

Quarterly Report  
on  
**Agent Banking**

October- December 2021



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

## Table of Contents

<b>List of Figures .....</b>	<b>ii</b>
<b>Executive Summary .....</b>	<b>iii</b>
<b>1. Introduction.....</b>	<b>1</b>
<b>2. Agent Banking Coverage .....</b>	<b>2</b>
2.1 Number of Agents and Outlets .....	2
2.2 Area-wise Distribution of Agents and Outlets .....	2
2.3 Growth of Agents and Outlets .....	2
<b>3. Customer Penetration .....</b>	<b>3</b>
3.1 Number of Accounts .....	3
3.2 Category-wise distribution of Accounts .....	3
3.3 Growth of Accounts .....	4
<b>4. Deposit in Agent Banking Accounts.....</b>	<b>6</b>
4.1 Deposit .....	6
4.2 Distribution of Deposit .....	6
4.3 Growth of Deposit.....	7
4.4 Correlation between Number of Accounts and Deposit .....	8
<b>5. Lending through Agent Banking.....</b>	<b>8</b>
5.1 Lending .....	8
5.2 Distribution of Lending.....	9
5.3 Growth of Lending.....	10
5.4 Lending against Deposit .....	11
<b>6. Channeling of Inward Remittances through Agent Banking.....</b>	<b>11</b>
6.1 Inward Remittances .....	11
6.2 Area-wise Distribution of Inward Remittances .....	12
6.3 Growth of Inward Remittances .....	12
<b>7. Top Five Banks in Agent Banking .....</b>	<b>13</b>
7.1 Top Five Banks in Outlet Distribution.....	13
7.2 Top Five Banks in Agent Banking Accounts .....	13
7.3 Top Five Banks in Deposit Collection through Agent Banking .....	14
7.4 Top Five Banks in Lending through Agent Banking.....	14
7.5 Top Five Banks in the Distribution of Inward Remittances .....	15
<b>8. Conclusion .....</b>	<b>15</b>
<b>Appendix.....</b>	<b>16</b>
Appendix-1: Bank-wise Number of Agents and Outlets.....	16
Appendix-2: Bank-wise Number of Accounts .....	17
Appendix-3: Bank-wise Amount of Deposit Collection .....	18
Appendix-4: Bank-wise Amount of Deposit Collection .....	19
Appendix-5: Bank-wise Inward Remittance Distribution .....	20

## List of Figures

Figure 1: Number of Agents .....	2
Figure 2: Number of Outlets.....	2
Figure 3: Growth of Agents .....	3
Figure 4: Growth of Outlets.....	3
Figure 5: Gender-wise Distribution of Accounts.....	4
Figure 6: Area-wise Distribution of Accounts.....	4
Figure 7: Category-wise Distribution of Accounts.....	4
Figure 8: Area-wise Growth of Accounts .....	5
Figure 9: Gender-wise Growth of Accounts.....	5
Figure 10: Category-wise Growth of Accounts.....	5
Figure 11: Area-wise of Deposit.....	6
Figure 12: Gender-wise Distribution of Deposit .....	6
Figure 13: Category-wise Distribution of Deposit .....	6
Figure 14: Trend of Deposit by Areas .....	7
Figure 15: Trend of Deposit by Gender.....	7
Figure 16: Trend of Deposit by Categories .....	7
Figure 17: Correlation between Agent Banking Accounts and Deposit.....	8
Figure 18: Area-wise Distribution of Lending .....	9
Figure 19: Gender-wise Distribution of Lending .....	9
Figure 20: Area-wise Growth of Lending .....	10
Figure 21: Gender-wise Growth of Lending .....	10
Figure 22: Lending against Deposit Collection .....	11
Figure 23: Area-wise Distribution of Inward Remittance .....	12
Figure 24: Growth of Inward Remittances .....	12
Figure 25: Top Five Banks' Share of Outlets .....	13
Figure 26: Top Five Banks' Share of Accounts .....	13
Figure 27: Top Five Banks' Share of Deposit.....	14
Figure 28: Top Five Banks' Share of Lending .....	14
Figure 29: Top Five Banks' Share of Inward Remittance.....	15

## Executive Summary

This quarterly report summarizes the progress of agent banking during December 2021 quarter. Amidst the COVID-19 pandemic, agent banking in Bangladesh has continued to grow in all dimensions in this quarter. As of December 2021, 29 banks have carried out agent banking activities through 19,247 outlets operated by 13,952 agents. The number of agents has grown by 3.58% while the number of outlets has grown by 6.47% over the previous quarter. The number of accounts opened through agent banking reaches 14,047,491 of which, 6,680,702 (or 47.56%) belong to the female customers and 12,118,657 (86.27%) belong to the customers in the rural areas. At the end of December 2021, the amount of deposit accumulated in the agent banking accounts is BDT 242,941.85 million, the amount of loan disbursement through these accounts is BDT 53,469.83 million and the cumulative amount of inward remittances disbursed reaches BDT 823,432.66 million.

The number of accounts opened through agent banking has grown by 8.80% 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 (10.55% during this quarter) resulting in gradual narrowing down the gap between the shares of male and female accounts. This, in turn, signifies the increased participation of females in the formal financial system.

The volume of deposit in the agent banking accounts and the volume of loan disbursed through these accounts have increased by 9.13% and 33.76% respectively, over the previous quarter. The volume of loan disbursement through agent banking is still not significant compared to the volume of deposit (loan to deposit ratio is 22.01%). This is due to fact that most banks have yet to develop feasible infrastructures for loan disbursement and recovery through agent outlets.

The amount of inward remittances distributed by the agent outlets has increased by 10.05% during the previous quarter. This remarkable increase of remittances channeled through agent banking seems to be a positive outcome of a) the government policy of 2.5% cash incentive coupled with some banks' announcement of additional cash incentive on the remittances and b) quick delivery of remittances to the doorsteps of the beneficiaries through agent banking. Overall, this report on agent banking indicates that the financial services delivered through agents are truly reaching the underprivileged segments of the society even during the COVID-19 pandemic.

## 1. Introduction

Bangladesh Bank has introduced agent banking in Bangladesh in 2013<sup>1</sup> with a view to providing a safe alternate delivery channel of banking services to the under-served population who generally live in geographically remote locations that are beyond the reach of the formal banking networks. Customers can avail various banking services including deposits, loans, foreign remittances, and payment services (such as utility bills, taxes, and government social safety benefits) through agent banking outlets. This model is thus gaining popularity as a cost-effective and convenient delivery channel to the mass people who would otherwise have remained beyond the reach of conventional banking services. In this context, Bangladesh Bank has later issued a comprehensive *Prudential Guidelines for Agent banking Operation in Bangladesh* in 2017<sup>2</sup> 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

	December 2020	September 2021	December 2021	Change	
				Y-to-Y	Q-to-Q
No. of Banks Licensed for Agent Banking	28	29	29	1	0
No. of Banks in Agent Banking Operation	26	29	29	3	0
No. of Agents	11,925	13,470	13,952	2,027	482
No. of Outlets	15,977	18,077	19,247	3,270	1,170
No. of Accounts	9,643,163	12,911,541	14,047,491	4,404,328	1,135,950
No. of Female A/cs Accounts	4,398,122	6,042,946	6,680,702	2,282,580	637,756
Number of Rural A/cs Accounts	8,358,501	11,127,541	12,118,657	3,760,156	991,116
Amount of Deposits	159,772.55	222,615.56	242,941.85	83,169.30	20,326.29
Amount of Loan Disbursed	18,931.58	39,975.70	53,469.83	34,538.26	13,494.13
Amount of Inward Remittance	488,063.46	748,258.55	823,432.66	335,369.20	75,174.12

This quarterly report summarizes the latest state of the agent banking operations in Bangladesh as of December 2021 along with the progress since September 2021 and December 2020. 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.

<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.

## 2. Agent Banking Coverage

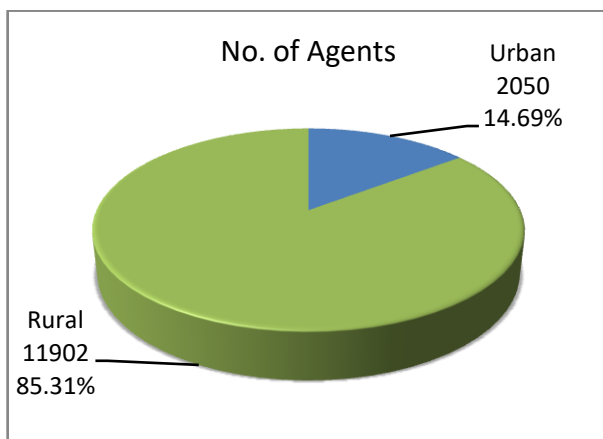
### 2.1 Number of Agents and Outlets

The coverage of agent banking operation in terms of the number of agents and the outlets increases remarkably (Table 1). As of December 2021, the total number of agents and outlets reaches 13,952 and 19,247 respectively. Bank-wise numbers of agents and outlets are given in the Appendix-1.

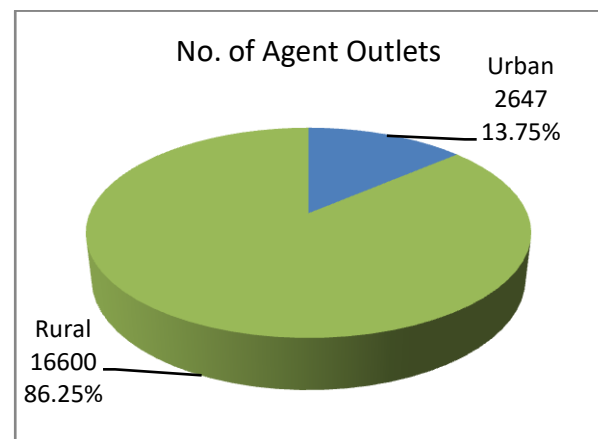
### 2.2 Area-wise Distribution of Agents and Outlets

The main objective of introducing agent banking was to bring geographically unbanked people under the umbrella of formal financial services. As of December 2021, 85.31% of the agents and 86.25% of the outlets are distributed in the rural areas. The wide coverage of agent banking in rural areas provides positive indication of upholding the agenda of promoting financial inclusion.

**Figure 1: Number of Agents**



**Figure 2: Number of Outlets**

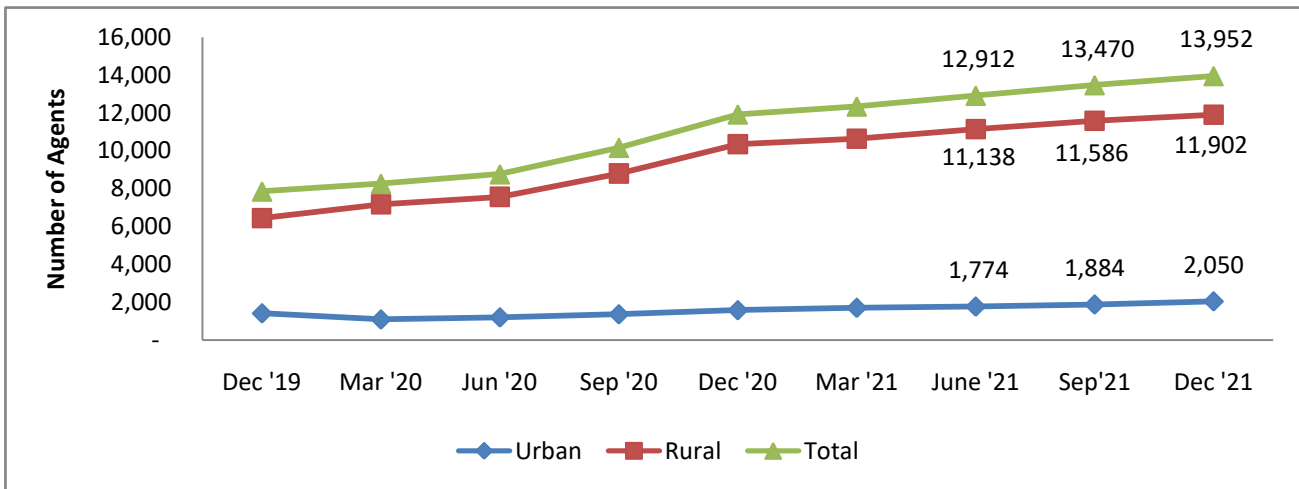


Moreover, to emphasize on distribution in the rural areas, Prudential Guidelines mandate banks to maintain a minimum ratio of 3:1 for opening rural vs. urban agent banking outlets. Figure 2 shows that the ratio of the number of the rural vs. urban agent outlets is almost 7:1, which fully conform to the objective of Bangladesh Bank.

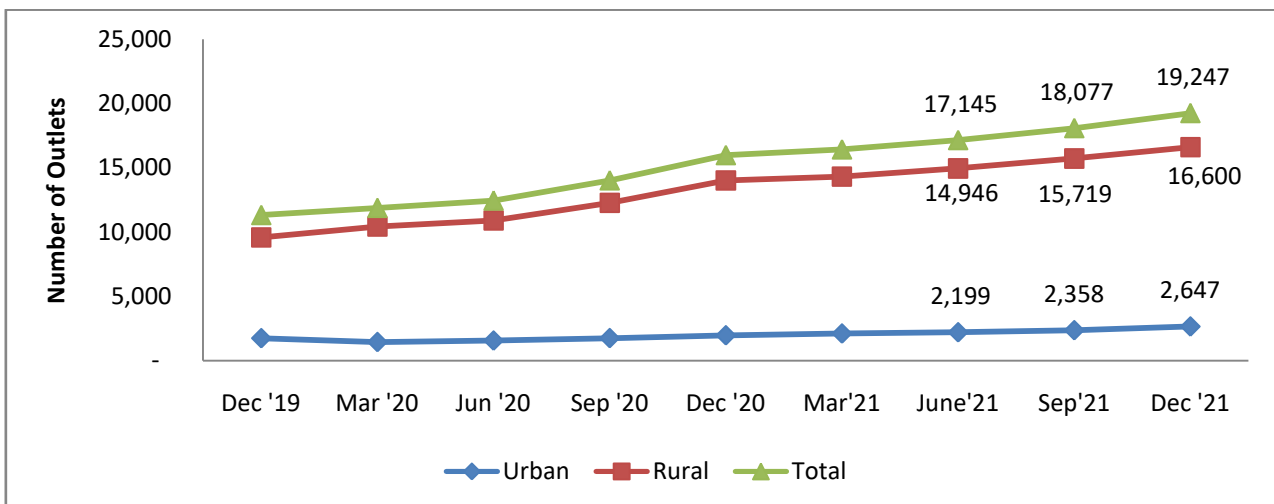
### 2.3 Growth of Agents and Outlets

Figures 3 and 4 show that both the number of agents and outlets has been growing at a steady rate. The agents and outlets have grown by 3.58% and 6.47% respectively over the previous quarter. This growth of the number of agents and outlets not only ensures formal financial services for the rural people but also creates employment opportunities for them. Agents are deploying skilled and semi-skilled human resources in their outlets and thus contributing to introducing innovative technologies helping to scale up financial activities in the rural area.

**Figure 3: Growth of Agents**



**Figure 4: Growth of Outlets**



### 3. Customer Penetration

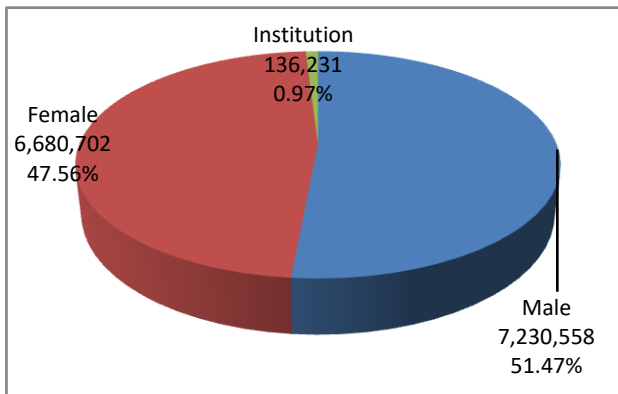
#### 3.1 Number of Accounts

At the end of December 2021, the total number of accounts opened through agent banking stands at 14,047,491. Bank-wise distribution of accounts is given in Appendix-2.

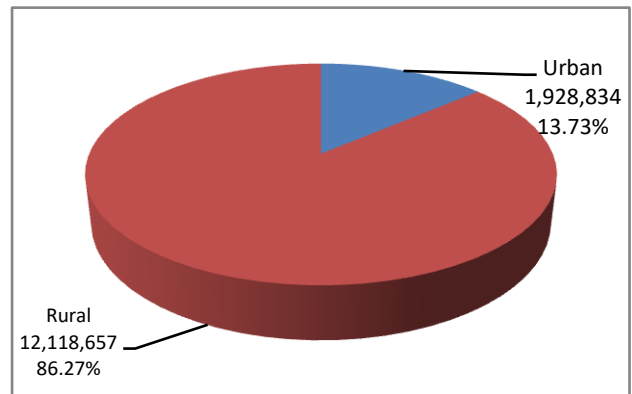
#### 3.2 Category-wise distribution of Accounts

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 47.56% of the total accounts. This indicates that the female customers who were earlier underserved are now having access to the financial services through agent banking. Figure 6 shows that 86.27% of the total accounts are in the rural area which implies huge impact of agent banking in rural areas.

**Figure 5: Gender-wise Distribution of Accounts**



**Figure 6: Area-wise Distribution of Accounts**



**Figure 7: Category-wise Distribution of Accounts**

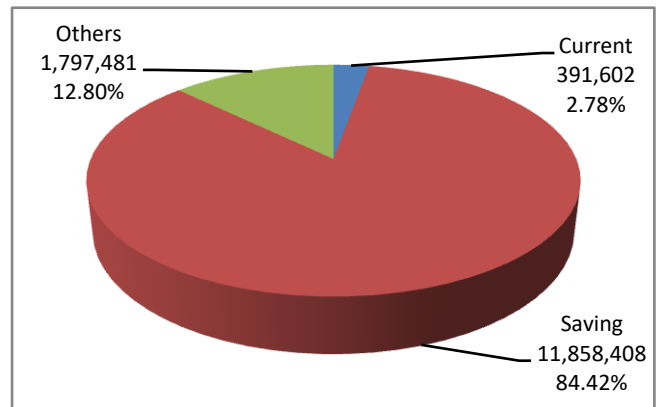


Figure 7 shows that 84.42% of the accounts are savings in nature while 2.79% are current and remaining 12.80% are other accounts. The exclusive dominance of savings account may indicate that households rather than businesses tend to use agent banking services.

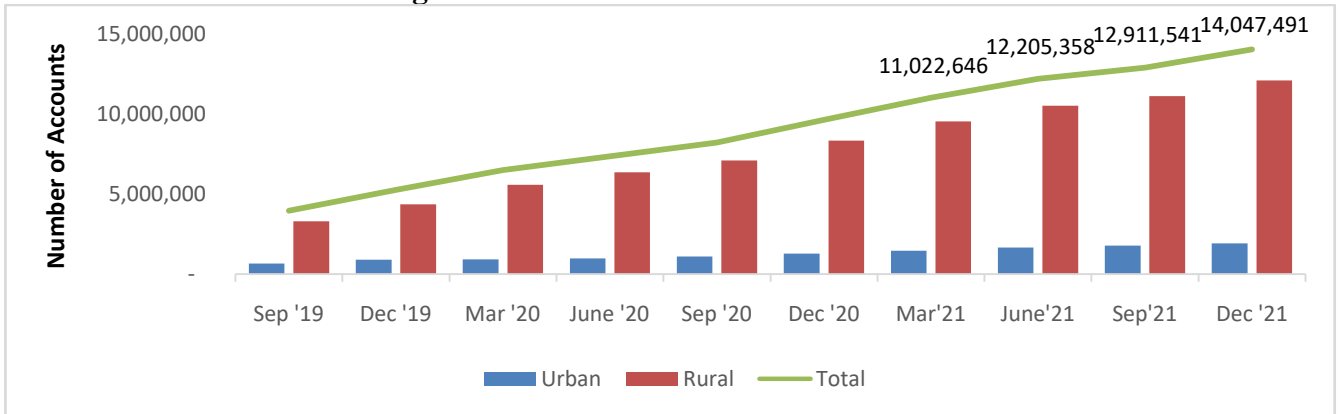
### 3.3 Growth of Accounts

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 8.80% 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.

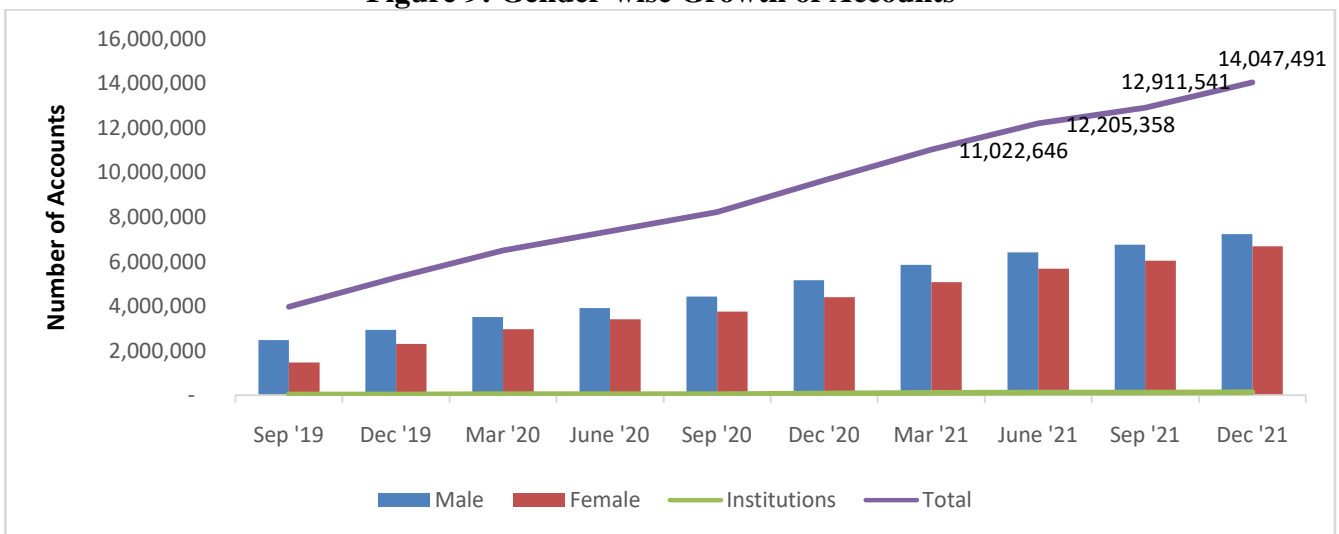
Figure 9 also indicates that the gap in the volume of male and female accounts is gradually narrowing down. Accounts held with the male and female customers have increased by 7.11% and 10.55% respectively over the previous quarter. This signifies a relative increase in the participation of females in the financial system. The volume of savings account, on the other hand, is increasing (Figure 10) at a higher rate than other accounts, potentially indicating an increased access of households and smallholders to the agent banking relative to businesses.



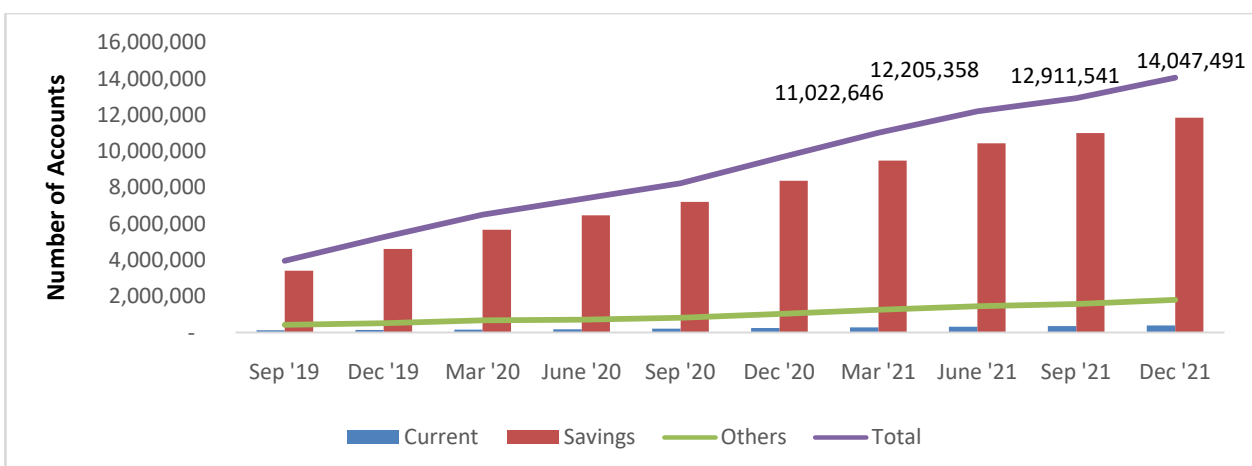
**Figure 8: Area-wise Growth of Accounts**



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



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



## 4. Deposit in Agent Banking Accounts

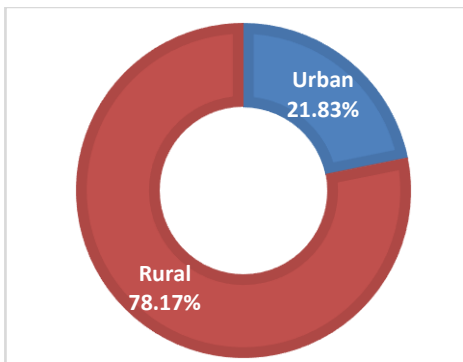
### 4.1 Deposit

At the end of December 2021, the total amount of deposit through agent banking reaches BDT 242,941.85 million. The volume of deposit has increased by 9.13% since the December 2021 quarter. Bank-wise amount of deposit is given in Appendix-3.

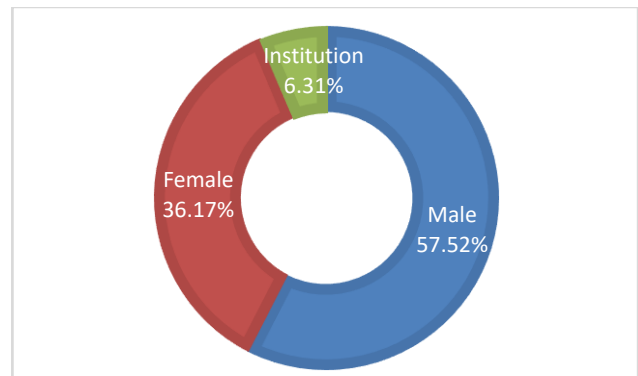
### 4.2 Distribution of Deposit

Figures 11, 12 and 13 illustrate the distribution of deposit accumulated through agent banking. As evident in Figure 11, the major share of deposit (78.17%) has been accumulated from the rural areas. The deposit from rural areas has increased by 76.85% over the previous quarter. Figure 12 shows that deposit in male customers' accounts (57.52%) is significantly higher than that of female customers (36.16%). In addition, Figure 13 indicates that savings accounts comprise of 44.68% of the total deposit while other categories of accounts including institutions and term deposit comprise of 55.32% of the total deposit.

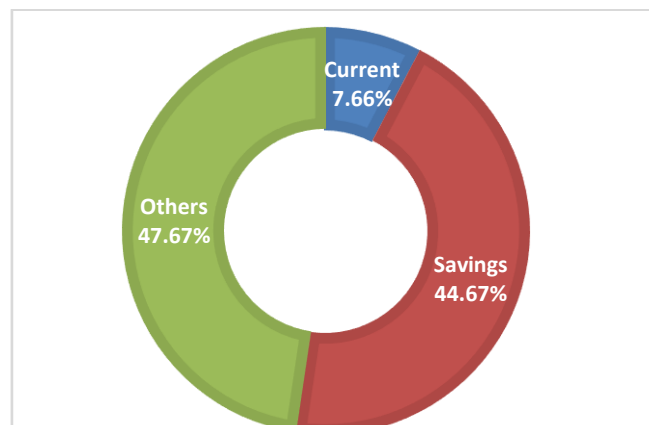
**Figure 11: Area-wise of Deposit**



**Figure 12: Gender-wise Distribution of Deposit**



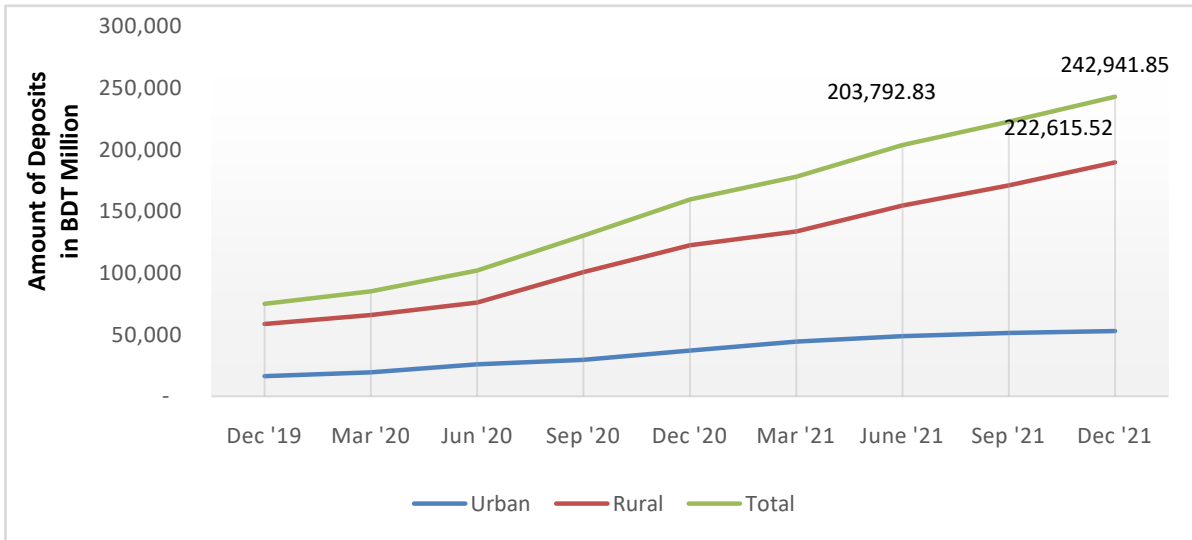
**Figure 13: Category-wise Distribution of Deposit**



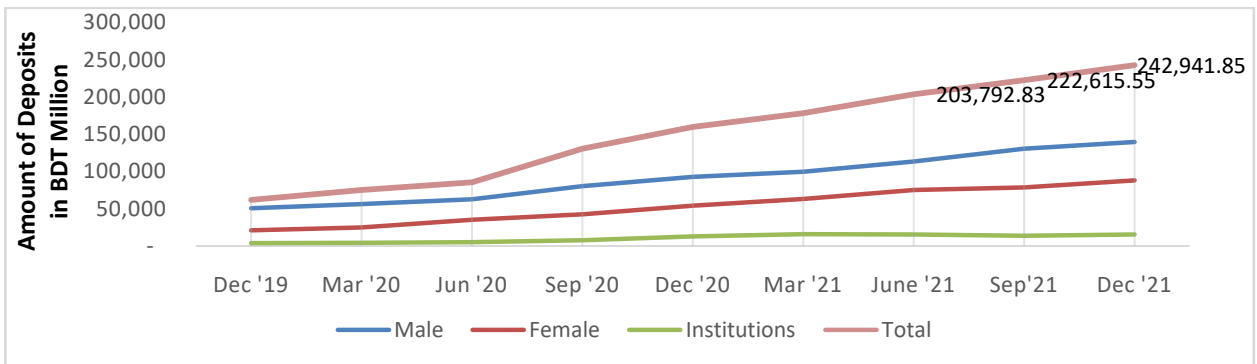
### 4.3 Growth of Deposit

Figures 14, 15 and 16 illustrate the trend in deposit accumulation. In December 2021 quarter, the deposit through agent banking has increased by 9.13% since September 2021 quarter.

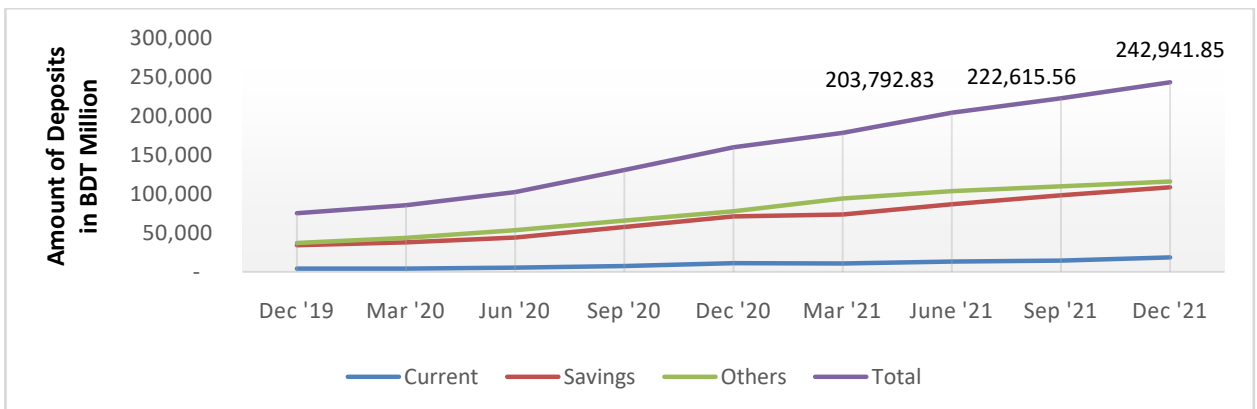
**Figure 14: Trend of Deposit by Areas**



**Figure 15: Trend of Deposit by Gender**



**Figure 16: Trend of Deposit by Categories**

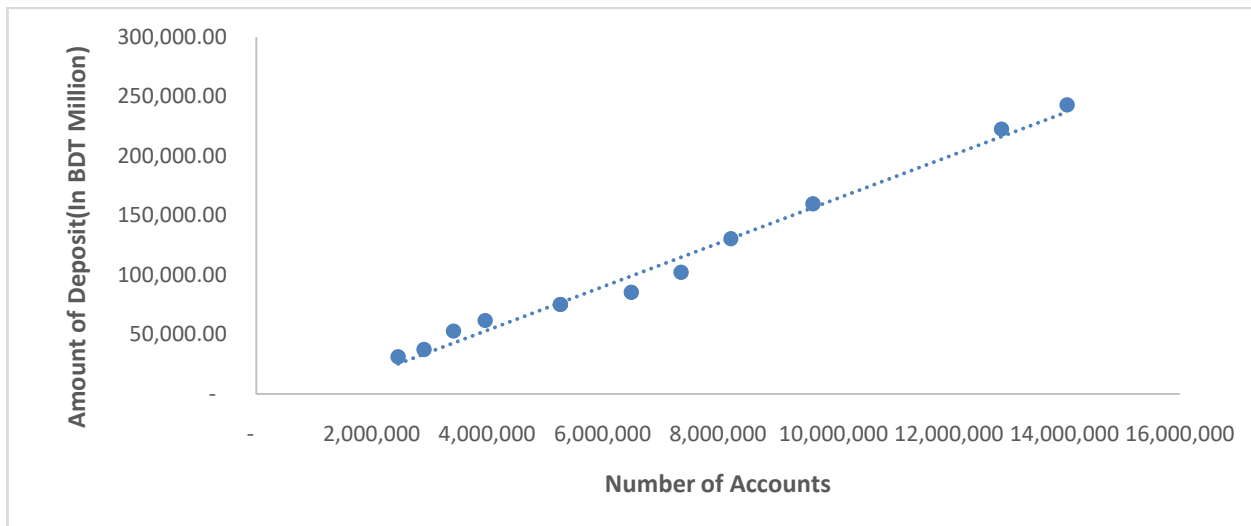


Remarkably, deposit in the rural areas has grown by 11% while the deposit in the urban areas has grown only 2.92% over the previous quarter. Moreover, deposit from the male customers has grown by 6.80% while the deposit from the female customers has grown by 12.12%. This has helped to narrow down the 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 in these accounts over time. Up to December 2019, the number of agent banking accounts was 5,268,496 and the total amount of deposit was BDT 75,171.62 million. In December 2020, the number of accounts increased by 83.03% to 9,643,163 and the amount of deposit increased by 112.54% to BDT 159,772.55 million. In December 2021, the number of accounts has increased by 45.67% to 14,047,491 and the amount of deposit has grown by 9.13% to BDT 242,941.85 million. Over the past two years, the number of accounts has increased by 166.63% whereas the amount of deposit has scaled up by 223.18%. 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

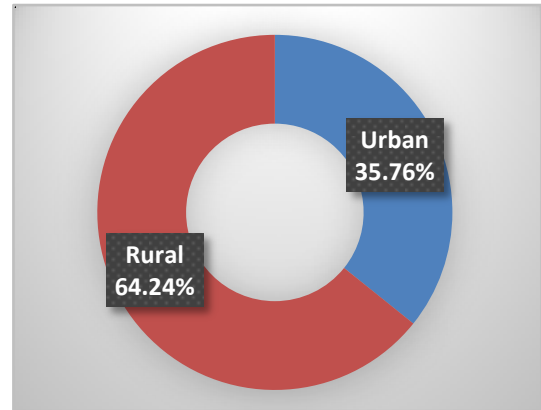
Lending through agent banking is explicitly beneficial for rural customers since access to finance is one of the key challenges of financial inclusion in developing countries. As of December 2021, the lending through agent banking rises to BDT 53,469.83 million. The volume of total loan has increased

by 33.76% over the previous quarter indicating that the lending through agent banking is getting momentum. Bank-wise loan disbursement is given in Appendix-4.

## 5.2 Distribution of Lending

Figure-18 illustrates the geographical distribution of lending through agent banking. As of December 2021, rural customers have received BDT 34,346.65 million (or 64.24%) 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**

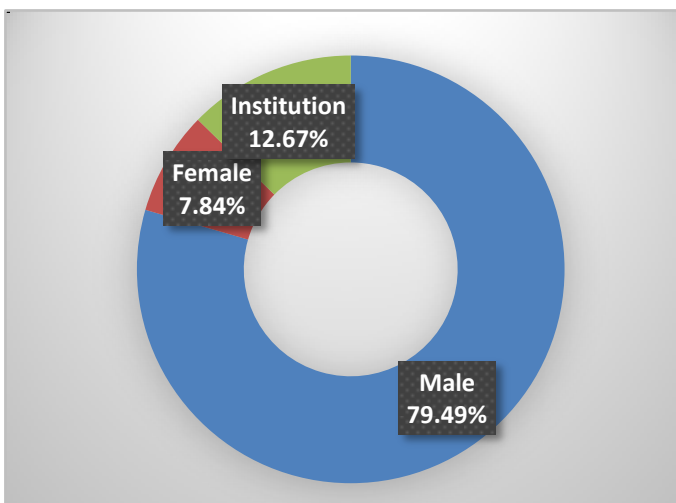


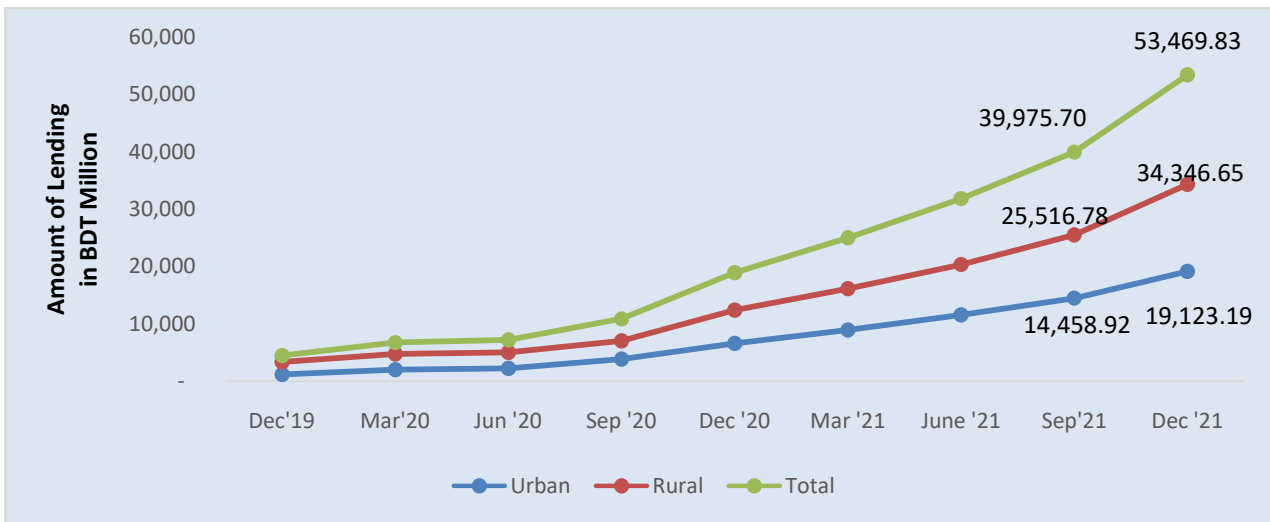
Figure 19 shows the gender-wise distribution of lending through agent banking. As of December 2021, male borrowers have received BDT 42,503.52 million (79.49%) of the total loan compared to female borrowers who have received only BDT 4,191.66 million (7.84%). This figure potentially indicates two factors: a) banks’ lack of confidence in the female customers for various reasons while making lending decisions and b) female customers’ limited participation in rural enterprises.

Nevertheless, there remains huge potentiality to search more female entrepreneurs in rural area who can have access to finance from the banks through agents. Bangladesh Bank is paying attention to this matter and constantly encouraging banks to facilitate female customers to get loans. In addition, only 13 Banks have started lending through agent banking channel. It is expected that more female customers will get loan facilities from banks when more banks will come forward for lending through banking agents.

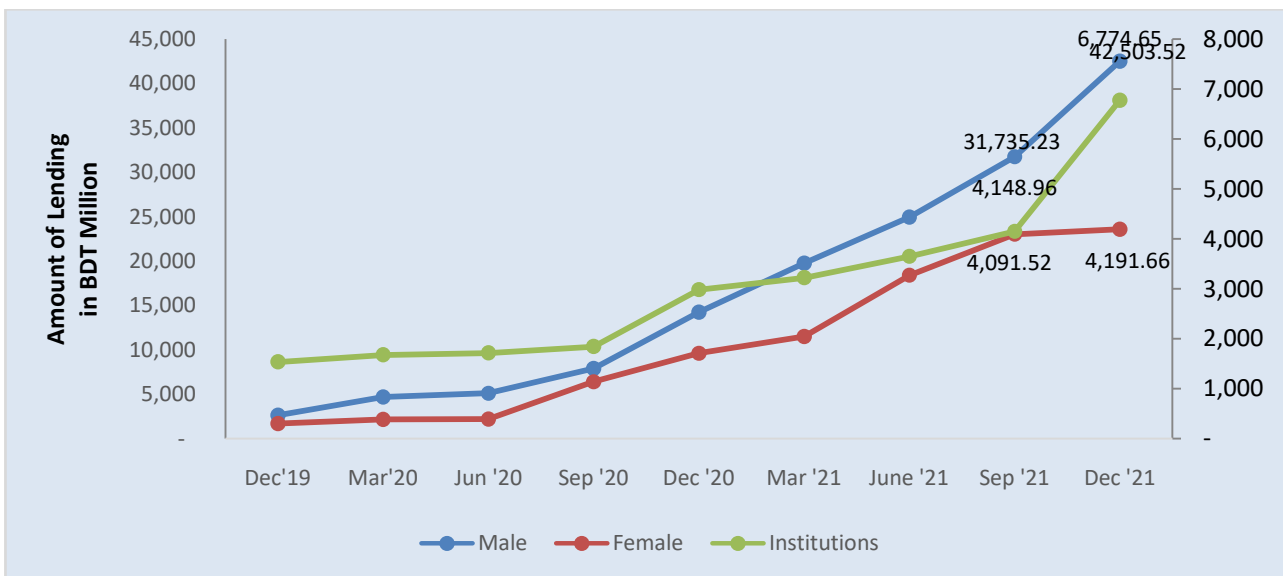
### 5.3 Growth of Lending

In spite of the COVID-19 pandemic, the lending through agent banking is showing growth. The volume of lending has increased by 33.76% in December 2021 quarter compared to September 2021 quarter. Figures 20 and 21 show the growth of lending by areas and by gender respectively. Growth of lending in rural areas has been recorded as 34.6%, which has slightly outweighed the growth in the urban areas recorded as 32.26% over the previous quarter. The gender wise growth of lending is shown in Figure 21 which indicates that growth in lending to male borrowers is significantly higher than the female borrowers. It is expected that the pace of lending will further accelerate once the economy recovers from the pandemic.

**Figure 20: Area-wise Growth of Lending**



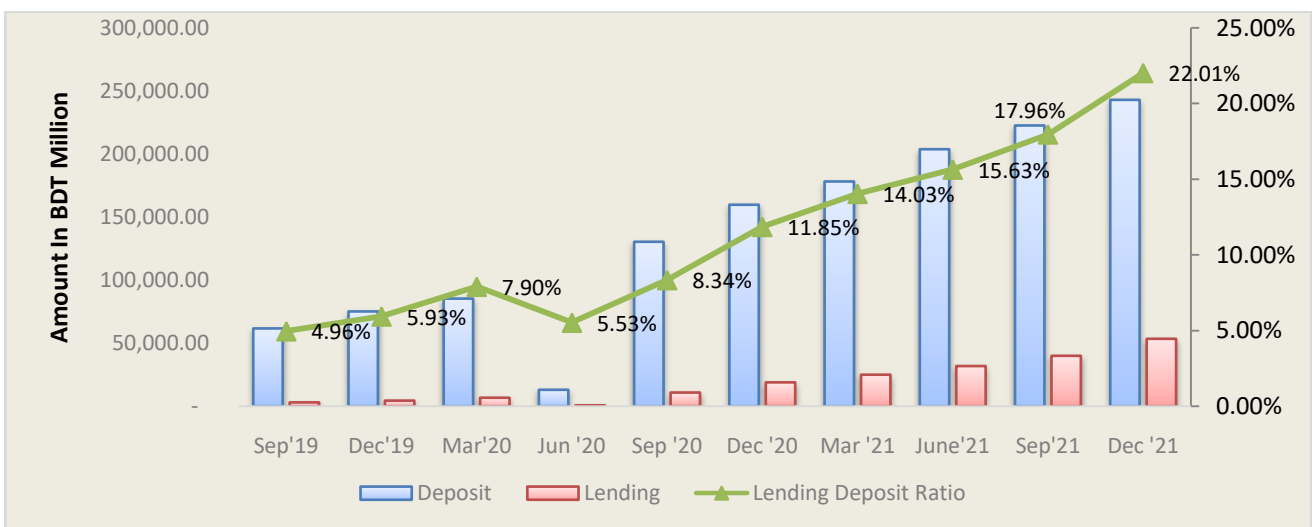
**Figure 21: Gender-wise Growth of Lending**



## 5.4 Lending against Deposit

Figure 22 indicates that the loan to deposit ratio in agent banking is only 22.01% in the December 2021 quarter. On the positive note, 4.05% increase in loan to deposit ratio from September 2021 quarter indicates that investment through agent outlets is gradually getting momentum. However, in this quarter only 13 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 so as to stimulate the rural economy.

**Figure 22: Lending against Deposit Collection**



## 6. Channeling of Inward Remittances through Agent Banking

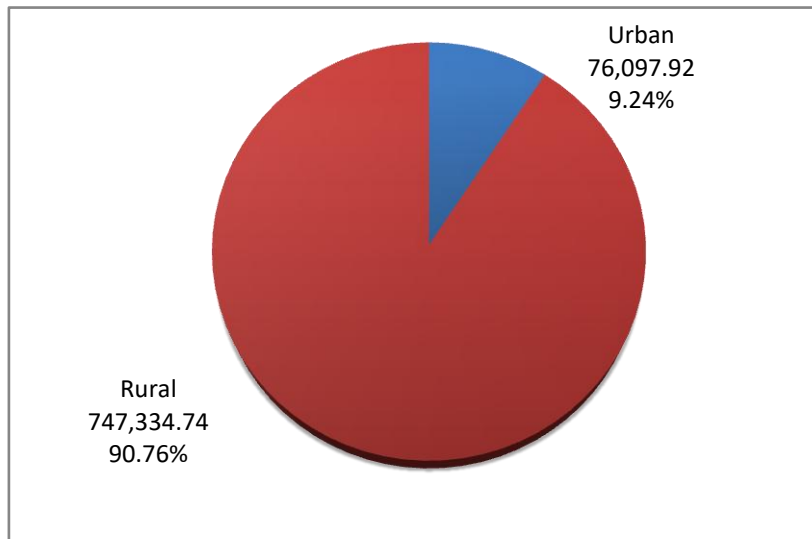
### 6.1 Inward Remittances

At the end of December 2021, the amount of inward remittances through agent banking rises to BDT 823,432.66 million. It has increased by 10.05% over the September 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 1% 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 90.76% of the total inward remittance. Thus, the agent banking is playing a vital role in bringing the hard-earned money of the non-resident Bangladeshis at arm’s length of their closest ones.

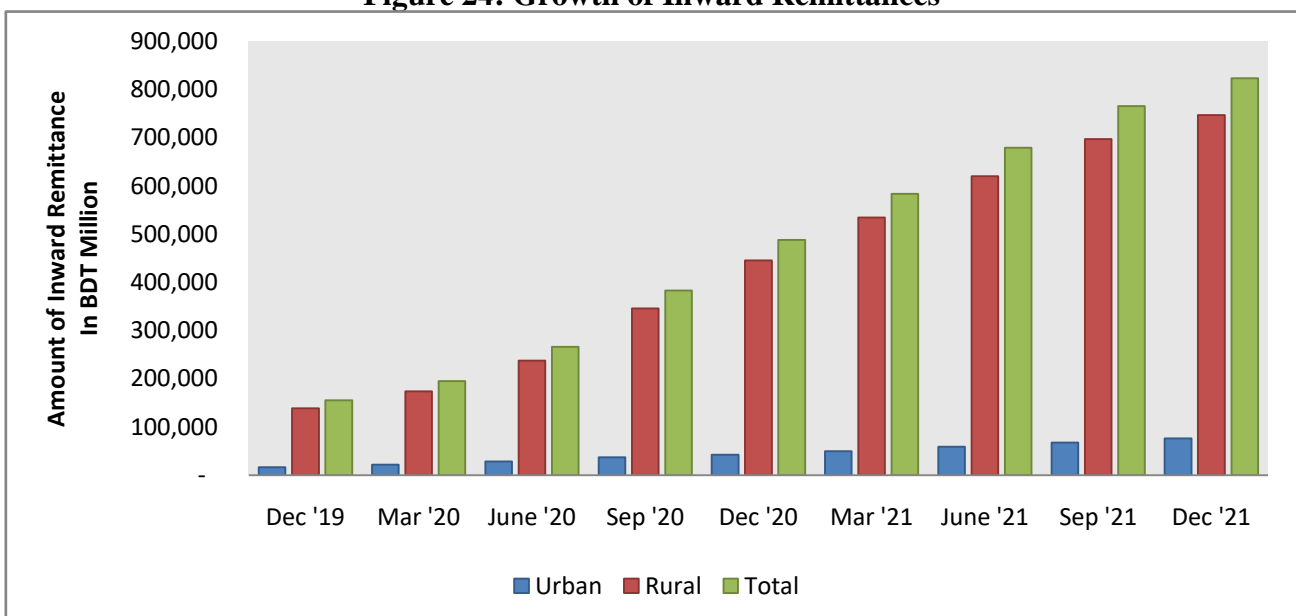
**Figure 23: Area-wise Distribution of Inward Remittance**



## 6.3 Growth of Inward Remittances

Figure 24 shows the growth of inward remittances through agent banking. In December 2021, the volume of inward remittances increases by 10.05% over September 2021. More significantly, the major share of the remittances is going to the rural areas, which is expected to revitalize rural economy.

**Figure 24: Growth of Inward Remittances**



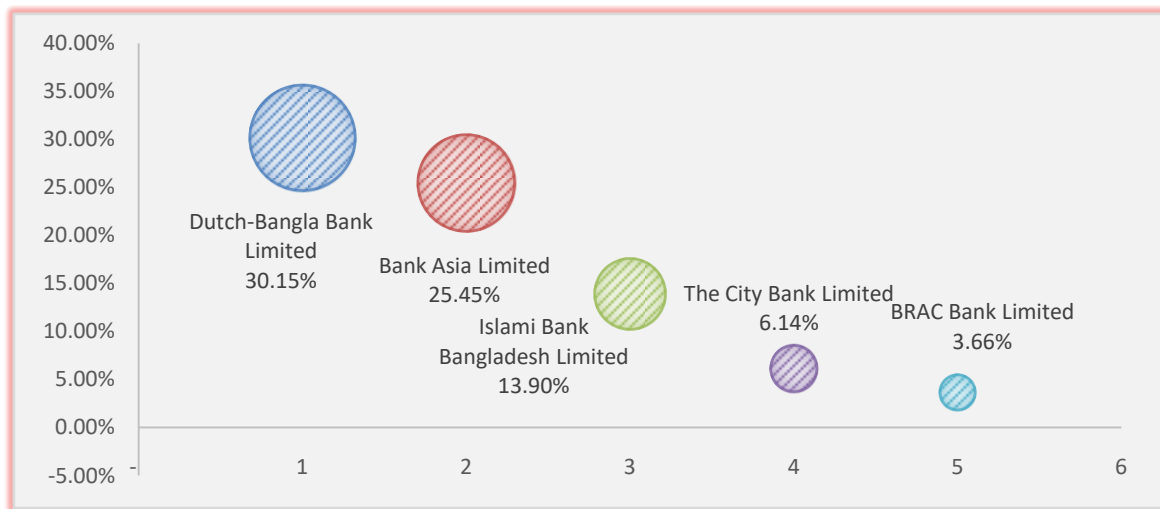


## 7. Top Five Banks in Agent Banking

### 7.1 Top Five Banks in Outlet Distribution

As of December 2021, top five banks have established 79.31% of the total agent outlets. Dutch-Bangla Bank Limited has ranked the top with 5,803 outlets, comprising of 30.15% of the total outlets (Figure 25) under operation.

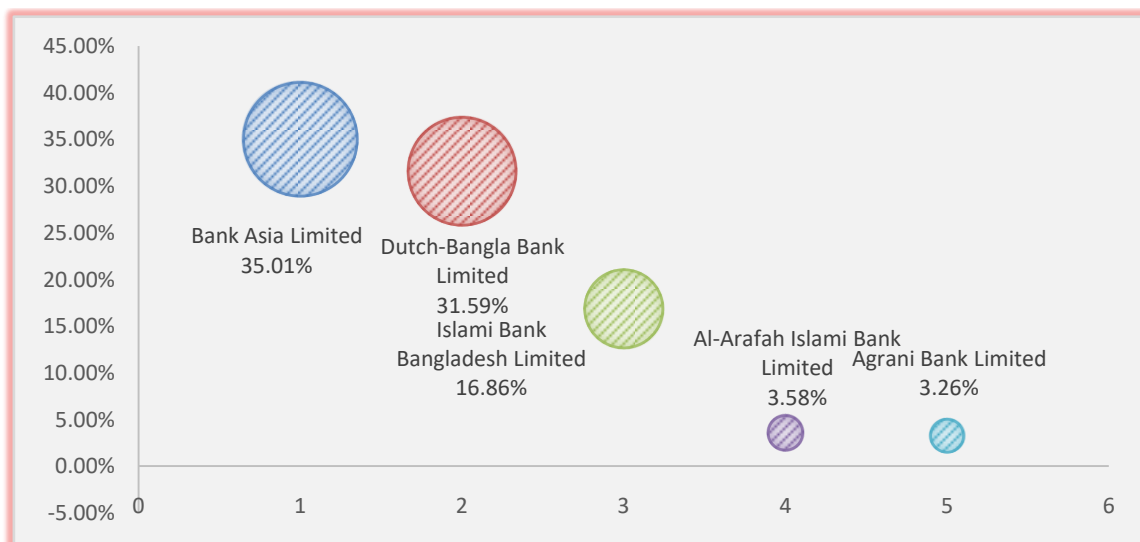
**Figure 25: Top Five Banks' Share of Outlets**



### 7.2 Top Five Banks in Agent Banking Accounts

As of December 2021, top five Banks have opened 90.30% of the total accounts opened through agent banking. Bank Asia Limited has opened the highest number of 4,918,581 accounts, comprising of 35.01% of the total accounts (Figure 26).

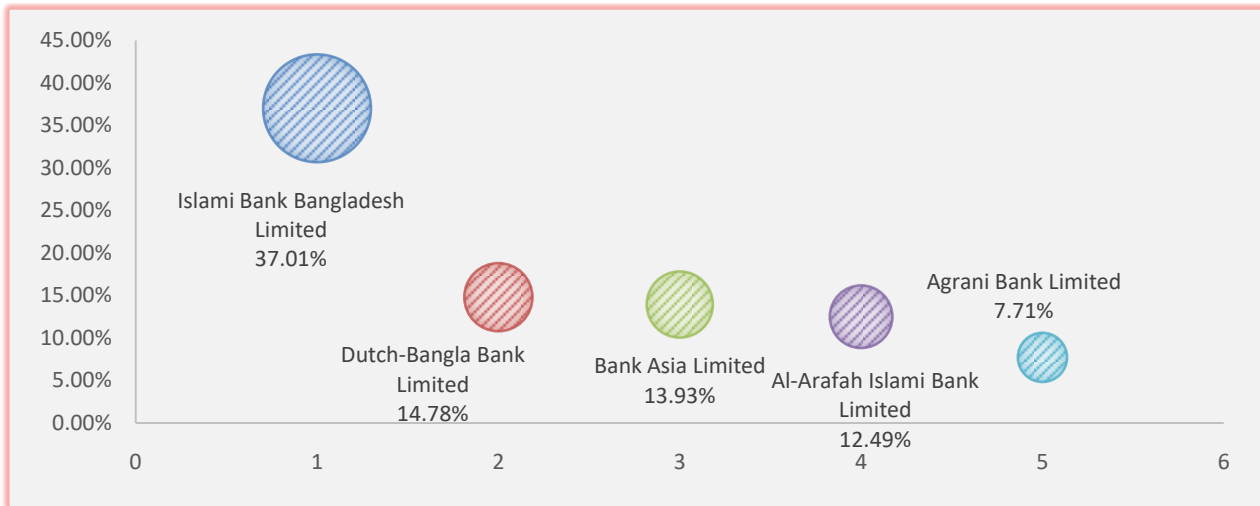
**Figure 26: Top Five Banks' Share of Accounts**



### 7.3 Top Five Banks in Deposit Collection through Agent Banking

As of December 2021, top five banks have secured 85.92% share of the total amount of deposit accumulated through agent banking. Islami Bank Bangladesh Limited (IBBL) has ranked top in this list, with 37.01% of the total deposit (Figure 27) amounting BDT 89,906.21 million followed by the Dutch-Bangla Bank Limited with 14.78% of the total deposit.

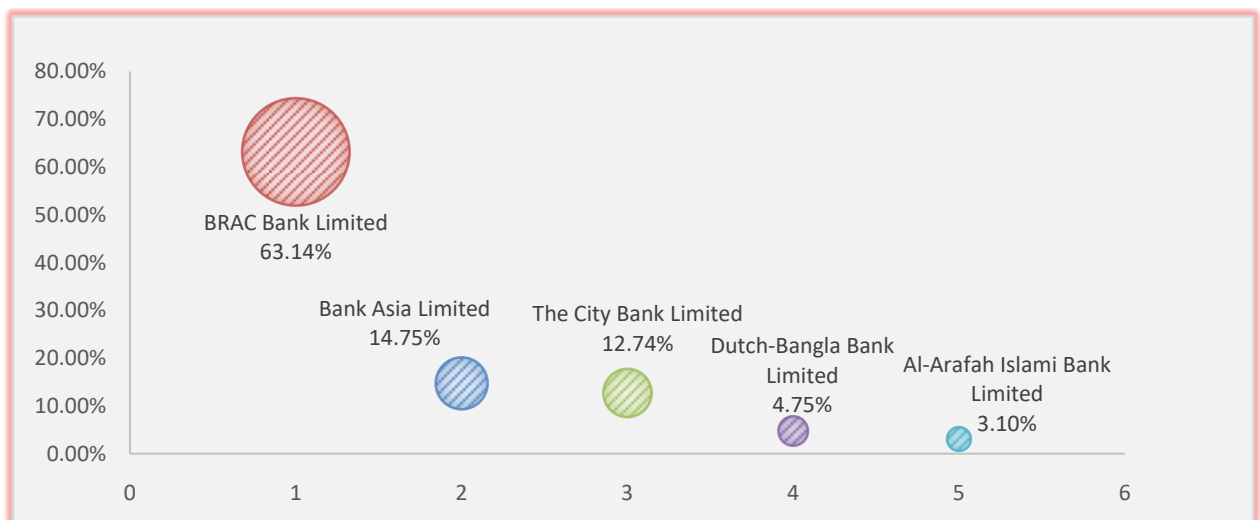
**Figure 27: Top Five Banks' Share of Deposit**



### 7.4 Top Five Banks in Lending through Agent Banking

The top five banks have carried out 98.48% of the total lending through agent banking till December 2021. BRAC Bank Limited has ranked the top with the largest volume of lending amounting to BDT 33,763.26 million, which is 63.14% of the total loans disbursed through agent banking (Figure 28).

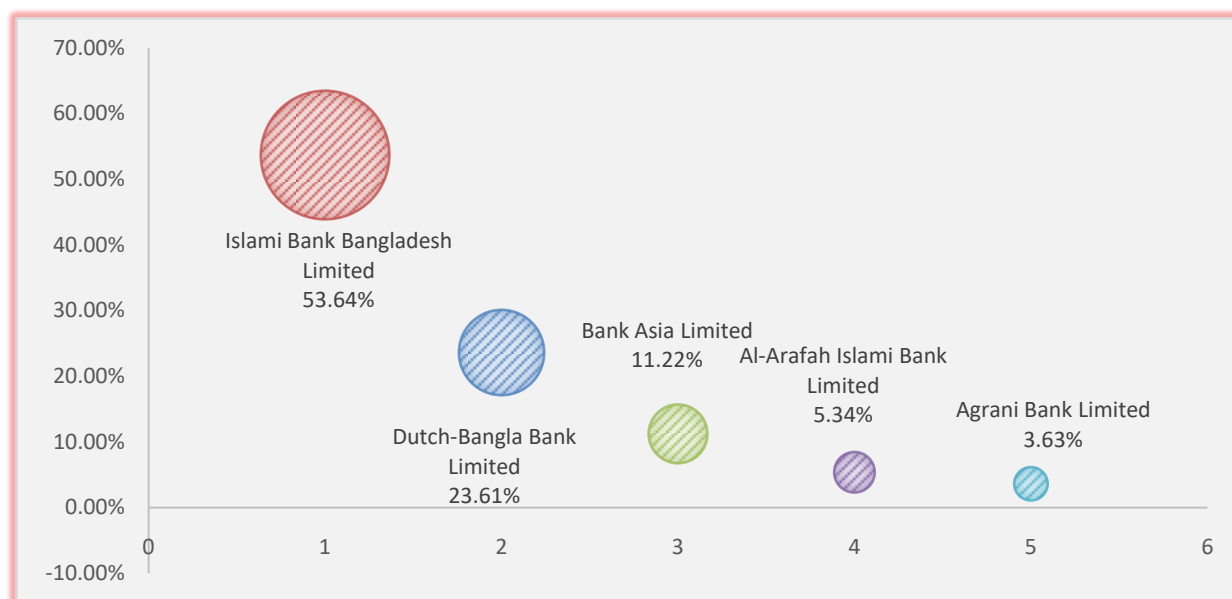
**Figure 28: Top Five Banks' Share of Lending**



## 7.5 Top Five Banks in the Distribution of Inward Remittances

The top five banks have 97.44% share of the total inward remittances distributed through agent banking as of December 2021. Islami Bank Bangladesh Limited ranks the top with BDT 441,657.67 million, which is 53.64% 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 opportunity 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 that lending to women/entrepreneurs, however, comprises of only 7.84% of the total lending through agent banking, 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 up the market gap created by the insufficient outreach of branch banking.

## Appendix

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

Sl No.	Bank Name	No. of Agents			No. of Outlets		
		Urban	Rural	Total	Urban	Rural	Total
1	Bank Asia Limited	384	4392	4776	418	4480	4898
2	NRB Commercial Bank Limited	24	552	576	32	557	589
3	Dutch-Bangla Bank Limited	581	451	1032	1068	4735	5803
4	Al-Arafah Islami Bank Limited	89	308	397	69	502	571
5	Modhumoti Bank Limited	5	448	453	5	452	457
6	Social Islami Bank Limited	39	154	193	40	160	200
7	Standard Bank Limited	2	24	26	2	24	26
8	First Security Islami Bank Limited	0	70	70	0	70	70
9	Agrani Bank Limited	22	378	400	22	378	400
10	Mutual Trust Bank Limited	55	135	190	56	145	201
11	Midland Bank Limited	24	60	84	21	79	100
12	United Commercial Bank Limited	27	150	177	27	150	177
13	The City Bank Limited	239	927	1166	290	892	1182
14	AB Bank Limited	43	85	128	54	96	150
15	Islami Bank Bangladesh Limited	172	2504	2676	172	2504	2676
16	The Premier Bank Limited	16	21	37	39	61	100
17	NRB Bank Limited	4	312	316	5	314	319
18	BRAC Bank Limited	151	490	641	151	554	705
19	Eastern Bank Limited	15	30	45	15	31	46
20	One Bank Limited	51	74	125	51	77	128
21	Mercantile Bank Limited	31	122	153	31	122	153
22	Shahjalal Islami Bank Limited	36	64	100	36	64	100
23	Exim Bank Limited	3	8	11	4	7	11
24	Padma Bank Limited	1	0	1	2	4	6
25	Jamuna Bank Limited	4	13	17	4	13	17
26	Prime Bank Limited	21	97	118	21	97	118
27	Global Islami Bank Limited	2	1	3	2	1	3
28	Meghna Bank Limited	6	6	12	7	5	12
29	South East Bank Limited	3	26	29	3	26	29
<b>Total</b>		<b>2050</b>	<b>11902</b>	<b>13952</b>	<b>2647</b>	<b>16600</b>	<b>19247</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	401749	4516832	4918581	1755783	3110332	52466	4918581	115602	4581396	221583	4918581
2	NRB Commercial Bank Limited	5031	165468	170499	58470	112029	0	170499	328	168361	1810	170499
3	Dutch-Bangla Bank Limited	1044505	3392694	4437199	2762080	1675119	0	4437199	56086	4200176	180937	4437199
4	Al-Arafah Islami Bank Limited	50320	451983	502303	262145	231533	8625	502303	11261	393267	97775	502303
5	Modhumoti Bank Limited	8978	181687	190665	45395	145270	0	190665	617	53590	136458	190665
6	Social Islami Bank Limited	20886	95544	116430	62730	53700	0	116430	2066	91213	23151	116430
7	Standard Bank Limited	327	14575	14902	8153	6749	0	14902	1237	11178	2487	14902
8	First Security Islami Bank Limited	0	62455	62455	36967	25488	0	62455	10286	34182	17987	62455
9	Agrani Bank Limited	18035	440581	458616	218416	240200	0	458616	15865	382466	60285	458616
10	Mutual Trust Bank Limited	20326	75080	95406	53599	41807	0	95406	4498	75809	15099	95406
11	Midland Bank Limited	3161	24559	27720	14997	12723	0	27720	829	22550	4341	27720
12	United Commercial Bank Limited	22651	74756	97407	50398	47009	0	97407	9925	77908	9574	97407
13	The City Bank Limited	87684	160251	247935	152410	86725	8800	247935	27745	198905	21285	247935
14	AB Bank Limited	8083	25324	33407	20679	12728	0	33407	1599	24289	7519	33407
15	Islami Bank Bangladesh Limited	155738	2213209	2368947	1586132	782815	0	2368947	66329	1347081	955537	2368947
16	The Premier Bank Limited	18296	20114	38410	21521	16889	0	38410	240	36447	1723	38410
17	NRB Bank Limited	476	31301	31777	11388	19664	725	31777	963	27476	3338	31777
18	BRAC Bank Limited	40585	101431	142016	49053	28311	64652	142016	61241	59799	20976	142016
19	Eastern Bank Limited	5016	11617	16633	11001	5632	0	16633	1004	13084	2545	16633
20	One Bank Limited	4695	14225	18920	12159	6761	0	18920	1037	14807	3076	18920
21	Mercantile Bank Limited	3190	13275	16465	11442	5023	0	16465	493	12764	3208	16465
22	Shahjalal Islami Bank Limited	4441	11563	16004	9538	6111	355	16004	479	12170	3355	16004
23	Exim Bank Limited	925	2636	3561	2298	1263	0	3561	90	2741	730	3561
24	Padma Bank Limited	872	851	1723	956	767	0	1723	89	1571	63	1723
25	Jamuna Bank Limited	620	1334	1954	1325	629	0	1954	197	1388	369	1954
26	Prime Bank Limited	1915	10131	12046	7715	4013	318	12046	1179	9569	1298	12046
27	Global Islami Bank Limited	148	84	232	108	124	0	232	15	154	63	232
28	Meghna Bank Limited	49	125	174	152	22	0	174	18	149	7	174
29	South East Bank Limited	132	4972	5104	3548	1266	290	5104	284	3918	902	5104
<b>Total</b>		<b>1928834</b>	<b>12118657</b>	<b>14047491</b>	<b>7230558</b>	<b>6680702</b>	<b>136231</b>	<b>14047491</b>	<b>391602</b>	<b>11858408</b>	<b>1797481</b>	<b>14047491</b>

### 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	4412.11	29417.62	33829.74	16188.48	13473.01	4168.24	33829.74	1815.14	21022.75	10991.85	33829.74
2	NRB Commercial Bank Limited	656.41	1005.13	1661.54	827.20	834.34	0.00	1661.54	3.21	352.32	1306.01	1661.54
3	Dutch-Bangla Bank Limited	10731.57	25184.90	35916.47	22638.97	9755.25	3522.25	35916.47	1381.08	25989.64	8545.74	35916.47
4	Al-Arafah Islami Bank Limited	6204.25	24136.37	30340.62	22136.35	6440.15	1764.12	30340.62	395.13	11281.92	18663.57	30340.62
5	Modhumoti Bank Limited	2.35	504.93	507.28	236.53	270.75	0.00	507.28	40.64	95.98	370.66	507.28
6	Social Islami Bank Limited	1200.08	2767.05	3967.13	2892.91	1074.22	0.00	3967.13	61.44	925.67	2980.02	3967.13
7	Standard Bank Limited	2.36	240.44	242.80	153.04	89.76	0.00	242.80	29.07	135.56	78.17	242.80
8	First Security Islami Bank Limited	0.00	2390.90	2390.90	1458.86	932.04	0.00	2390.90	284.01	569.65	1537.25	2390.90
9	Agrani Bank Limited	11661.33	7060.60	18721.92	2882.97	15838.96	0.00	18721.92	1003.15	2718.10	15000.68	18721.92
10	Mutual Trust Bank Limited	1187.10	1974.70	3161.80	2144.10	1017.70	0.00	3161.80	365.90	1100.80	1695.10	3161.80
11	Midland Bank Limited	119.52	411.49	531.01	364.16	166.86	0.00	531.01	25.19	180.44	325.38	531.01
12	United Commercial Bank Limited	1579.03	1722.10	3301.13	2596.93	704.19	0.00	3301.13	287.30	792.18	2221.64	3301.13
13	The City Bank Limited	2058.92	1887.54	3946.45	2864.81	788.29	293.35	3946.45	1375.50	1343.35	1227.60	3946.45
14	AB Bank Limited	943.86	1084.84	2028.70	1574.31	454.39	0.00	2028.70	61.14	537.18	1430.37	2028.70
15	Islami Bank Bangladesh Limited	7453.33	82452.88	89906.21	55212.00	34694.21	0.00	89906.21	4724.10	39443.70	45738.42	89906.21
16	The Premier Bank Limited	961.00	367.87	1328.87	1204.71	124.16	0.00	1328.87	21.20	176.01	1131.66	1328.87
17	NRB Bank Limited	14.58	541.90	556.48	314.23	220.05	22.21	556.48	28.77	221.07	306.65	556.48
18	BRAC Bank Limited	2776.40	4877.18	7653.59	1710.76	439.69	5503.13	7653.59	6248.96	664.70	739.94	7653.59
19	Eastern Bank Limited	178.50	542.76	721.26	600.79	120.47	0.00	721.26	165.03	232.35	323.89	721.26
20	One Bank Limited	374.37	375.56	749.93	597.39	152.54	0.00	749.93	52.07	237.55	460.30	749.93
21	Mercantile Bank Limited	35.45	180.45	215.90	150.82	65.08	0.00	215.90	22.06	115.74	78.11	215.90
22	Shahjalal Islami Bank Limited	94.87	205.40	300.27	199.79	89.88	10.60	300.27	37.16	135.69	127.43	300.27
23	Exim Bank Limited	188.18	119.32	307.50	275.54	31.96	0.00	307.50	36.76	125.18	145.56	307.50
24	Padma Bank Limited	61.73	28.83	90.56	88.29	2.27	0.00	90.56	1.37	4.26	84.92	90.56
25	Jamuna Bank Limited	45.48	68.15	113.63	99.51	14.12	0.00	113.63	47.84	17.36	48.43	113.63
26	Prime Bank Limited	87.09	95.67	182.77	110.55	37.39	34.82	182.77	64.78	67.34	50.65	182.77
27	Global Islami Bank Limited	1.07	0.86	1.93	0.84	1.09	0.00	1.93	0.14	0.79	1.00	1.93
28	Meghna Bank Limited	2.79	151.13	153.92	153.43	0.49	0.00	153.92	1.04	0.88	152.00	153.92
29	South East Bank Limited	10.91	100.65	111.56	65.68	23.66	22.22	111.56	19.72	53.59	38.25	111.56
<b>Total</b>		<b>53044.62</b>	<b>189897.23</b>	<b>242941.85</b>	<b>139743.94</b>	<b>87856.97</b>	<b>15340.94</b>	<b>242941.85</b>	<b>18598.90</b>	<b>108541.73</b>	<b>115801.22</b>	<b>242941.85</b>

#### 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	1000.06	6886.09	7886.15	1997.16	761.57	5127.42	7886.15
2	NRB Commercial Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Dutch-Bangla Bank Limited	627.01	1914.17	2541.18	1978.32	562.86	0.00	2541.18
4	Al-Arafah Islami Bank Limited	469.40	1188.20	1657.60	750.94	906.66	0.00	1657.60
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	0.00	0.00	0.00	0.00	0.00	0.00
9	Agrani Bank Limited	0.00	23.28	23.28	18.97	4.31	0.00	23.28
10	Mutual Trust Bank Limited	92.30	46.30	138.60	118.80	19.80	0.00	138.60
11	Midland Bank Limited	7.68	8.37	16.05	12.68	3.37	0.00	16.05
12	United Commercial Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	The City Bank Limited	3228.59	3582.47	6811.06	4696.74	467.08	1647.23	6811.06
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	27.97	27.97	24.53	3.44	0.00	27.97
18	BRAC Bank Limited	13655.87	20107.39	33763.26	32787.62	975.64	0.00	33763.26
19	Eastern Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	One Bank Limited	2.47	9.90	12.37	10.38	1.99	0.00	12.37
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	7.25	0.00	7.25	7.25	0.00	0.00	7.25
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
<b>Total</b>		<b>19123.186</b>	<b>34346.648</b>	<b>53469.834</b>	<b>42503.521</b>	<b>4191.663</b>	<b>6774.65</b>	<b>53469.834</b>

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

Inward Remittance (BDT in Million)				
Sl No	Bank Name	Urban	Rural	Total
1	Bank Asia Limited	7252.80	85134.46	92387.26
2	NRB Commercial Bank Limited	0.07	1.15	1.22
3	Dutch-Bangla Bank Limited	32842.34	161530.73	194373.07
4	Al-Arafah Islami Bank Limited	2455.95	41545.51	44001.45
5	Modhumoti Bank Limited	0.34	50.67	51.01
6	Social Islami Bank Limited	0.39	2075.10	2075.48
7	Standard Bank Limited	2.78	873.55	876.33
8	First Security Islami Bank Limited	0.00	579.79	579.79
9	Agrani Bank Limited	430.13	29467.05	29897.17
10	Mutual Trust Bank Limited	404.10	3299.90	3704.00
11	Midland Bank Limited	58.80	582.56	641.36
12	United Commercial Bank Limited	4.33	106.22	110.54
13	The City Bank Limited	7230.39	2225.87	9456.25
14	AB Bank Limited	88.78	591.38	680.16
15	Islami Bank Bangladesh Limited	25076.92	416580.75	441657.67
16	The Premier Bank Limited	0.71	4.95	5.65
17	NRB Bank Limited	3.84	429.12	432.96
18	BRAC Bank Limited	158.51	1181.62	1340.13
19	Eastern Bank Limited	0.66	18.51	19.17
20	One Bank Limited	10.35	251.22	261.57
21	Mercantile Bank Limited	27.44	272.61	300.04
22	Shahjalal Islami Bank Limited	45.86	425.42	471.28
23	Exim Bank Limited	0.67	14.18	14.85
24	Padma Bank Limited	0.00	0.00	0.00
25	Jamuna Bank Limited	1.12	76.52	77.64
26	Prime Bank Limited	0.00	0.00	0.00
27	Global Islami Bank Limited	0.69	0.30	0.99
28	Meghna Bank Limited	0.00	0.00	0.00
29	Southeast Bank Limited	0.00	15.63	15.63
<b>Total</b>		<b>76,097.92</b>	<b>747,334.74</b>	<b>823,432.66</b>