

Scheduled Banks’ Sub-branch Statistics **(April-June, 2025)**

Bangladesh Bank significantly enhanced financial inclusion across the country through the sub-branch banking model. Bangladesh Bank first issued a policy regarding the operation of “Banking Booth” through BRPD Circular Letter No. 28, dated 27/12/2018. Later, through BRPD Circular Letter No. 28, dated 03/12/2019, these “Banking Booth” were considered as “Sub-branches.” Subsequently, BRPD Circular Letter No. 02, dated 19/01/2023, outlined the terms and conditions for conducting banking operations through sub-branches. In this regard, the Statistics Department began collecting data related to sub-branches, with the goal of creating a comprehensive database covering deposits, advances, and location-specific information of scheduled banks operating through sub-branches. The significant points relating to sub-branch activities at the end of April-June, 2025 are presented below:

At the end of June 2025, the total number of sub-branches increased to 4,800 compare whereas 4,747 sub-branch activities at March, 2025. 34 rural and 19 urban sub-branches have been opened during this period. The share of rural sub-branches slightly declined from 50.2% (March, 2025) to 49.0% (June, 2025). Habib Bank Ltd. has started sub-branch activities during this quarter.

Total outstanding deposits collected through sub-branches rose significantly from Tk. 60,606 crore to Tk. 68,071 crore, representing a 12.3% growth whereas overall deposits of the banking sector’s growth is 3.8%. The deposit share of sub-branch deposits in total deposits increased slightly from 3.2% to 3.4%. Rural share of deposits improved marginally from 33.0% to 33.7%. Women’s deposits accounts slightly decreased in share from 26.6% to 26.3%, though the number of accounts increased. The number of deposit accounts increased from 6.47 million to 6.78 million, a growth of 4.8%. The share of women’s deposit accounts grew from 36.4% to 36.8%, indicating increasing participation of women in account ownership. (Table 1 and Table 2)

Table 1: Comparison of Sub-branch deposits and loans & advances with total banking sector

(in crore taka)			
Items	March 31, 2025	June 30, 2025	Growth
All Banks’ outstanding deposits	1,923,505	1,996,583	3.8%
of which: Sub-branch	60,606	68,071	12.3%
% of Sub-branch	3.2%	3.4%	
All Banks’ outstanding loans & advances	1,712,618	1,734,172	1.3%
of which: Sub-branch	15,729	17,277	9.8%
% of Sub-branch	0.9%	1.0%	

Source: Statistics Department, Bangladesh Bank

Total outstanding loans and advances disbursed through sub-branches increased from Tk. 15,729 crore to Tk. 17,277 crore, representing a 9.8% growth whereas overall banking sector’s

growth is 1.3%. This amount accounts for 1.0% of the aggregate loans and advances distributed by scheduled banks. The rural share declined slightly from 35.2% to 34.8%, indicating slower loan growth in rural areas compared to urban areas. Women's share of loans rose from 14.9% to 15.2%, reflecting improved access to credit for women. The number of loan accounts increased from 197,597 to 205,904, a growth of 4.2%. Women's share of loan accounts slightly declined from 20.3% to 20.0%, meaning that although women received slightly higher loan amounts, their overall number of loan accounts lagged behind.

Table 2: Sub-branch scenario: at a glance

Items	As on	
	March 31, 2025	June 30, 2025
Number of banks having sub-branch activities (<i>Unit</i>)	47	48
Number of sub-branch (<i>Unit</i>)	4747	4800
% of rural sub-branch	50.2%	49.0%
Total deposits collected through sub-branch (<i>in crore taka</i>)	60,606	68,071
% of rural sub-branch	33.0%	33.7%
% of women account	26.6%	26.3%
Number of deposits account (<i>Unit</i>)	6,471,749	6,781,874
% of women account	36.4%	36.8%
Total loans & advances collected through sub-branch (<i>in crore taka</i>)	15,729	17,277
% of rural sub-branch	35.2%	34.8%
% of women account	14.9%	15.2%
Number of loans & advances account (<i>Unit</i>)	197,597	205,904
% of women account	20.3%	20.0%

At the end of June 2025, the highest numbers of sub-branches (967) are being operated in Dhaka district. In addition, there are 442 sub-branches in Chittagong, 206 in Cumilla, 167 in Narayanganj and 163 in Gazipur. During the same period, IFIC Bank PLC operated the highest number of sub-branch (1225) followed by NRBC Bank PLC (693), Dutch Bangla Bank PLC (307), Islami Bank Bangladesh PLC (271) and Social Islami Bank PLC (240) respectively.

In summary, Sub-branches are expanding faster than the overall banking sector in both deposit mobilization and loan disbursement, indicating their growing role in financial inclusion. Deposit growth is strong, especially in rural areas, indicating rising trust in sub-branch banking. Women's financial inclusion shows mixed progress: an increase in the number of accounts and a higher credit share, but a slight decline in deposit share and loan account proportion.

Appendix

Figure 1: Quarterly Sub-branch Trend

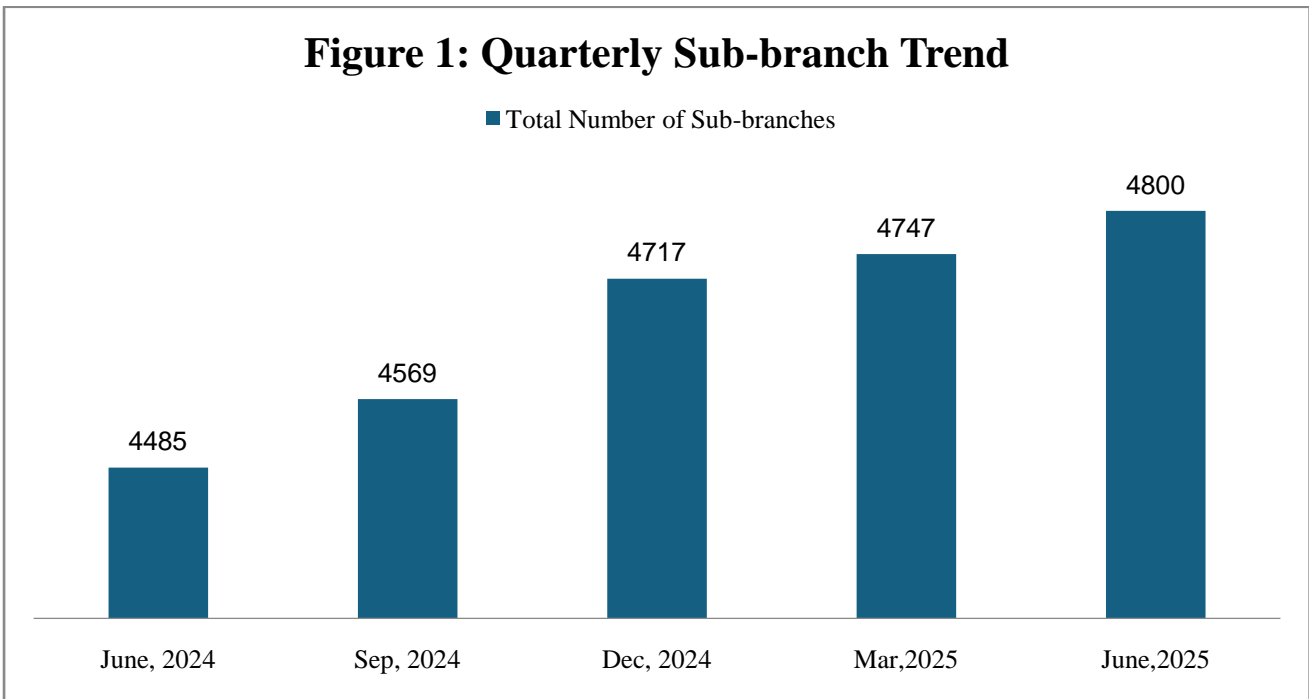


Figure 2: Percentage of Urban and Rural Sub-branches

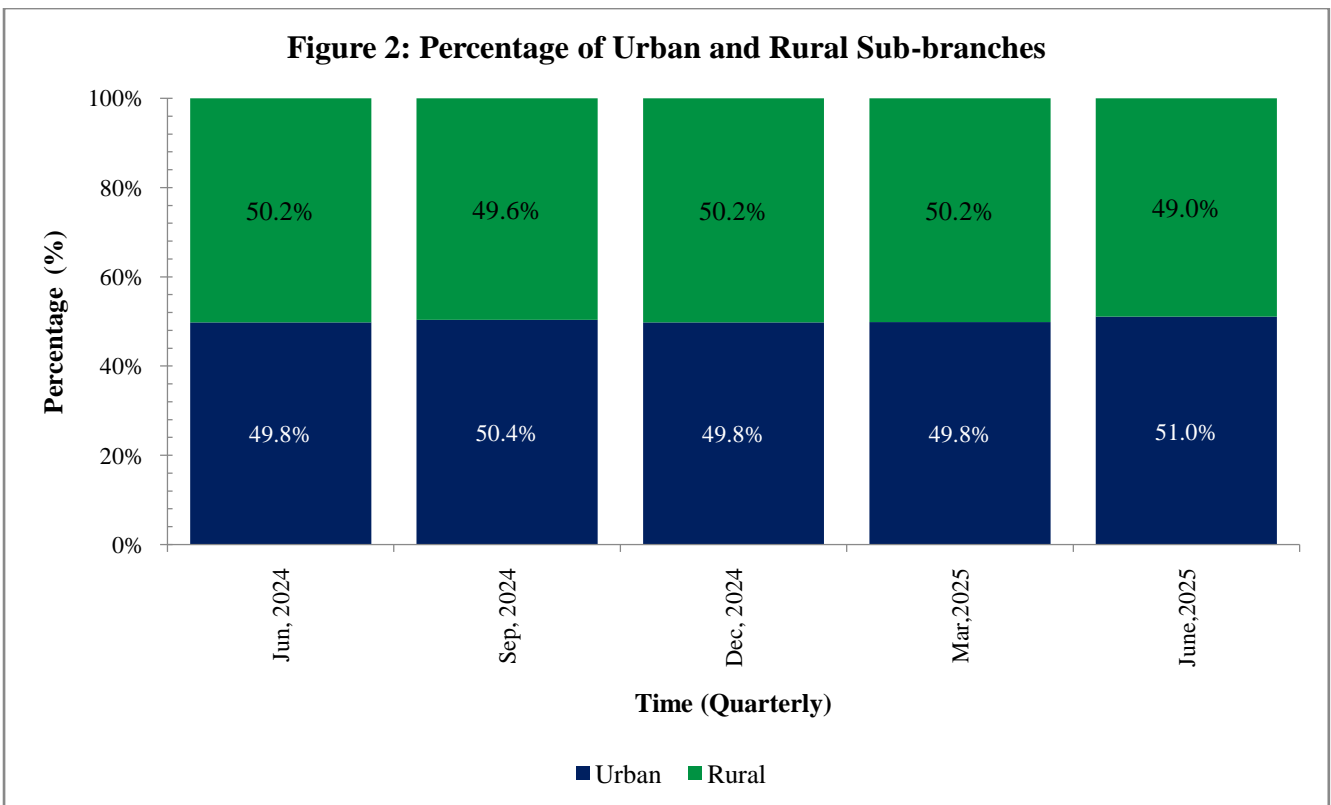


Figure 3: Trend in the Number of Deposits Account at Sub-branches

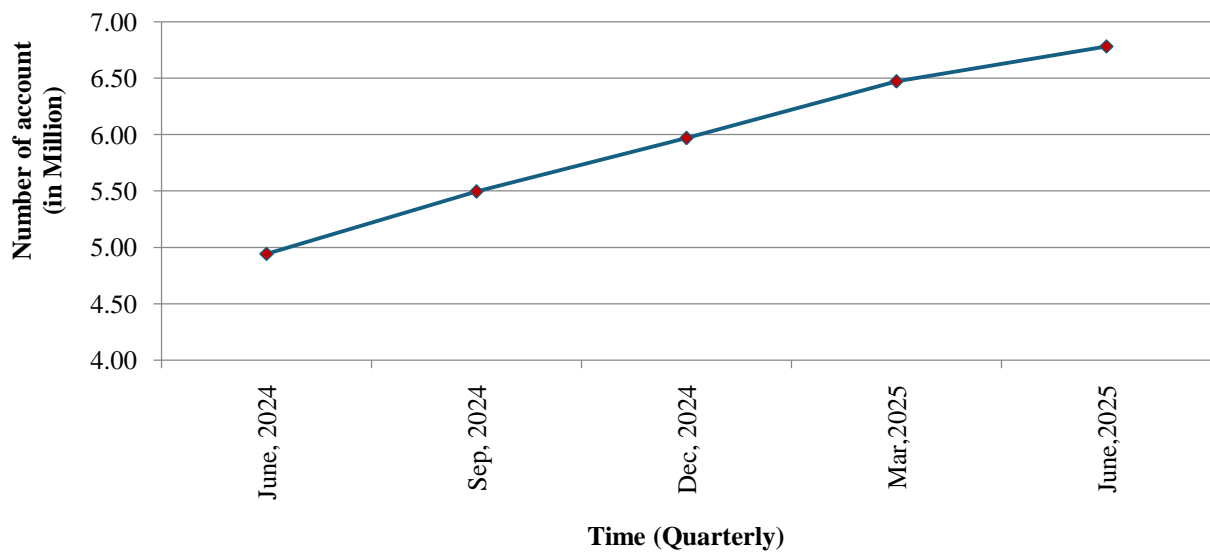
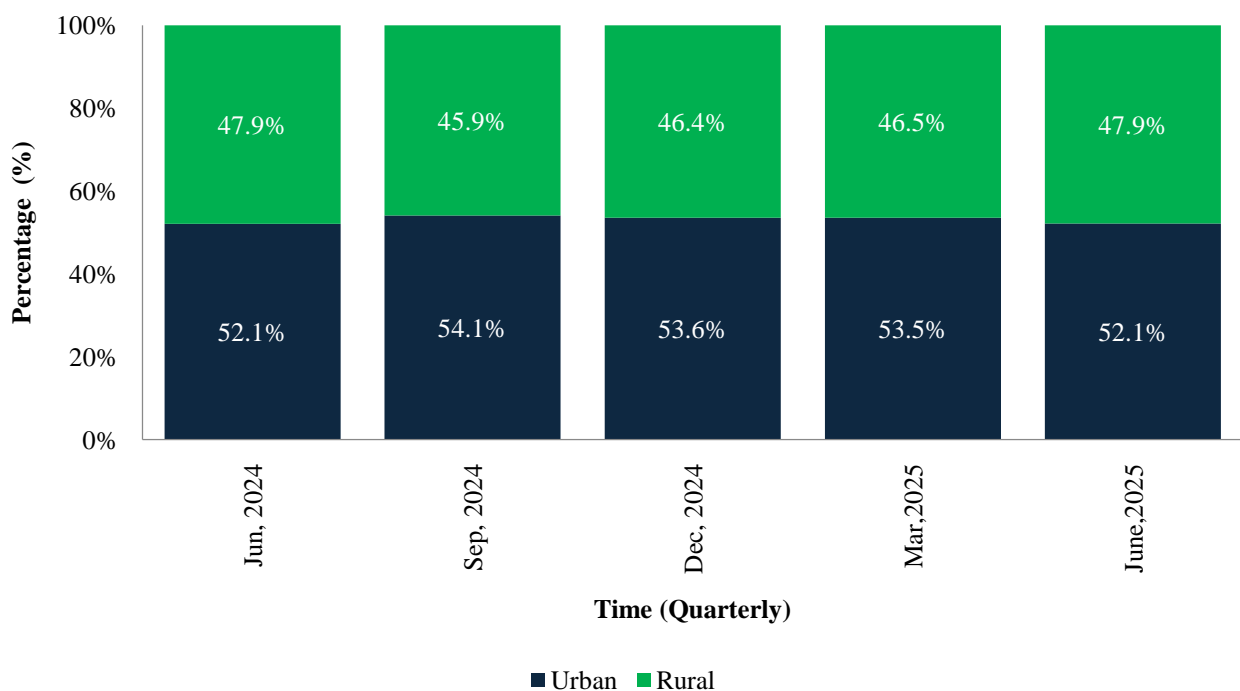
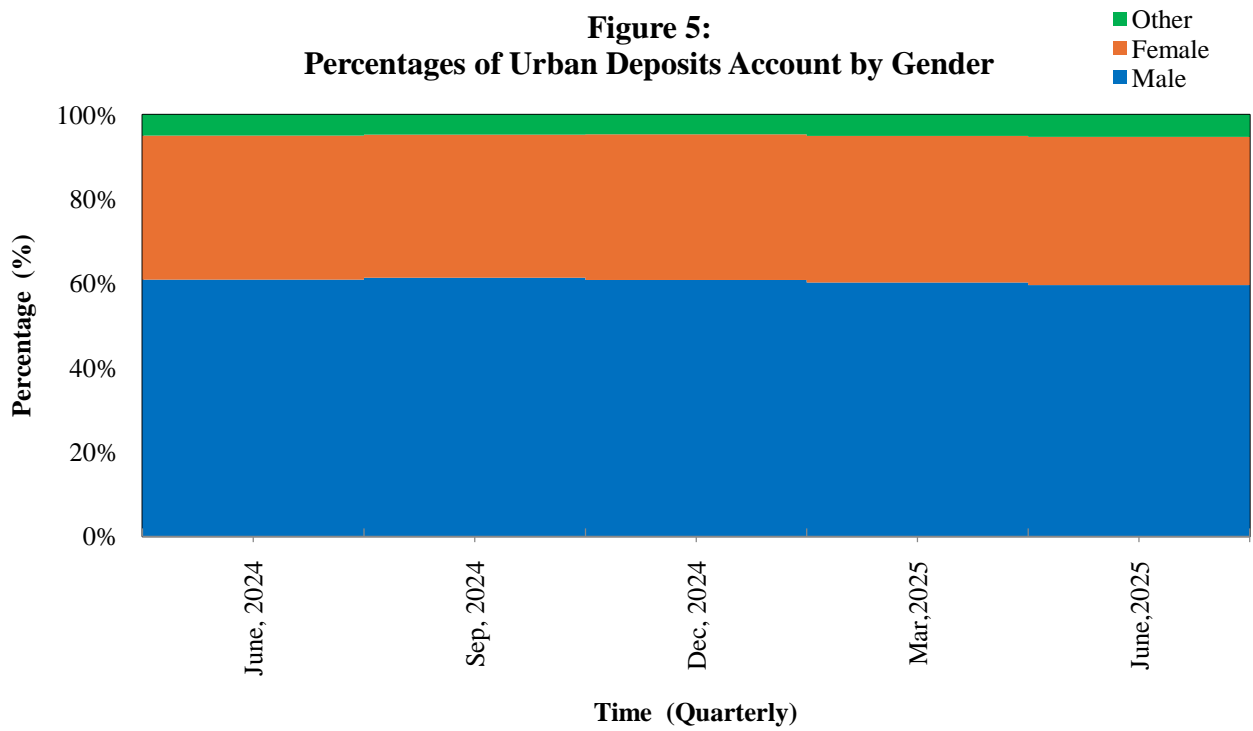


Figure 4: Percentage of Urban and Rural Deposits Account



**Figure 5:
Percentages of Urban Deposits Account by Gender**



**Figure 6:
Percentages of Rural Deposits Account by Gender**

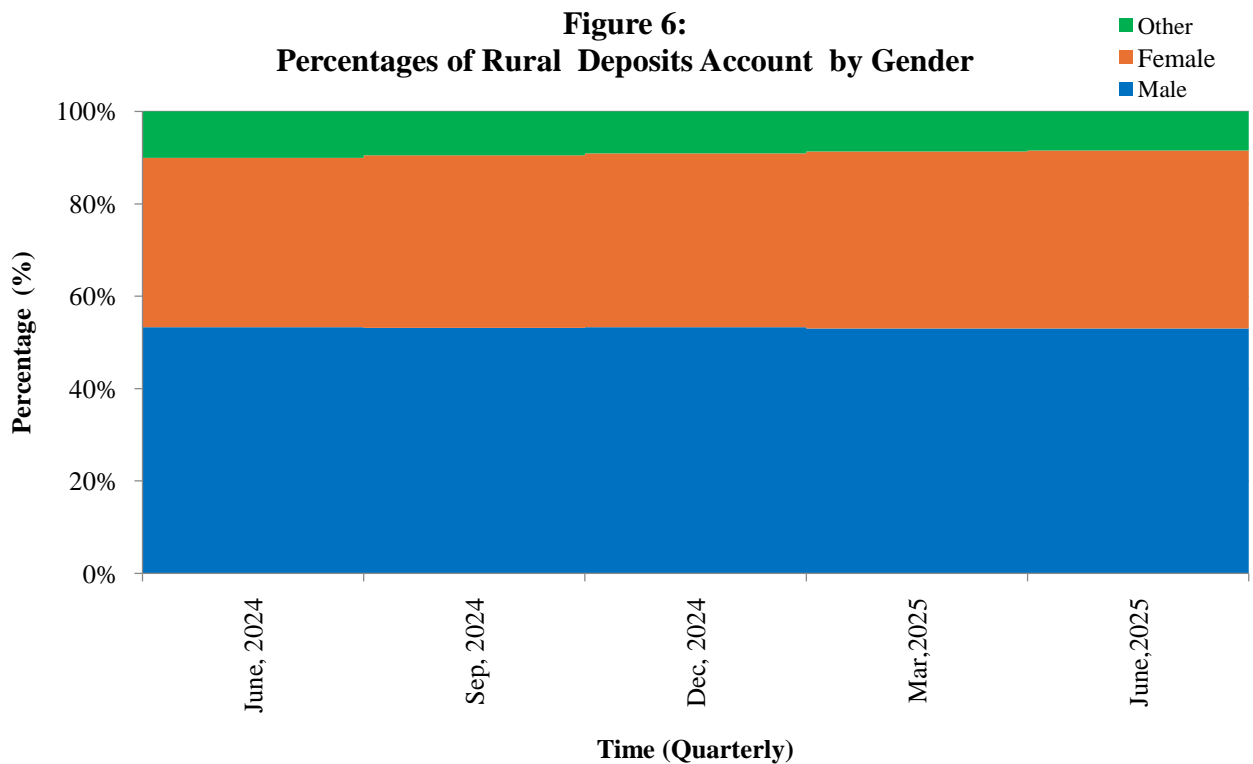


Figure 7: Trend in the Number of Loans and Advances Account at Sub-branches

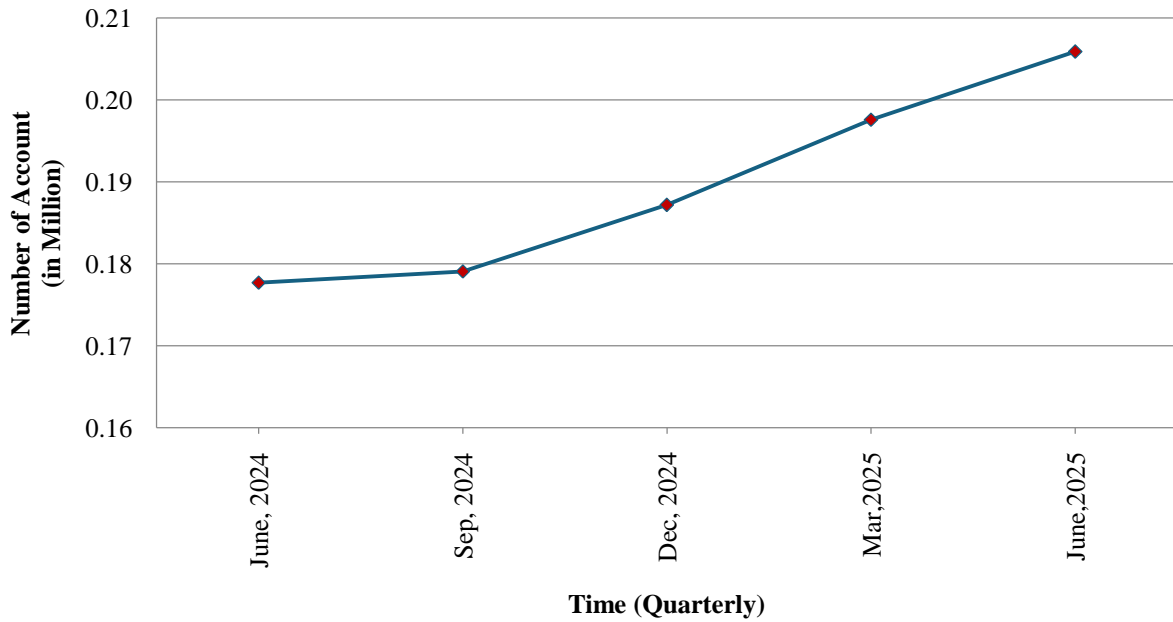
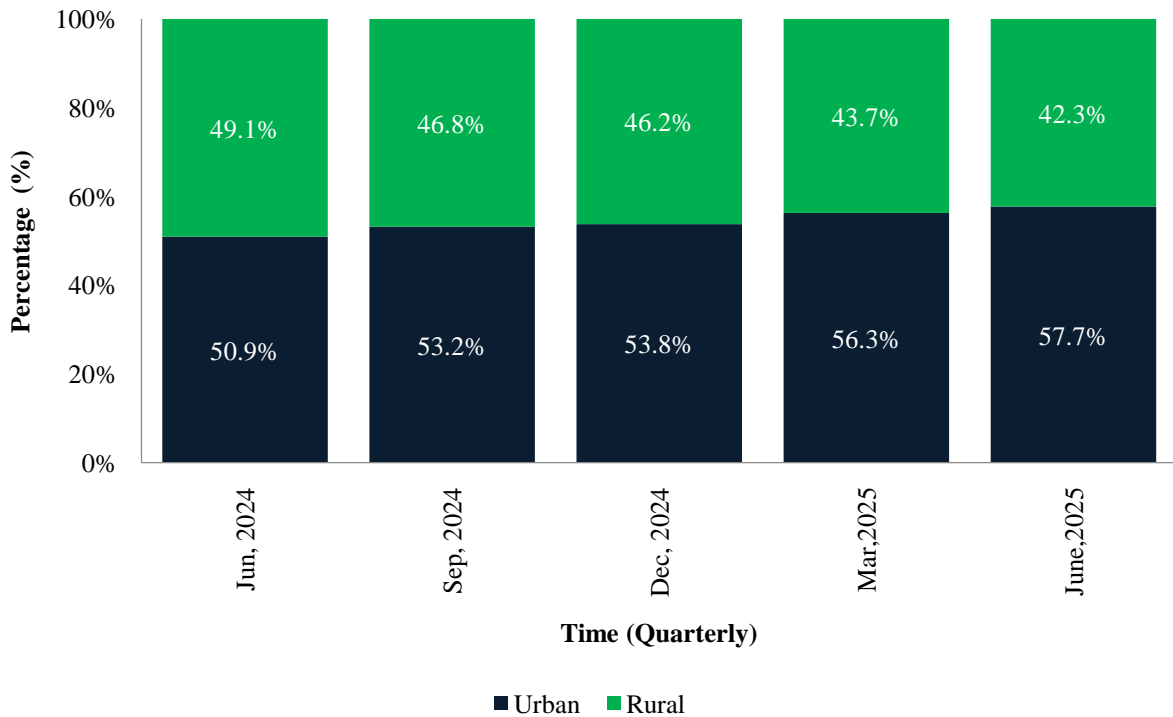


Figure 8: Percentage of Urban and Rural Loans and Advances Account



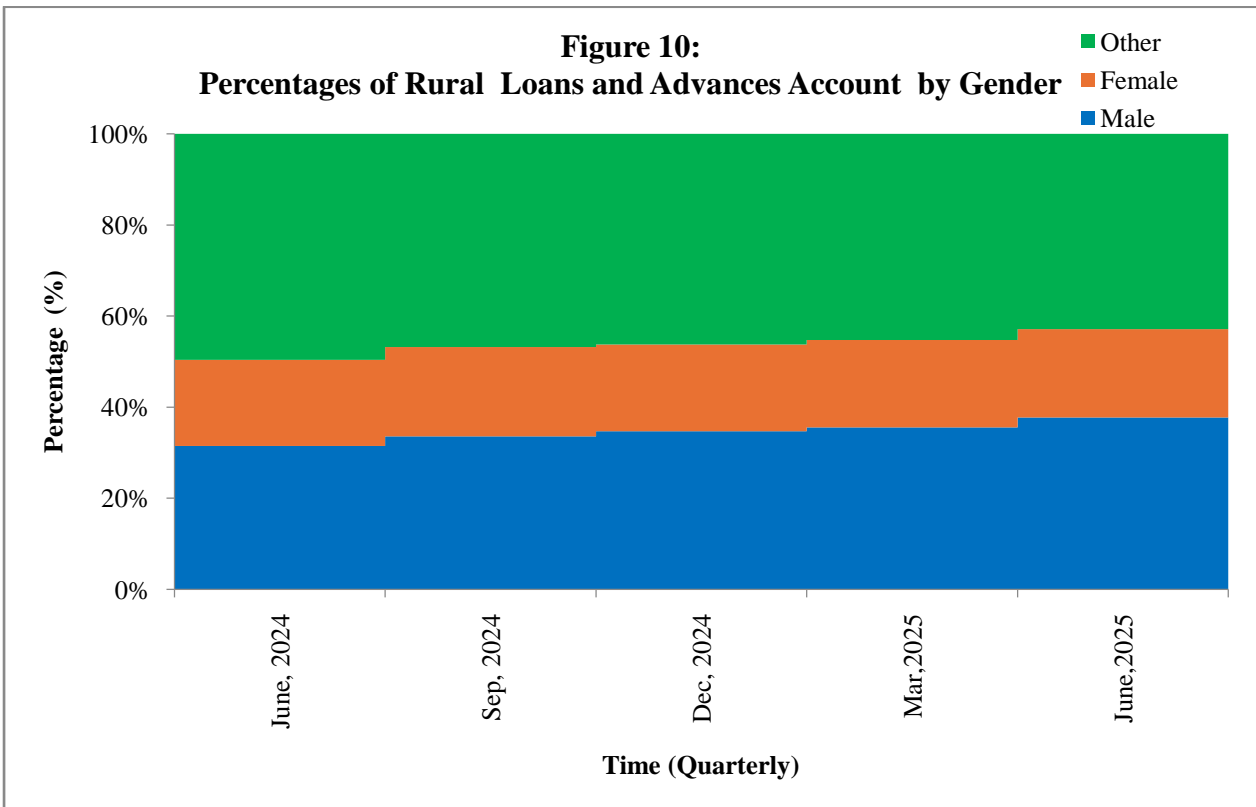
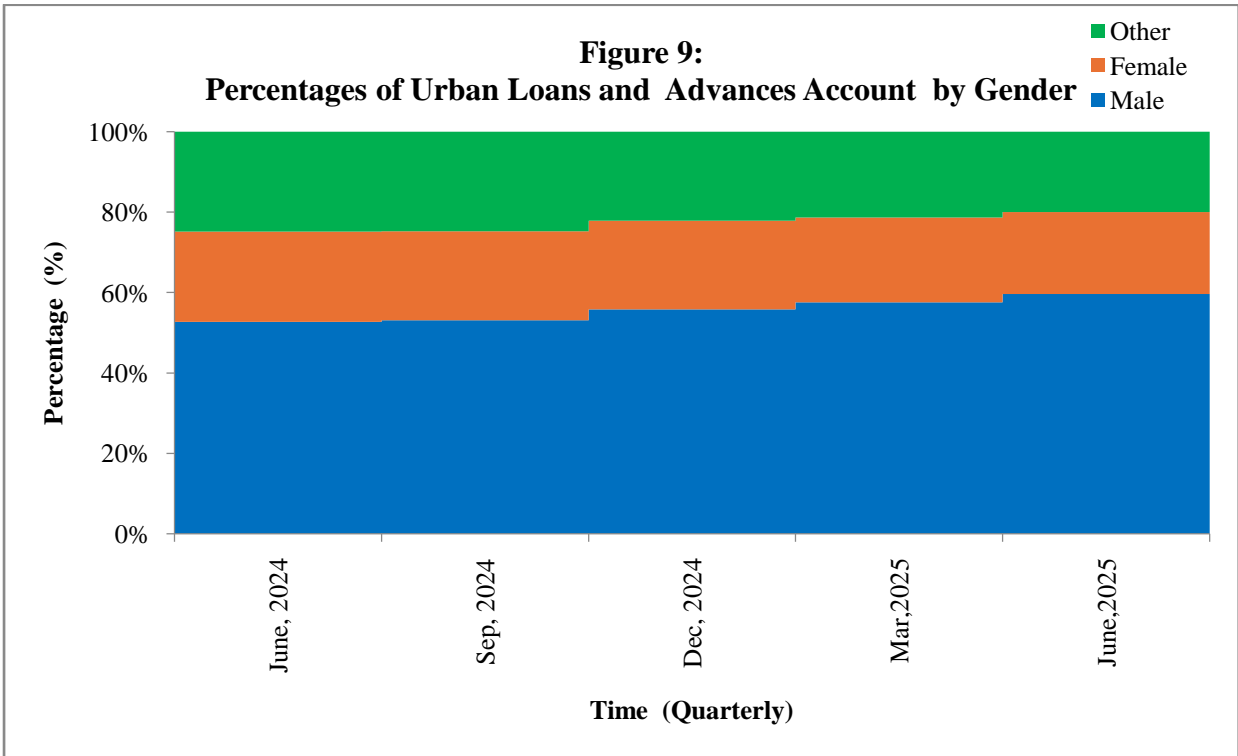


Figure 11: District-wise Number of Sub-branches (As on June 2025)

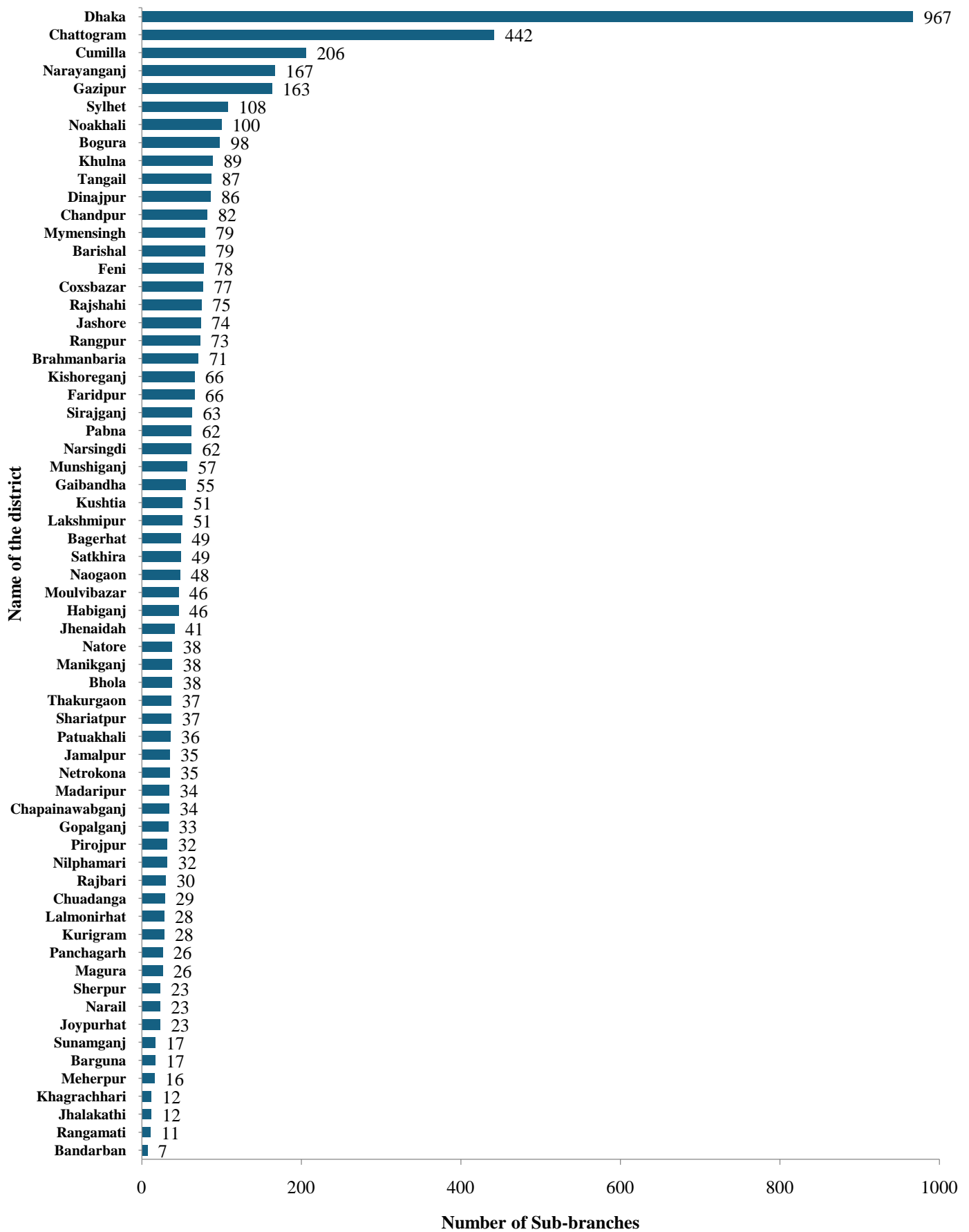
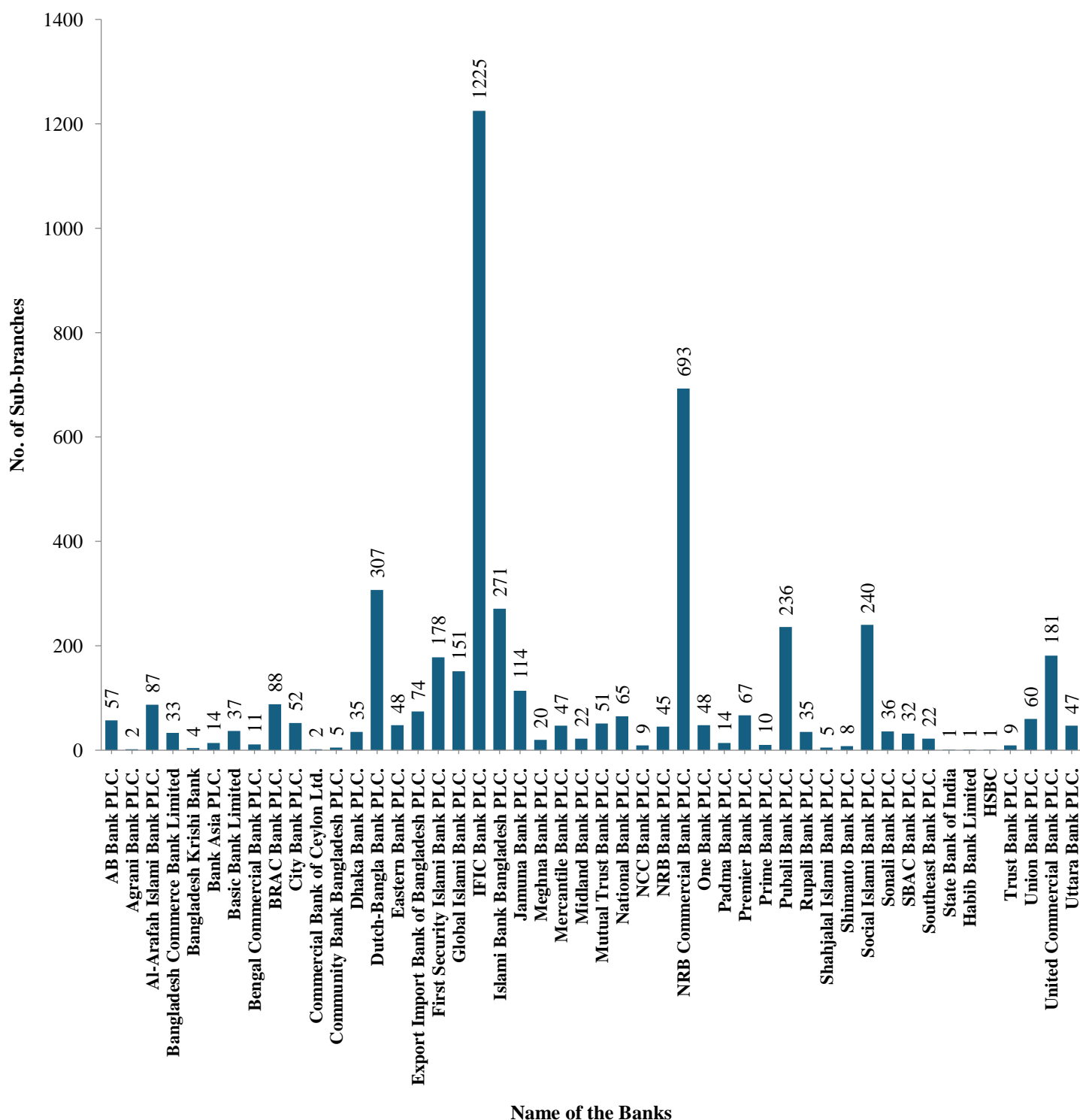


Figure 12: Bank-wise Number of Sub-branches (As on June 2025)



The report is prepared by Banking Statistics Division, Statistics Department, Bangladesh Bank.

Comments and suggestions may be sent to: Director, Statistics Department (directorbanking.statistics@bb.org.bd)