

Quarterly Report
On
Agent Banking

January- March 2022



Financial Inclusion Department
Bangladesh Bank
Head Office, Dhaka

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Executive Summary

This quarterly report summarizes the progress of agent banking during March 2022 quarter. Amidst the COVID-19 pandemic, agent banking in Bangladesh has continued to grow in all dimensions. As of March 2022, 29 banks have taken part in agent banking activities through 19,530 outlets operated by 14,166 agents. The number of outlets and agents has grown by 1.47% and 1.53% respectively over the previous quarter. The number of accounts opened through agent banking reaches 15,193,146 of which, 7,445,291 (or 49.00%) belong to the female customers and 13,036,428 (85.80%) belong to the customers in the rural areas. At the end of March 2022, the amount of deposit in the agent banking accounts rises to BDT 251,649.63 million, while the lending and distribution of inward remittances through these accounts rise to BDT 64,214.57 million and BDT 847,150.68 million.

The number of accounts opened through agent banking has grown by 8.16% over the previous quarter. The persistent positive growth of agent banking accounts amidst Covid-19 pandemic indicates the surging demand of agent banking services across different segments of population. The share of female accounts opened through agent banking continues to increase (11.44% 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 and lending through agent banking has increased by 3.58% and 20.09% respectively, over the previous quarter. As evident from the data, lending to deposit ratio for the agent banking channel in this quarter is 25.52%. Despite the ratio has grown by 3.51 percentage point from the previous quarter, it is still not satisfactory. This is due to fact that most banks have yet to develop feasible infrastructures for lending and recovery through agent outlets. Bangladesh Bank is actively monitoring the banks to improve the ratio.

The amount of inward remittances distributed by the agent outlets has increased by 2.88% compared to the previous quarter. This remarkable increase of remittances through agent banking seems to be a positive outcome of a) cash incentive announced by the government, b) some banks' additional cash incentive on the inward remittances and c) 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 increasingly reaching the underprivileged segments of the population.

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. 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

	March 2021	December 2021	March 2022	Change	
				Y-to-Y	Q-to-Q
No. of Banks with License	28	29	29	1	0
No. of Banks in Agent Banking Operation	27	29	29	2	0
No. of Agents	12,345	13,952	14,166	1,821	214
No. of Outlets	16,421	19,247	19,530	3109	283
No. of Accounts	11,022,646	14,047,491	15,193,146	4170500	1145655
No. of Female Accounts	5,074,739	6,680,702	7,445,291	2370552	764589
Number of Rural Accounts	9,557,403	12,118,657	13,036,428	3479025	917771
Amount of Deposits (in BDT million)	178,223.86	242,941.85	251,649.63	73425.76	8707.77
Amount of Loan Disbursed (in BDT million)	25,010.05	53,469.83	64,214.57	39204.51	10744.73
Amount of Inward Remittance (in BDT million)	583,990.95	823,432.66	847,150.68	263,159.73	23,718.02

This quarterly report summarizes the latest state of the agent banking operations in Bangladesh as of March 2022 along with the progress since March 2021 and December 2021. 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 March 2022, the total number of agents and outlets reaches 14,166 and 19,530 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 agent banking was to bring geographically unbanked people under the umbrella of formal financial services. As of March 2022, 84.65% of the agents and 86.01% of the outlets are distributed in the rural areas; therefore the wide rural coverage of agent banking provides a positive indication of upholding the agenda of promoting financial inclusion.

Figure 1: Number of Agents

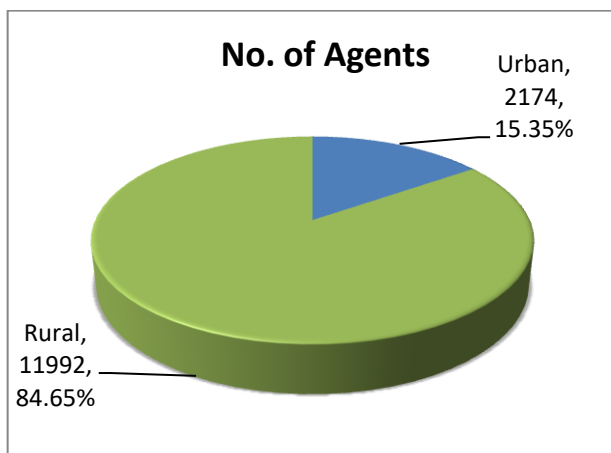
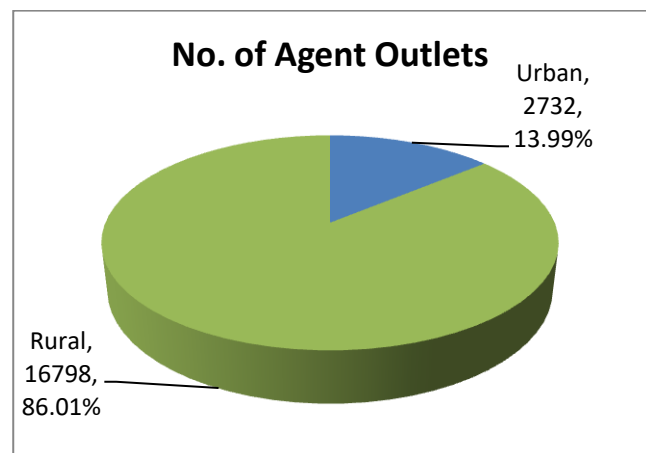


Figure 2: Number of Outlets



Moreover, the Prudential Guidelines mandate banks to maintain a minimum ratio of 3:1 for rural vs. urban agent 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 a steady growth of number of agents and outlets. Over the previous quarter, the growth of the agents and outlets has been recorded as 1.53% and 1.47% respectively. This growth is indicative of rural people's access to formal financial services. In addition, 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 areas.

Figure 3: Growth of Agents

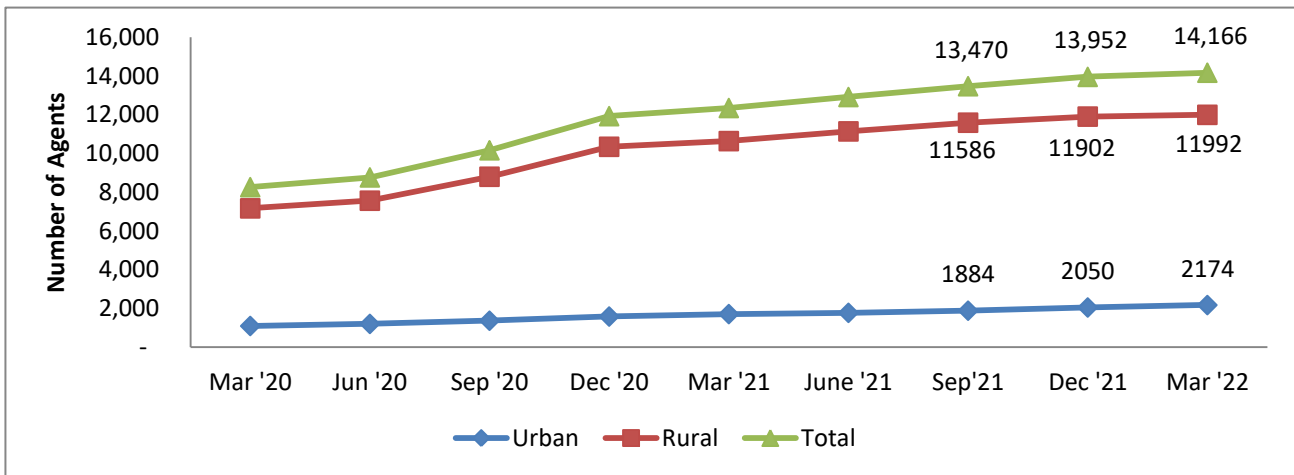
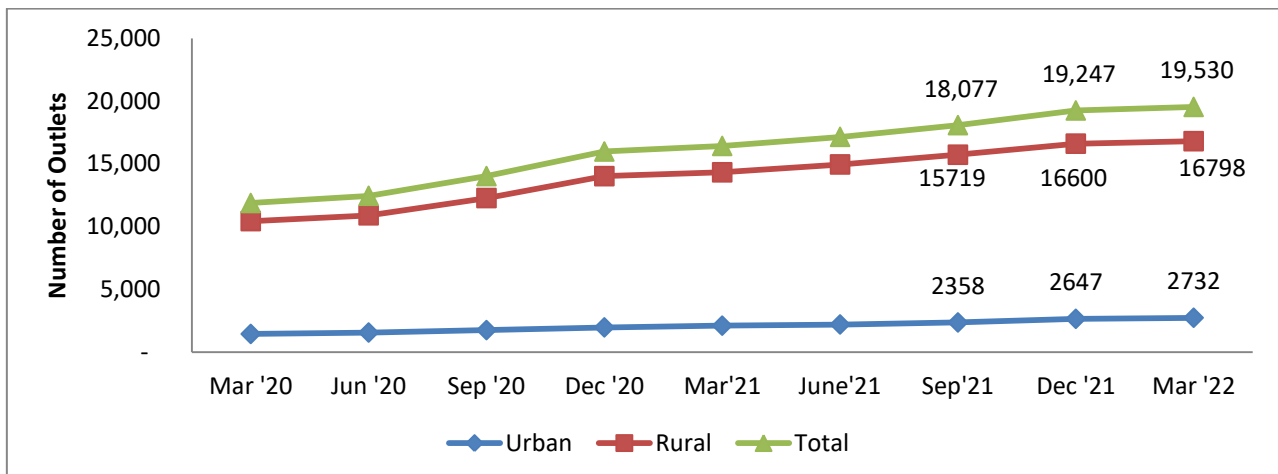


Figure 4: Growth of Outlets



3. Customer Penetration

3.1 Number of Accounts

At the end of March 2022, the total number of accounts opened through agent banking rises to 15,193,146. 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 49.00% of the total accounts. This indicates that the female customers are now having access to the formal financial services through agent banking. As shown in Figure 6, 85.80% of the total accounts are in the rural area. This indicates a huge impact of agent banking in rural areas.

Figure 5: Gender-wise Distribution of Accounts

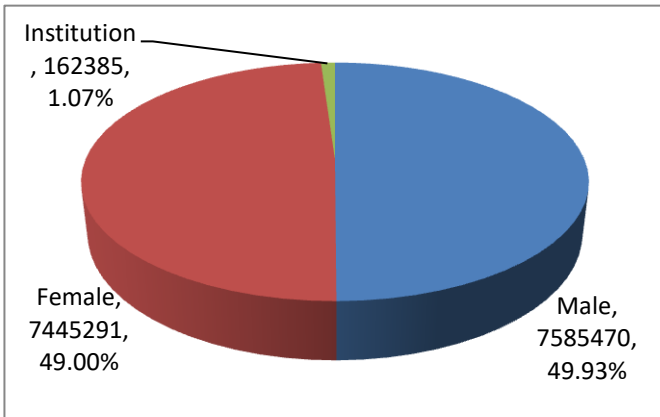


Figure 6: Area-wise Distribution of Accounts

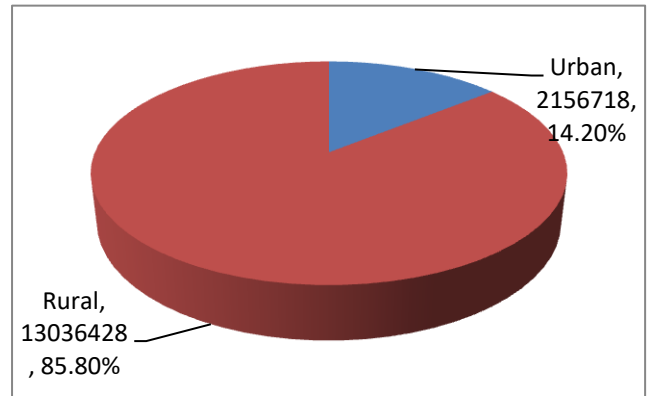
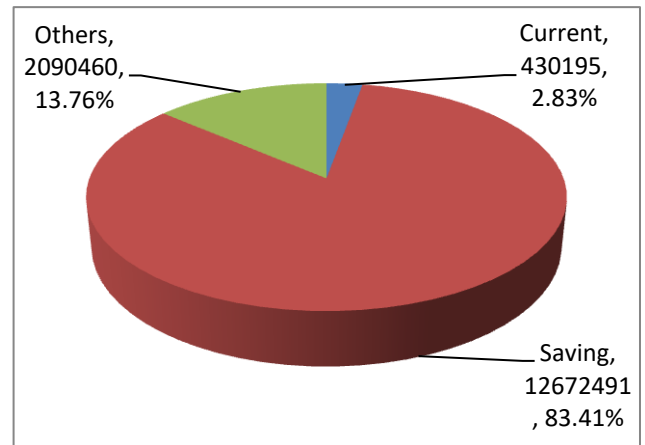


Figure 7 shows that savings and current accounts constitute 83.41% and 2.83% respectively of the total accounts opened through agent banking. The other accounts (including the institution accounts) constitute the remaining 13.76%. The majority share of savings account indicates that households rather than businesses tend to use agent banking services.

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 8.16% over the previous quarter. The persistent positive growth of agent banking accounts even amidst Covid-19 pandemic in the previous 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 4.91% and 11.44% 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 8: Area-wise Growth of Accounts

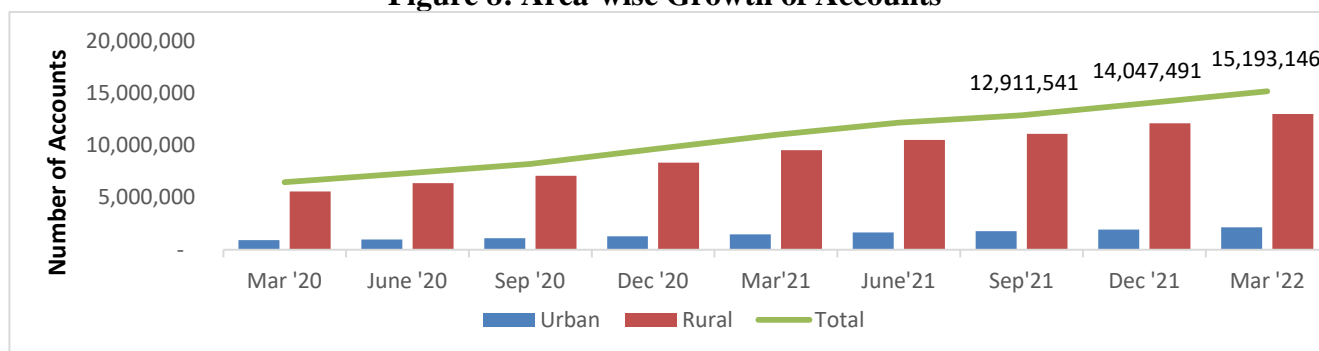


Figure 9: Gender-wise Growth of Accounts

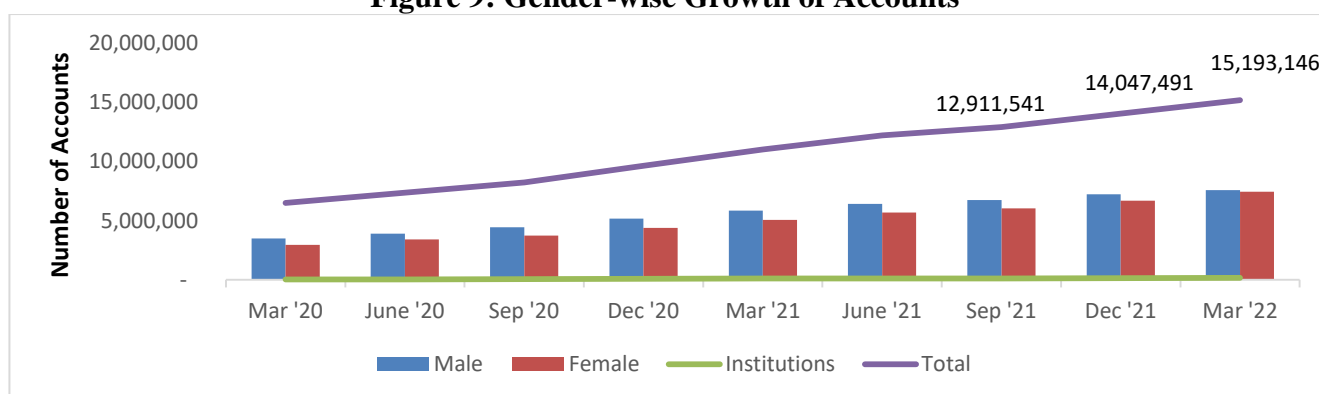
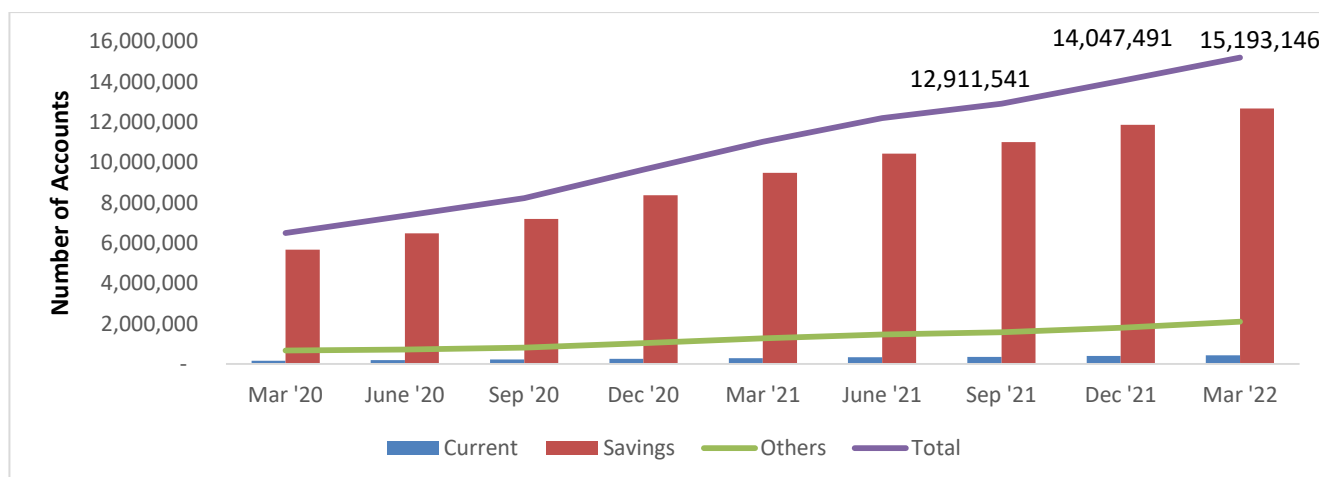


Figure 10: Category-wise Growth of Accounts



4. Deposit in Agent Banking Accounts

4.1 Deposit

At the end of March 2022, the total amount of deposit through agent banking reaches BDT 251649.63 million. The volume of deposit has increased by 3.58% since the December 2021 quarter. Bank-wise amount of deposit is shown 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 (77.27%) has been accumulated from the rural areas. The deposit from rural areas has increased by 2.40% over the previous quarter. Figure 12 shows that deposit in male customers' accounts (58.00%) is significantly higher than that of the female customers (35.73%). In addition, Figure 13 indicates that deposit in the savings accounts constitute 45.00% of the total deposit while deposits in other categories of accounts and the term deposit constitute 48.69% of the total deposit.

Figure 11: Area-wise of Deposit

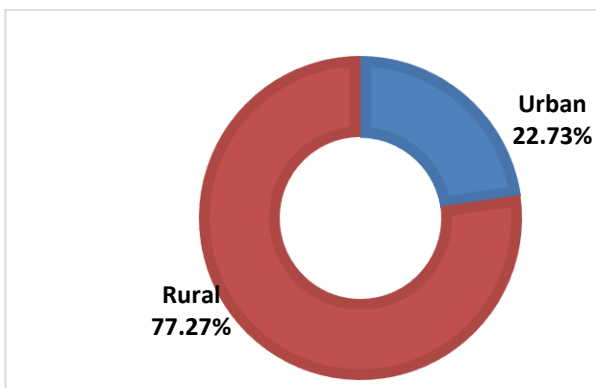


Figure 12: Gender-wise Distribution of Deposit

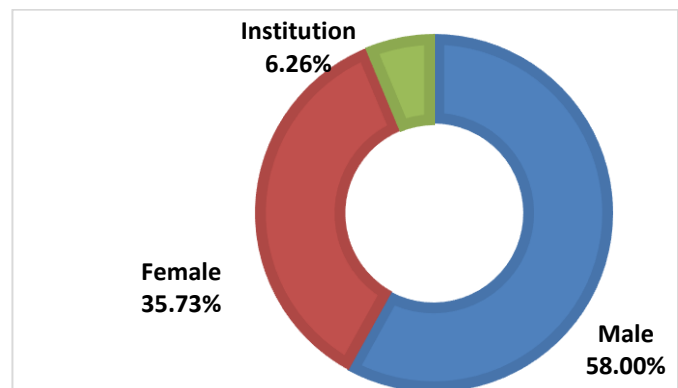
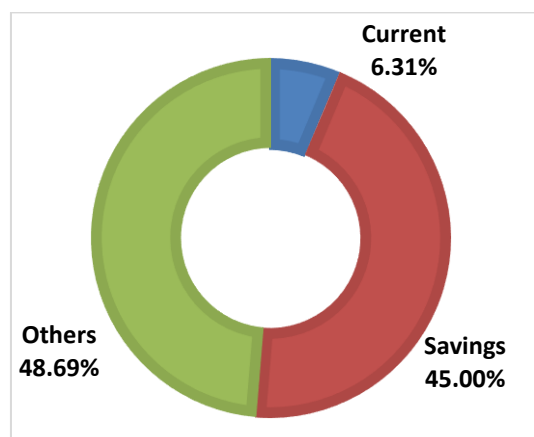


Figure 13: Category-wise Distribution of Deposit



4.3 Growth of Deposit

Figures 14, 15 and 16 illustrate the trend in deposit accumulation. During March 2022 quarter, the deposit through agent banking has increased by 3.58% over the previous quarter.

Figure 14: Trend of Deposit by Areas

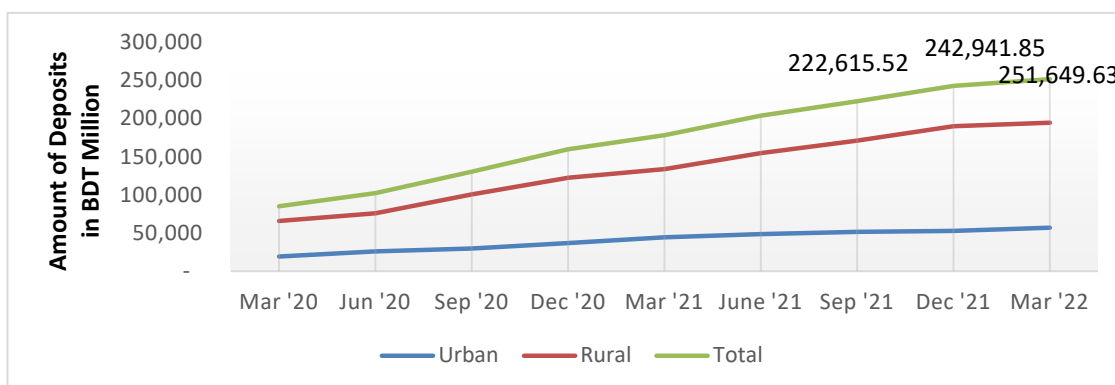


Figure 15: Trend of Deposit by Gender

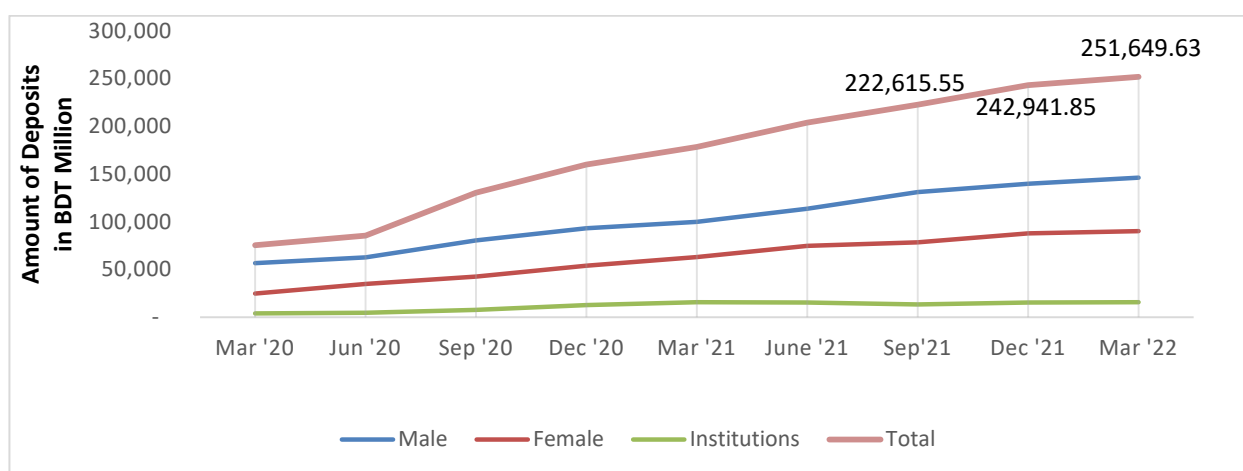
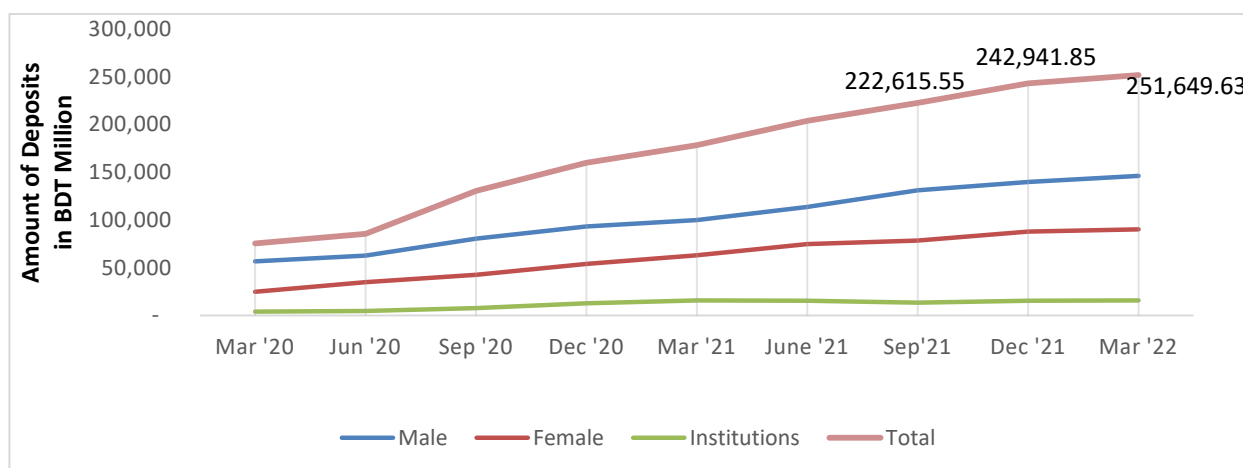


Figure 16: Trend of Deposit by Categories



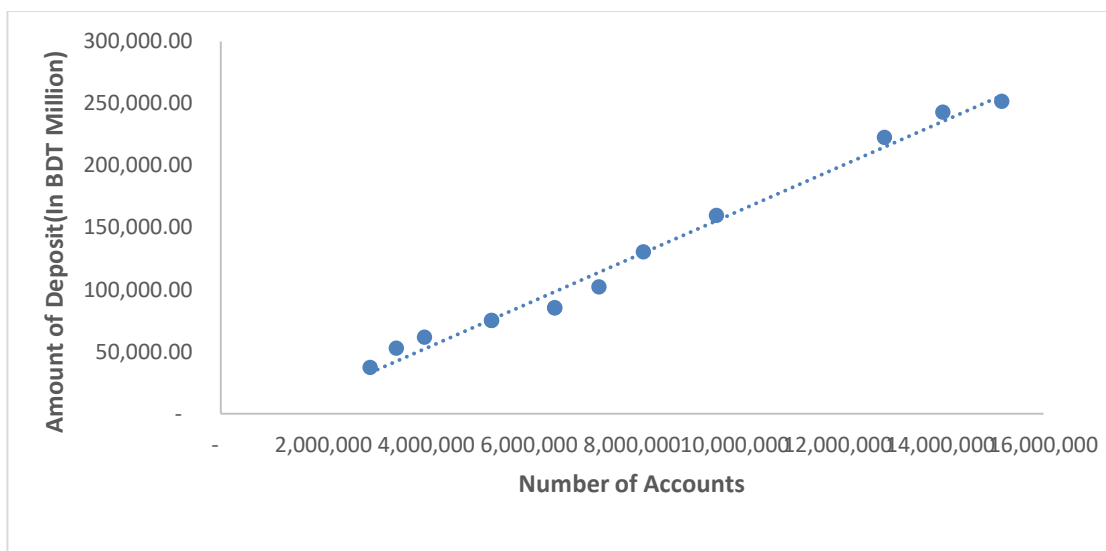
Notably, deposit in the rural areas has grown by 2.40% while the deposit in the urban areas has grown only 7.83% over the previous quarter. Moreover, deposit from the male customers has grown by 4.45% while the deposit from the female customers has grown by 2.34%. This has helped to narrow down the gap 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 number of agent banking accounts and the amount of deposit accumulated over time. Up to March 2020, the number of agent banking accounts was 6,497,451 and the total amount of deposit was BDT 85,350.45 million. During March 2021, the number of accounts increased by 27% (to 11,022,646) over March 2020 quarter and the amount of deposit increased by 112.54% (to BDT 178,223.58 million). In March 2022, the number of accounts has increased by 85% to 15,193,146 and the amount of deposit has grown by 93% to BDT 251,649.63 million over the March 20 quarter.

Over the past two years, the number of accounts has increased by 134% whereas the amount of deposit has scaled up by 195%. 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

Access to finance is one of the key challenges of financial inclusion in developing countries. In this context, lending through agent banking is explicitly beneficial for rural customers. As of March 2022, the lending through agent banking rises to BDT 64,214.56 million. The volume of total loan has increased by 20.09% over the previous quarter. This indicates that the lending through agent banking is getting momentum. Bank-wise loan disbursement is shown in Appendix-4.

5.2 Distribution of Lending

Figure 18 illustrates the geographical distribution of lending through agent banking. As of March 2022, rural customers have received BDT 41,672.09 million (or 64.90%) 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

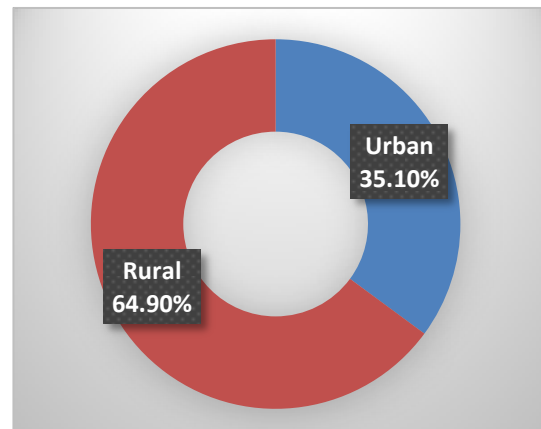


Figure 19: Gender-wise Distribution of Lending

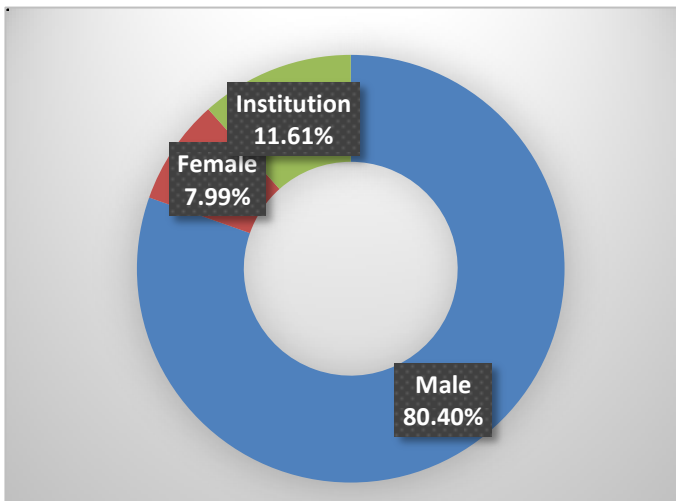


Figure 19 shows the gender-wise distribution of lending through agent banking. As of March 2022, male borrowers have received BDT 51,631.42 million (80.40%) of the total loan compared to female borrowers who have received only BDT 5,131.76 million (7.99%). This figure potentially indicates two factors: 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 potential to find female entrepreneurs in rural area who can have access to finance from the banks through agents. Bangladesh Bank, through regulations and various refinance schemes, is constantly encouraging banks to facilitate female customers to borrow from banks. Besides, only 15 Banks have started lending through agent banking channel. It is expected that more female customers will be able to borrow from banks when more banks come forward for lending through agent banking channel.

5.3 Growth of Lending

In spite of the COVID-19 pandemic, the lending through agent banking is increasing. During the reporting quarter, the volume of lending has increased by 20.09% over the previous quarter. Figures 20 and 21 show the growth of lending by area and gender respectively. Lending in rural areas has grown by 21.33%. The gender wise lending is shown in Figure 21 which indicates that growth in

lending to male borrowers is significantly higher than the growth of lending in the female borrowers. It is expected that the lending activities will further accelerate once the economy recovers from the pandemic.

Figure 20: Area-wise Growth of Lending

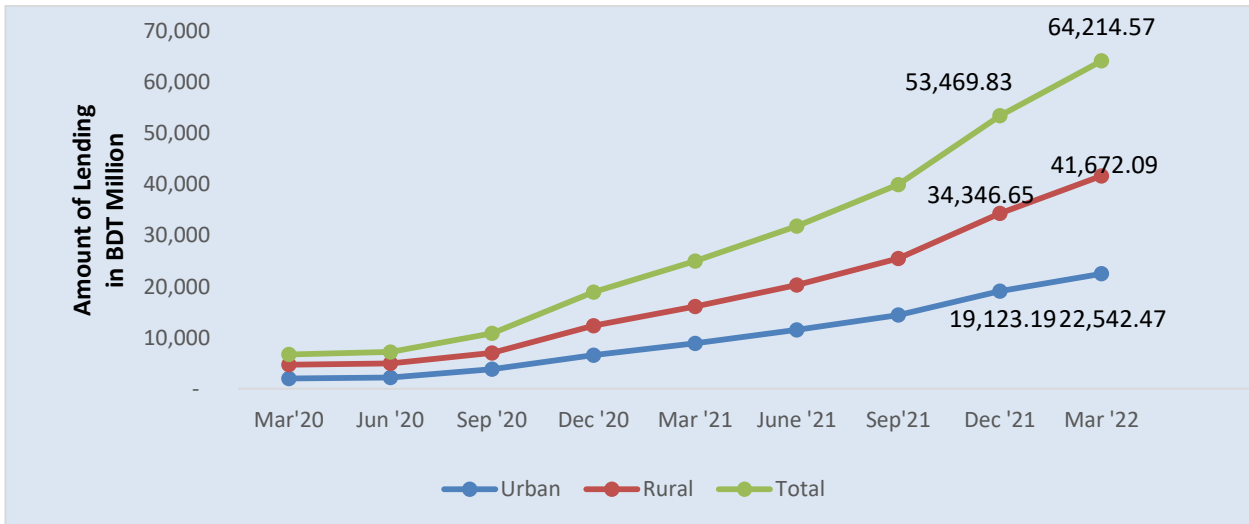
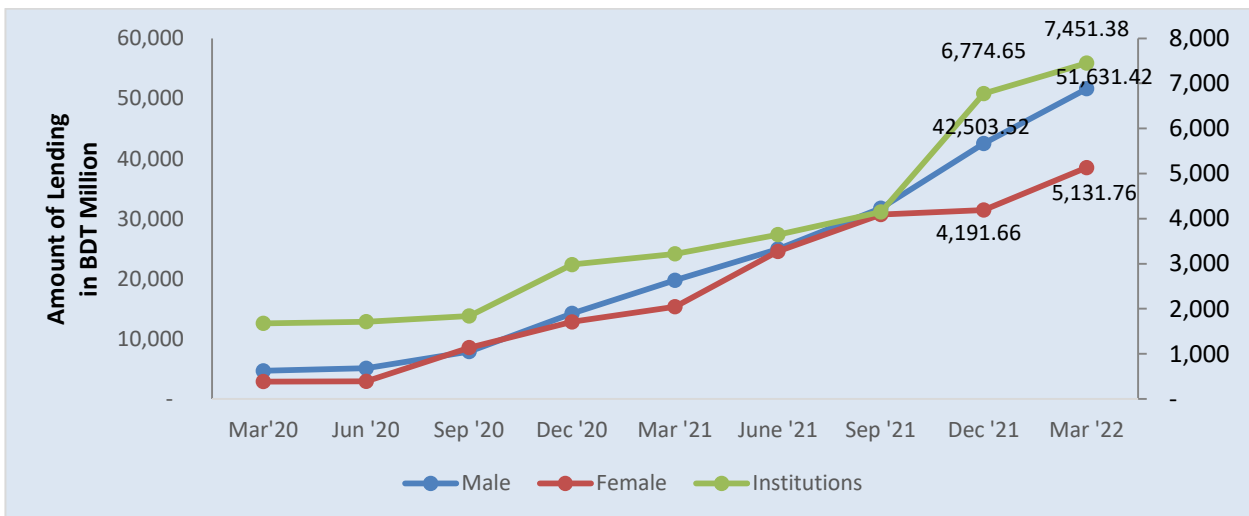


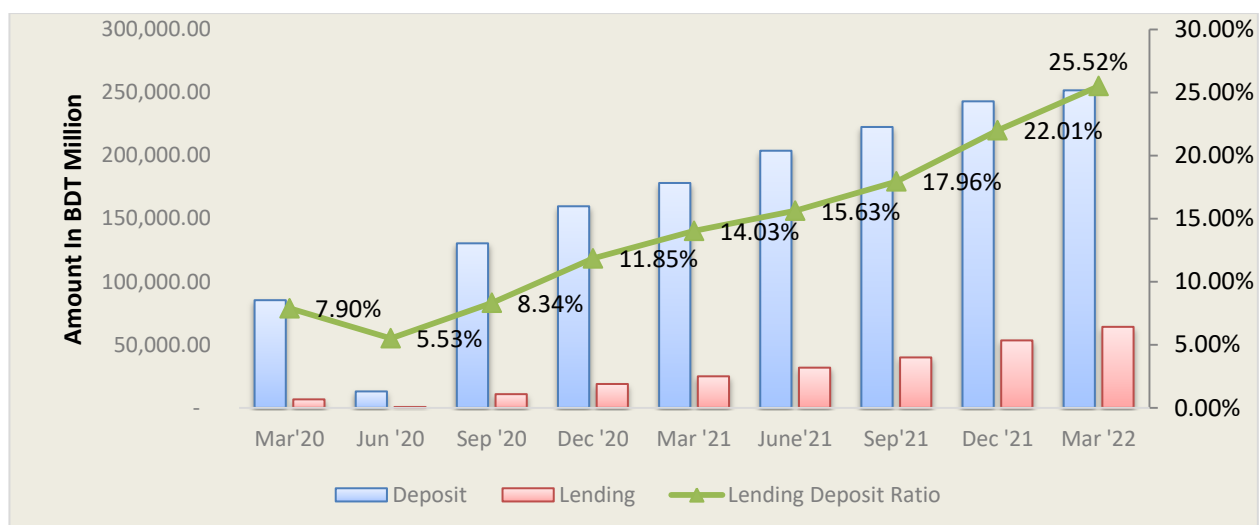
Figure 21: Gender-wise Growth of Lending



5.4 Lending against Deposit

Figure 22 indicates that the loan to deposit ratio in agent banking is only 25.52% in the March 2022 quarter. On a positive note, 3.51% increase in loan to deposit ratio from December 2021 quarter indicates that investment through agent outlets is gradually getting momentum. However, in this quarter only 15 banks out of 29 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 to stimulate the rural economy.

Figure 22: Lending against Deposit Collection



6. Channeling of Inward Remittances through Agent Banking

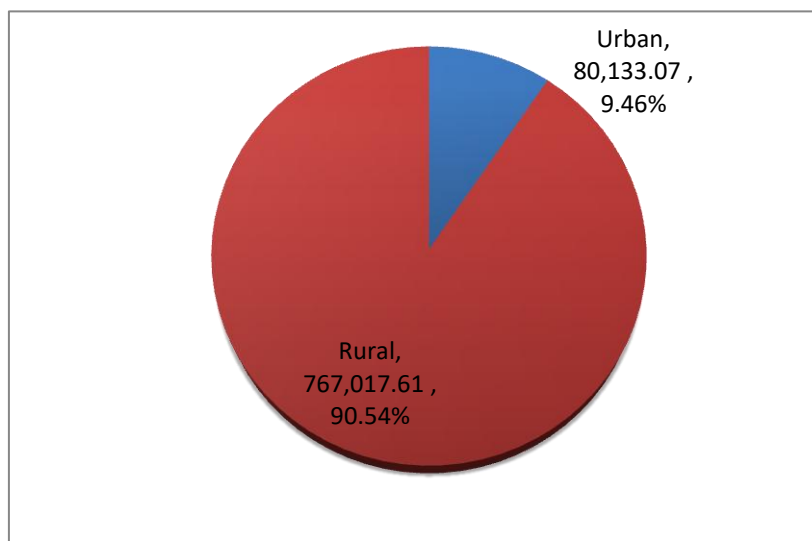
6.1 Inward Remittances

At the end of March 2022, the amount of inward remittances through agent banking rises to BDT 847,150.68 million. It has increased by 2.88% over the December 2021 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 90.54% 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 dearest ones.

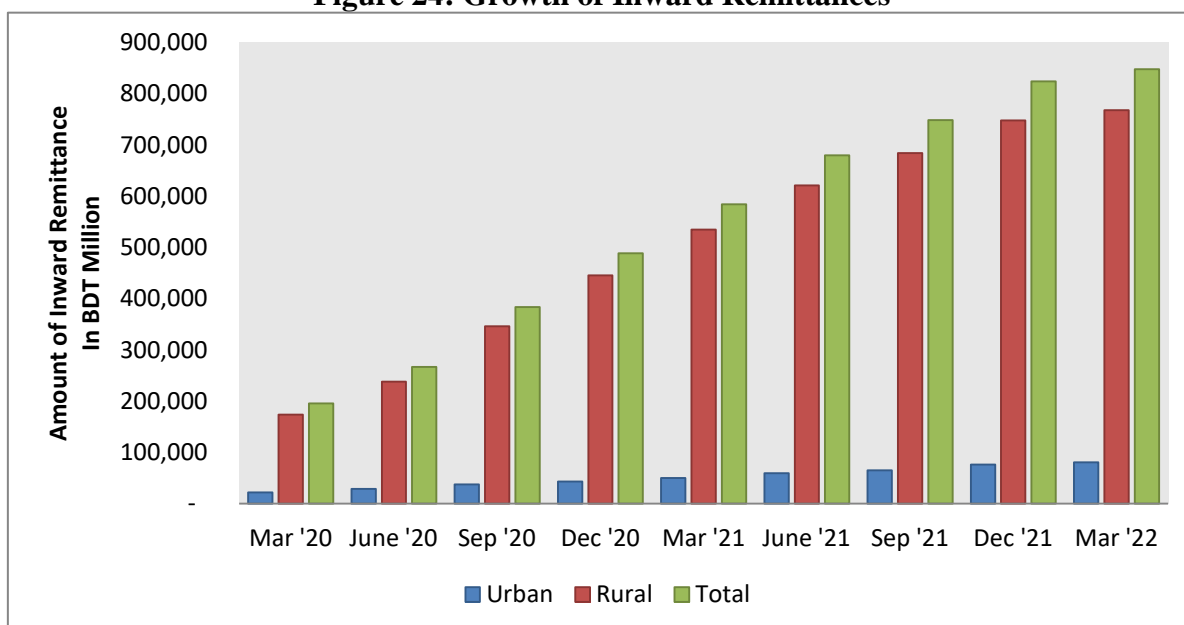
Figure 23: Area-wise Distribution of Inward Remittance



6.3 Growth of Inward Remittances

Figure 24 shows the growth of inward remittances through agent banking. In March 2022, the volume of inward remittances increases by 2.88% over December 2021. More significantly, the major share of the remittances is going to the rural areas, which is expected to revitalize the rural economy.

Figure 24: Growth of Inward Remittances

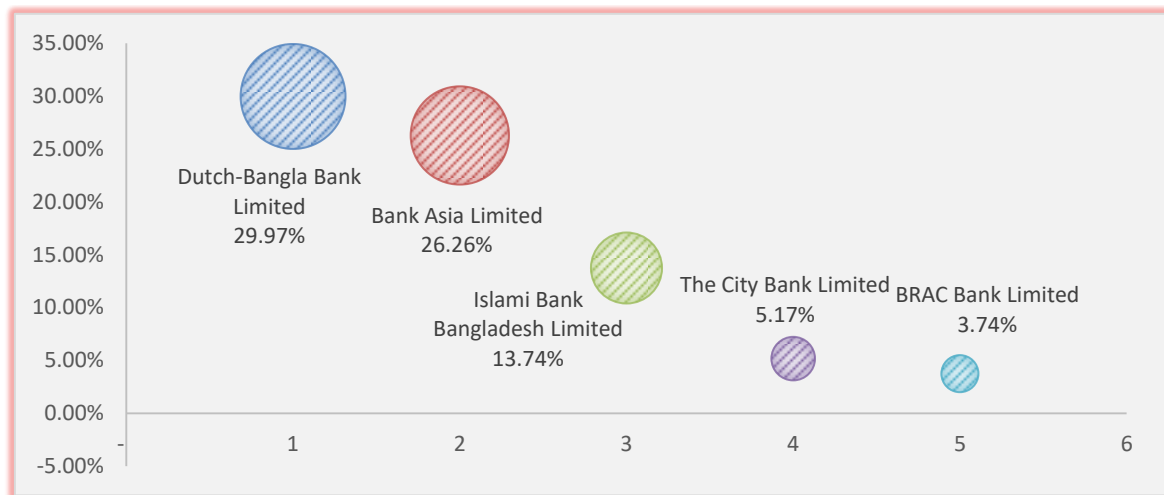


7. Top Five Banks in Agent Banking

7.1 Top Five Banks in Outlet Distribution

As of March 2022, top five banks (Figure 25) have opened 78.88% of the total agent outlets. Dutch-Bangla Bank Limited has ranked the top with 5,853 outlets, comprising of 29.97% of the total outlets under operation.

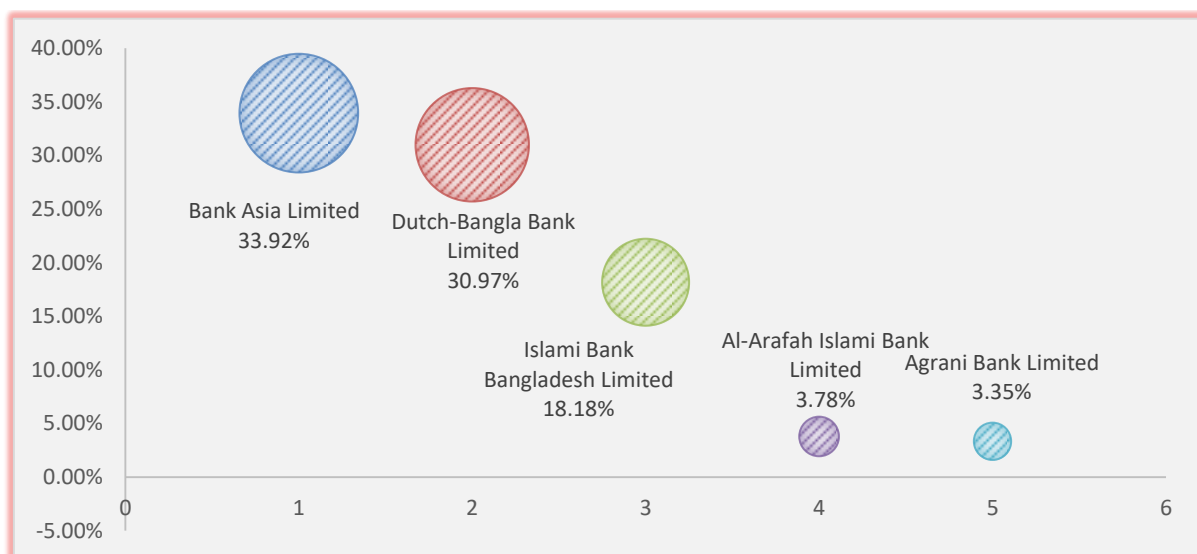
Figure 25: Top Five Banks' Share of Outlets



7.2 Top Five Banks in Agent Banking Accounts

As of March 2022, top five Banks have opened 90.20% of the total accounts opened through agent banking. Bank Asia Limited has opened the highest number of 5,154,261 accounts, comprising of 33.92% of the total accounts (Figure 26).

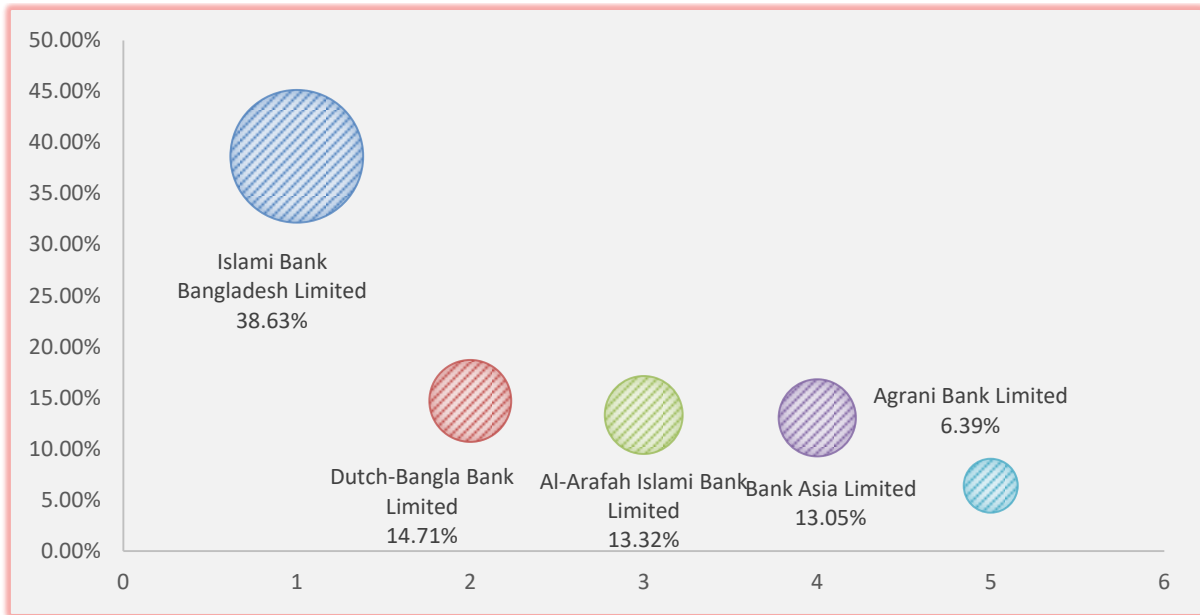
Figure 26: Top Five Banks' Share of Accounts



7.3 Top Five Banks in Deposit Collection through Agent Banking

As of March 2022, top five banks have secured 86.10% share of the total amount of deposit accumulated through agent banking. Islami Bank Bangladesh Limited (IBBL) has ranked top in this list, with 38.63% of the total deposit (Figure 27) amounting BDT 97224.51 million immediately followed by the Dutch-Bangla Bank Limited with 14.71% 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 aggregate 98.49% of the total lending through agent banking till March 2022. BRAC Bank Limited has ranked the top with the largest volume of lending amounting to BDT 40,612.16 million, which is 63.24% of the total lending through agent banking (Figure 28).

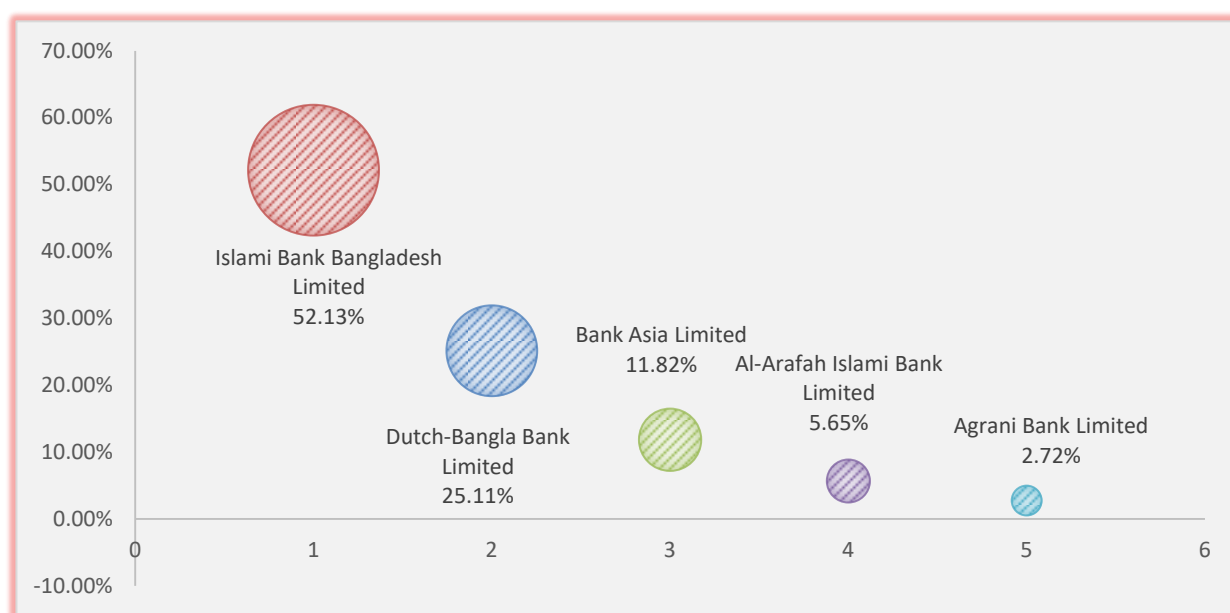
Figure 28: Top Five Banks' Share of Lending



7.5 Top Five Banks in the Distribution of Inward Remittances

The top five banks have 97.43% share of the total inward remittances distributed through agent banking as of March 2022. Islami Bank Bangladesh Limited ranks the top with BDT 441,657.67 million, which is 52.13% 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 services amidst Covid-19 pandemic indicates huge 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 entrepreneurs and beneficiary of remitters. Considering the fact that lending to women/entrepreneurs comprises of only 7.99% of the total lending through agent banking, Bangladesh Bank is constantly encouraging banks to facilitate CMSME and women entrepreneurship loan through this channel. Overall, the agent banking is exerting a significant positive impact on financial inclusion and creating opportunities to narrow down the gap created by the insufficient outreach of formal banking services.

Appendix

Appendix-1: Bank-wise Number of Agents and Outlets

SI No.	Bank Name	No. of Agents			No. of Outlets		
		Urban	Rural	Total	Urban	Rural	Total
1	Bank Asia Limited	446	4559	5005	459	4670	5129
2	NRB Commercial Bank Limited	25	546	571	34	550	584
3	Dutch-Bangla Bank Limited	589	453	1042	1085	4768	5853
4	Al-Arafah Islami Bank Limited	90	323	413	74	526	600
5	Modhumoti Bank Limited	9	466	475	9	475	484
6	Social Islami Bank Limited	42	175	217	42	182	224
7	Standard Bank Limited	2	22	24	2	22	24
8	First Security Islami Bank Limited	2	72	74	2	72	74
9	Agrani Bank Limited	30	370	400	30	370	400
10	Mutual Trust Bank Limited	62	136	198	58	150	208
11	Midland Bank Limited	23	61	84	21	79	100
12	United Commercial Bank Limited	29	144	173	29	144	173
13	The City Bank Limited	242	753	995	250	759	1009
14	AB Bank Limited	46	90	136	54	110	164
15	Islami Bank Bangladesh Limited	180	2504	2684	180	2504	2684
16	The Premier Bank Limited	18	24	42	41	64	105
17	NRB Bank Limited	4	310	314	5	312	317
18	BRAC Bank Limited	152	511	663	178	552	730
19	Eastern Bank Limited	19	23	42	12	32	44
20	One Bank Limited	48	96	144	48	99	147
21	Mercantile Bank Limited	33	126	159	33	126	159
22	Shahjalal Islami Bank Limited	31	69	100	31	69	100
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	96	121	24	97	121
27	Global Islami Bank Limited	5	1	6	4	2	6
28	Meghna Bank Limited	4	8	12	7	5	12
29	South East Bank Limited	8	34	42	8	34	42
Total		2174	11992	14166	2732	16798	19530

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	433085	4721176	5154261	1826756	3266831	60674	5154261	122608	4792757	238896	5154261
2	NRB Commercial Bank Limited	5264	168785	174049	59962	114046	41	174049	332	171949	1768	174049
3	Dutch-Bangla Bank Limited	1110126	3594685	4704811	2918976	1785835	0	4704811	59168	4452084	193559	4704811
4	Al-Arafah Islami Bank Limited	60181	514243	574424	298077	266725	9622	574424	14168	451872	108384	574424
5	Modhumoti Bank Limited	12667	187666	200333	47695	152638	0	200333	658	57435	142240	200333
6	Social Islami Bank Limited	2468	133431	135899	71669	64230	0	135899	2400	107347	26152	135899
7	Standard Bank Limited	327	14878	15205	8340	6865	0	15205	1218	12513	1474	15205
8	First Security Islami Bank Limited	305	68819	69124	40812	28312	0	69124	12006	37625	19493	69124
9	Agrani Bank Limited	27281	481216	508497	243712	264785	0	508497	17085	411514	79898	508497
10	Mutual Trust Bank Limited	20999	76230	97229	54247	42982	0	97229	4604	79545	13080	97229
11	Midland Bank Limited	3351	26313	29664	15977	13687	0	29664	867	24290	4507	29664
12	United Commercial Bank Limited	24104	83458	107562	55536	52026	0	107562	10042	87611	9909	107562
13	The City Bank Limited	93884	168208	262092	160434	92848	8810	262092	28580	211545	21967	262092
14	AB Bank Limited	10272	27546	37818	23337	14481	0	37818	1867	27741	8210	37818
15	Islami Bank Bangladesh Limited	188750	2573539	2762289	1594907	1167382	0	2762289	73721	1516297	1172271	2762289
16	The Premier Bank Limited	18412	21690	40102	22650	17452	0	40102	265	38051	1786	40102
17	NRB Bank Limited	858	32120	32978	11807	20440	731	32978	974	28591	3413	32978
18	BRAC Bank Limited	119834	46197	166031	52509	32242	81280	166031	73109	69406	23516	166031
19	Eastern Bank Limited	3499	16591	20090	13078	7012	0	20090	1332	15785	2973	20090
20	One Bank Limited	4959	18129	23088	14241	8847	0	23088	1125	18471	3492	23088
21	Mercantile Bank Limited	3775	19749	23524	16852	6672	0	23524	757	18376	4391	23524
22	Shahjalal Islami Bank Limited	4435	14731	19166	11410	7364	392	19166	492	14497	4177	19166
23	Exim Bank Limited	1234	2811	4045	2612	1433	0	4045	94	3038	913	4045
24	Padma Bank Limited	884	1073	1957	1011	946	0	1957	69	1798	90	1957
25	Jamuna Bank Limited	798	2226	3024	2015	1009	0	3024	276	2178	570	3024
26	Prime Bank Limited	3364	12843	16207	10327	5486	394	16207	1840	12687	1680	16207
27	Global Islami Bank Limited	280	152	432	244	188	0	432	32	308	92	432
28	Meghna Bank Limited	92	150	242	195	47	0	242	21	202	19	242
29	South East Bank Limited	1230	7773	9003	6082	2480	441	9003	485	6978	1540	9003
Total		2156718	13036428	15193146	7585470	7445291	162385	15193146	430195	12672491	2090460	15193146

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	4677.48	28159.20	32836.68	15478.71	13087.93	4270.04	32836.68	1494.28	18705.68	12636.71	32836.68
2	NRB Commercial Bank Limited	518.37	873.91	1392.28	725.52	666.76	0.00	1392.28	3.94	329.19	1059.15	1392.28
3	Dutch-Bangla Bank Limited	11625.07	25402.30	37027.37	22926.00	10180.33	3921.04	37027.37	1434.28	25980.95	9612.14	37027.37
4	Al-Arafah Islami Bank Limited	10936.20	22574.96	33511.16	24907.32	6766.95	1836.90	33511.16	413.08	13483.83	19614.26	33511.16
5	Modhumoti Bank Limited	209.94	593.59	803.53	201.61	601.92	0.00	803.53	41.58	415.57	346.38	803.53
6	Social Islami Bank Limited	934.04	3657.74	4591.78	3421.65	1170.13	0.00	4591.78	66.73	1012.51	3512.54	4591.78
7	Standard Bank Limited	1.91	226.98	228.89	137.49	91.40	0.00	228.89	19.56	111.07	98.27	228.89
8	First Security Islami Bank Limited	45.27	2543.83	2589.09	1542.02	1047.07	0.00	2589.09	217.75	596.34	1775.00	2589.09
9	Agrani Bank Limited	9077.74	6996.57	16074.31	3067.78	13006.53	0.00	16074.31	464.77	4462.95	11146.59	16074.31
10	Mutual Trust Bank Limited	1190.40	2186.20	3376.60	2331.90	1044.70	0.00	3376.60	377.60	1063.10	1935.90	3376.60
11	Midland Bank Limited	115.06	405.38	520.44	349.83	170.61	0.00	520.44	19.66	179.76	321.03	520.44
12	United Commercial Bank Limited	1531.52	1879.91	3411.43	2691.76	719.68	0.00	3411.43	333.07	822.36	2256.01	3411.43
13	The City Bank Limited	2074.69	1928.10	4002.79	2808.28	880.46	314.04	4002.79	1215.91	1425.80	1361.08	4002.79
14	AB Bank Limited	962.82	1078.92	2041.74	1577.01	464.73	0.00	2041.74	90.05	507.42	1444.26	2041.73
15	Islami Bank Bangladesh Limited	8909.44	88315.06	97224.51	58715.39	38509.12	0.00	97224.51	4047.12	42044.39	51133.00	97224.51
16	The Premier Bank Limited	828.82	441.37	1270.20	1145.80	124.40	0.00	1270.20	20.41	197.08	1052.71	1270.20
17	NRB Bank Limited	8.91	526.77	535.67	302.41	217.21	16.05	535.67	22.85	184.90	327.92	535.67
18	BRAC Bank Limited	2380.60	4410.97	6791.57	974.40	481.57	5335.60	6791.57	5263.28	670.90	857.40	6791.57
19	Eastern Bank Limited	141.39	692.06	833.45	657.81	175.63	0.00	833.45	135.53	268.42	429.50	833.45
20	One Bank Limited	403.81	396.14	799.95	630.66	169.29	0.00	799.95	41.00	263.22	495.73	799.95
21	Mercantile Bank Limited	35.66	200.86	236.52	167.83	68.69	0.00	236.52	15.88	120.05	100.58	236.52
22	Shahjalal Islami Bank Limited	72.88	248.39	321.28	199.67	109.39	12.21	321.28	12.10	140.94	168.24	321.28
23	Exim Bank Limited	122.98	103.54	226.52	190.40	36.13	0.00	226.52	27.25	44.93	154.35	226.52
24	Padma Bank Limited	59.51	27.62	87.13	84.93	2.20	0.00	87.13	1.29	2.96	82.88	87.13
25	Jamuna Bank Limited	42.66	94.32	136.98	117.74	19.24	0.00	136.98	38.65	42.17	56.16	136.98
26	Prime Bank Limited	116.68	85.18	201.85	123.73	52.71	25.41	201.85	30.16	72.95	98.74	201.85
27	Global Islami Bank Limited	26.85	3.25	30.10	23.82	6.27	0.00	30.10	2.36	1.84	25.90	30.10
28	Meghna Bank Limited	122.50	240.38	362.88	362.69	0.18	0.00	362.88	0.16	0.70	362.02	362.88
29	South East Bank Limited	26.46	156.49	182.95	105.10	44.30	33.55	182.95	33.61	78.57	70.77	182.95
Total		57199.64	194449.98	251649.63	145969.23	89915.55	15764.85	251649.63	15883.87	113230.52	122535.24	251649.63

Appendix-4: Bank-wise Amount of Lending

Amount of Lending (in BDT million)								
SI No.	Bank Name	Urban	Rural	Total	Male	Female	Institution	Total
1	Bank Asia Limited	1059.63	7777.82	8837.46	2393.86	769.70	5673.90	8837.46
2	NRB Commercial Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Dutch-Bangla Bank Limited	819.35	2761.37	3580.72	2686.58	894.14	0.00	3580.72
4	Al-Arafah Islami Bank Limited	599.09	1584.54	2183.62	1233.57	950.06	0.00	2183.62
5	Modhumoti Bank Limited	0.00	1.00	1.00	0.95	0.05	0.00	1.00
6	Social Islami Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	6.23	6.23	5.58	0.65	0.00	6.23
9	Agrani Bank Limited	2.00	68.85	70.85	62.81	8.04	0.00	70.85
10	Mutual Trust Bank Limited	92.70	47.00	139.70	119.80	19.90	0.00	139.70
11	Midland Bank Limited	7.03	10.66	17.69	13.40	4.29	0.00	17.69
12	United Commercial Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	The City Bank Limited	3809.17	4220.00	8029.17	5620.66	631.02	1777.48	8029.17
14	AB Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	Islami Bank Bangladesh Limited	32.55	551.54	584.08	99.18	484.90	0.00	584.08
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	30.02	30.02	25.85	4.17	0.00	30.02
18	BRAC Bank Limited	16034.18	24577.98	40612.16	39260.04	1352.13	0.00	40612.16
19	Eastern Bank Limited	13.80	14.53	28.33	17.45	10.88	0.00	28.33
20	One Bank Limited	58.03	19.60	77.63	76.90	0.73	0.00	77.63
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	14.94	0.97	15.92	14.81	1.11	0.00	15.92
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
Total		22542.474	41672.093	64214.567	51631.424	5131.762	7451.381	64214.567

Appendix-5: Bank-wise Inward Remittance Distribution

Inward Remittance (BDT in Million)				
Sl No.	Bank Name	Urban	Rural	Total
1	Bank Asia Limited	7591.78	92549.42	100141.20
2	NRB Commercial Bank Limited	0.00	1.80	1.80
3	Dutch-Bangla Bank Limited	35777.74	176960.35	212738.10
4	Al-Arafah Islami Bank Limited	2758.62	45075.40	47834.02
5	Modhumoti Bank Limited	0.98	57.35	58.32
6	Social Islami Bank Limited	1.46	597.07	598.53
7	Standard Bank Limited	2.78	903.05	905.83
8	First Security Islami Bank Limited	0.05	607.10	607.15
9	Agrani Bank Limited	502.55	22519.00	23021.55
10	Mutual Trust Bank Limited	433.40	3554.20	3987.60
11	Midland Bank Limited	90.67	642.69	733.36
12	United Commercial Bank Limited	4.49	125.61	130.10
13	The City Bank Limited	7408.97	3557.20	10966.17
14	AB Bank Limited	135.80	651.55	787.35
15	Islami Bank Bangladesh Limited	25076.92	416580.75	441657.67
16	The Premier Bank Limited	1.25	6.04	7.28
17	NRB Bank Limited	4.82	475.44	480.26
18	BRAC Bank Limited	222.61	724.31	946.92
19	Eastern Bank Limited	1.11	19.96	21.07
20	One Bank Limited	15.89	342.87	358.76
21	Mercantile Bank Limited	33.14	343.08	376.22
22	Shahjalal Islami Bank Limited	55.52	535.21	590.72
23	Exim Bank Limited	0.04	17.08	17.12
24	Padma Bank Limited	0.00	0.00	0.00
25	Jamuna Bank Limited	1.56	106.05	107.60
26	Prime Bank Limited	0.00	0.00	0.00
27	Global Islami Bank Limited	1.03	0.27	1.30
28	Meghna Bank Limited	0.00	0.00	0.00
29	Southeast Bank Limited	9.92	64.77	74.70
Total		80,133.07	767,017.61	847,150.68