AGENT BANKING STATISTICS

October-December 2025

Bangladesh Bank

Agent Banking Statistics
October-December, 2025

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):

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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.

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 11,373 bank branches across the country, with each branch serving average of 15,204 people of the total population, which are located 46.3% in rural areas and 53.7% in urban areas[1].

End of December 2025, the number of banks deposit accounts and loan accounts were 177,950,537 and 15,113,657, respectively. On the other hand, the total deposit balance was Tk. 21,005,338.9 million, while the total outstanding loans amounted to Tk. 17,748,622.7 million[2].

In context of agent banking, end of December 2025, 30 scheduled banks (out of 62) were operating agent banking services through 20,501 active outlets managed by 15,328 agents. In agent banking activities, it is observed that, on average, each outlet serves approximately average of 8,431 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 14.5% 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, 1.6% and 0.7% of total bank loan accounts and outstanding respectively provided through agent banking.

During October–December 2025, a total of 26,192,428 transactions were conducted, amounting to Tk. 1,422,908.3 million through agent banking. During this quarter, workers' remittances received from Bangladeshi nationals working abroad totaled Tk. 1,060,530.1 million[3], of which Tk. 84,375.9 million were received through agent banking. That indicates 8% of the total inward remittances during that period received through agent banking. Through agent banking, the amount of remittance received in rural areas is 9.5 times higher than that received in urban areas. On the other hand, 5.4% 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, 10.0% agents are owned by female. At the end of December, 2025, 49.6% 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.

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[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.*

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 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 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.

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

(Taka in million)

Items	Dec, 2025	Sep, 2025	Jun, 2025	Mar, 2025
No. of Banks	30	30	30	31
No. of Outlets	20501	20488	20557	21023
No. of Agents	15328	15321	15373	15838
No. of Female Agents	1531	1449	1434	1450
No. of Urban Deposit Account	3990949	3774784	3654748	3587827
No. of Rural Deposit Account	21842030	21332380	20751449	21080428
No. of Total Deposit Account	25832979	25107164	24406197	24668255
Urban Deposit Balance	84798.0	80213.1	78099.1	81548.0
Rural Deposit Balance	408763.1	391750.7	374866.6	344781.5
Total Deposit Balance	493561.1	471963.9	452965.8	426329.5
No. of Urban Loan Account	57424	55651	55228	54135
No. of Rural Loan Account	181791	175520	174165	175902
No. of Total Loan Account	239215	231171	229393	230037
Urban Loan Outstanding	43560.7	41475.2	39555.8	39111.4
Rural Loan Outstanding	73990.3	69808.5	66555.4	65560.1
Total Loan Outstanding	117551.0	111283.7	106111.3	104671.5
Urban No. of Transactions (During Quarter)	5097837	5243074	4623870	5022945
Rural No. of Transactions (During Quarter)	21094591	21015357	21082472	22261467
Total No. of Transactions (During Quarter)	26192428	26258431	25706342	27284412
Urban Transaction Amount (During Quarter)	247155.1	244510.6	225772.9	242402.0
Rural Transaction Amount (During Quarter)	1175753.3	1160348.1	1139482.9	1168109.4
Total Transaction Amount (During Quarter)	1422908.3	1404858.7	1365255.8	1410511.4
Urban No. of Inward Remittance (During Quarter)	230963	181645	86201	99620
Rural No. of Inward Remittance (During Quarter)	1349970	1120225	868242	950702
Total No. of Inward Remittance (During Quarter)	1580933	1301870	954443	1050322
Urban Amont of Inward Remittance (During Quarter)	8008.8	7440.3	6854.7	6936.9
Rural Amont of Inward Remittance (During Quarter)	76367.2	74073.1	79161.2	72679.0
Total Amont of Inward Remittance (During Quarter)	84375.9	81513.4	86015.9	79615.9

Note: Accounts in Number

2.2 Agent of Agent Banking

An agent plays a pivotal role in agent banking operation. As of December 2025, the total number of agents was 15,328 with 2,440 agents operating in urban areas and 12,888 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, 25	Urban	130	465	1112	191	90	240	129	83	2440
	Rural	904	3192	2849	1689	713	1548	1204	789	12888
	Total	1034	3657	3961	1880	803	1788	1333	872	15328
Sep, 25	Urban	128	459	1107	191	88	243	130	83	2429
	Rural	903	3176	2828	1686	727	1562	1224	786	12892
	Total	1031	3635	3935	1877	815	1805	1354	869	15321
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
Quarterly Changes (%) Dec,25 over Sep, 25	Urban	1.6	1.3	0.5	0.0	2.3	-1.2	-0.8	0.0	0.5
	Rural	0.1	0.5	0.7	0.2	-1.9	-0.9	-1.6	0.4	0.0
	Total	0.3	0.6	0.7	0.2	-1.5	-0.9	-1.6	0.3	0.0
Annual Changes (%) Dec, 25 over Dec, 24	Urban	-4.4	-1.9	-3.2	-6.4	1.1	-8.0	-7.2	-6.7	-4.0
	Rural	-3.7	-1.9	-3.6	-5.6	-7.5	-5.1	-8.0	-5.1	-4.4
	Total	-3.8	-1.9	-3.5	-5.7	-6.6	-5.5	-7.9	-5.2	-4.3

Compared to December 2024, the total number of agents has a negative change of 4.3%, with both urban and rural agents experienced decreasing growth of 4.0% and 4.4%, respectively. All divisions showed decreasing growth over the year. This sudden decreasing trend is due to the closure of all activities related to agent banking of Agrani Bank PLC.

On the other hand, compared to September 2025, the overall number of agents decreased by 7. All divisions except Mymensingh, Rajshahi and Rangpur recorded increasing trend over the quarter.

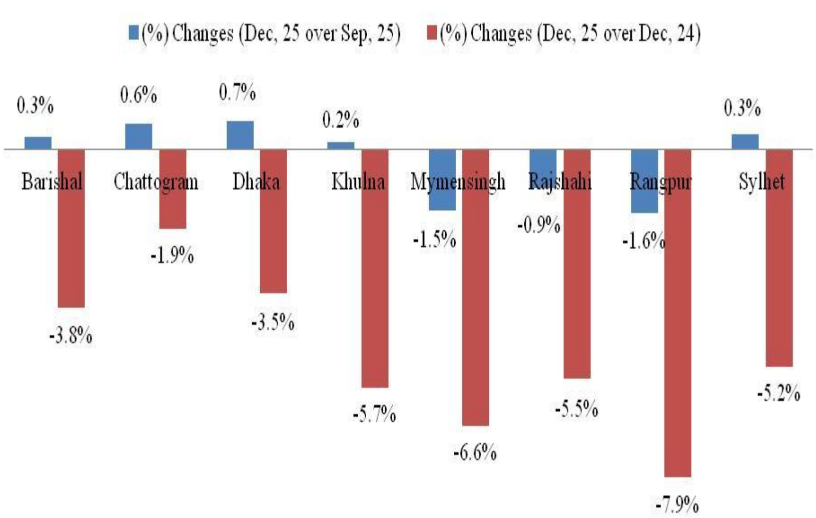

Figure-1: Division wise percentage changes of Agents

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, 2025 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
Dec, 25	Urban	143	552	1244	252	124	338	203	117	2973
	Rural	1217	4132	3956	2247	1029	2101	1807	1039	17528
	Total	1360	4684	5200	2499	1153	2439	2010	1156	20501
Sep, 25	Urban	141	544	1236	253	120	340	206	116	2956
	Rural	1217	4118	3939	2243	1039	2114	1826	1036	17532
	Total	1358	4662	5175	2496	1159	2454	2032	1152	20488
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
Quarterly Changes (%) Dec,25 over Sep, 25	Urban	1.4	1.5	0.6	-0.4	3.3	-0.6	-1.5	0.9	0.6
	Rural	0.0	0.3	0.4	0.2	-1.0	-0.6	-1.0	0.3	0.0
	Total	0.1	0.5	0.5	0.1	-0.5	-0.6	-1.1	0.3	0.1
Annual Changes (%) Dec, 25 over Dec, 24	Urban	-3.4	-2.1	-2.7	-4.5	2.5	-5.6	-5.1	-4.9	-3.2
	Rural	-3.0	-1.7	-2.8	-5.1	-5.2	-4.3	-5.9	-3.9	-3.6
	Total	-3.0	-1.8	-2.7	-5.0	-4.4	-4.5	-5.9	-4.0	-3.5

The total number of agent banking outlets was 20,501 by December 2025, comprised of 2,973 urban outlets and 17,528 rural outlets. Compared to December 2024, total outlets decreased by 3.5% whereas urban and rural outlets have decreased by 3.2% and 3.6%, respectively.

Besides, compared to September 2025, total outlets increased by 0.1%, where urban outlets increased by 0.6% and rural decreased slightly.

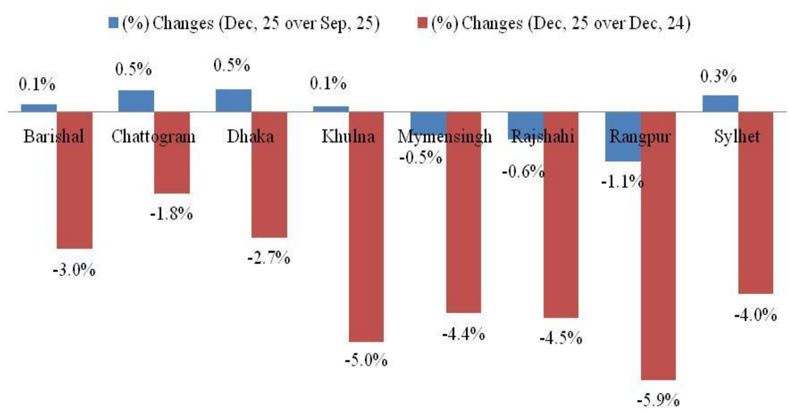

Figure-2: Division wise percentage changes of outlets

3. Agent Banking Deposits

3.1 Deposit Accounts

As of December 2025, the total number of deposit accounts reached 25,832,979, comprising 3,990,949 urban accounts and 21,842,030 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, 25	Urban	192745	535145	1779830	310187	173347	507696	340182	151817	3990949
	Rural	1362564	4889029	4448498	3446675	1054916	3008885	2307468	1323995	21842030
	Total	1555309	5424174	6228328	3756862	1228263	3516581	2647650	1475812	25832979
Sep, 25	Urban	178949	507673	1726891	286219	153024	454567	318813	148648	3774784
	Rural	1332888	4780919	4294262	3377948	1043872	2950437	2252068	1299986	21332380
	Total	1511837	5288592	6021153	3664167	1196896	3405004	2570881	1448634	25107164
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
Quarterly Changes (%) Dec,25 over Sep, 25	Urban	7.7	5.4	3.1	8.4	13.3	11.7	6.7	2.1	5.7
	Rural	2.2	2.3	3.6	2.0	1.1	2.0	2.5	1.8	2.4
	Total	2.9	2.6	3.4	2.5	2.6	3.3	3.0	1.9	2.9
Annual Changes (%) Dec, 25 over Dec, 24	Urban	18.6	15.1	12.2	16.1	17.4	18.9	14.8	10.2	14.4
	Rural	7.2	8.9	7.3	4.0	4.3	6.0	1.7	6.1	6.1
	Total	8.5	9.5	8.7	4.9	6.0	7.7	3.2	6.5	7.3

Compared to December 2024, the total accounts increased by 7.3%, with urban accounts increasing by 14.4% and rural accounts by 6.1%. In spite of closure of activities of Agrani Bnak PLC, all divisions experienced increasing growth over the year.

Also, compared to September 2025, the overall deposit accounts increased by 2.9%, with urban rising by 5.7% and rural by 2.4%. It is clearly visible that, yearly changes are significantly higher than quarterly changes.

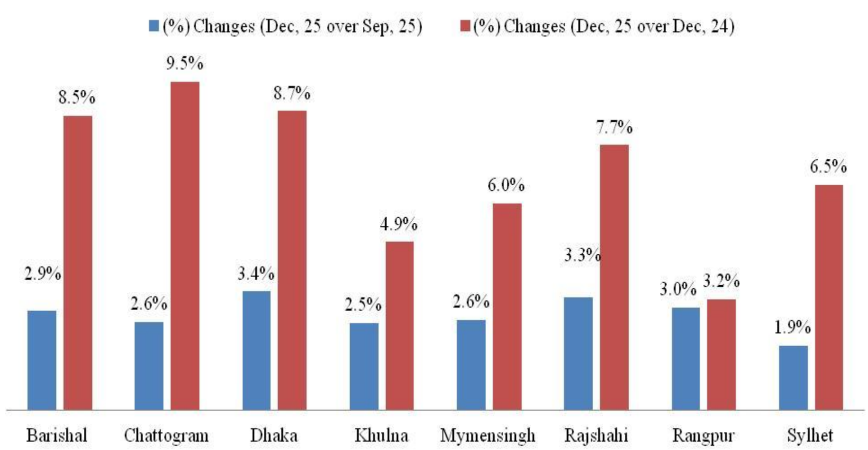

Figure-3: Division wise percentage changes of Deposit A/c

3.2 Deposit Balances

As of September 2025, total deposit balances amounted to 493,561.1 million, with urban balances at 84,798.0 million and rural balances at 408,763.1 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, 25	Urban	3351.1	15665.0	45435.4	4882.1	2077.4	7833.3	3835.4	1718.3	84798.0
	Rural	26489.2	149080.5	107834.5	41964.5	11699.4	37061.4	15543.7	19089.9	408763.1
	Total	29840.2	164745.6	153269.9	46846.6	13776.8	44894.7	19379.1	20808.2	493561.1
Sep, 25	Urban	3264.4	15014.1	42888.7	4505.9	1961.1	7481.4	3509.6	1587.9	80213.1
	Rural	25844.3	143052.5	103049.7	39224.5	11279.1	35791.6	14959.0	18549.9	391750.7
	Total	29108.6	158066.6	145938.4	43730.5	13240.2	43273.0	18468.6	20137.8	471963.9
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
Quarterly Changes (%) Dec,25 over Sep, 25	Urban	2.7	4.3	5.9	8.3	5.9	4.7	9.3	8.2	5.7
	Rural	2.5	4.2	4.6	7.0	3.7	3.5	3.9	2.9	4.3
	Total	2.5	4.2	5.0	7.1	4.1	3.7	4.9	3.3	4.6
Annual Changes (%) Dec, 25 over Dec, 24	Urban	27.5	8.6	-3.8	20.6	27.3	13.7	49.5	17.0	4.9
	Rural	20.1	20.9	21.6	24.0	24.3	25.1	10.2	20.0	21.3
	Total	20.9	19.6	12.8	23.6	24.7	23.0	16.3	19.7	18.1

Compared to December 2024, total deposit balances increased by 18.1% with urban and rural balances increased by 4.9% and 21.3% respectively. All divisions recorded annual increasing growth at the same period of the previous year.

Accordingly, in December 2025, overall deposit balances increased by 4.6% at the end of quarter. During this quarter, all divisions shown increasing trends compared to September 2025.

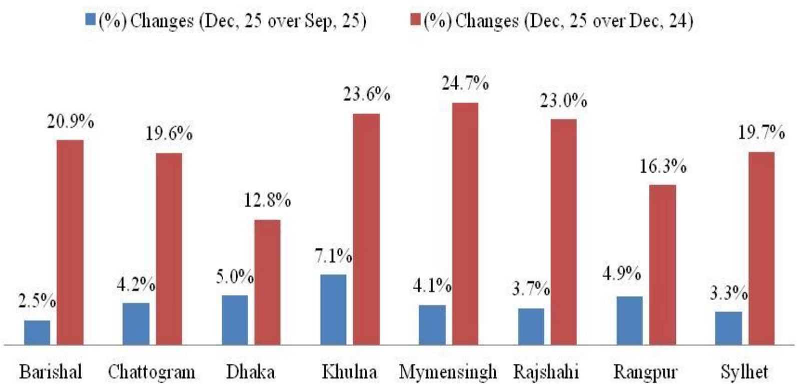

Figure-4: Division wise percentage changes of Deposit Balances

4. Agent Banking Loans

4.1 Loan Accounts

In December 2025, the total number of loan accounts reached at 239,215, with 57,424 accounts in urban areas and 181,791 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, 25	Urban	4706	11108	14584	6128	3668	7057	7061	3112	57424
	Rural	15010	48916	36426	26168	6556	21336	18549	8830	181791
	Total	19716	60024	51010	32296	10224	28393	25610	11942	239215
Sep, 25	Urban	4790	10777	14236	5836	3372	6769	6866	3005	55651
	Rural	14869	47674	34929	25753	6422	19800	17478	8595	175520
	Total	19659	58451	49165	31589	9794	26569	24344	11600	231171
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
Quarterly Changes (%) Dec,25 over Sep, 25	Urban	-1.8	3.1	2.4	5.0	8.8	4.3	2.8	3.6	3.2
	Rural	0.9	2.6	4.3	1.6	2.1	7.8	6.1	2.7	3.6
	Total	0.3	2.7	3.8	2.2	4.4	6.9	5.2	2.9	3.5
Annual Changes (%) Dec, 25 over Dec, 24	Urban	-3.3	10.7	8.5	1.9	27.0	6.3	14.1	12.8	8.7
	Rural	-1.5	6.1	8.1	-0.4	1.9	9.9	8.1	10.0	5.5
	Total	-1.9	6.9	8.2	0.0	9.7	9.0	9.7	10.7	6.2

Compared to December 2024, total loan accounts increased by 6.2% with urban and rural accounts increased by 8.7% and 5.5%, respectively.

On the other hand, compared to September 2025, overall loan accounts increased by 3.5%, with urban accounts by 3.2% and rural accounts by 3.6%.

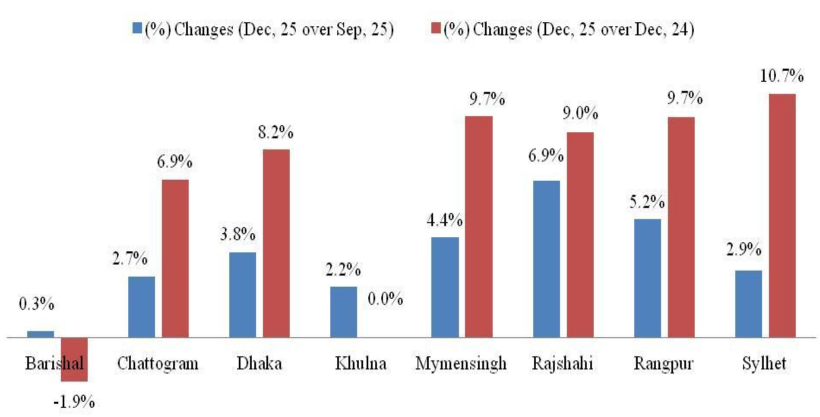

Figure-5: Division wise percentage changes of Loan A/c

4.2 Loan Outstanding

As of December 2025, outstanding of total loans fixed at 117,551.0 million, with urban areas accounting for 43,560.7 million and rural areas for 73,990.3 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, 25	Urban	2645.5	9584.2	12724.1	4512.8	1945.7	5447.5	4299.4	2401.5	43560.7
	Rural	3869.2	21660.7	17468.5	9674.1	3201.6	7484.4	8155.8	2475.9	73990.3
	Total	6514.7	31244.9	30192.6	14186.9	5147.3	12931.9	12455.2	4877.4	117551.0
Sep, 25	Urban	2639.6	9211.7	11981.6	4314.7	1741.4	5172.5	4127.5	2286.1	41475.2
	Rural	3708.0	20335.0	16423.1	9254.3	3044.8	6880.6	7825.3	2337.4	69808.5
	Total	6347.6	29546.7	28404.7	13569.0	4786.2	12053.1	11952.8	4623.5	111283.7
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
Quarterly Changes (%) Dec,25 over Sep, 25	Urban	0.2	4.0	6.2	4.6	11.7	5.3	4.2	5.0	5.0
	Rural	4.3	6.5	6.4	4.5	5.2	8.8	4.2	5.9	6.0
	Total	2.6	5.7	6.3	4.6	7.5	7.3	4.2	5.5	5.6
Annual Changes (%) Dec, 25 over Dec, 24	Urban	3.0	12.0	19.3	10.2	24.3	18.3	14.0	22.6	15.3
	Rural	2.2	20.3	22.0	7.6	14.2	22.0	9.2	35.8	16.8
	Total	2.5	17.6	20.9	8.4	17.8	20.4	10.8	28.9	16.3

Compared to December 2024, total loan outstanding increased by 16.3%, with loan outstanding of urban rising by 15.3% and rural by 16.8%. In addition, Sylhet division exhibits a remarkable 28.9% of annual growth over the period.

However, compared to September 2025, overall loan outstanding increased by 5.6%, with urban outstanding increased by 5.0% and 6.0% that of rural.

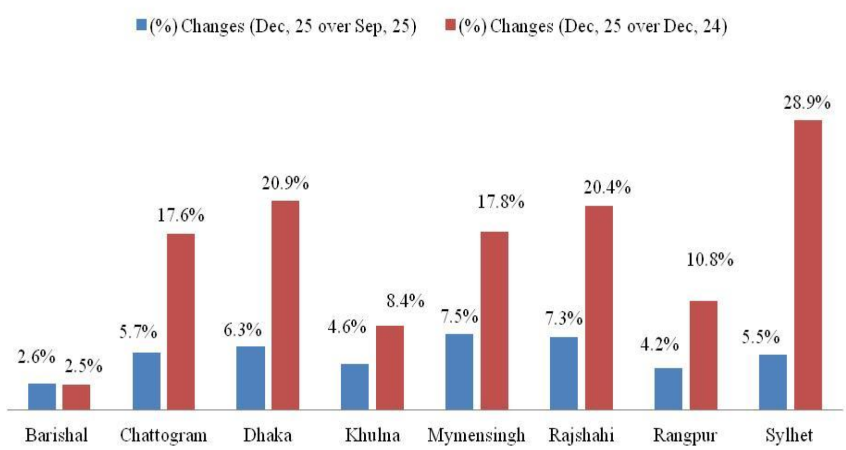

Figure-6: Division wise percentage changes of Loan Outstanding

5. Agent Banking Transactions

5.1 Outlet based Transactions (Number)

During the period of October-December 2025, the total number of transactions reached 26,192,428, comprising 5,097,837 in urban areas and 21,094,591 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, 25	Urban	213124	706819	2383025	353070	175592	585148	535722	145337	5097837
	Rural	1243236	5645828	4851307	2891603	864830	2589977	1947949	1059861	21094591
	Total	1456360	6352647	7234332	3244673	1040422	3175125	2483671	1205198	26192428
Jul-Sep, 25	Urban	206141	745563	2573331	328082	169280	577253	507424	136000	5243074
	Rural	1231151	5714980	4825710	2817656	859432	2583376	1948289	1034763	21015357
	Total	1437292	6460543	7399041	3145738	1028712	3160629	2455713	1170763	26258431
Oct-Dec, 24	Urban	216564	737311	2442035	346946	167386	595462	543681	145158	5194543
	Rural	1214625	5938118	4935036	2963009	870813	2673434	2100987	1098207	21794229
	Total	1231151	6675429	7377071	3309955	1038199	3268896	2644668	1243365	26988772
Quarterly Changes (%) Oct-Dec,25 over Jul-Sep, 25	Urban	3.4	-5.2	-7.4	7.6	3.7	1.4	5.6	6.9	-2.8
	Rural	1.0	-1.2	0.5	2.6	0.6	0.3	0.0	2.4	0.4
	Total	1.3	-1.7	-2.2	3.1	1.1	0.5	1.1	2.9	-0.3
Annual Changes (%) Oct-Dec, 25 over Oct-Dec, 24	Urban	-1.6	-4.1	-2.4	1.8	4.9	-1.7	-1.5	0.1	-1.9
	Rural	2.4	-4.9	-1.7	-2.4	-0.7	-3.1	-7.3	-3.5	-3.2
	Total	18.3	-4.8	-1.9	-2.0	0.2	-2.9	-6.1	-3.1	-3.0

Compared to during October-December 2024, total transactions decreased by 3.0%, with 1.9% decreased in urban and 3.2% in rural areas.

Compared to during July-September 2025, overall total transactions decreased by 0.3%, with 2.8% decreased in urban and 0.4% increased in rural areas, respectively.

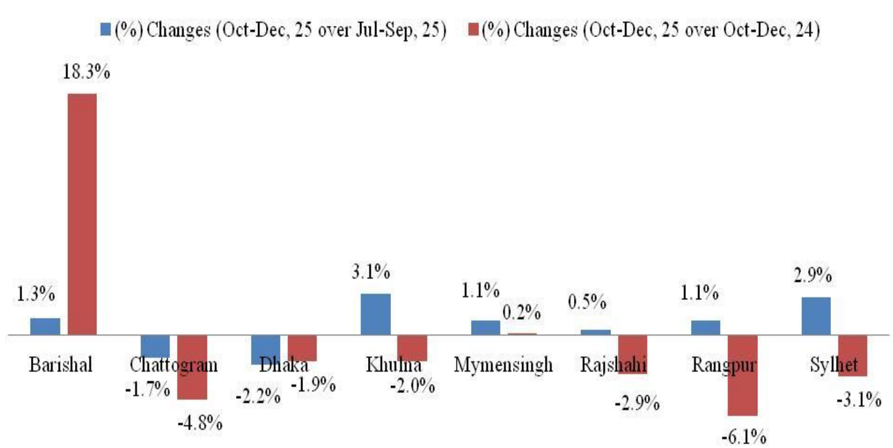

Figure-7: Division wise percentage changes of No. of Transactions

5.2 Outlet based Transactions (Amount)

During the period of October-December 2025, the total amount of transactions reached 1,422,908.3 million, comprising 247,155.1 million in urban areas and 1,175,753.3 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, 25	Urban	10557.9	40097.3	116841.3	14455.8	9598.5	28748.3	19872.5	6983.5	247155.1
	Rural	57124.0	361092.7	300850.3	136967.3	48439.2	132314.5	77373.4	61591.9	1175753.3
	Total	67682.0	401189.9	417691.6	151423.1	58037.6	161062.8	97245.9	68575.4	1422908.3
Jul-Sep, 25	Urban	10204.3	39091.7	117344.5	13577.8	9421.0	28545.2	19645.9	6680.1	244510.6
	Rural	57386.8	356388.9	298584.4	131580.8	46769.4	130597.3	78422.8	60617.7	1160348.1
	Total	67591.1	395480.7	415928.9	145158.6	56190.4	159142.5	98068.7	67297.8	1404858.7
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
Quarterly Changes (%) Oct-Dec,25 over Jul-Sep, 25	Urban	3.5	2.6	-0.4	6.5	1.9	0.7	1.2	4.5	1.1
	Rural	-0.5	1.3	0.8	4.1	3.6	1.3	-1.3	1.6	1.3
	Total	0.1	1.4	0.4	4.3	3.3	1.2	-0.8	1.9	1.3
Annual Changes (%) Oct-Dec, 25 over Oct-Dec, 24	Urban	0.0	1.7	1.7	5.0	4.8	-1.5	-1.8	-0.5	1.2
	Rural	8.2	7.9	6.5	5.6	4.6	4.2	-4.6	12.2	6.0
	Total	6.8	7.3	5.1	5.5	4.6	3.1	-4.0	10.8	5.2

Compared to during October-December 2024, total transactions increased by 5.2%, with both urban and rural transactions increased by 1.2% and 6.0% respectively.

In addition, compared to during July-September 2025, the amount of transaction increased by 1.3% with urban amount of transactions increased by 1.1% and rural by 1.3%.

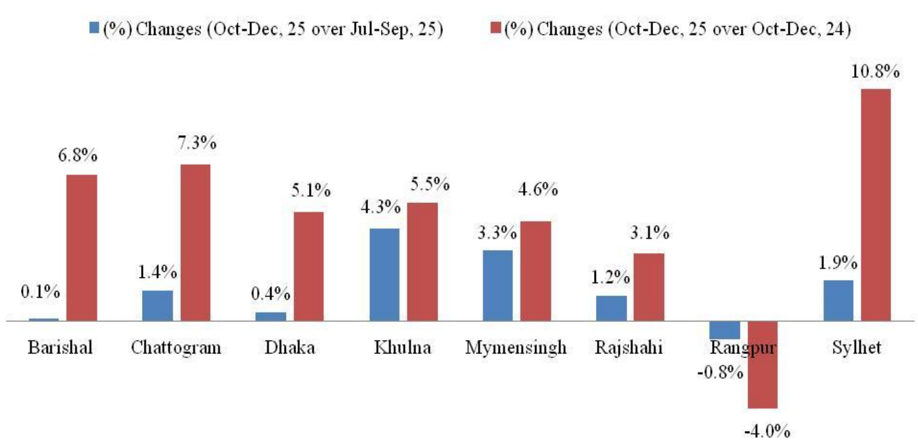

Figure-8: Division wise percentage changes of Amount of Transactions

6. The Role of Female in Agent Banking

In December 2025, the number of agents owned by female increased by 4.9% compared to December 2024 but deposit accounts owned by female increased noticeably where urban areas show a stronger rise than rural ones.

Compared to December 2024, the number of agents owned by female increased by 4.9%, with a 9.9% increase in urban areas and a 3.8% in rural areas. Both deposit and loan accounts for female have increased. Compare to December 2024, the deposit accounts owned by female increased by 7.5% and loan accounts increased by 6.4%.

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 December 2025, the agents owned by female made up only about 10.0% of all agents, slightly higher than the 9.5% reached in September 2025.

Table-10: Female in Agent Banking Activities

Particulars	As on Dec, 2025	As on Dec, 2024	Changes (%) (Dec 25 over Dec 24)
Total Agent owned by Female	1531	1460	4.9%
Urban	289	263	9.9%
Rural	1242	1197	3.8%
Master Agent owned by Female	83	62	33.9%
Urban	26	17	52.9%
Rural	57	45	26.7%
Unit Agent owned by Female	1448	1398	3.6%
Urban	263	246	6.9%
Rural	1185	1152	2.9%
Deposit A/c owned by Female	12806362	11908482	7.5%
Urban	1574155	1345510	17.0%
Rural	11232207	10562972	6.3%
Loan A/c owned by Female	89567	84145	6.4%
Urban	10966	9897	10.8%
Rural	78601	74248	5.9%

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.

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

* 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 December, 2025)

Bank Name	Number of Agents			Number of Outlets		
	Urban	Rural	Total	Urban	Rural	Total
Grand Total	**2440**	**12888**	**15328**	**2973**	**17528**	**20501**
State Owned Banks	**8**	**142**	**150**	**8**	**142**	**150**
Sonali Bank PLC	8	142	150	8	142	150
Private Commercial Banks	**2432**	**12746**	**15178**	**2965**	**17386**	**20351**
Private Commercial Banks (excluding Islamic Banks)	**2033**	**9206**	**11239**	**2588**	**13602**	**16190**
AB Bank PLC	71	163	234	72	178	250
Bank Asia PLC	491	4480	4971	492	4565	5057
BRAC Bank PLC	200	825	1025	223	899	1122
Dutch Bangla Bank PLC	589	452	1041	1081	4550	5631
Eastern Bank PLC	44	58	102	38	81	119
Jamuna Bank PLC	10	38	48	10	38	48
Meghna Bank PLC	16	23	39	17	23	40
Mercantile Bank PLC	34	154	188	34	154	188
Midland Bank PLC	20	91	111	24	105	129
Modhumoti Bank PLC	29	538	567	31	544	575
Mutual Trust Bank PLC	51	119	170	49	130	179
NRB Bank PLC	4	306	310	5	308	313
NRBC Bank PLC	52	564	616	61	568	629
One Bank PLC	59	203	262	60	204	264
Padma Bank PLC	1	0	1	2	4	6
Prime Bank PLC	49	125	174	48	126	174
SBAC Bank PLC	6	24	30	6	24	30
Southeast Bank PLC	15	126	141	14	134	148
The City Bank PLC	121	321	442	130	324	454
The Premier Bank PLC	50	98	148	73	141	214
United Commercial Bank PLC	121	498	619	118	502	620
Private Commercial Banks (Islamic Banks)	**399**	**3540**	**3939**	**377**	**3784**	**4161**
Al-Arafah Islami Bank PLC	101	422	523	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	10	10	20	9	11	20
Islami Bank Bangladesh PLC	178	2610	2788	178	2610	2788
Shahjalal Islami Bank PLC	38	105	143	38	105	143
Social Islami Bank PLC	54	285	339	46	298	344
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 December, 2025)

(Taka in million)

Bank Name	Deposit Account	Deposit Balances
Grand Total	**25832979**	**493561.1**
State Owned Banks	**51478**	**776.9**
Sonali Bank PLC	51478	776.9
Private Commercial Banks	**25781501**	**492784.2**
Private Commercial Banks (excluding Islamic Banks)	**18319995**	**227172.5**
AB Bank PLC	91155	3081.2
Bank Asia PLC	7531271	65151.3
BRAC Bank PLC	619586	28975.9
Dutch Bangla Bank PLC	7844166	68879.5
Eastern Bank PLC	100351	6696.5
Jamuna Bank PLC	25251	1475.4
Meghna Bank PLC	4133	877.4
Mercantile Bank PLC	72459	752.2
Midland Bank PLC	55646	1053.4
Modhumoti Bank PLC	435876	1533.7
Mutual Trust Bank PLC	152918	5015.7
NRB Bank PLC	48343	985.6
NRBC Bank PLC	267680	1716.6
One Bank PLC	75261	3442.9
Padma Bank PLC	3238	83.9
Prime Bank PLC	40223	2380.6
SBAC Bank PLC	4086	306.3
Southeast Bank PLC	94309	3131.8
The City Bank PLC	455858	13561.8
The Premier Bank PLC	81312	2543.1
United Commercial Bank PLC	316873	15527.6
Private Commercial Banks (Islamic Banks)	**7461506**	**265611.7**
Al-Arafah Islami Bank PLC	1139202	38690.6
Exim Bank PLC	5355	222.5
First Security Islami Bank PLC	136667	3635.8
Global Islami Bank PLC	3134	124.4
Islami Bank Bangladesh PLC	5797381	215304.7
Shahjalal Islami Bank PLC	46118	830.5
Social Islami Bank PLC	318638	6538.7
Standard Bank PLC	15011	264.5

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

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

(As on December, 2025)

(Taka in Million)

Group Banks	Loan A/c	Loan Outstanding
State Owned Banks	0	0.0
Private Commercial Banks	239215	117551.0
Private Commercial Banks (excluding Islamic Banks)	159769	111509.6
Private Commercial Banks (Islamic Banks)	79446	6041.3
Grand Total	**239215**	**117551.0**

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

Appendix-5: Bank Wise Outlet based Agent Banking Transactions

(During Oct-Dec, 2025)

(Taka in Million)

Bank Name	No. of Transactions	Amount of Transactions	of which Remittances
Grand Total	**26192428**	**1422908.3**	**84375.9**
State Owned Banks	**39961**	**2317.9**	**34.4**
Sonali Bank PLC	39961	2317.9	34.4
Private Commercial Banks	**26152467**	**1420590.5**	**84341.5**
Private Commercial Banks (excluding Islamic Banks)	**15978833**	**716002.4**	**34644.4**
AB Bank PLC	51676	2951.0	32.0
Bank Asia PLC	3311556	103281.0	2127.7
BRAC Bank PLC	1325730	128907.1	6693.7
Dutch Bangla Bank PLC	10018200	413646.6	23462.1
Eastern Bank PLC	28675	1369.1	86.0
Jamuna Bank PLC	31452	2791.6	10.5
Meghna Bank PLC	2350	290.9	0.0
Mercantile Bank PLC	52686	1776.0	155.5
Midland Bank PLC	41980	1260.6	8.5
Modhumoti Bank PLC	45277	904.9	3.3
Mutual Trust Bank PLC	129704	5226.8	689.7
NRB Bank PLC	29488	1505.7	22.4
NRBC Bank PLC	78490	324.1	0.0
One Bank PLC	25454	1894.4	300.6
Padma Bank PLC	218	6.8	0.0
Prime Bank PLC	77289	6526.9	2.4
SBAC Bank PLC	4318	54.2	0.2
Southeast Bank PLC	138432	11036.6	186.5
The City Bank PLC	262001	15687.8	579.0
The Premier Bank PLC	23112	1643.4	7.4
United Commercial Bank PLC	300745	14916.9	276.8
Private Commercial Banks (Islamic Banks)	**10173634**	**704588.0**	**49697.1**
Al-Arafah Islami Bank PLC	1156040	57436.6	1990.6
Exim Bank PLC	737	27.0	0.0
First Security Islami Bank PLC	17074	396.4	1.9
Global Islami Bank PLC	1303	30.8	0.0
Islami Bank Bangladesh PLC	8847717	641372.9	47522.9
Shahjalal Islami Bank PLC	25518	2082.4	168.8
Social Islami Bank PLC	98660	2690.7	8.3
Standard Bank PLC	26585	551.2	4.7

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

Appendix-6: Bank and District wise Outlets

(As on December, 2025)

Division	BARISHAL						CHATTOGRAM						
District / Bank Name	BARGUNA	BARISHAL	BHOLA	JHALOKATHI	PATUAKHALI	PIROJPUR	BANDARBAN	BRAHMANBARIA	CHANDPUR	CHATTOGRAM	COXSBAZAR	CUMILLA	FENI
Grand Total	**157**	**391**	**295**	**130**	**202**	**185**	**40**	**590**	**437**	**825**	**313**	**1128**	**287**
State Owned Banks	**1**	**4**	**1**	**0**	**0**	**2**	**1**	**2**	**1**	**4**	**2**	**5**	**1**
Sonali Bank PLC	1	4	1	0	0	2	1	2	1	4	2	5	1
Private Commercial Banks	**156**	**387**	**294**	**130**	**202**	**183**	**39**	**588**	**436**	**821**	**311**	**1123**	**286**
Private Commercial Banks (excluding Islamic Banks)	**120**	**288**	**236**	**92**	**164**	**145**	**33**	**392**	**309**	**649**	**216**	**790**	**187**
AB Bank PLC	0	5	6	0	0	1	0	13	3	12	7	9	2
Bank Asia PLC	55	37	89	33	84	24	16	140	101	210	81	224	58
BRAC Bank PLC	12	26	20	4	15	12	1	43	30	32	11	83	7
Dutch Bangla Bank PLC	40	101	91	43	50	43	12	119	103	176	75	191	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	1	0	12	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	5	0	4	0	0	0	0	18	1	0	2
Mutual Trust Bank PLC	2	2	1	1	0	0	0	1	2	10	6	23	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	75	0
One Bank PLC	0	1	0	0	0	0	0	5	3	44	3	8	3
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	7	1	12	0	17	2
SBAC Bank PLC	0	0	1	0	0	0	0	0	0	0	1	8	0
Southeast Bank PLC	0	1	0	1	0	0	0	4	2	5	3	9	10
The City Bank PLC	2	8	7	1	3	4	2	19	20	18	7	40	5
The Premier Bank PLC	0	3	0	2	0	0	0	6	2	6	3	16	5
United Commercial Bank PLC	5	8	12	3	4	1	1	21	14	42	10	51	5
Private Commercial Banks (Islamic Banks)	**36**	**99**	**58**	**38**	**38**	**38**	**6**	**196**	**127**	**172**	**95**	**333**	**99**
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	1
Islami Bank Bangladesh PLC	26	61	39	20	27	26	6	73	70	132	57	155	64
Shahjalal Islami Bank PLC	2	3	3	0	0	0	0	6	3	3	2	12	5
Social Islami Bank PLC	0	1	6	5	0	1	0	32	23	6	4	48	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 December, 2025)

Division	CHATTOGRAM				DHAKA								
District / Bank Name	KHAGRACHARI	LAKSHMIPUR	NOAKHALI	RANGAMATI	DHAKA	FARIDPUR	GAZIPUR	GOPALGANJ	KISHOREGANJ	MADARIPUR	MANIKGANJ	MUNSHIGANJ	NARAYANGANJ
Grand Total	**81**	**350**	**560**	**73**	**1147**	**439**	**471**	**214**	**418**	**257**	**304**	**227**	**284**
State Owned Banks	**1**	**2**	**0**	**0**	**1**	**4**	**3**	**2**	**2**	**2**	**7**	**1**	**0**
Sonali Bank PLC	1	2	0	0	1	4	3	2	2	2	7	1	0
Private Commercial Banks	**80**	**348**	**560**	**73**	**1146**	**435**	**468**	**212**	**416**	**255**	**297**	**226**	**284**
Private Commercial Banks (excluding Islamic Banks)	**68**	**232**	**382**	**62**	**973**	**349**	**368**	**183**	**338**	**184**	**248**	**176**	**211**
AB Bank PLC	0	2	6	0	25	3	5	0	5	0	8	0	0
Bank Asia PLC	21	75	137	18	141	73	80	27	152	18	96	90	59
BRAC Bank PLC	7	14	25	2	31	27	23	8	30	16	15	14	18
Dutch Bangla Bank PLC	26	83	109	26	465	130	131	52	116	72	69	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	6	0	2	0	1	0	1	3	1
Meghna Bank PLC	0	0	0	0	6	1	1	0	0	0	0	0	2
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	3	0	2	3	5	0	5
Modhumoti Bank PLC	0	0	0	0	8	41	10	80	0	56	10	1	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	54	0	19	0	2	0	0	1	5
One Bank PLC	2	18	38	3	34	4	18	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	4	3	0	27	17	3	0	3	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	3	0	8	13	4	0	0	0	6	1	1
The City Bank PLC	1	9	9	1	27	8	10	4	8	3	3	5	6
The Premier Bank PLC	0	0	5	0	44	4	18	8	5	0	3	2	2
United Commercial Bank PLC	1	11	19	1	36	21	27	4	4	6	5	3	8
Private Commercial Banks (Islamic Banks)	**12**	**116**	**178**	**11**	**173**	**86**	**100**	**29**	**78**	**71**	**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	29	47	39	37	42	55
Shahjalal Islami Bank PLC	0	5	7	0	8	6	4	0	1	2	3	1	1
Social Islami Bank PLC	3	30	45	1	12	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 December, 2025)

Division	DHAKA				KHULNA									
District / Bank Name	NARSINGDI	RAJBARI	SHARIATPUR	TANGAIL	BAGERHAT	CHUADANGA	JASHORE	JHENAIDAH	KHULNA	KUSHTIA	MAGURA	MEHERPUR	NARAIL	SATKHIRA
Grand Total	**447**	**189**	**197**	**606**	**279**	**155**	**464**	**266**	**329**	**307**	**171**	**96**	**131**	**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	**444**	**186**	**196**	**600**	**278**	**154**	**462**	**264**	**324**	**307**	**167**	**96**	**129**	**299**
Private Commercial Banks (excluding Islamic Banks)	**344**	**157**	**159**	**487**	**224**	**122**	**359**	**208**	**260**	**265**	**131**	**81**	**100**	**222**
AB Bank PLC	1	1	0	7	0	2	12	13	1	12	0	0	0	4
Bank Asia PLC	58	65	62	86	98	39	155	70	30	99	44	27	15	112
BRAC Bank PLC	19	11	10	22	11	10	23	21	19	24	14	9	11	13
Dutch Bangla Bank PLC	129	58	72	167	66	60	85	81	65	87	55	32	37	59
Eastern Bank PLC	3	1	0	0	2	0	12	2	9	2	0	1	1	2
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	2	2	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	1	0	5	20	28	0	0	1	77	0	0	0	27	2
Mutual Trust Bank PLC	3	1	0	8	0	0	5	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	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	10	0	0	2	0	1	6	1	4	1	4	0	1	0
SBAC Bank PLC	0	0	0	0	1	0	0	0	1	4	0	0	0	4
Southeast Bank PLC	6	9	1	17	0	1	8	1	6	2	3	0	0	7
The City Bank PLC	6	5	2	11	3	4	13	5	7	5	4	3	1	4
The Premier Bank PLC	8	0	1	9	2	0	4	0	5	0	0	0	3	2
United Commercial Bank PLC	15	6	5	28	6	3	13	7	10	7	5	4	3	3
Private Commercial Banks (Islamic Banks)	**100**	**29**	**37**	**113**	**54**	**32**	**103**	**56**	**64**	**42**	**36**	**15**	**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	43	36	24	13	24	50
Shahjalal Islami Bank PLC	4	1	0	9	0	2	1	2	0	1	0	2	0	2
Social Islami Bank PLC	13	0	1	6	6	0	12	0	7	1	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 December, 2025)

Division	MYMENSINGH				RAJSHAHI							
District / Bank Name	JAMALPUR	MYMENSINGH	NETROKONA	SHERPUR	BOGURA	C.NAWABGANJ	JOYPURHAT	NAOGAON	NATORE	PABNA	RAJSHAHI	SIRAJGANJ
Grand Total	**320**	**492**	**198**	**143**	**447**	**244**	**141**	**335**	**205**	**350**	**345**	**372**
State Owned Banks	**6**	**5**	**2**	**2**	**3**	**2**	**0**	**3**	**4**	**1**	**4**	**8**
Sonali Bank PLC	6	5	2	2	3	2	0	3	4	1	4	8
Private Commercial Banks	**314**	**487**	**196**	**141**	**444**	**242**	**141**	**332**	**201**	**349**	**341**	**364**
Private Commercial Banks (excluding Islamic Banks)	**285**	**404**	**185**	**127**	**361**	**195**	**111**	**281**	**158**	**275**	**294**	**303**
AB Bank PLC	6	1	0	3	2	10	1	6	0	5	15	8
Bank Asia PLC	111	159	91	61	109	77	48	22	67	117	47	130
BRAC Bank PLC	12	22	10	10	31	17	9	19	12	21	15	17
Dutch Bangla Bank PLC	125	125	74	48	115	63	36	91	66	97	101	102
Eastern Bank PLC	0	1	0	0	1	2	0	1	1	1	8	0
Jamuna Bank PLC	0	0	0	0	0	1	0	1	1	3	0	4
Meghna Bank PLC	0	0	0	0	2	0	0	0	0	3	0	0
Mercantile Bank PLC	3	3	0	1	5	4	1	16	1	5	6	7
Midland Bank PLC	0	6	0	0	24	1	2	1	0	0	1	5
Modhumoti Bank PLC	4	39	0	0	4	0	2	19	1	2	47	0
Mutual Trust Bank PLC	0	10	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	3	0	0	7	1	0	0	0	1	2	10
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	0	0	0	0	0	0	0	0
Southeast Bank PLC	0	1	0	0	4	2	0	0	1	0	2	0
The City Bank PLC	6	8	6	3	12	5	4	5	3	13	2	7
The Premier Bank PLC	1	18	2	0	3	0	0	2	0	1	9	0
United Commercial Bank PLC	13	6	1	1	3	7	4	7	3	5	6	12
Private Commercial Banks (Islamic Banks)	**29**	**83**	**11**	**14**	**83**	**47**	**30**	**51**	**43**	**74**	**47**	**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	3	0	0	0	1	0	1
Islami Bank Bangladesh PLC	24	68	10	14	61	32	26	42	31	60	37	41
Shahjalal Islami Bank PLC	3	3	0	0	2	5	2	3	3	2	5	6
Social Islami Bank PLC	2	2	1	0	9	0	2	3	6	3	2	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 December, 2025)

Division	RANGPUR								SYLHET			
District / Bank Name	DINAJPUR	GAIBANDHA	KURIGRAM	LALMONIRHAT	NILPHAMARI	PANCHAGARH	RANGPUR	THAKURGAON	HABIGANJ	MOULVIBAZAR	SUNAMGANJ	SYLHET
Grand Total	**385**	**267**	**252**	**133**	**202**	**164**	**388**	**219**	**281**	**239**	**257**	**379**
State Owned Banks	**3**	**5**	**6**	**2**	**0**	**2**	**3**	**1**	**0**	**2**	**4**	**1**
Sonali Bank PLC	3	5	6	2	0	2	3	1	0	2	4	1
Private Commercial Banks	**382**	**262**	**246**	**131**	**202**	**162**	**385**	**218**	**281**	**237**	**253**	**378**
Private Commercial Banks (excluding Islamic Banks)	**338**	**224**	**221**	**113**	**182**	**148**	**341**	**200**	**237**	**182**	**225**	**286**
AB Bank PLC	2	1	0	1	4	1	1	0	3	2	6	7
Bank Asia PLC	102	91	85	21	73	61	61	41	105	88	113	78
BRAC Bank PLC	25	25	10	10	15	13	21	16	13	6	10	20
Dutch Bangla Bank PLC	121	89	95	64	70	58	137	78	93	64	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	2	4	0	1	1	0	0	0	1
Mercantile Bank PLC	1	1	0	0	3	6	2	0	1	1	0	3
Midland Bank PLC	0	4	0	0	0	1	4	2	0	0	0	1
Modhumoti Bank PLC	2	3	6	0	0	0	30	0	1	0	8	7
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	1	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	1	0	1	0	0	1	3	2	4	1	5
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	0	1	2
The City Bank PLC	8	5	12	5	5	2	7	3	8	4	6	12
The Premier Bank PLC	0	0	0	1	3	0	6	0	0	0	0	0
United Commercial Bank PLC	4	2	9	5	4	6	10	47	6	6	8	7
Private Commercial Banks (Islamic Banks)	**44**	**38**	**25**	**18**	**20**	**14**	**44**	**18**	**44**	**55**	**28**	**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	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	3	0	2
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