

AGENT BANKING STATISTICS April-June 2024



Bangladesh Bank

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Quarterly
Agent Banking Statistics
April-June, 2024



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Executive Summary

This publication summarizes the collective evolution of agent banking in Bangladesh during the month of June 2024 along with both yearly and quarterly progress. Agent banking continues to thrive in the country, with 31 banks currently offering these services: 2 state-owned banks, 21 private commercial banks, and 8 Islamic banks.

As of June 2024, there are 21,473 operational outlets managed by 15,991 agents. The number of agents has increased by 3.09% compared to June 2023 and by 0.99% from the previous quarter (March 2024). Conversely, the total number of outlets has grown by 0.87% year-over-year but has decreased by 0.65% from the last quarter.

The report highlights substantial growth in deposit accounts, which now total 23,032,015, and the deposit amount, which has reached Tk. 398,135.53 million through agent banking outlets. These figures represent increases of 16.24% and 22.34% , respectively, compared to the previous year, and 4.62% and 11.74% compared to the prior quarter.

In terms of loans, the number of loan accounts and loan outstanding via agent banking has risen by 11.53% and 14.42%, respectively, compared to the previous year. This upward trend in both deposit and loan accounts underscores the growing popularity of agent banking.

The report also focuses on female engagement in agent banking. The number of female deposit accounts and loan accounts has seen increases of 16.58% and 17.31% , respectively, compared to June 2023, while increases by 4.81% and decreases by 0.39%, respectively, compared to March 2024. This significant rise in female participation highlights the role of women in the formal financial system, contributing to financial inclusion and empowerment.

Additionally, rural deposit and loan accounts have increased by 16.15% and 12.54%, respectively, compared to the previous year, and by 4.82% and 0.48%, respectively, from the last quarter.

1. Introduction

Agent banking is an extended arrangement of traditional banking services aimed at reaching underserved populations in remote areas of Bangladesh. The Bangladesh Bank, the country's central bank, introduced agent banking services in 2013. The first agent banking initiative was launched by Bank Asia PLC through the Joyinshar outlet at Joyinshar Union, Serajdikhan, Munshiganj, in December 2013.

Agent banking offers a cost-effective alternative to the formal banking system, allowing customers to access a variety of banking services. To enhance the management of agent banking data, the Agent Banking Statistics Division (ABSD) was established within the Statistics Department of Bangladesh Bank on September 1, 2020.

The primary objectives of ABSD include the collection, compilation, interpretation, and storage of agent banking data. The division disseminates this data to users and regularly publishes a monthly report titled "Agent Banking Statistics." This publication provides insights into the types of deposits, loans, and transactions based on geolocation and the gender of beneficiaries within the agent banking framework.

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

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. 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.

C. Islamic Banks

1. Islami Bank Bangladesh PLC
2. Al-Arafah Islami Bank PLC.
3. Social Islami Bank PLC.
4. EXIM Bank PLC.
5. First Security Islami Bank PLC.
6. Shahjalal Islami Bank PLC.
7. Standard Bank PLC.
8. Global Islami Bank PLC.

In the tables presented in this publication, each quarter is represented by its last month. For instance, the period from April to June 2024 is denoted simply as June 2024. Besides, all figures are cumulative, except for those related to transactions.

2. Comprehensive Positions of Agent Banking

This quarterly report provides an overview of agent banking activities, detailing both quarterly and annual progress as of June 2024. By the end of June 2024, 31 banks are offering agent banking services through 21,473 outlets operated by 15,991 agents. The number of agents has increased by 3.09% compared to June 2023 and by 0.99% since the previous quarter (March 2024). In terms of outlets, there has been a growth of 0.87% year-over-year, although a slight decline of 0.65% has occurred since the last quarter.

Table-1: At a Glance of Agent Banking Activities

Items	June, 2023	March, 2024	June, 2024	Yearly Percentage Change	Quarterly Percentage Change
No. of Banks	31	31	31	0.00%	0.00%
No. of Agents	15511	15835	15991	3.09%	0.99%
No. of Outlets	21288	21613	21473	0.87%	-0.65%
No. of Female Deposit Account	9813172	10914794	11440011	16.58%	4.81%
No. of Male Deposit Account	9703226	10758362	11236028	15.80%	4.44%
No. of Others Deposit Account	297224	341454	355976	19.77%	4.25%
No. of Rural Deposit Account	17057877	18901941	19812295	16.15%	4.82%
No. of Urban Deposit Account	2755745	3112669	3219720	16.84%	3.44%
No. of Deposit Account	19813622	22014610	23032015	16.24%	4.62%
Deposit Balance (million BDT)	325428.66	356320.35	398135.53	22.34%	11.74%
No. of Female Loan Account	72925	85882	85546	17.31%	-0.39%
No. of Male Loan Account	117888	129420	136168	15.51%	5.21%
No. of Others Loan Account	8673	7224	7535	-13.12%	4.31%
No. of Rural Loan Account	159737	178919	179776	12.54%	0.48%
No. of Urban Loan Account	39749	43607	42702	7.43%	-2.08%
No. of Loan Account	199486	222526	222478	11.53%	-0.02%
Loan Outstanding (million BDT)	79974.68	88722.93	91506.55	14.42%	3.14%
No. of Transactions (current month)	10300190	10620219	11798784	14.55%	11.10%
Transaction Amount (million BDT) (current month)	442487.04	482927.67	485058.31	9.62%	0.44%

Note: No.= number

As of June 2024, the total number of deposit accounts associated with agent banking has reached 23,032,015, which reflects a 16.24% increase from the previous year and a 4.62% rise compared to the last quarter. The total deposit amount collected through agent banking stands at Tk. 398,135.53 million, showing a year-over-year increase of 22.34% and an 11.74% increase from the previous quarter.

Additionally, the number of loan accounts opened through agent banking has reached 222,478, marking an increase of 11.53% compared to June 2023, though it has decreased slightly by 0.02% from the last quarter. This upward trend in deposit and loan accounts, along with the respective amounts, highlights the growing popularity of agent banking.

Moreover, the number of female deposit accounts through agent banking has grown by 16.58% compared to June 2023 and by 4.81% from March 2024. Female loan accounts have similarly increased by 17.31% year-over-year, although they have seen a slight decline of 0.39% compared to the previous quarter. This significant rise in female accounts indicates enhanced participation of women in the formal financial system, which is crucial for promoting financial inclusion.

Furthermore, the number of rural deposit accounts opened through agent banking has increased by 16.15% compared to June 2023 and by 4.82% from March 2024. The number of rural loan accounts has also risen by 12.54% year-over-year and by 0.48% since the last quarter. This trend demonstrates that agent banking is effectively providing financial services to rural and underserved communities.

In conclusion, this report summarizes the current status of agent banking activities in Bangladesh as of June 2024, reflecting progress made since June 2023 and March 2024. It aims to provide insights into the overall activities of agent banking based on data collected from agent banking outlets.

3. Agents and Outlets Statistics

As of June 2024, the total number of agents and outlets has reached 15,991 and 21,473, respectively. The overall agent banking operations indicate positive growth in the number of agents when comparing both year-over-year and quarter-over-quarter data. In terms of outlets, various divisions exhibit both positive and negative growth when analyzed through annual and quarterly comparisons.

3.1 Outlet Allocation: Geolocation Perspective

Table-2 and Figure-1 provide a detailed overview of the distribution of agent banking outlets across different divisions and locations. The data clearly indicates that the rural-to-urban ratio of agent banking outlets is significantly higher than the mandated ratio of 3:1, as outlined in Article 33.1.4 of the 'Prudential Guidelines for Agent Banking Operations in Bangladesh' established in 2017. Specifically, the overall rural-to-urban ratio is recorded at 5.93:1. This suggests that agent banking is more prevalent in rural areas, highlighting a strong engagement of rural communities with formal financial services.

Table-2: Allocation of Outlet by Geolocation			
(June, 2024)			
Division	Number of Urban Outlets	Number of Rural Outlets	Ratio (Rural: Urban)
Barishal	144	1267	8.80 : 1
Chattogram	571	4237	7.42 : 1
Dhaka	1301	4101	3.15 :1
Khulna	277	2408	8.69 : 1
Mymensingh	118	1117	9.47 : 1
Rajshahi	348	2212	6.36 : 1
Rangpur	214	1942	9.07 : 1
Sylhet	127	1089	8.57 : 1
Total	3100	18373	5.93 : 1

The higher ratio underscores the effectiveness of agent banking in reaching underserved populations in remote areas, facilitating access to financial resources that may otherwise be limited. This trend not only reflects the growing importance of financial inclusion in rural regions but also emphasizes the role of agent banking in bridging the gap between urban and rural financial services. By providing essential banking services in rural locations, agent banking enhances the overall financial landscape, contributing to economic development and empowerment for rural residents.

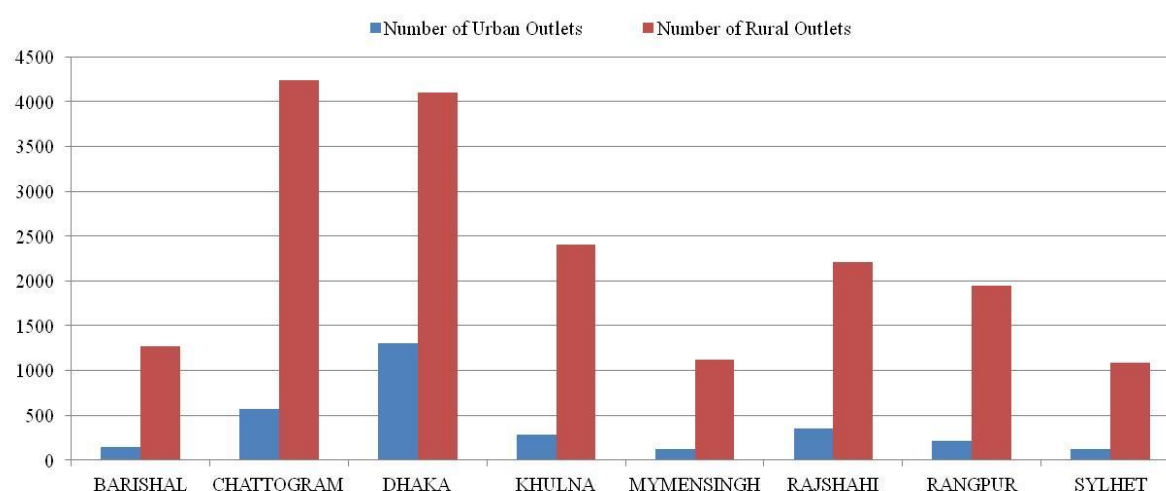


Figure-1: Division and Location wise Number of Outlets

3.2 Division and Location wise Comparison of Outlets

As of June 2024, the share of total outlets in the Dhaka division is recorded at 25.16%, which is 4.45 times greater than that of Sylhet, which holds a share of 5.66%. This data indicates that Dhaka not only has the highest proportion of total outlets among all divisions but also underscores the relative scarcity of outlets in Sylhet, which has the lowest share.

When examining urban outlets specifically, Dhaka division dominates with a share of 41.97%, a figure that is 11.02 times higher than Mymensingh's share of 3.81%. This stark contrast highlights Dhaka's significant presence in urban agent banking services, while Mymensingh lags behind as the division with the fewest urban outlets.

Additionally, in terms of rural outlets, the Chattogram division holds a share of 23.06%, which is 3.89 times higher than the 5.93% share of Sylhet. This further emphasizes Chattogram's leading role in providing rural banking services, in contrast to Sylhet, which again appears to have the lowest representation [Table-3, Figures-4, 5, 6].

Table-3: Division and Location wise Yearly Comparison of Outlets

Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
June, 2024 Number of Outlets	Urban	144	571	1301	277	118	348	214	127	3100
		4.65%	18.42%	41.97%	8.94%	3.81%	11.23%	6.90%	4.10%	100.00%
		(4.35)	(12.85)	(3.17)	(2.21)	(5.36)	(0.58)	-(0.47)	(7.63)	(4.48)
	Rural	1267	4237	4101	2408	1117	2212	1942	1089	18373
		6.90%	23.06%	22.32%	13.11%	6.08%	12.04%	10.57%	5.93%	100.00%
		-(2.16)	(2.99)	(1.96)	-(0.70)	(0.45)	-(2.60)	-(0.92)	-(2.94)	(0.28)
	Total	1411	4808	5402	2685	1235	2560	2156	1216	21473
		6.57%	22.39%	25.16%	12.50%	5.75%	11.92%	10.04%	5.66%	100.00%
		-(1.54)	(4.07)	(2.25)	-(0.41)	(0.90)	-(2.18)	-(0.87)	-(1.94)	(0.87)
June, 2023 Number of Outlets	Urban	138	506	1261	271	112	346	215	118	2967
	Rural	1295	4114	4022	2425	1112	2271	1960	1122	18321
	Total	1433	4620	5283	2696	1224	2617	2175	1240	21288

- Note:
1. Figures in parentheses represent rates of growth in percent over the previous year.
 2. The percentage represents the proportion of the total.
 3. All accounts are in actual figure.
 4. Minor differences may be shown due to rounding off.

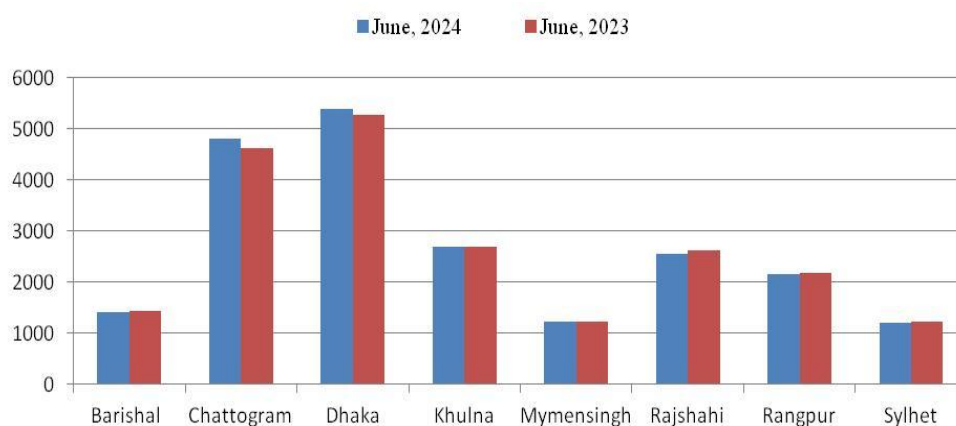


Figure-2: Division wise Yearly Comparison of Outlets

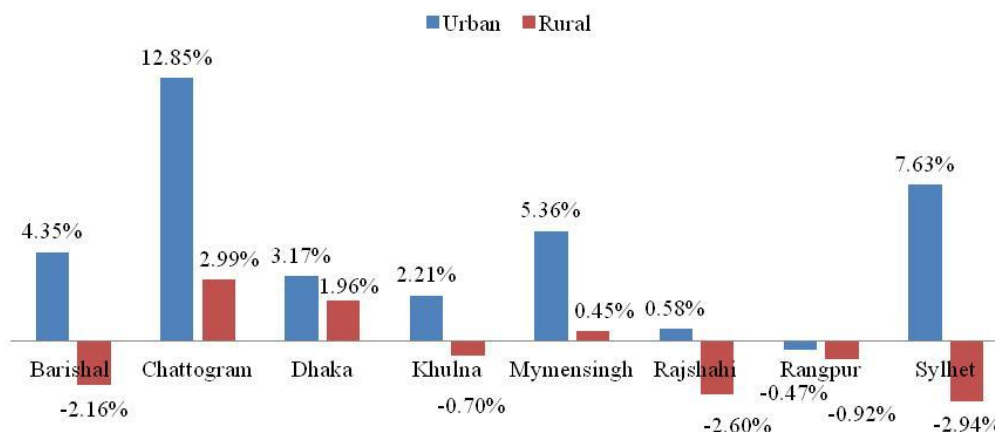


Figure-3: Division and Location wise Yearly Outlet Growth (%)
[June, 2024 over June, 2023]

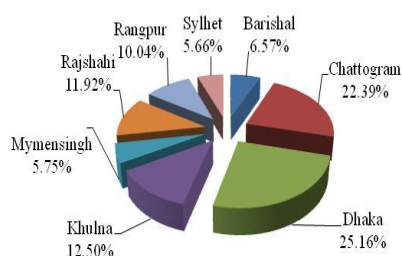


Figure-4: Division wise Distribution of total Outlets

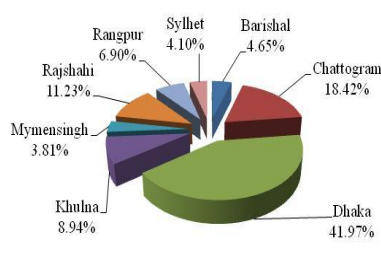


Figure-5: Division wise Distribution of Urban Outlets

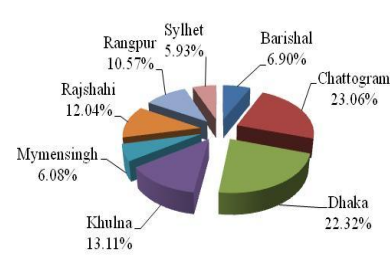


Figure-6: Division wise Distribution of Rural Outlets

In terms of growth trends, the total number of outlets has shown a decline across all divisions compared to June 2023, with the exception of Chattogram, Dhaka, and Mymensingh. A slight negative growth is observed in all divisions when compared to March 2024, except for Chattogram and Mymensingh. Notably, Chattogram division has experienced the highest growth rates for both urban (12.85%) and rural (2.99%) outlets in an annual comparison. Overall, the yearly outlet growth stands at a modest 0.87% [Table-3, Figures-2 & 3].

For quarterly comparisons, the Barishal division has recorded the highest growth in urban outlets at 0.70%, while Mymensingh division leads in rural outlet growth at 0.36%. However, the overall quarterly outlet growth reflects a decline of -0.65% [Table-4, Figures-7 & 8].

Table-4: Division and Location wise Quarterly Comparison of Outlets

Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
June, 2024 Number of Outlets	Urban	144	571	1301	277	118	348	214	127	3100
		(0.70)	-(0.52)	-(0.69)	(0.00)	-(1.67)	(0.29)	-(2.28)	-(3.05)	-(0.67)
	Rural	1267	4237	4101	2408	1117	2212	1942	1089	18373
		-(2.16)	(0.14)	-(0.27)	-(0.78)	(0.36)	-(1.25)	-(1.57)	-(1.09)	-(0.64)
	Total	1411	4808	5402	2685	1235	2560	2156	1216	21473
		-(1.88)	(0.06)	-(0.37)	-(0.70)	(0.16)	-(1.04)	-(1.64)	-(1.30)	-(0.65)
March, 2024 Number of Outlets	Urban	143	574	1310	277	120	347	219	131	3121
	Rural	1295	4231	4112	2427	1113	2240	1973	1101	18492
	Total	1438	4805	5422	2704	1233	2587	2192	1232	21613

- Note: 1. Figures in parentheses represent rates of growth in percent over the previous year.
2. All accounts are in actual figure.
3. Minor differences may be shown due to rounding off.

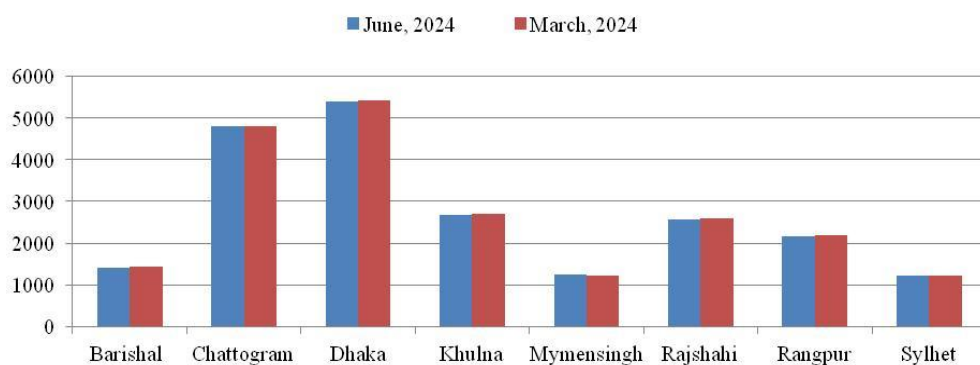


Figure-7: Division wise Quarterly Comparison of Outlets

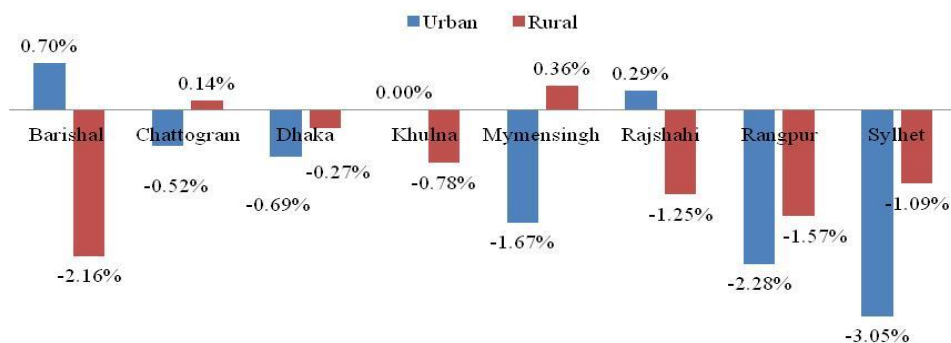


Figure-8: Division and Location wise Quarterly Outlet Growth (%) [June, 2024 over March, 2024]

3.3 Division and Location wise Comparison of Agents

At the end of June 2024, the distribution of total agents across different divisions reveals significant disparities. The Dhaka division boasts a commanding share of 25.61%, which is an impressive 4.74 times greater than that of Mymensingh, which holds only 5.40%. This stark contrast underscores Dhaka's dominant position in terms of total agents, while Mymensingh, in comparison, represents the lowest proportion.

When examining the urban agent distribution, the differences become even more conspicuous. The Dhaka division accounts for a remarkable 45.76% of the total urban agents, a figure that is an astounding 13.91 times higher than Mymensingh's mere 3.29%. This indicates not only that Dhaka leads significantly in total agents but also that it is the clear frontrunner in urban agent's representation, with Mymensingh lagging far behind.

Table-5: Division and Location wise Yearly Comparison of Agents

Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
June, 2024 Number of Agents	Urban	129	471	1155	208	83	248	140	90	2524
		5.11%	18.66%	45.76%	8.24%	3.29%	9.83%	5.55%	3.57%	100.00%
		(5.74)	(12.95)	(2.48)	(5.58)	(9.21)	(0.40)	(6.87)	(12.50)	(5.30)
	Rural	947	3227	2940	1785	781	1640	1311	836	13467
		7.03%	23.96%	21.83%	13.25%	5.80%	12.18%	9.73%	6.21%	100.00%
		(1.28)	(5.25)	(4.81)	(1.54)	(1.03)	(0.24)	(0.08)	(0.60)	(2.69)
	Total	1076	3698	4095	1993	864	1888	1451	926	15991
		6.73%	23.13%	25.61%	12.46%	5.40%	11.81%	9.07%	5.79%	100.00%
		(1.80)	(6.17)	(4.15)	(1.94)	(1.77)	(0.27)	(0.69)	(1.65)	(3.09)
June, 2023 Number of Agents	Urban	122	417	1127	197	76	247	131	80	2397
	Rural	935	3066	2805	1758	773	1636	1310	831	13114
	Total	1057	3483	3932	1955	849	1883	1441	911	15511

- Note:
1. Figures in parentheses represent rates of growth in percent over the previous year.
 2. The percentage represents the proportion of the total.
 3. All accounts are in actual figure.
 4. Minor differences may be shown due to rounding off.

In the context of rural agents, the Chattogram division emerges with a share of 23.96%, which is 4.13 times greater than Mymensingh's 5.80%. This finding reinforces the trend of regional disparities, as Chattogram maintains the highest proportion of rural agents, while Mymensingh continues to record the lowest figures in this category as well [refer to Table-5, Figures 11, 12, and 13 for detailed visual representations].

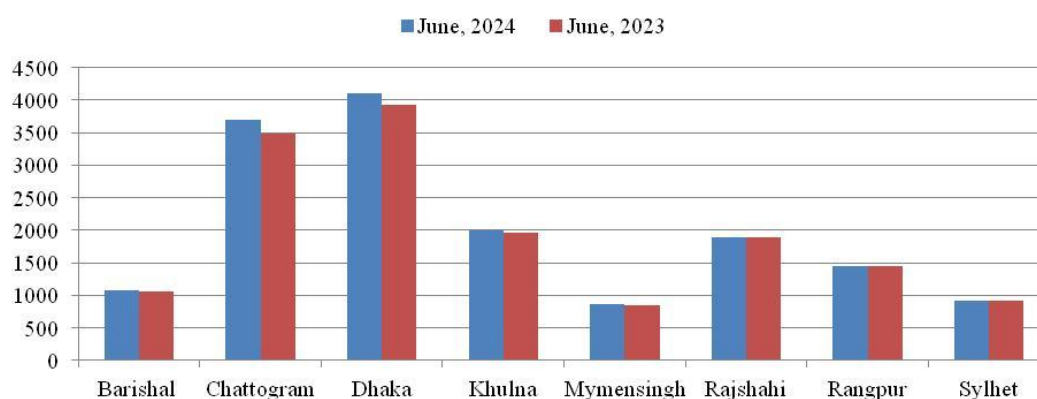


Figure-9: Division wise Yearly Comparison of Agents

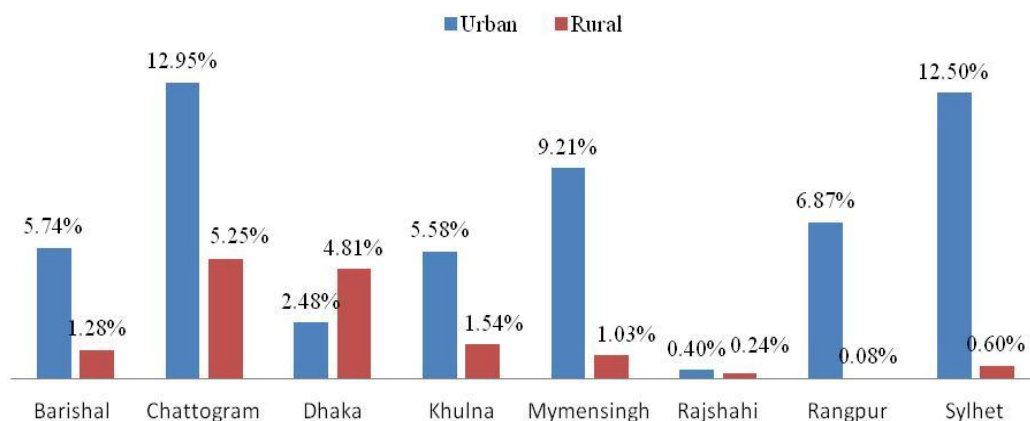


Figure-10: Division and Location wise Yearly Agent Growth (%)
[June, 2024 over June, 2023]

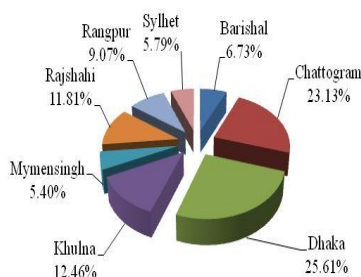


Figure-11: Division wise Distribution of total Agents

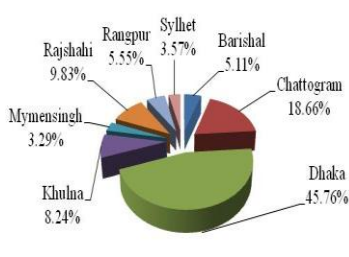


Figure-12: Division wise Distribution of Urban Agents

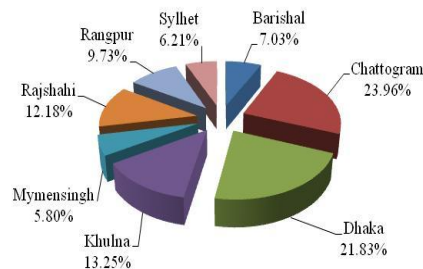


Figure-13: Division wise Distribution of Rural Agents

As of June 2024, there is a discernible upward trend in the total number of agents across all divisions when compared to the numbers from June 2023 and March 2024. Notably, Chattogram division exhibits the highest growth rates, with urban agents increasing by 12.95% and rural agents by 5.25% over the past year. The overall yearly growth rate for agents across all divisions stands at a healthy 3.09% [see Table-5, Figures-9 and 10 for additional data].

In terms of quarterly performance, Barishal division reports the highest growth rate for urban agents at 2.38%, while Mymensingh division leads in rural agent growth with a rate of 1.69%. This highlights the regional dynamics of agent distribution, with the cumulative quarterly growth rate for all agents recorded at 0.99% [refer to Table-6, Figures-14 and 15 for further insights].

Table-6: Division and Location wise Quarterly Comparison of Agents

Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
June, 2024 Number of Agents	Urban	129	471	1155	208	83	248	140	90	2524
		(2.38)	(1.29)	-(0.26)	(1.96)	-(1.19)	(0.81)	(0.72)	(0.00)	(0.48)
	Rural	947	3227	2940	1785	781	1640	1311	836	13467
		(0.42)	(1.41)	(1.34)	(0.90)	(1.69)	(0.61)	(0.77)	(0.84)	(1.08)
	Total	1076	3698	4095	1993	864	1888	1451	926	15991
		(0.65)	(1.40)	(0.89)	(1.01)	(1.41)	(0.64)	(0.76)	(0.76)	(0.99)
March, 2024 Number of Agents	Urban	126	465	1158	204	84	246	139	90	2512
	Rural	943	3182	2901	1769	768	1630	1301	829	13323
	Total	1069	3647	4059	1973	852	1876	1440	919	15835

- Note:
1. Figures in parentheses represent rates of growth in percent over the previous year.
 2. All accounts are in actual figure.
 3. Minor differences may be shown due to rounding off.

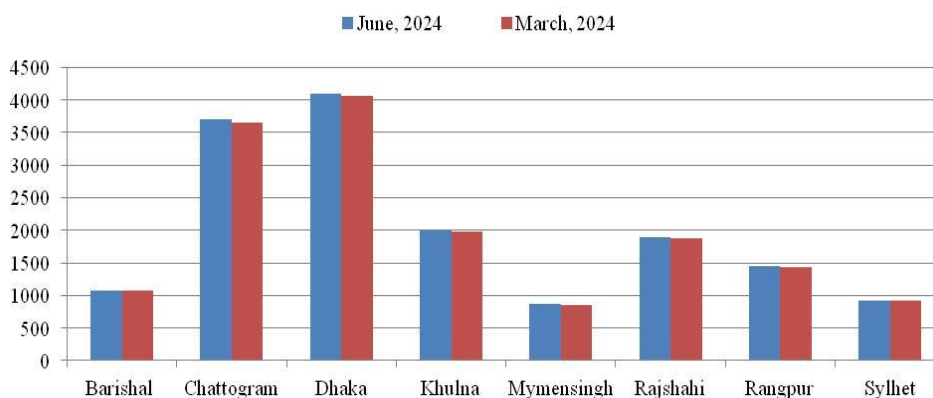


Figure-14: Division wise Quarterly Comparison of Agents

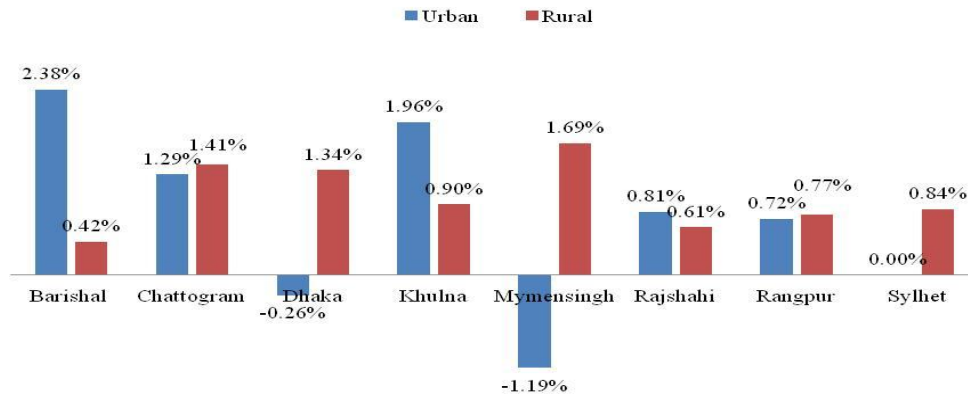


Figure-15: Division and Location wise Quarterly Agent Growth (%)
[June, 2024 over March, 2024]

3.4 Group Bank wise Distribution of Agents and Outlets

Table-7 provides a comparative analysis of agents and outlets by division and bank group up to June, 2024, as represented in Figures-16 and 17. The data reveals that private commercial banks (PCBs) have a significantly higher number of agents than other banking categories. Additionally, the group of private commercial banks has opened a greater number of outlets compared to their counterparts.

Table-7: Group Bank and Division wise Number of Agents and Outlets					
(upto June, 2024)					
Banks		State Owned Banks	Private Commercial Banks	Islamic Banks	Grand Total
BARISHAL	No. of Agent	39	755	282	1076
	No. of Outlet	39	1061	311	1411
CHATTOGRAM	No. of Agent	116	2350	1232	3698
	No. of Outlet	116	3342	1350	4808
DHAKA	No. of Agent	208	2929	958	4095
	No. of Outlet	208	4203	991	5402
KHULNA	No. of Agent	101	1393	499	1993
	No. of Outlet	101	2068	516	2685
MYMENSINGH	No. of Agent	49	682	133	864
	No. of Outlet	49	1050	136	1235
RAJSHAHI	No. of Agent	113	1357	418	1888
	No. of Outlet	113	2018	429	2560
RANGPUR	No. of Agent	97	1141	213	1451
	No. of Outlet	97	1838	221	2156
SYLHET	No. of Agent	53	667	206	926
	No. of Outlet	53	946	217	1216
GRAND TOTAL	No. of Agent	776	11274	3941	15991
	No. of Outlet	776	16526	4171	21473

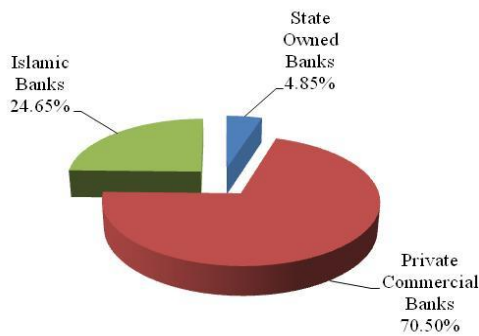


Figure-16: Group Bank wise Distribution of Agents

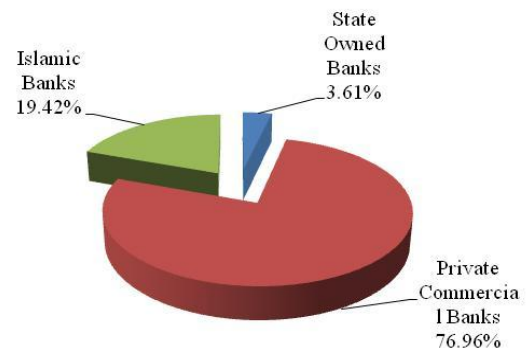


Figure -17: Group Bank wise Distribution of Outlets

Figure-16 depicts the distribution of agents by bank group, highlighting that private commercial banks dominate the sector with a total of 11,274 agents, which accounts for 70.50% of all agents. In contrast, Islamic banks (IBs) have 3,941 agents, representing 24.65% of the total. State-owned banks (SOBs) have a smaller presence, with only 776 agents, which constitute 4.85% of the total agent. This distribution underscores the leading role of private commercial banks in the agent banking landscape.

Similarly, Figure-17 illustrates the percentage of outlets by bank group, reinforcing that private commercial banks again lead the sector with 16,526 outlets, which makes up 76.96% of the total outlets. Islamic banks follow with 4,171 outlets, or 19.42% of the total. State-owned banks occupy a minimal share, with 776 outlets, representing just 3.61% of the overall outlet count. This data highlights the substantial market presence of private commercial banks in both agent numbers and outlet distribution, indicating their pivotal role in the agent banking framework.

4. Deposit Statistics through Agent Banking

By the conclusion of June 2024, the overall total of deposit accounts had surged to an impressive 23,032,015. This substantial figure reflects a cumulative deposit amount that reached a remarkable Tk. 398,135.53 million. This growth underscores the increasing engagement of individuals and entities in the banking sector, highlighting a significant trend in financial activity.

4.1 Division and Location wise Distribution of Deposit Accounts

As of the end of June 2024, the proportion of total deposit accounts in the Dhaka division stands at 23.67%, which is significantly higher—approximately 4.93 times—than that of Mymensingh, which accounts for only 4.80%. This data indicates that Dhaka holds the largest share of total deposit accounts among all divisions, while Mymensingh holds the smallest.

In terms of urban deposit accounts, the disparity is even more conspicuous. Dhaka division's share is recorded at 45.99%, representing an astonishing 11.58 times more than Mymensingh's mere 3.97%. Thus, Dhaka again emerges as the leader in urban deposit accounts, while Mymensingh remains at the bottom of the spectrum.

Table-8: Division and Location wise Yearly Comparison of Deposit Accounts

Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
June, 2024 Deposit Accounts	Urban	133980	427640	1480691	256388	127893	388766	269844	134518	3219720
		4.16%	13.28%	45.99%	7.96%	3.97%	12.07%	8.38%	4.18%	100.00%
		(14.27)	(21.44)	(19.30)	-(4.61)	(14.05)	(19.45)	(19.13)	(19.80)	(16.84)
	Rural	1232904	4294657	3971027	3193334	976759	2749519	2186002	1208093	19812295
		6.22%	21.68%	20.04%	16.12%	4.93%	13.88%	11.03%	6.10%	100.00%
		(17.05)	(15.80)	(16.85)	(16.42)	(14.78)	(16.75)	(14.81)	(15.71)	(16.15)
	Total	1366884	4722297	5451718	3449722	1104652	3138285	2455846	1342611	23032015
		5.93%	20.50%	23.67%	14.98%	4.80%	13.63%	10.66%	5.83%	100.00%
		(16.77)	(16.28)	(17.50)	(14.54)	(14.70)	(17.07)	(15.26)	(16.11)	(16.24)
June, 2023 Deposit Accounts	Urban	117247	352134	1241181	268780	112134	325463	226517	112289	2755745
	Rural	1053334	3708837	3398510	2742934	850974	2355132	1904099	1044057	17057877
	Total	1170581	4060971	4639691	3011714	963108	2680595	2130616	1156346	19813622

- Note:
1. Figures in parentheses represent rates of growth in percent over the previous year.
 2. The percentage represents the proportion of the total.
 3. All accounts are in actual figure.
 4. Minor differences may be shown due to rounding off.

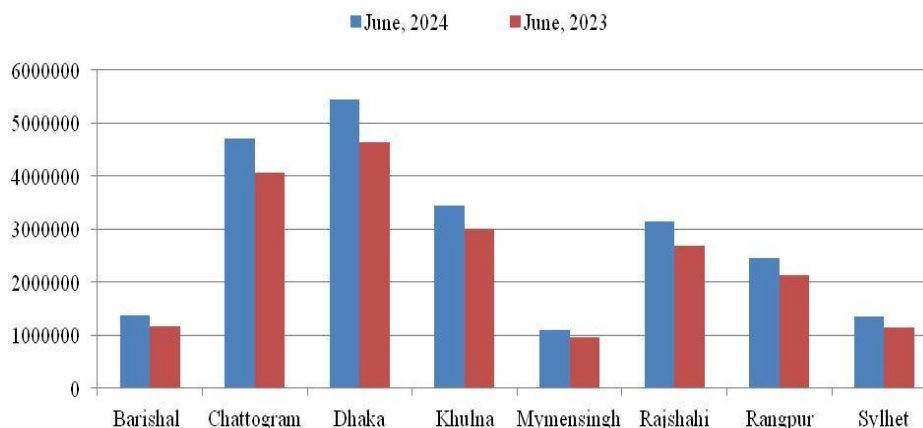


Figure-18: Division wise Yearly Comparison of Deposit Accounts

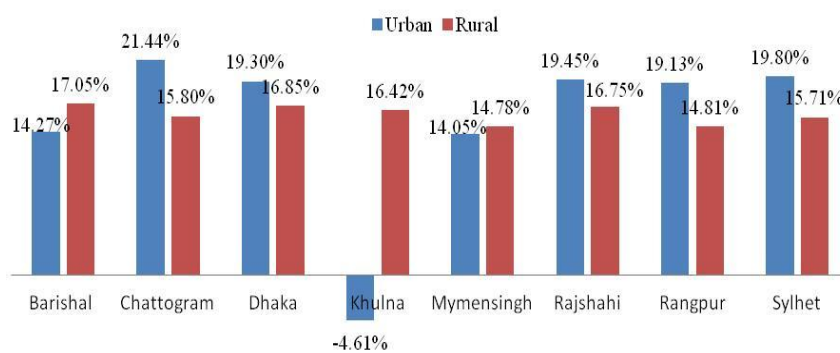


Figure-19: Division and Location wise Yearly Deposit Accounts Growth (%) [June, 2024 over June, 2023]

Moreover, when examining rural deposit accounts, Chattogram division shows a significant share of 21.68%, which is 4.40 times greater than Mymensingh's share of 4.93%. In this context, Chattogram also leads in rural deposit accounts, with Mymensingh still lagging behind, as depicted in Table-8 and Figures-20, 21, and 22.

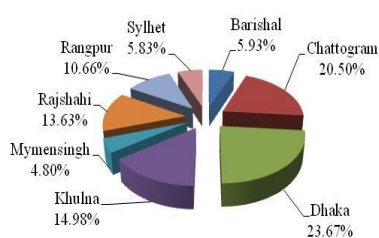


Figure-20: Division wise Distribution of total Deposit Accounts

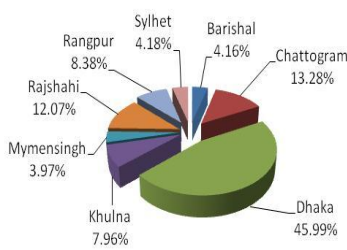


Figure-21: Division wise Distribution of Urban Deposit Accounts

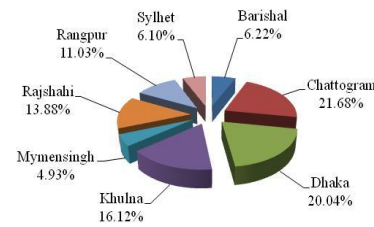


Figure-22: Division wise Distribution of Rural Deposit Accounts

Table-9: Division and Location wise Quarterly Comparison of Deposit Accounts

Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
June, 2024 Deposit Accounts	Urban	133980	427640	1480691	256388	127893	388766	269844	134518	3219720
		(1.81)	(1.21)	(3.53)	(3.46)	(2.54)	(4.24)	(5.49)	(5.82)	(3.44)
	Rural	1232904	4294657	3971027	3193334	976759	2749519	2186002	1208093	19812295
		(4.12)	(4.96)	(4.79)	(3.48)	(4.14)	(4.89)	(5.52)	(7.88)	(4.82)
	Total	1366884	4722297	5451718	3449722	1104652	3138285	2455846	1342611	23032015
		(3.89)	(4.61)	(4.45)	(3.48)	(3.95)	(4.81)	(5.52)	(7.67)	(4.62)
March, 2024 Deposit Accounts	Urban	131603	422509	1430154	247817	124719	372948	255799	127120	3112669
	Rural	1184136	4091764	3789361	3085952	937947	2621291	2071602	1119888	18901941
	Total	1315739	4514273	5219515	3333769	1062666	2994239	2327401	1247008	22014610

- Note: 1. Figures in parentheses represent rates of growth in percent over the previous quarter.
2. All accounts are in actual figure.
3. Minor differences may be shown due to rounding off.

Overall, as of June 2024, there is a noticeable positive growth trend in the total number of deposit accounts across all divisions when compared to both June 2023 and March 2024. Notably, in Chattogram division, the growth of urban deposit accounts reached its peak at 21.44%, while Barishal division experienced the highest growth in rural deposit accounts at 17.05% for the yearly comparison. The overall yearly growth rate for deposit accounts stands at 16.24%, as shown in Table-8 and Figures-18 and 19.

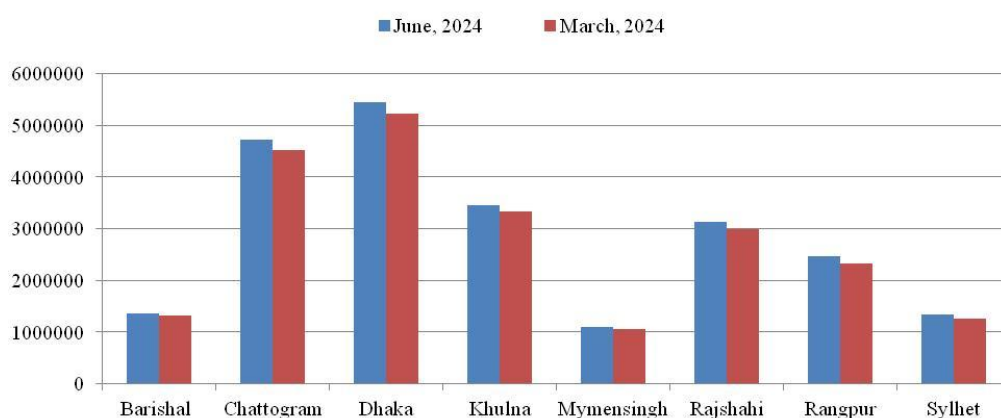


Figure-23: Division wise Quarterly Comparison of Deposit Accounts

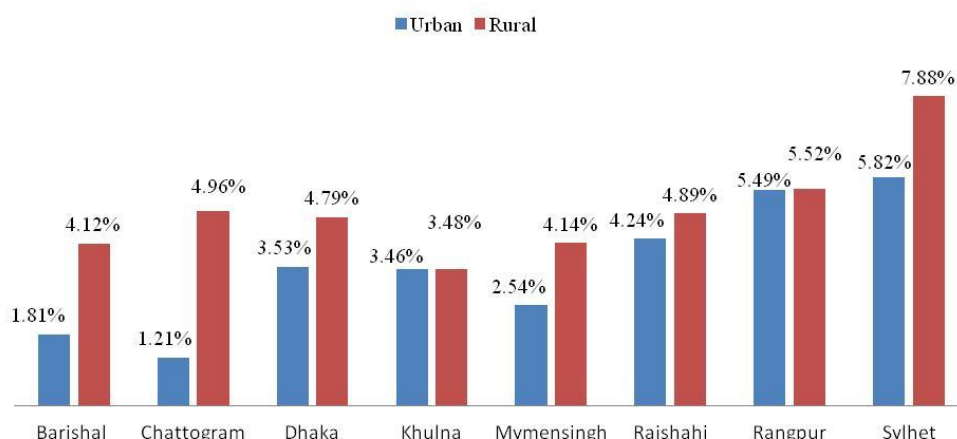


Figure-24: Division and Location wise Quarterly Deposit Accounts Growth (%)
[June, 2024 over March, 2024]

In a quarterly assessment, Sylhet division reported the highest growth rates for both urban (5.82%) and rural (7.88%) deposit accounts. The overall quarterly growth rate for deposit accounts across all divisions is recorded at 4.62%, as detailed in Table-9 and Figures-23 and 24.

4.2 Division and Location wise Comparison of Deposit Amounts

As of the end of June 2024, the Chattogram division boasts a remarkable share of total deposit amounts, standing at 32.79%. This figure is approximately 12.10 times greater than that of Mymensingh, which holds a mere 2.71%. Clearly, Chattogram leads in the proportion of total deposit amounts, while Mymensingh ranks at the bottom.

In terms of urban deposit amounts, the Dhaka division presents an even more striking contrast. Its share reaches 58.28%, which is an staggering 32.02 times higher than Sylhet's 1.82%. This highlights Dhaka's dominant position in urban deposit amounts, whereas Sylhet continues to have the smallest share.

Additionally, when analyzing rural deposit amounts, Chattogram division again emerges as a frontrunner with a share of 36.06%. This figure is 12.48 times that of Mymensingh, which stands at 2.89%. Thus, Chattogram retains the highest share of total rural deposit amounts, while Mymensingh remains the lowest. As shown in Table-10 and Figures 27, 28, and 29.

Table-10: Division and Location wise Yearly Comparison of Deposit Amounts

Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
June, 2024 Deposit Amounts	Urban	1988.94	12791.43	41719.25	3515.07	1356.14	6604.48	2311.55	1301.84	71588.69
		2.78%	17.87%	58.28%	4.91%	1.89%	9.23%	3.23%	1.82%	100.00%
		(26.75)	(28.43)	-(9.22)	(26.28)	(16.86)	(39.13)	(16.36)	(25.39)	(3.45)
	Rural	20691.11	117751.51	86057.08	33287.74	9440.50	29146.41	14612.47	15560.02	326546.83
		6.34%	36.06%	26.35%	10.19%	2.89%	8.93%	4.47%	4.77%	100.00%
		(26.59)	(24.57)	(34.10)	(28.46)	(28.05)	(23.57)	(29.63)	(19.31)	(27.44)
	Total	22680.05	130542.93	127776.33	36802.80	10796.64	35750.89	16924.02	16861.86	398135.53
		5.70%	32.79%	32.09%	9.24%	2.71%	8.98%	4.25%	4.24%	100.00%
		(26.61)	(24.94)	(16.03)	(28.25)	(26.53)	(26.18)	(27.64)	(19.75)	(22.34)
June, 2023 Deposit Amounts	Urban	1569.12	9959.46	45954.15	2783.58	1160.44	4746.87	1986.59	1038.26	69198.48
	Rural	16344.60	94525.92	64172.80	25912.53	7372.67	23587.10	11272.37	13042.20	256230.18
	Total	17913.72	104485.38	110126.96	28696.10	8533.11	28333.97	13258.96	14080.46	325428.66

- Note:
1. Figures in parentheses represent rates of growth in percent over the previous year.
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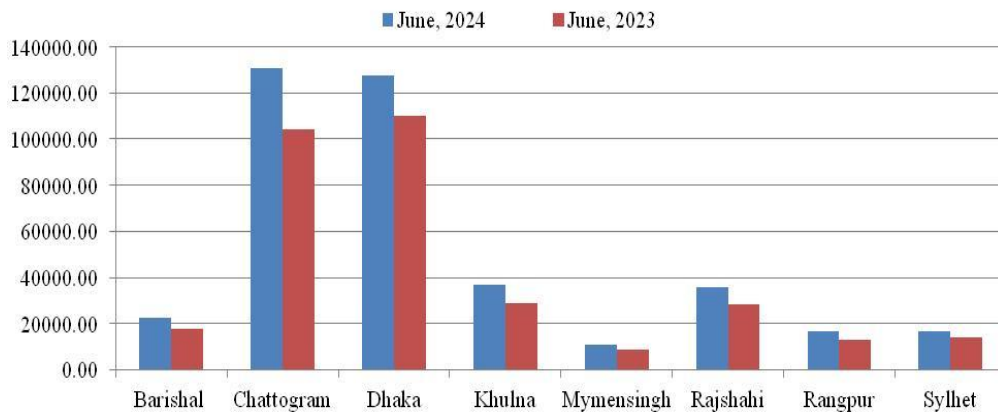


Figure-25: Division wise Yearly Comparison of Deposit Amounts

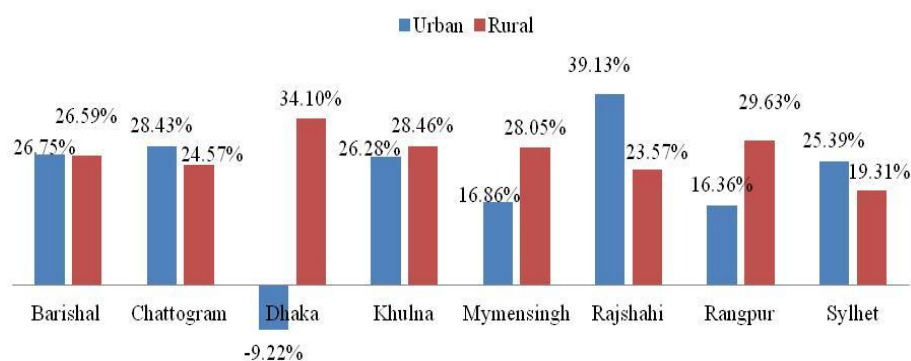


Figure-26: Division and Location wise Yearly Deposit Amounts Growth (%)
[June, 2024 over June, 2023]

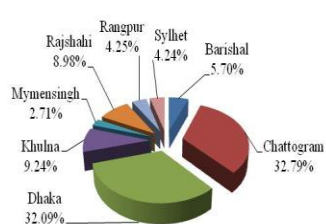


Figure-27: Division wise Distribution of total Deposit Amounts

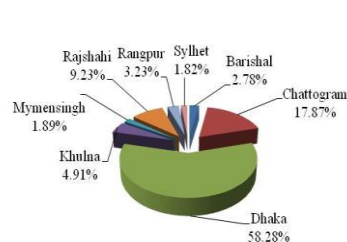


Figure-28: Division wise Distribution of Urban Deposit Amounts

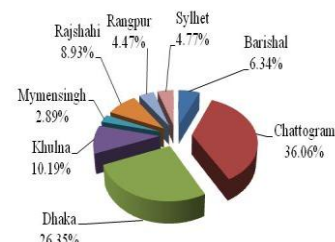


Figure-29: Division wise Distribution of Rural Deposit Accounts

Table-11: Division and Location wise Quarterly Comparison of Deposit Amounts

Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
June, 2024 Deposit Amounts	Urban	1988.94	12791.43	41719.25	3515.07	1356.14	6604.48	2311.55	1301.84	71588.69
		(12.98)	(1.20)	-(1.25)	(11.91)	(11.84)	(13.35)	(18.95)	(10.42)	(2.35)
	Rural	20691.11	117751.51	86057.08	33287.74	9440.50	29146.41	14612.47	15560.02	326546.83
		(11.20)	(10.49)	(14.54)	(17.17)	(18.59)	(15.42)	(32.45)	(16.03)	(14.03)
	Total	22680.05	130542.93	127776.33	36802.80	10796.64	35750.89	16924.02	16861.86	398135.53
		(11.36)	(9.51)	(8.86)	(16.65)	(17.70)	(15.04)	(30.43)	(15.58)	(11.74)
March, 2024 Deposit Amounts	Urban	1760.48	12639.84	42245.62	3140.94	1212.53	5826.40	1943.33	1178.95	69948.08
	Rural	18606.66	106571.27	75130.05	28409.59	7960.68	25251.57	11032.26	13410.18	286372.26
	Total	20367.14	119211.12	117375.66	31550.53	9173.21	31077.98	12975.58	14589.13	356320.35

- Note:
- Figures in parentheses represent rates of growth in percent over the previous year.
 - All accounts are in actual figure.
 - Minor differences may be shown due to rounding off.

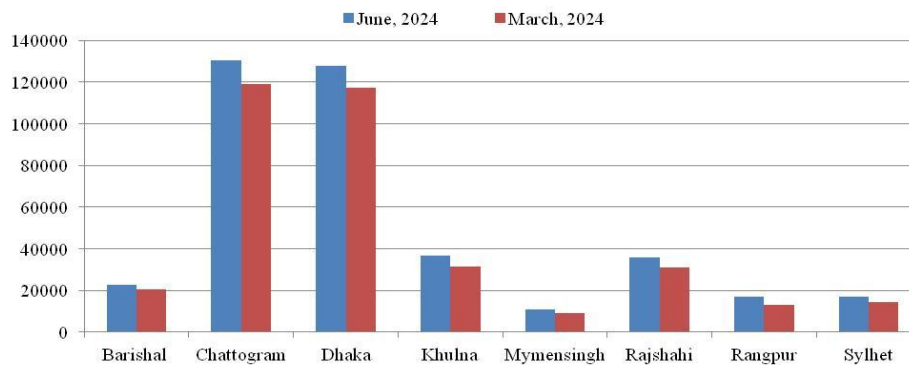


Figure-30: Division wise Quarterly Comparison of Deposit Amounts

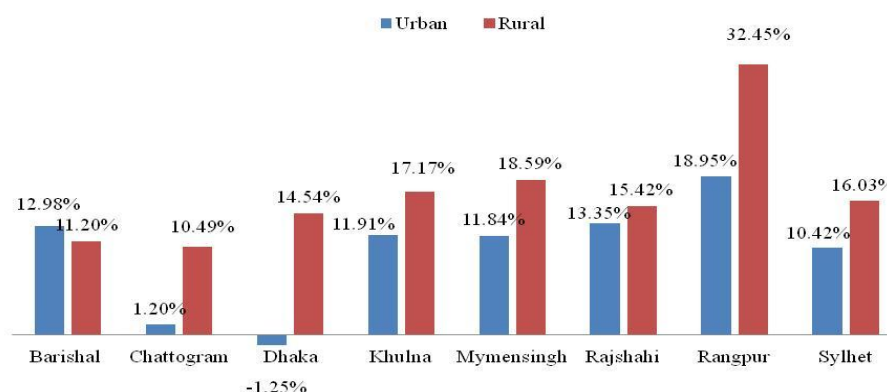


Figure-31: Division and Location wise Quarterly Deposit Accounts Growth (%) [June, 2024 over March, 2024]

Overall, the data for June 2024 indicates a positive growth trend in total deposit amounts across all divisions when compared to both June 2023 and March 2024. Notably, Rajshahi division recorded the highest growth in urban deposit amounts at 39.13%, while Dhaka division led in rural deposit amounts growth, reaching 34.10% in the yearly comparison. The aggregate yearly growth rate for total deposit amounts is recorded at 22.34%, as detailed in Table-10 and Figures-25 and 26.

In a quarterly analysis, Rangpur division exhibited the highest growth rates for both urban (18.95%) and rural (32.45%) deposit amounts. The overall quarterly growth rate for total deposit amounts across all divisions stands at 11.74%, as represented in Table-11 and Figures-30 and 31.

4.3 Division and Gender wise Comparison of Deposit Accounts

As of June 2024, the distribution of deposit accounts in agent banking reveals that male accounts constitute 48.78%, female accounts account for 49.67%, and accounts categorized as "Others" make up 1.55%. Notably, the proportion of female deposit accounts slightly exceeds that of male accounts, as illustrated in Figure-34. The "Others" category encompasses individuals from the third gender, various institutions, limited companies, and similar entities.

Table-12: Division and Gender wise Yearly Comparison of Deposit Accounts

Period	Division Gender	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
June, 2024 Deposit Accounts	Male	636872	2319283	2829013	1667262	500788	1496105	1170209	616496	11236028
		5.67%	20.64%	25.18%	14.84%	4.46%	13.32%	10.41%	5.49%	100.00%
		(15.84)	(16.52)	(16.56)	(14.08)	(16.18)	(16.40)	(14.24)	(15.51)	(15.80)
	Female	710893	2316240	2540377	1732971	585610	1594851	1249653	709416	11440011
		6.21%	20.25%	22.21%	15.15%	5.12%	13.94%	10.92%	6.20%	100.00%
		(17.44)	(15.93)	(18.46)	(14.84)	(13.33)	(17.66)	(16.17)	(16.58)	(16.58)
	Others	19119	86774	82328	49489	18254	47329	35984	16699	355976
		5.37%	24.38%	23.13%	13.90%	5.13%	13.30%	10.11%	4.69%	100.00%
		(23.91)	(19.69)	(20.59)	(20.06)	(18.83)	(18.95)	(17.66)	(18.72)	(19.77)
June, 2023 Deposit Accounts	Male	549801	1990529	2427003	1461516	431034	1285285	1024326	533732	9703226
	Female	605350	1997942	2144415	1508977	516712	1355520	1075708	608548	9813172
	Others	15430	72500	68273	41221	15362	39790	30582	14066	297224

- Note:
1. Figures in parentheses represent rates of growth in percent over the previous year.
 2. The percentage represents the proportion of the total.
 3. All accounts are in actual figure.
 4. Minor differences may be shown due to rounding off.

Table-13: Division and Gender wise Qurarly Comparison of Deposit Accounts

Period	Division Gender	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
June, 2024 Deposit Accounts	Male	636872	2319283	2829013	1667262	500788	1496105	1170209	616496	11236028
		(4.03)	(4.57)	(4.10)	(3.34)	(4.01)	(4.56)	(5.56)	(6.95)	(4.44)
	Female	710893	2316240	2540377	1732971	585610	1594851	1249653	709416	11440011
		(3.73)	(4.67)	(4.82)	(3.61)	(3.93)	(5.09)	(5.50)	(8.33)	(4.81)
	Others	19119	86774	82328	49489	18254	47329	35984	16699	355976
		(5.01)	(4.04)	(4.92)	(3.45)	(3.19)	(3.30)	(4.84)	(6.32)	(4.25)
March, 2024 Deposit Accounts	Male	612196	2218026	2717507	1613347	481496	1430795	1108549	576446	10758362
	Female	685337	2212840	2423541	1672584	563481	1517627	1184528	654856	10914794
	Others	18206	83407	78467	47838	17689	45817	34324	15706	341454

- Note:
1. Figures in parentheses represent rates of growth in percent over the previous year.
 2. All accounts are in actual figure.
 3. Minor differences may be shown due to rounding off.

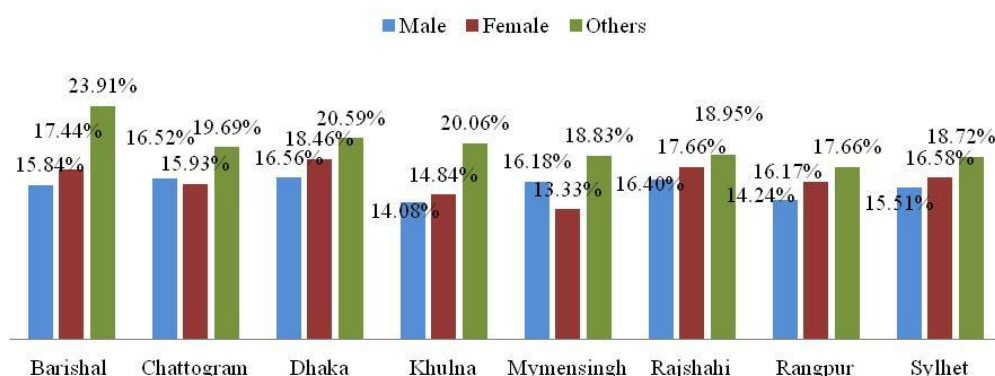


Figure-32: Division and Gender wise Yearly Deposit Accounts Growth (%)
[June, 2024 over June, 2023]

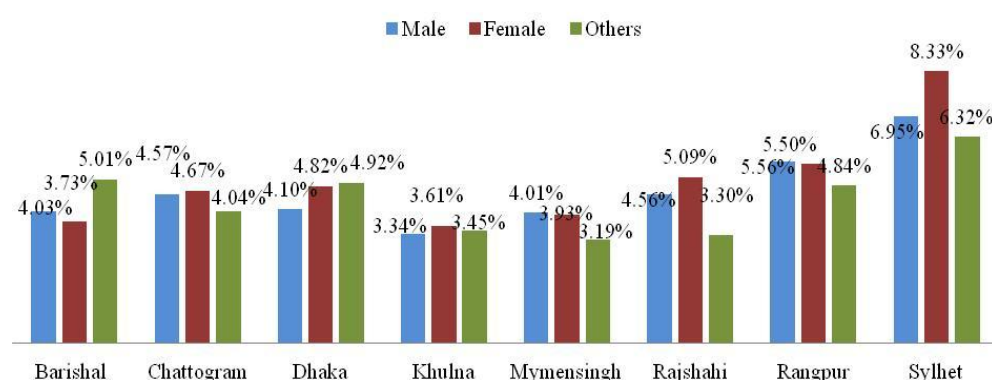


Figure-33: Division and Gender wise Quarterly Deposit Accounts Growth (%)
[June, 2024 over March, 2024]

In the context of the Dhaka division, male deposit accounts represent 25.18%, which is approximately 5.65 times higher than the share in Mymensingh, where male accounts comprise only 4.46%. This data indicates that Dhaka holds the largest share of male deposit accounts, while Mymensingh ranks at the lowest end of the spectrum, as shown in Figure-35.

Conversely, female deposit accounts in Dhaka division account for 22.21%, which is 4.34 times greater than the share in Mymensingh, where female accounts make up 5.12%. Thus, Dhaka again leads in the proportion of female deposit accounts, with Mymensingh occupying the lowest position, as described in Figure-36.

Moreover, in terms of the "Others" category, Chattogram division reports a share of 24.38%, which is 4.75 times more than that of Mymensingh, at 5.13%. This indicates that Chattogram has the highest proportion of "Other" deposit accounts, while Mymensingh continues to have the least, as shown in Figure-37.

Overall, the data for June 2024 indicates a positive growth trend in the total number of deposit accounts categorized by gender compared to both June 2023 and March 2024 across all divisions. Specifically, Dhaka division experienced the highest growth rates in male (16.56%) and female

(18.46%) deposit accounts. Additionally, Barishal division recorded the highest growth rate for "Others" deposit accounts at 23.91%, as detailed in Table-12 and Figure-32.

In a quarterly analysis, Sylhet division demonstrated the highest growth rates for male (6.95%), female (8.33%), and "Other" (6.32%) deposit accounts. This data is further illustrated in Table-13 and Figure-33.

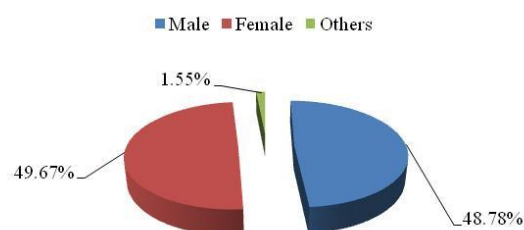


Figure-34: Gender wise Distribution of total Deposit Accounts

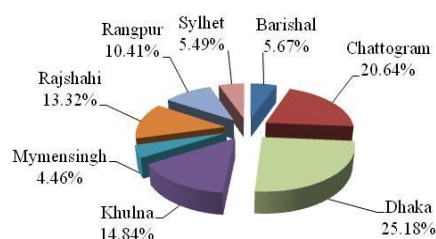


Figure-35: Division wise Distribution of Deposit Accounts for Male

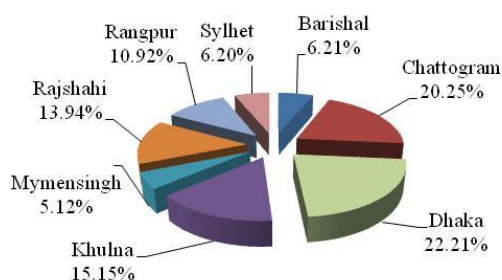


Figure-36: Division wise Distribution of Deposit Accounts for Female

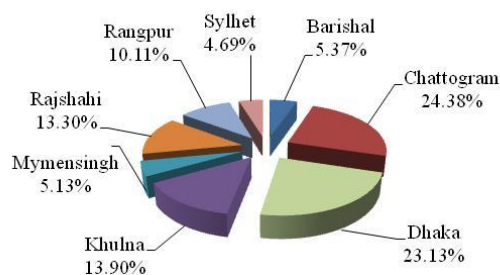


Figure-37: Division wise Distribution of Deposit Accounts for Others

4.4 Location and Gender wise Yearly Comparison of Deposit Accounts

The distribution of deposit accounts between urban and rural areas reveals a significant disparity, with urban deposit accounts comprising 13.98% and rural deposit accounts making up 86.02%. Notably, the number of rural deposit accounts is 6.15 times greater than that of urban accounts, as shown in Figure-40.

Examining gender differences in deposit accounts within urban areas, it is evident that male accounts account for 58.97%, which is 1.52 times higher than the 38.76% represented by female accounts.

Conversely, in rural areas, female deposit accounts constitute 51.44%, surpassing male accounts at 47.13% by the same factor of 1.09. This data suggests that women in rural regions experience greater financial inclusion than their male counterparts, as shown in Table-14 and Figures-41 and 42.

As of June 2024, the total number of deposit accounts categorized by gender has shown positive growth when compared to both June 2023 and March 2024 in both urban and rural settings. Specifically, the growth rate of "other" deposit accounts has been the highest, with increases of 18.17% in urban areas and 20.19% in rural areas for the yearly comparison, as detailed in Table-14 and Figure-38. Furthermore, for the quarterly comparison, female deposit accounts in urban areas experienced a growth rate of 4.22%, while "other" deposit accounts in rural areas saw a notable growth of 5.15%, as illustrated in Table-15 and Figure-39.

Table-14: Location and Gender wise Yearly Comparison of Deposit Accounts				
Period	<div>Gender</div> <div>Location</div>	Male	Female	Others
June, 2024 Deposit Accounts	Urban	1898725	1247999	72996
		58.97%	38.76%	2.27%
		(16.04)	(17.99)	(18.17)
	Rural	9337303	10192012	282980
		47.13%	51.44%	1.43%
		(15.75)	(16.41)	(20.19)
	Total	11236028	11440011	355976
		48.78%	49.67%	1.55%
		(15.80)	(16.58)	(19.77)
June, 2023 Deposit Accounts	Urban	1636267	1057704	61774
	Rural	8066959	8755468	235450
	Total	9703226	9813172	297224

- Note:
1. Figures in parentheses represent rates of growth in percent over the previous year.
 2. The percentage represents the proportion of the total.
 3. All accounts are in actual figure.
 4. Minor differences may be shown due to rounding off.

Table-15: Location and Gender wise Quarterly Comparison of Deposit Accounts

Period	Gender Location	Male	Female	Others
June, 2024 Deposit Accounts	Urban	1898725	1247999	72996
		(3.03)	(4.22)	(0.91)
	Rural	9337303	10192012	282980
		(4.73)	(4.89)	(5.15)
	Total	11236028	11440011	355976
		(4.44)	(4.81)	(4.25)
March, 2024 Deposit Accounts	Urban	1842854	1197475	72340
	Rural	8915508	9717319	269114
	Total	10758362	10914794	341454

- Note:
1. Figures in parentheses represent rates of growth in percent over the previous year.
 2. All accounts are in actual figure.
 3. Minor differences may be shown due to rounding off.

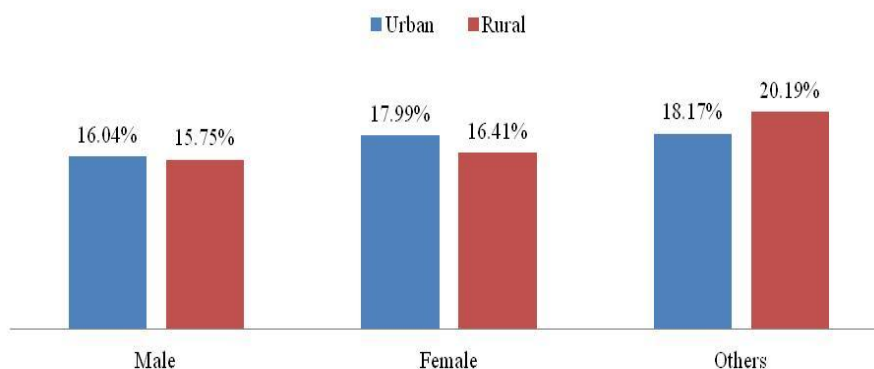


Figure-38: Location and Gender wise Yearly Deposit Accounts Growth (%)
[June, 2024 over June, 2023]

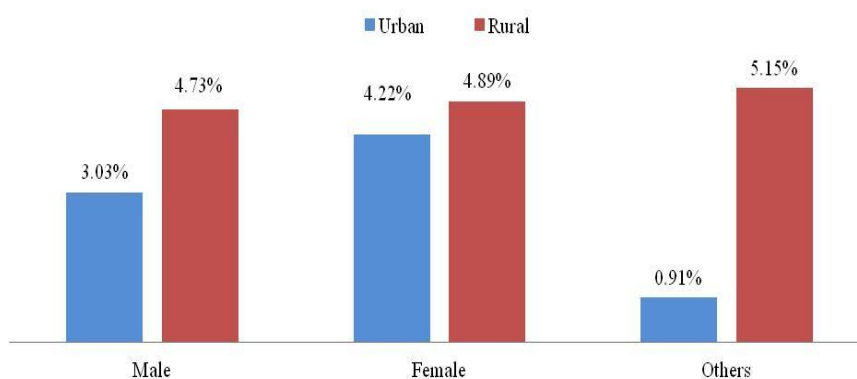


Figure-39: Location and Gender wise Quarterly Deposit Accounts Growth (%)
[June, 2024 over March, 2024]

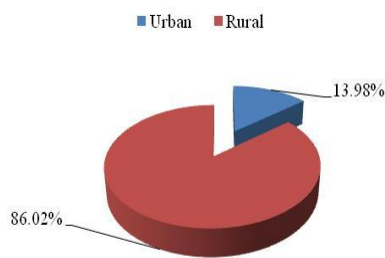


Figure-40: Location wise Distribution of Deposit Accounts

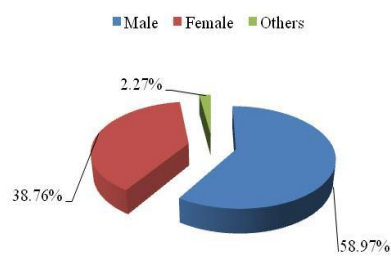


Figure-41: Gender wise Distribution of Deposit Accounts for Urban

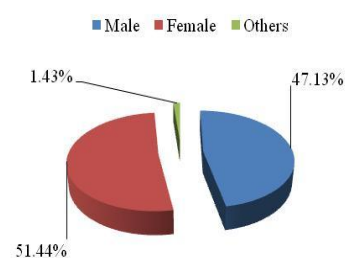


Figure-42: Gender wise Distribution of Deposit Accounts for Rural

4.5 Division wise Distribution of Deposit Accounts and Balances

Table-16 clearly indicates that savings deposit accounts hold the foremost position in terms of both the total number of accounts, which stands at an impressive 14,547,515, and the total balances, amounting to Tk. 166,651.06 million.

When analyzing data by division, Figure-43 reveals that the Chattogram division leads in several categories: it boasts the highest balances for savings accounts at Tk. 55,986.71 million, deposit pension scheme (DPS) accounts at Tk. 18,092.03 million, fixed deposit accounts at Tk. 46,546.84 million, and school banking accounts at Tk. 1,072.06 million. In contrast, the Dhaka division excels in the categories of current account balances, which amount to Tk. 6,689.27 million, and special account balances, totaling Tk. 2,251.93 million.

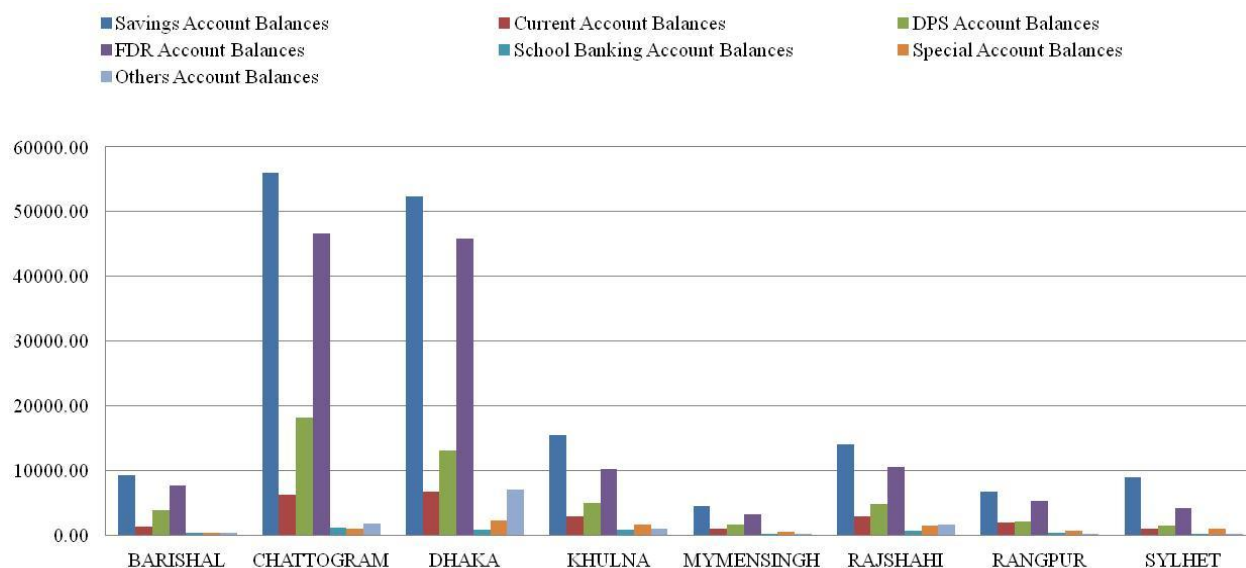


Figure-43: Division and Type wise Distribution of Deposit Balances

Table- 16: Type wise Distribution of Deposit Accounts

(June, 2024)

Division	Account Type Location	Savings A/C		Current A/C		DPS A/C		FDR A/C		School Banking A/C		Special A/C		Others A/C		Total Deposit	
		Number	Balance	Number	Balance	Number	Balance	Number	Balance	Number	Balance	Number	Balance	Number	Balance	Number	Balance
BARISHAL	URBAN	105141	727.17	6600	248.59	8311	262.82	2111.00	657.37	5122	18.98	6466	9.47	229	64.53	133980	1988.94
	RURAL	828815	8428.78	30969	1008.94	109375	3506.31	26148.00	6912.61	95547	309.19	140214	317.47	1836	207.81	1232904	20691.11
CHATTOGRAM	URBAN	317110	3707.26	18382	988.38	34111	1606.20	9184.00	5918.40	22822	83.11	23237	56.62	2794	431.46	427640	12791.43
	RURAL	2910842	52279.45	117666	5154.49	366105	16485.83	104430.00	40628.45	279297	988.95	491322	960.62	24995	1253.72	4294657	117751.51
DHAKA	URBAN	1227511	12193.60	45489	2331.94	73734	3186.76	27238.00	17264.34	34702	159.80	69720	136.81	2297	6446.01	1480691	41719.25
	RURAL	2474561	40031.53	106446	4357.34	213356	9805.64	79667.00	28547.53	211098	693.44	876957	2115.13	8942	506.48	3971027	86057.08
KHULNA	URBAN	186147	1054.82	14869	541.52	12601	265.26	2451.00	1325.04	6276	13.19	33759	50.98	285	264.26	256388	3515.07
	RURAL	1813703	14322.15	77467	2403.68	156314	4710.63	34043.00	8929.16	308047	785.18	794322	1518.65	9438	618.29	3193334	33287.74
MYMENSINGH	URBAN	82392	523.26	6527	154.88	5674	214.47	1545.00	410.17	5565	9.47	26154	41.61	36	2.28	127893	1356.14
	RURAL	569948	3909.81	29247	810.77	39603	1314.59	8964.00	2727.56	60302	121.60	268195	509.29	500	46.89	976759	9440.50
RAJSHAHI	URBAN	256396	2026.25	18470	629.66	18148	613.12	5732.00	2061.93	22266	60.80	67176	90.37	578	1122.35	388766	6604.48
	RURAL	1506255	11988.38	73962	2298.68	123838	4094.23	32290.00	8374.52	235385	571.01	773557	1297.28	4232	522.30	2749519	29146.41
RANGPUR	URBAN	221342	1038.53	13949	378.06	8916	243.53	1949.00	603.06	10190	21.72	13244	21.18	254	5.47	269844	2311.55
	RURAL	1370955	5570.97	63253	1511.86	80501	1805.97	11587.00	4614.54	179216	365.04	479598	665.83	892	78.27	2186002	14612.47
SYLHET	URBAN	76229	593.49	4764	169.61	3914	126.84	868.00	236.09	3301	10.65	45393	145.77	49	19.38	134518	1301.84
	RURAL	600168	8255.61	27219	739.31	45648	1389.47	9882.00	3972.90	58379	187.28	466367	870.43	430	145.02	1208093	15560.02
GRAND TOTAL	URBAN	2472268	21864.38	129050	5442.65	165409	6519.00	51078	28476.39	110244	377.72	285149	552.82	6522	8355.74	3219720	71588.69
	RURAL	12075247	144786.68	526229	18285.06	1134740	43112.67	307011	104707.27	1427271	4021.68	4290532	8254.70	51265	3378.77	19812295	326546.83
	TOTAL	14547515	166651.06	655279	23727.71	1300149	49631.67	358089	133183.66	1537515	4399.40	4575681	8807.51	57787	11734.51	23032015	398135.53

Note: All accounts are in actual figure and all balance are in million Taka

5. Loan Statistics through Agent Banking

By the end of June 2024, the total number of loan accounts had escalated to 222,478. This figure signifies a considerable increase in borrowing activity within the financial sector. Correspondingly, the outstanding loan amount reached an impressive Tk. 91,506.55 million. This substantial figure not only highlights the growing reliance on credit among individuals and businesses but also reflects the dynamic nature of the lending landscape in the economy.

5.1 Division and Location wise Distribution of Loan Accounts

As of the end of June 2024, the Chattogram division holds a dominant position in the loan account landscape, with its share reaching an impressive 24.54%. This figure is 5.47 times greater than that of the Mymensingh division, which accounts for only 4.49%, marking it as the division with the lowest percentage of total loan accounts. This disparity underscores the regional differences in borrowing activity, as illustrated in Figure-46.

In the context of urban loan accounts, the Dhaka division leads with a share of 23.00%, which is 3.97 times higher than the 5.80% recorded for the Sylhet division, the latter representing the lowest urban loan account percentage. This trend highlights Dhaka's significant role in urban financing, as shown in Figure-47.

Table-17: Division and Location wise Yearly Comparison of Loan Accounts

Division	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
June, 2024 Loan Accounts	Urban	3634	6112	9822	5845	2715	6081	6017	2476	42702
		8.51%	14.31%	23.00%	13.69%	6.36%	14.24%	14.09%	5.80%	100.00%
		(8.06)	(9.97)	(5.07)	(13.56)	-(6.25)	(9.00)	(4.66)	(17.40)	(7.43)
	Rural	15642	48473	33838	26664	7274	22125	17474	8286	179776
		8.70%	26.96%	18.82%	14.83%	4.05%	12.31%	9.72%	4.61%	100.00%
		(36.77)	(10.68)	(11.98)	(9.81)	(17.32)	(13.84)	(7.17)	(2.73)	(12.54)
	Total	19276	54585	43660	32509	9989	28206	23491	10762	222478
		8.66%	24.54%	19.62%	14.61%	4.49%	12.68%	10.56%	4.84%	100.00%
		(30.24)	(10.60)	(10.35)	(10.47)	(9.82)	(12.76)	(6.52)	(5.77)	(11.53)
June, 2023 Loan Accounts	Urban	3363	5558	9348	5147	2896	5579	5749	2109	39749
	Rural	11437	43795	30217	24282	6200	19435	16305	8066	159737
	Total	14800	49353	39565	29429	9096	25014	22054	10175	199486

- Note:
1. Figures in parentheses represent rates of growth in percent over the previous year.
 2. The percentage represents the proportion of the total.
 3. All accounts are in actual figure.
 4. Minor differences may be shown due to rounding off.

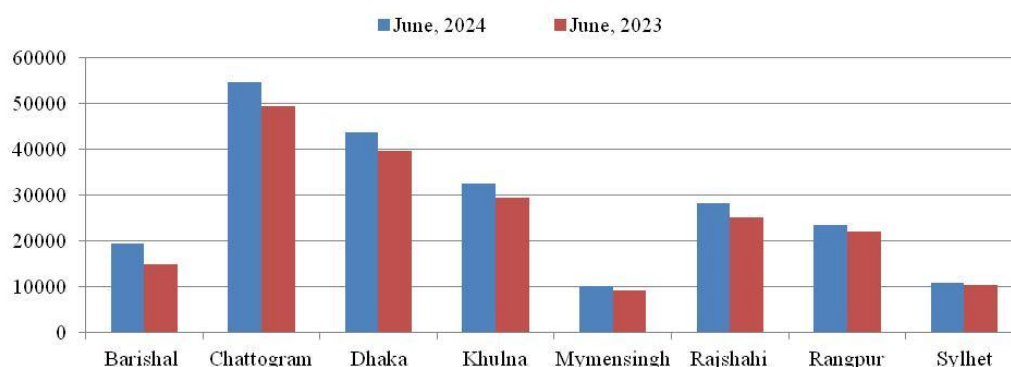


Figure-44: Division wise Yearly Comparison of Loan Accounts

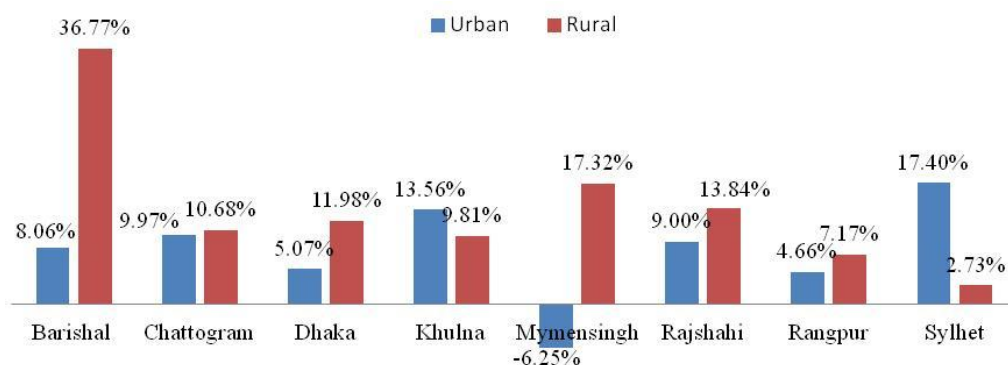


Figure-45: Division and Location wise Yearly Loan Accounts Growth (%) [June, 2024 over June, 2023]

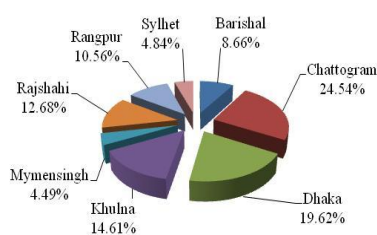


Figure-46: Division wise Distribution of total Loan Accounts

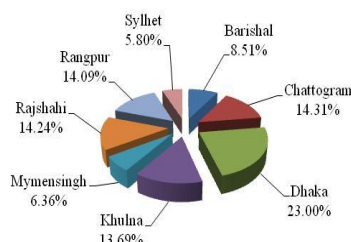


Figure-47: Division wise Distribution of Urban Loan Accounts

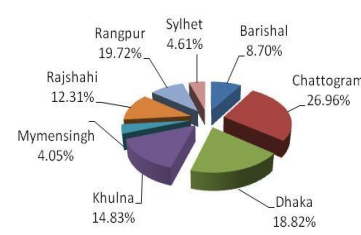


Figure-48: Division wise Distribution of Rural Loan Accounts

Furthermore, the Chattogram division also excels in the realm of rural loan accounts, boasting a share of 26.96%. This figure is 6.66 times greater than that of Mymensingh, which stands at 4.05%, reinforcing Chattogram's position as the division with the highest rural loan accounts, while Mymensingh remains at the bottom of this category, as depicted in Figure-48.

Overall, the total number of loan accounts across all divisions has demonstrated positive growth compared to June 2023. Notably, urban loan accounts in the Sylhet division experienced the most significant increase, with a growth rate of 17.40%. In contrast, rural loan accounts in the Barishal division saw an impressive rise of 36.77% over the same period. Cumulatively, the yearly growth in loan accounts stands at a robust 11.53%, as detailed in Table-17 and Figures-44 and 45.

However, when examining the period from March 2024 to June 2024, the trends become more varied. Positive growth in the total number of loan accounts was observed in the Barishal, Dhaka, Mymensingh, and Rajshahi divisions, while the Chattogram, Khulna, Rangpur, and Sylhet divisions experienced declines. Notably, the Rangpur division recorded the highest growth in urban loan accounts at 4.14%, whereas the Barishal division led in rural loan account growth with a rise of 2.49% for the quarter. Overall, the quarterly growth in loan accounts exhibited a slight decrease of -0.02%, as illustrated in Table-18 and Figures-49 and 50.

Table-18: Division and Location wise Quarterly Comparison of Loan Accounts

Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
June, 2024 Loan Accounts	Urban	3634	6112	9822	5845	2715	6081	6017	2476	42702
		-(5.85)	-(12.39)	(1.30)	-(2.87)	-(3.52)	(0.71)	(4.14)	(2.02)	-(2.08)
	Rural	15642	48473	33838	26664	7274	22125	17474	8286	179776
		(2.49)	(1.70)	(0.79)	-(0.02)	(1.82)	(0.02)	-(3.54)	-(1.04)	(0.48)
	Total	19276	54585	43660	32509	9989	28206	23491	10762	222478
		(0.81)	-(0.10)	(0.90)	-(0.55)	(0.31)	(0.17)	-(1.68)	-(0.35)	-(0.02)
March, 2024 Loan Accounts	Urban	3860	6976	9696	6018	2814	6038	5778	2427	43607
	Rural	15262	47662	33573	26670	7144	22120	18115	8373	178919
	Total	19122	54638	43269	32688	9958	28158	23893	10800	222526

- Note: 1. Figures in parentheses represent rates of growth in percent over the previous year.
2. All accounts are in actual figure.
3. Minor differences may be shown due to rounding off.

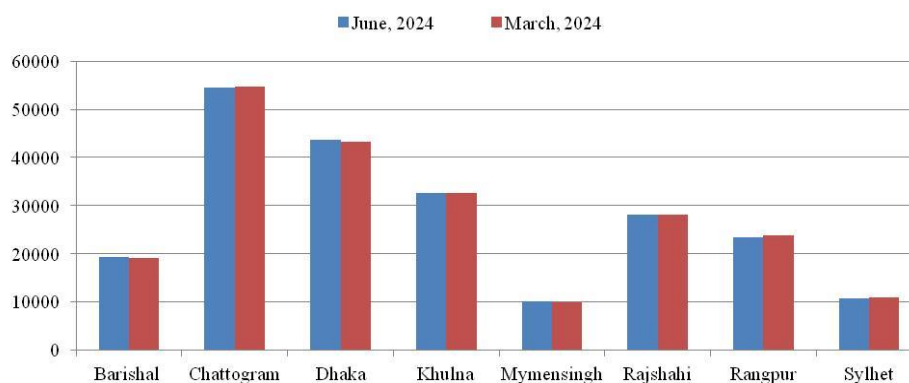


Figure-49: Division wise Quarterly Comparison of Loan Accounts

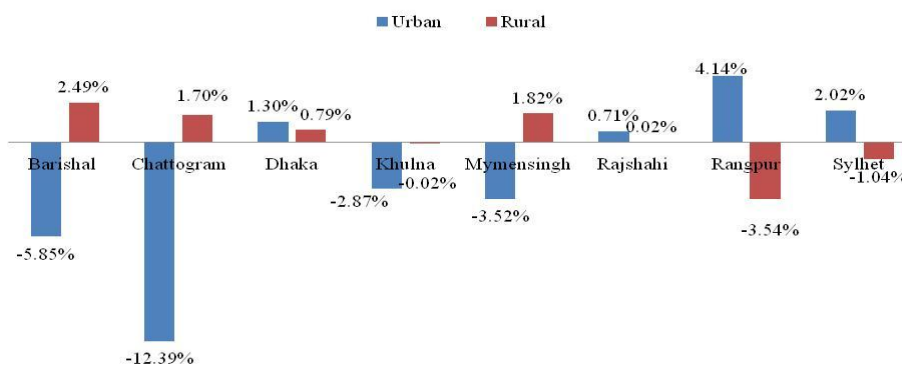


Figure-50: Division and Location wise Quarterly Loan Accounts Growth (%) [June, 2024 over March, 2024]

5.2 Division and Location wise Comparison of Loan Outstanding

At the end of June 2024, the proportion of total outstanding loans in the Chattogram division stands at 24.05%, which is an impressive 6.55 times greater than the 3.67% recorded in the Sylhet division. This places Chattogram at the forefront of total loan outstanding figures, while Sylhet holds the lowest share, as illustrated in Figure-53.

In a similar genre, the Dhaka division accounts for 23.73% of total urban loan outstanding, which is 5.05 times higher than Mymensingh's share of 4.70%. Here again, Dhaka leads in urban loan outstanding, with Mymensingh at the bottom of the spectrum, as shown in Figure-54.

Furthermore, when examining rural loans, Chattogram division exhibits a remarkable 26.62% share, a staggering 9.61 times more than Sylhet's 2.77%. This further solidifies Chattogram's position as the leader in total rural loan outstanding, while Sylhet remains at the lowest end, as depicted in Figure-55.

Table-19: Division and Location wise Yearly Comparison of Loan Outstanding

Division	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
June, 2024 Loan Outstanding	Urban	1670.00	4498.54	6111.37	3870.53	1209.91	3982.70	2865.47	1543.55	25752.05
		6.48%	17.47%	23.73%	15.03%	4.70%	15.47%	11.13%	5.99%	100.00%
		(7.37)	(14.81)	(4.88)	(18.34)	(4.89)	(13.35)	(0.01)	(19.92)	(10.10)
	Rural	3945.24	17506.25	13569.48	9518.28	3489.94	7872.72	8034.45	1818.14	65754.50
		6.00%	26.62%	20.64%	14.48%	5.31%	11.97%	12.22%	2.77%	100.00%
		(28.50)	(19.48)	(18.24)	(16.32)	(20.11)	(9.20)	(7.11)	(14.57)	(16.21)
	Total	5615.24	22004.79	19680.85	13388.81	4699.84	11855.42	10899.92	3361.69	91506.55
		6.14%	24.05%	21.51%	14.63%	5.14%	12.96%	11.91%	3.67%	100.00%
		(21.40)	(18.50)	(13.74)	(16.90)	(15.79)	(10.56)	(5.15)	(16.97)	(14.42)
June, 2023 Loan Outstanding	Urban	1555.35	3918.36	5826.93	3270.66	1153.47	3513.57	2865.17	1287.15	23390.65
	Rural	3070.21	14651.51	11476.37	8182.66	2905.61	7209.72	7501.00	1586.95	56584.03
	Total	4625.56	18569.87	17303.29	11453.32	4059.08	10723.29	10366.17	2874.09	79974.68

- Note:
1. Figures in parentheses represent rates of growth in percent over the previous year.
 2. The percentage represents the proportion of the total.
 3. All accounts are in actual figure.
 4. Minor differences may be shown due to rounding off.

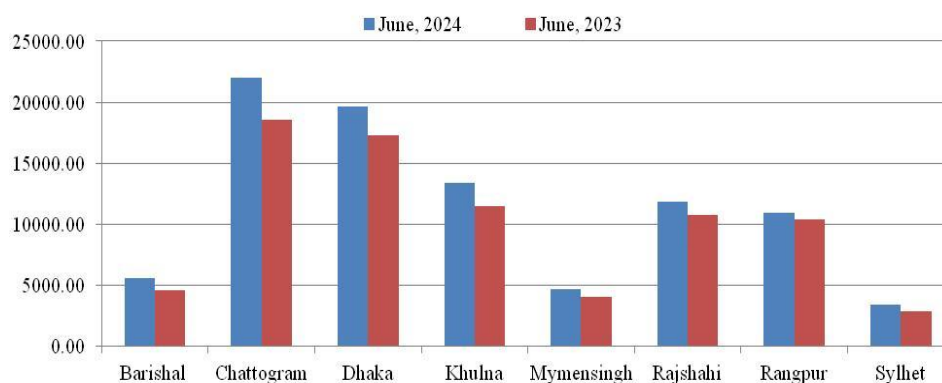


Figure-51: Division wise Yearly Comparison of Loan Outstanding

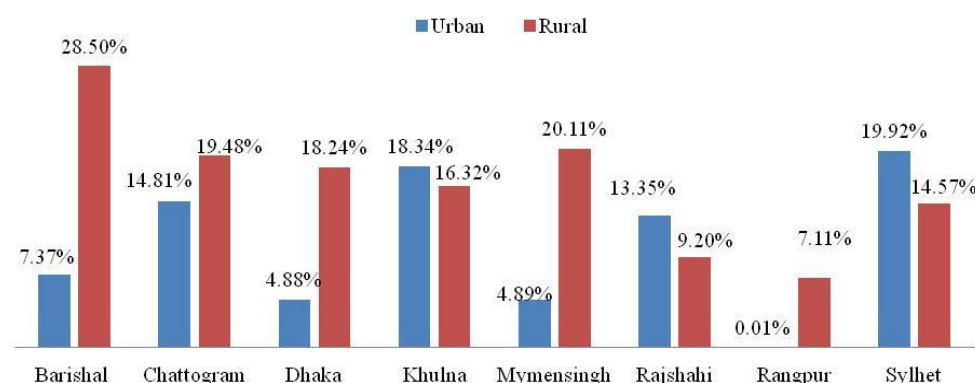


Figure-52: Division and Location wise Yearly Loan Outstanding Growth (%) [June, 2024 over June, 2023]

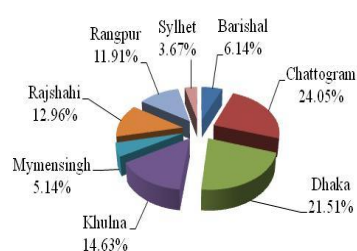


Figure-53: Division wise Distribution of total Loan Outstanding

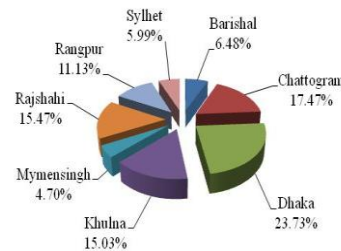


Figure-54: Division wise Distribution of Urban Loan Outstanding

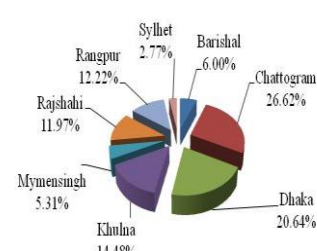


Figure-55: Division wise Distribution of Rural Loan Outstanding

As of June 2024, all divisions have shown a positive growth trend in total loan outstanding compared to both June 2023 and March 2024. Notably, the Sylhet division has experienced the highest growth in urban loan outstanding at 19.92%, while the Barishal division has led in rural loan outstanding growth, achieving an impressive 28.50% for year-on-year comparisons, as represented in Figure-52. Overall, the annual growth rate for total loan outstanding across all divisions is recorded at 14.42%, as detailed in Table-19.

Table-20: Division and Location wise Quarterly Comparison of Loan Outstanding

Division	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
June, 2024 Loan Outstanding	Urban	1670.00	4498.54	6111.37	3870.53	1209.91	3982.70	2865.47	1543.55	25752.05
		-(2.59)	-(9.67)	(2.30)	(3.60)	-(3.92)	(0.53)	(5.79)	(1.94)	-(0.37)
	Rural	3945.24	17506.25	13569.48	9518.28	3489.94	7872.72	8034.45	1818.14	65754.50
		(6.54)	(7.38)	(3.49)	(2.25)	(4.53)	(3.76)	(3.37)	(3.94)	(4.58)
	Total	5615.24	22004.79	19680.85	13388.81	4699.84	11855.42	10899.92	3361.69	91506.55
		(3.65)	(3.39)	(3.12)	(2.64)	(2.22)	(2.65)	(4.00)	(3.02)	(3.14)
March, 2024 Loan Outstanding	Urban	1714.37	4979.98	5974.14	3736.11	1259.27	3961.79	2708.61	1514.10	25848.36
	Rural	3702.97	16303.30	13111.98	9308.46	3338.71	7587.66	7772.31	1749.18	62874.57
	Total	5417.35	21283.28	19086.12	13044.57	4597.97	11549.44	10480.92	3263.28	88722.93

- Note: 1. Figures in parentheses represent rates of growth in percent over the previous year.
2. All accounts are in actual figure.
3. Minor differences may be shown due to rounding off.

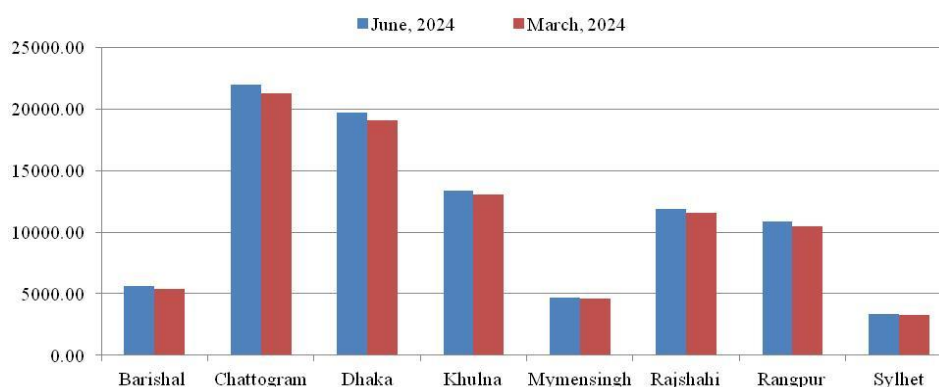


Figure-56: Division wise Quarterly Comparison of Loan Outstanding

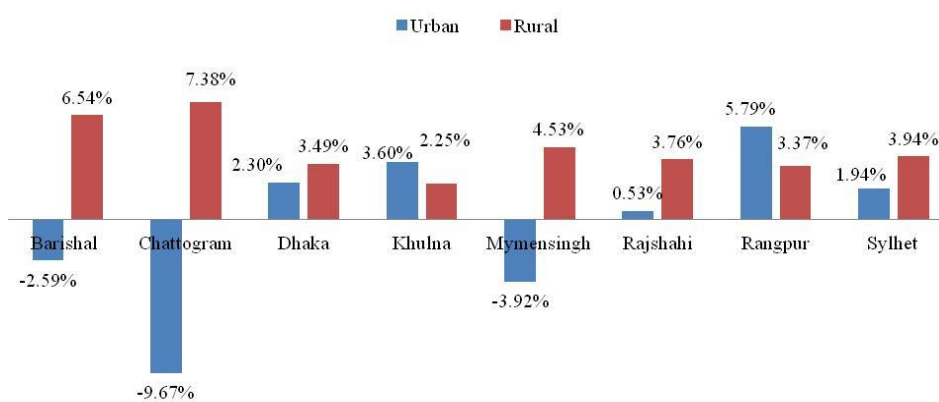


Figure-57: Division and Location wise Quarterly Loan Outstanding Growth (%) [June, 2024 over March, 2024]

In terms of quarterly performance, the Rangpur division saw the most significant increase in urban loan accounts, rising by 5.79%. Meanwhile, Chattogram division reported the highest growth in rural loan accounts, with an increase of 7.38%. The overall quarterly growth in loan accounts stands at 3.14%, as outlined in Table-20 and illustrated in Figures-56 and 57.

5.3 Division and Gender wise Comparison of Loan Accounts

The distribution of loan accounts among male, female, and other categories stands at 58.29%, 38.33%, and 3.39%, respectively. Notably, the proportion of male loan accounts is 1.52 times greater than that of female accounts [Figure-60].

In the Chattogram division, the share of male loan accounts is reported at 24.37%, which is a staggering 6.88 times higher than the 3.54% share in Sylhet at the end of June 2024. This data indicates that Chattogram holds the highest percentage of male loan accounts, whereas Sylhet records the lowest [Figure-61].

Table-21: Division and Gender wise Yearly Comparison of Loan Accounts

Period	Division Gender	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
June, 2024 Loan Accounts	Male	9206	31602	24582	19943	6510	16714	16532	4586	129675
		7.10%	24.37%	18.96%	15.38%	5.02%	12.89%	12.75%	3.54%	100.00%
		(17.87)	(8.89)	(10.58)	(12.56)	(10.70)	(11.46)	(4.32)	(4.61)	(10.00)
	Female	9891	21618	16313	11840	3001	10510	6280	5815	85268
		11.60%	25.35%	19.13%	13.89%	3.52%	12.33%	7.37%	6.82%	100.00%
		(46.04)	(15.91)	(15.94)	(8.82)	(12.10)	(16.83)	(14.26)	(8.03)	(16.93)
	Others	179	1365	2765	726	478	982	679	361	7535
		2.38%	18.12%	36.70%	9.64%	6.34%	13.03%	9.01%	4.79%	100.00%
		-(17.51)	-(18.85)	-(15.29)	-(12.74)	-(11.15)	-(3.91)	-(4.37)	-(11.52)	-(13.12)
June, 2023 Loan Accounts	Male	7810	29021	22231	17717	5881	14996	15848	4384	117888
	Female	6773	18650	14070	10880	2677	8996	5496	5383	72925
	Others	217	1682	3264	832	538	1022	710	408	8673

- Note:
1. Figures in parentheses represent rates of growth in percent over the previous year.
 2. The percentage represents the proportion of the total.
 3. All accounts are in actual figure.
 4. Minor differences may be shown due to rounding off.

Table-22: Division and Gender wise Quarterly Comparison of Loan Accounts										
Period	Division Gender	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
June, 2024 Loan Accounts	Male	9206	31602	24582	19943	6510	16714	16532	4586	129675
		(1.58)	(0.38)	(1.06)	-(0.06)	(0.51)	(0.58)	-(2.72)	(1.78)	(0.20)
	Female	9891	21618	16313	11840	3001	10510	6280	5815	85268
		(0.14)	-(1.16)	(0.80)	-(1.46)	-(1.67)	-(1.31)	-(0.08)	-(2.25)	-(0.71)
	Others	179	1365	2765	726	478	982	679	361	7535
		-(1.65)	(6.23)	(0.18)	(0.97)	(11.42)	(10.21)	(10.77)	(4.64)	(4.31)
March, 2024 Loan Accounts	Male	9063	31482	24325	19954	6477	16618	16995	4506	129420
	Female	9877	21871	16184	12015	3052	10649	6285	5949	85882
	Others	182	1285	2760	719	429	891	613	345	7224

- Note: 1. Figures in parentheses represent rates of growth in percent over the previous year.
2. All accounts are in actual figure.
3. Minor differences may be shown due to rounding off.

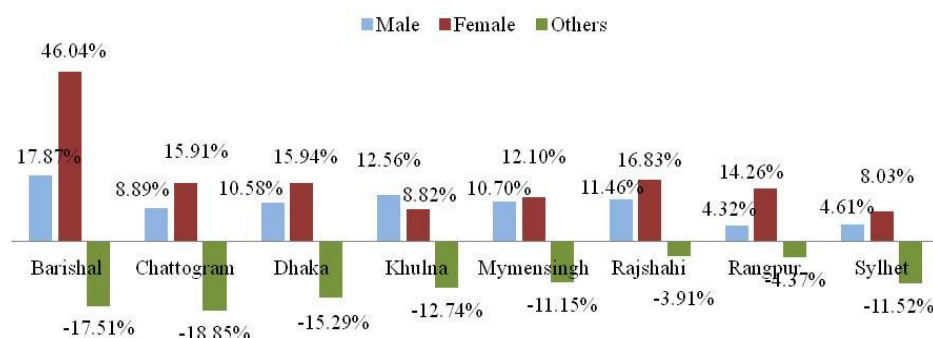


Figure-58: Division and Gender wise Yearly Loan Accounts Growth (%)
[June, 2024 over June, 2023]

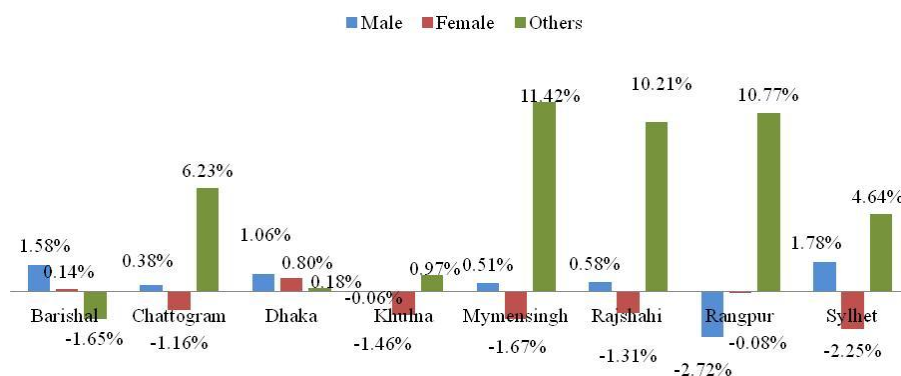


Figure-59: Division and Gender wise Quarterly Loan Accounts Growth (%)
[June, 2024 over March, 2024]

Conversely, when examining female loan accounts, Chattogram division again leads with a share of 25.35%, which is 7.20 times greater than Mymensingh's 3.52%. Thus, Chattogram not only has the highest total of female loan accounts but also highlights the significant disparity with Mymensingh, which has the lowest share [Figure-62].

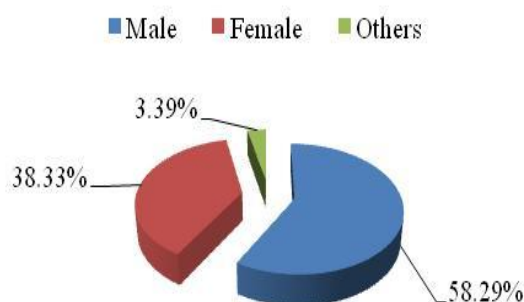


Figure-60: Gender wise Distribution of total Loan Accounts

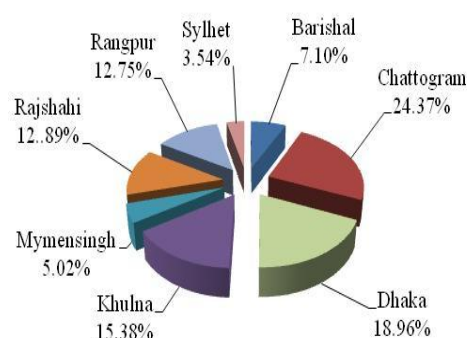


Figure-61: Division wise Distribution of Loan Accounts for Male

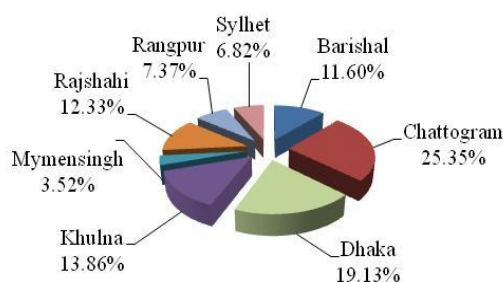


Figure-62: Division wise Distribution of Loan Accounts for Female

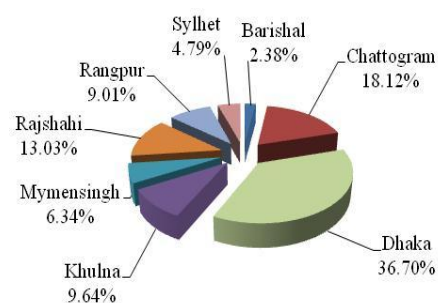


Figure-63: Division wise Distribution of Loan Accounts for Others

Additionally, the proportion of other loan accounts in the Dhaka division stands at 36.70%, representing 15.42 times more than Barishal's 2.38%. In this context, Dhaka emerges as the division with the highest percentage of other loan accounts, while Barishal remains at the bottom of this category [Figure-63].

As of June 2024, the total number of loan accounts categorized by gender exhibits positive growth for male and female accounts, but negative growth for others in all divisions when compared to June 2023. Specifically, the Barishal division has witnessed the most significant increase in male loan accounts, amounting to 17.87%. Meanwhile, Barishal division has demonstrated remarkable growth rates for female loan accounts (46.04%) [Table-21, Figure-58].

In the context of quarterly comparisons, male loan accounts have shown positive growth trends across all divisions except Khulna and Rangpur. However, female loan accounts have faced declines in all divisions with the exception of Barishal, Dhaka. On the other hand, Others loan accounts have experienced positive trends in all divisions except Barishal [Table-22, Figure-59].

5.4 Location and Gender wise Yearly Comparison of Loan Accounts

The distribution of loan accounts between urban and rural areas is significantly imbalanced, with urban accounts comprising 19.19% and rural accounts making up a substantial 80.81%. This indicates that rural loan accounts outnumber their urban counterparts by a factor of 4.21 times [Figure-66].

In urban regions, the proportion of male loan accounts is notably high at 75.30%, which is 3.54 times greater than the share of female loan accounts, recorded at 21.27%, as of the end of June 2024 [Figure-67].

Table-23: Gender and Location wise Yearly Comparison of Loan Accounts				
Period	Gender Location	Male	Female	Others
June, 2024 Loan Accounts	Urban	32153	9084	1465
		75.30%	21.27%	3.43%
		(7.27)	(11.08)	-(8.27)
	Rural	97522	76184	6070
		54.25%	42.38%	3.38%
		(10.93)	(17.66)	-(14.22)
	Total	129675	85268	7535
		58.29%	38.33%	3.39%
		(10.00)	(16.93)	-(13.12)
June, 2023 Loan Accounts	Urban	29974	8178	1597
	Rural	87914	64747	7076
	Total	117888	72925	8673

- Note:
1. Figures in parentheses represent rates of growth in percent over the previous year.
 2. The percentage represents the proportion of the total.
 3. All accounts are in actual figure.
 4. Minor differences may be shown due to rounding off.

In contrast, the rural landscape shows a different yet still conspicuous disparity: male loan accounts represent 54.25%, which is 1.28 times more than female accounts, which stand at 42.38% [Figure-68].

Table-24: Gender and Location wise Quarterly Comparison of Loan Accounts				
Period	Gender Location	Male	Female	Others
June, 2024 Loan Accounts	Urban	32153	9084	1465
		-(2.43)	-(1.79)	(4.49)
	Rural	97522	76184	6070
		(1.10)	-(0.58)	(4.26)
	Total	129675	85268	7535
		(0.20)	-(0.71)	(4.31)
March, 2024 Loan Accounts	Urban	32955	9250	1402
	Rural	96465	76632	5822
	Total	129420	85882	7224

Note: 1. Figures in parentheses represent rates of growth in percent over the previous year.
 2. All accounts are in actual figure.
 3. Minor differences may be shown due to rounding off.

As of June 2024, the overall number of loan accounts categorized by location demonstrates positive growth for both male and female accounts; however, there is a decline in the number of other loan accounts when compared to June 2023 [Table-23, Figure-64]. Notably, among female loan accounts, growth rates are impressive, with increases of 11.08% in urban areas and 17.66% in rural areas on a yearly basis.

Furthermore, others loan accounts have also shown growth rates of 4.49% in urban areas and 4.26% in rural areas for the quarterly comparison [Figure-65]. Despite these positive trends for others accounts, there remains a concerning trend of negative growth for both male and female loan accounts in both urban and rural settings.

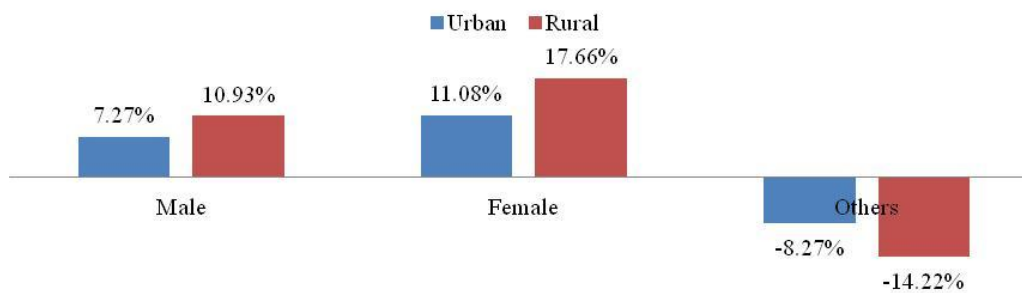


Figure-64: Location and Gender wise Yearly Loan Accounts Growth (%)
[June, 2024 over June, 2023]

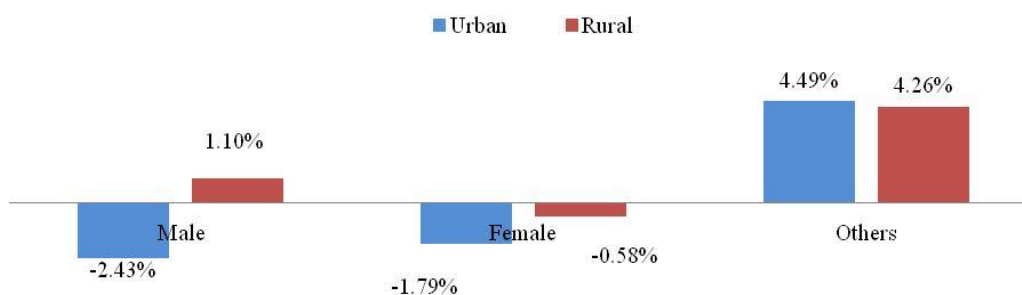


Figure-65: Location and Gender wise Quarterly Loan Accounts Growth (%)
[June, 2024 over March, 2024]

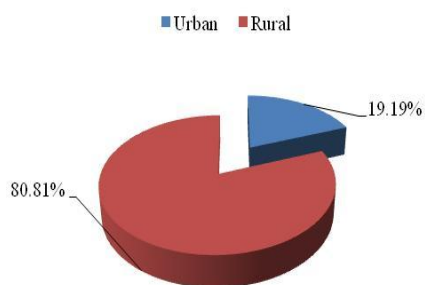


Figure-66: Location wise Distribution of Loan Accounts

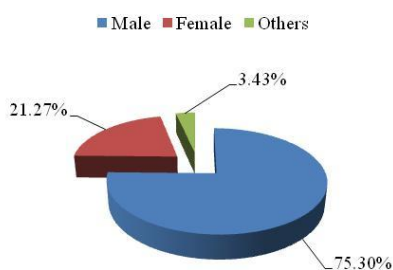


Figure-67: Gender wise Distribution of Loan Accounts for Urban

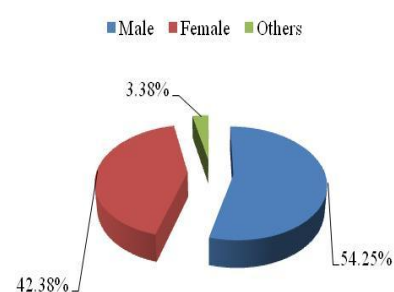


Figure-68: Gender wise Distribution of Loan Accounts for Rural

5.5 Division wise Distribution of Loan Accounts and Balances

As indicated in Table-25, Small and Medium Enterprises (SME) and Cottage, Micro, Small, and Medium Enterprises (CMSME) loan accounts hold a prominent position, leading in both the total number of accounts, which stands at 98,516, and the total outstanding amount, reaching Tk. 72,442.62 million.

Table-25: Type wise Distribution of Loan Accounts													
(June, 2024)													
Division	Account Type Location	SME/CMSME Loan		Agri and Rural Credit		Personal Loan		SOD Loan		Other Loan		Total Loan	
		Number	Outstanding	Number	Outstanding	Number	Outstanding	Number	Outstanding	Number	Outstanding	Number	Outstanding
BARISHAL	URBAN	1971	1516.42	1497	106.44	142	40.27	4	0.55	20	6.32	3634	1670.00
	RURAL	4626	3121.89	10209	614.43	484	140.09	83	28.32	240	40.51	15642	3945.24
CHATTOTGRAM	URBAN	4993	3907.18	353	206.37	484	162.63	58	78.33	224	144.02	6112	4498.54
	RURAL	19401	13886.69	25325	2216.39	2187	681.62	316	163.53	1244	558.02	48473	17506.25
DHAKA	URBAN	6063	4437.06	1094	386.08	1932	966.66	135	63.11	598	258.46	9822	6111.37
	RURAL	14800	10647.96	15228	1360.04	2135	772.56	357	138.82	1318	650.10	33838	13569.48
KHULNA	URBAN	4231	3436.36	1050	229.77	453	152.95	10	1.26	101	50.20	5845	3870.53
	RURAL	9943	7428.54	13632	1188.24	2272	687.50	125	47.69	692	166.31	26664	9518.28
MYMENSINGH	URBAN	1585	1094.79	1004	68.01	92	34.41	3	0.65	31	12.05	2715	1209.91
	RURAL	3524	2545.62	2545	200.60	635	189.33	44	15.49	526	538.89	7274	3489.94
RAJSHAHI	URBAN	4408	3411.52	1010	323.93	503	162.59	32	7.11	128	77.54	6081	3982.70
	RURAL	8275	5993.96	11470	992.74	1683	509.15	187	77.13	510	299.74	22125	7872.72
RANGPUR	URBAN	3089	2356.84	1785	131.73	1105	352.45	4	2.23	34	22.22	6017	2865.47
	RURAL	7853	5928.07	5373	489.07	3731	1161.17	124	173.76	393	282.38	17474	8034.45
SYLHET	URBAN	1673	1383.34	649	98.49	112	39.94	3	0.46	39	21.31	2476	1543.55
	RURAL	2081	1346.38	5617	300.08	362	99.79	103	55.27	123	16.63	8286	1818.14
GRAND TOTAL	URBAN	28013	21543.51	8442	1550.81	4823	1911.91	249	153.69	1175	592.13	42702	25752.05
	RURAL	70503	50899.11	89399	7361.60	13489	4241.21	1339	700.01	5046	2552.59	179776	65754.50
	TOTAL	98516	72442.62	97841	8912.41	18312	6153.11	1588	853.70	6221	3144.72	222478	91506.55

Furthermore, an analysis of the divisions reveals that Chattogram division ranks highest in several categories related to outstanding loans. Specifically, it leads with SME/CMSME outstanding loans amounting to Tk. 17,793.87 million, as well as Agri & Rural credit outstanding loans totaling Tk. 2,422.76 million and SOD (Secured Overdraft) loan outstanding at Tk. 241.85 million. In contrast, the Dhaka division excels in personal loan outstanding, which amounts to Tk. 1,739.22 million, and also holds a leading position in other loan outstanding, totaling Tk. 908.56 million [Figure-69].

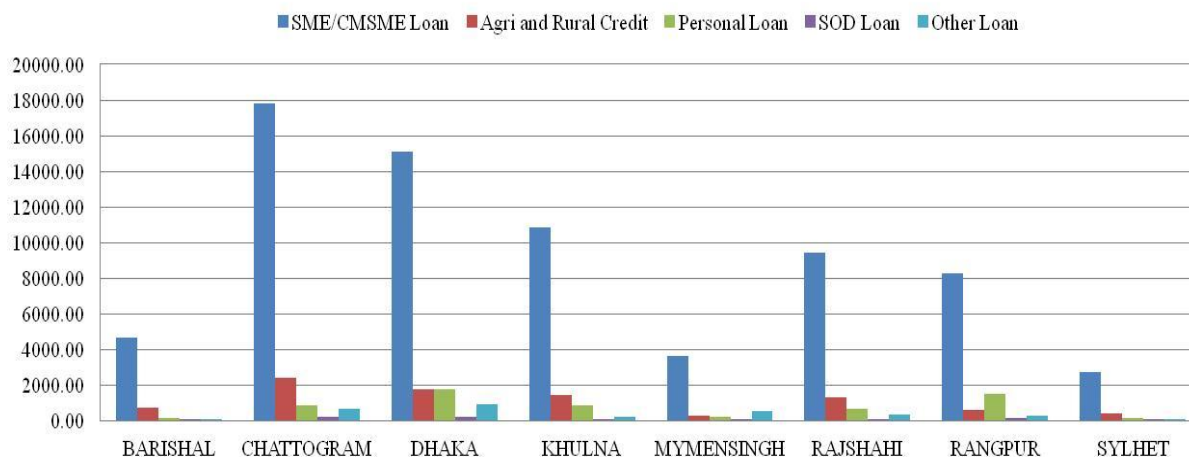


Figure-69: Division and Type wise Distribution of Loan Outstanding

This data underscores the significant contributions of SME/CMSME sectors and highlights the varying strengths of different divisions in terms of loan distribution and outstanding amounts.

6. Transaction Statistics through Agent Banking

As of the end of June 2024, the total number of transactions has reached an impressive 11,798,784, with the total monetary value of these transactions amounting to Tk. 485,058.31 million. This data reflects a significant upward trend, as the number and value of transactions have increased across all divisions when compared both on a yearly basis and on a quarterly basis.

This growth indicates a robust expansion in transactional activities, highlighting enhanced economic activity and engagement across all divisions. The consistent increases in both the volume and value of transactions across divisions suggest a positive economic outlook and the potential for continued growth in the coming periods.

6.1 Division and Location wise Distribution of Number of Transaction

As of the conclusion of June 2024, the Dhaka division accounts for 24.68% of the total number of transactions, a figure that is 5.86 times greater than that of the Mymensingh division, which stands at only 4.21%. This positions Dhaka as the division with the highest proportion of total transactions, while Mymensingh records the lowest share.

When examining urban transactions specifically, the Dhaka division leads substantially with 43.31%, boasting a staggering 14.48 times more transactions compared to Mymensingh's mere 2.99%. Once again, Dhaka retains the highest share, while Mymensingh remains at the bottom of the spectrum.

In the context of rural transactions, the Chattogram division emerges as the frontrunner, capturing 24.16% of the total, which is 5.44 times greater than Mymensingh's 4.44%. This further solidifies Chattogram's position as the leader in rural transactions, while Mymensingh continues to hold the lowest share [Table-26, Figures 72, 73, & 74].

Table-26: Division and Location wise Yearly Comparison of Number of Transaction

Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
June, 2024 No. of Transaction	Urban	73215	257465	823091	140575	56776	224789	250483	74039	1900433
		3.85%	13.55%	43.31%	7.40%	2.99%	11.83%	13.18%	3.90%	100.00%
		(16.51)	(10.30)	(1.80)	(19.57)	-(0.36)	(13.06)	(37.89)	(55.69)	(11.31)
	Rural	571306	2391881	2089370	1381135	439814	1301797	1129544	593504	9898351
		5.77%	24.16%	21.11%	13.95%	4.44%	13.15%	11.41%	6.00%	100.00%
		(14.85)	(7.65)	(12.12)	(23.16)	(18.57)	(19.63)	(15.01)	(32.74)	(15.19)
	Total	644521	2649346	2912461	1521710	496590	1526586	1380027	667543	11798784
		5.46%	22.45%	24.68%	12.90%	4.21%	12.94%	11.70%	5.66%	100.00%
		(15.03)	(7.90)	(8.99)	(22.82)	(16.05)	(18.61)	(18.58)	(34.94)	(14.55)
June, 2023 No. of Transaction	Urban	62841	233418	808518	117566	56979	198822	181654	47555	1707353
	Rural	497454	2221986	1863593	1121389	370945	1088226	982115	447129	8592837
	Total	560295	2455404	2672111	1238955	427924	1287048	1163769	494684	10300190

- Note:
1. Figures in parentheses represent rates of growth in percent over the previous year.
 2. The percentage represents the proportion of the total.
 3. All accounts are in actual figure.
 4. Minor differences may be shown due to rounding off.

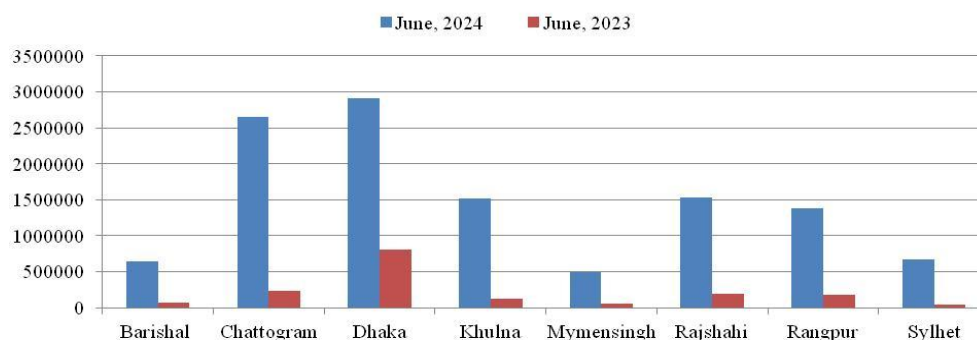


Figure-70: Division wise Yearly Comparison of Number of Transaction

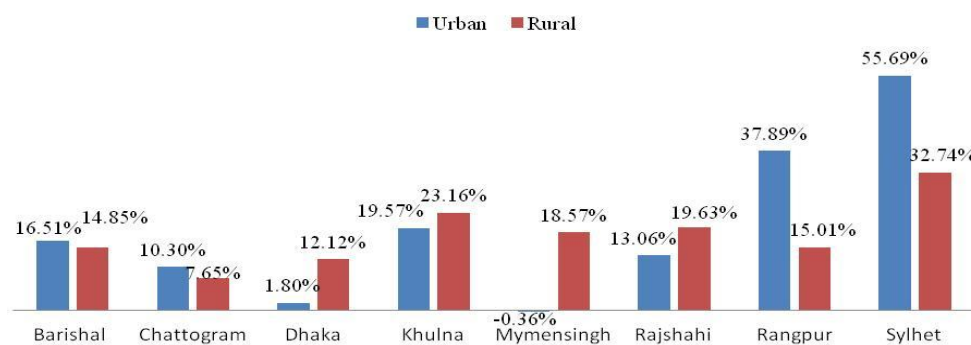


Figure-71 Division and Location wise Yearly No. of Transaction Growth (%) [June, 2024 over June, 2023]

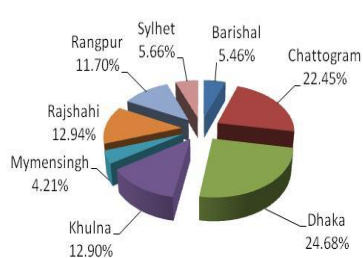


Figure-72: Division wise Distribution of total Number of Transaction

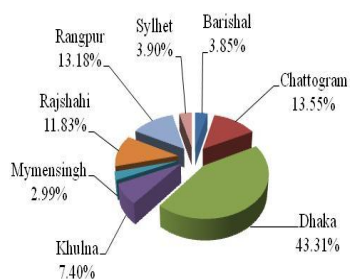


Figure-73: Division wise Distribution of Number of Urban Transaction

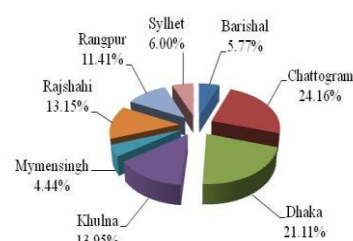


Figure-74: Division wise Distribution of Number of Rural Transaction

Table-27: Division and Location wise Quarterly Comparison of Number of Transaction

Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
June, 2024 No. of Transactions	Urban	73215	257465	823091	140575	56776	224789	250483	74039	1900433
		(8.08)	-(3.11)	-(4.80)	(1.04)	-(1.65)	-(1.14)	(34.79)	(5.86)	(1.19)
	Rural	571306	2391881	2089370	1381135	439814	1301797	1129544	593504	9898351
		(23.34)	(7.07)	(8.96)	(8.93)	(12.41)	(12.59)	(36.73)	(22.14)	(13.23)
March, 2024 No. of Transactions	Total	644521	2649346	2912461	1521710	496590	1526586	1380027	667543	11798784
		(21.40)	(5.99)	(4.68)	(8.15)	(10.60)	(10.33)	(36.37)	(20.09)	(11.10)
	Urban	67743	265740	864600	139129	57729	227387	185838	69943	1878109
March, 2024 No. of Transactions	Rural	463183	2233917	1917548	1267876	391259	1156273	826138	485916	8742110
	Total	530926	2499657	2782148	1407005	448988	1383660	1011976	555859	10620219

Note: 1. Figures in parentheses represent rates of growth in percent over the previous year.
2. All accounts are in actual figure.
3. Minor differences may be shown due to rounding off.

When comparing the data from June 2024 to June 2023, all divisions exhibit positive growth in the total number of transactions. Notably, the Sylhet division experiences the most significant annual increase, with urban transactions rising by 55.69% and rural transactions by 32.74%. This performance contributes to an overall yearly growth rate of 14.55% across all divisions [Table-26, Figures 70 & 71].

From March 2024 to June 2024, there has been a noticeable increase in total transactions across all divisions. Remarkably, rural transaction growth has been positive in every division, while urban transaction growth has only been positive in the Barishal, Khulna, Rangpur, and Sylhet divisions. In terms of quarterly comparisons, the Rangpur division records the highest growth rates for both urban (34.79%) and rural (36.73%) transactions, culminating in an overall quarterly growth rate of 11.10% [Table-27, Figures 75 & 76].

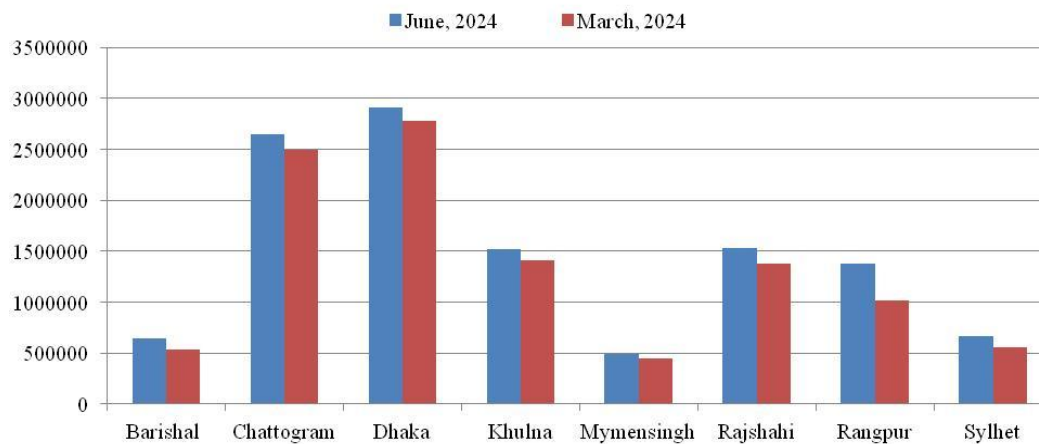


Figure-75: Division wise Quarterly Comparison of Number of Transaction

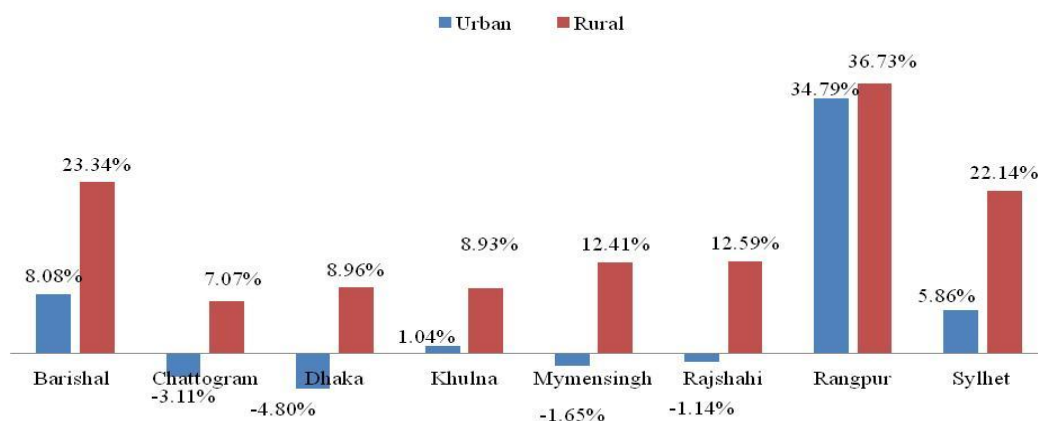


Figure-76: Division and Location wise Quarterly No. of Transaction Growth (%) [June, 2024 over March, 2024]

6.2 Division and Location wise Comparison of Amount of Transaction

As of the conclusion of June 2024, the Dhaka division accounted for 27.60% of total transactions, which is a remarkable 6.99 times greater than the 3.95% recorded in the Mymensingh division. This data indicates that Dhaka not only leads in the overall share of transactions but also stands out as the division with the highest percentage, whereas Mymensingh occupies the lowest position.

Table-28: Division and Location wise Yearly Comparison of Amount of Transactions

Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
June, 2024 Amount of Transaction	Urban	3170.87	12181.00	34820.63	4634.85	2613.05	9817.13	6690.49	2541.83	76469.85
		4.15%	15.93%	45.54%	6.06%	3.42%	12.84%	8.75%	3.32%	100.00%
		(13.70)	(3.11)	(3.76)	(1.60)	-(7.28)	(20.90)	(9.18)	(15.87)	(6.23)
	Rural	19361.88	127228.76	99050.79	43934.41	16552.54	48461.32	33669.70	20329.06	408588.46
		4.74%	31.14%	24.24%	10.75%	4.05%	11.86%	8.24%	4.98%	100.00%
		(13.84)	(8.06)	(14.55)	(5.57)	(3.50)	(13.87)	(11.30)	(7.75)	(10.28)
	Total	22532.75	139409.75	133871.42	48569.26	19165.59	58278.45	40360.20	22870.89	485058.31
		4.65%	28.74%	27.60%	10.01%	3.95%	12.01%	8.32%	4.72%	100.00%
		(13.82)	(7.61)	(11.53)	(5.18)	(1.89)	(15.00)	(10.94)	(8.60)	(9.62)
June, 2023 Amount of Transaction	Urban	2788.86	11813.06	33558.97	4561.73	2818.29	8120.00	6127.73	2193.61	71982.24
	Rural	17007.96	117741.27	86472.04	41616.00	15992.17	42557.72	30251.60	18866.02	370504.80
	Total	19796.82	129554.33	120031.02	46177.74	18810.46	50677.72	36379.32	21059.63	442487.04

- Note:
1. Figures in parentheses represent rates of growth in percent over the previous year.
 2. The percentage represents the proportion of the total.
 3. All accounts are in actual figure.
 4. Minor differences may be shown due to rounding off.

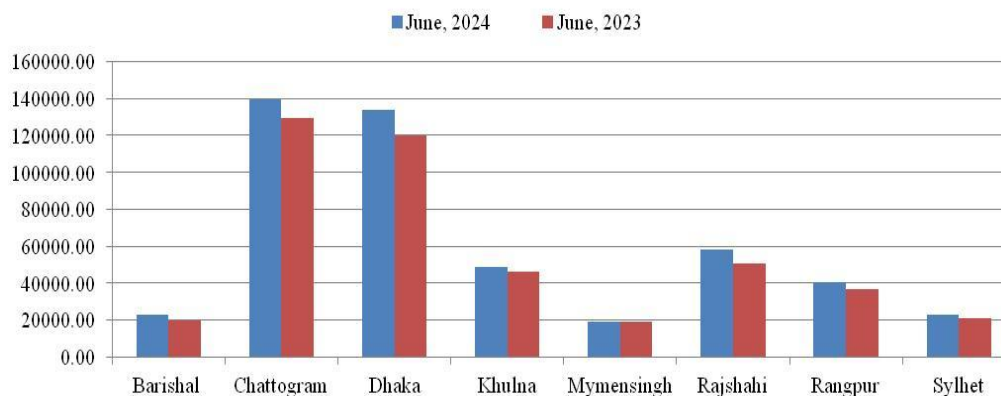


Figure-77: Division wise Yearly Comparison of Amount of Transaction

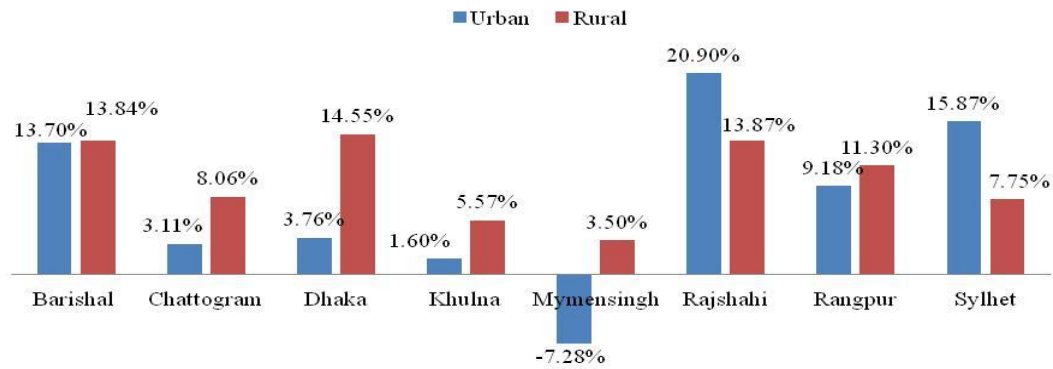


Figure-78: Division and Location wise Yearly Amount of Transaction Growth (%) [June, 2024 over June, 2023]

When examining urban transactions specifically, the Dhaka division demonstrates a significant dominance with a share of 45.54%. This figure is an extraordinary 13.72 times greater than that of Sylhet, which holds a mere 3.32%. Once again, Dhaka emerges as the leader in urban transactions, while Sylhet ranks at the bottom.

In contrast, looking at rural transactions, the Chattogram division holds a substantial 31.14% share, outperforming Mymensingh by a factor of 7.69, which records only 4.05%. This positions Chattogram as the frontrunner in rural transactions, with Mymensingh trailing behind [Table-28, Figures-79, 80, & 81].

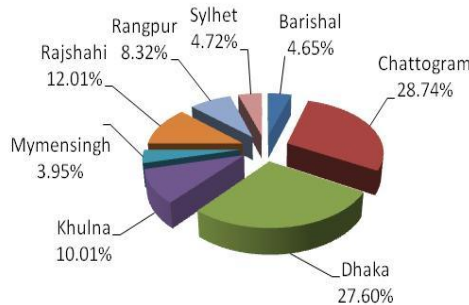


Figure-79: Division wise Distribution of total Amount of Transaction

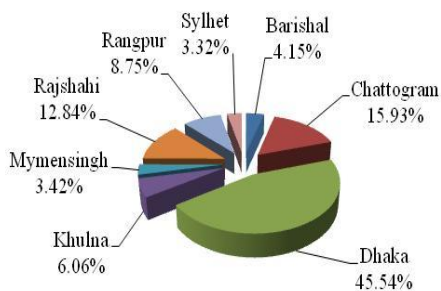


Figure-80: Division wise Distribution of Amount of Urban Transaction

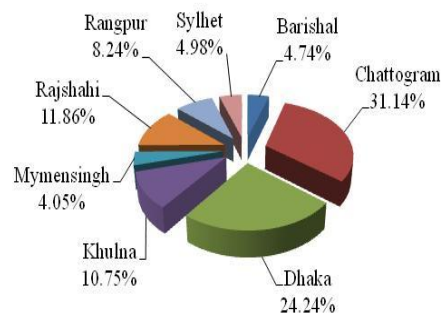


Figure-81: Division wise Distribution of Amount of Rural Transaction

Table-29: Division and Location wise Quarterly Comparison of Amount of Transactions

Division	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
June, 2024 Amount of Transaction	Urban	3170.87	12181.00	34820.63	4634.85	2613.05	9817.13	6690.49	2541.83	76469.85
		-(10.34)	-(13.09)	-(10.99)	-(7.97)	-(7.19)	-(2.84)	(7.07)	-(4.80)	-(8.47)
	Rural	19361.88	127228.76	99050.79	43934.41	16552.54	48461.32	33669.70	20329.06	408588.46
		-(1.83)	(2.66)	(0.60)	-(0.57)	-(2.60)	(4.27)	(15.61)	-(0.79)	(2.31)
	Total	22532.75	139409.75	133871.42	48569.26	19165.59	58278.45	40360.20	22870.89	485058.31
		-(3.12)	(1.06)	-(2.69)	-(1.32)	-(3.25)	(3.00)	(14.10)	-(1.25)	(0.44)
March, 2024 Amount of Transaction	Urban	3536.69	14016.30	39120.35	5035.99	2815.51	10104.04	6248.59	2669.99	83547.46
	Rural	19721.85	123930.51	98457.32	44184.67	16993.81	46477.91	29123.65	20490.49	399380.21
	Total	23258.55	137946.81	137577.66	49220.66	19809.32	56581.95	35372.24	23160.47	482927.67

Note: 1. Figures in parentheses represent rates of growth in percent over the previous year.
2. All accounts are in actual figure.
3. Minor differences may be shown due to rounding off.

A year-on-year comparison of transactions from June 2024 to June 2023 reveals positive growth across all divisions. Notably, the Rajshahi division experienced the most significant increase in urban transactions, with a robust growth rate of 20.90%. Meanwhile, the Dhaka division recorded the highest annual growth in rural transactions at 14.55%. Collectively, these increases contributed to an overall yearly growth rate of 9.62% across the divisions [Table-28, Figure- 77 & 78].

In the quarterly analysis from March 2024 to June 2024, a decrease in the total amount of transactions was observed across all divisions, with the exception of Chattogram, Rajshahi, and Rangpur. Within this timeframe, Rangpur division reported the highest growth in both urban (7.07%) and rural (15.61%) transactions, culminating in an overall quarterly growth rate of 0.44% [Table-29, Figures-82 & 83].

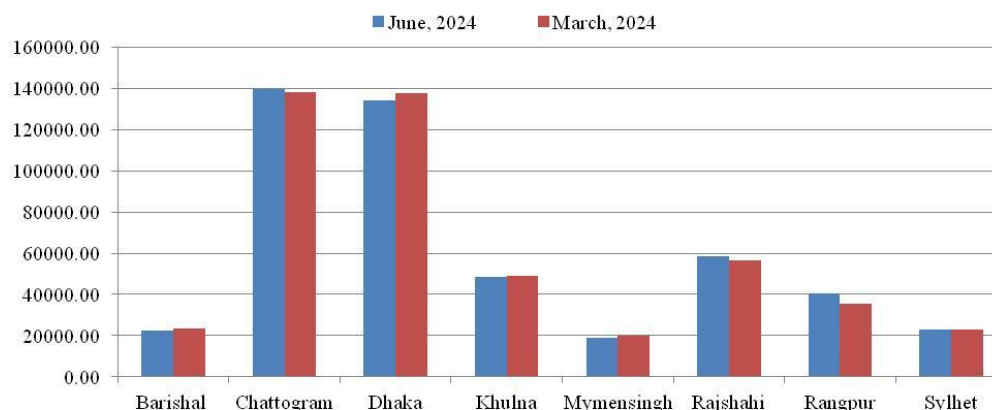


Figure-82: Division wise Quarterly Comparison of Amount of Transaction

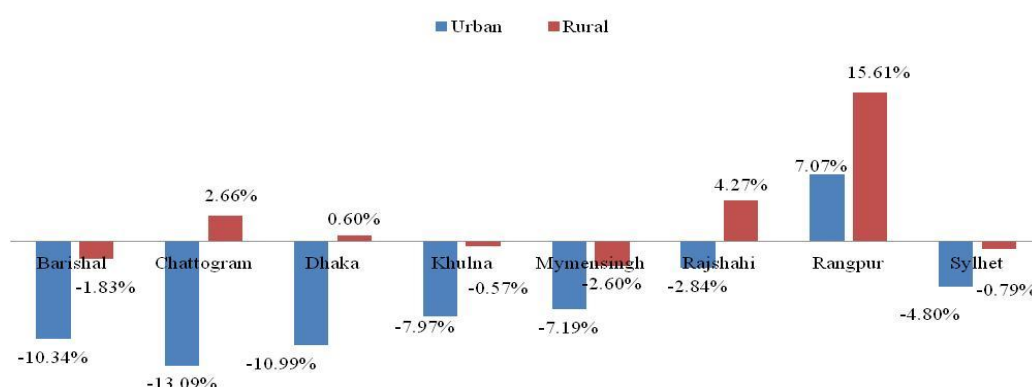


Figure-83: Division and Location wise Quarterly Amount of Transaction Growth (%) [June, 2024 over March, 2024]

6.3 Comparison of Division & Location and Category wise Number of Transaction

The distribution of transactions between urban and rural areas is significantly skewed, with urban transactions comprising only 16.11% and rural transactions making up a substantial 83.89%. Notably, the volume of transactions in rural areas is approximately 5.21 times greater than that in urban settings [Figure-84].

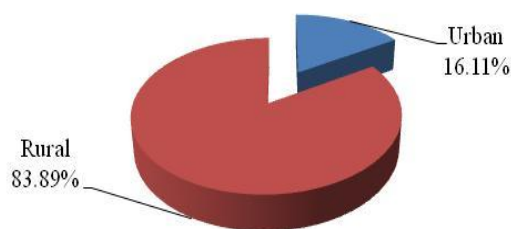


Figure-84: Location wise distribution of Number of Transaction

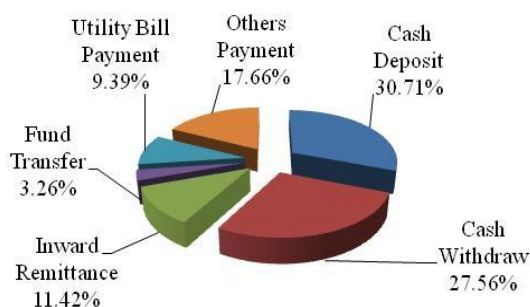


Figure-85: Category wise distribution of Number of Transaction

The analysis of transaction types reveals a diverse distribution among various categories. Cash deposits constitute the largest segment, representing 30.71% of all transactions. Following closely are cash withdrawals, which account for 27.56%. Inward remittances, an important category particularly for many households, make up 11.42% of the total transactions. Additionally, fund transfers contribute 3.26%, while utility bill payments represent 9.39% of the overall transaction volume. Finally, various other payments collectively account for 17.66%. This breakdown highlights the significant role that cash deposits, withdrawals and inward remittance play in the financial landscape, alongside other essential transaction types that facilitate everyday financial activities [Figure-85].

Table-30: Yearly Comparison of Division & Location and Category wise Number of Transaction

Period & Transaction Type	Division & Location		Barishal		Chattogram		Dhaka		Khulna		Mymensingh		Rajshahi		Rangpur		Sylhet		Total	
	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural
June, 2024																				
Cash Deposit	34633	196028	106308	696369	364182	616613	57224	392138	27653	123893	97504	372589	81192	307961	24578	124486	793274	2830077		
	4.37%	6.93%	13.40%	24.61%	45.91%	21.79%	7.21%	13.86%	3.49%	4.38%	12.29%	13.17%	10.24%	10.88%	3.10%	4.40%	100.00%	100.00%		
	(2.99)	-(0.54)	-(3.96)	-(2.77)	-(10.49)	-(4.15)	-(7.63)	-(4.40)	-(13.68)	-(5.74)	(2.16)	-(0.36)	(0.70)	-(4.92)	-(1.11)	-(7.26)	-(6.25)	-(3.42)		
Cash Withdraw	13614	133050	51097	727095	139146	605594	30049	453662	10996	103532	58513	415239	36162	240197	17764	215954	357341	2894323		
	3.81%	4.60%	14.30%	25.12%	38.94%	20.92%	8.41%	15.67%	3.08%	3.58%	16.37%	14.35%	10.12%	8.30%	4.97%	7.46%	100.00%	100.00%		
	(7.06)	-(6.58)	(8.15)	(7.22)	-(5.60)	(11.32)	(13.72)	(26.53)	-(13.12)	-(4.54)	(14.26)	(17.68)	-(5.05)	-(9.66)	(63.56)	(51.27)	(3.10)	(11.62)		
Inward Remittance	7073	82255	26968	249191	60179	243773	13284	141752	3429	41609	15874	127522	46617	192387	5119	90262	178543	1168751		
	3.96%	7.04%	15.10%	21.32%	33.71%	20.86%	7.44%	12.13%	1.92%	3.56%	8.89%	10.91%	26.11%	16.46%	2.87%	7.72%	100.00%	100.00%		
	(52.34)	(65.12)	(45.11)	(9.94)	(35.57)	(19.71)	(100.91)	(73.14)	(17.23)	(32.58)	(28.51)	(44.57)	(156.57)	(73.34)	(28.88)	(22.19)	(59.92)	(34.89)		
Fund Transfer	2750	14519	9403	96988	24463	71382	5516	36479	2120	13780	7699	36671	6205	32231	2144	22206	60300	324256		
	4.56%	4.48%	15.59%	29.91%	40.57%	22.01%	9.15%	11.25%	3.52%	4.25%	12.77%	11.31%	10.29%	9.94%	3.56%	6.85%	100.00%	100.00%		
	(0.11)	-(5.36)	-(5.65)	(3.01)	(0.77)	-(0.72)	(10.81)	-(0.40)	-(23.10)	-(6.78)	(12.84)	(8.71)	-(2.70)	(2.32)	(14.47)	(48.81)	(0.84)	(3.61)		
Utility Bill Payment	975	36522	13415	325716	28382	209418	2603	151514	785	46196	8444	145955	3534	102080	963	31744	59101	1049145		
	1.65%	3.48%	22.70%	31.05%	48.02%	19.96%	4.40%	14.44%	1.33%	4.40%	14.29%	13.91%	5.98%	9.73%	1.63%	3.03%	100.00%	100.00%		
	-(2.89)	-(20.61)	-(6.52)	-(13.11)	-(16.49)	-(14.64)	(22.32)	-(2.70)	-(54.65)	-(19.07)	-(19.02)	-(9.46)	-(1.40)	-(14.28)	-(17.55)	-(31.29)	-(13.57)	-(12.97)		
Others Payment	14170	108932	50274	296522	206739	342590	31899	205590	11793	110804	36755	203821	76773	254688	23471	108852	451874	1631799		
	3.14%	6.68%	11.13%	18.17%	45.75%	20.99%	7.06%	12.60%	2.61%	6.79%	8.13%	12.49%	16.99%	15.61%	5.19%	6.67%	100.00%	100.00%		
	(74.90)	(132.83)	(54.32)	(124.65)	(36.39)	(120.43)	(106.15)	(162.10)	(141.91)	(298.52)	(62.87)	(160.31)	(120.52)	(94.74)	(386.34)	(209.71)	(64.43)	(138.33)		
June, 2023																				
Cash Deposit	33629	197085	110693	716185	406884	643296	61951	410189	32034	131442	95443	373931	80626	323880	24855	134227	846115	2930235		
Cash Withdraw	12716	142423	47246	678129	147405	544024	26423	358549	12657	108451	51210	352850	38084	265879	10861	142762	346602	2593067		
Inward Remittance	4643	49815	18584	226661	44390	203628	6612	81872	2925	31384	12352	88210	18169	110986	3972	73869	111647	866425		
Fund Transfer	2747	15342	9966	94151	24276	71899	4978	36624	2757	14783	6823	33733	6377	31499	1873	14922	59797	312953		
Utility Bill Payment	1004	46002	14351	374867	33986	245326	2128	155714	1731	57081	10427	161202	3584	119085	1168	46203	68379	1205480		
Others Payment	8102	46787	32578	131993	151577	155420	15474	78441	4875	27804	22567	78300	34814	130786	4826	35146	274813	684677		

- Note:
- Figures in parentheses represent rates of growth in percent over the previous year.
 - The percentage represents the proportion of the total.
 - All accounts are in actual figure.
 - Minor differences may be shown due to rounding off.

As of the end of June 2024, the Dhaka division shows a remarkable dominance in cash deposits, holding a share of 27.07%. This figure is 6.59 times higher than that of the Sylhet division, which stands at just 4.11%. Consequently, Dhaka leads in total cash deposits, whereas Sylhet records the lowest [Figure-86].

Furthermore, the share of urban cash deposits in Dhaka (45.91%) is an astounding 14.81 times greater than that in Sylhet (3.10%), reinforcing Dhaka's position as the leading region for urban cash deposits, while Sylhet remains at the bottom [Figure-87].

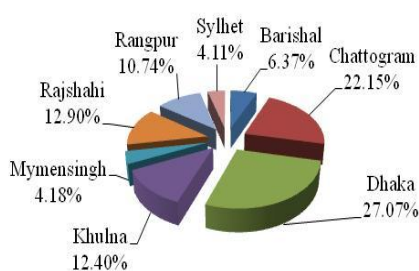


Figure-86: Division wise distribution of Number of Total Cash Deposit

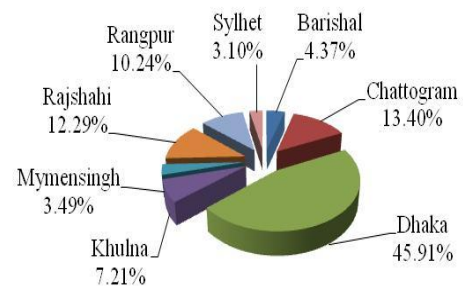


Figure-87: Division wise distribution of Number of Urban Cash Deposit

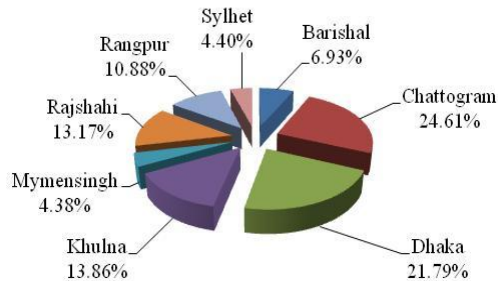


Figure-88: Division wise distribution of Number of Rural Cash Deposit

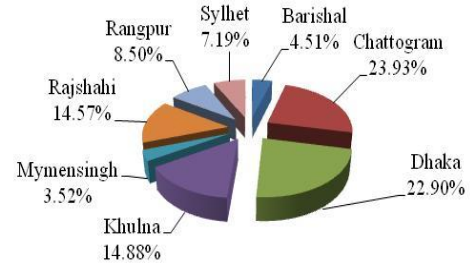


Figure-89: Division wise distribution of Number of Total Cash Withdraw

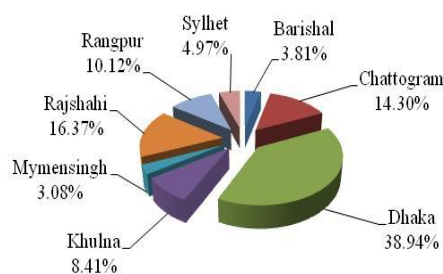


Figure-90: Division wise distribution of Number of Urban Cash Withdraw

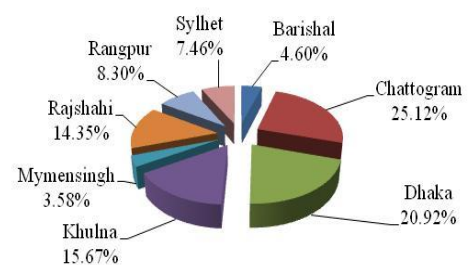


Figure-91: Division wise distribution of Number of Rural Cash Withdraw

In the context of rural cash deposits, the Chattogram division ranks highest with a share of 24.61%, which is 5.62 times greater than Mymensingh's 4.38%, marking Chattogram as the leading division for rural cash deposits [Figure-88].

In terms of cash withdrawals, Chattogram division also takes the lead with 23.93%, significantly surpassing Mymensingh, which has a mere 3.52%—a difference that equates to 6.80 times more transactions in Chattogram [Figure-89].

Dhaka division exhibits similar dominance in cash withdrawals, accounting for 38.94% and being 12.64 times higher than Mymensingh's 3.08% [Figure-90].

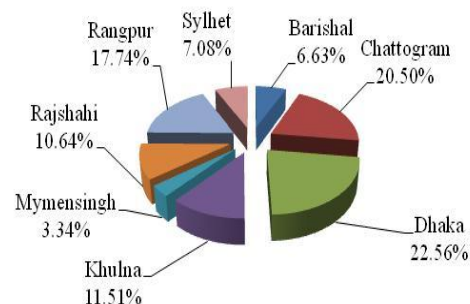


Figure-92: Division wise distribution of Number of Total Inward Remittance

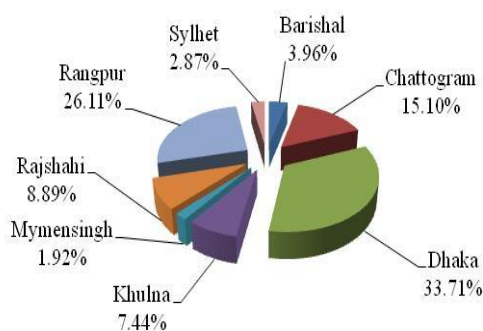


Figure-93: Division wise distribution of Number of Urban Inward Remittance

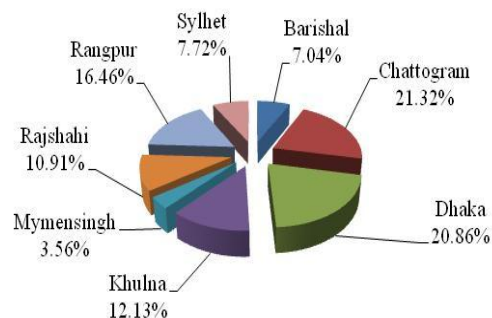


Figure-94: Division wise distribution of Number of Rural Inward Remittance

For rural cash withdrawals, Chattogram leads with 25.12%, demonstrating 7.02 times more transactions than Mymensingh's 3.58%, once again placing Chattogram at the forefront of rural transactions [Figure-91].

In terms of inward remittances, the Dhaka division emerges as a significant player with a share of 22.56%, which is 6.75 times greater than Mymensingh's 3.34%. In the urban context, inward remittances in Dhaka constitute 33.71%, again outpacing Mymensingh, which records only 1.92%. Thus, Dhaka stands out as the leading contributor, while Mymensingh remains at the lowest end of the spectrum. In the rural segment of inward remittance, Chattogram excels, with a share of 21.32%, indicating 5.99 times more transactions compared to Mymensingh's 3.56%, solidifying Chattogram's position as the top performer in this category [Figure: 92-94].

Table-31: Quarterly Comparison of Division & Location and Category wise Number of Transaction

Period & Transaction Type	Division & Location		Barishal		Chattogram		Dhaka		Khulna		Mymensingh		Rajshahi		Rangpur		Sylhet		Total	
	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural
June, 2024																				
Cash Deposit	34633	196028	106308	696369	364182	616613	57224	392138	27653	123893	97504	372589	81192	307961	24578	124486	793274	2830077		
	-(8.48)	-(5.79)	-(18.75)	-(8.80)	-(16.62)	-(10.09)	-(14.08)	-(10.55)	-(12.24)	-(11.17)	-(13.58)	-(9.77)	-(9.96)	-(5.39)	-(14.19)	-(8.99)	-(15.17)	-(9.01)		
Cash Withdraw	13614	133050	51097	727095	139146	605594	30049	453662	10996	103532	58513	415239	36162	240197	17764	215954	357341	2894323		
	-(5.35)	-(7.19)	-(4.80)	(6.19)	-(11.99)	(4.38)	(1.72)	(17.78)	-(4.00)	-(4.08)	(11.63)	(14.04)	(1.99)	(10.01)	(32.01)	(40.54)	-(3.02)	(9.74)		
Inward Remittance	7073	82255	26968	249191	60179	243773	13284	141752	3429	41609	15874	127522	46617	192387	5119	90262	178543	1168751		
	(220.77)	(292.44)	(118.61)	(122.88)	(47.61)	(104.78)	(114.33)	(245.01)	(61.14)	(202.81)	(110.95)	(194.69)	(212.93)	(442.82)	(44.16)	(86.89)	(99.25)	(169.52)		
Fund Transfer	2750	14519	9403	96988	24463	71382	5516	36479	2120	13780	7699	36671	6205	32231	2144	22206	60300	324256		
	-(21.83)	-(9.10)	-(21.43)	(2.25)	-(14.41)	-(7.69)	-(19.88)	-(7.49)	-(18.08)	-(10.94)	-(7.02)	(2.39)	-(7.10)	(5.44)	-(15.19)	(27.05)	-(15.10)	-(0.81)		
Utility Bill Payment	975	36522	13415	325716	28382	209418	2603	151514	785	46196	8444	145955	3534	102080	963	31744	59101	1049145		
	(1.04)	-(0.14)	-(4.61)	(2.20)	(1.92)	(5.77)	(18.16)	(10.46)	-(15.59)	(8.37)	-(2.45)	(11.64)	(31.77)	(6.01)	(4.67)	-(7.29)	(1.43)	(5.51)		
Others Payment	14170	108932	50274	296522	206739	342590	31899	205590	11793	110804	36755	203821	76773	254688	23471	108852	451874	1631799		
	(60.51)	(184.79)	(17.30)	(13.92)	(19.81)	(33.20)	(15.16)	-(9.28)	(29.31)	(53.87)	-(2.47)	(20.31)	(113.54)	(112.25)	(12.60)	(14.04)	(27.09)	(31.68)		
March, 2024																				
Cash Deposit	37843	208073	130836	763522	436753	685808	66603	438402	31509	139469	112821	412911	90172	325503	28643	136788	935180	3110476		
Cash Withdraw	14384	143356	53676	684731	158098	580184	29540	385162	11454	107937	52418	364127	35455	218341	13457	153660	368482	2637498		
Inward Remittance	2205	20960	12336	111804	40769	119040	6198	41086	2128	13741	7525	43274	14897	35442	3551	48296	89609	433643		
Fund Transfer	3518	15972	11967	94851	28582	77331	6885	39431	2588	15472	8280	35814	6679	30568	2528	17478	71027	326917		
Utility Bill Payment	965	36572	14064	318715	27846	197988	2203	137163	930	42630	8656	130739	2682	96292	920	34240	58266	994339		
Others Payment	8828	38250	42861	260294	172552	257197	27700	226632	9120	72010	37687	169408	35953	119992	20844	95454	355545	1239237		

- Note: 1. Figures in parentheses represent rates of growth in percent over the previous year.
2. All accounts are in actual figure.
3. Minor differences may be shown due to rounding off.

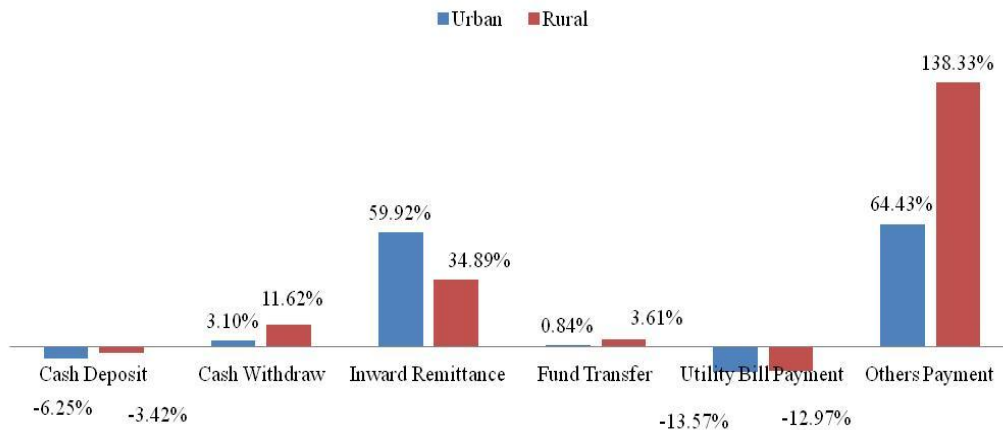


Figure-95: Location and category wise Yearly Number of Transaction Growth (%)
[June, 2024 over June, 2023]

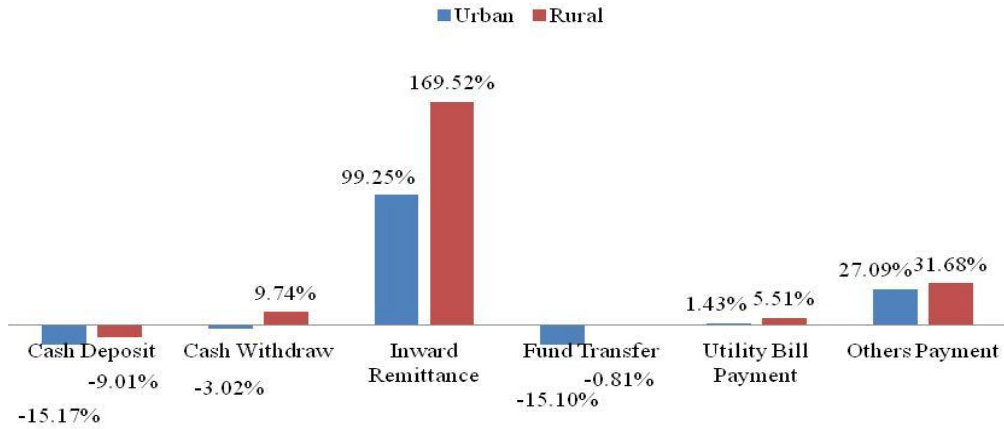


Figure-96: Location and category wise Quarterly Number of Transaction Growth (%) [June, 2024 over March, 2024]

When comparing transaction growth from June 2024 to June 2023, other payment transactions exhibited the highest growth rates, with urban areas experiencing an increase of 64.43% and rural areas showing an impressive rise of 138.33%. Additionally, inward remittances also saw significant growth in both urban (59.92%) and rural (34.89%) settings [Table-30, Figure-95].

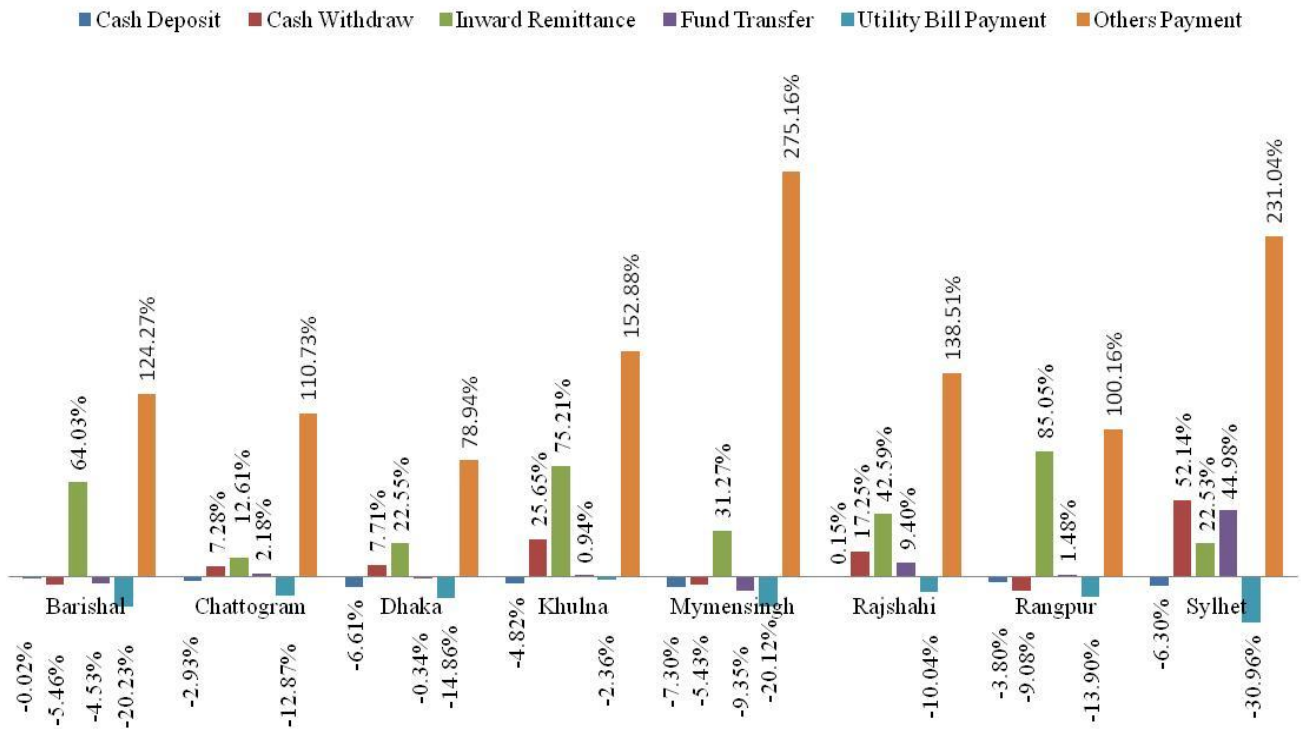


Figure-97: Division and category wise Yearly Number of Transaction Growth (%) [June, 2024 over June, 2023]

Comparing data from June 2024 to March 2024 reveals that inward remittance transactions experienced the most substantial growth, with urban areas increasing by 99.25% and rural areas by an extraordinary 169.52% [Table-31, Figure-96].

A yearly analysis of transactions by division and category indicates that the Rangpur division experienced the highest growth in inward remittances at 85.05%, while the Mymensingh division recorded an exceptional growth rate of 275.16% in other payment transactions [Figure-97].

6.4 Comparison of Division & Location and Category wise Amount of Transaction

As of the most current data, the distribution of transaction amounts between urban and rural areas reveals a striking imbalance, with urban transactions accounting for only 15.77% while rural transactions dominate at an impressive 84.23%. This substantial disparity indicates that the volume of transactions in rural areas is approximately 5.34 times greater than that found in urban regions. Such a significant difference underscores the variations in economic activity and financial engagement between these two locations [Figure-98].



Figure-98: Location wise distribution of Amount of Transaction

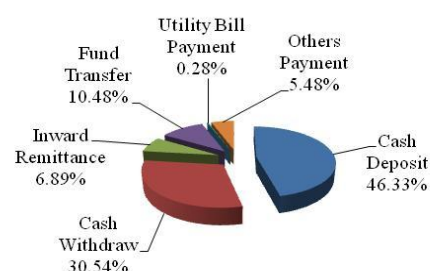


Figure-99: Type wise distribution of Amount of Transaction

Delving deeper into the specifics of transaction types, the data presents a detailed breakdown: cash deposits represent the largest share at 46.33%, highlighting the reliance on this method for securing and managing funds. Cash withdrawals follow, comprising 30.54% of the total, which reflects a robust demand for immediate liquidity among consumers and businesses alike. Inward remittances, which are crucial for many households, account for 6.89% of transactions, illustrating the vital role these funds play in supporting local economies and families. Fund transfers, facilitating both personal and business transactions, make up 10.48%, indicating a growing trend towards electronic transactions in financial operations. Conversely, utility bill payments are relatively low, at just 0.28%, suggesting that this method may not be the preferred choice among consumers for managing their expenses. Lastly, other payment types collectively total 5.48%, showcasing the diversity of transaction methods utilized in everyday financial activities [Figure-99].

Table-32: Yearly Comparison of Division & Location and Category wise Amount of Transactions

Period & Transaction Type	Division & Location		Barishal		Chattogram		Dhaka		Khulna		Mymensingh		Rajshahi		Rangpur		Sylhet		Total	
	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural
June, 2024																				
Cash Deposit	1721.20	9250.10	6389.24	54791.16	19972.21	44660.98	2385.58	20535.02	1472.71	7923.58	4845.60	22332.00	3414.80	15748.68	1263.88	8032.58	41465.22	183274.09		
	4.15%	5.05%	15.41%	29.90%	48.17%	24.37%	5.75%	11.20%	3.55%	4.32%	11.69%	12.19%	8.24%	8.59%	3.05%	4.38%	100.00%	100.00%		
	(12.84)	(12.12)	-(0.18)	(2.98)	-(3.75)	(9.70)	(0.35)	-(0.93)	-(3.85)	(0.27)	(10.80)	(6.08)	(7.90)	(8.16)	(13.76)	(1.03)	(0.56)	(5.11)		
Cash Withdraw	804.98	6310.91	2894.69	40147.68	7247.63	30526.56	1150.13	14632.13	655.72	4963.13	2882.86	16696.69	1850.92	10808.89	558.81	6008.39	18045.73	130094.38		
	4.46%	4.85%	16.04%	30.86%	40.16%	23.46%	6.37%	11.25%	3.63%	3.82%	15.98%	12.83%	10.26%	8.31%	3.10%	4.62%	100.00%	100.00%		
	(31.00)	(14.94)	(9.23)	(7.72)	(2.53)	(16.08)	(16.19)	(11.12)	-(9.01)	(4.61)	(31.61)	(19.67)	(15.97)	(16.27)	(32.01)	(11.12)	(11.03)	(12.51)		
Inward Remittance	69.06	1083.61	777.91	12602.02	1258.66	7897.73	109.97	2047.53	97.53	830.96	412.26	1985.20	137.23	927.98	204.78	2993.88	3067.39	30368.91		
	2.25%	3.57%	25.36%	41.50%	41.03%	26.01%	3.59%	6.74%	3.18%	2.74%	13.44%	6.54%	4.47%	3.06%	6.68%	9.86%	100.00%	100.00%		
	-(11.13)	(23.79)	(14.12)	(9.43)	(6.86)	(9.01)	-(2.32)	(28.21)	(20.34)	(3.33)	(72.33)	(17.89)	(5.22)	(18.80)	(14.06)	-(3.83)	(14.45)	(9.97)		
Fund Transfer	281.96	1664.20	1197.54	14509.77	2713.99	10275.54	490.47	4358.83	218.77	1834.53	936.90	5172.25	753.58	3844.08	263.33	2306.03	6856.54	43965.23		
	4.11%	3.79%	17.47%	33.00%	39.58%	23.37%	7.15%	9.91%	3.19%	4.17%	13.66%	11.76%	10.99%	8.74%	3.84%	5.25%	100.00%	100.00%		
	-(9.54)	-(1.54)	(7.28)	(15.14)	(9.56)	(11.99)	(3.51)	-(0.90)	-(25.25)	-(1.85)	(28.83)	(19.34)	(6.53)	(7.32)	(9.63)	(17.29)	(8.04)	(10.97)		
Utility Bill Payment	0.77	32.13	15.29	372.50	83.46	243.30	4.24	171.94	2.39	39.84	11.84	223.83	4.67	97.11	1.52	36.56	124.19	1217.22		
	0.62%	2.64%	12.31%	30.60%	67.21%	19.99%	3.41%	14.13%	1.93%	3.27%	9.54%	18.39%	3.76%	7.98%	1.22%	3.00%	100.00%	100.00%		
	-(4.78)	-(4.07)	(18.89)	(24.19)	-(18.37)	(14.91)	(1.90)	(29.89)	-(57.90)	-(0.22)	(9.42)	(22.87)	(41.53)	(5.58)	(22.21)	-(11.92)	-(12.00)	(17.82)		
Others Payment	292.89	1020.94	906.33	4805.63	3544.68	5446.67	494.46	2188.97	165.93	960.49	727.68	2051.35	529.30	2242.96	249.51	951.62	6910.78	19668.63		
	4.24%	5.19%	13.11%	24.43%	51.29%	27.69%	7.15%	11.13%	2.40%	4.88%	10.53%	10.43%	7.66%	11.40%	3.61%	4.84%	100.00%	100.00%		
	(13.19)	(52.82)	-(4.75)	(68.74)	(78.73)	(92.44)	-(18.14)	(37.36)	-(11.10)	(51.95)	(25.68)	(51.65)	(0.66)	(15.60)	(4.73)	(145.75)	(29.72)	(60.53)		
June, 2023																				
Cash Deposit	1525.39	8249.98	6400.63	53205.54	20749.65	40712.92	2377.25	20726.79	1531.62	7902.25	4373.18	21052.38	3164.76	14560.29	1111.04	7951.04	41233.50	174361.18		
Cash Withdraw	614.48	5490.75	2650.08	37269.06	7068.70	26296.89	989.85	13167.90	720.61	4744.63	2190.53	13952.43	1596.06	9296.05	423.32	5406.95	16253.64	115624.66		
Inward Remittance	77.71	875.35	681.69	11516.46	1177.86	7244.89	112.59	1597.00	81.04	804.20	239.22	1684.00	130.42	781.16	179.54	3113.23	2680.07	27616.30		
Fund Transfer	311.70	1690.31	1116.24	12602.29	2477.23	9175.26	473.82	4398.39	292.69	1869.05	727.23	4334.07	707.37	3581.79	240.21	1966.07	6346.50	39617.24		
Utility Bill Payment	0.81	33.49	12.86	299.94	102.25	211.73	4.16	132.37	5.68	39.93	10.82	182.17	3.30	91.98	1.24	41.50	141.12	1033.12		
Others Payment	258.77	668.08	951.56	2847.98	1983.29	2830.35	604.07	1593.55	186.65	632.11	579.01	1352.68	525.82	1940.33	238.26	387.23	5327.41	12252.31		

- Note:
1. Figures in parentheses represent rates of growth in percent over the previous year.
 2. The percentage represents the proportion of the total.
 3. All accounts are in actual figure.
 4. Minor differences may be shown due to rounding off.

By the end of June 2024, the Dhaka division emerged as the leader in cash deposits, holding a substantial 28.76% of the total, which is 6.95 times greater than the 4.14% recorded in the Sylhet division—the lowest among the divisions. Furthermore, when isolating urban cash deposits, Dhaka's share of 48.17% is an astonishing 15.79 times higher than Sylhet's 3.05%. Conversely, in rural cash deposits, Chattogram division leads with 29.90%, which is 6.92 times greater than Maymensingh's 4.32%, the lowest in this category [Figures: 100-102].

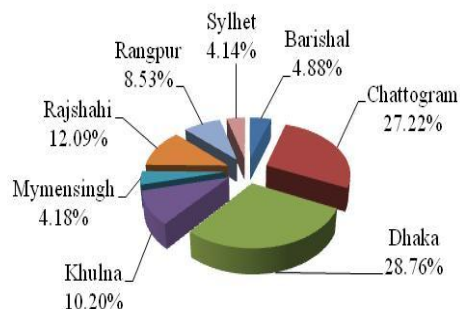


Figure-100: Division wise distribution of Amount of Total Cash Deposit

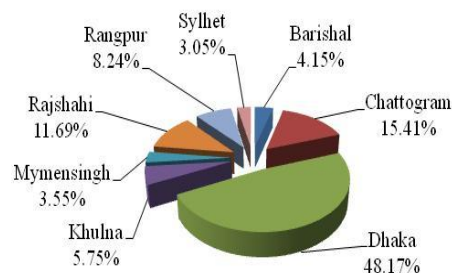


Figure-101: Division wise distribution of Amount of Urban Cash Deposit

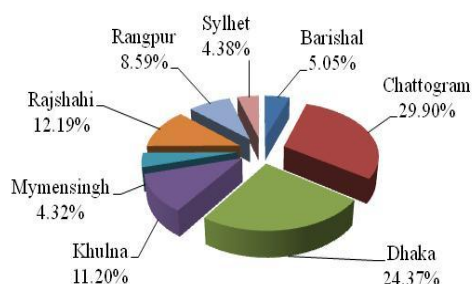


Figure-102: Division wise distribution of Amount of Rural Cash Deposit

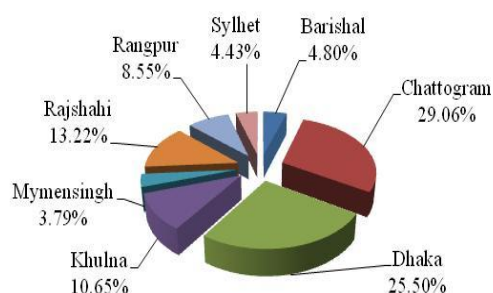


Figure-103: Division wise distribution of Amount of Total Cash Withdraw

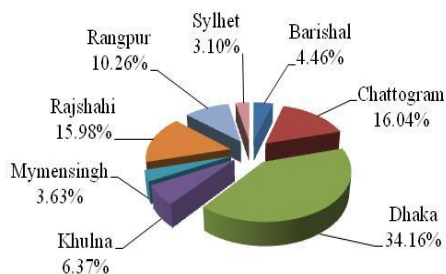


Figure-104: Division wise distribution of Amount of Urban Cash Withdraw

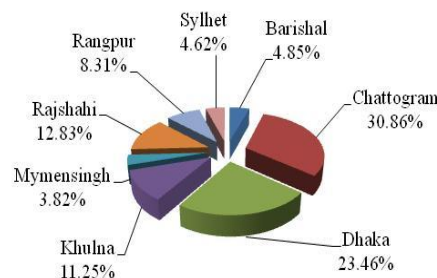


Figure-105: Division wise distribution of Amount of Rural Cash Withdraw

Examining cash withdrawals, Chattogram division also leads with an impressive 29.06%, significantly outpacing Mymensingh, which records only 3.79%—a ratio of 7.67 times more transactions. Similarly, Dhaka division's cash withdrawals amount to 34.16%, making it 11.02 times more than Sylhet's 3.10%, marking Dhaka as the highest contributor and Sylhet as the lowest. In the rural context, Chattogram again shows dominance with a 30.86% share, which is 8.08 times greater than Mymensingh's 3.82%, solidifying Chattogram's status as the leader in rural transactions [Figures: 103-105].

When it comes to inward remittances, Chattogram division stands out with a remarkable 40.02%, representing a staggering 14.40 times more transactions than Mymensingh, which records only 2.78%.

In the urban sector, Dhaka division leads with 41.03%, boasting 18.24 times more transactions compared to Barishal's modest 2.25%, positioning Dhaka as the highest contributor and Barishal as the lowest. For rural inward remittances, Chattogram once again takes the lead with 41.50%, showing 15.15 times more transactions than Mymensingh's 2.74%, further establishing Chattogram as the top performer in this category [Figures: 106-108].

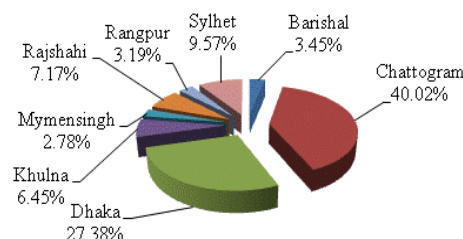


Figure-106: Division wise distribution of Amount of Total Inward Remittance

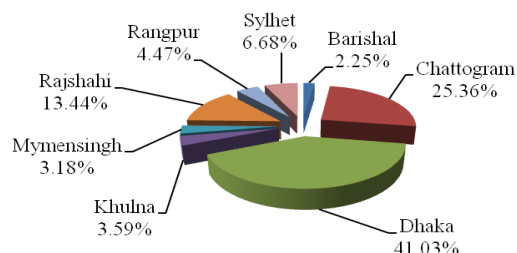


Figure-107: Division wise distribution of Amount of Urban Inward Remittance

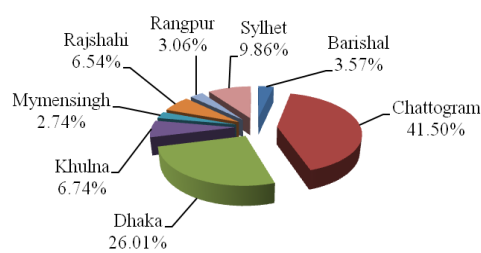


Figure-108: Division wise distribution of Amount of Rural Inward Remittance

When comparing data from June 2024 to June 2023, the growth in transaction amounts for other payment categories is the highest, with urban locations experiencing an increase of 29.72% and rural locations seeing an even more substantial growth of 60.53%. Inward remittances also show notable changes during this period, with urban areas growing by 14.45% and rural areas by 9.97% [Table-32, Figure-109].

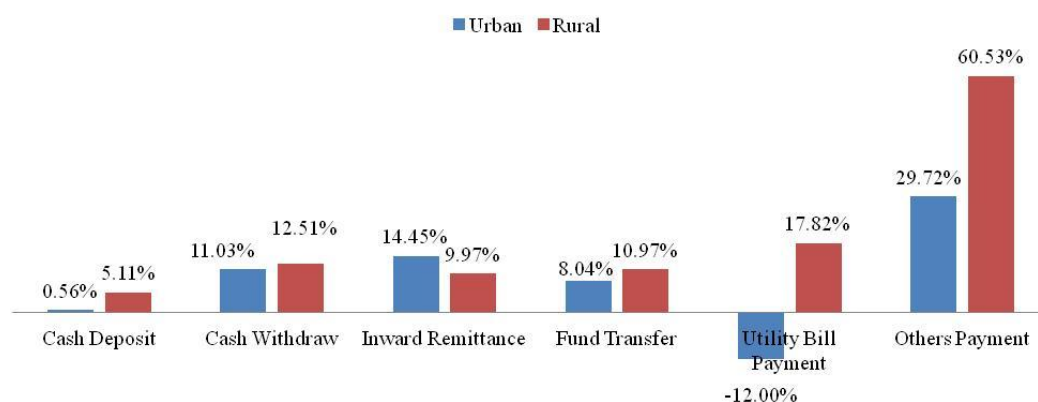


Figure-109: Location and category wise Yearly Amount of Transaction Growth (%) [June, 2024 over June, 2023]

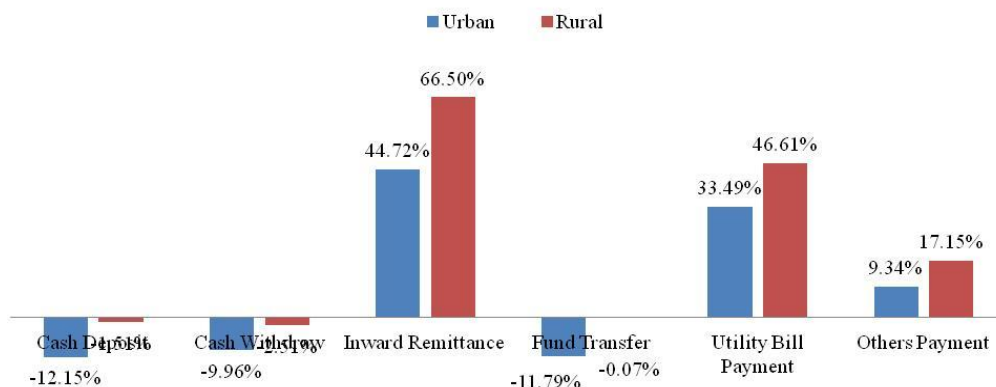


Figure-110: Location and category wise Quarterly Amount of Transaction Growth (%) [June, 2024 over March, 2024]

Additionally, a comparison between June 2024 and March 2024 reveals that inward remittance transactions have grown the most, with urban areas increasing by 44.72% and rural areas by 66.50% [Table-33, Figure-110].

Table-33: Quarterly Comparison of Division & Location and Category wise Amount of Transactions

Period & Transaction Type	Division & Location		Barishal		Chattogram		Dhaka		Khulna		Mymensingh		Rajshahi		Rangpur		Sylhet		Total	
	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural
June, 2024																				
Cash Deposit	1721.20	9250.10	6389.24	54791.16	19972.21	44660.98	2385.58	20535.02	1472.71	7923.58	4845.60	22332.00	3414.80	15748.68	1263.88	8032.58	41465.22	183274.09		
	-(1.24)	-(0.49)	-(16.51)	-(2.58)	-(14.57)	-(3.13)	-(6.73)	-(1.30)	-(6.92)	-(4.76)	-(10.34)	-(1.68)	-(1.74)	(12.05)	-(10.06)	-(5.93)	-(12.15)	-(1.51)		
Cash Withdraw	804.98	6310.91	2894.69	40147.68	7247.63	30526.56	1150.13	14632.13	655.72	4963.13	2882.86	16696.69	1850.92	10808.89	558.81	6008.39	18045.73	130094.38		
	-(20.43)	-(11.02)	-(16.73)	-(4.47)	-(12.48)	-(5.18)	-(15.75)	-(4.78)	-(11.79)	-(7.00)	-(1.71)	(5.58)	(13.75)	(16.75)	-(7.63)	-(5.45)	-(9.96)	-(2.51)		
Inward Remittance	69.06	1083.61	777.91	12602.02	1258.66	7897.73	109.97	2047.53	97.53	830.96	412.26	1985.20	137.23	927.98	204.78	2993.88	3067.39	30368.91		
	(15.22)	(69.84)	(67.53)	(81.80)	(20.75)	(64.17)	(43.76)	(69.95)	(37.26)	(72.44)	(116.41)	(72.16)	(84.58)	(115.43)	(45.77)	(15.68)	(44.72)	(66.50)		
Fund Transfer	281.96	1664.20	1197.54	14509.77	2713.99	10275.54	490.47	4358.83	218.77	1834.53	936.90	5172.25	753.58	3844.08	263.33	2306.03	6856.54	43965.23		
	-(35.33)	-(12.62)	-(19.03)	(6.59)	-(12.26)	-(6.68)	-(19.21)	-(6.95)	-(17.45)	-(11.12)	-(0.39)	(6.15)	(15.04)	(8.34)	-(11.32)	(0.25)	-(11.79)	-(0.07)		
Utility Bill Payment	0.77	32.13	15.29	372.50	83.46	243.30	4.24	171.94	2.39	39.84	11.84	223.83	4.67	97.11	1.52	36.56	124.19	1217.22		
	-(13.98)	(38.06)	(34.17)	(57.77)	(30.39)	(51.43)	(11.09)	(62.74)	(92.88)	(3.00)	(47.74)	(45.50)	(79.57)	(17.00)	(43.52)	(26.12)	(33.49)	(46.61)		
Others Payment	292.89	1020.94	906.33	4805.63	3544.68	5446.67	494.46	2188.97	165.93	960.49	727.68	2051.35	529.30	2242.96	249.51	951.62	6910.78	19668.63		
	(2.63)	(32.97)	-(2.76)	-(1.50)	(8.69)	(30.45)	(16.09)	(8.55)	(8.70)	(27.55)	(15.91)	(15.85)	(27.77)	(28.31)	(12.79)	(40.07)	(9.34)	(17.15)		
March, 2024																				
Cash Deposit	1742.86	9295.25	7653.12	56243.14	23378.48	46104.01	2557.62	20806.35	1582.23	8319.58	5404.23	22713.69	3475.14	14055.49	1405.28	8538.82	47198.95	186076.33		
Cash Withdraw	1011.64	7092.87	3476.32	42027.69	8280.79	32195.64	1365.06	15366.99	743.33	5336.47	2932.93	15814.10	1627.17	9258.16	605.00	6354.97	20042.24	133446.89		
Inward Remittance	59.94	638.02	464.35	6931.71	1042.39	4810.84	76.50	1204.81	71.05	481.89	190.50	1153.11	74.35	430.76	140.48	2588.17	2119.56	18239.32		
Fund Transfer	435.97	1904.63	1479.02	13613.21	3093.29	11010.99	607.09	4684.30	265.01	2064.13	940.60	4872.49	655.06	3548.10	296.96	2300.17	7773.00	43998.01		
Utility Bill Payment	0.90	23.27	11.40	236.10	64.01	160.67	3.81	105.65	1.24	38.68	8.02	153.84	2.60	83.00	1.06	28.99	93.03	830.21		
Others Payment	285.38	767.81	932.10	4878.66	3261.39	4175.17	425.92	2016.56	152.65	753.06	627.78	1770.67	414.27	1748.14	221.22	679.38	6320.69	16789.45		

- Note:
- Figures in parentheses represent rates of growth in percent over the previous year.
 - All accounts are in actual figure.
 - Minor differences may be shown due to rounding off.



Figure-111: Division and category wise Yearly Amount of Transaction Growth (%)
[June, 2024 over June, 2023]

A year-over-year analysis of transaction amounts by division and category indicates that the Rangpur division experienced the highest growth in inward remittances at 110.88%, while the Sylhet division led in growth for other payments at 33.37% [Figure-111].

7. Growth and Trends of Agent Banking

7.1 Comparison of Growth between Outlets and Deposits

Table-34 and Figure-112 present a visual representation of the relationship between the number of outlets and the number of deposit accounts, organized by division. The data indicates a positive correlation, suggesting that an increase in the number of outlets is associated with a corresponding rise in the number of deposit accounts. This implies that greater accessibility to financial services through multiple outlets may encourage more individuals to open deposit accounts.

Table-34: Division and Outlet wise Deposit Accounts and Balances

Division	June 2024			June 2023		
	Outlet	Deposit Accounts	Deposit Amount (in million)	Outlet	Deposit Accounts	Deposit Amount (in million)
Barishal	1411	1366884	22680.05	1433	1170581	17913.72
Chattogram	4808	4722297	130542.93	4620	4060971	104485.38
Dhaka	5402	5451718	127776.33	5283	4639691	110126.96
Khulna	2685	3449722	36802.80	2696	3011714	28696.10
Mymensingh	1235	1104652	10796.64	1224	963108	8533.11
Rajshahi	2560	3138285	35750.89	2617	2680595	28333.97
Rangpur	2156	2455846	16924.02	2175	2130616	13258.96
Sylhet	1216	1342611	16861.86	1240	1156346	14080.46

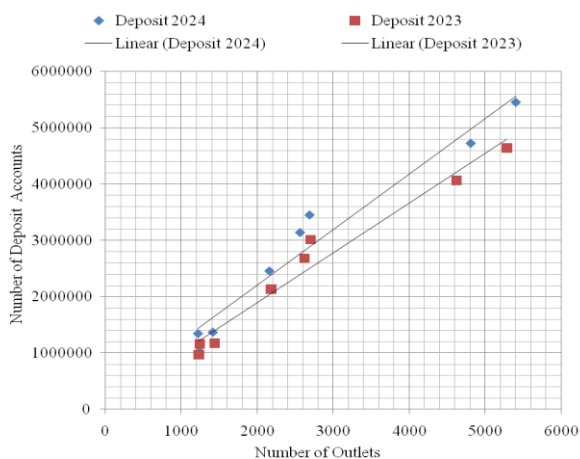


Figure-112: Correlation between Number of Outlets and Deposit Accounts

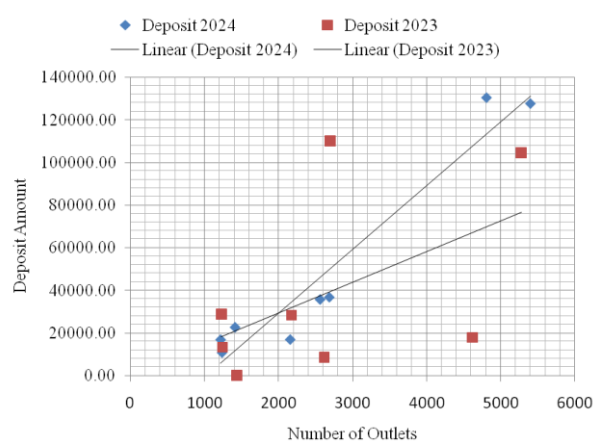


Figure-113: Correlation between Number of Outlets and Deposit Amounts

Similarly, Table-34 and Figure-113 depicts the correlation between the number of outlets and the total deposit amounts across various divisions. This figure also reveals a positive correlation, indicating that as the number of financial outlets increases, the total amount of deposits tends to rise as well. This relationship underscores the importance of having a robust network of outlets, as it appears to enhance both the volume of deposits and the overall engagement of customers with financial institutions.

7.2 Comparison of Growth between Outlets and Loans

Table-35 and Figure-114 presents a visual representation of the relationship between the number of outlets and the number of loan accounts, analyzed on a divisional basis. The data reveals a positive correlation, indicating that an increase in the number of outlets is associated with a corresponding rise in the number of loan accounts. This suggests that greater accessibility to financial services through numerous outlets facilitates more individuals in securing loans.

Table-35: Division and Outlet wise Loan Accounts and Outstanding						
Division	June 2024			June 2023		
	Outlet	Loan Accounts	Loan Outstanding (in million)	Outlet	Loan Accounts	Loan Outstanding (in million)
Barishal	1411	19276	5615.24	1433	14800	4625.56
Chattogram	4808	54585	22004.79	4620	49353	18569.87
Dhaka	5402	43660	19680.85	5283	39565	17303.29
Khulna	2685	32509	13388.81	2696	29429	11453.32
Mymensingh	1235	9989	4699.84	1224	9096	4059.08
Rajshahi	2560	28206	11855.42	2617	25014	10723.29
Rangpur	2156	23491	10899.92	2175	22054	10366.17
Sylhet	1216	10762	3361.69	1240	10175	2874.09

Similarly, Table-35 and Figure-115 depicts the correlation between the number of outlets and the total loan outstanding across various divisions. This figure also demonstrates a positive correlation, signifying that as the number of financial outlets increases, the total amount of outstanding loans tends to rise as well. This relationship highlights the crucial role that a widespread network of outlets plays in enhancing access to credit.

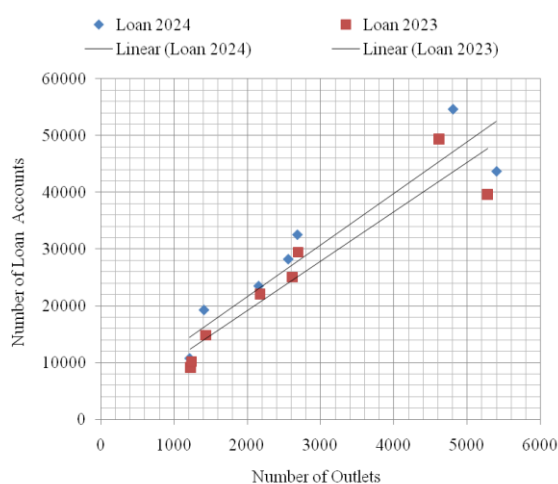


Figure-114: Correlation between Number of Outlets and Loan Accounts

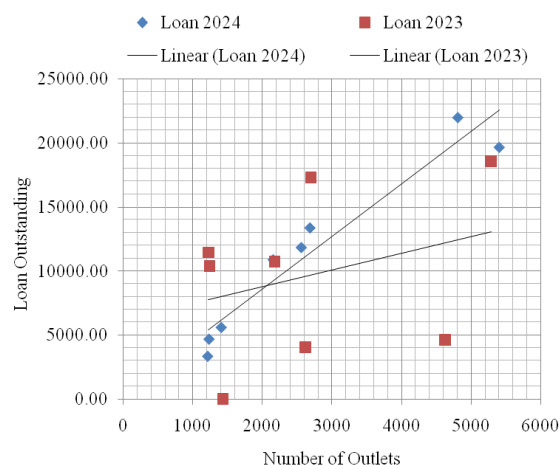


Figure-115: Correlation between Number of Outlets and Loan Outstanding

These findings strongly suggest that agent banking is effectively providing essential banking services to underprivileged and rural populations. The positive trends observed in both deposit amounts and loan outstanding over time correlate with the increase in agent outlets. This underscores the importance of expanding financial service access, particularly in underserved areas, ultimately contributing to financial inclusion and economic empowerment for these communities.

7.3 Division wise Agent and Outlet Trends

Table-36 provides a detailed analysis of the monthly trends in the number of agents and outlets categorized by division. As of the end of June 2024, there has been a notable increase in both metrics compared to the previous year, June 2023, with the number of agents rising by 3.09% and the number of outlets increasing by 0.87%.

Figures-116 and 117 visually represent the trends of agents and outlets from January 2024 to June 2024, utilizing divisional data for a comprehensive overview. The data indicates a consistent upward trajectory in both the number of agents and outlets throughout this period. This steady growth reflects the ongoing expansion of financial services, suggesting an increasing accessibility to banking facilities across the divisions. The positive trends in both agents and outlets are indicative of a broader commitment to enhancing financial inclusion and meeting the needs of underserved populations.

Table-36: Division wise Monthly Agent and Outlet Trends

DIVISION	Number of Agent						Number of Outlet					
	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24
BARISHAL	1068	1067	1069	1066	1072	1076	1438	1436	1438	1407	1407	1411
CHATTOGRAM	3632	3632	3647	3655	3670	3698	4795	4792	4805	4813	4781	4808
DHAKA	4042	4045	4059	4057	4080	4095	5412	5407	5422	5399	5410	5402
KHULNA	1944	1965	1973	1971	1987	1993	2693	2698	2704	2702	2679	2685
MYMENSINGH	850	850	852	853	859	864	1232	1232	1233	1227	1230	1235
RAJSHAHI	1873	1871	1876	1882	1885	1888	2612	2608	2587	2587	2587	2560
RANGPUR	1437	1432	1440	1438	1444	1451	2187	2183	2192	2149	2149	2156
SYLHET	916	912	919	919	922	926	1233	1228	1232	1233	1212	1216
Grand Total	15762	15774	15835	15841	15919	15991	21602	21584	21613	21517	21455	21473

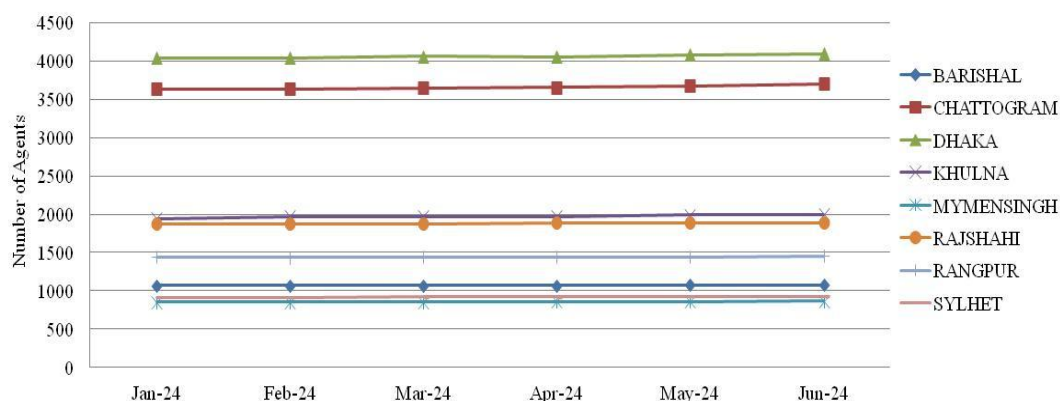


Figure-116: Division wise Monthly Agent Trends

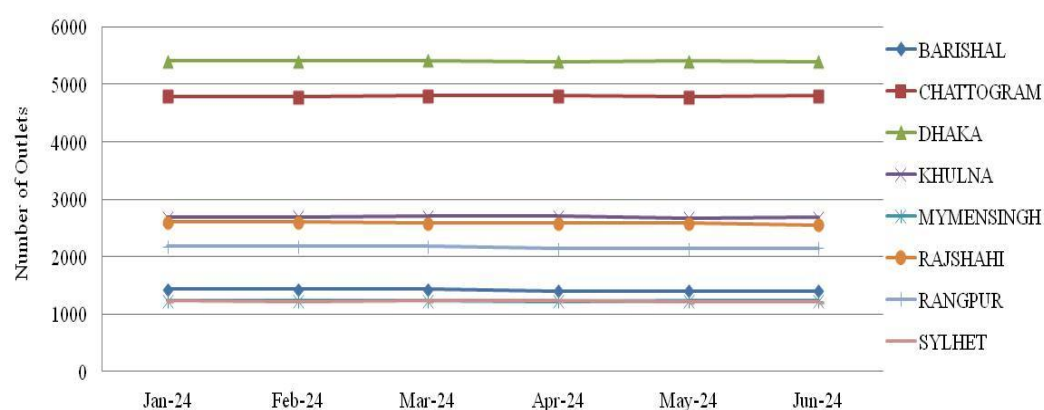


Figure-117: Division wise Monthly Outlet Trends

7.4 Location wise Agent and Outlet Trends

Table-37 provides a comprehensive overview of the monthly trends in the number of agents and outlets, segmented by location. As of the end of June 2024, there has been a significant increase in the number of agents, with urban areas experiencing a growth of 5.30%, while rural areas have seen an increase of 2.69% compared to June 2023 [Table-5].

Similarly, the number of outlets has also risen in both contexts, with urban areas reporting a growth of 4.48% and rural areas showing a modest increase of 0.28% relative to June 2023 [Table-3].

Period	Agents		Outlets	
	Urban	Rural	Urban	Rural
Jan-24	2513	13249	3125	18477
Feb-24	2507	13267	3117	18467
Mar-24	2512	13323	3121	18492
Apr-24	2504	13337	3095	18422
May-24	2513	13406	3089	18366
Jun-24	2524	13467	3100	18373

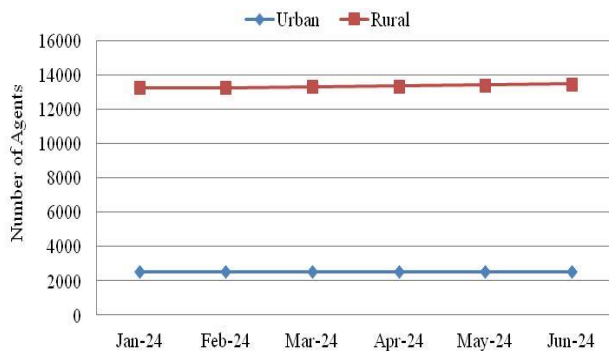


Figure-118: Location wise Monthly Agent Trends

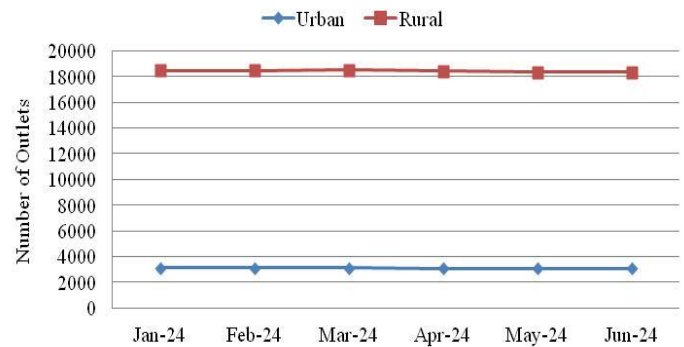


Figure-119: Location wise Monthly Outlet Trends

Figures-118 and 119 visually depict the trends in the number of agents and outlets from January 2024 to June 2024, based on location. The data clearly indicates a steady growth trajectory for both agents and outlets in urban and rural areas alike. This consistent upward trend underscores the expanding reach of financial services, highlighting efforts to enhance accessibility and support the needs of communities in both urban and rural settings. Such growth is essential for promoting financial inclusion and ensuring that diverse populations have access to vital banking resources.

8. 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 crucial role in empowering women and individuals in rural areas, encouraging their active participation in various financial activities.

Agent Banking operations in remote regions help bridge the 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 promotes financial inclusion. This initiative 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.