

# Quarterly Report on **Agent Banking**

April - June 2024



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

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## Executive Summary

This quarterly report summarizes the overall scenario of agent banking activities during April-June 2024 quarter. Agent banking in Bangladesh has continued to grow in most of the dimensions in this quarter. As on 30 June 2024, 31 banks offered agent banking services through 21,473 outlets operated by 15,991 agents. The number of agents has grown by 0.99% while the number of outlets has fallen by 0.65% from the previous quarter. The number of accounts opened through agent banking reaches 23,034,538 of which 11,512,484 accounts (49.98%) belong to female customers and 19,825,266 accounts (86.07%) belong to the customers of the rural areas. At the end of June 2024, the amount of deposit accumulated in the agent banking accounts is BDT 400,730.02 million, the amount of loan disbursement through agent banking account of 23 banks is BDT 187,418.06 million and the cumulative amount of inward remittances disbursed through agents reaches BDT 1,583,129.46 million.

The number of accounts opened through agent banking has grown by 3.52% over the last quarter. The persistent positive growth of accounts indicates the surging demand of agent banking across different segments of the population. The share of female-owned accounts opened through agent banking has increased by 4.08% during this quarter, and their share surpasses male-owned accounts. This signifies the increased participation of women in the formal financial system.

The volume of deposit in the agent banking accounts and the volume of lending through these accounts have increased by 8.69% and 13.71% respectively over the previous quarter. The volume of lending through agent banking is relatively low compared to the volume of deposit as the loan to deposit ratio stands at 46.77% by the end of the reporting quarter. This is due to the fact that most banks have yet to develop feasible infrastructures for loan disbursement and recovery through agent outlets and 23 out of 31 banks are involved in lending through agent banking. Still, the trend of banks' engagement in lending seems promising as more banks are coming forward to take part in lending in this quarter compared to the previous quarter.

The amount of inward remittances distributed by the agent outlets has increased by 5.60% over the previous quarter. This remarkable increase of remittances channeled through agent banking seems to be a positive outcome of quick delivery of remittances to the doorsteps of the beneficiaries through agent banking. Overall, this report on agent banking activities indicates that the financial services delivered through agents are outreaching the underprivileged segments of the society and contributing to financial inclusion.

All information contained in this report is submitted by individual banks involved in agent banking and analyzed by Financial Inclusion Department of Bangladesh Bank.

## 1. Introduction

Bangladesh Bank introduced agent banking in Bangladesh in 2013<sup>1</sup> with a view to providing a safe alternate delivery channel of banking services. The targeted customers for this service were the under-served population who generally live in geographically remote locations that are hard to reach by the formal banking networks. Customers can avail various banking services including deposits, loans, overseas and local remittances, payment services (such as utility bills, taxes), and receiving government social safety-net benefits through agent banking outlets. This model is thus gaining popularity as a cost-effective and convenient delivery channel to the mass people who would otherwise have remained beyond the reach of conventional banking services. Banks are operating their agent banking activities in line with the *Prudential Guidelines for Agent banking Operation in Bangladesh* in 2017<sup>2</sup>, issued by Bangladesh Bank on 18 September 2017, covering various aspects including the agent approval process, permissible activities, responsibilities of the banks and the agents, anti-money laundering and combating financing of terrorism (AML/CFT) requirements, customer protection and business continuity requirements to facilitate safe and effective proliferation of agent banking in the country.

<b>Table 1: Brief Overview of Agent Banking Activities</b>							
(Deposit, loan and remittance amount in BDT million)							
	<b>Jun'23</b>	<b>Mar'24</b>	<b>Jun'24</b>	<b>Y-to-Y</b>	<b>Q-to-Q</b>	<b>Y-to-Y (%)</b>	<b>Q-to-Q (%)</b>
No. of Banks with Agent Banking License	31	31	31	0	0	0	0
No. of Banks in Agent Banking Operation	31	31	31	0	0	0	0
Number of Agents	15,510	15,835	15,991	481	156	3.10%	0.99%
Number of Outlets	21,288	21,613	21,473	185	-140	0.87%	-0.65%
Number of Accounts	19,852,240	22,250,305	23,034,538	3,182,298	784,233	16.03 %	3.52%
Number of Female-owned Accounts	9,857,507	11,060,879	11,512,484	1,654,977	451,605	16.79 %	4.08%
Number of Rural Accounts	17,167,425	19,145,672	19,825,266	2,657,841	679,594	15.48%	3.55%
Amount of Deposits	334,621.03	368,700.31	400,730.02	66,108.99	32,029.71	19.76%	8.69%
Amount of Loan Disbursed	130,419.58	164,825.20	187,418.06	56,998.48	22,592.86	43.70 %	13.71%
Amount of Inward Remittance	1,297,918.65	1,499,164.00	1,583,129.46	285,210.81	83,965.46	21.97%	5.60%

This quarterly report summarizes the latest state of agent banking operations in Bangladesh as of June 2024 along with the progress since June 2023 and March 2024. It focuses on the coverage, customer penetration, collection of deposit, ratio of male-owned and female-owned accounts, disbursement of loan and the inward remittances through agent banking.

<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 the number of agents and the outlets remains almost same as the previous quarter (Table 1). As of June 2024, the total number of agents and outlets reaches 15,991 and 21,473 respectively. Bank-wise numbers of agents and outlets are given in the Appendix-1.

### 2.2 Area-wise Distribution of Agents and Outlets

The main objective of introducing agent banking was to bring the unbanked people of remote and rural areas under the umbrella of formal financial services. As of June 2024, 84.26% of the agents and 85.61% of the outlets are distributed in the rural areas. The wide coverage of agent banking in rural areas provides positive indication of fulfilling the vision of financial inclusion.

Figure 1: Number of Agents

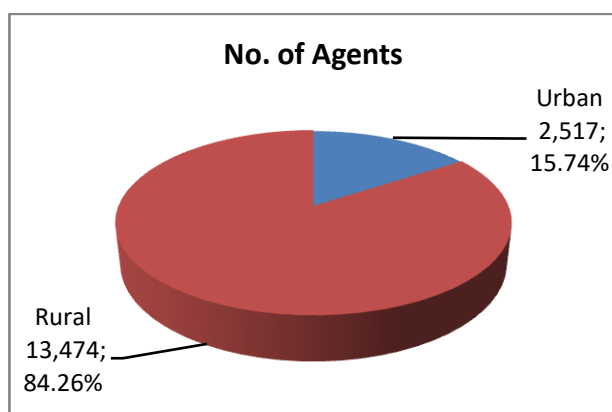
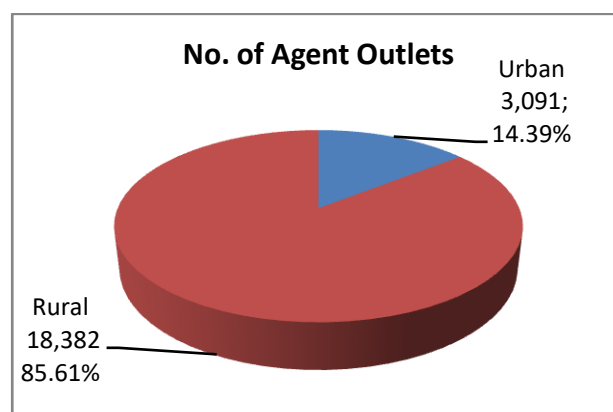


Figure 2: Number of Outlets



To emphasize on distribution in the rural areas, Bangladesh Bank advises the operating banks to maintain a minimum ratio of 3:1 for opening rural vs. urban agent banking outlets. Figure 2 shows that the ratio of the number of rural vs. urban agent outlets is almost 6:1, which fully conforms to the objectives of agent banking initiative.

### 2.3 Growth of Agents and Outlets

Figures 3 and 4 show that the agents have grown by 0.99% and outlets have fallen by 0.65% over the previous quarter. Considering the slight increase in number of agents and slight decrease in number of outlets, and the past trend, it may be stated that overall scenario of agent banking is still indicative of positivity. The dispersion of agents and outlets in the rural area not only ensures availability of formal financial services for the rural people but also creates employment opportunities for them. Agents are deploying skilled and semi-skilled human resources in their outlets, and thus contributing to

introducing innovative technologies helping to scale up financial activities as well as employment generation in the rural areas.

Figure 3: Growth in Number of Agents

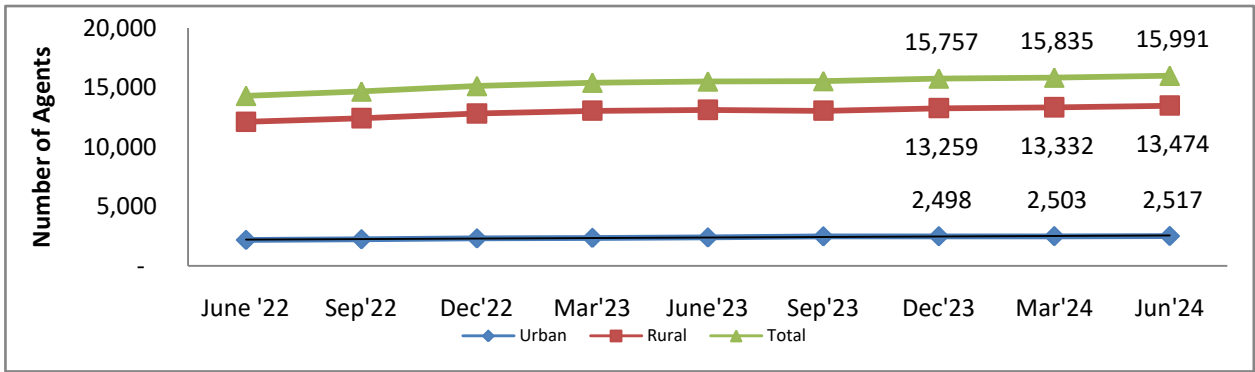
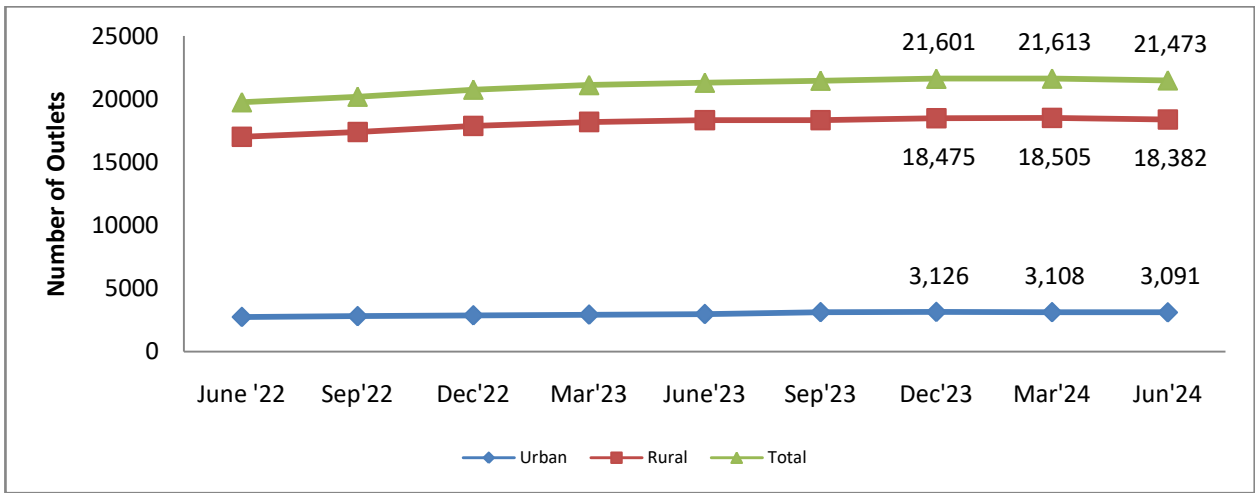


Figure 4: Growth in Number of Outlets



### 3. Customer Penetration

#### 3.1 Number of Accounts

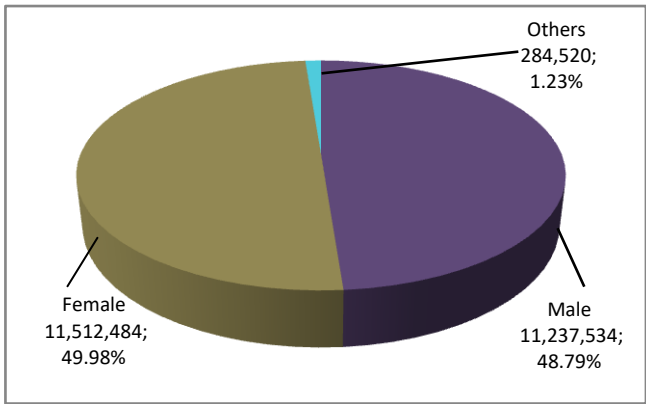
At the end of June 2024, the total number of accounts opened through agent banking stands at 23,034,538. Bank-wise distribution of accounts is given in Appendix-2.

#### 3.2 Category-wise Distribution of Accounts

Figures 5, 6 and 7 illustrate penetration of agent banking through account opening in terms of gender-based ownership, location and types. Figure 5 shows that the accounts opened by the female customers constitute 49.98% of the total accounts. Female customers have continued to surpass male customers in account opening which indicates that financial inclusion through agent banking is contributing to women empowerment through engagement in financial activities. Moreover, figure 6 shows that

86.07% of the total accounts are in the rural areas. This implies huge expansion of agent banking in the rural areas.

**Figure 5: Gender-wise Distribution of Accounts**



**Figure 6: Area-wise Distribution of Accounts**

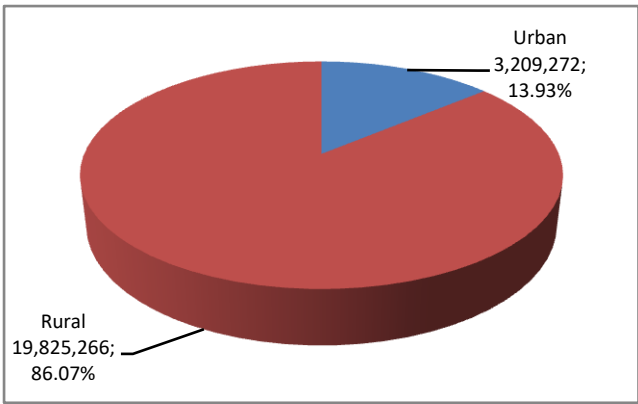
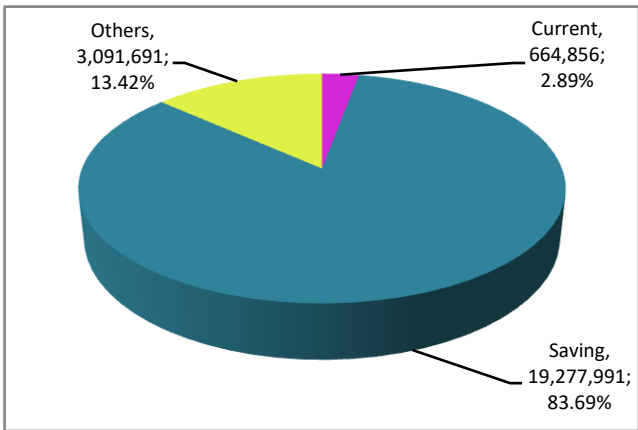


Figure 7 shows that 83.69% of the accounts are savings in nature while 2.89% are current and the remaining 13.42% are other accounts. The dominance of savings account indicates to the satisfactory level of saving habit among the rural people.

**Figure 7: Category-wise Distribution of Accounts**



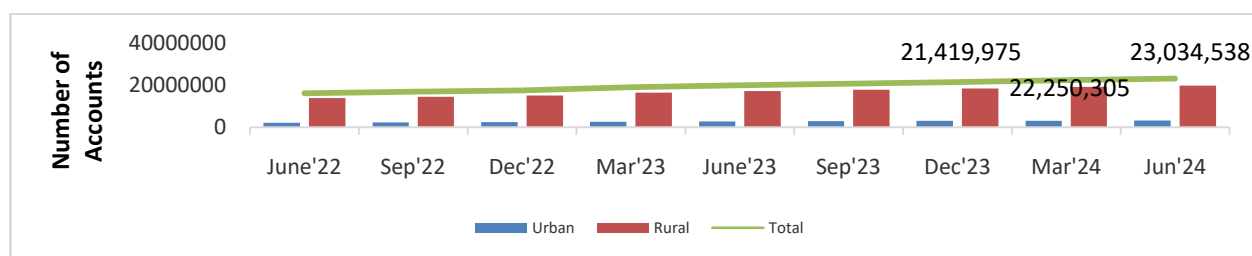
**3.3 Growth of Accounts**

Figures 8, 9 and 10 show the growth in the number of agent banking accounts over the past quarters. As evident in the Figure 8, the number of agent banking accounts has grown by 3.52% over the previous quarter. The persistent positive growth of agent banking accounts in the reporting quarter indicates the surging demand of agent banking services across different segments of population.

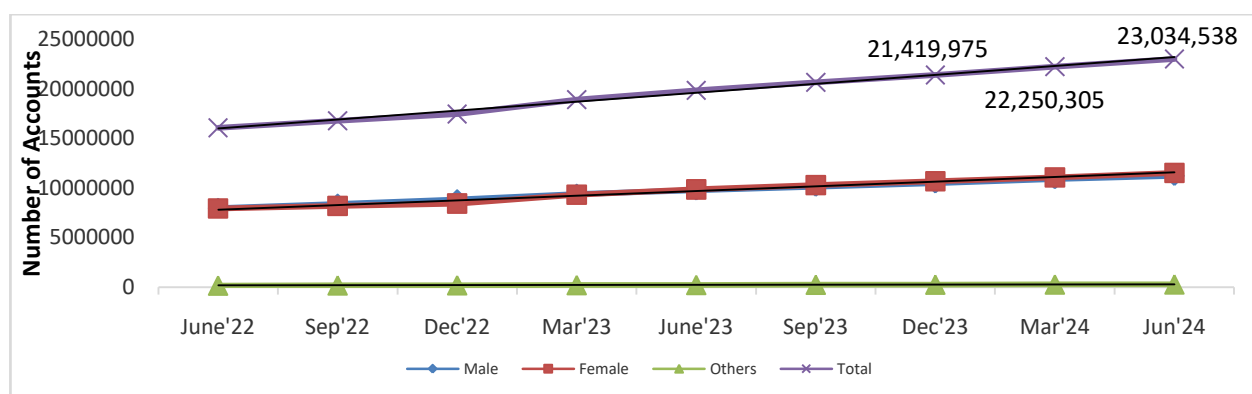
Figure 9 indicates that female customers dominate in account opening. Accounts held with the male and female customers have been increased by 2.95% and 4.08% respectively over the previous quarter. This signifies that agent banking has paved the way for active participation of women in the financial system. All the accounts in term of types (savings, current and others) have increasing trend in this quarter (figure 10).



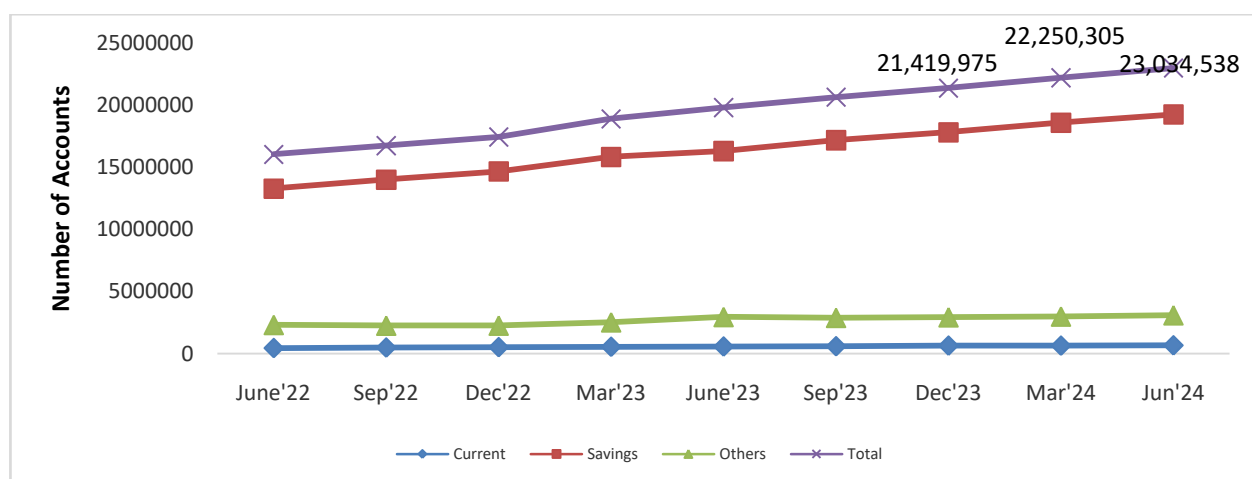
**Figure 8: Area-wise Growth of Accounts**



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



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



## 4. Deposit in Agent Banking Accounts

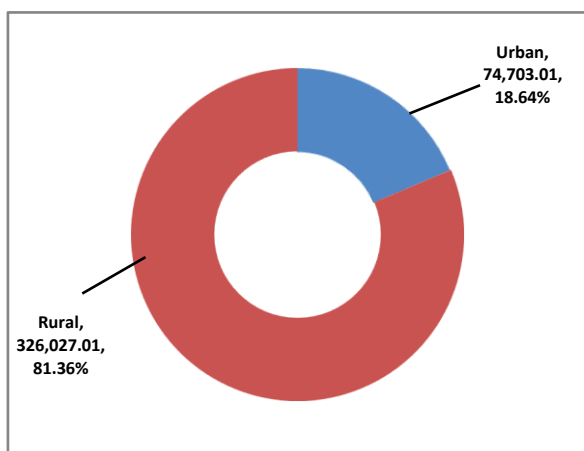
### 4.1 Deposit

At the end of June 2024, the total amount of deposit through agent banking reaches BDT 400,730.02 million. Bank-wise amount of deposit is given in Appendix-3.

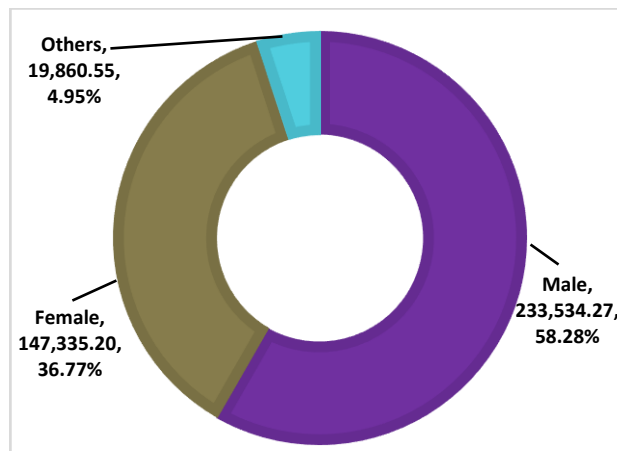
## 4.2 Distribution of Deposit

Figures 11, 12 and 13 illustrate the distribution of deposit accumulated through agent banking. As evident in Figure 11, the major share of deposit (81.36%) has been collected from the rural areas. Figure 12 shows that deposit in male customers' accounts (58.28%) is significantly higher than that of female customers (36.77%). In addition, Figure 13 indicates that savings accounts comprise of 45.09% of the total deposit while other categories of accounts including institutions and term deposit comprise of 48.53% of the total deposit and current accounts comprise of 6.38% of the total deposit.

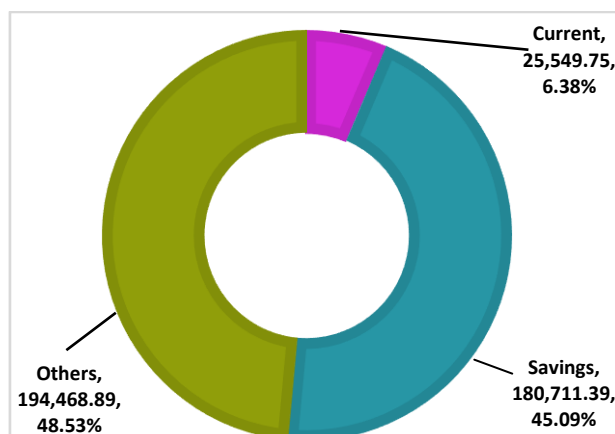
**Figure 11: Area-wise Distribution of Deposit**



**Figure 12: Gender-wise Distribution of Deposit**



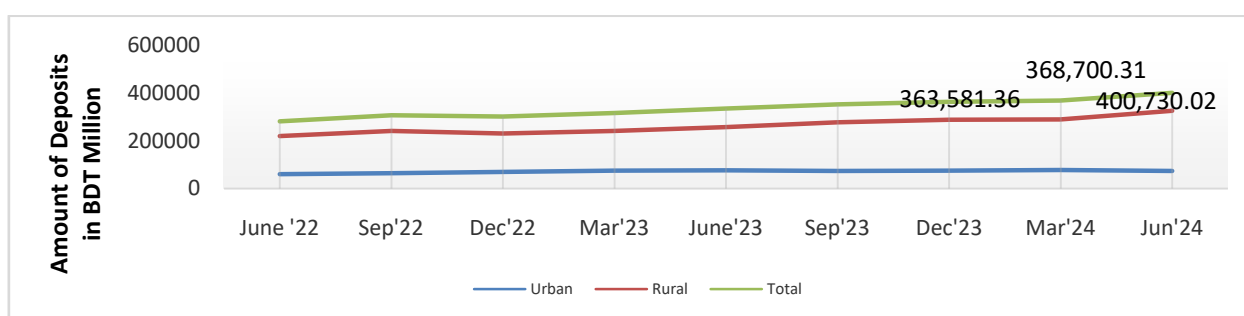
**Figure 13: Category-wise Distribution of Deposit**



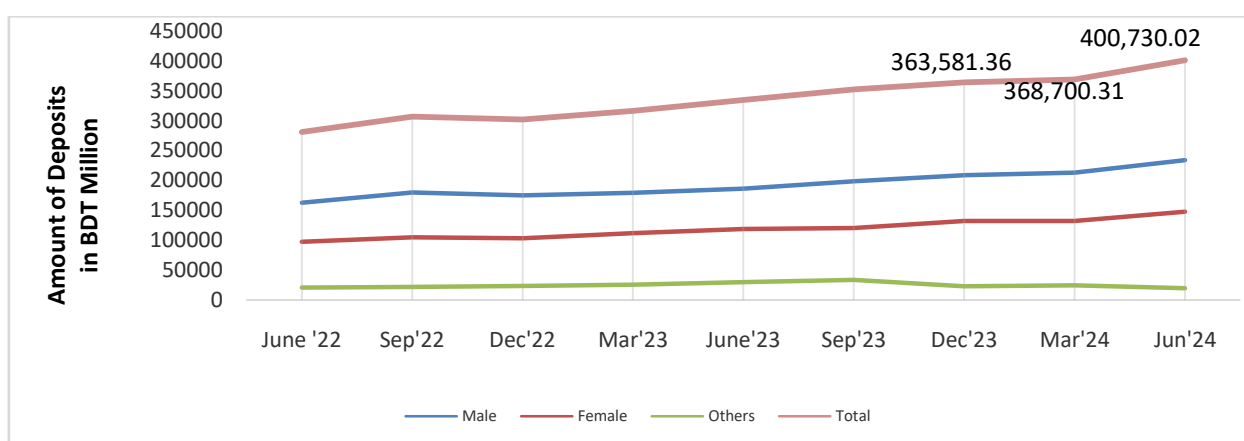
## 4.3 Growth of Deposit

Figures 14, 15 and 16 illustrate the trend in deposit accumulation. In June 2024 quarter, the deposit through agent banking has increased by 8.69% since March 2024 quarter.

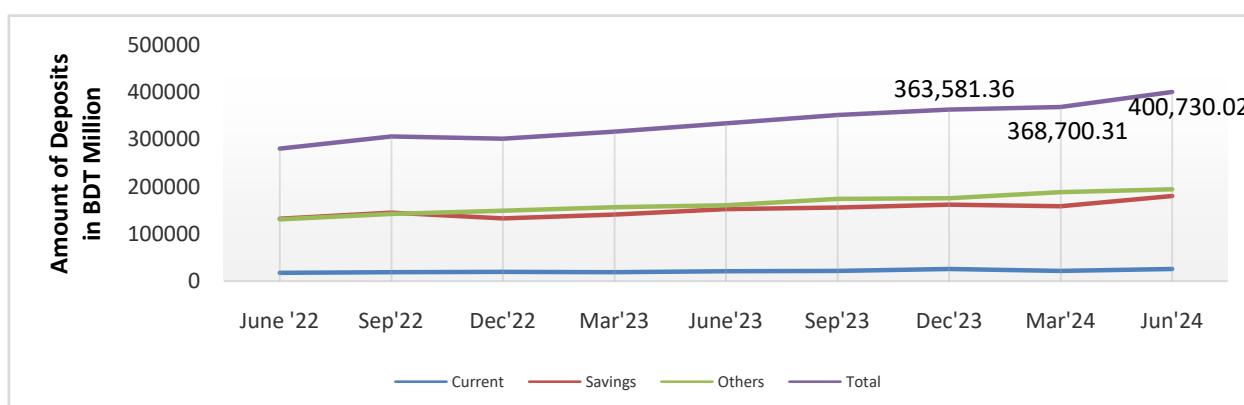
**Figure 14: Trend of Deposit by Areas**



**Figure 15: Trend of Deposit by Gender**



**Figure 16: Trend of Deposit by Categories**



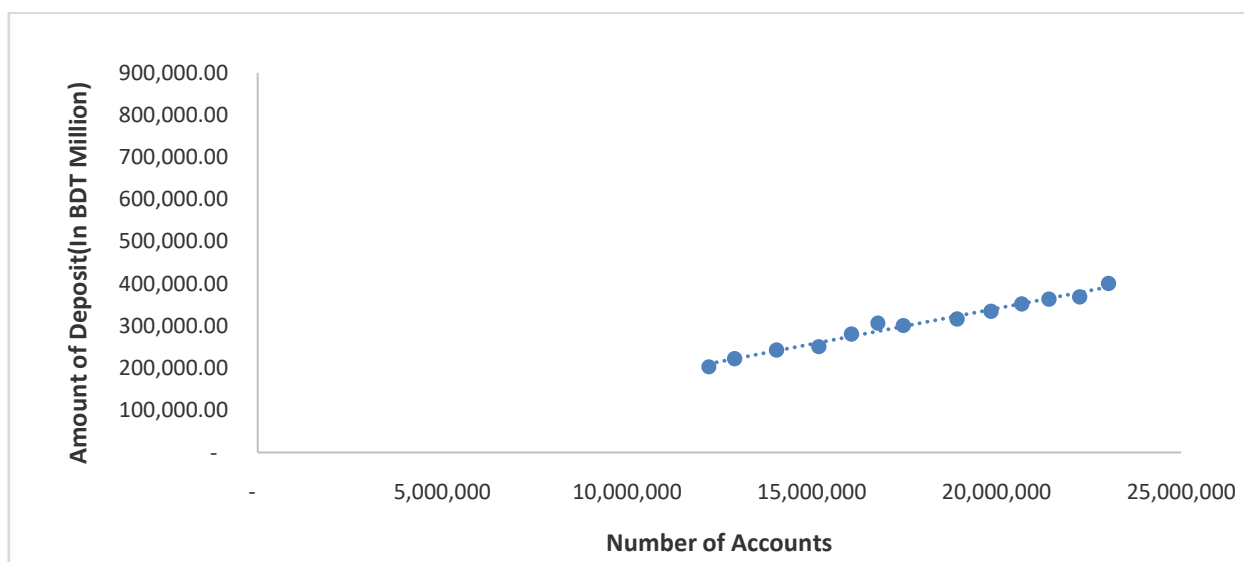
Remarkably, deposit in the rural areas has grown by 12.33% while the deposit in the urban areas has fallen by 4.78% over the previous quarter. Deposit from the male customers has grown by 9.94% while deposit from the female customers has increased by 11.89%. Increase in deposit from female customers has narrowed down the gap between the volume of deposit by male and female customers.

#### 4.4 Correlation between Number of Accounts and Amount of Deposit

Figure 17 illustrates the correlation between the number of agent banking accounts and the amount of deposit accumulated in these accounts over the years. Up to June 2022, the number of agent banking accounts was 16,074,378 and the total amount of deposit was BDT 280,853.18 million. In June 2023, the number of accounts increased by 23.50% to 19,852,240 and the amount of deposit increased by 19.14% to BDT 334,621.03 million. In June 2024, the number of accounts has increased by 16.03% to 23,034,538 and the amount of deposit has grown by 19.76% to BDT 400,730.02 million.

Over the past two years, the number of accounts has increased by 43.30% whereas the amount of deposit has scaled up by 42.68%. So, it can be perceived that the accounts opened through agent banking are mostly active.

**Figure 17: Correlation between Agent Banking Accounts and Deposit**



## 5. Lending through Agent Banking

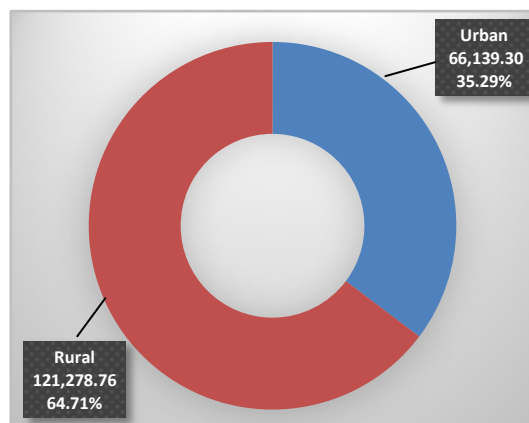
### 5.1 Lending

Since access to finance is one of the key challenges of financial inclusion, lending through agent banking is explicitly beneficial for rural customers in developing countries. As of June 2024, the lending through agent banking rises to BDT 187,418.06 million. The volume of the total loan has increased by 13.71% over the previous quarter indicating that the lending through agent banking is getting momentum. Bank-wise loan disbursement is given in Appendix-4.

## 5.2 Distribution of Loans

Figure-18 illustrates the geographical distribution of lending through agent banking. As of June 2024, rural customers have received BDT 121,278.76 million (64.71%) of the total loan disbursed through agent banking channel. This is very much in line with the objective of the agent banking to enhance the rural people's access to finance.

**Figure 18: Area-wise Distribution of Loans**



**Figure 19: Gender-wise Distribution of Loans**

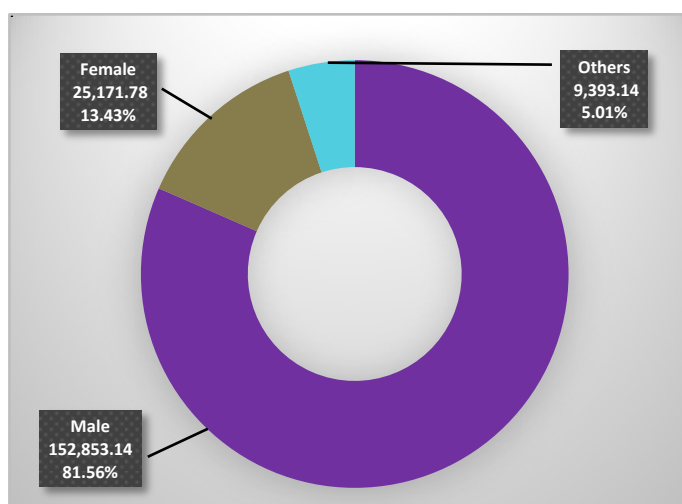


Figure 19 shows the gender-wise distribution of lending through agent banking. As of June 2024, male borrowers have received BDT 152,853.14 million (81.56%) of the total loan compared to female borrowers who have received only BDT 25,171.78 million (13.43%). This figure potentially indicates female customers' limited participation in rural enterprises.

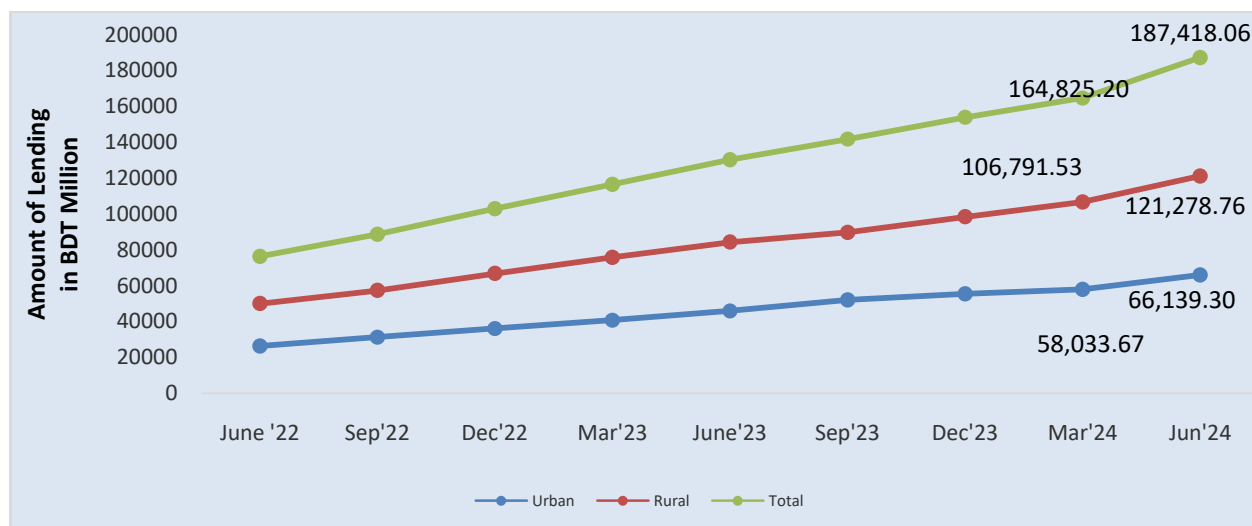
Nevertheless, there remains huge potentiality to search more female entrepreneurs in rural area who can have access to finance from the banks through agents. Bangladesh Bank is paying attention to this matter and constantly encouraging banks to facilitate female customers to get loans. The number of banks lending through agent banking is 23, which was 22 in the last quarter. It is expected that more female customers are supposed to have access to loans from banks as more banks are coming forward to lending through banking agents.

## 5.3 Growth of Loan Amounts

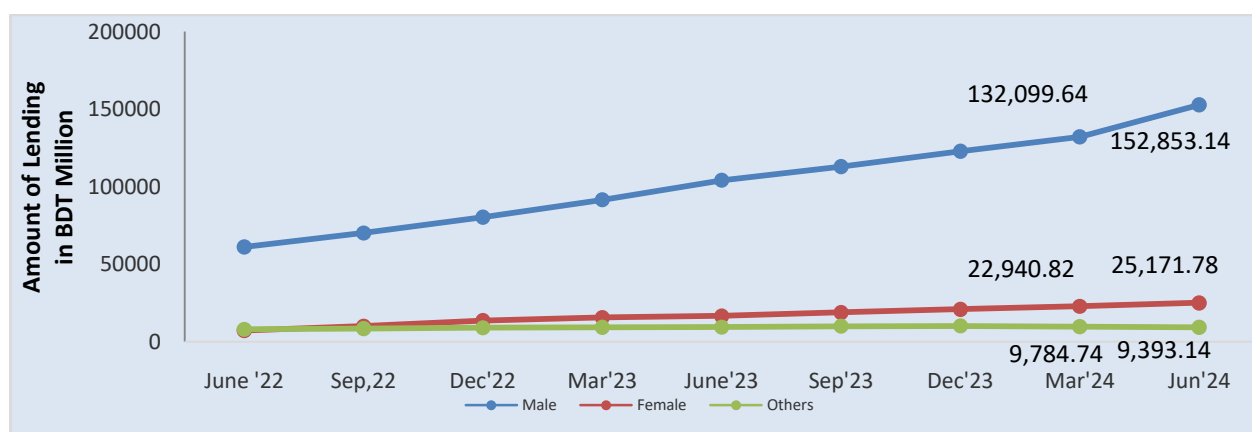
The reporting quarter observes growth in lending through agent banking. The volume of lending has increased by 13.71% over the March 2024 quarter. Figure 20 and 21 show the growth of lending by areas and by gender respectively. Growth of lending in rural areas has been recorded as 13.57%. The gender wise growth of lending is shown in Figure 21 which indicates that volume of lending to male

borrowers is significantly higher than that to the female borrowers. It is expected that the pace of lending will further accelerate once the female customers' participation increases.

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



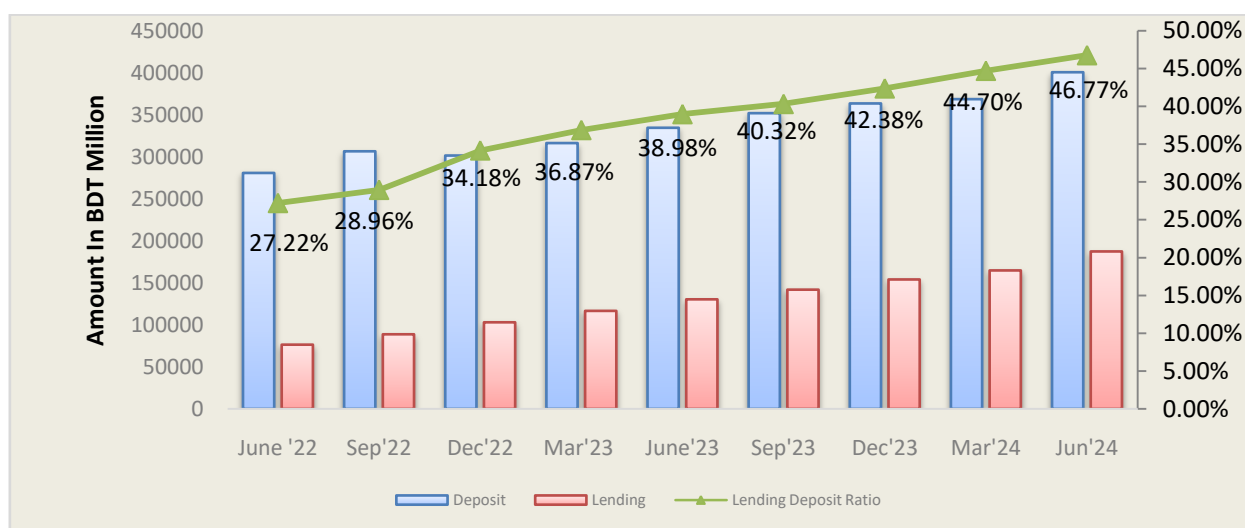
**Figure 21: Gender-wise Growth of Lending**



## 5.4 Lending against Deposit

Figure 22 indicates that the loan to deposit ratio in agent banking is only 46.77% in the June 2024 quarter. In the last quarter, the ratio was 44.70%. Increase in loan to deposit ratio compared to the last quarter indicates that investment through agent outlets is gradually getting momentum. However, in this quarter only 23 banks out of 31 have distributed loan through agent banking. The low lending to deposit ratio indicates that agent banking window is serving banks' purpose more on deposit collection than lending. Again, loan to deposit ratio in rural area is 37.20% which indicates that the rural people are still getting less loan facility against their deposit compared to the urban area. Bangladesh Bank is closely monitoring the progress and emphasizing on disbursing loans to rural people to stimulate the rural economy.

**Figure 22: Lending against Deposit Collection**



## 6. Channeling of Inward Remittances through Agent Banking

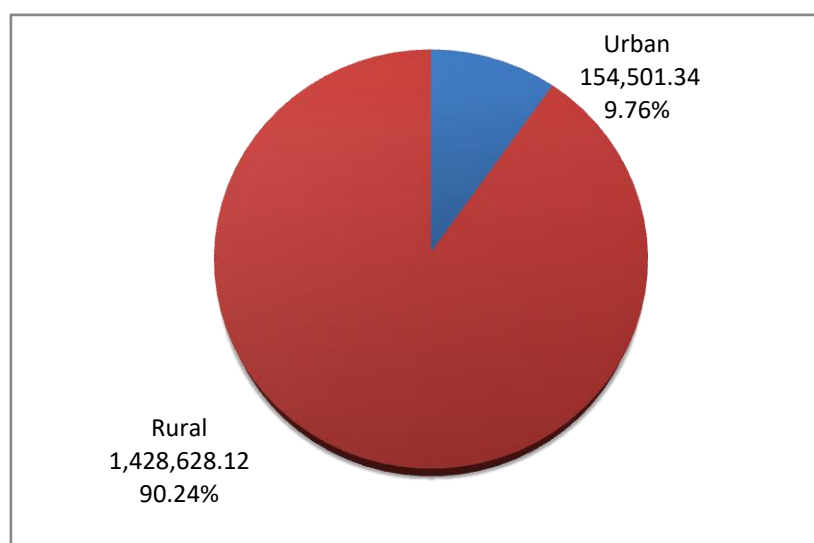
### 6.1 Inward Remittances

At the end of June 2024, the amount of inward remittances through agent banking rises to BDT 1,583,129.46 million. It has increased by 5.60% over the March 2024 quarter. This increase in inward remittances through agent banking is supposed to be a positive outcome of the government's initiative of providing 2.5% cash incentive on inward remittances. Moreover, banks' financial literacy campaigns focusing on the theme 'Enhance Social Awareness to send Remittance through Legal Channel', announced by Bangladesh Bank since January 2023 is expected to have a positive impact on remittance inflow. Agents are contributing promisingly in this regard since customers are likely to get doorstep banking services within shortest possible time. Thus, Agent Banking is becoming popular channel for inward remittance distribution. Bank-wise distribution of inward remittance is given in Appendix-5.

### 6.2 Area-wise Distribution of Inward Remittances

Figure 23 illustrates that rural population has received 90.24% of the total inward remittance. Thus, agent banking is playing a vital role in bringing the hard-earned money of the non-resident Bangladeshis in the hands of their closest ones.

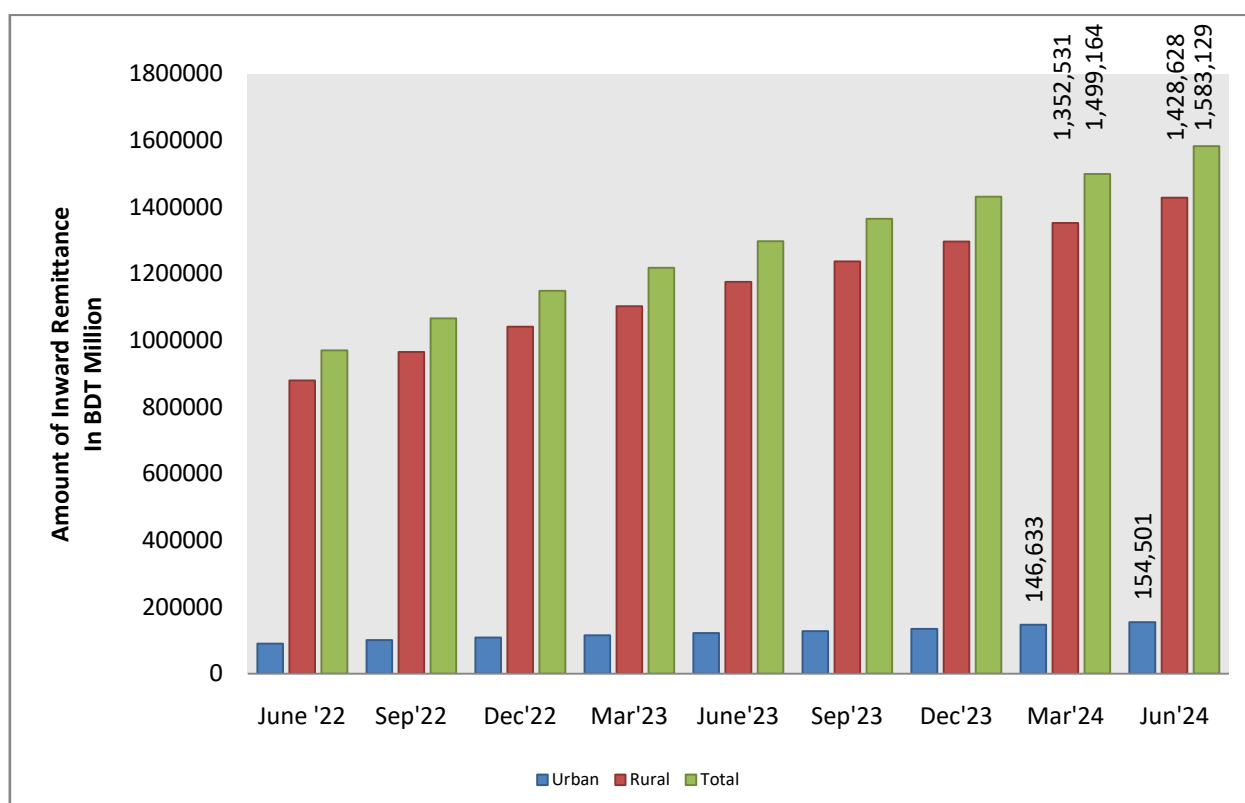
**Figure 23: Area-wise Distribution of Inward Remittance**



### 6.3 Growth of Inward Remittances

Figure 24 shows the growth of inward remittances through agent banking. In June 2024 quarter, the amount of inward remittances collected and disbursed by agents has increased by 5.60% over the previous quarter. In the current quarter, BDT 83,965.46 million remittance has been disbursed through agent banking. More significantly, the major share of the remittances is going to the rural areas, which is expected to rejuvenate the rural economy.

**Figure 24: Growth in Amount of Inward Remittance**



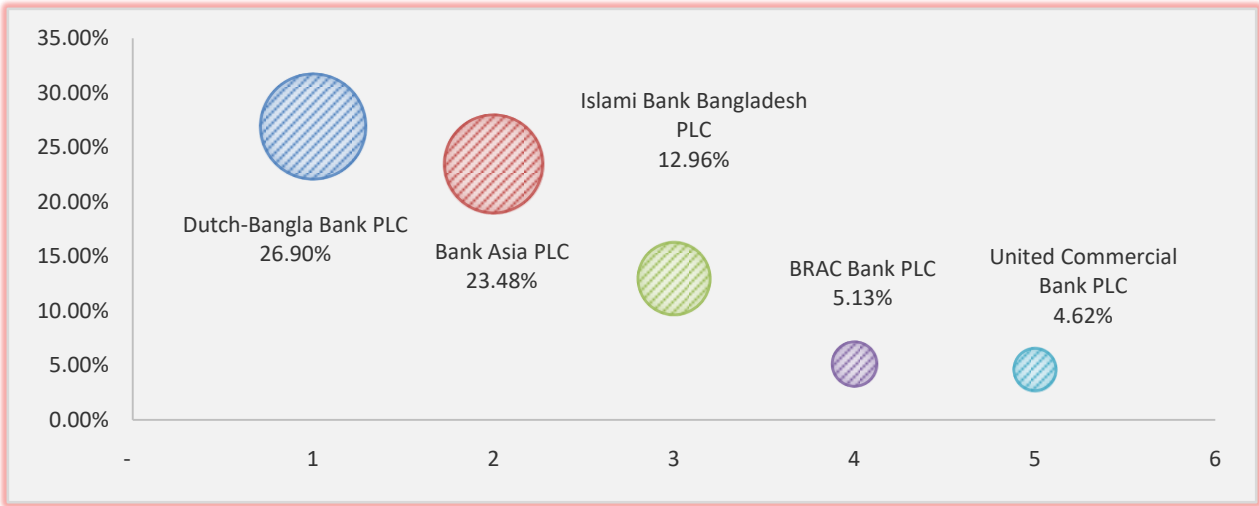


## 7. Top Five Banks Engaged in Agent Banking

### 7.1 In Terms of Outlet Distribution

As of June 2024, top five banks have established 73.09% of the total agent outlets. Dutch-Bangla Bank PLC has ranked the top with 5,777 outlets, comprising 26.90% of the total outlets (Figure 25) under operation.

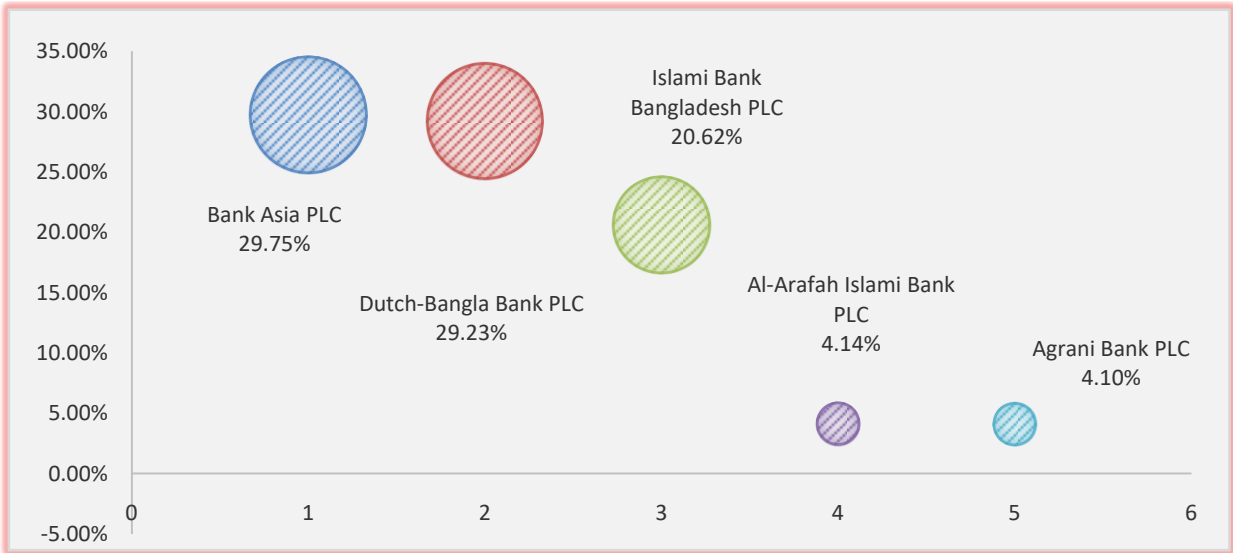
Figure 25: Top Five Banks in Terms of Outlets



### 7.2 In Terms of Account number

As of June 2024, top five Banks have opened 87.85% of the total accounts opened through agent banking. Bank Asia PLC has opened the highest number of 6,851,987 accounts, comprising 29.75% of the total accounts (Figure 26). This bank has opened 252,446 new accounts in this quarter.

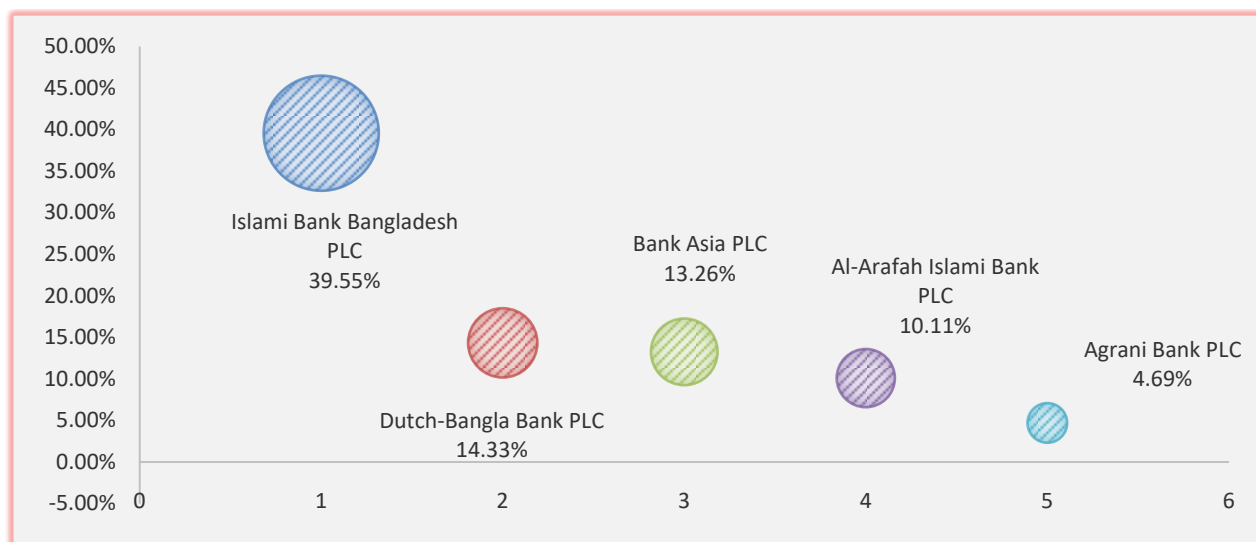
Figure 26: Top Five Banks in Terms of Accounts



### 7.3 In Terms of Deposit Collection

As of June 2024, top five banks have secured 81.94% share of the total amount of deposit accumulated through agent banking. Islami Bank Bangladesh PLC has ranked top in this list, with 39.55% of the total deposit (Figure 27) amounting BDT 158,487.64 million followed by the Dutch-Bangla Bank PLC with 14.33% of the total deposit.

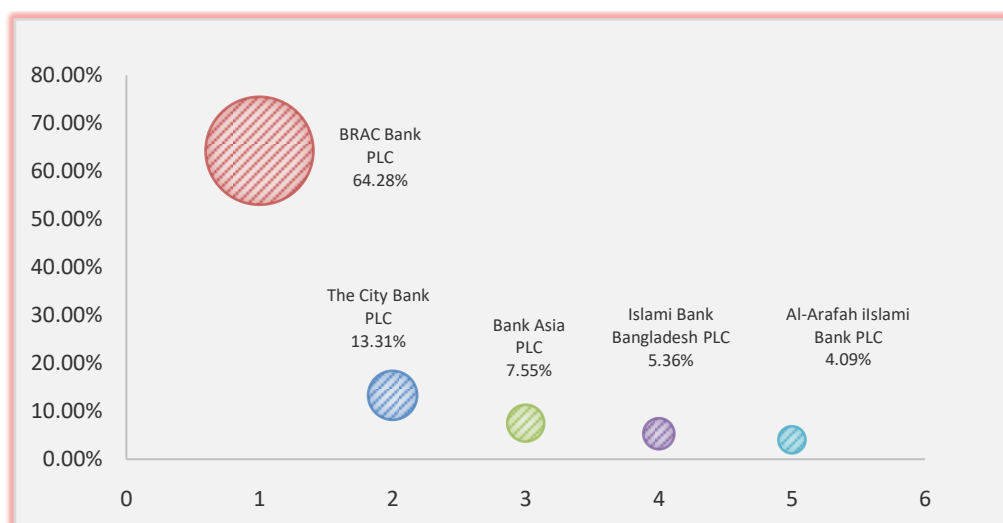
**Figure 27: Top Five Banks in Terms of Deposit**



### 7.4 In Terms of Lending

The top five banks have carried out 94.60% of the total lending through agent banking till June 2024. BRAC Bank PLC has ranked the top with the largest volume of lending amounting to BDT 120,473.92 million, which is 64.28% of the total loans disbursed through agent banking (Figure 28).

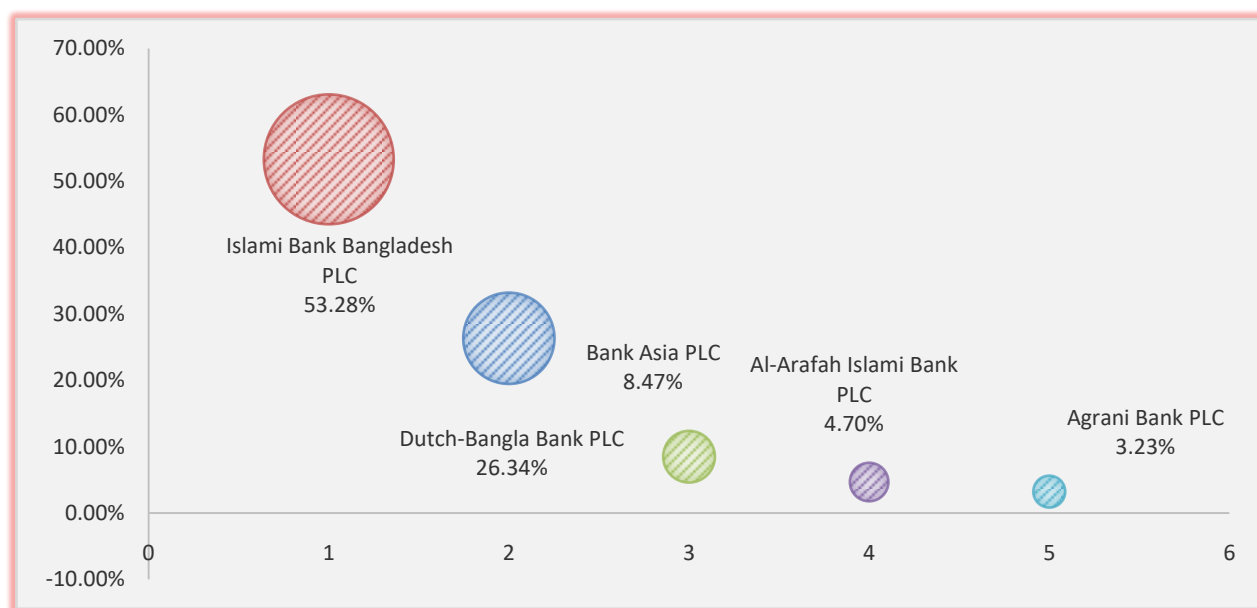
**Figure 28: Top Five Banks in Terms of Lending**



## 7.5 In Terms of Distribution of Inward Remittances

The top five banks have 96.03% share of the total inward remittances distributed through agent banking till June 2024. Islami Bank Bangladesh PLC ranks the top with BDT 843,508.40 million, which is 53.28% of the total inward remittances distributed through agent banking (Figure 29).

**Figure 29: Top Five Banks in Terms of Inward Remittance**



## 8. Conclusion

The rising trend of agent banking indicates that there is a remarkable potential to bring the rural unbanked people under the umbrella of formal banking services. Agent banking is playing a pivotal role in providing adequate financial services, especially for rural women, small business entrepreneurs and beneficiary of remitters. Considering the fact of loan deposit ratio and the portion of lending to women/entrepreneurs, Bangladesh Bank is constantly encouraging banks to facilitate CMSME, women entrepreneurship loan and some refinance schemes for marginal people through agent banking. Overall, agent banking is having a significant positive impact on financial inclusion and, therefore, has the potential to fill up the market gap created by the insufficient outreach of branch banking.

## Appendices

### Appendix-1: Summary of Agents and Outlets

Sl No.	Bank Name	No. of Agents			No. of Outlets		
		Urban	Rural	Total	Urban	Rural	Total
1	AB Bank PLC	57	120	177	60	132	192
2	Agrani Bank PLC	36	531	567	36	531	567
3	Al-Arafah Islami Bank PLC	101	418	519	89	652	741
4	Bank Asia PLC	473	4,478	4,951	478	4,563	5,041
5	BRAC Bank PLC	203	803	1,006	217	884	1,101
6	Dutch-Bangla Bank PLC	612	457	1,069	1,097	4,680	5,777
7	Eastern Bank PLC	39	53	92	35	70	105
8	Exim Bank PLC	4	6	10	4	8	12
9	First Security Islami Bank PLC	14	92	106	13	93	106
10	Global Islami Bank PLC	10	9	19	9	11	20
11	Islami Bank Bangladesh PLC	179	2,603	2,782	179	2,603	2,782
12	Jamuna Bank PLC	11	32	43	11	32	43
13	Meghna Bank PLC	13	22	35	15	21	36
14	Mercantile Bank PLC	34	154	188	34	154	188
15	Midland Bank Limited	22	75	97	22	97	119
16	Modhumoti Bank PLC	35	588	623	39	594	633
17	Mutual Trust Bank PLC	59	131	190	54	144	198
18	NRB Bank Limited	4	304	308	4	306	310
19	NRB Commercial Bank PLC	54	563	617	63	567	630
20	One Bank PLC	58	178	236	59	179	238
21	Padma Bank PLC	1	0	1	2	4	6
22	Prime Bank PLC	21	67	88	20	68	88
23	Shahjalal Islami Bank PLC	35	84	119	35	84	119
24	Social Islami Bank PLC	62	311	373	57	322	379
25	Sonali Bank PLC	10	199	209	10	199	209
26	South Bangla Agr & Com Bank PLC	8	23	31	8	23	31
27	South East Bank PLC	13	92	105	12	96	108
28	Standard Bank PLC	0	12	12	0	12	12
29	The City Bank PLC	133	357	490	140	360	500
30	The Premier Bank PLC	43	82	125	65	124	189
31	United Commercial Bank PLC	173	630	803	224	769	993
<b>Grand Total</b>		<b>2,517</b>	<b>13,474</b>	<b>15,991</b>	<b>3,091</b>	<b>18,382</b>	<b>21,473</b>
<b>Percentage</b>		<b>15.74%</b>	<b>84.26%</b>	<b>100.00%</b>	<b>14.39%</b>	<b>85.61%</b>	<b>100.00%</b>

## Appendix-2: Summary of Accounts

SI No.	Bank Name	No. of Accounts								
		Urban	Rural	Male	Female	Others	Current	Saving	Others	Total
1	AB Bank PLC	20,063	51,490	43,389	28,164	0	4,590	54,296	12,667	71,553
2	Agrani Bank PLC	40,059	904,989	431,274	513,774	0	26,970	854,648	63,430	945,048
3	Al-Arafah Islami Bank PLC	101,930	852,737	488,698	451,112	14,857	23,410	790,935	140,322	954,667
4	Bank Asia PLC	608,870	6,243,117	2,396,084	4,375,870	80,033	155,818	6,460,059	236,110	6,851,987
5	BRAC Bank PLC	117,185	328,364	194,858	91,783	158,908	175,959	168,294	101,296	445,549
6	Dutch-Bangla Bank PLC	1,631,157	5,102,187	3,990,093	2,743,251	0	77,665	6,100,468	555,211	6,733,344
7	Eastern Bank PLC	16,304	50,025	46,442	19,887	0	6,114	46,926	13,289	66,329
8	Exim Bank PLC	2,355	4,234	3,951	2,638	0	125	4,658	1,806	6,589
9	First Security Islami Bank PLC	3,499	108,449	58,162	53,786	0	3,775	88,383	19,790	111,948
10	Global Islami Bank PLC	1,227	1,586	1,669	1,007	137	148	1,838	827	2,813
11	Islami Bank Bangladesh PLC	313,710	4,437,014	2,636,407	2,114,317	0	104,026	2,874,832	1,771,866	4,750,724
12	Jamuna Bank PLC	4,189	12,417	10,279	6,327	0	1,064	12,798	2,744	16,606
13	Meghna Bank PLC	1,297	537	817	392	625	595	1,077	162	1,834
14	Mercantile Bank PLC	5,848	52,843	36,361	22,330	0	2,484	43,392	12,815	58,691
15	Midland Bank Limited	5,097	39,992	22,041	22,049	999	1,129	37,731	6,229	45,089
16	Modhumoti Bank PLC	46,975	325,819	65,611	307,183	0	2,197	370,597	0	372,794
17	Mutual Trust Bank PLC	26,443	92,024	62,278	52,040	4,149	5,633	101,391	11,443	118,467
18	NRB Bank Limited	1,324	41,263	15,994	25,783	810	1,061	37,432	4,094	42,587
19	NRB Commercial Bank PLC	9,806	232,311	78,680	163,224	213	410	240,088	1,619	242,117
20	One Bank PLC	9,200	45,130	30,670	21,737	1,923	2,547	44,640	7,143	54,330
21	Padma Bank PLC	1,103	2,065	1,254	1,891	23	86	3,052	30	3,168
22	Prime Bank PLC	5,527	24,976	16,969	12,754	780	3,047	25,599	1,857	30,503
23	Shahjalal Islami Bank PLC	7,326	29,178	20,560	15,343	601	704	27,172	8,628	36,504
24	Social Islami Bank PLC	28,559	267,761	151,718	144,486	116	4,086	236,982	55,252	296,320
25	Sonali Bank PLC	1,566	51,836	27,661	25,741	0	965	47,214	5,223	53,402
26	South Bangla Agri & Comm. Bank PLC	321	1,697	1,104	760	154	169	1,618	231	2,018
27	South East Bank PLC	3,898	52,306	33,507	20,969	1,728	1,896	45,938	8,370	56,204
28	Standard Bank PLC	0	14,935	7,505	7,430	0	1,050	10,967	2,918	14,935
29	The City Bank PLC	125,014	239,138	215,391	137,737	11,024	40,169	297,663	26,320	364,152
30	The Premier Bank PLC	21,910	47,908	39,511	29,178	1,129	1,226	63,332	5,260	69,818
31	United Commercial Bank PLC	47,510	166,938	108,596	99,541	6,311	15,738	183,971	14,739	214,448
<b>Grand Total</b>		<b>3,209,272</b>	<b>19,825,266</b>	<b>11,237,534</b>	<b>11,512,484</b>	<b>284,520</b>	<b>664,856</b>	<b>19,277,991</b>	<b>3,091,691</b>	<b>23,034,538</b>

### Appendix-3: Summary of Deposit Collection

Amount of Deposits (in BDT million)										
Sl No.	Bank Name	Urban	Rural	Male	Female	Others	Current	Savings	Others	Total
1	AB Bank PLC	507.44	1,616.13	1,246.11	877.46	0.00	157.49	734.36	1,231.73	2,123.58
2	Agrani Bank PLC	4,561.67	14,251.94	5,988.81	12,824.80	0.00	366.55	10,492.70	7,954.36	18,813.61
3	Al-Arafah Islami Bank PLC	10,621.53	29,878.27	26,976.41	10,872.98	2,650.41	688.05	11,117.32	28,694.43	40,499.80
4	Bank Asia PLC	8,043.22	45,101.50	25,679.77	24,295.74	3,169.21	2,159.14	28,456.29	22,529.29	53,144.72
5	BRAC Bank PLC	5,518.32	11,528.34	7,306.78	2,321.83	7,418.05	7,922.75	1,838.32	7,285.59	17,046.66
6	Dutch-Bangla Bank PLC	15,717.63	41,709.91	37,129.53	17,763.13	2,534.88	2,064.23	41,681.03	13,682.28	57,427.54
7	Eastern Bank PLC	1,769.69	2,013.00	3,169.56	613.13	0.00	438.61	803.69	2,540.39	3,782.69
8	Exim Bank PLC	315.58	101.69	372.68	44.59	0.00	12.31	74.21	330.75	417.27
9	First Security Islami Bank PLC	288.48	3,875.53	2,932.21	1,231.80	0.00	67.65	1,245.97	2,850.39	4,164.01
10	Global Islami Bank PLC	73.65	69.63	68.47	53.04	21.77	21.44	17.67	104.17	143.28
11	Islami Bank Bangladesh PLC	12,187.99	146,299.65	95,720.11	62,767.53	0.00	7,107.88	70,478.51	80,901.25	158,487.64
12	Jamuna Bank PLC	214.34	581.41	601.74	194.01	0.00	204.33	153.47	437.95	795.75
13	Meghna Bank PLC	501.02	40.21	72.43	8.08	460.72	50.25	1.97	489.01	541.23
14	Mercantile Bank PLC	71.14	530.52	398.30	203.36	0.00	43.64	256.05	301.97	601.66
15	Midland Bank Limited	176.60	694.26	398.52	248.17	224.17	117.15	256.96	496.75	870.86
16	Modhumoti Bank PLC	117.39	1,413.43	358.47	1,172.35	0.00	71.10	1,459.72	0.00	1,530.82
17	Mutual Trust Bank PLC	1,397.86	2,765.95	2,458.25	1,197.36	508.20	186.29	1,274.53	2,702.99	4,163.81
18	NRB Bank Limited	8.07	671.03	386.73	275.75	16.62	14.31	251.98	412.81	679.10
19	NRB Commercial Bank PLC	1,663.03	1,288.93	1,180.78	1,712.14	59.04	3.98	731.33	2,216.65	2,951.96
20	One Bank PLC	951.75	1,339.43	1,250.78	595.34	445.06	139.44	562.33	1,589.41	2,291.18
21	Padma Bank PLC	50.38	4.23	1.32	0.99	52.30	2.30	1.80	50.51	54.61
22	Prime Bank PLC	155.06	276.01	223.66	113.32	94.09	50.31	116.05	264.71	431.07
23	Shahjalal Islami Bank PLC	99.98	541.82	389.04	236.64	16.12	19.63	286.48	335.69	641.80
24	Social Islami Bank PLC	1,209.87	7,060.36	5,566.81	2,694.43	8.99	53.11	2,525.94	5,691.18	8,270.23
25	Sonali Bank PLC	18.79	525.31	307.05	237.05	0.00	14.97	400.77	128.36	544.10
26	South Bangla Agri & Com Bank PLC	167.89	44.59	32.63	21.23	158.62	8.58	15.67	188.23	212.48
27	South East Bank PLC	63.93	1,502.68	962.76	445.76	158.09	145.47	603.11	818.03	1,566.61
28	Standard Bank PLC	0.00	260.58	152.09	108.49	0.00	14.23	141.75	104.60	260.58
29	The City Bank PLC	3,081.08	4,159.12	3,629.24	2,048.17	1,562.79	1,523.92	2,487.04	3,229.24	7,240.20
30	The Premier Bank PLC	433.51	1,033.81	852.98	312.92	301.42	66.45	556.78	844.09	1,467.32
31	United Commercial Bank PLC	4,716.12	4,847.74	7,720.25	1,843.61	0.00	1,814.19	1,687.59	6,062.08	9,563.86
<b>Total</b>		<b>74,703.01</b>	<b>326,027.01</b>	<b>233,534.27</b>	<b>147,335.20</b>	<b>19,860.55</b>	<b>25,549.75</b>	<b>180,711.39</b>	<b>194,468.89</b>	<b>400,730.02</b>

#### Appendix-4: Summary of Lending

Amount of Lending (in BDT million)							
Sl No.	Bank Name	Location Based		Gender Based			Total
		Urban	Rural	Male	Female	Others	
1	AB Bank PLC	6.68	11.18	12.31	5.55	0.00	17.86
2	Agrani Bank PLC	14.40	533.68	377.95	170.13	0.00	548.08
3	Al-Arafah Islami Bank PLC	1,969.43	5,703.95	5,137.09	2,536.29	0.00	7,673.38
4	Bank Asia PLC	2,019.38	12,137.23	4,314.69	1,166.50	8,675.42	14,156.61
5	BRAC Bank PLC	46,341.65	74,132.27	109,385.23	11,088.69	0.00	120,473.92
6	Dutch-Bangla Bank PLC	1,757.28	5,559.38	5,175.56	2,141.10	0.00	7,316.66
7	Eastern Bank PLC	335.70	554.64	850.43	39.91	0.00	890.34
8	Exim Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
9	First Security Islami Bank PLC	0.00	48.77	29.27	19.50	0.00	48.77
10	Global Islami Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
11	Islami Bank Bangladesh PLC	633.54	9,408.26	7,230.09	2,811.71	0.00	10,041.80
12	Jamuna Bank PLC	103.62	31.49	133.54	1.57	0.00	135.11
13	Meghna Bank PLC	332.30	94.05	0.00	0.00	426.35	426.35
14	Mercantile Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
15	Midland Bank Limited	6.45	34.75	31.92	8.48	0.80	41.20
16	Modhumoti Bank PLC	2.88	15.49	17.75	0.62	0.00	18.37
17	Mutual Trust Bank PLC	121.97	84.22	161.23	42.36	2.60	206.19
18	NRB Bank Limited	0.04	70.04	58.72	11.36	0.00	70.08
19	NRB Commercial Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
20	One Bank PLC	47.78	61.55	93.37	13.76	2.20	109.33
21	Padma Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
22	Prime Bank PLC	0.00	2.90	2.90	0.00	0.00	2.90
23	Shahjalal Islami Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
24	Social Islami Bank PLC	0.09	0.60	0.66	0.03	0.00	0.69
25	Sonali Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
26	South Bangla Agri & Com Bank PLC	0.80	0.00	0.80	0.00	0.00	0.80
27	Southeast Bank PLC	2.35	25.34	25.56	2.13	0.00	27.69
28	Standard Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
29	The City Bank PLC	12,417.43	12,535.96	19,776.39	5,097.75	79.25	24,953.39
30	The Premier Bank PLC	24.97	217.55	25.15	10.85	206.52	242.52
31	United Commercial Bank PLC	0.56	15.46	12.53	3.49	0.00	16.02
<b>Total</b>		<b>66,139.30</b>	<b>121,278.76</b>	<b>152,853.14</b>	<b>25,171.78</b>	<b>9,393.14</b>	<b>187,418.06</b>

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

Inward Remittance (in BDT Million)				
Sl No.	Bank Name	Urban	Rural	Total
1	AB Bank PLC	360.77	1,124.85	1,485.62
2	Agrani Bank PLC	795.48	50,389.63	51,185.11
3	Al-Arafah Islami Bank PLC	5,554.29	68,892.89	74,447.18
4	Bank Asia PLC	9,737.86	124,407.58	134,145.44
5	BRAC Bank PLC	5,519.37	21,778.77	27,298.14
6	Dutch-Bangla Bank PLC	76,520.42	340,514.99	417,035.41
7	Eastern Bank PLC	42.97	128.53	171.50
8	Exim Bank PLC	0.00	12.44	12.44
9	First Security Islami Bank PLC	9.49	1,275.68	1,285.17
10	Global Islami Bank PLC	1.58	9.51	11.09
11	Islami Bank Bangladesh PLC	46,440.05	797,068.35	843,508.40
12	Jamuna Bank PLC	8.89	247.91	256.80
13	Meghna Bank PLC	0.00	0.00	0.00
14	Mercantile Bank PLC	95.50	1,460.02	1,555.52
15	Midland Bank Limited	129.19	1,022.71	1,151.90
16	Modhumoti Bank PLC	5.99	167.25	173.24
17	Mutual Trust Bank PLC	601.25	5,282.08	5,883.33
18	NRB Bank Limited	12.46	810.61	823.07
19	NRB Commercial Bank PLC	0.00	0.12	0.12
20	One Bank PLC	32.67	678.17	710.84
21	Padma Bank PLC	0.00	0.00	0.00
22	Prime Bank PLC	0.01	7.73	7.74
23	Shahjalal Islami Bank PLC	133.15	1,115.42	1,248.57
24	Social Islami Bank PLC	7.37	694.17	701.54
25	Sonali Bank PLC	120.38	291.77	412.15
26	South Bangla Agri & Com Bank PLC	0.29	2.09	2.38
27	Southeast Bank PLC	81.11	1,166.22	1,247.33
28	Standard Bank PLC	0.00	2.98	2.98
29	The City Bank PLC	8,271.96	9,872.27	18,144.23
30	The Premier Bank PLC	5.85	35.67	41.52
31	United Commercial Bank PLC	12.99	167.71	180.70
<b>Total</b>		<b>154,501.34</b>	<b>1,428,628.12</b>	<b>1,583,129.46</b>