

Quarterly Report
On
Agent Banking

July-September 2022



Financial Inclusion Department
Bangladesh Bank
Head Office, Dhaka

Table of Contents

List of Figures	ii
Executive Summary	iii
1. Introduction.....	1
2. Agent Banking Coverage	2
2.1 Number of Agents and Outlets	2
2.2 Area-wise Distribution of Agents and Outlets	2
2.3 Growth of Agents and Outlets	2
3. Customer Penetration	3
3.1 Number of Accounts	3
3.2 Category-wise distribution of Accounts	3
3.3 Growth of Accounts	4
4. Deposit in Agent Banking Accounts.....	6
4.1 Deposit	6
4.2 Distribution of Deposit	6
4.3 Growth of Deposit.....	7
4.4 Correlation between Number of Accounts and Deposit	8
5. Lending through Agent Banking.....	8
5.1 Lending	8
5.2 Distribution of Lending.....	9
5.3 Growth of Lending.....	10
5.4 Lending against Deposit	11
6. Channeling of Inward Remittances through Agent Banking	11
6.1 Inward Remittances	11
6.2 Area-wise Distribution of Inward Remittances	12
6.3 Growth of Inward Remittances	12
7. Top Five Banks in Agent Banking	13
7.1 Top Five Banks in Outlet Distribution.....	13
7.2 Top Five Banks in Agent Banking Accounts	13
7.3 Top Five Banks in Deposit Collection through Agent Banking	14
7.4 Top Five Banks in Lending through Agent Banking	14
7.5 Top Five Banks in the Distribution of Inward Remittances	15
8. Conclusion	15
Appendix.....	16
Appendix-1: Bank-wise Number of Agents and Outlets.....	16
Appendix-2: Bank-wise Number of Accounts	17
Appendix-3: Bank-wise Amount of Deposit Collection	18
Appendix-4: Bank-wise Amount of Deposit Collection	19
Appendix-5: Bank-wise Inward Remittance Distribution	20

List of Figures

Figure 1: Number of Agents	2
Figure 2: Number of Outlets.....	2
Figure 3: Growth of Agents	3
Figure 4: Growth of Outlets.....	3
Figure 5: Gender-wise Distribution of Accounts.....	4
Figure 6: Area-wise Distribution of Accounts.....	4
Figure 7: Category-wise Distribution of Accounts.....	4
Figure 8: Area-wise Growth of Accounts	5
Figure 9: Gender-wise Growth of Accounts.....	5
Figure 10: Category-wise Growth of Accounts	5
Figure 11: Area-wise of Deposit.....	6
Figure 12: Gender-wise Distribution of Deposit	6
Figure 13: Category-wise Distribution of Deposit	6
Figure 14: Trend of Deposit by Areas	7
Figure 15: Trend of Deposit by Gender.....	7
Figure 16: Trend of Deposit by Categories	7
Figure 17: Correlation between Agent Banking Accounts and Deposit.....	8
Figure 18: Area-wise Distribution of Lending	9
Figure 19: Gender-wise Distribution of Lending	9
Figure 20: Area-wise Growth of Lending	10
Figure 21: Gender-wise Growth of Lending	10
Figure 22: Lending against Deposit Collection	11
Figure 23: Area-wise Distribution of Inward Remittance	12
Figure 24: Growth of Inward Remittances	12
Figure 25: Top Five Banks' Share of Outlets	13
Figure 26: Top Five Banks' Share of Accounts	13
Figure 27: Top Five Banks' Share of Deposit.....	14
Figure 28: Top Five Banks' Share of Lending	14
Figure 29: Top Five Banks' Share of Inward Remittance.....	15

Executive Summary

This quarterly report summarizes the cumulative progress of agent banking during September 2022 quarter. Agent banking in Bangladesh has continued to grow in all dimensions in this quarter. As of September 2022, 31 banks have offered agent banking through 20,177 outlets operated by 14,663 agents. The number of agents has grown by 2.55% while the number of outlets has grown by 2.23% over the previous quarter. The number of accounts opened through agent banking reaches 16,780,576 of which, 8,195,790 (or 48.84 %) belong to the female customers and 14,471,090 (86.24%) belong to the customers in the rural areas. At the end of September 2022, the amount of deposit accumulated in the agent banking accounts is BDT 306,631.97 million, the amount of loan disbursement through these accounts is BDT 88,809.02 million and the cumulative amount of inward remittances disbursed through agents reaches BDT 1,066,287.97 million.

The number of accounts opened through agent banking has grown by 4.39% over the previous quarter. The persistent positive growth of accounts indicates the surging demand of agent banking across different segments of population. During the reporting quarter, the share of female accounts opened through agent banking increases by 3.25% resulting in gradual narrowing down the gap between the shares of male and female accounts. This, in turn, signifies the increased participation of females in the formal financial system.

The volume of deposit in the agent banking accounts and the volume of lending through these accounts have increased by 11.60% and 19.06% respectively, over the previous quarter. The volume of lending through agent banking is significantly low compared to the volume of deposit as the loan to deposit ratio becomes 27.22% by the end of the reporting quarter. This is due to the fact that most banks have yet to develop feasible infrastructures for lending and recovery through agent outlets. Still, the trend of banks' engagement in lending seems promising as more banks are coming forward to partaking in lending through agent-outlets.

The amount of inward remittances distributed by the agent outlets has increased by 9.87% over the previous quarter. This remarkable increase of remittances channeled through agent banking seems to be a positive outcome of quick delivery of remittances to the doorsteps of the beneficiaries through agent banking. Overall, this report on agent banking indicates that the financial services delivered through agents are outreaching the underprivileged segments of the society and contributing to financial inclusion.

1. Introduction

Bangladesh Bank introduced agent banking in Bangladesh in 2013¹ with a view to providing a safe alternate delivery channel of banking services to the under-served population who generally live in geographically remote locations that are beyond the reach of the formal banking networks. Customers can avail various banking services including deposits, loans, foreign remittances, and payment services (such as utility bills, taxes, and government social safety benefits) through agent banking outlets. This model is 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. Bangladesh Bank later issued a comprehensive *Prudential Guidelines for Agent banking Operation in Bangladesh* in 2017² covering various aspects including the agent approval process, permissible activities, responsibilities of the banks and the agents, AML/CFT requirements, customer protection and business continuity requirements to facilitate safe and effective proliferation of agent banking in the country.

Table 1: Brief Overview of Agent Banking Activities

Deposit, loan and remittance are in BDT million

	Sep '21	June '22	Sep '22	Y-to-Y	Q-to-Q	Y-to-Y	Q-to-Q
No. of Banks with License	29	30	31	2	1	2	1
No. of Banks in Agent Banking Operation	29	30	31	2	1	2	1
No. of Agents	13,470	14,299	14,663	1,193	364	8.86%	2.55%
No. of Outlets	18,077	19,737	20,177	2100	440	11.62%	2.23%
No. of Accounts	12,911,451	16,074,378	16,780,576	3869125	706198	29.97%	4.39%
No. of Female Accounts	6,042,946	7,937,867	8,195,790	2152844	257923	35.63%	3.25%
Number of Rural Accounts	11,127,541	13,890,321	14,471,090	3343549	580769	30.05%	4.18%
Amount of Deposits (in BDT million)	222,615.56	280,853.18	306,631.97	84016.41	25778.79	37.74%	9.18%
Amount of Loan Disbursed (in BDTmillion)	39,975.70	76,456.33	88,809.02	48833.318	12352.69	122.16%	16.16%
Amount of Inward Remittance (in BDT million)	748,258.55	970,481.82	1,066,287.97	318,029.42	95,806.15	42.50%	9.87%

This quarterly report summarizes the state of the agent banking operations in Bangladesh as of September 2022 along with the progress since September 2021 and June 2022. It focuses on the coverage, customer penetration, deposit, gender distribution of accounts, lending and the 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 the agent banking operation in terms of the number of agents and the outlets increases remarkably (Table 1). As of September 2022, the total number of agents and outlets reaches 14,663 and 20,177 respectively. Bank-wise numbers of agents and outlets are given in the Appendix-1.

2.2 Area-wise Distribution of Agents and Outlets

The main objective of introducing agent banking was to bring geographically unbanked people under the umbrella of formal financial services. As of September 2022, 84.72% of the agents and 86.17% of the outlets are distributed in the rural areas. The wide coverage of agent banking in rural areas provides positive indication of upholding the agenda of promoting financial inclusion.

Figure 1: Number of Agents

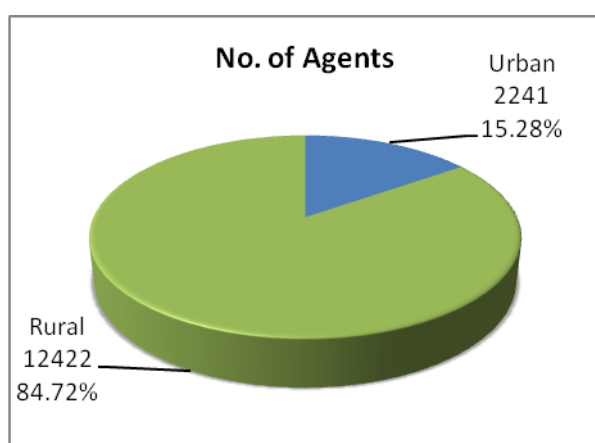
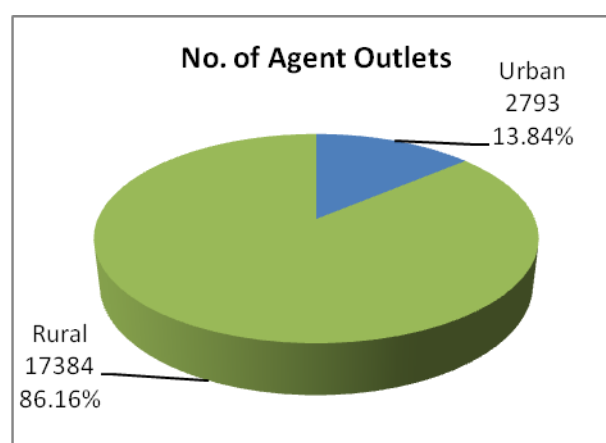


Figure 2: Number of Outlets



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

2.3 Growth of Agents and Outlets

Figures 3 and 4 show that both the number of agents and outlets has been growing at a steady rate. The agents and outlets have grown by 2.55% and 2.23% respectively over the previous quarter. This growth of the number of agents and outlets ensures formal financial services and creates employment opportunities for the rural people. Agents are deploying skilled and semi-skilled human resources in their outlets and thus contributing to introducing innovative technologies helping to scale up financial activities in the rural areas.

Figure 3: Growth of Agents

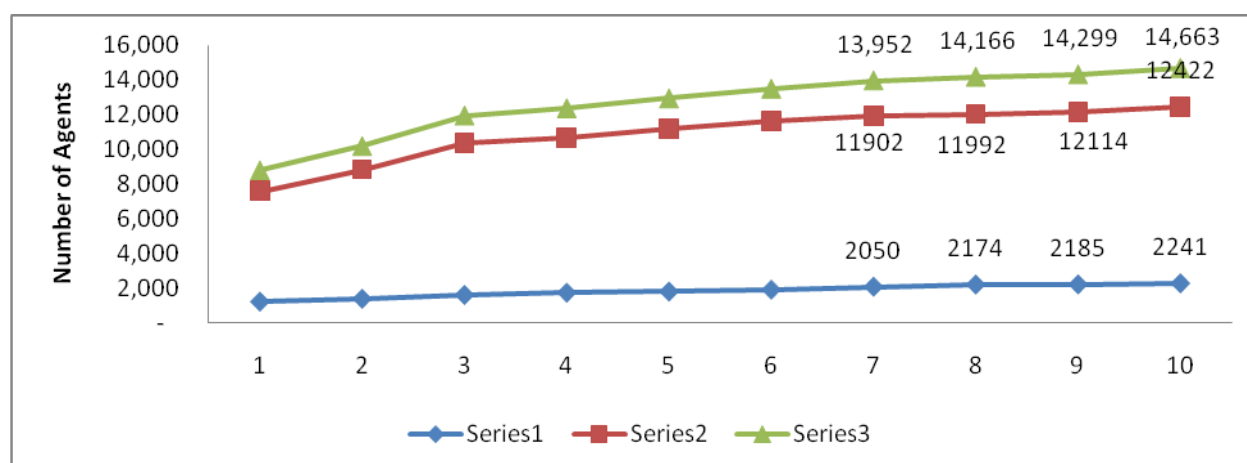
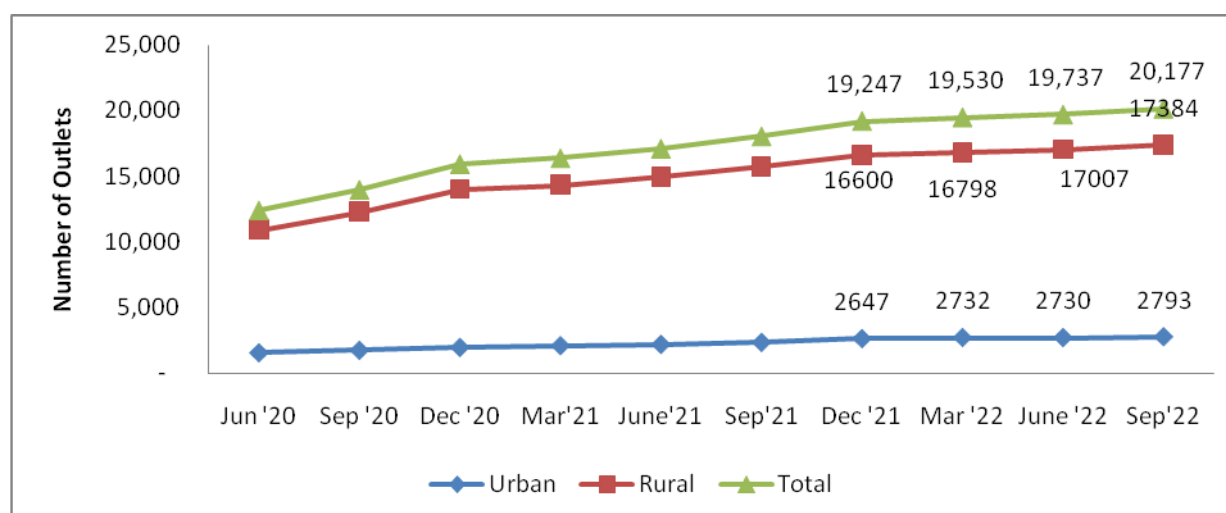


Figure 4: Growth of Outlets



3. Customer Penetration

3.1 Number of Accounts

At the end of September 2022, the total number of accounts opened through agent banking stands at 16,780,576. Bank-wise distribution of accounts is given in Appendix-2.

3.2 Category-wise distribution of Accounts

Figures 5, 6 and 7 illustrate penetration of agent banking in terms of accounts opened by male, female, urban, rural or institutions. Figure 5 shows that the accounts opened by the female customers constitute 48.84% of the total accounts. This indicates that female customers are catching up male customers in account opening and getting almost equal access to the financial services through agent banking. Figure 6 shows that 86.24% of the total accounts are in the rural areas. This implies huge impact of agent banking in the rural areas.

Figure 5: Gender-wise Distribution of Accounts

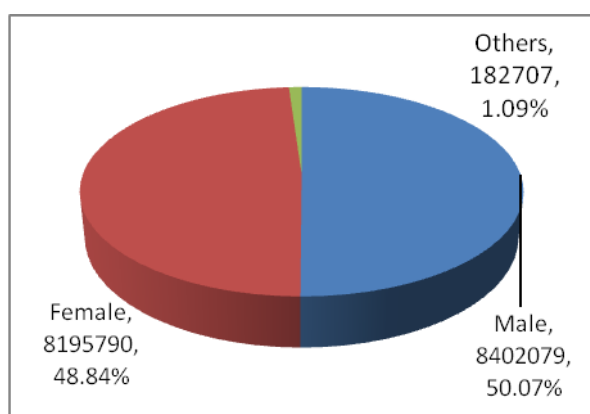


Figure 6: Area-wise Distribution of Accounts

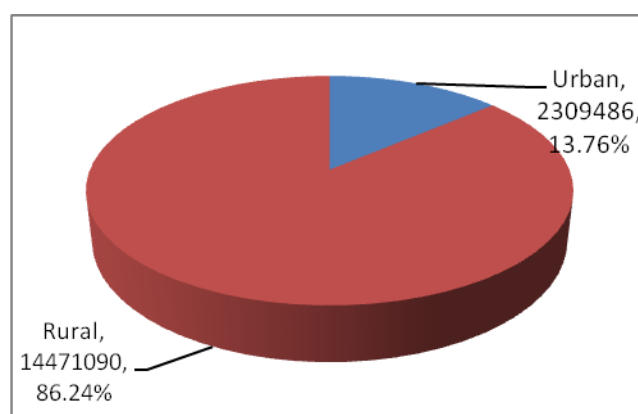
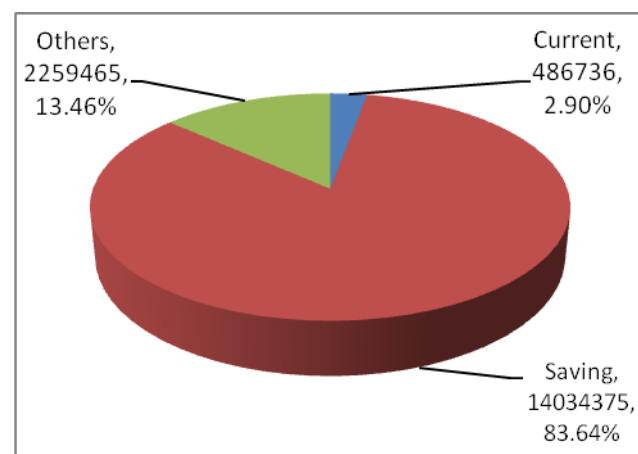


Figure 7 shows that 83.64% of the accounts are savings in nature while 2.90% are current and the remaining 13.46% are of other types. The exclusive dominance of savings account may indicate that households rather than businesses tend to use agent banking services to a greater extent.

Figure 7: Category-wise Distribution of Accounts



3.3 Growth of Accounts

Figures 8, 9 and 10 show the growth in the number of agent banking accounts over the past quarters. As evident in the Figure 8, the number of agent banking accounts has grown by 4.39% over the previous quarter. The persistent positive growth of agent banking accounts in the reporting quarter indicates the surging demand of agent banking services across different segments of population.

Figure 9 also indicates that the gap in the number of male and female accounts is gradually narrowing down. Accounts held with the male and female customers have increased by 5.40% and 3.25% respectively over the previous quarter. This signifies a relative increase in the participation of females in the financial system. The number of savings account, on the other hand, is increasing more than other accounts (Figure 10), potentially indicating an increased access of households and smallholders to the agent banking relative to businesses.

Figure 8: Area-wise Growth of Accounts

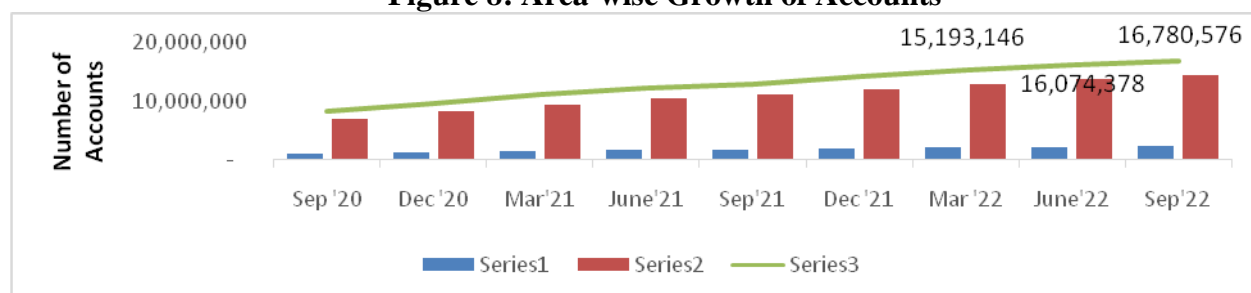


Figure 9: Gender-wise Growth of Accounts

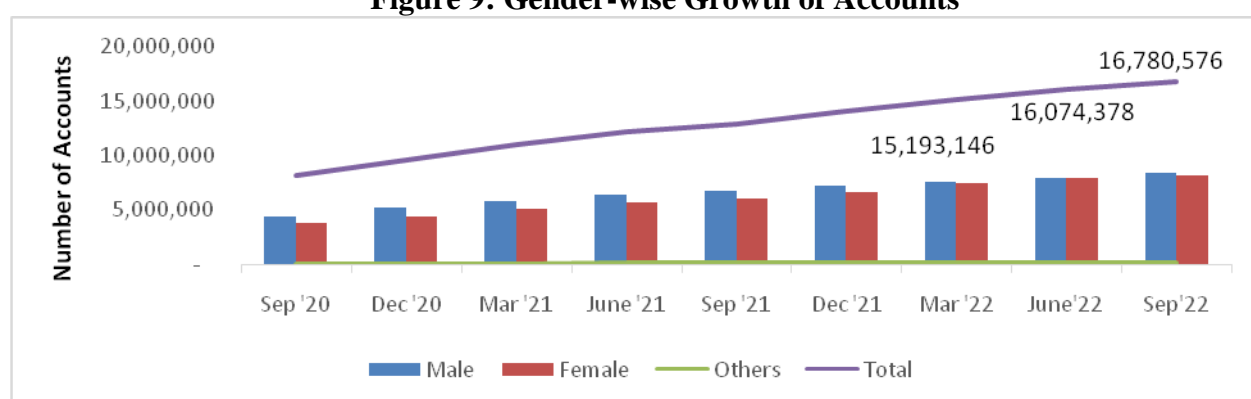
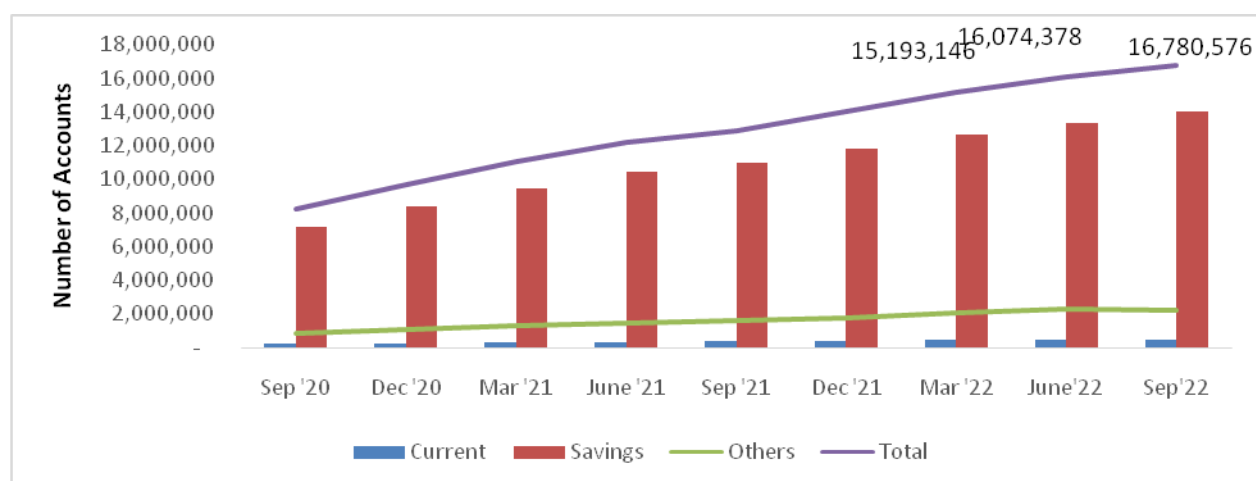


Figure 10: Category-wise Growth of Accounts



4. Deposit in Agent Banking Accounts

4.1 Deposit

At the end of September 2022, the volume of deposit through agent banking reaches BDT 306,631.97 million. The deposit has increased by 9.18% since the June 2022 quarter. Bank-wise amount of deposit has been summarized 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 (78.95%) has been collected from the rural areas. The deposit from rural areas has increased by 9.82% over the previous quarter. Figure 12 shows that deposit in male customers' accounts (58.50%) is significantly higher than that of female customers (34.27%). In addition, Figure 13 indicates that the savings accounts comprise of 47.41% of the total deposit while other categories of deposits including institutional deposits comprise of 46.43% of the total deposit.

Figure 11: Area-wise of Deposit

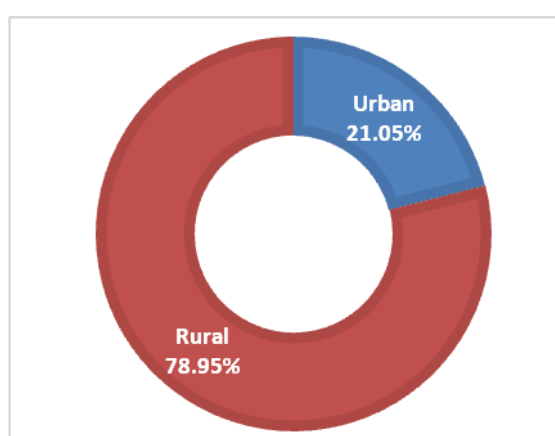


Figure 12: Gender-wise Distribution of Deposit

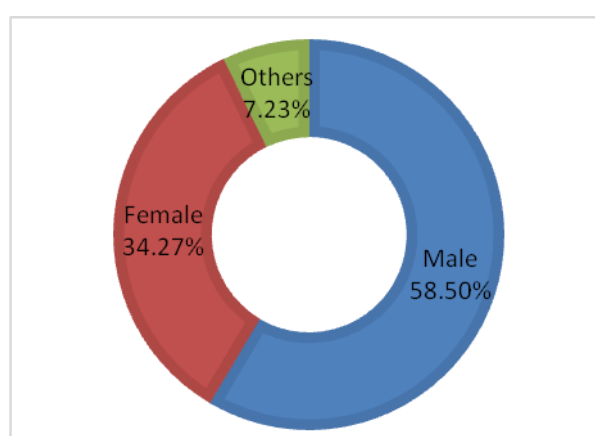
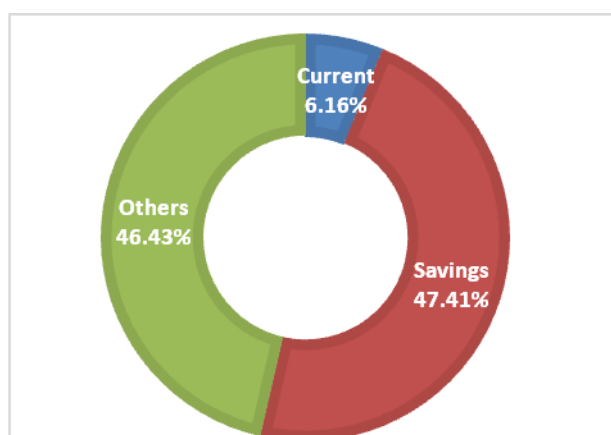


Figure 13: Category-wise Distribution of Deposit



4.3 Growth of Deposit

Figures 14, 15 and 16 illustrate the trend in deposit accumulation. In September 2022 quarter, the deposit through agent banking has increased by 9.18% since June 2022 quarter.

Figure 14: Trend of Deposit by Areas

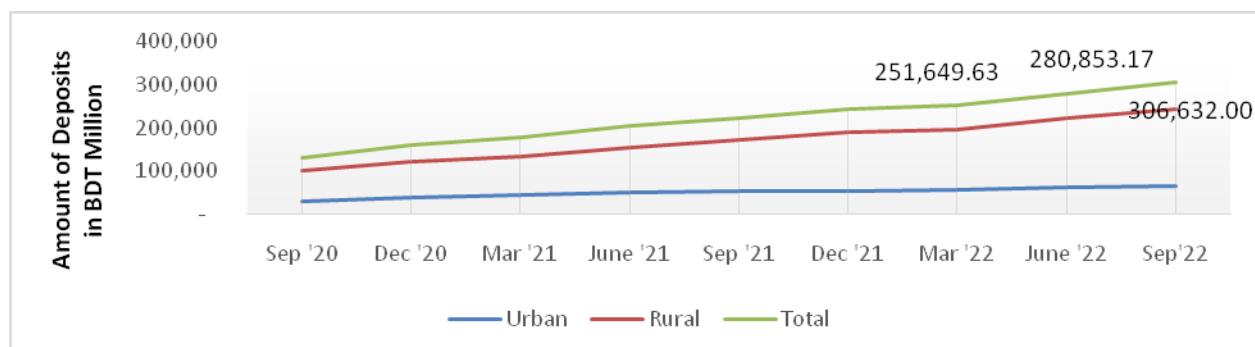


Figure 15: Trend of Deposit by Gender

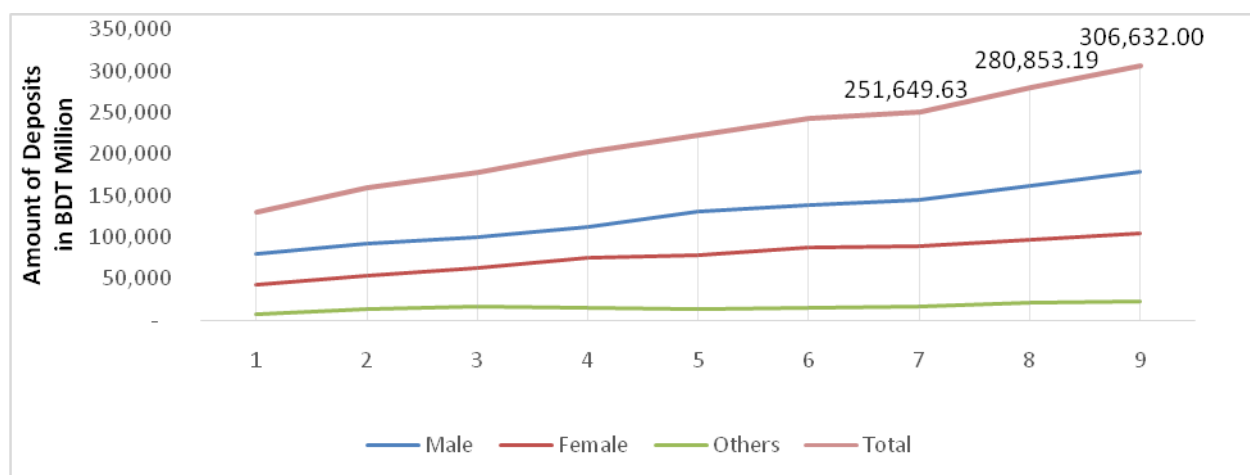
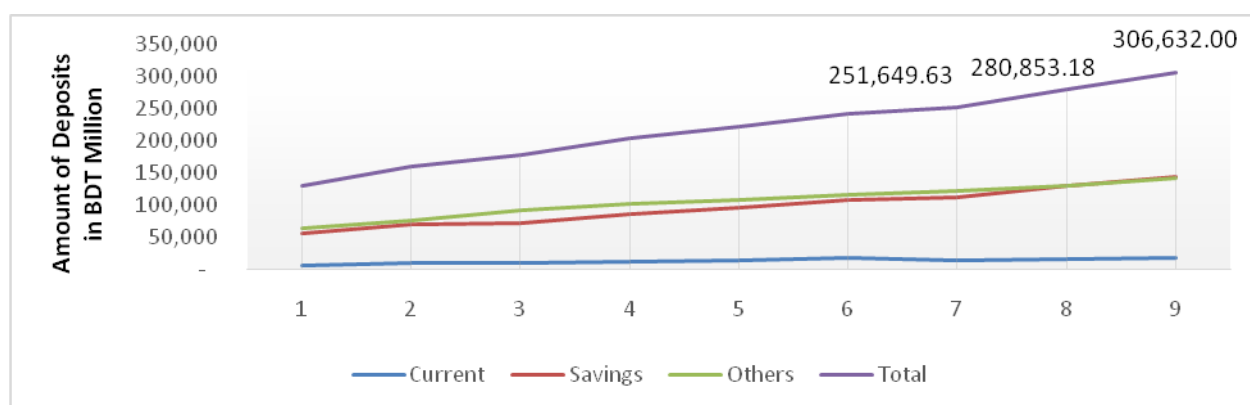


Figure 16: Trend of Deposit by Categories



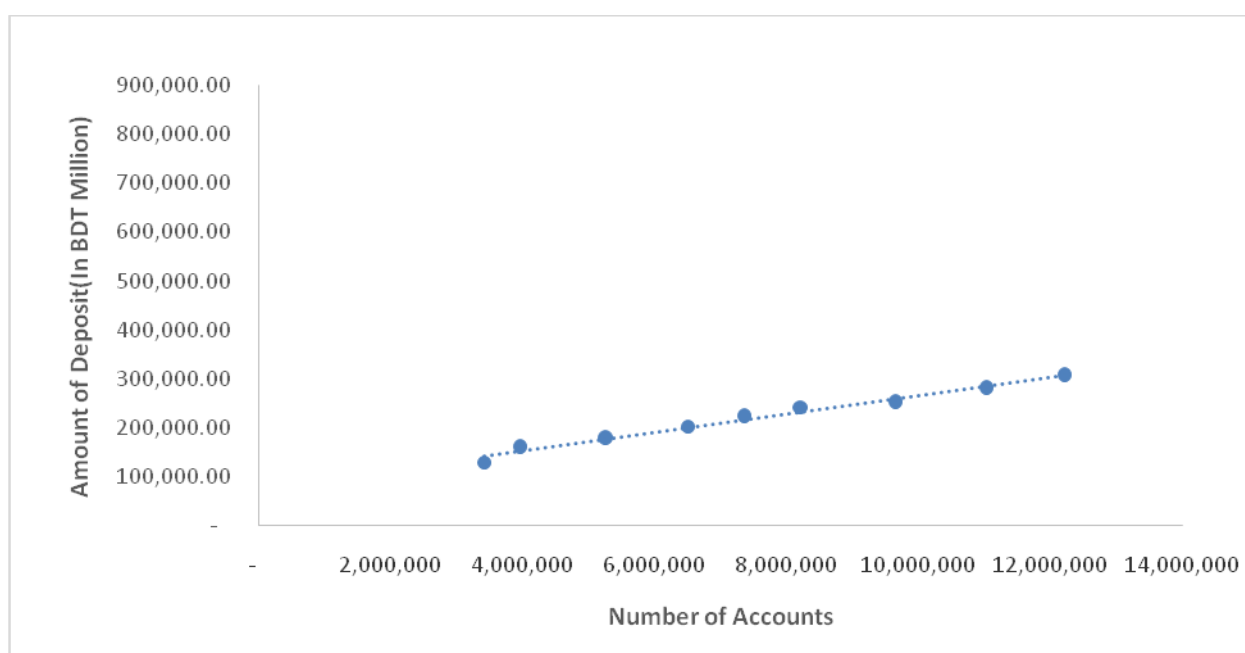
Remarkably, deposit in the rural areas has grown by 9.82% while the deposit in the urban areas has grown only 6.82% over the previous quarter. Deposit from the male customers has grown by 10.46% while the deposit from the female customers has grown by 7.84%. This has helped to narrow down the gap between the volume of deposit by male and female customers.

4.4 Correlation between Number of Accounts and Deposit

Figure 17 illustrates the correlation between the number of agent banking accounts and the amount of deposit accumulated in these accounts over the time. Up to September 2020, the number of agent banking accounts was 8,221,893 and the total amount of deposit was BDT 130,406.17 million. In September 2021, the number of accounts increased by 57.04% to 12,911,541 and the amount of deposit increased by 70.71% to BDT 222,615.56 million. In September 2022, the number of accounts has increased by 29.97% to 16,780,576 and the amount of deposit has grown by 37.74% to BDT 306,631.97 million.

Over the past two years, the number of accounts has increased by 104.09% while the amount of deposit has scaled up by 135.14%. The figure clearly shows a positive correlation between the two parameters changing over time.

Figure 17: Correlation between Agent Banking Accounts and Deposit



5. Lending through Agent Banking

5.1 Lending

Since access to finance is one of the key challenges of financial inclusion, lending through agent banking is explicitly beneficial for rural customers in developing countries. As of September 2022, the lending through agent banking rises to BDT 88,809.02 million. The volume of total loan has increased by 16.16% over the previous quarter indicating that the lending through agent banking is getting momentum. Bank-wise loan disbursement is given in Appendix-4.

5.2 Distribution of Lending

Figure-18 illustrates the geographical distribution of lending through agent banking. As of September 2022, rural customers have received BDT 57443.64 million (64.68%) of the total loan disbursed through agent banking channel. This is very much in line with the objective of the agent banking to enhance the rural people’s access to finance.

Figure 18: Area-wise Distribution of Lending

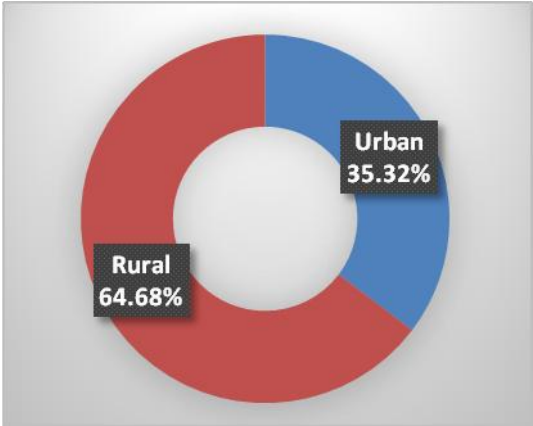


Figure 19: Gender-wise Distribution of Lending

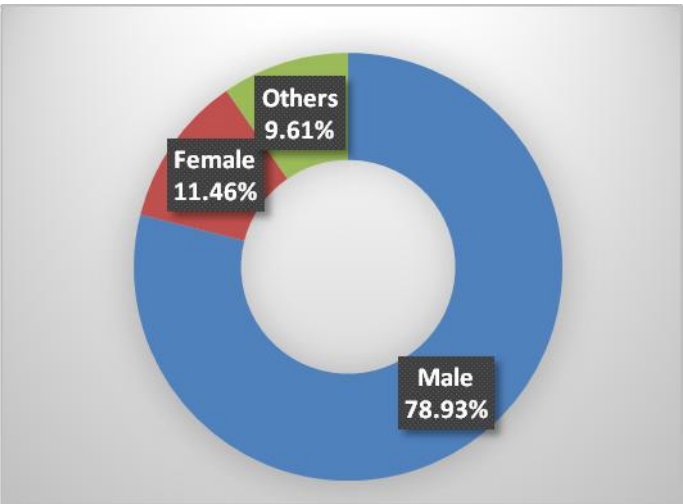


Figure 19 shows the gender-wise distribution of lending through agent banking. As of September 2022, male borrowers have received BDT 70,097.89 million (78.93%) of the total loan while the female borrowers have received only BDT 10,179.35 million (11.46%). These figures potentially indicate two factors: a) banks’ lack of confidence in the female customers and b) female customers’ limited participation in rural enterprises.

Nevertheless, there remains huge potentiality to find female entrepreneurs in rural areas who can have access to finance from the banks through agents. Bangladesh Bank is constantly encouraging banks to facilitate female customers to get loans. As a result, the number of banks lending through agent banking is increasing every quarter. In the reporting quarter, 18 banks have started lending through agents compared to 17 banks in the last quarter. It is expected that more female customers will be able to borrow from banks as more banks are coming forward to lending through agents.

5.3 Growth of Lending

The reporting quarter observes growth in lending through agent banking. The volume of lending has increased by 16.16% over the June 2022 quarter. Figures 20 and 21 show the growth of lending by areas and by gender respectively. Lending in rural areas has increased by 14.73% over the last quarter. The gender wise growth of lending is shown in Figure 21 which indicates that growth in lending to male borrowers is significantly higher than the female borrowers.

Figure 20: Area-wise Growth of Lending

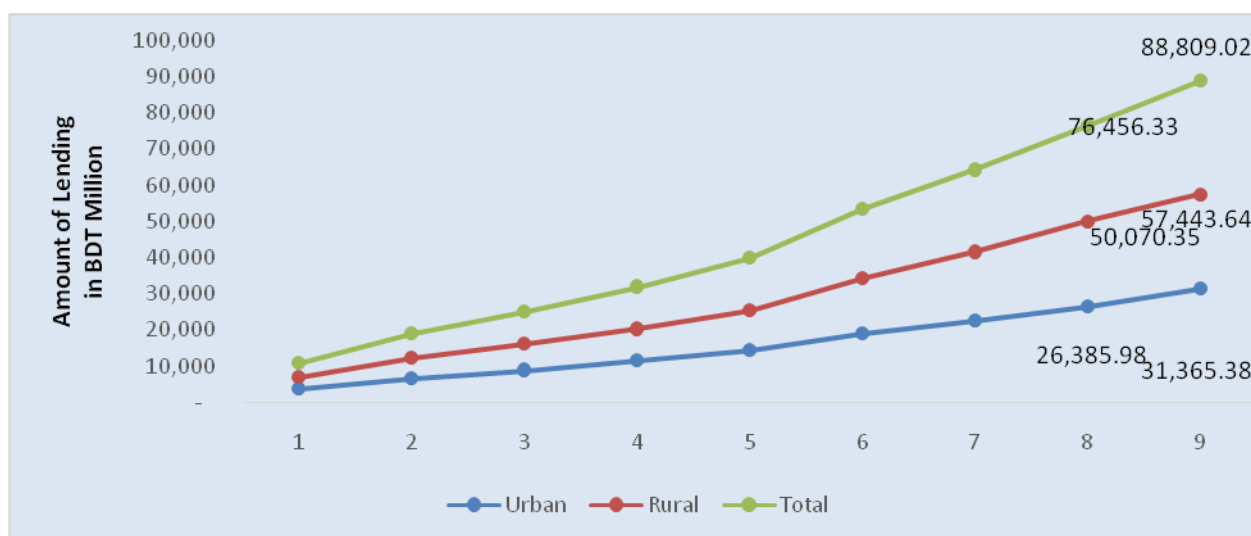
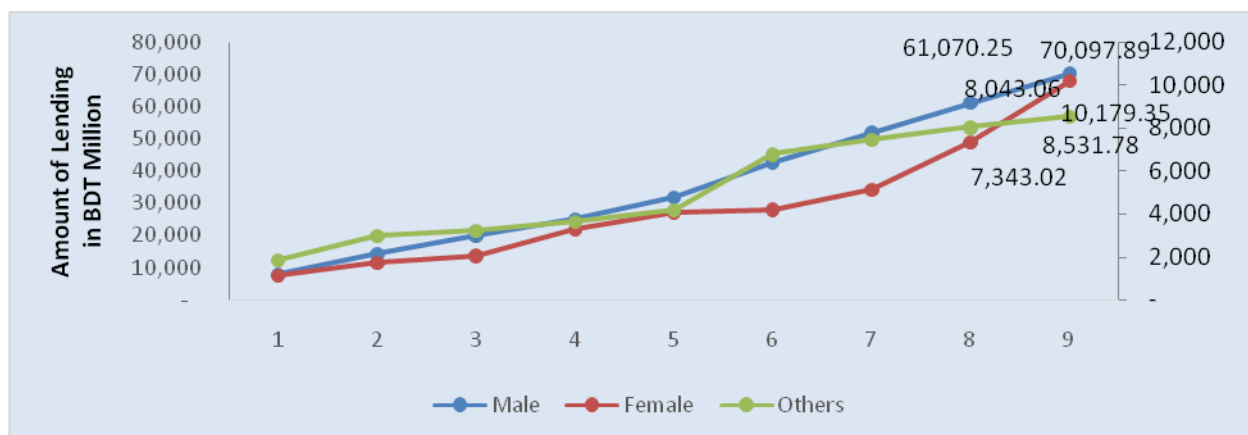


Figure 21: Gender-wise Growth of Lending

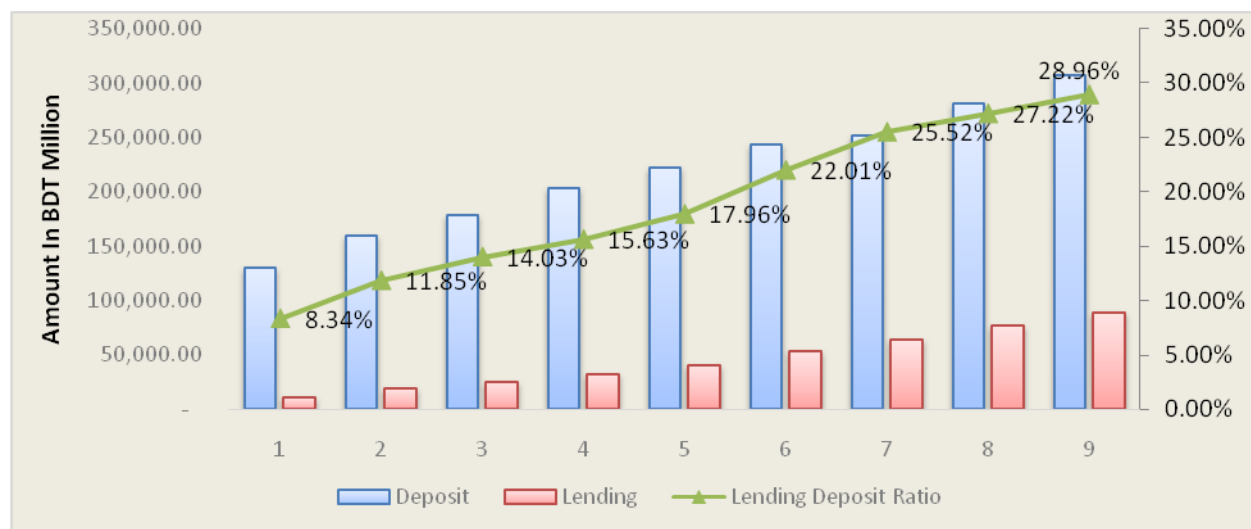


5.4 Lending against Deposit

Figure 22 indicates that the loan to deposit ratio in agent banking is only 28.96% during the September 2022 quarter. However, lending to deposit ratio has increased by 1.74% over the June 2022 quarter. This increase indicates that investment through agent outlets is gradually getting momentum. 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 lending to rural people.

Figure 22: Lending against Deposit Collection



6. Channeling of Inward Remittances through Agent Banking

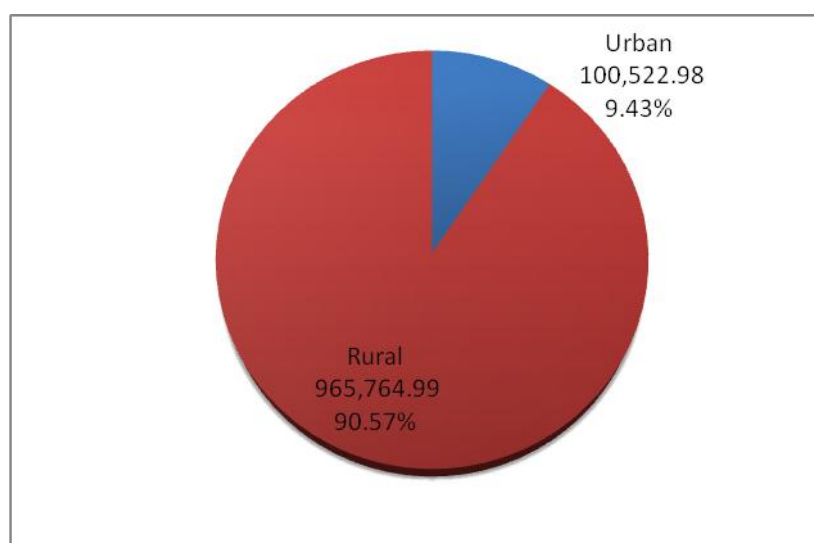
6.1 Inward Remittances

At the end of September 2022, the amount of inward remittances through agent banking rises to BDT 1,066,287.97 million. It has increased by 9.87% over the June 2022 quarter. Agents are contributing promisingly in remittance disbursement since customers are likely to get doorstep banking services within shortest possible time. Thus, Agent banking is becoming popular channel for inward remittance distribution. Bank-wise distribution of inward remittance is given in Appendix-5.

6.2 Area-wise Distribution of Inward Remittances

Figure 23 illustrates that rural population has received 90.57% of the total inward remittance. The agent banking is playing a vital role in bringing the hard-earned money of the non-resident Bangladeshis at arm's length of their closest ones.

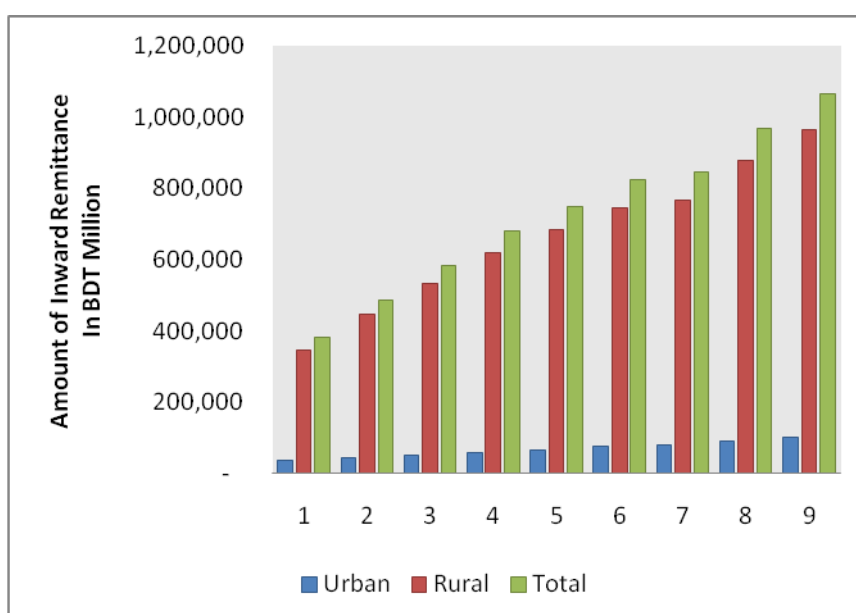
Figure 23: Area-wise Distribution of Inward Remittance



6.3 Growth of Inward Remittances

Figure 24 shows the growth of inward remittances through agent banking. In September 2022, the volume of inward remittances increases by 9.87% over June 2022 quarter. More significantly, the major share of the remittances is going to the rural areas, which is expected to rejuvenate rural economy.

Figure 24: Growth of Inward Remittances

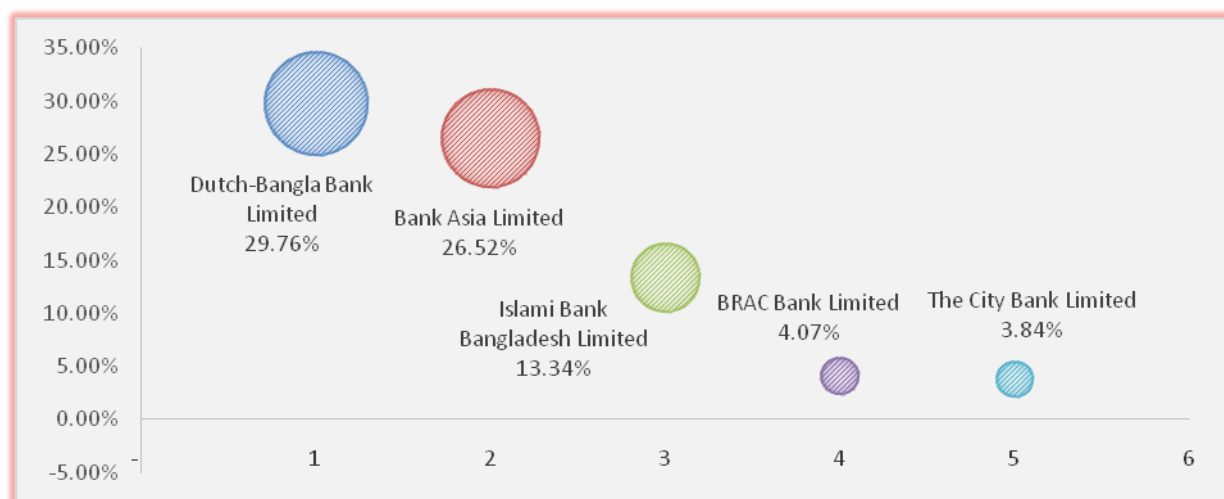


7. Top Five Banks in Agent Banking

7.1 Top Five Banks in Outlet Distribution

As of September 2022, top five banks have established 77.53% of the total agent outlets. Dutch-Bangla Bank Limited has ranked the top with 6,005 outlets, comprising 29.76% of the total outlets (Figure 25) under operation.

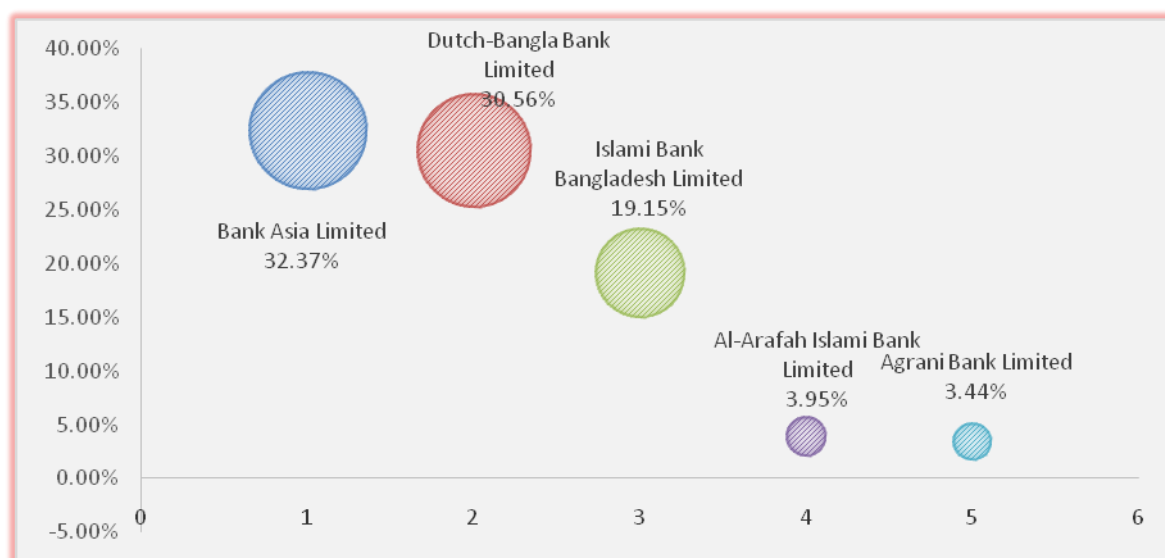
Figure 25: Top Five Banks' Share of Outlets



7.2 Top Five Banks in Agent Banking Accounts

As of September 2022, top five Banks have opened 89.47% of the total accounts opened through agent banking. Bank Asia Limited has opened the highest number of 5,431,188 accounts, comprising 32.37% of the total accounts (Figure 26).

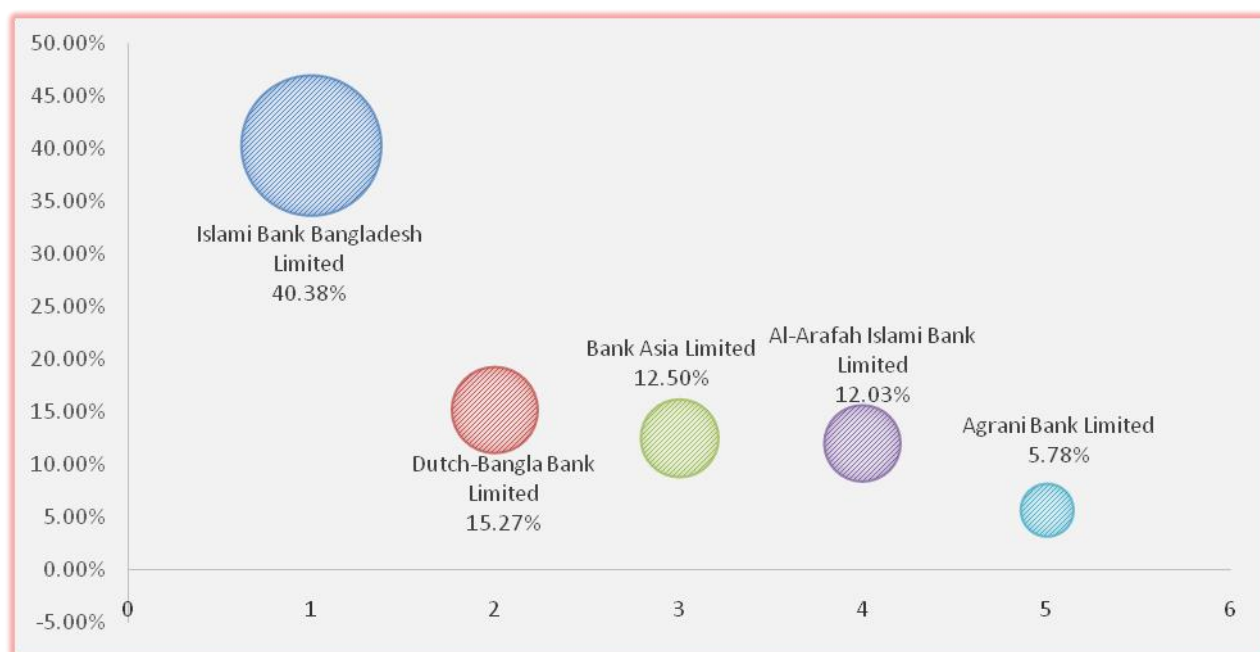
Figure 26: Top Five Banks' Share of Accounts



7.3 Top Five Banks in Deposit Collection through Agent Banking

As of September 2022, top five banks have secured 85.96% share of the total amount of deposit accumulated through agent banking. Islami Bank Bangladesh Limited (IBBL) has ranked top in this list, with 40.38% of the total deposit (Figure 27) amounting BDT 123,814.37 million immediately followed by the Dutch-Bangla Bank Limited with 15.27% of the total deposit.

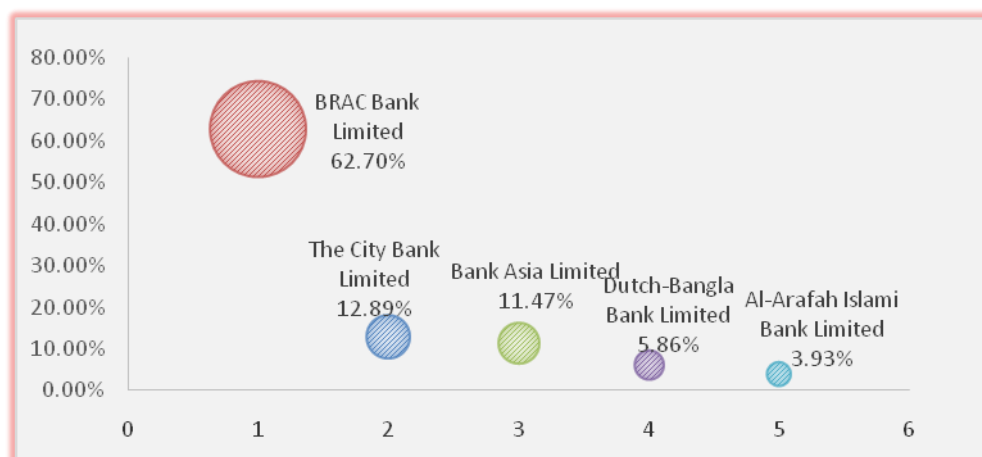
Figure 27: Top Five Banks' Share of Deposit



7.4 Top Five Banks in Lending through Agent Banking

The top five banks have carried out 96.85% of the total lending through agent banking till September 2022. BRAC Bank Limited has ranked the top with the largest volume of lending amounting to BDT 55,684.92 million, which is 62.70% of the total loans disbursed through agent banking (Figure 28).

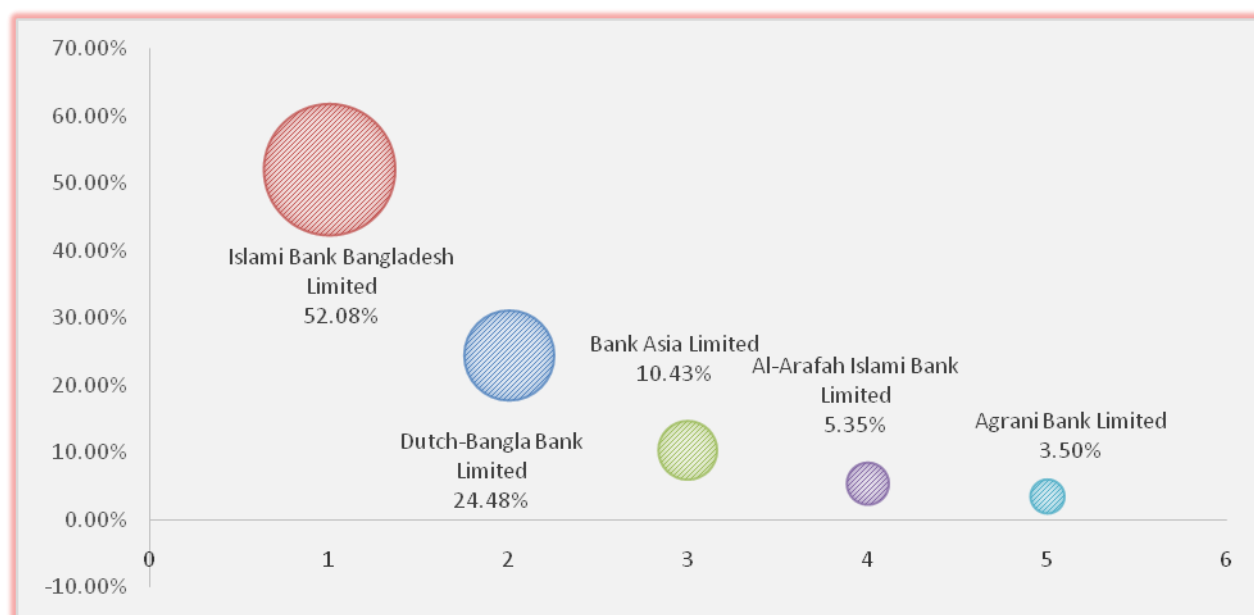
Figure 28: Top Five Banks' Share of Lending



7.5 Top Five Banks in the Distribution of Inward Remittances

The top five banks have 95.84% share of the total inward remittances distributed through agent banking as of September 2022. Islami Bank Bangladesh Limited ranks the top with BDT 555,375.69 million, which is 52.08% of the total inward remittances distributed through agent banking (Figure 29).

Figure 29: Top Five Banks' Share of Inward Remittance



8. Conclusion

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

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	481	4751	5232	494	4857	5351
2	NRB Commercial Bank Limited	27	549	576	36	553	589
3	Dutch-Bangla Bank Limited	609	458	1067	1120	4885	6005
4	Al-Arafah Islami Bank Limited	94	350	444	80	569	649
5	Modhumoti Bank Limited	18	507	525	18	516	534
6	Social Islami Bank Limited	51	232	283	47	243	290
7	Standard Bank Limited	2	22	24	2	22	24
8	First Security Islami Bank Limited	7	76	83	6	77	83
9	Agrani Bank Limited	29	408	437	29	408	437
10	Mutual Trust Bank Limited	61	137	198	57	152	209
11	Midland Bank Limited	24	62	86	22	83	105
12	United Commercial Bank Limited	32	164	196	32	164	196
13	The City Bank Limited	174	588	762	182	592	774
14	AB Bank Limited	50	97	147	57	120	177
15	Islami Bank Bangladesh Limited	180	2512	2692	180	2512	2692
16	The Premier Bank Limited	23	34	57	46	74	120
17	NRB Bank Limited	3	301	304	4	303	307
18	BRAC Bank Limited	172	578	750	184	637	821
19	Eastern Bank Limited	24	28	52	15	39	54
20	One Bank Limited	54	129	183	54	132	186
21	Mercantile Bank Limited	34	138	172	34	138	172
22	Shahjalal Islami Bank Limited	31	77	108	31	77	108
23	Exim Bank Limited	4	6	10	4	8	12
24	Padma Bank Limited	1	0	1	3	4	7
25	Jamuna Bank Limited	5	17	22	5	17	22
26	Prime Bank Limited	25	98	123	24	99	123
27	Global Islami Bank Limited	5	2	7	4	3	7
28	Meghna Bank Limited	6	8	14	9	5	14
29	South East Bank Limited	11	41	52	9	44	53
30	Sonali Bank Limited	1	46	47	1	46	47
31	South Bangla Agr & Com Bank Ltd	3	6	9	4	5	9
Total		2241	12422	14663	2793	17384	20177

Appendix-2: Bank-wise Number of Accounts

No. of Accounts												
Sl No.	Bank Name	Urban	Rural	Total	Male	Female	Others	Total	Current	Saving	Others	Total
1	Bank Asia Limited	444114	4987074	5431188	1963663	3400832	66693	5431188	140669	5037465	253054	5431188
2	NRB Commercial Bank Limited	5887	173764	179651	62311	117148	192	179651	374	176926	2351	179651
3	Dutch-Bangla Bank Limited	1244211	3883150	5127361	3155413	1971948	0	5127361	64074	4852283	211004	5127361
4	Al-Arafah Islami Bank Limited	68979	593037	662016	343339	307744	10933	662016	16892	524347	120777	662016
5	Modhumoti Bank Limited	15784	274039	289823	49933	239890	0	289823	1356	137138	151329	289823
6	Social Islami Bank Limited	2661	161508	164169	87460	76709	0	164169	2701	129965	31503	164169
7	Standard Bank Limited	325	15514	15839	8626	7213	0	15839	1262	13132	1445	15839
8	First Security Islami Bank Limited	1174	72123	73297	40680	32617	0	73297	1578	55279	16440	73297
9	Agrani Bank Limited	29120	548408	577528	274447	303081	0	577528	19244	522158	36126	577528
10	Mutual Trust Bank Limited	21813	80150	101963	56832	45131	0	101963	4704	84241	13018	101963
11	Midland Bank Limited	3568	29000	32568	17494	15074	0	32568	897	26971	4700	32568
12	United Commercial Bank Limited	27599	94960	122559	64234	58325	0	122559	10415	101782	10362	122559
13	The City Bank Limited	101533	184019	285552	174610	100316	10626	285552	31496	229107	24949	285552
14	AB Bank Limited	12611	32280	44891	27873	17018	0	44891	2180	33110	9601	44891
15	Islami Bank Bangladesh Limited	219574	2994433	3214007	1850817	1363190	0	3214007	81238	1822182	1310587	3214007
16	The Premier Bank Limited	19423	26151	45574	25776	19480	318	45574	345	43324	1905	45574
17	NRB Bank Limited	842	34357	35199	12617	21831	751	35199	997	30508	3694	35199
18	BRAC Bank Limited	58650	154260	212910	81293	40261	91356	212910	97110	86378	29422	212910
19	Eastern Bank Limited	4701	20848	25549	16733	8816	0	25549	1951	19478	4120	25549
20	One Bank Limited	5946	24824	30770	19348	11422	0	30770	1541	24387	4842	30770
21	Mercantile Bank Limited	4923	25346	30269	20677	9592	0	30269	970	23495	5804	30269
22	Shahjalal Islami Bank Limited	5316	18307	23623	13942	9212	469	23623	575	17551	5497	23623
23	Exim Bank Limited	1499	3013	4512	2834	1678	0	4512	102	3435	975	4512
24	Padma Bank Limited	1024	1371	2395	1124	1271	0	2395	77	2253	65	2395
25	Jamuna Bank Limited	1071	3316	4387	2862	1525	0	4387	376	3270	741	4387
26	Prime Bank Limited	4771	18082	22853	14074	8190	589	22853	2665	18151	2037	22853
27	Global Islami Bank Limited	353	336	689	390	297	2	689	38	489	162	689
28	Meghna Bank Limited	294	255	549	404	145	0	549	37	437	75	549
29	South East Bank Limited	1646	14785	16431	10509	5144	778	16431	805	12757	2869	16431
30	Sonali Bank Limited	39	2363	2402	1724	678	0	2402	56	2340	6	2402
31	South Bangla Agri & Comm. Bank Ltd.	35	17	52	40	12	0	52	11	36	5	52
Total		2309486	14471090	16780576	8402079	8195790	182707	16780576	486736	14034375	2259465	16780576

Appendix-3: Bank-wise Amount of Deposit Collection

Amount of Deposits (in BDT million)												
Sl No.	Bank Name	Urban	Rural	Total	Male	Female	Others	Total	Current	Savings	Others	Total
1	Bank Asia Limited	5751.21	32571.85	38323.06	17531.96	11580.67	9210.43	38323.06	2066.83	21460.47	14795.76	38323.06
2	NRB Commercial Bank Limited	1002.06	492.81	1494.87	825.74	566.78	102.35	1494.87	8.61	429.11	1057.15	1494.87
3	Dutch-Bangla Bank Limited	13812.57	33020.75	46833.32	29723.36	13029.17	4080.79	46833.32	1716.91	33423.17	11693.24	46833.32
4	Al-Arafah Islami Bank Limited	11938.21	24940.82	36879.03	26291.98	8380.67	2206.38	36879.03	511.76	16205.13	20162.14	36879.03
5	Modhumoti Bank Limited	318.84	722.25	1041.09	207.85	833.24	0.00	1041.09	42.39	693.62	305.08	1041.09
6	Social Islami Bank Limited	944.15	4811.17	5755.32	4158.90	1596.42	0.00	5755.32	87.07	1552.23	4116.02	5755.32
7	Standard Bank Limited	1.82	267.37	269.19	165.25	103.94	0.00	269.19	22.17	150.50	96.52	269.19
8	First Security Islami Bank Limited	221.46	2811.34	3032.80	2223.20	809.60	0.00	3032.80	63.49	1044.55	1924.76	3032.80
9	Agrani Bank Limited	8309.20	9408.94	17718.14	4171.13	13547.01	0.00	17718.14	373.51	6043.14	11301.49	17718.14
10	Mutual Trust Bank Limited	1387.18	2744.68	4131.86	3004.70	1127.16	0.00	4131.86	288.87	1176.65	2666.34	4131.86
11	Midland Bank Limited	118.11	488.20	606.31	414.29	192.02	0.00	606.31	22.52	219.62	364.17	606.31
12	United Commercial Bank Limited	1780.32	2238.13	4018.45	3183.47	834.98	0.00	4018.45	644.77	958.83	2414.85	4018.45
13	The City Bank Limited	1877.58	3110.79	4988.37	3459.90	1142.41	386.06	4988.37	1376.43	1886.68	1725.26	4988.37
14	AB Bank Limited	983.38	1279.36	2262.74	1683.87	578.86	0.00	2262.73	140.98	588.33	1533.42	2262.73
15	Islami Bank Bangladesh Limited	10674.10	113140.27	123814.37	75209.22	48605.15	0.00	123814.37	5034.62	56390.64	62389.11	123814.37
16	The Premier Bank Limited	583.70	507.80	1091.50	670.50	134.10	286.90	1091.50	31.40	261.90	798.20	1091.50
17	NRB Bank Limited	9.83	582.52	592.35	344.32	227.61	20.42	592.35	28.76	217.63	345.96	592.35
18	BRAC Bank Limited	2715.59	5543.95	8259.54	1772.13	712.31	5775.10	8259.54	5953.97	986.13	1319.44	8259.54
19	Eastern Bank Limited	201.70	792.80	994.50	781.33	213.17	0.00	994.50	188.35	336.13	470.02	994.50
20	One Bank Limited	505.74	646.14	1151.88	891.74	260.14	0.00	1151.88	101.02	385.55	665.31	1151.88
21	Mercantile Bank Limited	47.19	312.25	359.44	249.96	109.48	0.00	359.44	22.36	199.38	137.70	359.44
22	Shahjalal Islami Bank Limited	92.81	328.09	420.90	258.43	150.14	12.33	420.90	12.68	176.91	231.31	420.90
23	Exim Bank Limited	167.85	131.96	299.81	250.34	49.47	0.00	299.81	21.08	105.44	173.29	299.81
24	Padma Bank Limited	57.56	20.67	78.23	76.27	1.96	0.00	78.23	0.96	3.18	74.09	78.23
25	Jamuna Bank Limited	57.68	216.64	274.32	224.94	49.38	0.00	274.32	42.85	53.27	178.20	274.32
26	Prime Bank Limited	182.64	153.15	335.79	214.79	86.62	34.38	335.79	61.12	104.57	170.10	335.79
27	Global Islami Bank Limited	34.10	15.51	49.61	27.73	18.73	3.15	49.61	4.15	10.00	35.46	49.61
28	Meghna Bank Limited	723.43	341.14	1064.57	1063.74	0.83	0.00	1064.57	13.15	0.81	1050.61	1064.57
29	South East Bank Limited	30.92	344.43	375.35	226.99	103.01	45.35	375.35	18.86	188.09	168.40	375.35
30	Sonali Bank Limited	1.77	110.75	112.52	77.22	35.30	0.00	112.52	6.67	105.85	0.00	112.52
31	South Bangla Agri & Com Bank	1.88	0.87	2.75	2.21	0.54	0.00	2.75	0.48	2.27	0.00	2.75
Total		64534.58	242097.40	306631.98	179387.46	105080.87	22163.64	306631.97	18908.79	145359.78	142363.40	306631.97

Appendix-4: Bank-wise Amount of Lending

Amount of Lending (in BDT million)								
SI No.	Bank Name	Urban	Rural	Total	Male	Female	Others	Total
1	Bank Asia Limited	1351.18	8838.09	10189.27	2811.24	862.35	6515.68	10189.27
2	NRB Commercial Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Dutch-Bangla Bank Limited	1249.37	3953.39	5202.76	3729.87	1472.89	0.00	5202.76
4	Al-Arafah Islami Bank Limited	880.12	2606.46	3486.58	2282.76	1203.82	0.00	3486.58
5	Modhumoti Bank Limited	0.00	3.09	3.09	2.96	0.13	0.00	3.09
6	Social Islami Bank Limited	0.93	17.97	18.90	16.03	2.87	0.00	18.90
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	16.25	16.25	15.40	0.85	0.00	16.25
9	Agrani Bank Limited	8.00	176.77	184.77	138.62	46.15	0.00	184.77
10	Mutual Trust Bank Limited	95.72	55.75	151.47	122.71	28.76	0.00	151.47
11	Midland Bank Limited	5.62	11.39	17.01	13.53	3.48	0.00	17.01
12	United Commercial Bank Limited	0.51	16.03	16.54	7.04	9.50	0.00	16.54
13	The City Bank Limited	5392.12	6056.00	11448.12	8226.78	1205.24	2016.10	11448.12
14	AB Bank Limited	4.74	4.18	8.92	4.47	4.45	0.00	8.92
15	Islami Bank Bangladesh Limited	149.39	2009.39	2158.78	335.70	1823.08	0.00	2158.78
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	48.88	48.88	44.13	4.75	0.00	48.88
18	BRAC Bank Limited	22125.84	33559.08	55684.92	52187.37	3497.55	0.00	55684.92
19	Eastern Bank Limited	51.10	47.27	98.37	86.49	11.88	0.00	98.37
20	One Bank Limited	32.56	22.07	54.63	53.79	0.84	0.00	54.63
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	18.18	1.58	19.76	19.00	0.76	0.00	19.76
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
29	Southeast Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	Sonali Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	South Bangla Agri & Com Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		31365.38	57443.64	88809.02	70097.89	10179.35	8531.78	88809.02

Appendix-5: Bank-wise Inward Remittance Distribution

Inward Remittance (BDT in Million)				
Sl No.	Bank Name	Urban	Rural	Total
1	Bank Asia Limited	7994.76	103201.81	111196.57
2	NRB Commercial Bank Limited	0.00	1.31	1.31
3	Dutch-Bangla Bank Limited	44714.23	216335.28	261049.51
4	Al-Arafah Islami Bank Limited	3734.24	53346.41	57080.65
5	Modhumoti Bank Limited	1.62	75.65	77.27
6	Social Islami Bank Limited	4.31	3182.29	3186.60
7	Standard Bank Limited	2.78	930.93	933.71
8	First Security Islami Bank Limited	4.81	838.49	843.30
9	Agrani Bank Limited	781.12	36587.84	37368.96
10	Mutual Trust Bank Limited	542.28	4126.89	4669.17
11	Midland Bank Limited	100.54	776.40	876.94
12	United Commercial Bank Limited	6.05	150.54	156.59
13	The City Bank Limited	7735.70	6377.60	14113.30
14	AB Bank Limited	203.96	823.13	1027.09
15	Islami Bank Bangladesh Limited	31068.89	524306.80	555375.69
16	The Premier Bank Limited	3.30	6.00	9.30
17	NRB Bank Limited	6.40	596.91	603.31
18	BRAC Bank Limited	3408.69	11631.06	15039.75
19	Eastern Bank Limited	1.42	24.76	26.18
20	One Bank Limited	20.65	502.83	523.48
21	Mercantile Bank Limited	46.59	521.43	568.02
22	Shahjalal Islami Bank Limited	73.22	768.02	841.24
23	Exim Bank Limited	1.07	8.41	9.48
24	Padma Bank Limited	0.00	0.00	0.00
25	Jamuna Bank Limited	2.60	142.01	144.61
26	Prime Bank Limited	0.00	0.98	0.98
27	Global Islami Bank Limited	1.49	9.70	11.19
28	Meghna Bank Limited	0.00	0.00	0.00
29	Southeast Bank Limited	62.21	491.51	553.72
30	Sonali Bank Limited	0.00	0.00	0.00
31	South Bangla Agri & Com Bank	0.05	0.00	0.05
Total		100,522.98	965,764.99	1,066,287.97