#### 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.

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 Ansar-VDP Unnayan Bank and Karmasangsthan Bank which are included in **Other FIs**.

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 PLC
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. LankaBangla Finance PLC
21. MIDAS Financing Limited
22. National Finance Limited
23. National Housing Finance PLC
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. SFIL Finance PLC
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 December 31, 2023. At the end of the period under study, the total number of reported branches of NBFIs is 296.

.

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 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 NBFIs 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 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 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 NBFIs 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 NBFIs 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 NBFIs on various types of securities.

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

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

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

**Table 38 to 42: Loans and Advances Categorised by Size of Accounts and Sectors:** These tables provide statistics on loans and advances categorised by size of accounts and sectors.

**Table 43 to 47: Disbursement, Outstanding, Recovery and Overdue of Loans and Advances Classified by Economic Purposes:**

These tables show the statistics of disbursement, outstanding, overdue and recovery of loans and advances categorised by economic purposes.

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

**(As on 31-12-2023)**

**Deposits:**

Total deposits (excluding inter NBFIs) of the NBFIs increased by Tk.10929 lac or 0.24 percent to Tk.4483018 lac during Oct.-Dec.,2023 as compared to Jul.-Sep.,2023.

**Loans and Advances:**

NBFIs’ total loans and advances increased by Tk.42076 lac or 0.57 percent to Tk.7375919 lac during Oct.-Dec.,2023 as compared to Jul.-Sep.,2023. Whereas, loans and advances in public NBFIs increased by Tk.48188 lac or 4.25 percent to Tk.1181094 lac and in private NBFIs decreased by Tk. 6112 lac or 0.10 percent to Tk.6194824 lac during Oct.-Dec.,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** |  |  |  |  |  |  |
| **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) |
|  |  |  |  |  |  |  |
| **Jul.-Sep.** | **-** | **4472089** | **4472089** | **1132906** | **6200937** | **7333843** |
|  | - | 100.00% | 100.00% | 15.45% | 84.55% | 100% |
|  | - | (0.08) | (0.08) | (7.86) | (0.12) | (1.24) |
|  |  |  |  |  |  |  |
| **Oct.-Dec.** | **-** | **4483018** | **4483018** | **1181094** | **6194824** | **7375919** |
|  | **-** | 100.00% | 100% | 16.01% | 83.99% | 100% |
|  | **-** | (0.24) | (0.24) | (4.25) | (-0.10) | (0.57) |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| 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 increased from 97.05 percent at the end of Jul.-Sep.,2023 to 97.06 percent at the end of the Oct.-Dec.,2023. The fixed deposits increased by Tk. 11115 lac or 0.26 percent to Tk. 4351341 lac at the end of the Oct.-Dec.,2023 as compared to Jul.-Sep.,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** |  | |  | |  | |  |
| **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) |
|  |  | |  | |  | |  |
| **Jul.-Sep.** | **4340226** | | **71283** | | **60581** | | **4472089** |
|  | 97.05% | | 1.59% | | 1.35% | | 100.00% |
|  | (0.25) | | (-15.79) | | (11.43) | | (0.08) |
|  |  | |  | |  | |  |
| **Oct.-Dec.** | **4351341** | | **74358** | | **57319** | | **4483018** |
|  | 97.06% | | 1.66% | | 1.28% | | 100.00% |
|  | (0.26) | | (4.31) | | (-5.38) | | (0.24) |
|  |  | |  | |  | |  |

|  |  |  |
| --- | --- | --- |
| 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 (92.17 percent) at the end of Oct.-Dec.,2023. Deposits in the private sector increased by Tk.8637 lac or 0.21 percent to Tk.4132138 lac at the end of December, 2023 as compared to September,2023. Deposits in the public sector increased by Tk.2291 lac or 0.66 percent to Tk.350880 lac at the end of December, 2023 as compared to September, 2023. Government deposits in the public sector decreased by Tk.612 lac or 12.77 percent to Tk.4182 lac at the end December, 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** |  |  |  |  |  |  |
| **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) |  |
|  |  |  |  |  |  |  |
| **Jul.-Sep.** | **4794** | **343795** | **348589** | **4123501** | **4472089** | 0.08 |
|  | 0.11% | 7.69% | 7.79% | 92.21% | 100.00% |  |
|  | (5.69) | (3.41) | (3.44) | (-0.19) | (0.08) |  |
|  |  |  |  |  |  |  |
| **Oct.-Dec.** | **4182** | **346698** | **350880** | **4132138** | **4483018** | 0.08 |
|  | 0.09% | 7.73% | 7.83% | 92.17% | 100.00% |  |
|  | (-12.77) | (0.84) | (0.66) | (0.21) | (0.24) |  |
|  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| 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 (92.45 percent) of the total deposits in Oct.-Dec.,2023. The deposits in this division increased by 0.32 percent to Tk.4144381 lac at the end of Oct.-Dec.,2023 as compared to Jul.-Sep.,2023. The share of deposits in Barishal Division (0.12 percent) is the lowest at the end of Oct.-Dec.,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** |  |  |  |  |  | |  | |  |  |  |
|  |  |  |  |  |  | |  | |  |  |  |
| **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) |
|  |  |  |  |  |  | |  | |  |  |  |
| **Jul.-Sep.** | **207734** | **4131042** | **35024** | **46106** | **5753** | | **25072** | | **7299** | **14059** | **4472089** |
|  | 4.65% | 92.37% | 0.78% | 1.03% | 0.13% | | 0.56% | | 0.16% | 0.31% | 100.00% |
|  | (3.02) | (-0.05) | (0.91) | (-2.72) | (3.19) | | (0.19) | | (1.42) | (2.61) | (0.08) |
|  |  |  |  |  |  | |  | |  |  |  |
| **Oct.-Dec.** | **209265** | **4144381** | **35202** | **46833** | **5548** | | **25607** | | **7470** | **8712** | **4483018** |
|  | 4.67% | 92.45% | 0.79% | 1.04% | 0.12% | | 0.57% | | 0.17% | 0.19% | 100.00% |
|  | (0.74) | (0.32) | (0.51) | (1.58) | (-3.57) | | (2.13) | | (2.34) | (-38.03) | (0.24) |
|  |  |  |  |  |  | |  | |  |  |  |

|  |  |  |
| --- | --- | --- |
| 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 (7.66 percent) was 7.38 times more than that of the female accounts (1.04 percent) and in addition the share of male deposit accounts in individual (61.35 percent) was 2.05 times more than that of the female deposit accounts (29.95 percent) at the end of Oct.-Dec.,2023. The male individual deposit accounts decreased by 7433 or 2.73 percent to 264538 and also male enterprise deposit accounts decreased by 1032 or 3.03 percent to 33048 at the end of Oct.-Dec.,2023 as compared to of Jul.-Sep.,2023. At the same time, female individual deposit accounts decreased by 2741 or 2.08 percent to 129156, but female enterprise deposit accounts increased by 148 or 3.42 percent to 4479 at the end of the quarter under review as compared to the preceding quarter.

The share of male’s deposit amount in individual increased by Tk. 42866 lac or 3.71 percent to Tk. 1199451 but the share of male’s deposit amount in enterprise decreased by Tk.44614 lac or 1.71 percent to Tk.2558817 lac respectively at the end of Oct.-Dec.,2023 as compared to Jul.-Sep.,2023. Similarly, the share of female’s deposit amount in individual increased by Tk.12470 lac or 1.92 percent to Tk. 662507 lac at the end of Oct.-Dec.,2023 as compared to the preceding quarter. On the other hand, the share of female’s deposit amount in enterprise increased by 0.33 percent to Tk.62242 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**  **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) |
|  |  |  |  |  |  |  |  |  |  |  |
| **Jul.-Sep.** | **271971** | **34080** | **131897** | **4331** | **442279** | **1156585** | **2603431** | **650036** | **62036** | **4472089** |
|  | 61.49% | 7.71% | 29.82% | 0.98% | 100.00% | 25.86% | 58.22% | 14.54% | 1.39% | 100.00% |
|  | (-6.67) | (0.34) | (-5.00) | (12.06) | (-5.51) | (2.81) | (-1.71) | (1.36) | (16.08) | (0.08) |
|  |  |  |  |  |  |  |  |  |  |  |
| **Oct.-Dec.** | **264538** | **33048** | **129156** | **4479** | **431221** | **1199451** | **2558817** | **662507** | **62242** | **4483018** |
|  | 61.35% | 7.66% | 29.95% | 1.04% | 100.00% | 26.76% | 57.08% | 14.78% | 1.39% | 100.00% |
|  | (-2.73) | (-3.03) | (-2.08) | (3.42) | (-2.50) | (3.71) | (-1.71) | (1.92) | (0.33) | (0.24) |
|  |  |  |  |  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| 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.43148 lac or 0.59 percent to Tk.7364904 lac at the end of Oct.-Dec.,2023 as compared to Jul.-Sep.,2023. However, loans and advances to the public sector decreased by Tk.1073 lac or 8.87 percent to Tk.11015 lac as compared to Jul.-Sep.,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** |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **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) |  |
|  |  |  |  |  |  |  |
| **Jul.-Sep.** | **12087** | --- | **12087** | **7321756** | **7333843** | **0.002** |
|  | 0.16% | --- | 0.16% | 99.84% | 100.00% |  |
|  | (-5.73) | --- | (-5.73) | (1.25) | (1.24) |  |
|  |  |  |  |  |  |  |
| **Oct.-Dec.** | **11015** | **---** | **11015** | **7364904** | **7375919** | **0.001** |
|  | 0.15% | --- | 0.15% | 99.85% | 100.00% |  |
|  | (-8.87) | --- | (-8.87) | (0.59) | (0.57) |  |
|  |  |  |  |  |  |  |

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

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

Total disbursements of loans and advances increased by 5.55 percent and 3.23 percent in Oct.-Dec.,2023 as compared to Jul.-Sep.,2023 and Oct.-Dec.,2022 respectively. Bulk of loans and advances disbursements (45.60 percent) was used for ‘Industry’ purpose followed by disbursement amounts for ‘Trade & Commerce’ (25.99 percent) and ‘Consumer Finance’ (14.22 percent) during Oct.-Dec.,2023. Loans and advances disbursements to the industry sector increased by Tk.35608 lac or 15.33 percent to Tk.267946 lac, albeit ‘Trade & Commerce’ decreased by Tk.6631 lac or 4.16 percent to Tk. 152732 lac during Oct.-Dec.,2023 as compared to Jul.-Sep.,2023. Also, disbursements in ‘Consumer Finance’ increased by 7.55 percent to Tk.83575 lac, but in ‘Construction’ decreased by 15.02 percent to Tk.49544 lac as compared to Jul.-Sep.,2023. Finally, in 'Others' disbursements showed an increase by 11.98 percent to Tk.21542 lac during the quarter under review as compared to Jul.-Sep.,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** |  |  |  |  |  |  |  |  |
| **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) |
| **Jul.-Sep.** | **3496** | **232339** | **58298** | **6239** | **159363** | **77709** | **19237** | **556681** |
|  | 0.63% | 41.74% | 10.47% | 1.12% | 28.63% | 13.96% | 3.46% | 100.00% |
|  | (56.81) | (-3.21) | (-19.23) | (2.21) | (1.67) | (-2.44) | (-32.84) | (-4.94) |
|  |  |  |  |  |  |  |  |  |
| **Oct.-Dec.** | **6598** | **267946** | **49544** | **5634** | **152732** | **83575** | **21542** | **587571** |
|  | 1.12% | 45.60% | 8.43% | 0.96% | 25.99% | 14.22% | 3.67% | 100.00% |
|  | (88.72) | (15.33) | (-15.02) | (-9.70) | (-4.16) | (7.55) | (11.98) | (5.55) |
|  |  |  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| 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 (40.24 percent) was used for ‘Industry’ purpose followed by loans and advances for ‘Trade & Commerce’ (22.73 percent) and ‘Construction’ (14.33 percent) at the end of Oct.-Dec.,2023. Industry loans and advances increased by Tk.42786 lac or 1.46 percent to Tk.2968039 lac and ‘Trade and commerce’ loans and advances decreased by Tk.7456 lac or 0.44 percent to Tk.1676482 lac at the end of the quarter Oct.-Dec.,2023 as compared to Jul.-Sep.,2023. But, ‘Construction’ loans and advances increased by 0.54 percent to Tk.1056681 lac, ‘Agriculture’ loans and advances increased by 18.15 percent to Tk.65062 lac ,again ‘Transport’ loans and advances decreased by 3.85 percent to Tk.164739 lac as compared to Jul.-Sep.,2023. Finally, ‘Others’ loans and advances decreased by 1.42 percent to Tk.473955 lac at the end of the quarter under review as compared to Jul.-Sep.,2023.(Table-8).

**Table -8**

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

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  | (Amount in Lac Taka**)** | |
| End Period | Agriculture Fishing & Forestry | Industry | Construction | Transport | Trade & Commerce | Consumer Finance | Others | Total |
|
| **2022** |  |  |  |  |  |  |  |  |
| **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) |
|  |  |  |  |  |  |  |  |  |
| **Jul.-Sep.** | **55068** | **2925253** | **1050959** | **171342** | **1683938** | **966489** | **480794** | **7333843** |
|  | 0.75% | 39.89% | 14.33% | 2.34% | 22.96% | 13.18% | 6.56% | 100.00% |
|  | (-1.00) | (1.86) | (3.85) | (0.71) | (0.38) | (-2.55) | (3.35) | (1.24) |
|  |  |  |  |  |  |  |  |  |
| **Oct.-Dec.** | **65062** | **2968039** | **1056681** | **164739** | **1676482** | **970960** | **473955** | **7375919** |
|  | 0.88% | 40.24% | 14.33% | 2.23% | 22.73% | 13.16% | 6.43% | 100.00% |
|  | (18.15) | (1.46) | (0.54) | (-3.85) | (-0.44) | (0.46) | (-1.42) | (0.57) |
|  |  |  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| 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 2.67 percent and decreased by 0.42 percent in Oct.-Dec.,2023 compared to Jul.-Sep.,2023 and Oct.-Dec.,2022 respectively. Loans and advances recovery (40.24 percent) from ‘Industry’ sector followed by 'Trade & Commerce’ (25.70 percent) and ‘Consumer Finance’ (13.79 percent) during the quarter Oct.-Dec.,2023. Loans and advances recovery in ‘Industry’ sector increased by 7.30 percent to Tk.279207 lac, in ‘Trade and commerce’ increased by 0.88 percent to Tk.178305 lac, in ‘Construction’ by 9.07 percent to Tk.93414 lac, but in ‘Consumer Finance’ decreased by 10.64 percent to Tk.95671 lac while loans and advances recovery in ‘Agriculture’ increased by 10.75 percent to Tk.6272 lac and in ‘Transport’ by 3.00 percent to Tk.14601 lac as compared to Jul.-Sep.,2023. Finally, in ‘Others’ loans and advances recovery showed a increase 0.40 percent to Tk.26316 lac during Oct.-Dec.,2023 as compared to the preceding quarter (Table-9).

**Table -9**

**Economic Purpose-wise Categorization of Recoveries**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  | (Amount in Lac Taka**)** | |
| Period | Agriculture Fishing & Forestry | Industry | Construction | Transport | Trade & Commerce | Consumer Finance | Others | Total |
|
| **2022** |  |  |  |  |  |  |  |  |
| **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) |
| **Jul.-Sep.** | **5663** | **260204** | **85647** | **14176** | **176749** | **107063** | **26210** | **675711** |
|  | 0.84% | 38.51% | 12.68% | 2.10% | 26.16% | 15.84% | 3.88% | 100.00% |
|  | (-1.94) | (-11.53) | (8.20) | (-4.16) | (2.92) | (10.81) | (-5.85) | (-2.07) |
|  |  |  |  |  |  |  |  |  |
| **Oct.-Dec.** | **6272** | **279207** | **93414** | **14601** | **178305** | **95671** | **26316** | **693784** |
|  | 0.90% | 40.24% | 13.46% | 2.10% | 25.70% | 13.79% | 3.79% | 100.00% |
|  | (10.75) | (7.30) | (9.07) | (3.00) | (0.88) | (-10.64) | (0.40) | (2.67) |
|  |  |  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| 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 40.52 percent of the total loans and advances are outstanding against ‘Real Estate’, while the lowest 1.93 percent loans and advances against ‘Shares & Securities’ at the end of Oct.-Dec.,2023. Loans and advances against ‘Real Estate’ increased by 0.17 percent to Tk.2988589 lac also in ‘Machinery/Fixed Assets’ increased by 21.93 percent to Tk.394076 lac at the end of Oct.-Dec.,2023. ‘Other Items’ which shows a decreased of 9.08 percent to Tk.1566230 lac at the end of Oct.-Dec.,2023 as compared to Jul.-Sep.,2023 (Table-10).

**Table-10**

**Security-wise Categorization 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** |  | |  | |  | | |  |  |  |  |  |
| **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) |
|  |  | |  | |  | | |  |  |  |  |  |
| **Jul.-Sep.** | **142618** | | **266731** | | **323195** | | | **2983403** | **1319253** | **575961** | **1722683** | **7333843** |
|  | 1.94% | | 3.64% | | 4.41% | | | 40.68% | 17.99% | 7.85% | 23.49% | 100.00% |
|  | (-2.65) | | (1.22) | | (3.45) | | | (2.77) | (3.57) | (-1.58) | (-2.09) | (1.24) |
|  |  | |  | |  | | |  |  |  |  |  |
| **Oct.-Dec.** | **142176** | | **258382** | | **394076** | | | **2988589** | **1425683** | **600782** | **1566230** | **7375919** |
|  | 1.93% | | 3.50% | | 5.34% | | | 40.52% | 19.33% | 8.15% | 21.23% | 100.00% |
|  | (-0.31) | | (-3.13) | | (21.93) | | | (0.17) | (8.07) | (4.31) | (-9.08) | (0.57) |
|  |  | |  | |  | | |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| 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 (28.36 percent) is 4.71 times more than that of the female accounts (6.03 percent) and the share of male accounts in individual (56.81 percent) is 6.46 times more than that of the female accounts (8.80 percent) at the end of Oct.-Dec.,2023. Male individual accounts increased by 547 or 0.44 percent to 124816 but female individual accounts decreased by 40 or 0.21 percent to 19335 in Oct.-Dec.,2023 as compared to Jul.-Sep.,2023. However, male enterprise accounts decreased by 396 or 0.63 percent to 62314 but female enterprise accounts increased by 578 or 4.56 percent to 13240 respectively during the quarter under review as compared to Jul.-Sep.,2023. On the other hand, the share of male’s loans and advances in individual decreased by Tk.7923 lac or 0.64 percent to Tk.1232054 lac but in enterprise increased by Tk.53279 lac or 0.95 percent to Tk.5642201 lac respectively at the end of Oct.-Dec.,2023 as compared to Jul.-Sep.,2023. While, the share of female’s loans and advances in individual increased by Tk.7826 lac or 2.89 percent to Tk.279067 lac but in enterprise decreased by Tk.11107 lac or 4.75 percent to Tk.222597 lac respectively during the quarter under review as compared to Jul.-Sep.,2023(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 |
| **2022** |  |  |  | |  |  |  |  |  |  |  |
| **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) |
| **Jul.-Sep.** | **124269** | **62710** | **19375** | | **12662** | **219016** | **1239977** | **5588922** | **271240** | **233704** | **7333843** |
|  | 56.74% | 28.63% | 8.85% | | 5.78% | 100.00% | 16.91% | 76.21% | 3.70% | 3.19% | 100.00% |
|  | (-2.05) | (-1.34) | (-1.92) | | (5.41) | (-1.44) | (-1.16) | (1.77) | (-1.06) | (4.58) | (1.24) |
|  |  |  |  | |  |  |  |  |  |  |  |
| **Oct.-Dec.** | **124816** | **62314** | **19335** | | **13240** | **219705** | **1232054** | **5642201** | **279067** | **222597** | **7375919** |
|  | 56.81% | 28.36% | 8.80% | | 6.03% | 100.00% | 16.70% | 76.49% | 3.78% | 3.02% | 100.00% |
|  | (0.44) | (-0.63) | (-0.21) | | (4.56) | (0.31) | (-0.64) | (0.95) | (2.89) | (-4.75) | (0.57) |
|  |  |  |  | |  |  |  |  |  |  |  |

**Number of Loans and Advances Accounts and Amount Categorized 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 83.31 percent and Barishal Division availed the lowest 0.50 percent of total loans and advances at the end of Oct.-Dec.,2023. The loans and advances increased in Dhaka Division by 0.83 percent to Tk.6144819 lac, but in Khulna Division decreased by 2.43 percent to Tk.148598 lac, in Rajshahi Division decreased by 2.98 percent to Tk.154889 lac, in Barishal Division increased by 2.55 percent to Tk.37166 lac, in Sylhet Division decreased by 0.17 percent to Tk.65202 lac , in Rangpur Division increased by 4.07 percent to Tk.57671 lac, and in Mymensingh Division decreased by 1.67 percent to Tk.66368 lac and also in Chattogram Division loans and advances decreased by 0.29 percent to Tk.701205 lac at the end of Oct.-Dec.,2023 as compared to Jul.-Sep.,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** |  |  |  |  |  |  |  |  |  |
| **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) |
|  |  |  |  |  |  |  |  |  |  |
| **Jul.-Sep.** | **703223** | **6094216** | **152301** | **159641** | **36241** | **65311** | **55415** | **67495** | **7333843** |
|  | 9.59% | 83.10% | 2.08% | 2.18% | 0.49% | 0.89% | 0.76% | 0.92% | 100.00% |
|  | (-0.76) | (1.01) | (6.30) | (5.88) | (17.37) | (2.62) | (4.44) | (11.44) | (1.24) |
|  |  |  |  |  |  |  |  |  |  |
| **Oct.-Dec.** | **701205** | **6144819** | **148598** | **154889** | **37166** | **65202** | **57671** | **66368** | **7375919** |
|  | 9.51% | 83.31% | 2.01% | 2.10% | 0.50% | 0.88% | 0.78% | 0.90% | 100.00% |
|  | (-0.29) | (0.83) | (-2.43) | (-2.98) | (2.55) | (-0.17) | (4.07) | (-1.67) | (0.57) |
|  |  |  |  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| 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 Oct.-Dec.,2023 Depository NBFIs loans and advances accounts (92.54%) was 12.41 times more than that of the Non-Depository NBFIs loans and advances accounts (7.46%). Loans and advances accounts of Depository NBFIs increased by 919 or 0.45% to 203324 but Non-Depository NBFIs decreased by 230 or 1.38% to 16381 at the end of the quarter as compared to Jul.-Sep.,2023. In case of share of Depository NBFIs loans and advances amount (83.40%) was 5.02 times more than that of the Non-Depository loans and advances (16.60%) at the end of Oct.-Dec.,2023 as compared to Jul.-Sep.,2023. Depository NBFIs loans and advances decreased by 0.12% to Tk. 6151400 lac but Non-Depository NBFIs loans and advances increased by 4.22% to Tk. 1224518 lac respectively during the quarter under review as compared to Jul.-Sep.,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** |  |  | |  |  | |  |  |
| **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) |
|  |  |  | |  |  | |  |  |
| **Jul.-Sep.** | **202405** | **6158880** | | **16611** | **1174963** | | **219016** | **7333843** |
|  | 92.42% | 83.98% | | 7.58% | 16.02% | | 100.00% | 100.00% |
|  | (-1.47) | (0.12) | | (-1.00) | (7.56) | | (-1.44) | (1.24) |
|  |  |  | |  |  | |  |  |
| **Oct.-Dec.** | **203324** | **6151400** | | **16381** | **1224518** | | **219705** | **7375919** |
|  | 92.54% | 83.40% | | 7.46% | 16.60% | | 100.00% | 100.00% |
|  | (0.45) | (-0.12) | | (-1.38) | (4.22) | | (0.31) | (0.57) |

|  |  |  |
| --- | --- | --- |
| 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 are 3.35, 1.48, 4.22, 3.31, 6.70, 2.55, 7.72 and 7.62 respectively at the end of Oct.-Dec.,2023 as compared to 3.39, 1.48, 4.35, 3.46, 6.30, 2.60, 7.59 and 4.80 respectively at the end of Jul.-Sep.,2023 (Table-14).

**Table-14**

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

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | |  |  | | (Amount in Lac Taka**)** | |
| Divisions | Oct.-Dec., 2023 | | | | Jul.-Sep., 2023 | | | |
| Loans and advances | Deposits | Ratio | | Loans and advances | Deposits | | Ratio |
| Chattogram | 701205 | 209265 | 3.35 | | 703223 | 207734 | | 3.39 |
| Dhaka | 6144819 | 4144381 | 1.48 | | 6094216 | 4131042 | | 1.48 |
| Khulna | 148598 | 35202 | 4.22 | | 152301 | 35024 | | 4.35 |
| Rajshahi | 154889 | 46833 | 3.31 | | 159641 | 46106 | | 3.46 |
| Barishal | 37166 | 5548 | 6.70 | | 36241 | 5753 | | 6.30 |
| Sylhet | 65202 | 25607 | 2.55 | | 65311 | 25072 | | 2.60 |
| Rangpur | 57671 | 7470 | 7.72 | | 55415 | 7299 | | 7.59 |
| Mymensingh | 66368 | 8712 | 7.62 | | 67495 | 14059 | | 4.80 |
| Total | 7375919 | 4483018 | 1.65 | | 7333843 | 4472089 | | 1.64 |

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

**Table-15**

**Division-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 | |
| Dec. 31, 2023 | Sep. 30, 2023 |
|  |  |  |
| **Number of NBFIs** | 35 | 35 |
| **Number of Reported Branches** | 296 | 298 |
|  |  |  |
| **Deposits** |  |  |
| a) Total Deposits (in Lac Taka) | 4483018 | 4472089 |
| b) Number of Accounts | 431221 | 442279 |
| c) Average Deposits per account (in Lac Taka) | 10.40 | 10.11 |
|  |  |  |
| **Loans and Advances** |  |  |
| a) Total Loans and advances (in Lac Taka) | 7375919 | 7333843 |
| b) Number of Accounts | 219705 | 219016 |
| c) Average Loans and advances per account (in Lac Taka) | 33.57 | 33.49 |

**Weighted Average Rates of Interest on Deposits**

As **on December 31, 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 | 8.53 | 8.60 | 8.89 | 8.62 | 8.19 | 9.09 | 9.71 | 8.57 | 7.59 | 2.60 |

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

**by Major Economic Purposes**

As **on December 31, 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 | 10.37 | 11.20 | 9.68 | 11.51 | 10.04 | 12.06 | 10.54 | 9.76 | 11.49 | 6.04 |
| Public NBFIs | 7.74 | 12.44 | 8.37 | 10.22 | 5.21 | - | 12.44 | 6.14 | 4.47 | 6.00 |
| Private NBFIs | 10.87 | 10.89 | 10.34 | 11.59 | 11.60 | 12.06 | 10.52 | 10.14 | 11.49 | 12.24 |
| Non-Depository NBFIs | 7.82 | 11.17 | 8.43 | 10.22 | 5.21 | - | 12.44 | 6.30 | 4.17 | 6.00 |
| Depository NBFIs | 10.88 | 11.22 | 10.35 | 11.59 | 11.60 | 12.06 | 10.52 | 10.15 | 11.50 | 12.24 |