AGENT BANKING STATISTICS

April-June 2026

Bangladesh Bank

Agent Banking Statistics

April-June, 2026

Agent Banking Statistics Division

Statistics Department

Any suggestions/comments for improvement in the contents of this booklet would be highly appreciated. Users may kindly contact with the following mailing addresses for their suggestions/comments and queries (if any):

E-mail: anisur.rahman259@bb.org.bd
Director (Statistics)
Statistics Department, Bangladesh Bank, Head Office, Dhaka.

E-mail: barnali.mondal@bb.org.bd
Additional Director (Statistics)
Statistics Department, Bangladesh Bank, Head Office, Dhaka.

E-mail: faruqul.islam@bb.org.bd
Joint Director (Statistics)
Statistics Department, Bangladesh Bank, Head Office, Dhaka.

Contents

Explanatory Notes

Agent: A third-party individual or business entity authorized by a bank to provide basic banking services on its behalf to customers, typically in remote or underserved areas is termed as Agent.

Two types of agent:-

a) **Master Agent:** An entity contracted by a bank to provide agent banking services through more than one outlet.

b) **Unit Agent: A** Unit Agent is an entity contracted by a bank to provide banking services exclusively at a single outlet.

Outlet: An outlet is the fixed physical location of an agent where banking transactions are conducted using the bank's technology platform, under the supervision and control of the bank.

Union Digital Center (UDC), Paurashava Digital Center (PDC), City Digital Center (CDC): These are digital service centers established at the Union Parishad, Paurashava and City corporation under the government's Access to Information (a2i) program, provide government and private digital services (like birth registration, education, mobile banking, trade license, holding tax etc.). Many banks partner associated with UDCs, PDCs and CDCs to set up agent banking outlets, leveraging their rural reach, digital infrastructure and trusted local presence.

Post Office (PO), Digital Post Office (DPO), Digital Post Center (DPC): Outlets located at post office after getting permission from the authority to provide related services on behalf of a particular bank.

General Outlet: Agent Outlet located in anywhere rather than a government office or any specific purpose.

Urban Area: The areas under Metropolitan/City Corporation and 'Ka' type Paurashava are treated as urban areas.

Rural Area: The areas of 'Kha' and 'Ga' Type Paurashava and all Unions are treated as rural areas.
[BRPD Circular letter no. 09/2016].

Deposits: Most common agent banking deposit accounts in Bangladesh are savings account, current account, deposit pension scheme (DPS), fixed deposit receipt (FDR), short notice deposit account (SND) etc,. Additionally, following accounts are also mentionable in agent banking:

- **School Banking A/c:** A type of savings account designed specifically for students. This account aims to introduce students to banking and financial management, allowing them to develop healthy savings habits at an early age.

- **Farmer’s A/c:** A Farmer's Account is a specialized savings account offered by banks, including through agent banking, specifically tailored for farmers or individuals involved in agriculture. These accounts are designed to cater to the unique financial needs of farmers, providing them with easy access to banking services, low fees, and additional benefits to support agricultural activities.
- **Social Safety Net A/c:** A Social Safety Net Account is a special bank or mobile financial account designed to receive government-provided financial assistance under social safety net programs. These programs are targeted to help low-income, vulnerable, or disadvantaged people to meet their basic needs such as food, shelter, healthcare and education.

Loans: Agent banking provides different types of lending facilities to the customer through outlets:

- **Cottage, Micro, Small and Medium Entrepreneur (CMSME):** CMSME stands for Cottage, Micro, Small, and Medium Entrepreneurs. This term refers to business owners who operate within the CMSME sector, which includes a broad range of enterprises based on the size of their investment, workforce and operational scale.

- **Agri & Rural Credit:** Agri & Rural Credit is the provision of credit to individuals and enterprises in the agricultural sector and rural areas to promote farming, agro-based businesses and rural economic development.

- **Personal Loan:** A personal loan is an unsecured loan provided by banks and financial institutions to individuals for personal use such as education, medical expenses, home renovation and travel.

- **Secured Overdraft (SOD):** A Secured Overdraft (SOD) is a credit facility provided by banks where the borrower is allowed to withdraw funds beyond their account balance, up to a certain limit, against pledged collateral such as fixed deposits, savings instruments or other approved securities.

Transactions: Any financial activity conducted by an individual, business entity or organization through a bank. Different types of transactions generally occurred is agent banking such as cash deposit, Cash Withdrawal, Fund Transfer, Inward Remittance, Utility Bill Payments and Other Bill Payments etc.

Utility Bill Payment: A utility bill is a monthly statement of the amount a household owes for any one (or more) of the basic services that generally keep a home operable and comfortable. Examples of utilities include electricity, water and gas. Depending on how you define utilities, you could also add sewage, trash and recycling or even cable, internet, phone and streaming services to that list.

Executive Summary

Agent banking plays a key role in facilitating financial inclusion by reaching underserved and unbanked people especially in rural areas. It provides an efficient and cost-effective alternative to traditional branch banking, enabling broader access to financial services and facilitating economic development. As key driver of financial inclusion, offering access to a range of financial services through agents operating at retail outlets.

At present, there are 11,552 bank branches across the country, with each branch serving average of 15,132 people of the total population, which are located 43.7% in rural areas and 56.3% in urban areas[1].

End of June 2026, the number of banks deposit accounts and loan accounts were 186,512,131 and 16,747,965, respectively. On the other hand, the total deposit balance was Tk. 22,104,442.0 million, while the total outstanding loans amounted to Tk. 18,087,382 million[2].

In context of agent banking, end of June 2026, 30 scheduled banks (out of 62) were operating agent banking services through 20,597 active outlets managed by 15,423 agents. In agent banking activities, it is observed that, on average, each outlet serves approximately average of 8,487 people, with respect to total population of Bangladesh. On the other hand, 85.5% of the total outlets are located in rural areas, while 14.5% are in urban areas.

At the end of the reporting period, approximately 14.6% of the total number of deposit accounts in the banking sector was opened through agent banking outlets, contributing 2.3% to the sector's total deposit balances. Accordingly, 1.4% and 0.7% of total bank loan accounts and outstanding respectively provided through agent banking.

During April–June 2026, a total of 26,050,389 transactions were conducted, amounting to Tk. 1,461,883.4 million through agent banking outlets. During this quarter, workers' remittances received from Bangladeshi nationals working abroad totaled Tk. 1,152,232 million[3], of which Tk. 59,198.5 million were received through agent banking. That indicates 5.1% of the total inward remittances during that period received through agent banking. Through agent banking, the amount of remittance received in rural areas is 12.9 times higher than that received in urban areas. On the other hand, 6.7% of the total inward remittances received through mobile financial services[4].

In addition, participation of female in agent banking activities is increasing day by day. Now, 11.5% agents are owned by female. At the end of June, 2026, about 48.6% of all deposit accounts under agent banking is held by female, reflecting a significant step toward gender-inclusive financial inclusion.

The success of agent banking is based on effective regulation, robust agent management, and continuous efforts to address challenges like digital literacy and agent sustainability.

Note:

1. Only outlet-based agent banking transactions are compiled.
2. To calculate the average, yearly population data published by the Bangladesh Bureau of Statistics has been used.
3. Agent banking operation of Agrani Bank PLC has been temporarily closed from June 2025 and onwards.

---

[1] *Banking Statistics Division, Statistics Department, Bangladesh Bank (provisional).*
[2] *Banking Statistics Division, Statistics Department, Bangladesh Bank (provisional).*
[3] *"Monthly Economic Trends", Statistics Department, Bangladesh Bank.*
[4] *E-banking & E-commerce Statistics Unit, Statistics Department, Bangladesh Bank (provisional).*

1. Introduction

Agent banking is an inclusion-based extension of traditional banking services designed to reach underserved and unbanked populations in remote areas of Bangladesh. Bangladesh Bank, (the central bank of Bangladesh) introduced agent banking services in 2013. The first agent banking initiative was launched by Bank Asia PLC. through the Joyinshar outlet at Serajdikhan, Munshiganj, in December 2013. At present, thirty (30) scheduled banks (Appendix-1) are involved in agent banking operations in Bangladesh.

Agent banking provides a cost-effective, time-saving, modern and alternative channel of traditional banking, enabling customers to conveniently access a wide range of formal banking services. To determine the trends and dynamics of agent banking-related information/data and to formulate policies for a sustainable future course of action, as well as to collect relevant information, the Agent Banking Statistics Division (ABSD) was formed under the Statistics Department on 1st September, 2020. The primary objectives of ABSD include the collection, compilation, interpretation; provide information and storage of agent banking data. ABSD issued a circular [SD Circular No. 1, dated 30 April, 2026] titled "Regarding Submission of Agent Banking Data through Revised Format on Monthly Basis" for the banks engaged in agent banking activities.

ABSD collects outlet wise information, where each outlet is uniquely associated with a specific geolocation. This structure ensures that the data accurately reflects the distribution and activity of agent banking services across different areas.

Initially, ABSD have been publishing geolocation wise agent and outlet information on BB website since August, 2021. Later on, geolocation, gender and type wise deposit, loan and transactions wise data have been published since April, 2022. To support research and analytical endeavors, time series data set on agent banking has been made publicly available. This dataset aims to provide consistent, timely, and detailed insights into the trends and developments in the agent banking sector, enabling researchers, analysts and policymakers to conduct in-depth evaluations and informed decision-making.

To address of both national and international agency/users and to enhance the comprehensiveness of data storage, a quarterly publication named 'Agent Banking Statistics' has been introduced from the April–June 2024 period. This publication focuses on the evolution of agent banking activities, presenting quarterly and annual changes in key indicators across different geolocations. It serves as a valuable resource for stakeholders by providing detailed, bank-wise information on agents, outlets, deposits, loans, transactions, and remittances.

Additionally, a separate chapter is devoted to the contribution and participation of females in agent banking. Through this initiative, users gain a more granular and comparative perspective on the growth and distribution of agent banking services across the country.

Agent banking has gained popularity in many countries in the world. Countries like Brazil, Columbia, Malaysia and Kenya have successfully implemented agent banking, making it easier for individuals/households to pay bills or taxes. Other countries that have adopted agent banking include Mexico, Venezuela, Pakistan, Philippines, South Africa, Uganda and India.

2. Summary of Agent Banking Activities

Table-1: Summary of Agent Banking Activities

(Taka in Million)

Items	Jun, 2026	Mar, 2026	Dec, 2025	Sep, 2025
No. of Banks	30	30	30	30
No. of Outlets	20597	20339	20501	20488
No. of Agents	15423	15184	15328	15321
No. of Urban Deposit Account	4210150	4081099	3990949	3774784
No. of Rural Deposit Account	23014172	22383104	21842030	21332380
No. of Total Deposit Account	27224322	26464203	25832979	25107164
Urban Deposit Balance	90768.3	88672.0	84798.0	80213.1
Rural Deposit Balance	420681.2	416956.9	408763.1	391750.7
Total Deposit Balance	511449.5	505628.9	493561.1	471963.9
No. of Urban Loan Account	56639	57655	57424	55651
No. of Rural Loan Account	181499	182631	181791	175520
No. of Total Loan Account	238138	240286	239215	231171
Urban Loan Outstanding	45401.3	43865.6	43560.7	41475.2
Rural Loan Outstanding	78342.9	75197.1	73990.3	69808.5
Total Loan Outstanding	123744.1	119062.7	117551.0	111283.7
No. of Urban Transactions (During Quarter)	5166118	4903971	5097837	5243074
No. of Rural Transactions (During Quarter)	20884271	20363158	21094591	21015357
No. of Total Transactions (During Quarter)	26050389	25267129	26192428	26258431
Urban Transaction Amount (During Quarter)	257583.0	248265.7	247155.1	244510.6
Rural Transaction Amount (During Quarter)	1204300.4	1177971.4	1175753.3	1160348.1
Total Transaction Amount (During Quarter)	1461883.4	1426237.1	1422908.3	1404858.7
No. of Urban Inward Remittance (During Quarter)	47550	249153	230963	181645
No. of Rural Inward Remittance (During Quarter)	590605	1384767	1349970	1120225
No. of Total Inward Remittance (During Quarter)	638155	1633920	1580933	1301870
Amont of Urban Inward Remittance (During Quarter)	4270.9	8266.4	8008.8	7440.3
Amont of Rural Inward Remittance (During Quarter)	54927.7	81331.5	76367.2	74073.1
Amont of Total Inward Remittance (During Quarter)	59198.5	89598.0	84375.9	81513.4

3. Agents and Outlets

3.1 Agent of Agent Banking

An agent plays a pivotal role in agent banking operation. As of June 2026, the total number of agents was 15,423 with 2,465 agents operating in urban areas and 12,958 agents in rural areas. Table-2 shows division and location wise distribution of agents, highlighting both quarterly and annual changes.

Table-2: Division and Location wise Agents

End Period	Division / Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Jun, 26	Urban	127	472	1125	196	91	238	132	84	2465
	Rural	920	3260	2846	1661	708	1564	1204	795	12958
	Total	1047	3732	3971	1857	799	1802	1336	879	15423
Mar, 26	Urban	125	466	1108	192	91	233	129	82	2426
	Rural	906	3189	2789	1647	698	1548	1201	780	12758
	Total	1031	3655	3897	1839	789	1781	1330	862	15184
Jun, 25	Urban	128	467	1117	194	89	247	135	86	2463
	Rural	904	3172	2824	1694	732	1562	1236	786	12910
	Total	1032	3639	3941	1888	821	1809	1371	872	15373
Quarterly Changes (%) Jun, 26 over Mar, 26	Urban	1.6	1.3	1.5	2.1	0.0	2.1	2.3	2.4	1.6
	Rural	1.5	2.2	2.0	0.9	1.4	1.0	0.2	1.9	1.6
	Total	1.6	2.1	1.9	1.0	1.3	1.2	0.5	2.0	1.6
Annual Changes (%) Jun, 26 over Jun, 25	Urban	-0.8	1.1	0.7	1.0	2.2	-3.6	-2.2	-2.3	0.1
	Rural	1.8	2.8	0.8	-1.9	-3.3	0.1	-2.6	1.1	0.4
	Total	1.5	2.6	0.8	-1.6	-2.7	-0.4	-2.6	0.8	0.3

Compared to June 2025, the total number of agents has a positive change of 0.3%, with both urban and rural agents experienced increasing growth of 0.1% and 0.4%, respectively.

On the other hand, compared to March 2026, the overall increased by 1.6%. All divisions also recorded increasing trend over the quarter.

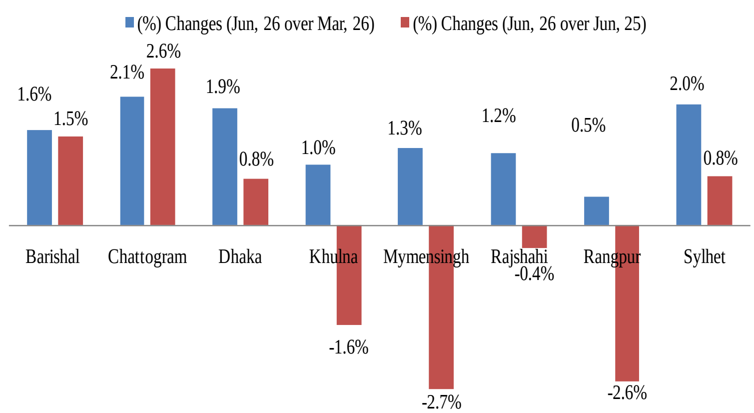

Figure-1: Division wise percentage changes of Agents

3.2 Agent Banking Outlets

The mandated outlet ratio in rural and urban is 3:1, as outlined in Article 33.1.4 of the 'Prudential Guidelines for Agent Banking Operations in Bangladesh'. The overall outlet ratio (rural: urban) at the end of June, 2026 is recorded at 5.9:1. On the other hand, the ratio was exactly the same for the same period of the previous year which indicates agent banking is more prevalent in rural areas, highlighting a strong engagement of rural communities with formal financial services.

Table-3: Division and Location wise Outlets

End Period	Division / Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Jun, 26	Urban	139	557	1257	256	123	337	206	119	2994
	Rural	1229	4200	3958	2216	1026	2118	1814	1042	17603
	Total	1368	4757	5215	2472	1149	2455	2020	1161	20597
Mar, 26	Urban	139	550	1243	250	124	335	204	116	2961
	Rural	1214	4129	3894	2205	1013	2094	1801	1028	17378
	Total	1353	4679	5137	2455	1137	2429	2005	1144	20339
Jun, 25	Urban	141	555	1244	257	121	339	211	119	2987
	Rural	1219	4114	3934	2253	1044	2126	1845	1035	17570
	Total	1360	4669	5178	2510	1165	2465	2056	1154	20557
Quarterly Changes (%) Jun, 26 over Mar, 26	Urban	0.0	1.3	1.1	2.4	-0.8	0.6	1.0	2.6	1.1
	Rural	1.2	1.7	1.6	0.5	1.3	1.1	0.7	1.4	1.3
	Total	1.1	1.7	1.5	0.7	1.1	1.1	0.7	1.5	1.3
Annual Changes (%) Jun, 26 over Jun, 25	Urban	-1.4	0.4	1.0	-0.4	1.7	-0.6	-2.4	0.0	0.2
	Rural	0.8	2.1	0.6	-1.6	-1.7	-0.4	-1.7	0.7	0.2
	Total	0.6	1.9	0.7	-1.5	-1.4	-0.4	-1.8	0.6	0.2

The total number of agent banking outlets was 20,597 by June 2026, comprised of 2,994 urban outlets and 17,603 rural outlets. Compared to June 2025, the overall increased by 0.2%.

Besides, compared to March 2026, total outlets increased by 1.3%, where both urban and rural outlets increased by 1.1% and 1.3% respectively.

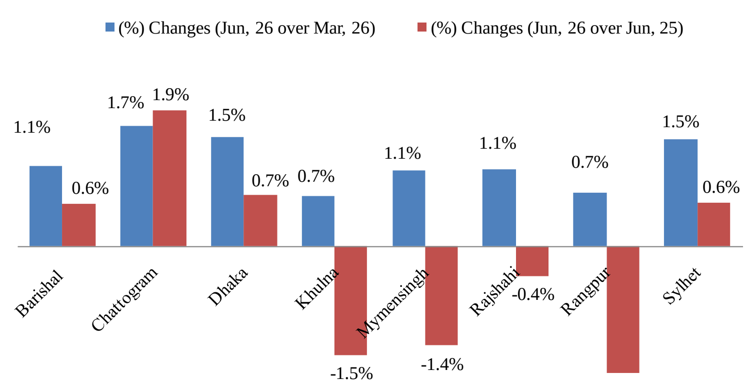

Figure-2: Division wise percentage changes of outlets

4. Deposits on Agent Banking

4.1 Deposit Accounts

As of June 2026, the total number of deposit accounts reached 27,224,322, comprising 4,210,145 urban accounts and 23,014,177, rural accounts. Table-4 shows division and location wise distribution of deposit accounts, along with changes,

Table-4: Division and Location wise Deposit Accounts

End Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Jun, 26	Urban	200058	565902	1886194	321884	180958	528229	357673	169247	4210145
	Rural	1464522	5129975	4677756	3616727	1123670	3179607	2456123	1365797	23014177
	Total	1664580	5695877	6563950	3938611	1304628	3707836	2813796	1535044	27224322
Mar, 26	Urban	195955	548771	1825513	313738	176248	518572	347286	155016	4081099
	Rural	1390610	5000356	4558239	3529548	1084752	3093875	2380856	1344868	22383104
	Total	1586565	5549127	6383752	3843286	1261000	3612447	2728142	1499884	26464203
Jun, 25	Urban	173844	494023	1670616	277182	147257	440236	307427	144163	3654748
	Rural	1287789	4614880	4164062	3307801	1011562	2894028	2200405	1270922	20751449
	Total	1461633	5108903	5834678	3584983	1158819	3334264	2507832	1415085	24406197
Quarterly Changes (%) Jun, 26 over Mar, 26	Urban	2.1	3.1	3.3	2.6	2.7	1.9	3.0	9.2	3.2
	Rural	5.3	2.6	2.6	2.5	3.6	2.8	3.2	1.6	2.8
	Total	4.9	2.6	2.8	2.5	3.5	2.6	3.1	2.3	2.9
Annual Changes (%) Jun, 26 over Jun, 25	Urban	15.1	14.5	12.9	16.1	22.9	20.0	16.3	17.4	15.2
	Rural	13.7	11.2	12.3	9.3	11.1	9.9	11.6	7.5	10.9
	Total	13.9	11.5	12.5	9.9	12.6	11.2	12.2	8.5	11.5

Compared to June 2025, the total accounts increased by 11.5%, with urban accounts increasing by 15.2% and rural accounts by 10.9%. In spite of closure of activities of Agrani Bank PLC, all divisions experienced increasing growth over the year.

Also, compared to March 2026, the overall deposit accounts increased by 2.9%, with urban rising by 3.2% and rural by 2.8%. It is clearly visible that, yearly changes are significantly higher than quarterly changes.

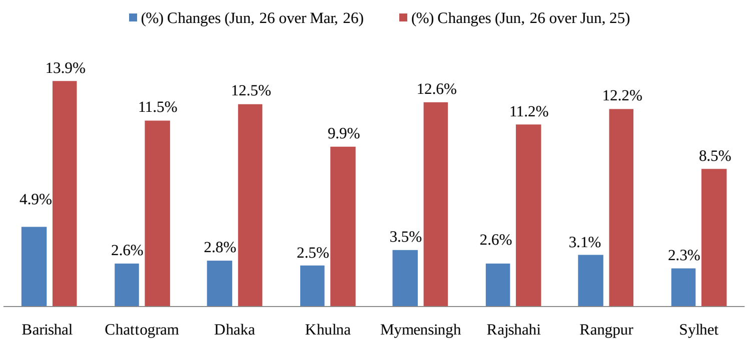

Figure-3: Division wise percentage changes of Deposit A/c

4.2 Deposit Balances

As of June 2026, total deposit balances amounted to 511,449.5 million, with urban balances at 90,768.3 million and rural balances at 420,681.2 million. Table-5 shows the distribution of deposit balances by division and location, highlighting both quarterly and annual changes.

Table-5: Division and Location wise Deposit Balances

(Taka in Million)

End Period	Division / Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Jun, 26	Urban	3651.5	17666.8	47669.2	5085.4	2195.4	8027.6	4567.9	1904.4	90768.3
	Rural	28413.4	152052.0	110628.3	42520.0	12557.0	38344.8	16388.0	19777.8	420681.2
	Total	32064.9	169718.8	158297.5	47605.4	14752.4	46372.4	20955.9	21682.2	511449.5
Mar, 26	Urban	3529.8	16266.4	48479.7	4968.6	2084.3	7683.4	3900.9	1758.9	88672.0
	Rural	27453.0	152604.0	110517.5	42416.5	12095.8	36918.8	15350.7	19600.8	416956.9
	Total	30982.7	168870.4	158997.2	47385.1	14180.1	44602.2	19251.6	21359.6	505628.9
Jun, 25	Urban	3071.4	15610.6	41167.8	4463.9	1831.1	7180.2	3134.7	1639.3	78099.1
	Rural	24204.1	136195.4	98516.3	38091.9	10583.1	34322.0	14904.3	18049.7	374866.6
	Total	27275.5	151806.0	139684.1	42555.7	12414.2	41502.2	18039.0	19689.0	452965.8
Quarterly Changes (%) Jun, 26 over Mar, 26	Urban	3.4	8.6	-1.7	2.4	5.3	4.5	17.1	8.3	2.3
	Rural	3.5	-0.4	0.0	0.2	3.8	3.8	6.8	0.9	0.9
	Total	3.5	0.5	-0.5	0.5	4.0	3.9	8.9	1.5	1.1
Annual Changes (%) Jun, 26 over Jun, 25	Urban	18.9	13.2	15.8	13.9	19.9	11.8	45.7	16.2	16.2
	Rural	17.4	11.6	12.2	11.6	18.7	11.6	10.0	9.6	12.2
	Total	17.5	11.8	13.3	11.9	18.8	11.7	16.2	10.1	12.9

Compared to June 2025, total deposit balances increased by 12.9% with urban and rural balances increased by 16.2% and 12.2% respectively. All divisions recorded annual increasing growth at the same period of the previous year.

Accordingly, in June 2026, overall deposit balances increased by 1.1% at the end of quarter compared to March 2026.

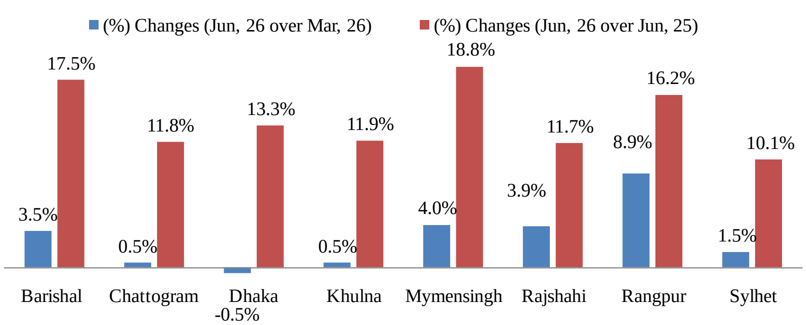

Figure-4: Division wise percentage changes of Deposit Balances

5. Loans on Agent Banking

5.1 Loan Accounts

In March 2026, the total number of loan accounts reached at 238,138, with 56,639 accounts in urban areas and 181,499 in rural areas. Table-6 provides a breakdown of loan accounts by division and location, highlighting both quarterly and annual changes.

Table-6: Division and Location wise Loan Accounts

End Period	Division / Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Jun, 26	Urban	4766	11288	14645	6009	3277	6946	6468	3240	56639
	Rural	15041	49712	37107	25998	6382	21047	17083	9129	181499
	Total	19807	61000	51752	32007	9659	27993	23551	12369	238138
Mar, 26	Urban	4776	11261	14903	6174	3574	6855	6909	3203	57655
	Rural	14379	49272	37047	26260	6581	21930	18134	9028	182631
	Total	19155	60533	51950	32434	10155	28785	25043	12231	240286
Jun, 25	Urban	4784	10642	14063	5884	3236	6740	6975	2904	55228
	Rural	14985	46832	34350	25476	6502	19601	18118	8301	174165
	Total	19769	57474	48413	31360	9738	26341	25093	11205	229393
Quarterly Changes (%) Jun, 26 over Mar, 26	Urban	-0.2	0.2	-1.7	-2.7	-8.3	1.3	-6.4	1.2	-1.8
	Rural	4.6	0.9	0.2	-1.0	-3.0	-4.0	-5.8	1.1	-0.6
	Total	3.4	0.8	-0.4	-1.3	-4.9	-2.8	-6.0	1.1	-0.9
Annual Changes (%) Jun, 26 over Jun, 25	Urban	-0.4	6.1	4.1	2.1	1.3	3.1	-7.3	11.6	2.6
	Rural	0.4	6.1	8.0	2.0	-1.8	7.4	-5.7	10.0	4.2
	Total	0.2	6.1	6.9	2.1	-0.8	6.3	-6.1	10.4	3.8

Compared to June 2025, total loan accounts increased by 3.8% with urban and rural accounts increased by 2.6% and 4.2%, respectively.

On the other hand, compared to March 2026, overall loan accounts decreased by 0.9%, with urban accounts by 1.8% and rural accounts by 0.6%.

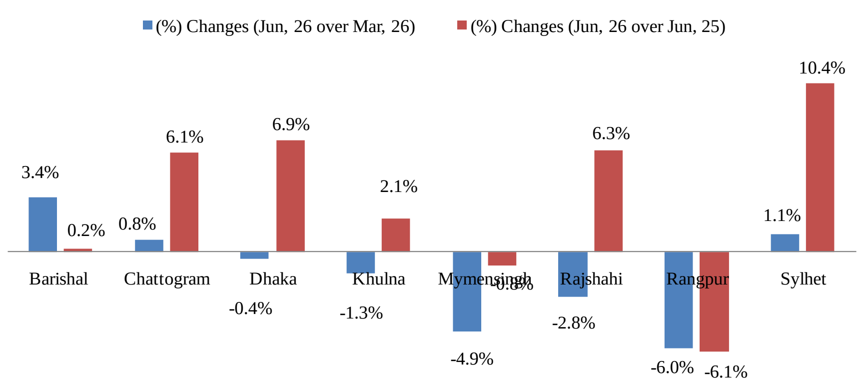

Figure-5: Division wise percentage changes of Loan A/c

5.2 Loan Outstanding

As of March 2026, outstanding of total loans fixed at 123,744.1 million, with urban areas accounting for 45,401.3 million and rural areas for 78,342.9 million. Table 7 presents the distribution of loan outstanding by division and location, highlighting both quarterly and annual trends.

Table-7: Division and Location wise Loan Outstanding

(Taka in Million)

End Period	Division / Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Jun, 26	Urban	2643.3	10014.7	13526.6	4713.1	2036.4	5648.4	4268.8	2549.8	45401.3
	Rural	3908.1	23046.7	19039.1	9927.8	3431.8	7925.5	8365.7	2698.1	78342.9
	Total	6551.4	33061.4	32565.8	14640.9	5468.2	13574.0	12634.5	5248.0	123744.1
Mar, 26	Urban	2654.5	9745.8	13118.9	4590.6	1956.2	5067.3	4265.9	2466.4	43865.6
	Rural	3772.3	21992.5	17976.6	9595.5	3292.7	7964.0	8043.8	2559.8	75197.1
	Total	6426.8	31738.3	31095.5	14186.1	5248.8	13031.2	12309.6	5026.2	119062.7
Jun, 25	Urban	2524.5	8875.0	11335.9	4148.6	1661.6	4854.1	4014.7	2141.4	39555.8
	Rural	3704.5	19206.1	15425.2	8936.1	2912.7	6562.3	7702.1	2106.5	66555.4
	Total	6228.9	28081.1	26761.1	13084.8	4574.3	11416.4	11716.7	4248.0	106111.3
Quarterly Changes (%) Jun, 26 over Mar, 26	Urban	-0.4	2.8	3.1	2.7	4.1	11.5	0.1	3.4	3.5
	Rural	3.6	4.8	5.9	3.5	4.2	-0.5	4.0	5.4	4.2
	Total	1.9	4.2	4.7	3.2	4.2	4.2	2.6	4.4	3.9
Annual Changes (%) Jun, 26 over Jun, 25	Urban	4.7	12.8	19.3	13.6	22.6	16.4	6.3	19.1	14.8
	Rural	5.5	20.0	23.4	11.1	17.8	20.8	8.6	28.1	17.7
	Total	5.2	17.7	21.7	11.9	19.5	18.9	7.8	23.5	16.6

Compared to June 2025, total loan outstanding increased by 16.6%, with loan outstanding of urban rising by 14.8% and rural by 17.7%. In addition, Sylhet division exhibits a remarkable 23.5% of annual growth over the period.

However, compared to March 2026, overall loan outstanding increased by 3.9%, with urban outstanding increased by 3.5% and 4.2% that of rural.

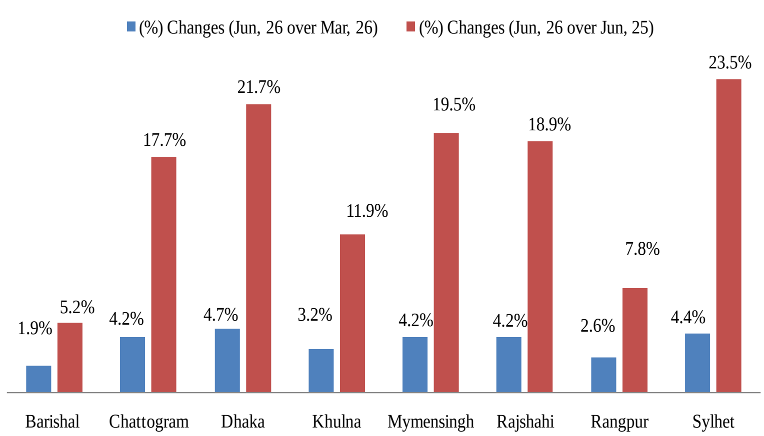

Figure-6: Division wise percentage changes of Loan Outstanding

6. Agent Banking Transactions

6.1 Inside Outlet Transactions (Number)

During the period of April-June 2026, the total number of transactions reached 26,050,389, comprising 5,166,118 in urban areas and 20,884,271 rural areas through agent banking outlets.

Table-8: Division and Location wise No. of Transactions (Inside Outlet)

Period	Division / Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Apr-Jun, 26	Urban	223961	723841	2351140	358124	180526	611983	576444	140099	5166118
	Rural	1317929	5378893	4832293	2823156	845560	2573781	2105925	1006734	20884271
	Total	1541890	6102734	7183433	3181280	1026086	3185764	2682369	1146833	26050389
Jan-Mar, 26	Urban	207720	695647	2237460	334587	176910	583954	529328	138365	4903971
	Rural	1206044	5358228	4780974	2724968	843897	2550829	1886824	1011394	20363158
	Total	1413764	6053875	7018434	3059555	1020807	3134783	2416152	1149759	25267129
Apr-Jun, 25	Urban	199236	652100	2096595	321542	159202	553794	513610	127791	4623870
	Rural	1248929	5656360	4707806	2825488	869181	2577000	2143937	1053771	21082472
	Total	1206044	6308460	6804401	3147030	1028383	3130794	2657547	1181562	25706342
Quarterly Changes (%) Apr-Jun, 26 over Jan-Mar, 26	Urban	7.8	4.1	5.1	7.0	2.0	4.8	8.9	1.3	5.3
	Rural	9.3	0.4	1.1	3.6	0.2	0.9	11.6	-0.5	2.6
	Total	9.1	0.8	2.4	4.0	0.5	1.6	11.0	-0.3	3.1
Annual Changes (%) Apr-Jun, 26 over Apr-Jun, 25	Urban	12.4	11.0	12.1	11.4	13.4	10.5	12.2	9.6	11.7
	Rural	5.5	-4.9	2.6	-0.1	-2.7	-0.1	-1.8	-4.5	-0.9
	Total	27.8	-3.3	5.6	1.1	-0.2	1.8	0.9	-2.9	1.3

Compared to April-June 2025, total transactions increased by 1.3%, with 11.7% increased in urban and 0.9% decreased in rural areas.

Compared to January-March 2026, overall total transactions increased by 3.1%, with 5.3% and 2.6% in urban and rural areas, respectively.

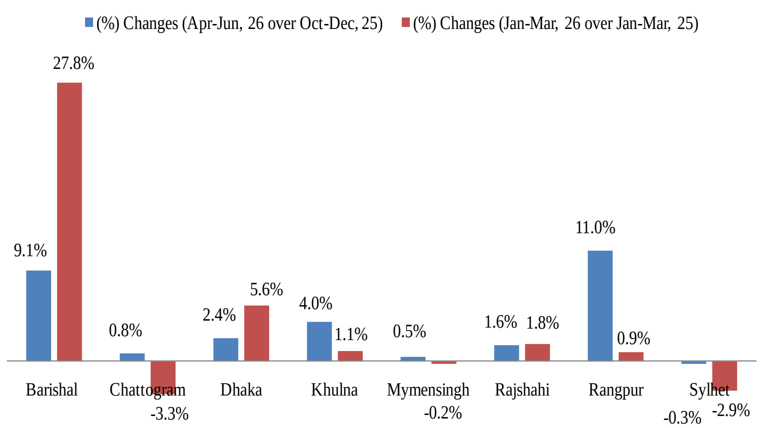

Figure-7: Division wise percentage changes of No. of Transactions (Inside Outlet)

6.2 Inside Outlet Transactions (Amount)

During the period of April-June 20, the total amount of transactions reached 1,461,883.4 million, comprising 257,583.0 million in urban areas and 1,204,300.4 million in rural areas through agent banking outlets.

Table-9: Division and Location wise Amount of Transactions (Inside Outlet)

(Taka in Million)

Period	Division / Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Apr-Jun, 26	Urban	12027.2	41790.7	116748.8	15349.1	10413.0	32107.1	21660.7	7486.4	257583.0
	Rural	62737.3	366671.5	304804.4	138241.7	48626.1	135071.0	84474.4	63674.1	1204300.4
	Total	74764.5	408462.1	421553.2	153590.8	59039.1	167178.1	106135.2	71160.4	1461883.4
Jan-Mar, 26	Urban	11169.0	41117.9	113657.0	14497.6	10218.9	30188.8	20240.7	7175.8	248265.7
	Rural	58829.9	366573.8	298189.9	132865.7	49806.8	131608.0	76078.2	64019.2	1177971.4
	Total	69998.8	407691.7	411846.9	147363.3	60025.7	161796.8	96318.9	71195.0	1426237.1
Apr-Jun, 25	Urban	9992.2	37548.7	102098.2	13284.4	9054.4	27960.2	19639.4	6195.5	225772.9
	Rural	58012.1	352275.9	282327.5	132328.6	46163.1	125513.1	84095.8	58766.8	1139482.9
	Total	68004.3	389824.7	384425.6	145612.9	55217.5	153473.3	103735.2	64962.3	1365255.8
Quarterly Changes (%) Apr-Jun, 26 over Jan-Mar, 26	Urban	7.7	1.6	2.7	5.9	1.9	6.4	7.0	4.3	3.8
	Rural	6.6	0.0	2.2	4.0	-2.4	2.6	11.0	-0.5	2.2
	Total	6.8	0.2	2.4	4.2	-1.6	3.3	10.2	0.0	2.5
Annual Changes (%) Apr-Jun, 26 over Apr-Jun, 25	Urban	20.4	11.3	14.3	15.5	15.0	14.8	10.3	20.8	14.1
	Rural	8.1	4.1	8.0	4.5	5.3	7.6	0.5	8.4	5.7
	Total	9.9	4.8	9.7	5.5	6.9	8.9	2.3	9.5	7.1

Compared to April-June 2025, total transactions increased by 7.1%, with both urban and rural transactions increased by 14.1% and 5.7% respectively.

In addition, compared to January-March 2026, the amount of transaction increased by 2.5% with urban amount of transactions increased by 3.8% and rural by 2.2%.

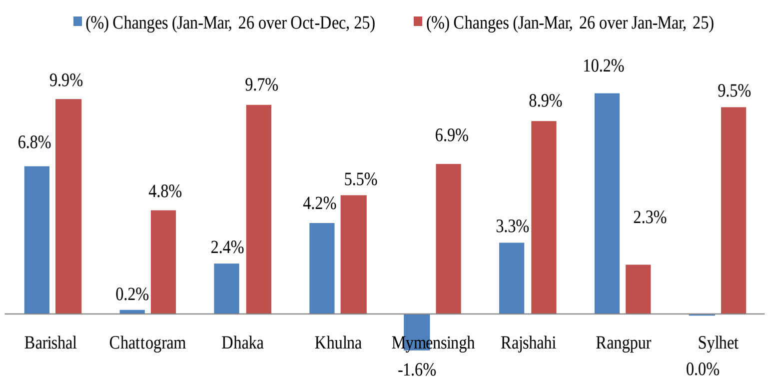

Figure-8: Division wise percentage changes of Amount of Transactions (Inside Outlet)

7. The Role of Female in Agent Banking

In June 2026, the number of agents owned by female increased compared to June 2025. However, female-owned deposit accounts increased more noticeably, with urban areas showing a stronger rise than rural areas over the same period.

Compared to June 2025, the number of agents owned by female increased by 23.8%, with a 14.0% increase in urban areas and a 26.1% in rural areas. Both deposit and loan accounts for female increased. Compare to June 2025, the deposit accounts owned by female increased by 12.8% and loan accounts increased by 6.1%.

According to BRPD circular letter No.-10, dated May 8, 2025, total agents owned by female must be cover 50% of all agents. However, as of June 2026, the agents owned by female made up only about 11.5% of all agents, slightly higher than the 10.3% reached in March 2026.

Table-10: Female in Agent Banking Activities

Particulars	As on Jun, 2026	As on Jun, 2025	Changes (%) (Jun 26 over Jun 25)
Total Agent owned by Female	1775	1434	23.8%
Urban	310	272	14.0%
Rural	1465	1162	26.1%
Master Agent owned by Female	83	81	2.5%
Urban	19	25	-24.0%
Rural	64	56	14.3%
Unit Agent owned by Female	1692	1353	25.1%
Urban	291	247	17.8%
Rural	1401	1106	26.7%
Deposit A/c owned by Female	13562147	12021375	12.8%
Urban	1668581	1403526	18.9%
Rural	11893566	10617849	12.0%
Loan A/c owned by Female	90574	85349	6.1%
Urban	11209	10356	8.2%
Rural	79365	74993	5.8%

This shows a positive trend toward greater financial inclusion for women, especially in rural areas, while urban areas are quickly catching up. Overall, the data reflects growing financial opportunities for women in both urban and rural areas, with particularly progress in rural participation.

8. Conclusion

The overall report underscores the significant impact of agent banking in delivering essential financial services to rural and underprivileged populations, effectively addressing the limitations posed by traditional banking facilities. This innovative approach plays a vital role in empowering people especially female in rural areas, encouraging their active participation in various financial activities.

Agent banking operations in remote areas remove gap created by the insufficient presence of bank branches, thereby enhancing accessibility to financial services for marginalized communities. By facilitating transactions and providing banking services in areas where conventional banks may not operate, Agent Banking initiatives not only fosters economic participation among underserved populations but also contributes to their overall financial literacy and independence, ultimately driving sustainable development in these communities.

Appendix

Appendix-1: The list of banks involved in agent banking activities

A. State Owned Banks

1. Agrani Bank PLC*
2. Sonali Bank PLC

B. Private Commercial Banks (excluding Islamic Banks)

1. AB Bank PLC
2. The City Bank PLC
3. United Commercial Bank PLC
4. Eastern Bank PLC
5. Prime Bank PLC
6. Southeast Bank PLC
7. Dutch Bangla Bank PLC
8. Mercantile Bank PLC
9. One Bank PLC
10. Mutual Trust Bank PLC
11. The Premier Bank PLC
12. Bank Asia PLC
13. Jamuna Bank PLC
14. BRAC Bank PLC
15. NRB Commercial Bank PLC
16. South Bangla Agriculture and Commerce Bank PLC
17. Meghna Bank PLC
18. Midland Bank PLC
19. Padma Bank PLC
20. NRB Bank PLC
21. Modhumoti Bank PLC

Private Commercial Banks (Islamic Banks)

22. Islami Bank Bangladesh PLC
23. Al-Arafah Islami Bank PLC
24. Social Islami Bank PLC
25. Exim Bank PLC
26. First Security Islami Bank PLC
27. Shahjalal Islami Bank PLC
28. Standard Bank PLC
29. Global Islami Bank PLC

* Note: Agent banking operation of Agrani Bank PLC has been temporarily closed from June 2025 and onwards.

Appendix-2: Bank Wise Agents and Outlets

(As on June, 2026)

Name of the Bank	Number of Agents			Number of Outlets		
	Urban	Rural	Total	Urban	Rural	Total
Grand Total	**2465**	**12958**	**15423**	**2994**	**17603**	**20597**
State Owned Banks	**8**	**134**	**142**	**8**	**134**	**142**
Sonali Bank PLC	8	134	142	8	134	142
Private Commercial Banks	**2457**	**12824**	**15281**	**2986**	**17469**	**20455**
Private Commercial Banks (excluding Islamic Banks)	**2063**	**9290**	**11353**	**2613**	**13696**	**16309**
AB Bank PLC	77	169	246	78	184	262
Bank Asia PLC	504	4623	5127	505	4708	5213
BRAC Bank PLC	203	823	1026	222	894	1116
Dutch Bangla Bank PLC	591	448	1039	1081	4560	5641
Eastern Bank PLC	43	59	102	40	80	120
Jamuna Bank PLC	12	46	58	11	47	58
Meghna Bank PLC	13	13	26	13	14	27
Mercantile Bank PLC	34	154	188	34	154	188
Midland Bank PLC	21	98	119	25	112	137
Modhumoti Bank PLC	21	379	400	23	385	408
Mutual Trust Bank PLC	52	119	171	49	131	180
NRB Bank PLC	4	307	311	5	309	314
NRBC Bank PLC	52	559	611	61	563	624
One Bank PLC	61	211	272	62	212	274
Padma Bank PLC	1	0	1	2	4	6
Prime Bank PLC	55	151	206	55	151	206
SBAC Bank PLC	8	28	36	8	28	36
Southeast Bank PLC	16	146	162	15	154	169
The City Bank PLC	121	344	465	130	346	476
The Premier Bank PLC	54	105	159	77	148	225
United Commercial Bank PLC	120	508	628	117	512	629
Private Commercial Banks (Islamic Banks)	**394**	**3534**	**3928**	**373**	**3773**	**4146**
Al-Arafah Islami Bank PLC	100	426	526	89	649	738
Exim Bank PLC	3	3	6	3	5	8
First Security Islami Bank PLC	15	94	109	14	95	109
Global Islami Bank PLC	6	12	18	6	12	18
Islami Bank Bangladesh PLC	178	2604	2782	178	2604	2782
Shahjalal Islami Bank PLC	42	113	155	42	113	155
Social Islami Bank PLC	50	271	321	41	284	325
Standard Bank PLC	0	11	11	0	11	11

Note: Excluding Agrani Bank PLC from June 2025 and onwards.

Appendix-3: Bank Wise Agent Banking Deposits

(As on June, 2026)

(Taka in million)

Name of the Bank	Deposit Account	Deposit Balances
Grand Total	**27224322**	**511449.5**
State Owned Banks	**56954**	**1073.6**
Sonali Bank PLC	56954	1073.6
Private Commercial Banks	**27167368**	**510375.9**
Private Commercial Banks (excluding Islamic Banks)	**19176833**	**259095.1**
AB Bank PLC	98504	3336.9
Bank Asia PLC	7744961	76192.2
BRAC Bank PLC	660822	32217.8
Dutch Bangla Bank PLC	8251409	78912.8
Eastern Bank PLC	102833	8637.4
Jamuna Bank PLC	29551	1869.7
Meghna Bank PLC	5420	1179.8
Mercantile Bank PLC	75427	1147.5
Midland Bank PLC	42001	1072.1
Modhumoti Bank PLC	464719	1776.1
Mutual Trust Bank PLC	163506	5146.7
NRB Bank PLC	51040	1083.5
NRBC Bank PLC	274790	908.9
One Bank PLC	84552	3945.7
Padma Bank PLC	3238	84.0
Prime Bank PLC	44857	507.8
SBAC Bank PLC	4713	380.4
Southeast Bank PLC	108296	3886.8
The City Bank PLC	532487	17072.4
The Premier Bank PLC	87515	2486.0
United Commercial Bank PLC	346192	17250.7
Private Commercial Banks (Islamic Banks)	**7990535**	**251280.7**
Al-Arafah Islami Bank PLC	1194943	40725.4
Exim Bank PLC	5385	276.5
First Security Islami Bank PLC	137837	3182.6
Global Islami Bank PLC	3181	108.3
Islami Bank Bangladesh PLC	6258526	199487.1
Shahjalal Islami Bank PLC	51872	1059.2
Social Islami Bank PLC	324109	6260.9
Standard Bank PLC	14682	180.9

Note: Excluding Agrani Bank PLC from June 2025 and onwards.

Appendix-4: Group Bank Wise Agent Banking Loan Account and Outstanding

(As on June, 2026)

(Taka in Million)

Group Banks	Loan Account	Loan Outstanding
State Owned Banks	0	0.0
Private Commercial Banks	238138	123744.1
Private Commercial Banks (excluding Islamic Banks)	159135	117278.4
Private Commercial Banks (Islamic Banks)	79003	6465.7
Grand Total	**238138**	**123744.1**

Note: Excluding Agrani Bank PLC from June 2025 and onwards.

Appendix-5: Bank Wise Inside Outlet Agent Banking Transactions

(During Apr-Jun, 2026)

(Taka in Million)

Name of the Bank	No. of Transactions	Amount of Transactions	of which Remittances
Grand Total	**26050389**	**1461883.4**	**59198.5**
State Owned Banks	**44229**	**2647.7**	**86.8**
Sonali Bank PLC	44229	2647.7	86.8
Private Commercial Banks	**26006160**	**1459235.7**	**59111.7**
Private Commercial Banks (excluding Islamic Banks)	**16425620**	**770871.9**	**17856.8**
AB Bank PLC	50657	2979.3	29.1
Bank Asia PLC	2891592	109529.3	2567.7
BRAC Bank PLC	1333070	136742.8	6486.4
Dutch Bangla Bank PLC	10730293	445143.9	5535.8
Eastern Bank PLC	33901	1298.0	89.2
Jamuna Bank PLC	39032	3315.9	17.0
Meghna Bank PLC	2742	452.6	6.2
Mercantile Bank PLC	21357	1137.0	309.7
Midland Bank PLC	33930	1365.4	44.5
Modhumoti Bank PLC	69663	1407.4	5.8
Mutual Trust Bank PLC	103045	5442.7	658.8
NRB Bank PLC	33152	1545.9	24.1
NRBC Bank PLC	140515	528.5	0.0
One Bank PLC	45996	3078.8	215.5
Padma Bank PLC	184	3.7	0.0
Prime Bank PLC	81122	8025.7	5.9
SBAC Bank PLC	3843	75.9	6.0
Southeast Bank PLC	142141	11831.7	354.4
The City Bank PLC	349359	17985.4	803.1
The Premier Bank PLC	24261	1895.2	4.6
United Commercial Bank PLC	295765	17086.8	693.0
Private Commercial Banks (Islamic Banks)	**9580540**	**688363.8**	**41254.9**
Al-Arafah Islami Bank PLC	1012908	59104.7	2598.8
Exim Bank PLC	721	48.8	0.0
First Security Islami Bank PLC	11993	382.8	6.6
Global Islami Bank PLC	899	16.1	0.4
Islami Bank Bangladesh PLC	8450854	624537.2	38611.6
Shahjalal Islami Bank PLC	28080	1888.7	24.0
Social Islami Bank PLC	56917	1850.7	7.2
Standard Bank PLC	18168	534.9	6.3

Note: Excluding Agrani Bank PLC from June 2025 and onwards.

Appendix-6: Bank and District wise Outlets

(As on June, 2026)

Division	BARISHAL						CHATTOGRAM						
District / Name of the Bank	BARGUNA	BARISHAL	BHOLA	JHALOKATHI	PATUAKHALI	PIROJPUR	BANDARBAN	BRAHMANBARIA	CHANDPUR	CHATTOGRAM	COXSBAZAR	CUMILLA	FENI
Grand Total	**157**	**389**	**294**	**132**	**210**	**186**	**40**	**600**	**446**	**832**	**319**	**1152**	**292**
State Owned Banks	**1**	**4**	**1**	**0**	**0**	**1**	**1**	**2**	**1**	**4**	**2**	**4**	**1**
Sonali Bank PLC	1	4	1	0	0	1	1	2	1	4	2	4	1
Private Commercial Banks	**156**	**385**	**293**	**132**	**210**	**185**	**39**	**598**	**445**	**828**	**317**	**1148**	**291**
Private Commercial Banks (excluding Islamic Banks)	**120**	**285**	**235**	**94**	**172**	**147**	**33**	**402**	**319**	**656**	**222**	**817**	**194**
AB Bank PLC	0	5	7	0	0	1	0	13	3	14	8	10	2
Bank Asia PLC	56	38	92	35	96	25	16	148	105	213	82	227	58
BRAC Bank PLC	12	24	20	4	15	12	2	43	30	31	11	85	7
Dutch Bangla Bank PLC	39	99	90	43	48	43	12	119	102	177	75	190	64
Eastern Bank PLC	0	0	0	0	0	0	0	3	0	16	4	10	2
Jamuna Bank PLC	0	0	1	0	0	0	0	1	0	2	0	18	0
Meghna Bank PLC	0	0	0	0	0	0	0	0	1	1	0	1	0
Mercantile Bank PLC	0	3	2	1	3	0	1	4	5	10	3	7	7
Midland Bank PLC	0	0	0	0	0	0	0	1	0	5	0	6	0
Modhumoti Bank PLC	3	0	2	0	2	2	0	0	1	15	1	0	2
Mutual Trust Bank PLC	2	2	1	1	0	0	0	1	2	10	6	24	13
NRB Bank PLC	0	26	1	1	0	25	0	1	20	8	0	0	2
NRBC Bank PLC	1	62	0	0	0	33	0	4	2	23	1	74	0
One Bank PLC	0	1	0	0	0	0	0	5	3	46	3	9	4
Padma Bank PLC	0	0	0	0	0	0	0	0	0	0	0	0	0
Prime Bank PLC	0	5	0	2	1	2	0	5	3	9	0	26	3
SBAC Bank PLC	0	0	1	0	0	0	0	0	2	0	2	8	0
Southeast Bank PLC	0	1	0	1	0	0	0	5	2	6	4	12	12
The City Bank PLC	1	7	8	1	4	2	1	19	20	19	7	46	6
The Premier Bank PLC	1	4	0	2	0	0	0	6	2	6	4	17	5
United Commercial Bank PLC	5	8	10	3	3	2	1	24	16	45	11	47	7
Private Commercial Banks (Islamic Banks)	**36**	**100**	**58**	**38**	**38**	**38**	**6**	**196**	**126**	**172**	**95**	**331**	**97**
Al-Arafah Islami Bank PLC	8	29	7	13	10	11	0	79	29	20	23	111	21
Exim Bank PLC	0	1	2	0	0	0	0	0	0	0	0	1	0
First Security Islami Bank PLC	0	4	1	0	1	0	0	5	2	10	8	4	4
Global Islami Bank PLC	0	0	0	0	0	0	0	0	0	0	1	1	0
Islami Bank Bangladesh PLC	26	61	39	20	27	26	6	73	70	132	57	155	64
Shahjalal Islami Bank PLC	2	4	3	0	0	0	0	6	3	3	2	13	4
Social Islami Bank PLC	0	1	6	5	0	1	0	32	22	6	4	45	4
Standard Bank PLC	0	0	0	0	0	0	0	1	0	1	0	1	0

Note: Excluding Agrani Bank PLC from June 2025 and onwards.

Appendix-6: Bank and District wise Outlets

(As on June, 2026)

Division	CHATTOGRAM				DHAKA								
District / Name of the Bank	KHAGRACHARI	LAKSHMIPUR	NOAKHALI	RANGAMATI	DHAKA	FARIDPUR	GAZIPUR	GOPALGANJ	KISHOREGANJ	MADARIPUR	MANIKGANJ	MUNSHIGANJ	NARAYANGANJ
Grand Total	**80**	**356**	**566**	**74**	**1154**	**425**	**474**	**199**	**433**	**231**	**314**	**228**	**286**
State Owned Banks	**1**	**2**	**0**	**0**	**1**	**3**	**3**	**2**	**2**	**2**	**7**	**1**	**0**
Sonali Bank PLC	1	2	0	0	1	3	3	2	2	2	7	1	0
Private Commercial Banks	**79**	**354**	**566**	**74**	**1153**	**422**	**471**	**197**	**431**	**229**	**307**	**227**	**286**
Private Commercial Banks (excluding Islamic Banks)	**68**	**239**	**389**	**63**	**982**	**335**	**371**	**170**	**352**	**157**	**258**	**177**	**213**
AB Bank PLC	0	2	6	0	26	3	6	0	6	0	9	0	0
Bank Asia PLC	21	76	142	18	145	82	87	28	157	20	100	90	61
BRAC Bank PLC	7	15	26	3	31	28	24	8	32	16	16	14	18
Dutch Bangla Bank PLC	26	83	109	26	466	130	131	52	119	72	70	49	84
Eastern Bank PLC	0	0	3	0	12	1	4	0	4	2	0	0	5
Jamuna Bank PLC	0	0	1	0	7	0	2	0	1	1	1	3	1
Meghna Bank PLC	0	0	0	0	5	0	1	0	0	0	0	0	1
Mercantile Bank PLC	1	8	19	1	2	1	0	0	2	0	10	1	1
Midland Bank PLC	0	1	3	0	14	3	4	0	5	3	5	0	5
Modhumoti Bank PLC	0	0	0	0	8	18	4	65	0	25	10	0	0
Mutual Trust Bank PLC	1	1	2	1	21	1	8	0	4	6	8	1	1
NRB Bank PLC	8	0	0	9	7	0	2	0	0	1	8	0	0
NRBC Bank PLC	0	1	0	0	52	0	19	0	2	0	0	1	5
One Bank PLC	2	21	38	3	34	4	19	0	0	0	1	2	10
Padma Bank PLC	0	0	0	0	1	0	0	0	0	0	0	0	1
Prime Bank PLC	0	6	3	0	28	13	2	0	3	1	0	3	3
SBAC Bank PLC	0	5	0	0	4	1	0	0	0	0	0	0	0
Southeast Bank PLC	0	1	3	0	10	14	4	0	0	0	7	2	1
The City Bank PLC	1	10	9	1	31	8	10	5	7	4	5	6	6
The Premier Bank PLC	0	0	5	0	47	4	18	8	5	0	3	2	2
United Commercial Bank PLC	1	9	20	1	31	24	26	4	5	6	5	3	8
Private Commercial Banks (Islamic Banks)	**11**	**115**	**177**	**11**	**171**	**87**	**100**	**27**	**79**	**72**	**49**	**50**	**73**
Al-Arafah Islami Bank PLC	1	15	18	1	39	11	15	0	17	24	4	4	13
Exim Bank PLC	0	0	0	0	0	0	1	0	0	0	1	0	1
First Security Islami Bank PLC	0	5	2	0	9	3	2	0	0	0	3	2	0
Global Islami Bank PLC	0	0	1	0	4	0	0	0	0	0	0	0	1
Islami Bank Bangladesh PLC	8	61	104	9	101	60	75	27	47	39	37	42	55
Shahjalal Islami Bank PLC	0	5	7	0	10	7	4	0	2	3	3	1	1
Social Islami Bank PLC	2	29	44	1	8	6	3	0	13	5	1	1	2
Standard Bank PLC	0	0	1	0	0	0	0	0	0	1	0	0	0

Note: Excluding Agrani Bank PLC from June 2025 and onwards.

Appendix-6: Bank and District wise Outlets

(As on June, 2026)

Division	DHAKA				KHULNA									
District / Name of the Bank	NARSINGDI	RAJBARI	SHARIATPUR	TANGAIL	BAGERHAT	CHUADANGA	JASHORE	JHENAIDAH	KHULNA	KUSHTIA	MAGURA	MEHERPUR	NARAIL	SATKHIRA
Grand Total	**458**	**194**	**198**	**621**	**282**	**155**	**466**	**263**	**305**	**318**	**170**	**100**	**112**	**301**
State Owned Banks	**3**	**3**	**1**	**6**	**1**	**1**	**2**	**2**	**5**	**0**	**4**	**0**	**2**	**2**
Sonali Bank PLC	3	3	1	6	1	1	2	2	5	0	4	0	2	2
Private Commercial Banks	**455**	**191**	**197**	**615**	**281**	**154**	**464**	**261**	**300**	**318**	**166**	**100**	**110**	**299**
Private Commercial Banks (excluding Islamic Banks)	**355**	**163**	**158**	**502**	**227**	**122**	**361**	**205**	**237**	**276**	**130**	**84**	**81**	**222**
AB Bank PLC	1	1	0	7	0	1	11	12	1	12	0	0	0	4
Bank Asia PLC	60	69	63	92	103	40	163	70	31	100	44	29	17	112
BRAC Bank PLC	21	11	10	22	11	10	22	20	19	24	14	9	11	12
Dutch Bangla Bank PLC	129	57	72	170	65	59	85	81	65	87	55	33	37	58
Eastern Bank PLC	3	1	0	0	3	0	12	2	9	2	0	1	1	3
Jamuna Bank PLC	4	0	0	0	0	0	0	0	0	1	0	0	0	0
Meghna Bank PLC	0	0	0	0	0	0	1	0	0	1	0	0	0	0
Mercantile Bank PLC	0	0	0	9	1	1	2	2	2	1	0	4	1	3
Midland Bank PLC	3	0	0	0	3	0	1	0	13	4	0	0	0	2
Modhumoti Bank PLC	0	0	0	20	26	0	0	3	48	2	0	0	5	2
Mutual Trust Bank PLC	3	1	0	8	0	0	5	0	2	3	1	1	0	0
NRB Bank PLC	1	0	1	83	1	1	2	1	1	1	0	0	0	0
NRBC Bank PLC	75	0	0	16	1	0	1	0	0	0	1	0	0	1
One Bank PLC	2	0	0	2	1	0	15	0	6	11	0	0	0	3
Padma Bank PLC	1	0	0	0	0	0	0	0	2	0	0	0	0	0
Prime Bank PLC	12	2	1	3	0	2	5	1	8	4	4	0	1	1
SBAC Bank PLC	0	0	0	0	1	0	0	0	1	6	0	0	0	4
Southeast Bank PLC	7	10	1	20	0	1	9	1	6	2	3	0	0	7
The City Bank PLC	8	5	3	12	3	5	11	5	7	5	2	3	1	5
The Premier Bank PLC	8	0	1	10	2	0	4	0	5	1	0	0	3	2
United Commercial Bank PLC	17	6	6	28	6	2	12	7	11	9	6	4	4	3
Private Commercial Banks (Islamic Banks)	**100**	**28**	**39**	**113**	**54**	**32**	**103**	**56**	**63**	**42**	**36**	**16**	**29**	**77**
Al-Arafah Islami Bank PLC	17	4	2	22	5	5	13	3	12	3	10	0	0	13
Exim Bank PLC	0	0	0	0	0	0	0	0	0	0	0	0	0	0
First Security Islami Bank PLC	0	1	2	1	1	0	6	2	2	0	2	0	2	10
Global Islami Bank PLC	1	0	0	2	0	0	0	0	0	0	0	0	0	0
Islami Bank Bangladesh PLC	64	23	32	71	42	25	71	49	42	36	24	13	24	49
Shahjalal Islami Bank PLC	4	0	2	9	0	2	1	2	0	2	0	3	0	3
Social Islami Bank PLC	13	0	1	6	6	0	12	0	7	0	0	0	3	2
Standard Bank PLC	1	0	0	2	0	0	0	0	0	1	0	0	0	0

Note: Excluding Agrani Bank PLC from June 2025 and onwards.

Appendix-6: Bank and District wise Outlets

(As on June, 2026)

Division	MYMENSINGH				RAJSHAHI							
District / Name of the Bank	JAMALPUR	MYMENSINGH	NETROKONA	SHERPUR	BOGURA	C.NAWABGANJ	JOYPURHAT	NAOGAON	NATORE	PABNA	RAJSHAHI	SIRAJGANJ
Grand Total	**321**	**487**	**198**	**143**	**455**	**249**	**140**	**330**	**200**	**354**	**348**	**379**
State Owned Banks	**5**	**5**	**1**	**2**	**3**	**2**	**0**	**3**	**4**	**1**	**3**	**7**
Sonali Bank PLC	5	5	1	2	3	2	0	3	4	1	3	7
Private Commercial Banks	**316**	**482**	**197**	**141**	**452**	**247**	**140**	**327**	**196**	**353**	**345**	**372**
Private Commercial Banks (excluding Islamic Banks)	**288**	**399**	**187**	**127**	**368**	**201**	**110**	**277**	**155**	**277**	**300**	**311**
AB Bank PLC	6	2	0	3	3	11	1	6	0	5	15	10
Bank Asia PLC	111	162	93	61	110	81	49	23	68	119	53	136
BRAC Bank PLC	12	21	9	10	33	15	9	20	12	21	14	17
Dutch Bangla Bank PLC	126	126	74	48	115	64	37	90	65	97	102	101
Eastern Bank PLC	0	1	0	0	1	2	0	1	1	0	8	0
Jamuna Bank PLC	0	0	0	0	0	1	0	1	1	4	0	4
Meghna Bank PLC	0	0	0	0	2	0	0	0	0	2	0	0
Mercantile Bank PLC	3	3	0	1	5	4	1	16	1	5	6	7
Midland Bank PLC	0	6	0	0	26	1	2	1	0	0	1	6
Modhumoti Bank PLC	6	25	0	0	2	0	1	17	0	2	45	0
Mutual Trust Bank PLC	0	10	0	0	1	3	3	7	0	1	2	0
NRB Bank PLC	0	0	0	0	15	0	0	0	0	0	19	0
NRBC Bank PLC	1	1	1	0	23	2	0	80	0	0	10	1
One Bank PLC	0	3	0	0	7	1	0	0	0	1	2	11
Padma Bank PLC	0	0	0	0	0	0	0	0	0	0	0	0
Prime Bank PLC	4	1	0	0	2	1	0	3	1	0	3	0
SBAC Bank PLC	0	0	0	0	0	0	0	0	0	0	0	0
Southeast Bank PLC	0	2	0	0	4	2	0	0	1	0	2	0
The City Bank PLC	5	9	7	3	13	6	4	5	4	13	2	7
The Premier Bank PLC	1	18	2	0	3	0	0	3	0	1	10	0
United Commercial Bank PLC	13	9	1	1	3	7	3	4	1	6	6	11
Private Commercial Banks (Islamic Banks)	**28**	**83**	**10**	**14**	**84**	**46**	**30**	**50**	**41**	**76**	**45**	**61**
Al-Arafah Islami Bank PLC	0	7	0	0	9	7	0	2	2	8	3	10
Exim Bank PLC	0	0	0	0	0	0	0	0	0	0	0	0
First Security Islami Bank PLC	0	2	0	0	1	0	0	1	1	0	0	2
Global Islami Bank PLC	0	0	0	0	1	2	0	0	0	1	0	1
Islami Bank Bangladesh PLC	23	68	10	14	61	32	26	42	31	60	37	41
Shahjalal Islami Bank PLC	3	3	0	0	3	5	2	3	2	4	5	6
Social Islami Bank PLC	2	2	0	0	9	0	2	2	5	3	0	1
Standard Bank PLC	0	1	0	0	0	0	0	0	0	0	0	0

Note: Excluding Agrani Bank PLC from June 2025 and onwards.

Appendix-6: Bank and District wise Outlets

(As on June, 2026)

Division	RANGPUR								SYLHET			
Name of the Bank / District	DINAJPUR	GAIBANDHA	KURIGRAM	LALMONIRHAT	NILPHAMARI	PANCHAGARH	RANGPUR	THAKURGAON	HABIGANJ	MOULVIBAZAR	SUNAMGANJ	SYLHET
Grand Total	**384**	**269**	**253**	**137**	**203**	**165**	**385**	**224**	**288**	**242**	**257**	**374**
State Owned Banks	**3**	**5**	**6**	**2**	**0**	**2**	**2**	**1**	**0**	**2**	**4**	**1**
Sonali Bank PLC	3	5	6	2	0	2	2	1	0	2	4	1
Private Commercial Banks	**381**	**264**	**247**	**135**	**203**	**163**	**383**	**223**	**288**	**240**	**253**	**373**
Private Commercial Banks (excluding Islamic Banks)	**337**	**227**	**222**	**117**	**183**	**149**	**339**	**205**	**244**	**186**	**225**	**282**
AB Bank PLC	2	1	0	1	4	1	1	0	4	2	6	7
Bank Asia PLC	104	92	85	22	74	63	61	43	108	89	116	79
BRAC Bank PLC	20	21	10	10	15	12	21	17	12	6	10	19
Dutch Bangla Bank PLC	124	91	95	65	71	58	139	80	93	63	68	78
Eastern Bank PLC	0	0	0	1	0	0	0	0	0	1	1	0
Jamuna Bank PLC	0	0	0	2	0	0	1	0	0	0	0	0
Meghna Bank PLC	4	0	1	2	2	0	1	0	0	0	0	1
Mercantile Bank PLC	1	1	0	0	3	6	2	0	1	1	0	3
Midland Bank PLC	0	5	0	0	0	1	4	2	0	0	0	1
Modhumoti Bank PLC	2	4	8	0	0	0	28	0	0	0	4	0
Mutual Trust Bank PLC	2	2	1	0	0	0	3	1	1	0	0	2
NRB Bank PLC	15	0	0	0	0	0	4	8	2	0	0	40
NRBC Bank PLC	50	0	0	0	0	0	48	0	3	5	3	21
One Bank PLC	0	0	0	0	0	0	1	0	0	1	1	1
Padma Bank PLC	0	0	0	0	1	0	0	0	0	0	0	0
Prime Bank PLC	1	2	0	2	0	0	1	4	4	7	2	6
SBAC Bank PLC	0	0	0	0	0	0	1	0	0	0	0	0
Southeast Bank PLC	0	0	0	0	0	0	2	0	0	1	1	2
The City Bank PLC	8	5	13	5	6	2	5	3	9	3	6	14
The Premier Bank PLC	0	0	0	1	3	0	6	0	0	0	0	0
United Commercial Bank PLC	4	3	9	6	4	6	10	47	7	7	7	8
Private Commercial Banks (Islamic Banks)	**44**	**37**	**25**	**18**	**20**	**14**	**44**	**18**	**44**	**54**	**28**	**91**
Al-Arafah Islami Bank PLC	1	5	2	2	0	3	2	1	11	11	1	19
Exim Bank PLC	0	0	0	0	0	0	0	0	0	1	0	0
First Security Islami Bank PLC	0	0	0	0	0	0	1	0	2	3	0	2
Global Islami Bank PLC	2	0	0	0	0	0	0	0	0	0	0	0
Islami Bank Bangladesh PLC	39	31	21	16	20	11	39	17	29	37	26	65
Shahjalal Islami Bank PLC	1	0	0	0	0	0	2	0	1	0	1	3
Social Islami Bank PLC	1	1	2	0	0	0	0	0	1	2	0	1
Standard Bank PLC	0	0	0	0	0	0	0	0	0	0	0	1

Note: Excluding Agrani Bank PLC from June 2025 and onwards.