

Quarterly Report
on
Agent Banking



April-June 2021

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

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Executive Summary

This quarterly report summarizes the progress of agent banking during June quarter of 2021. Amidst the COVID-19 pandemic, agent banking in Bangladesh has continued to grow in all dimensions during this entire quarter. Up to June 2021, 28 banks in Bangladesh have undertaken agent banking operations through 17,145 outlets of 12,912 agents. The number of agents has grown by 4.59% and the number of outlets has grown by 4.41% throughout this quarter. A cumulative 12,205,358 number of accounts has been opened through agent banking of which 5,675,329 (46.50%) number of accounts belongs to female customers and 10,539,163 (86.35%) number of accounts belongs to rural mass. Till June 2021 quarter, total amount of deposit collection stands to BDT 2,037,928.34 lacs; loan disbursement stands to BDT 318,628.60 lacs and inward remittance distribution stands to BDT 6,795,404.46 lacs.

The number of accounts opened through agent banking has grown by 10.73% during this quarter compared to the previous quarter. The persistent positive growth of agent banking accounts amidst Covid-19 pandemic throughout the last quarter indicates the surging demand of agent banking services across different segments of population. The share of female accounts opened through agent banking continues to keep the pace, indicating an increase of 11.83% during the quarter. The gap between male and female accounts has been narrowing down gradually signifying the increased participation of females in the formal financial system.

The volume of deposit has increased by 14.35% while the volume of loans has increased by 27.40% during this quarter. Although the volume of loan disbursement is not significant due to fewer numbers of banks' stepping forward in this regard, still the growth of loan disbursement in rural area is promising. The amount of inward remittances distributed by the agent outlets has increased notably by 16.36% during this quarter. This remarkable remittance inflow through banks is a positive outcome of the government's initiative of 2% cash incentive as well as some banks' enthusiastic initiative of 1% more cash incentive on the remittance sent by the expatriates through agent banking. Agent banking is thus becoming popular channel of inward remittance distribution since beneficiaries are getting doorstep services within lowest time. This quarterly progress of agent banking for the quarter of June 2021 is indicative that financial services through agents are truly reaching the underprivileged segments of the society even in the pandemic situation.

1. Introduction

Bangladesh Bank has introduced agent banking in the country through issuing a guideline in 2013¹. The main purpose is to provide a safe alternate delivery channel of banking services to the under-privileged, under-served population who generally live in geographically remote location that are beyond the reach of the traditional banking networks. Banks can deliver a variety of banking services including savings, loans, remittances, and various payment services (such as utility bills, taxes, government transfer benefits) to the customers through an agent. This model is thus, gaining popularity as a cost-effective delivery channel as well as a convenient way of providing banking services going proximate to the mass people who would otherwise have remained unbanked due to distant location. With a view to facilitating full-fledge agent banking, Bangladesh Bank has issued a comprehensive *Prudential Guidelines for Agent banking Operation in Bangladesh* in 2017² covering approval process, permissible activities, responsibilities of both banks and agents, AML/CFT requirements, supervision and monitoring mechanism, customer protection mechanism, business continuity plan etc.

Table 1: Brief Overview of Agent Banking Activities

Deposit, loan and remittance are in BDT lacs					
	June 2020	March 2021	June 2021	Change	
				Y-to-Y	Q-to-Q
No. of Banks with License	28	28	28	0	0
No. of Banks in Agent Banking	23	27	28	5	1
No. of Agents	8,764	12,345	12,912	47.33%	4.59%
No. of Outlets	12,449	16,421	17,145	37.72%	4.41%
No. of Accounts	73,58,190	1,10,22,646	1,22,05,358	65.87%	10.73%
No. of Female Accounts	34,10,270	50,74,739	56,75,329	66.42%	11.83%
Number of Rural Accounts	63,77,457	95,57,403	1,05,39,163	65.26%	10.27%
Amount of Deposits	10,22,021.00	17,82,238.58	20,37,928.34	99.40%	14.35%
Amount of Loan Disbursed	72,054.00	2,50,100.51	3,18,628.60	342.21%	27.40%
Amount of Inward Remittance	26,65,059.00	58,39,909.49	67,95,404.46	154.98%	16.36%

This quarterly report summarizes the latest state of the agent banking operations in Bangladesh as of June 2021 along with the progress since March 2021 and June 2020. It focuses on the coverage scenario, customer penetration, collection of deposit, ratio of male and female accounts, disbursement of loan and amount of inward remittances through agent banking.

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

²BRPD 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 number of agents and outlets increases remarkably which is shown in Table 1. Up to June 2021, the total number of agents and outlets reaches at 12,912 and 17,145 respectively. Bank-wise number of agents and outlets is given in Appendix-1.

2.2 Geographical Concentration

As of June 2021, 86.26% of the agents and 87.17% of the outlets are located in the rural area. From the regulatory perspective, the main objective of introducing agent banking is to bring geographically unreached mass people under the umbrella of formal financial services. Hence this wide coverage of agent banking in rural areas provides positive indication of upholding the agenda of promoting financial inclusion.

Figure 1: Number of Agents

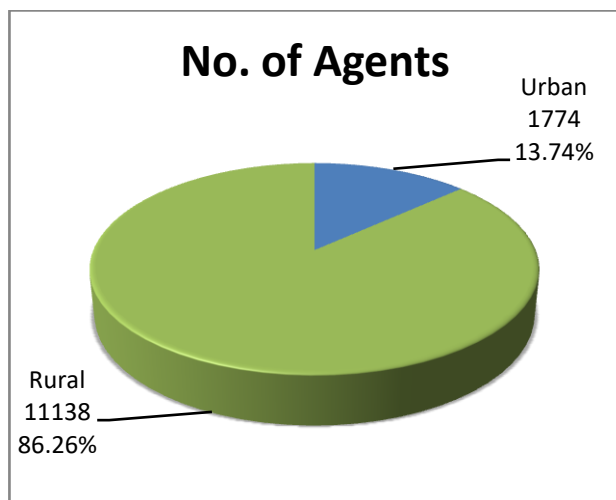
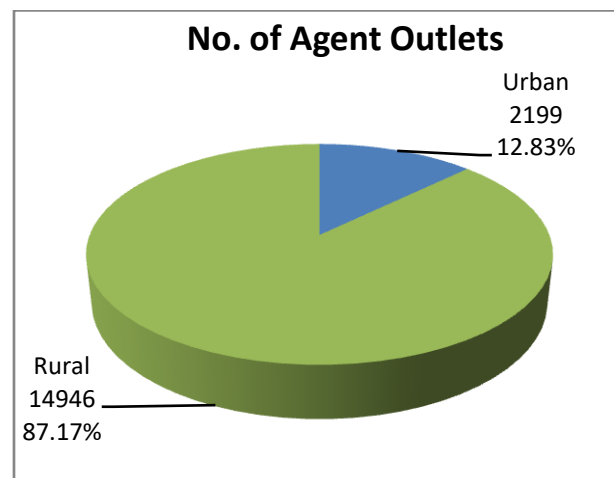


Figure 2: Number of Outlets



As per the Prudential Guidelines, banks are required to maintain a minimum ratio of 3:1 for establishing rural vs. urban agent banking outlets to emphasize on concentration in rural area. Figure 2 is showing emphasis on concentration in rural area. Up to June 2021, the rural vs. urban agent banking outlet establishment stands at almost 7:1 which is promising and aligned with the objective of the central bank.

2.3 Growth of Agents and Outlets

Figure 3 and 4 show that both the number of agents and outlets has been growing at a steady rate, especially in the rural area. This increase in the number of agents and outlets ensures not only formal financial services for the rural people but also employment opportunity for them in a new dimension. Agents are deploying skilled and semi-skilled human resources in their outlets contributing job creation and scaling up financial activities in the rural area.

Figure 3: Growth of Agents

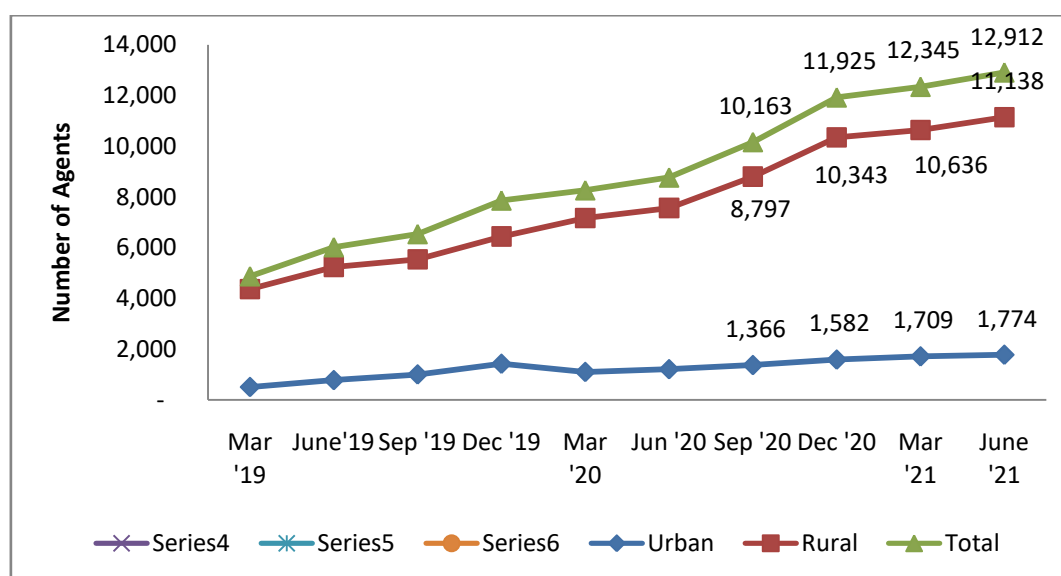
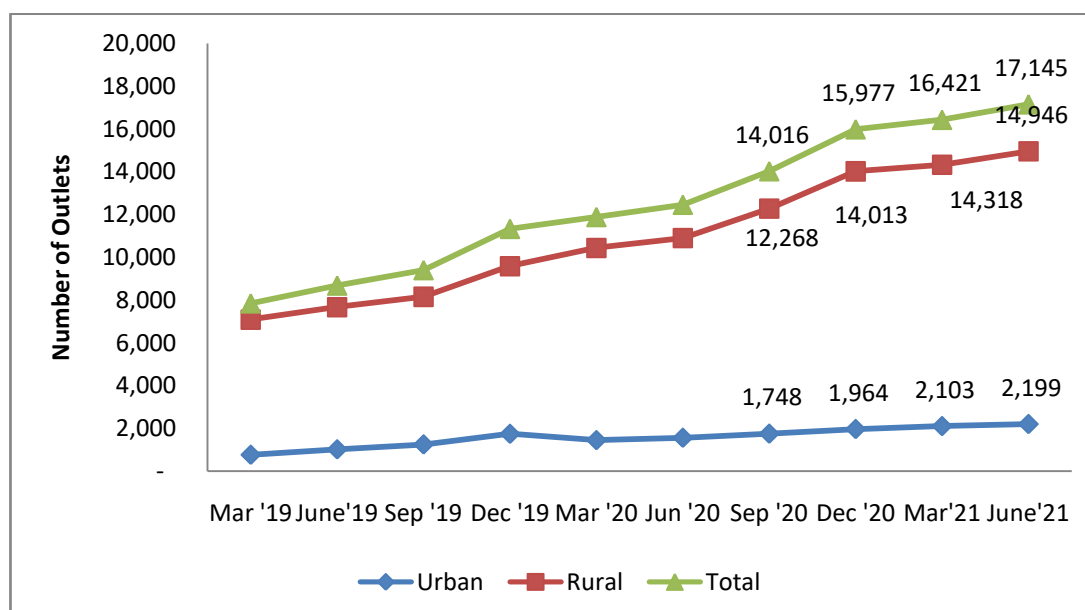


Figure 4: Growth of Outlets



3. Customer Penetration

3.1 Number of Accounts

At the end of June quarter of 2021, the total number of accounts opened through agent banking reaches at 1,22,05,358. Bank-wise number of accounts is given in Appendix-2.

3.2 Category-wise Accounts

Figures 5, 6 and 7 illustrate penetration of agent banking through number of accounts such as: male, female, urban, rural or institutional basis. Figure 5 shows that female customers constitute 46.50% of the total accounts. This figure brings in positive socio-economic implication of female customers who were underserved before agent banking. Figure 6 shows that 86.35% of the total accounts are in the rural area which implies huge potentiality remained unattended before launching agent banking in Bangladesh.

Figure 5: Gender-wise Accounts

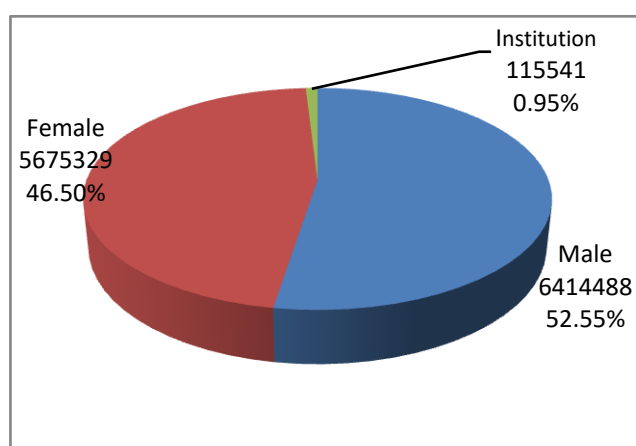


Figure 6: Geographical Concentration of Accounts

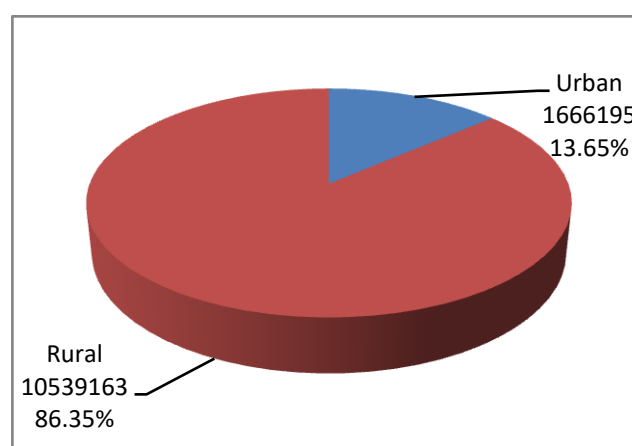
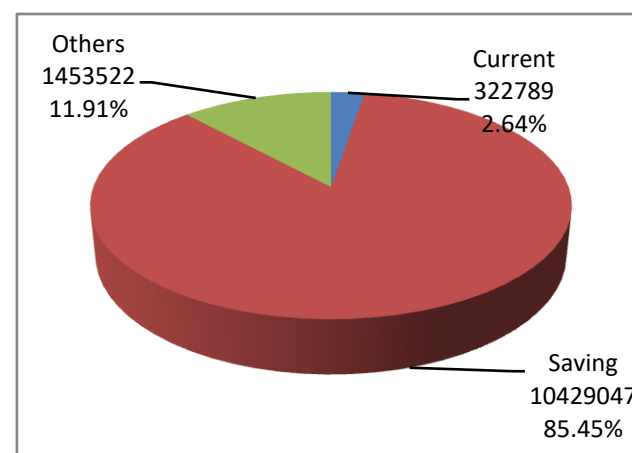


Figure 7 shows that around 85.45% of the accounts are savings in nature while 2.64% are current and remaining 11.91% are other accounts. The exclusive dominance of savings account may indicate that households rather than businesses tend to access more to the financial services through agent banking. Still some smallholders are using individual savings account instead of institutional account in favor of their business which is stepping up this number.

Figure 7: Category-wise Accounts



3.3 Growth of Accounts

Figures 8, 9 and 10 show a notable growth in the number of agent banking accounts over the past quarters. From figure 8, it is evident that the growth of accounts remains persistent up to September 2019; however, the growth speeds up from September 2019 to June 2021. The persistent positive growth of agent banking accounts even amidst Covid-19 pandemic throughout the last 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. This signifies a relative increase in the participation of females in the financial system. The volume of savings account, on the other hand, is increasing at a higher rate than others, potentially indicating an increased access of households and smallholders to the agent banking relative to businesses as shown in figure 10.

Figure 8: Location-wise Growth of Accounts

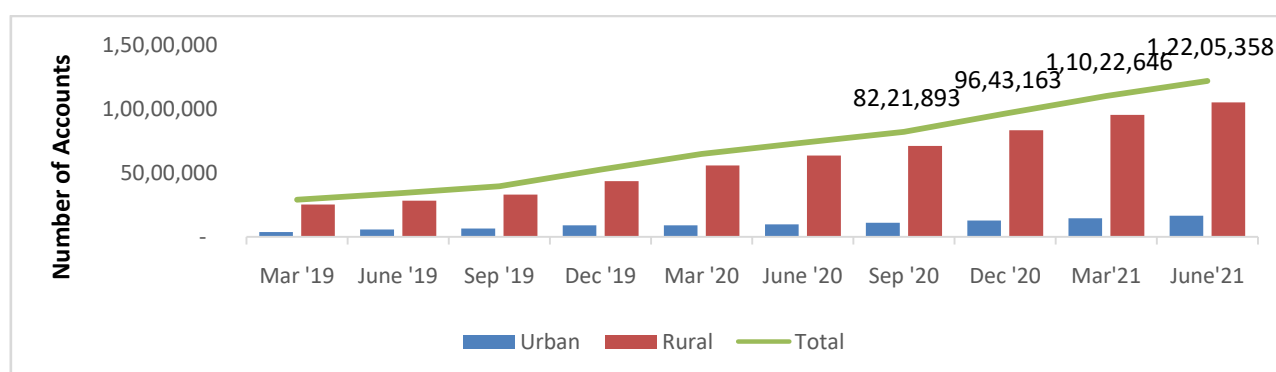


Figure 9: Gender-wise Growth of Accounts

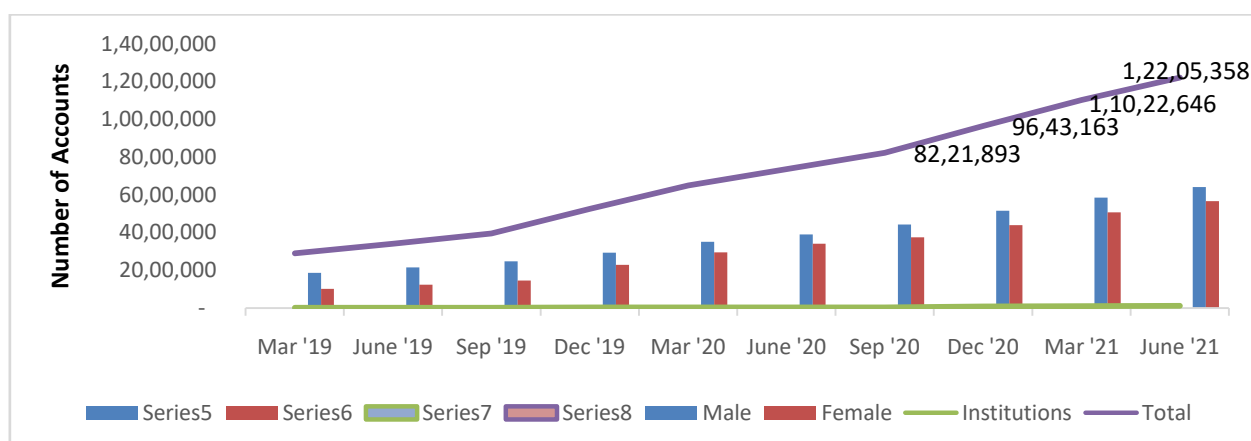
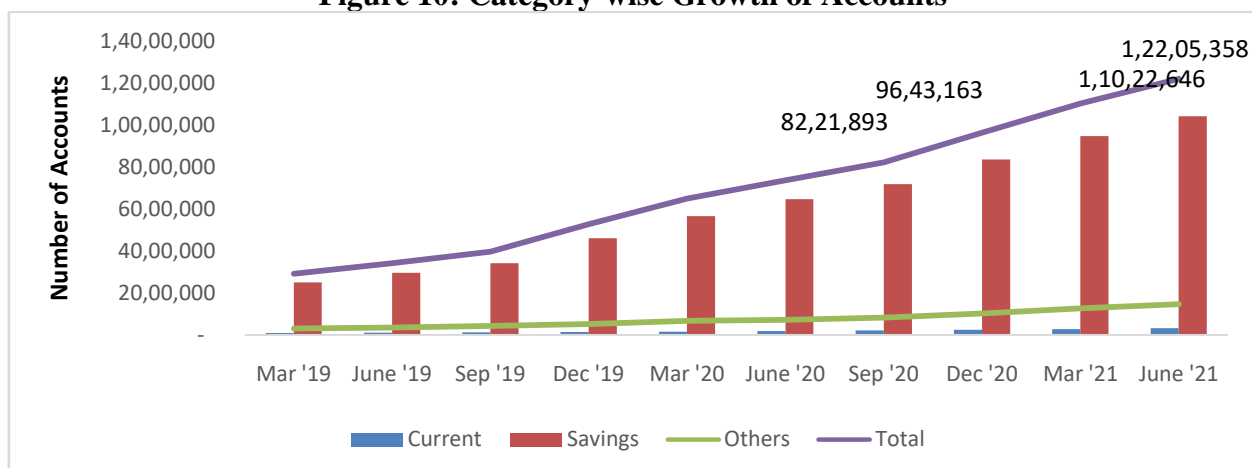


Figure 10: Category-wise Growth of Accounts

4. Deposit Collection

4.1 Deposit

At the end of June 2021 quarter, the total amount of deposit through agent banking reaches at BDT 2,037,928.34 lacs and the deposit has increased by 14.35% since the March 2021 quarter. Bank-wise amount of deposit collection is given in Appendix-3.

4.2 Category-wise 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 (76.01%) has been accumulated from the rural area. The deposit collection from rural area has remained almost the same like the previous quarter (76.05%). This deposit can be utilized in investment opportunity in rural areas which can stimulate the local economy. Figure 12 on the right side shows that males dominate (55.71%) over females (36.72%) in the share of total deposit.

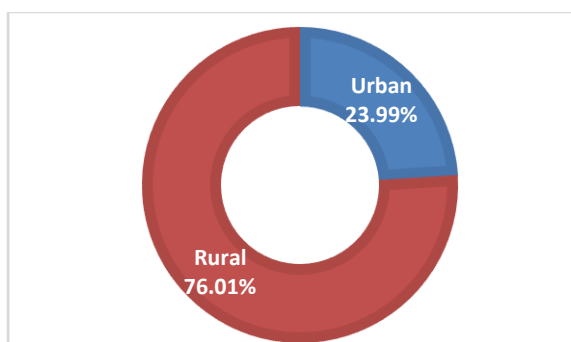
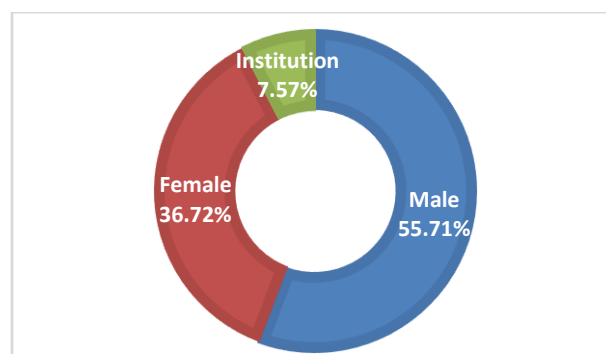
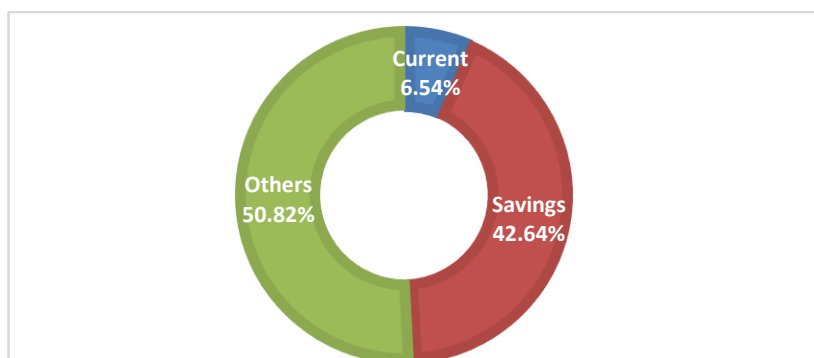
Figure 11: Geographical Concentration of Deposit**Figure 12: Gender-wise Deposit**

Figure 13 indicates that savings accounts continue to dominate in accumulating deposit. They comprise of 42.64% of the total deposit while other categories of accounts including institutions and term deposit comprise of 50.82%. Deposit collection through current accounts has shown a downward trend compared to last quarter.

Figure 13: Category-wise Deposit



4.3 Growth-wise Deposit

Figures 14, 15 and 16 illustrate the trend in deposit accumulation. In June 2021 quarter, the deposit through agent banking has increased by 14.35% since March 2021 quarter. Gender distribution of the deposit indicates that deposit from male customers continues to remain significantly higher than that of female customers and institutions.

Figure 14: Geographic Trend of Deposit

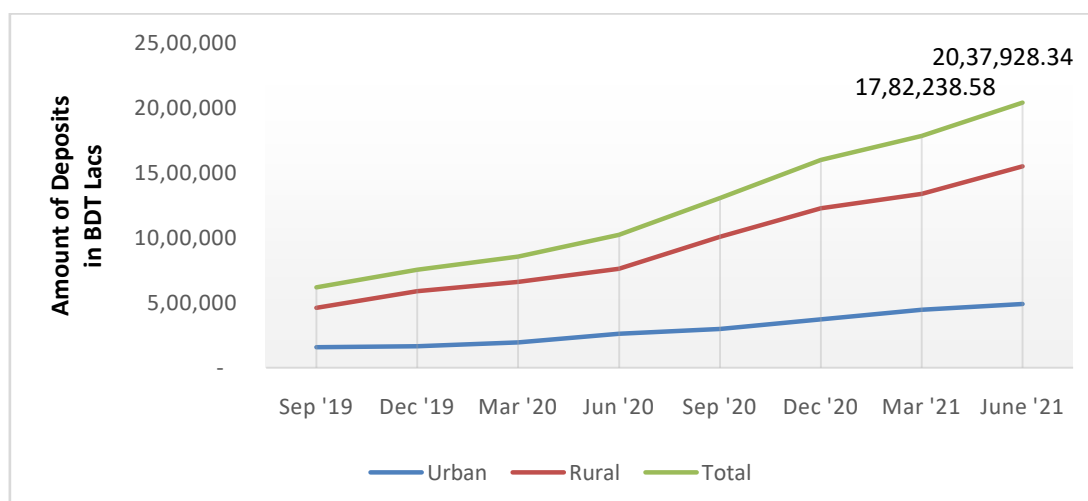
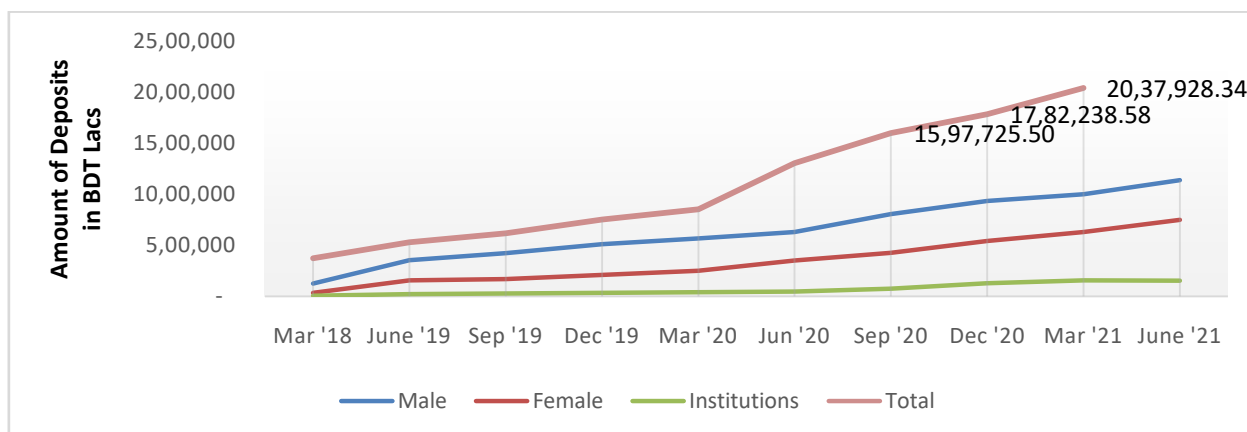
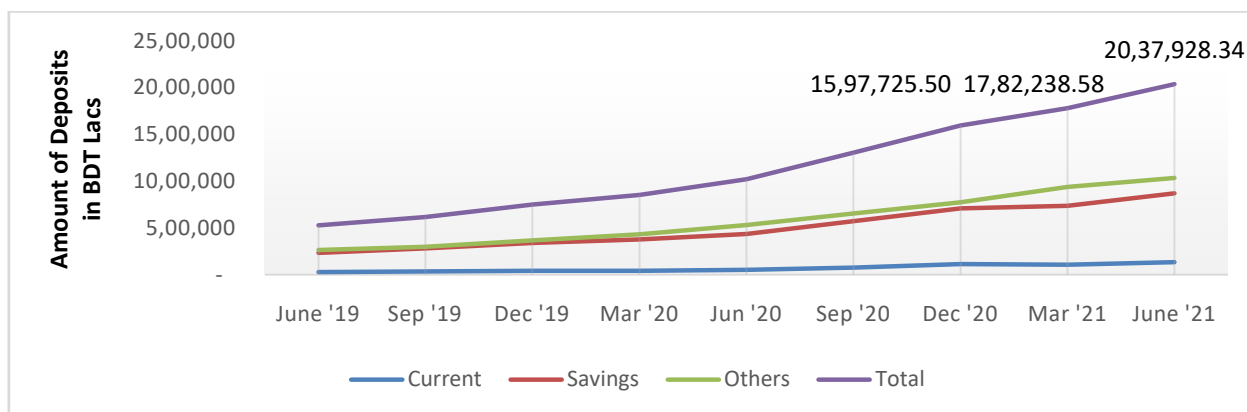
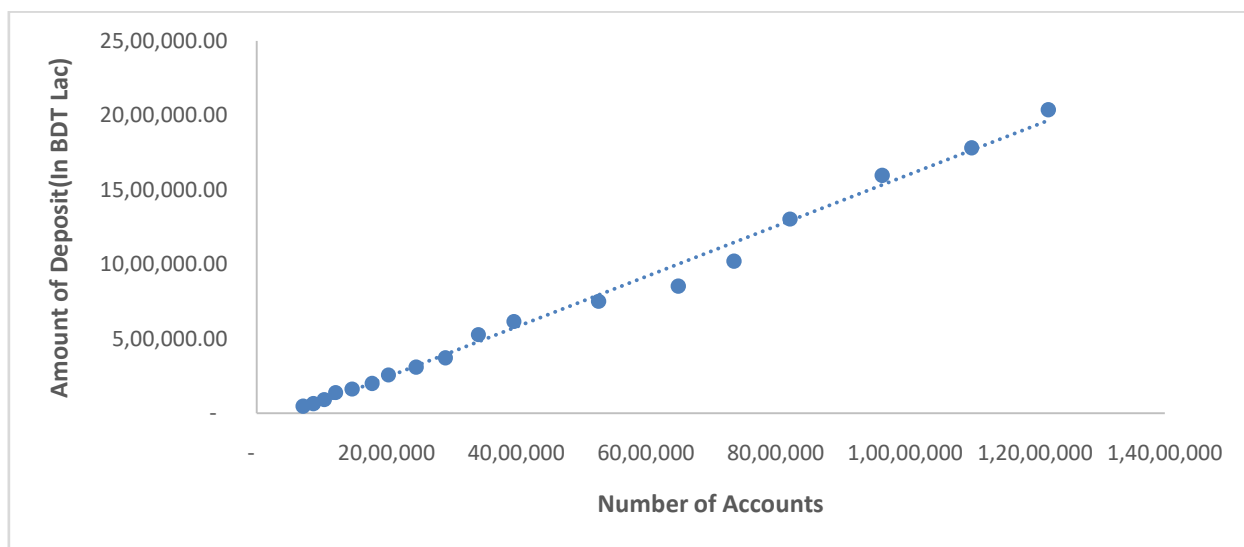


Figure 15: Gender Trend of Deposit**Figure 16: Category Trend of Deposit**

4.4 Correlation between Number of Accounts and Deposit

Figure 17 illustrates the correlation between number of accounts opened through agent banking and the accumulated amount of deposit over time. Up to June 2019, the number of accounts through agent banking was 34,16,672 and the total amount of deposit was BDT 5,28,446 lacs. In June 2020, the number of accounts through agent banking increased by 115.36% to 7,358,190 and the total amount of deposit increased by 93.40% which was BDT 10,22,021 lacs. In June 2021, the number of accounts increases to 12,205,358 and the amount of deposit stands at BDT 2,037,928.34 lacs. Over the past two years, the number of accounts increased by 257.23% whereas the amount of deposit scaled up by 285.65%. The figure clearly shows that a positive correlation exists between two parameters changing over time.

Figure 17: Correlation between Agent Banking Accounts and Deposit

5. Loan Disbursement

5.1 Loan

Up to June 2021, the disbursement of loan through agent banking rises to BDT 318,628.60 lacs. The volume of total loan has increased by 27.40% in the current quarter compared to March quarter of 2021. Loan disbursement through agent banking is explicitly beneficial for rural customer since access to finance is one of the barriers of financial inclusion in developing countries. Agent banking is thus getting momentum in disbursing loan towards potential customer. Bank-wise loan disbursement is given in Appendix-4.

5.2 Category-wise Loan Disbursement

Figure-18 illustrates that rural customers have received BDT 203,271.14 lacs (63.80%) of the total loan disbursed through agent banking till June 2021. This is very much in line with the objective of agent banking since the prime objective of agent banking is to stimulate the rural economy where scope of access to finance for the rural people is a must.

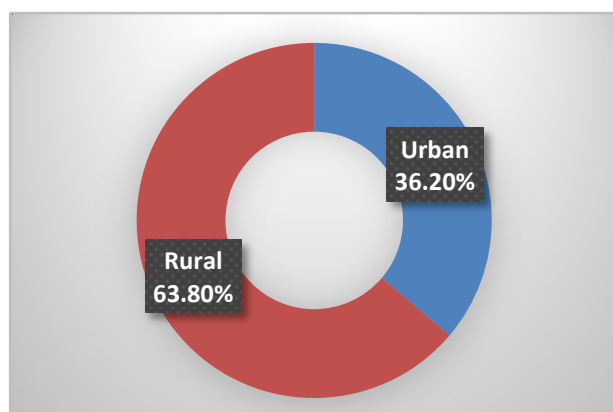
Figure 18: Geographical Concentration of Loan Disbursement

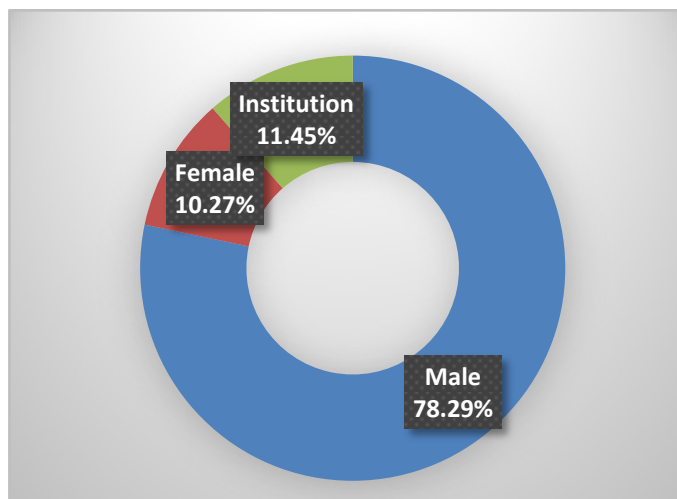
Figure 19: Gender-wise Loan Disbursement

Figure 19 in the left side shows the loan disbursed through agent banking in terms of gender distribution. This chart potentially indicates that till June 2021, male customers have received BDT 249,440.26 lacs (78.29%) of the total loan compared to female customers who have received only BDT 32,720.19 lacs (10.27%). This figure may indicate lack of confidence in general from both the banks and the female customers.

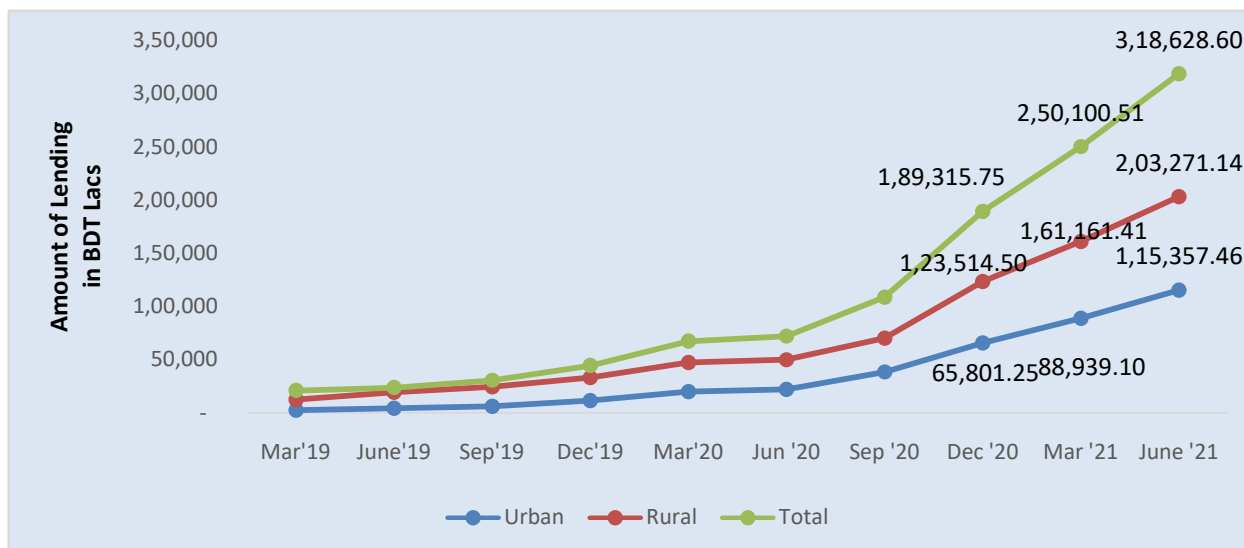
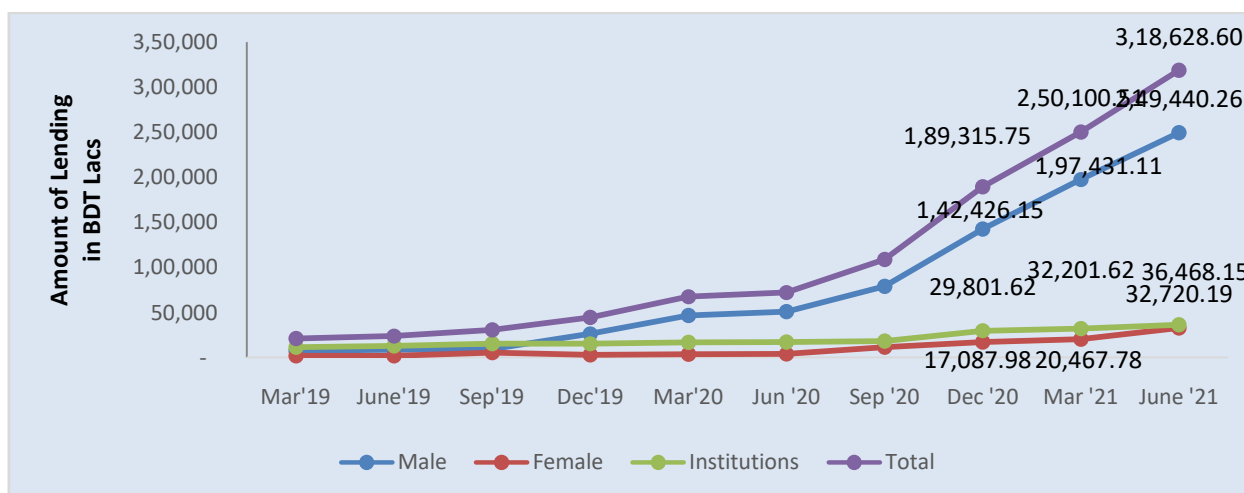
There remains huge potentiality to search more female entrepreneurs in rural area who can have access to finance from the banks through agents. Bangladesh Bank is paying attention to this matter and constantly encouraging banks to facilitate female customers to get loan.

Till June 2021, only nine Banks have disbursed loans through agent banking. It is expected that more female customers as well as smallholders will get loan facilities from banks when more banks will come forward to disburse loans through banking agents.

5.3 Growth of Loan Disbursement

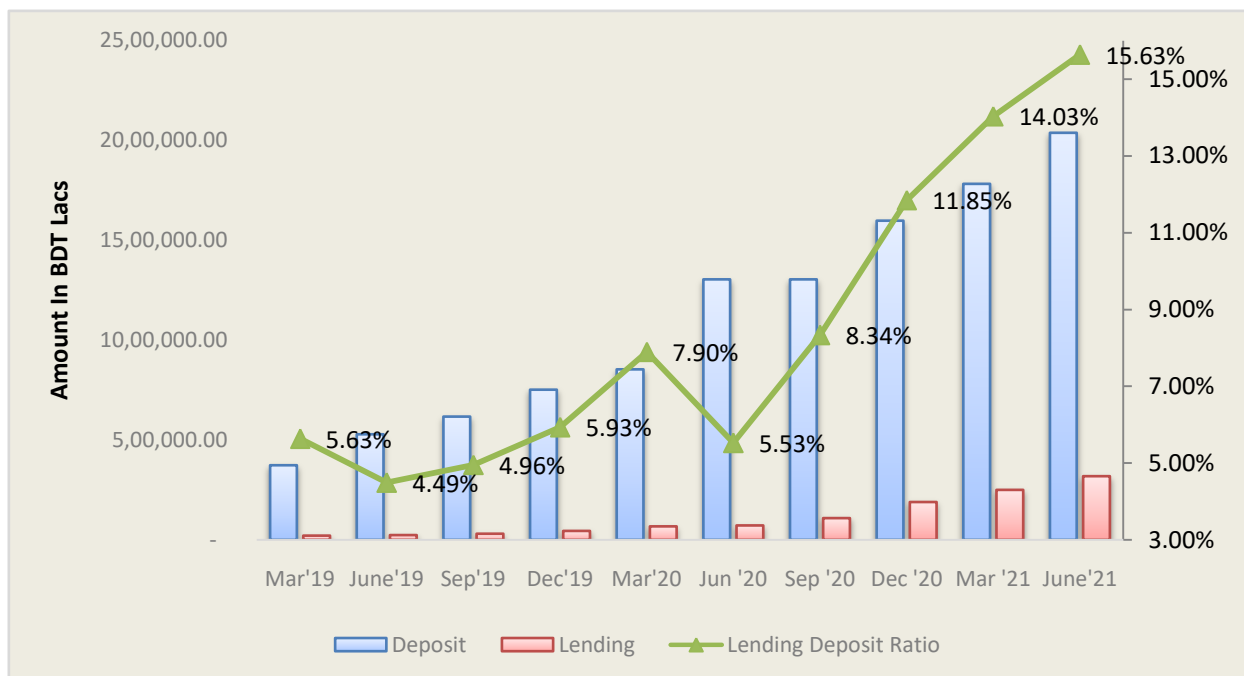
The amount of loan disbursement increases to 27.40% in June quarter of 2021 compared to March quarter of 2021. Figures 20 and 21 show the growth path of loan disbursement in relation to area, and gender category. Figure 20 shows that area-wise growth of loan disbursement has got extra pace during June quarter of 2021 compared to the previous quarters.

Figure 21 shows growth path of loan disbursement in terms of gender. The persistent growth path of institutional loan apprehends that some smallholders are included under individual loan. In spite of the pandemic situation, the loan disbursement through agent banking is promising since it is showing positive growth. It is expected that the pace of loan distribution will grow more once the economy will recover from COVID-19 situation.

Figure 20: Area-wise Growth of Loan**Figure 21: Gender-wise Growth of Loan**

5.4 Lending against Deposit

Figure 22 indicates that the loan to deposit ratio in agent banking is only 15.63% in the June 2021 quarter. On the positive note, 1.6% increase in loan to deposit ratio from March 2021 quarter indicates that investment through agent outlets is gradually getting momentum. However, in this quarter only 9 banks out of 28 have distributed loan through agent banking, this ratio is insignificant. The low loan to deposit ratio indicates that agent banking window is serving banks' purpose more on deposit collection than lending. Bangladesh Bank is closely monitoring the progress and emphasizing on disbursing loans to rural people so as to stimulate the rural economy.

Figure 22: Loan Distribution against Deposit Collection

6. Inward Remittance Distribution

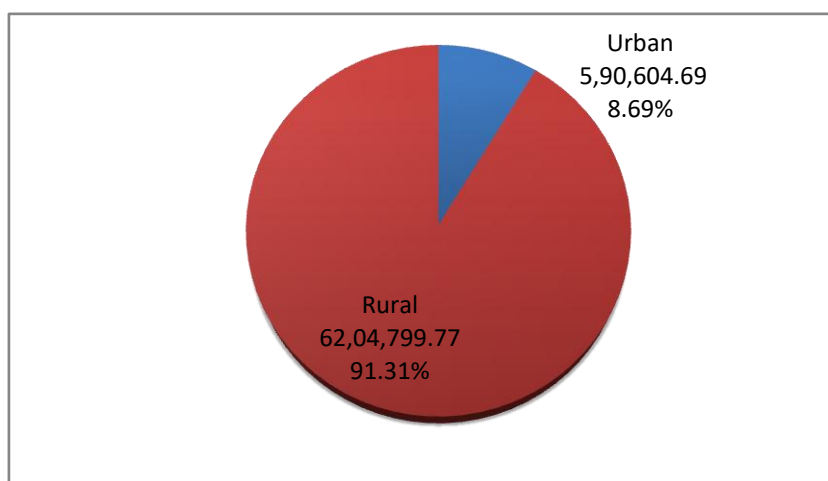
6.1 Inward Remittance

The amount of inward remittance through agent banking rises to BDT 6,795,404.46 lacs at the end of June 2021 quarter. It has increased by 16.36% in the current quarter compared to the immediate past quarter. This increase in inward remittance through banking channel is a positive outcome of the government's initiative of providing 2% cash incentive on remittance sent by the expatriate Bangladeshis. In addition to the government's initiative, some banks enthusiastically giving 1% more cash incentive on the remitted amount so as to encourage the remittance inflow through formal banking channel. 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 Geographical Concentration of Inward Remittance Distribution

Figure 23 illustrates that rural population has received 91.31% of the total inward remittance. Agent banking is playing a vital role in bringing the hard-earned money of the non-resident Bangladeshis at arm's length of their close ones.

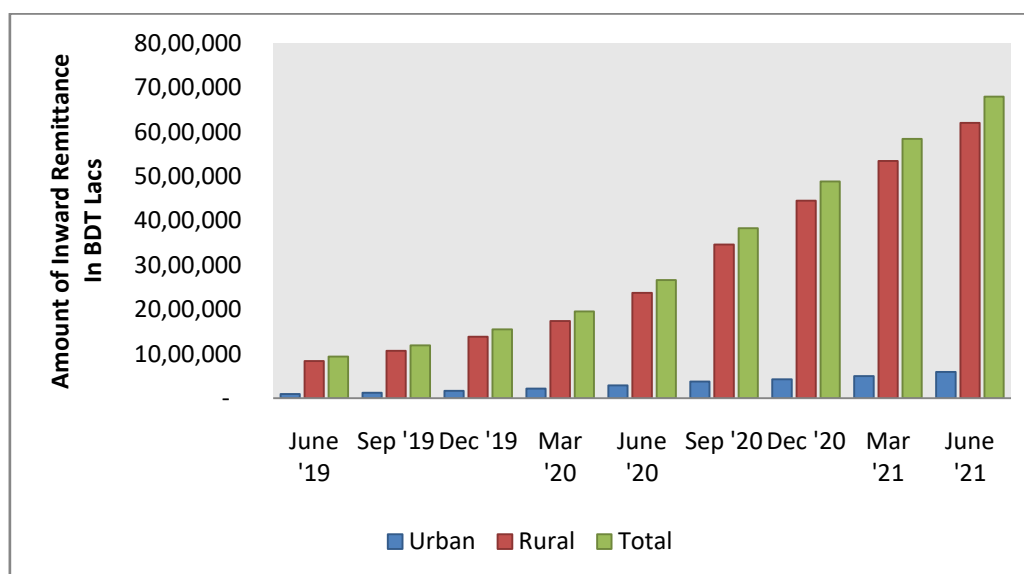
Figure 23: Area-wise Concentration of Inward Remittance



6.3 Growth of Inward Remittance Distribution

The volume of inward remittance increases to 16.36% in June 2021 compared to March 2021. Figure 24 is showing the rising growth path of inward remittances through agent banking. The most significance here is that major share of the remittances is going to the rural areas which is expected to revitalize rural economy by channelizing this remittance.

Figure 24: Growth of Inward Remittance

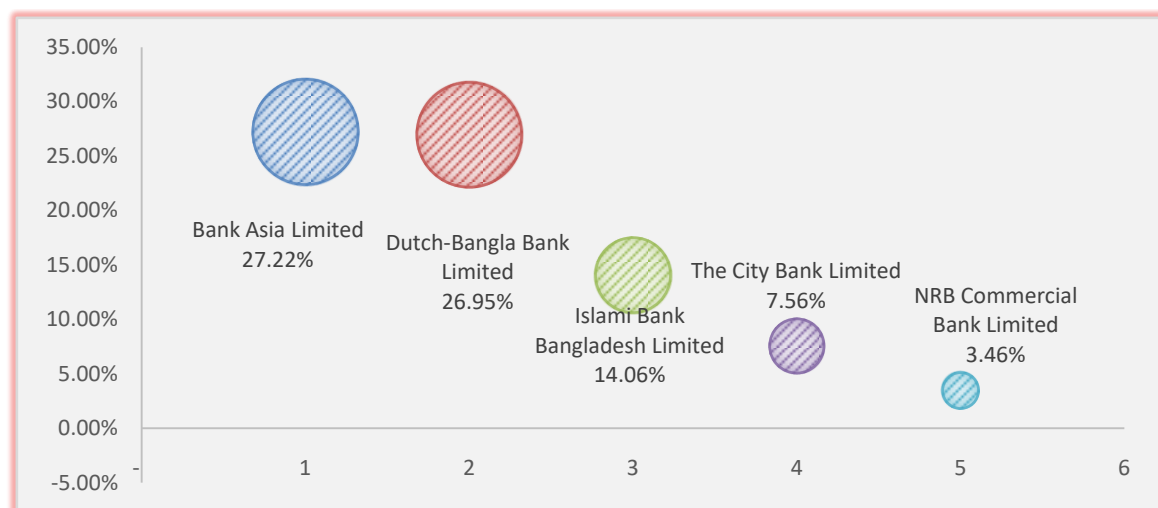


7. Top Five Banks in Agent Banking Activities

7.1 Top Five Banks in Terms of Outlet Distribution

As of June 2021, top five banks have opened 79.25% of the total agent outlets. Bank Asia Limited has ranked the top with 4,667 outlets, comprising 27.22% of the total outlets (Figure 25) under operation.

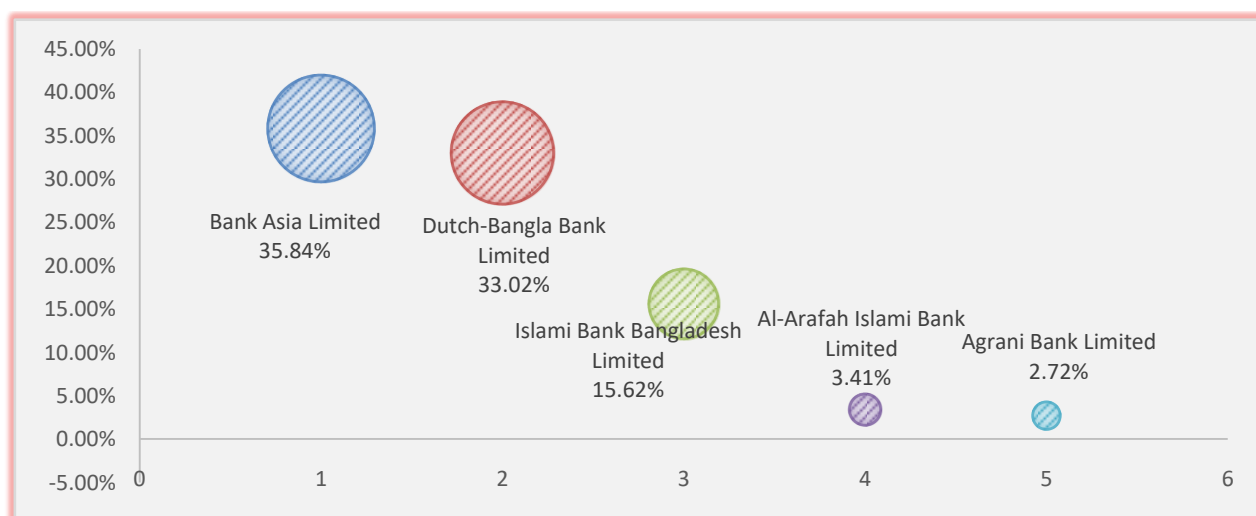
Figure 25: Top Five Banks' Share of Outlets



7.2 Top Five Banks in Terms of Number of Accounts

As of June 2021, top five Banks have opened 90.61% of the total accounts opened through agent banking. Bank Asia Limited has opened the highest number of 43, 74,983 accounts, comprising of 35.84% of the total accounts (Figure 26).

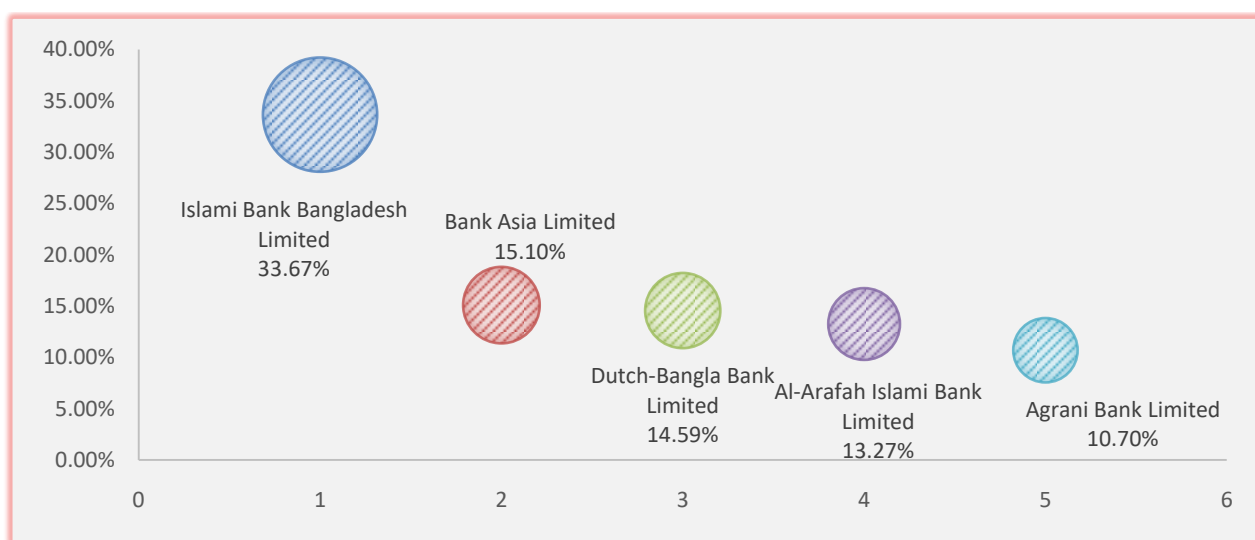
Figure 26: Top Five Banks' Share of Accounts



7.3 Top Five Banks in Terms of Deposit Collection

Till June 2021, top five banks have 87.33% share of the total amount of deposit mobilized through agent banking. Islami Bank Bangladesh Limited (IBBL) has mobilized highest amount of deposit through agent banking that is 33.67% of the total volume (Figure 27) amounting BDT 686,111.92 lacs. Bank Asia Limited with the highest number of accounts is the nearest competitor of IBBL with this regard.

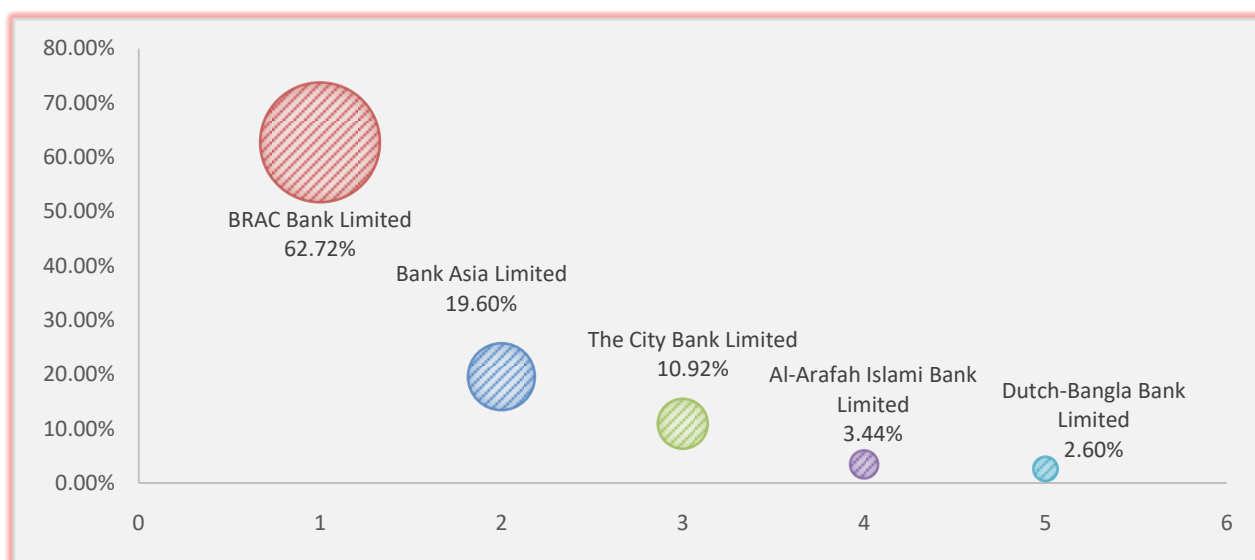
Figure 27: Top Five Banks' Share of Deposit



7.4 Top Five Banks in Terms of Loan Disbursement

The top five banks have disbursed 99.28% of the total loan disbursed through agent banking till June 2021. BRAC Bank Limited has ranked the top with the largest volume of loan amounting BDT 199,857.91 lacs, which is 62.72% of the total loans disbursed through agent banking (Figure 28).

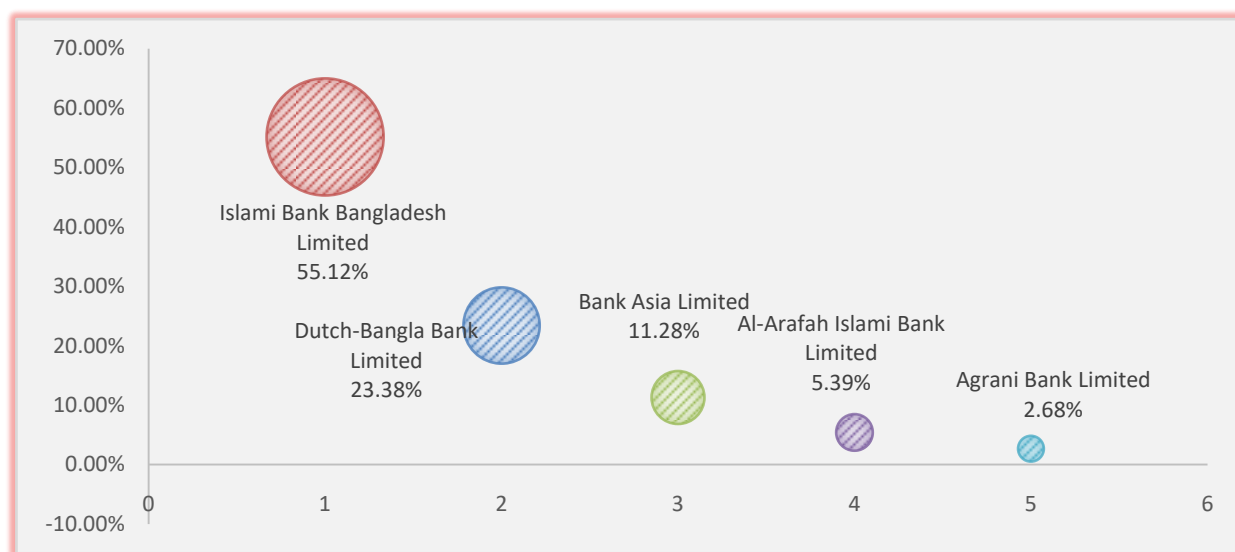
Figure 28: Top Five Banks' Share of Loan



7.5 Top Five Banks in Terms of Inward Remittance Distribution

The top five banks have 97.85% share of the total inward remittance distributed through agent banking as of June 2021. Islami Bank Bangladesh Limited ranks the top with BDT 3,745,455.30 lacs, which is 55.12% 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 services throughout the June quarter of 2021 amidst Covid-19 pandemic signifies the huge opportunity to bring the mass rural unbanked people under the umbrella of formal banking services. Agent banking is playing a pivotal role in providing necessary financial services, especially for rural women, small business entrepreneurs and beneficiary of remitters. The number of female account has increased by 11.38% during this quarter compared to the previous quarter which indicates access of more women to formal financial sector. Loan disbursement to women/entrepreneurs, however, comprises of only 10.27% of the total loan disbursed through agent banking. Envisaging women entrepreneurship development and employment creation in rural area, Bangladesh Bank is constantly encouraging banks to facilitate CMSME and women entrepreneurship loan through agent banking. Overall, agent banking is having a significant positive impact on financial inclusion and therefore, has the potential to fill the market gap created by the insufficient outreach of branch banking. Since agent banking services are no longer limited to basic banking services such as cash deposits and withdrawal and receipt of remittances, it is expected that this innovative delivery channel will invigorate rural economy.

Appendix

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

Sl No.	Bank Name	No. of Agents			No. of Outlets		
		Urban	Rural	Total	Urban	Rural	Total
1	Bank Asia Limited	358	4180	4538	395	4272	4667
2	NRB Commercial Bank Limited	24	557	581	32	562	594
3	Dutch-Bangla Bank Limited	484	429	913	824	3797	4621
4	Al-Arafah Islami Bank Limited	52	293	345	51	461	512
5	Modhumoti Bank Limited	0	421	421	0	421	421
6	Social Islami Bank Limited	10	157	167	11	167	178
7	Standard Bank Limited	2	24	26	2	24	26
8	First Security Islami Bank Limited	0	58	58	0	58	58
9	Agrani Bank Limited	26	374	400	26	374	400
10	Mutual Trust Bank Limited	50	124	174	50	135	185
11	Midland Bank Limited	19	47	66	16	64	80
12	United Commercial Bank Limited	32	153	185	32	153	185
13	The City Bank Limited	271	1007	1278	278	1018	1296
14	AB Bank Limited	39	85	124	49	102	151
15	Islami Bank Bangladesh Limited	146	2265	2411	146	2265	2411
16	The Premier Bank Limited	16	21	37	40	60	100
17	NRB Bank Limited	3	315	318	3	317	320
18	BRAC Bank Limited	132	361	493	129	423	552
19	Eastern Bank Limited	6	22	28	6	23	29
20	One Bank Limited	43	56	99	44	58	102
21	Mercantile Bank Limited	25	86	111	25	86	111
22	Shahjalal Islami Bank Limited	24	45	69	24	45	69
23	Exim Bank Limited	3	9	12	4	9	13
24	Padma Bank Limited	1	0	1	4	3	7
25	Jamuna Bank Limited	2	8	10	2	8	10
26	Prime Bank Limited	4	38	42	4	38	42
27	Global Islami Bank Limited	2	1	3	2	1	3
28	Meghna Bank Limited	0	2	2	0	2	2
Total		1709	11138	12912	2199	14946	17145

Appendix-2: Bank-wise Number of Accounts

No. of Accounts												
Sl No.	Bank Name	Urban	Rural	Total	Male	Female	Institution	Total	Current	Saving	Others	Total
1	Bank Asia Limited	357040	4017943	4374983	1608485	2715196	51302	4374983	98082	4066437	210464	4374983
2	NRB Commercial Bank Limited	4815	146824	151639	53396	98243	0	151639	277	149542	1820	151639
3	Dutch-Bangla Bank Limited	932364	3097558	4029922	2569217	1460705	0	4029922	50274	3813894	165754	4029922
4	Al-Arafah Islami Bank Limited	28991	387744	416735	218721	182504	15510	416735	14531	324840	77364	416735
5	Modhumoti Bank Limited	0	156528	156528	42698	113830	0	156528	1078	154879	571	156528
6	Social Islami Bank Limited	4084	98053	102137	57529	44608	0	102137	1678	72686	27773	102137
7	Standard Bank Limited	329	14023	14352	8062	6290	0	14352	1170	11689	1493	14352
8	First Security Islami Bank Limited	0	54066	54066	31952	22114	0	54066	8308	30576	15182	54066
9	Agrani Bank Limited	13929	318112	332041	159481	172560	0	332041	12888	266879	52274	332041
10	Mutual Trust Bank Limited	19229	73198	92427	53073	39354	0	92427	4232	69764	18431	92427
11	Midland Bank Limited	2475	22277	24752	13478	11274	0	24752	765	19963	4024	24752
12	United Commercial Bank Limited	19655	67527	87182	44599	42583	0	87182	9590	68444	9148	87182
13	The City Bank Limited	57694	149088	206782	127597	79185	0	206782	24836	153284	28662	206782
14	AB Bank Limited	6627	21744	28371	17698	10673	0	28371	1098	20308	6965	28371
15	Islami Bank Bangladesh Limited	151420	1755632	1907052	1306194	600858	0	1907052	48016	1056004	803032	1907052
16	The Premier Bank Limited	21397	18547	39944	22250	17694	0	39944	354	36462	3128	39944
17	NRB Bank Limited	597	29173	29770	10707	18353	710	29770	1249	25316	3205	29770
18	BRAC Bank Limited	29796	69341	99137	31671	19703	47763	99137	41502	43035	14600	99137
19	Eastern Bank Limited	3065	9854	12919	8868	4051	0	12919	712	9990	2217	12919
20	One Bank Limited	3667	10250	13917	8677	5240	0	13917	754	10816	2347	13917
21	Mercantile Bank Limited	2469	8920	11389	8048	3341	0	11389	393	9005	1991	11389
22	Shahjalal Islami Bank Limited	3175	7641	10816	6422	4180	214	10816	322	8275	2219	10816
23	Exim Bank Limited	1802	1974	3776	2617	1159	0	3776	232	3211	333	3776
24	Padma Bank Limited	651	500	1151	723	428	0	1151	78	1030	43	1151
25	Jamuna Bank Limited	292	444	736	501	235	0	736	82	490	164	736
26	Prime Bank Limited	508	2140	2648	1720	886	42	2648	272	2110	266	2648
27	Global Islami Bank Limited	124	56	180	99	81	0	180	14	114	52	180
28	Meghna Bank Limited	0	6	6	5	1	0	6	2	4	0	6
Total		1666195	10539163	12205358	6414488	5675329	115541	12205358	322789	10429047	1453522	12205358

Appendix-3: Bank-wise Amount of Deposit Collection

Amount of Deposits (in BDT lacs)												
Sl No.	Bank Name	Urban	Rural	Total	Male	Female	Institution	Total	Current	Savings	Others	Total
1	Bank Asia Limited	47359.23	260468.41	307827.64	157669.05	113525.31	36633.28	307827.64	20014.58	171565.35	116247.71	307827.64
2	NRB Commercial Bank Limited	920.09	7017.02	7937.11	4355.17	3581.94	0.00	7937.11	31.20	3617.51	4288.40	7937.11
3	Dutch-Bangla Bank Limited	86749.47	210501.42	297250.89	188618.61	79218.62	29413.66	297250.89	10741.76	215851.61	70657.52	297250.89
4	Al-Arafah Islami Bank Limited	59563.25	210832.35	270395.60	170239.87	51588.31	48567.42	270395.60	4391.43	98938.35	167065.82	270395.60
5	Modhumoti Bank Limited	0.00	4626.00	4626.00	2110.00	2516.00	0.00	4626.00	452.00	3920.00	254.00	4626.00
6	Social Islami Bank Limited	8442.72	22839.74	31282.46	22917.13	8365.33	0.00	31282.46	2099.95	6317.08	22865.43	31282.46
7	Standard Bank Limited	29.82	2404.96	2434.78	1602.94	831.84	0.00	2434.78	202.42	1434.01	798.35	2434.78
8	First Security Islami Bank Limited	0.00	19080.20	19080.20	12070.69	7009.51	0.00	19080.20	2310.65	4674.46	12095.09	19080.20
9	Agrani Bank Limited	146492.15	71517.10	218009.25	23281.56	194727.69	0.00	218009.25	1692.05	20829.77	195487.43	218009.25
10	Mutual Trust Bank Limited	10195.00	18162.00	28357.00	20278.00	8079.00	0.00	28357.00	3125.00	9892.00	15340.00	28357.00
11	Midland Bank Limited	1039.08	3702.04	4741.12	3486.40	1254.72	0.00	4741.12	274.17	1490.83	2976.12	4741.12
12	United Commercial Bank Limited	12024.69	16143.63	28168.32	21998.27	6170.05	0.00	28168.32	2969.61	7055.86	18142.85	28168.32
13	The City Bank Limited	17426.16	15346.25	32772.41	21186.82	11585.59	0.00	32772.41	10131.13	11783.91	10857.37	32772.41
14	AB Bank Limited	8429.37	7287.40	15716.77	12048.11	3668.66	0.00	15716.77	569.64	3852.37	11294.76	15716.77
15	Islami Bank Bangladesh Limited	53451.88	632660.04	686111.92	438881.16	247230.76	0.00	686111.92	33598.25	295452.23	357061.44	686111.92
16	The Premier Bank Limited	11707.38	3324.21	15031.59	14024.52	1007.07	0.00	15031.59	54.52	1501.13	13475.94	15031.59
17	NRB Bank Limited	147.78	4363.99	4511.77	2338.71	1758.85	414.21	4511.77	481.22	1483.12	2547.43	4511.77
18	BRAC Bank Limited	17978.10	28669.11	46647.21	4818.16	2721.09	39107.96	46647.21	37820.91	4140.75	4685.55	46647.21
19	Eastern Bank Limited	1130.33	4001.13	5131.46	4264.55	866.91	0.00	5131.46	1068.59	1685.74	2377.13	5131.46
20	One Bank Limited	2874.60	2235.99	5110.59	3901.76	1208.83	0.00	5110.59	443.76	1181.89	3484.94	5110.59
21	Mercantile Bank Limited	198.76	1021.34	1220.10	924.04	296.06	0.00	1220.10	95.56	649.48	475.06	1220.10
22	Shahjalal Islami Bank Limited	768.41	1342.53	2110.94	1415.02	616.11	79.81	2110.94	290.48	846.35	974.11	2110.94
23	Exim Bank Limited	763.52	1035.39	1798.91	1545.10	253.81	0.00	1798.91	105.01	578.26	1115.64	1798.91
24	Padma Bank Limited	625.63	256.51	882.14	862.38	19.76	0.00	882.14	22.66	25.61	833.87	882.14
25	Jamuna Bank Limited	238.33	51.91	290.24	240.51	49.73	0.00	290.24	37.68	47.85	204.71	290.24
26	Prime Bank Limited	282.64	180.48	463.12	270.89	109.26	82.97	463.12	180.63	249.25	33.24	463.12
27	Global Islami Bank Limited	7.68	7.20	14.88	8.06	6.82	0.00	14.88	4.17	5.27	5.45	14.88
28	Meghna Bank Limited	0.00	3.92	3.92	2.92	1.00	0.00	3.92	0.19	3.73	0.00	3.92
Total		488846.07	1549082.27	2037928.34	1135360.40	748268.63	154299.31	2037928.34	133209.22	869073.77	1035645.35	2037928.34

Appendix-4: Bank-wise Loan Disbursement

Amount of Lending (in BDT lacs)								
Sl No.	Bank Name	Urban	Rural	Total	Male	Female	Institution	Total
1	Bank Asia Limited	6822.58	55644.32	62466.90	18955.33	7043.42	36468.15	62466.90
2	NRB Commercial Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Dutch-Bangla Bank Limited	3566.11	4729.27	8295.38	6459.10	1836.28	0.00	8295.38
4	Al-Arafah Islami Bank Limited	3580.20	7391.80	10972.00	2788.10	8183.90	0.00	10972.00
5	Modhumoti Bank Limited	0.00	10.00	10.00	9.50	0.50	0.00	10.00
6	Social Islami Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00	0.00	0.00	0.00
9	Agrani Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	Mutual Trust Bank Limited	803.00	425.00	1228.00	1042.00	186.00	0.00	1228.00
11	Midland Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	United Commercial Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	The City Bank Limited	17027.73	17778.20	34805.93	24580.88	10225.05	0.00	34805.93
14	AB Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	Islami Bank Bangladesh Limited	0.00	781.46	781.46	670.57	110.89	0.00	781.46
16	The Premier Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	NRB Bank Limited	0.00	205.02	205.02	182.27	22.75	0.00	205.02
18	BRAC Bank Limited	83551.84	116306.07	199857.91	194746.51	5111.40	0.00	199857.91
19	Eastern Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	One Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	6.00	0.00	6.00	6.00	0.00	0.00	6.00
26	Prime Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
27	Global Islami Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	Meghna Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		115357.46	203271.14	318628.6	249440.26	32720.19	36468.15	318628.6

Appendix-5: Bank-wise Inward Remittance Distribution

Inward Remittance (BDT in lacs)				
Sl No.	Bank Name	Urban	Rural	Total
1	Bank Asia Limited	57306.33	708972.34	766278.67
2	NRB Commercial Bank Limited	5.21	29.19	34.40
3	Dutch-Bangla Bank Limited	276367.20	1312069.62	1588436.82
4	Al-Arafah Islami Bank Limited	18715.72	347650.47	366366.19
5	Modhumoti Bank Limited	0.00	399.90	399.90
6	Social Islami Bank Limited	166.34	8946.51	9112.85
7	Standard Bank Limited	27.80	8141.29	8169.09
8	First Security Islami Bank Limited	0.00	3828.80	3828.80
9	Agrani Bank Limited	2280.09	179766.59	182046.68
10	Mutual Trust Bank Limited	3285.00	27554.00	30839.00
11	Midland Bank Limited	352.03	5164.22	5516.25
12	United Commercial Bank Limited	64.30	958.75	1023.05
13	The City Bank Limited	16752.41	42822.26	59574.67
14	AB Bank Limited	602.00	4892.52	5494.52
15	Islami Bank Bangladesh Limited	211122.95	3534332.35	3745455.30
16	The Premier Bank Limited	0.13	44.48	44.61
17	NRB Bank Limited	24.76	3087.46	3112.22
18	BRAC Bank Limited	3004.80	11188.79	14193.59
19	Eastern Bank Limited	3.64	148.25	151.89
20	One Bank Limited	70.90	1556.08	1626.98
21	Mercantile Bank Limited	189.36	1211.54	1400.90
22	Shahjalal Islami Bank Limited	262.37	1908.77	2171.14
23	Exim Bank Limited	0.00	0.00	0.00
24	Padma Bank Limited	0.00	0.00	0.00
25	Jamuna Bank Limited	1.35	125.59	126.94
26	Prime Bank Limited	0.00	0.00	0.00
27	Global Islami Bank Limited	0.00	0.00	0.00
28	Meghna Bank Limited	0.00	0.00	0.00
Total		5,90,604.69	62,04,799.77	67,95,404.46