Quarterly Report
On

Agent Banking

April-June 2026

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This quarterly report summarizes the overall scenario of agent banking activities during April-June 2026 quarter. Agent banking in Bangladesh has continued to grow in most of the dimensions in this quarter. As on 30 June 2026, 30 banks offered agent banking services through 20,597 outlets operated by 15,424 agents. The number of agents has risen by 1.58% and the number of outlets has risen by 1.27% as well from the previous quarter. The cumulative number of accounts opened through agent banking reaches 27,224,256 of which 13,558,918 accounts (50%) belong to female customers and 23,027,755 accounts (85%) belong to the customers of the rural areas. At the end of June 2026, the cumulative amount of deposit accumulated in the agent banking accounts is BDT 519,072.92 million, the amount of loan disbursement through agent banking account of 23 banks is BDT 408,703.97 million and the cumulative amount of inward remittances disbursed through agents reaches BDT 2,149,041.57 million.

The number of accounts opened through agent banking has grown by 2.77% over the last quarter. The persistent positive growth of accounts indicates the surging demand of agent banking across different segments of the population. The share of female-owned accounts opened through agent banking has increased by 3.06% during this quarter, and their share surpasses male-owned accounts. This, in turn, signifies the increased participation of women in the formal financial system through agent banking.

The volume of deposit in the agent banking accounts has increased by 1.96% and the volume of lending through these accounts has increased by 8.26% over the previous quarter. The loan to deposit ratio stands at 78.74% in the reporting quarter which was 74.16% in the previous quarter. The steady growth of lending to deposit ratio hints at the positive growth of loan disbursement through agent banking. The reason behind this is that most banks are showing interest in developing feasible infrastructures for loan disbursement and recovery through agent outlets. Currently, 23 out of 30 banks are involved in lending through agent banking. The trend of banks' engagement in lending seems promising as volume of credit disbursement through agent banking has an increasing trend still now.

The amount of inward remittances distributed by the agent outlets has increased by 1.76% over the previous quarter. The remarkable amount 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 activities indicates that the financial services delivered through agents are outreaching the underprivileged segments of the society and contributing to financial inclusion.

As of 30 June 2026, 28 banks offered agent banking services through 2,106 female-owned outlets operated by 1,776 female-owned agent points. The number of accounts opened through these outlets reaches 2,339,544 of which 1,937,238 accounts (83%) belongs to the customers of the rural areas. At the end of June 2026, the amount of deposit accumulated in these agent outlets is BDT 44,994.87 million. The amount of loan disbursement through these accounts is BDT 31,889.93 million and the cumulative amount of inward remittances disbursed through agents reaches BDT 52,409.76 million. The scenario shows gradual increase of women participation in agent banking as entrepreneurs. BRPD Circular Letter no-10, dated 08 May 2025 to maintain 1:1 in outlet opening is expected to accelerate active participation of women entrepreneurs in agent banking.

1. Introduction

Bangladesh Bank introduced agent banking in Bangladesh in 2013 with a view to providing a safe alternate delivery channel of banking services. The targeted customers of this service were the under-served population who generally live in geographically remote locations that are hard to reach by the branch banking networks. Customers can avail various banking services including deposits, loans, overseas and local remittances, payment services (such as utility bills, insurance premium), and receiving government social safety-net 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. Banks are operating their agent banking activities in line with the *Prudential Guidelines for Agent banking Operation in Bangladesh* in 2017, issued by Bangladesh Bank on 18 September 2017, covering various aspects including the agent approval process, permissible activities, responsibilities of the banks and the agents, anti-money laundering and combating financing of terrorism (AML/CFT) requirements, customer protection and business continuity requirements to facilitate safe and effective proliferation of agent banking in the country.

(Deposit, Loan Disbursed and Inward Remittance in Million BDT)

Particulars	Jun'25	Mar'26	Jun'26	Y-to-Y	Q-to-Q	Y-to-Y (%)	Q-to-Q (%)
No. of Banks with Agent Banking License	31	31	31	0	0	0.00	0.00
No. of Banks in Agent Banking Operation	30	30	30	0	0	0.00	0.00
Number of Agents	15,373	15,184	15,424	51	240	0.33	1.58
Number of Outlets	20,557	20,338	20,597	40	259	0.19	1.27
Number of Accounts	24,406,236	26,490,799	27,224,256	2,818,020	733,457	11.55	2.77
Number of Female-owned Accounts	12,078,966	13,156,677	13,558,918	1,479,952	402,241	12.25	3.06
Number of Rural Accounts	20,764,311	22,426,560	23,027,755	2,263,444	601,195	10.90	2.68
Amount of Deposit	456,052.72	509,073.10	519,072.92	63,020.20	9,999.82	13.82	1.96
Amount of Loan Disbursed	290,085.31	377,518.67	408,703.97	118,618.66	31,185.30	40.89	8.26
Amount of Inward Remittance	1,838,881.54	2,111,859.40	2,149,041.57	310,160.03	37,182.17	16.87	1.76

Table-1

(Source: Scheduled Banks; Compilation: Financial Inclusion Department, Bangladesh Bank)

This quarterly report summarizes the latest state of agent banking operations in Bangladesh as of June 2026 along with the progress since March 2026 and June 2025. It focuses on the coverage, customer penetration, collection of deposit, ratio of male-owned and female-owned accounts, disbursement of loan and the inward remittances through agent banking.

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 remains almost same as the previous quarter (Table-1). As of June 2026, the total number of agents and outlets reaches 15,424 and 20,597 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 the unbanked people of remote and rural areas under the umbrella of formal financial services. As of June 2026, 83.88% of the agents and 85.45% of the outlets are in the rural areas. The wide coverage of agent banking in rural areas provides positive indication of fulfilling the vision of financial inclusion.

Figure 1: Number of Agents

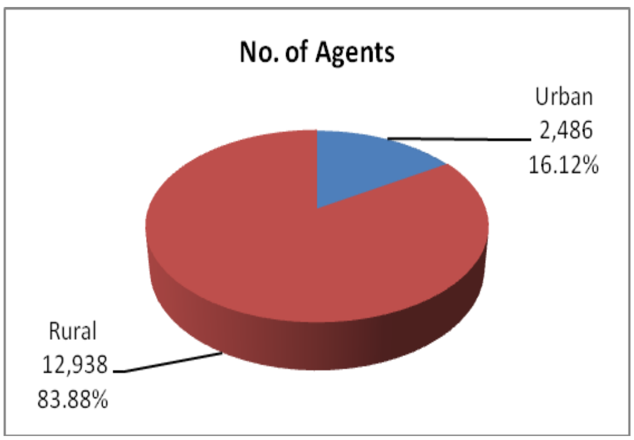
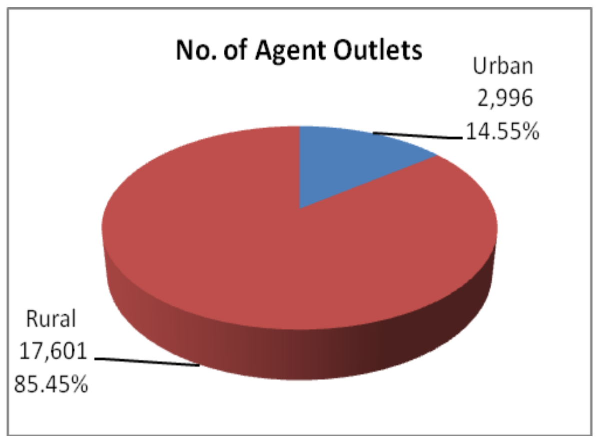


Figure 2: Number of Outlets



To emphasize on distribution in the rural areas, Bangladesh Bank advises the operating 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 rural vs. urban agent outlets is almost 6:1, which fully conforms to the objectives of agent banking initiative.

2.3 Growth of Agents and Outlets

Figures 3 and 4 show that the agents have increased by 1.58% and outlets have increased by 1.27% over the previous quarter. Considering the slight increase in number of agents and outlets and the past trend, it may be stated that overall scenario of agent banking is still indicative of stable situation. The dispersion of agents and outlets in the rural area not only ensures availability of 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 to scale up financial activities as well as employment generation in the rural areas.

Figure 3: Growth in Number of Agents

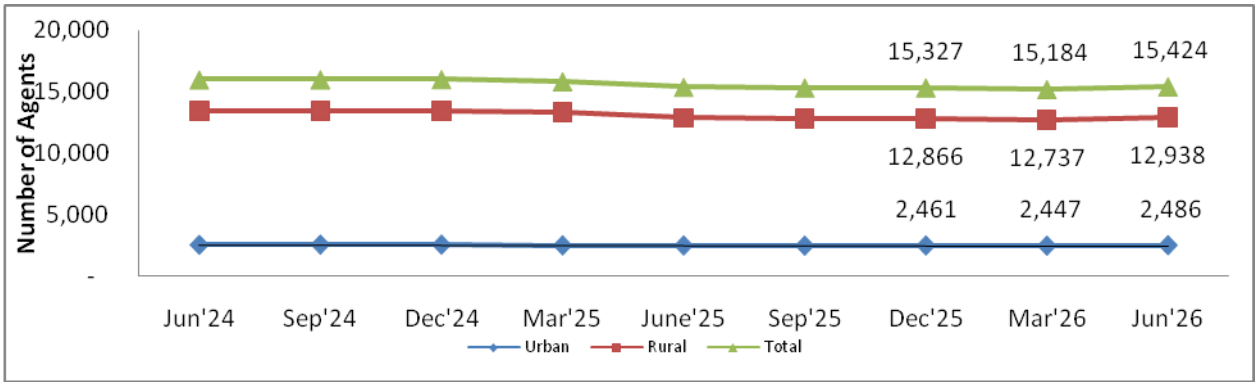
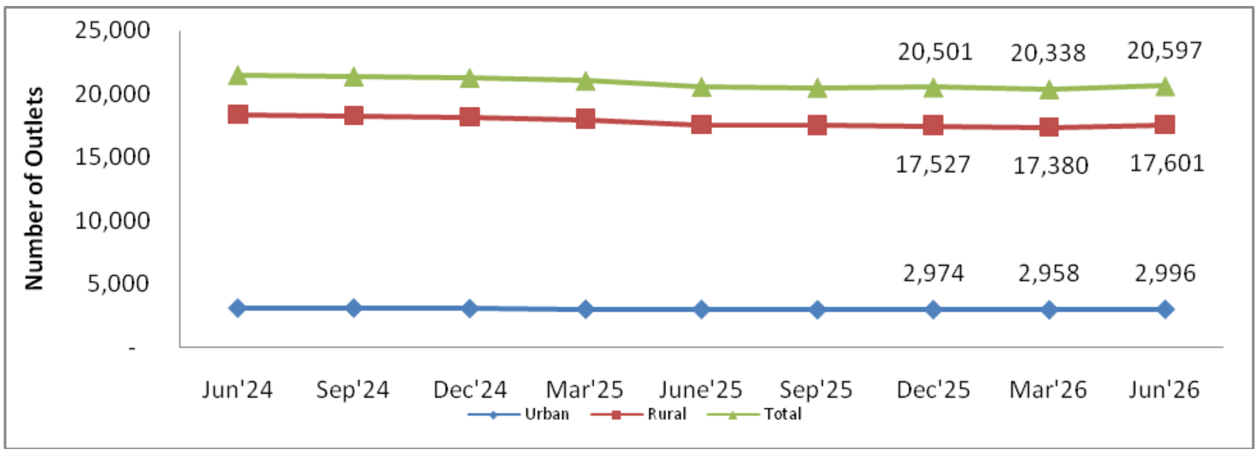


Figure 4: Growth in Number of Outlets



2.4 Female-owned Agent Outlet

At the end of June 2026, total number of female owned agents and outlets reaches 1,776 and 2,106 respectively. Females own only 10.22% of the total outlets across the country. This is expected to increase after BRPD Circular Letter no-10 of 2025. Female's active participation in agent banking as entrepreneurs reflects role of agent banking in women empowerment.

3. Customer Penetration

3.1 Number of Accounts

At the end of June 2026, the total number of accounts opened through agent banking stands at 27,224,256. 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 through account opening in terms of gender-based ownership, location and types. Figure 5 shows that the accounts opened by the female customers constitute 50% of the total accounts. Female customers have continued to surpass male customers in account opening which indicates that financial inclusion through agent banking is contributing to women empowerment through engagement in financial activities. Moreover, figure 6 shows that 85% of the total accounts are in the rural areas. This implies huge expansion of agent banking in the rural areas.

Figure 5: Gender-wise Distribution of Accounts

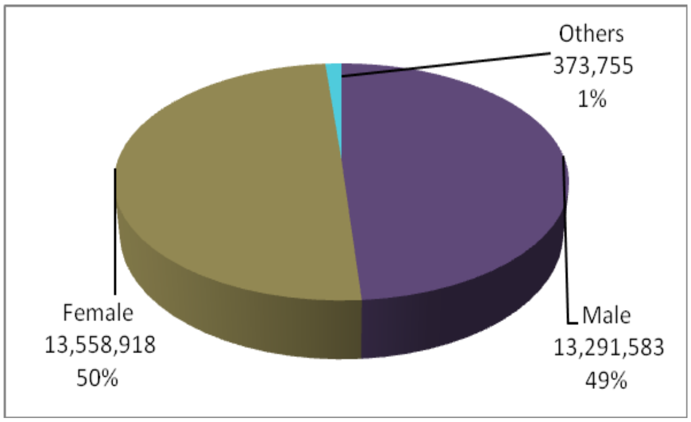


Figure 6: Area-wise Distribution of Accounts

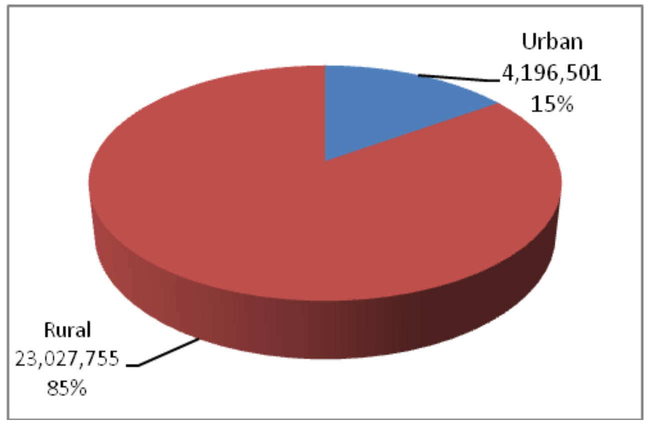
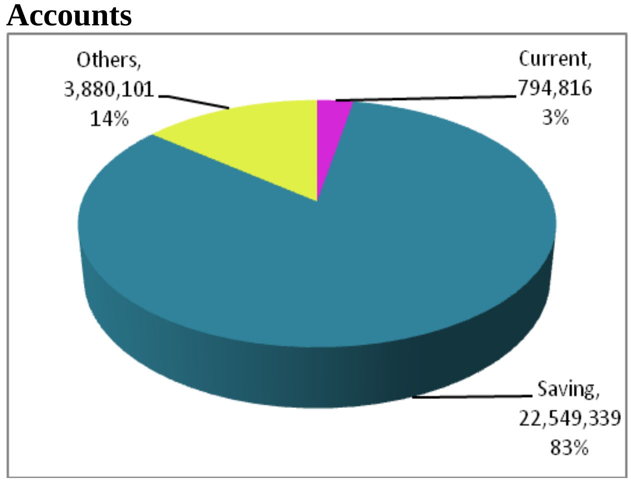


Figure 7 shows that 83% of the accounts are savings in nature while 3% are current and the remaining 14% are other accounts. The dominance of savings account indicates to the satisfactory level of saving habit among the rural people.

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 increased by 2.77% 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 indicates that female customers dominate in account opening. Accounts held with the male and female customers have been increased by 2.56% and 3.06% respectively over the previous quarter. This signifies that agent banking has paved the way for active participation of women in the financial system. All the accounts in term of types (savings, current and others) have increasing trend in this quarter (figure 10).

Figure 8: Area-wise Growth of Accounts

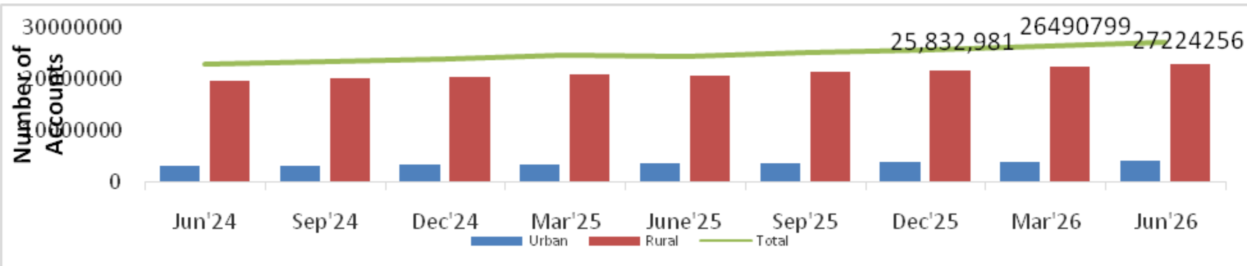


Figure 9: Gender-wise Growth of Accounts

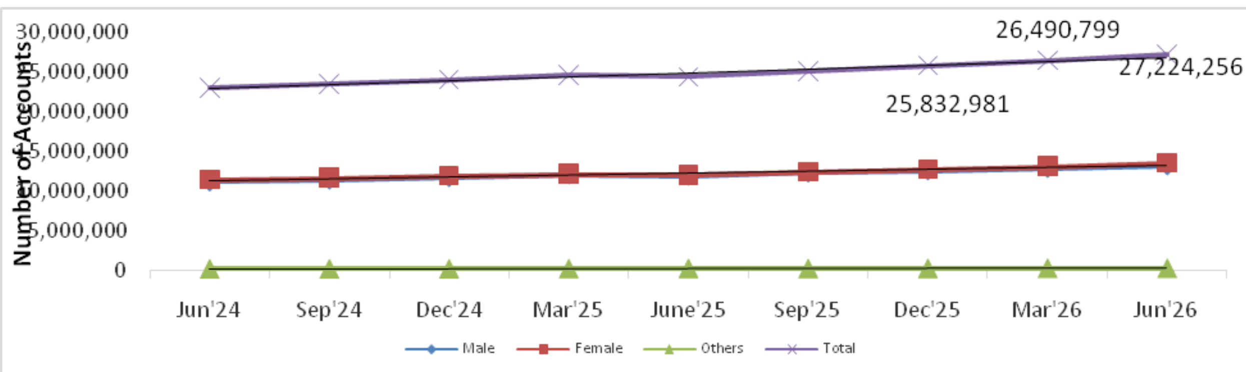
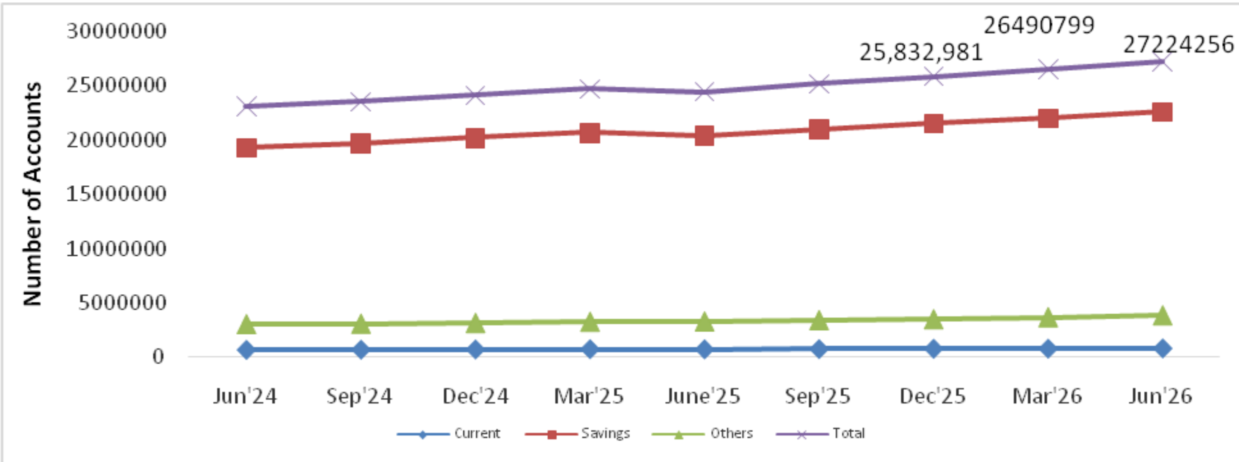


Figure 10: Category-wise Growth of Accounts



3.4 Accounts in Female-owned Outlets

At the end of June 2026, female-owned outlets have 2,339,544 accounts where 1,937,238 accounts are from rural areas. Again, the numbers of male and female accounts in female-owned outlets are 1,070,656 and 1,251,928 respectively. Number of female customers is greater than male customers in these outlets which indicate that female-owned outlets might have a strategic advantage in case of opening account of female customers. Female-owned outlets own about 8.59% of the total accounts opened through agent banking.

4. Deposit in Agent Banking Accounts

4.1 Deposit

At the end of June 2026, the total amount of deposit through agent banking reaches BDT 519,072.92 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 (81.40%) has been collected from the rural areas. Figure 12 shows that deposit in male customers' accounts (57.04%) is significantly higher than that of female customers (36.97%). In addition, Figure 13 indicates that savings accounts comprise of 40.39% of the total deposit while other categories of accounts including institutions and term deposit comprise of 53.63% of the total deposit and current accounts comprise of 5.98% of the total deposit.

Figure 11: Area-wise Distribution of Deposit

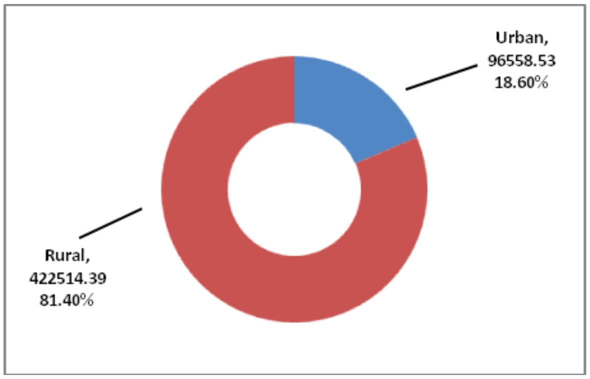


Figure 12: Gender-wise Distribution of Deposit

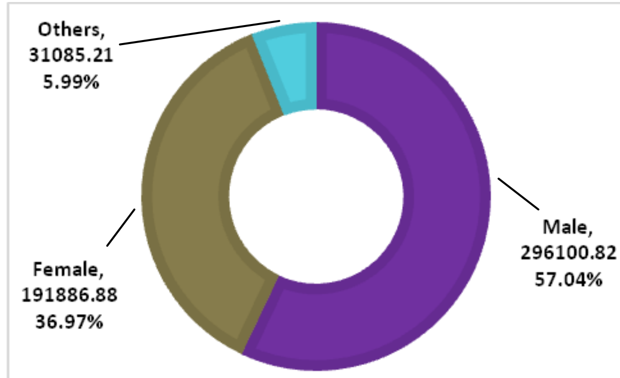
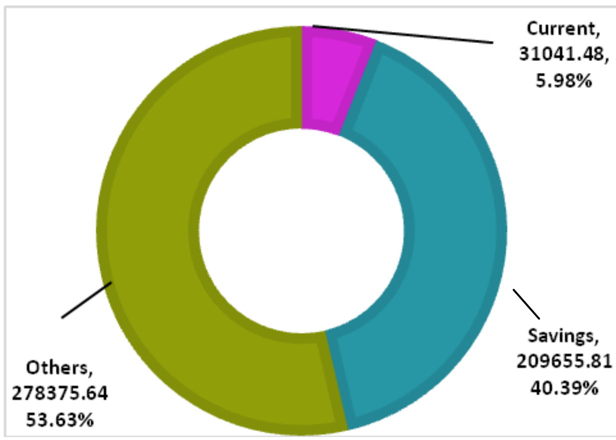


Figure 13: Category-wise Distribution of Deposit



4.3 Growth of Deposit

Figures 14, 15 and 16 illustrate the trend in deposit accumulation. In June 2026 quarter, the deposit through agent banking has increased by 1.96% since March 2026 quarter.

Figure 14: Trend of Deposit by Areas

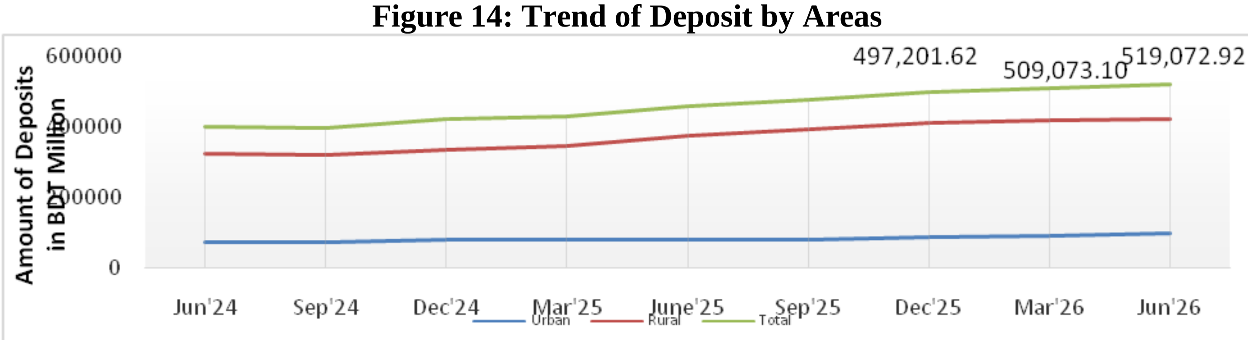


Figure 15: Trend of Deposit by Gender

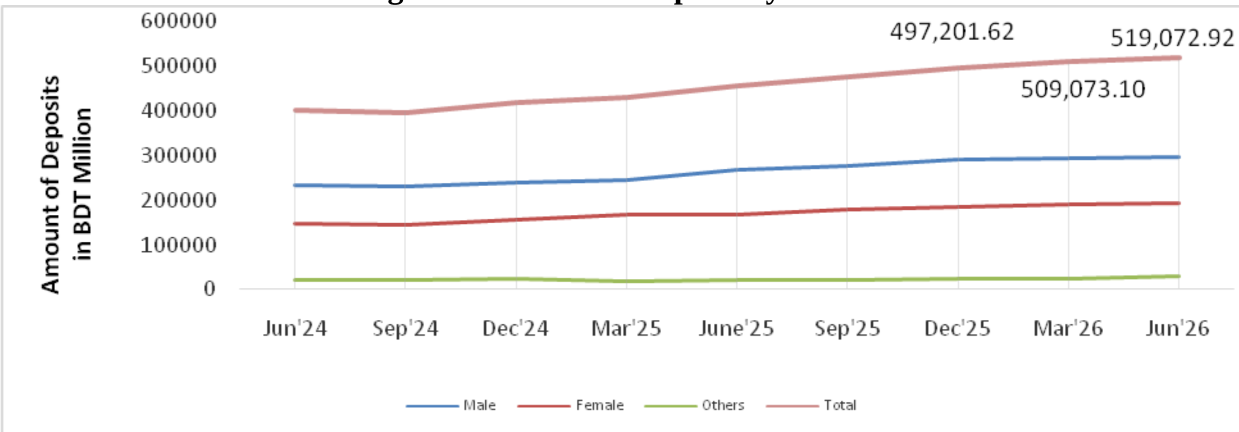
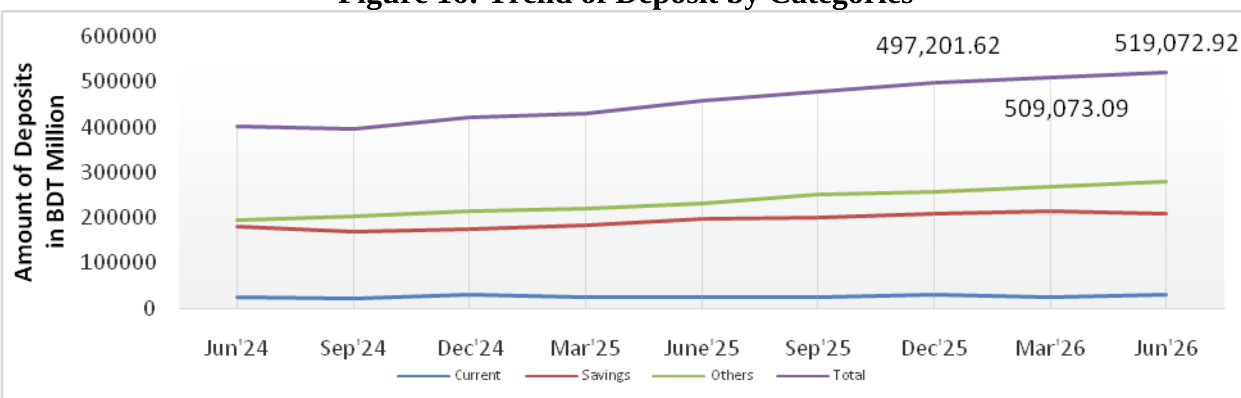


Figure 16: Trend of Deposit by Categories



Remarkably, deposit in the rural areas has increased by 0.88% while the deposit in the urban areas has increased by 6.99% over the previous quarter. Deposit from the male customers has increased by 0.86% while deposit from the female customers has increased 0.80%.

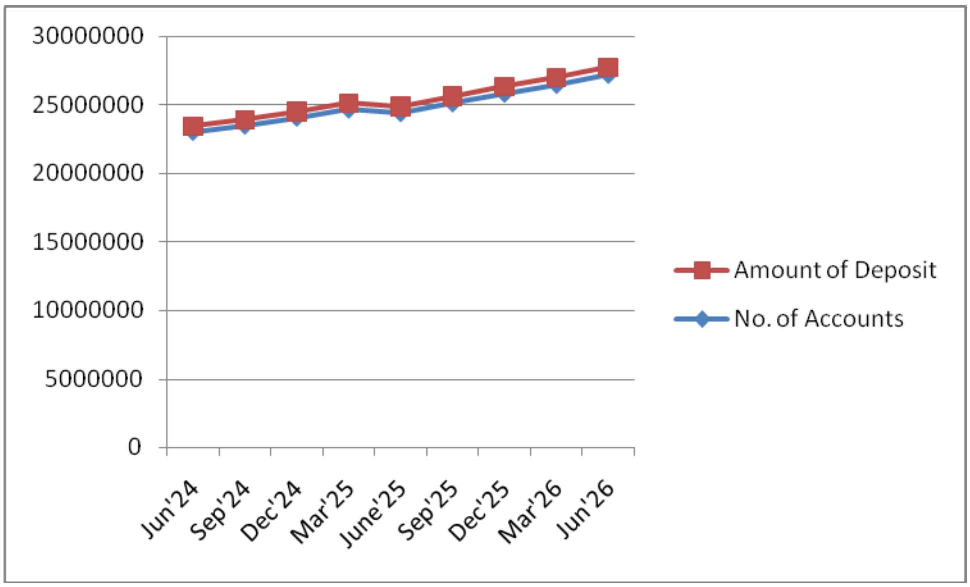
4.4 Deposits in Female-owned Outlets

At the end of June 2026, the total amount of deposits collected through female-owned agent outlets is BDT 44,994.87 million. Deposit collected from rural areas through these outlets is BDT 31,009.40 million. On the other hand, deposits from male customers' and female customers' are BDT 22,985.61 million and 16,220.35 million respectively. Female-owned outlets own almost 8.67% of the total deposit collected through agent banking.

4.5 Comparison between Number of Accounts and Amount of 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 2024, the number of agent banking accounts was 23,034,538 and the total amount of deposit was BDT 400,730.02 million. In June 2025, the number of accounts increased by 6% to 24,406,236 and the amount of deposit increased by 14% to BDT 456,052.72 million. In June 2026, the number of accounts has increased by 12% to 27,224,256 and the amount of deposit has grown by 14% to BDT 519,072.92 million. Over the past two years, the number of accounts has increased by 18% whereas the amount of deposit has scaled up by 30%. So, it can be perceived that the accounts opened through agent banking are mostly active.

Figure 17: Two Years Comparison 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 like Bangladesh. As of June 2026, the lending through agent banking rises to BDT 408,703.97 million. The volume of the total loan has increased by 8.26% 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 Loans

Figure-18 illustrates the geographical distribution of lending through agent banking. As of June 2026, rural customers have received BDT 262,263.99 million (64.17%) of the total loan disbursed through agent banking channel. This trend conforms to the objective of the agent banking to enhance the rural people's access to finance.

Figure 18: Area-wise Distribution of Loans

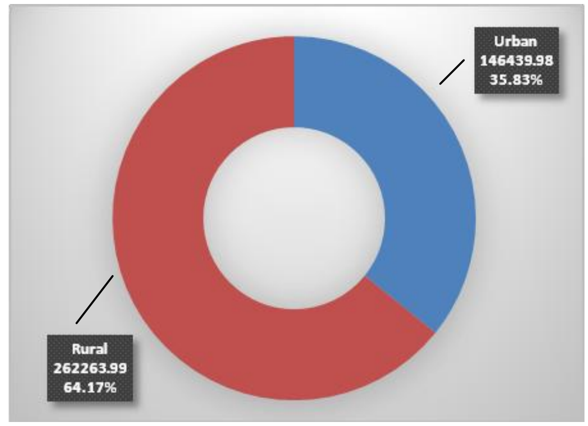


Figure 19: Gender-wise Distribution of Loans

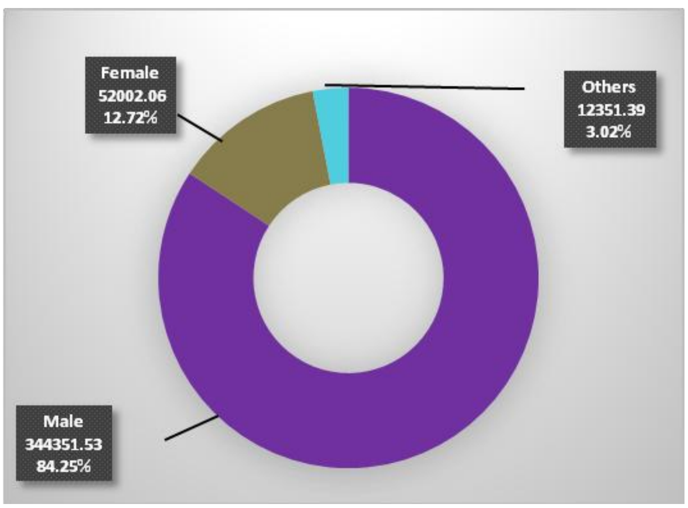


Figure 19 shows the gender-wise distribution of lending through agent banking. As of June 2026, male borrowers have received BDT 344,351.53 million (84.25%) of the total loan compared to female borrowers who have received only BDT 52,002.06 million (12.72%). This figure potentially indicates female customers' 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. Currently, 23 banks are engaged in lending through agent banking. 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 agent banking.

5.3 Lending through Female-owned Outlets

At the end of June 2026, lending through female-owned outlets is BDT 31,889.93 million. Volume of Lending through outlets in rural areas is BDT 17,143.90 million. Female customers are seen clearly lagging behind male customers in receiving credit. Female-owned outlets own about 7.80% of total credit disbursed through agent banking.

5.4 Growth of Loan amounts

The reporting quarter observes growth in lending through agent banking. The volume of lending has increased by 8.26% over the March 2026 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 8.52%. The gender wise growth of lending is shown in Figure 21 which indicates that volume of lending to male borrowers is significantly higher than that to 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

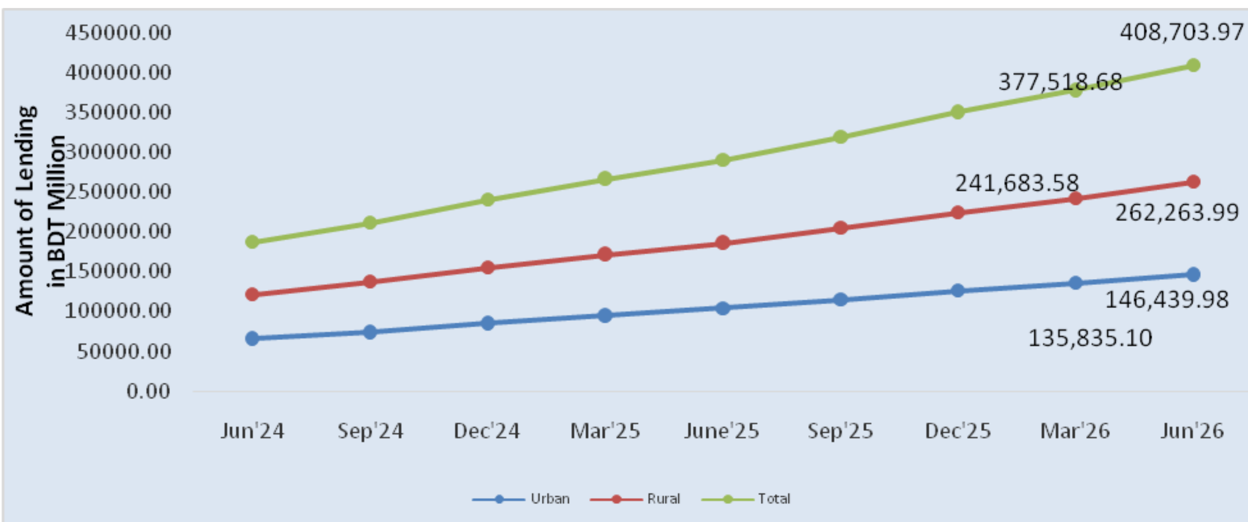
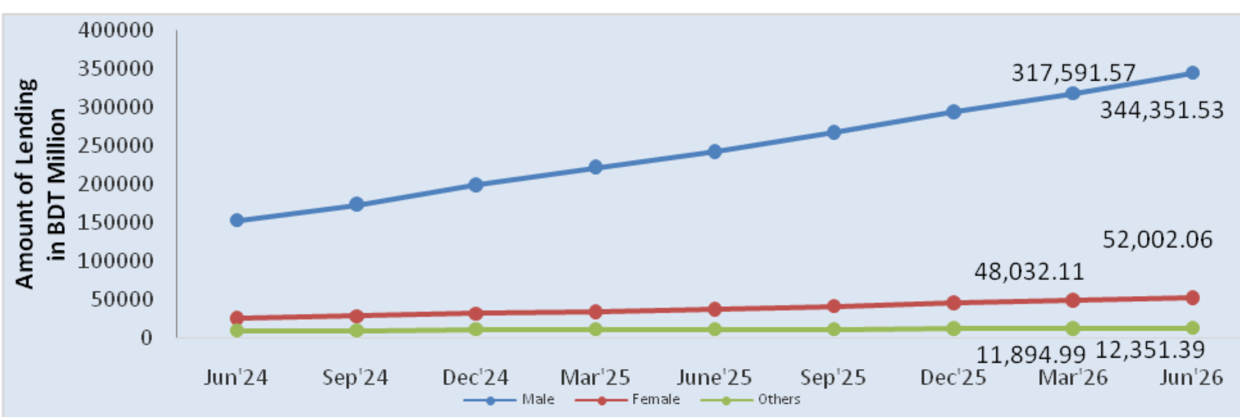


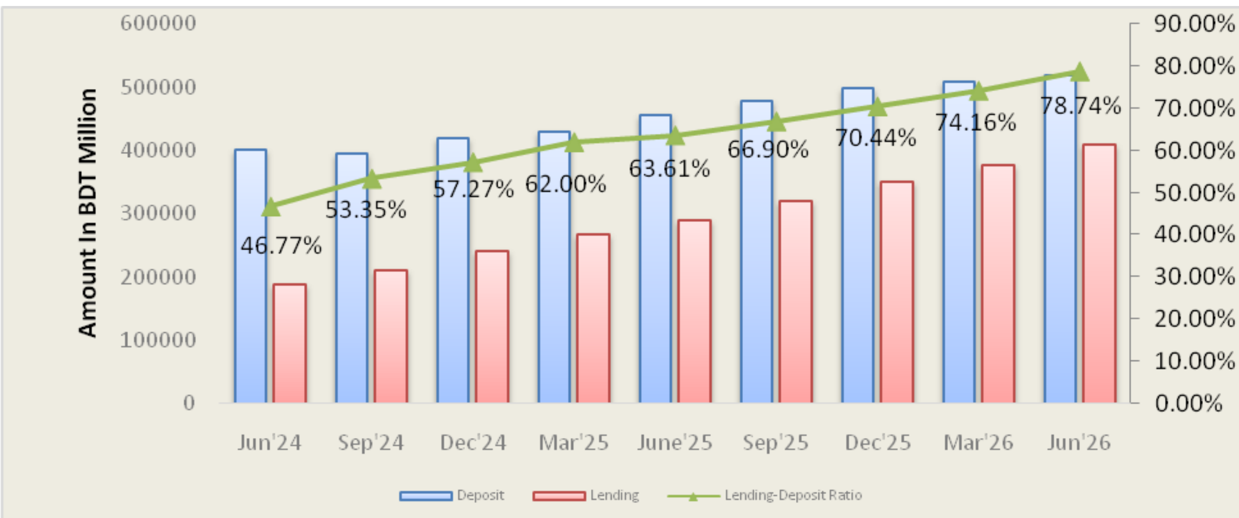
Figure 21: Gender-wise Growth of Lending



5.5 Lending against Deposit

Figure 22 indicates that the loan to deposit ratio in agent banking is only 78.74% in the June 2026 quarter. In the last quarter, the ratio was 74.16%. Increase in loan to deposit ratio compared to the last quarter indicates that investment through agent outlets is gradually getting momentum. However, in this quarter only 23 banks out of 30 have distributed loan through agent banking. Again, loan to deposit ratio in rural area is 62% which was 58% in the last quarter. This ratio indicates that the rural people are still getting less loan facility against their deposit compared to the urban area. But this trend indicates gradual increase of loan disbursement in rural areas. Bangladesh Bank is closely monitoring the progress and emphasizing on disbursing loans to rural people to stimulate the rural economy.

Figure 22: Lending against Deposit Collection



6. Channeling of Inward Remittances through Agent Banking

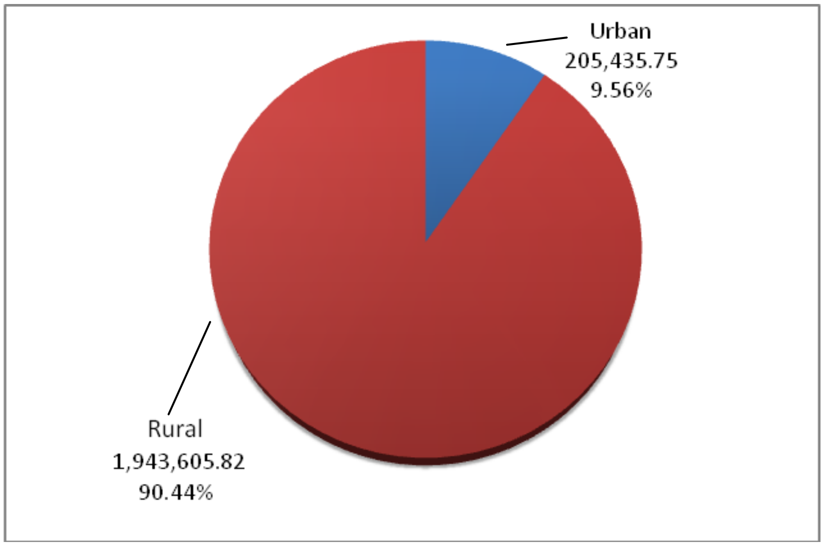
6.1 Inward Remittances

At the end of June 2026, the amount of inward remittances through agent banking rises to BDT 2,149,041.57 million. It has increased by 1.76% over the March 2026 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 is expected to 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 a 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 90.44% of the total inward remittance. Thus, agent banking is playing a vital role in bringing the hard-earned money of the non-resident Bangladeshis in the hands of their closest ones. In case of remittance distribution, agent banking is providing a door-step service, especially in rural areas.

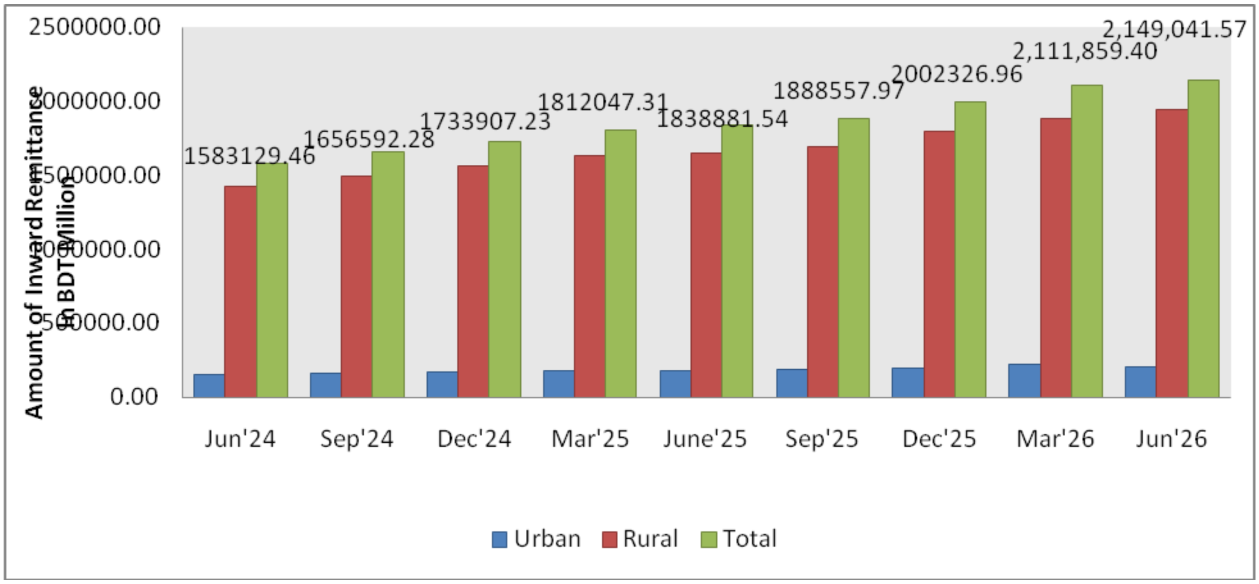
Figure 23: Area-wise Distribution of Inward Remittance



6.3 Growth of Inward Remittances

Figure 24 shows the growth of inward remittances through agent banking. In June 2026 quarter, the amount of inward remittances disbursed by agents has increased by 1.76% over the previous quarter. In the current quarter, BDT 37,182.17 million remittances has been disbursed through agent banking. More significantly, the major share of the remittances is going to the rural areas, which is expected to rejuvenate the rural economy.

Figure 24: Growth in amount of Inward Remittance



6.4 Remittance Distribution through Female-owned Outlets

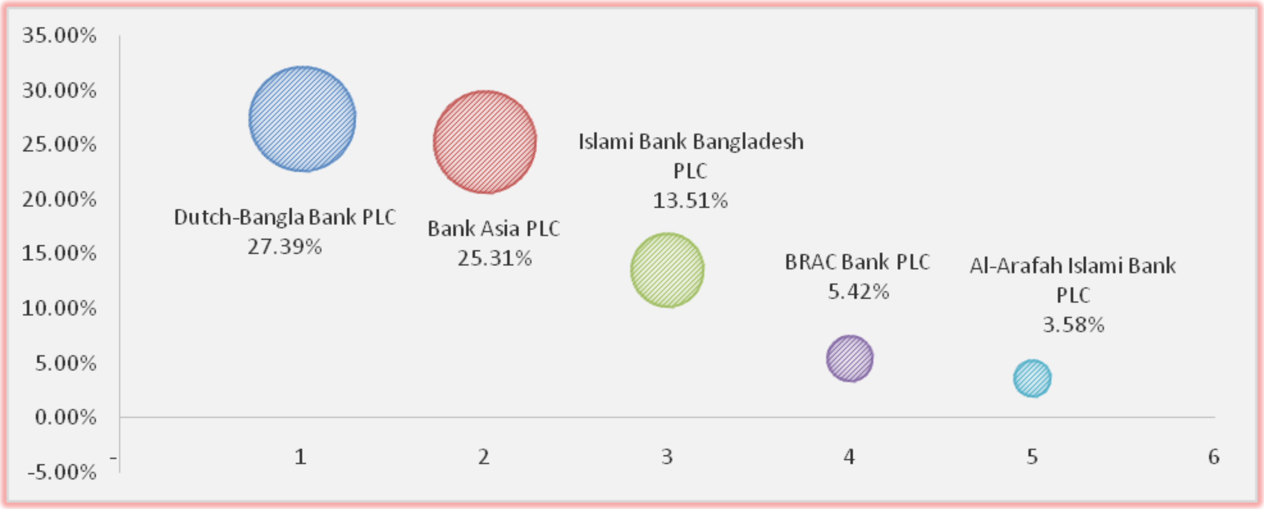
At the end of June 2026, the amount of inward remittances distributed through female-owned outlets is BDT 52,409.76 million. Inward remittance distributed to rural areas is BDT 44,709.05 million and urban area is BDT 7,700.72 million. It indicates that significant amount of inward remittance is distributed to rural area compared to urban area. Female-owned outlets own almost 2.44% of the total remittance distributed through agent banking.

7. Top Five Banks engaged in Agent Banking

7.1 In terms of Outlet Distribution

As of June 2026, top five banks have established 75.21% of the total agent outlets. Dutch-Bangla Bank PLC has ranked the top with 5,641 outlets, comprising 27.39% of the total outlets (Figure 25) under operation.

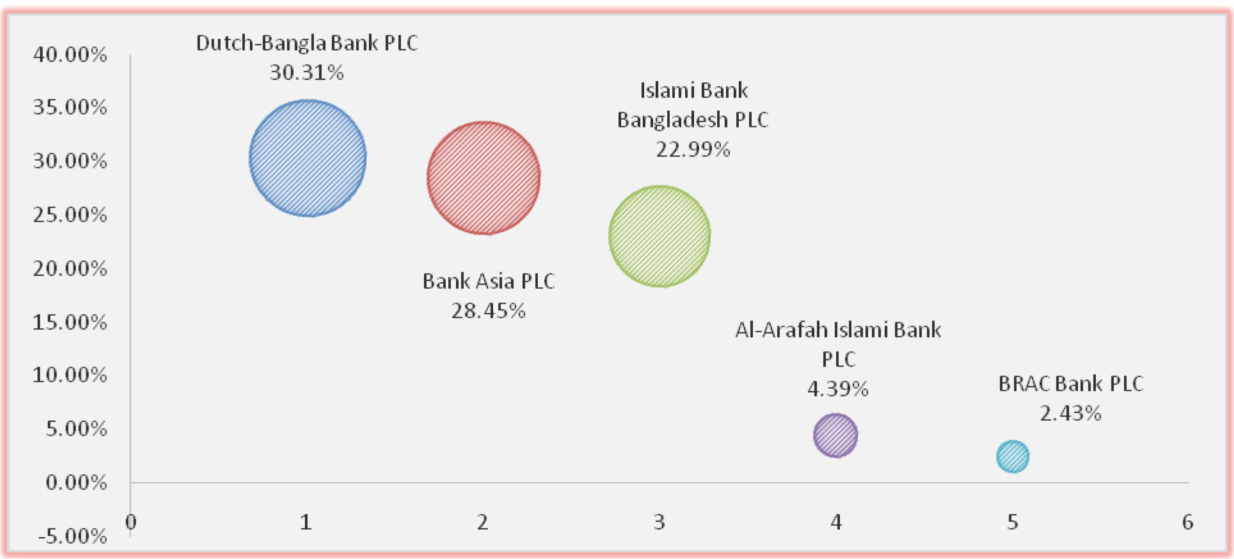
Figure 25: Top Five Banks' Share of Outlets



7.2 In terms of Account number

As of June 2026, top five Banks have opened 88.56% of the total accounts opened through agent banking. Dutch-Bangla Bank PLC has opened the highest number of 8,251,409 accounts, comprising 30.31% of the total accounts (Figure 26). This bank has opened 215,819 new accounts in this quarter.

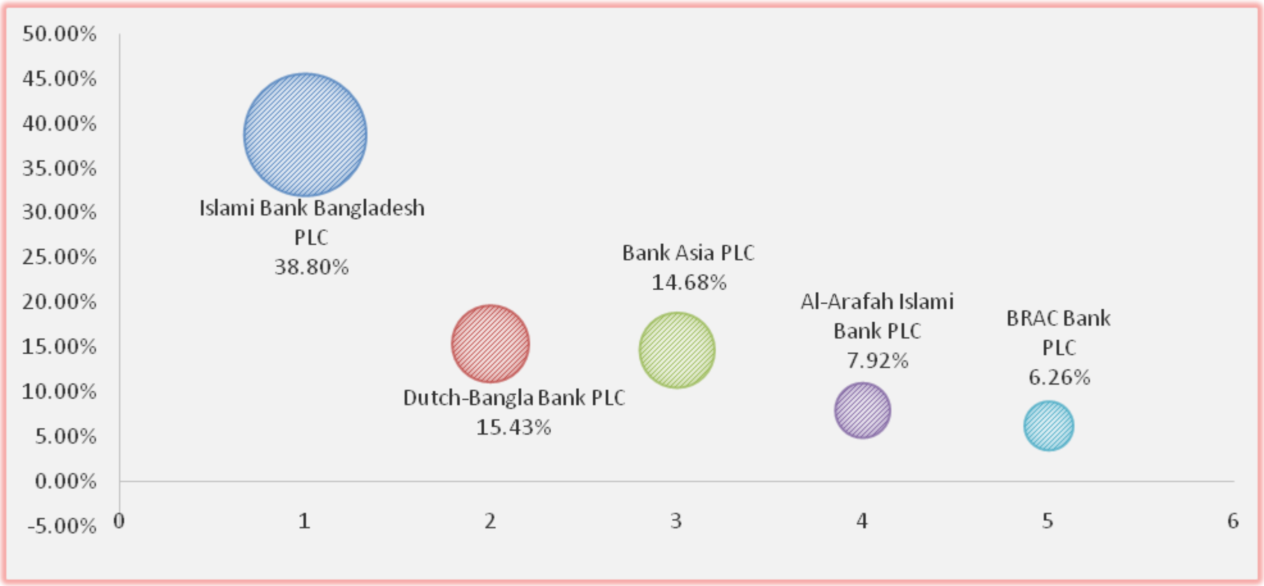
Figure 26: Top Five Banks' Share of Accounts



7.3 In terms of Deposit Collection

As of June 2026, top five banks have secured 82.95% share of the total amount of deposit accumulated through agent banking. Islami Bank Bangladesh PLC has ranked top in this list, with 38.80% of the total deposit (Figure 27) amounting BDT 201,379.16 million followed by Dutch-Bangla Bank PLC with 15.43% of the total deposit.

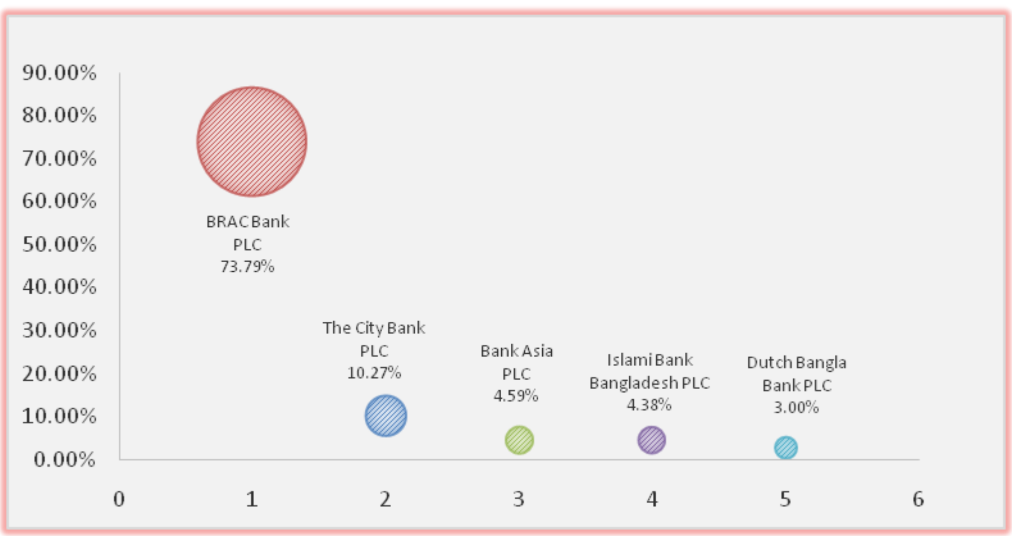
Figure 27: Top Five Banks' Share of Deposit



7.4 In terms of Lending

The top five banks have carried out 96.02% of the total lending through agent banking till June 2026. BRAC Bank PLC has ranked the top with the largest volume of lending amounting to BDT 301,582.51 million, which is 73.79% of the total loans disbursed through agent banking (Figure 28).

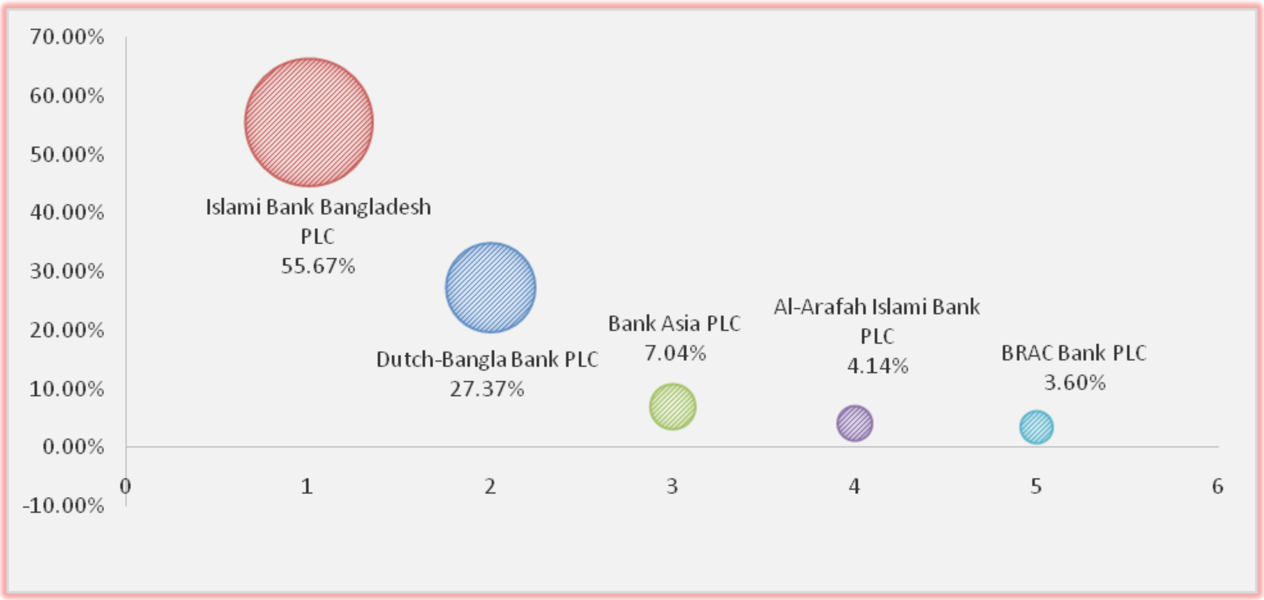
Figure 28: Top Five Banks' Share of Lending



7.5 In terms of Distribution of Inward Remittances

The top five banks have 97.82% share of the total inward remittances distributed through agent banking till June 2026. Islami Bank Bangladesh PLC ranks the top with BDT 1,196,379.78 million, which is 55.67% 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, especially in the rural area, indicates that there is a remarkable potential to bring the rural unbanked people under the umbrella of formal banking services. Again, gradual increase in lending to deposit ratio indicates that agent banking is making finance available for entrepreneurship against deposit collection. In a nutshell, 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.

Appendix

Appendix-1: Summary of Agents and Outlets

		No. of Agents			No. of Outlets		
Sl No.	**Bank Name**	Urban	Rural	**Total**	Urban	Rural	**Total**
1	Bank Asia PLC	505	4622	5127	507	4706	5213
2	NRB Commercial Bank PLC	52	559	611	61	563	624
3	Dutch-Bangla Bank PLC	593	446	1039	1085	4556	5641
4	Al-Arafah Islami Bank PLC	100	426	526	89	649	738
5	Modhumoti Bank PLC	20	380	400	22	386	408
6	Social Islami Bank PLC	50	271	321	41	284	325
7	Standard Bank Limited	0	11	11	0	11	11
8	First Security Islami Bank PLC	14	95	109	14	95	109
9	Agrani Bank PLC	0	0	0	0	0	0
10	Mutual Trust Bank PLC	52	119	171	49	131	180
11	Midland Bank Limited	22	97	119	25	112	137
12	United Commercial Bank PLC	134	494	628	116	513	629
13	The City Bank PLC	121	344	465	130	346	476
14	AB Bank PLC	85	161	246	78	184	262
15	Islami Bank Bangladesh PLC	179	2603	2782	179	2603	2782
16	The Premier Bank PLC	55	104	159	77	148	225
17	NRB Bank Limited	4	307	311	5	309	314
18	BRAC Bank PLC	203	823	1026	222	894	1116
19	Eastern Bank PLC	43	59	102	40	80	120
20	One Bank PLC	61	211	272	62	212	274
21	Mercantile Bank PLC	34	154	188	34	154	188
22	Shahjalal Islami Bank PLC	42	113	155	42	113	155
23	Exim Bank Limited	3	3	6	3	5	8
24	Padma Bank PLC	1	0	1	2	4	6
25	Jamuna Bank PLC	12	46	58	12	46	58
26	Prime Bank PLC	53	153	206	53	153	206
27	Global Islami Bank PLC	7	11	18	6	12	18
28	Meghna Bank PLC	13	14	27	13	14	27
29	South East Bank PLC	13	149	162	14	155	169
30	Sonali Bank PLC	8	134	142	8	134	142
31	South Bangla Agri & Com Bank Pl	7	29	36	7	29	36
Total		**2,486**	**12,938**	**15424**	**2,996**	**17,601**	**20597**
Percentage		**16.12%**	**83.88%**	**100.00%**	**14.55%**	**85.45%**	**100.00%**

Source: Scheduled Banks; Compilation: Financial Inclusion Department, Bangladesh Bank

Appendix-2: Summary of Accounts

		No. of Accounts										
Sl No.	**Bank Name**	**Urban**	**Rural**	**Total**	**Male**	**Female**	**Others**	**Total**	**Current**	**Saving**	**Others**	**Total**
1	Bank Asia PLC	866772	6878189	7744961	2678022	4980888	86051	7744961	163424	7286328	295209	7744961
2	NRB Commercial Bank PLC	9649	265141	274790	81349	193223	218	274790	414	273151	1225	274790
3	Dutch-Bangla Bank PLC	2084169	6167240	8251409	4851631	3399778	0	8251409	91589	7474823	684997	8251409
4	Al-Arafah Islami Bank PLC	124847	1070096	1194943	600910	587959	6074	1194943	24716	1004877	165350	1194943
5	Modhumoti Bank PLC	54074	410645	464719	85846	378873	0	464719	2188	462531	0	464719
6	Social Islami Bank PLC	29324	294785	324109	163278	160701	130	324109	4277	264008	55824	324109
7	Standard Bank Limited	0	14682	14682	6550	7394	738	14682	1026	11853	1803	14682
8	First Security Islami Bank PLC	6566	131271	137837	70690	67147	0	137837	3879	107805	26153	137837
9	Agrani Bank PLC	0	0	0	0	0	0	0	0	0	0	0
10	Mutual Trust Bank PLC	39298	124208	163506	87758	64855	10893	163506	12625	138995	11886	163506
11	Midland Bank Limited	4942	37060	42002	18461	23082	459	42002	589	34238	7175	42002
12	United Commercial Bank PLC	75148	271044	346192	179805	158373	8014	346192	20736	298127	27329	346192
13	The City Bank PLC	185834	346653	532487	301938	218217	12332	532487	51491	453227	27769	532487
14	AB Bank PLC	24225	74279	98504	56744	41760	0	98504	5705	75239	17560	98504
15	Islami Bank Bangladesh PLC	404773	5853753	6258526	3433602	2824924	0	6258526	112925	3863608	2281993	6258526
16	The Premier Bank PLC	19234	68281	87515	47881	38010	1624	87515	1414	78093	8008	87515
17	NRB Bank Limited	1796	49244	51040	18716	31425	899	51040	1464	44466	5110	51040
18	BRAC Bank PLC	175425	485397	660822	279061	148251	233510	660822	267925	221763	171134	660822
19	Eastern Bank PLC	29602	73231	102833	72472	30361	0	102833	10019	80564	12250	102833
20	One Bank PLC	12972	71580	84552	45136	36822	2594	84552	3581	67939	13032	84552
21	Mercantile Bank PLC	7092	68335	75427	45127	30300	0	75427	3099	53051	19277	75427
22	Shahjalal Islami Bank PLC	9886	41986	51872	26641	21270	3961	51872	1258	38110	12504	51872
23	Exim Bank Limited	2299	3086	5385	3063	2322	0	5385	77	3433	1875	5385
24	Padma Bank Limited	1139	2099	3238	1243	1964	31	3238	83	3130	25	3238
25	Jamuna Bank Limited	6633	22918	29551	16103	13448	0	29551	1398	23289	4864	29551
26	Prime Bank Limited	7468	37389	44857	23990	19656	1211	44857	2872	38680	3305	44857
27	Global Islami Bank PLC	589	2592	3181	1721	1306	154	3181	88	2403	690	3181
28	Meghna Bank Limited	2970	2450	5420	2726	1478	1216	5420	1121	3134	1165	5420
29	South East Bank Limited	6001	102295	108296	59595	45324	3377	108296	3377	90342	14577	108296
30	Sonali Bank PLC	3298	53589	56887	29574	27313	0	56887	1197	48176	7514	56887
31	South Bangla Agri & Comm. Bank Ltd.	476	4237	4713	1950	2494	269	4713	259	3956	498	4713
Total		**4,196,501**	**23,027,755**	**27,224,256**	**13,291,583**	**13,558,918**	**373,755**	**27,224,256**	**794,816**	**22,549,339**	**3,880,101**	**27,224,256**

Source: Scheduled Banks; Compilation: Financial Inclusion Department, Bangladesh Bank

Appendix-3: Summary 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 PLC	13579.14	62613.09	76192.23	35591.02	34971.22	5629.99	76192.23	2458.77	34027.84	39705.61	76192.22
2	NRB Commercial Bank PLC	31.56	877.32	908.88	363.55	527.15	18.18	908.88	1.60	833.77	73.51	908.88
3	Dutch-Bangla Bank PLC	19914.49	60155.81	80070.30	54014.50	24898.27	1157.54	80070.30	3471.36	58188.30	18410.64	80070.30
4	Al-Arafah Islami Bank PLC	6085.26	34640.12	40725.38	22919.71	16989.93	815.74	40725.38	879.79	13826.74	26018.86	40725.39
5	Modhumoti Bank PLC	172.82	1603.24	1776.06	779.33	996.72	0.00	1776.05	84.34	1691.71	0.00	1776.05
6	Social Islami Bank PLC	1036.30	5224.55	6260.85	4338.90	1912.07	9.89	6260.85	25.45	1041.20	5194.20	6260.85
7	Standard Bank Limited	0.00	180.90	180.90	90.56	75.97	14.37	180.90	7.20	104.35	69.35	180.90
8	First Security Islami Bank PLC	357.53	2825.02	3182.55	2198.66	983.89	0.00	3182.55	17.43	687.04	2478.08	3182.55
9	Agrani Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	Mutual Trust Bank PLC	1249.47	3897.24	5146.70	2347.80	1644.02	1154.88	5146.70	197.70	1688.90	3260.11	5146.70
11	Midland Bank Limited	184.25	887.83	1072.08	539.44	362.47	170.17	1072.08	57.87	311.92	702.30	1072.08
12	United Commercial Bank PLC	8493.28	8757.42	17250.70	13510.27	3740.44	0.00	17250.70	1867.41	3475.44	11907.85	17250.70
13	The City Bank PLC	7558.69	9513.75	17072.44	6425.94	3968.89	6677.62	17072.45	1748.27	4321.54	11002.63	17072.44
14	AB Bank PLC	642.28	2694.64	3336.92	1949.89	1387.03	0.00	3336.92	139.00	1018.21	2179.71	3336.92
15	Islami Bank Bangladesh PLC	14563.69	186815.47	201379.16	116298.95	85080.21	0.00	201379.16	6589.85	75137.42	119651.89	201379.16
16	The Premier Bank PLC	894.69	1591.34	2486.03	1000.44	761.44	724.16	2486.04	58.31	706.30	1721.44	2486.05
17	NRB Bank Limited	35.66	1047.88	1083.54	560.35	500.53	22.66	1083.54	19.16	307.11	757.28	1083.54
18	BRAC Bank PLC	10035.56	22182.22	32217.78	17247.31	6891.54	8078.93	32217.78	8233.05	4676.38	19308.35	32217.78
19	Eastern Bank PLC	3655.73	4981.63	8637.36	7237.17	1400.19	0.00	8637.36	2317.02	2764.03	3556.31	8637.36
20	One Bank PLC	1186.22	2759.52	3945.74	2369.65	1254.98	321.11	3945.74	173.31	1047.21	2725.22	3945.74
21	Mercantile Bank PLC	359.07	788.38	1147.45	843.68	303.77	0.00	1147.45	50.94	334.63	761.88	1147.45
22	Shahjalal Islami Bank PLC	221.80	837.38	1059.18	540.97	326.02	192.19	1059.18	64.84	487.38	506.96	1059.18
23	Exim Bank Limited	209.18	67.35	276.53	243.64	32.89	0.00	276.53	17.98	18.77	239.78	276.53
24	Padma Bank Limited	78.69	5.28	83.97	0.45	0.72	82.80	83.97	4.80	0.81	78.36	83.97
25	Jamuna Bank Limited	486.81	1382.58	1869.39	1196.18	673.21	0.00	1869.39	97.43	491.23	1280.73	1869.39
26	Prime Bank Limited	4330.52	747.79	5078.31	521.18	292.82	4264.30	5078.30	1994.15	339.58	2744.58	5078.31
27	Global Islami Bank PLC	20.35	92.48	112.82	55.43	43.01	14.38	112.82	0.17	19.81	92.83	112.82
28	Meghna Bank Limited	646.48	533.29	1179.77	45.05	27.82	1106.90	1179.77	159.49	17.17	1003.11	1179.77
29	South East Bank Limited	165.68	3721.11	3886.78	2201.91	1308.57	376.29	3886.78	247.53	1377.19	2262.06	3886.78
30	Sonali Bank PLC	98.35	974.35	1072.70	585.82	486.87	0.00	1072.70	38.20	682.71	351.79	1072.70
31	South Bangla Agri & Com Bank	265.00	115.42	380.42	83.08	44.23	253.11	380.42	19.06	31.12	330.24	380.42
Total		**96,558.53**	**422,514.39**	**519,072.92**	**296100.82**	**191886.88**	**31085.21**	**519,072.92**	**31,041.48**	**209,655.81**	**278,375.64**	**519,072.92**

Source: Scheduled Banks; Compilation: Financial Inclusion Department, Bangladesh Bank

Appendix-4: Summary of Lending

Amount of Lending (in BDT million)								
Sl No.	**Bank Name**	**Urban**	**Rural**	**Total**	**Male**	**Female**	**Others**	**Total**
1	Bank Asia PLC	2788.32	15959.36	18747.68	6027.03	1805.94	10914.71	18747.68
2	NRB Commercial Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Dutch-Bangla Bank PLC	3641.63	8614.86	12256.49	8563.67	3692.82	0.00	12256.49
4	Al-Arafah Islami Bank PLC	2716.41	8559.19	11275.60	7946.49	3329.12	0.00	11275.61
5	Modhumoti Bank PLC	3.28	27.76	31.04	29.97	1.07	0.00	31.04
6	Social Islami Bank PLC	1.26	0.75	2.01	1.45	0.56	0.00	2.01
7	Standard Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	First Security Islami Bank PLC	0.00	50.36	50.36	29.86	20.50	0.00	50.36
9	Agrani Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	Mutual Trust Bank PLC	150.61	144.44	295.05	224.81	67.64	2.60	295.05
11	Midland Bank Limited	4.42	50.10	54.52	36.44	14.87	3.20	54.52
12	United Commercial Bank PLC	13.88	49.99	63.86	53.18	10.68	0.00	63.86
13	The City Bank PLC	20309.86	21647.55	41957.41	30875.77	11006.84	74.80	41957.41
14	AB Bank PLC	13.08	26.70	39.78	22.31	17.47	0.00	39.78
15	Islami Bank Bangladesh PLC	1211.23	16670.35	17881.58	14367.48	3514.09	0.00	17881.58
16	The Premier Bank PLC	12.47	214.11	226.58	8.90	8.33	209.35	226.58
17	NRB Bank Limited	8.24	109.12	117.36	87.31	30.04	0.00	117.36
18	BRAC Bank PLC	113457.28	188125.23	301582.51	273381.96	28200.55	0.00	301582.51
19	Eastern Bank PLC	986.25	1499.22	2485.47	2261.45	223.02	0.00	2484.47
20	One Bank PLC	64.77	199.48	264.25	202.12	44.50	17.63	264.25
21	Mercantile Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	Shahjalal Islami Bank PLC	11.05	4.43	15.48	14.93	0.55	0.00	15.48
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	103.85	29.20	133.05	129.54	3.52	0.00	133.05
26	Prime Bank Limited	1.10	17.66	18.76	14.81	0.14	3.80	18.75
27	Global Islami Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	Meghna Bank Limited	934.30	191.00	1125.30	0.00	0.00	1125.30	1125.30
29	Southeast Bank Limited	5.90	64.71	70.61	63.12	8.49	0.00	71.61
30	Sonali Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	South Bangla Agri & Com Bank	0.80	8.44	9.24	7.93	1.31	0.00	9.24
Total		**146,439.98**	**262,263.99**	**408,703.97**	**344,350.53**	**52,002.05**	**12,351.39**	**408,703.97**

Source: Scheduled Banks; Compilation: Financial Inclusion Department, Bangladesh Bank

Appendix-5: Bank-wise Inward Remittance Distribution

Inward Remittance (BDT in Million)				
Sl No.	Bank Name	Urban	Rural	Total
1	Bank Asia PLC	11085.07	140141.91	151226.98
2	NRB Commercial Bank PLC	0.00	0.00	0.00
3	Dutch-Bangla Bank PLC	102471.35	485615.03	588086.38
4	Al-Arafah Islami Bank PLC	6265.66	82806.94	89072.60
5	Modhumoti Bank PLC	9.03	245.60	254.63
6	Social Islami Bank PLC	0.42	16.37	16.79
7	Standard Bank Limited	0.00	6.15	6.15
8	First Security Islami Bank PLC	14.63	1363.29	1377.92
9	Agrani Bank PLC	0.00	0.00	0.00
10	Mutual Trust Bank PLC	1022.77	8737.23	9760.00
11	Midland Bank Limited	1.12	22.82	23.94
12	United Commercial Bank PLC	4.40	688.58	692.97
13	The City Bank PLC	2458.30	19021.72	21480.02
14	AB Bank PLC	411.29	1361.76	1773.05
15	Islami Bank Bangladesh PLC	69311.57	1127068.21	1196379.78
16	The Premier Bank PLC	6.32	75.22	81.54
17	NRB Bank Limited	5.71	994.45	1000.16
18	BRAC Bank PLC	11495.51	65930.77	77426.28
19	Eastern Bank PLC	287.29	450.23	737.52
20	One Bank PLC	42.33	957.22	999.55
21	Mercantile Bank PLC	119.06	2816.06	2935.12
22	Shahjalal Islami Bank PLC	181.15	1915.08	2096.23
23	Exim Bank Limited	0.00	0.00	0.00
24	Padma Bank Limited	0.00	0.00	0.00
25	Jamuna Bank Limited	14.42	310.38	324.80
26	Prime Bank Limited	0.96	27.33	28.29
27	Global Islami Bank PLC	31.18	87.53	118.71
28	Meghna Bank Limited	6.23	0.00	6.23
29	Southeast Bank Limited	140.71	2892.84	3033.55
30	Sonali Bank PLC	48.87	37.97	86.84
31	South Bangla Agri & Com Bank	0.40	15.12	15.52
Total		**205,435.75**	**1,943,605.82**	**2,149,041.57**

Source: Scheduled Banks; Compilation: Financial Inclusion Department, Bangladesh Bank

Appendix-6: Summary of Female-owned Agents and Outlets

		No. of Agents			No. of Outlets		
Sl No.	Bank Name	Urban	Rural	Total	Urban	Rural	Total
1	Bank Asia PLC	95	577	672	99	593	692
2	NRB Commercial Bank PLC	5	60	65	5	60	65
3	Dutch-Bangla Bank PLC	41	17	58	112	227	339
4	Al-Arafah Islami Bank PLC	9	53	62	9	64	73
5	Modhumoti Bank PLC	0	54	54	0	54	54
6	Social Islami Bank PLC	11	37	48	7	41	48
7	Standard Bank Limited	0	0	0	0	0	0
8	First Security Islami Bank PLC	2	2	4	2	2	4
9	Agrani Bank PLC	0	0	0	0	0	0
10	Mutual Trust Bank PLC	7	10	17	9	9	18
11	Midland Bank Limited	3	14	17	3	15	18
12	United Commercial Bank PLC	18	68	86	18	68	86
13	The City Bank PLC	22	63	85	22	63	85
14	AB Bank PLC	15	29	44	16	33	49
15	Islami Bank Bangladesh PLC	14	162	176	14	162	176
16	The Premier Bank PLC	10	16	26	10	16	26
17	NRB Bank Limited	2	41	43	3	40	43
18	BRAC Bank PLC	22	69	91	25	75	100
19	Eastern Bank PLC	7	9	16	8	9	17
20	One Bank PLC	9	20	29	9	20	29
21	Mercantile Bank PLC	4	19	23	4	19	23
22	Shahjalal Islami Bank PLC	9	21	30	9	21	30
23	Exim Bank Limited	1	0	1	1	0	1
24	Padma Bank PLC	0	0	0	0	0	0
25	Jamuna Bank PLC	0	12	12	0	12	12
26	Prime Bank PLC	10	37	47	11	36	47
27	Global Islami Bank PLC	3	2	5	3	2	5
28	Meghna Bank PLC	3	3	6	3	3	6
29	South East Bank PLC	5	33	38	5	34	39
30	Sonali Bank PLC	1	8	9	1	8	9
31	South Bangla Agri & Com Bank Pl	4	8	12	4	8	12
Total		**332**	**1,444**	**1776**	**412**	**1,694**	**2106**

Source: Scheduled Banks; Compilation: Financial Inclusion Department, Bangladesh Bank

Appendix-7: Summary of Accounts in Female-owned Outlets

		No. of Accounts										
Sl No.	Bank Name	Urban	Rural	Total	Male	Female	Others	Total	Current	Saving	Others	Total
1	Bank Asia PLC	152535	954584	1107119	397359	696966	12794	1107119	22552	1041065	43502	1107119
2	NRB Commercial Bank PLC	194	36329	36523	11708	24770	45	36523	36	36401	86	36523
3	Dutch-Bangla Bank PLC	120946	242899	363845	216799	147046	0	363845	3826	335711	24308	363845
4	Al-Arafah Islami Bank PLC	10631	80498	91129	46067	45062	0	91129	1832	75447	13850	91129
5	Modhumoti Bank PLC	11	44365	44376	9043	35333	0	44376	283	44093	0	44376
6	Social Islami Bank PLC	7837	36496	44333	20000	24333	0	44333	382	39743	4208	44333
7	Standard Bank Limited	0	0	0	0	0	0	0	0	0	0	0
8	First Security Islami Bank PLC	780	2170	2950	1636	1314	0	2950	198	1956	796	2950
9	Agrani Bank PLC	0	0	0	0	0	0	0	0	0	0	0
10	Mutual Trust Bank PLC	7533	8367	15900	8798	6308	794	15900	945	13675	1280	15900
11	Midland Bank Limited	1585	5921	7506	2791	4644	71	7506	89	5790	1627	7506
12	United Commercial Bank PLC	13268	23517	36785	18480	18305	0	36785	2159	31086	3540	36785
13	The City Bank PLC	21348	43217	64565	35542	27688	1335	64565	6819	54468	3278	64565
14	AB Bank PLC	3809	6594	10403	6150	4253	0	10403	867	7719	1817	10403
15	Islami Bank Bangladesh PLC	20020	340122	360142	195658	164484	0	360142	6973	227960	125209	360142
16	The Premier Bank PLC	1009	26938	27947	18069	9711	167	27947	112	26434	1401	27947
17	NRB Bank Limited	1682	3198	4880	1966	2822	92	4880	199	3903	778	4880
18	BRAC Bank PLC	24404	37897	62301	46545	15756	0	62301	26754	20030	15517	62301
19	Eastern Bank PLC	6260	5733	11993	8871	3122	0	11993	1396	9191	1406	11993
20	One Bank PLC	1385	4571	5956	2992	2757	207	5956	318	4582	1056	5956
21	Mercantile Bank PLC	1013	5257	6270	3731	2539	0	6270	291	3979	2000	6270
22	Shahjalal Islami Bank PLC	1882	3204	5086	2281	2456	349	5086	187	3666	1233	5086
23	Exim Bank Limited	287	0	287	230	57	0	287	0	77	210	287
24	Padma Bank Limited	0	0	0	0	0	0	0	0	0	0	0
25	Jamuna Bank Limited	0	4107	4107	1623	2484	0	4107	169	3400	538	4107
26	Prime Bank Limited	1202	2372	3574	1983	1416	175	3574	277	2929	368	3574
27	Global Islami Bank PLC	264	570	834	417	338	79	834	70	613	151	834
28	Meghna Bank Limited	271	1149	1420	760	365	295	1420	277	687	456	1420
29	South East Bank Limited	1771	15152	16923	9706	6707	510	16923	516	13955	2452	16923
30	Sonali Bank PLC	152	1215	1367	825	542	0	1367	30	1269	68	1367
31	South Bangla Agri & Comm. Bank Ltd.	227	796	1023	626	350	47	1023	55	697	271	1023
Total		**402,306**	**1,937,238**	**2,339,544**	**1,070,656**	**1,251,928**	**16,960**	**2,339,544**	**77,612**	**2,010,526**	**251,406**	**2,339,544**

Source: Scheduled Banks; Compilation: Financial Inclusion Department, Bangladesh Bank

Appendix-8: Summary of Deposit in Female-owned Outlets

Amount of Deposits (in BDT million)												
Sl No.	Bank Name	Urban	Rural	Total	Male	Female	Others	Total	Current	Savings	Others	Total
1	Bank Asia PLC	2012.95	9281.10	11294.05	4976.65	5466.36	851.05	11294.06	393.04	5130.28	5770.74	11294.06
2	NRB Commercial Bank PLC	2.20	61.66	63.86	25.54	37.04	1.28	63.86	0.11	57.51	6.24	63.86
3	Dutch-Bangla Bank PLC	923.30	1856.01	2779.31	1827.30	952.01	0.00	2779.31	128.31	2100.86	550.14	2779.31
4	Al-Arafah Islami Bank PLC	439.94	2303.87	2743.81	1596.41	1147.40	0.00	2743.81	34.20	858.32	1851.29	2743.81
5	Modhumoti Bank PLC	0.03	183.78	183.81	81.90	101.91	0.00	183.81	26.29	157.51	0.00	183.80
6	Social Islami Bank PLC	109.72	737.63	847.35	549.66	297.69	0.00	847.35	1.05	142.13	704.17	847.35
7	Standard Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	First Security Islami Bank PLC	29.09	47.03	76.11	40.17	35.95	0.00	76.11	0.11	7.05	68.96	76.11
9	Agrani Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	Mutual Trust Bank PLC	266.49	263.55	530.04	211.98	245.01	73.05	530.04	14.07	166.49	349.48	530.04
11	Midland Bank Limited	61.94	65.78	127.71	72.39	50.41	4.91	127.72	6.40	40.64	80.67	127.71
12	United Commercial Bank PLC	902.42	1081.51	1983.92	1414.83	569.09	0.00	1983.92	315.86	287.85	1380.21	1983.92
13	The City Bank PLC	1884.57	960.95	2845.52	605.20	456.03	1784.29	2845.52	187.97	485.21	2172.34	2845.52
14	AB Bank PLC	178.05	229.14	407.20	178.13	229.06	0.00	407.20	63.75	93.31	250.14	407.20
15	Islami Bank Bangladesh PLC	805.88	9967.07	10772.94	6039.75	4733.19	0.00	10772.94	431.26	4138.60	6203.08	10772.94
16	The Premier Bank PLC	345.00	340.53	685.53	208.71	160.91	315.91	685.53	15.13	162.27	508.13	685.53
17	NRB Bank Limited	35.41	114.04	149.45	64.02	84.14	1.29	149.45	1.35	23.82	124.27	149.44
18	BRAC Bank PLC	1493.30	1433.80	2927.10	2227.29	699.81	0.00	2927.10	809.36	384.51	1733.23	2927.10
19	Eastern Bank PLC	1358.44	568.78	1927.22	1747.20	180.02	0.00	1927.22	1117.61	266.59	543.02	1927.22
20	One Bank PLC	121.32	248.96	370.28	159.49	144.74	66.06	370.29	64.98	87.54	217.76	370.28
21	Mercantile Bank PLC	9.36	83.34	92.70	55.50	37.19	0.00	92.69	3.69	50.68	38.32	92.69
22	Shahjalal Islami Bank PLC	105.57	89.21	194.78	89.41	56.94	48.43	194.78	15.46	82.73	96.59	194.78
23	Exim Bank Limited	83.44	0.00	83.44	78.82	4.63	0.00	83.44	0.00	2.86	80.59	83.44
24	Padma Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
25	Jamuna Bank Limited	0.00	329.33	329.33	156.72	172.62	0.00	329.33	20.88	150.65	157.81	329.33
26	Prime Bank Limited	2493.81	74.30	2568.11	139.85	67.56	2360.69	2568.10	1432.52	102.97	1032.62	2568.11
27	Global Islami Bank PLC	5.25	12.66	17.91	3.74	13.78	0.39	17.91	0.06	3.72	14.13	17.91
28	Meghna Bank Limited	174.36	29.17	203.53	17.80	10.91	174.82	203.53	54.42	12.47	136.64	203.53
29	South East Bank Limited	62.10	608.39	670.49	381.41	235.43	53.65	670.49	36.47	220.47	413.55	670.49
30	Sonali Bank PLC	3.63	6.25	9.88	4.11	5.77	0.00	9.88	0.03	7.38	2.46	9.88
31	South Bangla Agri & Com Bank	77.91	31.58	109.49	31.64	24.75	53.10	109.49	0.64	11.42	97.44	109.50
Total		**13,985.46**	**31,009.40**	**44,994.87**	**22,985.61**	**16,220.35**	**5788.91**	**44,994.87**	**5175.02**	**15235.83**	**24584.02**	**44,994.87**

Source: Scheduled Banks; Compilation: Financial Inclusion Department, Bangladesh Bank

Appendix-9: Summary of Lending through Female-owned Outlets

Amount of Lending (in BDT million)								
Sl No.	Bank Name	Urban	Rural	Total	Male	Female	Others	Total
1	Bank Asia PLC	626.79	2186.08	2812.87	1268.17	162.60	1382.11	2812.88
2	NRB Commercial Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Dutch-Bangla Bank PLC	259.41	293.03	552.44	380.28	172.16	0.00	552.44
4	Al-Arafah Islami Bank PLC	20.94	763.39	784.33	648.70	135.63	0.00	784.33
5	Modhumoti Bank PLC	0.00	4.00	4.00	3.90	0.10	0.00	4.00
6	Social Islami Bank PLC	3.72	5.66	9.39	6.42	2.97	0.00	9.39
7	Standard Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	First Security Islami Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Agrani Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	Mutual Trust Bank PLC	67.95	2.76	70.70	60.37	7.84	2.50	70.70
11	Midland Bank Limited	3.89	2.58	6.47	4.84	1.23	0.39	6.47
12	United Commercial Bank PLC	0.50	1.10	1.60	1.60	0.00	0.00	1.60
13	The City Bank PLC	3896.87	2845.99	6742.86	5243.98	1495.78	3.10	6742.86
14	AB Bank PLC	3.75	5.28	9.03	5.18	3.85	0.00	9.03
15	Islami Bank Bangladesh PLC	69.42	144.02	213.44	116.76	96.68	0.00	213.44
16	The Premier Bank PLC	0.00	0.06	0.06	0.01	0.06	0.00	0.07
17	NRB Bank Limited	2.48	14.29	16.77	9.50	7.28	0.00	16.77
18	BRAC Bank PLC	9493.24	10521.79	20015.03	18285.29	1729.74	0.00	20015.03
19	Eastern Bank PLC	203.66	103.75	307.41	285.17	22.24	0.00	307.41
20	One Bank PLC	10.71	36.39	47.10	21.98	19.50	5.60	47.08
21	Mercantile Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	Shahjalal Islami Bank PLC	6.00	0.30	6.30	6.30	0.00	0.00	6.30
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	0.00	12.42	12.42	12.21	0.21	0.00	12.42
26	Prime Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
27	Global Islami Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	Meghna Bank Limited	72.70	191.00	263.70	0.00	0.00	263.70	263.70
29	Southeast Bank Limited	3.20	9.54	12.74	10.71	2.03	0.00	12.74
30	Sonali Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	South Bangla Agri & Com Bank	0.80	0.48	1.28	1.28	0.00	0.00	1.28
Total		14,746.02	17,143.90	31,889.93	26,372.64	3,859.88	1,657.40	31,889.93

Source: Scheduled Banks; Compilation: Financial Inclusion Department, Bangladesh Bank

Appendix-10: Bank-wise Inward Remittance Distribution through Female-owned Outlets

Inward Remittance (BDT in Million)				
Sl No.	Bank Name	Urban	Rural	Total
1	Bank Asia PLC	965.98	15627.40	16593.38
2	NRB Commercial Bank PLC	0.00	0.00	0.00
3	Dutch-Bangla Bank PLC	2918.45	8996.14	11914.59
4	Al-Arafah Islami Bank PLC	693.37	3974.17	4667.54
5	Modhumoti Bank PLC	0.00	19.54	19.54
6	Social Islami Bank PLC	0.24	7.74	7.98
7	Standard Bank Limited	0.00	0.00	0.00
8	First Security Islami Bank PLC	0.20	13.81	14.00
9	Agrani Bank PLC	0.00	0.00	0.00
10	Mutual Trust Bank PLC	18.46	84.04	102.51
11	Midland Bank Limited	0.98	0.85	1.82
12	United Commercial Bank PLC	0.31	1.24	1.55
13	The City Bank PLC	132.20	1806.49	1938.69
14	AB Bank PLC	8.20	46.30	54.50
15	Islami Bank Bangladesh PLC	896.90	9768.16	10665.06
16	The Premier Bank PLC	0.44	6.26	6.70
17	NRB Bank Limited	5.68	67.59	73.27
18	BRAC Bank PLC	2014.62	3133.87	5148.49
19	Eastern Bank PLC	21.52	114.11	135.63
20	One Bank PLC	8.36	39.28	47.64
21	Mercantile Bank PLC	2.88	442.23	445.11
22	Shahjalal Islami Bank PLC	7.87	138.48	146.35
23	Exim Bank Limited	0.00	0.00	0.00
24	Padma Bank Limited	0.00	0.00	0.00
25	Jamuna Bank Limited	0.00	27.28	27.28
26	Prime Bank Limited	0.00	1.59	1.59
27	Global Islami Bank PLC	0.00	0.00	0.00
28	Meghna Bank Limited	0.00	0.00	0.00
29	Southeast Bank Limited	4.07	391.49	395.55
30	Sonali Bank PLC	0.00	0.31	0.31
31	South Bangla Agri & Com Bank	0.00	0.68	0.68
Total		**7,700.72**	**44,709.05**	**52,409.76**

Source: Scheduled Banks; Compilation: Financial Inclusion Department, Bangladesh Bank