

Quarterly Report

January-March, 2020

Agent Banking Activities in Bangladesh



Financial Inclusion Department

Bangladesh Bank

Head Office, Dhaka

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1 Introduction

Agent Banking has been introduced in Bangladesh in 2013 through a Guideline issued by Bangladesh Bank.¹ The main purpose of introducing Agent Banking is to provide a safe alternative 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 network. Agent Banking system has allowed the banks to expand their businesses and accelerate financial inclusion using Agents as intermediaries. A variety of banking services is being provided to the customers through an Agent of a bank and this method is gaining popularity as a cost-effective delivery channel as well as a convenient way of getting banking services. A “Prudential Guidelines for Agent Banking Operation in Bangladesh” has been issued by Bangladesh Bank in 2017, which is a comprehensive Guideline for the stakeholders.²

Up to March 2020, Bangladesh Bank has issued license to 26 banks for operating Agent Banking activities in Bangladesh. Currently 22 banks are in operation.

Table 1: Brief Overview of Agent Banking Activities

Deposit, loan and remittance are in BDT lacs (1 lac = 100,000).

	March 2019	December 2019	March 2020	Change	
				Y-to-Y	Q-to-Q
Banks with License	21	24	26	5	2
Banks in Operation	19	21	22	3	1
Number of Agents	4,866	7,856	8,260	69.75%	5.14%
Number of Outlets	7,838	11,320	11,875	51.51%	4.90%
Number of Accounts	2,906,655	5,268,496	6,497,451	123.54%	23.33%
Number of Female Accounts	1,024,114	2,297,775	2,956,022	188.64%	28.65%
Amount of Deposit	373,450.36	751,716.22	853,504.49	128.55%	13.54%
Amount of Loan Disbursed	21,038.49	44,600.63	67,391.83	220.33%	51.10%
Amount of Inward Remittance	718,264.62	1,553,431.86	1,953,533.30	171.98%	25.76%

From Table 1, it can be seen that up to the quarter ended on 31 March 2020, 22 banks are doing Agent Banking operation with outlets 11,875 under 8,260 Agents. A number of 6,497,451 accounts have been opened through Agent outlets of which 2,956,022 accounts are female accounts. The amount of total deposit collected through Agent outlets is BDT 853,504.49 lacs, while a total of BDT 67,391.83 lacs has been disbursed as loan and BDT 1,953,533.30 lacs has been distributed as inward remittance through these outlets.

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.

Table 1 also shows that Agent Banking is having positive growth in all dimensions. The year-to-year growth, from March 2019 to March 2020, in terms of the number of Agents, outlets, and accounts is 69.75%, 51.51% and 123.54% respectively, while the amount of deposit, loan disbursed, and inward remittance has a growth of 128.55% , 220.33% and 171.98% respectively. Again, the quarter-to-quarter growth, from December 2019 to March 2020, in terms of the number of Agents, outlets, and accounts is 5.14%, 4.90%, and 23.33% respectively, while the amount of deposit, loan disbursed, and inward remittance has a growth of 13.54%, 51.10% and 25.76% respectively. The growth of female accounts through Agent Banking is rising continuously throughout the quarter which shows 28.65% increase in the March quarter.

The following sections of this quarterly report include the details of coverage scenario, customer penetration, collection of deposit, disbursement of loan, amount of inward remittance distributed and the top 5 banks in Agent Banking activities in Bangladesh.

2 Agent Banking Coverage

2.1 Number of Agents and Outlets

The coverage of banking services through the Agent Banking operation has been increasing considerably as shown in Table 1. Up to March 2020, the total number of Agents and outlets reach at 8,260 and 11,875 respectively. The bank-wise number of Agents and outlets is given in Appendix-1.

2.2 Geographical Concentration

Considering the geographical concentration of Agents and outlets (Figures 1 and 2), it can be asserted that 87% of the Agents and 88% of the outlets are located in the rural area. The percentage of rural Agents and Outlets has increased from around 82% and 85% respectively in the previous quarter and this high percentage in rural area shows that the banks are contributing significantly to promote financial inclusion in that area.

Figure 1: Number of Agents

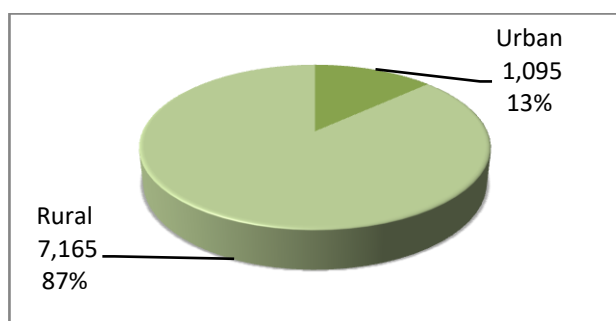
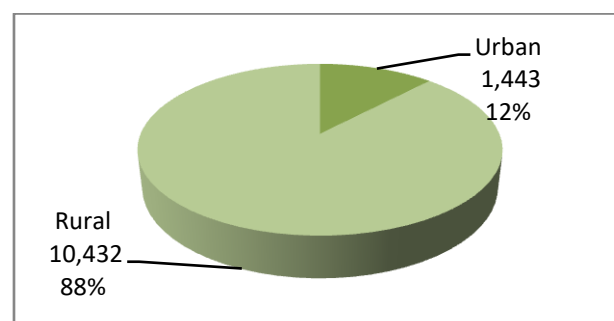


Figure 2: Number of Outlets



2.3 Growth of Agents and Outlets

Figure 3 and 4 show that both the number of Agents and outlets have been increasing at a steady rate, especially, in rural area. The growth rate in the number of agents and outlets in 2019 was 69.75% and 51.51% respectively. The number of agents and outlets has decreased this quarter due to the adjustments with government defined urban rural area in a bank’s statement. The substantial increase in the number of agents and outlets especially in the rural area is a sign of the expansion of the financial services among mass people who are now getting formal financial services more conveniently.

Figure 3: Growth of Agents

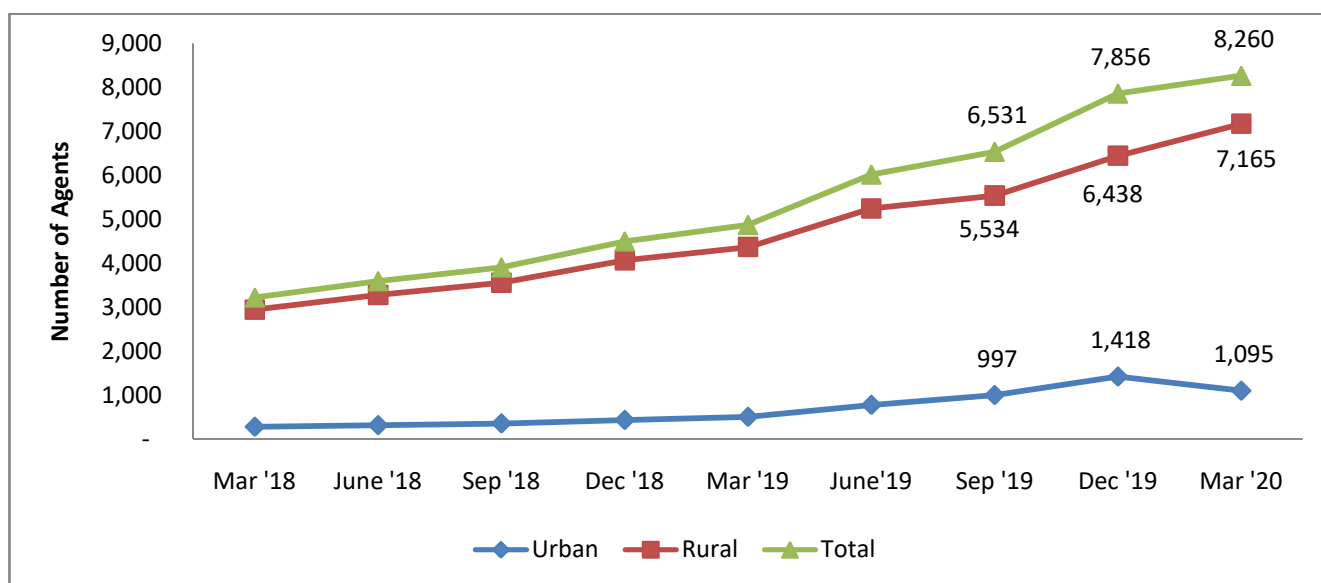
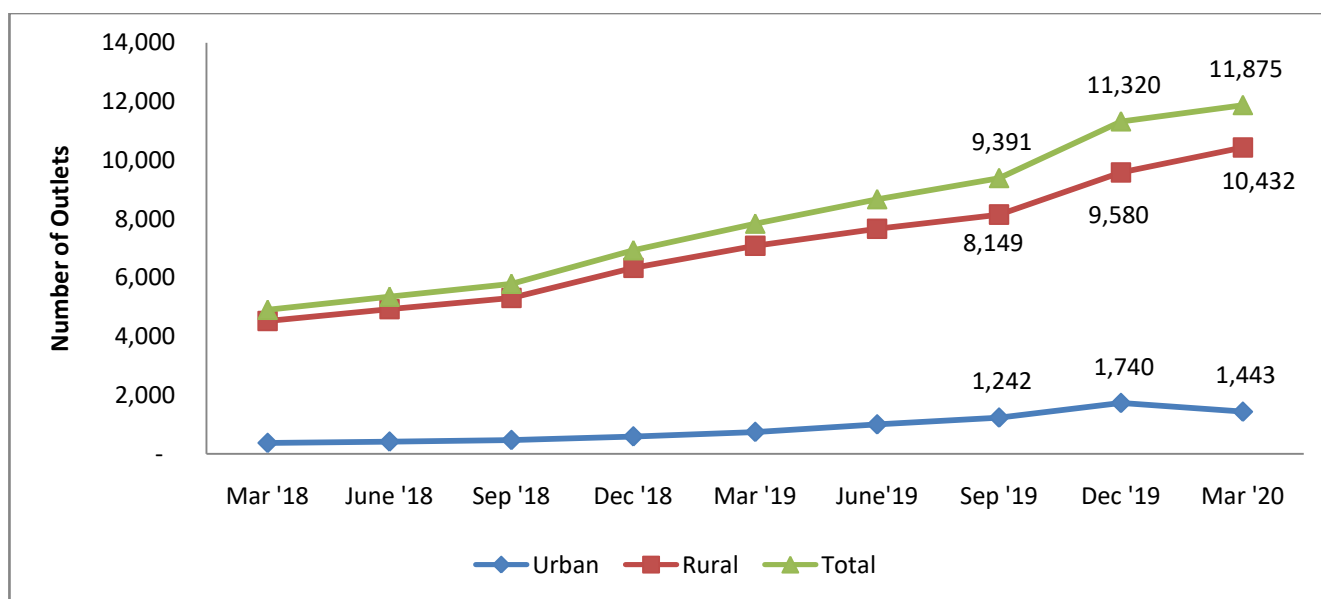


Figure 4: Growth of Agent Outlets



3 Customer Penetration

3.1 Number of Accounts

At the end of first quarter of 2020, the total number of accounts opened through Agent Banking is 6,497,451. The bank-wise number of accounts is given in Appendix-2.

3.2 Category-wise Accounts

In Figures 5,6 and 7, geographical concentration, gender-wise and category-wise comparisons of number of accounts are shown. From these figures, it can be exerted that around 86% of the accounts-holders are from rural area. On the other hand, gender-wise segmentation shows female account constitutes 45% of the total accounts whereas male account constitutes 54%. The other 1% represents institutional accounts. The percentage of female accounts has increased in the first quarter of 2020 compared to the 4th quarter of 2019 which was 43%. Category-wise segmentation shows that around 87% of the accounts are savings accounts, while 3% are current accounts and others are 10%.

Figure 5: Geographical Concentration of Accounts

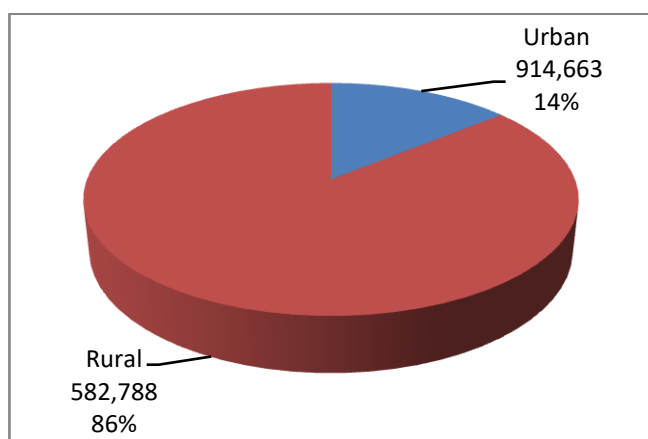


Figure 6: Gender-wise Accounts

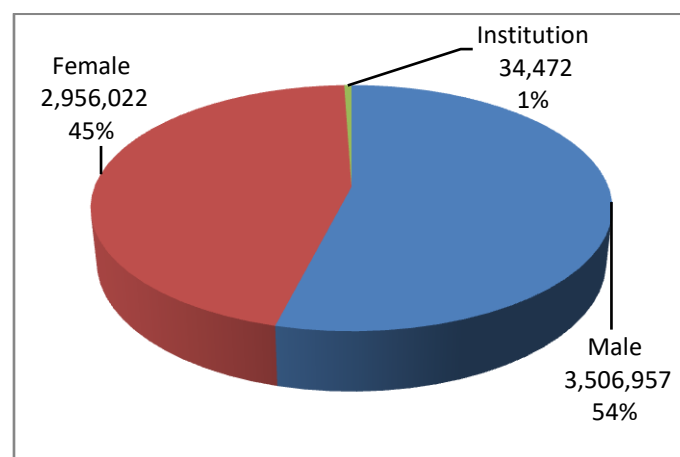
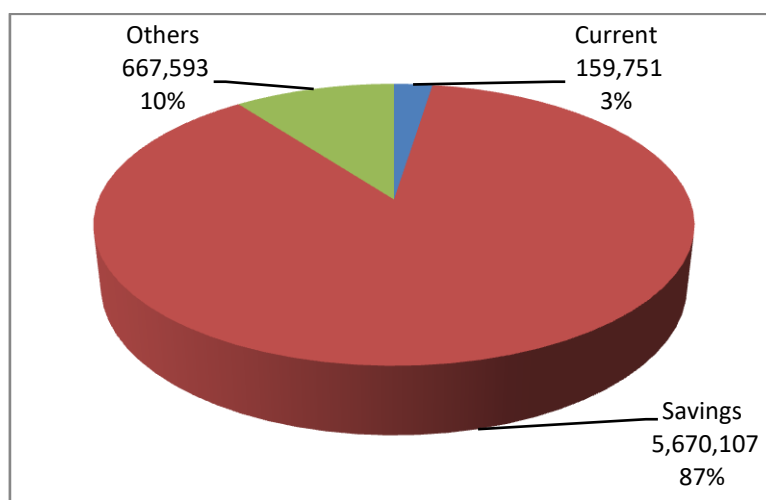


Figure 7: Category-wise Accounts



3.3 Growth of Accounts

Figures 8, 9 and 10 show a notable growth in the number of accounts over the past quarters. The growth of accounts is showing a persistent increase up to Sep '19. The growth rate has jumped from Sep '19 to Mar '20 which is evident in each of the diagram below. This also played a key role in the quick rise in the number of accounts. This rapid growth rate in the recent quarters indicates that more people are now being engaged in agent banking service.

Figure 8: Location-wise Growth of Accounts

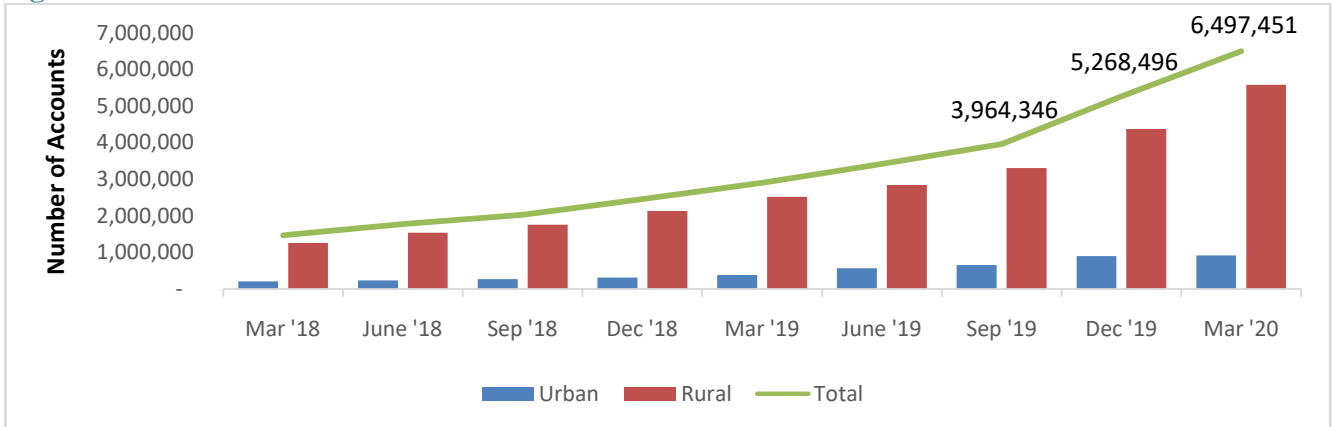


Figure 9: Gender-wise Growth of Accounts

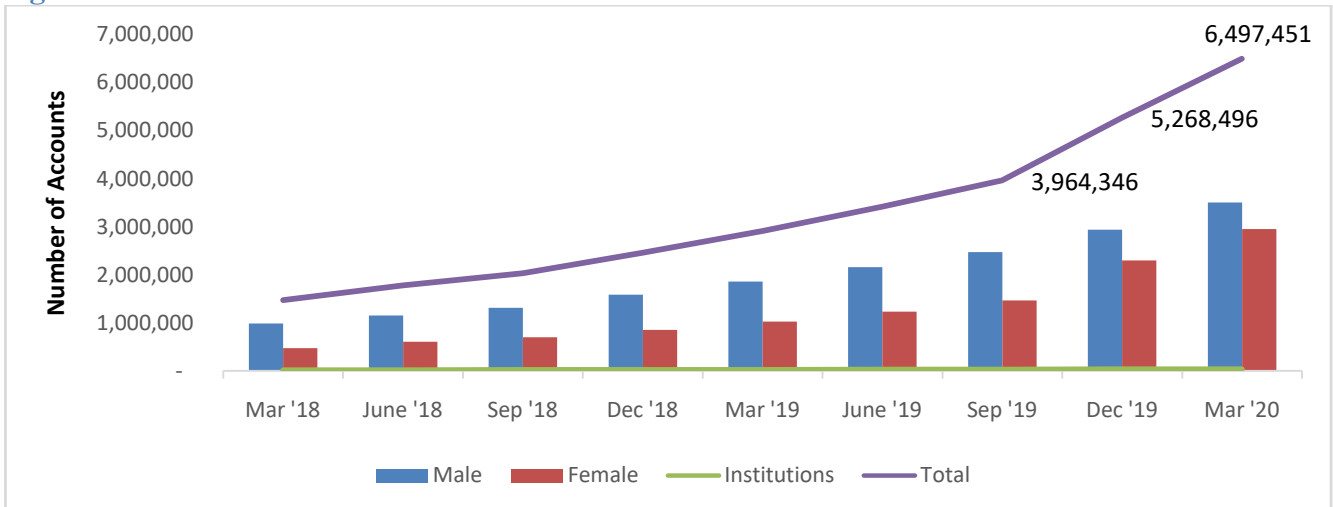
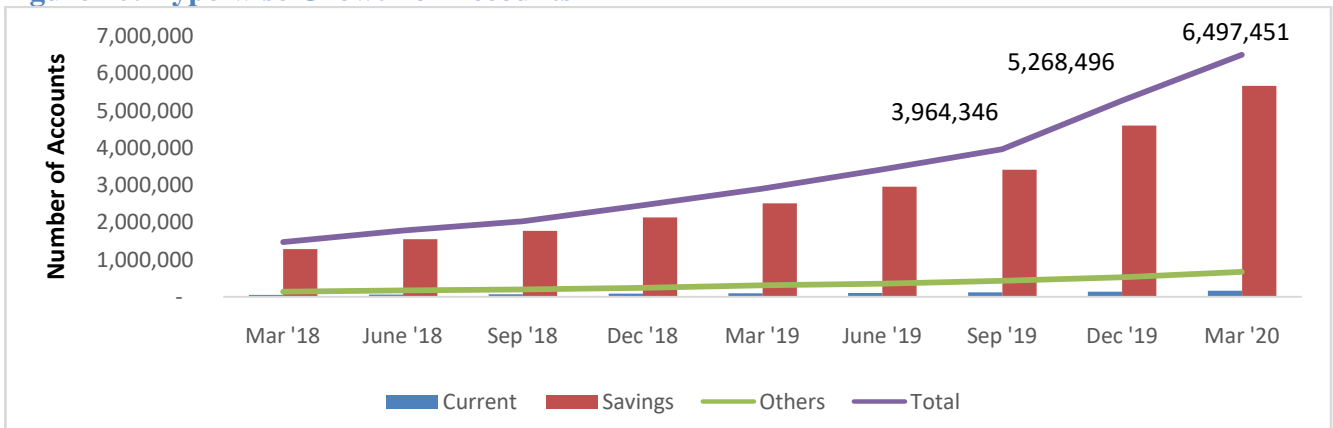


Figure 10: Type-wise Growth of Accounts



It can be observed that the gap in the number of male and female accounts is reducing continuously. The growth of savings accounts is rising at a much higher rate than the other types of accounts.

4 Deposit Collection

4.1 Deposit

The collection of deposit through Agent Banking stands at BDT 853,504.49 lacs up to the 1st quarter of 2020. The deposit has increased by 13.54% compared to the 4th quarter of 2019 and 128.55% compared to 1st quarter of 2019. The bank-wise amount of deposit is given in Appendix-3.

4.2 Category-wise Deposit

Figures 11, 12 and 13 show the geographical concentration, gender-wise and category-wise comparisons of deposit collection through Agent Banking. From the figures, it can be seen that, 77% of the deposit is collected in rural area, while 66% of the deposit is from male customers. Regarding the type of deposit, 44% is in savings accounts, 5% in current accounts and 51% in other accounts (including institutions, term deposit, etc.).

Figure 11: Geographical Concentration of Deposit (BDT lacs)

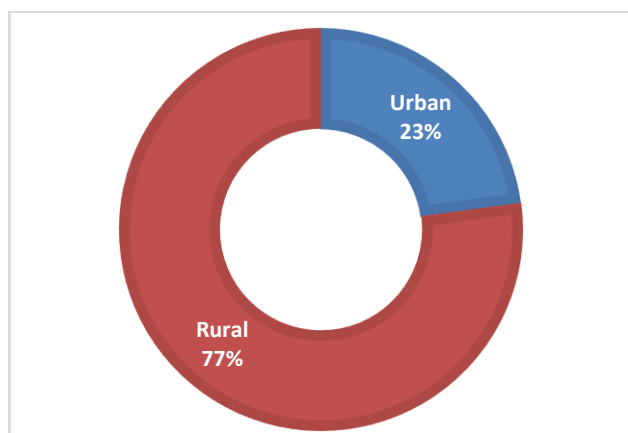


Figure 12: Gender-wise Deposit (BDT lacs)

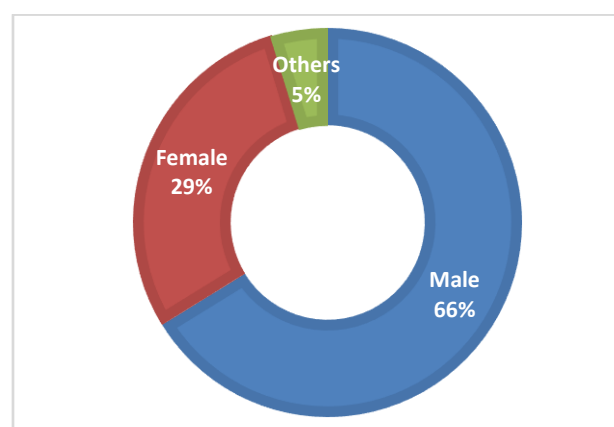
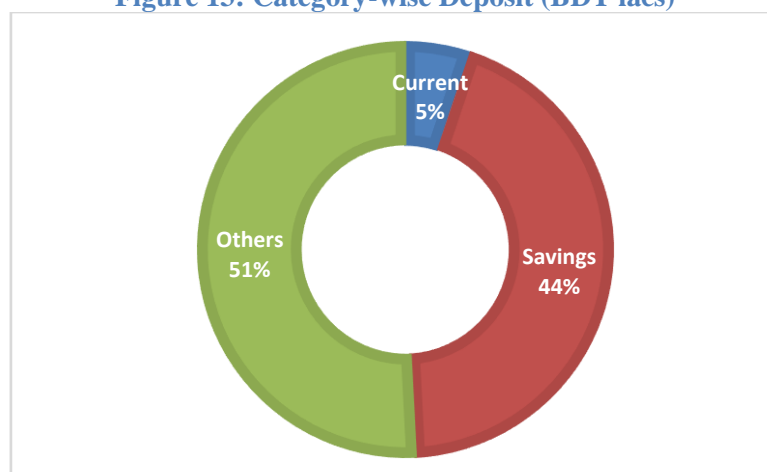


Figure 13: Category-wise Deposit (BDT lacs)



4.3 Growth of Deposit

The quarterly growth rate of the deposit in the 1st quarter of 2020 is 13.54% which is a bit lower than the growth rate of the deposit in the 4th quarter of 2019 which was 16.75%. The amount of deposit has increased by 128.55% in the past one year. Again, the growth of deposit from male customers is significantly higher than that of female customers and institutions (Figures 14, 15 & 16).

Figure 14: Geographic Trend of Deposit

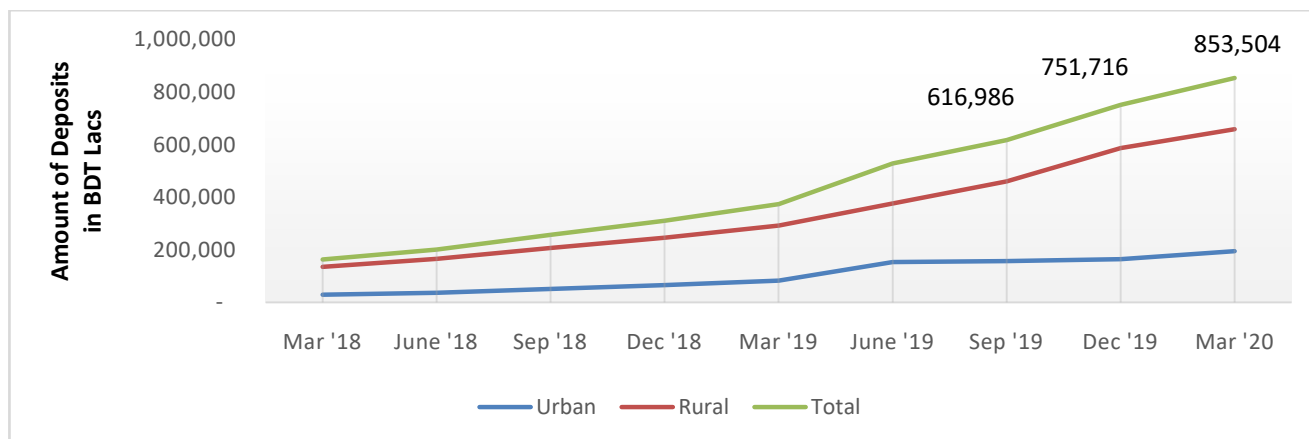


Figure 15: Gender Trend of Deposit

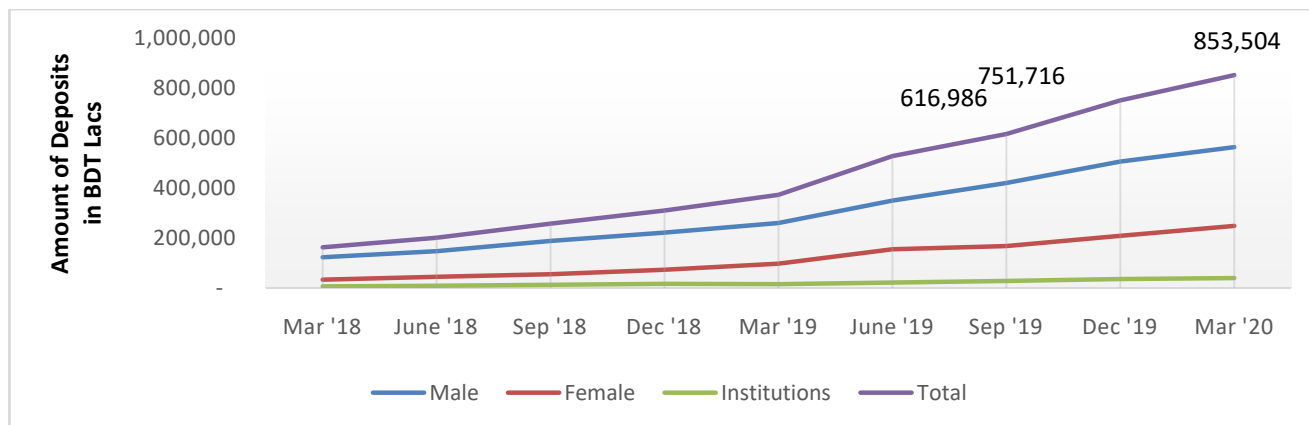
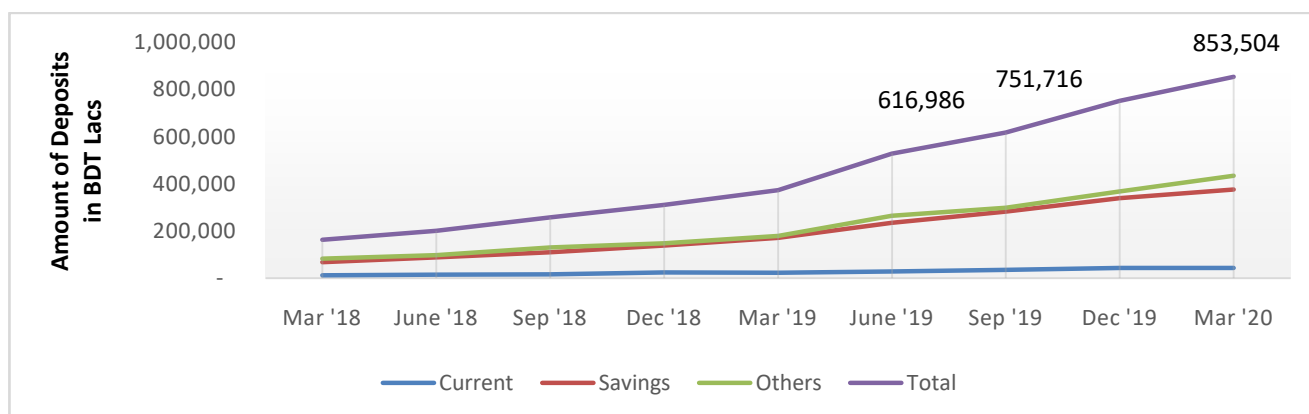


Figure 16: Category Trend of Deposit



5 Loan Disbursement

5.1 Loan

The disbursement of loan through the Agent Banking stands at BDT 67,391.83 lacs at the end of the 1st quarter of 2020. The amount has increased by 51.10% compared to the 4th quarter of 2019 and 220.33% compared to the 1st quarter of 2019. The bank-wise loan disbursement is given in Appendix-4.

5.2 Category-wise Loan Disbursement

Considering the geographical concentration of the disbursement of loans, it can be found that 70.13% of the loan has been disbursed in the rural area (Figure 17). This shows that, in line with the objective of Agent Banking, the banks are giving priority to distribute loan in rural areas through Agents. In case of the gender-wise distribution of loan in Figure 18, it is illustrated that, 69.36% of loan has been given to male customers, 5.75% to female customers and other 24.90% to small enterprises.

Figure 17: Geographical Concentration of Loan - (BDT lacs)

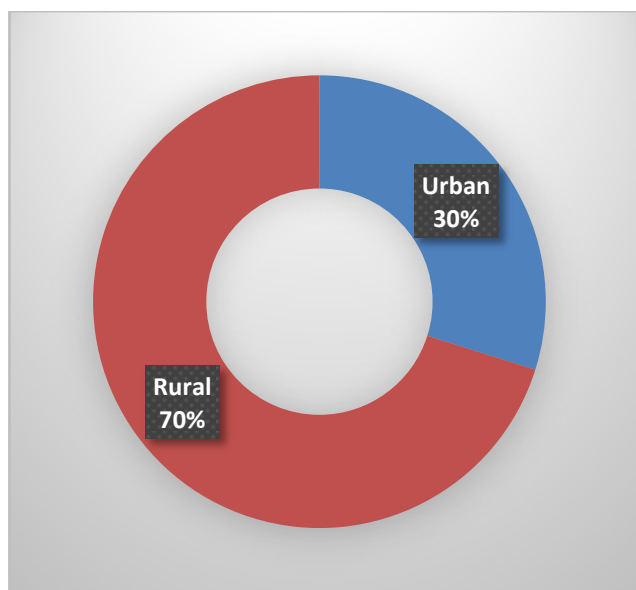
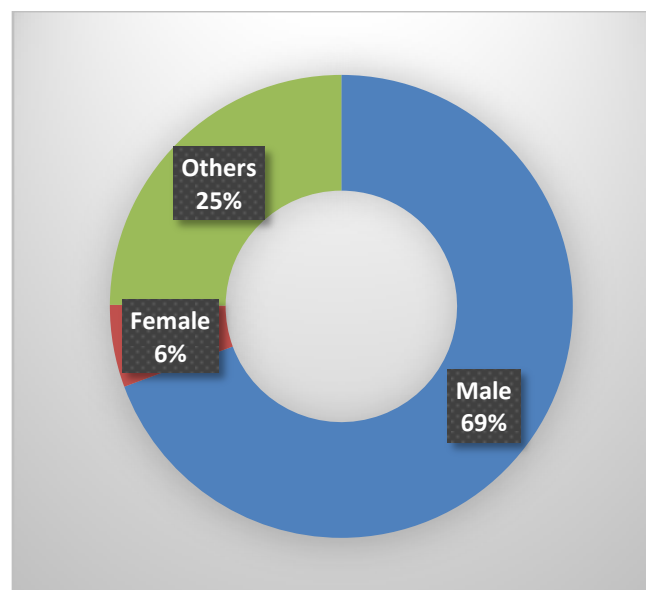


Figure 18: Gender-wise Loan -(BDT lacs)



5.3 Growth of Loan Disbursement

The quarterly growth rate of loan disbursement has increased from 45.85% in the 4th quarter of 2019 to 51.10% in the 1st quarter of 2020. At present only 9 banks are disbursing loans through Agent Banking. Therefore, the growth of lending is expected to increase when more banks will start to disburse loan through this channel.

Figure 19: Location-wise Growth of Loan

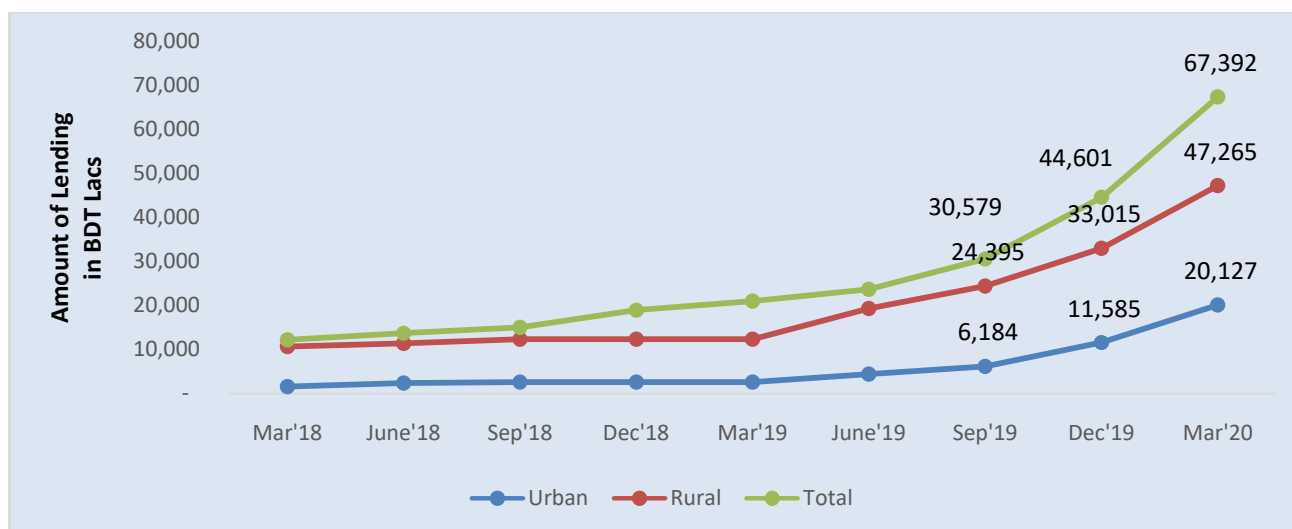
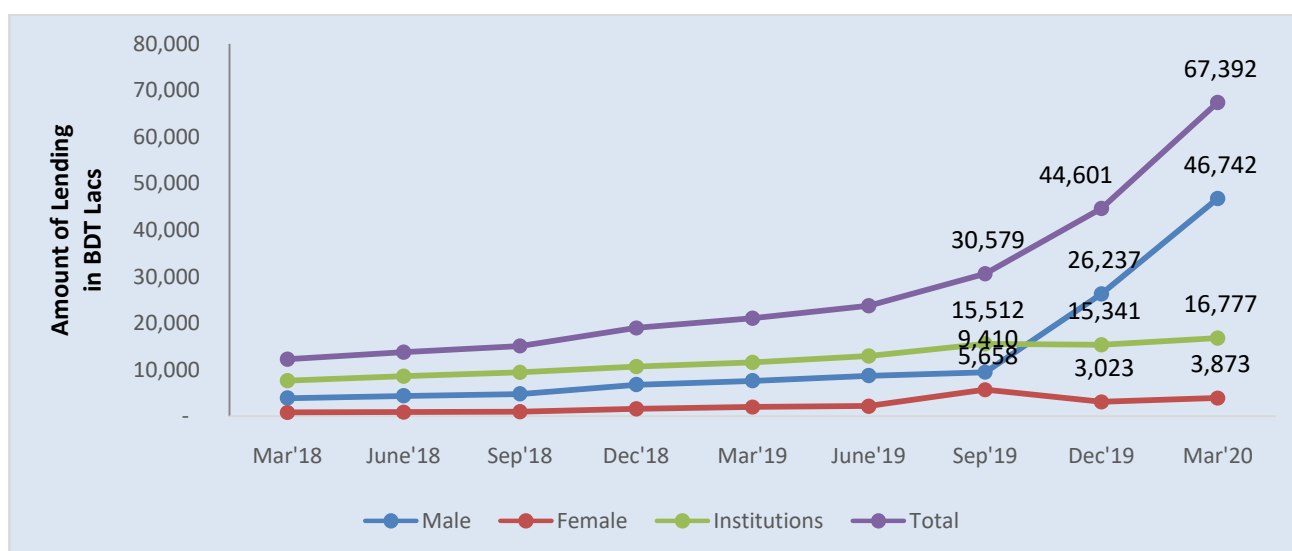


Figure 20: Gender-wise Growth of Loan



6 Inward Remittance Distribution

6.1 Inward Remittance

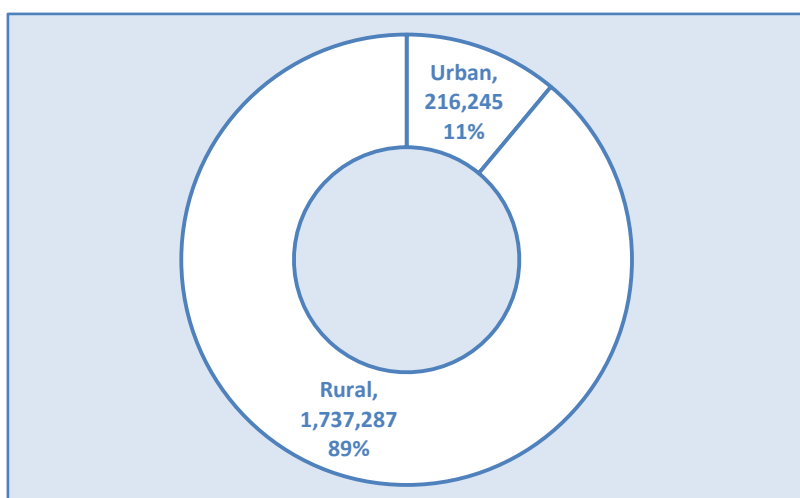
The amount of inward remittance through the Agent Banking stands at BDT 1,953,533.30 lacs at the end of 1st quarter of 2020. It has been increased by 25.76% compared to the last quarter of 2019

and 171.98% compared to the 1st quarter of 2019. The bank-wise distribution of inward remittance is given in Appendix-5.

6.2 Geographical Concentration

In case of the geographical concentration of inward remittance, it can be observed that 89% is distributed in the rural area and the rest 11% in urban regions (Figure 21). Agent Banking is playing a significant role in bringing the hard-earned money of the non-resident Bangladeshis at arm’s length of their close ones.

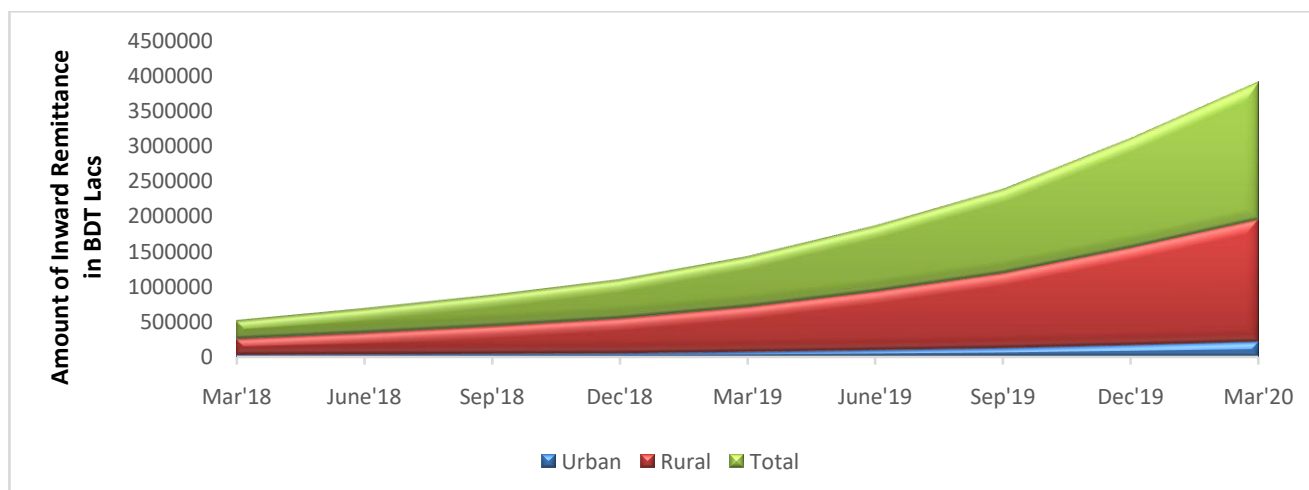
Figure 21: Geographical Concentration of Inward Remittance (BDT Lacs)



6.3 Growth of Inward Remittance Distribution

The quarterly growth rate of inward remittance in the first quarter of 2020 is 25.76% which is slightly lower than the growth rate of inward remittance in the 4th quarter of 2019 which was 30.13% (Figure 22).

Figure 22: Growth of Inward Remittance

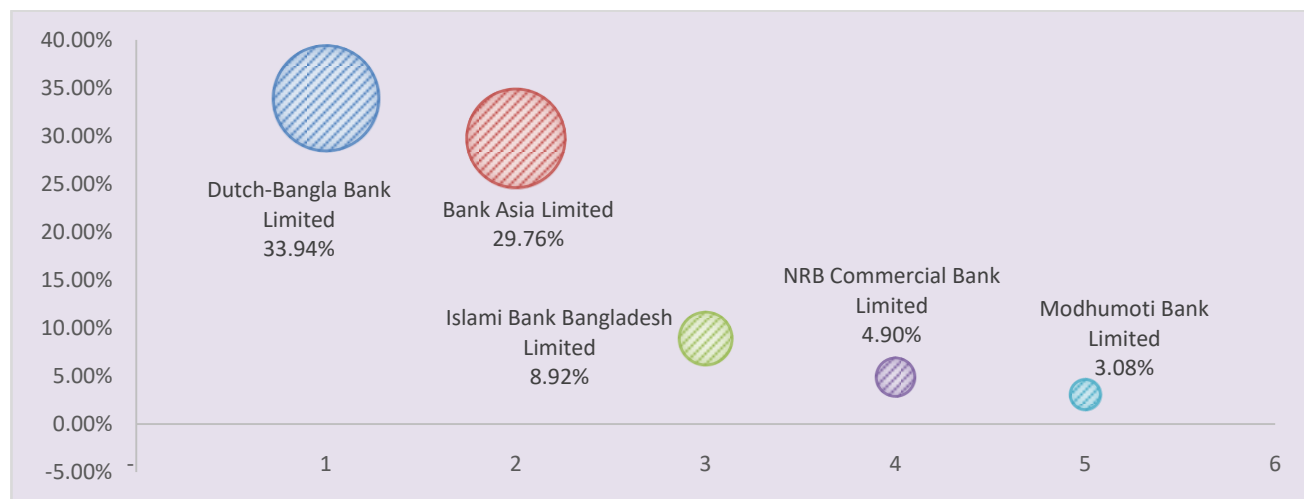


7 Top 5 Banks in Agent Banking Activities

7.1 Top 5 Banks in Terms of Outlet Number

The top 5 banks have opened 80.60% of the total Agent Outlets. Dutch-Bangla Bank Limited has the highest number of outlets with 4,030 outlets, which is 33.94% of the total outlets (Figure-23).

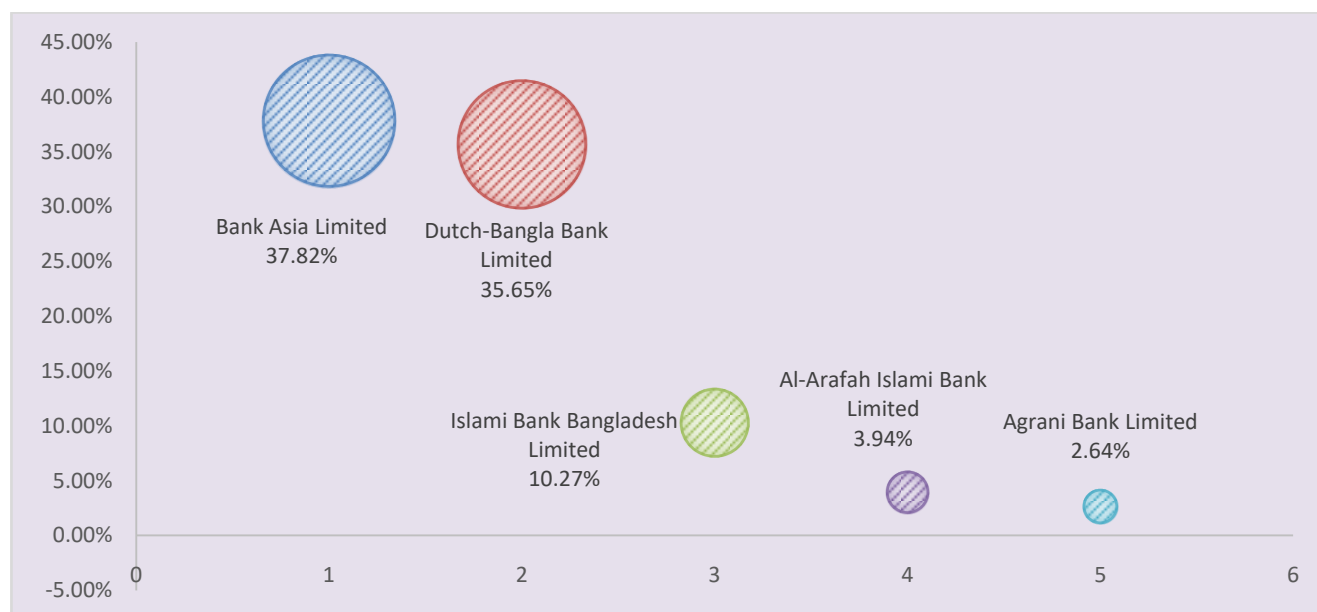
Figure 23: Top 5 Banks Share of Total Outlets



7.2 Top 5 Banks in Terms of Number of Accounts

In terms of the number of accounts, the top 5 banks have 90.32% of the total number of accounts. Out of them, Bank Asia Limited has the highest number of accounts with 2,457,175 accounts, which is 37.82% of the total accounts (Figure-24).

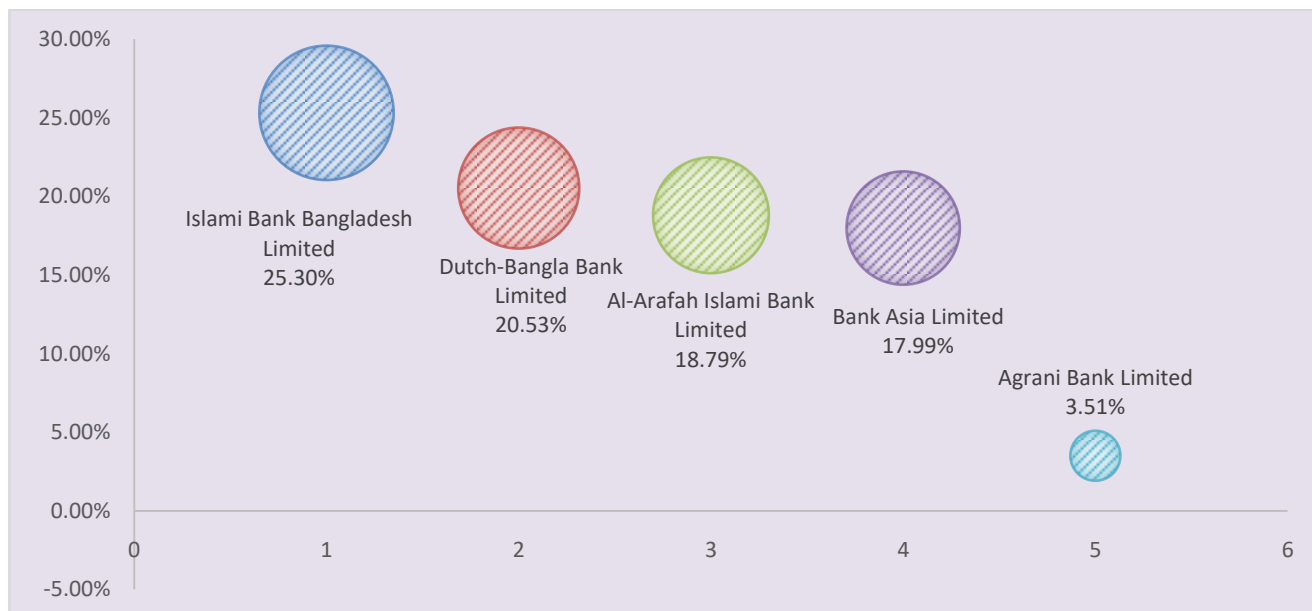
Figure 24: Top 5 Banks Share of Total Accounts



7.3 Top 5 Banks in Terms of Deposit Collection

The top 5 banks have 86.13% of the total amount of deposit collected through Agent Banking. Islami Bank Bangladesh Limited has the highest amount of deposit with BDT 215,978.25 lacs, which is 25.30% of the total deposit (Figure-25).

Figure 25: Top 5 Banks Share of total Deposit



7.4 Top 5 Banks in Terms of Loan Disbursement

The top 5 banks have disbursed 98.67% of the total loan distribution through Agent Banking. Bank Asia Limited has disbursed the highest amount of loan with BDT 27,597.25 lacs, which is 40.95% of the total disbursement of loan (Figure-26).

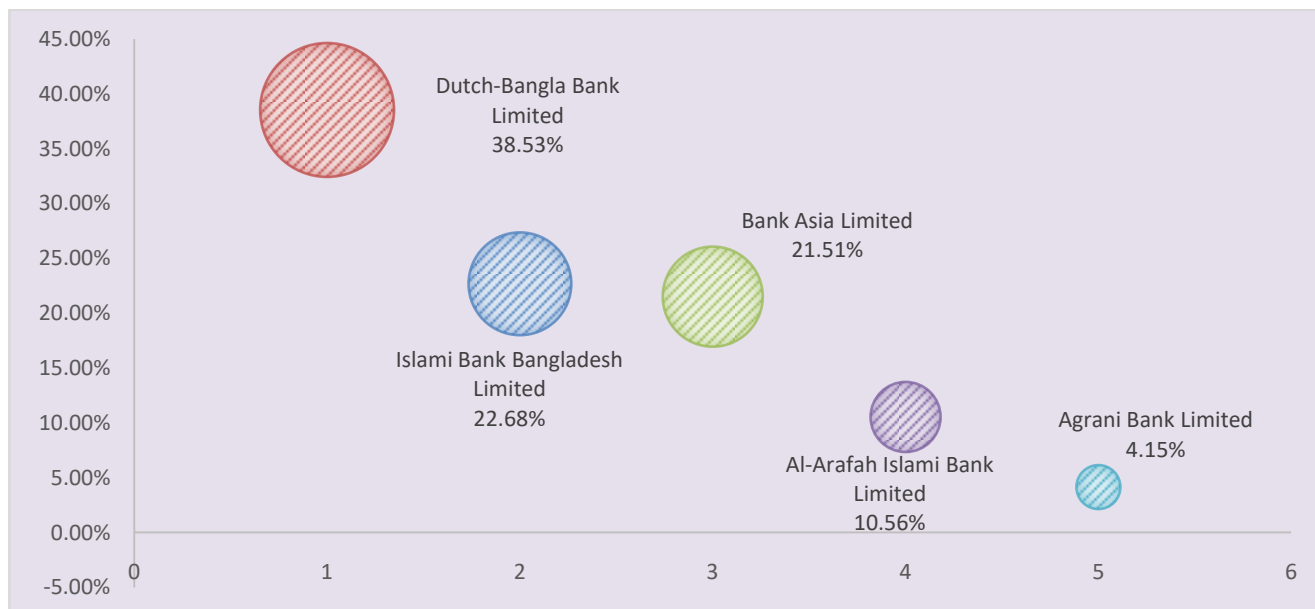
Figure 26: Top 5 Banks Share of Total Loan



7.5 Top 5 Banks in Terms of Inward Remittance Distribution

The top 5 banks have 97.43% of the total inward remittance through Agent Banking. Dutch-Bangla Bank Limited has distributed the highest amount of inward remittance with BDT 752,628.80 lacs, which is 38.53% of the total inward remittances (Figure-27).

Figure 27: Top 5 Banks Share of total Inward Remittance



8 Conclusion

The rising trend of Agent Banking services signifies the huge opportunity to bring the mass rural unbanked people under the umbrella of formal banking services. This agent banking is playing a pivotal role in providing necessary financial services for rural women, small business entrepreneurs and remitters especially. The number of accounts in favor of women has increased by 28.65% during this quarter compared to the previous one. Loan disbursement to women entrepreneurs is not significant which is only 5.75% of the total loan disbursed through Agent Banking. It is expected that more loans will be disbursed in future when more banks will start disbursing loans through the agent outlets. Thus Agent banking has a noteworthy impact on financial inclusion and potential to fill the market gap. Since agent banking services are no longer limited to basic banking services such as cash deposits, cash withdrawal, and receipt of remittances; rather banks have started giving out small loans through these outlets, it is expected that the economic activity of the rural area will be more invigorated due to agent banking.

Appendix

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

Sl No.	Bank Name	No. of Agents			No. of Outlets		
		Urban	Rural	Total	Urban	Rural	Total
1	Bank Asia Limited	227	3,195	3,422	262	3,272	3,534
2	NRB Commercial Bank Limited	23	546	569	31	551	582
3	Dutch-Bangla Bank Limited	367	462	829	651	3,379	4,030
4	Al-Arafah Islami Bank Limited	34	147	181	32	249	281
5	Modhumoti Bank Limited	-	366	366	-	366	366
6	Social Islami Bank Limited	9	60	69	10	107	117
7	Standard Bank Limited	3	25	28	3	25	28
8	First Security Islami Bank Limited	-	37	37	-	37	37
9	Agrani Bank Limited	14	231	245	14	231	245
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	126	158	32	126	158
13	The City Bank Limited	106	244	350	110	248	358
14	A B Bank Limited	14	50	64	14	50	64
15	Islami Bank Bangladesh Limited	70	989	1,059	70	989	1,059
16	The Premier Bank Limited	13	17	30	28	72	100
17	NRB Bank Limited	1	301	302	1	303	304
18	BRAC Bank Limited	99	212	311	104	245	349
19	Eastern Bank Limited	4	22	26	4	22	26
20	One Bank Limited	20	8	28	20	8	28
21	Mercantile Bank Limited	-	1	1	-	1	1
22	Shahjalal Islami Bank Limited	6	10	16	6	10	16
Total		1,095	7,165	8,260	1,443	10,432	11,875

Appendix-2: Bank-wise Number of Accounts

No. of Accounts												
Sl No.	Bank Name	Urban	Rural	Total	Male	Female	Others	Total	Current	Saving	Others	Total
1	Bank Asia Limited	256,951	2,200,224	2,457,175	896,260	1,529,711	31,204	2,457,175	40,337	2,300,481	116,357	2,457,175
2	NRB Commercial Bank Limited	2,505	88,912	91,417	36,086	55,331	-	91,417	169	89,563	1,685	91,417
3	Dutch-Bangla Bank Limited	493,774	1,822,664	2,316,438	1,625,406	691,032	-	2,316,438	36,938	2,142,794	136,706	2,316,438
4	Al-Arafah Islami Bank Limited	16,893	238,930	255,823	144,583	108,528	2,712	255,823	11,393	194,147	50,283	255,823
5	Modhumoti Bank Limited	-	97,428	97,428	31,396	66,032	-	97,428	916	96,028	484	97,428
6	Social Islami Bank Limited	2,574	54,868	57,442	31,871	25,571	-	57,442	879	38,334	18,229	57,442
7	Standard Bank Limited	824	12,074	12,898	7,401	5,497	-	12,898	1,184	9,323	2,391	12,898
8	First Security Islami Bank Limited	-	35,244	35,244	21,348	13,896	-	35,244	3,697	22,560	8,987	35,244
9	Agrani Bank Limited	6,793	164,573	171,366	83,216	88,150	-	171,366	8,484	149,042	13,840	171,366
10	Mutual Trust Bank Limited	14,276	49,931	64,207	37,035	27,172	-	64,207	3,314	49,610	11,283	64,207
11	Midland Bank Limited	2,141	14,597	16,738	9,875	6,863	-	16,738	640	13,021	3,077	16,738
12	United Commercial Bank Limited	12,793	39,264	52,057	30,326	21,731	-	52,057	7,225	37,097	7,735	52,057
13	The City Bank Limited	19,899	83,628	103,527	62,026	41,501	-	103,527	13,218	77,824	12,485	103,527
14	A B Bank Limited	3,644	14,597	18,241	11,408	6,833	-	18,241	691	12,728	4,822	18,241
15	Islami Bank Bangladesh Limited	56,040	611,493	667,533	435,950	231,583	-	667,533	20,589	376,363	270,581	667,533
16	The Premier Bank Limited	15,218	15,055	30,273	16,554	13,719	-	30,273	276	27,647	2,350	30,273
17	NRB Bank Limited	113	18,109	18,222	6,796	10,876	550	18,222	688	14,345	3,189	18,222
18	BRAC Bank Limited	8,555	17,382	25,937	15,463	10,474	-	25,937	8,857	14,738	2,342	25,937
19	Eastern Bank Limited	1,056	2,761	3,817	2,752	1,065	-	3,817	183	3,084	550	3,817
20	One Bank Limited	502	247	749	584	165	-	749	34	687	28	749
21	Mercantile Bank Limited	-	36	36	32	4	-	36	-	36	-	36
22	Shahjalal Islami Bank Limited	112	771	883	589	288	6	883	39	655	189	883
Total		914,663	5,582,788	6,497,451	3,506,957	2,956,022	34,472	6,497,451	159,751	5,670,107	667,593	6,497,451

Appendix-3: Bank-wise Amount of Deposit Collection

Amount of Deposits (in BDT lacs)												
Sl No.	Bank Name	Urban	Rural	Total	Male	Female	Others	Total	Current	Savings	Others	Total
1	Bank Asia Limited	22,414.73	131,126.65	153,541.38	84,522.26	57,210.76	11,808.36	153,541.38	8,049.35	82,138.81	63,353.22	153,541.38
2	NRB Commercial Bank Limited	113.48	1,510.59	1,624.07	898.24	725.83	-	1,624.07	32.51	1,040.21	551.35	1,624.07
3	Dutch-Bangla Bank Limited	52,388.12	122,813.00	175,201.12	111,672.14	40,997.04	22,531.94	175,201.12	5,214.71	120,691.99	49,294.42	175,201.12
4	Al-Arafah Islami Bank Limited	32,086.75	128,317.76	160,404.51	125,455.31	29,569.70	5,379.50	160,404.51	4,316.79	53,083.65	103,004.07	160,404.51
5	Modhumoti Bank Limited	-	2,958.00	2,958.00	1,630.00	1,328.00	-	2,958.00	215.00	2,622.00	121.00	2,958.00
6	Social Islami Bank Limited	5,985.88	7,776.15	13,762.03	10,785.96	2,976.07	-	13,762.03	550.75	2,033.71	11,177.57	13,762.03
7	Standard Bank Limited	27.27	1,908.51	1,935.78	1,242.25	693.53	-	1,935.78	212.43	1,030.17	693.18	1,935.78
8	First Security Islami Bank Limited	8,858.98	-	8,858.98	5,908.24	2,950.74	-	8,858.98	889.86	2,207.15	5,761.96	8,858.98
9	Agrani Bank Limited	14,006.91	15,969.41	29,976.32	8,666.14	21,310.18	-	29,976.32	1,161.23	10,404.48	18,410.61	29,976.32
10	Mutual Trust Bank Limited	8,666.00	14,666.00	23,332.00	17,091.00	6,241.00	-	23,332.00	2,843.00	6,535.00	13,954.00	23,332.00
11	Midland Bank Limited	489.24	2,178.53	2,667.77	1,945.08	722.69	-	2,667.77	171.57	758.87	1,737.33	2,667.77
12	United Commercial Bank Limited	9,607.87	11,849.92	21,457.79	17,813.23	3,644.56	-	21,457.79	1,825.04	3,725.88	15,906.87	21,457.79
13	The City Bank Limited	7,955.06	9,163.51	17,118.57	8,148.30	8,970.27	-	17,118.57	3,680.76	4,031.68	9,406.13	17,118.57
14	A B Bank Limited	1,471.95	4,577.19	6,049.14	3,817.41	2,231.74	-	6,049.14	176.35	1,664.75	4,208.03	6,049.14
15	Islami Bank Bangladesh Limited	22,411.62	193,566.63	215,978.25	150,399.15	65,579.10	-	215,978.25	11,710.69	80,318.34	123,949.22	215,978.25
16	The Premier Bank Limited	6,297.19	2,364.41	8,661.60	7,969.23	692.37	-	8,661.60	60.35	1,237.08	7,364.17	8,661.60
17	NRB Bank Limited	18.56	2,415.77	2,434.33	1,306.73	964.10	163.50	2,434.33	142.56	770.86	1,520.91	2,434.33
18	BRAC Bank Limited	1,683.56	2,746.91	4,430.47	3,511.83	918.64	-	4,430.47	2,413.48	979.80	1,037.19	4,430.47
19	Eastern Bank Limited	636.96	2,031.70	2,668.66	1,985.24	683.42	-	2,668.66	37.88	493.69	2,137.09	2,668.66
20	One Bank Limited	63.51	50.34	113.86	91.70	22.16	-	113.86	3.59	72.28	38.00	113.86
21	Mercantile Bank Limited	-	0.48	0.48	0.48	0.00	-	0.48	-	0.48	-	0.48
22	Shahjalal Islami Bank Limited	37.77	291.61	329.38	289.67	39.71	-	329.38	10.47	234.32	84.59	329.38
Total		195,221.42	658,283.07	853,504.49	565,149.59	248,471.60	39,883.30	853,504.49	43,718.37	376,075.20	433,710.92	853,504.49

Appendix-4: Bank-wise Loan Disbursement

Amount of Lending (in BDT lacs)								
SI No.	Bank Name	Urban	Rural	Total	Male	Female	Others	Total
1	Bank Asia Limited	4,122.52	23,474.73	27,597.25	8,419.30	2,400.70	16,777.25	27,597.25
2	NRB Commercial Bank Limited	-	-	-	-	-	-	-
3	Dutch-Bangla Bank Limited	330.55	911.37	1,241.92	1,097.43	144.49	-	1,241.92
4	Al-Arafah Islami Bank Limited	587.76	216.14	803.90	680.72	123.18	-	803.90
5	Modhumoti Bank Limited	-	10.00	10.00	9.50	0.50	-	10.00
6	Social Islami Bank Limited	-	-	-	-	-	-	-
7	Standard Bank Limited	-	-	-	-	-	-	-
8	First Security Islami Bank Limited	-	-	-	-	-	-	-
9	Agrani Bank Limited	-	-	-	-	-	-	-
10	Mutual Trust Bank Limited	456.00	284.00	740.00	622.00	118.00	-	740.00
11	Midland Bank Limited	-	-	-	-	-	-	-
12	United Commercial Bank Limited	-	-	-	-	-	-	-
13	The City Bank Limited	4,896.34	7,707.74	12,604.08	12,267.13	336.95	-	12,604.08
14	A B Bank Limited	-	-	-	-	-	-	-
15	Islami Bank Bangladesh Limited	-	90.70	90.70	59.00	31.70	-	90.70
16	The Premier Bank Limited	-	-	-	-	-	-	-
17	NRB Bank Limited	-	52.60	52.60	51.80	0.80	-	52.60
18	BRAC Bank Limited	9,734.14	14,517.24	24,251.38	23,534.88	716.50	-	24,251.38
19	Eastern Bank Limited	-	-	-	-	-	-	-
20	One Bank Limited	-	-	-	-	-	-	-
21	Mercantile Bank Limited	-	-	-	-	-	-	-
22	Shahjalal Islami Bank Limited	-	-	-	-	-	-	-
Total		20,127.31	47,264.52	67,391.83	46,741.76	3,872.82	16,777.25	67,391.83

Appendix-5: Bank-wise Inward Remittance Distribution

Inward Remittance (BDT in lacs)				
Sl No.	Bank Name	Urban	Rural	Total
1	Bank Asia Limited	25,213.35	395,009.15	420,222.50
2	NRB Commercial Bank Limited	-	7.44	7.44
3	Dutch-Bangla Bank Limited	149,154.61	603,474.19	752,628.80
4	Al-Arafah Islami Bank Limited	7,880.02	198,399.36	206,279.38
5	Modhumoti Bank Limited	-	275.53	275.53
6	Social Islami Bank Limited	124.28	1,365.81	1,490.09
7	Standard Bank Limited	27.60	6,042.49	6,070.09
8	First Security Islami Bank Limited	-	1,952.24	1,952.24
9	Agrani Bank Limited	948.86	80,195.75	81,144.61
10	Mutual Trust Bank Limited	2,065.00	17,022.00	19,087.00
11	Midland Bank Limited	226.98	2,076.13	2,303.11
12	United Commercial Bank Limited	50.17	838.96	889.13
13	The City Bank Limited	955.71	11,797.46	12,753.17
14	A B Bank Limited	124.17	1,661.96	1,786.13
15	Islami Bank Bangladesh Limited	29,337.21	413,795.49	443,132.70
16	The Premier Bank Limited	0.13	44.29	44.42
17	NRB Bank Limited	1.83	1,247.77	1,249.60
18	BRAC Bank Limited	126.99	2,031.13	2,158.12
19	Eastern Bank Limited	1.88	46.39	48.27
20	One Bank Limited	7.06	3.91	10.97
21	Mercantile Bank Limited	-	-	-
22	Shahjalal Islami Bank Limited	-	-	-
Total		216,245.85	1,737,287.45	1,953,533.30