

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

Table I: Banking System Structure

(billion Taka)

Bank types	2012 (June)					
	Number of banks	Number of branches	Total assets	% of industry assets	Deposits	% of deposits
SCBs	4	3449	1771.75	27.2	1305.02	26.5
DFIs	4	1417	368.84	5.7	243.39	4.9
PCBs	30	3130	3965.93	60.8	3092.86	62.6
FCBs	9	63	414.63	6.3	295.93	6.00
Total	47	8059	6521.16	100.0	4937.21	100

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

(Percent)

Bank types	2005	2006	2007	2008	2009	2010	2011	2012 June
SCBs	-0.4	1.1	7.9	6.9	9.0	8.9	11.7	11.2
DFIs	-7.5	-6.7	-5.5	-5.3	0.4	-7.3	-4.5	-4.3
PCBs	9.1	9.8	10.6	11.4	12.1	10.1	11.5	11.4
FCBs	26.0	22.7	22.7	24.0	28.1	15.6	21.0	21.5
Total	5.6	6.7	9.6	10.1	11.6	9.3	11.4	11.3

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

(Percent)

Bank types	2005	2006	2007	2008	2009	2010	2011	2012 June
SCBs	21.4	22.9	29.9	25.4	21.4	15.7	11.3	13.5
DFIs	34.9	33.7	28.6	25.5	25.9	24.2	24.6	23.8
PCBs	5.6	5.5	5.0	4.4	3.9	3.2	2.9	3.8
FCBs	1.3	0.8	1.4	1.9	2.3	3.0	2.9	3.2
Total	13.6	13.2	13.2	10.8	9.2	7.3	6.1	7.2

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

Bank types	(Percent)							
	2005	2006	2007	2008	2009	2010	2011	2012 June
SCBs	13.2	14.5	12.9	5.9	1.9	1.9	-0.3	2.4
DFIs	22.6	23.6	19.0	17.0	18.3	10.0	16.9	16.4
PCBs	1.8	1.8	1.4	0.9	0.4	0.0	-0.2	0.4
FCBs	-2.2	-2.6	-1.9	-2.0	-2.3	-1.7	-1.8	-1.3
Total	7.2	7.1	5.1	2.8	1.7	1.3	0.7	1.7

Table V: Required Provision and Provision Maintained-all Banks

All banks	(billion Taka)							
	2005	2006	2007	2008	2009	2010	2011	2012 (June)
Amount of NPLs	175.1	200.1	226.2	224.8	224.8	227.1	226.4	290.0
Required provision	88.3	106.1	127.2	136.1	134.8	149.2	148.2	178.4
Provision maintained	42.6	52.9	97.1	126.2	137.9	142.3	152.7	167.5
Excess(+)/shortfall(-)	-45.7	-53.2	-30.1	-9.9	3.1	-6.9	4.5	-10.91
Provision maintenance ratio (%)	48.2	49.9	76.3	92.7	102.3	95.4	103.04	93.89

Table VI: Comparative position of Provision Adequacy

Year	Items	(billion Taka)			
		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	Required provision	60.8	21.7	58.3	7.4
	Provision maintained	69.0	13.9	61.2	8.5
	Provision maintenance ratio (%)	113.4	64.0	104.9	114.8
2012 June	Required provision	73.3	24.9	71.8	8.4
	Provision maintained	70.8	15.1	72.5	9.0
	Provision maintenance ratio (%)	96.5	60.6	100.9	107.1

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	30 June 12
SCBs	29.7	35.7	42.8	48.4	64.5	70.5	82.4	92.3
SBs	27.6	28.6	30.4	31	31.8	31.8	32.0	32.3
PCBs	32.9	40.7	45.5	49.4	54.7	69.6	77.1	85.5
FCBs	1.1	1.5	1.6	1.7	2.0	2.1	2.3	2.9
Total	91.3	106.5	120.3	130.5	153.0	174.0	193.9	213.0

Table VIII: Expenditure-Income Ratio by Type of Banks

(Percent)

Bank types	2005	2006	2007	2008	2009	2010	2011	2012 June
SCBs	101.9	100	100	89.6	75.6	80.7	62.7	73.0
DFIs	103.9	103.5	107.7	103.7	112.1	87.8	88.6	100.1
PCBs	89.3	90.2	88.8	88.4	72.6	67.6	71.7	72.8
FCBs	70.8	71.1	72.9	75.8	59.0	64.7	47.3	47.4
Total	92.1	91.4	90.4	87.9	72.6	70.9	68.6	72.8

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	2012 June	2005	2006	2007	2008	2009	2010	2011	2012 June
SCBs	-0.1	0.0	0.0	0.7	1.0	1.1	1.3	0.8	-6.9	0.0	0.0	22.5	26.2	18.4	19.7	11.7
DFIs	-0.1	-0.2	-0.3	-0.6	0.4	0.2	0.1	-0.04	-2.0	-2.0	-3.4	-6.9	-171.7	-3.2	-0.9	1.4
PCBs	1.1	1.1	1.3	1.4	1.6	2.1	1.6	1.2	18.1	15.2	16.7	16.4	21.0	20.9	15.7	12.4
FCBs	3.1	2.2	3.1	2.9	3.2	2.9	3.2	3.8	18.4	21.5	20.4	17.8	22.4	17.0	16.6	19.4
Total	0.6	0.8	0.9	1.2	1.4	1.8	1.5	1.2	12.4	14.1	13.8	15.6	21.7	21.0	17.0	13.5

Table X: Net Interest Income by Type of Banks

(billion Taka)

Bank types	2005	2006	2007	2008	2009	2010	2011	2012 June
SCBs	7.7	9.0	7.4	7.9	12.1	19.8	34.3	9.7
DFIs	1.0	1.7	1.4	1.9	1.9	6.2	4.9	3.8
PCBs	21.0	25.4	36.1	48.5	56.7	82.8	91.4	57.9
FCBs	5.6	8.2	9.9	12.6	10.7	13.0	16.1	10.4
Total	35.3	44.3	54.8	70.9	81.5	121.9	146.7	81.8

Table XI: Liquidity Ratio by Type of Banks

(Percent)

Bank types	Liquid assets								Excess liquidity							
	2005	2006	2007	2008	2009	2010	2011	2012 June	2005	2006	2007	2008	2009	2010	2011	2012 June
SCBs	20.0	20.1	24.9	32.9	25.1	27.2	34.7	32.7	2.0	2.1	6.9	14.9	17.6	8.2	15.7	13.7
DFIs	11.2	11.9	14.2	13.7	9.6	21.3	12.3	14.9	6.2	3.8	5.6	4.9	7.1	2.3	2.5	4.9
PCBs	21.0	21.4	22.2	20.7	18.2	21.5	23.9	25.1	5.1	5.6	6.4	4.7	5.3	4.6	7.0	8.2
FCBs	41.5	34.4	29.2	31.3	31.8	32.1	30.5	32.6	23.6	16.4	11.2	13.3	21.8	13.2	11.8	13.8
Total	21.7	21.5	23.2	24.8	20.6	23.0	26.5	27.0	5.3	5.1	6.9	8.4	9.0	6.0	9.3	9.8



Published by
F.M.Mokammel Huq, General Manager
Department of Communications and Publications
Bangladesh Bank, Head Office, Motijheel
Dhaka-1000, Bangladesh
Phone : 88-02-9530141
e-mail : mokammel.huq@bb.org.bd

Website : www.bb.org.bd
www.bangladeshbank.org.bd
www.bangladesh-bank.org

Printed by Sroust Advertising
Tel : 8356741, 01819-251898

Price : Tk. 200.00

DCP : 03-2013-1400