#### Introduction

The institutions (other than Deposit Money Banks) which mainly carry out the financing business are termed as Non-Banking Financial Companies (NBFCs). It was constituted under the Financial Institutions Act, 1993 which has been abolished and 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 provides 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):**

1. **Government Owned/Public NBFCs:**
2. Agrani SME Financing Company Limited
3. Bangladesh Infrastructure Finance Fund Limited (BIFFL)
4. Infrastructure Development Company Limited (IDCOL)
5. **Private NBFCs**:

|  |
| --- |
| 1. Alliance Finance PLC. |
| 2. Aviva Finance Limited |
| 3. Bangladesh Finance PLC. |
| 4. Bangladesh Industrial Finance Company Limited |
| 5. Bay Leasing & Investment Limited |
| 6. CVC Finance PLC. |
| 7. DBH Finance PLC. |
| 8. Fareast Finance & Investment Limited |
| 9. FAS Finance & Investment Limited |
| 10. First Finance Limited |
| 11. GSP Finance Company (Bangladesh) PLC. |
| 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)](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) |
| 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 June 30, 2025. At the end of the period under study, the total number of reported branches of NBFCs is 300.

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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.

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):** 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 30-06-2025)**

**Deposits**

Total deposits (excluding inter NBFCs) of the NBFCs increased by Tk.28598 lac or 0.58 percent to Tk.4977381 lac during Apr.-Jun.,2025 as compared to Jan.-Mar.,2025.

**Loans and Advances:**

NBFCs’ total loans and advances (included with accrued interest) increased by Tk.18866 lac or 0.25 percent to Tk.7714516 lac during Apr.-Jun.,2025 as compared to Jan.-Mar.,2025. Whereas, loans and advances in public NBFCs increased by Tk.6544 lac or 0.45 percent to Tk.1467182 lac and in private NBFCs increased by Tk. 12322 lac or 0.20 percent to Tk.6247334 lac during Apr.-Jun.,2025 (Table-1).

**Table-1**

**Overall Deposits, Loans and Advances**

(Amount in Lac Taka)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Deposits | | | | Loans and advances | | |
| End Period | Public NBFCs | Private NBFCs | All | Public NBFCs | Private NBFCs | All |
| **2024** |  |  |  |  |  |  |
| **Apr.-Jun.** | **-** | **4790619** | **4790619R** | **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% | 100% | 18.82% | 81.18% | 100% |
|  | - | (0.39) | (0.39) | (6.89) | (1.67) | (2.61) |
|  |  |  |  |  |  |  |
| **2025** |  |  |  |  |  |  |
| **Jan.-Mar.** | **-** | **4948783** | **4948783** | **1460638** | **6235012** | **7695650** |
|  | - | 100% | 100% | 18.98% | 81.02% | 100% |
|  | - | (3.05) | (3.05) | (2.00) | (0.96) | (1.16) |
|  |  |  |  |  |  |  |
| **Apr.-Jun.** | **-** | **4977381** | **4977381** | **1467182** | **6247334** | **7714516** |
|  | - | 100% | 100% | 19.02% | 80.98% | 100% |
|  | - | (0.58) | (0.58) | (0.45) | (0.20) | (0.25) |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| 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 rounding off. |
|  | 4. | Public NBFCs are non-depository. |
|  | 5. | **R= Revised** |
|  |  |  |

**Deposits by Types of Accounts:**

Breakdown by types of deposit accounts revealed that the share of fixed deposits decreased from 96.74 to 96.22 percent at the end of the quarter under review as compared to preceding quarter. The fixed deposits increased by Tk. 2043 lac or 0.04 percent to Tk. 4789384 lac at the end of the Apr.-Jun.,2025 as compared to Jan.-Mar.,2025 (Table-2).

**Table-2**

**Deposits Distributed by Types of Accounts**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | |  | | (Amount in Lac Taka) | | |
| End Period | Fixed Deposits | | Recurring Deposits | | Other Deposits | | Total Deposits |
|  |  | |  | |  | |  |
| **2024** |  | |  | |  | |  |
| **Apr.-Jun.** | **4653953** | | **76089** | | **60577** | | **4790619R** |
|  | 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% |
|  | (0.32) | | (2.38) | | (3.26) | | (0.39) |
|  |  | |  | |  | |  |
| **2025** |  | |  | |  | |  |
| **Jan.-Mar.** | **4787341** | | **81372** | | **80070** | | **4948783** |
|  | 96.74% | | 1.64% | | 1.62% | | 100% |
|  | (2.85) | | (-5.08) | | (28.48) | | (3.05) |
|  |  | |  | |  | |  |
| **Apr.-Jun.** | **4789384** | | **84654** | | **103343** | | **4977381** |
|  | 96.22% | | 1.70% | | 2.08% | | 100% |
|  | (0.04) | | (4.03) | | (29.07) | | (0.58) |
|  |  | |  | |  | |  |

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| --- | --- | --- |
| 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 (91.58 percent) at the end of Apr.-Jun.,2025. Deposits in the private sector decreased by Tk.1884 lac or 0.04 percent to Tk.4558492 lac at the end of June, 2025 as compared to March, 2025. Deposits in the public sector increased by Tk.30483 lac or 7.85 percent to Tk.418889 lac at the end of June, 2025 as compared to March, 2025. Government deposits in the public sector decreased by Tk. 15 lac or 0.31 percent to Tk.4843 lac at the end June, 2025 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 |
| **2024** |  |  |  |  |  |  |
| **Apr.-Jun.** | **4465** | **371999** | **376463** | **4414156** | **4790619R** | 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% |  |
|  | (6.74) | (-1.07) | (-0.97) | (0.51) | (0.39) |  |
|  |  |  |  |  |  |  |
| **2025** |  |  |  |  |  |  |
| **Jan.-Mar.** | **4858** | **383549** | **388406** | **4560376** | **4948783** | 0.09 |
|  | 0.10% | 7.75% | 7.85% | 92.15% | 100% |  |
|  | (1.31) | (4.11) | (4.08) | (2.96) | (3.05) |  |
|  |  |  |  |  |  |  |
| **Apr.-Jun.** | **4843** | **414046** | **418889** | **4558492** | **4977381** | 0.09 |
|  | 0.10% | 8.32% | 8.42% | 91.58% | 100% |  |
|  | (-0.31) | (7.95) | (7.85) | (-0.04) | (0.58) |  |
|  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| 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 (91.92 percent) of the total deposits in Apr.-Jun.,2025. The deposits in this division decreased by 0.16 percent to Tk.4575232 lac at the end of Apr.-Jun.,2025 as compared to Jan.-Mar.,2025. The share of deposits in Barishal Division (0.16 percent) is the lowest at the end of Apr.-Jun.,2025 (Table-4).

**Table-4**

**Division-wise Deposits**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  | |  | | (Amount in Lac Taka) | |
| End Period | Division | | | | | | | | | | All Divisions |
| Chattogram | Dhaka | Khulna | Rajshahi | Barishal | | Sylhet | | Rangpur | Mymensingh |
| **2024** |  |  |  |  |  | |  | |  |  |  |
| **Apr.-Jun.** | **216258** | **4442247** | **34718** | **47311** | **6915** | | **26468** | | **7968** | **8733** | **4790619R** |
|  | 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% |
|  | (-6.17) | (0.65) | (4.63) | (1.26) | (9.16) | | (2.00) | | (6.77) | (5.61) | (0.39) |
|  |  |  |  |  |  | |  | |  |  |  |
| **2025** |  |  |  |  |  | |  | |  |  |  |
| **Jan.-Mar.** | **233905** | **4582613** | **36615** | **45743** | **7959** | | **23808** | | **9172** | **8968** | **4948783** |
|  | 4.73% | 92.60% | 0.74% | 0.92% | 0.16% | | 0.48% | | 0.19% | 0.18% | 100% |
|  | (5.41) | (3.13) | (-2.98) | (-1.24) | (1.29) | | (-11.31) | | (0.79) | (-2.63) | (3.05) |
|  |  |  |  |  |  | |  | |  |  |  |
| **Apr.-Jun.** | **268419** | **4575232** | **38729** | **43620** | **8130** | | **24373** | | **9539** | **9340** | **4977381** |
|  | 5.39% | 91.92% | 0.78% | 0.88% | 0.16% | | 0.49% | | 0.19% | 0.19% | 100% |
|  | (14.76) | (-0.16) | (5.77) | (-4.64) | (2.16) | | (2.37) | | (4.00) | (4.14) | (0.58) |
|  |  |  |  |  |  | |  | |  |  |  |

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| --- | --- | --- |
| 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-owned deposit accounts in enterprise (6.26 percent) was 11.85 times more than that of the female-owned accounts (0.53 percent) and in addition the share of male’s deposit accounts in individual (60.98 percent) was 1.89 times more than that of the female’s deposit accounts (32.23 percent) at the end of Apr.-Jun.,2025. The male’s individual deposit accounts increased by 25717 or 9.63 percent to 292825 but male-owned enterprise deposit accounts decreased by 836 or 2.71 percent to 30059 at the end of Apr.-Jun.,2025 as compared to of Jan.-Mar.,2025. At the same time, female’s individual deposit accounts increased by 14514 or 10.35 percent to 154742 but female-owned enterprise deposit accounts decreased by 139 or 5.19 percent to 2537 at the end of the quarter under review as compared to the preceding quarter.

The share of male’s deposit amount in individual decreased by Tk. 77344 lac or 5.56 percent to Tk. 1313112 lac but the share of male-owned deposit amount in enterprise increased by Tk.82293 lac or 2.97 percent to Tk.2849090 lac respectively at the end of Apr.-Jun.,2025 as compared to Jan.-Mar.,2025. And the share of female’s deposit amount in individual increased by Tk.23453 lac or 3.23 percent to Tk. 749666 lac at the end of Apr.-Jun.,2025 as compared to the preceding quarter. On the other hand, the share of female-owned deposit amount in enterprise increased by Tk.194 lac or 0.30 percent to Tk.65512 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 |
| **2024** |  | |  |  |  |  |  |  |  |  |  |
| **Apr.-Jun.** | **230777** | | **32373** | **118175** | **4566** | **385891R** | **1236667** | **2813430** | **676845** | **63677** | **4790619R** |
|  | 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) |
| **2025** |  | |  |  |  |  |  |  |  |  |  |
| **Jan.-Mar.** | **267108** | | **30895** | **140228** | **2676** | **440907** | **1390456** | **2766797** | **726213** | **65318** | **4948783** |
|  | 60.58% | | 7.01% | 31.80% | 0.61% | 100% | 28.10% | 55.91% | 14.67% | 1.32% | 100% |
|  | (7.21) | | (1.84) | (6.74) | (-11.01) | (6.53) | (-1.89) | (7.80) | (-5.09) | (21.92) | (3.05) |
|  |  | |  |  |  |  |  |  |  |  |  |
| **Apr.-Jun.** | **292825** | | **30059** | **154742** | **2537** | **480163** | **1313112** | **2849090** | **749666** | **65512** | **4977381** |
|  | 60.98% | | 6.26% | 32.23% | 0.53% | 100% | 26.38% | 57.24% | 15.06% | 1.32% | 100% |
|  | (9.63) | | (-2.71) | (10.35) | (-5.19) | (8.90) | (-5.56) | (2.97) | (3.23) | (0.30) | (0.58) |
|  |  | |  |  |  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| 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.19894 lac or 0.26 percent to Tk.7709373 lac at the end of Apr.-Jun.,2025 as compared to Jan.-Mar.,2025. However, loans and advances to the public sector decreased by Tk.1028 lac or 16.66 percent to Tk.5143 lac as compared to Jan.-Mar.,2025 (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 |
| **2024** |  |  |  |  |  |  |
| **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% |  |
|  | (-11.80) | --- | (-11.80) | (2.63) | (2.61) |  |
|  |  |  |  |  |  |  |
| **2025** |  |  |  |  |  |  |
| **Jan.-Mar.** | **6171** | --- | **6171** | **7689479** | **7695650** | **0.001** |
|  | 0.08% | --- | 0.08% | 99.92% | 100% |  |
|  | (-16.28) | --- | (-16.28) | (1.17) | (1.16) |  |
|  |  |  |  |  |  |  |
| **Apr.-Jun.** | **5143** | **---** | **5143** | **7709373** | **7714516** | **0.001** |
|  | 0.07% | --- | 0.07% | 99.93% | 100% |  |
|  | (-16.66) | --- | (-16.66) | (0.26) | (0.25) |  |
|  |  |  |  |  |  |  |

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

**Economic Purpose-wise Disbursements of Loans and Advances:**

Total disbursements of loans and advances decreased by 12.23 percent but increased by 12.42 percent in Apr.-Jun.,2025 as compared to Jan.-Mar.,2025 and Apr.-Jun.,2024 respectively. Bulk of loans and advances disbursements (39.11 percent) was used for ‘Industry’ purpose followed by disbursement amounts for ‘Trade & Commerce’ (27.99 percent) and ‘Consumer Finance’ (13.46 percent) during Apr.-Jun.,2025. Loans and advances disbursements to the ‘Transport’ purpose increased by Tk. 315 lac or 3.67 percent to Tk. 8906 lac and in ‘Construction’ increased by Tk. 2088 lac or 4.99 percent to Tk. 43916 lac during Apr.-Jun.,2025 as compared to Jan.-Mar.,2025. And disbursements in industrial purpose decreased by Tk. 35366 lac or 15.08 percent to Tk. 199176 lac, in ‘Trade & Commerce’ decreased by Tk. 18352 lac or 11.40 percent to Tk. 142575 lac, in ‘Consumer Finance’ decreased by Tk. 37539 lac or 35.39 percent to Tk. 68527 lac during Apr.-Jun.,2025 as compared to Jan.-Mar.,2025. Finally, in 'Others' disbursements showed an increase by Tk. 16937 lac or 79.52 percent to Tk. 38236 lac during the quarter under review as compared to Jan.-Mar.,2025 (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 |
|
| **2024** |  |  |  |  |  |  |  |  |
| **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% |
|  | (-11.68) | (78.95) | (167.64) | (11.42) | (41.20) | (43.14) | (466.37) | (70.12) |
|  |  |  |  |  |  |  |  |  |
| **2025** |  |  |  |  |  |  |  |  |
| **Jan.-Mar.** | **7023** | **234542** | **41828** | **8591** | **160927** | **106066** | **21299** | **580275** |
|  | 1.21% | 40.42% | 7.21% | 1.48% | 27.73% | 18.28% | 3.67% | 100% |
|  | (64.42) | (-19.97) | (-18.31) | (4.72) | (8.44) | (10.29) | (-37.05) | (-8.64) |
|  |  |  |  |  |  |  |  |  |
| **Apr.-Jun.** | **7960** | **199176** | **43916** | **8906** | **142575** | **68527** | **38236** | **509297** |
|  | 1.56% | 39.11% | 8.62% | 1.75% | 27.99% | 13.46% | 7.51% | 100% |
|  | (13.35) | (-15.08) | (4.99) | (3.67) | (-11.40) | (-35.39) | (79.52) | (-12.23) |
|  |  |  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| 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 (42.86 percent) was used for ‘Industry’ purpose followed by loans and advances for ‘Trade & Commerce’ (20.24 percent) and ‘Consumer Finance’ (13.59 percent) at the end of Apr.-Jun.,2025. Industry loans and advances increased by Tk.8560 lac or 0.26 percent to Tk.3306139 lac and ‘Construction’ loans and advances increased by Tk.22696 lac or 2.36 percent to Tk.986365 lac at the end of the quarter Apr.-Jun.,2025 as compared to Jan.-Mar.,2025.Finally, Trade and commerce’ loans and advances decreased by Tk.7111 lac or 0.45 percent to Tk.1561188 lac, ‘Consumer Finance’ loans and advances decreased by Tk.11412 lac or 1.08 percent to Tk.1048254 lac at the end of the quarter under review as compared to Jan.-Mar.,2025 (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 |
|
| **2024** |  |  |  |  |  |  |  |  |
| **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) |
|  |  |  |  |  |  |  |  |  |
| **2025** |  |  |  |  |  |  |  |  |
| **Jan.-Mar.** | **70198** | **3297579** | **963669** | **162592** | **1568299** | **1059666** | **573647** | **7695650** |
|  | 0.91% | 42.85% | 12.52% | 2.11% | 20.38% | 13.77% | 7.45% | 100% |
|  | (9.91) | (1.82) | (1.75) | (-3.60) | (-0.27) | (-1.36) | (5.69) | (1.16) |
|  |  |  |  |  |  |  |  |  |
| **Apr.-Jun.** | **72988** | **3306139** | **986365** | **159369** | **1561188** | **1048254** | **580213** | **7714516** |
|  | 0.95% | 42.86% | 12.79% | 2.07% | 20.24% | 13.59% | 7.52% | 100% |
|  | (3.97) | (0.26) | (2.36) | (-1.98) | (-0.45) | (-1.08) | (1.14) | (0.25) |
|  |  |  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| 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. | Others=Other Institutional Loan & Miscellaneous. |

**Economic Purpose-wise Recoveries of Loans and Advances:**

Total loans and advances recovery increased by 9.19 percent but decreased by 20.29 percent in Apr.-Jun.,2025 compared to Jan.-Mar.,2025 and Apr.-Jun.,2024 respectively. Loans and advances recovery (43.55 percent) from ‘Industry’ purpose followed by 'Trade & Commerce’ (23.99 percent) and ‘Consumer Finance’ (12.86 percent) during the quarter Apr.-Jun.,2025. Loans and advances recovery in ‘Industry’ increased by 17.75 percent to Tk.317596 lac and in ‘Trade and commerce’ increased by 7.65 percent to Tk.174931 lac, , and as compared to Jan.-Mar.,2025. Finally, in ‘Consumer Finance’ loans and advances recovery showed a decrease 19.86 percent to Tk.93805 lac, in ‘Construction’ decreased by 1.33 percent to Tk.76851 lac and in ‘Transport’ loans and advances recovery showed a decrease 2.79 percent to Tk.14245 lac during Apr.-Jun.,2025 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 |
|
| **2024** |  |  |  |  |  |  |  |  |
| **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% |
|  | (10.28) | (5.67) | (-15.12) | (-12.08) | (5.38) | (9.01) | (-20.65) | (1.99) |
| **2025** |  |  |  |  |  |  |  |  |
| **Jan.-Mar.** | **6224** | **269730** | **77883** | **14654** | **162492** | **117047** | **19909** | **667939** |
|  | 0.93% | 40.38% | 11.66% | 2.19% | 24.33% | 17.52% | 2.98% | 100% |
|  | (-16.61) | (-0.78) | (7.94) | (-13.62) | (-2.36) | (0.13) | (0.61) | (-0.54) |
|  |  |  |  |  |  |  |  |  |
| **Apr.-Jun.** | **6360** | **317596** | **76851** | **14245** | **174931** | **93805** | **45513** | **729301** |
|  | 0.87% | 43.55% | 10.54% | 1.95% | 23.99% | 12.86% | 6.24% | 100% |
|  | (2.18) | (17.75) | (-1.33) | (-2.79) | (7.65) | (-19.86) | (128.61) | (9.19) |
|  |  |  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| 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 40.44 percent of the total loans and advances are outstanding against ‘Real Estate’, while the lowest 1.63 percent loans and advances against ‘Shares & Securities’ at the end of Apr.-Jun.,2025. Loans and advances against ‘Real Estate’ increased by 0.60 percent to Tk.3119372 lac and also in ‘Financial Obligations Only’ increased by 0.70 percent to Tk.1595925 lac at the end of Apr.-Jun.,2025. ‘Other Items’ which shows a decreased of 1.40 percent to Tk.1626306 lac at the end of Apr.-Jun.,2025 as compared to Jan.-Mar.,2025 (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 |
| **2024** |  | |  | |  | | |  |  |  |  |  |
| **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% |
|  | (-2.90) | | (0.57) | | (1.95) | | | (3.72) | (-0.43) | (8.66) | (1.77) | (2.61) |
| **2025** |  | |  | |  | | |  |  |  |  |  |
| **Jan.-Mar.** | **126542** | | **207825** | | **312802** | | | **3100644** | **1584773** | **713740** | **1649323** | **7695650** |
|  | 1.64% | | 2.70% | | 4.06% | | | 40.29% | 20.59% | 9.27% | 21.43% | 100% |
|  | (-11.02) | | (-5.28) | | (1.73) | | | (-0.70) | (13.52) | (4.39) | (-5.02) | (1.16) |
|  |  | |  | |  | | |  |  |  |  |  |
| **Apr.-Jun.** | **125944** | | **198176** | | **307930** | | | **3119372** | **1595925** | **740863** | **1626306** | **7714516** |
|  | 1.63% | | 2.57% | | 3.99% | | | 40.44% | 20.69% | 9.60% | 21.08% | 100% |
|  | (-0.47) | | (-4.64) | | (-1.56) | | | (0.60) | (0.70) | (3.80) | (-1.40) | (0.25) |
|  |  | |  | |  | | |  |  |  |  |  |

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

**Gender-wise Loans and Advances:**

The share of male’s accounts in enterprise (28.70 percent) is 6.14 times more than that of the female’s accounts in enterprise (4.67 percent) and the share of male’s accounts in individual (56.92 percent) is 5.86 times more than that of the female’s accounts in individual (9.71 percent) at the end of Apr.-Jun.,2025. Male’s individual accounts decreased by 2398 or 2.01 percent to 116662 but female’s individual accounts increased by 953 or 5.03 percent to 19908 in Apr.-Jun.,2025 as compared to Jan.-Mar.,2025. However, male’s enterprise accounts decreased by 1021 or 1.71 percent to 58819 and also female’s enterprise accounts decreased by 1755 or 15.49 percent to 9576 respectively during the quarter under review as compared to Jan.-Mar.,2025. On the other hand, the share of male’s loans and advances in individual decreased by Tk.629 lac or 0.05 percent to Tk.1230683 lac but in enterprise increased by Tk.28601 lac or 0.48 percent to Tk.5969688 lac respectively at the end of Apr.-Jun.,2025 as compared to Jan.-Mar.,2025. While, the share of female’s loans and advances in individual decreased by Tk.1443 lac or 0.54 percent to Tk.263707 lac and also in enterprise decreased by Tk.7663 lac or 2.97 percent to Tk.250438 lac respectively during the quarter under review as compared to Jan.-Mar.,2025 (Table-11).

**Table-11**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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 |
| **2024** |  |  |  | |  |  |  |  |  |  |  |
| **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) |
| **2025** |  |  |  | |  |  |  |  |  |  |  |
| **Jan.-Mar.** | **119060** | **59840** | **18955** | | **11331** | **209186** | **1231312** | **5941087** | **265150** | **258101** | **7695650** |
|  | 56.92% | 28.61% | 9.06% | | 5.42% | 100% | 16.00% | 77.20% | 3.45% | 3.35% | 100% |
|  | (1.03) | (-0.45) | (1.99) | | (-4.54) | (0.37) | (-0.41) | (0.91) | (0.08) | (18.05) | (1.16) |
| **Apr.-Jun.** | **116662** | **58819** | **19908** | | **9576** | **204965** | **1230683** | **5969688** | **263707** | **250438** | **7714516** |
|  | 56.92% | 28.70% | 9.71% | | 4.67% | 100% | 15.95% | 77.38% | 3.42% | 3.25% | 100% |
|  | (-2.01) | (-1.71) | (5.03) | | (-15.49) | (-2.02) | (-0.05) | (0.48) | (-0.54) | -2.97 | 0.25 |
|  |  |  |  | |  |  |  |  |  |  |  |

**Number of Loans and Advances Accounts and Amount distributed 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 loans and advances revealed that Dhaka Division availed the highest 85.17 percent and Barishal Division availed the lowest 0.56 percent of total loans and advances at the end of Apr.-Jun.,2025. The loans and advances increased in Dhaka Division by 0.40 percent to Tk.6570836 lac, in Barishal Division by 3.15 percent to Tk.43081 lac, Rangpur Division by 0.37 percent to Tk.60794 lac and in Mymensingh Division by 1.49 percent to Tk.68294 lac but Chattogram Division loans and advances decreased by 1.07 percent to Tk.644597 lac, in Khulna Division by 0.16 percent to Tk.130032 lac, in Rajshahi Division by 1.53 percent to Tk.135373 lac, in Sylhet Division by 1.17 percent to Tk.61509 lac, at the end of Apr.-Jun.,2025 as compared to Jan.-Mar.,2025 (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 |
| **2024** |  |  |  |  |  |  |  |  |  |
| **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) |
| **2025** |  |  |  |  |  |  |  |  |  |
| **Jan.-Mar.** | **651568** | **6544504** | **130245** | **137475** | **41765** | **62235** | **60570** | **67289** | **7695650** |
|  | 8.47% | 85.04% | 1.69% | 1.79% | 0.54% | 0.81% | 0.79% | 0.87% | 100% |
|  | (-1.57) | (1.75) | (-1.80) | (-8.51) | (-12.67) | (3.02) | (5.03) | (3.07) | (1.16) |
|  |  |  |  |  |  |  |  |  |  |
| **Apr.-Jun.** | **644597** | **6570836** | **130032** | **135373** | **43081** | **61509** | **60794** | **68294** | **7714516** |
|  | 8.36% | 85.17% | 1.69% | 1.75% | 0.56% | 0.80% | 0.79% | 0.89% | 100% |
|  | (-1.07) | (0.40) | (-0.16) | (-1.53) | (3.15) | (-1.17) | (0.37) | (1.49) | (0.25) |
|  |  |  |  |  |  |  |  |  |  |

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

**Depository and Non-Depository NBFCs:**

In the reference quarter Apr.-Jun.,2025 Depository NBFCs loans and advances accounts (92.29%) was 11.97 times more than that of the Non-Depository NBFCs loans and advances accounts (7.71%). Loans and advances accounts of Depository NBFCs decreased by 4232 or 2.19 percent to 189164 but Non-Depository NBFCs increased by 11 or 0.07 percent to 15801 at the end of the quarter as compared to Jan.-Mar.,2025. In case of share of Depository NBFCs loans and advances amount (80.33%) was 4.08 times more than that of the Non-Depository NBFCs loans and advances (19.67%) at the end of Apr.-Jun.,2025 as compared to Jan.-Mar.,2025. Depository NBFCs loans and advances increased by 0.20 percent to Tk. 6197056 lac and Non-Depository NBFCs loans and advances increased by 0.42 percent to Tk. 1517460 lac respectively during the quarter under review as compared to Jan.-Mar.,2025 (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 | |
| **2024** |  |  | |  |  | |  |  |
| **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% | 100% |
|  | (-2.11) | (1.61) | | (0.27) | (6.99) | | (-1.93) | (2.61) |
| **2025** |  |  | |  |  | |  |  |
| **Jan.-Mar.** | **193396** | **6184599** | | **15790** | **1511051** | | **209186** | **7695650** |
|  | 92.45% | 80.36% | | 7.55% | 19.64% | | 100% | 100% |
|  | (0.52) | (0.96) | | (-1.34) | (1.97) | | (0.37) | (1.16) |
|  |  |  | |  |  | |  |  |
| **Apr.-Jun.** | **189164** | **6197056** | | **15801** | **1517460** | | **204965** | **7714516** |
|  | 92.29% | 80.33% | | 7.71% | 19.67% | | 100% | 100% |
|  | (-2.19) | (0.20) | | (0.07) | (0.42) | | (-2.02) | (0.25) |
|  |  |  | |  |  | |  |  |

|  |  |  |
| --- | --- | --- |
| 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. | Here, the number of Depository NBFCs is 30 and the number of 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 2.40, 1.44, 3.36, 3.10, 5.30, 2.52, 6.37 and 7.31 respectively at the end of Apr.-Jun.,2025 as compared to 2.79, 1.43, 3.56, 3.01, 5.25, 2.61, 6.60 and 7.50 respectively at the end of Jan.-Mar.,2025 (Table-14).

**Table-14**

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

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | |  |  | | (Amount in Lac Taka**)** | |
| Divisions | Apr.-Jun., 2025 | | | | Jan.-Mar., 2025 | | | |
| Loans and advances | Deposits | Ratio | | Loans and advances | Deposits | | Ratio |
| Chattogram | 644597 | 268419 | 2.40 | | 651568 | 233905 | | 2.79 |
| Dhaka | 6570836 | 4575232 | 1.44 | | 6544504 | 4582613 | | 1.43 |
| Khulna | 130032 | 38729 | 3.36 | | 130245 | 36615 | | 3.56 |
| Rajshahi | 135373 | 43620 | 3.10 | | 137475 | 45743 | | 3.01 |
| Barishal | 43081 | 8130 | 5.30 | | 41765 | 7959 | | 5.25 |
| Sylhet | 61509 | 24373 | 2.52 | | 62235 | 23808 | | 2.61 |
| Rangpur | 60794 | 9539 | 6.37 | | 60570 | 9172 | | 6.60 |
| Mymensingh | 68294 | 9340 | 7.31 | | 67289 | 8968 | | 7.50 |
| **Total** | **7714516** | **4977381** | **1.55** | | **7695650** | **4948783** | | **1.56** |

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

**Table-15**

**Deposits Distributed by Gender and Geolocation Type (Household Sector)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Deposits (Household)** | | | | | | | | | | | | |
| **End Period** | **Number of Account** | | | | | | **Amount (In Lac Taka)** | | | | | |
| **Male** | | **Female** | | **Total** | | **Male** | | **Female** | | **Total** | |
| **Rural** | **Urban** | **Rural** | **Urban** | **Rural** | **Urban** | **Rural** | **Urban** | **Rural** | **Urban** | **Rural** | **Urban** |
| **Jul.-Sep., 24** | 440 | 121789 | 895 | 230228 | 1335 | 352017 | 1351 | 772405 | 1932 | 1405342 | 3283 | 2177747 |
| **Oct.-Dec., 24** | 399 | 130979 | 1089 | 248065 | 1488 | 379044 | 1233 | 763904 | 2185 | 1415040 | 3419 | 2178945 |
| **Jan.-Mar., 25** | 394 | 139834 | 1114 | 265994 | 1508 | 405828 | 1194 | 725018 | 2624 | 1387831 | 3819 | 2112849 |
| **Apr.-Jun., 25** | 397 | 154345 | 1011 | 291814 | 1408 | 446159 | 1108 | 748558 | 2756 | 1310356 | 3864 | 2058914 |

**Table-16**

**Loans and Advances Distributed by Gender and Geolocation Type (Household Sector)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Loans and Advances (Household)** | | | | | | | | | | | | |
| **End Period** | **Number of Account** | | | | | | **Amount (In Lac Taka)** | | | | | |
| **Male** | | **Female** | | **Total** | | **Male** | | **Female** | | **Total** | |
| **Rural** | **Urban** | **Rural** | **Urban** | **Rural** | **Urban** | **Rural** | **Urban** | **Rural** | **Urban** | **Rural** | **Urban** |
| **Jul.-Sep., 24** | 84 | 18730 | 371 | 121487 | 455 | 140217 | 653 | 267336 | 2374 | 1217963 | 3028 | 1485298 |
| **Oct.-Dec., 24** | 58 | 18527 | 291 | 117552 | 349 | 136079 | 291 | 264659 | 1541 | 1234898 | 1832 | 1499557 |
| **Jan.-Mar., 25** | 49 | 18906 | 292 | 118768 | 341 | 137674 | 113 | 265037 | 1163 | 1230149 | 1276 | 1495186 |
| **Apr.-Jun., 25** | 47 | 19861 | 274 | 116388 | 321 | 136249 | 88 | 263619 | 1204 | 1229479 | 1292 | 1493098 |

**Table-17**

**Age Distribution of Depositors and Borrowers (Household Sector) As on Jun. 30, 2025**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Age Group (Years)** | **Number of Depositors** | **Number of Deposit Accounts** | **Deposits (Lac Taka)** | **Number of Borrowers** | **Number of Loan Accounts** | **Loans**  **(Lac Taka)** |
| <=24 | 41976 | 53955 | 38707 | 681 | 722 | 3593 |
| 25-34 | 79735 | 112422 | 112801 | 27972 | 30645 | 88690 |
| 35-44 | 70269 | 112555 | 329641 | 44093 | 50083 | 425552 |
| 45-54 | 40980 | 76270 | 432637 | 29522 | 34228 | 509044 |
| 55-64 | 21243 | 48812 | 465622 | 13613 | 15991 | 325388 |
| 65+ | 14231 | 43553 | 683372 | 4069 | 4901 | 142122 |
| **Total** | **268434** | **447567** | **2062779** | **119950** | **136570** | **1494390** |

**Indicators**

|  |  |  |
| --- | --- | --- |
| **Items** | **As on** | |
| **Jun. 30, 2025** | **Mar. 31, 2025** |
| **1. Number of NBFCs** | 35 | 35 |
| **2. Number of Reported Branches** | 300 | 300 |
| **3. Total Number of deposits Accounts** | **480163** | **440907** |
| Male | 322884 | 298003 |
| Female | 157279 | 142904 |
| **4. Total Deposits Amount (in Lac Taka)** | **4977381** | **4948783** |
| Male | 4162203 | 4157252 |
| Female | 815178 | 791531 |
| **5. Total Number of Individual Depositors (Household Sector)** | **268434** | **242657** |
| Male | 175524 | 159499 |
| Female | 92910 | 83158 |
| **6. Total Number of loan Accounts** | **204965** | **209186** |
| Male | 175481 | 178900 |
| Female | 29484 | 30286 |
| **7. Total Loans and Advances Amount (in Lac Taka)** | **7714516** | **7695650** |
| Male | 7200371 | 7172399 |
| Female | 514145 | 523251 |
| **8. Total Number of Individual Borrowers (Household Sector)** | **119950** | **121310** |
| Male | 102074 | 104417 |
| Female | 17876 | 16893 |

**Weighted Average Rates of Interest on Deposits**

As **on June 30, 2025**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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 | 10.74 | 10.88 | 10.81 | 10.51 | 11.03 | 10.96 | 11.44 | 9.69 | 3.40 | 10.12 |

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

**by Major Economic Purposes**

As **on June 30, 2025**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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 | 12.81 | 13.93 | 11.57 | 13.99 | 12.02 | 14.11 | 14.34 | 11.42 | 14.53 | 6.00 |
| Public NBFCs | 8.49 | 16.74 | 8.64 | 10.12 | 7.28 | - | 16.75 | 6.14 | 4.72 | 6.00 |
| Private NBFCs | 13.83 | 13.30 | 13.40 | 14.23 | 14.01 | 14.11 | 14.31 | 11.83 | 14.53 | - |
| Non-Depository NBFCs | 8.63 | 14.83 | 8.81 | 10.12 | 7.28 | - | 16.75 | 6.19 | 4.45 | 6.00 |
| Depository NBFCs | 13.84 | 13.57 | 13.41 | 14.23 | 14.01 | 14.11 | 14.31 | 11.83 | 14.53 | - |