

Scheduled Banks' Sub-branch Statistics (July-September, 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 July-September, 2025 are presented below:

At the end of September 2025, the total number of sub-branches increased to 4,885 compare whereas 4,800 sub-branch activities at June, 2025. 45 rural and 40 urban sub-branches have been opened during this period. Rural sub-branches accounted for the same share (49.0%) in both of the last two quarters.

Total outstanding deposits collected through sub-branches rose significantly from Tk. 68,071 crore to Tk. 72,056 crore, representing a 5.9% growth whereas overall deposits of the banking sector’s growth is 1.7%. The deposit share of sub-branch deposits in total deposits increased slightly from 3.4% to 3.5%. Rural share of deposits decreased marginally from 33.7% to 31.8%. Women’s deposits accounts slightly increased in share from 26.3% to 27.0%. The number of deposit accounts increased from 6.78 million to 7.21 million, a growth of 6.3%. The share of women’s deposit accounts grew from 36.7% 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	June 30, 2025	September 30, 2025	Growth
All Banks’ outstanding deposits	1,996,583	2,031,119	1.7%
of which: Sub-branch	68,071	72,056	5.9%
% of Sub-branch	3.4%	3.5%	
All Banks’ outstanding loans & advances	1,734,172	1,741,744	0.4%
of which: Sub-branch	17,277	18,645	7.9%
% of Sub-branch	1.0%	1.1%	

Source: Statistics Department, Bangladesh Bank.

Total outstanding loans and advances disbursed through sub-branches increased from Tk. 17,277 crore to Tk. 18,645 crore, representing a 7.9% growth whereas overall banking sector’s

growth is 0.4%. This amount accounts for 1.1% of the aggregate loans and advances distributed by scheduled banks. The rural share declined slightly from 34.8% to 30.0%, indicating slower loan growth in rural areas compared to urban areas. Women's share of loans decreased from 15.2% to 14.8%. The number of loan accounts increased from 205,904 to 221,037, a growth of 7.3%. Women's share of loan accounts slightly declined from 20.0% to 19.5%.

Table 2: Sub-branch scenario: at a glance

Items	As on	
	June 30, 2025	Sept. 30, 2025
Number of banks having sub-branch activities (<i>Unit</i>)	48	48
Number of sub-branch (<i>Unit</i>)	4800	4885
% of rural sub-branch	49.0%	49.0%
Total deposits collected through sub-branch (<i>in crore taka</i>)	68,071	72,056
% of rural sub-branch	33.7%	31.8%
% of women account	26.3%	27.0%
Number of deposits account (<i>Unit</i>)	6,775,174	7,213,457
% of women account	36.7%	36.8%
Total loans & advances collected through sub-branch (<i>in crore taka</i>)	17,277	18,645
% of rural sub-branch	34.8%	30.0%
% of women account	15.2%	14.8%
Number of loans & advances account (<i>Unit</i>)	205,904	221,037
% of women account	20.0%	19.5%

At the end of September 2025, the highest numbers of sub-branches (989) are being operated in Dhaka district. In addition, there are 449 sub-branches in Chittagong, 210 in Cumilla, 169 in Narayanganj and 166 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 (316), Islami Bank Bangladesh PLC (271) and Pubali Bank PLC (252) respectively.

Appendix

Figure 1: Quarterly Sub-branch Trend

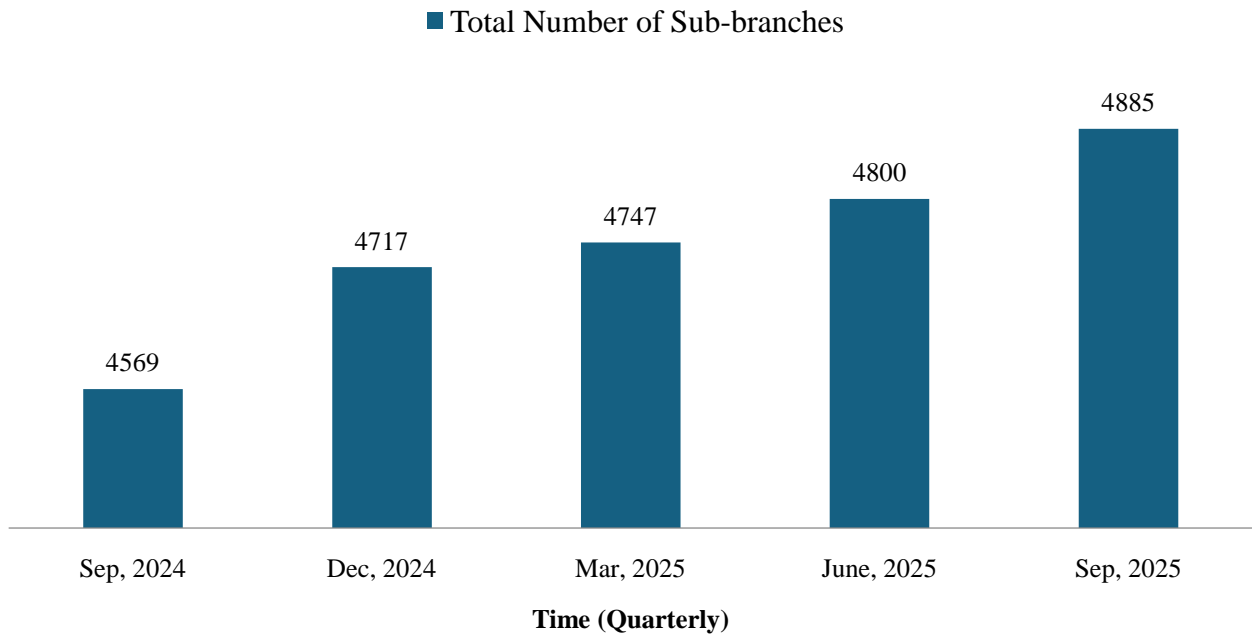


Figure 2: Percentage of Urban and Rural Sub-branches

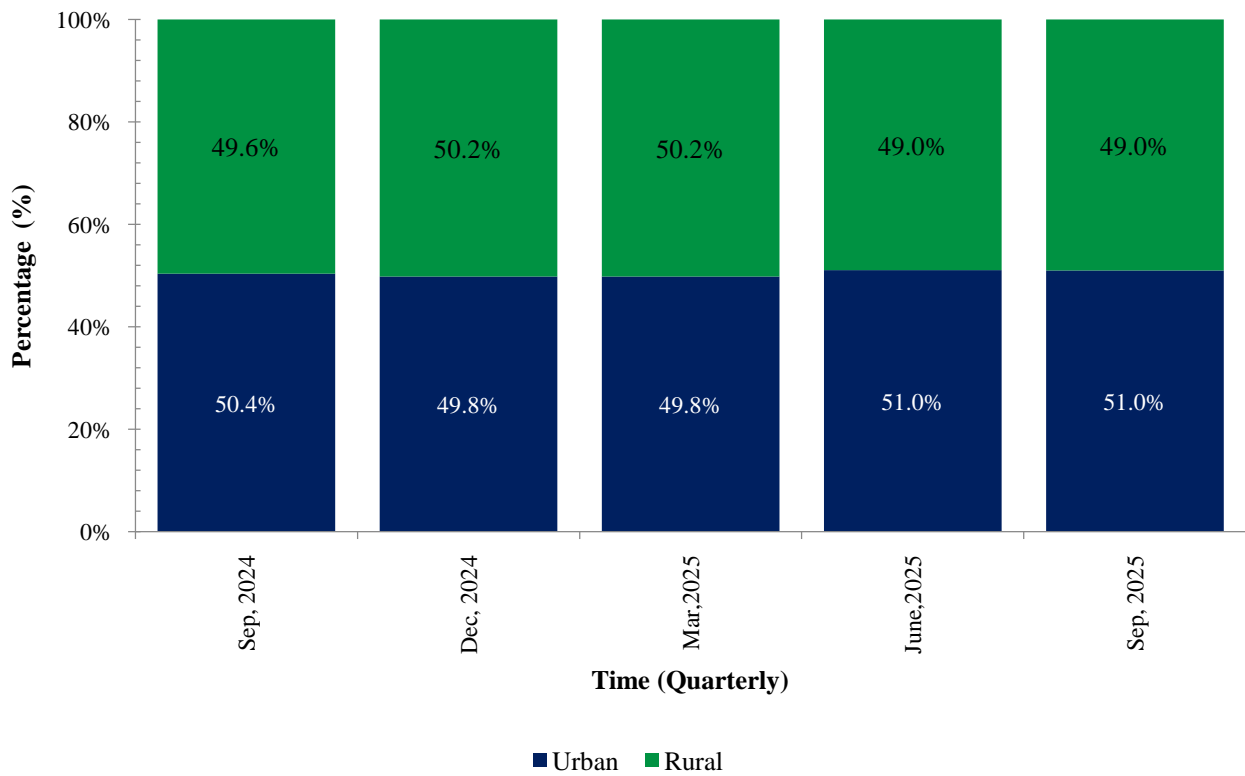


Figure 3: Trend in the Number of Deposits Account at Sub-branches

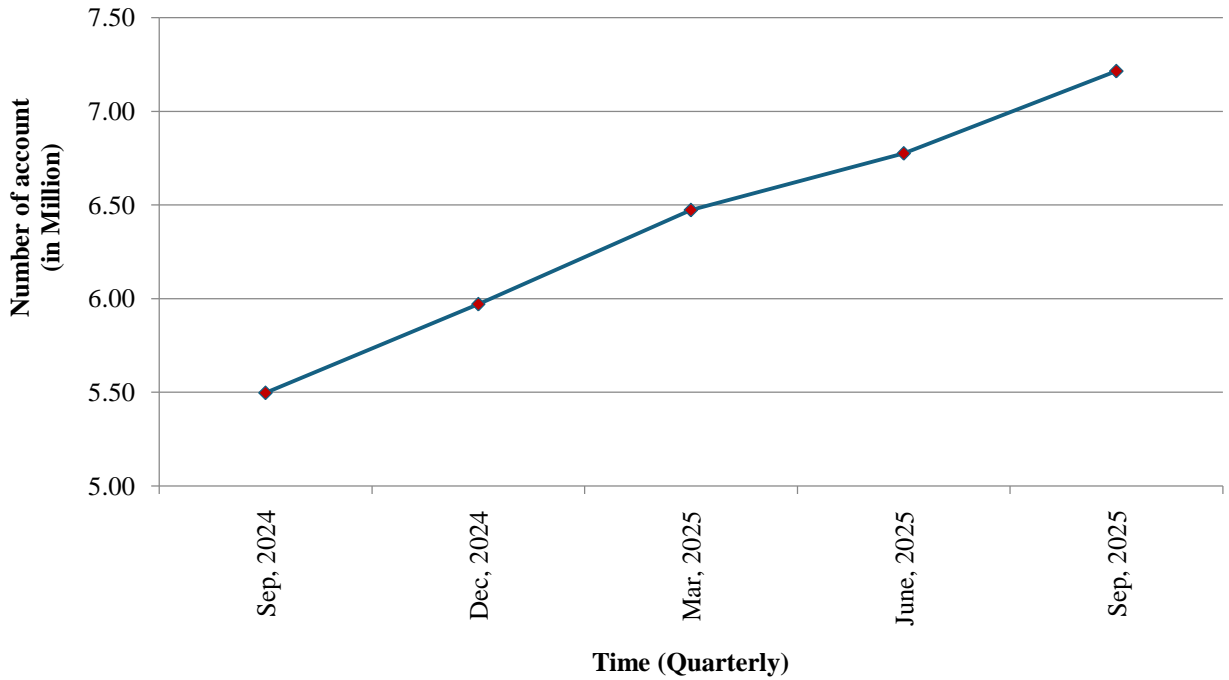
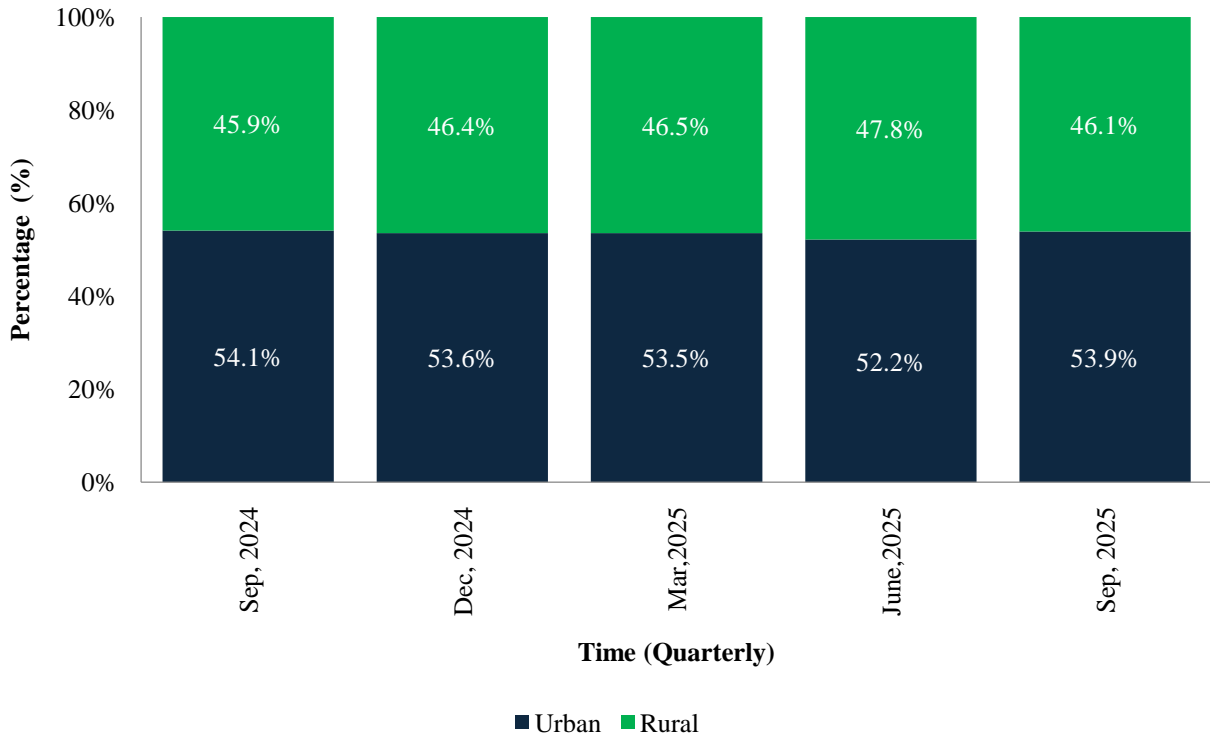
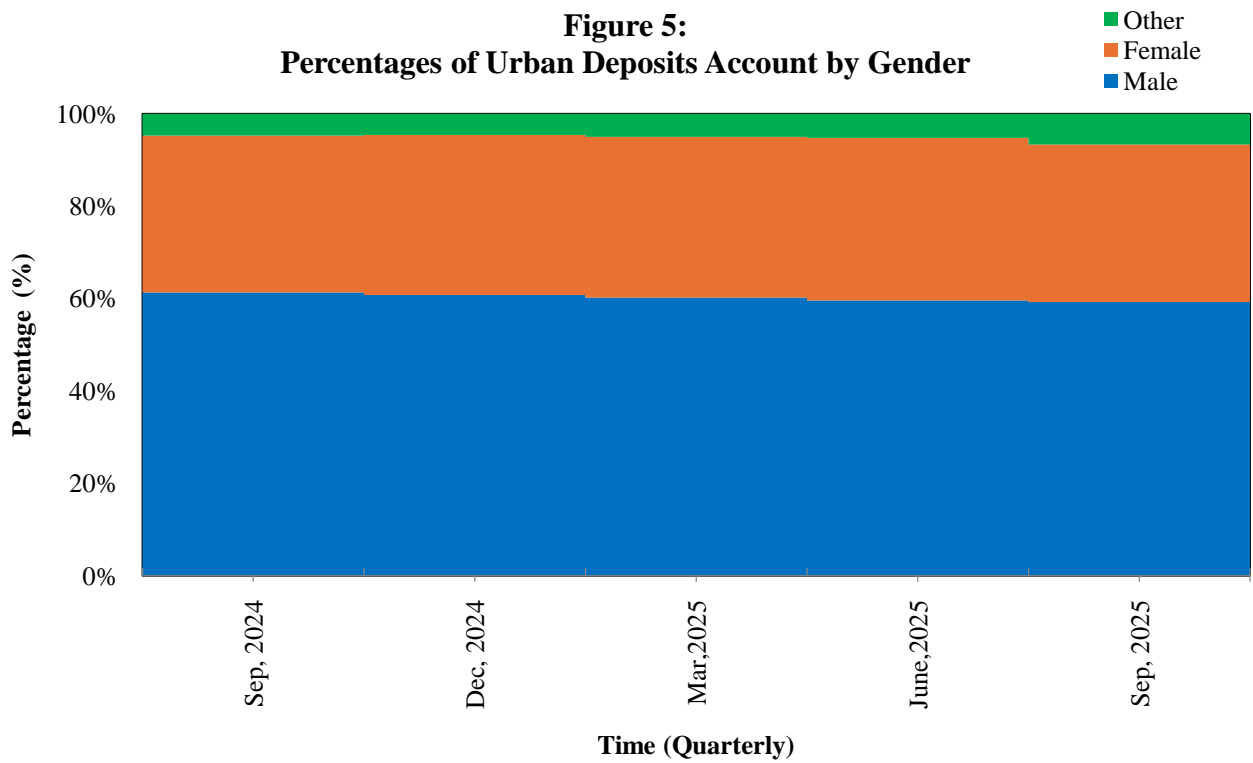


Figure 4: Percentage of Urban and Rural Deposits Account



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



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

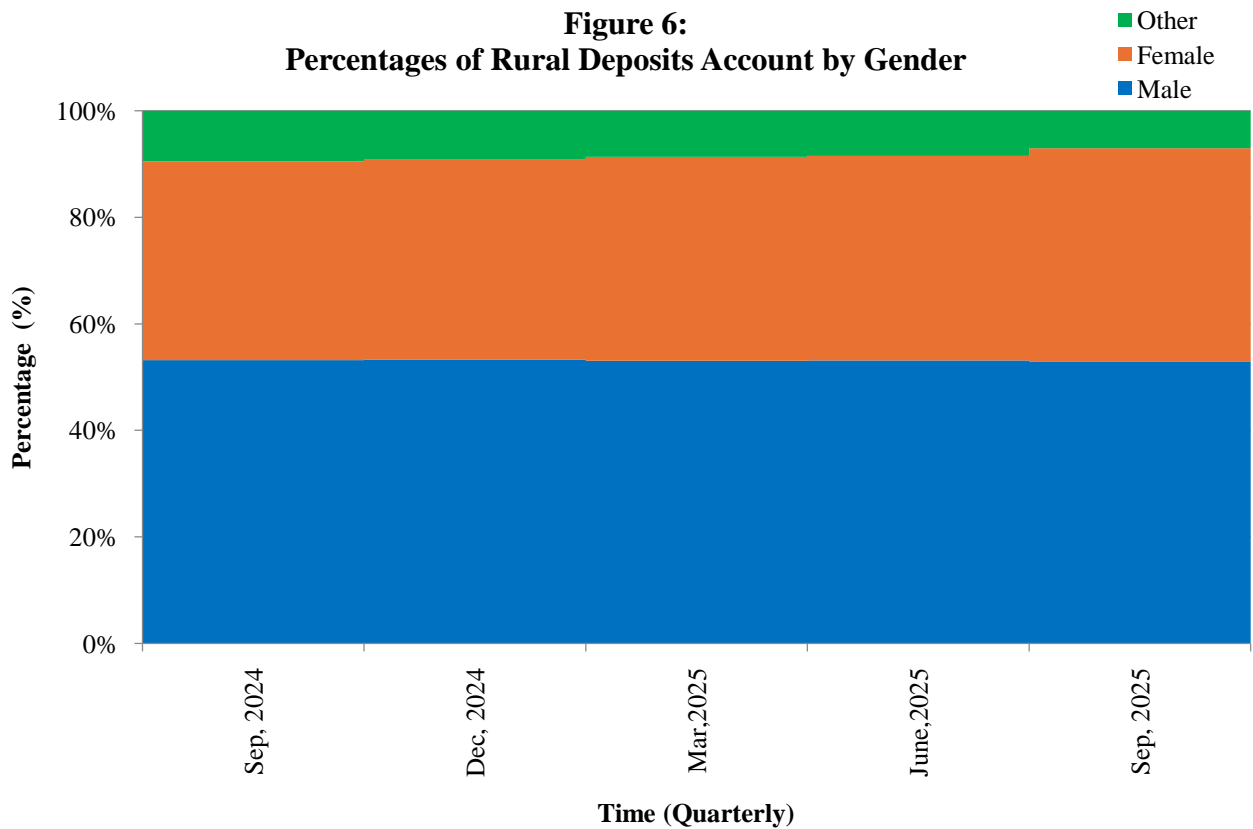


Figure 7: Trend in the Number of Loans and Advances Account at Sub-branches

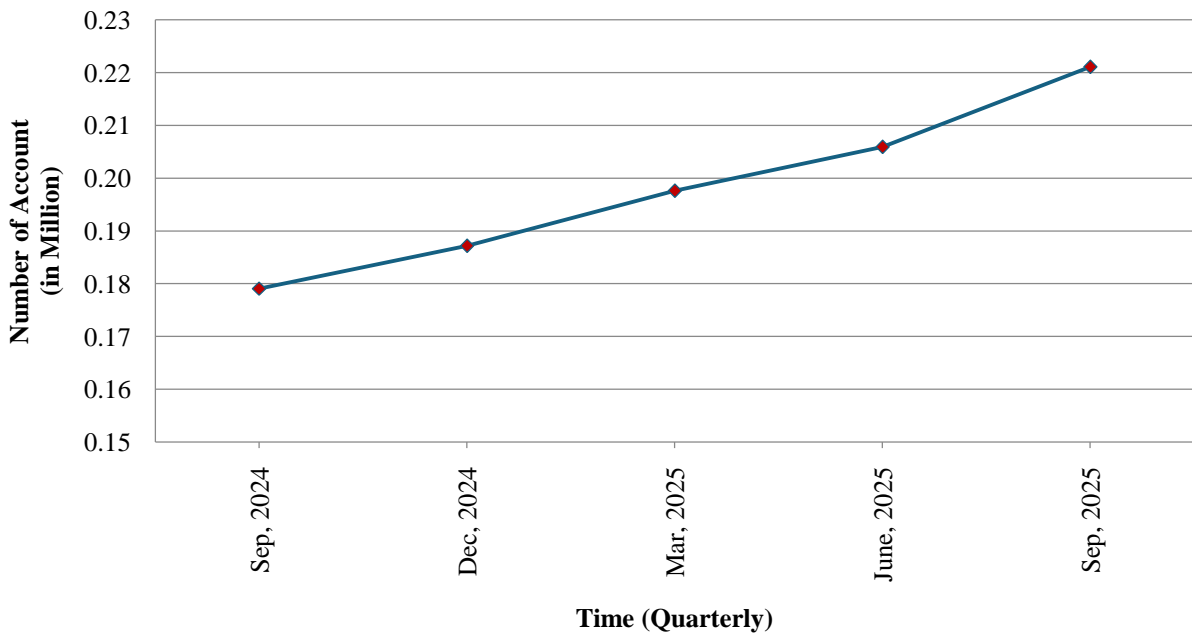
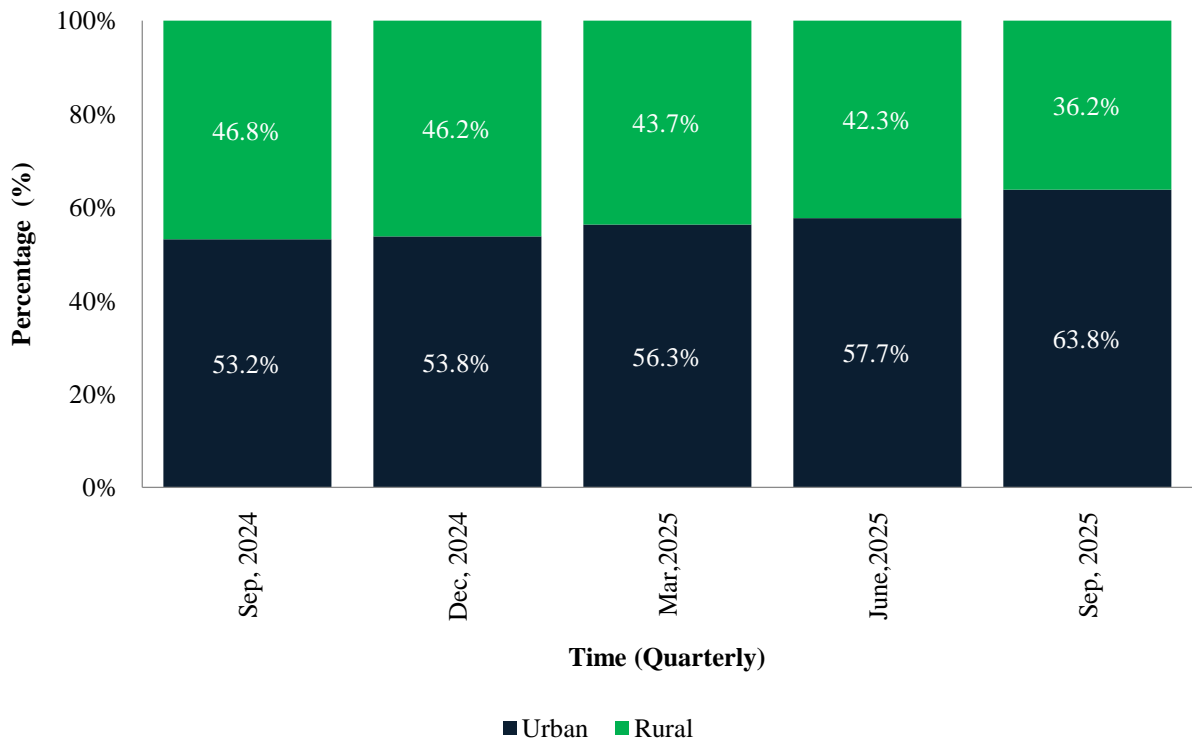


Figure 8: Percentage of Urban and Rural Loans and Advances Account



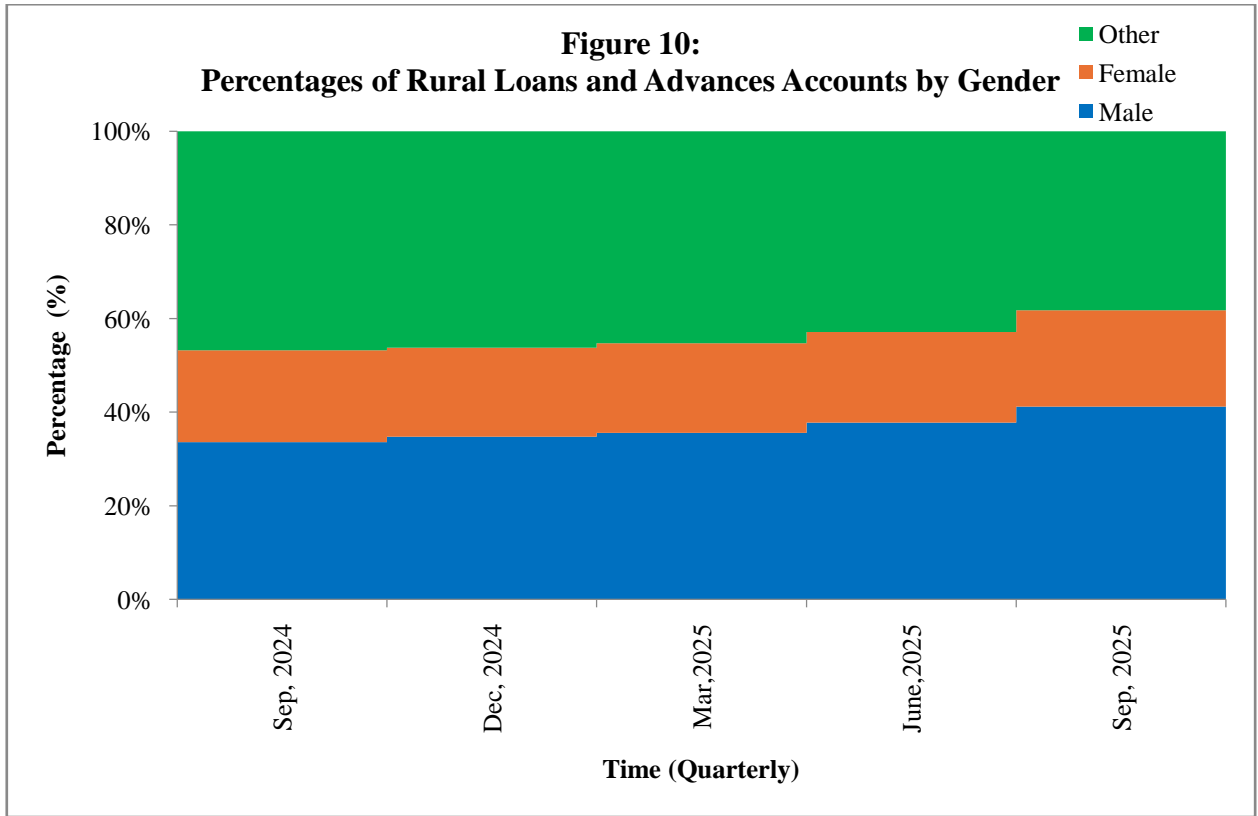
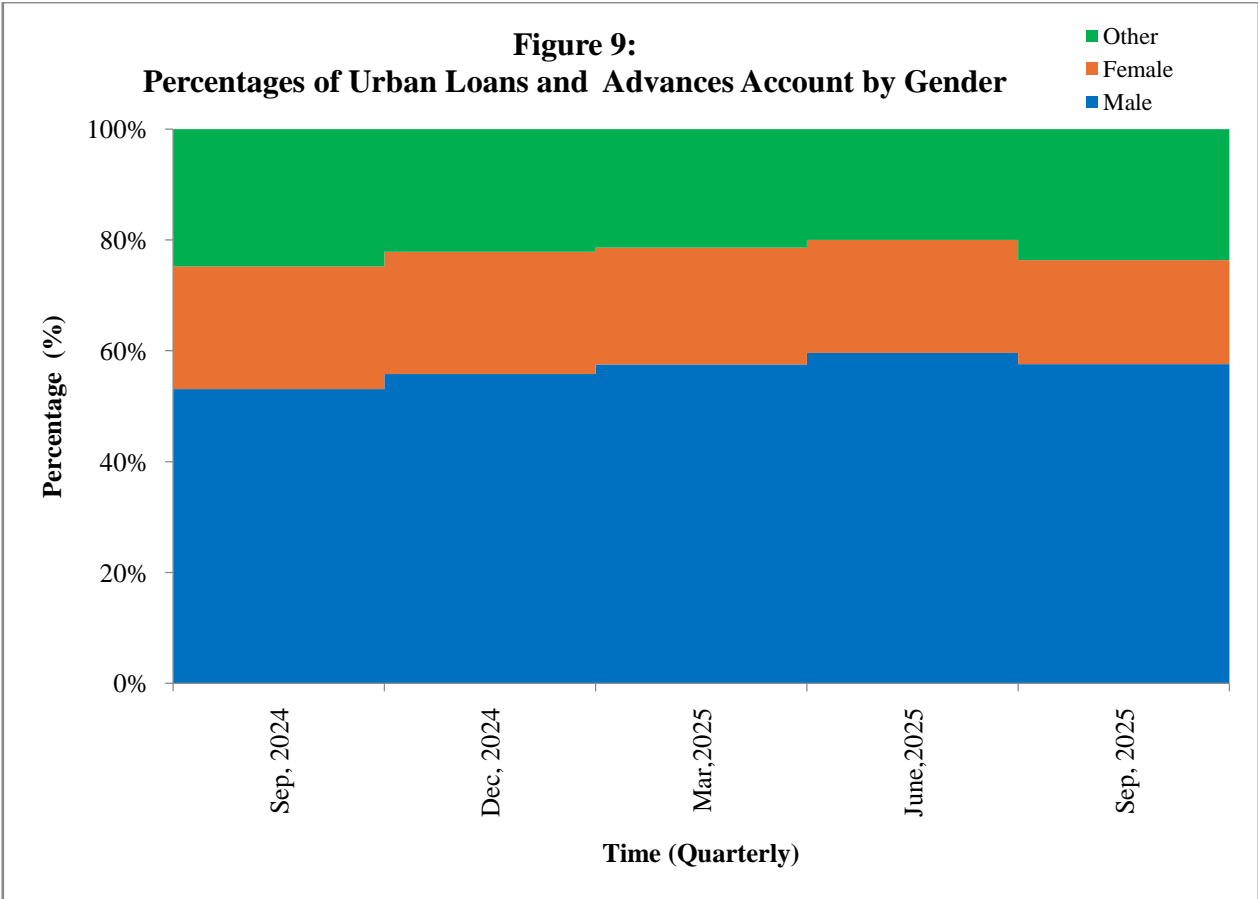


Figure 11: District-wise Number of Sub-branches (As on Sept., 2025)

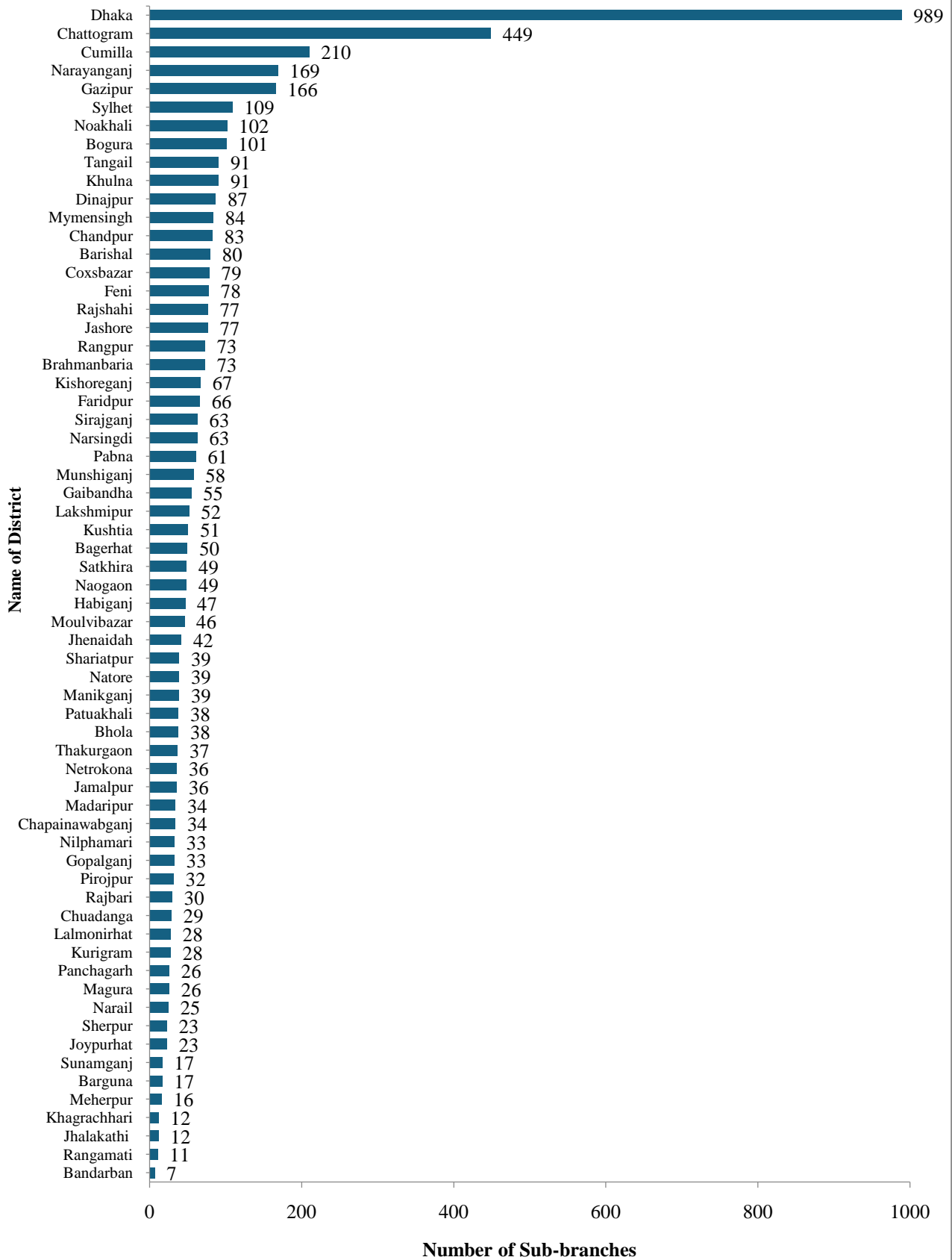
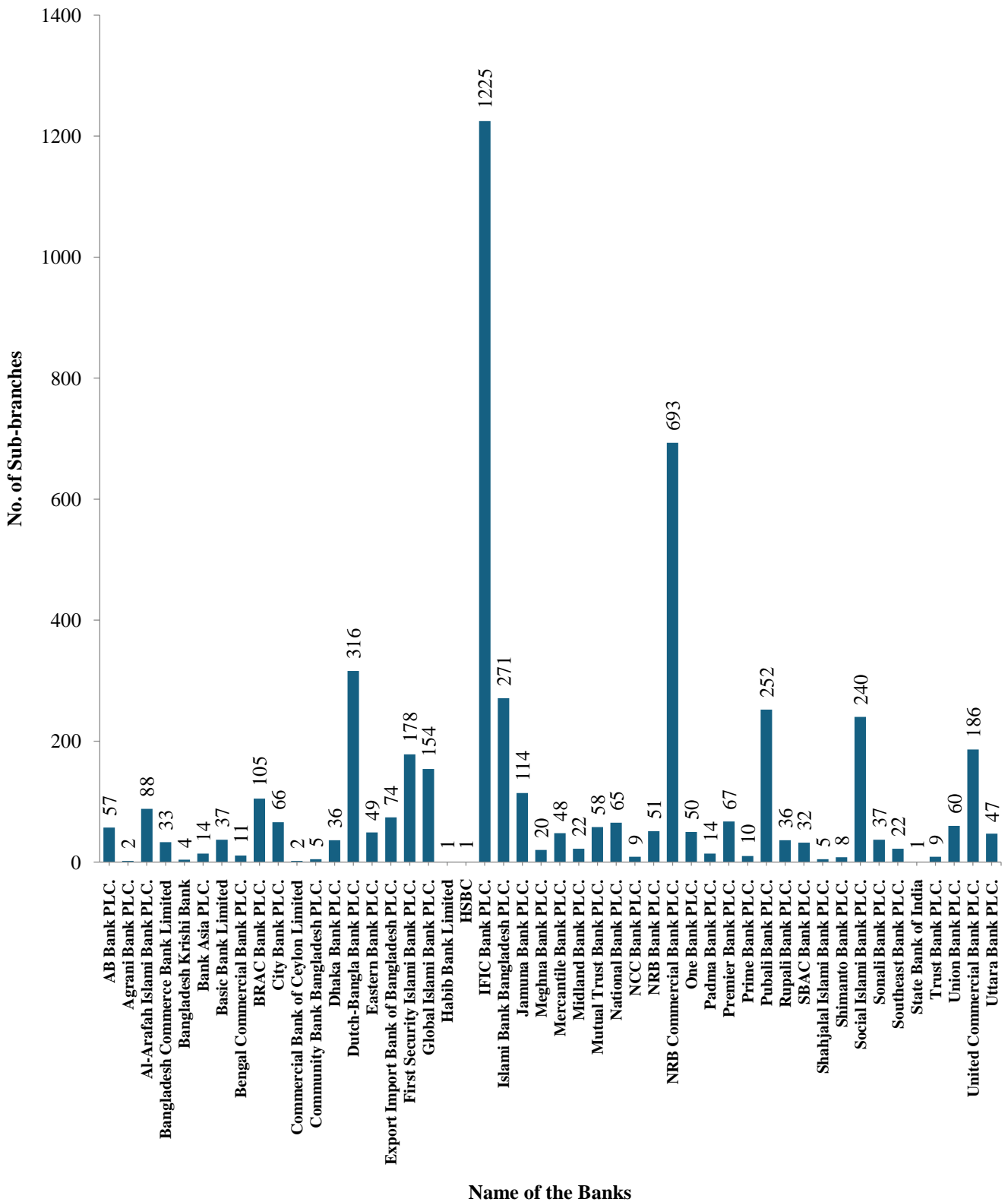


Figure 12: Bank-wise Number of Sub-branches (As on September, 2025)



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)