

Scheduled Banks' Sub-branch Statistics (October-December, 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 statistics at the end of October-December, 2025 are presented below:

At the end of December 2025, the total number of sub-branches increased to 4971, compared to 4885 sub-branch activities at September, 2025. 56 rural and 30 urban sub-branches have been opened during this period. The share of rural sub-branches slightly increased from 49.0% (September, 2025) to 49.3% (December, 2025). Janata Bank PLC. and Modhumoti Bank PLC. have started sub-branch activities during this quarter.

Total outstanding deposits collected through sub-branches rose significantly from Tk. 72,056 crore to Tk. 77,670 crore, representing a 7.8% growth whereas overall deposits of the banking sector’s growth is 3.4%. The deposit share of sub-branch deposits in total deposits increased slightly from 3.5% to 3.7%. Rural share of deposits increased from 31.8% to 32.3%. The share of deposits in women’s accounts slightly increased from 27.0% to 27.2%. The number of deposit accounts increased from 7.21 million to 8.05 million, a growth of 11.7%. The share of women’s deposit accounts grew from 36.8% to 37.5%, 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	September 30, 2025	December 31, 2025	Growth
All Banks’ outstanding deposits	2,031,119	2,100,534	3.4%
of which: Sub-branch	72,056	77,670	7.8%
% of Sub-branch	3.5%	3.7%	
All Banks’ outstanding loans & advances	1,741,744	1,777,316	2.0%
of which: Sub-branch	18,645	21,880	17.4%
% of Sub-branch	1.1%	1.2%	

Source: Statistics Department, Bangladesh Bank.

Total outstanding loans and advances disbursed through sub-branches increased from Tk. 18,645 crore to Tk. 21,880 crore, representing a 17.4% growth whereas overall banking sector’s

growth is 2.0%. This amount accounts for 1.2% of the aggregate loans and advances distributed by scheduled banks. The rural share increased slightly from 30.0% to 31.1%, indicating slower loan growth in rural areas compared to urban areas. Women's share of loans decreased from 14.8% to 14.4%. The number of loan accounts increased from 221,037 to 240,411, a growth of 8.8%. Women's share of loan accounts slightly declined from 19.5% to 18.9%.

Table 2: Sub-branch scenario: at a glance

Items	As on	
	Sept. 30, 2025	Dec. 31, 2025
Number of banks having sub-branch activities (<i>Unit</i>)	48	50
Number of sub-branch (<i>Unit</i>)	4885	4971
% of rural sub-branch	49.0%	49.3%
Total deposits collected through sub-branch (<i>in crore taka</i>)	72,056	77,670
% of rural sub-branch	31.8%	32.3%
% of women account	27.0%	27.2%
Number of deposits account (<i>Unit</i>)	7,213,457	8,054,633
% of women account	36.8%	37.5%
Total loans & advances collected through sub-branch (<i>in crore taka</i>)	18,645	21,880
% of rural sub-branch	30.0%	31.1%
% of women account	14.8%	14.4%
Number of loans & advances account (<i>Unit</i>)	221,037	240,411
% of women account	19.5%	18.9%

At the end of December 2025, the highest numbers of sub-branches (998) are being operated in Dhaka district. In addition, there are 460 sub-branches in Chattogram, 216 in Cumilla, 170 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 (334), Pubali Bank PLC (274) and Islami Bank Bangladesh PLC (271) respectively.

Appendix

Figure 1: Quarterly Sub-branch Trend

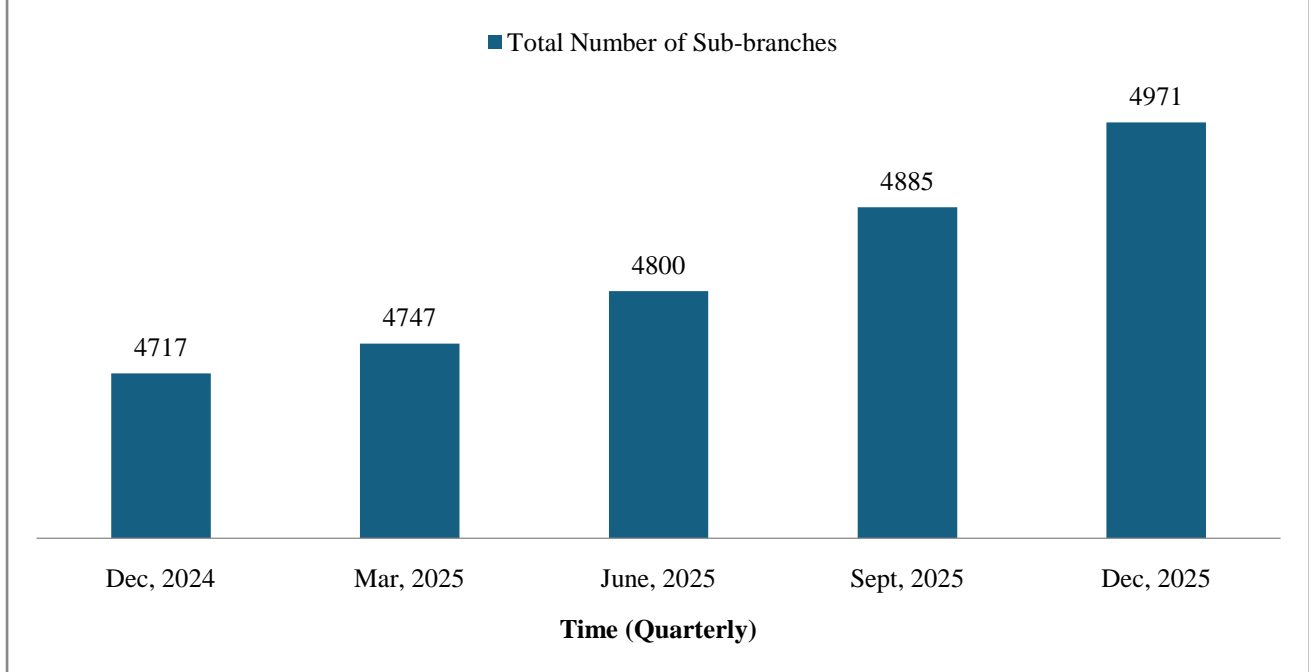


Figure 2: Percentage of Urban and Rural Sub-branches

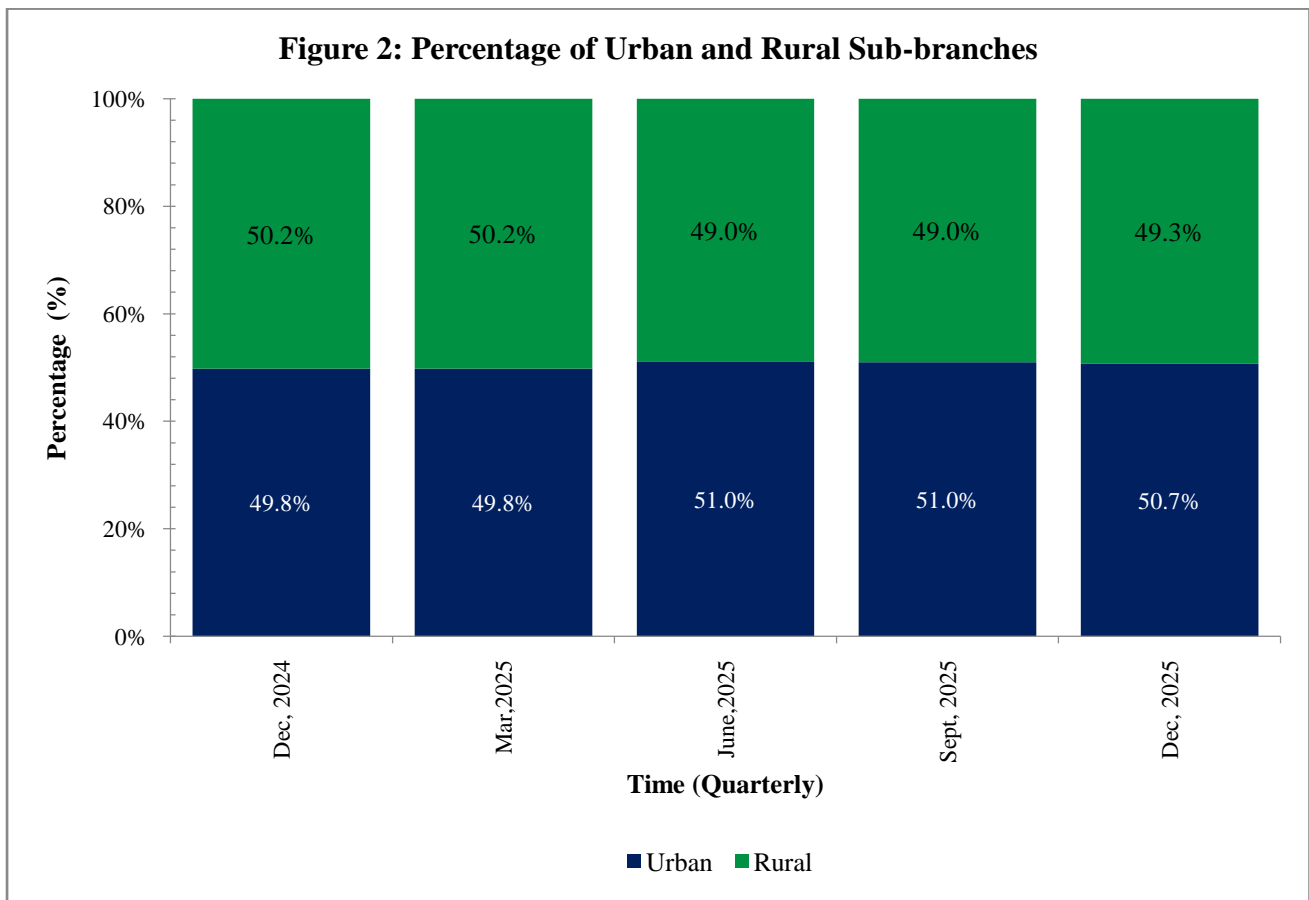


Figure 3: Trend in the Number of Deposits Account at Sub-branches

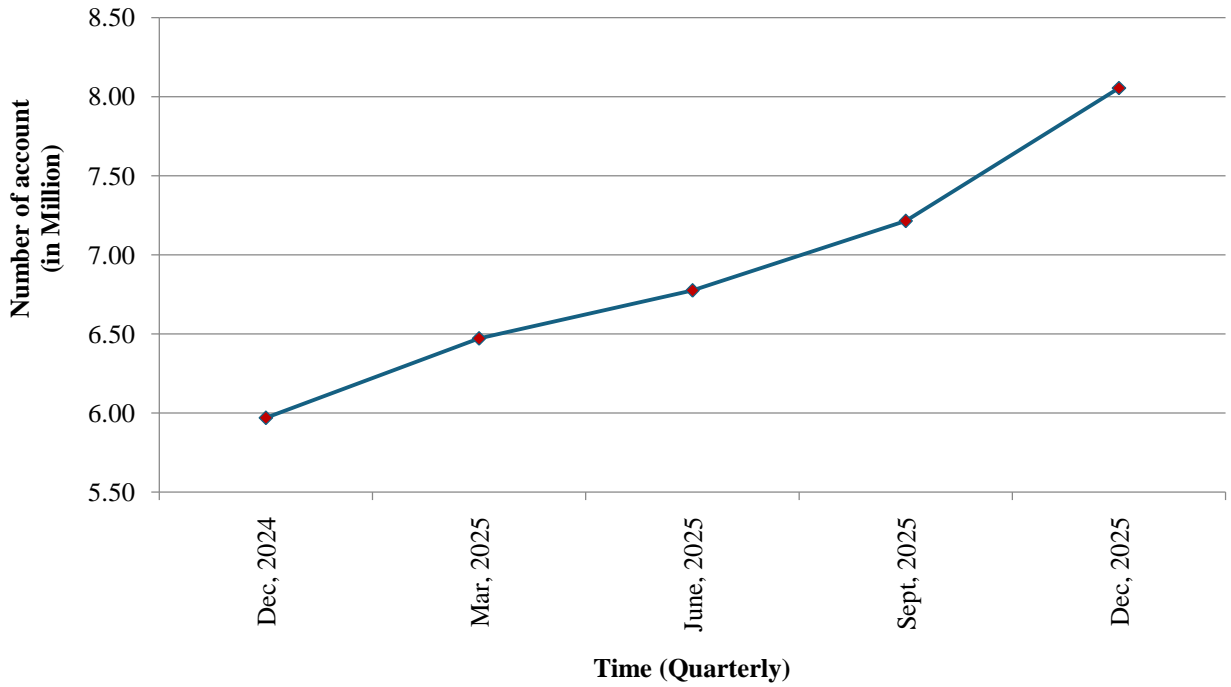
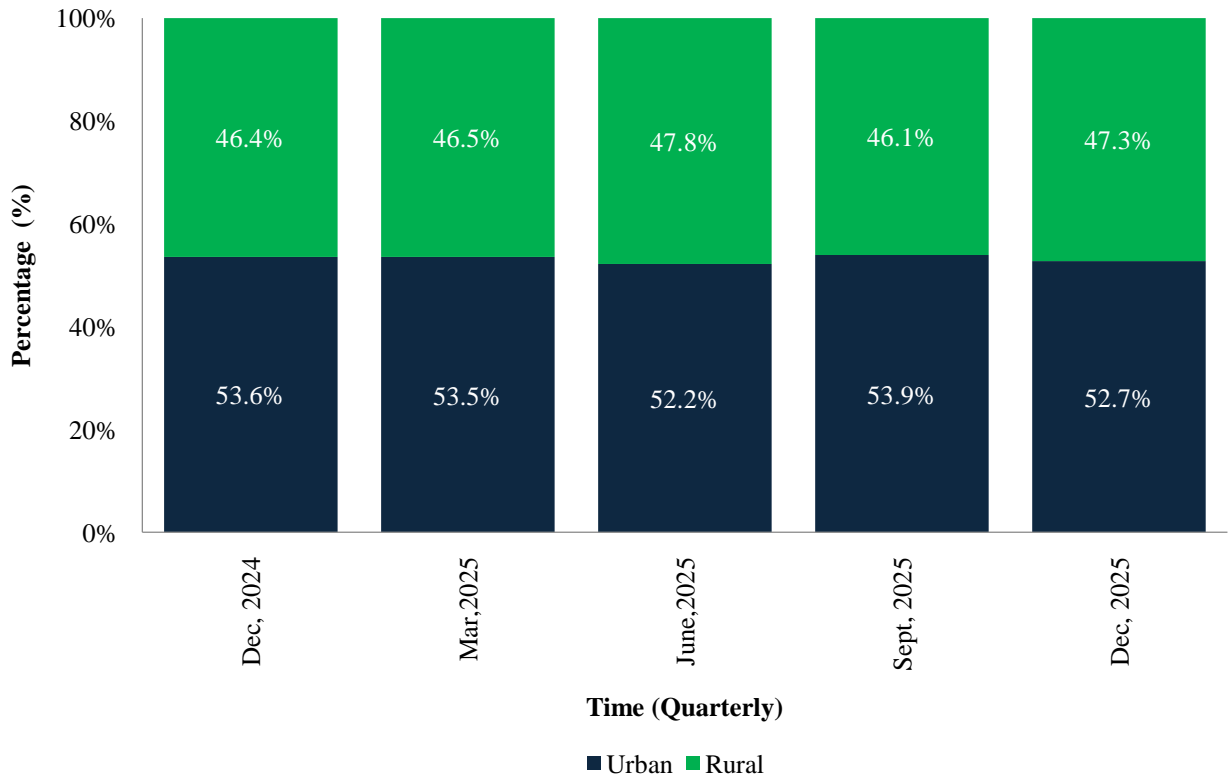
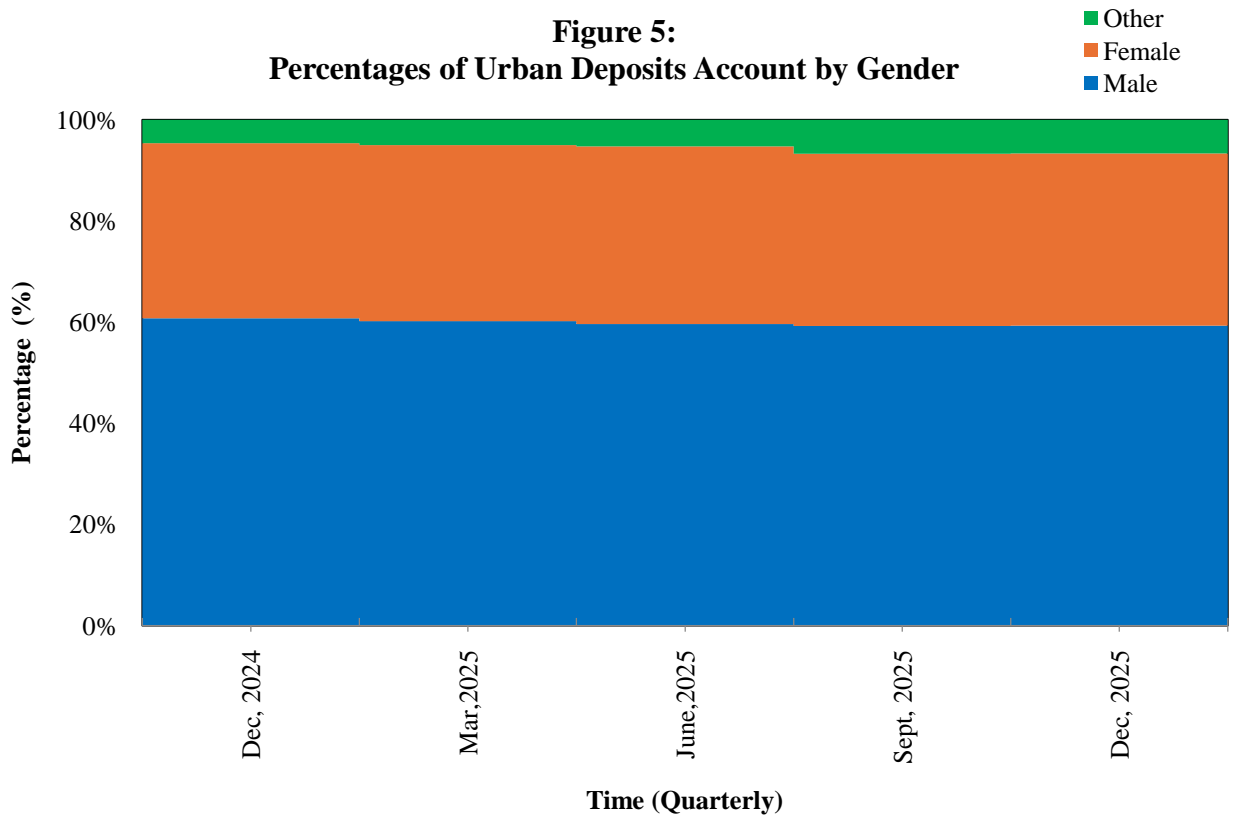


Figure 4: Percentage of Urban and Rural Deposits Account



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



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

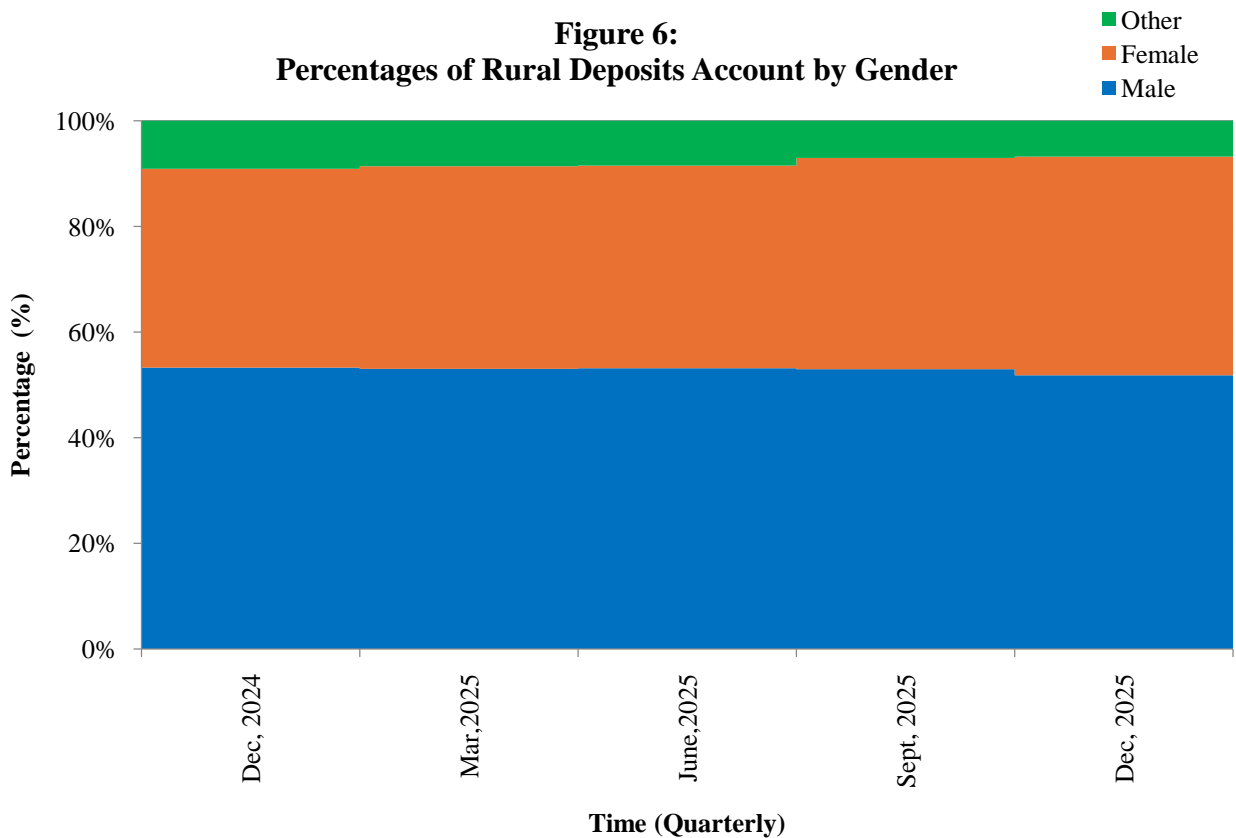


Figure 7: Trend in the Number of Loans and Advances Account at Sub-branches

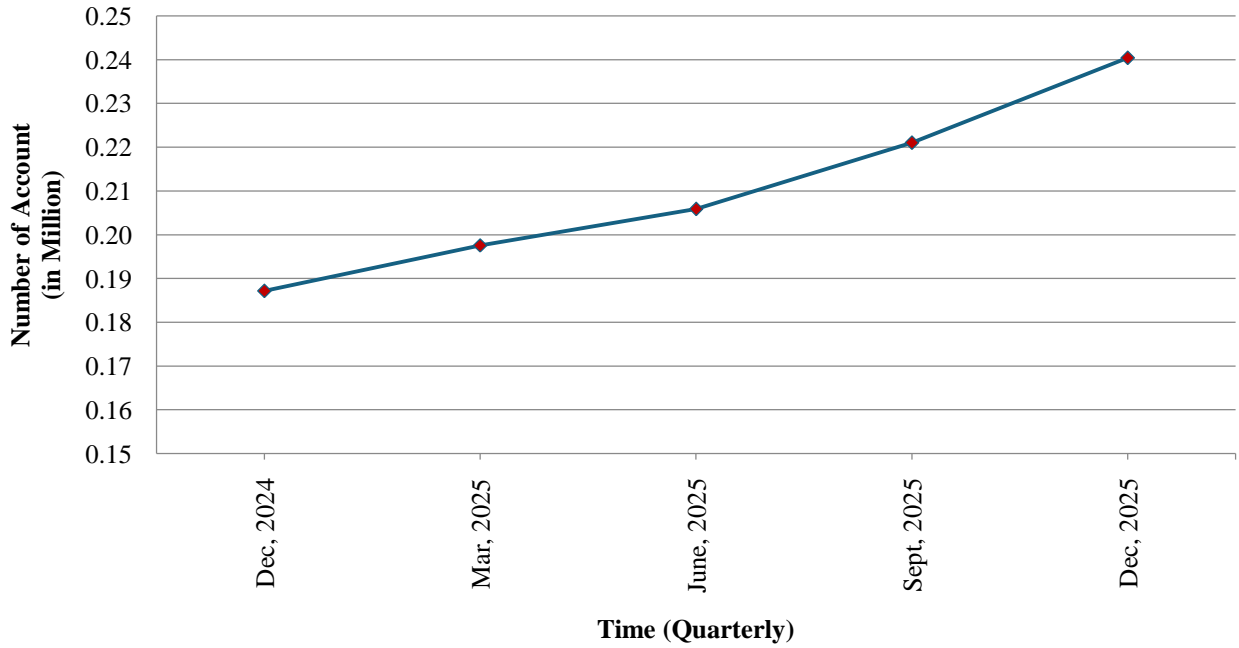
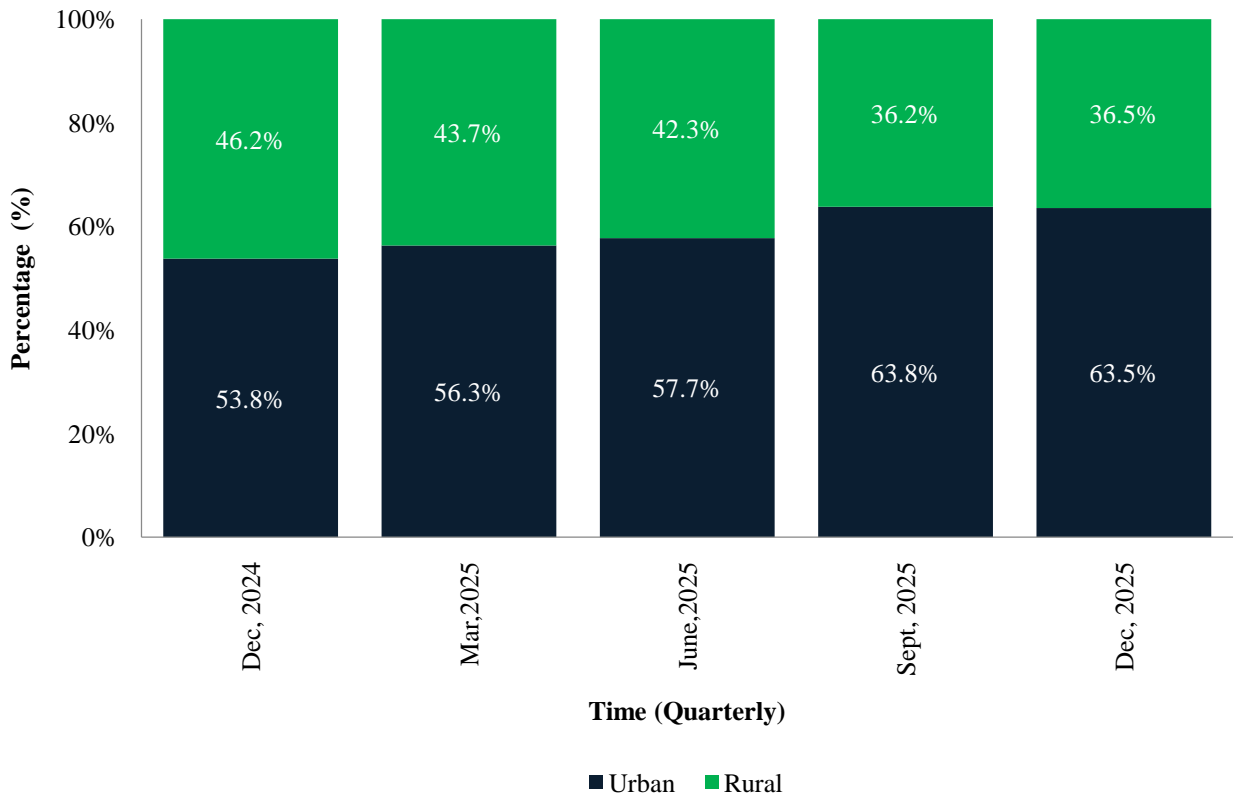


Figure 8: Percentage of Urban and Rural Loans and Advances Account



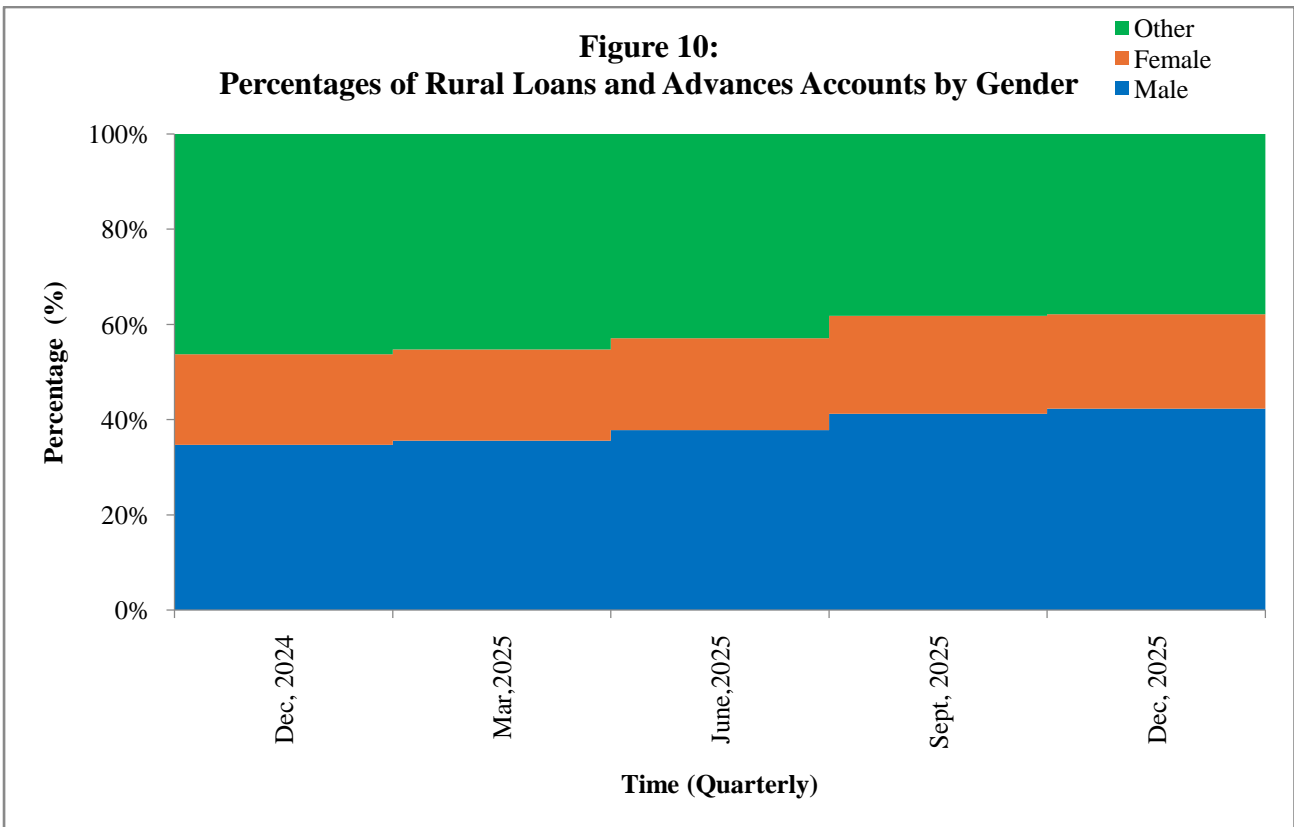
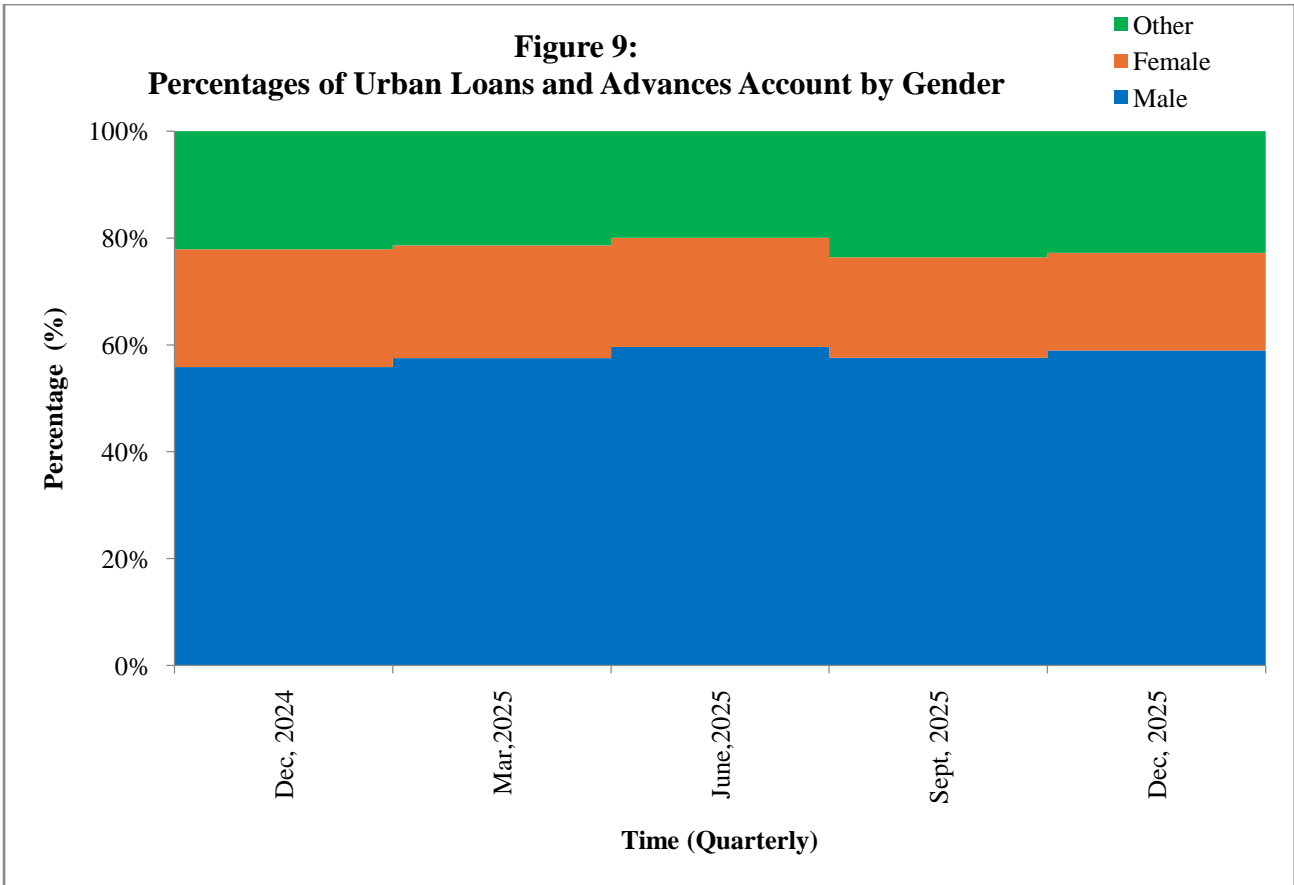


Figure 11: District-wise Number of Sub-branches (As on Dec., 2025)

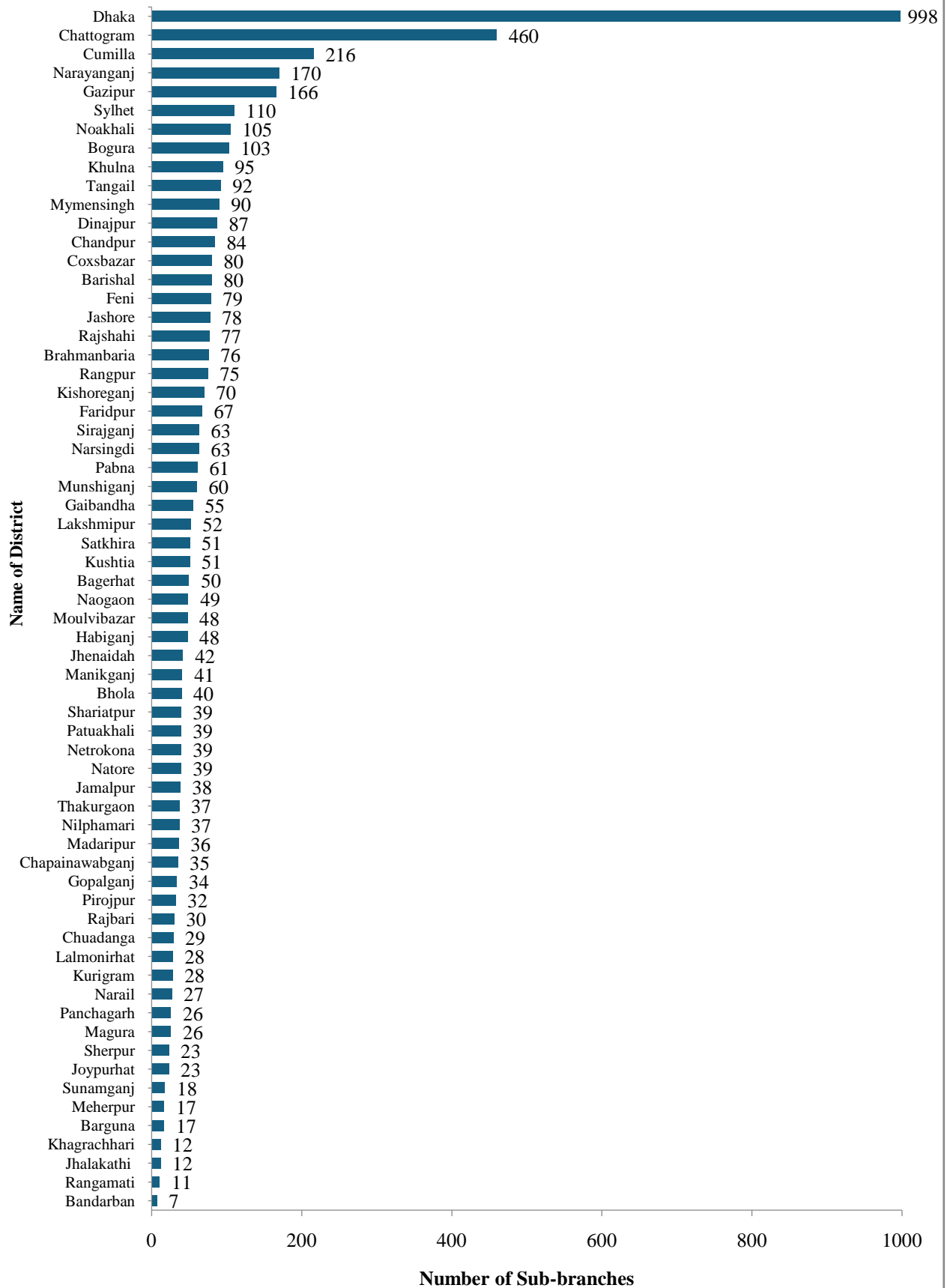
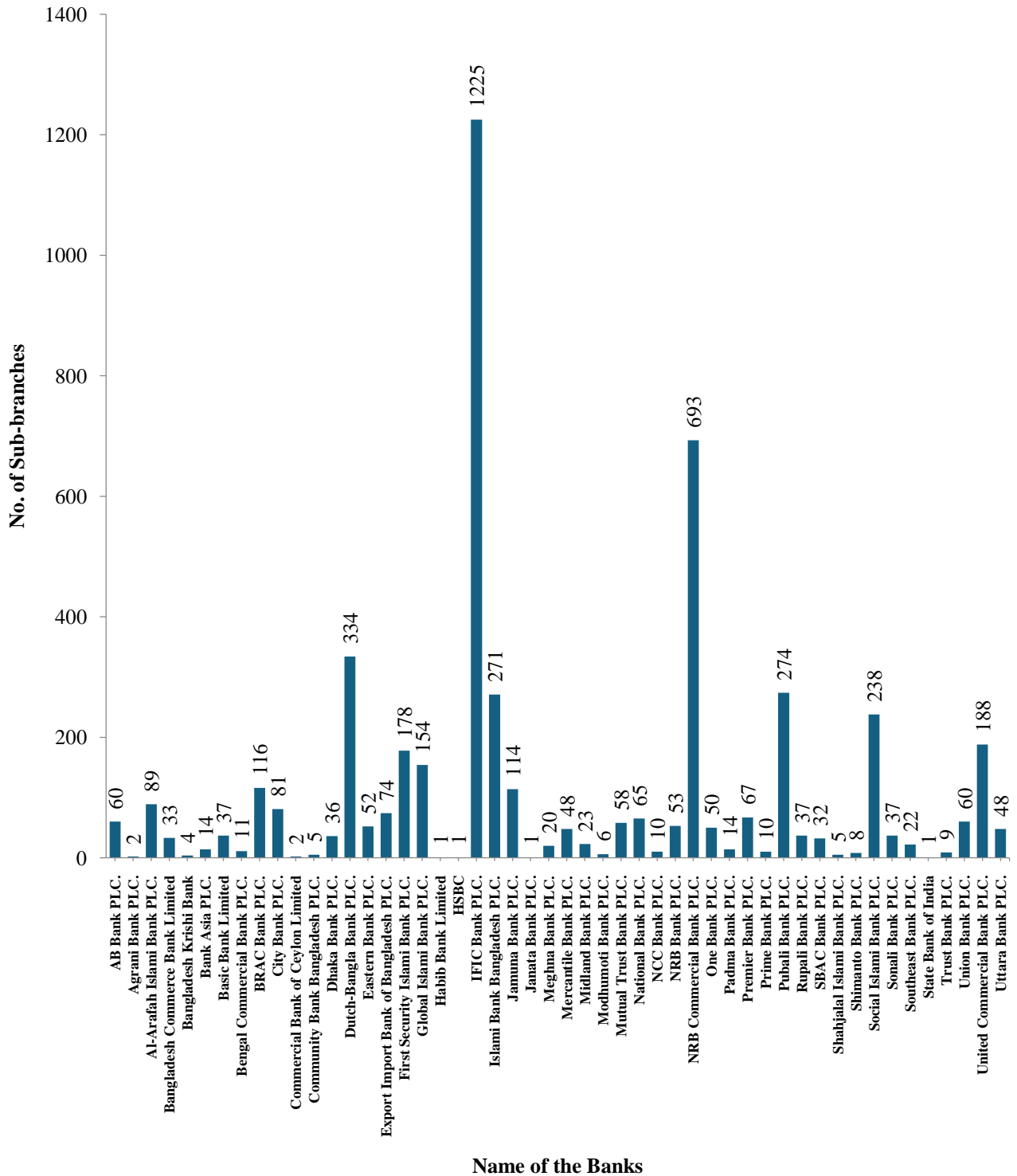


Figure 12: Bank-wise Number of Sub-branches (As on December, 2025)



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