

Quarterly Report  
on  
**Agent Banking**



**July-September 2021**

**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 2021 quarter . Amidst the COVID-19 pandemic, agent banking in Bangladesh has continued to grow in all dimensions during this entire quarter. Up to September 2021, 29 banks in Bangladesh have undertaken agent banking operations through 18,077 outlets of 13,470 agents. The number of agents has grown by 4.32% and the number of outlets has grown by 5.44% throughout this quarter. A cumulative of 1,29,11,541 number of accounts has been opened through agent banking of which 60,42,946 (46.80%) number of accounts belongs to female customers and 1,11,27,541 (86.18%) number of accounts belongs to rural mass. Till September 2021 quarter, total amount of deposit collection stands at BDT 22,26,155.20 lacs; loan disbursement stands at BDT 3,99,757.02 lacs and inward remittance distribution stands at BDT 76,55,990.87 lacs.

The number of accounts opened through agent banking has grown by 5.79% 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 6.48% during the quarter. The gap between male and female accounts has been narrowing down gradually signifying the increased participation of females in the formal financial system.

The volume of deposit has increased by 9.24% while the volume of loans has increased by 25.46% during this quarter. Although the volume of loan disbursement is not significant due to fewer numbers of banks' stepping forward in this regard, 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 10.11% 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 2021 is 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 2013<sup>1</sup>. 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, remittance disbursement, 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 to the mass people who would otherwise have remained unbanked due to distant location. With a view to facilitating full-fledged agent banking, Bangladesh Bank has issued a comprehensive *Prudential Guidelines for Agent banking Operation in Bangladesh* in 2017<sup>2</sup> 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				Change	
	September 2020	June 2021	September 2021	Y-to-Y	Q-to-Q	
No. of Banks with License	28	28	29	1	1	
No. of Banks in Agent Banking	24	28	29	5	1	
No. of Agents	10,163	12,912	13,470	32.54%	4.32%	
No. of Outlets	14,016	17,145	18,077	28.97%	5.44%	
No. of Accounts	82,21,893	1,22,05,358	1,29,11,541	57.04%	5.79%	
No. of Female Accounts	37,49,087	56,75,329	60,42,946	61.18%	6.48%	
Number of Rural Accounts	71,11,887	1,05,39,163	1,11,27,541	56.46%	5.58%	
Amount of Deposits	13,04,061.72	20,37,928.34	22,26,155.59	70.71%	9.24%	
Amount of Loan Disbursed	1,08,695.84	3,18,628.60	3,99,757.02	267.78%	25.46%	
Amount of Inward Remittance	38,33,524.40	67,95,404.46	74,82,585.51	95.19%	10.11%	

This quarterly report summarizes the latest state of the agent banking operations in Bangladesh as of September 2021 along with the progress since June 2021 and September 2020. 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 agent banking.

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

<sup>2</sup>BRPD 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 2021, the total number of agents and outlets reaches at 13,470 and 18,077 respectively. Bank-wise number of agents and outlets is given in Appendix-1.

### 2.2 Geographical Concentration

As of September 2021, 86.01% of the agents and 86.96% 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

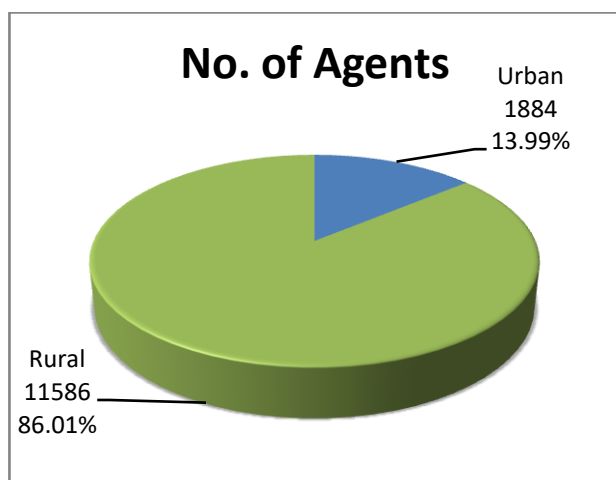
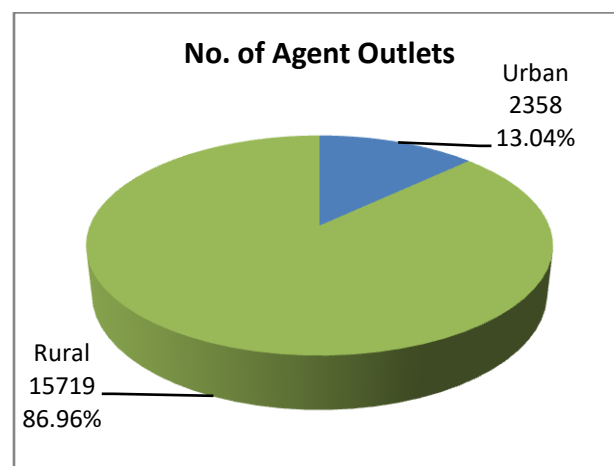


Figure 2: Number of Outlets

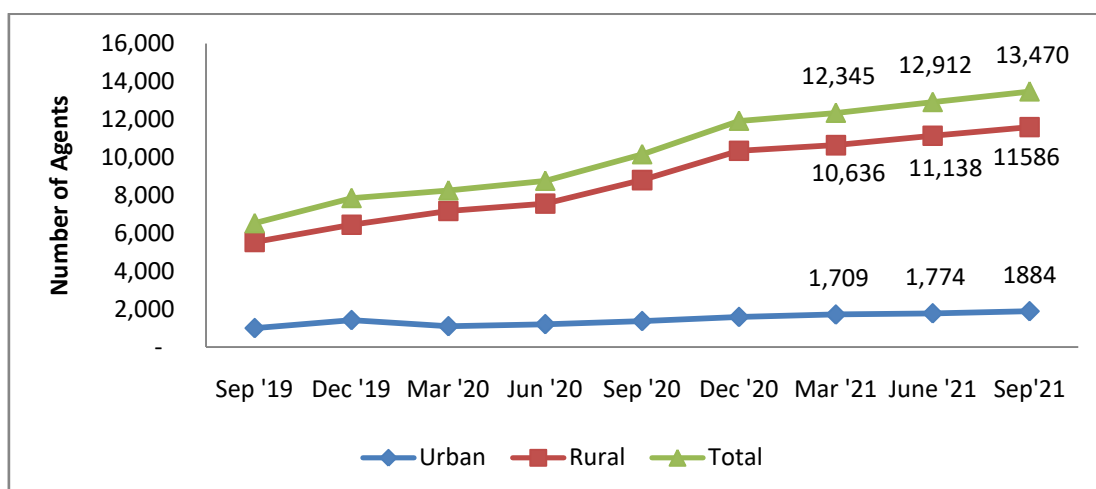


As per the Prudential Guidelines, banks are required to maintain a minimum ratio of 3:1 for establishing rural vs. urban agent banking outlets to emphasize on concentration in rural area. Figure 2 is showing emphasis on concentration in rural area. Up to September 2021, the rural vs. urban agent banking outlet establishment stands at almost 7:1 which is promising and aligned with the objective of the central bank.

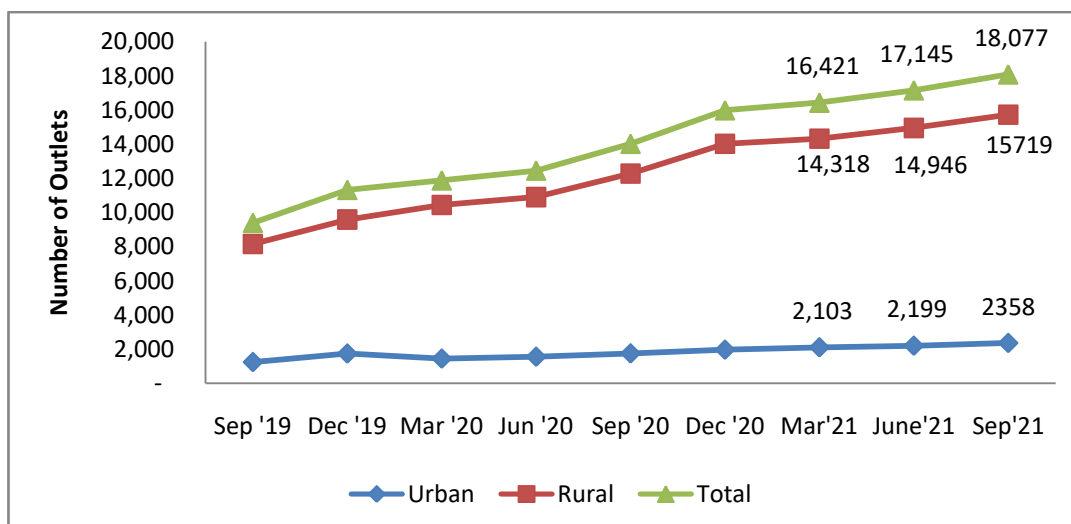
### 2.3 Growth of Agents and Outlets

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

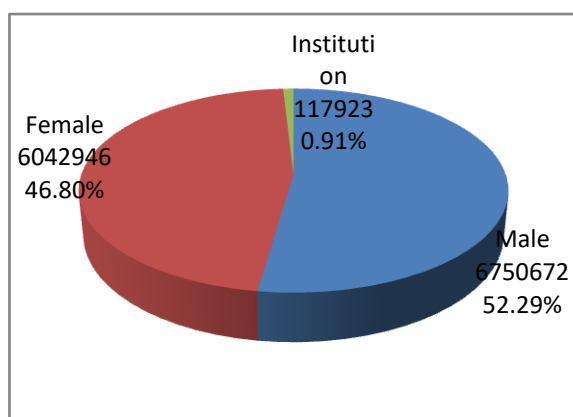
#### 3.1 Number of Accounts

At the end of September quarter of 2021, the total number of accounts opened through agent banking reaches at 1,29,11,541. 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 shows that female customers constitute 46.80% 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 86.18% 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**

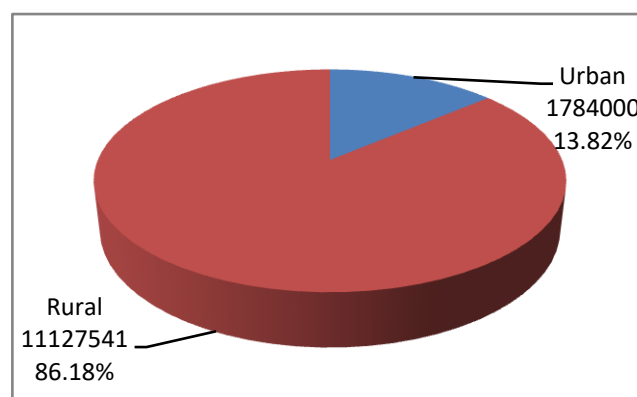
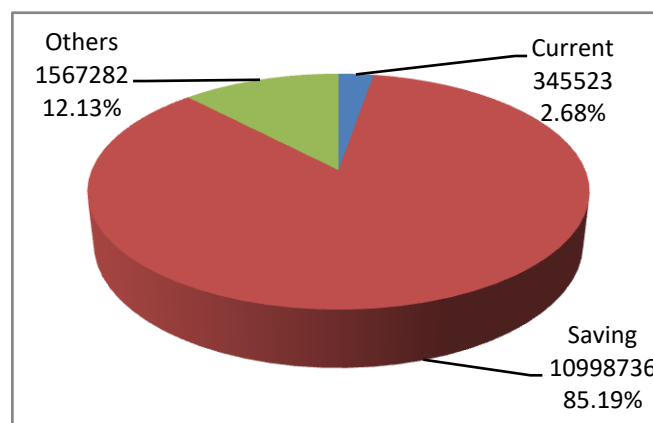


Figure 7 shows that around 85.19% of the accounts are savings in nature while 2.68% are current and remaining 12.13% are other accounts. The exclusive dominance of savings account may indicate that households rather than businesses tend to access more to the financial services through agent banking. 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**



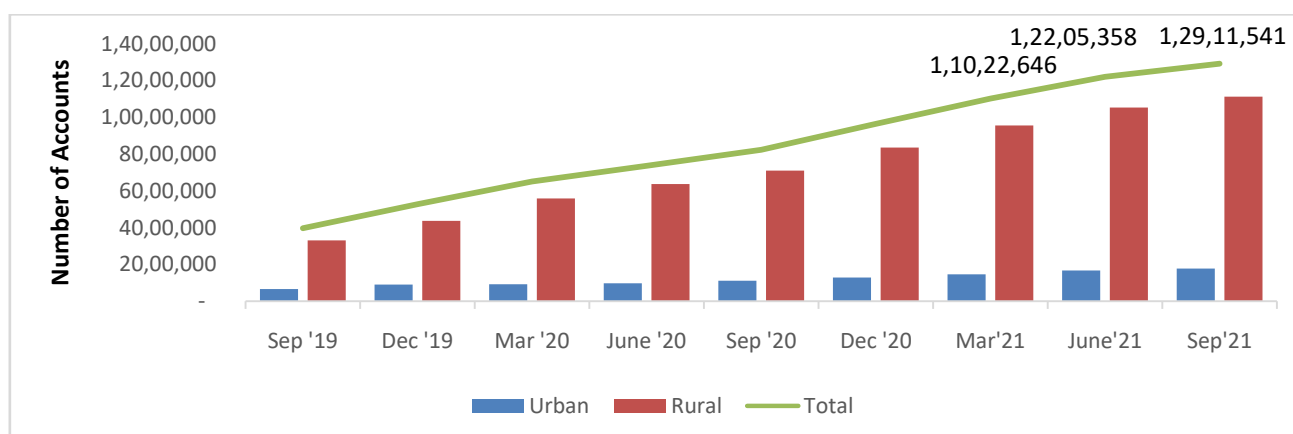


### 3.3 Growth of Accounts

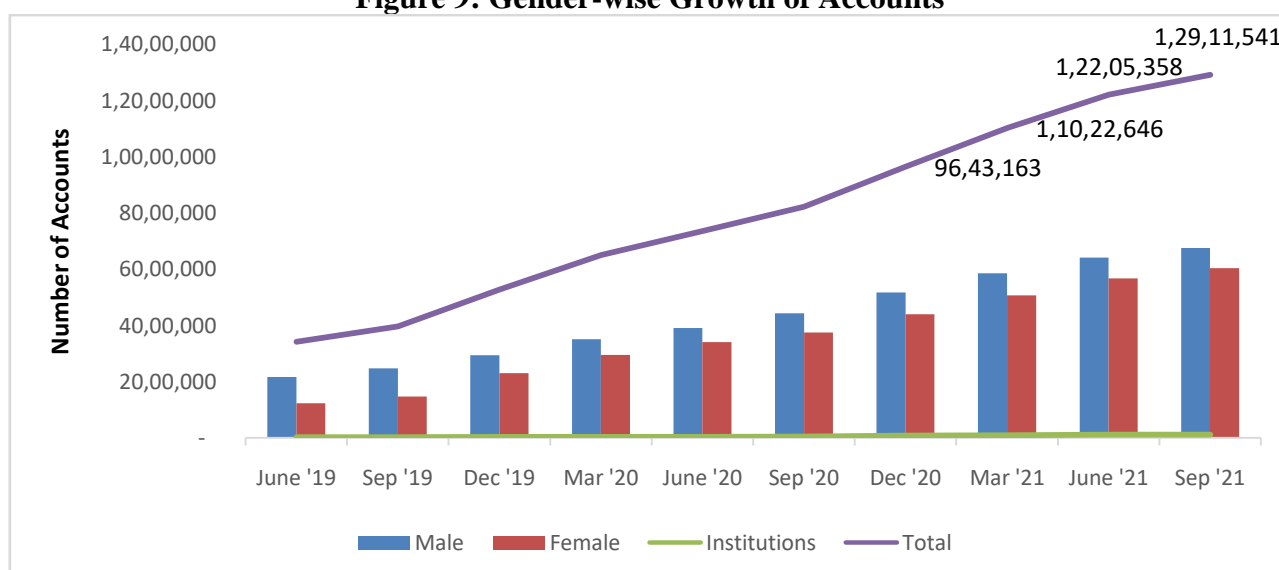
Figures 8, 9 and 10 show a notable growth in the number of agent banking accounts over the past quarters. From figure 8, it is evident that the growth of accounts remains persistent up to September 2019; however, the growth speeds up from September 2019 to September 2021. The persistent positive growth 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 as shown in figure 10.

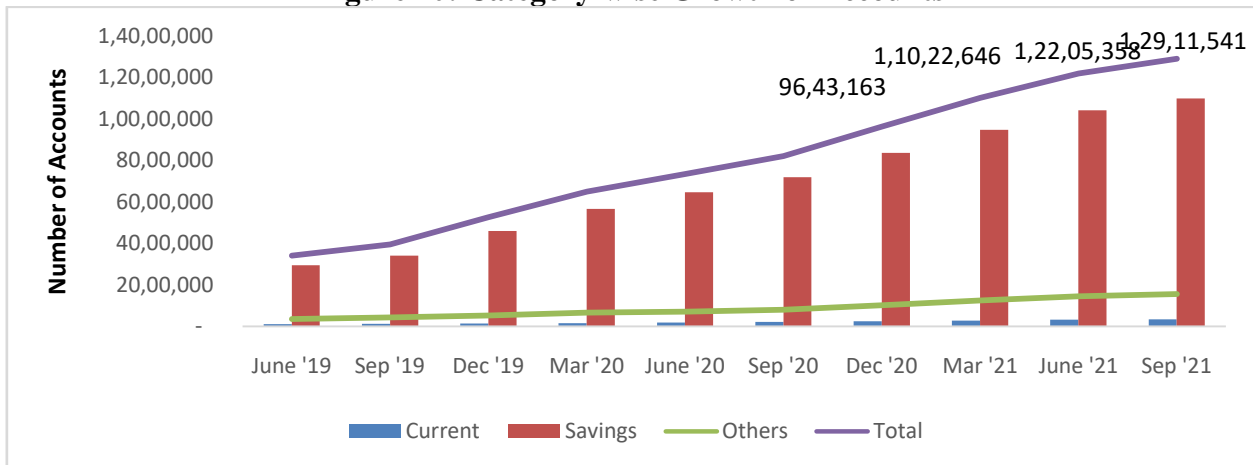
**Figure 8: Location-wise Growth of Accounts**



**Figure 9: Gender-wise Growth of Accounts**



**Figure 10: Category-wise Growth of Accounts**



## 4. Deposit Collection

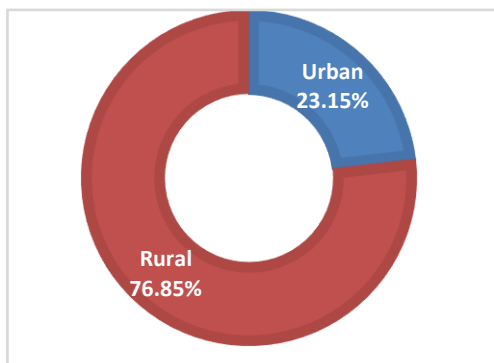
### 4.1 Deposit

At the end of September 2021 quarter, the total amount of deposit through agent banking reaches at BDT 22,26,155.59 lacs and the deposit has increased by 9.24% since the June 2021 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 (76.85%) has been accumulated from the rural area. The deposit collection from rural area has remained almost the same like the previous quarter (76.01%). 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 (58.78%) over females (35.20%) in the share of total deposit.

**Figure 11: Geographical Concentration of Deposit**



**Figure 12: Gender-wise Deposit**

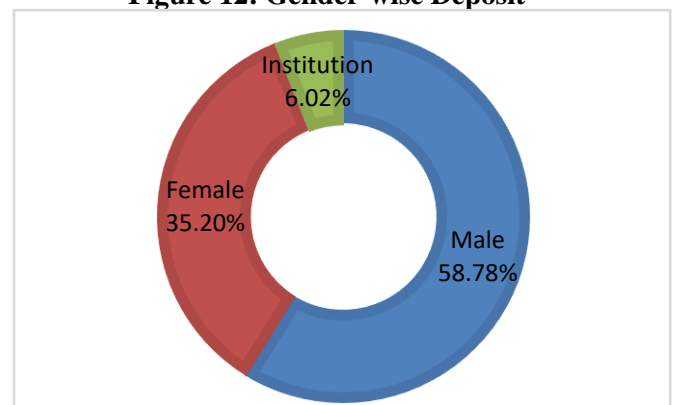
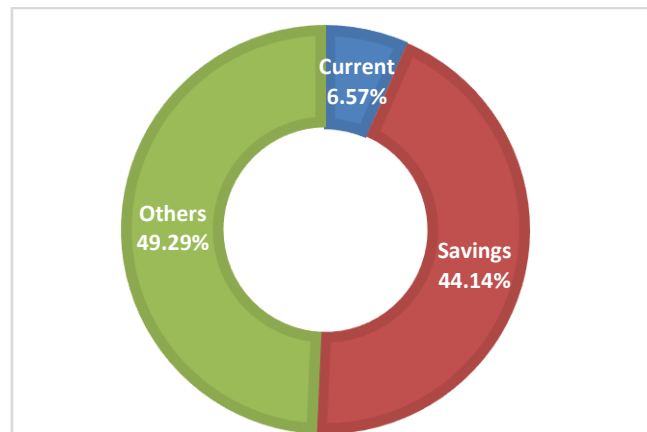


Figure 13 indicates that savings accounts continue to dominate in accumulating deposit. They comprise of 44.14% of the total deposit while other categories of accounts including institutions and term deposit comprise of 55.86%. Deposit collection through current accounts has shown a downward trend compared to last quarter.

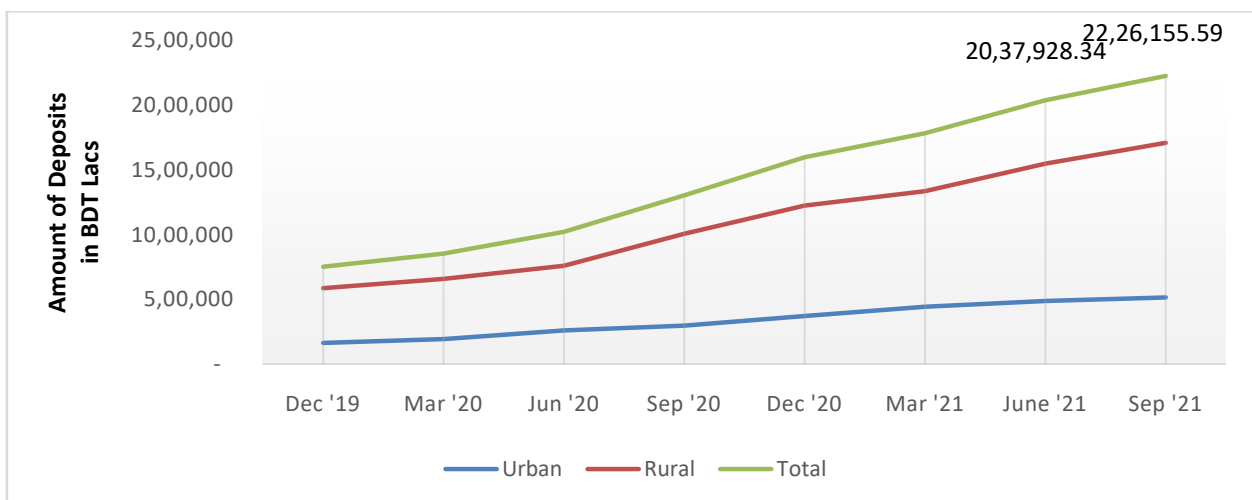
**Figure 13: Category-wise Deposit**



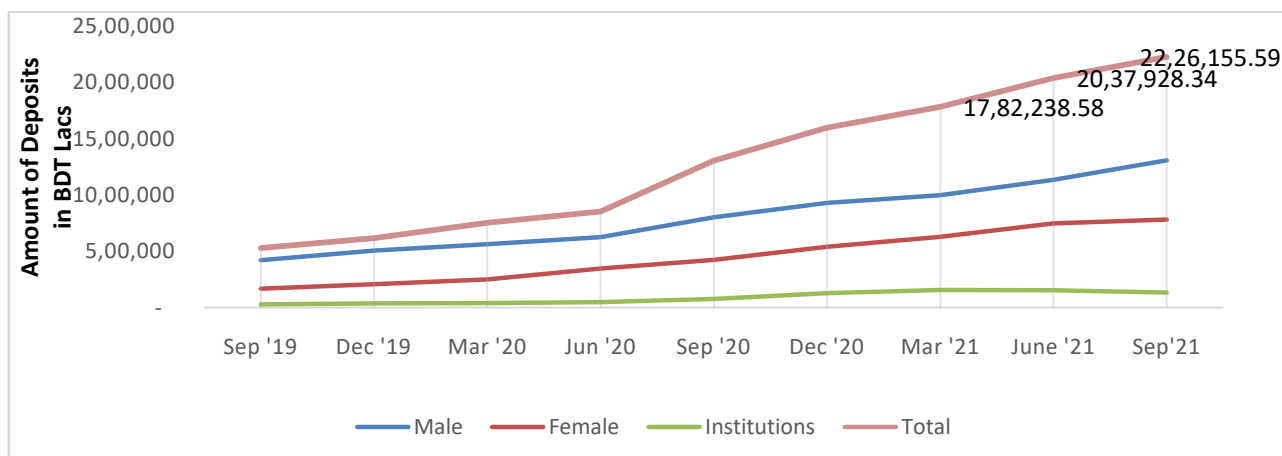
### 4.3 Growth-wise Deposit

Figures 14, 15 and 16 illustrate the trend in deposit accumulation. In September 2021 quarter, the deposit through agent banking has increased by 9.24% since June 2021 quarter. Gender distribution of the deposit indicates that deposit from male customers continues to remain significantly higher than that of female customers and institutions.

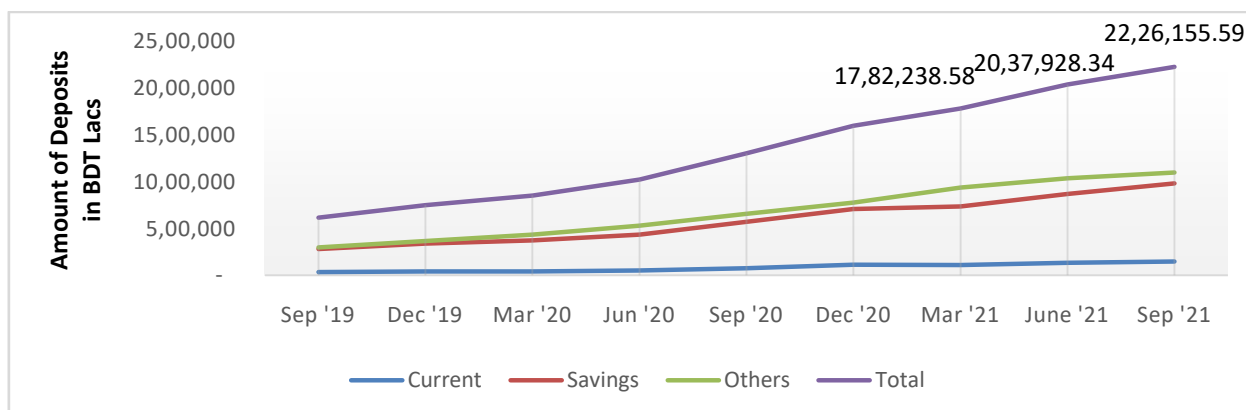
**Figure 14: Geographic Trend of Deposit**



**Figure 15: Gender Trend of Deposit**



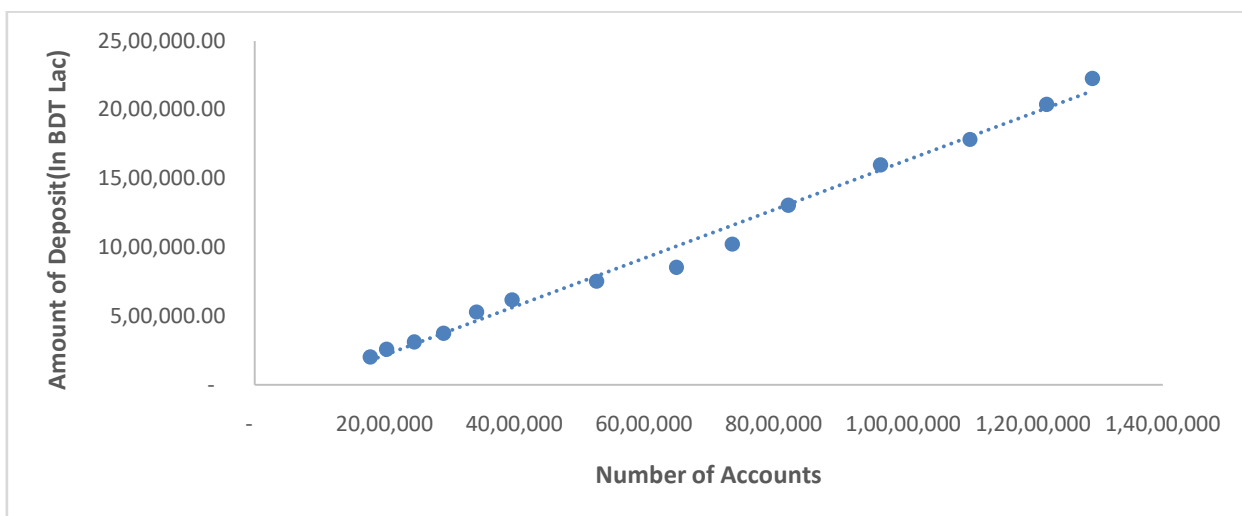
**Figure 16: Category Trend of Deposit**



#### 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 2019, the number of accounts through agent banking was 39,64,346 and the total amount of deposit was BDT 6,16,986.50 lacs. In September 2020, the number of accounts through agent banking has increased by 107.40% to 8,221,893 and the total amount of deposit has increased by 111.36% which was BDT 13,04,061.72 lacs. In September 2021, the number of accounts increases to 12,911,541 and the amount of deposit stands at BDT 2,226,155.59 lacs. Over the past two years, the number of accounts has increased by 225.69% whereas the amount of deposit has scaled up by 260.81%. 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

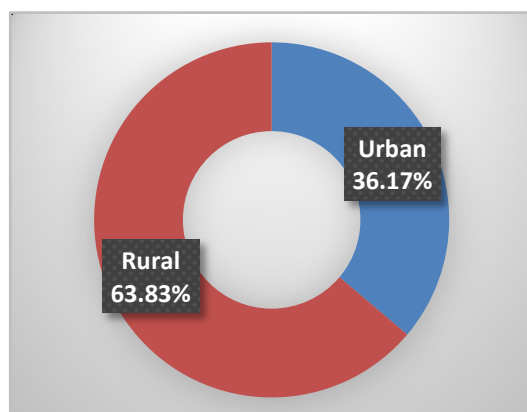
### 5.1 Loan

Up to September 2021, the disbursement of loan through agent banking rises to BDT 3,99,757.02 lacs. The volume of total loan has increased by 25.46% in the current quarter compared to June quarter of 2021. 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 2,55,167.79 lacs (63.83%) of the total loan disbursed through agent banking till September 2021. 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**



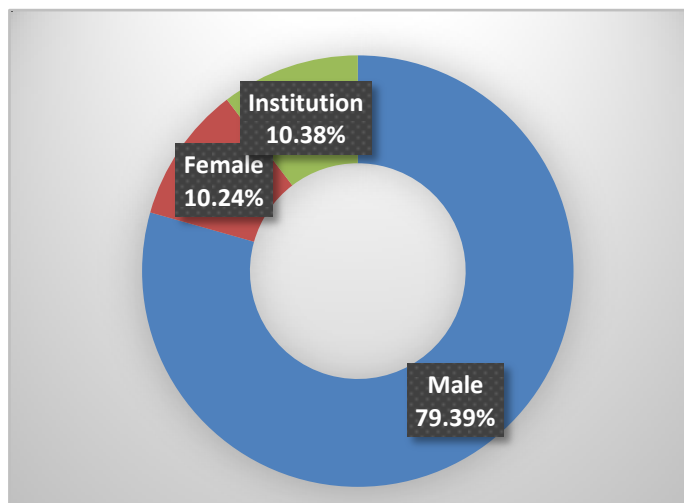
**Figure 19: Gender-wise Loan Disbursement**

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 2021, male customers have received BDT 3,17,352.29 lacs (79.39%) of the total loan compared to female customers who have received only BDT 40,915 lacs (10.24%). 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.

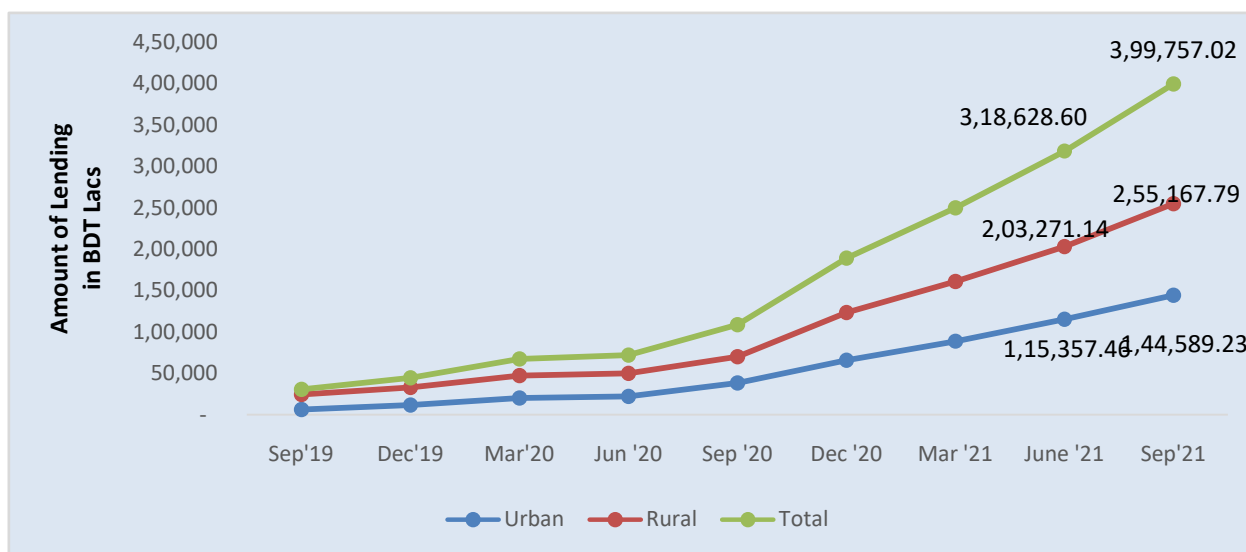
Till September 2021, only ten Banks have disbursed loans through agent banking. It is expected that more female customers as well as smallholders will get loan facilities from banks when more banks will come forward to disburse loans through banking agents.

### 5.3 Growth of Loan Disbursement

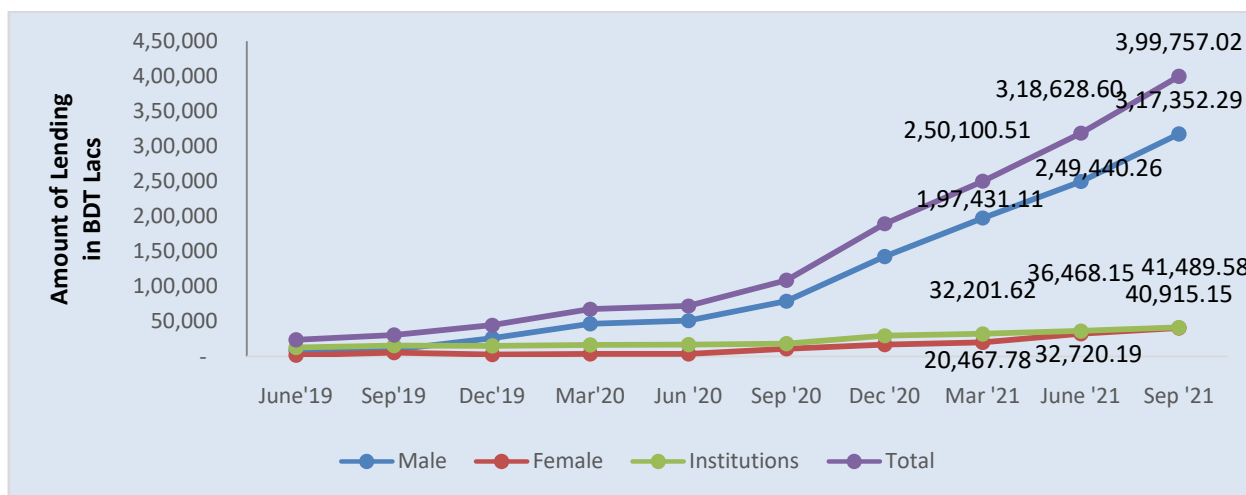
The amount of loan disbursement increases to 25.46% in September quarter of 2021 compared to June quarter of 2021. Figures 20 and 21 show the growth path of loan disbursement in relation to area, and gender category. Figure 20 shows that area-wise growth of loan disbursement has got extra pace during June quarter of 2021 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 pandemic situation.

**Figure 20: Area-wise Growth of Loan**

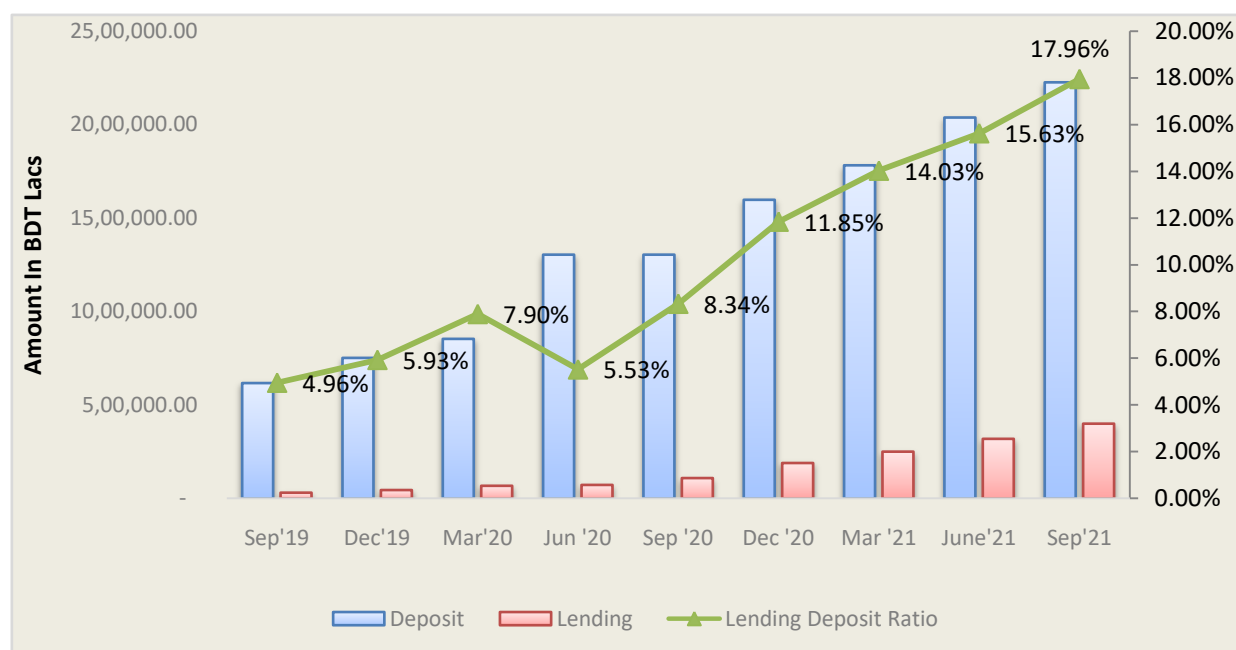


**Figure 21: Gender-wise Growth of Loan**



### 5.4 Lending against Deposit

Figure 22 indicates that the loan to deposit ratio in agent banking is only 17.96% in the September 2021 quarter. On the positive note, 2.33% increase in loan to deposit ratio from June 2021 quarter indicates that investment through agent outlets is gradually getting momentum. However, in this quarter only 11 banks out of 29 have distributed loan 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

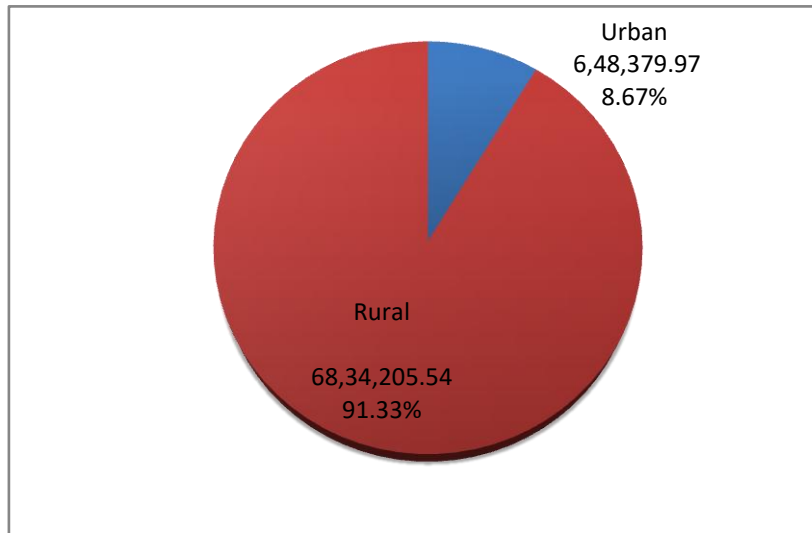
The amount of inward remittance through agent banking rises to BDT 74,82,585.51 lacs at the end of September 2021 quarter. It has increased by 10.11% in the current quarter compared to the immediate past quarter. This increase in inward remittance through banking channel is a positive outcome of the 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 91% 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.



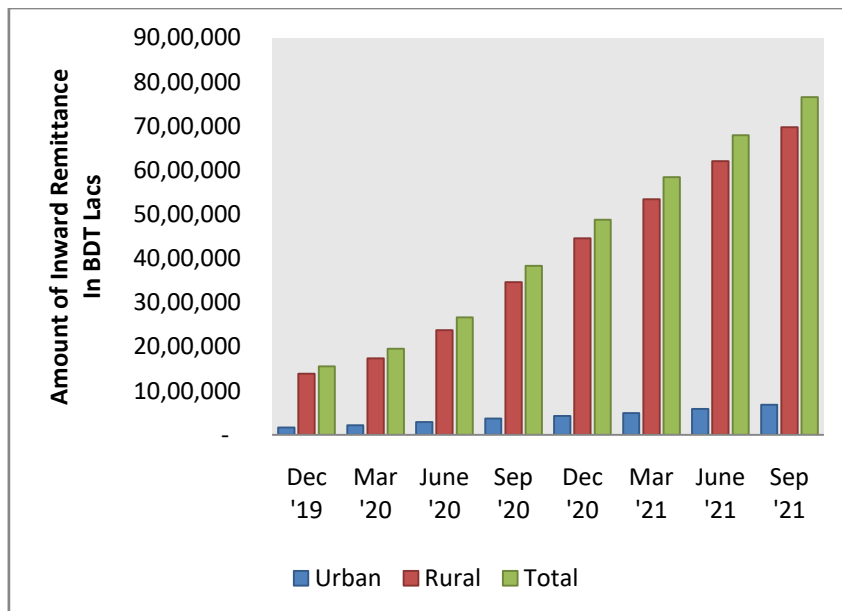
**Figure 23: Area-wise Concentration of Inward Remittance**



### 6.3 Growth of Inward Remittance Distribution

The volume of inward remittance increases to 10.11% in September 2021 compared to June 2021. 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**

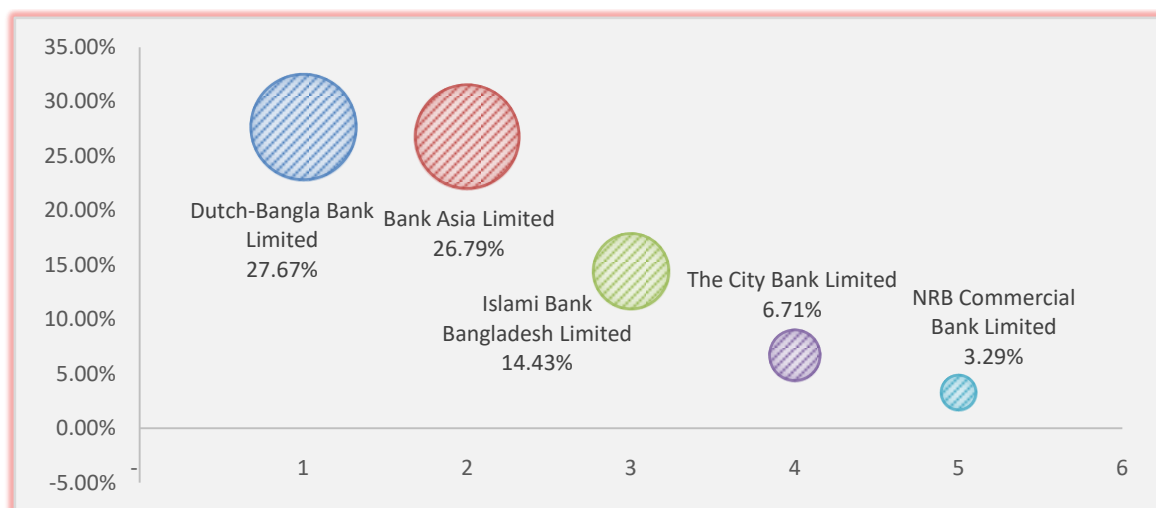


## 7. Top Five Banks in Agent Banking Activities

### 7.1 Top Five Banks in Terms of Outlet Distribution

As of September 2021, top five banks have opened 78.88% of the total agent outlets. Dutch-Bangla Bank Limited has ranked the top with 5002 outlets, comprising 27.67% of the total outlets (Figure 25) under operation.

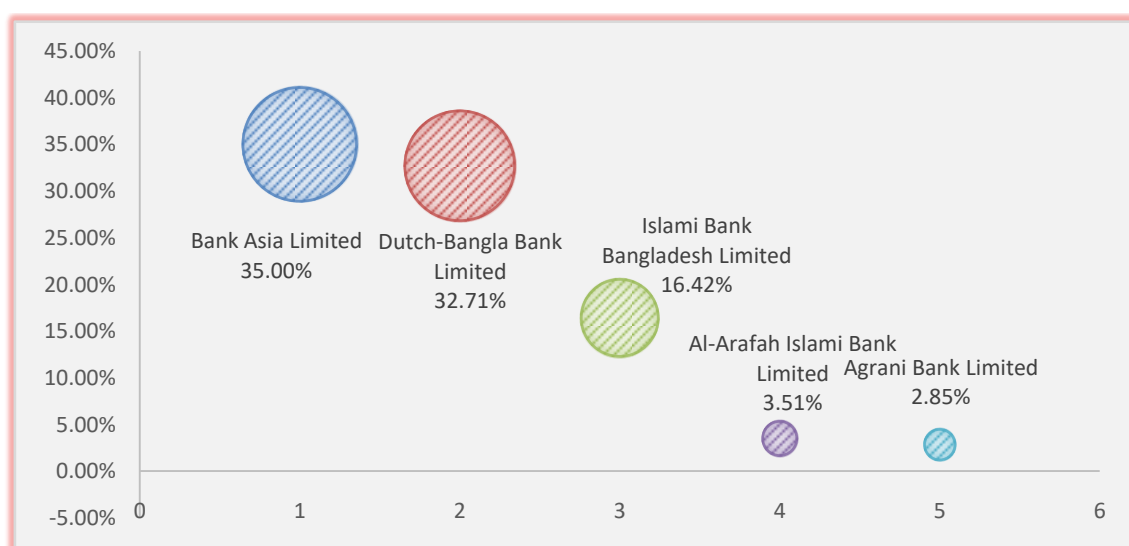
**Figure 25: Top Five Banks' Share of Outlets**



### 7.2 Top Five Banks in Terms of Number of Accounts

As of September 2021, top five Banks have opened 90.49% of the total accounts opened through agent banking. Bank Asia Limited has opened the highest number of 45,19,425 accounts, comprising of 35.00% of the total accounts (Figure 26).

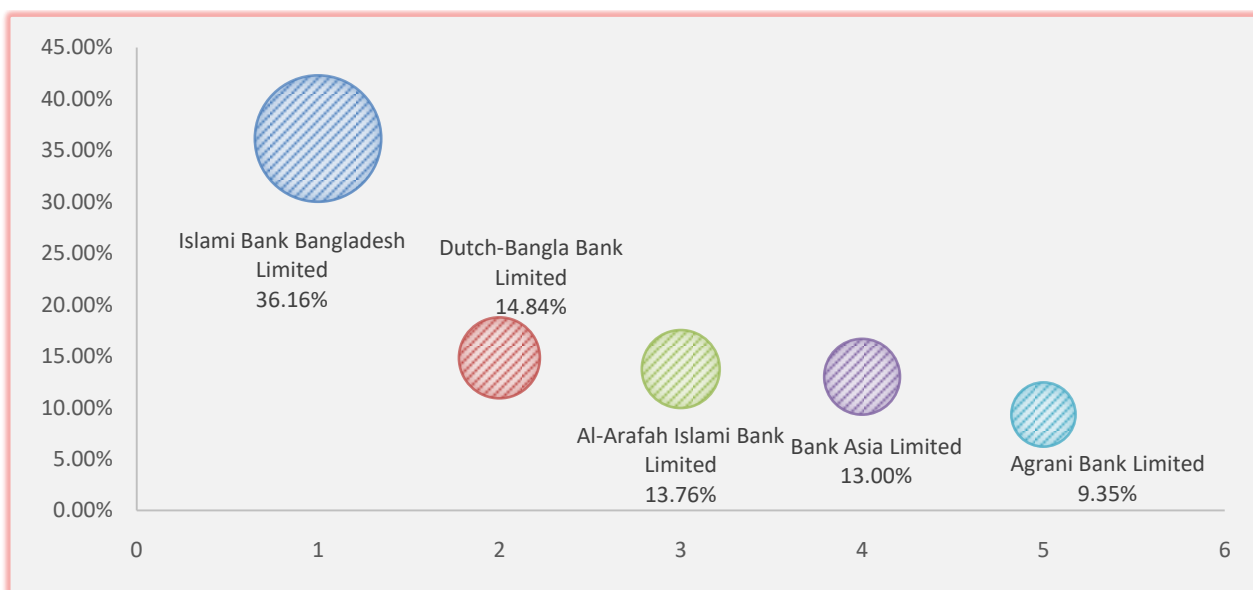
**Figure 26: Top Five Banks' Share of Accounts**



### 7.3 Top Five Banks in Terms of Deposit Collection

Till September 2021, top five banks have 87.10% 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 36.16% of the total volume (Figure 27) amounting BDT 8,05,037.11 lacs. Bank Asia Limited with the highest number of accounts is the nearest competitor of IBBL with this regard.

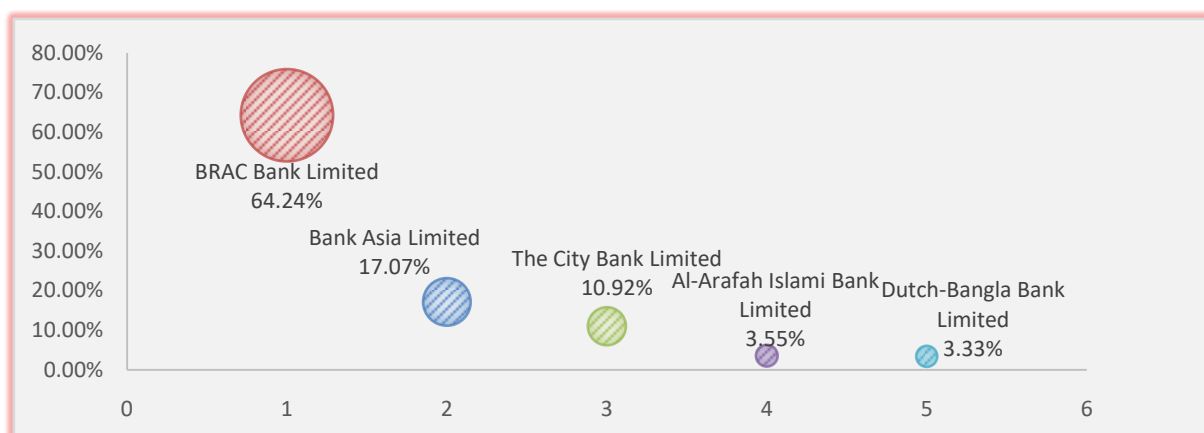
**Figure 27: Top Five Banks' Share of Deposit**



### 7.4 Top Five Banks in Terms of Loan Disbursement

The top five banks have disbursed 99.11% of the total loan disbursed through agent banking till September 2021. BRAC Bank Limited has ranked the top with the largest volume of loan amounting BDT 2,56,808.55 lacs, which is 64.24% of the total loans disbursed through agent banking (Figure 28).

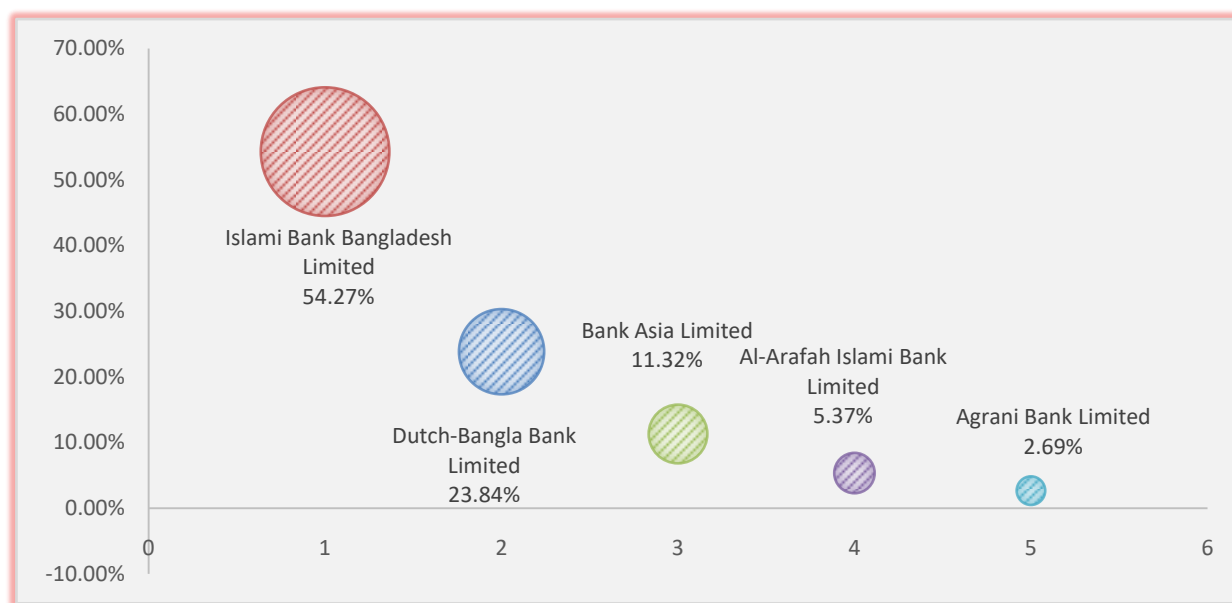
**Figure 28: Top Five Banks' Share of Loan**



## 7.5 Top Five Banks in Terms of Inward Remittance Distribution

The top five banks have 97.49% share of the total inward remittance distributed through agent banking as of September 2021. Islami Bank Bangladesh Limited ranks the top with BDT 42,34,258.60 lacs, which is 54.27% 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 June quarter of 2021 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 6.48% during this quarter compared to the previous quarter which indicates access of more women to formal financial sector. Loan disbursement to women/entrepreneurs, however, comprises of only 10.23% 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 up 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 the rural economy.

## 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	376	4338	4714	413	4430	4843
2	NRB Commercial Bank Limited	24	557	581	32	562	594
3	Dutch-Bangla Bank Limited	512	435	947	891	4111	5002
4	Al-Arafah Islami Bank Limited	81	293	374	66	476	542
5	Modhumoti Bank Limited	0	429	429	0	429	429
6	Social Islami Bank Limited	8	168	176	8	175	183
7	Standard Bank Limited	2	24	26	2	24	26
8	First Security Islami Bank Limited	0	63	63	0	63	63
9	Agrani Bank Limited	27	373	400	27	373	400
10	Mutual Trust Bank Limited	54	131	185	55	141	196
11	Midland Bank Limited	23	55	78	20	73	93
12	United Commercial Bank Limited	30	149	179	30	149	179
13	The City Bank Limited	244	953	1197	250	963	1213
14	AB Bank Limited	49	97	146	84	120	204
15	Islami Bank Bangladesh Limited	165	2443	2608	165	2443	2608
16	The Premier Bank Limited	16	21	37	39	61	100
17	NRB Bank Limited	3	313	316	4	315	319
18	BRAC Bank Limited	135	387	522	132	448	580
19	Eastern Bank Limited	9	23	32	9	24	33
20	One Bank Limited	46	61	107	47	63	110
21	Mercantile Bank Limited	28	98	126	28	98	126
22	Shahjalal Islami Bank Limited	30	56	86	30	56	86
23	Exim Bank Limited	4	8	12	5	8	13
24	Padma Bank Limited	1	0	1	4	3	7
25	Jamuna Bank Limited	3	10	13	3	10	13
26	Prime Bank Limited	12	82	94	12	82	94
27	Global Islami Bank Limited	2	1	3	2	1	3
28	Meghna Bank Limited	0	2	2	0	2	2
29	South East Bank Limited	0	16	16	0	16	16
<b>Total</b>		<b>1884</b>	<b>11586</b>	<b>13470</b>	<b>2358</b>	<b>15719</b>	<b>18077</b>

## 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	380526	4138899	4519425	1661504	2806092	51829	4519425	103777	4195485	220163	4519425
2	NRB Commercial Bank Limited	4883	148814	153697	53930	99767	0	153697	301	151554	1842	153697
3	Dutch-Bangla Bank Limited	978238	3245678	4223916	2638783	1585133	0	4223916	52755	4000472	170689	4223916
4	Al-Arafah Islami Bank Limited	45057	408123	453180	237977	207164	8039	453180	11195	355191	86794	453180
5	Modhumoti Bank Limited	0	164030	164030	43560	120470	0	164030	1118	162317	595	164030
6	Social Islami Bank Limited	4413	99627	104040	55215	48825	0	104040	1847	62116	40077	104040
7	Standard Bank Limited	328	14316	14644	8215	6429	0	14644	1209	11978	1457	14644
8	First Security Islami Bank Limited	0	58162	58162	34292	23870	0	58162	9249	32208	16705	58162
9	Agrani Bank Limited	15634	351717	367351	176677	190674	0	367351	13936	296911	56504	367351
10	Mutual Trust Bank Limited	19767	73827	93594	53689	39905	0	93594	4386	72750	16458	93594
11	Midland Bank Limited	2901	23197	26098	14081	12017	0	26098	807	21148	4143	26098
12	United Commercial Bank Limited	21235	70738	91973	47197	44776	0	91973	9715	72854	9404	91973
13	The City Bank Limited	61855	165110	226965	139649	87316	0	226965	26328	179305	21332	226965
14	AB Bank Limited	7617	22691	30308	18954	11354	0	30308	1255	21848	7205	30308
15	Islami Bank Bangladesh Limited	166563	1953865	2120428	1447105	673323	0	2120428	52749	1189897	877782	2120428
16	The Premier Bank Limited	21853	21426	43279	24312	18967	0	43279	362	39614	3303	43279
17	NRB Bank Limited	644	29904	30548	10894	18943	711	30548	943	26338	3267	30548
18	BRAC Bank Limited	34219	83937	118156	37475	23908	56773	118156	49988	51006	17162	118156
19	Eastern Bank Limited	3473	10593	14066	9566	4500	0	14066	808	10915	2343	14066
20	One Bank Limited	4099	12408	16507	10661	5846	0	16507	885	12889	2733	16507
21	Mercantile Bank Limited	2835	10871	13706	9520	4186	0	13706	429	10631	2646	13706
22	Shahjalal Islami Bank Limited	3662	9516	13178	7788	5117	273	13178	389	10040	2749	13178
23	Exim Bank Limited	2166	2159	4325	3022	1303	0	4325	256	3497	572	4325
24	Padma Bank Limited	831	607	1438	893	545	0	1438	85	1293	60	1438
25	Jamuna Bank Limited	325	806	1131	741	390	0	1131	116	788	227	1131
26	Prime Bank Limited	728	3363	4091	2722	1252	117	4091	434	3202	455	4091
27	Global Islami Bank Limited	148	71	219	104	115	0	219	14	140	65	219
28	Meghna Bank Limited	0	56	56	52	4	0	56	4	52	0	56
29	South East Bank Limited	0	3030	3030	2094	755	181	3030	183	2297	550	3030
<b>Total</b>		<b>1784000</b>	<b>11127541</b>	<b>12911541</b>	<b>6750672</b>	<b>6042946</b>	<b>117923</b>	<b>12911541</b>	<b>345523</b>	<b>10998736</b>	<b>1567282</b>	<b>12911541</b>

## 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	44379.49	244966.75	289346.24	153496.59	93806.17	42043.48	289346.24	18735.69	160411.20	110199.35	289346.24
2	NRB Commercial Bank Limited	1052.81	5686.01	6738.82	4224.28	2514.54	0.00	6738.82	31.59	2094.12	4613.11	6738.82
3	Dutch-Bangla Bank Limited	95525.48	234777.53	330303.01	211252.39	88372.07	30678.55	330303.01	12023.88	242500.41	75778.72	330303.01
4	Al-Arafah Islami Bank Limited	70076.85	236148.52	306225.37	231194.86	58981.63	16048.88	306225.37	6475.40	122428.12	177321.85	306225.37
5	Modhumoti Bank Limited	0.00	3689.00	3689.00	1765.00	1924.00	0.00	3689.00	372.00	3018.00	299.00	3689.00
6	Social Islami Bank Limited	7378.10	27793.61	35171.71	26273.70	8898.01	0.00	35171.71	2839.30	8886.36	23446.05	35171.71
7	Standard Bank Limited	30.77	2432.87	2463.64	1595.04	868.60	0.00	2463.64	256.73	1414.24	792.67	2463.64
8	First Security Islami Bank Limited	0.00	22908.36	22908.36	14823.65	8084.71	0.00	22908.36	3230.67	6015.27	13662.42	22908.36
9	Agrani Bank Limited	137027.13	71076.09	208103.22	27379.28	180723.94	0.00	208103.22	2042.52	24637.99	181422.74	208103.25
10	Mutual Trust Bank Limited	10549.00	19120.00	29669.00	20727.00	8942.00	0.00	29669.00	3316.00	10822.00	15531.00	29669.00
11	Midland Bank Limited	1163.87	4084.67	5248.54	3743.14	1505.40	0.00	5248.54	258.50	1762.27	3227.77	5248.54
12	United Commercial Bank Limited	14933.92	18036.75	32970.67	26409.65	6561.02	0.00	32970.67	2657.34	7812.14	22501.19	32970.67
13	The City Bank Limited	17132.12	18136.88	35269.00	24434.49	10834.51	0.00	35269.00	11675.63	12974.60	10618.77	35269.00
14	AB Bank Limited	9146.70	8301.90	17448.60	13472.08	3976.52	0.00	17448.60	431.04	4582.06	12435.46	17448.56
15	Islami Bank Bangladesh Limited	67397.51	737639.60	805037.11	511524.11	293513.00	0.00	805037.11	34679.04	357441.68	412916.39	805037.11
16	The Premier Bank Limited	11134.03	3551.91	14685.94	13598.40	1087.54	0.00	14685.94	139.03	1867.69	12679.22	14685.94
17	NRB Bank Limited	216.41	4860.21	5076.62	2787.65	1948.96	340.01	5076.62	356.25	1842.90	2877.47	5076.62
18	BRAC Bank Limited	20253.38	33472.00	53725.38	5841.03	3374.41	44509.94	53725.38	43165.71	5124.78	5434.89	53725.38
19	Eastern Bank Limited	1194.15	4703.55	5897.70	4957.56	940.14	0.00	5897.70	1309.72	1712.09	2875.89	5897.70
20	One Bank Limited	3294.54	3006.37	6300.91	1704.05	4596.86	0.00	6300.91	497.28	1825.03	3978.60	6300.91
21	Mercantile Bank Limited	287.89	1397.24	1685.13	1205.00	480.13	0.00	1685.13	152.07	845.70	687.36	1685.13
22	Shahjalal Islami Bank Limited	843.46	1803.16	2646.62	1791.85	718.24	136.53	2646.62	369.33	1131.76	1145.53	2646.62
23	Exim Bank Limited	957.93	1203.65	2161.58	1818.90	342.68	0.00	2161.58	160.33	633.84	1367.41	2161.58
24	Padma Bank Limited	619.34	269.25	888.59	869.65	18.94	0.00	888.59	24.81	27.74	836.04	888.59
25	Jamuna Bank Limited	355.44	612.53	967.97	842.45	125.52	0.00	967.97	494.05	124.95	348.97	967.97
26	Prime Bank Limited	448.18	446.61	894.79	449.22	273.03	172.54	894.79	383.55	360.61	150.63	894.79
27	Global Islami Bank Limited	16.42	13.36	29.78	13.07	16.71	0.00	29.78	1.08	15.30	13.40	29.78
28	Meghna Bank Limited	0.00	10.78	10.78	7.47	3.31	0.00	10.78	0.14	10.64	0.00	10.78
29	South East Bank Limited	0.00	591.51	591.51	306.66	142.31	142.54	591.51	131.35	272.02	188.14	591.51
<b>Total</b>		<b>515414.92</b>	<b>1710740.67</b>	<b>2226155.59</b>	<b>1308508.22</b>	<b>783574.91</b>	<b>134072.47</b>	<b>2226155.59</b>	<b>146210.04</b>	<b>982595.51</b>	<b>1097350.04</b>	<b>2226155.59</b>

## Appendx-4: Bank-wise Loan Disbursement

Amount of Lending (in BDT lacs)								
SI No.	Bank Name	Urban	Rural	Total	Male	Female	Institution	Total
1	Bank Asia Limited	8066.28	60159.00	68225.28	19307.22	7428.48	41489.58	68225.28
2	NRB Commercial Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Dutch-Bangla Bank Limited	4511.88	8818.25	13330.13	10066.09	3264.04	0.00	13330.13
4	Al-Arafah Islami Bank Limited	4382.95	9800.05	14183.00	5164.24	9018.76	0.00	14183.00
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	809.00	459.00	1268.00	1077.00	191.00	0.00	1268.00
11	Midland Bank Limited	86.00	79.69	165.69	121.81	43.88	0.00	165.69
12	United Commercial Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	The City Bank Limited	20788.33	22862.32	43650.65	30479.02	13171.63	0.00	43650.65
14	AB Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	Islami Bank Bangladesh Limited	0.00	1839.30	1839.30	690.20	1149.10	0.00	1839.30
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	244.60	244.60	215.84	28.76	0.00	244.60
18	BRAC Bank Limited	105912.97	150895.58	256808.55	250189.55	6619.00	0.00	256808.55
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
25	Jamuna Bank Limited	31.82	0.00	31.82	31.82	0.00	0.00	31.82
26	Prime Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
27	Global Islami Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	Meghna Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	Southeast Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>		<b>144589.23</b>	<b>255167.79</b>	<b>399757.02</b>	<b>317352.29</b>	<b>40915.15</b>	<b>41489.58</b>	<b>399757.02</b>



## Appendix-5: Bank-wise Inward Remittance Distribution

Inward Remittance (BDT in lacs)				
Sl No.	Bank Name	Urban	Rural	Total
1	Bank Asia Limited	63737.45	783319.68	847057.13
2	NRB Commercial Bank Limited	0.55	22.03	22.58
3	Dutch-Bangla Bank Limited	304186.02	1479907.65	1784093.67
4	Al-Arafah Islami Bank Limited	21711.64	380051.98	401763.62
5	Modhumoti Bank Limited	0.00	472.71	472.71
6	Social Islami Bank Limited	2.85	15435.94	15438.79
7	Standard Bank Limited	27.80	8490.02	8517.82
8	First Security Islami Bank Limited	0.00	4076.92	4076.92
9	Agrani Bank Limited	2616.89	198685.79	201302.68
10	Mutual Trust Bank Limited	3727.00	30502.00	34229.00
11	Midland Bank Limited	519.31	5201.66	5720.97
12	United Commercial Bank Limited	71.35	1510.55	1581.90
13	The City Bank Limited	19143.59	58702.66	77846.25
14	AB Bank Limited	716.60	5380.74	6097.34
15	Islami Bank Bangladesh Limited	228853.57	3831999.67	4060853.24
16	The Premier Bank Limited	0.13	44.48	44.61
17	NRB Bank Limited	24.76	3087.46	3112.22
18	BRAC Bank Limited	2338.50	19522.10	21860.60
19	Eastern Bank Limited	5.64	163.28	168.92
20	One Bank Limited	89.52	2099.60	2189.12
21	Mercantile Bank Limited	222.53	2087.43	2309.96
22	Shahjalal Islami Bank Limited	377.53	3159.52	3537.05
23	Exim Bank Limited	2.95	140.41	143.36
24	Padma Bank Limited	0.00	0.00	0.00
25	Jamuna Bank Limited	0.73	69.27	70.00
26	Prime Bank Limited	0.00	0.00	0.00
27	Global Islami Bank Limited	3.06	6.38	9.44
28	Meghna Bank Limited	0.00	0.00	0.00
29	Southeast Bank Limited	0.00	65.61	65.61
<b>Total</b>		<b>6,48,379.97</b>	<b>68,34,205.54</b>	<b>74,82,585.51</b>