

## INTRODUCTION

After liberation, the banks operating in Bangladesh (except those incorporated abroad) were nationalized. 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 to public limited company in December 1986. The rest three state owned banks were operating as public limited company from the quarter October-December, 2007. The two government owned specialized 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 in September 1988 and renamed its abbreviation as Bangladesh Small Industries and Commerce Bank Ltd. on 30 September 2001. Later on, the government of Bangladesh took over 100 percent ownership on June 1992 and was categorized as a specialized bank. From July 1995 the BASIC bank was categorized again as a private bank and in 1997 government decided to treat this bank as a specialized bank again. But from January 2015, the government decided to treat this bank as a state owned bank. So in this booklet, since January-March, 2015 the BASIC bank 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) in the quarter January-March, 2010 treated as a specialized bank. But from the quarter (April-June'15) according to the government decision BDBL is being treated as a 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 in October-December, 2005. The Oriental Bank Ltd., an Islamic private bank, was renamed ICB Islamic Bank Ltd. in the quarter April-June, 2008. Credit Agricole Indosuez, a foreign private bank was renamed as Commercial Bank of Ceylon Ltd. in October-December, 2003. Shamil Bank was renamed Bank Al-Falah Ltd. in April-June, 2005. Arab Bangladesh Bank Ltd. was renamed AB Bank Ltd. in January-March, 2008 and Social Investment Bank Ltd. was renamed Social Islami Bank Ltd. in April-June, 2009. It is mentioned that First Security Bank Ltd. started its operation according to Islamic Shariah in January-March, 2009. Shahjalal Bank Ltd. started its operation according to Islamic Shariah in April-June, 2001 and it was renamed as Shahjalal Islami Bank Ltd. in April-June, 2004 and EXIM Bank Ltd. also started its operation according to Islamic Shariah from July-September, 2004. The branches of foreign banks operating in Bangladesh are being treated as foreign private banks.

NRB Commercial Bank Ltd., South Bangla Agriculture and Commerce Bank Ltd., Meghna Bank Ltd., The Farmers Bank Ltd., and Union Bank Ltd. started their operation in April-June, 2013, Midland Bank Ltd., Modhumoti Bank Ltd., NRB Bank Ltd. started their operation from July-September, 2013. NRB Global Bank Ltd. started their operation from October-December, 2013. After that, Shimanto Bank Ltd. started its operation in October-December, 2016. Later, Probashi Kallyan Bank started its operation as a specialized bank in July-September, 2018 and Community Bank Bangladesh Ltd. started its operation in October-December, 2018. In January 2019, The Farmers Bank Ltd. was renamed Padma Bank Ltd. In January-March, 2021 Standard Bank Ltd and NRB Global Bank Ltd have transformed into islami bank and NRB Global Bank Ltd has been renamed Global Islami Bank Ltd. from January-March, 2021. Bengal Commercial Bank Ltd. started its operation in January-March, 2021 and Citizens Bank PLC. stated its operation in July-September, 2022.

All such banks operating in Bangladesh with different paid-up capital and reserves having a minimum 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 the Bank Company Act, 1991, the minimum aggregate value was Tk. 20 crore. From 30th

March 2003, it was Tk. 100 crore and from 08 th October 2007, it was Tk. 200 crore. From 11 th 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). Later on according to the approval of the 393<sup>rd</sup> board meeting (held on 17<sup>th</sup> February 2019), Bangladesh Bank decided to raise the capital a minimum of TK. 500 crore within the next two years.

**The following is a list of current banks:**

**A. STATE OWNED BANKS:**

1. Agrani Bank Ltd.
2. Janata Bank Ltd.
3. Rupali Bank Ltd.
4. Sonali Bank PLC.
5. BASIC Bank Ltd. (Bangladesh Small Industries and Commerce Bank Ltd.)
6. Bangladesh Development Bank Ltd.

**B. SPECIALISED BANKS:**

1. Bangladesh Krishi Bank.
2. Rajshahi Krishi Unnayan Bank.
3. Probashi Kallyan 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. (HSBC)
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. IFIC Bank PLC.
5. United Commercial Bank PLC.
6. Pubali Bank Ltd.
7. Uttara Bank Ltd.
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. One Bank Ltd.
16. Bangladesh Commerce Bank Ltd.
17. Mutual Trust Bank Ltd.
18. Premier Bank Ltd.
19. Bank Asia Ltd.
20. Trust Bank Ltd.
21. Jamuna Bank Ltd.
22. BRAC Bank Ltd.
23. NRB Commercial Bank Ltd.
24. South Bangla Agriculture and Commerce Bank Ltd.
25. Meghna Bank Ltd.
26. Midland Bank Ltd.
27. Padma Bank Ltd.
28. NRB Bank Ltd.
29. Modhumoti Bank Ltd.
30. Shimanto Bank Ltd.
31. Community Bank Bangladesh Ltd.
32. Bengal Commercial Bank Ltd.
33. Citizen Bank PLC.

**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.
9. Standard Bank Ltd.
10. Global Islami Bank PLC.

The banks play an important role in the economy of the country. The statistics department of 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 booklet have been prepared from the returns submitted by the individual bank branches of scheduled banks as on the last day of the quarter ending March 31, 2023. At the end of the period number bank branches stood at 11,165, which contains only 63 branches of foreign banks.

For useful presentation of data, banks have been classified into several groups viz. ‘All Banks’, ‘State owned Banks’, ‘Specialized Banks’, ‘Foreign Banks’, and ‘Private Banks’ (Including Islamic Banks). A separate subgroup named as ‘Islamic Banks’ has been introduced consisting of banks (Incorporated in Bangladesh), run on the basis of Islamic Sariah with effect from quarter January-March 1998. In January-March, 2023 Quarter these banks are 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) Shahjalal Islami Bank Ltd., 7) First Security Islami Bank Ltd. 8) Union Bank Ltd., 9) Standard Bank Ltd. and 10) Global Islami Bank PLC.

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 in present times. To this end in mind agricultural credit statistics time series data were collected and presented pertaining to the period from 1983-84 to 2022-23 (up to March 31, 2023).

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.

## 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 but from the quarter, October-December, 2005 some banks have started paying interest on this type of account. 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 1<sup>st</sup> July, 1996 11% of savings deposits was regarded as demand deposits and from 1<sup>st</sup> July 1997, it was 10%. At present from 24<sup>th</sup> 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:** A recurring deposit is a special kind of term deposit offered by banks which help people with regular incomes to deposit a fixed amount every month into their recurring deposit account and earn interest at the rate applicable to fixed deposits. Beside these any other recurring deposit scheme where installment size, installment time are not fixed also reported in this account.
- 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.

**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 (Code no. 100) and deposits withdrawable on sight while interest is allowed on current deposits (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 Shariah Based Banks.

**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 Thana/Districts:** This table shows the distribution of deposits in all thanas and districts of the country.

**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, Money at call, Bills) by types of securities pledged or hypothecated.

**Table 41 to 46: Advances Classified by Economic Purposes:** These tables show the advances (excluding Interbank, Money at call, Bills) made by scheduled banks to different economic purposes for which the borrowers borrow.

**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 (excluding Interbank, Money at call, Bills). 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 Thana/Districts:** This table shows the classification of advances (excluding Interbank, Money at call, Bills) in all thanas and districts of the country.

**Table 54: Advances Classified by Size of Accounts and Economic Groups:** The table provides statistics on advances (excluding Interbank, Money at call, Bills) classified by size of accounts and economic groups.

**Table 55 to 60: Advances Classified by Size of Accounts:** These tables provides statistics on advances (excluding Interbank, Money at call, Bills) classified by size of accounts.

**Table 61-66: Advances Classified by Major Economic Purposes and Sectors:** The table provides a break-up of advances (excluding Interbank, Money at call, Bills) classified by major economic purposes to public and private sectors.

**Table 67 to 72: Advances Classified by Division / Districts and Areas (Urban / Rural):** These tables show the district-wise classification of advances (excluding Interbank, Money at call, Bills) of urban and rural regions of the country.

**Table 73-78: Advances Classified by Size of Accounts and Sectors:** The table provides statistics on advances (excluding Interbank, Money at call, Bills) classified by size of accounts and sector.

**Table 79 to 84: Advances Classified by Rates of Interest and Major Economic Purposes:** These tables provide rates of interest charged by the scheduled banks on advances (excluding Interbank, Money at call, Bills)for different economic purposes.

**Table 85 to 90: 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 91: Classification of Bills by Sectors:** The table provides a break up of bills in public and private sectors.

**Table 92 to 97: Agricultural Credit Statistics:** These tables show the statistics of program/target, disbursement, due for recovery and recovery position in agricultural credit.

**Table 98: Disbursement, Overdue & Recovery of Agricultural and Non-Farm Rural Credit Position:** The data in this table shows the position of disbursement, overdue & recovery of Agricultural and Non-Farm Rural Credit.

**Table 99: SME Credit Position:** This table reveals the statistics of opening outstanding, disbursement and recovery of SME credit in medium, small, cottage and micro enterprise.

**Table 100: Disbursement, Overdue & Recovery of Advances by Sectors:** The table shows the statistics of disbursement, outstanding, overdue & recovery of advances in public and private sectors.

**Table 101: Disbursement, Overdue & Recovery of Advances by Economic Purposes:** The table provides position of disbursement, outstanding, overdue & recovery on advances by economic purposes.

## **A Review on Deposits and Advances of Scheduled Banks**

### **(As on the end of March, 2023)**

#### **Banks' Deposits:**

Total deposit liabilities (excluding interbank items) of the scheduled banks increased by Tk.25052.07 crore or 1.58% to Tk.1613062.64 crore during the quarter Jan.-Mar., 2023 as compared to an increase of Tk.11639.91 crore or 0.74% and Tk.2422.77 crore or 0.16% in the previous quarter (Oct.-Dec., 2022) and the corresponding quarter (Jan.-Mar., 2022) of the last year respectively.

The increase in deposits during the quarter was due to a increase in urban deposits by Tk.19255.16 crore or 1.54% to Tk.1269892.73 crore and rural deposits by Tk.5796.91 crore or 1.72% to Tk.343169.92 crore as compared to the previous quarter. The share of urban deposits to total deposits at the end of the quarter Jan.-Mar., 2023 was 78.73% as compared to 78.75% at the end of the preceding quarter (Oct.-Dec., 2022) and 78.52% at the end of the corresponding quarter (Jan.-Mar., 2022) of the last year.

At the end of March, 2023 banks' deposits registered an increase of Tk.98167.32 crore or 6.48% over end of March, 2022. Whereas bank deposits at the end of March, 2022 increased by Tk.130570.29 crore or 9.43% over end of March, 2021.

#### **Banks' Advances:**

Banks' advances increased by Tk.17380.82 crore or 1.25% to Tk.1405084.35 crore during the quarter Jan.-Mar., 2023 as compared to an increase of Tk.54797.92 crore or 4.11% and Tk.26058.59 crore or 2.15% respectively during the preceding quarter (Oct.-Dec., 2022) and the corresponding quarter (Jan.-Mar., 2022) of the last year.

Banks advances in urban areas increased by Tk.11918.90 crore or 0.97% to Tk.1236864.44 crore and in rural areas increased by Tk.5461.92 crore or 3.36% to Tk.168219.91 crore during the quarter under review.

At the end of end of March, 2023 banks advances exhibited a sharp increase by Tk.168436.70 crore or 13.62% over end of March, 2022. Whereas banks advances of end of March, 2022 increased by Tk.124707.62 crore or 11.22% over end of March, 2021.

#### **Bills:**

Bills purchased and discounted by the banks increased by Tk.6999.09 crore or 19.89% to Tk.42180.93 crore during the quarter under review as compared to a decrease of Tk.2621.36 crore or 6.93% and an increase of Tk.3089.94 crore or 8.22% respectively during the preceding quarter (Oct.-Dec., 2022) and the corresponding quarter (Jan.-Mar., 2022) of the last year.

#### **Interest Rates (Weighted Average):**

Weighted average rates of interest on deposits and advances were 4.37% & 7.29% respectively at the end of the quarter under review as compared to 4.24% & 7.23% in Oct.-Dec., 2022 and 4.04% & 7.28% in Jan.-Mar., 2022 quarters respectively.



Quarterly position of banks deposits, outstanding advances and bills is shown in Table-1.

**Table-1**  
**Overall Deposits, Advances and Bills**

(Taka in Crore)									
At end of the quarter	Deposits			Advances			Bills Purchased and Discounted	Weighted Average Interest Rate on Deposits (In percent)	Weighted Average Interest Rate on Advances (In percent)
	Urban	Rural	Total	Urban	Rural	Total			
2022									
Jan.-Mar.	1189560.32	325335.01	1514895.33	1097442.63	139205.02	1236647.65	40686.91	4.04	7.28
	78.52%	21.48%	100%	88.74%	11.26%	100%			
	(0.21)	-(0.01)	(0.16)	(2.09)	(2.66)	(2.15)	(8.22)		
Apr.-Jun.	1234295.40	339527.93	1573823.32	1152639.74	146019.59	1298659.33	40055.67	3.98	7.24
	78.43%	21.57%	100%	88.76%	11.24%	100%			
	(3.76)	(4.36)	(3.89)	(5.03)	(4.90)	(5.01)	-(1.55)		
Jul.-Sep.	1234703.06	341667.61	1576370.66	1185742.03	147163.59	1332905.62	37803.20	4.13	7.14
	78.33%	21.67%	100%	88.96%	11.04%	100%			
	(0.03)	(0.63)	(0.16)	(2.87)	(0.78)	(2.64)	-(5.62)		
Oct.-Dec.	1250637.57	337373.01	1588010.57	1224945.55	162757.99	1387703.54	35181.84	4.24	7.23
	78.75%	21.25%	100%	88.27%	11.73%	100%			
	(1.29)	-(1.26)	(0.74)	(3.31)	(10.60)	(4.11)	-(6.93)		
2023									
Jan.-Mar.	1269892.73	343169.92	1613062.64	1236864.44	168219.91	1405084.35	42180.93	4.37	7.29
	78.73%	21.27%	100%	88.03%	11.97%	100%			
	(1.54)	(1.72)	(1.58)	(0.97)	(3.36)	(1.25)	(19.89)		

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.

## Banks' Credit

Total credit of the scheduled banks increased by Tk.24379.90 crore or 1.71% to Tk.1447265.28 crore during the quarter under review as compared to an increase of Tk.52176.56 crore or 3.81% and Tk.29148.54 crore or 2.34% respectively during the preceding quarter (Oct.-Dec., 2022) and the corresponding quarter (Jan.-Mar., 2022) of the last year.

## Banks' Investment

The scheduled banks' investment increased by Tk.17020.71 crore or 4.92% to Tk.362799.09 crore at the end of the quarter Jan.-Mar., 2023 as compared to a decrease of Tk.27189.58 crore or 7.29% and an increase Tk.9689.56 crore or 2.50% respectively during the preceding quarter (Oct.-Dec., 2022) and the corresponding quarter (Jan.-Mar., 2022) 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 decreased by Tk.8287.58 crore or 6.88% to Tk.112159.95 crore as compared to an increase of Tk. Tk.21172.90 crore or 21.33% and an increase of Tk.9637.47 crore or 12.86% respectively during the preceding quarter (Oct.-Dec., 2022) and the corresponding quarter (Jan.-Mar., 2022) 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

(Taka in Crore)

At end of the quarter	Scheduled Banks' Credit			Scheduled Banks' Investment			Borrowings from Bangladesh Bank
	Advances	Bills	Total	Govt. Investment	Others	Total	
<b>2022</b>							
<b>Jan.-Mar.</b>	<b>1236647.65</b>	<b>40686.91</b>	<b>1277334.56</b>	<b>316736.17</b>	<b>60937.11</b>	<b>377673.28</b>	<b>84572.40</b>
	96.81%	3.19%	100%	83.87%	16.13%	100%	
	(2.15)	(8.22)	(2.34)	-(2.84)	-(0.68)	-(2.50)	(12.86)
<b>Apr.-Jun.</b>	<b>1298659.33</b>	<b>40055.67</b>	<b>1338715.00</b>	<b>326124.24</b>	<b>61994.20</b>	<b>388118.44</b>	<b>91659.78</b>
	97.01%	2.99%	100%	84.03%	15.97%	100%	
	(5.01)	-(1.55)	(4.81)	(2.96)	(1.73)	(2.77)	(8.38)
<b>Jul.-Sep.</b>	<b>1332905.62</b>	<b>37803.20</b>	<b>1370708.82</b>	<b>310501.78</b>	<b>62466.17</b>	<b>372967.95</b>	<b>99274.64</b>
	97.24%	2.76%	100%	83.25%	16.75%	100%	
	(2.64)	-(5.62)	(2.39)	-(4.79)	(0.76)	-(3.90)	(8.31)
<b>Oct.-Dec.</b>	<b>1387703.54</b>	<b>35181.84</b>	<b>1422885.38</b>	<b>282800.35</b>	<b>62978.03</b>	<b>345778.38</b>	<b>120447.54</b>
	97.53%	2.47%	100%	81.79%	18.21%	100%	
	(4.11)	-(6.93)	(3.81)	-(8.92)	(0.82)	-(7.29)	(21.33)
<b>2023</b>							
<b>Jan.-Mar.</b>	<b>1405084.35</b>	<b>42180.93</b>	<b>1447265.28</b>	<b>299988.79</b>	<b>62810.30</b>	<b>362799.09</b>	<b>112159.95</b>
	97.09%	2.91%	100%	82.69%	17.31%	100%	
	(1.25)	(19.89)	(1.71)	(6.08)	-(0.27)	(4.92)	-(6.88)

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.25052.07 crore or 1.58% in total deposit liabilities during the quarter Jan.-Mar., 2023 over the preceding quarter Oct.-Dec., 2022 was shared by increased in private banks by Tk.14032.24 crore or 1.31%, state owned banks by Tk.5820.31 crore or 1.45% specialised banks by Tk.435.80 crore or 1.00% and foreign banks by Tk.4763.72 crore or 6.44% .

The net accretion in deposits during the quarter under review over the same quarter (Jan.-Mar., 2022) of the last year amounting to Tk.98167.32 crore or 6.48% was due to increase in deposits of state owned banks by Tk.10035.66 crore or 2.53%, in private banks by Tk.73731.73 crore or 7.30%, in specialised banks increased by Tk.1320.99 crore or 3.11%, and in foreign banks increased by Tk.13078.94 crore or 19.92%.

Of the total deposits of Tk.1613062.64 crore at the end of the quarter under review, the shares of state owned banks, specialised banks, foreign banks, private banks(including islamic banks) and islamic banks were Tk.406852.82 crore (25.22%), Tk.43816.41 crore (2.72%), Tk.78744.55 crore (4.88%), Tk.1083648.87 crore (67.18%) and Tk.355206.69 crore (22.02%) 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**

(Taka in Crore)						
At end of the quarter	State Owned Banks	Specialised Banks	Foreign Banks	Private Banks (Including Islamic Banks)	Islamic Banks	All Banks
<b><u>2022</u></b>						
<b>Jan.-Mar.</b>	<b>396817.16</b>	<b>42495.42</b>	<b>65665.61</b>	<b>1009917.14</b>	<b>349113.12</b>	<b>1514895.33</b>
	26.19%	2.81%	4.33%	66.67%	23.05%	100%
	-(0.35)	(3.42)	(1.24)	(0.16)	-(0.17)	(0.16)
<b>Apr.-Jun.</b>	<b>404712.73</b>	<b>43926.84</b>	<b>65805.85</b>	<b>1059377.90</b>	<b>361242.09</b>	<b>1573823.32</b>
	25.72%	2.79%	4.18%	67.31%	22.95%	100%
	(1.99)	(3.37)	(0.21)	(4.90)	(3.47)	(3.89)
<b>Jul.-Sep.</b>	<b>397229.00</b>	<b>43729.28</b>	<b>68143.97</b>	<b>1067268.42</b>	<b>366140.54</b>	<b>1576370.66</b>
	25.20%	2.77%	4.32%	67.70%	23.23%	100%
	-(1.85)	-(0.45)	(3.55)	(0.74)	(1.36)	(0.16)
<b>Oct.-Dec.</b>	<b>401032.51</b>	<b>43380.61</b>	<b>73980.83</b>	<b>1069616.63</b>	<b>355513.36</b>	<b>1588010.57</b>
	25.25%	2.73%	4.66%	67.36%	22.39%	100%
	(0.96)	-(0.80)	(8.57)	(0.22)	-(2.90)	(0.74)
<b><u>2023</u></b>						
<b>Jan.-Mar.</b>	<b>406852.82</b>	<b>43816.41</b>	<b>78744.55</b>	<b>1083648.87</b>	<b>355206.69</b>	<b>1613062.64</b>
	25.22%	2.72%	4.88%	67.18%	22.02%	100%
	(1.45)	(1.00)	(6.44)	(1.31)	-(0.09)	(1.58)

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:

Deposits distributed by types of accounts revealed that the share of fixed deposits to total deposits inclined from 43.54% to 43.65% in Jan.-Mar., 2023 as compared to the previous quarter. The amount of fixed deposits increased by Tk.12728.56 crore or 1.84% to Tk.704159.95 crore at the end of the quarter under review as compared to a decrease of Tk.1139.62 crore or 0.16% and an increase of Tk.8113.76 crore or 1.20% at the end of the preceding quarter (Oct.-Dec., 2022) and the corresponding quarter (Jan.-Mar., 2022) of the last year respectively. The share of savings deposits to total deposits declined from 22.29% on the December 31, 2022 to 21.88% on the March 31, 2023. Deposits distributed by types of accounts are shown in Table-4.

**Table-4**  
**Deposits Distributed by Types of Accounts**

(Taka in Crore)											
At end of the quarter	Current and Cash Credit Account	Savings Deposits	Convertible Taka Account of Foreigners	Foreign Currency Accounts	Wage Earners' Deposits	Resident Foreign Currency Deposits	Special Notice Deposits	Fixed Deposits	Recurring Deposits	Other Deposits	Total Deposits
<b>2022</b>											
<b>Jan.-Mar.</b>	<b>130393.24</b>	<b>342208.99</b>	<b>1894.65</b>	<b>4173.50</b>	<b>3185.61</b>	<b>19829.72</b>	<b>148584.78</b>	<b>682920.68</b>	<b>110456.49</b>	<b>71247.68</b>	<b>1514895.33</b>
	8.61%	22.59%	0.13%	0.28%	0.21%	1.31%	9.81%	45.08%	7.29%	4.70%	100%
	-(5.03)	(0.96)	-(10.64)	-(29.65)	(17.25)	(9.93)	(1.38)	(1.20)	-(2.43)	-(2.21)	(0.16)
<b>Apr.-Jun.</b>	<b>146133.23</b>	<b>359223.26</b>	<b>2378.29</b>	<b>5266.56</b>	<b>2373.77</b>	<b>21250.23</b>	<b>144617.70</b>	<b>684624.31</b>	<b>116020.99</b>	<b>91934.97</b>	<b>1573823.32</b>
	9.29%	22.82%	0.15%	0.33%	0.15%	1.35%	9.19%	43.50%	7.37%	5.84%	100%
	(12.07)	(4.97)	(25.53)	(26.19)	-(25.48)	(7.16)	-(2.67)	(0.25)	(5.04)	(29.04)	(3.89)
<b>Jul.-Sep.</b>	<b>137367.70</b>	<b>369260.19</b>	<b>2523.66</b>	<b>5810.88</b>	<b>3215.20</b>	<b>20368.77</b>	<b>144039.75</b>	<b>692571.00</b>	<b>112641.31</b>	<b>88572.21</b>	<b>1576370.66</b>
	8.71%	23.42%	0.16%	0.37%	0.20%	1.29%	9.14%	43.93%	7.15%	5.62%	100%
	-(6.00)	(2.79)	(6.11)	(10.34)	(35.45)	-(4.15)	-(0.40)	(1.16)	-(2.91)	-(3.66)	(0.16)
<b>Oct.-Dec.</b>	<b>144608.22</b>	<b>353911.57</b>	<b>2413.89</b>	<b>6815.64</b>	<b>3281.26</b>	<b>21770.51</b>	<b>152044.82</b>	<b>691431.39</b>	<b>110508.12</b>	<b>101225.17</b>	<b>1588010.57</b>
	9.11%	22.29%	0.15%	0.43%	0.21%	1.37%	9.57%	43.54%	6.96%	6.37%	100%
	(5.27)	-(4.16)	-(4.35)	(17.29)	(2.05)	(6.88)	(5.56)	-(0.16)	-(1.89)	(14.29)	(0.74)
<b>2023</b>											
<b>Jan.-Mar.</b>	<b>145857.64</b>	<b>352992.99</b>	<b>2304.32</b>	<b>5987.35</b>	<b>3380.73</b>	<b>23143.15</b>	<b>160936.78</b>	<b>704159.95</b>	<b>111842.49</b>	<b>102457.24</b>	<b>1613062.64</b>
	9.04%	21.88%	0.14%	0.37%	0.21%	1.43%	9.98%	43.65%	6.93%	6.35%	100%
	(0.86)	-(0.26)	-(4.54)	-(12.15)	(3.03)	(6.31)	(5.85)	(1.84)	(1.21)	(1.22)	(1.58)

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. Other deposits include Deposits withdrawable on Sight, Margin Deposits, Special Purpose Deposits, Negotiable Certificates of Deposits and Restricted Deposits.

## Sector-wise Deposits:

In total deposits the share of private sector deposits (83.44%) was 5.04 times more than that of the public sector deposits (16.56%) at the end of the quarter Jan.-Mar., 2023. Deposits in the private sector increased by Tk.20360.52 crore or 1.54% to Tk.1345876.02 crore at the end of the quarter under review as compared to an increase of Tk.11646.52 crore or 0.89% and Tk.4375.51 crore or 0.35% at the end of the preceding quarter (Oct.-Dec., 2022) and the corresponding quarter (Jan.-Mar., 2022) of the last year respectively.

Deposits in the public sector increased by Tk.4691.55 crore or 1.79% to Tk.267186.62 crore at the end of the quarter under review as compared to a decrease of Tk.6.61 crore or 0.00% and a decrease of Tk.1952.74 crore or 0.73% at the preceding quarter (Oct.-Dec., 2022) and the corresponding quarter (Jan.-Mar., 2022) of the last year respectively.

Government deposits in the public sector decreased by Tk.3688.35 crore or 3.91% to Tk.90715.24 crore as compared to an increase of Tk.2483.13 crore or 2.70% and a decrease of Tk.9109.87 crore or 9.89% at the end of the preceding quarter (Oct.-Dec., 2022) and the corresponding quarter (Jan.-Mar., 2022) 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**

(Taka in Crore)						
At end of the quarter	Public Sector			Private Sector	Total Deposits (Public+Private)	Ratio (Public/Private)
	Government	Other than Government	Total			
<b>2022</b>						
<b>Jan.-Mar.</b>	<b>83003.69</b>	<b>181864.21</b>	<b>264867.90</b>	<b>1250027.43</b>	<b>1514895.33</b>	<b>0.21</b>
	5.48%	12.01%	17.48%	82.52%	100%	
	-(9.89)	(4.10)	-(0.73)	(0.35)	(0.16)	
<b>Apr.-Jun.</b>	<b>93972.76</b>	<b>178509.36</b>	<b>272482.12</b>	<b>1301341.20</b>	<b>1573823.32</b>	<b>0.21</b>
	5.97%	11.34%	17.31%	82.69%	100%	
	(13.22)	-(1.84)	(2.87)	(4.11)	(3.89)	
<b>Jul.-Sep.</b>	<b>91920.46</b>	<b>170581.22</b>	<b>262501.68</b>	<b>1313868.99</b>	<b>1576370.66</b>	<b>0.20</b>
	5.83%	10.82%	16.65%	83.35%	100%	
	-(2.18)	-(4.44)	-(3.66)	(0.96)	(0.16)	
<b>Oct.-Dec.</b>	<b>94403.58</b>	<b>168091.49</b>	<b>262495.07</b>	<b>1325515.51</b>	<b>1588010.57</b>	<b>0.20</b>
	5.94%	10.59%	16.53%	83.47%	100%	
	(2.70)	-(1.46)	(0.00)	(0.89)	(0.74)	
<b>2023</b>						
<b>Jan.-Mar.</b>	<b>90715.24</b>	<b>176471.38</b>	<b>267186.62</b>	<b>1345876.02</b>	<b>1613062.64</b>	<b>0.20</b>
	5.62%	10.94%	16.56%	83.44%	100%	
	-(3.91)	(4.99)	(1.79)	(1.54)	(1.58)	

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 (61.63%) of the total deposits and the share of urban deposits in this division was 52.00% at the end of the quarter under review. The deposits in this division increased by 1.53% to Tk.994126.99 crore at the end of the quarter Jan.-Mar., 2023 as compared to an increase of 1.16% and a decrease of 0.37% at the end of preceding quarter (Oct.-Dec., 2022) and the corresponding quarter of the last year (Jan.-Mar., 2022) respectively. The share of deposits in Mymensingh division (1.54%) was 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**

At the end of quarter	Chattogram Division			Dhaka Division			Khulna Division			Rajshahi Division		
	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total
<b>2022</b>												
<b>Jan.-Mar.</b>	<b>232118.35</b>	<b>96827.82</b>	<b>328946.17</b>	<b>776429.09</b>	<b>144994.57</b>	<b>921423.66</b>	<b>44732.76</b>	<b>19171.60</b>	<b>63904.35</b>	<b>44841.32</b>	<b>16164.15</b>	<b>61005.47</b>
	15.32%	6.39%	21.71%	51.25%	9.57%	60.82%	2.95%	1.27%	4.22%	2.96%	1.07%	4.03%
	(2.70)	-(1.60)	(1.40)	-(0.42)	-(0.14)	-(0.37)	-(0.51)	(1.04)	-(0.05)	(1.11)	(0.29)	(0.90)
<b>Apr.-Jun.</b>	<b>236813.17</b>	<b>98671.88</b>	<b>335485.05</b>	<b>805145.42</b>	<b>150774.88</b>	<b>955920.29</b>	<b>47598.91</b>	<b>20971.23</b>	<b>68570.14</b>	<b>47462.44</b>	<b>17538.76</b>	<b>65001.21</b>
	15.05%	6.27%	21.32%	51.16%	9.58%	60.74%	3.02%	1.33%	4.36%	3.02%	1.11%	4.13%
	(2.02)	(1.90)	(1.99)	(3.70)	(3.99)	(3.74)	(6.41)	(9.39)	(7.30)	(5.85)	(8.50)	(6.55)
<b>Jul.-Sep.</b>	<b>230726.08</b>	<b>99547.63</b>	<b>330273.71</b>	<b>814059.54</b>	<b>153810.60</b>	<b>967870.14</b>	<b>46521.52</b>	<b>20291.80</b>	<b>66813.31</b>	<b>47013.20</b>	<b>17438.57</b>	<b>64451.77</b>
	14.64%	6.31%	20.95%	51.64%	9.76%	61.40%	2.95%	1.29%	4.24%	2.98%	1.11%	4.09%
	-(2.57)	(0.89)	-(1.55)	(1.11)	(2.01)	(1.25)	-(2.26)	-(3.24)	-(2.56)	-(0.95)	-(0.57)	-(0.85)
<b>Oct.-Dec.</b>	<b>232988.79</b>	<b>95866.78</b>	<b>328855.57</b>	<b>825818.45</b>	<b>153286.52</b>	<b>979104.98</b>	<b>47137.75</b>	<b>20436.64</b>	<b>67574.39</b>	<b>46958.32</b>	<b>17243.04</b>	<b>64201.36</b>
	14.67%	6.04%	20.71%	52.00%	9.65%	61.66%	2.97%	1.29%	4.26%	2.96%	1.09%	4.04%
	(0.98)	-(3.70)	-(0.43)	(1.44)	-(0.34)	(1.16)	(1.32)	(0.71)	(1.14)	-(0.12)	-(1.12)	-(0.39)
<b>2023</b>												
<b>Jan.-Mar.</b>	<b>239691.33</b>	<b>99548.71</b>	<b>339240.04</b>	<b>838796.53</b>	<b>155330.46</b>	<b>994126.99</b>	<b>47051.90</b>	<b>20172.09</b>	<b>67223.99</b>	<b>47331.28</b>	<b>17159.28</b>	<b>64490.55</b>
	14.86%	6.17%	21.03%	52.00%	9.63%	61.63%	2.92%	1.25%	4.17%	2.93%	1.06%	4.00%
	(2.88)	(3.84)	(3.16)	(1.57)	(1.33)	(1.53)	-(0.18)	-(1.29)	-(0.52)	(0.79)	-(0.49)	(0.45)

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.

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

(Taka in Crore)

At the end of quarter	Barishal Division			Sylhet Division			Rangpur Division			Mymensingh Division			All Divisions		
	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total
<b>2022</b>															
<b>Jan.-Mar.</b>	<b>19011.76</b>	<b>10593.45</b>	<b>29605.21</b>	<b>35691.92</b>	<b>21694.46</b>	<b>57386.38</b>	<b>20586.05</b>	<b>8890.83</b>	<b>29476.88</b>	<b>16149.07</b>	<b>6998.13</b>	<b>23147.20</b>	<b>1189560.32</b>	<b>325335.01</b>	<b>1514895.33</b>
	1.25%	0.70%	1.95%	2.36%	1.43%	3.79%	1.36%	0.59%	1.95%	1.07%	0.46%	1.53%	78.52%	21.48%	100.00%
	(0.63)	(10.90)	(4.08)	-(4.02)	(1.77)	-(1.91)	-(0.03)	-(0.27)	-(0.11)	(4.55)	(1.63)	(3.65)	(0.21)	-(0.01)	(0.16)
<b>Apr.-Jun.</b>	<b>19997.42</b>	<b>11151.97</b>	<b>31149.40</b>	<b>38126.82</b>	<b>23112.28</b>	<b>61239.10</b>	<b>21747.67</b>	<b>9760.22</b>	<b>31507.89</b>	<b>17403.55</b>	<b>7546.70</b>	<b>24950.25</b>	<b>1234295.40</b>	<b>339527.93</b>	<b>1573823.32</b>
	1.27%	0.71%	1.98%	2.42%	1.47%	3.89%	1.38%	0.62%	2.00%	1.11%	0.48%	1.59%	78.43%	21.57%	100.00%
	(5.18)	(5.27)	(5.22)	(6.82)	(6.54)	(6.71)	(5.64)	(9.78)	(6.89)	(7.77)	(7.84)	(7.79)	(3.76)	(4.36)	(3.89)
<b>Jul.-Sep.</b>	<b>20011.69</b>	<b>10338.02</b>	<b>30349.71</b>	<b>38034.36</b>	<b>22947.83</b>	<b>60982.19</b>	<b>21136.63</b>	<b>9620.76</b>	<b>30757.39</b>	<b>17200.04</b>	<b>7672.41</b>	<b>24872.44</b>	<b>1234703.06</b>	<b>341667.61</b>	<b>1576370.66</b>
	1.27%	0.66%	1.93%	2.41%	1.46%	3.87%	1.34%	0.61%	1.95%	1.09%	0.49%	1.58%	78.33%	21.67%	100.00%
	(0.07)	-(7.30)	-(2.57)	-(0.24)	-(0.71)	-(0.42)	-(2.81)	-(1.43)	-(2.38)	-(1.17)	(1.67)	-(0.31)	(0.03)	(0.63)	(0.16)
<b>Oct.-Dec.</b>	<b>19833.34</b>	<b>10354.75</b>	<b>30188.09</b>	<b>39004.17</b>	<b>22897.76</b>	<b>61901.93</b>	<b>21723.27</b>	<b>9588.76</b>	<b>31312.03</b>	<b>17173.47</b>	<b>7698.76</b>	<b>24872.23</b>	<b>1250637.57</b>	<b>337373.01</b>	<b>1588010.57</b>
	1.25%	0.65%	1.90%	2.46%	1.44%	3.90%	1.37%	0.60%	1.97%	1.08%	0.48%	1.57%	78.75%	21.25%	100.00%
	-(0.89)	(0.16)	-(0.53)	(2.55)	-(0.22)	(1.51)	(2.78)	-(0.33)	(1.80)	-(0.15)	(0.34)	(0.00)	(1.29)	-(1.26)	(0.74)
<b>2023</b>															
<b>Jan.-Mar.</b>	<b>19786.09</b>	<b>10160.42</b>	<b>29946.51</b>	<b>39078.77</b>	<b>23726.52</b>	<b>62805.29</b>	<b>20897.73</b>	<b>9411.81</b>	<b>30309.54</b>	<b>17259.10</b>	<b>7660.63</b>	<b>24919.73</b>	<b>1269892.73</b>	<b>343169.92</b>	<b>1613062.64</b>
	1.23%	0.63%	1.86%	2.42%	1.47%	3.89%	1.30%	0.58%	1.88%	1.07%	0.47%	1.54%	78.73%	21.27%	100.00%
	-(0.24)	-(1.88)	-(0.80)	(0.19)	(3.62)	(1.46)	-(3.80)	-(1.85)	-(3.20)	(0.50)	-(0.50)	(0.19)	(1.54)	(1.72)	(1.58)

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 20.93% of the total advances at the end of the quarter under review. Advances made by state owned banks increased by 3.57% to Tk.294053.91 crore at the end of the quarter under review as compared to an increase of 8.40% and an increase of 3.97% at the end of the preceding quarter (Oct.-Dec., 2022) and the corresponding quarter (Jan.-Mar., 2022) of the last year respectively. The share of specialised banks' advances accounted for 2.78% in March 31, 2023 which is 1.12% higher than the previous quarter. Advances classified by category of banks are shown in Table-7.

**Table -7**  
**Advances Classified by Category of Banks**

(Taka in Crore)

At end of the quarter	State Owned Banks	Specialised Banks	Foreign Banks	Private Banks (Including Islamic Banks)	Islamic Banks	All Banks
<b><u>2022</u></b>						
<b>Jan.-Mar.</b>	<b>245084.10</b>	<b>35764.07</b>	<b>33031.25</b>	<b>922768.24</b>	<b>333082.73</b>	<b>1236647.65</b>
	19.82%	2.89%	2.67%	74.62%	26.93%	100%
	(3.97)	(1.27)	-(4.32)	(1.96)	(1.82)	(2.15)
<b>Apr.-Jun.</b>	<b>253988.59</b>	<b>37397.62</b>	<b>36033.63</b>	<b>971239.50</b>	<b>351602.90</b>	<b>1298659.33</b>
	19.56%	2.88%	2.77%	74.79%	27.07%	100%
	(3.63)	(4.57)	(9.09)	(5.25)	(5.56)	(5.01)
<b>Jul.-Sep.</b>	<b>261928.34</b>	<b>37321.28</b>	<b>36192.49</b>	<b>997463.51</b>	<b>362063.37</b>	<b>1332905.62</b>
	19.65%	2.80%	2.72%	74.83%	27.16%	100%
	(3.13)	-(0.20)	(0.44)	(2.70)	(2.98)	(2.64)
<b>Oct.-Dec.</b>	<b>283925.10</b>	<b>38642.51</b>	<b>39132.67</b>	<b>1026003.25</b>	<b>372584.15</b>	<b>1387703.54</b>
	20.46%	2.78%	2.82%	73.94%	26.85%	100%
	(8.40)	(3.54)	(8.12)	(2.86)	(2.91)	(4.11)
<b><u>2023</u></b>						
<b>Jan.-Mar.</b>	<b>294053.91</b>	<b>39074.95</b>	<b>37433.48</b>	<b>1034522.01</b>	<b>375884.67</b>	<b>1405084.35</b>
	20.93%	2.78%	2.66%	73.63%	26.75%	100%
	(3.57)	(1.12)	-(4.34)	(0.83)	(0.89)	(1.25)

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.12809.51 crore or 0.95% to Tk.1360259.17 crore at end of the quarter (Jan.-Mar., 2023) as compared to an increase of Tk.49021.74 crore or 3.78% and Tk.23432.70 crore or 1.98% at the preceding quarter (Oct.-Dec., 2022) and the corresponding quarter (Jan.-Mar., 2022) of the last year respectively.

Loans to the public sector increased by Tk.4571.31 crore or 11.36% to Tk.44825.18 crore as compared to an increase of Tk.5776.18 crore or 16.75% and an increase of Tk.2625.90 crore or 8.92% during the preceding quarter (Oct.-Dec., 2022) and corresponding quarter (Jan.-Mar., 2022) of the last year respectively. The increase in advances to public sector was due to an increase in 'Government' sector by Tk.1628.79 crore or 11.86% to Tk.15367.45 crore while 'Other than Government' sector increased by Tk.2942.52 crore or 11.10% to Tk.29457.74 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**

(Taka in Crore)

At end of the quarter	Public Sector			Private Sector	Total Advance (Public+Private)	Ratio (Public/ Private)
	Government	Other than Government	Total			
<b>2022</b>						
<b>Jan.-Mar.</b>	<b>9107.43</b>	<b>22960.08</b>	<b>32067.50</b>	<b>1204580.15</b>	<b>1236647.65</b>	<b>0.03</b>
	0.74%	1.86%	2.59%	97.41%	100%	
	(20.66)	(4.87)	(8.92)	(1.98)	(2.15)	
<b>Apr.-Jun.</b>	<b>10426.44</b>	<b>23217.57</b>	<b>33644.01</b>	<b>1265015.32</b>	<b>1298659.33</b>	<b>0.03</b>
	0.80%	1.79%	2.59%	97.41%	100%	
	(14.48)	(1.12)	(4.92)	(5.02)	(5.01)	
<b>Jul.-Sep.</b>	<b>11835.71</b>	<b>22641.99</b>	<b>34477.70</b>	<b>1298427.92</b>	<b>1332905.62</b>	<b>0.03</b>
	0.89%	1.70%	2.59%	97.41%	100%	
	(13.52)	-(2.48)	(2.48)	(2.64)	(2.64)	
<b>Oct.-Dec.</b>	<b>13738.66</b>	<b>26515.21</b>	<b>40253.87</b>	<b>1347449.66</b>	<b>1387703.54</b>	<b>0.03</b>
	0.99%	1.91%	2.90%	97.10%	100%	
	(16.08)	(17.11)	(16.75)	(3.78)	(4.11)	
<b>2023</b>						
<b>Jan.-Mar.</b>	<b>15367.45</b>	<b>29457.74</b>	<b>44825.18</b>	<b>1360259.17</b>	<b>1405084.35</b>	<b>0.03</b>
	1.09%	2.10%	3.19%	96.81%	100%	
	(11.86)	(11.10)	(11.36)	(0.95)	(1.25)	

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 (34.27%) was used for 'Trade' purpose followed by advances for 'Working Capital Financing' (19.60%) and 'Term Loan' (20.13%) at the end of the quarter Jan.-Mar., 2023. Trade loans decreased by Tk.2898.75 crore or 0.60% to Tk.481507.17 crore and 'Term Loan' increased by Tk.9837.12 crore or 3.60% to Tk.282779.31 crore at the end of the quarter under review as compared to an increase of 3.72% and an increase of 4.31% respectively at the end of the preceding quarter (Oct.-Dec., 2022) and an increase of 3.78% & an increase of 0.42% respectively at the corresponding quarter (Jan.-Mar., 2022) of the last year. 'Transport' loans decreased by 0.25% to Tk.11673.11 crore and 'Agriculture' loans increased by 2.59% to Tk.68703.26 crore as compared to an increase of 2.48% & an increase of 2.53% at the end of the preceding quarter (Oct.-Dec., 2022) and a decrease of 7.05% & an increase of 2.78% at the corresponding quarter (Jan.-Mar., 2022) of the last year respectively. 'Construction' loan increased by 5.63% to Tk.117425.91 crore and 'Working Capital Financing' loan increased by 1.92% to Tk.275391.83 crore and 'Consumer Finance' loan decreased by 6.18% to Tk.120919.82 crore respectively at the end of the quarter under review. Table-9 shows economic purpose-wise classification of advances.

**Table -9**  
**Economic Purpose-wise Classification of Advances**

(Taka in Crore)

At end of the quarter	Agriculture Fishing & Forestry	Industry		Construction	Transport	Trade & Commerce	Consumer Finance	Others	Total
		Term Loan	Working Capital Financing						
2022									
Jan.-Mar.	58439.09	254297.48	246701.20	104738.74	11709.83	424819.27	99747.93	36194.13	1236647.65
	4.73%	20.56%	19.95%	8.47%	0.95%	34.35%	8.07%	2.93%	100%
	(2.78)	(0.42)	(0.06)	(2.24)	-(7.05)	(3.78)	(4.54)	(5.96)	(2.15)
Apr.-Jun.	62766.62	262618.78	270757.22	105942.05	11197.18	441861.02	106422.99	37093.47	1298659.33
	4.83%	20.22%	20.85%	8.16%	0.86%	34.02%	8.19%	2.86%	100%
	(7.41)	(3.27)	(9.75)	(1.15)	-(4.38)	(4.01)	(6.69)	(2.48)	(5.01)
Jul.-Sep.	65315.27	261654.39	266724.89	111261.17	11419.41	467053.05	112517.81	36959.62	1332905.62
	4.90%	19.63%	20.01%	8.35%	0.86%	35.04%	8.44%	2.77%	100%
	(4.06)	-(0.37)	-(1.49)	(5.02)	(1.98)	(5.70)	(5.73)	-(0.36)	(2.64)
Oct.-Dec.	66966.73	272942.19	270215.21	111162.46	11702.85	484405.91	128879.50	41428.70	1387703.54
	4.83%	19.67%	19.47%	8.01%	0.84%	34.91%	9.29%	2.99%	100%
	(2.53)	(4.31)	(1.31)	-(0.09)	(2.48)	(3.72)	(14.54)	(12.09)	(4.11)
2023									
Jan.-Mar.	68703.26	282779.31	275391.83	117425.91	11673.11	481507.17	120919.82	46683.94	1405084.35
	4.89%	20.13%	19.60%	8.36%	0.83%	34.27%	8.61%	3.32%	100%
	(2.59)	(3.60)	(1.92)	(5.63)	-(0.25)	-(0.60)	-(6.18)	(12.69)	(1.25)

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 64.25% of the total loans were outstanding against 'Real Estate' and 5.17% loans against 'Export Documents & Commodities' at the end of the quarter under review. Advances against 'Real Estate' increased by 3.09% to Tk.902770.71 crore and that against 'Machinery' decreased by 30.26% to Tk.19636.04 crore at the end of the quarter Jan.-Mar., 2023. '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 a decrease of 5.13% to Tk.85468.96 crore at the end of the quarter Jan.-Mar., 2023 as compared to an increase of 6.04% and an increase of 3.45% at the end of the preceding quarter (Oct.-Dec., 2022) and the corresponding quarter (Jan.-Mar., 2022) of the last year respectively. Security wise classification of advances is shown in Table-10.

**Table-10**  
**Security-wise Classification of Advances**

(Taka in Crore)

At end of the quarter	Shares & Securities	Export Documents/ Commodities	Machinery/ Fixed Assets	Real Estate	Financial Obligations Only	Guarantee of Individuals /Institutions	Other Items	Total
<b>2022</b>								
<b>Jan.-Mar.</b>	<b>6935.85</b>	<b>80276.57</b>	<b>19765.53</b>	<b>804046.43</b>	<b>74433.70</b>	<b>170156.59</b>	<b>81032.99</b>	<b>1236647.65</b>
	0.56%	6.49%	1.60%	65.02%	6.02%	13.76%	6.55%	100%
	(7.37)	(6.59)	-(6.82)	(1.29)	(1.52)	(8.72)	-(3.45)	(2.15)
<b>Apr.-Jun.</b>	<b>8140.87</b>	<b>87075.87</b>	<b>22308.28</b>	<b>828346.64</b>	<b>81392.13</b>	<b>187145.92</b>	<b>84249.60</b>	<b>1298659.33</b>
	0.63%	6.71%	1.72%	63.78%	6.27%	14.41%	6.49%	100%
	(17.37)	(8.47)	(12.86)	(3.02)	(9.35)	(9.98)	(3.97)	(5.01)
<b>Jul.-Sep.</b>	<b>7875.16</b>	<b>80126.98</b>	<b>19516.58</b>	<b>865148.11</b>	<b>90250.37</b>	<b>185034.41</b>	<b>84954.01</b>	<b>1332905.62</b>
	0.59%	6.01%	1.46%	64.91%	6.77%	13.88%	6.37%	100%
	-(3.26)	-(7.98)	-(12.51)	(4.44)	(10.88)	-(1.13)	(0.84)	(2.64)
<b>Oct.-Dec.</b>	<b>7828.36</b>	<b>78027.97</b>	<b>28155.61</b>	<b>875723.59</b>	<b>106774.68</b>	<b>201104.79</b>	<b>90088.52</b>	<b>1387703.54</b>
	0.56%	5.62%	2.03%	63.11%	7.69%	14.49%	6.49%	100%
	-(0.59)	-(2.62)	(44.27)	(1.22)	(18.31)	(8.69)	(6.04)	(4.11)
<b>2023</b>								
<b>Jan.-Mar.</b>	<b>8163.36</b>	<b>72659.52</b>	<b>19636.04</b>	<b>902770.71</b>	<b>102580.80</b>	<b>213804.96</b>	<b>85468.96</b>	<b>1405084.35</b>
	0.58%	5.17%	1.40%	64.25%	7.30%	15.22%	6.08%	100%
	(4.28)	-(6.88)	-(30.26)	(3.09)	-(3.93)	(6.32)	-(5.13)	(1.25)

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 some changes in definition of items in the 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 68.19% of total advances of which the share of urban and rural stood at 62.56% and 5.63% respectively at the end of the quarter Jan.-Mar., 2023. The loans in Dhaka Division increased by 1.31% to Tk.958119.18 crore and in Chattogram Division increased by 0.97% to Tk.247049.59 crore and in Khulna Division increased by 0.61% to Tk.55353.97 crore during the quarter under review. The loans in Sylhet Division decreased by 0.75% to Tk.16552.56 crore, in Barishal Division increased by 2.21% to Tk.16711.27 crore, in Rajshahi Division increased by 2.29% to Tk.56751.80 crore, in Mymensingh Division increased by 1.39% to Tk.19119.12 crore and that in Rangpur Division decreased by 1.38% to Tk.35426.86 crore. Division-wise distribution of urban and rural loans is shown in Table-11.

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

At the end of quarter	Chattogram Division			Dhaka Division			Khulna Division			Rajshahi Division		
	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total
<b>2022</b>												
<b>Jan.-Mar.</b>	<b>197364.72</b>	<b>28109.30</b>	<b>225474.02</b>	<b>779225.89</b>	<b>61044.90</b>	<b>840270.79</b>	<b>35895.67</b>	<b>12718.94</b>	<b>48614.61</b>	<b>35988.15</b>	<b>10019.79</b>	<b>46007.94</b>
	15.96%	2.27%	18.23%	63.01%	4.94%	67.95%	2.90%	1.03%	3.93%	2.91%	0.81%	3.72%
	(0.92)	-(1.41)	(0.62)	(2.58)	(4.93)	(2.74)	(2.76)	(2.65)	(2.73)	-(2.39)	(2.28)	-(1.41)
<b>Apr.-Jun.</b>	<b>202188.97</b>	<b>28149.41</b>	<b>230338.38</b>	<b>821181.36</b>	<b>64103.85</b>	<b>885285.21</b>	<b>37761.83</b>	<b>13606.07</b>	<b>51367.90</b>	<b>39431.50</b>	<b>10673.43</b>	<b>50104.93</b>
	15.57%	2.17%	17.74%	63.23%	4.94%	68.17%	2.91%	1.05%	3.96%	3.04%	0.82%	3.86%
	(2.44)	(0.14)	(2.16)	(5.38)	(5.01)	(5.36)	(5.20)	(6.97)	(5.66)	(9.57)	(6.52)	(8.90)
<b>Jul.-Sep.</b>	<b>208941.02</b>	<b>28077.76</b>	<b>237018.78</b>	<b>844552.52</b>	<b>64735.91</b>	<b>909288.43</b>	<b>38778.39</b>	<b>14001.03</b>	<b>52779.43</b>	<b>41545.24</b>	<b>10680.89</b>	<b>52226.13</b>
	15.68%	2.11%	17.78%	63.36%	4.86%	68.22%	2.91%	1.05%	3.96%	3.12%	0.80%	3.92%
	(3.34)	-(0.25)	(2.90)	(2.85)	(0.99)	(2.71)	(2.69)	(2.90)	(2.75)	(5.36)	(0.07)	(4.23)
<b>Oct.-Dec.</b>	<b>214470.25</b>	<b>30204.07</b>	<b>244674.32</b>	<b>870521.24</b>	<b>75175.77</b>	<b>945697.01</b>	<b>40433.68</b>	<b>14586.06</b>	<b>55019.74</b>	<b>44060.48</b>	<b>11423.46</b>	<b>55483.95</b>
	15.46%	2.18%	17.63%	62.73%	5.42%	68.15%	2.91%	1.05%	3.96%	3.18%	0.82%	4.00%
	(2.65)	(7.57)	(3.23)	(3.07)	(16.13)	(4)	(4.27)	(4.18)	(4.24)	(6.05)	(6.95)	(6.24)
<b>2023</b>												
<b>Jan.-Mar.</b>	<b>216170.08</b>	<b>30879.52</b>	<b>247049.59</b>	<b>878986.90</b>	<b>79132.29</b>	<b>958119.18</b>	<b>40613.78</b>	<b>14740.19</b>	<b>55353.97</b>	<b>45260.61</b>	<b>11491.19</b>	<b>56751.80</b>
	15.38%	2.20%	17.58%	62.56%	5.63%	68.19%	2.89%	1.05%	3.94%	3.22%	0.82%	4.04%
	(0.79)	(2.24)	(0.97)	(0.97)	(5.26)	(1.31)	(0.45)	(1.06)	(0.61)	(2.72)	(0.59)	(2.29)

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**

(Taka in Crore)

At the end of quarter	Barishal Division			Sylhet Division			Rangpur Division			Mymensingh Division			All Divisions		
	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total
<b><u>2022</u></b>															
<b>Jan.-Mar.</b>	<b>8829.61</b>	<b>5704.48</b>	<b>14534.09</b>	<b>10017.10</b>	<b>4646.95</b>	<b>14664.05</b>	<b>20131.52</b>	<b>10044.32</b>	<b>30175.84</b>	<b>9989.97</b>	<b>6916.33</b>	<b>16906.30</b>	<b>1097442.63</b>	<b>139205.02</b>	<b>1236647.65</b>
	0.71%	0.46%	1.18%	0.81%	0.38%	1.19%	1.63%	0.81%	2.44%	0.81%	0.56%	1.37%	88.74%	11.26%	100.00%
	(4.82)	(3.50)	(4.30)	-(1.68)	-(2.47)	-(1.93)	(2.57)	(4.00)	(3.04)	(2.71)	(1.87)	(2.37)	(2.09)	(2.66)	(2.15)
<b>Apr.-Jun.</b>	<b>9203.68</b>	<b>6004.18</b>	<b>15207.86</b>	<b>10791.73</b>	<b>5086.53</b>	<b>15878.26</b>	<b>21620.70</b>	<b>11005.25</b>	<b>32625.95</b>	<b>10459.97</b>	<b>7390.87</b>	<b>17850.84</b>	<b>1152639.74</b>	<b>146019.59</b>	<b>1298659.33</b>
	0.71%	0.46%	1.17%	0.83%	0.39%	1.22%	1.66%	0.85%	2.51%	0.81%	0.57%	1.37%	88.76%	11.24%	100.00%
	(4.24)	(5.25)	(4.64)	(7.73)	(9.46)	(8.28)	(7.40)	(9.57)	(8.12)	(4.70)	(6.86)	(5.59)	(5.03)	(4.90)	(5.01)
<b>Jul.-Sep.</b>	<b>9285.96</b>	<b>6096.20</b>	<b>15382.16</b>	<b>10577.63</b>	<b>5153.73</b>	<b>15731.36</b>	<b>21554.36</b>	<b>11021.30</b>	<b>32575.66</b>	<b>10506.90</b>	<b>7396.77</b>	<b>17903.67</b>	<b>1185742.03</b>	<b>147163.59</b>	<b>1332905.62</b>
	0.70%	0.46%	1.15%	0.79%	0.39%	1.18%	1.62%	0.83%	2.44%	0.79%	0.55%	1.34%	88.96%	11.04%	100.00%
	(0.89)	(1.53)	(1.15)	-(1.98)	(1.32)	-(0.93)	-(0.31)	(0.15)	-(0.15)	(0.45)	(0.08)	(0.30)	(2.87)	(0.78)	(2.64)
<b>Oct.-Dec.</b>	<b>9957.44</b>	<b>6392.40</b>	<b>16349.84</b>	<b>11282.60</b>	<b>5395.64</b>	<b>16678.24</b>	<b>23154.77</b>	<b>11788.55</b>	<b>34943.32</b>	<b>11065.09</b>	<b>7792.05</b>	<b>18857.13</b>	<b>1224945.55</b>	<b>162757.99</b>	<b>1387703.54</b>
	0.72%	0.46%	1.18%	0.81%	0.39%	1.20%	1.67%	0.85%	2.52%	0.80%	0.56%	1.36%	88.27%	11.73%	100.00%
	(7.23)	(4.86)	(6.29)	(6.66)	(4.69)	(6.02)	(7.42)	(6.96)	(7.27)	(5.31)	(5.34)	(5.33)	(3.31)	(10.60)	(4.11)
<b><u>2023</u></b>															
<b>Jan.-Mar.</b>	<b>10126.65</b>	<b>6584.62</b>	<b>16711.27</b>	<b>11089.35</b>	<b>5463.21</b>	<b>16552.56</b>	<b>23326.61</b>	<b>12100.25</b>	<b>35426.86</b>	<b>11290.47</b>	<b>7828.65</b>	<b>19119.12</b>	<b>1236864.44</b>	<b>168219.91</b>	<b>1405084.35</b>
	0.72%	0.47%	1.19%	0.79%	0.39%	1.18%	1.66%	0.86%	2.52%	0.80%	0.56%	1.36%	88.03%	11.97%	100.00%
	(1.70)	(3.01)	(2.21)	-(1.71)	(1.25)	-(0.75)	(0.74)	(2.64)	(1.38)	(2.04)	(0.47)	(1.39)	(0.97)	(3.36)	(1.25)

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 and Deposits Ratio

Ratio of Advances to deposits in Chattogram, Dhaka, Khulna, Rajshahi, Barishal, Sylhet, Rangpur and Mymensingh Division were 0.73, 0.96, 0.82, 0.88, 0.56, 0.26, 1.17 and 0.77 respectively at the end of the quarter under review as compared to 0.74, 0.97, 0.81, 0.86, 0.54, 0.27, 1.12 and 0.76 respectively at the end of the previous quarter (Oct.-Dec., 2022). Table-11A shows the Division-wise Advance/ Deposit Ratio.

**Table-11A**  
**Division-wise Advance and Deposit Ratio**

(Taka in Crore)						
Divisions	Jan.-Mar., 2023			Oct.-Dec., 2022		
	Advances	Deposits	Ratio	Advances	Deposits	Ratio
Chattogram	247049.59	339240.04	0.73	244674.32	328855.57	0.74
Dhaka	958119.18	994126.99	0.96	945697.01	979104.98	0.97
Khulna	55353.97	67223.99	0.82	55019.74	67574.39	0.81
Rajshahi	56751.80	64490.55	0.88	55483.95	64201.36	0.86
Barishal	16711.27	29946.51	0.56	16349.84	30188.09	0.54
Sylhet	16552.56	62805.29	0.26	16678.24	61901.93	0.27
Rangpur	35426.86	30309.54	1.17	34943.32	31312.03	1.12
Mymensingh	19119.12	24919.73	0.77	18857.13	24872.23	0.76
<b>Total</b>	<b>1405084.35</b>	<b>1613062.64</b>	<b>0.87</b>	<b>1387703.54</b>	<b>1588010.57</b>	<b>0.87</b>

## Growth of Scheduled Bank Branches

The number of scheduled bank branches in the country increased by 12 or 0.11% to 11165 during the quarter Jan.-Mar., 2023 as compared to increase of 179 or 1.63% to 11153 and 5 or 0.05% to 10942 during the preceding quarter (Oct.-Dec., 2022) and the corresponding quarter (Jan.-Mar., 2022) of the last year respectively. The share of rural branches during the quarter was 48.52%. The number of urban branches increased by 8 or 0.14% during the quarter under review as compared to an increase by 96 or 1.70% during the preceding quarter (Oct.-Dec., 2022). 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 of March, 2023. It has extended its services to **81,678** villages of Bangladesh where in **10,336,336** members (**327,506** males and **10,008,830** females) were organised into groups for providing financial assistance services.

**Table-12**  
**Number of Scheduled Bank Branches Operating in Bangladesh**

At end of the quarter	State Owned Banks			SpecialisedBanks			Foreign Banks	Private Banks			All Banks		
	Urban	Rural	Total	Urban	Rural	Total		Urban	Rural	Total	Urban	Rural	Total
2022													
Jan.-Mar.	1766	2046	3812	293	1219	1512	65	3502	2051	5553	5626	5316	10942
	16.14%	18.70%	34.84%	2.68%	11.14%	13.82%	0.59%	32.01%	18.74%	50.75%	51.42%	48.58%	100.00%
	(0.06)	(0.05)	(0.05)	(0.00)	(0.00)	(0.00)	(0.00)	(0.06)	(0.05)	(0.05)	(0.05)	(0.04)	(0.05)
Apr.-Jun.	1766	2046	3812	297	1222	1519	63	3511	2058	5569	5637	5326	10963
	16.11%	18.66%	34.77%	2.71%	11.15%	13.86%	0.57%	32.03%	18.77%	50.80%	51.42%	48.58%	100.00%
	(0.00)	(0.00)	(0.00)	(1.37)	(0.25)	(0.46)	-(3.08)	(0.26)	(0.34)	(0.29)	(0.20)	(0.19)	(0.19)
Jul.-Sep.	1766	2046	3812	297	1222	1519	63	3518	2062	5580	5644	5330	10974
	16.09%	18.64%	34.74%	2.71%	11.14%	13.84%	0.57%	32.06%	18.79%	50.85%	51.43%	48.57%	100.00%
	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.20)	(0.19)	(0.20)	(0.12)	(0.08)	(0.10)
Oct.-Dec.	1769	2054	3823	301	1222	1523	63	3607	2137	5744	5740	5413	11153
	15.86%	18.42%	34.28%	2.70%	10.96%	13.66%	0.56%	32.34%	19.16%	51.50%	51.47%	48.53%	100.00%
	(0.17)	(0.39)	(0.29)	(1.35)	(0.00)	(0.26)	(0.00)	(2.53)	(3.64)	(2.94)	(1.70)	(1.56)	(1.63)
2023													
Jan.-Mar.	1769	2054	3823	301	1222	1523	63	3615	2141	5756	5748	5417	11165
	15.84%	18.40%	34.24%	2.70%	10.94%	13.64%	0.56%	32.38%	19.18%	51.55%	51.48%	48.52%	100.00%
	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.22)	(0.19)	(0.21)	(0.14)	(0.07)	(0.11)

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**

At end of the quarter	Chattogram Division			Dhaka Division			Khulna Division			Rajshahi Division		
	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total
<b><u>2022</u></b>												
<b>Jan.-Mar.</b>	<b>1229</b>	<b>1326</b>	<b>2555</b>	<b>2294</b>	<b>1399</b>	<b>3693</b>	<b>500</b>	<b>546</b>	<b>1046</b>	<b>506</b>	<b>602</b>	<b>1108</b>
	11.23%	12.12%	23.35%	20.97%	12.79%	33.75%	4.57%	4.99%	9.56%	4.62%	5.50%	10.13%
	(0.00)	(0.08)	(0.04)	(0.13)	(0.00)	(0.08)	(0.00)	(0.00)	(0.00)	(0.00)	(0.17)	(0.09)
<b>Apr.-Jun.</b>	<b>1230</b>	<b>1329</b>	<b>2559</b>	<b>2297</b>	<b>1405</b>	<b>3702</b>	<b>500</b>	<b>546</b>	<b>1046</b>	<b>507</b>	<b>602</b>	<b>1109</b>
	11.22%	12.12%	23.34%	20.95%	12.82%	33.77%	4.56%	4.98%	9.54%	4.62%	5.49%	10.12%
	(0.08)	(0.23)	(0.16)	(0.13)	(0.43)	(0.24)	(0.00)	(0.00)	(0.00)	(0.20)	(0.00)	(0.09)
<b>Jul.-Sep.</b>	<b>1232</b>	<b>1329</b>	<b>2561</b>	<b>2298</b>	<b>1410</b>	<b>3708</b>	<b>501</b>	<b>546</b>	<b>1047</b>	<b>507</b>	<b>602</b>	<b>1109</b>
	11.23%	12.11%	23.34%	20.94%	12.85%	33.79%	4.57%	4.98%	9.54%	4.62%	5.49%	10.11%
	(0.16)	(0.00)	(0.08)	(0.04)	(0.36)	(0.16)	(0.20)	(0.00)	(0.10)	(0.00)	(0.00)	(0.00)
<b>Oct.-Dec.</b>	<b>1253</b>	<b>1350</b>	<b>2603</b>	<b>2342</b>	<b>1447</b>	<b>3789</b>	<b>514</b>	<b>554</b>	<b>1068</b>	<b>511</b>	<b>604</b>	<b>1115</b>
	11.23%	12.10%	23.34%	21.00%	12.97%	33.97%	4.61%	4.97%	9.58%	4.58%	5.42%	10.00%
	(1.70)	(1.58)	(1.64)	(1.91)	(2.62)	(2.18)	(2.59)	(1.47)	(2.01)	(0.79)	(0.33)	(0.54)
<b><u>2023</u></b>												
<b>Jan.-Mar.</b>	<b>1254</b>	<b>1352</b>	<b>2606</b>	<b>2348</b>	<b>1446</b>	<b>3794</b>	<b>514</b>	<b>555</b>	<b>1069</b>	<b>512</b>	<b>605</b>	<b>1117</b>
	11.23%	12.11%	23.34%	21.03%	12.95%	33.98%	4.60%	4.97%	9.57%	4.59%	5.42%	10.00%
	(0.08)	(0.15)	(0.12)	(0.26)	-(0.07)	(0.13)	(0.00)	(0.18)	(0.09)	(0.20)	(0.17)	(0.18)

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'd.)**  
**Region-wise Position of Scheduled Bank Branches**

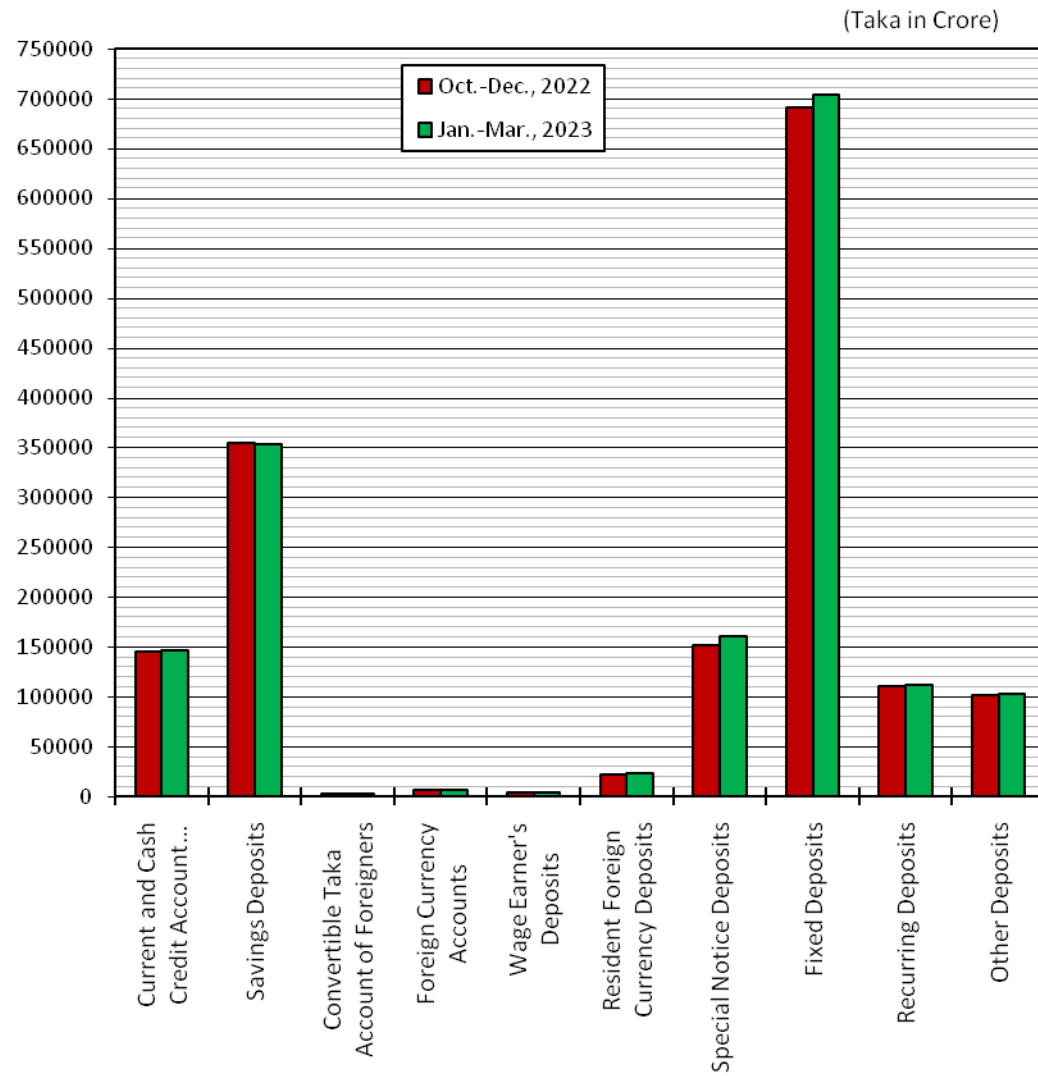
At end of the quarter	Barishal Division			Sylhet Division			Rangpur Division			Mymensingh Division			All Divisions		
	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total
<b>2022</b>															
<b>Jan.-Mar.</b>	<b>252</b>	<b>299</b>	<b>551</b>	<b>353</b>	<b>450</b>	<b>803</b>	<b>291</b>	<b>437</b>	<b>728</b>	<b>201</b>	<b>257</b>	<b>458</b>	<b>5626</b>	<b>5316</b>	<b>10942</b>
	2.30%	2.73%	5.04%	3.23%	4.11%	7.34%	2.66%	3.99%	6.65%	1.84%	2.35%	4.19%	51.42%	48.58%	100.00%
	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.05)	(0.04)	(0.05)
<b>Apr.-Jun.</b>	<b>254</b>	<b>300</b>	<b>554</b>	<b>353</b>	<b>450</b>	<b>803</b>	<b>293</b>	<b>437</b>	<b>730</b>	<b>203</b>	<b>257</b>	<b>460</b>	<b>5637</b>	<b>5326</b>	<b>10963</b>
	2.32%	2.74%	5.05%	3.22%	4.10%	7.32%	2.67%	3.99%	6.66%	1.85%	2.34%	4.20%	51.42%	48.58%	100.00%
	(0.79)	(0.33)	(0.54)	(0.00)	(0.00)	(0.00)	(0.69)	(0.00)	(0.27)	(1.00)	(0.00)	(0.44)	(0.20)	(0.19)	(0.19)
<b>Jul.-Sep.</b>	<b>254</b>	<b>300</b>	<b>554</b>	<b>355</b>	<b>449</b>	<b>804</b>	<b>294</b>	<b>437</b>	<b>731</b>	<b>203</b>	<b>257</b>	<b>460</b>	<b>5644</b>	<b>5330</b>	<b>10974</b>
	2.31%	2.73%	5.05%	3.23%	4.09%	7.33%	2.68%	3.98%	6.66%	1.85%	2.34%	4.19%	51.43%	48.57%	100.00%
	(0.00)	(0.00)	(0.00)	(0.57)	-(0.22)	(0.12)	(0.34)	(0.00)	(0.14)	(0.00)	(0.00)	(0.00)	(0.12)	(0.08)	(0.10)
<b>Oct.-Dec.</b>	<b>260</b>	<b>301</b>	<b>561</b>	<b>357</b>	<b>450</b>	<b>807</b>	<b>298</b>	<b>445</b>	<b>743</b>	<b>205</b>	<b>262</b>	<b>467</b>	<b>5740</b>	<b>5413</b>	<b>11153</b>
	2.33%	2.70%	5.03%	3.20%	4.03%	7.24%	2.67%	3.99%	6.66%	1.84%	2.35%	4.19%	51.47%	48.53%	100.00%
	(2.36)	(0.33)	(1.26)	(0.56)	(0.22)	(0.37)	(1.36)	(1.83)	(1.64)	(0.99)	(1.95)	(1.52)	(1.70)	(1.56)	(1.63)
<b>2023</b>															
<b>Jan.-Mar.</b>	<b>260</b>	<b>301</b>	<b>561</b>	<b>357</b>	<b>450</b>	<b>807</b>	<b>298</b>	<b>446</b>	<b>744</b>	<b>205</b>	<b>262</b>	<b>467</b>	<b>5748</b>	<b>5417</b>	<b>11165</b>
	2.33%	2.70%	5.02%	3.20%	4.03%	7.23%	2.67%	3.99%	6.66%	1.84%	2.35%	4.18%	51.48%	48.52%	100.00%
	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.22)	(0.13)	(0.00)	(0.00)	(0.00)	(0.14)	(0.07)	(0.11)

Source: Banking Regulation and Policy Department, Bangladesh Bank.

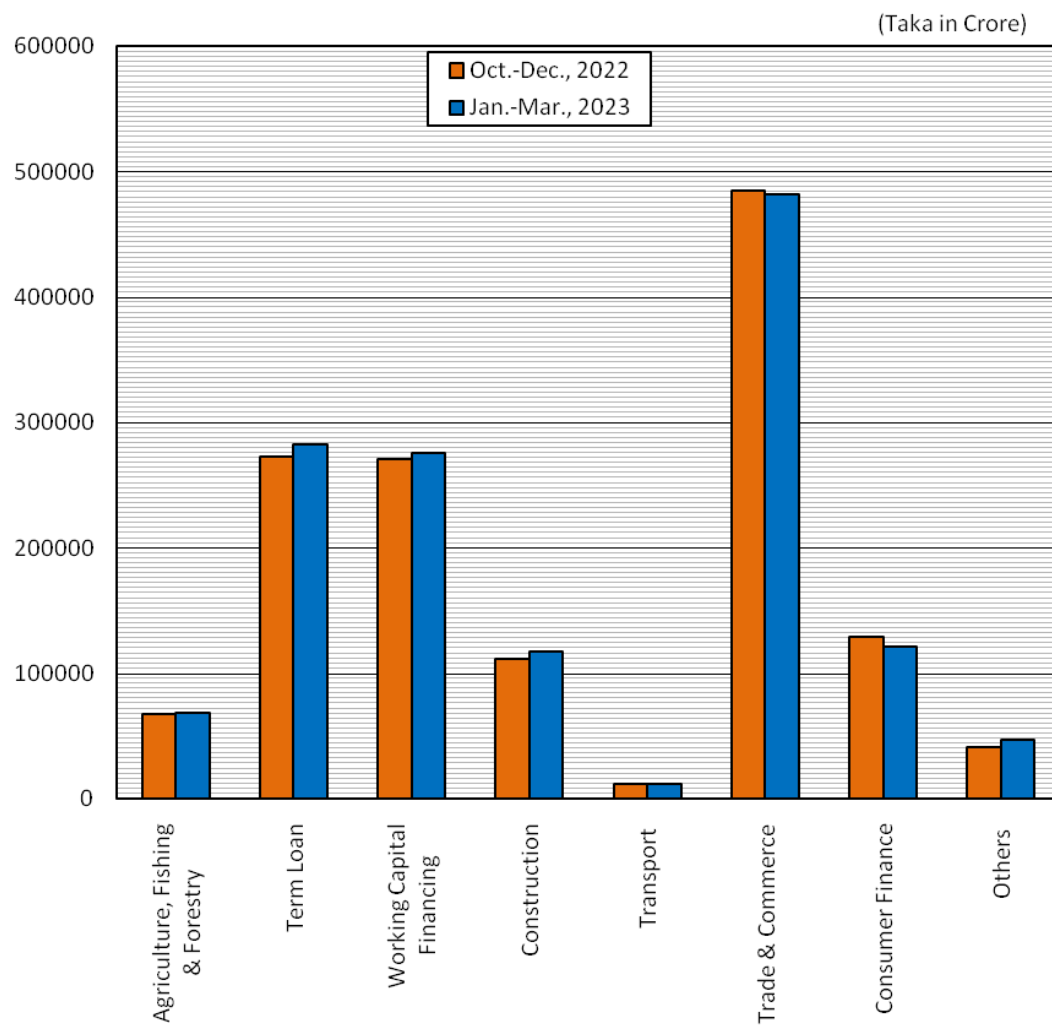
Note: 1. Figures in the parentheses represent rates of growth in percent over the preceding quarter.

2. Minor differences may observe due to rounding off.

**Chart 1: Deposits Distributed by Types of Account  
(All Banks)**



**Chart 2: Advances Classified by Economic Purposes  
(All Banks)**



## INDICATORS

(Amount in Taka)

Items	AS ON	
	March 31, 2023	December 31, 2022
<b>Number of Banks</b>	61	61
<b>Number of Bank Branches<sup>1</sup></b>	11,165	11,153
<b>Deposits (Excluding Inter-Bank)</b>		
a) Total Deposits	16,130,626,432,994	15,880,105,746,592
Urban	12,698,927,260,666	12,506,375,682,688
Rural	3,431,699,172,328	3,373,730,063,903
b) Number of Accounts	141,137,256	136,249,764
c) Average Deposits per account	114,290	116,551
<b>Advances (Excluding Inter-Bank)</b>		
a) Total Advances	14,050,843,527,767	13,877,035,370,624
Urban	12,368,644,431,617	12,249,455,476,149
Rural	1,682,199,096,149	1,627,579,894,475
b) Number of Accounts	12,423,840	12,310,877
c) Average Advances per account	1,130,958	1,127,217
<b>Bank Credit (Advances+Bills)</b>	14,472,652,791,767	14,228,853,780,463
Ratio of Advances to Deposits	0.87	0.87
Ratio of Bank Credit to Deposits	0.90	0.90
Rate of Interest on Deposits(Weighted Average)	4.37	4.24
Rate of Interest on Advances(Weighted Average)	7.29	7.23
<b>Scheduled Banks' Investment</b> (Excluding inter-bank)	3,627,990,908,980	3,457,783,778,009
<b>Borrowings From Bangladesh Bank</b>	1,121,599,533,864	1,204,475,371,817

Source: Statistics Department, Bangladesh Bank.

<sup>1</sup> Banking Regulation and Policy Department, Bangladesh Bank.

**Weighted Average Rates of Interest on Deposits**  
(As on March 31, 2023)

(In Percent)

Banks	All Deposits	Savings Deposits	Special Notice Deposits	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	Other Deposits
	1	2	3	4	5	6	7	8	9	10
<b>All Banks</b>	4.37	2.33	3.20	6.60	6.46	6.47	6.34	6.62	7.92	2.68
<b>State owned Banks</b>	4.13	2.63	3.11	6.38	6.38	6.44	6.30	6.01	7.58	2.34
<b>Private Banks (a+b)</b>	4.40	2.12	3.25	6.66	6.48	6.47	6.35	6.64	7.99	2.69
<b>a) Domestic</b>	4.64	2.22	3.48	6.72	6.54	6.52	6.39	6.69	8.02	3.04
<b>b) Foreign</b>	1.14	0.87	0.55	4.54	3.69	4.82	4.96	5.12	5.73	0.34
<b>Specialised Banks</b>	5.66	3.45	3.84	6.65	6.33	6.55	6.63	6.65	7.18	5.73
<b>Islamic Banks</b>	5.07	2.88	2.90	6.92	6.80	6.93	6.79	7.22	7.33	3.25

**Weighted Average Rates of Interest on Advances By Major Economic Purposes**  
(As on March 31, 2023)

(In Percent)

Banks	All Advances	Agriculture Fishing & Forestry	Industry		Construc-tion	Transport	Trade & Commerce	Other Institutional Loan	Consumer Finance	Miscell-aneous
			Term Loan	Working Capital Financing						
	1	2	3	4	5	6	7	8	9	10
<b>All Banks</b>	7.29	7.47	7.07	7.71	7.37	6.31	6.89	7.66	8.43	5.69
<b>State Owned Banks</b>	6.45	7.38	4.97	6.75	5.04	5.10	6.82	7.65	7.57	5.22
<b>Private Banks (a+b)</b>	7.53	7.83	7.51	7.89	7.85	7.73	6.91	7.66	9.02	8.20
<b>a) Domestic</b>	7.54	7.84	7.50	7.90	7.85	7.72	6.95	7.71	8.97	6.82
<b>b) Foreign</b>	7.40	7.78	8.08	7.64	7.27	8.58	4.83	7.29	9.54	8.04
<b>Specialised Banks</b>	6.96	7.21	2.06	3.04	4.01	---	6.83	---	4.92	8.76
<b>Islamic Banks</b>	7.17	7.88	7.15	7.35	6.82	8.06	7.14	6.51	6.77	6.68

Note: ... = Not applicable