

AGENT BANKING STATISTICS

October-December
2024



Bangladesh Bank

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Agent Banking Statistics

October-December, 2024



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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. In general it is a proprietorship concern. Entrepreneur intends of earning commission by operating services of a bank. Most of the agent banking outlets are general outlet.

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 11,361 bank branches across the country, with each branch serving average of 15,103 people of the total population, which are located 46.30% in rural areas and 53.70% in urban areas¹.

End of December 2024, the number of banks deposit accounts and loan accounts were 163,247,532 and 12,927,810 respectively. On the other hand, the total deposit balance was Tk. 18,837,111 million, while the total outstanding loans amounted to Tk. 16,828,78 million².

In context of agent banking, end of December 2024, 31 scheduled banks (out of 62) were operating agent banking services through 21,248 active outlets managed by 16,019 agents. In agent banking activities, it is observed that, on average, each outlet serves approximately average of 8,076 people, with respect to total population of Bangladesh. On the other hand, 85.55% of the total outlets are located in rural areas, while 14.45% are in urban areas.

At the end of the reporting period, approximately 14.75% of the total number of deposit accounts in the banking sector was opened through agent banking outlets, contributing 2.22% to the sector's total deposit balances. Accordingly, 1.74% and 0.60% of total bank loan accounts and outstanding respectively provided through agent banking.

During October–December 2024, a total of 26,988,772 transactions were conducted, amounting to Tk. 13,53,151 million through agent banking. During this quarter, workers' remittances received from Bangladeshi nationals working abroad totaled Tk. 868,056 million³, of which Tk. 77,774 million were received through agent banking. That indicates 8.96% of the total inward remittances during that period received through agent banking. Through agent banking, the amount of remittance received in rural areas is 8.74 times higher than that received in urban areas. On the other hand, 3.94% of the total inward remittances received through mobile financial services⁴.

In addition, participation of female in agent banking activities is increased by day by day. At the end of December, 2024 49.47% 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.

¹ Banking Regulation & Policy Department and quarterly "Scheduled Banks Statistics", Statistics Department, Bangladesh Bank

² Quarterly "Scheduled Banks Statistics", Statistics Department, Bangladesh Bank.

³ "Monthly Economic Trends", Statistics Department, Bangladesh Bank.

⁴ E-banking & E-commerce Statistics Unit, Statistics Department, Bangladesh Bank.

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 one (31) 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 collected 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 dataset 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. This publication includes ten (10) tables and eight (08) figures, with six (06) of the tables located in the appendix.

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. Agent and Outlet

2.1 Summary of Agent Banking Activities

Table-1: Summary of Agent Banking Activities

Items	Dec, 2024	Sep, 2024	June, 2024	Mar, 2024
No. of Banks	31	31	31	31
No. of Outlets	21248	21383	21473	21613
No. of Agents	16019	16026	15991	15835
No. of Urban Deposit Account	3489006	3370865	3219720	3112669
No. of Rural Deposit Account	20584859	20115624	19812295	18901941
No. of Total Deposit Account	24073865	23486489	23032015	22014610
Urban Deposit Balance (million BDT)	80870.2	70923.1	71588.7	69948.1
Rural Deposit Balance (million BDT)	336988.0	320336.0	326546.8	286372.3
Total Deposit Balance (million BDT)	417858.2	391259.1	398135.5	356320.3
No. of Urban Loan Account	52827	49103	42702	43607
No. of Rural Loan Account	172331	170091	179776	178919
No. of Total Loan Account	225158	219194	25752.05	222526
Urban Loan Outstanding (million BDT)	37788.7	49103.0	65754.5	25848.4
Rural Loan Outstanding (million BDT)	63329.3	59817.4	91506.6	62874.6
Total Loan Outstanding (million BDT)	101118.0	93074.9	93074.9	88722.9
Urban No. of Transactions (During Quarter)	5194543	4983494	5320245	5454542
Rural No. of Transactions (During Quarter)	21794229	19814301	27740688	26850631
Total No. of Transactions (During Quarter)	26988772	24797795	33060933	32305173
Urban Transaction Amount (During Quarter)	244236.6	223451.7	226517.2	239833.9
Rural Transaction Amount (During Quarter)	1108913.9	995910.7	1173968.7	1217206.4
Total Transaction Amount (During Quarter)	1353150.5	1219362.4	1400485.9	1457040.3
Urban No. of Inward Remittance (During Quarter)	236037	191754	300144	221258
Rural No. of Inward Remittance (During Quarter)	1317444	945362	1844351	1231970
Total No. of Inward Remittance (During Quarter)	1553481	1137116	2144495	1453228
Urban Amount of Inward Remittance (During Quarter)	7986.9	8827.2	7865.2	6824.7
Rural Amount of Inward Remittance (During Quarter)	69787.5	65483.6	76412.2	64119.0
Total Amount of Inward Remittance (During Quarter)	77774.4	74310.8	84277.4	70943.6

2.2 Entrepreneur (Agent) of Agent Banking

An agent plays a pivotal role in agent banking operation. As of December 2024, the total number of agents stood at 16,019, with 2,541 agents operating in urban areas and 13,478 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
Dec, 24	Urban	136	474	1149	204	89	261	139	89	2541
	Rural	939	3254	2954	1790	771	1631	1308	831	13478
	Total	1075	3728	4103	1994	860	1892	1447	920	16019
Sep, 24	Urban	140	476	1146	208	91	256	140	89	2546
	Rural	942	3245	2950	1792	773	1634	1312	832	13480
	Total	1082	3721	4096	2000	864	1890	1452	921	16026
Dec, 23	Urban	129	461	1162	201	83	250	140	88	2514
	Rural	939	3165	2881	1743	766	1622	1297	830	13243
	Total	1068	3626	4043	1944	849	1872	1437	918	15757
Quarterly Changes (%) Dec,24 over Sep, 24	Urban	-2.9	-0.4	0.3	-1.9	-2.2	2.0	-0.7	0.0	-0.2
	Rural	-0.3	0.3	0.1	-0.1	-0.3	-0.2	-0.3	-0.1	0.0
	Total	-0.6	0.2	0.2	-0.3	-0.5	0.1	-0.3	-0.1	0.0
Annual Changes (%) Dec, 24 over Dec, 23	Urban	5.4	2.8	-1.1	1.5	7.2	4.4	-0.7	1.1	1.1
	Rural	0.0	2.8	2.5	2.7	0.7	0.6	0.8	0.1	1.8
	Total	0.7	2.8	1.5	2.6	1.3	1.1	0.7	0.2	1.7

Compared to December 2023, the total number of agents rising by 1.7%, with urban agents increasing by 1.1% and rural agents by 1.8%. All divisions experienced increasing growth over the year.

On the other hand, compared to September 2024, the overall agents shows a little changes. Only Chattogram, Dhaka and Rajshahi division recorded increasing trend over the quarter.

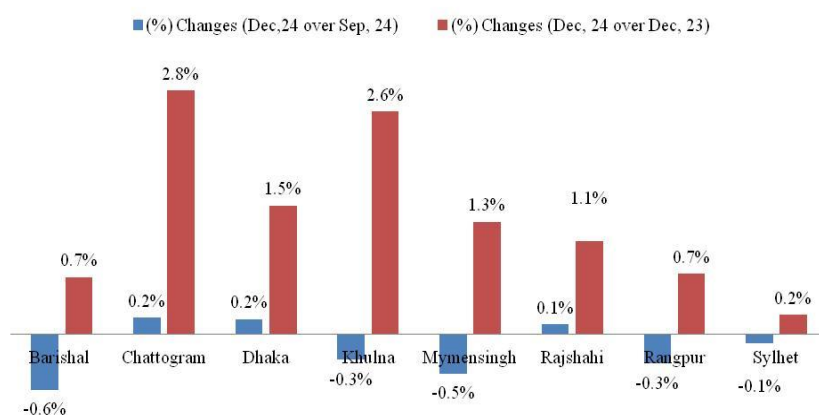


Figure-1: Division wise percentage changes of Agents

2.3 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 December, 2024 is recorded at 5.92:1. On the other hand, the ratio was 5.90:1 at 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
Dec, 24	Urban	148	564	1278	264	121	358	214	123	3070
	Rural	1254	4205	4069	2367	1085	2196	1921	1081	18178
	Total	1402	4769	5347	2631	1206	2554	2135	1204	21248
Sep, 24	Urban	157	574	1292	277	123	357	216	126	3122
	Rural	1258	4206	4075	2402	1088	2207	1941	1084	18261
	Total	1415	4780	5367	2679	1211	2564	2157	1210	21383
Dec, 23	Urban	147	568	1316	275	119	356	221	129	3131
	Rural	1291	4221	4098	2420	1112	2256	1966	1106	18470
	Total	1438	4789	5414	2695	1231	2612	2187	1235	21601
Quarterly Changes (%) Dec,24 over Sep, 24	Urban	-5.7	-1.7	-1.1	-4.7	-1.6	0.3	-0.9	-2.4	-1.7
	Rural	-0.3	0.0	-0.1	-1.5	-0.3	-0.5	-1.0	-0.3	-0.5
	Total	-0.9	-0.2	-0.4	-1.8	-0.4	-0.4	-1.0	-0.5	-0.6
Annual Changes (%) Dec, 24 over Dec, 23	Urban	0.7	-0.7	-2.9	-4.0	1.7	0.6	-3.2	-4.7	-1.9
	Rural	-2.9	-0.4	-0.7	-2.2	-2.4	-2.7	-2.3	-2.3	-1.6
	Total	-2.5	-0.4	-1.2	-2.4	-2.0	-2.2	-2.4	-2.5	-1.6

The total number of agent banking outlets reached 21,248 by December 2024, comprised of 3,070 urban outlets and 18,178 rural outlets. Compared to December 2023, total outlets decreased by 1.6% whereas urban and rural outlets have decreased by 1.9% and 1.6%, respectively.

Besides, compared to September 2024, total outlets decreased by 0.6%. A number of outlets are closed due to lack of proper business performance and other activities by operators especially in rural areas.

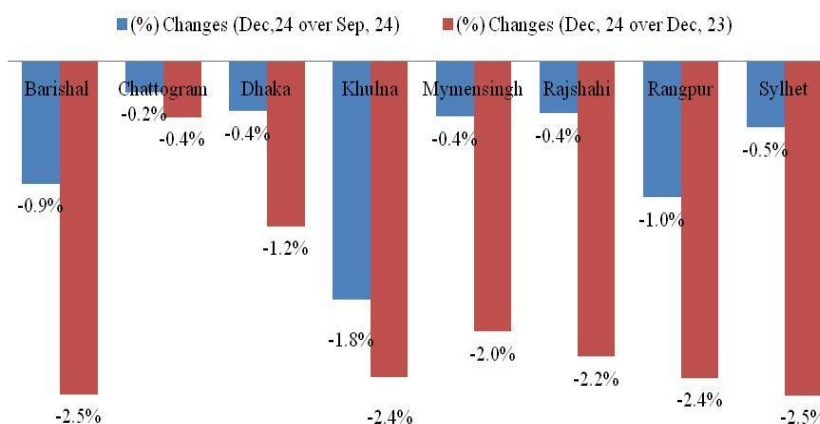


Figure-2: Division wise percentage changes of outlets

3. Agent Banking Deposits

3.1 Deposit Accounts

As of December 2024, the total number of deposit accounts reached 24,073,865, comprising 3,489,006 urban accounts and 20,584,859 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
Dec, 24	Urban	162460	464923	1585971	267199	147601	426817	296289	137746	3489006
	Rural	1270537	4487742	4145336	3314962	1011209	2838949	2268683	1247441	20584859
	Total	1432997	4952665	5731307	3582161	1158810	3265766	2564972	1385187	24073865
Sep, 24	Urban	152946	450899	1532700	257852	139999	406929	286913	142627	3370865
	Rural	1244782	4375292	4036228	3250044	985134	2785162	2223322	1215660	20115624
	Total	1397728	4826191	5568928	3507896	1125133	3192091	2510235	1358287	23486489
Dec, 23	Urban	123988	394296	1382750	234183	122219	355638	250368	120947	2984389
	Rural	1155584	4011585	3673765	2981305	918481	2522953	2060393	1109919	18433985
	Total	1279572	4405881	5056515	3215488	1040700	2878591	2310761	1230866	21418374
Quarterly Changes (%) Dec,24 over Sep, 24	Urban	6.2	3.1	3.5	3.6	5.4	4.9	3.3	-3.4	3.5
	Rural	2.1	2.6	2.7	2.0	2.6	1.9	2.0	2.6	2.3
	Total	2.5	2.6	2.9	2.1	3.0	2.3	2.2	2.0	2.5
Annual Changes (%) Dec, 24 over Dec, 23	Urban	31.0	17.9	14.7	14.1	20.8	20.0	18.3	13.9	16.9
	Rural	9.9	11.9	12.8	11.2	10.1	12.5	10.1	12.4	11.7
	Total	12.0	12.4	13.3	11.4	11.3	13.5	11.0	12.5	12.4

Compared to December 2023, the total accounts increased by 12.4%, with urban accounts increasing by 16.9% and rural accounts by 11.7%. All divisions experienced increasing growth over the year.

Also, compared to September 2024, the overall deposit accounts increased by 2.5%, with urban rising by 3.5% and rural by 2.3%. It is clearly visible that, yearly changes are significantly larger than quarterly changes.

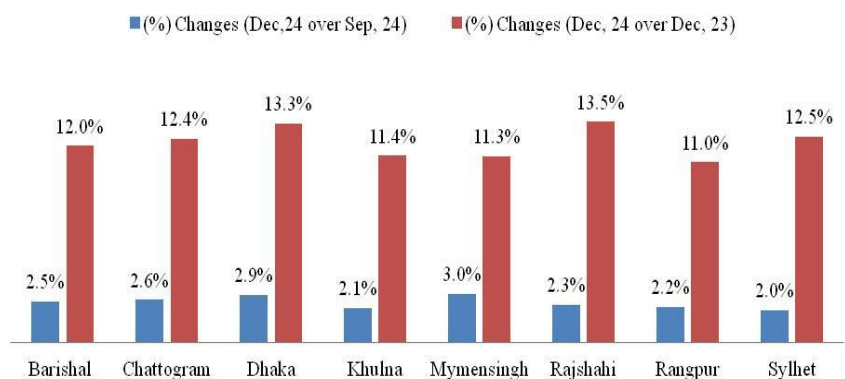


Figure-3: Division wise percentage changes of Deposit A/c

3.2 Deposit Balances

As of December 2024, total deposit balances amounted to 417,858.2 million, with urban balances at 80,870.2 million and rural balances at 336,988 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
Dec, 24	Urban	2628.3	14430.2	47211.2	4048.8	1631.6	6886.7	2564.9	1468.5	80870.2
	Rural	22060.1	123348.2	88673.3	33852.9	9414.3	29623.3	14101.3	15914.6	336988.0
	Total	24688.4	137778.4	135884.5	37901.6	11045.9	36510.0	16666.2	17383.2	417858.2
Sep, 24	Urban	2500.7	13534.0	39932.6	3583.3	1440.6	6399.9	2176.6	1355.4	70923.1
	Rural	21141.8	118056.8	84415.8	31393.8	8948.7	27777.7	13442.2	15159.0	320336.0
	Total	23642.5	131590.9	124348.5	34977.1	10389.3	34177.6	15618.9	16514.4	391259.1
Dec, 23	Urban	1844.6	12323.4	41363.5	3350.5	1266.4	6239.3	2133.4	1159.5	69680.6
	Rural	18126.9	109406.5	74506.5	27981.6	8141.1	25136.9	12128.7	13850.9	289279.1
	Total	19971.5	121729.9	115870.0	31332.2	9407.6	31376.1	14262.1	15010.3	358959.7
Quarterly Changes (%) Dec,24 over Sep, 24	Urban	5.1	6.6	18.2	13.0	13.3	7.6	17.8	8.3	14.0
	Rural	4.3	4.5	5.0	7.8	5.2	6.6	4.9	5.0	5.2
	Total	4.4	4.7	9.3	8.4	6.3	6.8	6.7	5.3	6.8
Annual Changes (%) Dec, 24 over Dec, 23	Urban	42.5	17.1	14.1	20.8	28.8	10.4	20.2	26.7	16.1
	Rural	21.7	12.7	19.0	21.0	15.6	17.8	16.3	14.9	16.5
	Total	23.6	13.2	17.3	21.0	17.4	16.4	16.9	15.8	16.4

Compared to December 2023, total deposit balances increased by 16.4% with urban and rural balances increased by 16.1% and 16.5% respectively. All divisions recorded annual increasing growth at the same period of the previous year.

Accordingly, in September 2024, overall deposit balances increased by 6.8% at the end of quarter. During this quarter, all divisions shown increasing trends compared to September 2024.

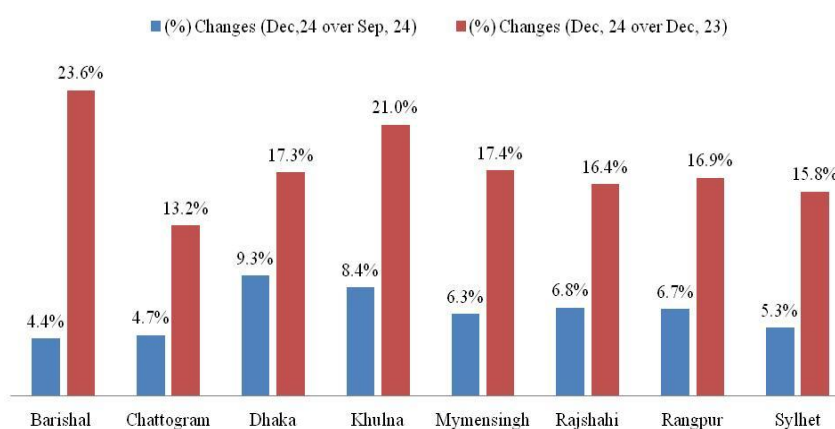


Figure-4: Division wise percentage changes of Deposit Balances

4. Agent Banking Loans

4.1 Loan Accounts

In December 2024, the total number of loan accounts reached at 225,158, with 52,827 accounts in urban areas and 172,331 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
Dec, 24	Urban	4865	10031	13443	6013	2888	6639	6189	2759	52827
	Rural	15234	46095	33684	26283	6432	19412	17161	8030	172331
	Total	20099	56126	47127	32296	9320	26051	23350	10789	225158
Sep, 24	Urban	4293	9506	12283	5771	2635	6251	5651	2713	49103
	Rural	15908	45529	33629	25551	6476	19385	15678	7935	170091
	Total	20201	55035	45912	31322	9111	25636	21329	10648	219194
Dec, 23	Urban	3729	5996	9525	5591	2837	5849	5834	2319	41680
	Rural	14388	47478	32571	26487	6854	21501	17979	8317	175575
	Total	18117	53474	42096	32078	9691	27350	23813	10636	217255
Quarterly Changes (%) Dec,24 over Sep, 24	Urban	13.3	5.5	9.4	4.2	9.6	6.2	9.5	1.7	7.6
	Rural	-4.2	1.2	0.2	2.9	-0.7	0.1	9.5	1.2	1.3
	Total	-0.5	2.0	2.6	3.1	2.3	1.6	9.5	1.3	2.7
Annual Changes (%) Dec, 24 over Dec, 23	Urban	30.5	67.3	41.1	7.5	1.8	13.5	6.1	19.0	26.7
	Rural	5.9	-2.9	3.4	-0.8	-6.2	-9.7	-4.5	-3.5	-1.8
	Total	10.9	5.0	12.0	0.7	-3.8	-4.7	-1.9	1.4	3.6

Compared to December 2023, total loan accounts increased by 3.6%, with urban accounts increased by 26.7% and rural accounts decreased by 1.8%.

On the other hand, compared to September 2024, overall loan accounts increased by 2.7%, with urban and rural accounts increased by 7.6% and 1.3%, respectively.

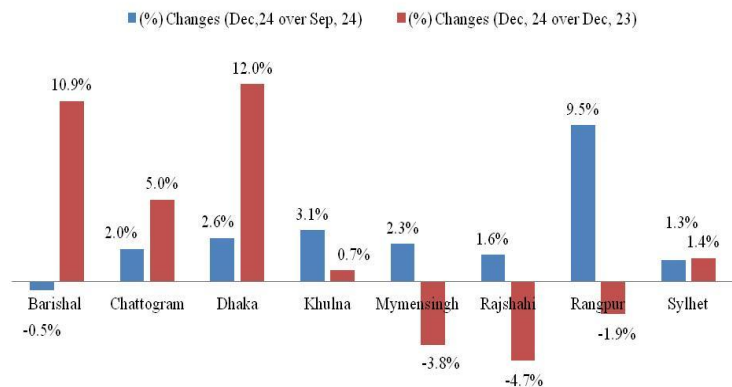


Figure-5: Division wise percentage changes of Loan A/c

4.2 Loan Outstanding

As of December 2024, outstanding of total loans fixed at 101,118 million, with urban areas accounting for 37,788.7 million and rural areas for 63,329.3 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
Dec, 24	Urban	2568.6	8559.9	10664.0	4095.8	1565.0	4605.8	3770.2	1959.3	37788.7
	Rural	3785.1	18009.0	14313.7	8990.3	2803.7	6135.8	7468.1	1823.4	63329.3
	Total	6353.8	26568.9	24977.7	13086.2	4368.7	10741.6	11238.4	3782.7	101118.0
Sep, 24	Urban	2028.6	7725.7	9275.6	3817.8	1258.2	4072.6	3300.1	1778.9	33257.6
	Rural	3984.3	16429.1	13666.4	8538.8	2757.0	5726.2	7070.0	1645.6	59817.4
	Total	6013.0	24154.8	22942.0	12356.5	4015.2	9798.8	10370.1	3424.4	93074.9
Dec, 23	Urban	1616.8	4260.7	5821.7	3544.9	1213.5	3723.5	2765.7	1402.9	24349.7
	Rural	3578.3	15878.8	12385.1	8933.9	3146.9	7074.5	8113.6	1688.4	60799.5
	Total	5195.1	20139.5	18206.7	12478.8	4360.4	10798.0	10879.4	3091.3	85149.2
Quarterly Changes (%) Dec,24 over Sep, 24	Urban	26.6	10.8	15.0	7.3	24.4	13.1	14.2	10.1	13.6
	Rural	-5.0	9.6	4.7	5.3	1.7	7.2	5.6	10.8	5.9
	Total	5.7	10.0	8.9	5.9	8.8	9.6	8.4	10.5	8.6
Annual Changes (%) Dec, 24 over Dec, 23	Urban	58.9	100.9	83.2	15.5	29.0	23.7	36.3	39.7	55.2
	Rural	5.8	13.4	15.6	0.6	-10.9	-13.3	-8.0	8.0	4.2
	Total	22.3	31.9	37.2	4.9	0.2	-0.5	3.3	22.4	18.8

Compared to December 2023, total loan outstanding increased by 18.8%, with urban outstanding rising by 55.2% and rural by 4.2%. Dhaka exhibits a remarkable 37.2% annual growth over the period.

However, compared to September 2024, overall loan outstanding increased by 8.6%, with urban and rural outstanding increased by 13.6% and 5.9% respectively.

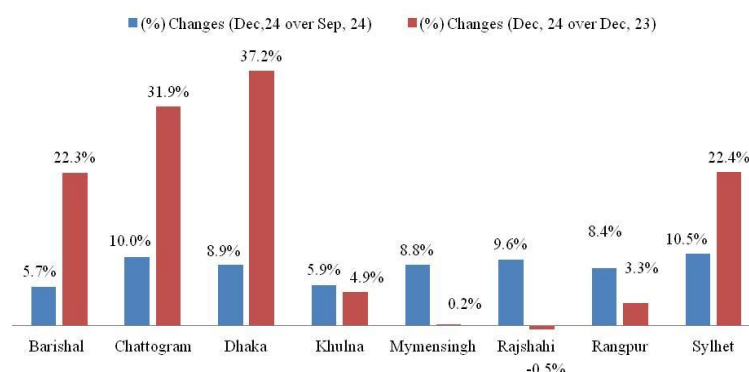


Figure-6: Division wise percentage changes of Loan Outstanding

5. Agent Banking Transactions

5.1 Outlet based Transactions (Number)

During the period of October-December 2024, the total number of transactions reached 26,988,772, comprising 5,194,543 in urban areas and 21,794,229 in rural areas.

Table-8: Division and Location wise No. of Transactions

Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Oct-Dec, 24	Urban	216564	737311	2442035	346946	167386	595462	543681	145158	5194543
	Rural	1214625	5938118	4935036	2963009	870813	2673434	2100987	1098207	21794229
	Total	1431189	6675429	7377071	3309955	1038199	3268896	2644668	1243365	26988772
Jul-Sep, 24	Urban	177839	637370	2344192	291177	141337	523651	429420	131400	4676386
	Rural	1150566	5333687	4605997	2690564	855771	2565878	1922384	996562	20121409
	Total	1328405	5971057	6950189	2981741	997108	3089529	2351804	1127962	24797795
Oct-Dec, 23	Urban	189166	752588	2496208	383236	169710	631478	516676	195312	5334374
	Rural	1355758	6781624	5880200	3754810	1144355	3503128	2426812	1588539	26435226
	Total	1150566	7534212	8376408	4138046	1314065	4134606	2943488	1783851	31769600
Quarterly Changes (%) Oct-Dec,24 over Jul-Sep, 24	Urban	21.8	15.7	4.2	19.2	18.4	13.7	26.6	10.5	11.1
	Rural	5.6	11.3	7.1	10.1	1.8	4.2	9.3	10.2	8.3
	Total	7.7	11.8	6.1	11.0	4.1	5.8	12.5	10.2	8.8
Annual Changes (%) Oct-Dec, 24 over Oct-Dec, 23	Urban	14.5	-2.0	-2.2	-9.5	-1.4	-5.7	5.2	-25.7	-2.6
	Rural	-10.4	-12.4	-16.1	-21.1	-23.9	-23.7	-13.4	-30.9	-17.6
	Total	24.4	-11.4	-11.9	-20.0	-21.0	-20.9	-10.2	-30.3	-15.0

Compared to October-December 2023, total transactions decreased by 15.0%, with transactions decreased by 2.6% and 17.6% in urban and rural areas, respectively.

Compared to July-September 2024, overall transactions increased by 8.8%, with transactions in urban and rural areas increased by 11.1% and 8.3%, respectively.

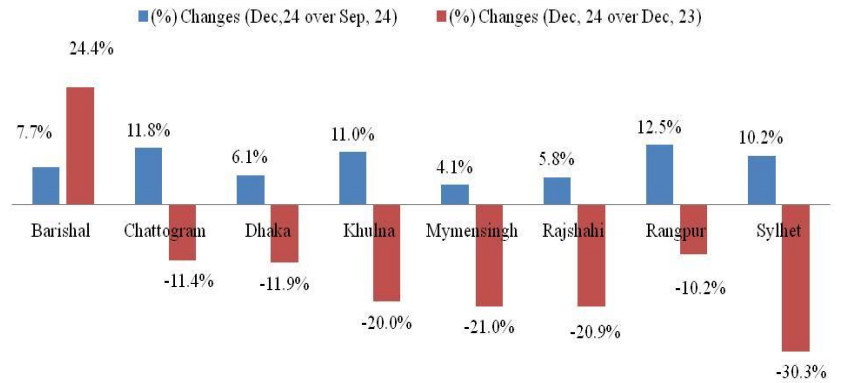


Figure-7: Division wise percentage changes of No. of Transactions

5.2 Outlet based Transactions (Amount)

During the period of October-December 2024, the total amount of transactions reached 1,353,150 million, comprising 244,236.6 million in urban areas and 1,108,913.4 million in rural areas.

Table-9: Division and Location wise Amount of Transactions

(Taka in Million)

Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Oct-Dec, 24	Urban	10559.2	39410.6	114903.9	13764.4	9157.0	29190.2	20230.6	7020.7	244236.6
	Rural	52811.9	334516.5	282593.7	129728.3	46303.0	126980.4	81092.7	54887.0	1108913.4
	Total	63371.0	373927.1	397497.6	143492.7	55460.1	156170.6	101323.3	61907.7	1353150.0
Jul-Sep, 24	Urban	8693.8	32987.8	99689.5	12003.0	7552.8	25510.7	16870.5	6694.9	210003.0
	Rural	48701.5	299463.4	262079.8	114327.6	41254.9	119228.1	73809.7	50494.3	1009359.4
	Total	57395.3	332451.3	361769.3	126330.6	48807.7	144738.8	90680.2	57189.2	1219362.4
Oct-Dec, 23	Urban	8996.9	38188.7	106465.8	13258.0	7704.8	25525.0	16483.0	7143.7	223765.9
	Rural	55017.7	364168.1	289595.9	134012.4	48696.6	131082.2	80787.7	61598.3	1164958.9
	Total	64014.6	402356.9	396061.8	147270.4	56401.3	156607.2	97270.7	68742.0	1388724.8
Quarterly Changes (%) Oct-Dec,24 over Jul-Sep, 24	Urban	21.5	19.5	15.3	14.7	21.2	14.4	19.9	4.9	16.3
	Rural	8.4	11.7	7.8	13.5	12.2	6.5	9.9	8.7	9.9
	Total	10.4	12.5	9.9	13.6	13.6	7.9	11.7	8.3	11.0
Annual Changes (%) Oct-Dec, 24 over Oct-Dec, 23	Urban	17.4	3.2	7.9	3.8	18.8	14.4	22.7	-1.7	9.1
	Rural	-4.0	-8.1	-2.4	-3.2	-4.9	-3.1	0.4	-10.9	-4.8
	Total	-1.0	-7.1	0.4	-2.6	-1.7	-0.3	4.2	-9.9	-2.6

Compared to October-December 2023, total transactions decreased by 2.6%, with urban transactions increased by 9.1% and rural decreased by 4.8%.

In addition, compared to July-September 2024, overall transactions increased by 11.0%, with urban transactions increased by 16.3% and rural by 9.9%.

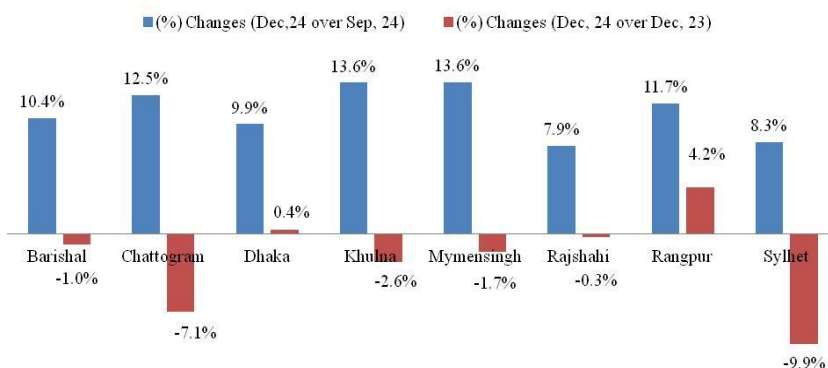


Figure-8: Division wise percentage changes of Amount of Transactions

6. The Role of Female in Agent Banking

In December 2024, the number of female agents and accounts increased noticeably compared to December 2023. Urban areas show a stronger rise than rural ones. Over the year, the number of female agents decreased by 78, with a 14.3% increase in urban areas and 3.9% in rural areas. Female deposit and loan accounts also increased significantly. During the year, the female deposit and loan accounts are increased by 12.2% and 0.7%, respectively.

According to BRPD circular letter no.-10, dated May 8, 2025 total female agents must be 50% of total agents. But at the end of December 2024 the female agents make up about 9.11% of all agents.

Table-10: Female in Agent Banking Activities

Particulars	As on Dec, 2024	As on Dec, 2023	Changes (%) (Dec 24 over Dec 23)
Total Female Agent	1460	1382	5.6%
Urban	263	230	14.3%
Rural	1197	1152	3.9%
Female Master Agent	62	68	-8.8%
Urban	17	21	-19.0%
Rural	45	47	-4.3%
Female Unit Agent	1398	1314	6.4%
Urban	246	209	17.7%
Rural	1152	1105	4.3%
Female Deposit A/c	11908482	10610530	12.2%
Urban	1345510	1145615	17.4%
Rural	10562972	9464915	11.6%
Female Loan A/c	84145	83565	0.7%
Urban	9897	8845	11.9%
Rural	74248	74720	-0.6%

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

7. 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.

Appendix-2: Bank Wise Agents and Outlets

(As on December, 2024)

Bank Name	Number of Agents			Number of Outlets		
	Urban	Rural	Total	Urban	Rural	Total
Grand Total	2541	13478	16019	3070	18178	21248
State Owned Banks	54	682	736	54	682	736
Agrani Bank PLC.	44	507	551	44	507	551
Sonali Bank PLC.	10	175	185	10	175	185
Private Commercial Banks	2487	12796	15283	3016	17496	20512
Private Commercial Banks (excluding Islamic Banks)	2080	9256	11336	2629	13714	16343
AB Bank PLC.	54	123	177	57	135	192
Bank Asia PLC.	476	4464	4940	479	4546	5025
BRAC Bank PLC.	206	812	1018	225	894	1119
Dutch Bangla Bank PLC.	593	450	1043	1077	4552	5629
Eastern Bank PLC.	41	61	102	38	80	118
Jamuna Bank PLC.	11	35	46	11	35	46
Meghna Bank PLC.	13	21	34	15	20	35
Mercantile Bank PLC.	34	154	188	34	154	188
Midland Bank PLC.	25	81	106	25	103	128
Modhumoti Bank PLC.	36	591	627	38	597	635
Mutual Trust Bank PLC.	55	120	175	51	133	184
NRB Bank PLC.	4	306	310	5	307	312
NRBC Bank PLC.	54	563	617	63	567	630
One Bank PLC.	62	186	248	63	187	250
Padma Bank PLC.	1	0	1	2	4	6
Prime Bank PLC.	42	107	149	41	108	149
SBAC Bank PLC.	8	26	34	8	26	34
Southeast Bank PLC.	14	110	124	14	114	128
The City Bank PLC.	131	339	470	138	342	480
The Premier Bank PLC.	47	87	134	70	130	200
United Commercial Bank PLC.	173	620	793	175	680	855
Private Commercial Banks (Islamic Banks)	407	3540	3947	387	3782	4169
Al-Arafah Islami Bank PLC.	103	427	530	90	655	745
Exim Bank PLC.	3	3	6	3	5	8
First Security Islami Bank PLC.	14	94	108	13	95	108
Global Islami Bank PLC.	10	10	20	9	11	20
Islami Bank Bangladesh PLC.	181	2602	2783	181	2602	2783
Shahjala Islami Bank PLC.	36	84	120	36	84	120
Social Islami Bank PLC.	60	309	369	55	319	374
Standard Bank PLC.	0	11	11	0	11	11

Appendix-3: Bank Wise Agent Banking Deposits

(As on December, 2024)

(Taka in million)

Bank Name	Deposit Account	Deposit Balances
Grand Total	24073865	417858.2
State Owned Banks	1061844	22709.5
Agrani Bank PLC.	1004553	22065.0
Sonali Bank PLC.	57291	644.4
Private Commercial Banks	23012021	395148.7
Private Commercial Banks (excluding Islamic Banks)	16482921	179424.0712
AB Bank PLC.	77665	2369.3
Bank Asia PLC.	6981855	54066.0
BRAC Bank PLC.	483874	21780.6
Dutch Bangla Bank PLC.	7054148	55177.3
Eastern Bank PLC.	83943	5012.3
Jamuna Bank PLC.	19252	930.8
Meghna Bank PLC.	2783	598.8
Mercantile Bank PLC.	62594	637.0
Midland Bank PLC.	48130	899.1
Modhumoti Bank PLC.	382284	1232.7
Mutual Trust Bank PLC.	131805	4402.6
NRB Bank PLC.	43896	748.9
NRBC Bank PLC.	245664	3066.6
One Bank PLC.	58317	2609.2
Padma Bank PLC.	3220	57.0
Prime Bank PLC.	32438	1238.3
SBAC Bank PLC.	2492	285.7
Southeast Bank PLC.	66977	2020.5
The City Bank PLC.	384704	8901.8
The Premier Bank PLC.	71387	2004.4
United Commercial Bank PLC.	245493	11385.3
Private Commercial Banks (Islamic Banks)	6529100	215724.6
Al-Arafah Islami Bank PLC.	1003521	39072.2
Exim Bank PLC.	4861	367.8
First Security Islami Bank PLC.	120969	3651.5
Global Islami Bank PLC.	3030	143.1
Islami Bank Bangladesh PLC.	5037968	163760.2
Shahjala Islami Bank PLC.	38871	707.6
Social Islami Bank PLC.	305374	7774.9
Standard Bank PLC.	14506	247.4

Appendix-4: Group Bank Wise Agent Banking Loan A/c and Outstanding

(As on December, 2024)

(Taka in Million)

Group Banks	Loan A/c	Loan Outstanding
State Owned Banks	1192	82.3
Private Commercial Banks	223966	101036
Private Commercial Banks (excluding Islamic Banks)	143902	94685.3
Private Commercial Banks (Islamic Banks)	80064	6350.4
Grand Total	225158	101118.0

Appendix-5: Bank Wise Outlet based Agent Banking Transactions

(During Oct-Dec, 2024)

(Taka in Million)

Bank Name	No. of Transactions	Amount of Transactions	of which Remittances
Grand Total	26988772	1353150.5	77774.4
State Owned Banks	565154	33027.6	2199.7
Agrani Bank PLC.	521043	30261.9	2199.7
Sonali Bank PLC.	44111	2765.6	0.0
Private Commercial Banks	26423618	1320123.0	75574.7
Private Commercial Banks (excluding Islamic Banks)	16523267	685042.7	35159.1
AB Bank PLC.	48538	2977.6	43.2
Bank Asia PLC.	3738221	104250.0	1957.9
BRAC Bank PLC.	1144461	112532.3	5858.9
Dutch Bangla Bank PLC.	10274667	407372.3	26051.4
Eastern Bank PLC.	28146	1132.6	46.0
Jamuna Bank PLC.	24577	1956.2	5.1
Meghna Bank PLC.	1537	302.2	0.0
Mercantile Bank PLC.	26522	1125.5	190.8
Midland Bank PLC.	46603	1367.9	14.4
Modhumoti Bank PLC.	38563	715.4	12.9
Mutual Trust Bank PLC.	160627	4818.6	110.4
NRB Bank PLC.	32645	1391.2	19.9
NRBC Bank PLC.	71577	277.2	0.0
One Bank PLC.	76592	2668.6	320.3
Padma Bank PLC.	705	32.6	0.0
Prime Bank PLC.	49975	4566.6	2.9
SBAC Bank PLC.	2133	105.5	1.2
Southeast Bank PLC.	121711	8825.1	155.5
The City Bank PLC.	287321	14927.1	197.6
The Premier Bank PLC.	19636	1232.0	6.2
United Commercial Bank PLC.	328510	12466.3	164.7
Private Commercial Banks (Islamic Banks)	9900351	635080.3	40415.6
Al-Arafah Islami Bank PLC.	1188206	50388.4	1161.7
Exim Bank PLC.	2953	225.0	1.7
First Security Islami Bank PLC.	66765	1595.8	7.2
Global Islami Bank PLC.	1924	68.0	0.4
Islami Bank Bangladesh PLC.	8281556	575599.3	38901.7
Shahjala Islami Bank PLC.	24129	2098.3	325.5
Social Islami Bank PLC.	304994	4599.8	11.7
Standard Bank PLC.	29824	505.7	5.8

Appendix-6: Bank and District wise Outlets

(As on December, 2024)

Division	BARISHAL						CHATTOGRAM						
District Bank Name	BARGUNA	BARISHAL	BHOLA	JHALOKATHI	PATUAKHALI	PIROJPUR	BANDARBAN	BRAHMANBARIA	CHANDPUR	CHATTOGRAM	COXSBAZAR	CUMILLA	FENI
Grand Total	162	399	300	133	216	192	39	626	445	825	312	1153	289
State Owned Banks	3	13	5	2	12	4	1	27	9	9	5	40	2
Agrani Bank PLC.	2	9	4	2	11	2	0	24	8	5	3	35	1
Sonali Bank PLC.	1	4	1	0	1	2	1	3	1	4	2	5	1
Private Commercial Banks	159	386	295	131	204	188	38	599	436	816	307	1113	287
Private Commercial Banks (excluding Islamic Banks)	123	287	235	93	166	149	31	399	309	642	214	782	188
AB Bank PLC.	0	4	2	0	0	1	0	10	1	9	4	7	2
Bank Asia PLC.	55	37	88	33	84	24	16	139	101	210	82	224	58
BRAC Bank PLC.	12	26	20	4	17	11	1	46	28	31	10	81	7
Dutch Bangla Bank PLC.	41	99	90	43	51	44	12	119	103	176	75	191	64
Eastern Bank PLC.	0	0	0	0	0	0	0	4	0	15	4	11	2
Jamuna Bank PLC.	0	0	1	0	0	0	0	1	0	2	0	10	1
Meghna Bank PLC.	0	0	0	0	0	0	0	0	1	0	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	1	3	0
Modhumoti Bank PLC.	3	0	5	0	4	0	0	0	0	18	1	0	2
Mutual Trust Bank PLC.	2	2	1	1	0	0	0	1	2	9	7	18	14
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	75	0
One Bank PLC.	0	1	0	0	0	0	0	5	2	41	3	7	2
Padma Bank PLC.	0	0	0	0	0	0	0	0	0	0	0	0	0
Prime Bank PLC.	0	4	0	2	1	2	0	6	1	10	0	12	2
SBAC Bank PLC.	0	0	1	0	0	1	0	0	0	0	1	8	1
Southeast Bank PLC.	0	0	0	1	0	0	0	4	2	5	3	7	7
The City Bank PLC.	1	10	8	2	2	5	1	21	19	18	5	42	4
The Premier Bank PLC.	0	3	0	2	0	0	0	6	2	5	3	15	5
United Commercial Bank PLC.	8	10	16	3	4	3	0	27	20	47	11	63	8
Private Commercial Banks (Islamic Banks)	36	99	60	38	38	39	7	200	127	174	93	331	99
Al-Arafah Islami Bank PLC.	8	30	7	13	10	11	0	80	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	1
Islami Bank Bangladesh PLC.	26	60	40	20	27	26	7	73	70	133	57	155	64
Shahjala Islami Bank PLC.	2	3	3	0	0	0	0	7	3	3	0	9	5
Social Islami Bank PLC.	0	1	7	5	0	2	0	34	23	7	4	49	4
Standard Bank PLC.	0	0	0	0	0	0	0	1	0	1	0	1	0

Appendix-6: Bank and District wise Outlets

(As on December, 2024)

Division	CHATTOGRAM				DHAKA								
District Bank Name	KHAGRACHARI	LAKSHMIPUR	NOAKHALI	RANGAMATI	DHAKA	FARIDPUR	GAZIPUR	GOPALGANJ	KISHOREGANJ	MADARIPUR	MANIKGANJ	MUNSHIGANJ	NARAYANGANJ
Grand Total	80	358	564	78	1147	455	483	228	442	265	320	229	282
State Owned Banks	1	10	6	0	22	24	12	11	22	8	25	6	5
Agrani Bank PLC.	0	8	6	0	21	20	9	9	18	6	17	5	5
Sonali Bank PLC.	1	2	0	0	1	4	3	2	4	2	8	1	0
Private Commercial Banks	79	348	558	78	1125	431	471	217	420	257	295	223	277
Private Commercial Banks (excluding Islamic Banks)	67	231	380	66	950	347	371	189	341	185	246	174	202
AB Bank PLC.	0	2	4	0	16	3	5	0	3	0	6	0	0
Bank Asia PLC.	21	75	136	18	132	74	78	29	152	17	95	88	56
BRAC Bank PLC.	7	13	24	2	29	26	24	8	28	16	16	14	18
Dutch Bangla Bank PLC.	25	84	110	27	467	131	131	53	117	71	68	49	84
Eastern Bank PLC.	0	0	3	0	12	1	3	0	4	2	0	0	4
Jamuna Bank PLC.	0	0	1	0	6	0	2	0	0	0	1	2	1
Meghna Bank PLC.	0	0	0	0	5	1	1	0	0	0	0	0	2
Mercantile Bank PLC.	1	7	20	1	2	1	0	0	2	0	11	1	1
Midland Bank PLC.	0	4	2	0	11	3	4	0	2	4	7	0	4
Modhumoti Bank PLC.	0	0	0	0	12	41	11	79	0	56	8	1	0
Mutual Trust Bank PLC.	1	1	2	1	23	1	8	0	4	6	10	1	1
NRB Bank PLC.	8	0	0	9	7	0	2	0	0	1	7	0	0
NRBC Bank PLC.	0	1	0	0	54	0	19	0	2	0	0	1	5
One Bank PLC.	2	15	37	3	32	4	18	0	0	1	1	2	9
Padma Bank PLC.	0	0	0	0	1	0	0	0	0	0	0	0	1
Prime Bank PLC.	0	3	3	0	26	17	2	0	2	1	0	3	2
SBAC Bank PLC.	0	4	0	0	4	1	0	0	0	0	0	0	0
Southeast Bank PLC.	0	1	2	0	7	13	2	0	0	0	5	1	1
The City Bank PLC.	1	7	9	2	23	7	12	5	9	5	2	6	6
The Premier Bank PLC.	0	0	5	0	40	2	18	7	4	0	3	2	2
United Commercial Bank PLC.	1	14	22	3	41	21	31	8	12	5	6	3	5
Private Commercial Banks (Islamic Banks)	12	117	178	12	175	84	100	28	79	72	49	49	75
Al-Arafah Islami Bank PLC.	1	15	18	1	39	11	15	0	17	25	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	8	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	28	47	38	37	41	56
Shahjala Islami Bank PLC.	0	1	5	0	7	4	4	0	0	3	3	1	1
Social Islami Bank PLC.	3	35	47	2	16	6	3	0	15	5	1	1	3
Standard Bank PLC.	0	0	1	0	0	0	0	0	0	1	0	0	0

Appendix-6: Bank and District wise Outlets

(As on December, 2024)

Division	DHAKA				KHULNA									
District Bank Name	NARSINGDI	RAJBARI	SHARIATPUR	TANGAIL	BAGERHAT	CHUADANGA	JASHORE	JHENAIDAH	KHULNA	KUSHTIA	MAGURA	MEHERPUR	NARAIL	SATKHIRA
Grand Total	461	193	200	642	283	162	488	274	345	345	182	104	137	311
State Owned Banks	23	8	3	31	2	3	23	7	11	15	16	1	6	10
Agrani Bank PLC.	19	5	2	25	1	2	20	5	6	13	10	1	1	8
Sonali Bank PLC.	4	3	1	6	1	1	3	2	5	2	6	0	5	2
Private Commercial Banks	438	185	197	611	281	159	465	267	334	330	166	103	131	301
Private Commercial Banks (excluding Islamic Banks)	337	156	161	500	226	128	361	208	267	287	129	89	102	224
AB Bank PLC.	1	1	0	7	0	2	6	7	1	12	0	0	0	4
Bank Asia PLC.	58	65	61	87	97	37	155	70	30	98	45	26	15	112
BRAC Bank PLC.	18	13	10	22	12	10	23	21	18	23	13	9	11	13
Dutch Bangla Bank PLC.	128	57	72	166	66	60	85	81	65	88	55	32	37	59
Eastern Bank PLC.	3	1	0	0	2	0	11	2	9	2	0	1	1	3
Jamuna Bank PLC.	3	0	0	0	0	0	0	0	0	1	0	0	0	0
Meghna Bank PLC.	0	0	0	0	0	0	2	2	0	0	0	0	0	0
Mercantile Bank PLC.	0	0	0	10	1	1	2	2	2	1	0	4	1	2
Midland Bank PLC.	3	0	0	0	3	0	0	0	13	4	0	0	0	2
Modhumoti Bank PLC.	1	0	5	32	27	0	0	1	76	0	0	0	27	2
Mutual Trust Bank PLC.	4	2	0	8	0	0	6	1	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	2
One Bank PLC.	1	0	0	1	1	0	15	0	7	11	0	0	0	2
Padma Bank PLC.	1	0	0	0	0	0	0	0	2	0	0	0	0	0
Prime Bank PLC.	7	0	0	2	0	0	6	1	3	0	3	0	1	0
SBAC Bank PLC.	0	0	0	0	1	0	0	0	1	4	0	0	0	4
Southeast Bank PLC.	6	6	1	14	0	1	8	1	6	2	3	0	0	6
The City Bank PLC.	5	2	4	12	3	6	11	6	12	7	3	4	1	5
The Premier Bank PLC.	8	0	1	7	1	0	4	0	5	0	0	0	2	2
United Commercial Bank PLC.	14	9	6	33	10	10	24	12	14	30	5	12	6	6
Private Commercial Banks (Islamic Banks)	101	29	36	111	55	31	104	59	67	43	37	14	29	77
Al-Arafah Islami Bank PLC.	17	4	2	25	5	5	13	5	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	31	70	42	25	71	50	45	36	25	13	24	49
Shahjala Islami Bank PLC.	4	1	0	6	0	1	1	2	1	2	0	1	0	1
Social Islami Bank PLC.	14	0	1	5	7	0	13	0	7	1	0	0	3	4
Standard Bank PLC.	1	0	0	2	0	0	0	0	0	1	0	0	0	0

Appendix-6: Bank and District wise Outlets

(As on December, 2024)

Division	MYMENSINGH				RAJSHAHI							
District Bank Name	JAMALPUR	MYMENSINGH	NETOKONA	SHERPUR	BOGURA	C.NAWABGANJ	JOYPURHAT	NAOGAON	NATORE	PABNA	RAJSHAHI	SIRAJGANJ
Grand Total	320	533	206	147	468	241	148	355	216	363	378	385
State Owned Banks	10	26	6	6	15	7	4	9	9	19	21	18
Agrani Bank PLC.	3	19	4	4	9	5	4	4	5	16	15	8
Sonali Bank PLC.	7	7	2	2	6	2	0	5	4	3	6	10
Private Commercial Banks	310	507	200	141	453	234	144	346	207	344	357	367
Private Commercial Banks (excluding Islamic Banks)	281	425	190	126	369	189	114	295	165	270	313	307
AB Bank PLC.	5	1	0	1	2	7	1	5	0	4	15	7
Bank Asia PLC.	110	158	91	61	110	74	47	22	67	115	47	129
BRAC Bank PLC.	12	22	10	11	31	15	9	19	13	22	14	18
Dutch Bangla Bank PLC.	121	125	74	48	115	63	36	91	67	97	100	101
Eastern Bank PLC.	0	1	0	0	1	1	0	2	1	1	8	0
Jamuna Bank PLC.	0	0	1	0	0	1	0	0	1	4	0	4
Meghna Bank PLC.	0	0	0	0	2	0	0	0	0	3	0	0
Mercantile Bank PLC.	4	3	0	1	3	4	1	17	1	4	6	7
Midland Bank PLC.	0	6	0	0	23	0	2	4	0	0	1	4
Modhumoti Bank PLC.	2	57	0	0	7	0	2	24	2	2	61	0
Mutual Trust Bank PLC.	0	11	0	0	1	2	3	7	1	1	1	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	81	0	0	10	1
One Bank PLC.	0	4	0	0	7	1	0	0	0	1	2	8
Padma Bank PLC.	0	0	0	0	0	0	0	0	0	0	0	0
Prime Bank PLC.	3	1	0	0	0	1	1	3	1	0	3	0
SBAC Bank PLC.	0	0	0	0	1	0	0	0	0	0	0	0
Southeast Bank PLC.	0	1	0	0	3	1	0	0	1	0	2	0
The City Bank PLC.	5	9	7	3	13	7	4	9	5	8	5	6
The Premier Bank PLC.	1	18	2	0	3	0	0	2	0	1	9	0
United Commercial Bank PLC.	17	7	4	1	9	10	8	9	5	7	10	22
Private Commercial Banks (Islamic Banks)	29	82	10	15	84	45	30	51	42	74	44	60
Al-Arafah Islami Bank PLC.	1	7	0	0	9	7	0	2	1	8	3	9
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	3	0	0	0	1	0	1
Islami Bank Bangladesh PLC.	23	68	9	14	61	32	26	42	31	60	35	41
Shahjala Islami Bank PLC.	3	1	0	0	2	3	2	3	3	2	4	5
Social Islami Bank PLC.	2	3	1	1	10	0	2	3	6	3	2	2
Standard Bank PLC.	0	1	0	0	0	0	0	0	0	0	0	0

Appendix-6: Bank and District wise Outlets
(As on December, 2024)

Division	RANGPUR								SYLHET			
District Bank Name	DINAJPUR	GAIBANDHA	KURIGRAM	LALMONIRHAT	NILPHAMARI	PANCHAGARH	RANGPUR	THAKURGAON	HABIGANJ	MOULVIBAZAR	SUNAMGANJ	SYLHET
Grand Total	407	280	268	142	211	173	423	231	300	256	256	392
State Owned Banks	13	12	17	7	6	6	20	9	12	16	6	19
Agrani Bank PLC.	9	7	10	5	5	4	16	7	12	14	2	16
Sonali Bank PLC.	4	5	7	2	1	2	4	2	0	2	4	3
Private Commercial Banks	394	268	251	135	205	167	403	222	288	240	250	373
Private Commercial Banks (excluding Islamic Banks)	349	230	227	117	185	153	359	204	244	184	224	281
AB Bank PLC.	2	1	0	1	3	1	1	0	2	2	5	6
Bank Asia PLC.	104	90	84	23	72	61	59	40	104	87	113	79
BRAC Bank PLC.	24	25	11	13	15	13	23	14	14	7	10	19
Dutch Bangla Bank PLC.	123	88	95	64	70	58	138	77	93	63	67	79
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.	5	0	3	1	4	0	1	1	0	0	0	0
Mercantile Bank PLC.	1	1	0	0	3	6	2	0	2	1	0	2
Midland Bank PLC.	1	4	0	0	0	1	4	2	0	0	0	0
Modhumoti Bank PLC.	2	4	7	0	0	0	38	0	1	0	7	7
Mutual Trust Bank PLC.	2	2	1	0	0	0	4	1	1	0	0	2
NRB Bank PLC.	15	0	0	0	0	0	4	8	1	0	0	40
NRBC Bank PLC.	51	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	1	0	1	0	0	1	1	2	4	1	2
SBAC Bank PLC.	0	1	0	0	0	0	1	0	0	0	0	0
Southeast Bank PLC.	0	0	0	0	0	0	2	0	0	0	1	2
The City Bank PLC.	7	6	12	4	7	2	10	3	8	7	5	15
The Premier Bank PLC.	0	0	0	1	3	0	6	0	0	0	0	0
United Commercial Bank PLC.	11	7	14	6	7	11	15	57	13	6	10	6
Private Commercial Banks (Islamic Banks)	45	38	24	18	20	14	44	18	44	56	26	92
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	32	20	16	20	11	39	17	29	38	24	65
Shahjala Islami Bank PLC.	1	0	0	0	0	0	2	0	1	0	1	3
Social Islami Bank PLC.	2	1	2	0	0	0	0	0	1	3	0	2
Standard Bank PLC.	0	0	0	0	0	0	0	0	0	0	0	1