

AGENT BANKING STATISTICS

January-March
2025



Bangladesh Bank

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Agent Banking Statistics

January-March, 2025



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Explanatory Notes

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

Two types of agent:-

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Executive Summary

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

At present, there are 11,362 bank branches across the country, with each branch serving average of 15,102 people of the total population, which are located 46.29% in rural areas and 53.71% in urban areas¹.

End of March 2025, the number of banks deposit accounts and loan accounts were 165,706,821 and 13,443,231, respectively. On the other hand, the total deposit balance was Tk. 19,235,049 million, while the total outstanding loans amounted to Tk. 17,126,184 million².

In context of agent banking, end of March 2025, 31 scheduled banks (out of 62) were operating agent banking services through 21,023 active outlets managed by 15,838 agents. In agent banking activities, it is observed that, on average, each outlet serves approximately average of 8,162 people, with respect to total population of Bangladesh. On the other hand, 85.68% of the total outlets are located in rural areas, while 14.32% are in urban areas.

At the end of the reporting period, approximately 14.89% of the total number of deposit accounts in the banking sector was opened through agent banking outlets, contributing 2.22% to the sector's total deposit balances. Accordingly, 1.71% and 0.61% of total bank loan accounts and outstanding respectively provided through agent banking.

During January–March 2025, a total of 27,284,412 transactions were conducted, amounting to Tk. 1,410,511 million through agent banking. During this quarter, workers' remittances received from Bangladeshi nationals working abroad totaled Tk. 972,668 million³, of which Tk. 79,616 million were received through agent banking. That indicates 8.19% of the total inward remittances during that period received through agent banking. Through agent banking, the amount of remittance received in rural areas is 10.48 times higher than that received in urban areas. On the other hand, 4.74% of the total inward remittances received through mobile financial services⁴.

In addition, participation of female in agent banking activities is increased by day by day. At the end of December, 2024 49.32% of all deposit accounts under agent banking is held by female, reflecting a significant step toward gender-inclusive financial inclusion.

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

Note:

1. Only outlet-based agent banking transactions are compiled.
2. To calculate the average, yearly population data published by the Bangladesh Bureau of Statistics has been used.

¹ Banking Regulation & Policy Department and quarterly "Scheduled Banks Statistics", Statistics Department, Bangladesh Bank

² Quarterly "Scheduled Banks Statistics", Statistics Department, Bangladesh Bank.

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

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

1. Introduction

Agent banking is an inclusion-based extension of traditional banking services designed to reach underserved and unbanked populations in remote areas of Bangladesh. Bangladesh Bank, (the central bank of Bangladesh) introduced agent banking services in 2013. The first agent banking initiative was launched by Bank Asia PLC. through the Joyinshar outlet at Serajdikhan, Munshiganj, in December 2013. At present, thirty one (31) scheduled banks (Appendix-1) are involved in agent banking operations in Bangladesh.

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

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

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

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

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

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

2. Agent and Outlet

2.1 Summary of Agent Banking Activities

Table-1: Summary of Agent Banking Activities

Items	Mar, 2025	Dec, 2024	Sep, 2024	June, 2024
No. of Banks	31	31	31	31
No. of Outlets	21023	21248	21383	21473
No. of Agents	15838	16019	16026	15991
No. of Urban Deposit Account	3587827	3489006	3370865	3219720
No. of Rural Deposit Account	21080428	20584859	20115624	19812295
No. of Total Deposit Account	24668255	24073865	23486489	23032015
Urban Deposit Balance (million BDT)	81548.0	80870.2	70923.1	71588.7
Rural Deposit Balance (million BDT)	344781.5	336988.0	320336.0	326546.8
Total Deposit Balance (million BDT)	426329.5	417858.2	391259.1	398135.5
No. of Urban Loan Account	54135	52827	49103	42702
No. of Rural Loan Account	175902	172331	170091	179776
No. of Total Loan Account	230037	225158	219194	25752.05
Urban Loan Outstanding (million BDT)	39111.4	37788.7	49103.0	65754.5
Rural Loan Outstanding (million BDT)	65560.1	63329.3	59817.4	91506.6
Total Loan Outstanding (million BDT)	104671.5	101118.0	93074.9	93074.9
Urban No. of Transactions (During Quarter)	5022945	5194543	4983494	5320245
Rural No. of Transactions (During Quarter)	22261467	21794229	19814301	27740688
Total No. of Transactions (During Quarter)	27284412	26988772	24797795	33060933
Urban Transaction Amount (During Quarter)	242402.01	244236.6	223451.7	226517.2
Rural Transaction Amount (During Quarter)	1168109.4	1108913.9	995910.7	1173968.7
Total Transaction Amount (During Quarter)	1410511.4	1353150.5	1219362.4	1400485.9
Urban No. of Inward Remittance (During Quarter)	99620	236037	191754	300144
Rural No. of Inward Remittance (During Quarter)	950702	1317444	945362	1844351
Total No. of Inward Remittance (During Quarter)	1050322	1553481	1137116	2144495
Urban Amount of Inward Remittance (During Quarter)	6936.92	7986.9	8827.2	7865.2
Rural Amount of Inward Remittance (During Quarter)	72678.97	69787.5	65483.6	76412.2
Total Amount of Inward Remittance (During Quarter)	79615.89	77774.4	74310.8	84277.4

2.2 Entrepreneur (Agent) of Agent Banking

An agent plays a pivotal role in agent banking operation. As of March 2025, the total number of agents stood at 15,838, with 2,489 agents operating in urban areas and 13,349 agents in rural areas. Table-2 shows division and location wise distribution of agents, highlighting both quarterly and annual changes.

Table-2: Division and Location wise Agents

End Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Mar, 25	Urban	127	466	1138	193	88	251	138	88	2489
	Rural	928	3240	2941	1755	761	1614	1290	820	13349
	Total	1055	3706	4079	1948	849	1865	1428	908	15838
Dec, 24	Urban	136	474	1149	204	89	261	139	89	2541
	Rural	939	3254	2954	1790	771	1631	1308	831	13478
	Total	1075	3728	4103	1994	860	1892	1447	920	16019
Mar, 24	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
Quarterly Changes (%) Mar,25 over Dec, 24	Urban	-6.6	-1.7	-1.0	-5.4	-1.1	-3.8	-0.7	-1.1	-2.0
	Rural	-1.2	-0.4	-0.4	-2.0	-1.3	-1.0	-1.4	-1.3	-1.0
	Total	-1.9	-0.6	-0.6	-2.3	-1.3	-1.4	-1.3	-1.3	-1.1
Annual Changes (%) Mar, 25 over Mar, 24	Urban	0.8	0.2	-1.7	-5.4	4.8	2.0	-0.7	-2.2	-0.9
	Rural	-1.6	1.8	1.4	-0.8	-0.9	-1.0	-0.8	-1.1	0.2
	Total	-1.3	1.6	0.5	-1.3	-0.4	-0.6	-0.8	-1.2	0.0

Compared to March 2024, the total number of agents has a little change, with urban agents decreasing by 0.9% and rural agents increasing by 2.0%. All divisions except Dhaka and Chattogram experienced decreasing growth over the year.

On the other hand, compared to December 2024, the overall agents decreased by 1.1%. All divisions recorded decreasing trend over the quarter.

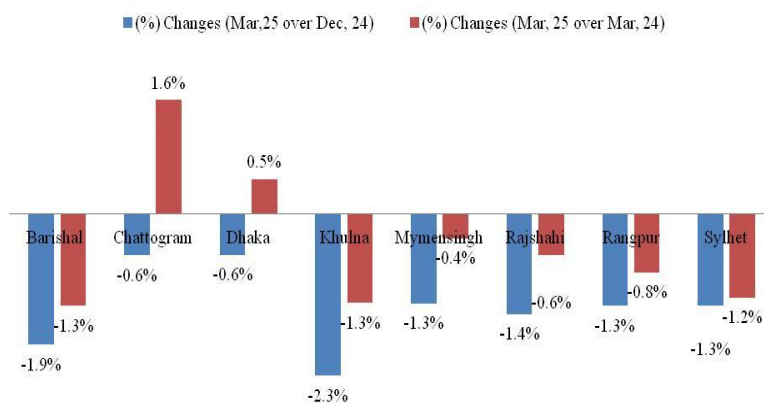


Figure-1: Division wise percentage changes of Agents

2.3 Agent Banking Outlets

The mandated outlet ratio in rural and urban is 3:1, as outlined in Article 33.1.4 of the ‘Prudential Guidelines for Agent Banking Operations in Bangladesh’. The overall outlet ratio (rural: urban) at the end of March, 2025 is recorded at 5.98:1. On the other hand, the ratio was 5.92:1 at the same period of the previous year which indicates agent banking is more prevalent in rural areas, highlighting a strong engagement of rural communities with formal financial services.

Table-3: Division and Location wise Outlets

End Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Mar, 25	Urban	139	552	1264	257	120	345	212	121	3010
	Rural	1244	4184	4053	2314	1075	2175	1900	1068	18013
	Total	1383	4736	5317	2571	1195	2520	2112	1189	21023
Dec, 24	Urban	148	564	1278	264	121	358	214	123	3070
	Rural	1254	4205	4069	2367	1085	2196	1921	1081	18178
	Total	1402	4769	5347	2631	1206	2554	2135	1204	21248
Mar, 24	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
Quarterly Changes (%) Mar,25 over Dec, 24	Urban	-6.1	-2.1	-1.1	-2.7	-0.8	-3.6	-0.9	-1.6	-2.0
	Rural	-0.8	-0.5	-0.4	-2.2	-0.9	-1.0	-1.1	-1.2	-0.9
	Total	-1.4	-0.7	-0.6	-2.3	-0.9	-1.3	-1.1	-1.2	-1.1
Annual Changes (%) Mar, 25 over Mar, 24	Urban	-2.8	-3.8	-3.5	-7.2	0.0	-0.6	-3.2	-7.6	-3.6
	Rural	-3.9	-1.1	-1.4	-4.7	-3.4	-2.9	-3.7	-3.0	-2.6
	Total	-3.8	-1.4	-1.9	-4.9	-3.1	-2.6	-3.6	-3.5	-2.7

The total number of agent banking outlets reached 21,023 by March 2025, comprised of 3,010 urban outlets and 18,013 rural outlets. Compared to March 2024, total outlets decreased by 2.7% whereas urban and rural outlets have decreased by 3.6% and 2.6%, respectively.

Besides, compared to December 2024, total outlets decreased by 1.1%. A number of outlets are closed due to lack of proper business performance and other activities by operators especially in rural areas.

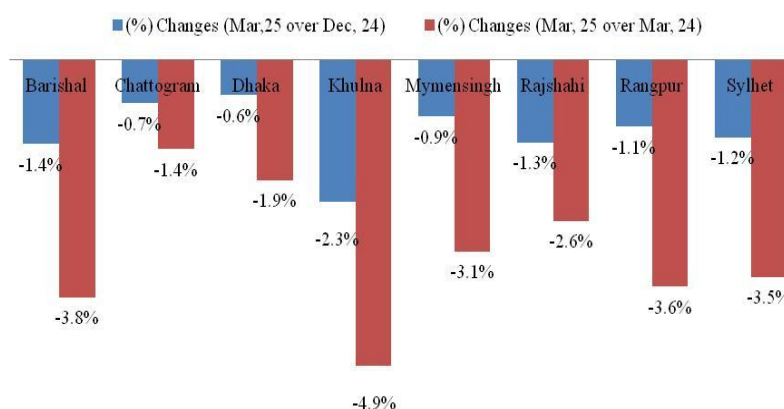


Figure-2: Division wise percentage changes of outlets

3. Agent Banking Deposits

3.1 Deposit Accounts

As of March 2025, the total number of deposit accounts reached 24,668,255, comprising 3,587,827 urban accounts and 21,080,428 rural accounts. Table-4 shows division and location wise distribution of deposit accounts, along with changes.

Table-4: Division and Location wise Deposit Accounts

End Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Mar, 25	Urban	166782	478293	1632477	272308	150793	442184	304569	140421	3587827
	Rural	1302380	4609025	4259350	3388451	1037384	2898919	2315227	1269692	21080428
	Total	1469162	5087318	5891827	3660759	1188177	3341103	2619796	1410113	24668255
Dec, 24	Urban	162460	464923	1585971	267199	147601	426817	296289	137746	3489006
	Rural	1270537	4487742	4145336	3314962	1011209	2838949	2268683	1247441	20584859
	Total	1432997	4952665	5731307	3582161	1158810	3265766	2564972	1385187	24073865
Mar, 24	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
Quarterly Changes (%) Mar,25 over Dec, 24	Urban	2.7	2.9	2.9	1.9	2.2	3.6	2.8	1.9	2.8
	Rural	2.5	2.7	2.8	2.2	2.6	2.1	2.1	1.8	2.4
	Total	2.5	2.7	2.8	2.2	2.5	2.3	2.1	1.8	2.5
Annual Changes (%) Mar, 25 over Mar, 24	Urban	26.7	13.2	14.1	9.9	20.9	18.6	19.1	10.5	15.3
	Rural	10.0	12.6	12.4	9.8	10.6	10.6	11.8	13.4	11.5
	Total	11.7	12.7	12.9	9.8	11.8	11.6	12.6	13.1	12.1

Compared to March 2024, the total accounts increased by 12.1%, with urban accounts increasing by 15.3% and rural accounts by 11.5%. All divisions experienced increasing growth over the year.

Also, compared to December 2024, the overall deposit accounts increased by 2.5%, with urban rising by 2.8% and rural by 2.4%. It is clearly visible that, yearly changes are significantly larger than quarterly changes.

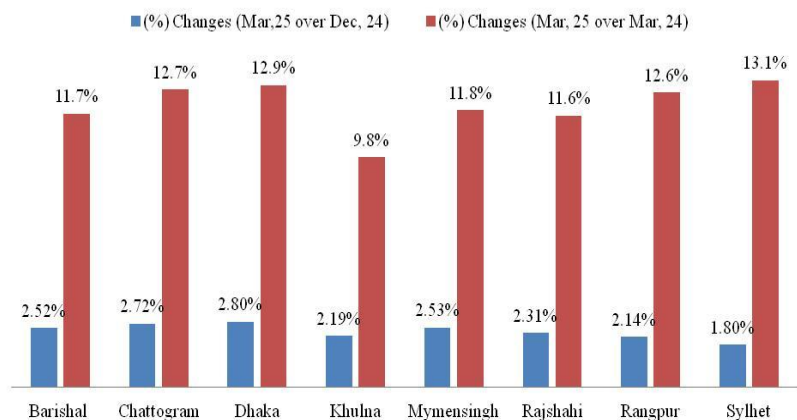


Figure-3: Division wise percentage changes of Deposit A/c

3.2 Deposit Balances

As of March 2025, total deposit balances amounted to 426,329.5 million, with urban balances at 81,548.0 million and rural balances at 344,781 million. Table-5 shows the distribution of deposit balances by division and location, highlighting both quarterly and annual changes.

Table-5: Division and Location wise Deposit Balances

(Taka in Million)

End Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Mar, 25	Urban	2739.3	14512.2	47601.8	4106.4	1657.6	6807.4	2656.6	1466.6	81548.0
	Rural	22870.0	124829.4	91211.8	34867.3	9797.6	30414.6	14138.0	16652.9	344781.5
	Total	25609.3	139341.6	138813.6	38973.6	11455.2	37222.0	16794.6	18119.6	426329.5
Dec, 24	Urban	2628.3	14430.2	47211.2	4048.8	1631.6	6886.7	2564.9	1468.5	80870.2
	Rural	22060.1	123348.2	88673.3	33852.9	9414.3	29623.3	14101.3	15914.6	336988.0
	Total	24688.4	137778.4	135884.5	37901.6	11045.9	36510.0	16666.2	17383.2	417858.2
Mar, 24	Urban	1760.5	12639.8	42245.6	3140.9	1212.5	5826.4	1943.3	1179.0	69948.1
	Rural	18606.7	106571.3	75130.0	28409.6	7960.7	25251.6	11032.3	13410.2	286372.3
	Total	20367.1	119211.1	117375.7	31550.5	9173.2	31078.0	12975.6	14589.1	356320.3
Quarterly Changes (%) Mar,25 over Dec, 24	Urban	4.2	0.6	0.8	1.4	1.6	-1.2	3.6	-0.1	0.8
	Rural	3.7	1.2	2.9	3.0	4.1	2.7	0.3	4.6	2.3
	Total	3.7	1.1	2.2	2.8	3.7	2.0	0.8	4.2	2.0
Annual Changes (%) Mar, 25 over Mar, 24	Urban	55.6	14.8	12.7	30.7	36.7	16.8	36.7	24.4	16.6
	Rural	22.9	17.1	21.4	22.7	23.1	20.4	28.2	24.2	20.4
	Total	25.7	16.9	18.3	23.5	24.9	19.8	29.4	24.2	19.6

Compared to March 2024, total deposit balances increased by 19.6% with urban and rural balances increased by 16.6% and 20.4% respectively. All divisions recorded annual increasing growth at the same period of the previous year.

Accordingly, in December 2024, overall deposit balances increased by 2.0% at the end of quarter. During this quarter, all divisions shown increasing trends compared to December 2024.

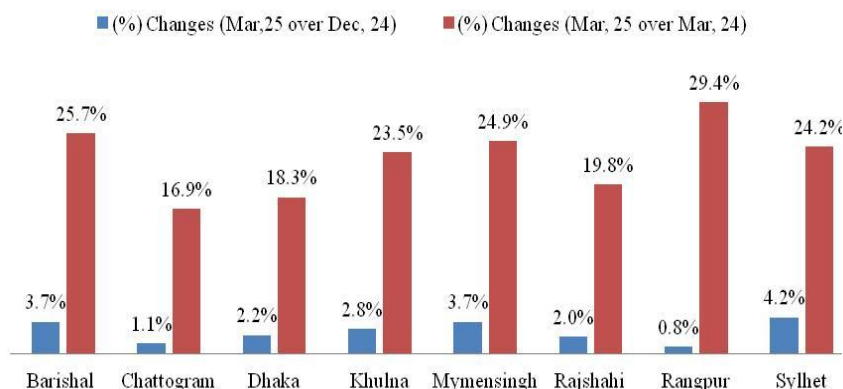


Figure-4: Division wise percentage changes of Deposit Balances

4. Agent Banking Loans

4.1 Loan Accounts

In March 2025, the total number of loan accounts reached at 230,037, with 54,135 accounts in urban areas and 175,902 in rural areas. Table-6 provides a breakdown of loan accounts by division and location, highlighting both quarterly and annual changes.

Table-6: Division and Location wise Loan Accounts

End Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Mar, 25	Urban	4786	10319	13882	5998	3121	6806	6387	2836	54135
	Rural	15388	46868	34377	26505	6567	19796	18199	8202	175902
	Total	20174	57187	48259	32503	9688	26602	24586	11038	230037
Dec, 24	Urban	4865	10031	13443	6013	2888	6639	6189	2759	52827
	Rural	15234	46095	33684	26283	6432	19412	17161	8030	172331
	Total	20099	56126	47127	32296	9320	26051	23350	10789	225158
Mar, 24	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
Quarterly Changes (%) Mar,25 over Dec, 24	Urban	-1.6	2.9	3.3	-0.2	8.1	2.5	3.2	2.8	2.5
	Rural	1.0	1.7	2.1	0.8	2.1	2.0	6.0	2.1	2.1
	Total	0.4	1.9	2.4	0.6	3.9	2.1	5.3	2.3	2.2
Annual Changes (%) Mar, 25 over Mar, 24	Urban	24.0	47.9	43.2	-0.3	10.9	12.7	10.5	16.9	24.1
	Rural	0.8	-1.7	2.4	-0.6	-8.1	-10.5	0.5	-2.0	-1.7
	Total	5.5	4.7	11.5	-0.6	-2.7	-5.5	2.9	2.2	3.4

Compared to March 2024, total loan accounts increased by 3.4%, with urban accounts increased by 24.1% and rural account decreased by 1.7%.

On the other hand, compared to December 2024, overall loan accounts increased by 2.2%, with urban and rural accounts increased by 2.5% and 2.1%, respectively.

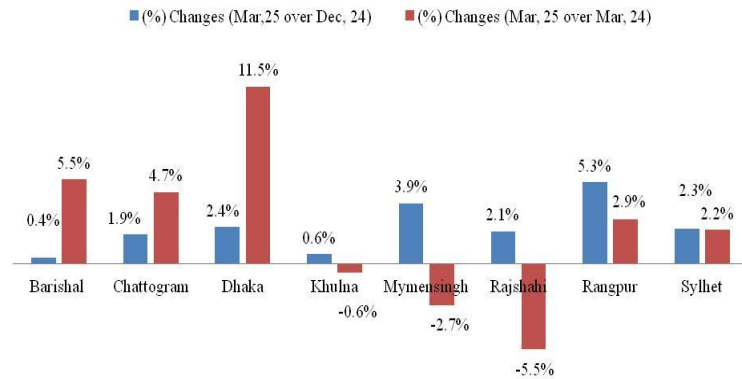


Figure-5: Division wise percentage changes of Loan A/c

4.2 Loan Outstanding

As of March 2025, outstanding of total loans fixed at 104,671.5 million, with urban areas accounting for 39,111.4 million and rural areas for 65,560.1 million. Table 7 presents the distribution of loan outstanding by division and location, highlighting both quarterly and annual trends.

Table-7: Division and Location wise Loan Outstanding

(Taka in Million)

End Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Mar, 25	Urban	2504.8	8805.0	11243.6	4152.3	1655.9	4747.7	3926.7	2075.4	39111.4
	Rural	3879.1	18794.3	14993.0	8985.3	2906.5	6358.6	7648.5	1994.8	65560.1
	Total	6383.9	27599.2	26236.6	13137.6	4562.4	11106.3	11575.2	4070.2	104671.5
Dec, 24	Urban	2568.6	8559.9	10664.0	4095.8	1565.0	4605.8	3770.2	1959.3	37788.7
	Rural	3785.1	18009.0	14313.7	8990.3	2803.7	6135.8	7468.1	1823.4	63329.3
	Total	6353.8	26568.9	24977.7	13086.2	4368.7	10741.6	11238.4	3782.7	101118.0
Mar, 24	Urban	1714.4	4980.0	5974.1	3736.1	1259.3	3961.8	2708.6	1514.1	25848.4
	Rural	3703.0	16303.3	13112.0	9308.5	3338.7	7587.7	7772.3	1749.2	62874.6
	Total	5417.3	21283.3	19086.1	13044.6	4598.0	11549.4	10480.9	3263.3	88722.9
Quarterly Changes (%) Mar,25 over Dec, 24	Urban	-2.5	2.9	5.4	1.4	5.8	3.1	4.2	5.9	3.5
	Rural	2.5	4.4	4.7	-0.1	3.7	3.6	2.4	9.4	3.5
	Total	0.5	3.9	5.0	0.4	4.4	3.4	3.0	7.6	3.5
Annual Changes (%) Mar, 25 over Mar, 24	Urban	46.1	76.8	88.2	11.1	31.5	19.8	45.0	37.1	51.3
	Rural	4.8	15.3	14.3	-3.5	-12.9	-16.2	-1.6	14.0	4.3
	Total	17.8	29.7	37.5	0.7	-0.8	-3.8	10.4	24.7	18.0

Compared to March 2024, total loan outstanding increased by 18.0%, with urban outstanding rising by 51.3% and rural by 4.3%. Dhaka exhibits a remarkable 37.5% annual growth over the period.

However, compared to December 2024, overall loan outstanding increased by 3.5%, with both urban and rural outstanding increased by 3.5%.

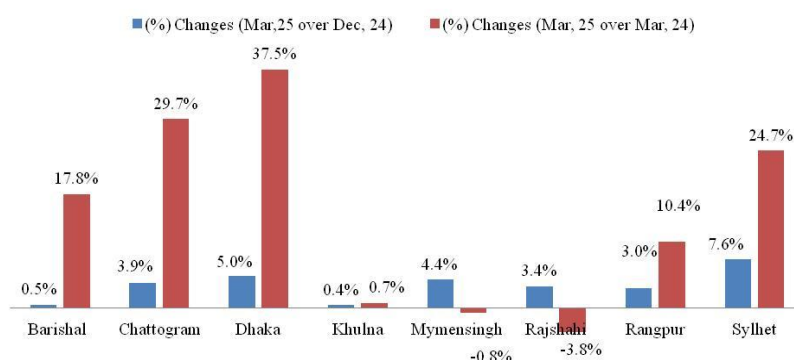


Figure-6: Division wise percentage changes of Loan Outstanding

5. Agent Banking Transactions

5.1 Outlet based Transactions (Number)

During the period of January-March 2025, the total number of transactions reached 27,284,412, comprising 5,022,945 in urban areas and 22,261,467 in rural areas.

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

Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Jan-Mar, 25	Urban	209616	709903	2312003	338756	169798	598174	542098	142597	5022945
	Rural	1273347	6113604	5106257	2955198	913964	2694141	2083224	1121732	22261467
	Total	1482963	6823507	7418260	3293954	1083762	3292315	2625322	1264329	27284412
Oct-Dec, 24	Urban	216564	737311	2442035	346946	167386	595462	543681	145158	5194543
	Rural	1214625	5938118	4935036	2963009	870813	2673434	2100987	1098207	21794229
	Total	1431189	6675429	7377071	3309955	1038199	3268896	2644668	1243365	26988772
Jan-Mar, 24	Urban	194323	779792	2501647	399146	168263	679875	521631	209865	5454542
	Rural	1354155	6808712	5901087	3848943	1165595	3685131	2436219	1650789	26850631
	Total	1214625	7588504	8402734	4248089	1333858	4365006	2957850	1860654	32305173
Quarterly Changes (%) Jan-Mar, 25 over Oct-Dec, 24	Urban	-3.2	-3.7	-5.3	-2.4	1.4	0.5	-0.3	-1.8	-3.3
	Rural	4.8	3.0	3.5	-0.3	5.0	0.8	-0.8	2.1	2.1
	Total	3.6	2.2	0.6	-0.5	4.4	0.7	-0.7	1.7	1.1
Annual Changes (%) Jan-Mar, 25 over Jan-Mar, 24	Urban	7.9	-9.0	-7.6	-15.1	0.9	-12.0	3.9	-32.1	-7.9
	Rural	-6.0	-10.2	-13.5	-23.2	-21.6	-26.9	-14.5	-32.0	-17.1
	Total	22.1	-10.1	-11.7	-22.5	-18.7	-24.6	-11.2	-32.0	-15.5

Compared to January-March 2024, total transactions decreased by 15.5%, with 7.9% and 17.1% in urban and rural areas, respectively.

Compared to October-December 2024, overall transactions increased by 1.1%, with transactions in urban areas decreased by 3.3% and in rural area increased by 2.1%.

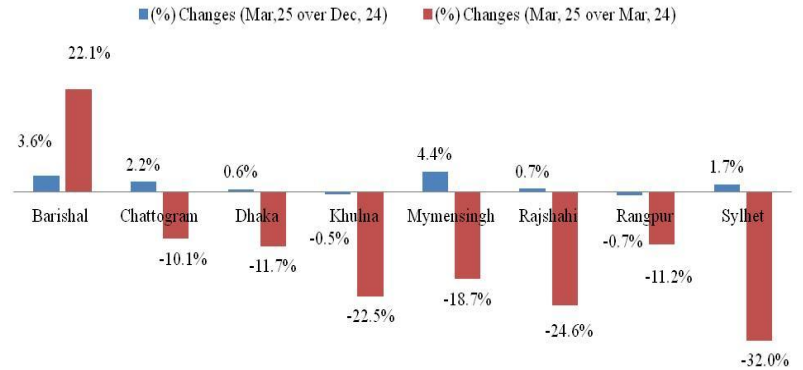


Figure-7: Division wise percentage changes of No. of Transactions

5.2 Outlet based Transactions (Amount)

During the period of January-March 2025, the total amount of transactions reached 1,410,511 million, comprising 242,402.0 million in urban areas and 1,168,109.3 million in rural areas.

Table-9: Division and Location wise Amount of Transactions

(Taka in Million)

Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Jan-Mar, 25	Urban	10665.1	41290.6	111747.2	13675.8	9463.5	29469.2	19314.5	6776.1	242402.0
	Rural	58610.3	373906.5	293720.7	130214.5	47853.7	128668.3	77550.0	57585.4	1168109.3
	Total	69275.4	415197.1	405467.9	143890.3	57317.2	158137.5	96864.5	64361.5	1410511.4
Oct-Dec, 24	Urban	10559.2	39410.6	114903.9	13764.4	9157.0	29190.2	20230.6	7020.7	244236.6
	Rural	52811.9	334516.5	282593.7	129728.3	46303.0	126980.4	81092.7	54887.0	1108913.4
	Total	63371.0	373927.1	397497.6	143492.7	55460.1	156170.6	101323.3	61907.7	1353150.0
Jan-Mar, 24	Urban	9724.8	40764.5	112589.0	13859.6	8339.2	29039.7	17616.8	7900.2	239833.9
	Rural	57341.5	382265.7	299026.2	134271.2	51301.8	140973.2	84877.5	67149.4	1217206.3
	Total	67066.2	423030.2	411615.2	148130.8	59641.0	170012.9	102494.4	75049.7	1457040.3
Quarterly Changes (%) Jan-Mar, 25 over Oct-Dec, 24	Urban	1.0	4.8	-2.7	-0.6	3.3	1.0	-4.5	-3.5	-0.8
	Rural	11.0	11.8	3.9	0.4	3.3	1.3	-4.4	4.9	5.3
	Total	9.3	11.0	2.0	0.3	3.3	1.3	-4.4	4.0	4.2
Annual Changes (%) Jan-Mar, 25 over Jan-Mar, 24	Urban	9.7	1.3	-0.7	-1.3	13.5	1.5	9.6	-14.2	1.1
	Rural	2.2	-2.2	-1.8	-3.0	-6.7	-8.7	-8.6	-14.2	-4.0
	Total	3.3	-1.9	-1.5	-2.9	-3.9	-7.0	-5.5	-14.2	-3.2

Compared to January-March 2024, total transactions decreased by 3.2%, with urban transactions increased by 1.1% and rural transactions decreased by 4.0%.

In addition, compared to October-December 2024, overall transactions increased by 4.2%, with urban transactions decreased by 0.8% and rural transactions increased by 5.3%.

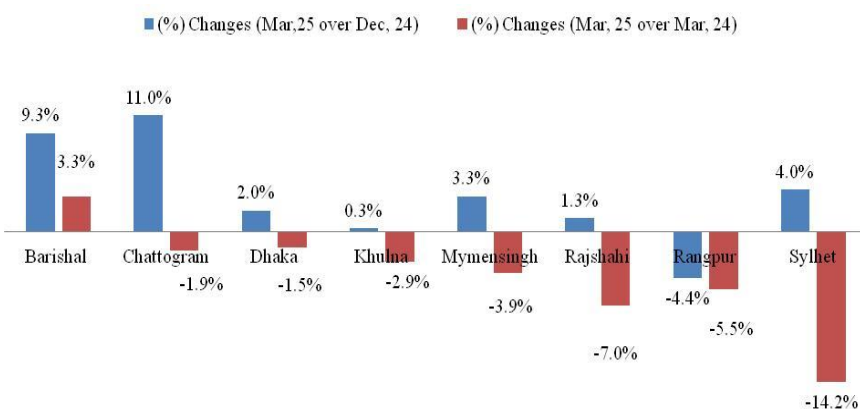


Figure-8: Division wise percentage changes of Amount of Transactions

6. The Role of Female in Agent Banking

In March 2025, the number of female agents and accounts increased noticeably compared to March 2024. Urban areas show a stronger rise than rural ones. Over the year, the number of female agents increased by 48, with a 10.1% increase in urban areas and 2.1% in rural areas. Female deposit and loan accounts also increased significantly. During the year, the female deposit accounts increased by 11.5% and loan accounts decreased by 0.3%, respectively.

According to BRPD circular letter no.-10, dated May 8, 2025 total female agents must be 50% of total agents. But at the end of March 2025 the female agents make up about 9.15% of all agents.

Table-10: Female in Agent Banking Activities

Particulars	As on Mar, 2025	As on Mar, 2024	Changes (%) (Mar 25 over Mar 24)
Total Female Agent	1450	1402	3.4%
Urban	261	237	10.1%
Rural	1189	1165	2.1%
Female Master Agent	58	67	-13.4%
Urban	17	20	-15.0%
Rural	41	47	-12.8%
Female Unit Agent	1392	1335	4.3%
Urban	244	217	12.4%
Rural	1148	1118	2.7%
Female Deposit A/c	12167009	10914794	11.5%
Urban	1382040	1197475	15.4%
Rural	10784969	9717319	11.0%
Female Loan A/c	85624	85882	-0.3%
Urban	10175	9250	10.0%
Rural	75449	76632	-1.5%

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

7. Conclusion

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

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

Appendix

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

A. State Owned Banks

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

B. Private Commercial Banks (excluding Islamic Banks)

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

Private Commercial Banks (Islamic Banks)

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

Appendix-2: Bank Wise Agents and Outlets

(As on March, 2025)

Bank Name	Number of Agents			Number of Outlets		
	Urban	Rural	Total	Urban	Rural	Total
Grand Total	2489	13349	15838	3010	18013	21023
State Owned Banks	53	657	710	53	657	710
Agrani Bank PLC.	44	496	540	44	496	540
Sonali Bank PLC.	9	161	170	9	161	170
Private Commercial Banks	2436	12692	15128	2957	17356	20313
Private Commercial Banks (excluding Islamic Banks)	2031	9147	11178	2573	13568	16141
AB Bank PLC.	56	131	187	59	143	202
Bank Asia PLC.	479	4470	4949	482	4554	5036
BRAC Bank PLC.	206	816	1022	225	898	1123
Dutch Bangla Bank PLC.	593	450	1043	1076	4549	5625
Eastern Bank PLC.	41	61	102	37	81	118
Jamuna Bank PLC.	11	35	46	11	35	46
Meghna Bank PLC.	14	21	35	16	20	36
Mercantile Bank PLC.	34	154	188	34	154	188
Midland Bank PLC.	25	89	114	26	110	136
Modhumoti Bank PLC.	36	597	633	38	603	641
Mutual Trust Bank PLC.	54	121	175	51	133	184
NRB Bank PLC.	4	306	310	5	308	313
NRBC Bank PLC.	53	564	617	62	568	630
One Bank PLC.	65	203	268	66	204	270
Padma Bank PLC.	1	0	1	2	4	6
Prime Bank PLC.	43	109	152	42	110	152
SBAC Bank PLC.	8	26	34	8	26	34
Southeast Bank PLC.	15	110	125	14	115	129
The City Bank PLC.	115	301	416	122	304	426
The Premier Bank PLC.	47	88	135	70	131	201
United Commercial Bank PLC.	131	495	626	127	518	645
Private Commercial Banks (Islamic Banks)	405	3545	3950	384	3788	4172
Al-Arafah Islami Bank PLC.	103	427	530	90	655	745
Exim Bank PLC.	3	3	6	3	5	8
First Security Islami Bank PLC.	15	94	109	14	95	109
Global Islami Bank PLC.	10	10	20	9	11	20
Islami Bank Bangladesh PLC.	181	2609	2790	181	2609	2790
Shahjala Islami Bank PLC.	34	87	121	34	87	121
Social Islami Bank PLC.	59	304	363	53	315	368
Standard Bank PLC.	0	11	11	0	11	11

Appendix-3: Bank Wise Agent Banking Deposits

(As on March, 2025)

(Taka in million)

Bank Name	Deposit Account	Deposit Balances
Grand Total	24668255	426329.5
State Owned Banks	1089180	24670.1
Agrani Bank PLC.	1032686	24016.4
Sonali Bank PLC.	56494	653.7
Private Commercial Banks	23579075	401659.4
Private Commercial Banks (excluding Islamic Banks)	16810770	183094.6914
AB Bank PLC.	81370	2460.5
Bank Asia PLC.	7055364	55678.2
BRAC Bank PLC.	514932	20630.5
Dutch Bangla Bank PLC.	7209119	57574.7
Eastern Bank PLC.	89189	5095.3
Jamuna Bank PLC.	20776	1085.7
Meghna Bank PLC.	2888	813.7
Mercantile Bank PLC.	64916	643.2
Midland Bank PLC.	50013	903.6
Modhumoti Bank PLC.	386692	1260.8
Mutual Trust Bank PLC.	135770	4345.8
NRB Bank PLC.	45091	776.6
NRBC Bank PLC.	246859	3150.5
One Bank PLC.	61886	2744.1
Padma Bank PLC.	3231	55.2
Prime Bank PLC.	34189	819.1
SBAC Bank PLC.	2710	304.0
Southeast Bank PLC.	72911	2144.4
The City Bank PLC.	395886	8916.0
The Premier Bank PLC.	73731	1798.0
United Commercial Bank PLC.	263247	11894.8
Private Commercial Banks (Islamic Banks)	6768305	218564.7
Al-Arafah Islami Bank PLC.	1033229	33456.4
Exim Bank PLC.	5061	332.9
First Security Islami Bank PLC.	126588	3313.8
Global Islami Bank PLC.	3072	135.6
Islami Bank Bangladesh PLC.	5237143	173600.7
Shahjala Islami Bank PLC.	40604	686.0
Social Islami Bank PLC.	307953	6797.8
Standard Bank PLC.	14655	241.6

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

(As on March, 2025)

(Taka in Million)

Group Banks	Loan A/c	Loan Outstanding
State Owned Banks	1212	58.2
Private Commercial Banks	228825	104613
Private Commercial Banks (excluding Islamic Banks)	148838	98641.9
Private Commercial Banks (Islamic Banks)	79987	5971.4
Grand Total	230037	104671.5

Appendix-5: Bank Wise Outlet based Agent Banking Transactions

(During Jan-Mar, 2025)

(Taka in Million)

Bank Name	No. of Transactions	Amount of Transactions	of which Remittances
Grand Total	27284412	1410511.4	79615.8
State Owned Banks	543631	31949.8	2451.6
Agrani Bank PLC.	500343	29451.5	2418.3
Sonali Bank PLC.	43288	2498.3	33.3
Private Commercial Banks	26740781	1378561.5	77164.2
Private Commercial Banks (excluding Islamic Banks)	16256706	669211.1	33784.9
AB Bank PLC.	50215	2942.1	40.9
Bank Asia PLC.	3891083	104118.6	2165.8
BRAC Bank PLC.	1263097	122510.0	7349.3
Dutch Bangla Bank PLC.	9587131	375987.4	22167.7
Eastern Bank PLC.	26562	1160.8	55.6
Jamuna Bank PLC.	27841	2517.3	6.3
Meghna Bank PLC.	1816	357.5	0.1
Mercantile Bank PLC.	36685	1326.6	182.0
Midland Bank PLC.	45261	1464.1	18.2
Modhumoti Bank PLC.	99987	1043.5	11.1
Mutual Trust Bank PLC.	166094	5710.8	804.7
NRB Bank PLC.	30172	1382.3	18.7
NRBC Bank PLC.	166783	721.9	0.2
One Bank PLC.	55564	2563.2	299.8
Padma Bank PLC.	488	18.1	0.0
Prime Bank PLC.	71446	5496.5	20.6
SBAC Bank PLC.	2060	94.4	0.5
Southeast Bank PLC.	127350	9609.3	267.8
The City Bank PLC.	254859	16322.9	272.2
The Premier Bank PLC.	20609	1396.7	3.3
United Commercial Bank PLC.	331603	12467.2	100.2
Private Commercial Banks (Islamic Banks)	10484075	709350.5	43379.3
Al-Arafah Islami Bank PLC.	1238598	56493.6	1835.8
Exim Bank PLC.	2771	237.1	24.5
First Security Islami Bank PLC.	55899	2606.2	18.3
Global Islami Bank PLC.	1606	53.4	2.9
Islami Bank Bangladesh PLC.	8862790	640581.3	41271.8
Shahjala Islami Bank PLC.	23821	1838.7	166.7
Social Islami Bank PLC.	267978	6938.9	51.3
Standard Bank PLC.	30612	601.4	8.1

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

Division	BARISHAL						CHATTOGRAM						
District Bank Name	BARGUNA	BARISHAL	BHOLA	JHALOKATHI	PATUAKHALI	PIROJPUR	BANDARBAN	BRAHMANBARIA	CHANDPUR	CHATTOGRAM	COXSBAZAR	CUMILLA	FENI
Grand Total	160	395	293	130	214	191	40	620	441	820	313	1139	289
State Owned Banks	3	13	5	1	11	4	1	27	9	9	5	40	2
Agrani Bank PLC.	2	9	4	1	10	2	0	24	8	5	3	35	1
Sonali Bank PLC.	1	4	1	0	1	2	1	3	1	4	2	5	1
Private Commercial Banks	157	382	288	129	203	187	39	593	432	811	308	1099	287
Private Commercial Banks (excluding Islamic Banks)	121	283	228	91	165	147	32	393	305	638	214	768	188
AB Bank PLC.	0	4	2	0	0	1	0	12	2	9	4	7	2
Bank Asia PLC.	55	37	88	33	84	24	16	140	101	210	82	224	58
BRAC Bank PLC.	12	26	20	4	17	12	1	46	28	31	10	81	7
Dutch Bangla Bank PLC.	41	99	90	43	51	44	12	119	103	176	75	191	64
Eastern Bank PLC.	0	0	0	0	0	0	0	4	0	16	4	10	2
Jamuna Bank PLC.	0	0	1	0	0	0	0	1	0	2	0	9	1
Meghna Bank PLC.	0	0	0	0	0	0	0	0	1	1	0	1	0
Mercantile Bank PLC.	0	3	2	1	3	0	1	4	5	10	3	7	7
Midland Bank PLC.	0	0	0	0	0	0	0	1	0	6	1	5	0
Modhumoti Bank PLC.	3	0	5	0	4	0	0	0	0	18	1	0	2
Mutual Trust Bank PLC.	2	2	1	1	0	0	0	1	2	9	7	18	14
NRB Bank PLC.	0	26	1	1	0	25	0	1	20	8	0	0	2
NRBC Bank PLC.	1	62	0	0	0	33	0	4	2	23	1	75	0
One Bank PLC.	0	1	0	0	0	0	0	6	3	42	3	8	3
Padma Bank PLC.	0	0	0	0	0	0	0	0	0	0	0	0	0
Prime Bank PLC.	0	4	0	2	1	2	0	7	1	10	0	13	2
SBAC Bank PLC.	0	0	1	0	0	1	0	0	0	0	1	8	1
Southeast Bank PLC.	0	0	0	1	0	0	0	4	2	5	3	7	7
The City Bank PLC.	1	7	6	1	2	4	1	20	19	17	6	40	4
The Premier Bank PLC.	0	3	0	2	0	0	0	6	2	5	3	15	5
United Commercial Bank PLC.	6	9	11	2	3	1	1	17	14	40	10	49	7
Private Commercial Banks (Islamic Banks)	36	99	60	38	38	40	7	200	127	173	94	331	99
Al-Arafah Islami Bank PLC.	8	30	7	13	10	11	0	80	29	20	23	111	21
Exim Bank PLC.	0	1	2	0	0	0	0	0	0	0	0	1	0
First Security Islami Bank PLC.	0	4	1	0	1	0	0	5	2	10	8	4	4
Global Islami Bank PLC.	0	0	0	0	0	0	0	0	0	0	1	1	1
Islami Bank Bangladesh PLC.	26	60	40	20	27	27	7	73	70	133	57	155	64
Shahjala Islami Bank PLC.	2	3	3	0	0	0	0	7	3	3	0	9	5
Social Islami Bank PLC.	0	1	7	5	0	2	0	34	23	6	5	49	4
Standard Bank PLC.	0	0	0	0	0	0	0	1	0	1	0	1	0

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

Division	CHATTOGRAM				DHAKA								
District Bank Name	KHAGRACHARI	LAKSHMIPUR	NOAKHALI	RANGAMATI	DHAKA	FARIDPUR	GAZIPUR	GOPALGANJ	KISHOREGANJ	MADARIPUR	MANIKGANJ	MUNSHIGANJ	NARAYANGANJ
Grand Total	80	355	565	74	1145	455	479	226	432	263	320	227	285
State Owned Banks	1	9	6	0	22	24	11	11	22	8	24	4	5
Agrani Bank PLC.	0	7	6	0	21	20	8	9	18	6	17	3	5
Sonali Bank PLC.	1	2	0	0	1	4	3	2	4	2	7	1	0
Private Commercial Banks	79	346	559	74	1123	431	468	215	410	255	296	223	280
Private Commercial Banks (excluding Islamic Banks)	67	229	380	63	949	347	368	186	332	183	247	174	205
AB Bank PLC.	0	2	4	0	17	3	5	0	3	0	6	0	0
Bank Asia PLC.	21	75	136	18	134	74	79	29	152	17	96	89	57
BRAC Bank PLC.	7	13	24	2	29	26	24	8	28	16	16	14	18
Dutch Bangla Bank PLC.	25	81	110	27	467	131	131	53	116	71	68	49	84
Eastern Bank PLC.	0	0	3	0	12	1	3	0	4	2	0	0	4
Jamuna Bank PLC.	0	0	1	0	6	0	2	0	0	0	1	2	1
Meghna Bank PLC.	0	0	0	0	5	1	1	0	0	0	0	0	2
Mercantile Bank PLC.	1	7	20	1	2	1	0	0	2	0	11	1	1
Midland Bank PLC.	0	4	2	0	12	3	4	0	2	4	7	0	5
Modhumoti Bank PLC.	0	0	0	0	13	41	11	80	0	56	9	1	0
Mutual Trust Bank PLC.	1	1	2	1	23	1	8	0	4	6	10	1	1
NRB Bank PLC.	8	0	0	9	7	0	2	0	0	1	8	0	0
NRBC Bank PLC.	0	1	0	0	54	0	19	0	2	0	0	1	5
One Bank PLC.	2	17	41	3	35	4	19	0	0	1	1	2	10
Padma Bank PLC.	0	0	0	0	1	0	0	0	0	0	0	0	1
Prime Bank PLC.	0	3	3	0	26	17	2	0	3	1	0	3	2
SBAC Bank PLC.	0	4	0	0	4	1	0	0	0	0	0	0	0
Southeast Bank PLC.	0	1	2	0	7	13	2	0	0	0	5	1	1
The City Bank PLC.	1	8	7	1	21	6	10	3	8	3	2	5	6
The Premier Bank PLC.	0	0	5	0	41	2	18	7	4	0	3	2	2
United Commercial Bank PLC.	1	12	20	1	33	22	28	6	4	5	4	3	5
Private Commercial Banks (Islamic Banks)	12	117	179	11	174	84	100	29	78	72	49	49	75
Al-Arafah Islami Bank PLC.	1	15	18	1	39	11	15	0	17	25	4	4	13
Exim Bank PLC.	0	0	0	0	0	0	1	0	0	0	1	0	1
First Security Islami Bank PLC.	0	5	2	0	9	3	2	0	0	0	3	2	0
Global Islami Bank PLC.	0	0	1	0	4	0	0	0	0	0	0	0	1
Islami Bank Bangladesh PLC.	8	61	104	9	101	60	75	29	47	39	37	41	56
Shahjala Islami Bank PLC.	0	2	6	0	6	4	4	0	0	2	3	1	1
Social Islami Bank PLC.	3	34	47	1	15	6	3	0	14	5	1	1	3
Standard Bank PLC.	0	0	1	0	0	0	0	0	0	1	0	0	0

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

Division	DHAKA				KHULNA									
District Bank Name	NARSINGDI	RAJBARI	SHARIATPUR	TANGAIL	BAGERHAT	CHUADANGA	JASHORE	JHENAIDAH	KHULNA	KUSHTIA	MAGURA	MEHERPUR	NARAIL	SATKHIRA
Grand Total	459	190	199	637	282	155	480	270	340	323	182	97	134	308
State Owned Banks	21	8	3	31	2	3	22	7	11	15	16	1	4	10
Agrani Bank PLC.	18	5	2	25	1	2	20	5	6	13	10	1	1	8
Sonali Bank PLC.	3	3	1	6	1	1	2	2	5	2	6	0	3	2
Private Commercial Banks	438	182	196	606	280	152	458	263	329	308	166	96	130	298
Private Commercial Banks (excluding Islamic Banks)	337	153	160	493	225	120	355	204	263	266	129	82	101	220
AB Bank PLC.	1	1	0	7	0	2	8	8	1	12	0	0	0	4
Bank Asia PLC.	58	65	61	87	98	37	155	70	30	99	45	26	15	112
BRAC Bank PLC.	18	13	10	22	12	10	24	21	18	24	13	9	12	13
Dutch Bangla Bank PLC.	128	57	72	166	66	60	85	81	65	88	55	32	37	59
Eastern Bank PLC.	3	1	0	0	2	0	11	2	9	2	0	1	1	3
Jamuna Bank PLC.	3	0	0	0	0	0	0	0	0	1	0	0	0	0
Meghna Bank PLC.	0	0	0	0	0	0	2	2	0	0	0	0	0	0
Mercantile Bank PLC.	0	0	0	9	1	1	2	2	2	1	0	4	1	2
Midland Bank PLC.	3	0	0	0	3	0	0	0	13	4	0	0	0	2
Modhumoti Bank PLC.	1	0	5	32	28	0	0	1	76	0	0	0	27	2
Mutual Trust Bank PLC.	4	2	0	8	0	0	6	1	2	3	1	1	0	0
NRB Bank PLC.	1	0	1	83	1	1	2	1	1	1	0	0	0	0
NRBC Bank PLC.	75	0	0	16	1	0	1	0	0	0	1	0	0	2
One Bank PLC.	1	0	0	2	1	0	15	0	7	11	0	0	0	2
Padma Bank PLC.	1	0	0	0	0	0	0	0	2	0	0	0	0	0
Prime Bank PLC.	7	0	0	2	0	0	6	1	3	0	3	0	1	0
SBAC Bank PLC.	0	0	0	0	1	0	0	0	1	4	0	0	0	4
Southeast Bank PLC.	6	7	1	14	0	1	8	1	6	2	3	0	0	6
The City Bank PLC.	6	2	3	10	3	4	11	6	11	5	3	4	1	3
The Premier Bank PLC.	8	0	1	7	1	0	4	0	5	0	0	0	2	2
United Commercial Bank PLC.	13	5	6	28	7	4	15	7	11	9	5	5	4	4
Private Commercial Banks (Islamic Banks)	101	29	36	113	55	32	103	59	66	42	37	14	29	78
Al-Arafah Islami Bank PLC.	17	4	2	25	5	5	13	5	12	3	10	0	0	13
Exim Bank PLC.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
First Security Islami Bank PLC.	0	1	2	1	1	0	6	2	2	0	2	0	2	10
Global Islami Bank PLC.	1	0	0	2	0	0	0	0	0	0	0	0	0	0
Islami Bank Bangladesh PLC.	64	23	31	71	43	25	71	50	45	36	25	13	24	50
Shahjala Islami Bank PLC.	4	1	0	6	0	2	1	2	0	1	0	1	0	1
Social Islami Bank PLC.	14	0	1	6	6	0	12	0	7	1	0	0	3	4
Standard Bank PLC.	1	0	0	2	0	0	0	0	0	1	0	0	0	0

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

Division	MYMENSINGH				RAJSHAHI							
District Bank Name	JAMALPUR	MYMENSINGH	NETROKONA	SHERPUR	BOGURA	C.NAWABGANJ	JOYPURHAT	NAOGAON	NATORE	PABNA	RAJSHAHI	SIRAJGANJ
Grand Total	316	529	202	148	464	240	144	348	211	363	373	377
State Owned Banks	10	25	6	6	12	7	4	7	9	18	20	17
Agrani Bank PLC.	3	18	4	4	9	5	4	4	5	15	15	8
Sonali Bank PLC.	7	7	2	2	3	2	0	3	4	3	5	9
Private Commercial Banks	306	504	196	142	452	233	140	341	202	345	353	360
Private Commercial Banks (excluding Islamic Banks)	276	423	186	127	368	187	110	290	160	271	308	300
AB Bank PLC.	5	1	0	2	2	9	1	5	0	4	15	7
Bank Asia PLC.	110	158	91	61	110	75	47	22	67	115	47	129
BRAC Bank PLC.	12	22	10	11	31	15	9	19	13	22	14	19
Dutch Bangla Bank PLC.	121	125	74	48	115	63	36	91	67	97	100	101
Eastern Bank PLC.	0	1	0	0	1	1	0	2	1	1	8	0
Jamuna Bank PLC.	0	0	1	0	0	1	0	1	1	4	0	4
Meghna Bank PLC.	0	0	0	0	2	0	0	0	0	3	0	0
Mercantile Bank PLC.	4	3	0	1	3	4	1	17	1	5	6	7
Midland Bank PLC.	0	6	0	0	25	0	2	4	0	0	1	4
Modhumoti Bank PLC.	2	57	0	0	7	0	2	24	2	2	61	0
Mutual Trust Bank PLC.	0	11	0	0	1	2	3	7	1	1	1	0
NRB Bank PLC.	0	0	0	0	15	0	0	0	0	0	19	0
NRBC Bank PLC.	1	1	1	0	23	2	0	81	0	0	10	1
One Bank PLC.	0	4	0	0	7	1	0	0	0	1	2	10
Padma Bank PLC.	0	0	0	0	0	0	0	0	0	0	0	0
Prime Bank PLC.	3	1	0	0	0	1	1	3	1	0	3	0
SBAC Bank PLC.	0	0	0	0	1	0	0	0	0	0	0	0
Southeast Bank PLC.	0	1	0	0	3	1	0	0	1	0	2	0
The City Bank PLC.	5	8	6	3	12	5	4	5	3	10	3	6
The Premier Bank PLC.	1	18	2	0	3	0	0	2	0	1	9	0
United Commercial Bank PLC.	12	6	1	1	7	7	4	7	2	5	7	12
Private Commercial Banks (Islamic Banks)	30	81	10	15	84	46	30	51	42	74	45	60
Al-Arafah Islami Bank PLC.	1	7	0	0	9	7	0	2	1	8	3	9
Exim Bank PLC.	0	0	0	0	0	0	0	0	0	0	0	0
First Security Islami Bank PLC.	0	2	0	0	1	0	0	1	1	0	0	2
Global Islami Bank PLC.	0	0	0	0	1	3	0	0	0	1	0	1
Islami Bank Bangladesh PLC.	24	68	9	14	61	32	26	42	31	60	35	41
Shahjala Islami Bank PLC.	3	1	0	0	2	4	2	3	3	2	5	5
Social Islami Bank PLC.	2	2	1	1	10	0	2	3	6	3	2	2
Standard Bank PLC.	0	1	0	0	0	0	0	0	0	0	0	0

Appendix-6: Bank and District wise Outlets

(As on March, 2025)

Division	RANGPUR								SYLHET			
District Bank Name	DINAJPUR	GAIBANDHA	KURIGRAM	LALMONIRHAT	NILPHAMARI	PANCHAGARH	RANGPUR	THAKURGAON	HABIGANJ	MOULVIBAZAR	SUNAMGANJ	SYLHET
Grand Total	401	277	263	140	206	171	419	235	294	253	253	389
State Owned Banks	11	12	16	7	6	6	20	9	12	16	6	17
Agrani Bank PLC.	8	7	10	5	5	4	16	7	12	14	2	15
Sonali Bank PLC.	3	5	6	2	1	2	4	2	0	2	4	2
Private Commercial Banks	390	265	247	133	200	165	399	226	282	237	247	372
Private Commercial Banks (excluding Islamic Banks)	345	227	223	115	180	151	355	208	238	181	221	280
AB Bank PLC.	2	1	0	1	3	1	1	0	2	2	5	6
Bank Asia PLC.	104	91	84	22	72	61	59	41	104	87	113	79
BRAC Bank PLC.	24	25	11	13	15	13	23	14	14	6	10	19
Dutch Bangla Bank PLC.	122	88	95	64	70	58	138	78	93	63	67	79
Eastern Bank PLC.	0	0	0	1	0	0	0	0	0	1	1	0
Jamuna Bank PLC.	0	0	0	2	0	0	1	0	0	0	0	0
Meghna Bank PLC.	5	0	3	1	4	0	1	1	0	0	0	0
Mercantile Bank PLC.	1	1	0	0	3	6	2	0	1	1	0	3
Midland Bank PLC.	1	5	0	0	0	1	4	2	0	0	0	0
Modhumoti Bank PLC.	2	4	7	0	0	0	39	0	1	0	8	7
Mutual Trust Bank PLC.	2	2	1	0	0	0	4	1	1	0	0	2
NRB Bank PLC.	15	0	0	0	0	0	4	8	1	0	0	40
NRBC Bank PLC.	51	0	0	0	0	0	48	0	3	5	3	21
One Bank PLC.	0	0	0	0	0	0	1	0	0	1	1	2
Padma Bank PLC.	0	0	0	0	1	0	0	0	0	0	0	0
Prime Bank PLC.	1	1	0	1	0	0	1	1	2	4	1	2
SBAC Bank PLC.	0	1	0	0	0	0	1	0	0	0	0	0
Southeast Bank PLC.	0	0	0	0	0	0	2	0	0	0	1	2
The City Bank PLC.	7	5	11	3	5	2	8	3	9	5	4	13
The Premier Bank PLC.	0	0	0	1	3	0	6	0	0	0	0	0
United Commercial Bank PLC.	8	3	11	6	4	9	12	59	7	6	7	5
Private Commercial Banks (Islamic Banks)	45	38	24	18	20	14	44	18	44	56	26	92
Al-Arafah Islami Bank PLC.	1	5	2	2	0	3	2	1	11	11	1	19
Exim Bank PLC.	0	0	0	0	0	0	0	0	0	1	0	0
First Security Islami Bank PLC.	0	0	0	0	0	0	1	0	2	3	0	2
Global Islami Bank PLC.	2	0	0	0	0	0	0	0	0	0	0	0
Islami Bank Bangladesh PLC.	39	32	20	16	20	11	39	17	29	38	24	65
Shahjala Islami Bank PLC.	1	0	0	0	0	0	2	0	1	0	1	3
Social Islami Bank PLC.	2	1	2	0	0	0	0	0	1	3	0	2
Standard Bank PLC.	0	0	0	0	0	0	0	0	0	0	0	1