#### Introduction

The institutions (other than Deposit Money Banks) which mainly carry out the financing business are termed as Non-Bank Financial Institutions (NBFIs). It is constituted under the Financial Institutions Act, 1993. An NBFI is a financial Institution that does not have full Banking license and also not a member of clearing house. It makes loans and advances for industries, commerce, transport, agriculture, or building construction. Some of NBFIs take term deposits which are treated as Non-Bank Depository Corporations (NBDC) and some are non deposit taker but may deem to create liquidity. NBDC is a portion of NBFI.

Presently, in our economy merchant banks, Investment companies, mutual associations/ companies, leasing companies or building societies etc. are the members of NBFIs.

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 of SBS-2 and SBS-3 on quarterly basis. This department is also collecting financial data on SME, Interest Rate Spread and Economic Purpose and Sector wise disbursement, recovery, outstanding and overdue etc. On the basis of these returns, a consistent database is compiled for policy makers and other users. This information is therefore extremely vital for formulating monetary policy, credit policy, planning of economic developments. Like Scheduled banks, NBFIs are playing an important role in the current economic activities, development, growth and financial inclusion etc. It becomes necessary to collect data from NBFI through the prescribed formats of NBFI-2 and NBFI-3 to fulfill the demand of policymakers, researchers and other stakeholders of the economy. This department had taken initiative to collect NBFIs data on quarterly basis from Oct.-Dec., 2018 quarter. In addition to that, Statistics Department is also collecting data from Bangladesh Samabaya Bank Limited and Non-Scheduled banks like Ansar-VDP Unnayan Bank, Karmasangsthan Bank etc.

From the quarter Oct.-Dec., 2021, the NBFIs 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 NBFIs.

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

1. **Government Owned/Public NBFIs:**
2. Infrastructure Development Company Limited
3. Bangladesh Infrastructure Finance Fund Limited (BIFFL)
4. Agrani SME Financing Company Limited
5. **Private NBFIs**:
6. Bangladesh Finance Limited
7. Bangladesh Industrial Finance Company Limited
8. Bay Leasing & Investment Limited
9. DBH Finance PLC
10. Fareast Finance & Investment Limited
11. FAS Finance & Investment Limited
12. First Finance Limited
13. GSP Finance Company (Bangladesh) Limited
14. Hajj Finance Company Limited
15. IDLC Finance Limited
16. Industrial and Infrastructure Development Finance Company Limited
17. IPDC Finance Limited
18. International Leasing and Financial Services Limited
19. Islamic Finance and Investment Limited
20. Lanka Bangla Finance PLC
21. MIDAS Financing Limited
22. National Finance Limited
23. National Housing Finance and Investments Limited
24. Phoenix Finance and Investments Limited
25. Premier Leasing & Finance Limited
26. Prime Finance & Investment Limited
27. Aviva Finance Limited
28. Union Capital Limited
29. United Finance Limited
30. Uttara Finance & Investments Limited
31. Meridian Finance & Investment Limited
32. CVC Finance Limited
33. Alliance Finance PLC
34. The UAE- Bangladesh Investment Company Limited
35. Strategic Finance & Investments Limited
36. Saudi Bangladesh Industrial and Agricultural Investment Company Limited
37. [People's Leasing and Financial Services Limited](https://www.bing.com/ck/a?!&&p=21149e89d8ce629cJmltdHM9MTY3NzYyODgwMCZpZ3VpZD0yYTA4NDUzNy01YmJmLTY5MzEtMjYyNy00OGNhNWE3NDY4NDUmaW5zaWQ9NTE2NQ&ptn=3&hsh=3&fclid=2a084537-5bbf-6931-2627-48ca5a746845&psq=people%27s+leasing&u=a1aHR0cHM6Ly93d3cucGxmc2JkLmNvbS8&ntb=1) (PLFS)

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

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

The statistical tables contained in this issue have been prepared from the returns submitted by the individual NBFI as on the last day of the quarter ending June 30, 2023. At the end of the period under study, the total numbers of reported branches of NBFIs are 287.

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

The publication provides a detailed analysis of NBFIs 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 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:** These tables show the classification of total demand and time liabilities of NBFIs into ten broad types such as (a) Fixed Deposits, (b) Recurring Deposits, (c) Special Purpose Deposits, and (d) Restricted (Blocked) Deposits.

1. **Fixed Deposits:** These are reclassified by period of maturity and are exclusively time deposits.
2. **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.
3. **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.
4. **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):** These tables show the division and district-wise distribution of deposits of the country.

**Table 4: Deposits Distributed by Sectors and Types:** These tables provide a break up of deposits by different sectors and types.

**Table 5: Deposits Distributed by Rates of Interest/Profit and Types:** These tables show the rate of interest allowed by the NBFIs on different types of deposits. The rate of interest varies from time to time.

**Table 6: Deposits Distributed by Size of Accounts:** The tables show 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 NBFIs loans and advances by types of securities pledged or hypothecated.

**Table 13 to 17: Loans and Advances Categorised by Economic Purposes:** These tables show the loans and advances made by NBFIs to different economic purposes for which the borrowers borrow.

**Table 18 to 22: Loans and Advances Categorised by Rates of Interest and Securities:** These tables give the rates of interest charged by the NBFIs on various types of securities as well as clean loans and advances.

**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 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 inpublic and private sectors.

**A Review on Deposits, Loans and Advances**

**(As on end June, 2023)**

**Deposits:**

Total deposits (excluding inter NBFIs) of the NBFIs increased by Tk.98426 lac or 2.25 percent to Tk.4468304 lac during the Apr.-Jun.,2023 as compared to Jan.-Mar.,2023.

**Loans and Advances:**

NBFIs’ total loans and advances increased by Tk.119989 lac or 1.68 percent to Tk.7243928 lac during Apr.-Jun.,2023 as compared to Jan.-Mar.,2023. Whereas, loans and advances in public NBFIs increased by Tk.36644 lac or 3.61 percent to Tk.1050332 lac and in private NBFIs increased by Tk. 83345 lac or 1.36 percent to Tk.6193596 lac during Apr.-Jun.,2023 (Table-1).

**Table-1**

**Overall Deposits, Loans and Advances**

(Amount in Lac Taka)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Deposits | | | | Loans and advances | | |
|  | Public NBFIs | Private NBFIs | All | Public NBFIs | Private NBFIs | All |
| **2022** |  |  |  |  |  |  |
| **Apr.-Jun.** | **-** | **4208640** | **4208640** | **916392** | **5991654** | **6908047** |
|  | - | 100% | 100% | 13.27% | 86.73% | 100% |
|  | - | (-0.44) | (-0.44) | (-6.29) | (1.33) | (0.25) |
|  |  |  |  |  |  |  |
| **Jul.-Sep.** | **-** | **4158548** | **4158548** | **897932** | **6032695** | **6930627** |
|  | - | 100% | 100% | 12.96% | 87.04% | 100% |
|  | - | (-1.19) | (-1.19) | (-2.01) | (0.68) | (0.33) |
|  |  |  |  |  |  |  |
| **Oct.-Dec.** | **-** | **4375264** | **4375264** | **961521** | **6070645** | **7032167** |
|  | - | 100% | 100% | 13.67% | 86.33% | 100% |
|  | - | (5.21) | (5.21) | (7.08) | (0.63) | (1.47) |
| **2023** |  |  |  |  |  |  |
| **Jan.-Mar.** | **-** | **4369878** | **4369878** | **1013688** | **6110251** | **7123939** |
|  | - | 100% | 100% | 14.23% | 85.77% | 100% |
|  | - | (-0.12) | (-0.12) | (5.43) | (0.65) | (1.31) |
|  |  |  |  |  |  |  |
| **Apr.-Jun.** | **-** | **4468304** | **4468304** | **1050332** | **6193596** | **7243928** |
|  | - | 100.00% | 100.00% | 14.50% | 85.50% | 100% |
|  | - | (2.25) | (2.25) | (3.61) | (1.36) | (1.68) |

|  |  |  |
| --- | --- | --- |
| 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 observed due to rounding off. |
|  | 4. | Public NBFIs are non-depository. |

**Deposits by Types of Accounts:**

Breakdown by types of deposit accounts revealed that the share of fixed deposits decreased from 97.32 percent at the end of Jan.-Mar.,2023 to 96.89 percent at the end of the Apr.-Jun.,2023. The fixed deposits increased by Tk.76408 lac or 1.80 percent to Tk.4329293 lac at the end of the Apr.-Jun.,2023 as compared to Jan.-Mar.,2023 (Table-2).

**Table-2**

**Deposits Distributed by Types of Accounts**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | |  | | (Amount in Lac Taka) | | |
| End Period | Fixed Deposits | | Recurring Deposits | | Other Deposits | | Total Deposits |
|  |  | |  | |  | |  |
| **2022** |  | |  | |  | |  |
|  |  | |  | |  | |  |
| **Apr.-Jun.** | **4098063** | | **59083** | | **51494** | | **4208640** |
|  | 97.37% | | 1.40% | | 1.22% | | 100.00% |
|  | (-0.77) | | (8.33) | | (20.59) | | (-0.44) |
|  |  | |  | |  | |  |
|  |  | |  | |  | |  |
| **Jul.-Sep.** | **4046265** | | **61257** | | **51026** | | **4158548** |
|  | 97.30% | | 1.47% | | 1.23% | | 100.00% |
|  | (-1.26) | | (3.68) | | (-0.91) | | (-1.19) |
|  |  | |  | |  | |  |
| **Oct.-Dec.** | **4261051** | | **63284** | | **50929** | | **4375264** |
|  | 97.39% | | 1.45% | | 1.16% | | 100.00% |
|  | (5.31) | | (3.31) | | (-0.19) | | (5.21) |
| **2023** |  | |  | |  | |  |
| **Jan.-Mar.** | **4252886** | | **65382** | | **51610** | | **4369878** |
|  | 97.32% | | 1.50% | | 1.18% | | 100.00% |
|  | (-0.19) | | (3.32) | | (1.34) | | (-0.12) |
|  |  | |  | |  | |  |
| **Apr.-Jun.** | **4329293** | | **84644** | | **54366** | | **4468304** |
|  | 96.89% | | 1.89% | | 1.22% | | 100.00% |
|  | (1.80) | | (29.46) | | (5.34) | | (2.25) |

|  |  |  |
| --- | --- | --- |
| 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 NBFIs are non-depository. |

**Sector-wise Deposits:**

The lion’s share of deposits of NBFIs came from private sector (92.46 percent) at the end of Apr.-Jun.,2023. Deposits in the private sector increased by Tk.95191 lac or 2.36 percent to Tk.4131316 lac at the end of June, 2023 compared to March,2023. Deposits in the public sector increased by Tk.3235 lac or 0.97 percent to Tk.336988 lac at the end of June, 2023 as compared to March,2023. Government deposits in the public sector decreased by Tk.135 lac or 2.88 percent to Tk.4536 lac at the end of June, 2023 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 |
| **2022** |  |  |  |  |  |  |
| **Apr.-Jun.** | **4648** | **290440** | **295089** | **3913551** | **4208640** | 0.08 |
|  | 0.11% | 6.90% | 7.01% | 92.99% | 100.00% |  |
|  | (25.55) | (6.06) | (6.32) | (-0.92) | (-0.44) |  |
|  |  |  |  |  |  |  |
| **Jul.-Sep.** | **4755** | **282919** | **287674** | **3870873** | **4158548** | 0.07 |
|  | 0.11% | 6.80% | 6.92% | 93.08% | 100.00% |  |
|  | (2.29) | (-2.59) | (-2.51) | (-1.09) | (-1.19) |  |
|  |  |  |  |  |  |  |
| **Oct.-Dec.** | **4898** | **329081** | **333979** | **4041285** | **4375264** | 0.08 |
|  | 0.11% | 7.52% | 7.63% | 92.37% | 100.00% |  |
|  | (3.01) | (16.32) | (16.10) | (4.40) | (5.21) |  |
| **2023** |  |  |  |  |  |  |
| **Jan.-Mar.** | **4670** | **329082** | **333753** | **4036125** | **4369878** | 0.08 |
|  | 0.11% | 7.53% | 7.64% | 92.36% | 100.00% |  |
|  | (-4.65) | (0.00) | (-0.07) | (-0.13) | (-0.12) |  |
|  |  |  |  |  |  |  |
| **Apr.-Jun.** | **4536** | **332452** | **336988** | **4131316** | **4468304** | 0.08 |
|  | 0.10% | 7.44% | 7.54% | 92.46% | 100.00% |  |
|  | (-2.88) | (1.02) | (0.97) | (2.36) | (2.25) |  |
|  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| 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 NBFIs are non-depository. |

**Division-wise Deposits:**

Distribution of deposits by administrative areas revealed that Dhaka Division contributed majority (92.50 percent) of the total deposits in Apr.-Jun.,2023. The deposits in this division increased by 2.95 percent to Tk.4133061 lac at the end of Apr.-Jun.,2023 as compared to Jan.-Mar.,2023. The share of deposits in Barishal Division (0.12 percent) was the lowest at the end of Apr.-Jun.,2023 (Table-4).

**Table-4**

**Division-wise Deposits**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  | |  | | (Amount in Lac Taka) | |
| End Period | Division | | | | | | | | | | All Divisions |
| Chattogram | Dhaka | Khulna | Rajshahi | Barishal | | Sylhet | | Rangpur | Mymensingh |
| **2022** |  |  |  |  |  | |  | |  |  |  |
|  |  |  |  |  |  | |  | |  |  |  |
| **Apr.-Jun.** | **212354** | **3861312** | **37801** | **45579** | **5333** | | **26249** | | **6134** | **13879** | **4208640** |
|  | 5.05% | 91.75% | 0.90% | 1.08% | 0.13% | | 0.62% | | 0.15% | 0.33% | 100.00% |
|  | (1.63) | (-0.63) | (2.64) | (3.35) | (4.36) | | (-2.86) | | (2.92) | (1.65) | (-0.44) |
|  |  |  |  |  |  | |  | |  |  |  |
| **Jul.-Sep.** | **214400** | **3811052** | **33966** | **47339** | **5571** | | **26276** | | **6407** | **13537** | **4158548** |
|  | 5.16% | 91.64% | 0.82% | 1.14% | 0.13% | | 0.63% | | 0.15% | 0.33% | 100.00% |
|  | (0.96) | (-1.30) | (-10.15) | (3.86) | (4.47) | | (0.10) | | (4.45) | (-2.46) | (-1.19) |
|  |  |  |  |  |  | |  | |  |  |  |
| **Oct.-Dec.** | **207507** | **4031423** | **33937** | **51527** | **5260** | | **26242** | | **6411** | **12958** | **4375264** |
|  | 4.74% | 92.14% | 0.78% | 1.18% | 0.12% | | 0.60% | | 0.15% | 0.30% | 100.00% |
|  | (-3.22) | (5.78) | (-0.09) | (8.85) | (-5.59) | | (-0.13) | | (0.06) | (-4.28) | (5.21) |
| **2023** |  |  |  |  |  | |  | |  |  |  |
| **Jan.-Mar.** | **221593** | **4014823** | **34587** | **47483** | **5551** | | **25826** | | **6811** | **13204** | **4369878** |
|  | 5.07% | 91.87% | 0.79% | 1.09% | 0.13% | | 0.59% | | 0.16% | 0.30% | 100.00% |
|  | (6.79) | (-0.41) | (1.92) | (-7.85) | (5.54) | | (-1.59) | | (6.24) | (1.90) | (-0.12) |
|  |  |  |  |  |  | |  | |  |  |  |
| **Apr.-Jun.** | **201643** | **4133061** | **34708** | **47395** | **5575** | | **25024** | | **7197** | **13702** | **4468304** |
|  | 4.51% | 92.50% | 0.78% | 1.06% | 0.12% | | 0.56% | | 0.16% | 0.31% | 100.00% |
|  | (-9.00) | (2.95) | (0.35) | (-0.19) | (0.44) | | (-3.11) | | (5.67) | (3.77) | (2.25) |
|  |  |  |  |  |  | |  | |  |  |  |

|  |  |  |
| --- | --- | --- |
| 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 NBFIs are non-depository. |

**Gender-wise Deposits:**

The share of male deposit accounts in enterprise (7.26 percent) was 8.79 times more than that of the female accounts (0.83 percent) and in addition the share of male deposit accounts in individual (62.26 percent) was 2.10 times more than that of the female deposit accounts (29.66 percent) at the end of Apr.-Jun.,2023. The male individual deposit accounts decreased by 15508 or 5.05 percent to 291398 and male enterprise deposit account increased by 1905 or 5.94 percent to 33965 at the end of Apr.-Jun.,2023 as compared to of Jan.-Mar.,2023. At the same time, female individual deposit accounts decreased by 5418 or 3.76 percent to 138833, female enterprise deposit accounts increased by 528 or 15.82 percent to 3865 at the end of the quarter under review as compared to the preceding quarter.

The share of both male’s deposit amount in individual and enterprise increased by Tk.17558 lac or 1.59 percent to Tk.1124932 lac and Tk.70660 lac or 2.74 percent to Tk.2648601 lac respectively at the end of Apr.-Jun.,2023 as compared to Jan.-Mar.,2023. Similarly, the share of female’s deposit amount in individual increased by Tk.12431 lac or 1.98 percent to Tk.641326 lac at the end of Apr.-Jun.,2023 as compared the preceding quarter. On the other hand, the share of female’s deposit amount in enterprise decreased by 3.99 percent to Tk.53445 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 |
| **2022**  **Apr.-Jun.** | **361429** | **26329** | **156608** | **2340** | **546706** | **1021007** | **2568365** | **586535** | **32732** | **4208640** |
|  | 66.11% | 4.82% | 28.65% | 0.43% | 100.00% | 24.26% | 61.03% | 13.94% | 0.78% | 100.00% |
|  | (56.46) | (2.87) | (55.00) | (15.73) | (52.01) | (-1.89) | (0.70) | (2.23) | (-47.47) | (-0.44) |
| **Jul.-Sep.** | **371689** | **26778** | **169217** | **2512** | **570196** | **1023446** | **2495826** | **590751** | **48525** | **4158548** |
|  | 65.19% | 4.70% | 29.68% | 0.44% | 100.00% | 24.61% | 60.02% | 14.21% | 1.17% | 100.00% |
|  | (2.84) | (1.71) | (8.05) | (7.35) | (4.30) | (0.24) | (-2.82) | (0.72) | (48.25) | (-1.19) |
|  |  |  |  |  |  |  |  |  |  |  |
| **Oct.-Dec.** | **334901** | **29471** | **154363** | **2824** | **521559** | **1108765** | **2590882** | **620832** | **54785** | **4375264** |
|  | 64.21% | 5.65% | 29.60% | 0.54% | 100.00% | 25.34% | 59.22% | 14.19% | 1.25% | 100.00% |
|  | (-9.90) | (10.06) | (-8.78) | (12.42) | (-8.53) | (8.34) | (3.81) | (5.09) | (12.90) | (5.21) |
| **2023** |  |  |  |  |  |  |  |  |  |  |
| **Jan.-Mar.** | **306906** | **32060** | **144251** | **3337** | **486554** | **1107374** | **2577941** | **628896** | **55667** | **4369878** |
|  | 63.08% | 6.59% | 29.65% | 0.69% | 100.00% | 25.34% | 58.99% | 14.39% | 1.27% | 100.00% |
|  | (-8.36) | (8.78) | (-6.55) | (18.17) | (-6.71) | (-0.13) | (-0.50) | (1.30) | (1.61) | (-0.12) |
|  |  |  |  |  |  |  |  |  |  |  |
| **Apr.-Jun.** | **291398** | **33965** | **138833** | **3865** | **468061** | **1124932** | **2648601** | **641326** | **53445** | **4468304** |
|  | 62.26% | 7.26% | 29.66% | 0.83% | 100.00% | 25.18% | 59.28% | 14.35% | 1.20% | 100.00% |
|  | (-5.05) | (5.94) | (-3.76) | (15.82) | (-3.80) | (1.59) | (2.74) | (1.98) | (-3.99) | (2.25) |

|  |  |  |
| --- | --- | --- |
| 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 NBFIs are non-depository. |

**Sector-wise Loans and Advances:**

Loans and advances in the private sector increased by Tk.120869 lac or 1.70 percent to Tk.7231107 lac at the end of Apr.-Jun.,2023 as compared to Jan.-Mar.,2023. However, loans and advances to the public sector decreased by Tk.880 lac or 6.42 percent to Tk.12821 lac as compared to Jan.-Mar.,2023 (Table-6).

**Table- 6**

**Sector-wise Categorisation of 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 |
| **2022** |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Apr.-Jun.** | **22192** | **---** | **22192** | **6885855** | **6908047** | **0.003** |
|  | 0.32% | --- | 0.32% | 99.68% | 100.00% |  |
|  | (-3.06) | --- | (-3.06) | (0.26) | (0.25) |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Jul.-Sep.** | **21483** | **---** | **21483** | **6909144** | **6930627** | **0.003** |
|  | 0.31% | --- | 0.31% | 99.69% | 100.00% |  |
|  | (-3.19) | --- | (-3.19) | (0.34) | (0.33) |  |
|  |  |  |  |  |  |  |
| **Oct.-Dec.** | **20760** | **---** | **20760** | **7011407** | **7032167** | **0.003** |
|  | 0.30% | --- | 0.30% | 99.70% | 100.00% |  |
|  | (-3.37) | --- | (-3.37) | (1.48) | (1.47) |  |
| **2023** |  |  |  |  |  |  |
| **Jan.-Mar.** | **13702** | **---** | **13702** | **7110237** | **7123939** | **0.002** |
|  | 0.19% | --- | 0.19% | 99.81% | 100.00% |  |
|  | (-34.00) | --- | (-34.00) | (1.41) | (1.31) |  |
|  |  |  |  |  |  |  |
| **Apr.-Jun.** | **12821** | **---** | **12821** | **7231107** | **7243928** | **0.002** |
|  | 0.18% | --- | 0.18% | 99.82% | 100.00% |  |
|  | (-6.42) | --- | (-6.42) | (1.70) | (1.68) |  |

|  |  |  |
| --- | --- | --- |
| 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 decreased by 11.53 percent and 14.38 percent in Apr.-Jun.,2023 compared to Jan.-Mar.,2023 and Apr.-Jun.,2022 respectively. Bulk of loans and advances disbursements (40.99 percent) was used for ‘Industry’ purpose followed by disbursement amounts for ‘Trade & Commerce’ (26.77 percent) and ‘Consumer Finance’ (13.60 percent) during Apr.-Jun.,2023. Loans and advances disbursements to the industry sector increased by Tk.14917 lac or 6.63 percent to Tk.240037 lac, albeit ‘Trade & Commerce’ decreased by Tk.28743 lac or 15.50 percent to Tk.156747 lac during Apr.-Jun.,2023 as compared to Jan.-Mar.,2023. Also, disbursements in ‘Transport’ decreased by 42.17 percent to Tk.6105 lac, in ‘Agriculture’ decreased by 62.55 percent to Tk.2229 lac, but in ‘Construction’ increased by 13.72 percent to Tk.72181 lac as compared to Jan.-Mar.,2023. Finally, in 'Others' disbursements showed a decrease by 28.64 percent to Tk.28645 lac during the quarter under review as compared to Jan.-Mar.,2023 (Table-7).

**Table -7**

**Economic Purpose-wise Categorisation of Disbursements**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  | (Amount in Lac Taka**)** | |
| Period | Agriculture Fishing & Forestry | Industry | Construction | Transport | Trade & Commerce | Consumer Finance | Others | Total |
|
| **2022** |  |  |  |  |  |  |  |  |
| **Apr.-Jun.** | **5445** | **251714** | **62819** | **15886** | **194416** | **114839** | **38848** | **683968** |
|  | 0.80% | 36.80% | 9.18% | 2.32% | 28.42% | 16.79% | 5.68% | 100.00% |
|  | (3.85) | (-10.77) | (9.62) | (-14.99) | (9.37) | (9.43) | (2.13) | (-0.01) |
| **Jul.-Sep.** | **6669** | **203696** | **48031** | **16833** | **180462** | **101978** | **21949** | **579617** |
|  | 1.15% | 35.14% | 8.29% | 2.90% | 31.13% | 17.59% | 3.79% | 100.00% |
|  | (22.46) | (-19.08) | (-23.54) | (5.96) | (-7.18) | (-11.20) | (-43.50) | (-15.26) |
| **Oct.-Dec.** | **5500** | **223471** | **30765** | **18725** | **126814** | **119297** | **44597** | **569169** |
|  | 0.97% | 39.26% | 5.41% | 3.29% | 22.28% | 20.96% | 7.84% | 100.00% |
|  | (-17.53) | (9.71) | (-35.95) | (11.24) | (-29.73) | (16.98) | (103.18) | (-1.80) |
| **2023** |  |  |  |  |  |  |  |  |
| **Jan.-Mar.** | **5952** | **225120** | **63471** | **10557** | **185490** | **131207** | **40143** | **661940** |
|  | 0.90% | 34.01% | 9.59% | 1.59% | 28.02% | 19.82% | 6.06% | 100.00% |
|  | (8.23) | (0.74) | (106.31) | (-43.62) | (46.27) | (9.98) | (-9.99) | (16.30) |
|  |  |  |  |  |  |  |  |  |
| **Apr.-Jun.** | **2229** | **240037** | **72181** | **6105** | **156747** | **79652** | **28645** | **585598** |
|  | 0.38% | 40.99% | 12.33% | 1.04% | 26.77% | 13.60% | 4.89% | 100.00% |
|  | (-62.55) | (6.63) | (13.72) | (-42.17) | -15.50 | (-39.29) | (-28.64) | (-11.53) |

|  |  |  |
| --- | --- | --- |
| 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 Loans and Advances (Outstanding):**

Bulk of Outstanding loans and advances (39.64 percent) was used for ‘Industry’ purpose followed by loans and advances for ‘Trade & Commerce’ (23.16 percent) and ‘Consumer Finance’ (13.69 percent) at the end of Apr.-Jun.,2023. Industry loans and advances increased by Tk.78195 lac or 2.80 percent to Tk.2871705 lac and ‘Trade and commerce’ loans and advances increased by Tk.9583 lac or 0.57 percent to Tk.1677551 lac at the end of the quarter Apr.-Jun.,2023 as compared to Jan.-Mar.,2023. Also, ‘Construction’ loans and advances increased by 1.35 percent to Tk.1011952 lac, but ‘Agriculture’ loans and advances decreased by 1.76 percent to Tk.55624 lac and ‘Transport’ loans and advances decreased by 1.28 percent to Tk.170130 lac as compared to Jan.-Mar.,2023. Finally, ‘Others’ loans and advances decreased by 3.52 percent to Tk.465191 lac at the end of the quarter under review as compared to Jan.-Mar.,2023 (Table-8).

**Table -8**

**Economic Purpose-wise Categorisation of Loans and Advances**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  | (Amount in Lac Taka**)** | |
| End Period | Agriculture Fishing & Forestry | Industry | Construction | Transport | Trade & Commerce | Consumer Finance | Others | Total |
|
| **2022** |  |  |  |  |  |  |  |  |
| **Apr.-Jun.** | **52301** | **2691481** | **993388** | **167417** | **1528389** | **1064000** | **411070** | **6908047** |
|  | 0.76% | 38.96% | 14.38% | 2.42% | 22.12% | 15.40% | 5.95% | 100.00% |
|  | (6.38) | (-2.06) | (0.86) | (5.55) | (2.74) | (-0.13) | (3.45) | (0.25) |
| **Jul.-Sep.** | **56611** | **2670712** | **994939** | **171191** | **1565255** | **1060529** | **411390** | **6930627** |
|  | 0.82% | 38.53% | 14.36% | 2.47% | 22.58% | 15.30% | 5.94% | 100.00% |
|  | (8.24) | (-0.77) | (0.16) | (2.25) | (2.41) | (-0.33) | (0.08) | (0.33) |
|  |  |  |  |  |  |  |  |  |
| **Oct.-Dec.** | **56029** | **2753606** | **980970** | **173724** | **1557705** | **1051781** | **458353** | **7032167** |
|  | 0.80% | 39.16% | 13.95% | 2.47% | 22.15% | 14.96% | 6.52% | 100.00% |
|  | (-1.03) | (3.10) | (-1.40) | (1.48) | (-0.48) | (-0.82) | (11.42) | (1.47) |
| **2023** |  |  |  |  |  |  |  |  |
| **Jan.-Mar.** | **56622** | **2793510** | **998437** | **172332** | **1667968** | **952898** | **482171** | **7123939** |
|  | 0.79% | 39.21% | 14.02% | 2.42% | 23.41% | 13.38% | 6.77% | 100.00% |
|  | (1.06) | (1.45) | (1.78) | (-0.80) | (7.08) | (-9.40) | (5.20) | (1.31) |
|  |  |  |  |  |  |  |  |  |
| **Apr.-Jun.** | **55624** | **2871705** | **1011952** | **170130** | **1677551** | **991775** | **465191** | **7243928** |
|  | 0.77% | 39.64% | 13.97% | 2.35% | 23.16% | 13.69% | 6.42% | 100.00% |
|  | (-1.76) | (2.80) | (1.35) | (-1.28) | (0.57) | (4.08) | (-3.52) | (1.68) |

|  |  |  |
| --- | --- | --- |
| 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 Recoveries of Loans and Advances:**

Total loans and advances recovery increased by 4.76 percent and 2.22 percent in Apr.-Jun.,2023 compared to Jan.-Mar.,2023 and Apr.-Jun.,2022 respectively. Loans and advances recovery (42.62 percent) from ‘Industry’ sector followed by 'Trade & Commerce’ (24.89 percent) and ‘Consumer Finance’ (14.00 percent) during the quarter Apr.-Jun.,2023. Loans and advances recovery in ‘Industry’ sector increased by 19.75 percent to Tk.294116 lac, in ‘Trade and commerce’ by 10.82 percent to Tk.171728 lac, in ‘Construction’ by 68.84 percent to Tk.79159 lac, in ‘Agriculture’ by 8.34 percent to Tk.5774 lac while loans and advances recovery in ‘Consumer Finance’ decreased by 37.13 percent to Tk.96620 lac and in ‘Transport’ by 0.45 percent to Tk.14791 lac as compared to Jan.-Mar.,2023. Finally, in ‘Others’ loans and advances recovery showed a decrease 25.43 percent to Tk.27838 lac during Apr.-Jun.,2023 as compared to the preceding quarter (Table-9).

**Table -9**

**Economic Purpose-wise Categorisation of Recoveries**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  | (Amount in Lac Taka**)** | |
| Period | Agriculture Fishing & Forestry | Industry | Construction | Transport | Trade & Commerce | Consumer Finance | Others | Total |
|
| **2022** |  |  |  |  |  |  |  |  |
| **Apr.-Jun.** | **5669** | **280284** | **57542** | **16088** | **160441** | **119100** | **35886** | **675010** |
|  | 0.84% | 41.52% | 8.52% | 2.38% | 23.77% | 17.64% | 5.32% | 100.00% |
|  | (19.22) | (-7.18) | (-0.13) | (9.19) | (-2.54) | (8.38) | (-59.33) | (-9.01) |
| **Jul.-Sep.** | **5249** | **268629** | **51492** | **14347** | **162232** | **121282** | **37484** | **660715** |
|  | 0.79% | 40.66% | 7.79% | 2.17% | 24.55% | 18.36% | 5.67% | 100.00% |
|  | (-7.41) | (-4.16) | (-10.51) | (-10.82) | (1.12) | (1.83) | (4.45) | (-2.12) |
| **Oct.-Dec.** | **6706** | **268998** | **60529** | **16851** | **169922** | **136424** | **37278** | **696707** |
|  | 0.96% | 38.61% | 8.69% | 2.42% | 24.39% | 19.58% | 5.35% | 100.00% |
|  | (27.75) | (0.14) | (17.55) | (17.45) | (4.74) | (12.49) | (-0.55) | (5.45) |
| **2023** |  |  |  |  |  |  |  |  |
| **Jan.-Mar.** | **5330** | **245607** | **46884** | **14859** | **154957** | **153688** | **37333** | **658658** |
|  | 0.81% | 37.29% | 7.12% | 2.26% | 23.53% | 23.33% | 5.67% | 100.00% |
|  | (-20.52) | (-8.70) | (-22.54) | (-11.82) | (-8.81) | (12.65) | (0.15) | (-5.46) |
|  |  |  |  |  |  |  |  |  |
| **Apr.-Jun.** | **5774** | **294116** | **79159** | **14791** | **171728** | **96620** | **27838** | **690027** |
|  | 0.84% | 42.62% | 11.47% | 2.14% | 24.89% | 14.00% | 4.03% | 100.00% |
|  | (8.34) | (19.75) | (68.84) | (-0.45) | (10.82) | (-37.13) | (-25.43) | (4.76) |

|  |  |  |
| --- | --- | --- |
| 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. |

**Security-wise Loans and Advances:**

An analysis of loans and advances classified by securities revealed that the highest 40.08 percent of the total loans and advances were outstanding against ‘Real Estate’, while the lowest 2.02 percent loans and advances against ‘Shares & Securities’ at the end of Apr.-Jun.,2023. Loans and advances against ‘Real Estate’ increased by 1.03 percent to Tk.2903078 lac but ‘Machinery’ decreased by 2.07 percent to Tk.312411 lac at the end of Apr.-Jun.,2023. ‘Other Items’ which shows an increase of 0.07 percent to Tk.1759401 lac at the end of Apr.-Jun.,2023 as compared to Jan.-Mar.,2023 (Table-10).

**Table-10**

**Security-wise Categorisation of 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 |
| **2022** |  | |  | |  | | |  |  |  |  |  |
| **Apr.-Jun.** | **115113** | | **256687** | | **332044** | | | **2831615** | **1167890** | **578672** | **1626026** | **6908047** |
|  | 1.67% | | 3.72% | | 4.81% | | | 40.99% | 16.91% | 8.38% | 23.54% | 100.00% |
|  | (-2.24) | | (2.12) | | (4.09) | | | (0.99) | (1.03) | (6.54) | (-4.36) | (0.25) |
|  |  | |  | |  | | |  |  |  |  |  |
| **Jul.-Sep.** | **115279** | | **241235** | | **340840** | | | **2830141** | **1162325** | **609405** | **1631402** | **6930627** |
|  | 1.66% | | 3.48% | | 4.92% | | | 40.84% | 16.77% | 8.79% | 23.54% | 100.00% |
|  | (0.14) | | (-6.02) | | (2.65) | | | (-0.05) | (-0.48) | (5.31) | (0.33) | (0.33) |
|  |  | |  | |  | | |  |  |  |  |  |
| **Oct.-Dec.** | **119749** | | **286817** | | **313241** | | | **2826447** | **1194302** | **579663** | **1711948** | **7032167** |
|  | 1.70% | | 4.08% | | 4.45% | | | 40.19% | 16.98% | 8.24% | 24.34% | 100.00% |
|  | (3.88) | | (18.90) | | (-8.10) | | | (-0.13) | (2.75) | (-4.88) | (4.94) | (1.47) |
| **2023** |  | |  | |  | | |  |  |  |  |  |
| **Jan.-Mar.** | **142346** | | **280888** | | **319019** | | | **2873512** | **1171742** | **578190** | **1758242** | **7123939** |
|  | 2.00% | | 3.94% | | 4.48% | | | 40.34% | 16.45% | 8.12% | 24.68% | 100.00% |
|  | (18.87) | | (-2.07) | | (1.84) | | | (1.67) | (-1.89) | (-0.25) | (2.70) | (1.31) |
|  |  | |  | |  | | |  |  |  |  |  |
| **Apr.-Jun.** | **146505** | | **263515** | | **312411** | | | **2903078** | **1273839** | **585179** | **1759401** | **7243928** |
|  | 2.02% | | 3.64% | | 4.31% | | | 40.08% | 17.58% | 8.08% | 24.29% | 100.00% |
|  | (2.92) | | (-6.18) | | (-2.07) | | | (1.03) | (8.71) | (1.21) | (0.07) | (1.68) |
|  |  | |  | |  | | |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| 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 (28.61percent) was 5.29 times more than that of the female accounts (5.41 percent) and the share of male accounts in individual (57.10 percent) was 6.42 times more than that of the female accounts (8.89 percent) at the end of Apr.-Jun.,2023. Both male and female individual accounts decreased by 8.40 percent to 126876 and 3.88 percent to 19754 respectively in Apr.-Jun.,2023 as compared to Jan.-Mar.,2023. However, male and female enterprise accounts increased by 0.34 percent to 63564 and 2.86 percent to 12012 respectively during the quarter under review as compared to Jan.-Mar.,2023.

On the other hand, the share of male’s loans and advances in individual and enterprise increased by Tk.21177 lac or 1.72 percent to Tk.1254514 lac and Tk.92004 lac or 1.70 percent to Tk.5491799 lac respectively at the end of Apr.-Jun.,2023 as compared to Jan.-Mar.,2023. Similarly, the share of female’s loans and advances in individual and enterprise increased by Tk.3602 lac or 1.33 percent to Tk.274149 lac and Tk.3207 lac or 1.46 percent to Tk.223466 lac respectively during the quarter under review as compared to Jan.-Mar.,2023 (Table-11).

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| End Period | Number of Account | | | | | | Loans and advances (in Lac Taka) | | | | |
| Male | | Female | | | Total | Male | | Female | | Total |
| Individual | Enterprise | Individual | Enterprise | | Individual | Enterprise | Individual | Enterprise |
| **2022** |  |  |  | |  |  |  |  |  |  |  |
| **Apr.-Jun.** | **128418** | **60479** | **20780** | | **9998** | **219675** | **1294145** | **5105756** | **267176** | **240969** | **6908047** |
|  | 58.46% | 27.53% | 9.46% | | 4.55% | 100.00% | 18.73% | 73.91% | 3.87% | 3.49% | 100.00% |
|  | (4.59) | (3.36) | (8.93) | | (7.02) | (4.75) | (0.24) | (-0.66) | (2.30) | (21.06) | (0.25) |
| **Jul.-Sep.** | **134080** | **62129** | **20699** | | **10665** | **227573** | **1301318** | **5148420** | **264586** | **216303** | **6930627** |
|  | 58.92% | 27.30% | 9.10% | | 4.69% | 100.00% | 18.78% | 74.29% | 3.82% | 3.12% | 100.00% |
|  | (4.41) | (2.73) | (-0.39) | | (6.67) | (3.60) | (0.55) | (0.84) | (-0.97) | (-10.24) | (0.33) |
| **Oct.-Dec.** | **132001** | **62233** | **20297** | | **10861** | **225392** | **1329293** | **5226033** | **272257** | **204584** | **7032167** |
|  | 58.57% | 27.61% | 9.01% | | 4.82% | 100.00% | 18.90% | 74.32% | 3.87% | 2.91% | 100.00% |
|  | (-1.55) | (0.17) | (-1.94) | | (1.84) | (-0.96) | (2.15) | (1.51) | (2.90) | (-5.42) | (1.47) |
| **2023** |  |  |  | |  |  |  |  |  |  |  |
| **Jan.-Mar.** | **138505** | **63350** | **20552** | | **11678** | **234085** | **1233337** | **5399796** | **270548** | **220259** | **7123939** |
|  | 59.17% | 27.06% | 8.78% | | 4.99% | 100.00% | 17.31% | 75.80% | 3.80% | 3.09% | 100.00% |
|  | (4.93) | (1.79) | (1.26) | | (7.52) | (3.86) | (-7.22) | (3.32) | (-0.63) | (7.66) | (1.31) |
| **Apr.-Jun.** | **126876** | **63564** | **19754** | | **12012** | **222206** | **1254514** | **5491799** | **274149** | **223466** | **7243928** |
|  | 57.10% | 28.61% | 8.89% | | 5.41% | 100.00% | 17.32% | 75.81% | 3.78% | 3.08% | 100.00% |
|  | (-8.40) | (0.34) | (-3.88) | | (2.86) | (-5.07) | (1.72) | (1.70) | (1.33) | (1.46) | (1.68) |

**Table-11**

**Number of Loans and Advances Accounts and Amount Categorised by Gender**

|  |  |  |
| --- | --- | --- |
| 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 break-up of loans and advances revealed that Dhaka Division availed the highest 83.28 percent and Barishal Division availed the lowest 0.43 percent of total loans and advances at the end of Apr.-Jun.,2023. The loans and advances increased in Dhaka Division by 1.61 percent to Tk.6033102 lac, in Rangpur Division by 4.93 percent to Tk.53060 lac, in Rajshahi Division by 2.24 percent to Tk.150776 lac and in Mymensingh Division by 1.62 percent to Tk.60567 lac at the end of Apr.-Jun.,2023 as compared to the preceding quarter. Also, loans and advances increased in Chattogram Division by 0.88 percent to Tk.708626 lac, in Khulna Division by 3.26 percent to Tk.143279, in Barishal Division by 7.91 percent to Tk.30878 lac, and in Sylhet Division by 7.57 percent to Tk.63640 lac at the end of Apr.-Jun.,2023 as compared to Jan.-Mar.,2023 (Table-12).

**Table-12**

**Division-wise Categorisation of Loans and Advances**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  | (Amount in Lac Taka**)** | |
| End Period | Division | | | | | | | | |
| Chattogram | Dhaka | Khulna | Rajshahi | Barishal | Sylhet | Rangpur | Mymensingh | All |
| **2022** |  |  |  |  |  |  |  |  |  |
| **Apr.-Jun.** | **701368** | **5757123** | **137267** | **133140** | **24164** | **55726** | **44442** | **54817** | **6908047** |
|  | 10.15% | 83.34% | 1.99% | 1.93% | 0.35% | 0.81% | 0.64% | 0.79% | 100.00% |
|  | (-0.65) | (-0.14) | (8.01) | (6.24) | (10.49) | (0.83) | (9.00) | (10.87) | (0.25) |
|  |  |  |  |  |  |  |  |  |  |
| **Jul.-Sep.** | **708708** | **5758256** | **136949** | **136624** | **30290** | **56922** | **46540** | **56338** | **6930627** |
|  | 10.23% | 83.08% | 1.98% | 1.97% | 0.44% | 0.82% | 0.67% | 0.81% | 100.00% |
|  | (1.05) | (0.02) | (-0.23) | (2.62) | (25.35) | (2.15) | (4.72) | (2.77) | (0.33) |
|  |  |  |  |  |  |  |  |  |  |
| **Oct.-Dec.** | **700240** | **5870478** | **134657** | **140003** | **26233** | **56511** | **47151** | **56893** | **7032167** |
|  | 9.96% | 83.48% | 1.91% | 1.99% | 0.37% | 0.80% | 0.67% | 0.81% | 100.00% |
|  | (-1.19) | (1.95) | (-1.67) | (2.47) | (-13.39) | (-0.72) | (1.31) | (0.99) | (1.47) |
| **2023** |  |  |  |  |  |  |  |  |  |
| **Jan.-Mar.** | **702419** | **5937343** | **138757** | **147477** | **28614** | **59159** | **50568** | **59600** | **7123939** |
|  | 9.86% | 83.34% | 1.95% | 2.07% | 0.40% | 0.83% | 0.71% | 0.84% | 100.00% |
|  | (0.31) | (1.14) | (3.04) | (5.34) | (9.08) | (4.69) | (7.25) | (4.76) | (1.31) |
|  |  |  |  |  |  |  |  |  |  |
| **Apr.-Jun.** | **708626** | **6033102** | **143279** | **150776** | **30878** | **63640** | **53060** | **60567** | **7243928** |
|  | 9.78% | 83.28% | 1.98% | 2.08% | 0.43% | 0.88% | 0.73% | 0.84% | 100.00% |
|  | (0.88) | (1.61) | (3.26) | (2.24) | (7.91) | (7.57) | (4.93) | (1.62) | (1.68) |

|  |  |  |
| --- | --- | --- |
| 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 NBFIs:**

In the reference quarter Apr.-Jun.,2023, Depository NBFIs loans and advances accounts (92.45%) was 12.24 times more than that of the Non-Depository NBFIs loans and advances accounts (7.55%). Loans and advances accounts of Depository and Non-Depository NBFIs decreased by 11433 or 5.27% to 205427 and 446 or 2.59% to 16779 respectively at the end of the quarter as compared to Jan.-Mar.,2023. In case of share of Depository NBFIs loans and advances amount (84.92%) was 5.63 times more than that of the Non-Depository loans and advances (15.08%) at the end of Apr.-Jun.,2023 as compared to Jan.-Mar.,2023. Both Depository and Non-Depository loans and advances increased by 1.38% to Tk. 6151508 and 3.41% to Tk. 1092420 respectively during the quarter under review as compared to Jan.-Mar.,2023 (Table-13).

**Table-13**

**Overall Depository and Non-Depository Position**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | |  |  | |  | (Amount in Lac Taka**)** | |
| End Period | Depository NBFIs | | | Non-Depository NBFIs | | | 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 | |
| **2022** |  |  | |  |  | |  |  |
| **Apr.-Jun.** | **203723** | **5957956** | | **15952** | **950090** | | **219675** | **6908047** |
|  | 92.74% | 86.25% | | 7.26% | 13.75% | | 100.00% | 100.00% |
|  | (4.85) | (1.34) | | (3.48) | (-6.11) | | (4.75) | (0.25) |
|  |  |  | |  |  | |  |  |
| **Jul.-Sep.** | **211131** | **5998020** | | **16442** | **932607** | | **227573** | **6930627** |
|  | 92.78% | 86.54% | | 7.22% | 13.46% | | 100.00% | 100.00% |
|  | (3.64) | (0.67) | | (3.07) | (-1.84) | | (3.60) | (0.33) |
|  |  |  | |  |  | |  |  |
| **Oct.-Dec.** | **208295** | **6029474** | | **17097** | **1002693** | | **225392** | **7032167** |
|  | 92.41% | 85.74% | | 7.59% | 14.26% | | 100.00% | 100.00% |
|  | (-1.34) | (0.52) | | (3.98) | (7.52) | | (-0.96) | (1.47) |
| **2023** |  |  | |  |  | |  |  |
| **Jan.-Mar.** | **216860** | **6067547** | | **17225** | **1056391** | | **234085** | **7123939** |
|  | 92.64% | 85.17% | | 7.36% | 14.83% | | 100.00% | 100.00% |
|  | (4.11) | (0.63) | | (0.75) | (5.36) | | (3.86) | (1.31) |
|  |  |  | |  |  | |  |  |
| **Apr.-Jun.** | **205427** | **6151508** | | **16779** | **1092420** | | **222206** | **7243928** |
|  | 92.45% | 84.92% | | 7.55% | 15.08% | | 100.00% | 100.00% |
|  | (-5.27) | (1.38) | | (-2.59) | (3.41) | | (-5.07) | (1.68) |

|  |  |  |
| --- | --- | --- |
| 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 NBFIs is 30 and Non-Depository NBFIs are 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 were 3.51, 1.46, 4.13, 3.18, 5.54, 2.54, 7.37 and 4.42 respectively at the end of Apr.-Jun.,2023 as compared to 3.17, 1.48, 4.01, 3.11, 5.15, 2.29, 7.42 and 4.51 respectively at the end of Jan.-Mar.,2023 (Table-14).

**Table-14**

**Division-wise Loans and Advances/Deposits Ratio**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | |  |  | | (Amount in Lac Taka**)** | |
| Divisions | Apr.-Jun., 2023 | | | | Jan.-Mar., 2023 | | | |
| Loans and advances | Deposits | Ratio | | Loans and advances | Deposits | | Ratio |
| Chattogram | 708626 | 201643 | 3.51 | | 702419 | 221593 | | 3.17 |
| Dhaka | 6033102 | 4133061 | 1.46 | | 5937343 | 4014823 | | 1.48 |
| Khulna | 143279 | 34708 | 4.13 | | 138757 | 34587 | | 4.01 |
| Rajshahi | 150776 | 47395 | 3.18 | | 147477 | 47483 | | 3.11 |
| Barishal | 30878 | 5575 | 5.54 | | 28614 | 5551 | | 5.15 |
| Sylhet | 63640 | 25024 | 2.54 | | 59159 | 25826 | | 2.29 |
| Rangpur | 53060 | 7197 | 7.37 | | 50568 | 6811 | | 7.42 |
| Mymensingh | 60567 | 13702 | 4.42 | | 59600 | 13204 | | 4.51 |
| Total | 7243928 | 4468304 | 1.62 | | 7123939 | 4369878 | | 1.63 |

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

**Table-15**

**Region-wise Position of NBFIs’ Branches**

|  |  |  |  |
| --- | --- | --- | --- |
| **Division** | **Urban** | **Rural** | **Total Branches** |
| Chattogram | 46 | 1 | 47 |
| Dhaka | 155 | 18 | 173 |
| Khulna | 17 | --- | 17 |
| Rajshahi | 20 | --- | 20 |
| Barishal | 5 | --- | 5 |
| Sylhet | 19 | --- | 19 |
| Rangpur | 8 | --- | 8 |
| Mymensingh | 16 | 3 | 19 |
| **Total** | **286** | **22** | **308** |

**Table-16**

**Branches of Group-NBFIs in Bangladesh**

|  |  |  |
| --- | --- | --- |
| **Types** | **Number of NBFIs** | **Number of Branches** |
| Government Owned/Public NBFIs  (on the basis of the percentage of Govt. share) | 3 | 56 |
| Private NBFIs | 32 | 252 |
| **Total** | **35** | **308** |

**Indicators**

|  |  |  |
| --- | --- | --- |
|  |  | **(** |
| **Items** | As on | |
| Jun. 30, 2023 | Mar. 31, 2023 |
|  |  |  |
| **Number of NBFIs** | 35 | 35 |
| **Number of Reported Branches** | 287 | 288 |
|  |  |  |
| **Deposits** |  |  |
| a) Total Deposits (in Lac Taka) | 4468304 | 4369878 |
| b) Number of Accounts | 468061 | 486554 |
| c) Average Deposits per account (in Lac Taka) | 9.55 | 8.98 |
|  |  |  |
| **Loans and Advances** |  |  |
| a) Total Loans and advances (in Lac Taka) | 7243928 | 7123939 |
| b) Number of Accounts | 222206 | 234085 |
| c) Average Loans and advances per account (in Lac Taka) | 32.60 | 30.43 |

**Weighted Average Rates of Interest on Deposits**

As **on June 30, 2023**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| NBFIs | 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 | Restricted (Blocked) Deposits | Special Purpose Deposits |
|  | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| All NBFIs | 7.96 | 8.00 | 8.03 | 8.06 | 7.60 | 8.75 | 9.46 | 8.50 | 7.44 | 3.79 |

**Weighted Average Rates of Interest on Loans and Advances**

**by Major Economic Purposes**

As **on June 30, 2023**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| NBFIs | All Advances | Agriculture Fishing & Forestry | Industry | | Construction | Transport | Trade & Commerce | Other Institutional Loan | Consumer Finance | Miscellaneous |
| Term Loan | Working Capital Financing |
|  | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| All NBFIs | 7.92 | 8.60 | 7.63 | 7.98 | 8.39 | 8.47 | 6.89 | 7.60 | 9.87 | 4.75 |
| Public NBFIs | 6.87 | 10.84 | 7.45 | 8.29 | 4.34 | 11.00 | 10.84 | 6.57 | 4.33 | 4.46 |
| Private NBFIs | 8.10 | 7.85 | 7.71 | 7.96 | 9.52 | 8.47 | 6.85 | 7.71 | 9.87 | 8.83 |
| Non-Depository NBFIs | 6.94 | 10.20 | 7.50 | 8.29 | 4.34 | 11.00 | 10.84 | 6.69 | 3.95 | 4.46 |
| Depository NBFIs | 8.09 | 7.61 | 7.69 | 7.96 | 9.52 | 8.47 | 6.85 | 7.70 | 9.87 | 8.83 |