

Quarterly Report
on
Agent Banking

October-December 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 October-December 2023 quarter. Agent banking in Bangladesh has continued to grow in all dimensions in this quarter. As on 31 December 2023, 31 banks have offered agent banking services through 21,601 outlets operated by 15,757 agents. The number of agents has grown by 1.40% while the number of outlets has grown by 0.71% from the previous quarter. The number of accounts opened through agent banking reaches 21,419,975 of which 10,677,977 accounts (49.85%) belong to the female customers and 18,419,080 accounts (85.99%) belong to the customers in the rural areas. At the end of December 2023, the amount of deposit accumulated in the agent banking accounts is BDT 363,581.36 million, the amount of loan disbursement through these accounts is BDT 154,073.25 million and the cumulative amount of inward remittances disbursed through agents reaches BDT 1,431,132.80 million.

The number of accounts opened through agent banking has grown by 3.56% 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 3.79% during this quarter, and their share surpasses male-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 3.29% and 8.56% 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 42.38% by the end of the reporting quarter. This is due to the fact that most banks are 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 take part in lending in this quarter compared to the previous quarter.

The amount of inward remittances distributed by the agent outlets has increased by 4.87% 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 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, anti-money laundering and combating financing of terrorism (AML/CFT) requirements, customer protection and business continuity requirements to facilitate safe and effective proliferation of agent banking in the country.

Table 1: Brief Overview of Agent Banking Activities							
(Deposit, loan and remittance amount in BDT million)							
	Dec'22	Sep'23	Dec'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
Number of Agents	15,126	15,540	15,757	631	217	4.17%	1.40%
Number of Outlets	20,736	21,448	21,601	865	153	4.17%	0.71%
Number of Accounts	17,475,949	20,684,537	21,419,975	3,944,026	735,438	22.57 %	3.56%
Number of Female-owned Accounts	8,434,207	10,287,881	10,677,977	2,243,770	390,096	26.60%	3.79%
Number of Rural Accounts	15,067,586	17,818,966	18,419,080	3,351,494	600,114	22.24%	3.37%
Amount of Deposits	301,578.66	352,007.62	363,581.36	62,002.70	11,573.74	20.56%	3.29%
Amount of Loan Disbursed	103,072.66	141,926.50	154,073.25	51,000.59	12,146.75	49.48%	8.56%
Amount of Inward Remittance	1,149,173.78	1,364,732.63	1,431,132.80	281,959.02	66,400.17	24.54%	4.87%

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

This quarterly report summarizes the latest state of agent banking operations in Bangladesh as of December 2023 along with the progress since December 2022 and September 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 December 2023, the total number of agents and outlets reaches 15,757 and 21,601 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 December 2023, 84.15% of the agents and 85.53% 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

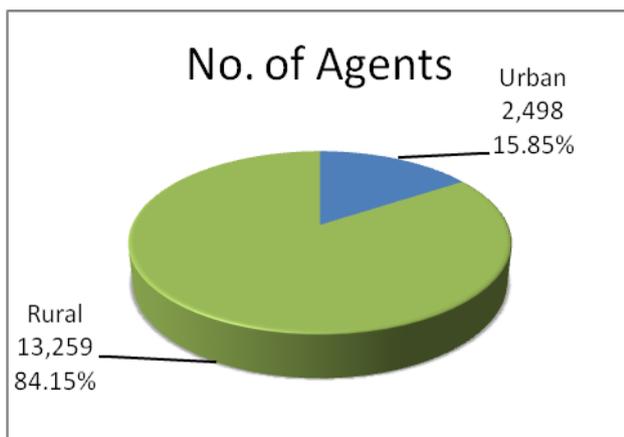
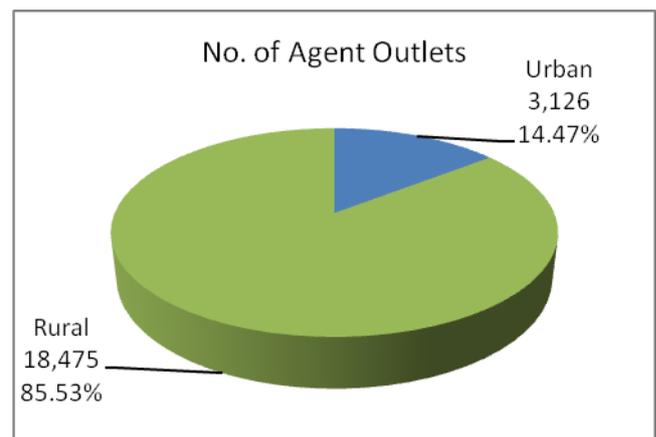


Figure 2: Number of Outlets



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 1.40% and 0.71% 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

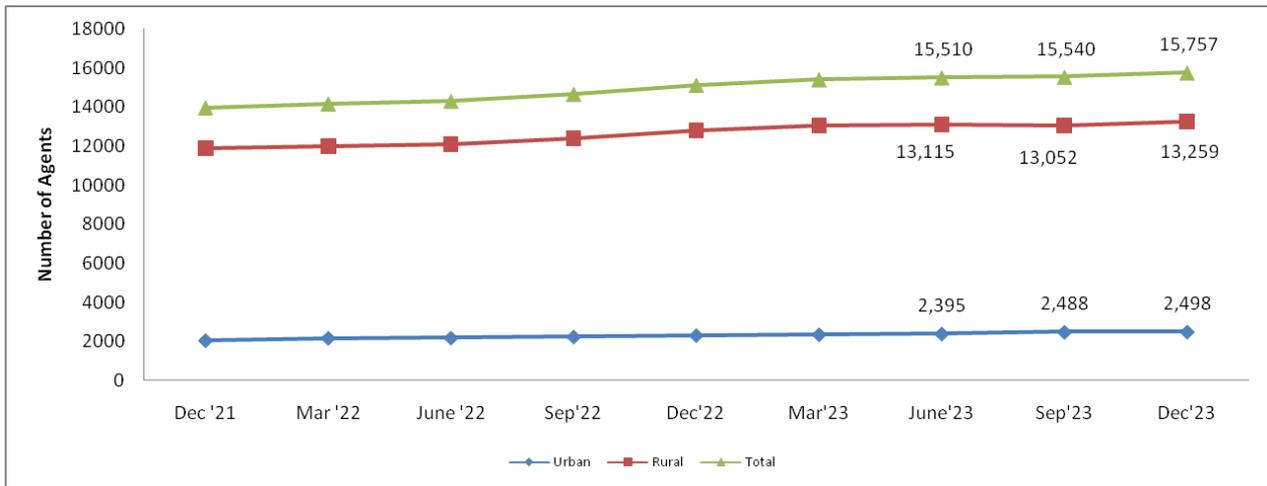
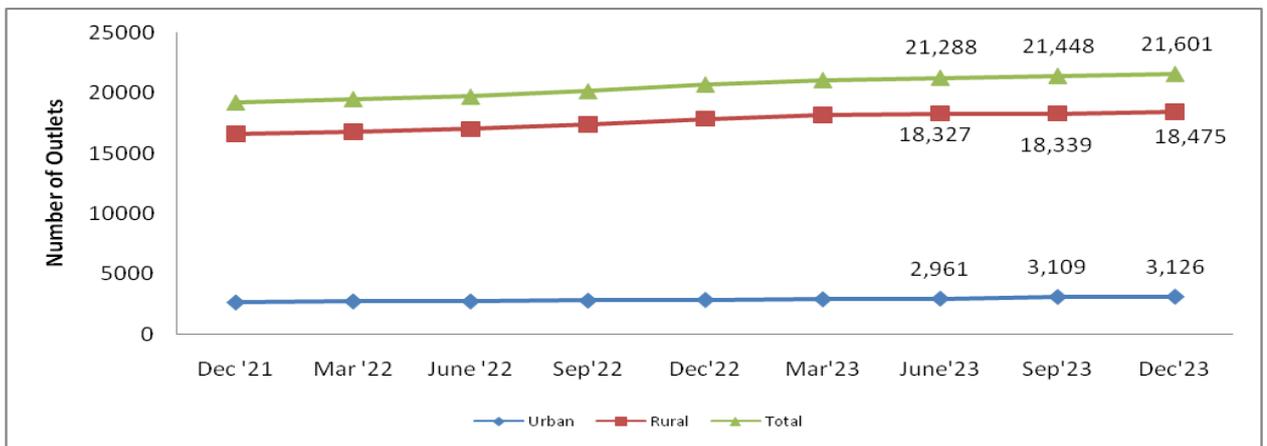


Figure 4: Growth of Outlets



3. Customer Penetration

3.1 Number of Accounts

At the end of December 2023, the total number of accounts opened through agent banking stands at 21,419,975. 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 49.85% of the total accounts. Female customers surpass male customers in account opening in this quarter which indicates that financial inclusion through agent banking is contributing to women empowerment. Moreover, figure 6 shows that 85.99% of the total accounts are in the rural areas. This implies huge expansion of agent banking in the rural areas.

Figure 5: Gender-wise Distribution of Accounts

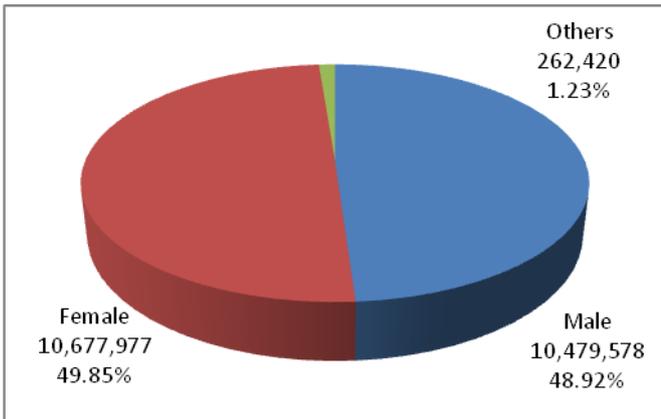


Figure 6: Area-wise Distribution of Accounts

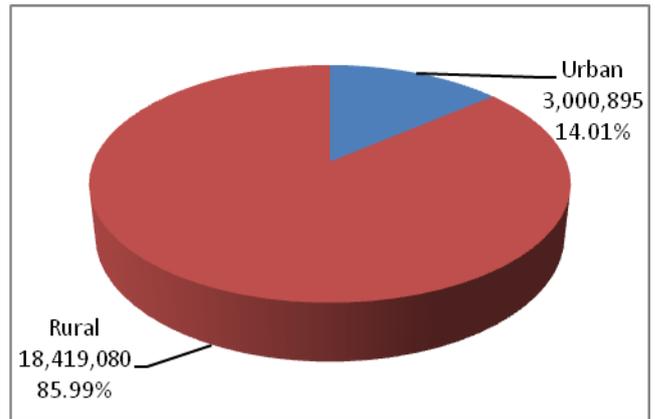
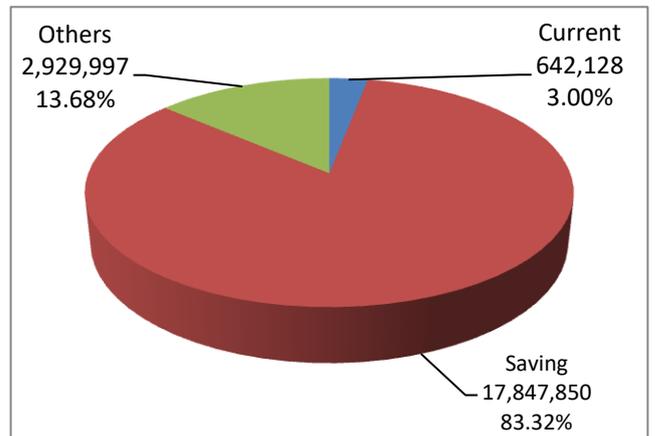


Figure 7: Category-wise Distribution of Accounts

Figure 7 shows that 83.32% of the accounts are savings in nature while 3.00% are current and the remaining 13.68% are other accounts. The exclusive dominance of savings account indicates to the satisfactory level of saving habit among the rural people.



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 3.56% 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 female customers dominate in account opening. Accounts held with the male and female customers have been increased by 3.28% and 3.79% respectively over the previous quarter. This signifies that agent banking has paved the way for active participation of women in the financial system. All the accounts in term of types (savings, current and others) have increasing trend in this quarter (figure 10).

Figure 8: Area-wise Growth of Accounts

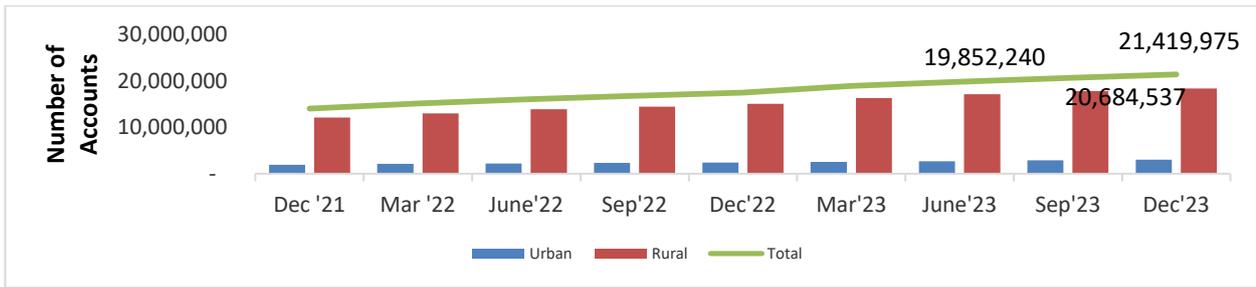


Figure 9: Gender-wise Growth of Accounts

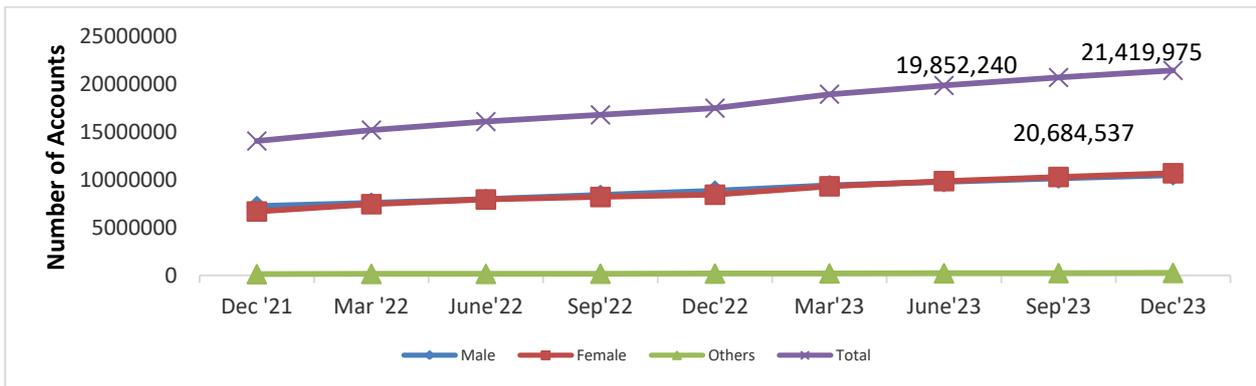
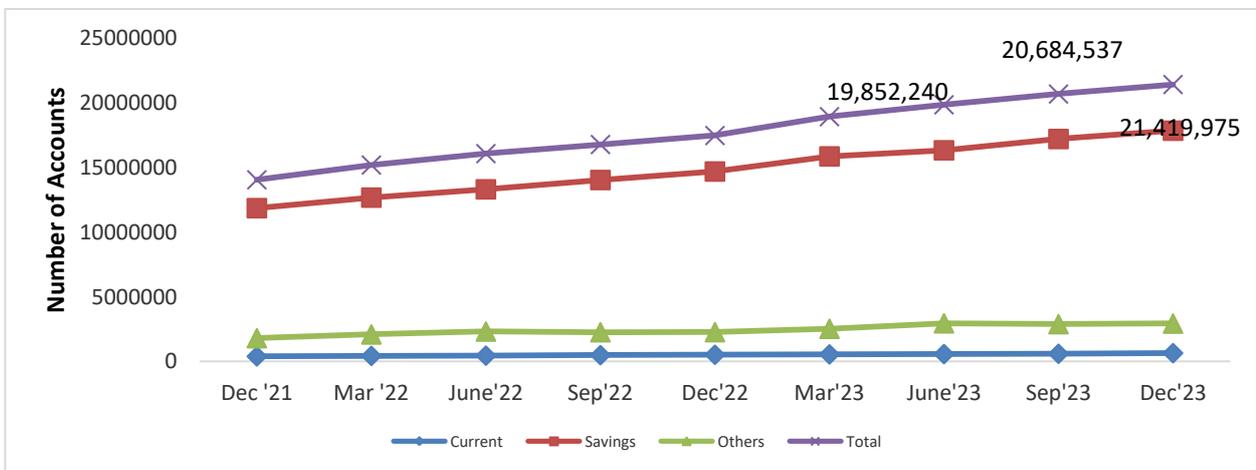


Figure 10: Category-wise Growth of Accounts



4. Deposit in Agent Banking Accounts

4.1 Deposit

At the end of December 2023, the total amount of deposit through agent banking reaches BDT 363,581.36 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 (79.32%) has been collected from the rural areas.

Figure 12 shows that deposit in male customers' accounts (57.37%) is significantly higher than that of female customers (36.31%). In addition, Figure 13 indicates that savings accounts comprise of 44.60% of the total deposit while other categories of accounts including institutions and term deposit comprise of 48.28% of the total deposit and current accounts comprise of 7.12% of the total deposit.

Figure 11: Area-wise Distribution of Deposit

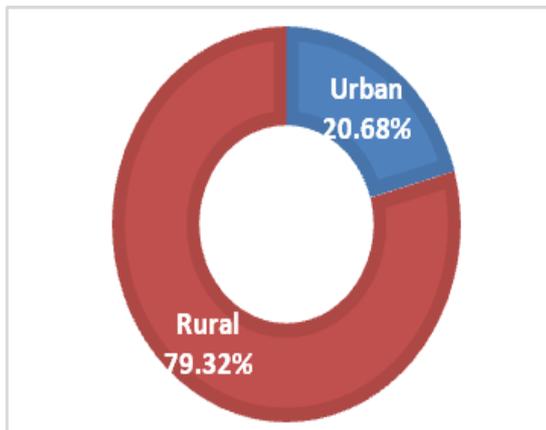


Figure 12: Gender-wise Distribution of Deposit

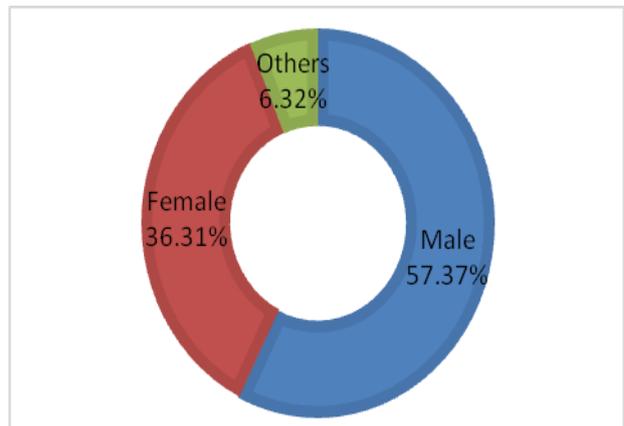
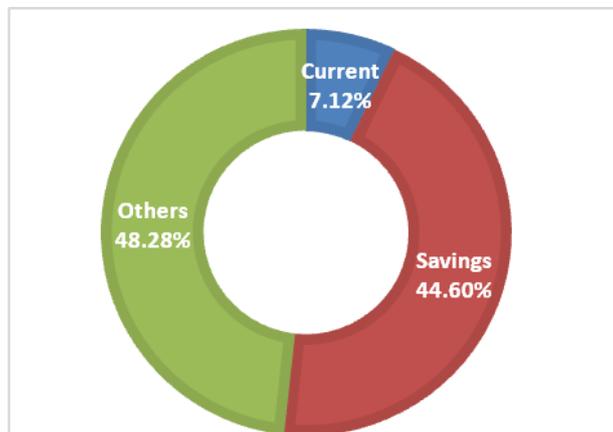


Figure 13: Category-wise Distribution of Deposit



4.3 Growth of Deposit

Figures 14, 15 and 16 illustrate the trend in deposit accumulation. In December 2023 quarter, the deposit through agent banking has increased by 3.29% since September 2023 quarter.

Figure 14: Trend of Deposit by Areas

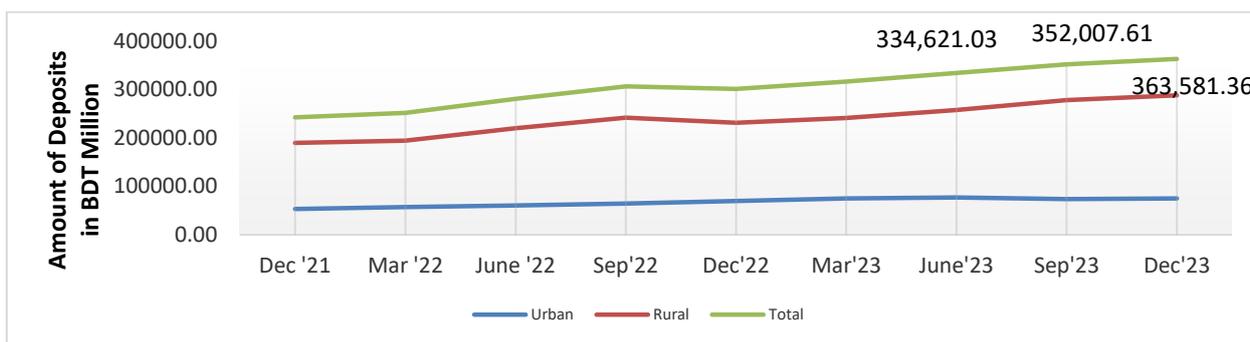


Figure 15: Trend of Deposit by Gender

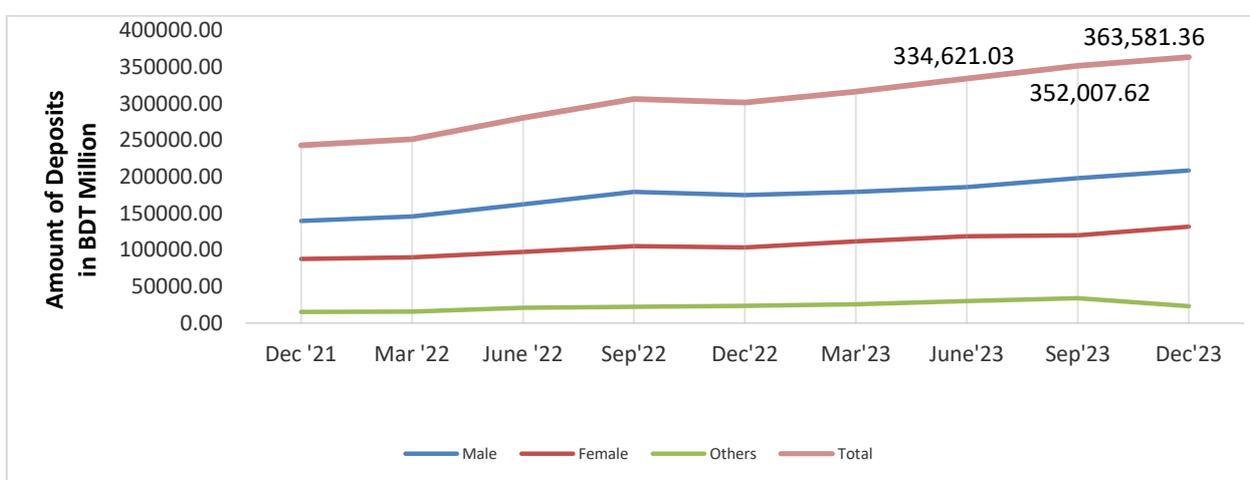
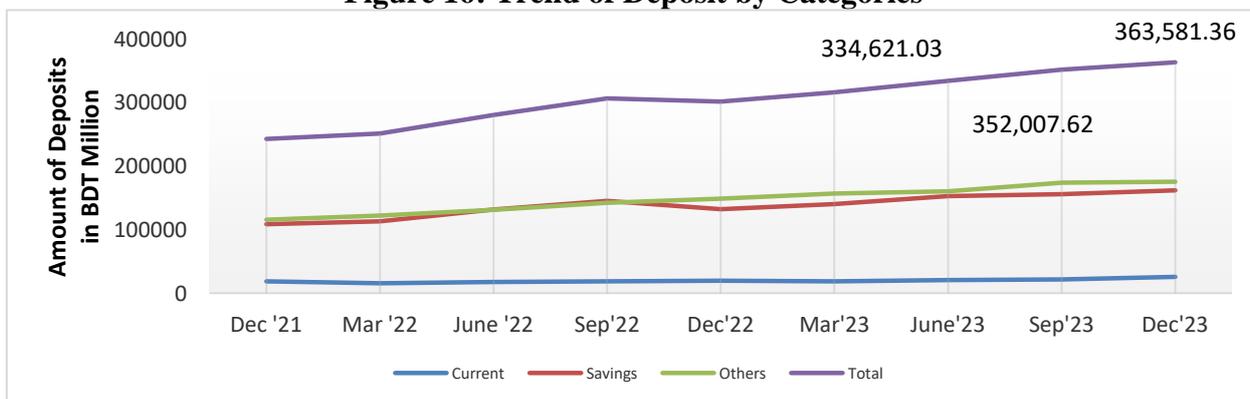


Figure 16: Trend of Deposit by Categories



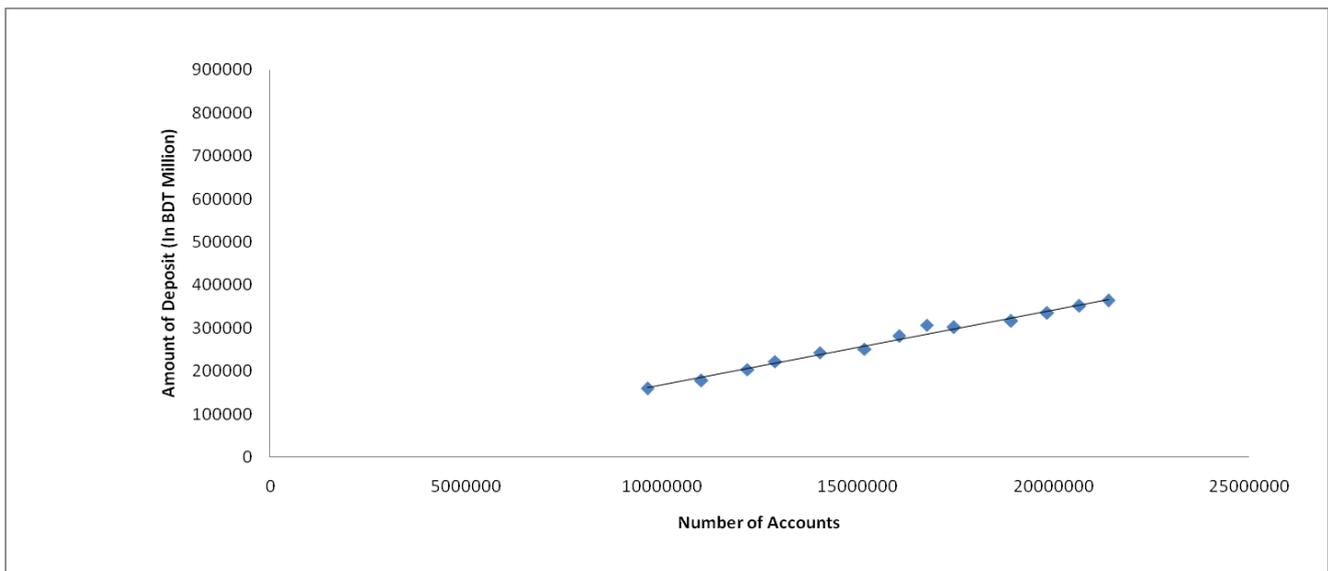
Remarkably, deposit in the rural areas has grown by 3.67% while the deposit in the urban areas has grown by 1.84% over the previous quarter. Deposit from the male customers has grown by 5.30% while deposit from the female customers has grown by 9.92%. More increase in deposit from female customers has narrowed down 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 December 2021, the number of agent banking accounts was 14,047,491 and the total amount of deposit was BDT 242,941.85 million. In December 2022, the number of accounts increased by 24.41% to 17,475,949 and the amount of deposit increased by 24.14% to BDT 301,578.66 million. In December 2023, the number of accounts has increased by 22.57% to 21,419,975 and the amount of deposit has grown by 20.56 % to BDT 363,581.36 million.

Over the past two years, the number of accounts has increased by 52.48% whereas the amount of deposit has scaled up by 49.66%. So, it can be perceived 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 December 2023, the lending through agent banking rises to BDT 154,073.25 million. The volume of the total loan has increased by 8.56% 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 December 2023, rural customers have received BDT 98,512.14 million (63.94%) 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

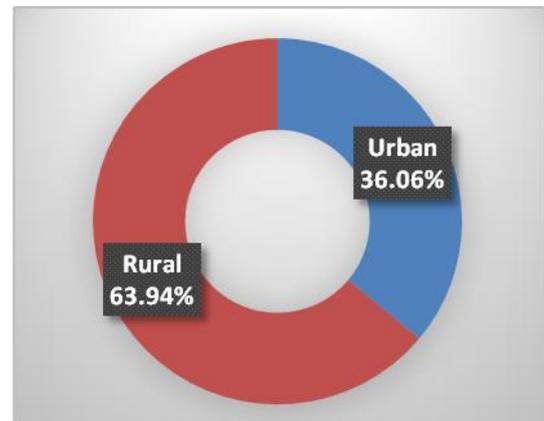


Figure 19: Gender-wise Distribution of Lending

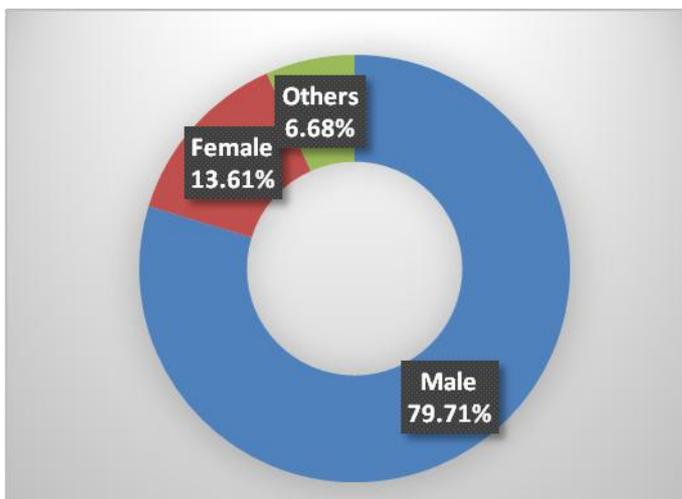


Figure 19 shows the gender-wise distribution of lending through agent banking. As of December 2023, male borrowers have received BDT 122,812.68 million (79.71%) of the total loan compared to female borrowers who have received only BDT 20,973.97 million (13.61%). This figure potentially indicates two 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 22. 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

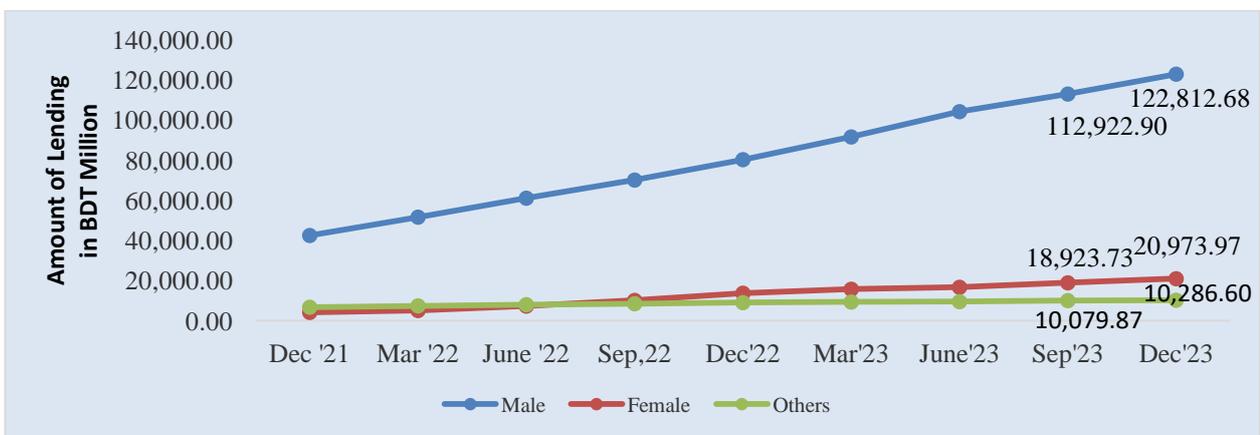
The reporting quarter observes growth in lending through agent banking. The volume of lending has increased by 8.56% over the September 2023 quarter. Figure 20 and 21 show the growth of lending

by areas and by gender respectively. Growth of lending in rural areas has been recorded as 9.72%. The gender wise growth of lending is shown in Figure 21 which indicates that volume of 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

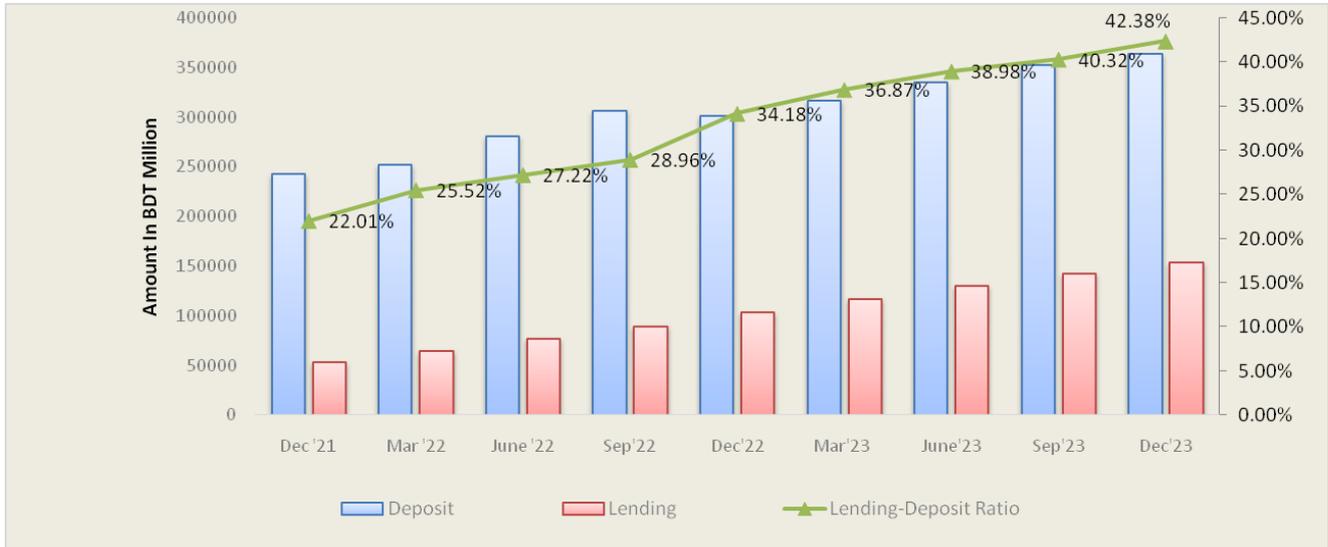


5.4 Lending against Deposit

Figure 22 indicates that the loan to deposit ratio in agent banking is only 42.38% in the December 2023 quarter. In the last quarter, the ratio was 40.32%. 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 22 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 34.16% which indicates that the rural people are still 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 to stimulate the rural economy.

Figure 22: Lending against Deposit Collection



6. Channeling of Inward Remittances through Agent Banking

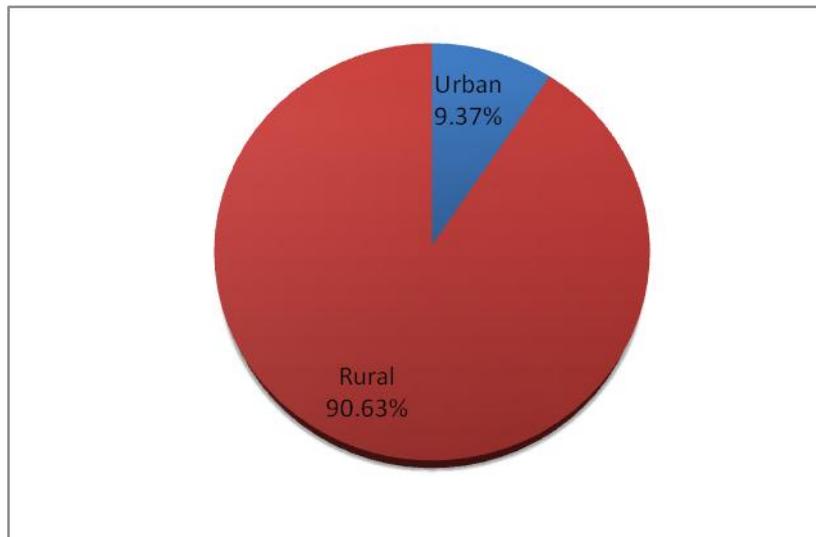
6.1 Inward Remittances

At the end of December 2023, the amount of inward remittances through agent banking rises to BDT 1,431,132.80 million. It has increased by 4.87% over the September 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.

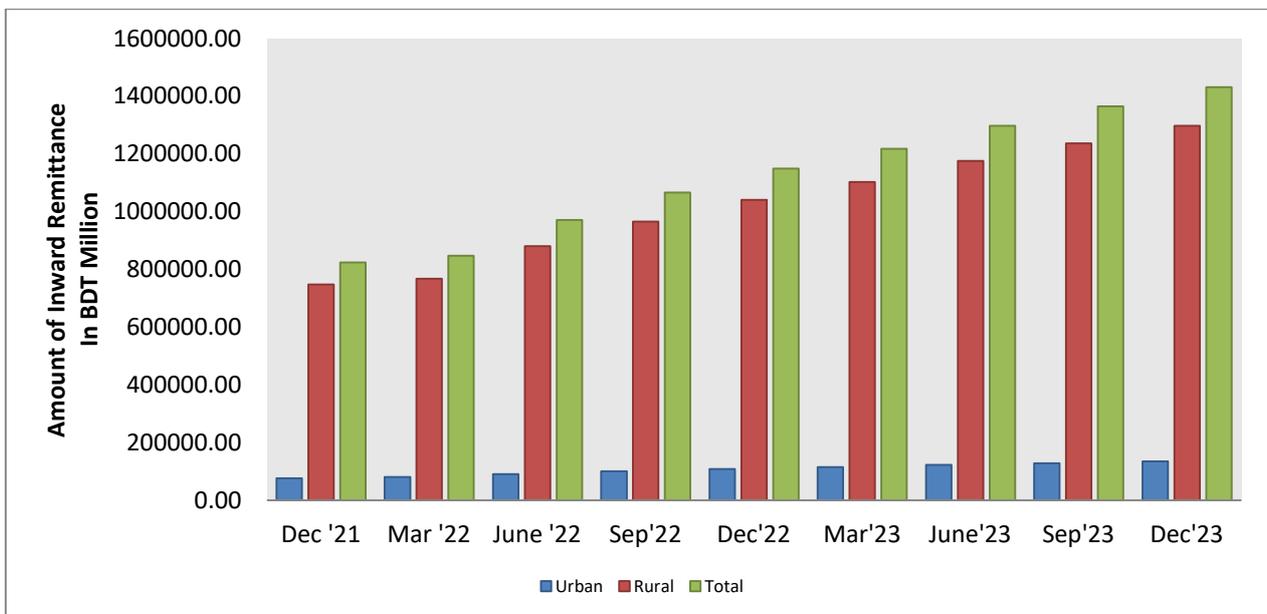
Figure 23: Area-wise Distribution of Inward Remittance



6.3 Growth of Inward Remittances

Figure 24 shows the growth of inward remittances through agent banking. In December 2023 quarter, the amount of inward remittances collected and disbursed by agents has increased by 4.87% over the previous quarter. In the current quarter, BDT 66,400.17 million remittance has been disbursed through agent banking. More significantly, the major share of the remittances is going to the rural areas, which is expected to rejuvenate rural economy.

Figure 24: Growth of Inward Remittances

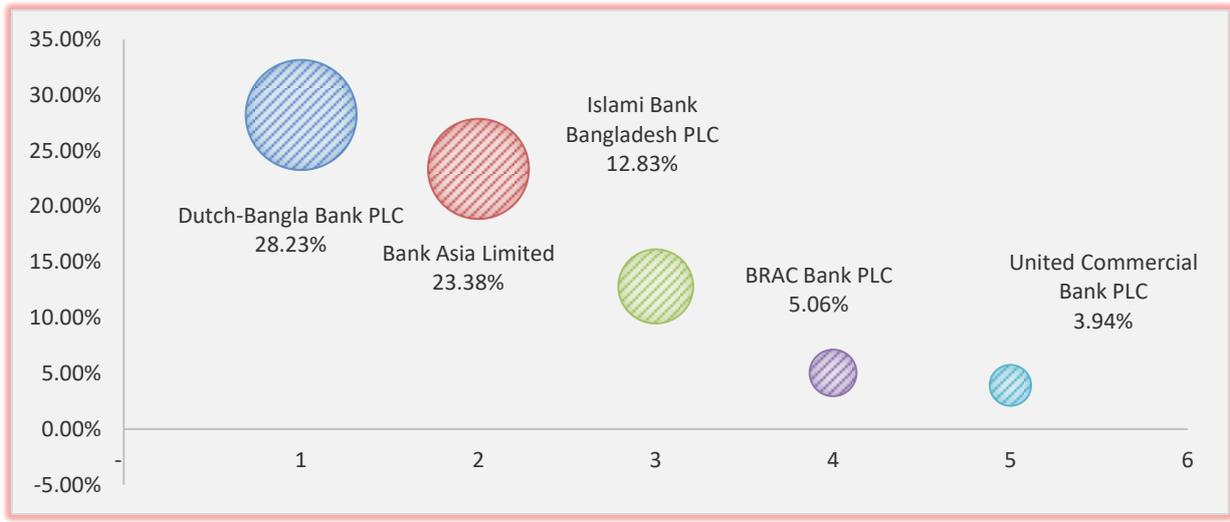


7. Top Five Banks in Agent Banking

7.1 Top Five Banks in Outlet Distribution

As of December 2023, top five banks have established 73.44% of the total agent outlets. Dutch-Bangla Bank PLC has ranked the top with 6,098 outlets, comprising 28.23% of the total outlets (Figure 25) under operation.

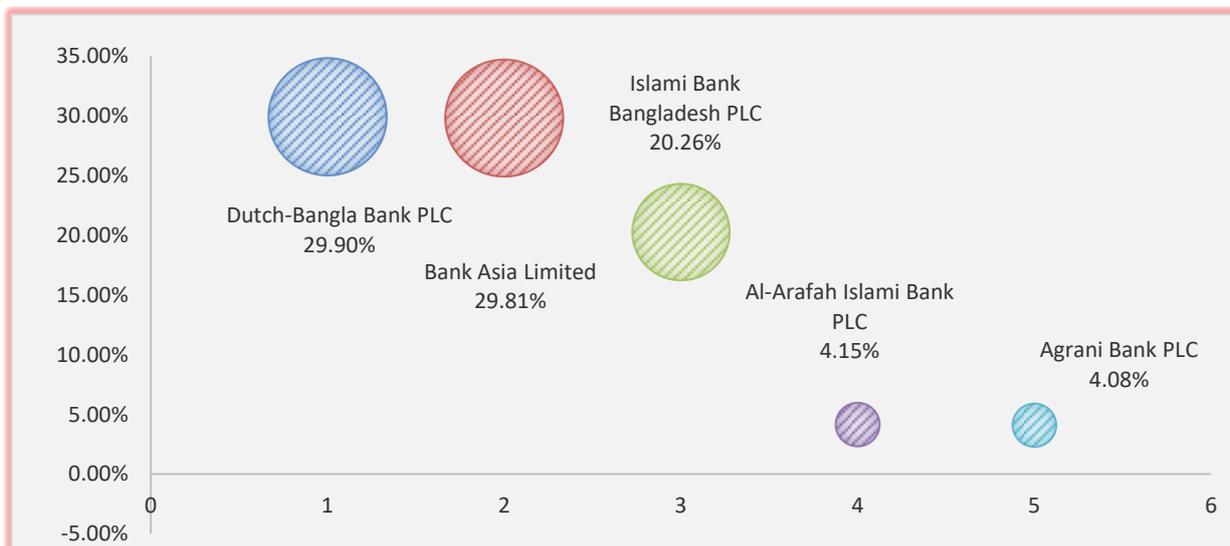
Figure 25: Top Five Banks' Share of Outlets



7.2 Top Five Banks in Agent Banking Accounts

As of December 2023, top five Banks have opened 88.20% of the total accounts opened through agent banking. Dutch-Bangla Bank PLC has opened the highest number of 6,405,509 accounts, comprising 29.90% of the total accounts (Figure 26). That bank has opened 209,375 new accounts in this quarter.

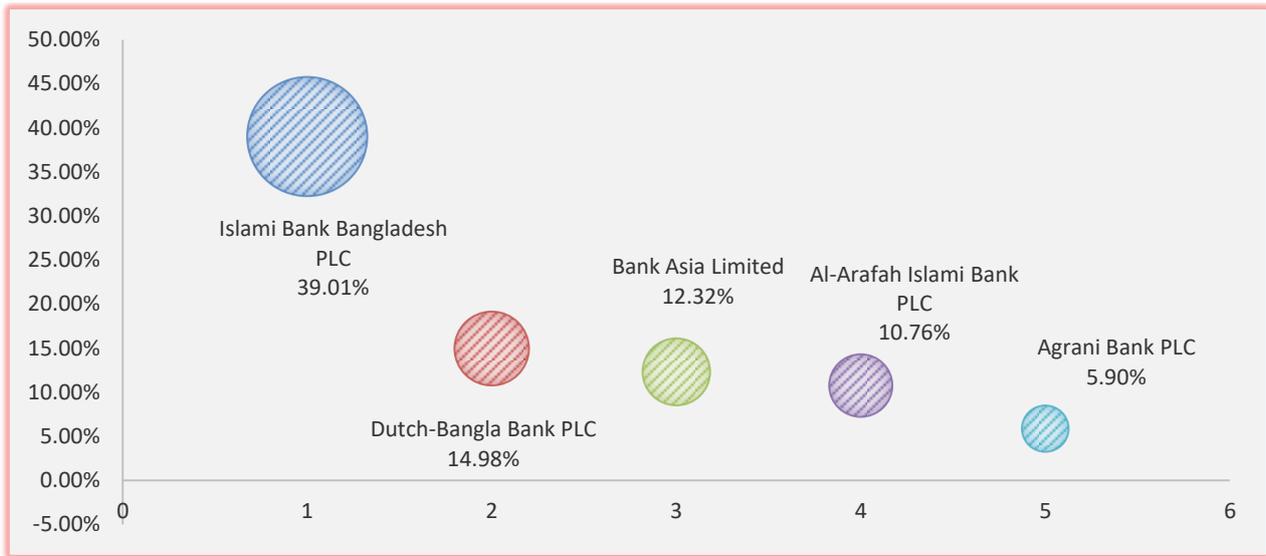
Figure 26: Top Five Banks' Share of Accounts



7.3 Top Five Banks in Deposit Collection through Agent Banking

As of December 2023, top five banks have secured 82.97% share of the total amount of deposit accumulated through agent banking. Islami Bank Bangladesh PLC has ranked top in this list, with 39.01% of the total deposit (Figure 27) amounting BDT 141,821.60 million followed by the Dutch-Bangla Bank PLC with 14.98% of the total deposit.

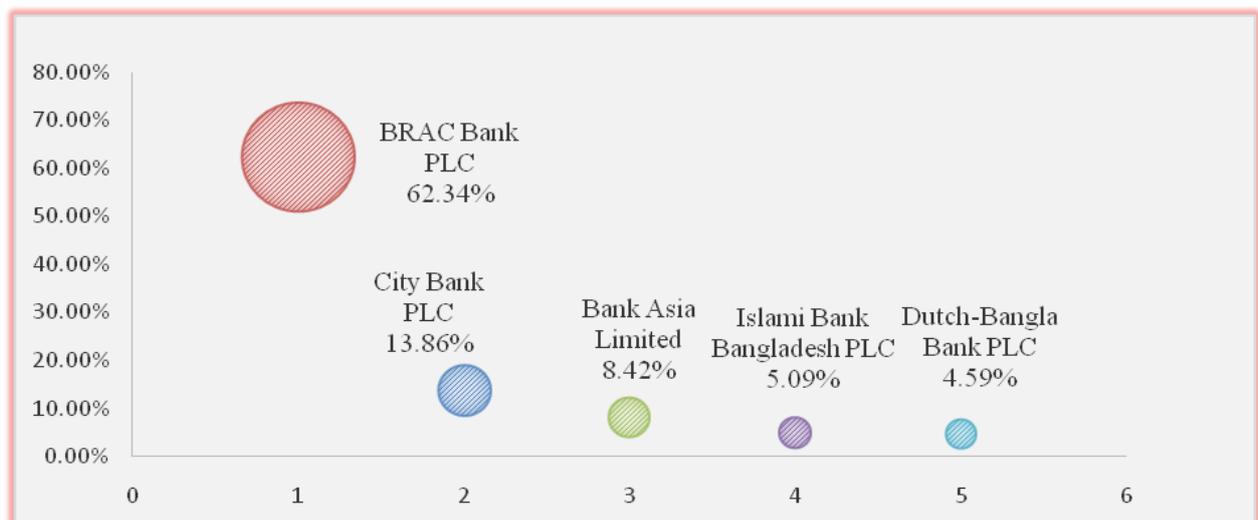
Figure 27: Top Five Banks' Share of Deposit



7.4 Top Five Banks in Lending through Agent Banking

The top five banks have carried out 94.30% of the total lending through agent banking till December 2023. BRAC Bank PLC has ranked the top with the largest volume of lending amounting to BDT 96,048.36 million, which is 62.34% of the total loans disbursed through agent banking (Figure 28).

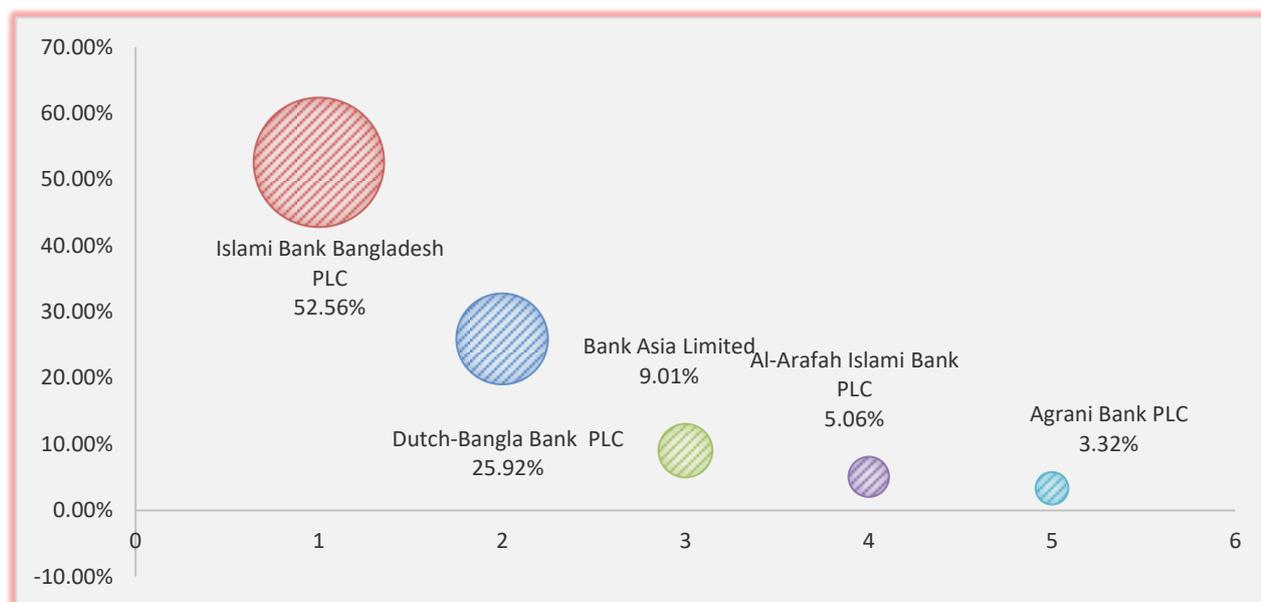
Figure 28: Top Five Banks' Share of Lending



7.5 Top Five Banks in the Distribution of Inward Remittances

The top five banks have 95.86% share of the total inward remittances distributed through agent banking as of December 2023. Islami Bank Bangladesh PLC ranks the top with BDT 752,154.53 million, which is 52.56% 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.

Appendices

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	AB Bank PLC	58	118	176	62	130	192
2	Agrani Bank PLC	36	531	567	36	531	567
3	Al-Arafah Islami Bank PLC	102	413	515	89	648	737
4	Bank Asia Limited	459	4499	4958	478	4573	5051
5	BRAC Bank PLC	209	791	1000	223	871	1094
6	Dutch-Bangla Bank PLC	630	458	1088	1156	4942	6098
7	Eastern Bank PLC	42	50	92	33	69	102
8	Exim Bank Limited	4	6	10	4	8	12
9	First Security Islami Bank PLC	13	91	104	12	92	104
10	Global Islami Bank PLC	10	9	19	9	11	20
11	Islami Bank Bangladesh PLC	182	2589	2771	182	2589	2771
12	Jamuna Bank PLC	11	33	44	11	33	44
13	Meghna Bank PLC	12	24	36	16	21	37
14	Mercantile Bank PLC	33	151	184	33	151	184
15	Midland Bank Limited	20	69	89	20	90	110
16	Modhumoti Bank PLC	34	568	602	36	575	611
17	Mutual Trust Bank PLC	56	129	185	52	142	194
18	NRB Bank Limited	4	305	309	5	306	311
19	NRB Commercial Bank PLC	54	563	617	63	567	630
20	One Bank PLC	58	167	225	59	168	227
21	Padma Bank PLC	1	0	1	3	4	7
22	Prime Bank PLC	17	61	78	16	62	78
23	Shahjalal Islami Bank PLC	37	82	119	37	82	119
24	Social Islami Bank PLC	62	303	365	54	317	371
25	Sonali Bank PLC	10	217	227	10	217	227
26	SBAC Bank PLC	5	22	27	5	22	27
27	South East Bank PLC	12	86	98	11	89	100
28	Standard Bank PLC	1	15	16	1	15	16
29	City Bank PLC	137	387	524	144	391	535
30	The Premier Bank PLC	40	71	111	62	113	175
31	United Commercial Bank PLC	149	451	600	204	646	850
Grand Total		2498	13259	15757	3126	18475	21601
Percentage		15.85%	84.15%	100.00%	14.47%	85.53%	100.00%

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

Appendix-2: Bank-wise Number of Accounts

No. of Accounts										
SI No.	Bank Name	Urban	Rural	Male	Female	Others	Current	Saving	Others	Total
1	AB Bank PLC	18792	47740	40569	25963	0	4097	46118	16317	66532
2	Agrani Bank PLC	37633	836776	401406	473003	0	25991	791862	56556	874409
3	Al-Arafah Islami Bank PLC	96351	791895	456507	417960	13779	22227	730945	135074	888246
4	Bank Asia Limited	559412	5825557	2241556	4066098	77315	171275	5991437	222257	6384969
5	BRAC Bank PLC	102340	283146	162782	79151	143553	158280	154876	72330	385486
6	Dutch-Bangla Bank PLC	1542060	4863449	3804009	2601500	0	74705	5790956	539848	6405509
7	Eastern Bank PLC	11873	40708	36632	15949	0	3852	37283	11446	52581
8	Exim Bank Limited	2090	3991	3688	2393	0	121	4417	1543	6081
9	First Security Islami Bank PLC	2793	101249	54961	49081	0	3762	81694	18586	104042
10	Global Islami Bank PLC	1034	1264	1382	807	109	129	1472	697	2298
11	Islami Bank Bangladesh PLC	288252	4051184	2417906	1921530	0	98859	2603291	1637286	4339436
12	Jamuna Bank PLC	3387	11105	9157	5335	0	1003	11142	2347	14492
13	Meghna Bank PLC	1078	481	755	358	446	432	998	129	1559
14	Mercantile Bank PLC	5552	47102	32994	19660	0	2254	39919	10481	52654
15	Midland Bank Limited	4575	37456	20498	20581	952	1064	35059	5908	42031
16	Modhumoti Bank PLC	46513	306756	58865	294404	0	2131	351138	0	353269
17	Mutual Trust Bank PLC	25785	86446	58889	49358	3984	5093	95402	11736	112231
18	NRB Bank Limited	1134	39307	14998	24649	794	1045	35697	3699	40441
19	NRB Commercial Bank PLC	7150	205595	67787	144756	202	408	210746	1591	212745
20	One Bank PLC	8290	40566	28112	19274	1470	2401	39929	6526	48856
21	Padma Bank PLC	1100	1883	1211	1749	23	83	2864	36	2983
22	Prime Bank PLC	5393	23880	16473	12063	737	2951	24392	1930	29273
23	Shahjalal Islami Bank PLC	6892	26719	19143	13897	571	679	25191	7741	33611
24	Social Islami Bank PLC	34917	231371	137216	128972	100	3817	153061	109410	266288
25	Sonali Bank PLC	1352	43892	23598	21646	0	851	40119	4274	45244
26	SBAC Bank PLC	210	1149	822	436	101	121	1084	154	1359
27	South East Bank PLC	3437	43321	28250	16996	1512	1678	37562	7518	46758
28	Standard Bank PLC	175	15650	8202	7623	0	1152	11600	3073	15825
29	City Bank PLC	119741	223802	204367	128709	10467	37716	279319	26508	343543
30	The Premier Bank PLC	21221	41856	35517	26639	921	1008	57690	4379	63077
31	United Commercial Bank PLC	40363	143784	91326	87437	5384	12943	160587	10617	184147
Grand Total		3000895	18419080	10479578	10677977	262420	642128	17847850	2929997	21419975

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

Appendix-3: Bank-wise Amount of Deposit Collection

Amount of Deposits (in BDT million)										
SI No.	Bank Name	Urban	Rural	Male	Female	Others	Current	Savings	Others	Total
1	AB Bank PLC	530.51	1437.51	1185.92	782.1	0	158.5	747.42	1062.1	1968.02
2	Agrani Bank PLC	8298.11	13135.31	5488.53	15944.89	0	364.22	12039.72	9029.48	21433.42
3	Al-Arafah Islami Bank PLC	10364.44	28771.32	26358.08	9859.63	2918.05	656.17	10456.48	28023.11	39135.76
4	Bank Asia Limited	7207.91	37585.42	22733.9	19113.94	2945.49	2173.26	23619.82	19000.25	44793.33
5	BRAC Bank PLC	5052.3	10002.72	4850.03	1650.76	8554.23	9262.26	1651.77	4140.99	15055.02
6	Dutch-Bangla Bank PLC	17043.38	37428.55	34205.11	15712.64	4554.18	2096.02	38132.35	14243.56	54471.93
7	Eastern Bank PLC	1078.88	1577.99	2125.87	531	0	314.96	770.65	1571.26	2656.87
8	Exim Bank Limited	307.78	98.67	355.44	51.01	0	8.73	75.54	322.18	406.45
9	First Security Islami Bank PLC	258.11	3379.1	2589.6	1047.61	0	53.74	1055.77	2527.7	3637.21
10	Global Islami Bank PLC	45.32	49.76	40.64	39.66	14.78	14.84	15.54	64.7	95.08
11	Islami Bank Bangladesh PLC	11467.91	130353.69	85784.64	56036.96	0	6777.52	62161.06	72883.02	141821.6
12	Jamuna Bank PLC	230.45	355.98	432.45	153.98	0	44.2	126.67	415.56	586.43
13	Meghna Bank PLC	483.68	193.58	69.14	8.31	599.81	31.73	2.73	642.8	677.26
14	Mercantile Bank PLC	62.76	449.55	351.22	161.09	0	38.44	232.48	241.39	512.31
15	Midland Bank Limited	269.81	526.49	479.57	208.84	107.89	25.2	317.72	453.38	796.3
16	Modhumoti Bank PLC	158.79	1021.17	286.51	893.45	0	89.03	1090.93	0	1179.96
17	Mutual Trust Bank PLC	1503.02	3052.07	2599.61	1165.48	790	224.87	1498.39	2831.83	4555.09
18	NRB Bank Limited	10.92	633.7	377.38	250.2	17.04	27.08	240.41	377.13	644.62
19	NRB Commercial Bank PLC	1407.9	689.96	839.14	1216.76	41.96	3.24	382.82	1711.8	2097.86
20	One Bank PLC	808.34	1106.88	1038.79	418.81	457.62	191.43	516.51	1207.28	1915.22
21	Padma Bank PLC	50.55	2.91	1.43	1.1	50.93	1.77	0.93	50.76	53.46
22	Prime Bank PLC	183.12	224.33	239.99	117.86	49.6	75.09	125.94	206.42	407.45
23	Shahjalal Islami Bank PLC	112.41	506.96	370.89	209.44	39.04	54.19	250.12	315.06	619.37
24	Social Islami Bank PLC	1480.15	6027.79	5037.21	2397.48	73.25	82.3	1419.44	6006.2	7507.94
25	Sonali Bank PLC	12.62	479.44	295.07	196.99	0	21.25	362.97	107.84	492.06
26	SBAC Bank PLC	67.8	32.47	19.35	11.43	69.49	6.05	15.46	78.76	100.27
27	South East Bank PLC	64.34	1169.12	763.56	350.05	119.85	48.4	473.89	711.17	1233.46
28	Standard Bank PLC	0.14	264.07	143.87	120.34	0	16.17	144.17	103.87	264.21
29	City Bank PLC	2696.82	3946.9	3540.26	1826.83	1276.63	1486.16	2395.82	2761.74	6643.72
30	The Premier Bank PLC	544.69	688.32	722.62	216.04	294.35	44.42	358.48	830.11	1233.01
31	United Commercial Bank PLC	3379.76	3206.91	5255.6	1331.07	0	1489.39	1492.35	3604.93	6586.67
Total		75182.72	288398.64	208581.42	132025.75	22974.19	25880.63	162174.35	175526.38	363581.36

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

Appendix-4: Bank-wise Amount of Lending

Amount of Lending (in BDT million)							
Sl No.	Bank Name	Location Based		Gender Based			Total
		Urban	Rural	Male	Female	Others	
1	AB Bank PLC	11.78	10.93	19.38	3.33	0	22.71
2	Agrani Bank PLC	14.4	478.02	338.85	153.57	0	492.42
3	Al-Arafah Islami Bank PLC	1763.97	4767.23	4245.74	2285.46	0	6531.2
4	Bank Asia Limited	1814.75	11158.17	3631.88	1044.59	8296.45	12972.92
5	BRAC Bank PLC	38292.37	57755.99	87136.77	8911.59	0	96048.36
6	Dutch-Bangla Bank PLC	1674.32	5400.61	5018.03	2056.9	0	7074.93
7	Eastern Bank PLC	238.02	385.02	599.05	23.99	0	623.04
8	Exim Bank Limited	0	0	0	0	0	0
9	First Security Islami Bank PLC	0	43.04	29.02	14.02	0	43.04
10	Global Islami Bank PLC	0	0	0	0	0	0
11	Islami Bank Bangladesh PLC	561.94	7278.76	5389.85	2450.85	0	7840.7
12	Jamuna Bank PLC	81.22	15.98	95.7	1.5	0	97.2
13	Meghna Bank PLC	219.5	62.15	0	0	281.65	281.65
14	Mercantile Bank PLC	0	0	0	0	0	0
15	Midland Bank Limited	6.64	27.13	24.63	8.34	0.8	33.77
16	Modhumoti Bank PLC	2.35	13.87	15.35	0.87	0	16.22
17	Mutual Trust Bank PLC	118.88	78.42	155.53	39.17	2.6	197.3
18	NRB Bank Limited	0.04	61.62	52.47	9.19	0	61.66
19	NRB Commercial Bank PLC	0	0	0	0	0	0
20	One Bank PLC	41.7	55.32	82.96	11.86	2.2	97.02
21	Padma Bank PLC	0	0	0	0	0	0
22	Prime Bank PLC	0	1.13	1.13	0	0	1.13
23	Shahjalal Islami Bank PLC	0	0	0	0	0	0
24	Social Islami Bank PLC	0.21	1.21	1.25	0.17	0	1.42
25	Sonali Bank PLC	0	0	0	0	0	0
26	SBAC Bank PLC	0	0	0	0	0	0
27	Southeast Bank PLC	1.61	16.98	17.76	0.83	0	18.59
28	Standard Bank PLC	0	0	0	0	0	0
29	City Bank PLC	10692.95	10662.66	15914.63	3942.6	1498.38	21355.61
30	The Premier Bank PLC	20.93	235.08	40.26	11.23	204.52	256.01
31	United Commercial Bank PLC	3.53	2.82	2.44	3.91	0	6.35
Total		55561.11	98512.14	122812.68	20973.97	10286.60	154073.25

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

Appendix-5: Bank-wise Inward Remittance Distribution

Inward Remittance (BDT in Million)				
Sl No.	Bank Name	Urban	Rural	Total
1	AB Bank PLC	351.16	1088.94	1440.1
2	Agrani Bank PLC	723.36	46760.61	47483.97
3	Al-Arafah Islami Bank PLC	5416.73	67039.98	72456.71
4	Bank Asia Limited	9166.45	119725.86	128892.31
5	BRAC Bank PLC	4916.53	17995.01	22911.54
6	Dutch-Bangla Bank PLC	63100.11	307788.25	370888.36
7	Eastern Bank PLC	33.56	98.78	132.34
8	Exim Bank Limited	0.03	17.01	17.04
9	First Security Islami Bank PLC	9.42	1217.17	1226.59
10	Global Islami Bank PLC	1.58	9.51	11.09
11	Islami Bank Bangladesh PLC	41238.7	710915.83	752154.53
12	Jamuna Bank PLC	7.81	240.71	248.52
13	Meghna Bank PLC	0	0	0
14	Mercantile Bank PLC	88.83	1208.88	1297.71
15	Midland Bank Limited	126.69	1000.58	1127.27
16	Modhumoti Bank PLC	5.8	154.9	160.7
17	Mutual Trust Bank PLC	585.11	5180.15	5765.26
18	NRB Bank Limited	11.63	798.03	809.66
19	NRB Commercial Bank PLC	0	0.12	0.12
20	One Bank PLC	32.5	659.2	691.7
21	Padma Bank PLC	0	0	0
22	Prime Bank PLC	0.01	6.88	6.89
23	Shahjalal Islami Bank PLC	130.93	1098.58	1229.51
24	Social Islami Bank PLC	2.67	2605.06	2607.73
25	Sonali Bank PLC	94.21	188.41	282.62
26	SBAC Bank PLC	0.29	0.85	1.14
27	Southeast Bank PLC	80.08	1031.49	1111.57
28	Standard Bank PLC	0	8.88	8.88
29	City Bank PLC	7990.57	9868.56	17859.13
30	The Premier Bank PLC	5.7	31.9	37.6
31	United Commercial Bank PLC	5.32	266.89	272.21
Total		134125.78	1297007.02	1431132.80

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