

Quarterly Report  
On  
**Agent Banking**

January-March 2023



**Financial Inclusion Department**  
**Bangladesh Bank**  
**Head Office, Dhaka**

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## Executive Summary

This quarterly report summarizes the cumulative progress of agent banking during March 2023 quarter. Agent banking in Bangladesh has continued to grow in all dimensions in this quarter. As of March 2023, 31 banks have offered agent banking through 21,099 outlets operated by 15,409 agents. The number of agents has grown by 1.87% while the number of outlets has grown by 1.75% over the previous quarter. The number of accounts opened through agent banking reaches 18,934,153 of which, 9,313,480 (or 49.19 %) belong to the female customers and 16,364,502 (86.43%) belong to the customers in the rural areas. At the end of March 2023, the amount of deposit accumulated in the agent banking accounts is BDT 316,415.02 million, the amount of loan disbursement through these accounts is BDT 116,671 million and the cumulative amount of inward remittances disbursed through agents reaches BDT 1,217,719.82 million.

The number of accounts opened through agent banking has grown by 8.34% over the previous quarter. The persistent positive growth of accounts indicates the surging demand of agent banking across different segments of population. The share of female accounts opened through agent banking increases by 10.43% during this quarter resulting in gradual narrowing down the gap between the shares of male and female accounts. This, in turn, signifies the increased participation of females in the formal financial system.

The volume of deposit in the agent banking accounts and the volume of lending through these accounts have increased by 4.92% and 13.19% respectively, over the previous quarter. The volume of lending through agent banking is relatively low compared to the volume of deposit as the loan to deposit ratio becomes 36.87% by the end of the reporting quarter. This is due to the fact that most of the banks are yet to develop feasible infrastructures for loan disbursement and recovery through agent outlets. Still, the trend of banks' engagement in lending seems promising as more banks are coming forward to partaking in lending in this quarter compared to the previous quarter.

The amount of inward remittances distributed by the agent outlets has increased by 5.96% over the previous quarter. This remarkable increase of remittances channeled through agent banking seems to be a positive outcome of quick delivery of remittances to the doorsteps of the beneficiaries through agent banking. Overall, this report on agent banking indicates that the financial services delivered through agents are outreaching the underprivileged segments of the society and contributing to financial inclusion.

## 1. Introduction

Bangladesh Bank introduced agent banking in Bangladesh in 2013<sup>1</sup> with a view to providing a safe alternate delivery channel of banking services to the under-served population who generally live in geographically remote locations that are beyond the reach of the formal banking networks. Customers can avail various banking services including deposits, loans, foreign remittances, and payment services (such as utility bills, taxes, and government social safety benefits) through agent banking outlets. This model is thus gaining popularity as a cost-effective and convenient delivery channel to the mass people who would otherwise have remained beyond the reach of conventional banking services. In this context, Bangladesh Bank later issued a comprehensive *Prudential Guidelines for Agent banking Operation in Bangladesh* in 2017<sup>2</sup> covering various aspects including the agent approval process, permissible activities, responsibilities of the banks and the agents, AML/CFT requirements, customer protection and business continuity requirements to facilitate safe and effective proliferation of agent banking in the country.

**Table 1: Brief Overview of Agent Banking Activities**

Deposit, loan and remittance are in BDT million

	Mar '22	Dec '22	Mar'23	Y-to-Y	Q-to-Q	Y-to-Y	Q-to-Q
No. of Banks with License	29	31	31	2	0	6.90%	0
No. of Banks in Agent Banking Operation	29	31	31	2	0	6.90%	0
No. of Agents	14,166	15,126	15,409	1,243	283	8.77%	1.87%
No. of Outlets	19,530	20,736	21,099	1,569	363	8.03%	1.75 %
No. of Accounts	15,193,146	17,475,949	18,934,153	3,741,007	1,458,204	24.62%	8.34%
No. of Female Accounts	7,445,291	8,434,207	9,313,480	1,868,189	879,273	25.09%	10.43%
Number of Rural Accounts	13,036,428	15,067,586	16,364,502	3,328,074	1,296,916	25.53%	8.61%
Amount of Deposits (in BDT million)	251,649.63	301,578.67	316,415.02	64,765.39	14,836.35	25.73%	4.92%
Amount of Loan Disbursed (in BDT million)	64,214.57	103,072.66	116,671	52,456.43	13,598.34	81.69%	13.19%
Amount of Inward Remittance (in BDT million)	847,150.68	1,149,173.78	1,217,719.82	370,569.14	68,546.04	43.74%	5.96%

This quarterly report summarizes the latest state of the agent banking operations in Bangladesh as of March 2023 along with the progress since March 2022 and December 2022. It focuses on the coverage scenario, customer penetration, collection of deposit, ratio of male and female accounts, disbursement of loan and the inward remittances through agent banking.

<sup>1</sup>PSD Circular No. 05: Guidelines on Agent Banking for the Banks dated 09 December 2013.

<sup>2</sup>BRPD Circular No. 14: Prudential Guidelines for Agent Banking Operation in Bangladesh dated 18 September 2017.

## 2. Agent Banking Coverage

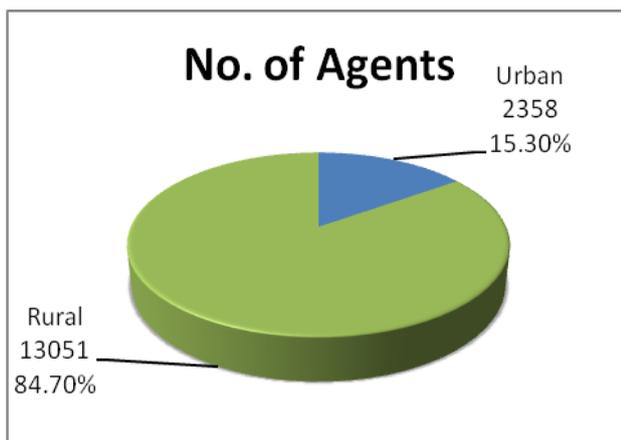
### 2.1 Number of Agents and Outlets

The coverage of agent banking operation in terms of the number of agents and the outlets increases remarkably (Table 1). As of March 2023, the total number of agents and outlets reaches 15,409 and 21,099 respectively. Bank-wise numbers of agents and outlets are given in the Appendix-1.

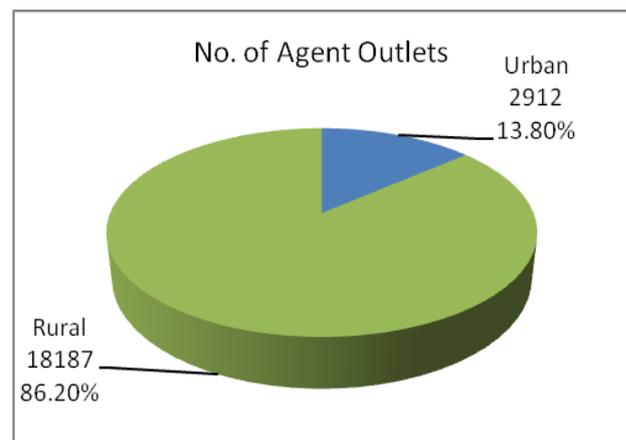
### 2.2 Area-wise Distribution of Agents and Outlets

The main objective of introducing agent banking was to bring geographically unbanked people under the umbrella of formal financial services. As of March 2023, 84.70% of the agents and 86.20% of the outlets are distributed in the rural areas. The wide coverage of agent banking in rural areas provides positive indication of upholding the agenda of promoting financial inclusion.

**Figure 1: Number of Agents**



**Figure 2: Number of Outlets**

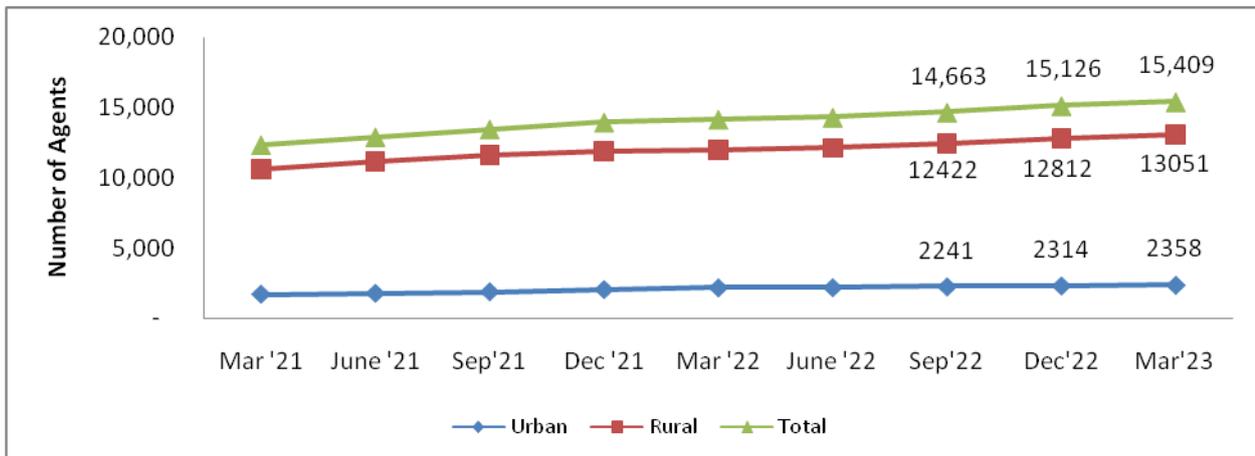


To emphasize on distribution in the rural areas, Prudential Guidelines mandate banks to maintain a minimum ratio of 3:1 for opening rural vs. urban agent banking outlets. Figure 2 shows that the ratio of the number of the rural vs. urban agent outlets is almost 6:1, which fully conform to the objectives of Bangladesh Bank.

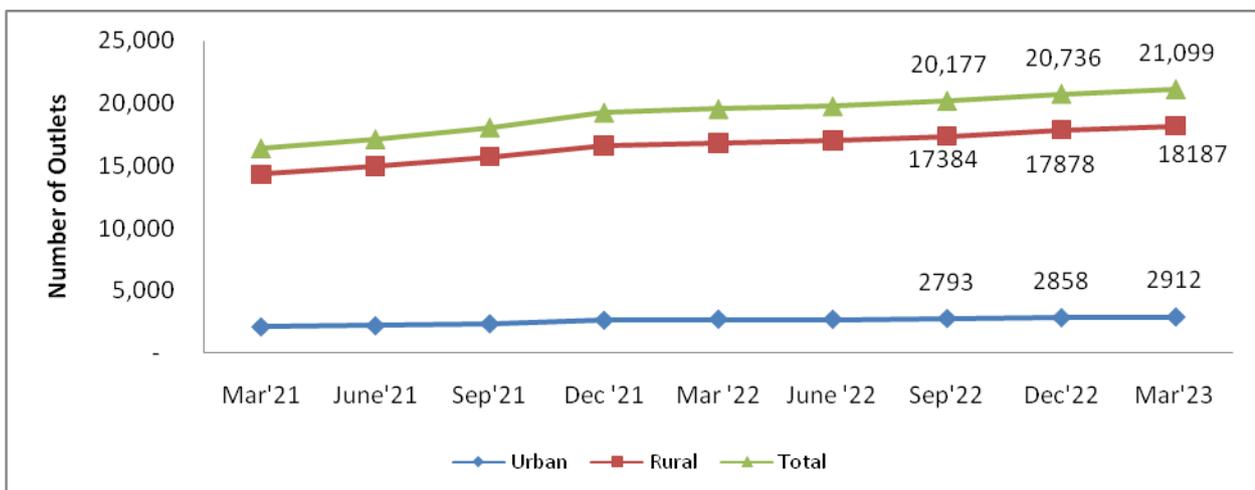
### 2.3 Growth of Agents and Outlets

Figures 3 and 4 show that both the number of agents and outlets has been growing at a steady rate. The agents and outlets have grown by 1.87% and 1.75% respectively over the previous quarter. This growth of the number of agents and outlets not only ensures formal financial services for the rural people but also creates employment opportunities for them. Agents are deploying skilled and semi-skilled human resources in their outlets and thus contributing to introducing innovative technologies helping to scale up financial activities in the rural area.

**Figure 3: Growth of Agents**



**Figure 4: Growth of Outlets**



### 3. Customer Penetration

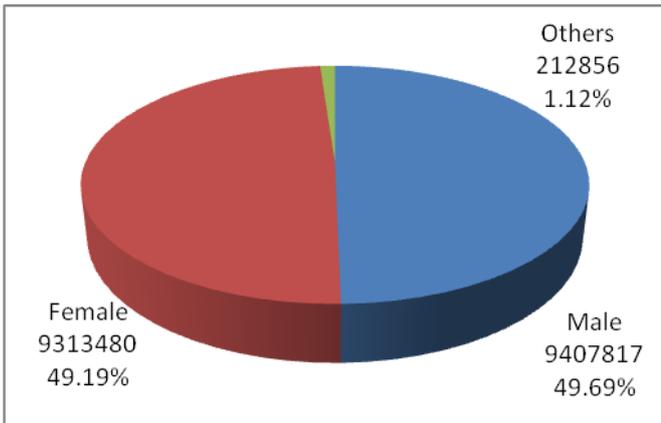
#### 3.1 Number of Accounts

At the end of March 2023, the total number of accounts opened through agent banking stands at 18,934,153. Bank-wise distribution of accounts is given in Appendix-2.

#### 3.2 Category-wise distribution of Accounts

Figures 5, 6 and 7 illustrate penetration of agent banking in terms of accounts opened by male, female, urban, rural or institutions. Figure 5 shows that the accounts opened by the female customers constitute 49.19% of the total accounts. This indicates that female customers are catching up male customers in account opening and getting almost equal access to the financial services through agent banking. Figure 6 shows that 86.43% of the total accounts are in the rural areas. This implies huge impact of agent banking in the rural areas.

**Figure 5: Gender-wise Distribution of Accounts**



**Figure 6: Area-wise Distribution of Accounts**

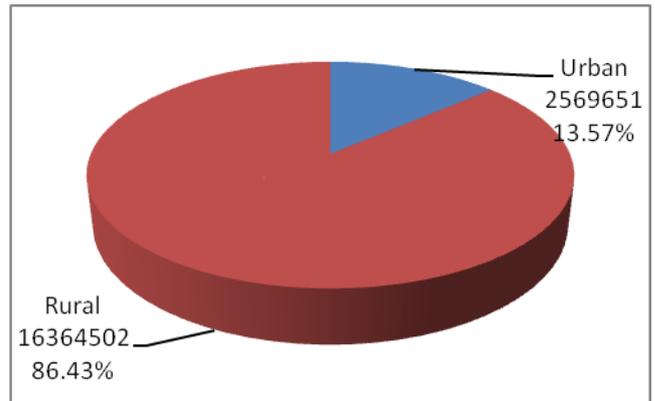
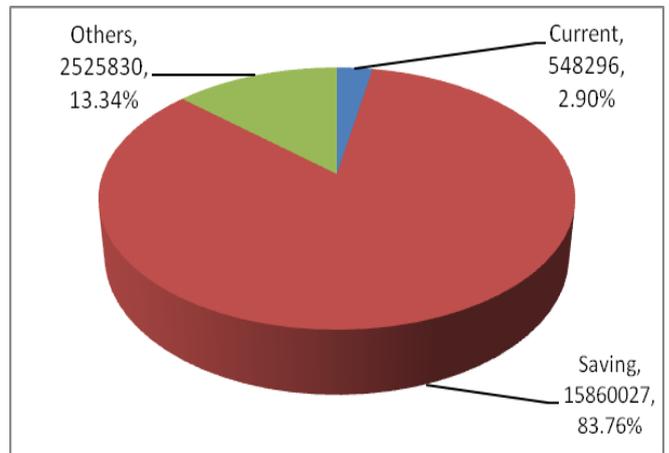


Figure 7 shows that 83.76% of the accounts are savings in nature while 2.90% are current and the remaining 13.34% are other accounts. The exclusive dominance of savings account may indicate that households rather than businesses tend to use agent banking services to a greater extent.

**Figure 7: Category-wise Distribution of Accounts**

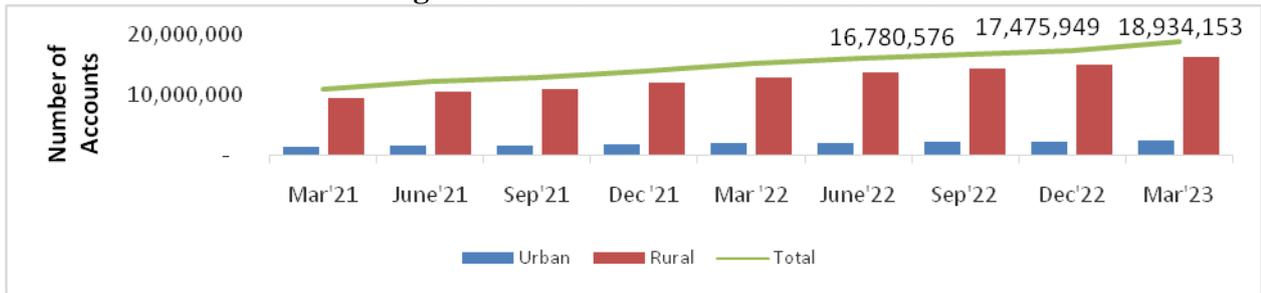


### 3.3 Growth of Accounts

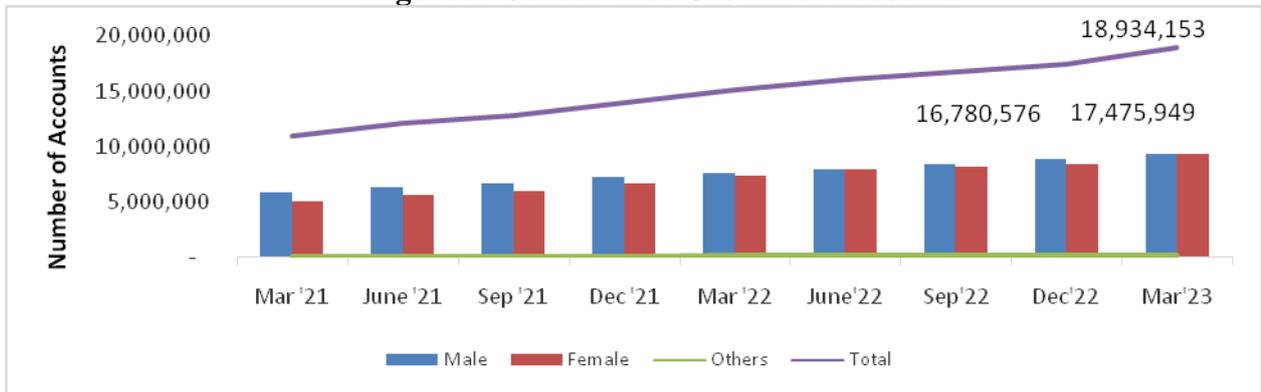
Figures 8, 9 and 10 show the growth in the number of agent banking accounts over the past quarters. As evident in the Figure 8, the number of agent banking accounts has grown by 8.34% over the previous quarter. The persistent positive growth of agent banking accounts in the reporting quarter indicates the surging demand of agent banking services across different segments of population.

Figure 9 also indicates that the gap in the volume of male and female accounts is gradually narrowing down. Accounts held with the male and female customers have increased by 6.37% and 10.43% respectively over the previous quarter. This signifies a relative increase in the participation of females in the financial system. The volume of other accounts, on the other hand, is increasing (Figure 10) than savings account and current account, potentially indicating an increased access of business entities to the agent banking relative to businesses.

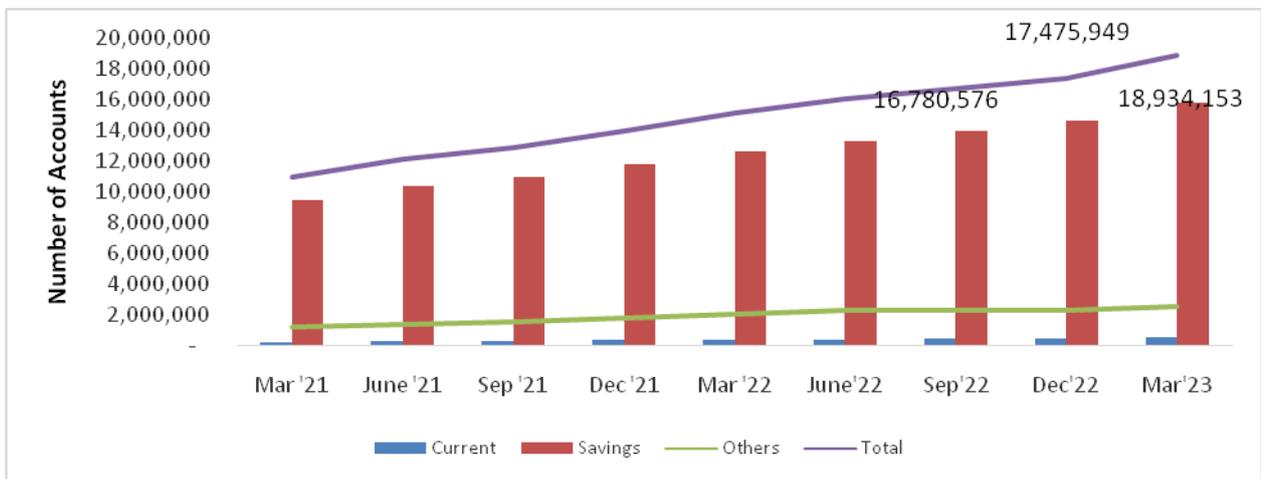
**Figure 8: Area-wise Growth of Accounts**



**Figure 9: Gender-wise Growth of Accounts**



**Figure 10: Category-wise Growth of Accounts**



## 4. Deposit in Agent Banking Accounts

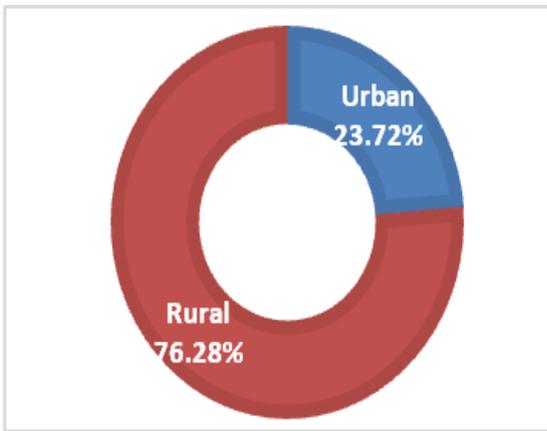
### 4.1 Deposit

At the end of March 2023, the total amount of deposit through agent banking reaches BDT 316,415.02 million. Bank-wise amount of deposit is given in Appendix-3.

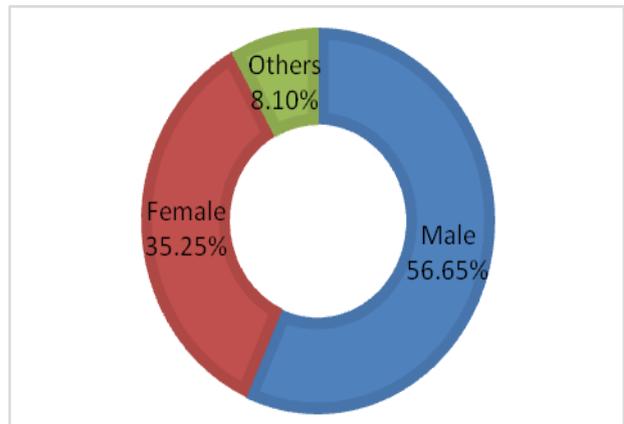
## 4.2 Distribution of Deposit

Figures 11, 12 and 13 illustrate the distribution of deposit accumulated through agent banking. As evident in Figure 11, the major share of deposit (76.28%) has been collected from the rural areas. Figure 12 shows that deposit in male customers' accounts (56.65%) is significantly higher than that of female customers (35.25%). In addition, Figure 13 indicates that savings accounts comprise of 44.44% of the total deposit while other categories of accounts including institutions and term deposit comprise of 49.58% of the total deposit and current accounts comprise of 5.98% of the total deposit.

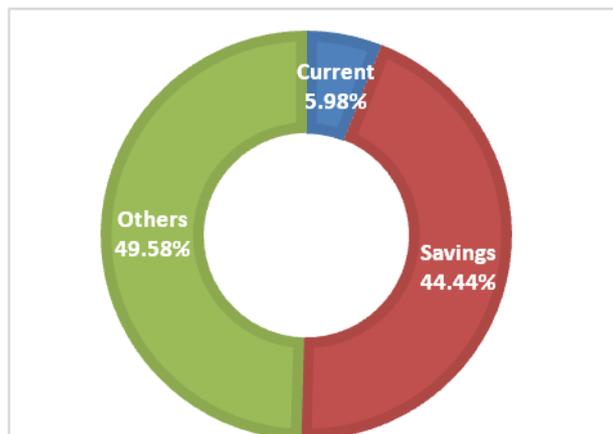
**Figure 11: Area-wise of Deposit**



**Figure 12: Gender-wise Distribution of Deposit**



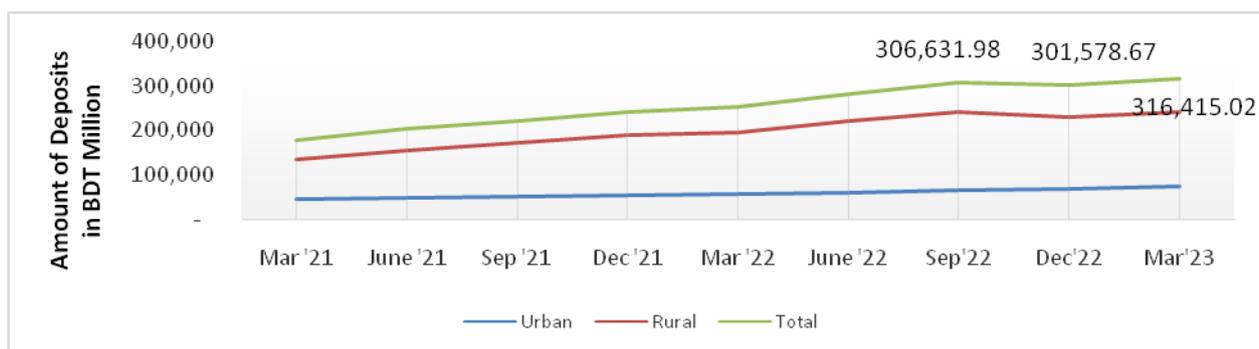
**Figure 13: Category-wise Distribution of Deposit**



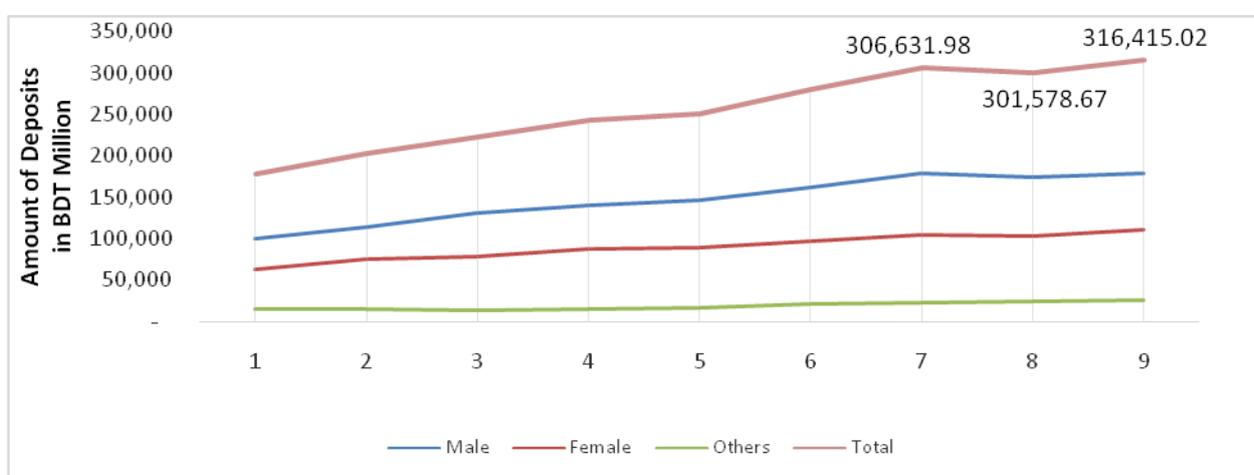
## 4.3 Growth of Deposit

Figures 14, 15 and 16 illustrate the trend in deposit accumulation. In March 2023 quarter, the deposit through agent banking has increased by 4.92% since December 2022 quarter.

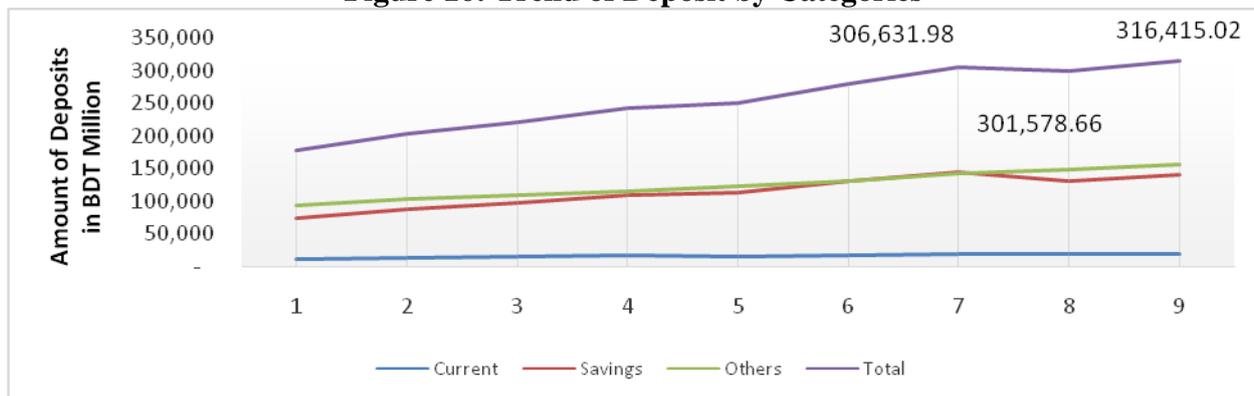
**Figure 14: Trend of Deposit by Areas**



**Figure 15: Trend of Deposit by Gender**



**Figure 16: Trend of Deposit by Categories**



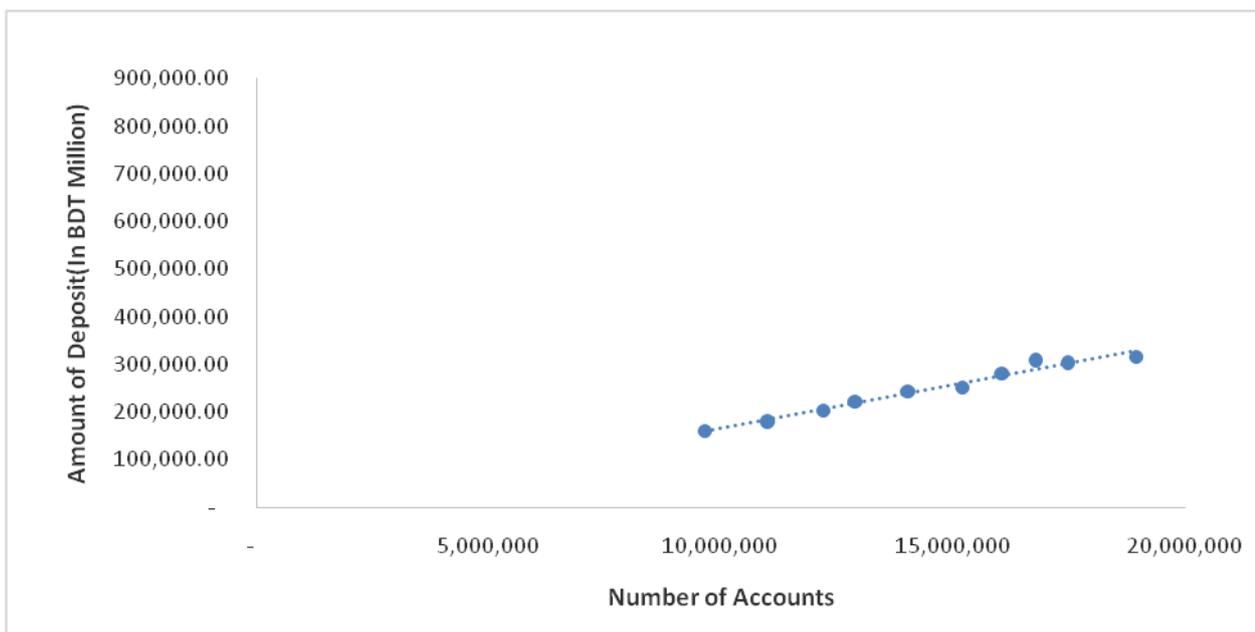
Remarkably, deposit in the rural areas has grown 4.16% while the deposit in the urban areas has grown 7.42% over the previous quarter. Deposit from the male customers has grown by 2.49% while deposit from the female customers has grown by 7.99%. Persistent increase of deposit from female customers is narrowing down the gap between the volume of deposit by male and female customers.

#### 4.4 Correlation between Number of Accounts and Deposit

Figure 17 illustrates the correlation between the number of agent banking accounts and the amount of deposit accumulated in these accounts over the years. Up to March 2021, the number of agent banking accounts was 11,022,646 and the total amount of deposit was BDT 178,223.86 million. In March 2022, the number of accounts increased by 37.84% to 15,193,146 and the amount of deposit increased by 41.20% to BDT 251,649.63 million. In March 2023, the number of accounts has increased by 24.62% to 18,934,153 and the amount of deposit has grown by 25.73% to BDT 316,415.02 million.

Over the past two years, the number of accounts has increased by 71.78% whereas the amount of deposit has scaled up by 77.54%. The figure clearly shows a positive correlation between the two parameters changing over time.

**Figure 17: Correlation between Agent Banking Accounts and Deposit**



## 5. Lending through Agent Banking

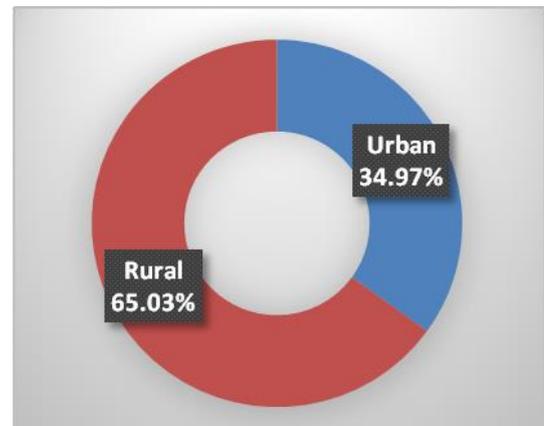
### 5.1 Lending

Since access to finance is one of the key challenges of financial inclusion, lending through agent banking is explicitly beneficial for rural customers in developing countries. As of March 2023, the lending through agent banking rises to BDT 116,671 million. The volume of total loan has increased by 13.19% over the previous quarter indicating that the lending through agent banking is getting momentum. Bank-wise loan disbursement is given in Appendix-4.

## 5.2 Distribution of Lending

Figure-18 illustrates the geographical distribution of lending through agent banking. As of March 2023, rural customers have received BDT 75,867.05 million (65.03%) of the total loan disbursed through agent banking channel. This is very much in line with the objective of the agent banking to enhance the rural people's access to finance.

**Figure 18: Area-wise Distribution of Lending**



**Figure 19: Gender-wise Distribution of Lending**

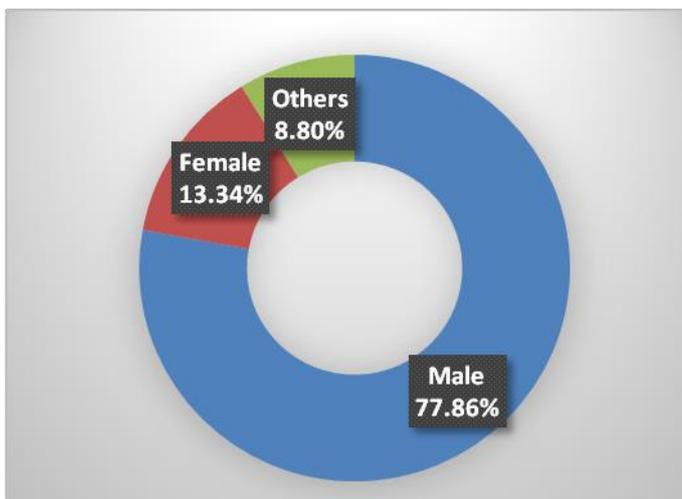


Figure 19 shows the gender-wise distribution of lending through agent banking. As of March 2023, male borrowers have received BDT 91,551.34 million (78.47%) of the total loan compared to female borrowers who have received only BDT 15,742.09 million (13.49%). This figure potentially indicates two factors: a) banks' lack of confidence in the female customers for various reasons while making lending decisions and b) female customers' limited participation in rural enterprises.

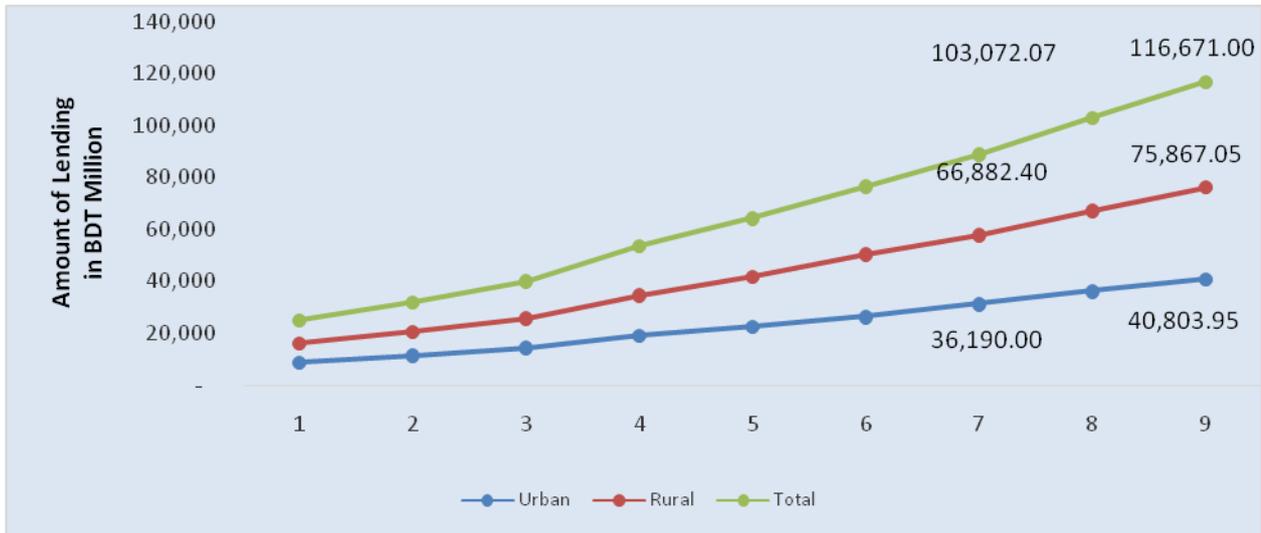
Nevertheless, there remains huge potentiality to search more female entrepreneurs in rural area who can have access to finance from the banks through agents. Bangladesh Bank is paying attention to this matter and constantly encouraging banks to facilitate female customers to get loans. The number of banks lending through agent banking has increased to 20 in this quarter over 19 in the previous quarter. It is expected that more female customers are supposed to have access to loans from banks as more banks are coming forward to lending through banking agents.

## 5.3 Growth of Lending

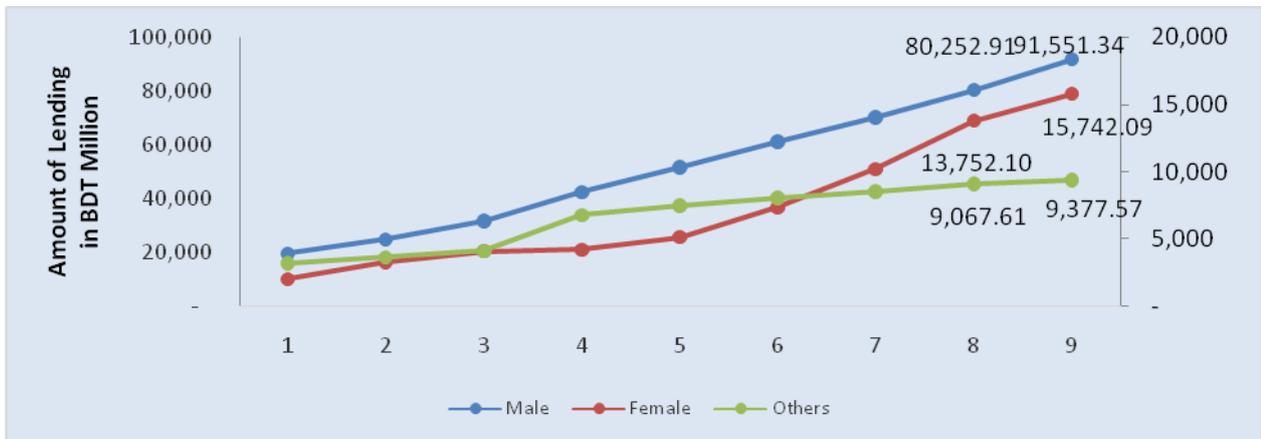
The reporting quarter observes growth in lending through agent banking. The volume of lending has increased by 13.19% over the December 2022 quarter. Figure 20 and 21 show the growth of lending

by areas and by gender respectively. Growth of lending in rural areas has been recorded as 13.43%. The gender wise growth of lending is shown in Figure 21 which indicates that growth in lending to male borrowers is significantly higher than the female borrowers. It is expected that the pace of lending will further accelerate once the female customers' participation increases.

**Figure 20: Area-wise Growth of Lending**



**Figure 21: Gender-wise Growth of Lending**



#### 5.4 Lending against Deposit

Figure 22 indicates that the loan to deposit ratio in agent banking is only 36.87% in the March 2023 quarter. On the positive note, 2.69% increase in lending to deposit ratio from December 2022 quarter indicates that investment through agent outlets is gradually getting momentum. However, in this quarter only 20 banks out of 31 have distributed loan through agent banking. The low lending to deposit ratio indicates that agent banking window is serving banks' purpose more on deposit collection than lending. Again, increase in lending to deposit ratio indicates volume of lending is

getting higher. Bangladesh Bank is closely monitoring the progress and emphasizing on disbursing loans to rural people so as to stimulate the rural economy.

**Figure 22: Lending against Deposit Collection**



## 6. Channeling of Inward Remittances through Agent Banking

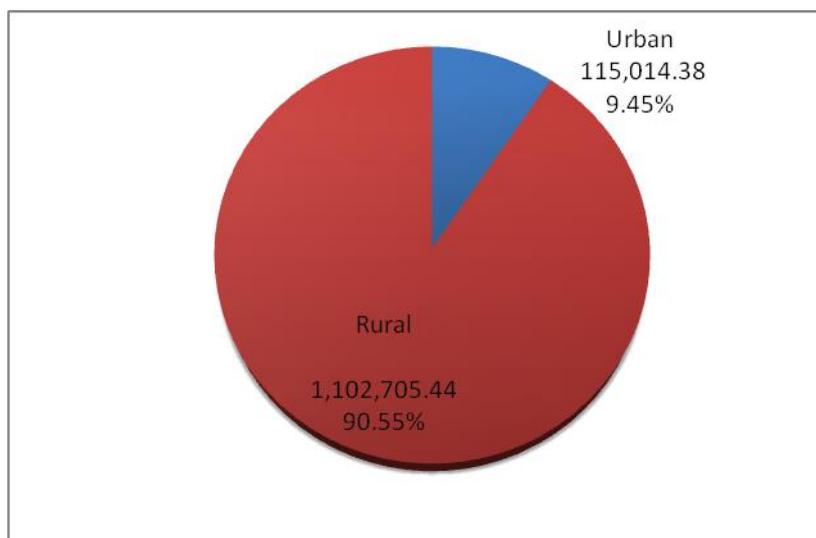
### 6.1 Inward Remittances

At the end of March 2023, the amount of inward remittances through agent banking rises to BDT 1,217,719.82 million. It has increased by 5.96% over the December 2022 quarter. This increase in inward remittances through agent banking is supposed to be a positive outcome of the government’s initiative of providing 2.5% cash incentive on inward remittances. Moreover, banks’ financial literacy campaigns focusing on the theme ‘Enhance Social Awareness to send Remittance through Legal Channel’, announced by Bangladesh Bank, since January 2023 might have a positive impact on remittance inflow. Agents are contributing promisingly in this regard since customers are likely to get doorstep banking services within shortest possible time. Thus, Agent banking is becoming popular channel for inward remittance distribution. Bank-wise distribution of inward remittance is given in Appendix-5.

### 6.2 Area-wise Distribution of Inward Remittances

Figure 23 illustrates that rural population has received 90.55% of the total inward remittance. Thus, the agent banking is playing a vital role in bringing the hard-earned money of the non-resident Bangladeshis at arm’s length of their closest ones.

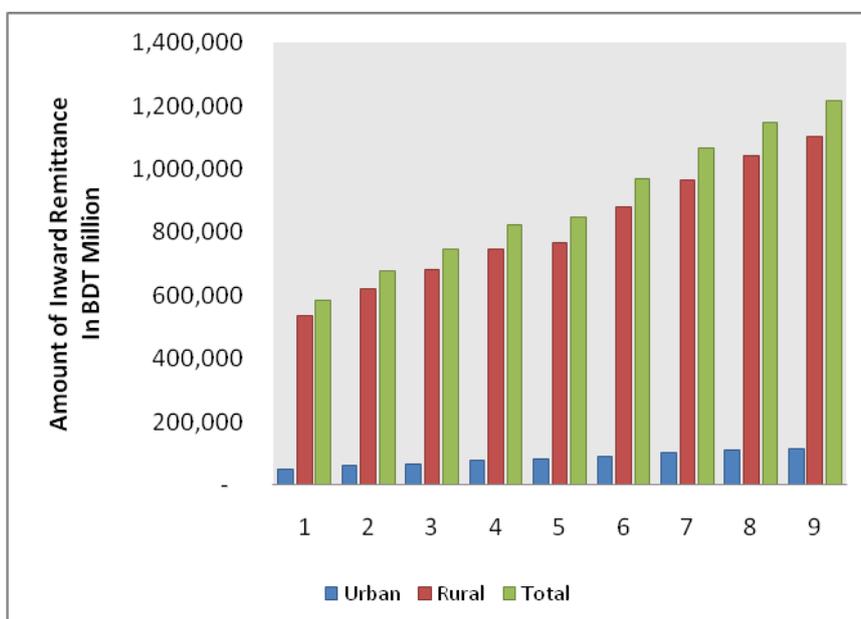
**Figure 23: Area-wise Distribution of Inward Remittance**



### 6.3 Growth of Inward Remittances

Figure 24 shows the growth of inward remittances through agent banking. In March 2023, the volume of inward remittances increases by 5.96% over December 2022 quarter. More significantly, the major share of the remittances is going to the rural areas, which is expected to rejuvenate rural economy.

**Figure 24: Growth of Inward Remittances**

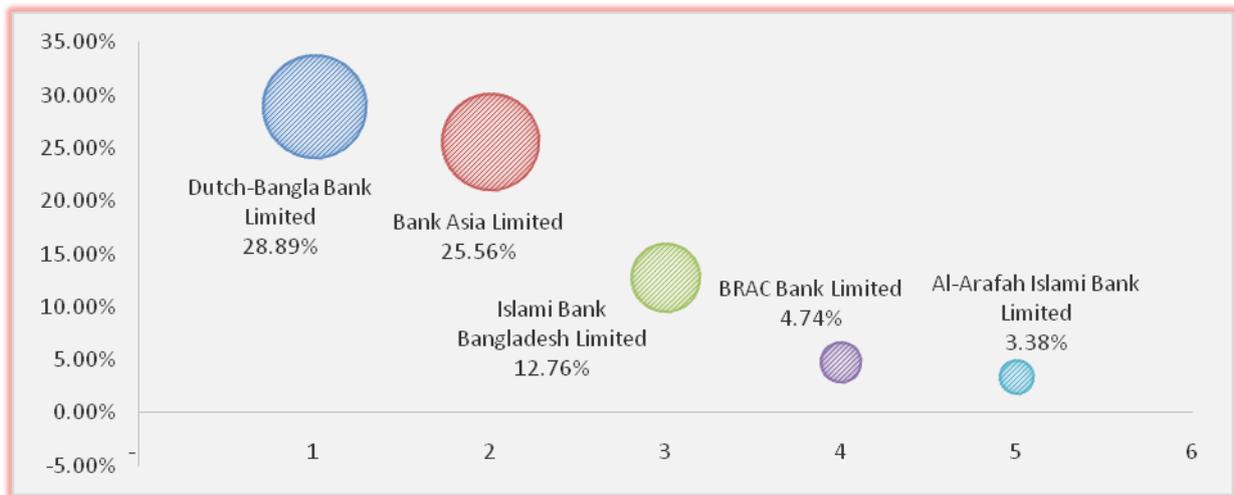


## 7. Top Five Banks in Agent Banking

### 7.1 Top Five Banks in Outlet Distribution

As of March 2023, top five banks have established 75.33% of the total agent outlets. Dutch-Bangla Bank Limited has ranked the top with 6,095 outlets, comprising 28.89% of the total outlets (Figure 25) under operation.

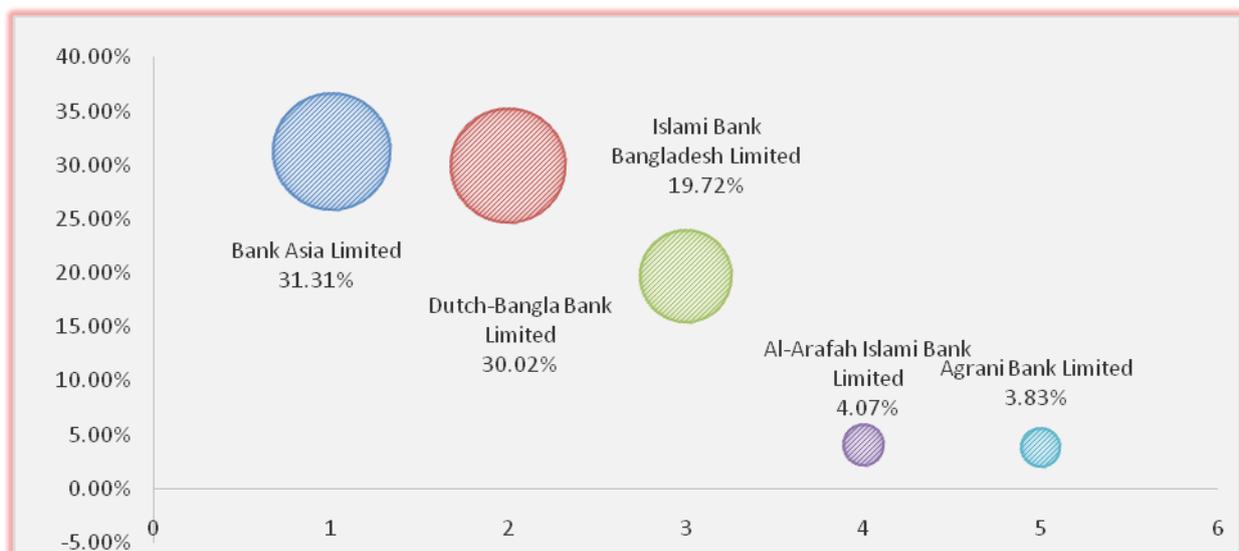
**Figure 25: Top Five Banks' Share of Outlets**



### 7.2 Top Five Banks in Agent Banking Accounts

As of March 2023, top five Banks have opened 88.95% of the total accounts opened through agent banking. Bank Asia Limited has opened the highest number of 5,927,571 accounts, comprising 31.31% of the total accounts (Figure 26).

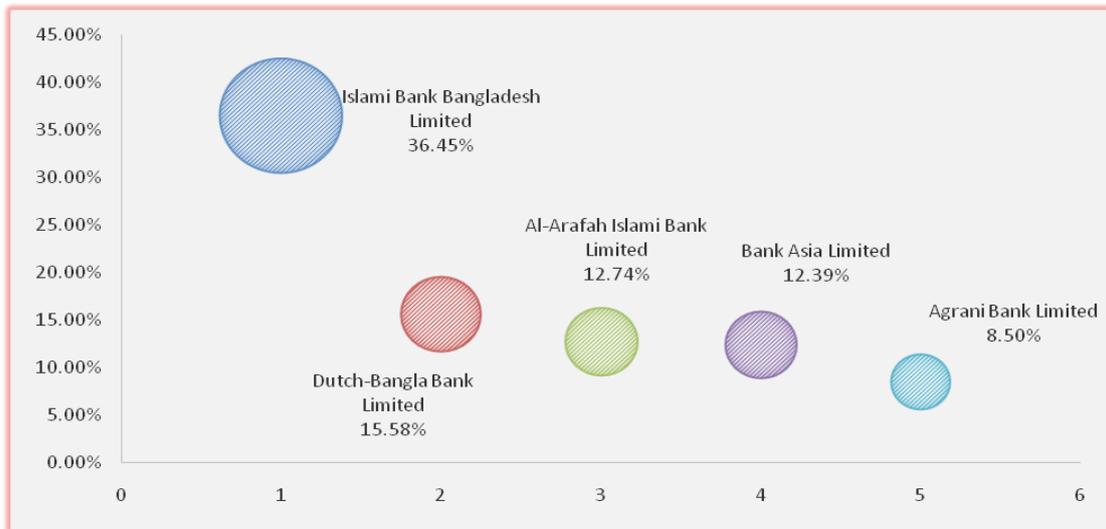
**Figure 26: Top Five Banks' Share of Accounts**



### 7.3 Top Five Banks in Deposit Collection through Agent Banking

As of March 2023, top five banks have secured 85.65% share of the total amount of deposit accumulated through agent banking. Islami Bank Bangladesh Limited (IBBL) has ranked top in this list, with 36.45% of the total deposit (Figure 27) amounting BDT 115,318.51 million immediately followed by the Dutch-Bangla Bank Limited with 15.58% of the total deposit.

**Figure 27: Top Five Banks' Share of Deposit**



### 7.4 Top Five Banks in Lending through Agent Banking

The top five banks have carried out 95.57% of the total lending through agent banking till March 2023. BRAC Bank Limited has ranked the top with the largest volume of lending amounting to BDT 73,590.51 million, which is 63.08% of the total loans disbursed through agent banking (Figure 28).

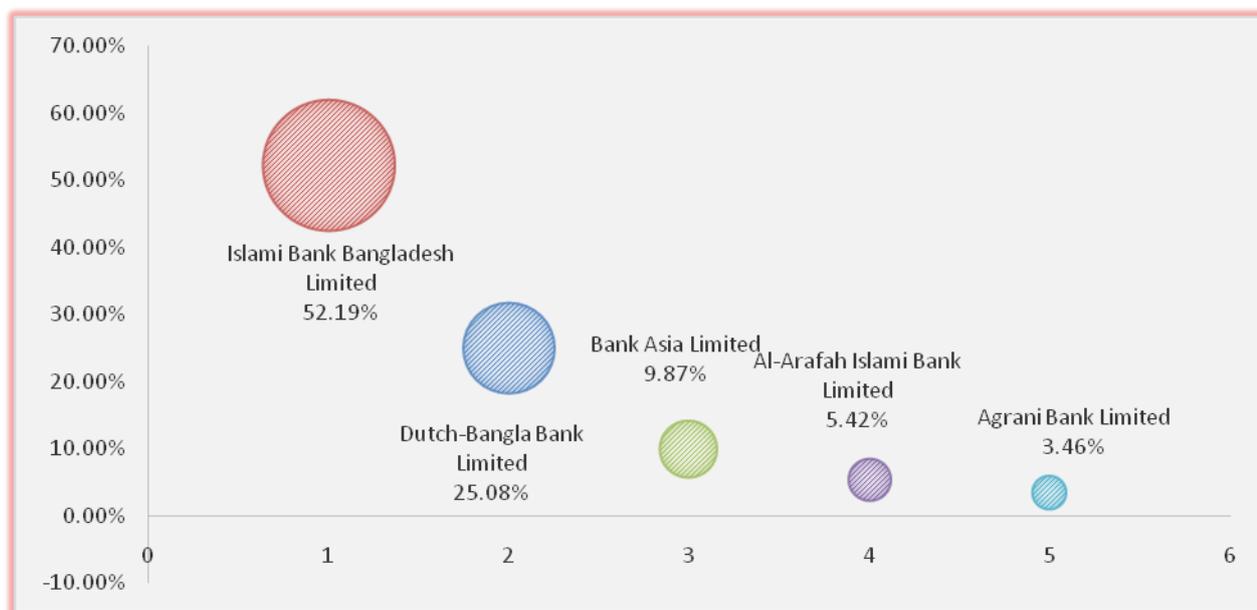
**Figure 28: Top Five Banks' Share of Lending**



## 7.5 Top Five Banks in the Distribution of Inward Remittances

The top five banks have 96.02% share of the total inward remittances distributed through agent banking as of March 2023. Islami Bank Bangladesh Limited ranks the top with BDT 635,498.61 million, which is 52.19% of the total inward remittances distributed through agent banking (Figure 29).

**Figure 29: Top Five Banks' Share of Inward Remittance**



## 8. Conclusion

The rising trend of agent banking indicates that it has the efficacy to ensure formal banking services for the unbanked people, especially in the rural areas. Agent banking is playing a pivotal role in providing adequate financial services, especially for rural women, small business entrepreneurs and beneficiary of remitters. Considering the fact of loan deposit ratio and the portion of lending to women/entrepreneurs, Bangladesh Bank is constantly encouraging banks to facilitate CMSME, women entrepreneurship loan and some refinance schemes for marginal people through agent banking. Overall, agent banking is having a significant positive impact on financial inclusion and, therefore, has the potential to fill up the market gap created by the insufficient outreach of branch banking.

## Appendix

### Appendix-1: Bank-wise Number of Agents and Outlets

SI No.	Bank Name	No. of Agents			No. of Outlets		
		Urban	Rural	Total	Urban	Rural	Total
1	Bank Asia Limited	491	4798	5289	499	4893	5392
2	NRB Commercial Bank Limited	29	552	581	38	556	594
3	Dutch-Bangla Bank Limited	613	461	1074	1135	4960	6095
4	Al-Arafah Islami Bank Limited	99	396	495	85	628	713
5	Modhumoti Bank Limited	25	550	575	26	556	582
6	Social Islami Bank Limited	60	288	348	54	301	355
7	Standard Bank Limited	1	18	19	1	18	19
8	First Security Islami Bank Limited	8	80	88	7	81	88
9	Agrani Bank Limited	34	504	538	34	504	538
10	Mutual Trust Bank Limited	57	124	181	54	137	191
11	Midland Bank Limited	24	66	90	22	87	109
12	United Commercial Bank Limited	80	244	324	88	326	414
13	The City Bank Limited	152	464	616	160	468	628
14	AB Bank Limited	48	95	143	50	111	161
15	Islami Bank Bangladesh Limited	180	2513	2693	180	2513	2693
16	The Premier Bank Limited	30	45	75	51	87	138
17	NRB Bank Limited	3	301	304	4	303	307
18	BRAC Bank Limited	193	717	910	203	797	1000
19	Eastern Bank Limited	28	33	61	16	48	64
20	One Bank Limited	54	139	193	54	141	195
21	Mercantile Bank Limited	35	142	177	35	142	177
22	Shahjalal Islami Bank Limited	32	80	112	32	80	112
23	Exim Bank Limited	4	6	10	4	8	12
24	Padma Bank Limited	1	0	1	3	4	7
25	Jamuna Bank Limited	12	30	42	12	30	42
26	Prime Bank Limited	25	98	123	24	99	123
27	Global Islami Bank Limited	8	3	11	7	5	12
28	Meghna Bank Limited	5	13	18	9	9	18
29	South East Bank Limited	12	65	77	10	69	79
30	Sonali Bank Limited	9	214	223	9	214	223
31	South Bangla Agr & Com Bank Ltd	6	12	18	6	12	18
<b>Total</b>		<b>2358</b>	<b>13051</b>	<b>15409</b>	<b>2912</b>	<b>18187</b>	<b>21099</b>

## Appendix-2: Bank-wise Number of Accounts

No. of Accounts												
Sl No.	Bank Name	Urban	Rural	Total	Male	Female	Others	Total	Current	Saving	Others	Total
1	Bank Asia Limited	486050	5441521	5927571	2125316	3730838	71417	5927571	143996	5525440	258135	5927571
2	NRB Commercial Bank Limited	6990	191890	198880	66693	131985	202	198880	399	196808	1673	198880
3	Dutch-Bangla Bank Limited	1379329	4304784	5684113	3463316	2220797	0	5684113	69374	5396294	218445	5684113
4	Al-Arafah Islami Bank Limited	80996	690045	771041	395821	363091	12129	771041	19490	624290	127261	771041
5	Modhumoti Bank Limited	14182	304732	318914	57299	261615	0	318914	1706	142976	174232	318914
6	Social Islami Bank Limited	3539	208822	212361	110066	102295	0	212361	3142	169655	39564	212361
7	Standard Bank Limited	179	16281	16460	8603	7857	0	16460	1219	13882	1359	16460
8	First Security Islami Bank Limited	1519	86296	87815	46775	41040	0	87815	1629	68627	17559	87815
9	Agrani Bank Limited	33317	692103	725420	336590	388830	0	725420	22274	658217	44929	725420
10	Mutual Trust Bank Limited	24382	81506	105888	59124	46764	0	105888	4917	89043	11928	105888
11	Midland Bank Limited	4674	32579	37253	19263	17990	0	37253	1010	31032	5211	37253
12	United Commercial Bank Limited	30182	114793	144975	73741	71234	0	144975	11206	124671	9098	144975
13	The City Bank Limited	107765	196998	304763	184772	109932	10059	304763	34180	247927	22656	304763
14	AB Bank Limited	14842	38091	52933	33088	19845	0	52933	2476	39579	10878	52933
15	Islami Bank Bangladesh Limited	247588	3486439	3734027	2125885	1608142	0	3734027	88311	2145404	1500312	3734027
16	The Premier Bank Limited	20668	33323	53991	30120	23250	621	53991	676	50869	2446	53991
17	NRB Bank Limited	967	36850	37817	13938	23106	773	37817	1021	33059	3737	37817
18	BRAC Bank Limited	71229	206113	277342	107431	54645	115266	277342	128541	110778	38023	277342
19	Eastern Bank Limited	7435	27818	35253	23093	12160	0	35253	2753	25302	7198	35253
20	One Bank Limited	6864	32346	39210	23935	15275	0	39210	1927	31716	5567	39210
21	Mercantile Bank Limited	5978	36114	42092	29434	12658	0	42092	1496	32974	7622	42092
22	Shahjalal Islami Bank Limited	6059	22824	28883	16612	11754	517	28883	626	21826	6431	28883
23	Exim Bank Limited	1715	3414	5129	3175	1954	0	5129	113	3861	1155	5129
24	Padma Bank Limited	1044	1589	2633	1158	1475	0	2633	78	2509	46	2633
25	Jamuna Bank Limited	2058	7394	9452	6239	3213	0	9452	724	7231	1497	9452
26	Prime Bank Limited	5239	21771	27010	15774	10522	714	27010	3038	21913	2059	27010
27	Global Islami Bank Limited	792	647	1439	852	584	3	1439	91	928	420	1439
28	Meghna Bank Limited	758	312	1070	756	314	0	1070	118	815	137	1070
29	South East Bank Limited	2391	24180	26571	16330	9086	1155	26571	1221	21206	4144	26571
30	Sonali Bank Limited	775	22504	23279	12239	11040	0	23279	480	20758	2041	23279
31	South Bangla Agri & Comm. Bank Ltd.	145	423	568	379	189	0	568	64	437	67	568
<b>Total</b>		<b>2569651</b>	<b>16364502</b>	<b>18934153</b>	<b>9407817</b>	<b>9313480</b>	<b>212856</b>	<b>18934153</b>	<b>548296</b>	<b>15860027</b>	<b>2525830</b>	<b>18934153</b>

### Appendix-3: Bank-wise Amount of Deposit Collection

Amount of Deposits (in BDT million)												
Sl No.	Bank Name	Urban	Rural	Total	Male	Female	Others	Total	Current	Savings	Others	Total
1	Bank Asia Limited	6160.27	33044.96	39205.23	17250.09	11469.17	10485.97	39205.23	1938.68	21503.86	15762.69	39205.23
2	NRB Commercial Bank Limited	1010.76	346.58	1357.34	542.94	787.25	27.15	1357.34	6.40	292.51	1058.43	1357.34
3	Dutch-Bangla Bank Limited	16554.23	32727.61	49281.84	29969.74	13648.67	5663.43	49281.84	1605.62	32793.97	14882.25	49281.84
4	Al-Arafah Islami Bank Limited	13352.41	26972.52	40324.93	29396.88	8271.61	2656.44	40324.93	553.36	16419.89	23351.68	40324.93
5	Modhumoti Bank Limited	249.36	774.91	1024.27	236.55	787.72	0.00	1024.27	37.52	497.97	488.78	1024.27
6	Social Islami Bank Limited	707.44	5476.52	6183.96	4438.01	1745.95	0.00	6183.96	65.08	1785.48	4333.40	6183.96
7	Standard Bank Limited	1.03	257.62	258.65	155.00	103.65	0.00	258.65	15.48	145.23	97.94	258.65
8	First Security Islami Bank Limited	151.84	2719.29	2871.13	2053.57	817.56	0.00	2871.13	45.21	952.62	1873.30	2871.13
9	Agrani Bank Limited	15049.19	11836.32	26885.51	4559.97	22325.54	0.00	26885.51	325.20	7173.80	19386.51	26885.51
10	Mutual Trust Bank Limited	1474.54	2564.79	4039.33	2941.85	1097.48	0.00	4039.33	272.48	1127.55	2639.30	4039.33
11	Midland Bank Limited	114.16	464.47	578.63	394.54	184.09	0.00	578.63	41.43	193.20	344.00	578.63
12	United Commercial Bank Limited	2256.72	2324.10	4580.82	3649.47	931.35	0.00	4580.82	869.58	1038.71	2672.53	4580.82
13	The City Bank Limited	1805.50	3462.10	5267.60	3647.30	1312.00	308.30	5267.60	1324.10	1967.30	1976.20	5267.60
14	AB Bank Limited	468.93	1241.83	1710.76	1079.58	631.17	0.00	1710.75	113.88	576.59	1020.29	1710.76
15	Islami Bank Bangladesh Limited	9722.22	105596.29	115318.51	70604.70	44713.81	0.00	115318.51	4440.45	50685.18	60192.88	115318.51
16	The Premier Bank Limited	451.87	482.55	934.42	526.20	160.63	247.59	934.42	25.26	221.06	688.10	934.42
17	NRB Bank Limited	7.13	566.31	573.44	334.47	222.42	16.55	573.44	26.29	212.45	334.70	573.44
18	BRAC Bank Limited	3075.22	6392.47	9467.69	2467.42	914.56	6085.71	9467.69	6543.29	1043.56	1880.84	9467.69
19	Eastern Bank Limited	372.10	1011.10	1383.20	1096.11	287.09	0.00	1383.20	280.33	511.41	591.46	1383.20
20	One Bank Limited	529.22	760.13	1289.35	997.16	292.19	0.00	1289.35	80.39	399.87	809.09	1289.35
21	Mercantile Bank Limited	51.08	311.46	362.54	243.74	118.80	0.00	362.54	29.00	163.48	170.06	362.54
22	Shahjalal Islami Bank Limited	109.93	393.26	503.19	306.14	172.16	24.89	503.19	37.28	200.36	265.55	503.19
23	Exim Bank Limited	185.39	93.28	278.67	229.75	48.92	0.00	278.67	17.01	62.69	198.97	278.67
24	Padma Bank Limited	50.61	3.49	54.10	52.09	2.01	0.00	54.10	0.78	2.46	50.86	54.10
25	Jamuna Bank Limited	121.83	304.08	425.91	326.73	99.18	0.00	425.91	69.61	91.55	264.75	425.91
26	Prime Bank Limited	210.62	165.23	375.85	228.77	107.87	39.21	375.85	76.97	108.12	190.76	375.85
27	Global Islami Bank Limited	21.52	20.58	42.10	11.30	27.11	3.69	42.10	5.17	10.28	26.65	42.10
28	Meghna Bank Limited	714.48	279.39	993.87	990.59	3.28	0.00	993.87	17.78	2.39	973.70	993.87
29	South East Bank Limited	57.44	589.23	646.67	388.40	172.43	85.84	646.67	50.16	268.62	327.89	646.67
30	Sonali Bank Limited	6.01	164.43	170.44	103.38	67.06	0.00	170.44	7.26	161.24	1.94	170.44
31	South Bangla Agri & Com Bank	13.10	11.97	25.07	21.03	4.04	0.00	25.07	8.22	8.78	8.07	25.07
<b>Total</b>		<b>75056.15</b>	<b>241358.87</b>	<b>316415.02</b>	<b>179243.47</b>	<b>111526.77</b>	<b>25644.77</b>	<b>316415.02</b>	<b>18929.27</b>	<b>140622.18</b>	<b>156863.57</b>	<b>316415.02</b>

#### Appendix-4: Bank-wise Amount of Lending

Amount of Lending (in BDT million)								
SI No.	Bank Name	Urban	Rural	Total	Male	Female	Others	Total
1	Bank Asia Limited	1514.04	9596.07	11110.11	3096.38	911.66	7102.07	11110.11
2	NRB Commercial Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Dutch-Bangla Bank Limited	1534.39	4796.99	6331.38	4479.58	1851.80	0.00	6331.38
4	Al-Arafah Islami Bank Limited	1082.00	3580.58	4662.58	2777.77	1884.81	0.00	4662.58
5	Modhumoti Bank Limited	0.00	7.52	7.52	7.39	0.13	0.00	7.52
6	Social Islami Bank Limited	0.52	10.39	10.91	9.10	1.81	0.00	10.91
7	Standard Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	First Security Islami Bank Limited	0.00	26.96	26.96	24.91	2.05	0.00	26.96
9	Agrani Bank Limited	14.00	298.22	312.22	215.57	96.65	0.00	312.22
10	Mutual Trust Bank Limited	102.40	61.85	164.25	130.72	33.53	0.00	164.25
11	Midland Bank Limited	5.66	16.79	22.45	18.97	3.48	0.00	22.45
12	United Commercial Bank Limited	11.67	35.42	47.09	25.26	21.83	0.00	47.09
13	The City Bank Limited	7316.80	8488.60	15805.40	10241.90	3288.00	2275.50	15805.40
14	AB Bank Limited	2.40	9.95	12.35	7.11	5.24	0.00	12.35
15	Islami Bank Bangladesh Limited	281.89	3942.23	4224.12	2314.74	1909.38	0.00	4224.12
16	The Premier Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	NRB Bank Limited	0.05	63.51	63.56	55.87	7.69	0.00	63.56
18	BRAC Bank Limited	28787.72	44802.79	73590.51	67896.49	5694.02	0.00	73590.51
19	Eastern Bank Limited	62.43	62.35	124.78	106.42	18.36	0.00	124.78
20	One Bank Limited	38.80	41.75	80.55	69.69	10.86	0.00	80.55
21	Mercantile Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	Shahjalal Islami Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	Exim Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	Padma Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
25	Jamuna Bank Limited	34.58	17.09	51.67	51.03	0.64	0.00	51.67
26	Prime Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
27	Global Islami Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	Meghna Bank Limited	14.60	6.70	21.30	21.30	0.00	0.00	21.30
29	Southeast Bank Limited	0.00	1.29	1.29	1.14	0.15	0.00	1.29
30	Sonali Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	South Bangla Agri & Com Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>		<b>40803.95</b>	<b>75867.05</b>	<b>116671</b>	<b>91551.34</b>	<b>15742.09</b>	<b>9377.57</b>	<b>116671</b>

### Appendix-5: Bank-wise Inward Remittance Distribution

Inward Remittance (BDT in Million)				
Sl No.	Bank Name	Urban	Rural	Total
1	Bank Asia Limited	8401.58	111752.36	120153.94
2	NRB Commercial Bank Limited	0.00	0.29	0.29
3	Dutch-Bangla Bank Limited	52424.67	253010.44	305435.11
4	Al-Arafah Islami Bank Limited	4847.20	61110.56	65957.76
5	Modhumoti Bank Limited	4.29	110.02	114.31
6	Social Islami Bank Limited	0.00	746.36	746.36
7	Standard Bank Limited	0.00	22.78	22.78
8	First Security Islami Bank Limited	6.89	1014.73	1021.62
9	Agrani Bank Limited	865.12	41306.08	42171.20
10	Mutual Trust Bank Limited	537.26	4702.66	5239.92
11	Midland Bank Limited	111.92	900.52	1012.44
12	United Commercial Bank Limited	6.26	164.41	170.67
13	The City Bank Limited	7905.50	8215.20	16120.70
14	AB Bank Limited	330.53	939.97	1270.50
15	Islami Bank Bangladesh Limited	35211.97	600286.64	635498.61
16	The Premier Bank Limited	4.83	18.77	23.60
17	NRB Bank Limited	8.15	693.08	701.23
18	BRAC Bank Limited	3989.11	14340.43	18329.54
19	Eastern Bank Limited	14.94	45.11	60.05
20	One Bank Limited	23.34	590.09	613.43
21	Mercantile Bank Limited	99.19	787.58	886.77
22	Shahjalal Islami Bank Limited	109.37	946.72	1056.09
23	Exim Bank Limited	0.39	7.03	7.42
24	Padma Bank Limited	0.00	0.00	0.00
25	Jamuna Bank Limited	4.56	185.72	190.28
26	Prime Bank Limited	0.00	0.00	0.00
27	Global Islami Bank Limited	2.45	4.51	6.96
28	Meghna Bank Limited	0.00	0.00	0.00
29	Southeast Bank Limited	73.58	709.96	783.54
30	Sonali Bank Limited	31.10	93.31	124.41
31	South Bangla Agri & Com Bank	0.18	0.11	0.29
<b>Total</b>		<b>115,014.38</b>	<b>1,102,705.44</b>	<b>1,217,719.82</b>