#### 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 and some are non deposit taker but may deem to create liquidity. NBDC is a portion of NBFI.

Presently, in our economy merchant banks, Investment companies, mutual associations/companies, leasing companies or building societies etc. are the members of Non-Bank financial institutions.

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

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

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

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

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

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

The statistical tables contained in this issue have been prepared from the returns submitted by the individual NBFI as on the last day of the quarter ending December 31, 2022. At the end of the period under study, the total numbers of reported branches of NBFIs are 287.

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

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

**Data Confidentiality**

Bangladesh Bank respects the right to privacy and confidentiality of the respondents and likes to mention that, under no circumstances will any individual statement or data be published or made known to any other individual or corporate body without having written permission. Aggregated data, when published, will naturally conceal individual identity.

**Explanatory Notes to the Tables**

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

**Table-2: Deposits Distributed by Types of Accounts:** These tables show the classification of total demand and time liabilities of NBFIs into ten broad types such as (a) Fixed Deposits, (b) Recurring Deposits, (c) Special Purpose Deposits, and (d) Restricted (Blocked) Deposits.

1. **Fixed Deposits:** These are reclassified by period of maturity and are exclusively time deposits.
2. **Recurring Deposits:** All types of recurring Deposits should be reported in this item. For example: Deposit Pension Scheme, Flexible Savings Plan, Monthly Savings Scheme etc.
3. **Special Purpose Deposits:** This item comprises employees’ provident funds/pension Accounts, contribution towards insurance funds, Hajj Deposits, Employees’ guarantee/Security funds, Security Deposits, Gift Certificate Deposits, Sundry deposits, Surcharge and Development charge etc.
4. **Restricted (Blocked) Deposits:** Balances of Restricted (Blocked) deposits should be reported in this item against private sector only. These deposits comprise obligations which carry special terms by the appropriate authority that may override normal liquidity characteristics (e.g. blocked or earmarked accounts). The nature of these deposits is, the account holders do not have access to the funds during blocked period.

**Table 3: Deposits Distributed by Geographical Location (Divisions/ Districts):** These tables show the division and district-wise distribution of deposits of the country.

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

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

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

**Table 7:** **Advance Classified by Geographical Location and Gender:** The table provides statistics on advance classified by geographical location and gender.

**Table 8 to 12: Advances Classified by Securities:** These tables show the break-up of NBFIs advances by types of securities pledged or hypothecated.

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

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

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

**Table 28 to 32: Advances Classified by Size of Accounts:** These tables provide statistics on advances classified by size of accounts.

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

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

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

These tables show the statistics of disbursement, outstanding, overdue and recovery of advances inpublic and private sectors.

**A Review on Deposits and Advances**

**(As on end December, 2022)**

**Deposits:**

Total deposits (excluding inter NBFIs) of the NBFIs increased by Tk.216716 lac or 5.21 percent to Tk.4375264 lac during the Oct.-Dec.,2022 as compared to Jul.-Sep.,2022 mainly due to inclusion of PLFS.

**Advances:**

NBFIs’ total advances increased by Tk.101540 lac or 1.47 percent to Tk.7032167 lac during Oct.-Dec.,2022 as compared to Jul.-Sep.,2022 partly due to inclusion of PLFS. Whereas, advances in public NBFIs increased by Tk.63589 lac or 7.08 percent to Tk.961521 lac and in private NBFIs increased by Tk. 37951 lac to Tk.6070645 lac during Oct.-Dec.,2022 (Table-1).

**Table-1**

**Overall Deposits and Advances**

(Amount in Lac Taka)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Deposit | | | | Advance | | |
|  | Public NBFIs | Private NBFIs | All | Public NBFIs | Private NBFIs | All |
| **2021** |  |  |  |  |  |  |
| **Oct.-Dec.** | **-** | **4250476** | **4250476** | **936561** | **5779627** | **6716188** |
|  | - | 100% | 100% | 13.94% | 86.06% | 100% |
|  | - | (-0.67) | (-0.67) | (-0.82) | (1.53) | (1.20) |
| **2022** |  |  |  |  |  |  |
| **Jan.-Mar.** | **-** | **4227294** | **4227294** | **977856** | **5913169** | **6891025** |
|  | - | 100% | 100% | 14.19% | 85.81% | 100% |
|  | - | (-0.55) | (-0.55) | (4.41) | (2.31) | (2.60) |
|  |  |  |  |  |  |  |
| **Apr.-Jun.** | **-** | **4208640** | **4208640** | **916392** | **5991654** | **6908047** |
|  | - | 100% | 100% | 13.27% | 86.73% | 100% |
|  | - | (-0.44) | (-0.44) | (-6.29) | (1.33) | (0.25) |
|  |  |  |  |  |  |  |
| **Jul.-Sep.** | **-** | **4158548** | **4158548** | **897932** | **6032695** | **6930627** |
|  | - | 100% | 100% | 12.96% | 87.04% | 100% |
|  | - | (-1.19) | (-1.19) | (-2.01) | (0.68) | (0.33) |
|  |  |  |  |  |  |  |
| **Oct.-Dec.** | **-** | **4375264** | **4375264** | **961521** | **6070645** | **7032167** |
|  | - | 100.00% | 100% | 13.67% | 86.33% | 100% |
|  | - | (5.21) | (5.21) | (7.08) | (0.63) | (1.47) |
|  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| Note: | 1. | Figures in parentheses represent rates of growth in percent over the preceding quarter. |
|  | 2. | Minor differences may be observed due to rounding off. |
|  | 3. | Public NBFIs are non-depository. |
|  | 4. | Total Deposits and Advances increased in Oct.-Dec.,2022 due to the inclusion of PLFS. |

**Deposits by Types of Accounts:**

Breakdown by types of deposits accounts revealed that the share of fixed deposits increased from 97.30 percent at the end of Jul.-Sep.,2022 to 97.39 percent at the end of Oct.-Dec.,2022. The fixed deposits increased by Tk.214786 lac or 5.31 percent to Tk.4261051 lac at the end of Oct.-Dec.,2022 as compared to Jul.-Sep.,2022 (Table-2).

**Table-2**

**Deposit Distributed by Types of Accounts**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | |  | | (Amount in Lac Taka) | | |
| End Period | Fixed Deposits | | Recurring Deposits | | Other Deposits | | Total Deposits |
|  |  | |  | |  | |  |
| **2021** |  | |  | |  | |  |
|  |  | |  | |  | |  |
| **Oct.-Dec.** | **4157123** | | **52389** | | **40964** | | **4250476** |
|  | 97.80% | | 1.23% | | 0.96% | | 100.00% |
|  | (-1.34) | | (39.80) | | (47.07) | | (-0.67) |
| **2022** |  | |  | |  | |  |
| **Jan.-Mar.** | **4130052** | | **54542** | | **42700** | | **4227294** |
|  | 97.70% | | 1.29% | | 1.01% | | 100.00% |
|  | (-0.65) | | (4.11) | | (4.24) | | (-0.55) |
|  |  | |  | |  | |  |
| **Apr.-Jun.** | **4098063** | | **59083** | | **51494** | | **4208640** |
|  | 97.37% | | 1.40% | | 1.22% | | 100.00% |
|  | (-0.77) | | (8.33) | | (20.59) | | (-0.44) |
|  |  | |  | |  | |  |
|  |  | |  | |  | |  |
| **Jul.-Sep.** | **4046265** | | **61257** | | **51026** | | **4158548** |
|  | 97.30% | | 1.47% | | 1.23% | | 100.00% |
|  | (-1.26) | | (3.68) | | (-0.91) | | (-1.19) |
|  |  | |  | |  | |  |
| **Oct.-Dec.** | **4261051** | | **63284** | | **50929** | | **4375264** |
|  | 97.39% | | 1.45% | | 1.16% | | 100.00% |
|  | (5.31) | | (3.31) | | (-0.19) | | (5.21) |

|  |  |  |
| --- | --- | --- |
| Note: | 1. | Figures in parentheses represent rates of growth in percent over the preceding quarter. |
|  | 2. | Minor differences may be shown due to separate rounding off. |
|  | 3. | Public NBFIs are non-depository. |
|  | 4. | Total Deposits increased in Oct.-Dec.,2022 due to the inclusion of PLFS. |

**Sector-wise Deposits:**

The lion share of deposits of NBFIs came from private sector (92.37 percent) at the end of Oct.-Dec.,2022. Deposits in the private sector increased by Tk.170411 lac or 4.40 percent to Tk.4041285 lac at the end of December, 2022 compared to September,2022. Deposits in the public sector increased by Tk.46305 lac or 16.10 percent to Tk.333979 lac at the end of December, 2022 as compared to September,2022. Government deposits in the public sector increased by Tk.143 lac or 3.01 percent to Tk.4898 lac at the end of December, 2022 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 |
| **2021** |  |  |  |  |  |  |
| **Oct.-Dec.** | **3540** | **245636** | **249176** | **4001299** | **4250476** | 0.06 |
|  | 0.08% | 5.78% | 5.86% | 94.14% | 100.00% |  |
|  | (-28.49) | (-6.79) | (-7.19) | (-0.23) | (-0.67) |  |
| **2022** |  |  |  |  |  |  |
| **Jan.-Mar.** | **3703** | **273845** | **277548** | **3949746** | **4227294** | 0.07 |
|  | 0.09% | 6.48% | 6.57% | 93.43% | 100.00% |  |
|  | (4.58) | (11.48) | (11.39) | (-1.29) | (-0.55) |  |
|  |  |  |  |  |  |  |
| **Apr.-Jun.** | **4648** | **290440** | **295089** | **3913551** | **4208640** | 0.08 |
|  | 0.11% | 6.90% | 7.01% | 92.99% | 100.00% |  |
|  | (25.55) | (6.06) | (6.32) | (-0.92) | (-0.44) |  |
|  |  |  |  |  |  |  |
| **Jul.-Sep.** | **4755** | **282919** | **287674** | **3870873** | **4158548** | 0.07 |
|  | 0.11% | 6.80% | 6.92% | 93.08% | 100.00% |  |
|  | (2.29) | (-2.59) | (-2.51) | (-1.09) | (-1.19) |  |
|  |  |  |  |  |  |  |
| **Oct.-Dec.** | **4898** | **329081** | **333979** | **4041285** | **4375264** | 0.08 |
|  | 0.11% | 7.52% | 7.63% | 92.37% | 100.00% |  |
|  | (3.01) | (16.32) | (16.10) | (4.40) | (5.21) |  |

|  |  |  |
| --- | --- | --- |
| Note: | 1. | Figures in parentheses represent rates of growth in percent over the preceding quarter. |
|  | 2. | Minor differences may be shown due to separate rounding off. |
|  | 3. | Public NBFIs are non-depository. |
|  | 4. | Total Deposits increased in Oct.-Dec.,2022 due to the inclusion of PLFS. |

**Division-wise Deposits:**

Distribution of deposits by administrative areas revealed that Dhaka Division contributed majority (92.14 percent) of the total deposits in Oct.-Dec.,2022. The deposits in this division increased by 5.78 percent to Tk.4031423 lac at the end of Oct.-Dec.,2022 as compared to Jul.-Sep.,2022. The share of deposits in Barishal Division (0.12 percent) was the lowest at the end of Oct.-Dec.,2022 (Table-4).

**Table-4**

**Division-wise Deposits**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  | |  | | (Amount in Lac Taka) | |
| End Period | Division | | | | | | | | | | All Divisions |
| Chattogram | Dhaka | Khulna | Rajshahi | Barishal | | Sylhet | | Rangpur | Mymensingh |
| **2021** |  |  |  |  |  | |  | |  |  |  |
| **Oct.-Dec.** | **207446** | **3913964** | **30987** | **47100** | **4971** | | **26775** | | **5738** | **13496** | **4250476** |
|  | 4.88% | 92.08% | 0.73% | 1.11% | 0.12% | | 0.63% | | 0.14% | 0.32% | 100.00% |
|  | (11.64) | (-1.59) | (-0.27) | (1.86) | (-3.29) | | (34.48) | | (1.72) | (69.04) | (-0.67) |
| **2022** |  |  |  |  |  | |  | |  |  |  |
|  |  |  |  |  |  | |  | |  |  |  |
| **Jan.-Mar.** | **208952** | **3885668** | **36829** | **44101** | **5110** | | **27021** | | **5960** | **13654** | **4227294** |
|  | 4.94% | 91.92% | 0.87% | 1.04% | 0.12% | | 0.64% | | 0.14% | 0.32% | 100.00% |
|  | (0.73) | (-0.72) | (18.85) | (-6.37) | (2.81) | | (0.92) | | (3.86) | (1.17) | (-0.55) |
|  |  |  |  |  |  | |  | |  |  |  |
| **Apr.-Jun.** | **212354** | **3861312** | **37801** | **45579** | **5333** | | **26249** | | **6134** | **13879** | **4208640** |
|  | 5.05% | 91.75% | 0.90% | 1.08% | 0.13% | | 0.62% | | 0.15% | 0.33% | 100.00% |
|  | (1.63) | (-0.63) | (2.64) | (3.35) | (4.36) | | (-2.86) | | (2.92) | (1.65) | (-0.44) |
|  |  |  |  |  |  | |  | |  |  |  |
| **Jul.-Sep.** | **214400** | **3811052** | **33966** | **47339** | **5571** | | **26276** | | **6407** | **13537** | **4158548** |
|  | 5.16% | 91.64% | 0.82% | 1.14% | 0.13% | | 0.63% | | 0.15% | 0.33% | 100.00% |
|  | (0.96) | (-1.30) | (-10.15) | (3.86) | (4.47) | | (0.10) | | (4.45) | (-2.46) | (-1.19) |
|  |  |  |  |  |  | |  | |  |  |  |
| **Oct.-Dec.** | **207507** | **4031423** | **33937** | **51527** | **5260** | | **26242** | | **6411** | **12958** | **4375264** |
|  | 4.74% | 92.14% | 0.78% | 1.18% | 0.12% | | 0.60% | | 0.15% | 0.30% | 100.00% |
|  | (-3.22) | (5.78) | (-0.09) | (8.85) | (-5.59) | | (-0.13) | | (0.06) | (-4.28) | (5.21) |

|  |  |  |
| --- | --- | --- |
| Note: | 1. | Figures in parentheses represent rates of growth in percent over the preceding quarter. |
|  | 2. | Minor differences may be shown due to separate rounding off. |
|  | 3. | Public NBFIs are non-depository. |
|  | 4. | Total Deposits increased in Oct.-Dec.,2022 due to the inclusion of PLFS. |

**Gender-wise Deposits:**

The share of male accounts in enterprise (5.65 percent) was 10.46 times more than that of the female accounts (0.54 percent) and in addition the share of male accounts in individual (64.21 percent) was 2.17 times more than that of the female accounts (29.60 percent) at the end of Oct.-Dec.,2022.

The female individual accounts decreased by 14854 or 8.78 percent to 154363 and female enterprise account increased by 312 or 12.42 percent to 2824 at the end of Oct.-Dec.,2022 as compared to Jul.-Sep.,2022. At the same time the male individual accounts decreased by 36788 or 9.90 percent to 334901 and male enterprise accounts increased by 2693 or 10.06 percent to 29471 at the end of the quarter under review as compared to the preceding quarter (Table-5).

**Table-5**

**Deposit Accounts distributed by Gender**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |
| End Period | **Male Account** | | **Female Account** | | **Total No. of Account** |
| **Individual** | **Enterprise** | **Individual** | **Enterprise** |
| **2021** |  |  |  |  |  |
| **Oct.-Dec.** | **114469** | **24897** | **69733** | **1731** | **210830** |
|  | 54.29% | 11.81% | 33.08% | 0.82% | 100.00% |
|  | (-0.35) | (-0.06) | (0.89) | (26.54) | (0.27) |
| **2022**  **Jan.-Mar.** | **230997** | **25594** | **101039** | **2022** | **359652** |
|  | 64.23% | 7.12% | 28.09% | 0.56% | 100.00% |
|  | (101.80) | (2.80) | (44.89) | (16.81) | (70.59) |
|  |  |  |  |  |  |
| **Apr.-Jun.** | **361429** | **26329** | **156608** | **2340** | **546706** |
|  | 66.11% | 4.82% | 28.65% | 0.43% | 100.00% |
|  | (56.46) | (2.87) | (55.00) | (15.73) | (52.01) |
|  |  |  |  |  |  |
| **Jul.-Sep.** | **371689** | **26778** | **169217** | **2512** | **570196** |
|  | 65.19% | 4.70% | 29.68% | 0.44% | 100.00% |
|  | (2.84) | (1.71) | (8.05) | (7.35) | (4.30) |
|  |  |  |  |  |  |
| **Oct.-Dec.** | **334901** | **29471** | **154363** | **2824** | **521559** |
|  | 64.21% | 5.65% | 29.60% | 0.54% | 100.00% |
|  | (-9.90) | (10.06) | (-8.78) | (12.42) | (-8.53) |

|  |  |  |
| --- | --- | --- |
| Note: | 1. | Figures in parentheses represent rates of growth in percent over the preceding quarter. |
|  | 2. | Minor differences may be shown due to separate rounding off. |
|  | 3. | Public NBFIs are non-depository. |

**Sector-wise Advances:**

Advances in the private sector increased by Tk.102263 lac or 1.48 percent to Tk.7011407 lac at the end of Oct.-Dec.,2022 as compared to Jul.-Sep.,2022. Moreover, advances to the public sector decreased by Tk.723 lac or 3.37 percent to Tk.20760 lac as compared to Jul.-Sep.,2022 (Table-6).

**Table- 6**

**Sector-wise Classification of Advances**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  | (Amount in Lac Taka) | |
| End Period | Public Sector | | | Private Sector | Total Advance (Public+Private) | Ratio (Public/Private) |
| Government | Other than Government | Total |
| **2021** |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Oct.-Dec.** | **30396** | **---** | **30396** | **6685792** | **6716188** | **0.005** |
|  | 0.45% | --- | 0.45% | 99.55% | 100.00% |  |
|  | (-1.73) | --- | (-4.63) | (1.22) | (1.20) |  |
| **2022** |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Jan.-Mar.** | **22891** | **---** | **22891** | **6868133** | **6891025** | **0.003** |
|  | 0.33% | --- | 0.33% | 99.67% | 100.00% |  |
|  | (-24.69) | --- | (-24.69) | (2.73) | (2.60) |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Apr.-Jun.** | **22192** | **---** | **22192** | **6885855** | **6908047** | **0.003** |
|  | 0.32% | --- | 0.32% | 99.68% | 100.00% |  |
|  | (-3.06) | --- | (-3.06) | (0.26) | (0.25) |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Jul.-Sep.** | **21483** | **---** | **21483** | **6909144** | **6930627** | **0.003** |
|  | 0.31% | --- | 0.31% | 99.69% | 100.00% |  |
|  | (-3.19) | --- | (-3.19) | (0.34) | (0.33) |  |
|  |  |  |  |  |  |  |
| **Oct.-Dec.** | **20760** | **---** | **20760** | **7011407** | **7032167** | **0.003** |
|  | 0.30% | --- | 0.30% | 99.70% | 100.00% |  |
|  | (-3.37) | --- | (-3.37) | (1.48) | (1.47) |  |

|  |  |  |
| --- | --- | --- |
| Note: | 1. | Figures in parentheses represent rates of growth in percent over the preceding quarter. |
|  | 2. | Minor differences may be shown due to separate rounding off. |
|  | 3. | Total Advances increased in Oct.-Dec.,2022 due to the inclusion of PLFS. |

**Economic Purpose-wise Loan Disbursements:**

During Oct.-Dec., 2022 total loan disbursements by NBFIs decreased by 1.80 percent compared to Jul.-Sep.,2022 and decreased by 9.77 percent against Oct.-Dec., 2021. Bulk of loan disbursements (39.26 percent) was used for ‘Industry’ purpose followed by disbursement amounts for ‘Trade & Commerce’ (22.28 percent) and ‘Consumer Finance’ (20.96 percent) during Oct.-Dec., 2022. Loan disbursement to industry sector increased by Tk.19775 lac or 9.71 percent to Tk.223471 lac, ‘Trade & Commerce’ decreased by Tk.53647 lac or 29.73 percent to Tk.126814 lac during Oct.-Dec., 2022 as compared to Jul.-Sep.,2022. Also, disbursements in ‘Construction’ decreased by 35.95 percent to Tk.30765 lac, in ‘Agriculture’ decreased by 17.53 percent to Tk.5500 lac and in ‘Transport’ increased by 11.24 percent to Tk.18725 lac as compared to Jul.-Sep.,2022. Finally, in 'Others' disbursements showed an increase by 103.18 percent to Tk.44597 lac during the quarter under review as compared to Jul.-Sep.,2022 (Table-7).

**Table -7**

**Economic Purpose-wise Classification of Disbursements**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  | (Amount in Lac Taka**)** | |
| Period | Agriculture Fishing & Forestry | Industry | Construction | Transport | Trade & Commerce | Consumer Finance | Others | Total |
|
| **2021** |  |  |  |  |  |  |  |  |
| **Oct.-Dec.** | **3007** | **274219** | **55278** | **14116** | **138754** | **101927** | **43489** | **630790** |
|  | 0.48% | 43.47% | 8.76% | 2.24% | 22.00% | 16.16% | 6.89% | 100.00% |
|  | (-1.39) | (66.09) | (46.30) | (77.31) | (35.31) | (40.58) | (58.77) | (51.51) |
| **2022** |  |  |  |  |  |  |  |  |
| **Jan.-Mar.** | **5244** | **282088** | **57308** | **18686** | **177758** | **104941** | **38040** | **684064** |
|  | 0.77% | 41.24% | 8.38% | 2.73% | 25.99% | 15.34% | 5.56% | 100.00% |
|  | (74.36) | (2.87) | (3.67) | (32.37) | (28.11) | (2.96) | (-12.53) | (8.45) |
| **Apr.-Jun.** | **5445** | **251714** | **62819** | **15886** | **194416** | **114839** | **38848** | **683968** |
|  | 0.80% | 36.80% | 9.18% | 2.32% | 28.42% | 16.79% | 5.68% | 100.00% |
|  | (3.85) | (-10.77) | (9.62) | (-14.99) | (9.37) | (9.43) | (2.13) | (-0.01) |
| **Jul.-Sep.** | **6669** | **203696** | **48031** | **16833** | **180462** | **101978** | **21949** | **579617** |
|  | 1.15% | 35.14% | 8.29% | 2.90% | 31.13% | 17.59% | 3.79% | 100.00% |
|  | (22.46) | (-19.08) | (-23.54) | (5.96) | (-7.18) | (-11.20) | (-43.50) | (-15.26) |
| **Oct.-Dec.** | **5500** | **223471** | **30765** | **18725** | **126814** | **119297** | **44597** | **569169** |
|  | 0.97% | 39.26% | 5.41% | 3.29% | 22.28% | 20.96% | 7.84% | 100.00% |
|  | (-17.53) | (9.71) | (-35.95) | (11.24) | (-29.73) | (16.98) | (103.18) | (-1.80) |

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

**Economic Purpose-wise Advances:**

Bulk of Outstanding advances (39.16 percent) was used for ‘Industry’ purpose followed by advances for ‘Trade & Commerce’ (22.15 percent) and ‘Consumer Finance’ (14.96 percent) at the end of Oct.-Dec., 2022. Industry loans increased by Tk.82894 lac or 3.10 percent to Tk.2753606 lac, but ‘Trade and commerce’ loans decreased by Tk.7550 lac or 0.48 percent to Tk.1557705 lac at the end of the quarter Oct.-Dec., 2022 as compared to Jul.-Sep.,2022. Also, ‘Construction’ loan decreased by 1.40 percent to Tk.980970 lac, ‘Agriculture’ loans decreased by 1.03 percent to Tk.56029 lac and ‘Transport’ loans increased by 1.48 percent to Tk.173724 lac as compared to Jul.-Sep.,2022. Finally, ‘Others’ loans showed an increase by 11.42 percent to Tk.458353 lac at the end of the quarter under review as compared to Jul.-Sep.,2022 (Table-8).

**Table -8**

**Economic Purpose-wise Classification of Advances**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  | (Amount in Lac Taka**)** | |
| End Period | Agriculture Fishing & Forestry | Industry | Construction | Transport | Trade & Commerce | Consumer Finance | Others | Total |
|
| **2021** |  |  |  |  |  |  |  |  |
| **Oct.-Dec.** | **46789** | **2681079** | **966033** | **148867** | **1436690** | **1046076** | **390653** | **6716188** |
|  | 0.70% | 39.92% | 14.38% | 2.22% | 21.39% | 15.58% | 5.82% | 100.00% |
|  | (-6.25) | (1.26) | (2.41) | (7.45) | (-5.19) | (10.98) | (-2.15) | (1.20) |
| **2022** |  |  |  |  |  |  |  |  |
| **Jan.-Mar.** | **49166** | **2748029** | **984899** | **158614** | **1487609** | **1065347** | **397361** | **6891025** |
|  | 0.71% | 39.88% | 14.29% | 2.30% | 21.59% | 15.46% | 5.77% | 100.00% |
|  | (5.08) | (2.50) | (1.95) | (6.55) | (3.54) | (1.84) | (1.72) | (2.60) |
|  |  |  |  |  |  |  |  |  |
| **Apr.-Jun.** | **52301** | **2691481** | **993388** | **167417** | **1528389** | **1064000** | **411070** | **6908047** |
|  | 0.76% | 38.96% | 14.38% | 2.42% | 22.12% | 15.40% | 5.95% | 100.00% |
|  | (6.38) | (-2.06) | (0.86) | (5.55) | (2.74) | (-0.13) | (3.45) | (0.25) |
|  |  |  |  |  |  |  |  |  |
| **Jul.-Sep.** | **56611** | **2670712** | **994939** | **171191** | **1565255** | **1060529** | **411390** | **6930627** |
|  | 0.82% | 38.53% | 14.36% | 2.47% | 22.58% | 15.30% | 5.94% | 100.00% |
|  | (8.24) | (-0.77) | (0.16) | (2.25) | (2.41) | (-0.33) | (0.08) | (0.33) |
|  |  |  |  |  |  |  |  |  |
| **Oct.-Dec.** | **56029** | **2753606** | **980970** | **173724** | **1557705** | **1051781** | **458353** | **7032167** |
|  | 0.80% | 39.16% | 13.95% | 2.47% | 22.15% | 14.96% | 6.52% | 100.00% |
|  | (-1.03) | (3.10) | (-1.40) | (1.48) | (-0.48) | (-0.82) | (11.42) | (1.47) |

|  |  |  |
| --- | --- | --- |
| Note: | 1. | Figures in parentheses represent rates of growth in percent over the preceding quarter. |
|  | 2. | Minor differences may be shown due to separate rounding off. |
|  | 3. | Total Advances increased in Oct.-Dec.,2022 due to the inclusion of PLFS. |

**Economic Purpose-wise Loan Recoveries:**

Total loan recovery increased by 5.45 percent in Oct.-Dec., 2022 compared to Jul.-Sep.,2022 and increased by 3.00 percent in Oct.-Dec., 2022 compared to Oct.-Dec., 2021. Loan recovery (38.61 percent) from ‘Industry’ sector followed by 'Trade & Commerce’ (24.39 percent) and ‘Consumer Finance’ (19.58 percent) during the quarter Oct.-Dec., 2022. Loans recovery in ‘Industry’ sector increased by 0.14 percent to Tk.268998 lac, in ‘Construction’ by 17.55 percent to Tk.60529 lac, in ‘Agriculture’ by 27.75 percent to Tk.6706 lac and in ‘Transport’ by 17.45 percent to Tk.16851 lac during the quarter under review as compared to Jul.-Sep.,2022. While, loans recovery in ‘Trade and commerce’ increased by 4.74 percent to Tk.169922 lac and in ‘Consumer Finance’ also increased by 12.49 percent to Tk.136424 lac as compared to Jul.-Sep.,2022. Finally, in ‘Others’ loan recovery showed a decrease 0.55 percent to Tk.37278 lac during Oct.-Dec., 2022 as compared to the preceding quarter (Table-9).

**Table -9**

**Economic Purpose-wise Classification of Recoveries**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  | (Amount in Lac Taka**)** | |
| Period | Agriculture Fishing & Forestry | Industry | Construction | Transport | Trade & Commerce | Consumer Finance | Others | Total |
|
| **2021** |  |  |  |  |  |  |  |  |
| **Oct.-Dec.** | **5464** | **274725** | **66456** | **13529** | **154615** | **100386** | **61241** | **676416** |
|  | 0.81% | 40.61% | 9.82% | 2.00% | 22.86% | 14.84% | 9.05% | 100.00% |
|  | (17.46) | (18.55) | (47.86) | (44.74) | (8.28) | (4.71) | (85.04) | (20.26) |
| **2022** |  |  |  |  |  |  |  |  |
| **Jan.-Mar.** | **4755** | **301972** | **57619** | **14733** | **164629** | **109896** | **88246** | **741851** |
|  | 0.64% | 40.71% | 7.77% | 1.99% | 22.19% | 14.81% | 11.90% | 100.00% |
|  | (-12.97) | (9.92) | (-13.30) | (8.90) | (6.48) | (9.47) | (44.10) | (9.67) |
| **Apr.-Jun.** | **5669** | **280284** | **57542** | **16088** | **160441** | **119100** | **35886** | **675010** |
|  | 0.84% | 41.52% | 8.52% | 2.38% | 23.77% | 17.64% | 5.32% | 100.00% |
|  | (19.22) | (-7.18) | (-0.13) | (9.19) | (-2.54) | (8.38) | (-59.33) | (-9.01) |
| **Jul.-Sep.** | **5249** | **268629** | **51492** | **14347** | **162232** | **121282** | **37484** | **660715** |
|  | 0.79% | 40.66% | 7.79% | 2.17% | 24.55% | 18.36% | 5.67% | 100.00% |
|  | (-7.41) | (-4.16) | (-10.51) | (-10.82) | (1.12) | (1.83) | (4.45) | (-2.12) |
| **Oct.-Dec.** | **6706** | **268998** | **60529** | **16851** | **169922** | **136424** | **37278** | **696707** |
|  | 0.96% | 38.61% | 8.69% | 2.42% | 24.39% | 19.58% | 5.35% | 100.00% |
|  | (27.75) | (0.14) | (17.55) | (17.45) | (4.74) | (12.49) | (-0.55) | (5.45) |

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

**Security-wise Advances:**

An analysis of advances classified by securities revealed that the highest 40.19 percent of the total loans were outstanding against ‘Real Estate’, while the lowest 1.70 percent loans against ‘Shares & Securities’ at the end of Oct.-Dec., 2022. Advances against ‘Real Estate’ decreased by 0.13 percent to Tk.2826447 lac and that against ‘Machinery’ decreased by 8.10 percent to Tk.313241 lac at the end of Oct.-Dec., 2022. Also ‘Other Items’ which shows an increase of 4.94 percent to Tk.1711948 lac at the end of Oct.-Dec., 2022 as compared to Jul.-Sep.,2022 (Table-10).

**Table-10**

**Security-wise Classification of Advances**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | |  | |  | |  | | |  |  |  | (Amount in Lac Taka**)** | |
| End Period | | Shares & Securities | | Commodities | | Machinery/ Fixed Assets | Real Estate | | Financial Obligations Only | Guarantee of  Institutions | Other Items | Total |
| **2021** |  | |  | |  | | |  |  |  |  |  |
| **Oct.-Dec.** | **118952** | | **222071** | | **321459** | | | **2748917** | **1124346** | **523511** | **1656933** | **6716188** |
|  | 1.77% | | 3.31% | | 4.79% | | | 40.93% | 16.74% | 7.79% | 24.67% | 100.00% |
|  | (0.18) | | (3.90) | | (-18.69) | | | (-4.79) | (5.96) | (-3.98) | (17.07) | (1.20) |
| **2022** |  | |  | |  | | |  |  |  |  |  |
| **Jan.-Mar.** | **117755** | | **251354** | | **318984** | | | **2803764** | **1155964** | **543128** | **1700075** | **6891025** |
|  | 1.71% | | 3.65% | | 4.63% | | | 40.69% | 16.77% | 7.88% | 24.67% | 100.00% |
|  | (-1.01) | | (13.19) | | (-0.77) | | | (2.00) | (2.81) | (3.75) | (2.60) | (2.60) |
|  |  | |  | |  | | |  |  |  |  |  |
| **Apr.-Jun.** | **115113** | | **256687** | | **332044** | | | **2831615** | **1167890** | **578672** | **1626026** | **6908047** |
|  | 1.67% | | 3.72% | | 4.81% | | | 40.99% | 16.91% | 8.38% | 23.54% | 100.00% |
|  | (-2.24) | | (2.12) | | (4.09) | | | (0.99) | (1.03) | (6.54) | (-4.36) | (0.25) |
|  |  | |  | |  | | |  |  |  |  |  |
| **Jul.-Sep.** | **115279** | | **241235** | | **340840** | | | **2830141** | **1162325** | **609405** | **1631402** | **6930627** |
|  | 1.66% | | 3.48% | | 4.92% | | | 40.84% | 16.77% | 8.79% | 23.54% | 100.00% |
|  | (0.14) | | (-6.02) | | (2.65) | | | (-0.05) | (-0.48) | (5.31) | (0.33) | (0.33) |
|  |  | |  | |  | | |  |  |  |  |  |
| **Oct.-Dec.** | **119749** | | **286817** | | **313241** | | | **2826447** | **1194302** | **579663** | **1711948** | **7032167** |
|  | 1.70% | | 4.08% | | 4.45% | | | 40.19% | 16.98% | 8.24% | 24.34% | 100.00% |
|  | (3.88) | | (18.90) | | (-8.10) | | | (-0.13) | (2.75) | (-4.88) | (4.94) | (1.47) |

|  |  |  |
| --- | --- | --- |
| Note: | 1. | Figures in parentheses represent rates of growth in percent over the preceding quarter. |
|  | 2. | Minor differences may be shown due to separate rounding off. |
|  | 3. | Total Advances increased in Oct.-Dec.,2022 due to the inclusion of PLFS. |

**Gender-wise Advances:**

The share of male accounts in enterprise (27.61 percent) was 5.73 times more than that of the female accounts (4.82 percent) and the share of male accounts in individual (58.57 percent) was 6.50 times more than that of the female accounts (9.01 percent) at the end of Oct.-Dec., 2022. However, the female individual accounts decreased by 402 or 1.94 percent to 20297and female enterprise accounts increased by 196 or 1.84 percent to 10861 at the end of Oct.-Dec., 2022 as compared to Jul.-Sep.,2022. On the other hand, the male individual accounts decreased by 2079 or 1.55 percent to 132001 and male enterprise accounts increased by 104 or 0.17 percent to 62233 at the end of Oct.-Dec., 2022 as compared to Jul.-Sep.,2022 (Table-11).

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| End Period | Male Account | | Female Account | | Total No. of Account |
| Individual | Enterprise | Individual | Enterprise |
| **2021** |  |  |  |  |  |
| **Oct.-Dec.** | **114183** | **55319** | **18670** | **8573** | **196745** |
|  | 58.04% | 28.12% | 9.49% | 4.36% | 100.00% |
|  | (2.93) | (5.85) | (1.64) | (9.59) | (3.88) |
| **2022** |  |  |  |  |  |
| **Jan.-Mar.** | **122787** | **58513** | **19077** | **9342** | **209719** |
|  | 58.55% | 27.90% | 9.10% | 4.45% | 100.00% |
|  | (7.54) | (5.77) | (2.18) | (8.97) | (6.59) |
|  |  |  |  |  |  |
| **Apr.-Jun.** | **128418** | **60479** | **20780** | **9998** | **219675** |
|  | 58.46% | 27.53% | 9.46% | 4.55% | 100.00% |
|  | (4.59) | (3.36) | (8.93) | (7.02) | (4.75) |
|  |  |  |  |  |  |
| **Jul.-Sep.** | **134080** | **62129** | **20699** | **10665** | **227573** |
|  | 58.92% | 27.30% | 9.10% | 4.69% | 100.00% |
|  | (4.41) | (2.73) | (-0.39) | (6.67) | (3.60) |
|  |  |  |  |  |  |
| **Oct.-Dec.** | **132001** | **62233** | **20297** | **10861** | **225392** |
|  | 58.57% | 27.61% | 9.01% | 4.82% | 100.00% |
|  | (-1.55) | (0.17) | (-1.94) | (1.84) | (-0.96) |
|  |  |  |  |  |  |
|  |  |  |  |  |  |

**Table-11**

**Advance Accounts Classified by Gender**

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

**Division-wise Advances:**

Division-wise break-up of advances revealed that Dhaka Division consumed the highest 83.48 percent and Barishal Division consumed the lowest 0.37 percent of total advances at the end of Oct.-Dec., 2022. The loans increased in Dhaka Division by 1.95 percent to Tk.5870478 lac, in Rangpur Division by 1.31 percent to Tk.47151 lac, in Rajshahi Division by 2.47 percent to Tk.140003 lac and in Mymensingh Division by 0.99 percent to Tk.56893 lac at the end of Oct.-Dec., 2022 as compared to the preceding quarter. On the other hand, loan decreased in Chattogram Division by 1.19 percent to Tk.700240 lac, in Khulna Division by 1.67 percent to Tk.134657, in Barishal Division by 13.39 percent to Tk.26233 lac, and in Sylhet Division by 0.72 percent to Tk.56511 lac at the end of Oct.-Dec., 2022 as compared to Jul.-Sep.,2022 (Table-12).

**Table-12**

**Division-wise Classification of Advances**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  | (Amount in Lac Taka**)** | |
| End Period | Division | | | | | | | | |
| Chattogram | Dhaka | Khulna | Rajshahi | Barishal | Sylhet | Rangpur | Mymensingh | All |
| **2021** |  |  |  |  |  |  |  |  |  |
| **Oct.-Dec.** | **696926** | **5631458** | **115079** | **119227** | **18926** | **52687** | **36050** | **45836** | **6716188** |
|  | 10.38% | 83.85% | 1.71% | 1.78% | 0.28% | 0.78% | 0.54% | 0.68% | 100.00% |
|  | (2.18) | (0.91) | (2.55) | (3.65) | (3.97) | (2.79) | (1.91) | (9.49) | (1.20) |
| **2022** |  |  |  |  |  |  |  |  |  |
| **Jan.-Mar.** | **705967** | **5765302** | **127082** | **125320** | **21871** | **55267** | **40772** | **49443** | **6891025** |
|  | 10.24% | 83.66% | 1.84% | 1.82% | 0.32% | 0.80% | 0.59% | 0.72% | 100.00% |
|  | (1.30) | (2.38) | (10.43) | (5.11) | (15.56) | (4.90) | (13.10) | (7.87) | (2.60) |
|  |  |  |  |  |  |  |  |  |  |
| **Apr.-Jun.** | **701368** | **5757123** | **137267** | **133140** | **24164** | **55726** | **44442** | **54817** | **6908047** |
|  | 10.15% | 83.34% | 1.99% | 1.93% | 0.35% | 0.81% | 0.64% | 0.79% | 100.00% |
|  | (-0.65) | (-0.14) | (8.01) | (6.24) | (10.49) | (0.83) | (9.00) | (10.87) | (0.25) |
|  |  |  |  |  |  |  |  |  |  |
| **Jul.-Sep.** | **708708** | **5758256** | **136949** | **136624** | **30290** | **56922** | **46540** | **56338** | **6930627** |
|  | 10.23% | 83.08% | 1.98% | 1.97% | 0.44% | 0.82% | 0.67% | 0.81% | 100.00% |
|  | (1.05) | (0.02) | (-0.23) | (2.62) | (25.35) | (2.15) | (4.72) | (2.77) | (0.33) |
|  |  |  |  |  |  |  |  |  |  |
| **Oct.-Dec.** | **700240** | **5870478** | **134657** | **140003** | **26233** | **56511** | **47151** | **56893** | **7032167** |
|  | 9.96% | 83.48% | 1.91% | 1.99% | 0.37% | 0.80% | 0.67% | 0.81% | 100.00% |
|  | (-1.19) | (1.95) | (-1.67) | (2.47) | (-13.39) | (-0.72) | (1.31) | (0.99) | (1.47) |

|  |  |  |
| --- | --- | --- |
| Note: | 1. | Figures in parentheses represent rates of growth in percent over the preceding quarter. |
|  | 2. | Minor differences may be shown due to separate rounding off. |
|  | 3. | Total Advances increased in Oct.-Dec.,2022 due to the inclusion of PLFS. |

**Depository and Non-Depository NBFIs:**

The share of Depository NBFIs advance accounts (92.41%) was 12.18 times more than that of the Non-Depository NBFIs advance accounts (7.59%) as well as the share of Depository NBFIs advance (85.74%) was 6.01 times more than that of the Non-Depository advance (14.26%) at the end of Oct.-Dec., 2022. On the other hand, the advance accounts of Depository NBFIs decreased by 2836 or 1.34% to 208295 and at the same time the advance accounts of Non-Depository NBFIs increased by 655 or 3.98% to 17097 at the end of Oct.-Dec., 2022 as compared to Jul.-Sep.,2022 (Table-13).

**Table-13**

**Overall Depository and Non-Depository Position**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | |  |  | |  | (Amount in Lac Taka**)** | |
| End Period | Depository NBFIs | | | Non-Depository NBFIs | | | Total No. of Advance Account | Total Advance |
| Advance Account | Advance | | Advance Account | Advance | |
| **2021** |  |  | |  |  | |  |  |
| **Oct.-Dec.** | **181659** | **5743981** | | **15086** | **972207** | | **196745** | **6716188** |
|  | 92.33% | 85.52% | | 7.67% | 14.48% | | 100.00% | 100.00% |
|  | (3.62) | (1.51) | | (7.12) | (-0.61) | | (3.88) | (1.20) |
| **2022** |  |  | |  |  | |  |  |
| **Jan.-Mar.** | **194303** | **5879119** | | **15416** | **1011906** | | **209719** | **6891025** |
|  | 92.65% | 85.32% | | 7.35% | 14.68% | | 100.00% | 100.00% |
|  | (6.96) | (2.35) | | (2.19) | (4.08) | | (6.59) | (2.60) |
|  |  |  | |  |  | |  |  |
| **Apr.-Jun.** | **203723** | **5957956** | | **15952** | **950090** | | **219675** | **6908047** |
|  | 92.74% | 86.25% | | 7.26% | 13.75% | | 100.00% | 100.00% |
|  | (4.85) | (1.34) | | (3.48) | (-6.11) | | (4.75) | (0.25) |
|  |  |  | |  |  | |  |  |
| **Jul.-Sep.** | **211131** | **5998020** | | **16442** | **932607** | | **227573** | **6930627** |
|  | 92.78% | 86.54% | | 7.22% | 13.46% | | 100.00% | 100.00% |
|  | (3.64) | (0.67) | | (3.07) | (-1.84) | | (3.60) | (0.33) |
|  |  |  | |  |  | |  |  |
| **Oct.-Dec.** | **208295** | **6029474** | | **17097** | **1002693** | | **225392** | **7032167** |
|  | 92.41% | 85.74% | | 7.59% | 14.26% | | 100.00% | 100.00% |
|  | (-1.34) | (0.52) | | (3.98) | (7.52) | | (-0.96) | (1.47) |

|  |  |  |
| --- | --- | --- |
| Note: | 1. | Figures in parentheses represent rates of growth in percent over the preceding quarter. |
|  | 2. | Minor differences may be shown due to separate rounding off. |
|  | 3. | Here, the number of Depository NBFIs is 30 and Non-Depository NBFIs are 5. |
|  | 4. | Total Advances increased in Oct.-Dec.,2022 due to the inclusion of PLFS. |

**Division-wise Advances/ Deposits Ratio:**

Ratio of Advances to deposits in Chattogram, Dhaka, Khulna, Rajshahi, Barishal, Sylhet, Rangpur and Mymensingh Division were 3.37, 1.46, 3.97, 2.72, 4.99, 2.15, 7.36 and 4.39 respectively at the end of Oct.-Dec., 2022 as compared to 3.31, 1.51, 4.03, 2.89, 5.44, 2.17, 7.26 and 4.16 respectively at the end of Jul.-Sep.,2022 (Table-14).

**Table-14**

**Division-wise Advances/Deposits Ratio**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | |  |  | | (Amount in Lac Taka**)** | |
| Divisions | Oct.-Dec., 2022 | | | | Jul.-Sep., 2022 | | | |
| Advances | Deposits | Ratio | | Advances | Deposits | | Ratio |
| Chattogram | 700240 | 207507 | 3.37 | | 708708 | 214400 | | 3.31 |
| Dhaka | 5870478 | 4031423 | 1.46 | | 5758256 | 3811052 | | 1.51 |
| Khulna | 134657 | 33937 | 3.97 | | 136949 | 33966 | | 4.03 |
| Rajshahi | 140003 | 51527 | 2.72 | | 136624 | 47339 | | 2.89 |
| Barishal | 26233 | 5260 | 4.99 | | 30290 | 5571 | | 5.44 |
| Sylhet | 56511 | 26242 | 2.15 | | 56922 | 26276 | | 2.17 |
| Rangpur | 47151 | 6411 | 7.36 | | 46540 | 6407 | | 7.26 |
| Mymensingh | 56893 | 12958 | 4.39 | | 56338 | 13537 | | 4.16 |
| Total | 7032167 | 4375264 | 1.61 | | 6930627 | 4158548 | | 1.67 |

|  |  |  |
| --- | --- | --- |
| Note: | 1. | Here, the number of NBFIs is 35 in Advances and 30 in Deposits (five are Non-Depository). |
|  | 2. | Total Deposits and Advances increased in Oct.-Dec.,2022 due to the inclusion of PLFS. |

**Table-15**

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Division** | **Urban** | **Rural** | **Total Branches** |
| Chattogram | 46 | 1 | 47 |
| Dhaka | 156 | 18 | 174 |
| Khulna | 17 | --- | 17 |
| Rajshahi | 20 | --- | 20 |
| Barishal | 5 | --- | 5 |
| Sylhet | 19 | --- | 19 |
| Rangpur | 7 | --- | 7 |
| Mymensingh | 16 | 3 | 19 |
| **Total** | **286** | **22** | **308** |

**Table-16**

**Branches of Group-NBFIs in Bangladesh**

|  |  |  |
| --- | --- | --- |
| **Types** | **Number of NBFIs** | **Total 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, 2022 | Sep. 30, 2022 |
|  |  |  |
| **Number of NBFIs** | 35 | 34 |
| **Number of Reported Branches** | 287 | 282 |
|  |  |  |
| **Deposits** |  |  |
| a) Total Deposits (in Lac Taka) | 4375264 | 4158548 |
| b) Number of Accounts | 521559 | 570196 |
| c) Average Deposits per account (in Lac Taka) | 8.39 | 7.29 |
|  |  |  |
| **Advances** |  |  |
| a) Total Advances(in Lac Taka) | 7032167 | 6930627 |
| b) Number of Accounts | 225392 | 227573 |
| c) Average Advances per account (in Lac Taka) | 31.20 | 30.45 |

**Weighted Average Rates of Interest on Deposits**

As **on December 31, 2022**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| NBFIs | All Deposit | Fixed Deposits | For less than 6 Months | For 6 Months to less than 1 year | For 1 year to less than 2 years | For 2 years to less than 3 years | For 3 years and above | Recurring Deposit Pension Scheme | Restricted (Blocked) Deposits | Special Purpose Deposits |
|  | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| All NBFIs | 7.71 | 7.72 | 7.71 | 7.71 | 7.31 | 8.60 | 9.69 | 8.91 | 8.89 | 4.52 |

**Weighted Average Rates of Interest on Advances**

**by Major Economic Purposes**

As **on December 31, 2022**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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 | 8.50 | 9.09 | 8.07 | 8.48 | 8.37 | 8.53 | 8.20 | 8.11 | 10.19 | 1.06 |
| Public NBFIs | 6.50 | 10.86 | 7.12 | 4.95 | 4.18 | 11.00 | 10.86 | 6.39 | 4.50 | 5.59 |
| Private NBFIs | 8.81 | 8.50 | 8.50 | 8.70 | 9.49 | 8.53 | 8.17 | 8.20 | 10.20 | 0.41 |
| Non-Depository NBFIs | 6.59 | 10.18 | 7.18 | 4.95 | 4.18 | 11.00 | 10.86 | 6.68 | 4.17 | 5.59 |
| Depository NBFIs | 8.81 | 8.42 | 8.50 | 8.70 | 9.49 | 8.53 | 8.17 | 8.20 | 10.20 | 0.41 |