

Appendix-4
Banking Performance Indicators
(Table: I-XIII)

Table I Banking System Structure

(billion Taka)

Bank types	2016 (June)					
	Number of banks	Number of branches	Total assets	Percent of industry assets	Deposits	Percent of deposits
SCBs	06	3700	3219.1	26.1	2447.4	29.0
DFIs	02	1407	302.2	2.5	247.4	2.9
PCBs	39	4271	8254.6	67.0	5382.3	63.8
FCBs	09	75	550.6	4.5	358.9	4.3
Total	56	9453	12326.4	100.0	8436.0	100.0

Source: Bangladesh Bank

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

(Percent)

Bank types	2008	2009	2010	2011	2012	2013	2014	2015	2016 June
SCBs	6.9	9.0	8.9	11.7	8.1	10.8	8.3	6.4	5.8
DFIs	-5.3	0.4	-7.3	-4.5	-7.8	-9.7	-17.3	-32.0	-34.7
PCBs	11.4	12.1	10.1	11.5	11.4	12.6	12.5	12.4	11.9
FCBs	24.0	28.1	15.6	21.0	20.6	20.2	22.6	25.6	23.8
Total	10.1	11.6	9.3	11.4	10.5	11.5	11.3	10.8	10.3

Source: Bangladesh Bank

Table III NPL Ratios by Type of Banks

(Percent)

Bank types	2008	2009	2010	2011	2012	2013	2014	2015	2016 June
SCBs	25.4	21.4	15.7	11.3	23.9	19.8	22.2	21.5	25.7
DFIs	25.5	25.9	24.2	24.6	26.8	26.8	32.8	23.2	26.1
PCBs	4.4	3.9	3.2	2.9	4.6	4.5	4.9	4.9	5.4
FCBs	1.9	2.3	3.0	3.0	3.5	5.5	7.3	7.8	8.3
Total	10.8	9.2	7.3	6.1	10.0	8.9	10.0	8.8	10.1

Source: Bangladesh Bank

Table IV Ratio of net NPL to Total Loans by Type of Banks

Bank types	(Percent)								
	2008	2009	2010	2011	2012	2013	2014	2015	2016 June
SCBs	5.9	1.9	1.9	-0.3	12.8	1.7	6.1	9.2	11.8
DFIs	17.0	18.3	16.0	17.0	20.4	19.7	25.5	6.9	10.8
PCBs	0.9	0.5	0.00	0.2	0.9	0.6	0.8	0.6	0.6
FCBs	-2.0	-2.3	-1.7	-1.8	-0.9	-0.4	-0.9	-0.2	0.9
Total	2.8	1.7	1.3	0.7	4.4	2.0	2.7	2.3	2.8

Source: Bangladesh Bank

Table V Amount of NPLs

Bank types	(billion Taka)								
	2008	2009	2010	2011	2012	2013	2014	2015	2016 June
SCBs	127.6	117.5	107.6	91.7	215.2	166.1	227.6	272.8	300.8
DFIs	37.3	42.1	49.7	56.5	73.3	83.6	72.6	49.7	58.2
PCBs	57.0	61.7	64.3	72.0	130.4	143.1	184.3	253.3	253.2
FCBs	2.9	3.5	5.5	6.3	8.5	13.0	17.1	18.2	21.6
Total	224.8	224.8	227.1	226.4	427.3	405.8	501.6	594.1	633.7

Source: Bangladesh Bank

Table VI Required Provision and Provision Maintained-All Banks

All banks	(billion Taka)								
	2008	2009	2010	2011	2012	2013	2014	2015	2016 June
Amount of NPLs	224.8	224.8	227.1	226.4	427.3	405.8	501.6	594.1	633.7
Required provision	136.1	134.8	149.2	148.2	242.4	252.4	289.6	308.9	361.8
Provision maintained	126.2	137.9	142.3	152.7	189.8	249.8	281.6	266.1	317.3
Excess (+)/ shortfall(-)	-9.9	3.1	-6.9	4.6	-52.6	-2.6	-7.9	-42.8	-44.5
Provision maintenance ratio (%)	92.7	102.3	95.4	103.0	78.3	99.0	97.2	86.1	87.7

Source: Bangladesh Bank

Table VII Comparative Position of Provision Adequacy

Year	Items	(billion Taka)			
		SCBs	SBs	PCBs	FCBs
2013	Required provision	107.8	38.3	94.8	116.
	Provision maintained	122.3	17.4	97.8	12.3
	Provision maintenance ratio (%)	113.5	45.5	103.2	106.0
2014	Required provision	128.6	37.1	108.7	15.3
	Provision maintained	135.3	14.7	115.3	16.2
	Provision maintenance ratio (%)	105.2	39.6	106.1	105.9
2015	Required provision	140.4	26.4	126.0	16.1
	Provision maintained	94.7	28.4	126.6	16.5
	Provision maintenance ratio (%)	67.5	107.6	100.5	102.5
2016 June	Required provision	169.7	30.4	146.2	15.5
	Provision maintained	114.6	28.5	158.0	16.3
	Provision maintenance ratio (%)	67.5	93.8	108.1	105.2

Source: Bangladesh Bank

Table VIII Writing-off Bad Debts in Different Bank Categories

(billion Taka)

Bank types	30 June 08	30 June 09	30 June 10	30 June 11	30 June 12	30 June 13	30 June 14	30 June 15	30 June 16
SCBs	48.4	64.5	70.5	82.4	72.9	107.2	154.8	210.3	220.4
DFIs	31.0	31.8	31.8	32.0	24.5	32.6	34.2	5.6	5.6
PCBs	49.4	54.7	69.6	77.1	64.9	109.7	127.7	155.5	189.4
FCBs	1.7	2.0	2.1	2.4	2.6	3.7	4.4	5.1	7.2
Total	130.5	153.0	174.0	193.9	164.9	253.3	321.1	376.5	423.2

Source: Bangladesh Bank

Table IX Expenditure-Income Ratio by Type of Banks

(Percent)

Bank types	2008	2009	2010	2011	2012	2013	2014	2015	2016 June
SCBs	89.6	75.6	80.7	62.7	73.2	84.1	84.1	84.5	99.2
DFIs	103.7	112.1	87.8	88.6	91.2	94.8	99.5	113.9	132.2
PCBs	88.4	72.6	67.6	71.7	76.0	77.9	75.8	75.5	73.5
FCBs	75.8	59.0	64.7	47.3	49.6	50.4	46.8	47.0	45.0
Total	87.9	72.6	70.8	68.6	74.0	77.8	76.1	76.3	79.8

Source: Bangladesh Bank

Table X Profitability Ratios by Type of Banks

(Percent)

Bank types	Return on assets (ROA)									Return on equity (ROE)								
	2008	2009	2010	2011	2012	2013	2014	2015	2016 June	2008	2009	2010	2011	2012	2013	2014	2015	2016 June
SCBs	0.7	1.0	1.1	1.3	-0.6	0.6	-0.6	-0.04	-0.2	22.5	26.2	18.4	19.7	-11.9	10.9	-13.6	-1.5	-9.5
DFIs	-0.6	0.4	0.2	0.1	0.1	-0.4	-0.7	-1.2	-2.0	-6.9	171.7	-3.2	-0.9	-1.1	5.8	-5.97	-5.8	-9.5
PCBs	1.4	1.6	2.1	1.6	0.9	1.0	1.0	1.0	0.7	16.4	21.0	20.9	15.7	10.2	9.8	10.3	10.8	9.4
FCBs	2.9	3.2	2.9	3.2	3.3	3.0	3.4	2.9	2.7	17.8	22.4	17.0	16.6	17.3	16.9	17.7	14.6	13.2
Total	1.2	1.4	1.8	1.5	0.6	0.9	0.6	0.8	0.4	15.6	21.7	21.0	17.0	8.2	11.0	8.1	10.5	7.1

Source: Bangladesh Bank

Table XI Net Interest Income by Type of Banks

(billion Taka)

Bank types	2008	2009	2010	2011	2012	2013	2014	2015	2016 June
SCBs	7.9	12.1	19.8	34.3	14.9	-5.4	39.7	40.4	15.6
DFIs	1.9	1.9	6.2	4.9	4.7	3.8	2.1	1.7	1.9
PCBs	48.5	56.7	82.8	91.4	114.7	118.2	205.8	222.6	118.9
FCBs	12.6	10.7	13.0	16.1	19.6	15.8	26.6	28.2	12.4
Total	70.9	81.5	121.9	146.7	153.8	132.3	274.2	292.9	148.7

Source: Bangladesh Bank

Table XII Liquidity Ratio by Type of Banks

(Percent)

Bank types	2008	2009	2010	2011	2012	2013	2014	2015	2016 June
SCBs	32.9	25.1	27.2	31.3	29.2	44.3	42	41.4	40.1
DFIs	13.7	9.6	21.3	6.9	12.0	15.3	6.6	0.0	0.0
PCBs	20.7	18.2	21.5	23.5	26.3	28	28.2	19.7	18.5
FCBs	31.3	31.8	32.1	34.1	37.5	46.2	56.9	51.8	46.0
Total	24.8	20.6	23	25.4	27.1	32.5	32.7	26.5	25.3

Source: Bangladesh Bank

Table XIII Branch, Deposit and Advance in the Banking System-Rural and Urban

(billion Taka)

Year	Number of branch*			Deposit**			Advance**		
	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
2000	3659	2460	6119	160.6	549.2	709.8	100.1	493.5	593.6
2001	3680	2502	6182	160.2	656.3	816.5	97.2	590.6	687.8
2002	3693	2538	6231	177.6	753.2	930.8	100.0	667.7	767.7
2003	3694	2526	6220	190.8	883.3	1074.1	102.5	744.8	847.3
2004	3724	2579	6303	192.0	1023.8	1215.8	103.4	847.9	951.3
2005	3764	2638	6402	218.3	1197.6	1415.9	117.6	999.7	1117.3
2006	3834	2728	6562	241.5	1445.8	1687.3	128.4	1163.3	1291.7
2007	3894	2823	6717	263.0	1689.1	1952.1	130.1	1335.6	1465.7
2008	3981	2905	6886	306.2	2009.8	2316.0	148.5	1667.0	1815.5
2009	4136	3051	7187	369.9	2424.0	2793.9	169.6	1920.9	2090.5
2010	4393	3265	7658	436.9	2942.3	3379.2	206.9	2367.5	2574.4
2011	4551	3410	7961	536.0	3579.9	4115.9	254.5	2958.3	3212.8
2012	4760	3562	8322	853.1	4011.0	4864.1	405.6	3453.7	3859.3
2013	4962	3723	8685	1117.1	4988.2	6105.3	450.6	3987.8	4438.4
2014	5150	3890	9040	1326.0	5605.2	6931.1	505.1	4571.2	5076.3
2015	5187	3944	9131	1575.09	6364.72	7939.81	571.26	5227.32	5798.59
2016**	5360	4093	9453	1685.68	6788.85	8474.53	622.24	5593.32	6215.56

* As of end December, ** As of End June.

Source: Bangladesh Bank

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