

Quarterly Report

July-September, 2019

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 purpose of introducing Agent Banking is to provide a safe and secured alternative delivery channel for banking services to the under-privileged, under-served population who generally live in a geographically remote location and beyond the reach of the traditional banking network. This has allowed the banks to expand their business and accelerate financial inclusion using intermediaries as agents. A limited number of banking services is provided to the customers through an agent of a bank and this method is gaining popularity as a cost-effective delivery channel to the bank as well as a convenient way of getting banking services to the customers. A “Prudential Guidelines for Agent Banking Operation in Bangladesh” has been issued by Bangladesh Bank in September 2017, which is a comprehensive guideline for the stakeholders.² All the activities related to Agent Banking are being governed according to this guideline.

Up to the 3rd quarter of 2019 (30 September 2019), Bangladesh Bank has issued license to 22 banks for operating Agent Banking activities in Bangladesh. Currently 19 banks are operating Agent Banking activities.

Table 1: Brief Overview of Agent Banking Activities

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

	September 2018	June 2019	September 2019	Change	
				Y-to-Y	Q-to-Q
Banks with License	20	21	22	2	1
Banks in Operation	18	19	19	1	-
Number of Agents	3,588	6,013	6,531	82.02%	8.61%
Number of Outlets	5,351	8,671	9,391	75.50%	8.30%
Number of Accounts	1,777,400	3,416,672	3,964,346	123.04%	16.03%
Amount of Deposit	201,276.07	528,446.39	616,986.49	206.54%	16.75%
Amount of Loan Disbursed	13,732.94	23,734.59	30,579.45	122.67%	28.84%
Amount of Inward Remittance	351,422.93	934,905.17	1,193,769.57	239.70%	27.69%

From Table 1, it can be seen up to the quarter ended on 30 September 2019, 19 banks are doing Agent Banking operation with 9,391 outlets under 6,531 agents. A number of 3,964,346 accounts has been opened through agent outlets which has a total deposit of BDT 616,986.49 lacs. A total of BDT 30,579.45 lacs has been disbursed as loan through these outlets and distributed BDT 1,193,769.57 lacs as inward remittance.

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

² BRPD 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 September 2018 to September 2019, in terms of the number of agents, outlets, and accounts is 82.02%, 75.50%, and 123.04% respectively, while the amount of deposit, loan disbursed, and inward remittance has a growth of 206.54%, 122.67%, and 239.70% respectively. Again, the quarter to quarter growth, from June 2019 to September 2019, in terms of the number of agents, outlets, and accounts is 8.61%, 8.30%, and 16.03% respectively, while the amount of deposit, loan disbursed, and inward remittance has a growth of 16.75%, 28.84%, and 27.69% respectively during the 3rd quarter of 2019.

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 through the Agent Banking operation has been increasing considerably as can be seen in Table 1. The total number of agents and outlets up to the 3rd quarter of 2019 is 6,531 and 9,391 respectively. The bank-wise number of agents and outlets is given in Appendix-1.

2.2 Geographical Concentration

If we compare the geographical concentration of agents and agent outlets (Figures 1 and 2), we can see that around 85% of the agents and 87% of the agent outlets is situated in the rural areas. This shows that the banks are thriving to promote financial inclusion in the rural areas and upholding the aim of Agent Banking.

Figure 1: Number of agents - September 2019

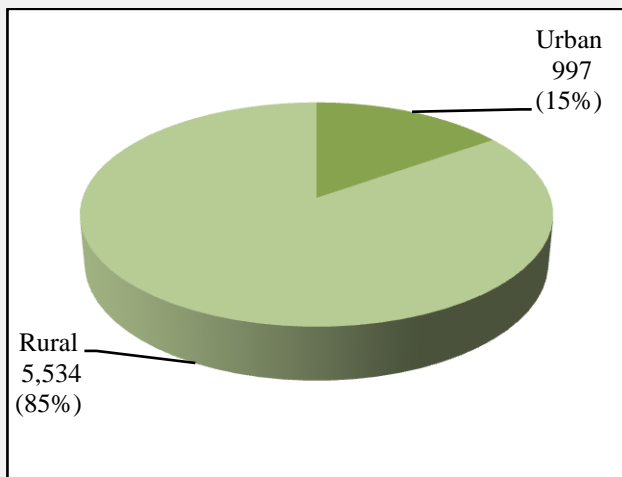
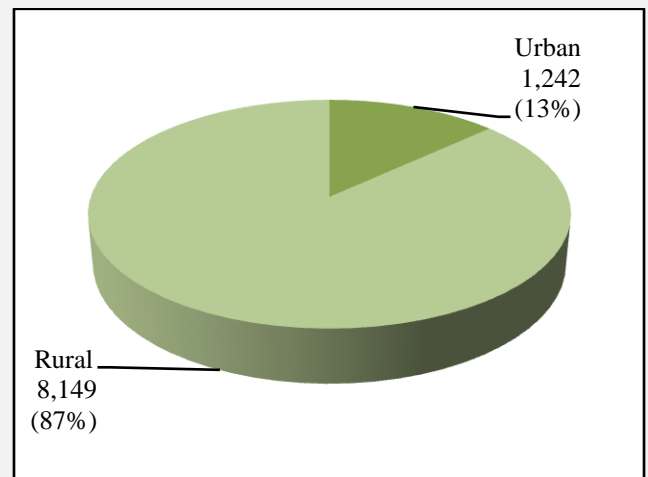


Figure 2: Number of Outlets - September 2019



2.3 Quarterly Growth of Agents and Outlets

It can be seen from Figures 3 and 4 that the number of agents and agent outlets has been increasing at a steady rate, especially, in rural areas. However, if we consider the quarterly growth in the 2nd and 3rd quarter of 2019, we can see that the quarterly growth rate of agents and outlets is 23.57% and 10.63% respectively in the 2nd quarter, whereas, the growth rate is 8.61% and 8.30% in the 3rd quarter. That means the growth rate has been slowed down in the last quarter.

Figure 3: Quarterly Growth of Agents

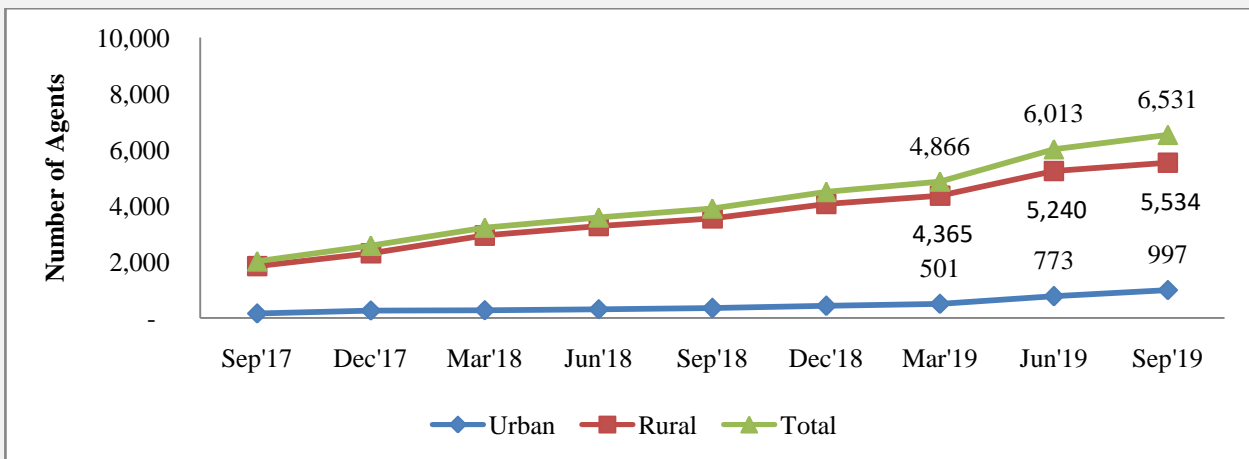
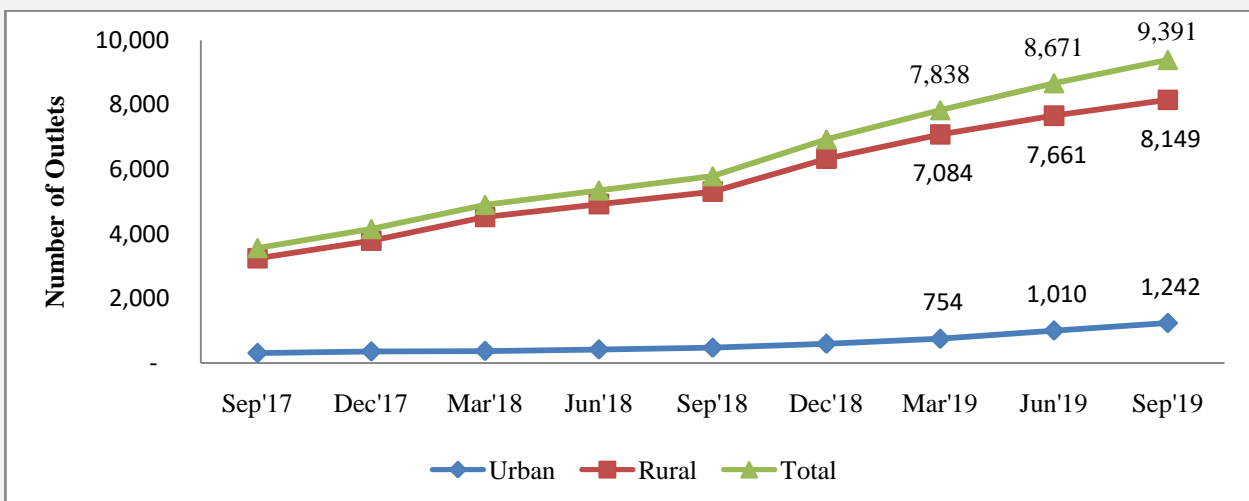


Figure 4: Quarterly Growth of Agent Outlets



3 Customer Penetration through Agent Banking

3.1 Number of Accounts opened through Agent Banking

Banks are putting efforts to increase their businesses through Agent Banking operation. A total of 3,964,346 accounts has been opened through agent outlets up to the 3rd quarter of 2019. The bank-wise number of accounts is given in Appendix-2.

3.2 Comparison of Category-wise Number of Accounts

In Figures 5, 6, and 7, geographical concentration, gender-wise and type-wise comparisons of number of accounts are shown. From these figures, we can see that 83% of the accounts are

Figure 5: Geographical Concentration of Number of Accounts - September 2019

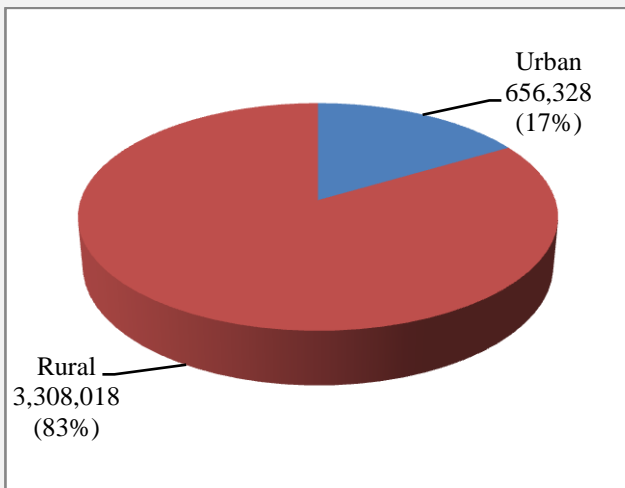


Figure 6: Gender-wise Number of Accounts - September 2019

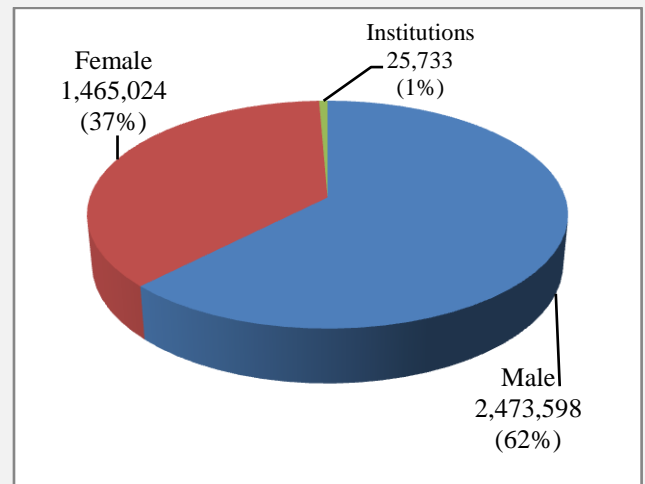
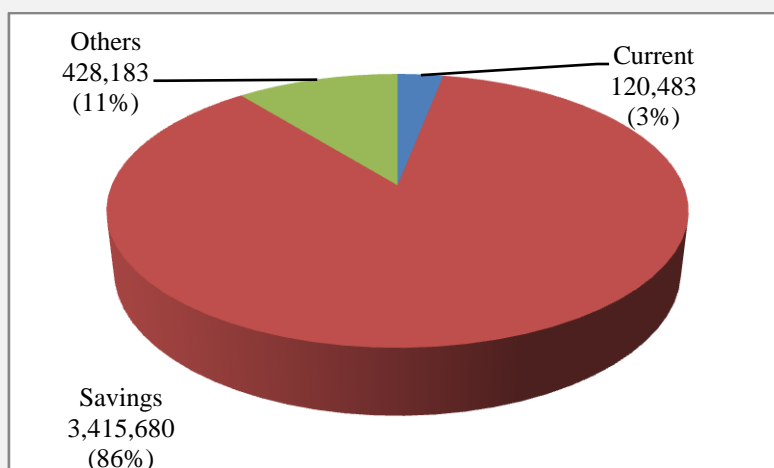


Figure 7: Type-wise Number of Accounts - September 2019



opened in the rural areas, which is a positive sign. The gender-wise segmentation shows that the number of female accounts is 37%, male is 62% and others (institutions) are 1%. So, the banks should put more efforts to include more female customers in Agent Banking. Type-wise segmentation shows that 86% of the accounts are savings accounts, while 3% are current accounts and others are 11%.

3.3 Quarterly Growth of Accounts

Figures 8, 9 and 10 show that there has been notable growth in the number of accounts. If we consider the quarterly growth in the 2nd and 3rd quarter of 2019, we can see that the growth rate is 17.55% and 16.03% respectively. Although, the growth rate has decreased slightly in the 3rd quarter,

Figure 8: Location-wise Quarterly Growth of Number of Accounts

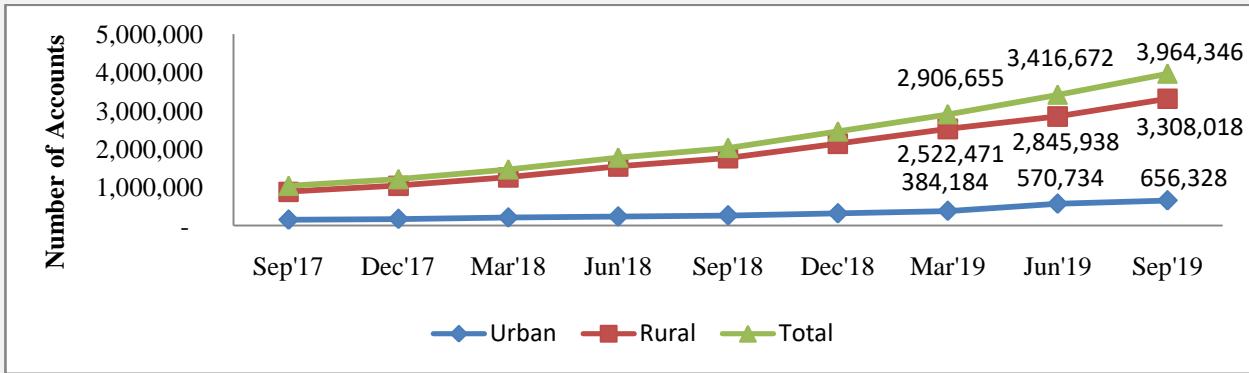


Figure 9: Gender-wise Quarterly Growth of Number of Accounts

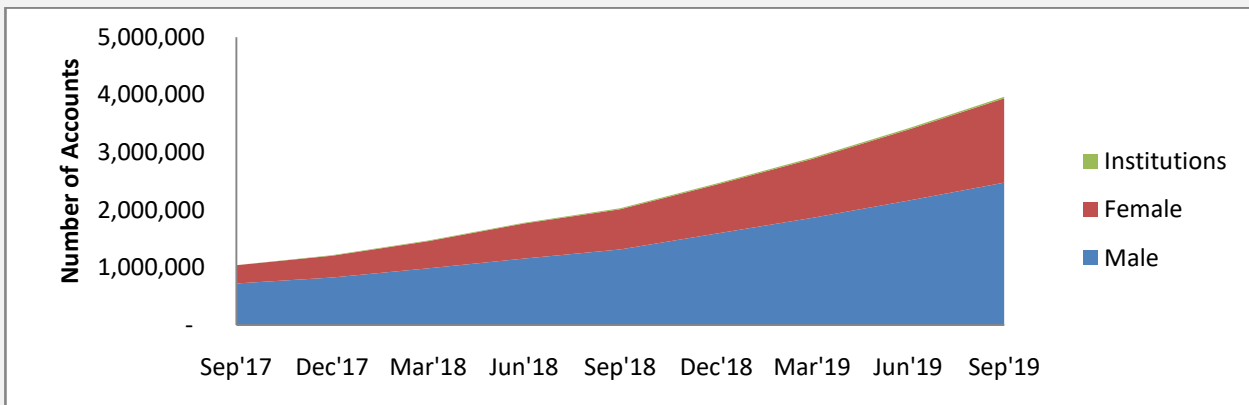
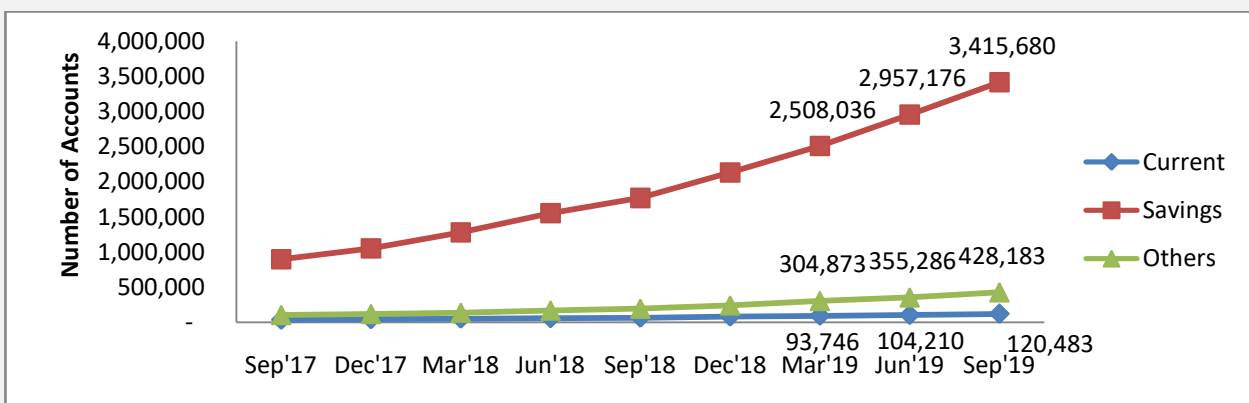


Figure 10: Type-wise Quarterly Growth of Number of Accounts



an increase of 16.24% accounts in the rural areas is commendable. However, the growth in male accounts is higher than the growth in female accounts. And if we compare the type-wise quarterly growth, savings accounts are growing at a much higher rate than the male and other types of accounts.

4 Deposit Collection through Agent Banking

4.1 Deposit collected through Agent Banking

The collection of deposit through Agent Banking stands at BDT 616,986.49 lacs up to the 3rd quarter of 2019, which has increased by 16.75% compared to the 2nd quarter of 2019 and 206.54% compared to the 3rd quarter of 2018. The bank-wise amount of deposit is given in Appendix-3.

4.2 Comparison of Category-wise Deposit

Figures 11, 12, and 13 show the geographical concentration, gender-wise and type-wise comparisons of collection of deposit through agent banking. From the figures, it can be seen that, 74%

Figure 11: Geographical Concentration of Amount of Deposit - September 2019 (BDT lacs)

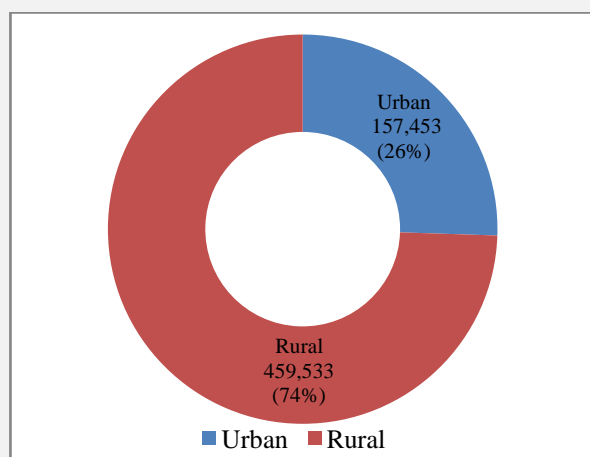


Figure 12: Gender-wise Amount of Deposit - September 2019 (BDT lacs)

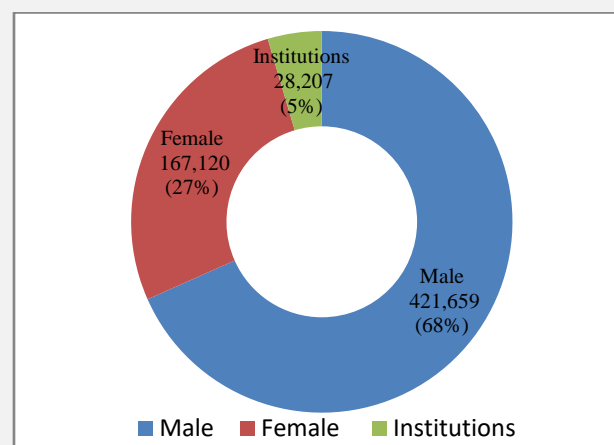
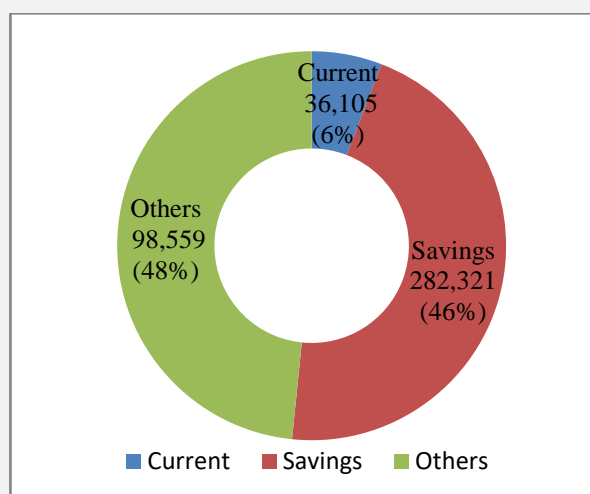


Figure 13: Type-wise Amount of Deposit – September 2019 (BDT lacs)



of the deposit is collected in rural areas. On the other hand, 68% of the deposit is from male customers. Regarding the type of deposit, 46% is in savings accounts, 6% in current accounts and 48% in other accounts (including institutions, term deposit, etc.).

4.3 Quarterly Growth of Deposit

The quarterly growth rate of the amount of deposit has decreased in the 3rd quarter compared to the 2nd quarter of 2019. The growth rate was 41.50% in the 2nd quarter, which has decreased to 16.75% in the 3rd quarter. However, the level of deposit has increased by 206.54% in a year from September 2018 to September 2019. Again, the growth of deposit from male customers is higher compared to female and institutions (Figures 14, 15 & 16).

Figure 14: Location-wise Quarterly Growth of Amount of Deposit

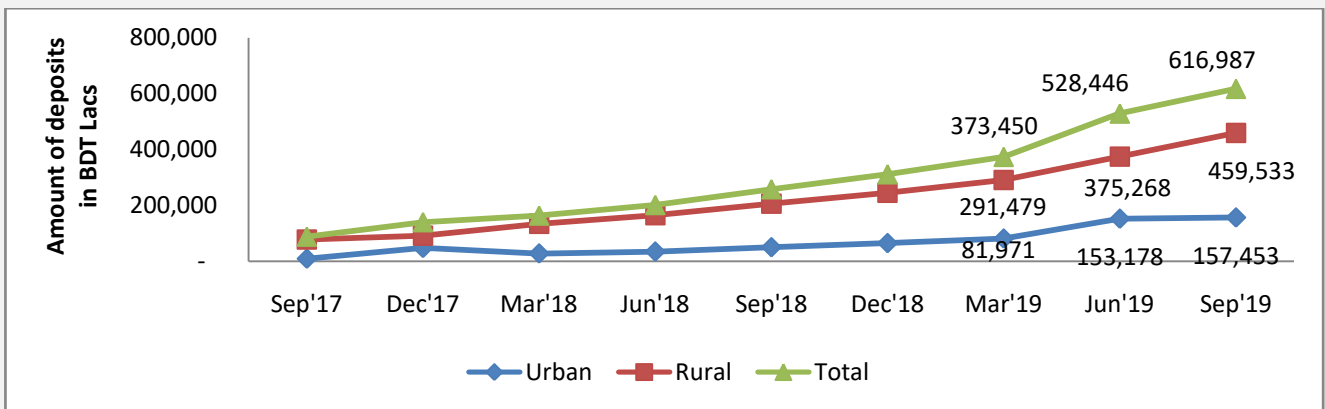


Figure 15: Gender-wise Quarterly Growth of Amount of Deposit

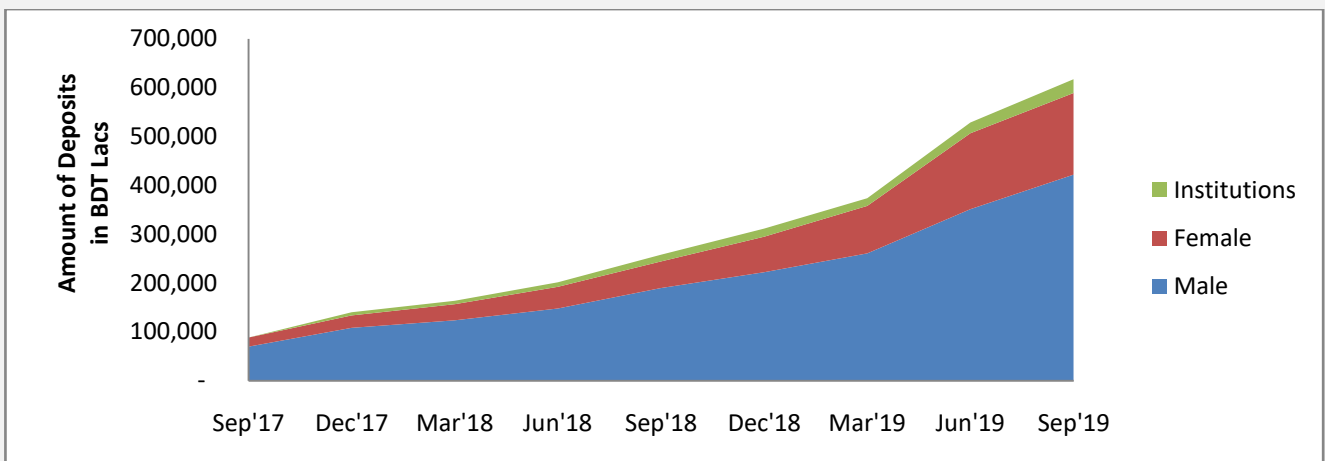
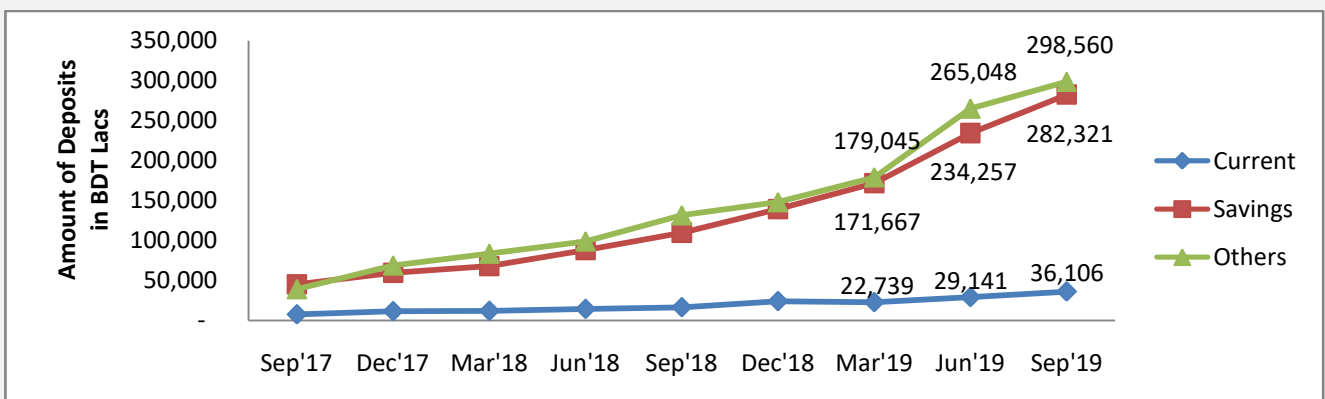


Figure 16: Type-wise Quarterly Growth of Amount of Deposit



5 Loan Disbursement through Agent Banking

5.1 Loan disbursed through Agent Banking

The disbursement of loan through the Agent Banking operation stands at BDT 30,579.45 lacs up to the 3rd quarter of 2019. The amount has increased by 28.84% compared to the 2nd quarter of 2019 and 122.67% compared to the 3rd quarter of 2018. The bank-wise loan disbursement is given in Appendix-4.

5.2 Comparison of Category-wise Loan Disbursement

If we compare the geographical concentration of loan disbursed, we can see that around 80% of the loan has been disbursed in the rural areas (Figure 17). This shows that, in line with the purpose of Agent Banking, the banks are giving priority in providing loan in rural areas through agents. And if we see the gender-wise distribution of loan in Figure 18, about 31% of loan has been given to male customers, 18% to female customers and other 51% to small enterprises.

Figure 17: Geographical Concentration of Loan - September 2019 (BDT Lacs)

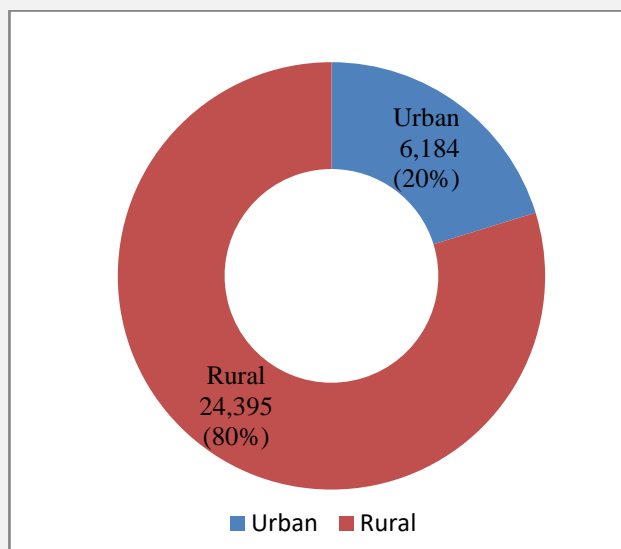
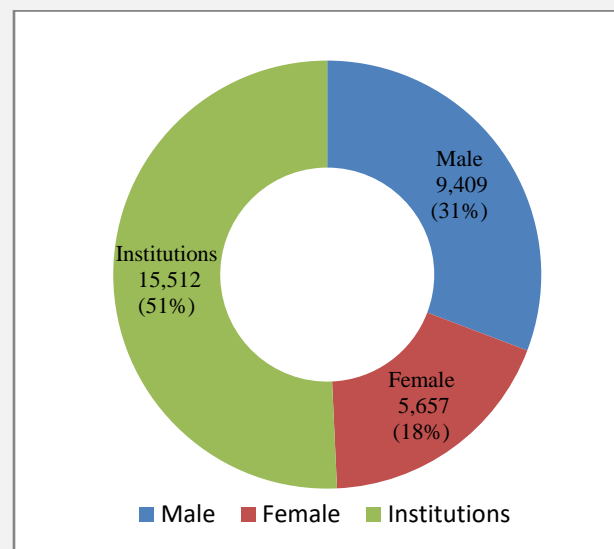


Figure 18: Gender-wise Loan - September 2019 (BDT Lacs)



5.3 Quarterly Growth of Loan Disbursement

The quarterly growth rate of loan disbursement has decreased from 59.15% in the 2nd quarter to 28.84% in the 3rd quarter. If we compare the gender-wise growth of loan disbursement, we can see that, the others, which include small enterprises, have a much higher growth rate than the growth rate of loan to male or female customers (Figures 19 & 20). However, currently only 8 banks are disbursing/procuring loan through Agent Banking. Therefore, the growth of loan disbursement is expected to increase when more banks start to disburse loan through agent outlets.

Figure 19: Location-wise Quarterly Growth of Loan Disbursement

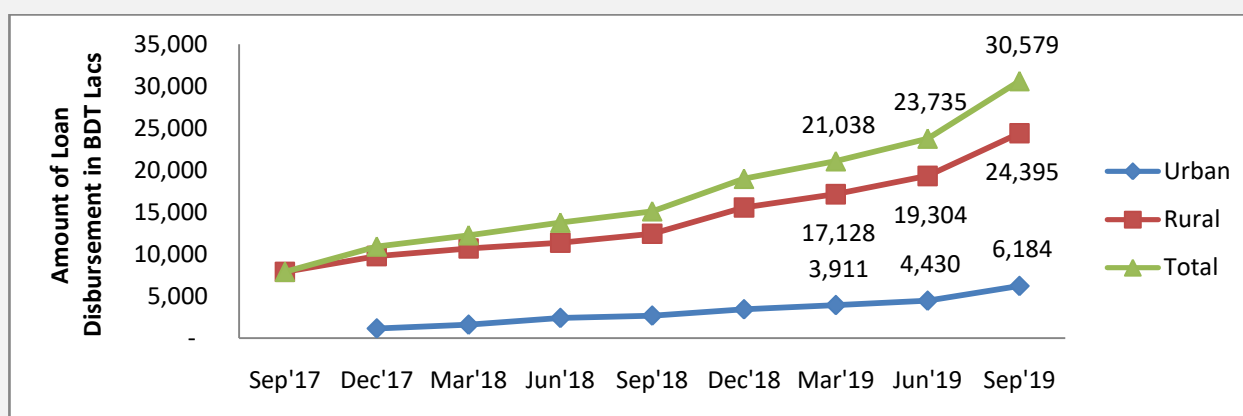
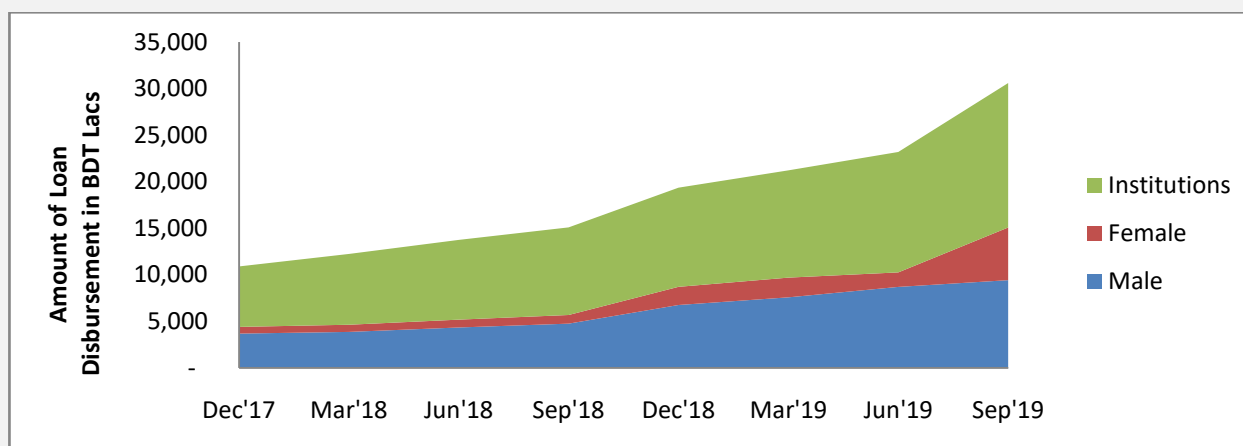


Figure 20: Gender-wise Quarterly Growth of Loan Disbursement



6 Inward Remittance Distribution through Agent Banking

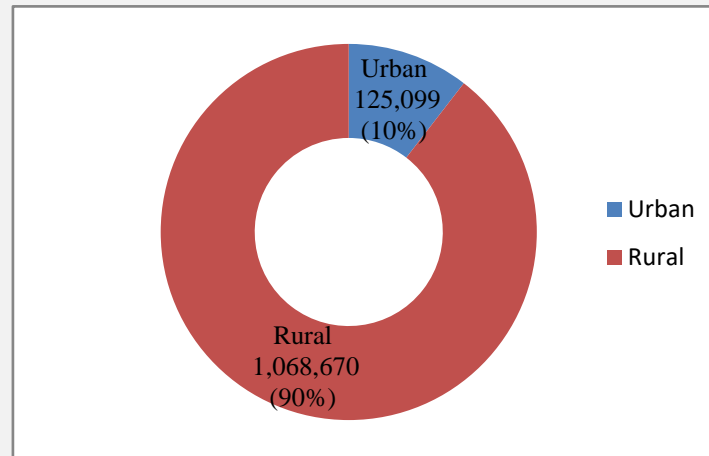
6.1 Inward Remittance distributed through Agent Banking

One of the most significant contributions of Agent Banking is the distribution of inward remittance at the door-step of the customers. The distribution of inward remittance through the Agent Banking stands at BDT 1,193,769.57 lacs up to the 3rd quarter of 2019, which has increased by 27.69% compared to the 2nd quarter of 2019 and 239.70% compared to the 3rd quarter of 2018. The bank-wise distribution of inward remittance is given in Appendix-5.

6.2 Geographical Concentration

The Agent Banking is playing an important role in bringing the hard-earned money of the non-resident Bangladeshis at arm’s length of their close ones. If we look at the geographical concentration of the distribution of remittance, we can see that around 90% is distributed in the rural areas (Figure 21).

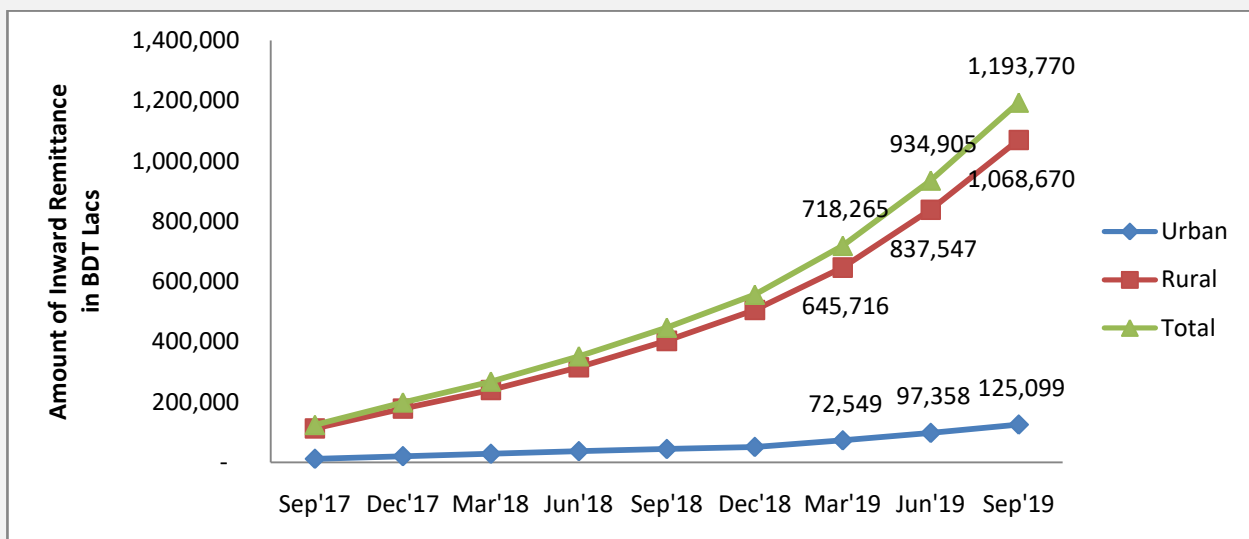
Figure 21: Geographical Concentration of Inward Remittance - September 2019 (BDT Lacs)



6.3 Quarterly Growth of Inward Remittance Distribution

The quarterly growth rate of inward remittance distribution has decreased slightly to 27.69% in the 3rd quarter from 30.16% in the 2nd quarter of 2019 (Figure 22).

Figure 22: Quarterly Growth of Inward Remittance Distribution

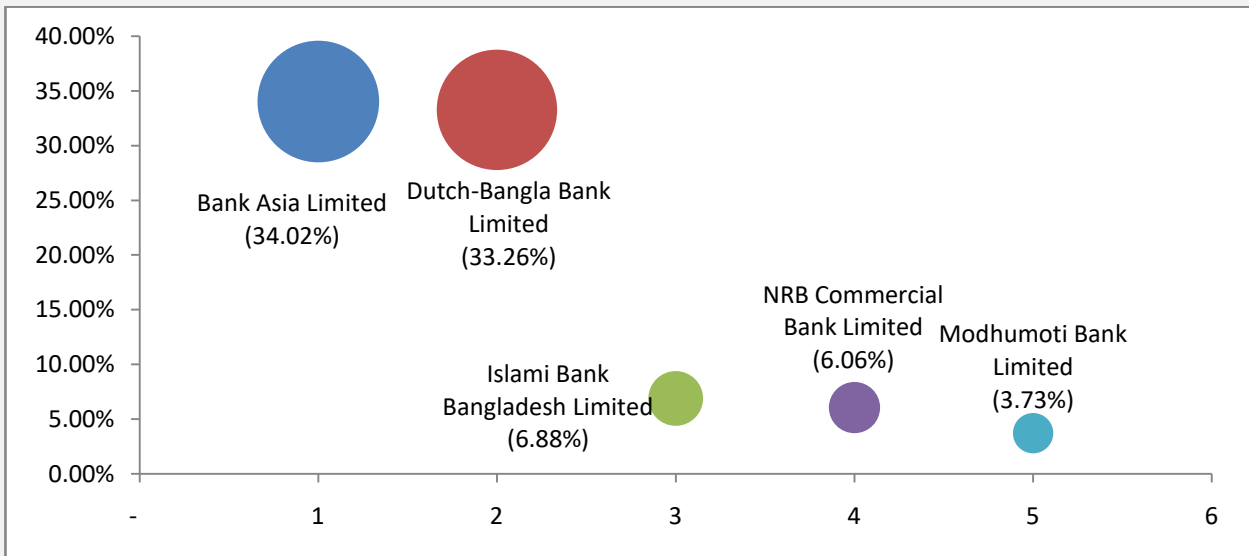


7 Top 5 Banks in Agent Banking Activities

7.1 Top 5 Banks in Terms of Outlet Number

The top 5 banks have opened 83.94% of the total agent outlets. Bank Asia Limited has the highest number of outlets with 3,185 outlets, which is 34.02% of the total outlets (Figure-23).

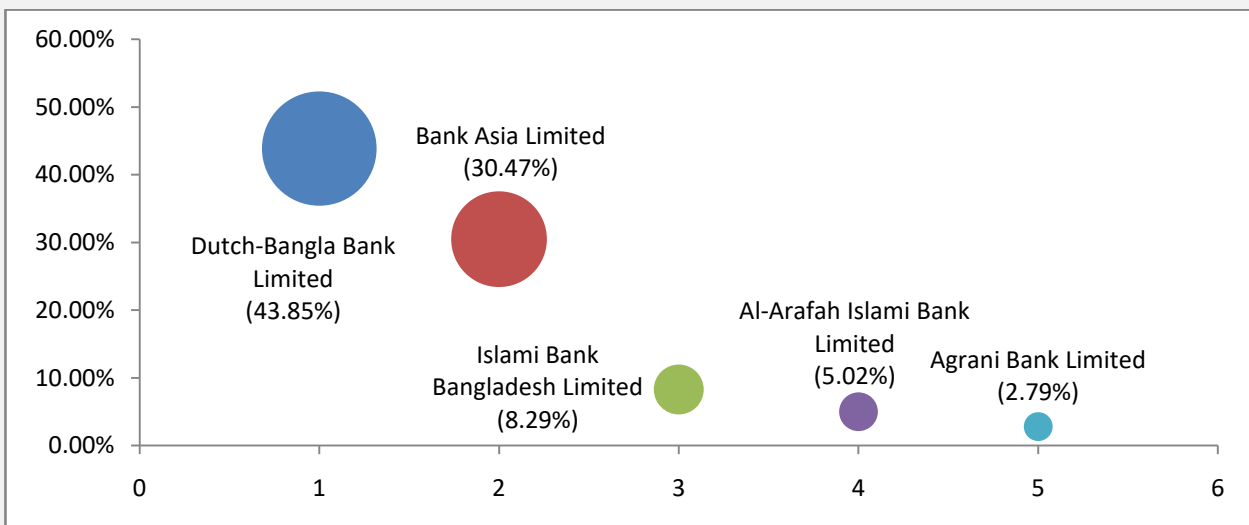
Figure 23: Top 5 Banks' Share of total Number of Outlets (83.94%)



7.2 Top 5 Banks in Terms of Number of Accounts

In terms of the number of accounts, the top 5 banks have 90.41% of the total number of accounts. Of them, Dutch-Bangla Bank Limited has the highest number of accounts with 1,738,286 accounts, which is 43.85% of the total accounts (Figure-24).

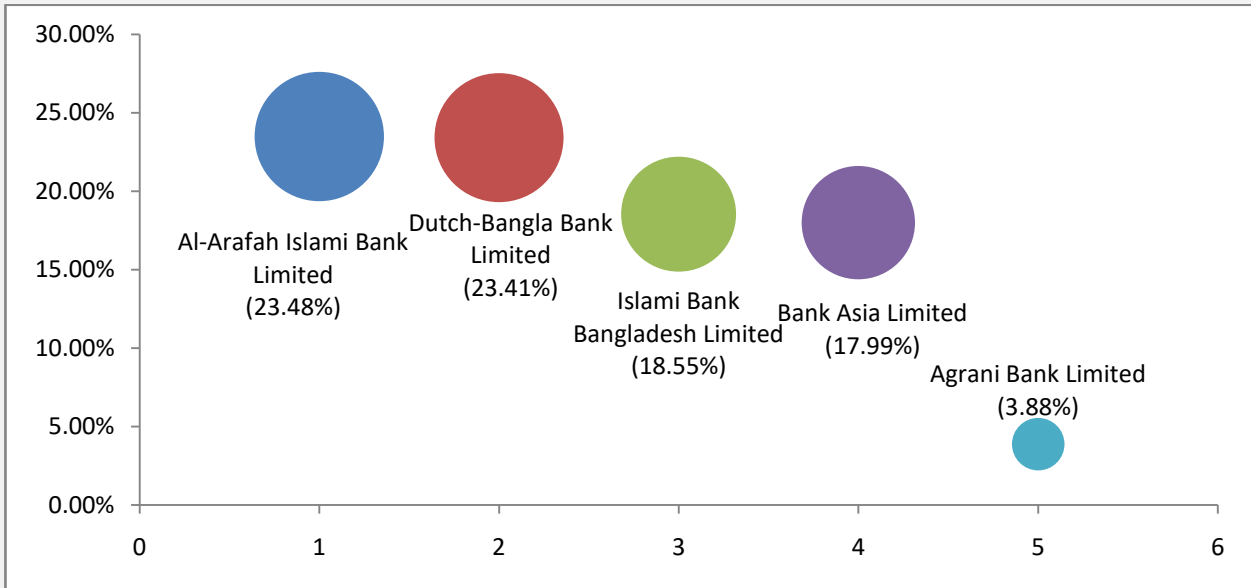
Figure 24: Top 5 Banks' Share of total Number of Accounts (90.41%)



7.3 Top 5 Banks in Terms of Deposit Collection

The top 5 banks have 87.30% of the total amount of deposit collected through Agent Banking. Al-Arafah Islami Bank Limited has the highest amount of deposit with BDT 144,843.47 lacs, which is 23.48% of the total deposit (Figure-25).

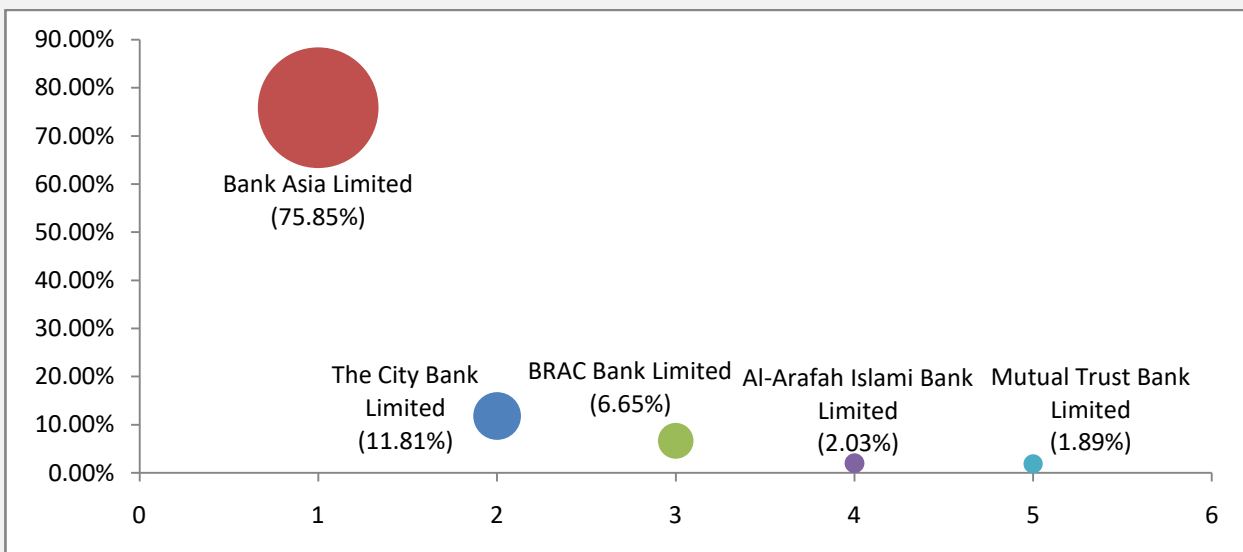
Figure 25: Top 5 Banks' Share of total Amount of Deposit (87.30%)



7.4 Top 5 Banks in Terms of Loan Disbursement

The top 5 banks have disbursed 98.24% of the total loan disbursed through Agent Banking. Bank Asia Limited has disbursed the highest amount of loan with BDT 23,194.05 lacs, which is 75.85% of the total loan (Figure-26).

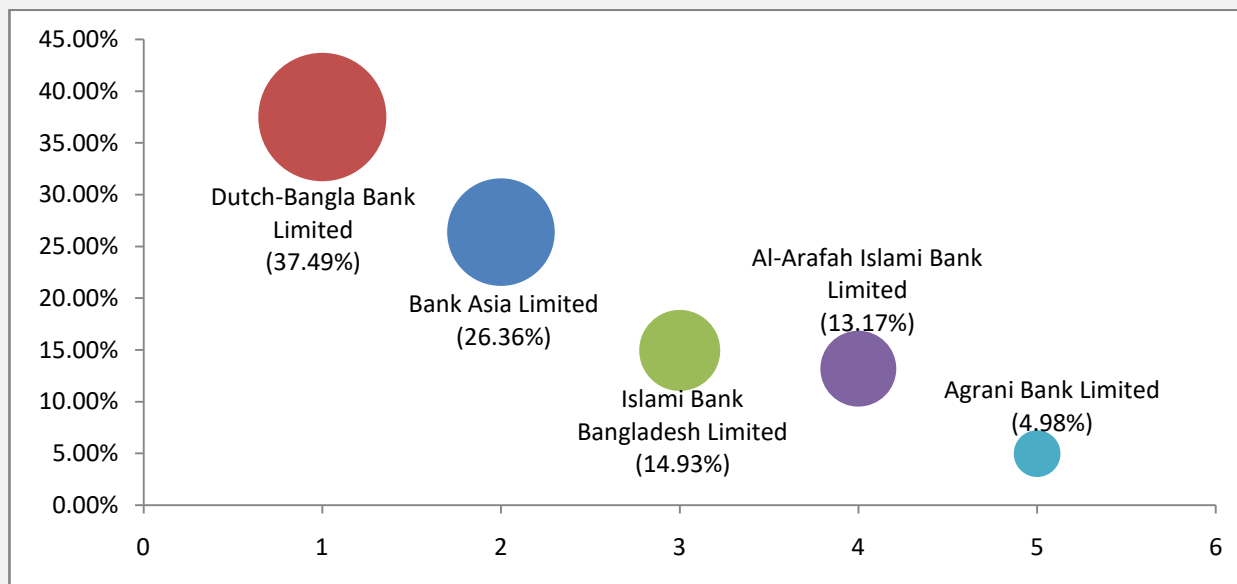
Figure 26: Top 5 Banks' Share of total Loan Disbursement (98.24%)



7.5 Top 5 Banks in Terms of Inward Remittance Distribution

The top 5 banks have 96.93% of the total inward remittance distributed through Agent Banking. Dutch-Bangla Bank Limited has distributed the highest amount of inward remittance with BDT 447,546.45 lacs, which is 37.49% of the total inward remittances (Figure-27).

Figure 27: Top 5 Banks' Share of total Inward Remittance (96.93%)



8 Conclusion

In the 3rd quarter of 2019, Agent Banking has a positive growth in all the areas including the number of agents, outlets and accounts and also the amount of deposit, loan disbursed and inward remittance distributed. 87% of the outlets, 83% of the accounts, 74% of the deposit, 80% of the loan and 90% of remittance are in the rural areas. Therefore, it can be said that, Agent Banking has been more beneficial for rural people than urban people as the banks are giving duly preference to expand their business in rural areas through agents. However, the banks should give more efforts to enhance the financial inclusion of females as the numbers show that the females are lagging behind compared to their male counterparts. The disbursement of loan (only 4.96% of deposit) through Agent Banking is also not satisfactory. More banks should start disbursing loan through this alternative delivery channel as this can greatly increase the economic activities in the rural areas and improve the lifestyle of poor people. With the collective effort of all the stakeholders, the Agent Banking is expected to accelerate the deepening of financial inclusion and contribute to the inclusive growth of the economy in the coming days.

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 Ltd.	467	2,627	3,094	485	2,710	3,195
2	NRB Commercial Bank Ltd.	22	534	556	30	539	569
3	Dutch-Bangla Bank Ltd.	279	474	753	465	2,658	3,123
4	Al-Arafah Islami Bank Ltd.	30	126	156	25	219	244
5	Modhumoti Bank Limited	-	350	350	-	350	350
6	Social Islami Bank Ltd.	8	39	47	8	97	105
7	Standard Bank Ltd.	3	23	26	3	23	26
8	First Security Islami Bank Ltd.	-	26	26	-	26	26
9	Agrani Bank Ltd.	10	190	200	10	190	200
10	Mutual Trust Bank Ltd.	28	74	102	30	90	120
11	Midland Bank Ltd.	13	18	31	7	26	33
12	United Commercial Bank Ltd.	23	70	93	23	70	93
13	The City Bank Ltd.	21	35	56	42	138	180
14	A B Bank Ltd.	11	37	48	11	37	48
15	Islami Bank Bangladesh Ltd.	46	600	646	46	600	646
16	The Premier Bank Ltd.	11	18	29	30	70	100
17	NRB Bank Ltd.	-	165	165	-	165	165
18	BRAC Bank Ltd.	21	124	145	23	137	160
19	Eastern Bank Ltd.	4	4	8	4	4	8
	Total	997	5,534	6,531	1,242	8,149	9,391

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 Ltd.	228,205	979,585	1,207,790	590,778	591,595	25,417	1,207,790	39,812	1,074,078	93,900	1,207,790
2	NRB Commercial Bank Ltd.	2,436	51,026	53,462	26,354	27,108	-	53,462	142	51,768	1,552	53,462
3	Dutch-Bangla Bank Ltd.	335,284	1,403,002	1,738,286	1,270,895	467,391	-	1,738,286	29,624	1,592,074	116,588	1,738,286
4	Al-Arafah Islami Bank Ltd.	11,412	187,460	198,872	116,640	82,232	-	198,872	9,733	147,654	41,485	198,872
5	Modhumoti Bank Limited	-	54,234	54,234	24,209	30,025	-	54,234	855	52,957	422	54,234
6	Social Islami Bank Ltd.	780	33,485	34,265	18,896	15,369	-	34,265	682	31,635	1,948	34,265
7	Standard Bank Ltd.	833	10,083	10,916	6,518	4,398	-	10,916	1,054	7,839	2,023	10,916
8	First Security Islami Bank Ltd.	-	25,337	25,337	14,949	10,388	-	25,337	2,240	17,051	6,046	25,337
9	Agrani Bank Ltd.	3,810	106,605	110,415	59,679	50,736	-	110,415	7,341	96,248	6,826	110,415
10	Mutual Trust Bank Ltd.	9,610	38,475	48,085	28,572	19,513	-	48,085	2,674	36,745	8,666	48,085
11	Midland Bank Ltd.	1,450	9,873	11,323	6,940	4,383	-	11,323	468	8,605	2,250	11,323
12	United Commercial Bank Ltd.	5,988	22,931	28,919	18,913	10,006	-	28,919	3,154	20,200	5,565	28,919
13	The City Bank Ltd.	11,942	57,425	69,367	42,698	26,669	-	69,367	8,512	51,727	9,128	69,367
14	A B Bank Ltd.	1,977	8,099	10,076	6,509	3,567	-	10,076	464	7,087	2,525	10,076
15	Islami Bank Bangladesh Ltd.	31,123	297,584	328,707	221,486	107,221	-	328,707	12,384	190,409	125,914	328,707
16	The Premier Bank Ltd.	10,266	12,072	22,338	11,693	10,654	-	22,347	211	20,730	1,397	22,338
17	NRB Bank Ltd.	-	6,633	6,633	3,622	2,695	316	6,633	73	4,768	1,792	6,633
18	BRAC Bank Ltd.	598	3,689	4,287	3,488	799	-	4,287	1,026	3,261	-	4,287
19	Eastern Bank Ltd.	614	420	1,034	759	275	-	1,034	34	844	156	1,034
	Total	656,328	3,308,018	3,964,346	2,473,598	1,465,024	25,733	3,964,355	120,483	3,415,680	428,183	3,964,346

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	Saving	Others	Total
1	Bank Asia Ltd.	17,031.65	93,979.07	111,010.72	66,050.01	36,902.54	8,058.17	111,010.72	8,015.34	55,666.61	47,328.77	111,010.72
2	NRB Commercial Bank Ltd.	112.01	848.07	960.08	648.74	311.34	-	960.08	12.89	480.27	466.92	960.08
3	Dutch-Bangla Bank Ltd.	41,056.20	103,380.12	144,436.32	94,558.69	29,837.11	20,040.52	144,436.32	5,533.64	98,327.00	40,575.68	144,436.32
4	Al-Arafah Islami Bank Ltd.	45,289.21	99,554.26	144,843.47	119,978.07	24,865.40	-	144,843.47	3,962.88	56,297.78	84,582.81	144,843.47
5	Modhumoti Bank Limited	-	1,419.00	1,419.00	994.00	425.00	-	1,419.00	43.00	1,341.00	35.00	1,419.00
6	Social Islami Bank Ltd.	4,663.73	2,825.82	7,489.55	5,741.76	1,747.79	-	7,489.55	204.87	1,160.06	6,124.61	7,489.55
7	Standard Bank Ltd.	34.82	1,787.68	1,822.50	1,153.77	668.73	-	1,822.50	198.76	935.57	688.17	1,822.50
8	First Security Islami Bank Ltd.	-	6,634.17	6,634.17	4,383.48	2,250.49	0.20	6,634.17	818.67	2,023.44	3,792.06	6,634.17
9	Agrani Bank Ltd.	11,917.30	12,019.08	23,936.38	7,234.53	16,701.85	-	23,936.38	1,121.42	8,666.63	14,148.33	23,936.38
10	Mutual Trust Bank Ltd.	5,583.00	11,313.00	16,896.00	12,083.00	4,813.00	-	16,896.00	2,388.00	5,590.00	8,918.00	16,896.00
11	Midland Bank Ltd.	316.89	1,544.54	1,861.43	1,454.72	406.71	-	1,861.43	166.37	462.98	1,232.08	1,861.43
12	United Commercial Bank Ltd.	7,058.64	9,105.18	16,163.82	13,692.10	2,471.72	-	16,163.82	1,371.43	2,561.08	12,231.31	16,163.82
13	The City Bank Ltd.	4,773.78	6,837.97	11,611.75	4,968.24	6,643.51	-	11,611.75	3,173.04	3,273.49	5,165.21	11,611.75
14	A B Bank Ltd.	1,056.41	2,634.41	3,690.82	2,279.16	1,411.67	-	3,690.82	187.11	1,191.64	2,312.07	3,690.82
15	Islami Bank Bangladesh Ltd.	13,344.48	101,087.20	114,431.68	80,048.93	34,382.75	-	114,431.68	7,857.29	42,603.02	63,971.37	114,431.68
16	The Premier Bank Ltd.	5,000.14	1,749.30	6,749.44	4,150.16	2,599.28	-	6,749.44	52.85	771.42	5,925.17	6,749.44
17	NRB Bank Ltd.	-	1,439.06	1,439.06	830.70	500.31	108.06	1,439.07	56.87	384.65	997.54	1,439.06
18	BRAC Bank Ltd.	159.47	1,290.09	1,449.56	1,321.47	128.08	-	1,449.55	934.95	514.61	-	1,449.56
19	Eastern Bank Ltd.	55.31	85.44	140.75	87.45	53.30	-	140.75	6.14	69.89	64.72	140.75
	Total	157,453.04	459,533.46	616,986.50	421,658.98	167,120.58	28,206.95	616,986.51	36,105.53	282,321.15	298,559.82	616,986.49

Appendix-4: Bank-wise Loan Disbursement

Amount of Lending (in BDT lacs)								
Sl No.	Bank Name	Urban	Rural	Total	Male	Female	Others	Total
1	Bank Asia Ltd.	3,581.13	19,612.92	23,194.05	7,670.71	2,044.93	13,478.41	23,194.05
2	NRB Commercial Bank Ltd.	-	-	-	-	-	-	-
3	Dutch-Bangla Bank Ltd.	134.07	360.54	494.61	403.48	91.13	-	494.61
4	Al-Arafah Islami Bank Ltd.	515.72	105.64	621.35	528.15	93.20	-	621.35
5	Modhumoti Bank Limited	-	10.00	10.00	9.50	0.50	-	10.00
6	Social Islami Bank Ltd.	-	-	-	-	-	-	-
7	Standard Bank Ltd.	-	-	-	-	-	-	-
8	First Security Islami Bank Ltd.	-	-	-	-	-	-	-
9	Agrani Bank Ltd.	-	-	-	-	-	-	-
10	Mutual Trust Bank Ltd.	395.00	184.00	579.00	516.00	63.00	-	579.00
11	Midland Bank Ltd.	-	-	-	-	-	-	-
12	United Commercial Bank Ltd.	-	-	-	-	-	-	-
13	The City Bank Ltd.	1,441.35	2,171.29	3,612.64	248.69	3,363.95	-	3,612.64
14	A B Bank Ltd.	-	-	-	-	-	-	-
15	Islami Bank Bangladesh Ltd.	-	-	-	-	-	-	-
16	The Premier Bank Ltd.	-	-	-	-	-	-	-
17	NRB Bank Ltd.	-	33.80	33.80	33.00	0.80	-	33.80
18	BRAC Bank Ltd.	117.00	1,917.00	2,034.00	-	-	2,034.00	2,034.00
19	Eastern Bank Ltd.	-	-	-	-	-	-	-
	Total	6,184.27	24,395.19	30,579.45	9,409.53	5,657.51	15,512.41	30,579.45

Appendix-5: Bank-wise Inward Remittance Distribution

Inward Remittance (BDT in lacs)				
Sl No.	Bank Name	Urban	Rural	Total
1	Bank Asia Ltd.	18,881.92	295,816.84	314,698.76
2	NRB Commercial Bank Ltd.	-	10.37	10.37
3	Dutch-Bangla Bank Ltd.	82,528.88	365,017.57	447,546.45
4	Al-Arafah Islami Bank Ltd.	5,875.50	151,319.79	157,195.29
5	Modhumoti Bank Limited	-	219.45	219.45
6	Social Islami Bank Ltd.	14.12	3,821.07	3,835.19
7	Standard Bank Ltd.	25.47	4,967.21	4,992.68
8	First Security Islami Bank Ltd.	-	1,509.51	1,509.51
9	Agrani Bank Ltd.	842.22	58,561.26	59,403.48
10	Mutual Trust Bank Ltd.	1,665.00	13,384.00	15,049.00
11	Midland Bank Ltd.	125.00	989.87	1,114.87
12	United Commercial Bank Ltd.	46.00	1,094.94	1,140.94
13	The City Bank Ltd.	451.43	5,971.37	6,422.80
14	A B Bank Ltd.	82.08	850.67	932.75
15	Islami Bank Bangladesh Ltd.	14,557.49	163,688.79	178,246.28
16	The Premier Bank Ltd.	0.13	23.60	23.73
17	NRB Bank Ltd.	-	613.83	613.83
18	BRAC Bank Ltd.	4.03	785.75	789.78
19	Eastern Bank Ltd.	0.13	24.28	24.41
	Total	125,099.40	1,068,670.17	1,193,769.57