

Quarterly Report
On
Agent Banking

April-June 2022



Financial Inclusion Department
Bangladesh Bank
Head Office, Dhaka

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Executive Summary

This quarterly report summarizes the cumulative progress of agent banking during June 2022 quarter. Agent banking in Bangladesh has continued to grow in all dimensions in this quarter. As of June 2022, 30 banks have offered agent banking through 19,737 outlets operated by 14,299 agents. The number of agents has grown by 0.94% while the number of outlets has grown by 1.06% over the previous quarter. The number of accounts opened through agent banking reaches 16,074,378 of which, 7,937,867 (or 49.38%) belong to the female customers and 13,890,321 (86.41%) belong to the customers in the rural areas. At the end of June 2022, the amount of deposit accumulated in the agent banking accounts is BDT 280,853.18 million, the amount of loan disbursement through these accounts is BDT 76,456.33 million and the cumulative amount of inward remittances disbursed through agents reaches BDT 970,481.82 million.

The number of accounts opened through agent banking has grown by 5.80% over the previous quarter. The persistent positive growth of accounts indicates the surging demand of agent banking across different segments of population. The share of female accounts opened through agent banking increases by 6.62% during this quarter resulting in gradual narrowing down the gap between the shares of male and female accounts. This, in turn, signifies the increased participation of females in the formal financial system.

The volume of deposit in the agent banking accounts and the volume of loan disbursed through these accounts have increased by 11.60% and 19.06% respectively, over the previous quarter. The volume of loan disbursement through agent banking is still not significant compared to the volume of deposit (loan to deposit ratio is 27.22%). This is due to fact that most banks have yet to develop feasible infrastructures for loan disbursement and recovery through agent outlets. Still, the trend of banks' engagement in lending seems promising as more banks are coming forward to partaking in lending in this quarter compared to the previous quarter.

The amount of inward remittances distributed by the agent outlets has increased by 14.56% over the previous quarter. This remarkable increase of remittances channeled through agent banking seems to be a positive outcome of a) the government policy of 2.5% cash incentive coupled with some banks' announcement of additional cash incentive on the remittances, and b) quick delivery of remittances to the doorsteps of the beneficiaries through agent banking. Overall, this report on agent banking 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 2013¹ with a view to providing a safe alternate delivery channel of banking services to the under-served population who generally live in geographically remote locations that are beyond the reach of the formal banking networks. Customers can avail various banking services including deposits, loans, foreign remittances, and payment services (such as utility bills, taxes, and government social safety 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. In this context, Bangladesh Bank later issued a comprehensive *Prudential Guidelines for Agent banking Operation in Bangladesh* in 2017² covering various aspects including the agent approval process, permissible activities, responsibilities of the banks and the agents, 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 are in BDT million

	June '21	Mar '22	June 2022	Change	
				Y-to-Y	Q-to-Q
No. of Banks with License	28	29	30	2	1
No. of Banks in Agent Banking Operation	28	29	30	2	1
No. of Agents	12,912	14,166	14,299	1,387	133
No. of Outlets	17,147	19,530	19,737	2590	207
No. of Accounts	12,205,358	15,193,146	16,074,378	3869020	881232
No. of Female Accounts	5,675,329	7,445,291	7,937,867	2262538	492576
Number of Rural Accounts	10,539,163	13,036,428	13,890,321	3351158	853893
Amount of Deposits (in BDT million)	203,792.83	251,649.63	280,853.18	77060.35	29203.55
Amount of Loan Disbursed (in BDT million)	31,862.86	64,214.57	76,456.33	44593.47	12241.76
Amount of Inward Remittance (in BDT million)	679,540.45	847,150.68	970,481.82	290,941.37	123,331.14

This quarterly report summarizes the latest state of the agent banking operations in Bangladesh as of June 2022 along with the progress since June 2021 and March 2022. It focuses on the coverage scenario, customer penetration, collection of deposit, ratio of male and female accounts, disbursement of loan and the inward remittances through agent banking.

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

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

2. Agent Banking Coverage

2.1 Number of Agents and Outlets

The coverage of agent banking operation in terms of the number of agents and the outlets increases remarkably (Table 1). As of June 2022, the total number of agents and outlets reaches 14,299 and 19,737 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 geographically unbanked people under the umbrella of formal financial services. As of June 2022, 84.72% of the agents and 86.17% of the outlets are distributed in the rural areas. The wide coverage of agent banking in rural areas provides positive indication of upholding the agenda of promoting financial inclusion.

Figure 1: Number of Agents

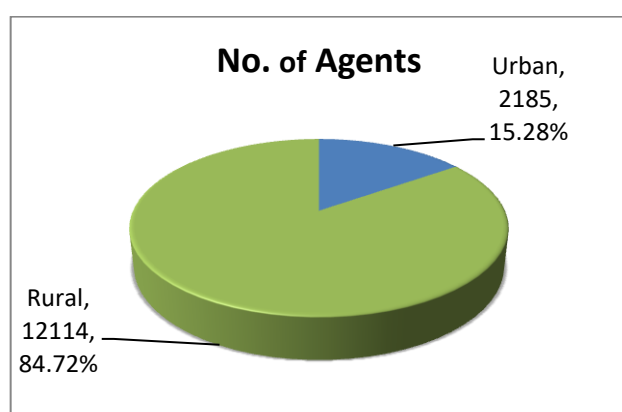
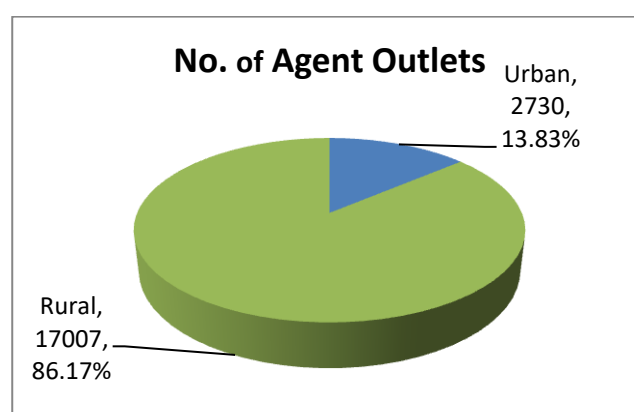


Figure 2: Number of Outlets



Moreover, to emphasize on distribution in the rural areas, Prudential Guidelines mandate 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 the rural vs. urban agent outlets is almost 6:1, which fully conform to the objective of Bangladesh Bank.

2.3 Growth of Agents and Outlets

Figures 3 and 4 show that both the number of agents and outlets has been growing at a steady rate. The agents and outlets have grown by 0.94% and 1.06% respectively over the previous quarter. This growth of the number of agents and outlets not only ensures 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 in the rural area.

Figure 3: Growth of Agents

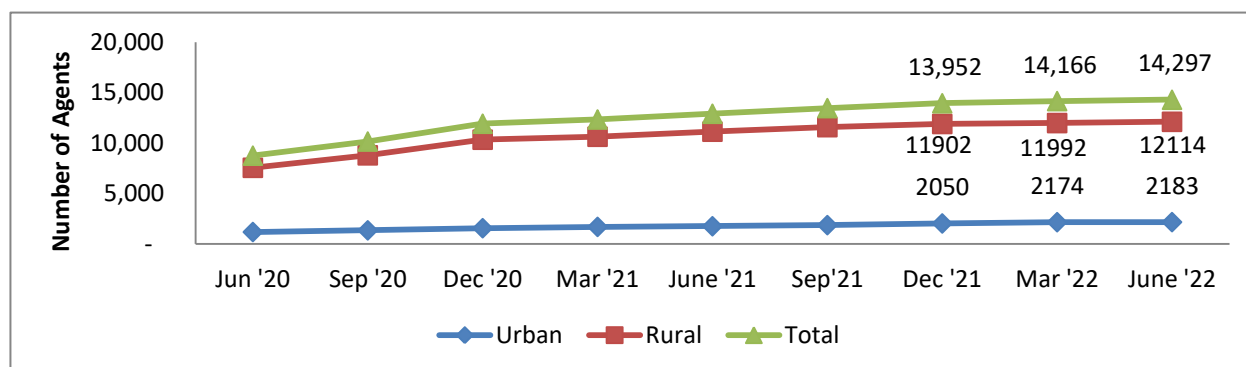
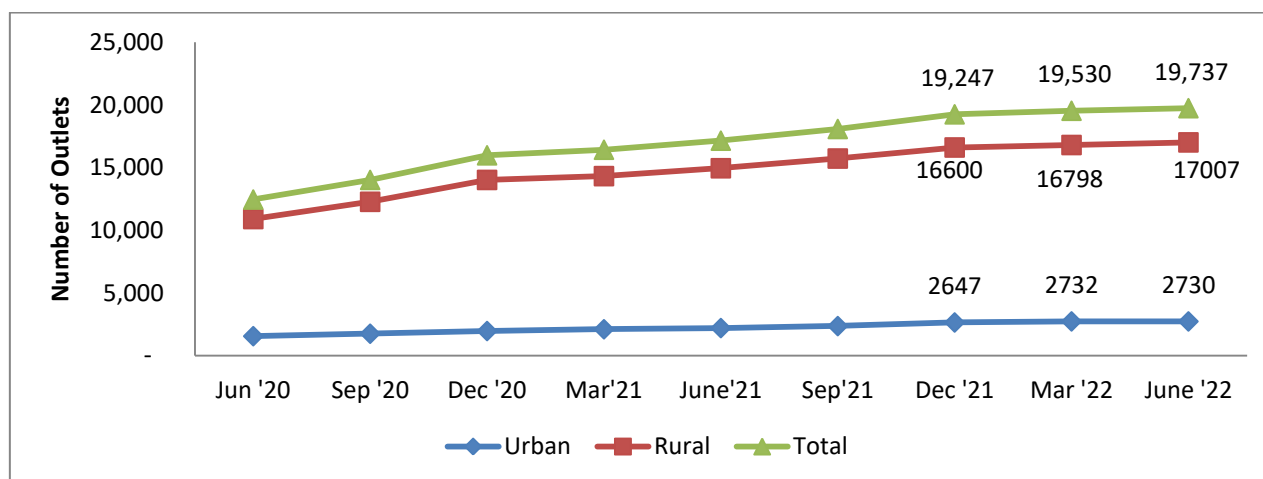


Figure 4: Growth of Outlets



3. Customer Penetration

3.1 Number of Accounts

At the end of June 2022, the total number of accounts opened through agent banking stands at 16,074,378. 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 in terms of accounts opened by male, female, urban, rural or institutions. Figure 5 shows that the accounts opened by the female customers constitute 49.38% of the total accounts. This indicates that female customers are catching up male customers in account opening and getting almost equal access to the financial services through agent banking. Figure 6 shows that 86.41% of the total accounts are in the rural areas. This implies huge impact of agent banking in the rural areas.

Figure 8: Area-wise Growth of Accounts

Figure 5: Gender-wise Distribution of Accounts

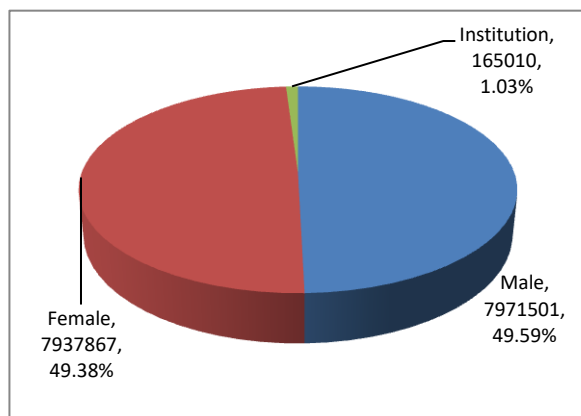


Figure 6: Area-wise Distribution of Accounts

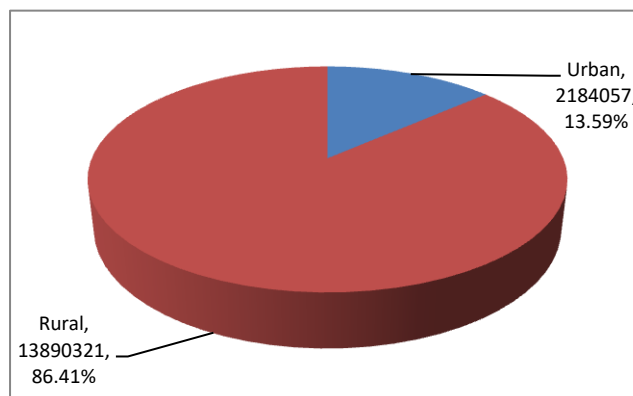


Figure 7: Category-wise Distribution of Accounts

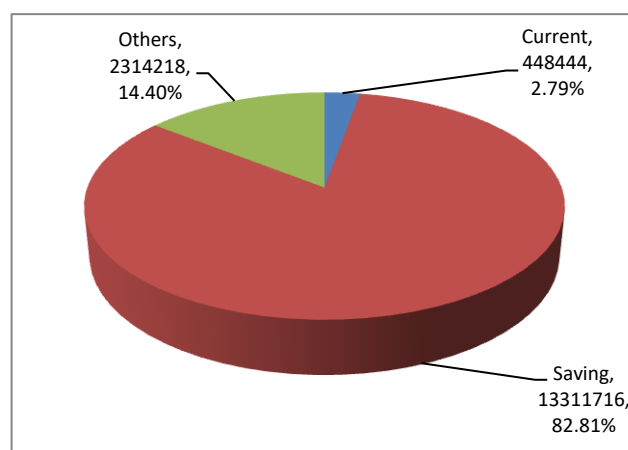


Figure 7 shows that 82.81% of the accounts are savings in nature while 2.79% are current and the remaining 14.40% are other accounts. The exclusive dominance of savings account may indicate that households rather than businesses tend to use agent banking services to a greater extent.

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 5.80% 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 also indicates that the gap in the volume of male and female accounts is gradually narrowing down. Accounts held with the male and female customers have increased by 5.09% and 6.62% respectively over the previous quarter. 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 (Figure 10) than other accounts, potentially indicating an increased access of households and smallholders to the agent banking relative to businesses.

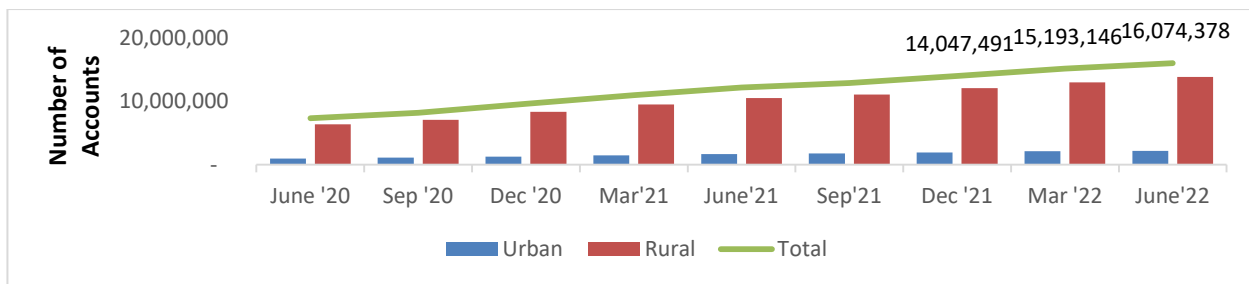


Figure 9: Gender-wise Growth of Accounts

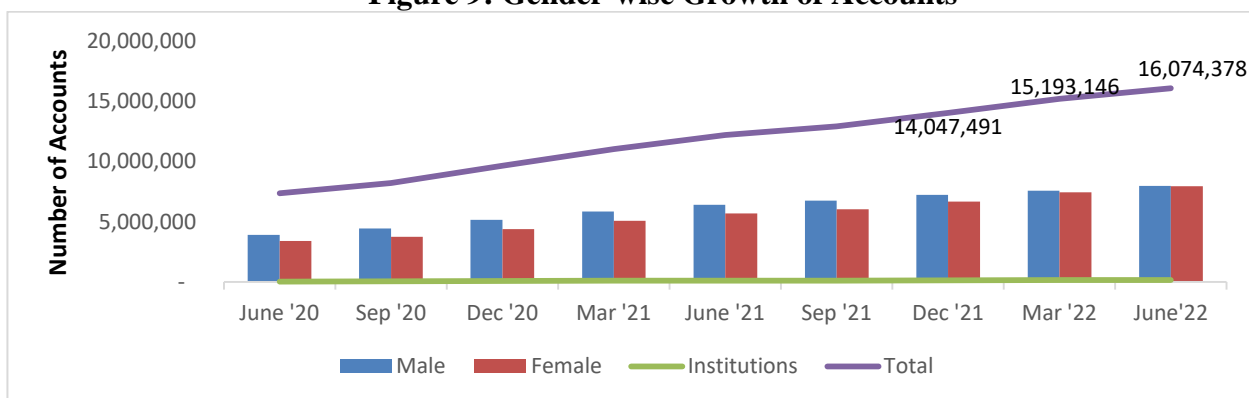
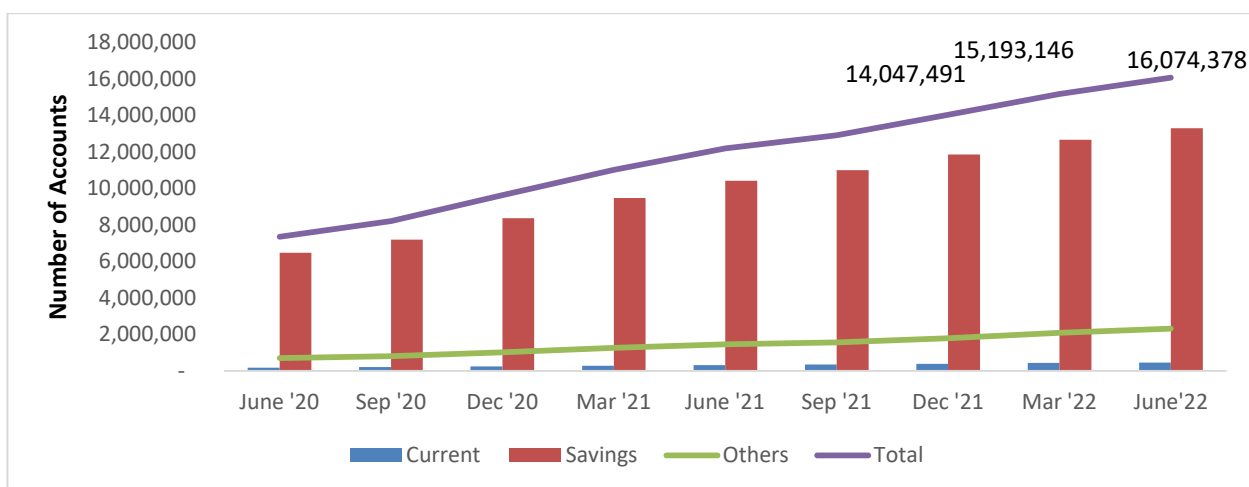


Figure 10: Category-wise Growth of Accounts



4. Deposit in Agent Banking Accounts

4.1 Deposit

At the end of June 2022, the total amount of deposit through agent banking reaches BDT 280,853.17 million. The volume of deposit has increased by 11.60% since the March 2022 quarter. 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 (78.49%) has been collected from the rural areas. The deposit from rural areas has increased by 13.37% over the previous quarter. Figure 12 shows that deposit in male customers' accounts (57.83%) is significantly higher than that of female customers (34.69%). In addition, Figure 13 indicates that savings accounts comprise of 46.99% of the total deposit while other categories of accounts including institutions and term deposit comprise of 46.73% of the total deposit.

Figure 11: Area-wise of Deposit

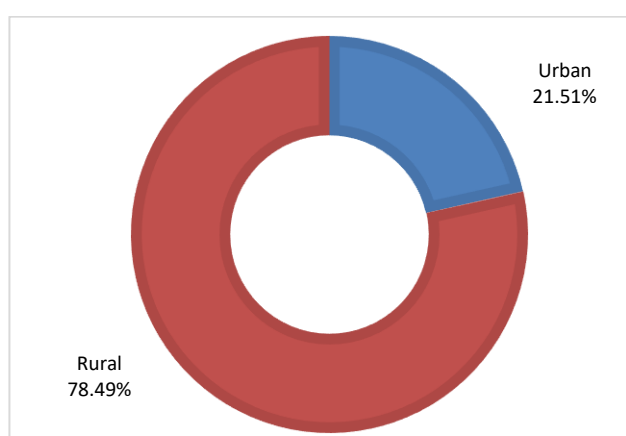


Figure 12: Gender-wise Distribution of Deposit

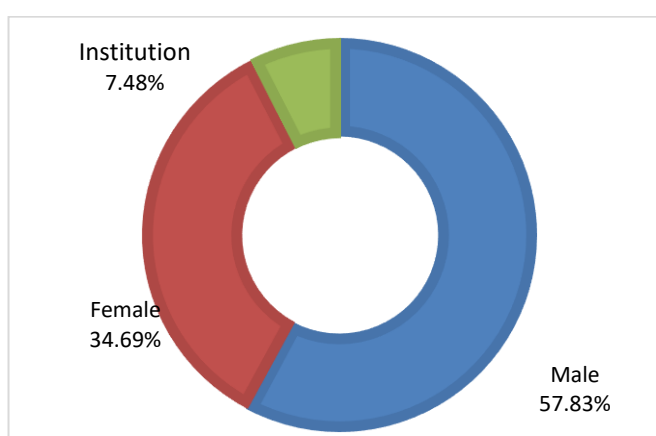
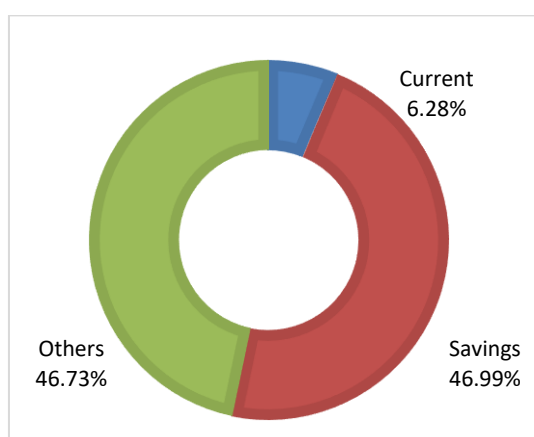


Figure 13: Category-wise Distribution of Deposit



4.3 Growth of Deposit

Figures 14, 15 and 16 illustrate the trend in deposit accumulation. In June 2022 quarter, the deposit through agent banking has increased by 11.60% since March 2022 quarter.

Figure 14: Trend of Deposit by Areas

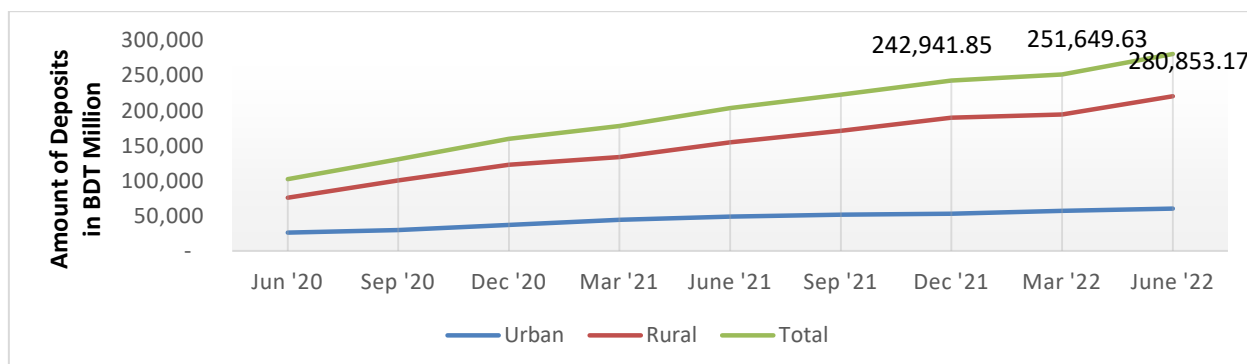


Figure 15: Trend of Deposit by Gender

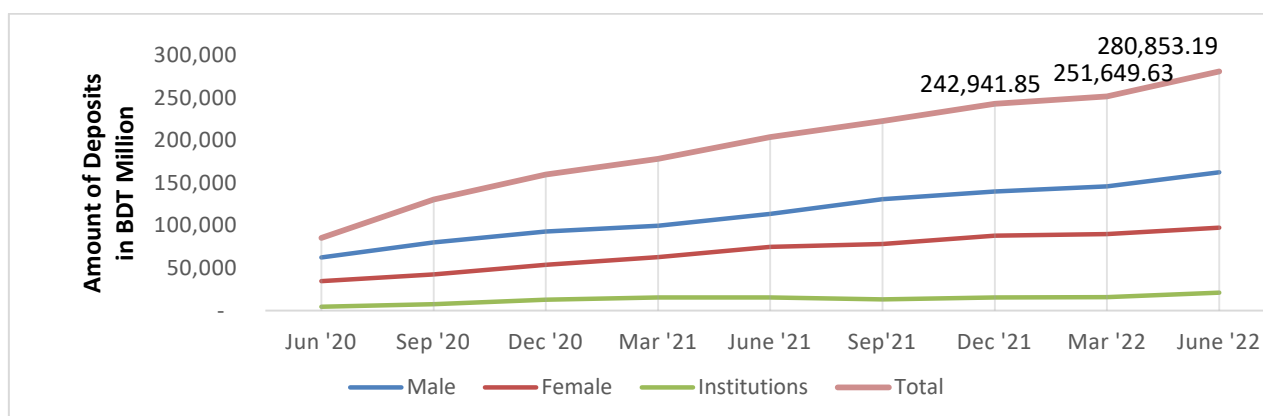
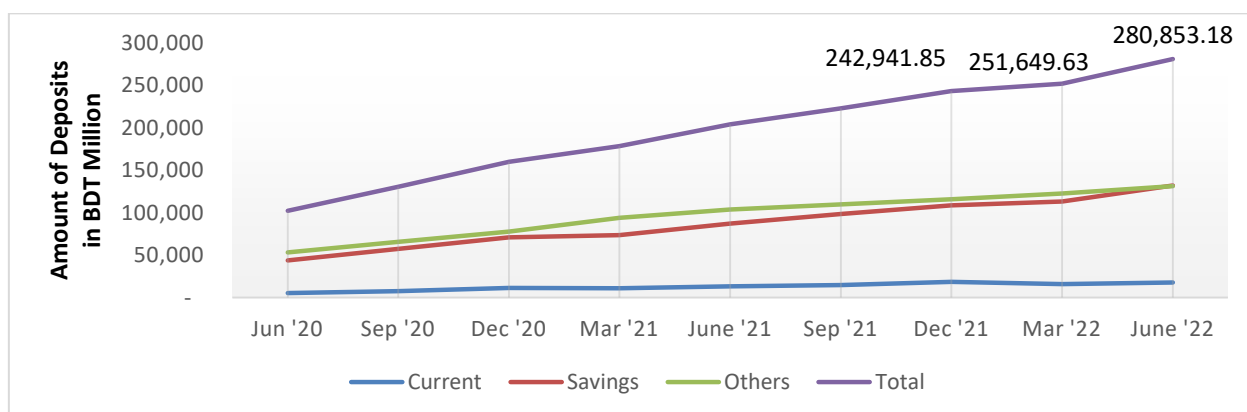


Figure 16: Trend of Deposit by Categories



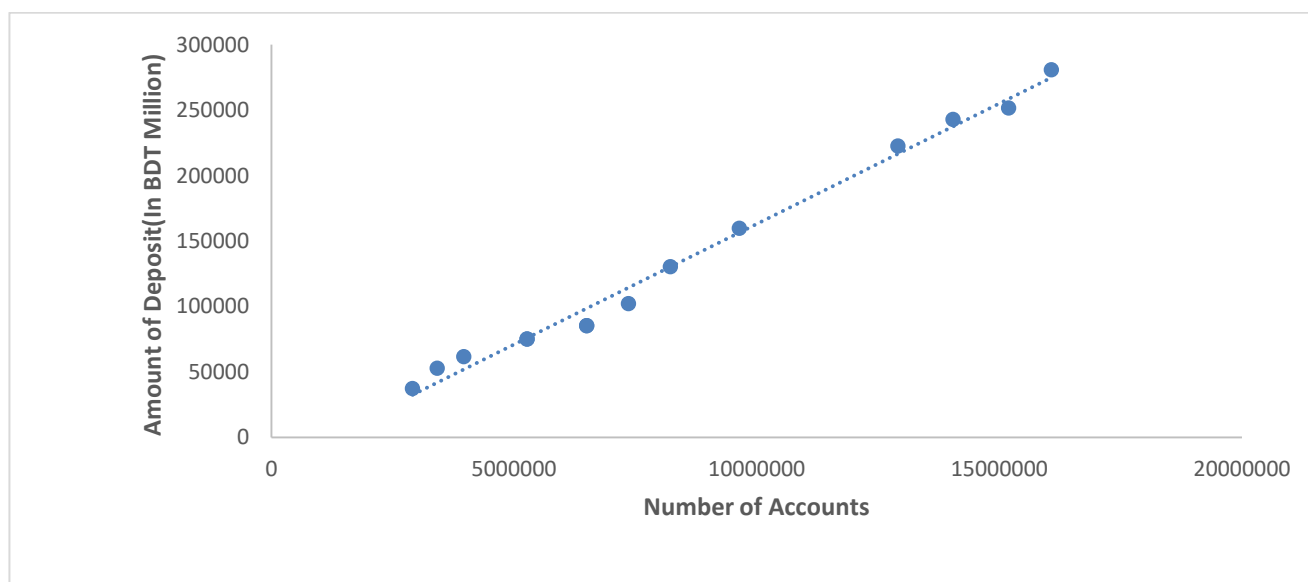
Remarkably, deposit in the rural areas has grown by 13.37% while the deposit in the urban areas has grown only 5.62% over the previous quarter. Moreover, deposit from the male customers has grown by 11.26% while the deposit from the female customers has grown by 8.37%. This has helped to narrow down the gap between the volume of deposit in the accounts held with male and female customers.

4.4 Correlation between Number of Accounts and Deposit

Figure 17 illustrates the correlation between the number of agent banking accounts and the amount of deposit accumulated in these accounts over the time. Up to June 2020, the number of agent banking accounts was 7,358,190 and the total amount of deposit was BDT 102,202.11 million. In June 2021, the number of accounts increased by 65.87% to 12,205,358 and the amount of deposit increased by 99.40% to BDT 203,792.83 million. In June 2022, the number of accounts has increased by 31.70% to 16,074,378 and the amount of deposit has grown by 37.81% to BDT 280,853.18 million.

Over the past two years, the number of accounts has increased by 118.46% whereas the amount of deposit has scaled up by 175%. The figure clearly shows a positive correlation between the two parameters changing over time.

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 2022, the lending through agent banking rises to BDT 76,456.33 million. The volume of total loan has increased by 19.06% 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 Lending

Figure-18 illustrates the geographical distribution of lending through agent banking. As of June 2022, rural customers have received BDT 50070.35 million (65.49%) 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 Lending

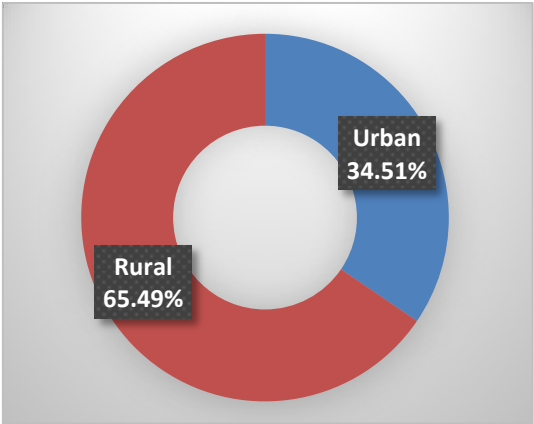


Figure 19: Gender-wise Distribution of Lending

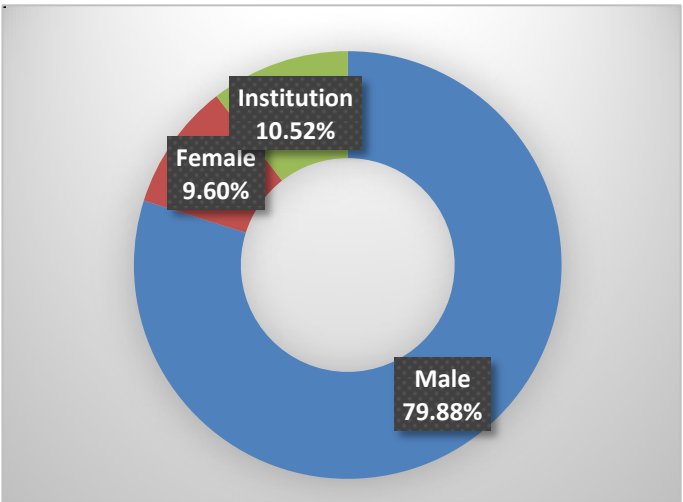


Figure 19 shows the gender-wise distribution of lending through agent banking. As of June 2022, male borrowers have received BDT 61,070.25 million (79.88%) of the total loan compared to female borrowers who have received only BDT 7343.02 million (9.60%). This figure potentially indicates two factors: a) banks’ lack of confidence in the female customers for various reasons while making lending decisions and b) 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 which are lending through agent banking is increasing quarter by quarter. In this quarter, 17 banks have started lending activities whereas the number of banks was 15 in the last quarter. It is expected that more female customers will get loan facilities from banks as more banks are coming forward to lending through banking agents.

5.3 Growth of Lending

The reporting quarter observes growth in lending through agent banking. The volume of lending has increased by 19.06% over the March 2022 quarter. Figures 20 and 21 shows the growth of lending by areas and by gender respectively. Growth of lending in rural areas has been recorded as 20.15%,. The gender wise growth of lending is shown in Figure 21 which indicates that growth in lending to male borrowers is significantly higher than the female borrowers. It is expected that the pace of lending will further accelerate once the economy recovers from the COVID-19 pandemic.

Figure 20: Area-wise Growth of Lending

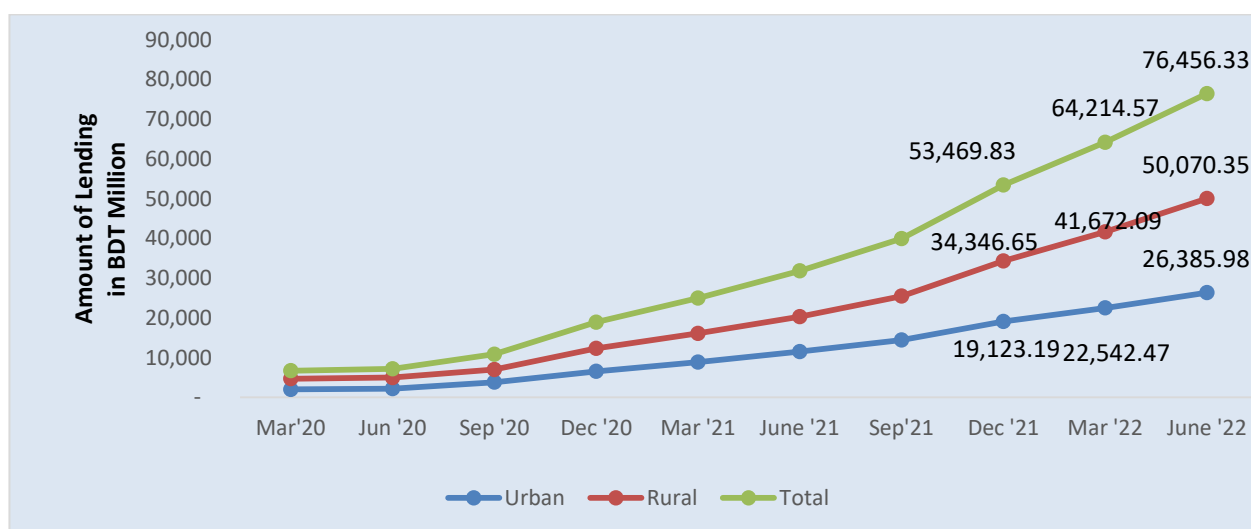
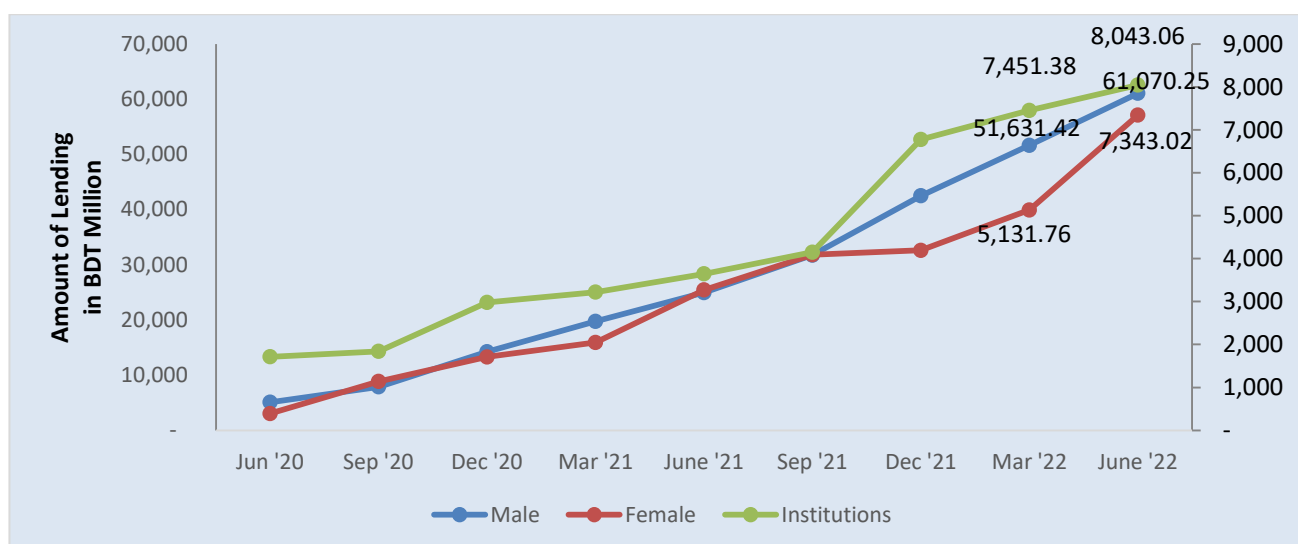


Figure 21: Gender-wise Growth of Lending

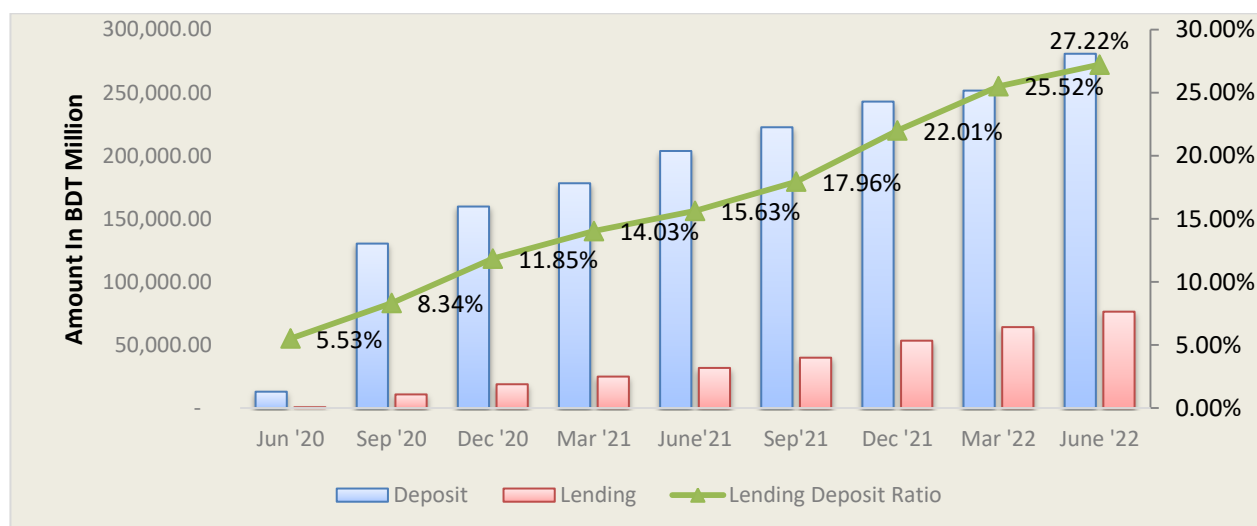


5.4 Lending against Deposit

Figure 22 indicates that the loan to deposit ratio in agent banking is only 27.22% in the June 2022 quarter. On the positive note, 1.70% increase in loan to deposit ratio from March 2022 quarter

indicates that investment through agent outlets is gradually getting momentum. However, in this quarter only 17 banks out of 30 have distributed loan through agent banking. 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: Lending against Deposit Collection



6. Channeling of Inward Remittances through Agent Banking

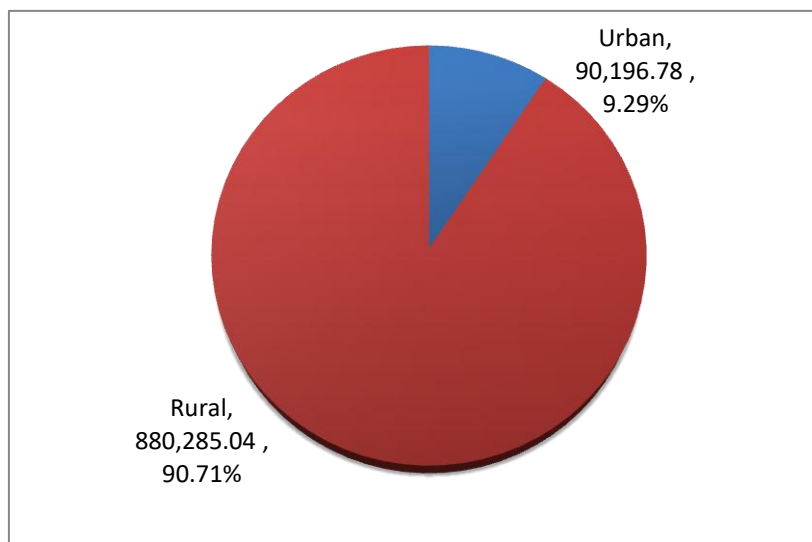
6.1 Inward Remittances

At the end of June 2022, the amount of inward remittances through agent banking rises to BDT 970,481.82 million. It has increased by 14.56% over the March 2022 quarter. This increase in inward remittances through agent banking is a positive outcome of the government's initiative of providing 2.5% cash incentive on inward remittances. In addition to the government initiative, some banks are enthusiastically giving more cash incentive 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 Area-wise Distribution of Inward Remittances

Figure 23 illustrates that rural population has received 90.71% of the total inward remittance. Thus, the agent banking is playing a vital role in bringing the hard-earned money of the non-resident Bangladeshis at arm's length of their closest ones.

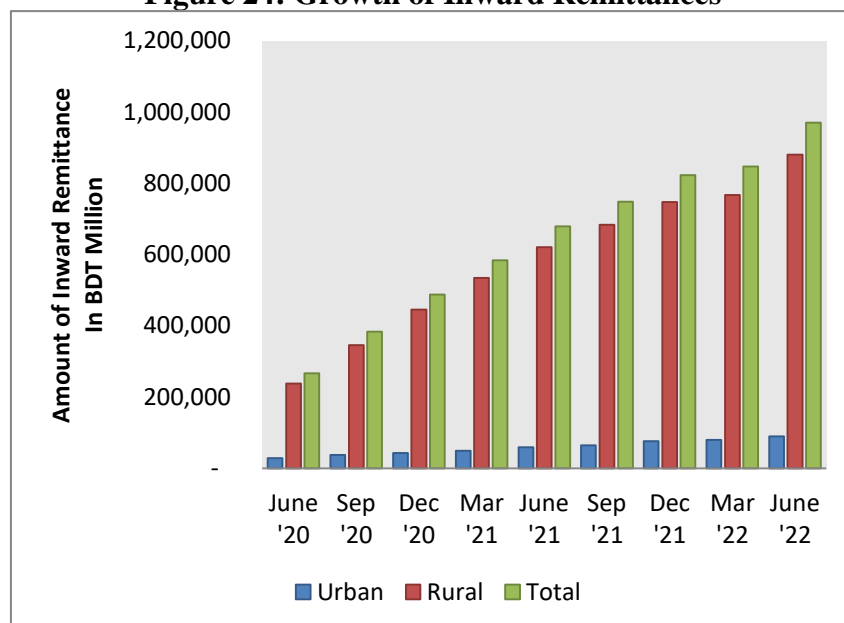
Figure 23: Area-wise Distribution of Inward Remittance



6.3 Growth of Inward Remittances

Figure 24 shows the growth of inward remittances through agent banking. In June 2022, the volume of inward remittances increases by 14.56% over March 2022 quarter. More significantly, the major share of the remittances is going to the rural areas, which is expected to rejuvenate rural economy.

Figure 24: Growth of Inward Remittances

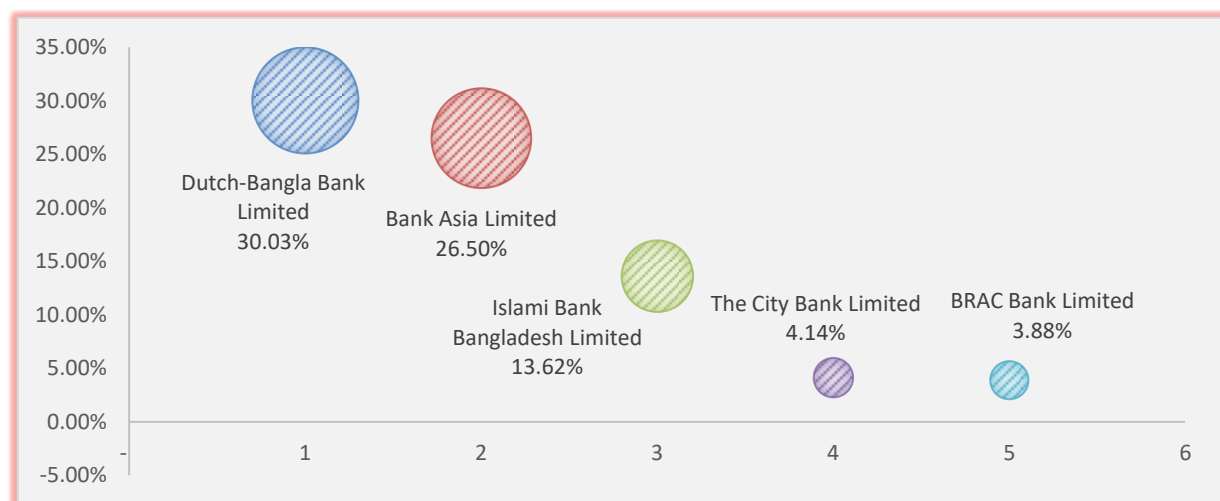


7. Top Five Banks in Agent Banking

7.1 Top Five Banks in Outlet Distribution

As of June 2022, top five banks have established 78.17% of the total agent outlets. Dutch-Bangla Bank Limited has ranked the top with 5,927 outlets, comprising 30.03% of the total outlets (Figure 25) under operation.

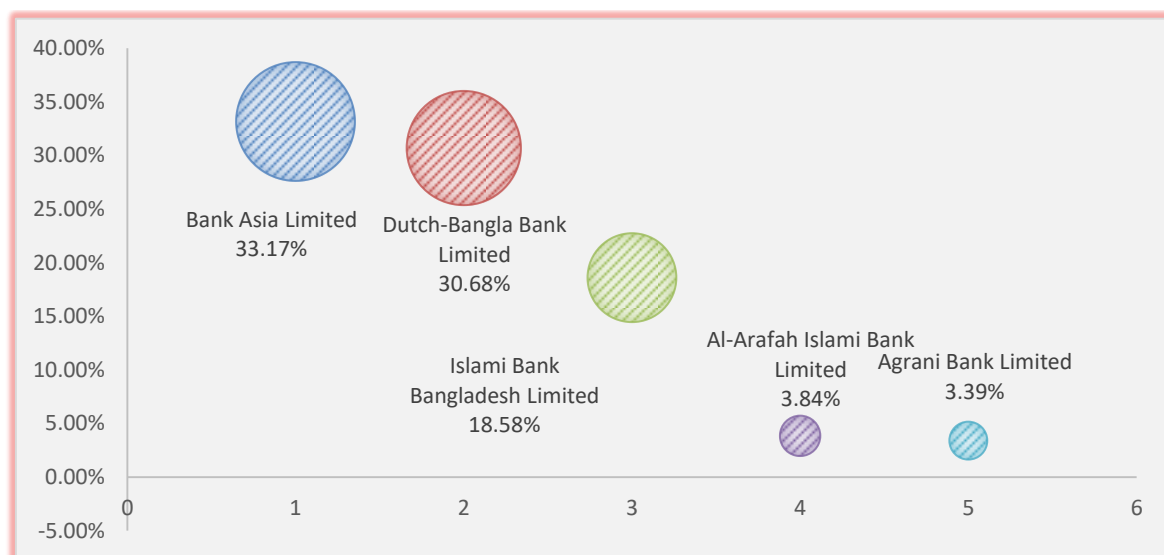
Figure 25: Top Five Banks' Share of Outlets



7.2 Top Five Banks in Agent Banking Accounts

As of June 2022, top five Banks have opened 89.65% of the total accounts opened through agent banking. Bank Asia Limited has opened the highest number of 5,331,380 accounts, comprising 33.17% of the total accounts (Figure 26).

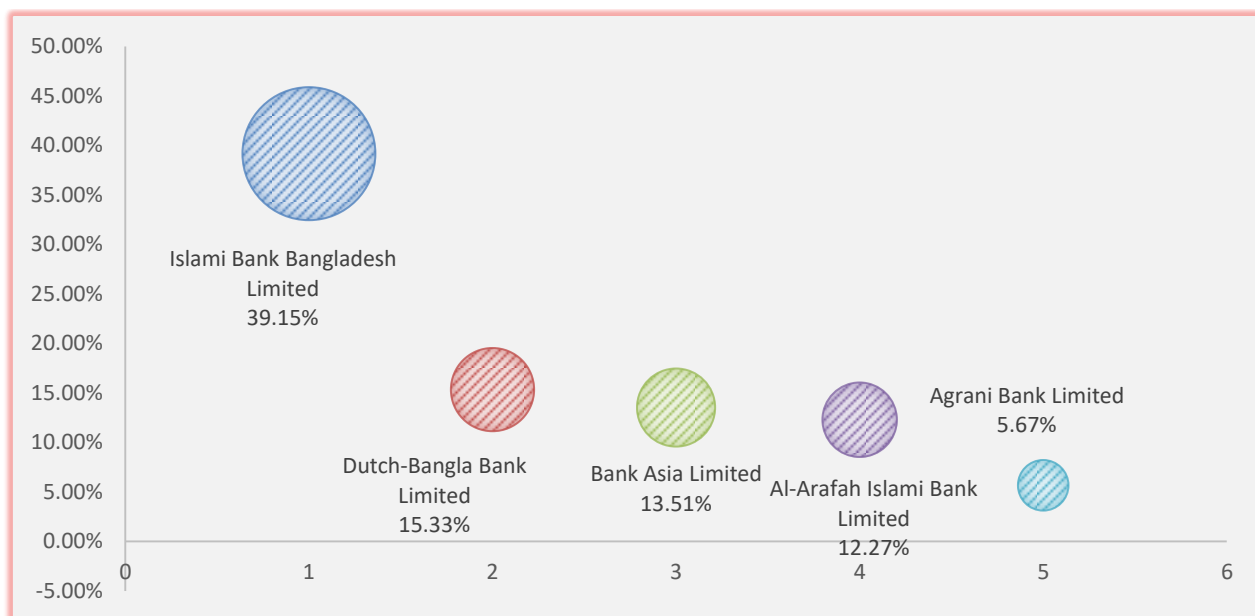
Figure 26: Top Five Banks' Share of Accounts



7.3 Top Five Banks in Deposit Collection through Agent Banking

As of June 2022, top five banks have secured 85.93% share of the total amount of deposit accumulated through agent banking. Islami Bank Bangladesh Limited (IBBL) has ranked top in this list, with 39.15% of the total deposit (Figure 27) amounting BDT 109,950.58million immediately followed by the Dutch-Bangla Bank Limited with 15.33% of the total deposit.

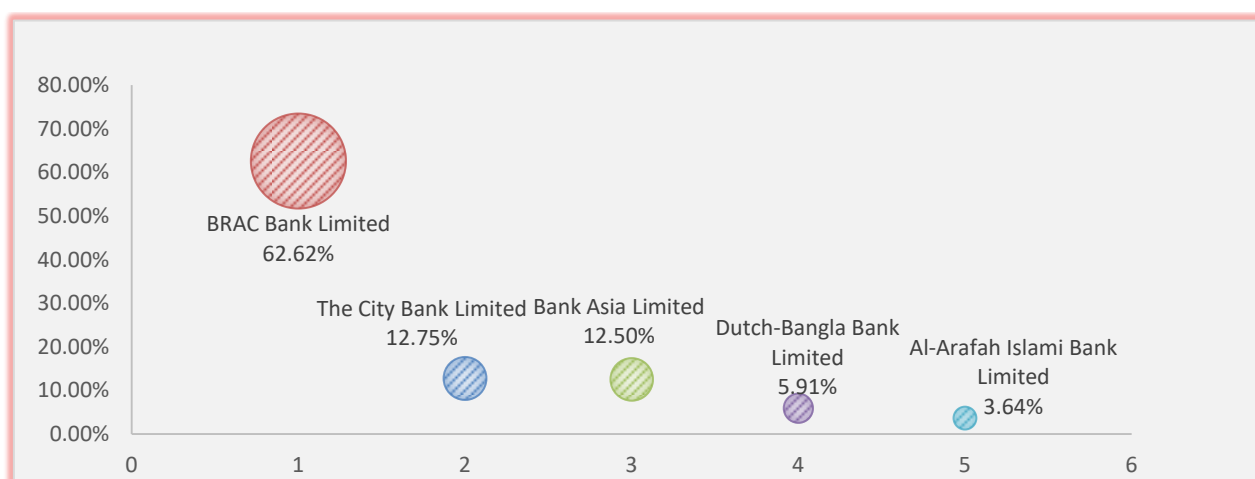
Figure 27: Top Five Banks' Share of Deposit



7.4 Top Five Banks in Lending through Agent Banking

The top five banks have carried out 97.41% of the total lending through agent banking till June 2022. BRAC Bank Limited has ranked the top with the largest volume of lending amounting to BDT 47,876.73 million, which is 62.62% of the total loans disbursed through agent banking (Figure 28).

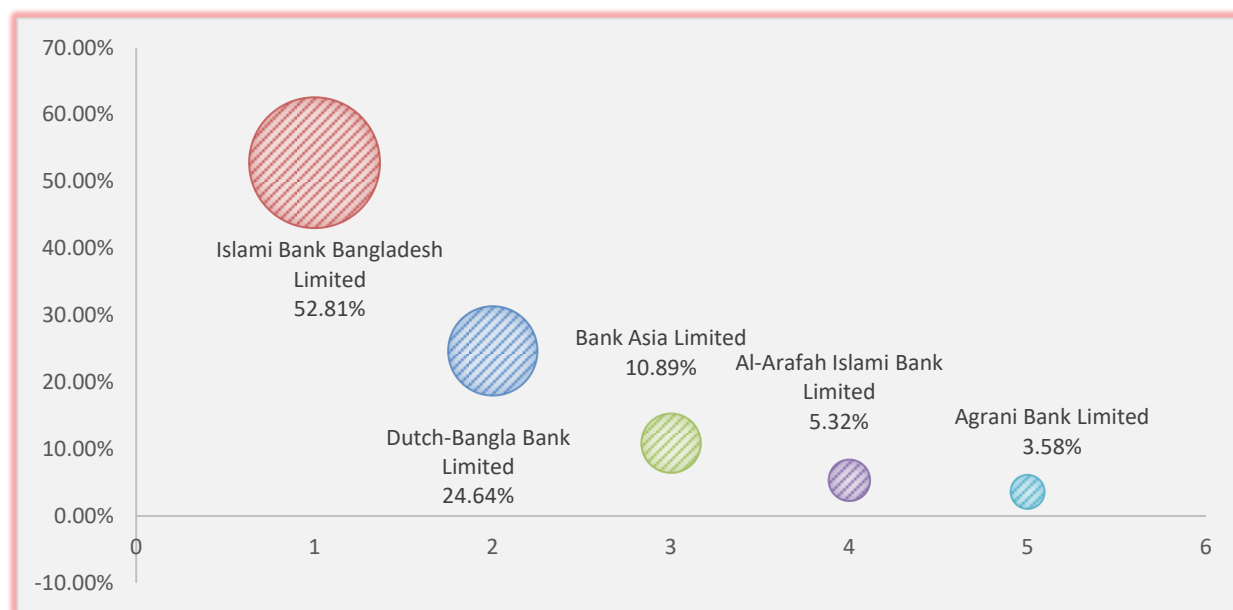
Figure 28: Top Five Banks' Share of Lending



7.5 Top Five Banks in the Distribution of Inward Remittances

The top five banks have 97.23% share of the total inward remittances distributed through agent banking as of June 2022. Islami Bank Bangladesh Limited ranks the top with BDT 512,541.39 million, which is 52.81% 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 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: 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	461	4650	5111	475	4756	5231
2	NRB Commercial Bank Limited	27	547	574	36	551	587
3	Dutch-Bangla Bank Limited	596	455	1051	1102	4825	5927
4	Al-Arafah Islami Bank Limited	92	337	429	76	549	625
5	Modhumoti Bank Limited	13	485	498	13	494	507
6	Social Islami Bank Limited	46	196	242	43	206	249
7	Standard Bank Limited	2	22	24	2	22	24
8	First Security Islami Bank Limited	6	72	78	5	73	78
9	Agrani Bank Limited	30	370	400	30	370	400
10	Mutual Trust Bank Limited	62	136	198	58	151	209
11	Midland Bank Limited	23	61	84	20	80	100
12	United Commercial Bank Limited	29	145	174	29	145	174
13	The City Bank Limited	184	619	803	191	626	817
14	AB Bank Limited	48	92	140	55	114	169
15	Islami Bank Bangladesh Limited	180	2508	2688	180	2508	2688
16	The Premier Bank Limited	18	29	47	42	68	110
17	NRB Bank Limited	4	302	306	5	304	309
18	BRAC Bank Limited	170	526	696	180	585	765
19	Eastern Bank Limited	20	24	44	12	34	46
20	One Bank Limited	51	120	171	51	123	174
21	Mercantile Bank Limited	33	132	165	33	132	165
22	Shahjalal Islami Bank Limited	32	72	104	32	72	104
23	Exim Bank Limited	4	6	10	4	7	11
24	Padma Bank Limited	1	0	1	3	4	7
25	Jamuna Bank Limited	5	14	19	5	14	19
26	Prime Bank Limited	25	98	123	24	99	123
27	Global Islami Bank Limited	5	1	6	4	2	6
28	Meghna Bank Limited	5	8	13	8	5	13
29	South East Bank Limited	10	37	47	9	38	47
30	Sonali Bank Limited	3	50	53	3	50	53
Total		2185	12114	14299	2730	17007	19737

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	439119	4892261	5331380	1877092	3393364	60924	5331380	127227	4961653	242500	5331380
2	NRB Commercial Bank Limited	5874	173667	179541	62241	117108	192	179541	348	14208	164985	179541
3	Dutch-Bangla Bank Limited	1166974	3764626	4931600	3037627	1893973	0	4931600	61720	4668343	201537	4931600
4	Al-Arafah Islami Bank Limited	64465	553003	617468	319934	287252	10282	617468	15250	487738	114480	617468
5	Modhumoti Bank Limited	14444	265807	280251	48460	231791	0	280251	695	131595	147961	280251
6	Social Islami Bank Limited	2530	146547	149077	78801	70276	0	149077	2485	118283	28309	149077
7	Standard Bank Limited	327	15187	15514	8483	7031	0	15514	1237	12817	1460	15514
8	First Security Islami Bank Limited	1007	69085	70092	40635	29457	0	70092	3208	51861	15023	70092
9	Agrani Bank Limited	28260	515899	544159	258935	285224	0	544159	17894	493844	32421	544159
10	Mutual Trust Bank Limited	21563	78170	99733	55556	44177	0	99733	4661	81759	13313	99733
11	Midland Bank Limited	3452	27665	31117	16703	14414	0	31117	882	25614	4621	31117
12	United Commercial Bank Limited	26437	90377	116814	60716	56098	0	116814	10237	96554	10023	116814
13	The City Bank Limited	95143	177238	272381	166300	95494	10587	272381	30030	219538	22813	272381
14	AB Bank Limited	11687	29850	41537	25673	15864	0	41537	2073	30538	8926	41537
15	Islami Bank Bangladesh Limited	203558	2782552	2986110	1719853	1266257	0	2986110	77630	1658152	1250328	2986110
16	The Premier Bank Limited	18918	23473	42391	24033	18358	0	42391	284	40253	1854	42391
17	NRB Bank Limited	878	33150	34028	12094	21197	737	34028	982	29531	3515	34028
18	BRAC Bank Limited	51710	136399	188109	71537	35836	80736	188109	83510	78026	26573	188109
19	Eastern Bank Limited	3939	18931	22870	14846	8024	0	22870	1643	17512	3715	22870
20	One Bank Limited	5459	21553	27012	17006	10006	0	27012	1343	21402	4267	27012
21	Mercantile Bank Limited	4181	22862	27043	18743	8300	0	27043	874	21134	5035	27043
22	Shahjalal Islami Bank Limited	4864	16337	21201	12553	8208	440	21201	541	15912	4748	21201
23	Exim Bank Limited	1306	2800	4106	2595	1511	0	4106	98	3202	806	4106
24	Padma Bank Limited	959	1238	2197	1072	1125	0	2197	72	2045	80	2197
25	Jamuna Bank Limited	873	2837	3710	2382	1328	0	3710	329	2738	643	3710
26	Prime Bank Limited	4300	15569	19869	12465	6945	459	19869	2365	15583	1921	19869
27	Global Islami Bank Limited	319	245	564	332	231	1	564	36	408	120	564
28	Meghna Bank Limited	145	180	325	253	72	0	325	27	263	35	325
29	South East Bank Limited	1351	11680	13031	3967	8412	652	13031	701	10124	2206	13031
30	Sonali Bank Limited	15	1133	1148	614	534	0	1148	62	1086	0	1148
Total		2184057	13890321	16074378	7971501	7937867	165010	16074378	448444	13311716	2314218	16074378

Appendix-3: Bank-wise Amount of Deposit Collection

Amount of Deposits (in BDT million)												
Sl No.	Bank Name	Urban	Rural	Total	Male	Female	Institution	Total	Current	Savings	Others	Total
1	Bank Asia Limited	5341.36	32595.70	37937.06	17296.72	12585.33	8055.01	37937.06	1564.25	23194.33	13178.48	37937.06
2	NRB Commercial Bank Limited	1002.46	574.83	1577.29	725.52	666.76	185.01	1577.29	5.15	513.47	1058.67	1577.29
3	Dutch-Bangla Bank Limited	13741.47	29324.53	43066.00	26193.69	11826.74	5045.57	43066.00	1588.42	30070.46	11407.12	43066.00
4	Al-Arafah Islami Bank Limited	10382.85	24090.43	34473.28	24962.32	7611.09	1899.87	34473.28	437.54	14548.17	19487.57	34473.28
5	Modhumoti Bank Limited	214.52	767.72	982.24	254.69	727.55	0.00	982.24	46.49	432.38	503.37	982.24
6	Social Islami Bank Limited	936.67	4166.38	5103.05	3719.15	1383.90	0.00	5103.05	58.59	1236.48	3807.98	5103.05
7	Standard Bank Limited	1.83	239.30	241.13	146.57	94.56	0.00	241.13	21.73	121.30	98.10	241.13
8	First Security Islami Bank Limited	202.14	2545.75	2747.89	1690.04	1057.85	0.00	2747.89	41.39	900.99	1805.51	2747.89
9	Agrani Bank Limited	7991.24	7929.62	15920.86	3599.97	12320.89	0.00	15920.86	346.93	5143.95	10429.98	15920.86
10	Mutual Trust Bank Limited	1405.71	2802.06	4207.77	3084.77	1123.00	0.00	4207.77	330.78	1132.87	2744.12	4207.77
11	Midland Bank Limited	118.88	439.01	557.89	382.17	175.72	0.00	557.89	19.82	196.41	341.66	557.89
12	United Commercial Bank Limited	1549.78	2074.64	3624.42	2827.50	796.92	0.00	3624.42	404.35	914.66	2305.41	3624.42
13	The City Bank Limited	1916.20	2760.51	4676.71	3303.01	1009.34	364.36	4676.71	1453.01	1611.12	1612.58	4676.71
14	AB Bank Limited	1004.89	1210.89	2215.78	1680.56	535.24	0.00	2215.80	115.88	581.68	1518.23	2215.79
15	Islami Bank Bangladesh Limited	9821.22	100129.36	109950.58	66236.46	43714.12	0.00	109950.58	5009.27	48864.70	56076.61	109950.58
16	The Premier Bank Limited	628.86	458.30	1087.16	956.63	130.53	0.00	1087.16	23.99	232.64	830.53	1087.16
17	NRB Bank Limited	10.33	569.54	579.87	327.97	237.03	14.87	579.87	32.11	208.96	338.80	579.87
18	BRAC Bank Limited	2525.44	4859.02	7384.46	1450.66	579.74	5354.06	7384.46	5536.96	816.22	1031.28	7384.46
19	Eastern Bank Limited	203.00	783.18	986.18	776.87	209.31	0.00	986.18	198.12	312.43	475.63	986.18
20	One Bank Limited	475.47	516.66	992.13	788.28	203.85	0.00	992.13	98.87	299.45	593.81	992.13
21	Mercantile Bank Limited	44.27	268.86	313.13	221.66	91.47	0.00	313.13	20.58	177.34	115.21	313.13
22	Shahjalal Islami Bank Limited	74.82	271.40	346.22	211.25	122.94	12.03	346.22	12.03	147.41	186.78	346.22
23	Exim Bank Limited	113.39	134.86	248.25	207.02	41.23	0.00	248.25	20.97	50.58	176.70	248.25
24	Padma Bank Limited	57.99	24.99	82.98	80.35	2.63	0.00	82.98	0.64	2.72	79.62	82.98
25	Jamuna Bank Limited	44.90	250.03	294.93	251.31	43.62	0.00	294.93	132.48	32.06	130.39	294.93
26	Prime Bank Limited	158.94	120.15	279.09	180.15	68.95	29.99	279.09	52.41	94.73	131.95	279.09
27	Global Islami Bank Limited	29.54	4.72	34.26	24.75	8.91	0.60	34.26	1.63	2.69	29.94	34.26
28	Meghna Bank Limited	388.51	271.44	659.95	659.71	0.24	0.00	659.95	2.32	0.50	657.13	659.95
29	South East Bank Limited	25.94	244.21	270.15	156.33	66.25	47.55	270.13	46.81	128.83	94.50	270.14
30	Sonali Bank Limited	0.25	12.22	12.47	9.31	3.16	0.00	12.47	0.41	12.06	0.00	12.47
Total		60412.87	220440.31	280853.18	162405.39	97438.87	21008.92	280853.18	17623.93	131981.59	131247.66	280853.18

Appendix-4: Bank-wise Amount of Lending

Amount of Lending (in BDT million)								
Sl No.	Bank Name	Urban	Rural	Total	Male	Female	Institution	Total
1	Bank Asia Limited	1214.73	8344.12	9558.85	2607.20	817.92	6133.73	9558.85
2	NRB Commercial Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Dutch-Bangla Bank Limited	998.02	3517.96	4515.98	3289.62	1226.36	0.00	4515.98
4	Al-Arafah Islami Bank Limited	692.78	2086.76	2779.54	1726.96	1052.58	0.00	2779.54
5	Modhumoti Bank Limited	0.00	3.09	3.09	2.97	0.12	0.00	3.09
6	Social Islami Bank Limited	0.00	2.75	2.75	2.22	0.53	0.00	2.75
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	12.33	12.33	10.73	1.60	0.00	12.33
9	Agrani Bank Limited	7.00	134.53	141.53	114.52	27.01	0.00	141.53
10	Mutual Trust Bank Limited	92.86	48.76	141.62	121.36	20.26	0.00	141.62
11	Midland Bank Limited	5.38	10.31	15.69	12.70	2.99	0.00	15.69
12	United Commercial Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	The City Bank Limited	4605.27	5141.82	9747.09	6963.13	874.63	1909.33	9747.09
14	AB Bank Limited	0.40	1.75	2.15	1.64	0.51	0.00	2.15
15	Islami Bank Bangladesh Limited	103.41	1374.93	1478.34	272.71	1205.63	0.00	1478.34
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	34.15	34.15	29.65	4.50	0.00	34.15
18	BRAC Bank Limited	18579.33	29297.40	47876.73	45782.05	2094.68	0.00	47876.73
19	Eastern Bank Limited	38.80	32.12	70.92	59.04	11.88	0.00	70.92
20	One Bank Limited	33.25	21.14	54.39	53.66	0.73	0.00	54.39
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	14.75	6.43	21.18	20.09	1.09	0.00	21.18
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
30	Sonali Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		26385.98	50070.35	76456.33	61070.25	7343.02	8043.06	76456.33

Appendix-5: Bank-wise Inward Remittance Distribution

Inward Remittance (BDT in Million)				
Sl No.	Bank Name	Urban	Rural	Total
1	Bank Asia Limited	7772.75	97893.37	105666.12
2	NRB Commercial Bank Limited	0.06	0.73	0.79
3	Dutch-Bangla Bank Limited	40678.99	198427.19	239106.18
4	Al-Arafah Islami Bank Limited	3112.37	48470.69	51583.06
5	Modhumoti Bank Limited	1.11	62.81	63.92
6	Social Islami Bank Limited	0.36	2298.85	2299.21
7	Standard Bank Limited	2.78	885.81	888.59
8	First Security Islami Bank Limited	1.64	636.38	638.02
9	Agrani Bank Limited	741.39	33980.08	34721.47
10	Mutual Trust Bank Limited	463.97	3842.40	4306.37
11	Midland Bank Limited	96.88	706.28	803.16
12	United Commercial Bank Limited	5.25	96.06	101.31
13	The City Bank Limited	7524.47	4659.09	12183.56
14	AB Bank Limited	179.00	730.34	909.34
15	Islami Bank Bangladesh Limited	28832.81	483708.58	512541.39
16	The Premier Bank Limited	1.64	6.53	8.17
17	NRB Bank Limited	5.64	523.83	529.47
18	BRAC Bank Limited	592.61	1354.63	1947.24
19	Eastern Bank Limited	1.34	21.83	23.17
20	One Bank Limited	18.54	425.48	444.02
21	Mercantile Bank Limited	39.39	429.99	469.38
22	Shahjalal Islami Bank Limited	64.49	641.94	706.43
23	Exim Bank Limited	0.24	13.47	13.71
24	Padma Bank Limited	0.00	0.00	0.00
25	Jamuna Bank Limited	1.99	122.20	124.19
26	Prime Bank Limited	0.00	0.00	0.00
27	Global Islami Bank Limited	11.18	19.89	31.07
28	Meghna Bank Limited	0.00	0.00	0.00
29	Southeast Bank Limited	45.89	326.59	372.48
30	Sonali Bank Limited	0.00	0.00	0.00
Total		90,196.78	880,285.04	970,481.82

