

Quarterly Report
on
Agent Banking



July-September 2020

**Financial Inclusion Department
Bangladesh Bank
Head Office, Dhaka**

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Executive Summary

This quarterly report summarizes the progress of agent banking during September quarter of 2020. Amidst the COVID-19 pandemic, agent banking in Bangladesh has continued to grow in all dimensions during this entire quarter. Up to September 2020, 24 banks in Bangladesh have undertaken agent banking operations through 10,163 number of agents and 14,016 number of outlets. The number of agents has grown by 15.96% and the number of outlets has grown by 12.59% throughout this quarter. A cumulative 8,221,893 number of accounts has been opened through agent banking of which 3,749,087 (46%) numbers of accounts belong to female customers and 7,111,887 (86%) numbers of accounts belong to rural mass. Till this quarter, total amount of deposit collection stands to BDT 1,304,061.72 lacs; loan disbursement stands to BDT 108,695.84 lacs and inward remittance distribution stands to BDT 3,833,524.40 lacs. The year to year comparison (September 2019 to September 2020) also provides notable progress (please see the Table 1).

The number of accounts opened through agent banking has grown by 11.74% during this quarter compared to the previous quarter. The persistent positive growth of agent banking accounts amidst Covid-19 pandemic throughout the last quarter indicates the surging demand of agent banking services across different segments of population. The share of female accounts opened through agent banking continues to keep the pace, indicating an increase of 9.94% during the reporting quarter. The gap between male and female accounts is narrowing down gradually signifying the increased participation of females in the formal financial system.

The volume of deposit has increased by 27.60% while the volume of loans has increased by 50.85% during this quarter. Although the volume of loan disbursement is not significant due to fewer numbers of banks have come forward, still the growth of loan disbursement in rural area is promising. The amount of inward remittances distributed by the agent outlets has increased notably by 43.84% during this quarter. This remarkable remittance inflow through banks is a positive outcome of the government's initiative of 2% cash incentive as well as some banks' enthusiastic initiative of 1% more cash incentive on the remittance sent by the expatriates through agent banking. Agent banking is thus becoming popular channel of inward remittance distribution since beneficiaries are getting doorstep services within lowest time. This quarterly progress of agent banking for the quarter of September 2020 is very much indicative that financial services through agents are truly reaching the underprivileged segments of the society even in the pandemic situation.

1. Introduction

Bangladesh Bank has introduced agent banking in the country through issuing a guideline in 2013¹. The main purpose is to provide a safe alternate delivery channel of banking services to the under-privileged, under-served population who generally live in geographically remote location that are beyond the reach of the traditional banking networks. Banks can deliver a variety of banking services including savings, loans, remittances, and various payment services (such as utility bills, taxes, government transfer benefits) to the customers through an agent. This model is thus, gaining popularity as a cost-effective delivery channel as well as a convenient way of providing banking services going proximate to the mass people who would otherwise have remained unbanked due to distant location. With a view to facilitating full-fledge agent banking, Bangladesh Bank has issued a comprehensive *Prudential Guidelines for Agent banking Operation in Bangladesh* in 2017² covering approval process, permissible activities, responsibilities of both banks and agents, AML/CFT requirements, supervision and monitoring mechanism, customer protection mechanism, business continuity plan etc.

Table 1: Brief Overview of Agent Banking Activities

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

	September 2019	June 2020	September 2020	Change	
				Y-to-Y	Q-to-Q
Banks with Agent Banking License	22	28	28	6	0
Banks in Operation	19	23	24	5	1
Number of Agents	6,531	8,764	10,163	55.61%	15.96%
Number of Outlets	9,391	12,449	14,016	49.25%	12.59%
Number of Accounts	3,964,346	7,358,190	8,221,893	107.40%	11.74%
Number of Female Accounts	1,465,024	3,410,270	3,749,087	155.91%	9.94%
Number of Rural Accounts	3,308,018	6,377,457	7,111,887	114.99%	11.52%
Amount of Deposit	616,986.50	1,022,021.13	1,304,061.72	111.36%	27.60%
Amount of Loan Disbursed	30,579.45	72,054.89	108,695.84	255.45%	50.85%
Amount of Inward Remittance	1,193,769.57	2,665,059.00	3,833,524.40	221.13%	43.84%

This quarterly report summarizes the latest state of the agent banking operations in Bangladesh as of September 2020 and the progress since June 2020 and September 2019. It focuses on the coverage scenario, customer penetration, collection of deposit, ratio of male and female accounts, disbursement of loan and amount of inward remittances through the agent banking.

¹PSD Circular No. 05: Guidelines on Agent Banking for the Banks dated 09 December 2013.

²BRPD Circular No. 14: Prudential Guidelines for Agent Banking Operation in Bangladesh dated 18 September 2017.

2. Agent Banking Coverage

2.1 Number of Agents and Outlets

The coverage of agent banking operation in terms of number of agents and outlets increases remarkably which is shown in Table 1. Up to September 2020, the total number of agents and outlets reaches at 10,163 and 14,016 respectively. Bank-wise number of agents and outlets is given in Appendix-1.

2.2 Geographical Concentration

As of September 2020, 87% of the agents and 88% of the outlets are located in the rural area. From the regulatory perspective, the main objective of introducing agent banking is to bring geographically unreached mass people under the umbrella of formal financial services. Hence this wide coverage of agent banking in rural areas provides positive indication of upholding the agenda of promoting financial inclusion.

Figure 1: Number of Agents

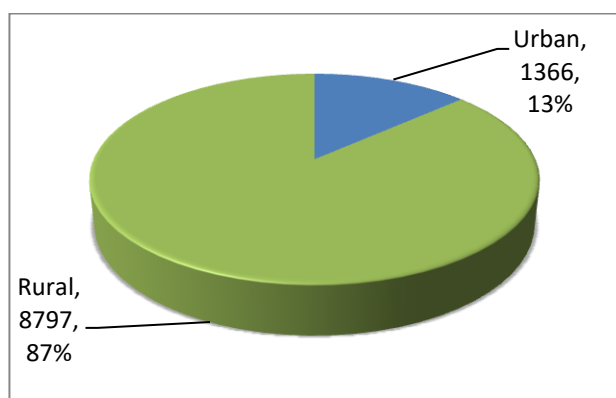
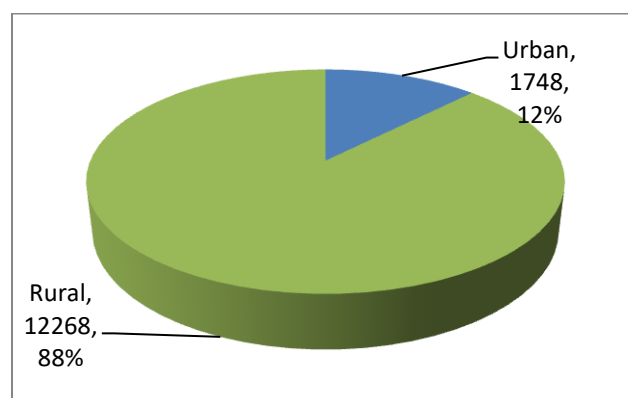


Figure 2: Number of Outlets



As per the Prudential Guidelines, banks are required to maintain a minimum ratio of 3:1 for establishing rural vs. urban agent banking outlets. Figure 2 is showing consistent picture of maintaining that ratio. Up to September 2020, the rural vs. urban agent banking outlet establishment stands at 7:1 which is very much optimistic and in line with the objective of the central bank.

2.3 Growth of Agents and Outlets

Figure 3 and 4 show that both the number of agents and outlets has been growing at a steady rate, especially, in the rural area. This increase in the number of agents and outlets ensures not only formal financial services for the rural people but also employment opportunity for them in a new dimension. Agents are deploying skilled and semi-skilled human resources in their outlets contributing job creation and scaling up financial activities in the rural area.

Figure 3: Growth of Agents

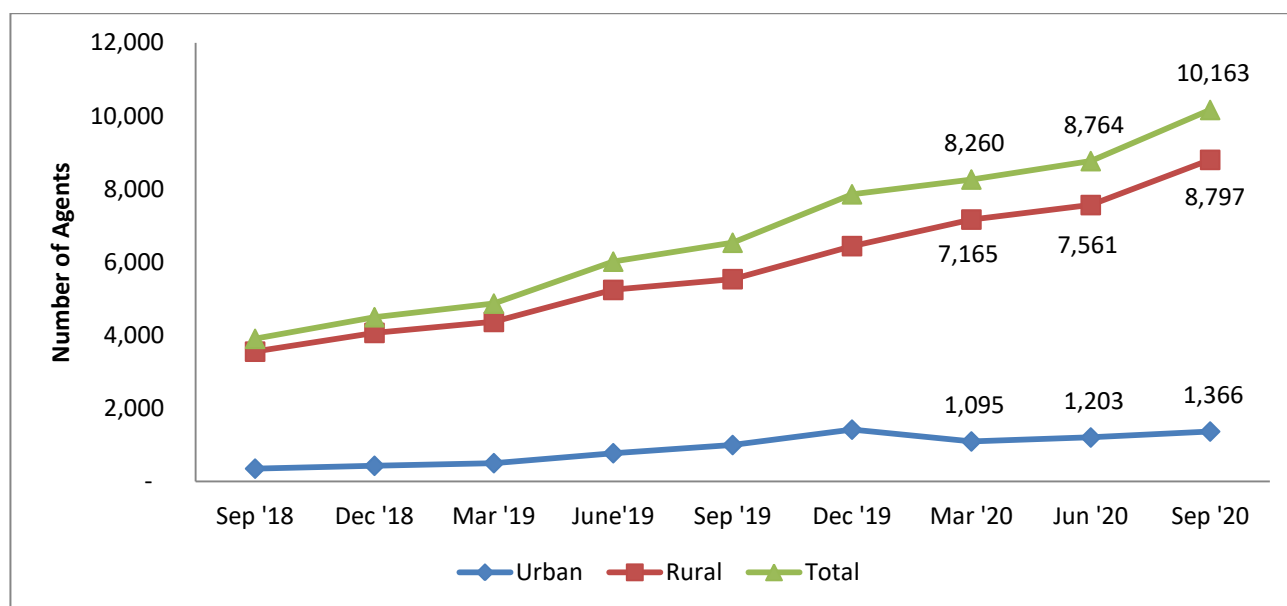
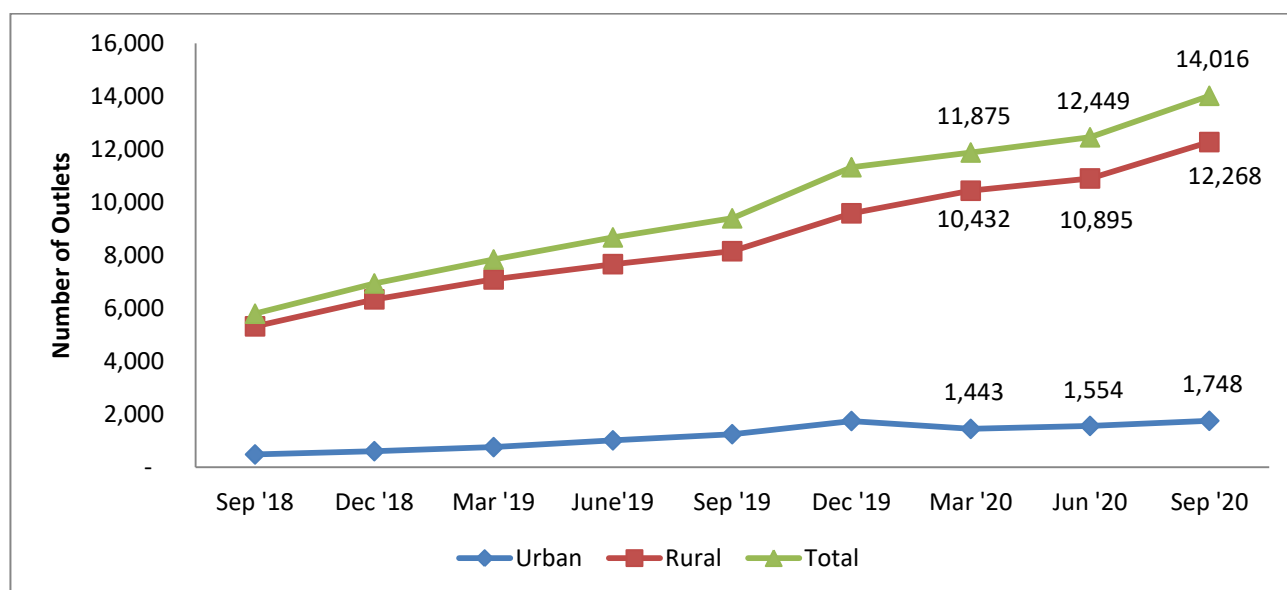


Figure 4: Growth of Outlets



3. Customer Penetration

3.1 Number of Accounts

At the end of September quarter of 2020, the total number of accounts opened through agent banking reaches at 8,221,893. Bank-wise number of accounts is given in Appendix-2.

3.2 Category-wise Accounts

Figures 5, 6 and 7 illustrate penetration of agent banking through number of accounts such as: male, female, urban, rural or institutional basis. Figure 5 show that female customers constitute 46% of the total accounts. This figure brings in positive socio-economic implication of female customers who were underserved before agent banking. Figure 6 shows that 86% of the total accounts are in the rural area which implies huge potentiality remained unattended before launching agent banking in Bangladesh.

Figure 5: Gender-wise Accounts

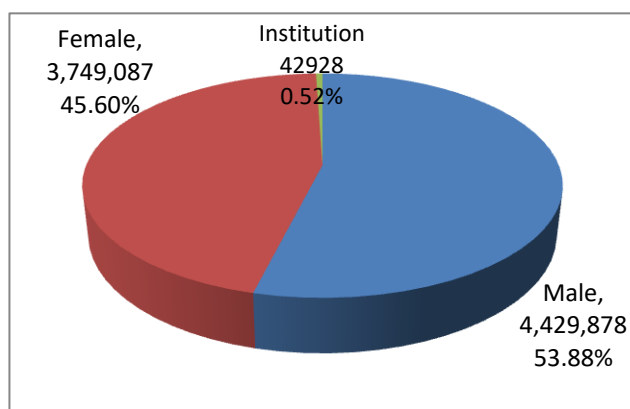


Figure 6: Geographical Concentration of Accounts

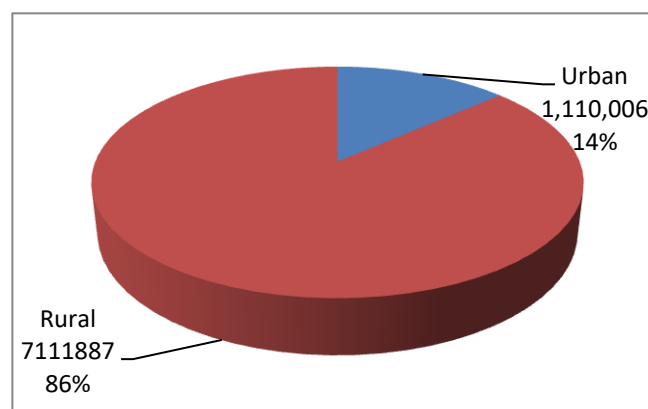
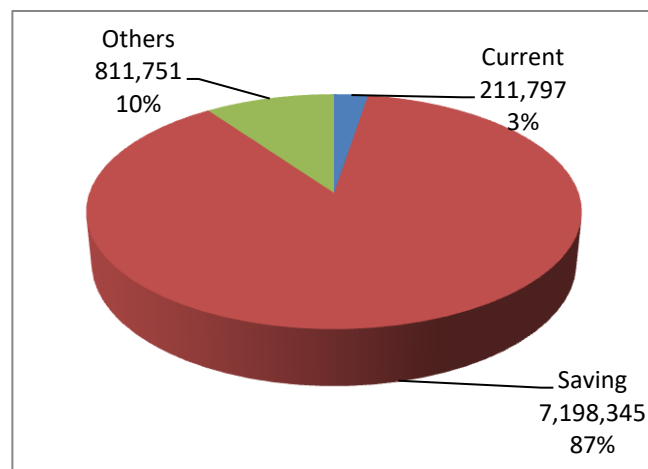


Figure 7 shows that around 87% of the accounts are savings in nature while 3% are current and remaining 10% are other accounts. The exclusive dominance of savings account may indicate that households rather than businesses tend to access more to the financial services through agent banking. Still some smallholders are using individual savings account instead of institutional account in favor of their business which is stepping up this number.

Figure 7: Category-wise Accounts



3.3 Growth of Accounts

Figures 8, 9 and 10 show a notable growth in the number of agent banking accounts over the past quarters. From figure 8, it is evident that the growth of accounts remains persistent up to September 2019; however, the growth speeds up from September 2019 to September 2020. The persistent positive growth of agent banking accounts even amidst Covid-19 pandemic throughout the last quarter indicates the surging demand of agent banking services across different segments of population.

Figure 9 also indicates that the gap in the volume of male and female accounts is gradually narrowing down. This signifies a relative increase in the participation of females in the financial system. The volume of savings account, on the other hand, is increasing at a higher rate than others, potentially indicating an increased access of households and smallholders to the agent banking relative to businesses.

Figure 8: Location-wise Growth of Accounts

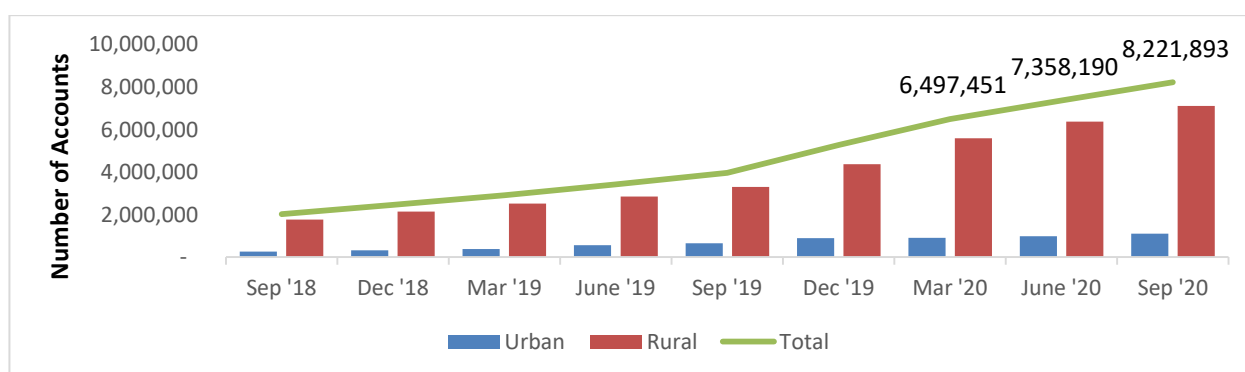


Figure 9: Gender-wise Growth of Accounts

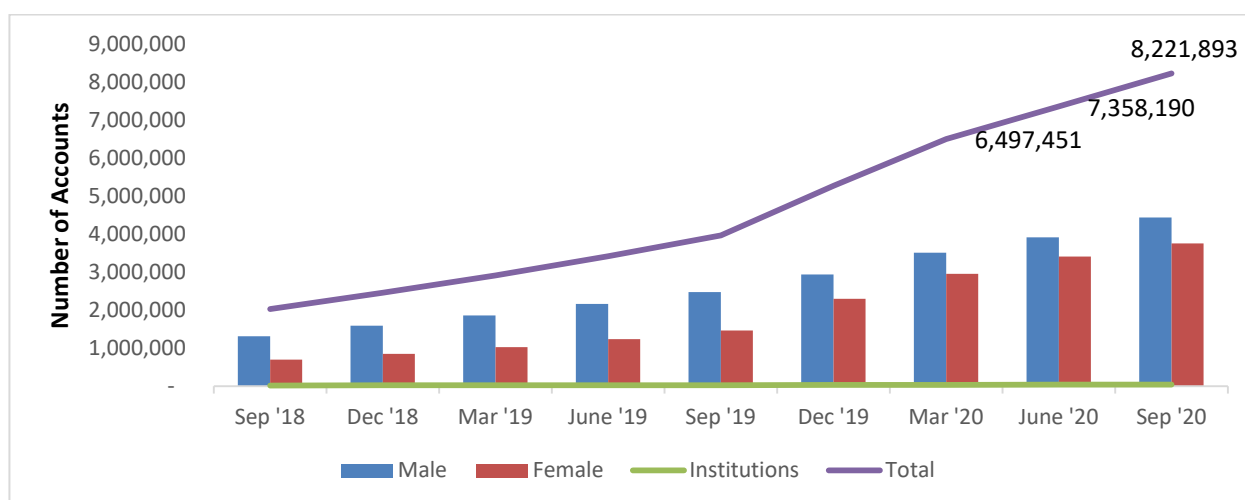
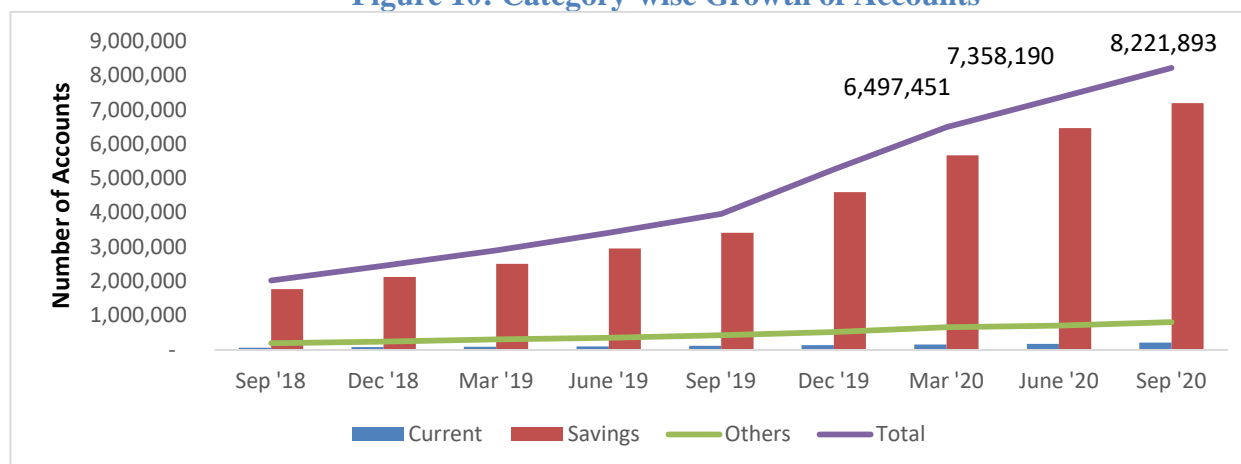


Figure 10: Category-wise Growth of Accounts



4. Deposit Collection

4.1 Deposit

At the end of September 2020 quarter, the total amount of deposit through agent banking reaches BDT 1,304,061.72 lacs and the deposit has increased by 27.60% since the June 2020 quarter. Bank-wise amount of deposit collection is given in Appendix-3.

4.2 Category-wise Deposit

Figures 11, 12 and 13 illustrate the distribution of deposit accumulated through agent banking. As evident in Figure 11, the major share of deposit (77%) has been accumulated from the rural area. The deposit collection from rural area has increased by 3 percentage points from the previous quarter which was 74%. This deposit can be utilized in investment opportunity in rural areas which can stimulate the local economy. Figure 12 on the right side shows that males dominate (61%) over females (33%) in the share of total deposit.

Figure 11: Geographical Concentration of Deposit

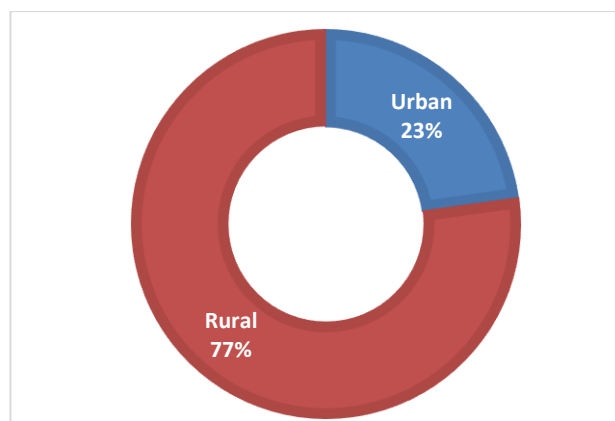


Figure 12: Gender-wise Deposit

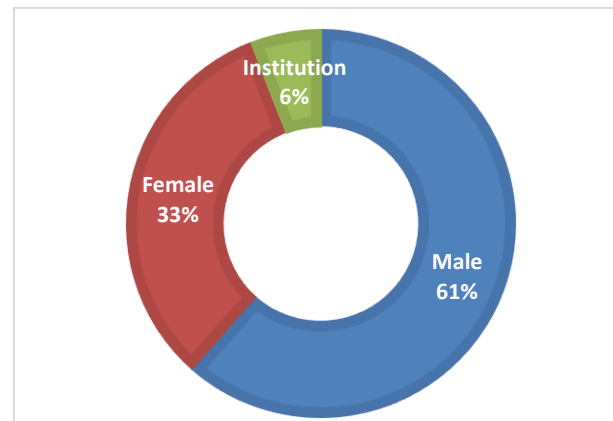
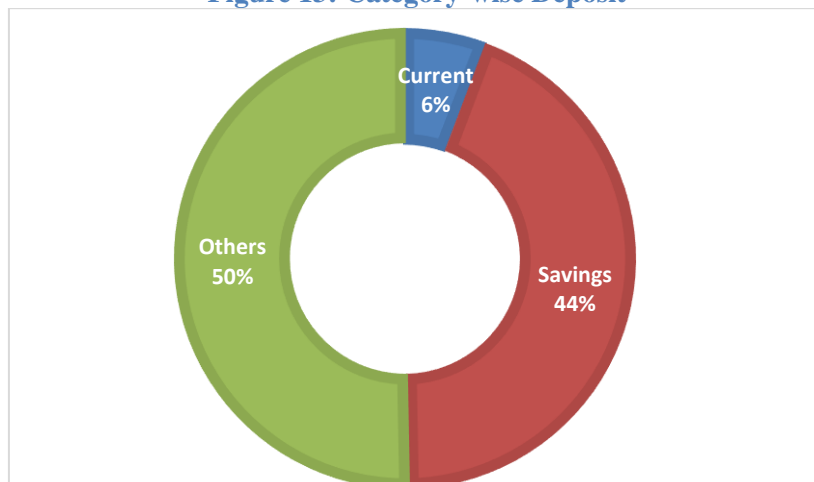


Figure 13 indicates that savings accounts continue to dominate in accumulating deposit. They comprise of 44% of the total deposit while other categories of accounts including institutions and term deposit comprise of 56%.

Figure 13: Category-wise Deposit



4.3 Growth of Deposit

Figures 14 and 15 & 16 (in the next page) illustrate the trend in deposit accumulation. In September 2020 quarter, the deposit through agent banking has increased by 27.60% since June 2020 quarter. The yearly growth of deposit shows remarkable increase which is 111.36% in September 2020 compared to September 2019. Gender distribution of the deposit indicates that deposit from male customers continues to remain significantly higher than that of female customers and institutions.

Figure 14: Geographic Trend of Deposit

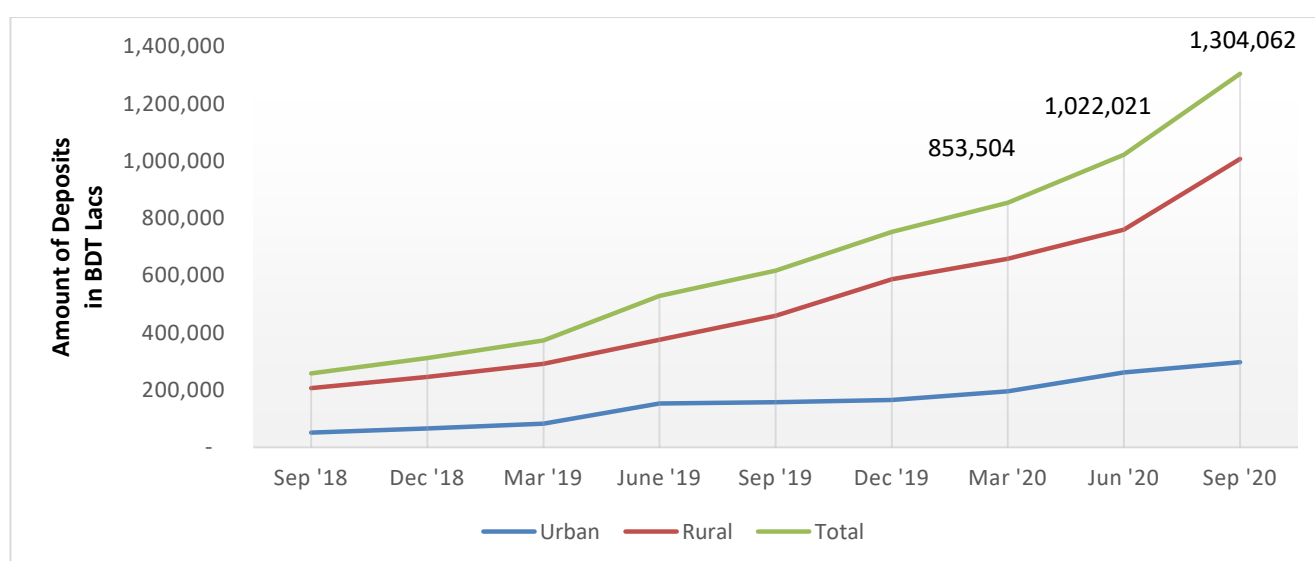


Figure 15: Gender Trend of Deposit

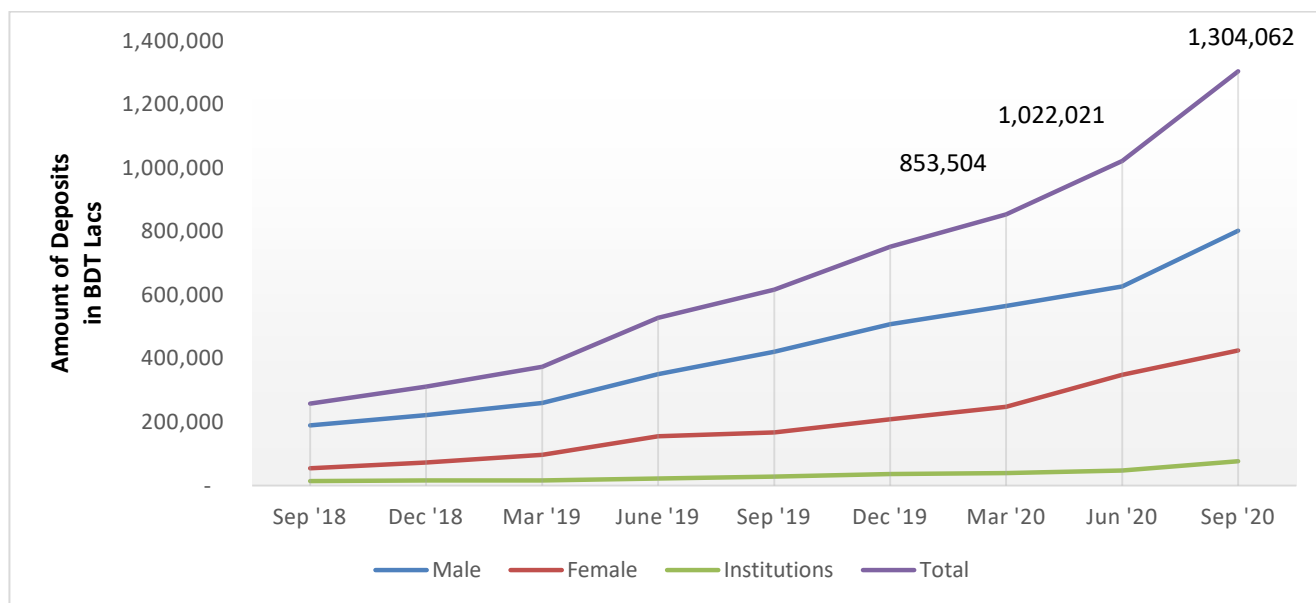
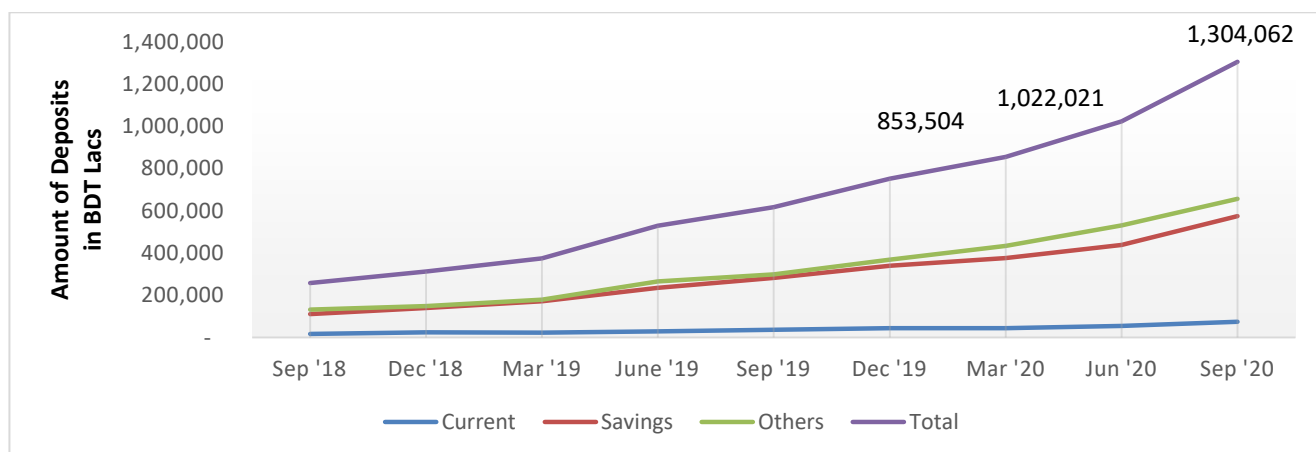


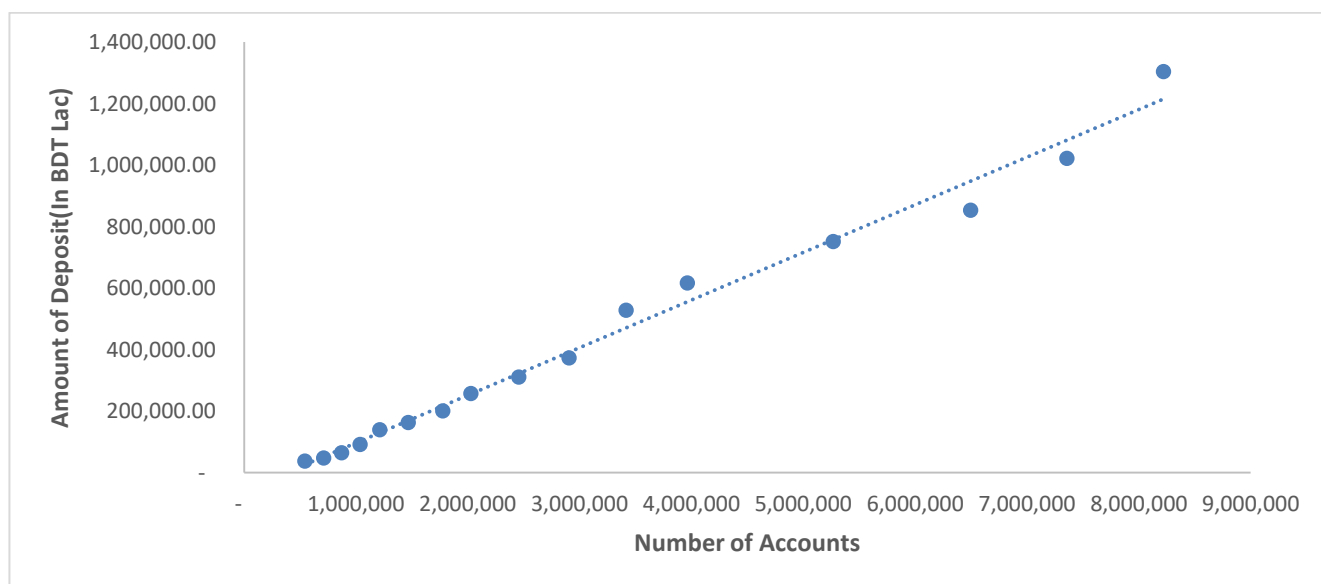
Figure 16: Category Trend of Deposit



4.4 Correlation between Number of Accounts and Deposit

Figure 17 illustrates the correlation between number of accounts opened through agent banking and the accumulated amount of deposit over time. Up to September 2018, the number of accounts through agent banking was 2,028,864 and the total amount of deposit was BDT 257,748.79 lacs. In September 2019, the number of accounts through agent banking increased by 51% to 3,964,346 and the total amount of deposit increased by 42% which was BDT 616,986.50 lacs. In September 2020, the number of accounts increases to 8,221,893 and the amount of deposit stands at BDT 1,304,061.72 lacs. Over the past two years, the number of accounts increased by 305.25% whereas the amount of deposit scaled up by 405.94%. The figure clearly shows that a positive correlation exists between two parameters changing over time.

Figure 17: Correlation between Agent Banking Accounts and Deposit



5. Loan Disbursement

5.1 Loan

Up to September 2020, the disbursement of loan through agent banking rises to BDT 108,695.84 lacs. The volume of total loan has increased by 50.85% in the current quarter compared to June quarter of 2020. Loan disbursement through agent banking is explicitly beneficial for rural customer since access to finance is one of the barriers of financial inclusion in developing countries. Agent banking is thus getting momentum in disbursing loan towards potential customer. Bank-wise loan disbursement is given in Appendix-4.

5.2 Category-wise Loan Disbursement

Figure-18 illustrates that rural customers have received BDT 70,188.92 lacs (65%) of the total loan disbursed through agent banking till September 2020. This is very much in line with the objective of agent banking since the prime objective of agent banking is to stimulate the rural economy where scope of access to finance for the rural people is a must.

Figure 18: Geographical Concentration of Loan Disbursement

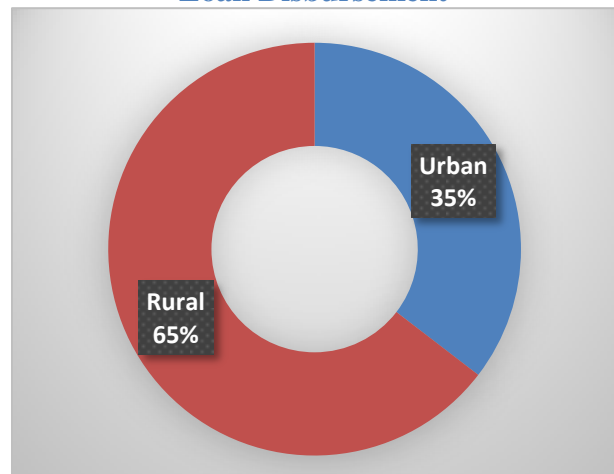


Figure 19: Gender-wise Loan Disbursement

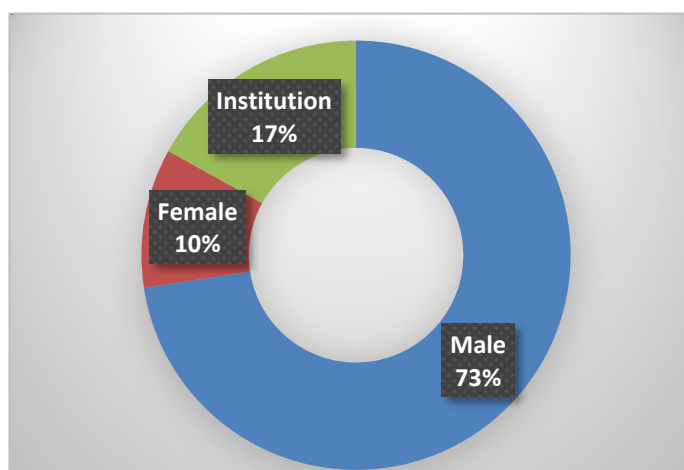


Figure 19 in the left side shows the loan disbursed through agent banking in terms of gender distribution. This chart potentially indicates that till September 2020, male customers have received BDT 78,885.70 lacs (73%) of the total loan compared to female customers who have received only BDT 11,399.58 lacs (10%). This figure may indicate lack of confidence in general from both the banks and the female customers. 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 loan.

Till September 2020, only nine Banks have disbursed loans through agent banking. It is expected that more female customers as well as smallholders will get loan facilities from banks when more banks will come forward to disburse loans through banking agents.

5.3 Growth of Loan Disbursement

The amount of loan disbursement increases to 50.85% in September quarter compared to June quarter of 2020 and 255.45% from September 2019. Figures 20 and 21 show the growth path of loan disbursement in relation to area and gender category. Figure 20 shows area-wise growth of loan disbursement which is increasing at an increasing rate during September quarter of 2020 compared to the previous quarters.

Figure 21 shows growth path of loan disbursement in terms of gender. The persistent growth path of institutional loan apprehends that some smallholders are included under individual loan. In spite of the pandemic situation, the loan disbursement through agent banking is promising since it is showing positive growth. It is expected that the pace of loan distribution will grow more once the economy will recover from COVID-19 situation.

Figure 20: Area-wise Growth of Loan

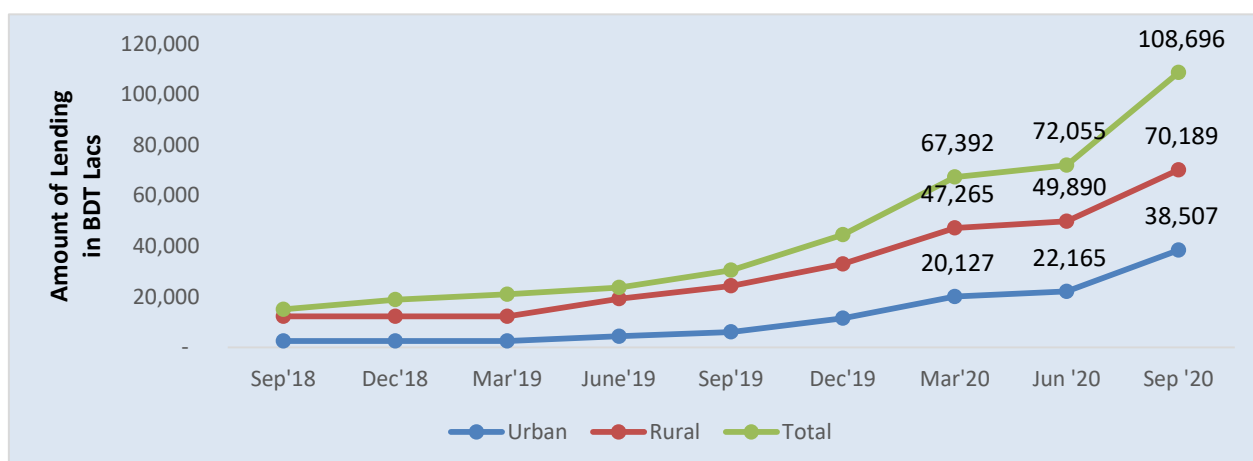
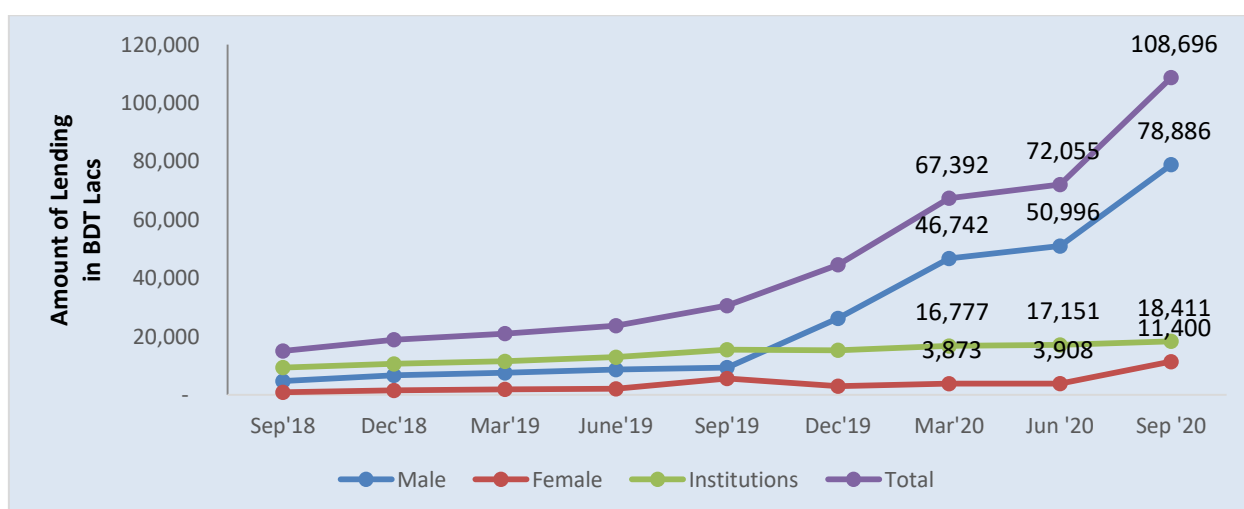


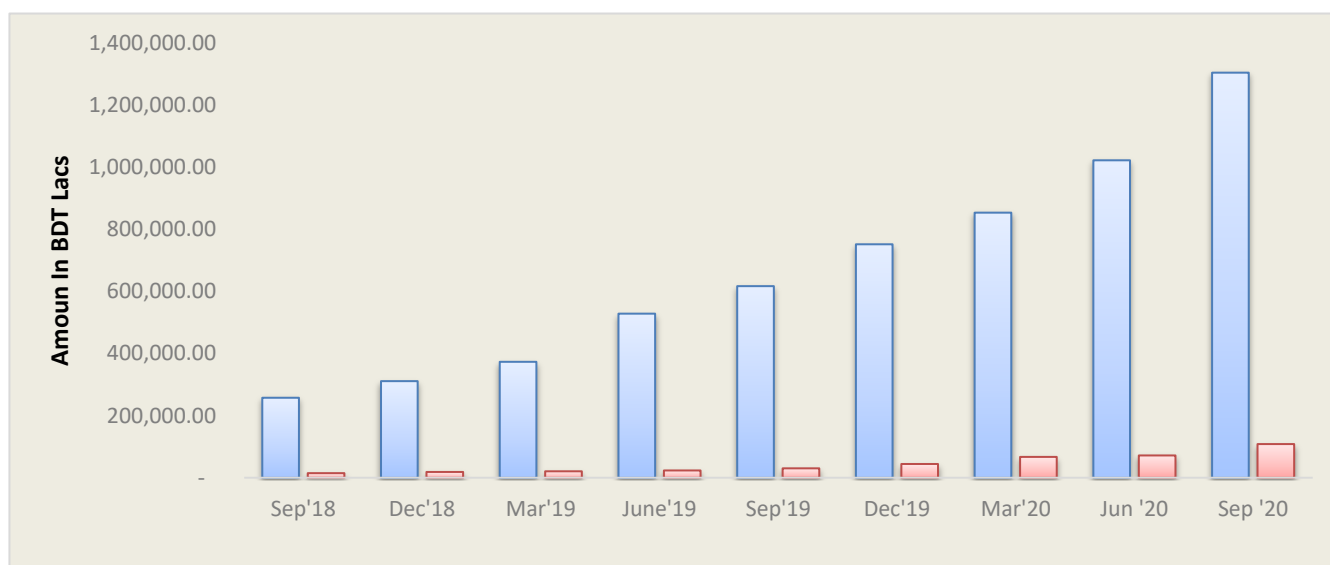
Figure 21: Gender-wise Growth of Loan



5.4 Deposit against Lending

Figure-22 indicates that the loan to deposit ratio in agent banking is only 8.34% in the September 2020 quarter. Since only nine banks out of 24 have started lending through agent banking, this ratio is insignificant. The low loan to deposit ratio indicates that agent banking window is serving banks' purpose more on deposit collection than lending. Bangladesh Bank is closely monitoring the progress and emphasizing on disbursing loans to rural people so as to stimulate the rural economy.

Figure 22: Loan Distribution against Deposit Collection



6. Inward Remittance Distribution

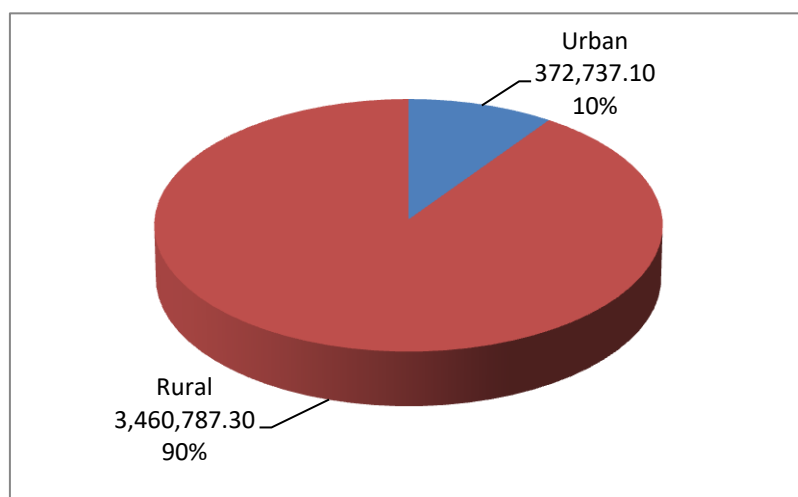
6.1 Inward Remittance

The amount of inward remittance through agent banking rises to BDT 3,833,524.40 lacs at the end of September 2020 quarter. It has increased by 43.84% in the current quarter compared to the previous quarter and 221.13% compared to the previous year. This increase in inward remittance through banking channel is a positive outcome of the government's initiative of providing 2% cash incentive on remittance sent by the expatriate Bangladeshis. In addition to the government's initiative, some banks enthusiastically giving 1% more cash incentive on the remitted amount so as to encourage the remittance inflow through formal banking channel. 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 Geographical Concentration of Inward Remittance Distribution

Figure-23 illustrates that rural population has received 90% of the total inward remittance. Agent banking is playing a vital role in bringing the hard-earned money of the non-resident Bangladeshis at arm's length of their close ones.

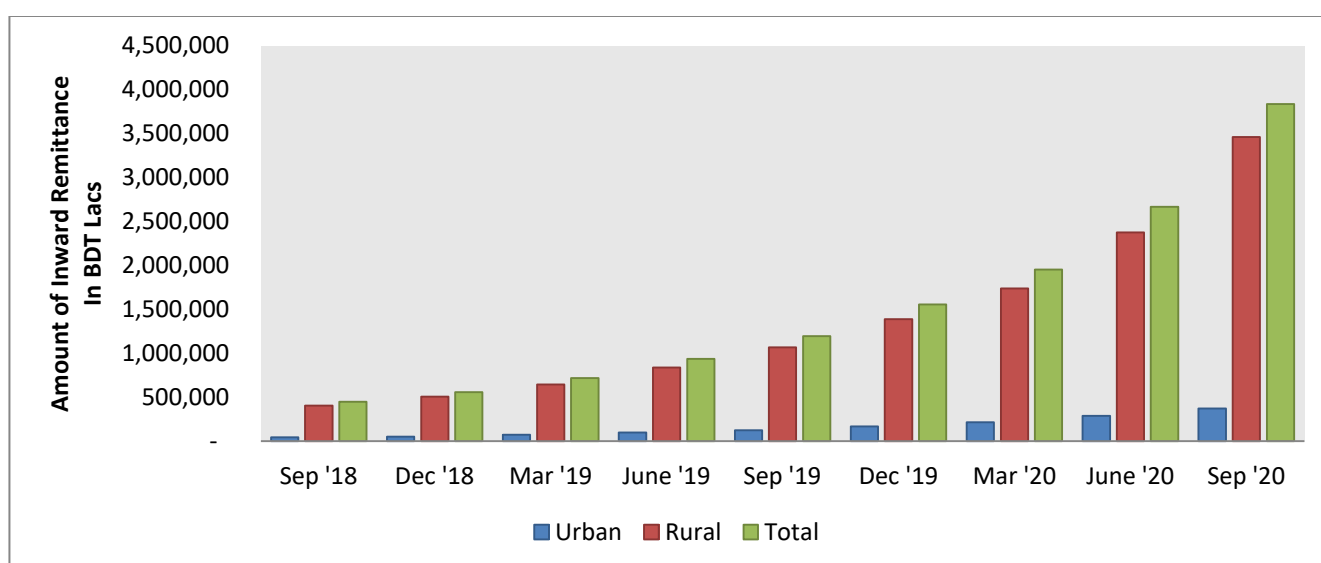
Figure 23: Area-wise Concentration of Inward Remittance



6.3 Growth of Inward Remittance Distribution

The volume of inward remittance increases to 43.84% in September 2020 compared to June 2020. Figure-24 is showing the rising growth path of inward remittances through agent banking. The most significance here is that major share of the remittances is going to the rural areas which is expected to revitalize rural economy by channelizing this remittance.

Figure 24: Growth of Inward Remittance

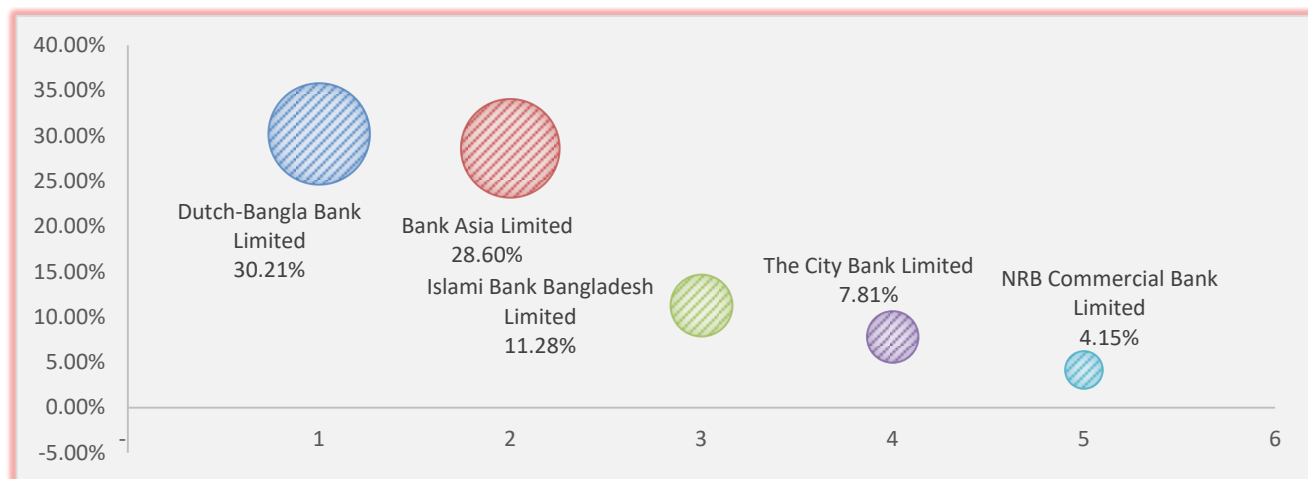


7. Top Five Banks in Agent Banking Activities

7.1 Top Five Banks in Terms of Outlet Distribution

As of September 2020, top five banks have opened 82.04% of the total agent outlets. Dutch-Bangla Bank Limited has ranked the top with 4,234 outlets, comprising 30.21% of the total outlets (Figure-25) under operation.

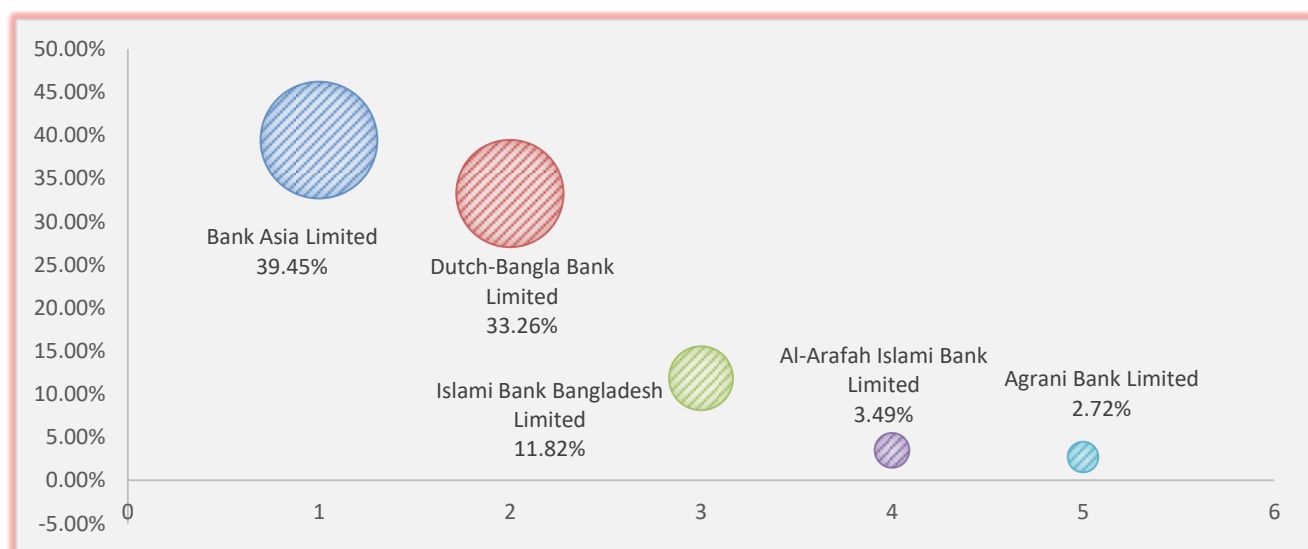
Figure 25: Top Five Banks' Share of Outlets



7.2 Top Five Banks in Terms of Number of Accounts

As of September 2020, top five Banks have opened 90.74% of the total accounts opened through agent banking. Bank Asia Limited has opened the highest number of 3,243,675 accounts, comprising of 39.45% of the total accounts (Figure-26).

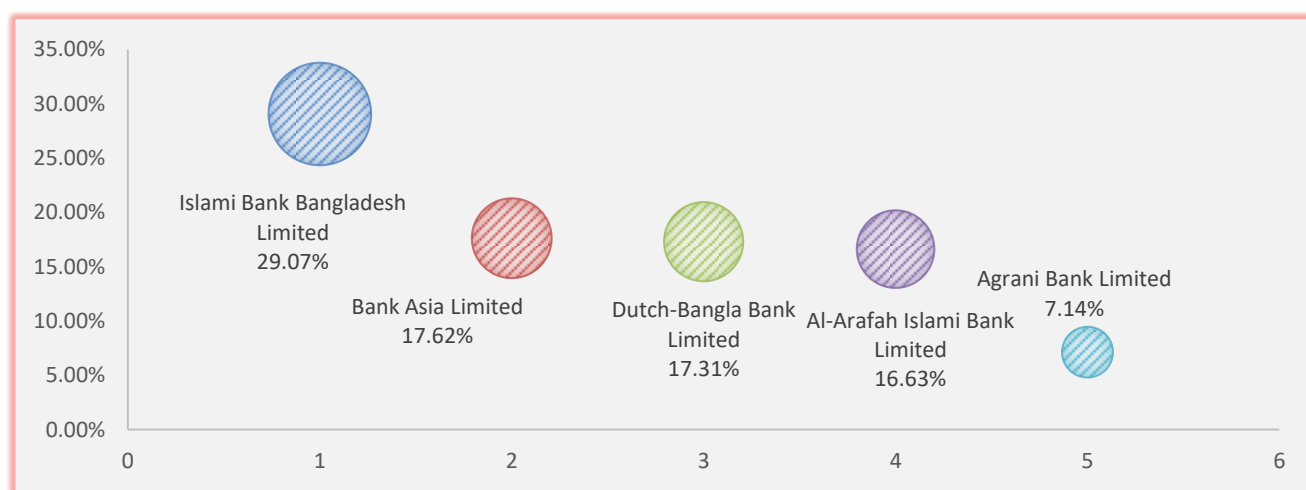
Figure 26: Top Five Banks' Share of Accounts



7.3 Top Five Banks in Terms of Deposit Collection

Till September 2020, top five banks have 87.78% share of the total amount of deposit mobilized through agent banking. Islami Bank Bangladesh Limited (IBBL) has mobilized highest amount of deposit through agent banking that is 29.07% of the total volume (Figure-27) amounting BDT 379,140.40 lacs. Bank Asia Limited with the highest number of accounts is the nearest competitor of IBBL with this regard.

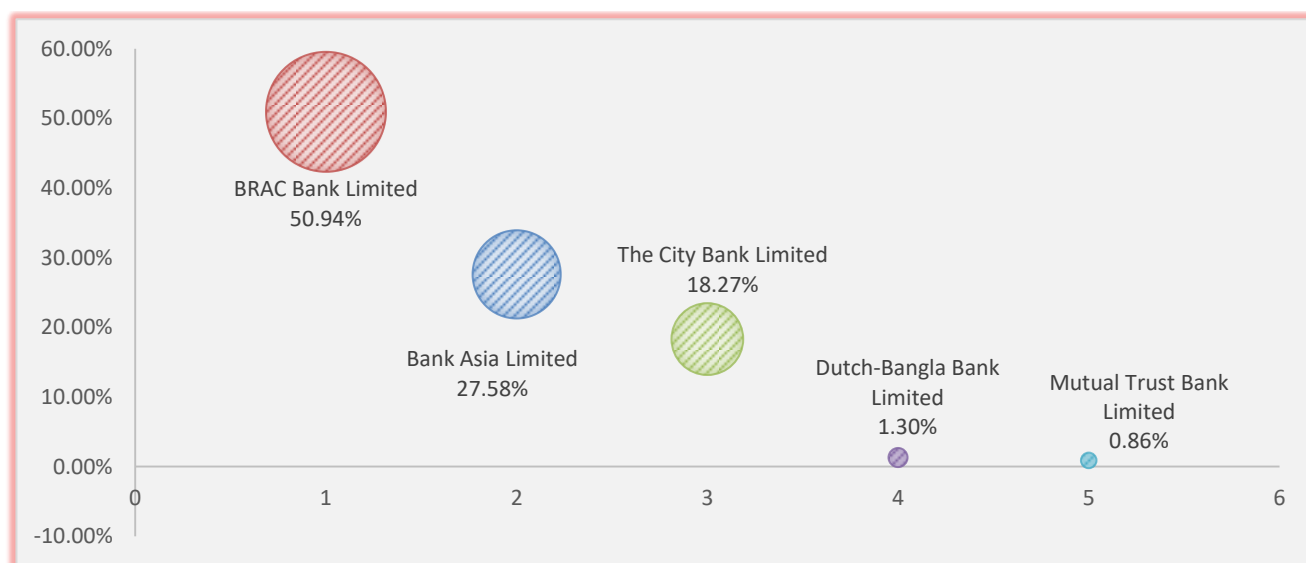
Figure 27: Top Five Banks' Share of Deposit



7.4 Top Five Banks in Terms of Loan Disbursement

The top five banks have disbursed 98.96% of the total loan disbursed through agent banking till September 2020. BRAC Bank Limited has ranked top with largest volume of loan amounting BDT 55,375.08 lacs, which is 50.94% of the total loans disbursed through agent banking (Figure-28).

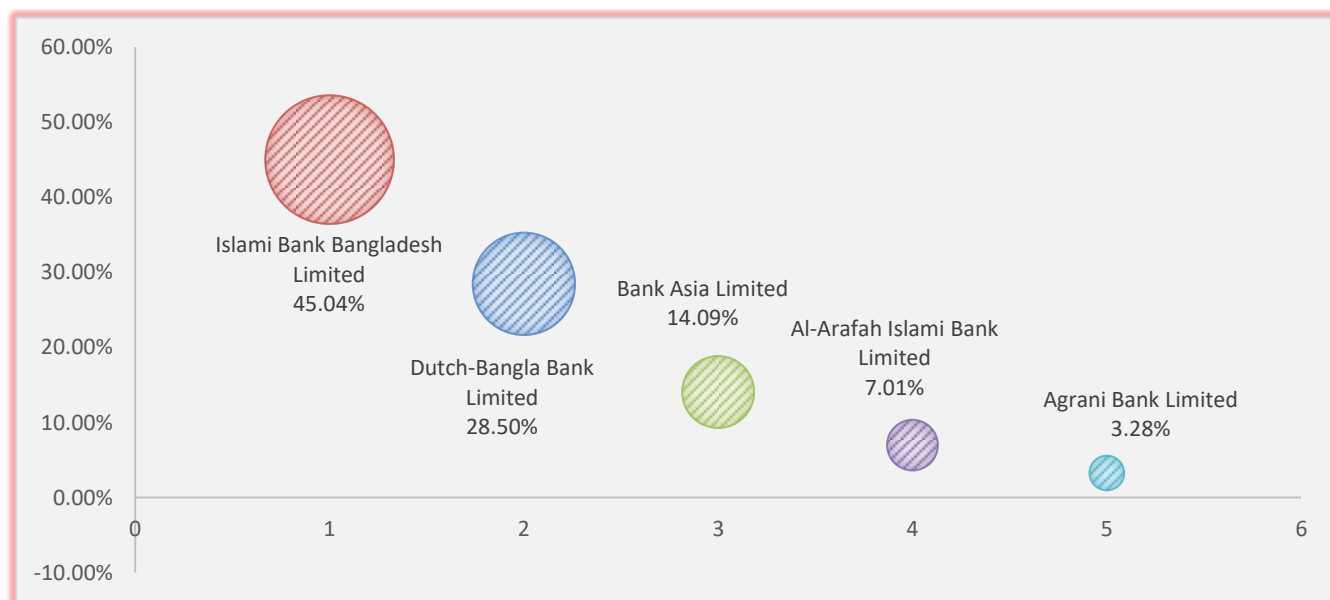
Figure 28: Top Five Banks' Share of Loan



7.5 Top Five Banks in Terms of Inward Remittance Distribution

The top five banks have 97.92% share of the total inward remittance distributed through agent banking as of September 2020. Islami Bank Bangladesh Limited ranks the top with BDT 1,092,725.63 lacs, which is 45.04% 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 services throughout the September quarter of 2020 amidst Covid-19 pandemic signifies the huge opportunity to bring the mass rural unbanked people under the umbrella of formal banking services. Agent banking is playing a pivotal role in providing necessary financial services, especially for rural women, small business entrepreneurs and beneficiary of remitters. The number of female account has increased by 9.94% during this quarter compared to the previous quarter. Loan disbursement to women/entrepreneurs, however, comprises of only 10% of the total loan disbursed through agent banking. Envisaging women entrepreneurship development and employment creation in rural area, Bangladesh Bank is constantly encouraging banks to facilitate CMSME and women entrepreneurship loan through agent banking. Overall, agent banking is having a significant positive impact on financial inclusion and therefore, has the potential to fill the market gap created by the insufficient outreach of branch banking. Since agent banking services are no longer limited to basic banking services such as cash deposits and withdrawal and receipt of remittances, it is expected that this innovative delivery channel will invigorate rural economy.

Appendix

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

.	Bank Name	No. of Agents			No. of Outlets		
		Urban	Rural	Total	Urban	Rural	Total
1	Bank Asia Limited	275	3614	3889	312	3696	4008
2	NRB Commercial Bank Limited	23	546	569	31	551	582
3	Dutch-Bangla Bank Limited	383	467	850	691	3543	4234
4	Al-Arafah Islami Bank Limited	36	171	207	34	285	319
5	Modhumoti Bank Limited	0	366	366	0	366	366
6	Social Islami Bank Limited	9	84	93	10	131	141
7	Standard Bank Limited	3	25	28	3	25	28
8	First Security Islami Bank Limited	0	37	37	0	37	37
9	Agrani Bank Limited	16	264	280	16	264	280
10	Mutual Trust Bank Limited	40	95	135	42	112	154
11	Midland Bank Limited	14	32	46	10	40	50
12	United Commercial Bank Limited	32	129	161	32	129	161
13	The City Bank Limited	262	802	1064	280	814	1094
14	A B Bank Limited	15	51	66	15	51	66
15	Islami Bank Bangladesh Limited	89	1492	1581	89	1492	1581
16	The Premier Bank Limited	12	18	30	27	73	100
17	NRB Bank Limited	3	307	310	3	309	312
18	BRAC Bank Limited	113	216	329	112	266	378
19	Eastern Bank Limited	5	21	26	5	22	27
20	One Bank Limited	18	21	39	18	23	41
21	Mercantile Bank Limited	4	15	19	4	15	19
22	Shahjalal Islami Bank Limited	13	20	33	13	20	33
23	Exim Bank Limited	1	3	4	1	3	4
24	Padma Bank Limited	0	1	1	0	1	1
Total		1366	8797	10163	1748	12268	14016

Appendix-2: Bank-wise Number of Accounts

No. of Accounts												
Sl No.	Bank Name	Urban	Rural	Total	Male	Female	Institution	Total	Current	Saving	Others	Total
1	Bank Asia Limited	298849	2944826	3243675	1240167	1965843	37665	3243675	64772	3052685	126218	3243675
2	NRB Commercial Bank Limited	4511	103618	108129	43125	65004	0	108129	253	106116	1760	108129
3	Dutch-Bangla Bank Limited	579322	2155242	2734564	1885154	849410	0	2734564	40335	2550207	144022	2734564
4	Al-Arafah Islami Bank Limited	19427	267489	286916	161514	120839	4563	286916	12016	221211	53689	286916
5	Modhumoti Bank Limited	0	119478	119478	36843	82635	0	119478	937	118045	496	119478
6	Social Islami Bank Limited	2959	62419	65378	36593	28785	0	65378	1052	43387	20939	65378
7	Standard Bank Limited	819	12655	13474	7738	5736	0	13474	1231	9883	2360	13474
8	First Security Islami Bank Limited	0	39972	39972	24073	15899	0	39972	4685	24673	10614	39972
9	Agrani Bank Limited	8431	215161	223592	110723	112869	0	223592	9630	193910	20052	223592
10	Mutual Trust Bank Limited	16083	54390	70473	40487	29986	0	70473	3578	55516	11379	70473
11	Midland Bank Limited	2276	16229	18505	10796	7709	0	18505	662	14564	3279	18505
12	United Commercial Bank Limited	15480	46142	61622	35323	26299	0	61622	8991	44311	8320	61622
13	The City Bank Limited	43205	84895	128100	80660	47440	0	128100	17690	96261	14149	128100
14	A B Bank Limited	4195	16896	21091	13114	7977	0	21091	780	14732	5579	21091
15	Islami Bank Bangladesh Limited	78243	893774	972017	633357	338660	0	972017	27164	571341	373512	972017
16	The Premier Bank Limited	17977	15667	33644	18558	15086	0	33644	303	30771	2570	33644
17	NRB Bank Limited	227	21211	21438	8520	12256	662	21438	1148	17328	2962	21438
18	BRAC Bank Limited	14799	32101	46900	33943	12957	0	46900	15970	23229	7701	46900
19	Eastern Bank Limited	1403	4890	6293	4527	1766	0	6293	256	5309	728	6293
20	One Bank Limited	1001	2201	3202	2265	937	0	3202	208	2311	683	3202
21	Mercantile Bank Limited	238	761	999	815	184	0	999	44	718	237	999
22	Shahjalal Islami Bank Limited	537	1490	2027	1253	736	38	2027	79	1473	475	2027
23	Exim Bank Limited	24	189	213	192	21	0	213	6	185	22	213
24	Padma Bank Limited	0	191	191	138	53	0	191	7	179	5	191
Total		1110006	7111887	8221893	4429878	3749087	42928	8221893	211797	7198345	811751	8221893

Appendix-3: Bank-wise Amount of Deposit Collection

Amount of Deposits (in BDT lacs)												
Sl No.	Bank Name	Urban	Rural	Total	Male	Female	Institution	Total	Current	Savings	Others	Total
1	Bank Asia Limited	43792.63	186010.53	229803.16	116646.80	80199.06	32957.30	229803.16	14352.88	112782.42	102667.86	229803.16
2	NRB Commercial Bank Limited	164.29	1619.80	1784.09	1004.92	779.17	0.00	1784.09	35.01	1127.79	621.29	1784.09
3	Dutch-Bangla Bank Limited	57465.28	168308.04	225773.32	148751.59	56455.07	20566.66	225773.32	7154.17	165476.76	53142.39	225773.32
4	Al-Arafah Islami Bank Limited	38127.17	178738.84	216866.01	159166.91	34843.52	22855.58	216866.01	4199.24	75339.91	137326.86	216866.01
5	Modhumoti Bank Limited	0.00	2949.00	2949.00	1413.00	1536.00	0.00	2949.00	196.00	2528.00	225.00	2949.00
6	Social Islami Bank Limited	6176.34	8994.29	15170.63	10969.53	4201.10	0.00	15170.63	1300.52	3679.71	10190.40	15170.63
7	Standard Bank Limited	30.62	2541.22	2571.84	1782.74	789.10	0.00	2571.84	211.73	1532.62	827.49	2571.84
8	First Security Islami Bank Limited	0.00	11586.23	11586.23	7747.37	3838.86	0.00	11586.23	1291.61	3263.02	7031.60	11586.23
9	Agrani Bank Limited	66295.90	26842.28	93138.18	14023.06	79115.12	0.00	93138.18	1467.46	15126.80	76543.92	93138.18
10	Mutual Trust Bank Limited	9991.00	17140.00	27131.00	19239.00	7892.00	0.00	27131.00	2949.00	8549.00	15633.00	27131.00
11	Midland Bank Limited	812.46	2880.59	3693.05	2742.52	950.53	0.00	3693.05	276.85	1205.67	2210.53	3693.05
12	United Commercial Bank Limited	13089.43	15358.15	28447.58	23573.33	4874.25	0.00	28447.58	2907.67	5484.76	20055.15	28447.58
13	The City Bank Limited	13202.25	10592.93	23795.18	12857.85	10937.33	0.00	23795.18	7148.56	6573.14	10073.48	23795.18
14	A B Bank Limited	1773.93	6286.52	8060.45	5291.16	2769.29	0.00	8060.45	264.67	2687.37	5108.41	8060.45
15	Islami Bank Bangladesh Limited	32595.08	346545.32	379140.40	249164.61	129975.79	0.00	379140.40	18127.69	161885.36	199127.35	379140.40
16	The Premier Bank Limited	4592.53	2977.11	7569.64	6658.84	910.80	0.00	7569.64	145.72	1519.54	5904.38	7569.64
17	NRB Bank Limited	47.53	3656.78	3704.31	2100.38	1383.53	220.40	3704.31	289.06	1241.07	2174.18	3704.31
18	BRAC Bank Limited	6516.27	9615.67	16131.94	13536.43	2595.51	0.00	16131.94	10992.64	1901.39	3237.91	16131.94
19	Eastern Bank Limited	970.81	3145.85	4116.66	3375.10	741.56	0.00	4116.66	745.19	969.75	2401.72	4116.66
20	One Bank Limited	1095.05	351.62	1446.67	1246.62	200.05	0.00	1446.67	186.39	236.80	1023.48	1446.67
21	Mercantile Bank Limited	14.45	122.71	137.16	107.78	29.38	0.00	137.16	11.67	61.59	63.90	137.16
22	Shahjalal Islami Bank Limited	114.98	450.68	565.66	469.89	90.80	4.97	565.66	10.91	345.11	209.64	565.66
23	Exim Bank Limited	354.74	108.74	463.48	388.75	74.73	0.00	463.48	280.64	173.92	8.92	463.48
24	Padma Bank Limited	0.00	16.08	16.08	12.92	3.16	0.00	16.08	5.63	10.32	0.13	16.08
Total		297222.74	1006838.98	1304061.72	802271.10	425185.71	76604.91	1304061.72	74550.91	573701.82	655808.99	1304061.72

Appendix-4: Bank-wise Loan Disbursement

Amount of Lending (in BDT lacs)								
Sl No.	Bank Name	Urban	Rural	Total	Male	Female	Institution	Total
1	Bank Asia Limited	4386.79	25596.26	29983.05	9065.60	2506.89	18410.56	29983.05
2	NRB Commercial Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Dutch-Bangla Bank Limited	462.11	946.21	1408.32	1257.17	151.15	0.00	1408.32
4	Al-Arafah Islami Bank Limited	587.76	234.24	822.00	693.36	128.64	0.00	822.00
5	Modhumoti Bank Limited	0.00	10.00	10.00	9.50	0.50	0.00	10.00
6	Social Islami Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Standard Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	First Security Islami Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Agrani Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	Mutual Trust Bank Limited	546.00	393.00	939.00	806.00	133.00	0.00	939.00
11	Midland Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	United Commercial Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	The City Bank Limited	8880.92	10981.97	19862.89	12673.59	7189.30	0.00	19862.89
14	A B Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	Islami Bank Bangladesh Limited	0.00	227.90	227.90	186.60	41.30	0.00	227.90
16	The Premier Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	NRB Bank Limited	0.00	67.60	67.60	66.80	0.80	0.00	67.60
18	BRAC Bank Limited	23643.34	31731.74	55375.08	54127.08	1248.00	0.00	55375.08
19	Eastern Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	One Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21	Mercantile Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	Shahjalal Islami Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	Exim Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	Padma Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		38506.92	70188.92	108695.84	78885.7	11399.58	18410.56	108695.84

Appendix-5: Bank-wise Inward Remittance Distribution

Inward Remittance (BDT in lacs)				
Sl No.	Bank Name	Urban	Rural	Total
1	Bank Asia Limited	32400.12	507601.93	540002.05
2	NRB Commercial Bank Limited	0.00	21.63	21.63
3	Dutch-Bangla Bank Limited	210932.71	881792.66	1092725.37
4	Al-Arafah Islami Bank Limited	10719.88	258036.18	268756.06
5	Modhumoti Bank Limited	0.00	328.22	328.22
6	Social Islami Bank Limited	14.86	5510.89	5525.75
7	Standard Bank Limited	27.80	6885.44	6913.24
8	First Security Islami Bank Limited	0.00	2489.95	2489.95
9	Agrani Bank Limited	1431.26	124280.48	125711.74
10	Mutual Trust Bank Limited	2656.00	21260.00	23916.00
11	Midland Bank Limited	318.03	3332.38	3650.41
12	United Commercial Bank Limited	83.58	1147.08	1230.66
13	The City Bank Limited	14705.90	7634.37	22340.27
14	A B Bank Limited	326.40	3311.98	3638.38
15	Islami Bank Bangladesh Limited	96692.56	1629837.54	1726530.10
16	The Premier Bank Limited	0.18	45.21	45.39
17	NRB Bank Limited	3.01	1896.57	1899.58
18	BRAC Bank Limited	2385.42	5122.21	7507.63
19	Eastern Bank Limited	2.28	71.47	73.75
20	One Bank Limited	5.07	64.23	69.30
21	Mercantile Bank Limited	8.48	40.19	48.67
22	Shahjalal Islami Bank Limited	23.56	76.69	100.25
23	Exim Bank Limited	0.00	0.00	0.00
24	Padma Bank Limited	0.00	0.00	0.00
Total		372,737.10	3,460,787.30	3,833,524.40