

Appendix-3
Banking Performance Indicators
(Table: I-XI)

Table I: Banking System Structure

(Billion Taka)

Bank Types	2011 (June)					
	Number of Banks	Number of Branches	Total Assets	% of Industry assets	Deposits	% of Deposits
SCBs	4	4148	1564.9	28.8	1123.6	27.5
DFIs	4	1388	317.0	5.9	205.9	5.0
PCBs	30	2912	3205.4	59.0	2505.9	61.4
FCBs	9	74	344.2	6.3	247.3	6.1
Total	47	8522	5431.5	100.0	4082.7	100

Table II: Capital to Risk Weighted Assets Ratio by Type of Banks

(Percent)

Bank types	2005	2006	2007	2008	2009	2010	2011 (June)
SCBs	-0.4	1.1	7.9	6.9	9.0	8.9	9.5
DFIs	-7.5	-6.7	-5.5	-5.3	0.4	-7.3	-7.0
PCBs	9.1	9.8	10.6	11.4	12.1	10.1	10.4
FCBs	26.0	22.7	22.7	24.0	28.1	15.6	17.1
Total	5.6	6.7	9.6	10.1	11.6	9.3	9.7

Table III: NPLs to Total Loans Ratios by Type of Banks

(Percent)

Bank types	2005	2006	2007	2008	2009	2010	2011 (June)
SCBs	21.4	22.9	29.9	25.4	21.4	15.7	14.1
DFIs	34.9	33.7	28.6	25.5	25.9	24.2	21.8
PCBs	5.6	5.5	5.0	4.4	3.9	3.2	3.5
FCBs	1.3	0.8	1.4	1.9	2.3	3.0	3.1
Total	13.6	13.2	13.2	10.8	9.2	7.3	7.1

Table IV: Ratio of net NPLs to net Total Loans by Type of Banks

(Percent)							
Bank types	2005	2006	2007	2008	2009	2010	2011 (June)
SCBs	13.2	14.5	12.9	5.9	1.9	1.9	2.0
DFIs	22.6	23.6	19.0	17.0	18.3	10.0	13.5
PCBs	1.8	1.8	1.4	0.9	0.4	0.0	0.2
FCBs	-2.2	-2.6	-1.9	-2.0	-2.3	-1.7	-1.5
Total	7.2	7.1	5.1	2.8	1.7	1.3	1.3

Table V: Required Provision and Provision Maintained-all Banks

(Billion Taka)							
All banks	2005	2006	2007	2008	2009	2010	2011 (June)
Amount of NPLs	175.1	200.1	226.2	224.8	224.8	227.1	243.8
Required provision	88.3	106.1	127.2	136.1	134.8	149.2	158.0
Provision maintained	42.6	52.9	97.1	126.2	137.9	142.3	152.3
Excess(+)/shortfall(-)	-45.7	-53.2	-30.1	-9.9	3.1	-6.9	-5.6
Provision maintenance ratio (%)	48.2	49.9	76.3	92.7	102.3	95.4	96.4

Table VI: Comparative position of provision adequacy

(Billion Taka)						
Year	Items	SCBs	SBs	PCBs	FCBs	
2009	Required provision	66.0	17.5	46.5	4.6	
	Provision maintained	79.5	8.9	43.6	5.9	
	Provision maintenance ratio (%)	120.5	50.9	93.8	128.3	
2010	Required provision	70.6	19.1	53.3	6.2	
	Provision maintained	69.9	13.3	51.8	7.4	
	Provision maintenance ratio (%)	98.9	69.7	97.1	119.4	
2011 (As of 30-06-2011)	Required provision	69.8	20.6	60.0	7.5	
	Provision maintained	69.8	14.3	60.0	8.2	
	Provision maintenance ratio (%)	100.0	69.4	100.0	109.3	

Table VII: Writing-off Bad Debts in Different Bank Categories

(Billion Taka)

Bank types	30 June 05	30 June 06	30 June 07	30 June 08	30 June 09	30 June 10	30 June 11
SCBs	29.7	35.7	42.8	48.4	64.5	70.5	82.4
SBs	27.6	28.6	30.4	31	31.8	31.8	32.0
PCBs	32.9	40.7	45.5	49.4	54.7	69.6	77.1
FCBs	1.1	1.5	1.6	1.7	2.0	2.1	2.3
Total	91.3	106.5	120.3	130.5	153.0	174.0	193.9

Table VIII: Expenditure-income Ratio by Type of Banks

(Percent)

Bank types	2004	2005	2006	2007	2008	2009	2010	2011 (June)
SCBs	102.3	101.9	100	100	89.6	75.6	80.7	65.9
DFIs	104	103.9	103.5	107.7	103.7	112.1	87.8	101.7
PCBs	87.1	89.3	90.2	88.8	88.4	72.6	67.6	69.1
FCBs	76.3	70.8	71.1	72.9	75.8	59.0	64.7	45.4
Total	90.9	92.1	91.4	90.4	87.9	72.6	70.9	69.1

Table IX: Profitability Ratios by Type of Banks

(Percent)

Bank types	Return on assets (ROA)							Return on equity (ROE)						
	2005	2006	2007	2008	2009	2010	2011 (June)	2005	2006	2007	2008	2009	2010	2011 (June)
SCBs	-0.1	0.0	0.0	0.7	1.0	1.1	0.6	-6.9	0.0	0.0	22.5	26.2	18.4	10.0
DFIs	-0.1	-0.2	-0.3	-0.6	0.4	0.2	-0.3	-2.0	-2.0	-3.4	-6.9	-171.7	-3.2	-5.2
PCBs	1.1	1.1	1.3	1.4	1.6	2.1	1.6	18.1	15.2	16.7	16.4	21.0	20.9	15.6
FCBs	3.1	2.2	3.1	2.9	3.2	2.9	3.6	18.4	21.5	20.4	17.8	22.4	17.0	20.2
Total	0.6	0.8	0.9	1.2	1.4	1.8	1.3	12.4	14.1	13.8	15.6	21.7	21.0	15.5

Table X: Net Interest Income by Type of Banks

(Billion Taka)

Bank types	2005	2006	2007	2008	2009	2010	2011 (June)
SCBs	7.7	9.0	7.4	7.9	12.1	19.8	10.0
DFIs	1.0	1.7	1.4	1.9	1.9	6.2	4.0
PCBs	21.0	25.4	36.1	48.5	56.7	82.8	42.2
FCBs	5.6	8.2	9.9	12.6	10.7	13.0	8.4
Total	35.3	44.3	54.8	70.9	81.5	121.9	64.6

Table XI: Liquidity Ratio by Type of Banks

(Percent)

Bank types	Liquid assets							Excess liquidity						
	2005	2006	2007	2008	2009	2010	2011 (June)	2005	2006	2007	2008	2009	2010	2011 (June)
SCBs	20.0	20.1	24.9	32.9	25.1	27.2	27.0	2.0	2.1	6.9	14.9	17.6	8.2	8.1
DFIs	11.2	11.9	14.2	13.7	9.6	21.3	22.1	6.2	3.8	5.6	4.9	7.1	2.3	3.1
PCBs	21.0	21.4	22.2	20.7	18.2	21.5	24.5	5.1	5.6	6.4	4.7	5.3	4.6	8.0
FCBs	41.5	34.4	29.2	31.3	31.8	32.1	31.1	23.6	16.4	11.2	13.3	21.8	13.2	12.2
Total	21.7	21.5	23.2	24.8	20.6	23.0	25.9	5.3	5.1	6.9	8.4	9.0	6.0	7.9