

Quarterly Report  
on  
**Agent Banking**



**October-December 2020**

**Financial Inclusion Department  
Bangladesh Bank  
Head Office, Dhaka**

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## Executive Summary

This quarterly report summarizes the progress of agent banking during December quarter of 2020. The cumulative data of the last quarter of 2020 also reflects the annual trends of 2020. Amidst the COVID-19 pandemic, agent banking in Bangladesh has continued to grow in all dimensions during this entire quarter. Up to December 2020, 26 banks in Bangladesh have undertaken agent banking operations through 15,977 outlets of 11,925 agents. The number of agents has grown by 17.34% and the number of outlets has grown by 13.99% throughout this quarter. A cumulative 9,643,163 number of accounts has been opened through agent banking of which 4,398,122 (45.61%) number of accounts belongs to female customers and 8,358,501 (86.68%) number of accounts belongs to rural mass. Till December 2020 quarter, total amount of deposit collection stands to BDT 1,597,725.50 lacs; loan disbursement stands to BDT 189,315.75 lacs and inward remittance distribution stands to BDT 4,880,634.58 lacs. The year to year comparison (December 2019 to December 2020) also provides notable progress (please see the Table 1).

The number of accounts opened through agent banking has grown by 17.29% during this quarter compared to the previous quarter. The persistent positive growth of agent banking accounts amidst Covid-19 pandemic throughout the last quarter indicates the surging demand of agent banking services across different segments of population. The share of female accounts opened through agent banking continues to keep the pace, indicating an increase of 17.31% during the quarter. The gap between male and female accounts has been narrowing down gradually signifying the increased participation of females in the formal financial system.

The volume of deposit has increased by 22.52% while the volume of loans has increased by 74.17% during this quarter. Although the volume of loan disbursement is not significant due to fewer numbers of banks' stepping forward in this regard, the growth of loan disbursement in rural area is still promising. The amount of inward remittances distributed by the agent outlets has increased notably by 27.31% during this quarter. This remarkable remittance inflow through banks is a positive outcome of the government's initiative of 2% cash incentive as well as some banks' enthusiastic initiative of 1% more cash incentive on the remittance sent by the expatriates through agent banking. Agent banking is thus becoming popular channel of inward remittance distribution since beneficiaries are getting doorstep services within lowest time. This quarterly progress of agent banking for the quarter of December 2020 is very much indicative that financial services through agents are truly reaching the underprivileged segments of the society even in the pandemic situation.

## 1. Introduction

Bangladesh Bank has introduced agent banking in the country through issuing a guideline in 2013<sup>1</sup>. The main purpose is to provide a safe alternate delivery channel of banking services to the under-privileged, under-served population who generally live in geographically remote location that are beyond the reach of the traditional banking networks. Banks can deliver a variety of banking services including savings, loans, remittances, and various payment services (such as utility bills, taxes, government transfer benefits) to the customers through an agent. This model is thus, gaining popularity as a cost-effective delivery channel as well as a convenient way of providing banking services going proximate to the mass people who would otherwise have remained unbanked due to distant location. With a view to facilitating full-fledge agent banking, Bangladesh Bank has issued a comprehensive *Prudential Guidelines for Agent banking Operation in Bangladesh* in 2017<sup>2</sup> covering approval process, permissible activities, responsibilities of both banks and agents, AML/CFT requirements, supervision and monitoring mechanism, customer protection mechanism, business continuity plan etc.

**Table 1: Brief Overview of Agent Banking Activities**

Deposit, loan and remittance are in BDT lacs (1 lac = 100,000).

	December	September	December	Change	
	2019	2020	2020	Y-to-Y	Q-to-Q
Banks with Agent Banking License	24	28	28	4	0
Banks in Operation	21	24	26	5	2
Number of Agents	7,856	10,163	11,925	51.79%	17.34%
Number of Outlets	11,320	14,016	15,977	41.14%	13.99%
Number of Accounts	5,268,496	8,221,893	9,643,163	83.03%	17.29%
Number of Female Accounts	2,297,775	3,749,087	4,398,122	91.41%	17.31%
Number of Rural Accounts	4,370,890	7,111,887	8,358,501	91.23%	17.53%
Amount of Deposit	751,716.22	1,304,061.72	1,597,725.50	112.54%	22.52%
Amount of Loan Disbursed	44,600.63	108,695.84	189,315.75	324.47%	74.17%
Amount of Inward Remittance	1,553,431.86	3,833,524.40	4,880,634.58	214.18%	27.31%

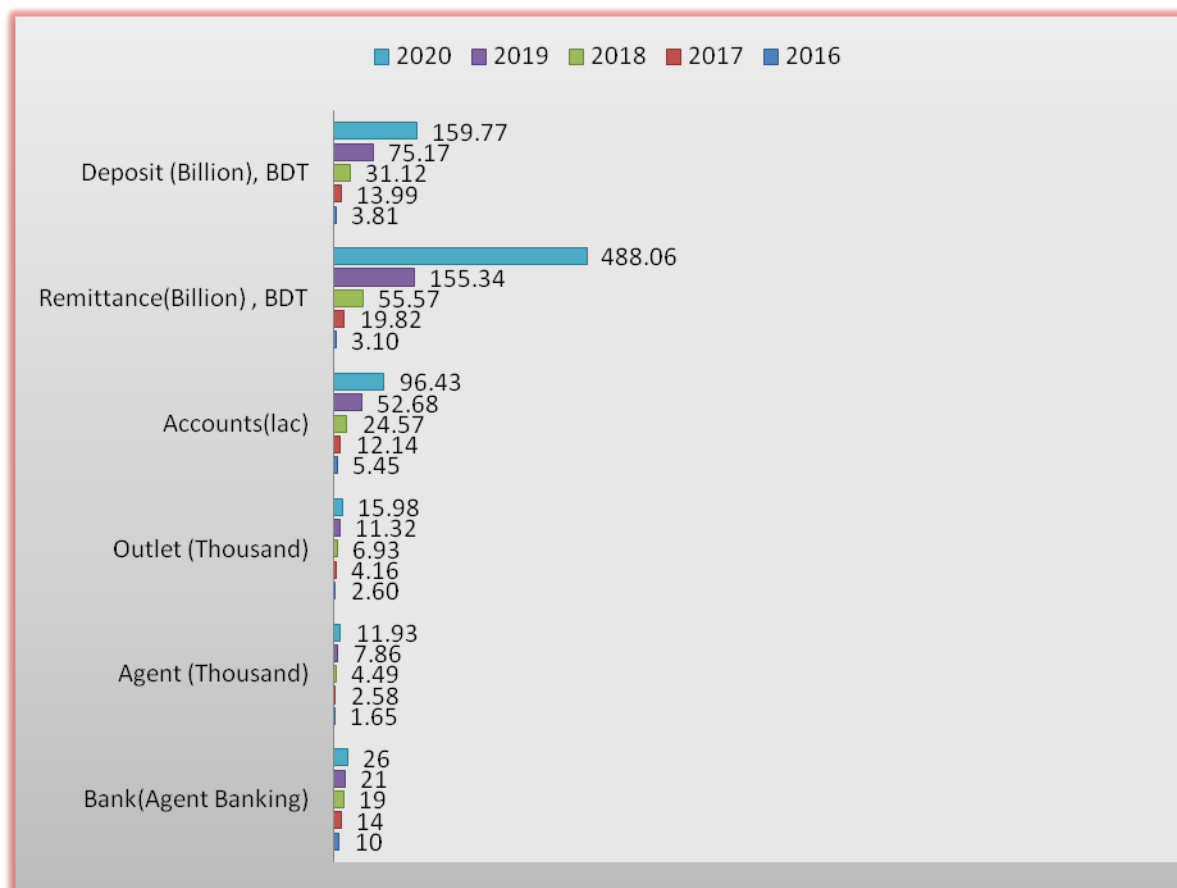
This quarterly report summarizes the latest state of the agent banking operations in Bangladesh as of December 2020 along with the progress since September 2020 and December 2019. It focuses on the coverage scenario, customer penetration, collection of deposit, ratio of male and female accounts, disbursement of loan and amount of inward remittances through the agent banking.

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

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

Annual cumulative position of various indicators of agent banking for the last five years can be seen in the figure 1 below:

**Figure 1: Cumulative Position of Various Indicators**



## 2. Agent Banking Coverage

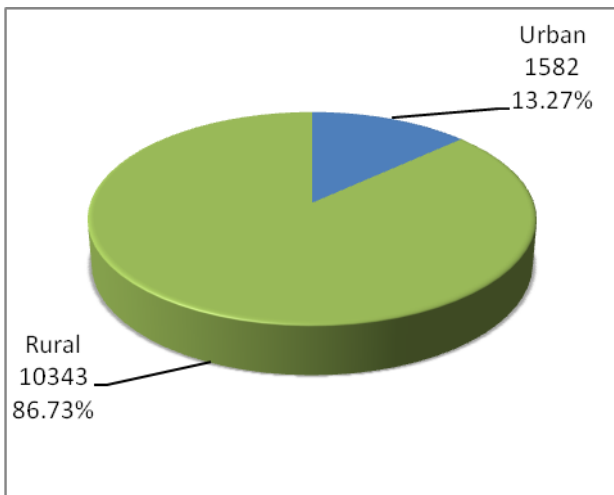
### 2.1 Number of Agents and Outlets

The coverage of agent banking operation in terms of number of agents and outlets increases remarkably which is shown in Table 1. Upto December 2020, the total number of agents and outlets reaches at 11,925 and 15,977 respectively. Bank-wise number of agents and outlets is given in Appendix-1.

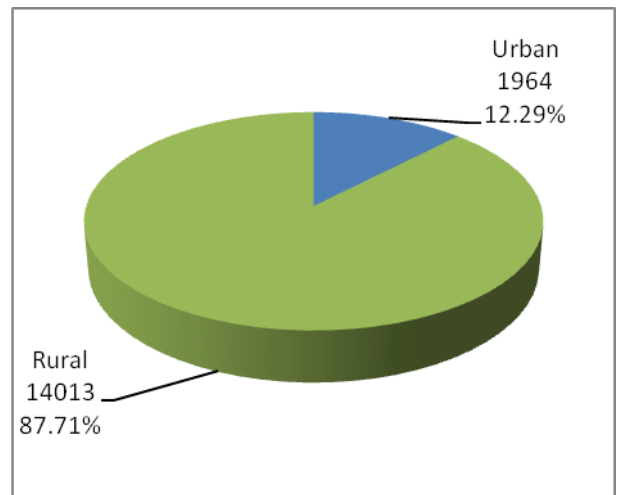
### 2.2 Geographical Concentration

As of December 2020, 86.73% of the agents and 87.71% of the outlets are located in the rural area. From the regulatory perspective, the main objective of introducing agent banking is to bring geographically unreached mass people under the umbrella of formal financial services. Hence this wide coverage of agent banking in rural areas provides positive indication of upholding the agenda of promoting financial inclusion.

**Figure 2: Number of Agents**



**Figure 3: Number of Outlets**

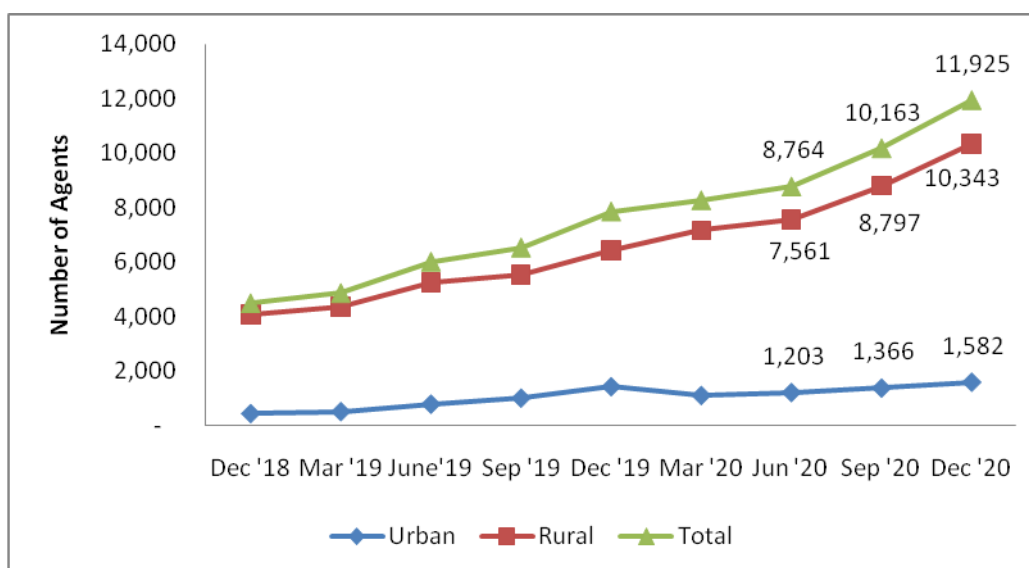


As per the Prudential Guidelines, banks are required to maintain a minimum ratio of 3:1 for establishing rural vs. urban agent banking outlets. Figure 3 is showing consistent picture of maintaining that ratio. Up to December 2020, the rural vs. urban agent banking outlet establishment stands at 7:1 which is very much optimistic and in line with the objective of the central bank.

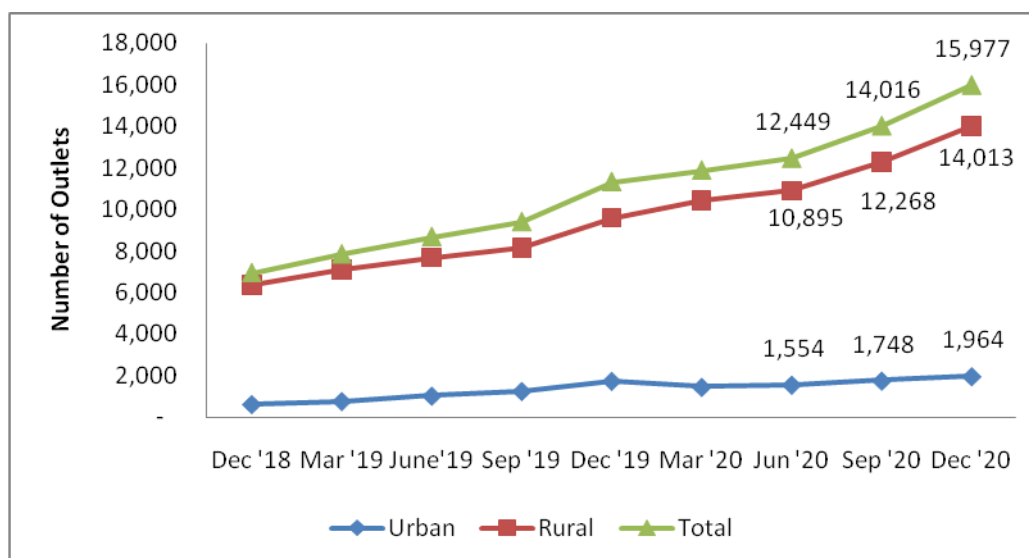
### 2.3 Growth of Agents and Outlets

Figure 4 and 5 show that both the number of agents and outlets has been growing at a steady rate, especially in the rural area. This increase in the number of agents and outlets ensures not only formal financial services for the rural people but also employment opportunity for them in a new dimension. Agents are deploying skilled and semi-skilled human resources in their outlets contributing job creation and scaling up financial activities in the rural area.

**Figure 4: Growth of Agents**



**Figure 5: Growth of Outlets**





### 3. Customer Penetration

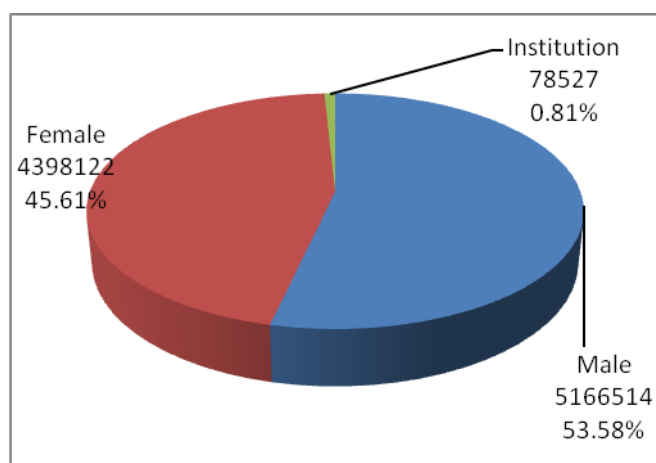
#### 3.1 Number of Accounts

At the end of December quarter of 2020, the total number of accounts opened through agent banking reaches at 9,643,163. Bank-wise number of accounts is given in Appendix-2.

#### 3.2 Category-wise Accounts

Figures 6, 7 and 8 illustrate penetration of agent banking through number of accounts such as: male, female, urban, rural or institutional basis. Figure 6 show that female customers constitute 45.61% of the total accounts. This figure brings in positive socio-economic implication of female customers who were underserved before agent banking. Figure 7 shows that 86.68% of the total accounts are in the rural area which implies huge potentiality remained unattended before launching agent banking in Bangladesh.

**Figure 6: Gender-wise Accounts**



**Figure 7: Geographical Concentration of Accounts**

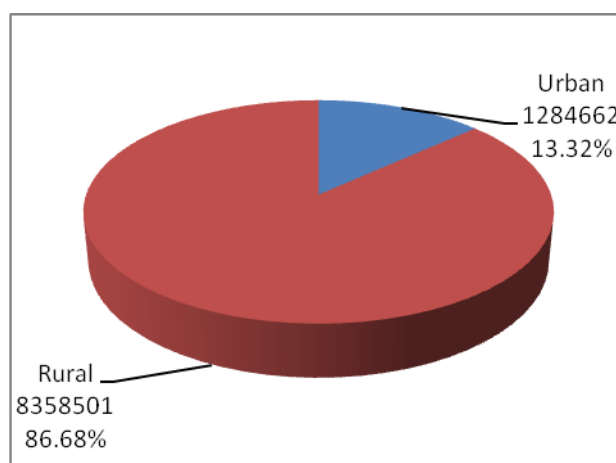
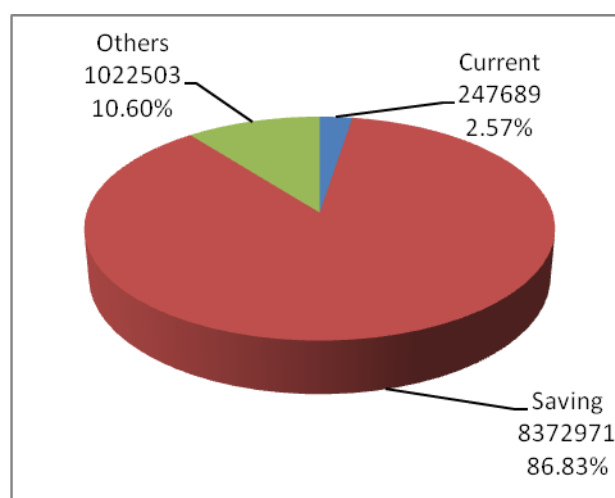


Figure 8 shows that around 86.83% of the accounts are savings in nature while 2.57% are current and remaining 10.60% are other accounts. The exclusive dominance of savings account may indicate that households rather than businesses tend to access more to the financial services through agent banking. Still some smallholders are using individual savings account instead of institutional account in favor of their business which is stepping up this number.

**Figure 8: Category-wise Accounts**

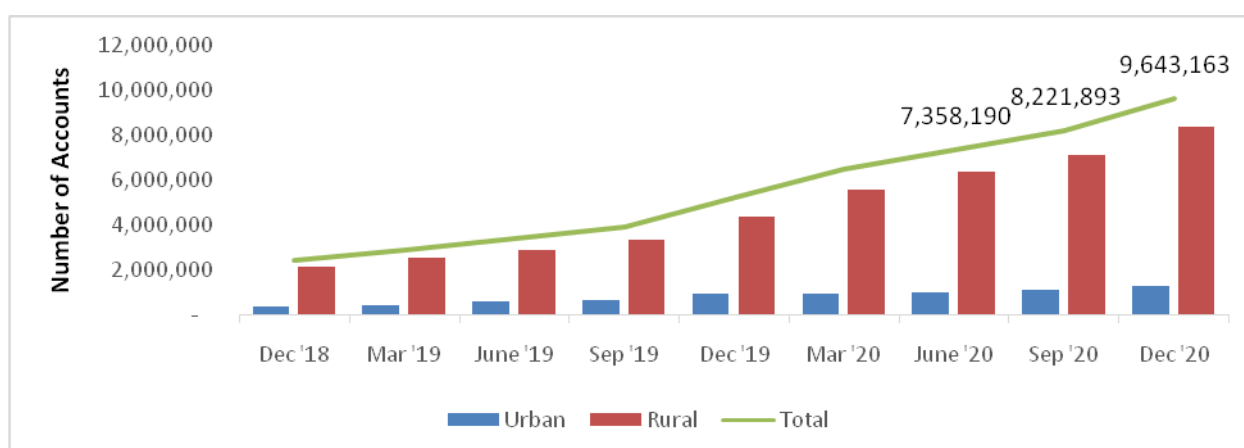


### 3.3 Growth of Accounts

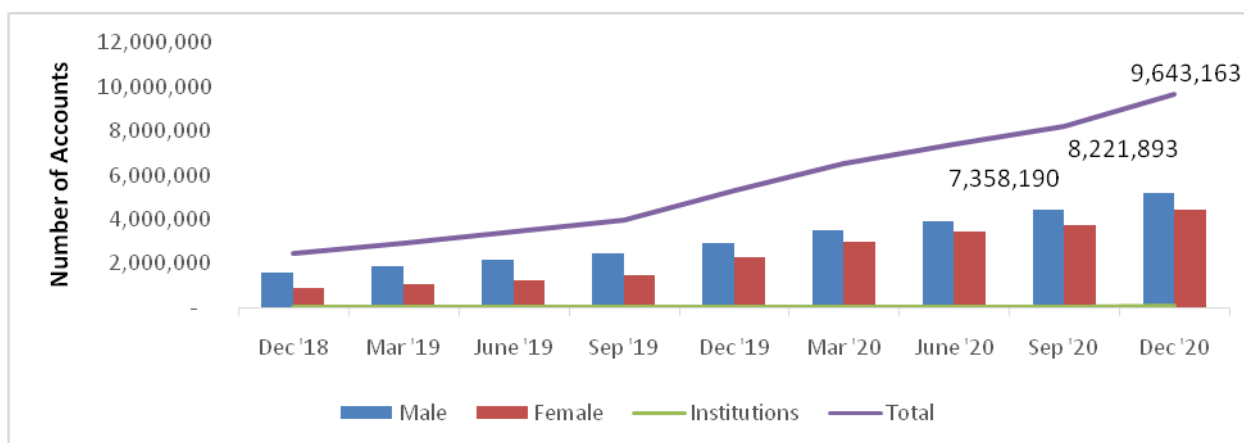
Figures 9, 10 and 11 show a notable growth in the number of agent banking accounts over the past quarters. From figure 9, it is evident that the growth of accounts remains persistent up to September 2019; however, the growth speeds up from September 2019 to December 2020. The persistent positive growth of agent banking accounts even amidst Covid-19 pandemic throughout the last quarter indicates the surging demand of agent banking services across different segments of population.

Figure 10 also indicates that the gap in the volume of male and female accounts is gradually narrowing down. 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 at a higher rate than others, potentially indicating an increased access of households and smallholders to the agent banking relative to businesses as shown in figure 11.

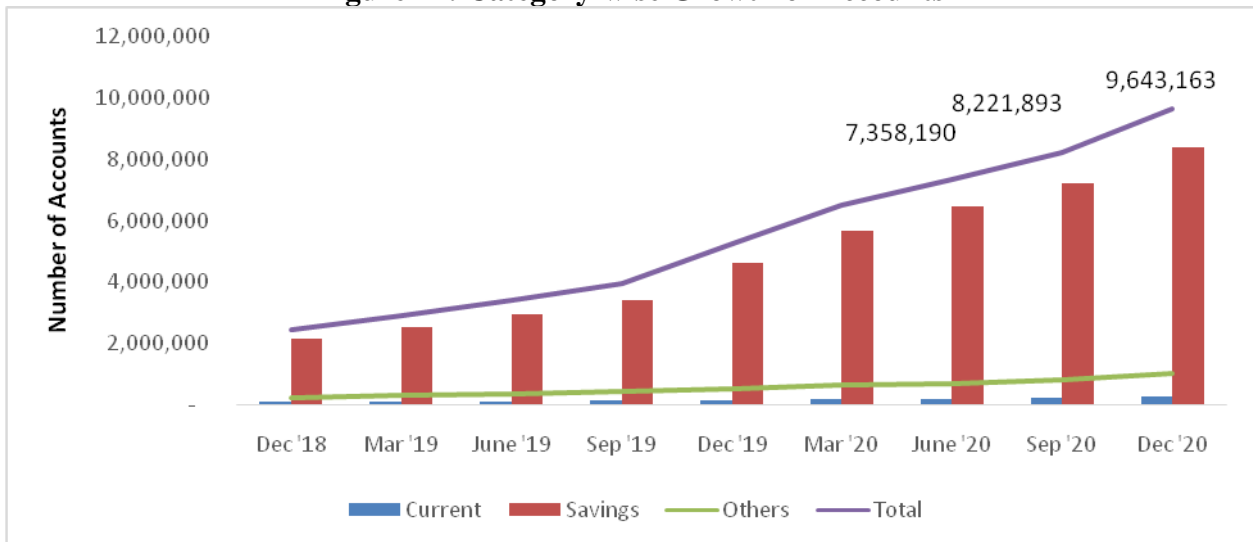
**Figure 9: Location-wise Growth of Accounts**



**Figure 10: Gender-wise Growth of Accounts**



**Figure 11: Category-wise Growth of Accounts**



## 4. Deposit Collection

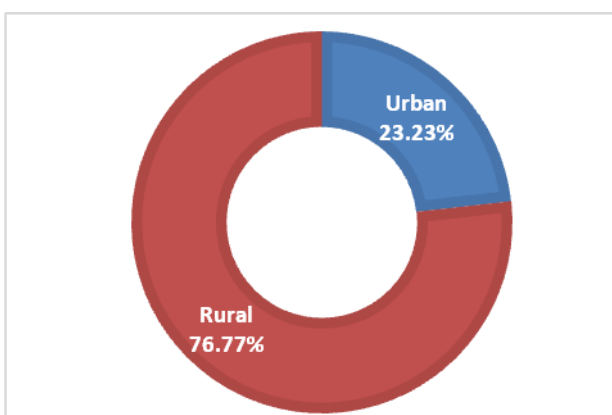
### 4.1 Deposit

At the end of December 2020 quarter, the total amount of deposit through agent banking reaches at BDT 1,597,725.50 lacs and the deposit has increased by 22.52% since the September 2020 quarter. Bank-wise amount of deposit collection is given in Appendix-3.

### 4.2 Category-wise Deposit

Figures 12, 13 and 14 illustrate the distribution of deposit accumulated through agent banking. As evident in Figure 12, the major share of deposit (76.77%) has been accumulated from the rural area. The deposit collection from rural area has remained almost the same like the previous quarter (77%). This deposit can be utilized in investment opportunity in rural areas which can stimulate the local economy. Figure 13 on the right side shows that males dominate (58.22%) over females (33.80%) in the share of total deposit.

**Figure 12: Geographical Concentration of Deposit**



**Figure 13: Gender-wise Deposit**

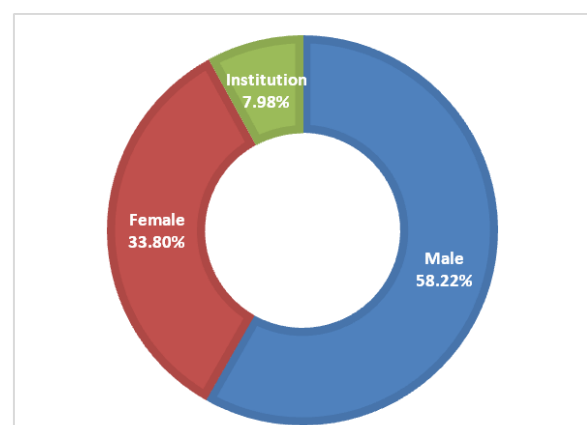
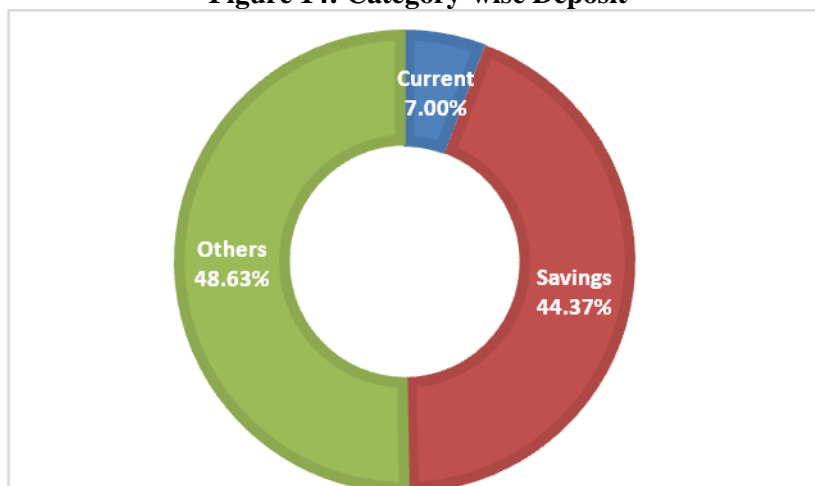


Figure 14 indicates that savings accounts continue to dominate in accumulating deposit. They comprise of 44.37% of the total deposit while other categories of accounts including institutions and term deposit comprise of 55.63%. Besides, deposit collection through current accounts has shown an upward trend compared to last quarter.

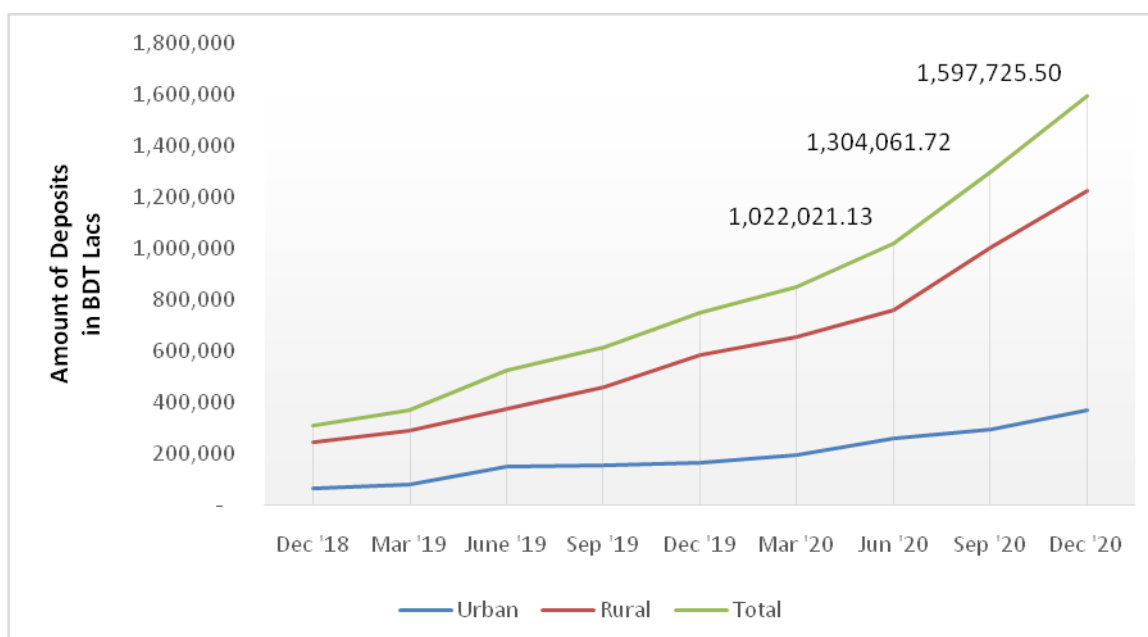
**Figure 14: Category-wise Deposit**



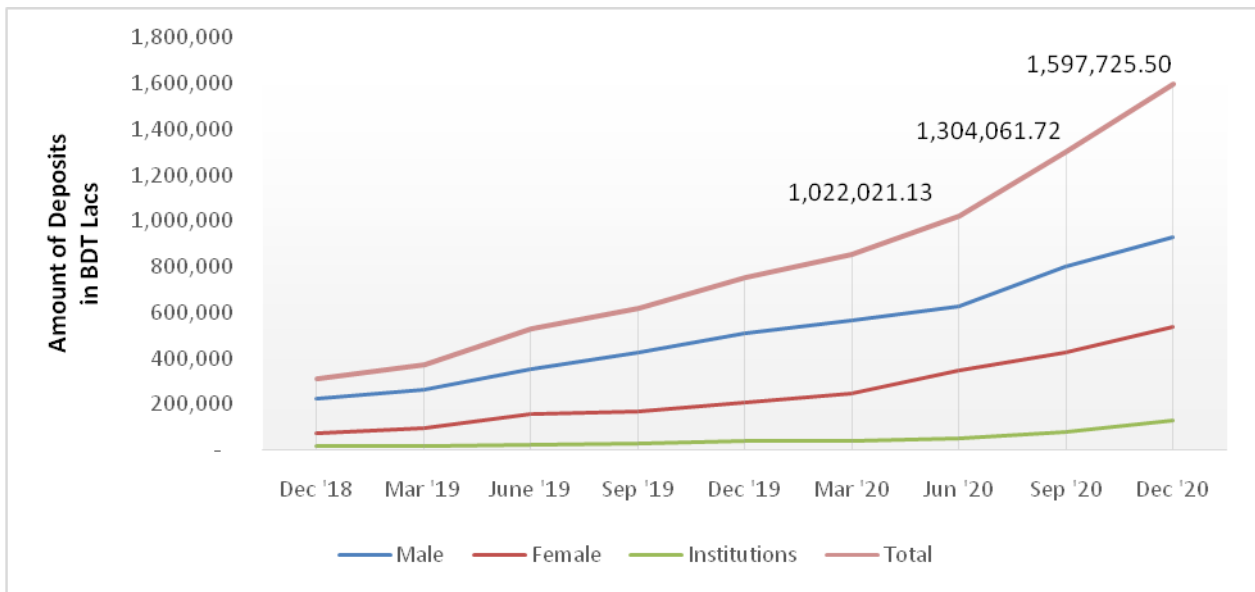
### 4.3 Growth of Deposit

Figures 15, 16 and 17 illustrate the trend in deposit accumulation. In December 2020 quarter, the deposit through agent banking has increased by 22.52% since September 2020 quarter. The yearly growth of deposit shows remarkable increase which is 112.54% in December 2020 compared to December 2019. Gender distribution of the deposit indicates that deposit from male customers continues to remain significantly higher than that of female customers and institutions.

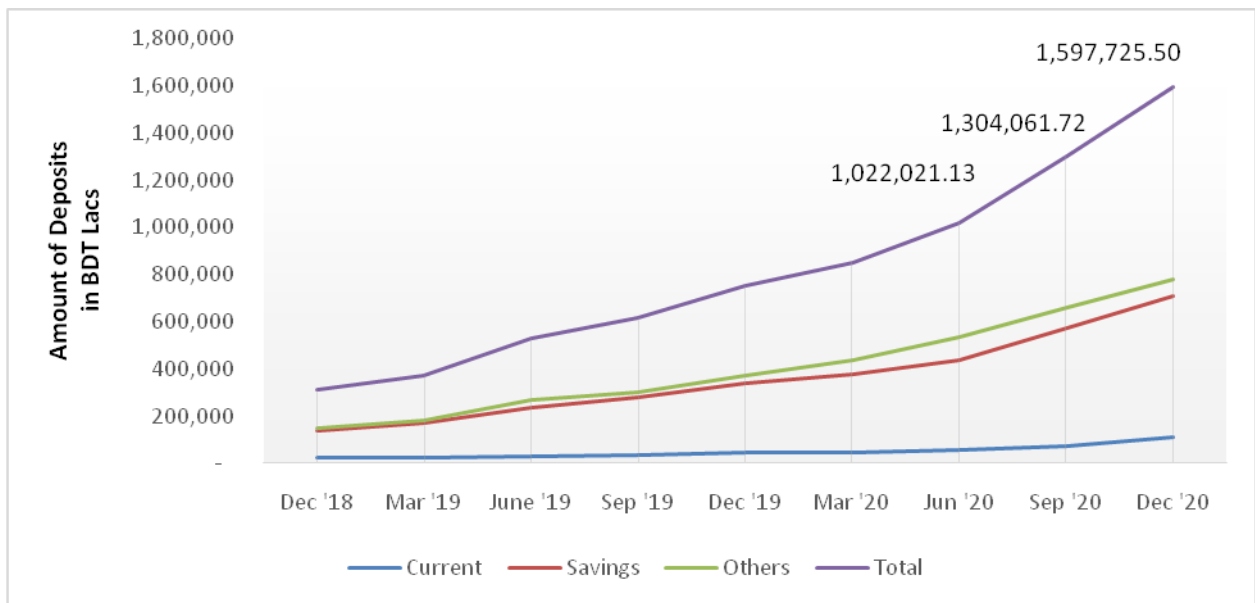
**Figure 15: Geographic Trend of Deposit**



**Figure 16: Gender Trend of Deposit**



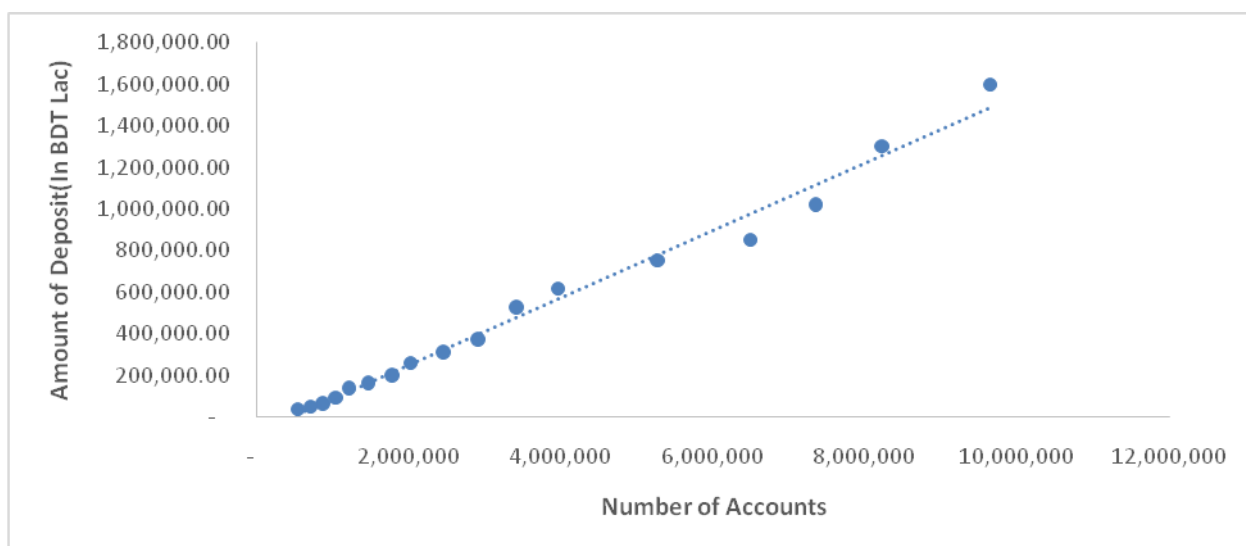
**Figure 17: Category Trend of Deposit**



#### 4.4 Correlation between Number of Accounts and Deposit

Figure 18 illustrates the correlation between number of accounts opened through agent banking and the accumulated amount of deposit over time. Upto December 2018, the number of accounts through agent banking was 2,456,982 and the total amount of deposit was BDT 311,240.60 lacs. In December 2019, the number of accounts through agent banking increased by 114.43% to 5,268,496 and the total amount of deposit increased by 141.52% which was BDT 751,716.22 lacs. In December 2020, the number of accounts increases to 9,643,163 and the amount of deposit stands at BDT 1,597,725.50 lacs. Over the past two years, the number of accounts increased by 292.48% whereas the amount of deposit scaled up by 413.34%. The figure clearly shows that a positive correlation exists between two parameters changing over time.

**Figure 18: Correlation between Agent Banking Accounts and Deposit**



## 5. Loan Disbursement

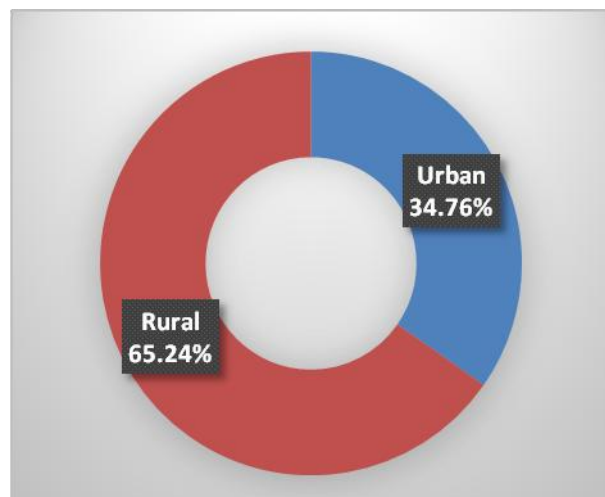
### 5.1 Loan

Up to December 2020, the disbursement of loan through agent banking rises to BDT 189,315.75 lacs. The volume of total loan has increased by 74.17% in the current quarter compared to September quarter of 2020. Loan disbursement through agent banking is explicitly beneficial for rural customer since access to finance is one of the barriers of financial inclusion in developing countries. Agent banking is thus getting momentum in disbursing loan towards potential customer. Bank-wise loan disbursement is given in Appendix-4.

## 5.2 Category-wise Loan Disbursement

Figure-19 illustrates that rural customers have received BDT 123,514.50 lacs (65.24%) of the total loan disbursed through agent banking till December 2020. This is very much in line with the objective of agent banking since the prime objective of agent banking is to stimulate the rural economy where scope of access to finance for the rural people is a must.

**Figure 19: Geographical Concentration of Loan Disbursement**



**Figure 20: Gender-wise Loan Disbursement**

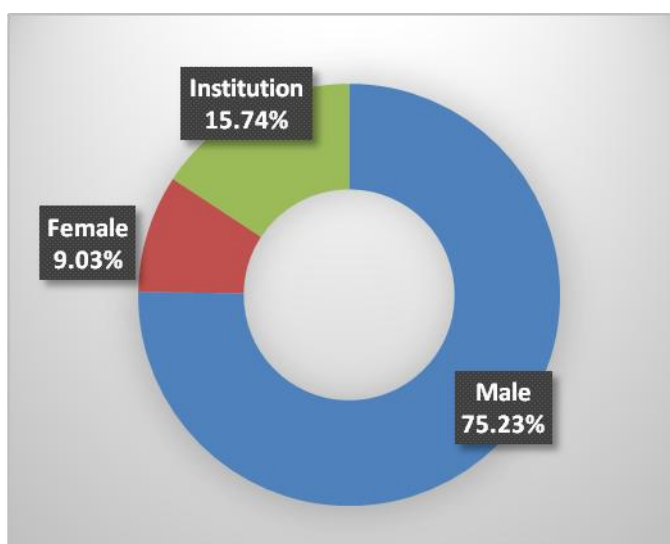


Figure 20 in the left side shows the loan disbursed through agent banking in terms of gender distribution. This chart potentially indicates that till December 2020, male customers have received BDT 142,426.15 lacs (75.23%) of the total loan compared to female customers who have received only BDT 17,087.98 lacs (9.03%). This figure may indicate lack of confidence in general from both the banks and the female customers. 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 loan.

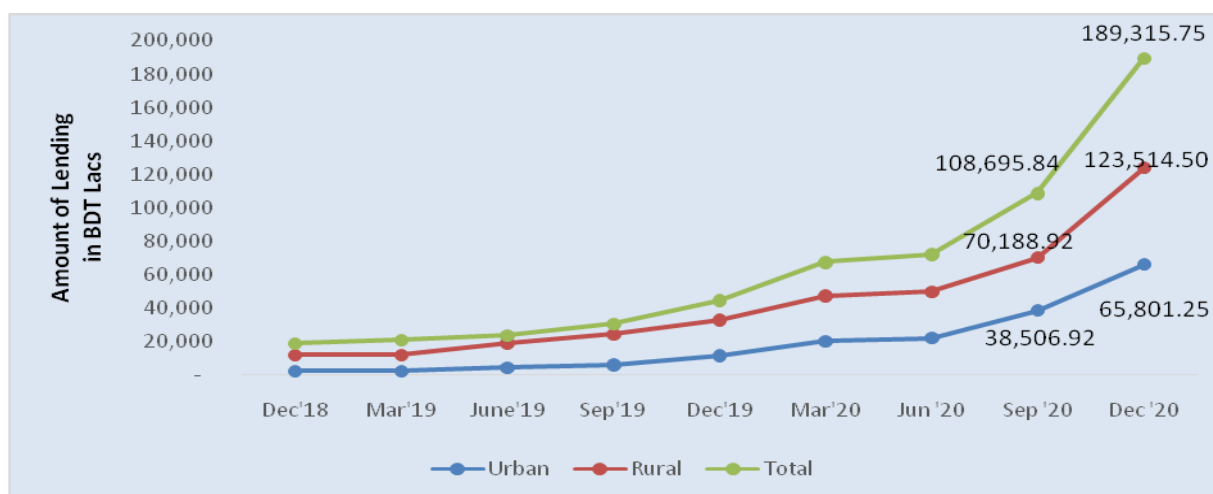
Till December 2020, only nine Banks have disbursed loans through agent banking. It is expected that more female customers as well as smallholders will get loan facilities from banks when more banks will come forward to disburse loans through banking agents.

### 5.3 Growth of Loan Disbursement

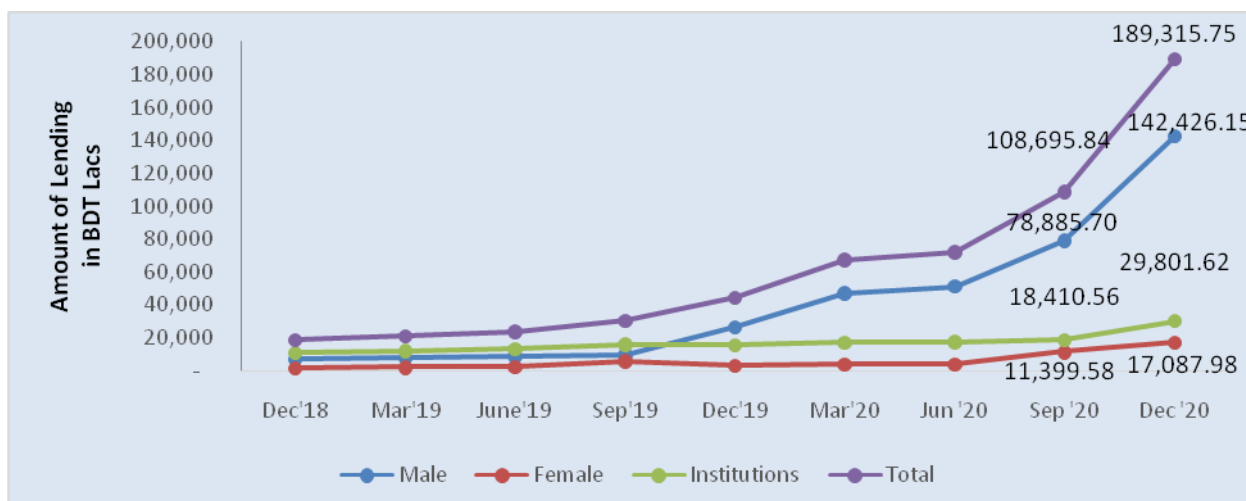
The amount of loan disbursement increases to 74.17% in December quarter compared to September quarter of 2020 and 324.47% from December 2019. Figures 21 and 22 show the growth path of loan disbursement in relation to area, and gender category. Figure 21 shows that area-wise growth of loan disbursement has got extra pace during December quarter of 2020 compared to the previous quarters.

Figure 22 shows growth path of loan disbursement in terms of gender. The persistent growth path of institutional loan apprehends that some smallholders are included under individual loan. In spite of the pandemic situation, the loan disbursement through agent banking is promising since it is showing positive growth. It is expected that the pace of loan distribution will grow more once the economy will recover from COVID-19 situation.

**Figure 21: Area-wise Growth of Loan**



**Figure 22: Gender-wise Growth of Loan**

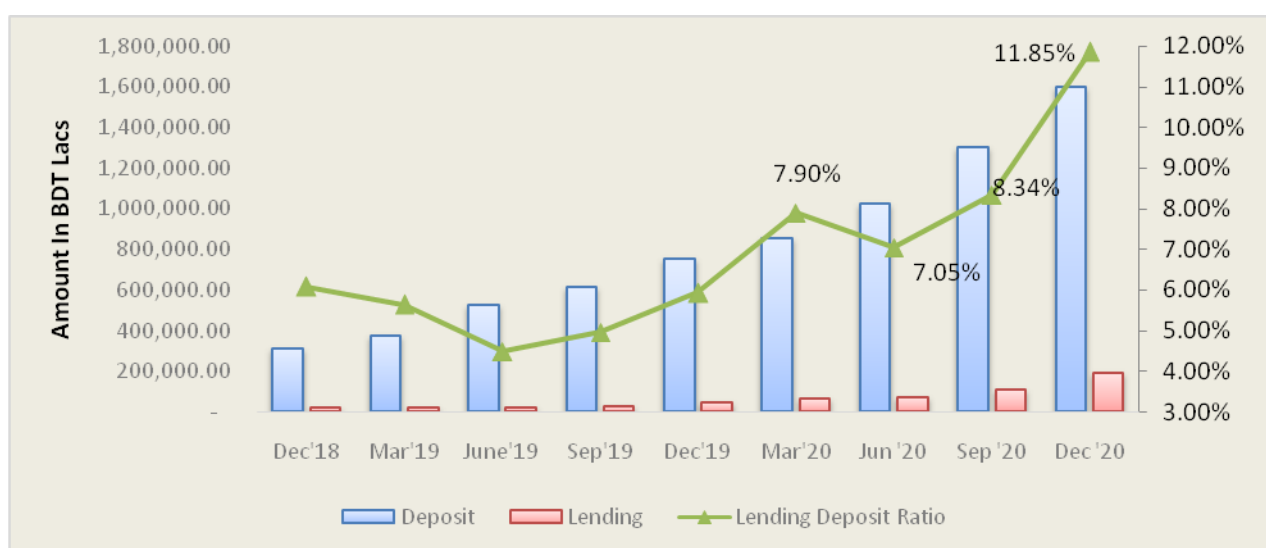




## 5.4 Lending against Deposit

Figure 23 indicates that the loan to deposit ratio in agent banking is only 11.85% in the December 2020 quarter. On the positive note, 3.51% increase in loan to deposit ratio from September 2020 quarter indicates that investment through agent outlets is gradually getting momentum. However, since only nine banks out of 26 have started lending through agent banking, this ratio is insignificant. The low loan to deposit ratio indicates that agent banking window is serving banks' purpose more on deposit collection than lending. Bangladesh Bank is closely monitoring the progress and emphasizing on disbursing loans to rural people so as to stimulate the rural economy.

**Figure 23: Loan Distribution against Deposit Collection**



## 6. Inward Remittance Distribution

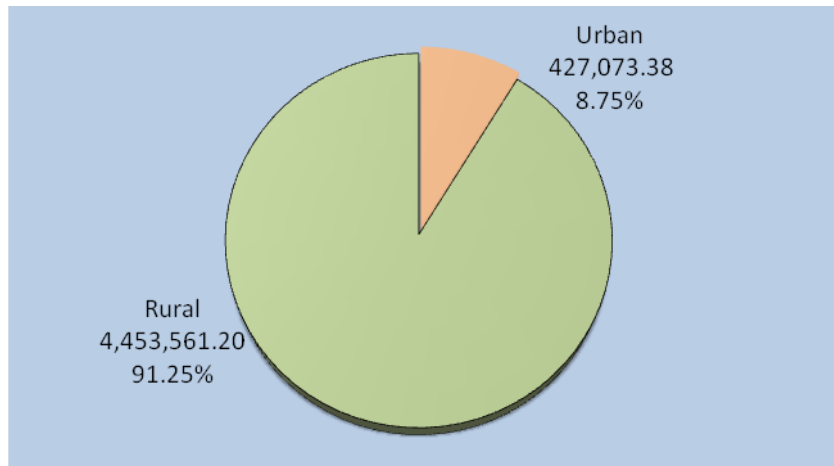
### 6.1 Inward Remittance

The amount of inward remittance through agent banking rises to BDT 4,880,634.58 lacs at the end of December 2020 quarter. It has increased by 27.31% in the current quarter compared to the immediate past quarter and 214.18% compared to the previous year. This increase in inward remittance through banking channel is a positive outcome of the government's initiative of providing 2% cash incentive on remittance sent by the expatriate Bangladeshis. In addition to the government's initiative, some banks enthusiastically giving 1% more cash incentive on the remitted amount 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 Geographical Concentration of Inward Remittance Distribution

Figure 24 illustrates that rural population has received 91.25% of the total inward remittance. Agent banking is playing a vital role in bringing the hard-earned money of the non-resident Bangladeshis at arm’s length of their close ones.

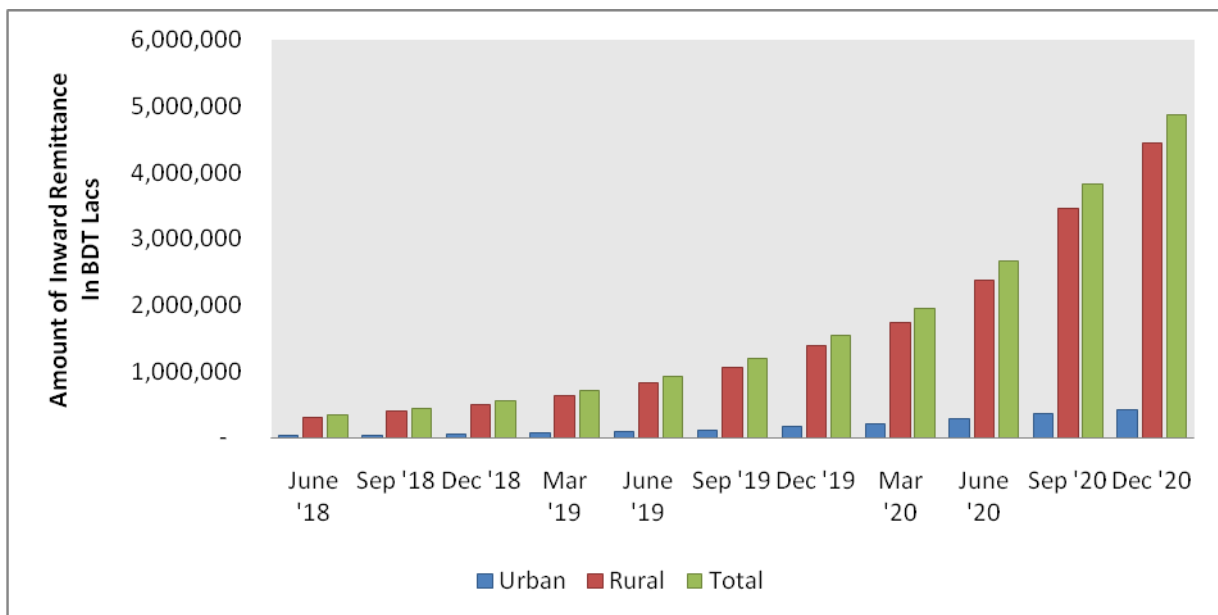
**Figure 24: Area-wise Concentration of Inward Remittance**



## 6.3 Growth of Inward Remittance Distribution

The volume of inward remittance increases to 27.31% in December 2020 compared to September 2020. Figure 25 is showing the rising growth path of inward remittances through agent banking. The most significance here is that major share of the remittances is going to the rural areas which is expected to revitalize rural economy by channelizing this remittance.

**Figure 25: Growth of Inward Remittance**

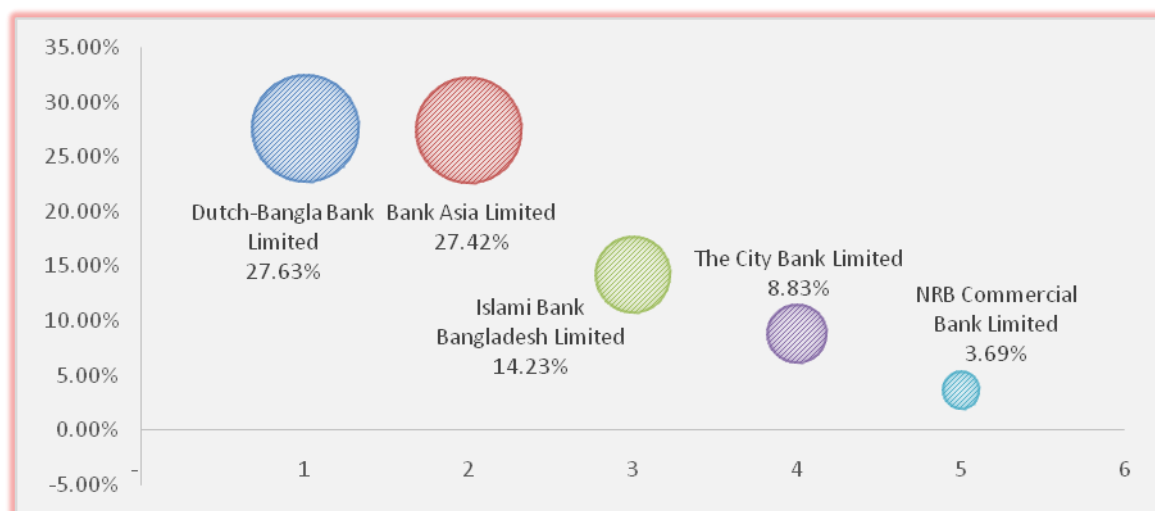


## 7. Top Five Banks in Agent Banking Activities

### 7.1 Top Five Banks in Terms of Outlet Distribution

As of December 2020, top five banks have opened 81.79% of the total agent outlets. Dutch-Bangla Bank Limited has ranked the top with 4,414 outlets, comprising 27.63% of the total outlets (Figure 26) under operation.

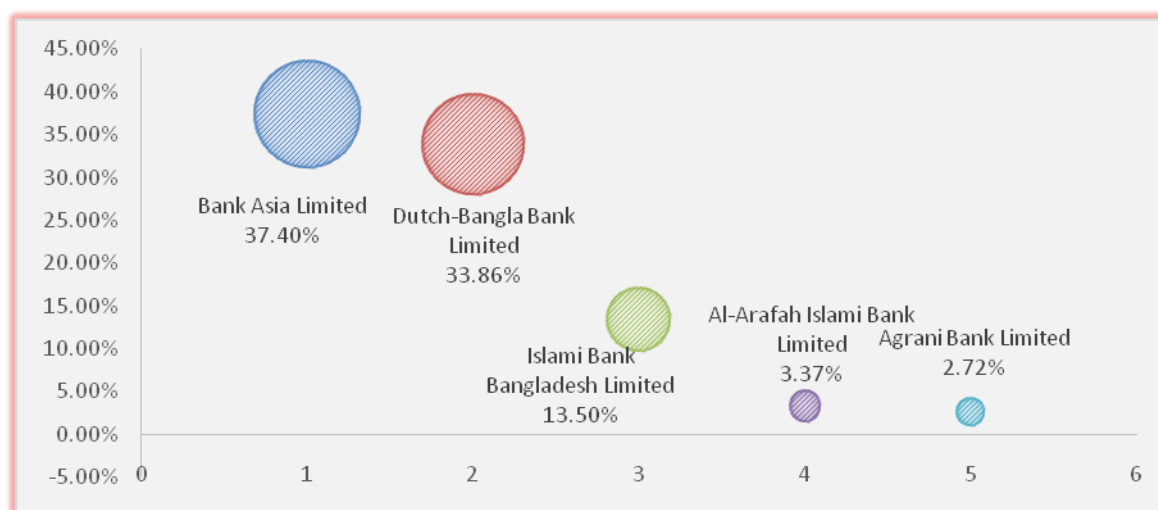
**Figure 26: Top Five Banks' Share of Outlets**



### 7.2 Top Five Banks in Terms of Number of Accounts

As of December 2020, top five Banks have opened 90.86% of the total accounts opened through agent banking. Bank Asia Limited has opened the highest number of 3,606,421 accounts, comprising of 37.40% of the total accounts (Figure 27).

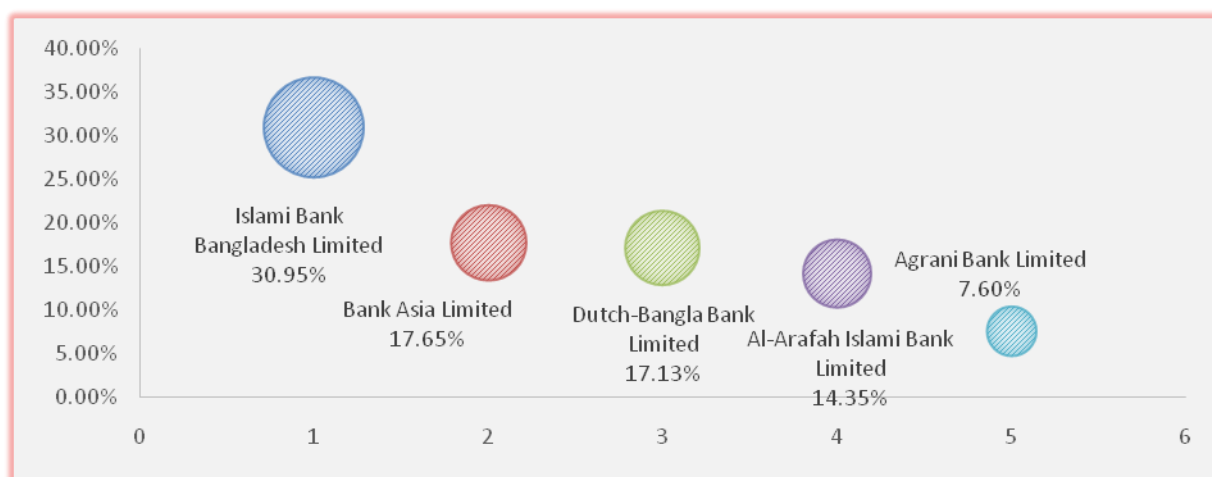
**Figure 27: Top Five Banks' Share of Accounts**



### 7.3 Top Five Banks in Terms of Deposit Collection

Till December 2020, top five banks have 87.69% share of the total amount of deposit mobilized through agent banking. Islami Bank Bangladesh Limited (IBBL) has mobilized highest amount of deposit through agent banking that is 30.95% of the total volume (Figure 28) amounting BDT 494,543.67 lacs. Bank Asia Limited with the highest number of accounts is the nearest competitor of IBBL with this regard.

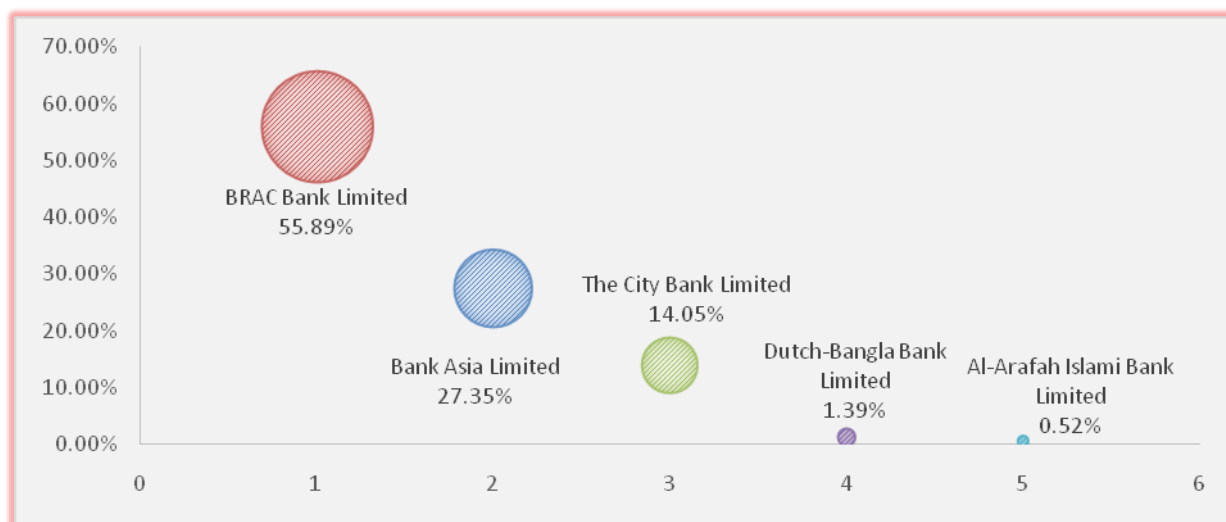
**Figure 28: Top Five Banks' Share of Deposit**



### 7.4 Top Five Banks in Terms of Loan Disbursement

The top five banks have disbursed 99.20% of the total loan disbursed through agent banking till December 2020. BRAC Bank Limited has ranked the top with the largest volume of loan amounting BDT 105,809.68 lacs, which is 55.89% of the total loans disbursed through agent banking (Figure 29).

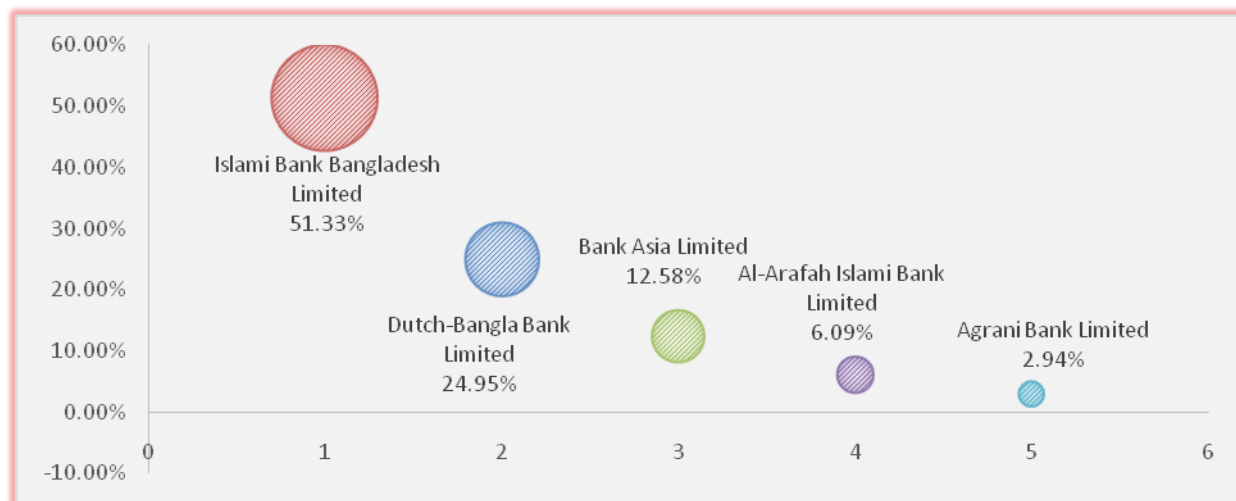
**Figure 29: Top Five Banks' Share of Loan**



## 7.5 Top Five Banks in Terms of Inward Remittance Distribution

The top five banks have 97.89% share of the total inward remittance distributed through agent banking as of December 2020. Islami Bank Bangladesh Limited ranks the top with BDT 2,505,301.90 lacs, which is 51.33% of the total inward remittances distributed through agent banking (Figure 30).

**Figure 30: Top Five Banks' Share of Inward Remittance**



## 8. Conclusion

The rising trend of agent banking services throughout the December quarter of 2020 amidst Covid-19 pandemic signifies the huge opportunity to bring the mass rural unbanked people under the umbrella of formal banking services. Agent banking is playing a pivotal role in providing necessary financial services, especially for rural women, small business entrepreneurs and beneficiary of remitters. The number of female account has increased by 17.31% during this quarter compared to the previous quarter which indicates access of more women to formal financial sector. Loan disbursement to women/entrepreneurs, however, comprises of only 9.03% of the total loan disbursed through agent banking. Envisaging women entrepreneurship development and employment creation in rural area, Bangladesh Bank is constantly encouraging banks to facilitate CMSME and women entrepreneurship loan through agent banking. Overall, agent banking is having a significant positive impact on financial inclusion and therefore, has the potential to fill the market gap created by the insufficient outreach of branch banking. Since agent banking services are no longer limited to basic banking services such as cash deposits and withdrawal and receipt of remittances, it is expected that this innovative delivery channel will invigorate rural economy.

## Appendix

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

Sl No.	Bank Name	No. of Agents			No. of Outlets		
		Urban	Rural	Total	Urban	Rural	Total
1	Bank Asia Limited	317	3940	4257	354	4027	4381
2	NRB Commercial Bank Limited	23	553	576	31	558	589
3	Dutch-Bangla Bank Limited	396	477	873	715	3699	4414
4	Al-Arafah Islami Bank Limited	47	217	264	43	357	400
5	Modhumoti Bank Limited	0	366	366	0	366	366
6	Social Islami Bank Limited	9	88	97	10	135	145
7	Standard Bank Limited	2	24	26	2	24	26
8	First Security Islami Bank Limited	0	41	41	0	41	41
9	Agrani Bank Limited	17	270	287	17	270	287
10	Mutual Trust Bank Limited	42	102	144	44	119	163
11	Midland Bank Limited	16	33	49	12	48	60
12	United Commercial Bank Limited	31	146	177	31	146	177
13	The City Bank Limited	305	1081	1386	317	1094	1411
14	A B Bank Limited	20	59	79	20	64	84
15	Islami Bank Bangladesh Limited	134	2139	2273	134	2139	2273
16	The Premier Bank Limited	12	18	30	27	73	100
17	NRB Bank Limited	4	310	314	3	313	316
18	BRAC Bank Limited	127	300	427	123	358	481
19	Eastern Bank Limited	6	23	29	6	23	29
20	One Bank Limited	27	35	62	28	37	65
21	Mercantile Bank Limited	23	78	101	23	78	101
22	Shahjalal Islami Bank Limited	19	33	52	19	33	52
23	Exim Bank Limited	1	8	9	1	8	9
24	Padma Bank Limited	1	0	1	1	1	2
25	Jamuna Bank Limited	1	1	2	1	1	2
26	Prime Bank Limited	2	1	3	2	1	3
<b>Total</b>		<b>1582</b>	<b>10343</b>	<b>11925</b>	<b>1964</b>	<b>14013</b>	<b>15977</b>

## 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	314117	3292304	3606421	1365522	2199854	41045	3606421	72290	3390054	144077	3606421
2	NRB Commercial Bank Limited	4601	109556	114157	44533	69624	0	114157	255	112153	1749	114157
3	Dutch-Bangla Bank Limited	692795	2572763	3265558	2180998	1084560	0	3265558	44159	3069005	152394	3265558
4	Al-Arafah Islami Bank Limited	22106	303028	325134	182090	135894	7150	325134	12753	253848	58533	325134
5	Modhumoti Bank Limited	0	131592	131592	39360	92232	0	131592	995	130086	511	131592
6	Social Islami Bank Limited	2806	73661	76467	42517	33950	0	76467	1134	48558	26775	76467
7	Standard Bank Limited	335	13129	13464	7626	5838	0	13464	1135	10810	1519	13464
8	First Security Islami Bank Limited	0	44189	44189	26462	17727	0	44189	5858	26494	11837	44189
9	Agrani Bank Limited	10971	251565	262536	128046	134490	0	262536	10922	217534	34080	262536
10	Mutual Trust Bank Limited	16830	57305	74135	41681	32454	0	74135	3153	60001	10981	74135
11	Midland Bank Limited	2159	18398	20557	11769	8788	0	20557	697	16279	3581	20557
12	United Commercial Bank Limited	16957	53533	70490	39025	31465	0	70490	9222	52696	8572	70490
13	The City Bank Limited	47409	113588	160997	101749	59248	0	160997	21796	122480	16721	160997
14	A B Bank Limited	4956	18793	23749	14645	9104	0	23749	861	16810	6078	23749
15	Islami Bank Bangladesh Limited	100388	1201891	1302279	871659	430620	0	1302279	34718	742923	524638	1302279
16	The Premier Bank Limited	20070	15654	35724	19790	15934	0	35724	319	32641	2764	35724
17	NRB Bank Limited	418	24625	25043	9753	14562	728	25043	1251	20667	3125	25043
18	BRAC Bank Limited	20823	44647	65470	22096	13869	29505	65470	25086	29884	10500	65470
19	Eastern Bank Limited	2005	6913	8918	6206	2712	0	8918	328	7510	1080	8918
20	One Bank Limited	2115	4453	6568	4392	2176	0	6568	405	4995	1168	6568
21	Mercantile Bank Limited	1166	3415	4581	3360	1221	0	4581	151	3611	819	4581
22	Shahjalal Islami Bank Limited	1492	3020	4512	2859	1557	96	4512	172	3373	967	4512
23	Exim Bank Limited	56	332	388	271	117	0	388	16	356	16	388
24	Padma Bank Limited	80	123	203	85	118	0	203	4	184	15	203
25	Jamuna Bank Limited	5	23	28	20	8	0	28	6	19	3	28
26	Prime Bank Limited	2	1	3	0	0	3	3	3	0	0	3
<b>Total</b>		<b>1284662</b>	<b>8358501</b>	<b>9643163</b>	<b>5166514</b>	<b>4398122</b>	<b>78527</b>	<b>9643163</b>	<b>247689</b>	<b>8372971</b>	<b>1022503</b>	<b>9643163</b>

## Appendix-3: Bank-wise Amount of Deposit Collection

Amount of Deposits (in BDT lacs)												
Sl No.	Bank Name	Urban	Rural	Total	Male	Female	Institution	Total	Current	Savings	Others	Total
1	Bank Asia Limited	42353.18	239638.33	281991.51	141875.24	104576.00	35540.27	281991.51	17846.62	161860.55	102284.34	281991.51
2	NRB Commercial Bank Limited	2312.50	2487.27	4799.77	3467.40	1332.37	0.00	4799.77	36.17	545.37	4218.23	4799.77
3	Dutch-Bangla Bank Limited	83176.66	190570.55	273747.21	168195.17	65109.31	40442.73	273747.21	9928.63	187564.30	76254.28	273747.21
4	Al-Arafah Islami Bank Limited	45080.26	184268.46	229348.72	161196.31	41509.89	26642.52	229348.72	4252.60	78644.11	146452.01	229348.72
5	Modhumoti Bank Limited	0.00	3757.00	3757.00	1846.00	1911.00	0.00	3757.00	485.00	2903.00	369.00	3757.00
6	Social Islami Bank Limited	6552.04	11446.37	17998.41	13521.04	4477.37	0.00	17998.41	1421.77	4774.69	11801.95	17998.41
7	Standard Bank Limited	26.11	2588.18	2614.29	1744.35	869.94	0.00	2614.29	235.84	1518.11	860.34	2614.29
8	First Security Islami Bank Limited	0.00	13719.81	13719.81	8995.40	4724.41	0.00	13719.81	1639.58	3760.48	8319.75	13719.81
9	Agrani Bank Limited	86952.42	34406.50	121358.92	17228.71	104130.21	0.00	121358.92	1560.50	17665.07	102133.35	121358.92
10	Mutual Trust Bank Limited	9398.00	16427.00	25825.00	17227.00	8598.00	0.00	25825.00	3224.00	9011.00	13590.00	25825.00
11	Midland Bank Limited	671.24	3662.20	4333.44	3197.60	1135.84	0.00	4333.44	228.14	1336.56	2768.74	4333.44
12	United Commercial Bank Limited	12293.01	16225.95	28518.96	23222.51	5296.45	0.00	28518.96	3130.26	6415.96	18972.74	28518.96
13	The City Bank Limited	14928.56	13827.80	28756.36	17120.08	11636.28	0.00	28756.36	10575.45	8344.57	9836.34	28756.36
14	A B Bank Limited	2055.99	6739.82	8795.81	5639.75	3156.06	0.00	8795.81	392.34	3043.54	5359.93	8795.81
15	Islami Bank Bangladesh Limited	40495.66	454048.01	494543.67	320149.70	174393.97	0.00	494543.67	31406.12	210896.15	252241.40	494543.67
16	The Premier Bank Limited	7622.00	2846.18	10468.18	9573.36	894.82	0.00	10468.18	105.47	1564.60	8798.11	10468.18
17	NRB Bank Limited	158.93	4587.26	4746.19	2596.74	1781.33	368.12	4746.19	366.42	1920.74	2459.03	4746.19
18	BRAC Bank Limited	13151.51	18366.14	31517.65	4809.30	2289.96	24418.39	31517.65	23143.27	3876.22	4498.16	31517.65
19	Eastern Bank Limited	1067.29	3281.98	4349.27	3499.00	850.27	0.00	4349.27	896.16	1550.18	1902.93	4349.27
20	One Bank Limited	1664.26	1193.95	2858.21	2553.34	304.87	0.00	2858.21	333.15	433.51	2091.55	2858.21
21	Mercantile Bank Limited	87.44	647.46	734.90	566.70	168.20	0.00	734.90	15.01	353.13	366.76	734.90
22	Shahjalal Islami Bank Limited	463.60	595.50	1059.10	856.45	174.46	28.19	1059.10	337.77	299.24	422.09	1059.10
23	Exim Bank Limited	81.22	971.30	1052.52	1010.92	41.60	0.00	1052.52	371.01	597.53	83.98	1052.52
24	Padma Bank Limited	603.71	212.32	816.03	225.04	590.99	0.00	816.03	6.17	0.01	809.85	816.03
25	Jamuna Bank Limited	2.99	3.53	6.52	6.47	0.05	0.00	6.52	1.18	0.10	5.24	6.52
26	Prime Bank Limited	6.05	2.00	8.05	0.00	0.00	8.05	8.05	8.05	0.00	0.00	8.05
<b>Total</b>		<b>371204.63</b>	<b>1226520.87</b>	<b>1597725.50</b>	<b>930323.58</b>	<b>539953.65</b>	<b>127448.27</b>	<b>1597725.50</b>	<b>111946.68</b>	<b>708878.72</b>	<b>776900.10</b>	<b>1597725.50</b>



**Appendix-4: Bank-wise Loan Disbursement**

Amount of Lending (in BDT lacs)								
SI No.	Bank Name	Urban	Rural	Total	Male	Female	Institution	Total
1	Bank Asia Limited	5308.92	46465.55	51774.47	16282.72	5690.13	29801.62	51774.47
2	NRB Commercial Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Dutch-Bangla Bank Limited	1017.11	1607.08	2624.19	2318.93	305.26	0.00	2624.19
4	Al-Arafah Islami Bank Limited	627.76	363.24	991.00	823.36	167.64	0.00	991.00
5	Modhumoti Bank Limited	0.00	10.00	10.00	9.50	0.50	0.00	10.00
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	0.00	0.00	0.00	0.00	0.00	0.00
9	Agrani Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	Mutual Trust Bank Limited	556.00	403.00	959.00	824.00	135.00	0.00	959.00
11	Midland Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	United Commercial Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	The City Bank Limited	12406.32	14186.64	26592.96	18218.75	8374.21	0.00	26592.96
14	A B Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	Islami Bank Bangladesh Limited	0.00	508.30	508.30	413.40	94.90	0.00	508.30
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	46.15	46.15	34.35	11.80	0.00	46.15
18	BRAC Bank Limited	45885.14	59924.54	105809.68	103501.14	2308.54	0.00	105809.68
19	Eastern Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	One Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	Prime Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>		<b>65801.25</b>	<b>123514.5</b>	<b>189315.75</b>	<b>142426.15</b>	<b>17087.98</b>	<b>29801.62</b>	<b>189315.75</b>

## Appendix-5: Bank-wise Inward Remittance Distribution

Inward Remittance (BDT in lacs)				
Sl No.	Bank Name	Urban	Rural	Total
1	Bank Asia Limited	40289.96	573838.68	614128.64
2	NRB Commercial Bank Limited	0.00	18.03	18.03
3	Dutch-Bangla Bank Limited	225387.68	992108.67	1217496.35
4	Al-Arafah Islami Bank Limited	12383.09	284951.00	297334.09
5	Modhumoti Bank Limited	0.00	361.84	361.84
6	Social Islami Bank Limited	284.75	8125.99	8410.74
7	Standard Bank Limited	27.80	7268.48	7296.28
8	First Security Islami Bank Limited	0.00	2606.92	2606.92
9	Agrani Bank Limited	1689.38	141705.36	143394.74
10	Mutual Trust Bank Limited	2888.00	22886.00	25774.00
11	Midland Bank Limited	334.97	3945.11	4280.08
12	United Commercial Bank Limited	52.30	887.15	939.45
13	The City Bank Limited	12847.98	18490.71	31338.69
14	A B Bank Limited	390.40	3936.71	4327.11
15	Islami Bank Bangladesh Limited	126121.80	2379180.10	2505301.90
16	The Premier Bank Limited	0.13	44.29	44.42
17	NRB Bank Limited	11.50	2327.13	2338.63
18	BRAC Bank Limited	4275.12	10241.55	14516.67
19	Eastern Bank Limited	3.33	98.33	101.66
20	One Bank Limited	6.00	75.00	81.00
21	Mercantile Bank Limited	14.49	205.37	219.86
22	Shahjalal Islami Bank Limited	64.70	258.78	323.48
23	Exim Bank Limited	0.00	0.00	0.00
24	Padma Bank Limited	0.00	0.00	0.00
25	Jamuna Bank Limited	0.00	0.00	0.00
26	Prime Bank Limited	0.00	0.00	0.00
<b>Total</b>		<b>427,073.38</b>	<b>4,453,561.20</b>	<b>4,880,634.58</b>