

**Thesis Paper**  
**On**  
**An Analysis of Liquidity Position of Banks in**  
**Bangladesh- A Case Study of Ten Commercial Banks**  
**in Bangladesh**



**An Analysis of Liquidity Position of Banks in Bangladesh- A Case**  
**Study of Ten Commercial Banks in Bangladesh**

**Submission Date:**

31<sup>th</sup> October 2020

Dhaka, Bangladesh



**Daffodil**  
*International*  
**University**

**Thesis Paper**

**On**

**An Analysis of Liquidity Position of Banks in Bangladesh- A Case  
Study of Ten Commercial Banks in Bangladesh**

**Submitted to**

**Sabrina Akhter**

**Assistant Professor**

Faculty of Business & Entrepreneurship  
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Program: BBA

Major: Finance

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Daffodil International University

**Submission Date:**

31<sup>th</sup> October 2020

Dhaka, Bangladesh

## LETTER OF TRANSMITTAL

Date: 31<sup>th</sup> October 2020

To

Sabrina Akhter

Assistant Professor

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

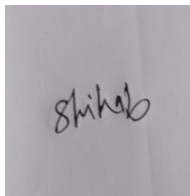
### **Subject: Submission of Thesis Paper**

**Dear Madam,**

With due respect, I am submitted the report on “**An Analysis of Liquidity Position of Banks in Bangladesh**”: A Case Study of Ten Commercial banks in Bangladesh. It is a great pleasure that you have given me this opportunity. I do my best for doing this thesis report. This is really a great source of learning for any student. I learn so many things from this work. Your guidance and suggestion help me great. I will be happy to provide any kind of further explanation about this report if it is needed.

I have tried my best to avoid my fault and hope that my report will satisfy you and I also would like to thank you again for giving me the great opportunity to submit the report.

Yours Sincerely,



.....  
Md. Shihab Shariar

ID: 171-11-1086

BBA (Major in Finance)

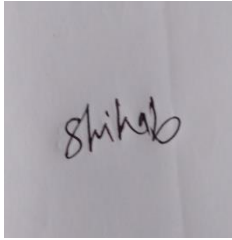
Faculty of Business & Entrepreneurship

Daffodil International University

## LETTER OF AUTHORIZATION

With due respect, I declare that this report entitled “**An Analysis of Liquidity Position of Banks in Bangladesh**”. This thesis paper is my own work. This report submitted to Daffodil International University for the degree of Bachelor of Business Administration.

I also declared that the report has not been submitted earlier either partly or wholly to any others institutions or organizations.

A rectangular box containing a handwritten signature in black ink that reads "shihab".

.....

**Md. Shihab Shariar**

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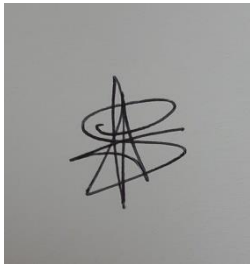
Department of Business Administration

Daffodil International University

## LETTER OF ACCEPTANCE

This is to certify that this thesis report entitled “**An Analysis of Liquidity Position of Banks in Bangladesh**” submitted to Daffodil International University. This thesis work done by Md. Shihab Shariar, ID No: 171-11-1086, Faculty of Business & Entrepreneurship, Department of Business Administration, Daffodil International University under my supervisor. The data and findings presented in this thesis paper seem to be authentic. Thus, this thesis paper has approved for presentations in the defense.

I wish him every success in life.



.....

Sabrina Akhter

Assistant Professor

Faculty of Business & Entrepreneurship

Department of Business Administration

Daffodil International University

## ACKNOWLEDGEMENT

At first I would like to praise and thank the Almighty Allah for giving me this ability and strength to complete the thesis successfully.

This thesis report “**An Analysis of Liquidity Position of Banks in Bangladesh**” has been prepared to fulfill the requirement of BBA degree. I have received sincere co-operation, guidance and supervision from various persons.

Also I would like to express my deepest and heartiest gratitude to supervisor, Sabrina Akhter, Faculty of Business & Entrepreneurship, her continuous guidance and valuable suggestions help me to prepare a well-organized report.

Finally, I am very much grateful and express deepest gratitude and love to my parents for their endless love, caring and supports.

## Abstract

This paper attempts to portray an indicative picture of the liquidity position of Banks in Bangladesh for the period of ten years (2014 to 2018). The study employed the liquidity measures of banks, and on that basis, the performance in terms of liquidity position was established. This paper utilizes secondary data from AB Bank Limited (ABBL), Dutch Bangla Bank Limited (DBBL), Bank Asia Limited (BAL), Eastern Bank limited, Brac Bank Ltd, Islamic Bank Ltd, Mutual Trust Bank Ltd, Janata Bank Ltd, IFIC Bank Ltd. The analysis has the both the short-term and the long-term liquidity position and also maturity-wise liquidity position of the ten banks. The researchers also analyzed the liquidity position by using sources and uses fund approaches and find that only few numbers of banks can maintain positive liquidity.

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**CHAPTER ONE**  
**INTRODUCTION**

## **1.1: Introduction:**

We know that Liquidity is a measure of the cash and other assets banks have available to quickly pay bills and meet short-term business and financial obligations. Liquidity maintaining is one of the most important and complex thing for any banking organizations. Liquidity ensures the daily demand of the customers, satisfy the withdrawals by the deposit customers, recover the loans given to its customers or convert the other assets such as sundry debtors, bills receivable etc. into cash.

Without available liquidity banks will face serious financial troubles. Bank will lose depositors confidence and may get warning from Bangladesh bank. Because Bangladesh bank monitor others banks. For this reasons all bank must have to take proper care of liquidity positions. Every bank has to take proper amount of money in hand. Bangladesh bank set rules about liquidity. The liquidity ratio may 20% of total deposits. Here I will try to focus the liquidity positions of some banks.

## **1.2: Objective of the study:**

The research is conducted to evaluate the liquidity position of some selected commercial banks in Bangladesh and make a comparison of their respective liquidity position during the period of 2014 to 2018.

To attain the objective, the research covers the following specific objectives:

- ❖ To evaluate the liquidity position of selected commercial banks in Bangladesh.
- ❖ To carry out a comparative study of liquidity position of selected commercial banks with some parameters used for judgment.
- ❖ To give an overview of theoretical development and previous studies.
- ❖ To identifies the liquidity system of the selected commercial banks.

### **1.3: Significance of the Study:**

This thesis report is an important partial requirement of four years BBA graduation program. By this thesis students learn so many things about banking activities. I think it will help us to do bigger or difficult thesis next time also students can prepare themselves for job market. By doing this thesis students became expert. Students can learn professional experiences. Without professional experiences students cannot do better in job market. Therefore, this is obvious that the significance of internship is clearly justified as the crucial requirement of four years BBA graduation program.

### **1.4: Methodology:**

This study is based on the 5 years' data of liquidity position of the selected commercial banks in Bangladesh. I have taken ten leading commercial banks and compare among them. For this purpose, I have chosen AB Bank Limited (ABBL), Dutch Bangla Bank Limited (DBBL), Bank Asia Limited (BAL), Eastern Bank limited, Brac Bank Ltd, Islamic Bank Ltd, Mutual Trust Bank Ltd, Janata Bank Ltd, IFIC Bank Ltd and trust bank ltd. I have taken the liquidity statements from the year 2014 to 2018 from the annual reports of the mentioned selected commercial banks. The study is an empirical analysis and for the analysis my main source of information is the annual reports of the selected commercial banks from where I have taken the yearly liquidity statement. My analysis is divided into two segments. In the first segment I have prepared maturity wise liquidity position of individual commercial banks, compared the liquidity position of commercial banks and in the second segment I have used sources and uses of fund approach and structure of deposit method for measuring liquidity needs. For analyzing data following processes are used in this study.

#### **1.4.1: Data Collection:**

There are two sources of information is given below.

1. Primary sources.
2. Secondary sources

#### **1.4. 1.a: Primary sources:**

- Practical desk work.
- Conversation with teacher.
- Own calculations and knowledge's.

#### **1.4. 1.b: Secondary sources:**

- Annual Reports of selected banks.
- Relevant file study as provide by the concerned.
- Different text books and materials.
- Selected banks websites.
- Different articles and documents in internet.

#### **1.5: Data Analysis:**

I have started the analysis with arranging the data by maturity wise liquidity position of selected commercial banks individually to calculate year wise Net Liquidity Gap which is calculated from the difference between total assets and total liabilities. The maturity buckets are segmented as up to 1-month maturity, 1-3 month' maturity, 3-12-month maturity, 1-5 years' maturity and more than 5 years' maturity.

From that information I have calculated the year wise net liquidity gap of each year and commercial banks. By using the formula, Net liquidity gap= Total assets - Total liabilities. Liquidity position of financial institutions can be described by following criteria.

If, Total Asset>Total liability = Surplus or Positive Liquidity Position

Total Asset<Total liability = Deficit or Negative Liquidity Position

Total Asset=Total liability = Net Liquidity Position

Positive net liquidity gap implies that the banks has sufficient assets to satisfy the liabilities of the same maturity period and negative net liquidity gap implies that the liabilities exceed the assets for that particular maturity period. And then I calculate the short term and long term liquidity position of the selected banks. Finally, I have estimated the liquidity needs of selected banks by using sources and uses of fund method and structure of deposit method. Where again I use a formula of calculating liquidity needs,  $Liquidity\ Needs = Total\ Loan - Total\ Deposit$ . Liquidity needs of financial institutions are described as positive and negative liquidity needs. For data analysis, I have used MS Excel and own calculation.

## **1.6: Literature Review:**

Liquidity management is indeed a crucial problem in the banking industry. The liquidity management recommended that banks should engage competent and qualified personnel in order to ensure that right decisions are adopted especially with the optimal level of liquidity and still maximize profit.

Proper liquidity management can increase the profitability of banks and if others factors of banks can move positively. Bank liquidity creation is important for the macro economy and becomes even more prominent during financial crises stated that bank liquidity is positively related to capital adequacy, interest rates on loans, share of non-performing loans and interest rate on interbank transaction and negatively related to inflation rate, business cycle and financial crisis. Though profit position moves positively with the positive movement of advances of the commercial banks but in 2012 first & second generation banks did not prove this theory.

There were several reasons behind this occurrence. Among all these; unrest political situation, higher amount of default loan, decrease of loan rate, decrease the investment scope and lack of emerging investor were the main reasons for decreasing the profit position of the banks of first & second generation. On the other hand, first generation banks held the highest advance deposit ratio and third generation banks held the lowest advance deposit ratio.

The Islamic banks have been making significant contributions to economic development of our country. The Islamic banking set out its glorious journey in this country three decades ago. Now, this banking system covers one-fifth of the country's total banking. By comparative analysis of liquidity position of the leading banks in Bangladesh, we observed that in case of maintaining liquidity, Islamic banks are in better position than the conventional banks.

### **1.7: Scope & Limitation of the Study:**

#### **Scope:**

Now in this modern age the activities of commercial banking are very fast. The scope of the study is to analyze the liquidity position of some commercial banks in Bangladesh also the liquidity ratios, liquidity lacking, liquidity systems, liquidity problems of commercial banks.

#### **Limitation:**

Every study may have some limitations. So this study is not free from limitations. Some limitations are given below:

- **Lack of Secondary data:** The annual report and websites are not enough for collecting information.
- **Limitation of Scope:** While collecting data, they did not disclose more information due to the confidentiality of the organization.
- **Lack of experience:** There is a chance of occurring error for lack of experiences.

**CHAPTER TWO**

**OVERVIEW OF THE ORGANIZATIONS**

## 2.1: AB Bank Ltd

Type	Public limited company
Treaded as	DSE
Industry	Banking
Founded	April 2, 1982
Headquarters	Dhaka, Bangladesh
Number of locations	104
Key people	Muhammad A. (Rume) Ali(chairman), Feroz Ahmed(director).
Products	Consumer banking and corporate banking
Website	Abbl.com

AB Bank (formerly Arab Bangladesh Bank) is a leading private sector bank in Bangladesh established in 31 December 1981. This was the first joint venture private bank in Bangladesh. On 14 November 2007 Bangladesh bank approved the name change to AB Bank from Arab Bangladesh Bank. A former deputy managing director was charged with embezzling 3.25 billion taka from the bank. In 2014 AB bank completed its acquisition of Cash link Bangladesh Limited. A former vice president and his wife were sentenced to prison terms for embezzlement from the bank in 2016.

To excel this new era of technological triumph, AB has successfully introduced internet banking, SMS banking, cutting edge ICT, state-of-art network solution, 24/7 ATM service and many other e-products.

AB has extensively widened its services over the last three decades in both home and abroad. The bank opened its very first branch at Karwan Bazar on 12th April 1982 and now has a successful footprint of 105 branches including one overseas branch in Mumbai, India and 270 plus ATMs spread across the country. It has associated 5 subsidiary companies including one Off-shore Banking Unit and Custodial services with its core banking activities. The Bank opened its Representative Office at Yangon, Myanmar for extending its foreign operations.



## 2.2: IFIC Bank Ltd

Type	Limited liability company
Treaded as	DSE
Industry	Banking
Founded	1976
Headquarters	Dhaka, Bangladesh
Key people	Salman F Ranman (chairman) Mr. M. Shah Alam Sarwar (managing director)
	Banking services Consumer banking Corporate banking Investment banking
Website	<a href="http://www.ificbankbd.com">www.ificbankbd.com</a>

International Finance Investment and Commerce Bank Limited (IFIC Bank) is a banking company incorporated in the People's Republic of Bangladesh with limited liability. It was set up at the instance of the Government in 1976 as a joint venture between the Government of Bangladesh and Sponsors in the private sector with the objective of working as a finance company within the country and setting up joint venture banks/financial institutions abroad. In 1983 when the Government allowed banks in the private sector, IFIC was converted into a full-fledged commercial bank. The Government of the People's Republic of Bangladesh, now, holds 32.75% of the share capital of the Bank. Directors and Sponsors having vast experience in the field of trade and commerce own 8.33% of the share capital and the rest is held by Institutions both local & foreign and General Shareholders. In 2018 IFIC Home Loan outstanding crossed the amount BDT 2,911.40 crore. Aamar Account balance stood at BDT 1,456.49 crore with a total of 99,399 Accounts.

### 2.3: DBBL

Type	Limited liability company
Treaded as	DSE
Industry	Banking
Founded	1995
Headquarters	Motijheel, Dhaka, Bangladesh
Key people	Sayem Ahmed (Chairman)
Products	Retail banking, corporate banking, mortgage loans, private banking, credit cards, mobile banking
Revenue	29.216 billion taka(2018)
Operating income	7.224 billion taka(2018)
Net income	4.201 billion taka(2018)
Total assets	346.469 billion taka(2018)
Number of employees	1661 (2018)
Number of locations	195 branches
Website	Dutchbanglabank.com

Dutch-Bangla Bank Limited (DBBL) is a bank in Bangladesh. DBBL is a scheduled joint venture private commercial bank between local Bangladeshi parties by M Sahabuddin Ahmed (Founder & Chairman) and a Dutch company FMO. DBBL was established under the Bank Companies Act 1991 and incorporated as a public limited company under the Companies Act 1994 in Bangladesh with the primary objective to carry on all kinds of banking business in Bangladesh. DBBL commenced formal operation from June 3, 1996. The Bank is listed with the Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited.

## 2.4: Brac Bank Ltd

Type	Public Limited company
Treaded as	DSE
Industry	Banking
Founded	4 July 2001
Headquarters	220/B Gulshan Tejgaon Link Road, Dhaka 1208 Dhaka, Bangladesh
Key people	Fazle Hasan Abed Chairman Mr. Selim RF Hussain, Managing Director & CEO
Subsidiaries	Bkash Ltd. BRAC Saajan Exchange Ltd. BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd.
Operating income	9.393 billion taka(2018)
Net income	5.67 billion taka(2018)
Total assets	358.005 billion taka(2018)
Number of employees	7085
Number of locations	186 branches
Website	<a href="http://www.bracbank.com">www.bracbank.com</a>

BRAC Bank is a private commercial bank in Bangladesh, operated by the BRAC development organization, focused on Small and Medium Enterprises (SME). The bank has its head office in Dhaka, Bangladesh. It has 186 branches and 50 agent banking outlets and 448 ATM's as of 31 December 2018.

## 2.5: Bank Asia Ltd

Type	Commercial bank
Treaded as	DSE
Industry	Banking
Founded	27 November 1999
Headquarters	Dhaka, Bangladesh
Key people	(Chairman) A Rouf Chowdhury (managing director) Md. Arfan Ali
Products	Banking services Consumer banking Corporate banking Agent banking Islamic banking
Website	Bank Asia Limited

Bank Asia Limited is a private sector commercial bank in Bangladesh. Mr. Arfan Ali is the President and Managing Director of the bank. The Bank was established in 1999 and incorporated in 1999. It expanded through the purchase of the branches of Bank of Nova Scotia and Muslim Commercial Bank Limited.

Bank Asia has been awarded Third Prize in Corporate Governance Disclosures and achieved Certificate of Merit under Integrated Reporting Category in the 17th ICAB National Award for BPAR-2016.

## 2.6: Islami Bank Bangladesh Ltd

Type	Public Limited company
Treaded as	DSE
Industry	Banking
Founded	13 march 1983
Headquarters	Dhaka, Bangladesh
Key people	Md. Nazmul Hassan, Ph. D (Chairman) Md. Mahbub-ul-Alam (Managing director and CEO) Mohammed Monirul Moula (Additional Managing Director) Muhammad Qaisar Ali (Additional Managing Director)
Products	Banking service, ATM services, Internet Banking, Payment Gateway, Mobile Banking, Consumer banking, Corporate banking, Investment banking
Revenue	27.413 billion taka(2013)
Operating income	24.74 billion taka(2013)
Net income	17.80 billion taka(2013)
Total assets	997.43 billion taka(2018)
Total equity	69.62 billion taka(2018)
Number of employees	14000
Website	islamibankbd.com

Islami Bank Bangladesh Limited is a Joint Venture Public Limited Company engaged in commercial banking business based on Islamic Shari'ah with 63.09% foreign shareholding having largest branch network (total 450 Branches) among the private sector Banks in Bangladesh. It was established on the 13th March 1983 as the first Islamic Bank in the South East Asia.

It is listed with Dhaka Stock Exchange Ltd. and Chittagong Stock Exchange Ltd. Authorized Capital of the Bank is Tk. 20,000.00 million and Paid-up Capital is Tk. 16,099.91 million having 33,686 shareholders as on 31st December 2019.

## **2.7: Janata Bank Ltd**

Type	State/Government owned
Industry	Banking
Founded	1972
Headquarters	Dhaka, Bangladesh
Key people	Dr. S M Mahfuzur Rahman (Chairman) and Md. Abdus Salam Azad (CEO & Managing Director)
Products	Banking services Consumer banking Corporate banking Investment banking
Number of employees	12,391 (2017)
Website	Janata bank limited

Janata Bank Ltd is a state-owned commercial bank of Bangladesh established in 1972. Its headquarters is situated at Motijheel in Dhaka, the capital city of Bangladesh. It is the second largest commercial bank in Bangladesh.

Following the independence of Bangladesh from Pakistan at the Bangladesh liberation war of 1971, Janata Bank Limited was formed combining the then United Bank Limited and Union Bank Limited under the Bank Nationalization Ordinance of 1972 (President's Order 26). The management of Janata Bank has been transferred to Janata Bank Limited after transforming the bank into a company following the existing company act under the Enterprise Growth and Bank Modernization Project' (EGBMP) which has been taken in 2004-05 in order to reform the nationalized commercial banks. Janata Bank Limited has started its operation from 15 November 2007.

## 2.8: Eastern Bank Ltd

Type	Private commercial bank
Trade as	DSE & CSE
Industry	Banking
Founded	1992
Headquarters	Dhaka, Bangladesh
Key people	Md. Shawkat Ali Chowdhury(Chairmen)
Products	Banking services
Number of employees	3000+
Website	ebl.com.bd

Eastern Bank Limited is a private commercial bank headquartered in Dhaka, Bangladesh. It was established on August 8, 1992, as a public limited company with limited liability under the Bank Companies Act of 1991. Their shares are listed in the Dhaka stock exchange and the Chittagong stock exchange. The bank provides products and services in retail banking, corporate finance, asset management, equity brokerage and security. It has 85 branches and 214 ATMs in Bangladesh and employs around 3000 employees.

Eastern Bank Limited is going to open its first overseas full-fledged branch in Calcutta, India. This branch in India will be its first foreign branch outside of Bangladesh. Presently, EBL has a subsidiary in Hong Kong named EBL Finance (HK) Limited and a representative office in Myanmar. EBL opened its third representative office on the Chinese mainland in Guangzhou on September 29, 2019.

## 2.9: Trust Bank Ltd

Type	Public limited company
Trade as	DSE
Industry	Banking
Founded	1999
Headquarters	Dhaka, Bangladesh
Key people	General Aziz Ahmed (Chairman) Mr. Faruq Moinuddin (Managing Director & CEO)
Products	Banking services Consumer banking Corporate banking Investment banking ATM services
Number of locations	93
Website	<a href="http://www.tblbd.com">www.tblbd.com</a>

Trust Bank Limited is a private commercial bank established in 1999 in Bangladesh. It is backed by Army Welfare Trust of Bangladesh Army. General Aziz Ahmed the chief of Bangladesh army is its chairman. It is one of the leading private commercial banks having a network of 109 branches, 7 SME Service Centers, 162 ATM Booths and 60 POS in 50 Branches across Bangladesh and plans to open few more branches to cover the important commercial areas in Dhaka, Chittagong, Sylhet and other areas in 2013.

In 2001, the bank introduced automated branch banking system. In 2005, the bank introduced ATM services for its customers.

In January 2007, Trust Bank launched online banking services. Customers can now deposit or withdraw money from any branch of Trust Bank nationwide without needing to open multiple accounts in multiple branches.



## **2.10: Mutual Trust Bank Ltd**

Type	Public limited company
Industry	Banking
Founded	Dhaka, Bangladesh
Headquarters	Dhaka, Bangladesh
Key people	Syed Mahbubur Rahman (Managing Director and CEO)
Products	Banking services Consumer banking Corporate banking Investment banking Islamic Banking
Website	mutualtrustbank.com

The Company was incorporated as a Public Limited Company on September 29, 1999, under the Companies Act 1994, with an Authorized Share Capital of BDT 1,000,000,000 divided into 10,000,000 ordinary shares of BDT 100 each. At present, the Authorized Share Capital of the company is BDT 10,000,000,000 divided into 1,000,000,000 ordinary shares of BDT 10 each.

The Company was also issued Certificate for Commencement of Business on the same day and was granted license on October 05, 1999 by Bangladesh Bank under the Banking Companies Act 1991 and started its banking operation on October 24, 1999.

**CHAPTER THREE**  
COMPARATIVE ANALYSIS OF LIQUIDITY POSITION

### 3.1: Comparative analysis of liquidity position of selected banks

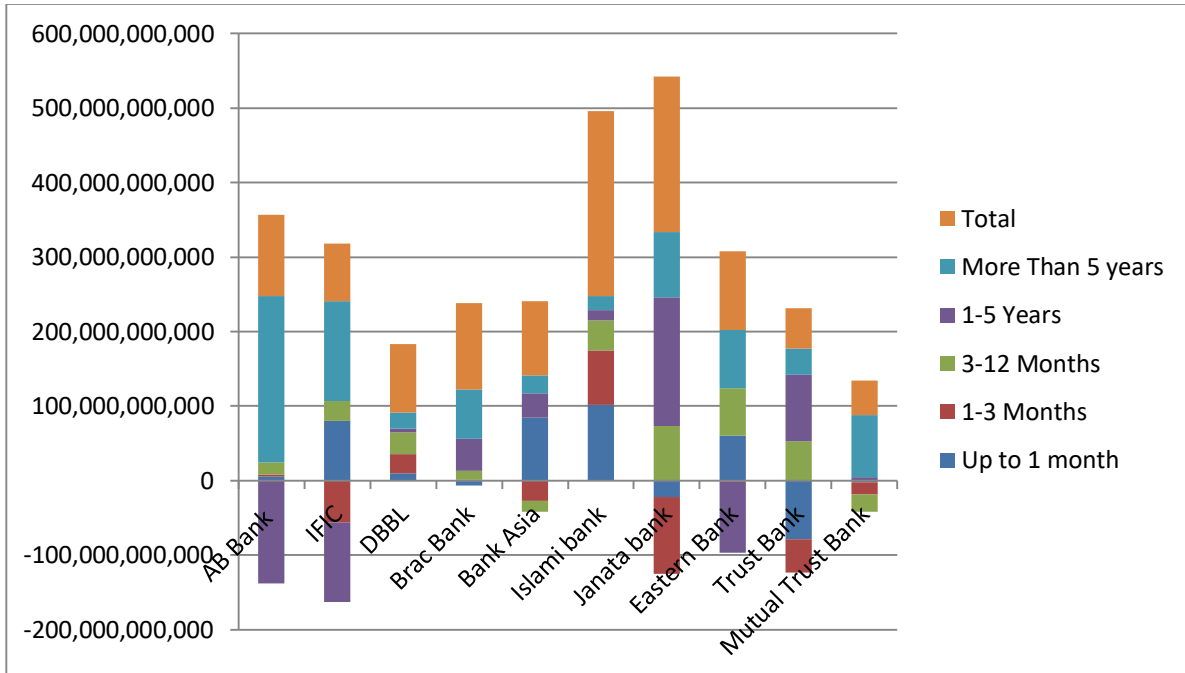
**Table-3.1.1** stated 5 year's average maturity wise net liquidity gap of selected commercial banks. The table explains that net liquidity gap of all the banks are positive. The table shows the year on year net liquidity gap of selected commercial banks, where I can find that the selected banks are maintaining positive liquidity year on year that means their assets are sufficient to cover the liabilities. The table also shows that Islamic Bank Ltd, the market leaders of current commercial banks in Bangladesh, has maintained the largest amount of total liquidity among the selected banks.

**Table 3.1.1: Average Net Liquidity Gap (Amount in Taka)**

Particulars	AB Bank Ltd	IFIC Bank Ltd	DBBL	Brac Bank Ltd	Bank Asia Ltd
<b>Up to 1 month</b>	5,654,715,182	79,843,876,402	9,368,546,595	-6,864,486,175	84,031,877,659
<b>1-3 Months</b>	2,315,209,965	-56,897,074,748	26,005,038,820	1,262,136,598	-27,384,639,806
<b>3-12 Months</b>	16,668,415,566	26,799,502,205	28,950,490,556	12,055,399,432	-14,453,383,858
<b>1-5 Years</b>	-137,735,296,274	-105,983,506,463	5,393,905,737	42,476,045,107	32,994,802,434
<b>More Than 5 years</b>	222,582,481,623	134,015,211,192	21,782,113,247	66,711,423,892	24,102,870,069
<b>Total</b>	<b>109,485,526,062</b>	<b>77,778,008,588</b>	<b>91500094955.00</b>	<b>115,640,518,854</b>	<b>99,291,526,498</b>

Particulars	Islami bank Ltd	Janata bank Ltd	Eastern Bank Ltd	Trust Bank Ltd	Mutual Trust Bank Ltd
<b>Up to 1 month</b>	101,286,553,140	-22,118,652,360	60,521,504,847	-78,727,789,730	-2,387,812,383
<b>1-3 Months</b>	73,402,982,800	-102,821,779,190	-1,873,735,706	-44,791,587,722	-16,350,474,412
<b>3-12 Months</b>	40,397,926,236	73,063,472,670	63,497,654,100	52,959,649,042	-23,250,970,593
<b>1-5 Years</b>	13,706,748,034	173,261,588,581	-94,743,113,238	88,601,738,953	4,152,253,990
<b>More Than 5 years</b>	18,982,449,133	87,390,894,397	78,304,101,179	35,773,683,473	83,927,855,110
<b>Total</b>	<b>247,776,659,343</b>	<b>208,775,524,098</b>	<b>105,706,411,182</b>	<b>53,815,694,016</b>	<b>46,090,851,712</b>

**Figure3.1.1: Average Net Liquidity Gap (Amount in Taka)**

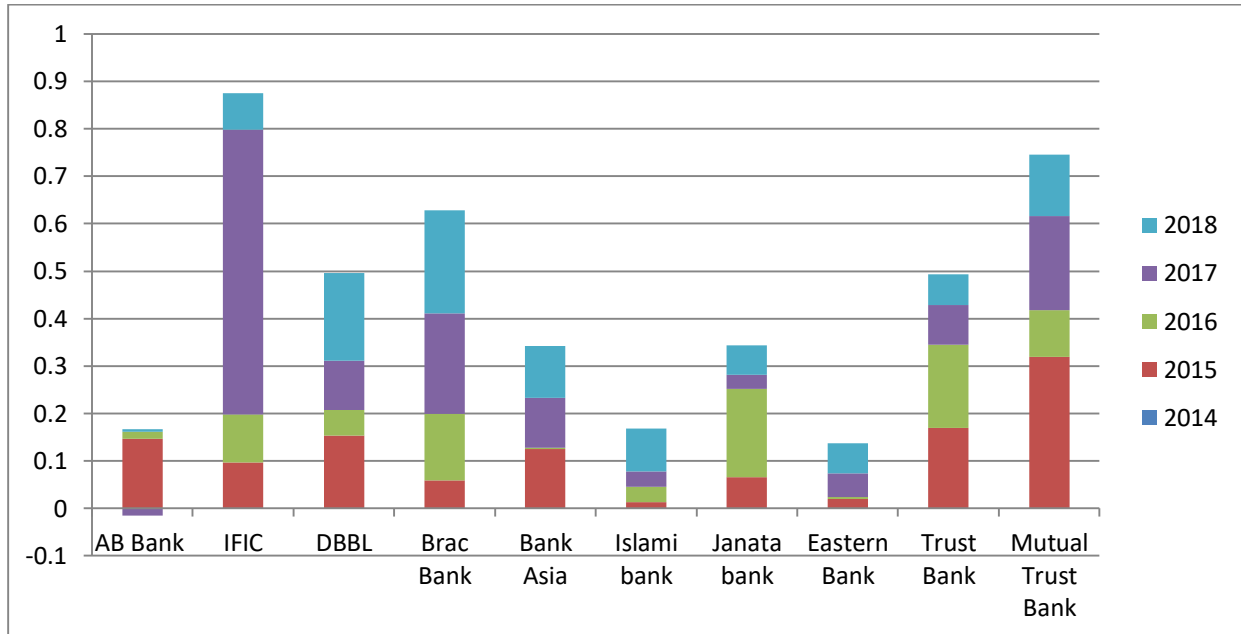


**Table-3.1.2** I observe the year wise growth rate of total liquidity gap of the selected banks. This stated that the growth rate of net liquidity gap is fluctuating year on year. The AB bank the year 2017 growth rate is negative. However, DBBL, Brac bank, Bank Asia, Islamic bank and Eastern bank are showing consistent positive average growth rate of liquidity gap.

**Table 3.1.2: Growth Rate of Total Liquidity Gap of Selected Banks**

Year	AB Bank Ltd	IFIC Bank Ltd	DBBL	Brac Bank Ltd	Bank Asia Ltd	Islami bank Ltd	Janata bank Ltd	Eastern Bank Ltd	Trust Bank Ltd	Mutual Trust Bank
2014										
2015	14.70%	9.65%	15.40%	5.96%	12.44%	1.26%	6.52%	2.03%	17.01%	31.88%
2016	1.41%	10.18%	5.40%	13.96%	0.31%	3.26%	18.68%	0.37%	17.48%	9.96%
2017	-1.48%	59.96%	10.31%	21.22%	10.59%	3.26%	2.95%	4.93%	8.38%	19.80%
2018	0.53%	7.68%	18.50%	21.73%	10.86%	9.07%	6.21%	6.40%	6.40%	12.90%

**Figure 3.1.2: Growth Rate of Total Liquidity Gap**



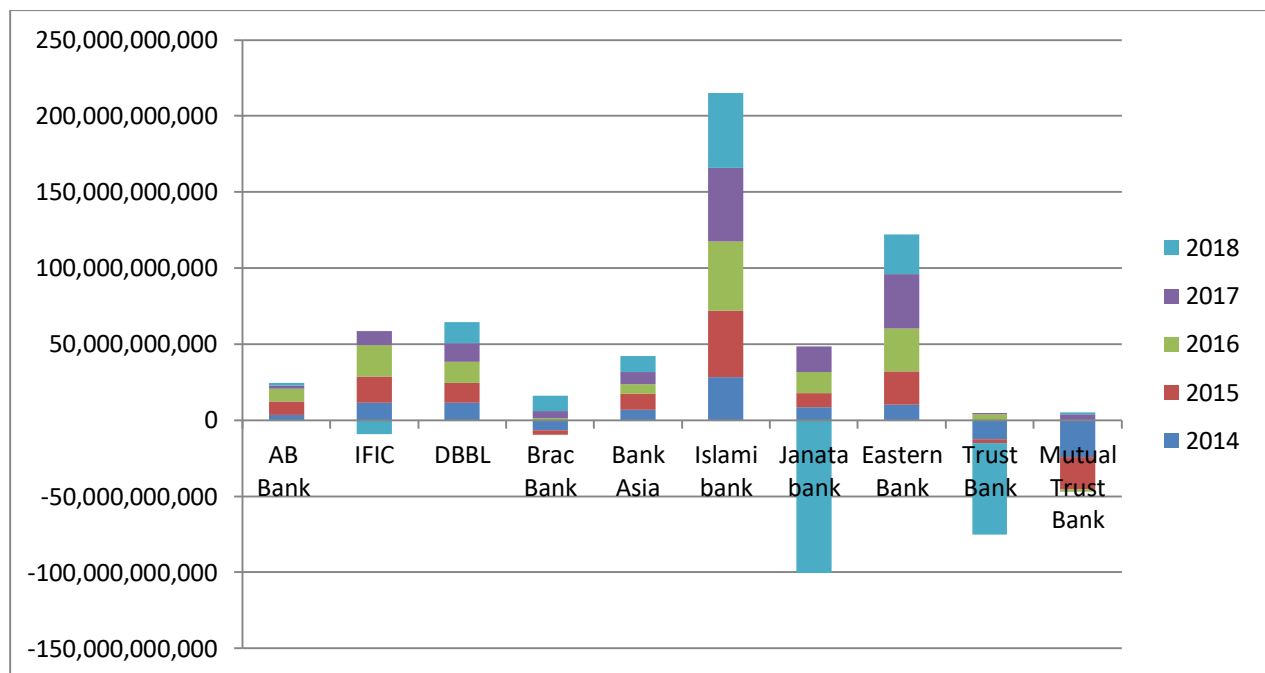
**Table 3.1.3** Short term liquidity position is calculated by adding the figures of up to 1 month, 1-3 months and 3-12 months' liquidity position of selected commercial banks. Here we see that Trust bank, Mutual trust bank, Janata bank, Brac bank and IFIC bank faced deficit liquidity position in several years. That means except these company's others have sufficient current assets to meet the current obligations.

**Table 3.1.3: Comparison of Short Term Liquidity Gap**

Year	AB Bank Ltd	IFIC Bank Ltd	DBBL	Brac Bank Ltd	Bank Asia Ltd
2014	3,553,001,456	11,557,101,149	11,512,735,915	-6,431,787,920	6,785,609,039
2015	8,664,826,325	17,125,308,777	12,899,012,181	-3,117,111,840	10,539,749,344
2016	8,444,080,177	20,694,342,680	14,170,074,899	1,423,997,514	6276194308
2017	2,212,065,815	9,371,383,839	11,908,714,294	4,405,748,479	7869829445
2018	1,764,366,940	-9,001,832,586	13,833,538,682	10,172,203,622	10722471859

Year	Islami bank Ltd	Janata bank Ltd	Eastern Bank Ltd	Trust Bank Ltd	Mutual Trust Bank
2014	28,223,434,269	8,484,014,046	10,143,463,404	-12,665,102,405	-24387973914
2015	43,648,691,853	9,407,152,258	21,793,991,719	-2,225,852,477	-21102689536
2016	45,499,626,831	13,752,562,012	28,163,615,731	3,719,568,065	-1,590,251,503
2017	48,500,570,241	16,725,715,196	35,856,622,634	1,073,792,080	3,863,389,194
2018	49,215,138,982	-100,246,402,392	26,187,729,753	-60,462,133,673	1,228,268,371

**Figure 3.1.3: Comparison of Short Term Liquidity Gap**



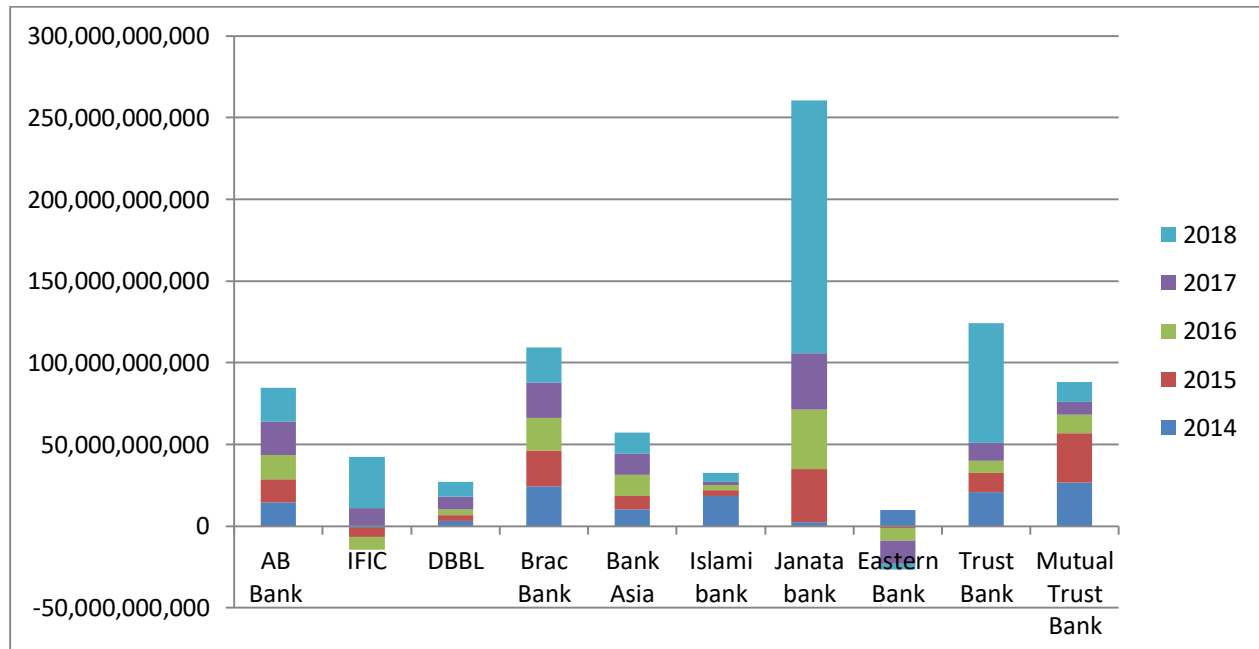
**Table 3.1.4** refers to the long-term liquidity gap for the selected commercial banks. Long term liquidity position is calculated by adding the figures of up to 1-5 years and more than 5 years' liquidity position. Long term liquidity gap of all banks are positive for the whole period except IFIC in 2014, 2015, 2016 and Eastern bank in 2015, 2016, 2017, 2018.

**Table 3.1.4: Comparison of Long Term Liquidity Gap**

Year	AB Bank Ltd	IFIC Bank Ltd	DBBL	Brac Bank Ltd	Bank Asia Ltd
2014	14,604,112,118	-928,985,281	3,004,703,447	24,188,184,018	10,093,480,457
2015	14,127,399,019	-5,471,095,481	3,855,323,298	21,931,705,347	8,439,582,542
2016	14,670,380,005	-7,854,018,128	3,490,083,589	20,016,773,921	12,762,283,417
2017	20,559,179,273	11,167,736,814	7,573,477,100	21,585,057,496	13,184,664,119
2018	20,886,114,934	31,118,066,805	9,252,431,550	21,465,748,217	12,617,661,968

Year	Islami bank Ltd	Janata bank Ltd	Eastern Bank Ltd	Trust Bank Ltd	Mutual Trust Bank
2014	18,389,378,064	2,444,798,818	9,943,388,000	20,793,792,595	26690084106
2015	3,550,921,158	32,630,195,811	-1,297,899,307	11,737,901,006	30,032,005,710
2016	3,239,321,394	36,137,098,251	-7,591,973,327	7,455,596,567	11,408,633,671
2017	1,828,412,081	34,637,618,835	-14,271,057,035	11,038,391,091	7,898,697,561
2018	5,681,164,470	154,802,771,263	-3,221,470,390	73,349,741,167	12,050,688,052

**Figure 3.1.4: Comparison of Long Term Liquidity Gap**



### **3.2: Estimating Liquidity needs based on a Sources and Uses of Fund Method**

In this part I will trying to calculate the liquidity needs of selected commercial banks by developing a sources and uses of funds statement. For measuring this, I evaluate the amount of loan and deposit of past five years and calculate.

**Table 3.2.1:** Here I measure the liquidity needs of AB bank ltd and shows that from 2014 to 2018. The bank loan demand is higher than deposit supply, except 2016. Outcome is positive liquidity. Only 2016 outcome is negative liquidity. So I can say that the AB bank is in good position in market and their numbers of customers are higher.

**Table 3.2.1: Sources and Uses of Fund Method (AB Bank Ltd)**

<b>Year</b>	<b>Estimated Loan</b>	<b>Estimated Deposit</b>	<b>Changes in loan demand</b>	<b>Changes in deposit</b>	<b>Estimated liquidity need</b>
<b>2014</b>	177,570,797,389	198,189,197,221			
<b>2015</b>	209,725,203,266	213,818,905,500	32,154,405,877	15,629,708,279	16,524,697,598
<b>2016</b>	218,769,451,248	245,640,782,909	9,044,247,982	31,821,877,409	-22,777,629,427
<b>2017</b>	229,647,286,231	235,954,308,453	10,877,834,983	-9,686,474,456	1,191,360,527
<b>2018</b>	241,070,141,407	235,444,849,491	11,422,855,176	-509,458,962	10,913,396,214

**Table 3.2.2:** Here I can see that the IFIC bank ltd liquidity needs are all positive. Their loan investment is higher than deposits. So I can say that the AB bank is in good position in market and their numbers of customers are higher.



**Table 3.2.2: Sources and uses of fund method (IFIC Bank Ltd)**

<b>Year</b>	<b>Estimated Loan</b>	<b>Estimated Deposit</b>	<b>Changes in loan demand</b>	<b>Changes in deposit</b>	<b>Estimated liquidity need</b>
<b>2014</b>	102,282,149,309	129,745,805,362			
<b>2015</b>	123,268,667,872	146,819,705,532	20,986,518,563	17,073,900,170	3,912,618,393
<b>2016</b>	137,118,111,549	160,155,006,094	13,849,443,677	13,335,300,562	514,143,115
<b>2017</b>	179,264,206,747	200,205,665,479	42,146,095,198	40,050,659,385	2,095,435,813
<b>2018</b>	206,929,635,707	226,333,027,803	27,665,428,960	26,127,362,324	1,538,066,636

**Table 3.2.3:** Here the DBBL liquidity needs is mostly positive. Only the year 2018 liquidity needs is negative. That's means their loan investment is higher than deposit or liability except 2018.

**Table 3.2.3: Sources and uses of fund method (DBBL)**

<b>Year</b>	<b>Estimated Loan</b>	<b>Estimated Deposit</b>	<b>Changes in loan demand</b>	<b>Changes in deposit</b>	<b>Estimated liquidity need</b>
<b>2014</b>	124,422,990,617	163,505,732,882			
<b>2015</b>	152,270,000,465	183,937,056,455	27,847,009,848	20,431,323,573	7,415,686,275
<b>2016</b>	173,397,797,631	203,443,486,957	21,127,797,166	19,506,430,502	1,621,366,664
<b>2017</b>	207,257,381,108	230,100,781,622	33,859,583,477	26,657,294,665	7,202,288,812
<b>2018</b>	231,553,940,339	259,001,756,034	24,296,559,231	28,900,974,412	-4,604,415,181

**Table 3.2.4:** Here I observe that the Brac bank ltd liquidity needs are all positive. Their loan investment is higher than deposits. So I can say that the Brac bank is in good position in market and their numbers of customers are higher.

**Table 3.2.4: Sources and uses of fund method (Brac Bank Ltd)**

Year	Estimated Loan	Estimated Deposit	Changes in loan demand	Changes in deposit	Estimated liquidity need
2014	124,299,994,134	148,464,104,266			
2015	147,433,607,286	143,320,511,483	25,493,054,154	-5,143,592,783	30,636,646,937
2016	173,612,041,512	168,859,571,738	26,178,434,226	25,539,060,255	639,373,971
2017	202,559,380,746	196,224,439,257	28,947,339,234	27,364,867,519	1,582,471,715
2018	238,008,103,268	228,622,409,702	35,448,722,522	32,397,970,445	3,050,752,077

**Table 3.2.5:** In this table I measure the liquidity needs of Bank Asia ltd and show that from 2014 to 2018. The bank loan demand is higher than deposit supply, except 2015. Outcome is positive liquidity. Only 2015 outcome is negative liquidity. So I can say that the Bank Asia ltd bank is in good position in market and their numbers of customers are higher.

**Table 3.2.5: Sources and uses of fund method (Bank Asia Ltd)**

Year	Estimated Loan	Estimated Deposit	Changes in loan demand	Changes in deposit	Estimated liquidity need
2014	116,808,854,559	140,869,286,126			
2015	136,396,335,681	169,827,340,391	19,587,481,122	28,958,054,265	-9,370,573,143
2016	163,609,782,739	191,272,582,777	27,213,447,058	21,445,242,386	5,768,204,672
2017	197,504,138,756	207,041,471,381	33,894,356,017	15,768,888,604	18,125,467,413
2018	214,618,151,145	222,471,716,244	17,114,012,389	15,430,244,863	1,683,767,526

**Table 3.2.6:** The liquidity needs of Islami Bank Bangladesh ltd their all outcome is positive. Their all loan demand is higher than their deposit supply. The reasons for the scenario are that the Islami bank is the market leader of all commercial bank in Bangladesh.

**Table 3.2.6: Sources and uses of fund method (Islami Bank Bangladesh Ltd)**

Year	Estimated Loan	Estimated Deposit	Changes in loan demand	Changes in deposit	Estimated liquidity need
2014	436,094,101,205	560,696,300,836			
2015	493,789,301,422	615,359,210,035	57,695,200,217	54,662,909,199	3,032,291,018
2016	578,072,166,109	681,352,249,392	84,282,864,687	65,993,039,357	18,289,825,330
2017	668,731,936,299	755,022,245,959	90,659,770,190	73,669,996,567	16,989,773,623
2018	764,360,204,266	822,573,124,545	95,628,267,967	67,550,878,586	28,077,389,381

**Table 3.2.7:** The Janata bank ltd their first two years' liquidity needs is negative. After that they can maintain positive liquidity in last two years. Their first two years' loan demand is lower than deposit and the last two years' loan demand is higher than deposit.

**Table 3.2.7: Sources and uses of fund method (Janata Bank Ltd)**

Year	Estimated Loan	Estimated Deposit	Changes in loan demand	Changes in deposit	Estimated liquidity need
2014	319,773,246,472	494,614,714,032			
2015	349,861,299,466	544,482,082,694	30,088,052,994	49,867,368,662	-19,779,315,668
2016	403,037,412,397	619,593,861,652	53,176,112,931	75,111,778,958	-21,935,666,027
2017	459,580,051,884	645,127,094,756	56,542,639,487	25,533,233,104	31,009,406,383
2018	533,707,160,206	671,253,193,254	74,127,108,322	26,126,098,498	48,001,009,824

**Table 3.2.8:** Here the Eastern Bank Ltd liquidity needs is mostly positive. Only the year 2018 liquidity needs are negative. That's means their loan investment is higher than deposit or liability except 2018.

**Table 3.2.8: Sources and uses of fund method (Eastern Bank Ltd)**

<b>Year</b>	<b>Estimated Loan</b>	<b>Estimated Deposit</b>	<b>Changes in loan demand</b>	<b>Changes in deposit</b>	<b>Estimated liquidity need</b>
<b>2014</b>	118,291,346,183	116,791,676,116			
<b>2015</b>	130,226,324,465	127,990,033,575	11,934,978,282	11,198,357,459	736,620,823
<b>2016</b>	152,083,687,536	140,284,158,650	21,857,363,071	12,294,125,075	9,563,237,996
<b>2017</b>	184,027,300,831	167,348,195,022	31,943,613,295	27,064,036,372	4,879,576,923
<b>2018</b>	209,306,250,747	199,628,906,411	25,278,949,916	32,280,711,389	-7,001,761,473

**Table 3.2.9:** The liquidity needs of Trust bank ltd are negative most of the years. Only the year 2017 is positive liquidity. So I can say that their loan demand is lower than their deposit or liability except 2017.

**Table 3.2.9: Sources and uses of fund method (Trust Bank Ltd)**

<b>Year</b>	<b>Estimated Loan</b>	<b>Estimated Deposit</b>	<b>Changes in loan demand</b>	<b>Changes in deposit</b>	<b>Estimated liquidity need</b>
<b>2014</b>	4,578,900,657	108,218,523			
<b>2015</b>	130,614,645,769	143,313,784,258	126,035,745,112	143,205,565,735	-17,169,820,623
<b>2016</b>	141,987,433,313	167,007,245,198	11,372,787,544	23,693,460,940	-12,320,673,396
<b>2017</b>	2,335,833,766	85,728,241	-139,651,599,547	-166,921,516,957	27,269,917,410
<b>2018</b>	197,128,064,795	203,609,783,642	194,792,231,029	203,524,055,401	-8,731,824,372

**Table 3.2.10:** In this table I measure the liquidity needs of Mutual Trust bank ltd and show that from 2014 to 2018. The bank loan demand is higher than deposit supply, except 2015. Outcome is positive liquidity. Only 2015 outcome is negative liquidity. So I can say that the Bank Asia ltd bank is in good position in market and their numbers of customers are higher.

**Table 3.2.10: Sources and uses of fund method (Mutual trust bank Ltd)**

<b>Year</b>	<b>Estimated Loan</b>	<b>Estimated Deposit</b>	<b>Changes in loan demand</b>	<b>Changes in deposit</b>	<b>Estimated liquidity need</b>
<b>2014</b>	75707231791	97270633407			
<b>2015</b>	96250012880	118686720280	20,542,781,089	21,416,086,873	-873,305,784
<b>2016</b>	110,834,548,494	131,593,607,611	14,584,535,614	12,906,887,331	1,677,648,283
<b>2017</b>	142,819,502,800	152,237,160,560	31,984,954,306	20,643,552,949	11,341,401,357
<b>2018</b>	163,281,709,826	166,700,989,966	20,462,207,026	14,463,829,406	5,998,377,620

**CHAPTER FOUR**  
**CONCLUSION AND RECOMMENDATIONS**

#### **4.1: Findings**

After analyzing the liquidity position of the selected banks I have observed following findings.

- a. Overall liquidity positions of the Islamic bank are better than the others. However, Janata bank, Brac bank, DBBL is also close to Islamic bank for maintaining liquidity.
- b. If we consider the short term liquidity position we have found that AB banks, DBBL, Bank Asia, Bank Asia, Islamic bank, Eastern bank are more efficient.
- c. In case of long term liquidity position of selected commercial banks, I have found that every company is efficient to maintain long term liquidity except IFIC and Eastern bank.
- d. However the total amount of liquidity is the highest for Islamic bank as they are the country's largest commercial bank. Their total assets and liabilities are higher than others.
- e. When we analyze the sources and uses of fund statements, I have found that only Islamic bank can maintain positive liquidity for most of the years.

#### **4.2: Recommendations**

In this thesis report all selected commercial banks are well-known banks in the country. As a student from my little knowledge it's quite hard to give proper recommendations for those commercial banks. However, some recommendations are given below:

- Companies should increase their loan activities to create positive liquidity.
- For improve liquidity position, banks need to accumulate fund from long term deposit.
- Banks can offer attractive interest rate for long term fixed deposit, so that people will find this as good source of savings and invest their surplus fund on long term fixed deposit.
- Every bank has to follow the liquidity system rules that set by central bank.

### **4.3: Conclusion**

The whole research has been conducted to evaluate the liquidity position of selected commercial banks and also make comparison regarding liquidity position. My analysis is extended to the evaluation of the liquidity position of some selected commercial banks in Bangladesh and compare among their liquidity position for the period of 2014 to 2018. From the entire analysis, I have found that total liquidity position of all the selected financial institutions are positive and increases year to year. But the growth rate of liquidity is fluctuated. The study also shows that some of the banks short term liquidity position is negative than long term liquidity positions. The commercial banks are improving their liquidity position by maintaining positive long term liquidity gap day by day.



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## Appendix:

**Table-01: Year wise Net Liquidity Gap of AB Bank Ltd**

<b>Particulars</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>Average</b>
<b>Up to 1 month</b>	2849395704	926,500,174	1,279,719,065	274,462,741	324,637,498	1130943036
<b>1-3 Months</b>	463824553	763,962,196	982,715,353	32,427,073	72,280,790	463041993
<b>3-12 Months</b>	239781199	6,974,363,955	6,181,645,759	1,905,176,001	1,367,448,652	3333683113
<b>1-5 Years</b>	-20638508274	-26,332,344,086	-37,197,106,998	-26,665,188,250	-26,902,148,666	-27547059255
<b>More Than 5 years</b>	35242620392	40,459,743,105	51,867,487,003	47,224,367,523	47,788,263,600	44516496325
<b>Total</b>	<b>18157113574</b>	<b>22,792,225,344</b>	<b>23,114,460,182</b>	<b>22,771,245,088</b>	<b>22,650,481,874</b>	<b>21,897,105,212</b>
<b>Growth Rate</b>		<b>14.70%</b>	<b>1.41%</b>	<b>-1.48%</b>	<b>0.53%</b>	

**Table-02: Year wise Net Liquidity Gap of IFIC Bank Ltd**

<b>Particulars</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>Average</b>
<b>Up to 1 month</b>	14,035,567,144	14,192,604,032	17,397,524,409	21,495,578,228	12,722,602,589	15,968,775,280
<b>1-3 Months</b>	-9,612,320,942	1,982,627,023	-12,496,763,320	-22,332,530,297	-14,438,087,212	-11,379,414,950
<b>3-12 Months</b>	7,133,854,947	950,077,722	15,793,581,591	10,208,335,908	-7,286,347,963	5,359,900,441
<b>1-5 Years</b>	-21,434,167,294	-8,536,001,759	-20,611,781,231	-50,404,506,628	-4,997,049,551	-21,196,701,293
<b>More Than 5 years</b>	20,505,182,013	3,064,906,278	12,757,763,103	61,572,243,442	36,115,116,356	26,803,042,238
<b>Total</b>	<b>10,628,115,868</b>	<b>11,654,213,296</b>	<b>12,840,324,552</b>	<b>20,539,120,655</b>	<b>22,116,234,218</b>	<b>15,555,601,718</b>
<b>Growth Rate</b>		<b>9.65%</b>	<b>10.18%</b>	<b>59.96%</b>	<b>7.68%</b>	

**Table-03: Year wise Net Liquidity Gap of DBBL**

<b>Particulars</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>Average</b>
<b>Up to 1 month</b>	609,677,962	277,232,090	7,466,336,997	209,557,667	805,741,879	1,873,709,319
<b>1-3 Months</b>	9,286,918,214	12,196,857,250	3,509,703,763	101,896,137	909,663,456	5,201,007,764
<b>3-12 Months</b>	1,616,139,739	424,922,841	3,194,034,139	11,597,260,490	12,118,133,347	5,790,098,111
<b>1-5 Years</b>	571,825,511	2,336,635,593	2,200,475,017	-1,997,943,268	2,282,912,884	1,078,781,147
<b>More Than 5 years</b>	2,432,877,936	1,518,687,705	1,289,608,572	9,571,420,368	6,969,518,666	4,356,422,649
<b>Total</b>	<b>14,517,439,362</b>	<b>16,754,335,478</b>	<b>17,660,158,488</b>	<b>19,482,191,394</b>	<b>23,085,970,232</b>	<b>18,300,018,991</b>
<b>Growth Rate</b>		<b>15.40%</b>	<b>5.40%</b>	<b>10.31%</b>	<b>18.50%</b>	

**Table-04: Year wise Net Liquidity Gap of Brac Bank Ltd**

<b>Particulars</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>Average</b>
<b>Up to 1 month</b>	237,190,652	-7,278,985,264	-3,734,999,213	-4,592,793,407	8,505,101,057	-1,372,897,235
<b>1-3 Months</b>	-1,352,471,034	4,360,115,407	41,378,339	-2,570,167,880	783,281,766	252,427,320
<b>3-12 Months</b>	-5,316,507,538	-198,241,983	5,117,618,388	11,568,709,766	883,820,799	2,411,079,886
<b>1-5 Years</b>	7,667,783,945	4,204,279,988	9,097,329,530	7,907,759,616	13,598,892,028	8,495,209,021
<b>More Than 5 years</b>	16,520,400,073	17,727,425,359	10,919,444,391	13,677,297,880	7,866,856,189	13,342,284,778
<b>Total</b>	<b>17,756,396,097</b>	<b>18,814,593,507</b>	<b>21,440,771,435</b>	<b>25,990,805,975</b>	<b>31,637,951,839</b>	<b>23,128,103,771</b>
<b>Growth Rate</b>		<b>12.44%</b>	<b>0.31%</b>	<b>10.59%</b>	<b>10.86%</b>	

**Table-05: Year wise Net Liquidity Gap of Bank Asia Ltd**

<b>Particulars</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>Average</b>
<b>Up to 1 month</b>	6,939,087,512	26,458,103,624	28097442860	12608492471	9928751192	16,806,375,532
<b>1-3 Months</b>	-2,188,300,000	-17,501,400,000	7939366101	8725494093	-24359800000	-5,476,927,961
<b>3-12 Months</b>	2,034,821,527	1,583,045,720	-29760614653	-13464157119	25153520667	-2,890,676,772
<b>1-5 Years</b>	868,209,554	1,222,248,632	11542970293	10047386547	9313987408	6,598,960,487
<b>More Than 5 years</b>	9,225,270,903	7,217,333,910	1219313124	3137277572	3303674560	4,820,574,014
<b>Total</b>	<b>16,879,089,496</b>	<b>18,979,331,885</b>	<b>19,038,477,725</b>	<b>21054493564</b>	<b>23340133826</b>	<b>19,858,305,299</b>
<b>Growth Rate</b>		<b>12.44%</b>	<b>0.31%</b>	<b>10.59%</b>	<b>10.86%</b>	

**Table-06: Year wise Net Liquidity Gap of Islami Bank Ltd**

<b>Particulars</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>Average</b>
<b>Up to 1 month</b>	11,599,561,720	18,724,705,442	18,374,705,442	30,182,526,042	22,405,054,494	20,257,310,628
<b>1-3 Months</b>	14,457,130,767	14,529,458,501	16,354,484,902	12,088,719,392	15,973,189,238	14,680,596,560
<b>3-12 Months</b>	2,166,741,782	10,394,527,910	10,770,436,487	6,229,324,807	10,836,895,250	8,079,585,247
<b>1-5 Years</b>	2,185,801,591	2,754,903,380	2,133,978,834	2,829,660,156	3,802,404,073	2,741,349,607
<b>More Than 5 years</b>	16,203,576,473	796,017,778	1,105,342,560	-1,001,248,075	1,878,760,397	3,796,489,827
<b>Total</b>	<b>46,612,812,331</b>	<b>47,199,613,009</b>	<b>48,738,948,223</b>	<b>50,328,982,320</b>	<b>54,896,303,450</b>	<b>49,555,331,867</b>
<b>Growth Rate</b>		<b>1.26%</b>	<b>3.26%</b>	<b>3.26%</b>	<b>9.07%</b>	

**Table-07: Year wise Net Liquidity Gap of Janata Bank Ltd**

<b>Particulars</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>Average</b>
<b>Up to 1 month</b>	3,676,779,678	2,766,971,502	3,539,225,953	318,176,422	-32,419,805,915	-4,423,730,472
<b>1-3 Months</b>	1,649,045,491	2,099,821,582	2,969,851,250	8,137,891,953	-117,678,389,466	-20,564,355,838
<b>3-12 Months</b>	3,158,188,877	4,540,359,174	7,243,484,809	8,269,646,821	49,851,792,989	14,612,694,534
<b>1-5 Years</b>	2,444,798,818	4,058,766,277	8,136,790,411	23,306,558,638	135,314,674,437	34,652,317,716
<b>More Than 5 years</b>	28,532,730,053	28,571,429,534	28,000,307,840	11,331,060,197	19,488,096,826	23,184,724,890
<b>Total</b>	<b>39,461,542,917</b>	<b>42,037,348,069</b>	<b>49,889,660,263</b>	<b>51,363,334,031</b>	<b>54,556,368,871</b>	<b>47,461,650,830</b>
<b>Growth Rate</b>		<b>6.52%</b>	<b>18.68%</b>	<b>2.95%</b>	<b>6.21%</b>	

**Table-08: Year wise Net Liquidity Gap of Eastern Bank Ltd**

<b>Particulars</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>Average</b>
<b>Up to 1 month</b>	1,434,036,084	15,846,045,936	9,210,666,482	13,924,227,371	20,106,528,974	12,104,300,969
<b>1-3 Months</b>	1,546,044,286	2,009,268,203	2,423,285,019	-1,098,588,450	-6,753,744,764	-374,747,141
<b>3-12 Months</b>	7,163,383,034	3,938,677,580	16,529,664,230	23,030,983,713	12,834,945,543	12,699,530,820
<b>1-5 Years</b>	-4,238,510,278	-7,896,458,020	-22,385,681,608	-32,523,709,167	-27,698,754,165	-18,948,622,648
<b>More Than 5 years</b>	14,181,898,278	6,598,558,713	14,793,708,281	18,252,652,132	24,477,283,775	15,660,820,236
<b>Total</b>	<b>20,086,851,404</b>	<b>20,496,092,412</b>	<b>20,571,642,404</b>	<b>21,585,565,599</b>	<b>22,966,259,363</b>	<b>21,141,282,236</b>
<b>Growth Rate</b>		<b>2.03%</b>	<b>0.37%</b>	<b>4.93%</b>	<b>6.40%</b>	

**Table-09: Year wise Net Liquidity Gap of Trust Bank Ltd**

<b>Particulars</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>Average</b>
<b>Up to 1 month</b>	-19,962,580,533	-17,598,489,463	-2,812,140,626	2,464,483,512	-21,737,261,741	-11,929,197,770
<b>1-3 Months</b>	-4,282,265,297	-2,514,692,952	-2,224,759,876	43,856,004	-34,891,725,389	-8,773,917,502
<b>3-12 Months</b>	11,579,743,425	17,887,329,938	8,756,468,567	-151,055,247	-3,833,146,543	6,847,868,028
<b>1-5 Years</b>	15,015,333,796	9,750,301,842	5,974,145,794	956,390,336	49,242,182,663	16,187,670,886
<b>More Than 5 years</b>	5,778,458,799	1,987,599,164	1,481,450,773	23,215,692	24,107,558,504	6,675,656,586
<b>Total</b>	<b>8,128,690,190</b>	<b>9,512,048,529</b>	<b>11,175,164,632</b>	<b>3,336,890,297</b>	<b>12,887,607,495</b>	<b>9,008,080,229</b>
<b>Growth Rate</b>		<b>17.01%</b>	<b>17.48%</b>	<b>8.38%</b>	<b>6.40%</b>	

**Table-10: Year wise Net Liquidity Gap of Mutual Trust Bank Ltd**

<b>Particulars</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>Average</b>
<b>Up to 1 month</b>	-13736085761	2313596511	2,927,512,145	2,667,695,409	999,453,592	-965,565,621
<b>1-3 Months</b>	-17597862802	-3274649746	791,841,547	550,500,045	1,298,430,189	-3,646,348,153
<b>3-12 Months</b>	5560279457	-20141636301	-5,269,028,895	-106,661,736	-2,243,325,723	-4,440,074,640
<b>1-5 Years</b>	18851857868	3468925049	-8,289,481,394	-4,993,674,659	-3,985,665,345	1,010,392,304
<b>More Than 5 years</b>	13725948873	26563080661	19,622,863,489	13,549,681,060	16,962,255,782	18,084,765,973
<b>Total</b>	<b>6804137635</b>	<b>8929316174</b>	<b>9,783,706,892</b>	<b>11,667,540,119</b>	<b>13,031,148,494</b>	<b>10,043,169,863</b>
<b>Growth Rate</b>		<b>31.88%</b>	<b>9.96%</b>	<b>19.80%</b>	<b>12.90%</b>	

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