

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

Table-I Banking System Structure

Bank types	Number of banks	Number of branches	2021 (June)			
			Total assets (Billion BDT)	Percent of industry assets	Total deposits (Billion BDT)	Percent of industry deposits
SCBs	6	3801	5083.9	26.0	3903.9	27.1
SBs	3	1504	428.0	2.2	382.4	2.7
PCBs	43	5421	12945.4	66.3	9533.2	66.1
FCBs	9	67	1062.4	5.4	605.0	4.2
Total	61	10793	19519.7	100.0	14424.5	100.0

Source: Department of Off-site Supervision and Banking Policy and Regulation Department, Bangladesh Bank.

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

Bank types	(Percent)									
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021 June
SCBs	8.1	10.8	8.3	6.4	5.9	5.0	10.3	5.0	9.6	6.8
SBs	-7.8	-9.7	-17.4	-32.0	-33.7	-35.5	-31.7	-32.0	-32.9	-32.2
PCBs	11.4	12.5	12.5	12.4	12.4	12.5	12.8	13.6	13.7	13.3
FCBs	20.6	20.3	22.7	25.6	25.4	24.9	25.9	24.5	28.4	28.5
All banks	10.5	11.5	11.4	10.8	10.8	10.8	12.1	11.6	12.5	11.6

Source: Department of Off-site Supervision, Bangladesh Bank.

Table-III Ratio of Gross NPLs to Total Loans by Types of Banks

Bank types	(Percent)									
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021 June
SCBs	23.9	19.8	22.2	21.5	25.0	26.5	30.0	23.9	20.9	20.6
SBs	26.8	26.8	32.8	23.2	26.0	23.4	19.5	15.1	13.3	11.4
PCBs	4.6	4.5	4.9	4.9	4.6	4.9	5.5	5.8	4.7	5.4
FCBs	3.5	5.5	7.3	7.8	9.6	7.0	6.5	5.7	3.5	3.9
All banks	10.0	8.9	9.7	8.8	9.2	9.3	10.3	9.3	7.7	8.2

Source: Banking Policy and Regulation Department, Bangladesh Bank.

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

(Percent)

Bank types	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021 June
SCBs	12.8	1.7	6.1	9.2	11.1	11.2	11.3	6.1	0.0	2.5
SBs	20.4	19.7	25.5	6.9	10.5	9.7	5.7	3.0	1.3	-0.6
PCBs	0.9	0.6	0.8	0.6	0.1	0.2	0.4	-0.1	-1.5	-1.2
FCBs	-0.9	-0.4	-0.9	-0.2	1.9	0.7	0.7	0.2	-0.6	-0.4
All banks	4.4	2.0	2.7	2.3	2.3	2.2	2.2	1.0	-1.2	-0.5

Source: Banking Policy and Regulation Department, Bangladesh Bank.

Table-V Amount of NPLs by Types of Banks

(Billion BDT)

Bank types	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021 June
SCBs	215.2	166.1	227.6	272.8	310.3	373.3	487.0	439.9	422.7	438.4
SBs	73.3	83.6	72.6	49.7	56.8	54.3	47.9	40.6	40.6	36.9
PCBs	130.4	143.1	184.3	253.3	230.6	294.0	381.4	441.7	403.6	491.9
FCBs	8.5	13.0	17.1	18.2	24.1	21.5	22.9	21.0	20.4	24.9
Total	427.4	405.8	501.6	594.0	621.8	743.1	939.2	943.3	887.3	992.1

Source: Banking Policy and Regulation Department, Bangladesh Bank.

Table-VI Required Provision and Provision Maintained by All Banks

(Billion BDT)

Bank types	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021 June
Amount of NPLs	427.3	405.8	501.6	594.1	621.7	743.0	939.1	943.3	887.7	992.1
Required provision	242.4	252.4	289.6	308.9	362.1	443.0	570.4	613.2	648.0	709.5
Provision maintained	189.8	249.8	281.6	266.1	307.4	375.3	504.3	546.6	646.8	653.7
Excess(+)/Shortfall(-)	-52.6	-2.6	-7.9	-42.8	-54.7	-67.7	-66.1	-66.6	-1.2	-55.8
Provision maintenance ratio (%)	78.3	99.0	97.2	86.1	84.9	84.7	88.4	89.2	99.8	92.1

Source: Banking Policy and Regulation Department, Bangladesh Bank.

Table-VII Comparative Position of Provision Adequacy

(Billion BDT)

Years	Items	SCBs	SBs	PCBs	FCBs
2019	Required provision	275.9	21.1	300.6	16.0
	Provision maintained	197.4	22.5	309.3	17.5
	Provision maintenance ratio (%)	71.7	106.7	102.9	109.2
2020	Required provision	290.8	25.3	315.2	16.6
	Provision maintained	241.6	23.7	361.2	20.3
	Provision maintenance ratio (%)	83.1	93.5	114.6	122.2
2021 June	Required provision	302.9	23.3	364.7	18.6
	Provision maintained	195.6	23.1	411.1	23.9
	Provision maintenance ratio (%)	64.6	99.1	112.7	128.2

Source: Banking Policy and Regulation Department, Bangladesh Bank.

Table-VIII Written-off Bad Debts by Types of Banks

(Billion BDT)

Bank types	30 June 2012	30 June 2013	30 June 2014	30 June 2015	30 June 2016	30 June 2017	30 June 2018	30 June 2019	30 June 2020	30 June 2021
SCBs	72.9	107.2	154.8	210.3	220.4	224.4	226.2	232.2	179.4	232.9
SBs	24.5	32.6	34.2	5.6	5.6	5.6	5.6	5.8	3.8	6.1
PCBs	64.9	109.7	127.7	155.5	189.4	216.7	246.5	294.3	239.4	316.3
FCBs	2.6	3.7	4.4	5.1	7.2	8.6	10.7	12.3	10.1	13.6
Total	164.9	253.2	321.1	376.5	422.6	455.3	489.0	544.6	432.7	568.9

Source: Banking Policy and Regulation Department, Bangladesh Bank.

Table-IX Expenditure-Income Ratio by Types of Banks

(Percent)

Bank types	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021 June
SCBs	73.2	84.1	84.1	84.5	90.2	81.3	80.5	84.9	83.2	87.1
SBs	91.2	94.8	99.5	113.9	137.8	124.0	144.6	159.8	158.1	176.3
PCBs	76.0	77.9	75.8	75.5	73.5	73.8	76.7	77.6	79.6	76.2
FCBs	49.6	50.4	46.8	47.0	45.7	46.6	47.5	48.8	46.2	44.9
All banks	74.0	77.8	76.1	76.3	76.6	74.7	76.6	78.0	79.2	80.2

Source: Department of Off-site Supervision, Bangladesh Bank

Table-X Profitability Ratios by Types of Banks

(Percent)

Bank types	ROA										ROE									
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021 June	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021 June
SCBs	-0.6	0.6	-0.6	-0.0	-0.2	0.2	-1.3	-0.6	-1.1	0.1	-11.9	10.9	-13.5	-1.5	-6.0	3.5	-29.6	-13.7	-29.6	2.9
SBs	0.1	-0.4	-0.7	-1.2	-2.8	-0.6	-2.8	-3.3	-3.0	-3.2	-1.0	-5.8	-6.0	-5.8	-13.9	-3.1	-13.5	-17.0	-13.9	-14.4
PCBs	0.9	1.0	1.0	1.0	1.0	0.9	0.8	0.8	0.7	0.7	10.2	9.8	10.3	10.8	11.1	12.0	11.0	11.2	10.2	10.1
FCBs	3.3	3.0	3.4	2.9	2.6	2.2	2.2	2.3	2.1	1.5	17.3	16.9	17.7	14.6	13.1	11.3	12.4	13.4	13.1	9.3
All banks	0.6	0.9	0.6	0.8	0.7	0.7	0.3	0.4	0.3	0.5	8.2	11.1	8.1	10.5	9.4	10.6	3.9	6.8	4.3	8.3

Source: Department of Off-site Supervision, Bangladesh Bank.

Table-XI Net Interest Margin by Types of Banks

(Percent)

Bank types	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021 June
SCBs	1.18	-0.32	1.96	1.62	1.75	1.98	2.35	1.94	1.75	1.38
SBs	2.92	1.98	1.50	1.43	0.76	2.05	0.62	0.01	-0.21	-0.73
PCBs	3.06	2.77	4.11	3.85	3.89	3.52	3.55	3.52	2.97	2.92
FCBs	5.56	3.73	5.98	6.08	4.99	4.35	4.30	4.21	4.05	3.36
All banks	2.79	2.02	3.56	3.28	3.27	3.13	3.22	3.12	2.67	2.48

Source: Department of Off-site Supervision, Bangladesh Bank.

Table-XII SLR Eligible Assets as Percentage of ATDTL by Types of Banks

(Percent)

Bank types	2012	2013	2014*	2015	2016	2017	2018	2019	2020	2021 June
SCBs	29.2	44.3	42.0	41.4	40.0	30.4	24.8	27.3	37.8	40.8
SBs	12.0	15.3	6.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0
PCBs	26.3	28.0	28.2	19.7	17.8	14.8	14.2	16.4	20.9	20.9
FCBs	37.5	46.2	56.9	51.8	48.2	43.8	48.4	29.7	40.7	40.9
All banks	27.1	32.5	32.7	26.5	24.9	19.9	18.2	19.9	26.2	27.3

* The calculation of liquidity ratio has been changed from 01 February 2014 (MPD circular no. 02/2013).

Source: Department of Off-site Supervision, Bangladesh Bank.

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

Year	Number of branch			Deposit (Billion BDT)			Advance (Billion BDT)		
	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	1575.1	6364.7	7939.8	571.3	5227.3	5798.6
2016	4188	5466	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	4890	5224	10114	2142.8	8223.6	10366.4	863.1	7607.1	8470.2
2019	5131	5447	10578	2543.2	9601.3	12144.6	1035.0	9000.5	10035.5
2020	5221	5531	10752	2942.8	10848.7	13791.5	1185.3	9777.8	10963.1
2021 June	5239	5554	10793	3066.1	11331.6	14397.6	1240.9	10147.5	11388.5

Note: Figures reported by Statistics Department are different from those of Department of Off-site Supervision due to different data collecting methods.

Source: Statistics Department, Bangladesh Bank.