Quarterly Report On

Agent Banking

October-December 2025

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Executive Summary

This quarterly report summarizes the overall scenario of agent banking activities during October-December 2025 quarter. Agent banking in Bangladesh has continued to grow in most of the dimensions in this quarter. As on 31 December 2025, 30 banks offered agent banking services through 20,501 outlets operated by 15,327 agents. The number of agents has risen by 0.04% and the number of outlets has risen by 0.26% as well from the previous quarter. The cumulative number of accounts opened through agent banking reaches 25,832,981 of which 12,807,331 accounts (49.58%) belong to female customers and 21,858,535 accounts (84.61%) belong to the customers of the rural areas. At the end of December 2025, the cumulative amount of deposit accumulated in the agent banking accounts is BDT 497,201.62 million, the amount of loan disbursement through agent banking account of 23 banks is BDT 350,231.88 million and the cumulative amount of inward remittances disbursed through agents reaches BDT 2,002,326.96 million.

The number of accounts opened through agent banking has grown by 2.76% over the last quarter. The persistent positive growth of accounts indicates the surging demand of agent banking across different segments of the population. The share of female-owned accounts opened through agent banking has increased by 3.13% during this quarter, and their share surpasses male-owned accounts. This, in turn, signifies the increased participation of women in the formal financial system through agent banking.

The volume of deposit in the agent banking accounts has increased by 4.23% and the volume of lending through these accounts has increased by 9.75% over the previous quarter. The loan to deposit ratio stands at 70.44% in the reporting quarter which was 66.90% in the previous quarter. The steady growth of lending to deposit ratio hints at the positive growth of loan disbursement through agent banking. The reason behind this is most banks are showing interest in developing feasible infrastructures for loan disbursement and recovery through agent outlets. Currently, 23 out of 30 banks are involved in lending through agent banking. The trend of banks' engagement in lending seems promising as volume of credit disbursement through agent banking has an increasing trend still now.

The amount of inward remittances distributed by the agent outlets has increased by 6.02% over the previous quarter. The remarkable amount 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 activities indicates that the financial services delivered through agents are outreaching the underprivileged segments of the society and contributing to financial inclusion.

As of 31 December 2025, 28 banks offered agent banking services through 1,816 female-owned outlets operated by 1,532 female-owned agent points. The number of accounts opened through these outlets reaches 2,082,601 of which 1,718,005 accounts (82.49%) belongs to the customers of the rural areas. At the end of December 2025, the amount of deposit accumulated in these agent outlets is BDT 36,282.69 million. The amount of loan disbursement through these accounts is BDT 24,416.72 million and the cumulative amount of inward remittances disbursed through agents reaches BDT 44,671.80 million. The scenario shows gradual increase of women participation in agent banking as entrepreneurs. BRPD Circular Letter no-10, dated 08 May 2025 to maintain 1:1 in outlet opening is expected to accelerate active participation of women entrepreneurs in agent banking.

1. Introduction

Bangladesh Bank introduced agent banking in Bangladesh in 2013 with a view to providing a safe alternate delivery channel of banking services. The targeted customers of this service were the under-served population who generally live in geographically remote locations that are hard to reach by the branch banking networks. Customers can avail various banking services including deposits, loans, overseas and local remittances, payment services (such as utility bills, insurance premium), and receiving government social safety-net 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. Banks are operating their agent banking activities in line with the *Prudential Guidelines for Agent banking Operation in Bangladesh* in 2017, issued by Bangladesh Bank on 18 September 2017, 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'24	Sep'25	Dec'25	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	30	30	-1	0	-3.23%	0
Number of Agents	16,021	15,321	15,327	-694	6	-4.33%	0.04%
Number of Outlets	21,248	20,448	20,501	-747	53	-3.52%	0.26%
Number of Accounts	24,078,230	25,139,293	25,832,981	1,754,751	693,688	7.29%	2.76%
Number of Female-owned Accounts	11,982,675	12,418,185	12,807,331	824,656	389,146	6.88%	3.13%
Number of Rural Accounts	20,610,405	21,384,489	21,858,535	1,248,130	474,046	6.06%	2.22%
Amount of Deposits	419,558.14	477,006.44	497,201.62	77,643.48	20,195.18	18.51%	4.23%
Amount of Loan Disbursed	240,283.11	319,106.79	350,231.88	109,948.77	31,125.09	45.76%	9.75%
Amount of Inward Remittance	1,733,907.23	1,888,557.97	2,002,326.96	268,419.73	113,768.99	15.48%	6.02%

(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 2025 along with the progress since September 2025 and December 2024. 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.

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 remains almost same as the previous quarter (Table 1). As of December 2025, the total number of agents and outlets reaches 15,327 and 20,501 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 the unbanked people of remote and rural areas under the umbrella of formal financial services. As of December 2025, 83.94% of the agents and 85.49% of the outlets are 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

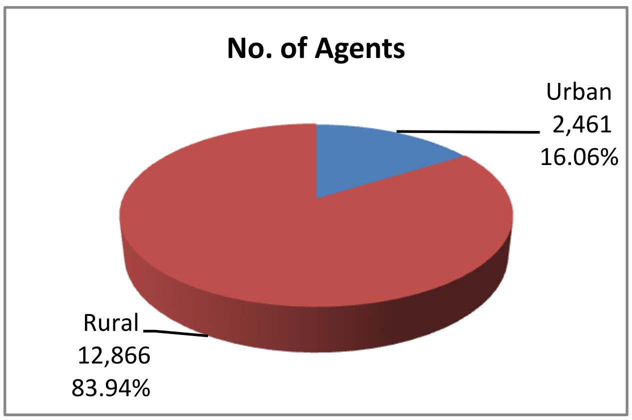
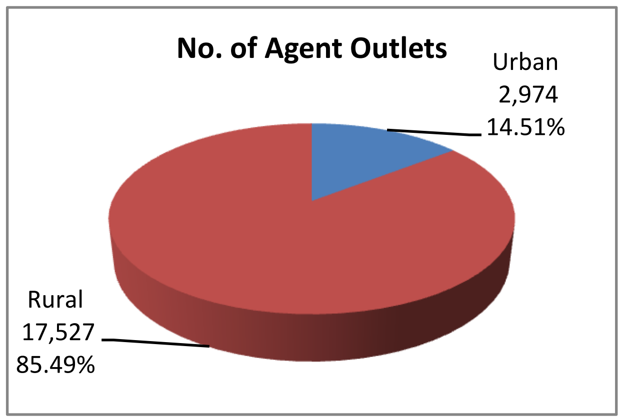


Figure 2: Number of Outlets



To emphasize on distribution in the rural areas, Bangladesh Bank advises the operating 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 the agents have increased by 0.04% and outlets have increased by 0.26% over the previous quarter. Considering the slight decrease in number of agents and outlets and the past trend, it may be stated that overall scenario of agent banking is still indicative of stable situation. The dispersion of agents and outlets in the rural area 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 to scale up financial activities as well as employment generation in the rural areas.

Figure 3: Growth in Number of Agents

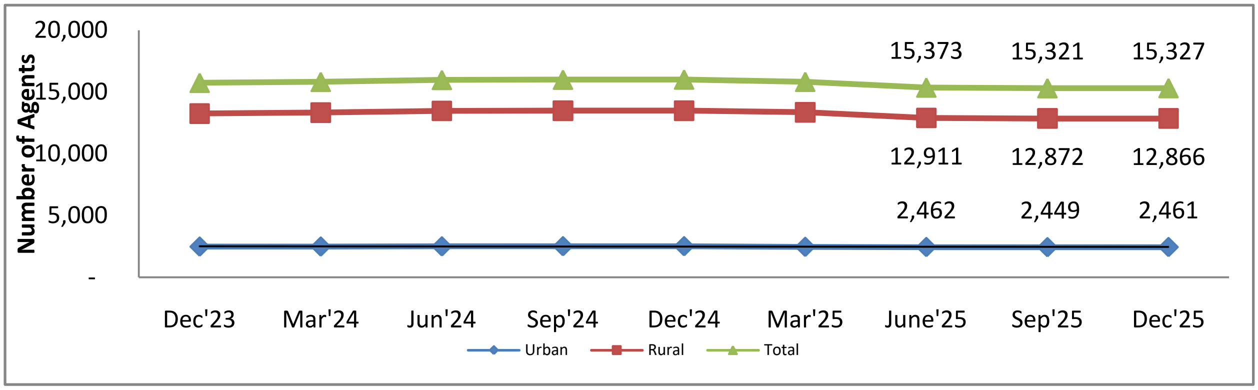
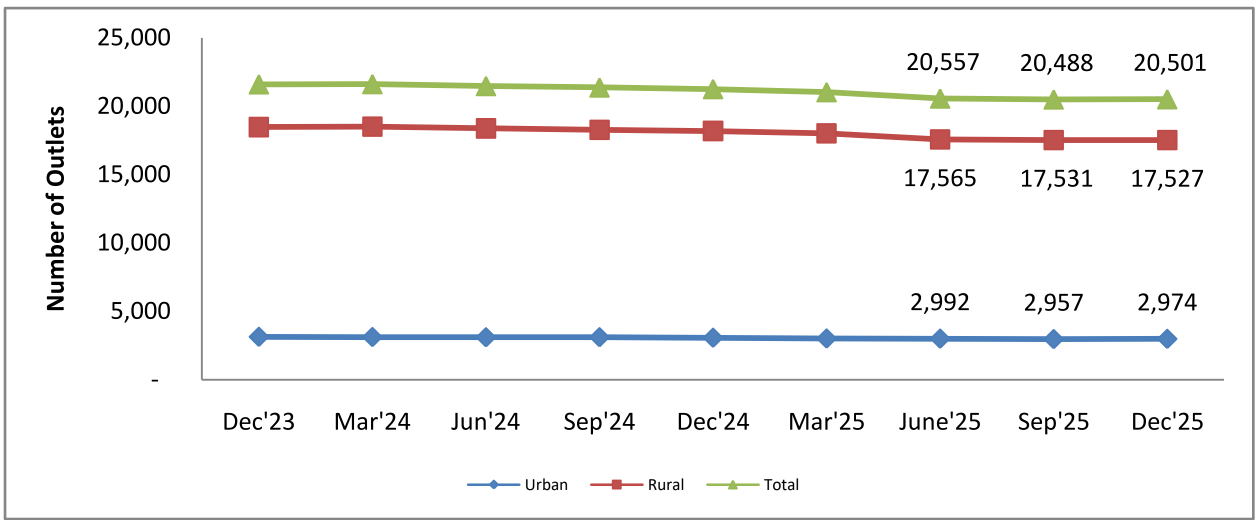


Figure 4: Growth in Number of Outlets



2.4 Female-owned Agent Outlet

At the end of December 2025, total number of female owned agents and outlets reaches 1,532 and 1,816 respectively. Females own only 8.86% of the total outlets across the country. This is expected to increase after BRPD Circular Letter no-10 of 2025. Female's active participation in agent banking as entrepreneurs reflects role of agent banking in women empowerment.

3. Customer Penetration

3.1 Number of Accounts

At the end of December 2025, the total number of accounts opened through agent banking stands at 25,832,981. 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 through account opening in terms of gender-based ownership, location and types. Figure 5 shows that the accounts opened by the female customers constitute 49.58% of the total accounts. Female customers have continued to surpass male customers in account opening which indicates that financial inclusion through agent banking is contributing to women empowerment through engagement in financial activities. Moreover, figure 6 shows that 84.61% 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

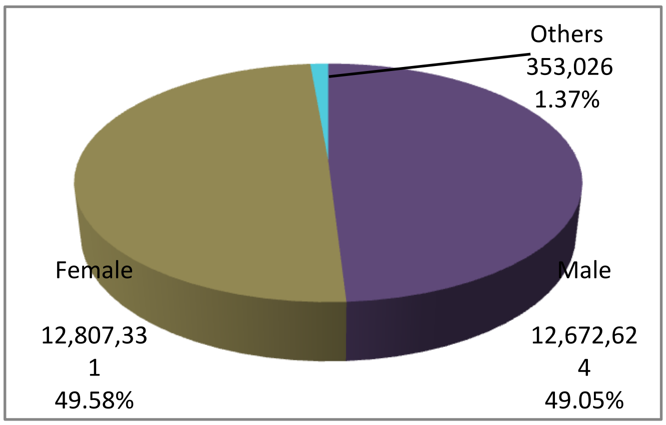


Figure 6: Area-wise Distribution of Accounts

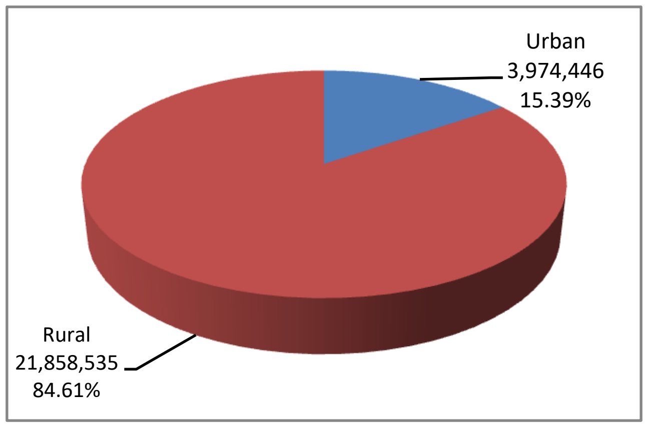
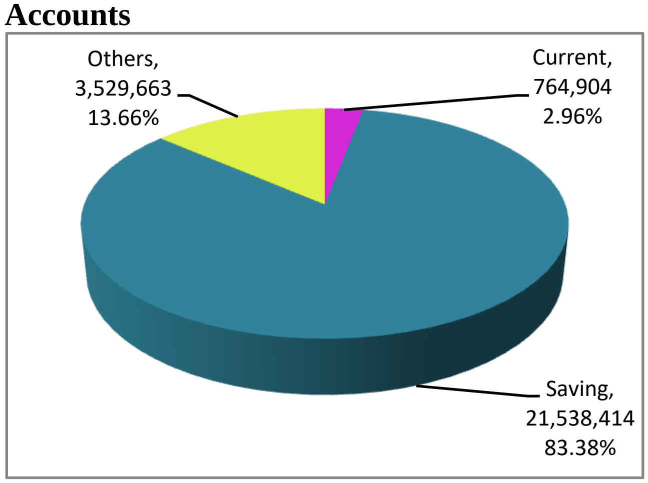


Figure 7 shows that 83.38% of the accounts are savings in nature while 2.96% are current and the remaining 13.66% are other accounts. The dominance of savings account indicates to the satisfactory level of saving habit among the rural people.

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 increased by 2.76% 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 indicates that female customers dominate in account opening. Accounts held with the male and female customers have been increased by 2.36% and 3.13% 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

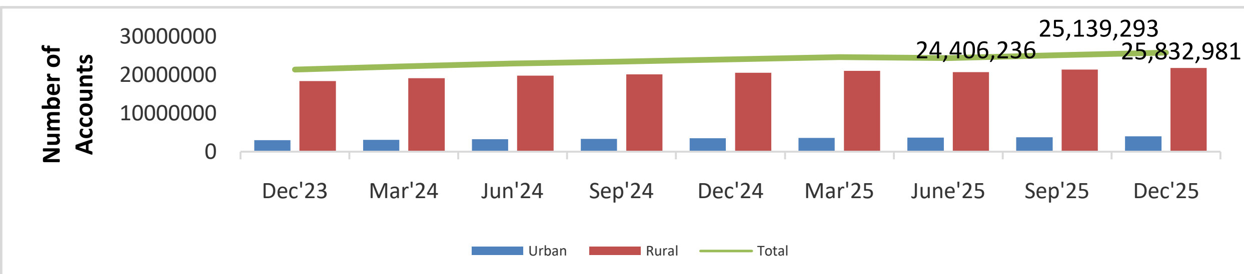


Figure 9: Gender-wise Growth of Accounts

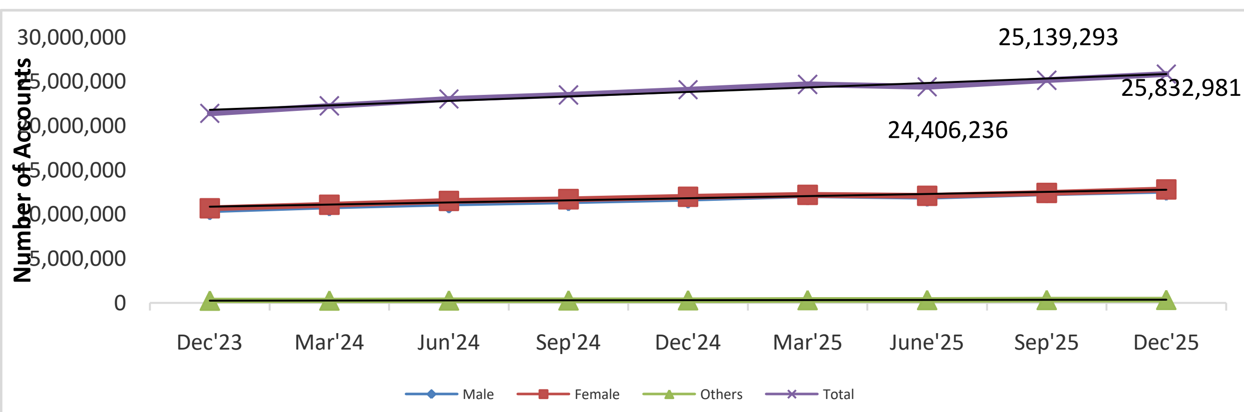
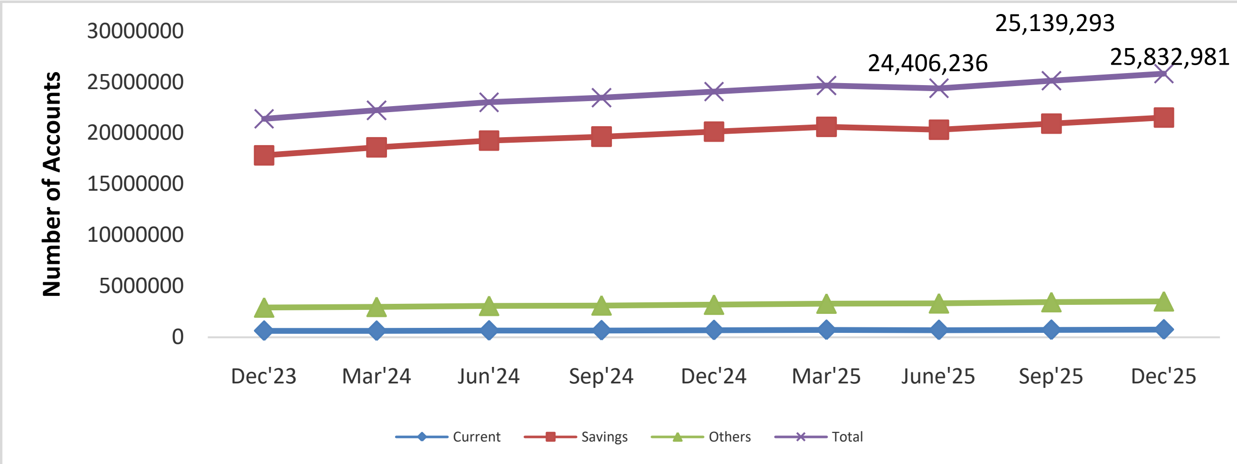


Figure 10: Category-wise Growth of Accounts



3.4 Accounts in Female-owned Outlets

At the end of December 2025, female-owned outlets have 2,082,601 accounts where 1,718,005 accounts are from rural areas. Again, the numbers of male and female accounts in female-owned outlets are 957,879 and 1,121,549 respectively. Number of female customers is greater than male customers in these outlets which indicate that female-owned outlets might have a strategic advantage in case of opening account of female customers. Female-owned outlets own about 8.06% of the total accounts opened through agent banking.

4. Deposit in Agent Banking Accounts

4.1 Deposit

At the end of December 2025, the total amount of deposit through agent banking reaches BDT 497,201.62 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 (82.69%) has been collected from the rural areas. Figure 12 shows that deposit in male customers' accounts (58.19%) is significantly higher than that of female customers (36.96%). In addition, Figure 13 indicates that savings accounts comprise of 42.21% of the total deposit while other categories of accounts including institutions and term deposit comprise of 51.74% of the total deposit and current accounts comprise of 6.05% of the total deposit.

Figure 11: Area-wise Distribution of Deposit

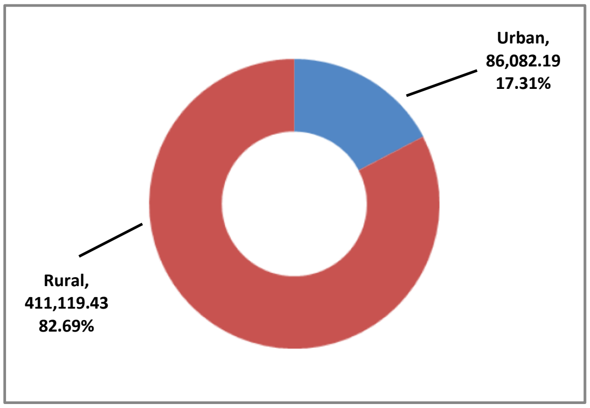


Figure 12: Gender-wise Distribution of Deposit

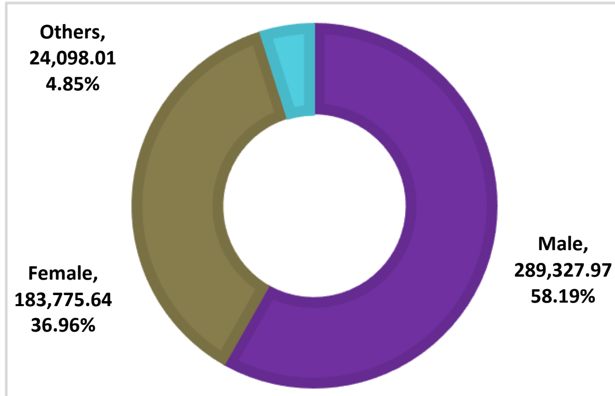
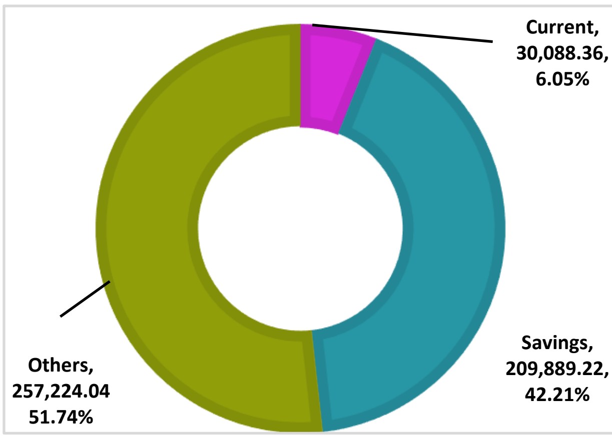


Figure 13: Category-wise Distribution of Deposit



4.3 Growth of Deposit

Figures 14, 15 and 16 illustrate the trend in deposit accumulation. In December 2025 quarter, the deposit through agent banking has increased by 4.23% since September 2025 quarter.

Figure 14: Trend of Deposit by Areas

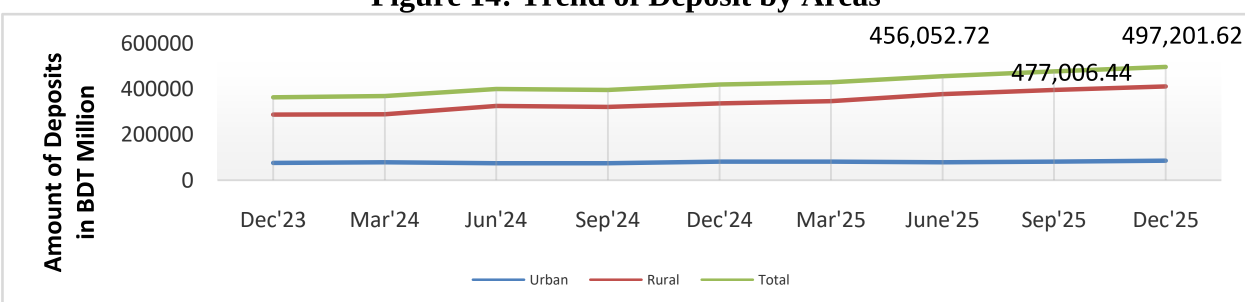


Figure 15: Trend of Deposit by Gender

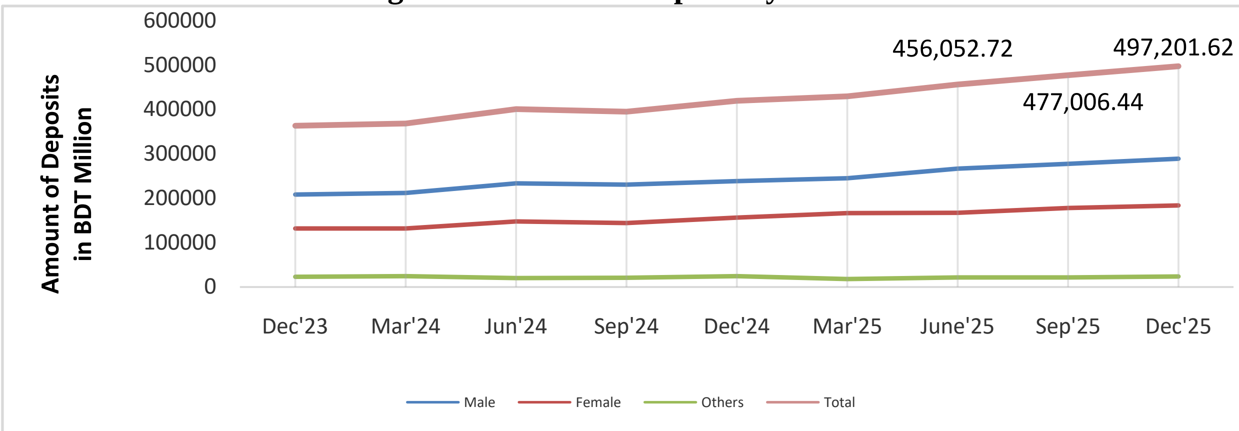
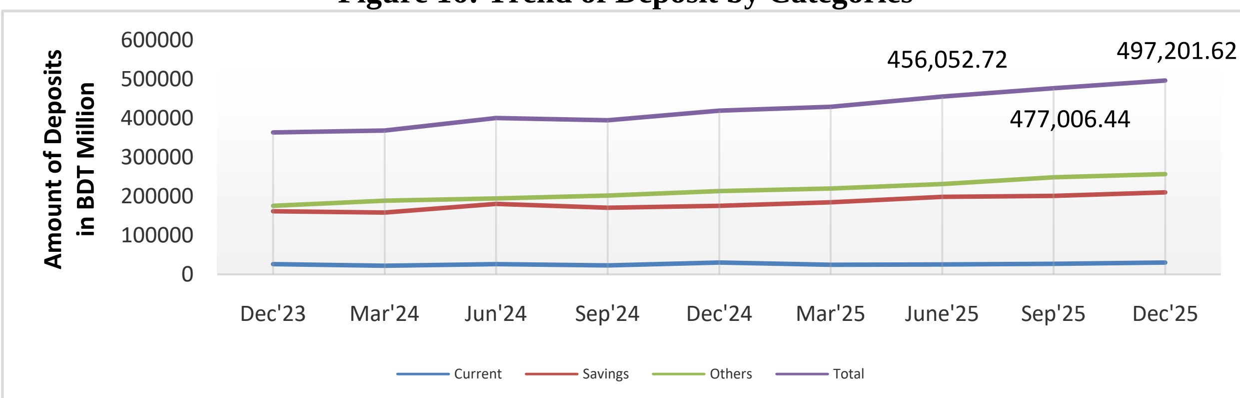


Figure 16: Trend of Deposit by Categories



Remarkably, deposit in the rural areas has increased by 4.02% while the deposit in the urban areas has increased by 5.28% over the previous quarter. Deposit from the male customers has increased by 4.21% while deposit from the female customers has increased 3.24%.

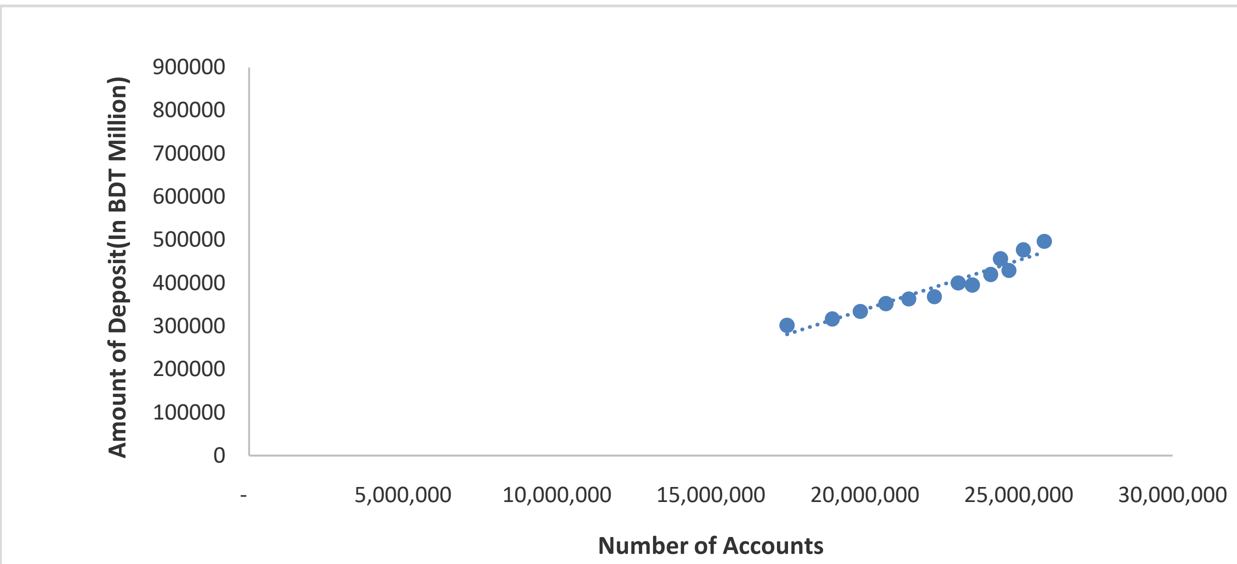
4.4 Deposits in Female-owned Outlets

At the end of December 2025, the total amount of deposits collected through female-owned agent outlets is BDT 36,282.69 million. Deposit collected from rural areas through these outlets is BDT 26,774.84 million. On the other hand, deposits in male customers' and female customers' are BDT 19,979.83 million and 14,446.94 million respectively. Female-owned outlets own almost 7.30% of the total deposit collected through agent banking.

4.5 Comparison between Number of Accounts and Amount of Deposit

Figure 17 illustrates the correlation between the number of agent banking accounts and the amount of deposit accumulated in these accounts over the years. Up to December 2023, the number of agent banking accounts was 21,419,975 and the total amount of deposit was BDT 363,581.36 million. In December 2024, the number of accounts increased by 12.41% to 24,078,230 and the amount of deposit increased by 15.40% to BDT 419,558.14 million. In December 2025, the number of accounts has increased by 7.29% to 25,832,981 and the amount of deposit has grown by 18.51% to BDT 497,201.62 million. Over the past two years, the number of accounts has increased by 20.60% whereas the amount of deposit has scaled up by 36.75%. 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 like Bangladesh. As of December 2025, the lending through agent banking rises to BDT 350,231.88 million. The volume of the total loan has increased by 9.75% 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 Loans

Figure-18 illustrates the geographical distribution of lending through agent banking. As of December 2025, rural customers have received BDT 224,285.60 million (64.04%) 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 Loans

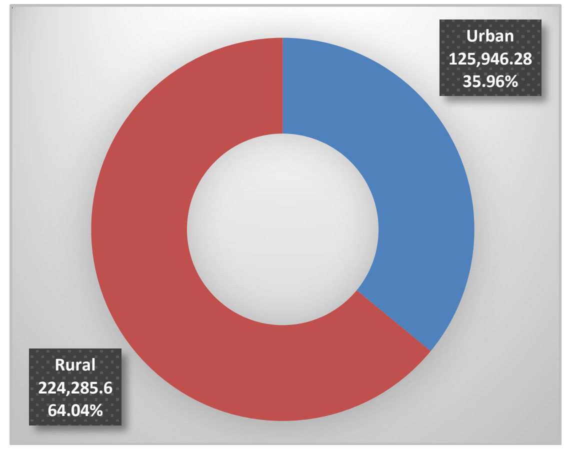


Figure 19: Gender-wise Distribution of Loans

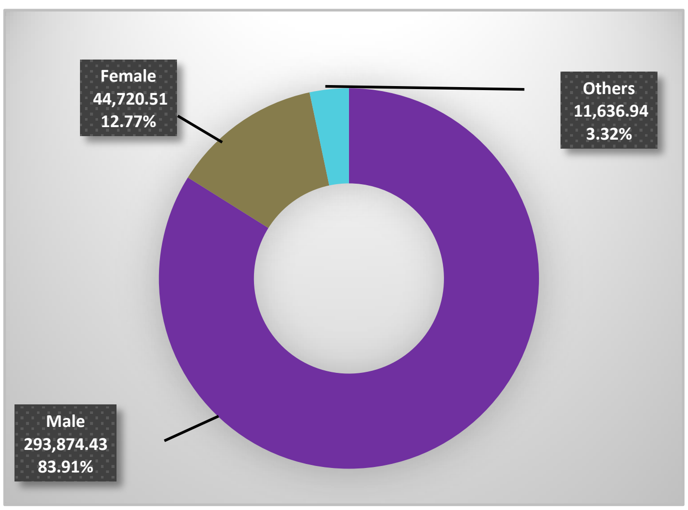


Figure 19 shows the gender-wise distribution of lending through agent banking. As of December 2025, male borrowers have received BDT 293,874.43 million (83.91%) of the total loan compared to female borrowers who have received only BDT 44,720.51 million (12.77%). This figure potentially indicates female 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. Currently, 23 banks are engaged in lending through agent banking. 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 Lending through Female-owned Outlets

At the end of December 2025, lending through female-owned outlets is BDT 24,416.72 million. Volume of Lending through outlets in rural areas is BDT 12,821.00 million. Female customers are seen clearly lagging behind male customers in receiving credit. Female-owned outlets own about 6.97% of total credit disbursed through agent banking.

5.4 Growth of Loan amounts

The reporting quarter observes growth in lending through agent banking. The volume of lending has increased by 9.75% over the September 2025 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 9.73%. The gender wise growth of lending is shown in Figure 21 which indicates that volume of lending to male borrowers is significantly higher than that to 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

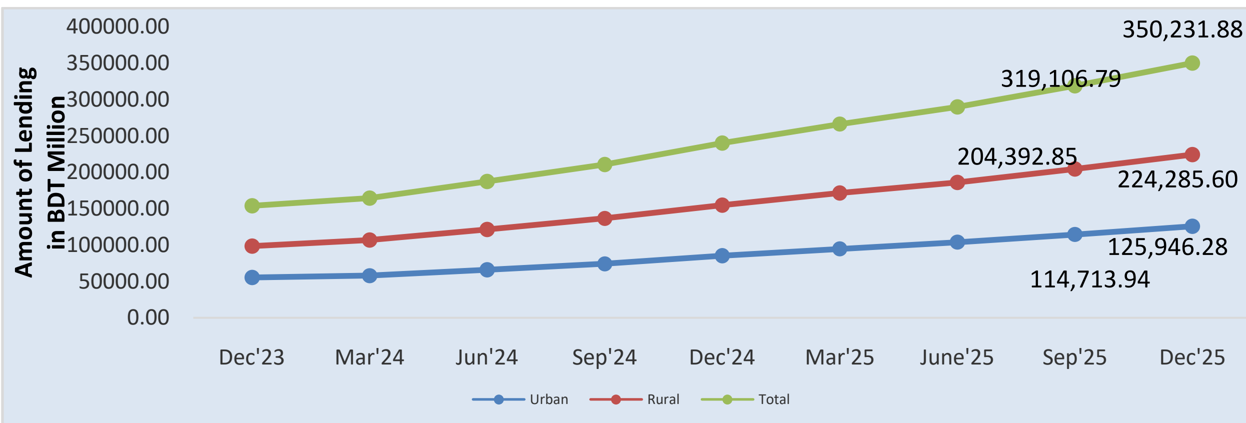
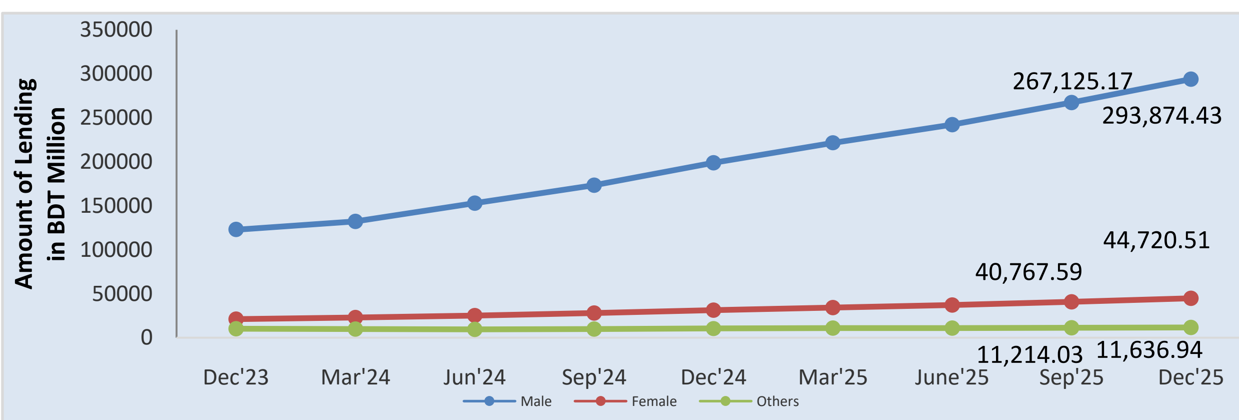


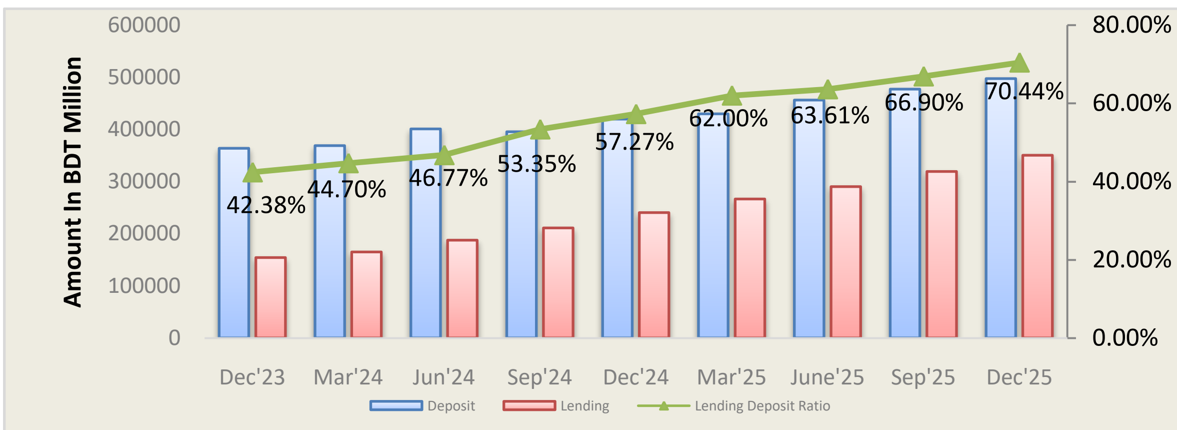
Figure 21: Gender-wise Growth of Lending



5.5 Lending against Deposit

Figure 22 indicates that the loan to deposit ratio in agent banking is only 70.44% in the December 2025 quarter. In the last quarter, the ratio was 66.90%. 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 23 banks out of 30 have distributed loan through agent banking. Again, loan to deposit ratio in rural area is 54.55% which was 51.71% in the last quarter. This ratio indicates that the rural people are still getting less loan facility against their deposit compared to the urban area. But its increasing trend indicates gradual increase of loan disbursement in rural areas. 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

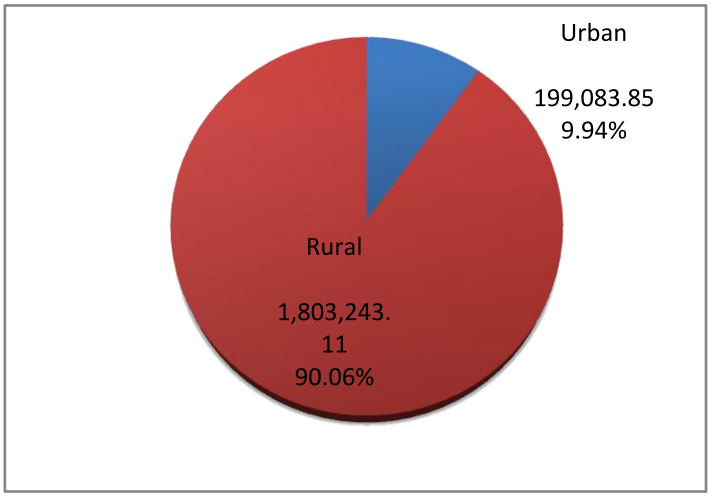
6.1 Inward Remittances

At the end of December 2025, the amount of inward remittances through agent banking rises to BDT 2,002,326.96 million. It has increased by 6.02% over the September 2025 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 90.06% 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. In case of remittance distribution, agent banking is providing a door-step service, especially in rural areas.

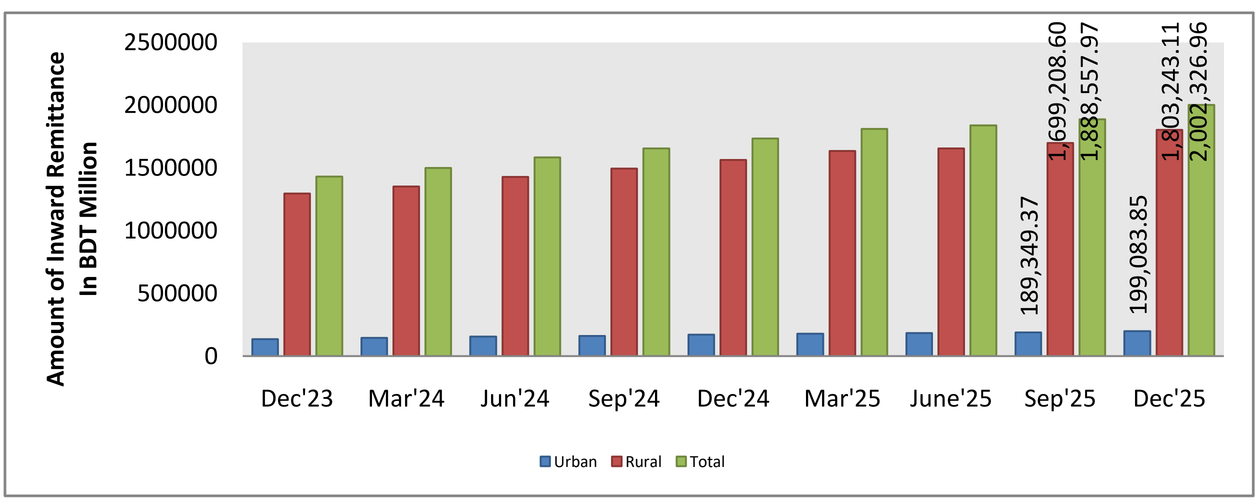
Figure 23: Area-wise Distribution of Inward Remittance



6.3 Growth of Inward Remittances

Figure 24 shows the growth of inward remittances through agent banking. In December 2025 quarter, the amount of inward remittances disbursed by agents has increased by 6.02% over the previous quarter. In the current quarter, BDT 113,768.99 million remittances have been disbursed through agent banking. More significantly, the major share of the remittances is going to the rural areas, which is expected to rejuvenate the rural economy.

Figure 24: Growth in amount of Inward Remittance



6.4 Remittance Distribution through Female-owned Outlets

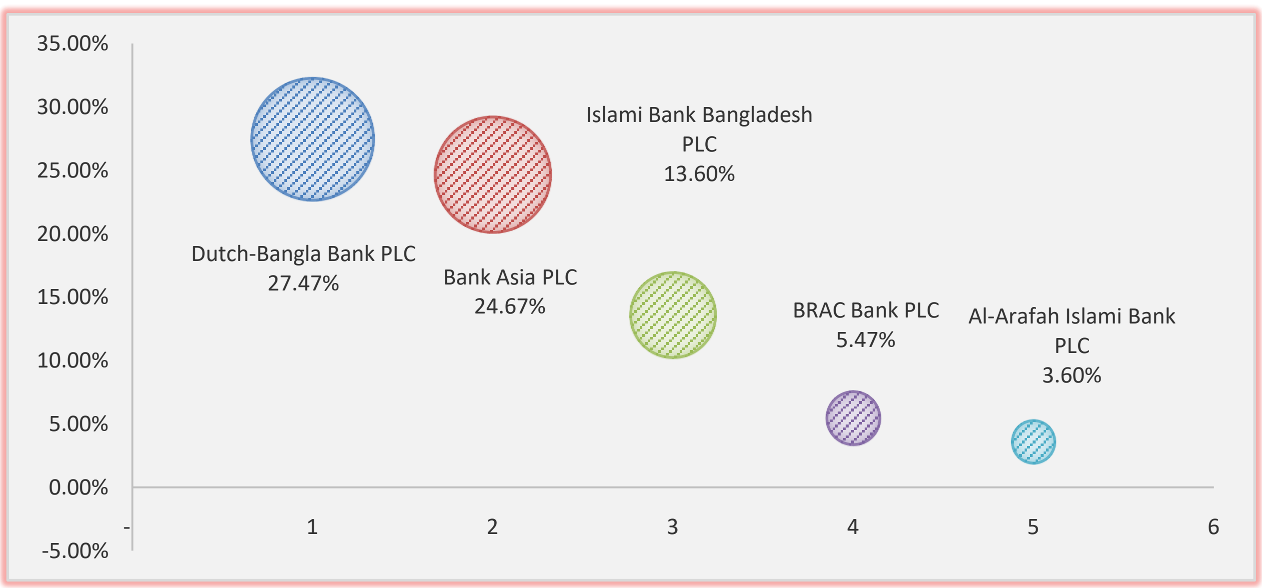
At the end of December 2025, the amount of inward remittances distributed through female-owned outlets is BDT 44,671.80 million. Inward remittance distributed to rural areas is BDT 37,707.00 million and urban area is BDT 6,964.80 million. That means, significant amount of inward remittance is distributed to rural area compared to urban area. Female-owned outlets own almost 2.23% of the total remittance distributed through agent banking.

7. Top Five Banks engaged in Agent Banking

7.1 In terms of Outlet Distribution

As of December 2025, top five banks have established 74.81% of the total agent outlets. Dutch-Bangla Bank PLC has ranked the top with 5,631 outlets, comprising 27.47% of the total outlets (Figure 25) under operation.

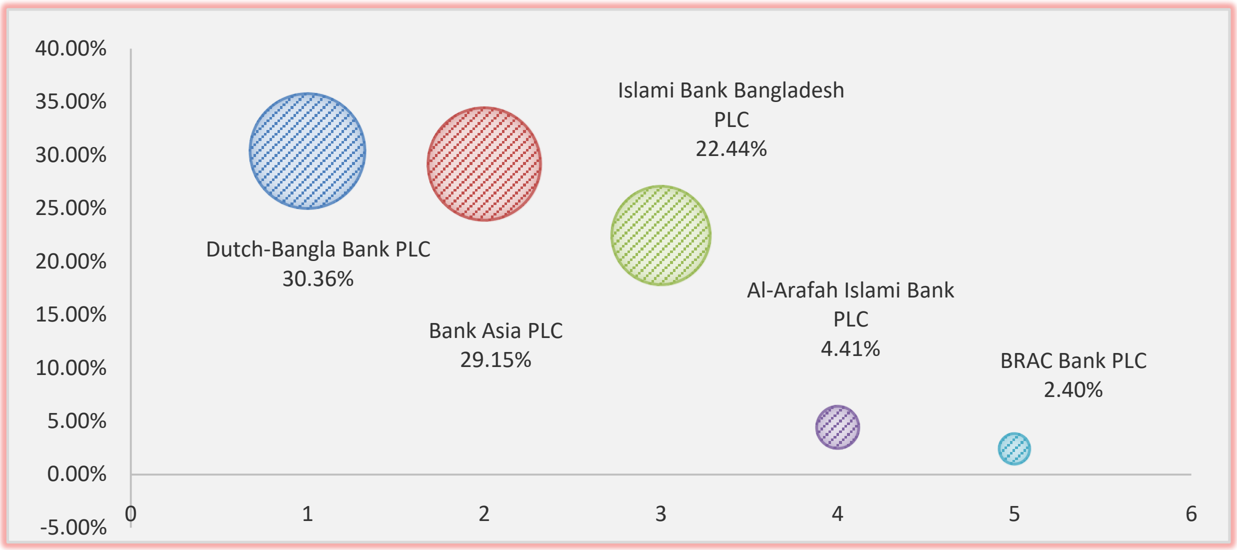
Figure 25: Top Five Banks' Share of Outlets



7.2 In terms of Account number

As of December 2025, top five Banks have opened 88.77% of the total accounts opened through agent banking. Dutch Bangla Bank PLC has opened the highest number of 7,844,166 accounts, comprising 30.36% of the total accounts (Figure 26). This bank has opened 230,545 new accounts in this quarter.

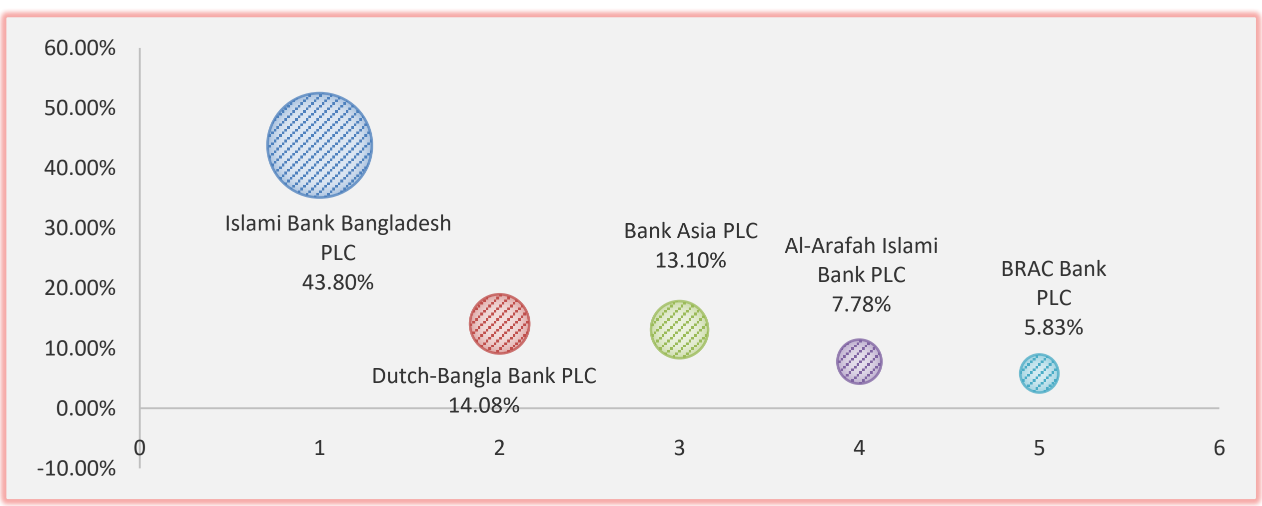
Figure 26: Top Five Banks' Share of Accounts



7.3 In terms of Deposit Collection

As of December 2025, top five banks have secured 84.59% share of the total amount of deposit accumulated through agent banking. Islami Bank Bangladesh PLC has ranked top in this list, with 43.80% of the total deposit (Figure 27) amounting BDT 217,776.65 million followed by Dutch-Bangla Bank PLC with 14.08% of the total deposit.

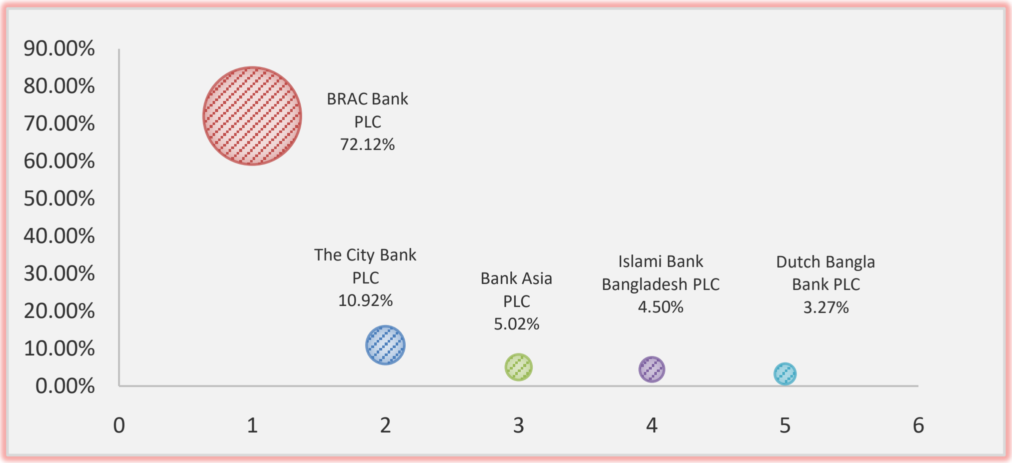
Figure 27: Top Five Banks' Share of Deposit



7.4 In terms of Lending

The top five banks have carried out 95.83% of the total lending through agent banking till December 2025. BRAC Bank PLC has ranked the top with the largest volume of lending amounting to BDT 252,595.93 million, which is 72.12% of the total loans disbursed through agent banking (Figure 28).

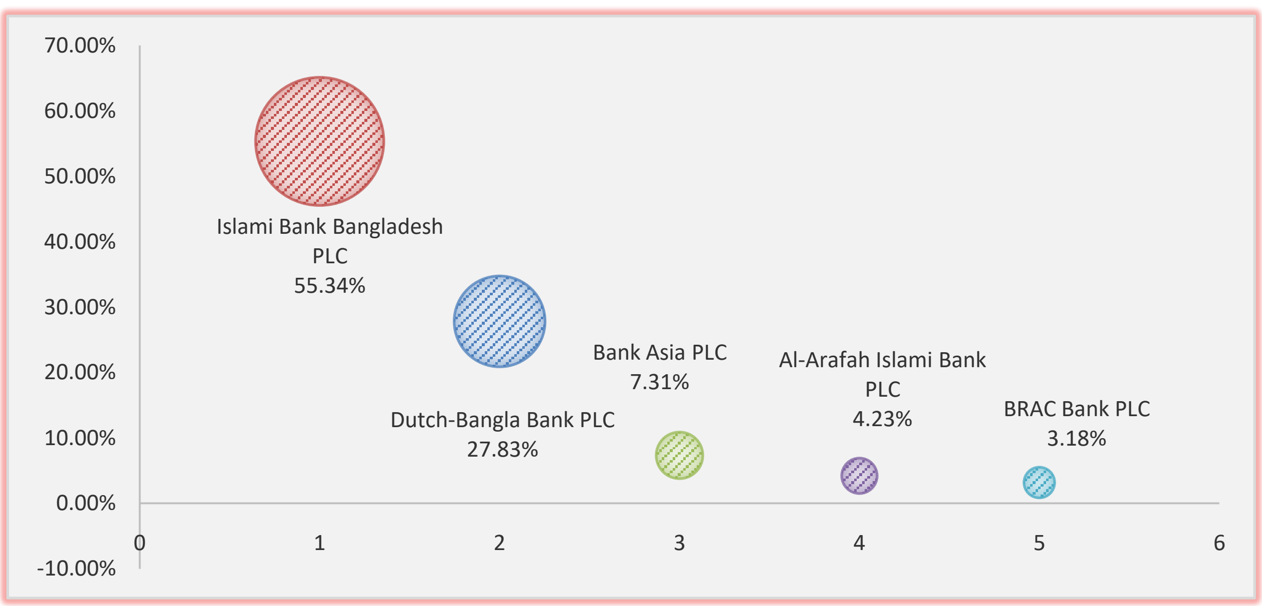
Figure 28: Top Five Banks' Share of Lending



7.5 In terms of Distribution of Inward Remittances

The top five banks have 97.89% share of the total inward remittances distributed through agent banking till December 2025. Islami Bank Bangladesh PLC ranks the top with BDT 1,108,026.87 million, which is 55.34% 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, especially in the rural area, indicates that there is a remarkable potential to bring the rural unbanked people under the umbrella of formal banking services. Again, gradual increase in lending to deposit ratio indicates agent banking is making finance available for entrepreneurship against deposit collection. In a nutshell, 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: Summary of Agents and Outlets

		No. of Agents			No. of Outlets		
Sl No.	Bank Name	Urban	Rural	Total	Urban	Rural	Total
1	AB Bank PLC	70	164	234	72	178	250
2	Al-Arafah Islami Bank PLC	101	422	523	89	649	738
3	Bank Asia PLC	491	4,480	4,971	492	4,565	5,057
4	BRAC Bank PLC	200	825	1,025	223	899	1,122
5	Dutch-Bangla Bank PLC	591	450	1,041	1,082	4,549	5,631
6	Eastern Bank PLC	44	58	102	39	80	119
7	Exim Bank PLC	3	3	6	3	5	8
8	First Security Islami Bank PLC	14	95	109	14	95	109
9	Global Islami Bank PLC	8	12	20	7	13	20
10	Islami Bank Bangladesh PLC	179	2,609	2,788	179	2,609	2,788
11	Jamuna Bank PLC	11	37	48	11	37	48
12	Meghna Bank PLC	24	15	39	17	23	40
13	Mercantile Bank PLC	34	154	188	34	154	188
14	Midland Bank Limited	21	90	111	24	105	129
15	Modhumoti Bank PLC	29	538	567	31	544	575
16	Mutual Trust Bank PLC	51	119	170	49	130	179
17	NRB Bank PLC	4	306	310	5	308	313
18	NRB Commercial Bank PLC	52	564	616	61	568	629
19	One Bank PLC	59	203	262	60	204	264
20	Padma Bank PLC	1	0	1	2	4	6
21	Prime Bank PLC	49	125	174	48	126	174
22	Shahjalal Islami Bank PLC	38	105	143	38	105	143
23	Social Islami Bank PLC	54	285	339	46	298	344
24	Sonali Bank PLC	8	142	150	8	142	150
25	South Bangla Agri & Com Bank PLC	6	24	30	6	24	30
26	South East Bank PLC	12	128	140	13	135	148
27	Standard Bank PLC	0	11	11	0	11	11
28	The City Bank PLC	121	321	442	130	324	454
29	The Premier Bank PLC	50	98	148	72	142	214
30	United Commercial Bank PLC	136	483	619	119	501	620
Total		2,461	12,866	15,327	2,974	17,527	20,501
Percentage		16.06%	83.94%	100.00%	14.51%	85.49%	100.00%

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

Appendix-2: Summary of Accounts

Sl No.	Bank Name	Urban	Rural	Male	Female	Others	Current	Saving	Others	Total
		No. of Accounts								
1	AB Bank PLC	23,098	68,057	53,646	37,509	0	5,444	69,388	16,323	91,155
2	Al-Arafah Islami Bank PLC	120,981	1,018,221	577,316	555,251	6,635	24,200	952,889	162,113	1,139,202
3	Bank Asia PLC	825,402	6,705,869	2,612,295	4,834,022	84,954	162,673	7,105,599	262,999	7,531,271
4	BRAC Bank PLC	165,594	453,992	267,715	136,235	215,636	252,739	206,835	160,012	619,586
5	Dutch-Bangla Bank PLC	1,973,664	5,870,502	4,636,201	3,207,965	0	88,656	7,119,648	635,862	7,844,166
6	Eastern Bank PLC	27,847	72,504	71,411	28,940	0	9,690	76,889	13,772	100,351
7	Exim Bank PLC	2,285	3,070	3,046	2,309	0	77	3,421	1,857	5,355
8	First Security Islami Bank PLC	6,414	130,253	70,321	66,346	0	3,854	104,919	27,894	136,667
9	Global Islami Bank PLC	614	2,520	1,699	1,278	157	88	2,298	748	3,134
10	Islami Bank Bangladesh PLC	384,886	5,412,495	3,221,134	2,576,247	0	110,160	3,646,390	2,040,831	5,797,381
11	Jamuna Bank PLC	6,108	19,143	14,182	11,069	0	1,266	19,768	4,217	25,251
12	Meghna Bank PLC	2,395	1,738	2,004	1,039	1,090	1,019	2,389	725	4,133
13	Mercantile Bank PLC	6,878	65,581	43,825	28,634	0	3,099	51,077	18,283	72,459
14	Midland Bank Limited	7,291	48,355	25,876	29,163	607	740	47,260	7,646	55,646
15	Modhumoti Bank PLC	50,305	385,571	79,656	356,220	0	2,264	433,612	0	435,876
16	Mutual Trust Bank PLC	37,689	115,229	81,367	60,672	10,879	11,765	129,611	11,542	152,918
17	NRB Bank PLC	1,703	46,640	17,855	29,606	882	1,449	42,445	4,449	48,343
18	NRB Commercial Bank PLC	9,698	257,982	80,744	186,718	218	414	265,881	1,385	267,680
19	One Bank PLC	11,737	63,524	41,526	31,334	2,401	3,347	60,500	11,414	75,261
20	Padma Bank PLC	1,139	2,099	1,243	1,964	31	83	3,130	25	3,238
21	Prime Bank PLC	6,789	33,434	21,747	17,553	923	2,474	34,827	2,922	40,223
22	Shahjalal Islami Bank PLC	9,190	36,928	24,123	18,327	3,668	1,053	33,730	11,335	46,118
23	Social Islami Bank PLC	29,288	289,350	161,620	156,889	129	4,265	258,783	55,590	318,638
24	Sonali Bank PLC	2,831	48,647	27,281	24,197	0	1,071	45,050	5,357	51,478
25	South Bangla Agri & Comm. Bank Ltd.	411	3,675	1,658	2,199	229	238	3,501	347	4,086
26	South East Bank PLC	5,386	88,923	52,980	38,478	2,851	3,022	78,567	12,720	94,309
27	Standard Bank PLC	0	15,013	6,699	7,576	738	924	11,170	2,919	15,013
28	The City Bank PLC	164,455	291,403	263,545	180,825	11,488	47,755	382,908	25,195	455,858
29	The Premier Bank PLC	18,486	62,826	44,782	35,194	1,336	1,352	72,925	7,035	81,312
30	United Commercial Bank PLC	71,882	244,991	165,127	143,572	8,174	19,723	273,004	24,146	316,873
Total		3,974,446	21,858,535	12,672,624	12,807,331	353,026	764,904	21,538,414	3,529,663	25,832,981

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

Appendix-3: Summary 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 PLC	667.41	2,413.76	1,814.17	1,267.00	0.00	164.08	918.86	1,998.23	3,081.17
2	Al-Arafah Islami Bank PLC	5,997.12	32,693.45	21,667.67	15,937.89	1,085.01	883.04	13,662.64	24,144.89	38,690.57
3	Bank Asia PLC	10,939.27	54,212.03	31,182.77	29,696.31	4,272.22	2,145.71	31,120.26	31,885.33	65,151.30
4	BRAC Bank PLC	9,084.95	19,890.95	15,944.51	5,790.63	7,240.76	7,416.57	3,976.37	17,582.96	28,975.90
5	Dutch-Bangla Bank PLC	17,198.93	52,804.04	46,882.39	21,997.14	1,123.44	2,570.86	51,058.69	16,373.42	70,002.97
6	Eastern Bank PLC	2,734.85	3,961.68	5,651.25	1,045.28	0.00	1,514.38	2,073.57	3,108.58	6,696.53
7	Exim Bank PLC	148.46	74.00	185.63	36.83	0.00	0.99	23.43	198.04	222.46
8	First Security Islami Bank PLC	365.02	3,270.78	2,459.11	1,176.69	0.00	19.52	912.50	2,703.78	3,635.80
9	Global Islami Bank PLC	23.43	101.01	60.55	46.59	17.30	1.26	23.54	99.64	124.44
10	Islami Bank Bangladesh PLC	16,189.00	201,587.65	128,229.62	89,547.03	0.00	10,047.29	89,500.63	118,228.73	217,776.65
11	Jamuna Bank PLC	419.26	1,056.09	990.83	484.52	0.00	78.51	375.14	1,021.70	1,475.35
12	Meghna Bank PLC	276.04	601.36	52.21	17.69	807.50	108.01	8.04	761.35	877.40
13	Mercantile Bank PLC	55.60	696.58	471.66	280.52	0.00	33.15	290.72	428.31	752.18
14	Midland Bank Limited	282.11	771.32	480.07	317.67	255.69	51.30	254.30	747.83	1,053.43
15	Modhumoti Bank PLC	97.69	1,435.96	731.56	802.09	0.00	76.11	1,457.54	0.00	1,533.65
16	Mutual Trust Bank PLC	1,451.56	3,609.46	2,153.11	1,519.27	1,388.64	213.98	1,468.75	3,378.29	5,061.02
17	NRB Bank PLC	23.65	962.00	530.18	428.12	27.35	25.03	316.73	643.89	985.65
18	NRB Commercial Bank PLC	391.21	1,325.36	686.63	995.61	34.33	1.19	700.19	1,015.19	1,716.57
19	One Bank PLC	1,119.98	2,322.92	2,049.79	1,035.82	357.29	207.32	880.37	2,355.21	3,442.90
20	Padma Bank PLC	78.54	5.40	0.51	0.67	82.76	4.77	0.83	78.34	83.94
21	Prime Bank PLC	1,751.65	628.96	397.23	238.44	1,744.94	213.16	239.96	1,927.49	2,380.61
22	Shahjalal Islami Bank PLC	140.46	690.07	449.26	278.41	102.86	34.72	355.83	439.98	830.53
23	Social Islami Bank PLC	1,034.63	5,504.04	4,479.92	2,049.39	9.36	27.02	1,276.06	5,235.59	6,538.67
24	Sonali Bank PLC	45.72	731.19	419.13	357.78	0.00	13.53	508.90	254.48	776.91
25	South Bangla Agri & Com Bank PLC	198.72	107.54	57.76	35.49	213.01	33.02	28.52	244.72	306.26
26	South East Bank PLC	145.88	2,985.95	1,819.71	993.62	318.50	252.93	1,097.47	1,781.43	3,131.83
27	Standard Bank PLC	0.00	264.48	129.42	119.07	15.99	8.60	141.92	113.96	264.48
28	The City Bank PLC	6,134.80	7,426.97	5,874.19	3,518.78	4,168.80	1,852.93	3,787.64	7,921.20	13,561.77
29	The Premier Bank PLC	1,112.90	1,430.17	1,012.20	698.61	832.26	45.89	786.35	1,710.83	2,543.07
30	United Commercial Bank PLC	7,973.35	7,554.26	12,464.93	3,062.68	0.00	2,043.49	2,643.47	10,840.65	15,527.61
Total		86,082.19	411,119.43	289,327.97	183,775.64	24,098.01	30,088.36	209,889.22	257,224.04	497,201.62

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

Appendix-4: Summary of Lending

Amount of Lending (in BDT million)							
Sl No.	Bank Name	Urban	Rural	Male	Female	Others	Total
1	AB Bank PLC	11.60	21.78	18.26	15.12	0.00	33.38
2	Al-Arafah Islami Bank PLC	2,632.11	7,966.51	7,404.31	3,194.31	0.00	10,598.62
3	Bank Asia PLC	2,608.38	14,979.55	5,549.60	1,622.37	10,415.96	17,587.93
4	BRAC Bank PLC	95,567.79	157,028.14	229,515.51	23,080.42	0.00	252,595.93
5	Dutch-Bangla Bank PLC	3,297.44	8,144.71	7,930.78	3,511.37	0.00	11,442.15
6	Eastern Bank PLC	717.43	1,192.69	1,744.65	165.47	0.00	1,910.12
7	Exim Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
8	First Security Islami Bank PLC	0.00	49.86	29.36	20.50	0.00	49.86
9	Global Islami Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
10	Islami Bank Bangladesh PLC	1,060.57	14,698.21	12,383.92	3,374.86	0.00	15,758.78
11	Jamuna Bank PLC	111.37	25.73	133.75	3.35	0.00	137.10
12	Meghna Bank PLC	776.30	155.70	0.00	0.00	932.00	932.00
13	Mercantile Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
14	Midland Bank Limited	5.17	43.69	33.00	13.14	2.72	48.86
15	Modhumoti Bank PLC	3.28	24.03	26.24	1.07	0.00	27.31
16	Mutual Trust Bank PLC	143.94	134.57	214.21	61.70	2.60	278.51
17	NRB Bank PLC	7.62	103.18	85.00	25.80	0.00	110.80
18	NRB Commercial Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
19	One Bank PLC	58.97	125.73	133.01	34.06	17.63	184.70
20	Padma Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
21	Prime Bank PLC	0.00	0.15	0.15	0.00	0.00	0.15
22	Shahjalal Islami Bank PLC	0.35	1.25	1.05	0.55	0.00	1.60
23	Social Islami Bank PLC	0.24	0.48	0.58	0.14	0.00	0.72
24	Sonali Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
25	South Bangla Agri & Com Bank PLC	0.80	2.64	2.34	1.10	0.00	3.44
26	Southeast Bank PLC	5.32	48.87	49.89	4.30	0.00	54.19
27	Standard Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
28	The City Bank PLC	18,927.62	19,314.27	28,585.35	9,575.29	81.25	38,241.89
29	The Premier Bank PLC	6.95	211.55	20.77	12.95	184.78	218.50
30	United Commercial Bank PLC	3.03	12.31	12.70	2.64	0.00	15.34
Total		125,946.28	224,285.60	293,874.43	44,720.51	11,636.94	350,231.88

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	405.46	1,313.47	1,718.93
2	Al-Arafah Islami Bank PLC	6,143.90	78,523.53	84,667.43
3	Bank Asia PLC	10,781.23	135,662.62	146,443.85
4	BRAC Bank PLC	9,895.11	53,706.75	63,601.86
5	Dutch-Bangla Bank PLC	97,491.57	459,749.29	557,240.86
6	Eastern Bank PLC	208.15	330.53	538.68
7	Exim Bank PLC	0.00	0.00	0.00
8	First Security Islami Bank PLC	14.63	1,350.23	1,364.86
9	Global Islami Bank PLC	30.96	87.31	118.27
10	Islami Bank Bangladesh PLC	64,254.22	1,043,772.65	1,108,026.87
11	Jamuna Bank PLC	12.68	283.07	295.75
12	Meghna Bank PLC	0.00	1.08	1.08
13	Mercantile Bank PLC	114.32	2,420.41	2,534.73
14	Midland Bank Limited	0.10	1.96	2.06
15	Modhumoti Bank PLC	9.03	231.30	240.33
16	Mutual Trust Bank PLC	951.65	8,092.44	9,044.09
17	NRB Bank PLC	4.75	950.55	955.30
18	NRB Commercial Bank PLC	0.00	0.00	0.00
19	One Bank PLC	33.39	737.54	770.93
20	Padma Bank PLC	0.00	0.00	0.00
21	Prime Bank PLC	0.57	19.70	20.27
22	Shahjalal Islami Bank PLC	176.55	1,879.18	2,055.73
23	Social Islami Bank PLC	3.32	129.51	132.83
24	Sonali Bank PLC	6.28	28.15	34.43
25	South Bangla Agri & Com Bank PLC	0.40	6.36	6.76
26	Southeast Bank PLC	85.26	2,281.25	2,366.51
27	Standard Bank PLC	0.00	4.70	4.70
28	The City Bank PLC	8,453.50	11,487.64	19,941.14
29	The Premier Bank PLC	6.08	66.89	72.97
30	United Commercial Bank PLC	0.74	125.00	125.74
Total		199,083.85	1,803,243.11	2,002,326.96

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

Appendix-6: Summary of Female-owned Agents and Outlets

		No. of Agents			No. of Outlets		
Sl No.	Bank Name	Urban	Rural	Total	Urban	Rural	Total
1	AB Bank PLC	11	26	37	12	30	42
2	Al-Arafah Islami Bank PLC	9	53	62	9	64	73
3	Bank Asia PLC	86	487	573	91	501	592
4	BRAC Bank PLC	18	63	81	21	69	90
5	Dutch-Bangla Bank PLC	39	15	54	104	187	291
6	Eastern Bank PLC	7	8	15	8	8	16
7	Exim Bank PLC	1	0	1	1	0	1
8	First Security Islami Bank PLC	2	2	4	2	2	4
9	Global Islami Bank PLC	3	2	5	3	2	5
10	Islami Bank Bangladesh PLC	12	160	172	12	160	172
11	Jamuna Bank PLC	0	5	5	0	5	5
12	Meghna Bank PLC	2	5	7	2	5	7
13	Mercantile Bank PLC	4	19	23	4	19	23
14	Midland Bank Limited	2	11	13	2	11	13
15	Modhumoti Bank PLC	1	64	65	1	64	65
16	Mutual Trust Bank PLC	6	9	15	8	8	16
17	NRB Bank PLC	2	38	40	3	37	40
18	NRB Commercial Bank PLC	5	60	65	5	60	65
19	One Bank PLC	8	16	24	8	16	24
20	Padma Bank PLC	0	0	0	0	0	0
21	Prime Bank PLC	5	16	21	5	16	21
22	Shahjalal Islami Bank PLC	7	17	24	7	17	24
23	Social Islami Bank PLC	11	38	49	7	42	49
24	Sonali Bank PLC	1	8	9	1	8	9
25	South Bangla Agri & Com Bank PLC	3	5	8	3	5	8
26	South East Bank PLC	3	20	23	4	20	24
27	Standard Bank PLC	0	0	0	0	0	0
28	The City Bank PLC	18	43	61	18	43	61
29	The Premier Bank PLC	8	13	21	8	13	21
30	United Commercial Bank PLC	12	43	55	12	43	55
Total		286	1,246	1,532	361	1,455	1,816

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

Appendix-7: Summary of Accounts in Female-owned Outlets

No. of Accounts										
Sl No.	Bank Name	Urban	Rural	Male	Female	Others	Current	Saving	Others	Total
1	AB Bank PLC	3,735	5,631	5,644	3,722	0	806	6,934	1,626	9,366
2	Al-Arafah Islami Bank PLC	10,377	75,126	43,532	41,971	0	1,780	70,546	13,177	85,503
3	Bank Asia PLC	149,903	863,234	368,859	644,278	0	10,973	967,927	34,237	1,013,137
4	BRAC Bank PLC	21,654	36,073	43,385	14,342	0	24,643	18,425	14,659	57,727
5	Dutch-Bangla Bank PLC	110,587	208,709	191,220	128,076	0	3,329	296,115	19,852	319,296
6	Eastern Bank PLC	6,072	4,845	8,119	2,798	0	1,282	7,923	1,712	10,917
7	Exim Bank PLC	287	0	230	57	0	0	78	209	287
8	First Security Islami Bank PLC	708	2,197	1,584	1,321	0	197	1,893	815	2,905
9	Global Islami Bank PLC	288	576	431	354	79	70	605	189	864
10	Islami Bank Bangladesh PLC	14,603	304,438	174,041	145,000	0	6,615	206,618	105,808	319,041
11	Jamuna Bank PLC	0	1,701	602	1,099	0	81	1,391	229	1,701
12	Meghna Bank PLC	161	797	455	267	236	232	465	261	958
13	Mercantile Bank PLC	889	5,117	3,593	2,413	0	274	3,812	1,920	6,006
14	Midland Bank Limited	1,834	6,340	3,091	4,994	89	108	6,537	1,529	8,174
15	Modhumoti Bank PLC	14	38,210	7,545	30,679	0	246	37,978	0	38,224
16	Mutual Trust Bank PLC	7,115	7,827	8,266	5,894	782	852	12,985	1,105	14,942
17	NRB Bank PLC	1,590	2,495	1,711	2,295	79	185	3,437	463	4,085
18	NRB Commercial Bank PLC	197	35,880	11,684	24,348	45	36	35,942	99	36,077
19	One Bank PLC	1,190	3,977	2,708	2,273	186	293	3,978	896	5,167
20	Padma Bank PLC	0	0	0	0	0	0	0	0	0
21	Prime Bank PLC	959	1,242	1,324	769	108	179	1,731	291	2,201
22	Shahjalal Islami Bank PLC	1,589	2,198	1,723	1,833	231	104	2,847	836	3,787
23	Social Islami Bank PLC	6,737	32,966	18,476	21,227	0	340	35,104	4,259	39,703
24	Sonali Bank PLC	152	1,182	804	530	0	30	1,236	68	1,334
25	South Bangla Agri & Comm. Bank PLC	175	439	418	157	39	48	444	122	614
26	South East Bank PLC	1,501	10,282	7,169	4,276	338	395	9,719	1,669	11,783
27	Standard Bank PLC	0	0	0	0	0	0	0	0	0
28	The City Bank PLC	17,093	26,287	24,355	18,156	869	4,560	36,662	2,158	43,380
29	The Premier Bank PLC	754	23,624	15,808	8,478	92	88	23,209	1,081	24,378
30	United Commercial Bank PLC	4,432	16,612	11,102	9,942	0	1,079	17,642	2,323	21,044
Total		364,596	1,718,005	957,879	1,121,549	3,173	58,825	1,812,183	211,593	2,082,601

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

Appendix-8: Summary of Deposit in Female-owned Outlets

Amount of Deposits (in BDT million)										
Sl No.	Bank Name	Urban	Rural	Male	Female	Others	Current	Savings	Others	Total
1	AB Bank PLC	187.33	196.53	162.70	221.16	0.00	66.28	85.55	232.03	383.86
2	Al-Arafah Islami Bank PLC	435.26	2,038.10	1,447.11	1,026.25	0.00	41.24	789.50	1,642.62	2,473.36
3	Bank Asia PLC	1,369.61	7,220.18	4,145.03	4,444.76	0.00	94.89	4,174.70	4,320.20	8,589.79
4	BRAC Bank PLC	1,255.79	1,215.41	1,870.56	600.64	0.00	625.43	307.06	1,538.71	2,471.20
5	Dutch-Bangla Bank PLC	805.44	1,527.29	1,487.66	845.07	0.00	94.41	1,773.27	465.05	2,332.73
6	Eastern Bank PLC	745.60	219.62	808.37	156.85	0.00	215.88	169.14	580.20	965.22
7	Exim Bank PLC	81.37	0.00	76.48	4.89	0.00	0.00	3.13	78.24	81.37
8	First Security Islami Bank PLC	25.94	56.66	48.55	34.05	0.00	0.07	7.49	75.04	82.60
9	Global Islami Bank PLC	8.60	12.30	4.35	14.81	1.74	1.23	3.38	16.29	20.90
10	Islami Bank Bangladesh PLC	773.80	10,574.92	6,339.91	5,008.81	0.00	575.98	4,714.56	6,058.18	11,348.72
11	Jamuna Bank PLC	0.00	134.27	59.91	74.36	0.00	11.46	31.21	91.60	134.27
12	Meghna Bank PLC	28.21	13.42	4.02	8.24	29.37	28.98	1.53	11.12	41.63
13	Mercantile Bank PLC	9.88	94.52	62.12	42.28	0.00	1.42	59.89	43.09	104.40
14	Midland Bank Limited	72.20	50.03	68.25	47.06	6.92	9.86	37.38	74.99	122.23
15	Modhumoti Bank PLC	0.20	136.19	63.62	72.77	0.00	16.88	119.51	0.00	136.39
16	Mutual Trust Bank PLC	253.94	163.47	169.98	199.54	47.89	20.75	134.29	262.37	417.41
17	NRB Bank PLC	23.33	38.69	33.09	28.01	0.92	1.03	14.66	46.33	62.02
18	NRB Commercial Bank PLC	2.02	98.92	40.38	58.54	2.02	0.13	90.67	10.14	100.94
19	One Bank PLC	134.60	192.77	136.39	120.79	70.19	68.37	79.26	179.74	327.37
20	Padma Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21	Prime Bank PLC	820.68	52.14	50.16	49.72	772.94	108.30	25.41	739.11	872.82
22	Shahjalal Islami Bank PLC	35.96	44.05	34.98	31.00	14.03	6.56	36.69	36.76	80.01
23	Social Islami Bank PLC	115.86	783.45	572.34	326.97	0.00	1.64	176.16	721.51	899.31
24	Sonali Bank PLC	1.93	7.78	4.57	5.14	0.00	0.01	6.99	2.71	9.71
25	South Bangla Agri & Com Bank PLC	18.54	20.99	21.94	14.15	3.44	0.64	7.07	31.82	39.53
26	South East Bank PLC	62.40	396.43	268.22	161.10	29.51	25.19	146.61	287.03	458.83
27	Standard Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	The City Bank PLC	832.64	543.51	461.22	334.93	580.00	140.27	362.15	873.73	1,376.15
29	The Premier Bank PLC	334.05	317.88	215.22	139.76	296.95	12.52	176.37	463.04	651.93
30	United Commercial Bank PLC	1,072.67	625.32	1,322.70	375.29	0.00	662.32	136.47	899.20	1,697.99
Total		9,507.85	26,774.84	19,979.83	14,446.94	1,855.92	2,831.74	13,670.10	19,780.85	36,282.69

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

Appendix-9: Summary of Lending through Female-owned Outlets

Amount of Lending (in BDT million)							
Sl No.	Bank Name	Urban	Rural	Male	Female	Others	Total
1	AB Bank PLC	3.75	5.16	4.91	4.00	0.00	8.91
2	Al-Arafah Islami Bank PLC	15.74	680.33	584.89	111.18	0.00	696.07
3	Bank Asia PLC	292.48	1,048.19	1,202.32	138.35	0.00	1,340.67
4	BRAC Bank PLC	7,523.21	8,147.57	14,319.81	1,350.97	0.00	15,670.78
5	Dutch-Bangla Bank PLC	221.56	264.62	327.08	159.10	0.00	486.18
6	Eastern Bank PLC	130.43	75.95	189.94	16.44	0.00	206.38
7	Exim Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
8	First Security Islami Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
9	Global Islami Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
10	Islami Bank Bangladesh PLC	56.02	76.00	82.83	49.19	0.00	132.02
11	Jamuna Bank PLC	0.00	9.57	9.28	0.29	0.00	9.57
12	Meghna Bank PLC	52.40	152.70	0.00	0.00	205.10	205.10
13	Mercantile Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
14	Midland Bank Limited	3.90	2.22	4.08	0.79	1.25	6.12
15	Modhumoti Bank PLC	0.00	2.70	2.60	0.10	0.00	2.70
16	Mutual Trust Bank PLC	65.89	2.46	58.11	7.74	2.50	68.35
17	NRB Bank PLC	2.05	8.73	6.59	4.19	0.00	10.78
18	NRB Commercial Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
19	One Bank PLC	10.71	31.37	21.61	14.87	5.60	42.08
20	Padma Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
21	Prime Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
22	Shahjalal Islami Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
23	Social Islami Bank PLC	8.06	5.97	6.25	7.78	0.00	14.03
24	Sonali Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
25	South Bangla Agri & Com Bank PLC	0.80	0.00	0.80	0.00	0.00	0.80
26	Southeast Bank PLC	2.25	7.20	8.47	0.98	0.00	9.45
27	Standard Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
28	The City Bank PLC	3,206.47	2,297.14	4,261.56	1,237.75	4.30	5,503.61
29	The Premier Bank PLC	0.00	0.08	0.04	0.04	0.00	0.08
30	United Commercial Bank PLC	0.00	3.04	2.99	0.05	0.00	3.04
Total		11,595.72	12,821.00	21,094.16	3,103.81	218.75	24,416.72

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

Appendix-10: Bank-wise Inward Remittance Distribution through Female-owned Outlets

Inward Remittance (BDT in Million)				
Sl No.	Bank Name	Urban	Rural	Total
1	AB Bank PLC	8.19	45.70	53.89
2	Al-Arafah Islami Bank PLC	632.33	3,495.62	4,127.95
3	Bank Asia PLC	925.57	15,063.04	15,988.61
4	BRAC Bank PLC	1,840.84	2,532.52	4,373.36
5	Dutch-Bangla Bank PLC	2,790.31	8,447.59	11,237.90
6	Eastern Bank PLC	17.16	56.14	73.30
7	Exim Bank PLC	0.00	0.00	0.00
8	First Security Islami Bank PLC	0.14	13.78	13.92
9	Global Islami Bank PLC	0.00	0.00	0.00
10	Islami Bank Bangladesh PLC	482.05	5,013.67	5,495.72
11	Jamuna Bank PLC	0.00	12.66	12.66
12	Meghna Bank PLC	0.00	0.10	0.10
13	Mercantile Bank PLC	1.83	331.19	333.02
14	Midland Bank Limited	0.10	0.24	0.34
15	Modhumoti Bank PLC	0.00	16.17	16.17
16	Mutual Trust Bank PLC	139.88	539.19	679.07
17	NRB Bank PLC	4.72	24.02	28.74
18	NRB Commercial Bank PLC	0.00	0.00	0.00
19	One Bank PLC	4.28	21.98	26.26
20	Padma Bank PLC	0.00	0.00	0.00
21	Prime Bank PLC	0.00	0.41	0.41
22	Shahjalal Islami Bank PLC	6.15	183.04	189.19
23	Social Islami Bank PLC	0.24	6.00	6.24
24	Sonali Bank PLC	0.00	0.00	0.00
25	South Bangla Agri & Com Bank PLC	0.28	0.13	0.41
26	Southeast Bank PLC	2.08	305.71	307.79
27	Standard Bank PLC	0.00	0.00	0.00
28	The City Bank PLC	108.36	1,591.77	1,700.13
29	The Premier Bank PLC	0.29	5.85	6.14
30	United Commercial Bank PLC	0.00	0.48	0.48
Total		6,964.80	37,707.00	44,671.80

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