

Quarterly Report
On
Agent Banking

January-March 2025



Financial Inclusion Department
Bangladesh Bank
Head Office, Dhaka

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Executive Summary

This quarterly report summarizes the overall scenario of agent banking activities during January-March 2025 quarter. Agent banking in Bangladesh has continued to grow in most of the dimensions in this quarter. As on 31 March 2025, 31 banks offered agent banking services through 21,023 outlets operated by 15,838 agents. The number of agents has fallen by 1.14% while the number of outlets has fallen by 1.06% from the previous quarter. The number of accounts opened through agent banking reaches 24,671,422 of which 12,188,424 accounts (49.40%) belong to female customers and 21,099,853 accounts (85.52%) belong to the customers of the rural areas. At the end of March 2025, the amount of deposit accumulated in the agent banking accounts is BDT 429,633.08 million, the amount of loan disbursement through agent banking account of 23 banks is BDT 266,379.20 million and the cumulative amount of inward remittances disbursed through agents reaches BDT 1,812,047.31 million.

The number of accounts opened through agent banking has grown by 2.46% 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 1.72% during this quarter, and their share surpasses 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 2.40% and the volume of lending through these accounts has increased by 10.86% over the previous quarter. The loan to deposit ratio stands at 62.00% in the reporting quarter which was 57.27% 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 31 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 10.86% in this quarter over the previous quarter.

The amount of inward remittances distributed by the agent outlets has increased by 4.51% 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)							
	Mar'24	Dec'24	Mar'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	31	0	0	0	0
Number of Agents	15,835	16,021	15,838	3	-183	0.02%	-1.14%
Number of Outlets	21,613	21,248	21,023	-590	-225	-2.73%	-1.06%
Number of Accounts	22,250,305	24,078,230	24,671,422	2,421,117	593,192	10.88 %	2.46%
Number of Female-owned Accounts	11,060,879	11,982,675	12,188,424	1,127,545	205,749	10.19 %	1.72%
Number of Rural Accounts	19,145,672	20,610,405	21,099,853	1,954,181	489,448	10.21%	2.37%
Amount of Deposits	368,700.31	419,558.14	429,633.08	60,932.77	10,074.94	16.53 %	2.40%
Amount of Loan Disbursed	164,825.20	240,283.11	266,379.20	101,554.00	26,096.09	61.61%	10.86 %
Amount of Inward Remittance	1,499,164.00	1,733,907.23	1,812,047.31	312,883.31	78,140.08	20.87%	4.51%

(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 2025 along with the progress since December 2024 and March 2024. It focuses on the coverage, customer penetration, collection of deposit, ratio of male-owned and female-owned accounts, disbursement of loan and the inward remittances through agent banking.

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 March 2025, the total number of agents and outlets reaches 15,838 and 21,023 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 March 2025, 84.37% of the agents and 85.72% 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

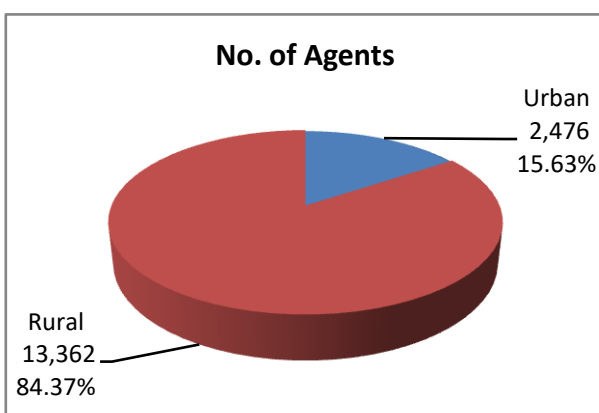
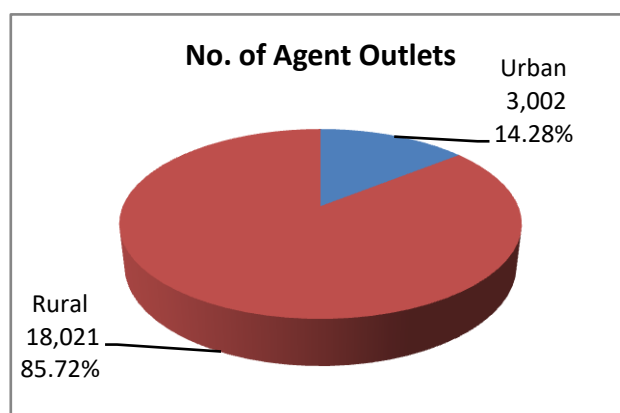


Figure 2: Number of Outlets



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 1.14% and outlets have fallen by 1.06% 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

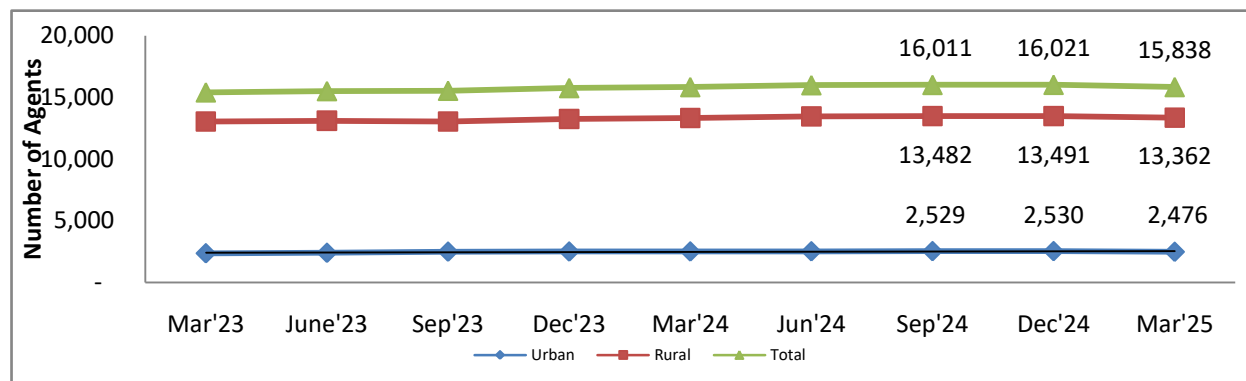
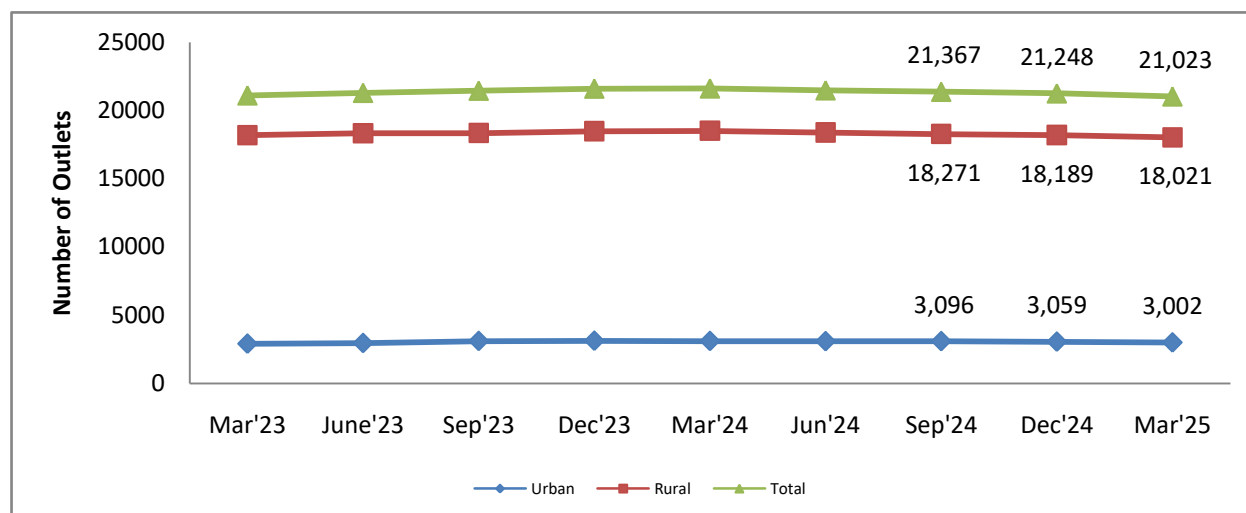


Figure 4: Growth in Number of Outlets



3. Customer Penetration

3.1 Number of Accounts

At the end of March 2025, the total number of accounts opened through agent banking stands at 24,671,422. 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 49.40% 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 85.52% 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

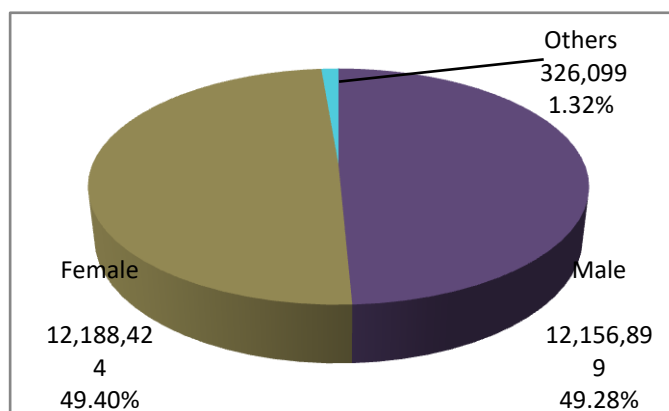


Figure 6: Area-wise Distribution of Accounts

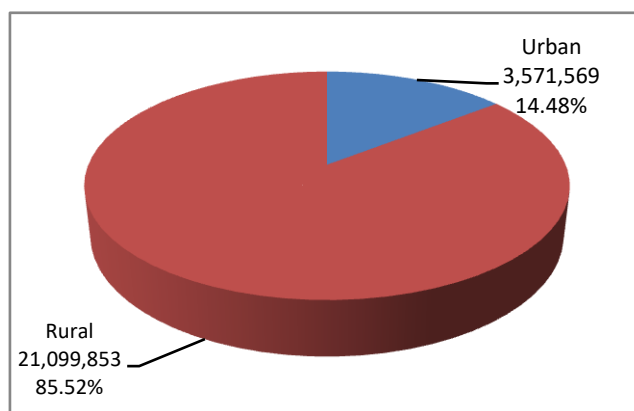
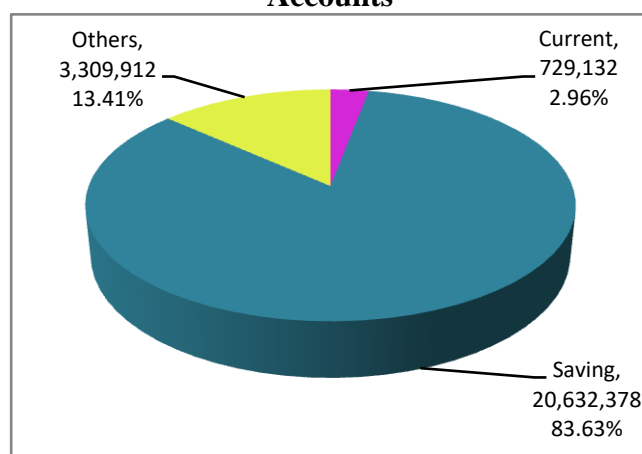


Figure 7 shows that 83.63% of the accounts are savings in nature while 2.96% are current and the remaining 13.41% are other accounts. The dominance of savings account indicates to the satisfactory level of saving habit among the rural people.

Figure 7: Category-wise Distribution of Accounts



3.3 Growth of Accounts

Figures 8, 9 and 10 show the growth in the number of agent banking accounts over the past quarters. As evident in the Figure 8, the number of agent banking accounts has grown by 2.46% 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 3.12% and 1.72% 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

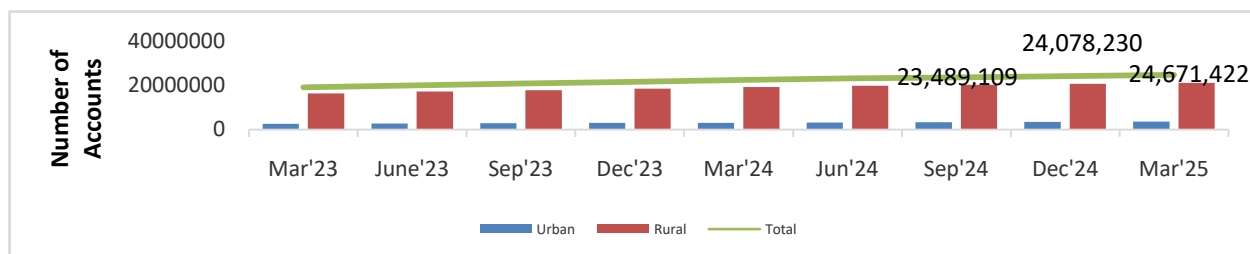


Figure 9: Gender-wise Growth of Accounts

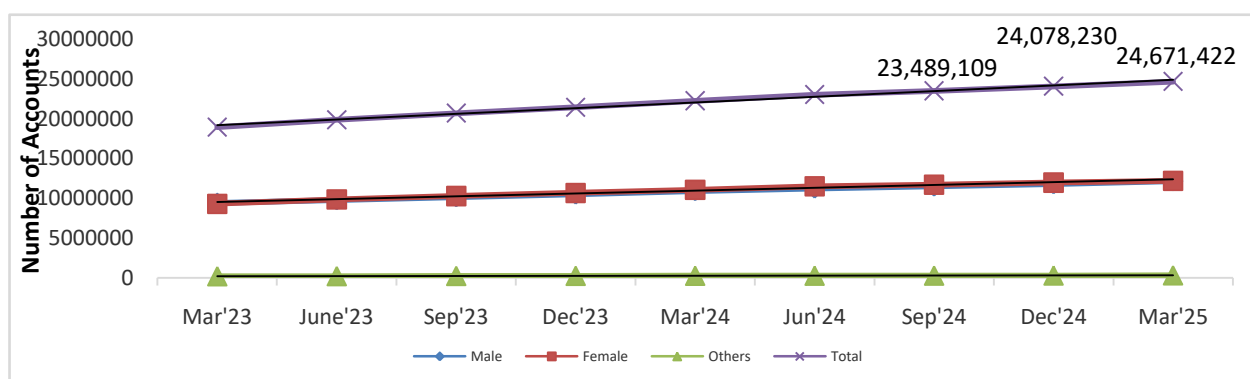
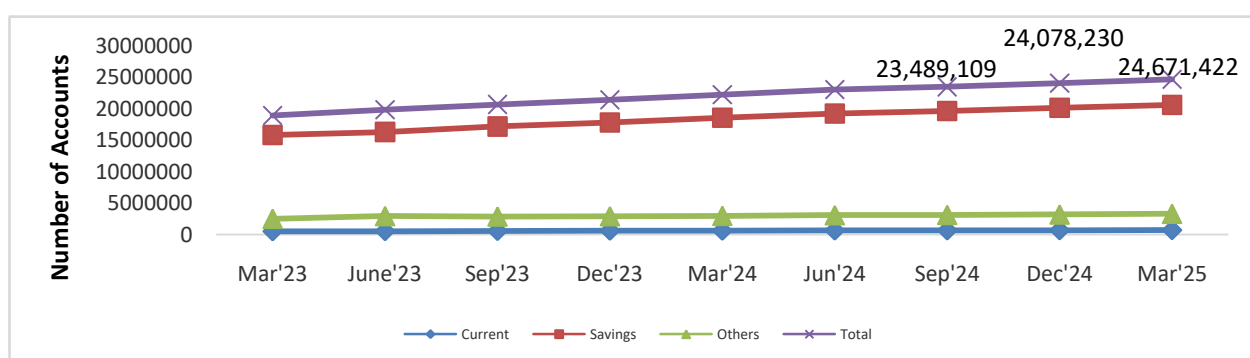


Figure 10: Category-wise Growth of Accounts



4. Deposit in Agent Banking Accounts

4.1 Deposit

At the end of March 2025, the total amount of deposit through agent banking reaches BDT 429,633.08 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 (80.91%) has been collected from the rural areas. Figure 12 shows that deposit in male customers' accounts (57.14%) is significantly higher than that of female customers (38.74%). In addition, Figure 13 indicates that savings accounts comprise of 43.06% of the total deposit while other categories of accounts including institutions and term deposit comprise of 51.28% of the total deposit and current accounts comprise of 5.66% of the total deposit.

Figure 11: Area-wise Distribution of Deposit

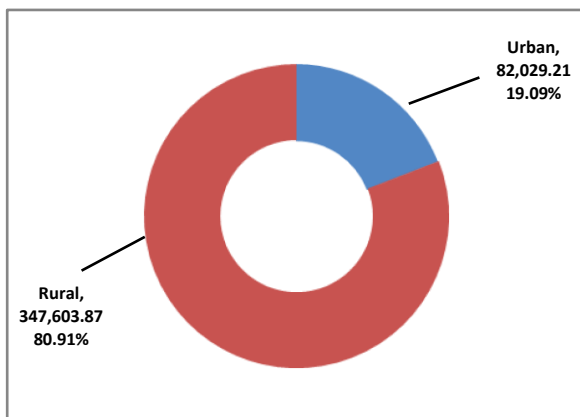


Figure 12: Gender-wise Distribution of Deposit

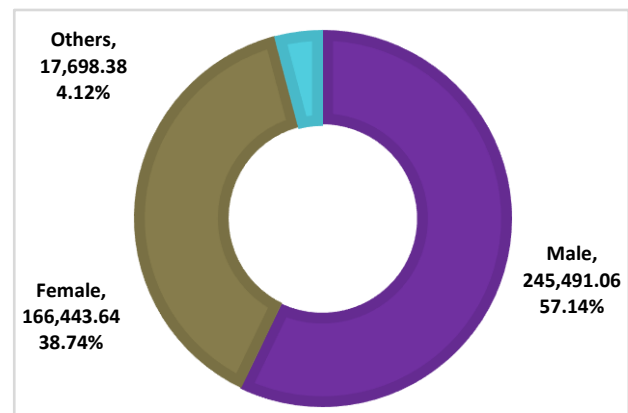
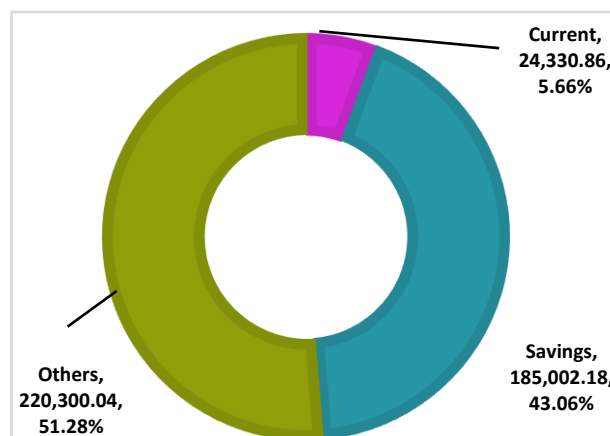


Figure 13: Category-wise Distribution of Deposit



4.3 Growth of Deposit

Figures 14, 15 and 16 illustrate the trend in deposit accumulation. In March 2025 quarter, the deposit through agent banking has increased by 2.40% since December 2024 quarter.

Figure 14: Trend of Deposit by Areas

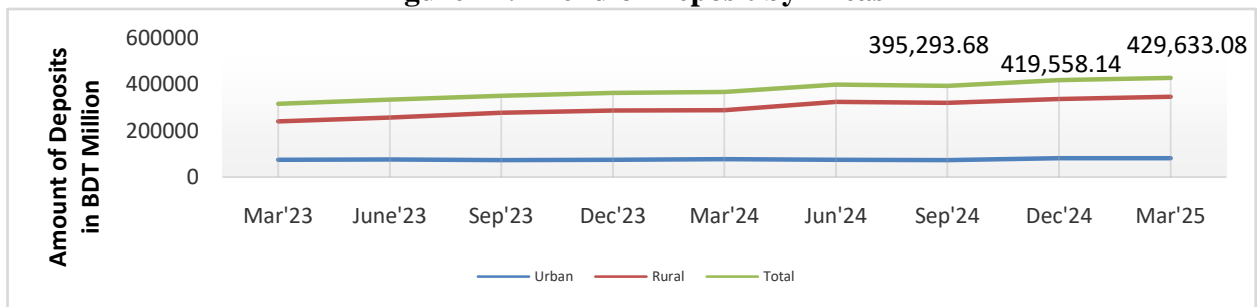


Figure 15: Trend of Deposit by Gender

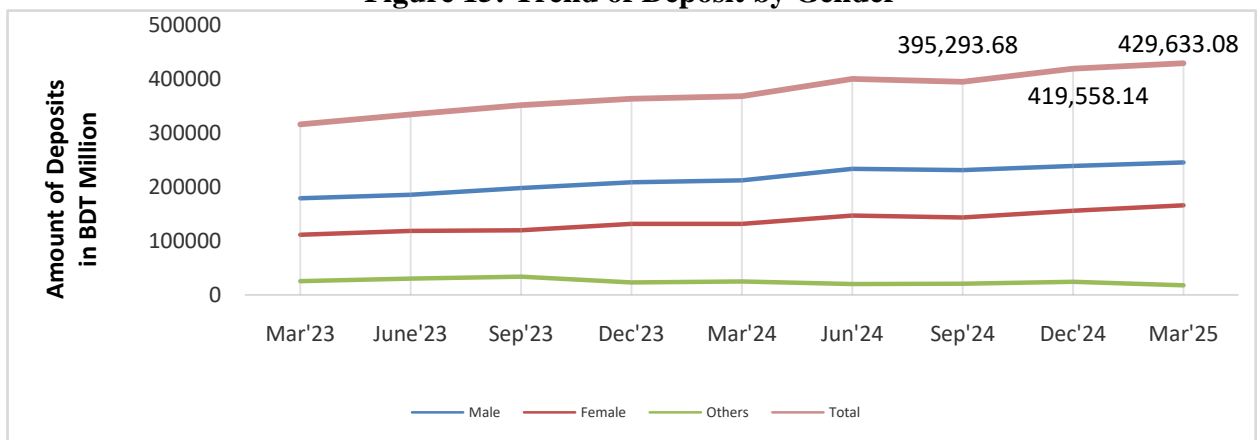
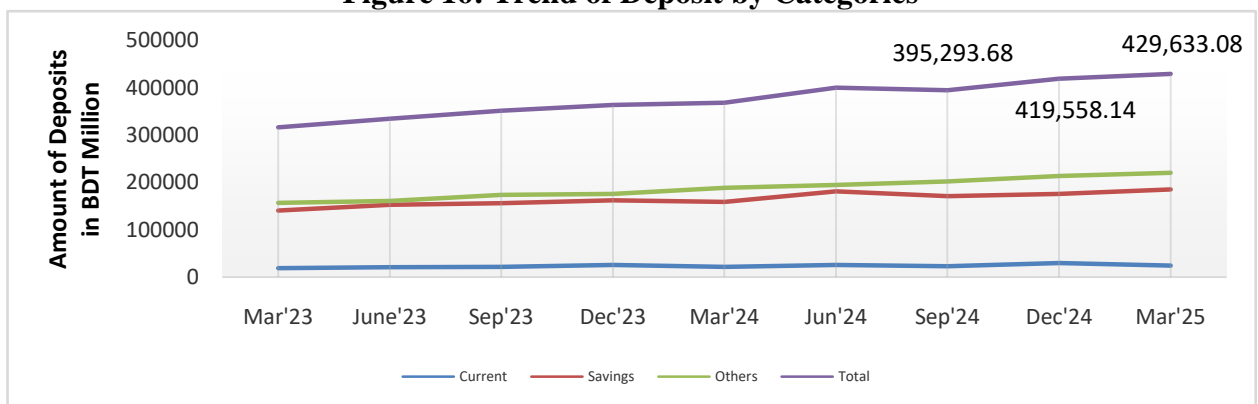


Figure 16: Trend of Deposit by Categories

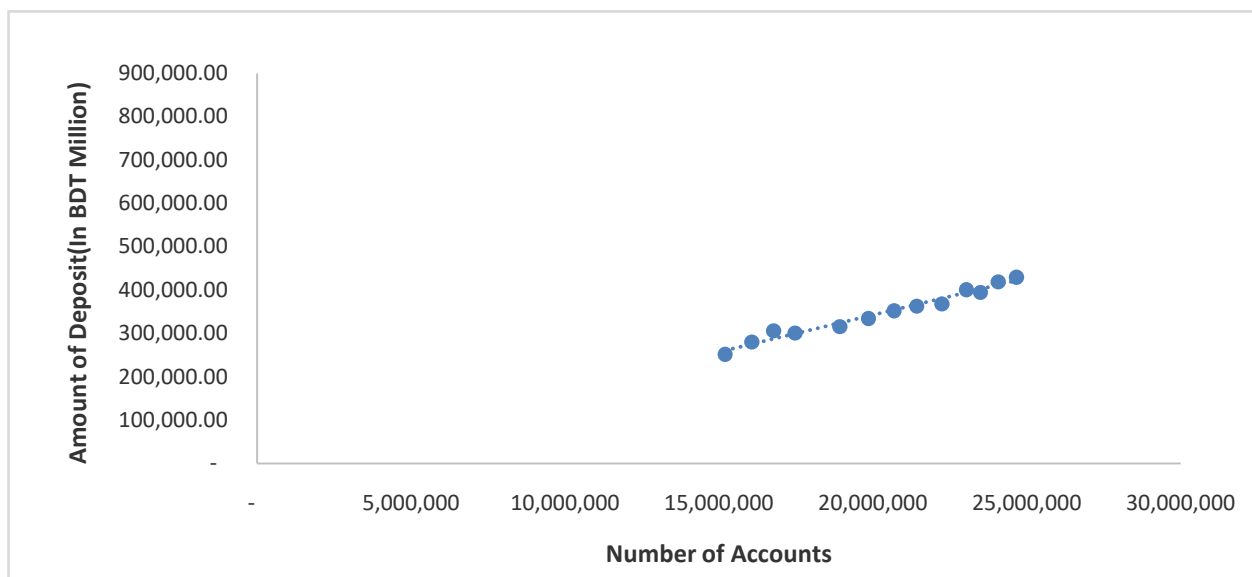


Remarkably, deposit in the rural areas has increased by 2.98% while the deposit in the urban areas has increased by 0.01% over the previous quarter. Deposit from the male customers has increased by 2.65% while deposit from the female customers has increased by 6.56%. Comparatively more increase in deposit from female customers has narrowed 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 March 2023, the number of agent banking accounts was 18,934,153 and the total amount of deposit was BDT 316,415.02 million. In March 2024, the number of accounts increased by 17.51% to 22,250,305 and the amount of deposit increased by 16.52% to BDT 368,700.31 million. In March 2025, the number of accounts has increased by 10.88% to 24,671,422 and the amount of deposit has grown by 16.53% to BDT 429,633.08 million. Over the past two years, the number of accounts has increased by 30.30% whereas the amount of deposit has scaled up by 35.78%. 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 March 2025, the lending through agent banking rises to BDT 266,379.20 million. The volume of the total loan has increased by 10.86% 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 2025, rural customers have received BDT 171,510.18 million (64.39%) 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

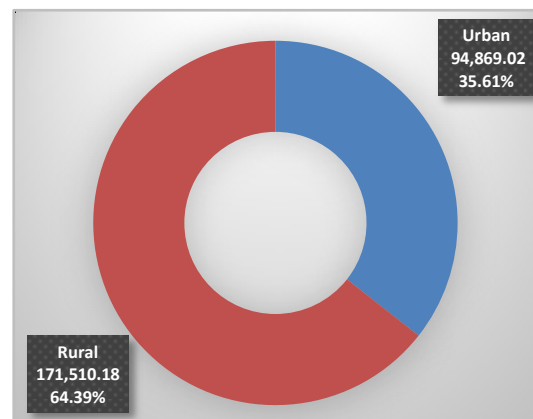


Figure 19: Gender-wise Distribution of Loans

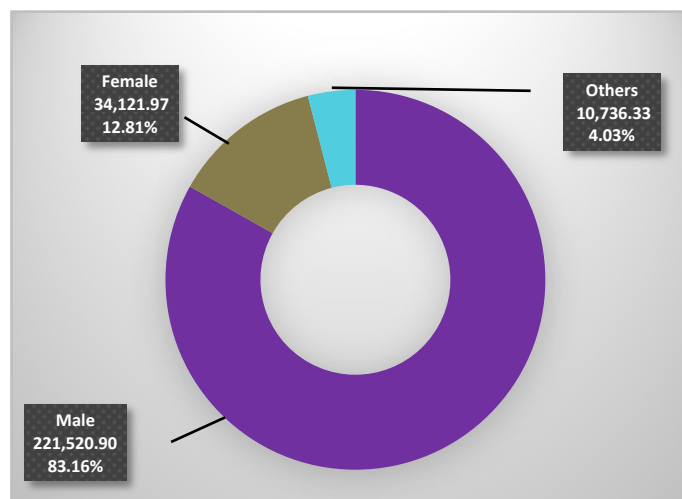


Figure 19 shows the gender-wise distribution of lending through agent banking. As of March 2025, male borrowers have received BDT 221,520.90 million (83.16%) of the total loan compared to female borrowers who have received only BDT 34,121.97 million (12.81%). This figure potentially indicates female 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 10.86% over the December 2024 quarter. Figure 20 and 21 show the growth of lending

by areas and by gender respectively. Growth of lending in rural areas has been recorded as 10.74%. 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

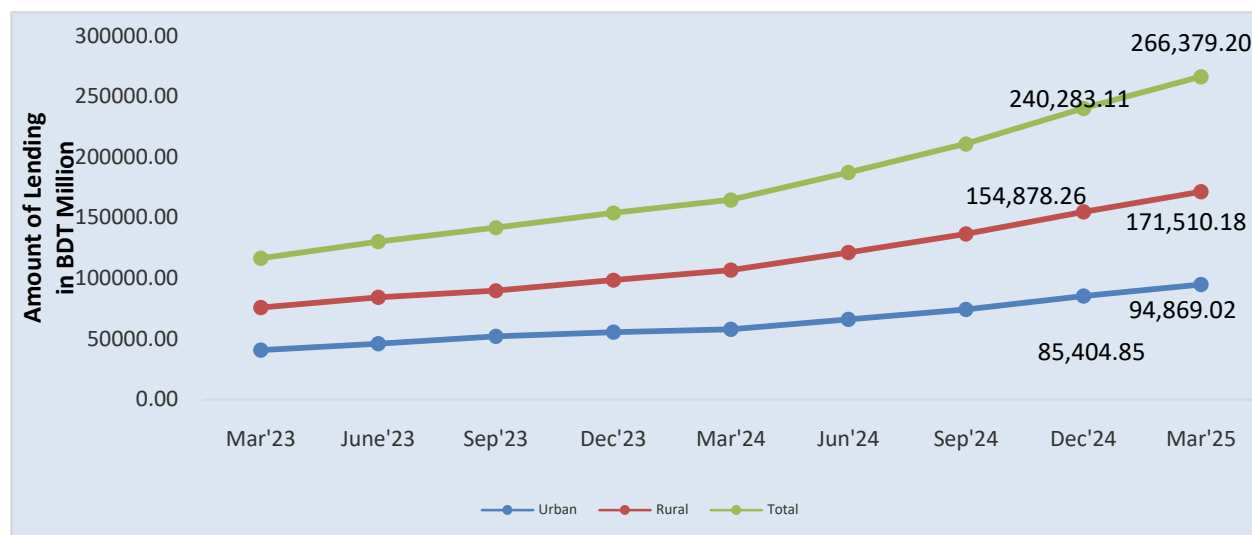
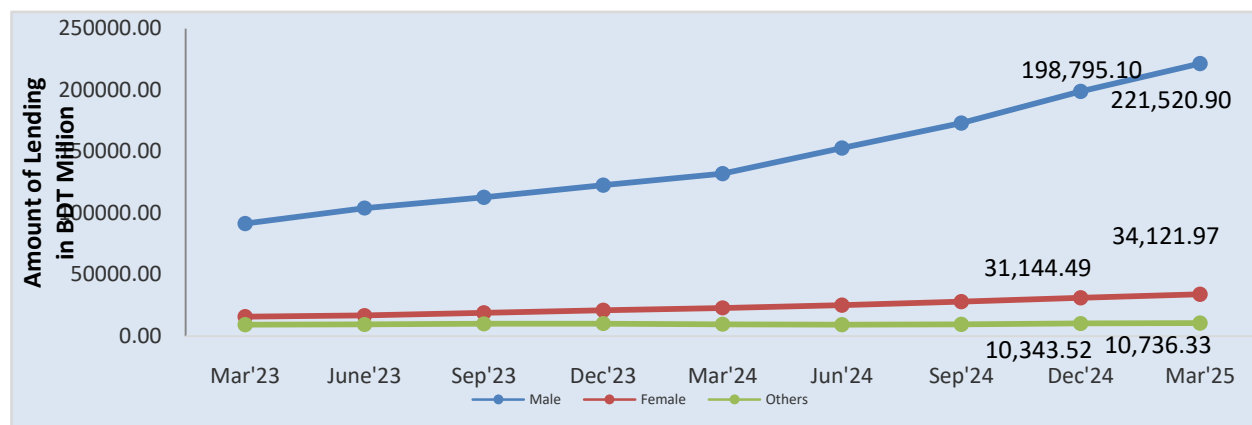


Figure 21: Gender-wise Growth of Lending

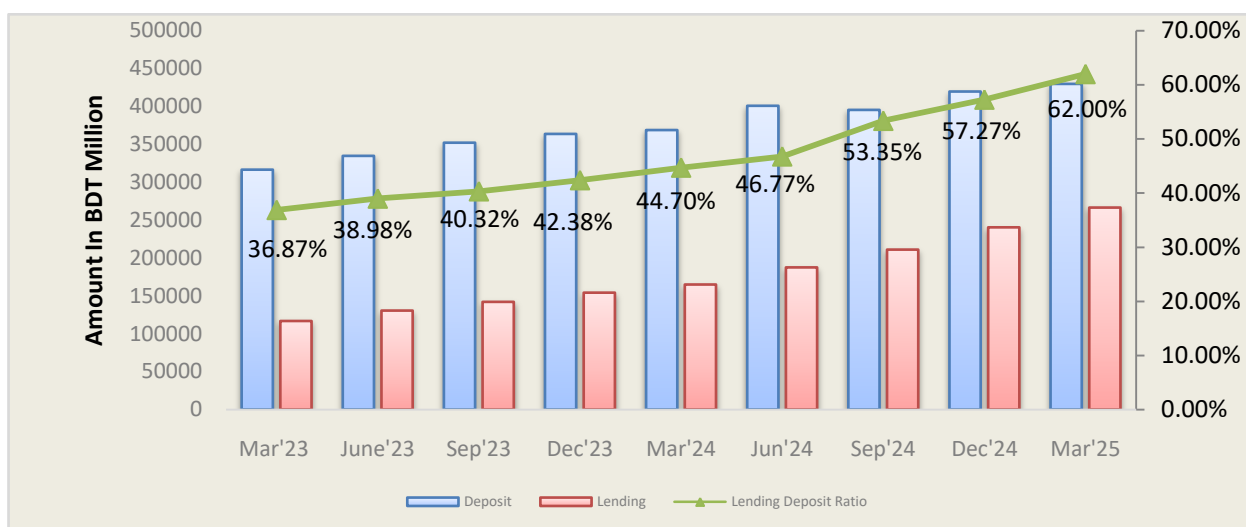


5.4 Lending against Deposit

Figure 22 indicates that the loan to deposit ratio in agent banking is only 62.00% in the March 2025 quarter. In the last quarter, the ratio was 57.27%. Increase in loan to deposit ratio compared to the last quarter indicates that investment through agent outlets is gradually getting momentum. However, in this quarter only 23 banks out of 31 have distributed loan through agent banking. The low lending to deposit ratio indicates that agent banking window is serving banks' purpose more on deposit collection than lending. Again, loan to deposit ratio in rural area is 49.34% which was 45.88% 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

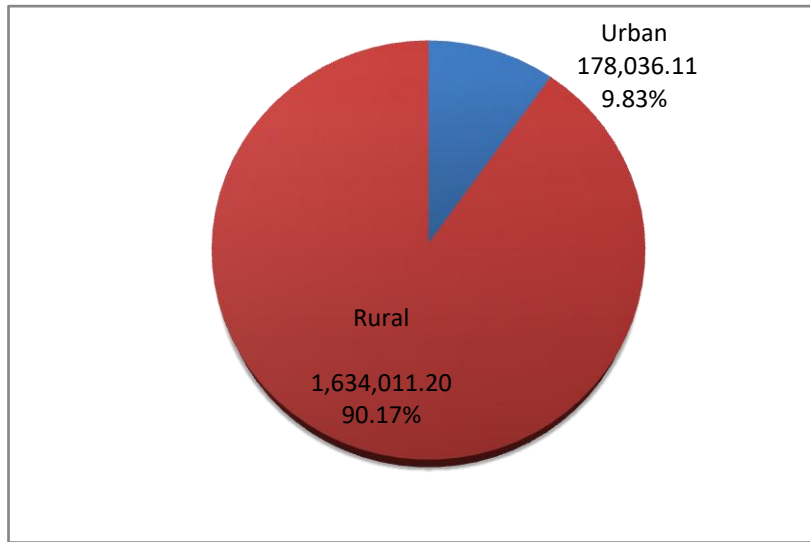
6.1 Inward Remittances

At the end of March 2025, the amount of inward remittances through agent banking rises to BDT 1,812,047.31 million. It has increased by 4.51% over the December 2024 quarter. This increase in inward remittances through agent banking is supposed to be a positive outcome of the government's initiative of providing 2.5% cash incentive on inward remittances. Moreover, banks' financial literacy campaigns focusing on the theme 'Enhance Social Awareness to send Remittance through Legal Channel', announced by Bangladesh Bank since January 2023 is expected to have a positive impact on remittance inflow. Agents are contributing promisingly in this regard since customers are likely to get doorstep banking services within shortest possible time. Thus, Agent Banking is becoming popular channel for inward remittance distribution. Bank-wise distribution of inward remittance is given in Appendix-5.

6.2 Area-wise Distribution of Inward Remittances

Figure 23 illustrates that rural population has received 90.17% 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.

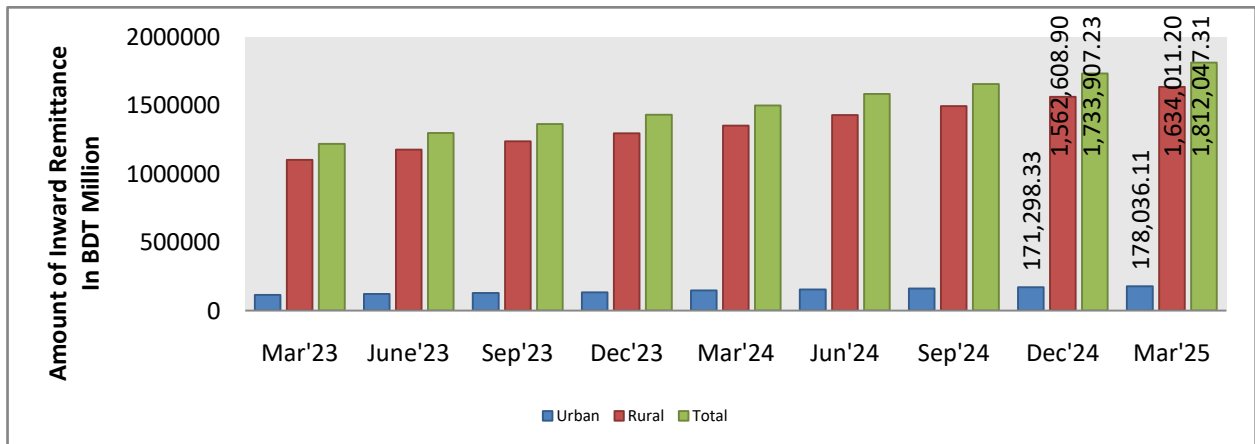
Figure 23: Area-wise Distribution of Inward Remittance



6.3 Growth of Inward Remittances

Figure 24 shows the growth of inward remittances through agent banking. In December 2024 quarter, the amount of inward remittances collected and disbursed by agents has increased by 4.51% over the previous quarter. In the current quarter, BDT 78,140.08 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

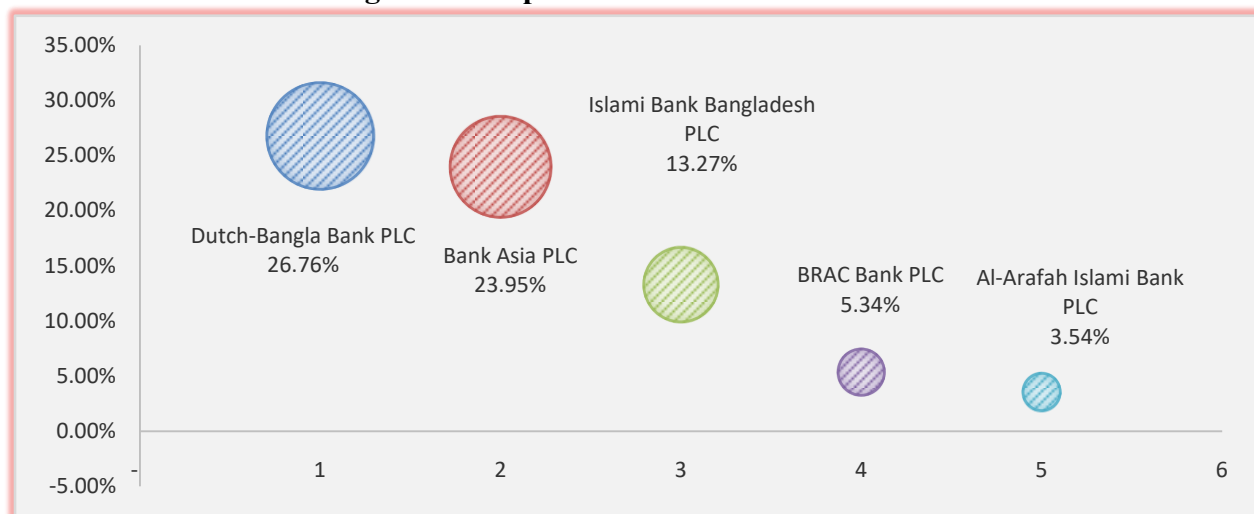


7. Top Five Banks engaged in Agent Banking

7.1 In terms of Outlet Distribution

As of March 2025, top five banks have established 72.87% of the total agent outlets. Dutch-Bangla Bank PLC has ranked the top with 5,625 outlets, comprising 26.76% of the total outlets (Figure 25) under operation.

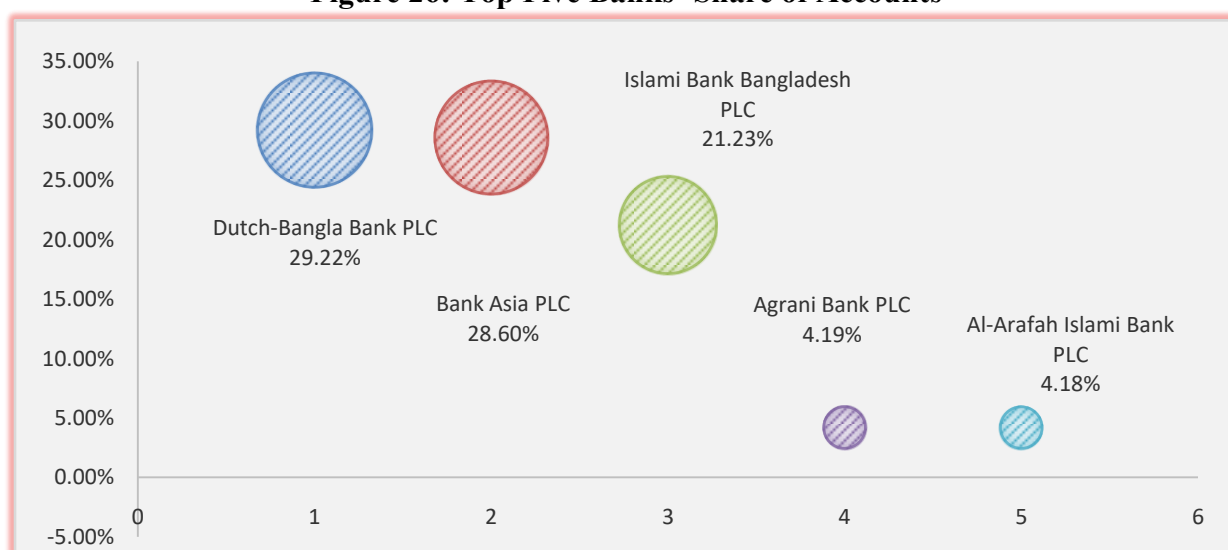
Figure 25: Top Five Banks' Share of Outlets



7.2 In terms of Account number

As of March 2025, top five Banks have opened 87.42% of the total accounts opened through agent banking. Dutch Bangla Bank PLC has opened the highest number of 7,209,119 accounts, comprising 29.22% of the total accounts (Figure 26). This bank has opened 154,971 new accounts in this quarter.

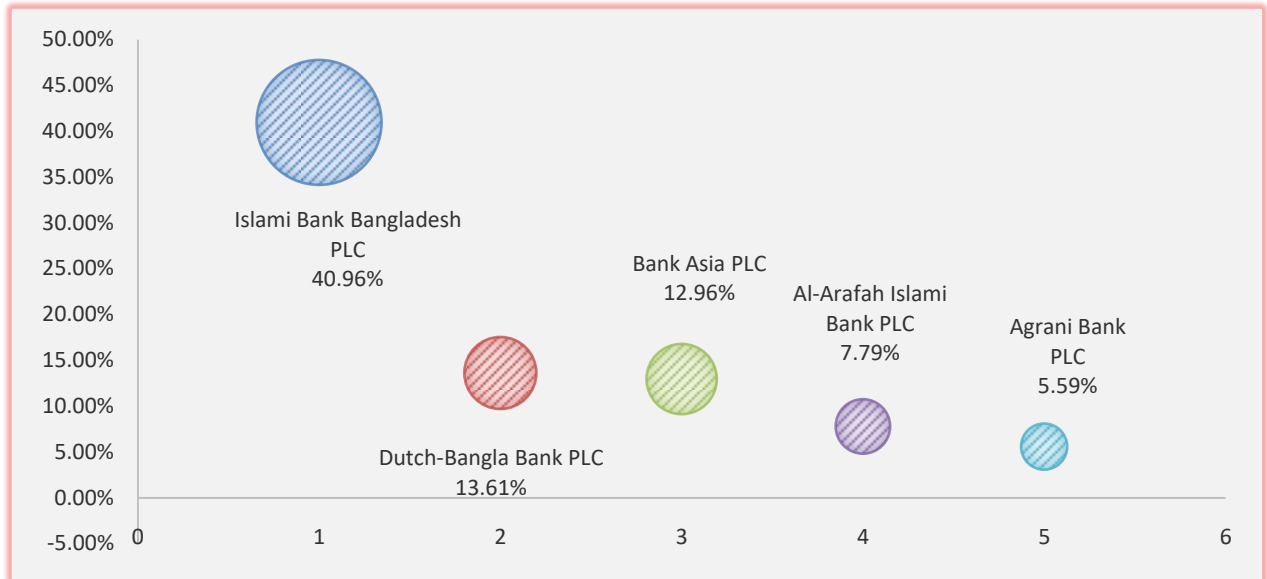
Figure 26: Top Five Banks' Share of Accounts



7.3 In terms of Deposit Collection

As of March 2025, top five banks have secured 80.90% share of the total amount of deposit accumulated through agent banking. Islami Bank Bangladesh PLC has ranked top in this list, with 40.96% of the total deposit (Figure 27) amounting BDT 175,991.96 million followed by the Dutch-Bangla Bank PLC with 13.61% of the total deposit.

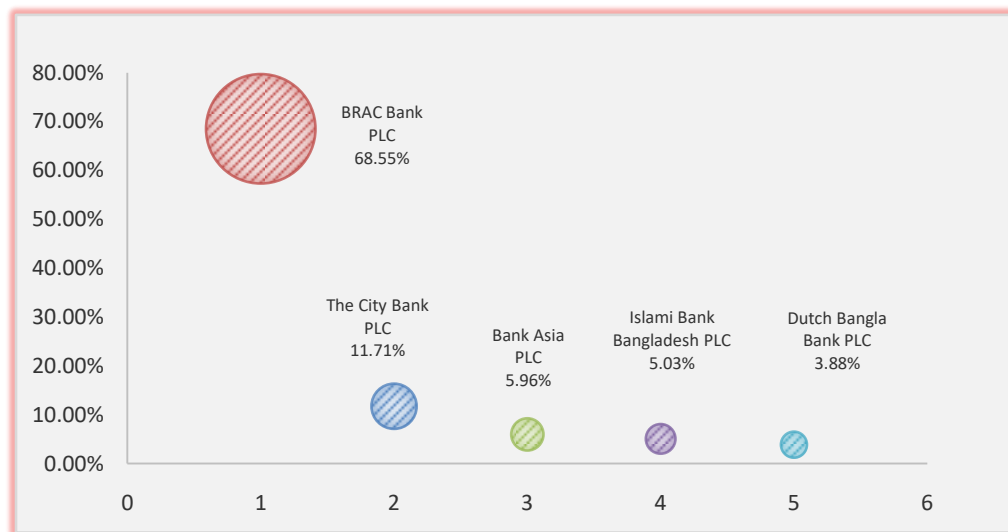
Figure 27: Top Five Banks' Share of Deposit



7.4 In terms of Lending

The top five banks have carried out 95.13% of the total lending through agent banking till March 2025. BRAC Bank PLC has ranked the top with the largest volume of lending amounting to BDT 182,594.89 million, which is 68.55% of the total loans disbursed through agent banking (Figure 28).

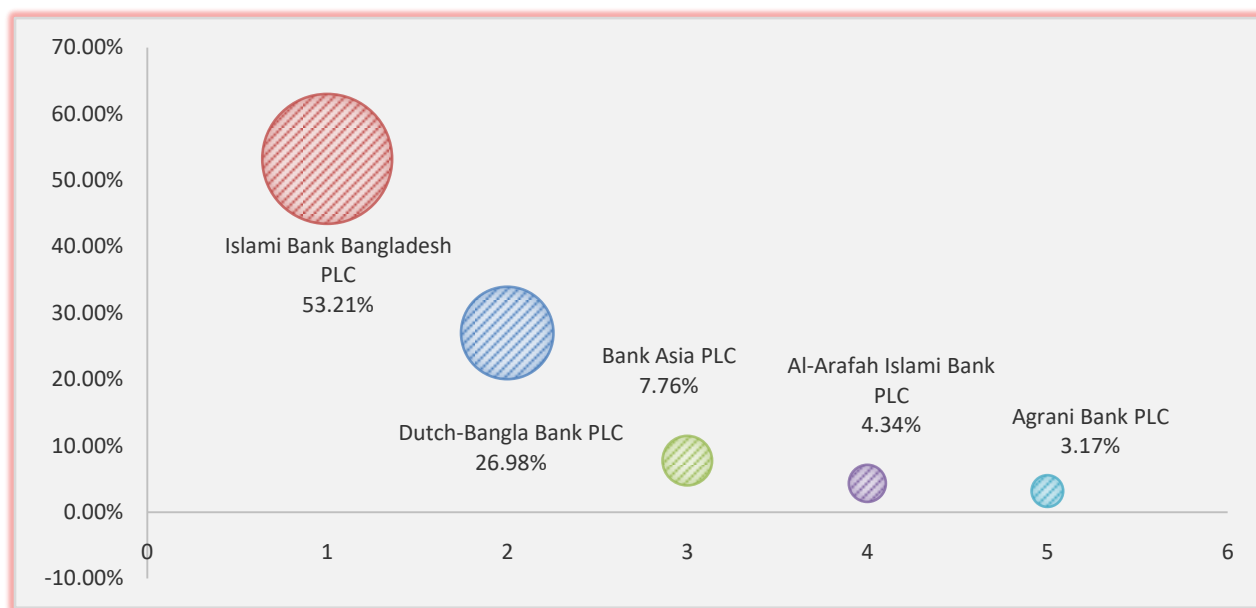
Figure 28: Top Five Banks' Share of Lending



7.5 In terms of Distribution of Inward Remittances

The top five banks have 95.46% share of the total inward remittances distributed through agent banking till March 2025. Islami Bank Bangladesh PLC ranks the top with BDT 964,272.94 million, which is 53.21% 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	56	131	187	59	143	202
2	Agrani Bank PLC	32	508	540	32	508	540
3	Al-Arafah Islami Bank PLC	103	427	530	90	655	745
4	Bank Asia PLC	480	4,469	4,949	483	4,553	5,036
5	BRAC Bank PLC	206	816	1,022	225	898	1,123
6	Dutch-Bangla Bank PLC	593	450	1,043	1,076	4,549	5,625
7	Eastern Bank PLC	41	61	102	37	81	118
8	Exim Bank Limited	3	3	6	3	5	8
9	First Security Islami Bank PLC	14	95	109	14	95	109
10	Global Islami Bank PLC	10	10	20	9	11	20
11	Islami Bank Bangladesh PLC	181	2,609	2,790	181	2,609	2,790
12	Jamuna Bank PLC	12	34	46	12	34	46
13	Meghna Bank PLC	14	21	35	16	20	36
14	Mercantile Bank PLC	34	154	188	34	154	188
15	Midland Bank Limited	25	89	114	26	110	136
16	Modhumoti Bank PLC	36	597	633	38	603	641
17	Mutual Trust Bank PLC	54	121	175	51	133	184
18	NRB Bank Limited	4	306	310	5	308	313
19	NRB Commercial Bank PLC	53	564	617	62	568	630
20	One Bank PLC	65	203	268	66	204	270
21	Padma Bank PLC	1	0	1	2	4	6
22	Prime Bank PLC	43	109	152	42	110	152
23	Shahjalal Islami Bank PLC	34	87	121	34	87	121
24	Social Islami Bank PLC	58	305	363	55	313	368
25	Sonali Bank PLC	9	161	170	9	161	170
26	South Bangla Agri & Com Bank PLC	8	26	34	8	26	34
27	South East Bank PLC	14	111	125	14	115	129
28	Standard Bank Limited	0	11	11	0	11	11
29	The City Bank PLC	115	301	416	122	304	426
30	The Premier Bank PLC	47	88	135	70	131	201
31	United Commercial Bank PLC	131	495	626	127	518	645
Grand Total		2,476	13,362	15838	3,002	18,021	21023
Percentage		15.63%	84.37%	100%	14.28%	85.72%	100%

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

Appendix-2: Summary of Accounts

Sl No.	Bank Name	No. of Account								
		Urban	Rural	Male	Female	Others	Current	Saving	Others	Total
1	AB Bank PLC	21,766	59,604	49,004	32,366	0	4,859	60,442	16,069	81,370
2	Agrani Bank PLC	42,084	991,814	470,239	563,659	0	28,180	931,612	74,106	1,033,898
3	Al-Arafah Islami Bank PLC	110,371	922,858	529,068	487,560	16,601	24,647	860,857	147,725	1,033,229
4	Bank Asia PLC	672,538	6,382,826	2,460,434	4,512,185	82,745	159,418	6,653,294	242,652	7,055,364
5	BRAC Bank PLC	141,640	373,292	223,190	106,234	185,508	211,399	167,120	136,413	514,932
6	Dutch-Bangla Bank PLC	1,794,965	5,414,154	4,284,654	2,924,465	0	82,462	6,541,800	584,857	7,209,119
7	Eastern Bank PLC	25,093	64,096	62,235	26,954	0	7,952	65,749	15,488	89,189
8	Exim Bank Limited	2,142	2,919	2,938	2,123	0	74	3,226	1,761	5,061
9	First Security Islami Bank PLC	5,494	121,094	65,815	60,773	0	3,844	97,227	25,517	126,588
10	Global Islami Bank PLC	1,366	1,706	1,758	1,168	146	90	2,115	867	3,072
11	Islami Bank Bangladesh PLC	355,274	4,881,869	2,964,569	2,272,574	0	109,483	3,251,723	1,875,937	5,237,143
12	Jamuna Bank Limited	5,264	15,512	12,205	8,571	0	1,145	16,106	3,525	20,776
13	Meghna Bank Limited	2,166	722	1,098	822	968	885	1,221	782	2,888
14	Mercantile Bank PLC	6,353	58,563	39,424	25,492	0	2,935	46,469	15,512	64,916
15	Midland Bank Limited	7,350	42,663	24,287	24,621	1,105	1,234	42,278	6,501	50,013
16	Modhumoti Bank PLC	50,338	336,354	68,506	318,186	0	2,298	384,394	0	386,692
17	Mutual Trust Bank PLC	32,193	103,577	69,652	55,279	10,839	7,787	116,980	11,003	135,770
18	NRB Bank Limited	1,586	43,192	16,864	27,070	844	1,083	39,471	4,224	44,778
19	NRB Commercial Bank PLC	9,830	237,029	78,796	167,850	213	413	244,843	1,603	246,859
20	One Bank PLC	10,157	53,986	36,042	25,941	2,160	2,924	52,437	8,782	64,143
21	Padma Bank Limited	1,145	2,086	1,248	1,953	30	90	3,109	32	3,231
22	Prime Bank Limited	6,042	28,158	18,917	14,337	946	3,070	29,035	2,095	34,200
23	Shahjalal Islami Bank PLC	8,283	32,321	22,666	17,274	664	763	29,879	9,962	40,604
24	Social Islami Bank PLC	28,779	279,174	157,674	150,157	122	4,214	250,528	53,211	307,953
25	Sonali Bank PLC	2,071	54,423	30,829	25,665	0	1,066	49,875	5,553	56,494
26	South Bangla Agri & Comm. Bank Ltd.	374	2,336	1,484	1,005	221	227	2,172	311	2,710
27	South East Bank Limited	5,454	67,457	43,022	27,589	2,300	2,470	60,427	10,014	72,911
28	Standard Bank Limited	0	14,655	6,629	7,290	736	1,024	10,927	2,704	14,655
29	The City Bank PLC	141,555	254,331	234,357	150,330	11,199	43,924	324,538	27,424	395,886
30	The Premier Bank PLC	22,498	51,233	40,658	31,798	1,275	1,312	66,796	5,623	73,731
31	United Commercial Bank PLC	57,398	205,849	138,637	117,133	7,477	17,860	225,728	19,659	263,247
Grand Total		3,571,569	21,099,853	12,156,899	12,188,424	326,099	729,132	20,632,378	3,309,912	24,671,422

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	573.48	1,887.06	1,407.53	1,053.01	0.00	127.95	727.59	1,605.00	2,460.54
2	Agrani Bank PLC	8,862.51	15,153.85	6,660.75	17,355.61	0.00	4,031.45	11,774.30	8,210.61	24,016.36
3	Al-Arafah Islami Bank PLC	6,055.70	27,400.73	18,306.29	12,780.38	2,369.76	893.59	11,532.28	21,030.56	33,456.43
4	Bank Asia PLC	9,492.97	46,185.28	27,031.64	25,295.46	3,351.15	1,926.11	26,326.72	27,425.42	55,678.25
5	BRAC Bank PLC	6,743.91	13,886.60	11,967.90	3,757.87	4,904.74	5,321.98	2,522.44	12,786.09	20,630.51
6	Dutch-Bangla Bank PLC	15,213.58	43,253.38	39,193.76	18,380.97	892.23	1,705.65	42,391.34	14,369.97	58,466.96
7	Eastern Bank PLC	2,418.92	2,676.42	4,143.38	951.96	0.00	781.23	1,244.07	3,070.04	5,095.34
8	Exim Bank Limited	237.07	95.80	293.43	39.44	0.00	3.36	56.62	272.89	332.87
9	First Security Islami Bank PLC	249.59	3,064.20	2,286.57	1,027.22	0.00	30.51	693.04	2,590.24	3,313.79
10	Global Islami Bank PLC	76.41	59.15	77.81	47.68	10.07	0.70	16.17	118.69	135.56
11	Islami Bank Bangladesh PLC	13,594.89	162,397.07	105,065.26	70,926.70	0.00	5,549.86	74,184.66	96,257.44	175,991.96
12	Jamuna Bank Limited	392.02	693.40	772.16	313.26	0.00	70.04	208.89	806.49	1,085.42
13	Meghna Bank Limited	684.99	128.69	95.18	31.90	686.60	65.33	18.72	729.63	813.68
14	Mercantile Bank PLC	54.51	588.69	408.01	235.19	0.00	43.14	234.67	365.39	643.20
15	Midland Bank Limited	253.80	649.81	401.38	270.44	231.79	37.45	221.87	644.29	903.61
16	Modhumoti Bank PLC	105.65	1,155.10	384.12	876.63	0.00	45.68	1,215.07	0.00	1,260.75
17	Mutual Trust Bank PLC	1,398.85	2,946.99	1,754.54	1,240.44	1,350.86	192.18	1,250.21	2,903.45	4,345.84
18	NRB Bank Limited	14.85	758.65	413.28	336.26	23.96	11.77	238.35	523.38	773.50
19	NRB Commercial Bank PLC	1,776.72	1,373.74	1,260.18	1,827.27	63.01	1.61	567.98	2,580.87	3,150.46
20	One Bank PLC	1,063.96	1,701.61	1,569.95	764.93	430.69	182.94	748.52	1,834.11	2,765.57
21	Padma Bank Limited	50.42	4.79	0.56	0.59	54.06	4.05	1.16	50.00	55.21
22	Prime Bank Limited	491.84	329.27	271.66	157.26	392.19	145.84	166.17	509.10	821.11
23	Shahjalal Islami Bank PLC	132.56	553.42	396.17	260.92	28.89	11.49	279.94	394.55	685.98
24	Social Islami Bank PLC	1,125.24	5,672.57	4,681.15	2,107.19	9.47	38.81	1,544.13	5,214.87	6,797.81
25	Sonali Bank PLC	31.14	622.57	352.84	300.87	0.00	12.51	441.30	199.90	653.71
26	South Bangla Agri & Com Bank	225.06	78.95	46.42	33.51	224.08	8.29	18.47	277.25	304.01
27	South East Bank Limited	105.53	2,038.83	1,248.19	667.74	228.43	171.43	792.58	1,180.35	2,144.36
28	Standard Bank Limited	0.00	241.56	123.72	106.12	11.72	11.86	122.03	107.67	241.56
29	The City Bank PLC	3,748.85	5,167.10	4,381.39	2,558.38	1,976.18	1,446.93	2,934.75	4,534.27	8,915.95
30	The Premier Bank PLC	745.44	1,052.52	840.43	499.03	458.50	26.88	514.39	1,256.69	1,797.96
31	United Commercial Bank PLC	6,108.75	5,786.07	9,655.41	2,239.41	0.00	1,430.24	2,013.75	8,450.83	11,894.82
Total		82,029.21	347,603.87	245,491.06	166,443.64	17,698.38	24,330.86	185,002.18	220,300.04	429,633.08

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

Appendix-4: Summary of Lending

Amount of Lending (in BDT million)							
Sl No.	Bank Name	Location Based		Gender Based			Total
		Urban	Rural	Male	Female	Others	
1	AB Bank PLC	6.47	21.17	18.90	8.74	0.00	27.64
2	Agrani Bank PLC	18.80	636.74	451.01	204.53	0.00	655.54
3	Al-Arafah Islami Bank PLC	2,187.51	7,004.71	6,304.36	2,887.86	0.00	9,192.22
4	Bank Asia PLC	2,291.55	13,592.45	4,900.68	1,354.42	9,628.90	15,884.00
5	BRAC Bank PLC	69,801.93	112,792.96	166,459.76	16,135.13	0.00	182,594.89
6	Dutch-Bangla Bank PLC	2,854.39	7,479.84	7,159.05	3,175.18	0.00	10,334.23
7	Eastern Bank PLC	530.23	753.96	1,181.49	102.70	0.00	1,284.19
8	Exim Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00
9	First Security Islami Bank PLC	0.00	49.16	29.36	19.80	0.00	49.16
10	Global Islami Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
11	Islami Bank Bangladesh PLC	856.38	12,543.10	10,315.01	3,084.47	0.00	13,399.48
12	Jamuna Bank Limited	88.03	26.11	111.54	2.60	0.00	114.14
13	Meghna Bank Limited	579.95	145.65	2.25	0.00	723.35	725.60
14	Mercantile Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
15	Midland Bank Limited	88.84	41.67	38.25	10.76	81.50	130.51
16	Modhumoti Bank PLC	2.88	18.37	20.53	0.72	0.00	21.25
17	Mutual Trust Bank PLC	133.65	93.54	176.05	48.54	2.60	227.19
18	NRB Bank Limited	5.72	86.34	71.80	20.26	0.00	92.06
19	NRB Commercial Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
20	One Bank PLC	47.98	84.86	111.63	16.81	4.40	132.84
21	Padma Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00
22	Prime Bank Limited	0.00	0.41	0.41	0.00	0.00	0.41
23	Shahjalal Islami Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
24	Social Islami Bank PLC	1.42	0.47	1.25	0.64	0.00	1.89
25	Sonali Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
26	South Bangla Agri & Com Bank	1.12	7.56	2.18	6.50	0.00	8.68
27	Southeast Bank Limited	3.47	34.30	35.41	2.36	0.00	37.77
28	Standard Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00
29	The City Bank PLC	15,359.44	15,844.46	24,099.46	7,031.09	73.35	31,203.90
30	The Premier Bank PLC	8.07	228.72	8.73	5.83	222.23	236.79
31	United Commercial Bank PLC	1.19	23.63	21.79	3.03	0.00	24.82
Total		94,869.02	171,510.18	221,520.90	34,121.97	10,736.33	266,379.20

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	387.89	1,221.51	1,609.40
2	Agrani Bank PLC	837.95	56,629.07	57,467.02
3	Al-Arafah Islami Bank PLC	5,852.57	72,778.99	78,631.56
4	Bank Asia PLC	10,313.64	130,279.81	140,593.45
5	BRAC Bank PLC	7,605.13	36,150.80	43,755.93
6	Dutch-Bangla Bank PLC	88,083.98	400,769.21	488,853.19
7	Eastern Bank PLC	97.06	208.75	305.81
8	Exim Bank Limited	0.10	8.16	8.26
9	First Security Islami Bank PLC	11.66	1,337.53	1,349.19
10	Global Islami Bank PLC	30.17	85.95	116.12
11	Islami Bank Bangladesh PLC	55,163.77	909,109.17	964,272.94
12	Jamuna Bank Limited	10.51	263.01	273.52
13	Meghna Bank Limited	0.00	0.16	0.16
14	Mercantile Bank PLC	105.37	1,958.73	2,064.10
15	Midland Bank Limited	131.75	1,056.97	1,188.72
16	Modhumoti Bank PLC	8.88	215.89	224.77
17	Mutual Trust Bank PLC	735.95	6,170.03	6,905.98
18	NRB Bank Limited	4.28	886.54	890.82
19	NRB Commercial Bank PLC	0.00	1.05	1.05
20	One Bank PLC	33.08	709.51	742.59
21	Padma Bank Limited	0.00	0.00	0.00
22	Prime Bank Limited	0.35	13.72	14.07
23	Shahjalal Islami Bank PLC	169.75	1,571.75	1,741.50
24	Social Islami Bank PLC	1.28	49.97	51.25
25	Sonali Bank PLC	18.89	75.56	94.45
26	South Bangla Agri & Com Bank	0.34	4.61	4.95
27	Southeast Bank Limited	86.03	1,723.31	1,809.34
28	Standard Bank Limited	0.00	8.12	8.12
29	The City Bank PLC	8,333.13	10,579.90	18,913.03
30	The Premier Bank PLC	6.04	49.75	55.79
31	United Commercial Bank PLC	6.56	93.67	100.23
Total		178,036.11	1,634,011.20	1,812,047.31

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