

Quarterly Report On **Agent Banking**

April-June 2025



Financial Inclusion Department
Bangladesh Bank
Head Office, Dhaka

Table of Contents

List of Figures	3
Executive Summary.....	4
1. Introduction.....	5
2. Agent Banking Coverage.....	6
2.1 Number of Agents and Outlets.....	6
2.2 Area-wise Distribution of Agents and Outlets.....	6
2.3 Growth of Agents and Outlets.....	6
3. Customer Penetration.....	7
3.1 Number of Accounts.....	7
3.2 Category-wise distribution of Accounts.....	7
3.3 Growth of Accounts.....	8
4. Deposit in Agent Banking Accounts.....	9
4.1 Deposit.....	9
4.2 Distribution of Deposit.....	10
4.3 Growth of Deposit.....	10
4.4 Comparison between Number of Accounts and Amount of Deposit.....	12
5. Lending through Agent Banking.....	12
5.1 Lending.....	12
5.2 Distribution of Loans.....	13
5.3 Growth of Loan amounts.....	13
5.4 Lending against Deposit.....	14
6. Channeling of Inward Remittances through Agent Banking.....	15
6.1 Inward Remittances.....	15
6.2 Area-wise Distribution of Inward Remittances.....	16
6.3 Growth of Inward Remittances.....	16
7. Top Five Banks engaged in Agent Banking.....	17
7.1 In terms of Outlet Distribution.....	17
7.2 In terms of Account number.....	17
7.3 In terms of Deposit Collection.....	18
7.4 In terms of Lending.....	18
7.5 In terms of Distribution of Inward Remittances.....	19
8. Conclusion.....	19
Appendix-1: Summary of Agents and Outlets.....	20
Appendix-2: Summary of Accounts.....	21
Appendix-3: Summary of Deposit Collection.....	22
Appendix-4: Summary of Lending.....	23
Appendix-5: Bank-wise Inward Remittance Distribution.....	24

List of Figures

Figure 1: Number of Agents	6
Figure 2: Number of Outlets	6
Figure 3: Growth in number of Agents	7
Figure 4: Growth in number of Outlets.....	7
Figure 5: Gender-wise Distribution of Accounts.....	8
Figure 6: Area-wise Distribution of Accounts.....	8
Figure 7: Category-wise Distribution of Accounts	8
Figure 8: Area-wise Growth of Accounts	9
Figure 9: Gender-wise Growth of Accounts	9
Figure 10: Category-wise Growth of Accounts	9
Figure 11: Area-wise Distribution of Deposit	10
Figure 12: Gender-wise Distribution of Deposit	10
Figure 13: Category-wise Distribution of Deposit.....	10
Figure 14: Trend of Deposit by Areas	11
Figure 15: Trend of Deposit by Gender.....	11
Figure 16: Trend of Deposit by Categories.....	11
Figure 17: Comparison between Agent Banking Accounts and Deposit	12
Figure 18: Area-wise Distribution of Loans	13
Figure 19: Gender-wise Distribution of Loans	13
Figure 20: Area-wise Growth of Lending.....	14
Figure 21: Gender-wise Growth of Lending.....	14
Figure 22: Lending against Deposit Collection	15
Figure 23: Area-wise Distribution of Inward Remittance	16
Figure 24: Growth in amount of Inward Remittance.....	16
Figure 25: Top Five Banks' Share of Outlets	17
Figure 26: Top Five Banks' Share of Accounts.....	17
Figure 27: Top Five Banks' Share of Deposit	18
Figure 28: Top Five Banks' Share of Lending	18
Figure 29: Top Five Banks' Share of Inward Remittance	19

Executive Summary

This quarterly report summarizes the overall scenario of agent banking activities during April-June 2025 quarter. Agent banking in Bangladesh has continued to grow in most of the dimensions in this quarter. As on 30 June 2025, 30 banks offered agent banking services through 20,557 outlets operated by 15,373 agents. The number of agents has fallen by 2.94% while the number of outlets has fallen by 2.22% from the previous quarter. The number of accounts opened through agent banking reaches 24,406,236 of which 12,078,966 accounts (49.49%) belong to female customers and 20,764,311 accounts (85.08%) belong to the customers of the rural areas. At the end of June 2025, the amount of deposit accumulated in the agent banking accounts is BDT 456,052.72 million, the amount of loan disbursement through agent banking account of 23 banks is BDT 290,085.31 million and the cumulative amount of inward remittances disbursed through agents reaches BDT 1,838,881.54 million.

The number of accounts opened through agent banking has fallen by 1.07% over the last quarter. This sudden negative growth rate is an outcome of closure of operational activities of agent outlets by Agrani Bank PLC. The share of female-owned accounts opened through agent banking has decreased by 0.90% during this quarter, but their share still surpasses the number of male-owned accounts. It signifies the increased participation of women in the formal financial system.

The volume of deposit in the agent banking accounts has increased by 6.15% and the volume of lending through these accounts has increased by 8.90% over the previous quarter. The loan to deposit ratio stands at 63.61% in the reporting quarter which was 62.00% in the previous quarter. The steady growth of lending to deposit ratio hints at the positive growth of loan disbursement through agent banking. The reason behind this is most banks are showing interest in developing feasible infrastructures for loan disbursement and recovery through agent outlets. Currently, 23 out of 30 banks are involved in lending through agent banking. The trend of banks' engagement in lending seems promising as volume of credit disbursement through agent banking has increased by 8.90% in this quarter over the previous quarter.

The amount of inward remittances distributed by the agent outlets has increased by 1.48% over the previous quarter. The remarkable amount 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.

1. Introduction

Bangladesh Bank introduced agent banking in Bangladesh in 2013 with a view to providing a safe alternate delivery channel of banking services. The targeted customers of this service were the under-served population who generally live in geographically remote locations that are hard to reach by the fully operational branch 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, 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.

Table 1: Brief Overview of Agent Banking Activities							
(Deposit, loan and remittance amount in BDT million)							
	Jun'24	Mar'25	Jun'25	Y-to-Y	Q-to-Q	Y-to-Y (%)	Q-to-Q (%)
No. of Banks with Agent Banking License	31	31	31	0	0	0	0
No. of Banks in Agent Banking Operation	31	31	30	-1	-1	-3.23%	-3.23%
Number of Agents	15,991	15,838	15,373	-618	-465	-3.86%	-2.94%
Number of Outlets	21,473	21,023	20,557	-916	-466	-4.27%	-2.22%
Number of Accounts	23,034,538	24,671,422	24,406,236	1,371,698	-265,186	5.95 %	-1.07%
Number of Female-owned Accounts	11,512,484	12,188,424	12,078,966	566,482	-109,458	4.92 %	-0.90%
Number of Rural Accounts	19,825,266	21,099,853	20,764,311	939,045	-335,542	4.74%	-1.59%
Amount of Deposits	400,730.02	429,633.08	456,052.72	55,322.70	26,419.64	13.81 %	6.15%
Amount of Loan Disbursed	187,418.06	266,379.20	290,085.31	102,667.25	23,706.11	54.78%	8.90 %
Amount of Inward Remittance	1,583,129.46	1,812,047.31	1,838,881.54	255,752.08	26,834.23	16.15%	1.48%

(Source: Scheduled Banks; Compilation: Financial Inclusion Department, Bangladesh Bank)

This quarterly report summarizes the latest state of agent banking operations in Bangladesh as of June 2025 along with the progress since March 2025 and June 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.

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 2025, the total number of agents and outlets reaches 15,373 and 20,557 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 2025, 83.98% of the agents and 85.45% of the outlets are 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

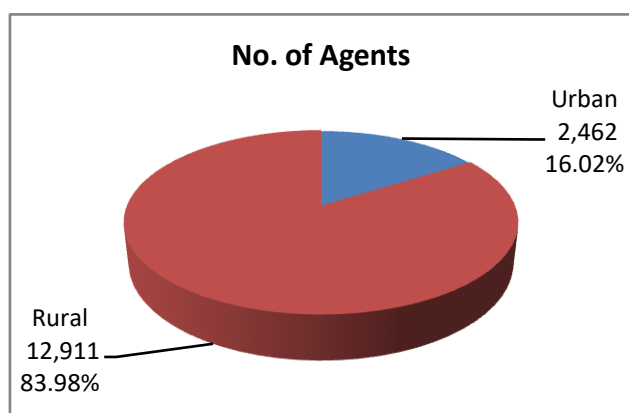
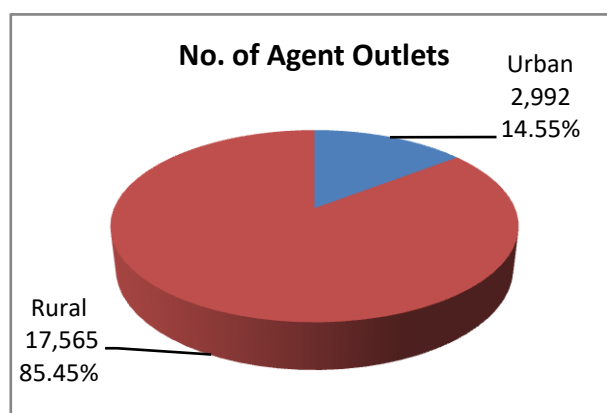


Figure 2: Number of Outlets



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 fallen by 2.94% and outlets have fallen by 2.22% over the previous quarter. Considering the slight decrease in number of agents and outlets and the past trend, it may be stated that overall scenario of agent banking is still indicative of stable situation. 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 to scale up financial activities as well as employment generation in the rural areas.

Figure 3: Growth in Number of Agents

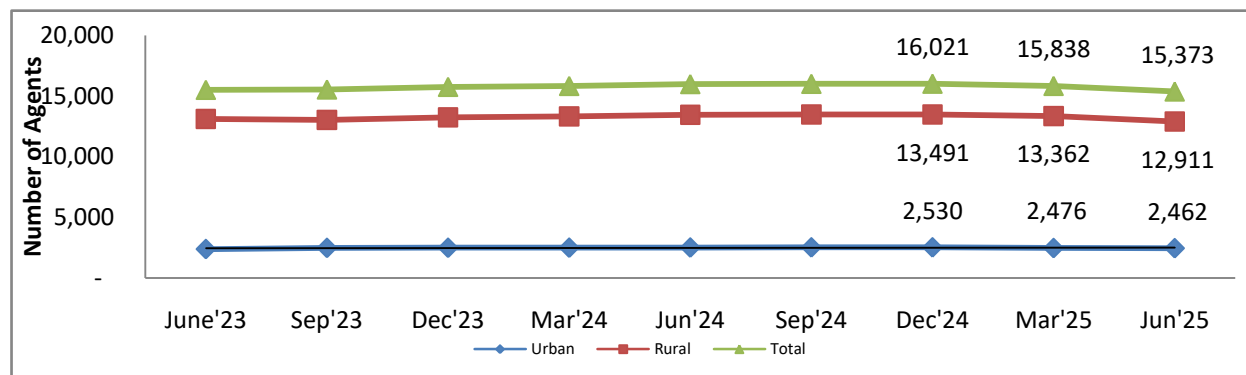
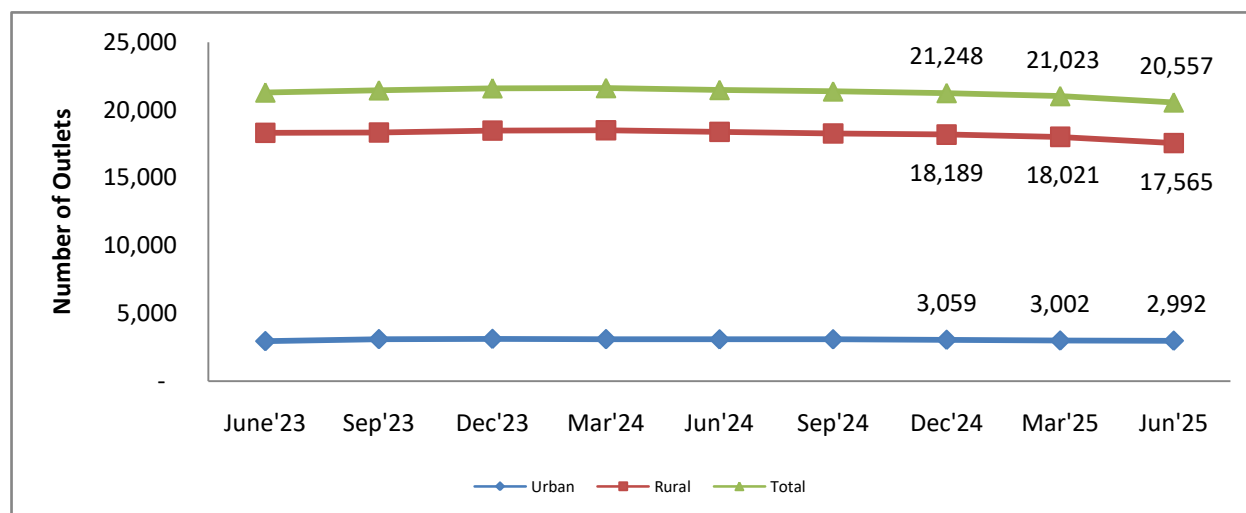


Figure 4: Growth in Number of Outlets



3. Customer Penetration

3.1 Number of Accounts

At the end of June 2025, the total number of accounts opened through agent banking stands at 24,406,236. 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 49.49% 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 85.08% 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

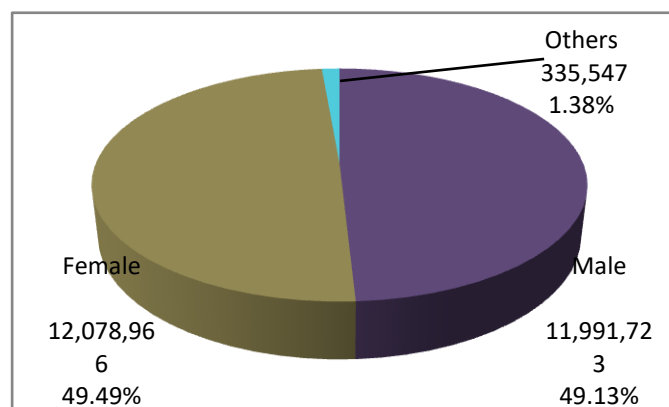


Figure 6: Area-wise Distribution of Accounts

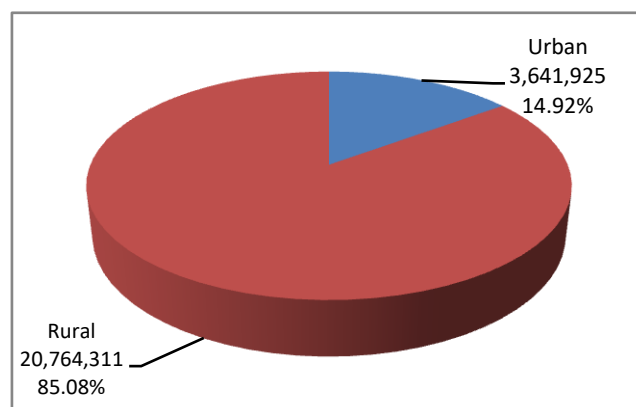
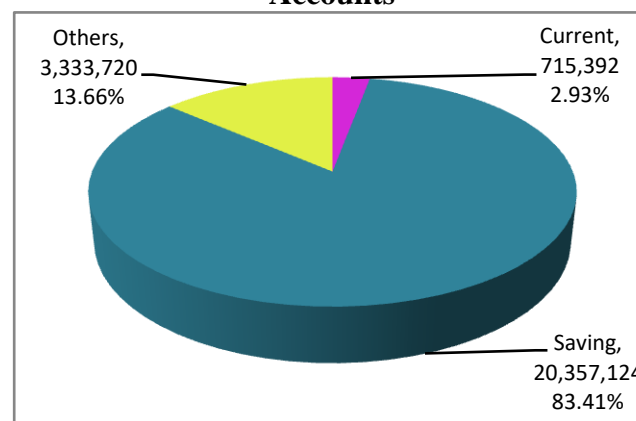


Figure 7 shows that 83.41% of the accounts are savings in nature while 2.93% are current and the remaining 13.66% are other accounts. The dominance of savings account indicates to the satisfactory level of saving habit among the rural people.

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 fallen by 1.07% 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 decreased by 1.36% and 0.90% 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

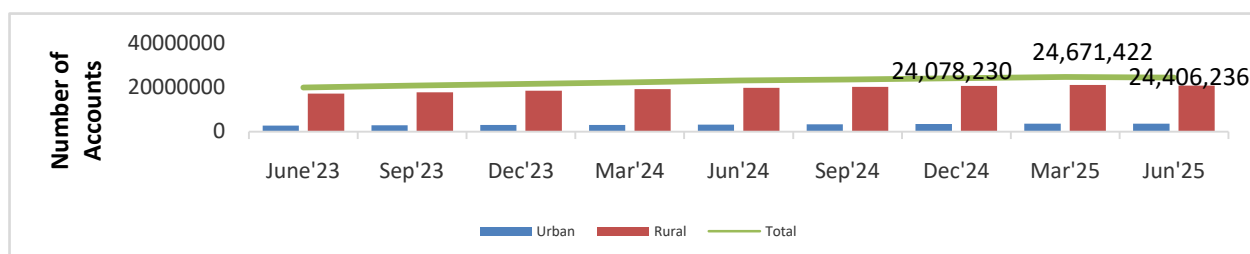


Figure 9: Gender-wise Growth of Accounts

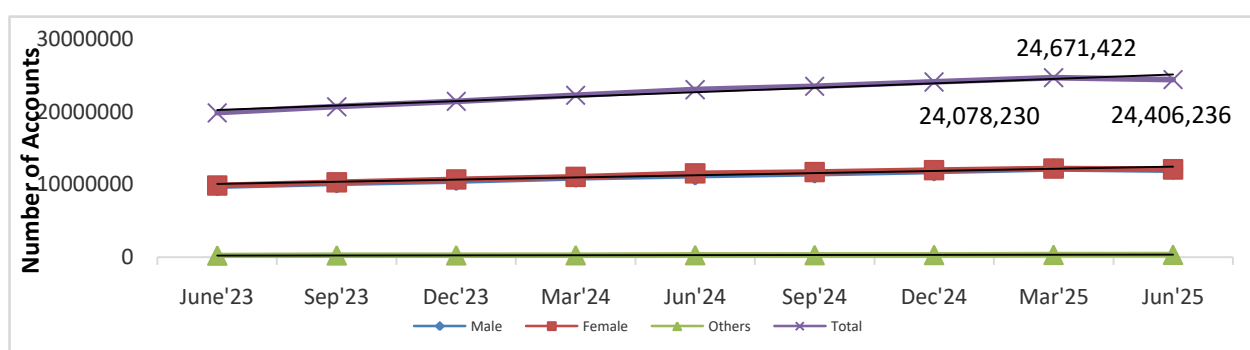
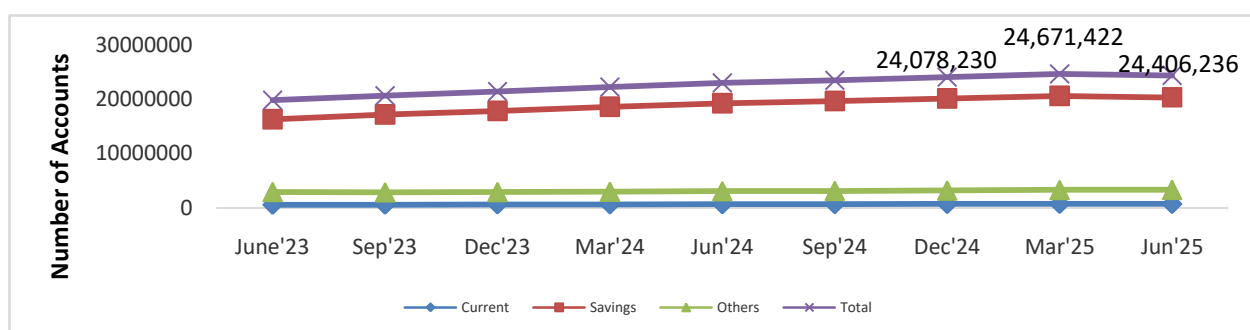


Figure 10: Category-wise Growth of Accounts



4. Deposit in Agent Banking Accounts

4.1 Deposit

At the end of June 2025, the total amount of deposit through agent banking reaches BDT 456,052.72 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 (82.68%) has been collected from the rural areas. Figure 12 shows that deposit in male customers' accounts (58.61%) is significantly higher than that of female customers (36.65%). In addition, Figure 13 indicates that savings accounts comprise of 43.59% of the total deposit while other categories of accounts including institutions and term deposit comprise of 50.84% of the total deposit and current accounts comprise of 5.57% of the total deposit.

Figure 11: Area-wise Distribution of Deposit

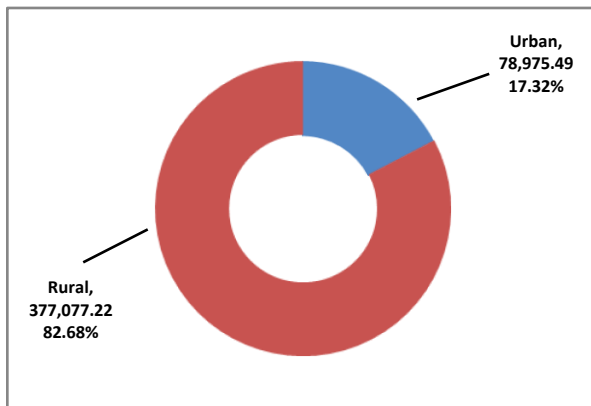


Figure 12: Gender-wise Distribution of Deposit

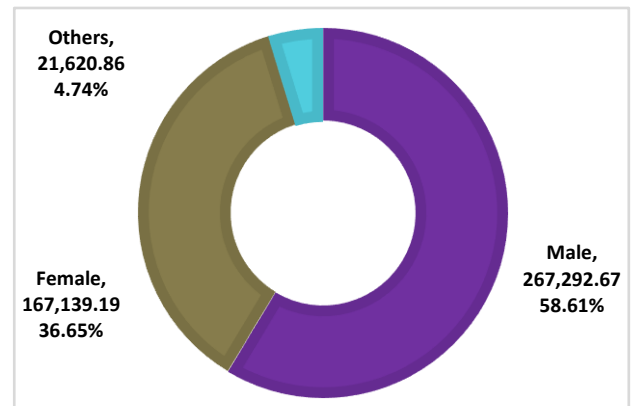
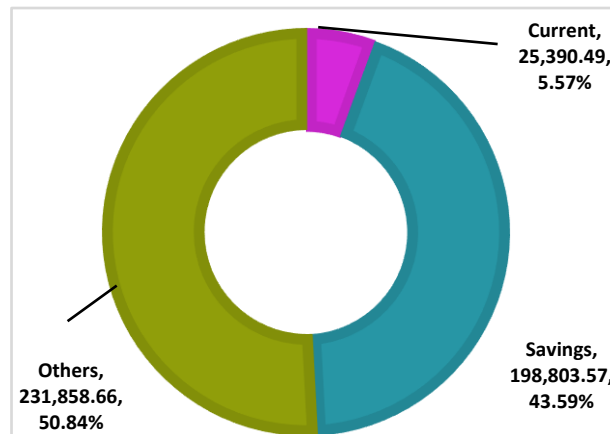


Figure 13: Category-wise Distribution of Deposit



4.3 Growth of Deposit

Figures 14, 15 and 16 illustrate the trend in deposit accumulation. In June 2025 quarter, the deposit through agent banking has increased by 6.15% since March 2025 quarter.

Figure 14: Trend of Deposit by Areas

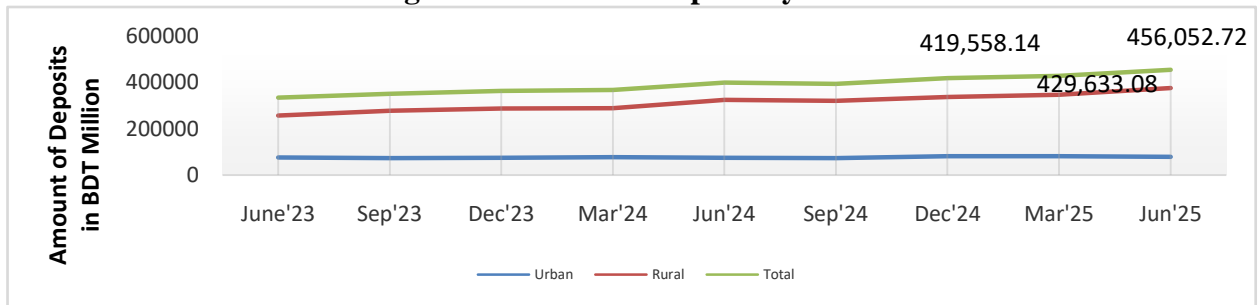


Figure 15: Trend of Deposit by Gender

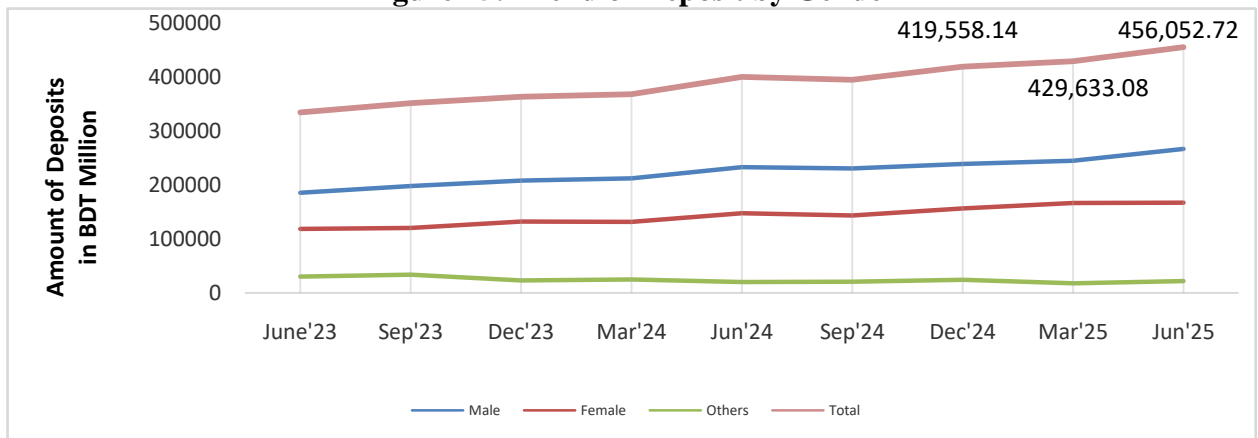
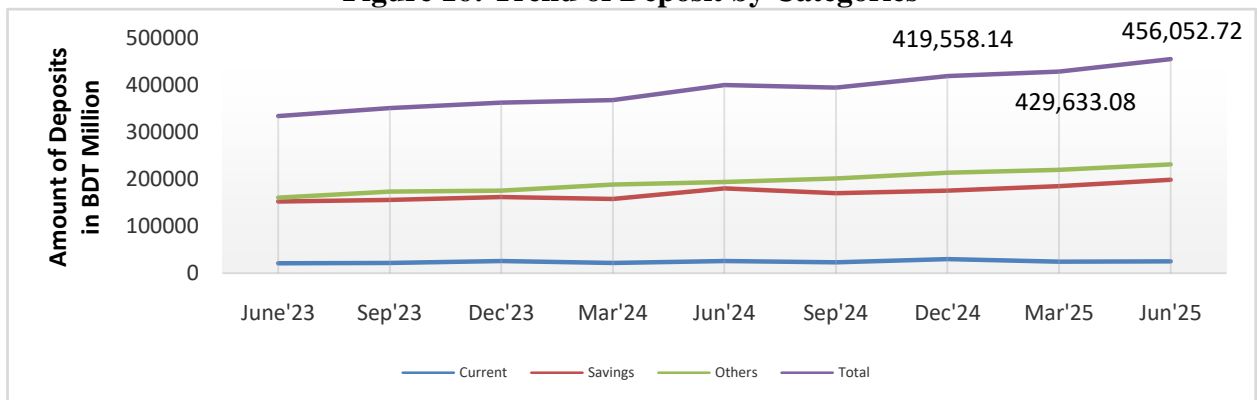


Figure 16: Trend of Deposit by Categories

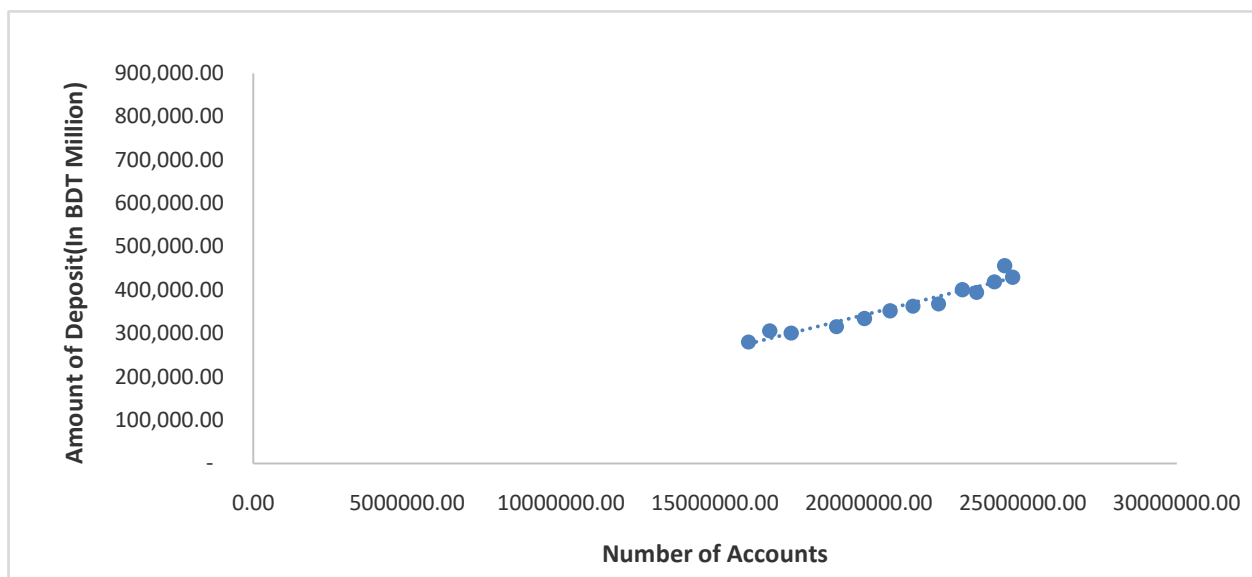


Remarkably, deposit in the rural areas has increased by 8.48% while the deposit in the urban areas has decreased by 3.72% over the previous quarter. Deposit from the male customers has increased by 8.88% while deposit from the female customers has increased by 0.42%. More increase in deposit from male customers has widened the gap between the volume of deposit by male and female customers.

4.4 Comparison 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 2023, the number of agent banking accounts was 19,852,240 and the total amount of deposit was BDT 334,621.03 million. In June 2024, the number of accounts increased by 16.03% to 23,034,538 and the amount of deposit increased by 19.76% to BDT 400,730.02 million. In June 2025, the number of accounts has increased by 5.95% to 24,406,236 and the amount of deposit has grown by 13.81% to BDT 456,052.72 million. Over the past two years, the number of accounts has increased by 22.94% whereas the amount of deposit has scaled up by 36.29%. So, it can be perceived that the accounts opened through agent banking are mostly active.

Figure 17: Comparison 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 2025, the lending through agent banking rises to BDT 290,085.31 million. The volume of the total loan has increased by 8.90% 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 2025, rural customers have received BDT 185,989.81 million (64.12%) 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

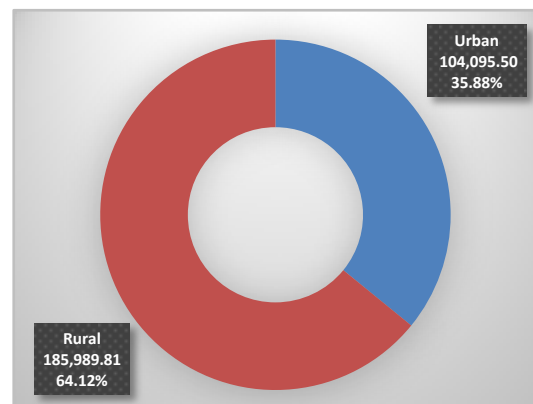


Figure 19: Gender-wise Distribution of Loans

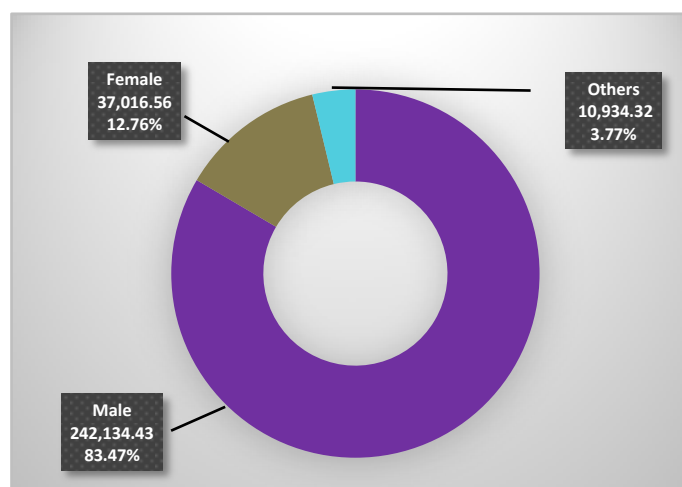


Figure 19 shows the gender-wise distribution of lending through agent banking. As of June 2025, male borrowers have received BDT 242,134.43 million (83.47%) of the total loan compared to female borrowers who have received only BDT 37,016.56 million (12.76%). This figure potentially indicates female customers' 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. Currently, 23 banks are engaged in lending through agent banking. 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 8.90% over the March 2025 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 8.44%. 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

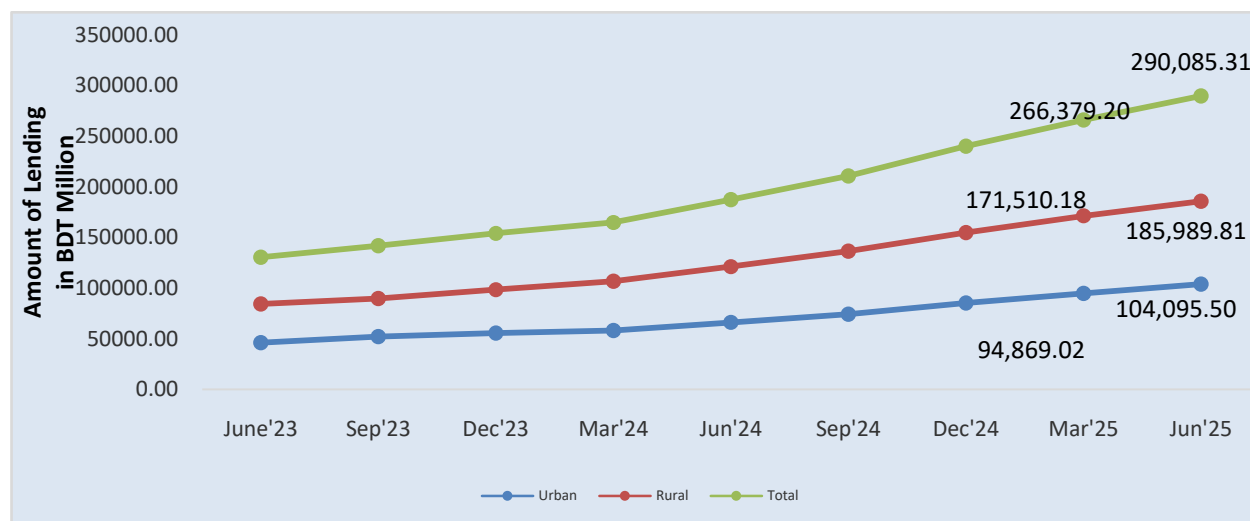
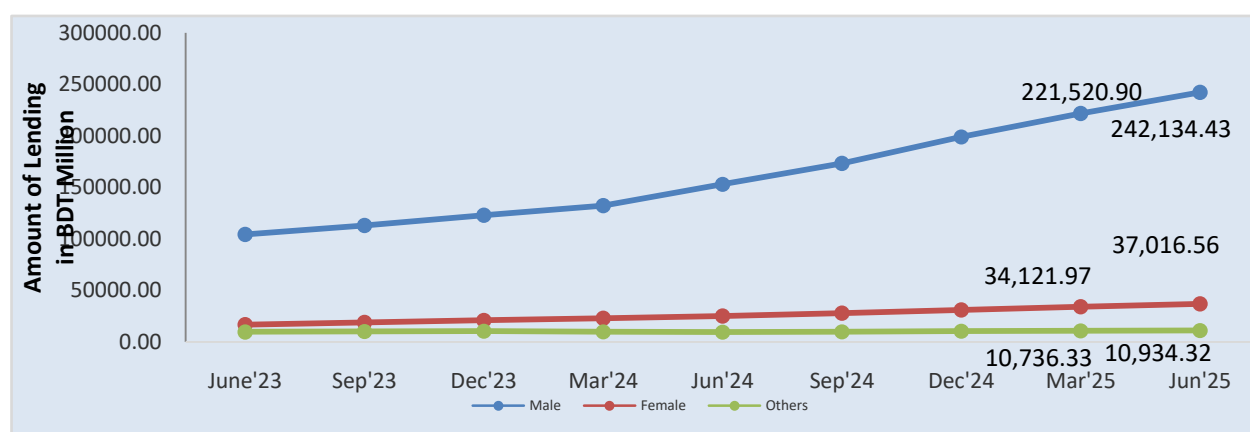


Figure 21: Gender-wise Growth of Lending

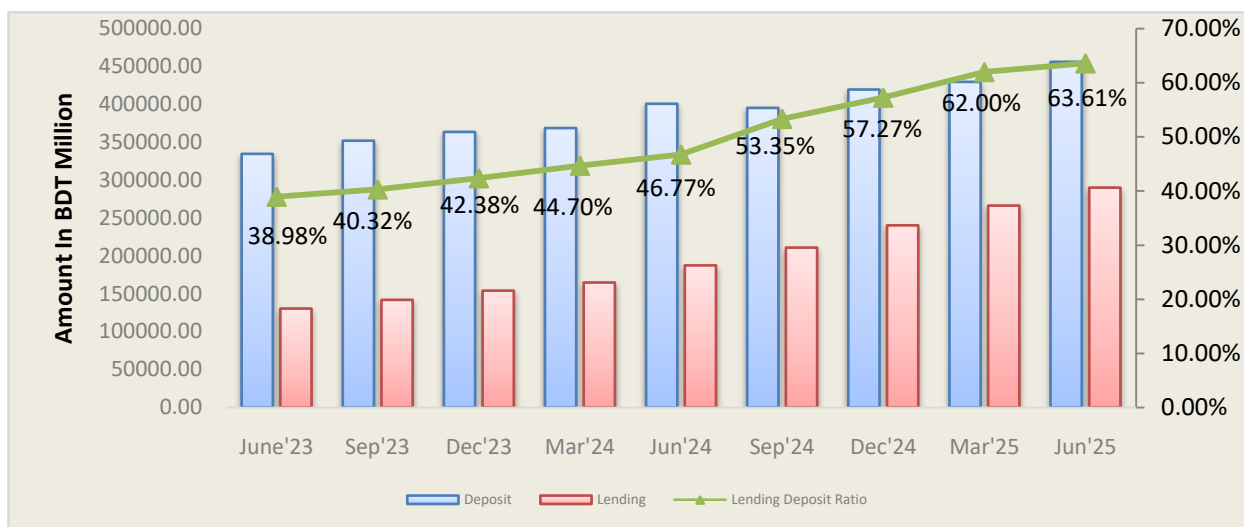


5.4 Lending against Deposit

Figure 22 indicates that the loan to deposit ratio in agent banking is only 63.61 % in the June 2025 quarter. In the last quarter, the ratio was 62.00%. 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 30 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 49.32% which was 49.34% in the last quarter. This ratio indicates that the rural people are still getting less loan facility against their deposit compared to the urban area. But its increasing trend indicates gradual increase of loan disbursement in

rural areas. 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

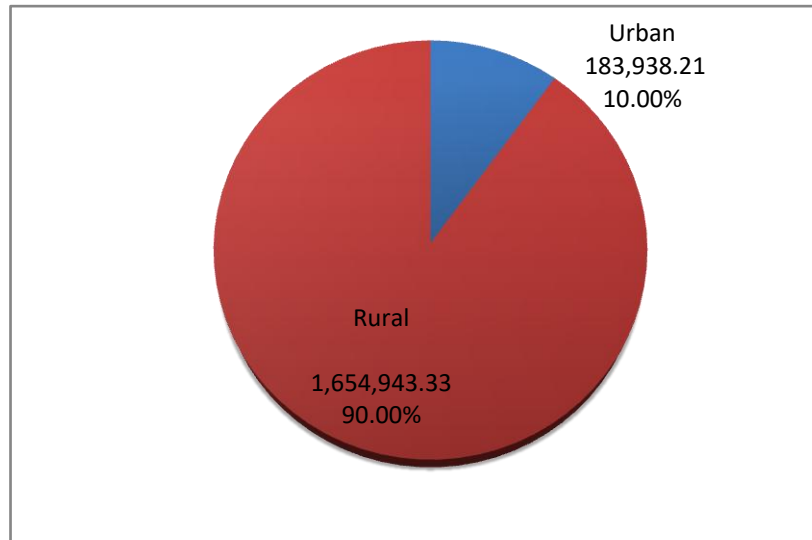
6.1 Inward Remittances

At the end of June 2025, the amount of inward remittances through agent banking rises to BDT 1,838,881.54 million. It has increased by 1.48% over the March 2025 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 90.00% 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.

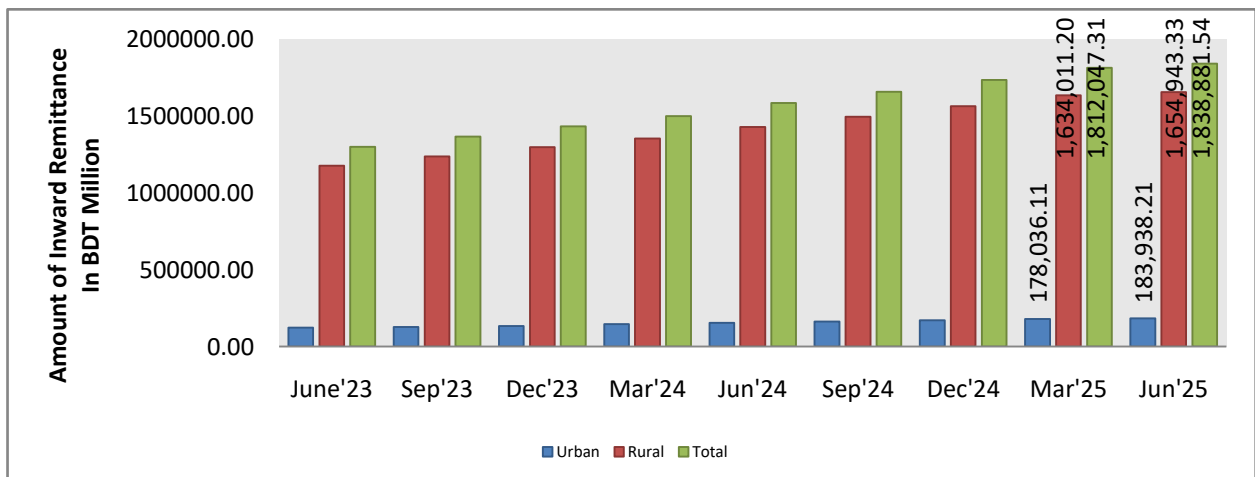
Figure 23: Area-wise Distribution of Inward Remittance



6.3 Growth of Inward Remittances

Figure 24 shows the growth of inward remittances through agent banking. In June 2025 quarter, the amount of inward remittances collected and disbursed by agents has increased by 1.48% over the previous quarter. In the current quarter, BDT 26,834.23 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

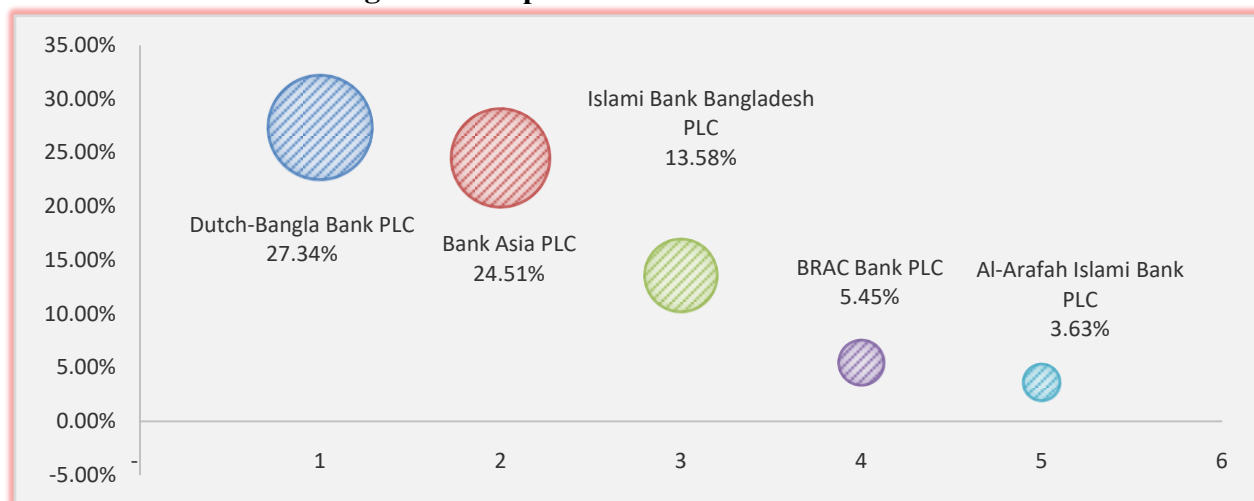


7. Top Five Banks engaged in Agent Banking

7.1 In terms of Outlet Distribution

As of June 2025, top five banks have established 74.51% of the total agent outlets. Dutch-Bangla Bank PLC has ranked the top with 5,620 outlets, comprising 27.34% of the total outlets (Figure 25) under operation.

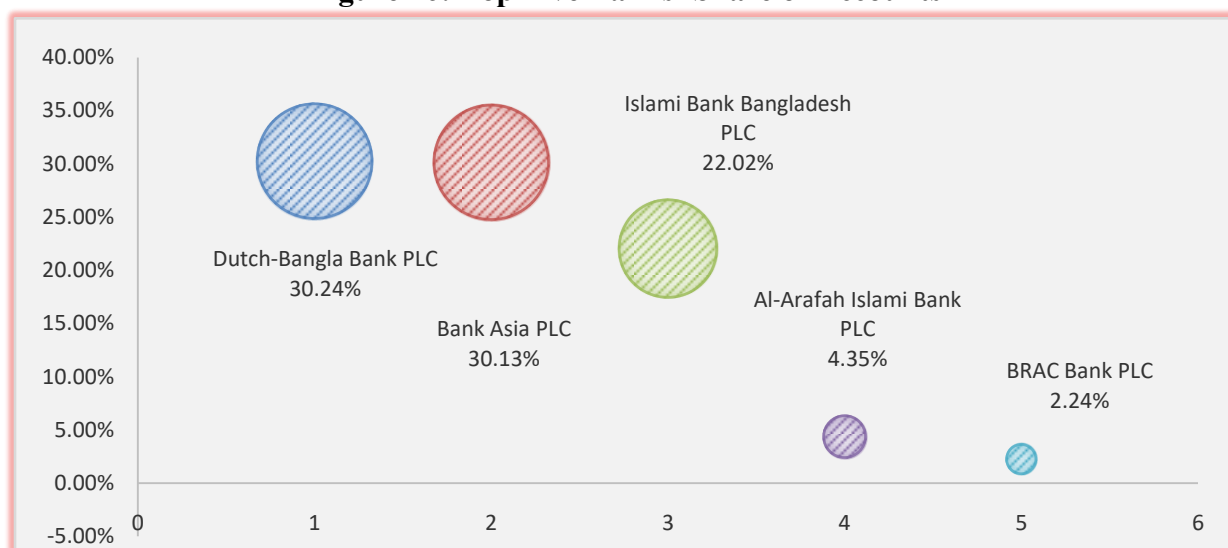
Figure 25: Top Five Banks' Share of Outlets



7.2 In terms of Account number

As of June 2025, top five Banks have opened 88.98% of the total accounts opened through agent banking. Dutch Bangla Bank PLC has opened the highest number of 7,381,360 accounts, comprising 30.24% of the total accounts (Figure 26). This bank has opened 172,241 new accounts in this quarter.

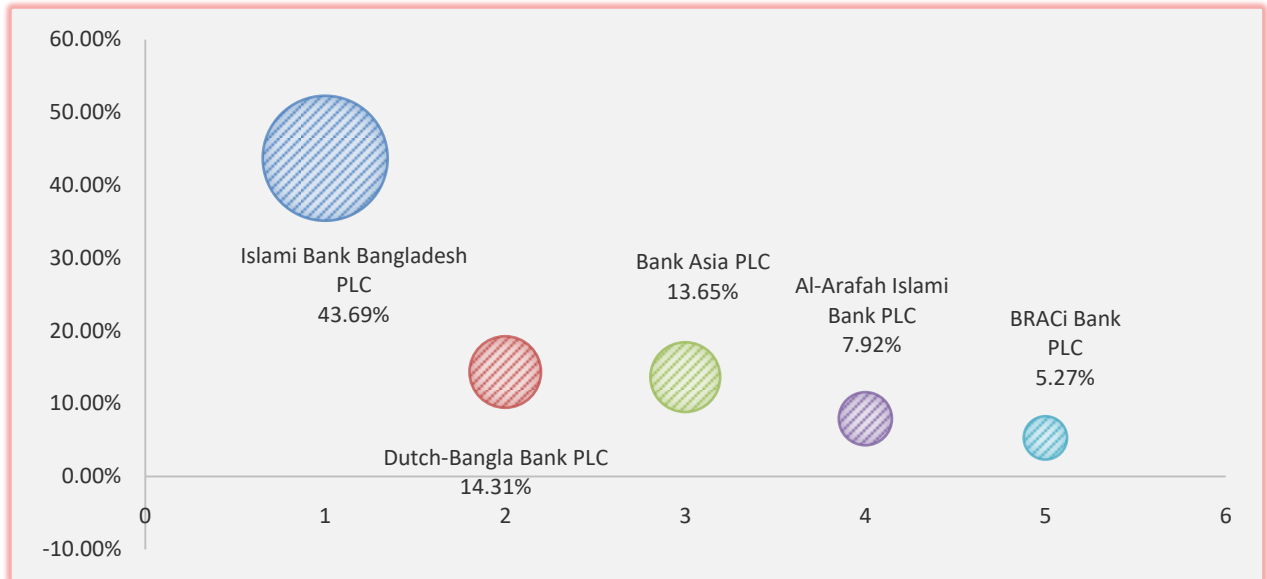
Figure 26: Top Five Banks' Share of Accounts



7.3 In terms of Deposit Collection

As of June 2025, top five banks have secured 84.84% share of the total amount of deposit accumulated through agent banking. Islami Bank Bangladesh PLC has ranked top in this list, with 43.69% of the total deposit (Figure 27) amounting BDT 199,249.70 million followed by the Dutch-Bangla Bank PLC with 14.31% of the total deposit.

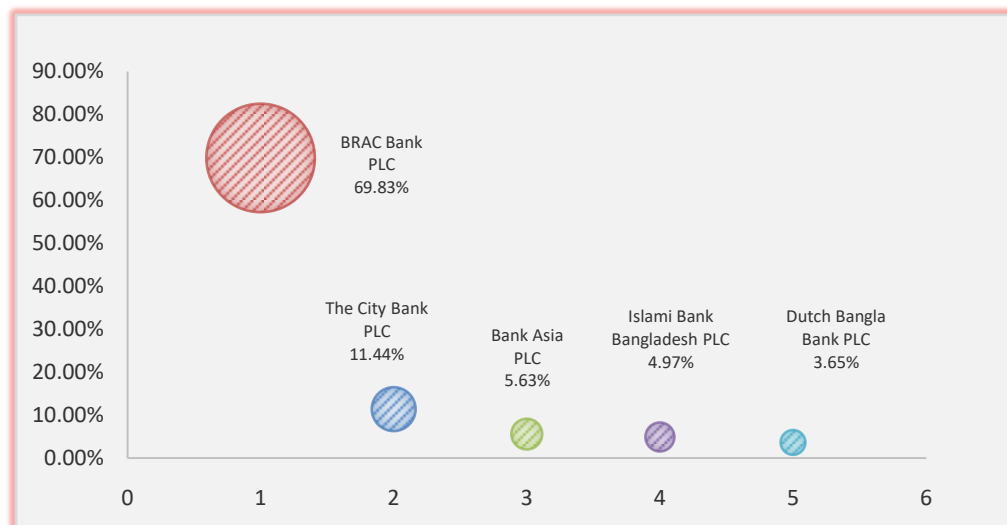
Figure 27: Top Five Banks' Share of Deposit



7.4 In terms of Lending

The top five banks have carried out 95.52% of the total lending through agent banking till June 2025. BRAC Bank PLC has ranked the top with the largest volume of lending amounting to BDT 202,580.47 million, which is 69.83% of the total loans disbursed through agent banking (Figure 28).

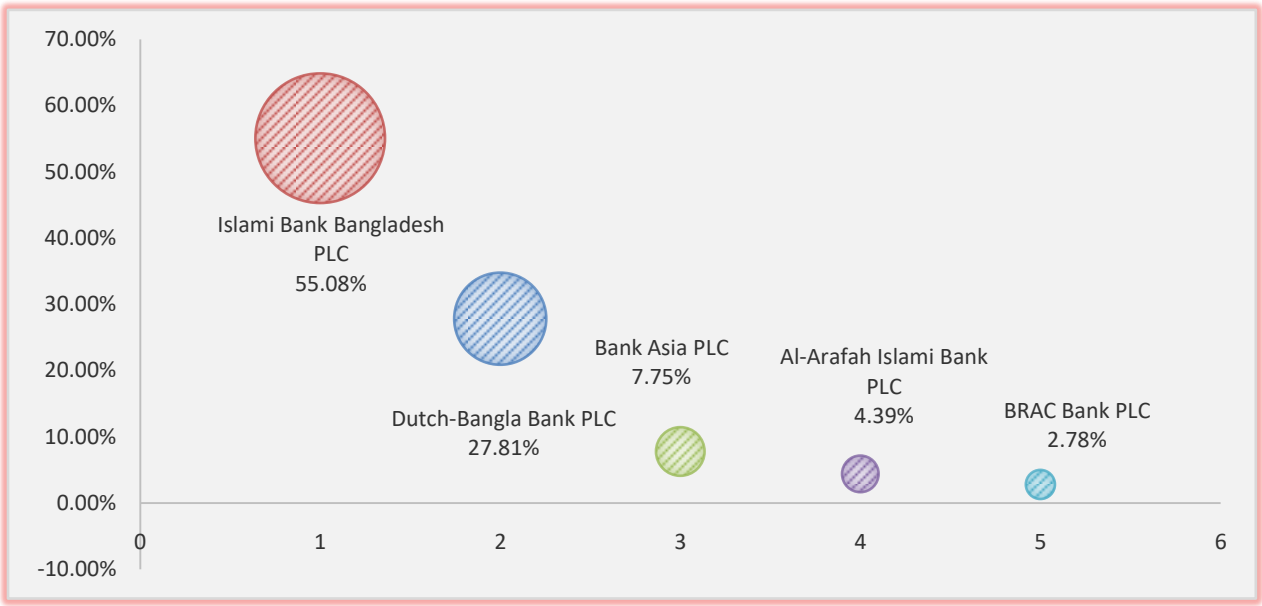
Figure 28: Top Five Banks' Share of Lending



7.5 In terms of Distribution of Inward Remittances

The top five banks have 97.81% share of the total inward remittances distributed through agent banking till June 2025. Islami Bank Bangladesh PLC ranks the top with BDT 1,012,836.50 million, which is 55.08% 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, especially in the rural area, 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.

Appendix

Appendix-1: Summary of Agents and Outlets

SI No.	Bank Name	No. of Agents			No. of Outlets		
		Urban	Rural	Total	Urban	Rural	Total
1	AB Bank PLC	60	136	196	63	148	211
2	Al-Arafah Islami Bank PLC	103	428	531	90	656	746
3	Bank Asia PLC	482	4,470	4,952	484	4,554	5,038
4	BRAC Bank PLC	199	821	1,020	222	899	1,121
5	Dutch-Bangla Bank PLC	592	448	1,040	1,076	4,544	5,620
6	Eastern Bank PLC	43	59	102	38	80	118
7	Exim Bank PLC	3	3	6	3	5	8
8	First Security Islami Bank PLC	14	95	109	14	95	109
9	Global Islami Bank PLC	10	10	20	9	11	20
10	Islami Bank Bangladesh PLC	183	2,608	2,791	183	2,608	2,791
11	Jamuna Bank PLC	12	35	47	12	35	47
12	Meghna Bank PLC	14	21	35	16	20	36
13	Mercantile Bank PLC	34	154	188	34	154	188
14	Midland Bank Limited	26	90	116	26	112	138
15	Modhumoti Bank PLC	36	599	635	38	605	643
16	Mutual Trust Bank PLC	55	121	176	52	133	185
17	NRB Bank PLC	4	306	310	5	308	313
18	NRB Commercial Bank PLC	53	564	617	62	568	630
19	One Bank PLC	66	208	274	67	209	276
20	Padma Bank PLC	1	0	1	2	4	6
21	Prime Bank PLC	48	116	164	47	117	164
22	Shahjalal Islami Bank PLC	34	86	120	34	86	120
23	Social Islami Bank PLC	55	302	357	52	310	362
24	Sonali Bank PLC	9	154	163	9	154	163
25	South Bangla Agri & Com Bank PLC	6	24	30	6	24	30
26	South East Bank PLC	12	115	127	12	120	132
27	Standard Bank PLC	0	11	11	0	11	11
28	The City Bank PLC	122	316	438	130	319	449
29	The Premier Bank PLC	48	92	140	71	135	206
30	United Commercial Bank PLC	138	519	657	135	541	676
Grand Total		2,462	12,911	15,373	2,992	17,565	20,557
Percentage		16.02%	83.98%	100%	14.55%	85.45%	100%

Source: Scheduled Banks; Compilation: Financial Inclusion Department, Bangladesh Bank

Appendix-2: Summary of Accounts

Sl No.	Bank Name	No. of Accounts								
		Urban	Rural	Male	Female	Others	Current	Saving	Others	Total
1	AB Bank PLC	21,773	60,796	49,665	32,904	0	4,978	62,502	15,089	82,569
2	Al-Arafah Islami Bank PLC	113,964	947,917	542,563	502,280	17,038	24,927	884,585	152,369	1,061,881
3	Bank Asia PLC	694,801	6,658,371	2,564,614	4,705,241	83,317	160,490	6,931,163	261,519	7,353,172
4	BRAC Bank PLC	149,103	396,922	238,705	114,314	193,006	222,792	178,498	144,735	546,025
5	Dutch-Bangla Bank PLC	1,844,923	5,536,437	4,391,643	2,989,717	0	84,395	6,698,544	598,421	7,381,360
6	Eastern Bank PLC	26,876	68,079	65,995	28,960	0	8,511	70,837	15,607	94,955
7	Exim Bank PLC	2,235	2,989	3,001	2,223	0	75	3,318	1,831	5,224
8	First Security Islami Bank PLC	6,490	128,989	70,640	64,839	0	3,020	103,280	29,179	135,479
9	Global Islami Bank PLC	1,394	1,693	1,763	1,177	147	88	2,158	841	3,087
10	Islami Bank Bangladesh PLC	363,307	5,011,441	2,976,014	2,398,734	0	106,004	3,349,052	1,919,692	5,374,748
11	Jamuna Bank PLC	5,545	16,232	12,777	9,000	0	1,182	16,906	3,689	21,777
12	Meghna Bank PLC	2,139	835	1,232	704	1,038	929	1,468	577	2,974
13	Mercantile Bank PLC	6,496	60,500	40,601	26,395	0	2,988	47,599	16,409	66,996
14	Midland Bank Limited	7,328	44,042	24,850	25,734	786	862	43,824	6,684	51,370
15	Modhumoti Bank PLC	50,531	343,984	70,427	324,088	0	2,316	392,199	0	394,515
16	Mutual Trust Bank PLC	33,624	105,220	71,857	56,154	10,833	8,496	119,305	11,043	138,844
17	NRB Bank PLC	1,661	44,343	17,481	27,652	871	1,437	40,107	4,460	46,004
18	NRB Commercial Bank PLC	9,829	238,290	78,817	169,089	213	414	246,114	1,591	248,119
19	One Bank PLC	10,761	57,005	37,994	27,533	2,239	2,920	51,825	13,021	67,766
20	Padma Bank PLC	1,126	2,107	1,233	1,962	38	80	3,128	25	3,233
21	Prime Bank PLC	6,330	29,800	19,919	15,193	1,018	3,175	30,584	2,371	36,130
22	Shahjalal Islami Bank PLC	8,538	33,517	23,431	17,938	686	776	30,884	10,395	42,055
23	Social Islami Bank PLC	28,839	282,897	159,549	152,063	124	4,229	254,208	53,299	311,736
24	Sonali Bank PLC	2,333	55,634	31,763	26,204	0	1,096	51,044	5,827	57,967
25	South Bangla Agri & Comm. Bank PLC	383	2,462	1,532	1,090	223	229	2,292	324	2,845
26	South East Bank PLC	5,211	73,649	46,372	29,983	2,505	2,676	65,295	10,889	78,860
27	Standard Bank PLC	0	14,741	6,654	7,350	737	1,024	11,047	2,670	14,741
28	The City Bank PLC	153,460	273,734	250,839	164,988	11,367	45,397	358,137	23,660	427,194
29	The Premier Bank PLC	22,653	53,641	42,223	32,768	1,303	1,334	69,089	5,871	76,294
30	United Commercial Bank PLC	60,272	218,044	147,569	122,689	8,058	18,552	238,132	21,632	278,316
Grand Total		3,641,925	20,764,311	11,991,723	12,078,966	335,547	715,392	20,357,124	3,333,720	24,406,236

Source: Scheduled Banks; Compilation: Financial Inclusion Department, Bangladesh Bank

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	620.06	2,147.23	1,618.51	1,148.79	0.00	171.28	875.11	1,720.91	2,767.30
2	Al-Arafah Islami Bank PLC	6,102.45	29,996.08	19,547.91	14,213.76	2,336.86	909.01	13,291.91	21,897.61	36,098.53
3	Bank Asia PLC	10,358.78	51,876.41	29,838.48	28,141.15	4,255.56	2,341.06	30,084.24	29,809.89	62,235.19
4	BRAC Bank PLC	7,678.04	16,363.94	13,702.69	4,463.49	5,875.80	6,523.50	3,221.62	14,296.86	24,041.98
5	Dutch-Bangla Bank PLC	15,572.29	49,703.29	44,186.57	20,274.93	814.08	2,047.32	47,823.61	15,404.65	65,275.58
6	Eastern Bank PLC	2,451.61	3,318.64	4,724.11	1,046.14	0.00	1,018.31	1,485.48	3,266.46	5,770.25
7	Exim Bank PLC	251.57	94.23	301.36	44.44	0.00	8.56	33.52	303.72	345.80
8	First Security Islami Bank PLC	316.53	3,189.33	2,398.24	1,107.62	0.00	186.07	729.03	2,590.76	3,505.86
9	Global Islami Bank PLC	76.42	53.99	70.99	47.00	12.42	0.81	17.42	112.18	130.41
10	Islami Bank Bangladesh PLC	14,997.07	184,252.63	118,777.26	80,472.44	0.00	7,325.08	85,950.46	105,974.16	199,249.70
11	Jamuna Bank PLC	438.91	763.24	844.00	358.15	0.00	72.99	257.82	871.34	1,202.15
12	Meghna Bank PLC	547.12	606.08	101.37	26.09	1,025.74	81.40	3.26	1,068.54	1,153.20
13	Mercantile Bank PLC	56.09	687.90	483.33	260.66	0.00	60.48	292.81	390.70	743.99
14	Midland Bank Limited	268.86	732.81	456.20	298.58	246.89	42.97	281.19	677.51	1,001.67
15	Modhumoti Bank PLC	136.45	1,326.69	526.25	936.89	0.00	56.46	1,406.68	0.00	1,463.14
16	Mutual Trust Bank PLC	1,350.53	3,441.46	1,958.19	1,329.59	1,504.21	219.94	1,372.87	3,199.18	4,791.99
17	NRB Bank PLC	17.37	865.44	483.65	377.03	22.13	17.88	303.32	561.61	882.81
18	NRB Commercial Bank PLC	1,793.51	1,595.13	1,355.46	1,965.41	67.77	2.05	800.51	2,586.08	3,388.64
19	One Bank PLC	948.43	1,900.17	1,655.69	820.75	372.16	160.02	709.98	1,978.60	2,848.60
20	Padma Bank PLC	71.81	4.86	0.63	0.75	75.29	4.11	1.07	71.49	76.67
21	Prime Bank PLC	454.05	468.81	336.91	198.43	387.52	162.38	218.30	542.18	922.86
22	Shahjalal Islami Bank PLC	126.21	617.68	438.15	279.85	25.89	10.16	317.71	416.02	743.89
23	Social Islami Bank PLC	1,053.41	5,546.09	4,535.00	2,054.91	9.59	22.04	1,405.40	5,172.06	6,599.50
24	Sonali Bank PLC	42.17	698.77	398.35	342.59	0.00	15.86	499.84	225.24	740.94
25	South Bangla Agri & Com Bank PLC	186.73	90.92	48.43	35.10	194.12	9.22	20.89	247.54	277.65
26	South East Bank PLC	122.41	2,403.31	1,472.46	760.15	293.11	203.12	933.14	1,389.46	2,525.72
27	Standard Bank PLC	0.00	258.80	134.95	109.47	14.38	11.47	136.97	110.36	258.80
28	The City Bank PLC	5,231.74	6,098.57	4,847.84	2,939.10	3,543.37	1,806.17	3,285.06	6,239.08	11,330.31
29	The Premier Bank PLC	821.61	1,225.03	930.23	572.44	543.97	47.62	653.80	1,345.22	2,046.64
30	United Commercial Bank PLC	6,883.26	6,749.69	11,119.46	2,513.49	0.00	1,853.15	2,390.55	9,389.25	13,632.95
Total		78,975.49	377,077.22	267,292.67	167,139.19	21,620.86	25,390.49	198,803.57	231,858.66	456,052.72

Source: Scheduled Banks; Compilation: Financial Inclusion Department, Bangladesh Bank

Appendix-4: Summary of Lending

Amount of Lending (in BDT million)							
SI No.	Bank Name	Location Based		Gender Based			Total
		Urban	Rural	Male	Female	Others	
1	AB Bank PLC	8.12	18.73	17.32	9.53	0.00	26.85
2	Al-Arafah Islami Bank PLC	2,492.42	7,106.94	6,629.67	2,969.69	0.00	9,599.36
3	Bank Asia PLC	2,377.53	13,949.78	5,073.97	1,425.26	9,828.08	16,327.31
4	BRAC Bank PLC	77,144.64	125,435.83	184,491.78	18,088.69	0.00	202,580.47
5	Dutch-Bangla Bank PLC	2,981.38	7,597.56	7,261.04	3,317.90	0.00	10,578.94
6	Eastern Bank PLC	575.40	921.34	1,383.89	112.85	0.00	1,496.74
7	Exim Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
8	First Security Islami Bank PLC	0.00	49.76	29.36	20.40	0.00	49.76
9	Global Islami Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
10	Islami Bank Bangladesh PLC	915.00	13,504.28	11,252.82	3,166.46	0.00	14,419.28
11	Jamuna Bank PLC	106.61	21.44	125.54	2.51	0.00	128.05
12	Meghna Bank PLC	666.35	129.65	2.25	0.00	793.75	796.00
13	Mercantile Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
14	Midland Bank Limited	10.08	46.16	43.20	11.04	2.00	56.24
15	Modhumoti Bank PLC	2.88	20.82	22.63	1.07	0.00	23.70
16	Mutual Trust Bank PLC	140.62	102.74	188.82	51.94	2.60	243.36
17	NRB Bank PLC	6.29	93.95	77.69	22.55	0.00	100.24
18	NRB Commercial Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
19	One Bank PLC	49.47	90.75	117.99	17.83	4.40	140.22
20	Padma Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
21	Prime Bank PLC	0.00	0.28	0.28	0.00	0.00	0.28
22	Shahjalal Islami Bank PLC	0.35	0.20	0.00	0.55	0.00	0.55
23	Social Islami Bank PLC	0.48	3.69	3.75	0.42	0.00	4.17
24	Sonali Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
25	South Bangla Agri & Com Bank PLC	1.12	8.34	2.96	6.50	0.00	9.46
26	Southeast Bank PLC	4.40	41.48	43.09	2.79	0.00	45.88
27	Standard Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
28	The City Bank PLC	16,593.77	16,587.17	25,332.24	7,770.15	78.55	33,180.94
29	The Premier Bank PLC	13.39	242.16	23.01	7.60	224.94	255.55
30	United Commercial Bank PLC	5.20	16.76	11.13	10.83	0.00	21.96
Total		104,095.50	185,989.81	242,134.43	37,016.56	10,934.32	290,085.31

Source: Scheduled Banks; Compilation: Financial Inclusion Department, Bangladesh Bank

Appendix-5: Bank-wise Inward Remittance Distribution

Inward Remittance (BDT in Million)				
SI No.	Bank Name	Urban	Rural	Total
1	AB Bank PLC	398.59	1,255.68	1,654.27
2	Al-Arafah Islami Bank PLC	5,958.03	74,810.41	80,768.44
3	Bank Asia PLC	10,467.70	132,066.30	142,534.00
4	BRAC Bank PLC	8,431.76	42,686.56	51,118.32
5	Dutch-Bangla Bank PLC	90,534.13	420,892.56	511,426.69
6	Eastern Bank PLC	132.57	247.49	380.06
7	Exim Bank PLC	0.00	4.00	4.00
8	First Security Islami Bank PLC	11.66	1,349.16	1,360.82
9	Global Islami Bank PLC	30.74	86.86	117.60
10	Islami Bank Bangladesh PLC	58,232.59	954,603.91	1,012,836.50
11	Jamuna Bank PLC	11.01	268.57	279.58
12	Meghna Bank PLC	0.00	0.61	0.61
13	Mercantile Bank PLC	108.65	2,127.08	2,235.73
14	Midland Bank Limited	129.58	1,103.77	1,233.35
15	Modhumoti Bank PLC	8.92	222.46	231.38
16	Mutual Trust Bank PLC	822.49	6,875.10	7,697.59
17	NRB Bank PLC	4.38	910.06	914.44
18	NRB Commercial Bank PLC	0.00	1.05	1.05
19	One Bank PLC	33.10	720.43	753.53
20	Padma Bank PLC	0.00	0.00	0.00
21	Prime Bank LPLC	0.45	16.63	17.08
22	Shahjalal Islami Bank PLC	172.94	1,682.49	1,855.43
23	Social Islami Bank PLC	2.49	97.04	99.53
24	Sonali Bank PLC	12.87	98.91	111.78
25	South Bangla Agri & Com Bank PLC	0.34	5.51	5.85
26	Southeast Bank PLC	81.84	1,917.55	1,999.39
27	Standard Bank PLC	0.00	8.48	8.48
28	The City Bank PLC	8,339.87	10,724.64	19,064.51
29	The Premier Bank PLC	6.04	54.97	61.01
30	United Commercial Bank PLC	5.47	105.05	110.52
Total		183,938.21	1,654,943.33	1,838,881.54

Source: Scheduled Banks; Compilation: Financial Inclusion Department, Bangladesh Bank