Quarterly Report
On
Agent Banking

July-September 2025

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This quarterly report summarizes the overall scenario of agent banking activities during July-September 2025 quarter. Agent banking in Bangladesh has continued to grow in most of the dimensions in this quarter. As on 30 September 2025, 30 banks offered agent banking services through 20,448 outlets operated by 15,321 agents. The number of agents has fallen by 0.34% while the number of outlets has fallen by 0.34% as well from the previous quarter. The number of accounts opened through agent banking reaches 25,139,293 of which 12,418,185 accounts (49.40%) belong to female customers and 21,384,489 accounts (85.06%) belong to the customers of the rural areas. At the end of September 2025, the amount of deposit accumulated in the agent banking accounts is BDT 477,006.44 million, the amount of loan disbursement through agent banking account of 23 banks is BDT 319,106.79 million and the cumulative amount of inward remittances disbursed through agents reaches BDT 1,888,557.97 million.

The number of accounts opened through agent banking has grown by 3.00% over the last quarter. The persistent positive growth of accounts indicates the surging demand of agent banking across different segments of the population. The share of female-owned accounts opened through agent banking has increased by 2.81% during this quarter, and their share surpasses male-owned accounts. This, in turn, signifies the increased participation of women in the formal financial system.

The volume of deposit in the agent banking accounts has increased by 4.59% and the volume of lending through these accounts has increased by 10.00% over the previous quarter. The loan to deposit ratio stands at 66.90% in the reporting quarter which was 63.61% in the previous quarter. The steady growth of lending to deposit ratio hints at the positive growth of loan disbursement through agent banking. The reason behind this is most banks are showing interest in developing feasible infrastructures for loan disbursement and recovery through agent outlets. Currently, 23 out of 30 banks are involved in lending through agent banking. The trend of banks' engagement in lending seems promising as volume of credit disbursement through agent banking has an increasing trend still now.

The amount of inward remittances distributed by the agent outlets has increased by 2.70% over the previous quarter. The remarkable amount of remittances channeled through agent banking seems to be a positive outcome of quick delivery of remittances to the doorsteps of the beneficiaries through agent banking. Overall, this report on agent banking activities indicates that the financial services delivered through agents are outreaching the underprivileged segments of the society and contributing to financial inclusion.

As of 30 September 2025, 28 banks offered agent banking services through 1,734 female-owned outlets operated by 1,462 female-owned agent points. The number of accounts opened through these outlets reaches 1,943,969 of which 1,622,219 accounts (83.45%) belongs to the customers of the rural areas. At the end of September 2025, the amount of deposit accumulated in these agent outlets is BDT 33,443.71 million. The amount of loan disbursement through these accounts is BDT 20,892.86 million and the cumulative amount of inward remittances disbursed through agents reaches BDT 38,356.31 million. The scenario shows gradual increase of women participation in agent banking as entrepreneurs. BRPD Circular Letter no-10, dated 08 May 2025 to maintain 1:1 in outlet opening is expected to accelerate active participation of women entrepreneurs in agent banking.

1. Introduction

Bangladesh Bank introduced agent banking in Bangladesh in 2013 with a view to providing a safe alternate delivery channel of banking services. The targeted customers of this service were the under-served population who generally live in geographically remote locations that are hard to reach by the branch banking networks. Customers can avail various banking services including deposits, loans, overseas and local remittances, payment services (such as utility bills, insurance premium), and receiving government social safety-net benefits through agent banking outlets. This model is thus gaining popularity as a cost-effective and convenient delivery channel to the mass people who would otherwise have remained beyond the reach of conventional banking services. Banks are operating their agent banking activities in line with the *Prudential Guidelines for Agent banking Operation in Bangladesh* in 2017, issued by Bangladesh Bank on 18 September 2017, covering various aspects including the agent approval process, permissible activities, responsibilities of the banks and the agents, anti-money laundering and combating financing of terrorism (AML/CFT) requirements, customer protection and business continuity requirements to facilitate safe and effective proliferation of agent banking in the country.

Table 1: Brief Overview of Agent Banking Activities

(Deposit, loan and remittance amount in BDT million)

	Sep'24	Jun'25	Sep'25	Y-to-Y	Q-to-Q	Y-to-Y (%)	Q-to-Q (%)
No. of Banks with Agent Banking License	31	31	31	0	0	0	0
No. of Banks in Agent Banking Operation	31	30	30	-1	0	-3.23%	0
Number of Agents	16,011	15,373	15,321	-690	-52	-4.31%	-0.34%
Number of Outlets	21,367	20,557	20,488	-879	-69	-4.11%	-0.34%
Number of Accounts	23,489,109	24,406,236	25,139,293	1,650,184	733,057	7.03 %	3.00%
Number of Female-owned Accounts	11,704,846	12,078,966	12,418,185	713,339	339,219	6.09 %	2.81%
Number of Rural Accounts	20,173,995	20,764,311	21,384,489	1,210,494	620,178	6.00%	2.99%
Amount of Deposits	395,293.68	456,052.72	477,006.44	81,712.76	20,953.72	20.67%	4.59%
Amount of Loan Disbursed	210,898.07	290,085.31	319,106.79	108,208.72	29,021.48	51.31%	10.00%
Amount of Inward Remittance	1,656,592.28	1,838,881.54	1,888,557.97	231,965.69	49,676.43	14.00%	2.70 %

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

This quarterly report summarizes the latest state of agent banking operations in Bangladesh as of September 2025 along with the progress since June 2025 and September 2024. It focuses on the coverage, customer penetration, collection of deposit, ratio of male-owned and female-owned accounts, disbursement of loan and the inward remittances through agent banking.

2. Agent Banking Coverage

2.1 Number of Agents and Outlets

The coverage of agent banking operation in terms of the number of agents and the outlets remains almost same as the previous quarter (Table 1). As of September 2025, the total number of agents and outlets reaches 15,321 and 20,488 respectively. Bank-wise numbers of agents and outlets are given in the Appendix-1.

2.2 Area-wise Distribution of Agents and Outlets

The main objective of introducing agent banking was to bring the unbanked people of remote and rural areas under the umbrella of formal financial services. As of September 2025, 84.02% of the agents and 85.57% of the outlets are in the rural areas. The wide coverage of agent banking in rural areas provides positive indication of fulfilling the vision of financial inclusion.

Figure 1: Number of Agents

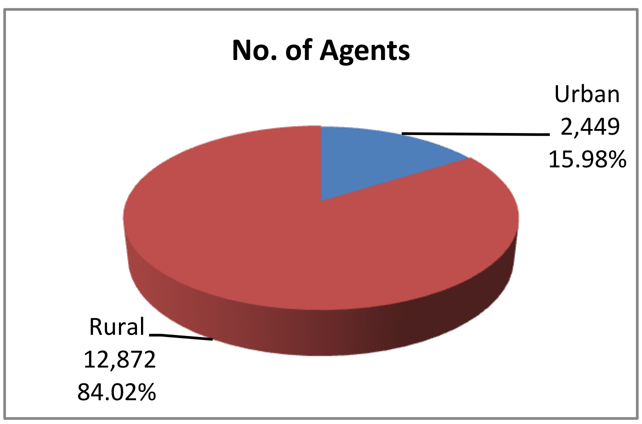
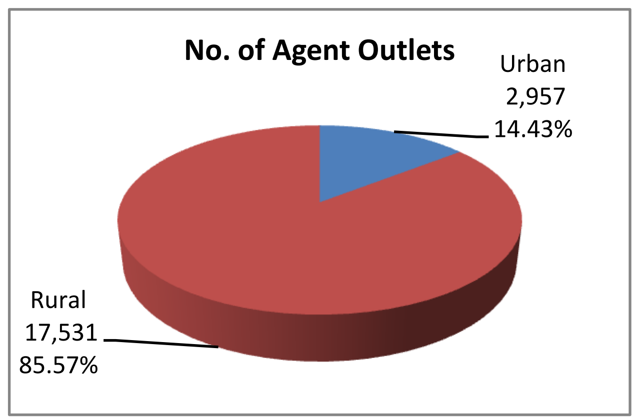


Figure 2: Number of Outlets



To emphasize on distribution in the rural areas, Bangladesh Bank advises the operating banks to maintain a minimum ratio of 3:1 for opening rural vs. urban agent banking outlets. Figure 2 shows that the ratio of the number of rural vs. urban agent outlets is almost 6:1, which fully conforms to the objectives of agent banking initiative.

2.3 Growth of Agents and Outlets

Figures 3 and 4 show that the agents have fallen by 0.34% and outlets have fallen by 0.34% over the previous quarter. Considering the slight decrease in number of agents and outlets and the past trend, it may be stated that overall scenario of agent banking is still indicative of stable situation. The dispersion of agents and outlets in the rural area not only ensures availability of formal financial services for the rural people but also creates employment opportunities for them. Agents are deploying skilled and semi-skilled human resources in their outlets, and thus contributing to introducing innovative technologies to scale up financial activities as well as employment generation in the rural areas.

Figure 3: Growth in Number of Agents

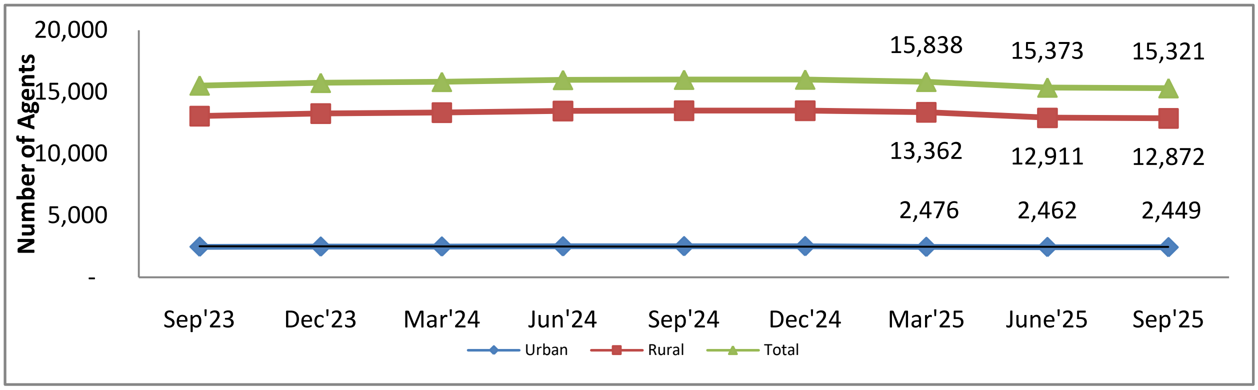
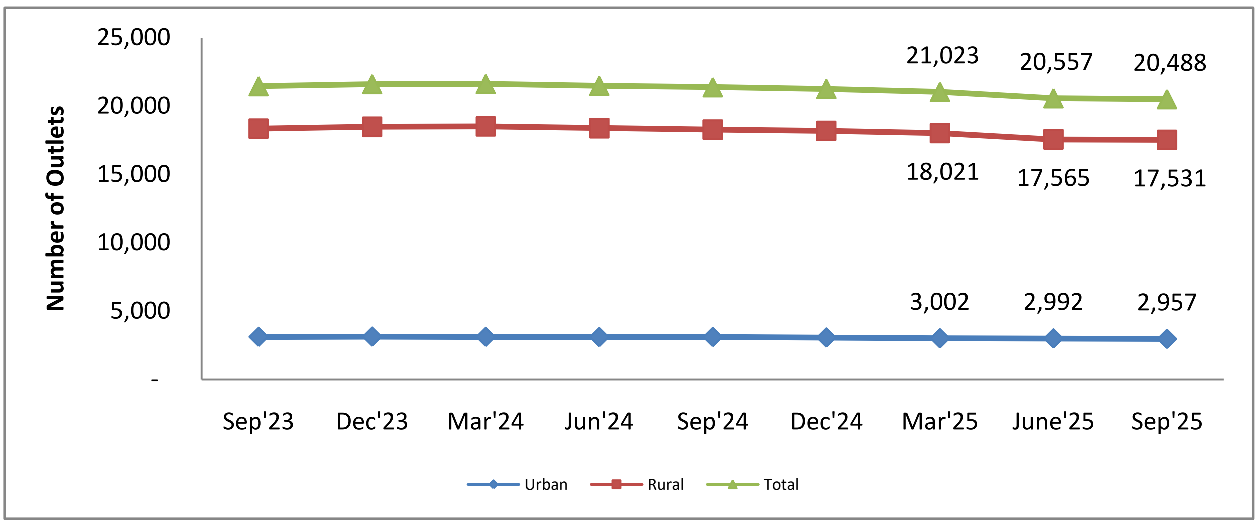


Figure 4: Growth in Number of Outlets



2.4 Female-owned Agent Outlet

At the end of September 2025, total number of female owned agents and outlets reached 1,463 and 1,734 respectively. Females own only 8.46% of the total outlets across the country. This is expected to increase after BRPD Circular Letter no-10 of 2025. Female's active participation in agent banking as entrepreneurs reflects role of agent banking in women empowerment.

3. Customer Penetration

3.1 Number of Accounts

At the end of September 2025, the total number of accounts opened through agent banking stands at 25,139,293. Bank-wise distribution of accounts is given in Appendix-2.

3.2 Category-wise distribution of Accounts

Figures 5, 6 and 7 illustrate penetration of agent banking through account opening in terms of gender-based ownership, location and types. Figure 5 shows that the accounts opened by the female customers constitute 49.40% of the total accounts. Female customers have continued to surpass male customers in account opening which indicates that financial inclusion through agent banking is contributing to women empowerment through engagement in financial activities. Moreover, figure 6 shows that 85.06% of the total accounts are in the rural areas. This implies huge expansion of agent banking in the rural areas.

Figure 5: Gender-wise Distribution of Accounts

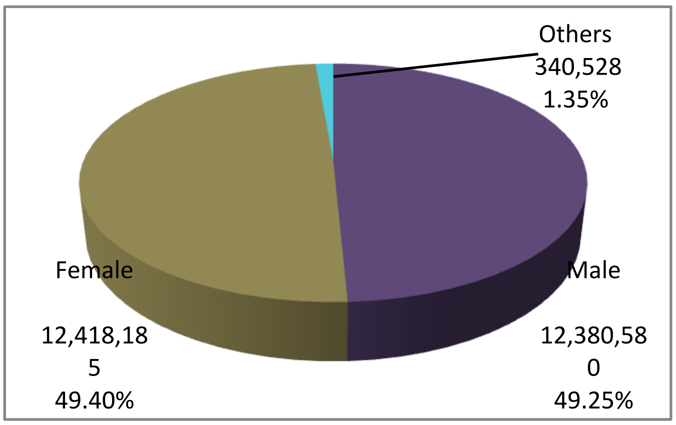


Figure 6: Area-wise Distribution of Accounts

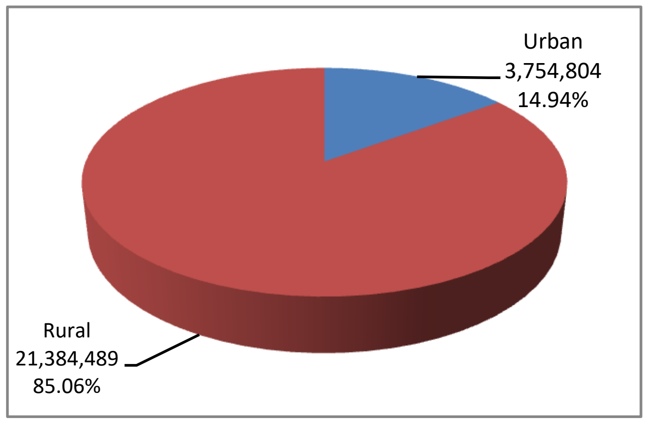
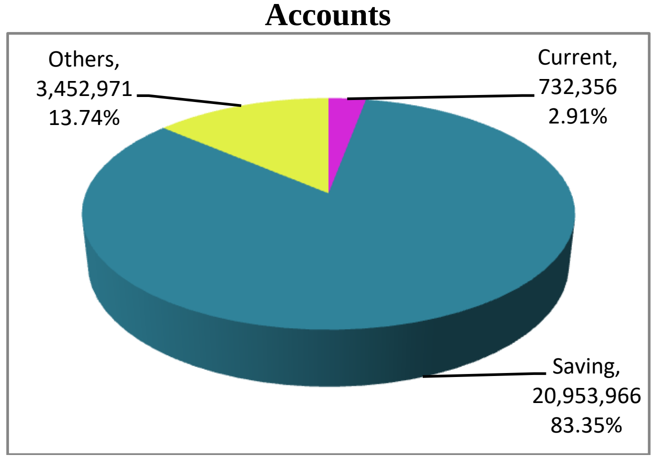


Figure 7 shows that 83.35% of the accounts are savings in nature while 2.91% are current and the remaining 13.74% are other accounts. The dominance of savings account indicates to the satisfactory level of saving habit among the rural people.

Figure 7: Category-wise Distribution of Accounts



3.3 Growth of Accounts

Figures 8, 9 and 10 show the growth in the number of agent banking accounts over the past quarters. As evident in the Figure 8, the number of agent banking accounts has increased by 3.00% over the previous quarter. The persistent positive growth of agent banking accounts in the reporting quarter indicates the surging demand of agent banking services across different segments of population.

Figure 9 indicates that female customers dominate in account opening. Accounts held with the male and female customers have been increased by 3.24% and 2.81% respectively over the previous quarter. This signifies that agent banking has paved the way for active participation of women in the financial system. All the accounts in term of types (savings, current and others) have increasing trend in this quarter (figure 10).

Figure 8: Area-wise Growth of Accounts

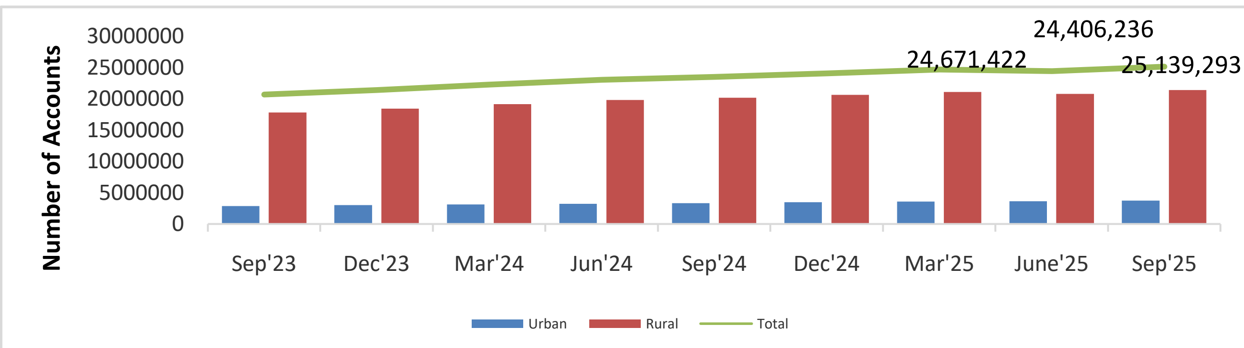


Figure 9: Gender-wise Growth of Accounts

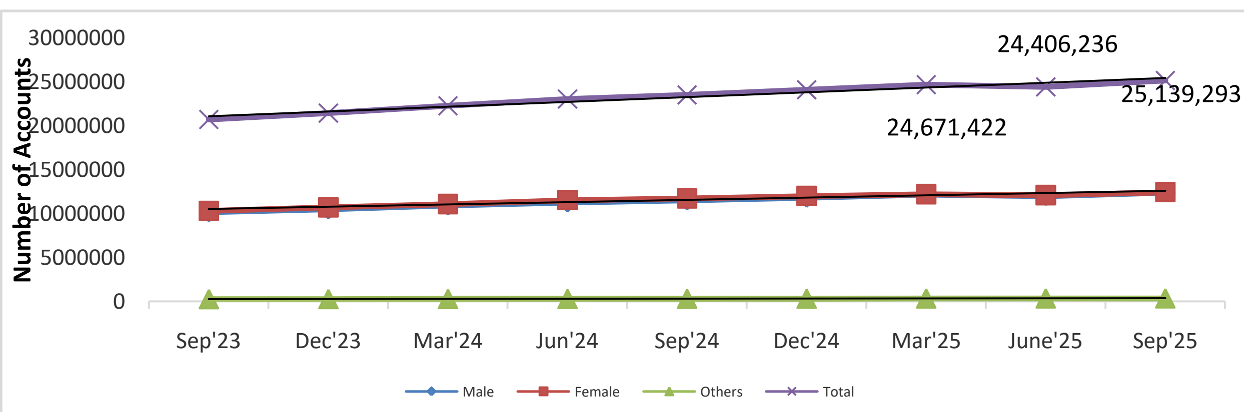
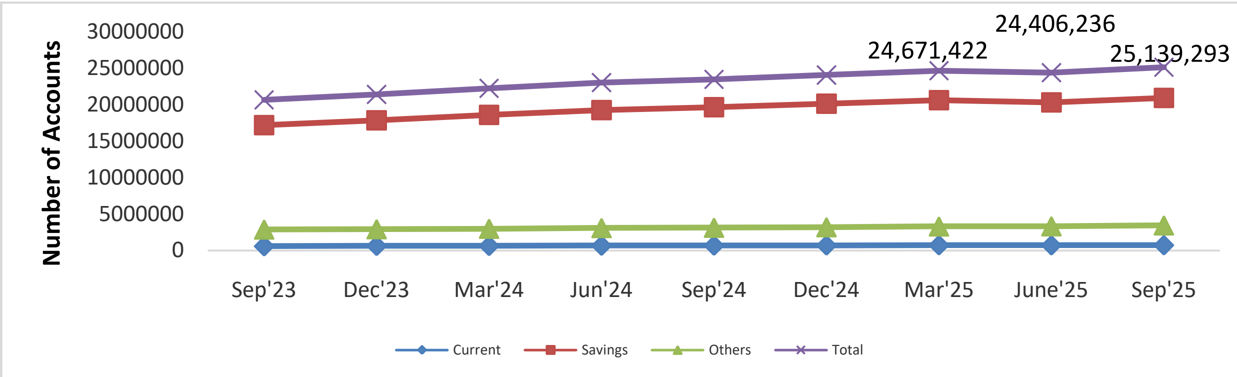


Figure 10: Category-wise Growth of Accounts



3.4 Accounts in Female-owned Outlets

At the end of September 2025, accounts in female-owned outlets had 1,943,969 accounts where 1,622,219 accounts are from rural areas. Again, the numbers of male and female accounts in female-owned outlets are 900,985 and 1,039,997 respectively. Number of female customers is greater than male customers in these outlets which might indicate that female-owned outlets have a strategic advantage in case of opening account of female customers. Female-owned outlets owns about 7.73% of the total accounts opened through agent banking.

4. Deposit in Agent Banking Accounts

4.1 Deposit

At the end of September 2025, the total amount of deposit through agent banking reaches BDT 477,006.44 million. Bank-wise amount of deposit is given in Appendix-3.

4.2 Distribution of Deposit

Figures 11, 12 and 13 illustrate the distribution of deposit accumulated through agent banking. As evident in Figure 11, the major share of deposit (82.86%) has been collected from the rural areas. Figure 12 shows that deposit in male customers' accounts (58.20%) is significantly higher than that of female customers (37.32%). In addition, Figure 13 indicates that savings accounts comprise of 42.20% of the total deposit while other categories of accounts including institutions and term deposit comprise of 52.22% of the total deposit and current accounts comprise of 5.58% of the total deposit.

Figure 11: Area-wise Distribution of Deposit

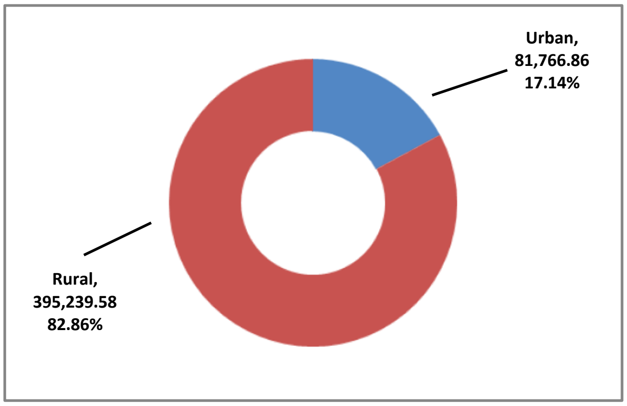


Figure 12: Gender-wise Distribution of Deposit

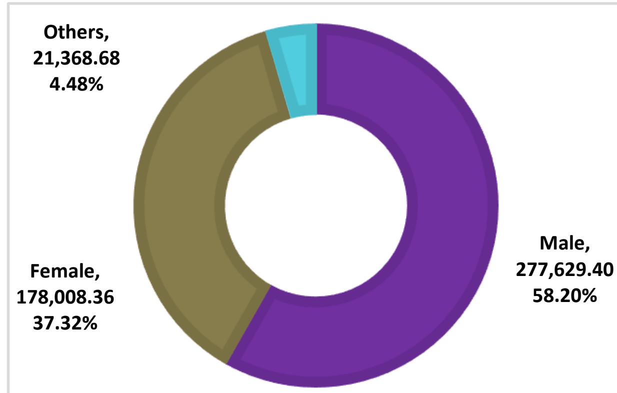
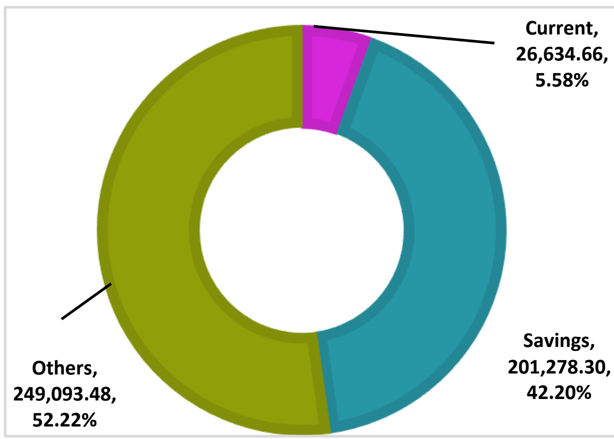


Figure 13: Category-wise Distribution of Deposit



4.3 Growth of Deposit

Figures 14, 15 and 16 illustrate the trend in deposit accumulation. In September 2025 quarter, the deposit through agent banking has increased by 4.59% since June 2025 quarter.

Figure 14: Trend of Deposit by Areas

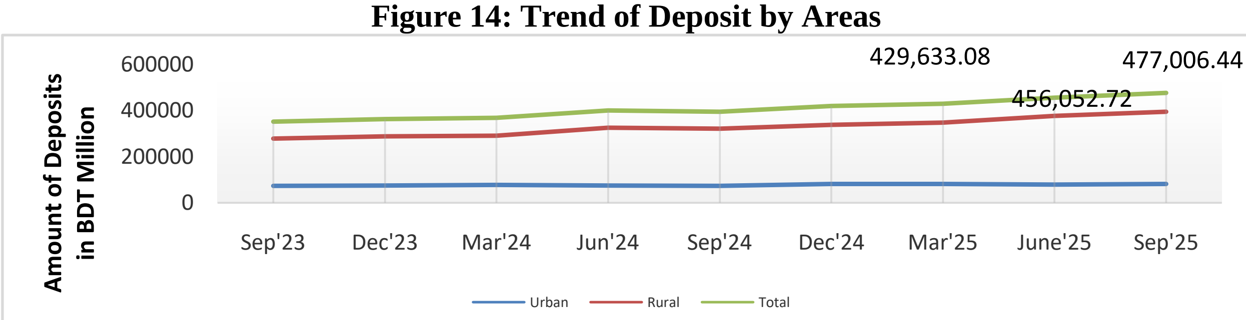


Figure 15: Trend of Deposit by Gender

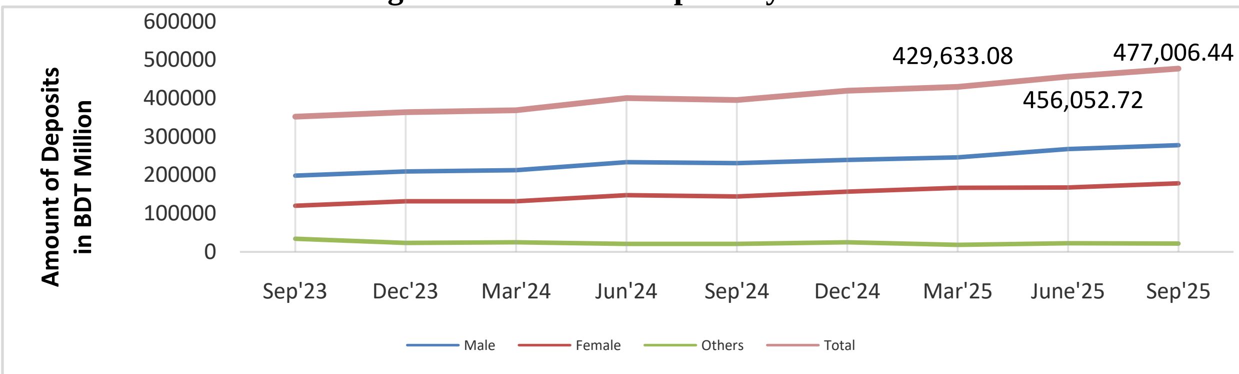
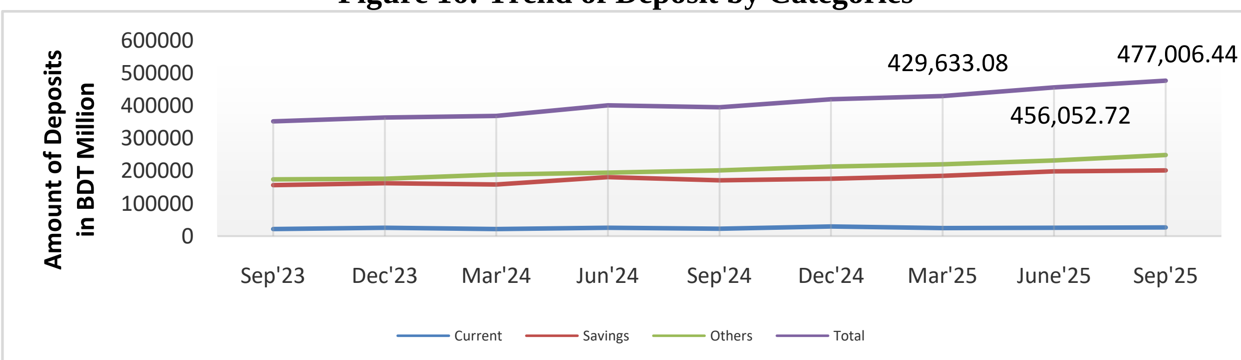


Figure 16: Trend of Deposit by Categories



Remarkably, deposit in the rural areas has increased by 4.82% while the deposit in the urban areas has increased by 3.53% over the previous quarter. Deposit from the male customers has increased by 3.87% while deposit from the female customers has increased by 6.50%. More increase is deposit from female customers has narrowed the gap between the volume of deposit by male and female customers.

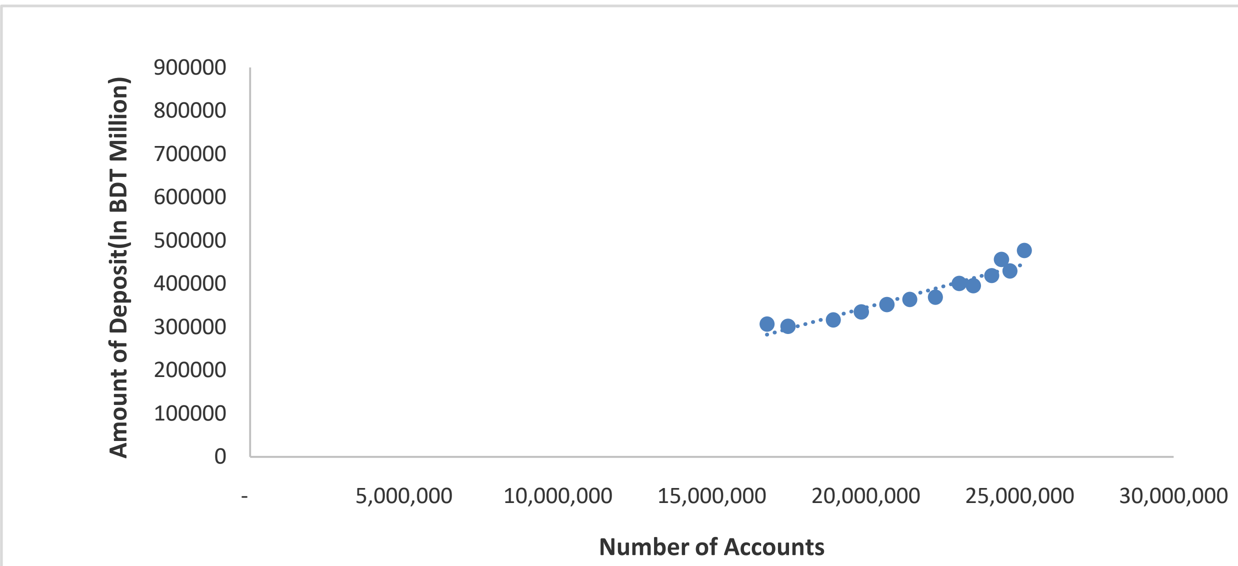
4.4 Deposits in Female-owned Outlets

At the end of September 2025, the total amount of deposits collected through female-owned agent outlets is BDT 33,443.71 million. Deposits collected from rural areas through these outlets is BDT 25,380.63. On the other hand, deposits in male customers' and female customers' are BDT 18,699.06 million and 13,479.81 million respectively. Female-owned outlets owns almost 7% of the total deposit collected through agent banking.

4.5 Comparison between Number of Accounts and Amount of Deposit

Figure 17 illustrates the correlation between the number of agent banking accounts and the amount of deposit accumulated in these accounts over the years. Up to September 2023, the number of agent banking accounts was 20,684,537 and the total amount of deposit was BDT 352,007.62 million. In September 2024, the number of accounts increased by 13.56% to 23,489,109 and the amount of deposit increased by 12.30 % to BDT 395,293.68 million. In September 2025, the number of accounts has increased by 7.03% to 25,139,293 and the amount of deposit has grown by 20.67 % to BDT 477,006.44 million. Over the past two years, the number of accounts has increased by 21.54 % whereas the amount of deposit has scaled up by 35.51%. So, it can be perceived that the accounts opened through agent banking are mostly active.

Figure 17: Comparison between Agent Banking Accounts and Deposit



5. Lending through Agent Banking

5.1 Lending

Since access to finance is one of the key challenges of financial inclusion, lending through agent banking is explicitly beneficial for rural customers in developing countries like Bangladesh. As of September 2025, the lending through agent banking rises to BDT 319,106.79 million. The volume of the total loan has increased by 10.00% over the previous quarter indicating that the lending through agent banking is getting momentum. Bank-wise loan disbursement is given in Appendix-4.

5.2 Distribution of Loans

Figure-18 illustrates the geographical distribution of lending through agent banking. As of September 2025, rural customers have received BDT 204,392.85 million (64.05%) of the total loan disbursed through agent banking channel. This is very much in line with the objective of the agent banking to enhance the rural people's access to finance.

Figure 18: Area-wise Distribution of Loans

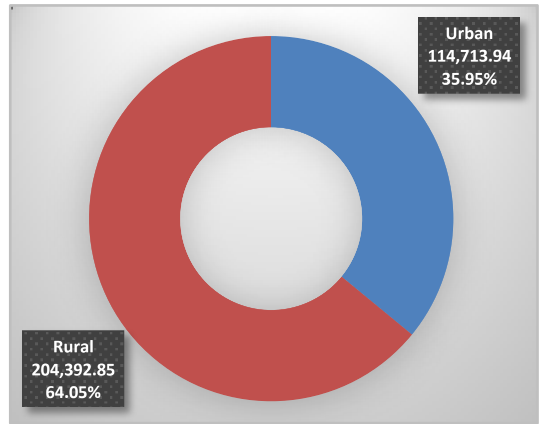


Figure 19: Gender-wise Distribution of Loans

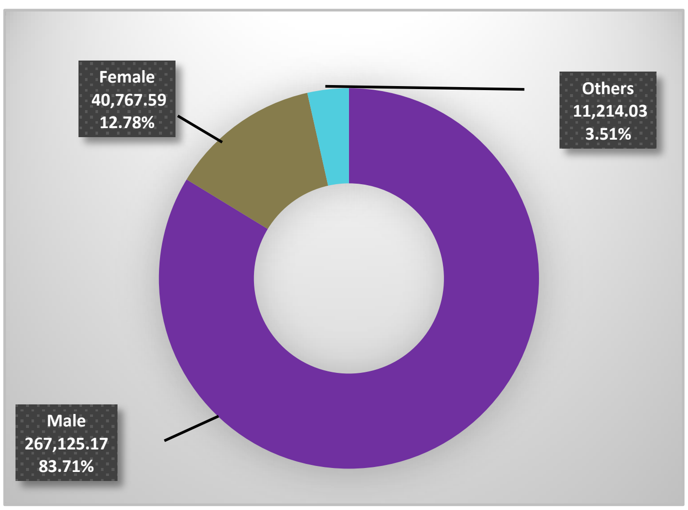


Figure 19 shows the gender-wise distribution of lending through agent banking. As of September 2025, male borrowers have received BDT 267,125.17 million (83.71%) of the total loan compared to female borrowers who have received only BDT 40,767.59 million (12.78%). This figure potentially indicates female customers' limited participation in rural enterprises.

Nevertheless, there remains huge potentiality to search more female entrepreneurs in rural area who can have access to finance from the banks through agents. Bangladesh Bank is paying attention to this matter and constantly encouraging banks to facilitate female customers to get loans. Currently, 23 banks are engaged in lending through agent banking. It is expected that more female customers are supposed to have access to loans from banks as more banks are coming forward to lending through banking agents.

5.3 Lending through Female-owned Outlets

At the end of September 2025, lending through female-owned outlets was BDT 20,892.86 million. Volume of Lending through outlets in rural areas is BDT 11,175.09 million. Female customers are seen clearly lagging behind male customers in receiving credit. Female-owned outlets owns about 6.55% of total credit disbursed through agent banking.

5.4 Growth of Loan amounts

The reporting quarter observes growth in lending through agent banking. The volume of lending has increased by 10.00% over the June 2025 quarter. Figure 20 and 21 show the growth of lending by areas and by gender respectively. Growth of lending in rural areas has been recorded as 9.89%. The gender wise growth of lending is shown in Figure 21 which indicates that volume of lending to male borrowers is significantly higher than that to the female borrowers. It is expected that the pace of lending will further accelerate once the female customers' participation increases.

Figure 20: Area-wise Growth of Lending

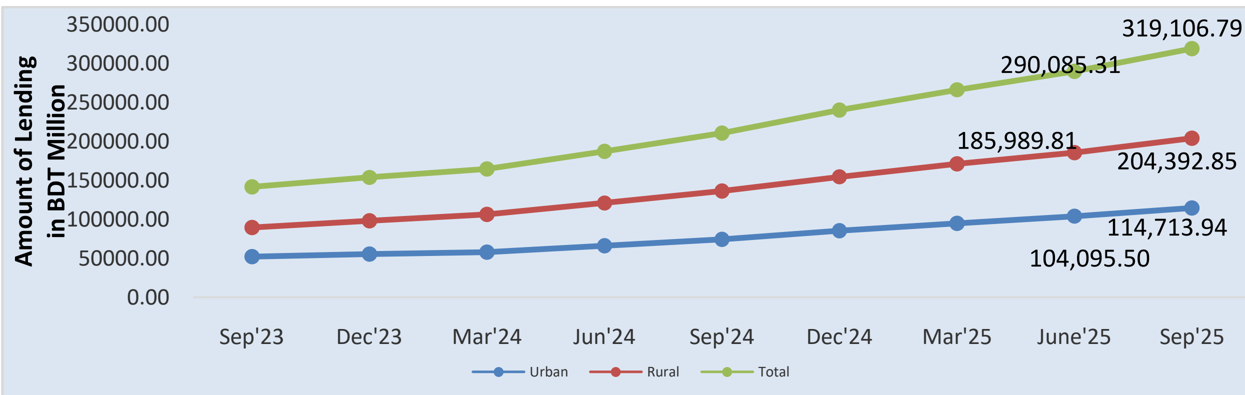
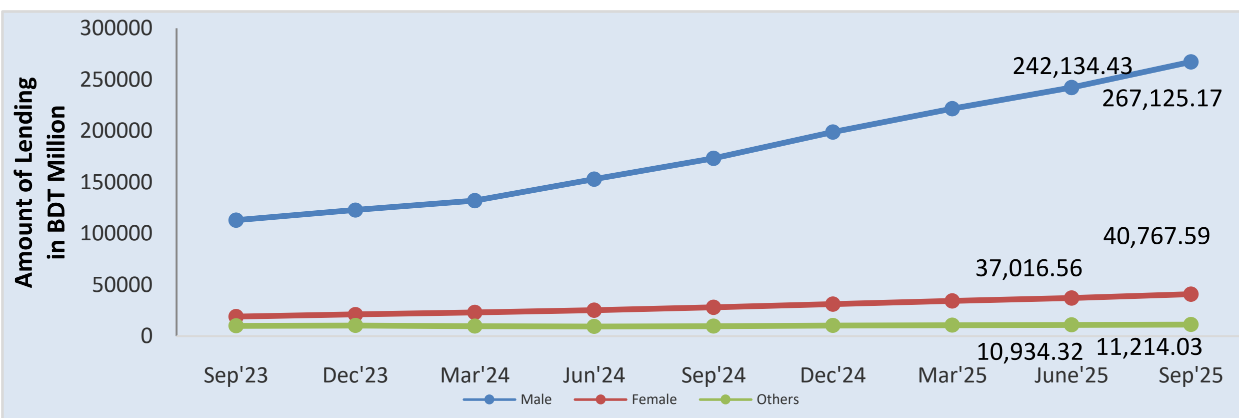


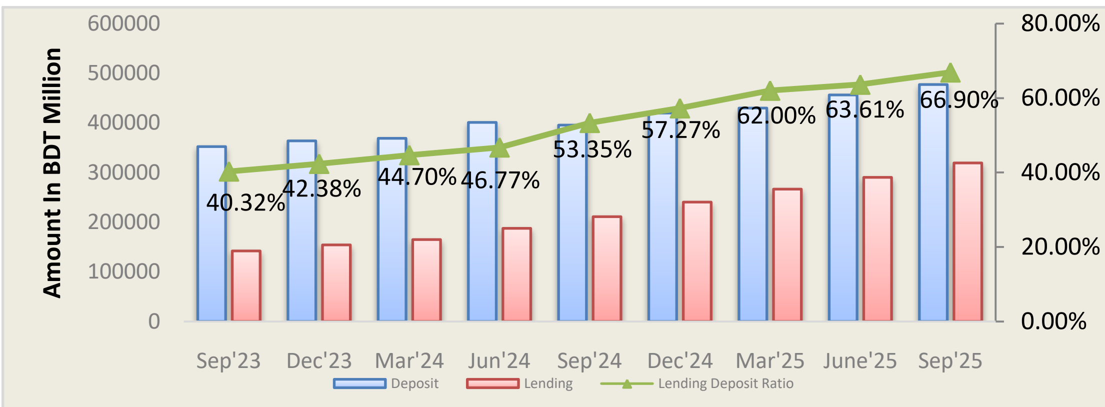
Figure 21: Gender-wise Growth of Lending



5.5 Lending against Deposit

Figure 22 indicates that the loan to deposit ratio in agent banking is only 66.90 % in the September 2025 quarter. In the last quarter, the ratio was 63.61%. Increase in loan to deposit ratio compared to the last quarter indicates that investment through agent outlets is gradually getting momentum. However, in this quarter only 23 banks out of 30 have distributed loan through agent banking. Again, loan to deposit ratio in rural area is 51.71% which was 49.32% in the last quarter. This ratio indicates that the rural people are still getting less loan facility against their deposit compared to the urban area. But its increasing trend indicates gradual increase of loan disbursement in rural areas. Bangladesh Bank is closely monitoring the progress and emphasizing on disbursing loans to rural people to stimulate the rural economy.

Figure 22: Lending against Deposit Collection



6. Channeling of Inward Remittances through Agent Banking

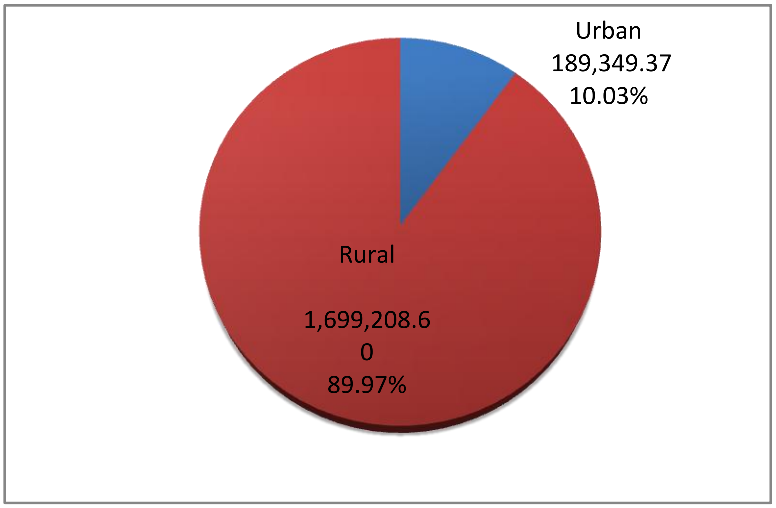
6.1 Inward Remittances

At the end of September 2025, the amount of inward remittances through agent banking rises to BDT 1,888,557.97 million. It has increased by 2.70% over the June 2025 quarter. This increase in inward remittances through agent banking is supposed to be a positive outcome of the government's initiative of providing 2.5% cash incentive on inward remittances. Moreover, banks' financial literacy campaigns focusing on the theme 'Enhance Social Awareness to send Remittance through Legal Channel', announced by Bangladesh Bank since January 2023 is expected to have a positive impact on remittance inflow. Agents are contributing promisingly in this regard since customers are likely to get doorstep banking services within shortest possible time. Thus, Agent Banking is becoming popular channel for inward remittance distribution. Bank-wise distribution of inward remittance is given in Appendix-5.

6.2 Area-wise Distribution of Inward Remittances

Figure 23 illustrates that rural population has received 89.97% of the total inward remittance. Thus, agent banking is playing a vital role in bringing the hard-earned money of the non-resident Bangladeshis in the hands of their closest ones. In case of remittance distribution, agent banking is providing a door-step service, especially in rural areas.

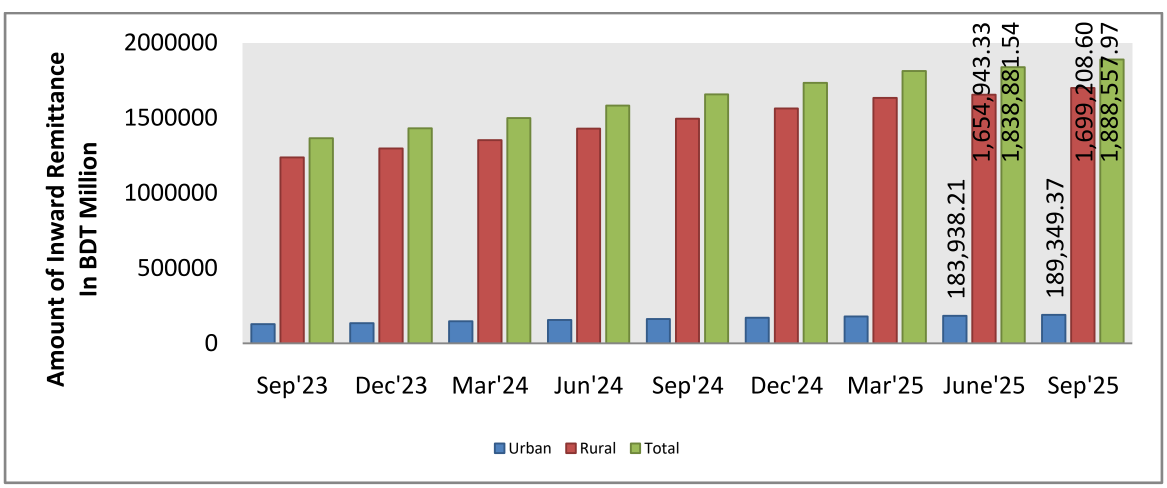
Figure 23: Area-wise Distribution of Inward Remittance



6.3 Growth of Inward Remittances

Figure 24 shows the growth of inward remittances through agent banking. In September 2025 quarter, the amount of inward remittances disbursed by agents has increased by 2.70% over the previous quarter. In the current quarter, BDT 49,676.43 million remittance has been disbursed through agent banking. More significantly, the major share of the remittances is going to the rural areas, which is expected to rejuvenate the rural economy.

Figure 24: Growth in amount of Inward Remittance



6.4 Remittance Distribution through Female-owned Outlets

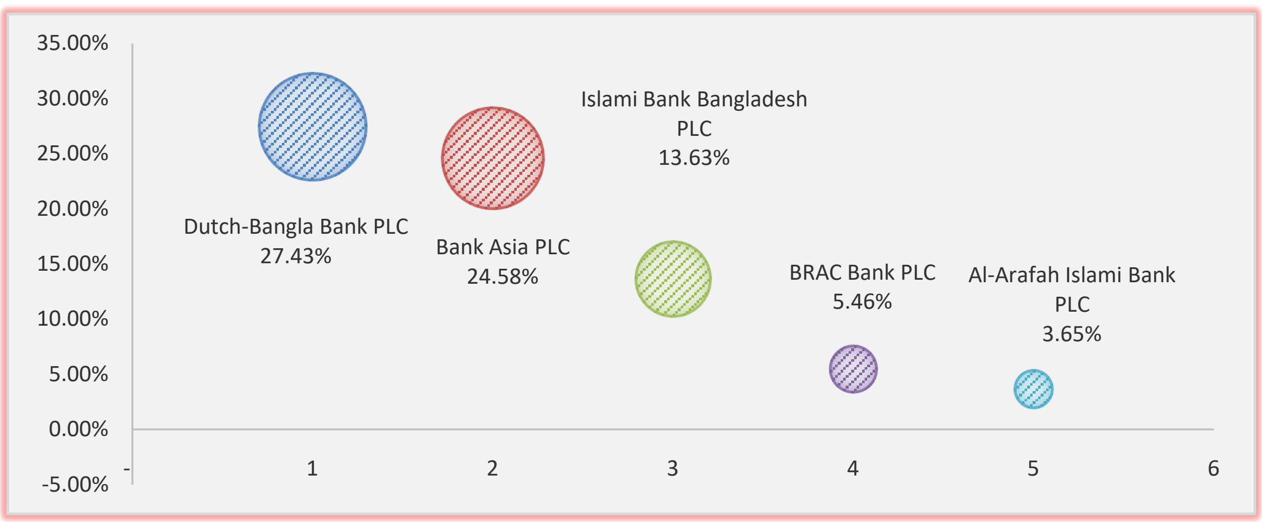
At the end of September 2025, the amount of inward remittances distributed through female-owned outlets is BDT 38,356.31 million. Inward remittance distributed to rural areas is BDT 31,981.73 million and urban area is BDT 6,374.58 million. That means, significant amount of inward remittance is distributed to rural area compared to urban area. Female-owned outlets owns almost 2.03% of the total remittance distributed through agent banking.

7. Top Five Banks engaged in Agent Banking

7.1 In terms of Outlet Distribution

As of September 2025, top five banks have established 74.74% of the total agent outlets. Dutch-Bangla Bank PLC has ranked the top with 5,620 outlets, comprising 27.43% of the total outlets (Figure 25) under operation.

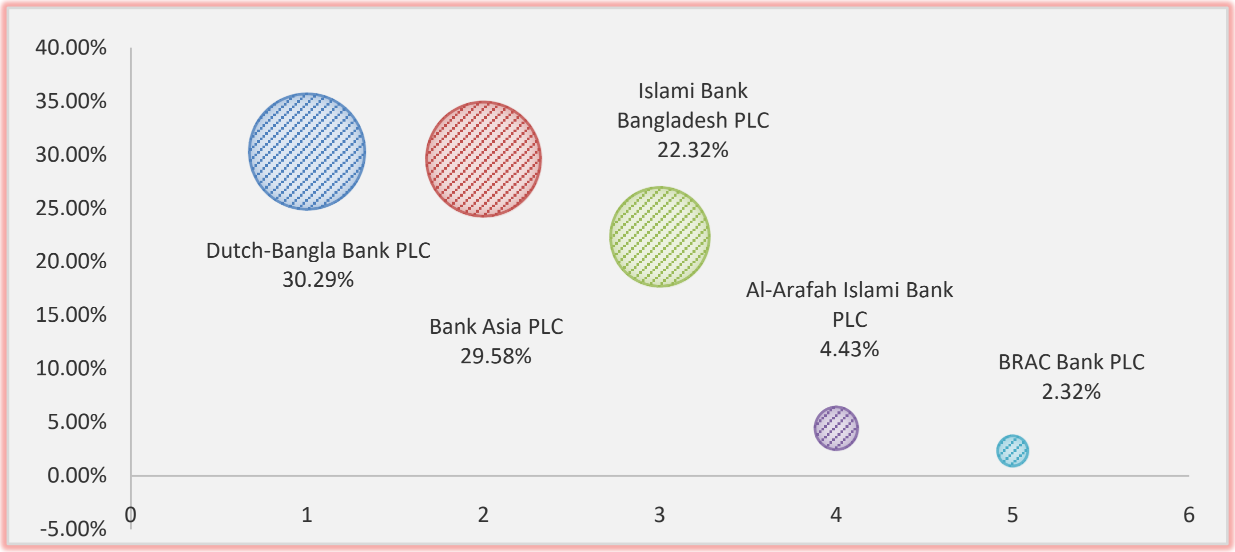
Figure 25: Top Five Banks' Share of Outlets



7.2 In terms of Account number

As of September 2025, top five Banks have opened 88.93% of the total accounts opened through agent banking. Dutch Bangla Bank PLC has opened the highest number of 7,613,621 accounts, comprising 30.29% of the total accounts (Figure 26). This bank has opened 232,261 new accounts in this quarter.

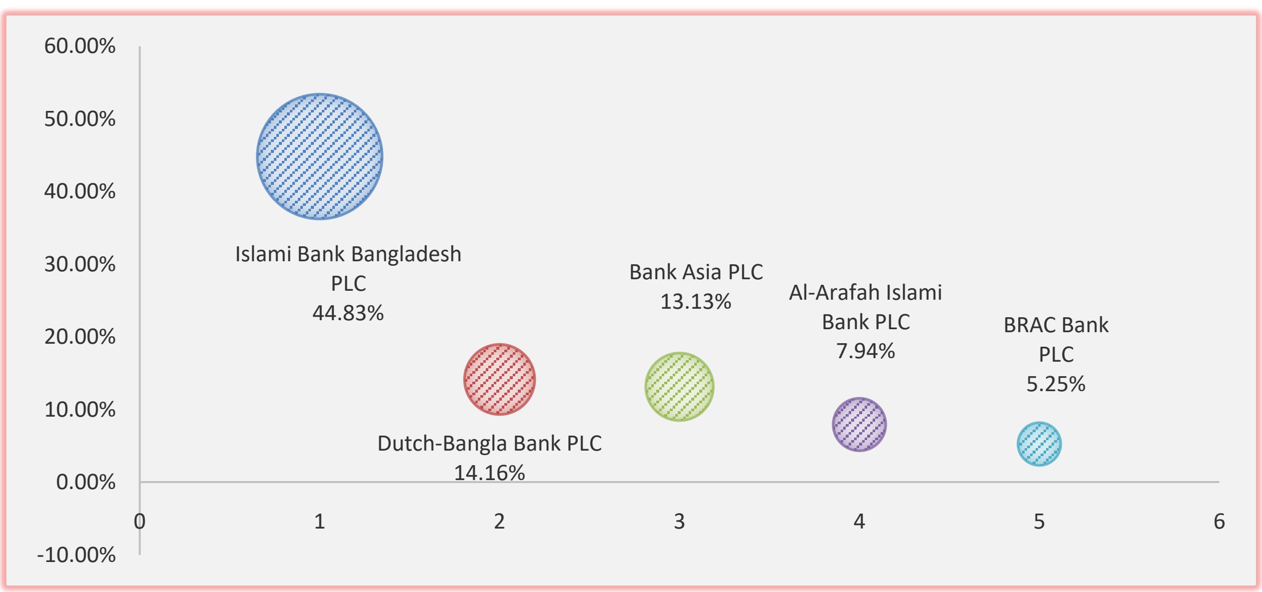
Figure 26: Top Five Banks' Share of Accounts



7.3 In terms of Deposit Collection

As of September 2025, top five banks have secured 85.30% share of the total amount of deposit accumulated through agent banking. Islami Bank Bangladesh PLC has ranked top in this list, with 44.83% of the total deposit (Figure 27) amounting BDT 213,835.87 million followed by Dutch-Bangla Bank PLC with 14.16% of the total deposit.

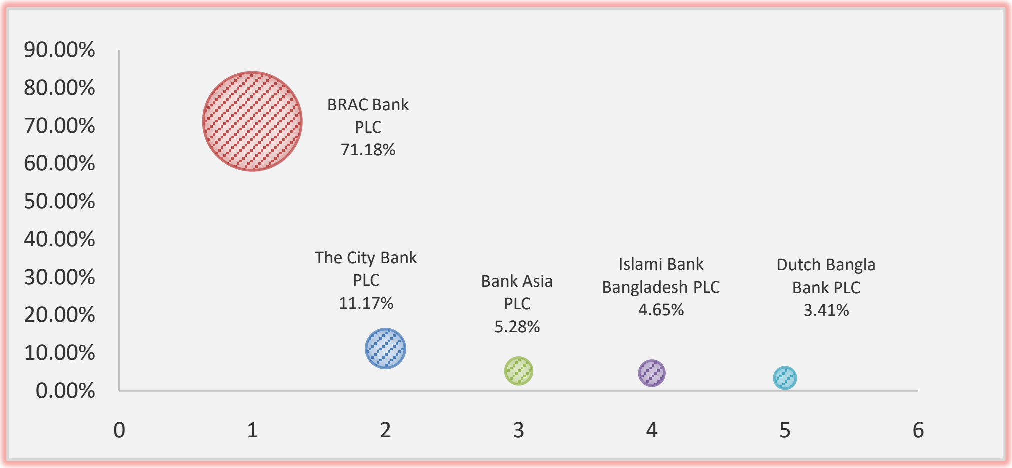
Figure 27: Top Five Banks' Share of Deposit



7.4 In terms of Lending

The top five banks have carried out 95.69% of the total lending through agent banking till September 2025. BRAC Bank PLC has ranked the top with the largest volume of lending amounting to BDT 227,125.91 million, which is 71.18% of the total loans disbursed through agent banking (Figure 28).

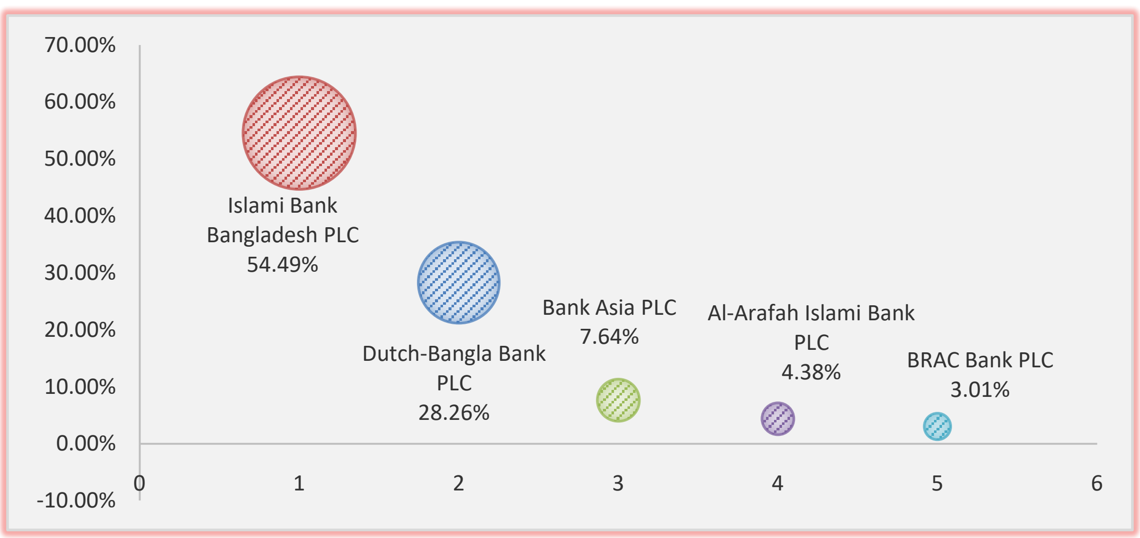
Figure 28: Top Five Banks' Share of Lending



7.5 In terms of Distribution of Inward Remittances

The top five banks have 97.79% share of the total inward remittances distributed through agent banking till September 2025. Islami Bank Bangladesh PLC ranks the top with BDT 1,029,161.63 million, which is 54.49% of the total inward remittances distributed through agent banking (Figure 29).

Figure 29: Top Five Banks' Share of Inward Remittance



8. Conclusion

The rising trend of agent banking, especially in the rural area, indicates that there is a remarkable potential to bring the rural unbanked people under the umbrella of formal banking services. Again, gradual increase in lending to deposit ratio indicates agent banking is making finance available for entrepreneurship against deposit collection. In a nutshell, gent banking is playing a pivotal role in providing adequate financial services, especially for rural women, small business entrepreneurs and beneficiary of remitters. Considering the fact of loan deposit ratio and the portion of lending to women/entrepreneurs, Bangladesh Bank is constantly encouraging banks to facilitate CMSME, women entrepreneurship loan and some refinance schemes for marginal people through agent banking. Overall, agent banking is having a significant positive impact on financial inclusion and, therefore, has the potential to fill up the market gap created by the insufficient outreach of branch banking.

Appendix

Appendix-1: Summary of Agents and Outlets

		No. of Agents			No. of Outlets		
Sl No.	Bank Name	Urban	Rural	Total	Urban	Rural	Total
1	AB Bank PLC	60	136	196	63	148	211
2	Al-Arafah Islami Bank PLC	103	428	531	90	657	747
3	Bank Asia PLC	482	4,468	4,950	4,83	4,552	5,035
4	BRAC Bank PLC	200	818	1,018	222	897	1,119
5	Dutch-Bangla Bank PLC	591	449	1,040	1,078	4,542	5,620
6	Eastern Bank PLC	43	59	102	38	80	118
7	Exim Bank PLC	3	3	6	3	5	8
8	First Security Islami Bank PLC	14	95	109	14	95	109
9	Global Islami Bank PLC	8	12	20	7	13	20
10	Islami Bank Bangladesh PLC	181	2,611	2,792	181	2,611	2,792
11	Jamuna Bank PLC	11	34	45	11	34	45
12	Meghna Bank PLC	24	15	39	17	23	40
13	Mercantile Bank PLC	34	154	188	34	154	188
14	Midland Bank Limited	27	93	120	27	115	142
15	Modhumoti Bank PLC	37	600	637	39	606	645
16	Mutual Trust Bank PLC	55	126	181	52	138	190
17	NRB Bank PLC	4	306	310	5	308	313
18	NRB Commercial Bank PLC	52	564	616	61	568	629
19	One Bank PLC	59	203	262	60	204	264
20	Padma Bank PLC	1	0	1	2	4	6
21	Prime Bank PLC	49	121	170	48	122	170
22	Shahjalal Islami Bank PLC	34	92	126	34	92	126
23	Social Islami Bank PLC	55	298	353	52	306	358
24	Sonali Bank PLC	8	150	158	8	150	158
25	South Bangla Agri & Com Bank PLC	6	24	30	6	24	30
26	South East Bank PLC	12	124	136	13	129	142
27	Standard Bank PLC	0	11	11	0	11	11
28	The City Bank PLC	114	294	408	122	297	419
29	The Premier Bank PLC	48	92	140	70	136	206
30	United Commercial Bank PLC	134	492	626	117	510	627
Total		2,449	12,872	15,321	2,957	17,531	20,488
Percentage		15.98%	84.02%	100.00%	14.43%	85.57%	100.00%

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

Appendix-2: Summary of Accounts

		No. of Accounts								
Sl No.	Bank Name	Urban	Rural	Male	Female	Others	Current	Saving	Others	Total
1	AB Bank PLC	22,651	64,278	51,522	35,407	0	5,166	65,897	15,866	86,929
2	Al-Arafah Islami Bank PLC	118,327	996,019	560,621	536,045	17,680	25,293	929,612	159,441	1,114,346
3	Bank Asia PLC	710,089	6,725,638	2,586,257	4,765,606	83,864	161,492	7,007,940	266,295	7,435,727
4	BRAC Bank PLC	156,804	426,669	261,842	127,784	193,847	236,568	194,855	152,050	583,473
5	Dutch-Bangla Bank PLC	1,904,740	5,708,881	4,518,287	3,095,334	0	86,461	6,910,699	616,461	7,613,621
6	Eastern Bank PLC	27,410	70,519	71,245	26,684	0	9,167	74,260	14,502	97,929
7	Exim Bank PLC	2,282	3,063	3,041	2,304	0	77	3,387	1,881	5,345
8	First Security Islami Bank PLC	6,224	129,452	70,110	65,566	0	3,854	104,143	27,679	135,676
9	Global Islami Bank PLC	614	2,603	1,792	1,278	147	88	2,280	849	3,217
10	Islami Bank Bangladesh PLC	377,642	5,232,503	3,138,266	2,471,879	0	108,321	3,508,585	1,993,239	5,610,145
11	Jamuna Bank PLC	5,904	17,858	13,477	10,285	0	1,211	18,505	4,046	23,762
12	Meghna Bank PLC	2,102	1,057	1,385	972	802	988	1,771	400	3,159
13	Mercantile Bank PLC	6,720	63,414	42,677	27,457	0	3,042	49,610	17,482	70,134
14	Midland Bank Limited	7,469	45,930	25,608	27,204	587	706	45,712	6,981	53,399
15	Modhumoti Bank PLC	47,803	360,095	72,915	334,983	0	2,352	405,546	0	407,898
16	Mutual Trust Bank PLC	35,980	108,766	75,999	57,875	10,872	10,237	123,416	11,093	144,746
17	NRB Bank PLC	1,696	45,400	17,734	28,486	876	1,443	41,086	4,567	47,096
18	NRB Commercial Bank PLC	9,689	243,344	78,615	174,205	213	413	251,260	1,360	253,033
19	One Bank PLC	11,255	60,185	39,714	29,424	2,302	3,053	54,597	13,790	71,440
20	Padma Bank PLC	1,139	2,098	1,242	1,964	31	82	3,130	25	3,237
21	Prime Bank PLC	6,677	32,191	21,133	16,634	1,101	3,298	32,883	2,687	38,868
22	Shahjalal Islami Bank PLC	8,842	35,070	23,061	17,278	3,573	1,019	29,894	12,999	43,912
23	Social Islami Bank PLC	28,946	287,109	160,909	155,018	128	4,256	257,166	54,633	316,055
24	Sonali Bank PLC	2,550	47,190	26,900	22,840	0	1,055	43,375	5,310	49,740
25	South Bangla Agri & Comm. Bank PLC	399	3,155	1,620	1,704	230	236	2,983	335	3,554
26	South East Bank PLC	5,600	81,030	49,676	34,279	2,675	2,846	71,851	11,933	86,630
27	Standard Bank PLC	0	14,941	6,678	7,526	737	1,024	11,736	2,181	14,941
28	The City Bank PLC	163,283	279,886	257,473	174,324	11,372	46,497	371,548	25,124	443,169
29	The Premier Bank PLC	19,265	60,031	43,613	34,339	1,344	1,355	71,555	6,386	79,296
30	United Commercial Bank PLC	62,702	236,114	157,168	133,501	8,147	10,756	264,684	23,376	298,816
Total		3,754,804	21,384,489	12,380,580	12,418,185	340,528	732,356	20,953,966	3,452,971	25,139,293

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

Appendix-3: Summary of Deposit Collection

Amount of Deposits (in BDT Million)										
Sl No.	Bank Name	Urban	Rural	Male	Female	Others	Current	Savings	Others	Total
1	AB Bank PLC	641.65	2,267.28	1,697.17	1,211.76	0.00	134.33	847.90	1,926.70	2,908.93
2	Al-Arafah Islami Bank PLC	6,170.98	31,685.60	20,490.52	15,034.59	2,331.47	881.29	13,320.74	23,654.55	37,856.58
3	Bank Asia PLC	10,616.17	52,013.95	30,108.97	28,193.57	4,327.58	2,081.11	28,415.06	32,133.95	62,630.12
4	BRAC Bank PLC	7,948.82	17,105.43	15,141.80	5,104.47	4,807.98	5,951.21	3,216.40	15,886.64	25,054.25
5	Dutch-Bangla Bank PLC	16,807.46	50,718.76	45,157.24	20,783.17	1,585.81	2,176.33	48,610.82	16,739.07	67,526.22
6	Eastern Bank PLC	2,686.91	3,318.74	5,257.24	748.41	0.00	1,069.39	1,751.29	3,184.97	6,005.65
7	Exim Bank PLC	87.81	188.96	236.60	40.17	0.00	2.40	23.72	250.65	276.77
8	First Security Islami Bank PLC	358.22	3,147.21	2,378.14	1,127.29	0.00	20.56	884.69	2,600.18	3,505.43
9	Global Islami Bank PLC	23.72	102.91	71.30	47.38	7.95	0.25	16.51	109.87	126.63
10	Islami Bank Bangladesh PLC	16,004.74	197,831.13	123,961.32	89,874.55	0.00	9,519.38	89,128.52	115,187.97	213,835.87
11	Jamuna Bank PLC	457.36	916.29	943.83	429.82	0.00	87.35	298.93	987.37	1,373.65
12	Meghna Bank PLC	354.71	723.59	106.93	8.34	963.03	70.49	6.73	1,001.08	1,078.30
13	Mercantile Bank PLC	53.33	690.78	468.15	275.96	0.00	47.17	294.07	402.87	744.11
14	Midland Bank Limited	264.07	751.25	470.98	307.57	236.77	33.01	267.11	715.20	1,015.32
15	Modhumoti Bank PLC	80.98	1,311.87	636.55	756.30	0.00	55.86	1,336.99	0.00	1,392.85
16	Mutual Trust Bank PLC	1,370.05	3,443.37	2,040.30	1,356.58	1,416.54	226.39	1,400.68	3,186.35	4,813.42
17	NRB Bank PLC	20.33	884.57	488.97	394.91	21.02	18.02	277.05	609.83	904.90
18	NRB Commercial Bank PLC	526.13	1,118.59	657.88	953.94	32.90	1.90	455.18	1,187.64	1,644.72
19	One Bank PLC	995.37	2,126.02	1,807.77	956.14	357.48	152.43	761.94	2,207.02	3,121.39
20	Padma Bank PLC	71.84	4.84	0.58	0.65	75.45	4.27	0.92	71.49	76.68
21	Prime Bank PLC	597.61	516.73	353.50	215.61	545.23	155.91	215.02	743.41	1,114.34
22	Shahjalal Islami Bank PLC	129.98	636.06	405.41	258.47	102.16	35.34	317.76	412.94	766.04
23	Social Islami Bank PLC	988.79	5,446.68	4,433.45	1,992.29	9.73	25.97	1,330.58	5,078.92	6,435.47
24	Sonali Bank PLC	62.59	687.11	414.57	335.13	0.00	14.52	495.46	239.72	749.70
25	South Bangla Agri & Com Bank PLC	186.93	106.51	50.14	32.70	210.60	35.12	22.97	235.35	293.44
26	South East Bank PLC	130.70	2,635.65	1,600.83	883.80	281.72	190.83	969.72	1,605.80	2,766.35
27	Standard Bank PLC	0.00	263.88	132.80	116.56	14.52	10.34	137.33	116.21	263.88
28	The City Bank PLC	5,167.48	6,242.24	5,064.80	3,094.18	3,250.74	1,601.88	3,244.77	6,563.07	11,409.72
29	The Premier Bank PLC	1,093.69	1,306.49	967.58	642.60	790.00	55.73	723.30	1,621.15	2,400.18
30	United Commercial Bank PLC	7,868.44	7,047.09	12,084.08	2,831.45	0.00	1,975.88	2,506.14	10,433.51	14,915.53
Total		81,766.86	395,239.58	277,629.40	178,008.36	21,368.68	26,634.66	201,278.30	249,093.48	477,006.44

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

Appendix-4: Summary of Lending

Amount of Lending (in BDT Million)							
Sl No.	Bank Name	Urban	Rural	Male	Female	Others	Total
1	AB Bank PLC	8.52	13.21	10.04	11.69	0.00	21.73
2	Al-Arafah Islami Bank PLC	2,555.33	7,525.83	7,004.26	3,076.90	0.00	10,081.16
3	Bank Asia PLC	2,459.97	14,380.10	5,277.05	1,515.10	10,047.92	16,840.07
4	BRAC Bank PLC	86,257.15	140,868.76	206,610.73	20,515.18	0.00	227,125.91
5	Dutch-Bangla Bank PLC	3,074.68	7,817.91	7,490.39	3,402.20	0.00	10,892.59
6	Eastern Bank PLC	609.15	1,059.70	1,544.43	124.42	0.00	1,668.85
7	Exim Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
8	First Security Islami Bank PLC	0.00	49.86	29.36	20.50	0.00	49.86
9	Global Islami Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
10	Islami Bank Bangladesh PLC	954.41	13,896.96	11,584.07	3,267.30	0.00	14,851.37
11	Jamuna Bank PLC	104.61	17.74	119.50	2.85	0.00	122.35
12	Meghna Bank PLC	724.45	139.30	2.25	0.00	861.50	863.75
13	Mercantile Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
14	Midland Bank Limited	9.84	48.50	41.75	14.59	2.00	58.34
15	Modhumoti Bank PLC	2.87	22.28	24.08	1.07	0.00	25.15
16	Mutual Trust Bank PLC	142.85	127.62	208.33	59.54	2.60	270.47
17	NRB Bank PLC	6.62	96.69	79.81	23.50	0.00	103.31
18	NRB Commercial Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
19	One Bank PLC	50.44	112.90	121.45	24.26	17.63	163.34
20	Padma Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
21	Prime Bank PLC	0.00	0.23	0.23	0.00	0.00	0.23
22	Shahjalal Islami Bank PLC	0.35	0.70	0.50	0.55	0.00	1.05
23	Social Islami Bank PLC	1.39	4.54	5.03	0.90	0.00	5.93
24	Sonali Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
25	South Bangla Agri & Com Bank PLC	0.80	2.64	2.34	1.10	0.00	3.44
26	Southeast Bank PLC	4.99	45.86	46.46	4.39	0.00	50.85
27	Standard Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
28	The City Bank PLC	17,721.37	17,912.63	26,869.19	8,682.06	82.75	35,634.00
29	The Premier Bank PLC	13.30	229.70	31.07	12.30	199.63	243.00
30	United Commercial Bank PLC	10.85	19.19	22.85	7.19	0.00	30.04
Total		114,713.94	204,392.85	267,125.17	40,767.59	11,214.03	319,106.79

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

Appendix-5: Bank-wise Inward Remittance Distribution

Inward Remittance (BDT in Million)				
Sl No.	Bank Name	Urban	Rural	Total
1	AB Bank PLC	401.92	1,285.01	1,686.93
2	Al-Arafah Islami Bank PLC	6,049.43	76,627.44	82,676.87
3	Bank Asia PLC	10,621.05	133,739.90	144,360.95
4	BRAC Bank PLC	9,114.51	47,793.61	56,908.12
5	Dutch-Bangla Bank PLC	93,893.88	439,884.89	533,778.77
6	Eastern Bank PLC	164.94	287.58	452.52
7	Exim Bank PLC	0.00	0.00	0.00
8	First Security Islami Bank PLC	14.53	1,348.80	1,363.33
9	Global Islami Bank PLC	30.93	87.31	118.24
10	Islami Bank Bangladesh PLC	59,214.08	969,947.55	1,029,161.63
11	Jamuna Bank PLC	12.10	273.17	285.27
12	Meghna Bank PLC	0.00	0.13	0.13
13	Mercantile Bank PLC	112.31	2,266.97	2,379.28
14	Midland Bank Limited	143.61	1,095.79	1,239.40
15	Modhumoti Bank PLC	8.92	228.08	237.00
16	Mutual Trust Bank PLC	887.33	7,467.10	8,354.43
17	NRB Bank PLC	4.39	928.49	932.88
18	NRB Commercial Bank PLC	0.00	1.05	1.05
19	One Bank PLC	33.26	728.32	761.58
20	Padma Bank PLC	0.00	0.00	0.00
21	Prime Bank PLC	0.57	17.84	18.41
22	Shahjalal Islami Bank PLC	173.68	1,713.26	1,886.94
23	Social Islami Bank PLC	3.11	121.44	124.55
24	Sonali Bank PLC	6.84	43.79	50.63
25	South Bangla Agri & Com Bank PLC	0.40	6.15	6.55
26	Southeast Bank PLC	82.89	2,098.42	2,181.31
27	Standard Bank PLC	0.00	2.72	2.72
28	The City Bank PLC	8,360.89	11,001.21	19,362.10
29	The Premier Bank PLC	6.04	59.55	65.59
30	United Commercial Bank PLC	7.76	153.03	160.79
Total		189,349.37	1,699,208.60	1,888,557.97

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

Appendix-6: Summary of Female-owned Agents and Outlets

		No. of Agents			No. of Outlets		
Sl No.	Bank Name	Urban	Rural	Total	Urban	Rural	Total
1	AB Bank PLC	10	17	27	11	21	32
2	Al-Arafah Islami Bank PLC	9	54	63	9	65	74
3	Bank Asia PLC	83	478	561	88	492	580
4	BRAC Bank PLC	18	59	77	20	66	86
5	Dutch-Bangla Bank PLC	35	15	50	98	175	273
6	Eastern Bank PLC	6	7	13	7	7	14
7	Exim Bank PLC	1	0	1	1	0	1
8	First Security Islami Bank PLC	2	2	4	2	2	4
9	Global Islami Bank PLC	3	2	5	3	2	5
10	Islami Bank Bangladesh PLC	13	159	172	13	159	172
11	Jamuna Bank PLC	0	3	3	0	3	3
12	Meghna Bank PLC	2	5	7	2	5	7
13	Mercantile Bank PLC	4	19	23	4	19	23
14	Midland Bank Limited	4	7	11	3	9	12
15	Modhumoti Bank PLC	1	67	68	1	67	68
16	Mutual Trust Bank PLC	8	9	17	10	8	18
17	NRB Bank PLC	2	38	40	3	37	40
18	NRB Commercial Bank PLC	5	60	65	5	60	65
19	One Bank PLC	8	16	24	8	16	24
20	Padma Bank PLC	0	0	0	0	0	0
21	Prime Bank PLC	5	15	20	5	15	20
22	Shahjalal Islami Bank PLC	5	11	16	5	11	16
23	Social Islami Bank PLC	10	41	51	6	45	51
24	Sonali Bank PLC	1	9	10	1	9	10
25	South Bangla Agri & Com Bank PLC	3	5	8	3	5	8
26	South East Bank PLC	2	18	20	3	18	21
27	Standard Bank PLC	0	0	0	0	0	0
28	The City Bank PLC	15	26	41	15	26	41
29	The Premier Bank PLC	7	11	18	7	11	18
30	United Commercial Bank PLC	11	37	48	11	37	48
Total		273	1,190	1,463	344	1,390	1,734
Percentage		18.66%	81.34%	100.00%	19.84%	80.16%	100.00%

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

Appendix-7: Summary of Accounts in Female-owned Outlets

No. of Accounts										
Sl No.	Bank Name	Urban	Rural	Male	Female	Others	Current	Saving	Others	Total
1	AB Bank PLC	3,727	5,120	5,309	3,538	0	704	6,575	1,568	8,847
2	Al-Arafah Islami Bank PLC	10,211	72,018	42,750	39,479	0	1,908	67,603	12,718	82,229
3	Bank Asia PLC	118,339	823,205	344,349	597,195	0	10,331	897,052	34,161	941,544
4	BRAC Bank PLC	20,467	33,491	40,663	13,295	0	22,789	17,323	13,846	53,958
5	Dutch-Bangla Bank PLC	105,236	194,033	179,158	120,111	0	3,097	277,212	18,960	299,269
6	Eastern Bank PLC	6,059	4,834	8,240	2,653	0	1,244	7,825	1,824	10,893
7	Exim Bank PLC	286	0	229	57	0	0	77	209	286
8	First Security Islami Bank PLC	635	2,232	1,547	1,320	0	197	1,853	817	2,867
9	Global Islami Bank PLC	289	588	433	365	79	79	605	193	877
10	Islami Bank Bangladesh PLC	15,159	292,956	169,514	138,601	0	6,516	198,065	103,534	308,115
11	Jamuna Bank PLC	0	1,419	485	934	0	58	1,153	208	1,419
12	Meghna Bank PLC	108	385	115	156	222	217	232	44	493
13	Mercantile Bank PLC	842	4,975	3,498	2,319	0	270	3,728	1,819	5,817
14	Midland Bank Limited	1,855	5,244	2,898	4,114	87	107	6,023	969	7,099
15	Modhumoti Bank PLC	10	31,909	5,795	26,124	0	227	31,692	0	31,919
16	Mutual Trust Bank PLC	6,429	7,286	7,591	5,348	776	651	12,091	973	13,715
17	NRB Bank PLC	1,558	2,496	1,695	2,280	79	185	3,378	491	4,054
18	NRB Commercial Bank PLC	195	34,634	11,538	23,246	45	35	34,703	91	34,829
19	One Bank PLC	1,166	3,663	2,589	2,059	181	271	3,514	1,044	4,829
20	Padma Bank PLC	0	0	0	0	0	0	0	0	0
21	Prime Bank PLC	943	1,101	1,238	696	110	207	1,571	266	2,044
22	Shahjalal Islami Bank PLC	1,535	2,015	1,601	1,755	194	86	2,615	849	3,550
23	Social Islami Bank PLC	4,287	31,925	17,011	19,201	0	353	32,024	3,835	36,212
24	Sonali Bank PLC	152	1,331	880	603	0	28	1,375	80	1,483
25	South Bangla Agri & Comm. Bank PLC	153	387	372	139	29	36	391	113	540
26	South East Bank PLC	1,253	9,163	6,484	3,620	312	356	8,592	1,468	10,416
27	Standard Bank PLC	0	0	0	0	0	0	0	0	0
28	The City Bank PLC	15,414	19,473	19,967	14,137	783	3,647	29,338	1,902	34,887
29	The Premier Bank PLC	724	21,462	14,382	7,714	90	88	21,213	885	22,186
30	United Commercial Bank PLC	4,718	14,874	10,654	8,938	0	649	16,726	2,217	19,592
Total		321,750	1,622,219	900,985	1,039,997	2,987	54,336	1,684,549	205,084	1,943,969

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

Appendix-8: Summary of Deposit in Female-owned Outlets

Amount of Deposits (in BDT Million)										
Sl No.	Bank Name	Urban	Rural	Male	Female	Others	Current	Savings	Others	Total
1	AB Bank PLC	189.08	179.38	150.67	217.79	0.00	58.65	78.86	230.95	368.46
2	Al-Arafah Islami Bank PLC	421.01	1,985.53	1,470.77	935.77	0.00	35.18	766.57	1,604.79	2,406.54
3	Bank Asia PLC	1,258.84	6,873.66	3,922.64	4,209.86	0.00	86.46	3,907.04	4,139.00	8,132.50
4	BRAC Bank PLC	1,126.75	1,055.17	1,675.42	506.50	0.00	501.68	270.88	1,409.36	2,181.92
5	Dutch-Bangla Bank PLC	708.29	1,415.52	1,363.79	760.02	0.00	82.71	1,591.84	449.26	2,123.81
6	Eastern Bank PLC	765.45	184.34	818.14	131.65	0.00	151.69	140.43	657.67	949.79
7	Exim Bank PLC	78.89	0.00	74.02	4.86	0.00	0.00	2.94	75.95	78.89
8	First Security Islami Bank PLC	24.01	77.82	58.45	43.38	0.00	0.08	8.16	93.58	101.82
9	Global Islami Bank PLC	8.90	10.54	4.38	14.29	0.77	0.68	2.46	16.29	19.43
10	Islami Bank Bangladesh PLC	728.82	10,427.40	6,222.59	4,933.63	0.00	410.22	4,799.34	5,946.66	11,156.22
11	Jamuna Bank PLC	0.00	119.95	51.69	68.26	0.00	5.64	26.41	87.90	119.95
12	Meghna Bank PLC	4.25	12.37	3.90	0.50	12.22	11.91	1.28	3.43	16.62
13	Mercantile Bank PLC	10.19	91.10	61.61	39.68	0.00	2.41	56.43	42.45	101.29
14	Midland Bank Limited	68.80	42.29	63.23	43.92	3.95	5.43	36.42	69.25	111.10
15	Modhumoti Bank PLC	0.22	99.89	46.88	53.22	0.00	13.98	86.13	0.00	100.11
16	Mutual Trust Bank PLC	203.68	102.42	137.62	140.18	28.30	16.92	98.87	190.31	306.10
17	NRB Bank Limited	19.91	39.33	32.24	26.88	0.12	0.93	13.41	44.90	59.24
18	NRB Commercial Bank PLC	1.67	37.12	15.51	22.50	0.78	0.33	28.71	9.75	38.79
19	One Bank PLC	126.39	167.09	122.69	94.76	76.03	73.72	54.68	165.08	293.48
20	Padma Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21	Prime Bank PLC	441.40	44.41	51.40	45.80	388.61	93.97	22.83	369.01	485.81
22	Shahjalal Islami Bank PLC	28.92	32.72	24.04	24.78	12.82	7.04	25.81	28.79	61.64
23	Social Islami Bank PLC	79.61	725.12	516.58	288.15	0.00	1.17	157.54	646.02	804.73
24	Sonali Bank PLC	2.01	10.26	5.54	6.73	0.00	0.01	9.17	2.88	12.06
25	South Bangla Agri & Com Bank PLC	18.44	19.15	20.04	13.40	4.15	0.27	8.01	29.31	37.59
26	South East Bank PLC	36.12	348.31	228.11	134.24	22.08	22.08	117.63	244.72	384.43
27	Standard Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	The City Bank PLC	649.55	442.13	336.34	255.62	499.73	86.45	242.12	763.11	1,091.68
29	The Premier Bank PLC	246.09	274.31	192.21	112.94	215.25	21.42	164.59	334.39	520.40
30	United Commercial Bank PLC	815.76	563.30	1,028.56	350.50	0.00	341.99	148.57	888.75	1,379.31
Total		8,063.05	25,380.63	18,699.06	13,479.81	1,264.81	2,033.02	12,867.13	18,543.56	33,443.71

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

Appendix-9: Summary of Lending through Female-owned Outlets

Amount of Lending (in BDT Million)							
Sl No.	Bank Name	Urban	Rural	Male	Female	Others	Total
1	AB Bank PLC	3.68	0.08	0.10	3.66	0.00	3.76
2	Al-Arafah Islami Bank PLC	13.09	650.72	557.59	106.22	0.00	663.81
3	Bank Asia PLC	285.77	1,015.99	1,176.39	125.37	0.00	1,301.76
4	BRAC Bank PLC	6,419.43	6,974.14	12,247.95	1,145.62	0.00	13,393.57
5	Dutch-Bangla Bank PLC	201.14	245.79	296.33	150.60	0.00	446.93
6	Eastern Bank PLC	114.38	60.01	160.90	13.49	0.00	174.39
7	Exim Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
8	First Security Islami Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
9	Global Islami Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
10	Islami Bank Bangladesh PLC	11.29	19.46	18.45	12.30	0.00	30.75
11	Jamuna Bank PLC	0.00	0.59	0.10	0.49	0.00	0.59
12	Meghna Bank PLC	51.20	136.30	0.00	0.00	187.50	187.50
13	Mercantile Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
14	Midland Bank Limited	7.20	3.05	8.33	1.22	0.70	10.25
15	Modhumoti Bank PLC	0.00	2.60	2.50	0.10	0.00	2.60
16	Mutual Trust Bank PLC	65.69	2.46	57.91	7.73	2.50	68.14
17	NRB Bank PLC	1.90	8.04	6.11	3.83	0.00	9.94
18	NRB Commercial Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
19	One Bank PLC	4.66	13.13	9.07	5.92	2.80	17.79
20	Padma Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
21	Prime Bank PLC	0.00	0.23	0.23	0.00	0.00	0.23
22	Shahjalal Islami Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
23	Social Islami Bank PLC	3.50	9.60	6.35	6.74	0.00	13.09
24	Sonali Bank PLC	51.20	136.30	0.00	0.00	187.50	187.50
25	South Bangla Agri & Com Bank PLC	0.80	0.00	0.80	0.00	0.00	0.80
26	Southeast Bank PLC	1.80	5.79	6.85	0.74	0.00	7.59
27	Standard Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00
28	The City Bank PLC	2,480.96	1,890.74	3,358.31	1,009.79	3.60	4,371.70
29	The Premier Bank PLC	0.00	0.07	0.03	0.04	0.00	0.07
30	United Commercial Bank PLC	0.10	0.00	0.10	0.00	0.00	0.10
Total		9,717.79	11,175.09	17,914.40	2,593.86	384.60	20,892.86

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

Appendix-10: Bank-wise Inward Remittance Distribution through Female-owned Outlets

Inward Remittance (BDT in Million)				
Sl No.	Bank Name	Urban	Rural	Total
1	AB Bank PLC	8.16	44.47	52.63
2	Al-Arafah Islami Bank PLC	624.81	3,390.41	4,015.22
3	Bank Asia PLC	895.11	14,622.46	15,517.57
4	BRAC Bank PLC	1,751.57	2,264.20	4,015.77
5	Dutch-Bangla Bank PLC	2,642.58	7,873.00	10,515.58
6	Eastern Bank PLC	13.07	50.32	63.39
7	Exim Bank PLC	0.00	0.00	0.00
8	First Security Islami Bank PLC	0.04	13.78	13.82
9	Global Islami Bank PLC	0.00	0.01	0.01
10	Islami Bank Bangladesh PLC	73.83	849.82	923.65
11	Jamuna Bank PLC	0.00	9.24	9.24
12	Meghna Bank PLC	0.00	0.13	0.13
13	Mercantile Bank PLC	1.34	296.13	297.47
14	Midland Bank Limited	111.34	61.52	172.86
15	Modhumoti Bank PLC	0.00	15.57	15.57
16	Mutual Trust Bank PLC	133.18	512.04	645.22
17	NRB Bank PLC	4.35	23.77	28.12
18	NRB Commercial Bank PLC	0.00	0.00	0.00
19	One Bank PLC	0.96	3.26	4.22
20	Padma Bank PLC	0.00	0.00	0.00
21	Prime Bank PLC	0.00	0.17	0.17
22	Shahjalal Islami Bank PLC	4.94	113.90	118.84
23	Social Islami Bank PLC	0.24	5.30	5.54
24	Sonali Bank PLC	0.00	0.05	0.05
25	South Bangla Agri & Com Bank PLC	0.28	0.13	0.41
26	Southeast Bank PLC	1.85	287.86	289.71
27	Standard Bank PLC	0.00	0.00	0.00
28	The City Bank PLC	106.60	1,538.56	1,645.16
29	The Premier Bank PLC	0.29	5.39	5.68
30	United Commercial Bank PLC	0.04	0.24	0.28
Total		6,374.58	31,981.73	38,356.31