

AGENT BANKING STATISTICS

April-June 2025



Bangladesh Bank

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Agent Banking Statistics

April-June, 2025



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Explanatory Notes

Agent: A third-party individual or business entity authorized by a bank to provide basic banking services on its behalf to customers, typically in remote or underserved areas is termed as Agent.

Two types of agent:-

- a) **Master Agent:** An entity contracted by a bank to provide agent banking services through more than one outlet.
- b) **Unit Agent:** A Unit Agent is an entity contracted by a bank to provide banking services exclusively at a single outlet.

Outlet: An outlet is the fixed physical location of an agent where banking transactions are conducted using the bank's technology platform, under the supervision and control of the bank.

Union Digital Center (UDC), Paurashava Digital Center (PDC), City Digital Center (CDC): These are digital service centers established at the Union Parishad, Paurashava and City corporation under the government's Access to Information (a2i) program, provide government and private digital services (like birth registration, education, mobile banking, trade license, holding tax etc.). Many banks partner associated with UDCs, PDCs and CDCs to set up agent banking outlets, leveraging their rural reach, digital infrastructure and trusted local presence.

Post Office (PO), Digital Post Office (DPO), Digital Post Center (DPC): Outlets located at post office after getting permission from the authority to provide related services on behalf of a particular bank.

General Outlet: Agent Outlet located in anywhere rather than a government office or any specific purpose. In general it is a proprietorship concern. Entrepreneur intends of earning commission by operating services of a bank. Most of the agent banking outlets is general outlet.

Urban Area: The areas under Metropolitan/City Corporation and 'Ka' type Paurashava are treated as urban areas.

Rural Area: The areas of 'Kha' and 'Ga' Type Paurashava and all Unions are treated as rural areas.
[BRPD Circular letter no. 09/2016].

Deposits: Most common agent banking deposit accounts in Bangladesh are savings account, current account, deposit pension scheme (DPS), fixed deposit receipt (FDR), short notice deposit account (SND) etc.,. Additionally, following accounts are also mentionable in agent banking:

- **School Banking A/c:** A type of savings account designed specifically for students. This account aims to introduce students to banking and financial management, allowing them to develop healthy savings habits at an early age.

- **Farmer's A/c:** A Farmer's Account is a specialized savings account offered by banks, including through agent banking, specifically tailored for farmers or individuals involved in agriculture. These accounts are designed to cater to the unique financial needs of farmers, providing them with easy access to banking services, low fees, and additional benefits to support agricultural activities.
- **Social Safety Net A/c:** A Social Safety Net Account is a special bank or mobile financial account designed to receive government-provided financial assistance under social safety net programs. These programs are targeted to help low-income, vulnerable, or disadvantaged people to meet their basic needs such as food, shelter, healthcare and education.

Loans: Agent banking provides different types of lending facilities to the customer through outlets:

- **Cottage, Micro, Small and Medium Entrepreneur (CMSME):** CMSME stands for Cottage, Micro, Small, and Medium Entrepreneurs. This term refers to business owners who operate within the CMSME sector, which includes a broad range of enterprises based on the size of their investment, workforce and operational scale.
- **Agri & Rural Credit:** Agri & Rural Credit is the provision of credit to individuals and enterprises in the agricultural sector and rural areas to promote farming, agro-based businesses and rural economic development.
- **Personal Loan:** A personal loan is an unsecured loan provided by banks and financial institutions to individuals for personal use such as education, medical expenses, home renovation and travel.
- **Secured Overdraft (SOD):** A Secured Overdraft (SOD) is a credit facility provided by banks where the borrower is allowed to withdraw funds beyond their account balance, up to a certain limit, against pledged collateral such as fixed deposits, savings instruments or other approved securities.

Transactions: Any financial activity conducted by an individual, business entity or organization through a bank. Different types of transactions generally occurred is agent banking such as cash deposit, Cash Withdrawal, Fund Transfer, Inward Remittance, Utility Bill Payments and Other Bill Payments etc.

Utility Bill Payment: A utility bill is a monthly statement of the amount a household owes for any one (or more) of the basic services that generally keep a home operable and comfortable. Examples of utilities include electricity, water and gas. Depending on how you define utilities, you could also add sewage, trash and recycling or even cable, internet, phone and streaming services to that list.

Executive Summary

Agent banking plays a key role in facilitating financial inclusion by reaching underserved and unbanked people especially in rural areas. It provides an efficient and cost-effective alternative to traditional branch banking, enabling broader access to financial services and facilitating economic development. As key driver of financial inclusion, offering access to a range of financial services through agents operating at retail outlets.

At present, there are 11,546 bank branches across the country, with each branch serving average of 14,971 people of the total population, which are located 43.5% in rural areas and 56.5% in urban areas¹.

End of June 2025, the number of banks deposit accounts and loan accounts were 169,002,673 and 13,882,279, respectively. On the other hand, the total deposit balance was Tk. 19,966,601.8 million, while the total outstanding loans amounted to Tk. 17,390,844.4 million².

In context of agent banking, end of June 2025, 30 scheduled banks (out of 62) were operating agent banking services through 20,557 active outlets managed by 15,373 agents. In agent banking activities, it is observed that, on average, each outlet serves approximately average of 8,408 people, with respect to total population of Bangladesh. On the other hand, 85.5% of the total outlets are located in rural areas, while 14.5% are in urban areas.

At the end of the reporting period, approximately 14.4% of the total number of deposit accounts in the banking sector was opened through agent banking outlets, contributing 2.3% to the sector's total deposit balances. Accordingly, 1.7% and 0.6% of total bank loan accounts and outstanding respectively provided through agent banking.

During April–June 2025, a total of 25,706,342 transactions were conducted, amounting to Tk. 1,365,255.8 million through agent banking. During this quarter, workers' remittances received from Bangladeshi nationals working abroad totaled Tk. 1,045,726.1 million³, of which Tk. 86,015.9 million were received through agent banking. That indicates 8.2% of the total inward remittances during that period received through agent banking. Through agent banking, the amount of remittance received in rural areas is 11.6 times higher than that received in urban areas. On the other hand, 4.7% of the total inward remittances received through mobile financial services⁴.

In addition, participation of female in agent banking activities is increasing day by day. Now, 9.3% agents are female. At the end of June, 2025, 49.3% of all deposit accounts under agent banking is held by female, reflecting a significant step toward gender-inclusive financial inclusion.

The success of agent banking is based on effective regulation, robust agent management, and continuous efforts to address challenges like digital literacy and agent sustainability.

Note:

1. Only outlet-based agent banking transactions are compiled.
2. To calculate the average, yearly population data published by the Bangladesh Bureau of Statistics has been used.
3. Agent banking operation of Agrani Bank PLC has been temporarily closed from June 2025 and onwards.

¹ Quarterly "Scheduled Banks Statistics", Statistics Department, Bangladesh Bank (provisional)

² Quarterly "Scheduled Banks Statistics", Statistics Department, Bangladesh Bank (provisional)

³ "Monthly Economic Trends", Statistics Department, Bangladesh Bank.

⁴ E-banking & E-commerce Statistics Unit, Statistics Department, Bangladesh Bank.

1. Introduction

Agent banking is an inclusion-based extension of traditional banking services designed to reach underserved and unbanked populations in remote areas of Bangladesh. Bangladesh Bank, (the central bank of Bangladesh) introduced agent banking services in 2013. The first agent banking initiative was launched by Bank Asia PLC. through the Joyinshar outlet at Serajdikhan, Munshiganj, in December 2013. At present, thirty (30) scheduled banks (Appendix-1) are involved in agent banking operations in Bangladesh.

Agent banking provides a cost-effective, time-saving, modern and alternative channel of traditional banking, enabling customers to conveniently access a wide range of formal banking services. To determine the trends and dynamics of agent banking-related information/data and to formulate policies for a sustainable future course of action, as well as to collect relevant information, the Agent Banking Statistics Division (ABSD) was formed under the Statistics Department on 1st September, 2020. The primary objectives of ABSD include the collection, compilation, interpretation; provide information and storage of agent banking data.

ABSD collected outlet wise information, where each outlet is uniquely associated with a specific geolocation. This structure ensures that the data accurately reflects the distribution and activity of agent banking services across different areas.

Initially, ABSD have been publishing geolocation wise agent and outlet information on BB website since August, 2021. Later on, geolocation, gender and type wise deposit, loan and transactions wise data have been published since April, 2022. To support research and analytical endeavors, time series dataset on agent banking has been made publicly available. This dataset aims to provide consistent, timely, and detailed insights into the trends and developments in the agent banking sector, enabling researchers, analysts and policymakers to conduct in-depth evaluations and informed decision-making.

To address of both national and international agency/users and to enhance the comprehensiveness of data storage, a quarterly publication named ‘Agent Banking Statistics’ has been introduced from the April–June 2024 period. This publication focuses on the evolution of agent banking activities, presenting quarterly and annual changes in key indicators across different geolocations. It serves as a valuable resource for stakeholders by providing detailed, bank-wise information on agents, outlets, deposits, loans, transactions, and remittances. This publication includes ten (10) tables and eight (08) figures, with six (06) of the tables located in the appendix.

Additionally, a separate chapter is devoted to the contribution and participation of females in agent banking. Through this initiative, users gain a more granular and comparative perspective on the growth and distribution of agent banking services across the country.

Agent banking has gained popularity in many countries in the world. Countries like Brazil, Columbia, Malaysia and Kenya have successfully implemented agent banking, making it easier for individuals/households to pay bills or taxes. Other countries that have adopted agent banking include Mexico, Venezuela, Pakistan, Philippines, South Africa, Uganda and India.

2. Agent and Outlet

2.1 Summary of Agent Banking Activities

Table-1: Summary of Agent Banking Activities

Items	June, 2025	Mar, 2025	Dec, 2024	Sep, 2024
No. of Banks	30	31	31	31
No. of Outlets	20557	21023	21248	21383
No. of Agents	15373	15838	16019	16026
No. of Urban Deposit Account	3654748	3587827	3489006	3370865
No. of Rural Deposit Account	20751449	21080428	20584859	20115624
No. of Total Deposit Account	24406197	24668255	24073865	23486489
Urban Deposit Balance (million BDT)	78099.1	81548.0	80870.2	70923.1
Rural Deposit Balance (million BDT)	374866.6	344781.5	336988.0	320336.0
Total Deposit Balance (million BDT)	452965.8	426329.5	417858.2	391259.1
No. of Urban Loan Account	55228	54135	52827	49103
No. of Rural Loan Account	174165	175902	172331	170091
No. of Total Loan Account	229393	230037	225158	219194
Urban Loan Outstanding (million BDT)	39555.8	39111.4	37788.7	49103.0
Rural Loan Outstanding (million BDT)	66555.4	65560.1	63329.3	59817.4
Total Loan Outstanding (million BDT)	106111.3	104671.5	101118.0	93074.9
Urban No. of Transactions (During Quarter)	4623870	5022945	5194543	4983494
Rural No. of Transactions (During Quarter)	21082472	22261467	21794229	19814301
Total No. of Transactions (During Quarter)	25706342	27284412	26988772	24797795
Urban Transaction Amount (During Quarter)	225772.88	242402.0	244236.6	223451.7
Rural Transaction Amount (During Quarter)	1139482.9	1168109.4	1108913.9	995910.7
Total Transaction Amount (During Quarter)	1365255.8	1410511.4	1353150.5	1219362.4
Urban No. of Inward Remittance (During Quarter)	86201	99620	236037	191754
Rural No. of Inward Remittance (During Quarter)	868242	950702	1317444	945362
Total No. of Inward Remittance (During Quarter)	954443	1050322	1553481	1137116
Urban Amount of Inward Remittance (During Quarter)	6854.6906	6936.9	7986.9	8827.2
Rural Amount of Inward Remittance (During Quarter)	79161.202	72679.0	69787.5	65483.6
Total Amount of Inward Remittance (During Quarter)	86015.893	79615.9	77774.4	74310.8

2.2 Entrepreneur (Agent) of Agent Banking

An agent plays a pivotal role in agent banking operation. As of June 2025, the total number of agents stood at 15,373 with 2,463 agents operating in urban areas and 12,910 agents in rural areas. Table-2 shows division and location wise distribution of agents, highlighting both quarterly and annual changes.

Table-2: Division and Location wise Agents

End Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Jun, 25	Urban	128	467	1117	194	89	247	135	86	2463
	Rural	904	3172	2824	1694	732	1562	1236	786	12910
	Total	1032	3639	3941	1888	821	1809	1371	872	15373
Mar, 25	Urban	127	466	1138	193	88	251	138	88	2489
	Rural	928	3240	2941	1755	761	1614	1290	820	13349
	Total	1055	3706	4079	1948	849	1865	1428	908	15838
Jun, 24	Urban	129	471	1155	208	83	248	140	90	2524
	Rural	947	3227	2940	1785	781	1640	1311	836	13467
	Total	1076	3698	4095	1993	864	1888	1451	926	15991
Quarterly Changes (%) Jun,25 over Mar, 25	Urban	0.8	0.2	-1.8	0.5	1.1	-1.6	-2.2	-2.3	-1.0
	Rural	-2.6	-2.1	-4.0	-3.5	-3.8	-3.2	-4.2	-4.1	-3.3
	Total	-2.2	-1.8	-3.4	-3.1	-3.3	-3.0	-4.0	-4.0	-2.9
Annual Changes (%) Jun, 25 over Jun, 24	Urban	-0.8	-0.8	-3.3	-6.7	7.2	-0.4	-3.6	-4.4	-2.4
	Rural	-4.5	-1.7	-3.9	-5.1	-6.3	-4.8	-5.7	-6.0	-4.1
	Total	-4.1	-1.6	-3.8	-5.3	-5.0	-4.2	-5.5	-5.8	-3.9

Compared to June 2024, the total number of agents has a negative change of 3.9%, with both urban and rural agents experienced decreasing growth of 2.4% and 4.1%, respectively. All divisions showed decreasing growth over the year.

On the other hand, compared to March 2025, the overall agents decreased by 2.9%. All divisions also recorded decreasing trend over the quarter. This sudden decreasing trend is due to the closure of all activities related to agent banking of Agrani Bank PLC.

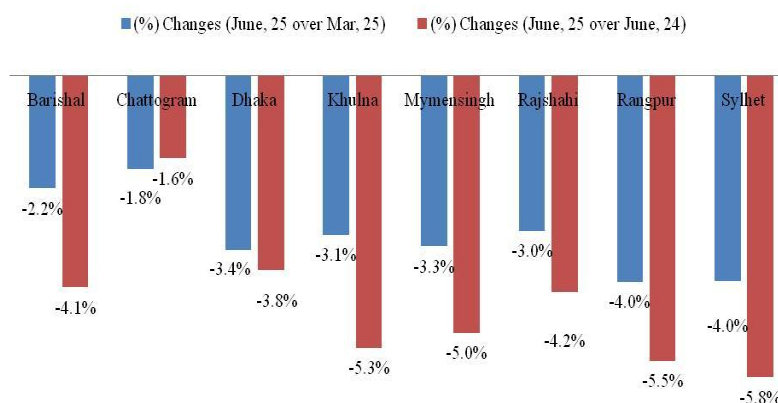


Figure-1: Division wise percentage changes of Agents

2.3 Agent Banking Outlets

The mandated outlet ratio in rural and urban is 3:1, as outlined in Article 33.1.4 of the ‘Prudential Guidelines for Agent Banking Operations in Bangladesh’. The overall outlet ratio (rural: urban) at the end of June, 2025 is recorded at 5.88:1. On the other hand, the ratio was 5.93:1 at the same period of the previous year which indicates agent banking is more prevalent in rural areas, highlighting a strong engagement of rural communities with formal financial services.

Table-3: Division and Location wise Outlets

End Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Jun, 25	Urban	141	555	1244	257	121	339	211	119	2987
	Rural	1219	4114	3934	2253	1044	2126	1845	1035	17570
	Total	1360	4669	5178	2510	1165	2465	2056	1154	20557
Mar, 25	Urban	139	552	1264	257	120	345	212	121	3010
	Rural	1244	4184	4053	2314	1075	2175	1900	1068	18013
	Total	1383	4736	5317	2571	1195	2520	2112	1189	21023
Jun, 24	Urban	144	571	1301	277	118	348	214	127	3100
	Rural	1267	4237	4101	2408	1117	2212	1942	1089	18373
	Total	1411	4808	5402	2685	1235	2560	2156	1216	21473
Quarterly Changes (%) Jun,25 over Mar, 25	Urban	1.4	0.5	-1.6	0.0	0.8	-1.7	-0.5	-1.7	-0.8
	Rural	-2.0	-1.7	-2.9	-2.6	-2.9	-2.3	-2.9	-3.1	-2.5
	Total	-1.7	-1.4	-2.6	-2.4	-2.5	-2.2	-2.7	-2.9	-2.2
Annual Changes (%) Jun, 25 over Jun, 24	Urban	-2.1	-2.8	-4.4	-7.2	2.5	-2.6	-1.4	-6.3	-3.6
	Rural	-3.8	-2.9	-4.1	-6.4	-6.5	-3.9	-5.0	-5.0	-4.4
	Total	-3.6	-2.9	-4.1	-6.5	-5.7	-3.7	-4.6	-5.1	-4.3

The total number of agent banking outlets reached 20,557 by June 2025, comprised of 2,987 urban outlets and 17,570 rural outlets. Compared to June 2024, total outlets decreased by 4.3% whereas urban and rural outlets have decreased by 3.6% and 4.4%, respectively.

Besides, compared to March 2025, total outlets decreased by 2.2%. A number of outlets are closed due to lack of proper business performance and other activities by operators especially in rural areas.

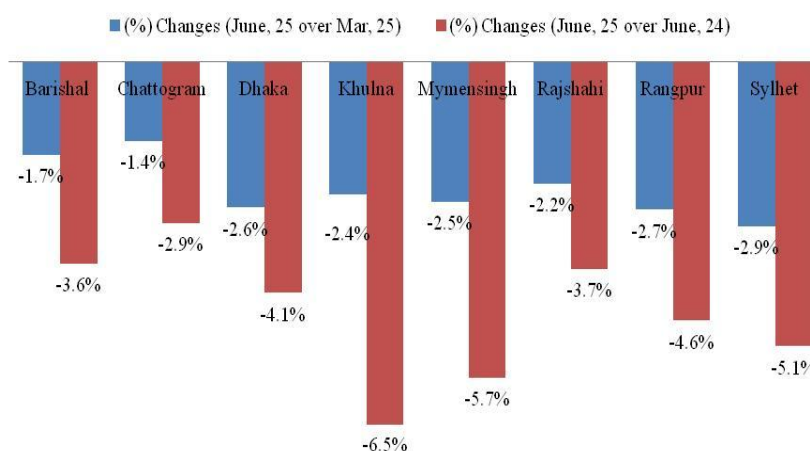


Figure-2: Division wise percentage changes of outlets

3. Agent Banking Deposits

3.1 Deposit Accounts

As of June 2025, the total number of deposit accounts reached 24,406,197, comprising 3,654,748 urban accounts and 20,751,449 rural accounts. Table-4 shows division and location wise distribution of deposit accounts, along with changes.

Table-4: Division and Location wise Deposit Accounts

End Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Jun, 25	Urban	173844	494023	1670616	277182	147257	440236	307427	144163	3654748
	Rural	1287789	4614880	4164062	3307801	1011562	2894028	2200405	1270922	20751449
	Total	1461633	5108903	5834678	3584983	1158819	3334264	2507832	1415085	24406197
Mar, 25	Urban	166782	478293	1632477	272308	150793	442184	304569	140421	3587827
	Rural	1302380	4609025	4259350	3388451	1037384	2898919	2315227	1269692	21080428
	Total	1469162	5087318	5891827	3660759	1188177	3341103	2619796	1410113	24668255
Jun, 24	Urban	133980	427640	1480691	256388	127893	388766	269844	134518	3219720
	Rural	1232904	4294657	3971027	3193334	976759	2749519	2186002	1208093	19812295
	Total	1366884	4722297	5451718	3449722	1104652	3138285	2455846	1342611	23032015
Quarterly Changes (%) Jun,25 over Mar, 25	Urban	4.2	3.3	2.3	1.8	-2.3	-0.4	0.9	2.7	1.9
	Rural	-1.1	0.1	-2.2	-2.4	-2.5	-0.2	-5.0	0.1	-1.6
	Total	-0.5	0.4	-1.0	-2.1	-2.5	-0.2	-4.3	0.4	-1.1
Annual Changes (%) Jun, 25 over Jun, 24	Urban	29.8	15.5	12.8	8.1	15.1	13.2	13.9	7.2	13.5
	Rural	4.5	7.5	4.9	3.6	3.6	5.3	0.7	5.2	4.7
	Total	6.9	8.2	7.0	3.9	4.9	6.2	2.1	5.4	6.0

Compared to June 2024, the total accounts increased by 6.0%, with urban accounts increasing by 13.5% and rural accounts by 4.7%. In spite of closure of activities of Agrani Bnak PLC, all divisions experienced increasing growth over the year.

Also, compared to March 2025, the overall deposit accounts decreased by 1.1%, with urban rising by 1.9% and rural declining by 1.6%. It is clearly visible that, yearly changes are significantly higher than quarterly changes.

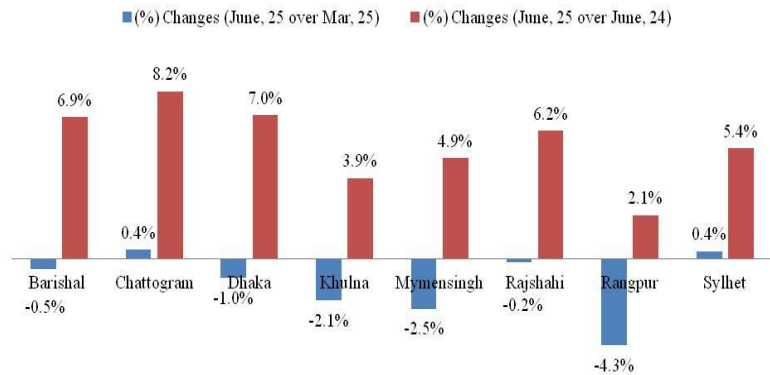


Figure-3: Division wise percentage changes of Deposit A/c

3.2 Deposit Balances

As of June 2025, total deposit balances amounted to 452,965.8 million, with urban balances at 78099.1 million and rural balances at 374,866.6 million. Table-5 shows the distribution of deposit balances by division and location, highlighting both quarterly and annual changes.

Table-5: Division and Location wise Deposit Balances

(Taka in Million)

End Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Jun, 25	Urban	3071.4	15610.6	41167.8	4463.9	1831.1	7180.2	3134.7	1639.3	78099.1
	Rural	24204.1	136195.4	98516.3	38091.9	10583.1	34322.0	14904.3	18049.7	374866.6
	Total	27275.5	151806.0	139684.1	42555.7	12414.2	41502.2	18039.0	19689.0	452965.8
Mar, 25	Urban	2739.3	14512.2	47601.8	4106.4	1657.6	6807.4	2656.6	1466.6	81548.0
	Rural	22870.0	124829.4	91211.8	34867.3	9797.6	30414.6	14138.0	16652.9	344781.5
	Total	25609.3	139341.6	138813.6	38973.6	11455.2	37222.0	16794.6	18119.6	426329.5
Jun, 24	Urban	1988.9	12791.4	41719.3	3515.1	1356.1	6604.5	2311.5	1301.8	71588.7
	Rural	20691.1	117751.5	86057.1	33287.7	9440.5	29146.4	14612.5	15560.0	326546.8
	Total	22680.0	130542.9	127776.3	36802.8	10796.6	35750.9	16924.0	16861.9	398135.5
Quarterly Changes (%) Jun,25 over Mar, 25	Urban	12.1	7.6	-13.5	8.7	10.5	5.5	18.0	11.8	-4.2
	Rural	5.8	9.1	8.0	9.2	8.0	12.8	5.4	8.4	8.7
	Total	6.5	8.9	0.6	9.2	8.4	11.5	7.4	8.7	6.2
Annual Changes (%) Jun, 25 over Jun, 24	Urban	54.4	22.0	-1.3	27.0	35.0	8.7	35.6	25.9	9.1
	Rural	17.0	15.7	14.5	14.4	12.1	17.8	2.0	16.0	14.8
	Total	20.3	16.3	9.3	15.6	15.0	16.1	6.6	16.8	13.8

Compared to June 2024, total deposit balances increased by 13.8% with urban and rural balances increased by 9.1% and 14.8% respectively. All divisions recorded annual increasing growth at the same period of the previous year.

Accordingly, in June 2025, overall deposit balances increased by 6.2% at the end of quarter. During this quarter, all divisions shown increasing trends compared to March 2025.

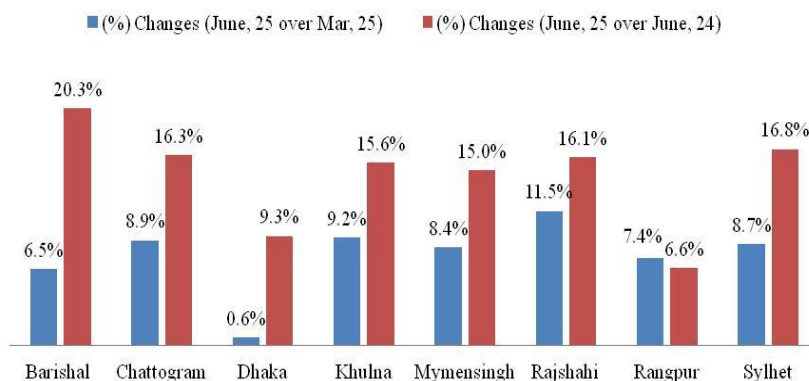


Figure-4: Division wise percentage changes of Deposit Balances

4. Agent Banking Loans

4.1 Loan Accounts

In June 2025, the total number of loan accounts reached at 229,393, with 55,228 accounts in urban areas and 174,165 in rural areas. Table-6 provides a breakdown of loan accounts by division and location, highlighting both quarterly and annual changes.

Table-6: Division and Location wise Loan Accounts

End Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Jun, 25	Urban	4784	10642	14063	5884	3236	6740	6975	2904	55228
	Rural	14985	46832	34350	25476	6502	19601	18118	8301	174165
	Total	19769	57474	48413	31360	9738	26341	25093	11205	229393
Mar, 25	Urban	4786	10319	13882	5998	3121	6806	6387	2836	54135
	Rural	15388	46868	34377	26505	6567	19796	18199	8202	175902
	Total	20174	57187	48259	32503	9688	26602	24586	11038	230037
Jun, 24	Urban	3634	6112	9822	5845	2715	6081	6017	2476	42702
	Rural	15642	48473	33838	26664	7274	22125	17474	8286	179776
	Total	19276	54585	43660	32509	9989	28206	23491	10762	222478
Quarterly Changes (%) Jun, 25 over Mar, 25	Urban	0.0	3.1	1.3	-1.9	3.7	-1.0	9.2	2.4	2.0
	Rural	-2.6	-0.1	-0.1	-3.9	-1.0	-1.0	-0.4	1.2	-1.0
	Total	-2.0	0.5	0.3	-3.5	0.5	-1.0	2.1	1.5	-0.3
Annual Changes (%) Jun, 25 over Jun, 24	Urban	31.6	74.1	43.2	0.7	19.2	10.8	15.9	17.3	29.3
	Rural	-4.2	-3.4	1.5	-4.5	-10.6	-11.4	3.7	0.2	-3.1
	Total	2.6	5.3	10.9	-3.5	-2.5	-6.6	6.8	4.1	3.1

Compared to June 2024, total loan accounts increased by 3.1%, with urban accounts increased by 29.3% and rural account decreased by 3.1%.

On the other hand, compared to March 2025, overall loan accounts decreased by 0.3%, with urban accounts increased by 2.0% and rural accounts decreased by 1.0%.

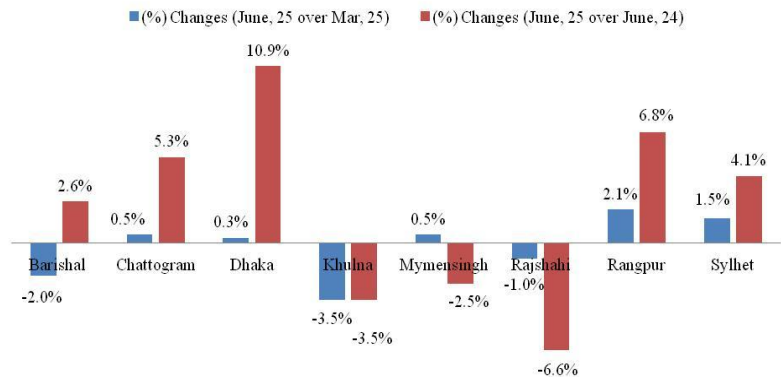


Figure-5: Division wise percentage changes of Loan A/c

4.2 Loan Outstanding

As of June 2025, outstanding of total loans fixed at 106,111.3 million, with urban areas accounting for 39,555.8 million and rural areas for 66,555.4 million. Table 7 presents the distribution of loan outstanding by division and location, highlighting both quarterly and annual trends.

Table-7: Division and Location wise Loan Outstanding

(Taka in Million)

End Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Jun, 25	Urban	2524.5	8875.0	11335.9	4148.6	1661.6	4854.1	4014.7	2141.4	39555.8
	Rural	3704.5	19206.1	15425.2	8936.1	2912.7	6562.3	7702.1	2106.5	66555.4
	Total	6228.9	28081.1	26761.1	13084.8	4574.3	11416.4	11716.7	4248.0	106111.3
Mar, 25	Urban	2504.8	8805.0	11243.6	4152.3	1655.9	4747.7	3926.7	2075.4	39111.4
	Rural	3879.1	18794.3	14993.0	8985.3	2906.5	6358.6	7648.5	1994.8	65560.1
	Total	6383.9	27599.2	26236.6	13137.6	4562.4	11106.3	11575.2	4070.2	104671.5
Jun, 24	Urban	1670.0	4498.5	6111.4	3870.5	1209.9	3982.7	2865.5	1543.5	25752.1
	Rural	3945.2	17506.3	13569.5	9518.3	3489.9	7872.7	8034.5	1818.1	65754.5
	Total	5615.2	22004.8	19680.8	13388.8	4699.8	11855.4	10899.9	3361.7	91506.6
Quarterly Changes (%) Jun,25 over Mar, 25	Urban	0.8	0.8	0.8	-0.1	0.3	2.2	2.2	3.2	1.1
	Rural	-4.5	2.2	2.9	-0.5	0.2	3.2	0.7	5.6	1.5
	Total	-2.4	1.7	2.0	-0.4	0.3	2.8	1.2	4.4	1.4
Annual Changes (%) Jun, 25 over Jun, 24	Urban	51.2	97.3	85.5	7.2	37.3	21.9	40.1	38.7	53.6
	Rural	-6.1	9.7	13.7	-6.1	-16.5	-16.6	-4.1	15.9	1.2
	Total	10.9	27.6	36.0	-2.3	-2.7	-3.7	7.5	26.4	16.0

Compared to June 2024, total loan outstanding increased by 16.0%, with loan outstanding of urban rising by 53.6% and rural by 1.2%. In addition, Dhaka division exhibits a remarkable 36.0% of annual growth over the period.

However, compared to March 2025, overall loan outstanding increased by 1.4%, with urban and rural outstanding increased by 1.1% and 1.5% respectively.

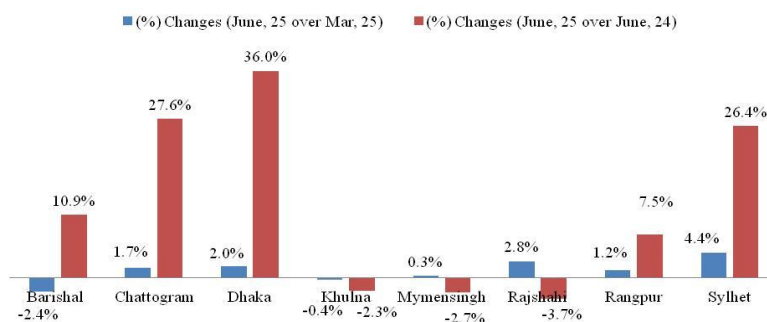


Figure-6: Division wise percentage changes of Loan Outstanding

5. Agent Banking Transactions

5.1 Outlet based Transactions (Number)

During the period of April-June 2025, the total number of transactions reached 25,706,342, comprising 4,623,870 in urban areas and 21,082,472 in rural areas.

Table-8: Division and Location wise No. of Transactions

Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Jun, 25	Urban	199236	652100	2096595	321542	159202	553794	513610	127791	4623870
	Rural	1248929	5656360	4707806	2825488	869181	2577000	2143937	1053771	21082472
	Total	1448165	6308460	6804401	3147030	1028383	3130794	2657547	1181562	25706342
Mar, 25	Urban	209616	709903	2312003	338756	169798	598174	542098	142597	5022945
	Rural	1273347	6113604	5106257	2955198	913964	2694141	2083224	1121732	22261467
	Total	1482963	6823507	7418260	3293954	1083762	3292315	2625322	1264329	27284412
Jun, 24	Urban	190370	719306	2361524	411347	161059	687706	558888	230045	5320245
	Rural	1354024	6578389	6009368	4075266	1147933	4013870	2707724	1854114	27740688
	Total	1273347	7297695	8370892	4486613	1308992	4701576	3266612	2084159	33060933
Quarterly Changes (%) Apr-Jun,25 over Jan-Mar, 25	Urban	-5.0	-8.1	-9.3	-5.1	-6.2	-7.4	-5.3	-10.4	-7.9
	Rural	-1.9	-7.5	-7.8	-4.4	-4.9	-4.3	2.9	-6.1	-5.3
	Total	-2.3	-7.5	-8.3	-4.5	-5.1	-4.9	1.2	-6.5	-5.8
Annual Changes (%) Apr-Jun, 25 over Apr-Jun, 24	Urban	4.7	-9.3	-11.2	-21.8	-1.2	-19.5	-8.1	-44.4	-13.1
	Rural	-7.8	-14.0	-21.7	-30.7	-24.3	-35.8	-20.8	-43.2	-24.0
	Total	13.7	-13.6	-18.7	-29.9	-21.4	-33.4	-18.6	-43.3	-22.2

Compared to April-June 2024, total transactions decreased by 22.2%, with 13.1% and 24.0% in urban and rural areas, respectively.

Compared to January-March 2025, overall total transactions decreased by 5.8%, with 7.9% and 5.3% in urban and rural areas, respectively.

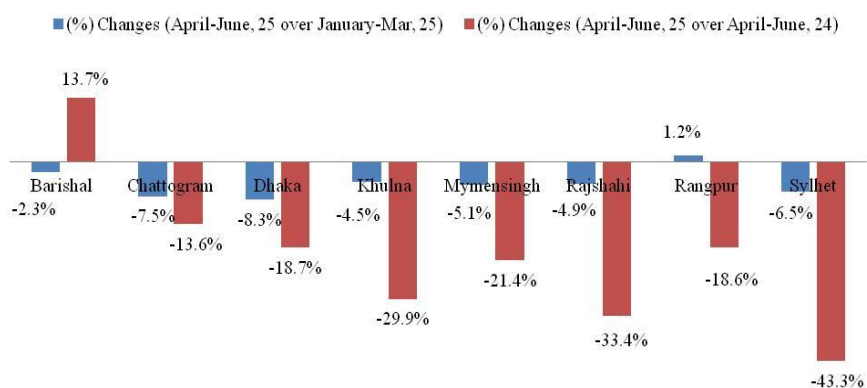


Figure-7: Division wise percentage changes of No. of Transactions

5.2 Outlet based Transactions (Amount)

During the period of April-June 2025, the total amount of transactions reached 1,365,255.8 million, comprising 225,772.9 million in urban areas and 1,139,482.9 million in rural areas.

Table-9: Division and Location wise Amount of Transactions

(Taka in Million)

Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Jun, 25	Urban	9992.2	37548.7	102098.2	13284.4	9054.4	27960.2	19639.4	6195.5	225772.9
	Rural	58012.1	352275.9	282327.5	132328.6	46163.1	125513.1	84095.8	58766.8	1139482.9
	Total	68004.3	389824.7	384425.6	145612.9	55217.5	153473.3	103735.2	64962.3	1365255.8
Mar, 25	Urban	10665.1	41290.6	111747.2	13675.8	9463.5	29469.2	19314.5	6776.1	242402.0
	Rural	58610.3	373906.5	293720.7	130214.5	47853.7	128668.3	77550.0	57585.4	1168109.3
	Total	69275.4	415197.1	405467.9	143890.3	57317.2	158137.5	96864.5	64361.5	1410511.4
Jun, 24	Urban	9513.7	37218.7	103994.6	13373.1	7709.1	28172.0	18748.6	7787.4	226517.2
	Rural	56237.0	364747.5	286264.8	131814.5	48332.5	135579.5	92623.6	58369.2	1173968.7
	Total	65750.8	401966.2	390259.4	145187.6	56041.6	163751.5	111372.2	66156.6	1400485.9
Quarterly Changes (%) Apr-Jun, 25 over Jan-Mar, 25	Urban	-6.3	-9.1	-8.6	-2.9	-4.3	-5.1	1.7	-8.6	-6.9
	Rural	-1.0	-5.8	-3.9	1.6	-3.5	-2.5	8.4	2.1	-2.5
	Total	-1.8	-6.1	-5.2	1.2	-3.7	-2.9	7.1	0.9	-3.2
Annual Changes (%) Apr-Jun, 25 over Apr-Jun, 24	Urban	5.0	0.9	-1.8	-0.7	17.5	-0.8	4.8	-20.4	-0.3
	Rural	3.2	-3.4	-1.4	0.4	-4.5	-7.4	-9.2	0.7	-2.9
	Total	3.4	-3.0	-1.5	0.3	-1.5	-6.3	-6.9	-1.8	-2.5

Compared to April-June 2024, total transactions decreased by 2.5%, with both urban and rural transactions decreased by 0.3% and 2.9% respectively.

In addition, compared to January-March 2025, overall transactions decreased by 3.2%, with both urban and rural transactions decreased by 6.9% and 2.5% respectively.

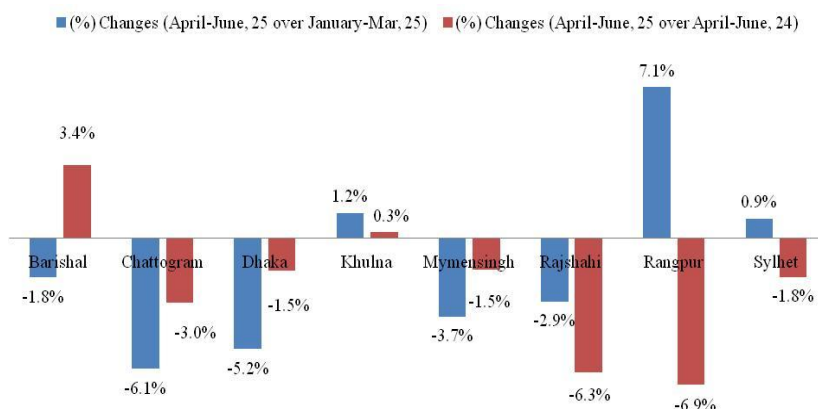


Figure-8: Division wise percentage changes of Amount of Transactions

6. The Role of Female in Agent Banking

In June 2025, the number of female agents decreased slightly compared to June 2024 but female deposit accounts increased noticeably compared to June 2024 where urban areas show a stronger rise than rural ones.

Compare to June 2024, the number of female agents decreased by 2, with 7.5% increase in urban areas and 1.8% decrease in rural areas. Female deposit accounts increased, while loan accounts decreased slightly. Compare to June 2024, the female deposit accounts increased by 5.1% and loan accounts decreased by 0.2%.

According to BRPD circular letter no.-10, dated May 8, 2025 total female agents must be 50% of total agents. But at the end of June 2025 the female agents make up about 9.3% of all agents, which is slightly higher (9.2%) than March 2025.

Table-10: Female in Agent Banking Activities

Particulars	As on Jun, 2025	As on June, 2024	Changes (%) (Jun 25 over Jun 24)
Total Female Agent	1434	1436	-0.1%
Urban	272	253	7.5%
Rural	1162	1183	-1.8%
Female Master Agent	81	76	6.6%
Urban	25	25	0.0%
Rural	56	51	9.8%
Female Unit Agent	1353	1360	-0.5%
Urban	247	228	8.3%
Rural	1106	1132	-2.3%
Female Deposit A/c	12021375	11440011	5.1%
Urban	1403526	1247999	12.5%
Rural	10617849	10192012	4.2%
Female Loan A/c	85349	85546	-0.2%
Urban	10356	9201	12.6%
Rural	74993	76345	-1.8%

This shows a positive trend toward greater financial inclusion for female, especially in rural areas, while urban areas are quickly catching up. Overall, the data reflects growing financial opportunities for female in both urban and rural areas, with strong progress in rural participation.

7. Conclusion

The overall report underscores the significant impact of agent banking in delivering essential financial services to rural and underprivileged populations, effectively addressing the limitations posed by traditional banking facilities. This innovative approach plays a vital role in empowering people especially female in rural areas, encouraging their active participation in various financial activities.

Agent banking operations in remote areas remove gap created by the insufficient presence of bank branches, thereby enhancing accessibility to financial services for marginalized communities. By facilitating transactions and providing banking services in areas where conventional banks may not operate, Agent Banking initiatives not only fosters economic participation among underserved populations but also contributes to their overall financial literacy and independence, ultimately driving sustainable development in these communities.

Appendix

Appendix-1: The list of banks involved in agent banking activities

A. State Owned Banks

1. Agrani Bank PLC.*
2. Sonali Bank PLC.

B. Private Commercial Banks (excluding Islamic Banks)

1. AB Bank PLC.
2. The City Bank PLC.
3. United Commercial Bank PLC.
4. Eastern Bank PLC.
5. Prime Bank PLC.
6. Southeast Bank PLC.
7. Dutch Bangla Bank PLC.
8. Mercantile Bank PLC.
9. One Bank PLC.
10. Mutual Trust Bank PLC.
11. The Premier Bank PLC.
12. Bank Asia PLC.
13. Jamuna Bank PLC.
14. BRAC Bank PLC.
15. NRB Commercial Bank PLC.
16. South Bangla Agriculture and Commerce Bank PLC.
17. Meghna Bank PLC.
18. Midland Bank PLC.
19. Padma Bank PLC.
20. NRB Bank PLC.
21. Modhumoti Bank PLC.

Private Commercial Banks (Islamic Banks)

22. Islami Bank Bangladesh PLC.
23. Al-Arafah Islami Bank PLC.
24. Social Islami Bank PLC.
25. Exim Bank PLC.
26. First Security Islami Bank PLC.
27. Shahjalal Islami Bank PLC.
28. Standard Bank PLC.
29. Global Islami Bank PLC.

* Note: Agent banking operation of Agrani Bank PLC has been temporarily closed from June 2025 and onwards.

Appendix-2: Bank Wise Agents and Outlets

(As on June, 2025)

Bank Name	Number of Agents			Number of Outlets		
	Urban	Rural	Total	Urban	Rural	Total
Grand Total	2463	12910	15373	2987	17570	20557
State Owned Banks	9	154	163	9	154	163
Sonali Bank PLC.	9	154	163	9	154	163
Private Commercial Banks	2454	12756	15210	2978	17416	20394
Private Commercial Banks (excluding Islamic Banks)	2052	9213	11265	2597	13630	16227
AB Bank PLC.	61	135	196	63	148	211
Bank Asia PLC.	482	4470	4952	484	4554	5038
BRAC Bank PLC.	199	821	1020	221	900	1121
Dutch Bangla Bank PLC.	590	450	1040	1076	4544	5620
Eastern Bank PLC.	43	59	102	38	80	118
Jamuna Bank PLC.	11	36	47	11	36	47
Meghna Bank PLC.	14	21	35	16	20	36
Mercantile Bank PLC.	34	154	188	34	154	188
Midland Bank PLC.	25	91	116	26	112	138
Modhumoti Bank PLC.	36	599	635	38	605	643
Mutual Trust Bank PLC.	55	121	176	52	133	185
NRB Bank PLC.	4	306	310	5	308	313
NRBC Bank PLC.	53	564	617	62	568	630
One Bank PLC.	66	208	274	67	209	276
Padma Bank PLC.	1	0	1	2	4	6
Prime Bank PLC.	48	116	164	47	117	164
SBAC Bank PLC.	6	24	30	6	24	30
Southeast Bank PLC.	15	112	127	13	119	132
The City Bank PLC.	122	316	438	130	319	449
The Premier Bank PLC.	48	92	140	71	135	206
United Commercial Bank PLC.	139	518	657	135	541	676
Private Commercial Banks (Islamic Banks)	402	3543	3945	381	3786	4167
Al-Arafah Islami Bank PLC.	103	428	531	90	656	746
Exim Bank PLC.	3	3	6	3	5	8
First Security Islami Bank PLC.	15	94	109	14	95	109
Global Islami Bank PLC.	10	10	20	9	11	20
Islami Bank Bangladesh PLC.	181	2610	2791	181	2610	2791
Shahjala Islami Bank PLC.	34	86	120	34	86	120
Social Islami Bank PLC.	56	301	357	50	312	362
Standard Bank PLC.	0	11	11	0	11	11

Note: Excluding Agrani Bank PLC from June 2025 and onwards.

Appendix-3: Bank Wise Agent Banking Deposits

(As on June, 2025)

(Taka in million)

Bank Name	Deposit Account	Deposit Balances
Grand Total	24406197	452965.8
State Owned Banks	57967	740.9
Sonali Bank PLC.	57967	740.9
Private Commercial Banks	24348230	452224.8
Private Commercial Banks (excluding Islamic Banks)	17399281	207542.2523
AB Bank PLC.	82569	2767.3
Bank Asia PLC.	7353172	62235.2
BRAC Bank PLC.	546025	24042.0
Dutch Bangla Bank PLC.	7381360	64461.5
Eastern Bank PLC.	94955	5770.3
Jamuna Bank PLC.	21777	1202.2
Meghna Bank PLC.	2974	1153.2
Mercantile Bank PLC.	66996	744.0
Midland Bank PLC.	51370	1001.7
Modhumoti Bank PLC.	394515	1463.1
Mutual Trust Bank PLC.	138844	4792.0
NRB Bank PLC.	46004	882.8
NRBC Bank PLC.	248119	3388.6
One Bank PLC.	67766	2848.6
Padma Bank PLC.	3233	55.5
Prime Bank PLC.	36093	921.0
SBAC Bank PLC.	2845	277.6
Southeast Bank PLC.	78860	2525.7
The City Bank PLC.	427194	11330.3
The Premier Bank PLC.	76294	2046.6
United Commercial Bank PLC.	278316	13632.9
Private Commercial Banks (Islamic Banks)	6948949	244682.6
Al-Arafah Islami Bank PLC.	1061881	36098.5
Exim Bank PLC.	5224	345.8
First Security Islami Bank PLC.	135479	3505.9
Global Islami Bank PLC.	3087	130.4
Islami Bank Bangladesh PLC.	5374748	196999.8
Shahjala Islami Bank PLC.	42055	743.9
Social Islami Bank PLC.	311736	6599.5
Standard Bank PLC.	14739	258.7

Note: Excluding Agrani Bank PLC from June 2025 and onwards.

Appendix-4: Group Bank Wise Agent Banking Loan A/c and Outstanding

(As on June, 2025)

(Taka in Million)

Group Banks	Loan A/c	Loan Outstanding
State Owned Banks	0	0.0
Private Commercial Banks	229393	106111
Private Commercial Banks (excluding Islamic Banks)	150817	100141.7
Private Commercial Banks (Islamic Banks)	78576	5969.6
Grand Total	229393	106111.3

Note: Excluding Agrani Bank PLC from June 2025 and onwards.

Appendix-5: Bank Wise Outlet based Agent Banking Transactions

(During Apr-Jun, 2025)

(Taka in Million)

Bank Name	No. of Transactions	Amount of Transactions	of which Remittances
Grand Total	25706342	1365255.8	86015.9
State Owned Banks	340548	21492.5	1247.9
Agrani Bank PLC.	303476	19221.7	1136.1
Sonali Bank PLC.	37072	2270.8	111.8
Private Commercial Banks	25365794	1343763.3	84768.0
Private Commercial Banks (excluding Islamic Banks)	15613050	656664.0	33869.5
AB Bank PLC.	43559	2806.0	44.9
Bank Asia PLC.	3456559	97973.5	1940.5
BRAC Bank PLC.	1155075	113231.4	7362.4
Dutch Bangla Bank PLC.	9682293	384746.2	22573.5
Eastern Bank PLC.	25119	1175.4	74.2
Jamuna Bank PLC.	24206	2253.6	6.1
Meghna Bank PLC.	2003	301.4	0.3
Mercantile Bank PLC.	62137	1874.6	171.6
Midland Bank PLC.	40478	1226.4	12.8
Modhumoti Bank PLC.	53203	926.0	6.6
Mutual Trust Bank PLC.	143470	5176.5	791.6
NRB Bank PLC.	26656	1359.4	23.6
NRBC Bank PLC.	76348	341.7	0.0
One Bank PLC.	37371	2113.4	302.3
Padma Bank PLC.	242	5.4	0.0
Prime Bank PLC.	59362	4158.8	3.0
SBAC Bank PLC.	1543	70.1	0.9
Southeast Bank PLC.	118650	9170.6	189.0
The City Bank PLC.	278153	14251.7	251.4
The Premier Bank PLC.	18812	1299.1	4.1
United Commercial Bank PLC.	307811	12202.9	110.5
Private Commercial Banks (Islamic Banks)	9752744	687099.3	50898.5
Al-Arafah Islami Bank PLC.	1135324	54268.3	2136.9
Exim Bank PLC.	2635	247.1	20.8
First Security Islami Bank PLC.	45504	1449.1	11.6
Global Islami Bank PLC.	1354	45.7	1.5
Islami Bank Bangladesh PLC.	8289029	623549.4	48563.6
Shahjala Islami Bank PLC.	22358	1664.9	113.9
Social Islami Bank PLC.	228095	5291.0	48.3
Standard Bank PLC.	28445	583.8	1.9

Note: Excluding Agrani Bank PLC from June 2025 and onwards.

Appendix-6: Bank and District wise Outlets
(As on June, 2025)

Division	BARISHAL						CHATTOGRAM						
District Bank Name	BARGUNA	BARISHAL	BHOLA	JHALOKATHI	PATUAKHALI	PIROJPUR	BANDARBAN	BRAHMANBARIA	CHANDPUR	CHATTOGRAM	COXSBAZAR	CUMILLA	FENI
Grand Total	157	388	292	130	204	189	41	593	433	825	309	1116	287
State Owned Banks	1	4	1	0	1	2	1	3	1	4	2	5	1
Sonali Bank PLC.	1	4	1	0	1	2	1	3	1	4	2	5	1
Private Commercial Banks	156	384	291	130	203	187	40	590	432	821	307	1111	286
Private Commercial Banks (excluding Islamic Banks)	120	284	232	92	165	147	33	391	305	648	214	780	187
AB Bank PLC.	0	4	2	0	0	1	0	11	2	10	4	8	2
Bank Asia PLC.	55	37	88	33	84	24	16	140	101	210	81	224	58
BRAC Bank PLC.	12	26	20	4	17	13	1	44	28	32	11	82	7
Dutch Bangla Bank PLC.	40	100	91	43	50	44	12	119	103	176	75	191	64
Eastern Bank PLC.	0	0	0	0	0	0	0	3	0	16	4	10	2
Jamuna Bank PLC.	0	0	1	0	0	0	0	1	0	2	0	10	1
Meghna Bank PLC.	0	0	0	0	0	0	0	0	1	1	0	1	0
Mercantile Bank PLC.	0	3	2	1	3	0	1	4	5	10	3	7	7
Midland Bank PLC.	0	0	0	0	0	0	0	1	0	6	1	6	0
Modhumoti Bank PLC.	3	0	5	0	4	0	0	0	0	18	1	0	2
Mutual Trust Bank PLC.	2	2	1	1	0	0	0	1	2	10	7	18	14
NRB Bank PLC.	0	26	1	1	0	25	0	1	20	8	0	0	2
NRBC Bank PLC.	1	62	0	0	0	33	0	4	2	23	1	75	0
One Bank PLC.	0	1	0	0	0	0	0	6	3	43	3	9	3
Padma Bank PLC.	0	0	0	0	0	0	0	0	0	0	0	0	0
Prime Bank PLC.	0	4	0	2	1	2	0	7	1	12	0	14	2
SBAC Bank PLC.	0	0	1	0	0	0	0	0	0	0	1	8	0
Southeast Bank PLC.	0	0	0	1	0	0	0	4	2	5	3	8	7
The City Bank PLC.	1	7	8	1	2	4	1	20	19	17	6	43	4
The Premier Bank PLC.	0	3	0	2	0	0	0	6	2	6	3	15	5
United Commercial Bank PLC.	6	9	12	3	4	1	2	19	14	43	10	51	7
Private Commercial Banks (Islamic Banks)	36	100	59	38	38	40	7	199	127	173	93	331	99
Al-Arafah Islami Bank PLC.	8	30	7	13	10	11	0	80	29	20	23	111	21
Exim Bank PLC.	0	1	2	0	0	0	0	0	0	0	0	1	0
First Security Islami Bank PLC.	0	4	1	0	1	0	0	5	2	10	8	4	4
Global Islami Bank PLC.	0	0	0	0	0	0	0	0	0	0	1	1	1
Islami Bank Bangladesh PLC.	26	61	39	20	27	27	7	73	70	133	57	155	64
Shahjala Islami Bank PLC.	2	3	3	0	0	0	0	6	3	3	0	9	5
Social Islami Bank PLC.	0	1	7	5	0	2	0	34	23	6	4	49	4
Standard Bank PLC.	0	0	0	0	0	0	0	1	0	1	0	1	0

Note: Excluding Agrani Bank PLC from June 2025 and onwards.

Appendix-6: Bank and District wise Outlets
(As on June, 2025)

Division	CHATTOGRAM				DHAKA								
District Bank Name	KHAGRACHARI	LAKSHMIPUR	NOAKHALI	RANGAMATI	DHAKA	FARIDPUR	GAZIPUR	GOPALGANJ	KISHOREGANJ	MADARIPUR	MANIKGANJ	MUNSHIGANJ	NARAYANGANJ
Grand Total	81	351	559	74	1128	434	473	216	418	258	303	225	284
State Owned Banks	1	2	0	0	1	4	3	2	4	2	7	1	0
Sonali Bank PLC.	1	2	0	0	1	4	3	2	4	2	7	1	0
Private Commercial Banks	80	349	559	74	1127	430	470	214	414	256	296	224	284
Private Commercial Banks (excluding Islamic Banks)	68	233	382	63	954	346	370	185	336	184	247	174	209
AB Bank PLC.	0	2	4	0	19	3	5	0	4	0	7	0	0
Bank Asia PLC.	21	75	137	18	134	73	79	28	151	17	96	89	59
BRAC Bank PLC.	7	14	25	3	28	27	23	8	30	16	15	14	18
Dutch Bangla Bank PLC.	26	82	109	26	465	130	131	53	116	72	68	49	84
Eastern Bank PLC.	0	0	3	0	11	1	3	0	4	2	0	0	5
Jamuna Bank PLC.	0	0	1	0	6	0	2	0	0	0	1	2	1
Meghna Bank PLC.	0	0	0	0	5	1	1	0	0	0	0	0	2
Mercantile Bank PLC.	1	8	19	1	2	1	0	0	2	0	10	1	1
Midland Bank PLC.	0	4	2	0	12	3	4	0	2	4	7	0	5
Modhumoti Bank PLC.	0	0	0	0	13	41	11	80	0	56	9	1	0
Mutual Trust Bank PLC.	1	1	2	1	23	1	8	0	4	6	10	1	1
NRB Bank PLC.	8	0	0	9	7	0	2	0	0	1	8	0	0
NRBC Bank PLC.	0	1	0	0	54	0	19	0	2	0	0	1	5
One Bank PLC.	2	18	42	3	36	4	19	0	0	1	1	2	10
Padma Bank PLC.	0	0	0	0	1	0	0	0	0	0	0	0	1
Prime Bank PLC.	0	3	3	0	26	17	3	0	3	1	0	3	2
SBAC Bank PLC.	0	4	0	0	4	1	0	0	0	0	0	0	0
Southeast Bank PLC.	0	1	2	0	7	13	2	0	0	0	5	1	1
The City Bank PLC.	1	8	7	1	23	6	10	3	9	3	2	5	6
The Premier Bank PLC.	0	0	5	0	42	2	18	7	5	0	3	2	2
United Commercial Bank PLC.	1	12	21	1	36	22	30	6	4	5	5	3	6
Private Commercial Banks (Islamic Banks)	12	116	177	11	173	84	100	29	78	72	49	50	75
Al-Arafah Islami Bank PLC.	1	15	18	1	39	11	15	0	17	25	4	4	13
Exim Bank PLC.	0	0	0	0	0	0	1	0	0	0	1	0	1
First Security Islami Bank PLC.	0	5	2	0	9	3	2	0	0	0	3	2	0
Global Islami Bank PLC.	0	0	1	0	4	0	0	0	0	0	0	0	1
Islami Bank Bangladesh PLC.	8	61	104	9	101	60	75	29	47	39	37	42	56
Shahjala Islami Bank PLC.	0	2	6	0	6	4	4	0	0	2	3	1	1
Social Islami Bank PLC.	3	33	45	1	14	6	3	0	14	5	1	1	3
Standard Bank PLC.	0	0	1	0	0	0	0	0	0	1	0	0	0

Note: Excluding Agrani Bank PLC from June 2025 and onwards.

Appendix-6: Bank and District wise Outlets
(As on June, 2025)

Division	DHAKA				KHULNA									
District Bank Name	NARSINGDI	RAJBARI	SHARIATPUR	TANGAIL	BAGERHAT	CHUADANGA	JASHORE	JHENAIDAH	KHULNA	KUSHTIA	MAGURA	MEHERPUR	NARAIL	SATKHIRA
Grand Total	445	184	197	613	282	153	461	266	335	309	172	98	133	301
State Owned Banks	3	3	1	6	1	1	2	2	5	2	6	0	3	2
Sonali Bank PLC.	3	3	1	6	1	1	2	2	5	2	6	0	3	2
Private Commercial Banks	442	181	196	607	281	152	459	264	330	307	166	98	130	299
Private Commercial Banks (excluding Islamic Banks)	342	152	160	494	226	120	356	206	265	265	129	84	101	221
AB Bank PLC.	1	1	0	7	0	2	9	9	1	12	0	0	0	4
Bank Asia PLC.	58	65	61	86	98	37	155	70	30	99	44	27	15	112
BRAC Bank PLC.	19	12	10	22	12	10	23	21	18	24	14	9	12	13
Dutch Bangla Bank PLC.	128	56	72	166	66	59	85	81	65	88	55	32	37	59
Eastern Bank PLC.	3	1	0	0	2	0	11	2	9	2	0	1	1	3
Jamuna Bank PLC.	3	0	0	0	0	0	0	0	0	1	0	0	0	0
Meghna Bank PLC.	0	0	0	0	0	0	2	2	0	0	0	0	0	0
Mercantile Bank PLC.	0	0	0	9	1	1	2	2	2	1	0	4	1	2
Midland Bank PLC.	3	0	0	0	3	0	0	0	13	4	0	0	0	2
Modhumoti Bank PLC.	1	0	5	32	28	0	0	1	77	0	0	0	27	2
Mutual Trust Bank PLC.	4	2	0	8	0	0	6	1	2	3	1	1	0	0
NRB Bank PLC.	1	0	1	83	1	1	2	1	1	1	0	0	0	0
NRBC Bank PLC.	75	0	0	16	1	0	1	0	0	0	1	0	0	2
One Bank PLC.	1	0	0	2	1	0	16	0	7	11	0	0	0	2
Padma Bank PLC.	1	0	0	0	0	0	0	0	2	0	0	0	0	0
Prime Bank PLC.	9	0	0	2	0	1	6	1	4	0	3	0	1	0
SBAC Bank PLC.	0	0	0	0	1	0	0	0	1	4	0	0	0	4
Southeast Bank PLC.	6	7	1	14	0	1	8	1	6	2	3	0	0	7
The City Bank PLC.	6	2	3	10	3	4	11	6	11	5	3	5	1	3
The Premier Bank PLC.	8	0	1	8	2	0	4	0	5	0	0	0	2	2
United Commercial Bank PLC.	15	6	6	29	7	4	15	8	11	8	5	5	4	4
Private Commercial Banks (Islamic Banks)	100	29	36	113	55	32	103	58	65	42	37	14	29	78
Al-Arafah Islami Bank PLC.	17	4	2	25	5	5	13	5	12	3	10	0	0	13
Exim Bank PLC.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
First Security Islami Bank PLC.	0	1	2	1	1	0	6	2	2	0	2	0	2	10
Global Islami Bank PLC.	1	0	0	2	0	0	0	0	0	0	0	0	0	0
Islami Bank Bangladesh PLC.	64	23	31	71	43	25	71	49	44	36	25	13	24	50
Shahjala Islami Bank PLC.	4	1	0	6	0	2	1	2	0	1	0	1	0	1
Social Islami Bank PLC.	13	0	1	6	6	0	12	0	7	1	0	0	3	4
Standard Bank PLC.	1	0	0	2	0	0	0	0	0	1	0	0	0	0

Note: Excluding Agrani Bank PLC from June 2025 and onwards.

Appendix-6: Bank and District wise Outlets
(As on June, 2025)

Division	MYMENSINGH				RAJSHAHI							
District Bank Name	JAMALPUR	MYMENSINGH	NETROKONA	SHERPUR	BOGURA	C.NAWABGANJ	JOYPURHAT	NAOGAON	NATORE	PABNA	RAJSHAHI	SIRAJGANJ
Grand Total	314	510	198	143	458	238	141	344	208	350	359	367
State Owned Banks	6	5	2	2	3	2	0	3	4	1	4	8
Sonali Bank PLC.	6	5	2	2	3	2	0	3	4	1	4	8
Private Commercial Banks	308	505	196	141	455	236	141	341	204	349	355	359
Private Commercial Banks (excluding Islamic Banks)	278	424	186	126	371	190	111	290	161	275	309	299
AB Bank PLC.	5	1	0	2	2	9	1	5	0	5	15	7
Bank Asia PLC.	111	158	91	61	109	75	48	23	67	117	47	129
BRAC Bank PLC.	12	22	10	10	31	17	9	19	12	21	14	17
Dutch Bangla Bank PLC.	121	124	74	48	115	63	36	91	66	97	101	101
Eastern Bank PLC.	0	2	0	0	1	2	0	1	1	1	8	0
Jamuna Bank PLC.	0	0	1	0	0	1	0	1	1	4	0	4
Meghna Bank PLC.	0	0	0	0	2	0	0	0	0	3	0	0
Mercantile Bank PLC.	3	3	0	1	5	4	1	17	1	5	6	7
Midland Bank PLC.	0	6	0	0	26	0	2	4	0	0	1	4
Modhumoti Bank PLC.	3	57	0	0	7	0	2	24	2	2	61	0
Mutual Trust Bank PLC.	0	11	0	0	1	2	3	7	1	1	1	0
NRB Bank PLC.	0	0	0	0	15	0	0	0	0	0	19	0
NRBC Bank PLC.	1	1	1	0	23	2	0	81	0	0	10	1
One Bank PLC.	0	4	0	0	7	1	0	0	0	1	2	10
Padma Bank PLC.	0	0	0	0	0	0	0	0	0	0	0	0
Prime Bank PLC.	3	1	0	0	0	1	1	3	1	0	3	0
SBAC Bank PLC.	0	0	0	0	0	0	0	0	0	0	0	0
Southeast Bank PLC.	0	1	0	0	4	1	0	0	1	0	2	0
The City Bank PLC.	5	8	6	3	13	5	4	5	5	11	3	6
The Premier Bank PLC.	1	18	2	0	3	0	0	2	0	1	9	0
United Commercial Bank PLC.	13	7	1	1	7	7	4	7	3	6	7	13
Private Commercial Banks (Islamic Banks)	30	81	10	15	84	46	30	51	43	74	46	60
Al-Arafah Islami Bank PLC.	1	7	0	0	9	7	0	2	2	8	3	9
Exim Bank PLC.	0	0	0	0	0	0	0	0	0	0	0	0
First Security Islami Bank PLC.	0	2	0	0	1	0	0	1	1	0	0	2
Global Islami Bank PLC.	0	0	0	0	1	3	0	0	0	1	0	1
Islami Bank Bangladesh PLC.	24	68	9	14	61	32	26	42	31	60	36	41
Shahjala Islami Bank PLC.	3	1	0	0	2	4	2	3	3	2	5	5
Social Islami Bank PLC.	2	2	1	1	10	0	2	3	6	3	2	2
Standard Bank PLC.	0	1	0	0	0	0	0	0	0	0	0	0

Note: Excluding Agrani Bank PLC from June 2025 and onwards.

Appendix-6: Bank and District wise Outlets
(As on June, 2025)

Division	RANGPUR								SYLHET			
District Bank Name	DINAJPUR	GAIBANDHA	KURIGRAM	LALMONIRHAT	NILPHAMARI	PANCHAGARH	RANGPUR	THAKURGAON	HABIGANJ	MOULVIBAZAR	SUNAMGANJ	SYLHET
Grand Total	393	270	255	134	204	168	401	231	282	240	253	379
State Owned Banks	3	5	6	2	1	2	4	2	0	2	4	2
Sonali Bank PLC.	3	5	6	2	1	2	4	2	0	2	4	2
Private Commercial Banks	390	265	249	132	203	166	397	229	282	238	249	377
Private Commercial Banks (excluding Islamic Banks)	345	227	225	114	183	152	353	211	238	182	222	285
AB Bank PLC.	2	1	0	1	4	1	1	0	2	2	5	6
Bank Asia PLC.	103	91	84	22	72	61	59	41	105	87	113	79
BRAC Bank PLC.	24	25	10	11	15	13	21	15	13	6	10	20
Dutch Bangla Bank PLC.	122	89	95	64	70	58	137	78	93	63	67	79
Eastern Bank PLC.	0	0	0	1	0	0	0	0	0	1	1	0
Jamuna Bank PLC.	0	0	0	2	0	0	1	0	0	0	0	0
Meghna Bank PLC.	5	0	3	1	4	0	1	1	0	0	0	0
Mercantile Bank PLC.	1	1	0	0	3	6	2	0	1	1	0	3
Midland Bank PLC.	1	5	0	0	0	1	4	2	0	0	0	0
Modhumoti Bank PLC.	2	4	7	0	0	0	39	0	1	0	8	7
Mutual Trust Bank PLC.	2	2	1	0	0	0	4	1	1	0	0	2
NRB Bank PLC.	15	0	0	0	0	0	4	8	1	0	0	40
NRBC Bank PLC.	51	0	0	0	0	0	48	0	3	5	3	21
One Bank PLC.	0	0	0	0	0	0	1	0	0	1	1	2
Padma Bank PLC.	0	0	0	0	1	0	0	0	0	0	0	0
Prime Bank PLC.	1	1	0	1	0	0	1	3	2	4	1	4
SBAC Bank PLC.	0	0	0	0	0	0	1	0	0	0	0	0
Southeast Bank PLC.	0	0	0	0	0	0	2	0	0	0	1	2
The City Bank PLC.	8	5	13	4	7	2	9	3	9	6	5	14
The Premier Bank PLC.	0	0	0	1	3	0	6	0	0	0	0	0
United Commercial Bank PLC.	8	3	12	6	4	10	12	59	7	6	7	6
Private Commercial Banks (Islamic Banks)	45	38	24	18	20	14	44	18	44	56	27	92
Al-Arafah Islami Bank PLC.	1	5	2	2	0	3	2	1	11	11	1	19
Exim Bank PLC.	0	0	0	0	0	0	0	0	0	1	0	0
First Security Islami Bank PLC.	0	0	0	0	0	0	1	0	2	3	0	2
Global Islami Bank PLC.	2	0	0	0	0	0	0	0	0	0	0	0
Islami Bank Bangladesh PLC.	39	32	20	16	20	11	39	17	29	38	25	65
Shahjala Islami Bank PLC.	1	0	0	0	0	0	2	0	1	0	1	3
Social Islami Bank PLC.	2	1	2	0	0	0	0	0	1	3	0	2
Standard Bank PLC.	0	0	0	0	0	0	0	0	0	0	0	1

Note: Excluding Agrani Bank PLC from June 2025 and onwards.