

Quarterly Report
on
Agent Banking

July-September 2023



Financial Inclusion Department
Bangladesh Bank
Head Office, Dhaka

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Executive Summary

This quarterly report summarizes the overall scenario of agent banking during July-September 2023 quarter. Agent banking in Bangladesh has continued to grow in all dimensions in this quarter. As of 30 September 2023, 31 banks have offered agent banking through 21,448 outlets operated by 15,540 agents. The number of agents has grown by 0.19% while the number of outlets has grown by 0.75% from the previous quarter. The number of accounts opened through agent banking reaches 20,684,537 of which, 10,287,881 accounts (or 49.74%) belong to the female customers and 17,818,966 accounts (86.15%) belong to the customers in the rural areas. At the end of September 2023, the amount of deposit accumulated in the agent banking accounts is BDT 352,007.62 million, the amount of loan disbursement through these accounts is BDT 141,926.50 million and the cumulative amount of inward remittances disbursed through agents reaches BDT 1,364,732.63 million.

The number of accounts opened through agent banking has grown by 4.19% over the last quarter. The persistent positive growth of accounts indicates the surging demand of agent banking across different segments of population. The share of female-owned accounts opened through agent banking has increased by 4.37% during this quarter resulting in almost equalizing the number of male-owned and female-owned accounts. This, in turn, signifies the increased participation of women in the formal financial system.

The volume of deposit in the agent banking accounts and the volume of lending through these accounts have increased by 5.20% and 8.82% respectively, from the previous quarter. The volume of lending through agent banking is relatively low compared to the volume of deposit as the loan to deposit ratio stands at 40.32% by the end of the reporting quarter. This is due to the fact that most banks have yet to develop feasible infrastructures for loan disbursement and recovery through agent outlets. Still, the trend of banks' engagement in lending seems promising as more banks are coming forward to partaking in lending in this quarter compared to the previous quarter.

The amount of inward remittances distributed by the agent outlets has increased by 5.15% 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 hard to reach by the formal banking networks. Customers can avail various banking services including deposits, loans, foreign and domestic remittances, and payment services (such as utility bills, taxes, and government social safety benefits) through agent banking outlets. This model is thus gaining popularity as a cost-effective and convenient delivery channel to the mass people who would otherwise have remained beyond the reach of conventional banking services. In this context, Bangladesh Bank later issued a comprehensive *Prudential Guidelines for Agent banking Operation in Bangladesh* in 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 amount in BDT million

| | Sep'22 | June'23 | Sep'23 | 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 | 0 |
| No. of Banks in Agent Banking Operation | 31 | 31 | 31 | 0 | 0 | 0 | 0 |
| No. of Agents | 14,663 | 15,510 | 15,540 | 877 | 30 | 5.98% | 0.19% |
| No. of Outlets | 20,177 | 21,288 | 21,448 | 1,271 | 160 | 6.30% | 0.75% |
| No. of Accounts | 16,780,576 | 19,852,240 | 20,684,537 | 3,903,961 | 832,297 | 23.26% | 4.19% |
| No. of Female-owned Accounts | 8,195,790 | 9,857,507 | 10,287,881 | 2,092,091 | 430,374 | 25.53% | 4.37% |
| Number of Rural Accounts | 14,471,090 | 17,167,425 | 17,818,966 | 3,347,876 | 651,541 | 23.13% | 3.80% |
| Amount of Deposits | 306,631.97 | 334,621.03 | 352,007.62 | 45,375.65 | 17,386.59 | 14.80% | 5.20% |
| Amount of Loan Disbursed | 88,809.02 | 130,419.58 | 141,926.50 | 53,117.48 | 11,506.92 | 59.81% | 8.82% |
| Amount of Inward Remittance | 1,066,287.97 | 1,297,918.65 | 1,364,732.63 | 298,444.66 | 66,813.98 | 27.99% | 5.15% |

This quarterly report summarizes the latest state of agent banking operations in Bangladesh as of September 2023 along with the progress since September 2022 and June 2023. 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.

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 the number of agents and the outlets increases remarkably (Table 1). As of September 2023, the total number of agents and outlets reaches 15,540 and 21,448 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 unbanked people of remote rural areas under the umbrella of formal financial services. As of September 2023, 83.99% of the agents and 85.50% of the outlets are distributed 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

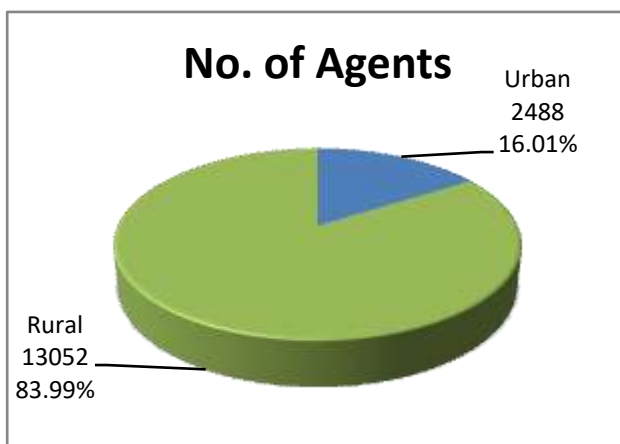
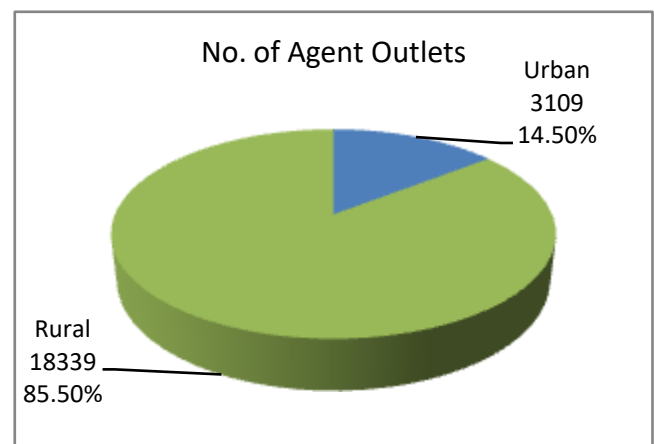


Figure 2: Number of Outlets



To emphasize on distribution in the rural areas, 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 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 both the numbers of agents and outlets have been growing at a steady rate. The agents and outlets have grown by 0.19% and 0.75% respectively over the previous quarter. This growth of the numbers of agents and outlets 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 helping to scale up financial activities in the rural area.

Figure 3: Growth of Agents

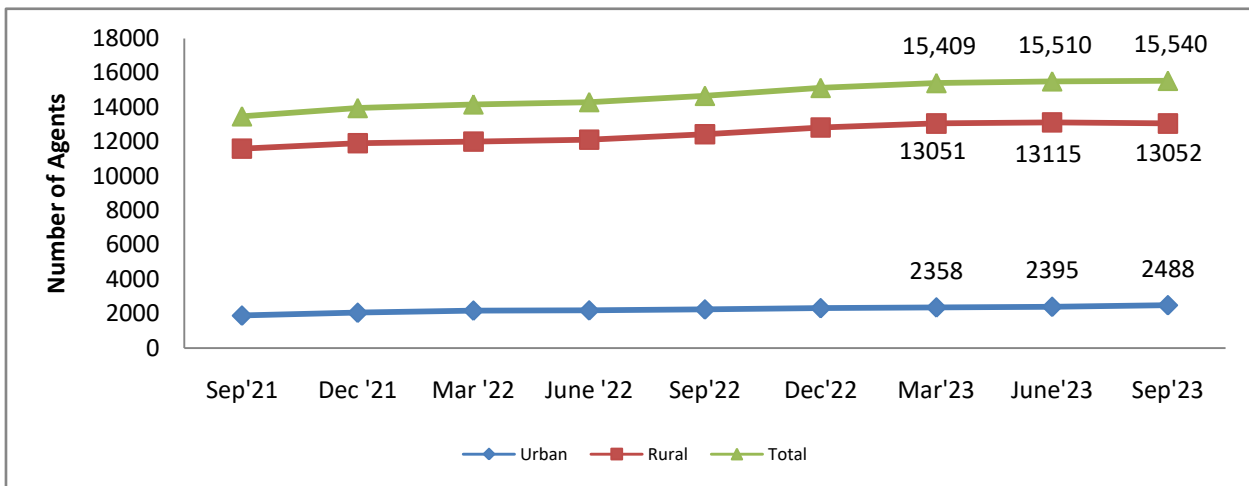
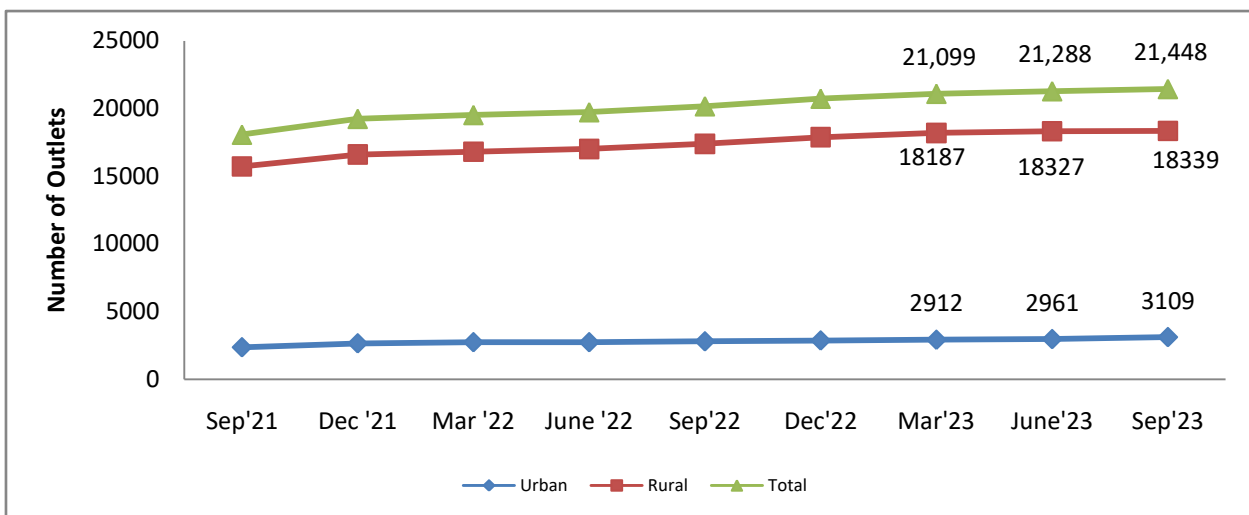


Figure 4: Growth of Outlets



3. Customer Penetration

3.1 Number of Accounts

At the end of September 2023, the total number of accounts opened through agent banking stands at 20,684,537. 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 ownership, location and types. Figure 5 shows that the accounts opened by the female customers constitute 49.74% of the total accounts. This indicates that female customers are growing in comparison to male customers in account opening and getting almost equal access to the financial services through agent banking. Figure 6 shows that 86.15% 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

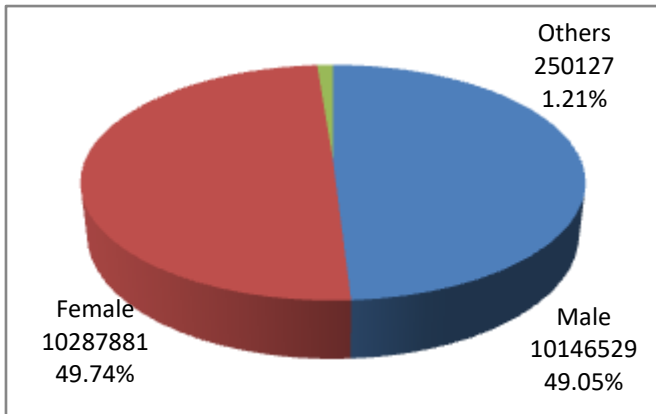


Figure 6: Area-wise Distribution of Accounts

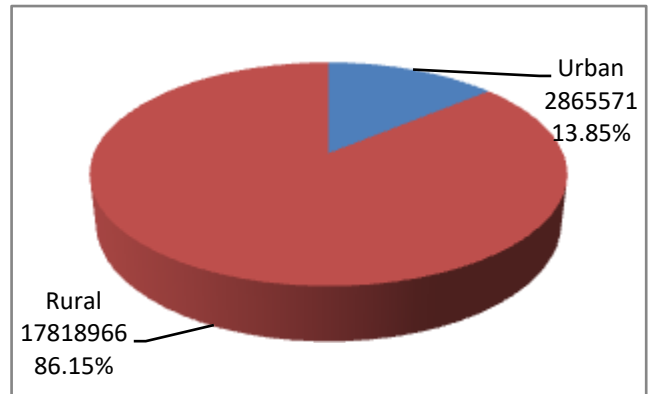
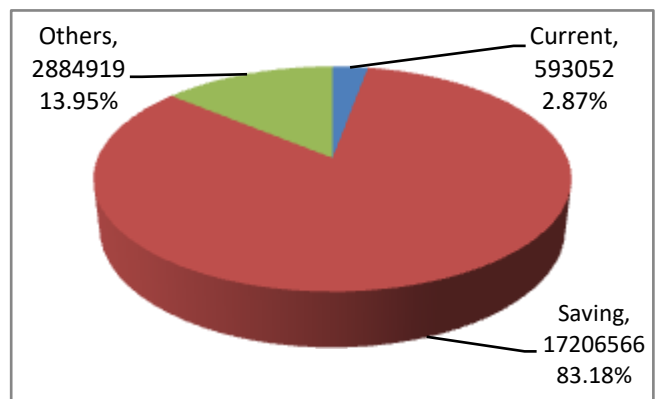


Figure 7 shows that 83.18% of the accounts are savings in nature while 2.87% are current and the remaining 13.95% are other accounts. The exclusive dominance of savings account indicates to the satisfactory level of saving habit among the rural people.

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 grown by 4.19% over the previous quarter. The persistent positive growth of agent banking accounts in the reporting quarter indicates the surging demand of agent banking services across different segments of population.

Figure 9 also indicates that the gap in the volume of male-owned and female-owned accounts is gradually narrowing down. Accounts held with the male and female customers have been increased by 3.87% and 4.37% respectively over the previous quarter. This signifies a relative increase in the participation of women in the financial system. The volume of other accounts, on the other hand, is increasing (Figure 10) than savings account and current account, potentially indicating an increased access of business entities to the agent banking relative to individual entities.

Figure 8: Area-wise Growth of Accounts

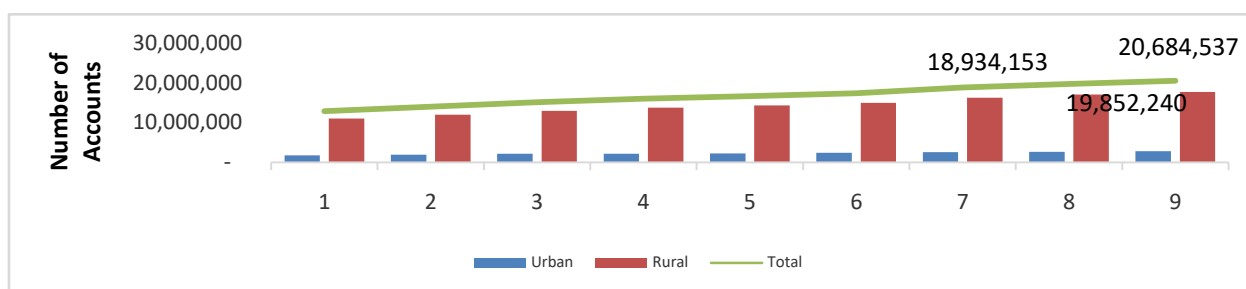


Figure 9: Gender-wise Growth of Accounts

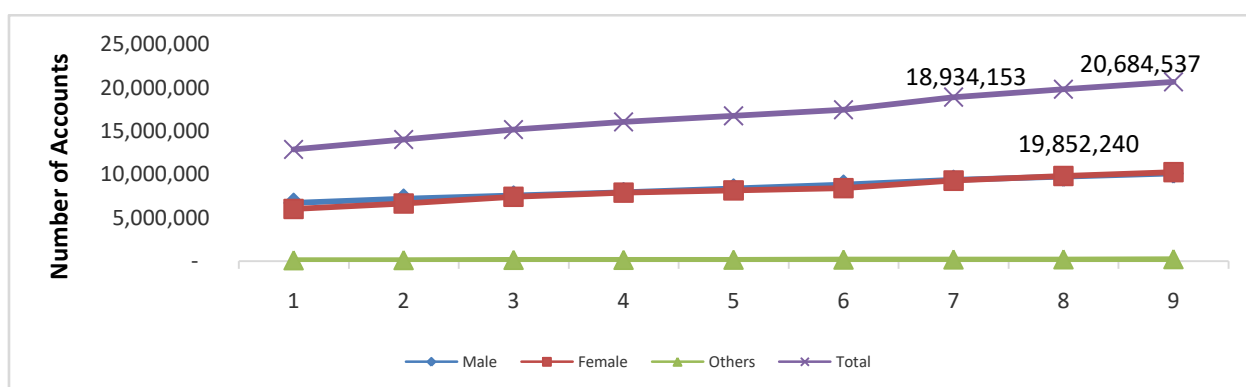


Figure 10: Category-wise Growth of Accounts



4. Deposit in Agent Banking Accounts

4.1 Deposit

At the end of September 2023, the total amount of deposit through agent banking reaches BDT 352,007.62 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 (79.03%) has been collected from the rural areas.

Figure 12 shows that deposit in male customers' accounts (56.27%) is significantly higher than that of female customers (34.12%). In addition, Figure 13 indicates that savings accounts comprise of 44.37% of the total deposit while other categories of accounts including institutions and term deposit comprise of 49.44% of the total deposit and current accounts comprise of 6.19% of the total deposit.

Figure 11: Area-wise Distribution of Deposit

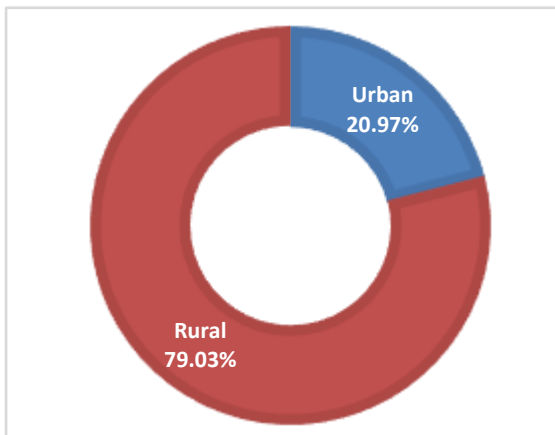


Figure 12: Gender-wise Distribution of Deposit

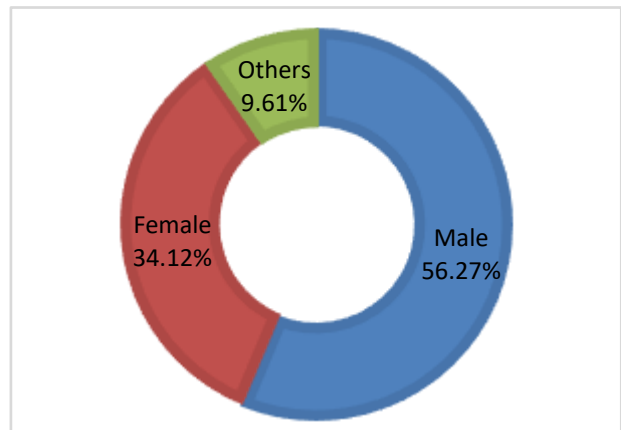
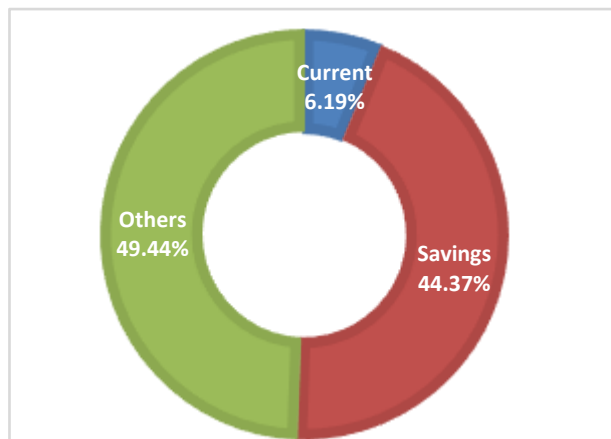


Figure 13: Category-wise Distribution of Deposit



4.3 Growth of Deposit

Figures 14, 15 and 16 illustrate the trend in deposit accumulation. In September 2023 quarter, the deposit through agent banking has increased by 5.20% since June 2023 quarter.

Figure 14: Trend of Deposit by Areas

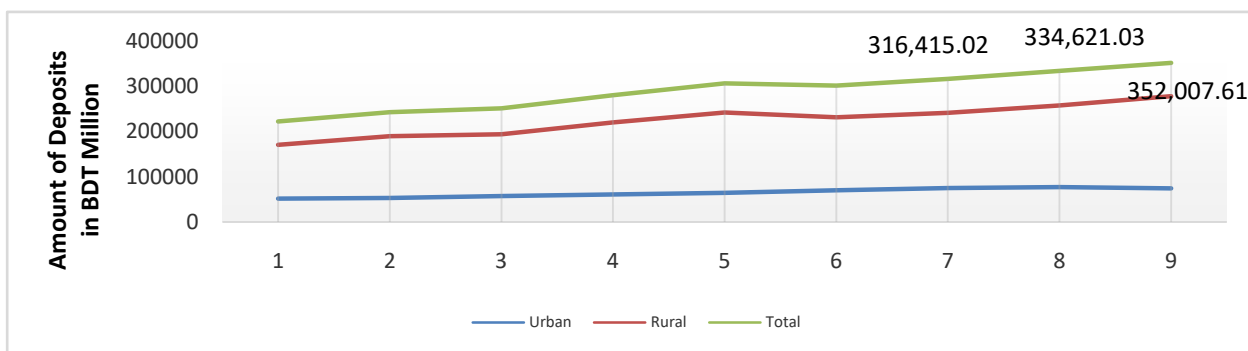


Figure 15: Trend of Deposit by Gender

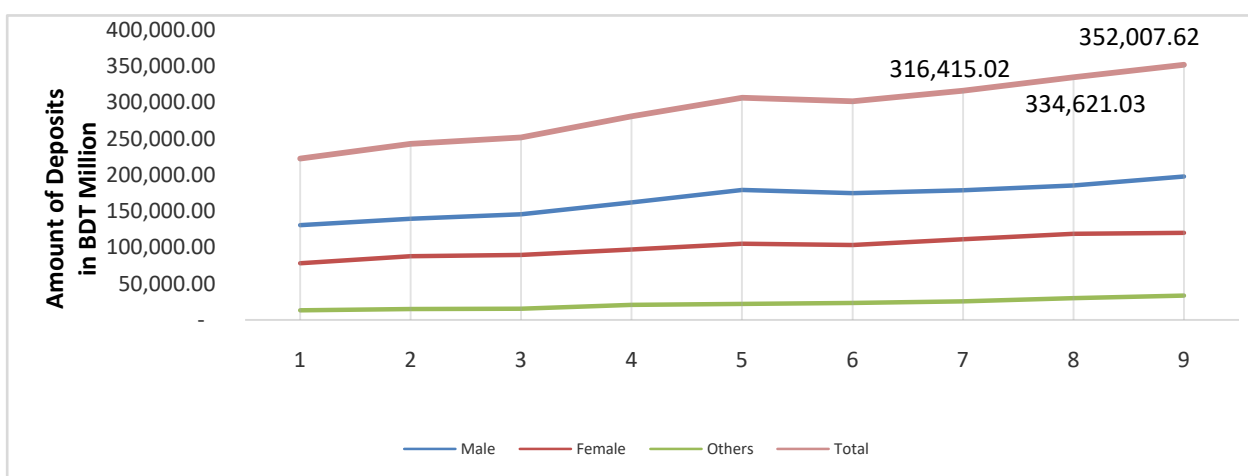
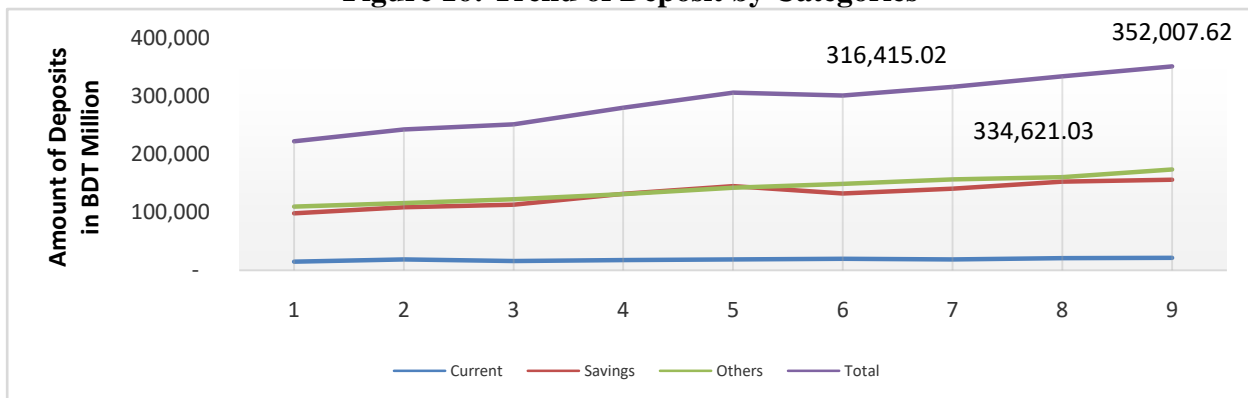


Figure 16: Trend of Deposit by Categories



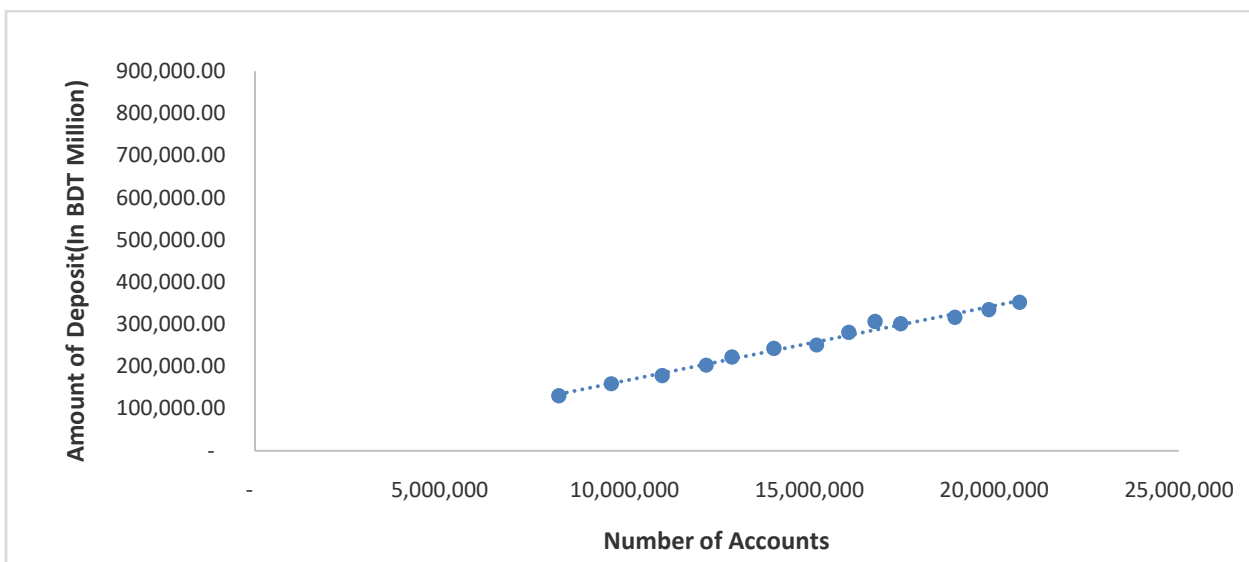
Remarkably, deposit in the rural areas has grown by 7.93% while the deposit in the urban areas has fallen by 3.97% over the previous quarter. Deposit from the male customers has grown by 6.59% while deposit from the female customers has grown by 1.29%. Less increase of deposit from female customers has widened the gap between the volume of deposit by male and female customers.

4.4 Comparison between Number of Accounts and Deposit

Figure 17 illustrates the comparison between the number of agent banking accounts and the amount of deposit accumulated in these accounts over the years. Up to September 2021, the number of agent banking accounts was 12,911,541 and the total amount of deposit was BDT 222,615.56 million. In September 2022, the number of accounts increased by 29.97% to 16,780,576 and the amount of deposit increased by 37.74% to BDT 306,631.98 million. In September 2023, the number of accounts has increased by 23.26% to 20,684,537 and the amount of deposit has grown by 14.80 % to BDT 352,007.62 million.

Over the past two years, the number of accounts has increased by 60.20% whereas the amount of deposit has scaled up by 58.12%. So, it can be said that the accounts opened through agent banking are mostly active.

Figure 17: 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. As of September 2023, the lending through agent banking rises to BDT 141,926.50 million. The volume of total loan has increased by 8.82% 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 2023, rural customers have received BDT 89,786.93 million (63.26%) 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

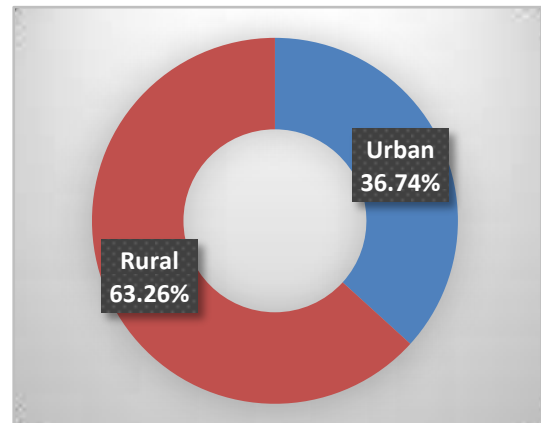


Figure 19: Gender-wise Distribution of Lending

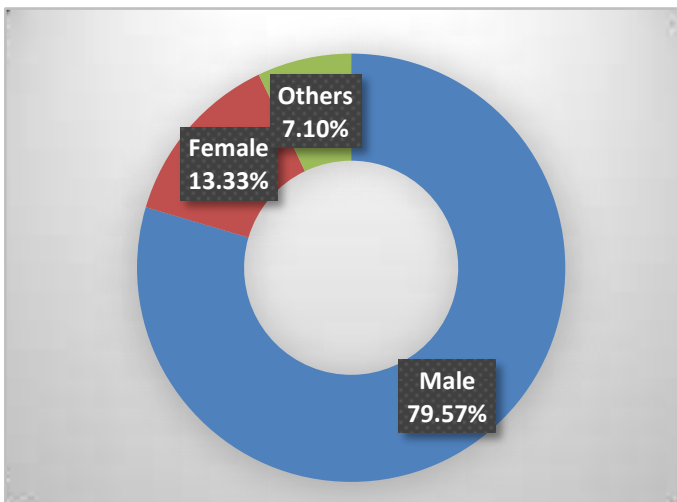


Figure 19 shows the gender-wise distribution of lending through agent banking. As of September 2023, male borrowers have received BDT 112,922.9 million (79.57%) of the total loan compared to female borrowers who have received only BDT 18,923.73 million (13.33%). This figure potentially indicates two factors: a) banks' lack of confidence in the female customers for various reasons while making lending decisions and b) female customers' limited participation in rural enterprises.

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

5.3 Growth of Lending

The reporting quarter observes growth in lending through agent banking. The volume of lending has increased by 8.82% over the June 2023 quarter. Figure 20 and 21 show the growth of lending

by areas and by gender respectively. Growth of lending in rural areas has been recorded as 6.39%. The gender wise growth of lending is shown in Figure 21 which indicates that growth in lending to male borrowers is significantly higher than the female borrowers. It is expected that the pace of lending will further accelerate once the female customers’ participation increases.

Figure 20: Area-wise Growth of Lending

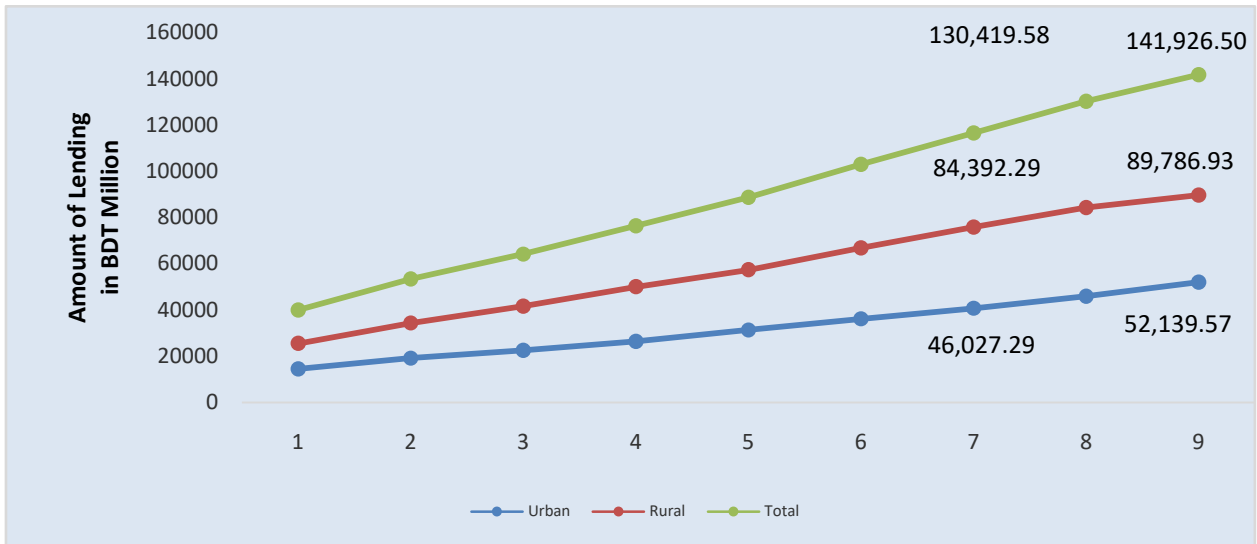
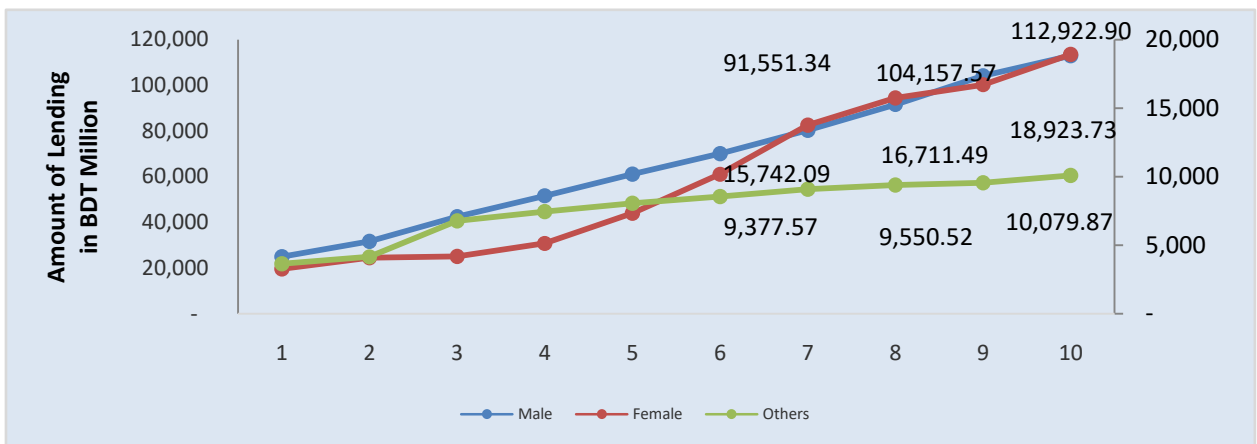


Figure 21: Gender-wise Growth of Lending

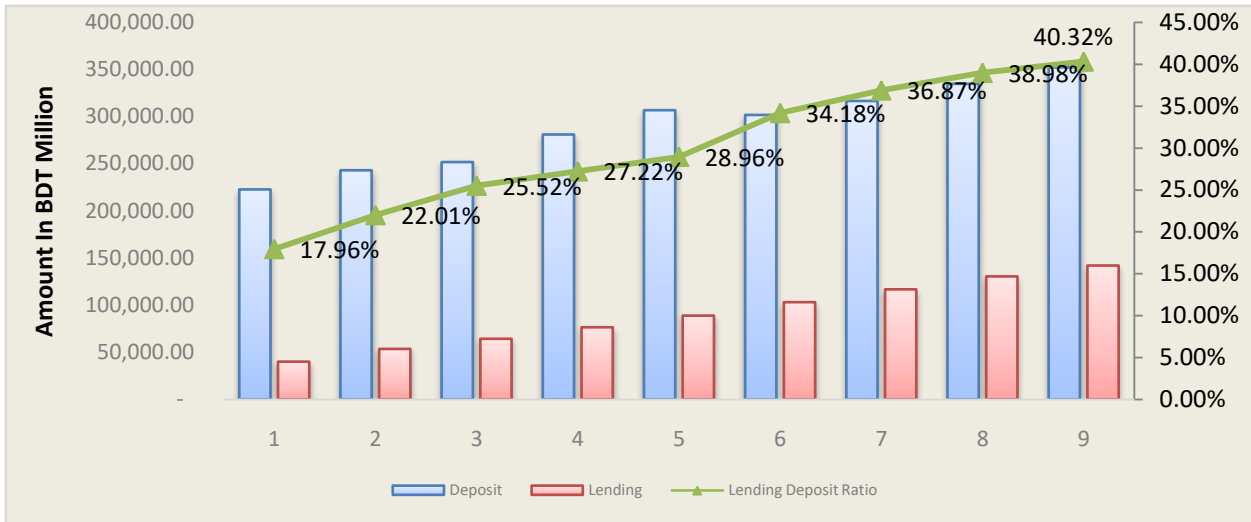


5.4 Lending against Deposit

Figure 22 indicates that the loan to deposit ratio in agent banking is only 40.32% in the September 2023 quarter. In the last quarter, the ratio was 36.87%. 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 21 banks out of 31 have distributed loan through agent banking. The low lending to deposit ratio indicates that agent banking window is serving banks’ purpose more on deposit collection than lending. Again, loan to deposit ratio in rural area is 32.28% which indicates rural people is getting less loan facility against their deposit compared to the urban area. Bangladesh

Bank is closely monitoring the progress and emphasizing on disbursing loans to rural people so as to stimulate the rural economy.

Figure 22: Lending against Deposit Collection



6. Channeling of Inward Remittances through Agent Banking

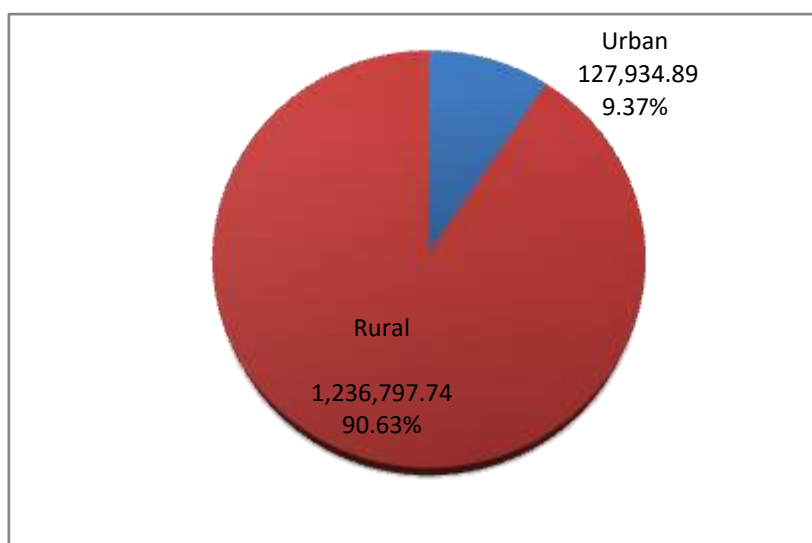
6.1 Inward Remittances

At the end of September 2023, the amount of inward remittances through agent banking rises to BDT 1,364,732.63 million. It has increased by 5.15% over the June 2023 quarter. This increase in inward remittances through agent banking is supposed to be a positive outcome of the government’s initiative of providing 2.5% cash incentive on inward remittances. Moreover, banks’ financial literacy campaigns focusing on the theme ‘Enhance Social Awareness to send Remittance through Legal Channel’, announced by Bangladesh Bank, since January 2023 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 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 90.63% 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.

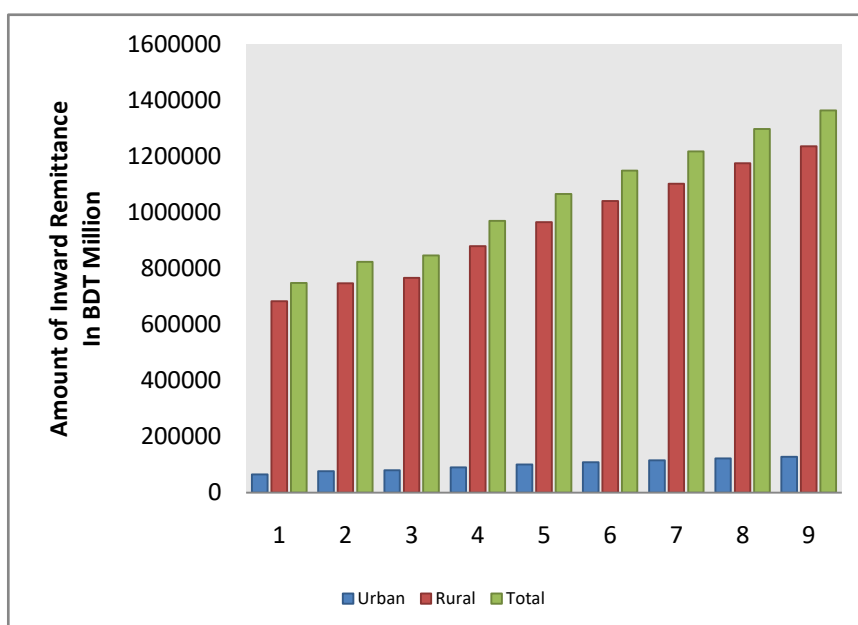
Figure 23: Area-wise Distribution of Inward Remittance



6.3 Growth of Inward Remittances

Figure 24 shows the growth of inward remittances through agent banking. In September 2023, the amount of inward remittances collected and disbursed by agents is BDT 66,813.98 million which is 5.15% higher than that of June 2023 quarter. More significantly, the major share of the remittances is going to the rural areas, which is expected to rejuvenate rural economy.

Figure 24: Growth of Inward Remittances

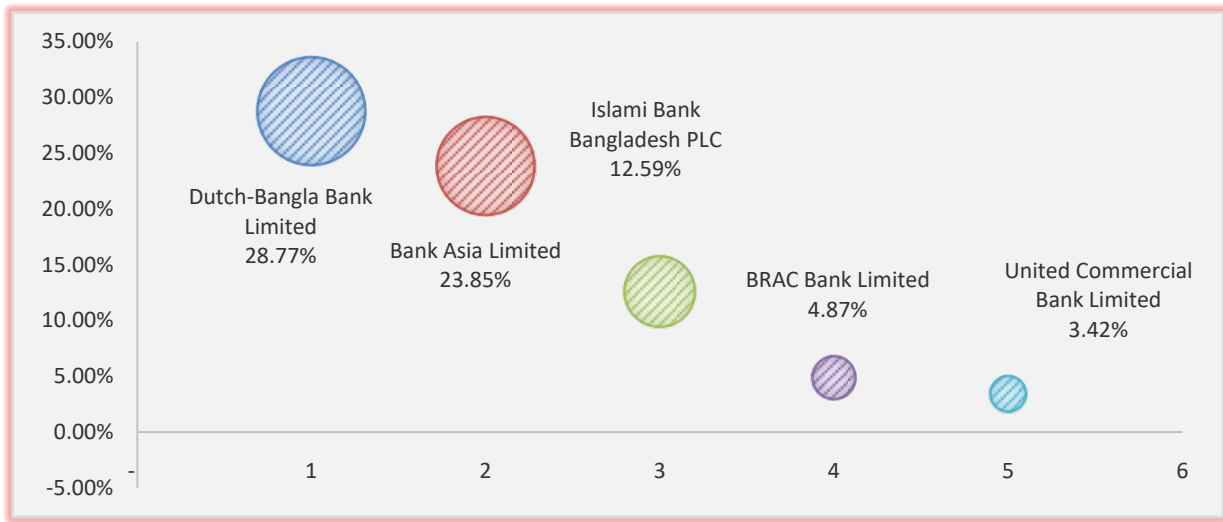


7. Top Five Banks in Agent Banking

7.1 Top Five Banks in Outlet Distribution

As of June 2023, top five banks have established 73.51% of the total agent outlets. Dutch-Bangla Bank Limited has ranked the top with 6,171 outlets, comprising 28.77% of the total outlets (Figure 25) under operation.

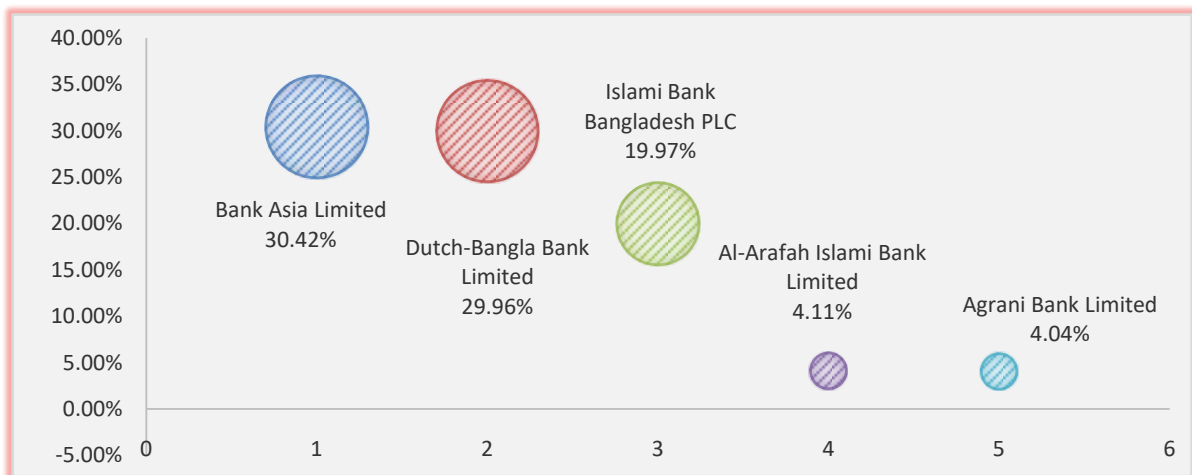
Figure 25: Top Five Banks' Share of Outlets



7.2 Top Five Banks in Agent Banking Accounts

As of September 2023, top five Banks have opened 88.48% of the total accounts opened through agent banking. Bank Asia Limited has opened the highest number of 6,291,411 accounts, comprising 30.42% of the total accounts (Figure 26). That bank has opened 152,297 new accounts in this quarter.

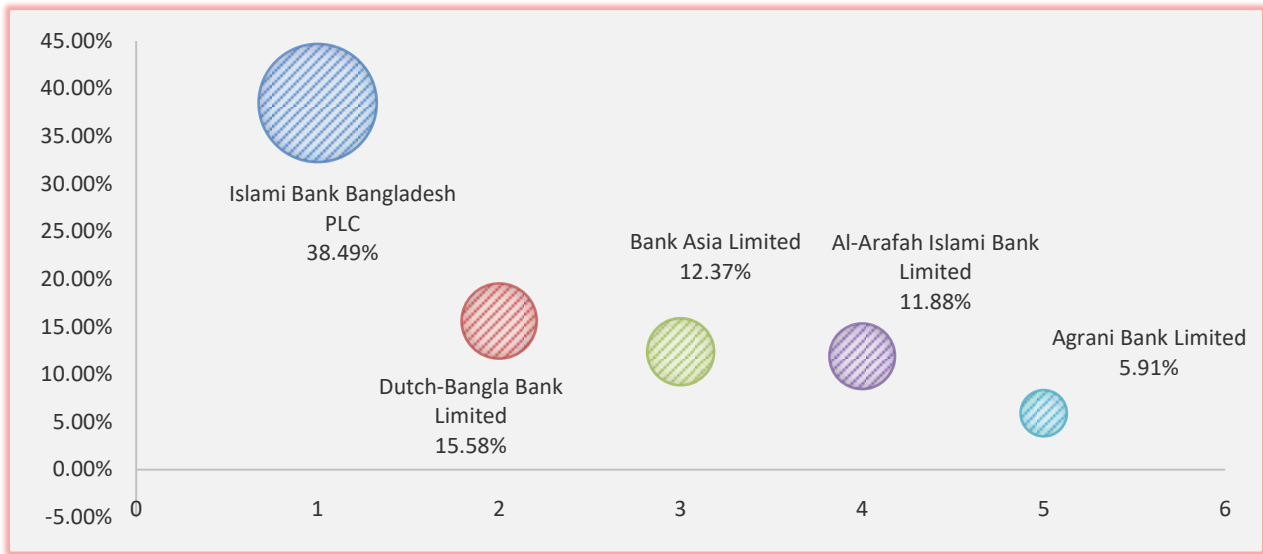
Figure 26: Top Five Banks' Share of Accounts



7.3 Top Five Banks in Deposit Collection through Agent Banking

As of September 2023, top five banks have secured 84.22% share of the total amount of deposit accumulated through agent banking. Islami Bank Bangladesh PLC has ranked top in this list, with 38.49% of the total deposit (Figure 27) amounting BDT 135,477.98 million followed by the Dutch-Bangla Bank Limited with 15.58% of the total deposit.

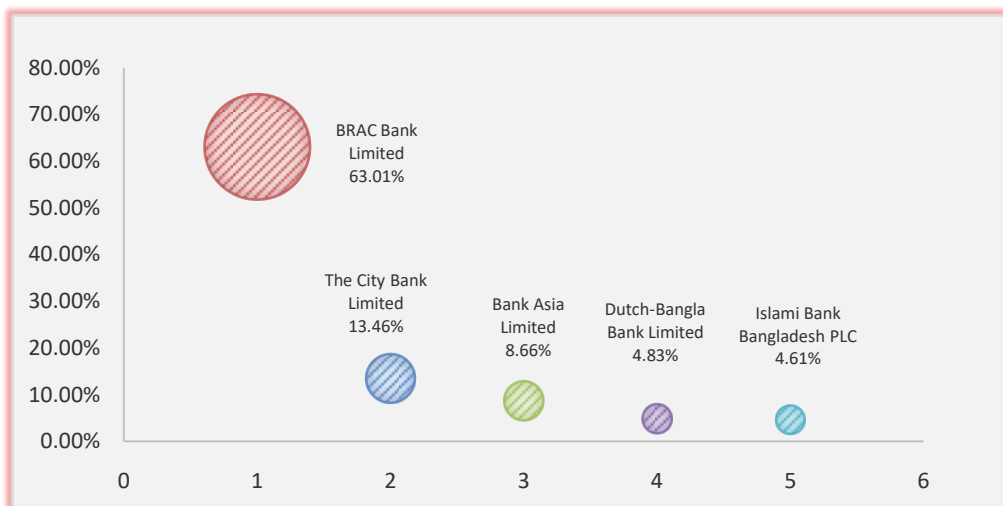
Figure 27: Top Five Banks' Share of Deposit



7.4 Top Five Banks in Lending through Agent Banking

The top five banks have carried out 94.57% of the total lending through agent banking till September 2023. BRAC Bank Limited has ranked the top with the largest volume of lending amounting to BDT 89,428.72 million, which is 63.01% of the total loans disbursed through agent banking (Figure 28).

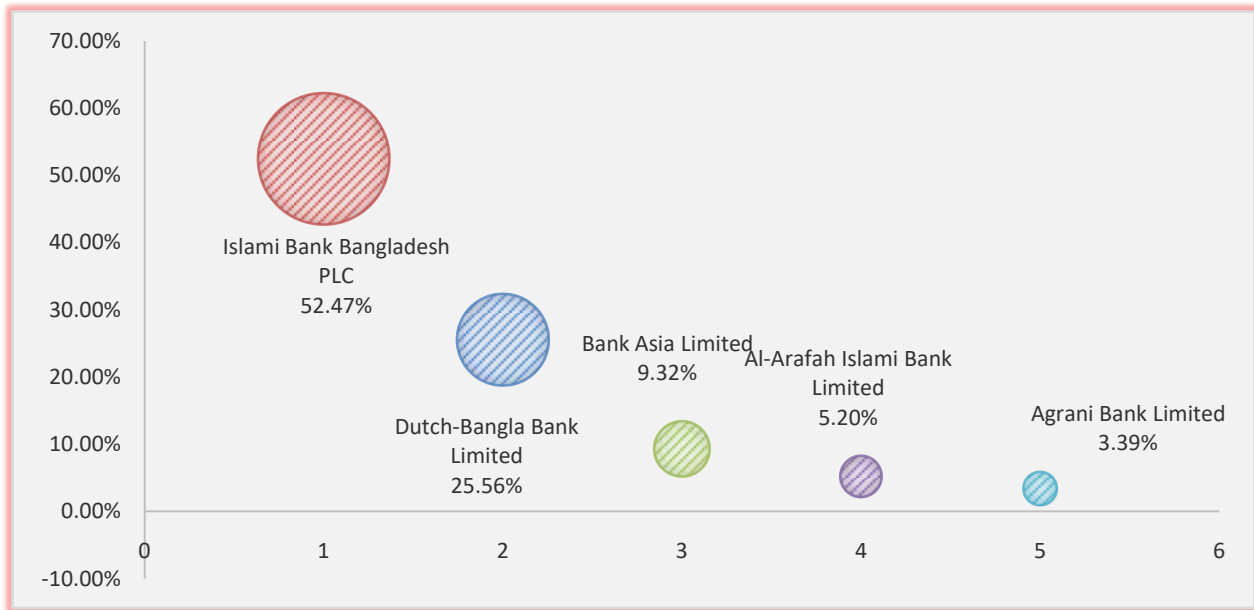
Figure 28: Top Five Banks' Share of Lending



7.5 Top Five Banks in the Distribution of Inward Remittances

The top five banks have 95.94% share of the total inward remittances distributed through agent banking as of June 2023. Islami Bank Bangladesh PLC ranks the top with BDT 716,111.25 million, which is 52.47% of the total inward remittances distributed through agent banking (Figure 29).

Figure 29: Top Five Banks' Share of Inward Remittance



8. Conclusion

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

Appendix

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

| SI No. | Bank Name | No. of Agents | | | No. of Outlets | | |
|--------------------|---------------------------------|---------------|---------------|--------------|----------------|--------------|--------------|
| | | Urban | Rural | Total | Urban | Rural | Total |
| 1 | AB Bank Limited | 54 | 105 | 159 | 57 | 118 | 175 |
| 2 | Agrani Bank Limited | 36 | 530 | 566 | 36 | 530 | 566 |
| 3 | Al-Arafah Islami Bank Limited | 101 | 407 | 508 | 88 | 642 | 730 |
| 4 | Bank Asia Limited | 492 | 4527 | 5019 | 500 | 4616 | 5116 |
| 5 | BRAC Bank Limited | 210 | 743 | 953 | 223 | 821 | 1044 |
| 6 | Dutch-Bangla Bank Limited | 623 | 462 | 1085 | 1156 | 5015 | 6171 |
| 7 | Eastern Bank PLC | 33 | 39 | 72 | 22 | 58 | 80 |
| 8 | Exim Bank Limited | 4 | 6 | 10 | 4 | 8 | 12 |
| 9 | First Security Islami Bank PLC | 11 | 84 | 95 | 10 | 85 | 95 |
| 10 | Global Islami Bank PLC | 8 | 7 | 15 | 7 | 9 | 16 |
| 11 | Islami Bank Bangladesh PLC | 180 | 2521 | 2701 | 180 | 2521 | 2701 |
| 12 | Jamuna Bank Limited | 11 | 33 | 44 | 11 | 33 | 44 |
| 13 | Meghna Bank Limited | 9 | 16 | 25 | 13 | 13 | 26 |
| 14 | Mercantile Bank PLC | 34 | 148 | 182 | 34 | 148 | 182 |
| 15 | Midland Bank Limited | 20 | 67 | 87 | 19 | 89 | 108 |
| 16 | Modhumoti Bank Limited | 35 | 566 | 601 | 36 | 572 | 608 |
| 17 | Mutual Trust Bank Limited | 56 | 127 | 183 | 52 | 141 | 193 |
| 18 | NRB Bank Limited | 3 | 303 | 306 | 4 | 305 | 309 |
| 19 | NRB Commercial Bank Limited | 53 | 564 | 617 | 62 | 568 | 630 |
| 20 | One Bank Limited | 60 | 159 | 219 | 60 | 162 | 222 |
| 21 | Padma Bank Limited | 1 | 0 | 1 | 3 | 4 | 7 |
| 22 | Prime Bank Limited | 25 | 98 | 123 | 24 | 99 | 123 |
| 23 | Shahjalal Islami Bank Limited | 36 | 79 | 115 | 36 | 79 | 115 |
| 24 | Social Islami Bank Limited | 60 | 304 | 364 | 55 | 315 | 370 |
| 25 | Sonali Bank PLC | 10 | 217 | 227 | 10 | 217 | 227 |
| 26 | South Bangla Agr & Com Bank Ltd | 4 | 20 | 24 | 4 | 20 | 24 |
| 27 | South East Bank Limited | 12 | 74 | 86 | 10 | 78 | 88 |
| 28 | Standard Bank Limited | 1 | 16 | 17 | 1 | 16 | 17 |
| 29 | The City Bank Limited | 143 | 405 | 548 | 151 | 409 | 560 |
| 30 | The Premier Bank Limited | 34 | 57 | 91 | 57 | 98 | 155 |
| 31 | United Commercial Bank Limited | 129 | 368 | 497 | 184 | 550 | 734 |
| Grand Total | | 2488 | 13052 | 15540 | 3109 | 18339 | 21448 |
| Percentage | | 16.01% | 83.99% | 100% | 14.5% | 85.5% | 100% |

Appendix-2: Bank-wise Number of Accounts (Concentration in terms of Location, gender based account ownership and account types)

| N0. of Accounts | | | | | | | | | | |
|--------------------|-------------------------------------|----------------|-----------------|-----------------|-----------------|---------------|---------------|-----------------|----------------|-----------------|
| SI No. | Bank Name | Urban | Rural | Male | Female | Others | Current | Saving | Others | Total |
| 1 | AB Bank Limited | 17495 | 45022 | 38239 | 24278 | 0 | 3433 | 46979 | 12105 | 62517 |
| 2 | Agrani Bank Limited | 36077 | 798680 | 383399 | 451358 | 0 | 25161 | 756336 | 53260 | 834757 |
| 3 | Al-Arafah Islami Bank Limited | 92201 | 757216 | 435424 | 400781 | 13212 | 21202 | 698407 | 129808 | 849417 |
| 4 | Bank Asia Limited | 520065 | 5771346 | 2206557 | 4009632 | 75222 | 144995 | 5872923 | 273493 | 6291411 |
| 5 | BRAC Bank Limited | 96130 | 249198 | 138585 | 71586 | 135157 | 149312 | 139129 | 56887 | 345328 |
| 6 | Dutch-Bangla Bank Limited | 1489705 | 4706429 | 3685925 | 2510209 | 0 | 72872 | 5592339 | 530923 | 6196134 |
| 7 | Eastern Bank PLC | 9938 | 36593 | 32024 | 14507 | 0 | 3488 | 33466 | 9577 | 46531 |
| 8 | Exim Bank Limited | 1954 | 3813 | 3513 | 2254 | 0 | 119 | 4223 | 1425 | 5767 |
| 9 | First Security Islami Bank PLC | 2183 | 96025 | 51926 | 46282 | 0 | 3683 | 72635 | 21890 | 98208 |
| 10 | Global Islami Bank PLC | 826 | 1013 | 1162 | 671 | 6 | 115 | 1216 | 508 | 1839 |
| 11 | Islami Bank Bangladesh PLC | 273371 | 3856549 | 2349531 | 1780389 | 0 | 94857 | 2448604 | 1586459 | 4129920 |
| 12 | Jamuna Bank Limited | 3054 | 9978 | 8229 | 4803 | 0 | 935 | 9967 | 2130 | 13032 |
| 13 | Meghna Bank Limited | 925 | 418 | 696 | 328 | 319 | 302 | 908 | 133 | 1343 |
| 14 | Mercantile Bank PLC | 5430 | 43697 | 30797 | 18330 | 0 | 1961 | 37698 | 9468 | 49127 |
| 15 | Midland Bank Limited | 4382 | 36252 | 19762 | 19936 | 936 | 1046 | 33896 | 5692 | 40634 |
| 16 | Modhumoti Bank Limited | 46244 | 296134 | 60902 | 281476 | 0 | 1866 | 340512 | 0 | 342378 |
| 17 | Mutual Trust Bank Limited | 25298 | 84320 | 57468 | 48237 | 3913 | 5016 | 93046 | 11556 | 109618 |
| 18 | NRB Bank Limited | 1055 | 38494 | 14694 | 24068 | 787 | 1040 | 34797 | 3712 | 39549 |
| 19 | NRB Commercial Bank Limited | 7179 | 204270 | 67797 | 143450 | 202 | 409 | 209346 | 1694 | 211449 |
| 20 | One Bank Limited | 7517 | 37005 | 25607 | 17599 | 1316 | 1875 | 36389 | 6258 | 44522 |
| 21 | Padma Bank Limited | 1094 | 1732 | 1187 | 1616 | 23 | 82 | 2708 | 36 | 2826 |
| 22 | Prime Bank Limited | 5328 | 23290 | 16200 | 11704 | 714 | 2911 | 23701 | 2006 | 28618 |
| 23 | Shahjalal Islami Bank Limited | 6566 | 25380 | 18282 | 13114 | 550 | 659 | 23927 | 7360 | 31946 |
| 24 | Social Islami Bank Limited | 32360 | 216511 | 128840 | 119945 | 86 | 3639 | 143981 | 101251 | 248871 |
| 25 | Sonali Bank PLC | 1151 | 38453 | 20553 | 19051 | 0 | 736 | 35122 | 3746 | 39604 |
| 26 | South Bangla Agri & Comm. Bank Ltd. | 162 | 851 | 608 | 325 | 80 | 96 | 784 | 133 | 1013 |
| 27 | South East Bank Limited | 3027 | 34994 | 23387 | 13228 | 1406 | 166 | 30726 | 7129 | 38021 |
| 28 | Standard Bank Limited | 180 | 15717 | 8306 | 7591 | 0 | 1152 | 11538 | 3207 | 15897 |
| 29 | The City Bank Limited | 115811 | 216106 | 198726 | 122799 | 10392 | 36687 | 269001 | 26229 | 331917 |
| 30 | The Premier Bank Limited | 21092 | 39060 | 33882 | 25490 | 780 | 870 | 52998 | 6284 | 60152 |
| 31 | United Commercial Bank Limited | 37771 | 134420 | 84321 | 82844 | 5026 | 12367 | 149264 | 10560 | 172191 |
| Grand Total | | 2865571 | 17818966 | 10146529 | 10287881 | 250127 | 593052 | 17206566 | 2884919 | 20684537 |

Appendix-3: Bank-wise Amount of Deposit Collection

| Amount of Deposits (in BDT million) | | | | | | | | | | |
|-------------------------------------|--------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|------------------|
| Sl No. | Bank Name | Urban | Rural | Male | Female | Others | Current | Savings | Others | Total |
| 1 | AB Bank Limited | 450.76 | 1448.18 | 1164.59 | 734.35 | 0 | 147.6 | 663.23 | 1088.11 | 1898.94 |
| 2 | Agrani Bank Limited | 7257.96 | 13551.35 | 5481.5 | 15327.81 | 0 | 344.62 | 9552.43 | 10912.26 | 20809.31 |
| 3 | Al-Arafah Islami Bank Limited | 11899.4 | 29908.78 | 29548.5 | 9373.02 | 2886.66 | 587.87 | 10308.96 | 30911.35 | 41808.18 |
| 4 | Bank Asia Limited | 7130.2 | 36399.12 | 17943.39 | 12806.49 | 12779.44 | 2074.64 | 22854.37 | 18600.31 | 43529.32 |
| 5 | BRAC Bank Limited | 4332.67 | 8302.25 | 3442.52 | 1411.27 | 7781.13 | 8093.63 | 1404.92 | 3136.37 | 12634.92 |
| 6 | Dutch-Bangla Bank Limited | 18550.25 | 36303.14 | 32946.56 | 15207.53 | 6699.3 | 1755.34 | 37111.5 | 15986.55 | 54853.39 |
| 7 | Eastern Bank PLC | 497.08 | 1292.53 | 1367.27 | 422.34 | 0 | 271.81 | 641.38 | 876.42 | 1789.61 |
| 8 | Exim Bank Limited | 297.79 | 102.73 | 357.63 | 42.89 | 0 | 15.34 | 74.26 | 310.92 | 400.52 |
| 9 | First Security Islami Bank PLC | 228.04 | 3216.36 | 2487.15 | 957.25 | 0 | 62.19 | 1099.85 | 2282.36 | 3444.4 |
| 10 | Global Islami Bank PLC | 24.34 | 35.03 | 25.38 | 31.06 | 2.93 | 6.57 | 13.13 | 39.67 | 59.37 |
| 11 | Islami Bank Bangladesh PLC | 10992.44 | 124485.5 | 81878.92 | 53599.06 | 0 | 4772.04 | 61346.13 | 69359.81 | 135477.98 |
| 12 | Jamuna Bank Limited | 165.67 | 339.59 | 374.7 | 130.56 | 0 | 40.49 | 121.71 | 343.06 | 505.26 |
| 13 | Meghna Bank Limited | 643.19 | 238.3 | 63.86 | 4.51 | 813.12 | 35.38 | 4.92 | 841.19 | 881.49 |
| 14 | Mercantile Bank PLC | 54.46 | 412.74 | 324.07 | 143.13 | 0 | 31.03 | 218.5 | 217.67 | 467.2 |
| 15 | Midland Bank Limited | 158.1 | 536.54 | 364.01 | 210.76 | 119.87 | 41.24 | 219.58 | 433.82 | 694.64 |
| 16 | Modhumoti Bank Limited | 141.15 | 895.63 | 291.76 | 745.02 | 0 | 81.75 | 955.03 | 0 | 1036.78 |
| 17 | Mutual Trust Bank Limited | 1488.88 | 3588.13 | 2526.18 | 1116.04 | 1434.79 | 203.57 | 2071.75 | 2801.69 | 5077.01 |
| 18 | NRB Bank Limited | 6.56 | 615.61 | 366.88 | 238.93 | 16.36 | 21.53 | 223.12 | 377.52 | 622.17 |
| 19 | NRB Commercial Bank Limited | 1408.34 | 597.41 | 802.3 | 1163.34 | 40.11 | 3.36 | 285.28 | 1717.11 | 2005.75 |
| 20 | One Bank Limited | 693.2 | 944.94 | 960.01 | 392.72 | 285.41 | 126.94 | 487.92 | 1023.28 | 1638.14 |
| 21 | Padma Bank Limited | 50.37 | 3.51 | 2 | 1.18 | 50.7 | 0.91 | 2.27 | 50.7 | 53.88 |
| 22 | Prime Bank Limited | 181.72 | 197.56 | 227.6 | 115.88 | 35.8 | 49.54 | 130.6 | 199.14 | 379.28 |
| 23 | Shahjalal Islami Bank Limited | 124.43 | 487.05 | 359.14 | 201 | 51.34 | 25.39 | 253.81 | 332.28 | 611.48 |
| 24 | Social Islami Bank Limited | 1326.22 | 5758.6 | 4844.44 | 2168.39 | 71.99 | 70.46 | 1407.04 | 5607.32 | 7084.82 |
| 25 | Sonali Bank PLC | 11.77 | 391.01 | 248.82 | 153.96 | 0 | 16.96 | 287.3 | 98.52 | 402.78 |
| 26 | South Bangla Agri & Com Bank | 7.27 | 23.15 | 16.33 | 6.87 | 7.22 | 8.32 | 13.04 | 9.06 | 30.42 |
| 27 | South East Bank Limited | 60.27 | 941.86 | 611.49 | 286.85 | 103.79 | 38.64 | 373.85 | 589.64 | 1002.13 |
| 28 | Standard Bank Limited | 0.64 | 282.9 | 162.52 | 121.02 | 0 | 16.06 | 147.08 | 120.4 | 283.54 |
| 29 | The City Bank Limited | 1949.18 | 3178.37 | 3149.1 | 1619.66 | 358.79 | 1369.11 | 2212.89 | 1545.55 | 5127.55 |
| 30 | The Premier Bank Limited | 500.5 | 640.02 | 662.78 | 193.73 | 284.01 | 46.47 | 306.28 | 787.77 | 1140.52 |
| 31 | United Commercial Bank Limited | 3191.97 | 3064.87 | 5073.84 | 1183 | 0 | 1419.65 | 1406.32 | 3430.87 | 6256.84 |
| Total | | 73824.82 | 278182.8 | 198075.2 | 120109.6 | 33822.76 | 21778.45 | 156198.5 | 174030.7 | 352007.62 |

Appendix-4: Bank-wise Amount of Lending

| Amount of Lending (in BDT millions) | | | | | | | |
|-------------------------------------|--------------------------------|----------------|----------------|---------------|----------------|----------------|---------------|
| Sl No. | Bank Name | Location Based | | Gender Based | | | |
| | | Urban | Rural | Male | Female | Others | Total |
| 1 | AB Bank Limited | 2.54 | 11.79 | 8.7 | 5.63 | 0 | 14.33 |
| 2 | Agrani Bank Limited | 14.4 | 446.98 | 313.76 | 147.62 | 0 | 461.38 |
| 3 | Al-Arafah Islami Bank Limited | 1648.89 | 4136.73 | 3639.83 | 2145.79 | 0 | 5785.62 |
| 4 | Bank Asia Limited | 1711.34 | 10582.56 | 3441.79 | 1000.92 | 7851.19 | 12293.9 |
| 5 | BRAC Bank Limited | 36550.61 | 52878.11 | 81657.5 | 7771.22 | 0 | 89428.72 |
| 6 | Dutch-Bangla Bank Limited | 1665.04 | 5184.53 | 4839.24 | 2010.33 | 0 | 6849.57 |
| 7 | Eastern Bank PLC | 206.57 | 477.63 | 644.16 | 40.04 | 0 | 684.2 |
| 8 | Exim Bank Limited | 0 | 0 | 0 | 0 | 0 | 0 |
| 9 | First Security Islami Bank PLC | 0 | 36.14 | 28.45 | 7.69 | 0 | 36.14 |
| 10 | Global Islami Bank PLC | 0 | 0 | 0 | 0 | 0 | 0 |
| 11 | Islami Bank Bangladesh PLC | 468.93 | 6066.99 | 4150.31 | 2385.61 | 0 | 6535.92 |
| 12 | Jamuna Bank Limited | 70.54 | 16.13 | 85.61 | 1.06 | 0 | 86.67 |
| 13 | Meghna Bank Limited | 141.5 | 56.65 | 0 | 0 | 198.15 | 198.15 |
| 14 | Mercantile Bank PLC | 0 | 0 | 0 | 0 | 0 | 0 |
| 15 | Midland Bank Limited | 6.5 | 21.58 | 22.05 | 5.23 | 0.8 | 28.08 |
| 16 | Modhumoti Bank Limited | 0 | 10.72 | 10.59 | 0.13 | 0 | 10.72 |
| 17 | Mutual Trust Bank Limited | 118.13 | 74.42 | 152.11 | 37.84 | 2.6 | 192.55 |
| 18 | NRB Bank Limited | 0.04 | 61.09 | 52.18 | 8.95 | 0 | 61.13 |
| 19 | NRB Commercial Bank Limited | 0 | 0 | 0 | 0 | 0 | 0 |
| 20 | One Bank Limited | 40.8 | 52.98 | 80.83 | 10.95 | 2 | 93.78 |
| 21 | Padma Bank Limited | 0 | 0 | 0 | 0 | 0 | 0 |
| 22 | Prime Bank Limited | 0.1 | 1.21 | 1.31 | 0 | 0 | 1.31 |
| 23 | Shahjalal Islami Bank Limited | 0 | 0 | 0 | 0 | 0 | 0 |
| 24 | Social Islami Bank Limited | 0.27 | 2.89 | 2.65 | 0.51 | 0 | 3.16 |
| 25 | Sonali Bank PLC | 0 | 0 | 0 | 0 | 0 | 0 |
| 26 | South Bangla Agri & Com Bank | 0 | 0 | 0 | 0 | 0 | 0 |
| 27 | Southeast Bank Limited | 0.32 | 5.48 | 5.35 | 0.45 | 0 | 5.8 |
| 28 | Standard Bank Limited | 0 | 0 | 0 | 0 | 0 | 0 |
| 29 | The City Bank Limited | 9481.47 | 9624.63 | 13757.55 | 3323.42 | 2025.13 | 19106.1 |
| 30 | The Premier Bank Limited | 0 | 0 | 0 | 0 | 0 | 0 |
| 31 | United Commercial Bank Limited | 11.58 | 37.69 | 28.93 | 20.34 | 0 | 49.27 |
| Total | | 52139.6 | 89786.9 | 112923 | 18923.7 | 10079.9 | 141927 |

Appendix-5: Bank-wise Inward Remittance Distribution

| Inward Remittance (BDT in Millions) | | | | |
|-------------------------------------|--------------------------------|-----------------|----------------|----------------|
| SI No. | Bank Name | Urban | Rural | Total |
| 1 | AB Bank Limited | 345.73 | 1047.23 | 1392.96 |
| 2 | Agrani Bank Limited | 703.89 | 45508.47 | 46212.36 |
| 3 | Al-Arafah Islami Bank Limited | 5288.18 | 65673.05 | 70961.23 |
| 4 | Bank Asia Limited | 9031.46 | 118122.9 | 127154.3 |
| 5 | BRAC Bank Limited | 4622.62 | 16088.53 | 20711.15 |
| 6 | Dutch-Bangla Bank Limited | 59435.44 | 289409.4 | 348844.8 |
| 7 | Eastern Bank PLC | 27.03 | 73.48 | 100.51 |
| 8 | Exim Bank Limited | 0.02 | 5.42 | 5.44 |
| 9 | First Security Islami Bank PLC | 9.28 | 1178.25 | 1187.53 |
| 10 | Global Islami Bank PLC | 0.23 | 0.98 | 1.21 |
| 11 | Islami Bank Bangladesh PLC | 39324.89 | 676786.4 | 716111.3 |
| 12 | Jamuna Bank Limited | 7.05 | 233.99 | 241.04 |
| 13 | Meghna Bank Limited | 0 | 0 | 0 |
| 14 | Mercantile Bank PLC | 147.62 | 1012.34 | 1159.96 |
| 15 | Midland Bank Limited | 124.21 | 984.92 | 1109.13 |
| 16 | Modhumoti Bank Limited | 5.5 | 149.98 | 155.48 |
| 17 | Mutual Trust Bank Limited | 570.72 | 5050.57 | 5621.29 |
| 18 | NRB Bank Limited | 10.8 | 777.61 | 788.41 |
| 19 | NRB Commercial Bank Limited | 0 | 0.12 | 0.12 |
| 20 | One Bank Limited | 32.28 | 648.79 | 681.07 |
| 21 | Padma Bank Limited | 0 | 0 | 0 |
| 22 | Prime Bank Limited | 0 | 6.54 | 6.54 |
| 23 | Shahjalal Islami Bank Limited | 128.16 | 1078.34 | 1206.5 |
| 24 | Social Islami Bank Limited | 2.44 | 2333.72 | 2336.16 |
| 25 | Sonali Bank PLC | 62.7 | 125.41 | 188.11 |
| 26 | South Bangla Agri & Com Bank | 0.29 | 0.79 | 1.08 |
| 27 | Southeast Bank Limited | 78.35 | 949.57 | 1027.92 |
| 28 | Standard Bank Limited | 0 | 16.55 | 16.55 |
| 29 | The City Bank Limited | 7964.63 | 9374 | 17338.63 |
| 30 | The Premier Bank Limited | 5.61 | 30.21 | 35.82 |
| 31 | United Commercial Bank Limited | 5.76 | 130.31 | 136.07 |
| Total | | 127934.9 | 1236798 | 1364733 |