 2024 as compared to the preceding quarter (Table-9).

Table -9
Economic Purpose-wise Recoveries

(Amount in Lac Taka)

Period	Agriculture Fishing & Forestry	Industry	Construction	Transport	Trade & Commerce	Consumer Finance	Others	Total
<u>2023</u>								
Oct.-Dec.	6272	279207	93414	14601	178305	95671	26316	693784
	0.90%	40.24%	13.46%	2.10%	25.70%	13.79%	3.79%	100%
	(10.75)	(7.30)	(9.07)	(3.00)	(0.88)	(-10.64)	(0.40)	(2.67)
<u>2024</u>								
Jan.-Mar.	6992	343776	84637	16605	221003	137191	29582	839786
	0.83%	40.94%	10.08%	1.98%	26.32%	16.34%	3.52%	100%
	(11.49)	(23.13)	(-9.40)	(13.72)	(23.95)	(43.40)	(12.41)	(21.04)
Apr.-Jun.	8042	366390	85338	18103	215632	193504	27934	914942
	0.88%	40.05%	9.33%	1.98%	23.57%	21.15%	3.05%	100%
	(15.02)	(6.58)	(0.83)	(9.02)	(-2.43)	(41.05)	(-5.57)	(8.95)
Jul.-Sep.	6768	257273	85000	19295	157922	107235	24938	658431
	1.03%	39.07%	12.91%	2.93%	23.98%	16.29%	3.79%	100%
	(-15.84)	(-29.78)	(-0.40)	(6.58)	(-26.76)	(-44.58)	(-10.73)	(-28.04)
Oct.-Dec.	7464	271851	72152	16964	166423	116897	19788	671539
	1.11%	40.48%	10.74%	2.53%	24.78%	17.41%	2.95%	100.00%
	(10.28)	(5.67)	(-15.12)	(-12.08)	(5.38)	(9.01)	(-20.65)	(1.99)

- Note:
1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
 2. The percentage represents the proportion of the total.
 3. Minor differences may be shown due to separate rounding off.
 4. Others=Other Institutional Loan & Miscellaneous.

Security-wise Loans and Advances:

An analysis of loans and advances classified by securities revealed that the highest 41.04 percent of the total loans and advances are outstanding against 'Real Estate', while the lowest 1.87 percent loans and advances against 'Shares & Securities' at the end of Oct.-Dec., 2024. Loans and advances against 'Real Estate'

increased by 3.72 percent to Tk.3122375 lac but in 'Financial Obligations Only' decreased by 0.43 percent to Tk.1396055 lac at the end of Oct.-Dec., 2024. 'Other Items' which shows a increased of 1.77 percent to Tk.1736409 lac at the end of Oct.-Dec., 2024 as compared to Jul.-Sep., 2024 (Table-10).

Table-10
Security-wise Loans and Advances

(Amount in Lac Taka)

End Period	Shares & Securities	Commodities	Machinery/ Fixed Assets	Real Estate	Financial Obligations Only	Guarantee of Institutions	Other Items	Total
<u>2023</u>								
Oct.-Dec.	142176	258382	394076	2988589	1425683	600782	1566230	7375919
	1.93%	3.50%	5.34%	40.52%	19.33%	8.15%	21.23%	100%
	(-0.31)	(-3.13)	(21.93)	(0.17)	(8.07)	(4.31)	(-9.08)	(0.57)
<u>2024</u>								
Jan.-Mar.	134247	252628	364980	2969980	1441153	618044	1671945	7452976
	1.80%	3.39%	4.90%	39.85%	19.34%	8.29%	22.43%	100%
	(-5.58)	(-2.23)	(-7.38)	(-0.62)	(1.09)	(2.87)	(6.75)	(1.04)
Apr.-Jun.	138822	236004	338479	2983667	1435146	627418	1732305	7491841
	1.85%	3.15%	4.52%	39.83%	19.16%	8.37%	23.12%	100%
	(3.41)	(-6.58)	(-7.26)	(0.46)	(-0.42)	(1.52)	(3.61)	(0.52)
Jul.-Sep.	146470	218165	301601	3010348	1402049	629217	1706224	7414075
	1.98%	2.94%	4.07%	40.60%	18.91%	8.49%	23.01%	100%
	(5.51)	(-7.56)	(-10.90)	(0.89)	(-2.31)	(0.29)	(-1.51)	(-1.04)
Oct.-Dec.	142220	219408	307494	3122375	1396055	683734	1736409	7607694
	1.87%	2.88%	4.04%	41.04%	18.35%	8.99%	22.82%	100.00%
	(-2.90)	(0.57)	(1.95)	(3.72)	(-0.43)	(8.66)	(1.77)	(2.61)

- Note:
1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
 2. The percentage represents the proportion of the total.
 3. Minor differences may be shown due to separate rounding off.

Gender-wise Loans and Advances:

The share of male accounts in enterprise (28.84 percent) is 5.06 times more than that of the female accounts in enterprise (5.70 percent) and the share of male accounts in individual (56.54 percent) is 6.34 times more than that of the female accounts in individual (8.92 percent) at the end of Oct.-Dec., 2024. Male individual accounts decreased by 4015 or 3.29 percent to 117843 and female individual accounts decreased by 229 or 1.22 percent to 18585 in Oct.-Dec., 2024 as compared to Jul.-Sep., 2024. However, male enterprise accounts increased by 624 or 1.05 percent to 60111 and also female enterprise accounts decreased by 478 or 3.87 percent to 11870 respectively

during the quarter under review as compared to Jul.-Sep., 2024. On the other hand, the share of male's loans and advances in individual increased by Tk.16102 lac or 1.32 percent to Tk.1236439 lac and also in enterprise increased by Tk.188420 lac or 3.31 percent to Tk.5887659 lac respectively at the end of Oct.-Dec., 2024 as compared to Jul.-Sep., 2024. While, the share of female's loans and advances in individual decreased by Tk.3039 lac or 1.13 percent to Tk.264950 lac and also in enterprise decreased by Tk.7864 lac or 3.47 percent to Tk.218646 lac respectively during the quarter under review as compared to Jul.-Sep., 2024 (Table-11).

Table-11
Number of Loans and Advances Accounts and Amount distributed by Gender

End Period	Number of Account					Loans and advance (Amount in Lac Taka)				
	Male		Female		Total	Male		Female		Total
	Individual	Enterprise	Individual	Enterprise		Individual	Enterprise	Individual	Enterprise	
2023										
Oct.-Dec.	124816	62314	19335	13240	219705	1232054	5642201	279067	222597	7375919
	56.81%	28.36%	8.80%	6.03%	100%	16.70%	76.49%	3.78%	3.02%	100%
	(0.44)	(-0.63)	(-0.21)	(4.56)	(0.31)	(-0.64)	(0.95)	(2.89)	(-4.75)	(0.57)
2024										
Jan.-Mar.	127824	62851	19772	13296	223743	1231208	5702320	274639	244808	7452976
	57.13%	28.09%	8.84%	5.94%	100%	16.52%	76.51%	3.68%	3.28%	100%
	(2.41)	(0.86)	(2.26)	(0.42)	(1.84)	(-0.07)	(1.07)	(-1.59)	(9.98)	(1.04)
Apr.-Jun.	125688	61384	19230	12825	219127	1237344	5747032	271281	236184	7491841
	57.36%	28.01%	8.78%	5.85%	100%	16.52%	76.71%	3.62%	3.15%	100%
	(-1.67)	(-2.33)	(-2.74)	(-3.54)	(-2.06)	(0.50)	(0.78)	(-1.22)	(-3.52)	(0.52)
Jul.-Sep.	121858	59487	18814	12348	212507	1220337	5699239	267989	226510	7414075
	57.34%	27.99%	8.85%	5.81%	100%	16.46%	76.87%	3.61%	3.06%	100%
	(-3.05)	(-3.09)	(-2.16)	(-3.72)	(-3.02)	(-1.37)	(-0.83)	(-1.21)	(-4.10)	(-1.04)
Oct.-Dec.	117843	60111	18585	11870	208409	1236439	5887659	264950	218646	7607694
	56.54%	28.84%	8.92%	5.70%	100%	16.25%	77.39%	3.48%	2.87%	100%
	(-3.29)	(1.05)	(-1.22)	(-3.87)	(-1.93)	(1.32)	(3.31)	(-1.13)	(-3.47)	(2.61)

- Note:
1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
 2. The percentage represents the proportion of the total.
 3. Minor differences may be shown due to separate rounding off.

Division-wise Loans and Advances:

Division-wise loans and advances revealed that Dhaka Division availed the highest 84.54 percent and Barishal Division availed the lowest 0.63 percent of total loans and advances at the end of Oct.-Dec., 2024. The loans and advances increased in Dhaka Division by 4.20 percent to Tk.6431674 lac, in Khulna Division by 1.81 percent to Tk.132627 lac, Barishal Division by 12.11 percent to

Tk.47824 lac, in Rangpur Division by 1.13 percent to Tk.57668 lac and in Mymensingh Division by 3.14 percent to Tk.65283 lac, , but Chattogram Division loans and advances decreased by 9.73 percent to Tk.661944 lac, in Rajshahi Division by 1.92 percent to Tk.150263 lac, in Sylhet Division by 2.22 percent to Tk.60411 lac, at the end of Oct.-Dec., 2024 as compared to Jul.-Sep., 2024 (Table-12).

Table-12
Division-wise Loans and Advances

(Amount in Lac Taka)

End Period	Division								
	Chattogram	Dhaka	Khulna	Rajshahi	Barishal	Sylhet	Rangpur	Mymensingh	All
<u>2023</u>									
Oct.-Dec.	701205	6144819	148598	154889	37166	65202	57671	66368	7375919
	9.51%	83.31%	2.01%	2.10%	0.50%	0.88%	0.78%	0.90%	100%
	(-0.29)	(0.83)	(-2.43)	(-2.98)	(2.55)	(-0.17)	(4.07)	(-1.67)	(0.57)
<u>2024</u>									
Jan.-Mar.	708646	6203421	148147	162647	36429	67868	59642	66175	7452976
	9.51%	83.23%	1.99%	2.18%	0.49%	0.91%	0.80%	0.89%	100%
	(1.06)	(0.95)	(-0.30)	(5.01)	(-1.98)	(4.09)	(3.42)	(-0.29)	(1.04)
Apr.-Jun.	708606	6250375	138004	169383	39074	65492	59727	61181	7491841
	9.46%	83.43%	1.84%	2.26%	0.52%	0.87%	0.80%	0.82%	100%
	(-0.01)	(0.76)	(-6.85)	(4.14)	(7.26)	(-3.50)	(0.14)	(-7.55)	(0.52)
Jul.-Sep.	733320	6172514	130270	153211	42656	61784	57021	63298	7414075
	9.89%	83.25%	1.76%	2.07%	0.58%	0.83%	0.77%	0.85%	100%
	(3.49)	(-1.25)	(-5.60)	(-9.55)	(9.17)	(-5.66)	(-4.53)	(3.46)	(-1.04)
Oct.-Dec.	661944	6431674	132627	150263	47824	60411	57668	65283	7607694
	8.70%	84.54%	1.74%	1.98%	0.63%	0.79%	0.76%	0.86%	100%
	(-9.73)	(4.20)	(1.81)	(-1.92)	(12.11)	(-2.22)	(1.13)	(3.14)	(2.61)

- Note: 1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
2. The percentage represents the proportion of the total.
3. Minor differences may be shown due to separate rounding off.

Depository and Non-Depository NBFCs:

In the reference quarter Oct.-Dec., 2024 Depository NBFCs loans and advances accounts (92.32%) was 12.02 times more than that of the Non-Depository NBFCs loans and advances accounts (7.68%). Loans and advances accounts of Depository NBFCs decreased by 4141 or 2.11 percent to 192405 and also Non-Depository NBFCs increased by 43 or 0.27 percent to 16004 at the end of the quarter as compared to Jul.-Sep., 2024. In case of share of Depository

NBFCs loans and advances amount (80.52%) was 4.13 times more than that of the Non-Depository NBFCs loans and advances (19.48%) at the end of Oct.-Dec., 2024 as compared to Jul.-Sep., 2024. Depository NBFCs loans and advances increased by 1.61 percent to Tk. 6125766 lac and Non-Depository NBFCs loans and advances increased by 6.99 percent to Tk. 1481929 lac respectively during the quarter under review as compared to Jul.-Sep., 2024 (Table-13).

Table-13
Overall Depository and Non-Depository Position

(Amount in Lac Taka)

End Period	Depository NBFCs		Non-Depository NBFCs		Total No. of Loans and advances Account	Total loans and advances
	Loans and advances Account	Loans and advances	Loans and advances Account	Loans and advances		
<u>2023</u>						
Oct.-Dec.	203324	6151400	16381	1224518	219705	7375919
	92.54%	83.40%	7.46%	16.60%	100%	100%
	(0.45)	(-0.12)	(-1.38)	(4.22)	(0.31)	(0.57)
<u>2024</u>						
Jan.-Mar.	207463	6170777	16280	1282199	223743	7452976
	92.72%	82.80%	7.28%	17.20%	100%	100%
	(2.04)	(0.31)	(-0.62)	(4.71)	(1.84)	(1.04)
Apr.-Jun.	203070	6126572	16057	1365270	219127	7491841
	92.67%	81.78%	7.33%	18.22%	100%	100%
	(-2.12)	(-0.72)	(-1.37)	(6.48)	(-2.06)	(0.52)
Jul.-Sep.	196546	6028980	15961	1385095	212507	7414075
	92.49%	81.32%	7.51%	18.68%	100%	100%
	(-3.21)	(-1.59)	(-0.60)	(1.45)	(-3.02)	(-1.04)
Oct.-Dec.	192405	6125766	16004	1481929	208409	7607694
	92.32%	80.52%	7.68%	19.48%	100.00%	100.00%
	(-2.11)	(1.61)	(0.27)	(6.99)	(-1.93)	(2.61)

- Note:
1. Figures in parentheses represent rates of growth in percent over the preceding quarter.
 2. The percentage represents the proportion of the total.
 3. Minor differences may be shown due to separate rounding off.
 4. Here, the number of Depository NBFCs is 30 and Non-Depository NBFCs is 5.

Division-wise Loans and Advances/Deposits Ratio:

Ratio of loans and advances to deposits in Chattogram, Dhaka, Khulna, Rajshahi, Barishal, Sylhet, Rangpur and Mymensingh Division are 2.98, 1.45, 3.51, 3.24, 6.09, 2.25,

6.34 and 7.09 respectively at the end of Oct.-Dec., 2024 as compared to 3.10, 1.40, 3.61, 3.35, 5.93, 2.35, 6.69 and 7.26 respectively at the end of Jul.-Sep., 2024 (Table-14).

Table-14
Division-wise Loans and Advances/Deposits Ratio

(Amount in Lac Taka)

Divisions	Oct.-Dec., 2024			Jul.-Sep., 2024		
	Loans and advances	Deposits	Ratio	Loans and advances	Deposits	Ratio
Chattogram	661944	221895	2.98	733320	236473	3.10
Dhaka	6431674	4443569	1.45	6172514	4414806	1.40
Khulna	132627	37739	3.51	130270	36070	3.61
Rajshahi	150263	46316	3.24	153211	45738	3.35
Barishal	47824	7857	6.09	42656	7198	5.93
Sylhet	60411	26842	2.25	61784	26316	2.35
Rangpur	57668	9100	6.34	57021	8523	6.69
Mymensingh	65283	9211	7.09	63298	8721	7.26
Total	7607694	4802529	1.58	7414075	4783846	1.55

Note: 1. Here, the number of NBFCs is 35 in Loans and advances and 30 in Deposits (five are Non-Depository).

Table-15**Division-wise Position of NBFCs' Branches**

Division	Urban	Rural	Total Branches
Chattogram	46	1	47
Dhaka	154	17	171
Khulna	17	---	17
Rajshahi	20	---	20
Barishal	7	---	7
Sylhet	19	---	19
Rangpur	8	---	8
Mymensingh	17	3	20
Total	288	21	309

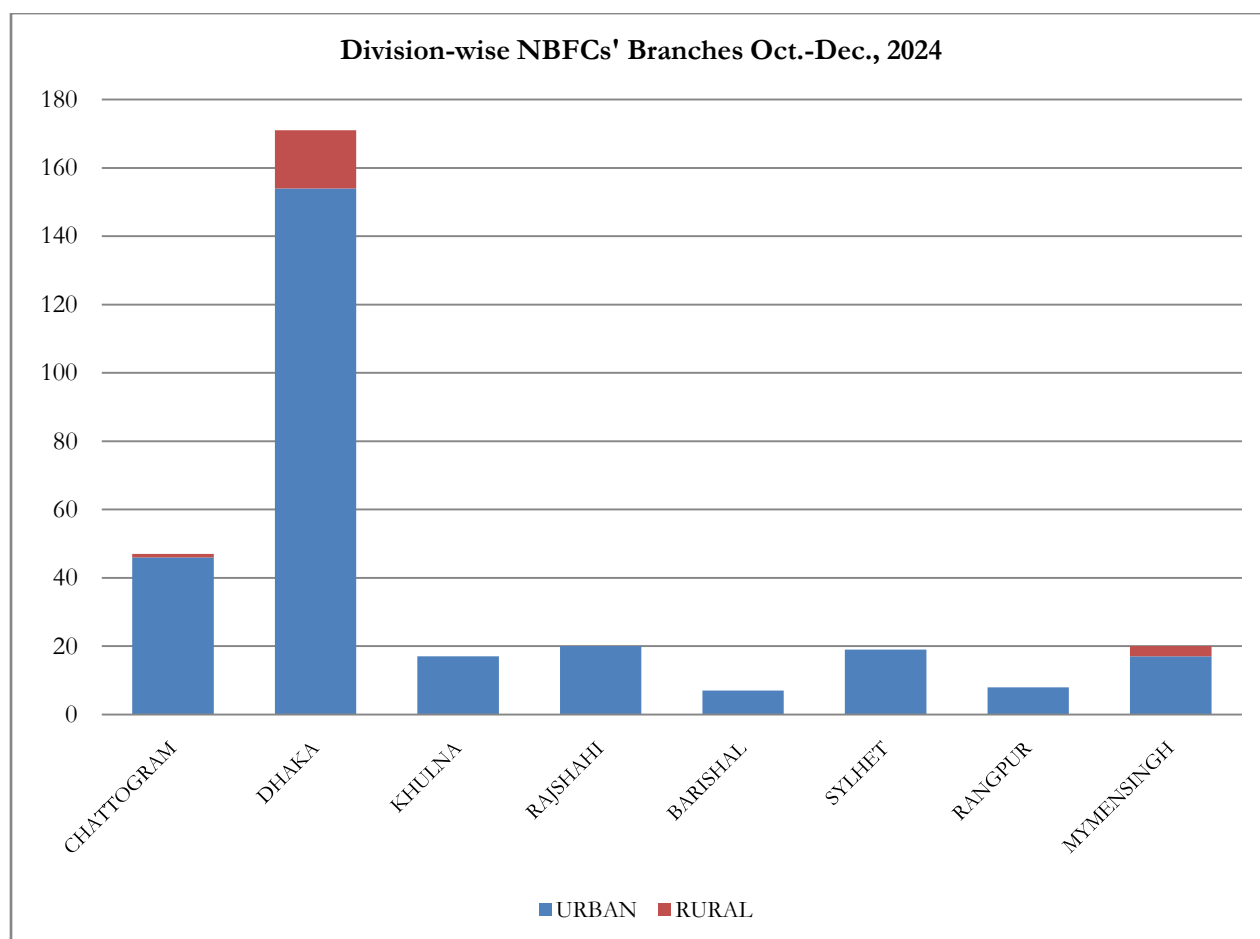
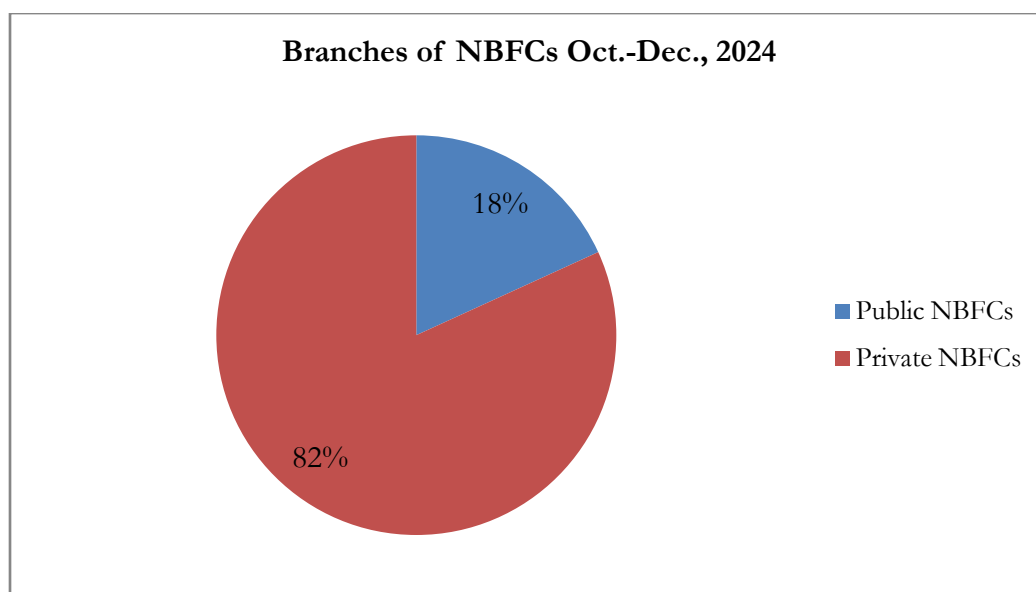


Table-16
Branches of NBFCs in Bangladesh

Types	Number of NBFCs	Number of Branches
Government Owned/Public NBFCs (on the basis of the percentage of Govt. share)	3	56
Private NBFCs	32	253
Total	35	309



Indicators

Items	As on	
	Dec. 31, 2024	Sep. 30, 2024
Number of NBFCs	35	35
Number of Reported Branches	298	299
Deposits		
a) Total Deposits (in Lac Taka)	4802529	4783846
b) Number of Accounts	413875	387588
c) Average Deposits per account (in Lac Taka)	11.60	12.34
Loans and Advances		
a) Total Loans and advances (in Lac Taka)	7607694	7414075
b) Number of Accounts	208409	212507
c) Average Loans and advances per account (in Lac Taka)	36.50	34.89

**Weighted Average Rates of Interest on Deposits
As on December 31, 2024**

NBFCs	All Deposit	Fixed Deposits	For less than 6 Months	For 6 Months to less than 1 year	For 1 year to less than 2 years	For 2 years to less than 3 years	For 3 years and above	Recurring Deposit Pension Scheme	Special Purpose Deposits	Restricted (Blocked) Deposits
All NBFCs	10.57	10.67	10.92	10.39	10.77	10.30	10.36	9.89	2.74	10.29

**Weighted Average Rates of Interest on Loans and Advances
by Major Economic Purposes
As on December 31, 2024**

NBFCs	All Advances	Agriculture Fishing & Forestry	Industry		Construction	Transport	Trade & Commerce	Other Institutional Loan	Consumer Finance	Miscellaneous
			Term Loan	Working Capital Financing And Factoring						
All NBFCs	12.74	13.71	11.70	13.94	12.09	14.22	13.81	11.58	14.11	6.00
Public NBFCs	8.71	16.74	8.84	10.14	7.66	-	16.75	6.14	4.75	6.00
Private NBFCs	13.67	12.96	13.47	14.19	13.93	14.22	13.78	12.06	14.12	-
Non-Depository NBFCs	8.84	14.69	9.01	10.14	7.66	-	16.75	6.27	4.44	6.00
Depository NBFCs	13.68	13.32	13.49	14.19	13.93	14.22	13.78	12.06	14.12	-

Statistical Tables

Deposits Distributed by Geographical

All

Division / District	Deposits as on 31-12-2024									
	No. of Account					Amount				
	Male		Female		Total	Male		Female		Total
	Individual	Enterprise	Individual	Enterprise		Individual	Enterprise	Individual	Enterprise	
Barishal Division	1341	358	885	80	2664	3330	1919	2179	430	7857
Barguna	---	---	---	---	---	---	---	---	---	---
Barishal	1341	358	885	80	2664	3330	1919	2179	430	7857
Bhola	---	---	---	---	---	---	---	---	---	---
Jhalokathi	---	---	---	---	---	---	---	---	---	---
Patuakhali	---	---	---	---	---	---	---	---	---	---
Pirojpur	---	---	---	---	---	---	---	---	---	---
Chattogram Division	19363	2710	9948	664	32685	104044	66612	46985	4253	221895
Bandarban	---	---	---	---	---	---	---	---	---	---
Brahmanbaria	131	9	68	---	208	347	7	135	---	489
Chandpur	---	---	---	---	---	---	---	---	---	---
Chattogram	15057	1869	7494	473	24893	90889	60531	39897	3239	194556
Cox's Bazar	290	---	61	---	351	240	---	54	---	294
Cumilla	2142	417	1360	119	4038	9467	3607	5493	680	19248
Feni	250	5	95	---	350	415	356	77	---	848
Khagrachari	---	---	---	---	---	---	---	---	---	---
Lakshmipur	---	---	---	---	---	---	---	---	---	---
Noakhali	1493	410	870	72	2845	2684	2110	1330	335	6459
Rangamati	---	---	---	---	---	---	---	---	---	---
Dhaka Division	212862	24007	113008	1745	351622	1254238	2448402	695101	45829	4443569
Dhaka	205956	22388	109132	1505	338981	1229615	2426869	682635	44442	4383561
Faridpur	796	213	487	37	1533	2826	2059	1616	234	6734
Gazipur	2689	804	1365	97	4955	7604	11190	3557	560	22911
Gopalganj	---	---	---	---	---	---	---	---	---	---
Kishoreganj	---	---	---	---	---	---	---	---	---	---
Madaripur	---	---	---	---	---	---	---	---	---	---
Manikganj	---	---	---	---	---	---	---	---	---	---
Munshiganj	---	---	---	---	---	---	---	---	---	---
Narayanganj	2506	473	1636	89	4704	10109	7265	5977	520	23871
Narsingdi	915	129	388	17	1449	4084	1019	1317	73	6492
Rajbari	---	---	---	---	---	---	---	---	---	---
Shariatpur	---	---	---	---	---	---	---	---	---	---
Tangail	---	---	---	---	---	---	---	---	---	---
Khulna Division	4577	939	2285	218	8019	19736	9250	7203	1551	37739
Bagerhat	---	---	---	---	---	---	---	---	---	---
Chuadanga	336	43	53	6	438	154	76	25	12	267
Jashore	1920	468	946	140	3474	4683	3332	2293	1073	11381
Jhenaidah	---	---	---	---	---	---	---	---	---	---

Table-1

Location & Gender

NBFCs

(Amount in Lac Taka)

Deposits as on 30-09-2024										Division / District
No. of Account					Amount					
Male		Female		Total	Male		Female		Total	
Individual	Enterprise	Individual	Enterprise		Individual	Enterprise	Individual	Enterprise		
1284	371	845	76	2576	3062	1830	1890	415	7198	Barishal Division
---	---	---	---	---	---	---	---	---	---	Barguna
1284	371	845	76	2576	3062	1830	1890	415	7198	Barishal
---	---	---	---	---	---	---	---	---	---	Bhola
---	---	---	---	---	---	---	---	---	---	Jhalokathi
---	---	---	---	---	---	---	---	---	---	Patuakhali
---	---	---	---	---	---	---	---	---	---	Pirojpur
18505	2582	10359	869	32315	105490	80001	46404	4578	236473	Chattogram Division
---	---	---	---	---	---	---	---	---	---	Bandarban
98	1	116	9	224	223	1	287	7	518	Brahmanbaria
---	---	---	---	---	---	---	---	---	---	Chandpur
14367	1724	7881	671	24643	92490	73991	39534	3560	209576	Chattogram
289		70		359	216		43		259	Cox's Bazar
2061	409	1351	121	3942	9381	3558	5186	692	18816	Cumilla
260	5	91		356	505	356	73		934	Feni
---	---	---	---	---	---	---	---	---	---	Khagrachari
---	---	---	---	---	---	---	---	---	---	Lakshmipur
1430	443	850	68	2791	2674	2095	1282	319	6370	Noakhali
---	---	---	---	---	---	---	---	---	---	Rangamati
196642	23430	103599	2705	326376	1246142	2419425	704779	44459	4414806	Dhaka Division
190062	21679	99754	2456	313951	1222187	2396490	692961	43127	4354765	Dhaka
789	241	490	39	1559	2793	2201	1558	247	6798	Faridpur
2554	886	1313	89	4842	7650	12386	3222	479	23737	Gazipur
---	---	---	---	---	---	---	---	---	---	Gopalganj
---	---	---	---	---	---	---	---	---	---	Kishoreganj
---	---	---	---	---	---	---	---	---	---	Madaripur
---	---	---	---	---	---	---	---	---	---	Manikganj
---	---	---	---	---	---	---	---	---	---	Munshiganj
2420	481	1682	103	4686	9581	7344	5850	529	23303	Narayanganj
817	143	360	18	1338	3932	1005	1189	78	6204	Narsingdi
---	---	---	---	---	---	---	---	---	---	Rajbari
---	---	---	---	---	---	---	---	---	---	Shariatpur
---	---	---	---	---	---	---	---	---	---	Tangail
4195	993	2291	235	7714	18218	9137	7284	1431	36070	Khulna Division
---	---	---	---	---	---	---	---	---	---	Bagerhat
241	49	29	6	325	139	80	11	12	243	Chuadanga
1833	531	920	145	3429	4359	3500	2174	960	10993	Jashore
---	---	---	---	---	---	---	---	---	---	Jhenaidah

Deposits Distributed by Geographical
All

Division / District	Deposits as on 31-12-2024									
	No. of Account					Amount				
	Male		Female		Total	Male		Female		Total
	Individual	Enterprise	Individual	Enterprise		Individual	Enterprise	Individual	Enterprise	
Khulna	1880	260	934	37	3111	13515	4631	4005	250	22401
Kushtia	441	168	352	35	996	1384	1212	879	215	3690
Magura	---	---	---	---	---	---	---	---	---	---
Meherpur	---	---	---	---	---	---	---	---	---	---
Narail	---	---	---	---	---	---	---	---	---	---
Satkhira	---	---	---	---	---	---	---	---	---	---
Mymensingh Division	1085	486	611	38	2220	3558	3366	2101	185	9211
Jamalpur	---	---	---	---	---	---	---	---	---	---
Mymensingh	1085	486	611	38	2220	3558	3366	2101	185	9211
Netrokona	---	---	---	---	---	---	---	---	---	---
Sherpur	---	---	---	---	---	---	---	---	---	---
Rajshahi Division	5215	881	2658	170	8924	19400	20096	5985	836	46316
Bogura	3551	529	1797	120	5997	16086	17950	4500	690	39226
Chapai Nawabganj	---	---	---	---	---	---	---	---	---	---
Joypurhat	---	---	---	---	---	---	---	---	---	---
Naogaon	---	---	---	---	---	---	---	---	---	---
Natore	52	159	19	19	249	505	274	69	114	962
Pabna	244	42	36	1	323	84	108	17	3	212
Rajshahi	1368	151	806	30	2355	2725	1763	1399	29	5917
Sirajganj	---	---	---	---	---	---	---	---	---	---
Rangpur Division	1744	490	779	57	3070	3647	3503	1652	298	9100
Dinajpur	1016	213	522	22	1773	2362	2393	871	94	5721
Gaibandah	---	---	---	---	---	---	---	---	---	---
Kurigram	---	---	---	---	---	---	---	---	---	---
Lalmonirhat	---	---	---	---	---	---	---	---	---	---
Nilphamari	---	---	---	---	---	---	---	---	---	---
Panchagarh	---	---	---	---	---	---	---	---	---	---
Rangpur	728	277	257	35	1297	1285	1109	781	204	3379
Thakurgaon	---	---	---	---	---	---	---	---	---	---
Sylhet Division	2967	465	1204	35	4671	9274	13442	3932	195	26842
Habiganj	237	211	111	16	575	568	1304	205	69	2146
Moulvi Bazar	136	1	38	---	175	461	8	40	---	509
Sunamganj	---	---	---	---	---	---	---	---	---	---
Sylhet	2594	253	1055	19	3921	8245	12130	3686	126	24187
Grand Total	249154	30336	131378	3007	413875	1417226	2566590	765137	53576	4802529

Table- 1 (Concl'd)

Location & Gender
NBFCs

Deposits as on 30-09-2024										Division / District
No. of Account					Amount					
Male		Female		Total	Male		Female		Total	
Individual	Enterprise	Individual	Enterprise		Individual	Enterprise	Individual	Enterprise		
1694	244	992	48	2978	12446	4455	4269	232	21403	Khulna
427	169	350	36	982	1273	1102	830	226	3431	Kushtia
---	---	---	---	---	---	---	---	---	---	Magura
---	---	---	---	---	---	---	---	---	---	Meherpur
---	---	---	---	---	---	---	---	---	---	Narail
---	---	---	---	---	---	---	---	---	---	Satkhira
1050	518	572	33	2173	3495	3185	1882	159	8721	Mymensingh Division
---	---	---	---	---	---	---	---	---	---	Jamalpur
1050	518	572	33	2173	3495	3185	1882	159	8721	Mymensingh
---	---	---	---	---	---	---	---	---	---	Netrokona
---	---	---	---	---	---	---	---	---	---	Sherpur
4886	964	2631	284	8765	18505	20118	6258	858	45738	Rajshahi Division
3435	559	1813	130	5937	15564	18014	4878	705	39161	Bogura
---	---	---	---	---	---	---	---	---	---	Chapai Nawabganj
---	---	---	---	---	---	---	---	---	---	Joypurhat
---	---	---	---	---	---	---	---	---	---	Naogaon
47	193	17	19	276	424	261	71	113	869	Natore
148	43	36	1	228	66	110	11	3	190	Pabna
1256	169	765	134	2324	2450	1733	1297	37	5517	Rajshahi
---	---	---	---	---	---	---	---	---	---	Sirajganj
1638	555	746	58	2997	3261	3580	1390	292	8523	Rangpur Division
937	216	522	22	1697	1940	2341	837	94	5211	Dinajpur
---	---	---	---	---	---	---	---	---	---	Gaibandah
---	---	---	---	---	---	---	---	---	---	Kurigram
---	---	---	---	---	---	---	---	---	---	Lalmonirhat
---	---	---	---	---	---	---	---	---	---	Nilphamari
---	---	---	---	---	---	---	---	---	---	Panchagarh
701	339	224	36	1300	1321	1239	554	199	3312	Rangpur
---	---	---	---	---	---	---	---	---	---	Thakurgaon
2923	532	1186	31	4672	9102	13180	3867	168	26316	Sylhet Division
228	237	113	14	592	527	1290	203	58	2078	Habiganj
142	1	36		179	473	8	38		519	Moulvi Bazar
---	---	---	---	---	---	---	---	---	---	Sunamganj
2553	294	1037	17	3901	8102	11882	3626	110	23719	Sylhet
231123	29945	122229	4291	387588	1407275	2550457	773755	52359	4783846	Grand Total

Table-2

**Deposits Distributed by Types of Accounts
All NBFCs**

(Amount in Lac Taka)

Type of Deposits	Deposits as on 31-12-2024				Deposits as on 30-09-2024		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C (B/A)	No. of Accounts	Amount	% of Total Amount
	A	B	C	D	E	F	G
1. Fixed Deposits	159769	4654481	96.92%	29	154315	4639761	96.99%
a. Less than 6 Months	37510	1138495	23.71%	30	35190	1034758	21.63%
b. For 6 Months to less than 1 Year	25577	1169770	24.36%	46	24332	1165052	24.35%
c. For 1 Year to less than 2 Years	66937	1969830	41.02%	29	65710	1936056	40.47%
d. For 2 Years to less than 3 Years	4978	78871	1.64%	16	4538	78288	1.64%
e. Above 3 years (Including Monthly Benefit Scheme, Double/Triple Benefit Scheme, Ogrim Munafa etc.)	24767	297515	6.19%	12	24545	425607	8.90%
2. Recurring Deposits (Deposit Pension Scheme)	242430	85725	1.78%	0	219991	83728	1.75%
3. Special Purpose Deposits	11579	56262	1.17%	5	13187	54435	1.14%
4. Restricted (Blocked) Deposits	97	6061	0.13%	62	95	5922	0.12%
Grand Total	413875	4802529	100%	12	387588	4783846	100%

Table-3

Deposits Distributed by Geographical Location
All NBFCs

(Amount in Lac Taka)

Division/ District	Deposits as on 31-12-2024		Deposits as on 30-09-2024	
	No. of Account	Amount	No. of Account	Amount
Barishal Division	2664	7857	2576	7198
Barguna	---	---	---	---
Barishal	2664	7857	2576	7198
Bhola	---	---	---	---
Jhalokathi	---	---	---	---
Patuakhali	---	---	---	---
Pirojpur	---	---	---	---
Chattogram Division	32685	221895	32315	236473
Bandarban	---	---	---	---
Brahmanbaria	208	489	224	518
Chandpur	---	---	---	---
Chattogram	24893	194556	24643	209576
Cox's Bazar	351	294	359	259
Cumilla	4038	19248	3942	18816
Feni	350	848	356	934
Khagrachari	---	---	---	---
Lakshmipur	---	---	---	---
Noakhali	2845	6459	2791	6370
Rangamati	---	---	---	---
Dhaka Division	351622	4443569	326376	4414806
Dhaka	338981	4383561	313951	4354765
Faridpur	1533	6734	1559	6798
Gazipur	4955	22911	4842	23737
Gopalganj	---	---	---	---
Kishoreganj	---	---	---	---
Madaripur	---	---	---	---
Manikganj	---	---	---	---
Munshiganj	---	---	---	---
Narayanganj	4704	23871	4686	23303
Narsingdi	1449	6492	1338	6204
Rajbari	---	---	---	---
Shariatpur	---	---	---	---
Tangail	---	---	---	---
Khulna Division	8019	37739	7714	36070
Bagerhat	---	---	---	---
Chuadanga	438	267	325	243
Jashore	3474	11381	3429	10993
Jhenaidah	---	---	---	---

Deposits Distributed by Geographical Location
All NBFCs

(Amount in Lac Taka)

Division/ District	Deposits as on 31-12-2024		Deposits as on 30-09-2024	
	No. of Account	Amount	No. of Account	Amount
Khulna	3111	22401	2978	21403
Kushtia	996	3690	982	3431
Magura	---	---	---	---
Meherpur	---	---	---	---
Narail	---	---	---	---
Satkhira	---	---	---	---
Mymensingh Division	2220	9211	2173	8721
Jamalpur	---	---	---	---
Mymensingh	2220	9211	2173	8721
Netrokona	---	---	---	---
Sherpur	---	---	---	---
Rajshahi Division	8924	46316	8765	45738
Chapai Nawabganj	---	---	---	---
Bogura	5997	39226	5937	39161
Joypurhat	---	---	---	---
Naogaon	---	---	---	---
Natore	249	962	276	869
Pabna	323	212	228	190
Rajshahi	2355	5917	2324	5517
Sirajganj	---	---	---	---
Rangpur Division	3070	9100	2997	8523
Dinajpur	1773	5721	1697	5211
Gaibandah	---	---	---	---
Kurigram	---	---	---	---
Lalmonirhat	---	---	---	---
Nilphamari	---	---	---	---
Panchagarh	---	---	---	---
Rangpur	1297	3379	1300	3312
Thakurgaon	---	---	---	---
Sylhet Division	4671	26842	4672	26316
Habiganj	575	2146	592	2078
Moulvi Bazar	175	509	179	519
Sunamganj	---	---	---	---
Sylhet	3921	24187	3901	23719
Grand Total	413875	4802529	387588	4783846

Deposits as on 31-12-2024						
Category of Depositors	Fixed Deposits					
	For less than 6 Months	For 6 Months to less than 1 Year	For 1 Year to less than 2 Years	For 2 Years to less than 3 Years	For 3 Years and Above	Total (A to E)
	A	B	C	D	E	F
A. Public Sector	25534	179582	158057	5	10015	373193
1. Government Sector	538	385	3857	---	15	4795
i) Food Ministry (Including Food Divisions /Directorates)	---	---	---	---	---	---
ii) Presidency, Prime Minister's Office, Other Ministries, Parliament, Judiciary, All Directorates and Department	---	23	122	---	---	145
iii) Autonomous and Semi-Autonomous Bodies	538	362	3734	---	15	4650
2. Other Public Sector (Other than Govt.)	24996	179197	154200	5	10000	368398
i) Public Non-financial Corporations	3576	52	327	---	---	3956
ii) Local Authorities	---	---	106	---	---	106
iii) Other Financial Intermediaries (OFI) Except DMB's-Public	---	623	376	---	---	999
iv) Insurance Companies & Pension Funds (ICPF)-Public	---	201	5902	---	---	6103
v) Scheduled Banks-Public	20300	156213	100229	---	10000	286742
vi) Non-Bank Depository Corporations (NBDC) Public	1119	22108	47259	5	---	70492
B. Private Sector	1112962	990188	1811773	78866	287500	4281288
1. Non-Financial Corporations	201100	162986	354198	20879	45523	784686
i) Agriculture, Fishing & Livestock	3056	4411	1306	31	202	9006
ii) Industries	167271	140365	266079	10485	25516	609717
iii) Commerce & Trade (Excluding Individual Businessmen)	26061	15376	57169	10346	18975	127926
a) Importers	929	891	19722	9507	10698	41747
b) Exporters	2423	174	1063	---	---	3659
c) Importers and Exporters	7832	5079	7256	197	297	20660
d) Whole Sale Traders	3307	5560	14552	392	6514	30324
e) Retail Traders	11173	1827	11716	250	1449	26415
f) Other Business Institutions/ Organisations	397	1846	2861	---	17	5120
iv) Non Govt. Publicity & News Media	73	452	3245	---	245	4016
v) Private Educational Institutions	4639	2382	26399	17	585	34021
vi) Other Private Sector (Official Account n.i.e.) (Sundry Deposit, CIB Inquiry Charge, Clearing Adjustment Account, Inoperative Account, Suspence Account etc.)	---	---	---	---	---	---

**by Sectors and Types
NBFCs**

(Amount in Lac Taka)

Deposits as on 31-12-2024				Deposits as on 30-09-2024	
Recurring Deposits (Deposit Pension Scheme)	Special Purpose Deposits	Restricted (Blocked) Deposits	Total (F to I)	Total	Category of Depositors
G	H	I	J		
0	---	---	373193	376862	A. Public Sector
---	---	---	4795	4492	1. Government Sector
---	---	---	---	---	i) Food Ministry (Including Food Divisions /Directorates)
---	---	---	145	138	ii) Presidency, Prime Minister's Office, Other Ministries, Parliament, Judiciary, All Directorates and Department
---	---	---	4650	4355	iii) Autonomous and Semi-Autonomous Bodies
0	---	---	368398	372369	2. Other Public Sector (Other than Govt.)
---	---	---	3956	3875	i) Public Non-financial Corporations
---	---	---	106	106	ii) Local Authorities
---	---	---	999	999	iii) Other Financial Intermediaries (OFI) Except DMB's-Public
---	---	---	6103	6076	iv) Insurance Companies & Pension Funds (ICPF)-Public
0	---	---	286742	291052	v) Scheduled Banks-Public
---	---	---	70492	70262	vi)Non-Bank Depository Corporations (NBDC) Public
85724	56262	6061	4429336	4406984	B. Private Sector
3169	45966	465	834286	832599	1. Non-Financial Corporations
80	399	---	9485	7840	i) Agriculture, Fishing & Livestock
2194	18506	465	630881	626180	ii) Industries
875	26313	---	155114	158118	iii) Commerce & Trade (Excluding Individual Businessmen)
3	574	---	42325	41812	a) Importers
58	2	---	3719	2592	b) Exporters
63	343	---	21066	21465	c) Importers and Exporters
313	17379	---	48016	49345	d) Whole Sale Traders
359	7967	---	34741	37199	e) Retail Traders
78	48	---	5247	5705	f) Other Business Institutions/ Organisations
---	1	---	4017	4611	iv) Non Govt. Publicity & News Media
20	50	---	34091	35402	v) Private Educational Institutions
---	698	---	698	447	vi) Other Private Sector (Official Account n.i.e.) (Sundry Deposit, CIB Inquiry Charge, Clearing Adjustment Account, Inoperative Account, Suspence Account etc.)

**Deposits Distributed
All**

Deposits as on 31-12-2024						
Category of Depositors	Fixed Deposits					
	For less than 6 Months	For 6 Months to less than 1 Year	For 1 Year to less than 2 Years	For 2 Years to less than 3 Years	For 3 Years and Above	Total (A to E)
	A	B	C	D	E	F
2. Financial Corporations	365613	477194	447957	3667	13211	1307642
i) Non-Bank Depository Corporations -Private	341	3677	8010	8	1078	13113
ii) Other Financial Intermediaries-Private (Except) DMBs.	37704	38813	67513	1367	1137	146534
iii) Insurance Companies and Pension Funds- Private	85797	81981	316592	1571	8759	494699
iv) Financial Auxiliaries	10801	2271	9317	722	837	23949
v) Scheduled Banks	230970	350451	46526	---	1400	629347
3. Foreign Offices/Embassies/Enterprises/Companies/Liaison Offices/ Farms/NGOs(Excluding Multinational Companies incorporated in Bangladesh)	---	---	20	---	---	20
4. Non-profit Institutions Serving Households (NPISH)	15060	21213	59388	355	6013	102029
5. Households (Individual Customers)	531189	328795	950208	53965	222753	2086910
a) Farmer/Fisherman	20	62	120	11	118	330
b) Businessman/Industrialists	117730	84258	253523	9357	45247	510115
c) Non Resident Bangladeshi	2310	1640	3697	371	436	8454
d) Service Holder (salaried persons)	291709	144314	386172	22359	106269	950824
e) Professionals and Self-employed Persons (Doctors, Lawyers, Contractors, Taxi Drivers, Architects, Consultants etc.)	15287	12888	43219	2589	11338	85320
f) Foreign Individuals	---	---	---	---	---	---
g) Housewives	62565	47424	140195	10398	38858	299440
h) Students	7203	6120	12093	1171	3793	30380
i) Minor/Autistics/Disabled and other dependent persons	298	334	1479	389	2023	4523
j) Retired persons	26527	24835	85561	6056	9798	152777
k) Old/ Widowed/Distressed person	254	---	389	---	131	774
l) Land Lords/Ladies	7276	6917	23519	1263	4689	43665
m) Other Local Individuals	10	5	242	---	51	307
Grand Total	1138495	1169770	1969830	78871	297515	4654481

**by Sectors and Types
NBFCs**

(Amount in Lac Taka)

Deposits as on 31-12-2024				Deposits as on 30-09-2024	
Recurring Deposits (Deposit Pension Scheme)	Special Purpose Deposits	Restricted (Blocked) Deposits	Total (F to I)	Total	Category of Depositors
G	H	I	J		
1230	1305	72	1310249	1293299	2. Financial Corporations
402	---	---	13515	11012	i) Non-Bank Depository Corporations -Private
3	1238	72	147847	138374	ii) Other Financial Intermediaries- Private (Except) DMBs.
508	59	---	495266	482197	iii) Insurance Companies and Pension Funds- Private
207	8	---	24165	28396	iv) Financial Auxiliaries
110	---	---	629457	633321	v) Scheduled Banks
---	---	---	20	20	3. Foreign Offices/Embassies/ Enterprises/Companies/Liaison Offices/ Farms/NGOs(Excluding Multinational Companies incorporated in Bangladesh)
142	71	176	102418	100036	4. Non-profit Institutions Serving Households (NPISH)
81184	8920	5348	2182363	2181030	5. Households (Individual Customers)
86	18	---	434	379	a) Farmer/Fisherman
16819	7146	231	534311	539289	b) Businessman/Industrialists
63	18	---	8535	8565	c) Non Resident Bangladeshi
43007	1383	3543	998757	988842	d) Service Holder (salaried persons)
4131	32	535	90018	99787	e) Professionals and Self-employed Persons (Doctors, Lawyers, Contractors, Taxi Drivers, Architects, Consultants etc.)
---	---	---	---	13	f) Foreign Individuals
11035	122	26	310622	305075	g) Housewives
3218	---	311	33909	33481	h) Students
213	---	115	4851	5294	i) Minor/Autistics/Disabled and other dependent persons
1850	106	181	154914	152013	j) Retired persons
---	---	---	774	459	k) Old/ Widowed/Distressed person
721	97	406	44889	47472	l) Land Lords/Ladies
42	---	---	349	362	m) Other Local Individuals
85725	56262	6061	4802529	4783846	Grand Total

Deposits Distributed by Rates All

Deposits as on 31-12-2024						
Rates of Interest	Fixed Deposits					
	For less than 6 Months	For 6 Months to less than 1 Year	For 1 Year to less than 2 Years	For 2 Years to less than 3 Years	For 3 Years and Above	Total (A to E)
	A	B	C	D	E	F
0	---	---	---	---	---	---
0.26-0.50	---	---	---	---	---	---
0.51-0.75	---	---	---	---	---	---
0.76-1.00	---	---	---	---	---	---
1.01-1.25	---	---	---	---	---	---
1.26-1.50	---	---	---	---	---	---
1.51-1.75	---	---	---	---	---	---
1.76-2.00	---	---	---	---	---	---
2.26-2.50	---	---	---	---	---	---
2.51-2.75	---	---	---	---	---	---
2.76-3.00	---	---	---	---	---	---
3.01-3.25	---	---	---	---	---	---
3.26-3.50	---	---	---	---	---	---
3.51-3.75	---	---	---	---	---	---
3.76-4.00	---	40	8	---	---	48
4.01-4.25	---	---	---	---	---	---
4.26-4.50	---	---	---	---	50	50
4.51-4.75	---	---	---	---	---	---
4.76-5.00	19536	180	3088	252	4807	27863
5.01-5.25	2912	26544	966	578	1254	32253
5.26-5.50	1553	---	67480	8	14882	83924
5.51-5.75	147	7	60	125	259	597
5.76-6.00	10119	2739	3817	622	7294	24592
6.01-6.25	---	---	---	24	345	370
6.26-6.50	8812	1007	81	10	2400	12311
6.51-6.75	---	19168	232	205	1880	21485

Table-5

**of Interest and Types
NBFCs**

(Amount in Lac Taka)

Deposits as on 31-12-2024				Deposits as on 30-09-2024	
Recurring Deposits (Deposit Pension Scheme)	Special Purpose Deposits	Restricted (Blocked) Deposits	Total (F to I)	Total	Rates of Interest
G	H	I	J		
---	10107	---	10107	9873	0
---	5	---	5	---	0.26-0.50
---	9	---	9	---	0.51-0.75
---	15629	---	15629	17493	0.76-1.00
---	---	---	---	21	1.01-1.25
---	27	---	27	37	1.26-1.50
---	5	---	5	15	1.51-1.75
---	154	---	154	181	1.76-2.00
---	79	---	79	38	2.26-2.50
---	41	---	41	50	2.51-2.75
---	17980	---	17980	14174	2.76-3.00
---	20	---	20	14	3.01-3.25
---	250	---	250	460	3.26-3.50
---	918	---	918	1400	3.51-3.75
---	2316	---	2364	2904	3.76-4.00
---	---	---	---	18	4.01-4.25
---	121	---	171	158	4.26-4.50
---	5	---	5	19	4.51-4.75
37	1214	---	29114	35355	4.76-5.00
279	---	---	32532	31881	5.01-5.25
9	---	---	83932	83112	5.26-5.50
---	156	---	754	1112	5.51-5.75
203	575	---	25371	24868	5.76-6.00
0	---	---	370	681	6.01-6.25
197	336	---	12844	16713	6.26-6.50
84	---	---	21569	30955	6.51-6.75

Deposits Distributed by Rates All

Deposits as on 31-12-2024						
Rates of Interest	Fixed Deposits					
	For less than 6 Months	For 6 Months to less than 1 Year	For 1 Year to less than 2 Years	For 2 Years to less than 3 Years	For 3 Years and Above	Total (A to E)
	A	B	C	D	E	F
6.76-7.00	11767	4018	41626	3319	10718	71448
7.01-7.25	278	251	2290	522	2050	5391
7.26-7.50	3092	10	12731	1330	5873	23037
7.51-7.75	1363	19523	2604	3088	1154	27732
7.76-8.00	71263	147879	70282	4323	3677	297424
8.01-8.25	15	6017	10037	1636	3715	21420
8.26-8.50	24160	39361	42642	2602	4702	113467
8.51-8.75	26440	5256	12164	2355	9153	55368
8.76-9.00	80579	155516	89905	3180	11559	340739
9.01-9.25	1903	7944	58715	578	3630	72770
9.26-9.50	32125	19575	14478	784	2873	69835
9.51-9.75	2001	21617	11395	891	4689	40592
9.76-10.00	25662	14161	79322	2606	10032	131783
10.01-10.25	6638	7184	43577	1110	4240	62748
10.26-10.50	19198	41237	79733	8601	23979	172748
10.51-10.75	12115	12694	125011	1371	4568	155759
10.76-11.00	27074	36347	125503	3022	12393	204341
11.01-11.25	12195	16494	59407	1541	5525	95163
11.26-11.50	68165	35679	148581	12369	14835	279629
11.51-11.75	75857	77505	139328	2615	6891	302197
11.76-12.00	314289	255690	387131	11565	49818	1018493
12.01-12.25	173447	119731	127031	1435	20751	442396
12.26-12.50	51074	32721	138541	2763	16387	241486
12.51-12.75	15643	17195	31732	1677	3225	69472
12.76-13.00	22952	6068	23616	1407	6273	60316
13.01-13.25	1895	947	3303	27	7557	13729

**of Interest and Types
NBFCs**

(Amount in Lac Taka)

Deposits as on 31-12-2024				Deposits as on 30-09-2024	
Recurring Deposits (Deposit Pension Scheme)	Special Purpose Deposits	Restricted (Blocked) Deposits	Total (F to I)	Total	Rates of Interest
G	H	I	J		
13378	1379	465	86669	102149	6.76-7.00
208	---	---	5600	10595	7.01-7.25
4299	---	103	27438	28423	7.26-7.50
916	11	---	28659	32194	7.51-7.75
4984	489	---	302896	335648	7.76-8.00
1697	5	---	23123	35601	8.01-8.25
2728	1	---	116196	117537	8.26-8.50
2052	1153	---	58573	99423	8.51-8.75
3101	171	1833	345844	367533	8.76-9.00
1969	179	---	74917	92346	9.01-9.25
2695	71	441	73041	141509	9.26-9.50
2788	---	---	43380	60526	9.51-9.75
4317	664	56	136820	187596	9.76-10.00
1409	134	391	64683	92038	10.01-10.25
7564	2024	114	182451	193221	10.26-10.50
4099	4	---	159862	208201	10.51-10.75
6153	1	271	210767	232308	10.76-11.00
964	---	---	96128	126024	11.01-11.25
1871	1	15	281516	337542	11.26-11.50
1768	25	365	304356	315551	11.51-11.75
1950	2	1354	1021799	789247	11.76-12.00
1301	---	525	444222	287057	12.01-12.25
3191	---	---	244677	187077	12.26-12.50
73	---	---	69545	31271	12.51-12.75
364	---	---	60679	36738	12.76-13.00
1534	---	---	15263	9834	13.01-13.25

Deposits Distributed by Rates

All

Deposits as on 31-12-2024						
Rates of Interest	Fixed Deposits					
	For less than 6 Months	For 6 Months to less than 1 Year	For 1 Year to less than 2 Years	For 2 Years to less than 3 Years	For 3 Years and Above	Total (A to E)
	A	B	C	D	E	F
13.26-13.50	13084	16236	9653	210	6118	45301
13.51-13.75	256	62	980	69	1255	2621
13.76-14.00	883	3167	2537	41	1048	7676
14.01-14.25	---	---	64	10	937	1010
14.26-14.50	---	---	100	---	915	1015
14.51-14.75	---	---	39	---	301	340
14.76-15.00	---	---	40	---	3500	3540
15.01-15.25	---	---	---	---	---	---
15.26-15.50	---	---	---	---	---	---
Grand Total	1138495	1169770	1969830	78871	297515	4654481
Weighted Average Rate	10.92	10.39	10.77	10.30	10.36	10.67

of Interest and Types
NBFCs

(Amount in Lac Taka)

Deposits as on 31-12-2024				Deposits as on 30-09-2024	
Recurring Deposits (Deposit Pension Scheme)	Special Purpose Deposits	Restricted (Blocked) Deposits	Total (F to I)	Total	Rates of Interest
G	H	I	J		
773	---	3	46078	35250	13.26-13.50
62	---	---	2683	1754	13.51-13.75
35	---	---	7711	6494	13.76-14.00
---	---	125	1135	1043	14.01-14.25
---	---	---	1015	942	14.26-14.50
---	---	---	340	241	14.51-14.75
6671	---	---	10212	9370	14.76-15.00
---	---	---	---	17	15.01-15.25
---	---	---	---	15	15.26-15.50
85725	56262	6061	4802529	4783846	Grand Total
9.89	2.74	10.29	10.57	10.29	Weighted Average Rate

**Deposits Distributed by
All**

Size of Accounts	Deposits as on 31-12-2024						
	Actual				Cumulative		
	No. of Accounts	Amount	% of Total Amount	Average Size (B/A)	No. of Accounts	Amount	% of Total Amount
	A	B	C	D	E	F	G
Up to Tk.5 thousand	137459	2573	0.05%	0.02	137459	2573	0.05%
Tk.5 thou. 1 to Tk.10 thou.	38419	2843	0.06%	0.07	175878	5415	0.11%
Tk.10 thou. 1 to Tk.25 thou.	33454	5303	0.11%	0.16	209332	10718	0.22%
Tk.25 thou. 1 to Tk.50 thou.	17488	6477	0.13%	0.37	226820	17194	0.36%
Tk.50 thou. 1 to Tk.1 lac	20430	16020	0.33%	0.78	247250	33214	0.69%
Tk.1 lac 1 to Tk.2 lac	18231	27856	0.58%	1.53	265481	61070	1.27%
Tk.2 lac 1 to Tk.3 lac	15458	40822	0.85%	2.64	280939	101892	2.12%
Tk.3 lac 1 to Tk.4 lac	20036	75342	1.57%	3.76	300975	177234	3.69%
Tk.4 lac 1 to Tk.5 lac	30650	144450	3.01%	4.71	331625	321684	6.70%
Tk.5 lac 1 to Tk.10 lac	36312	274316	5.71%	7.55	367937	596000	12.41%
Tk.10 lac 1 to Tk.25 lac	17118	282750	5.89%	16.52	385055	878749	18.30%
Tk.25 lac 1 to Tk.50 lac	12201	476328	9.92%	39.04	397256	1355077	28.22%
Tk.50 lac 1 to Tk.75 lac	7143	433858	9.03%	60.74	404399	1788936	37.25%
Tk.75 lac 1 to Tk.1 crore	4179	372550	7.76%	89.15	408578	2161486	45.01%
Tk.1 crore 1 to Tk.5 crore	4118	852549	17.75%	207.03	412696	3014035	62.76%
Tk.5 crore 1 to Tk.10 crore	669	492401	10.25%	736.03	413365	3506436	73.01%
Tk.10 crore 1 to Tk.15 crore	179	218332	4.55%	1219.73	413544	3724768	77.56%
Tk.15 crore 1 to Tk.20 crore	138	247315	5.15%	1792.14	413682	3972083	82.71%
Tk.20 crore 1 to Tk.25 crore	82	193439	4.03%	2359.01	413764	4165522	86.74%
Tk.25 crore 1 to Tk.30 crore	21	59858	1.25%	2850.40	413785	4225381	87.98%
Tk.30 crore 1 to Tk.35 crore	28	91499	1.91%	3267.81	413813	4316879	89.89%
Tk.35 crore 1 to Tk.40 crore	5	18411	0.38%	3682.14	413818	4335290	90.27%
Tk.40 crore 1 to Tk.50 crore	24	109832	2.29%	4576.35	413842	4445122	92.56%
Tk. 50 crore 1 to Tk.100 crore	23	163602	3.41%	7113.12	413865	4608724	95.96%
Tk.100 crore 1 to Tk.150 crore	5	61007	1.27%	12201.31	413870	4669731	97.23%
Tk.200 crore.1 to Tk.300 crore	4	90894	1.89%	22723.59	413874	4760625	99.13%
Tk.300 crore.1 to Tk.100000 crore	1	41904	0.87%	41904.11	413875	4802529	100.00%
Grand Total	413875	4802529	100%	11.60	---	---	---

Table-6

**Size of Accounts
NBFCs**

(Amount in Lac Taka)

Deposits as on 30-09-2024				Size of Accounts
Actual		Cumulative		
No. of Accounts	Amount	No. of Accounts	Amount	
H	I	J	K	
122148	2600	122148	2600	Up to Tk.5 thousand
37268	2859	159416	5459	Tk.5 thou. 1 to Tk.10 thou.
31426	4987	190842	10446	Tk.10 thou. 1 to Tk.25 thou.
16287	6029	207129	16475	Tk.25 thou. 1 to Tk.50 thou.
20985	16367	228114	32842	Tk.50 thou. 1 to Tk.1 lac
17026	26172	245140	59014	Tk.1 lac 1 to Tk.2 lac
14501	38054	259641	97068	Tk.2 lac 1 to Tk.3 lac
18878	70957	278519	168025	Tk.3 lac 1 to Tk.4 lac
28251	132867	306770	300892	Tk.4 lac 1 to Tk.5 lac
35272	265769	342042	566661	Tk.5 lac 1 to Tk.10 lac
16959	280082	359001	846743	Tk.10 lac 1 to Tk.25 lac
11987	468698	370988	1315441	Tk.25 lac 1 to Tk.50 lac
7148	432580	378136	1748020	Tk.50 lac 1 to Tk.75 lac
4138	367568	382274	2115588	Tk.75 lac 1 to Tk.1 crore
4115	849178	386389	2964766	Tk.1 crore 1 to Tk.5 crore
671	489410	387060	3454176	Tk.5 crore 1 to Tk.10 crore
198	246481	387258	3700657	Tk.10 crore 1 to Tk.15 crore
137	245318	387395	3945975	Tk.15 crore 1 to Tk.20 crore
78	183477	387473	4129452	Tk.20 crore 1 to Tk.25 crore
20	56352	387493	4185803	Tk.25 crore 1 to Tk.30 crore
30	97954	387523	4283757	Tk.30 crore 1 to Tk.35 crore
5	18411	387528	4302168	Tk.35 crore 1 to Tk.40 crore
25	115142	387553	4417310	Tk.40 crore 1 to Tk.50 crore
25	174012	387578	4591322	Tk. 50 crore 1 to Tk.100 crore
5	60094	387583	4651415	Tk.100 crore 1 to Tk.150 crore
4	90526	387587	4741942	Tk.200 crore.1 to Tk.300 crore
1	41904	387588	4783846	Tk.300 crore.1 to Tk.100000 crore
387588	4783846	---	---	Grand Total

Loans and Advancess Categorised by Geographical All

Division / District	As on 31-12-2024									
	No. of Account					Amount				
	Male		Female		Total	Male		Female		Total
	Individual	Enterprise	Individual	Enterprise		Individual	Enterprise	Individual	Enterprise	
Barishal Division	201	255	1021	1700	3177	2775	3865	10754	30429	47824
Barguna	---	---	---	---	---	---	---	---	---	---
Barishal	201	255	1021	1700	3177	2775	3865	10754	30429	47824
Bhola	---	---	---	---	---	---	---	---	---	---
Jhalokathi	---	---	---	---	---	---	---	---	---	---
Patuakhali	---	---	---	---	---	---	---	---	---	---
Pirojpur	---	---	---	---	---	---	---	---	---	---
Chattogram Division	1655	2264	12640	6753	23312	19250	35752	97924	509019	661944
Bandarban	---	---	---	---	---	---	---	---	---	---
Brahmanbaria	2	3	15	88	108	3	3	109	251	367
Chandpur	---	16	---	127	143	---	26	---	269	295
Chattogram	1122	1376	9505	3300	15303	14177	23277	69909	442381	549743
Cox's Bazar	12	12	28	124	176	272	1149	502	5044	6967
Cumilla	198	489	1366	1477	3530	2922	6658	16777	28817	55174
Feni	10	---	45	---	55	282	---	2084	---	2366
Khagrachari	---	---	---	---	---	---	---	---	---	---
Lakshmipur	---	---	---	---	---	---	---	---	---	---
Noakhali	311	368	1681	1637	3997	1593	4639	8544	32257	47033
Rangamati	---	---	---	---	---	---	---	---	---	---
Dhaka Division	14420	6238	93105	32512	146275	212212	147450	1003220	5068792	6431674
Dhaka	13459	3407	88803	18818	124487	193952	128312	911976	4909714	6143954
Faridpur	94	781	417	2539	3831	810	3266	4831	15911	24818
Gazipur	487	406	2394	3741	7028	10835	6580	62192	75940	155547
Gopalganj	---	131	---	728	859	---	263	---	1597	1860
Kishoreganj	---	328	---	1252	1580	---	608	---	2517	3125
Madaripur	---	310	---	1032	1342	---	681	---	2002	2684
Manikganj	---	---	---	---	---	---	---	---	---	---
Munshiganj	---	---	---	---	---	---	---	---	---	---
Narayanganj	301	249	1075	1567	3192	5248	4650	19211	40816	69925
Narsingdi	79	177	416	1059	1731	1367	2166	5011	16637	25181
Rajbari	---	311	---	1070	1381	---	689	---	2381	3069
Shariatpur	---	35	---	189	224	---	70	---	390	461
Tangail	---	103	---	517	620	---	165	---	886	1051
Khulna Division	652	689	3141	4076	8558	9083	11265	32854	79425	132627
Bagerhat	---	---	---	---	---	---	---	---	---	---
Chuadanga	14	25	65	169	273	157	315	804	7813	9089
Jashore	222	371	1239	1948	3780	3288	6783	11640	36045	57755
Jhenaidah	---	---	---	---	---	---	---	---	---	---

Table-7

**Location & Gender
NBFCs**

(Amount in Lac Taka)

As on 30-09-2024										Division / District
No. of Account					Amount					
Male		Female		Total	Male		Female		Total	
Individual	Enterprise	Individual	Enterprise		Individual	Enterprise	Individual	Enterprise		
963	1705	182	249	3099	8860	27729	2308	3760	42656	Barishal Division
---	---	---	---	---	---	---	---	---	---	Barguna
963	1705	182	249	3099	8860	27729	2308	3760	42656	Barishal
---	---	---	---	---	---	---	---	---	---	Bhola
---	---	---	---	---	---	---	---	---	---	Jhalokathi
---	---	---	---	---	---	---	---	---	---	Patuakhali
---	---	---	---	---	---	---	---	---	---	Pirojpur
12550	6768	1618	2322	23258	99088	575396	19067	39768	733320	Chattogram Division
---	---	---	---	---	---	---	---	---	---	Bandarban
18	103	2	3	126	127	347	4	3	481	Brahmanbaria
---	127	---	19	146	---	255	---	33	288	Chandpur
9538	3248	1132	1414	15332	74260	504062	14321	26257	618900	Chattogram
19	154	4	20	197	283	5347	96	228	5954	Cox's Bazar
1347	1408	198	485	3438	16702	32572	3125	7515	59913	Cumilla
10	---	42	---	324.94734	---	1975	---	52	2300	Feni
---	---	---	---	---	---	---	---	---	---	Khagrachari
---	---	---	---	---	---	---	---	---	---	Lakshmipur
272	381	1586	1728	1196.45979	5732	5741	32813	3967	45483	Noakhali
---	---	---	---	---	---	---	---	---	---	Rangamati
97508	32115	14781	6502	150906	988492	4818474	216498	149050	6172514	Dhaka Division
93130	18585	13803	3675	129193	895838	4658825	198313	129568	5882543	Dhaka
399	2474	96	772	3741	4782	15405	831	3019	24036	Faridpur
2492	3745	493	415	7145	63561	78223	10712	6837	159333	Gazipur
---	735	---	134	869	---	1554	---	275	1829	Gopalganj
---	1239	---	339	1578	---	2440	---	620	3060	Kishoreganj
---	1025	---	298	1323	---	1928	---	573	2502	Madaripur
---	---	---	---	---	---	---	---	---	---	Manikganj
---	---	---	---	---	---	---	---	---	---	Munshiganj
1047	1513	294	248	3102	19026	41468	5122	5037	70653	Narayanganj
440	1030	95	162	1727	5286	15181	1520	2205	24192	Narsingdi
---	1070	---	321	1391	---	2276	---	695	2971	Rajbari
---	188	---	36	224	---	397	---	68	465	Shariatpur
---	511	---	102	613	---	777	---	153	930	Tangail
3155	4011	633	713	8512	33554	76307	8759	11650	130270	Khulna Division
---	---	---	---	---	---	---	---	---	---	Bagerhat
86	151	27	28	292	812	3962	229	360	5364	Chuadanga
1251	1946	212	381	3790	11841	40698	3027	6685	62251	Jashore
---	---	---	---	---	---	---	---	---	---	Jhenaidah

Loans and Advancess Categorised by Geographical All

Division / District	As on 31-12-2024									
	No. of Account					Amount				
	Male		Female		Total	Male		Female		Total
	Individual	Enterprise	Individual	Enterprise		Individual	Enterprise	Individual	Enterprise	
Khulna	332	120	1391	1034	2877	4720	1862	15756	22257	44595
Kushtia	84	173	446	925	1628	918	2306	4654	13310	21187
Magura	---	---	---	---	---	---	---	---	---	---
Meherpur	---	---	---	---	---	---	---	---	---	---
Narail	---	---	---	---	---	---	---	---	---	---
Satkhira	---	---	---	---	---	---	---	---	---	---
Mymensingh Division	331	1045	1357	5580	8313	4850	4318	15212	40903	65283
Jamalpur	---	73	---	304	377	---	110	---	743	852
Mymensingh	331	731	1357	4562	6981	4850	3742	15212	38768	62571
Netrokona	---	92	---	496	588	---	154	---	943	1097
Sherpur	---	149	---	218	367	---	312	---	450	763
Rajshahi Division	675	866	2758	4292	8591	7983	9998	35693	96589	150263
Bogura	383	527	1412	2435	4757	3927	6293	17455	69798	97472
Chapai Nawabganj	---	---	---	---	---	---	---	---	---	---
Joypurhat	---	---	---	---	---	---	---	---	---	---
Naogaon	---	---	---	---	---	---	---	---	---	---
Natore	28	79	65	654	826	677	1091	2162	7069	10999
Pabna	18	52	55	489	614	287	311	1005	3884	5487
Rajshahi	246	208	1226	714	2394	3093	2302	15071	15838	36305
Sirajganj	---	---	---	---	---	---	---	---	---	---
Rangpur Division	315	221	1268	2036	3840	4934	2880	19643	30212	57668
Dinajpur	71	92	504	966	1633	392	1281	2644	15987	20304
Gaibandah	---	---	---	---	---	---	---	---	---	---
Kurigram	---	---	---	---	---	---	---	---	---	---
Lalmonirhat	---	---	---	---	---	---	---	---	---	---
Nilphamari	---	---	---	---	---	---	---	---	---	---
Panchagarh	---	---	---	---	---	---	---	---	---	---
Rangpur	244	129	764	1070	2207	4541	1599	16999	14225	37364
Thakurgaon	---	---	---	---	---	---	---	---	---	---
Sylhet Division	336	292	2553	3162	6343	3863	3118	21140	32290	60411
Habiganj	79	107	546	1188	1920	1037	1326	6355	10434	19152
Moulvibazar	---	49	1	309	359	---	87	2	745	834
Sunamganj	---	22	---	207	229	---	45	---	464	509
Sylhet	257	114	2006	1458	3835	2826	1660	14784	20647	39916
Grand Total	18585	11870	117843	60111	208409	264950	218646	1236439	5887659	7607694

*All NBFCs = 35 NBFCs

Table-7 (Concl'd)

Location & Gender
NBFCs

(Amount in Lac Taka)

As on 30-09-2024										Division / District
No. of Account					Amount					
Male		Female		Total	Male		Female		Total	
Individual	Enterprise	Individual	Enterprise		Individual	Enterprise	Individual	Enterprise		
1381	1022	313	129	2845	16186	18836	4573	1947	41542	Khulna
437	892	81	175	1585	4715	12810	929	2658	21113	Kushtia
---	---	---	---	---	---	---	---	---	---	Magura
---	---	---	---	---	---	---	---	---	---	Meherpur
---	---	---	---	---	---	---	---	---	---	Narail
---	---	---	---	---	---	---	---	---	---	Satkhira
1209	5509	299	1056	8073	12726	42103	4432	4038	63298	Mymensingh Division
---	303	---	75	378	---	718	---	120	838	Jamalpur
1209	4485	299	732	6725	12726	39982	4432	3428	60568	Mymensingh
---	504	---	96	600	---	957	---	163	1120	Netrokona
---	217	---	153	370	---	446	---	326	772	Sherpur
2706	4316	665	981	8668	36837	96553	8083	11738	153211	Rajshahi Division
1403	2501	382	543	4829	17839	71011	3646	8234	100731	Bogura
---	---	---	---	---	---	---	---	---	---	Chapai Nawabganj
---	---	---	---	---	---	---	---	---	---	Joypurhat
---	---	---	---	---	---	---	---	---	---	Naogaon
63	623	26	80	792	2144	7064	667	1340	11216	Natore
74	488	21	49	632	1663	4240	567	171	6641	Pabna
1166	704	236	309	2415	15190	14238	3203	1993	34624	Rajshahi
---	---	---	---	---	---	---	---	---	---	Sirajganj
1171	1979	290	225	3665	19124	30069	4721	3108	57021	Rangpur Division
460	914	64	91	1529	3401	16144	702	1252	21499	Dinajpur
---	---	---	---	---	---	---	---	---	---	Gaibandah
---	---	---	---	---	---	---	---	---	---	Kurigram
---	---	---	---	---	---	---	---	---	---	Lalmonirhat
---	---	---	---	---	---	---	---	---	---	Nilphamari
---	---	---	---	---	---	---	---	---	---	Panchagarh
711	1065	226	134	2136	15723	13925	4019	1856	35523	Rangpur
---	---	---	---	---	---	---	---	---	---	Thakurgaon
2596	3084	346	300	6326	21656	32608	4121	3398	61784	Sylhet Division
537	1162	80	107	1886	6462	10235	1063	1410	19170	Habiganj
2	288	---	47	337	6	683	---	86	774	Moulvibazar
---	205	---	22	227	---	445	---	47	493	Sunamganj
2057	1429	266	124	3876	15188	21245	3059	1855	41347	Sylhet
121858	59487	18814	12348	212507	1220337	5699239	267989	226510	7414075	Grand Total

Table-8

Loans and Advances Categorised by Securities
All NBFCs

(Amount in Lac Taka)

Types of Securities	Loans and advances as on 31-12-2024				Loans and advances as on 30-09-2024		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C	No. of Accounts	Amount	% of Total Amount
	A	B	C	D=B/A	E	F	G
1 Gold	---	---	---	---	---	---	---
2 Shares & Securities	151	142220	1.87%	941.85	168	146470	1.98%
3 Commodities	16989	219408	2.88%	12.91	16601	218165	2.94%
4 Machinery/Fixed Assets (Excluding Land, Building/Flat)	1133	307494	4.04%	271.40	1217	301601	4.07%
5 Vehicles	8356	328577	4.32%	39.32	8555	333358	4.50%
6 Real Estate (Land, Building, Flat etc.)	42573	3122375	41.04%	73.34	42827	3010348	40.60%
7 Financial obligations only (Insurance Policies, Savings Certificates, Cheque, FDR, TDR, DPS, MBS, DBS, TBS, etc.)	24976	1396055	18.35%	55.90	24761	1402049	18.91%
8 Hypothecation of crops	---	---	---	---	---	---	---
9 Guarantee of Institutions (Corporate Guarantee)	865	683734	8.99%	790.44	854	629217	8.49%
10 Parri Passu Charge	51	455604	5.99%	8933.41	52	477985	6.45%
11 Guarantee of Individuals (Personal Guarantee)	102428	780238	10.26%	7.62	103907	804890	10.86%
12 Other Securities	268	25104	0.33%	93.67	29	19234	0.26%
13 Without Any Security	10619	146886	1.93%	13.83	13536	70757	0.95%
Grand Total	208409	7607694	100%	36.50	212507	7414075	100%

*All NBFCs = 35 NBFCs

Table-9

Loans and Advances Categorised by Securities Public NBFCs

(Amount in Lac Taka)

Types of Securities	Loans and advances as on 31-12-2024				Loans and advances as on 30-09-2024		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C	No. of Accounts	Amount	% of Total Amount
	A	B	C	D=B/A	E	F	G
1 Gold	---	---	---	---	---	---	---
2 Shares & Securities	---	---	---	---	---	---	---
3 Commodities	---	---	---	---	---	---	---
4 Machinery/Fixed Assets (Excluding Land, Building/Flat)	15	23180	1.62%	1545.35	16	5223	0.39%
5 Vehicles	4	50	0.00%	12.52	6	78	0.01%
6 Real Estate (Land, Building, Flat etc.)	186	538389	37.60%	2894.57	185	429354	32.05%
7 Financial obligations only (Insurance Policies, Savings Certificates, Cheque, FDR, TDR, DPS, MBS, DBS, TBS, etc.)	61	261134	18.24%	4280.88	69	317527	23.70%
8 Hypothecation of crops	---	---	---	---	---	---	---
9 Guarantee of Institutions (Corporate Guarantee)	47	74707	5.22%	1589.51	44	49690	3.71%
10 Parri Passu Charge	25	412741	28.82%	16509.65	26	435236	32.49%
11 Guarantee of Individuals (Personal Guarantee)	15583	98000	6.84%	6.29	15532	88962	6.64%
12 Other Securities	8	23757	1.66%	2969.66	7	13576	1.01%
13 Without Any Security	2	40	0.00%	19.88	2	40	0.00%
Grand Total	15931	1431999	100%	89.89	15887	1339685	100%

* Public NBFCs = 3 NBFCs

Loans and Advances Categorised by Securities Private NBFCs

(Amount in Lac Taka)

Types of Securities	Loans and advances as on 31-12-2024				Loans and advances as on 30-09-2024		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C	No. of Accounts	Amount	% of Total Amount
	A	B	C	D=B/A	E	F	G
1 Gold	---	---	---	---	---	---	---
2 Shares & Securities	151	142220	2.30%	941.85	168	146470	2.41%
3 Commodities	16989	219408	3.55%	12.91	16601	218165	3.59%
4 Machinery/Fixed Assets (Excluding Land, Building/Flat)	1118	284313	4.60%	254.31	1201	296378	4.88%
5 Vehicles	8352	328527	5.32%	39.34	8549	333280	5.49%
6 Real Estate (Land, Building, Flat etc.)	42387	2583986	41.84%	60.96	42642	2580994	42.49%
7 Financial obligations only (Insurance Policies, Savings Certificates, Cheque, FDR, TDR, DPS, MBS, DBS, TBS, etc.)	24915	1134921	18.38%	45.55	24692	1084522	17.85%
8 Hypothecation of crops	---	---	---	---	---	---	---
9 Guarantee of Institutions (Corporate Guarantee)	818	609027	9.86%	744.53	810	579527	9.54%
10 Parri Passu Charge	26	42862	0.69%	1648.56	26	42750	0.70%
11 Guarantee of Individuals (Personal Guarantee)	86845	682238	11.05%	7.86	88375	715928	11.79%
12 Other Securities	260	1347	0.02%	5.18	22	5658	0.09%
13 Without Any Security	10617	146846	2.38%	13.83	13534	70717	1.16%
Grand Total	192478	6175695	100%	32.09	196620	6074389	100%

* Private NBFCs = 32 NBFCs

Loans and Advances Categorised by Securities Non-Depository NBFCs

(Amount in Lac Taka)

Types of Securities	Loans and advances as on 31-12-2024				Loans and advances as on 30-09-2024		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C	No. of Accounts	Amount	% of Total Amount
	A	B	C	D=B/A	E	F	G
1 Gold	---	---	---	---	---	---	---
2 Shares & Securities	---	---	---	---	---	---	---
3 Commodities	---	---	---	---	---	---	---
4 Machinery/Fixed Assets (Excluding Land, Building/Flat)	15	23180	1.56%	1545.35	16	5223	0.38%
5 Vehicles	5	2206	0.15%	441.21	6	78	0.01%
6 Real Estate (Land, Building, Flat etc.)	194	547658	36.96%	2822.98	192	434856	31.40%
7 Financial obligations only (Insurance Policies, Savings Certificates, Cheque, FDR, TDR, DPS, MBS, DBS, TBS, etc.)	61	261134	17.62%	4280.88	69	317527	22.92%
8 Hypothecation of crops	---	---	---	---	---	---	---
9 Guarantee of Institutions (Corporate Gurantee)	74	79435	5.36%	1073.45	73	55191	3.98%
10 Parri Passu Charge	45	445609	30.07%	9902.41	47	468430	33.82%
11 Guarantee of Individuals (Personal Gurantee)	15599	98010	6.61%	6.28	15548	88973	6.42%
12 Other Securities	9	24657	1.66%	2739.69	8	14776	1.07%
13 Without Any Security	2	40	0.00%	19.88	2	40	0.00%
Grand Total	16004	1481929	100%	92.60	15961	1385095	100%

* Non-Depository NBFCs = 5 Non-Depository NBFCs

Loans and Advances Categorised by Securities Depository NBFCs

(Amount in Lac Taka)

Types of Securities	Loans and advances as on 31-12-2024				Loans and advances as on 30-09-2024		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C	No. of Accounts	Amount	% of Total Amount
	A	B	C	D=B/A	E	F	G
1 Gold	---	---	---	---	---	---	---
2 Shares & Securities	151	142220	2.32%	941.85	168	146470	2.43%
3 Commodities	16989	219408	3.58%	12.91	16601	218165	3.62%
4 Machinery/Fixed Assets (Excluding Land, Building/Flat)	1118	284313	4.64%	254.31	1201	296378	4.92%
5 Vehicles	8351	326371	5.33%	39.08	8549	333280	5.53%
6 Real Estate (Land, Building, Flat etc.)	42379	2574718	42.03%	60.75	42635	2575492	42.72%
7 Financial obligations only (Insurance Policies, Savings Certificates, Cheque, FDR, TDR, DPS, MBS, DBS, TBS, etc.)	24915	1134921	18.53%	45.55	24692	1084522	17.99%
8 Hypothecation of crops			---	---	---	---	---
9 Guarantee of Institutions (Corporate Gurantee)	791	604299	9.86%	763.97	781	574026	9.52%
10 Parri Passu Charge	6	9995	0.16%	1665.85	5	9555	0.16%
11 Guarantee of Individuals (Personal Gurantee)	86829	682228	11.14%	7.86	88359	715917	11.87%
12 Other Securities	259	447	0.01%	1.73	21	4458	0.07%
13 Without Any Security	10617	146846	2.40%	13.83	13534	70717	1.17%
Grand Total	192405	6125766	100%	31.84	196546	6028980	100%

* Depository NBFCs = 30 Depository NBFCs

Table-13

Loans and Advances Categorised by Economic Purposes
All NBFCs

(Amount in Lac Taka)

	Loans and advances as on 31-12-2024				Loans and advances as on 30-09-2024		
Economic Purposes	No. of Accounts	Amount	% of Total Amount	Average Per A/C (C/B)	No. of Accounts	Amount	% of Total Amount
A	B	C	D	E	F	G	H
A. Agriculture, Fishing & Forestry	9293	63870	0.84%	6.87	9378	70603	0.95%
1. Agriculture	9031	58187	0.76%	6.44	9098	64537	0.87%
2. Fishing	262	5683	0.07%	21.69	280	6066	0.08%
3. Forestry and Logging	---	---	---	---	---	---	---
B. Industry	15677	3238537	42.57%	206.58	15416	3098507	41.79%
1. Term Loan	11257	2732231	35.91%	242.71	11323	2569509	34.66%
2. Working Capital Financing ☐	4134	457789	6.02%	110.74	3835	483773	6.53%
3. Factoring	286	48518	0.64%	169.64	258	45224	0.61%
C. Construction	13203	947069	12.45%	71.73	12932	913337	12.32%
1. Housing (Commercial) For Developer/Contractor	167	85232	1.12%	510.37	171	82840	1.12%
2. Housing (Residential) in urban area for individual person	9867	287555	3.78%	29.14	9590	281238	3.79%
3. Housing (Residential) in rural area for individual person	495	13832	0.18%	27.94	514	14316	0.19%
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	19	84630	1.11%	4454.23	19	84764	1.14%
5. House Renovation or Repairing or Extension	1676	92268	1.21%	55.05	1608	88215	1.19%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	912	206384	2.71%	226.30	966	199609	2.69%
7. Establishment of Solar panel	50	165685	2.18%	3313.70	47	149859	2.02%
8. Effluent Treatment Plant	16	10627	0.14%	664.17	16	11640	0.16%
9. Loan against Work Order/Pay Order/Earnest Money	1	857	0.01%	856.59	1	857	0.01%
10. Water-works	---	---	---	---	---	---	---
11. Sanitary Services	---	---	---	---	---	---	---
D. Transport	2074	168665	2.22%	81.32	2091	178038	2.40%
1. Road Transport (excluding personal vehicle & lease finance)	2042	141162	1.86%	69.13	2054	145703	1.97%
2. Water Transport (excluding Fishing Boats)	31	27248	0.36%	878.98	36	29171	0.39%
3. Air Transport	1	255	0.00%	255.03	1	3164	0.04%
E. Trade & Commerce	46020	1572470	20.67%	34.17	46005	1602684	21.62%
1. Wholesale Trading	16091	749029	9.85%	46.55	15852	740774	9.99%
2. Retail Trading	27262	357737	4.70%	13.12	27137	350953	4.73%
3. Other Commercial lending	42	8859	0.12%	210.93	99	14017	0.19%
4. Margin loans/Share Trading	237	32080	0.42%	135.36	239	34159	0.46%
5. Lease Finance	2388	424765	5.58%	177.87	2678	462781	6.24%

Loans and Advances Categorised by Economic Purposes

All NBFCs

(Amount in Lac Taka)

Economic Purposes	Loans and advances as on 31-12-2024				Loans and advances as on 30-09-2024		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C (C/B)	No. of Accounts	Amount	% of Total Amount
A	B	C	D	E	F	G	H
F. Other Institutional Loan	334	541828	7.12%	1622.24	306	484136	6.53%
1. Loan to Financial Corporations	288	490360	6.45%	1702.64	255	430915	5.81%
a) Credit to Scheduled Bank	---	---	---	---	---	---	---
b) Credit to Insurance companies	76	3512	0.05%	46.20	24	600	0.01%
c) Credit to NGOs (excluding Agriculture Loan)	125	80660	1.06%	645.28	134	65323	0.88%
d) Credit to Merchant Banks/ Brokerage Houses	77	402881	5.30%	5232.22	82	336819	4.54%
e) Credit to Co-operative Banks/Societies	1	144	0.00%	144.24	1	65	0.00%
f) Credit to NBFCs	---	---	---	---	---	---	---
g) Credit to Financial Auxiliaries	1	2977	0.04%	2976.58	3	25041	0.34%
h) Credit to Non-profit Institutions Serving Households	8	187	0.00%	23.33	11	3067	0.04%
2. Loan to Educational Institutions	46	51468	0.68%	1118.87	51	53220	0.72%
3. Govt. Offices	---	---	---	---	---	---	---
G. Consumer Finance	121798	1074322	14.12%	8.82	126359	1065002	14.36%
1. Doctors Loan/ Professional Loans	158	2832	0.04%	17.92	166	1798	0.02%
2. Flat Purchase	25084	788969	10.37%	31.45	25556	791538	10.68%
3. Transport loan (Motor car/Motor cycle etc.)	5351	123999	1.63%	23.17	5469	122504	1.65%
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	2886	10451	0.14%	3.62	3523	11354	0.15%
5. Credit Cards	73219	52794	0.69%	0.72	73614	50518	0.68%
6. Educational Expenses	39	130	0.00%	3.33	40	144	0.00%
7. Treatment Expenses	3	19	0.00%	6.41	2	19	0.00%
8. Marriage Expenses	2	30	0.00%	14.91	2	30	0.00%
9. Land Purchase	1100	27091	0.36%	24.63	1151	28132	0.38%
10. Loan against Salary	1168	6351	0.08%	5.44	1153	5417	0.07%
11. Loan against PF	98	985	0.01%	10.05	96	1030	0.01%
12. Personal Loan against DPS, MSS etc.	120	321	0.00%	2.67	149	1217	0.02%
13. Personal Loan against FDR, MBS, DBS etc.	2063	28209	0.37%	13.67	1968	21941	0.30%
14. Travelling/ Holiday Loan	2	6	0.00%	2.88	2	6	0.00%
15. Other personal Loans	10505	32136	0.42%	3.06	13468	29352	0.40%
H. Miscellaneous	10	932	0.01%	93.19	20	1769	0.02%
Other loans not mentioned above	10	932	0.01%	93.19	20	1769	0.02%
Grand Total	208409	7607694	100%	36.50	212507	7414075	100%

*All NBFCs = 35 NBFCs

Table-14

Loans and Advances Categorised by Economic Purposes
Public NBFCs

(Amount in Lac Taka)							
Economic Purposes	Loans and advances as on 31-12-2024				Loans and advances as on 30-09-2024		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C (C/B)	No. of Accounts	Amount	% of Total Amount
A	B	C	D	E	F	G	H
A. Agriculture, Fishing & Forestry	6434	12687	0.89%	1.97	6490	12415	0.93%
1. Agriculture	6214	12463	0.87%	2.01	6256	12177	0.91%
2. Fishing	220	224	0.02%	1.02	234	238	0.02%
3. Forestry and Logging	---	---	---	---	---	---	---
B. Industry	2457	1079887	75.41%	439.51	2459	1000130	74.65%
1. Term Loan	234	1048337	73.21%	4480.07	232	967861	72.25%
2. Working Capital Financing	2223	31550	2.20%	14.19	2227	32270	2.41%
3. Factoring	---	---	---	---	---	---	---
C. Construction	37	277793	19.40%	7507.93	37	264043	19.71%
1. Housing (Commercial) For Developer/Contractor	1	6481	0.45%	6480.77	1	6861	0.51%
2. Housing (Residential) in urban area for individual person	---	---	---	---	---	---	---
3. Housing (Residential) in rural area for individual person	---	---	---	---	---	---	---
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	7	58047	4.05%	8292.37	7	59196	4.42%
5. House Renovation or Repairing or Extension	---	---	---	---	---	---	---
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	4	54396	3.80%	13598.96	4	54863	4.10%
7. Establishment of Solar panel	24	156727	10.94%	6530.29	24	140901	10.52%
8. Effluent Treatment Plant	1	2143	0.15%	2143.29	1	2222	0.17%
9. Loan against Work Order/Pay Order/Earnest Money	---	---	---	---	---	---	---
10. Water-works	---	---	---	---	---	---	---
11. Sanitary Services	---	---	---	---	---	---	---
D. Transport	---	---	---	---	---	---	---
1. Road Transport (excluding personal vehicle & lease finance)	---	---	---	---	---	---	---
2. Water Transport (excluding Fishing Boats)	---	---	---	---	---	---	---
3. Air Transport	---	---	---	---	---	---	---
E. Trade & Commerce	6925	15691	1.10%	2.27	6809	15136	1.13%
1. Wholesale Trading	86	162	0.01%	1.89	85	180	0.01%
2. Retail Trading	6839	15529	1.08%	2.27	6724	14956	1.12%
3. Other Commercial lending	---	---	---	---	---	---	---
4. Margin loans/Share Trading	---	---	---	---	---	---	---
5. Lease Finance	---	---	---	---	---	---	---

Loans and Advances Categorised by Economic Purposes
Public NBFCs

(Amount in Lac Taka)

	Loans and advances as on 31-12-2024				Loans and advances as on 30-09-2024		
Economic Purposes	No. of Accounts	Amount	% of Total Amount	Average Per A/C (C/B)	No. of Accounts	Amount	% of Total Amount
A	B	C	D	E	F	G	H
F. Other Institutional Loan	18	44389	3.10%	2466.03	20	45524	3.40%
1. Loan to Financial Corporations	5	456	0.03%	91.28	7	497	0.04%
a) Credit to Scheduled Bank	---	---	---	---	---	---	---
b) Credit to Insurance companies	---	---	---	---	---	---	---
c) Credit to NGOs (excluding Agriculture Loan)	5	456	0.03%	91.28	7	497	0.04%
d) Credit to Merchant Banks/ Brokerage Houses	---	---	---	---	---	---	---
e) Credit to Co-operative Banks/Societies	---	---	---	---	---	---	---
f) Credit to NBFCs	---	---	---	---	---	---	---
g) Credit to Financial Auxiliaries	---	---	---	---	---	---	---
h) Credit to Non-profit Institutions Serving Households	---	---	---	---	---	---	---
2. Loan to Educational Institutions	13	43932	3.07%	3379.40	13	45026	3.36%
3. Govt. Offices	---	---	---	---	---	---	---
G. Consumer Finance	50	620	0.04%	12.41	52	669	0.05%
1. Doctors Loan/ Professional Loans	---	---	---	---	---	---	---
2. Flat Purchase	8	345	0.02%	43.15	8	363	0.03%
3. Transport loan (Motor car/Motor cycle etc.)	3	50	0.00%	16.66	5	78	0.01%
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	---	---	---	---	---	---	---
5. Credit Cards	---	---	---	---	---	---	---
6. Educational Expenses	---	---	---	---	---	---	---
7. Treatment Expenses	---	---	---	---	---	---	---
8. Marriage Expenses	---	---	---	---	---	---	---
9. Land Purchase	---	---	---	---	---	---	---
10. Loan against Salary	36	76	0.01%	2.11	36	76	0.01%
11. Loan against PF	3	149	0.01%	49.80	3	151	0.01%
12. Personal Loan against DPS, MSS etc.	---	---	---	---	---	---	---
13. Personal Loan against FDR, MBS, DBS etc.	---	---	---	---	---	---	---
14. Travelling/ Holiday Loan	---	---	---	---	---	---	---
15. Other personal Loans	---	---	---	---	---	---	---
H. Miscellaneous	10	932	0.07%	93.19	20	1769	0.13%
Other loans not mentioned above	10	932	0.07%	93.19	20	1769	0.13%
Grand Total	15931	1431999	100%	89.89	15887	1339685	100%

* Public NBFCs = 3 NBFCs

Table-15

Loans and Advances Categorised by Economic Purposes
Private NBFCs

(Amount in Lac Taka)							
	Loans and advances as on 31-12-2024				Loans and advances as on 30-09-2024		
Economic Purposes	No. of Accounts	Amount	% of Total Amount	Average Per A/C (C/B)	No. of Accounts	Amount	% of Total Amount
A	B	C	D	E	F	G	H
A. Agriculture, Fishing & Forestry	2859	51183	0.83%	17.90	2888	58188	0.96%
1. Agriculture	2817	45724	0.74%	16.23	2842	52360	0.86%
2. Fishing	42	5459	0.09%	129.98	46	5828	0.10%
3. Forestry and Logging	---	---	---	---	---	---	---
B. Industry	13220	2158651	34.95%	163.29	12957	2098376	34.54%
1. Term Loan	11023	1683895	27.27%	152.76	11091	1601648	26.37%
2. Working Capital Financing	1911	426239	6.90%	223.04	1608	451504	7.43%
3. Factoring	286	48518	0.79%	169.64	258	45224	0.74%
C. Construction	13166	669276	10.84%	50.83	12895	649294	10.69%
1. Housing (Commercial) For Developer/Contractor	166	78751	1.28%	474.40	170	75979	1.25%
2. Housing (Residential) in urban area for individual person	9867	287555	4.66%	29.14	9590	281238	4.63%
3. Housing (Residential) in rural area for individual person	495	13832	0.22%	27.94	514	14316	0.24%
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	12	26584	0.43%	2215.32	12	25568	0.42%
5. House Renovation or Repairing or Extension	1676	92268	1.49%	55.05	1608	88215	1.45%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	908	151988	2.46%	167.39	962	144746	2.38%
7. Establishment of Solar panel	26	8958	0.15%	344.54	23	8958	0.15%
8. Effluent Treatment Plant	15	8483	0.14%	565.56	15	9418	0.16%
9. Loan against Work Order/Pay Order/Earnest Money	1	857	0.01%	856.59	1	857	0.01%
10. Water-works	---	---	---	---	---	---	---
11. Sanitary Services	---	---	---	---	---	---	---
D. Transport	2074	168665	2.73%	81.32	2091	178038	2.93%
1. Road Transport (excluding personal vehicle & lease finance)	2042	141162	2.29%	69.13	2054	145703	2.40%
2. Water Transport (excluding Fishing Boats)	31	27248	0.44%	878.98	36	29171	0.48%
3. Air Transport	1	255	0.00%	255.03	1	3164	0.05%
E. Trade & Commerce	39095	1556779	25.21%	39.82	39196	1587549	26.14%
1. Wholesale Trading	16005	748867	12.13%	46.79	15767	740594	12.19%
2. Retail Trading	20423	342208	5.54%	16.76	20413	335997	5.53%
3. Other Commercial lending	42	8859	0.14%	210.93	99	14017	0.23%
4. Margin loans/Share Trading	237	32080	0.52%	135.36	239	34159	0.56%
5. Lease Finance	2388	424765	6.88%	177.87	2678	462781	7.62%

Loans and Advances Categorised by Economic Purposes
Private NBFCs

(Amount in Lac Taka)

	Loans and advances as on 31-12-2024				Loans and advances as on 30-09-2024		
Economic Purposes	No. of Accounts	Amount	% of Total Amount	Average Per A/C (C/B)	No. of Accounts	Amount	% of Total Amount
A	B	C	D	E	F	G	H
F. Other Institutional Loan	316	497439	8.05%	1574.18	286	438612	7.22%
1. Loan to Financial Corporations	283	489903	7.93%	1731.11	248	430418	7.09%
a) Credit to Scheduled Bank	---	---	---	---	---	---	---
b) Credit to Insurance companies	76	3512	0.06%	46.20	24	600	0.01%
c) Credit to NGOs (excluding Agriculture Loan)	120	80203	1.30%	668.36	127	64826	1.07%
d) Credit to Merchant Banks/ Brokerage Houses	77	402881	6.52%	5232.22	82	336819	5.54%
e) Credit to Co-operative Banks/Societies	1	144	0.00%	144.24	1	65	0.00%
f) Credit to NBFCs	---	---	---	---	---	---	---
g) Credit to Financial Auxiliaries	1	2977	0.05%	2976.58	3	25041	---
h) Credit to Non-profit Institutions Serving Households	8	187	0.00%	23.33	11	3067	0.05%
2. Loan to Educational Institutions	33	7536	0.12%	228.36	38	8194	0.13%
3. Govt. Offices	---	---	---	---	---	---	---
G. Consumer Finance	121748	1073702	17.39%	8.82	126307	1064333	17.52%
1. Doctors Loan/ Professional Loans	158	2832	0.05%	17.92	166	1798	0.03%
2. Flat Purchase	25076	788624	12.77%	31.45	25548	791175	13.02%
3. Transport loan (Motor car/Motor cycle etc.)	5348	123949	2.01%	23.18	5464	122426	2.02%
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	2886	10451	0.17%	3.62	3523	11354	0.19%
5. Credit Cards	73219	52794	0.85%	0.72	73614	50518	0.83%
6. Educational Expenses	39	130	0.00%	3.33	40	144	0.00%
7. Treatment Expenses	3	19	0.00%	6.41	2	19	0.00%
8. Marriage Expenses	2	30	0.00%	14.91	2	30	0.00%
9. Land Purchase	1100	27091	0.44%	24.63	1151	28132	0.46%
10. Loan against Salary	1132	6275	0.10%	5.54	1117	5341	0.09%
11. Loan against PF	95	836	0.01%	8.80	93	879	0.01%
12. Personal Loan against DPS, MSS etc.	120	321	0.01%	2.67	149	1217	0.02%
13. Personal Loan against FDR, MBS, DBS etc.	2063	28209	0.46%	13.67	1968	21941	0.36%
14. Travelling/ Holiday Loan	2	6	0.00%	2.88	2	6	0.00%
15. Other personal Loans	10505	32136	0.52%	3.06	13468	29352	0.48%
H. Miscellaneous	---	---	---	---	---	---	---
Other loans not mentioned above	---	---	---	---	---	---	---
Grand Total	192478	6175695	100%	32.09	196620	6074389	100%

* Private NBFCs = 32 NBFCs

Table-16

Loans and Advances Categorised by Economic Purposes
Non-Depository NBFCs

(Amount in Lac Taka)							
Economic Purposes	Loans and advances as on 31-12-2024				Loans and advances as on 30-09-2024		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C (C/B)	No. of Accounts	Amount	% of Total Amount
A	B	C	D	E	F	G	H
A. Agriculture, Fishing & Forestry	6472	18371	1.24%	2.84	6530	18873	1.36%
1. Agriculture	6250	17150	1.16%	2.74	6294	17637	1.27%
2. Fishing	222	1221	0.08%	5.50	236	1236	0.09%
3. Forestry and Logging	---	---	---	---	---	---	---
B. Industry	2483	1123145	75.79%	452.33	2484	1037792	74.93%
1. Term Loan	260	1091595	73.66%	4198	257	1005522	72.60%
2. Working Capital Financing	2223	31550	2.13%	14	2227	32270	2.33%
3. Factoring	---	---	---	---	---	---	---
C. Construction	37	277793	18.75%	7507.93	37	264043	19.06%
1. Housing (Commercial) For Developer/Contractor	1	6481	0.44%	6480.77	1	6861	0.50%
2. Housing (Residential) in urban area for individual person	---	---	---	---	---	---	---
3. Housing (Residential) in rural area for individual person	---	---	---	---	---	---	---
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	7	58047	3.92%	8292.37	7	59196	4.27%
5. House Renovation or Repairing or Extension	---	---	---	---	---	---	---
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	4	54396	3.67%	13598.96	4	54863	3.96%
7. Establishment of Solar panel	24	156727	10.58%	6530.29	24	140901	10.17%
8. Effluent Treatment Plant	1	2143	0.14%	2143.29	1	2222	0.16%
9. Loan against Work Order/Pay Order/Earnest Money	---	---	---	---	---	---	---
10. Water-works	---	---	---	---	---	---	---
11. Sanitary Services	---	---	---	---	---	---	---
D. Transport	---	---	---	---	---	---	---
1. Road Transport (excluding personal vehicle & lease finance)	---	---	---	---	---	---	---
2. Water Transport (excluding Fishing Boats)	---	---	---	---	---	---	---
3. Air Transport	---	---	---	---	---	---	---
E. Trade & Commerce	6926	15691	1.06%	2.27	6810	15136	1.09%
1. Wholesale Trading	86	162	0.01%	1.89	85	180	0.01%
2. Retail Trading	6840	15529	1.05%	2.27	6725	14956	1.08%
3. Other Commercial lending	---	---	---	---	---	---	---
4. Margin loans/Share Trading	---	---	---	---	---	---	---
5. Lease Finance	---	---	---	---	---	---	---

Loans and Advances Categorised by Economic Purposes
Non-Depository NBFCs

(Amount in Lac Taka)

Economic Purposes	Loans and advances as on 31-12-2024				Loans and advances as on 30-09-2024		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C (C/B)	No. of Accounts	Amount	% of Total Amount
A	B	C	D	E	F	G	H
F. Other Institutional Loan	19	45289	3.06%	2383.61	21	46724	3.37%
1. Loan to Financial Corporations	6	1356	0.09%	226.06	8	1697	0.12%
a) Credit to Scheduled Bank	---	---	---	---	---	---	---
b) Credit to Insurance companies	---	---	---	---	---	---	---
c) Credit to NGOs (excluding Agriculture Loan)	6	1356	0.09%	226.06	8	1697	0.12%
d) Credit to Merchant Banks/ Brokerage Houses	---	---	---	---	---	---	---
e) Credit to Co-operative Banks/Societies	---	---	---	---	---	---	---
f) Credit to NBFCs	---	---	---	---	---	---	---
g) Credit to Financial Auxiliaries	---	---	---	---	---	---	---
h) Credit to Non-profit Institutions Serving Households	---	---	---	---	---	---	---
2. Loan to Educational Institutions	13	43932	2.96%	3379.40	13	45026	3.25%
3. Govt. Offices	---	---	---	---	---	---	---
G. Consumer Finance	57	707	0.05%	12.40	59	758	0.05%
1. Doctors Loan/ Professional Loans	---	---	---	---	---	---	---
2. Flat Purchase	14	398	0.03%	28.41	14	418	0.03%
3. Transport loan (Motor car/Motor cycle etc.)	3	50	0.00%	16.66	5	78	0.01%
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	---	---	---	---	---	---	---
5. Credit Cards	---	---	---	---	---	---	---
6. Educational Expenses	---	---	---	---	---	---	---
7. Treatment Expenses	---	---	---	---	---	---	---
8. Marriage Expenses	---	---	---	---	---	---	---
9. Land Purchase	1	34	0.00%	34.10	1	35	0.00%
10. Loan against Salary	36	76	0.01%	2.11	36	76	0.01%
11. Loan against PF	3	149	0.01%	49.80	3	151	0.01%
12. Personal Loan against DPS, MSS etc.	---	---	---	---	---	---	---
13. Personal Loan against FDR, MBS, DBS etc.	---	---	---	---	---	---	---
14. Travelling/ Holiday Loan	---	---	---	---	---	---	---
15. Other personal Loans	---	---	---	---	---	---	---
H. Miscellaneous	10	932	0.06%	93.19	20	1769	0.13%
Other loans not mentioned above	10	932	0.06%	93.19	20	1769	0.13%
Grand Total	16004	1481929	100%	92.60	15961	1385095	100%

* Non-Depository NBFCs = 5 Non-Depository NBFCs

Table-17

Loans and Advances Categorised by Economic Purposes
Depository NBFCs

(Amount in Lac Taka)

Economic Purposes	Loans and advances as on 31-12-2024				Loans and advances as on 30-09-2024		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C (C/B)	No. of Accounts	Amount	% of Total Amount
A	B	C	D	E	F	G	H
A. Agriculture, Fishing & Forestry	2821	45498	0.74%	16.13	2848	51730	0.86%
1. Agriculture	2781	41037	0.67%	14.76	2804	46900	0.78%
2. Fishing	40	4462	0.07%	111.54	44	4830	0.08%
3. Forestry and Logging	---	---	---	---	---	---	---
B. Industry	13194	2115393	34.53%	160.33	12932	2060715	34.18%
1. Term Loan	10997	1640637	26.78%	149.19	11066	1563987	25.94%
2. Working Capital Financing	1911	426239	6.96%	223.04	1608	451504	7.49%
3. Factoring	286	48518	0.79%	169.64	258	45224	0.75%
C. Construction	13166	669276	10.93%	50.83	12895	649294	10.77%
1. Housing (Commercial) For Developer/Contractor	166	78751	1.29%	474.40	170	75979	1.26%
2. Housing (Residential) in urban area for individual person	9867	287555	4.69%	29.14	9590	281238	4.66%
3. Housing (Residential) in rural area for individual person	495	13832	0.23%	27.94	514	14316	0.24%
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	12	26584	0.43%	2215.32	12	25568	0.42%
5. House Renovation or Repairing or Extension	1676	92268	1.51%	55.05	1608	88215	1.46%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	908	151988	2.48%	167.39	962	144746	2.40%
7. Establishment of Solar panel	26	8958	0.15%	344.54	23	8958	---
8. Effluent Treatment Plant	15	8483	0.14%	565.56	15	9418	0.16%
9. Loan against Work Order/Pay Order/Earnest Money	1	857	0.01%	856.59	1	857	0.01%
10. Water-works	---	---	---	---	---	---	---
11. Sanitary Services	---	---	---	---	---	---	---
D. Transport	2074	168665	2.75%	81.32	2091	178038	2.95%
1. Road Transport (excluding personal vehicle & lease finance)	2042	141162	2.30%	69.13	2054	145703	2.42%
2. Water Transport (excluding Fishing Boats)	31	27248	0.44%	878.98	36	29171	0.48%
3. Air Transport	1	255	0.00%	255.03	1	3164	0.05%
E. Trade & Commerce	39094	1556779	25.41%	39.82	39195	1587548	26.33%
1. Wholesale Trading	16005	748867	12.22%	46.79	15767	740594	12.28%
2. Retail Trading	20422	342208	5.59%	16.76	20412	335997	5.57%
3. Other Commercial lending	42	8859	0.14%	210.93	99	14017	0.23%
4. Margin loans/Share Trading	237	32080	0.52%	135.36	239	34159	0.57%
5. Lease Finance	2388	424765	6.93%	177.87	2678	462781	7.68%

Table-17 (Concl'd)

Loans and Advances Categorised by Economic Purposes
Depository NBFCs

(Amount in Lac Taka)

	Loans and advances as on 31-12-2024				Loans and advances as on 30-09-2024		
Economic Purposes	No. of Accounts	Amount	% of Total Amount	Average Per A/C (C/B)	No. of Accounts	Amount	% of Total Amount
A	B	C	D	E	F	G	H
F. Other Institutional Loan	315	496539	8.11%	1576.32	285	437412	7.26%
1. Loan to Financial Corporations	282	489003	7.98%	1734.05	247	429218	7.12%
a) Credit to Scheduled Bank	---	---	---	---	---	---	---
b) Credit to Insurance companies	76	3512	0.06%	46.20	24	600	0.01%
c) Credit to NGOs (excluding Agriculture Loan)	119	79303	1.29%	666.42	126	63626	1.06%
d) Credit to Merchant Banks/ Brokerage Houses	77	402881	6.58%	5232.22	82	336819	5.59%
e) Credit to Co-operative Banks/Societies	1	144	0.00%	144.24	1	65	0.00%
f) Credit to NBFCs	---	---	---	---	---	---	---
g) Credit to Financial Auxiliaries	1	2977	0.05%	2976.58	3	25041	0.42%
h) Credit to Non-profit Institutions Serving Households	8	187	0.00%	23.33	11	3067	0.05%
2. Loan to Educational Institutions	33	7536	0.12%	228.36	38	8194	0.14%
3. Govt. Offices	---	---	---	---	---	---	---
G. Consumer Finance	121741	1073615	17.53%	8.82	126300	1064244	17.65%
1. Doctors Loan/ Professional Loans	158	2832	0.05%	17.92	166	1798	0.03%
2. Flat Purchase	25070	788572	12.87%	31.45	25542	791121	13.12%
3. Transport loan (Motor car/Motor cycle etc.)	5348	123949	2.02%	23.18	5464	122426	2.03%
4. Consumer Goods (TV, Freeze, Air Cooler, Computer, Furniture	2886	10451	0.17%	3.62	3523	11354	0.19%
5. Credit Cards	73219	52794	0.86%	0.72	73614	50518	0.84%
6. Educational Expenses	39	130	0.00%	3.33	40	144	0.00%
7. Treatment Expenses	3	19	0.00%	6.41	2	19	0.00%
8. Marriage Expenses	2	30	0.00%	14.91	2	30	0.00%
9. Land Purchase	1099	27057	0.44%	24.62	1150	28097	0.47%
10. Loan against Salary	1132	6275	0.10%	5.54	1117	5341	0.09%
11. Loan against PF	95	836	0.01%	8.80	93	879	0.01%
12. Personal Loan against DPS, MSS etc.	120	321	0.01%	2.67	149	1217	0.02%
13. Personal Loan against FDR, MBS, DBS etc.	2063	28209	0.46%	13.67	1968	21941	0.36%
14. Travelling/ Holiday Loan	2	6	0.00%	2.88	2	6	0.00%
15. Other personal Loans	10505	32136	0.52%	3.06	13468	29352	0.49%
H. Miscellaneous	---	---	---	---	---	---	---
Other loans not mentioned above	---	---	---	---	---	---	---
Grand Total	192405	6125766	100%	31.84	196546	6028980	100%

* Depository NBFCs = 30 Depository NBFCs

Loans and Advances
Rates of Interest
All

Rate of Interest	Loans and advances as on 31-12-2024							
	Gold	Shares & Securities	Commodities	Machinery/Fixed Assets (Excluding Land, Building/Flat)	Vehicles	Real Estate (Land, Building, Flat etc.)	Financial Obligations Only	Hypothecation of Crops
	A	B	C	D	E	F	G	H
0.00	---	---	---	889	1626	5786	17	---
0.76-1.00	---	---	---	505	487	---	35	---
1.76-2.00	---	---	---	---	---	---	23	---
2.76-3.00	---	---	---	---	---	1478	---	---
3.76-4.00	---	---	12769	78	197	20209	23422	---
4.26-4.50	---	---	---	---	---	31	89	---
4.76-5.00	---	---	1203	11744	1455	74531	86290	---
5.01-5.25	---	---	---	---	---	1842	---	---
5.26-5.50	---	---	953	1284	707	15186	17090	---
5.51-5.75	---	---	---	---	---	34	---	---
5.76-6.00	---	---	2267	589	494	10454	43838	---
6.26-6.50	---	---	103	239	---	46	75	---
6.51-6.75	---	---	---	359	---	10031	726	---
6.76-7.00	---	---	13878	6325	5038	48115	92651	---
7.01-7.25	---	---	---	---	---	3975	15972	---
7.26-7.50	---	---	---	2734	---	3100	19310	---
7.51-7.75	---	---	4900	---	---	1204	9224	---
7.76-8.00	---	---	175	155	192	47927	74726	---
8.01-8.25	---	---	---	---	---	3655	8235	---
8.26-8.50	---	---	1137	922	1895	3861	3949	---
8.51-8.75	---	---	---	27	90	25892	273	---
8.76-9.00	---	---	123	6326	1412	176032	46239	---
9.01-9.25	---	---	---	314	335	2013	527	---
9.26-9.50	---	---	14	65	1055	1675	648	---
9.51-9.75	---	---	---	193	39	22382	61	---
9.76-10.00	---	---	1570	12987	6234	95347	19094	---
10.01-10.25	---	---	180	---	143	473	885	---
10.26-10.50	---	---	17	7007	624	3289	10745	---
10.51-10.75	---	---	277	---	533	907	4972	---

(Amount in Lac Taka)

Loans and advances as on 31-12-2024						Total Loans and advances as on 30-09-2024	Rate of Interest
Guarantee of Institutions (Corporate Guarantee)	Parri Passu Charge	Guarantee of Individuals (Personal Guarantee)	Other Securities	Without any Security	Total		
I	J	K	L	M	N=A+.....+M	O	
23513	---	326	---	15	32172	83912	0.00
---	---	---	---	---	1027	1042	0.76-1.00
---	---	---	---	---	23	---	1.76-2.00
24	---	---	---	---	1502	1537	2.76-3.00
5	6990	2849	---	18178	84696	95090	3.76-4.00
6898	---	---	---	---	7018	7225	4.26-4.50
23014	3909	21660	3965	---	227770	195394	4.76-5.00
---	---	---	---	---	1842	1919	5.01-5.25
1691	---	17760	1132	---	55802	59316	5.26-5.50
---	---	---	---	---	34	---	5.51-5.75
1343	---	30493	4235	40	93752	42531	5.76-6.00
59	4043	30	---	---	4595	4686	6.26-6.50
389	---	---	---	---	11505	11983	6.51-6.75
7286	1034	22399	---	---	196727	195075	6.76-7.00
11233	416	3141	---	---	34737	11291	7.01-7.25
3188	4064	---	---	---	32395	31094	7.26-7.50
3781	---	---	---	---	19109	18780	7.51-7.75
1377	15906	1295	3136	1049	145940	181352	7.76-8.00
2862	4053	---	0	---	18805	16077	8.01-8.25
55931	---	1722	11290	---	80708	32094	8.26-8.50
---	88040	56	7	---	114385	4985	8.51-8.75
43218	218221	49541	10	7579	548701	468941	8.76-9.00
---	72799	9	21	---	76018	116978	9.01-9.25
396	2812	272	16	---	6954	180777	9.26-9.50
789	---	44	19	---	23526	68682	9.51-9.75
1559	---	19162	60	---	156014	128829	9.76-10.00
---	---	490	4	---	2175	29243	10.01-10.25
1094	---	2780	4	---	25560	14725	10.26-10.50
---	---	53	6	---	6747	12012	10.51-10.75

Loans and Advances
Rates of Interest
All

Rate of Interest	Loans and advances as on 31-12-2024							
	Gold	Shares & Securities	Commodities	Machinery/Fixed Assets (Excluding Land, Building/Flat)	Vehicles	Real Estate (Land, Building, Flat etc.)	Financial Obligations Only	Hypothecation of Crops
	A	B	C	D	E	F	G	H
10.76-11.00	---	3323	5324	22494	22683	171309	55732	---
11.01-11.25	---	---	---	85	391	970	784	---
11.26-11.50	---	---	32	480	222	8627	4089	---
11.51-11.75	---	---	95	32	339	1187	3049	---
11.76-12.00	---	9783	139	44529	7335	167158	11974	---
12.01-12.25	---	---	3193	3521	4872	6816	3379	---
12.26-12.50	---	---	---	528	1390	23589	5310	---
12.51-12.75	---	---	988	5863	1862	21657	7409	---
12.76-13.00	---	5959	1012	10959	9739	129875	34760	---
13.01-13.25	---	309	548	394	1115	79955	2170	---
13.26-13.50	---	---	---	9203	12199	185488	19650	---
13.51-13.75	---	20223	92	1020	17751	197023	5694	---
13.76-14.00	---	17381	335	28436	24485	242978	101602	---
14.01-14.25	---	---	---	11495	9960	156619	13577	---
14.26-14.50	---	9884	183	6738	26246	135858	45067	---
14.51-14.75	---	---	2922	3893	13811	62754	14837	---
14.76-15.00	---	20539	2867	57601	44544	270404	147639	---
15.01-15.25	---	3714	14321	2262	7755	55184	22802	---
15.26-15.50	---	8530	8073	11779	33089	119304	62232	---
15.51-15.75	---	2153	3307	2686	18649	25835	21573	---
15.76-16.00	---	13497	22764	13899	26430	170172	85047	---
16.01-16.25	---	---	1013	49	2124	91255	10167	---
16.26-16.50	---	22928	42192	3545	4512	58973	75126	---
16.51-16.75	---	---	14084	672	1197	12012	38905	---
16.76-17.00	---	2561	9629	7552	8487	63656	75329	---
17.01-17.25	---	---	14994	---	---	4514	5934	---

(Amount in Lac Taka)

Loans and advances as on 31-12-2024						Total Loans and advances as on 30-09-2024	Rate of Interest
Guarantee of Institutions (Corporate Guarantee)	Parri Passu Charge	Guarantee of Individuals (Personal Guarantee)	Other Securities	Without any Security	Total		
I	J	K	L	M	N=A+.....+M	O	
88229	3709	16183	11	262	389258	419745	10.76-11.00
---	---	79	---	4	2313	2544	11.01-11.25
380	---	69	6	---	13905	25265	11.26-11.50
213	---	264	13	---	5192	10091	11.51-11.75
7141	---	3758	---	---	251816	252150	11.76-12.00
8219	---	1493	10	---	31504	58303	12.01-12.25
10951	2255	463	34	---	44518	73805	12.26-12.50
4187	---	6713	8	---	48688	70643	12.51-12.75
3176	6656	71185	1010	96822	371153	363222	12.76-13.00
2007	---	151	---	---	86650	102795	13.01-13.25
8425	5363	26507	---	3414	270250	309900	13.26-13.50
10671	6698	9407	---	93	268672	193969	13.51-13.75
63258	8113	36724	39	1354	524704	585415	13.76-14.00
944	---	2393	---	2631	197620	230426	14.01-14.25
23665	---	9865	---	672	258177	245581	14.26-14.50
14191	---	8128	---	---	120536	107197	14.51-14.75
43101	---	128547	---	12494	727737	636132	14.76-15.00
8389	---	17703	---	420	132550	185300	15.01-15.25
45309	74	19036	---	970	308396	184732	15.26-15.50
19395	---	9101	---	75	102775	141815	15.51-15.75
57933	450	82865	38	225	473319	463483	15.76-16.00
1722	---	9002	---	---	115331	68732	16.01-16.25
32860	---	19576	---	---	259711	209843	16.26-16.50
7124	---	36194	---	3	110192	59192	16.51-16.75
3147	---	18149	28	5	188545	164935	16.76-17.00
---	---	560	---	---	26003	8622	17.01-17.25

Loans and Advances
Rates of Interest
All

Rate of Interest	Loans and advances as on 31-12-2024							
	Gold	Shares & Securities	Commodities	Machinery/Fixed Assets (Excluding Land, Building/Flat)	Vehicles	Real Estate (Land, Building, Flat etc.)	Financial Obligations Only	Hypothecation of Crops
	A	B	C	D	E	F	G	H
17.26-17.50	---	---	31111	186	66	11859	7363	---
17.51-17.75	---	---	---	54	47	829	53	---
17.76-18.00	---	35	617	301	2110	18004	21963	---
18.01-18.25	---	---	---	---	---	25966	---	---
18.26-18.50	---	---	0	1	0	14942	189	---
18.51-18.75	---	---	---	0	---	---	---	---
18.76-19.00	---	229	5	3578	1930	4468	1291	---
19.01-19.25	---	---	---	---	---	53	12	---
19.26-19.50	---	---	---	---	---	715	---	---
19.51-19.75	---	---	---	---	---	23	---	---
19.76-20.00	---	81	0	908	549	2373	12212	---
20.26-20.50	---	---	---	---	29	---	---	---
20.76-21.00	---	1092	---	8	53	79	23	---
21.01-21.25	---	---	---	---	---	---	---	---
21.76-22.00	---	---	---	---	48	413	---	---
22.76-23.00	---	---	---	---	---	---	---	---
Grand Total	---	142220	219408	307494	328577	3122375	1396055	---
Weighted Average Rate	---	14.75	14.38	12.90	14.03	13.08	12.30	---

* All NBFCs = 35 NBFCs

Table-18 (Concl'd)

**Categorised by
and Securities
NBFCs**

(Amount in Lac Taka)

Loans and advances as on 31-12-2024						Total Loans and advances as on 30-09-2024	Rate of Interest
Guarantee of Institutions (Corporate Guarantee)	Parri Passu Charge	Guarantee of Individuals (Personal Guarantee)	Other Securities	Without any Security	Total		
I	J	K	L	M	N=A+.....+M	O	
8340	---	2823	---	1	61749	30783	17.01-17.25
---	---	240	---	---	1222	1597	17.26-17.50
3773	---	9236	---	---	56039	60751	17.51-17.75
---	---	---	---	---	25966	25095	17.76-18.00
508	---	96	---	---	15736	824	18.01-18.25
---	---	84	---	---	85	144	18.26-18.50
---	---	1683	---	---	13184	13485	18.51-18.75
---	---	29	---	---	95	99	18.76-19.00
---	---	19	---	---	734	919	19.01-19.25
---	---	30	---	---	53	632	19.26-19.50
16173	---	55552	---	577	88425	85440	19.51-19.75
---	---	---	---	---	29	29	19.76-20.00
651	---	637	---	5	2547	2546	20.26-20.50
---	---	10	---	---	10	10	20.76-21.00
---	---	1579	---	---	2040	2288	21.01-21.25
---	---	24	---	---	24	24	21.76-22.00
683734	455604	780238	25104	146886	7607694	7414075	Grand Total
12.31	9.01	13.60	7.56	11.81	12.74	12.55	Weighted Average Rate

Loans and Advances
Rates of Interest
Public

Rate of Interest	Loans and advances as on 31-12-2024							
	Gold	Shares & Securities	Commodities	Machinery/Fixed Assets (Excluding Land, Building/Flat)	Vehicles	Real Estate (Land, Building, Flat etc.)	Financial Obligations Only	Hypothe-cation of Crops
	A	B	C	D	E	F	G	H
0.00	---	---	---	---	---	---	---	---
2.76-3.00	---	---	---	---	---	---	---	---
3.76-4.00	---	---	---	---	---	12853	4407	---
4.76-5.00	---	---	---	368	50	68760	67586	---
5.01-5.25	---	---	---	---	---	1809	---	---
5.26-5.50	---	---	---	---	---	13917	11624	---
5.76-6.00	---	---	---	---	---	7593	38657	---
6.51-6.75	---	---	---	---	---	10031	---	---
6.76-7.00	---	---	---	---	---	22114	24927	---
7.01-7.25	---	---	---	---	---	---	15006	---
7.26-7.50	---	---	---	---	---	---	8911	---
7.51-7.75	---	---	---	---	---	1204	---	---
7.76-8.00	---	---	---	---	---	46498	72693	---
8.26-8.50	---	---	---	---	---	1890	---	---
8.51-8.75	---	---	---	---	---	23043	---	---
8.76-9.00	---	---	---	2681	---	112851	17323	---
9.01-9.25	---	---	---	---	---	---	---	---
9.26-9.50	---	---	---	---	---	---	---	---
9.51-9.75	---	---	---	---	---	22002	---	---
9.76-10.00	---	---	---	---	---	62409	---	---
10.01-10.25	---	---	---	---	---	---	---	---
10.51-10.75	---	---	---	---	---	---	---	---
10.76-11.00	---	---	---	---	---	3913	---	---
11.76-12.00	---	---	---	20113	---	38315	---	---
13.26-13.50	---	---	---	---	---	16917	---	---
13.76-14.00	---	---	---	---	---	---	---	---
16.01-16.25	---	---	---	---	---	46117	---	---
16.51-16.75	---	---	---	18	0	187	---	---
18.01-18.25	---	---	---	---	---	25966	---	---
	---	---	---	23180	50	538389	261134	---
Weighted Average Rate	---	---	---	11.55	5.02	9.56	6.65	---

* Public NBFCs = 3 NBFCs

Loans and advances as on 31-12-2024						(Amount in Lac Taka)	
Guarantee of Institutions (Corporate Guarantee)	Parri Passu Charge	Guarantee of Individuals (Personal Guarantee)	Other Securities	Without any Security	Total	Total Loans and advances as on 30-09-2024	Rate of Interest
I	J	K	L	M	N=A+.....+M	O	
52	---	---	---	---	52	52458	0.00
24	---	---	---	---	24	25	2.76-3.00
---	6990	2027	---	---	26278	27897	3.76-4.00
2544	3909	9205	3965	---	156386	133827	4.76-5.00
---	---	---	---	---	1809	1884	5.01-5.25
---	---	15597	1132	---	42269	41941	5.26-5.50
823	---	27472	4235	40	78820	29294	5.76-6.00
---	---	---	---	---	10031	10531	6.51-6.75
---	---	---	---	---	47041	41156	6.76-7.00
5456	---	3141	---	---	23603	---	7.01-7.25
---	4064	---	---	---	12975	12909	7.26-7.50
---	---	---	---	---	1204	1182	7.51-7.75
---	15906	---	3136	---	138233	173723	7.76-8.00
55890	---	21	11290	---	69091	13713	8.26-8.50
---	88040	---	---	---	111082	---	8.51-8.75
9918	218221	7725	---	---	368720	242183	8.76-9.00
---	72799	---	---	---	72799	113164	9.01-9.25
---	2812	---	---	---	2812	175753	9.26-9.50
---	---	---	---	---	22002	66591	9.51-9.75
---	---	---	---	---	62409	31057	9.76-10.00
---	---	---	---	---	---	25985	10.01-10.25
---	---	---	---	---	---	3957	10.51-10.75
---	---	---	---	---	3913	4103	10.76-11.00
---	---	---	---	---	58428	17639	11.76-12.00
---	---	---	---	---	16917	16410	13.26-13.50
---	---	---	---	---	---	999	13.76-14.00
---	---	---	---	---	46117	44348	16.01-16.25
---	---	32813	---	---	33017	32118	16.51-16.75
---	---	---	---	---	25966	24839	18.01-18.25
74707	412741	98000	23757	40	1431999	1339685	Grand Total
8.17	8.71	9.66	7.26	6.00	8.71	8.59	Weighted Average Rate

Loans and Advances
Rates of Interest
Private

Rate of Interest	Loans and advances as on 31-12-2024							
	Gold	Shares & Securities	Commodities	Machinery/Fixed Assets (Excluding Land, Building/Flat)	Vehicles	Real Estate (Land, Building, Flat etc.)	Financial Obligations Only	Hypothecation of Crops
	A	B	C	D	E	F	G	H
0.00	---	---	---	889	1626	5786	17	---
0.76-1.00	---	---	---	505	487	---	35	---
1.76-2.00	---	---	---	---	---	---	23	---
2.76-3.00	---	---	---	---	---	1478	---	---
3.76-4.00	---	---	12769	78	197	7355	19015	---
4.26-4.50	---	---	---	---	---	31	89	---
4.76-5.00	---	---	1203	11376	1405	5772	18704	---
5.01-5.25	---	---	---	---	---	34	---	---
5.26-5.50	---	---	953	1284	707	1268	5466	---
5.51-5.75	---	---	---	---	---	34	---	---
5.76-6.00	---	---	2267	589	494	2861	5181	---
6.26-6.50	---	---	103	239	---	46	75	---
6.51-6.75	---	---	---	359	---	---	726	---
6.76-7.00	---	---	13878	6325	5038	26001	67723	---
7.01-7.25	---	---	---	---	---	3975	966	---
7.26-7.50	---	---	---	2734	---	3100	10399	---
7.51-7.75	---	---	4900	---	---	---	9224	---
7.76-8.00	---	---	175	155	192	1430	2033	---
8.01-8.25	---	---	---	---	---	3655	8235	---
8.26-8.50	---	---	1137	922	1895	1971	3949	---
8.51-8.75	---	---	---	27	90	2850	273	---
8.76-9.00	---	---	123	3644	1412	63181	28915	---
9.01-9.25	---	---	---	314	335	2013	527	---
9.26-9.50	---	---	14	65	1055	1675	648	---
9.51-9.75	---	---	---	193	39	380	61	---
9.76-10.00	---	---	1570	12987	6234	32938	19094	---
10.01-10.25	---	---	180	---	143	473	885	---
10.26-10.50	---	---	17	7007	624	3289	10745	---
10.51-10.75	---	---	277	---	533	907	4972	---

(Amount in Lac Taka)

Loans and advances as on 31-12-2024						Total Loans and advances as on 30-09-2024	Rate of Interest
Guarantee of Institutions (Corporate Guarantee)	Parri Passu Charge	Guarantee of Individuals (Personal Guarantee)	Other Securities	Without any Security	Total		
I	J	K	L	M	N=A+.....+M	O	
23461	---	326	---	15	32120	31455	0.00
---	---	---	---	---	1027	1042	0.76-1.00
---	---	---	---	---	23	---	1.76-2.00
---	---	---	---	---	1478	1512	2.76-3.00
5	---	822	---	18178	58419	67193	3.76-4.00
6898	---	---	---	---	7018	7225	4.26-4.50
20470	---	12455	---	---	71385	61567	4.76-5.00
---	---	---	---	---	34	35	5.01-5.25
1691	---	2163	---	---	13532	17375	5.26-5.50
---	---	---	---	---	34	---	5.51-5.75
519	---	3021	---	---	14931	13237	5.76-6.00
59	4043	30	---	---	4595	4686	6.26-6.50
389	---	---	---	---	1473	1452	6.51-6.75
7286	1034	22399	---	---	149686	153919	6.76-7.00
5777	416	---	---	---	11134	11291	7.01-7.25
3188	---	---	---	---	19420	18185	7.26-7.50
3781	---	---	---	---	17904	17598	7.51-7.75
1377	---	1295	0	1049	7707	7629	7.76-8.00
2862	4053	---	0	---	18805	16077	8.01-8.25
41	---	1701	0	---	11617	18381	8.26-8.50
---	---	56	7	---	3303	4985	8.51-8.75
33300	---	41816	10	7579	179981	226758	8.76-9.00
---	---	9	21	---	3219	3814	9.01-9.25
396	---	272	16	---	4142	5024	9.26-9.50
789	---	44	19	---	1524	2091	9.51-9.75
1559	---	19162	60	---	93605	97771	9.76-10.00
---	---	490	4	---	2175	3259	10.01-10.25
1094	---	2780	4	---	25560	14725	10.26-10.50
---	---	53	6	---	6747	8054	10.51-10.75

**Loans and Advances
Rates of Interest
Private**

Rate of Interest	Loans and advances as on 31-12-2024							
	Gold	Shares & Securities	Commodities	Machinery/Fixed Assets (Excluding Land, Building/Flat)	Vehicles	Real Estate (Land, Building, Flat etc.)	Financial Obligations Only	Hypothecation of Crops
	A	B	C	D	E	F	G	H
10.76-11.00	---	3323	5324	22494	22683	167396	55732	---
11.01-11.25	---	---	---	85	391	970	784	---
11.26-11.50	---	---	32	480	222	8627	4089	---
11.51-11.75	---	---	95	32	339	1187	3049	---
11.76-12.00	---	9783	139	24416	7335	128844	11974	---
12.01-12.25	---	---	3193	3521	4872	6816	3379	---
12.26-12.50	---	---	---	528	1390	23589	5310	---
12.51-12.75	---	---	988	5863	1862	21657	7409	---
12.76-13.00	---	5959	1012	10959	9739	129875	34760	---
13.01-13.25	---	309	548	394	1115	79955	2170	---
13.26-13.50	---	---	---	9203	12199	168571	19650	---
13.51-13.75	---	20223	92	1020	17751	197023	5694	---
13.76-14.00	---	17381	335	28436	24485	242978	101602	---
14.01-14.25	---	---	---	11495	9960	156619	13577	---
14.26-14.50	---	9884	183	6738	26246	135858	45067	---
14.51-14.75	---	---	2922	3893	13811	62754	14837	---
14.76-15.00	---	20539	2867	57601	44544	270404	147639	---
15.01-15.25	---	3714	14321	2262	7755	55184	22802	---
15.26-15.50	---	8530	8073	11779	33089	119304	62232	---
15.51-15.75	---	2153	3307	2686	18649	25835	21573	---
15.76-16.00	---	13497	22764	13899	26430	170172	85047	---
16.01-16.25	---	---	1013	49	2124	45138	10167	---
16.26-16.50	---	22928	42192	3545	4512	58973	75126	---
16.51-16.75	---	---	14084	654	1197	11826	38905	---
16.76-17.00	---	2561	9629	7552	8487	63656	75329	---
17.01-17.25	---	---	14994	---	---	4514	5934	---

(Amount in Lac Taka)

Loans and advances as on 31-12-2024						Total Loans and advances as on 30-09-2024	Rate of Interest
Guarantee of Institutions (Corporate Guarantee)	Parri Passu Charge	Guarantee of Individuals (Personal Guarantee)	Other Securities	Without any Security	Total		
I	J	K	L	M	N=A+.....+M	O	
88229	3709	16183	11	262	385346	415642	10.76-11.00
---	---	79	---	4	2313	2544	11.01-11.25
380	---	69	6	---	13905	25265	11.26-11.50
213	---	264	13	---	5192	10091	11.51-11.75
7141	---	3758	---	---	193388	234511	11.76-12.00
8219	---	1493	10	---	31504	58303	12.01-12.25
10951	2255	463	34	---	44518	73805	12.26-12.50
4187	---	6713	8	---	48688	70643	12.51-12.75
3176	6656	71185	1010	96822	371153	363222	12.76-13.00
2007	---	151	---	---	86650	102795	13.01-13.25
8425	5363	26507	---	3414	253332	293489	13.26-13.50
10671	6698	9407	---	93	268672	193969	13.51-13.75
63258	8113	36724	39	1354	524704	584416	13.76-14.00
944	---	2393	---	2631	197620	230426	14.01-14.25
23665	---	9865	---	672	258177	245581	14.26-14.50
14191	---	8128	---	---	120536	107197	14.51-14.75
43101	---	128547	---	12494	727737	636132	14.76-15.00
8389	---	17703	---	420	132550	185300	15.01-15.25
45309	74	19036	---	970	308396	184732	15.26-15.50
19395	---	9101	---	75	102775	141815	15.51-15.75
57933	450	82865	38	225	473319	463483	15.76-16.00
1722	---	9002	---	---	69214	24384	16.01-16.25
32860	---	19576	---	---	259711	209843	16.26-16.50
7124	---	3382	---	3	77175	27074	16.51-16.75
3147	---	18149	28	5	188545	164935	16.76-17.00
---	---	560	---	---	26003	8622	17.01-17.25

Loans and Advances
Rates of Interest
Private

Rate of Interest	Loans and advances as on 31-12-2024							
	Gold	Shares & Securities	Commodities	Machinery/Fixed Assets (Excluding Land, Building/Flat)	Vehicles	Real Estate (Land, Building, Flat etc.)	Financial Obligations Only	Hypothecation of Crops
	A	B	C	D	E	F	G	H
17.26-17.50	---	---	31111	186	66	11859	7363	---
17.51-17.75	---	---	---	54	47	829	53	---
17.76-18.00	---	35	617	301	2110	18004	21963	---
18.01-18.25	---	---	---	---	---	---	---	---
18.26-18.50	---	---	0	1	0	14942	189	---
18.51-18.75	---	---	---	0	---	---	---	---
18.76-19.00	---	229	5	3578	1930	4468	1291	---
19.01-19.25	---	---	---	---	---	53	12	---
19.26-19.50	---	---	---	---	---	715	---	---
19.51-19.75	---	---	---	---	---	23	---	---
19.76-20.00	---	81	0	908	549	2373	12212	---
20.26-20.50	---	---	---	---	29	---	---	---
20.76-21.00	---	1092	---	8	53	79	23	---
21.01-21.25	---	---	---	---	---	---	---	---
21.76-22.00	---	---	---	---	48	413	---	---
22.76-23.00	---	---	---	---	---	---	---	---
Grand Total	---	142220	219408	284313	328527	2583986	1134921	---
Weighted Average Rate	---	14.75	14.38	13.01	14.03	13.82	13.60	---

* Private NBFCs = 32 NBFCs

(Amount in Lac Taka)

Loans and advances as on 31-12-2024						Total Loans and advances as on 30-09-2024	Rate of Interest
Guarantee of Institutions (Corporate Guarantee)	Parri Passu Charge	Guarantee of Individuals (Personal Guarantee)	Other Securities	Without any Security	Total		
I	J	K	L	M	N=A+.....+M	O	
8340	---	2823	---	1	61749	30783	17.26-17.50
---	---	240	---	---	1222	1597	17.51-17.75
3773	---	9236	---	---	56039	60751	17.76-18.00
---	---	---	---	---	---	256	18.01-18.25
508	---	96	---	---	15736	824	18.26-18.50
---	---	84	---	---	85	144	18.51-18.75
---	---	1683	---	---	13184	13485	18.76-19.00
---	---	29	---	---	95	99	19.01-19.25
---	---	19	---	---	734	919	19.26-19.50
---	---	30	---	---	53	632	19.51-19.75
16173	---	55552	---	577	88425	85440	19.76-20.00
---	---	---	---	---	29	29	20.26-20.50
651	---	637	---	5	2547	2546	20.76-21.00
---	---	10	---	---	10	10	21.01-21.25
---	---	1579	---	---	2040	2288	21.76-22.00
---	---	24	---	---	24	24	22.76-23.00
609027	42862	682238	1347	146846	6175695	6074389	Grand Total
12.81	11.90	14.17	12.76	11.81	13.67	13.42	Weighted Average Rate

**Loans and Advances
Rates of Interest
Non-Depository**

Rate of Interest	Loans and advances as on 31-12-2024							
	Gold	Shares & Securities	Commodities	Machinery/ Fixed Assets (Excluding Land, Building/Flat)	Vehicles	Real Estate (Land, Building, Flat etc.)	Financial Obligations Only	Hypothe-cation of Crops
	A	B	C	D	E	F	G	H
0.00	---	---	---	---	---	44	---	---
2.76-3.00	---	---	---	---	---	---	---	---
3.76-4.00	---	---	---	---	---	12853	4407	---
4.76-5.00	---	---	---	368	50	68760	67586	---
5.01-5.25	---	---	---	---	---	1809	---	---
5.26-5.50	---	---	---	---	---	13917	11624	---
5.51-5.75	---	---	---	---	---	34	---	---
5.76-6.00	---	---	---	---	---	7593	38657	---
6.51-6.75	---	---	---	---	---	10031	---	---
6.76-7.00	---	---	---	---	---	22647	24927	---
7.01-7.25	---	---	---	---	---	---	15006	---
7.26-7.50	---	---	---	---	---	998	8911	---
7.51-7.75	---	---	---	---	---	1204	---	---
7.76-8.00	---	---	---	---	---	46498	72693	---
8.26-8.50	---	---	---	---	---	1890	---	---
8.51-8.75	---	---	---	---	---	23043	---	---
8.76-9.00	---	---	---	2681	---	112851	17323	---
9.01-9.25	---	---	---	---	---	---	---	---
9.26-9.50	---	---	---	---	---	---	---	---
9.51-9.75	---	---	---	---	---	22002	---	---
9.76-10.00	---	---	---	---	---	62409	---	---
10.01-10.25	---	---	---	---	---	---	---	---
10.26-10.50	---	---	---	---	---	---	---	---
10.51-10.75	---	---	---	---	---	---	---	---
10.76-11.00	---	---	---	---	---	3913	---	---
11.26-11.50	---	---	---	---	---	---	---	---
11.76-12.00	---	---	---	20113	---	45734	---	---
12.26-12.50	---	---	---	---	---	---	---	---
12.76-13.00	---	---	---	---	---	---	---	---
13.26-13.50	---	---	---	---	2156	16917	---	---
13.51-13.75	---	---	---	---	---	---	---	---
13.76-14.00	---	---	---	---	---	240	---	---
15.26-15.50	---	---	---	---	---	---	---	---
15.76-16.00	---	---	---	---	---	---	---	---
16.01-16.25	---	---	---	---	---	46117	---	---
16.51-16.75	---	---	---	18	0	187	---	---
18.01-18.25	---	---	---	---	---	25966	---	---
Grand Total	---	---	---	23180	2206	547658	261134	---
Weighted Average Rate				11.55	13.31	9.59	6.65	

* Non-Depository NBFCs = 5 Non-Depository NBFCs

(Amount in Lac Taka)

Loans and advances as on 31-12-2024						Total Loans and advances as on 30-09-2024	Rate of Interest
Guarantee of Institutions (Corporate Guarantee)	Parri Passu Charge	Guarantee of Individuals (Personal Guarantee)	Other Securities	Without any Security	Total		
I	J	K	L	M	N=A+.....+M	O	
94	---	9	---	---	146	52554	0.00
24	---	---	---	---	24	25	2.76-3.00
---	6990	2027	---	---	26278	27897	3.76-4.00
2544	3909	9205	3965	---	156386	133827	4.76-5.00
---	---	---	---	---	1809	1884	5.01-5.25
---	---	15597	1132	---	42269	41941	5.26-5.50
---	---	---	---	---	34	---	5.51-5.75
823	---	27472	4235	40	78820	29329	5.76-6.00
---	---	---	---	---	10031	10531	6.01-6.25
---	---	1	---	---	47575	41690	6.51-6.75
5456	---	3141	---	---	23603	---	6.76-7.00
---	4064	---	---	---	13973	12909	7.26-7.50
---	---	---	---	---	1204	1182	7.51-7.75
200	15906	---	3136	---	138433	175037	7.76-8.00
55906	---	21	11290	---	69107	13780	8.26-8.50
---	88040	---	---	---	111082	---	8.76-9.00
10358	218221	7725	---	---	369160	242974	9.01-9.25
---	72799	---	---	---	72799	113164	9.26-9.50
---	2812	---	---	---	2812	175753	9.51-9.75
789	---	---	---	---	22791	67588	9.76-10.00
740	---	---	---	---	63149	31950	10.01-10.25
---	---	---	---	---	---	25985	10.26-10.50
---	---	---	---	---	---	312	10.51-10.75
---	---	---	---	---	---	3957	10.76-11.00
866	3709	---	---	---	8487	8530	11.01-11.25
380	---	---	---	---	380	500	11.26-11.50
790	---	---	---	---	66638	21791	11.76-12.00
465	2255	---	---	---	2720	500	12.26-12.50
---	6656	---	900	---	7556	12467	12.76-13.00
---	5363	---	---	---	24437	16410	13.01-13.25
---	6698	---	---	---	6698	---	13.26-13.50
---	8113	---	---	---	8353	19249	13.51-13.75
---	74	---	---	---	74	---	13.76-14.00
---	---	---	---	---	---	74	14.26-14.50
---	---	---	---	---	46117	44348	15.01-15.25
---	---	32813	---	---	33017	32118	15.26-15.50
---	---	---	---	---	25966	24839	15.51-15.75
79435	445609	98010	24657	40	1481929	1385095	Grand Total
8.31	9.04	9.65	7.47	6.00	8.84	8.72	Weighted Average Rate

Loans and Advances
Rates of Interest
Depository

Rate of Interest	Loans and advances as on 31-12-2024							
	Gold	Shares & Securities	Commodities	Machinery/Fixed Assets (Excluding Land, Building/Flat)	Vehicles	Real Estate (Land, Building, Flat etc.)	Financial Obligations Only	Hypothecation of Crops
	A	B	C	D	E	F	G	H
0.00	---	---	---	889	1626	5742	17	---
0.76-1.00	---	---	---	505	487	---	35	---
1.76-2.00	---	---	---	---	---	---	23	---
2.76-3.00	---	---	---	---	---	1478	---	---
3.76-4.00	---	---	12769	78	197	7355	19015	---
4.26-4.50	---	---	---	---	---	31	89	---
4.76-5.00	---	---	1203	11376	1405	5772	18704	---
5.01-5.25	---	---	---	---	---	34	---	---
5.26-5.50	---	---	953	1284	707	1268	5466	---
5.76-6.00	---	---	2267	589	494	2861	5181	---
6.26-6.50	---	---	103	239	---	46	75	---
6.51-6.75	---	---	---	359	---	---	726	---
6.76-7.00	---	---	13878	6325	5038	25468	67723	---
7.01-7.25	---	---	---	---	---	3975	966	---
7.26-7.50	---	---	---	2734	---	2103	10399	---
7.51-7.75	---	---	4900	---	---	---	9224	---
7.76-8.00	---	---	175	155	192	1430	2033	---
8.01-8.25	---	---	---	---	---	3655	8235	---
8.26-8.50	---	---	1137	922	1895	1971	3949	---
8.51-8.75	---	---	---	27	90	2850	273	---
8.76-9.00	---	---	123	3644	1412	63181	28915	---
9.01-9.25	---	---	---	314	335	2013	527	---
9.26-9.50	---	---	14	65	1055	1675	648	---
9.51-9.75	---	---	---	193	39	380	61	---
9.76-10.00	---	---	1570	12987	6234	32938	19094	---
10.01-10.25	---	---	180	---	143	473	885	---
10.26-10.50	---	---	17	7007	624	3289	10745	---
10.51-10.75	---	---	277	---	533	907	4972	---
10.76-11.00	---	3323	5324	22494	22683	167396	55732	---

(Amount in Lac Taka)

Loans and advances as on 31-12-2024						Total Loans and advances as on 30-09-2024	Rate of Interest
Guarantee of Institutions (Corporate Guarantee)	Parri Passu Charge	Guarantee of Individuals (Personal Guarantee)	Other Securities	Without any Security	Total		
I	J	K	L	M	N=A+.....+M	O	
23419	---	317	---	15	32025	31358	0.00
---	---	---	---	---	1027	1042	0.76-1.00
---	---	---	---	---	23	---	1.76-2.00
---	---	---	---	---	1478	1512	2.76-3.00
5	---	822	---	18178	58419	67193	3.76-4.00
6898	---	---	---	---	7018	7225	4.26-4.50
20470	---	12455	---	---	71385	61567	4.76-5.00
---	---	---	---	---	34	35	5.01-5.25
1691	---	2163	---	---	13532	17375	5.26-5.50
519	---	3021	---	---	14931	13202	5.76-6.00
59	4043	30	---	---	4595	4686	6.26-6.50
389	---	---	---	---	1473	1452	6.51-6.75
7286	1034	22398	---	---	149152	153385	6.76-7.00
5777	416	---	---	---	11134	11291	7.01-7.25
3188	---	---	---	---	18423	18185	7.26-7.50
3781	---	---	---	---	17904	17598	7.51-7.75
1178	---	1295	0	1049	7508	6315	7.76-8.00
2862	4053	---	0	---	18805	16077	8.01-8.25
24	---	1701	0	---	11600	18314	8.26-8.50
---	---	56	7	---	3303	4985	8.51-8.75
32860	---	41816	10	7579	179541	225967	8.76-9.00
---	---	9	21	---	3219	3814	9.01-9.25
396	---	272	16	---	4142	5024	9.26-9.50
---	---	44	19	---	735	1093	9.51-9.75
820	---	19162	60	---	92865	96879	9.76-10.00
---	---	490	4	---	2175	3259	10.01-10.25
1094	---	2780	4	---	25560	14413	10.26-10.50
---	---	53	6	---	6747	8054	10.51-10.75
87363	---	16183	11	262	380771	411215	10.76-11.00

**Loans and Advances
Rates of Interest
Depository**

Rate of Interest	Loans and advances as on 31-12-2024							
	Gold	Shares & Securities	Commodities	Machinery/Fixed Assets (Excluding Land, Building/Flat)	Vehicles	Real Estate (Land, Building, Flat etc.)	Financial Obligations Only	Hypothecation of Crops
	A	B	C	D	E	F	G	H
11.01-11.25	---	---	---	85	391	970	784	---
11.26-11.50	---	---	32	480	222	8627	4089	---
11.51-11.75	---	---	95	32	339	1187	3049	---
11.76-12.00	---	9783	139	24416	7335	121424	11974	---
12.01-12.25	---	---	3193	3521	4872	6816	3379	---
12.26-12.50	---	---	---	528	1390	23589	5310	---
12.51-12.75	---	---	988	5863	1862	21657	7409	---
12.76-13.00	---	5959	1012	10959	9739	129875	34760	---
13.01-13.25	---	309	548	394	1115	79955	2170	---
13.26-13.50	---	---	---	9203	10043	168571	19650	---
13.51-13.75	---	20223	92	1020	17751	197023	5694	---
13.76-14.00	---	17381	335	28436	24485	242738	101602	---
14.01-14.25	---	---	---	11495	9960	156619	13577	---
14.26-14.50	---	9884	183	6738	26246	135858	45067	---
14.51-14.75	---	---	2922	3893	13811	62754	14837	---
14.76-15.00	---	20539	2867	57601	44544	270404	147639	---
15.01-15.25	---	3714	14321	2262	7755	55184	22802	---
15.26-15.50	---	8530	8073	11779	33089	119304	62232	---
15.51-15.75	---	2153	3307	2686	18649	25835	21573	---
15.76-16.00	---	13497	22764	13899	26430	170172	85047	---
16.01-16.25	---	---	1013	49	2124	45138	10167	---
16.26-16.50	---	22928	42192	3545	4512	58973	75126	---
16.51-16.75	---	---	14084	654	1197	11826	38905	---
16.76-17.00	---	2561	9629	7552	8487	63656	75329	---
17.01-17.25	---	---	14994	---	---	4514	5934	---
17.26-17.50	---	---	31111	186	66	11859	7363	---

(Amount in Lac Taka)

Loans and advances as on 31-12-2024						Total Loans and advances as on 30-09-2024	Rate of Interest
Guarantee of Institutions (Corporate Guarantee)	Parri Passu Charge	Guarantee of Individuals (Personal Guarantee)	Other Securities	Without any Security	Total		
I	J	K	L	M	N=A+.....+M	O	
---	---	79	---	4	2313	2544	11.01-11.25
---	---	69	6	---	13524	24765	11.26-11.50
213	---	264	13	---	5192	10091	11.51-11.75
6351	---	3758	---	---	185178	230359	11.76-12.00
8219	---	1493	10	---	31504	58303	12.01-12.25
10486	---	463	34	---	41798	73305	12.26-12.50
4187	---	6713	8	---	48688	70643	12.51-12.75
3176	---	71185	110	96822	363596	350755	12.76-13.00
2007	---	151	---	---	86650	102795	13.01-13.25
8425	---	26507	---	3414	245813	293489	13.26-13.50
10671	---	9407	---	93	261974	193969	13.51-13.75
63258	---	36724	39	1354	516351	566166	13.76-14.00
944	---	2393	---	2631	197620	230426	14.01-14.25
23665	---	9865	---	672	258177	245581	14.26-14.50
14191	---	8128	---	---	120536	107197	14.51-14.75
43101	---	128547	---	12494	727737	636132	14.76-15.00
8389	---	17703	---	420	132550	185300	15.01-15.25
45309	---	19036	---	970	308322	184732	15.26-15.50
19395	---	9101	---	75	102775	141815	15.51-15.75
57933	450	82865	38	225	473319	463410	15.76-16.00
1722	---	9002	---	---	69214	24384	16.01-16.25
32860	---	19576	---	---	259711	209843	16.26-16.50
7124	---	3382	---	3	77175	27074	16.51-16.75
3147	---	18149	28	5	188545	164935	16.76-17.00
---	---	560	---	---	26003	8622	17.01-17.25
8340	---	2823	---	1	61749	30783	17.26-17.50

Loans and Advances
Rates of Interest
Depository

Rate of Interest	Loans and advances as on 31-12-2024							
	Gold	Shares & Securities	Commodities	Machinery/Fixed Assets (Excluding Land, Building/Flat)	Vehicles	Real Estate (Land, Building, Flat etc.)	Financial Obligations Only	Hypothecation of Crops
	A	B	C	D	E	F	G	H
17.51-17.75	---	---	---	54	47	829	53	---
17.76-18.00	---	35	617	301	2110	18004	21963	---
18.01-18.25	---	---	---	---	---	---	---	---
18.26-18.50	---	---	0	1	0	14942	189	---
18.51-18.75	---	---	---	0	---	---	---	---
18.76-19.00	---	229	5	3578	1930	4468	1291	---
19.01-19.25	---	---	---	---	---	53	12	---
19.26-19.50	---	---	---	---	---	715	---	---
19.51-19.75	---	---	---	---	---	23	---	---
19.76-20.00	---	81	0	908	549	2373	12212	---
20.26-20.50	---	---	---	---	29	---	---	---
20.76-21.00	---	1092	---	8	53	79	23	---
21.01-21.25	---	---	---	---	---	---	---	---
21.76-22.00	---	---	---	---	48	413	---	---
22.76-23.00	---	---	---	---	---	---	---	---
Grand Total	---	142220	219408	284313	326371	2574718	1134921	---
Weighted Average Rate	---	14.75	14.38	13.01	14.03	13.83	13.60	---

* Depository NBFCs = 30 Depository NBFCs

**Categorised by
and Securities
NBFCs**

Table-22 (Concl'd)

(Amount in Lac Taka)

Loans and advances as on 31-12-2024						Total Loans and advances as on 30-09-2024	Rate of Interest
Guarantee of Institutions (Corporate Guarantee)	Parri Passu Charge	Guarantee of Individuals (Personal Guarantee)	Other Securities	Without any Security	Total		
I	J	K	L	M	N=A+.....+M	O	
---	---	240	---	---	1222	1597	17.51-17.75
3773	---	9236	---	---	56039	60751	17.76-18.00
---	---	---	---	---	---	256	18.01-18.25
508	---	96	---	---	15736	824	18.26-18.50
---	---	84	---	---	85	144	18.51-18.75
---	---	1683	---	---	13184	13485	18.76-19.00
---	---	29	---	---	95	99	19.01-19.25
---	---	19	---	---	734	919	19.26-19.50
---	---	30	---	---	53	632	19.51-19.75
16173	---	55552	---	577	88425	85440	19.76-20.00
---	---	---	---	---	29	29	20.26-20.50
651	---	637	---	5	2547	2546	20.76-21.00
---	---	10	---	---	10	10	21.01-21.25
---	---	1579	---	---	2040	2288	21.76-22.00
---	---	24	---	---	24	24	22.76-23.00
604299	9995	682228	447	146846	6125766	6028980	Grand Total
12.83	7.64	14.17	12.29	11.81	13.68	13.42	Weighted Average Rate

Loans and Advances Categorised by Size of All

Size of Accounts	Loans and advances as on 31-12-2024					
	Agriculture, Fishing and Forestry	Industry		Construction	Transport	Trade & Commerce
		Term Loan (Other than Working Capital Financing)	Working Capital Financing And Factoring			
	A	B	C	D	E	F
Up to Tk.5 thousand	2	1	2	0	0	11
Tk.5 thou. 1 to Tk.10 thou.	5	5	5	0	1	34
Tk.10 thou. 1 to Tk.25 thou.	60	23	25	4	8	187
Tk.25 thou. 1 to Tk.50 thou.	324	52	60	18	11	476
Tk.50 thou. 1 to Tk.1 lac	1000	193	238	47	43	1307
Tk.1 lac 1 to Tk.2 lac	2836	549	894	212	97	4955
Tk.2 lac 1 to Tk.3 lac	3183	847	1232	462	127	8317
Tk.3 lac 1 to Tk.4 lac	3188	1143	1395	763	148	10016
Tk.4 lac 1 to Tk.5 lac	2602	1388	1013	1406	221	11238
Tk.5 lac 1 to Tk.10 lac	1620	10917	1753	18937	1653	55721
Tk.10 lac 1 to Tk.25 lac	2076	46405	5622	88322	9001	168362
Tk.25 lac 1 to Tk.50 lac	1377	50116	7014	73706	10789	142979
Tk.50 lac 1 to Tk.75 lac	801	34363	7618	36788	8581	64924
Tk.75 lac 1 to Tk.1 crore	1194	24181	7356	28726	6941	42527
Tk.1 crore 1 to Tk.5 crore	12795	233808	64396	155268	53655	210708
Tk.5 crore 1 to Tk.10 crore	11115	238026	92037	82176	15397	135549
Tk.10 crore 1 to Tk.15 crore	1329	202720	64441	49744	15163	91642
Tk.15 crore 1 to Tk.20 crore	---	162832	41065	30070	8398	45394
Tk.20 crore 1 to Tk.25 crore	2281	151731	29975	37989	6676	29012
Tk.25 crore 1 to Tk.30 crore	2883	128863	35662	10571	2716	44298
Tk.30 crore 1 to Tk.35 crore	3374	100145	19506	29488	3119	41937
Tk.35 crore 1 to Tk.40 crore	---	117182	14884	7746	3814	57450
Tk.40 crore 1 to Tk.50 crore	4791	141349	26224	12809	9525	113355
Tk. 50 crore 1 to Tk.100 crore	5034	356228	48243	74463	12581	220175
Tk.100 crore 1 to Tk.150 crore	---	162343	12679	62813	---	23941
Tk.150 crore 1 to Tk.200 crore	---	146026	---	34359	---	18574
Tk.200 crore 1 to Tk.300 crore	---	67091	22966	71325	---	29382
Above Tk. 300 crore	---	353708	---	38854	---	---
Grand Total	63870	2732231	506306	947069	168665	1572470

* All NBFCs = 35 NBFCs

Table-23

**Accounts and Major Economic Purposes
NBFCs**

(Amount in Lac Taka)

Loans and advances as on 31-12-2024				Total Loans and advances as on 30-09-2024	Size of Accounts
Other Institutional Loan	Consumer Finance	Miscellaneous	Total		
G	H	I	J=A+B+....+I	K	
---	269	---	286	332	Up to Tk.5 thousand
---	475	---	524	600	Tk.5 thou. 1 to Tk.10 thou.
0	1998	---	2306	2436	Tk.10 thou. 1 to Tk.25 thou.
---	6397	---	7337	7605	Tk.25 thou. 1 to Tk.50 thou.
2	15909	---	18740	18619	Tk.50 thou. 1 to Tk.1 lac
11	16891	1	26446	26269	Tk.1 lac 1 to Tk.2 lac
13	9773	3	23957	24196	Tk.2 lac 1 to Tk.3 lac
10	7755	---	24418	24676	Tk.3 lac 1 to Tk.4 lac
---	8832	---	26699	26481	Tk.4 lac 1 to Tk.5 lac
35	48937	---	139574	140322	Tk.5 lac 1 to Tk.10 lac
529	188864	43	509224	514974	Tk.10 lac 1 to Tk.25 lac
1080	218446	62	505570	511392	Tk.25 lac 1 to Tk.50 lac
1954	106491	67	261587	258817	Tk.50 lac 1 to Tk.75 lac
1321	71299	---	183545	183827	Tk.75 lac 1 to Tk.1 crore
18469	228107	132	977337	975599	Tk.1 crore 1 to Tk.5 crore
23277	49071	623	647270	645767	Tk.5 crore 1 to Tk.10 crore
22894	22718	---	470651	475647	Tk.10 crore 1 to Tk.15 crore
13215	6773	---	307747	296214	Tk.15 crore 1 to Tk.20 crore
16888	11378	---	285931	267394	Tk.20 crore 1 to Tk.25 crore
13831	2713	---	241537	247318	Tk.25 crore 1 to Tk.30 crore
19387	3214	---	220169	227635	Tk.30 crore 1 to Tk.35 crore
3630	---	---	204706	204099	Tk.35 crore 1 to Tk.40 crore
21620	9456	---	339129	320770	Tk.40 crore 1 to Tk.50 crore
17015	11865	---	745604	707069	Tk. 50 crore 1 to Tk.100 crore
14268	26692	---	302735	329177	Tk.100 crore 1 to Tk.150 crore
92064	---	---	291024	240352	Tk.150 crore 1 to Tk.200 crore
77006	---	---	267770	222274	Tk.200 crore 1 to Tk.300 crore
183311	---	---	575873	514215	Above Tk. 300 crore
541828	1074322	932	7607694	7414075	Grand Total

Loans and Advances Categorised by Size of Public

Size of Accounts	Loans and advances as on 31-12-2024					
	Agriculture, Fishing and Forestry	Industry		Construction	Transport	Trade & Commerce
		Term Loan (Other than Working Capital Financing)	Working Capital Financing And Factoring			
		B	C			
	A	B	C	D	E	F
Up to Tk.5 thousand	2	0	0	---	---	1
Tk.5 thou. 1 to Tk.10 thou.	5	0	2	---	---	4
Tk.10 thou. 1 to Tk.25 thou.	39	2	14	---	---	29
Tk.25 thou. 1 to Tk.50 thou.	159	5	41	---	---	127
Tk.50 thou. 1 to Tk.1 lac	601	1	191	---	---	512
Tk.1 lac 1 to Tk.2 lac	2431	1	773	---	---	2325
Tk.2 lac 1 to Tk.3 lac	3040	---	1052	---	---	3664
Tk.3 lac 1 to Tk.4 lac	3091	14	1211	---	---	3975
Tk.4 lac 1 to Tk.5 lac	2449	4	823	---	---	3646
Tk.5 lac 1 to Tk.10 lac	870	7	494	---	---	1397
Tk.10 lac 1 to Tk.25 lac	---	93	65	---	---	10
Tk.25 lac 1 to Tk.50 lac	---	168	---	---	---	---
Tk.50 lac 1 to Tk.75 lac	---	51	---	---	---	---
Tk.75 lac 1 to Tk.1 crore	---	345	---	---	---	---
Tk.1 crore 1 to Tk.5 crore	---	7888	343	1215	---	---
Tk.5 crore 1 to Tk.10 crore	---	15583	1259	625	---	---
Tk.10 crore 1 to Tk.15 crore	---	21544	---	5096	---	---
Tk.15 crore 1 to Tk.20 crore	---	16836	---	1536	---	---
Tk.20 crore 1 to Tk.25 crore	---	22481	2315	15603	---	---
Tk.25 crore 1 to Tk.30 crore	---	24780	---	---	---	---
Tk.30 crore 1 to Tk.35 crore	---	25884	---	6560	---	---
Tk.35 crore 1 to Tk.40 crore	---	11388	---	---	---	---
Tk.40 crore 1 to Tk.50 crore	---	31297	---	---	---	---
Tk. 50 crore 1 to Tk.100 crore	---	164891	---	52978	---	---
Tk.100 crore 1 to Tk.150 crore	---	138249	---	49643	---	---
Tk.150 crore 1 to Tk.200 crore	---	146026	---	34359	---	---
Tk.200 crore 1 to Tk.300 crore	---	67091	22966	71325	---	---
Above Tk. 300 crore	---	353708	---	38854	---	---
Grand Total	12687	1048337	31550	277793	---	15691

* Public NBFCs = 3 NBFCs

Table-24

**Accounts and Major Economic Purposes
NBFCs**

(Amount in Lac Taka)

Loans and advances as on 31-12-2024				Total Loans and advances as on 30-09-2024	Size of Accounts
Other Institutional Loan	Consumer Finance	Miscellaneous	Total		
G	H	I	J=A+B+....+I	K	
---	---	---	3	4	Up to Tk.5 thousand
---	---	---	11	10	Tk.5 thou. 1 to Tk.10 thou.
0	1	---	84	87	Tk.10 thou. 1 to Tk.25 thou.
---	2	---	334	348	Tk.25 thou. 1 to Tk.50 thou.
1	8	---	1315	1344	Tk.50 thou. 1 to Tk.1 lac
8	7	1	5547	5640	Tk.1 lac 1 to Tk.2 lac
5	15	3	7780	8009	Tk.2 lac 1 to Tk.3 lac
4	3	---	8298	8101	Tk.3 lac 1 to Tk.4 lac
---	17	---	6939	6740	Tk.4 lac 1 to Tk.5 lac
7	5	---	2781	1962	Tk.5 lac 1 to Tk.10 lac
---	114	43	326	318	Tk.10 lac 1 to Tk.25 lac
42	82	62	355	419	Tk.25 lac 1 to Tk.50 lac
55	61	67	234	530	Tk.50 lac 1 to Tk.75 lac
76	157	---	578	509	Tk.75 lac 1 to Tk.1 crore
276	147	132	10002	10621	Tk.1 crore 1 to Tk.5 crore
---	---	623	18090	19051	Tk.5 crore 1 to Tk.10 crore
---	---	---	26640	30526	Tk.10 crore 1 to Tk.15 crore
---	---	---	18372	16752	Tk.15 crore 1 to Tk.20 crore
---	---	---	40399	38803	Tk.20 crore 1 to Tk.25 crore
---	---	---	24780	24643	Tk.25 crore 1 to Tk.30 crore
---	---	---	32443	26654	Tk.30 crore 1 to Tk.35 crore
---	---	---	11388	18698	Tk.35 crore 1 to Tk.40 crore
---	---	---	31297	35831	Tk.40 crore 1 to Tk.50 crore
---	---	---	217869	216104	Tk. 50 crore 1 to Tk.100 crore
---	---	---	187892	183019	Tk.100 crore 1 to Tk.150 crore
18987	---	---	199372	150906	Tk.150 crore 1 to Tk.200 crore
24927	---	---	186309	166819	Tk.200 crore 1 to Tk.300 crore
---	---	---	392562	367237	Above Tk. 300 crore
44389	620	932	1431999	1339685	Grand Total

Loans and Advances Categoricalised by Size of Private

Size of Accounts	Loans and advances as on 31-12-2024					
	Agriculture, Fishing and Forestry	Industry		Construction	Transport	Trade & Commerce
		Term Loan (Other than Working Capital Financing)	Working Capital Financing And Factoring			
	A	B	C	D	E	F
Up to Tk.5 thousand	0	1	2	0	0	10
Tk.5 thou. 1 to Tk.10 thou.	1	5	3	0	1	30
Tk.10 thou. 1 to Tk.25 thou.	22	21	12	4	8	159
Tk.25 thou. 1 to Tk.50 thou.	164	46	19	18	11	349
Tk.50 thou. 1 to Tk.1 lac	399	191	46	47	43	796
Tk.1 lac 1 to Tk.2 lac	405	547	121	212	97	2630
Tk.2 lac 1 to Tk.3 lac	142	847	180	462	127	4653
Tk.3 lac 1 to Tk.4 lac	97	1129	185	763	148	6040
Tk.4 lac 1 to Tk.5 lac	152	1383	190	1406	221	7592
Tk.5 lac 1 to Tk.10 lac	751	10910	1259	18937	1653	54324
Tk.10 lac 1 to Tk.25 lac	2076	46312	5556	88322	9001	168351
Tk.25 lac 1 to Tk.50 lac	1377	49948	7014	73706	10789	142979
Tk.50 lac 1 to Tk.75 lac	801	34312	7618	36788	8581	64924
Tk.75 lac 1 to Tk.1 crore	1194	23836	7356	28726	6941	42527
Tk.1 crore 1 to Tk.5 crore	12795	225920	64053	154053	53655	210708
Tk.5 crore 1 to Tk.10 crore	11115	222442	90778	81551	15397	135549
Tk.10 crore 1 to Tk.15 crore	1329	181176	64441	44648	15163	91642
Tk.15 crore 1 to Tk.20 crore	---	145996	41065	28534	8398	45394
Tk.20 crore 1 to Tk.25 crore	2281	129250	27660	22387	6676	29012
Tk.25 crore 1 to Tk.30 crore	2883	104083	35662	10571	2716	44298
Tk.30 crore 1 to Tk.35 crore	3374	74261	19506	22929	3119	41937
Tk.35 crore 1 to Tk.40 crore	---	105794	14884	7746	3814	57450
Tk.40 crore 1 to Tk.50 crore	4791	110052	26224	12809	9525	113355
Tk. 50 crore 1 to Tk.100 crore	5034	191337	48243	21485	12581	220175
Tk.100 crore 1 to Tk.150 crore	---	24093	12679	13170	---	23941
Tk.150 crore 1 to Tk.200 crore	---	---	---	---	---	18574
Tk.200 crore 1 to Tk.300 crore	---	---	---	---	---	29382
Above Tk. 300 crore	---	---	---	---	---	---
Grand Total	51183	1683895	474756	669276	168665	1556779

* Private NBFCs = 32 NBFCs

Table-25

**Accounts and Major Economic Purposes
NBFCs**

Loans and advances as on 31-12-2024					(Amount in Lac Taka)
Other Institutional Loan	Consumer Finance	Miscellaneous	Total	Total Loans and advances as on 30-09-2024	Size of Accounts
G	H	I	J=A+B+....+I	K	
---	269	---	282	327	Up to Tk.5 thousand
---	475	---	514	590	Tk.5 thou. 1 to Tk.10 thou.
---	1997	---	2221	2349	Tk.10 thou. 1 to Tk.25 thou.
---	6395	---	7004	7257	Tk.25 thou. 1 to Tk.50 thou.
1	15901	---	17425	17275	Tk.50 thou. 1 to Tk.1 lac
3	16885	---	20899	20629	Tk.1 lac 1 to Tk.2 lac
8	9758	---	16178	16187	Tk.2 lac 1 to Tk.3 lac
6	7752	---	16120	16575	Tk.3 lac 1 to Tk.4 lac
---	8815	---	19760	19741	Tk.4 lac 1 to Tk.5 lac
28	48932	---	136793	138361	Tk.5 lac 1 to Tk.10 lac
529	188750	---	508898	514657	Tk.10 lac 1 to Tk.25 lac
1037	218363	---	505215	510972	Tk.25 lac 1 to Tk.50 lac
1899	106430	---	261353	258286	Tk.50 lac 1 to Tk.75 lac
1246	71141	---	182967	183318	Tk.75 lac 1 to Tk.1 crore
18193	227959	---	967335	964978	Tk.1 crore 1 to Tk.5 crore
23277	49071	---	629180	626716	Tk.5 crore 1 to Tk.10 crore
22894	22718	---	444011	445121	Tk.10 crore 1 to Tk.15 crore
13215	6773	---	289375	279462	Tk.15 crore 1 to Tk.20 crore
16888	11378	---	245532	228591	Tk.20 crore 1 to Tk.25 crore
13831	2713	---	216757	222675	Tk.25 crore 1 to Tk.30 crore
19387	3214	---	187726	200981	Tk.30 crore 1 to Tk.35 crore
3630	---	---	193318	185401	Tk.35 crore 1 to Tk.40 crore
21620	9456	---	307833	284940	Tk.40 crore 1 to Tk.50 crore
17015	11865	---	527735	490965	Tk. 50 crore 1 to Tk.100 crore
14268	26692	---	114843	146157	Tk.100 crore 1 to Tk.150 crore
73077	---	---	91651	89446	Tk.150 crore 1 to Tk.200 crore
52078	---	---	81461	55454	Tk.200 crore 1 to Tk.300 crore
183311	---	---	183311	146978	Above Tk. 300 crore
497439	1073702	---	6175695	6074389	Grand Total

**Loans and Advances Categorised by Size of
Non-Depository**

Size of Accounts	Loans and advances as on 31-12-2024					
	Agriculture, Fishing and Forestry	Industry		Construction	Transport	Trade & Commerce
		Term Loan (Other than Working Capital Financing)	Working Capital Financing And Factoring			
	A	B	C	D	E	F
Up to Tk.5 thousand	2	0	0	---	---	1
Tk.5 thou. 1 to Tk.10 thou.	5	0	2	---	---	4
Tk.10 thou. 1 to Tk.25 thou.	39	2	14	---	---	29
Tk.25 thou. 1 to Tk.50 thou.	159	5	41	---	---	127
Tk.50 thou. 1 to Tk.1 lac	601	1	191	---	---	512
Tk.1 lac 1 to Tk.2 lac	2431	1	773	---	---	2325
Tk.2 lac 1 to Tk.3 lac	3040	---	1052	---	---	3664
Tk.3 lac 1 to Tk.4 lac	3091	14	1211	---	---	3975
Tk.4 lac 1 to Tk.5 lac	2449	4	823	---	---	3646
Tk.5 lac 1 to Tk.10 lac	870	7	494	---	---	1397
Tk.10 lac 1 to Tk.25 lac	52	93	65	---	---	10
Tk.25 lac 1 to Tk.50 lac	108	210	---	---	---	---
Tk.50 lac 1 to Tk.75 lac	135	124	---	---	---	---
Tk.75 lac 1 to Tk.1 crore	92	345	---	---	---	---
Tk.1 crore 1 to Tk.5 crore	4548	9112	343	1215	---	---
Tk.5 crore 1 to Tk.10 crore	749	17267	1259	625	---	---
Tk.10 crore 1 to Tk.15 crore	---	23913	---	5096	---	---
Tk.15 crore 1 to Tk.20 crore	---	22434	---	1536	---	---
Tk.20 crore 1 to Tk.25 crore	---	31176	2315	15603	---	---
Tk.25 crore 1 to Tk.30 crore	---	32933	---	---	---	---
Tk.30 crore 1 to Tk.35 crore	---	29303	---	6560	---	---
Tk.35 crore 1 to Tk.40 crore	---	19388	---	---	---	---
Tk.40 crore 1 to Tk.50 crore	---	35298	---	---	---	---
Tk. 50 crore 1 to Tk.100 crore	---	164891	---	52978	---	---
Tk.100 crore 1 to Tk.150 crore	---	138249	---	49643	---	---
Tk.150 crore 1 to Tk.200 crore	---	146026	---	34359	---	---
Tk.200 crore 1 to Tk.300 crore	---	67091	22966	71325	---	---
Above Tk. 300 crore	---	353708	---	38854	---	---
Grand Total	18371	1091595	31550	277793	---	15691

* Non-Depository NBFCs = 5 Non-Depository NBFCs

Table-26

**Accounts and Major Economic Purposes
NBFCs**

(Amount in Lac Taka)

Loans and advances as on 31-12-2024				Total Loans and advances as on 30-09-2024	Size of Accounts
Other Institutional Loan	Consumer Finance	Miscellaneous	Total		
G	H	I	J=A+B+....+I	K	
---	---	---	3	4	Up to Tk.5 thousand
---	---	---	11	10	Tk.5 thou. 1 to Tk.10 thou.
0	1	---	85	88	Tk.10 thou. 1 to Tk.25 thou.
---	2	---	334	348	Tk.25 thou. 1 to Tk.50 thou.
1	8	---	1315	1345	Tk.50 thou. 1 to Tk.1 lac
8	10	1	5550	5643	Tk.1 lac 1 to Tk.2 lac
5	18	3	7783	8012	Tk.2 lac 1 to Tk.3 lac
4	6	---	8301	8105	Tk.3 lac 1 to Tk.4 lac
---	17	---	6939	6740	Tk.4 lac 1 to Tk.5 lac
7	5	---	2781	1962	Tk.5 lac 1 to Tk.10 lac
---	114	43	378	318	Tk.10 lac 1 to Tk.25 lac
42	160	62	583	617	Tk.25 lac 1 to Tk.50 lac
55	61	67	443	838	Tk.50 lac 1 to Tk.75 lac
76	157	---	670	596	Tk.75 lac 1 to Tk.1 crore
276	147	132	15773	17188	Tk.1 crore 1 to Tk.5 crore
900	---	623	21423	21491	Tk.5 crore 1 to Tk.10 crore
---	---	---	29010	34092	Tk.10 crore 1 to Tk.15 crore
---	---	---	23970	18420	Tk.15 crore 1 to Tk.20 crore
---	---	---	49094	49545	Tk.20 crore 1 to Tk.25 crore
---	---	---	32933	32833	Tk.25 crore 1 to Tk.30 crore
---	---	---	35863	26654	Tk.30 crore 1 to Tk.35 crore
---	---	---	19388	30331	Tk.35 crore 1 to Tk.40 crore
---	---	---	35298	35831	Tk.40 crore 1 to Tk.50 crore
---	---	---	217869	216104	Tk. 50 crore 1 to Tk.100 crore
---	---	---	187892	183019	Tk.100 crore 1 to Tk.150 crore
18987	---	---	199372	150906	Tk.150 crore 1 to Tk.200 crore
24927	---	---	186309	166819	Tk.200 crore 1 to Tk.300 crore
---	---	---	392562	367237	Above Tk. 300 crore
45289	707	932	1481929	1385095	Grand Total

Loans and Advances Categorised by Size of Depository

Size of Accounts	Loans and advances as on 31-12-2024					
	Agriculture, Fishing and Forestry	Industry		Construction	Transport	Trade & Commerce
		Term Loan (Other than Working Capital Financing)	Working Capital Financing And Factoring			
A	B	C	D	E	F	
Up to Tk.5 thousand	0	1	2	0	0	10
Tk.5 thou. 1 to Tk.10 thou.	0	5	3	0	1	29
Tk.10 thou. 1 to Tk.25 thou.	21	21	12	4	8	159
Tk.25 thou. 1 to Tk.50 thou.	164	46	19	18	11	349
Tk.50 thou. 1 to Tk.1 lac	399	191	46	47	43	796
Tk.1 lac 1 to Tk.2 lac	405	547	121	212	97	2630
Tk.2 lac 1 to Tk.3 lac	142	847	180	462	127	4653
Tk.3 lac 1 to Tk.4 lac	97	1129	185	763	148	6040
Tk.4 lac 1 to Tk.5 lac	152	1383	190	1406	221	7592
Tk.5 lac 1 to Tk.10 lac	751	10910	1259	18937	1653	54324
Tk.10 lac 1 to Tk.25 lac	2024	46312	5556	88322	9001	168351
Tk.25 lac 1 to Tk.50 lac	1269	49906	7014	73706	10789	142979
Tk.50 lac 1 to Tk.75 lac	665	34238	7618	36788	8581	64924
Tk.75 lac 1 to Tk.1 crore	1102	23836	7356	28726	6941	42527
Tk.1 crore 1 to Tk.5 crore	8247	224696	64053	154053	53655	210708
Tk.5 crore 1 to Tk.10 crore	10366	220759	90778	81551	15397	135549
Tk.10 crore 1 to Tk.15 crore	1329	178807	64441	44648	15163	91642
Tk.15 crore 1 to Tk.20 crore	---	140398	41065	28534	8398	45394
Tk.20 crore 1 to Tk.25 crore	2281	120556	27660	22387	6676	29012
Tk.25 crore 1 to Tk.30 crore	2883	95930	35662	10571	2716	44298
Tk.30 crore 1 to Tk.35 crore	3374	70842	19506	22929	3119	41937
Tk.35 crore 1 to Tk.40 crore	---	97794	14884	7746	3814	57450
Tk.40 crore 1 to Tk.50 crore	4791	106051	26224	12809	9525	113355
Tk. 50 crore 1 to Tk.100 crore	5034	191337	48243	21485	12581	220175
Tk.100 crore 1 to Tk.150 crore	---	24093	12679	13170	---	23941
Tk.150 crore 1 to Tk.200 crore	---	---	---	---	---	18574
Tk.200 crore 1 to Tk.300 crore	---	---	---	---	---	29382
Above Tk. 300 crore	---	---	---	---	---	---
Grand Total	45498	1640637	474756	669276	168665	1556779

* Depository NBFCs = 30 Depository NBFCs

Table-27

**Accounts and Major Economic Purposes
NBFCs**

(Amount in Lac Taka)

Loans and advances as on 31-12-2024				Total Loans and advances as on 30-09-2024	Size of Accounts
Other Institutional Loan	Consumer Finance	Miscellaneous	Total		
G	H	I	J=A+B+....+I	K	
---	269	---	282	327	Up to Tk.5 thousand
---	475	---	513	590	Tk.5 thou. 1 to Tk.10 thou.
---	1997	---	2221	2348	Tk.10 thou. 1 to Tk.25 thou.
---	6395	---	7004	7257	Tk.25 thou. 1 to Tk.50 thou.
1	15901	---	17425	17274	Tk.50 thou. 1 to Tk.1 lac
3	16882	---	20896	20626	Tk.1 lac 1 to Tk.2 lac
8	9756	---	16175	16184	Tk.2 lac 1 to Tk.3 lac
6	7749	---	16117	16572	Tk.3 lac 1 to Tk.4 lac
---	8815	---	19760	19741	Tk.4 lac 1 to Tk.5 lac
28	48932	---	136793	138361	Tk.5 lac 1 to Tk.10 lac
529	188750	---	508846	514657	Tk.10 lac 1 to Tk.25 lac
1037	218286	---	504987	510775	Tk.25 lac 1 to Tk.50 lac
1899	106430	---	261144	257979	Tk.50 lac 1 to Tk.75 lac
1246	71141	---	182875	183231	Tk.75 lac 1 to Tk.1 crore
18193	227959	---	961564	958411	Tk.1 crore 1 to Tk.5 crore
22377	49071	---	625847	624276	Tk.5 crore 1 to Tk.10 crore
22894	22718	---	441641	441555	Tk.10 crore 1 to Tk.15 crore
13215	6773	---	283777	277794	Tk.15 crore 1 to Tk.20 crore
16888	11378	---	236838	217850	Tk.20 crore 1 to Tk.25 crore
13831	2713	---	208604	214485	Tk.25 crore 1 to Tk.30 crore
19387	3214	---	184307	200981	Tk.30 crore 1 to Tk.35 crore
3630	---	---	185318	173767	Tk.35 crore 1 to Tk.40 crore
21620	9456	---	303832	284940	Tk.40 crore 1 to Tk.50 crore
17015	11865	---	527735	490965	Tk. 50 crore 1 to Tk.100 crore
14268	26692	---	114843	146157	Tk.100 crore 1 to Tk.150 crore
73077	---	---	91651	89446	Tk.150 crore 1 to Tk.200 crore
52078	---	---	81461	55454	Tk.200 crore 1 to Tk.300 crore
183311	---	---	183311	146978	Above Tk. 300 crore
496539	1073615	---	6125766	6028980	Grand Total

Loans and Advances Categorised
All

Size of Accounts	Loans and advances as on 31-12-2024				
	Actual				Cumulative
	No. of Accounts	Amount	% of Total Amount	Average Size (B/A)	No. of Accounts
	A	B	C	D	E
Up to Tk.5 thousand	22433	286	0.00%	0.01	22433
Tk.5 thou. 1 to Tk.10 thou.	7259	524	0.01%	0.07	29692
Tk.10 thou. 1 to Tk.25 thou.	13944	2306	0.03%	0.17	43636
Tk.25 thou. 1 to Tk.50 thou.	19478	7337	0.10%	0.38	63114
Tk.50 thou. 1 to Tk.1 lac	26358	18740	0.25%	0.71	89472
Tk.1 lac 1 to Tk.2 lac	18565	26446	0.35%	1.42	108037
Tk.2 lac 1 to Tk.3 lac	9694	23957	0.31%	2.47	117731
Tk.3 lac 1 to Tk.4 lac	7014	24418	0.32%	3.48	124745
Tk.4 lac 1 to Tk.5 lac	5943	26699	0.35%	4.49	130688
Tk.5 lac 1 to Tk.10 lac	18837	139574	1.83%	7.41	149525
Tk.10 lac 1 to Tk.25 lac	31068	509224	6.69%	16.39	180593
Tk.25 lac 1 to Tk.50 lac	14566	505570	6.65%	34.71	195159
Tk.50 lac 1 to Tk.75 lac	4312	261587	3.44%	60.66	199471
Tk.75 lac 1 to Tk.1 crore	2119	183545	2.41%	86.62	201590
Tk.1 crore 1 to Tk.5 crore	4714	977337	12.85%	207.33	206304
Tk.5 crore 1 to Tk.10 crore	939	647270	8.51%	689.32	207243
Tk.10 crore 1 to Tk.15 crore	389	470651	6.19%	1209.90	207632
Tk.15 crore 1 to Tk.20 crore	180	307747	4.05%	1709.70	207812
Tk.20 crore 1 to Tk.25 crore	129	285931	3.76%	2216.52	207941
Tk.25 crore 1 to Tk.30 crore	88	241537	3.17%	2744.73	208029
Tk.30 crore 1 to Tk.35 crore	68	220169	2.89%	3237.79	208097
Tk.35 crore 1 to Tk.40 crore	54	204706	2.69%	3790.85	208151
Tk.40 crore 1 to Tk.50 crore	76	339129	4.46%	4462.23	208227
Tk. 50 crore 1 to Tk.100 crore	116	745604	9.80%	6427.62	208343
Tk.100 crore 1 to Tk.150 crore	25	302735	3.98%	12109.39	208368
Tk.150 crore 1 to Tk.200 crore	17	291024	3.83%	17119.03	208385
Tk.200 crore 1 to Tk.300 crore	11	267770	3.52%	24342.74	208396
Above Tk. 300 crore	13	575873	7.57%	44297.90	208409
Grand Total	208409	7607694	100%	36.50	---

* ALL NBFCs = 35 NBFCs

Table-28

by Size of Accounts
NBFCs

					(Amount in Lac Taka)
Loans and advances as on 31-12-2024		Loans and advances as on			Size of Accounts
Cumulative		30-09-2024			
Amount	% of Total Amount	No. of Accounts	Amount	% of Total Amount	
F	G	H	I	J	
286	0.00%	23597	332	0.00%	Up to Tk.5 thousand
810	0.01%	8356	600	0.01%	Tk.5 thou. 1 to Tk.10 thou.
3116	0.04%	14723	2436	0.04%	Tk.10 thou. 1 to Tk.25 thou.
10453	0.14%	20201	7605	0.11%	Tk.25 thou. 1 to Tk.50 thou.
29193	0.38%	26159	18619	0.25%	Tk.50 thou. 1 to Tk.1 lac
55639	0.73%	18449	26269	0.35%	Tk.1 lac 1 to Tk.2 lac
79596	1.05%	9799	24196	0.33%	Tk.2 lac 1 to Tk.3 lac
104015	1.37%	7077	24676	0.34%	Tk.3 lac 1 to Tk.4 lac
130713	1.72%	5885	26481	0.36%	Tk.4 lac 1 to Tk.5 lac
270287	3.55%	18884	140322	1.94%	Tk.5 lac 1 to Tk.10 lac
779510	10.25%	31482	514974	7.26%	Tk.10 lac 1 to Tk.25 lac
1285080	16.89%	14757	511392	7.41%	Tk.25 lac 1 to Tk.50 lac
1546667	20.33%	4272	258817	3.63%	Tk.50 lac 1 to Tk.75 lac
1730212	22.74%	2129	183827	2.60%	Tk.75 lac 1 to Tk.1 crore
2707549	35.59%	4659	975599	13.68%	Tk.1 crore 1 to Tk.5 crore
3354819	44.10%	937	645767	8.68%	Tk.5 crore 1 to Tk.10 crore
3825470	50.28%	390	475647	6.54%	Tk.10 crore 1 to Tk.15 crore
4133217	54.33%	173	296214	4.28%	Tk.15 crore 1 to Tk.20 crore
4419148	58.09%	120	267394	3.55%	Tk.20 crore 1 to Tk.25 crore
4660684	61.26%	90	247318	3.19%	Tk.25 crore 1 to Tk.30 crore
4880854	64.16%	70	227635	3.09%	Tk.30 crore 1 to Tk.35 crore
5085560	66.85%	54	204099	2.53%	Tk.35 crore 1 to Tk.40 crore
5424689	71.31%	72	320770	4.52%	Tk.40 crore 1 to Tk.50 crore
6170293	81.11%	110	707069	9.77%	Tk. 50 crore 1 to Tk.100 crore
6473028	85.09%	27	329177	3.55%	Tk.100 crore 1 to Tk.150 crore
6764051	88.91%	14	240352	3.41%	Tk.150 crore 1 to Tk.200 crore
7031821	92.43%	9	222274	3.01%	Tk.200 crore 1 to Tk.300 crore
7607694	100.00%	12	514215	5.57%	Above Tk. 300 crore
---	---	212507	7414075	100%	Grand Total

**Loans and Advances Categorised
Public**

Size of Accounts	Loans and advances as on 31-12-2024				
	Actual				Cumulative
	No. of Accounts	Amount	% of Total Amount	Average Size (B/A)	No. of Accounts
	A	B	C	D	E
Up to Tk.5 thousand	1139	3	0.00%	0.00	1139
Tk.5 thou. 1 to Tk.10 thou.	135	11	0.00%	0.08	1274
Tk.10 thou. 1 to Tk.25 thou.	494	84	0.01%	0.17	1768
Tk.25 thou. 1 to Tk.50 thou.	886	334	0.02%	0.38	2654
Tk.50 thou. 1 to Tk.1 lac	1752	1315	0.09%	0.75	4406
Tk.1 lac 1 to Tk.2 lac	3677	5547	0.39%	1.51	8083
Tk.2 lac 1 to Tk.3 lac	3133	7780	0.54%	2.48	11216
Tk.3 lac 1 to Tk.4 lac	2389	8298	0.58%	3.47	13605
Tk.4 lac 1 to Tk.5 lac	1552	6939	0.48%	4.47	15157
Tk.5 lac 1 to Tk.10 lac	511	2781	0.19%	5.44	15668
Tk.10 lac 1 to Tk.25 lac	20	326	0.02%	16.30	15688
Tk.25 lac 1 to Tk.50 lac	10	355	0.02%	35.49	15698
Tk.50 lac 1 to Tk.75 lac	4	234	0.02%	58.48	15702
Tk.75 lac 1 to Tk.1 crore	7	578	0.04%	82.57	15709
Tk.1 crore 1 to Tk.5 crore	40	10002	0.70%	250.04	15749
Tk.5 crore 1 to Tk.10 crore	26	18090	1.26%	695.78	15775
Tk.10 crore 1 to Tk.15 crore	22	26640	1.86%	1210.90	15797
Tk.15 crore 1 to Tk.20 crore	11	18372	1.28%	1670.16	15808
Tk.20 crore 1 to Tk.25 crore	18	40399	2.82%	2244.41	15826
Tk.25 crore 1 to Tk.30 crore	9	24780	1.73%	2753.29	15835
Tk.30 crore 1 to Tk.35 crore	10	32443	2.27%	3244.32	15845
Tk.35 crore 1 to Tk.40 crore	3	11388	0.80%	3796.07	15848
Tk.40 crore 1 to Tk.50 crore	7	31297	2.19%	4470.97	15855
Tk. 50 crore 1 to Tk.100 crore	31	217869	15.21%	7028.03	15886
Tk.100 crore 1 to Tk.150 crore	16	187892	13.12%	11743.25	15902
Tk.150 crore 1 to Tk.200 crore	12	199372	13.92%	16614.35	15914
Tk.200 crore 1 to Tk.300 crore	8	186309	13.01%	23288.68	15922
Above Tk. 300 crore	9	392562	27.41%	43617.95	15931
Grand Total	15931	1431999	100%	89.89	---

* Public NBFCs = 3 NBFCs

Table-29

by Size of Accounts
NBFCs

(Amount in Lac Taka)

Loans and advances as on 31-12-2024		Loans and advances as on 30-09-2024			Size of Accounts
Cumulative					
Amount	% of Total Amount	No. of Accounts	Amount	% of Total Amount	
F	G	H	I	J	
3	0.00%	1080	4	0.00%	Up to Tk.5 thousand
14	0.00%	133	10	0.00%	Tk.5 thou. 1 to Tk.10 thou.
98	0.01%	511	87	0.01%	Tk.10 thou. 1 to Tk.25 thou.
432	0.03%	921	348	0.03%	Tk.25 thou. 1 to Tk.50 thou.
1747	0.12%	1798	1344	0.11%	Tk.50 thou. 1 to Tk.1 lac
7294	0.51%	3755	5640	0.46%	Tk.1 lac 1 to Tk.2 lac
15074	1.05%	3231	8009	0.67%	Tk.2 lac 1 to Tk.3 lac
23372	1.63%	2328	8101	0.68%	Tk.3 lac 1 to Tk.4 lac
30311	2.12%	1508	6740	0.52%	Tk.4 lac 1 to Tk.5 lac
33091	2.31%	355	1962	0.18%	Tk.5 lac 1 to Tk.10 lac
33417	2.33%	20	318	0.03%	Tk.10 lac 1 to Tk.25 lac
33772	2.36%	12	419	0.03%	Tk.25 lac 1 to Tk.50 lac
34006	2.37%	9	530	0.05%	Tk.50 lac 1 to Tk.75 lac
34584	2.42%	6	509	0.04%	Tk.75 lac 1 to Tk.1 crore
44586	3.11%	42	10621	0.93%	Tk.1 crore 1 to Tk.5 crore
62676	4.38%	27	19051	1.45%	Tk.5 crore 1 to Tk.10 crore
89316	6.24%	25	30526	2.38%	Tk.10 crore 1 to Tk.15 crore
107688	7.52%	10	16752	1.12%	Tk.15 crore 1 to Tk.20 crore
148087	10.34%	17	38803	2.22%	Tk.20 crore 1 to Tk.25 crore
172867	12.07%	9	24643	2.18%	Tk.25 crore 1 to Tk.30 crore
205310	14.34%	8	26654	2.13%	Tk.30 crore 1 to Tk.35 crore
216698	15.13%	5	18698	0.90%	Tk.35 crore 1 to Tk.40 crore
247995	17.32%	8	35831	2.94%	Tk.40 crore 1 to Tk.50 crore
465864	32.53%	30	216104	18.32%	Tk. 50 crore 1 to Tk.100 crore
653756	45.65%	15	183019	13.64%	Tk.100 crore 1 to Tk.150 crore
853128	59.58%	9	150906	13.69%	Tk.150 crore 1 to Tk.200 crore
1039438	72.59%	7	166819	11.18%	Tk.200 crore 1 to Tk.300 crore
1431999	100.00%	8	367237	24.12%	Above Tk. 300 crore
---	---	15887	1339685	100%	Grand Total

**Loans and Advances Categorised
Private**

Size of Accounts	Loans and advances as on 31-12-2024				
	Actual				Cumulative
	No. of Accounts	Amount	% of Total Amount	Average Size (B/A)	No. of Accounts
	A	B	C	D	E
Up to Tk.5 thousand	21294	282	0.00%	0.01	21294
Tk.5 thou. 1 to Tk.10 thou.	7124	514	0.01%	0.07	28418
Tk.10 thou. 1 to Tk.25 thou.	13450	2221	0.04%	0.17	41868
Tk.25 thou. 1 to Tk.50 thou.	18592	7004	0.11%	0.38	60460
Tk.50 thou. 1 to Tk.1 lac	24606	17425	0.28%	0.71	85066
Tk.1 lac 1 to Tk.2 lac	14888	20899	0.34%	1.40	99954
Tk.2 lac 1 to Tk.3 lac	6561	16178	0.26%	2.47	106515
Tk.3 lac 1 to Tk.4 lac	4625	16120	0.26%	3.49	111140
Tk.4 lac 1 to Tk.5 lac	4391	19760	0.32%	4.50	115531
Tk.5 lac 1 to Tk.10 lac	18326	136793	2.22%	7.46	133857
Tk.10 lac 1 to Tk.25 lac	31048	508898	8.24%	16.39	164905
Tk.25 lac 1 to Tk.50 lac	14556	505215	8.18%	34.71	179461
Tk.50 lac 1 to Tk.75 lac	4308	261353	4.23%	60.67	183769
Tk.75 lac 1 to Tk.1 crore	2112	182967	2.96%	86.63	185881
Tk.1 crore 1 to Tk.5 crore	4674	967335	15.66%	206.96	190555
Tk.5 crore 1 to Tk.10 crore	913	629180	10.19%	689.13	191468
Tk.10 crore 1 to Tk.15 crore	367	444011	7.19%	1209.84	191835
Tk.15 crore 1 to Tk.20 crore	169	289375	4.69%	1712.28	192004
Tk.20 crore 1 to Tk.25 crore	111	245532	3.98%	2212.00	192115
Tk.25 crore 1 to Tk.30 crore	79	216757	3.51%	2743.76	192194
Tk.30 crore 1 to Tk.35 crore	58	187726	3.04%	3236.66	192252
Tk.35 crore 1 to Tk.40 crore	51	193318	3.13%	3790.54	192303
Tk.40 crore 1 to Tk.50 crore	69	307833	4.98%	4461.34	192372
Tk. 50 crore 1 to Tk.100 crore	85	527735	8.55%	6208.65	192457
Tk.100 crore 1 to Tk.150 crore	9	114843	1.86%	12760.32	192466
Tk.150 crore 1 to Tk.200 crore	5	91651	1.48%	18330.25	192471
Tk.200 crore 1 to Tk.300 crore	3	81461	1.32%	27153.56	192474
Above Tk. 300 crore	4	183311	2.97%	45827.79	192478
Grand Total	192478	6175695	100%	32.09	---

* Private NBFCs = 32 NBFCs

Table-30

**by Size of Accounts
NBFCs**

(Amount in Lac Taka)

Loans and advances as on 31-12-2024		Loans and advances as on 30-09-2024			Size of Accounts
Cumulative					
Amount	% of Total Amount	No. of Accounts	Amount	% of Total Amount	
F	G	H	I	J	
282	0.00%	22517	327	0.01%	Up to Tk.5 thousand
796	0.01%	8223	590	0.01%	Tk.5 thou. 1 to Tk.10 thou.
3017	0.05%	14212	2349	0.04%	Tk.10 thou. 1 to Tk.25 thou.
10021	0.16%	19280	7257	0.12%	Tk.25 thou. 1 to Tk.50 thou.
27446	0.44%	24361	17275	0.28%	Tk.50 thou. 1 to Tk.1 lac
48345	0.78%	14694	20629	0.33%	Tk.1 lac 1 to Tk.2 lac
64523	1.04%	6568	16187	0.26%	Tk.2 lac 1 to Tk.3 lac
80643	1.31%	4749	16575	0.27%	Tk.3 lac 1 to Tk.4 lac
100402	1.63%	4377	19741	0.33%	Tk.4 lac 1 to Tk.5 lac
237195	3.84%	18529	138361	2.29%	Tk.5 lac 1 to Tk.10 lac
746093	12.08%	31462	514657	8.70%	Tk.10 lac 1 to Tk.25 lac
1251308	20.26%	14745	510972	8.89%	Tk.25 lac 1 to Tk.50 lac
1512661	24.49%	4263	258286	4.35%	Tk.50 lac 1 to Tk.75 lac
1695628	27.46%	2123	183318	3.11%	Tk.75 lac 1 to Tk.1 crore
2662963	43.12%	4617	964978	16.23%	Tk.1 crore 1 to Tk.5 crore
3292143	53.31%	910	626716	10.12%	Tk.5 crore 1 to Tk.10 crore
3736154	60.50%	365	445121	7.37%	Tk.10 crore 1 to Tk.15 crore
4025529	65.18%	163	279462	4.91%	Tk.15 crore 1 to Tk.20 crore
4271061	69.16%	103	228591	3.81%	Tk.20 crore 1 to Tk.25 crore
4487817	72.67%	81	222675	3.39%	Tk.25 crore 1 to Tk.30 crore
4675544	75.71%	62	200981	3.28%	Tk.30 crore 1 to Tk.35 crore
4868861	78.84%	49	185401	2.86%	Tk.35 crore 1 to Tk.40 crore
5176694	83.82%	64	284940	4.84%	Tk.40 crore 1 to Tk.50 crore
5704429	92.37%	80	490965	8.07%	Tk. 50 crore 1 to Tk.100 crore
5819272	94.23%	12	146157	1.54%	Tk.100 crore 1 to Tk.150 crore
5910923	95.71%	5	89446	1.36%	Tk.150 crore 1 to Tk.200 crore
5992384	97.03%	2	55454	1.37%	Tk.200 crore 1 to Tk.300 crore
6175695	100.00%	4	146978	1.86%	Above Tk. 300 crore
---	---	196620	6074389	100%	Grand Total

**Loans and Advances Categorised
Non-Depository**

Size of Accounts	Loans and advances as on 31-12-2024				
	Actual				Cumulative
	No. of Accounts	Amount	% of Total Amount	Average Size (B/A)	No. of Accounts
	A	B	C	D	E
Up to Tk.5 thousand	1143	3	0.00%	0.00	1143
Tk.5 thou. 1 to Tk.10 thou.	141	11	0.00%	0.08	1284
Tk.10 thou. 1 to Tk.25 thou.	498	85	0.01%	0.17	1782
Tk.25 thou. 1 to Tk.50 thou.	886	334	0.02%	0.38	2668
Tk.50 thou. 1 to Tk.1 lac	1752	1315	0.09%	0.75	4420
Tk.1 lac 1 to Tk.2 lac	3679	5550	0.37%	1.51	8099
Tk.2 lac 1 to Tk.3 lac	3134	7783	0.53%	2.48	11233
Tk.3 lac 1 to Tk.4 lac	2390	8301	0.56%	3.47	13623
Tk.4 lac 1 to Tk.5 lac	1552	6939	0.47%	4.47	15175
Tk.5 lac 1 to Tk.10 lac	511	2781	0.19%	5.44	15686
Tk.10 lac 1 to Tk.25 lac	23	378	0.03%	16.43	15709
Tk.25 lac 1 to Tk.50 lac	16	583	0.04%	36.43	15725
Tk.50 lac 1 to Tk.75 lac	7	443	0.03%	63.26	15732
Tk.75 lac 1 to Tk.1 crore	8	670	0.05%	83.71	15740
Tk.1 crore 1 to Tk.5 crore	61	15773	1.06%	258.57	15801
Tk.5 crore 1 to Tk.10 crore	31	21423	1.45%	691.06	15832
Tk.10 crore 1 to Tk.15 crore	24	29010	1.96%	1208.73	15856
Tk.15 crore 1 to Tk.20 crore	14	23970	1.62%	1712.12	15870
Tk.20 crore 1 to Tk.25 crore	22	49094	3.31%	2231.52	15892
Tk.25 crore 1 to Tk.30 crore	12	32933	2.22%	2744.38	15904
Tk.30 crore 1 to Tk.35 crore	11	35863	2.42%	3260.25	15915
Tk.35 crore 1 to Tk.40 crore	5	19388	1.31%	3877.64	15920
Tk.40 crore 1 to Tk.50 crore	8	35298	2.38%	4412.22	15928
Tk. 50 crore 1 to Tk.100 crore	31	217869	14.70%	7028.03	15959
Tk.100 crore 1 to Tk.150 crore	16	187892	12.68%	11743.25	15975
Tk.150 crore 1 to Tk.200 crore	12	199372	13.45%	16614.35	15987
Tk.200 crore 1 to Tk.300 crore	8	186309	12.57%	23288.68	15995
Above Tk. 300 crore	9	392562	26.49%	43617.95	16004
Grand Total	16004	1481929	100%	92.60	---

* Non-Depository NBFCs = 5 Non-Depository NBFCs

Table-31

by Size of Accounts
NBFCs

(Amount in Lac Taka)

Loans and advances as on 31-12-2024		Loans and advances as on 30-09-2024			Size of Accounts
Cumulative					
Amount	% of Total Amount	No. of Accounts	Amount	% of Total Amount	
F	G	H	I	J	
3	0.00%	1085	4	0.00%	Up to Tk.5 thousand
15	0.00%	140	10	0.00%	Tk.5 thou. 1 to Tk.10 thou.
100	0.01%	515	88	0.01%	Tk.10 thou. 1 to Tk.25 thou.
433	0.03%	921	348	0.03%	Tk.25 thou. 1 to Tk.50 thou.
1748	0.12%	1799	1345	0.11%	Tk.50 thou. 1 to Tk.1 lac
7298	0.49%	3757	5643	0.44%	Tk.1 lac 1 to Tk.2 lac
15081	1.02%	3232	8012	0.65%	Tk.2 lac 1 to Tk.3 lac
23382	1.58%	2329	8105	0.66%	Tk.3 lac 1 to Tk.4 lac
30321	2.05%	1508	6740	0.50%	Tk.4 lac 1 to Tk.5 lac
33101	2.23%	355	1962	0.17%	Tk.5 lac 1 to Tk.10 lac
33479	2.26%	20	318	0.03%	Tk.10 lac 1 to Tk.25 lac
34062	2.30%	17	617	0.05%	Tk.25 lac 1 to Tk.50 lac
34505	2.33%	14	838	0.07%	Tk.50 lac 1 to Tk.75 lac
35175	2.37%	7	596	0.05%	Tk.75 lac 1 to Tk.1 crore
50947	3.44%	65	17188	1.32%	Tk.1 crore 1 to Tk.5 crore
72370	4.88%	31	21491	1.83%	Tk.5 crore 1 to Tk.10 crore
101380	6.84%	28	34092	2.46%	Tk.10 crore 1 to Tk.15 crore
125350	8.46%	11	18420	1.47%	Tk.15 crore 1 to Tk.20 crore
174443	11.77%	22	49545	2.85%	Tk.20 crore 1 to Tk.25 crore
207376	13.99%	12	32833	2.34%	Tk.25 crore 1 to Tk.30 crore
243238	16.41%	8	26654	2.30%	Tk.30 crore 1 to Tk.35 crore
262627	17.72%	8	30331	0.87%	Tk.35 crore 1 to Tk.40 crore
297924	20.10%	8	35831	3.47%	Tk.40 crore 1 to Tk.50 crore
515793	34.81%	30	216104	17.72%	Tk. 50 crore 1 to Tk.100 crore
703685	47.48%	15	183019	13.19%	Tk.100 crore 1 to Tk.150 crore
903058	60.94%	9	150906	13.24%	Tk.150 crore 1 to Tk.200 crore
1089367	73.51%	7	166819	10.81%	Tk.200 crore 1 to Tk.300 crore
1481929	100.00%	8	367237	23.34%	Above Tk. 300 crore
---	---	15961	1385095	100%	Grand Total

**Loans and Advances Categorised
Depository**

Size of Accounts	Loans and advances as on 31-12-2024				
	Actual				Cumulative
	No. of Accounts	Amount	% of Total Amount	Average Size (B/A)	No. of Accounts
	A	B	C	D	E
Up to Tk.5 thousand	21290	282	0.00%	0.01	21290
Tk.5 thou. 1 to Tk.10 thou.	7118	513	0.01%	0.07	28408
Tk.10 thou. 1 to Tk.25 thou.	13446	2221	0.04%	0.17	41854
Tk.25 thou. 1 to Tk.50 thou.	18592	7004	0.11%	0.38	60446
Tk.50 thou. 1 to Tk.1 lac	24606	17425	0.28%	0.71	85052
Tk.1 lac 1 to Tk.2 lac	14886	20896	0.34%	1.40	99938
Tk.2 lac 1 to Tk.3 lac	6560	16175	0.26%	2.47	106498
Tk.3 lac 1 to Tk.4 lac	4624	16117	0.26%	3.49	111122
Tk.4 lac 1 to Tk.5 lac	4391	19760	0.32%	4.50	115513
Tk.5 lac 1 to Tk.10 lac	18326	136793	2.23%	7.46	133839
Tk.10 lac 1 to Tk.25 lac	31045	508846	8.31%	16.39	164884
Tk.25 lac 1 to Tk.50 lac	14550	504987	8.24%	34.71	179434
Tk.50 lac 1 to Tk.75 lac	4305	261144	4.26%	60.66	183739
Tk.75 lac 1 to Tk.1 crore	2111	182875	2.99%	86.63	185850
Tk.1 crore 1 to Tk.5 crore	4653	961564	15.70%	206.65	190503
Tk.5 crore 1 to Tk.10 crore	908	625847	10.22%	689.26	191411
Tk.10 crore 1 to Tk.15 crore	365	441641	7.21%	1209.98	191776
Tk.15 crore 1 to Tk.20 crore	166	283777	4.63%	1709.50	191942
Tk.20 crore 1 to Tk.25 crore	107	236838	3.87%	2213.43	192049
Tk.25 crore 1 to Tk.30 crore	76	208604	3.41%	2744.79	192125
Tk.30 crore 1 to Tk.35 crore	57	184307	3.01%	3233.45	192182
Tk.35 crore 1 to Tk.40 crore	49	185318	3.03%	3781.99	192231
Tk.40 crore 1 to Tk.50 crore	68	303832	4.96%	4468.11	192299
Tk. 50 crore 1 to Tk.100 crore	85	527735	8.62%	6208.65	192384
Tk.100 crore 1 to Tk.150 crore	9	114843	1.87%	12760.32	192393
Tk.150 crore 1 to Tk.200 crore	5	91651	1.50%	18330.25	192398
Tk.200 crore 1 to Tk.300 crore	3	81461	1.33%	27153.56	192401
Above Tk. 300 crore	4	183311	2.99%	45827.79	192405
Grand Total	192405	6125766	100%	31.84	---

* Depository NBFCs = 30 Depository NBFCs

Table-32

by Size of Accounts
NBFCs

(Amount in Lac Taka)

Loans and advances as on 31-12-2024		Loans and advances as on			Size of Accounts
Cumulative		30-09-2024			
Amount	% of Total Amount	No. of Accounts	Amount	% of Total Amount	
F	G	H	I	J	
282	0.00%	22512	327	0.01%	Up to Tk.5 thousand
795	0.01%	8216	590	0.01%	Tk.5 thou. 1 to Tk.10 thou.
3016	0.05%	14208	2348	0.04%	Tk.10 thou. 1 to Tk.25 thou.
10020	0.16%	19280	7257	0.12%	Tk.25 thou. 1 to Tk.50 thou.
27444	0.45%	24360	17274	0.28%	Tk.50 thou. 1 to Tk.1 lac
48341	0.79%	14692	20626	0.33%	Tk.1 lac 1 to Tk.2 lac
64516	1.05%	6567	16184	0.26%	Tk.2 lac 1 to Tk.3 lac
80633	1.32%	4748	16572	0.27%	Tk.3 lac 1 to Tk.4 lac
100393	1.64%	4377	19741	0.33%	Tk.4 lac 1 to Tk.5 lac
237186	3.87%	18529	138361	2.30%	Tk.5 lac 1 to Tk.10 lac
746031	12.18%	31462	514657	8.76%	Tk.10 lac 1 to Tk.25 lac
1251018	20.42%	14740	510775	8.95%	Tk.25 lac 1 to Tk.50 lac
1512163	24.69%	4258	257979	4.37%	Tk.50 lac 1 to Tk.75 lac
1695038	27.67%	2122	183231	3.13%	Tk.75 lac 1 to Tk.1 crore
2656601	43.37%	4594	958411	16.25%	Tk.1 crore 1 to Tk.5 crore
3282449	53.58%	906	624276	10.10%	Tk.5 crore 1 to Tk.10 crore
3724090	60.79%	362	441555	7.38%	Tk.10 crore 1 to Tk.15 crore
4007867	65.43%	162	277794	4.86%	Tk.15 crore 1 to Tk.20 crore
4244704	69.29%	98	217850	3.69%	Tk.20 crore 1 to Tk.25 crore
4453309	72.70%	78	214485	3.37%	Tk.25 crore 1 to Tk.30 crore
4637615	75.71%	62	200981	3.25%	Tk.30 crore 1 to Tk.35 crore
4822933	78.73%	46	173767	2.88%	Tk.35 crore 1 to Tk.40 crore
5126765	83.69%	64	284940	4.74%	Tk.40 crore 1 to Tk.50 crore
5654500	92.31%	80	490965	8.12%	Tk. 50 crore 1 to Tk.100 crore
5769342	94.18%	12	146157	1.55%	Tk.100 crore 1 to Tk.150 crore
5860994	95.68%	5	89446	1.37%	Tk.150 crore 1 to Tk.200 crore
5942454	97.01%	2	55454	1.38%	Tk.200 crore 1 to Tk.300 crore
6125766	100.00%	4	146978	1.87%	Above Tk. 300 crore
---	---	196546	6028980	100%	Grand Total

Table-33

Loans and Advances Categorised by Geographical Location
All NBFCs

(Amount in Lac Taka)

Division/ District	Loans and advances as on 31-12-2024		Loans and advances as on 30-09-2024	
	No. of Account	Amount	No. of Account	Amount
Barishal Division	3177	47824	3099	42656
Barguna	---	---	---	---
Barishal	3177	47824	3099	42656
Bhola	---	---	---	---
Jhalokathi	---	---	---	---
Patuakhali	---	---	---	---
Pirojpur	---	---	---	---
Chattogram Division	23312	661944	23258	733320
Bandarban	---	---	---	---
Brahmanbaria	108	367	126	481
Chandpur	143	295	146	288
Chattogram	15303	549743	15332	618900
Cox'S Bazar	176	6967	197	5954
Cumilla	3530	55174	3438	59913
Feni	55	2366	52	2300
Khagrachari	---	---	---	---
Lakshmipur	---	---	---	---
Noakhali	3997	47033	3967	45483
Rangamati	---	---	---	---
Dhaka Division	146275	6431674	150906	6172514
Dhaka	124487	6143954	129193	5882543
Faridpur	3831	24818	3741	24036
Gazipur	7028	155547	7145	159333
Gopalganj	859	1860	869	1829
Kishoreganj	1580	3125	1578	3060
Madaripur	1342	2684	1323	2502
Manikganj	---	---	---	---
Munshiganj	---	---	---	---
Narayanganj	3192	69925	3102	70653
Narsingdi	1731	25181	1727	24192
Rajbari	1381	3069	1391	2971
Shariatpur	224	461	224	465
Tangail	620	1051	613	930
Khulna Division	8558	132627	8512	130270
Bagerhat	---	---	---	---
Chuadanga	273	9089	292	5364
Jashore	3780	57755	3790	62251
Jhenaidah	---	---	---	---

Table-33 (Concl'd)

Loans and Advances Categorised by Geographical Location
All NBFCs

(Amount in Lac Taka)

Division/ District	Loans and advances as on 31-12-2024		Loans and advances as on 30-09-2024	
	No. of Account	Amount	No. of Account	Amount
Khulna	2877	44595	2845	41542
Kushtia	1628	21187	1585	21113
Magura	---	---	---	---
Meherpur	---	---	---	---
Narail	---	---	---	---
Satkhira	---	---	---	---
Mymensingh Division	8313	65283	8073	63298
Jamalpur	377	852	378	838
Mymensingh	6981	62571	6725	60568
Netrokona	588	1097	600	1120
Sherpur	367	763	370	772
Rajshahi Division	8591	150263	8668	153211
Bogura	4757	97472	4829	100731
Chapai Nawabganj	---	---	---	---
Joypurhat	---	---	---	---
Naogaon	---	---	---	---
Natore	826	10999	792	11216
Pabna	614	5487	632	6641
Rajshahi	2394	36305	2415	34624
Sirajganj	---	---	---	---
Rangpur Division	3840	57668	3665	57021
Dinajpur	1633	20304	1529	21499
Gaibandah	---	---	---	---
Kurigram	---	---	---	---
Lalmonirhat	---	---	---	---
Nilphamari	---	---	---	---
Panchagarh	---	---	---	---
Rangpur	2207	37364	2136	35523
Thakurgaon	---	---	---	---
Sylhet Division	6343	60411	6326	61784
Habiganj	1920	19152	1886	19170
Moulvibazar	359	834	337	774
Sunamganj	229	509	227	493
Sylhet	3835	39916	3876	41347
Grand Total	208409	7607694	212507	7414075

* All NBFCs = 35 NBFCs

Table-34

**Loans and Advances Categorised by Geographical Location
Public NBFCs**

(Amount in Lac Taka)

Division/ District	Loans and advances as on 31-12-2024		Loans and advances as on 30-09-2024	
	No. of Account	Amount	No. of Account	Amount
Barishal Division	263	541	264	534
Barguna	---	---	---	---
Barishal	263	541	264	534
Bhola	---	---	---	---
Jhalokathi	---	---	---	---
Patuakhali	---	---	---	---
Pirojpur	---	---	---	---
Chattogram Division	342	752	344	741
Bandarban	---	---	---	---
Brahmanbaria	---	---	---	---
Chandpur	143	295	146	288
Chattogram	---	---	---	---
Cox'S Bazar	---	---	---	---
Cumilla	199	457	198	453
Feni	---	---	---	---
Khagrachari	---	---	---	---
Lakshmipur	---	---	---	---
Noakhali	---	---	---	---
Rangamati	---	---	---	---
Dhaka Division	9430	1418353	9401	1326234
Dhaka	581	1399643	586	1308175
Faridpur	2329	5288	2305	5148
Gazipur	212	503	204	465
Gopalganj	859	1860	869	1829
Kishoreganj	1580	3125	1578	3060
Madaripur	1342	2684	1323	2502
Manikganj	---	---	---	---
Munshiganj	---	---	---	---
Narayanganj	---	---	---	---
Narsingdi	302	670	308	689
Rajbari	1381	3069	1391	2971
Shariatpur	224	461	224	465
Tangail	620	1051	613	930
Khulna Division	---	---	---	---
Bagerhat	---	---	---	---
Chuadanga	---	---	---	---
Jashore	---	---	---	---
Jhenaidah	---	---	---	---

Table-34 (Concl'd)

Loans and Advances Categorised by Geographical Location
Public NBFCs

(Amount in Lac Taka)

Division/ District	Loans and advances as on 31-12-2024		Loans and advances as on 30-09-2024	
	No. of Account	Amount	No. of Account	Amount
Khulna	---	---	---	---
Kushtia	---	---	---	---
Magura	---	---	---	---
Meherpur	---	---	---	---
Narail	---	---	---	---
Satkhira	---	---	---	---
Mymensingh Division	4643	9412	4648	9338
Jamalpur	377	852	378	838
Mymensingh	3311	6699	3300	6608
Netrokona	588	1097	600	1120
Sherpur	367	763	370	772
Rajshahi Division	349	831	354	828
Bogura	---	---	---	---
Chapai Nawabganj	---	---	---	---
Joypurhat	---	---	---	---
Naogaon	---	---	---	---
Natore	---	---	---	---
Pabna	349	831	354	828
Rajshahi	---	---	---	---
Sirajganj	---	---	---	---
Rangpur Division	---	---	---	---
Dinajpur	---	---	---	---
Gaibandah	---	---	---	---
Kurigram	---	---	---	---
Lalmonirhat	---	---	---	---
Nilphamari	---	---	---	---
Panchagarh	---	---	---	---
Rangpur	---	---	---	---
Thakurgaon	---	---	---	---
Sylhet Division	904	2111	876	2011
Habiganj	179	461	171	433
Moulvibazar	358	832	335	769
Sunamganj	229	509	227	493
Sylhet	138	308	143	317
Grand Total	15931	1431999	15887	1339685

* Public NBFCs = 3 NBFCs

Table-35

**Loans and Advances Categorised by Geographical Location
Private NBFCs**

(Amount in Lac Taka)

Division/ District	Loans and advances as on 31-12-2024		Loans and advances as on 30-09-2024	
	No. of Account	Amount	No. of Account	Amount
Barishal Division	2914	47283	2835	42122
Barguna	---	---	---	---
Barishal	2914	47283	2835	42122
Bhola	---	---	---	---
Jhalokathi	---	---	---	---
Patuakhali	---	---	---	---
Pirojpur	---	---	---	---
Chattogram Division	22970	661192	22914	732579
Bandarban	---	---	---	---
Brahmanbaria	108	367	126	481
Chandpur	---	---	---	---
Chattogram	15303	549743	15332	618900
Cox'S Bazar	176	6967	197	5954
Cumilla	3331	54717	3240	59460
Feni	55	2366	52	2300
Khagrachari	---	---	---	---
Lakshmipur	---	---	---	---
Noakhali	3997	47033	3967	45483
Rangamati	---	---	---	---
Dhaka Division	136845	5013321	141505	4846281
Dhaka	123906	4744311	128607	4574368
Faridpur	1502	19530	1436	18888
Gazipur	6816	155044	6941	158868
Gopalganj	---	---	---	---
Kishoreganj	---	---	---	---
Madaripur	---	---	---	---
Manikganj	---	---	---	---
Munshiganj	---	---	---	---
Narayanganj	3192	69925	3102	70653
Narsingdi	1429	24510	1419	23504
Rajbari	---	---	---	---
Shariatpur	---	---	---	---
Tangail	---	---	---	---
Khulna Division	8558	132627	8512	130270
Bagerhat	---	---	---	---
Chuadanga	273	9089	292	5364
Jashore	3780	57755	3790	62251
Jhenaidah	---	---	---	---

Table-35 (Concl'd)

Loans and Advances Categorised by Geographical Location
Private NBFCs

(Amount in Lac Taka)

Division/ District	Loans and advances as on 31-12-2024		Loans and advances as on 30-09-2024	
	No. of Account	Amount	No. of Account	Amount
Khulna	2877	44595	2845	41542
Kushtia	1628	21187	1585	21113
Magura	---	---	---	---
Meherpur	---	---	---	---
Narail	---	---	---	---
Satkhira	---	---	---	---
Mymensingh Division	3670	55872	3425	53960
Jamalpur	---	---	---	---
Mymensingh	3670	55872	3425	53960
Netrokona	---	---	---	---
Sherpur	---	---	---	---
Rajshahi Division	8242	149432	8314	152383
Bogura	4757	97472	4829	100731
Chapai Nawabganj	---	---	---	---
Joypurhat	---	---	---	---
Naogaon	---	---	---	---
Natore	826	10999	792	11216
Pabna	265	4656	278	5813
Rajshahi	2394	36305	2415	34624
Sirajganj	---	---	---	---
Rangpur Division	3840	57668	3665	57021
Dinajpur	1633	20304	1529	21499
Gaibandah	---	---	---	---
Kurigram	---	---	---	---
Lalmonirhat	---	---	---	---
Nilphamari	---	---	---	---
Panchagarh	---	---	---	---
Rangpur	2207	37364	2136	35523
Thakurgaon	---	---	---	---
Sylhet Division	5439	58300	5450	59773
Habiganj	1741	18690	1715	18737
Moulvibazar	1	2	2	6
Sunamganj	---	---	---	---
Sylhet	3697	39608	3733	41030
Grand Total	192478	6175695	196620	6074389

* Private NBFCs = 32 NBFCs

Table-36

**Loans and Advances Categorised by Geographical Location
Non-Depository NBFCs**

(Amount in Lac Taka)

Division/ District	Loans and advances as on 31-12-2024		Loans and advances as on 30-09-2024	
	No. of Account	Amount	No. of Account	Amount
Barishal Division	263	541	264	534
Barguna	---	---	---	---
Barishal	263	541	264	534
Bhola	---	---	---	---
Jhalokathi	---	---	---	---
Patuakhali	---	---	---	---
Pirojpur	---	---	---	---
Chattogram Division	342	752	344	741
Bandarban	---	---	---	---
Brahmanbaria	---	---	---	---
Chandpur	143	295	146	288
Chattogram	---	---	---	---
Cox'S Bazar	---	---	---	---
Cumilla	199	457	198	453
Feni	---	---	---	---
Khagrachari	---	---	---	---
Lakshmipur	---	---	---	---
Noakhali	---	---	---	---
Rangamati	---	---	---	---
Dhaka Division	9503	1468283	9475	1371643
Dhaka	654	1449572	660	1353584
Faridpur	2329	5288	2305	5148
Gazipur	212	503	204	465
Gopalganj	859	1860	869	1829
Kishoreganj	1580	3125	1578	3060
Madaripur	1342	2684	1323	2502
Manikganj	---	---	---	---
Munshiganj	---	---	---	---
Narayanganj	---	---	---	---
Narsingdi	302	670	308	689
Rajbari	1381	3069	1391	2971
Shariatpur	224	461	224	465
Tangail	620	1051	613	930
Khulna Division	---	---	---	---
Bagerhat	---	---	---	---
Chuadanga	---	---	---	---
Jashore	---	---	---	---
Jhenaidah	---	---	---	---

Table-36 (Concl'd)

Loans and Advances Categorised by Geographical Location
Non-Depository NBFCs

(Amount in Lac Taka)

Division/ District	Loans and advances as on 31-12-2024		Loans and advances as on 30-09-2024	
	No. of Account	Amount	No. of Account	Amount
Khulna	---	---	---	---
Kushtia	---	---	---	---
Magura	---	---	---	---
Meherpur	---	---	---	---
Narail	---	---	---	---
Satkhira	---	---	---	---
Mymensingh Division	4643	9412	4648	9338
Jamalpur	377	852	378	838
Mymensingh	3311	6699	3300	6608
Netrokona	588	1097	600	1120
Sherpur	367	763	370	772
Rajshahi Division	349	831	354	828
Bogura	---	---	---	---
Chapai Nawabganj	---	---	---	---
Joypurhat	---	---	---	---
Naogaon	---	---	---	---
Natore	---	---	---	---
Pabna	349	831	354	828
Rajshahi	---	---	---	---
Sirajganj	---	---	---	---
Rangpur Division	---	---	---	---
Dinajpur	---	---	---	---
Gaibandah	---	---	---	---
Kurigram	---	---	---	---
Lalmonirhat	---	---	---	---
Nilphamari	---	---	---	---
Panchagarh	---	---	---	---
Rangpur	---	---	---	---
Thakurgaon	---	---	---	---
Sylhet Division	904	2111	876	2011
Habiganj	179	461	171	433
Moulvibazar	358	832	335	769
Sunamganj	229	509	227	493
Sylhet	138	308	143	317
Grand Total	16004	1481929	15961	1385095

* Non-Depository NBFCs = 5 Non-Depository NBFCs

Table-37

**Loans and Advances Categorised by Geographical Location
Depository NBFCs**

(Amount in Lac Taka)

Division/ District	Loans and advances as on 31-12-2024		Loans and advances as on 30-09-2024	
	No. of Account	Amount	No. of Account	Amount
Barishal Division	2914	47283	2835	42122
Barguna	---	---	---	---
Barishal	2914	47283	2835	42122
Bhola	---	---	---	---
Jhalokathi	---	---	---	---
Patuakhali	---	---	---	---
Pirojpur	---	---	---	---
Chattogram Division	22970	661192	22914	732579
Bandarban	---	---	---	---
Brahmanbaria	108	367	126	481
Chandpur	---	---	---	---
Chattogram	15303	549743	15332	618900
Cox'S Bazar	176	6967	197	5954
Cumilla	3331	54717	3240	59460
Feni	55	2366	52	2300
Khagrachari	---	---	---	---
Lakshmipur	---	---	---	---
Noakhali	3997	47033	3967	45483
Rangamati	---	---	---	---
Dhaka Division	136772	4963391	141431	4800872
Dhaka	123833	4694382	128533	4528959
Faridpur	1502	19530	1436	18888
Gazipur	6816	155044	6941	158868
Gopalganj	---	---	---	---
Kishoreganj	---	---	---	---
Madaripur	---	---	---	---
Manikganj	---	---	---	---
Munshiganj	---	---	---	---
Narayanganj	3192	69925	3102	70653
Narsingdi	1429	24510	1419	23504
Rajbari	---	---	---	---
Shariatpur	---	---	---	---
Tangail	---	---	---	---
Khulna Division	8558	132627	8512	130270
Bagerhat	---	---	---	---
Chuadanga	273	9089	292	5364
Jashore	3780	57755	3790	62251
Jhenaidah	---	---	---	---

Table-37 (Concl'd)

Loans and Advances Categorised by Geographical Location
Depository NBFCs

(Amount in Lac Taka)

Division/ District	Loans and advances as on 31-12-2024		Loans and advances as on 30-09-2024	
	No. of Account	Amount	No. of Account	Amount
Khulna	2877	44595	2845	41542
Kushtia	1628	21187	1585	21113
Magura	---	---	---	---
Meherpur	---	---	---	---
Narail	---	---	---	---
Satkhira	---	---	---	---
Mymensingh Division	3670	55872	3425	53960
Jamalpur	---	---	---	---
Mymensingh	3670	55872	3425	53960
Netrokona	---	---	---	---
Sherpur	---	---	---	---
Rajshahi Division	8242	149432	8314	152383
Bogura	4757	97472	4829	100731
Chapai Nawabganj	---	---	---	---
Joypurhat	---	---	---	---
Naogaon	---	---	---	---
Natore	826	10999	792	11216
Pabna	265	4656	278	5813
Rajshahi	2394	36305	2415	34624
Sirajganj	---	---	---	---
Rangpur Division	3840	57668	3665	57021
Dinajpur	1633	20304	1529	21499
Gaibandah	---	---	---	---
Kurigram	---	---	---	---
Lalmonirhat	---	---	---	---
Nilphamari	---	---	---	---
Panchagarh	---	---	---	---
Rangpur	2207	37364	2136	35523
Thakurgaon	---	---	---	---
Sylhet Division	5439	58300	5450	59773
Habiganj	1741	18690	1715	18737
Moulvibazar	1	2	2	6
Sunamganj	---	---	---	---
Sylhet	3697	39608	3733	41030
Grand Total	192405	6125766	196546	6028980

* Depository NBFCs = 30 Depository NBFCs

Loans and Advances Categorized by Size
All

Size of Accounts	Loans and advances as on 31-12-2024					
	Public Sector					
	Government		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	A	B	C	D	E=A+C	F=B+D
Up to Tk.5 thousand	---	---	---	---	---	---
Tk.5 thou. 1 to Tk.10 thou.	---	---	---	---	---	---
Tk.10 thou. 1 to Tk.25 thou.	---	---	---	---	---	---
Tk.25 thou. 1 to Tk.50 thou.	---	---	---	---	---	---
Tk.50 thou. 1 to Tk.1 lac	---	---	---	---	---	---
Tk.1 lac 1 to Tk.2 lac	---	---	---	---	---	---
Tk.2 lac 1 to Tk.3 lac	---	---	---	---	---	---
Tk.3 lac 1 to Tk.4 lac	---	---	---	---	---	---
Tk.4 lac 1 to Tk.5 lac	---	---	---	---	---	---
Tk.5 lac 1 to Tk.10 lac	---	---	---	---	---	---
Tk.10 lac 1 to Tk.25 lac	---	---	---	---	---	---
Tk.25 lac 1 to Tk.50 lac	---	---	---	---	---	---
Tk.50 lac 1 to Tk.75 lac	---	---	---	---	---	---
Tk.75 lac 1 to Tk.1 crore	---	---	---	---	---	---
Tk.1 crore 1 to Tk.5 crore	---	---	---	---	---	---
Tk.5 crore 1 to Tk.10 crore	---	---	---	---	---	---
Tk.10 crore 1 to Tk.15 crore	---	---	---	---	---	---
Tk.15 crore 1 to Tk.20 crore	---	---	---	---	---	---
Tk.20 crore 1 to Tk.25 crore	2	4235	---	---	2	4235
Tk.25 crore 1 to Tk.30 crore	---	---	---	---	---	---
Tk.30 crore 1 to Tk.35 crore	1	3136	---	---	1	3136
Tk.35 crore 1 to Tk.40 crore	---	---	---	---	---	---
Tk.40 crore 1 to Tk.50 crore	---	---	---	---	---	---
Tk. 50 crore 1 to Tk.100 crore	---	---	---	---	---	---
Tk.100 crore 1 to Tk.150 crore	---	---	---	---	---	---
Tk.150 crore 1 to Tk.200 crore	---	---	---	---	---	---
Tk.200 crore 1 to Tk.300 crore	---	---	---	---	---	---
Above Tk. 300 crore	---	---	---	---	---	---
Grand Total	3	7371	---	---	3	7371

* All NBFCs = 35 NBFCs

Table-38

of Accounts and Sectors
NBFCs

(Amount in Lac Taka)

Loans and advances as on 31-12-2024				As on 30-09-2024		Size of Accounts
Private Sector		Total		Total		
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
G	H	I=E+G	J=F+H			
22433	286	22433	286	23597	332	Up to Tk.5 thousand
7259	524	7259	524	8356	600	Tk.5 thou. 1 to Tk.10 thou.
13944	2306	13944	2306	14723	2436	Tk.10 thou. 1 to Tk.25 thou.
19478	7337	19478	7337	20201	7605	Tk.25 thou. 1 to Tk.50 thou.
26358	18740	26358	18740	26159	18619	Tk.50 thou. 1 to Tk.1 lac
18565	26446	18565	26446	18449	26269	Tk.1 lac 1 to Tk.2 lac
9694	23957	9694	23957	9799	24196	Tk.2 lac 1 to Tk.3 lac
7014	24418	7014	24418	7077	24676	Tk.3 lac 1 to Tk.4 lac
5943	26699	5943	26699	5885	26481	Tk.4 lac 1 to Tk.5 lac
18837	139574	18837	139574	18884	140322	Tk.5 lac 1 to Tk.10 lac
31068	509224	31068	509224	31482	514974	Tk.10 lac 1 to Tk.25 lac
14566	505570	14566	505570	14757	511392	Tk.25 lac 1 to Tk.50 lac
4312	261587	4312	261587	4272	258817	Tk.50 lac 1 to Tk.75 lac
2119	183545	2119	183545	2129	183827	Tk.75 lac 1 to Tk.1 crore
4714	977337	4714	977337	4659	975599	Tk.1 crore 1 to Tk.5 crore
939	647270	939	647270	937	645767	Tk.5 crore 1 to Tk.10 crore
389	470651	389	470651	390	475647	Tk.10 crore 1 to Tk.15 crore
180	307747	180	307747	173	296214	Tk.15 crore 1 to Tk.20 crore
127	281696	129	285931	120	267394	Tk.20 crore 1 to Tk.25 crore
88	241537	88	241537	90	247318	Tk.25 crore 1 to Tk.30 crore
67	217033	68	220169	70	227635	Tk.30 crore 1 to Tk.35 crore
54	204706	54	204706	54	204099	Tk.35 crore 1 to Tk.40 crore
76	339129	76	339129	72	320770	Tk.40 crore 1 to Tk.50 crore
116	745604	116	745604	110	707069	Tk. 50 crore 1 to Tk.100 crore
25	302735	25	302735	27	329177	Tk.100 crore 1 to Tk.150 crore
17	291024	17	291024	14	240352	Tk.150 crore 1 to Tk.200 crore
11	267770	11	267770	9	222274	Tk.200 crore 1 to Tk.300 crore
13	575873	13	575873	12	514215	Above Tk. 300 crore
208406	7600323	208409	7607694	212507	7414075	Grand Total

**Loans and Advances Categorised by Size
Public**

Size of Accounts	Loans and advances as on 31-12-2024					
	Public Sector					
	Government		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	A	B	C	D	E=A+C	F=B+D
Up to Tk.5 thousand	---	---	---	---	---	---
Tk.5 thou. 1 to Tk.10 thou.	---	---	---	---	---	---
Tk.10 thou. 1 to Tk.25 thou.	---	---	---	---	---	---
Tk.25 thou. 1 to Tk.50 thou.	---	---	---	---	---	---
Tk.50 thou. 1 to Tk.1 lac	---	---	---	---	---	---
Tk.1 lac 1 to Tk.2 lac	---	---	---	---	---	---
Tk.2 lac 1 to Tk.3 lac	---	---	---	---	---	---
Tk.3 lac 1 to Tk.4 lac	---	---	---	---	---	---
Tk.4 lac 1 to Tk.5 lac	---	---	---	---	---	---
Tk.5 lac 1 to Tk.10 lac	---	---	---	---	---	---
Tk.10 lac 1 to Tk.25 lac	---	---	---	---	---	---
Tk.25 lac 1 to Tk.50 lac	---	---	---	---	---	---
Tk.50 lac 1 to Tk.75 lac	---	---	---	---	---	---
Tk.75 lac 1 to Tk.1 crore	---	---	---	---	---	---
Tk.1 crore 1 to Tk.5 crore	---	---	---	---	---	---
Tk.5 crore 1 to Tk.10 crore	---	---	---	---	---	---
Tk.10 crore 1 to Tk.15 crore	---	---	---	---	---	---
Tk.15 crore 1 to Tk.20 crore	---	---	---	---	---	---
Tk.20 crore 1 to Tk.25 crore	2	4235	---	---	2	4235
Tk.25 crore 1 to Tk.30 crore	---	---	---	---	---	---
Tk.30 crore 1 to Tk.35 crore	1	3136	---	---	1	3136
Tk.35 crore 1 to Tk.40 crore	---	---	---	---	---	---
Tk.40 crore 1 to Tk.50 crore	---	---	---	---	---	---
Tk. 50 crore 1 to Tk.100 crore	---	---	---	---	---	---
Tk.100 crore 1 to Tk.150 crore	---	---	---	---	---	---
Tk.150 crore 1 to Tk.200 crore	---	---	---	---	---	---
Tk.200 crore 1 to Tk.300 crore	---	---	---	---	---	---
Above Tk. 300 crore	---	---	---	---	---	---
Grand Total	3	7371	---	---	3	7371

* Public NBFCs = 3 NBFCs

Table-39

of Accounts and Sectors
NBFCs

(Amount in Lac Taka)

Loans and advances as on 31-12-2024				As on 30-09-2024		Size of Accounts
Private Sector		Total		Total		
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
G	H	I=E+G	J=F+H			
1139	3	1139	3	1080	4	Up to Tk.5 thousand
135	11	135	11	133	10	Tk.5 thou. 1 to Tk.10 thou.
494	84	494	84	511	87	Tk.10 thou. 1 to Tk.25 thou.
886	334	886	334	921	348	Tk.25 thou. 1 to Tk.50 thou.
1752	1315	1752	1315	1798	1344	Tk.50 thou. 1 to Tk.1 lac
3677	5547	3677	5547	3755	5640	Tk.1 lac 1 to Tk.2 lac
3133	7780	3133	7780	3231	8009	Tk.2 lac 1 to Tk.3 lac
2389	8298	2389	8298	2328	8101	Tk.3 lac 1 to Tk.4 lac
1552	6939	1552	6939	1508	6740	Tk.4 lac 1 to Tk.5 lac
511	2781	511	2781	355	1962	Tk.5 lac 1 to Tk.10 lac
20	326	20	326	20	318	Tk.10 lac 1 to Tk.25 lac
10	355	10	355	12	419	Tk.25 lac 1 to Tk.50 lac
4	234	4	234	9	530	Tk.50 lac 1 to Tk.75 lac
7	578	7	578	6	509	Tk.75 lac 1 to Tk.1 crore
40	10002	40	10002	42	10621	Tk.1 crore 1 to Tk.5 crore
26	18090	26	18090	27	19051	Tk.5 crore 1 to Tk.10 crore
22	26640	22	26640	25	30526	Tk.10 crore 1 to Tk.15 crore
11	18372	11	18372	10	16752	Tk.15 crore 1 to Tk.20 crore
16	36164	18	40399	17	38803	Tk.20 crore 1 to Tk.25 crore
9	24780	9	24780	9	24643	Tk.25 crore 1 to Tk.30 crore
9	29307	10	32443	8	26654	Tk.30 crore 1 to Tk.35 crore
3	11388	3	11388	5	18698	Tk.35 crore 1 to Tk.40 crore
7	31297	7	31297	8	35831	Tk.40 crore 1 to Tk.50 crore
31	217869	31	217869	30	216104	Tk. 50 crore 1 to Tk.100 crore
16	187892	16	187892	15	183019	Tk.100 crore 1 to Tk.150 crore
12	199372	12	199372	9	150906	Tk.150 crore 1 to Tk.200 crore
8	186309	8	186309	7	166819	Tk.200 crore 1 to Tk.300 crore
9	392562	9	392562	8	367237	Above Tk. 300 crore
15928	1424628	15931	1431999	15887	1339685	Grand Total

Loans and Advances Categorised by Size
Private

Size of Accounts	Loans and advances as on 31-12-2024					
	Public Sector					
	Government		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	A	B	C	D	E=A+C	F=B+D
Up to Tk.5 thousand	---	---	---	---	---	---
Tk.5 thou. 1 to Tk.10 thou.	---	---	---	---	---	---
Tk.10 thou. 1 to Tk.25 thou.	---	---	---	---	---	---
Tk.25 thou. 1 to Tk.50 thou.	---	---	---	---	---	---
Tk.50 thou. 1 to Tk.1 lac	---	---	---	---	---	---
Tk.1 lac 1 to Tk.2 lac	---	---	---	---	---	---
Tk.2 lac 1 to Tk.3 lac	---	---	---	---	---	---
Tk.3 lac 1 to Tk.4 lac	---	---	---	---	---	---
Tk.4 lac 1 to Tk.5 lac	---	---	---	---	---	---
Tk.5 lac 1 to Tk.10 lac	---	---	---	---	---	---
Tk.10 lac 1 to Tk.25 lac	---	---	---	---	---	---
Tk.25 lac 1 to Tk.50 lac	---	---	---	---	---	---
Tk.50 lac 1 to Tk.75 lac	---	---	---	---	---	---
Tk.75 lac 1 to Tk.1 crore	---	---	---	---	---	---
Tk.1 crore 1 to Tk.5 crore	---	---	---	---	---	---
Tk.5 crore 1 to Tk.10 crore	---	---	---	---	---	---
Tk.10 crore 1 to Tk.15 crore	---	---	---	---	---	---
Tk.15 crore 1 to Tk.20 crore	---	---	---	---	---	---
Tk.20 crore 1 to Tk.25 crore	---	---	---	---	---	---
Tk.25 crore 1 to Tk.30 crore	---	---	---	---	---	---
Tk.30 crore 1 to Tk.35 crore	---	---	---	---	---	---
Tk.35 crore 1 to Tk.40 crore	---	---	---	---	---	---
Tk.40 crore 1 to Tk.50 crore	---	---	---	---	---	---
Tk. 50 crore 1 to Tk.100 crore	---	---	---	---	---	---
Tk.100 crore 1 to Tk.150 crore	---	---	---	---	---	---
Tk.150 crore 1 to Tk.200 crore	---	---	---	---	---	---
Tk.200 crore 1 to Tk.300 crore	---	---	---	---	---	---
Above Tk. 300 crore	---	---	---	---	---	---
Grand Total	---	---	---	---	---	---

* Private NBFCs = 32 NBFCs

Table-40

of Accounts and Sectors
NBFCs

(Amount in Lac Taka)

Loans and advances as on 31-12-2024				As on 30-09-2024		Size of Accounts
Private Sector		Total		Total		
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
G	H	I=E+G	J=F+H			
21294	282	21294	282	22517	327	Up to Tk.5 thousand
7124	514	7124	514	8223	590	Tk.5 thou. 1 to Tk.10 thou.
13450	2221	13450	2221	14212	2349	Tk.10 thou. 1 to Tk.25 thou.
18592	7004	18592	7004	19280	7257	Tk.25 thou. 1 to Tk.50 thou.
24606	17425	24606	17425	24361	17275	Tk.50 thou. 1 to Tk.1 lac
14888	20899	14888	20899	14694	20629	Tk.1 lac 1 to Tk.2 lac
6561	16178	6561	16178	6568	16187	Tk.2 lac 1 to Tk.3 lac
4625	16120	4625	16120	4749	16575	Tk.3 lac 1 to Tk.4 lac
4391	19760	4391	19760	4377	19741	Tk.4 lac 1 to Tk.5 lac
18326	136793	18326	136793	18529	138361	Tk.5 lac 1 to Tk.10 lac
31048	508898	31048	508898	31462	514657	Tk.10 lac 1 to Tk.25 lac
14556	505215	14556	505215	14745	510972	Tk.25 lac 1 to Tk.50 lac
4308	261353	4308	261353	4263	258286	Tk.50 lac 1 to Tk.75 lac
2112	182967	2112	182967	2123	183318	Tk.75 lac 1 to Tk.1 crore
4674	967335	4674	967335	4617	964978	Tk.1 crore 1 to Tk.5 crore
913	629180	913	629180	910	626716	Tk.5 crore 1 to Tk.10 crore
367	444011	367	444011	365	445121	Tk.10 crore 1 to Tk.15 crore
169	289375	169	289375	163	279462	Tk.15 crore 1 to Tk.20 crore
111	245532	111	245532	103	228591	Tk.20 crore 1 to Tk.25 crore
79	216757	79	216757	81	222675	Tk.25 crore 1 to Tk.30 crore
58	187726	58	187726	62	200981	Tk.30 crore 1 to Tk.35 crore
51	193318	51	193318	49	185401	Tk.35 crore 1 to Tk.40 crore
69	307833	69	307833	64	284940	Tk.40 crore 1 to Tk.50 crore
85	527735	85	527735	80	490965	Tk. 50 crore 1 to Tk.100 crore
9	114843	9	114843	12	146157	Tk.100 crore 1 to Tk.150 crore
5	91651	5	91651	5	89446	Tk.150 crore 1 to Tk.200 crore
3	81461	3	81461	2	55454	Tk.200 crore 1 to Tk.300 crore
4	183311	4	183311	4	146978	Above Tk. 300 crore
192478	6175695	192478	6175695	196620	6074389	Grand Total

**Loans and Advances Categorised by Size
Non-Depository**

Size of Accounts	Loans and advances as on 31-12-2024					
	Public Sector					
	Government		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	A	B	C	D	E=A+C	F=B+D
Up to Tk.5 thousand	---	---	---	---	---	---
Tk.5 thou. 1 to Tk.10 thou.	---	---	---	---	---	---
Tk.10 thou. 1 to Tk.25 thou.	---	---	---	---	---	---
Tk.25 thou. 1 to Tk.50 thou.	---	---	---	---	---	---
Tk.50 thou. 1 to Tk.1 lac	---	---	---	---	---	---
Tk.1 lac 1 to Tk.2 lac	---	---	---	---	---	---
Tk.2 lac 1 to Tk.3 lac	---	---	---	---	---	---
Tk.3 lac 1 to Tk.4 lac	---	---	---	---	---	---
Tk.4 lac 1 to Tk.5 lac	---	---	---	---	---	---
Tk.5 lac 1 to Tk.10 lac	---	---	---	---	---	---
Tk.10 lac 1 to Tk.25 lac	---	---	---	---	---	---
Tk.25 lac 1 to Tk.50 lac	---	---	---	---	---	---
Tk.50 lac 1 to Tk.75 lac	---	---	---	---	---	---
Tk.75 lac 1 to Tk.1 crore	---	---	---	---	---	---
Tk.1 crore 1 to Tk.5 crore	---	---	---	---	---	---
Tk.5 crore 1 to Tk.10 crore	---	---	---	---	---	---
Tk.10 crore 1 to Tk.15 crore	---	---	---	---	---	---
Tk.15 crore 1 to Tk.20 crore	---	---	---	---	---	---
Tk.20 crore 1 to Tk.25 crore	2	4235	---	---	2	4235
Tk.25 crore 1 to Tk.30 crore	---	---	---	---	---	---
Tk.30 crore 1 to Tk.35 crore	1	3136	---	---	1	3136
Tk.35 crore 1 to Tk.40 crore	---	---	---	---	---	---
Tk.40 crore 1 to Tk.50 crore	---	---	---	---	---	---
Tk. 50 crore 1 to Tk.100 crore	---	---	---	---	---	---
Tk.100 crore 1 to Tk.150 crore	---	---	---	---	---	---
Tk.150 crore 1 to Tk.200 crore	---	---	---	---	---	---
Tk.200 crore 1 to Tk.300 crore	---	---	---	---	---	---
Above Tk. 300 crore	---	---	---	---	---	---
Grand Total	3	7371	---	---	3	7371

* Non-Depository NBFCs = 5 Non-Depository NBFCs

Table-41

of Accounts and Sectors
NBFCs

(Amount in Lac Taka)

Loans and advances as on 31-12-2024				As on 30-09-2024		Size of Accounts
Private Sector		Total		Total		
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
G	H	I=E+G	J=F+H			
1143	3	1143	3	1085	4	Up to Tk.5 thousand
141	11	141	11	140	10	Tk.5 thou. 1 to Tk.10 thou.
498	85	498	85	515	88	Tk.10 thou. 1 to Tk.25 thou.
886	334	886	334	921	348	Tk.25 thou. 1 to Tk.50 thou.
1752	1315	1752	1315	1799	1345	Tk.50 thou. 1 to Tk.1 lac
3679	5550	3679	5550	3757	5643	Tk.1 lac 1 to Tk.2 lac
3134	7783	3134	7783	3232	8012	Tk.2 lac 1 to Tk.3 lac
2390	8301	2390	8301	2329	8105	Tk.3 lac 1 to Tk.4 lac
1552	6939	1552	6939	1508	6740	Tk.4 lac 1 to Tk.5 lac
511	2781	511	2781	355	1962	Tk.5 lac 1 to Tk.10 lac
23	378	23	378	20	318	Tk.10 lac 1 to Tk.25 lac
16	583	16	583	17	617	Tk.25 lac 1 to Tk.50 lac
7	443	7	443	14	838	Tk.50 lac 1 to Tk.75 lac
8	670	8	670	7	596	Tk.75 lac 1 to Tk.1 crore
61	15773	61	15773	65	17188	Tk.1 crore 1 to Tk.5 crore
31	21423	31	21423	31	21491	Tk.5 crore 1 to Tk.10 crore
24	29010	24	29010	28	34092	Tk.10 crore 1 to Tk.15 crore
14	23970	14	23970	11	18420	Tk.15 crore 1 to Tk.20 crore
20	44859	22	49094	22	49545	Tk.20 crore 1 to Tk.25 crore
12	32933	12	32933	12	32833	Tk.25 crore 1 to Tk.30 crore
10	32727	11	35863	8	26654	Tk.30 crore 1 to Tk.35 crore
5	19388	5	19388	8	30331	Tk.35 crore 1 to Tk.40 crore
8	35298	8	35298	8	35831	Tk.40 crore 1 to Tk.50 crore
31	217869	31	217869	30	216104	Tk. 50 crore 1 to Tk.100 crore
16	187892	16	187892	15	183019	Tk.100 crore 1 to Tk.150 crore
12	199372	12	199372	9	150906	Tk.150 crore 1 to Tk.200 crore
8	186309	8	186309	7	166819	Tk.200 crore 1 to Tk.300 crore
9	392562	9	392562	8	367237	Above Tk. 300 crore
16001	1474558	16004	1481929	15961	1385095	Grand Total

**Loans and Advances Categorised by Size
Depository**

Size of Accounts	Loans and advances as on 31-12-2024					
	Public Sector					
	Government		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	A	B	C	D	E=A+C	F=B+D
Up to Tk.5 thousand	---	---	---	---	---	---
Tk.5 thou. 1 to Tk.10 thou.	---	---	---	---	---	---
Tk.10 thou. 1 to Tk.25 thou.	---	---	---	---	---	---
Tk.25 thou. 1 to Tk.50 thou.	---	---	---	---	---	---
Tk.50 thou. 1 to Tk.1 lac	---	---	---	---	---	---
Tk.1 lac 1 to Tk.2 lac	---	---	---	---	---	---
Tk.2 lac 1 to Tk.3 lac	---	---	---	---	---	---
Tk.3 lac 1 to Tk.4 lac	---	---	---	---	---	---
Tk.4 lac 1 to Tk.5 lac	---	---	---	---	---	---
Tk.5 lac 1 to Tk.10 lac	---	---	---	---	---	---
Tk.10 lac 1 to Tk.25 lac	---	---	---	---	---	---
Tk.25 lac 1 to Tk.50 lac	---	---	---	---	---	---
Tk.50 lac 1 to Tk.75 lac	---	---	---	---	---	---
Tk.75 lac 1 to Tk.1 crore	---	---	---	---	---	---
Tk.1 crore 1 to Tk.5 crore	---	---	---	---	---	---
Tk.5 crore 1 to Tk.10 crore	---	---	---	---	---	---
Tk.10 crore 1 to Tk.15 crore	---	---	---	---	---	---
Tk.15 crore 1 to Tk.20 crore	---	---	---	---	---	---
Tk.20 crore 1 to Tk.25 crore	---	---	---	---	---	---
Tk.25 crore 1 to Tk.30 crore	---	---	---	---	---	---
Tk.30 crore 1 to Tk.35 crore	---	---	---	---	---	---
Tk.35 crore 1 to Tk.40 crore	---	---	---	---	---	---
Tk.40 crore 1 to Tk.50 crore	---	---	---	---	---	---
Tk. 50 crore 1 to Tk.100 crore	---	---	---	---	---	---
Tk.100 crore 1 to Tk.150 crore	---	---	---	---	---	---
Tk.150 crore 1 to Tk.200 crore	---	---	---	---	---	---
Tk.200 crore 1 to Tk.300 crore	---	---	---	---	---	---
Above Tk. 300 crore	---	---	---	---	---	---
Grand Total	---	---	---	---	---	---

* Depository NBFCs = 30 Depository NBFCs

Table-42

of Accounts and Sectors
NBFCs

(Amount in Lac Taka)

Loans and advances as on 31-12-2024				As on 30-09-2024		Size of Accounts
Private Sector		Total		Total		
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
G	H	I=E+G	J=F+H			
21290	282	21290	282	22512	327	Up to Tk.5 thousand
7118	513	7118	513	8216	590	Tk.5 thou. 1 to Tk.10 thou.
13446	2221	13446	2221	14208	2348	Tk.10 thou. 1 to Tk.25 thou.
18592	7004	18592	7004	19280	7257	Tk.25 thou. 1 to Tk.50 thou.
24606	17425	24606	17425	24360	17274	Tk.50 thou. 1 to Tk.1 lac
14886	20896	14886	20896	14692	20626	Tk.1 lac 1 to Tk.2 lac
6560	16175	6560	16175	6567	16184	Tk.2 lac 1 to Tk.3 lac
4624	16117	4624	16117	4748	16572	Tk.3 lac 1 to Tk.4 lac
4391	19760	4391	19760	4377	19741	Tk.4 lac 1 to Tk.5 lac
18326	136793	18326	136793	18529	138361	Tk.5 lac 1 to Tk.10 lac
31045	508846	31045	508846	31462	514657	Tk.10 lac 1 to Tk.25 lac
14550	504987	14550	504987	14740	510775	Tk.25 lac 1 to Tk.50 lac
4305	261144	4305	261144	4258	257979	Tk.50 lac 1 to Tk.75 lac
2111	182875	2111	182875	2122	183231	Tk.75 lac 1 to Tk.1 crore
4653	961564	4653	961564	4594	958411	Tk.1 crore 1 to Tk.5 crore
908	625847	908	625847	906	624276	Tk.5 crore 1 to Tk.10 crore
365	441641	365	441641	362	441555	Tk.10 crore 1 to Tk.15 crore
166	283777	166	283777	162	277794	Tk.15 crore 1 to Tk.20 crore
107	236838	107	236838	98	217850	Tk.20 crore 1 to Tk.25 crore
76	208604	76	208604	78	214485	Tk.25 crore 1 to Tk.30 crore
57	184307	57	184307	62	200981	Tk.30 crore 1 to Tk.35 crore
49	185318	49	185318	46	173767	Tk.35 crore 1 to Tk.40 crore
68	303832	68	303832	64	284940	Tk.40 crore 1 to Tk.50 crore
85	527735	85	527735	80	490965	Tk. 50 crore 1 to Tk.100 crore
9	114843	9	114843	12	146157	Tk.100 crore 1 to Tk.150 crore
5	91651	5	91651	5	89446	Tk.150 crore 1 to Tk.200 crore
3	81461	3	81461	2	55454	Tk.200 crore 1 to Tk.300 crore
4	183311	4	183311	4	146978	Above Tk. 300 crore
192405	6125766	192405	6125766	196546	6028980	Grand Total

Table-43

Disbursement, Outstanding, Recovery and Overdue (DORO) of Loans and Advances
Categorised by Economic Purposes
All NBFCs
As on 31-12-2024

(Amount in Lac Taka)

Economic Purposes	Sanction Limit	Disbursement	Outstanding	Recovery	Overdue
1. Agriculture, Fishing & Forestry	93871	4271	63870	7464	12847
a) Agriculture	83541	4267	58187	7365	9067
b) Fishing	10330	4	5683	99	3780
c) Forestry and Logging	---	---	---	---	---
2. Industry	3851292	293074	3238537	271851	668802
a) Term Loan	3192397	234023	2732231	184680	535058
b) Working Capital Financing	575871	30074	457789	52362	119794
c) Factoring	83024	28976	48518	34809	13950
3. Trade & Commerce	1996224	148401	1572470	166423	501806
a) Wholesale Trading	876427	68549	749029	84558	265583
b) Retail Trading	529314	68365	357737	60542	49841
c) Other Commercial lending	9418	561	8859	605	3501
d) Margin loans/Share Trading	32078	---	32080	6	33733
e) Lease Finance	548987	10927	424765	20713	149147
4. Construction	1214574	51204	947069	72152	132072
a) Housing	568700	20517	478886	27618	60571
b) Other than housing	645874	30687	468183	44533	71501
5. Transport	283375	8204	168665	16964	41802
a) Road Transport	247753	8204	141162	15396	30912
b) Water Transport	35143	---	27248	1518	10890
c) Air Transport	479	---	255	50	---
6. Consumer Financing	1528801	96170	1074322	116897	108751
7. Other Institutional Loan	490955	33835	541828	19738	58764
8. Miscellaneous	3821	---	932	51	56
Grand Total	9462913	635159	7607694	671539	1524900
Total of the previous quarter	9287051	373367	7414075	658431	1519349

* All NBFCs = 35 NBFCs

Table-44

Disbursement, Outstanding, Recovery and Overdue (DORO) of Loans and Advances
Categorised by Economic Purposes
Public NBFCs
As on 31-12-2024

(Amount in Lac Taka)

Economic Purposes	Sanction Limit	Disbursement	Outstanding	Recovery	Overdue
1. Agriculture, Fishing & Forestry	20661	1335	12687	1602	241
a) Agriculture	20272	1335	12463	1554	216
b) Fishing	388	---	224	48	26
c) Forestry and Logging	---	---	---	---	---
2. Industry	1354187	113584	1079887	102856	73309
a) Term Loan	1318877	113137	1048337	100932	69275
b) Working Capital Financing	35310	447	31550	1924	4033
c) Factoring	---	---	---	---	---
3. Trade & Commerce	25017	1712	15691	1825	282
a) Wholesale Trading	320	---	162	27	3
b) Retail Trading	24696	1712	15529	1798	279
c) Other Commercial lending	---	---	---	---	---
d) Margin loans/Share Trading	---	---	---	---	---
e) Lease Finance	---	---	---	---	---
4. Construction	406646	17456	277793	32393	40626
a) Housing	9300	---	6481	465	---
b) Other than housing	397346	17456	271313	31928	40626
5. Transport	---	---	---	---	---
a) Road Transport	---	---	---	---	---
b) Water Transport	---	---	---	---	---
c) Air Transport	---	---	---	---	---
6. Consumer Financing	1023	4	620	78	---
7. Other Institutional Loan	47208	---	44389	1825	43
8. Miscellaneous	3821	---	932	51	56
Grand Total	1858562	134091	1431999	140630	114557
Total of the previous quarter	1723143	29502	1339685	137939	126699

* Public NBFCs = 3 NBFCs

Table-45

**Disbursement, Outstanding, Recovery and Overdue (DORO) of Loans and Advances
Categorised by Economic Purposes**

**Private NBFCs
As on 31-12-2024**

(Amount in Lac Taka)

Economic Purposes	Sanction Limit	Disbursement	Outstanding	Recovery	Overdue
1. Agriculture, Fishing & Forestry	73211	2936	51183	5862	12606
a) Agriculture	63269	2932	45724	5811	8852
b) Fishing	9942	4	5459	51	3754
c) Forestry and Logging	---	---	---	---	---
2. Industry	2497105	179490	2158651	168995	595493
a) Term Loan	1873520	120886	1683895	83748	465783
b) Working Capital Financing	540561	29628	426239	50438	115761
c) Factoring	83024	28976	48518	34809	13950
3. Trade & Commerce	1971208	146689	1556779	164598	501523
a) Wholesale Trading	876107	68549	748867	84531	265580
b) Retail Trading	504618	66653	342208	58744	49562
c) Other Commercial lending	9418	561	8859	605	3501
d) Margin loans/Share Trading	32078	---	32080	6	33733
e) Lease Finance	548987	10927	424765	20713	149147
4. Construction	807928	33749	669276	39758	91446
a) Housing	559400	20517	472405	27153	60571
b) Other than housing	248528	13231	196870	12605	30875
5. Transport	283375	8204	168665	16964	41802
a) Road Transport	247753	8204	141162	15396	30912
b) Water Transport	35143	---	27248	1518	10890
c) Air Transport	479	---	255	50	---
6. Consumer Financing	1527778	96165	1073702	116820	108751
7. Other Institutional Loan	443747	33835	497439	17913	58721
8. Miscellaneous	---	---	---	---	---
Grand Total	7604351	501068	6175695	530909	1410343
Total of the previous quarter	7563907	343865	6074389	520491	1392650

* Private NBFCs = 32 NBFCs

Table-46

**Disbursement, Outstanding, Recovery and Overdue (DORO) of Loans and Advances
Categorised by Economic Purposes**

**Depository NBFCs
As on 31-12-2024**

(Amount in Lac Taka)

Economic Purposes	Sanction Limit	Disbursement	Outstanding	Recovery	Overdue
1. Agriculture, Fishing & Forestry	58541	1932	45498	3953	12606
a) Agriculture	49624	1932	41037	3906	8852
b) Fishing	8917	---	4462	47	3754
c) Forestry and Logging	---	---	---	---	---
2. Industry	2441124	173124	2115393	167169	592413
a) Term Loan	1817539	114520	1640637	81923	462702
b) Working Capital Financing	540561	29628	426239	50438	115761
c) Factoring	83024	28976	48518	34809	13950
3. Trade & Commerce	1971207	146689	1556779	164598	501523
a) Wholesale Trading	876107	68549	748867	84531	265580
b) Retail Trading	504617	66653	342208	58744	49562
c) Other Commercial lending	9418	561	8859	605	3501
d) Margin loans/Share Trading	32078	---	32080	6	33733
e) Lease Finance	548987	10927	424765	20713	149147
4. Construction	807928	33749	669276	39758	91446
a) Housing	559400	20517	472405	27153	60571
b) Other than housing	248528	13231	196870	12605	30875
5. Transport	283375	8204	168665	16964	41802
a) Road Transport	247753	8204	141162	15396	30912
b) Water Transport	35143	---	27248	1518	10890
c) Air Transport	479	---	255	50	---
6. Consumer Financing	1527663	96165	1073615	116817	108751
7. Other Institutional Loan	440747	33835	496539	17573	58721
8. Miscellaneous	---	---	---	---	---
Grand Total	7530585	493698	6125766	526833	1407262
Total of the previous quarter	7493041	336888	6028980	516732	1388576

* Depository NBFCs = 30 Depository NBFCs

Table-47

Disbursement, Outstanding, Recovery and Overdue (DORO) of Loans and Advances
Categorised by Economic Purposes
Non-Depository NBFCs
As on 31-12-2024

(Amount in Lac Taka)					
Economic Purposes	Sanction Limit	Disbursement	Outstanding	Recovery	Overdue
1. Agriculture, Fishing & Forestry	35330	2339	18371	3511	241
a) Agriculture	33917	2335	17150	3459	216
b) Fishing	1413	4	1221	52	26
c) Forestry and Logging	---	---	---	---	---
2. Industry	1410168	119950	1123145	104682	76389
a) Term Loan	1374858	119504	1091595	102758	72356
b) Working Capital Financing	35310	447	31550	1924	4033
c) Factoring	---	---	---	---	---
3. Trade & Commerce	25017	1712	15691	1825	282
a) Wholesale Trading	320	---	162	27	3
b) Retail Trading	24697	1712	15529	1798	279
c) Other Commercial lending	---	---	---	---	---
d) Margin loans/Share Trading	---	---	---	---	---
e) Lease Finance	---	---	---	---	---
4. Construction	406646	17456	277793	32393	40626
a) Housing	9300	---	6481	465	---
b) Other than housing	397346	17456	271313	31928	40626
5. Transport	---	---	---	---	---
a) Road Transport	---	---	---	---	---
b) Water Transport	---	---	---	---	---
c) Air Transport	---	---	---	---	---
6. Consumer Financing	1138	4	707	80	---
7. Other Institutional Loan	50208	---	45289	2165	43
8. Miscellaneous	3821	---	932	51	56
Grand Total	1932328	141461	1481929	144706	117637
Total of the previous quarter	1794010	36480	1385095	141699	130773

* Non-Depository NBFCs = 5 Non-Depository NBFCs

Appendix

List of Branches and their Codes of
35 NBFCs in Bangladesh
As on 31-12-2024

Fi_Name	Fi_ID	Division	District	Branch_Name	Fi_Branch_ID
SAUDI-BANGLADESH INDUSTRIAL & AGRICULTURAL INVESTMENT COMPANY LIMITED (SABINCO)	81	Dhaka	Dhaka	Head Office	810101
The UAE-BANGLADESH INVESTMENT COMPANY LIMITED	86	Dhaka	Dhaka	Head Office	860101
INFRASTRUCTURE DEVELOPMENT COMPANY LIMITED (IDCOL)	97	Dhaka	Dhaka	Head Office	970101
PHOENIX FINANCE AND INVESTMENTS LIMITED	211	Chattogram	Chattogram	Chattogram	2110001
		Dhaka	Dhaka	Head Office	2110101
				Principal Office	2110102
				Dhanmondi	2110105
				Gulshan	2110106
				Uttara	2110107
				SME	2110103
				Imamganj	2110104
		Khulna	Khulna	Khulna	2110201
UTTARA FINANCE AND INVESTMENTS LIMITED	212	Rajshahi	Bogura	Bogura	2110301
		Chattogram	Chattogram	Chattogram	2120001
		Dhaka	Dhaka	Gulshan	2120102
				Head Office	2120101
GSP FINANCE COMPANY (BANGLADESH) LIMITED (GSPB)	213	Dhaka	Dhaka	Bogura	2120301
				Head Office	2130101
				Principal Office	2130102
AVIVA FINANCE LIMITED	214	Chattogram	Chattogram	Agrabad	2140001
				GEC	2140002
			Cumilla	Cumilla	2140003
			Feni	Feni	2140004
		Dhaka	Dhaka	Head Office	2140101
				Uttara	2140103
				Dhanmondi	2140102
				Mirpur	2140104
				Gazipur	2140105
			Narayanganj	Narayanganj	2140106
DBH FINANCE PLC.	215	Sylhet	Moulvibazar	Moulvibazar	2140501
			Sylhet	Sylhet	2140502
			Barishal	Barishal	2150401
		Chattogram	Chattogram	Nasirabad	2150001
			Cumilla	Agrabad	2150003
		Dhaka	Dhaka	Cumilla	2150002
				Dhanmondi	2150103
				Head Office	2150101

Fi_Name	Fi_ID	Division	District	Branch_Name	Fi_Branch_ID
DBH FINANCE PLC.	215	Dhaka	Dhaka	Motijheel	2150102
				Savar	2150105
				Uttara	2150104
			Gazipur	Gazipur	2150106
			Narayanganj	Narayanganj	2150107
		Khulna	Khulna	Khulna	2150201
		Sylhet	Sylhet	Sylhet	2150501
		Rajshahi	Rajshahi	Rajshahi	2150301
		Rangpur	Rangpur	Rangpur	2150601
		Mymensingh	Mymensingh	Mymensingh	2150701
LANKABANGLA FINANCE PLC.	216	Barishal	Barishal	Barishal	2160401
		Chattogram	Chattogram	Agrabad	2160001
				Cda Avenue	2160002
			Cumilla	Cumilla	2160003
			Noakhali	Chowmuhani	2160004
		Dhaka	Dhaka	Head Office	2160101
				Dhanmondi	2160105
				Uttara	2160106
				Mirpur	2160108
				Gulshan	2160114
				South Keraniganj	2160111
				Banani	2160104
				Motijheel	2160107
				Savar	2160113
				Bangshal	2160102
			Faridpur	Faridpur	2160110
			Gazipur	Gazipur	2160112
			Narayanganj	Narayanganj	2160109
			Narshingdi	Narshingdi	2160103
		Khulna	Jashore	Jashore	2160201
			Khulna	Khulna	2160202
			Kushtia	Khustia	2160203
		Mymensingh	Mymensingh	Mymensingh	2160701
		Rajshahi	Bogura	Bogura	2160301
			Rajshahi	Rajshahi	2160302
		Rangpur	Dinajpur	Dinajpur	2160601

Fi_Name	Fi_ID	Division	District	Branch_Name	Fi_Branch_ID
LANKABANGLA FINANCE PLC.	216	Sylhet	Habiganj	Habiganj	2160502
			Sylhet	Sylhet	2160501
PRIME FINANCE & INVESTMENT LTD	217	Chattogram	Chattogram	Chattogram	2170001
		Dhaka	Dhaka	Gulshan	2170102
				Head Office	2170101
				Uttara	2170103
		Rajshahi	Rajshahi	Rajshahi	2170301
PEOPLE'S LEASING AND FINANCIAL SERVICES LTD	218	Chattogram	Chattogram	Agrabad	2180001
		Dhaka	Dhaka	Head Office	2180101
				Gulshan	2180102
BAY LEASING & INVESTMENT LIMITED	219	Dhaka	Dhaka	Head Office	2190101
				Principal Office	2190102
				Bangla Motor	2190104
			Gazipur	Maona	2190103
BANGLADESH INDUSTRIAL FINANCE COMPANY LIMITED (BIFC)	220	Chattogram	Chattogram	Chattogram	2200001
		Dhaka	Dhaka	Uttara	2200102
				Head Office	2200101
			Narayanganj	Narayanganj	2200103
IDLC FINANCE PLC.	221	Barishal	Barishal	Barishal	2210401
		Chattogram	Chattogram	Nandankanon	2210003
				Agrabad	2210001
			Cumilla	Cumilla	2210002
			Noakhali	Chowmuhani	2210004
		Dhaka	Dhaka	Head Office	2210101
				Dhanmondi	2210102
				Imamganj	2210107
				Keraniganj	2210108
				Mirpur	2210109
				Elephant Road	2210115
				Gulshan	2210104
				Uttara	2210105
				Dilkusha	2210103
				Savar	2210112
			Faridpur	Faridpur	2210116

Fi_Name	Fi_ID	Division	District	Branch_Name	Fi_Branch_ID
IDLC FINANCE PLC.	221	Dhaka	Gazipur	Gazipur	2210113
				Tongi	2210114
			Narayanganj	Bhulta	2210106
				Narayanganj	2210110
			Narshingdi	Narshingdi	2210111
		Khulna	Jashore	Jashore	2210203
			Khulna	Khulna	2210202
			Kushtia	Kushtia	2210201
		Mymensingh	Mymensingh	Mymensingh	2210701
		Rajshahi	Bogura	Bogura	2210301
			Natore	Natore	2210302
			Rajshahi	Rajshahi	2210303
		Rangpur	Rangpur	Rangpur	2210601
			Dinajpur	Dinajpur	2210602
		Sylhet	Habiganj	Habiganj	2210502
			Sylhet	Sylhet	2210501
UNION CAPITAL LIMITED	222	Chattogram	Chattogram	Chattogram	2220001
		Dhaka	Dhaka	Head Office	2220101
				Principal Office	2220102
		Rajshahi	Bogura	Bogura	2220301
		Sylhet	Sylhet	Sylhet	2220501
NATIONAL HOUSING FINANCE PLC.	223	Chattogram	Chattogram	Chattogram	2230001
			Feni	Feni	2230002
		Dhaka	Dhaka	Gulshan	2230104
				Head Office	2230101
				Principal Office	2230102
				Motijheel	2230103
			Gazipur	Gazipur	2230105
		Khulna	Khulna	Khulna	2230201
		Rajshahi	Bogura	Bogura	2230301
			Rajshahi	Rajshahi	2230302
		Rangpur	Rangpur	Rangpur	2230601

Fi_Name	Fi_ID	Division	District	Branch_Name	Fi_Branch_ID
INTERNATIONAL LEASING AND FINANCIAL SERVICES LIMITED	224	Chattogram	Chattogram	Chattogram	2240001
		Dhaka	Dhaka	Head Office	2240101
				Uttara	2240102
		Sylhet	Sylhet	Sylhet	2240501
ISLAMIC FINANCE AND INVESTMENT LIMITED	225	Chattogram	Chattogram	Chattogram	2250001
			Noakhali	Choumuhoni	2250002
		Dhaka	Dhaka	Head Office	2250101
				Principal Office	2250102
				Uttara	2250103
			Gazipur	Gazipur	2250106
			Narayanganj	Narayanganj	2250105
		Rajshahi	Bogura	Bogura	2250301
PREMIER LEASING & FINANCE LIMITED	226	Barishal	Barishal	Barishal	2260401
		Chattogram	Brahmanbaria	Bhahmanbaria	2260002
			Chattogram	Chattogram	2260001
		Dhaka	Dhaka	Mirpur	2260103
				Head Office	2260101
				Principal Office	2260102
		Sylhet	Sylhet	Sylhet	2260501
FAREAST FINANCE & INVESTMENT LIMITED	227	Chattogram	Chattogram	Chattogram	2270001
		Dhaka	Dhaka	Head Office	2270101
				Principal Office	2270102
FIRST FINANCE LIMITED	228	Chattogram	Chattogram	Agrabad	2280001
		Dhaka	Dhaka	Motijheel	2280104
				Head Office	2280101
				Corporate	2280102
				Gulshan	2280103
			Gazipur	Board Bazar	2280105
		Sylhet	Sylhet	Sylhet	2280501
UNITED FINANCE LIMITED	229	Barishal	Barishal	Barishal	2290401
		Chattogram	Chattogram	Chattogram	2290002
			Cox's Bazar	Cox's Bazar	2290003
			Cumilla	Cumilla	2290004

Fi_Name	Fi_ID	Division	District	Branch_Name	Fi_Branch_ID
UNITED FINANCE LIMITED	229	Chattogram	Noakhali	Begumganj	2290001
		Dhaka	Dhaka	Head Office	2290101
				Shyamoli	2290105
				Zinzira	2290106
				Tejgaon	2290103
				Bonshal	2290102
			Gazipur	Gazipur	2290104
			Narshingdi	Narshingdi	2290107
		Khulna	Chuadanga	Chuadanga	2290201
			Jashore	Jashore	2290202
			Khulna	Khulna	2290203
		Mymensingh	Mymensingh	Mymensingh	2290701
		Rajshahi	Bogura	Bogura	2290301
			Pabna	Pabna	2290303
			Rajshahi	Rajshahi	2290302
		Rangpur	Dinajpur	Dinajpur	2290601
			Rangpur	Rangpur	2290602
		Sylhet	Sylhet	Sylhet	2290501
MIDAS FINANCING PLC.	230	Chattogram	Brahmanbaria	Brahmanbaria	2300006
			Chattogram	Hat Hazari	2300005
				Chattogram	2300001
		Dhaka	Dhaka	Head Office	2300101
				Keraniganj	2300105
			Narayanganj	Narayanganj	2300102
		Khulna	Jashore	Jashore	2300202

Fi_Name	Fi_ID	Division	District	Branch_Name	Fi_Branch_ID
MIDAS FINANCING PLC.	230	Khulna	Khulna	Khulna	2300201
		Rajshahi	Bogura	Bogura	2300301
BANGLADESH FINANCE LIMITED	231	Chattogram	Chattogram	Chattogram	2310001
		Dhaka	Dhaka	Bangshal	2310103
				Head Office	2310101
				Uttara	2310104
				Principal Office	2310102
			Gazipur	Gazipur	2310105
		Khulna	Jashore	Jashore	2310201
		Sylhet	Sylhet	Sylhet	2310501
IIDFC PLC.	232	Chattogram	Chattogram	Chattogram	2320001
		Dhaka	Dhaka	Head Office	2320101
				Principal Office	2320102
				Uttara	2320103
			Narayanganj	Narayanganj	2320106
FAS FINANCE & INVESTMENT LIMITED	233	Chattogram	Chattogram	Chattogram	2330001
		Dhaka	Dhaka	Head Office	2330101
				Principal	2330103
			Narshingdi	Narsingdi	2330102
		Sylhet	Sylhet	Sylhet	2330501
IPDC FINANCE PLC	234	Chattogram	Chattogram	Chattogram	2340001
			Cumilla	Cumilla	2340002
		Dhaka	Dhaka	Head Office	2340101
				Uttara	2340104
				Motijheel	2340103
				Dhanmondi	2340102
				Savar	2340108
			Gazipur	Gazipur	2340105
			Narayanganj	Narayanganj	2340106
			Faridpur	Faridpur	2340107
		Khulna	Jashore	Jashore	2340201
			Khulna	Khulna	2340202
		Mymensingh	Mymensingh	Mymensingh	2340701
		Rajshahi	Bogura	Bogura	2340301
		Sylhet	Sylhet	Sylhet	2340501
		Rangpur	Rangpur	Rangpur	2340601
		Barishal	Barishal	Barishal	2340401

Fi_Name	Fi_ID	Division	District	Branch_Name	Fi_Branch_ID
NATIONAL FINANCE LTD	235	Chattogram	Chattogram	Chattogram	2350001
		Dhaka	Dhaka	Head Office	2350101
				Principal Office	2350102
HAJJ FINANCE COMPANY LIMITED	236	Chattogram	Chattogram	Chattogram	2360001
		Dhaka	Dhaka	Head Office	2360101
				Uttara	2360104
				Dhanmondi	2360103
				Principal Office	2360102
				Gazipur	2360105
BANGLADESH INFRASTRUCTURE FINANCE FUND LIMITED	237	Dhaka	Dhaka	Head Office	2370101
MERIDIAN FINANCE & INVESTMENT LTD.	238	Chattogram	Chattogram	Chattogram	2380001
		Dhaka	Dhaka	Prodhan	2380103
			Dhaka	Head Office	2380101
			Gazipur	Gazipur	2380102
		Rajshahi	Bogura	Bogura	2380301
CVC FINANCE LIMITED	239	Dhaka	Dhaka	Head Office	2390101
				Principal Office	2390102
ALLIANCE FINANCE PLC.	240	Dhaka	Dhaka	Principal	2400102
				Head Office	2400101
SFIL FINANCE PLC.	249	Dhaka	Dhaka	Principal	2490102
				Head Office	2490101
AGRANI SME FINANCING COMPANY LIMITED	317	Barishal	Barishal	Natun Bazar	3170401
		Chattogram	Chandpur	Chandpur	3170001
			Cumilla	Cumilla	3170002
		Dhaka	Dhaka	Head Office	3170101
				Principal Office	3170102
			Faridpur	Alfadanga	3170110
				Bhanga	3170112
				Madhukhali	3170115
				Faridpur Sadar	3170109
				Nagarkanda	3170114
				Boalmari	3170116
				Charbhadrasan	3170111

Fi_Name	Fi_ID	Division	District	Branch_Name	Fi_Branch_ID
AGRANI SME FINANCING COMPANY LIMITED	317	Dhaka	Faridpur	Sadarpur	3170113
			Gazipur	Gazipur	3170129
			Gopalganj	Tungipara	3170127
			Gopalganj	Kotalipara	3170128
				Gopalganj	3170126
			Kishoreganj	Karimganj	3170104
				Katiadi	3170105
				Kishorganj Sadar	3170103
				Pakundia	3170106
				Mithamoin	3170130
			Madaripur	Rajoir	3170123
				Kalkini	3170122
				Shibchar	3170124
				Madaripur	3170121
			Narshingdi	Madhabdi Bus Stand	3170131
			Rajbari	Pangsha	3170119
				Baliakandi	3170120
				Goalanda	3170118
				Rajbari	3170117
			Shariatpur	Shariatpur	3170125
			Tangail	Madhupur	3170107
				Gopalpur	3170108
		Mymensingh	Jamalpur	Jamalpur Sadar	3170712
			Mymensingh	Phulbaria	3170702
				Bhaluka	3170701
				Gafargaon	3170703
				Haluaghat	3170705
				Ishwarganj	3170706
				Mymensingh Sadar	3170707
				Muktagacha	3170708
				Trishal	3170711
				Phulpur	3170710
				Gouripur	3170704
				Nandail	3170709

Fi_Name	Fi_ID	Division	District	Branch_Name	Fi_Branch_ID
AGRANI SME FINANCING COMPANY LIMITED	317	Mymensingh	Netrokona	Netrokona	3170714
				Kendua	3170715
			Sherpur	Sherpur	3170713
		Rajshahi	Pabna	Abdul Hamid Road	3170301
		Sylhet	Habiganj	Shayestaganj	3170504
			Moulvibazar	Moulvibazar	3170502
			Sunamganj	Sunamganj	3170501
			Sylhet	Sylhet	3170503

Other Financial Institutions

- A. Non-Scheduled Banks:
 - (i) Karmasangsthan Bank
 - (ii) Ansar-VDP Unnayan Bank
- B. Bangladesh Samabaya Bank Limited

List of the Tables of Non-Scheduled Banks and Bangladesh Samabaya Bank Limited

Table No	Table Name	Page No
Table-1	Deposits Distributed by Types of Accounts of Non-Scheduled Banks	118
Table-2	Deposits Distributed by Types of Accounts of Bangladesh Samabaya Bank Limited	119
Table-3	Deposits Distributed by Geographical Location of Non-Scheduled Banks	120-121
Table-4	Deposits Distributed by Geographical Location of Bangladesh Samabaya Bank Limited	122
Table-5	Deposits Distributed by Sectors and Types of Non-Scheduled Banks	123-126
Table-6	Deposits Distributed by Sectors and Types of Bangladesh Samabaya Bank Limited	127-130
Table-7	Deposits Distributed by Rates of Interest and Types of Non-Scheduled Banks	131-132
Table-8	Deposits Distributed by Rates of Interest and Types of Bangladesh Samabaya Bank Limited	133-134
Table-9	Deposits Distributed by Size of Accounts of Non-Scheduled Banks	135-136
Table-10	Deposits Distributed by Size of Accounts of Bangladesh Samabaya Bank Limited	137-138
Table-11	Loans and Advances Categorised by Securities of Non-Scheduled Banks	139
Table-12	Loans and Advances Categorised by Securities of Bangladesh Samabaya Bank Limited	140
Table-13	Loans and Advances Categorised by Economic Purposes of Non-Scheduled Banks	141-142
Table-14	Loans and Advances Categorised by Economic Purposes Bangladesh Samabaya Bank Limited	143-144
Table-15	Loans and Advances Categorised by Rates of Interest and Securities of Non-Scheduled Banks	145-146
Table-16	Loans and Advances Categorised by Rates of Interest and Securities of Bangladesh Samabaya Bank Limited	147-148
Table-17	Loans and Advances Categorised by Size of Accounts and Major Economic Purposes of Non-Scheduled Banks	149-150
Table-18	Loans and Advances Categorised by Size of Accounts and Major Economic Purposes of Bangladesh Samabaya Bank Limited	151-152
Table-19	Loans and Advances Categorised by Size of Accounts of Non-Scheduled Banks	153-154
Table-20	Loans and Advances Categorised by Size of Accounts of Bangladesh Samabaya Bank Limited	155-156
Table-21	Loans and Advances Categorised by Geographical Location of Non-Scheduled Banks	157-158
Table-22	Loans and Advances Categorised by Geographical Location of Bangladesh Samabaya Bank Limited	159-160
Table-23	Loans and Advances Categorised by Size of Accounts and Sectors of Non-Scheduled Banks	161-162
Table-24	Loans and Advances Categorised by Size of Accounts and Sectors of Bangladesh Samabaya Bank Limited	163-164
Table-25	Disbursement, Outstanding, Recovery and Overdue (DORO) of Loans and Advances Categorised by Economic Purposes of Non-Scheduled Banks	165
Table-26	Disbursement, Outstanding, Recovery and Overdue (DORO) of Loans and Advances Categorised by Economic Purposes of Bangladesh Samabaya Bank Limited	166

Table-1

**Deposits Distributed by Types of Accounts
Non-Scheduled Banks**

(Amount in Lac Taka)

Type of Deposits	Deposits as on 31-12-2024				Deposits as on 30-09-2024		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C (B/A)	No. of Accounts	Amount	% of Total Amount
	A	B	C	D	E	F	G
1. Current and Cash Credit Account (Credit Balance) Deposit	1454	53	0.05%	0.04	1476	49	0.04%
2. Savings Deposits	392291	35670	33.51%	0.09	384789	33524	29.43%
3. Fixed Deposits	8174	44578	41.88%	5.45	9313	53719	47.16%
a. Less than 6 Months	229	770	0.72%	3.36	137	240	0.21%
b. For 6 Months to less than 1 Year	363	11372	10.68%	31.33	347	11588	10.17%
c. For 1 Year to less than 2 Years	895	31297	29.40%	34.97	937	40626	35.67%
d. For 2 Years to less than 3 Years	28	12	0.01%	0.44	36	22	0.02%
e. Above 3 years (Including Monthly Benefit Scheme, Double/Triple Benefit Scheme, Ogrim Munafa etc.)	6659	1127	1.06%	0.17	7856	1243	1.09%
4. Recurring Deposits (Deposit Pension Scheme)	297557	25994	24.42%	0.09	295330	25992	22.82%
5. Special Purpose Deposits	113	149	0.14%	1.32	693	614	0.54%
6. Restricted (Blocked) Deposits	---	---	---	---	---	---	---
Grand Total	699589	106444	100%	0.15	691601	113899	100%

* Non-Scheduled Banks= 2 Non-Scheduled Banks

Table-2

Deposits Distributed by Types of Accounts
Bangladesh Samabaya Bank Limited

(Amount in Lac Taka)

Type of Deposits	Deposits as on 31-12-2024				Deposits as on 30-09-2024		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C (B/A)	No. of Accounts	Amount	% of Total Amount
	A	B	C	D	E	F	G
1. Current and Cash Credit Account (Credit Balance) Deposit	35	65	9.94%	1.86	35	65	8.44%
2. Savings Deposits	1471	360	54.83%	0.24	1472	477	61.70%
3. Fixed Deposits	378	199	30.38%	0.53	378	197	25.50%
a. Less than 6 Months	3	2	0.24%	0.52	3	2	0.20%
b. For 6 Months to less than 1 Year	---	---	---	---	---	---	---
c. For 1 Year to less than 2 Years	286	173	26.37%	0.60	286	171	22.13%
d. For 2 Years to less than 3 Years	---	---	---	---	---	---	---
e. Above 3 years (Including Monthly Benefit Scheme, Double/Triple Benefit Scheme, Ogrim Munafa etc.)	89	25	3.78%	0.28	89	25	3.17%
4. Recurring Deposits (Deposit Pension Scheme)	15	32	4.85%	2.12	19	34	4.36%
5. Special Purpose Deposits	---	---	---	---	---	---	---
6. Restricted (Blocked) Deposits	---	---	---	---	---	---	---
Grand Total	1899	656	100%	0.35	1904	773	100%

Table-3

**Deposits Distributed by Geographical Location
Non-Scheduled Banks**

(Amount in Lac Taka)

Division/ District	Deposits as on 31-12-2024		Deposits as on 30-09-2024	
	No. of Account	Amount	No. of Account	Amount
Barishal Division	51264	3585	50571	3523
Barguna	7503	549	7366	538
Barishal	17121	1230	16914	1236
Bhola	5362	218	5316	231
Jhalokathi	4864	383	4808	373
Patuakhali	7281	562	7188	542
Pirojpur	9133	643	8979	604
Chattogram Division	110467	11589	109115	11182
Bandarban	1795	195	1754	190
Brahmanbaria	8551	1024	8440	982
Chandpur	13223	1019	13107	991
Chattogram	21765	2372	21423	2273
Cox's Bazar	9273	1025	9149	955
Cumilla	20863	2708	20601	2627
Feni	8605	886	8531	868
Khagrachari	5566	413	5569	407
Lakshmipur	7395	606	7347	587
Noakhali	9975	962	9810	938
Rangamati	3456	378	3384	363
Dhaka Division	168687	55853	167230	65291
Dhaka	27335	39275	27130	49362
Faridpur	9859	1130	9719	1086
Gazipur	18243	4129	18141	4014
Gopalganj	13391	1179	13360	1139
Kishoreganj	14987	1391	14822	1312
Madaripur	7488	746	7421	700
Manikganj	7149	988	7155	990
Munshiganj	8305	602	8231	543
Narayanganj	14250	1533	14144	1475
Narsingdi	12599	960	12250	813
Rajbari	7039	820	7054	810
Shariatpur	8768	704	8704	682
Tangail	19274	2396	19099	2365
Khulna Division	98646	10575	96344	10030
Bagerhat	12156	1237	11147	1154
Chuadanga	7772	1003	7706	969
Jashore	17205	1334	16846	1180
Jhenaidah	8313	1265	8291	1229

**Deposits Distributed by Geographical Location
Non-Scheduled Banks**

(Amount in Lac Taka)

Division/ District	Deposits as on 31-12-2024		Deposits as on 30-09-2024	
	No. of Account	Amount	No. of Account	Amount
Khulna	13347	1438	12918	1399
Kushtia	15826	1520	15812	1497
Magura	4129	483	4106	447
Meherpur	3939	591	3926	560
Narail	6712	803	6489	754
Satkhira	9247	901	9103	841
Mymensingh Division	58516	4795	58057	4553
Jamalpur	13743	1244	13554	1146
Mymensingh	26845	2157	26622	2056
Netrokona	10518	881	10500	860
Sherpur	7410	513	7381	491
Rajshahi Division	93549	10839	92657	10406
Chapai Nawabganj	7026	906	14639	1563
Bogura	14772	1652	6803	868
Joypurhat	6407	576	6356	539
Naogaon	8763	897	8570	848
Natore	11052	1676	11057	1607
Pabna	15062	1595	14993	1561
Rajshahi	17738	1822	17601	1750
Sirajganj	12729	1714	12638	1671
Rangpur Division	76363	6501	75813	6303
Dinajpur	13824	1206	13732	1159
Gaibandah	8183	900	8090	872
Kurigram	8159	833	8097	820
Lalmonirhat	9994	766	9910	742
Nilphamari	8817	626	8840	602
Panchagarh	5219	442	5147	432
Rangpur	12507	1053	12493	1046
Thakurgaon	9660	674	9504	631
Sylhet Division	42097	2707	41814	2611
Habiganj	10970	747	10937	704
Moulvi Bazar	13054	685	13020	684
Sunamganj	5210	421	5134	414
Sylhet	12863	853	12723	810
Grand Total	699589	106444	691601	113899

*Non-Scheduled Banks = 2 Non-Scheduled Banks

Table-4

**Deposits Distributed by Geographical Location
Bangladesh Samabaya Bank Limited**

(Amount in Lac Taka)

Division/ District	Deposits as on 31-12-2024		Deposits as on 30-09-2024	
	No. of Account	Amount	No. of Account	Amount
Dhaka Division	1899	656	1904	773
Dhaka	1899	656	1904	773
Grand Total	1899	656	1904	773

Deposits Distributed by Non-Scheduled

Deposits as on 31-12-2024								
Category of Depositors	Current & Cash Credit Account(Credit Balance) Deposit	Savings Deposits	Fixed Deposits					
			For less than 6 Months	For 6 Months to less than 1 Year	For 1 Year to less than 2 Years	For 2 Years to less than 3 Years	For 3 Years and Above	Total (C to G)
	A	B	C	D	E	F	G	H
A. Public Sector	---	---	114	10000	26245	---	---	36358
1. Government Sector	---	---	114	10000	24134	---	---	34248
i) Food Ministry (Including Food Divisions /Directorates)	---	---	---	---	---	---	---	---
ii) Presidency, Prime Minister's Office, Other Ministries, Parliament, Judiciary, All Directorates and Department	---	---	114	10000	16174	---	---	26287
iii) Autonomous and Semi- Autonomous Bodies	---	---	---	---	7960	---	---	7960
2. Other Public Sector (Other than Govt.)	---	---	---	---	2111	---	---	2111
i) Public Non-financial Corporations	---	---	---	---	---	---	---	---
ii) Local Authorities	---	---	---	---	111	---	---	111
iii) Other Financial Intermediaries (OFI) Except DMB's-Public	---	---	---	---	---	---	---	---
iv) Insurance Companies & Pension Funds (ICPF)-Public	---	---	---	---	---	---	---	---
v) Scheduled Banks-Public	---	---	---	---	---	---	---	---
v1) Non-Bank Depository Corporations (NBDC) Public	---	---	---	---	2000	---	---	2000
B. Private Sector	53	35670	656	1372	5052	12	1127	8219
1. Non-Financial Corporations	---	11163	145	136	2733	---	93	3107
i) Agriculture, Fishing & Livestock	---	6291	---	---	---	---	---	---
ii) Industries	---	---	---	---	1791	---	---	1791
iii) Commerce & Trade (Excluding Individual Businessmen)	---	4871	145	136	96	---	93	470
a) Importers	---	---	---	---	---	---	---	---
b) Exporters	---	---	---	---	---	---	---	---
c) Importers and Exporters	---	---	---	---	---	---	---	---
d) Whole Sale Traders	---	---	---	---	---	---	---	---
e) Retail Traders	---	4871	145	136	96	---	93	470
f) Other Business Institutions/ Organisations	---	---	---	---	---	---	---	---
iv) Non Govt. Publicity & News Media	---	---	---	---	---	---	---	---
v) Private Educational Institutions	---	---	---	---	846	---	---	846
vi) Other Private Sector (Official Account n.i.e.) (Sundry Deposit, CIB Inquiry Charge, Clearing Adjustment Account, Inoperative Account, Suspence Account etc.)	---	---	---	---	---	---	---	---

Table-5

Sectors and Types Banks

(Amount in Lac Taka)

Deposits as on 31-12-2024				Deposits as on 30-09-2024	
Recurring Deposits (Deposit Pension Scheme)	Special Purpose Deposits	Restricted (Blocked) Deposits	Total (A to B+ H to K)	Total	Category of Depositors
I	J	K	L		
---	138	---	36497	46372	A. Public Sector
---	---	---	34248	33746	1. Government Sector
---	---	---	---	---	i) Food Ministry (Including Food Divisions /Directorates)
---	---	---	26287	25784	ii) Presidency, Prime Minister's Office, Other Ministries, Parliament, Judiciary, All Directorates and Department
---	---	---	7960	7962	iii) Autonomous and Semi- Autonomous Bodies
---	138	---	2249	12626	2. Other Public Sector (Other than Govt.)
---	---	---	---	---	i) Public Non-financial Corporations
---	---	---	111	105	ii) Local Authorities
---	---	---	---	---	iii) Other Financial Intermediaries (OFI) Except DMB's-Public
---	138	---	138	521	iv) Insurance Companies & Pension Funds (ICPF)-Public
---	---	---	---	---	v) Scheduled Banks-Public
---	---	---	2000	12000	vi) Non-Bank Depository Corporations (NBDC) Public
25994	11	---	69948	67527	B. Private Sector
1464	---	---	15733	17090	1. Non-Financial Corporations
---	---	---	6291	8143	i) Agriculture, Fishing & Livestock
---	---	---	1791	1745	ii) Industries
1464	---	---	6804	6364	iii) Commerce & Trade (Excluding Individual Businessmen)
---	---	---	---	---	a) Importers
---	---	---	---	---	b) Exporters
---	---	---	---	---	c) Importers and Exporters
---	---	---	---	---	d) Whole Sale Traders
1464	---	---	6804	6364	e) Retail Traders
---	---	---	---	---	f) Other Business Institutions/ Organisations
---	---	---	---	---	iv) Non Govt. Publicity & News Media
---	---	---	846	838	v) Private Educational Institutions
---	---	---	---	---	vi) Other Private Sector (Official Account n.i.e.) (Sundry Deposit, CIB Inquiry Charge, Clearing Adjustment Account, Inoperative Account, Suspence Account etc.)

**Deposits Distributed by
Non-Scheduled**

Deposits as on 31-12-2024								
Category of Depositors	Current & Cash Credit Account(Credit Balance) Deposit	Savings Deposits	Fixed Deposits					
			For less than 6 Months	For 6 Months to less than 1 Year	For 1 Year to less than 2 Years	For 2 Years to less than 3 Years	For 3 Years and Above	Total (C to G)
	A	B	C	D	E	F	G	H
2. Financial Corporations	---	---	---	---	136	---	---	136
i) Non-Bank Depository Corporations -Private	---	---	---	---	136	---	---	136
ii) Other Financial Intermediaries- Private (Except) DMBs.	---	---	---	---	---	---	---	---
iii) Insurance Companies and Pension Funds- Private	---	---	---	---	---	---	---	---
iv) Financial Auxiliaries	---	---	---	---	---	---	---	---
v) Scheduled Banks	---	---	---	---	---	---	---	---
3. Foreign Offices/Embassies/ Enterprises/Companies/Liaison Offices/ Farms/NGOs(Excluding Multinational Companies incorporated in Bangladesh)	---	---	---	---	---	---	---	---
4. Non-profit Institutions Serving Households (NPISH)	1	5	---	---	344	---	---	344
5. Households (Individual Customers)	52	24502	512	1236	1840	12	1033	4633
a) Farmer/Fisherman	29	17031	298	420	976	---	592	2286
b) Businessman/Industrialists	23	2796	86	100	221	---	160	567
c) Non Resident Bangladeshi	---	---	---	---	---	---	---	---
d) Service Holder (salaried persons)	0	2359	27	632	343	12	127	1142
e) Professionals and Self-employed Persons (Doctors, Lawyers, Contractors, Taxi Drivers, Architects, Consultants etc.)	---	---	---	---	---	---	---	---
f) Foreign Individuals	---	---	---	---	---	---	---	---
g) Housewives	0	2286	101	84	300	---	153	638
h) Students	---	---	---	---	---	---	---	---
i) Minor/Autistics/Disabled and other dependent persons	---	---	---	---	---	---	---	---
j) Retired persons	---	30	---	---	---	---	0	0
k) Old/ Widowed/Distressed person	---	---	---	---	---	---	---	---
l) Land Lords/Ladies	---	---	---	---	---	---	---	---
m) Other Local Individuals	---	---	---	---	---	---	---	---
Grand Total	53	35670	770	11372	31297	12	1127	44578

*n.e.s.= not elsewhere stated

*Non-Scheduled Banks = 2 Non-Scheduled Banks

Sectors and Types

Banks

(Amount in Lac Taka)

Deposits as on 31-12-2024				Deposits as on 30-09-2024	
Recurring Deposits (Deposit Pension Scheme)	Special Purpose Deposits	Restricted (Blocked) Deposits	Total (A to B+ H to K)	Total	Category of Depositors
I	J	K	L		
---	---	---	136	134	2. Financial Corporations
---	---	---	136	134	i) Non-Bank Depository Corporations -Private
---	---	---	---	---	ii) Other Financial Intermediaries- Private (Except) DMBs.
---	---	---	---	---	iii) Insurance Companies and Pension Funds- Private
---	---	---	---	---	iv) Financial Auxiliaries
---	---	---	---	---	v) Scheduled Banks
---	---	---	---	---	3. Foreign Offices/Embassies/ Enterprises/Companies/Liaison Offices/ Farms/NGOs(Excluding Multinational Companies incorporated in Bangladesh)
---	---	---	350	348	4. Non-profit Institutions Serving Households (NPISH)
24530	11	---	53729	49954	5. Households (Individual Customers)
13119	---	---	32465	28191	a) Farmer/Fisherman
5145	---	---	8531	8799	b) Businessman/Industrialists
---	---	---	---	---	c) Non Resident Bangladeshi
3535	11	---	7047	7212	d) Service Holder (salaried persons)
---	---	---	---	---	e) Professionals and Self-employed Persons (Doctors, Lawyers, Contractors, Taxi Drivers, Architects, Consultants etc.)
---	---	---	---	---	f) Foreign Individuals
2722	---	---	5646	5445	g) Housewives
---	---	---	---	---	h) Students
---	---	---	---	---	i) Minor/Autistics/Disabled and other dependent persons
9	---	---	40	306	j) Retired persons
---	---	---	---	---	k) Old/ Widowed/Distressed person
---	---	---	---	---	l) Land Lords/Ladies
---	---	---	---	---	m) Other Local Individuals
25994	149	---	106444	113899	Grand Total

**Deposits Distributed by
Bangladesh Samabaya**

Deposits as on 31-12-2024

Category of Depositors	Current & Cash Credit Account(Credit Balance) Deposit	Savings Deposits	Fixed Deposits					
			For less than 6 Months	For 6 Months to less than 1 Year	For 1 Year to less than 2 Years	For 2 Years to less than 3 Years	For 3 Years and Above	Total (C to G)
	A	B	C	D	E	F	G	H
A. Public Sector	---	---	---	---	---	---	---	---
1. Government Sector	---	---	---	---	---	---	---	---
i) Food Ministry (Including Food Divisions /Directorates)	---	---	---	---	---	---	---	---
ii) Presidency, Prime Minister's Office, Other Ministries, Parliament, Judiciary, All Directorates and Department	---	---	---	---	---	---	---	---
iii) Autonomous and Semi- Autonomous Bodies	---	---	---	---	---	---	---	---
2. Other Public Sector (Other than Govt.)	---	---	---	---	---	---	---	---
i) Public Non-financial Corporations	---	---	---	---	---	---	---	---
ii) Local Authorities	---	---	---	---	---	---	---	---
iii) Other Financial Intermediaries (OFI) Except DMB's-Public	---	---	---	---	---	---	---	---
iv) Insurance Companies & Pension Funds (ICPF)-Public	---	---	---	---	---	---	---	---
v) Scheduled Banks-Public	---	---	---	---	---	---	---	---
B. Private Sector	65	360	2	---	173	---	25	199
1. Non-Financial Corporations	4	0	---	---	---	---	---	---
i) Agriculture, Fishing & Livestock	---	---	---	---	---	---	---	---
ii) Industries	---	0	---	---	---	---	---	---
iii) Commerce & Trade (Excluding Individual Businessmen)	4	---	---	---	---	---	---	---
a) Importers	---	---	---	---	---	---	---	---
b) Exporters	---	---	---	---	---	---	---	---
c) Importers and Exporters	---	---	---	---	---	---	---	---
d) Whole Sale Traders	---	---	---	---	---	---	---	---
e) Retail Traders	---	---	---	---	---	---	---	---
f) Other Business Institutions/ Organisations	4	---	---	---	---	---	---	---
iv) Non Govt. Publicity & News Media	---	---	---	---	---	---	---	---
v) Private Educational Institutions	0	---	---	---	---	---	---	---
vi) Other Private Sector (Official Account n.i.e.) (Sundry Deposit, CIB Inquiry Charge, Clearing Adjustment Account, Inoperative Account, Suspence Account etc.)	---	---	---	---	---	---	---	---

Table-6

**Sectors and Types
Bank Limited**

(Amount in Lac Taka)

Deposits as on 31-12-2024				Deposits as on 30-09-2024	
Recurring Deposits (Deposit Pension Scheme)	Special Purpose Deposits	Restricted (Blocked) Deposits	Total (A to B+ H to K)	Total	Category of Depositors
I	J	K	L		
---	---	---	---	---	A. Public Sector
---	---	---	---	---	1. Government Sector
---	---	---	---	---	i) Food Ministry (Including Food Divisions /Directorates)
---	---	---	---	---	ii) Presidency, Prime Minister's Office, Other Ministries, Parliament, Judiciary, All Directorates and Department
---	---	---	---	---	iii) Autonomous and Semi- Autonomous Bodies
---	---	---	---	---	2. Other Public Sector (Other than Govt.)
---	---	---	---	---	i) Public Non-financial Corporations
---	---	---	---	---	ii) Local Authorities
---	---	---	---	---	iii) Other Financial Intermediaries (OFI) Except DMB's-Public
---	---	---	---	---	iv) Insurance Companies & Pension Funds (ICPF)-Public
---	---	---	---	---	v) Scheduled Banks-Public
32	---	---	656	773	B. Private Sector
---	---	---	4	4	1. Non-Financial Corporations
---	---	---	---	---	i) Agriculture, Fishing & Livestock
---	---	---	0	---	ii) Industries
---	---	---	4	4	iii) Commerce & Trade (Excluding Individual Businessmen)
---	---	---	---	---	a) Importers
---	---	---	---	---	b) Exporters
---	---	---	---	---	c) Importers and Exporters
---	---	---	---	---	d) Whole Sale Traders
---	---	---	---	---	e) Retail Traders
---	---	---	4	4	f) Other Business Institutions/ Organisations
---	---	---	---	---	iv) Non Govt. Publicity & News Media
---	---	---	0	0	v) Private Educational Institutions
---	---	---	---	---	vi) Other Private Sector (Official Account n.i.e.) (Sundry Deposit, CIB Inquiry Charge, Clearing Adjustment Account, Inoperative Account, Suspence Account etc.)

**Deposits Distributed by
Bangladesh Samabaya**

Deposits as on 31-12-2024

Category of Depositors	Current & Cash Credit Account(Credit Balance) Deposit	Savings Deposits	Fixed Deposits					
			For less than 6 Months	For 6 Months to less than 1 Year	For 1 Year to less than 2 Years	For 2 Years to less than 3 Years	For 3 Years and Above	Total (C to G)
	A	B	C	D	E	F	G	H
2. Financial Corporations	60	173	0	---	172	---	24	196
i) Non-Bank Depository Corporations -Private	60	49	0	---	110	---	24	135
ii) Other Financial Intermediaries- Private (Except) DMBs.	---	0	---	---	---	---	0	0
iii) Insurance Companies and Pension Funds- Private	---	124	---	---	62	---	---	62
iv) Financial Auxiliaries	---	---	---	---	---	---	---	---
v) Scheduled Banks	---	---	---	---	---	---	---	---
3. Foreign Offices/Embassies/ Enterprises/Companies/Liaison Offices/ Farms/NGOs(Excluding Multinational Companies incorporated in Bangladesh)	---	---	---	---	---	---	---	---
4. Non-profit Institutions Serving Households (NPISH)	---	35	---	---	---	---	---	---
5. Households (Individual Customers)	1	152	1	---	1	---	0	3
a) Farmer/Fisherman	---	---	---	---	---	---	---	---
b) Businessman/Industrialists	1	14	---	---	---	---	---	---
c) Non Resident Bangladeshi	---	3	---	---	---	---	---	---
d) Service Holder (salaried persons)	0	100	1	---	1	---	0	3
e) Professionals and Self-employed Persons (Doctors, Lawyers, Contractors, Taxi Drivers, Architects, Consultants etc.)	---	5	---	---	---	---	---	---
f) Foreign Individuals	---	---	---	---	---	---	---	---
g) Housewives	---	12	---	---	---	---	---	---
h) Students	---	12	---	---	---	---	---	---
i) Minor/Autistics/Disabled and other dependent persons	---	---	---	---	---	---	---	---
j) Retired persons	---	6	---	---	---	---	---	---
k) Old/ Widowed/Distressed person	---	1	---	---	---	---	---	---
l) Land Lords/Ladies	---	---	---	---	---	---	---	---
m) Other Local Individuals	---	---	---	---	---	---	---	---
Grand Total	65	360	2	---	173	---	25	199

*n.e.s.= not elsewhere stated

Sectors and Types Bank Limited

(Amount in Lac Taka)

Deposits as on 31-12-2024				Deposits as on 30-09-2024	
Recurring Deposits (Deposit Pension Scheme)	Special Purpose Deposits	Restricted (Blocked) Deposits	Total (A to B+ H to K)	Total	Category of Depositors
I	J	K	L		
---	---	---	429	491	2. Financial Corporations
---	---	---	243	234	i) Non-Bank Depository Corporations -Private
---	---	---	0	0	ii) Other Financial Intermediaries- Private (Except) DMBs.
---	---	---	186	257	iii) Insurance Companies and Pension Funds- Private
---	---	---	---	---	iv) Financial Auxiliaries
---	---	---	---	---	v) Scheduled Banks
---	---	---	---	---	3. Foreign Offices/Embassies/ Enterprises/Companies/Liaison Offices/ Farms/NGOs(Excluding Multinational Companies incorporated in Bangladesh)
---	---	---	35	34	4. Non-profit Institutions Serving Households (NPISH)
32	---	---	188	245	5. Households (Individual Customers)
---	---	---	---	0	a) Farmer/Fisherman
8	---	---	24	23	b) Businessman/Industrialists
---	---	---	3	5	c) Non Resident Bangladeshi
9	---	---	112	143	d) Service Holder (salaried persons)
2	---	---	7	11	e) Professionals and Self-employed Persons (Doctors, Lawyers, Contractors, Taxi Drivers, Architects, Consultants etc.)
---	---	---	---	---	f) Foreign Individuals
12	---	---	24	24	g) Housewives
---	---	---	12	32	h) Students
---	---	---	---	---	i) Minor/Autistics/Disabled and other dependent persons
---	---	---	6	7	j) Retired persons
---	---	---	1	1	k) Old/ Widowed/Distressed person
---	---	---	---	---	l) Land Lords/Ladies
---	---	---	---	---	m) Other Local Individuals
32	---	---	656	773	Grand Total

**Deposits Distributed by
Non-Scheduled**

Deposits as on 31-12-2024								
Rates of Interest	Current & Cash Credit Account(Credit Balance) Deposit	Savings Deposits	Fixed Deposits					
			For less than 6 Months	For 6 Months to less than 1 Year	For 1 Year to less than 2 Years	For 2 Years to less than 3 Years	For 3 Years and Above	Total (C to G)
	A	B	C	D	E	F	G	H
0	53	---	---	---	---	---	---	---
3.26-3.50	---	1964	---	---	---	---	---	---
3.76-4.00	---	29386	---	---	---	---	---	---
4.26-4.50	---	---	---	---	---	---	---	---
4.51-4.75	---	---	---	---	---	---	---	---
4.76-5.00	---	4319	---	---	---	---	---	---
5.01-5.25	---	---	157	---	---	---	---	157
5.26-5.50	---	---	---	---	28714	---	---	28714
5.76-6.00	---	---	157	348	57	---	22	583
6.26-6.50	---	---	---	---	---	---	---	---
6.76-7.00	---	---	427	10964	509	12	482	12394
7.51-7.75	---	---	---	---	---	---	558	558
7.76-8.00	---	---	29	60	17	---	65	171
8.76-9.00	---	---	---	---	---	---	---	---
9.51-9.75	---	---	---	---	2000	---	---	2000
9.76-10.00	---	---	---	---	---	---	---	---
11.76-12.00	---	---	---	---	---	---	---	---
12.76-13.00	---	---	---	---	---	---	---	---
Grand Total	53	35670	770	11372	31297	12	1127	44578
Weighted Average Rate	---	4.09	6.48	6.97	5.80	7.00	7.32	6.15

*Non-Scheduled Banks =2 Non-Scheduled Banks

Table-7

**Rates of Interest and Types
Banks**

(Amount in Lac Taka)

Deposits as on 31-12-2024				Deposits as on 30-09-2024	
Recurring Deposits (Deposit Pension Scheme)	Special Purpose Deposits	Restricted (Blocked) Deposits	Total (A to B+ H to K)	Total	Rates of Interest
I	J	K	L		
---	80	---	133	414	0
---	---	---	1964	1818	3.26-3.50
---	---	---	29386	27625	3.76-4.00
6574	---	---	6574	6737	4.26-4.50
350	---	---	350	---	4.51-4.75
242	---	---	4561	4448	4.76-5.00
---	---	---	157	16	5.01-5.25
---	---	---	28714	27952	5.26-5.50
72	---	---	655	962	5.76-6.00
13634	---	---	13634	14032	6.26-6.50
4868	0	---	17262	16625	6.76-7.00
---	---	---	558	551	7.51-7.75
221	11	---	403	523	7.76-8.00
0	---	---	0	2	8.76-9.00
---	---	---	2000	---	9.51-9.75
---	---	---	---	12001	9.76-10.00
34	---	---	34	37	11.76-12.00
---	59	---	59	156	12.76-13.00
25994	149	0	106444	113899	Grand Total
6.07	5.69	---	5.44	5.86	Weighted Average Rate

**Deposits Distributed by
Bangladesh Samabaya**

Deposits as on 31-12-2024								
Rates of Interest	Current & Cash Credit Account(Credit Balance) Deposit	Savings Deposits	Fixed Deposits					
			For less than 6 Months	For 6 Months to less than 1 Year	For 1 Year to less than 2 Years	For 2 Years to less than 3 Years	For 3 Years and Above	Total (C to G)
	A	B	C	D	E	F	G	H
0	65	---	---	---	---	---	---	---
2.26-2.50	---	360	---	---	---	---	---	---
3.26-3.50	---	---	1	---	---	---	---	1
3.76-4.00	---	---	1	---	82	---	16	99
5.76-6.00	---	---	---	---	1	---	0	1
6.01-6.25	---	---	---	---	0	---	---	0
6.76-7.00	---	---	---	---	---	---	---	---
7.26-7.50	---	---	---	---	5	---	---	5
7.76-8.00	---	---	---	---	1	---	3	4
8.76-9.00	---	---	---	---	0	---	4	4
9.01-9.25	---	---	---	---	---	---	0	0
9.51-9.75	---	---	---	---	1	---	---	1
9.76-10.00	---	---	---	---	84	---	1	86
Grand Total	65	360	2	---	173	---	25	199
Weighted Average	---	2.50	3.84	---	7.07	---	5.64	6.87

Table-8

**Rates of Interest and Types
Bank Limited**

(Amount in Lac Taka)

Deposits as on 31-12-2024				Deposits as on 30-09-2024	
Recurring Deposits (Deposit Pension Scheme)	Special Purpose Deposits	Restricted (Blocked) Deposits	Total (A to B+ H to K)	Total	Rates of Interest
I	J	K	L		
---	---	---	65	65	0
---	---	---	360	---	2.26-2.50
---	---	---	1	---	3.26-3.50
32	---	---	131	477	3.76-4.00
---	---	---	1	---	5.76-6.00
---	---	---	0	---	6.01-6.25
---	---	---	---	35	6.76-7.00
---	---	---	5	---	7.26-7.50
---	---	---	4	196	7.76-8.00
---	---	---	4	---	8.76-9.00
---	---	---	0	---	9.01-9.25
---	---	---	1	---	9.51-9.75
---	---	---	86	---	9.76-10.00
32	---	---	656	773	Grand Total
4.00	---	---	3.65	4.81	Weighted Average

**Deposits Distributed by :
Non-Scheduled**

Size of Accounts	Deposits as on 31-12-2024						
	Actual				Cumulative		
	No. of Accounts	Amount	% of Total Amount	Average Size (B/A)	No. of Accounts	Amount	% of Total Amount
	A	B	C	D	E	F	G
Up to Tk.5 thousand	433981	5173	4.86%	0.01	433981	5173	4.86%
Tk.5 thou. 1 to Tk.10 thou.	100365	7084	6.66%	0.07	534346	12257	11.52%
Tk.10 thou. 1 to Tk.25 thou.	111100	17239	16.20%	0.16	645446	29496	27.71%
Tk.25 thou. 1 to Tk.50 thou.	36822	12483	11.73%	0.34	682268	41979	39.44%
Tk.50 thou. 1 to Tk.1 lac	10888	7225	6.79%	0.66	693156	49204	46.22%
Tk.1 lac 1 to Tk.2 lac	3437	4724	4.44%	1.37	696593	53927	50.66%
Tk.2 lac 1 to Tk.3 lac	1214	2998	2.82%	2.47	697807	56926	53.48%
Tk.3 lac 1 to Tk.4 lac	551	1919	1.80%	3.48	698358	58845	55.28%
Tk.4 lac 1 to Tk.5 lac	399	1844	1.73%	4.62	698757	60689	57.01%
Tk.5 lac 1 to Tk.10 lac	576	3918	3.68%	6.80	699333	64607	60.70%
Tk.10 lac 1 to Tk.25 lac	116	1763	1.66%	15.20	699449	66370	62.35%
Tk.25 lac 1 to Tk.50 lac	54	2125	2.00%	39.36	699503	68496	64.35%
Tk.50 lac 1 to Tk.75 lac	15	916	0.86%	61.07	699518	69412	65.21%
Tk.75 lac 1 to Tk.1 crore	16	1501	1.41%	93.81	699534	70913	66.62%
Tk.1 crore 1 to Tk.5 crore	34	7351	6.91%	216.21	699568	78264	73.53%
Tk.5 crore 1 to Tk.10 crore	15	9220	8.66%	614.67	699583	87484	82.19%
Tk.10 crore.1 to Tk.15 crore.	1	1000	0.94%	1000.00	699584	88484	83.13%
Tk.20 crore.1 to Tk.25 crore	2	4615	4.34%	2307.50	699586	93099	87.46%
Tk.25 crore 1 to Tk.30 crore	1	3000	2.82%	3000.00	699587	96099	90.28%
Tk.30 crore.1 to Tk.35 crore.	1	3345	3.14%	3345.45	699588	99444	93.42%
Above Tk. 35 crore	1	7000	6.58%	7000.00	699589	106444	100.00%
Grand Total	699589	106444	100%	0.15	---	---	---

*Non-Scheduled Banks = 2 Non-Scheduled Banks

Table-9

**Size of Accounts
Banks**

Deposits as on 30-09-2024				(Amount in Lac Taka)
Actual		Cumulative		Size of Accounts
No. of Accounts	Amount	No. of Accounts	Amount	
H	I	J	K	
438446	5488	438446	5488	Up to Tk.5 thousand
96044	6964	534490	12452	Tk.5 thou. 1 to Tk.10 thou.
105905	16547	640395	28999	Tk.10 thou. 1 to Tk.25 thou.
34846	11826	675241	40825	Tk.25 thou. 1 to Tk.50 thou.
10188	6793	685429	47618	Tk.50 thou. 1 to Tk.1 lac
3346	4596	688775	52214	Tk.1 lac 1 to Tk.2 lac
1127	2792	689902	55006	Tk.2 lac 1 to Tk.3 lac
548	1895	690450	56900	Tk.3 lac 1 to Tk.4 lac
350	1606	690800	58507	Tk.4 lac 1 to Tk.5 lac
548	3700	691348	62207	Tk.5 lac 1 to Tk.10 lac
115	1702	691463	63909	Tk.10 lac 1 to Tk.25 lac
49	1896	691512	65806	Tk.25 lac 1 to Tk.50 lac
15	921	691527	66726	Tk.50 lac 1 to Tk.75 lac
24	2315	691551	69041	Tk.75 lac 1 to Tk.1 crore
30	8030	691581	77071	Tk.1 crore 1 to Tk.5 crore
14	8866	691595	85937	Tk.5 crore 1 to Tk.10 crore
---	---	---	---	Tk.10 crore.1 to Tk.15 crore.
2	4616	691597	90553	Tk.20 crore.1 to Tk.25 crore
1	3000	691598	93553	Tk.25 crore 1 to Tk.30 crore
1	3346	691599	96899	Tk.30 crore.1 to Tk.35 crore.
2	17000	691601	113899	Above Tk. 35 crore
691601	113899	---	---	Grand Total

**Deposits Distributed by
Bangladesh Samabaya**

Size of Accounts	Deposits as on 31-12-2024						
	Actual				Cumulative		
	No. of Accounts	Amount	% of Total Amount	Average Size (B/A)	No. of Accounts	Amount	% of Total Amount
	A	B	C	D	E	F	G
Up to Tk.5 thousand	1329	10	1.55%	0.01	1329	10	1.55%
Tk.5 thou. 1 to Tk.10 thou.	127	9	1.38%	0.07	1456	19	2.93%
Tk.10 thou. 1 to Tk.25 thou.	192	32	4.82%	0.16	1648	51	7.75%
Tk.25 thou. 1 to Tk.50 thou.	102	36	5.45%	0.35	1750	87	13.20%
Tk.50 thou. 1 to Tk.1 lac	76	54	8.24%	0.71	1826	141	21.45%
Tk.1 lac 1 to Tk.2 lac	28	36	5.54%	1.30	1854	177	26.98%
Tk.2 lac 1 to Tk.3 lac	9	22	3.39%	2.47	1863	199	30.38%
Tk.3 lac 1 to Tk.4 lac	7	25	3.78%	3.54	1870	224	34.15%
Tk.4 lac 1 to Tk.5 lac	7	31	4.67%	4.38	1877	255	38.83%
Tk.5 lac 1 to Tk.10 lac	11	73	11.11%	6.63	1888	328	49.94%
Tk.10 lac 1 to Tk.25 lac	9	145	22.06%	16.07	1897	472	71.99%
Tk.25 lac.1 to Tk.50 lac.	---	---	---	---	---	---	---
Tk.50 lac.1 to Tk.75 lac	1	60	9.11%	59.74	1898	532	81.10%
Above Tk.75 lac	1	124	18.90%	123.95	1899	656	100.00%
Grand Total	1899	656	100%	0.35	---	---	---

Table-10

Size of Accounts
Bank Limited

(Amount in Lac Taka)

Deposits as on 30-09-2024				Size of Accounts
Actual		Cumulative		
No. of Accounts	Amount	No. of Accounts	Amount	
H	I	J	K	
1297	10	1297	10	Up to Tk.5 thousand
133	10	1430	19	Tk.5 thou. 1 to Tk.10 thou.
200	34	1630	53	Tk.10 thou. 1 to Tk.25 thou.
114	41	1744	94	Tk.25 thou. 1 to Tk.50 thou.
81	57	1825	151	Tk.50 thou. 1 to Tk.1 lac
35	47	1860	198	Tk.1 lac 1 to Tk.2 lac
9	23	1869	221	Tk.2 lac 1 to Tk.3 lac
9	32	1878	252	Tk.3 lac 1 to Tk.4 lac
5	22	1883	274	Tk.4 lac 1 to Tk.5 lac
9	60	1892	335	Tk.5 lac 1 to Tk.10 lac
8	128	1900	462	Tk.10 lac 1 to Tk.25 lac
2	56	1902	518	Tk.25 lac.1 to Tk.50 lac.
1	60	1903	578	Tk.50 lac.1 to Tk.75 lac
1	195	1904	773	Above Tk.75 lac
1904	773	---	---	Grand Total

Table-11

Loans and Advances Categorised by Securities Non-Scheduled Banks

(Amount in Lac Taka)

Types of Securities	Loans and advances as on 31-12-2024				Loans and advances as on 30-09-2024		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C	No. of Accounts	Amount	% of Total Amount
	A	B	C	D=B/A	E	F	G
1 Gold	---	---	---	---	---	---	---
2 Shares & Securities	---	---	---	---	---	---	---
3 Commodities	---	---	---	---	---	---	---
4 Machinery/Fixed Assets (Excluding Land, Building/Flat)	---	---	---	---			
5 Vehicles	711	1142	0.19%	1.61	1027	1565	0.26%
6 Real Estate (Land, Building, Flat etc.)	5394	36515	6.00%	6.77	4451	31051	5.24%
7 Financial obligations only (Insurance Policies, Savings Certificates, Cheque, FDR, TDR, DPS, MBS, DBS, TBS, etc.)	52719	84605	13.89%	1.60	54152	84950	14.34%
8 Hypothecation of crops	---	---	---	---	---	---	---
9 Guarantee of Institutions (Corporate Guarantee)	24187	55115	9.05%	2.28	24761	53529	9.04%
10 Parri Passu Charge			---	---	---	---	---
11 Guarantee of Individuals (Personal Guarantee)	327402	431596	70.87%	1.32	320184	421202	71.11%
12 Other Securities	---	---	---	---	---	---	---
13 Without Any Security	---	---	---	---	---	---	---
Grand Total	410413	608973	100%	1.48	404575	592296	100%

* Non-Scheduled Banks = 2 Non-Scheduled Banks

Loans and Advances Categorised by Securities
Bangladesh Samabaya Bank Limited

(Amount in Lac Taka)

Types of Securities	Loans and advances as on 31-12-2024				Loans and advances as on 30-09-2024		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C	No. of Accounts	Amount	% of Total Amount
	A	B	C	D=B/A	E	F	G
1 Gold	2162	4045	15.17%	1.87	2176	3960	14.63%
2 Shares & Securities	---	---	---	---	---	---	---
3 Commodities	---	---	---	---	---	---	---
4 Machinery/Fixed Assets (Excluding Land, Building/Flat)	---	---	---	---	---	---	---
5 Vehicles	---	---	---	---	---	---	---
6 Real Estate (Land, Building, Flat etc.)	570	17314	64.91%	30.38	577	17650	65.24%
7 Financial obligations only (Insurance Policies, Savings Certificates, Cheque, FDR, TDR, DPS, MBS, DBS, TBS, etc.)	---	---	---	---	---	---	---
8 Hypothecation of crops	---	---	---	---	---	---	---
9 Guarantee of Institutions (Corporate Guarantee)	---	---	---	---	---	---	---
10 Parri Passu Charge	---	---	---	---	---	---	---
11 Guarantee of Individuals (Personal Guarantee)	4326	5314	19.92%	1.23	4430	5446	20.13%
12 Other Securities	---	---	---	---	---	---	---
13 Without Any Security	---	---	---	---	---	---	---
	---	---	---	---	---	---	---
Grand Total	7058	26674	100%	3.78	7183	27056	100%

Table-13

Loans and Advances Categorised by Economic Purposes
Non-Scheduled Banks

(Amount in Lac Taka)

Economic Purposes	Loans and advances as on 31-12-2024				Loans and advances as on 30-09-2024		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C (C/B)	No. of Accounts	Amount	% of Total Amount
A	B	C	D	E	F	G	H
A. Agriculture, Fishing & Forestry	266107	382107	62.75%	1.44	260906	370085	62.48%
1. Agriculture	240269	343859	56.47%	1.43	236075	332745	56.18%
2. Fishing	25838	38248	6.28%	1.48	24831	37340	6.30%
3. Forestry and Logging	---	---	---	---	---	---	---
B. Industry	4304	6779	1.11%	1.58	4197	6503	1.10%
1. Term Loan	4304	6779	1.11%	1.58	4197	6503	1.10%
2. Working Capital Financing	---	---	---	---	---	---	---
3. Factoring	---	---	---	---	---	---	---
C. Construction	449	8398	1.38%	18.70	519	8560	1.45%
1. Housing (Commercial) For Developer/Contractor	---	---	---	---	---	---	---
2. Housing (Residential) in urban area for individual person	248	5659	0.93%	22.82	309	7176	1.21%
3. Housing (Residential) in rural area for individual person	137	2713	0.45%	19.80	79	1333	0.23%
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	---	---	---	---	---	---	---
5. House Renovation or Repairing or Extension	---	---	---	---	---	---	---
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	---	---	---	---	---	---	---
7. Establishment of Solar panel	64	26	0.00%	0.41	131	51	0.01%
8. Effluent Treatment Plant	---	---	---	---	---	---	---
9. Loan against Work Order/Pay Order/Earnest Money	---	---	---	---	---	---	---
10. Water-works	---	---	---	---	---	---	---
11. Sanitary Services	---	---	---	---	---	---	---
D. Transport	---	---	---	---	---	---	---
1. Road Transport (excluding personal vehicle & lease finance)	---	---	---	---	---	---	---
2. Water Transport (excluding Fishing Boats)	---	---	---	---	---	---	---
3. Air Transport	---	---	---	---	---	---	---
E. Trade & Commerce	108962	127463	20.93%	1.17	107393	123522	20.85%
1. Wholesale Trading	227	460	0.08%	2.03	295	298	0.05%
2. Retail Trading	108735	127003	20.86%	1.17	107098	123224	20.80%
3. Other Commercial lending	---	---	---	---	---	---	---
4. Margin loans/Share Trading	---	---	---	---	---	---	---
5. Lease Finance	---	---	---	---	---	---	---

Loans and Advances Categorised by Economic Purposes
Non-Scheduled Banks

(Amount in Lac Taka)

	Loans and advances as on 31-12-2024				Loans and advances as on 30-09-2024		
Economic Purposes	No. of Accounts	Amount	% of Total Amount	Average Per A/C (C/B)	No. of Accounts	Amount	% of Total Amount
A	B	C	D	E	F	G	H
F. Other Institutional Loan	---	---	---	---	---	---	---
1. Loan to Financial Corporations	---	---	---	---	---	---	---
a) Credit to Scheduled Bank	---	---	---	---	---	---	---
b) Credit to Insurance companies	---	---	---	---	---	---	---
c) Credit to NGOs (excluding Agriculture Loan)	---	---	---	---	---	---	---
d) Credit to Merchant Banks/ Brokerage Houses	---	---	---	---	---	---	---
e) Credit to Co-operative Banks/Societies	---	---	---	---	---	---	---
f) Credit to NBFIs	---	---	---	---	---	---	---
g) Credit to Financial Auxiliaries	---	---	---	---	---	---	---
h) Credit to Non-profit Institutions Serving Households	---	---	---	---	---	---	---
2. Loan to Educational Institutions	---	---	---	---	---	---	---
3. Govt. Offices	---	---	---	---	---	---	---
G. Consumer Finance	30591	84226	13.83%	2.75	31560	83627	14.12%
1. Doctors Loan/ Professional Loans	---	---	---	---	---	---	---
2. Flat Purchase	608	11961	1.96%	19.67	216	10503	1.77%
3. Transport loan (Motor car/Motor cycle etc.)	711	1142	0.19%	1.61	1027	1565	0.26%
4. Consumer Goods (TV, Freeze, Air Cooler, Computer, Furniture etc.)	2537	7782	1.28%	3.07	3057	12031	2.03%
5. Credit Cards	---	---	---	---	---	---	---
6. Educational Expenses	---	---	---	---	---	---	---
7. Treatment Expenses	---	---	---	---	---	---	---
8. Marriage Expenses	---	---	---	---	---	---	---
9. Land Purchase	169	6412	1.05%	37.94	140	4274	0.72%
10. Loan against Salary	24187	55115	9.05%	2.28	24761	53529	9.04%
11. Loan against PF	2	2	0.00%	0.77	2	7	0.00%
12. Personal Loan against DPS, MSS etc.	2177	1602	0.26%	0.74	2152	1512	0.26%
13. Personal Loan against FDR, MBS, DBS etc.	176	174	0.03%	0.99	186	187	0.03%
14. Travelling/ Holiday Loan	---	---	---	---	---	---	---
15. Other personal Loans	24	36	0.01%	1.48	19	18	0.00%
H. Miscellaneous	---	---	---	---	---	---	---
Other loans not mentioned above	---	---	---	---	---	---	---
Grand Total	410413	608973	100%	1.48	404575	592296	100%

* Non-Scheduled Banks = 2 Non-Scheduled Banks

Table-14

Loans and Advances Categorised by Economic Purposes
Bangladesh Samabaya Bank Limited

(Amount in Lac Taka)

Economic Purposes	Loans and advances as on 31-12-2024				Loans and advances as on 30-09-2024		
	No. of Accounts	Amount	% of Total Amount	Average Per A/C (C/B)	No. of Accounts	Amount	% of Total Amount
A	B	C	D	E	F	G	H
A. Agriculture, Fishing & Forestry	2344	6074	22.77%	2.59	2385	6159	22.77%
1. Agriculture	1919	5833	21.87%	3.04	1950	5916	21.87%
2. Fishing	425	241	0.90%	0.57	435	244	0.90%
3. Forestry and Logging	---	---	---	---	---	---	---
B. Industry	---	---	---	---	---	---	---
1. Term Loan	---	---	---	---	---	---	---
2. Working Capital Financing	---	---	---	---	---	---	---
3. Factoring	---	---	---	---	---	---	---
C. Construction	641	12709	47.65%	19.83	1230	13544	50.06%
1. Housing (Commercial) For Developer/Contractor	---	---	---	---	---	---	---
2. Housing (Residential) in urban area for individual person	160	12184	45.68%	76.15	162	12434	45.96%
3. Housing (Residential) in rural area for individual person	---	---	---	---	---	---	---
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	---	---	---	---	---	---	---
5. House Renovation or Repairing or Extension	481	525	1.97%	1.09	1068	1110	4.10%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	---	---	---	---	---	---	---
7. Establishment of Solar panel	---	---	---	---	---	---	---
8. Effluent Treatment Plant	---	---	---	---	---	---	---
9. Loan against Work Order/Pay Order/Earnest Money	---	---	---	---	---	---	---
10. Water-works	---	---	---	---	---	---	---
11. Sanitary Services	---	---	---	---	---	---	---
D. Transport	1	0	0.00%	0.14	1	0	0.00%
1. Road Transport (excluding personal vehicle & lease finance)	---	---	---	---	---	---	---
2. Water Transport (excluding Fishing Boats)	1	0	0.00%	0.14	1	0	0.00%
3. Air Transport	---	---	---	---	---	---	---
E. Trade & Commerce	18	2	0.01%	0.10	18	2	0.01%
1. Wholesale Trading	---	---	---	---	---	---	---
2. Retail Trading	18	2	0.01%	0.10	18	2	0.01%
3. Other Commercial lending	---	---	---	---	---	---	---
4. Margin loans/Share Trading	---	---	---	---	---	---	---
5. Lease Finance	---	---	---	---	---	---	---

Loans and Advances Categorised by Economic Purposes
Bangladesh Samabaya Bank Limited

(Amount in Lac Taka)

	Loans and advances as on 31-12-2024				Loans and advances as on 30-09-2024		
Economic Purposes	No. of Accounts	Amount	% of Total Amount	Average Per A/C (C/B)	No. of Accounts	Amount	% of Total Amount
A	B	C	D	E	F	G	H
F. Other Institutional Loan	19	323	1.21%	17.00	19	341	1.26%
1. Loan to Financial Corporations	19	323	1.21%	17.00	19	341	1.26%
a) Credit to Scheduled Bank	---	---	---	---	---	---	---
b) Credit to Insurance companies	1	0	0.00%	0.35	1	0	0.00%
c) Credit to NGOs (excluding Agriculture Loan)	---	---	---	---	---	---	---
d) Credit to Merchant Banks/ Brokerage Houses	---	---	---	---	---	---	---
e) Credit to Co-operative Banks/Societies	18	323	1.21%	17.92	18	341	1.26%
f) Credit to NBFIs	---	---	---	---	---	---	---
g) Credit to Financial Auxiliaries	---	---	---	---	---	---	---
h) Credit to Non-profit Institutions Serving Households	---	---	---	---	---	---	---
2. Loan to Educational Institutions	---	---	---	---	---	---	---
3. Govt. Offices	---	---	---	---	---	---	---
G. Consumer Finance	4018	7548	28.30%	1.88	3513	6991	25.84%
1. Doctors Loan/ Professional Loans	---	---	---	---	---	---	---
2. Flat Purchase	55	132	0.49%	2.40	62	147	0.54%
3. Transport loan (Motor car/Motor cycle etc.)	993	1964	7.36%	1.98	605	1573	5.81%
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	2151	3622	13.58%	1.68	2184	3502	12.95%
5. Credit Cards	---	---	---	---	---	---	---
6. Educational Expenses	513	1149	4.31%	2.24	421	1108	4.09%
7. Treatment Expenses	265	614	2.30%	2.32	217	609	2.25%
8. Marriage Expenses	36	59	0.22%	1.65	19	44	0.16%
9. Land Purchase	4	4	0.01%	0.98	4	4	0.01%
10. Loan against Salary	---	---	---	---	---	---	---
11. Loan against PF	---	---	---	---	---	---	---
12. Personal Loan against DPS, MSS etc.	---	---	---	---	---	---	---
13. Personal Loan against FDR, MBS, DBS etc.	---	---	---	---	---	---	---
14. Travelling/ Holiday Loan	1	4	0.01%	3.54	1	3	0.01%
15. Other personal Loans	---	---	---	---	---	---	---
H. Miscellaneous	17	18	0.07%	1.08	17	18	0.07%
Other loans not mentioned above	17	18	0.07%	1.08	17	18	0.07%
Grand Total	7058	26674	100%	3.78	7183	27056	100%

Loans and Advances
Rates of Interest
Non-Scheduled

Rate of Interest	Loans and advances as on 31-12-2024							
	Gold	Shares & Securities	Commodities	Machinery/Fixed Assets (Excluding Land, Building/Flat)	Vehicles	Real Estate (Land, Building, Flat etc.)	Financial Obligations Only	Hypothe-cation of Crops
	A	B	C	D	E	F	G	H
0.00	---	---	---	---	2	1	1	---
2.76-3.00	---	---	---	---	---	---	---	---
3.76-4.00	---	---	---	---	648	27532	367	---
4.76-5.00	---	---	---	---	2	3	3101	---
5.76-6.00	---	---	---	---	---	907	---	---
6.76-7.00	---	---	---	---	---	---	---	---
7.76-8.00	---	---	---	---	184	1191	28245	---
8.26-8.50	---	---	---	---	---	---	6	---
8.76-9.00	---	---	---	---	18	1164	3705	---
9.26-9.50	---	---	---	---	---	---	93	---
9.76-10.00	---	---	---	---	258	3135	16780	---
10.76-11.00	---	---	---	---	13	1452	1582	---
11.76-12.00	---	---	---	---	16	1060	30703	---
12.76-13.00	---	---	---	---	---	67	24	---
13.76-14.00	---	---	---	---	---	2	---	---
14.76-15.00	---	---	---	---	---	---	---	---
Grand Total	---	---	---	---	1142	36515	84605	---
Weighted Average Rate	---	---	---	---	6.27	5.38	9.82	---

* Non-Scheduled Banks = 2 Non-Scheduled Banks

Loans and advances as on 31-12-2024						(Amount in Lac Taka)	
Guarantee of Institutions (Corporate Guarantee)	Parri Passu Charge	Guarantee of Individuals (Personal Guarantee)	Other Securities	Without any Security	Total	Total Loans and advances as on 30-09-2024	Rate of Interest
I	J	K	L	M	N=A+.....+M	O	
---	---	420	---	---	424	461	0.00
---	---	0	---	---	0	2	2.76-3.00
1213	---	13280	---	---	43040	41750	3.76-4.00
8	---	72	---	---	3186	4048	4.76-5.00
---	---	24491	---	---	25398	24854	5.76-6.00
---	---	3	---	---	3	38	6.76-7.00
151	---	47608	---	---	77380	91015	7.76-8.00
---	---	---	---	---	6	8	8.26-8.50
47302	---	39359	---	---	91548	106229	8.76-9.00
---	---	0	---	---	93	87	9.26-9.50
5897	---	216252	---	---	242321	237466	9.76-10.00
23	---	54795	---	---	57865	56554	10.76-11.00
521	---	33663	---	---	65963	27271	11.76-12.00
---	---	1576	---	---	1667	2444	12.76-13.00
---	---	75	---	---	77	70	13.76-14.00
---	---	1	---	---	1	1	14.76-15.00
55115	---	431596	---	---	608973	592296	Grand Total
9.02	---	9.56	---	---	9.29	9.08	Weighted Average Rate

**Loans and Advances
Rates of Interest
Bangladesh Samabaya**

Rate of Interest	Loans and advances as on 31-12-2024							
	Gold	Shares & Securities	Commodities	Machinery/Fixed Assets (Excluding Land, Building/Flat)	Vehicles	Real Estate (Land, Building, Flat etc.)	Financial Obligations Only	Hypothecation of Crops
	A	B	C	D	E	F	G	H
0.00	---	---	---	---	---	---	---	---
4.76-5.00	---	---	---	---	---	12184	---	---
7.76-8.00	---	---	---	---	---	51	---	---
8.76-9.00	---	---	---	---	---	60	---	---
9.76-10.00	2	---	---	---	---	4763	---	---
10.76-11.00	---	---	---	---	---	74	---	---
11.76-12.00	---	---	---	---	---	182	---	---
12.76-13.00	---	---	---	---	---	---	---	---
14.76-15.00	246	---	---	---	---	1	---	---
17.76-18.00	3798	---	---	---	---	---	---	---
Grand Total	4045	---	---	---	---	17314	---	---
Weighted Average Rate	17.81	---	---	---	---	6.50	---	---

Loans and advances as on 31-12-2024						(Amount in Lac Taka)	
Guarantee of Institutions (Corporate Guarantee)	Parri Passu Charge	Guarantee of Individuals (Personal Guarantee)	Other Securities	Without any Security	Total	Total Loans and advances as on 30-09-2024	Rate of Interest
I	J	K	L	M	N=A+.....+M	O	
---	---	---	---	---	---	4	0.00
---	---	11	---	---	12195	12446	4.76-5.00
---	---	---	---	---	51	---	8.76-9.00
---	---	44	---	---	104	49	9.76-10.00
---	---	44	---	---	4809	4961	10.76-11.00
---	---	---	---	---	74	74	
---	---	---	---	---	182	182	11.76-12.00
---	---	4218	---	---	4218	4343	12.76-13.00
---	---	997	---	---	1243	1302	14.76-15.00
---	---	---	---	---	3798	3695	17.76-18.00
---	---	5314	---	---	26674	27056	Grand Total
---	---	13.30	---	---	9.57	9.53	Weighted Average Rate

**Loans and Advances Categorised by Size of
Non-Scheduled**

Size of Accounts	Loans and advances as on 31-12-2024					
	Agriculture, Fishing and Forestry	Industry		Construction	Transport	Trade & Commerce
		Term Loan (Other than Working Capital Financing)	Working Capital Financing And Factoring			
	A	B	C	D	E	F
Up to Tk.5 thousand	77	1	---	0	---	64
Tk.5 thou. 1 to Tk.10 thou.	268	2	---	0	---	187
Tk.10 thou. 1 to Tk.25 thou.	1739	16	---	4	---	1339
Tk.25 thou. 1 to Tk.50 thou.	6482	90	---	11	---	5045
Tk.50 thou. 1 to Tk.1 lac	26547	579	---	12	---	18630
Tk.1 lac 1 to Tk.2 lac	113261	3067	---	30	---	46036
Tk.2 lac 1 to Tk.3 lac	154238	2064	---	36	---	30380
Tk.3 lac 1 to Tk.4 lac	58780	570	---	52	---	13661
Tk.4 lac 1 to Tk.5 lac	13199	214	---	49	---	4772
Tk.5 lac 1 to Tk.10 lac	5608	153	---	228	---	1825
Tk.10 lac 1 to Tk.25 lac	589	22	---	1995	---	589
Tk.25 lac 1 to Tk.50 lac	506	---	---	5982	---	1619
Tk.50 lac 1 to Tk.75 lac	236	---	---	---	---	1511
Above Tk. 75 lac	577	---	---	---	---	1805
Grand Total	382107	6779	---	8398	---	127463

* Non-Scheduled Banks = 2 Non-Scheduled Banks

Table-17

**Accounts and Major Economic Purposes
Banks**

Loans and advances as on 31-12-2024					(Amount in Lac Taka)
Other Institutional Loan	Consumer Finance	Miscellaneous	Total	Total Loans and advances as on 30-09-2024	Size of Accounts
G	H	I	J=A+B+....+I	K	
---	22	---	163	160	Up to Tk.5 thousand
---	66	---	524	531	Tk.5 thou. 1 to Tk.10 thou.
---	505	---	3603	3673	Tk.10 thou. 1 to Tk.25 thou.
---	1564	---	13192	13600	Tk.25 thou. 1 to Tk.50 thou.
---	4849	---	50617	51638	Tk.50 thou. 1 to Tk.1 lac
---	5235	---	167629	165190	Tk.1 lac 1 to Tk.2 lac
---	5466	---	192184	186615	Tk.2 lac 1 to Tk.3 lac
---	7717	---	80780	74365	Tk.3 lac 1 to Tk.4 lac
---	9543	---	27776	26187	Tk.4 lac 1 to Tk.5 lac
---	25595	---	33409	32139	Tk.5 lac 1 to Tk.10 lac
---	4215	---	7410	7102	Tk.10 lac 1 to Tk.25 lac
---	4655	---	12763	12500	Tk.25 lac 1 to Tk.50 lac
---	7141	---	8888	8637	Tk.50 lac 1 to Tk.75 lac
---	7655	---	10037	9959	Above Tk. 75 lac
---	84226	---	608973	592296	Grand Total

**Loans and Advances Categorised by Size of
Bangladesh Samabaya**

Size of Accounts	Loans and advances as on 31-12-2024					
	Agriculture, Fishing and Forestry	Industry		Construction	Transport	Trade & Commerce
		Term Loan (Other than Working Capital Financing)	Working Capital Financing And Factoring			
	A	B	C	D	E	F
Up to Tk.5 thousand	2	---	---	0	---	0
Tk.5 thou. 1 to Tk.10 thou.	9	---	---	2	---	0
Tk.10 thou. 1 to Tk.25 thou.	40	---	---	9	0.14	1
Tk.25 thou. 1 to Tk.50 thou.	205	---	---	21	---	1
Tk.50 thou. 1 to Tk.1 lac	520	---	---	71	---	---
Tk.1 lac 1 to Tk.2 lac	216	---	---	227	---	---
Tk.2 lac 1 to Tk.3 lac	64	---	---	150	---	---
Tk.3 lac 1 to Tk.4 lac	120	---	---	37	---	---
Tk.4 lac 1 to Tk.5 lac	90	---	---	9	---	---
Tk.5 lac 1 to Tk.10 lac	605	---	---	8	---	---
Tk.10 lac 1 to Tk.25 lac	1213	---	---	156	---	---
Tk.25 lac 1 to Tk.50 lac	1243	---	---	795	---	---
Tk.50 lac 1 to Tk.75 lac	801	---	---	2771	---	---
Tk.75 lac 1 to Tk.1 crore	253	---	---	2038	---	---
Above Tk. 1 crore	691	---	---	6417	---	---
Grand Total	6074			12709	0.14	2

Table-18

**Accounts and Major Economic Purposes
Bank Limited**

(Amount in Lac Taka)

Loans and advances as on 31-12-2024				Total Loans and advances as on 30-09-2024	Size of Accounts
Other Institutional Loan	Consumer Finance	Miscellaneous	Total		
G	H	I	J=A+B+....+I	K	
0	1	---	4	3	Up to Tk.5 thousand
0	4	---	16	17	Tk.5 thou. 1 to Tk.10 thou.
---	24	---	73	90	Tk.10 thou. 1 to Tk.25 thou.
1	88	---	315	334	Tk.25 thou. 1 to Tk.50 thou.
1	588	2	1182	1188	Tk.50 thou. 1 to Tk.1 lac
3	1594	16	2056	2043	Tk.1 lac 1 to Tk.2 lac
2	1960	---	2177	2152	Tk.2 lac 1 to Tk.3 lac
4	1340	---	1501	1480	Tk.3 lac 1 to Tk.4 lac
---	989	---	1087	1204	Tk.4 lac 1 to Tk.5 lac
14	959	---	1586	1524	Tk.5 lac 1 to Tk.10 lac
14	---	---	1382	1393	Tk.10 lac 1 to Tk.25 lac
42	---	---	2080	2104	Tk.25 lac 1 to Tk.50 lac
73	---	---	3645	3618	Tk.50 lac 1 to Tk.75 lac
169	---	---	2460	2460	Tk.75 lac 1 to Tk.1 crore
---	---	---	7108	7445	Above Tk. 1 crore
323	7548	18	26674	27056	Grand Total

**Loans and Advances Categoricalised
Non-Scheduled**

Size of Accounts	Loans and advances as on 31-12-2024				
	Actual				Cumulative
	No. of Accounts	Amount	% of Total Amount	Average Size (B/A)	No. of Accounts
	A	B	C	D	E
Up to Tk.5 thousand	40610	163	0.03%	0.00	40610
Tk.5 thou. 1 to Tk.10 thou.	6976	524	0.09%	0.08	47586
Tk.10 thou. 1 to Tk.25 thou.	20646	3603	0.59%	0.17	68232
Tk.25 thou. 1 to Tk.50 thou.	35145	13192	2.17%	0.38	103377
Tk.50 thou. 1 to Tk.1 lac	67843	50617	8.31%	0.75	171220
Tk.1 lac 1 to Tk.2 lac	115326	167629	27.53%	1.45	286546
Tk.2 lac 1 to Tk.3 lac	86179	192184	31.56%	2.23	372725
Tk.3 lac 1 to Tk.4 lac	24973	80780	13.26%	3.23	397698
Tk.4 lac 1 to Tk.5 lac	6436	27776	4.56%	4.32	404134
Tk.5 lac 1 to Tk.10 lac	5170	33409	5.49%	6.46	409304
Tk.10 lac 1 to Tk.25 lac	511	7410	1.22%	14.50	409815
Tk.25 lac 1 to Tk.50 lac	340	12763	2.10%	37.54	410155
Tk.50 lac 1 to Tk.75 lac	140	8888	1.46%	63.49	410295
Above Tk. 75 lac	118	10037	1.65%	85.06	410413
Grand Total	410413	608973	100%	1.48	---

* Non-Scheduled Banks = 2 Non-Scheduled Banks

Table-19

by Size of Accounts
Banks

(Amount in Lac Taka)

Loans and advances as on 31-12-2024		Loans and advances as on 30-09-2024			Size of Accounts
Cumulative					
Amount	% of Total Amount	No. of Accounts	Amount	% of Total Amount	
F	G	H	I	J	
163	0.03%	37849	160	0.03%	Up to Tk.5 thousand
687	0.11%	7075	531	0.09%	Tk.5 thou. 1 to Tk.10 thou.
4289	0.70%	21003	3673	0.64%	Tk.10 thou. 1 to Tk.25 thou.
17481	2.87%	36169	13600	2.48%	Tk.25 thou. 1 to Tk.50 thou.
68098	11.18%	69357	51638	9.29%	Tk.50 thou. 1 to Tk.1 lac
235726	38.71%	114157	165190	29.25%	Tk.1 lac 1 to Tk.2 lac
427911	70.27%	83866	186615	30.91%	Tk.2 lac 1 to Tk.3 lac
508691	83.53%	22980	74365	11.13%	Tk.3 lac 1 to Tk.4 lac
536467	88.09%	6066	26187	4.24%	Tk.4 lac 1 to Tk.5 lac
569875	93.58%	4967	32139	5.65%	Tk.5 lac 1 to Tk.10 lac
577285	94.80%	496	7102	1.20%	Tk.10 lac 1 to Tk.25 lac
590048	96.89%	336	12500	2.11%	Tk.25 lac 1 to Tk.50 lac
598936	98.35%	137	8637	1.42%	Tk.50 lac 1 to Tk.75 lac
608973	100.00%	117	9959	1.57%	Above Tk. 75 lac
---	---	404575	592296	100%	Grand Total

**Loans and Advances Categorised
Bangladesh Samabaya**

Size of Accounts	Loans and advances as on 31-12-2024				
	Actual				Cumulative
	No. of Accounts	Amount	% of Total Amount	Average Size (B/A)	No. of Accounts
	A	B	C	D	E
Up to Tk.5 thousand	384	4	0.01%	0.01	384
Tk.5 thou. 1 to Tk.10 thou.	212	16	0.06%	0.07	596
Tk.10 thou. 1 to Tk.25 thou.	416	73	0.27%	0.18	1012
Tk.25 thou. 1 to Tk.50 thou.	893	315	1.18%	0.35	1905
Tk.50 thou. 1 to Tk.1 lac	1587	1182	4.43%	0.74	3492
Tk.1 lac 1 to Tk.2 lac	1452	2056	7.71%	1.42	4944
Tk.2 lac 1 to Tk.3 lac	882	2177	8.16%	2.47	5826
Tk.3 lac 1 to Tk.4 lac	435	1501	5.63%	3.45	6261
Tk.4 lac 1 to Tk.5 lac	244	1087	4.08%	4.46	6505
Tk.5 lac 1 to Tk.10 lac	256	1586	5.95%	6.20	6761
Tk.10 lac 1 to Tk.25 lac	88	1382	5.18%	15.71	6849
Tk.25 lac 1 to Tk.50 lac	58	2080	7.80%	35.86	6907
Tk.50 lac 1 to Tk.75 lac	61	3645	13.67%	59.76	6968
Tk.75 lac 1 to Tk.1 crore	27	2460	9.22%	91.12	6995
Above Tk. 1 crore	63	7108	26.65%	112.82	7058
Grand Total	7058	26674	100%	3.78	---

Table-20

by Size of Accounts
Bank Limited

(Amount in Lac Taka)

Loans and advances as on 31-12-2024		Loans and advances as on 30-09-2024			Size of Accounts
Cumulative					
Amount	% of Total Amount	No. of Accounts	Amount	% of Total Amount	
F	G	H	I	J	
4	0.01%	393	3	0.01%	Up to Tk.5 thousand
20	0.07%	239	17	0.05%	Tk.5 thou. 1 to Tk.10 thou.
93	0.35%	482	90	0.32%	Tk.10 thou. 1 to Tk.25 thou.
408	1.53%	913	334	1.35%	Tk.25 thou. 1 to Tk.50 thou.
1590	5.96%	1599	1188	4.40%	Tk.50 thou. 1 to Tk.1 lac
3646	13.67%	1448	2043	7.53%	Tk.1 lac 1 to Tk.2 lac
5823	21.83%	870	2152	7.52%	Tk.2 lac 1 to Tk.3 lac
7324	27.46%	426	1480	5.35%	Tk.3 lac 1 to Tk.4 lac
8411	31.53%	270	1204	4.73%	Tk.4 lac 1 to Tk.5 lac
9997	37.48%	242	1524	5.32%	Tk.5 lac 1 to Tk.10 lac
11380	42.66%	88	1393	5.26%	Tk.10 lac 1 to Tk.25 lac
13460	50.46%	59	2104	7.88%	Tk.25 lac 1 to Tk.50 lac
17105	64.13%	61	3618	13.17%	Tk.50 lac 1 to Tk.75 lac
19566	73.35%	27	2460	9.00%	Tk.75 lac 1 to Tk.1 crore
26674	100.00%	66	7445	28.11%	Above Tk. 1 crore
---	---	7183	27056	100%	Grand Total

Table-21

**Loans and Advances Categorised by Geographical Location
Non-Scheduled Banks**

(Amount in Lac Taka)

Division/ District	Loans and Advances as on 31-12-2024		Loans and Advances as on 30-09-2024	
	No. of Account	Amount	No. of Account	Amount
Barishal Division	30718	43269	29937	41838
Barguna	3773	5026	3721	4872
Barishal	10426	14187	10245	13763
Bhola	3242	4539	3152	4493
Jhalokathi	3158	4553	3094	4345
Patuakhali	4537	7228	4360	6877
Pirojpur	5582	7736	5365	7489
Chattogram Division	73576	109771	71869	107143
Bandarban	1337	3300	1326	3282
Brahmanbaria	5782	7896	5746	7670
Chandpur	8308	10937	8067	10680
Chattogram	14578	23323	14344	22816
Cox'S Bazar	4883	7493	4766	7226
Cumilla	12896	17742	12613	17378
Feni	5612	7787	5337	7391
Khagrachari	3779	8064	3742	7950
Lakshmipur	5535	7471	5412	7394
Noakhali	7928	9779	7660	9453
Rangamati	2938	5979	2856	5903
Dhaka Division	93297	150314	92090	146331
Dhaka	16599	33203	16543	32705
Faridpur	5688	9073	5480	8609
Gazipur	8970	17043	8809	16512
Gopalganj	7116	10828	7060	10399
Kishoreganj	9664	13687	9439	13391
Madaripur	4608	7788	4585	7561
Manikganj	3109	4848	3125	4780
Munshiganj	5091	7161	5115	7066
Narayanganj	7564	10055	7543	9982
Narsingdi	6281	8725	5968	8324
Rajbari	3229	4906	3234	4800
Shariatpur	4889	7379	4773	7111
Tangail	10489	15619	10416	15091
Khulna Division	51315	84482	50298	82003
Bagerhat	5831	9520	5621	9306
Chuadanga	4337	7583	4377	7318
Jashore	8017	13198	7793	12718
Jhenaidah	5022	8255	4898	8093

Table-21 (Concl'd)

**Loans and Advances Categorised by Geographical Location
Non-Scheduled Banks**

(Amount in Lac Taka)

Division/ District	Loans and Advances as on 31-12-2024		Loans and Advances as on 30-09-2024	
	No. of Account	Amount	No. of Account	Amount
Khulna	7263	12271	7048	11975
Kushtia	6780	11117	6808	10719
Magura	2858	4864	2902	4712
Meherpur	2856	4165	2837	4030
Narail	3626	5903	3496	5725
Satkhira	4725	7607	4518	7407
Mymensingh Division	34054	48441	33084	46959
Jamalpur	9325	12291	8970	11766
Mymensingh	14069	20976	13739	20482
Netrokona	6907	9258	6696	9077
Sherpur	3753	5916	3679	5635
Rajshahi Division	53806	85286	54171	82727
Bogura	8023	11851	7984	11371
Chapai Nawabganj	3848	5506	3957	5302
Joypurhat	4672	7774	4667	7567
Naogaon	5115	7701	5004	7429
Natore	7056	11745	7121	11527
Pabna	8180	13126	8412	12737
Rajshahi	9900	17850	9984	17344
Sirajganj	7012	9734	7042	9448
Rangpur Division	46930	61185	46682	59483
Dinajpur	8941	12104	9006	11787
Gaibandah	4461	4956	4475	4911
Kurigram	4417	5313	4283	5170
Lalmonirhat	6372	7979	6314	7720
Nilphamari	5748	6464	5779	6282
Panchagarh	3336	4128	3324	3994
Rangpur	8279	12066	8112	11736
Thakurgaon	5376	8175	5389	7883
Sylhet Division	26717	26224	26444	25811
Habiganj	6933	5892	6864	5731
Moulvibazar	7697	7051	7675	6907
Sunamganj	3028	3765	2944	3757
Sylhet	9059	9516	8961	9415
Grand Total	410413	608973	404575	592296

* Non-Scheduled Banks = 2 Non-Scheduled Banks

Table-22

Loans and Advances Categorised by Geographical Location
Bangladesh Samabaya Bank Limited

(Amount in Lac Taka)

Division/ District	Loans and Advances as on 31-12-2024		Loans and Advances as on 30-09-2024	
	No. of Account	Amount	No. of Account	Amount
Barishal Division	---	---	---	---
Barguna	---	---	---	---
Barishal	---	---	---	---
Bhola	---	---	---	---
Jhalokathi	---	---	---	---
Patuakhali	---	---	---	---
Pirojpur	---	---	---	---
Chattogram Division	---	---	---	---
Bandarban	---	---	---	---
Brahmanbaria	---	---	---	---
Chandpur	---	---	---	---
Chattogram	---	---	---	---
Cox'S Bazar	---	---	---	---
Cumilla	---	---	---	---
Feni	---	---	---	---
Khagrachari	---	---	---	---
Lakshmipur	---	---	---	---
Noakhali	---	---	---	---
Rangamati	---	---	---	---
Dhaka Division	7058	26674	7183	27056
Dhaka	7058	26674	7183	27056
Faridpur	---	---	---	---
Gazipur	---	---	---	---
Gopalganj	---	---	---	---
Kishoreganj	---	---	---	---
Madaripur	---	---	---	---
Manikganj	---	---	---	---
Munshiganj	---	---	---	---
Narayanganj	---	---	---	---
Narsingdi	---	---	---	---
Rajbari	---	---	---	---
Shariatpur	---	---	---	---
Tangail	---	---	---	---
Khulna Division	---	---	---	---
Bagerhat	---	---	---	---
Chuadanga	---	---	---	---
Jashore	---	---	---	---
Jhenaidah	---	---	---	---

Table-22 (Concl'd)

Loans and Advances Categorised by Geographical Location
Bangladesh Samabaya Bank Limited

(Amount in Lac Taka)

Division/ District	Loans and Advances as on 31-12-2024		Loans and Advances as on 30-09-2024	
	No. of Account	Amount	No. of Account	Amount
Khulna	---	---	---	---
Kushtia	---	---	---	---
Magura	---	---	---	---
Meherpur	---	---	---	---
Narail	---	---	---	---
Satkhira	---	---	---	---
Mymensingh Division	---	---	---	---
Jamalpur	---	---	---	---
Mymensingh	---	---	---	---
Netrokona	---	---	---	---
Sherpur	---	---	---	---
Rajshahi Division	---	---	---	---
Bogura	---	---	---	---
Chapai Nawabganj	---	---	---	---
Joypurhat	---	---	---	---
Naogaon	---	---	---	---
Natore	---	---	---	---
Pabna	---	---	---	---
Rajshahi	---	---	---	---
Sirajganj	---	---	---	---
Rangpur Division	---	---	---	---
Dinajpur	---	---	---	---
Gaibandah	---	---	---	---
Kurigram	---	---	---	---
Lalmonirhat	---	---	---	---
Nilphamari	---	---	---	---
Panchagarh	---	---	---	---
Rangpur	---	---	---	---
Thakurgaon	---	---	---	---
Sylhet Division	---	---	---	---
Habiganj	---	---	---	---
Moulvibazar	---	---	---	---
Sunamganj	---	---	---	---
Sylhet	---	---	---	---
Grand Total	7058	26674	7183	27056

**Loans and Advances Categorised by Size
Non-Scheduled**

Size of Accounts	Loans and advances as on 31-12-2024					
	Public Sector					
	Government		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	A	B	C	D	E=A+C	F=B+D
Up to Tk.5 thousand	---	---	---	---	---	---
Tk.5 thou. 1 to Tk.10 thou.	---	---	---	---	---	---
Tk.10 thou. 1 to Tk.25 thou.	---	---	---	---	---	---
Tk.25 thou. 1 to Tk.50 thou.	---	---	---	---	---	---
Tk.50 thou. 1 to Tk.1 lac	---	---	---	---	---	---
Tk.1 lac 1 to Tk.2 lac	---	---	---	---	---	---
Tk.2 lac 1 to Tk.3 lac	---	---	---	---	---	---
Tk.3 lac 1 to Tk.4 lac	---	---	---	---	---	---
Tk.4 lac 1 to Tk.5 lac	---	---	---	---	---	---
Tk.5 lac 1 to Tk.10 lac	---	---	---	---	---	---
Tk.10 lac 1 to Tk.25 lac	---	---	---	---	---	---
Tk.25 lac 1 to Tk.50 lac	---	---	---	---	---	---
Tk.50 lac 1 to Tk.75 lac	---	---	---	---	---	---
Above Tk. 75 lac	---	---	---	---	---	---
Grand Total	---	---	---	---	---	---

* Non-Scheduled Banks = 2 Non-Scheduled Banks

Table-23

**of Accounts and Sectors
Banks**

(Amount in Lac Taka)

Loans and advances as on 31-12-2024				As on 30-09-2024		Size of Accounts
Private Sector		Total		Total		
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
G	H	I=E+G	J=F+H			
40610	163	40610	163	37849	160	Up to Tk.5 thousand
6976	524	6976	524	7075	531	Tk.5 thou. 1 to Tk.10 thou.
20646	3603	20646	3603	21003	3673	Tk.10 thou. 1 to Tk.25 thou.
35145	13192	35145	13192	36169	13600	Tk.25 thou. 1 to Tk.50 thou.
67843	50617	67843	50617	69357	51638	Tk.50 thou. 1 to Tk.1 lac
115326	167629	115326	167629	114157	165190	Tk.1 lac 1 to Tk.2 lac
86179	192184	86179	192184	83866	186615	Tk.2 lac 1 to Tk.3 lac
24973	80780	24973	80780	22980	74365	Tk.3 lac 1 to Tk.4 lac
6436	27776	6436	27776	6066	26187	Tk.4 lac 1 to Tk.5 lac
5170	33409	5170	33409	4967	32139	Tk.5 lac 1 to Tk.10 lac
511	7410	511	7410	496	7102	Tk.10 lac 1 to Tk.25 lac
340	12763	340	12763	336	12500	Tk.25 lac 1 to Tk.50 lac
140	8888	140	8888	137	8637	Tk.50 lac 1 to Tk.75 lac
118	10037	118	10037	117	9959	Above Tk. 75 lac
410413	608973	410413	608973	404575	592296	Grand Total

Loans and Advances Categorised by Size
Bangladesh Samabaya

Size of Accounts	Loans and advances as on 31-12-2024					
	Public Sector					
	Government		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	A	B	C	D	E=A+C	F=B+D
Up to Tk.5 thousand	---	---	---	---	---	---
Tk.5 thou. 1 to Tk.10 thou.	---	---	---	---	---	---
Tk.10 thou. 1 to Tk.25 thou.	---	---	---	---	---	---
Tk.25 thou. 1 to Tk.50 thou.	---	---	---	---	---	---
Tk.50 thou. 1 to Tk.1 lac	---	---	---	---	---	---
Tk.1 lac 1 to Tk.2 lac	---	---	---	---	---	---
Tk.2 lac 1 to Tk.3 lac	---	---	---	---	---	---
Tk.3 lac 1 to Tk.4 lac	---	---	---	---	---	---
Tk.4 lac 1 to Tk.5 lac	---	---	---	---	---	---
Tk.5 lac 1 to Tk.10 lac	---	---	---	---	---	---
Tk.10 lac 1 to Tk.25 lac	---	---	---	---	---	---
Tk.25 lac 1 to Tk.50 lac	---	---	---	---	---	---
Tk.50 lac 1 to Tk.75 lac	---	---	---	---	---	---
Tk.75 lac 1 to Tk.1 crore	---	---	---	---	---	---
Above Tk. 1 crore	---	---	---	---	---	---
Grand Total	---	---	---	---	---	---

Table-24

**of Accounts and Sectors
Bank Limited**

(Amount in Lac Taka)

Loans and advances as on 31-12-2024				As on 30-09-2024		Size of Accounts
Private Sector		Total		Total		
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
G	H	I=E+G	J=F+H			
384	4	384	4	393	3	Up to Tk.5 thousand
212	16	212	16	239	17	Tk.5 thou. 1 to Tk.10 thou.
416	73	416	73	482	90	Tk.10 thou. 1 to Tk.25 thou.
893	315	893	315	913	334	Tk.25 thou. 1 to Tk.50 thou.
1587	1182	1587	1182	1599	1188	Tk.50 thou. 1 to Tk.1 lac
1452	2056	1452	2056	1448	2043	Tk.1 lac 1 to Tk.2 lac
882	2177	882	2177	870	2152	Tk.2 lac 1 to Tk.3 lac
435	1501	435	1501	426	1480	Tk.3 lac 1 to Tk.4 lac
244	1087	244	1087	270	1204	Tk.4 lac 1 to Tk.5 lac
256	1586	256	1586	242	1524	Tk.5 lac 1 to Tk.10 lac
88	1382	88	1382	88	1393	Tk.10 lac 1 to Tk.25 lac
58	2080	58	2080	59	2104	Tk.25 lac 1 to Tk.50 lac
61	3645	61	3645	61	3618	Tk.50 lac 1 to Tk.75 lac
27	2460	27	2460	27	2460	Tk.75 lac 1 to Tk.1 crore
63	7108	63	7108	66	7445	Above Tk. 1 crore
7058	26674	7058	26674	7183	27056	Grand Total

Table-25

Disbursement, Outstanding, Recovery and Overdue (DORO) of Loans and Advances
Categorised by Economic Purposes
Non-Scheduled Banks
As on 31-12-2024

(Amount in Lac Taka)					
Economic Purposes	Sanction Limit	Disbursement	Outstanding	Recovery	Overdue
1. Agriculture, Fishing & Forestry	479841	75717	382107	60827	54786
a) Agriculture	433240	68884	343859	56082	46195
b) Fishing	46602	6833	38248	4745	8591
c) Forestry and Logging	---	---	---	---	---
2. Industry	7600	803	6779	339	2469
a) Term Loan	7600	803	6779	339	2469
b) Working Capital Financing	---	---	---	---	---
c) Factoring	---	---	---	---	---
3. Trade & Commerce	162466	15327	127463	13997	29327
a) Wholesale Trading	516	380	460	15	51
b) Retail Trading	161950	14947	127003	13982	29277
c) Other Commercial lending	---	---	---	---	---
d) Margin loans/Share Trading	---	---	---	---	---
e) Lease Finance	---	---	---	---	---
4. Construction	8283	213	8398	101	56
a) Housing	8252	206	8372	100	38
b) Other than housing	31	7	26	1	17
5. Transport	---	---	---	---	---
a) Road Transport	---	---	---	---	---
b) Water Transport	---	---	---	---	---
c) Air Transport	---	---	---	---	---
6. Consumer Financing	105144	12718	84226	6560	5773
7. Other Institutional Loan	---	---	---	---	---
8. Miscellaneous	---	---	---	---	---
Grand Total	763335	104779	608973	81825	92411
Total of the previous quarter	753152	86342	592296	78206	86804

* Non-Scheduled Banks = 2 Non-Scheduled Banks

Table-26

Disbursement, Outstanding, Recovery and Overdue (DORO) of Loans and Advances
Categorised by Economic Purposes
Bangladesh Samabaya Bank Limited
As on 31-12-2024

(Amount in Lac Taka)					
Economic Purposes	Sanction Limit	Disbursement	Outstanding	Recovery	Overdue
1. Agriculture, Fishing & Forestry	5726	---	6074	36	2504
a) Agriculture	5543	---	5833	34	2263
b) Fishing	182	---	241	2	241
c) Forestry and Logging	---	---	---	---	---
2. Industry	---	---	---	---	---
a) Term Loan	---	---	---	---	---
b) Working Capital Financing	---	---	---	---	---
c) Factoring	---	---	---	---	---
3. Trade & Commerce	10	---	2	---	2
a) Wholesale Trading	---	---	---	---	---
b) Retail Trading	10	---	2	---	2
c) Other Commercial lending	---	---	---	---	---
d) Margin loans/Share Trading	---	---	---	---	---
e) Lease Finance	---	---	---	---	---
4. Construction	11974	---	12709	202	1025
a) Housing	11974	---	12709	202	1025
b) Other than housing	---	---	---	---	---
5. Transport	2	---	0	---	0
a) Road Transport	---	---	---	---	---
b) Water Transport	2	---	0	---	0
c) Air Transport	---	---	---	---	---
6. Consumer Financing	9154	958	7548	409	2002
7. Other Institutional Loan	5327	11	323	33	43
8. Miscellaneous	17	---	18	---	---
Grand Total	32209	969	26674	680	5576
Total of the previous quarter	32519	780	27056	642	5447