

Quarterly Report on **Agent Banking**

January – March 2024



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Executive Summary

This quarterly report summarizes the overall scenario of agent banking activities during January-March 2024 quarter. Agent banking in Bangladesh has continued to grow in all dimensions in this quarter. As on 31 March 2024, 31 banks offered agent banking services through 21,613 outlets operated by 15,835 agents. The number of agents has grown by 0.50% while the number of outlets has grown by 0.06% from the previous quarter. The number of accounts opened through agent banking reaches 22,250,305 of which 11,060,879 accounts (49.71%) belong to female customers and 19,145,672 accounts (86.05%) belong to the customers of the rural areas. At the end of March 2024, the amount of deposit accumulated in the agent banking accounts is BDT 368,700.31 million, the amount of loan disbursement through agent banking account of 22 banks is BDT 164,825.20 million and the cumulative amount of inward remittances disbursed through agents reaches BDT 1,499,164.00 million.

The number of accounts opened through agent banking has grown by 3.88% 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 3.59% during this quarter, and their share surpasses male-owned accounts. This, in turn, 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 1.41% and 6.98% respectively from 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 44.70% 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 22 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 4.75% 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 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. 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 2017², 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							
	Mar'23	Dec'23	Mar'24	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	31	0	0	0	0
Number of Agents	15,409	15,757	15,835	426	78	2.76%	0.50%
Number of Outlets	21,099	21,601	21,613	514	12	2.44%	0.06%
Number of Accounts	18,934,153	21,419,975	22,250,305	3,316,152	830,330	17.51 %	3.88%
Number of Female-owned Accounts	9,313,480	10,677,977	11,060,879	1,747,399	382,902	18.76 %	3.59%
Number of Rural Accounts	16,364,502	18,419,080	19,145,672	2,781,170	726,592	17.00%	3.94%
Amount of Deposits	316,415.02	363,581.36	368,700.31	52,285.29	5,118.95	16.52%	1.41%
Amount of Loan Disbursed	116,671	154,073.25	164,825.20	48,154.20	10,751.95	41.27 %	6.98 %
Amount of Inward Remittance	1,217,719.82	1,431,132.80	1,499,164.00	281,444.18	68,031.20	23.11%	4.75%

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

This quarterly report summarizes the latest state of agent banking operations in Bangladesh as of March 2024 along with the progress since March 2023 and December 2023. 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.

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 March 2024, the total number of agents and outlets reaches 15,835 and 21,613 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 unbanked people of remote rural areas under the umbrella of formal financial services. As of March 2024, 84.19% of the agents and 85.62% 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

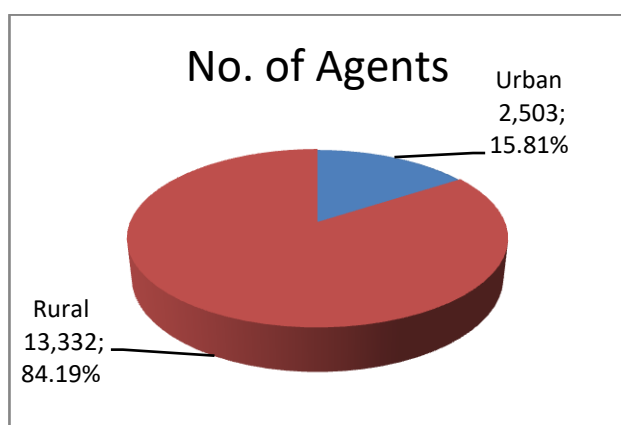
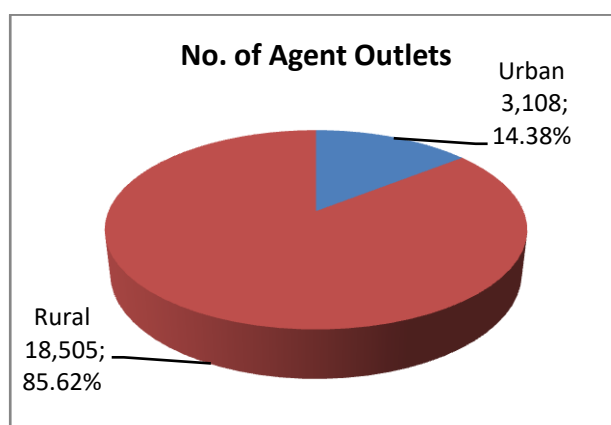


Figure 2: Number of Outlets



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 both the numbers of agents and outlets have been growing at a steady rate. The agents and outlets have grown by 0.50% and 0.06% respectively over the previous quarter. This growth of agents and outlets 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

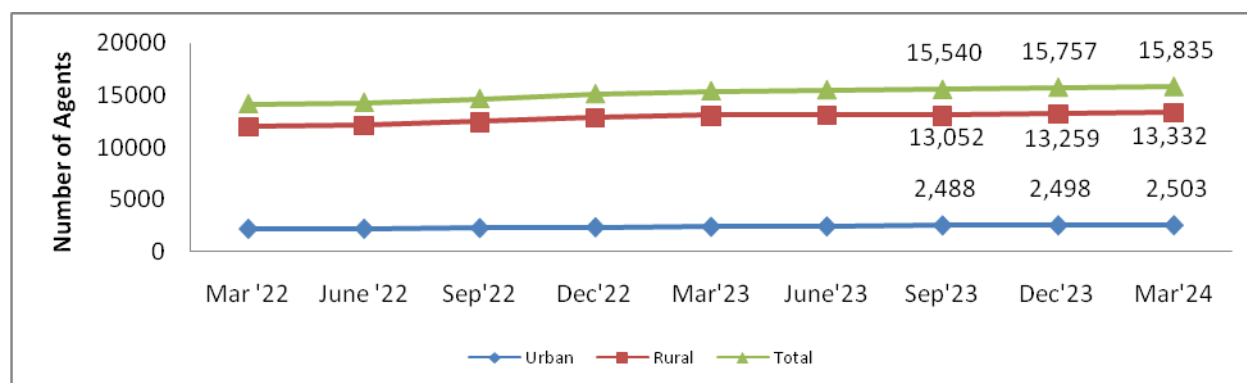
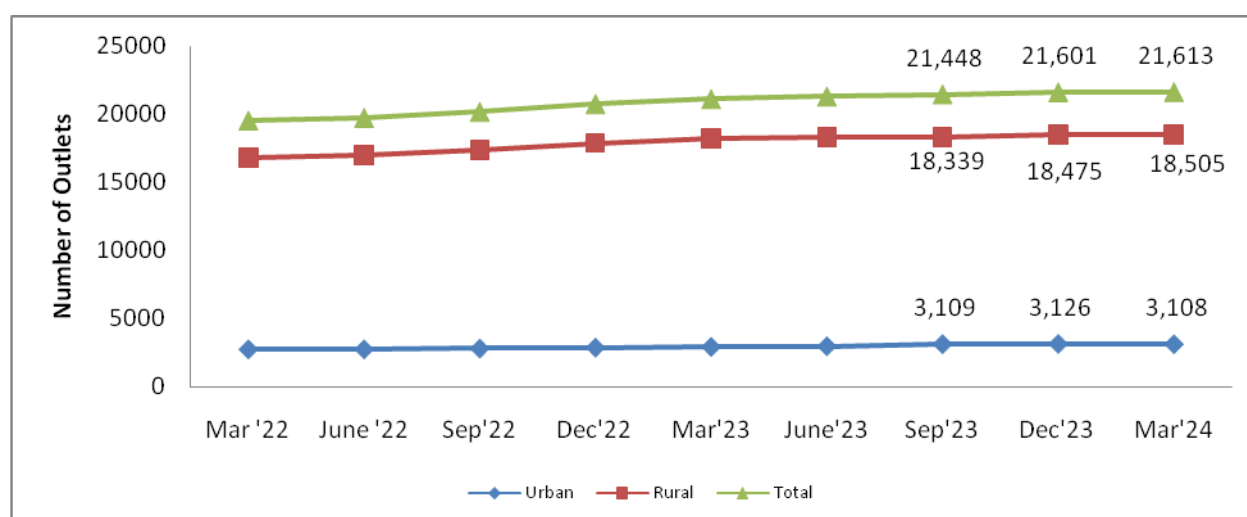


Figure 4: Growth in Number of Outlets



3. Customer Penetration

3.1 Number of Accounts

At the end of March 2024, the total number of accounts opened through agent banking stands at 22,250,305. 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 gender-based account ownership, location and types. Figure 5 shows that the accounts opened by the female customers constitute 49.71% 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 86.05% 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

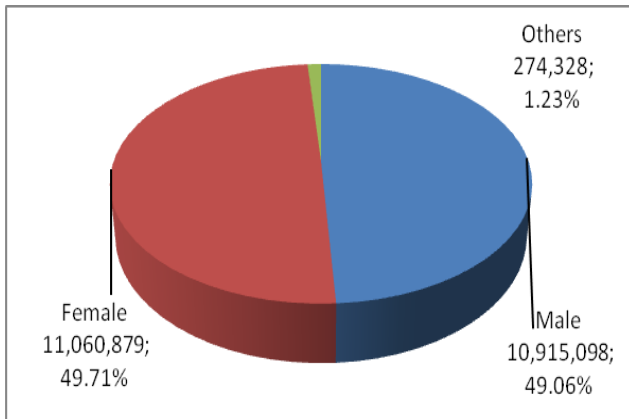


Figure 6: Area-wise Distribution of Accounts

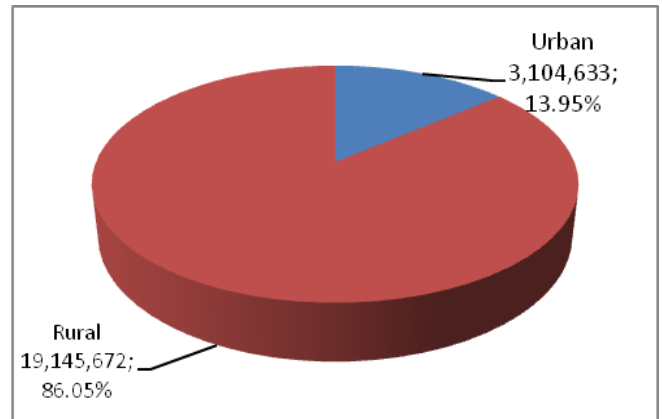
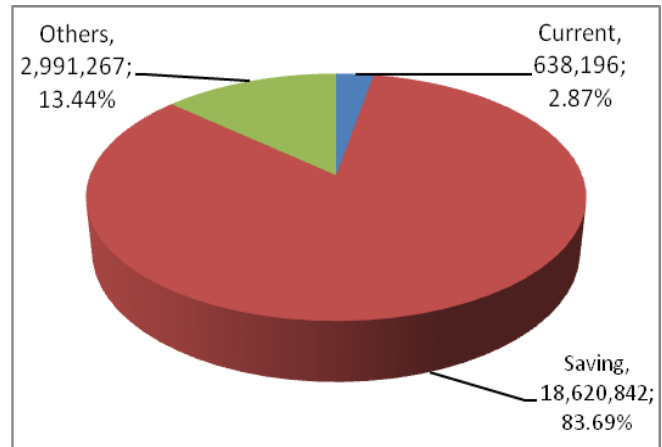


Figure 7: Category-wise Distribution of Accounts

Figure 7 shows that 83.69% of the accounts are savings in nature while 2.87% are current and the remaining 13.44% are other accounts. The dominance of savings account indicates to the satisfactory level of saving habit among the rural people.



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 3.88% 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 4.16% and 3.59% 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) accounts have increasing trend in this quarter (figure 10).

Figure 8: Area-wise Growth of Accounts

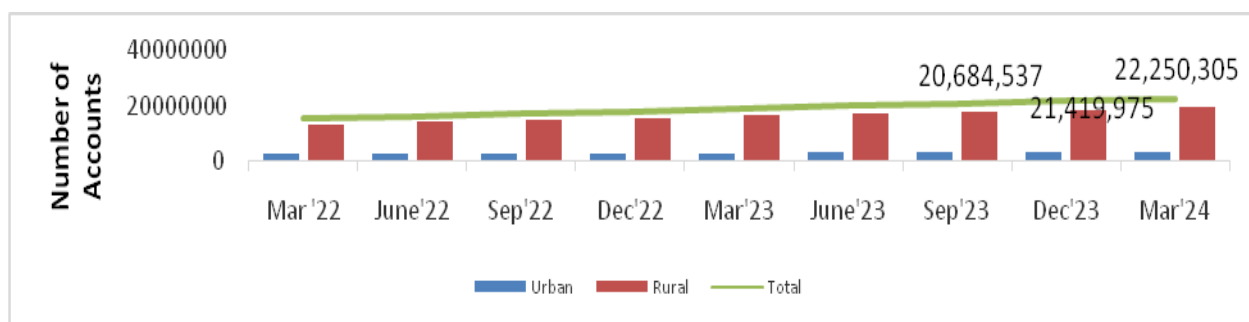


Figure 9: Gender-wise Growth of Accounts

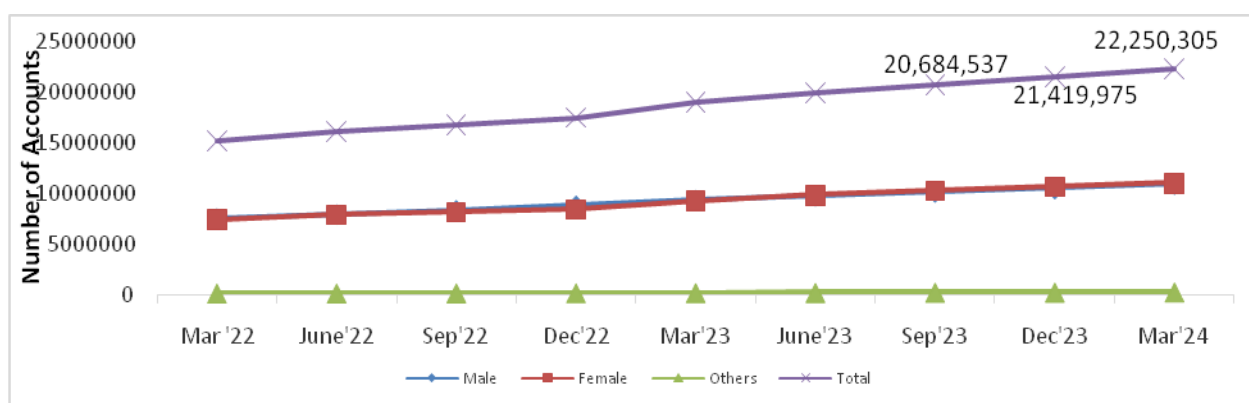
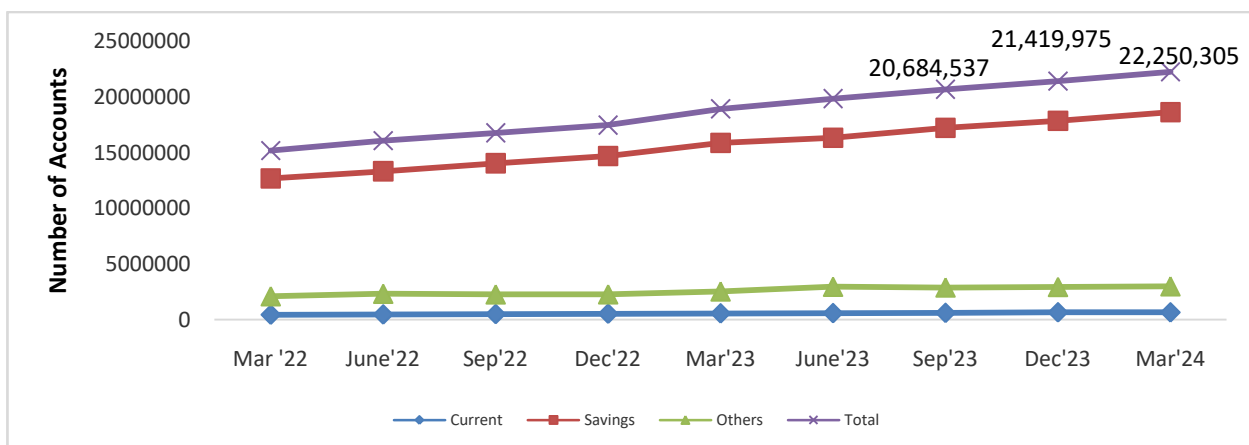


Figure 10: Category-wise Growth of Accounts



4. Deposit in Agent Banking Accounts

4.1 Deposit

At the end of March 2024, the total amount of deposit through agent banking reaches BDT 368,700.31 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 (78.72%) has been collected from the rural areas.

Figure 12 shows that deposit in male customers’ accounts (57.61%) is significantly higher than that of female customers (35.71%). In addition, Figure 13 indicates that savings accounts comprise of 42.99% of the total deposit while other categories of accounts including institutions and term deposit comprise of 51.12% of the total deposit and current accounts comprise of 5.89% of the total deposit.

Figure 11: Area-wise Distribution of Deposit

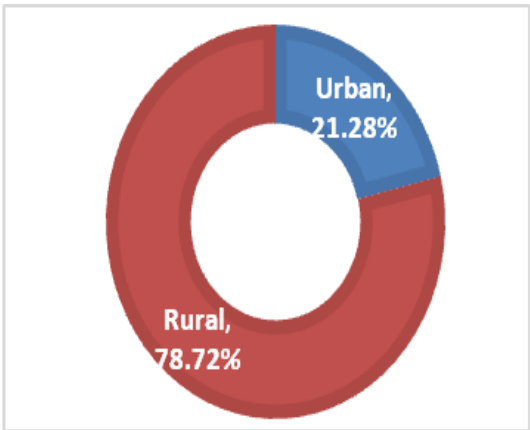


Figure 12: Gender-wise Distribution of Deposit

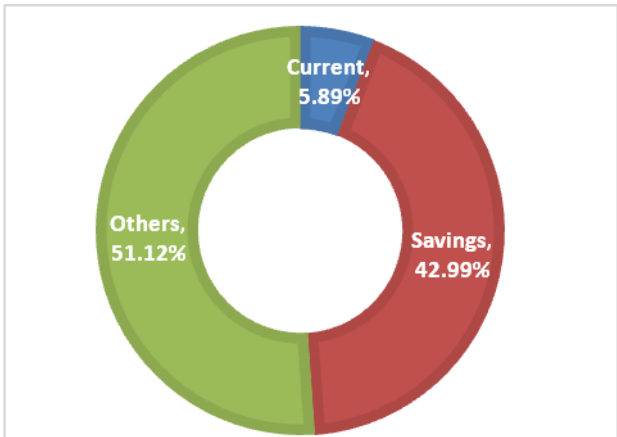
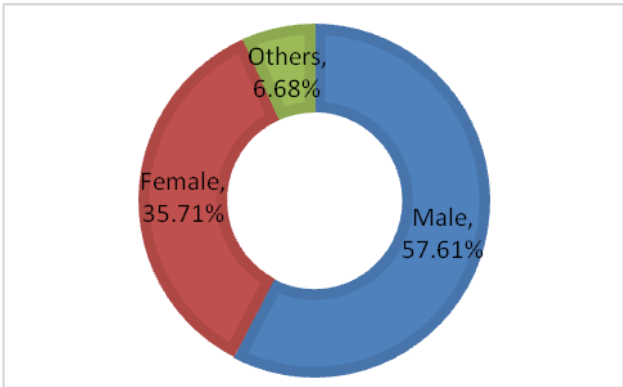


Figure 13: Category-wise Distribution of Deposit



4.3 Growth of Deposit

Figures 14, 15 and 16 illustrate the trend in deposit accumulation. In March 2024 quarter, the deposit through agent banking has increased by 1.41% since December 2023 quarter.

Figure 14: Trend of Deposit by Areas

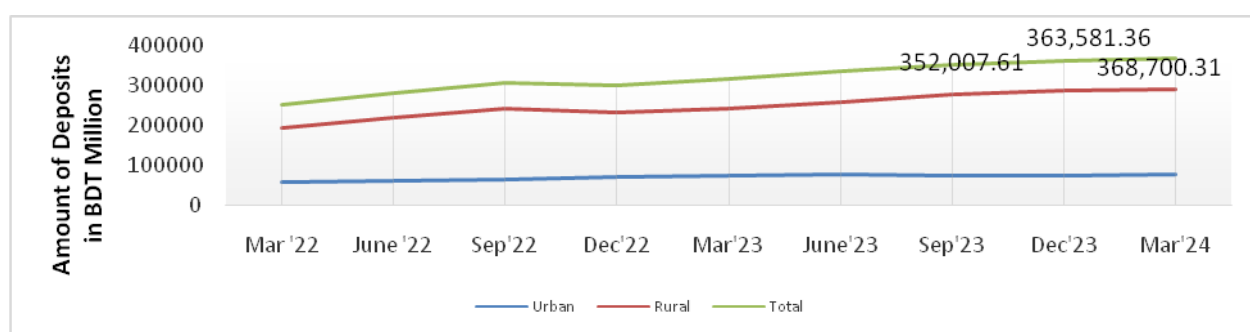


Figure 15: Trend of Deposit by Gender

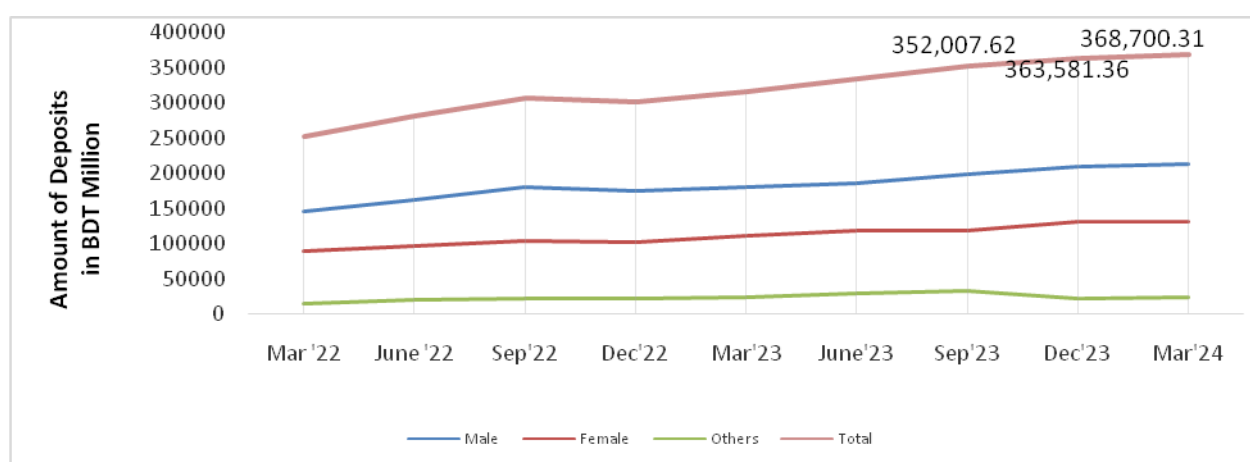
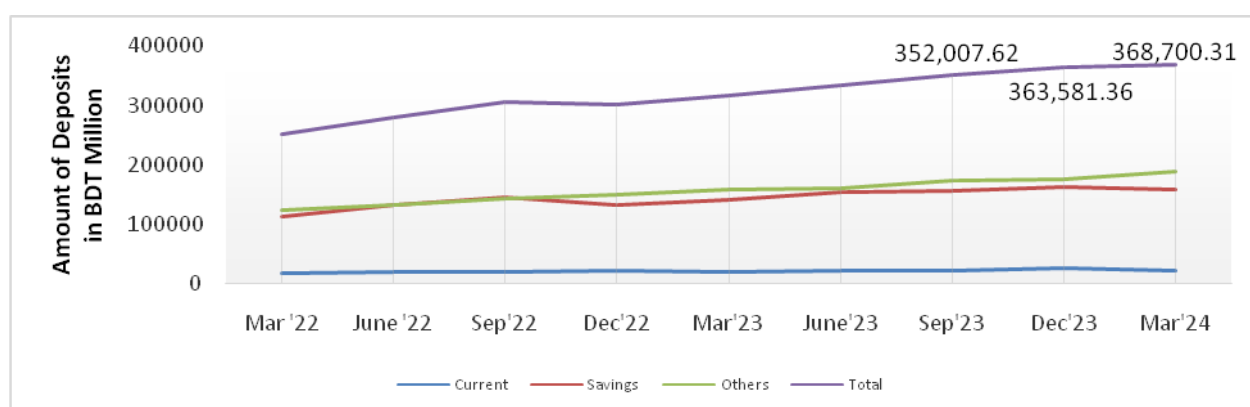


Figure 16: Trend of Deposit by Categories



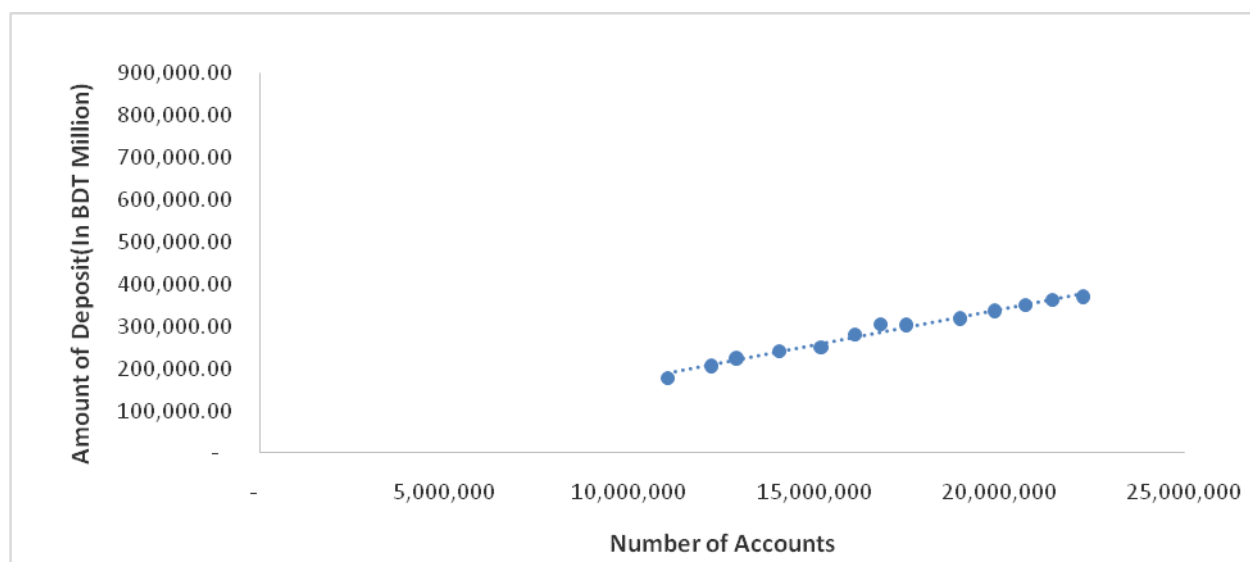
Remarkably, deposit in the rural areas has grown by 0.64% while the deposit in the urban areas has grown by 4.35% over the previous quarter. Deposit from the male customers has grown by 1.84% while deposit from the female customers has decreased by 0.26%. Decrease in deposit from female customers has widened up 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 March 2022, the number of agent banking accounts was 15,193,146 and the total amount of deposit was BDT 251,649.63 million. In March 2023, the number of accounts increased by 24.62% to 18,934,153 and the amount of deposit increased by 25.74% to BDT 316,415.02 million. In March 2024, the number of accounts has increased by 17.51% to 22,250,305 and the amount of deposit has grown by 16.52% to BDT 368,700.31 million.

Over the past two years, the number of accounts has increased by 46.45% whereas the amount of deposit has scaled up by 46.51%. 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 March 2024, the lending through agent banking rises to BDT 164,825.20 million. The volume of the total loan has increased by 6.98% 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 March 2024, rural customers have received BDT 106,791.53 million (64.79%) 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

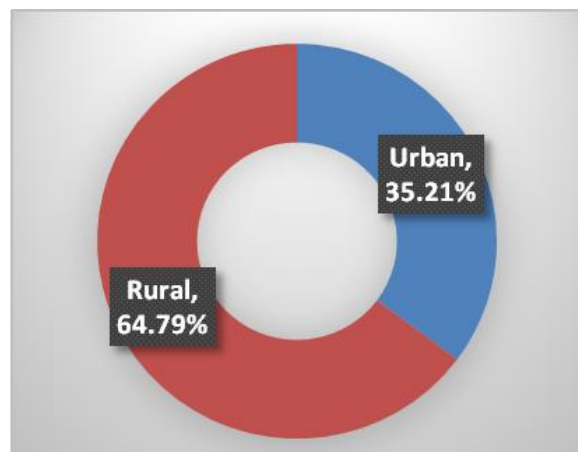


Figure 19: Gender-wise Distribution of Loans

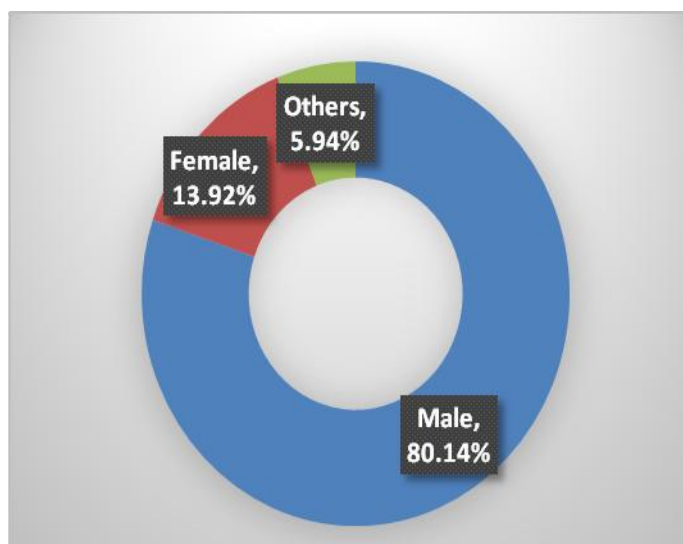


Figure 19 shows the gender-wise distribution of lending through agent banking. As of March 2024, male borrowers have received BDT 132,099.64 million (80.14%) of the total loan compared to female borrowers who have received only BDT 22,940.82 million (13.92%). This figure potentially indicates female 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 22, which was 21 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 6.98% over the December 2023 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 8.40%. 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

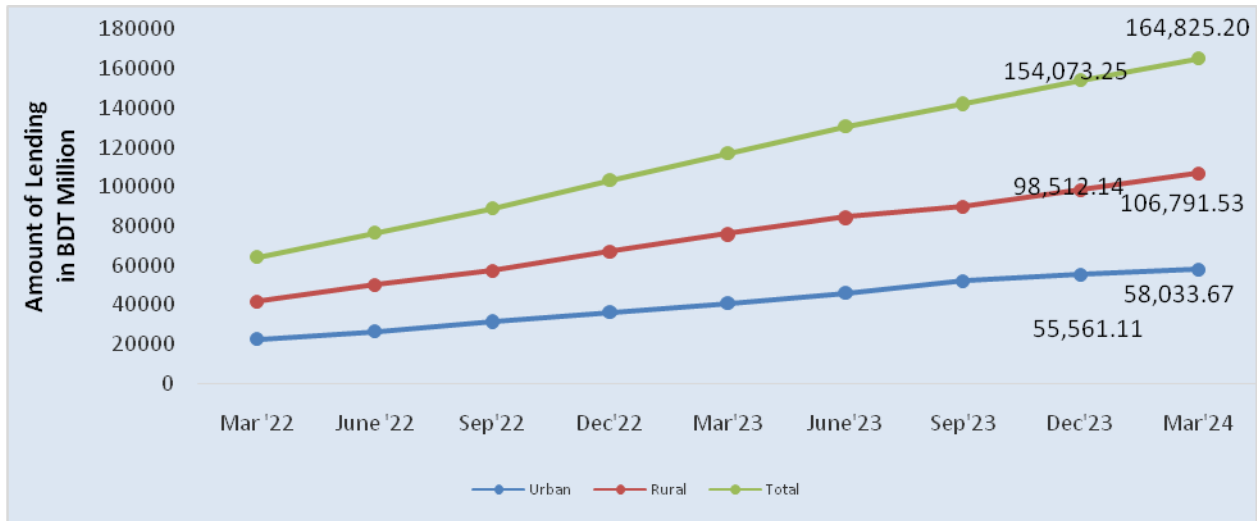
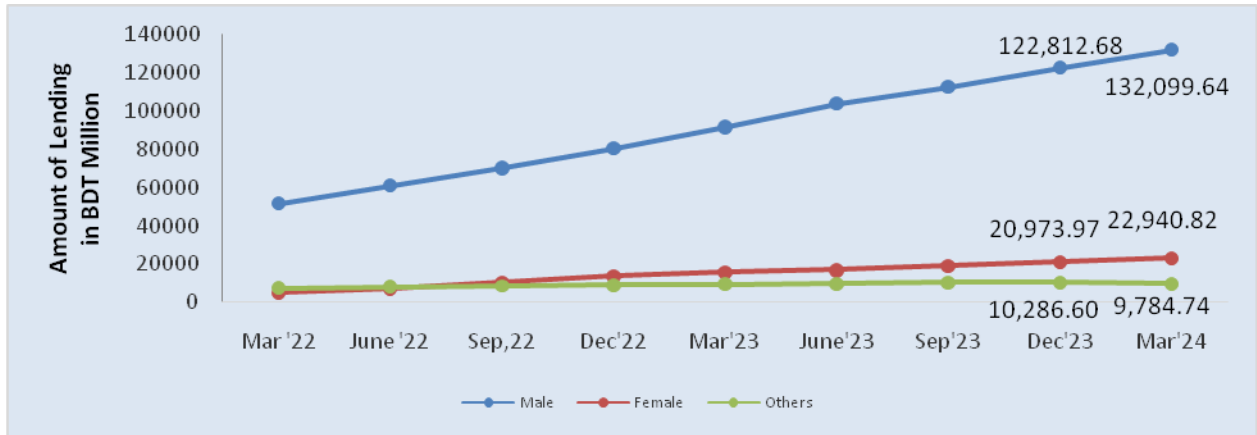


Figure 21: Gender-wise Growth of Lending

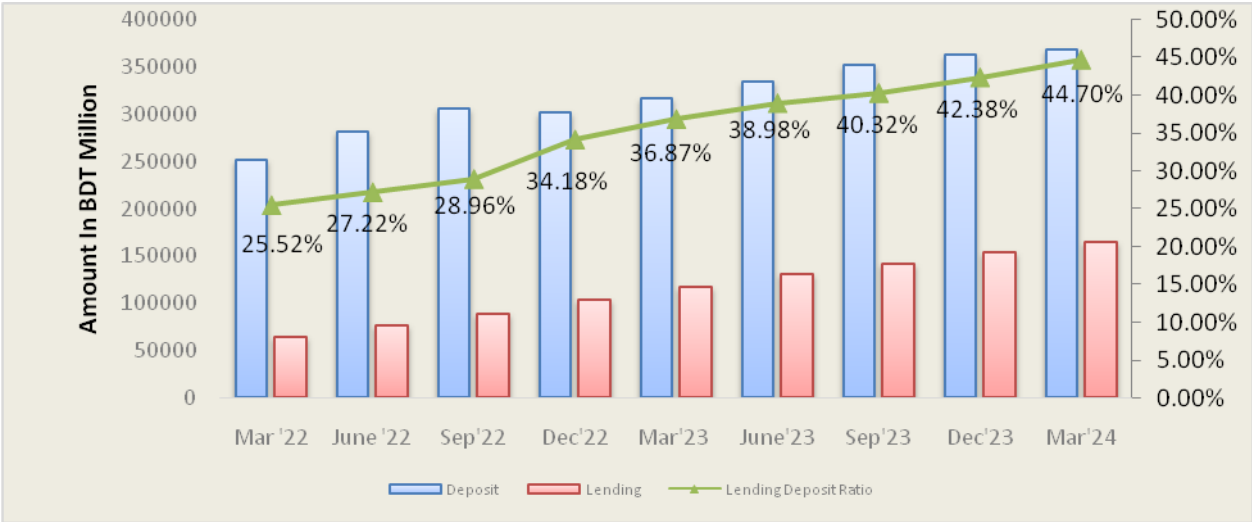


5.4 Lending against Deposit

Figure 22 indicates that the loan to deposit ratio in agent banking is only 44.70% in the March 2024 quarter. In the last quarter, the ratio was 42.38%. 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 22 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 36.79% 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

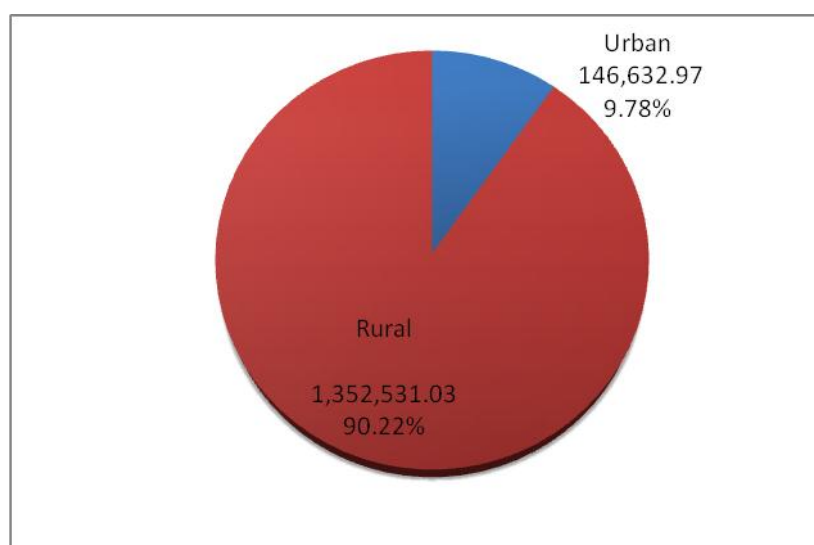
6.1 Inward Remittances

At the end of March 2024, the amount of inward remittances through agent banking rises to BDT 1,499,164.00 million. It has increased by 4.75% over the December 2023 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 90.22% 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.

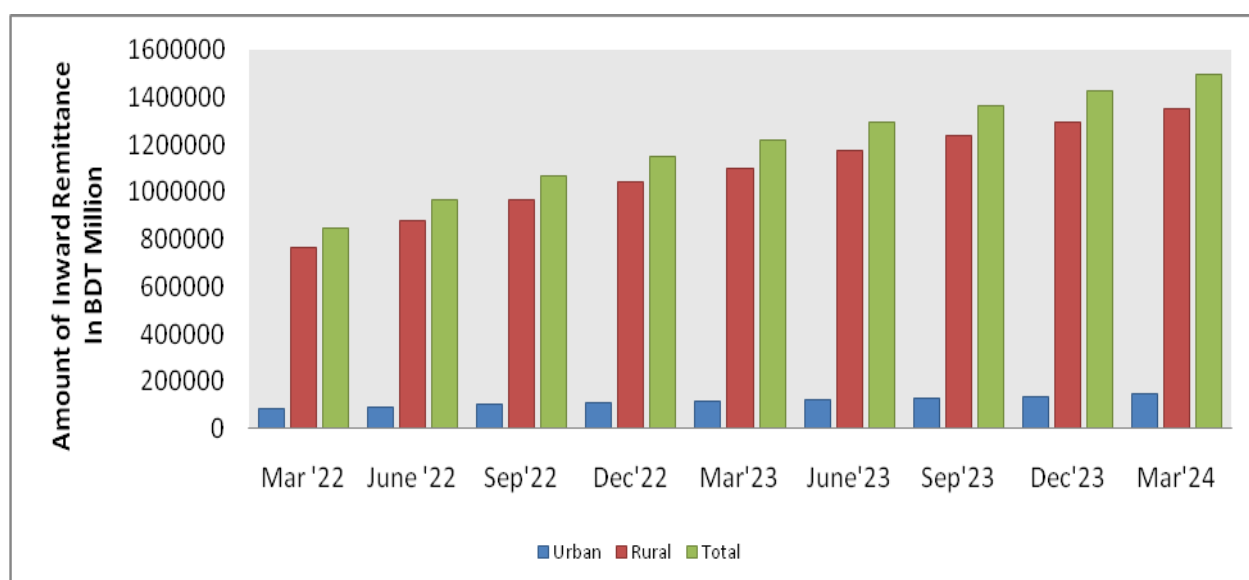
Figure 23: Area-wise Distribution of Inward Remittance



6.3 Growth of Inward Remittances

Figure 24 shows the growth of inward remittances through agent banking. In March 2024 quarter, the amount of inward remittances collected and disbursed by agents has increased by 4.75% over the previous quarter. In the current quarter, BDT 68,031.20 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

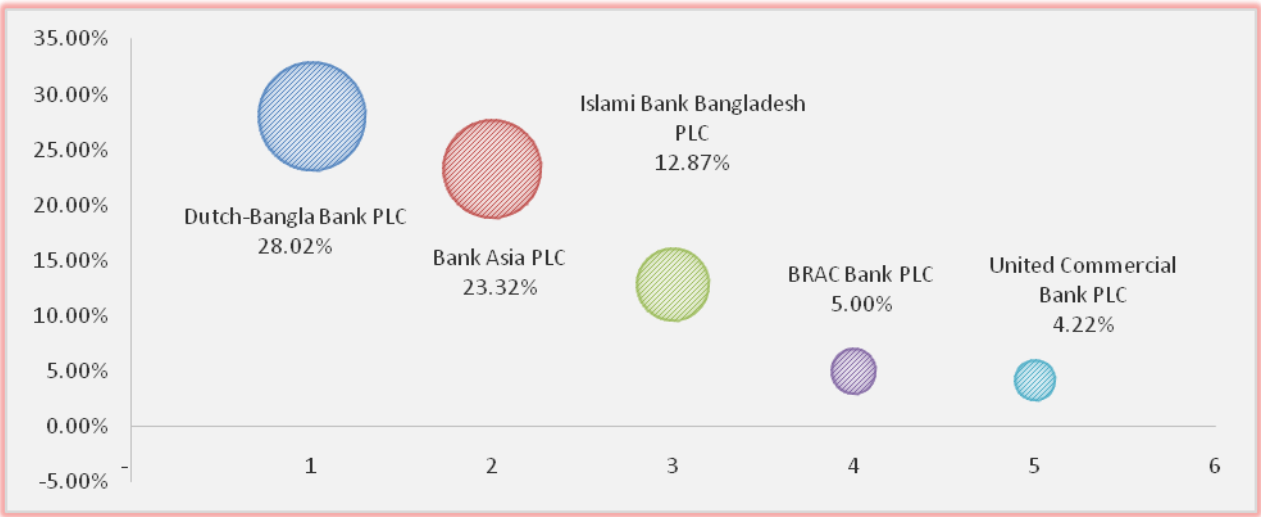


7. Top Five Banks engaged in Agent Banking

7.1 In terms of Outlet Distribution

As of March 2024, top five banks have established 73.44% of the total agent outlets. Dutch-Bangla Bank PLC has ranked the top with 6,057 outlets, comprising 28.02% of the total outlets (Figure 25) under operation.

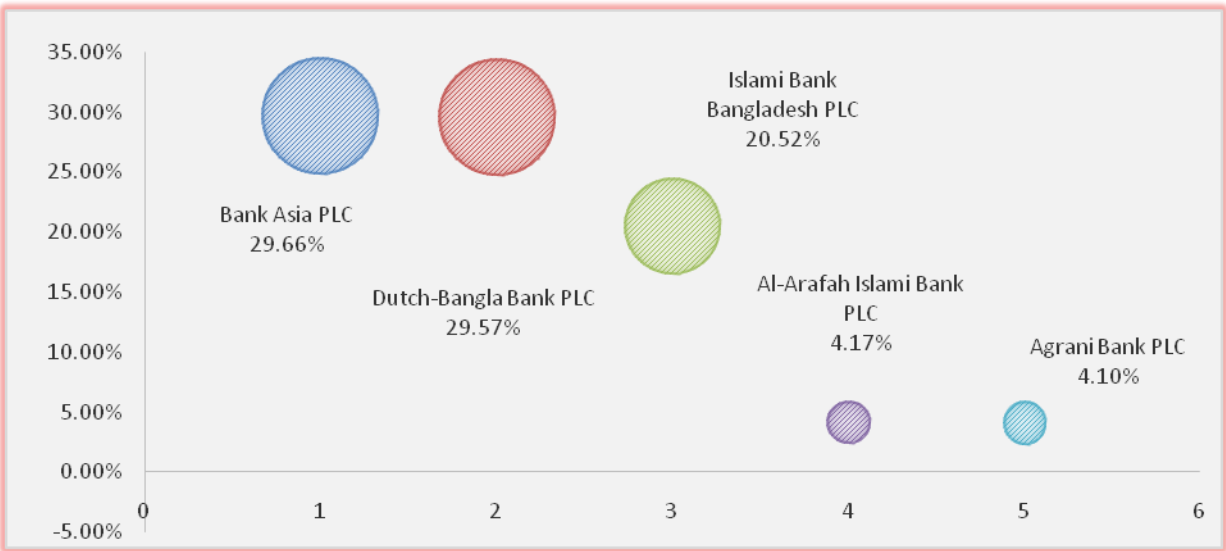
Figure 25: Top Five Banks’ Share of Outlets



7.2 In terms of Account number

As of March 2024, top five Banks have opened 88.01% of the total accounts opened through agent banking. Bank Asia PLC has opened the highest number of 6,599,541 accounts, comprising 29.66% of the total accounts (Figure 26). This bank has opened 214,572 new accounts in this quarter.

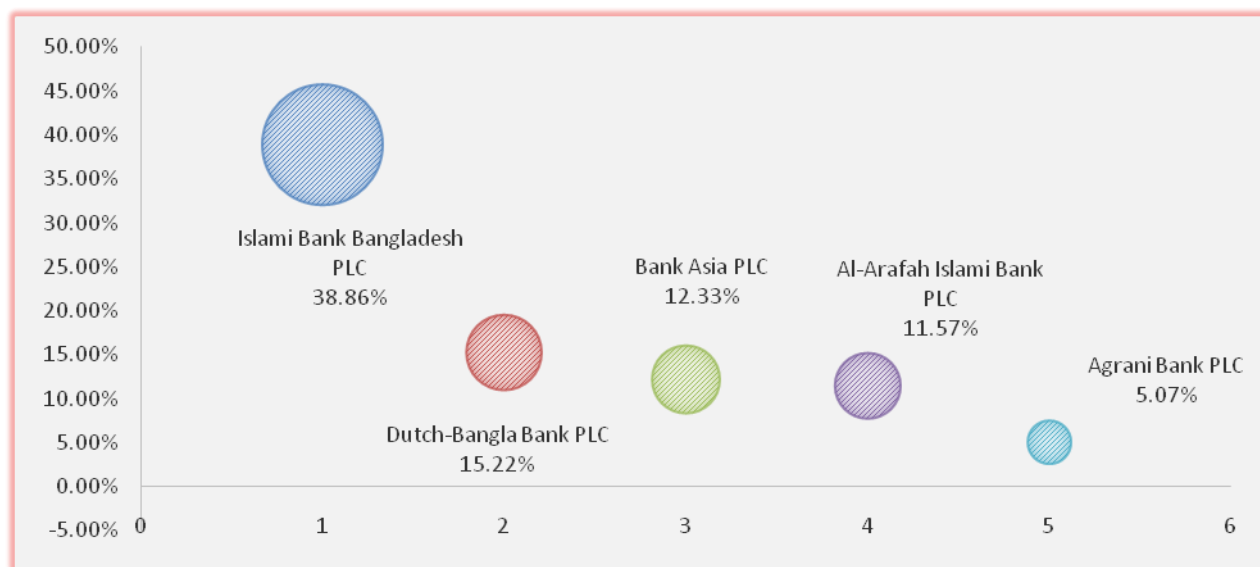
Figure 26: Top Five Banks’ Share of Accounts



7.3 In terms of Deposit Collection

As of March 2024, top five banks have secured 83.04% share of the total amount of deposit accumulated through agent banking. Islami Bank Bangladesh PLC has ranked top in this list, with 38.86% of the total deposit (Figure 27) amounting BDT 143,294.06 million followed by the Dutch-Bangla Bank PLC with 15.22% of the total deposit.

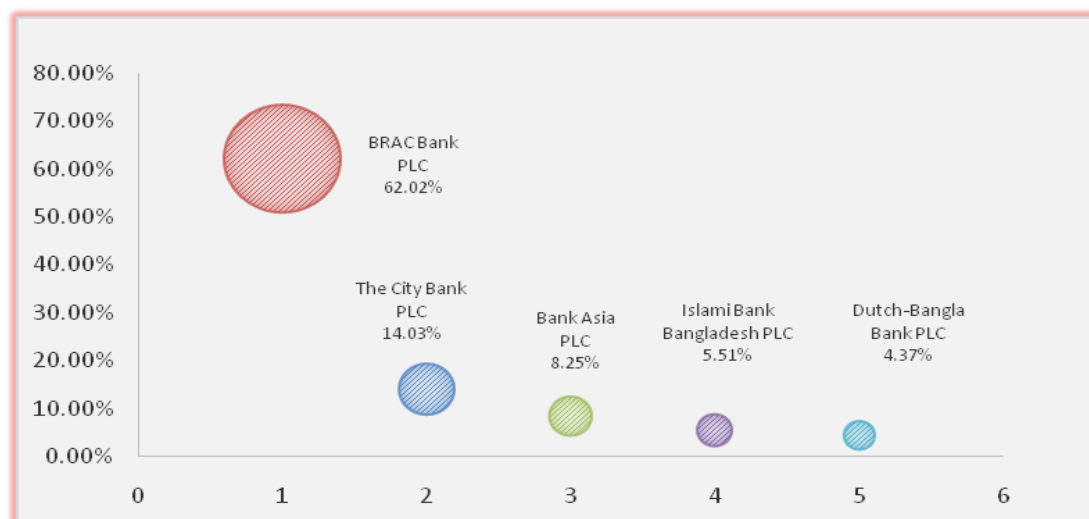
Figure 27: Top Five Banks' Share of Deposit



7.4 In terms of Lending

The top five banks have carried out 94.17% of the total lending through agent banking till March 2024. BRAC Bank PLC has ranked the top with the largest volume of lending amounting to BDT 102,220.30 million, which is 62.02% of the total loans disbursed through agent banking (Figure 28).

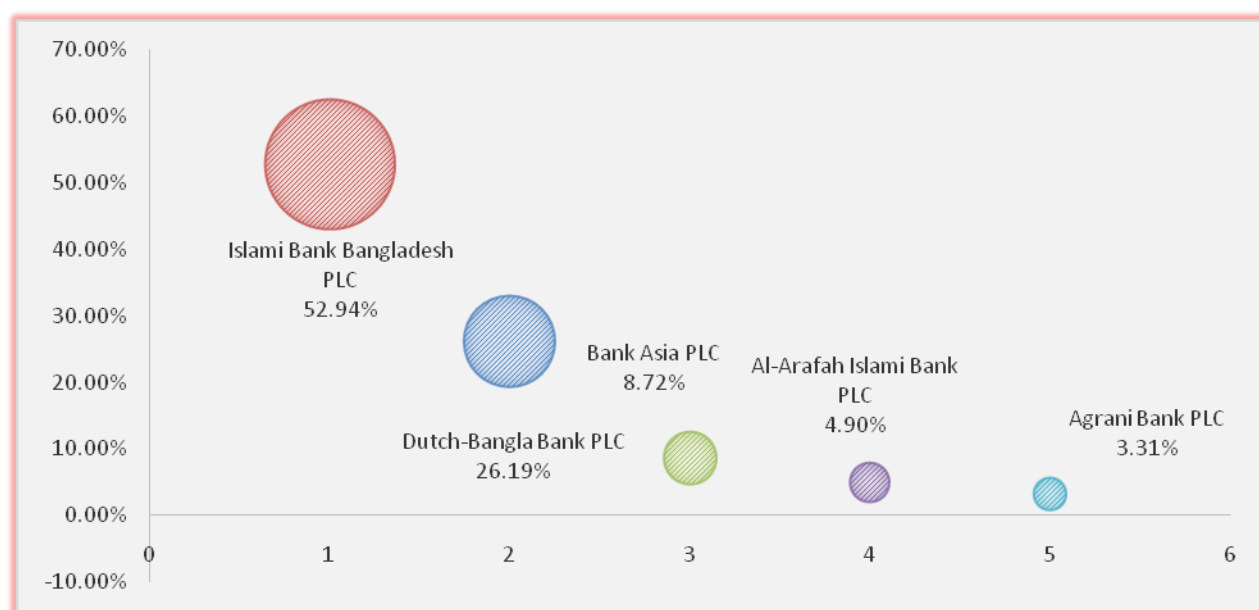
Figure 28: Top Five Banks' Share of Lending



7.5 In terms of Distribution of Inward Remittances

The top five banks have 96.06% share of the total inward remittances distributed through agent banking till March 2024. Islami Bank Bangladesh PLC ranks the top with BDT 793,683.55 million, which is 52.94% 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: 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	417	518	89	651	740
4	Bank Asia PLC	472	4478	4950	477	4563	5040
5	BRAC Bank PLC	201	788	989	217	864	1081
6	Dutch-Bangla Bank PLC	629	459	1088	1148	4909	6057
7	Eastern Bank PLC	41	52	93	33	71	104
8	Exim Bank Limited	4	6	10	4	8	12
9	First Security Islami Bank PLC	13	91	104	12	92	104
10	Global Islami Bank PLC	10	9	19	9	11	20
11	Islami Bank Bangladesh PLC	182	2600	2782	182	2600	2782
12	Jamuna Bank PLC	12	33	45	12	33	45
13	Meghna Bank PLC	13	22	35	15	21	36
14	Mercantile Bank PLC	33	155	188	33	155	188
15	Midland Bank PLC	21	73	94	21	95	116
16	Modhumoti Bank PLC	32	577	609	34	585	619
17	Mutual Trust Bank PLC	58	130	188	54	143	197
18	NRB Bank PLC	4	304	308	4	306	310
19	NRB Commercial Bank PLC	54	561	615	63	565	628
20	One Bank PLC	58	171	229	59	172	231
21	Padma Bank PLC	1	0	1	3	4	7
22	Prime Bank PLC	17	61	78	16	62	78
23	Shahjalal Islami Bank PLC	35	80	115	35	80	115
24	Social Islami Bank PLC	62	308	370	54	322	376
25	Sonali Bank PLC	10	215	225	10	215	225
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	128	357	485	135	360	495
30	The Premier Bank PLC	41	79	120	63	121	184
31	United Commercial Bank PLC	157	528	685	210	703	913
Grand Total		2503	13332	15835	3108	18505	21613
Percentage		15.81%	84.19%	100.00%	14.38%	85.62%	100.00%

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	19327	49098	41602	26823	0	4517	52280	11628	68425
2	Agrani Bank PLC	39074	872678	416556	495196	0	26650	824453	60649	911752
3	Al-Arafah Islami Bank PLC	99550	827235	474466	437993	14326	23000	765680	138105	926785
4	Bank Asia PLC	582538	6017003	2307703	4213024	78814	146967	6223087	229487	6599541
5	BRAC Bank PLC	108379	305345	175684	86077	151963	167663	160612	85449	413724
6	Dutch-Bangla Bank PLC	1590016	4988818	3904023	2674811	0	76349	5954529	547956	6578834
7	Eastern Bank PLC	14492	43814	40613	17693	0	4231	42765	11310	58306
8	Exim Bank Limited	2239	4132	3835	2536	0	123	4567	1681	6371
9	First Security Islami Bank PLC	3209	104736	56325	51620	0	3751	84964	19230	107945
10	Global Islami Bank PLC	1166	1461	1537	965	125	139	1690	798	2627
11	Islami Bank Bangladesh PLC	302387	4262353	2583449	1981291	0	101868	2745907	1716965	4564740
12	Jamuna Bank PLC	3893	11938	9889	5942	0	1042	12123	2666	15831
13	Meghna Bank PLC	1192	512	789	372	543	528	1041	135	1704
14	Mercantile Bank PLC	5697	50344	34926	21115	0	2374	41827	11840	56041
15	Midland Bank PLC	4808	38934	21354	21408	980	1094	36596	6052	43742
16	Modhumoti Bank PLC	46730	317845	64319	300256	0	2119	362456	0	364575
17	Mutual Trust Bank PLC	26541	89520	60895	51100	4066	5395	99193	11473	116061
18	NRB Bank Limited	1253	40464	15602	25310	805	1055	36736	3926	41717
19	NRB Commercial Bank PLC	7929	220353	75126	152950	206	410	226306	1566	228282
20	One Bank PLC	8666	43280	29454	20631	1861	2501	42463	6982	51946
21	Padma Bank PLC	1102	2001	1236	1844	23	83	2989	31	3103
22	Prime Bank PLC	5465	24426	16689	12453	749	3004	25012	1875	29891
23	Shahjalal Islami Bank PLC	7157	28170	19941	14797	589	693	26364	8270	35327
24	Social Islami Bank PLC	28140	255741	145420	138357	104	3976	227043	52862	283881
25	Sonali Bank PLC	1479	48452	25913	24018	0	935	44361	4635	49931
26	South Bangla Agri & Comm. Bank PLC	260	1455	999	581	135	150	1358	207	1715
27	South East Bank PLC	3706	48592	31288	19373	1637	1804	42455	8039	52298
28	Standard Bank PLC	0	14754	7436	7318	0	1050	10761	2943	14754
29	The City Bank PLC	122006	230940	209537	132886	10523	38666	287976	26304	352946
30	The Premier Bank PLC	21580	45168	37678	28033	1037	1124	60704	4920	66748
31	United Commercial Bank PLC	44652	156110	100814	94106	5842	14935	172544	13283	200762
Grand Total		3104633	19145672	10915098	11060879	274328	638196	18620842	2991267	22250305

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

Appendix-3: Summary of Deposit Collection

Amount of Deposits (in BDT million)										
SI No.	Bank Name	Urban	Rural	Male	Female	Others	Current	Savings	Others	Total
1	AB Bank PLC	487.66	1428.28	1105.43	810.51	0	128.99	693.3	1093.65	1915.94
2	Agrani Bank PLC	5253.99	13435.22	5632.41	13056.8	0	321.54	10376.25	7991.42	18689.21
3	Al-Arafah Islami Bank PLC	14022.99	28629.49	29834.15	9991.33	2827	634.59	10085.79	31932.1	42652.48
4	Bank Asia PLC	7251.66	38191.52	22584.38	20136.1	2722.7	1615.38	23252.59	20575.21	45443.18
5	BRAC Bank PLC	4944.47	9984.61	5468.92	1996.97	7463.19	7863.69	1564.23	5501.16	14929.08
6	Dutch-Bangla Bank PLC	20005.85	36101.82	33058.14	15292.74	7756.79	1825.84	36466.35	17815.48	56107.67
7	Eastern Bank PLC	1255.88	1457.4	2194.67	518.61	0	251.43	647.66	1814.19	2713.28
8	Exim Bank Limited	268.69	95.66	323.74	40.61	0	18.9	68.92	276.53	364.35
9	First Security Islami Bank PLC	275.59	3706.74	2826.31	1156.02	0	57.24	1235.59	2689.5	3982.33
10	Global Islami Bank PLC	54.3	56.35	48.61	49.1	12.94	12.9	15.82	81.93	110.65
11	Islami Bank Bangladesh PLC	11444.35	131849.71	86165.79	57128.27	0	5290.24	62631.87	75371.95	143294.06
12	Jamuna Bank PLC	222.24	376.36	425.51	173.09	0	34.07	129.37	435.16	598.6
13	Meghna Bank PLC	400.98	93.56	70.23	8.15	416.16	35.89	2.45	456.2	494.54
14	Mercantile Bank PLC	68.94	462.06	351.81	179.19	0	33.26	220.7	277.04	531
15	Midland Bank PLC	216.61	568.75	398.88	210.04	176.44	72.93	221.24	491.19	785.36
16	Modhumoti Bank PLC	80.94	890.5	276.21	695.23	0	55.04	916.4	0	971.44
17	Mutual Trust Bank PLC	1474.54	2790.6	2538.78	1169.85	556.51	213.04	1241.49	2810.61	4265.14
18	NRB Bank Limited	8.88	606.28	349.23	249.25	16.68	14.3	211.13	389.73	615.16
19	NRB Commercial Bank PLC	1390.52	730.39	848.36	1230.13	42.42	2.52	414.97	1703.42	2120.91
20	One Bank PLC	917.19	1135.11	1135.59	475.4	441.31	143.92	506.25	1402.13	2052.3
21	Padma Bank Limited	50.58	2.43	1.07	1.22	50.72	0.72	1.87	50.42	53.01
22	Prime Bank Limited	145.96	183.56	196.21	102.02	31.29	42.42	103.89	183.21	329.52
23	Shahjalal Islami Bank PLC	97	501.64	362.9	214.5	21.24	24.56	256.18	317.9	598.64
24	Social Islami Bank PLC	1152.93	6309.32	4948.63	2444.49	69.13	69.15	2220.98	5172.12	7462.25
25	Sonali Bank PLC	16.7	478.46	292.61	202.55	0	16.9	377.96	100.3	495.16
26	South Bangla Agri & Com Bank PLC	117.12	42.39	25.12	19.64	114.75	5.85	18.15	135.51	159.51
27	South East Bank Limited	66.58	1275.05	829.58	382.88	129.17	117.64	498	725.99	1341.63
28	Standard Bank PLC	0	246.4	135.93	110.47	0	14.12	132.72	99.56	246.4
29	The City Bank PLC	2817.66	3783.75	3342.4	1778.24	1480.77	1374.5	2228.48	2998.43	6601.41
30	The Premier Bank PLC	524.55	768.46	756.86	258.2	277.95	32.54	394.29	866.18	1293.01
31	United Commercial Bank PLC	3415.1	4067.99	5887.7	1595.39	0	1391.25	1372.1	4719.74	7483.09
Total		78450.45	290249.86	212416.16	131676.99	24607.16	21715.36	158506.99	188477.96	368700.31

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	4.91	11.9	11.33	5.48	0	16.81
2	Agrani Bank PLC	14.4	530.23	375.15	169.48	0	544.63
3	Al-Arafah Islami Bank PLC	1883.44	5241.99	4698.28	2427.15	0	7125.43
4	Bank Asia PLC	1918.64	11673.03	3813.2	1103.05	8675.42	13591.67
5	BRAC Bank PLC	39743.05	62477.2	92248.41	9971.84	0	102220.3
6	Dutch-Bangla Bank PLC	1700.2	5499.56	5084.24	2115.52	0	7199.76
7	Eastern Bank PLC	265.66	455.25	682.33	38.58	0	720.91
8	Exim Bank Limited	0	0	0	0	0	0
9	First Security Islami Bank PLC	0	47.82	29.07	18.75	0	47.82
10	Global Islami Bank PLC	0	0	0	0	0	0
11	Islami Bank Bangladesh PLC	633.54	8443.05	6551.46	2525.13	0	9076.59
12	Jamuna Bank PLC	99.4	16.72	114.55	1.57	0	116.12
13	Meghna Bank PLC	269.1	70.75	0	0	339.85	339.85
14	Mercantile Bank PLC	0	0	0	0	0	0
15	Midland Bank PLC	6.57	32.05	30.16	7.66	0.8	38.62
16	Modhumoti Bank PLC	2.88	14.44	16.7	0.62	0	17.32
17	Mutual Trust Bank PLC	121.39	82.29	159.36	41.72	2.6	203.68
18	NRB Bank Limited	0.04	64.75	55.18	9.61	0	64.79
19	NRB Commercial Bank PLC	0	0	0	0	0	0
20	One Bank PLC	47.1	57.02	89.94	11.98	2.2	104.12
21	Padma Bank PLC	0	0	0	0	0	0
22	Prime Bank PLC	0	1.01	1.01	0	0	1.01
23	Shahjalal Islami Bank PLC	0	0	0	0	0	0
24	Social Islami Bank PLC	0.17	0.69	0.83	0.03	0	0.86
25	Sonali Bank PLC	0	0	0	0	0	0
26	South Bangla Agri & Com Bank PLC	0	0	0	0	0	0
27	Southeast Bank PLC	2.29	22.99	23.35	1.93	0	25.28
28	Standard Bank PLC	0	0	0	0	0	0
29	The City Bank PLC	11309.99	11813.36	18089.82	4480.48	553.05	23123.35
30	The Premier Bank PLC	10.58	229.8	21.76	7.8	210.82	240.38
31	United Commercial Bank PLC	0.32	5.63	3.51	2.44	0	5.95
Total		58033.67	106791.53	132099.64	22940.82	9784.74	164825.20

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

Appendix-5: Bank-wise Inward Remittance Distribution

Inward Remittance (BDT in Million)				
Sl No.	Bank Name	Urban	Rural	Total
1	AB Bank PLC	356.04	1103.79	1459.83
2	Agrani Bank PLC	774.18	48859.4	49633.58
3	Al-Arafah Islami Bank PLC	5479.46	67943.34	73422.8
4	Bank Asia PLC	9366.16	121327.13	130693.29
5	BRAC Bank PLC	5177.86	19616.69	24794.55
6	Dutch-Bangla Bank PLC	72626.95	320017.71	392644.66
7	Eastern Bank PLC	33.07	115.7	148.77
8	Exim Bank Limited	0.08	17.2	17.28
9	First Security Islami Bank PLC	9.83	1250.26	1260.09
10	Global Islami Bank PLC	1.58	9.51	11.09
11	Islami Bank Bangladesh PLC	43487.66	750195.89	793683.55
12	Jamuna Bank PLC	8.49	242.86	251.35
13	Meghna Bank PLC	0	0	0
14	Mercantile Bank PLC	91.8	1327.61	1419.41
15	Midland Bank PLC	127.68	1009.22	1136.9
16	Modhumoti Bank PLC	5.87	157.38	163.25
17	Mutual Trust Bank PLC	592.3	5227.03	5819.33
18	NRB Bank Limited	11.85	800.4	812.25
19	NRB Commercial Bank PLC	0	0.12	0.12
20	One Bank PLC	32.59	669.67	702.26
21	Padma Bank PLC	0	0	0
22	Prime Bank PLC	0.01	7.12	7.13
23	Shahjalal Islami Bank PLC	132.01	1104.52	1236.53
24	Social Islami Bank PLC	7.37	139.94	147.31
25	Sonali Bank PLC	113.3	226.59	339.89
26	South Bangla Agri & Com Bank PLC	0.29	0.99	1.28
27	Southeast Bank PLC	80.81	1096.77	1177.58
28	Standard Bank PLC	0	1.52	1.52
29	The City Bank PLC	8104.21	9857.19	17961.4
30	The Premier Bank PLC	5.7	32.73	38.43
31	United Commercial Bank PLC	5.82	172.75	178.57
Total		146632.97	1352531.03	1499164.00

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