

Quarterly Report  
On  
**Agent Banking**

April-June 2023



**Financial Inclusion Department**  
**Bangladesh Bank**  
**Head Office, Dhaka**

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## Executive Summary

This quarterly report summarizes the cumulative progress of agent banking during June 2023 quarter. Agent banking in Bangladesh has continued to grow in all dimensions in this quarter. As of June 2023, 31 banks have offered agent banking through 21,288 outlets operated by 15,510 agents. The number of agents has grown by 0.66% while the number of outlets has grown by 0.90% over the previous quarter. The number of accounts opened through agent banking reaches 19,852,240 of which, 9,857,507 (or 49.65 %) belong to the female customers and 17,167,425 (86.48%) belong to the customers in the rural areas. At the end of June 2023, the amount of deposit accumulated in the agent banking accounts is BDT 334,621.03 million, the amount of loan disbursement through these accounts is BDT 130,419.58 million and the cumulative amount of inward remittances disbursed through agents reaches BDT 1,297,918.65 million.

The number of accounts opened through agent banking has grown by 4.85% over the previous quarter. The persistent positive growth of accounts indicates the surging demand of agent banking across different segments of population. The share of female accounts opened through agent banking increases by 5.84% during this quarter resulting in equalizing the number of male and female accounts. This, in turn, signifies the increased participation of females in the formal financial system.

The volume of deposit in the agent banking accounts and the volume of lending through these accounts have increased by 5.75% and 11.78% respectively over the previous quarter. The volume of lending through agent banking is relatively low compared to the volume of deposit as the loan to deposit ratio becomes 38.98% by the end of the reporting quarter. This is due to the fact that most banks are yet to develop feasible infrastructures for loan disbursement and recovery through agent outlets. Still, the trend of banks' engagement in lending seems promising as more banks are coming forward to partaking in lending in this quarter compared to the previous quarter.

The amount of inward remittances distributed by the agent outlets has increased by 6.59% over the previous quarter. This remarkable increase of remittances channeled through agent banking seems to be a positive outcome of quick delivery of remittances to the doorsteps of the beneficiaries through agent banking. Overall, this report on agent banking indicates that the financial services delivered through agents are outreaching the underprivileged segments of the society and contributing to financial inclusion.

## 1. Introduction

Bangladesh Bank introduced agent banking in Bangladesh in 2013<sup>1</sup> with a view to providing a safe alternate delivery channel of banking services to the under-served population who generally live in geographically remote locations that are beyond the reach of the formal banking networks. Customers can avail various banking services including deposits, loans, foreign remittances, and payment services (such as utility bills, taxes, and government social safety benefits) through agent banking outlets. This model is thus gaining popularity as a cost-effective and convenient delivery channel to the mass people who would otherwise have remained beyond the reach of conventional banking services. In this context, Bangladesh Bank later issued a comprehensive *Prudential Guidelines for Agent banking Operation in Bangladesh* in 2017<sup>2</sup> covering various aspects including the agent approval process, permissible activities, responsibilities of the banks and the agents, AML/CFT requirements, customer protection and business continuity requirements to facilitate safe and effective proliferation of agent banking in the country.

**Table 1: Brief Overview of Agent Banking Activities**

Deposit, loan and remittance are in BDT million

	June'22	Mar'23	June'23	Y-to-Y	Q-to-Q	Y-to-Y	Q-to-Q
No. of Banks with License	30	31	31	1	0	3.33%	0
No. of Banks in Agent Banking Operation	30	31	31	1	0	3.33%	0
No. of Agents	14,299	15,409	15,510	1,211	101	8.47%	0.66%
No. of Outlets	19,737	21,099	21,288	1,551	189	7.86%	0.90%
No. of Accounts	16,074,378	18,934,153	19,852,240	3,777,862	918,087	23.50%	4.85%
No. of Female Accounts	7,937,867	9,313,480	9,857,507	1,919,640	544,027	24.18%	5.84%
Number of Rural Accounts	13,890,321	16,364,502	17,167,425	3,277,104	802,923	23.59%	4.91%
Amount of Deposits (in BDT million)	280,853.18	316,415.02	334,621.03	53,767.85	18,206.01	19.14%	5.75%
Amount of Loan Disbursed (in BDT million)	76,456.33	116,671	130,419.58	53,963.25	13,748.58	70.58%	11.78%
Amount of Inward Remittance (in BDT million)	970,481.82	1,217,719.82	1,297,918.65	327,436.83	80,198.83	33.74%	6.59%

This quarterly report summarizes the latest state of the agent banking operations in Bangladesh as of June 2023 along with the progress since June 2022 and March 2023. It focuses on the coverage scenario, customer penetration, collection of deposit, ratio of male and female accounts, disbursement of loan and the inward remittances through agent banking.

<sup>1</sup>PSD Circular No. 05: Guidelines on Agent Banking for the Banks dated 09 December 2013.

<sup>2</sup>BRPD Circular No. 14: Prudential Guidelines for Agent Banking Operation in Bangladesh dated 18 September 2017.

## 2. Agent Banking Coverage

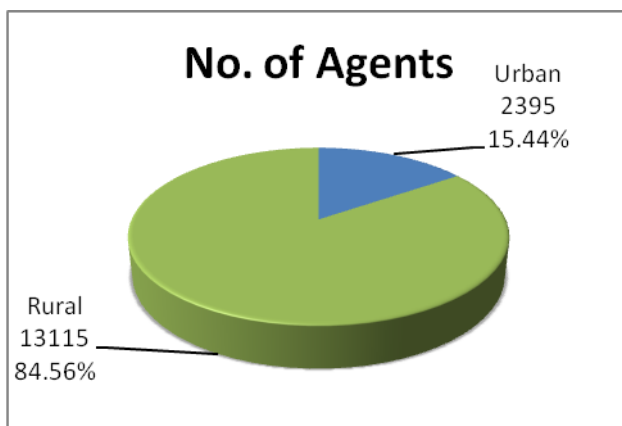
### 2.1 Number of Agents and Outlets

The coverage of agent banking operation in terms of the number of agents and the outlets increases remarkably (Table 1). As of June 2023, the total number of agents and outlets reaches 15,510 and 21,288 respectively. Bank-wise numbers of agents and outlets are given in the Appendix-1.

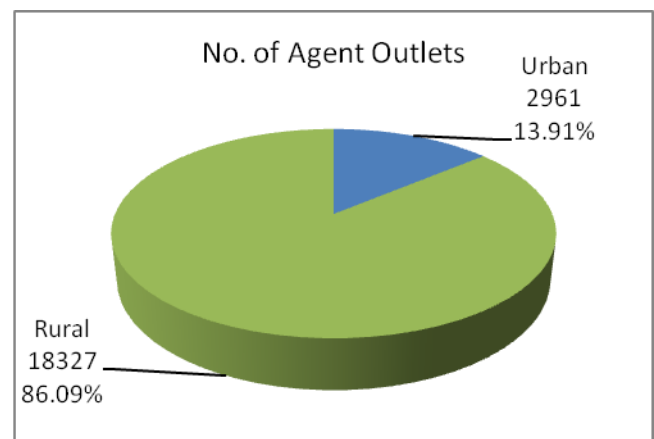
### 2.2 Area-wise Distribution of Agents and Outlets

The main objective of introducing agent banking was to bring geographically unbanked people under the umbrella of formal financial services. As of June 2023, 84.56% of the agents and 86.09% of the outlets are distributed in the rural areas. The wide coverage of agent banking in rural areas provides positive indication of upholding the agenda of promoting financial inclusion.

**Figure 1: Number of Agents**



**Figure 2: Number of Outlets**

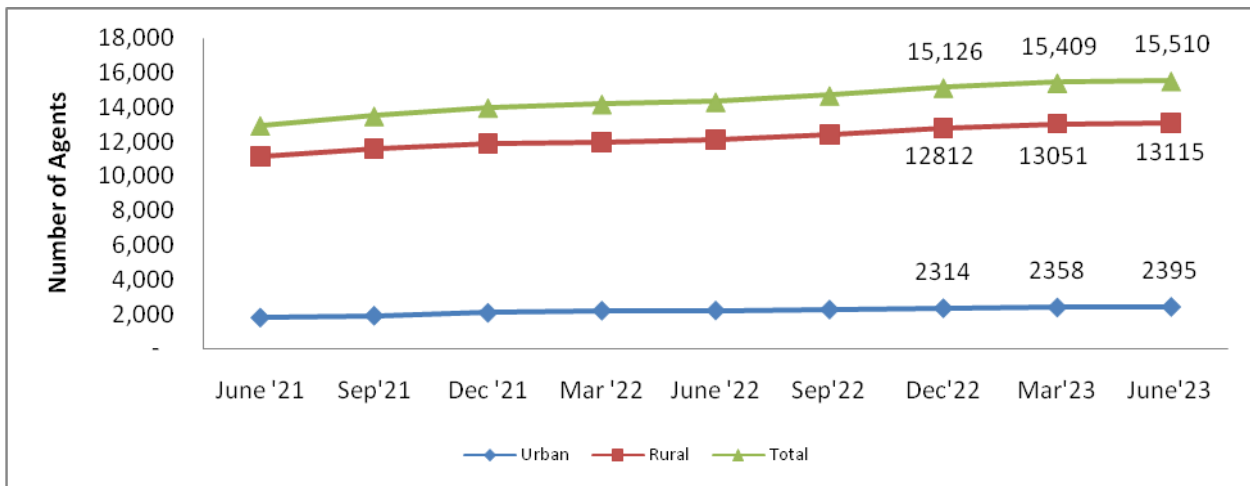


To emphasize on distribution in the rural areas, Prudential Guidelines mandate banks to maintain a minimum ratio of 3:1 for opening rural vs. urban agent banking outlets. Figure 2 shows that the ratio of the number of the rural vs. urban agent outlets is almost 6:1, which fully conforms to the objectives of Bangladesh Bank.

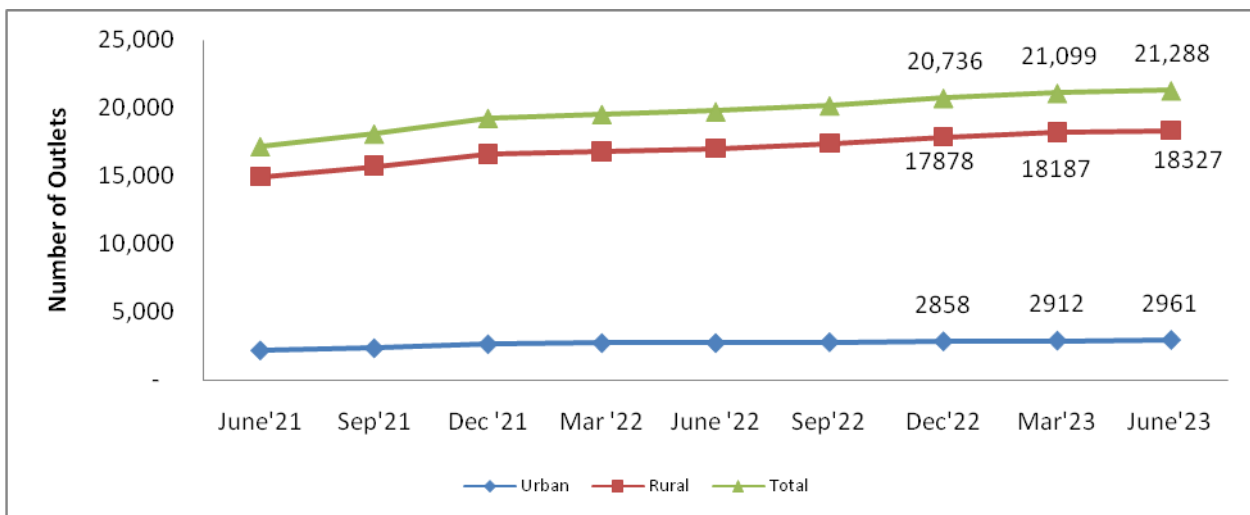
### 2.3 Growth of Agents and Outlets

Figures 3 and 4 show that both the number of agents and outlets has been growing at a steady rate. The agents and outlets have grown by 0.66% and 0.90% respectively over the previous quarter. This growth of the number of agents and outlets not only ensures formal financial services for the rural people but also creates employment opportunities for them. Agents are deploying skilled and semi-skilled human resources in their outlets and thus contributing to introducing innovative technologies, helping to scale up financial activities in the rural area.

**Figure 3: Growth of Agents**



**Figure 4: Growth of Outlets**



### 3. Customer Penetration

#### 3.1 Number of Accounts

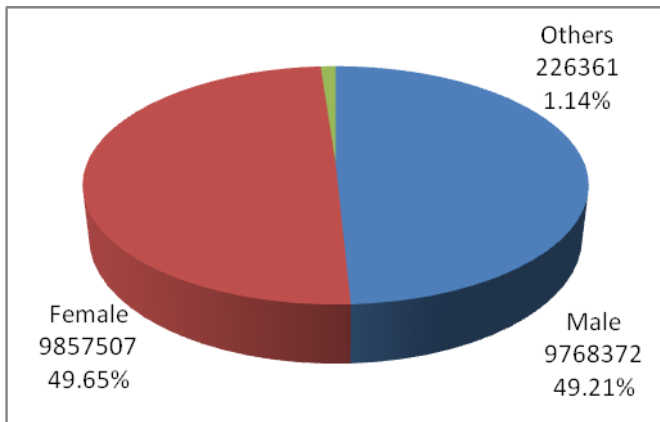
At the end of June 2023, the total number of accounts opened through agent banking stands at 19,852,240. Bank-wise distribution of accounts is given in Appendix-2.

#### 3.2 Category-wise distribution of Accounts

Figures 5, 6 and 7 illustrate penetration of agent banking in terms of accounts opened by male, female, urban, rural or institutions. Figure 5 shows that the accounts opened by the female customers constitute 49.65% of the total accounts. This indicates that more female customers are coming forward to opening accounts and getting almost equal access to the financial services through agent banking compared to male customers. Figure 6 shows that 86.48% of the total accounts are in the rural areas. This implies

huge impact of agent banking in the rural areas.

**Figure 5: Gender-wise Distribution of Accounts**



**Figure 6: Area-wise Distribution of Accounts**

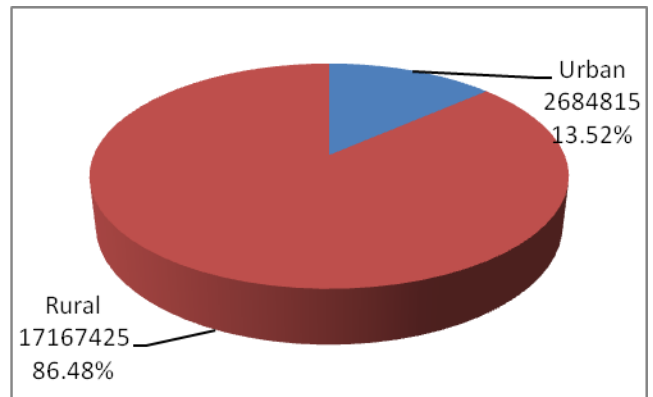
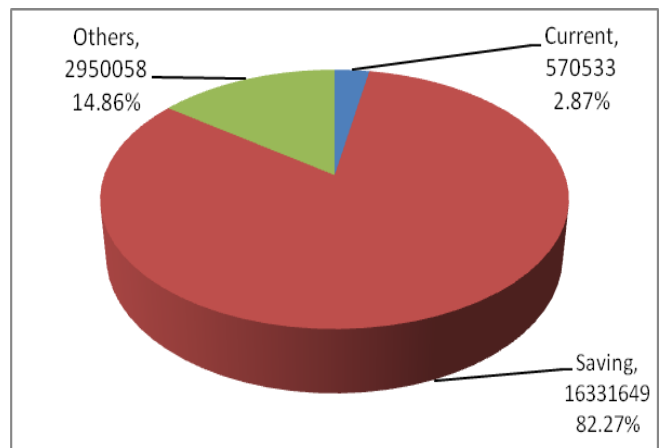


Figure 7 shows that 82.27% of the accounts are savings in nature while 2.87% are current and the remaining 14.86% are other accounts. The exclusive dominance of savings account may indicate that households rather than businesses tend to use agent banking services to a greater extent.

**Figure 7: Category-wise Distribution of Accounts**



### 3.3 Growth of Accounts

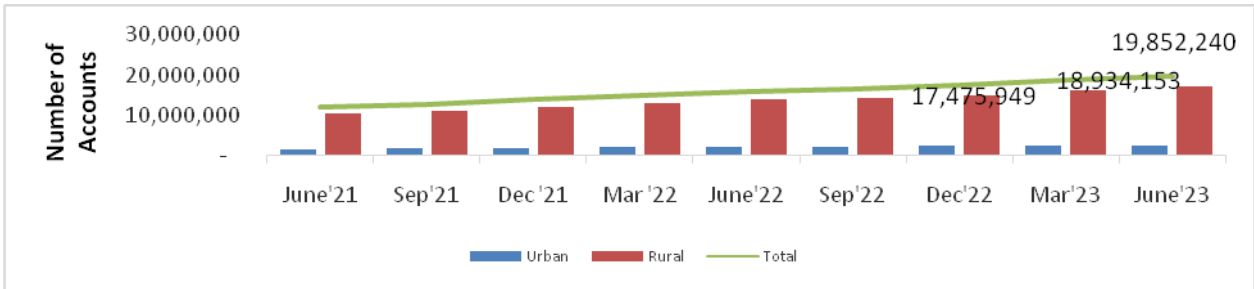
Figures 8, 9 and 10 show the growth in the number of agent banking accounts over the past quarters. As evident in the Figure 8, the number of agent banking accounts has grown by 4.85% over the previous quarter. The persistent positive growth of agent banking accounts in the reporting quarter indicates the surging demand of agent banking services across different segments of population.

Figure 9 also indicates that the gap in the volume of male and female accounts is gradually narrowing down. Accounts held with the male and female customers have increased by 3.83% and 5.84% respectively over the previous quarter. This signifies a relative increase in the participation of females in the financial system. The volume of other accounts, on the other hand, is increasing (Figure 10) than

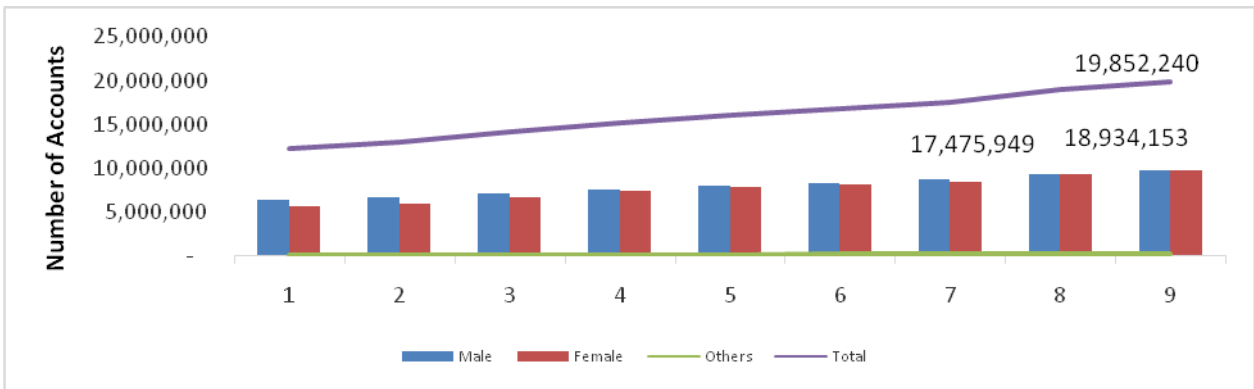


savings account and current account, potentially indicating an increased access of business entities to the agent banking relative to businesses.

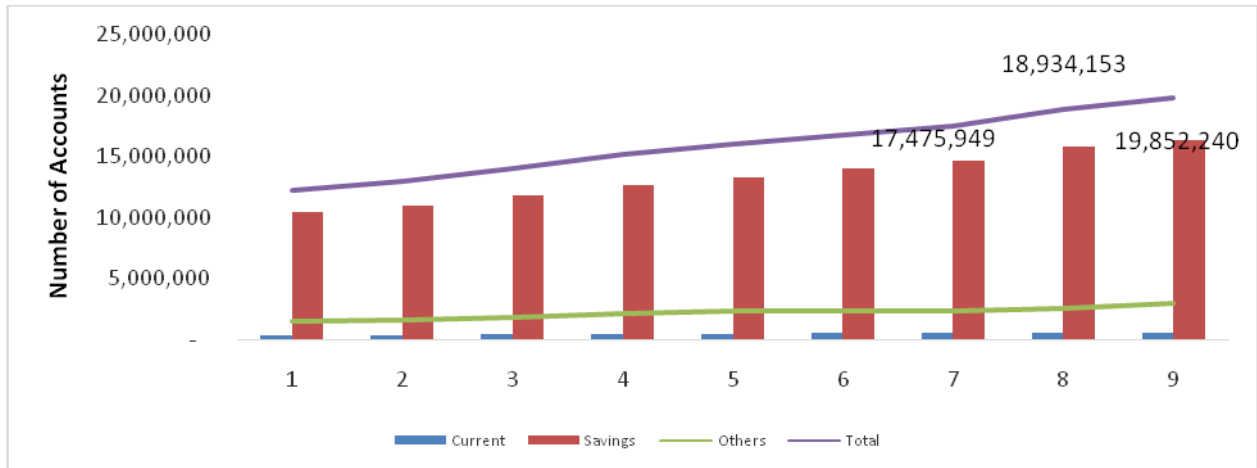
**Figure 8: Area-wise Growth of Accounts**



**Figure 9: Gender-wise Growth of Accounts**



**Figure 10: Category-wise Growth of Accounts**



## 4. Deposit in Agent Banking Accounts

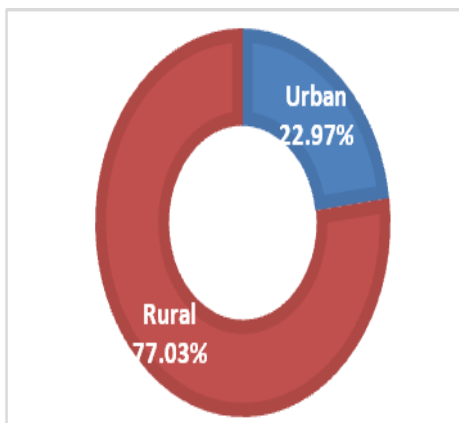
### 4.1 Deposit

At the end of June 2023, the total amount of deposit through agent banking reaches BDT 334,621.03 million. Bank-wise amount of deposit is given in Appendix-3.

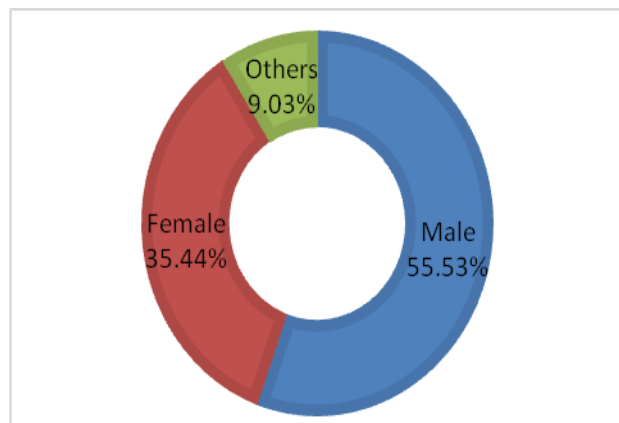
## 4.2 Distribution of Deposit

Figures 11, 12 and 13 illustrate the distribution of deposit accumulated through agent banking. As evident in Figure 11, the major share of deposit (77.03%) has been collected from the rural areas. Figure 12 shows that deposit in male customers' accounts (55.53%) is significantly higher than that of female customers (35.44%). In addition, Figure 13 indicates that savings accounts comprise of 45.67% of the total deposit while other categories of accounts including institutions and term deposit comprise of 48.05% of the total deposit and current accounts comprise of 6.28% of the total deposit.

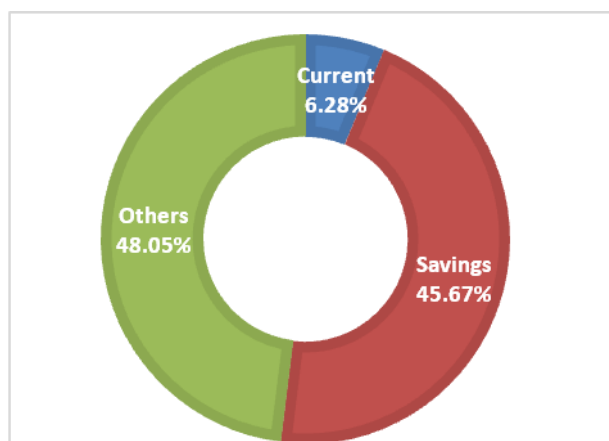
**Figure 11: Area-wise of Deposit**



**Figure 12: Gender-wise Distribution of Deposit**



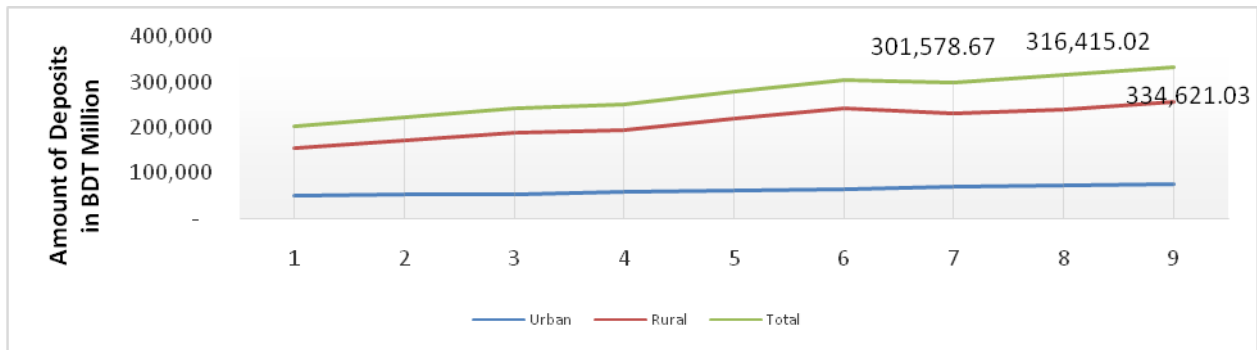
**Figure 13: Category-wise Distribution of Deposit**



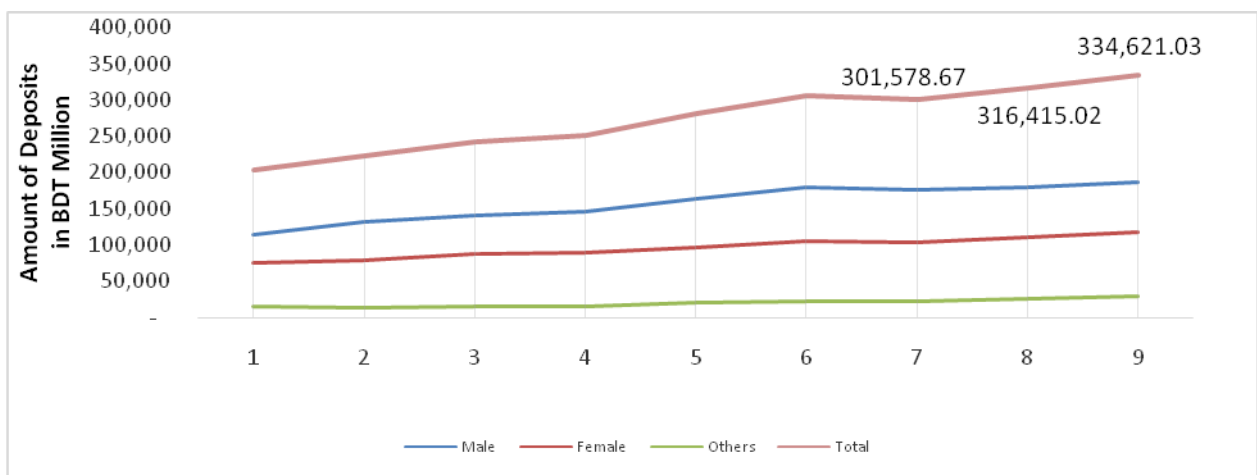
## 4.3 Growth of Deposit

Figures 14, 15 and 16 illustrate the trend in deposit accumulation. In June 2023 quarter, the deposit through agent banking has increased by 5.75% since March 2023 quarter.

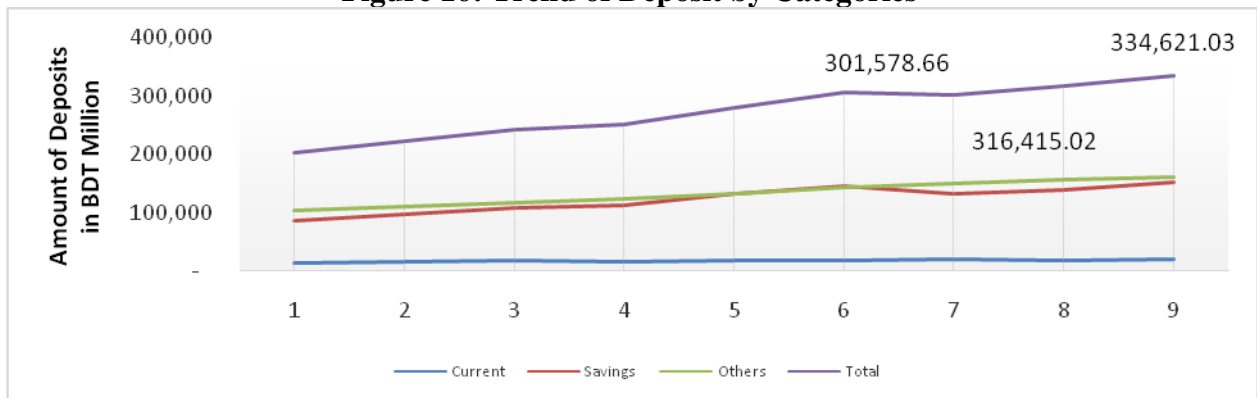
**Figure 14: Trend of Deposit by Areas**



**Figure 15: Trend of Deposit by Gender**



**Figure 16: Trend of Deposit by Categories**



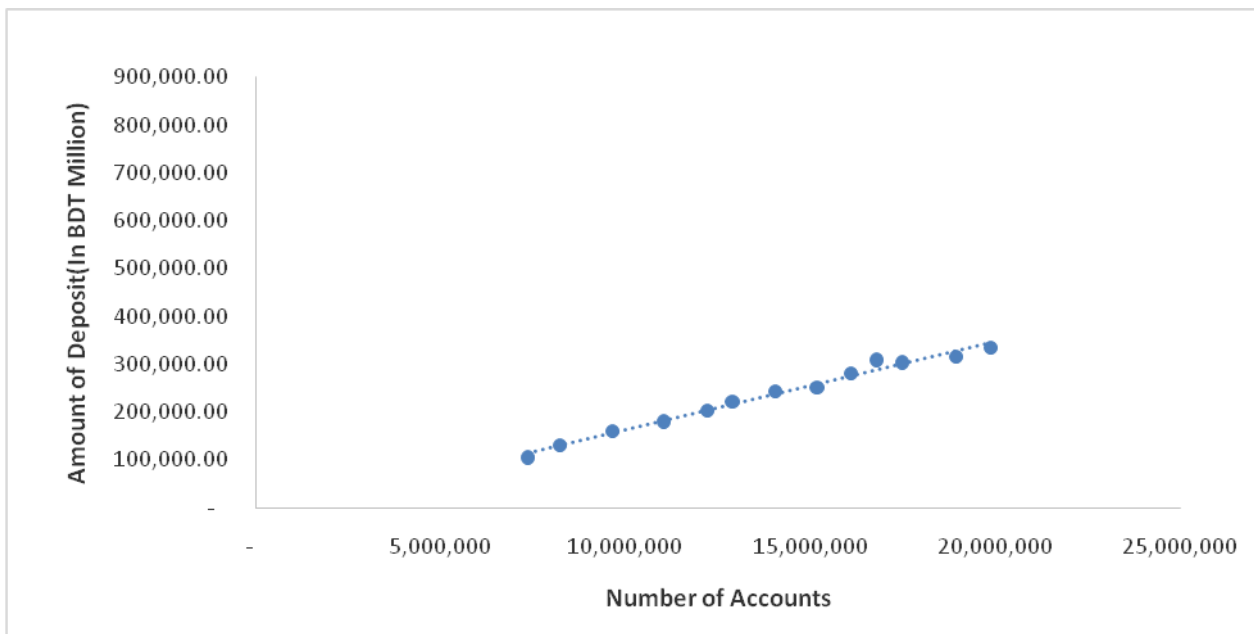
Remarkably, deposit in the rural areas has grown 6.79% while the deposit in the urban areas has grown 2.43% over the previous quarter. Deposit from the male customers has grown by 3.67% while deposit from the female customers has grown by 6.32%. Persistent increase of deposit from female customers has been reducing the gap between the volume of deposit by male and female customers.

#### 4.4 Correlation between Number of Accounts and Deposit

Figure 17 illustrates the correlation between the number of agent banking accounts and the amount of deposit accumulated in these accounts over the years. Up to June 2021, the number of agent banking accounts was 12,205,358 and the total amount of deposit was BDT 203,792.83 million. In June 2022, the number of accounts increased by 31.70% to 16,074,378 and the amount of deposit increased by 37.81% to BDT 280,853.18 million. In June 2023, the number of accounts has increased by 23.50% to 19,852,240 and the amount of deposit has grown by 19.14 % to BDT 334,621.03 million.

Over the past two years, the number of accounts has increased by 62.65% whereas the amount of deposit has scaled up by 64.20%. The figure clearly shows a positive correlation between the two parameters changing over time.

**Figure 17: Correlation between Agent Banking Accounts and Deposit**



## 5. Lending through Agent Banking

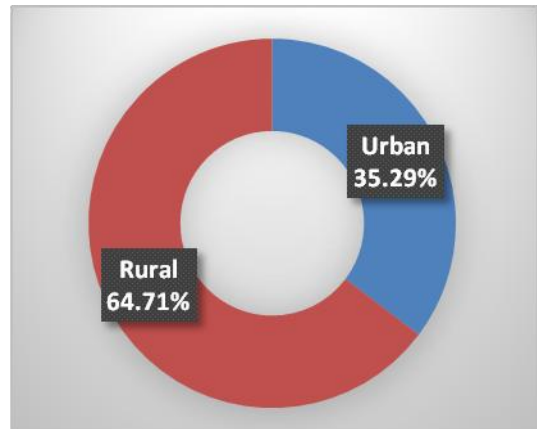
### 5.1 Lending

Since access to finance is one of the key challenges of financial inclusion, lending through agent banking is explicitly beneficial for rural customers in developing countries. As of June 2023, the lending through agent banking rises to BDT 130,419.58 million. The volume of total loan has increased by 11.78% over the previous quarter indicating that the lending through agent banking is getting momentum. Bank-wise loan disbursement is given in Appendix-4.

## 5.2 Distribution of Lending

Figure-18 illustrates the geographical distribution of lending through agent banking. As of June 2023, rural customers have received BDT 84,392.29 million (64.71%) of the total loan disbursed through agent banking channel. This is very much in line with the objective of the agent banking to enhance the rural people's access to finance.

**Figure 18: Area-wise Distribution of Lending**



**Figure 19: Gender-wise Distribution of Lending**

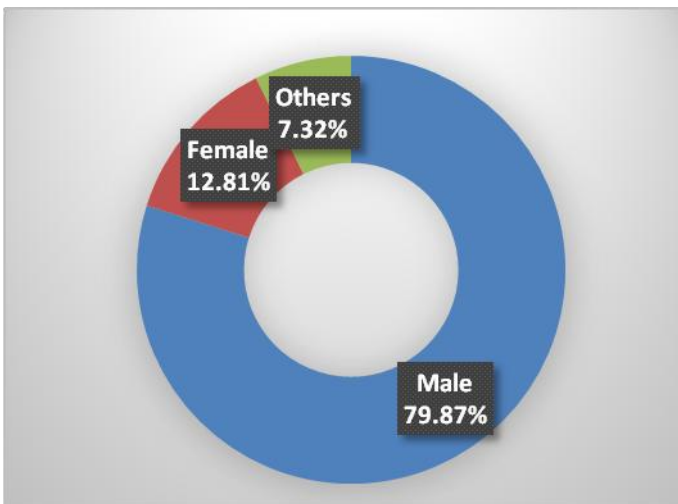


Figure 19 shows the gender-wise distribution of lending through agent banking. As of June 2023, male borrowers have received BDT 104,157.57 million (79.87%) of the total loan compared to female borrowers who have received only BDT 16,711.49 million (12.81%). This figure potentially indicates two factors: a) banks' lack of confidence in the female customers for various reasons while making lending decisions and b) female customers' limited participation in rural enterprises.

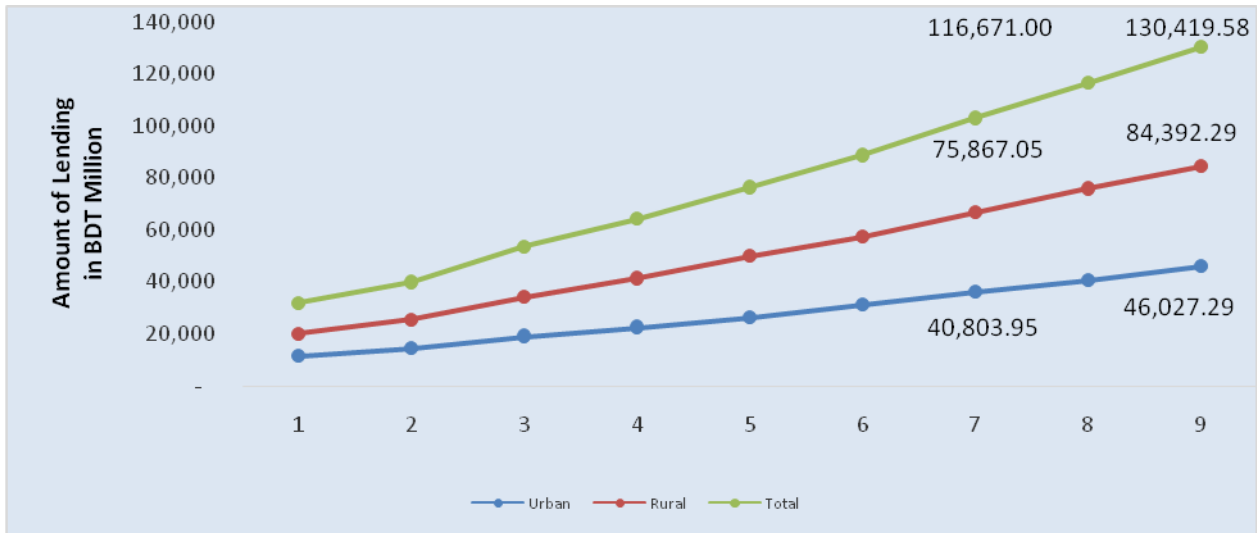
Nevertheless, there remains huge potentiality to search more female entrepreneurs in rural area who can have access to finance from the banks through agents. Bangladesh Bank is paying attention to this matter and constantly encouraging banks to facilitate female customers to get loans. The number of banks lending through agent banking has increased to 21 in this quarter over 20 in the previous quarter. It is expected that more female customers are supposed to have access to loans from banks as more banks are coming forward to lending through banking agents.

## 5.3 Growth of Lending

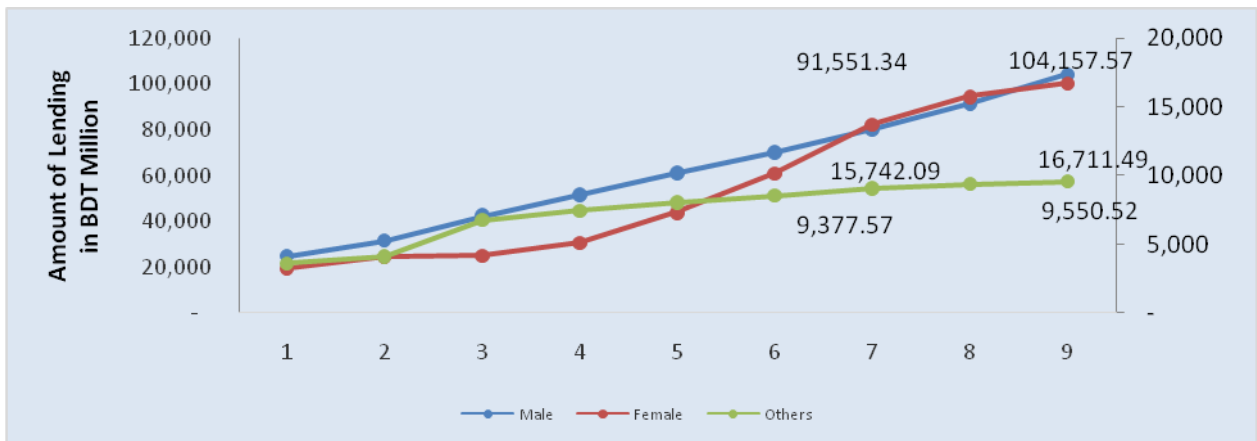
The reporting quarter observes growth in lending through agent banking. The volume of lending has increased by 11.78% over the June 2023 quarter. Figure 20 and 21 show the growth of lending

by areas and by gender respectively. Growth of lending in rural areas has been recorded as 11.24%. The gender wise growth of lending is shown in Figure 21 which indicates that growth in lending to male borrowers is significantly higher than the female borrowers. It is expected that the pace of lending will further accelerate once the female customers' participation increases.

**Figure 20: Area-wise Growth of Lending**



**Figure 21: Gender-wise Growth of Lending**

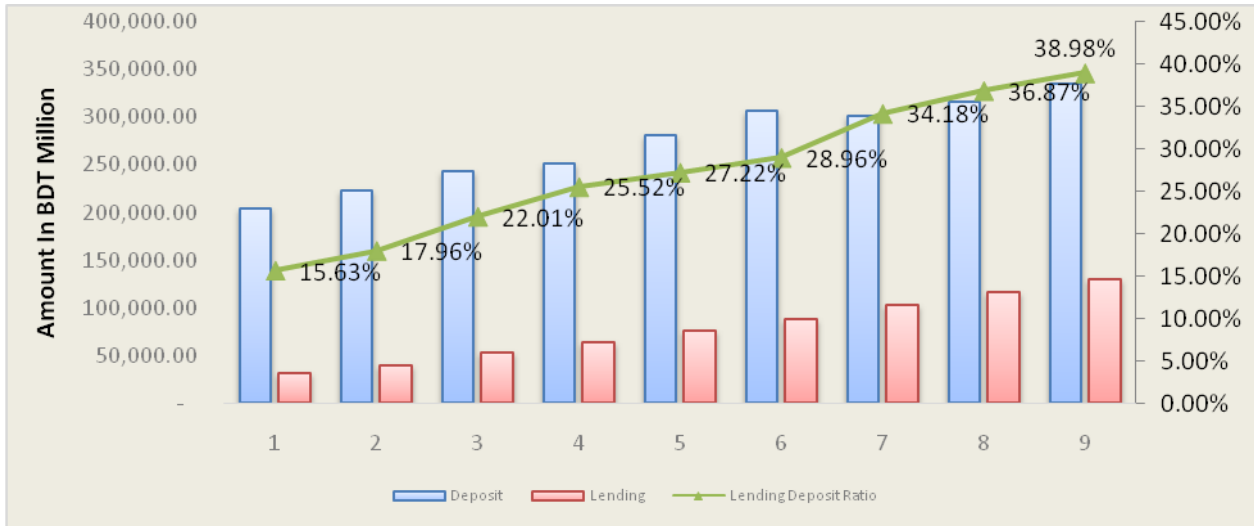


#### 5.4 Lending against Deposit

Figure 22 indicates that the loan to deposit ratio in agent banking is only 38.98% in the June 2023 quarter. In the last quarter the loan to deposit ratio was 36.87%. Increase in lending to deposit ratio from March 2023 quarter indicates that investment through agent outlets is gradually getting momentum. However, in this quarter only 21 banks out of 31 have distributed loan through agent banking. The low lending to deposit ratio indicates that agent banking window is serving banks' purpose more on deposit collection than lending. Again, increase in lending to deposit ratio indicates

that volume of lending is getting higher. Bangladesh Bank is closely monitoring the progress and emphasizing on disbursing loans to rural people so as to stimulate the rural economy.

**Figure 22: Lending against Deposit Collection**



## 6. Channeling of Inward Remittances through Agent Banking

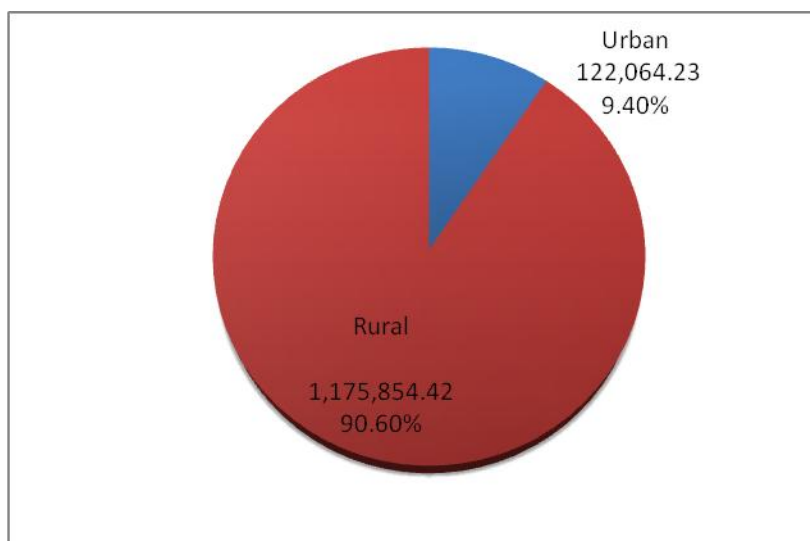
### 6.1 Inward Remittances

At the end of June 2023, the amount of inward remittances through agent banking rises to BDT 1,297,918.65 million. It has increased by 6.59% over the March 2023 quarter. This increase in inward remittances through agent banking is supposed to be a positive outcome of the government’s initiative of providing 2.5% cash incentive on inward remittances. Moreover, banks’ financial literacy campaigns focusing on the theme ‘Enhance Social Awareness to send Remittance through Legal Channel’, announced by Bangladesh Bank, since January 2023 might have a positive impact on remittance inflow. Agents are contributing promisingly in this regard since customers are likely to get doorstep banking services within shortest possible time. Thus, Agent banking is becoming popular channel for inward remittance distribution. Bank-wise distribution of inward remittance is given in Appendix-5.

### 6.2 Area-wise Distribution of Inward Remittances

Figure 23 illustrates that rural population has received 90.60% of the total inward remittance. Thus, the agent banking is playing a vital role in bringing the hard-earned money of the non-resident Bangladeshis at arm’s length of their closest ones.

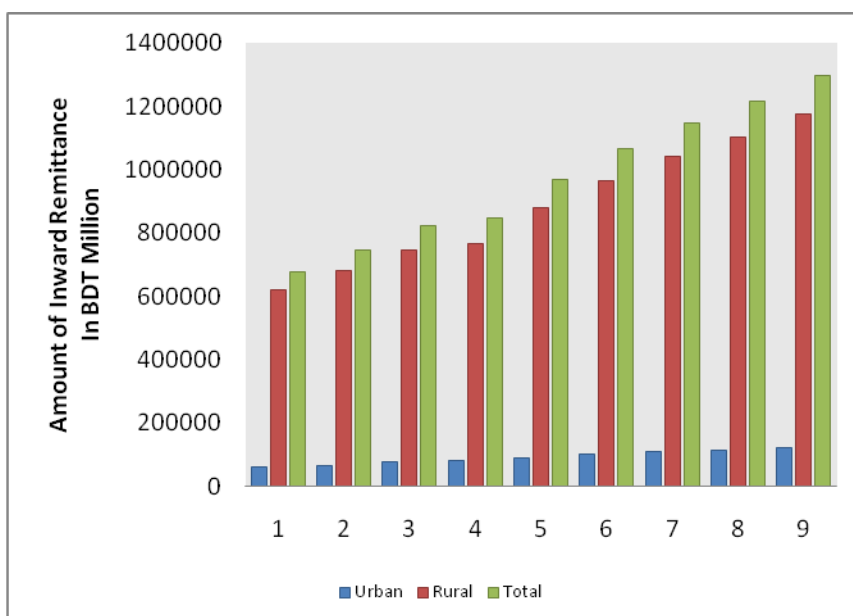
**Figure 23: Area-wise Distribution of Inward Remittance**



### 6.3 Growth of Inward Remittances

Figure 24 shows the growth of inward remittances through agent banking. In June 2023, the volume of inward remittances increases by 6.59% over March 2023 quarter. More significantly, the major share of the remittances is going to the rural areas, which is expected to rejuvenate rural economy.

**Figure 24: Growth of Inward Remittances**



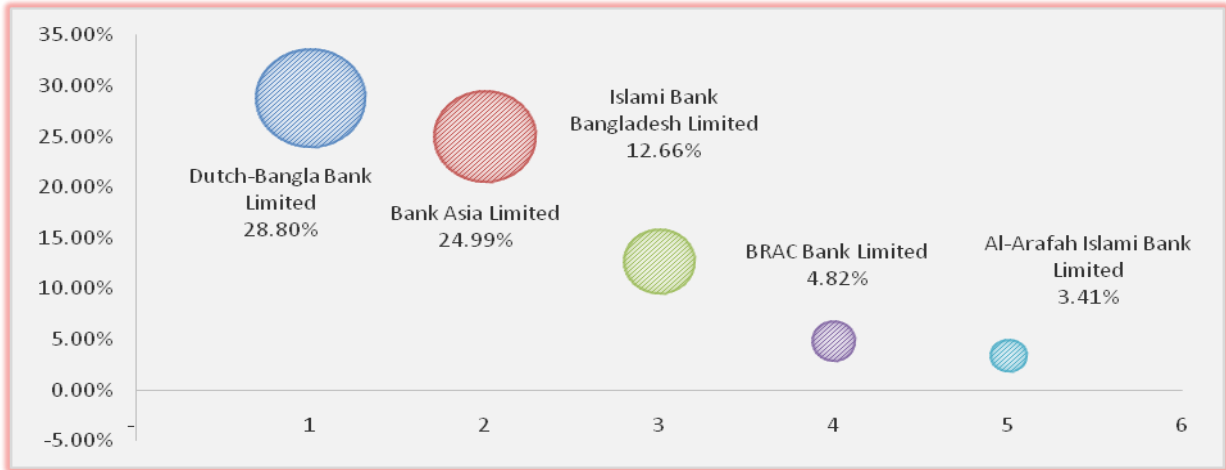


## 7. Top Five Banks in Agent Banking

### 7.1 Top Five Banks in Outlet Distribution

As of June 2023, top five banks have established 74.68% of the total agent outlets. Dutch-Bangla Bank Limited has ranked the top with 6,131 outlets, comprising 28.80% of the total outlets (Figure 25) under operation.

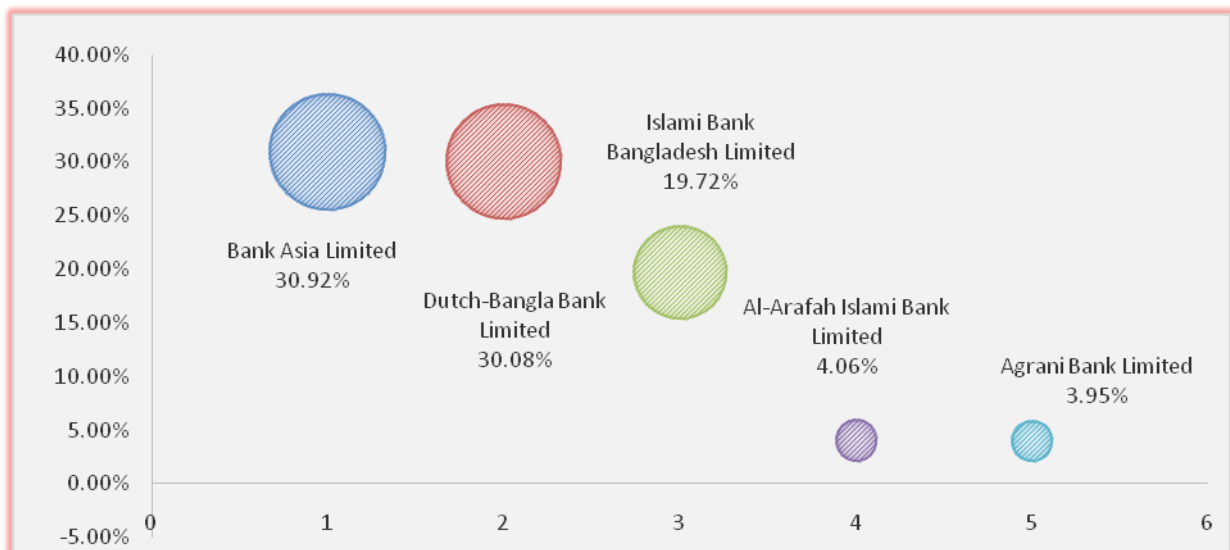
**Figure 25: Top Five Banks' Share of Outlets**



### 7.2 Top Five Banks in Agent Banking Accounts

As of June 2023, top five Banks have opened 88.73% of the total accounts opened through agent banking. Bank Asia Limited has opened the highest number of accounts. The number is 6,139,114, comprising 30.92% of the total accounts (Figure 26).

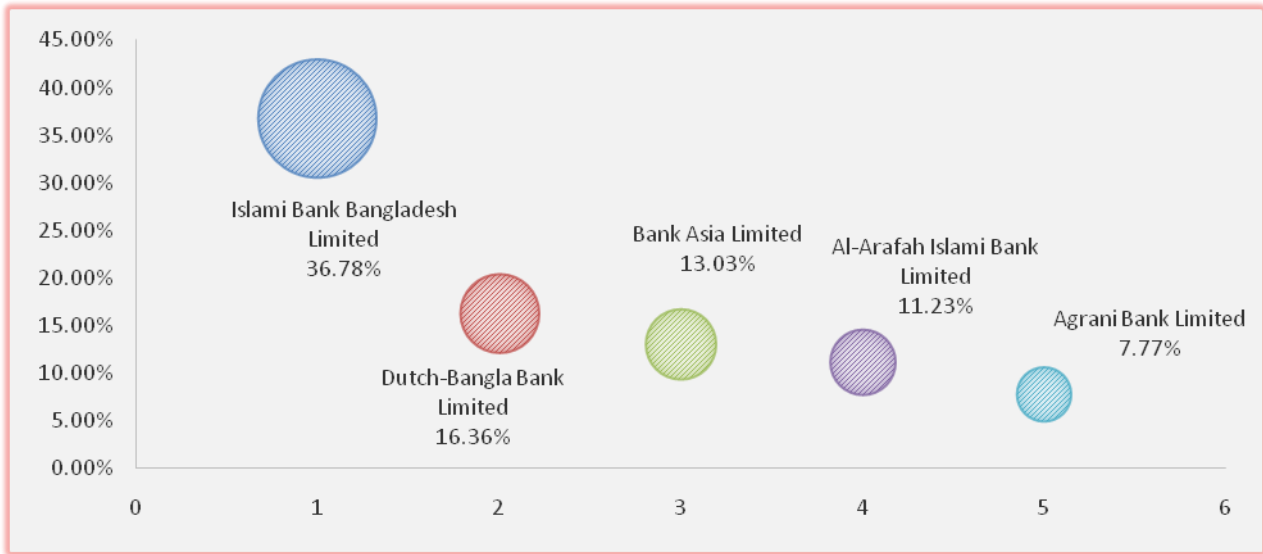
**Figure 26: Top Five Banks' Share of Accounts**



### 7.3 Top Five Banks in Deposit Collection through Agent Banking

As of June 2023, top five banks have secured 85.18% share of the total amount of deposit accumulated through agent banking. Islami Bank Bangladesh Limited (IBBL) has ranked top in this list, with 36.78% of the total deposit (Figure 27) amounting BDT 123,072.17 million immediately followed by the Dutch-Bangla Bank Limited with 16.36% of the total deposit.

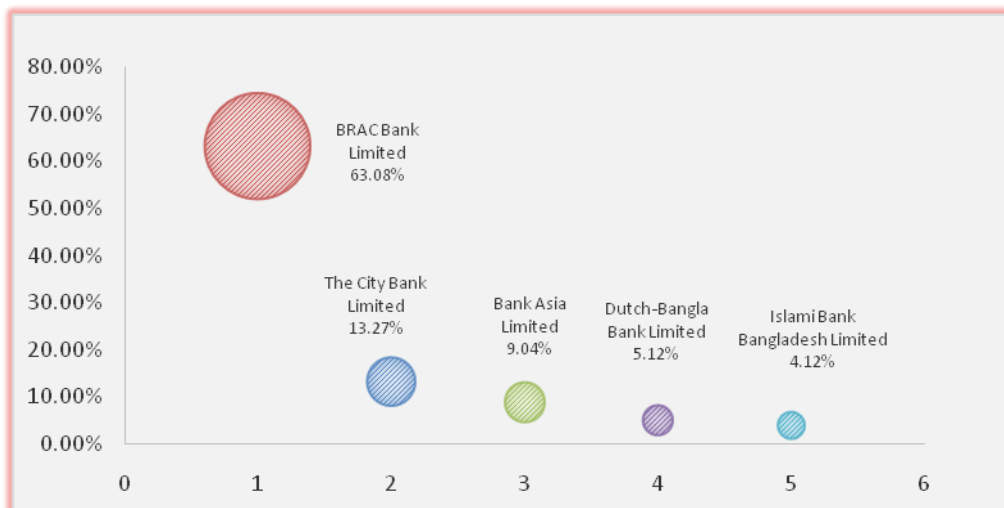
**Figure 27: Top Five Banks' Share of Deposit**



### 7.4 Top Five Banks in Lending through Agent Banking

The top five banks have carried out 94.84% of the total lending through agent banking till June 2023. BRAC Bank Limited has ranked the top with the largest volume of lending amounting to BDT 82,529.90 million, which is 63.28% of the total loans disbursed through agent banking (Figure 28).

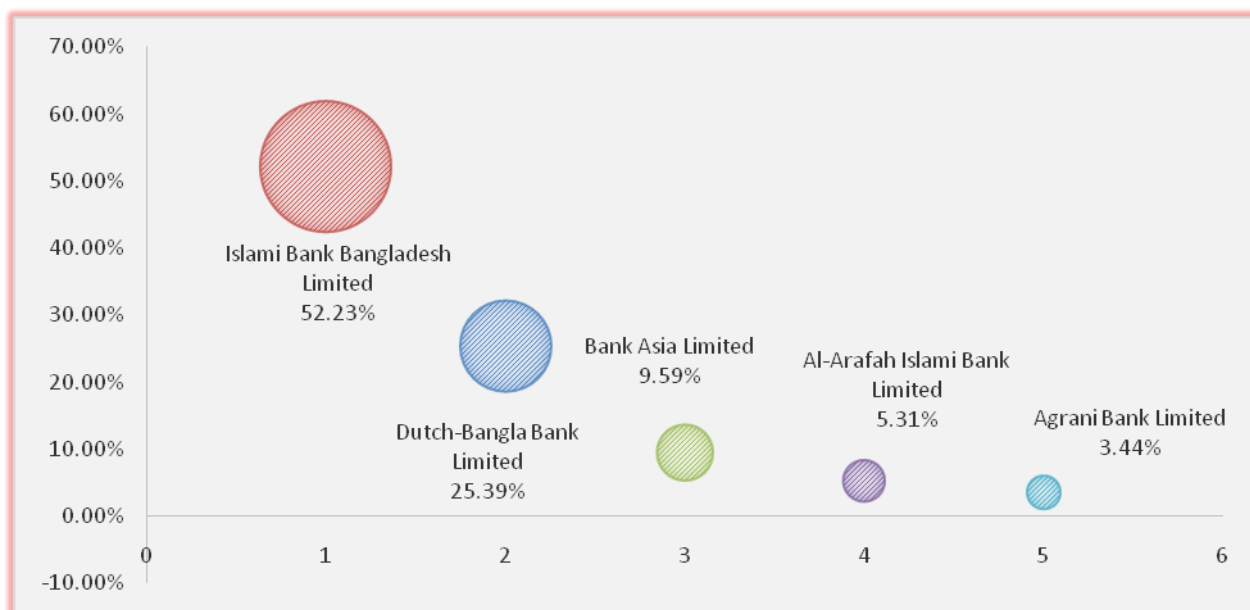
**Figure 28: Top Five Banks' Share of Lending**



## 7.5 Top Five Banks in the Distribution of Inward Remittances

The top five banks have 95.97% share of the total inward remittances distributed through agent banking as of June 2023. Islami Bank Bangladesh Limited ranks the top with BDT 677,893.02 million, which is 52.23% of the total inward remittances distributed through agent banking (Figure 29).

**Figure 29: Top Five Banks' Share of Inward Remittance**



## 8. Conclusion

The rising trend of agent banking indicates that there is a remarkable potential to bring the rural unbanked people under the umbrella of formal banking services. Agent banking is playing a pivotal role in providing adequate financial services, especially for rural women, small business entrepreneurs and beneficiary of remitters. Considering the fact of loan deposit ratio and the portion of lending to women/entrepreneurs, Bangladesh Bank is constantly encouraging banks to facilitate CMSME, women entrepreneurship loan and some refinance schemes for marginal people through agent banking. Overall, agent banking is having a significant positive impact on financial inclusion and, therefore, has the potential to fill up the market gap created by the insufficient outreach of branch banking, and thus it will help to build the smart economy for smart Bangladesh.

## Appendix

### Appendix-1: Bank-wise Number of Agents and Outlets

SI No.	Bank Name	No. of Agents			No. of Outlets		
		Urban	Rural	Total	Urban	Rural	Total
1	Bank Asia Limited	484	4734	5218	490	4829	5319
2	NRB Commercial Bank Limited	38	554	592	47	558	605
3	Dutch-Bangla Bank Limited	616	462	1078	1142	4989	6131
4	Al-Arafah Islami Bank Limited	100	401	501	86	639	725
5	Modhumoti Bank Limited	28	558	586	29	564	593
6	Social Islami Bank Limited	63	299	362	55	313	368
7	Standard Bank Limited	1	16	17	1	16	17
8	First Security Islami Bank Limited	8	82	90	7	83	90
9	Agrani Bank Limited	36	522	558	36	522	558
10	Mutual Trust Bank Limited	56	123	179	52	137	189
11	Midland Bank Limited	19	65	84	18	85	103
12	United Commercial Bank Limited	100	317	417	124	430	554
13	The City Bank Limited	146	407	553	154	411	565
14	AB Bank Limited	48	96	144	50	113	163
15	Islami Bank Bangladesh Limited	180	2516	2696	180	2516	2696
16	The Premier Bank Limited	31	52	83	52	95	147
17	NRB Bank Limited	4	301	305	4	304	308
18	BRAC Bank Limited	194	741	935	203	823	1026
19	Eastern Bank Limited	30	37	67	16	56	72
20	One Bank Limited	59	146	205	59	148	207
21	Mercantile Bank Limited	34	145	179	34	145	179
22	Shahjalal Islami Bank Limited	33	83	116	33	83	116
23	Exim Bank Limited	4	6	10	4	8	12
24	Padma Bank Limited	1	0	1	3	4	7
25	Jamuna Bank Limited	12	32	44	12	32	44
26	Prime Bank Limited	25	98	123	24	99	123
27	Global Islami Bank Limited	8	6	14	7	8	15
28	Meghna Bank Limited	8	15	23	12	12	24
29	South East Bank Limited	12	72	84	10	76	86
30	Sonali Bank Limited	10	217	227	10	217	227
31	South Bangla Agr & Com Bank Ltd	7	12	19	7	12	19
<b>Total</b>		<b>2395</b>	<b>13115</b>	<b>15510</b>	<b>2961</b>	<b>18327</b>	<b>21288</b>

## Appendix-2: Bank-wise Number of Accounts

No. of Accounts												
Sl No.	Bank Name	Urban	Rural	Total	Male	Female	Others	Total	Current	Saving	Others	Total
1	Bank Asia Limited	505620	5633494	6139114	2174559	3891009	73546	6139114	144786	5731590	262738	6139114
2	NRB Commercial Bank Limited	7100	202453	209553	67643	141708	202	209553	407	201860	7286	209553
3	Dutch-Bangla Bank Limited	1438264	4532794	5971058	3575957	2395101	0	5971058	71282	5377594	522182	5971058
4	Al-Arafah Islami Bank Limited	83489	721671	805160	410845	381754	12561	805160	20237	654223	130700	805160
5	Modhumoti Bank Limited	14666	318680	333346	59477	273869	0	333346	1822	147291	184233	333346
6	Social Islami Bank Limited	3950	225016	228966	118454	110512	0	228966	3376	181880	43710	228966
7	Standard Bank Limited	181	15488	15669	8194	7475	0	15669	1137	13207	1325	15669
8	First Security Islami Bank Limited	1615	91176	92791	48943	43848	0	92791	3596	73095	16100	92791
9	Agrani Bank Limited	35357	749553	784910	360883	424027	0	784910	23519	712977	48414	784910
10	Mutual Trust Bank Limited	24869	82780	107649	59969	47680	0	107649	4973	91023	11653	107649
11	Midland Bank Limited	4882	34177	39059	19936	19123	0	39059	1026	32619	5414	39059
12	United Commercial Bank Limited	32195	124378	156573	79632	76941	0	156573	11651	135431	9491	156573
13	The City Bank Limited	113985	203391	317376	190811	116210	10355	317376	35598	259155	22623	317376
14	AB Bank Limited	16694	40965	57659	35438	22221	0	57659	2615	43646	11398	57659
15	Islami Bank Bangladesh Limited	259066	3656023	3915089	2224274	1690815	0	3915089	89252	2248652	1577185	3915089
16	The Premier Bank Limited	21174	36023	57197	32041	24453	703	57197	767	53722	2708	57197
17	NRB Bank Limited	1007	37752	38759	14383	23595	781	38759	1031	34029	3699	38759
18	BRAC Bank Limited	77387	232426	309813	121177	62932	125704	309813	139580	123124	47109	309813
19	Eastern Bank Limited	8524	31431	39955	26806	13149	0	39955	3127	29373	7455	39955
20	One Bank Limited	7195	34648	41843	25479	16364	0	41843	2034	33929	5880	41843
21	Mercantile Bank Limited	5170	41114	46284	30410	15874	0	46284	1742	36015	8527	46284
22	Shahjalal Islami Bank Limited	6285	24010	30295	17397	12367	531	30295	642	22802	6851	30295
23	Exim Bank Limited	1837	3606	5443	3336	2107	0	5443	116	4022	1305	5443
24	Padma Bank Limited	1076	1640	2716	1187	1529	0	2716	79	2598	39	2716
25	Jamuna Bank Limited	2509	8738	11247	7238	4009	0	11247	848	8595	1804	11247
26	Prime Bank Limited	5170	22292	27462	15736	11034	692	27462	2826	22612	2024	27462
27	Global Islami Bank Limited	832	829	1661	1034	622	5	1661	119	1088	454	1661
28	Meghna Bank Limited	832	389	1221	880	341	0	1221	224	854	143	1221
29	South East Bank Limited	2716	28592	31308	19073	10954	1281	31308	1447	25319	4542	31308
30	Sonali Bank Limited	1013	31308	32321	16688	15633	0	32321	598	28759	2964	32321
31	South Bangla Agri & Comm. Bank Ltd.	155	588	743	492	251	0	743	76	565	102	743
<b>Total</b>		<b>2684815</b>	<b>17167425</b>	<b>19852240</b>	<b>9768372</b>	<b>9857507</b>	<b>226361</b>	<b>19852240</b>	<b>570533</b>	<b>16331649</b>	<b>2950058</b>	<b>19852240</b>

### Appendix-3: Bank-wise Amount of Deposit Collection

Amount of Deposits (in BDT million)												
Sl No.	Bank Name	Urban	Rural	Total	Male	Female	Others	Total	Current	Savings	Others	Total
1	Bank Asia Limited	6771.59	36829.41	43601.00	18935.15	13443.17	11222.68	43601.00	2349.52	24346.57	16904.91	43601.00
2	NRB Commercial Bank Limited	1008.15	601.02	1609.17	643.67	933.32	32.18	1609.17	6.90	533.62	1068.65	1609.17
3	Dutch-Bangla Bank Limited	20426.74	34326.38	54753.12	31443.92	14622.20	8687.00	54753.12	1621.81	35132.28	17999.03	54753.12
4	Al-Arafah Islami Bank Limited	11225.14	26363.08	37588.22	26381.93	8619.62	2586.67	37588.22	483.18	15243.09	21861.95	37588.22
5	Modhumoti Bank Limited	258.89	1007.57	1266.46	304.95	961.51	0.00	1266.46	52.99	895.38	318.09	1266.46
6	Social Islami Bank Limited	616.73	5888.25	6504.98	4655.45	1849.53	0.00	6504.98	62.40	1827.46	4615.12	6504.98
7	Standard Bank Limited	0.80	256.17	256.97	147.74	109.23	0.00	256.97	15.60	132.73	108.64	256.97
8	First Security Islami Bank Limited	173.55	3010.91	3184.46	2319.54	864.92	0.00	3184.46	47.97	1183.25	1953.24	3184.46
9	Agrani Bank Limited	13226.32	12773.59	25999.91	4741.35	21258.56	0.00	25999.91	353.92	9910.85	15735.14	25999.91
10	Mutual Trust Bank Limited	1495.13	2517.97	4013.10	2890.73	1122.37	0.00	4013.10	212.01	1148.70	2652.39	4013.10
11	Midland Bank Limited	118.51	470.70	589.21	397.05	192.16	0.00	589.21	39.35	186.78	363.08	589.21
12	United Commercial Bank Limited	2426.21	2549.81	4976.02	3924.73	1051.29	0.00	4976.02	919.41	1158.07	2898.54	4976.02
13	The City Bank Limited	1973.78	3548.86	5522.64	3657.99	1480.00	384.65	5522.64	1421.03	2174.99	1926.62	5522.64
14	AB Bank Limited	463.72	1324.62	1788.34	1120.81	667.53	0.00	1788.34	118.47	601.93	1067.94	1788.34
15	Islami Bank Bangladesh Limited	10375.43	112696.74	123072.17	74883.18	48188.99	0.00	123072.17	4940.65	54562.56	63568.96	123072.17
16	The Premier Bank Limited	441.34	585.52	1026.86	585.54	174.39	266.93	1026.86	24.53	277.32	725.01	1026.86
17	NRB Bank Limited	6.74	572.03	578.77	336.08	221.79	20.90	578.77	29.88	200.49	348.40	578.77
18	BRAC Bank Limited	3301.33	7652.16	10953.49	2889.35	1173.46	6890.68	10953.49	7296.00	1156.06	2501.43	10953.49
19	Eastern Bank Limited	400.63	1303.65	1704.28	1336.73	367.55	0.00	1704.28	337.38	681.46	685.44	1704.28
20	One Bank Limited	629.11	771.49	1400.60	1082.33	318.27	0.00	1400.60	129.58	416.49	854.53	1400.60
21	Mercantile Bank Limited	54.51	350.40	404.91	278.62	126.29	0.00	404.91	34.75	184.71	185.45	404.91
22	Shahjalal Islami Bank Limited	110.43	436.01	546.44	337.99	181.69	26.76	546.44	44.12	224.38	277.94	546.44
23	Exim Bank Limited	241.95	91.93	333.88	286.63	47.25	0.00	333.88	9.93	62.79	261.16	333.88
24	Padma Bank Limited	50.70	3.09	53.79	52.49	1.30	0.00	53.79	0.55	2.14	51.10	53.79
25	Jamuna Bank Limited	133.39	338.97	472.36	340.10	132.26	0.00	472.36	92.71	106.36	273.29	472.36
26	Prime Bank Limited	191.09	176.37	367.46	219.22	110.86	37.38	367.46	52.54	120.20	194.72	367.46
27	Global Islami Bank Limited	25.94	29.83	55.77	19.98	31.49	4.30	55.77	9.56	14.37	31.84	55.77
28	Meghna Bank Limited	670.45	289.85	960.30	956.01	4.29	0.00	960.30	24.26	4.75	931.29	960.30
29	South East Bank Limited	44.37	727.56	771.93	492.23	220.80	58.90	771.93	85.43	311.09	375.41	771.93
30	Sonali Bank Limited	7.73	234.12	241.85	145.44	96.41	0.00	241.85	204.38	13.39	24.08	241.85
31	South Bangla Agri & Com Bank	7.99	14.58	22.57	17.70	4.87	0.00	22.57	2.07	9.27	11.23	22.57
<b>Total</b>		<b>76878.39</b>	<b>257742.64</b>	<b>334621.03</b>	<b>185824.63</b>	<b>118577.37</b>	<b>30219.03</b>	<b>334621.03</b>	<b>21022.88</b>	<b>152823.53</b>	<b>160774.62</b>	<b>334621.03</b>

#### Appendix-4: Bank-wise Amount of Lending

Amount of Lending (in BDT million)								
SI No.	Bank Name	Urban	Rural	Total	Male	Female	Others	Total
1	Bank Asia Limited	1640.00	10144.80	11784.80	3289.98	961.93	7532.89	11784.80
2	NRB Commercial Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Dutch-Bangla Bank Limited	1625.96	5054.82	6680.78	4725.59	1955.19	0.00	6680.78
4	Al-Arafah Islami Bank Limited	1178.34	4023.74	5202.08	3187.73	2014.35	0.00	5202.08
5	Modhumoti Bank Limited	0.00	10.42	10.42	10.29	0.13	0.00	10.42
6	Social Islami Bank Limited	0.35	5.98	6.33	5.21	1.12	0.00	6.33
7	Standard Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	First Security Islami Bank Limited	0.00	33.44	33.44	29.78	3.66	0.00	33.44
9	Agrani Bank Limited	14.00	404.44	418.44	287.26	131.18	0.00	418.44
10	Mutual Trust Bank Limited	106.07	66.33	172.40	137.71	34.69	0.00	172.40
11	Midland Bank Limited	6.24	19.29	25.53	19.85	5.68	0.00	25.53
12	United Commercial Bank Limited	11.97	33.95	45.92	24.13	21.79	0.00	45.92
13	The City Bank Limited	9280.98	8030.99	17311.97	12473.31	2821.03	2017.63	17311.97
14	AB Bank Limited	3.21	11.59	14.80	8.23	6.57	0.00	14.80
15	Islami Bank Bangladesh Limited	373.15	5006.57	5379.72	3412.56	1967.16	0.00	5379.72
16	The Premier Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	NRB Bank Limited	0.04	58.40	58.44	50.03	8.41	0.00	58.44
18	BRAC Bank Limited	31420.23	51109.67	82529.90	75805.50	6724.40	0.00	82529.90
19	Eastern Bank Limited	156.33	273.15	429.48	399.11	30.37	0.00	429.48
20	One Bank Limited	38.80	47.48	86.28	75.32	10.96	0.00	86.28
21	Mercantile Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	Shahjalal Islami Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	Exim Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	Padma Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
25	Jamuna Bank Limited	71.82	15.11	86.93	86.35	0.58	0.00	86.93
26	Prime Bank Limited	0.00	0.54	0.54	0.50	0.04	0.00	0.54
27	Global Islami Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	Meghna Bank Limited	99.80	39.70	139.50	127.40	12.10	0.00	139.50
29	Southeast Bank Limited	0.00	1.88	1.88	1.73	0.15	0.00	1.88
30	Sonali Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	South Bangla Agri & Com Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>		<b>46027.29</b>	<b>84392.29</b>	<b>130419.58</b>	<b>104157.57</b>	<b>16711.49</b>	<b>9550.52</b>	<b>130419.58</b>

### Appendix-5: Bank-wise Inward Remittance Distribution

Inward Remittance (BDT in Million)				
Sl No.	Bank Name	Urban	Rural	Total
1	Bank Asia Limited	8615.11	115917.08	124532.19
2	NRB Commercial Bank Limited	0.00	0.67	0.67
3	Dutch-Bangla Bank Limited	56296.44	273260.53	329556.97
4	Al-Arafah Islami Bank Limited	5116.55	63786.80	68903.35
5	Modhumoti Bank Limited	5.06	133.79	138.85
6	Social Islami Bank Limited	1.89	1808.23	1810.12
7	Standard Bank Limited	0.00	25.68	25.68
8	First Security Islami Bank Limited	7.67	1135.77	1143.44
9	Agrani Bank Limited	905.94	43783.24	44689.18
10	Mutual Trust Bank Limited	558.16	4923.90	5482.06
11	Midland Bank Limited	125.23	948.43	1073.66
12	United Commercial Bank Limited	11.17	159.71	170.88
13	The City Bank Limited	7946.81	9005.85	16952.66
14	AB Bank Limited	341.53	1008.65	1350.18
15	Islami Bank Bangladesh Limited	37319.42	640573.60	677893.02
16	The Premier Bank Limited	5.54	26.65	32.19
17	NRB Bank Limited	9.69	745.20	754.89
18	BRAC Bank Limited	4382.30	14740.79	19123.09
19	Eastern Bank Limited	19.26	62.77	82.03
20	One Bank Limited	31.84	628.02	659.86
21	Mercantile Bank Limited	122.86	908.28	1031.14
22	Shahjalal Islami Bank Limited	123.55	1031.89	1155.44
23	Exim Bank Limited	0.51	12.92	13.43
24	Padma Bank Limited	0.00	0.00	0.00
25	Jamuna Bank Limited	5.93	219.30	225.23
26	Prime Bank Limited	0.00	5.57	5.57
27	Global Islami Bank Limited	4.18	7.63	11.81
28	Meghna Bank Limited	0.00	0.00	0.00
29	Southeast Bank Limited	76.90	871.14	948.04
30	Sonali Bank Limited	30.45	121.79	152.24
31	South Bangla Agri & Com Bank	0.24	0.54	0.78
<b>Total</b>		<b>122,064.23</b>	<b>1,175,854.42</b>	<b>1,297,918.65</b>