PERFORMANCE HIGHLIGHTS OF MEMBER BANKS 2016-2017



BANGLADESH ASSOCIATION OF BANKS

PERFORMANCE HIGHLIGHTS OF MEMBER BANKS 2016-2017

BAB

Edited by

A K M Nurul Fazal Bulbul Secretary RESEARCH & TRAINING COMMITTEE Bangladesh Association Of Banks

Published by

Md. Abdur Rahman Sarker Secretary General

BANGLADESH ASSOCIATION OF BANKS Jabbar Tower (16 Th Floor), 42 Gulshan Avenue Road-135, Dhaka-1212, Bangladesh Dhaka, Octorber, 2018

Main Objectives of BAB

To foster the interest of Banks in Bangladesh.

To act as an advisory body to its member banks.

To evolve a common thinking through exchanging of views among the members towards solution of the problems faced by the banking sector.

To maintain close contact with Bangladesh Bank, Ministries and other appropriate authorities in order to tide over the difficulties faced by the banking sector.

To provide guidance to the member banks for conduct of banking business.

To exchange views with the representatives of international financial agencies and eminent economists on matters relating to money and banking.

To collect, classify and disseminate statistical and other information relating to banking activities.

To organize seminars / workshop / training programs for removing knowledge gap among the different level of officers of member banks.

To publish periodical newsletters, bulletins and other publications on matters relating to banking.

To become member of any other Association / Body which is likely to promote the objectives of BAB.

To provide various common services to its members.

To project the cause of banking sector in general.



PREFACE

We are delighted to publish 'Performance Highlights of Member Banks' containing the performance of each member bank during 2016-2017 under various heads related to banking operations. We thanked member Banks for their valuable contribution in supplying the required information/data spontaneously and co-operating whole-heartedly. Without the support of the member Banks it would have not been possible on the part of BAB alone for presenting this useful book of Performance Highlights.

It is evident from the various figures that the member banks of BAB were able to improve their performance during 2017 as compared to 2016. They could contain substantially the non-performing assets both in absolute terms and in relation to loans and advances. The banks also recorded higher profits than that of the previous year with some few exceptions as they could not maintain the profitability trend like other member Banks. It may be noted that a set back of a particular Bank hampered the image of the Private Sector Banks to some extent. In spite of that the performance of member Banks have boosted the public confidence in the private commercial banks. The investors are finding the shares of the private banks attractive and consequently, the stocks of the listed private banks are still profitable in the bourses.

We hope that the publication will serve as a reference book to various types of readers / researchers.

We take the opportunity to thank to Research and Training Committee of BAB for Planning and conducting a series of Training Courses and Workshops on need based various topics where member banks participated widely. Dissemination of both knowledge and experience in training courses are continuously contributing efficiency and capacity building of our Bankers. RTC is shaping of the events of BAB colorful. In fine, we express our vision to mobilize and use our banking sector in more co-ordinate manner so as to meet risk factor, regulatory compliances and global challenges in the greater interest of the economy as well as the nation.

alanam

Secretary General, BAB

	01.	Capital & Reserve	1 - 8
	02.	Deposits	9-14
	03.	Borrowings	15-16
	04.	Other Liabilities	17-18
	05.	Total Liabilities	19 - 20
	06.	Total Liabilities and Shareholders Equity	21-22
	07.	Cash and Balance with Bangladesh Banks	23-24
	08.	Balance with banks and other financial Institutions	25 - 26
	09.	Money at call and Short Notice	27 - 28
	10.	Investments	29 - 30
0	11.	Loans and Advances	31 - 32
ontents	12.	Premises and Fixed Assets	33-34
	13.	Other Assets	35-36
	14.	Total Assets	37 - 38
	15.	Contingent Liabilities	39 - 44
D	16.	Interest Income / Earned	45 - 46
	17.	Commission, Exchange and Brokerage	47 - 48
	18.	Other Operating Income and Total Operating Income	49-50
	19.	Total Income	51 - 52
\mathbf{O}	20.	Interest Expenses	53 - 54
	21.	Total Operating Expenses	55-56
	22.	Total Expenditure	57 - 58
	23.	Operating Profit (Loss) before Provisions	59-60
	24.	Provision and Contingency	61 - 64
	25.	Net Profit / Loss after Tax and Provisions	65-66
	26.	Branches	67
	27.	Executives and Staff	68
	28.	Maturity Profile of Deposits and Other Accounts	69 - 75
	29.	Maturity Profile of Assets: a) Loans and Advances	76 - 82
		b) Investment	83-88
	30	Ratios and Statistics	89-96
	31	Cash Flow Statement	97-100