

Quarterly Report

April-June, 2020

Agent Banking Activities in Bangladesh



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Executive Summary

Since its introduction in December 2013, agent banking has grown at a constant pace. As of June 2020, 23 banks in Bangladesh have undertaken agent banking operations through 8,764 agents with 12,449 outlets and opened a cumulative of 7,358,190 accounts. An impressive 46% (or 3,410,270 accounts) of these accounts belongs to the female customers while 87% belongs to the rural mass, indicating that financial services through agents are reaching the underprivileged segments of the society. Up to this quarter, agent outlets have collected deposits BDT 1,022,021 lacs, disbursed loans BDT 72,054 lacs and distributed remittances BDT 2,665,059 lacs.

During the current quarter (April - June 2020), amidst severe business interruptions due to Covid 19 pandemic, agent banking in Bangladesh has continued to grow in all dimensions. The number of agents and their outlets has grown 6.10% and 4.83% respectively while the number of accounts opened through the agents has grown 13.25% in this quarter. The share of female customers' accounts opened through agent banking continues to keep the pace, indicating an increase of 15.37% during the reporting quarter. The gap between the number of accounts held with male and female customers is gradually narrowing down. This signifies a relative increase in the participation of female customers in the financial system.

The volume of deposit and loans through agents have also increased 19.74% and 6.92% respectively over the quarter while the amount of inward remittances received through the agent outlets has increased by 36.42%. This quarter also indicates 14.23% growth of rural accounts opened through agents. The major share of deposit (74%) has accumulated in the rural areas. Similarly, the rural customers have received 69% of the total volume of loans. This indicates that banks, in line with the objective of agent banking, have given due priority to distribute loans in rural areas through agents. In addition, rural population has received 89% of the total inward remittances. Especially, in the current reporting quarter, the volume of inward remittances has increased by 36.42% indicating that the agent banking is playing a vital role to rejuvenate the rural economy.

Looking at the year-to-year comparison (June 2019 to June 2020), the number of agents, outlets, and accounts have grown 45.75%, 43.57% and 115.36% respectively. The volume of deposit has increased by 93.40%, while the volume of loans by 203.59% and the amount of remittances by 185.06% over the year. Overall, the steady growth of agent banking, especially among rural and female mass, signifies an urge of financial services even in severe constraints related to Corona virus pandemic.

1 Introduction

Bangladesh Bank has introduced agent banking in Bangladesh through a guideline in 2013¹. The main purpose was 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. Agent banking system has allowed the banks to expand their businesses and accelerate financial inclusion using agents as intermediaries. Banks can deliver a variety of banking services including savings, loans, remittances, and various payment services (such as utility bills, taxes, government benefits) to the customers through an agent. Therefore, this model is gaining popularity as a cost-effective delivery channel as well as a convenient way of providing banking services to the mass people who would otherwise have remained beyond the reach of conventional branch banking. Considering the impact and gravity of the agent banking operations, Bangladesh Bank has later issued a comprehensive prudential guideline for the stakeholders in 2017².

Table 1: Brief Overview of Agent Banking Activities

Deposit, loan and remittance are in BDT lacs (1 lac = 100,000).					
	June 2019	March 2020	June 2020	Change	
				Year-to- Year	Quarter-to- Quarter
Banks with License	21	26	28	7	2
Banks in Operation	19	22	23	4	1
Number of Agents	6,013	8,260	8,764	45.75%	6.10%
Number of Outlets	8,671	11,875	12,449	43.57%	4.83%
Number of Accounts	3,416,672	6,497,451	7,358,190	115.36%	13.25%
Number of Female Accounts	1,232,675	2,956,022	3,410,270	176.66%	15.37%
Number of Rural Accounts	2, 845, 938	5, 582, 788	6, 377, 457	124.09%	14.23%
Amount of Deposit	528,446	853,504	1,022,021	93.40%	19.74%
Amount of Loan Disbursed	23,735	67,392	72,054	203.59%	6.92%
Amount of Inward Remittance	934,905	1,953,533	2,665,059	185.06%	36.42%

This quarterly report summarizes the latest state of the agent banking operations in Bangladesh as of June 2020 and the progress since March 2020 and June 2019. It focuses on the coverage scenario, customer penetration, collection of deposits, disbursement of loans and amount of inward remittances through the 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

As shown in Table 1, the coverage of agent banking operations measured through number of agents and outlets has been increasing remarkably. Up to June 2020, the total number of agents and outlets reaches at 8,764 and 12,449 respectively. The bank-wise number of agents and outlets is given in Appendix-1.

2.2 Geographical Concentration

As of June 2020, 86% of the agents and 88% of the outlets are located in the rural area³. Since the main objective for introducing agent banking was to bring geographically unreached mass under the umbrella of financial services, this wide coverage of agent banking in rural area seems to meet the objective and promote financial inclusion.

Figure 1: Number of Agents

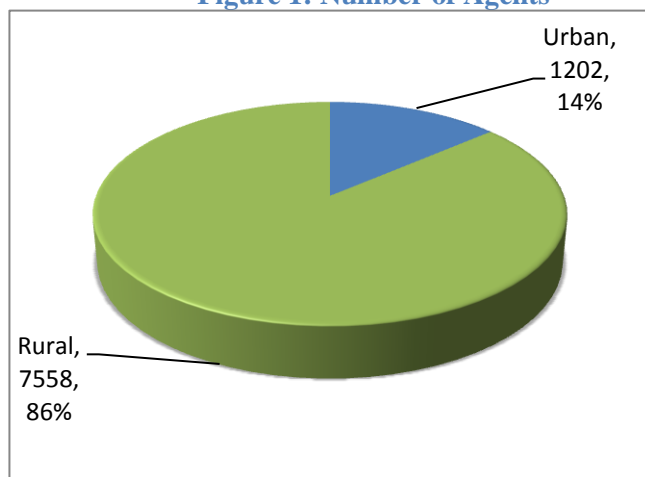
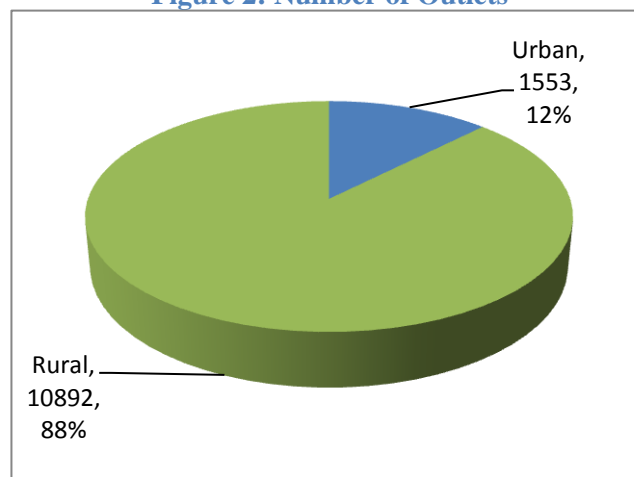


Figure 2: Number of Outlets



2.3 Growth of Agents and Outlets

Figures 3 and 4 show that the number of agents and outlets has been increasing at a steady rate. This increase in the number of agents and outlets especially in the rural areas indicates not only the increasing steady demand for financial services, but also, indicates a new area of employment of rural people. Agents and outlets deploy skilled and semi-skilled human resources by themselves, apart from systematically contributing to create new jobs through augmented financial activities in the rural area.

³ BRPD Circular Letter Number-13/2011 dated 22 December, 2011

Figure 3: Growth of Agents

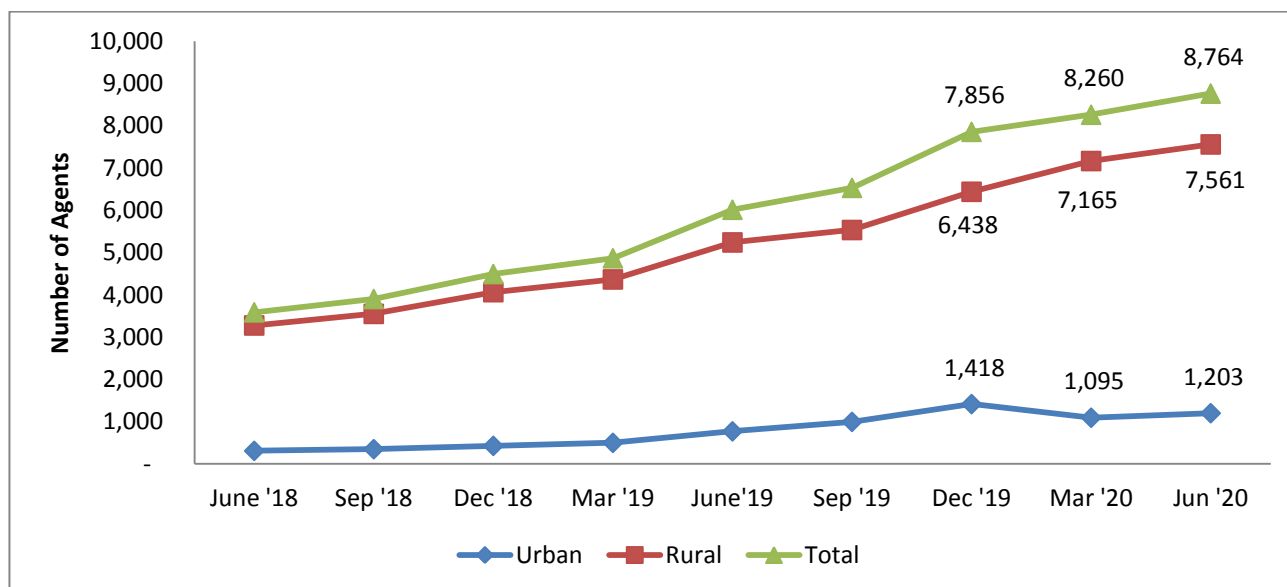
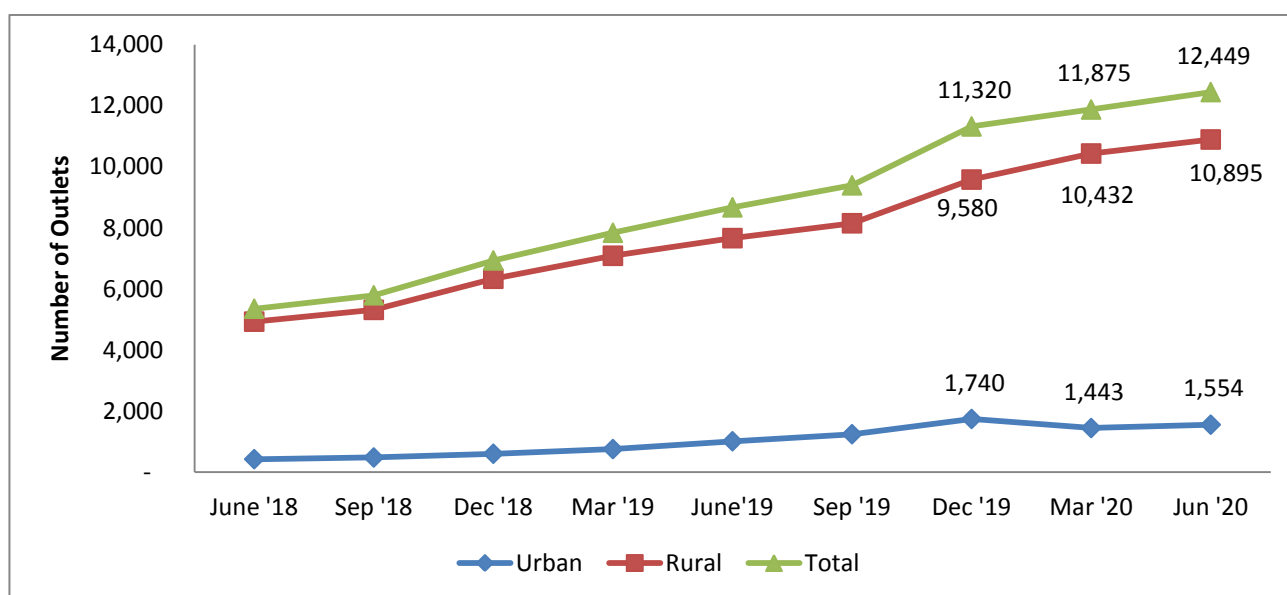


Figure 4: Growth of Agent Outlets



3 Customer Penetration

3.1 Number of Accounts

At the end of June quarter of 2020, the total number of accounts opened through agent banking reaches 7,358,190. The 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 in terms of the number of accounts. Figure 5 shows that 87% of the total accounts are in the rural area while figure 6 shows that female customers constitute 46% of the total accounts. The accounts held with female have increased by 1%

in the June quarter compared to the March quarter of 2020. Category-wise segmentation in figure 7 illustrates that around 88% of the accounts are savings accounts, while 2% are current accounts. The exclusive dominance of savings account indicates that households rather than businesses tend to access more to the financial services through agent banking. On the other hand, 46% accounts are held with female customers indicates that underprivileged groups are getting momentum having agent banking at their doorsteps.

Figure 5: Geographical Concentration of Accounts

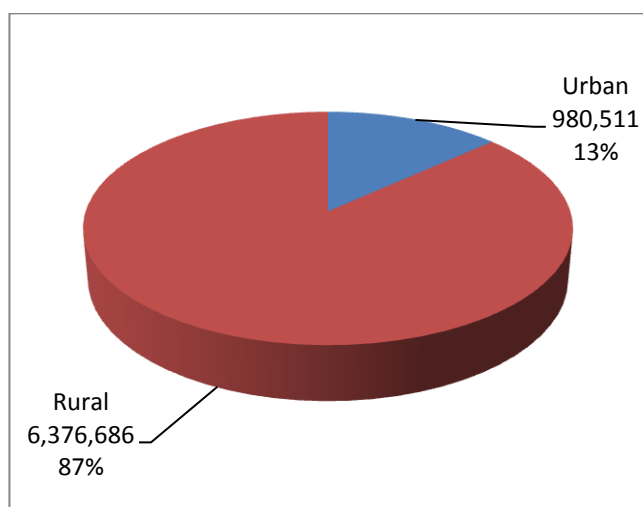


Figure 6: Gender-wise Accounts

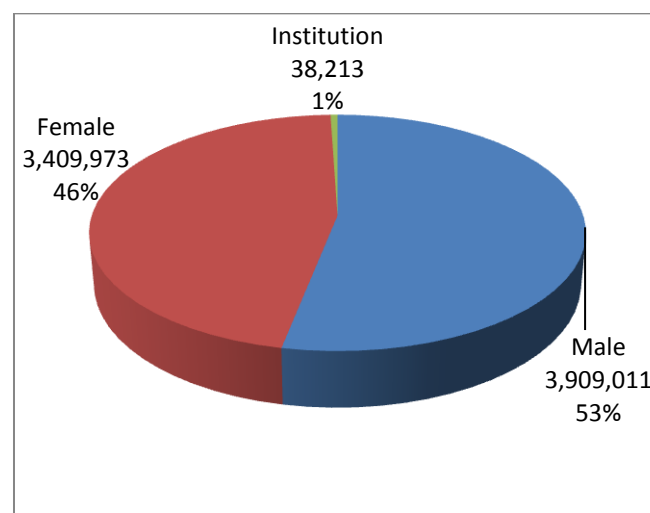
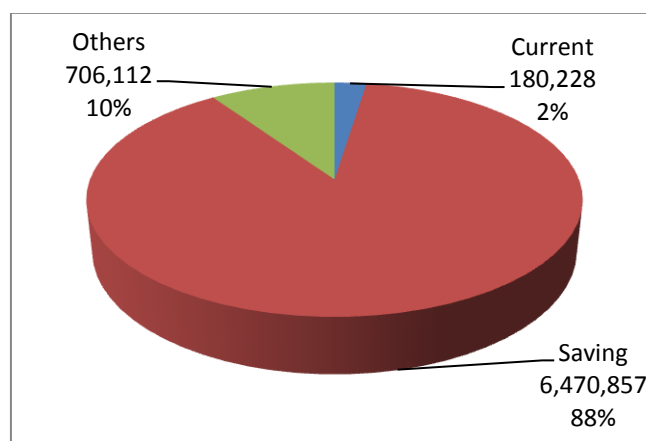


Figure 7: Category-wise Accounts



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. As evident in Figure 8, the growth of accounts is persistent up to September 2019; however, September 2019 to June 2020 has recorded a speedier growth. 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 female customers 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 to the agent banking relative to the businesses.

Figure 8: Location-wise Growth of Accounts

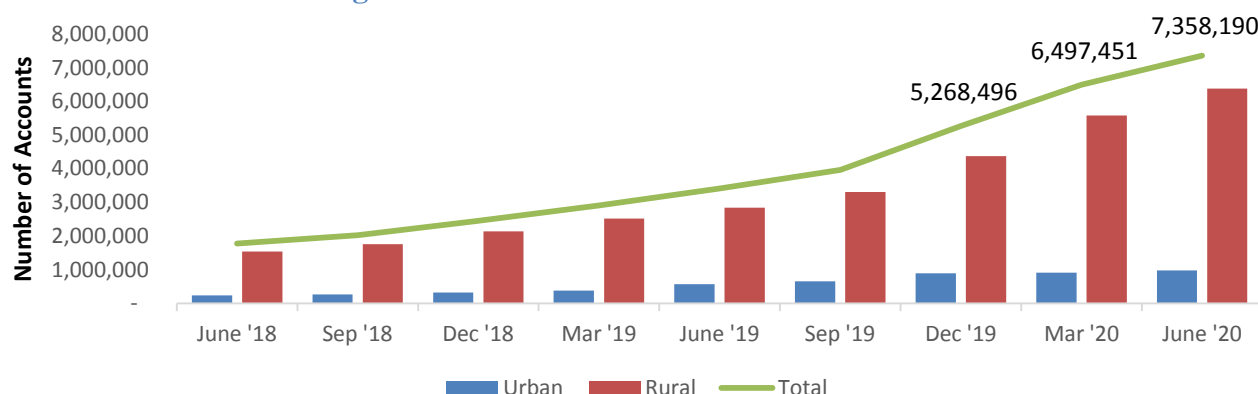


Figure 9: Gender-wise Growth of Accounts

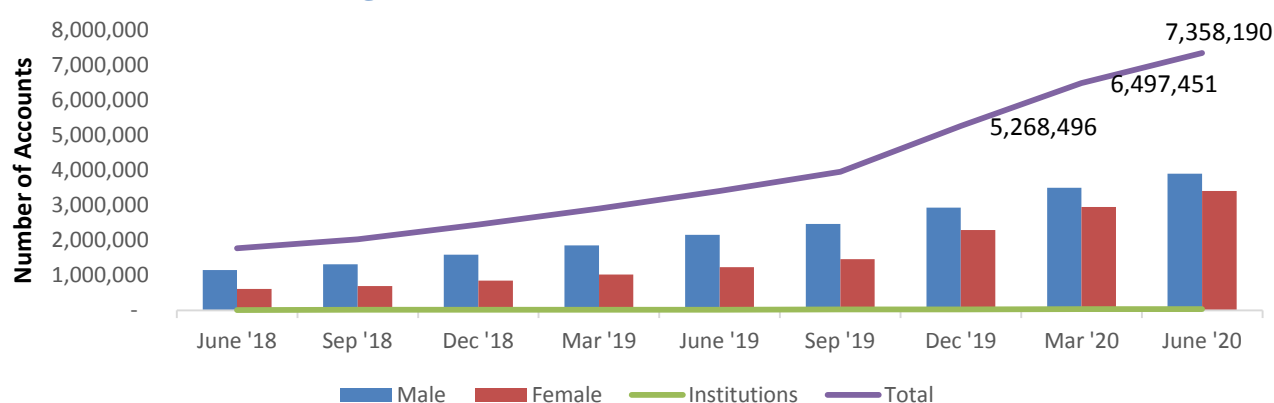
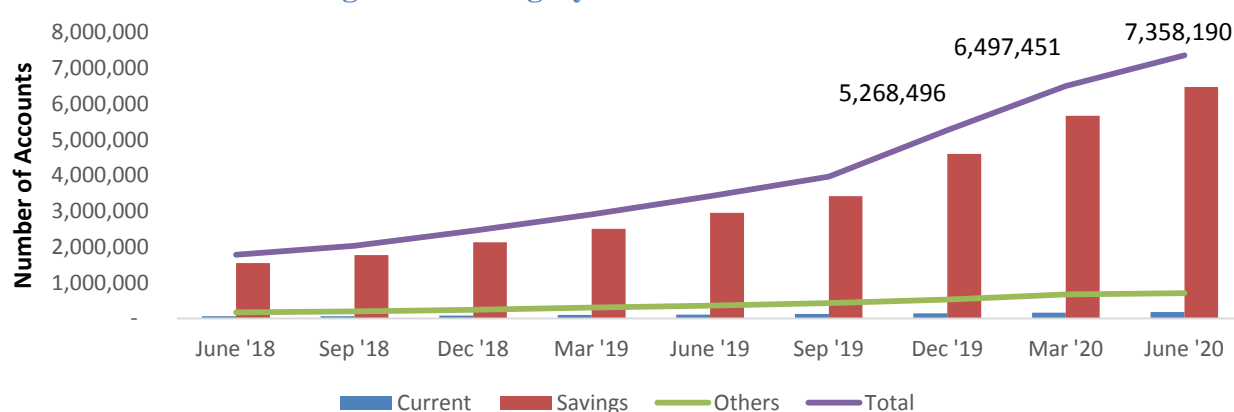


Figure 10: Category-wise Growth of Accounts



4 Deposit Collection

4.1 Deposit

At the end of June 2020 quarter, the total amount of deposit through agent banking reaches BDT 1,022,021.13 lacs and the deposit has increased by 19.74% since the March 2020 quarter. The bank-wise amount of deposit 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 (74%) has accumulated in the rural areas while the Figure 12 shows that male customers dominate (61%) over female customers (34%) in the share of total deposit. Figure 13 indicates that savings accounts continue to dominate in accumulating deposits. They comprise of 43% of the total deposit while other categories of accounts including institutions and term deposits comprise of 52%.

Figure 11: Geographical Concentration of Deposit

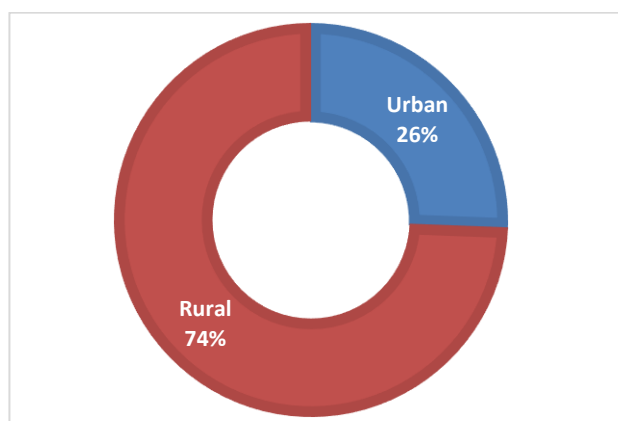


Figure 12: Gender-wise Deposit

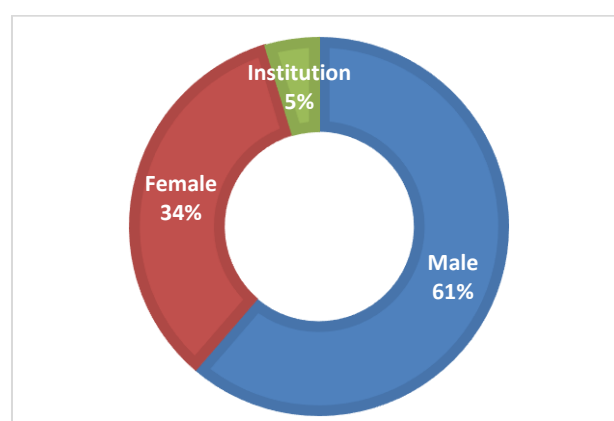
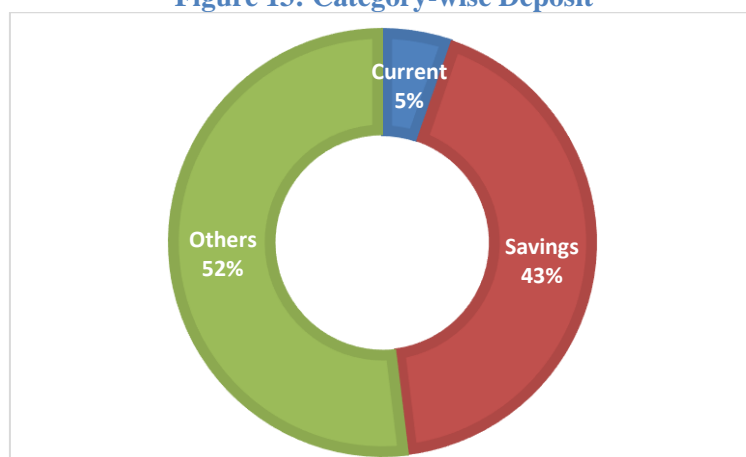


Figure 13: Category-wise Deposit



4.3 Growth of Deposit

Figures 14, 15 & 16 illustrate the trend in deposit accumulation. In June 2020 quarter, the deposit through agent banking has increased by 19.74% since March 2020 quarter. The amount of deposit has also escalated by 93.40% in June 2020 compared to June 2019. Gender distribution of the deposit indicates that deposits from male customers continue to remain significantly higher than that of female customers and institutions.

Figure 14: Geographic Trend of Deposit

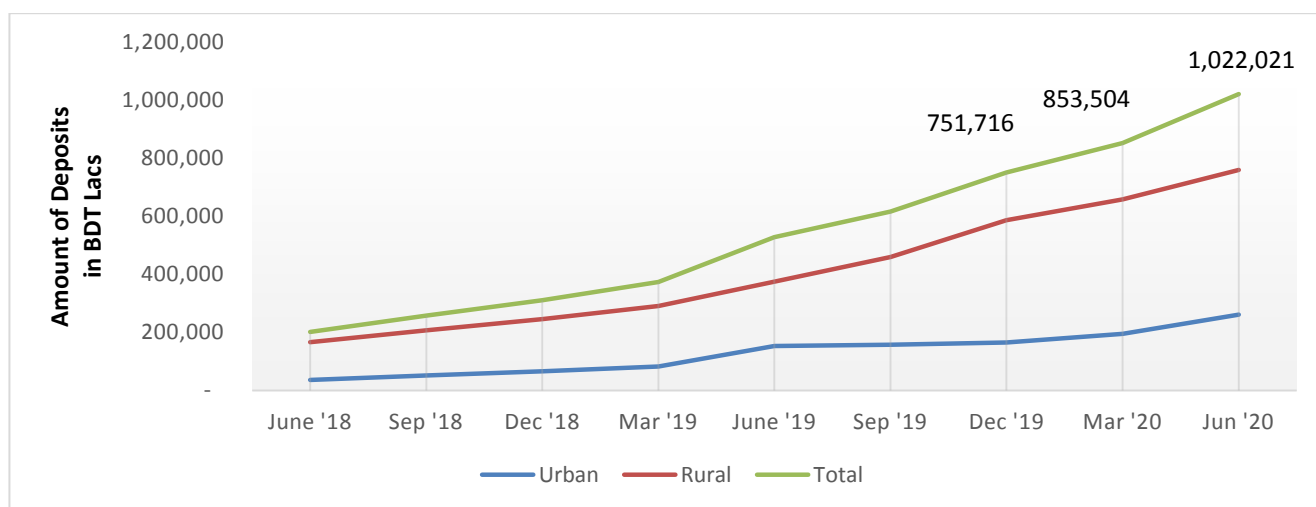


Figure 15: Gender Trend of Deposit

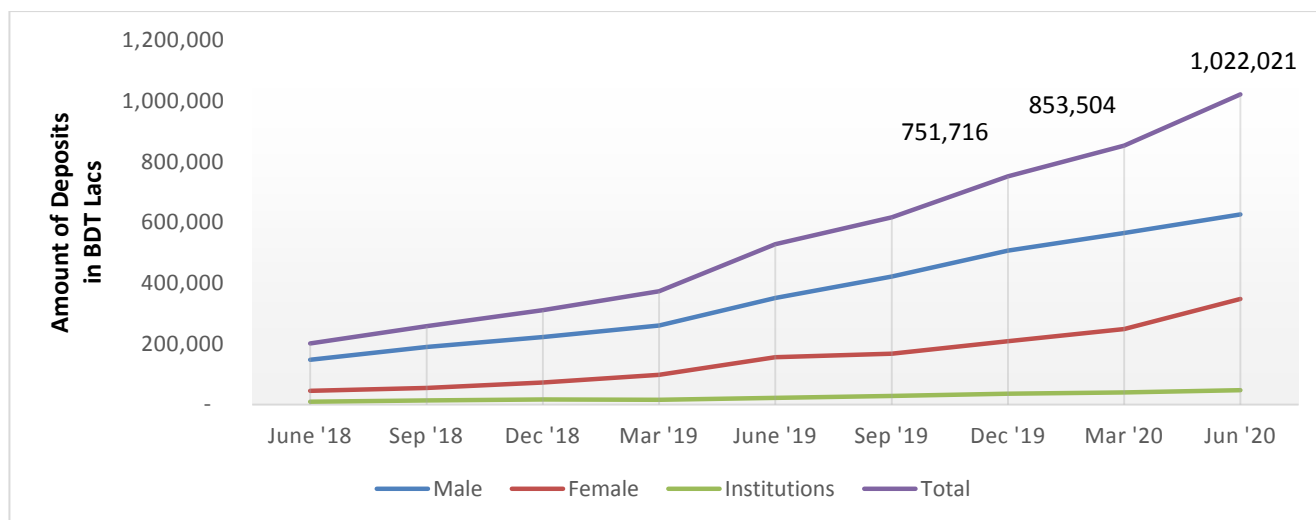
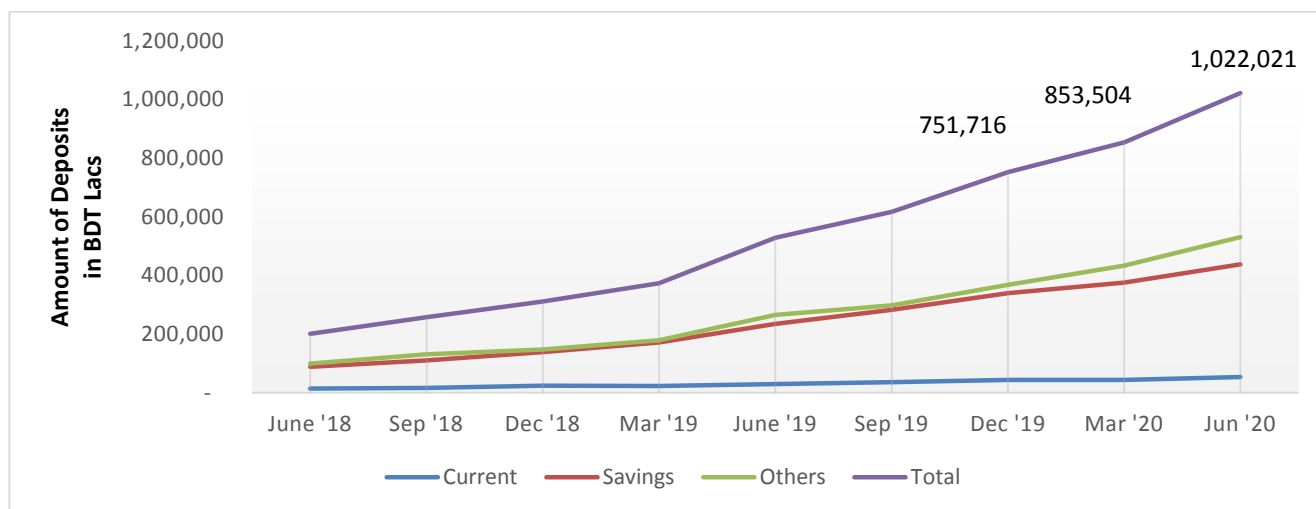
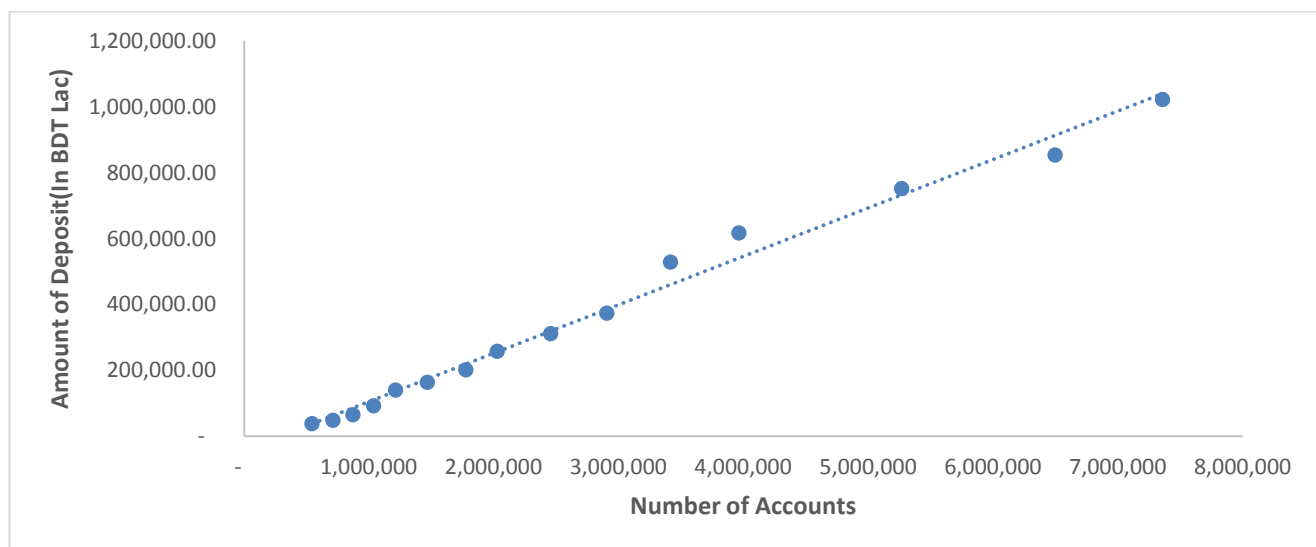


Figure 16: Category Trend of Deposit

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. In June 2018, the number of accounts through agent banking was 1,777,400 and the total amount of deposit was BDT 201,277.13 lacs. In June 2020, the number of accounts increases to 7,358,190 while the amount of deposit reaches at BDT 1,022,021.13 lacs. Over the past two years, the number of accounts has increased 313.99% while the volume of deposit has scaled up 407.77%. This figure clearly indicates that a positive correlation exists between these two parameters over time.

Figure 17: Correlation between Agent Banking Accounts and Deposit

5 Loan Disbursement

5.1 Loan

The disbursement of loan through the agent banking rises to BDT 72,054.89 lacs at the end of the June quarter of 2020. The volume of total loan has increased by 6.92% in the current quarter compared to the March 2020. The bank-wise loan disbursement is given in Appendix-4.

5.2 Category-wise Loan Disbursement

Figure-18 illustrates that rural customers have received 69% (or BDT 49,890.39 lacs) of the total volume of loan. This indicates that banks, in line with the objective of agent banking, have given due priority to distribute loans in rural areas through agents. Gender-wise distribution of loan distributed through agent banking (Figure 19) indicates that male customers have received BDT 50,996.07 lacs or 71% of the total volume while female customers have received only BDT 3,907.67 lacs or 5% of the total volume. This figure potentially indicates a general lack of confidence from both the banks and the female customers. Bangladesh Bank has already brought this to attention and issued guidance so that banks can work more intensively with the female customers and help them to access more bank loans.

Figure 18: Geographical Concentration of Loan

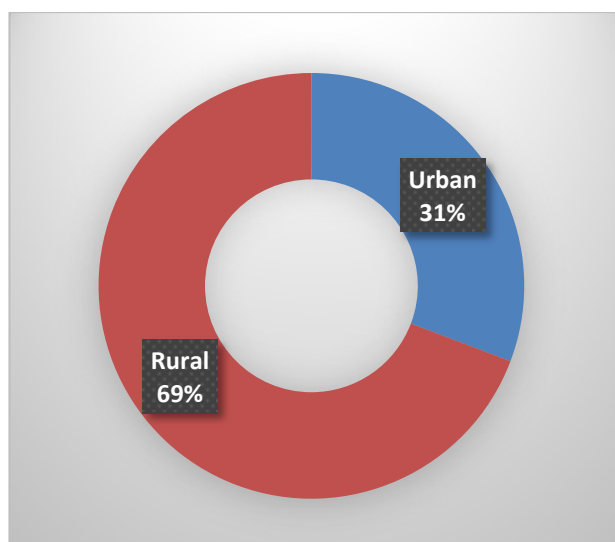
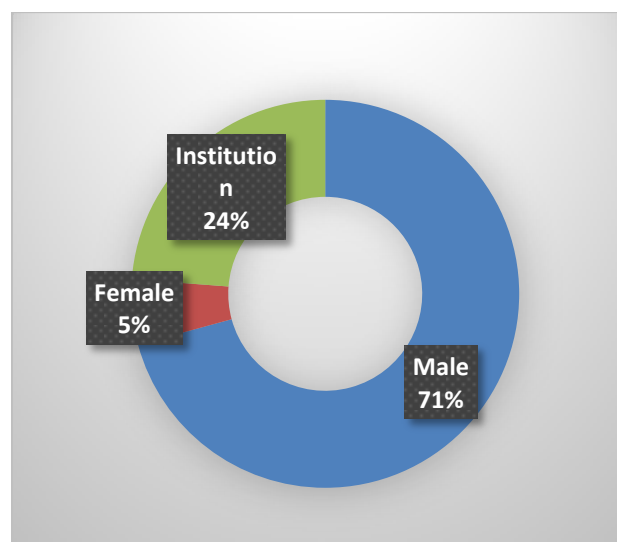


Figure 19: Gender-wise Loan



5.3 Growth of Loan Disbursement

Even amidst Covid-19 pandemic, the amount of loan disbursement has increased 6.92% in June quarter compared to the March quarter of 2020. However, Figures 20 and 21 illustrate that the growth rate is slightly lower in June 2020 quarter compared to the previous quarters. Moreover, only 9 banks are disbursing loans through agent banking at present. This is due to the monumental uncertainties of

economic activities caused by the pandemic. Lending is expected to rise when normal economic activities will reinstate and more banks will restore normal pace of business through this channel.

Figure 20: Location-wise Growth of Loan

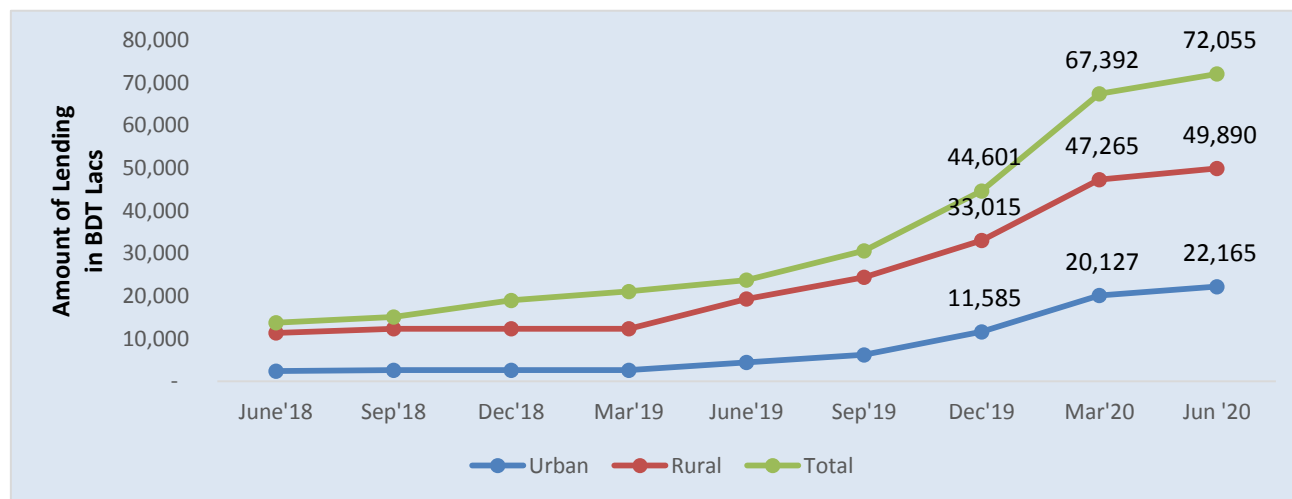
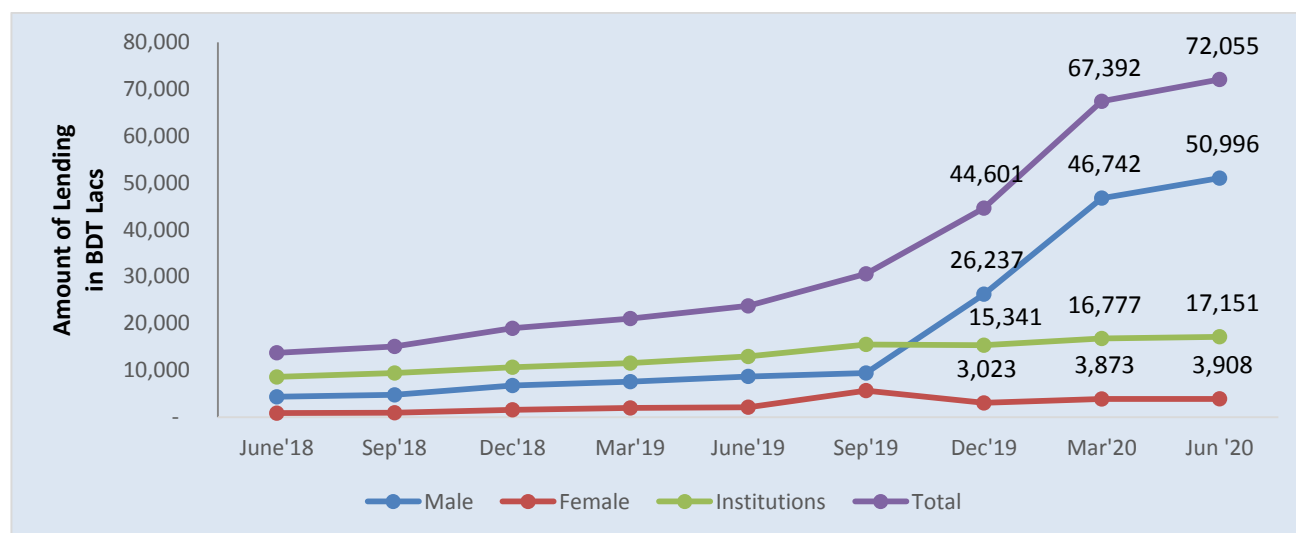
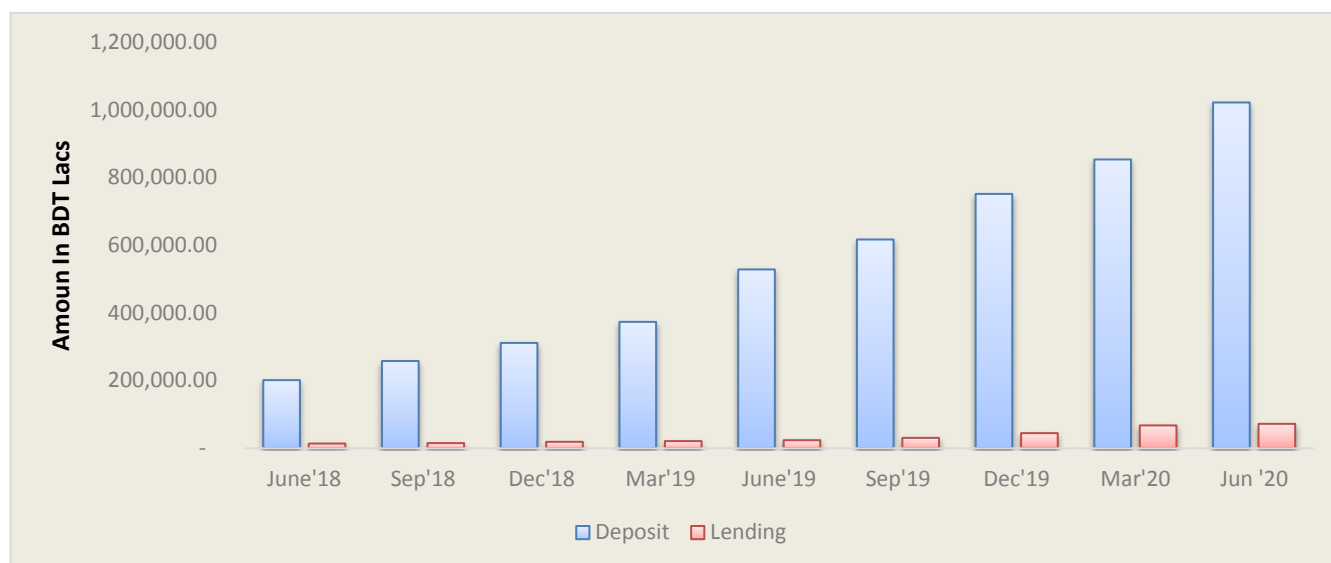


Figure 21: Gender-wise Growth of Loan



5.4 Deposit against Lending

Figure 22 indicates that the loan to deposit ratio in agent banking is only 7.05% in the June 2020 quarter. The low loan to deposit ratio indicates that agent banking window is serving banks' purpose of deposit collection more than lending. Bangladesh Bank is closely monitoring this aspect of the agent banking and will take necessary consultative measures so that banks are able to increase lending through agent banking.

Figure 22: Loan Distribution against Deposit Collection

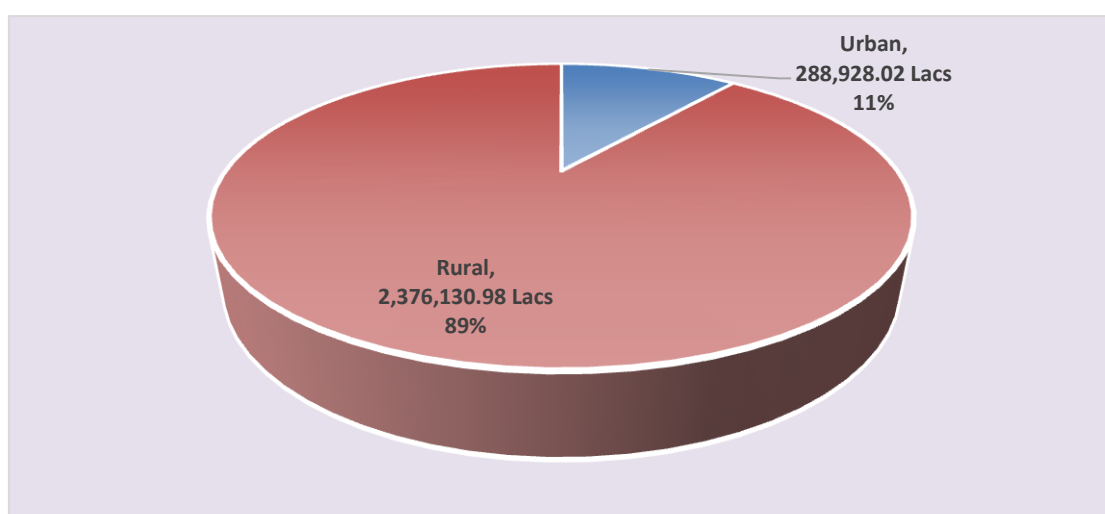
6 Inward Remittance Distribution

6.1 Inward Remittance

The amount of inward remittance through the agent banking has risen to BDT 2,665,059 lacs at the end of June 2020 quarter. It has increased by 36.42% in the current quarter compared to the March 2020. The bank-wise distribution of inward remittance is given in Appendix-5.

6.2 Geographical Concentration

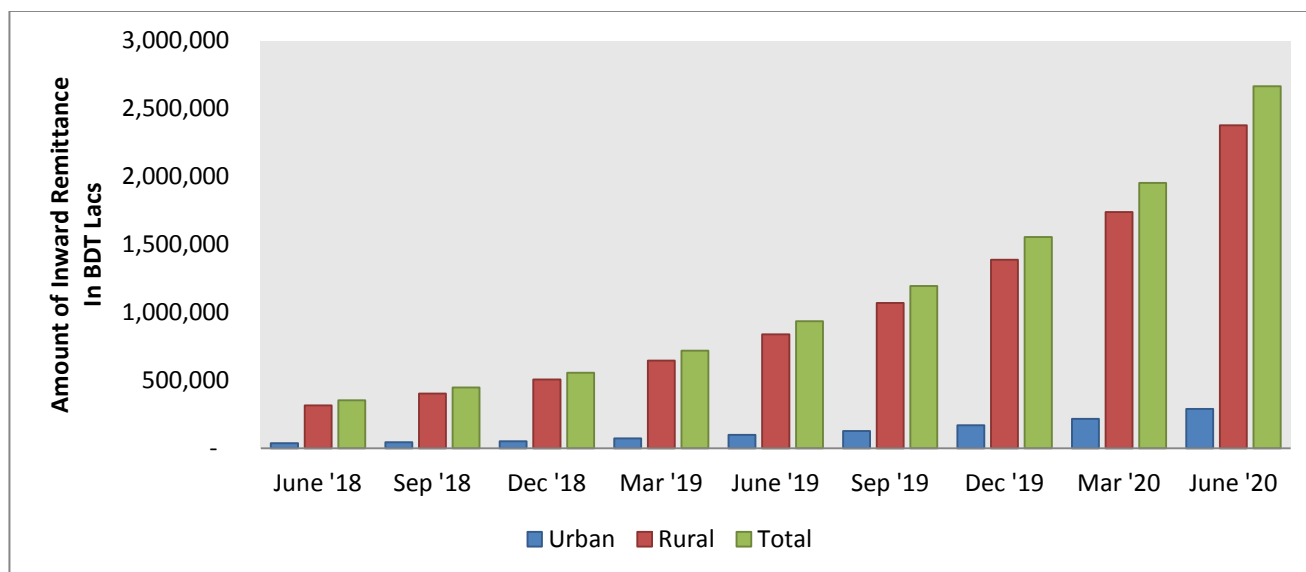
Figure-23 illustrates that rural population has received 89% of the total inward remittances. Agent banking is playing a vital role in bringing the hard-earned money of the non-resident Bangladeshis at arm's length of their close ones.

Figure 23: Geographical Concentration of Inward Remittance

6.3 Growth of Inward Remittance Distribution

The volume of inward remittances has increased by 36.42% in June 2020 compared to March 2020. Figure-24 indicates the persistent growth of inward remittances through agent banking. The fact that major share of the remittances has gone to the rural areas indicates that agent banking is playing significant role to rejuvenate rural economy by channelizing foreign remittances.

Figure 24: Growth of Inward Remittance

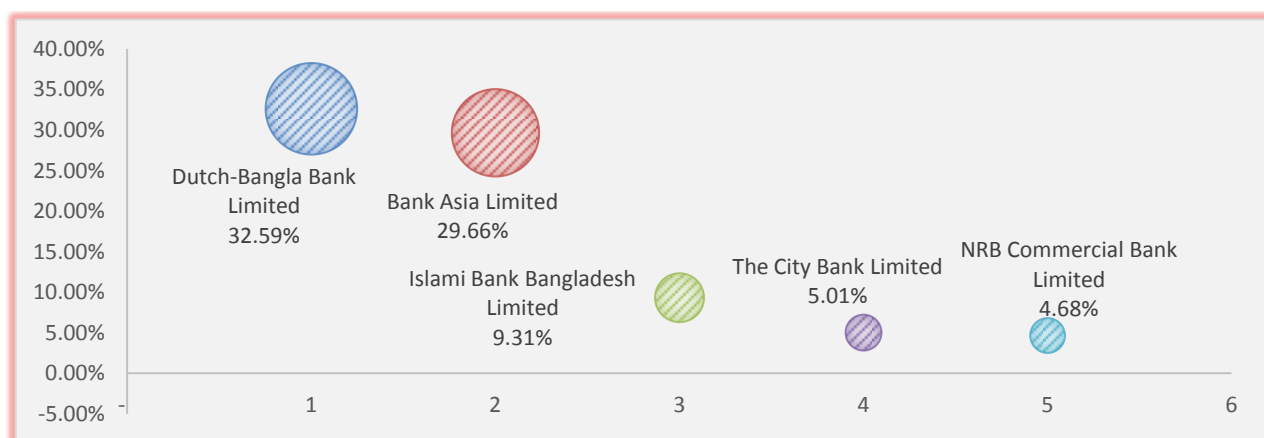


7 Top 5 Banks in Agent Banking Activities

7.1 Top 5 Banks' in Terms of Outlet Distribution

As of June 2020, top 5 banks have opened 81.25% of the total agent outlets. Dutch-Bangla Bank Limited has ranked the top with 4,056 outlets, comprising 32.59% of the total outlets (Figure-25) under operation.

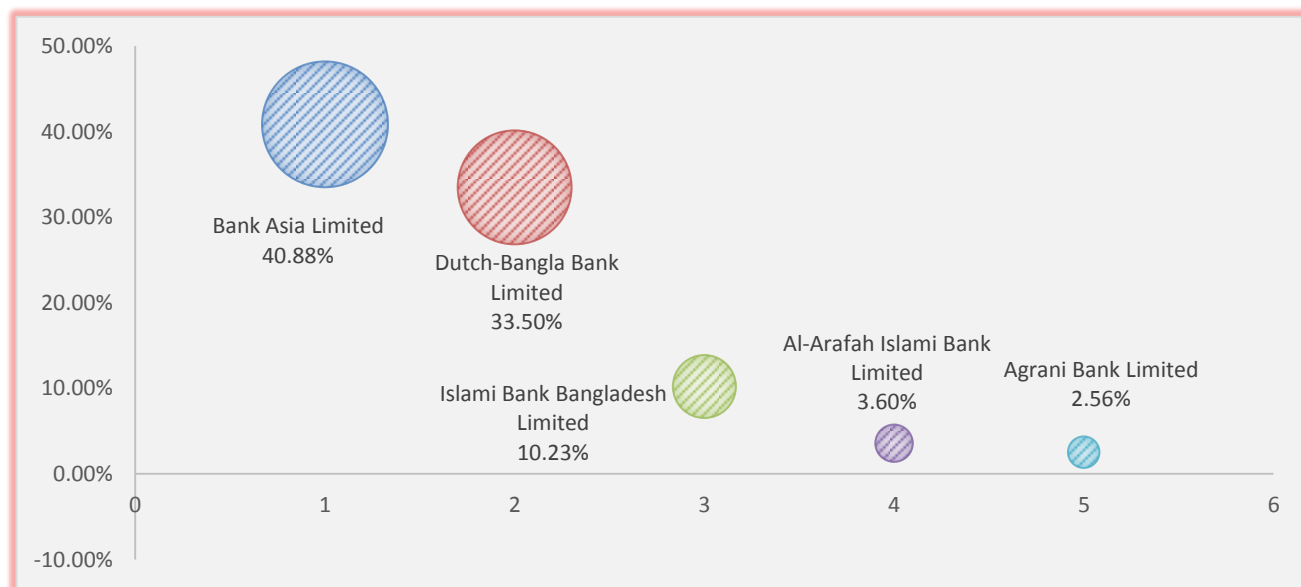
Figure 25: Top 5 Banks' Share of Total Outlets



7.2 Top 5 Banks' in Terms of Number of Accounts

As of June 2020, 5 banks have 90.76% share of the total accounts opened through agent banking. Bank Asia Limited has opened the highest number of 3,007,612 accounts, comprising of 40.88% of the total accounts (Figure-26).

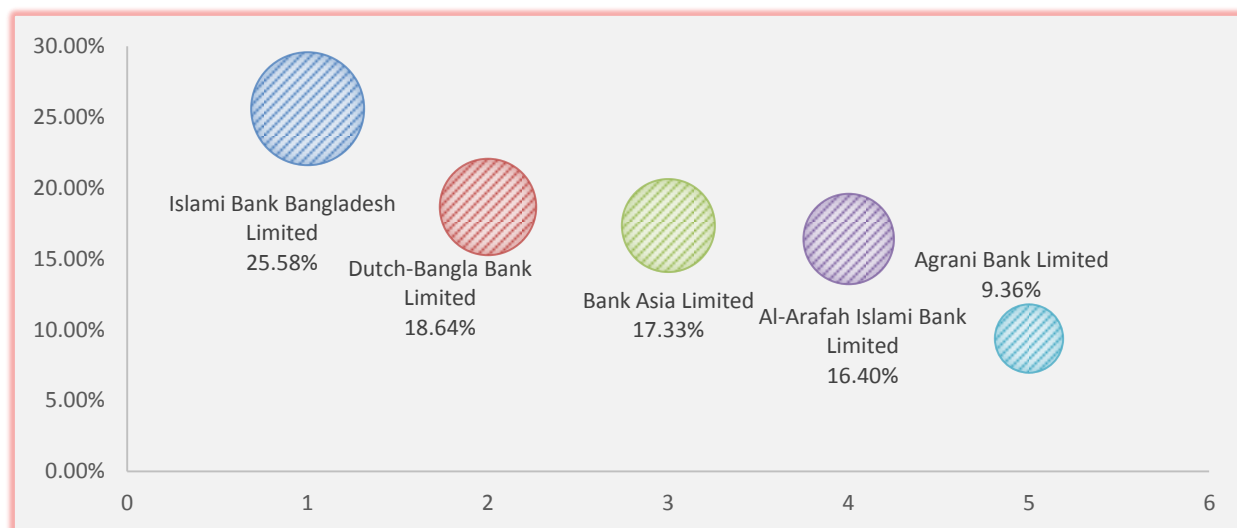
Figure 26: Top 5 Banks' Share of Total Accounts



7.3 Top 5 Banks' in Terms of Deposit Collection

At the end of June 2020 quarter, top 5 banks have 87.31% of the total amount of deposit collected through agent banking. Islami Bank Bangladesh Limited (IBBL) has the largest volume of deposit of BDT 261,383.92 lacs, which is 25.58% of the total volume (Figure-27). Dutch-Bangla Bank Limited (DBBL) with the highest number of outlets is the nearest competitor of IBBL in this action.

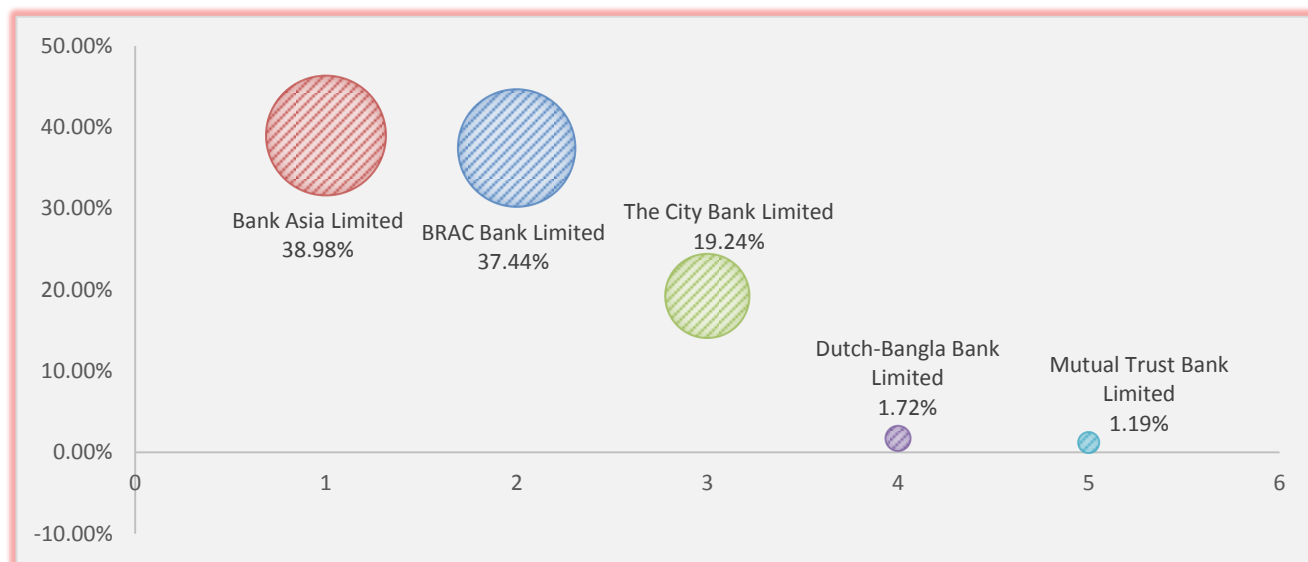
Figure 27: Top 5 Banks' Share of Total Deposit



7.4 Top 5 Banks' in Terms of Loan Disbursement

The top 5 banks have disbursed 98.57% of the total loan through agent banking at the end of June 2020. Bank Asia Limited has ranked top with largest volume of loan of BDT 28,085.09 lacs, which is 38.98% of the total loans disbursed through agent banking (Figure-28).

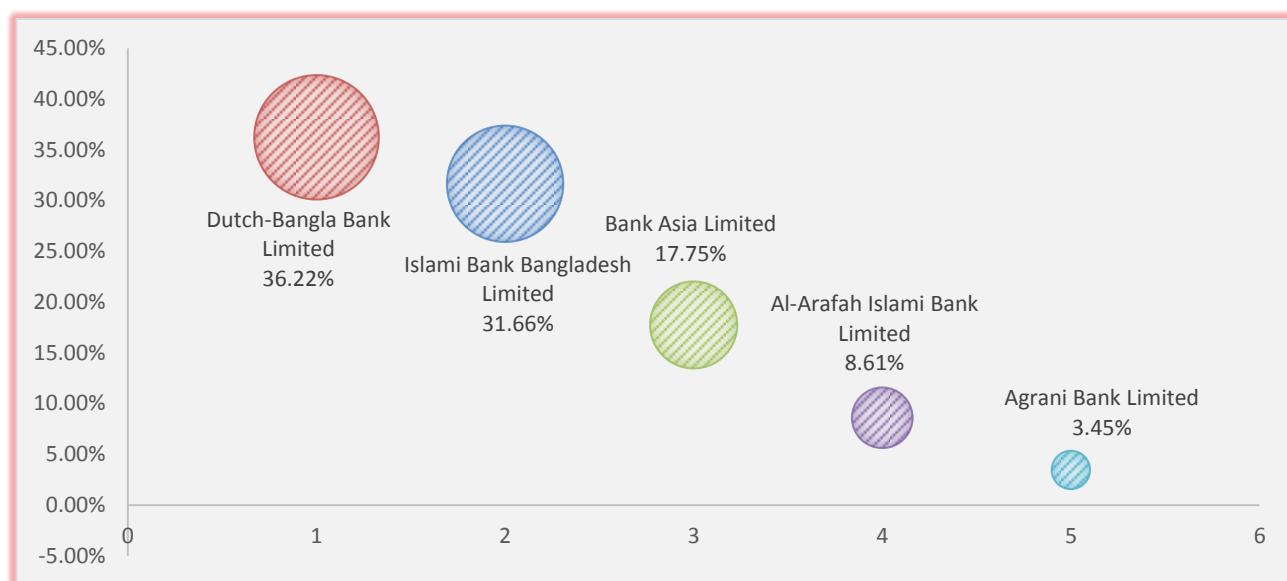
Figure 28: Top 5 Banks' Share of Total Loan



7.5 Top 5 Banks' in Terms of Inward Remittance Distribution

The top 5 banks have 97.69% of the total inward remittance distributed through agent banking as of 2020. Dutch-Bangla Bank Limited ranks the top with BDT 965,393.63 lacs, which is 36.22% of the total inward remittances disbursed through agent banking (Figure-29).

Figure 29: Top 5 Banks' Share of Total Inward Remittance



8 Conclusion

The rising trend of agent banking services 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 remitters. The number of accounts in favor of women has increased by 15.37% during April-June 2020 quarter compared to the previous quarter. However, loan disbursement to women comprises only 5.42% of the total loan disbursed through agent banking. Bangladesh Bank has already brought this into notice and issued guidance to banks to work intensively with women so that the agent outlets can disburse more loans to them in the future. 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	251	3325	3576	287	3404	3691
2	NRB Commercial Bank Limited	23	546	569	31	551	582
3	Dutch-Bangla Bank Limited	368	463	831	654	3402	4056
4	Al-Arafah Islami Bank Limited	34	149	183	32	253	285
5	Modhumoti Bank Limited	0	366	366	0	366	366
6	Social Islami Bank Limited	9	62	71	10	109	119
7	Standard Bank Limited	3	25	28	3	25	28
8	First Security Islami Bank Limited	0	37	37	0	37	37
9	Agrani Bank Limited	15	233	248	15	233	248
10	Mutual Trust Bank Limited	39	88	127	41	105	146
11	Midland Bank Limited	14	28	42	10	36	46
12	United Commercial Bank Limited	32	128	160	32	128	160
13	The City Bank Limited	178	404	582	187	437	624
14	A B Bank Limited	14	50	64	14	50	64
15	Islami Bank Bangladesh Limited	70	1089	1159	70	1089	1159
16	The Premier Bank Limited	12	18	30	27	73	100
17	NRB Bank Limited	1	301	302	1	303	304
18	BRAC Bank Limited	106	199	305	106	244	350
19	Eastern Bank Limited	4	22	26	4	22	26
20	One Bank Limited	21	8	29	21	8	29
21	Mercantile Bank Limited	2	7	9	2	7	9
22	Shahjalal Islami Bank Limited	6	10	16	6	10	16
23	Exim Bank Limited	1	3	4	1	3	4
Total		1203	7561	8764	1554	10895	12449

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	277658	2729954	3007612	1119487	1854146	33979	3007612	53945	2835646	118021	3007612
2	NRB Commercial Bank Limited	4441	102900	107341	42696	64645	0	107341	233	105413	1695	107341
3	Dutch-Bangla Bank Limited	524067	1940309	2464376	1711020	753356	0	2464376	38004	2288577	137795	2464376
4	Al-Arafah Islami Bank Limited	17873	246778	264651	149584	111452	3615	264651	11599	202693	50359	264651
5	Modhumoti Bank Limited	0	110018	110018	32152	77866	0	110018	924	108607	487	110018
6	Social Islami Bank Limited	2662	56568	59230	32908	26322	0	59230	948	39237	19045	59230
7	Standard Bank Limited	820	12228	13048	7486	5562	0	13048	1200	9509	2339	13048
8	First Security Islami Bank Limited	0	36590	36590	22163	14427	0	36590	3924	23302	9364	36590
9	Agrani Bank Limited	7169	181095	188264	92469	95795	0	188264	8811	162947	16506	188264
10	Mutual Trust Bank Limited	14849	51322	66171	38025	28146	0	66171	3404	51777	10990	66171
11	Midland Bank Limited	2147	15018	17165	10081	7084	0	17165	646	13420	3099	17165
12	United Commercial Bank Limited	13584	41859	55443	31532	23911	0	55443	8388	39304	7751	55443
13	The City Bank Limited	20857	86729	107586	64909	42677	0	107586	14033	80874	12679	107586
14	A B Bank Limited	3745	15219	18964	11859	7105	0	18964	724	13319	4921	18964
15	Islami Bank Bangladesh Limited	62515	690151	752666	494118	258548	0	752666	22384	430232	300050	752666
16	The Premier Bank Limited	16359	15420	31779	17477	14302	0	31779	282	29107	2390	31779
17	NRB Bank Limited	118	19521	19639	7525	11504	610	19639	737	15145	3757	19639
18	BRAC Bank Limited	9515	20599	30114	18826	11288	0	30114	9714	17311	3089	30114
19	Eastern Bank Limited	1089	2977	4066	2924	1142	0	4066	199	3299	568	4066
20	One Bank Limited	728	444	1172	872	300	0	1172	81	153	938	1172
21	Mercantile Bank Limited	17	175	192	185	7	0	192	6	151	35	192
22	Shahjalal Islami Bank Limited	298	812	1110	713	388	9	1110	42	834	234	1110
23	Exim Bank Limited	222	771	993	696	297	0	993	179	804	10	993
Total		980733	6377457	7358190	3909707	3410270	38213	7358190	180407	6471661	706122	7358190

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	26257.24	150860.05	177117.29	96598.33	66604.31	13914.65	177117.29	10544.45	97533.47	69039.37	177117.29
2	NRB Commercial Bank Limited	165.73	2583.81	2749.54	1324.69	1424.85	0.00	2749.54	17.88	2156.43	575.23	2749.54
3	Dutch-Bangla Bank Limited	53775.99	136765.61	190541.60	121598.51	47037.63	21905.46	190541.60	6313.43	133654.85	50573.32	190541.60
4	Al-Arafah Islami Bank Limited	32746.18	134882.90	167629.08	126333.44	29965.40	11330.24	167629.08	4041.35	54907.45	108680.28	167629.08
5	Modhumoti Bank Limited	0.00	2494.00	2494.00	1406.00	1088.00	0.00	2494.00	135.00	2190.00	169.00	2494.00
6	Social Islami Bank Limited	5968.51	9020.51	14989.02	11635.97	3353.05	0.00	14989.02	837.71	2662.27	11489.04	14989.02
7	Standard Bank Limited	27.36	1905.65	1933.01	1228.71	704.30	0.00	1933.01	171.69	1005.11	756.21	1933.01
8	First Security Islami Bank Limited	0.00	10347.04	10347.04	6825.18	3521.86	0.00	10347.04	1208.67	3056.86	6081.51	10347.04
9	Agrani Bank Limited	77630.50	18035.28	95665.78	9622.60	86043.18	0.00	95665.78	1155.92	11484.24	83025.62	95665.78
10	Mutual Trust Bank Limited	9339.00	15284.00	24623.00	17867.00	6756.00	0.00	24623.00	3324.00	7117.00	14182.00	24623.00
11	Midland Bank Limited	526.01	2330.75	2856.76	2101.49	755.27	0.00	2856.76	149.79	879.31	1827.66	2856.76
12	United Commercial Bank Limited	10470.32	12497.42	22967.74	18864.30	4103.44	0.00	22967.74	1895.46	4550.49	16521.79	22967.74
13	The City Bank Limited	7614.66	10818.89	18433.55	9601.10	8832.45	0.00	18433.55	5566.70	4862.53	8004.32	18433.55
14	A B Bank Limited	1516.88	5112.81	6629.69	4263.85	2365.84	0.00	6629.69	230.59	1921.00	4478.10	6629.69
15	Islami Bank Bangladesh Limited	25099.04	236284.88	261383.92	179614.01	81769.91	0.00	261383.92	15050.68	104726.32	141606.92	261383.92
16	The Premier Bank Limited	6785.98	2424.70	9210.68	8500.32	710.36	0.00	9210.68	87.89	1252.15	7870.64	9210.68
17	NRB Bank Limited	19.58	2747.29	2766.87	1508.98	1081.10	176.79	2766.87	150.10	970.67	1646.10	2766.87
18	BRAC Bank Limited	2202.94	3240.62	5443.56	4080.32	1363.24	0.00	5443.56	2970.29	1217.97	1255.30	5443.56
19	Eastern Bank Limited	633.28	2330.78	2964.06	2276.00	688.06	0.00	2964.06	75.75	766.97	2121.34	2964.06
20	One Bank Limited	727.10	66.80	793.90	736.73	57.17	0.00	793.90	33.26	97.75	662.89	793.90
21	Mercantile Bank Limited	2.27	56.53	58.80	58.77	0.03	0.00	58.80	0.05	15.51	43.25	58.80
22	Shahjalal Islami Bank Limited	68.25	317.33	385.58	322.02	62.43	1.13	385.58	11.48	258.72	115.38	385.58
23	Exim Bank Limited	16.86	19.80	36.66	27.50	9.16	0.00	36.66	7.33	27.86	1.47	36.66
Total		261593.68	760427.45	1022021.13	626395.82	348297.04	47328.27	1022021.13	53979.47	437314.92	530726.74	1022021.13

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	4218.90	23866.19	28085.09	8517.27	2416.67	17151.15	28085.09
2	NRB Commercial Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Dutch-Bangla Bank Limited	327.66	909.99	1237.65	1092.57	145.08	0.00	1237.65
4	Al-Arafah Islami Bank Limited	587.76	217.14	804.90	681.72	123.18	0.00	804.90
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	469.00	391.00	860.00	743.00	117.00	0.00	860.00
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	5436.54	8428.24	13864.78	13556.83	307.95	0.00	13864.78
14	A B Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	Islami Bank Bangladesh Limited	0.00	149.99	149.99	119.00	30.99	0.00	149.99
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	64.60	64.60	63.80	0.80	0.00	64.60
18	BRAC Bank Limited	11124.64	15853.24	26977.88	26212.38	765.50	0.00	26977.88
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
Total		22164.5	49890.39	72054.89	50996.07	3907.67	17151.15	72054.89

Appendix-5: Bank-wise Inward Remittance Distribution

Inward Remittance (BDT in lacs)				
Sl No.	Bank Name	Urban	Rural	Total
1	Bank Asia Limited	28375.30	444546.45	472921.75
2	NRB Commercial Bank Limited	0.00	16.31	16.31
3	Dutch-Bangla Bank Limited	191399.11	773994.52	965393.63
4	Al-Arafah Islami Bank Limited	8948.87	220454.58	229403.45
5	Modhumoti Bank Limited	0.00	288.80	288.80
6	Social Islami Bank Limited	124.50	2768.08	2892.58
7	Standard Bank Limited	27.60	6504.55	6532.15
8	First Security Islami Bank Limited	0.00	2123.52	2123.52
9	Agrani Bank Limited	1026.08	90900.26	91926.34
10	Mutual Trust Bank Limited	2273.00	18768.00	21041.00
11	Midland Bank Limited	265.33	2592.96	2858.29
12	United Commercial Bank Limited	28.29	474.56	502.85
13	The City Bank Limited	1374.95	15635.25	17010.20
14	A B Bank Limited	246.20	2575.58	2821.78
15	Islami Bank Bangladesh Limited	53550.06	790270.74	843820.80
16	The Premier Bank Limited	0.13	44.29	44.42
17	NRB Bank Limited	2.13	1473.10	1475.23
18	BRAC Bank Limited	1243.83	2633.58	3877.41
19	Eastern Bank Limited	2.28	55.64	57.92
20	One Bank Limited	40.36	10.21	50.56
21	Mercantile Bank Limited	0.00	0.00	0.00
22	Shahjalal Islami Bank Limited	0.00	0.00	0.00
23	Exim Bank Limited	0.00	0.00	0.00
Total		288,928.02	2,376,130.98	2,665,059.00