

Scheduled Banks' Sub-branch Statistics **(January-March, 2026)**

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 January-March, 2026 are presented below:

At the end of March 2026, the total number of sub-branches increased to 4992, compared to 4971 sub-branch activities at December, 2025. 15 rural and 7 urban sub-branches have been opened during this period. The share of rural sub-branches slightly increased from 49.3% (December, 2025) to 49.4% (March, 2026).

Total outstanding deposits collected through sub-branches rose significantly from Tk. 77,670 crore to Tk. 79,717 crore, representing a 2.6% growth whereas overall deposits of the banking sector’s growth is 2.7%. The deposit share of sub-branch deposits in total deposits was about the same (3.7%) in both of the last two quarters. Rural share of deposits increased slightly from 32.3% to 32.8%. The share of deposits in women’s accounts decreased from 27.2% to 26.2%. The number of deposit accounts increased from 8.05 million to 8.47 million, a growth of 5.2%. The share of women’s deposit accounts grew from 37.5% to 38.2%, 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	December 31, 2025	March 31, 2026	Growth
All Banks’ outstanding deposits	2,100,534	2,158,025	2.7%
of which: Sub-branch	77,670	79,717	2.6%
% of Sub-branch	3.7%	3.7%	
All Banks’ outstanding loans & advances	1,777,316	1,783,920	0.4%
of which: Sub-branch	21,880	22,309	2.0%
% of Sub-branch	1.2%	1.3%	

Source: Statistics Department, Bangladesh Bank.

Total outstanding loans and advances disbursed through sub-branches increased from Tk. 21,880 crore to Tk. 22,309 crore, representing a 2.0% growth whereas overall banking sector’s growth is 0.4%. This amount accounts for 1.3% of the aggregate loans and advances distributed by

scheduled banks. The rural share increased slightly from 31.1% to 31.8%, indicating slower loan growth in rural areas compared to urban areas. Women’s share of loans decreased from 14.4% to 14.0%. The number of loan accounts increased from 240,411 to 253,512, a growth of 5.4%. Women’s share of loan accounts slightly declined from 18.9% to 18.3%.

Table 2: Sub-branch scenario: at a glance

Items	As on	
	Dec. 31, 2025	March 31, 2026
Number of banks having sub-branch activities (<i>Unit</i>)	50	50
Number of sub-branch (<i>Unit</i>)	4971	4992
% of rural sub-branch	49.3%	49.4%
Total deposits collected through sub-branch (<i>in crore taka</i>)	77,670	79,717
% of rural sub-branch	32.3%	32.8%
% of women account	27.2%	26.2%
Number of deposits account (<i>Unit</i>)	8,054,633	8,473,697
% of women account	37.5%	38.2%
Total loans & advances collected through sub-branch (<i>in crore taka</i>)	21,880	22,309
% of rural sub-branch	31.1%	31.8%
% of women account	14.4%	14.0%
Number of loans & advances account (<i>Unit</i>)	240,411	253,512
% of women account	18.9%	18.3%

At the end of March 2026, the highest numbers of sub-branches (1000) are being operated in Dhaka district. In addition, there are 464 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 (1224) followed by NRBC Bank PLC (693), Dutch-Bangla Bank PLC (334), Pubali Bank PLC (279) and Islami Bank Bangladesh PLC (271) respectively.

Appendix

Figure 1: Quarterly Sub-branch Trend

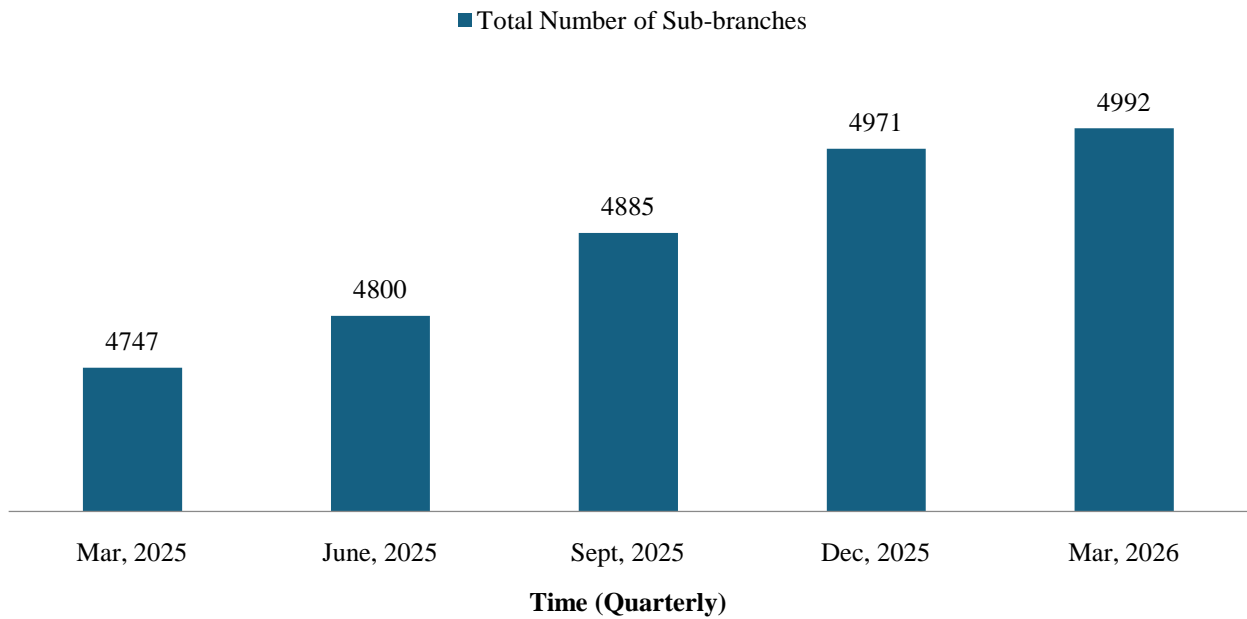


Figure 2: Percentage of Urban and Rural Sub-branches

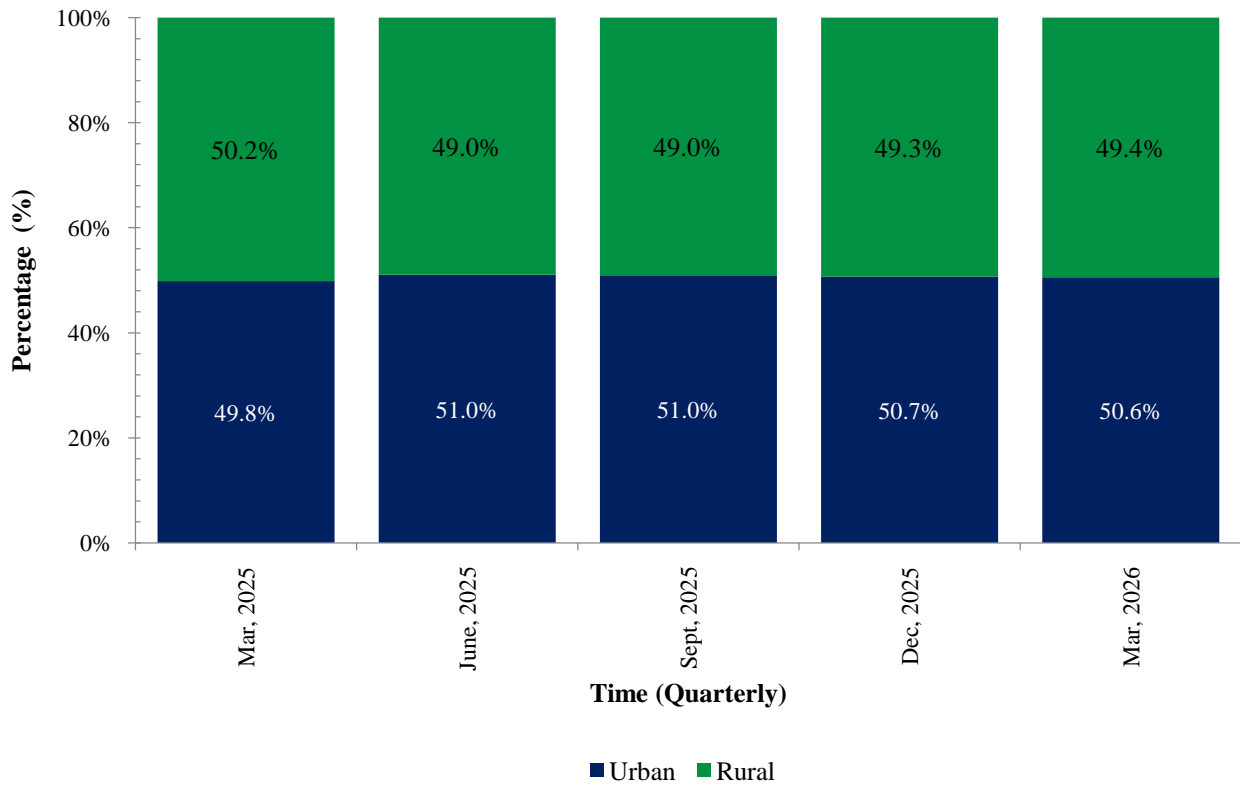


Figure 3: Trend in the Number of Deposits Account at Sub-branches

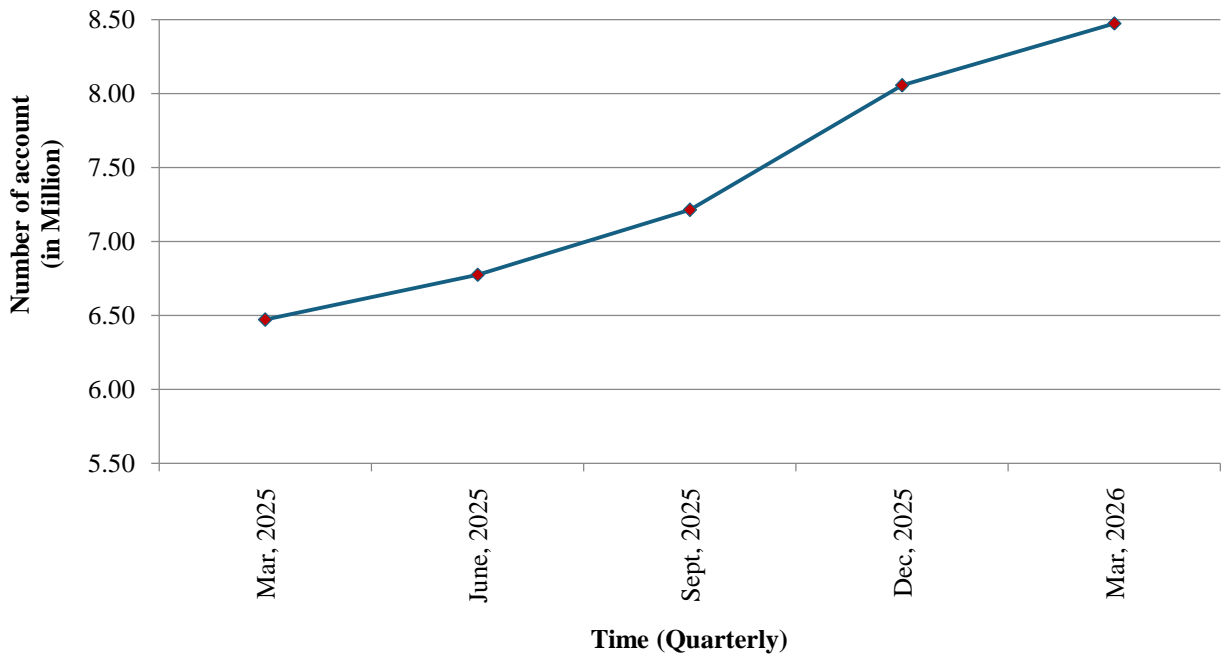


Figure 4: Percentage of Urban and Rural Deposits Account

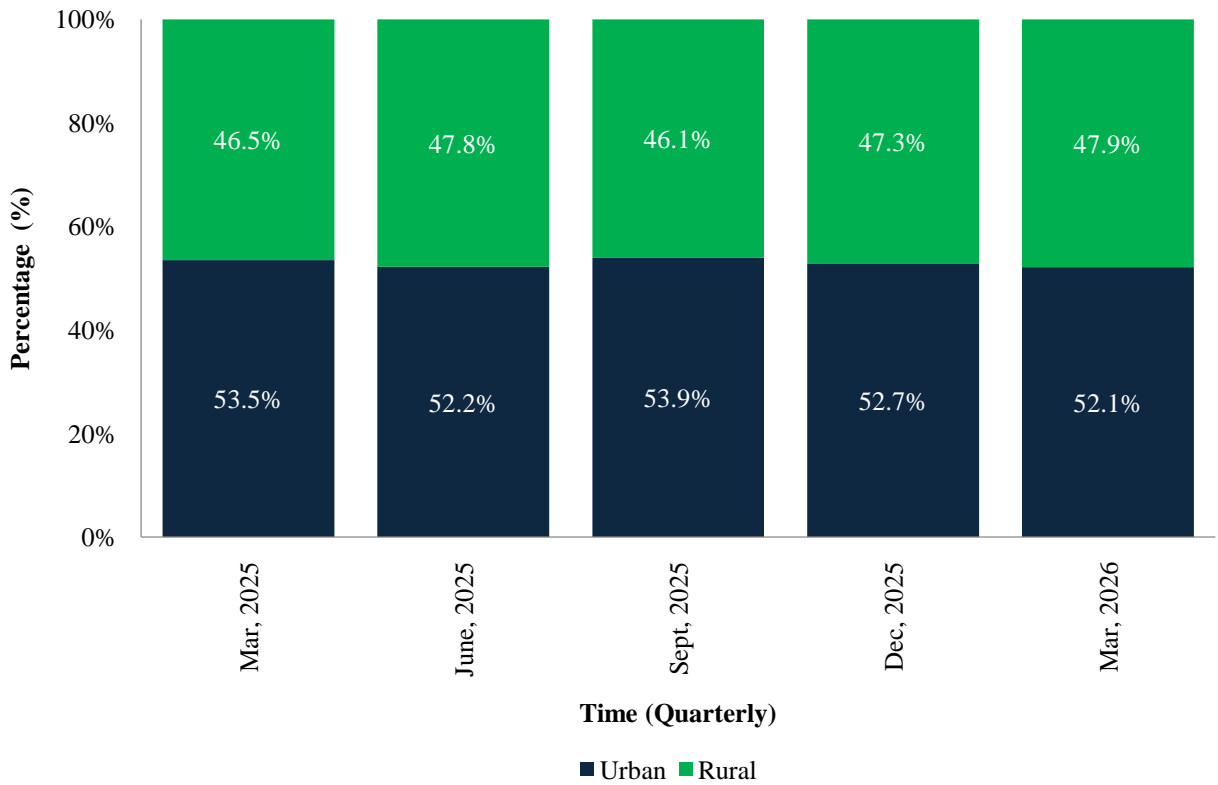


Figure 5:
Percentages of Urban Deposits Account by Gender

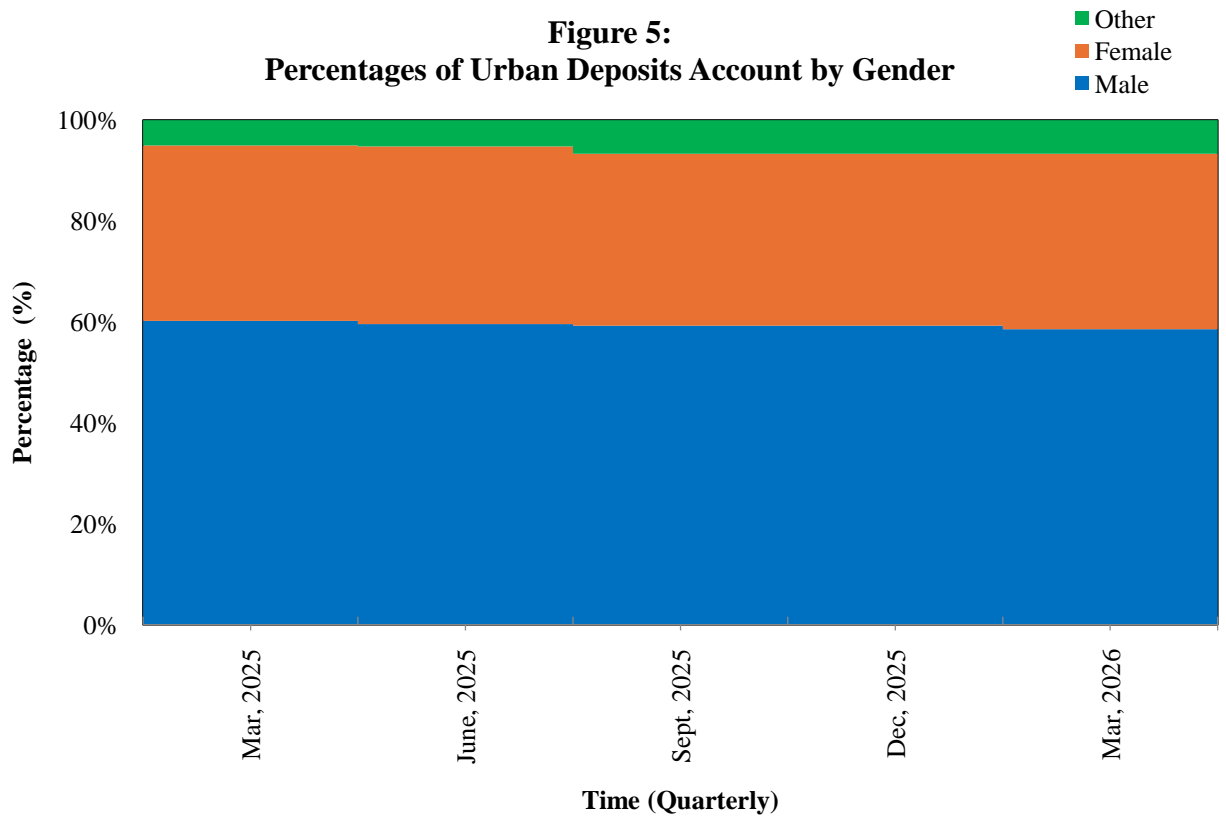


Figure 6:
Percentages of Rural Deposits Account by Gender

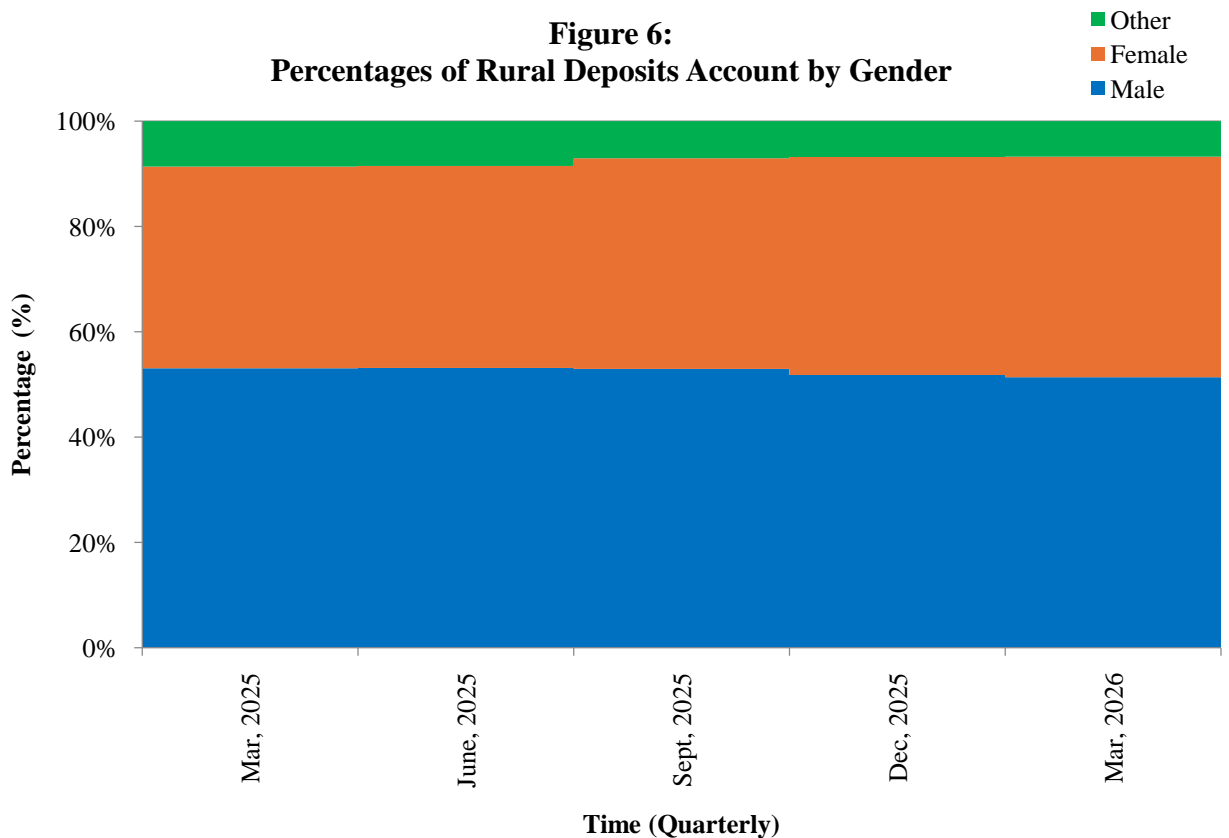


Figure 7: Trend in the Number of Loans and Advances Account at Sub-branches

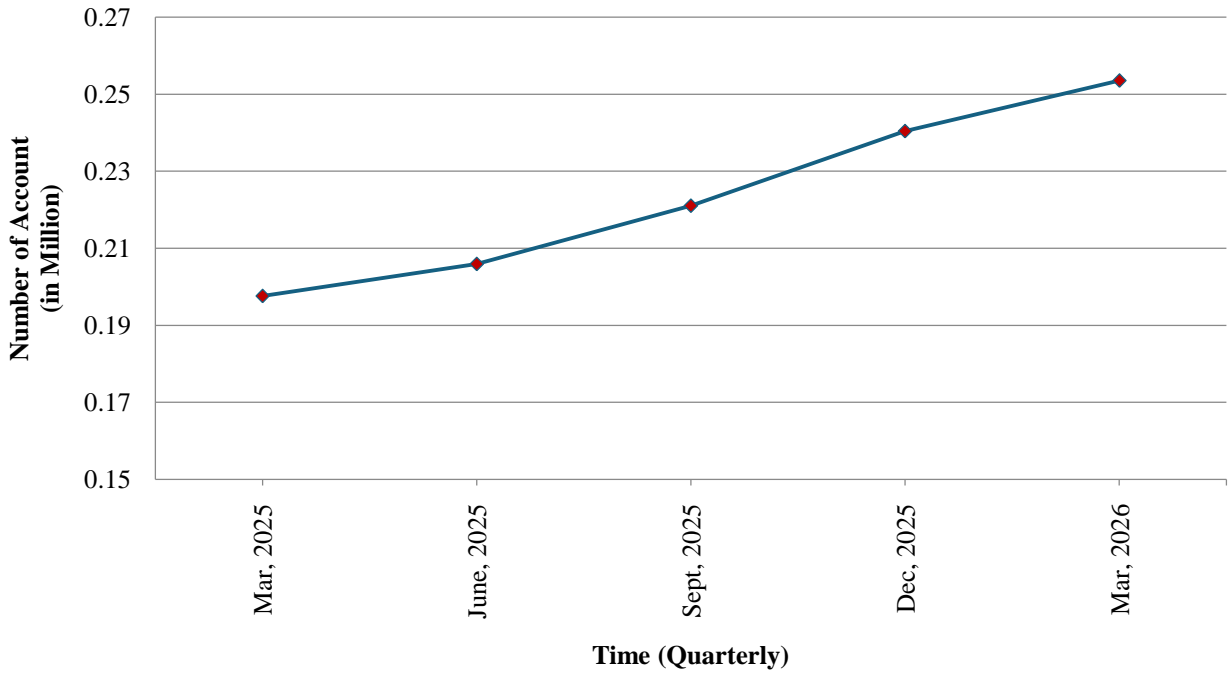
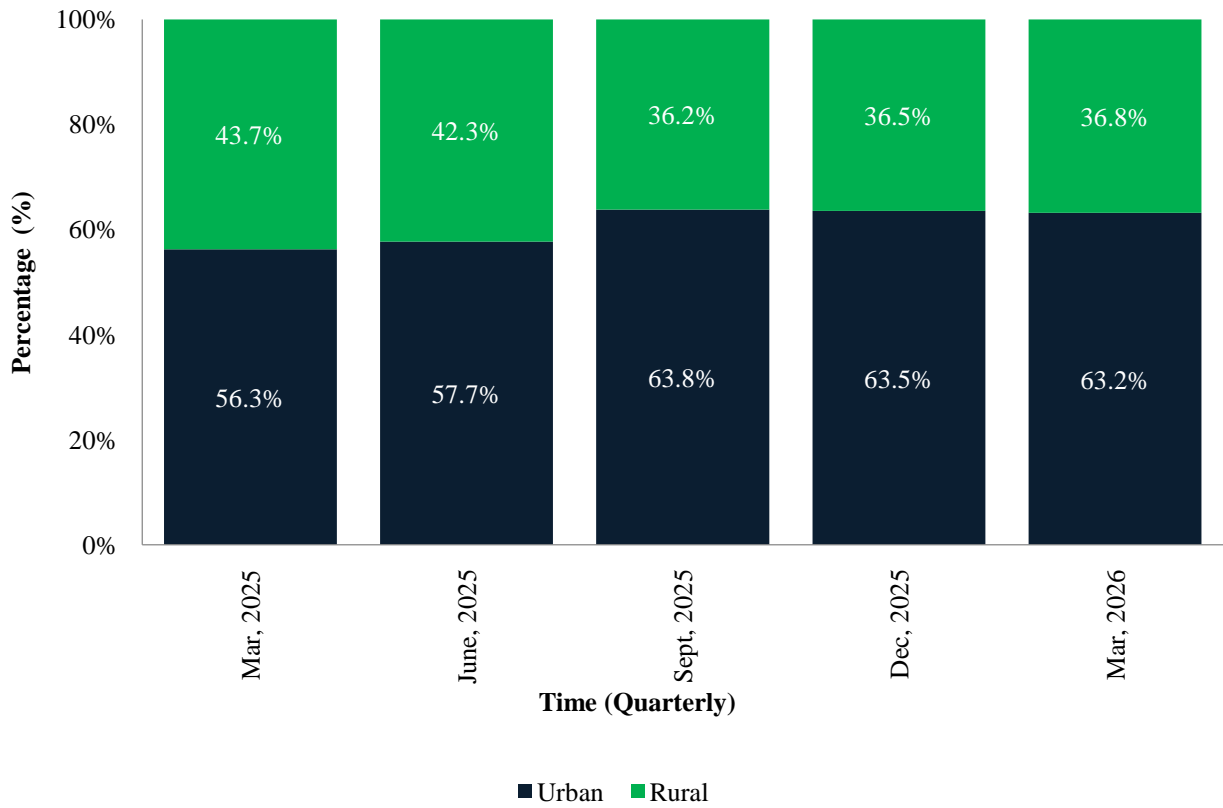


Figure 8: Percentage of Urban and Rural Loans and Advances Account



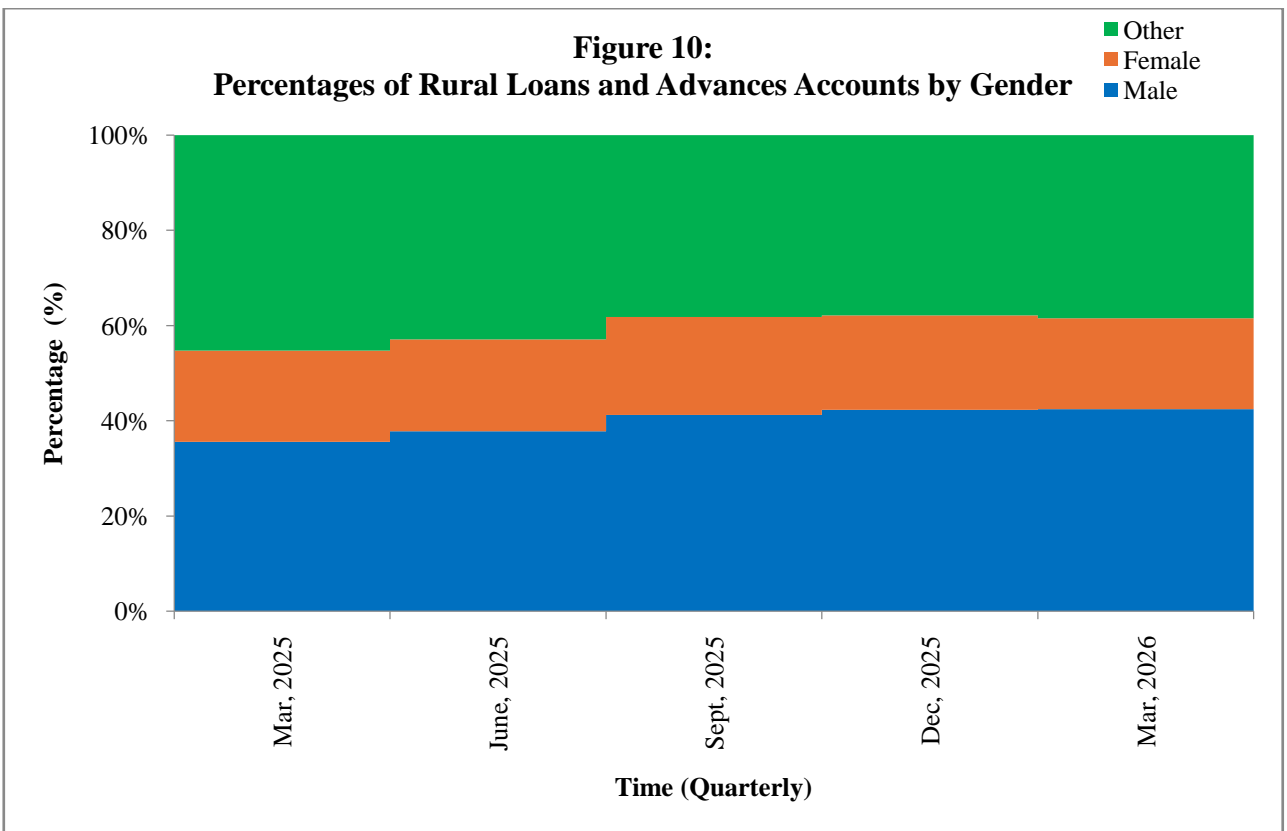
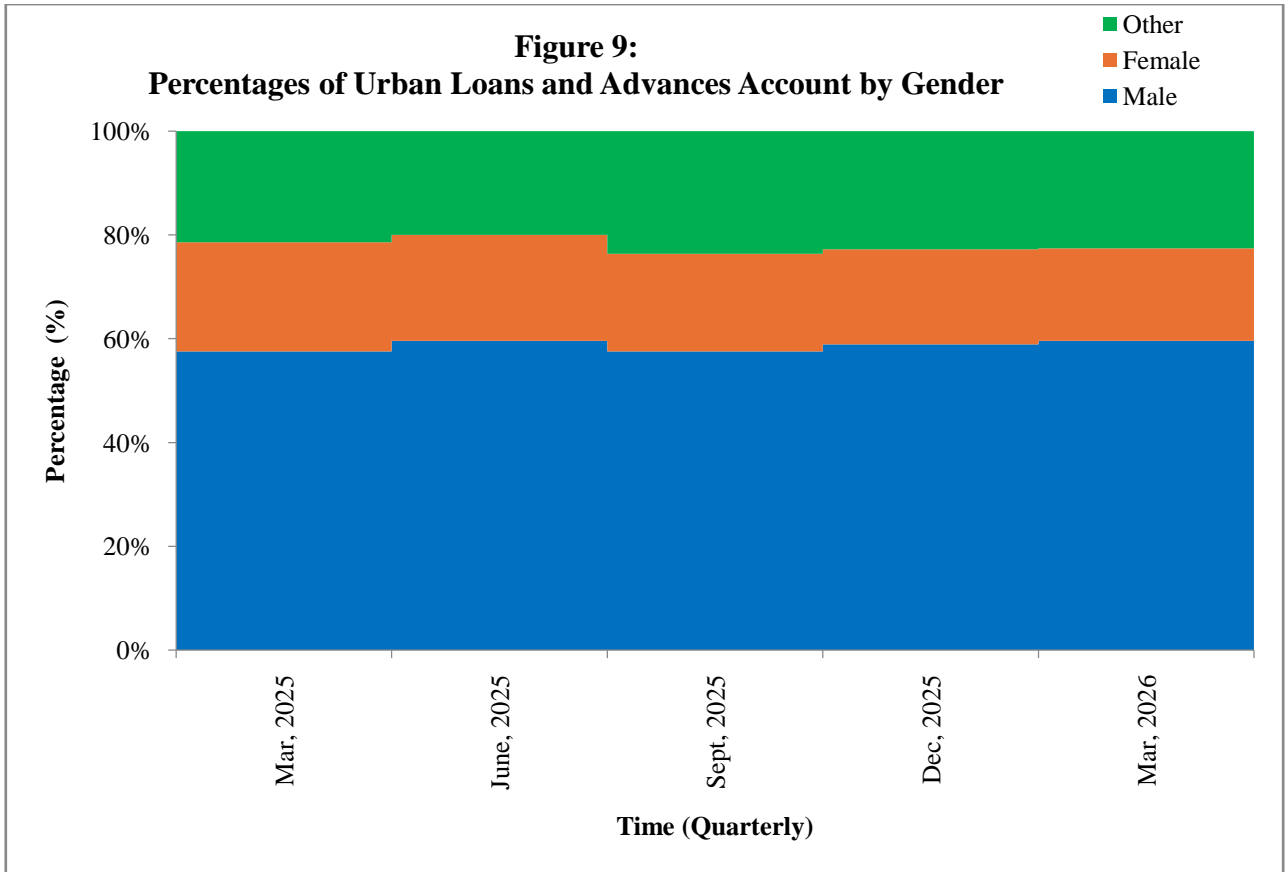


Figure 11: District-wise Number of Sub-branches (As on March, 2026)

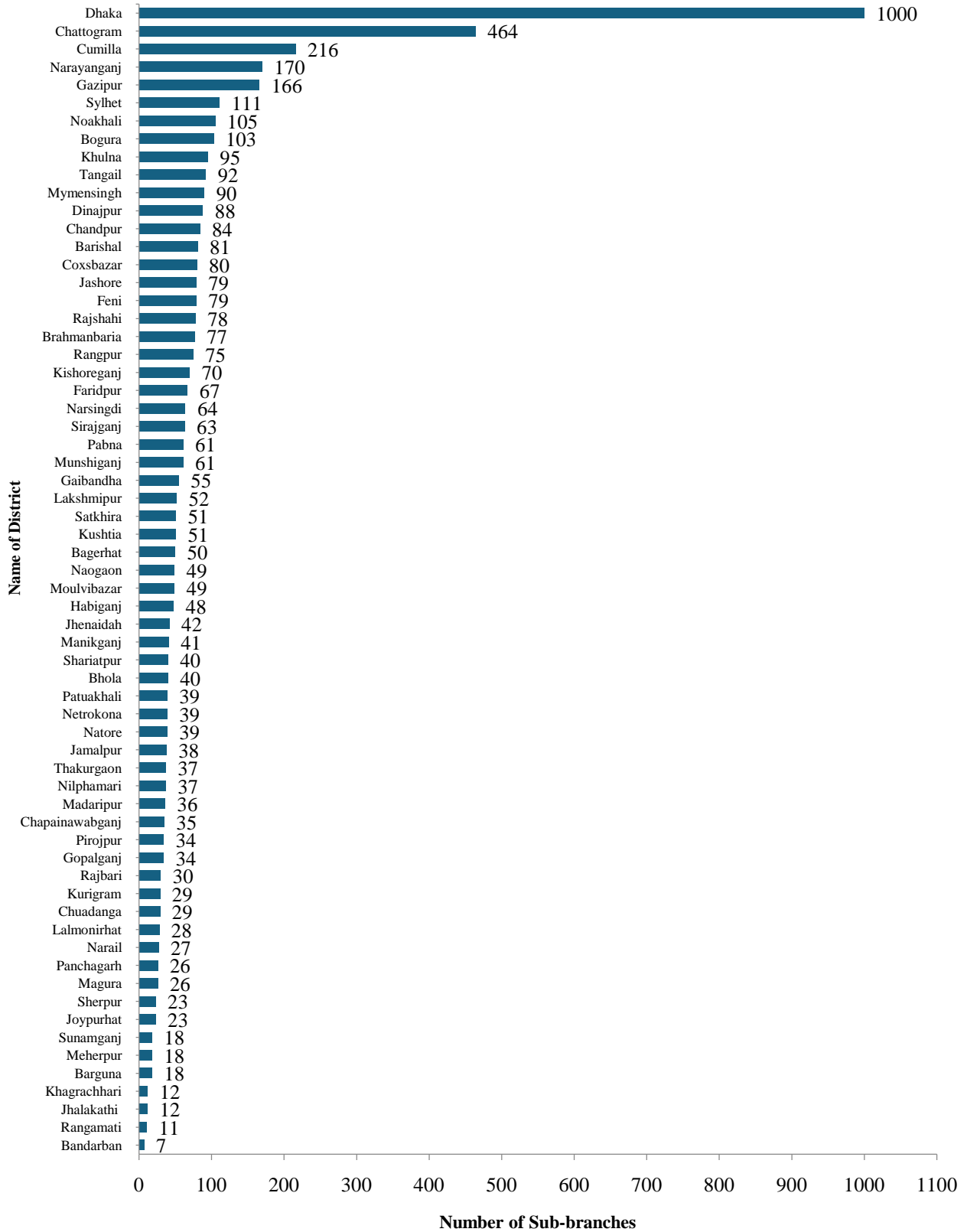
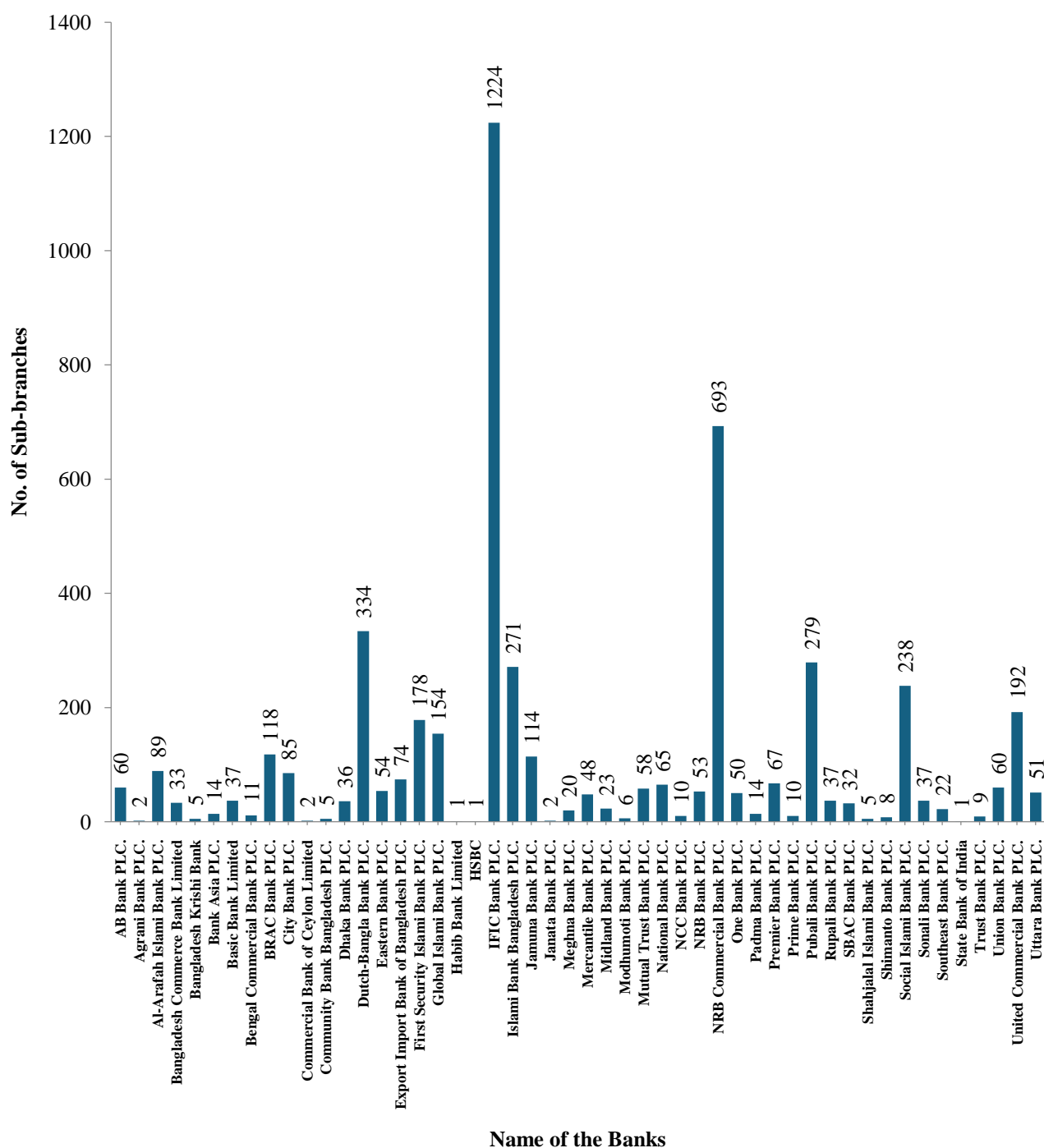


Figure 12: Bank-wise Number of Sub-branches (As on March, 2026)



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