Scheduled Banks' Sub-branch Statistics
(April-June, 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 April-June, 2026 are presented below:

At the end of June 2026, the total number of sub-branches increased to 5033, compared to 4992 sub-branch activities at March, 2025. 30 rural and 19 urban sub-branches have been opened during this period. On the other hand, 8 sub-branches have been closed or merged with other branch/sub-branch during this period. The share of rural sub-branches slightly increased from 49.4% (March, 2026) to 49.5% (June, 2026).

Total outstanding deposits collected through sub-branches rose significantly from Tk. 79,717 crore to Tk. 84,263 crore, representing a 5.7% growth whereas overall deposits of the banking sector's growth is 2.4%. The deposit share of sub-branch deposits in total deposits increased slightly from 3.7% to 3.8%. Rural share of deposits increased slightly from 32.8% to 33.9%. The share of deposits in women's accounts decreased from 26.2% to 25.9%. The number of deposit accounts increased from 8.47 million to 8.97 million, a growth of 5.9%. The share of women's deposit accounts grew from 38.2% to 38.4%, 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, 2026**	**June 30, 2026**	**Growth**
All Banks' outstanding deposits	2,158,025	2,210,444	*2.4%*
of which: Sub-branch	79,717	84,263	*5.7%*
% of Sub-branch	*3.7%*	*3.8%*	
All Banks' outstanding loans & advances	1,783,920	1,808,738	*1.4%*
of which: Sub-branch	22,309	20,602	*-7.7%*
% of Sub-branch	*1.3%*	*1.1%*	

Source: Statistics Department, Bangladesh Bank.

Total outstanding loans and advances disbursed through sub-branches decreased from Tk. 22,309 crore to Tk. 20,602 crore, representing a 7.7% decline whereas overall banking sector's growth is 1.4%. This amount accounts for 1.1% of the aggregate loans and advances distributed by scheduled banks. The rural share increased from 31.8% to 35.8%, indicating loan growth in rural areas compared to urban areas. Women's share of loans increased slightly from 14.0% to 14.7%. The number of loan accounts decreased from 253,512 to 240,010, a decline of 5.3%. Women's share of loan accounts slightly increased from 18.3% to 18.9%.

Table 2: Sub-branch scenario: at a glance

Items	**As on**	
	March 31, 2026	**June 30, 2026**
Number of banks having sub-branch activities *(Unit)*	50	50
Number of sub-branch *(Unit)*	4,992	5,033
% of rural sub-branch	49.4%	49.5%
Total deposits collected through sub-branch *(in crore taka)*	79,717	84,263
% of rural sub-branch	32.8%	33.9%
% of women account	26.2%	25.9%
Number of deposits account *(Unit)*	8,473,697	8,969,198
% of women account	38.2%	38.4%
Total loans & advances collected through sub-branch (*in crore taka)*	22,309	20,602
% of rural sub-branch	31.8%	35.8%
% of women account	14.0%	14.7%
Number of loans & advances account *(Unit)*	253,512	240,010
% of women account	18.3%	18.9%

At the end of June 2026, the highest numbers of sub-branches (1007) are being operated in Dhaka district. In addition, there are 470 sub-branches in Chattogram, 218 in Cumilla, 170 in Narayanganj and 168 in Gazipur. During the same period, IFIC Bank PLC operated the highest number of sub-branch (1224) followed by NRBC Bank PLC (688), Dutch-Bangla Bank PLC (350), Pubali Bank PLC (281) and Islami Bank Bangladesh PLC (271) respectively.

Appendix

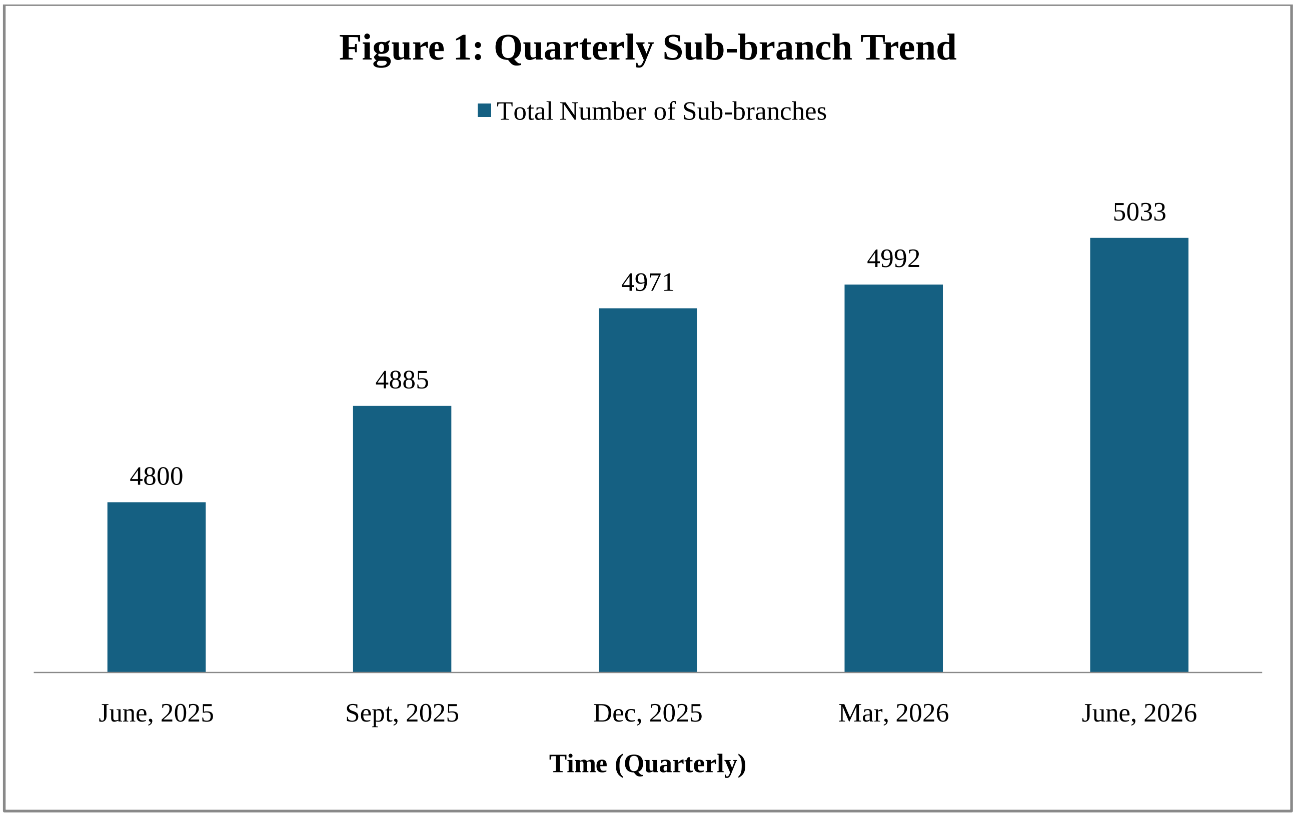


Figure 1: Quarterly Sub-branch Trend
Total Number of Sub-branches
4800
4885
4971
4992
5033
June, 2025
Sept, 2025
Dec, 2025
Mar, 2026
June, 2026
Time (Quarterly)

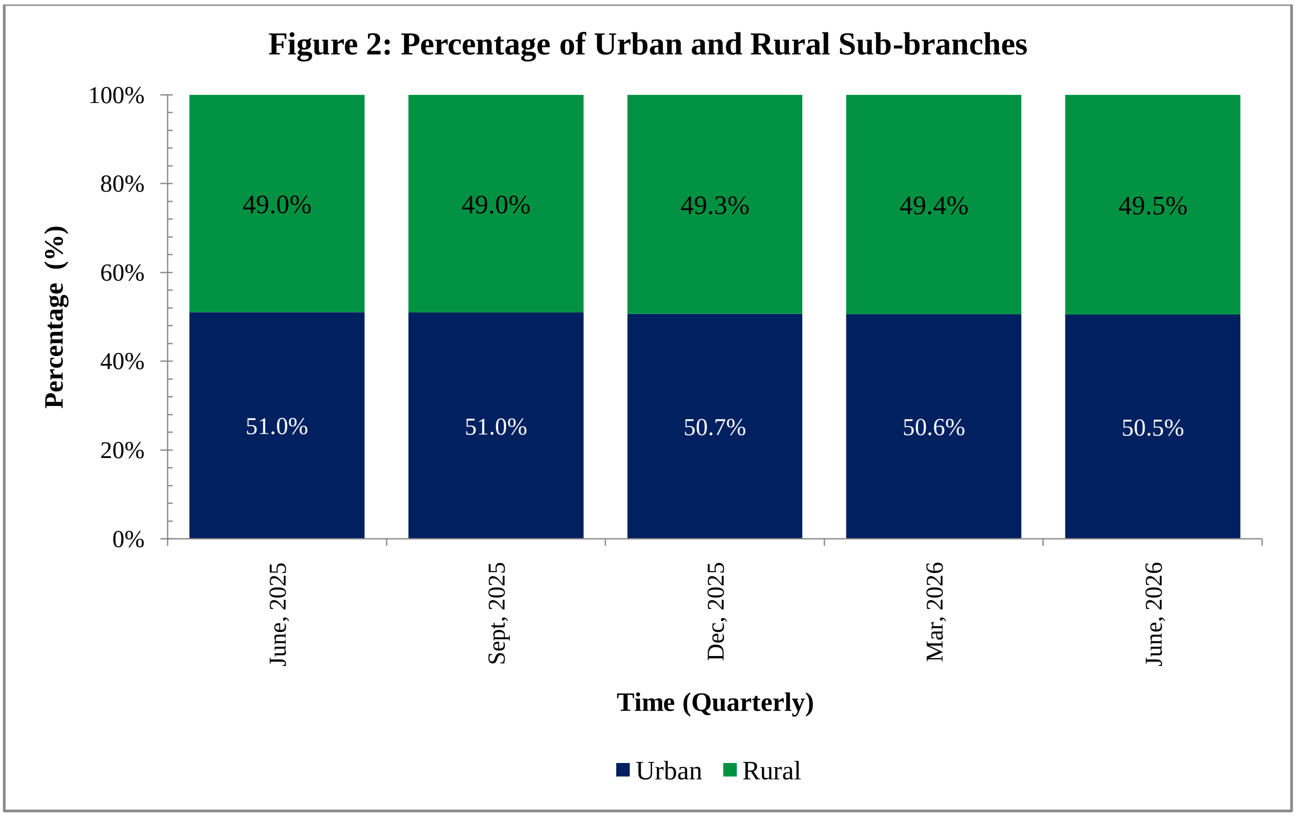


Figure 2: Percentage of Urban and Rural Sub-branches
100%
80%
60%
40%
20%
0%
Percentage (%)
49.0%
49.0%
49.3%
49.4%
49.5%
51.0%
51.0%
50.7%
50.6%
50.5%
June, 2025
Sept, 2025
Dec, 2025
Mar, 2026
June, 2026
Time (Quarterly)
Urban
Rural

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

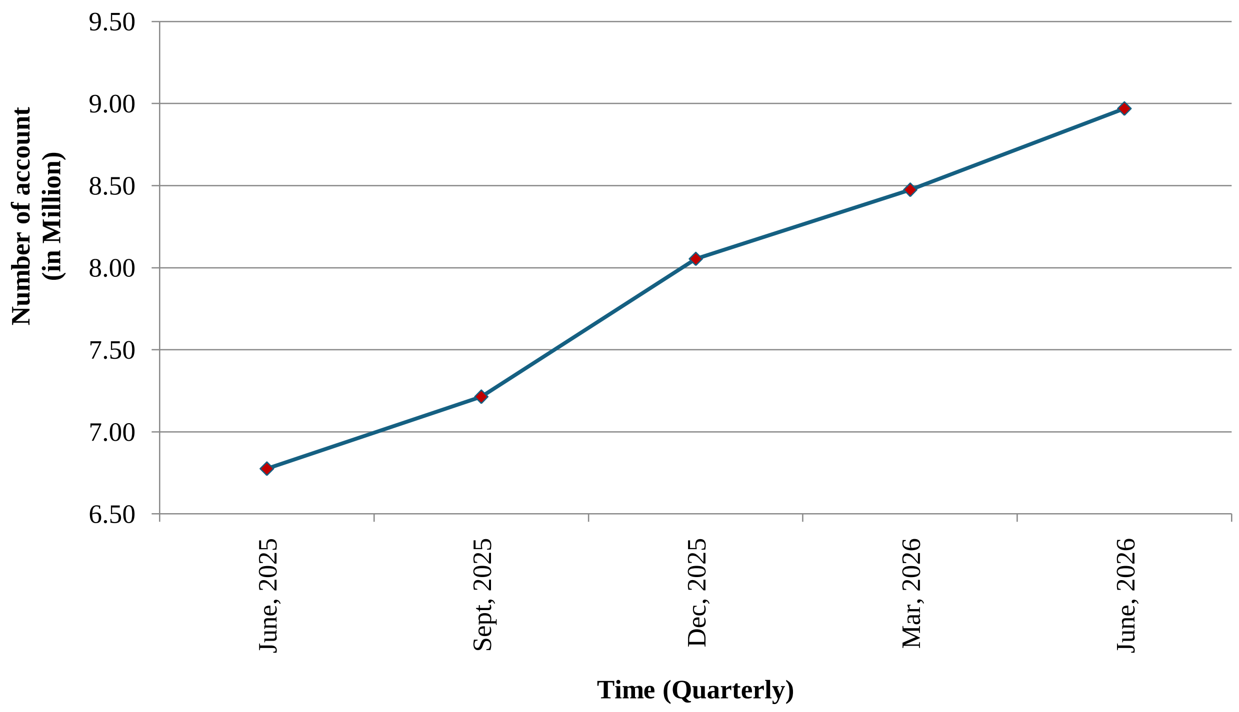
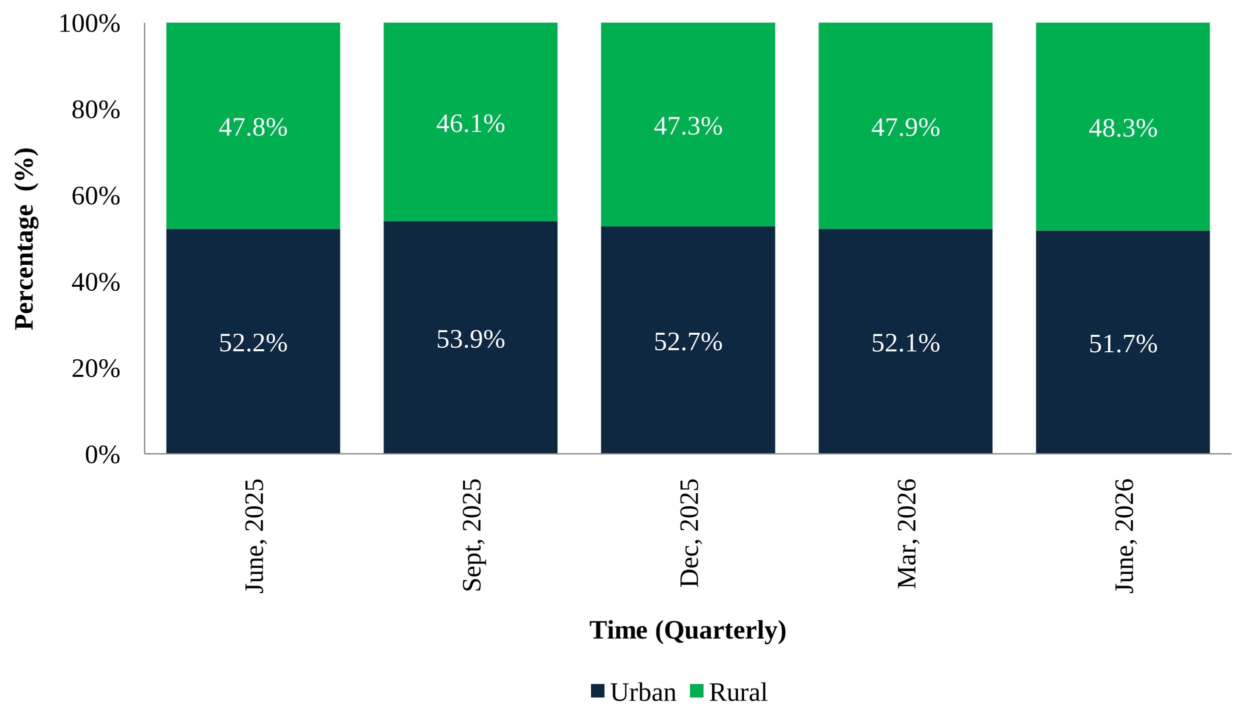


Figure 4: Percentage of Urban and Rural Deposits Account



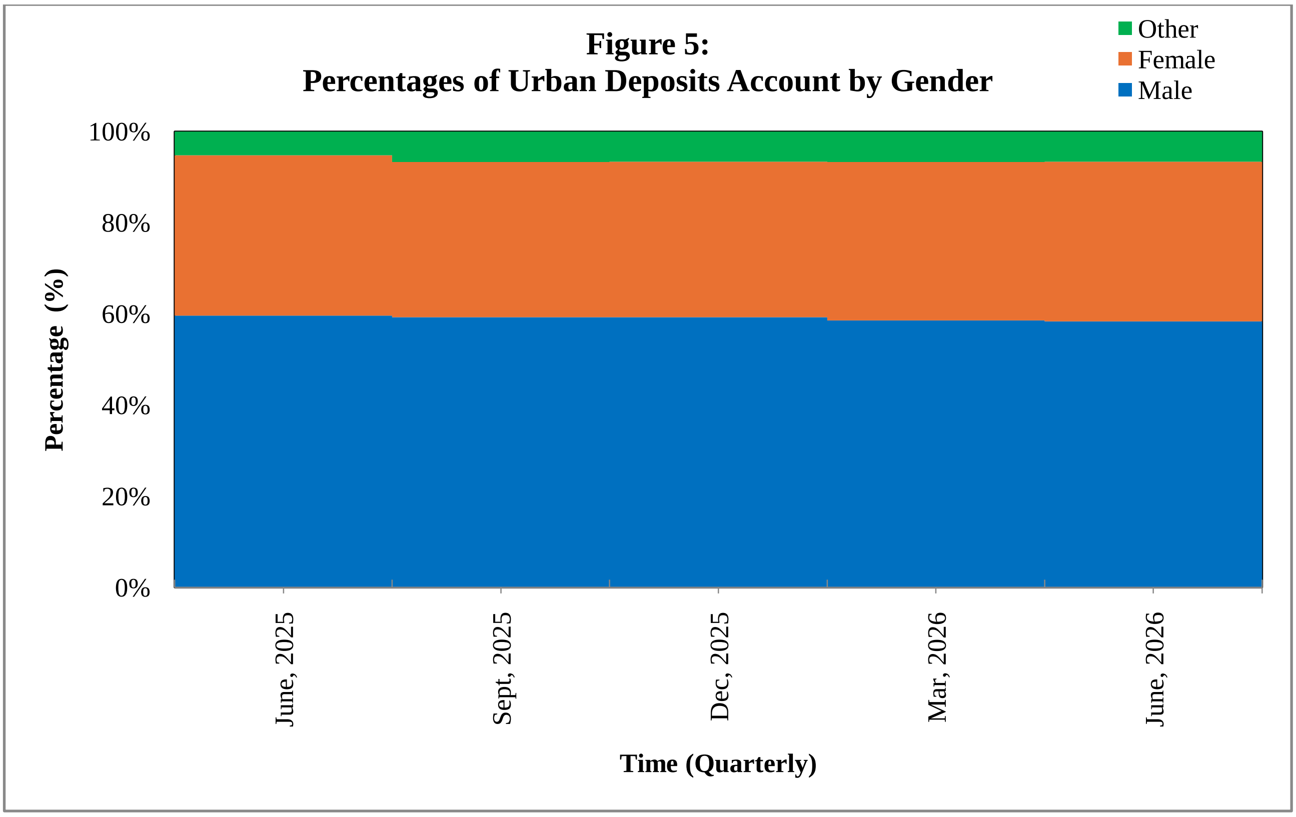


Figure 5:
Percentages of Urban Deposits Account by Gender
Other
Female
Male
100%
80%
60%
40%
20%
0%
Percentage (%)
June, 2025
Sept, 2025
Dec, 2025
Mar, 2026
June, 2026
Time (Quarterly)

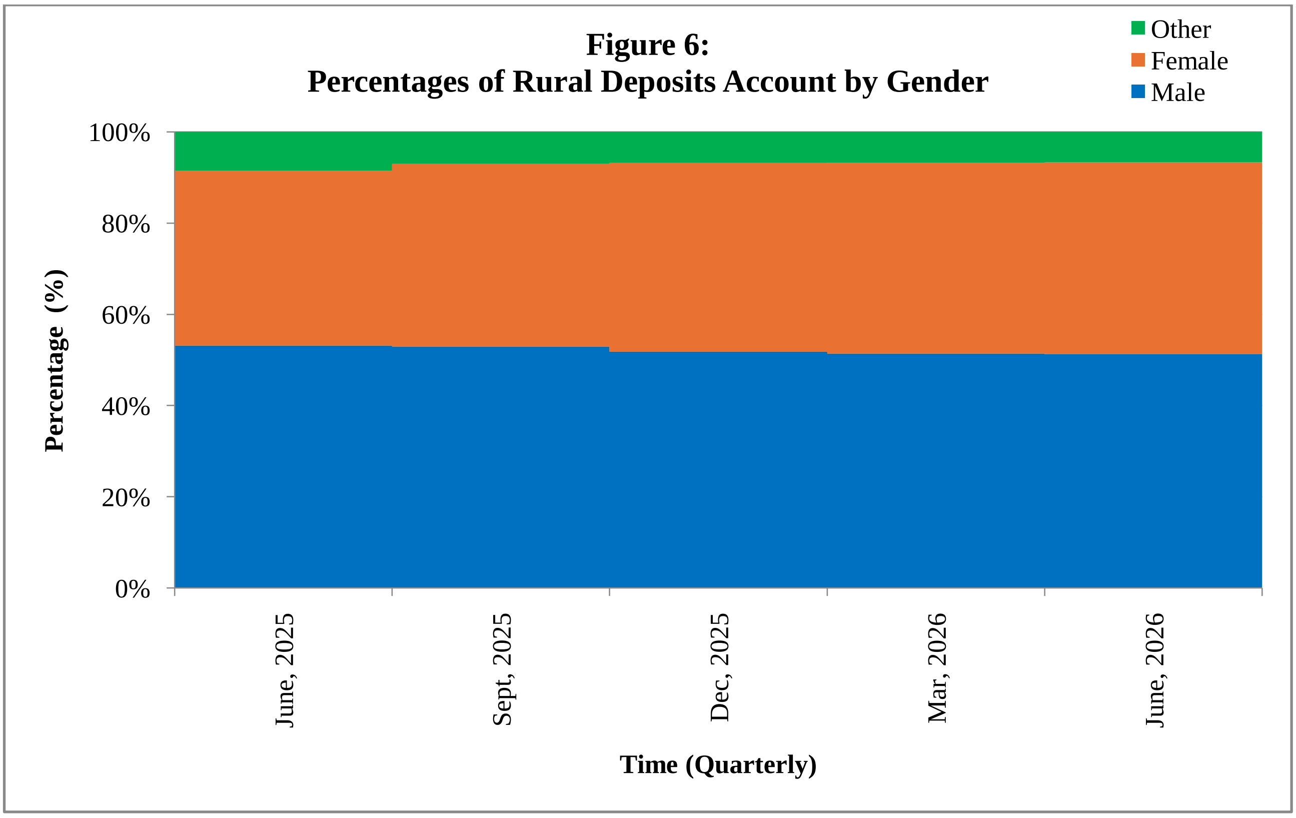


Figure 6:
Percentages of Rural Deposits Account by Gender
Other
Female
Male
100%
80%
60%
40%
20%
0%
Percentage (%)
June, 2025
Sept, 2025
Dec, 2025
Mar, 2026
June, 2026
Time (Quarterly)

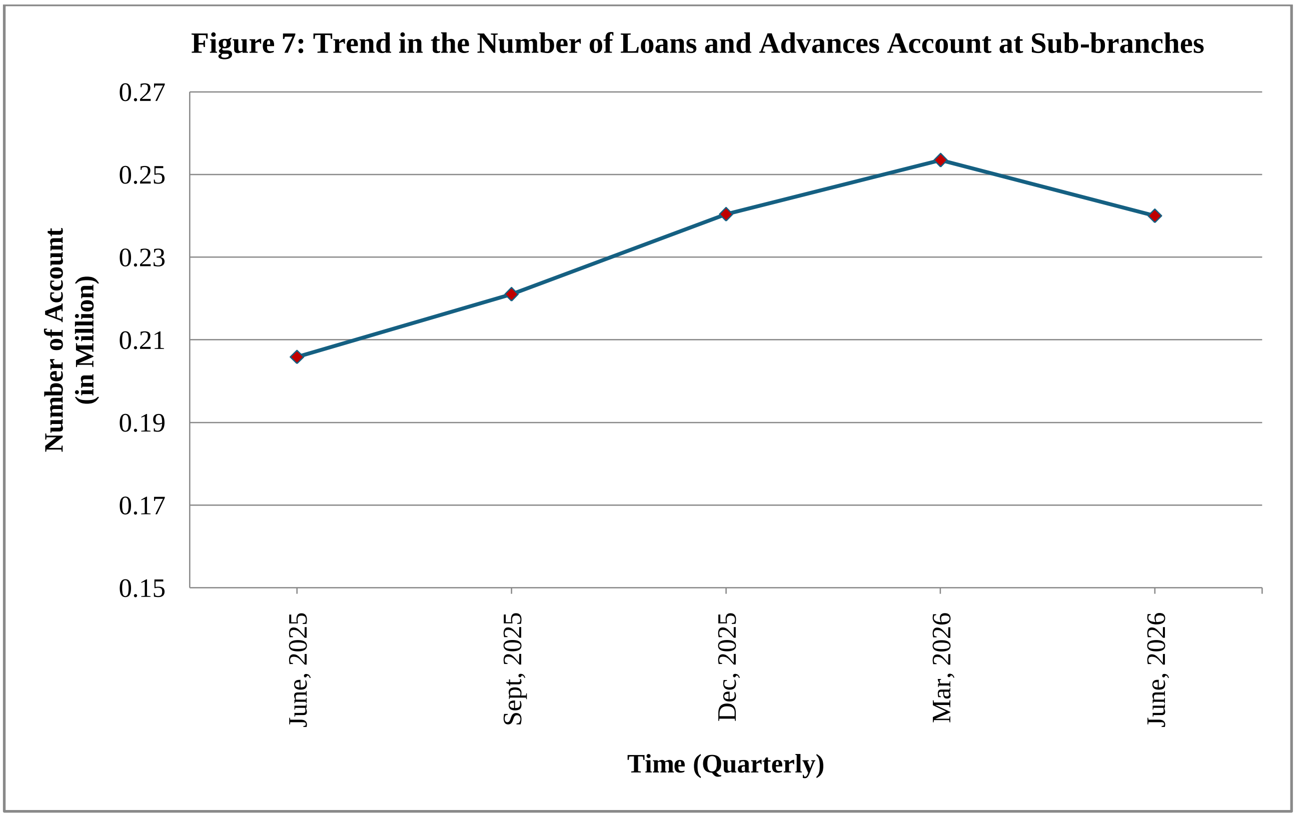


Figure 7: Trend in the Number of Loans and Advances Account at Sub-branches
0.27
0.25
0.23
0.21
0.19
0.17
0.15
Number of Account (in Million)
June, 2025
Sept, 2025
Dec, 2025
Mar, 2026
June, 2026
Time (Quarterly)

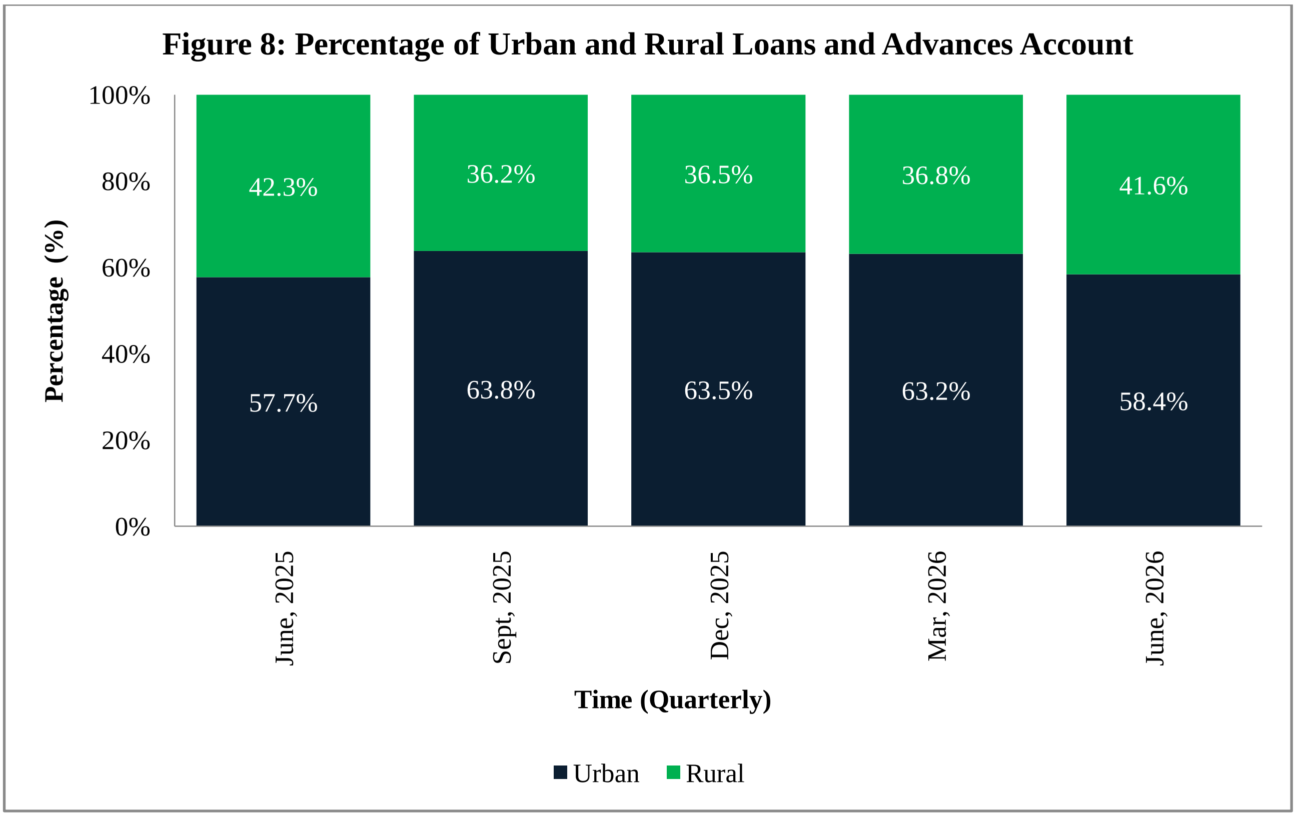


Figure 8: Percentage of Urban and Rural Loans and Advances Account
100%
80%
60%
40%
20%
0%
Percentage (%)
42.3%
36.2%
36.5%
36.8%
41.6%
57.7%
63.8%
63.5%
63.2%
58.4%
June, 2025
Sept, 2025
Dec, 2025
Mar, 2026
June, 2026
Time (Quarterly)
Urban
Rural

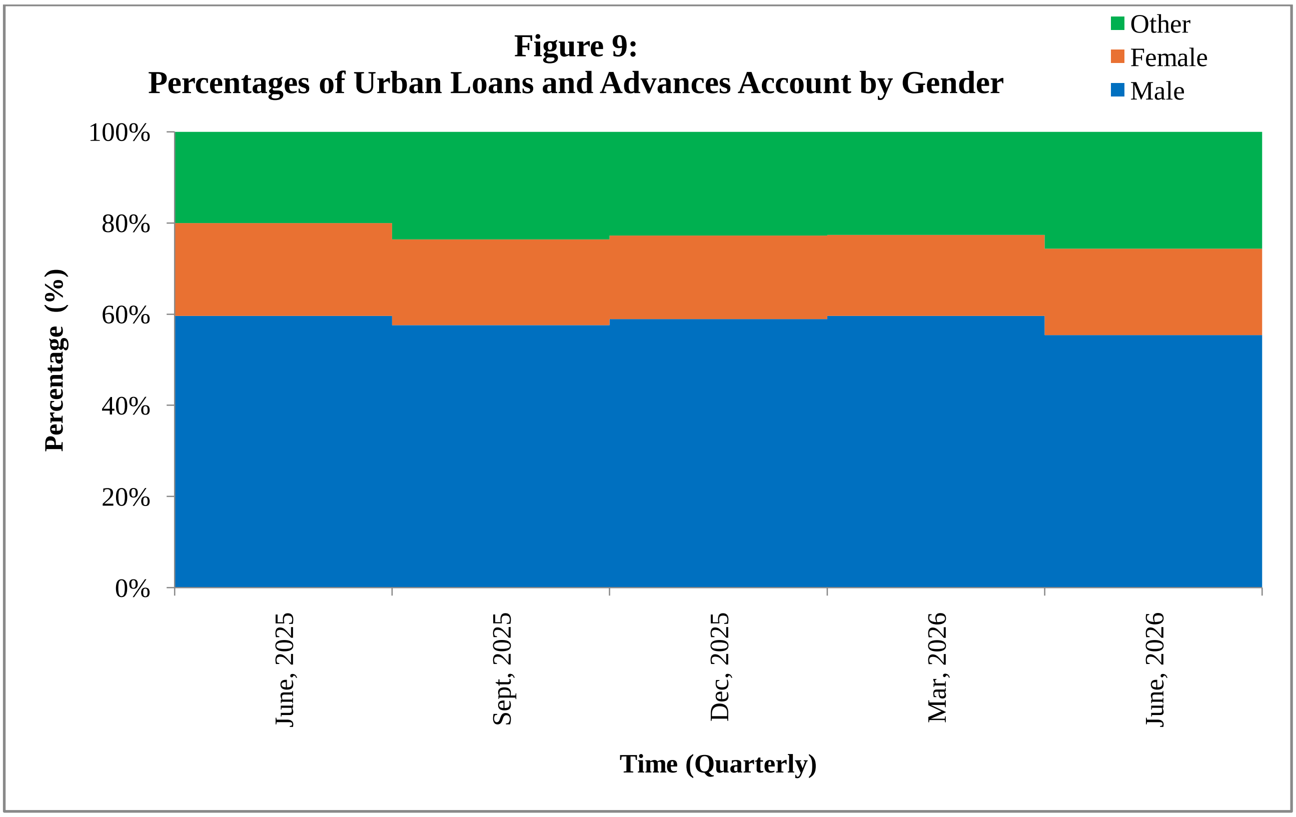


Figure 9:
Percentages of Urban Loans and Advances Account by Gender
Other
Female
Male
100%
80%
60%
40%
20%
0%
Percentage (%)
June, 2025
Sept, 2025
Dec, 2025
Mar, 2026
June, 2026
Time (Quarterly)

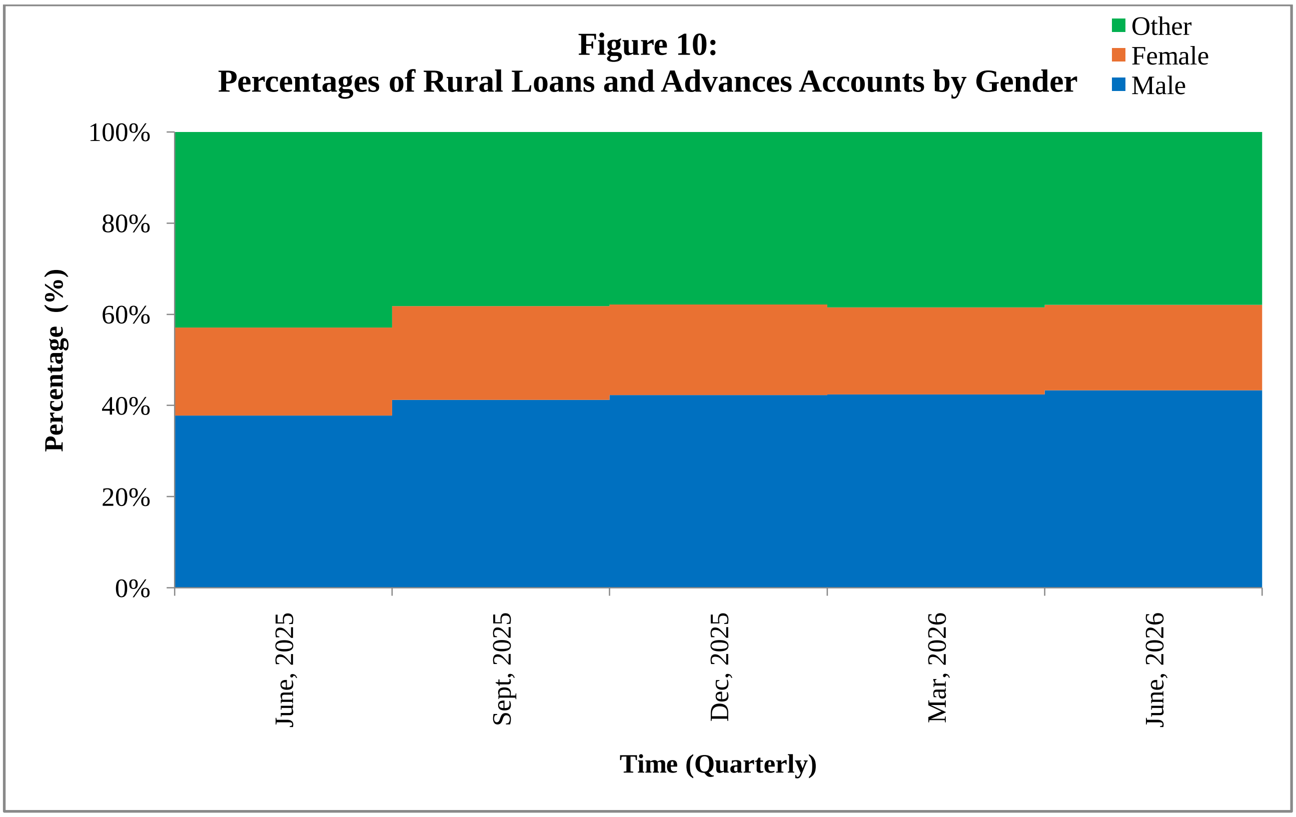


Figure 10:
Percentages of Rural Loans and Advances Accounts by Gender
Other
Female
Male
100%
80%
60%
40%
20%
0%
Percentage (%)
June, 2025
Sept, 2025
Dec, 2025
Mar, 2026
June, 2026
Time (Quarterly)

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

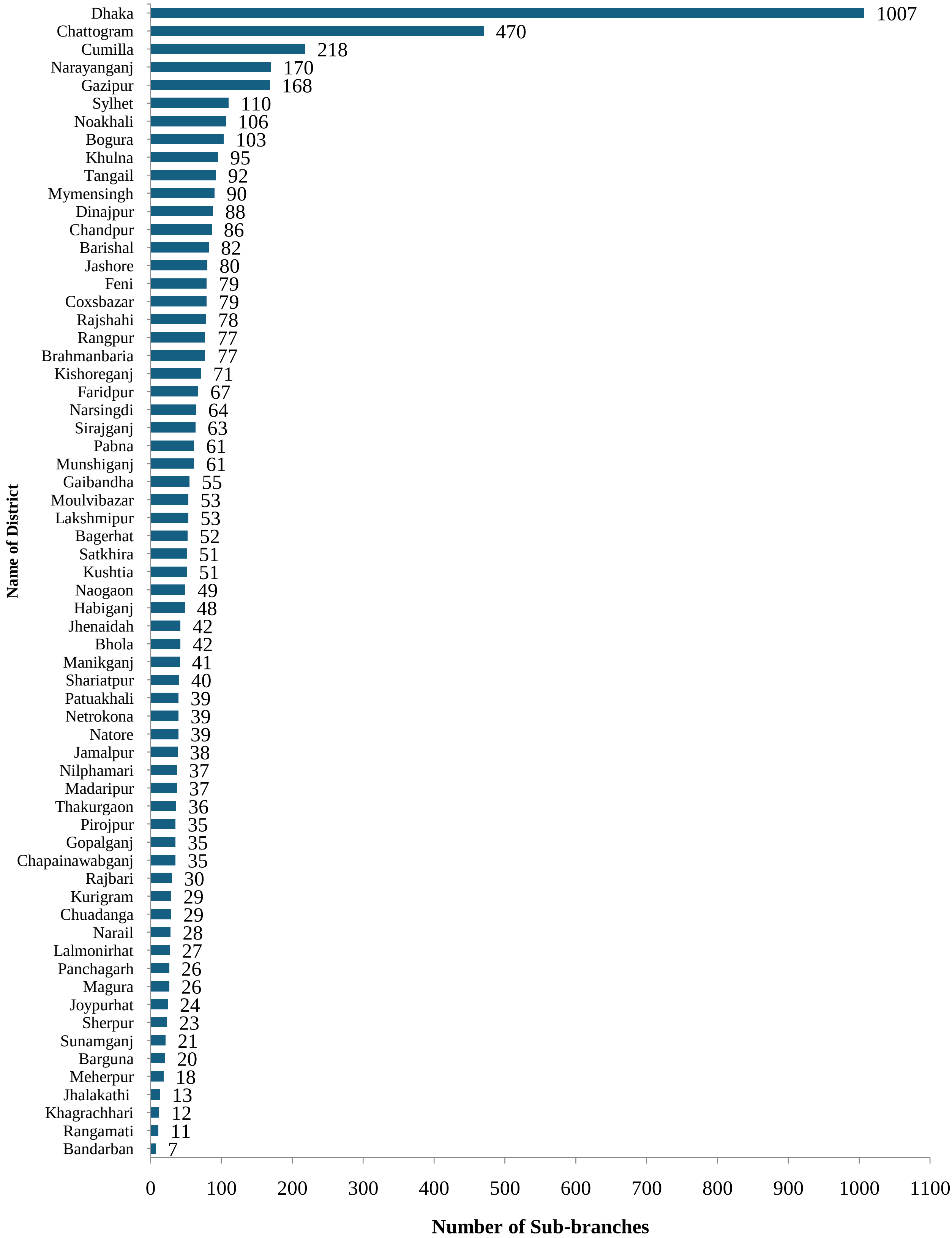
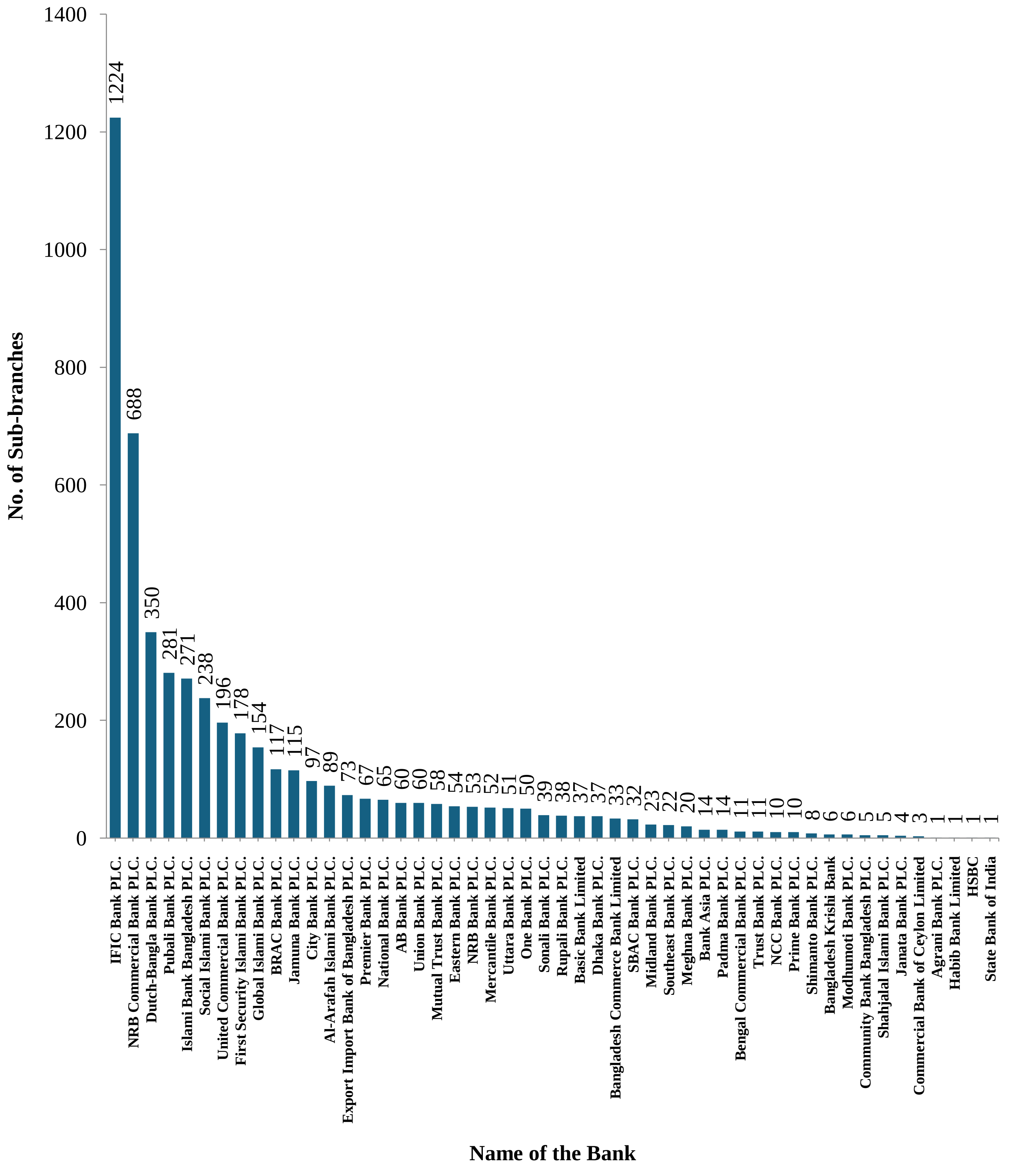


Figure 12: Bank-wise Number of Sub-branches (As on June, 2026)



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