

INTRODUCTION

After liberation, the banks operating in Bangladesh (except those incorporated abroad) were nationalised. These banks were merged and grouped into six commercial banks. Of the total six commercial banks, Pubali Bank Ltd. and Uttara Bank Ltd. were subsequently transferred to the private sector with effect from January 1985. Rupali Bank was transferred as public limited company from December 1986. The rest three State Owned Banks were operating as public limited company from the quarter October-December, 2007. The two Govt. owned specialised banks were renamed as Bangladesh Krishi Bank and Bangladesh Shilpa Bank. In March 1987 Bangladesh Krishi Bank was bifurcated and another specialised bank emerged as Rajshahi Krishi Unnayan Bank (RAKUB) for Rajshahi and Rangpur Division. Bank of Small Industries & Commerce Bangladesh Ltd. (BASIC) started its operation as a private bank from September 1988. Later on BASIC was brought under direct control of the Government and was reckoned to as a specialised bank with effect from June 1993. From July 1995 again the BASIC was categorised as a private bank and from 1997 Government decided to treat this bank as a Specialised bank again. But from January 2015 Government decided to treat this bank as a State Owned Bank. So in this booklet, from January-March, 2015 the BASIC has been treated as a State Owned Bank. Bangladesh Shilpa Bank (BSB) & Bangladesh Shilpa Rin Sangstha (BSRS) merged and renamed as Bangladesh development Bank Limited (BDBL) from the quarter January-March, 2010 treated as specialized bank. But from this quarter (April-June'15) according to Government decision BDBL is being treated as State Owned Bank. Standard Chartered Grindlays Bank was merged with Standard Chartered Bank during the Quarter January-March, 2003. American Express Bank also merged with Standard Chartered Bank during the quarter October-December, 2005. The Oriental Bank Ltd. an Islamic private bank was

renamed as ICB Islamic Bank Ltd. from the quarter April-June, 2008. Credit Agricole Indosuez, a foreign private bank is renamed as Commercial Bank of Ceylon Ltd. from the quarter October-December, 2003. Shamil Bank is renamed as Bank Al-Falah Ltd. from the quarter April-June, 2005. Arab Bangladesh Bank Ltd. is renamed as AB Bank Ltd. from the quarter January-March, 2008 and Social Investment Bank Ltd. is renamed as Social Islami Bank Ltd. from the quarter April-June, 2009. It is mentioned that First Security Bank Ltd. has started its operation according to Islamic Shariah from the quarter January-March, 2009, Shahjalal Bank Ltd. has started its operation according to Islamic Shariah from the quarter April-June, 2001 and it is renamed as Shahjalal Islami Bank Ltd. from the quarter April-June, 2004 and EXIM Bank Ltd. has also started its operation according to Islamic Shariah from the quarter July-September, 2004. The branches of foreign banks operating in Bangladesh are being treated as foreign private banks.

Among all fourth generation Scheduled Banks "NRB Commercial Bank Ltd.", "South Bangla Agriculture and Commerce Bank Ltd.", "Meghna Bank Ltd.", "The Farmers Bank Ltd.", and "Union Bank Ltd." have started their operation from the quarter April-June, 2013. "Midland Bank Ltd.", "Modhumoti Bank Ltd.", "NRB Bank Ltd." have started their operation from the quarter July-September, 2013 and "NRB Global Bank Ltd" has started their operation from the quarter October-December, 2013. It is mentioned that Union Bank Ltd. based on Islamic Shariah.

All such banks operating in Bangladesh with different paid-up capital and reserves having a minimum of an aggregate value of Tk. 50 lac and conducting their affairs to the satisfaction of the Bangladesh Bank have been declared as scheduled banks in terms of section 37(2) of Bangladesh Bank Order 1972. In terms of section 13 of Bank Company Act, 1991, the minimum aggregate value

was Tk. 20 crore. From 30 March 2003 it was Tk. 100 crore. From 08 October 2007 it was Tk. 200 crore. From 11 August 2011 it has been raised at

the minimum of Tk. 400 crore (as per Circular Letter No. BRPD(R-1)717/2008-511 dated August 12, 2008).

The names of the Scheduled Banks whose operations are recorded in this volume are as below:

A. STATE OWNED BANKS:

1. Agrani Bank Limited.
2. Janata Bank Limited.
3. Rupali Bank Limited.
4. Sonali Bank Limited.
5. Bank of Small Industries and Commerce Bangladesh Ltd.
6. Bangladesh Development Bank Limited.

B. SPECIALISED BANKS:

1. Bangladesh Krishi Bank.
2. Rajshahi Krishi Unnayan Bank.

C. PRIVATE BANKS:

a) Foreign Banks:

1. Standard Chartered Bank
2. State Bank of India
3. Habib Bank Ltd.
4. Citi Bank, N.A.
5. Commercial Bank of Ceylon Ltd.
6. National Bank of Pakistan
7. Woori Bank
8. The Hong Kong & Shanghai Banking Corporation Ltd.
9. Bank Al-Falah Ltd.

b) Private Banks (Incorporated in Bangladesh excluding Islamic Banks):

1. AB Bank Ltd.
2. National Bank Ltd.
3. The City Bank Ltd.
4. International Finance Investment and Commerce Bank Ltd.
5. United Commercial Bank Ltd.
6. Pubali Bank Ltd.
7. Uttara Bank Ltd.

The banks play an important role in the economy of the country. Bangladesh Bank has been collecting, compiling and publishing statistics on scheduled banks for the use of researchers, planners and policy makers.

The statistical tables contained in this issue have been prepared from the returns submitted

8. Eastern Bank Ltd.
9. National Credit and Commerce Bank Ltd.
10. Prime Bank Ltd.
11. Southeast Bank Ltd.
12. Dhaka Bank Ltd.
13. Dutch Bangla Bank Ltd.
14. Mercantile Bank Ltd.
15. Standard Bank Ltd.
16. One Bank Ltd.
17. Bangladesh Commerce Bank Ltd.
18. Mutual Trust Bank Ltd.
19. Premier Bank Ltd.
20. Bank Asia Ltd.
21. Trust Bank Ltd.
22. Jamuna Bank Ltd.
23. BRAC Bank Ltd.
24. NRB Commercial Bank Ltd.
25. South Bangla Agriculture and Commerce Bank Ltd.
26. Meghna Bank Ltd.
27. Midland Bank Ltd.
28. The Farmers Bank Ltd.
29. NRB Bank Ltd.
30. Modhumoti Bank Ltd.
31. NRB Global Bank Ltd.

c) Islamic Banks

1. Islami Bank Bangladesh Ltd.
2. ICB Islamic Bank Ltd.
3. Al-Arafah Islami Bank Ltd.
4. Social Islami Bank Ltd.
5. EXIM Bank Ltd.
6. First Security Islami Bank Ltd.
7. Shahjalal Islami Bank Ltd.
8. Union Bank Ltd

by the individual bank branches of scheduled banks as on the last day of the quarter ending **September 30, 2015**. At the end of the period under study the total number of reported bank branches including Head Offices, Islamic Windows and SME service centers stood at **9,197**, which contains only **76** branches of foreign banks.

For useful presentation of data, banks have been classified into several groups viz. 'All Banks', 'State owned Banks', 'Specialised Banks', 'Foreign Banks', and 'Private Banks' (Including Islamic Banks). A separate subgroup named as 'Islamic Banks' has been introduced consisting of seven banks (Incorporated in Bangladesh), run on the basis of Islamic Shariah with effect from quarter January-March 1998. These banks are 1) Islamic Bank Bangladesh Ltd. 2) ICB Islamic Bank Ltd. 3) Al-Arafah Islami Bank Ltd. 4) Social Islami Bank Ltd. 5) EXIM Bank Ltd. 6) Shahjalal Islami Bank Ltd. 7) First Security Islami Bank Ltd. and 8) Union Bank Ltd.

The publication provides a detailed analysis of bank deposits (excluding inter-bank) mainly in the form of 'by Types & Sectors', 'by Rates of Interest & Types', 'by Types of Account'; outstanding advances (excluding inter-bank transactions) mainly in the form of 'by Rates of Interest & Securities', 'by Securities', 'by Size of Account', 'by Economic Purposes' etc. and bills mainly in the form of 'by Sectors'.

From the very inception, the 'Scheduled Banks Statistics' were being collected and published on quarterly basis. Later on since December, 1988 the data had been collected on half yearly basis and published on annual basis ending December every year. Subsequently, from December 1990 the data were collected on quarterly basis but published on annual basis. Then it was decided to publish again on quarterly basis from June 1992 and the present publication follows as a sequel to the change in the policy decision.

The role of agricultural credit in fostering the economy of the country has gained importance nowadays. To this end in mind agricultural credit statistics time series data were collected and presented pertaining to the period from 1984-85 to 2014-15 (up to September 30, 2015).

The figures published in this booklet may differ from those contained in the statement of

position of Scheduled Banks released each week by the Bangladesh Bank due to difference in timing and coverage.

From the quarter July-September, 2013 the Scheduled Banks were instructed to follow the 'Guidelines to Fill in the Banking Statistics Returns SBS-1, SBS-2 & SBS-3' fifth edition, published in July 2013. In this brochure, all statistical tables have been prepared on the basis of returns, submitted by the scheduled banks as per the booklet, published in July 2013.

For taking into account, the remittances (in Foreign Currency) by the Wage earners abroad, two types of deposits: 1) Wage Earners' Deposits & 2) Resident Foreign Currency Deposits have been introduced from the quarter ending on December, 2001.

After implementing Enterprise Data Warehouse (EDW), while preparing tables from "Business Intelligence - Production Database" of EDW for the booklet, figures of 'amount' were rounded off into lac at the individual entry level i.e. amount less than 50 thousand turned into zero and amount between 50-99 thousand turned into 1 lac. As a result, a huge difference between published and actual total amount in the October-December'14 quarter was observed in the tables due to the fact that 85% of deposit and 71% of advance accounts are less than Taka 50 thousand, whereas 5.5% (deposit) and 12% (advance) accounts are between taka 50-99 thousand and rest 9.5% (deposit) and 17% (advance) accounts are greater than taka 1 lac. For this reason, in this quarter the difference between published and actual total amount in Deposit and Advance are respectively 12251 crore and 2998 crore taka.

To overcome this problem, from January-March'15 quarter, unit figures of 'amount' are considered while preparing the tables from EDW and then in the booklet figures are presented in lac.

EXPLANATORY NOTES TO THE TABLES

Table-1: Divisions/Districts wise distribution of per capita Deposits/Advances on the basis of population: The table furnishes the division/district wise distribution of population, number of reporting bank branches, per capita deposits and per capita advances.

Table-2 to 7: Deposits Distributed by Types of Accounts: These tables show the classification of total demand and time liabilities of scheduled banks (excluding inter-bank) into fourteen broad types such as (a) Current and Cash Credit Account (credit balances) Deposits, (b) Deposits withdrawable on Sight, (c) Savings Deposits, (d) Convertible Taka Accounts of Foreigners, (e) Foreign Currency Accounts, (f) Wage Earners' Deposits, (g) Resident Foreign Currency Deposits, (h) Special Notice Deposits, (i) Fixed Deposits, (j) Recurring Deposits, (k) Margin Deposits (Foreign Currency/Taka), (l) Special Purpose Deposits, (m) Negotiable Certificates of Deposits & Promissory Notes and (n) Restricted (Blocked) Deposits.

a) Current and Cash Credit Accounts Deposits:

These are of the nature of demand deposits and comprise current accounts and credit balances of cash credit accounts. Generally no interest is allowed on these deposits. These deposits are to be reported in code no.-100 as usual but from the quarter, October-December, 2005 some banks have started paying interest on this type of account. This later type is to be reported in code no.-105. These accounts have chequing facilities and balances are transferable.

b) Deposits Withdrawable on Sight: This item includes all deposits which cannot be transferred through cheques but are withdrawable on demand such as overdue Fixed Deposits Accounts, unclaimed balances, payment orders, telephonic transfers, mail transfers, demand drafts, unclaimed dividends and draft payable accounts, Earnest Money of Tenders/Quotations etc.

c) Saving Deposits Account: Deposit on these accounts are self-explanatory and generally

emanates from the individuals. A portion, varying from time to time, of savings deposits constitutes demand deposits. From 1st July, 1996 11% of savings deposits was regarded as demand deposits and from 1st July 1997, it was 10%. At present from 24th June, 2007, 9% of savings deposits has been being regarded as demand deposits.

d) Convertible Taka Account of Foreigners:

Convertible Taka account of foreigners are deposits of foreign individuals, embassies, foreign Governments and international agencies, all of which have non-resident status under foreign exchange regulations.

e) Foreign Currency Accounts:

Foreign currency accounts consist of the deposits (in foreign currency) of the foreigners (residing abroad or in Bangladesh) and foreign missions & their expatriate employees.

f) Wage Earners' Deposits:

The depositors of these accounts are the Bangladeshi nationals, who work abroad. These accounts are fed by the remittances (in foreign currency) from these persons. Deposits in NFCD accounts along with interest thereon are also reported in these accounts.

g) Resident Foreign Currency Deposits:

Persons ordinarily residing in Bangladesh may open this account with foreign exchanges brought in at the time of their return from travel abroad. Deposits or remittances from persons, working in Bangladesh missions abroad and Retention quota deposits by the exporters are also included in these deposits.

h) Special Notice Deposits:

This item includes the deposits that are deposited for a period ranging from 7 days to 89 days. These types of liabilities are payable on Special notice or after a specified period other than the fixed deposits. Some of these types of deposits are of the nature of time deposits.

i) Fixed Deposits:

These are reclassified by period of maturity and are exclusively time deposits.

- j) Recurring Deposits:** According to this scheme the investors would be required to deposit their money limited to maximum of Tk. 500 per month for a period of 10 years and 20 years. Interest on the invested amount will be compounded at the rate of 15% and calculated on yearly basis. Deposits Pension schemes are of the nature of time deposits and it was introduced in 1983. Later on Deposits Scheme e.g. APS, SDPS, SPS, PDS, PSS etc. and Hajj Deposits Schemes have been introduced by the various Banks with various interests.
- k) Margin Deposits (Foreign Currency/ Taka) :** Equivalent Taka of margin on letters of Credit and margins on guarantee (in Taka & Foreign Currency) are included in this item.
- l) Special Purpose Deposits:** This item comprises employees' provident funds/pension Accounts, contribution towards insurance funds, Hajj Deposits, Staff guarantee/Security funds, Security Deposits, Gift Certificate Deposits, Sundry deposits, Surcharge and Development charge etc.
- m) Negotiable Certificates of Deposits and Promissory Notes:** Negotiable certificates of deposits are bearer certificate deposits and are of nature of time deposits.
- n) Restricted (Blocked) Deposits:** The balances of restricted (blocked) deposits are reported in this item against Private Sector. According to Special Law, the competent authority blocks these accounts. In blocked period, the depositors cannot withdraw their deposits.

Table 8 to 13. Deposits Distributed by Divisions/ Districts and Areas (Urban & Rural): These tables show the district-wise distribution of deposits of urban and rural regions of the country. It is mentioned that the transaction of the branches in municipal area is treated as urban area transaction (deposits or advances as the case may be) while the transaction of the branches located out-side the municipal area is regarded as rural area transaction (deposits or advances).

Table 14 to 19: Deposits Distributed by Sectors and Types: These Tables provide a break up of deposits by different sectors of deposits mentioned in the paragraph number two.

Table 20 to 25: Deposits Distributed by Rates of Interest/Profit and Types: These tables show the rates of interest allowed by the scheduled banks on different types of deposits. No interest is allowed on current deposits (without interest, Code no.-100) and deposits withdrawable on sight while interest is allowed on current deposits (with interest, Code no.-105), savings deposits, fixed deposits, pension scheme deposits and foreign currency accounts of non-residents and residents. The rate of interest varies from time to time. The amount of deposits against "Zero" rate of interest under "Deposits Withdrawable on Sight" represents mainly the bills payables such as MT, DD, TT, outstanding drafts etc. Depositors will have the option for withdrawing interest accumulated every twelve months or can have the interest with the principal to be compounded in case of maturity exceeding one year. Profit/Loss is applicable in the cases of Islamic Banks (Islami Bank Bangladesh Ltd., ICB Islamic Bank Ltd., Al-Arafah Islami Bank Ltd., Social Islami Bank Ltd., EXIM Bank Ltd, First Security Islami Bank Ltd., Shahjalal Islami Bank Ltd. and Union Bank Ltd.).

Table 26 to 31: Deposits Distributed by Size of Accounts: The Statistics of number of Accounts and corresponding amount falling within specified groups are not based exclusively on individual accounts. As the number of accounts is considerably large, the respondents have the option to combine the accounts and amount in such cases when the types of deposits, the category of depositors and the rates of interest allowed thereon are the same. In such cases it is not the actual size of components but the average size of the group that determines the class to which it belongs. Notwithstanding the existence of an element of statistical errors, it is believed that the estimates would not differ significantly from the actual position.

Table 32: Deposits Distributed by Size of Accounts and Sectors: The Tables provide a break up of deposits by size of accounts and sector.

Table 33: Deposits Distributed by Selected Thanas: The statistics show the distribution of deposits in the leading thanas of the country and those have been presented in the descending order of magnitude of deposits.

Table 34: Debits to Deposits Accounts and Turnover: The table shows debits to various types of deposit accounts during the period under review. This also includes co-efficient of turnover by relating debits to average amounts of deposits.

Table 35 to 40: Advances Classified by Securities: These tables show the break-up of scheduled banks advances (excluding interbank) by types of securities pledged or hypothecated.

Table 41 to 46: Advances Classified by Economic Purposes: These tables show the advances made by scheduled banks to different economic purposes for which the borrowers borrow. If a borrower pursues more than one profession the classification is done in accordance with his major calling.

Table 47 to 52: Advances Classified by Rates of Interest and Securities: These tables give the rates of interest charged by the scheduled banks on various types of securities as well as clean advances. Advances to "Zero" rate of interest mostly represent (a) Advances to bank's own employees (b) Classified advances (Bad/ Loss) (c) Advances associated with clearing disputes etc.

Table 53: Advances Classified by Selected Thanas: This table shows the classification of advances in the leading thanas of the country and those have been presented in the descending order of magnitude of advances.

Table 54: Advances Classified by Size of Accounts and Economic Groups: The table provides statistics on advances classified by size of accounts and economic groups. The respondents can group those accounts together where the securities, the economic purpose, the

category of borrowers and the rates of interest are the same. As a result the size of distribution suffers from a similar limitation as its analogy in deposits.

Table 55 to 60: Advances Classified by Size of Accounts: These tables provides statistics on advances classified by size of accounts.

Table 61: Advances Classified by Major Economic Purposes and Sectors: The table provides a break-up of advances classified by major economic purposes to public and private sectors.

Table 62 to 67: Advances Classified by Division / Districts and Areas (Urban / Rural): These tables show the district-wise classification of advances of urban and rural regions of the country.

Table 68: Advances Classified by Size of Accounts and Sectors: The table provides statistics on advances classified by size of accounts and sector.

Table 69 to 74: Advances Classified by Rates of Interest and Major Economic Purposes: These tables provide rates of interest charged by the scheduled banks on advances for different economic purposes.

Table 75 to 80: Agricultural Credits Statistics.

Table 81: Disbursement, Overdue & Recovery of Agricultural and Non-Farm Rural Credit Position.

Table 82: SME Credit Position.

Table 83 to 88: Classification of Bills purchased and discounted: The statement provides an account of bills purchased and discounted by major economic purposes of drawees. Along with the corresponding statement on advances the statistics provide information on the structure of bank credit.

Table 89: Classification of Bills by Sectors.

Table 90: Disbursement, Overdue & Recovery of Advances by Sectors.

Table 91: Disbursement, Overdue & Recovery of Advances by Economic Purposes.

A Review on Deposits and Advances of Scheduled Banks (As on end September, 2015)

Banks' Deposits:

Total deposit liabilities (excluding interbank items) of the scheduled banks increased by Tk.16302.33 crore or 2.19% to Tk.761908.75 crore during the quarter Jul.-Sep., 2015 as compared to increases of Tk.32170.77 crore or 4.51% and Tk.13466.93 crore or 2.04% in the previous quarter (Apr.-Jun., 2015) and the corresponding quarter (Jul.-Sep., 2014) of the last year respectively. The increase in deposits during the quarter was due to increases in urban deposits by Tk.11240.62 crore or 1.87% to Tk.611643.82 crore and in rural deposits by Tk.5061.71 crore

or 3.49% to Tk.150264.92 crore. The share of urban deposits to total deposits at the end of the quarter Jul.-Sep., 2015 was 80.28% as compared to 80.53% at the end of the preceding quarter (Apr.-Jun., 2015) and 81.06% at the end of the corresponding quarter (Jul.-Sep., 2014) of the last year. Bank deposits registered an increase of Tk.87272.81 crore or 12.94% from end September, 2014 to end September, 2015 as compared to an increase of Tk.83455.04 crore or 14.12% from end September, 2013 to end September, 2014.

Banks' Advances:

Banks' advances increased by Tk.9560.27 crore or 1.78% to Tk.545707.82 crore during the quarter Jul.-Sep., 2015 as compared to increases of Tk.20423.82 crore or 3.96% and Tk.14887.88 crore or 3.15% respectively during the preceding quarter (Apr.-Jun., 2015) and the corresponding quarter (Jul.-Sep., 2014) of the last year. Bank advances in urban areas increased by Tk.9253.06 crore or 1.92% to

Tk.491776.80 crore and in rural areas increased by Tk.307.21 crore or 0.57% to Tk.53931.01 crore during the quarter under review. Bank advances exhibited an increase by Tk.58507.91 crore or 12.01% from end September, 2014 to end September, 2015 as compared to an increase of Tk.54020.07 crore or 12.47% from end September, 2013 to end September, 2014.

Bills:

Bills purchased and discounted by the banks increased by Tk.232.78 crore or 0.91% to Tk.25821.67 crore during the quarter under review as compared to decreases of Tk.200.83 crore or 0.78% and increases of Tk.2616.01

crore or 11.69% respectively during the preceding quarter (Apr.-Jun., 2015) and the corresponding quarter (Jul.-Sep., 2014) of the last year.

Interest Rates (Weighted Average):

Weighted average rates of interest on deposits and advances were 6.61% & 11.40% respectively at the end of the quarter under review as compared to 6.70% & 11.68% in Apr.-

Jun., 2015 and 7.30% & 11.99% in Jul.-Sep., 2014 quarters respectively. Quarterly position of banks deposits, outstanding advances and bills is shown in Table-1.

Table-1
Overall Deposits, Advances and Bills

- 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 and changes of Fourth Edition to Fifth Edition of "Guidelines to fill in the Banking Statistics Returns SBS-1, 2 & 3".

Banks' Credit

Total credit of the Scheduled banks increased by Tk.9793.06 crore or 1.74% to Tk.571529.49 crore during the quarter under review as compared to increases of Tk.20222.99 crore or 3.73% and Tk.17503.89 crore or 3.54% respectively during the preceding quarter (Apr.-Jun., 2015) and the corresponding quarter (Jul.-Sep., 2014) of the last year.

Banks' Investment

The Scheduled banks' investment increased by Tk.10122.15 crore or 5.26% to Tk.202618.68 crore at the end of the quarter Jul.-Sep., 2015 as compared to increases of Tk.2794.19 crore or 1.47% and Tk.3823.10 crore or 2.18% respectively during the Preceding quarter (Apr.-Jun., 2015)

and the corresponding quarter (Jul.-Sep., 2014) of the last year.

Borrowings from the Bangladesh Bank

The Scheduled Banks' borrowings from the Bangladesh Bank at the end of the quarter under review increased by Tk.378.64 crore or 7.85% to Tk.5200.50 crore as compared to decreases of Tk. Tk.4644.12 crore or 49.06% and increases of Tk.6566.56 crore or 118.89% respectively during the preceding quarter (Apr.-Jun., 2015) and the corresponding quarter (Jul.-Sep., 2014) of the last year. Quarterly position of the scheduled banks' credit, investment and borrowings from the Bangladesh Bank is shown in Table-2.

Table-2

Scheduled Banks' Credit, Investment and Borrowing from Bangladesh Bank

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.

Deposits by Category of Banks:

The increased of Tk.16302.33 crore or 2.19% in total deposit liabilities during the quarter Jul.-Sep., 2015 over the preceding quarter Apr.-Jun., 2015 was shared by increased in Private Banks by Tk.15974.37 crore or 3.35%, Islamic Banks by Tk.5183.80 crore or 3.62%, Foreign Banks by Tk.663.81 crore or 1.93% and decreased in State Owned Banks by Tk.166.55 crore or 0.08%, Specialised Banks by Tk.169.30 crore or 0.73%. The net accretion in deposits during the quarter under review over the same quarter (Jul.-Sep., 2014) of the last year amounting to Tk.87272.81 crore or 12.94% was due to increased in deposits of State Owned Banks by Tk.36533.03 crore or 21.01%, in

Private Banks by Tk.62813.54 crore or 14.59%, in Islamic Banks by Tk.19419.73 crore or 15.07%, in Specialised Banks decreased by Tk.12549.31 crore or 35.25%, and in Foreign Banks increased by Tk.475.54 crore or 1.38%. Of the total deposits of Tk.761908.75 crore at the end of the quarter under review, the shares of State Owned Banks, Specialised Banks, Foreign Banks, Private Banks and Islamic Banks were Tk.210433.77 crore (27.62%), Tk.23047.71 crore (3.02%), Tk.35018.01 crore (4.60%), Tk.493409.26 crore (64.76%) and Tk.148299.21 crore (19.46%) respectively. The position in respect of deposit liabilities by category of Banks is shown in Table-3.

Table-3
Deposits Distributed by Category of Banks

- 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.

Deposits by Types of Accounts:

Breakdown by types of deposits accounts revealed that the share of fixed deposits from 51.31% at the end of the quarter Apr.-Jun., 2015 to 51.82% at the end of quarter Jul.-Sep., 2015. The amount of fixed deposits increased by Tk.12298.45 crore or 3.21% to Tk.394834.21 crore at the end of the quarter under review as or compared to increases of Tk.2828.55 crore or

0.74% and Tk.7206.20 crore or 2.06% at the end of the preceding quarter (Apr.-Jun., 2015) and the corresponding quarter (Jul.-Sep., 2014) of the last year respectively. The share of savings deposits to total deposits from 18.14% on the June 30, 2015 to 18.62% on the September 30, 2015. Deposits distributed by types of accounts are shown in Table-4.

Table-4
Deposits Distributed by Types of Accounts

- 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 and changes of Fourth Edition to Fifth Edition of “Guidelines to fill in the Banking Statistics Returns SBS-1, 2 & 3”.
3. Other deposits include Deposits Withdrawable on Sight, Margin Deposits, Special Purpose Deposits, Negotiable Certificates of Deposits and Restricted Deposits.

Sector-wise Deposits:

The share of private sector deposits (82.56%) was 4.73 times more than that of the public sector deposits (17.44%) at the end of the quarter Jul.-Sep., 2015. Deposits in the private sector increased by Tk.501818.11 crore or 1.72% to Tk.629030.80 crore at the end of the quarter under review as compared to increases of Tk.19543.72 crore or 3.26% and Tk.11319.32 crore or 2.07% at the end of the preceding quarter (Apr.-Jun., 2015) and the corresponding quarter (Jul.-Sep., 2014) of the last year respectively. Deposits in the public sector increased by Tk.5665.25 crore or 4.45% to Tk.132877.94 crore at the end of the quarter under review as compared to increases of

Tk.12627.05 crore or 11.02% and Tk.2147.60 crore or 1.88% at the preceding quarter (Apr.-Jun., 2015) and the corresponding quarter (Jul.-Sep., 2014) of the last year respectively. Government deposits in the public sector decreased by Tk.2444.27 crore or 5.84% to Tk.39436.29 crore as compared to increases of Tk.3289.63 crore or 8.52% and increases of Tk.102.96 crore or 0.28% at the end of the preceding quarter (Apr.-Jun., 2015) and the corresponding quarter (Jul.-Sep., 2014) of the last year respectively. The details of deposits by public sector and private sector with their corresponding growth rates are shown in Table-5.

Table-5
Sector-wise Classification of Deposits

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.

Division-wise Urban/Rural Deposits

Distribution of deposits by administrative areas revealed that Dhaka Division contributed more than half (62.29%) of the total deposits and the share of urban deposits in this division was 52.98% at the end of the quarter under review. The deposits in this division decreased by 0.07% to Tk.474627.45 crore at the end of the quarter Jul.-Sep., 2015 as

compared to increases of 4.61% and 2.55% at the end of preceding quarter (Apr.-Jun., 2015) and the corresponding quarter of the last year (Jul.-Sep., 2014) respectively. The share of deposits in Rangpur Division (1.87%) and Barisal Division (1.84%) were the lowest. Division wise distribution of deposits in urban and rural areas is shown in Table-6.

Table-6(Contd.)

Division-wise Urban/Rural Distribution of Deposits

- 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.

Table-6 (Concl.)
Division-wise Urban/Rural Distribution of Deposits

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.

Advances by Category of Banks

The State owned Banks accounted for 19.48% of the total advances at the end of the quarter under review. Advances made by State Owned Banks decreased by 0.25% to Tk.106279.85 crore at the end of the quarter under review as compared to increases of 3.22% and 3.28% at the end of the preceding

quarter (Apr.-Jun., 2015) and the corresponding quarter (Jul.-Sep., 2014) of the last year respectively. The share of Specialised Banks' advances decreased to 4.10% on the September 30, 2015 from 4.21% on the June 30, 2015. Advances classified by category of banks are shown in Table-7.

Table -7
Advances Classified by Category of Banks

- 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.

Sector-wise Advances

Advances in the private sector increased by Tk.11321.53 crore or 2.15% to Tk.537586.71 crore at end of the quarter (Jul.-Sep., 2015) as compared to increases of Tk.21773.23 crore or 4.32% and Tk.14942.23 crore or 3.22% at the preceding quarter (Apr.-Jun., 2015) and the corresponding quarter (Jul.-Sep., 2014) of the last year respectively. Loans to the public sector decreased by Tk.1761.26 crore or 17.82% to Tk.8121.11 crore as compared to decreases of Tk.1349.41 crore or 12.01% and decreases of

Tk.54.35 crore or 0.65% during the preceding quarter (Apr.-Jun., 2015) and corresponding quarter (Jul.-Sep., 2014) of the last year respectively. The decrease in advances to public sector was due to increase in 'Government' sector by Tk.222.82 crore or 11.53% to Tk.2155.53 crore and 'Other than Government' sector loans decreased by Tk.1984.08 crore or 24.96% to Tk.5965.57 crore at the end of the quarter under review. The sector-wise position of advances is shown in Table-8.

Table- 8
Sector-wise Classification of Advances

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 Advances (36.46%) was used for 'Trade' purpose followed by advances for 'Working Capital Financing' (19.62%) and 'Term Loan' (17.74%) at the end of the quarter Jul.-Sep., 2015. Trade loans increased by Tk.3272.59 crore or 1.67% to Tk.198938.83 crore and 'Term Loan' increased by Tk.1289.12 crore or 1.35% to Tk.96799.37 crore at the end of the quarter under review as compared to increases of 5.47% and increases of 21.34% respectively at the end of the preceding quarter (Apr.-Jun., 2015) and an increase of 6.55% & a decrease of 6.28% respectively at the corresponding quarter (Jul.-Sep., 2014) of the last year. 'Transport' loans increased by 4.67% to Tk.4247.57 crore and 'Agriculture' loans increased by 3.29% to

Tk.30419.21 crore as compared to decreases of 4.40% & 1.70% at the end of the preceding quarter (Apr.-Jun., 2015) and a decrease of 2.16% & a decrease of 2.29% at the corresponding quarter (Jul.-Sep., 2014) of the last year respectively. 'Construction' loan increased by 8.62% to Tk.47825.90 crore and 'Working Capital Financing' loan increased by 8.33% to Tk.107058.65 crore and 'Consumer Finance' loan decreased by 10.95% to Tk.46535.53 crore respectively at the end of the quarter under review. 'Others' loans showed a decrease of Tk.2466.22 crore to Tk.13882.76 crore at the end of the quarter under review as compared to the preceding quarter. Table-9 shows economic purpose-wise classification of advances.

Table -9
Economic Purpose-wise Classification of Advances

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 58.30% of the total loans were outstanding against 'Real Estate' and 6.62% loans against 'Export Documents/ Commodities' at the end of the quarter under review. Advances against 'Real Estate' increased by 4.68% to Tk.318154.52 crore and that against 'Machinery' increased by 0.84% to Tk.36847.62 crore at the end of the quarter Jul.-Sep., 2015. 'Other Items' which includes (i) Gold & Gold Ornaments, (ii) Vehicles, (iii)

Hypothecation of Crops, (iv) Assignment of Bills Receivable, (v) Parri Passu Charge, (vi) Other secured and unsecured advances recorded an decrease of 4.38% to Tk.38792.03 crore at the end of the quarter Jul.-Sep., 2015 as compared to increases of 1.44% and 27.08% at the end of the preceding quarter (Apr.-Jun., 2015) and the corresponding quarter (Jul.-Sep., 2014) of the last year respectively. Security wise classification of advances is shown in Table-10.

Table-10
Security-wise Classification of Advances

- 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 and changes of Fourth Edition to Fifth Edition of "Guidelines to fill in the Banking Statistics Returns SBS-1, 2 & 3".

Division-wise Urban/Rural Advances

Division-wise break-up of advances revealed that Dhaka Division consumed 65.83% of total advances of which the share of urban and rural stood at 61.84% and 3.99% respectively at the end of the quarter Jul.-Sep., 2015. The loans in Dhaka Division decreased by 0.46% to Tk.359248.31 crore and in Chittagong Division increased by 2.53% to Tk.107139.70 crore and in Khulna Division increased by 1.55% to

Tk.22937.98 crore during the quarter under review. The loans in Sylhet Division decreased by -1.30% to Tk.7801.56 crore, in Barisal Division increased by 4.67% to Tk.6099.92 crore, in Rajshahi Division decreased by 0.20% to Tk.21366.52 crore and that in Rangpur Division increased by 0.02% to Tk.13004.62 crore. Division-wise distribution of urban and rural loans is shown in Table-11.

Table-11 (Contd.)
Division-wise Urban/Rural Classification of Advances

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.

Table-11 (Concl.d.)
Division-wise Urban/Rural Classification of Advances

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/ Deposits Ratio

Ratio of Advances to deposits in Chittagong, Dhaka, Khulna, Rajshahi, Barisal, Sylhet and Rangpur Division were 0.70, 0.76, 0.72, 0.72, 0.44, 0.23 and 0.91 respectively at the end of the quarter under review as compared to 0.70,

0.76, 0.72, 0.73, 0.42, 0.24 and 0.92 respectively at the end of the previous quarter (Apr.-Jun., 2015). Table-11A shows the Division-wise Advance/ Deposit Ratio.

Table-11-A
Division-wise Advance/Deposit Ratio

Growth of Scheduled Bank Branches

The number of scheduled bank branches in the country increased by 66 or 0.72% to 9197 during the quarter Jul.-Sep., 2015 as compared to increase of 56 or 0.62% to 9131 and 55 or 0.63% to 8849 during the preceding quarter (Apr.-Jun., 2015) and the corresponding quarter (Jul.-Sep., 2014) of the last year respectively. The share of rural branches during the quarter was 56.80%. The number of urban branches increased by 29 or 0.74% during the quarter under review as compared to an increased by 32 or 0.82% during the preceding quarter (Apr.-

Jun., 2015). The number of branch licenses held unutilised by the banks changed from 142 to 174 (urban branches 65 and rural branches 109) at the end of the quarter under review as compared to the end of the preceding quarter (Apr.-Jun., 2015). During the quarter under review 43 urban and 55 rural branches licenses were issued. The growth of bank branches of State Owned Banks, Specialised Banks, Foreign Banks and Private Banks is shown in Table-12. Division/Area-wise distribution of bank branches is shown in Table-13.

Grameen Bank

A total of **2,568** branches of Grameen Bank were in operation at the end September, 2015. It has extended its services to **81,391** villages of Bangladesh where in **8,661,145** members

(**327,721** males and **8,333,424** females) were organised into groups for providing financial assistance.

Table-12
Number of Scheduled Bank Branches Operating in Bangladesh

Source: Banking Regulation and Policy Department, Bangladesh Bank.

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

Table-13 (Contd.)
Region-wise Position of Scheduled Bank Branches

Source: Banking Regulation and Policy Department, Bangladesh Bank.

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

Table-13 (Concl.)
Region-wise Position of Scheduled Bank Branches

Source: Banking Regulation and Policy Department, Bangladesh Bank.

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

**Deposits Distributed by Types of Account
(All Banks)**

**Advances Classified by Economic Purposes
(All Banks)**

INDICATORS

**Weighted Average Rates of Interest on Deposits
As on September 30, 2015**

**Weighted Average Rates of Interest on Advances
By Major Economic Purposes
As on September 30, 2015**