

Appendix-4

Banking Performance Indicators

(Table: I-XIII)

Table-I Banking System Structure

(billion BDT)

Bank type	2018 (June)					
	Number of banks	Number of branches	Total assets	Share of industry assets	Deposits	Share of deposits
SCBs	6	3721	3379.52	25.88	2700.63	27.35
DFIs	2	1407	317.59	2.43	273.32	2.77
PCBs	40	4758	8758.30	67.07	6508.19	65.91
FCBs	9	69	603.86	4.62	392.75	3.98
Total	57	9955	13059.26	100	9874.89	100

Source: Bangladesh Bank

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

(Percent)

Banks type	2010	2011	2012	2013	2014	2015	2016	2017	2018 June
SCBs	8.9	11.7	8.1	10.8	8.26	6.35	5.86	5.04	2.0
DFIs	-7.3	-4.5	-7.8	-9.7	-17.3	-31.95	-33.67	-35.45	-31.86
PCBs	10.1	11.5	11.4	12.6	12.5	12.38	12.36	12.52	12.24
FCBs	15.6	21.0	20.6	20.2	22.6	25.60	25.37	24.90	22.97
Total	9.3	11.4	10.5	11.5	11.3	10.84	10.80	10.83	10.00

Source: Bangladesh Bank

Table-III NPL Ratios by Type of Banks

(Percent)

Bank type	2010	2011	2012	2013	2014	2015	2016	2017	2018 June
SCBs	15.7	11.3	23.9	19.8	22.23	21.46	25.05	26.52	28.24
DFIs	24.2	24.6	26.8	26.8	32.81	23.24	26.02	23.39	21.68
PCBs	3.2	2.9	4.6	4.5	4.98	4.85	4.58	4.87	6.01
FCBs	3.0	3.0	3.5	5.5	7.30	7.77	9.56	7.04	6.66
Total	7.3	6.1	10.0	8.9	9.69	8.79	9.23	9.31	10.41

Source: Bangladesh Bank

Table-IV Ratio of Net NPL to Total Loans by Type of Banks

Bank type	(Percent)								
	2010	2011	2012	2013	2014	2015	2016	2017	2018 June
SCBs	1.9	-0.3	12.8	1.7	6.1	9.2	11.1	11.2	11.7
DFIs	16.0	17.0	20.4	19.7	25.5	6.9	10.5	9.7	7.4
PCBs	0.00	0.2	0.9	0.6	0.8	0.6	0.1	0.2	0.8
FCBs	-1.7	-1.8	-0.9	-0.4	-0.9	-0.2	1.9	0.7	0.8
Total	1.3	0.7	4.4	2.0	2.7	2.3	2.3	2.2	2.7

Source: Bangladesh Bank

Table-V Amount of NPLs

Bank type	(billion BDT)								
	2010	2011	2012	2013	2014	2015	2016	2017	2018 June
SCBs	107.6	91.7	215.2	166.1	227.6	272.8	310.3	373.3	428.5
DFIs	49.7	56.5	73.3	83.6	72.6	49.7	56.8	54.3	52.4
PCBs	64.3	72.0	130.4	143.1	184.3	253.3	230.6	294.0	389.8
FCBs	5.5	6.3	8.5	13.0	17.1	18.2	24.1	21.5	22.7
Total	227.1	226.4	427.3	405.8	501.6	594.1	621.8	743.0	893.4

Source: Bangladesh Bank

Table-VI Required Provision and Provision Maintained-All Banks

All Banks	(billion BDT)								
	2010	2011	2012	2013	2014	2015	2016	2017	2018 June
Amount of NPLs	227.1	226.4	427.3	405.8	501.6	594.1	621.7	743.0	893.4
Required Provision	149.2	148.2	242.4	252.4	289.6	308.9	362.1	443.0	528.8
Provision maintained	142.3	152.7	189.8	249.8	281.6	266.1	307.4	375.3	448.9
Excess(+)/Shortfall(-)	-6.9	4.6	-52.6	-2.6	-7.9	-42.8	-54.7	-67.7	-79.9
Provision maintenance ratio (%)	95.4	103.0	78.3	99.0	97.2	86.1	84.9	84.7	84.9

Source: Bangladesh Bank

Table-VII Comparative Position of Provision Adequacy

Year	Items	(billion BDT)			
		SCBs	SBs	PCBs	FCBs
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	Required provision	174.0	27.8	144.2	16.0
	Provision maintained	113.2	28.4	149.4	16.4
	Provision maintenance ratio (%)	65.1	102.2	103.6	102.5
2017	Required provision	216.9	26.1	184.3	15.6
	Provision maintained	134.3	26.2	198.2	16.5
	Provision maintenance ratio (%)	61.9	100.4	107.5	105.8
2018 June	Required provision	252.9	25.0	234.6	16.2
	Provision maintained	162.0	27.9	242.0	16.9
	Provision maintenance ratio (%)	64.1	111.6	103.2	104.3

Source: Bangladesh Bank

Table-VIII Writing-off Bad Debts in Different Banks Categories

(billion BDT)

Bank type	30 June 10	30 June 11	30 June 12	30 June 13	30 June 14	30 June 15	30 June 16	30 June 17	31 Dec 17
SCBs	70.5	82.4	72.9	107.2	154.8	210.3	220.4	224.4	226.2
DFIs	31.8	32.0	24.5	32.6	34.2	5.6	5.6	5.6	5.6
PCBs	69.6	77.1	64.9	109.7	127.7	155.5	189.4	216.7	239.9
FCBs	2.1	2.4	2.6	3.7	4.4	5.1	7.2	8.6	10.3
Total	174.0	193.9	164.9	253.3	321.1	376.5	423.2	455.3	482.0

Source: Bangladesh Bank

Table-IX Expenditure-Income Ratio by Type of Banks

(Percent)

Bank types	2010	2011	2012	2013	2014	2015	2016	2017	2018 June
SCBs	80.7	62.7	73.2	84.1	84.1	84.5	90.2	81.30	83.9
DFIs	87.8	88.6	91.2	94.8	99.5	113.9	137.8	124.00	149.9
PCBs	67.6	71.7	76.0	77.9	75.8	75.5	73.5	73.78	78.4
FCBs	64.7	47.3	49.6	50.4	46.8	47.0	45.7	46.55	44.3
Total	70.8	68.6	74.0	77.8	76.1	76.3	76.6	74.69	80.3

Source: Bangladesh Bank

Table-X Profitability Ratios by Types of Banks

(Percent)

Bank types	Return on assets (ROA)									Return on equity (ROE)								
	2010	2011	2012	2013	2014	2015	2016	2017	2018 June	2010	2011	2012	2013	2014	2015	2016	2017	2018 June
SCBs	1.1	1.3	-0.56	0.59	-0.55	-0.04	-0.16	0.21	-0.68	18.4	19.7	-11.87	10.93	-13.46	-1.47	-6.02	3.45	-12.29
DFIs	0.2	0.1	0.06	-0.40	-0.68	-1.15	-2.80	-0.62	-1.62	-3.2	-0.9	-1.06	-5.81	-5.97	-5.79	-13.88	-3.07	-8.44
PCBs	2.1	1.6	0.92	0.95	0.99	1.00	1.03	0.89	0.57	20.9	15.7	10.17	9.76	10.26	10.75	11.09	12.01	8.19
FCBs	2.9	3.2	3.27	2.98	3.38	2.92	2.56	2.24	2.75	17.0	16.6	17.29	16.93	17.67	14.59	13.08	11.31	13.65
Total	1.8	1.5	0.64	0.90	0.64	0.77	0.68	0.74	0.29	21.0	17.0	8.20	11.10	8.09	10.51	9.42	10.60	4.44

Source: Bangladesh Bank

Table-XI Net Interest Margin by Types of Banks

Bank types	(percent)							
	2011	2012	2013	2014	2015	2016	2017	2018 June
SCBs	3.66	1.18	-0.32	1.96	1.62	1.75	1.98	2.13
DFIs	3.70	2.92	1.98	1.50	1.43	0.76	2.05	0.86
PCBs	3.19	3.06	2.77	4.11	3.85	3.89	3.52	3.52
FCBs	5.57	5.56	3.73	5.98	6.08	4.99	4.35	4.64
Total	3.48	2.79	2.02	3.56	3.28	3.27	3.13	3.18

Source: Bangladesh Bank

Table-XII Liquidity Ratio by Type of Banks (SLR)

Bank types	(percent)								
	2010	2011	2012	2013	2014	2015	2016	2017	2018 June
SCBs	27.2	31.3	29.2	44.3	42.0	41.39	40.02	30.37	31.66
DFIs	21.3	6.9	12.0	15.3	6.6	0.0	0.0	0.0	0.0
PCBs	21.5	23.5	26.3	28.0	28.2	19.69	17.83	14.80	21.5
FCBs	32.1	34.1	37.5	46.2	56.9	51.78	48.23	43.82	46.78
Total	23.0	25.4	27.1	32.5	32.7	26.52	24.85	19.86	20.29

Source: Bangladesh Bank

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

Year	(billion BDT)								
	Number of branch ¹			Deposit ²			Advance ²		
	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	5334	4063	9397	1575.1	6364.7	7939.8	571.3	5227.3	5798.6
2016	5466	4188	9654	1843.9	7150.3	8994.1	680.0	6006.6	6686.6
2017	5624	4331	9955	2028.7	7837.0	9865.7	839.8	7087.0	7926.8
2018 ^P	4890	5224	10114	2142.8	8223.6	10366.4	863.1	7607.1	8470.2

^P Provisional data as of end June. (Some of rural areas has upgraded to urban areas, as a result number of urban branches has exceeded the number of rural branches.)

Sources: ¹ Banking Regulation and Policy Department, ² Statistics Department, BB.