

AGENT BANKING STATISTICS

January-March 2026



Bangladesh Bank

ADVISOR

Dr. Md. Habibur Rahman
Deputy Governor

EDITORIAL TEAM

CHIEF EDITOR

Ashish Kumar Roy
Executive Director (Statistics)

EDITOR

Md. Anisur Rahman
Director (Statistics)

ASSOCIATE EDITORS

Barnali Mondal
Additional Director (Statistics)

Md. Faruqul Islam
Joint Director

Samia Alam
Deputy Director

Md. Zobayer Hossain
Deputy Director

Dutiswar Paul
Assistant Director

Md. Mohi Uddin Mazumder
Assistant Director

Agent Banking Statistics

January-March, 2026



Agent Banking Statistics Division
Statistics Department

Any suggestions/comments for improvement in the contents of this booklet would be highly appreciated. Users may kindly contact with the following mailing addresses for their suggestions/comments and queries (if any):

E-mail: anisur.rahman259@bb.org.bd

Director (Statistics)

Statistics Department, Bangladesh Bank, Head Office, Dhaka.

E-mail: barnali.mondal@bb.org.bd

Additional Director (Statistics)

Statistics Department, Bangladesh Bank, Head Office, Dhaka.

E-mail: faruqul.islam@bb.org.bd

Joint Director (Statistics)

Statistics Department, Bangladesh Bank, Head Office, Dhaka.

Contents

Subject	Pages
Explanatory Notes	i-ii
Executive Summary.....	iii
1. Introduction	1
2. Agent and Outlet.....	2-3
2.1 Summary of Agent Banking Activities	2
2.2 Entrepreneur (Agent) of Agent Banking	3
2.3 Agent Banking Outlets	4
3. Agent Banking Deposits.....	5-6
3.1 Deposit Accounts.....	5
3.2 Deposit Balances	6
4. Agent Banking Loans	7-8
4.1 Loan Accounts.....	7
4.2 Loan Outstanding	8
5. Agent Banking Transactions	9-10
5.1 Outlet based Transactions (Number).....	9
5.2 Outlet based Transactions (Amount).....	10
6. The Role of Female in Agent Banking.....	11
7. Conclusion.....	12
Appendix	13-23

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.

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 11,422 bank branches across the country, with each branch serving average of 15,227 people of the total population, which are located 46.3% in rural areas and 53.7% in urban areas¹.

End of March 2026, the number of banks deposit accounts and loan accounts were 182,612,013 and 15,113,657, respectively. On the other hand, the total deposit balance was Tk. 21,581,239.8 million, while the total outstanding loans amounted to Tk. 17,839,175.4 million².

In context of agent banking, end of March 2026, 30 scheduled banks (out of 62) were operating agent banking services through 20,339 active outlets managed by 15,184 agents. In agent banking activities, it is observed that, on average, each outlet serves approximately average of 8,551 people, with respect to total population of Bangladesh. On the other hand, 85.4% of the total outlets are located in rural areas, while 14.6% are in urban areas.

At the end of the reporting period, approximately 14.5% of the total number of deposit accounts in the banking sector was opened through agent banking outlets, contributing 2.3% to the sector's total deposit balances. Accordingly, 1.5% and 0.7% of total bank loan accounts and outstanding respectively provided through agent banking.

During January–March 2026, a total of 25,267,129 transactions were conducted, amounting to Tk. 1,426,237.1 million through agent banking outlets. During this quarter, workers' remittances received from Bangladeshi nationals working abroad totaled Tk. 1,217,739.6 million³, of which Tk. 89,597.9 million were received through agent banking. That indicates 7.4% of the total inward remittances during that period received through agent banking. Through agent banking, the amount of remittance received in rural areas is 9.8 times higher than that received in urban areas. On the other hand, 5.8% of the total inward remittances received through mobile financial services⁴.

In addition, participation of female in agent banking activities is increasing day by day. Now, 10.3% agents are owned by female. At the end of March, 2026, about 49.7% of all deposit accounts under agent banking is held by female, reflecting a significant step toward gender-inclusive financial inclusion.

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

Note:

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

¹ Banking Statistics Division, Statistics Department, Bangladesh Bank (provisional).

² Banking Statistics Division, Statistics Department, Bangladesh Bank (provisional).

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

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

1. Introduction

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

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

ABSD collects 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.

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

(Taka in Million)

Items	Mar, 2026	Dec, 2025	Sep, 2025	Jun, 2025
No. of Banks	30	30	30	30
No. of Outlets	20339	20501	20488	20557
No. of Agents	15184	15328	15321	15373
No. of Urban Deposit Account	4081099	3990949	3774784	3654748
No. of Rural Deposit Account	22383104	21842030	21332380	20751449
No. of Total Deposit Account	26464203	25832979	25107164	24406197
Urban Deposit Balance	88672.0	84798.0	80213.1	78099.1
Rural Deposit Balance	416956.9	408763.1	391750.7	374866.6
Total Deposit Balance	505628.9	493561.1	471963.9	452965.8
No. of Urban Loan Account	57655	57424	55651	55228
No. of Rural Loan Account	182631	181791	175520	174165
No. of Total Loan Account	240286	239215	231171	229393
Urban Loan Outstanding	43865.6	43560.7	41475.2	39555.8
Rural Loan Outstanding	75197.1	73990.3	69808.5	66555.4
Total Loan Outstanding	119062.7	117551.0	111283.7	106111.3
No. of Urban Transactions (During Quarter)	4903971	5097837	5243074	4623870
No. of Rural Transactions (During Quarter)	20363158	21094591	21015357	21082472
No. of Total Transactions (During Quarter)	25267129	26192428	26258431	25706342
Urban Transaction Amount (During Quarter)	248265.7	247155.1	244510.6	225772.9
Rural Transaction Amount (During Quarter)	1177971.4	1175753.3	1160348.1	1139482.9
Total Transaction Amount (During Quarter)	1426237.1	1422908.3	1404858.7	1365255.8
No. of Urban Inward Remittance (During Quarter)	249153	230963	181645	86201
No. of Rural Inward Remittance (During Quarter)	1384767	1349970	1120225	868242
No. of Total Inward Remittance (During Quarter)	1633920	1580933	1301870	954443
Amount of Urban Inward Remittance (During Quarter)	8266.4	8008.8	7440.3	6854.7
Amount of Rural Inward Remittance (During Quarter)	81331.5	76367.2	74073.1	79161.2
Amount of Total Inward Remittance (During Quarter)	89598.0	84375.9	81513.4	86015.9

2.2 Agent of Agent Banking

An agent plays a pivotal role in agent banking operation. As of March 2026, the total number of agents was 15,184 with 2,426 agents operating in urban areas and 12,758 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, 26	Urban	125	466	1108	192	91	233	129
	Rural	906	3189	2789	1647	698	1548	1201	780	12758
	Total	1031	3655	3897	1839	789	1781	1330	862	15184
Dec, 25	Urban	130	465	1112	191	90	240	129	83	2440
	Rural	904	3192	2849	1689	713	1548	1204	789	12888
	Total	1034	3657	3961	1880	803	1788	1333	872	15328
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
Quarterly Changes (%) Mar, 26 over Dec, 25	Urban	-3.8	0.2	-0.4	0.5	1.1	-2.9	0.0	-1.2	-0.6
	Rural	0.2	-0.1	-2.1	-2.5	-2.1	0.0	-0.2	-1.1	-1.0
	Total	-0.3	-0.1	-1.6	-2.2	-1.7	-0.4	-0.2	-1.1	-0.9
Annual Changes (%) Mar, 26 over Mar, 25	Urban	-1.6	0.0	-2.6	-0.5	3.4	-7.2	-6.5	-6.8	-2.5
	Rural	-2.4	-1.6	-5.2	-6.2	-8.3	-4.1	-6.9	-4.9	-4.4
	Total	-2.3	-1.4	-4.5	-5.6	-7.1	-4.5	-6.9	-5.1	-4.1

Compared to March 2025, the total number of agents has a negative change of 4.1%, with both urban and rural agents experienced decreasing growth of 2.5% and 4.4%, respectively.

On the other hand, compared to December 2025, the overall decreased by 0.9%. All divisions also recorded decreasing trend over the quarter.

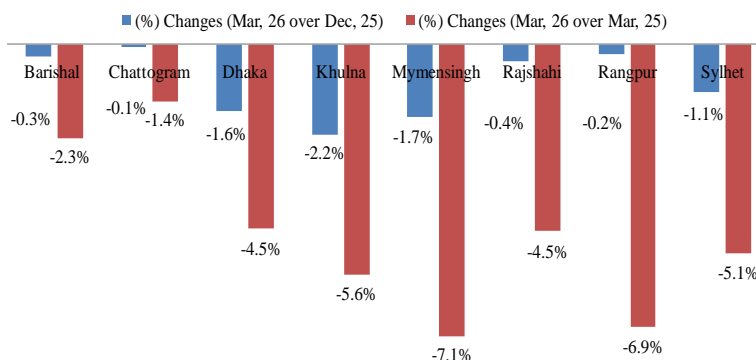


Figure-1: Division wise percentage changes of Agents

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, 2026 is recorded at 5.9:1. On the other hand, the ratio was exactly the same for 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
		Urban	139	550	1243	250	124	335	204	116
Mar, 26	Rural	1214	4129	3894	2205	1013	2094	1801	1028	17378
	Total	1353	4679	5137	2455	1137	2429	2005	1144	20339
	Urban	143	552	1244	252	124	338	203	117	2973
Dec, 25	Rural	1217	4132	3956	2247	1029	2101	1807	1039	17528
	Total	1360	4684	5200	2499	1153	2439	2010	1156	20501
	Urban	139	552	1264	257	120	345	212	121	3010
Mar, 25	Rural	1244	4184	4053	2314	1075	2175	1900	1068	18013
	Total	1383	4736	5317	2571	1195	2520	2112	1189	21023
	Quarterly Changes (%) Mar, 26 over Dec, 25	Urban	-2.8	-0.4	-0.1	-0.8	0.0	-0.9	0.5	-0.9
Annual Changes (%) Mar, 26 over Mar, 25	Rural	-0.2	-0.1	-1.6	-1.9	-1.6	-0.3	-0.3	-1.1	-0.9
	Total	-0.5	-0.1	-1.2	-1.8	-1.4	-0.4	-0.2	-1.0	-0.8
	Urban	0.0	-0.4	-1.7	-2.7	3.3	-2.9	-3.8	-4.1	-1.6
Annual Changes (%) Mar, 26 over Mar, 25	Rural	-2.4	-1.3	-3.9	-4.7	-5.8	-3.7	-5.2	-3.7	-3.5
	Total	-2.2	-1.2	-3.4	-4.5	-4.9	-3.6	-5.1	-3.8	-3.3

The total number of agent banking outlets was 20,339 by March 2026, comprised of 2,961 urban outlets and 17,378 rural outlets. Compared to March 2025, total outlets decreased by 3.3% whereas urban and rural outlets have decreased by 1.6% and 3.5%, respectively.

Besides, compared to December 2025, total outlets decreased by 0.8%, where urban outlets decreased by 0.4% and rural outlets decreased by 0.9%.

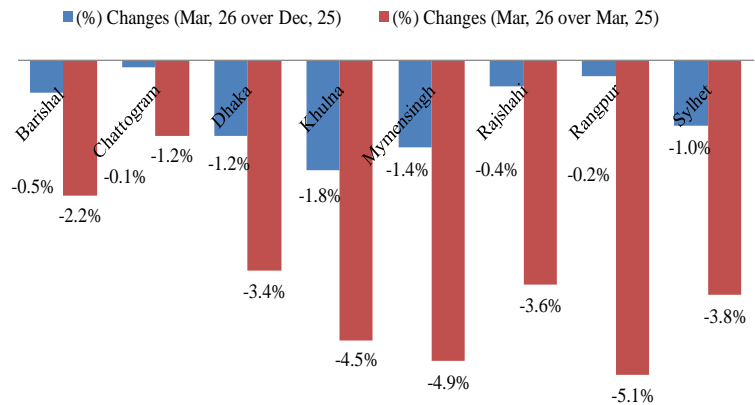


Figure-2: Division wise percentage changes of outlets

3. Agent Banking Deposits

3.1 Deposit Accounts

As of March 2026, the total number of deposit accounts reached 26,464,203, comprising 4,081,099 urban accounts and 22,383,104 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
		Urban	195955	548771	1825513	313738	176248	518572	347286	155016
Mar, 26	Rural	1390610	5000356	4558239	3529548	1084752	3093875	2380856	1344868	22383104
	Total	1586565	5549127	6383752	3843286	1261000	3612447	2728142	1499884	26464203
	Urban	192745	535145	1779830	310187	173347	507696	340182	151817	3990949
Dec, 25	Rural	1362564	4889029	4448498	3446675	1054916	3008885	2307468	1323995	21842030
	Total	1555309	5424174	6228328	3756862	1228263	3516581	2647650	1475812	25832979
	Urban	166782	478293	1632477	272308	150793	442184	304569	140421	3587827
Mar, 25	Rural	1302380	4609025	4259350	3388451	1037384	2898919	2315227	1269692	21080428
	Total	1469162	5087318	5891827	3660759	1188177	3341103	2619796	1410113	24668255
	Urban	1.7	2.5	2.6	1.1	1.7	2.1	2.1	2.1	2.3
Quarterly Changes (%) Mar, 26 over Dec, 25	Rural	2.1	2.3	2.5	2.4	2.8	2.8	3.2	1.6	2.5
	Total	2.0	2.3	2.5	2.3	2.7	2.7	3.0	1.6	2.4
	Urban	17.5	14.7	11.8	15.2	16.9	17.3	14.0	10.4	13.7
Annual Changes (%) Mar, 26 over Mar, 25	Rural	6.8	8.5	7.0	4.2	4.6	6.7	2.8	5.9	6.2
	Total	8.0	9.1	8.3	5.0	6.1	8.1	4.1	6.4	7.3

Compared to March 2025, the total accounts increased by 7.3%, with urban accounts increasing by 13.7% and rural accounts by 6.2%. In spite of closure of activities of Agrani Bnak PLC, all divisions experienced increasing growth over the year.

Also, compared to December 2025, the overall deposit accounts increased by 2.4%, with urban rising by 2.3% and rural by 2.5%. It is clearly visible that, yearly changes are significantly higher than quarterly changes.

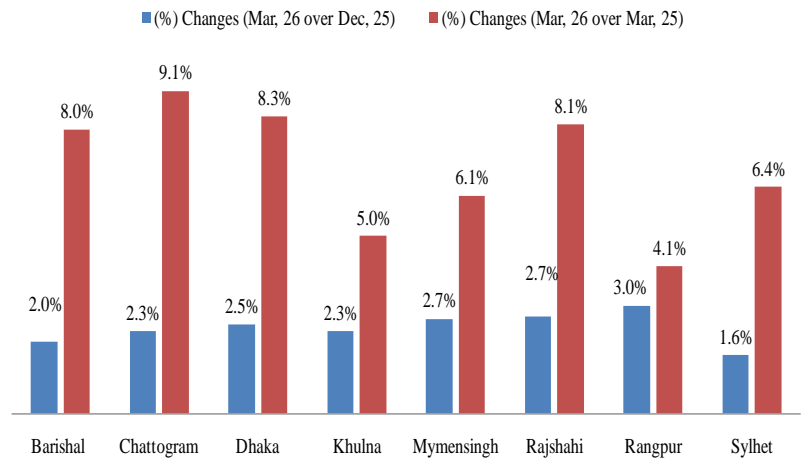


Figure-3: Division wise percentage changes of Deposit A/c

3.2 Deposit Balances

As of March 2026, total deposit balances amounted to 505,628.9 million, with urban balances at 88,672.0 million and rural balances at 416,956.9 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, 26	Urban	3529.8	16266.4	48479.7	4968.6	2084.3	7683.4	3900.9
	Rural	27453.0	152604.0	110517.5	42416.5	12095.8	36918.8	15350.7	19600.8	416956.9
	Total	30982.7	168870.4	158997.2	47385.1	14180.1	44602.2	19251.6	21359.6	505628.9
Dec, 25	Urban	3351.1	15665.0	45435.4	4882.1	2077.4	7833.3	3835.4	1718.3	84798.0
	Rural	26489.2	149080.5	107834.5	41964.5	11699.4	37061.4	15543.7	19089.9	408763.1
	Total	29840.2	164745.6	153269.9	46846.6	13776.8	44894.7	19379.1	20808.2	493561.1
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
Quarterly Changes (%) Mar, 26 over Dec, 25	Urban	5.3	3.8	6.7	1.8	0.3	-1.9	1.7	2.4	4.6
	Rural	3.6	2.4	2.5	1.1	3.4	-0.4	-1.2	2.7	2.0
	Total	3.8	2.5	3.7	1.1	2.9	-0.7	-0.7	2.7	2.4
Annual Changes (%) Mar, 26 over Mar, 25	Urban	28.9	12.1	1.8	21.0	25.7	12.9	46.8	19.9	8.7
	Rural	20.0	22.3	21.2	21.7	23.5	21.4	8.6	17.7	20.9
	Total	21.0	21.2	14.5	21.6	23.8	19.8	14.6	17.9	18.6

Compared to March 2025, total deposit balances increased by 18.6% with urban and rural balances increased by 8.7% and 20.9% respectively. All divisions recorded annual increasing growth at the same period of the previous year.

Accordingly, in March 2026, overall deposit balances increased by 2.4% at the end of quarter. During this quarter, all divisions shown increasing trends compared to December 2025.

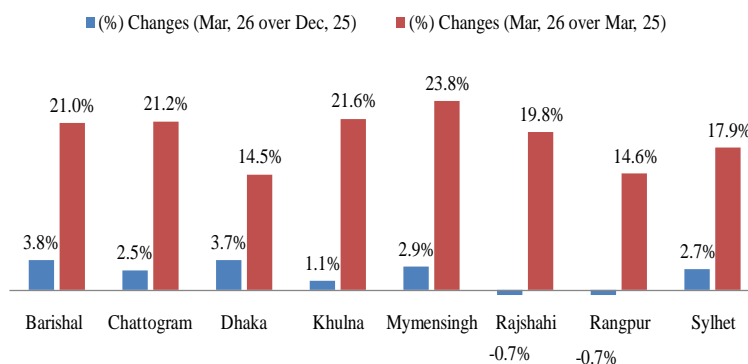


Figure-4: Division wise percentage changes of Deposit Balances

4. Agent Banking Loans

4.1 Loan Accounts

In March 2026, the total number of loan accounts reached at 240,286, with 57,655 accounts in urban areas and 182,631 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
		Urban	4776	11261	14903	6174	3574	6855	6909	3203
Mar, 26	Rural	14379	49272	37047	26260	6581	21930	18134	9028	182631
	Total	19155	60533	51950	32434	10155	28785	25043	12231	240286
	Urban	4706	11108	14584	6128	3668	7057	7061	3112	57424
Dec, 25	Rural	15010	48916	36426	26168	6556	21336	18549	8830	181791
	Total	19716	60024	51010	32296	10224	28393	25610	11942	239215
	Urban	4786	10319	13882	5998	3121	6806	6387	2836	54135
Mar, 25	Rural	15388	46868	34377	26505	6567	19796	18199	8202	175902
	Total	20174	57187	48259	32503	9688	26602	24586	11038	230037
	Urban	1.5	1.4	2.2	0.8	-2.6	-2.9	-2.2	2.9	0.4
Quarterly Changes (%) Mar, 26 over Dec, 25	Rural	-4.2	0.7	1.7	0.4	0.4	2.8	-2.2	2.2	0.5
	Total	-2.8	0.8	1.8	0.4	-0.7	1.4	-2.2	2.4	0.4
	Urban	-0.2	9.1	7.4	2.9	14.5	0.7	8.2	12.9	6.5
Annual Changes (%) Mar, 26 over Mar, 25	Rural	-6.6	5.1	7.8	-0.9	0.2	10.8	-0.4	10.1	3.8
	Total	-5.1	5.9	7.6	-0.2	4.8	8.2	1.9	10.8	4.5

Compared to March 2025, total loan accounts increased by 4.5% with urban and rural accounts increased by 6.5% and 3.8%, respectively.

On the other hand, compared to December 2025, overall loan accounts increased by 0.4%, with urban accounts by 0.4% and rural accounts by 0.5%.

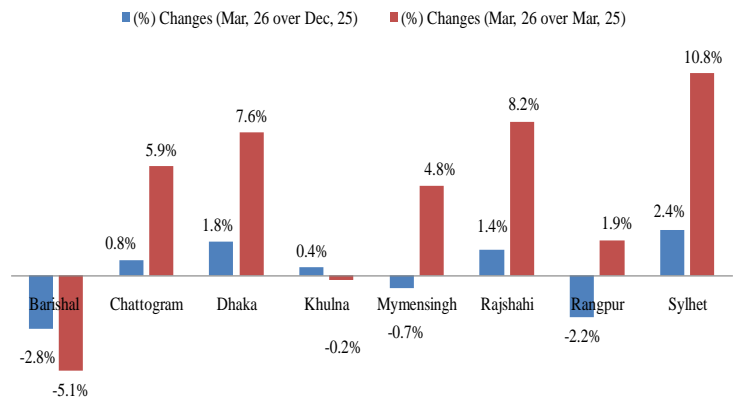


Figure-5: Division wise percentage changes of Loan A/c

4.2 Loan Outstanding

As of March 2026, outstanding of total loans fixed at 119,062.7 million, with urban areas accounting for 43,865.6 million and rural areas for 75,197.1 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, 26	Urban	2654.5	9745.8	13118.9	4590.6	1956.2	5067.3	4265.9
	Rural	3772.3	21992.5	17976.6	9595.5	3292.7	7964.0	8043.8	2559.8	75197.1
	Total	6426.8	31738.3	31095.5	14186.1	5248.8	13031.2	12309.6	5026.2	119062.7
Dec, 25	Urban	2645.5	9584.2	12724.1	4512.8	1945.7	5447.5	4299.4	2401.5	43560.7
	Rural	3869.2	21660.7	17468.5	9674.1	3201.6	7484.4	8155.8	2475.9	73990.3
	Total	6514.7	31244.9	30192.6	14186.9	5147.3	12931.9	12455.2	4877.4	117551.0
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
Quarterly Changes (%) Mar, 26 over Dec, 25	Urban	0.3	1.7	3.1	1.7	0.5	-7.0	-0.8	2.7	0.7
	Rural	-2.5	1.5	2.9	-0.8	2.8	6.4	-1.4	3.4	1.6
	Total	-1.3	1.6	3.0	0.0	2.0	0.8	-1.2	3.0	1.3
Annual Changes (%) Mar, 26 over Mar, 25	Urban	6.0	10.7	16.7	10.6	18.1	6.7	8.6	18.8	12.2
	Rural	-2.8	17.0	19.9	6.8	13.3	25.2	5.2	28.3	14.7
	Total	0.7	15.0	18.5	8.0	15.0	17.3	6.3	23.5	13.7

Compared to March 2025, total loan outstanding increased by 13.7%, with loan outstanding of urban rising by 12.2% and rural by 14.7%. In addition, Sylhet division exhibits a remarkable 23.5% of annual growth over the period.

However, compared to December 2025, overall loan outstanding increased by 1.3%, with urban outstanding increased by 0.7% and 1.6% that of rural.

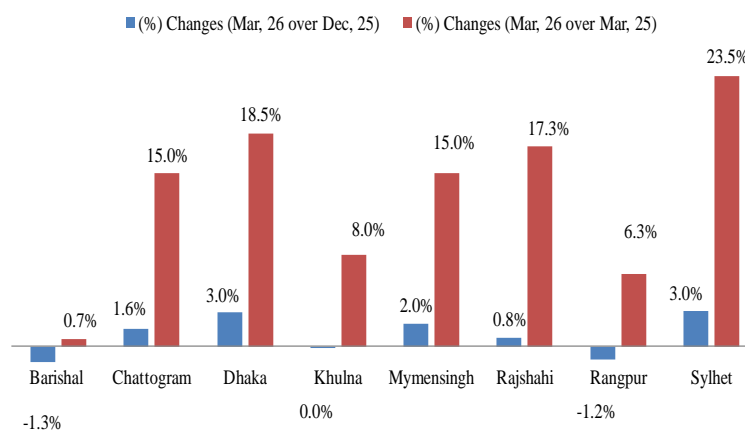


Figure-6: Division wise percentage changes of Loan Outstanding

5. Agent Banking Transactions

5.1 Outlet based Transactions (Number)

During the period of January-March 2026, the total number of transactions reached 25,267,129, comprising 4,903,971 in urban areas and 20,363,158 rural areas through agent banking outlets.

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

Period	Division	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
	Location									
Jan-Mar, 26	Urban	207720	695647	2237460	334587	176910	583954	529328	138365	4903971
	Rural	1206044	5358228	4780974	2724968	843897	2550829	1886824	1011394	20363158
	Total	1413764	6053875	7018434	3059555	1020807	3134783	2416152	1149759	25267129
Oct-Dec, 25	Urban	213124	706819	2383025	353070	175592	585148	535722	145337	5097837
	Rural	1243236	5645828	4851307	2891603	864830	2589977	1947949	1059861	21094591
	Total	1456360	6352647	7234332	3244673	1040422	3175125	2483671	1205198	26192428
Jan-Mar, 25	Urban	209616	709903	2312003	338756	169798	598174	542098	142597	5022945
	Rural	1273347	6113604	5106257	2955198	913964	2694141	2083224	1121732	22261467
	Total	1243236	6823507	7418260	3293954	1083762	3292315	2625322	1264329	27284412
Quarterly Changes (%) Jan-Mar, 26 over Oct-Dec, 25	Urban	-2.5	-1.6	-6.1	-5.2	0.8	-0.2	-1.2	-4.8	-3.8
	Rural	-3.0	-5.1	-1.4	-5.8	-2.4	-1.5	-3.1	-4.6	-3.5
	Total	-2.9	-4.7	-3.0	-5.7	-1.9	-1.3	-2.7	-4.6	-3.5
Annual Changes (%) Jan-Mar, 26 over Jan-Mar, 25	Urban	-0.9	-2.0	-3.2	-1.2	4.2	-2.4	-2.4	-3.0	-2.4
	Rural	-5.3	-12.4	-6.4	-7.8	-7.7	-5.3	-9.4	-9.8	-8.5
	Total	13.7	-11.3	-5.4	-7.1	-5.8	-4.8	-8.0	-9.1	-7.4

Compared to January-March 2025, total transactions decreased by 7.4%, with 2.4% decreased in urban and 8.5% in rural areas.

Compared to October-December 2025, overall total transactions decreased by 3.5%, with 3.8% and 3.5% in urban and rural areas, respectively.

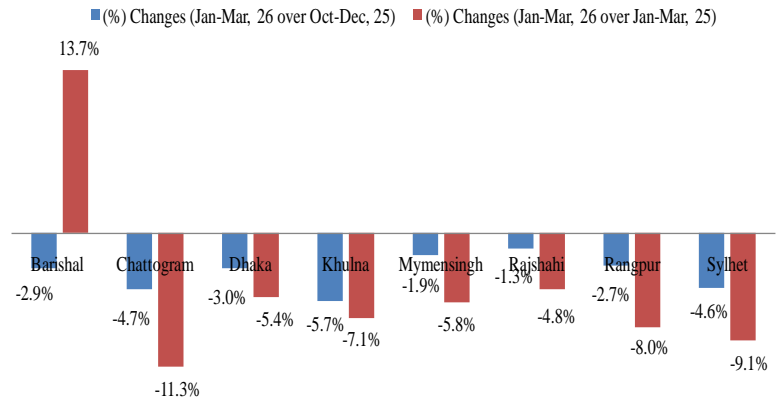


Figure-7: Division wise percentage changes of No. of Transactions

5.2 Outlet based Transactions (Amount)

During the period of January-March 2026, the total amount of transactions reached 1,426,237.1 million, comprising 248,265.7 million in urban areas and 1,177,971.4 million in rural areas through agent banking outlets.

Table-9: Division and Location wise Amount of Transactions

(Taka in Million)

Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
		Urban	11169.0	41117.9	113657.0	14497.6	10218.9	30188.8	20240.7	7175.8
Jan-Mar, 26	Rural	58829.9	366573.8	298189.9	132865.7	49806.8	131608.0	76078.2	64019.2	1177971.4
	Total	69998.8	407691.7	411846.9	147363.3	60025.7	161796.8	96318.9	71195.0	1426237.1
	Urban	10557.9	40097.3	116841.3	14455.8	9598.5	28748.3	19872.5	6983.5	247155.1
Oct-Dec, 25	Rural	57124.0	361092.7	300850.3	136967.3	48439.2	132314.5	77373.4	61591.9	1175753.3
	Total	67682.0	401189.9	417691.6	151423.1	58037.6	161062.8	97245.9	68575.4	1422908.3
	Urban	10665.1	41290.6	111747.2	13675.8	9463.5	29469.2	19314.5	6776.1	242402.0
Jan-Mar, 25	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
	Urban	5.8	2.5	-2.7	0.3	6.5	5.0	1.9	2.8	0.4
Quarterly Changes (%) Jan-Mar, 26 over Oct-Dec, 25	Rural	3.0	1.5	-0.9	-3.0	2.8	-0.5	-1.7	3.9	0.2
	Total	3.4	1.6	-1.4	-2.7	3.4	0.5	-1.0	3.8	0.2
	Urban	4.7	-0.4	1.7	6.0	8.0	2.4	4.8	5.9	2.4
Annual Changes (%) Jan-Mar, 26 over Jan-Mar, 25	Rural	0.4	-2.0	1.5	2.0	4.1	2.3	-1.9	11.2	0.8
	Total	1.0	-1.8	1.6	2.4	4.7	2.3	-0.6	10.6	1.1

■ (%) Changes (Jan-Mar, 26 over Oct-Dec, 25) ■ (%) Changes (Jan-Mar, 26 over Jan-Mar, 25)

Compared to January-March 2025, total transactions increased by 1.1%, with both urban and rural transactions increased by 2.4% and 0.8% respectively.

In addition, compared to October-December 2025, the amount of transaction increased by 0.2% with urban amount of transactions increased by 0.4% and rural by 0.2%.

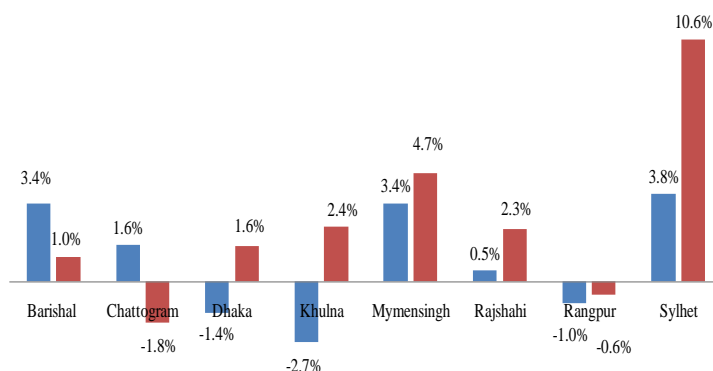


Figure-8: Division wise percentage changes of Amount of Transactions

6. The Role of Female in Agent Banking

In March 2026, the number of agents owned by female increased compared to March 2025 but deposit accounts owned by female increased noticeably where urban areas show a stronger rise than rural ones.

Compared to March 2025, the number of agents owned by female increased by 6.7%, with a 11.9% increase in urban areas and a 5.5% in rural areas. Both deposit and loan accounts for female increased. Compare to March 2025, the deposit accounts owned by female increased by 8.0% and loan accounts increased by 5.1%.

According to BRPD circular letter No.-10, dated May 8, 2025, total agents owned by female must be cover 50% of all agents. However, as of March 2026, the agents owned by female made up only about 10.3% of all agents, slightly higher than the 10.0% reached in December 2025.

Table-10: Female in Agent Banking Activities

Particulars	As on Mar, 2026	As on Mar, 2025	Changes (%) (Mar 26 over Mar 25)
Total Agent owned by Female	1570	1472	6.7%
Urban	300	268	11.9%
Rural	1270	1204	5.5%
Master Agent owned by Female	82	80	2.5%
Urban	25	24	4.2%
Rural	57	56	1.8%
Unit Agent owned by Female	1488	1392	6.9%
Urban	275	244	12.7%
Rural	1213	1148	5.7%
Deposit A/c owned by Female	13143095	12167009	8.0%
Urban	1609283	1382040	16.4%
Rural	11533812	10784969	6.9%
Loan A/c owned by Female	89989	85624	5.1%
Urban	11082	10175	8.9%
Rural	78907	75449	4.6%

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

7. Conclusion

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

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

Appendix

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

A. State Owned Banks

1. Agrani Bank PLC*
2. Sonali Bank PLC

B. Private Commercial Banks (excluding Islamic Banks)

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

Private Commercial Banks (Islamic Banks)

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

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

Appendix-2: Bank Wise Agents and Outlets

(As on March, 2026)

Bank Name	Number of Agents			Number of Outlets		
	Urban	Rural	Total	Urban	Rural	Total
Grand Total	2426	12758	15184	2961	17378	20339
State Owned Banks	8	138	146	8	138	146
Sonali Bank PLC	8	138	146	8	138	146
Private Commercial Banks	2418	12620	15038	2953	17240	20193
Private Commercial Banks (excluding Islamic Banks)	2023	9081	11104	2577	13463	16040
AB Bank PLC	77	172	249	78	187	265
Bank Asia PLC	490	4486	4976	491	4571	5062
BRAC Bank PLC	200	821	1021	222	893	1115
Dutch Bangla Bank PLC	590	448	1038	1080	4537	5617
Eastern Bank PLC	44	58	102	39	80	119
Jamuna Bank PLC	11	41	52	11	41	52
Meghna Bank PLC	14	24	38	15	24	39
Mercantile Bank PLC	34	154	188	34	154	188
Midland Bank PLC	21	94	115	25	108	133
Modhumoti Bank PLC	22	407	429	24	413	437
Mutual Trust Bank PLC	51	117	168	48	129	177
NRB Bank PLC	4	306	310	5	308	313
NRBC Bank PLC	52	559	611	61	563	624
One Bank PLC	59	203	262	60	204	264
Padma Bank PLC	1	0	1	2	4	6
Prime Bank PLC	51	122	173	51	122	173
SBAC Bank PLC	6	27	33	6	27	33
Southeast Bank PLC	15	135	150	15	142	157
The City Bank PLC	115	320	435	124	322	446
The Premier Bank PLC	52	100	152	75	143	218
United Commercial Bank PLC	114	487	601	111	491	602
Private Commercial Banks (Islamic Banks)	395	3539	3934	376	3777	4153
Al-Arafah Islami Bank PLC	100	426	526	89	649	738
Exim Bank PLC	3	3	6	3	5	8
First Security Islami Bank PLC	15	94	109	14	95	109
Global Islami Bank PLC	7	11	18	8	10	18
Islami Bank Bangladesh PLC	178	2605	2783	178	2605	2783
Shahjalal Islami Bank PLC	40	110	150	40	110	150
Social Islami Bank PLC	52	279	331	44	292	336
Standard Bank PLC	0	11	11	0	11	11

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

Appendix-3: Bank Wise Agent Banking Deposits

(As on March, 2026)

(Taka in million)

Bank Name	Deposit Account	Deposit Balances
Grand Total	26464203	505628.9
State Owned Banks	54115	882.6
Sonali Bank PLC	54115	882.6
Private Commercial Banks	26410088	504746.3
Private Commercial Banks (excluding Islamic Banks)	18668960	234094.6
AB Bank PLC	95119	3131.2
Bank Asia PLC	7610415	68791.7
BRAC Bank PLC	633237	27843.9
Dutch Bangla Bank PLC	8028844	70903.9
Eastern Bank PLC	104184	6466.2
Jamuna Bank PLC	27163	1578.0
Meghna Bank PLC	4565	994.5
Mercantile Bank PLC	73513	1051.7
Midland Bank PLC	48891	1055.7
Modhumoti Bank PLC	450309	1562.9
Mutual Trust Bank PLC	157673	4866.9
NRB Bank PLC	49495	966.1
NRBC Bank PLC	271409	1269.8
One Bank PLC	79867	3537.9
Padma Bank PLC	3238	83.8
Prime Bank PLC	41897	3343.2
SBAC Bank PLC	4371	379.3
Southeast Bank PLC	100450	3347.9
The City Bank PLC	468080	14173.3
The Premier Bank PLC	85604	2505.5
United Commercial Bank PLC	330636	16241.3
Private Commercial Banks (Islamic Banks)	7741128	270651.7
Al-Arafah Islami Bank PLC	1145741	38371.6
Exim Bank PLC	5363	301.6
First Security Islami Bank PLC	137179	3406.2
Global Islami Bank PLC	3119	112.8
Islami Bank Bangladesh PLC	6063084	220947.8
Shahjalal Islami Bank PLC	49265	917.4
Social Islami Bank PLC	322512	6369.9
Standard Bank PLC	14865	224.4194836

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

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

(As on March, 2026)

(Taka in Million)

Group Banks	Loan A/c	Loan Outstanding
State Owned Banks	0	0.0
Private Commercial Banks	240286	119062.7
Private Commercial Banks (excluding Islamic Banks)	161781	112924.0
Private Commercial Banks (Islamic Banks)	78505	6138.7
Grand Total	240286	119062.7

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

Appendix-5: Bank Wise Outlet based Agent Banking Transactions

(During Jan-Mar, 2026)

(Taka in Million)

Bank Name	No. of Transactions	Amount of Transactions	of which Remittances
Grand Total	25267129	1426237.1	89598.0
State Owned Banks	41756	2432.5	68.1
Sonali Bank PLC	41756	2432.5	68.1
Private Commercial Banks	25225373	1423804.6	89529.9
Private Commercial Banks (excluding Islamic Banks)	15439263	716517.5	37727.1
AB Bank PLC	50528	2891.5	25.0
Bank Asia PLC	3092382	105721.1	2215.5
BRAC Bank PLC	1303479	129628.3	7338.0
Dutch Bangla Bank PLC	9684884	410932.6	25307.5
Eastern Bank PLC	26633	1262.5	107.2
Jamuna Bank PLC	36138	3259.4	16.5
Meghna Bank PLC	2253	321.7	0.2
Mercantile Bank PLC	16736	757.7	90.7
Midland Bank PLC	41978	1264.4	22.2
Modhumoti Bank PLC	87755	1172.4	2.8
Mutual Trust Bank PLC	112690	5368.4	746.7
NRB Bank PLC	32288	1537.5	20.8
NRBC Bank PLC	157971	544.3	0.0
One Bank PLC	24236	1922.5	258.8
Padma Bank PLC	191	4.4	0.0
Prime Bank PLC	76572	6360.8	1.6
SBAC Bank PLC	3700	58.9	2.8
Southeast Bank PLC	137407	11045.5	307.7
The City Bank PLC	250329	15937.3	634.4
The Premier Bank PLC	22402	1611.9	5.5
United Commercial Bank PLC	278711	14914.3	623.1
Private Commercial Banks (Islamic Banks)	9786110	707287.2	51802.8
Al-Arafah Islami Bank PLC	962789	53679.6	1916.2
Exim Bank PLC	540	26.9	0.0
First Security Islami Bank PLC	9527	298.6	6.4
Global Islami Bank PLC	944	23.5	0.0
Islami Bank Bangladesh PLC	8696197	648857.6	49741.3
Shahjalal Islami Bank PLC	27490	1944.1	125.1
Social Islami Bank PLC	68446	1899.6	10.3
Standard Bank PLC	20177	557.2686551	3.43440283

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

Appendix-6: Bank and District wise Outlets
(As on March, 2026)

Division District Bank Name	BARISHAL						CHATTOGRAM						
	BARGUNA	BARISHAL	BHOLA	JHALOKATHI	PATUAKHALI	PIROJPUR	BANDARBAN	BRAHMANBARIA	CHANDPUR	CHATTOGRAM	COXSBAZAR	CUMILLA	FENI
Grand Total	155	392	292	131	200	183	40	590	438	823	316	1122	288
State Owned Banks	1	4	1	0	0	2	1	2	1	4	2	4	1
Sonali Bank PLC	1	4	1	0	0	2	1	2	1	4	2	4	1
Private Commercial Banks	154	388	291	131	200	181	39	588	437	819	314	1118	287
Private Commercial Banks (excluding Islamic Banks)	118	289	233	93	162	143	33	392	311	647	219	787	189
AB Bank PLC	0	5	7	0	0	1	0	13	3	14	8	10	2
Bank Asia PLC	55	38	89	34	84	24	16	140	101	210	81	224	58
BRAC Bank PLC	12	26	20	4	15	12	2	43	30	32	11	82	7
Dutch Bangla Bank PLC	39	101	90	43	49	42	12	119	102	176	75	190	64
Eastern Bank PLC	0	0	0	0	0	0	0	3	0	16	4	10	2
Jamuna Bank PLC	0	0	1	0	0	0	0	1	0	1	0	15	0
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	5	0	6	0
Modhumoti Bank PLC	3	0	2	0	4	1	0	0	1	16	1	0	2
Mutual Trust Bank PLC	2	2	1	1	0	0	0	1	2	10	6	23	13
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	74	0
One Bank PLC	0	1	0	0	0	0	0	5	3	44	3	8	3
Padma Bank PLC	0	0	0	0	0	0	0	0	0	0	0	0	0
Prime Bank PLC	0	5	0	2	1	2	0	5	1	9	0	20	3
SBAC Bank PLC	0	0	1	0	0	0	0	0	2	0	1	8	0
Southeast Bank PLC	0	1	0	1	0	0	0	5	2	6	4	10	11
The City Bank PLC	1	8	7	1	3	2	1	19	20	18	8	38	5
The Premier Bank PLC	0	4	0	2	0	0	0	6	2	6	3	16	5
United Commercial Bank PLC	5	7	12	3	3	1	1	22	14	42	10	45	5
Private Commercial Banks (Islamic Banks)	36	99	58	38	38	38	6	196	126	172	95	331	98
Al-Arafah Islami Bank PLC	8	29	7	13	10	11	0	79	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	0
Islami Bank Bangladesh PLC	26	61	39	20	27	26	6	73	70	132	57	155	64
Shahjalal Islami Bank PLC	2	3	3	0	0	0	0	6	3	3	2	12	5
Social Islami Bank PLC	0	1	6	5	0	1	0	32	22	6	4	46	4
Standard Bank PLC	0	0	0	0	0	0	0	1	0	1	0	1	0

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

Appendix-6: Bank and District wise Outlets
(As on March, 2026)

Division District Bank Name	CHATTOGRAM				DHAKA								
	KHAGRACHARI	LAKSHMIPUR	NOAKHALI	RANGAMATI	DHAKA	FARIDPUR	GAZIPUR	GOPALGANJ	KISHOREGANJ	MADARIPUR	MANIKGANJ	MUNSHIGANJ	NARAYANGANJ
Grand Total	80	349	560	73	1140	417	465	209	420	227	305	227	285
State Owned Banks	1	2	0	0	1	4	3	2	2	2	7	1	0
Sonali Bank PLC	1	2	0	0	1	4	3	2	2	2	7	1	0
Private Commercial Banks	79	347	560	73	1139	413	462	207	418	225	298	226	285
Private Commercial Banks (excluding Islamic Banks)	67	232	382	62	966	327	362	180	339	153	249	176	212
AB Bank PLC	0	2	6	0	26	3	6	0	6	0	9	0	0
Bank Asia PLC	21	75	137	18	141	74	80	27	152	18	96	90	59
BRAC Bank PLC	7	14	25	2	31	27	23	8	31	16	15	14	18
Dutch Bangla Bank PLC	26	83	109	26	465	130	131	52	116	72	69	49	84
Eastern Bank PLC	0	0	3	0	12	1	4	0	4	2	0	0	5
Jamuna Bank PLC	0	0	1	0	7	0	2	0	1	0	1	3	1
Meghna Bank PLC	0	0	0	0	4	1	1	0	0	0	0	0	2
Mercantile Bank PLC	1	8	19	1	2	1	0	0	2	0	10	1	1
Midland Bank PLC	0	1	3	0	14	3	4	0	2	3	5	0	5
Modhumoti Bank PLC	0	0	0	0	8	22	4	77	0	25	10	0	0
Mutual Trust Bank PLC	1	1	2	1	21	1	8	0	4	6	8	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	52	0	19	0	2	0	0	1	5
One Bank PLC	2	18	38	3	34	4	18	0	0	0	1	2	10
Padma Bank PLC	0	0	0	0	1	0	0	0	0	0	0	0	1
Prime Bank PLC	0	6	3	0	22	12	2	0	3	1	0	3	3
SBAC Bank PLC	0	4	0	0	4	1	0	0	0	0	0	0	0
Southeast Bank PLC	0	1	3	0	9	14	4	0	0	0	6	1	1
The City Bank PLC	1	9	9	1	28	7	10	4	6	3	3	6	6
The Premier Bank PLC	0	0	5	0	46	4	18	8	5	0	3	2	2
United Commercial Bank PLC	0	9	19	1	32	22	26	4	5	6	5	3	8
Private Commercial Banks (Islamic Banks)	12	115	178	11	173	86	100	27	79	72	49	50	73
Al-Arafah Islami Bank PLC	1	15	18	1	39	11	15	0	17	24	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	27	47	39	37	42	55
Shahjalal Islami Bank PLC	0	5	7	0	9	6	4	0	2	3	3	1	1
Social Islami Bank PLC	3	29	45	1	11	6	3	0	13	5	1	1	2
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, 2026)

Division	DHAKA				KHULNA										
	District	NARSINGDI	RAJBARI	SHARIATPUR	TANGAIL	BAGERHAT	CHUADANGA	JASHORE	JHENAIDAH	KHULNA	KUSHTIA	MAGURA	MEHERPUR	NARAIL	SATKHIRA
Bank Name															
Grand Total	452	189	194	607	276	154	463	266	309	309	171	98	109	300	
State Owned Banks	3	3	1	6	1	1	2	2	5	0	4	0	2	2	
Sonali Bank PLC	3	3	1	6	1	1	2	2	5	0	4	0	2	2	
Private Commercial Banks	449	186	193	601	275	153	461	264	304	309	167	98	107	298	
Private Commercial Banks (excluding Islamic Banks)	349	157	156	488	221	121	358	208	241	267	131	82	78	220	
AB Bank PLC	1	1	0	7	0	2	12	13	1	12	0	0	0	4	
Bank Asia PLC	58	65	62	86	98	39	155	70	30	99	44	27	15	112	
BRAC Bank PLC	19	11	10	22	11	10	23	21	19	24	14	9	11	12	
Dutch Bangla Bank PLC	129	58	72	167	65	60	85	81	65	86	55	33	37	58	
Eastern Bank PLC	3	1	0	0	2	0	12	2	9	2	0	1	1	2	
Jamuna Bank PLC	4	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	1	0	0	0	0	
Mercantile Bank PLC	0	0	0	9	1	1	2	2	2	1	0	4	1	3	
Midland Bank PLC	3	0	0	0	3	0	1	0	13	4	0	0	0	2	
Modhumoti Bank PLC	1	0	0	20	26	0	0	2	57	1	0	0	5	2	
Mutual Trust Bank PLC	3	1	0	8	0	0	5	0	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	1	
One Bank PLC	1	0	0	2	1	0	15	0	6	11	0	0	0	3	
Padma Bank PLC	1	0	0	0	0	0	0	0	2	0	0	0	0	0	
Prime Bank PLC	11	0	1	2	0	2	5	1	5	2	4	0	1	1	
SBAC Bank PLC	0	0	0	0	1	0	0	0	1	5	0	0	0	4	
Southeast Bank PLC	6	10	1	17	0	1	8	1	6	2	3	0	0	7	
The City Bank PLC	8	5	2	12	3	4	13	5	7	5	4	3	1	4	
The Premier Bank PLC	8	0	1	10	2	0	4	0	5	0	0	0	3	2	
United Commercial Bank PLC	17	5	6	27	6	1	13	7	10	7	5	4	3	3	
Private Commercial Banks (Islamic Banks)	100	29	37	113	54	32	103	56	63	42	36	16	29	78	
Al-Arafah Islami Bank PLC	17	4	2	22	5	5	13	3	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	32	71	42	25	71	49	42	36	24	13	24	50	
Shahjalal Islami Bank PLC	4	1	0	9	0	2	1	2	0	2	0	3	0	3	
Social Islami Bank PLC	13	0	1	6	6	0	12	0	7	0	0	0	3	2	
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, 2026)

Division District Bank Name	MYMENSINGH				RAJSHAHI							
	JAMALPUR	MYMENSINGH	NETROKONA	SHERPUR	BOGURA	C.NAWABGANJ	JOYPURHAT	NAOGAON	NATORE	PABNA	RAJSHAHI	SIRAJGANJ
Grand Total	317	480	197	143	448	244	138	330	199	352	342	376
State Owned Banks	5	5	2	2	3	2	0	3	4	1	3	8
Sonali Bank PLC	5	5	2	2	3	2	0	3	4	1	3	8
Private Commercial Banks	312	475	195	141	445	242	138	327	195	351	339	368
Private Commercial Banks (excluding Islamic Banks)	284	392	184	127	361	196	108	276	153	276	294	307
AB Bank PLC	6	2	0	3	3	11	1	6	0	5	15	10
Bank Asia PLC	111	159	91	61	109	77	48	22	67	117	47	132
BRAC Bank PLC	12	21	9	10	31	17	9	19	12	21	15	17
Dutch Bangla Bank PLC	124	125	74	48	115	63	36	90	65	97	101	101
Eastern Bank PLC	0	1	0	0	1	2	0	1	1	1	8	0
Jamuna Bank PLC	0	0	0	0	0	1	0	1	1	3	0	4
Meghna Bank PLC	0	0	0	0	2	0	0	0	0	4	0	0
Mercantile Bank PLC	3	3	0	1	5	4	1	16	1	5	6	7
Midland Bank PLC	0	6	0	0	25	1	2	1	0	0	1	6
Modhumoti Bank PLC	6	25	0	0	2	0	1	19	0	2	47	0
Mutual Trust Bank PLC	0	10	0	0	1	2	3	7	0	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	80	0	0	10	1
One Bank PLC	0	3	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	2	1	0	0	0	1	0	3	1	0	3	0
SBAC Bank PLC	0	0	0	0	0	0	0	0	0	0	0	0
Southeast Bank PLC	0	2	0	0	4	2	0	0	1	0	2	0
The City Bank PLC	5	8	6	3	12	5	4	5	3	12	2	7
The Premier Bank PLC	1	18	2	0	3	0	0	2	0	1	9	0
United Commercial Bank PLC	13	7	1	1	3	7	3	4	1	6	6	12
Private Commercial Banks (Islamic Banks)	28	83	11	14	84	46	30	51	42	75	45	61
Al-Arafah Islami Bank PLC	0	7	0	0	9	7	0	2	2	8	3	10
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	2	0	0	0	1	0	1
Islami Bank Bangladesh PLC	23	68	10	14	61	32	26	42	31	60	37	41
Shahjalal Islami Bank PLC	3	3	0	0	3	5	2	3	2	3	5	6
Social Islami Bank PLC	2	2	1	0	9	0	2	3	6	3	0	1
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, 2026)

Division District Bank Name	RANGPUR								SYLHET			
	DINAJPUR	GAIBANDHA	KURIGRAM	LALMONIRHAT	NILPHAMARI	PANCHAGARH	RANGPUR	THAKURGAON	HABIGANJ	MOULVIBAZAR	SUNAMGANJ	SYLHET
Grand Total	383	264	253	135	202	164	385	219	282	239	252	371
State Owned Banks	3	5	6	2	0	2	2	1	0	2	4	1
Sonali Bank PLC	3	5	6	2	0	2	2	1	0	2	4	1
Private Commercial Banks	380	259	247	133	202	162	383	218	282	237	248	370
Private Commercial Banks (excluding Islamic Banks)	336	222	222	115	182	148	339	200	238	182	220	278
AB Bank PLC	2	1	0	1	4	1	1	0	4	2	6	7
Bank Asia PLC	102	91	85	21	73	61	61	41	105	88	113	78
BRAC Bank PLC	23	22	10	10	15	13	21	16	13	6	10	20
Dutch Bangla Bank PLC	121	89	95	64	70	58	137	78	93	64	67	77
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	2	4	0	1	1	0	0	0	1
Mercantile Bank PLC	1	1	0	0	3	6	2	0	1	1	0	3
Midland Bank PLC	0	5	0	0	0	1	4	2	0	0	0	1
Modhumoti Bank PLC	2	3	8	0	0	0	28	0	0	0	4	0
Mutual Trust Bank PLC	2	2	1	0	0	0	3	1	1	0	0	2
NRB Bank PLC	15	0	0	0	0	0	4	8	1	0	0	40
NRBC Bank PLC	50	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	1
Padma Bank PLC	0	0	0	0	1	0	0	0	0	0	0	0
Prime Bank PLC	1	2	0	2	0	0	1	3	4	5	1	5
SBAC Bank PLC	0	0	0	0	0	0	1	0	0	0	0	0
Southeast Bank PLC	0	0	0	0	0	0	2	0	0	0	1	2
The City Bank PLC	8	4	11	5	5	2	7	3	8	3	6	12
The Premier Bank PLC	0	0	0	1	3	0	6	0	0	0	0	0
United Commercial Bank PLC	4	2	9	6	4	6	10	47	5	6	7	8
Private Commercial Banks (Islamic Banks)	44	37	25	18	20	14	44	18	44	55	28	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	31	21	16	20	11	39	17	29	37	26	65
Shahjalal Islami Bank PLC	1	0	0	0	0	0	2	0	1	0	1	3
Social Islami Bank PLC	1	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