

Quarterly Report
On
Agent Banking

January-March 2026



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Executive Summary

This quarterly report summarizes the overall scenario of agent banking activities during January-March 2026 quarter. Agent banking in Bangladesh has continued to grow in most of the dimensions in this quarter. As on 31 March 2026, 30 banks offered agent banking services through 20,338 outlets operated by 15,184 agents. The number of agents has fallen by 0.93% and the number of outlets has fallen by 0.79% as well from the previous quarter. The cumulative number of accounts opened through agent banking reaches 26,490,799 of which 13,156,677 accounts (49.66%) belong to female customers and 22,426,560 accounts (84.66%) belong to the customers of the rural areas. At the end of March 2026, the cumulative amount of deposit accumulated in the agent banking accounts is BDT 509,073.10 million, the amount of loan disbursement through agent banking account of 23 banks is BDT 377,518.67 million and the cumulative amount of inward remittances disbursed through agents reaches BDT 2,111,859.40 million.

The number of accounts opened through agent banking has grown by 2.55% over the last quarter. The persistent positive growth of accounts indicates the surging demand of agent banking across different segments of the population. The share of female-owned accounts opened through agent banking has increased by 2.73% during this quarter, and their share surpasses male-owned accounts. This, in turn, signifies the increased participation of women in the formal financial system through agent banking.

The volume of deposit in the agent banking accounts has increased by 2.39% and the volume of lending through these accounts has increased by 7.79% over the previous quarter. The loan to deposit ratio stands at 74.16% in the reporting quarter which was 70.44% in the previous quarter. The steady growth of lending to deposit ratio hints at the positive growth of loan disbursement through agent banking. The reason behind this is most banks are showing interest in developing feasible infrastructures for loan disbursement and recovery through agent outlets. Currently, 23 out of 30 banks are involved in lending through agent banking. The trend of banks' engagement in lending seems promising as volume of credit disbursement through agent banking has an increasing trend still now.

The amount of inward remittances distributed by the agent outlets has increased by 5.47% over the previous quarter. The remarkable amount 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 activities indicates that the financial services delivered through agents are outreaching the underprivileged segments of the society and contributing to financial inclusion.

As of 31 March 2026, 28 banks offered agent banking services through 1,875 female-owned outlets operated by 1,576 female-owned agent points. The number of accounts opened through these outlets reaches 2,171,929 of which 1,781,716 accounts (82.03%) belongs to the customers of the rural areas.

At the end of March 2026, the amount of deposit accumulated in these agent outlets is BDT 38,755.62 million. The amount of loan disbursement through these accounts is BDT 28,640.09 million and the cumulative amount of inward remittances disbursed through agents reaches BDT 46,822.93 million. The scenario shows gradual increase of women participation in agent banking as entrepreneurs. BRPD Circular Letter no-10, dated 08 May 2025 to maintain 1:1 in outlet opening is expected to accelerate active participation of women entrepreneurs in agent banking.

1. Introduction

Bangladesh Bank introduced agent banking in Bangladesh in 2013 with a view to providing a safe alternate delivery channel of banking services. The targeted customers of this service were the under-served population who generally live in geographically remote locations that are hard to reach by the branch banking networks. Customers can avail various banking services including deposits, loans, overseas and local remittances, payment services (such as utility bills, insurance premium), and receiving government social safety-net 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. Banks are operating their agent banking activities in line with the *Prudential Guidelines for Agent banking Operation in Bangladesh* in 2017, issued by Bangladesh Bank on 18 September 2017, covering various aspects including the agent approval process, permissible activities, responsibilities of the banks and the agents, anti-money laundering and combating financing of terrorism (AML/CFT) requirements, customer protection and business continuity requirements to facilitate safe and effective proliferation of agent banking in the country.

	Mar'25	Dec'25	Mar'26	Y-to-Y	Q-to-Q	Y-to-Y (%)	Q-to-Q (%)
No. of Banks with Agent Banking License	31	31	31	0.00	0.00	0.00	0.00
No. of Banks in Agent Banking Operation	31	30	30	-1.00	0.00	-3.23%	0.00
Number of Agents	15,838	15,327	15,184	-654	-143	-4.13%	-0.93%
Number of Outlets	21,023	20,501	20,338	-685	-163	-3.26%	-0.80%
Number of Accounts	24,671,422	25,832,981	26,490,799	1,819,377	657,818	7.37%	2.55%
Number of Female-owned Accounts	12,188,424	12,807,331	13,156,677	968,253	349,346	7.94%	2.73%
Number of Rural Accounts	21,099,853	21,858,535	22,426,560	1,326,707	568,025	6.29%	2.60%
Amount of Deposits	429,633.08	497,201.62	509,073.10	79,440.02	11,871.48	18.49%	2.39%
Amount of Loan Disbursed	266,379.20	350,231.88	377,518.67	111,139.47	27,286.79	41.72%	7.79%
Amount of Inward Remittance	1,812,047.31	2,002,326.96	2,111,859.40	299,812.09	109,532.44	16.55%	5.47%

(Source: Scheduled Banks; Compilation: Financial Inclusion Department, Bangladesh Bank)

This quarterly report summarizes the latest state of agent banking operations in Bangladesh as of March 2026 along with the progress since December 2025 and March 2025. It focuses on the coverage, customer penetration, collection of deposit, ratio of male-owned and female-owned accounts, disbursement of loan and the inward remittances through agent banking.

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 remains almost same as the previous quarter (Table 1). As of March 2026, the total number of agents and outlets reaches 15,184 and 20,338 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 the unbanked people of remote and rural areas under the umbrella of formal financial services. As of March 2026, 83.88% of the agents and 85.46% of the outlets are in the rural areas. The wide coverage of agent banking in rural areas provides positive indication of fulfilling the vision of financial inclusion.

Figure 1: Number of Agents

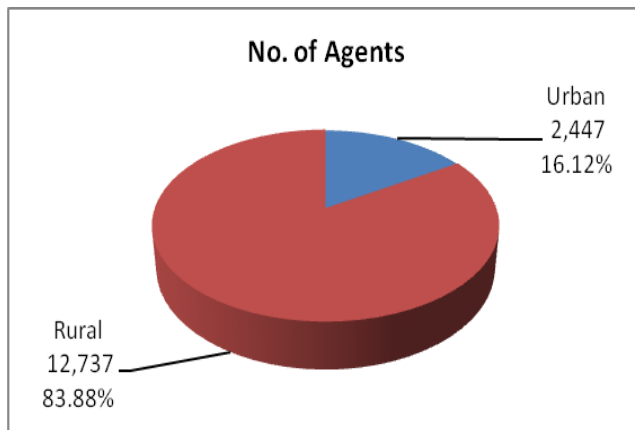
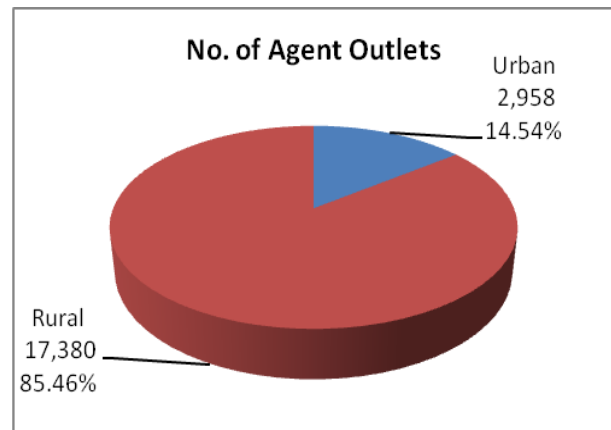


Figure 2: Number of Outlets



To emphasize on distribution in the rural areas, Bangladesh Bank advises the operating 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 rural vs. urban agent outlets is almost 6:1, which fully conforms to the objectives of agent banking initiative.

2.3 Growth of Agents and Outlets

Figures 3 and 4 show that the agents have decreased by 0.93% and outlets have decreased by 0.80% over the previous quarter. Considering the slight decrease in number of agents and outlets and the past trend, it may be stated that overall scenario of agent banking is still indicative of stable situation. The dispersion of agents and outlets in the rural area not only ensures availability of 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 to scale up financial activities as well as employment generation in the rural areas.

Figure 3: Growth in Number of Agents

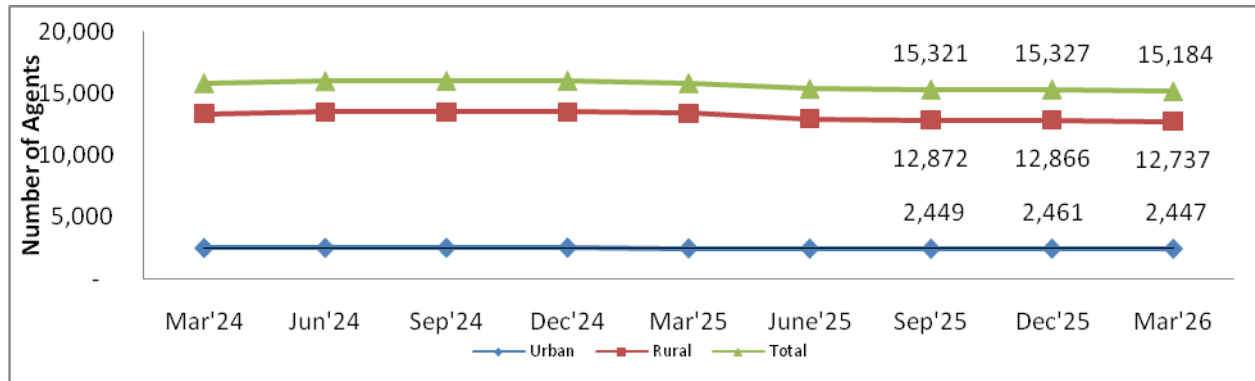
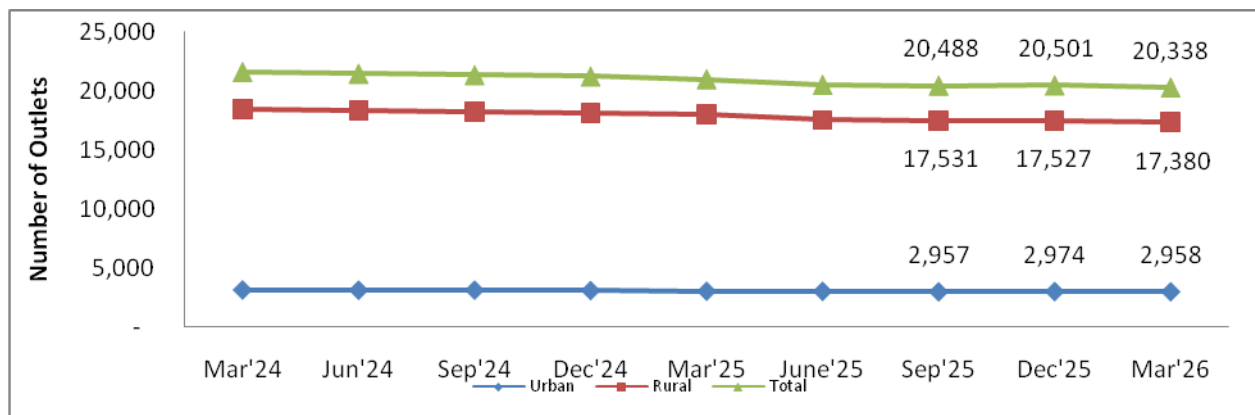


Figure 4: Growth in Number of Outlets



2.4 Female-owned Agent Outlet

At the end of March 2026, total number of female owned agents and outlets reaches 1,576 and 1,875 respectively. Females own only 9.22% of the total outlets across the country. This is expected to increase after BRPD Circular Letter no-10 of 2025. Female's active participation in agent banking as entrepreneurs reflects role of agent banking in women empowerment.

3. Customer Penetration

3.1 Number of Accounts

At the end of March 2026, the total number of accounts opened through agent banking stands at 26,490,799. 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 through account opening in terms of gender-based ownership, location and types. Figure 5 shows that the accounts opened by the female customers constitute 49.67% of the total accounts. Female customers have continued to surpass male customers in account opening which indicates that financial inclusion through agent banking is contributing to women empowerment through engagement in financial activities. Moreover, figure 6 shows that 84.66% of the total accounts are in the rural areas. This implies huge expansion of agent banking in the rural areas.

Figure 5: Gender-wise Distribution of Accounts

Figure 6: Area-wise Distribution of Accounts

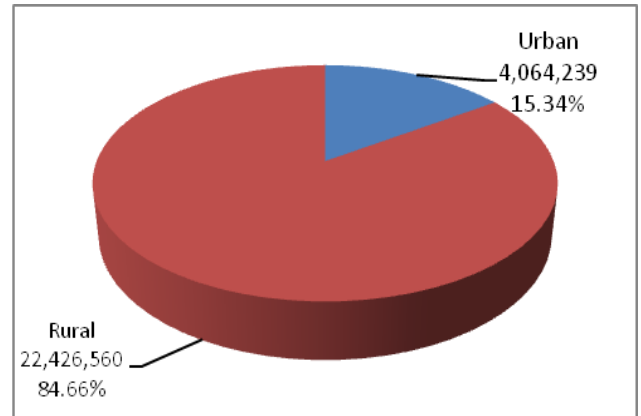
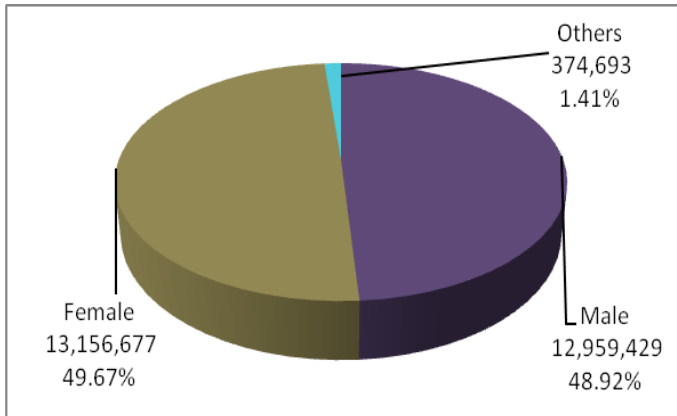
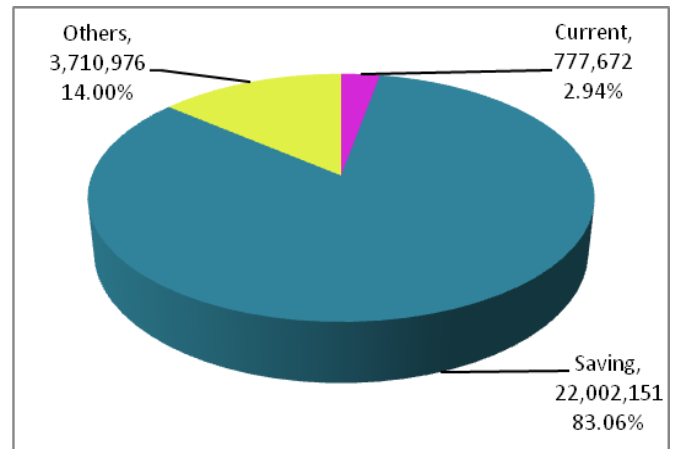


Figure 7 shows that 83.06% of the accounts are savings in nature while 2.94% are current and the remaining 14.00% are other accounts. The dominance of savings account indicates to the satisfactory level of saving habit among the rural people.

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 increased by 2.55% 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 indicates that female customers dominate in account opening. Accounts held with the male and female customers have been increased by 2.26% and 2.73% respectively over the previous quarter. This signifies that agent banking has paved the way for active participation of women in the financial system. All the accounts in term of types (savings, current and others) have increasing trend in this quarter (figure 10).

Figure 8: Area-wise Growth of Accounts

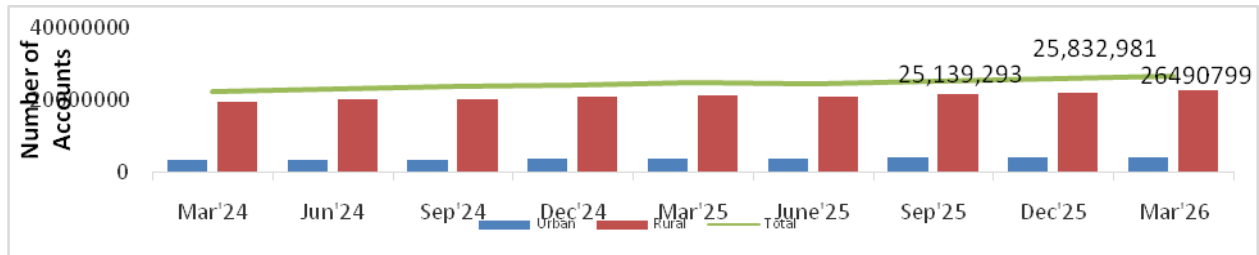


Figure 9: Gender-wise Growth of Accounts

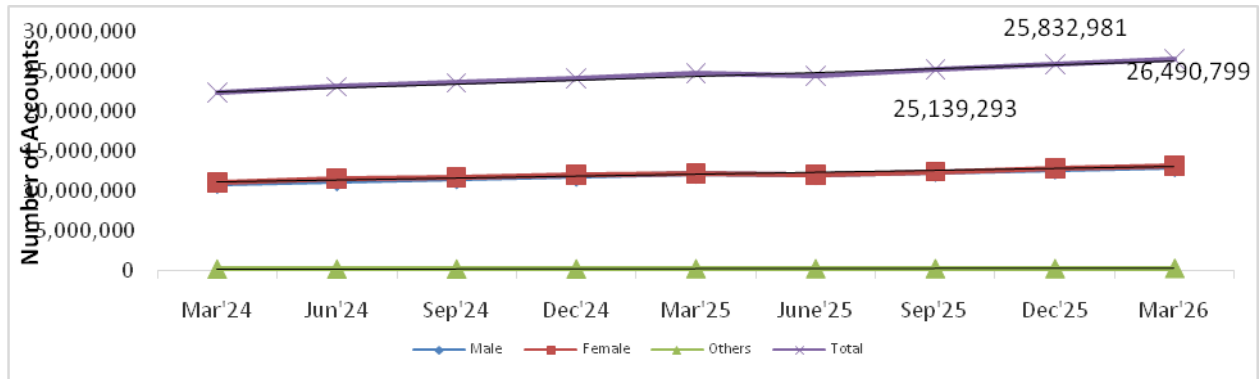
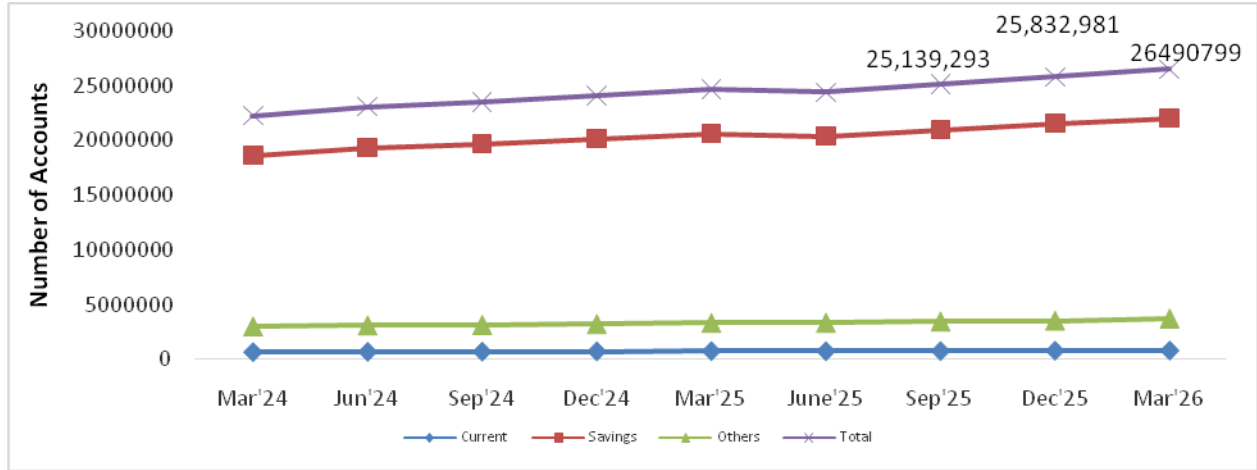


Figure 10: Category-wise Growth of Accounts



3.4 Accounts in Female-owned Outlets

At the end of March 2026, female-owned outlets have 2,171,929 accounts where 1,781,716 accounts are from rural areas. Again, the numbers of male and female accounts in female-owned outlets are 996,061 and 1,158,930 respectively. Number of female customers is greater than male customers in these outlets which indicate that female-owned outlets might have a strategic advantage in case of opening account of female customers. Female-owned outlets own about 8.20% of the total accounts opened through agent banking.

4. Deposit in Agent Banking Accounts

4.1 Deposit

At the end of March 2026, the total amount of deposit through agent banking reaches BDT 509,073.10 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 (82.27%) has been collected from the rural areas. Figure 12 shows that deposit in male customers' accounts (57.67%) is significantly higher than that of female customers (37.39%). In addition, Figure 13 indicates that savings accounts comprise of 42.18% of the total deposit while other categories of accounts including institutions and term deposit comprise of 52.63% of the total deposit and current accounts comprise of 5.19% of the total deposit.

Figure 11: Area-wise Distribution of Deposit

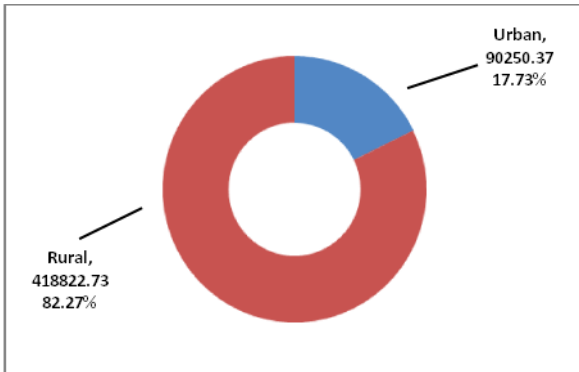


Figure 12: Gender-wise Distribution of Deposit

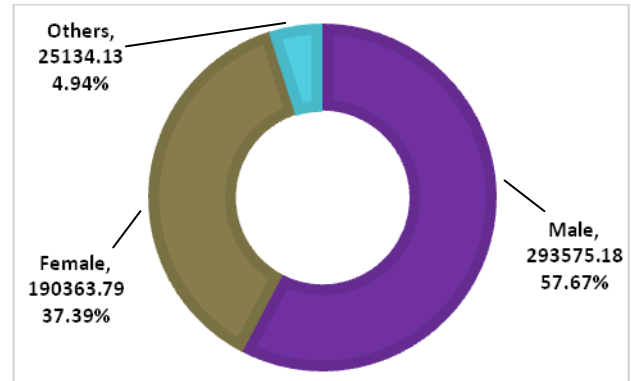
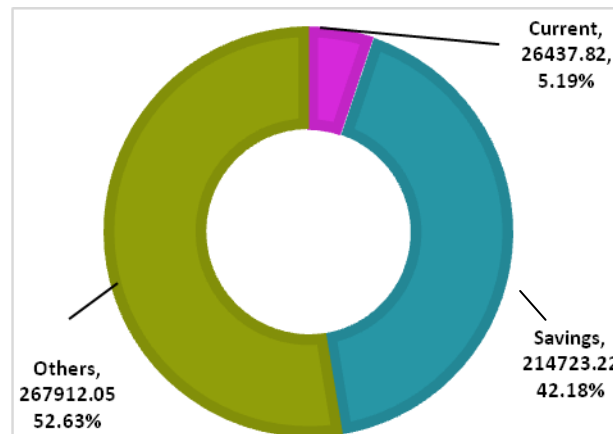


Figure 13: Category-wise Distribution of Deposit



4.3 Growth of Deposit

Figures 14, 15 and 16 illustrate the trend in deposit accumulation. In March 2026 quarter, the deposit through agent banking has increased by 2.39% since December 2025 quarter.

Figure 14: Trend of Deposit by Areas

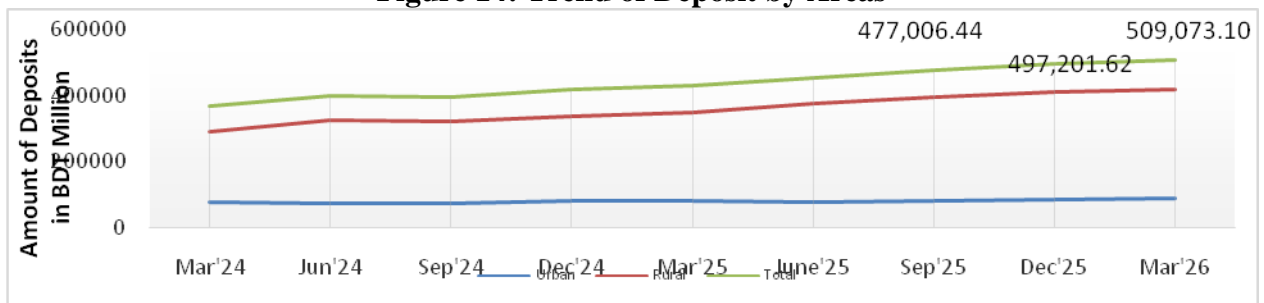


Figure 15: Trend of Deposit by Gender

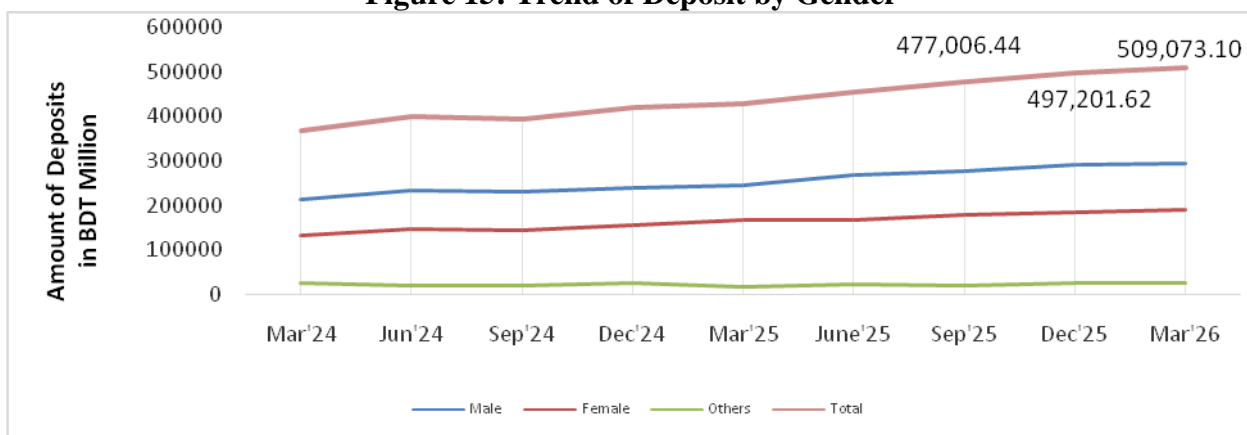
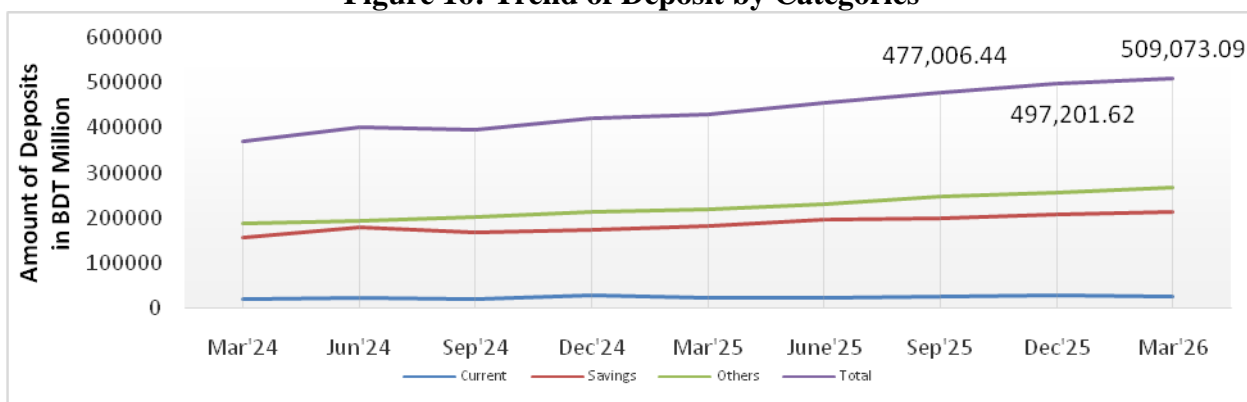


Figure 16: Trend of Deposit by Categories



Remarkably, deposit in the rural areas has increased by 1.87% while the deposit in the urban areas has increased by 4.84% over the previous quarter. Deposit from the male customers has increased by 1.47% while deposit from the female customers has increased 3.58%.

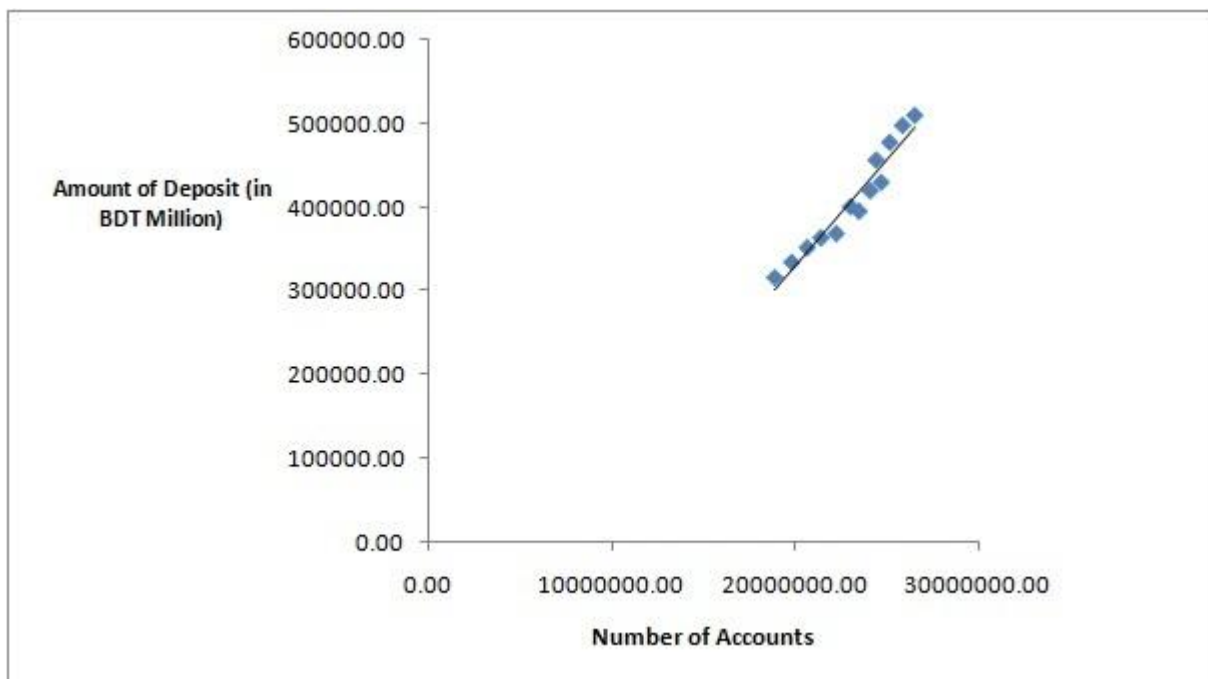
4.4 Deposits in Female-owned Outlets

At the end of March 2026, the total amount of deposits collected through female-owned agent outlets is BDT 38,755.62 million. Deposit collected from rural areas through these outlets is BDT 28,206.52 million. On the other hand, deposits in male customers' and female customers' are BDT 20,645.34 million and 15,085.52 million respectively. Female-owned outlets own almost 7.61% of the total deposit collected through agent banking.

4.5 Comparison between Number of Accounts and Amount of 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 2024, the number of agent banking accounts was 22,250,305 and the total amount of deposit was BDT 368,700.31 million. In March 2025, the number of accounts increased by 10.88% to 24,671,422 and the amount of deposit increased by 16.53% to BDT 429,633.08 million. In March 2026, the number of accounts has increased by 7.37% to 26,490,799 and the amount of deposit has grown by 18.49% to BDT 509,073.10 million. Over the past two years, the number of accounts has increased by 19% whereas the amount of deposit has scaled up by 38%. So, it can be perceived that the accounts opened through agent banking are mostly active.

Figure 17: Comparison 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 like Bangladesh. As of March 2026, the lending through agent banking rises to BDT 377,518.67 million. The volume of the total loan has increased by 7.79% 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 Loans

Figure-18 illustrates the geographical distribution of lending through agent banking. As of March 2026, rural customers have received BDT 241,683.5798 million (64.02%) 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 Loans

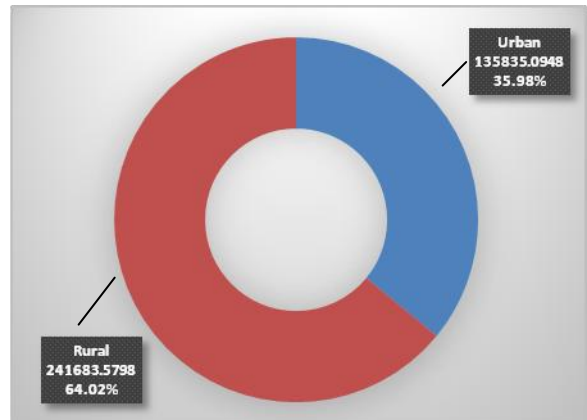


Figure 19: Gender-wise Distribution of Loans

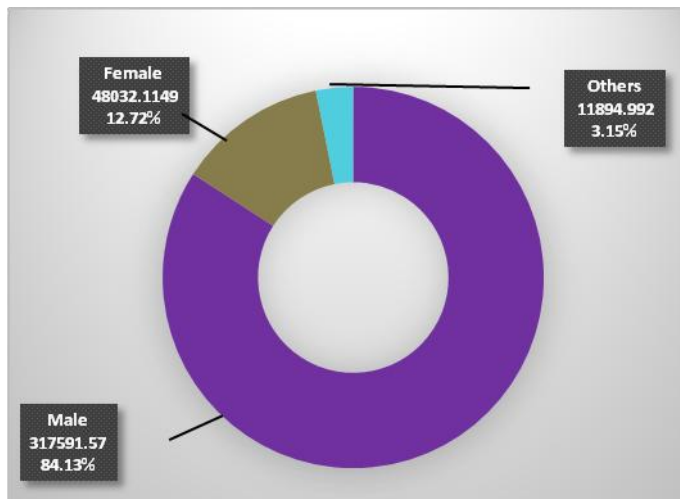


Figure 19 shows the gender-wise distribution of lending through agent banking. As of March 2026, male borrowers have received BDT 317,591.57 million (84.13%) of the total loan compared to female borrowers who have received only BDT 48,032.1149 million (12.72%). This figure potentially indicates female 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. Currently, 23 banks are engaged in lending through agent banking. 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 Lending through Female-owned Outlets

At the end of March 2026, lending through female-owned outlets is BDT 28,640.09 million. Volume of Lending through outlets in rural areas is BDT 15,213.21 million. Female customers are seen clearly lagging behind male customers in receiving credit. Female-owned outlets own about 7.59% of total credit disbursed through agent banking.

5.4 Growth of Loan amounts

The reporting quarter observes growth in lending through agent banking. The volume of lending has increased by 7.79% over the December 2025 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 7.76%. The gender wise growth of lending is shown in Figure 21 which indicates that volume of lending to male borrowers is significantly higher than that to 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

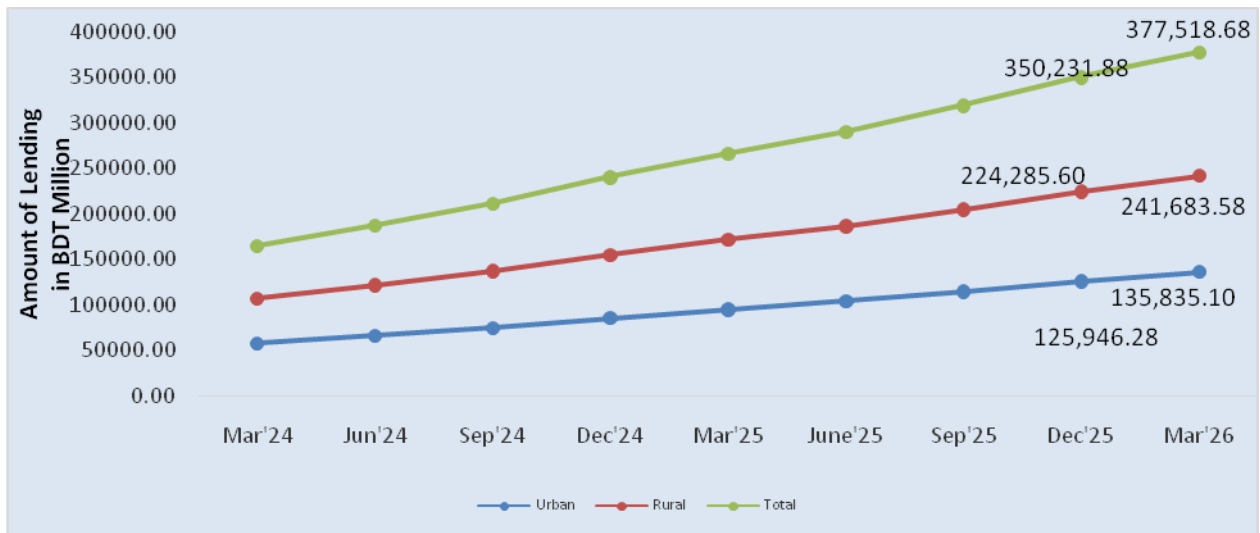
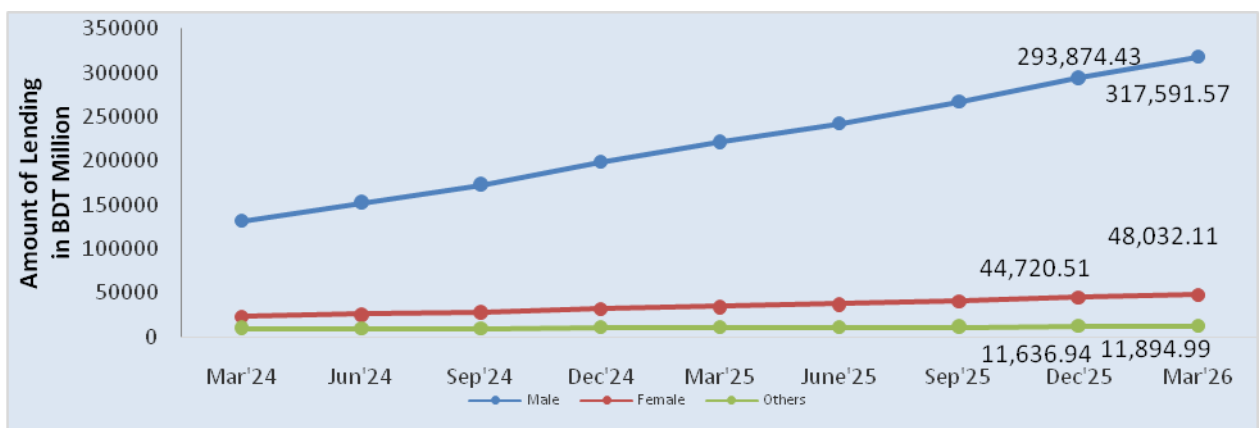


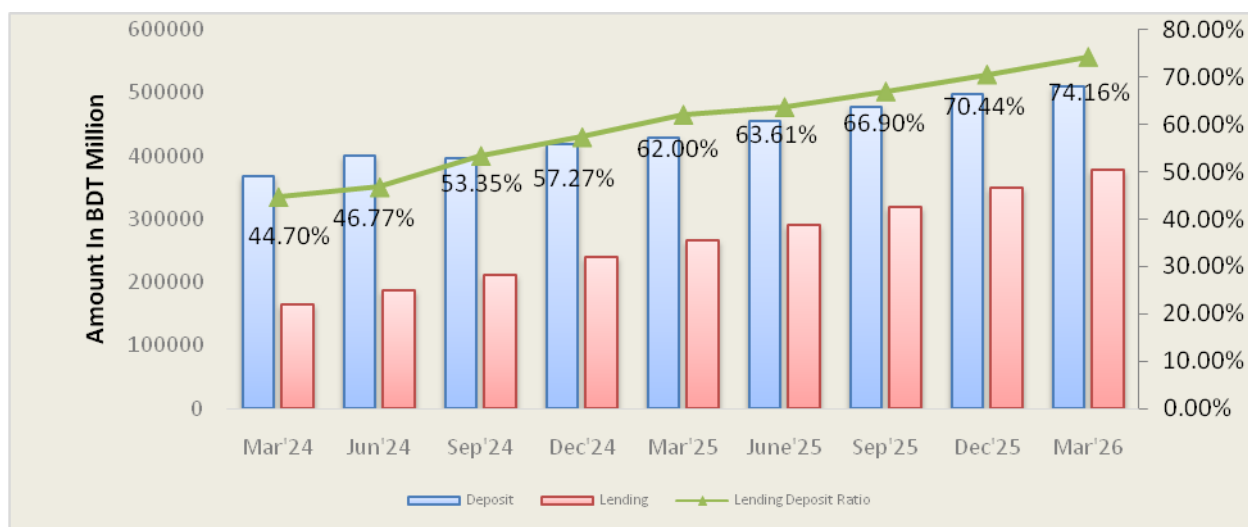
Figure 21: Gender-wise Growth of Lending



5.5 Lending against Deposit

Figure 22 indicates that the loan to deposit ratio in agent banking is only 74.16% in the March 2026 quarter. In the last quarter, the ratio was 70.44%. Increase in loan to deposit ratio compared to the last quarter indicates that investment through agent outlets is gradually getting momentum. However, in this quarter only 23 banks out of 30 have distributed loan through agent banking. Again, loan to deposit ratio in rural area is 58% which was 54.55% in the last quarter. This ratio indicates that the rural people are still getting less loan facility against their deposit compared to the urban area. But its increasing trend indicates gradual increase of loan disbursement in rural areas. Bangladesh Bank is closely monitoring the progress and emphasizing on disbursing loans to rural people to stimulate the rural economy.

Figure 22: Lending against Deposit Collection



6. Channeling of Inward Remittances through Agent Banking

6.1 Inward Remittances

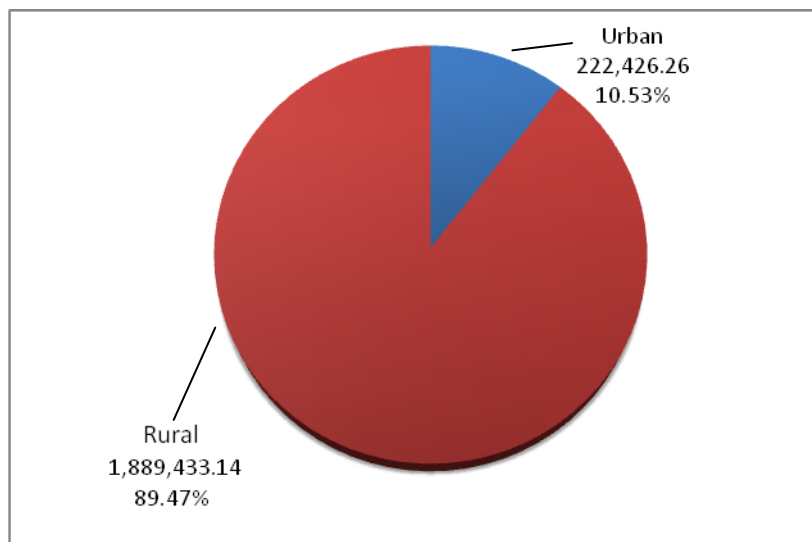
At the end of March 2026, the amount of inward remittances through agent banking rises to BDT 2,111,859.40 million. It has increased by 5.47% over the December 2025 quarter. This increase in inward remittances through agent banking is supposed to be a positive outcome of the government's initiative of 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 is expected to 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 89.47% of the total inward remittance. Thus, agent banking is playing a vital role in bringing the hard-earned money of the non-resident Bangladeshis in the hands of their closest ones. In case of remittance distribution, agent banking is providing a door-step service, especially in rural areas.

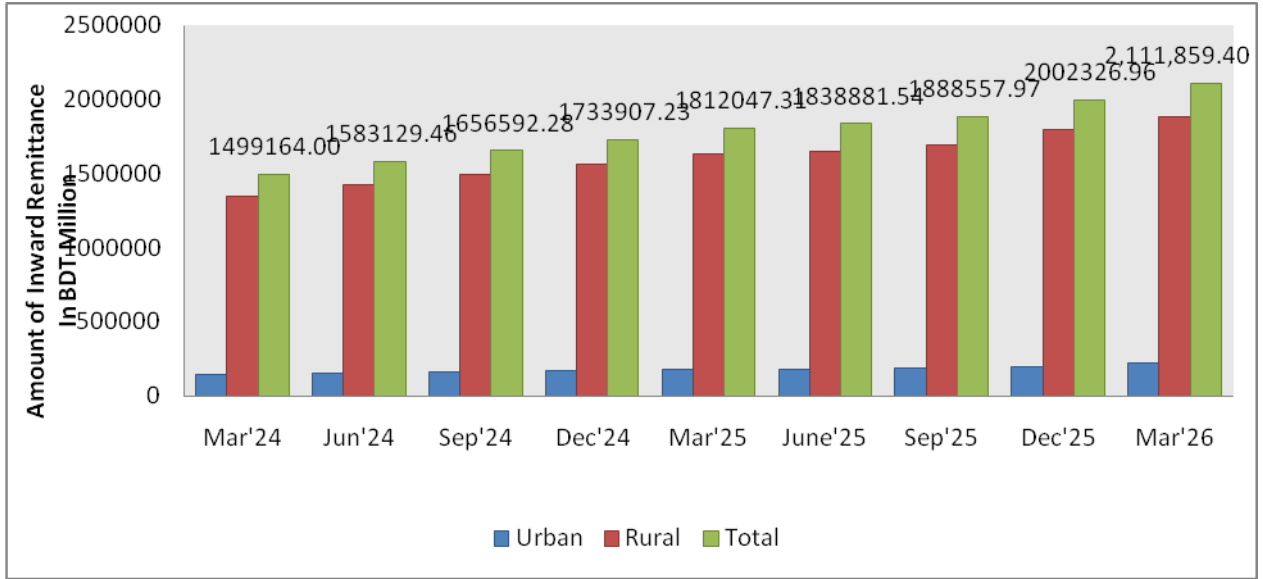
Figure 23: Area-wise Distribution of Inward Remittance



6.3 Growth of Inward Remittances

Figure 24 shows the growth of inward remittances through agent banking. In March 2026 quarter, the amount of inward remittances disbursed by agents has increased by 5.47% over the previous quarter. In the current quarter, BDT 109,532.44 million remittances has been disbursed through agent banking. More significantly, the major share of the remittances is going to the rural areas, which is expected to rejuvenate the rural economy.

Figure 24: Growth in amount of Inward Remittance



6.4 Remittance Distribution through Female-owned Outlets

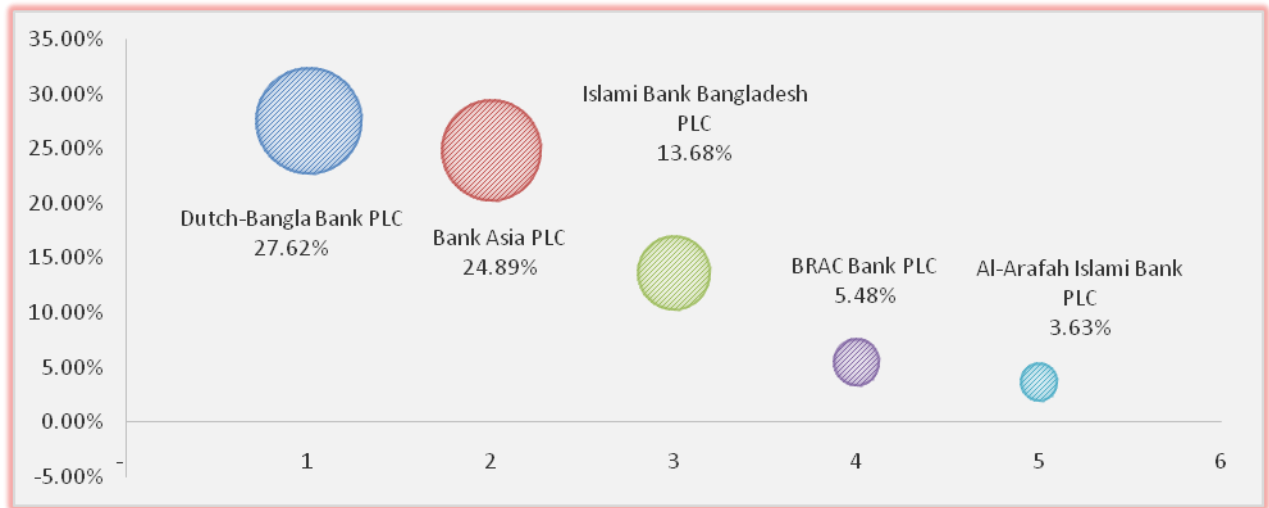
At the end of March 2026, the amount of inward remittances distributed through female-owned outlets is BDT 46,822.93 million. Inward remittance distributed to rural areas is BDT 39,523.04 million and urban area is BDT 7,299.89 million. That means, significant amount of inward remittance is distributed to rural area compared to urban area. Female-owned outlets own almost 2.22% of the total remittance distributed through agent banking.

7. Top Five Banks engaged in Agent Banking

7.1 In terms of Outlet Distribution

As of March 2026, top five banks have established 75.30% of the total agent outlets. Dutch-Bangla Bank PLC has ranked the top with 5,617 outlets, comprising 27.62% of the total outlets (Figure 25) under operation.

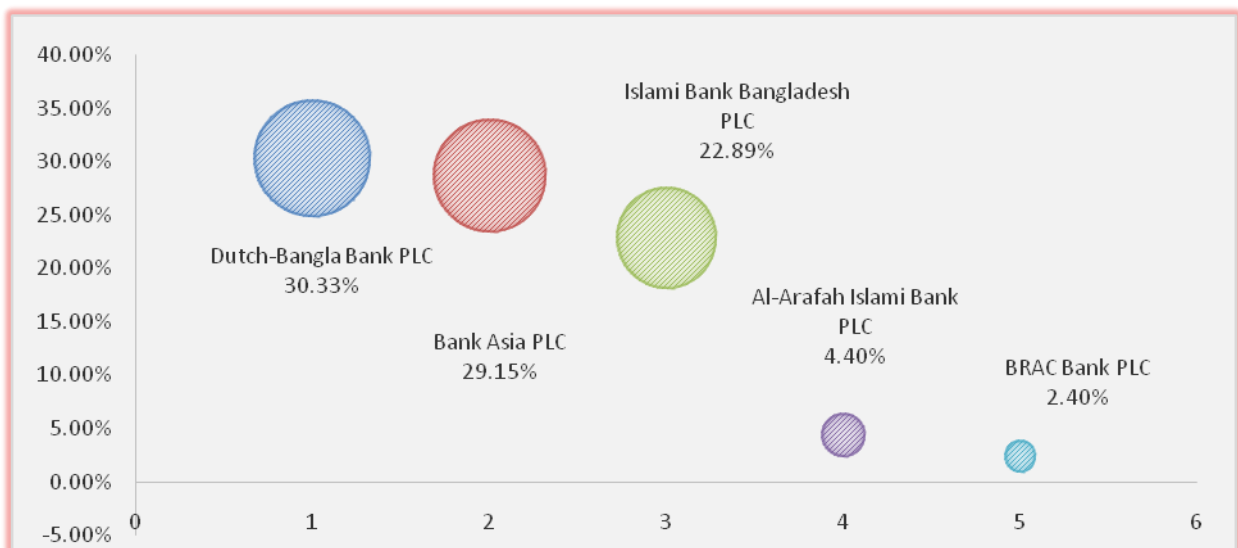
Figure 25: Top Five Banks' Share of Outlets



7.2 In terms of Account number

As of March 2026, top five Banks have opened 88.74% of the total accounts opened through agent banking. Dutch-Bangla Bank PLC has opened the highest number of 8,035,590 accounts, comprising 30.33% of the total accounts (Figure 26). This bank has opened 191,424 new accounts in this quarter.

Figure 26: Top Five Banks' Share of Accounts

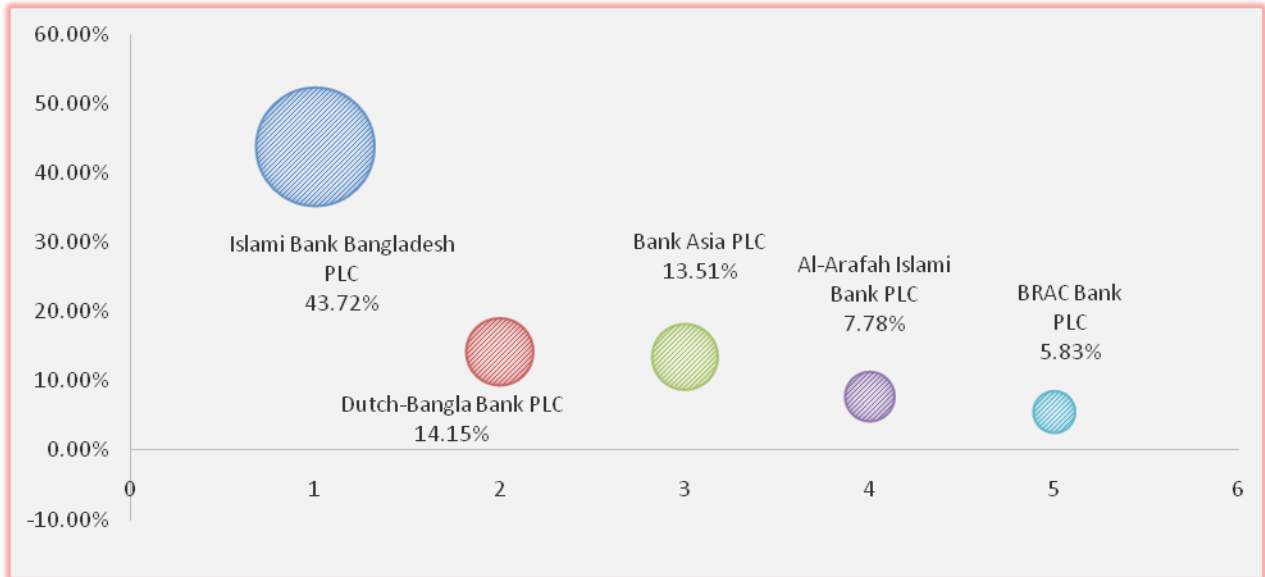


7.3 In terms of Deposit Collection

As of March 2026, top five banks have secured 84.53% share of the total amount of deposit accumulated through agent banking. Islami Bank Bangladesh PLC has ranked top in this list, with

43.72% of the total deposit (Figure 27) amounting BDT 222,584.73 million followed by Dutch-Bangla Bank PLC with 14.15% of the total deposit.

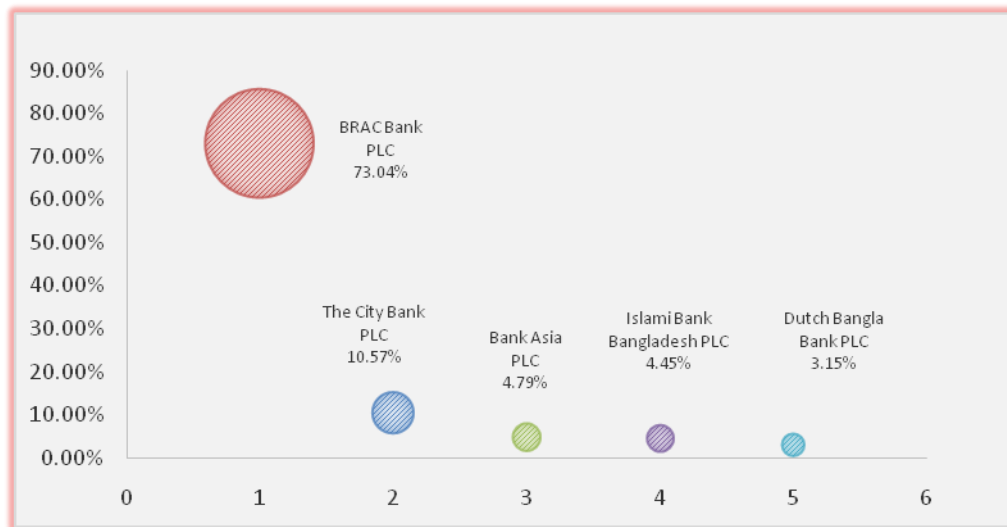
Figure 27: Top Five Banks' Share of Deposit



7.4 In terms of Lending

The top five banks have carried out 96.00% of the total lending through agent banking till March 2026. BRAC Bank PLC has ranked the top with the largest volume of lending amounting to BDT 275,723.01 million, which is 73.04% of the total loans disbursed through agent banking (Figure 28).

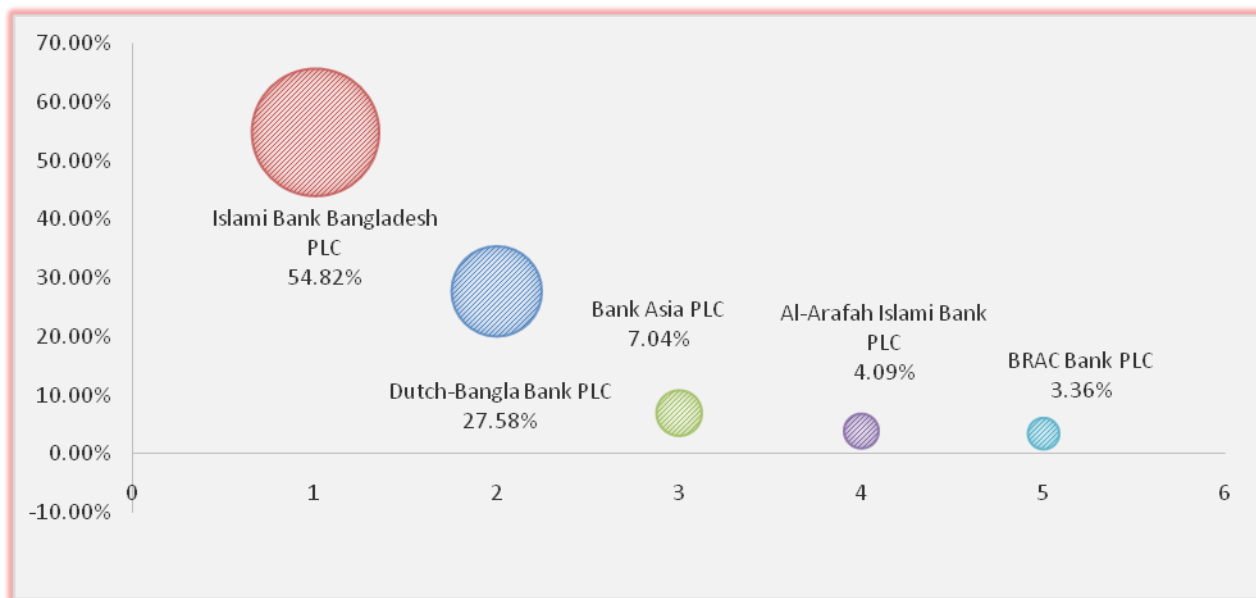
Figure 28: Top Five Banks' Share of Lending



7.5 In terms of Distribution of Inward Remittances

The top five banks have 96.90% share of the total inward remittances distributed through agent banking till March 2026. Islami Bank Bangladesh PLC ranks the top with BDT 1,157,768.20 million, which is 54.82% 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, especially in the rural area, indicates that there is a remarkable potential to bring the rural unbanked people under the umbrella of formal banking services. Again, gradual increase in lending to deposit ratio indicates agent banking is making finance available for entrepreneurship against deposit collection. In a nutshell, 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: Summary of Agents and Outlets

Sl No.	Bank Name	No. of Agents			No. of Outlets		
		Urban	Rural	Total	Urban	Rural	Total
1	Bank Asia PLC	490	4486	4976	491	4571	5062
2	NRB Commercial Bank PLC	52	559	611	61	563	624
3	Dutch-Bangla Bank PLC	592	446	1038	1083	4534	5617
4	Al-Arafah Islami Bank PLC	100	426	526	89	649	738
5	Modhumoti Bank PLC	21	408	429	23	414	437
6	Social Islami Bank PLC	52	279	331	44	292	336
7	Standard Bank Limited	0	11	11	0	11	11
8	First Security Islami Bank PLC	14	95	109	14	95	109
9	Agrani Bank PLC	0	0	0	0	0	0
10	Mutual Trust Bank PLC	51	117	168	48	129	177
11	Midland Bank Limited	22	93	115	24	109	133
12	United Commercial Bank PLC	129	473	602	112	490	602
13	The City Bank PLC	115	320	435	124	322	446
14	AB Bank PLC	85	164	249	78	187	265
15	Islami Bank Bangladesh PLC	179	2604	2783	179	2604	2783
16	The Premier Bank PLC	52	100	152	74	144	218
17	NRB Bank Limited	4	306	310	5	308	313
18	BRAC Bank PLC	200	821	1021	222	893	1115
19	Eastern Bank PLC	44	58	102	39	80	119
20	One Bank PLC	59	203	262	60	204	264
21	Mercantile Bank PLC	34	154	188	34	154	188
22	Shahjalal Islami Bank PLC	40	110	150	40	110	150
23	Exim Bank Limited	3	3	6	3	5	8
24	Padma Bank PLC	1	0	1	2	4	6
25	Jamuna Bank PLC	12	40	52	12	40	52
26	Prime Bank PLC	50	123	173	50	123	173
27	Global Islami Bank PLC	7	11	18	6	12	18
28	Meghna Bank PLC	13	24	37	13	25	38
29	South East Bank PLC	12	138	150	14	143	157
30	Sonali Bank PLC	8	138	146	8	138	146
31	South Bangla Agri & Com Bank PLC	6	27	33	6	27	33
Total		2,447	12,737	15184	2,958	17,380	20338
Percentage		16.12%	83.88%	100.00%	14.54%	85.46%	100.00%

Source: Scheduled Banks; Compilation: Financial Inclusion Department, Bangladesh Bank

Appendix-2: Summary of Accounts

Sl No.	Bank Name	No. of Accounts										
		Urban	Rural	Total	Male	Female	Others	Total	Current	Saving	Others	Total
1	Bank Asia PLC	835203	6775212	7610415	2634309	4879773	96333	7610415	163617	7176331	270467	7610415
2	NRB Commercial Bank PLC	9695	261714	271409	80814	190377	218	271409	414	269688	1307	271409
3	Dutch-Bangla Bank PLC	2027304	6008286	8035590	4737002	3298588	0	8035590	90152	7294519	650919	8035590
4	Al-Arafah Islami Bank PLC	122704	1042887	1165591	587655	571277	6659	1165591	24380	977819	163392	1165591
5	Modhumoti Bank PLC	50891	399418	450309	82321	367988	0	450309	2189	448120	0	450309
6	Social Islami Bank PLC	29467	293045	322512	162802	159579	131	322512	4274	261971	56267	322512
7	Standard Bank Limited	0	14865	14865	6637	7490	738	14865	1026	11854	1985	14865
8	First Security Islami Bank PLC	6510	130669	137179	70506	66673	0	137179	3856	105917	27406	137179
9	Agrani Bank PLC	0	0	0	0	0	0	0	0	0	0	0
10	Mutual Trust Bank PLC	38517	119156	157673	84258	62522	10893	157673	12197	133861	11615	157673
11	Midland Bank Limited	6223	42668	48891	22462	25837	592	48891	744	40445	7702	48891
12	United Commercial Bank PLC	73011	257625	330636	171591	150678	8367	330636	20149	284719	25768	330636
13	The City Bank PLC	166619	301461	468080	269784	186192	12104	468080	49123	393181	25776	468080
14	AB Bank PLC	23569	71550	95119	55451	39668	0	95119	5658	72323	17138	95119
15	Islami Bank Bangladesh PLC	397364	5665720	6063084	3341480	2721604	0	6063084	111679	3762780	2188625	6063084
16	The Premier Bank PLC	19077	66527	85604	47036	37208	1360	85604	1194	76909	7501	85604
17	NRB Bank Limited	1746	47749	49495	18070	30538	887	49495	1454	43478	4563	49495
18	BRAC Bank PLC	168614	464623	633237	269004	139727	224506	633237	258672	210656	163909	633237
19	Eastern Bank PLC	29753	74431	104184	73074	31110	0	104184	9411	82093	12680	104184
20	One Bank PLC	12294	67573	79867	43412	33941	2514	79867	3461	64223	12183	79867
21	Mercantile Bank PLC	7016	66497	73513	44293	29220	0	73513	3099	51826	18588	73513
22	Shahjalal Islami Bank PLC	9536	39729	49265	25403	20048	3814	49265	1158	36099	12008	49265
23	Exim Bank Limited	2287	3076	5363	3052	2311	0	5363	77	3425	1861	5363
24	Padma Bank Limited	1139	2099	3238	1243	1964	31	3238	83	3130	25	3238
25	Jamna Bank Limited	6390	20773	27163	15022	12141	0	27163	1321	21262	4580	27163
26	Prime Bank Limited	6971	34926	41897	22601	18327	969	41897	2569	36291	3037	41897
27	Global Islami Bank PLC	602	2517	3119	1687	1278	154	3119	88	2324	707	3119
28	Meghna Bank Limited	2603	1962	4565	2244	1179	1142	4565	1064	2681	820	4565
29	South East Bank Limited	5652	94798	100450	56000	41414	3036	100450	3207	83817	13426	100450
30	Sonali Bank PLC	3033	51082	54115	28438	25677	0	54115	1105	46686	6324	54115
31	South Bangla Agri & Comm. Bank Ltd.	449	3922	4371	1778	2348	245	4371	251	3723	397	4371
Total		4,064,239	22,426,560	26,490,799	12,959,429	13,156,677	374,693	26,490,799	777,672	22,002,151	3,710,976	26,490,799

Source: Scheduled Banks; Compilation: Financial Inclusion Department, Bangladesh Bank

Appendix-3: Summary 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 PLC	12018.17	56773.67	68791.84	31992.72	31332.42	5466.69	68791.84	2062.01	31095.56	35634.27	68791.84
2	NRB Commercial Bank PLC	440.27	829.48	1269.75	507.90	736.46	25.40	1269.75	1.22	785.77	482.76	1269.75
3	Dutch-Bangla Bank PLC	18211.16	53805.88	72017.03	48363.83	22560.30	1092.91	72017.03	2415.90	52558.21	17042.92	72017.03
4	Al-Arafah Islami Bank PLC	5951.75	33115.33	39067.07	21872.89	16407.26	786.93	39067.07	812.63	13431.79	24822.65	39067.07
5	Modhumoti Bank PLC	87.41	1475.46	1562.87	726.11	836.75	0.00	1562.87	73.86	1489.00	0.00	1562.87
6	Social Islami Bank PLC	1031.00	5338.92	6369.92	4384.10	1975.87	9.95	6369.92	26.39	1039.58	5303.95	6369.92
7	Standard Bank Limited	0.00	224.42	224.42	114.36	98.37	11.69	224.42	9.13	123.63	91.66	224.42
8	First Security Islami Bank PLC	357.62	3048.54	3406.16	2330.58	1075.58	0.00	3406.16	18.46	747.68	2640.02	3406.16
9	Agrani Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	Mutual Trust Bank PLC	1220.88	3646.04	4866.92	2165.36	1550.83	1150.73	4866.92	163.27	1554.57	3149.09	4866.92
11	Midland Bank Limited	243.52	812.17	1055.69	499.77	336.45	219.47	1055.69	110.87	278.67	666.15	1055.69
12	United Commercial Bank PLC	8437.04	7804.23	16241.27	12851.68	3389.58	0.00	16241.27	1881.80	2954.86	11404.60	16241.27
13	The City Bank PLC	6289.46	7883.84	14173.30	5752.82	3580.11	4840.37	14173.30	1675.58	3799.28	8698.44	14173.30
14	AB Bank PLC	652.58	2478.58	3131.16	1840.91	1290.25	0.00	3131.16	141.29	955.49	2034.39	3131.16
15	Islami Bank Bangladesh PLC	16687.01	205897.72	222584.73	129839.42	92745.31	0.00	222584.73	7805.70	92713.62	122065.41	222584.73
16	The Premier Bank PLC	1049.78	1455.68	2505.46	976.75	714.63	814.08	2505.46	38.14	789.33	1677.99	2505.46
17	NRB Bank Limited	27.48	938.65	966.13	498.40	442.66	25.07	966.13	23.19	270.51	672.43	966.13
18	BRAC Bank PLC	8729.82	19114.06	27843.88	15870.35	6072.95	5900.58	27843.88	6022.32	3934.67	17886.90	27843.88
19	Eastern Bank PLC	2894.97	3571.25	6466.22	5410.05	1056.18	0.00	6466.22	1207.66	2106.26	3152.30	6466.22
20	One Bank PLC	1111.86	2426.07	3537.93	2117.02	1110.86	310.06	3537.93	166.88	898.28	2472.78	3537.93
21	Mercantile Bank PLC	343.43	708.26	1051.68	767.22	284.47	0.00	1051.68	43.62	292.70	715.37	1051.69
22	Shahjalal Islami Bank PLC	181.53	735.83	917.36	491.63	305.76	119.97	917.36	42.84	405.74	468.78	917.36
23	Exim Bank Limited	233.23	68.35	301.58	267.23	34.35	0.00	301.58	6.46	100.43	194.69	301.58
24	Padma Bank Limited	78.61	5.23	83.84	0.43	0.68	82.74	83.84	4.74	0.75	78.35	83.84
25	Jamuna Bank Limited	443.06	1133.40	1576.45	1019.96	556.50	0.00	1576.45	70.67	361.67	1144.11	1576.45
26	Prime Bank Limited	2743.34	599.87	3343.22	385.67	240.01	2717.53	3343.22	1226.77	219.78	1896.67	3343.22
27	Global Islami Bank PLC	20.35	92.48	112.82	55.43	43.01	14.38	112.82	0.17	19.81	92.83	112.82
28	Meghna Bank Limited	283.13	711.39	994.53	33.81	18.19	942.52	994.53	113.91	5.66	874.96	994.53
29	South East Bank Limited	161.61	3186.26	3347.87	1894.64	1116.95	336.29	3347.87	228.24	1188.82	1930.82	3347.87
30	Sonali Bank PLC	59.23	823.41	882.64	476.52	406.12	0.00	882.64	11.67	573.41	297.56	882.64
31	South Bangla Agri & Com Bank	261.07	118.27	379.34	67.65	44.91	266.78	379.34	32.44	27.67	319.23	379.34
Total		90250.37	418822.73	509073.10	293575.18	190363.79	25134.13	509073.10	26437.82	214723.22	267912.05	509073.09

Source: Scheduled Banks; Compilation: Financial Inclusion Department, Bangladesh Bank

Appendix-4: Summary of Lending

Amount of Lending (in BDT million)								
Sl No.	Bank Name	Urban	Rural	Total	Male	Female	Others	Total
1	Bank Asia PLC	2684.55	15393.08	18077.63	5749.06	1710.07	10618.50	18077.63
2	NRB Commercial Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Dutch-Bangla Bank PLC	3505.82	8395.10	11900.91	8282.44	3618.47	0.00	11900.91
4	Al-Arafah Islami Bank PLC	2646.86	8114.38	10761.24	7524.54	3236.70	0.00	10761.24
5	Modhumoti Bank PLC	3.28	25.56	28.84	27.77	1.07	0.00	28.84
6	Social Islami Bank PLC	0.50	0.72	1.22	0.73	0.49	0.00	1.22
7	Standard Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	First Security Islami Bank PLC	0.00	50.36	50.36	29.86	20.50	0.00	50.36
9	Agrani Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	Mutual Trust Bank PLC	147.02	140.36	287.38	218.49	66.29	2.60	287.38
11	Midland Bank Limited	4.69	50.41	55.10	36.72	14.16	4.22	55.10
12	United Commercial Bank PLC	12.42	29.53	41.95	25.52	16.42	0.00	41.95
13	The City Bank PLC	19729.19	20174.89	39904.09	29641.17	10188.11	74.80	39904.09
14	AB Bank PLC	14.04	26.98	41.01	22.66	18.35	0.00	41.01
15	Islami Bank Bangladesh PLC	1138.22	15675.30	16813.52	13342.99	3470.53	0.00	16813.52
16	The Premier Bank PLC	6.95	197.40	204.35	10.87	9.30	184.19	204.35
17	NRB Bank Limited	8.23	105.61	113.84	86.17	27.67	0.00	113.84
18	BRAC Bank PLC	104088.50	171634.52	275723.01	250314.85	25408.16	0.00	275723.01
19	Eastern Bank PLC	833.09	1265.13	2098.21	1925.87	172.35	0.00	2098.21
20	One Bank PLC	64.77	147.67	212.44	152.93	41.88	17.63	212.44
21	Mercantile Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	Shahjalal Islami Bank PLC	0.35	1.25	1.60	1.05	0.55	0.00	1.60
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	109.96	27.95	137.91	134.17	3.74	0.00	137.91
26	Prime Bank Limited	0.00	0.86	0.86	0.86	0.00	0.00	0.86
27	Global Islami Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	Meghna Bank Limited	829.85	163.20	993.05	0.00	0.00	993.05	993.05
29	Southeast Bank Limited	6.04	54.62	60.66	54.44	6.22	0.00	60.66
30	Sonali Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	South Bangla Agri & Com Bank	0.80	8.71	9.51	8.41	1.10	0.00	9.51
Total		135835.095	241,683.58	377,518.67	317,591.57	48,032.11	11,894.99	377,518.68

Source: Scheduled Banks; Compilation: Financial Inclusion Department, Bangladesh Bank

Appendix-5: Bank-wise Inward Remittance Distribution

Inward Remittance (BDT in Million)				
Sl No.	Bank Name	Urban	Rural	Total
1	Bank Asia PLC	10934.36	137724.97	148659.33
2	NRB Commercial Bank PLC	0.00	0.00	0.00
3	Dutch-Bangla Bank PLC	101651.15	480899.43	582550.58
4	Al-Arafah Islami Bank PLC	6198.71	80275.06	86473.76
5	Modhumoti Bank PLC	9.03	234.10	243.13
6	Social Islami Bank PLC	0.26	10.08	10.34
7	Standard Bank Limited	0.00	2.26	2.26
8	First Security Islami Bank PLC	14.63	1356.66	1371.29
9	Agrani Bank PLC	0.00	0.00	0.00
10	Mutual Trust Bank PLC	960.25	8140.92	9101.18
11	Midland Bank Limited	0.08	6.71	6.79
12	United Commercial Bank PLC	8.19	607.31	615.50
13	The City Bank PLC	2435.73	18241.17	20676.90
14	AB Bank PLC	407.16	1336.73	1743.89
15	Islami Bank Bangladesh PLC	67019.34	1090748.86	1157768.20
16	The Premier Bank PLC	6.24	72.26	78.50
17	NRB Bank Limited	5.56	970.50	976.06
18	BRAC Bank PLC	10753.73	60186.12	70939.85
19	Eastern Bank PLC	252.56	393.80	646.36
20	One Bank PLC	33.41	750.65	784.06
21	Mercantile Bank PLC	115.99	2509.40	2625.39
22	Shahjalal Islami Bank PLC	177.47	1894.78	2072.25
23	Exim Bank Limited	0.00	0.00	0.00
24	Padma Bank Limited	0.00	0.00	0.00
25	Jamuna Bank Limited	13.09	292.74	305.83
26	Prime Bank Limited	0.90	21.49	22.39
27	Global Islami Bank PLC	30.97	87.31	118.27
28	Meghna Bank Limited	21311.90	0.00	21311.90
29	Southeast Bank Limited	56.70	2621.08	2677.78
30	Sonali Bank PLC	28.44	39.65	68.09
31	South Bangla Agri & Com Bank	0.40	9.12	9.52
Total		222426.257	1,889,433.14	2,111,859.40

Source: Scheduled Banks; Compilation: Financial Inclusion Department, Bangladesh Bank

Appendix-6: Summary of Female-owned Agents and Outlets

SI No.	Bank Name	No. of Agents			No. of Outlets		
		Urban	Rural	Total	Urban	Rural	Total
1	Bank Asia PLC	86	491	577	91	505	596
2	NRB Commercial Bank PLC	5	60	65	5	60	65
3	Dutch-Bangla Bank PLC	41	14	55	107	199	306
4	Al-Arafah Islami Bank PLC	9	53	62	9	64	73
5	Modhumoti Bank PLC	0	53	53	0	53	53
6	Social Islami Bank PLC	11	38	49	7	42	49
7	Standard Bank Limited	0	0	0	0	0	0
8	First Security Islami Bank PLC	2	2	4	2	2	4
9	Agrani Bank PLC	0	0	0	0	0	0
10	Mutual Trust Bank PLC	6	9	15	8	8	16
11	Midland Bank Limited	3	13	16	3	14	17
12	United Commercial Bank PLC	13	49	62	13	49	62
13	The City Bank PLC	20	45	65	20	45	65
14	AB Bank PLC	15	30	45	16	34	50
15	Islami Bank Bangladesh PLC	13	160	173	13	160	173
16	The Premier Bank PLC	9	14	23	9	14	23
17	NRB Bank Limited	2	38	40	3	37	40
18	BRAC Bank PLC	18	62	80	21	68	89
19	Eastern Bank PLC	7	8	15	8	8	16
20	One Bank PLC	8	16	24	8	16	24
21	Mercantile Bank PLC	4	19	23	4	19	23
22	Shahjalal Islami Bank PLC	8	20	28	8	20	28
23	Exim Bank Limited	1	0	1	1	0	1
24	Padma Bank PLC	0	0	0	0	0	0
25	Jamuna Bank PLC	0	8	8	0	8	8
26	Prime Bank PLC	8	23	31	9	22	31
27	Global Islami Bank PLC	3	2	5	3	2	5
28	Meghna Bank PLC	2	5	7	2	5	7
29	South East Bank PLC	4	26	30	5	26	31
30	Sonali Bank PLC	1	8	9	1	8	9
31	South Bangla Agri & Com Bank PLC	3	8	11	3	8	11
Total		302	1,274	1576	379	1,496	1875

Source: Scheduled Banks; Compilation: Financial Inclusion Department, Bangladesh Bank

Appendix-7: Summary of Accounts in Female-owned Outlets

Sl No.	Bank Name	No. of Accounts										
		Urban	Rural	Total	Male	Female	Others	Total	Current	Saving	Others	Total
1	Bank Asia PLC	154345	879993	1034338	372043	649137	13158	1034338	21282	976788	36268	1034338
2	NRB Commercial Bank PLC	195	36097	36292	11702	24545	45	36292	36	36163	93	36292
3	Dutch-Bangla Bank PLC	116649	218918	335567	201496	134071	0	335567	3483	311141	20943	335567
4	Al-Arafah Islami Bank PLC	10520	77844	88364	44684	43680	0	88364	1800	73100	13464	88364
5	Modhumoti Bank PLC	11	41809	41820	8394	33426	0	41820	273	41547	0	41820
6	Social Islami Bank PLC	6846	33381	40227	18629	21598	0	40227	340	35601	4286	40227
7	Standard Bank Limited	0	0	0	0	0	0	0	0	0	0	0
8	First Security Islami Bank PLC	773	2186	2959	1643	1316	0	2959	197	1933	829	2959
9	Agrani Bank PLC	0	0	0	0	0	0	0	0	0	0	0
10	Mutual Trust Bank PLC	7417	8072	15489	8533	6168	788	15489	860	13433	1196	15489
11	Midland Bank Limited	1774	5963	7737	2934	4708	95	7737	116	6049	1572	7737
12	United Commercial Bank PLC	12933	18188	31121	15438	15683	0	31121	1866	26318	2937	31121
13	The City Bank PLC	19219	30784	50003	28060	20700	1243	50003	5699	41785	2519	50003
14	AB Bank PLC	3778	6170	9948	5939	4009	0	9948	861	7356	1731	9948
15	Islami Bank Bangladesh PLC	17081	320177	337258	183385	153873	0	337258	6768	214981	115509	337258
16	The Premier Bank PLC	866	25470	26336	17033	9181	122	26336	89	25023	1224	26336
17	NRB Bank Limited	1634	2477	4111	1698	2333	80	4111	186	3489	436	4111
18	BRAC Bank PLC	22084	36319	58403	43843	14560	0	58403	25136	18559	14708	58403
19	Eastern Bank PLC	6290	4971	11261	8284	2977	0	11261	1254	8567	1440	11261
20	One Bank PLC	1275	4170	5445	2805	2451	189	5445	298	4194	953	5445
21	Mercantile Bank PLC	991	5167	6158	3665	2493	0	6158	291	3924	1943	6158
22	Shahjalal Islami Bank PLC	1770	3014	4784	2176	2314	294	4784	145	3533	1106	4784
23	Exim Bank Limited	287	0	287	230	57	0	287	0	77	210	287
24	Padma Bank Limited	0	0	0	0	0	0	0	0	0	0	0
25	Jamna Bank Limited	0	2558	2558	926	1632	0	2558	102	2088	368	2558
26	Prime Bank Limited	1008	1586	2594	1537	940	117	2594	206	2093	295	2594
27	Global Islami Bank PLC	274	567	841	412	350	79	841	70	608	163	841
28	Meghna Bank Limited	210	896	1106	544	303	259	1106	251	555	200	1006
29	South East Bank Limited	1621	13177	14798	8723	5650	425	14798	472	12213	2113	14798
30	Sonali Bank PLC	153	1203	1356	815	541	0	1356	30	1255	71	1356
31	South Bangla Agri & Comm. Bank Ltd.	209	559	768	490	234	44	768	53	536	179	768
Total		390,213	1,781,716	2,171,929	996,061	1,158,930	16,938	2,171,929	72,164	1,872,909	226,756	2,171,829

Source: Scheduled Banks; Compilation: Financial Inclusion Department, Bangladesh Bank

Appendix-8: Summary of Deposit in Female-owned Outlets

Amount of Deposits (in BDT million)												
Sl No.	Bank Name	Urban	Rural	Total	Male	Female	Others	Total	Current	Savings	Others	Total
1	Bank Asia PLC	1909.26	7991.12	9900.38	4331.82	4743.90	824.67	9900.38	322.52	4575.19	5002.67	9900.38
2	NRB Commercial Bank PLC	1.68	59.93	61.60	24.64	35.73	1.23	61.60	0.16	56.11	5.33	61.60
3	Dutch-Bangla Bank PLC	875.49	1593.83	2469.32	1610.78	858.54	0.00	2469.32	82.51	1901.59	485.22	2469.32
4	Al-Arafah Islami Bank PLC	446.75	2110.43	2557.18	1485.50	1071.68	0.00	2557.18	32.27	772.29	1752.62	2557.18
5	Modhumoti Bank PLC	0.03	166.95	166.98	76.99	90.00	0.00	166.98	20.85	146.13	0.00	166.98
6	Social Islami Bank PLC	113.69	758.18	871.87	557.11	314.76	0.00	871.87	1.64	138.94	731.29	871.87
7	Standard Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	First Security Islami Bank PLC	23.80	53.97	77.77	45.31	32.47	0.00	77.77	0.12	6.82	70.83	77.77
9	Agrani Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	Mutual Trust Bank PLC	270.79	193.76	464.55	190.77	215.39	58.39	464.55	18.72	147.48	298.36	464.55
11	Midland Bank Limited	71.15	51.92	123.07	69.15	47.67	6.25	123.07	8.60	39.97	74.50	123.07
12	United Commercial Bank PLC	1023.15	805.96	1829.10	1382.23	446.87	0.00	1829.10	488.02	188.56	1152.53	1829.10
13	The City Bank PLC	1076.53	579.05	1655.58	483.99	356.42	815.17	1655.58	149.61	388.61	1117.36	1655.58
14	AB Bank PLC	175.98	208.96	384.94	162.44	222.49	0.00	384.94	68.67	81.30	234.96	384.93
15	Islami Bank Bangladesh PLC	848.51	10752.17	11600.68	6513.59	5087.09	0.00	11600.68	399.41	4952.65	6248.62	11600.68
16	The Premier Bank PLC	321.15	311.25	632.40	196.31	149.24	286.85	632.40	11.52	156.55	464.33	632.40
17	NRB Bank Limited	27.16	37.80	64.96	33.98	30.47	0.51	64.96	0.70	15.13	49.13	64.96
18	BRAC Bank PLC	1163.86	1189.87	2353.73	1757.11	596.62	0.00	2353.73	467.59	325.25	1560.89	2353.73
19	Eastern Bank PLC	864.44	178.42	1042.86	887.21	155.65	0.00	1042.86	306.37	182.79	553.70	1042.86
20	One Bank PLC	131.13	206.01	337.14	136.20	126.02	74.92	337.14	72.47	63.32	201.34	337.14
21	Mercantile Bank PLC	6.98	79.13	86.11	49.65	36.46	0.00	86.11	1.83	51.83	32.44	86.11
22	Shahjalal Islami Bank PLC	78.46	75.16	153.62	82.10	53.83	17.69	153.62	13.52	66.84	73.26	153.62
23	Exim Bank Limited	82.20	0.00	82.20	77.49	4.71	0.00	82.20	0.00	3.50	78.70	82.20
24	Padma Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
25	Jamuna Bank Limited	0.00	216.35	216.35	94.93	121.42	0.00	216.35	11.79	83.02	121.55	216.35
26	Prime Bank Limited	834.86	53.43	888.29	53.41	50.61	784.27	888.29	128.95	28.15	731.19	888.29
27	Global Islami Bank PLC	6.00	12.75	18.74	4.08	14.17	0.50	18.74	0.17	3.62	14.95	18.74
28	Meghna Bank Limited	57.86	18.45	76.31	4.46	9.59	62.23	76.28	41.77	1.74	32.77	76.28
29	South East Bank Limited	61.48	471.86	533.34	308.67	186.05	38.62	533.34	34.62	167.62	331.11	533.34
30	Sonali Bank PLC	1.60	7.11	8.71	4.25	4.46	0.00	8.71	0.00	5.84	2.87	8.71
31	South Bangla Agri & Com Bank	75.16	22.73	97.89	21.19	23.22	53.47	97.89	1.42	7.18	89.29	97.89
Total		10549.13	28206.52	38755.65	20645.34	15085.52	3024.77	38755.62	2685.82	14558.02	21511.79	38755.62

Source: Scheduled Banks; Compilation: Financial Inclusion Department, Bangladesh Bank

Appendix-9: Summary of Lending through Female-owned Outlets

Amount of Lending (in BDT million)								
SI No.	Bank Name	Urban	Rural	Total	Male	Female	Others	Total
1	Bank Asia PLC	610.57	2119.54	2730.11	1234.14	148.15	1347.82	2730.11
2	NRB Commercial Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Dutch-Bangla Bank PLC	248.17	278.09	526.25	360.81	165.44	0.00	526.25
4	Al-Arafah Islami Bank PLC	17.77	740.58	758.35	631.51	126.85	0.00	758.35
5	Modhumoti Bank PLC	0.00	2.90	2.90	2.80	0.10	0.00	2.90
6	Social Islami Bank PLC	8.24	5.64	13.88	6.20	7.68	0.00	13.88
7	Standard Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	First Security Islami Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Agrani Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	Mutual Trust Bank PLC	65.89	2.46	68.35	58.11	7.74	2.50	68.35
11	Midland Bank Limited	3.44	2.65	6.10	3.70	1.31	1.08	6.10
12	United Commercial Bank PLC	0.09	1.00	1.09	1.09	0.00	0.00	1.09
13	The City Bank PLC	3763.18	2385.45	6148.63	4829.14	1318.40	1.10	6148.63
14	AB Bank PLC	3.75	5.16	8.91	4.92	3.99	0.00	8.91
15	Islami Bank Bangladesh PLC	61.87	108.00	169.87	95.01	74.86	0.00	169.87
16	The Premier Bank PLC	0.00	0.05	0.05	0.01	0.04	0.00	0.05
17	NRB Bank Limited	2.48	8.67	11.15	6.57	4.58	0.00	11.15
18	BRAC Bank PLC	8403.15	9252.17	17655.32	16108.37	1546.95	0.00	17655.32
19	Eastern Bank PLC	164.37	83.17	247.55	229.91	17.64	0.00	247.55
20	One Bank PLC	10.71	36.19	46.90	21.78	19.52	5.60	46.90
21	Mercantile Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	Shahjalal Islami Bank PLC	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	0.00	10.39	10.39	10.12	0.27	0.00	10.39
26	Prime Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
27	Global Islami Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	Meghna Bank Limited	59.60	162.20	221.80	0.00	0.00	221.80	221.80
29	Southeast Bank Limited	2.80	8.42	11.22	10.17	1.05	0.00	11.22
30	Sonali Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	South Bangla Agri & Com Bank	0.80	0.48	1.28	1.28	0.00	0.00	1.28
Total		13426.882	15,213.21	28,640.09	23,615.62	3,444.57	1,579.90	28,640.09

Source: Scheduled Banks; Compilation: Financial Inclusion Department, Bangladesh Bank

Appendix-10: Bank-wise Inward Remittance Distribution through Female-owned Outlets

Inward Remittance (BDT in Million)				
SI No.	Bank Name	Urban	Rural	Total
1	Bank Asia PLC	948.00	15321.44	16269.43
2	NRB Commercial Bank PLC	0.00	0.00	0.00
3	Dutch-Bangla Bank PLC	2979.28	8980.61	11959.90
4	Al-Arafah Islami Bank PLC	687.67	3675.86	4363.53
5	Modhumoti Bank PLC	0.00	17.27	17.27
6	Social Islami Bank PLC	0.24	7.02	7.26
7	Standard Bank Limited	0.00	0.00	0.00
8	First Security Islami Bank PLC	0.20	13.78	13.98
9	Agrami Bank PLC	0.00	0.00	0.00
10	Mutual Trust Bank PLC	10.47	42.34	52.81
11	Midland Bank Limited	0.07	0.36	0.43
12	United Commercial Bank PLC	0.59	1.13	1.72
13	The City Bank PLC	0.00	0.00	0.00
14	AB Bank PLC	8.19	46.22	54.41
15	Islami Bank Bangladesh PLC	693.48	7602.81	8296.29
16	The Premier Bank PLC	0.29	5.98	6.27
17	NRB Bank Limited	5.53	24.22	29.75
18	BRAC Bank PLC	1928.62	2835.39	4764.01
19	Eastern Bank PLC	19.02	59.62	78.64
20	One Bank PLC	5.91	29.77	35.68
21	Mercantile Bank PLC	2.32	351.77	354.09
22	Shahjalal Islami Bank PLC	6.44	129.29	135.73
23	Exim Bank Limited	0.00	0.00	0.00
24	Padma Bank Limited	0.00	0.00	0.00
25	Jamuna Bank Limited	0.00	18.74	18.74
26	Prime Bank Limited	0.00	1.11	1.11
27	Global Islami Bank PLC	0.00	0.00	0.00
28	Meghna Bank Limited	0.00	0.00	0.00
29	Southeast Bank Limited	3.30	357.19	360.50
30	Sonali Bank PLC	0.00	0.11	0.11
31	South Bangla Agri & Com Bank	0.29	0.99	1.28
Total		7,299.89	39,523.04	46,822.93

Source: Scheduled Banks; Compilation: Financial Inclusion Department, Bangladesh Bank