

Quarterly Report
October-December, 2019

Agent Banking Activities in Bangladesh



Financial Inclusion Department

Bangladesh Bank
Head Office, Dhaka

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1 Introduction

Agent Banking has been introduced in Bangladesh in 2013 through a Guideline issued by Bangladesh Bank.¹ The main purpose of introducing Agent Banking is to provide a safe alternative 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 network. Agent Banking system has allowed the banks to expand their businesses and accelerate financial inclusion using Agents as intermediaries. A variety of banking services is being provided to the customers through an Agent of a bank and this method is gaining popularity as a cost-effective delivery channel as well as a convenient way of getting banking services. A “Prudential Guidelines for Agent Banking Operation in Bangladesh” has been issued by Bangladesh Bank in 2017, which is a comprehensive Guideline for the stakeholders.²

Up to 2019, Bangladesh Bank has issued license to 24 banks for operating Agent Banking activities in Bangladesh. Currently 21 banks are in operation.

Table 1: Brief Overview of Agent Banking Activities

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

	December 2018	September 2019	December 2019	Change	
				Y-to-Y	Q-to-Q
Banks with License	21	22	24	3	2
Banks in Operation	19	19	21	2	2
Number of Agents	4493	6,531	7,856	74.85%	20.29%
Number of Outlets	6933	9,391	11,320	63.28%	20.54%
Number of Accounts	2,456,982	3,964,346	5,268,496	114.43%	32.90%
Number of Female Accounts	850,247	1,465,024	2,297,775	170.25%	56.84%
Amount of Deposit	311,240.60	616,986.49	751,716.22	141.52%	21.84%
Amount of Loan Disbursed	18,948.89	30,579.45	44,600.63	135.37%	45.85%
Amount of Inward Remittance	555,742.47	1,193,769.57	1,553,431.86	179.52%	30.13%

From Table 1, it can be seen that up to the quarter ended on 31 December 2019, 21 banks are doing Agent Banking operation with 11,320 outlets under 7,856 Agents. A number of 5,268,496 accounts have been opened through Agent outlets of which 2,297,775 accounts are female accounts. The amount of total deposit collected through Agent outlets is BDT 751,716.22 lacs, while a total of BDT 44,600.63 lacs has been disbursed as loan and BDT 1,553,431.86 lacs has been distributed as inward remittance through these outlets.

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

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

Table 1 also shows that Agent Banking is having positive growth in all dimensions. The year-to-year growth, from December 2018 to December 2019, in terms of the number of Agents, outlets, and accounts is 74.85%, 63.28% and 114.43% respectively, while the amount of deposit, loan disbursed, and inward remittance has a growth of 141.52%, 135.37% and 179.52% respectively. Again, the quarter-to-quarter growth, from September 2019 to December 2019, in terms of the number of Agents, outlets, and accounts is 20.29%, 20.54%, and 32.90% respectively, while the amount of deposit, loan disbursed, and inward remittance has a growth of 21.84%, 45.85%, and 30.13% respectively. The difference in the number of male and female accounts is reducing continuously as the growth rate of female accounts is higher than the growth of male accounts.

The following sections of this quarterly report include the details of coverage scenario, customer penetration, collection of deposit, disbursement of loan, amount of inward remittance distributed and the top 5 banks in Agent Banking activities in Bangladesh.

2 Agent Banking Coverage

2.1 Number of Agents and Outlets

The coverage of banking services through the Agent Banking operation has been increasing considerably as shown in Table 1. In December 2019, the total number of Agents and outlets reach at 7,856 and 11,320 respectively. The bank-wise number of Agents and outlets is given in Appendix-1.

2.2 Geographical Concentration

Considering the geographical concentration of Agents and Agent outlets (Figures 1 and 2), it can be asserted that around 82% of the Agents and 85% of the Agent outlets are situated in the rural area. Although the percentage of rural Agents and outlets has decreased slightly from 85% and 87% respectively in the previous quarter, the high percentage in rural area shows that the banks are contributing significantly to promote financial inclusion in the rural area.

Figure 1: Number of Agents

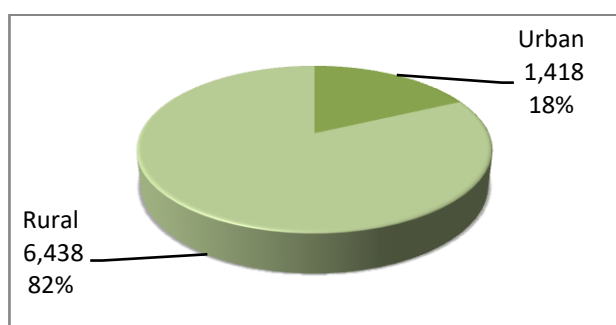
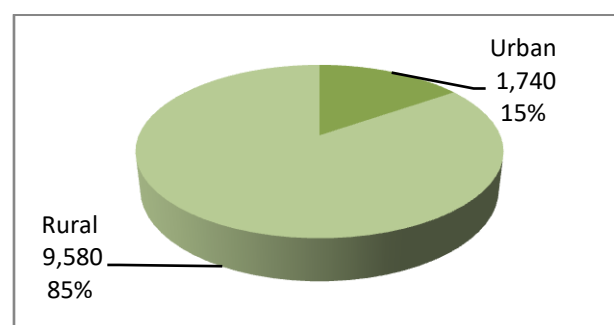


Figure 2: Number of Outlets



2.3 Growth of Agents and Outlets

It can be observed from the Figure 3 and 4 that both the number of Agents and outlets has been increasing at a steady rate, especially, in rural area. The quarterly growth rate of number of Agents in 3rd quarter of 2019 is 8.61% which is 20.29% in the 4th quarter. The rapid expansion can be found in case of the number of Agent outlets also where the growth is 12.24% higher in the 4th quarter than that of 3rd quarter of 2019. The substantial increase in the number of outlets in the rural area is a sign of the expansion of the financial services among the mass people who are now getting formal financial services more conveniently.

Figure 3: Growth of Agents

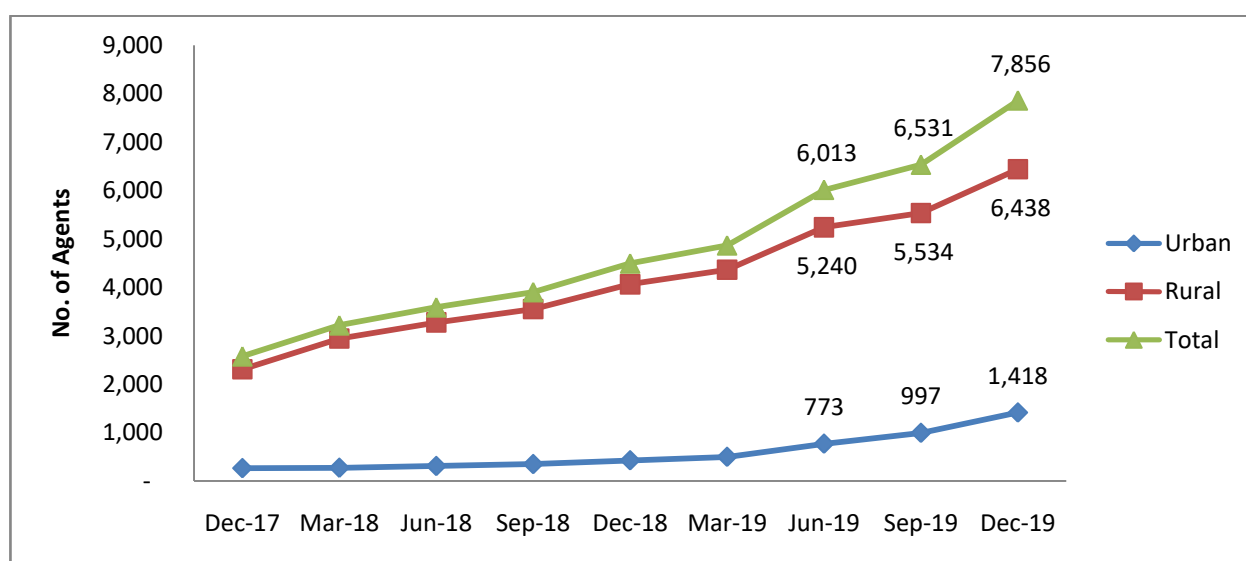
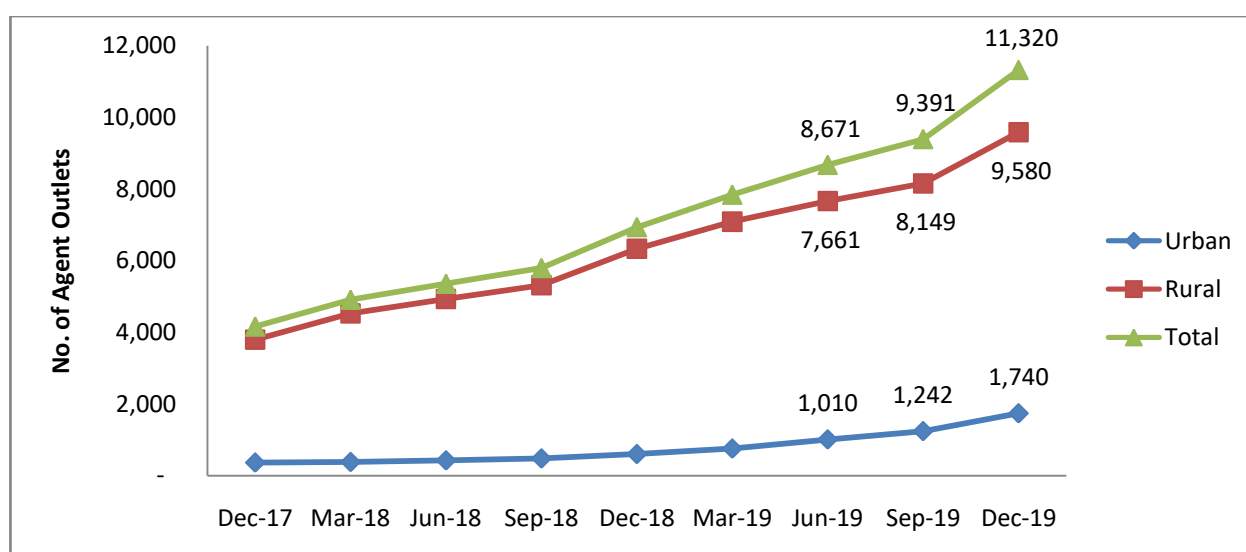


Figure 4: Growth of Agent Outlets



3 Customer Penetration

3.1 Number of Accounts

At the end of 4th quarter of 2019, the total number of accounts opened through Agent Banking is 5,268,496. The bank-wise number of accounts is given in Appendix-2.

3.2 Category-wise Accounts

In Figures 5, 6, and 7, geographical concentration, gender-wise and type-wise comparisons of number of accounts are shown. From these figures, it can be exerted that 83% of the number of total accounts-holders are living in the rural area. On the other hand, gender-wise segmentation shows that the number of female accounts is 43%, male account is 56%. So, the percentage of female accounts has increased in the 4th quarter compared to 3rd quarter which is 37%. Type-wise segmentation shows that 87% of the accounts are savings accounts, while 3% are current accounts and others are 10%.

Figure 5: Geographical Concentration of Accounts

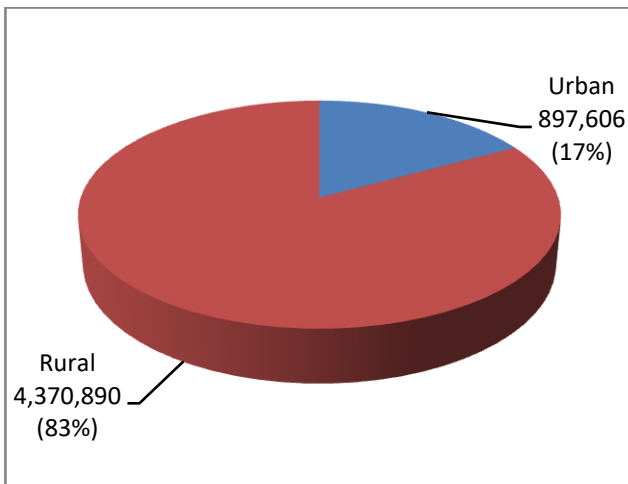


Figure 6: Gender-wise Accounts

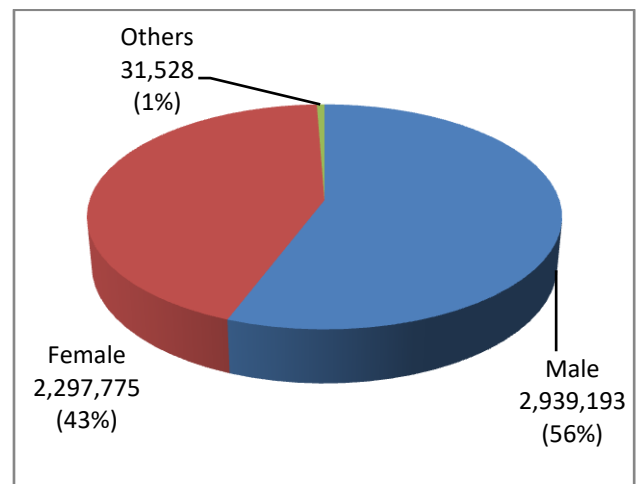
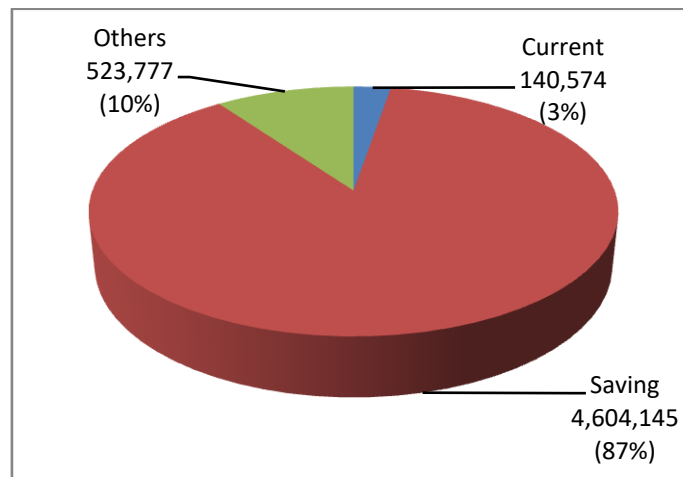


Figure 7: Type-wise Accounts



3.3 Growth of Accounts

Figures 8, 9 and 10 show a notable growth in the number of accounts. The quarterly growth in the 3rd and 4th quarter of 2019 is 16.03% and 32.90% respectively. The rapid growth rate in the 4th quarter indicates that more people are now opening their accounts through Agent outlets.

Figure 8: Location-wise Growth of Accounts

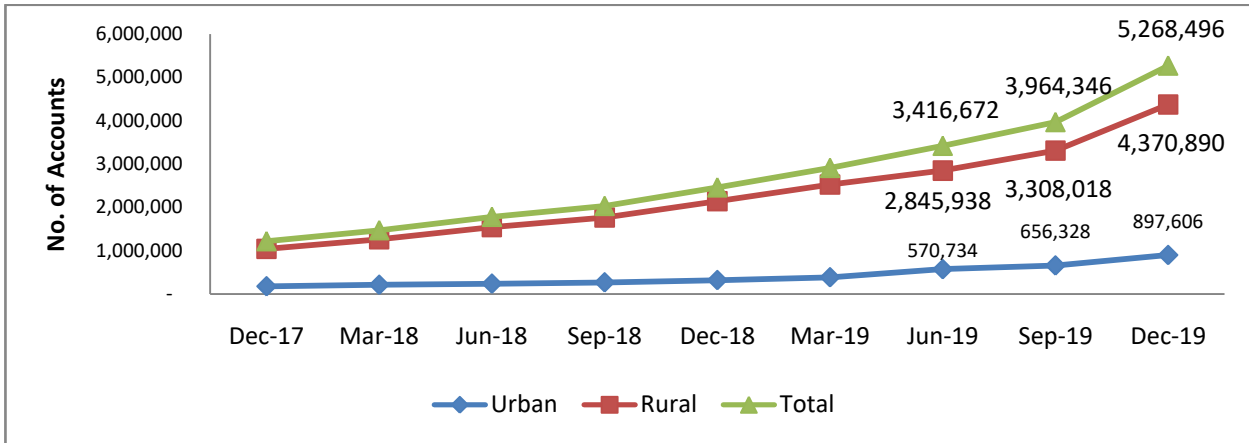


Figure 9: Gender-wise Growth of Accounts

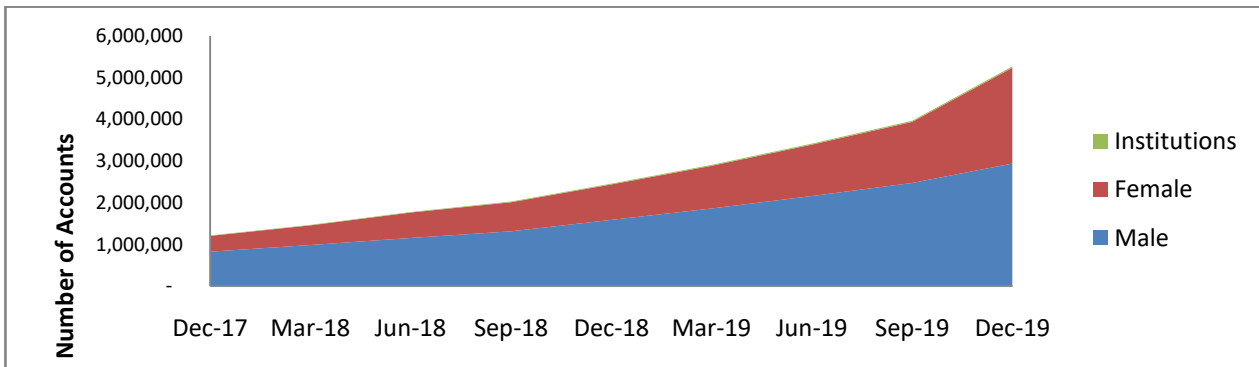
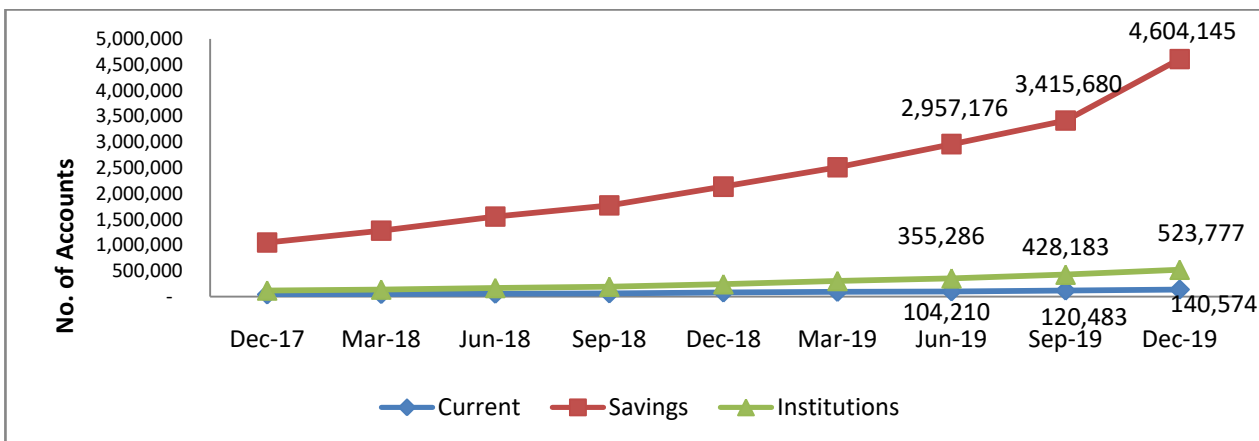


Figure 10: Type-wise Growth of Accounts



The gap in the number of male and female accounts is reducing continuously. The type-wise quarterly growth of savings accounts are growing at a much higher rate than the other types of accounts.

4 Deposit Collection

4.1 Deposit

The collection of deposit through Agent Banking stands at BDT 751,716.22 lacs up to the 4th quarter of 2019. The deposit has increased by 21.84% compared to the 3rd quarter of 2019 and 141.52% compared to the 4th quarter of 2018. The bank-wise amount of deposit is given in Appendix-3.

4.2 Category-wise Deposit

Figures 11, 12, and 13 show the geographical concentration, gender-wise and type-wise comparisons of collection of deposit through Agent Banking. From the figures, it can be seen that, 78% of the deposit is collected in rural area, while 67% of the deposit is from male customers. Regarding the type of deposit, 45% is in savings accounts, 6% in current accounts and 49% in other accounts (including institutions, term deposit, etc.).

Figure 11: Geographical Concentration of Deposit – (BDT lacs)

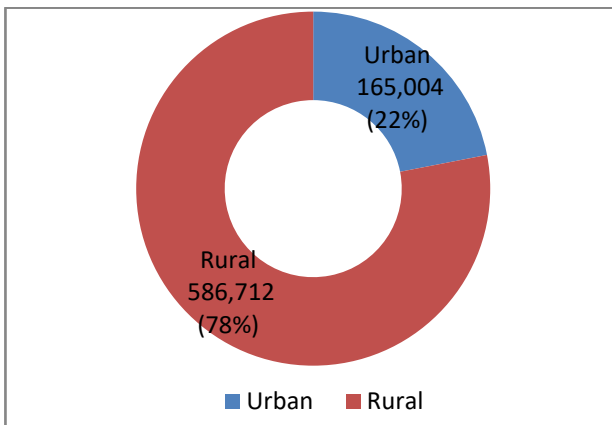


Figure 12: Gender-wise Deposit (BDT lacs)

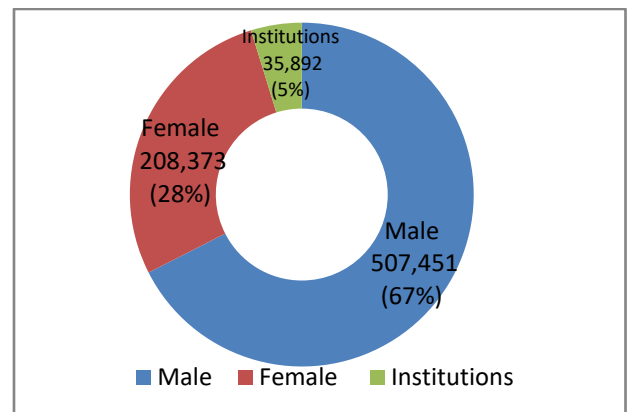
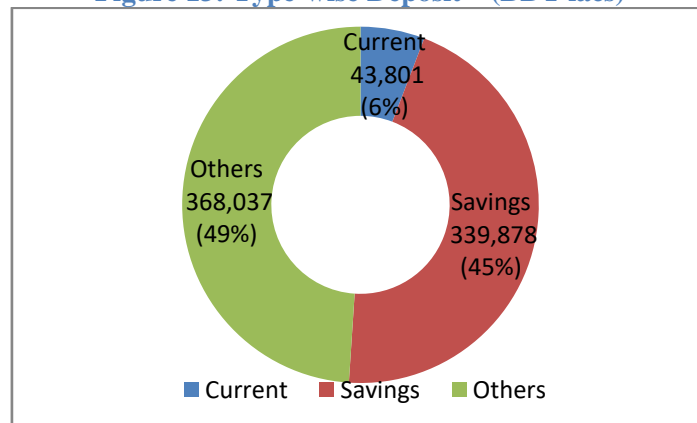


Figure 13: Type-wise Deposit – (BDT lacs)



4.3 Growth of Deposit

The quarterly growth rate of the amount of deposit has increased from 16.75% in the 3rd quarter to 21.84% in the 4th quarter. The amount of deposit has also increased by 141.52% in a year from December 2018 to December 2019. Again, the growth of deposit from male customers is higher compared to female customers and institutions (Figures 14, 15 & 16).

Figure 14: Location-wise Growth of Deposit

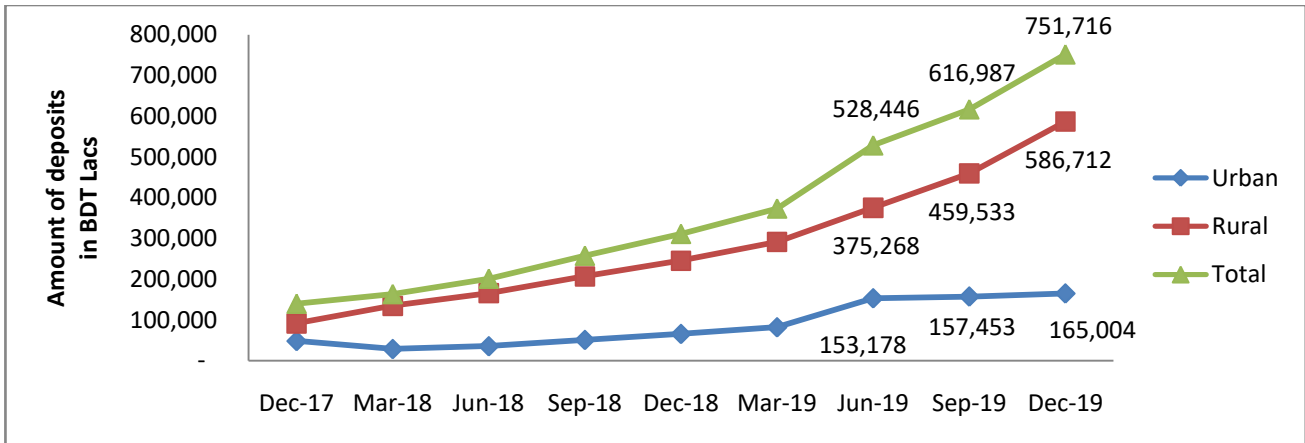


Figure 15: Gender-wise Growth of Deposit

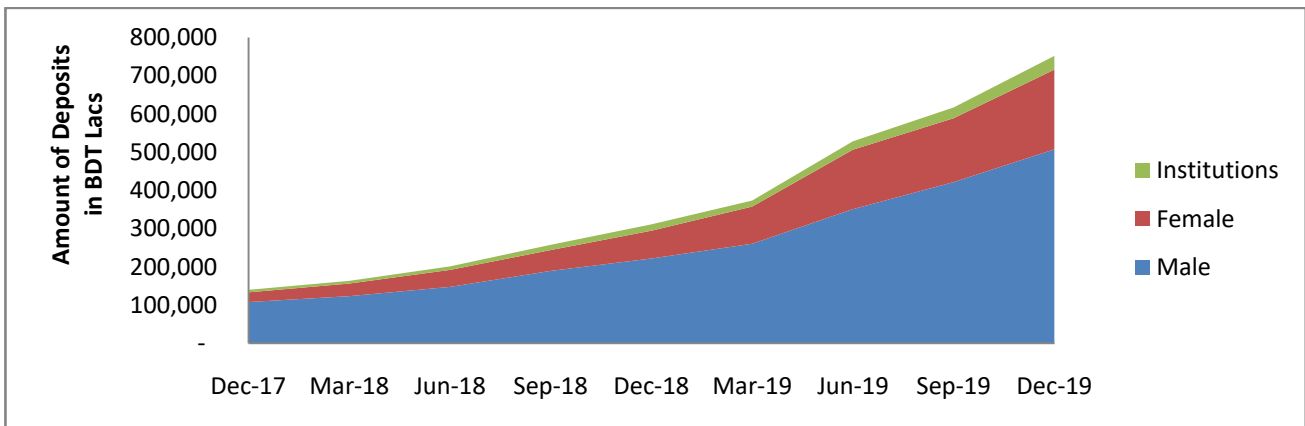
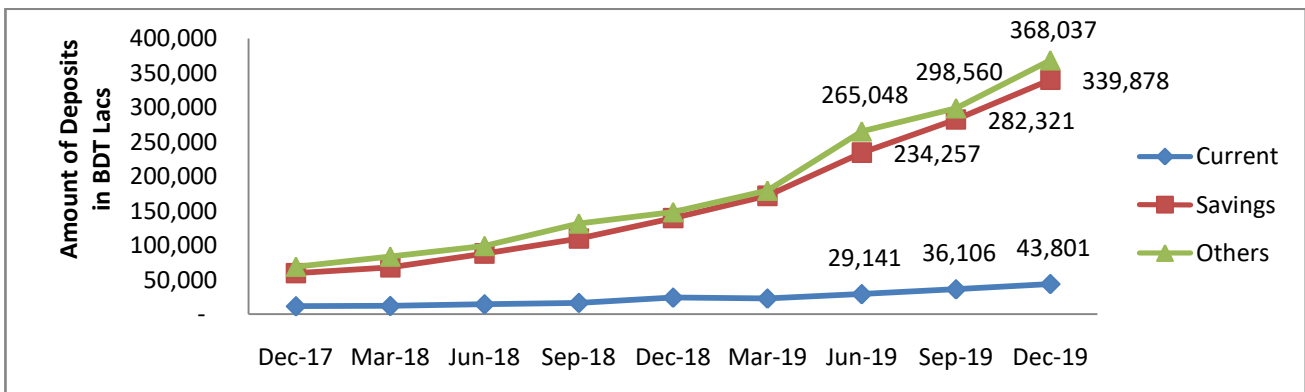


Figure 16: Type-wise Growth of Deposit



5 Loan Disbursement

5.1 Loan

The disbursement of loan through the Agent Banking operation stands at BDT 44,600.63 lacs at the end of the 4th quarter of 2019. The amount has increased by 45.85% compared to the 3rd quarter of 2019 and 135.37% compared to the 4th quarter of 2018. The bank-wise loan disbursement is given in Appendix-4.

5.2 Category-wise Loan Disbursement

Considering the geographical concentration of the disbursement of loans, it can be found that around 74% of the loan has been disbursed in the rural area (Figure 17). This shows that, in line with the objective of Agent Banking, the banks are giving priority in providing loan in rural area through Agents. In case of the gender-wise distribution of loan in Figure 18, it is found that, 59% of loan has been given to male customers, 7% to female customers and other 34% to small enterprises.

Figure 17: Geographical Concentration of Loan - (BDT lacs)

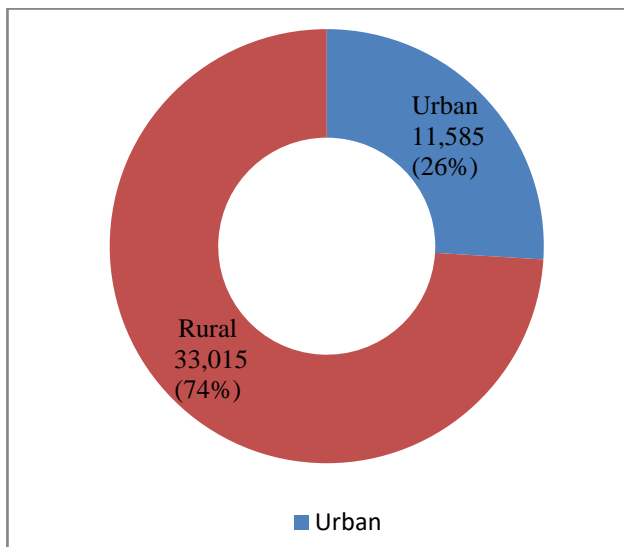
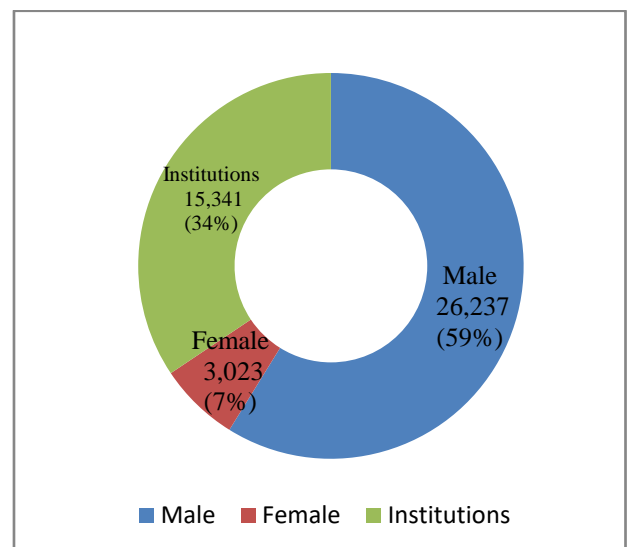


Figure 18: Gender-wise Loan - (BDT lacs)



5.3 Growth of Loan Disbursement

The quarterly growth rate of loan disbursement has increased from 28.84% in the 3rd quarter to 45.85% in the 4th quarter. In case of the gender-wise growth of loan disbursement, it can be exerted that the loan disbursed to the female customers has a very low growth (Figures 19 & 20). Currently, only 9 banks are disbursing loan through Agent Banking. Therefore, the growth of loan disbursement is expected to increase when more banks will start to disburse loan through Agent outlets.

Figure 19: Location-wise Growth of Loan

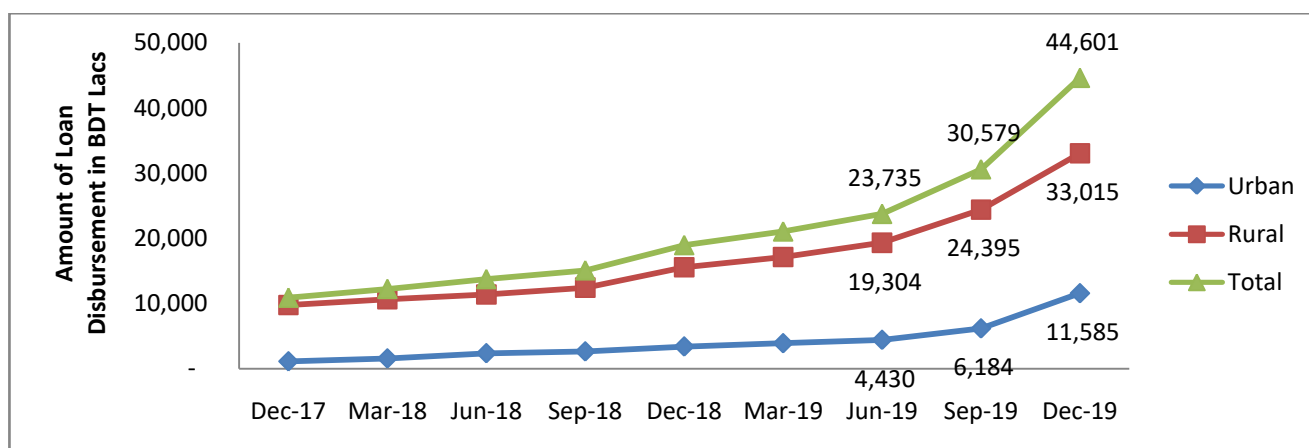
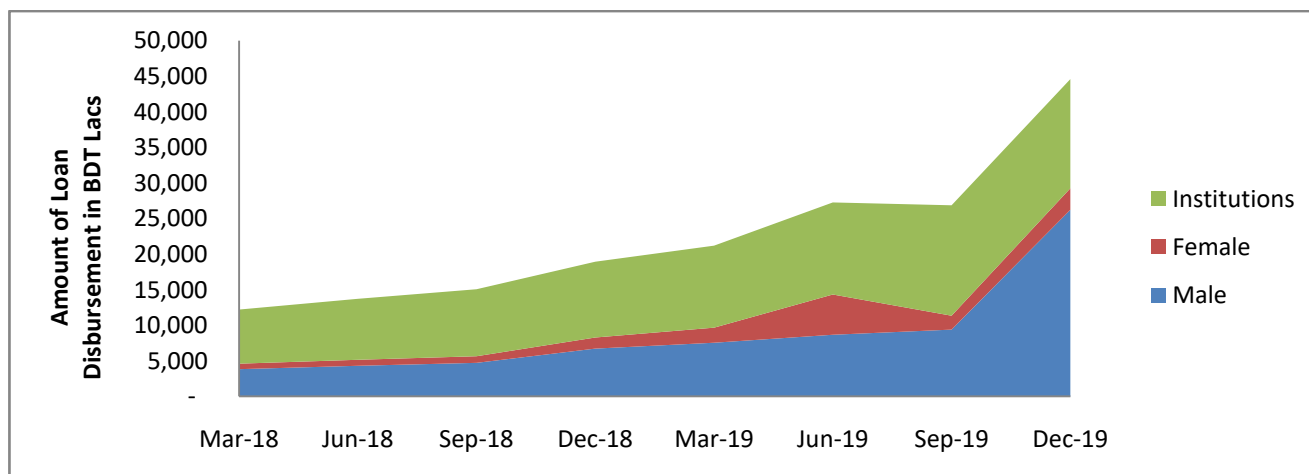


Figure 20: Gender-wise Growth of Loan



6 Inward Remittance Distribution

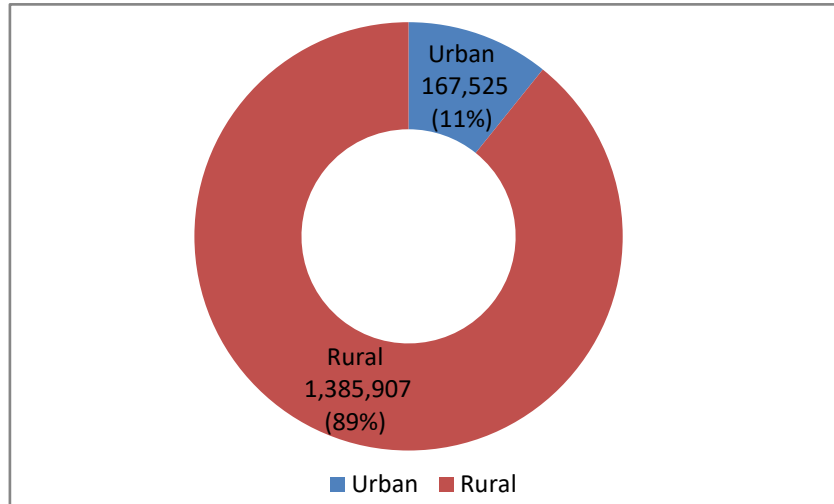
6.1 Inward Remittance

The distribution of inward remittance through the Agent Banking stands at BDT 1,553,431.86 lacs at the end of 4th quarter of 2019. It has been increased by 30.13% compared to the 3rd quarter of 2019 and 179.52% compared to the 4th quarter of 2018. The bank-wise distribution of inward remittance is given in Appendix-5.

6.2 Geographical Concentration

In case of the geographical concentration of inward remittance, it can be found that 89% is distributed in the rural area (Figure 21). So, the Agent Banking is playing an important role in bringing the hard-earned money of the non-resident Bangladeshis at arm’s length of their close ones.

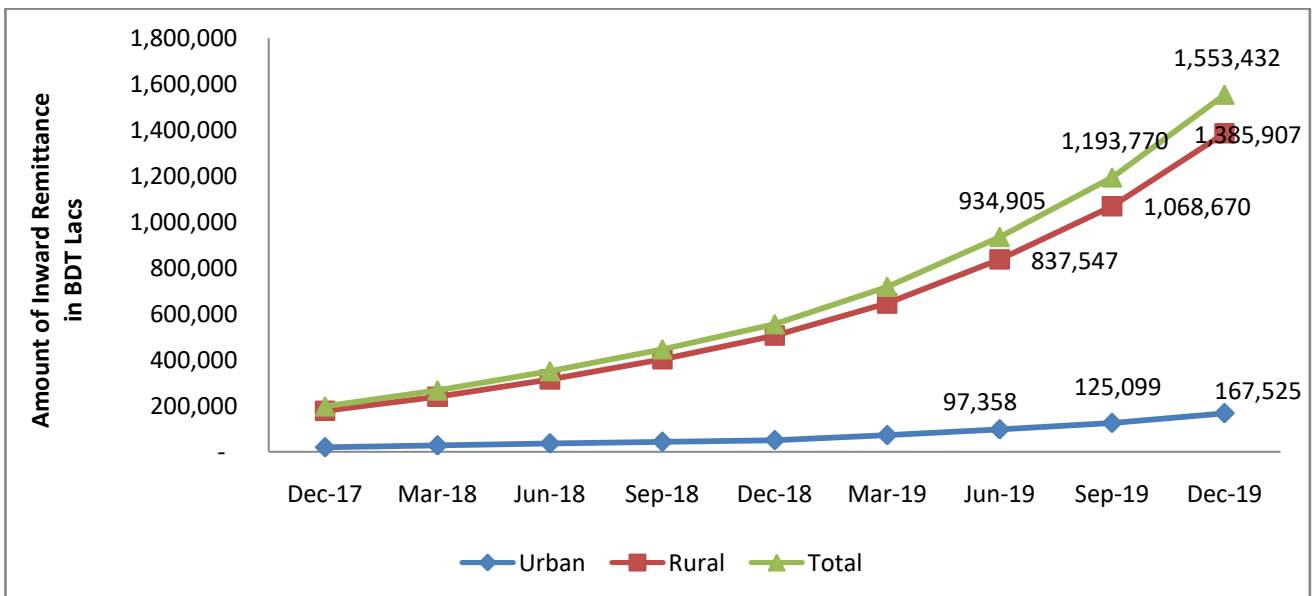
Figure 21: Geographical Concentration of Inward Remittance (BDT Lacs)



6.3 Growth of Inward Remittance Distribution

The quarterly growth rate of inward remittance has increased slightly from 27.69% in the 3rd quarter to 30.13% in the 4th quarter of 2019 (Figure 22).

Figure 22: Growth of Inward Remittance

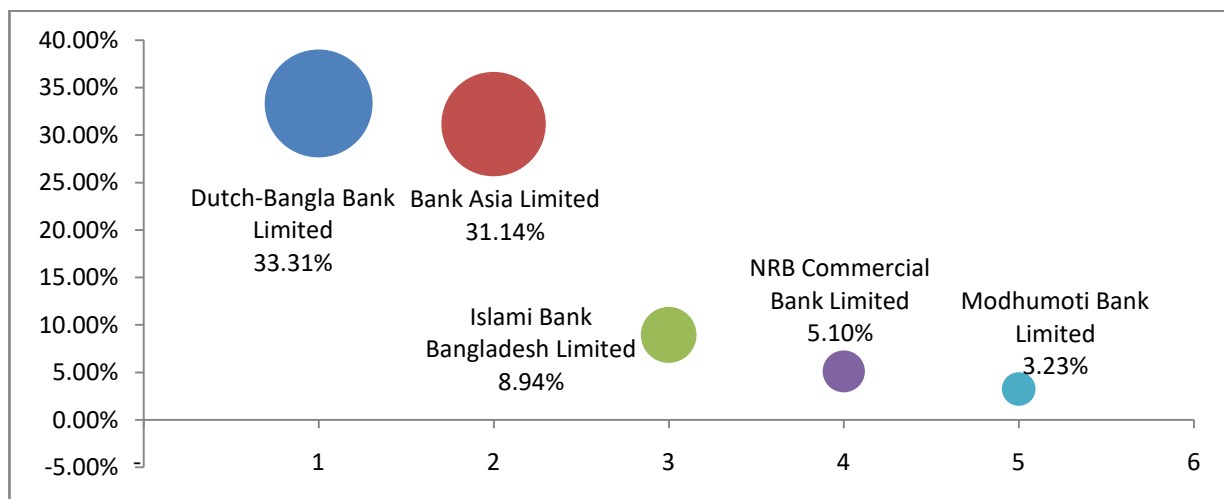


7 Top 5 Banks in Agent Banking Activities

7.1 Top 5 Banks in Terms of Outlet Number

The top 5 banks have opened 81.72% of the total Agent outlets. Dutch-Bangla Bank Limited has the highest number of outlets with 3,771 outlets, which is 33.31% of the total outlets (Figure-23).

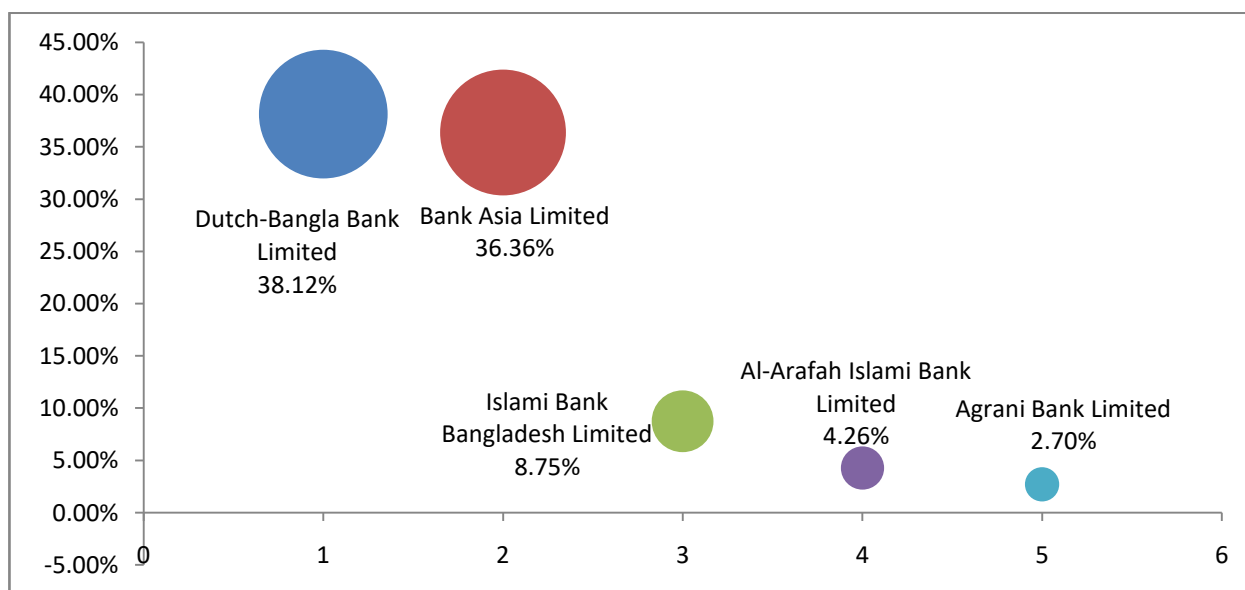
Figure 23: Top 5 Banks Share of total Outlets



7.2 Top 5 Banks in Terms of Number of Accounts

In terms of the number of accounts, the top 5 banks have 90.19% of the total number of accounts. Of them, Dutch-Bangla Bank Limited has the highest number of accounts with 2,008,519 accounts, which is 38.12% of the total accounts (Figure-24).

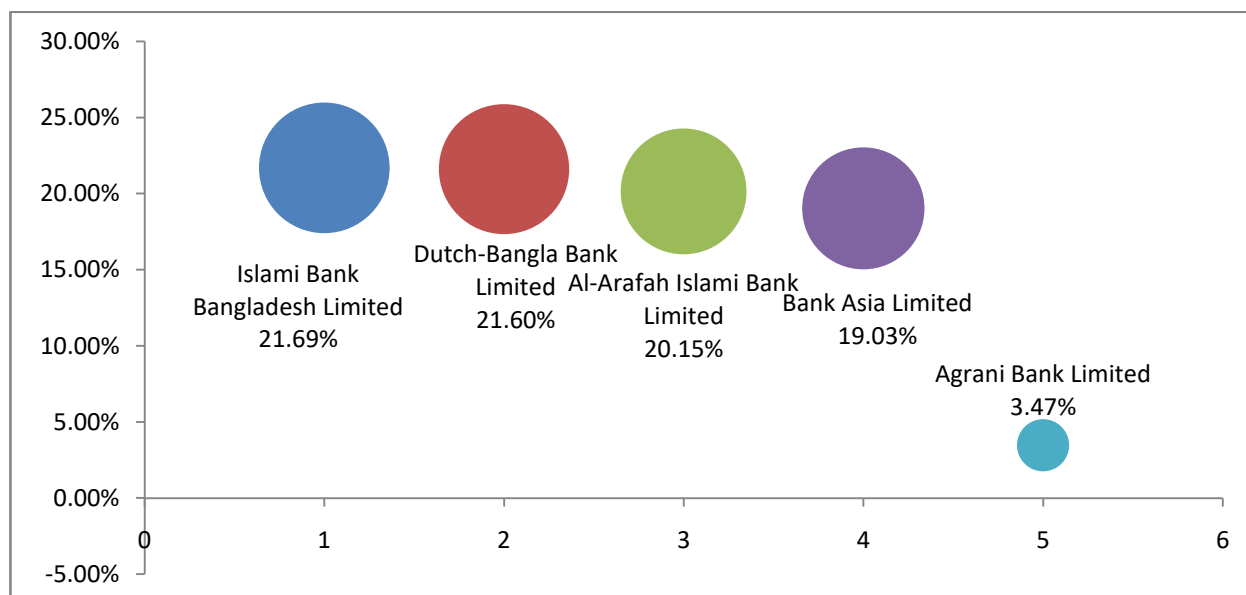
Figure 24: Top 5 Banks Share of total Accounts



7.3 Top 5 Banks in Terms of Deposit Collection

The top 5 banks have 85.94% of the total amount of deposit collected through Agent Banking. Islami Bank Bangladesh Limited has the highest amount of deposit with BDT 163,046.22 lacs, which is 21.69% of the total deposit (Figure-25).

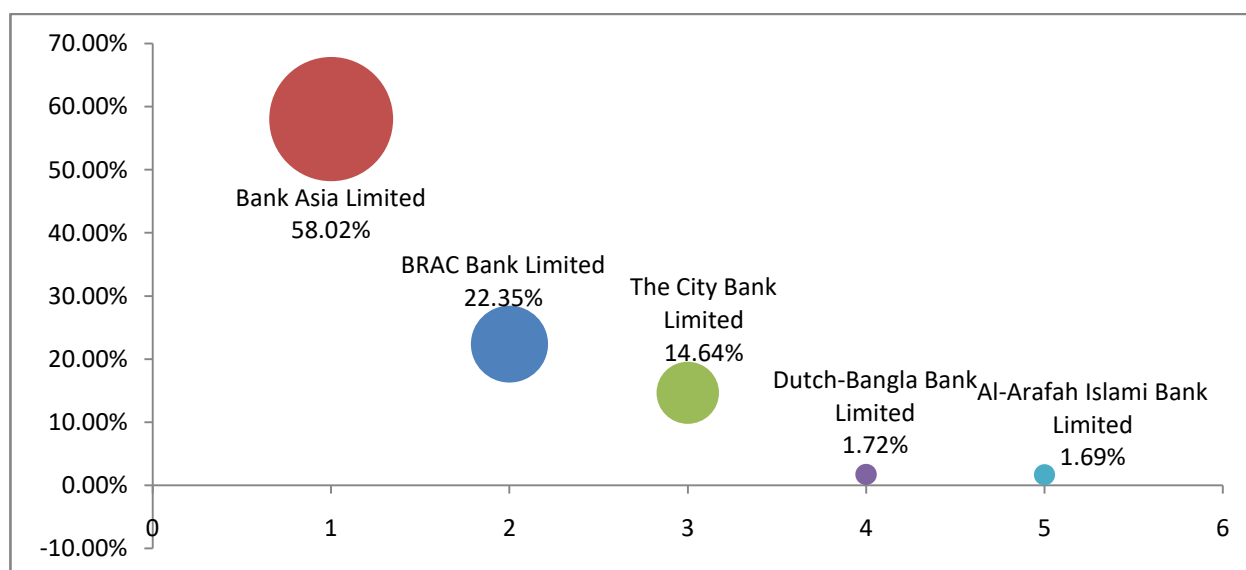
Figure 25: Top 5 Banks Share of total Deposit



7.4 Top 5 Banks in Terms of Loan Disbursement

The top 5 banks have disbursed 98.42% of the total loan disbursed through Agent Banking. Bank Asia Limited has disbursed the highest amount of loan with BDT 25,875.51 lacs, which is 58.02% of the total disbursement of loan (Figure-26).

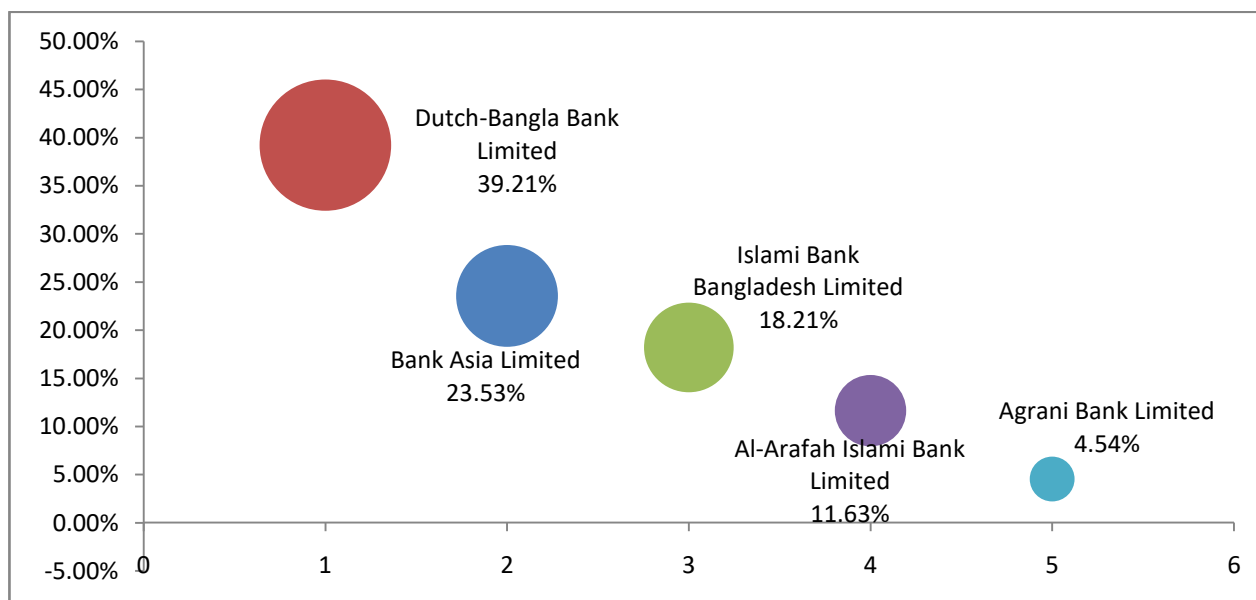
Figure 26: Top 5 Banks Share of total Loan



7.5 Top 5 Banks in Terms of Inward Remittance Distribution

The top 5 banks have 97.12% of the total inward remittance through Agent Banking. Dutch-Bangla Bank Limited has distributed the highest amount of inward remittance with BDT 609,073.88 lacs, which is 39.21% of the total inward remittances (Figure-27).

Figure 27: Top 5 Banks Share of total Inward Remittance



8 Conclusion

The successive rising trend of banking services through Agent network signifies financial inclusion in addition to traditional banking. Agent Banking has been playing a pivotal role in financial inclusion of the rural people, especially, for women where the number of accounts in favor of women has considerably increased by 56.84% from the previous quarter. However, the loan disbursement to women entrepreneurs is still insignificant which covers only 6.78% of the total loan disbursed through the Agent Banking. At this instant, banks should emphasize on loan disbursement to women entrepreneurs through Agent outlets with a view to lowering the gender gap as well as to facilitating women empowerment. Moreover, it is evident that the channeling of inward foreign remittance through Agent Banking is gaining popularity day by day, which also drawing rural people's affinity to get formal banking services through the Agents.

Appendix

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

Sl No.	Bank Name	No. of Agents			No. of Outlets		
		Urban (1)	Rural (2)	Total = (1)+(2)	Urban (3)	Rural (4)	Total = (3)+(4)
1	Bank Asia Limited	669	2,753	3,422	687	2,838	3,525
2	NRB Commercial Bank Limited	22	542	564	30	547	577
3	Dutch-Bangla Bank Limited	347	462	809	608	3,163	3,771
4	Al-Arafah Islami Bank Limited	32	138	170	30	235	265
5	Modhumoti Bank Limited	-	366	366	-	366	366
6	Social Islami Bank Limited	9	40	49	10	97	107
7	Standard Bank Limited	3	25	28	3	25	28
8	First Security Islami Bank Limited	-	36	36	-	36	36
9	Agrani Bank Limited	10	190	200	10	190	200
10	Mutual Trust Bank Limited	36	85	121	38	102	140
11	Midland Bank Limited	14	25	39	8	35	43
12	United Commercial Bank Limited	31	92	123	31	92	123
13	The City Bank Limited	56	173	229	73	257	330
14	A B Bank Limited	13	46	59	13	46	59
15	Islami Bank Bangladesh Limited	65	947	1,012	65	947	1,012
16	The Premier Bank Limited	11	19	30	28	72	100
17	NRB Bank Limited	1	301	302	1	303	304
18	BRAC Bank Limited	89	175	264	95	206	301
19	Eastern Bank Limited	6	20	26	6	20	26
20	One Bank Limited	4	2	6	4	2	6
21	Mercantile Bank Limited	-	1	1	-	1	1
	Total	1,418	6,438	7,856	1,740	9,580	11,320

Appendix-2: Bank-wise Number of Accounts

Sl No.	Bank Name	Urban (1)	Rural (2)	Total = (1)+(2)	Male (3)	Female (4)	Others (5)	Total = (3)+(4)+(5)	Current (6)	Saving (7)	Others (8)	Total = (6)+(7)+(8)
1	Bank Asia Limited	346,599	1,569,157	1,915,756	725,753	1,161,504	28,499	1,915,756	43,171	1,769,369	103,216	1,915,756
2	NRB Commercial Bank Limited	2,472	83,057	85,529	34,192	51,337	-	85,529	144	83,000	2,385	85,529
3	Dutch-Bangla Bank Limited	428,571	1,579,948	2,008,519	1,430,790	577,729	-	2,008,519	33,367	1,850,275	124,877	2,008,519
4	Al-Arafah Islami Bank Limited	13,952	210,735	224,687	126,987	95,109	2,591	224,687	9,787	169,153	45,747	224,687
5	Modhumoti Bank Limited	-	79,960	79,960	27,653	52,307	-	79,960	895	78,586	479	79,960
6	Social Islami Bank Limited	1,292	42,822	44,114	24,484	19,630	-	44,114	755	32,733	10,626	44,114
7	Standard Bank Limited	831	11,247	12,078	6,937	5,141	-	12,078	1,131	8,430	2,517	12,078
8	First Security Islami Bank Limited	-	30,082	30,082	18,045	12,037	-	30,082	2,734	19,898	7,450	30,082
9	Agrani Bank Limited	5,971	136,431	142,402	69,823	72,579	-	142,402	7,907	126,234	8,261	142,402
10	Mutual Trust Bank Limited	11,444	44,284	55,728	32,368	23,360	-	55,728	2,998	42,991	9,739	55,728
11	Midland Bank Limited	1,846	12,460	14,306	8,481	5,825	-	14,306	564	11,075	2,667	14,306
12	United Commercial Bank Limited	9,302	31,503	40,805	24,722	16,083	-	40,805	5,119	29,062	6,624	40,805
13	The City Bank Limited	15,424	68,997	84,421	57,072	27,349	-	84,421	10,569	59,984	13,868	84,421
14	A B Bank Limited	2,717	11,572	14,289	8,989	5,300	-	14,289	582	9,983	3,724	14,289
15	Islami Bank Bangladesh Limited	39,373	421,804	461,177	312,899	148,278	-	461,177	16,209	268,999	175,969	461,177
16	The Premier Bank Limited	13,033	13,712	26,745	14,424	12,321	-	26,745	250	24,601	1,894	26,745
17	NRB Bank Limited	64	12,367	12,431	5,722	6,271	438	12,431	829	8,897	2,705	12,431
18	BRAC Bank Limited	3,661	9,542	13,203	8,145	5,058	-	13,203	3,464	9,023	716	13,203
19	Eastern Bank Limited	1,029	1,126	2,155	1,610	545	-	2,155	89	1,753	313	2,155
20	One Bank Limited	25	61	86	74	12	-	86	10	76	-	86
21	Mercantile Bank Limited	-	23	23	23	-	-	23	-	23	-	23
	Total	897,606	4,370,890	5,268,496	2,939,193	2,297,775	31,528	5,268,496	140,574	4,604,145	523,777	5,268,496

Appendix-3: Bank-wise Amount of Deposit Collection

(in BDT lacs)												
Sl No.	Bank Name	Urban (1)	Rural (2)	Total = (1)+(2)	Male (3)	Female (4)	Others (5)	Total = (3)+(4)+(5)	Current (6)	Saving (7)	Others (8)	Total = (6)+(7)+(8)
1	Bank Asia Limited	23,646.10	119,385.86	143,031.96	82,213.47	49,010.58	11,807.91	143,031.96	7,918.13	77,213.20	57,900.63	143,031.96
2	NRB Commercial Bank Limited	121.40	1,176.37	1,297.77	770.05	527.72	-	1,297.77	15.96	791.07	490.74	1,297.77
3	Dutch-Bangla Bank Limited	45,681.18	116,705.90	162,387.08	105,147.46	38,453.90	18,785.72	162,387.08	5,476.31	114,523.42	42,387.35	162,387.08
4	Al-Arafah Islami Bank Limited	30,155.23	121,323.26	151,478.49	117,995.00	28,320.59	5,162.90	151,478.49	3,991.39	49,767.80	97,719.30	151,478.49
5	Modhumoti Bank Limited	-	2,397.00	2,397.00	1,395.00	1,002.00	-	2,397.00	321.00	1,786.00	290.00	2,397.00
6	Social Islami Bank Limited	4,407.00	7,191.00	11,598.00	9,027.00	2,571.00	-	11,598.00	372.00	1,896.00	9,330.00	11,598.00
7	Standard Bank Limited	38.39	1,895.69	1,934.08	1,220.33	713.75	-	1,934.08	216.73	996.93	720.42	1,934.08
8	First Security Islami Bank Limited	-	8,458.38	8,458.38	5,624.15	2,834.23	-	8,458.38	1,106.46	2,470.26	4,881.66	8,458.38
9	Agrani Bank Limited	11,383.14	14,720.09	26,103.23	8,295.06	17,808.17	-	26,103.23	1,266.09	10,128.01	14,709.13	26,103.23
10	Mutual Trust Bank Limited	7,949.00	14,084.00	22,033.00	16,125.00	5,908.00	-	22,033.00	2,592.00	6,434.00	13,007.00	22,033.00
11	Midland Bank Limited	427.70	2,007.36	2,435.06	1,832.05	603.01	-	2,435.06	184.66	730.29	1,520.11	2,435.06
12	United Commercial Bank Limited	9,259.23	11,040.34	20,299.57	17,106.07	3,193.50	-	20,299.57	1,822.35	3,398.46	15,078.76	20,299.57
13	The City Bank Limited	6,779.58	8,956.45	15,736.03	13,088.36	2,647.67	-	15,736.03	3,765.09	3,952.29	8,018.65	15,736.03
14	A B Bank Limited	1,290.33	3,733.71	5,024.04	3,070.83	1,953.21	-	5,024.04	180.15	1,371.20	3,472.69	5,024.04
15	Islami Bank Bangladesh Limited	16,710.39	146,335.83	163,046.22	114,090.03	48,956.19	-	163,046.22	12,319.10	61,610.23	89,116.89	163,046.22
16	The Premier Bank Limited	5,800.00	2,197.85	7,997.85	5,883.15	2,114.70	-	7,997.85	78.10	1,122.85	6,796.90	7,997.85
17	NRB Bank Limited	6.25	2,427.14	2,433.39	1,505.73	792.08	135.58	2,433.39	222.27	746.87	1,464.25	2,433.39
18	BRAC Bank Limited	1,099.16	1,973.25	3,072.41	2,569.11	503.30	-	3,072.41	1,919.40	729.57	423.44	3,072.41
19	Eastern Bank Limited	243.08	700.54	943.62	484.46	459.16	-	943.62	26.07	208.90	708.65	943.62
20	One Bank Limited	6.57	2.33	8.90	8.47	0.43	-	8.90	8.08	0.82	-	8.90
21	Mercantile Bank Limited	-	0.15	0.15	0.15	-	-	0.15	-	0.15	-	0.15
	Total	165,003.73	586,712.49	751,716.22	507,450.92	208,373.19	35,892.11	751,716.22	43,801.34	339,878.31	368,036.57	751,716.22

Appendix-4: Bank-wise Loan Disbursement

(in BDT lacs)								
Sl No.	Bank Name	Urban (1)	Rural (2)	Total = (1)+(2)	Male (3)	Female (4)	Others (5)	Total = (3)+(4)+(5)
1	Bank Asia Limited	3,870.41	22,005.10	25,875.51	8,156.99	2,377.91	15,340.61	25,875.51
2	NRB Commercial Bank Limited	-	-	-	-	-	-	-
3	Dutch-Bangla Bank Limited	207.53	559.12	766.65	649.10	117.55	-	766.65
4	Al-Arafah Islami Bank Limited	587.76	164.24	752.00	639.20	112.80	-	752.00
5	Modhumoti Bank Limited	-	10.00	10.00	9.50	0.50	-	10.00
6	Social Islami Bank Limited	-	-	-	-	-	-	-
7	Standard Bank Limited	-	-	-	-	-	-	-
8	First Security Islami Bank Limited	-	-	-	-	-	-	-
9	Agrani Bank Limited	-	-	-	-	-	-	-
10	Mutual Trust Bank Limited	410.00	213.00	623.00	544.00	79.00	-	623.00
11	Midland Bank Limited	-	-	-	-	-	-	-
12	United Commercial Bank Limited	-	-	-	-	-	-	-
13	The City Bank Limited	2,654.49	3,876.05	6,530.54	6,485.09	45.45	-	6,530.54
14	A B Bank Limited	-	-	-	-	-	-	-
15	Islami Bank Bangladesh Limited	-	20.33	20.33	20.33	-	-	20.33
16	The Premier Bank Limited	-	-	-	-	-	-	-
17	NRB Bank Limited	-	52.60	52.60	51.80	0.80	-	52.60
18	BRAC Bank Limited	3,855.00	6,115.00	9,970.00	9,681.00	289.00	-	9,970.00
19	Eastern Bank Limited	-	-	-	-	-	-	-
20	One Bank Limited	-	-	-	-	-	-	-
21	Mercantile Bank Limited	-	-	-	-	-	-	-
	Total	11,585.19	33,015.44	44,600.63	26,237.01	3,023.01	15,340.61	44,600.63

Appendix-5: Bank-wise Inward Remittance Distribution

(BDT in lacs)				
SI No.	Bank Name	Urban (1)	Rural (2)	Total = (1)+(2)
1	Bank Asia Limited	21,905.38	343,793.86	365,699.24
2	NRB Commercial Bank Limited	-	9.61	9.61
3	Dutch-Bangla Bank Limited	118,303.70	490,770.18	609,073.88
4	Al-Arafah Islami Bank Limited	6,913.74	173,721.71	180,635.45
5	Modhumoti Bank Limited	-	252.61	252.61
6	Social Islami Bank Limited	33.83	4,071.60	4,105.43
7	Standard Bank Limited	27.05	5,574.35	5,601.40
8	First Security Islami Bank Limited	-	1,690.64	1,690.64
9	Agrani Bank Limited	903.52	69,626.94	70,530.46
10	Mutual Trust Bank Limited	1,849.00	15,262.00	17,111.00
11	Midland Bank Limited	180.96	1,549.55	1,730.51
12	United Commercial Bank Limited	61.65	1,080.51	1,142.16
13	The City Bank Limited	658.94	8,638.65	9,297.59
14	A B Bank Limited	99.24	1,223.73	1,322.97
15	Islami Bank Bangladesh Limited	16,512.32	266,309.18	282,821.50
16	The Premier Bank Limited	0.13	33.66	33.79
17	NRB Bank Limited	0.71	916.42	917.13
18	BRAC Bank Limited	72.56	1,346.16	1,418.72
19	Eastern Bank Limited	2.54	35.23	37.77
20	One Bank Limited	-	-	-
21	Mercantile Bank Limited	-	-	-
	Total	167,525.27	1,385,906.59	1,553,431.86