Quarterly Report
On

Agent Banking

July-September 2026



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Executive Summary

This quarterly report summarizes the overall scenario of agent banking activities during July-September 2026 quarter. Agent banking in Bangladesh has continued to grow in most of the dimensions in this quarter. As on 30 September 2026, 30 banks offered agent banking services through 20,681 outlets operated by 15,507 agents. The number of agents has risen by 0.54% and the number of outlets has risen by 0.41% as well from the previous quarter. The cumulative number of accounts opened through agent banking reaches 27,762,192 of which 13,818,517 accounts (50%) belong to female customers and 23,460,431 accounts (85%) belong to the customers of the rural areas. At the end of September 2026, the cumulative amount of deposit accumulated in the agent banking accounts is BDT 531,079.26 million, the amount of loan disbursement through agent banking account of 23 banks is BDT 441,101.36 million and the cumulative amount of inward remittances disbursed through agents reaches BDT 2,201,494.89 million.

The number of accounts opened through agent banking has grown by 1.98% 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 1.91% 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 2.31% and the volume of lending through these accounts has increased by 7.93% over the previous quarter. The loan to deposit ratio stands at 83.06% in the reporting quarter which was 78.74% 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 that 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 2.44% 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 30 September 2026, 28 banks offered agent banking services through 2,244 female-owned outlets operated by 1,882 female-owned agent points. The number of accounts opened through these outlets reaches 2,480,684 of which 2,047,541 accounts (83%) belongs to the customers of the rural

areas. At the end of September 2026, the amount of deposit accumulated in these agent outlets is BDT 48,224.85 million. The amount of loan disbursement through these accounts is BDT 35,823.01 million and the cumulative amount of inward remittances disbursed through agents reaches BDT 55,464.47 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. (Deposit, Loan Disbursed and Inward Remittance in Million BDT)

Particulars	Sep'25	Jun'26	Sep'26	Y-to-Y	Q-to-Q	Y-to-Y (%)	Q-to-Q (%)
No. of Banks with Agent Banking License	31	31	31	0	0	0.00	0.00
No. of Banks in Agent Banking Operation	30	30	30	0	0	0.00	0.00
Number of Agents	15,321	15,424	15,507	186.00	83.00	1.21	0.54
Number of Outlets	20,488	20,597	20,681	193.00	84.00	0.94	0.41
Number of Accounts	25,139,293	27,224,256	27,762,192	2,622,899.00	537,936.00	10.43	1.98
Number of Female-owned Accounts	12,418,185	13,558,918	13,818,517	1,400,332.00	259,599.00	11.28	1.91
Number of Rural Accounts	21,384,489	23,027,755	23,460,431	2,075,942.00	432,676.00	9.71	1.88
Amount of Deposit	477,006.44	519,072.92	531,079.26	54,072.82	12,006.34	11.34	2.31
Amount of Loan Disbursed	319,106.79	408,703.97	441,101.36	121,994.57	32,397.39	38.23	7.93
Amount of Inward Remittance	1,888,557.97	2,149,041.57	2,201,494.89	312,936.92	52,453.32	16.57	2.44

Table-1

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

This quarterly report summarizes the latest state of agent banking operations in Bangladesh as of September 2026 along with the progress since June 2026 and September 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 September 2026, the total number of agents and outlets reaches 15,507 and 20,681 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 September 2026, 84.12% of the agents and 85.51% 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

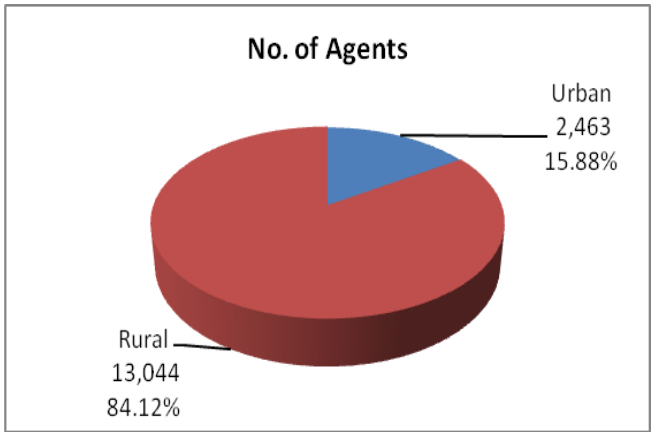
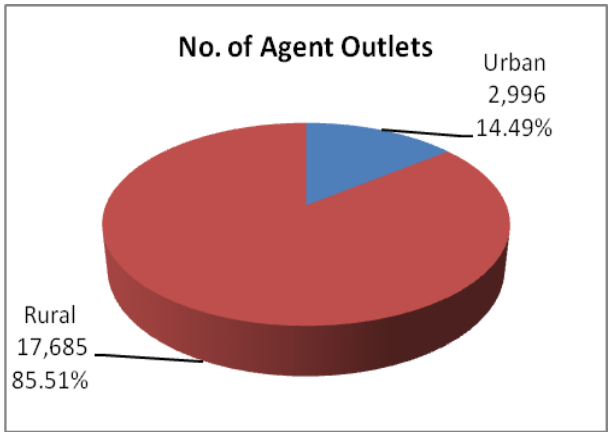


Figure 2: Number of Outlets



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 increased by 0.54% and outlets have increased by 0.41% over the previous quarter. Considering the slight increase 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

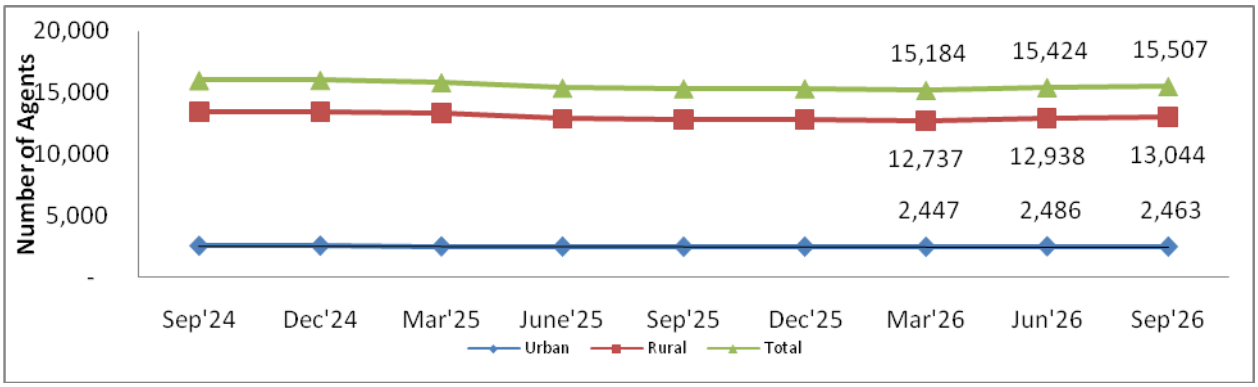
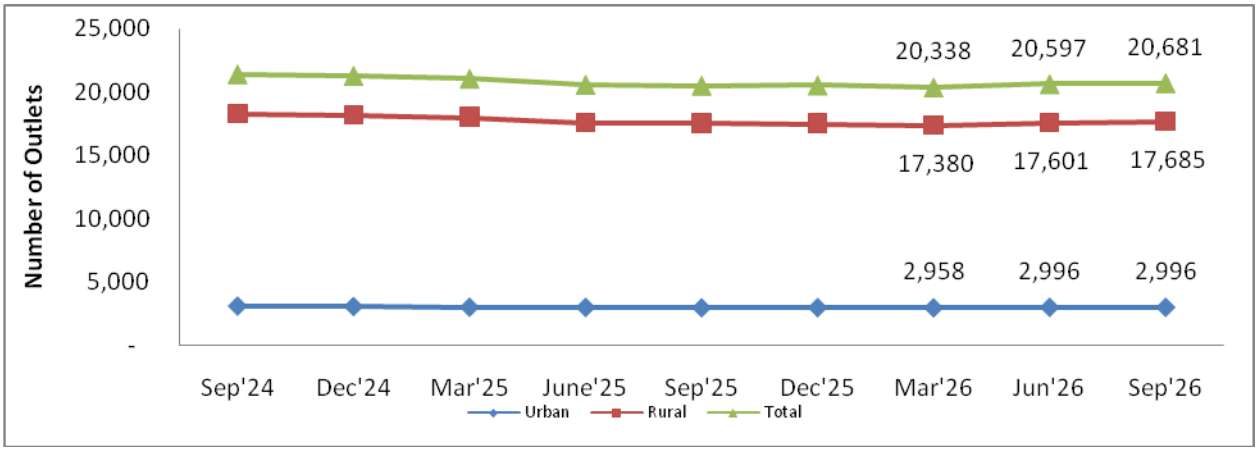


Figure 4: Growth in Number of Outlets



2.4 Female-owned Agent Outlet

At the end of September 2026, total number of female owned agents and outlets reaches 1,882 and 2,244 respectively. Females own only 10.85% 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 September 2026, the total number of accounts opened through agent banking stands at 27,762,192. 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 50% 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 85% 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

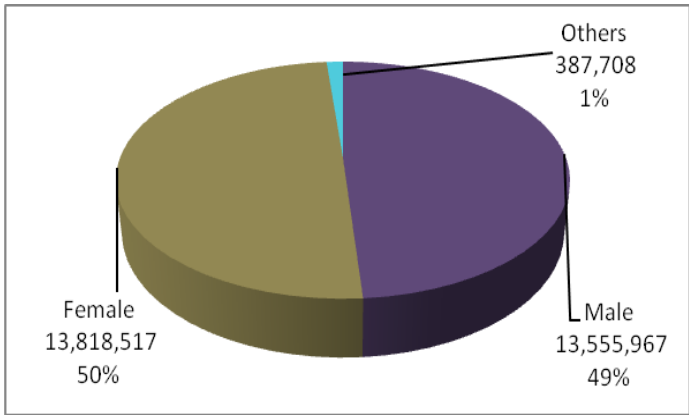


Figure 6: Area-wise Distribution of Accounts

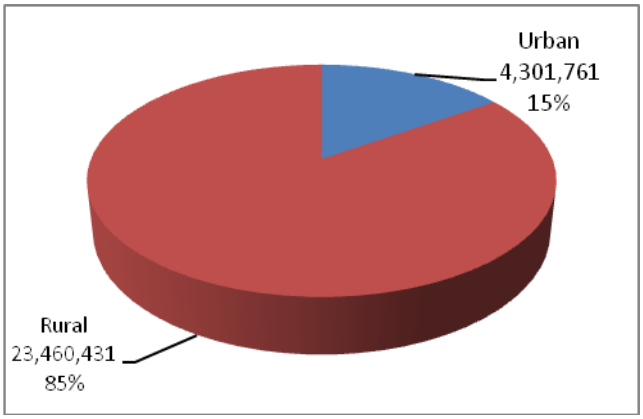
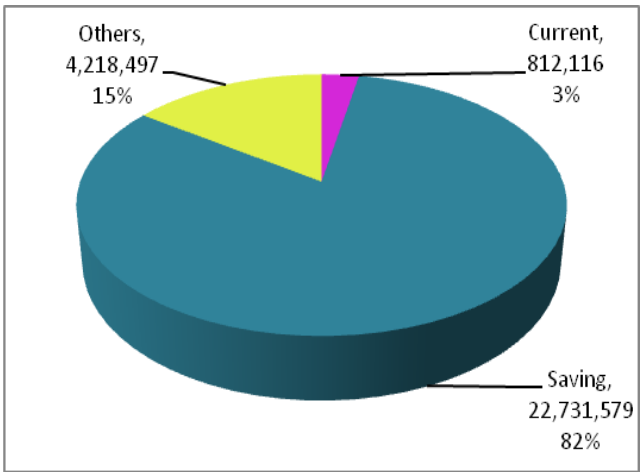


Figure 7 shows that 82% of the accounts are savings in nature while 3% are current and the remaining 15% are other accounts. The dominance of savings account indicates to the satisfactory level of saving habit among the rural people.

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 1.98% 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 1.99% and 1.91% 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

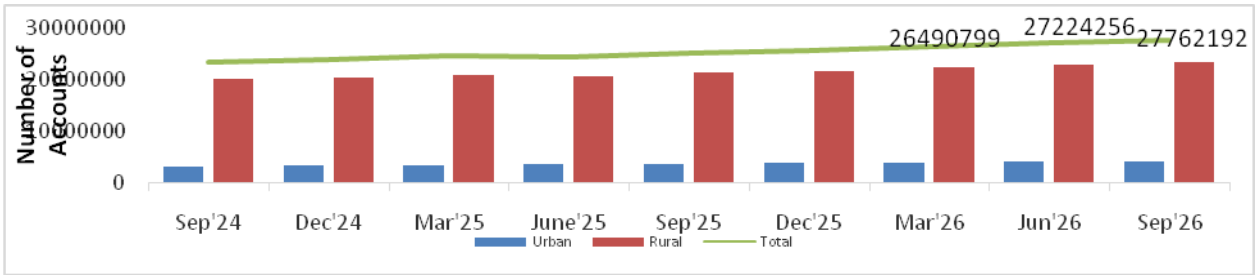


Figure 9: Gender-wise Growth of Accounts

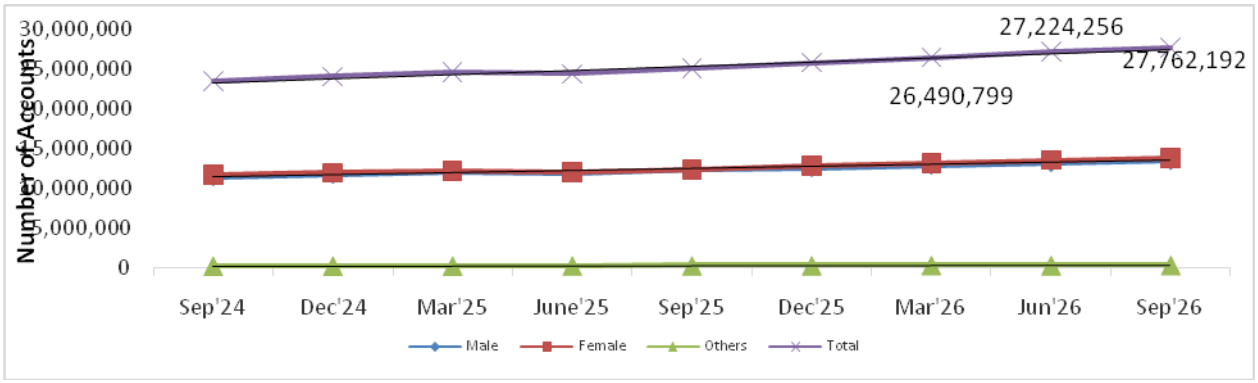
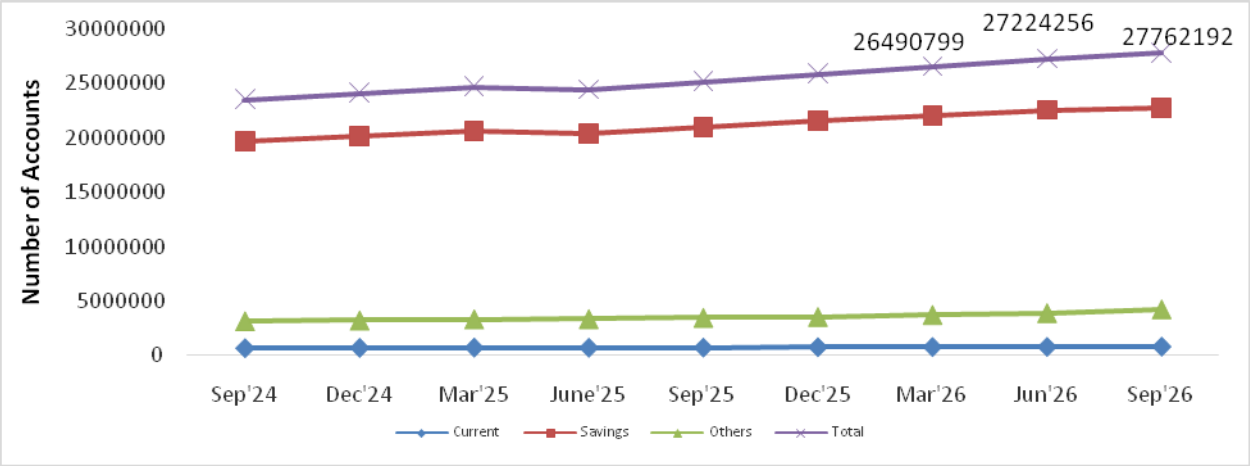


Figure 10: Category-wise Growth of Accounts



3.4 Accounts in Female-owned Outlets

At the end of September 2026, female-owned outlets have 2,480,684 accounts where 2,047,541 accounts are from rural areas. Again, the numbers of male and female accounts in female-owned outlets are 1,140,694 and 1,322,187 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 8.94% of the total accounts opened through agent banking.

4. Deposit in Agent Banking Accounts

4.1 Deposit

At the end of September 2026, the total amount of deposit through agent banking reaches BDT 531,079.26 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 (81.26%) has been collected from the rural areas. Figure 12 shows that deposit in male customers' accounts (57.18%) is significantly higher than that of female customers (37.01%). In addition, Figure 13 indicates that savings accounts comprise of 41.65% of the total deposit while other categories of accounts including institutions and term deposit comprise of 53.13% of the total deposit and current accounts comprise of 5.23% of the total deposit.

Figure 11: Area-wise Distribution of Deposit

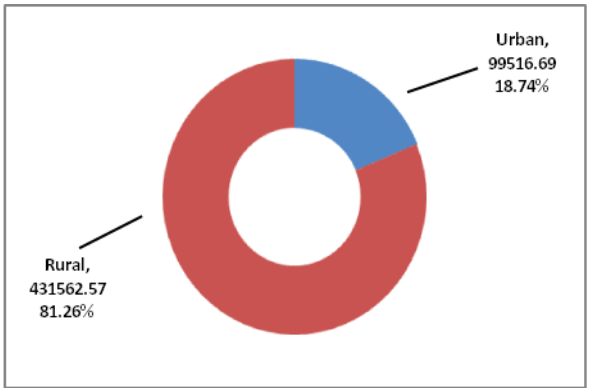


Figure 12: Gender-wise Distribution of Deposit

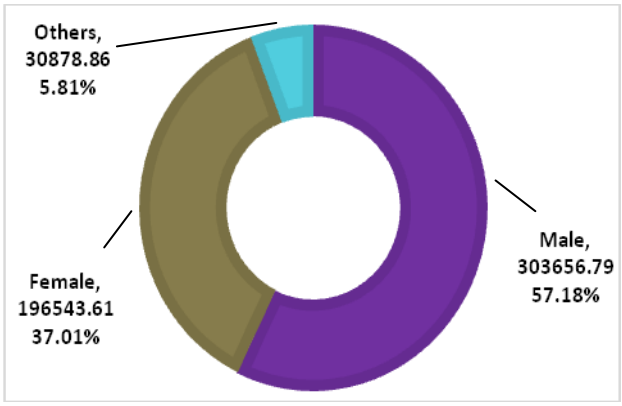
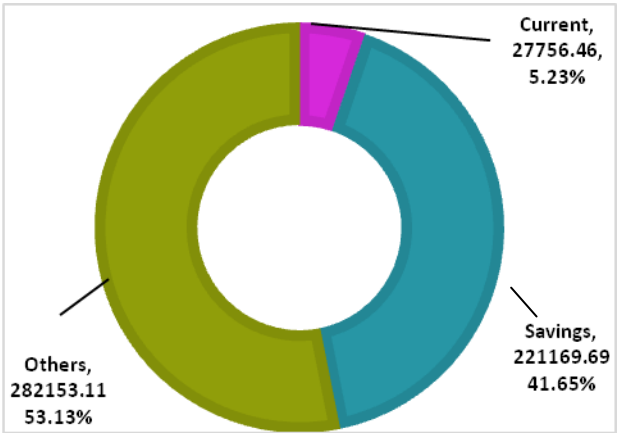


Figure 13: Category-wise Distribution of Deposit



4.3 Growth of Deposit

Figures 14, 15 and 16 illustrate the trend in deposit accumulation. In September 2026 quarter, the deposit through agent banking has increased by 2.31% since June 2026 quarter.

Figure 14: Trend of Deposit by Areas

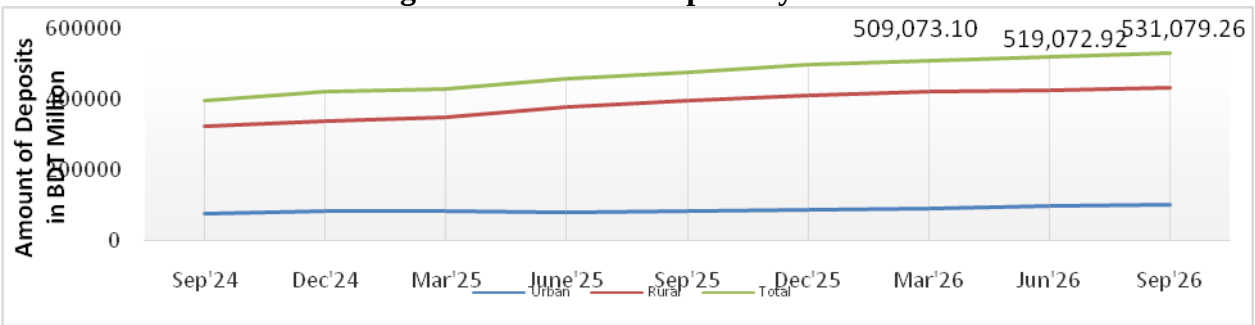


Figure 15: Trend of Deposit by Gender

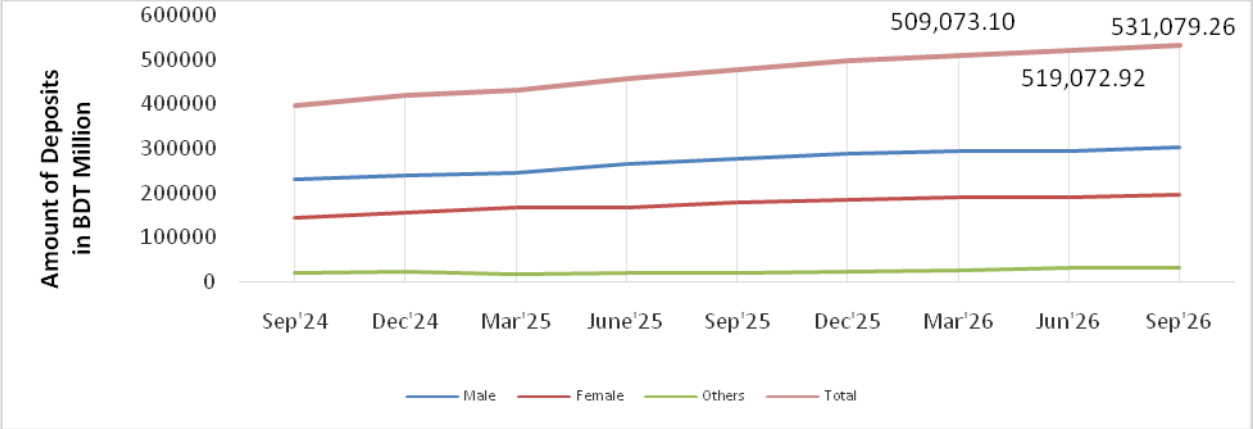
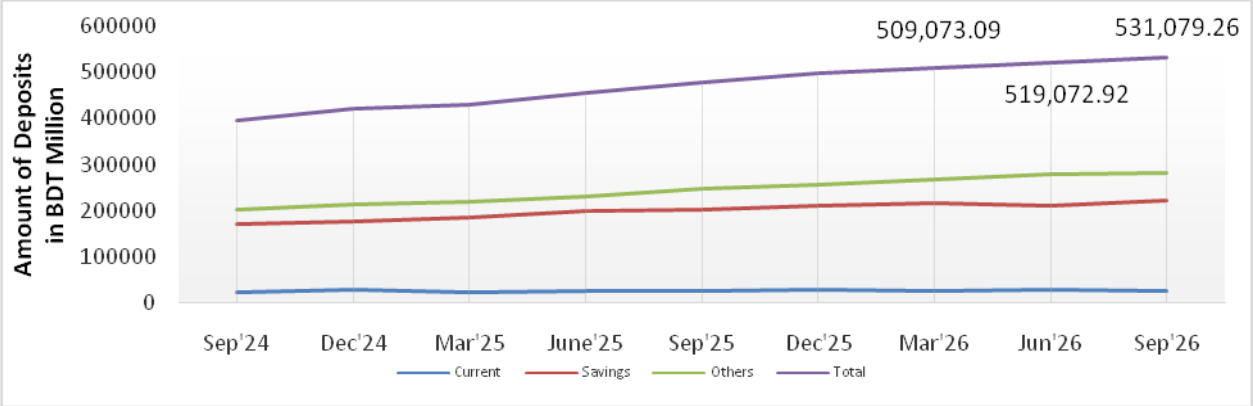


Figure 16: Trend of Deposit by Categories



Remarkably, deposit in the rural areas has increased by 2.14% while the deposit in the urban areas has increased by 3.06% over the previous quarter. Deposit from the male customers has increased by 2.55% while deposit from the female customers has increased by 2.43%.

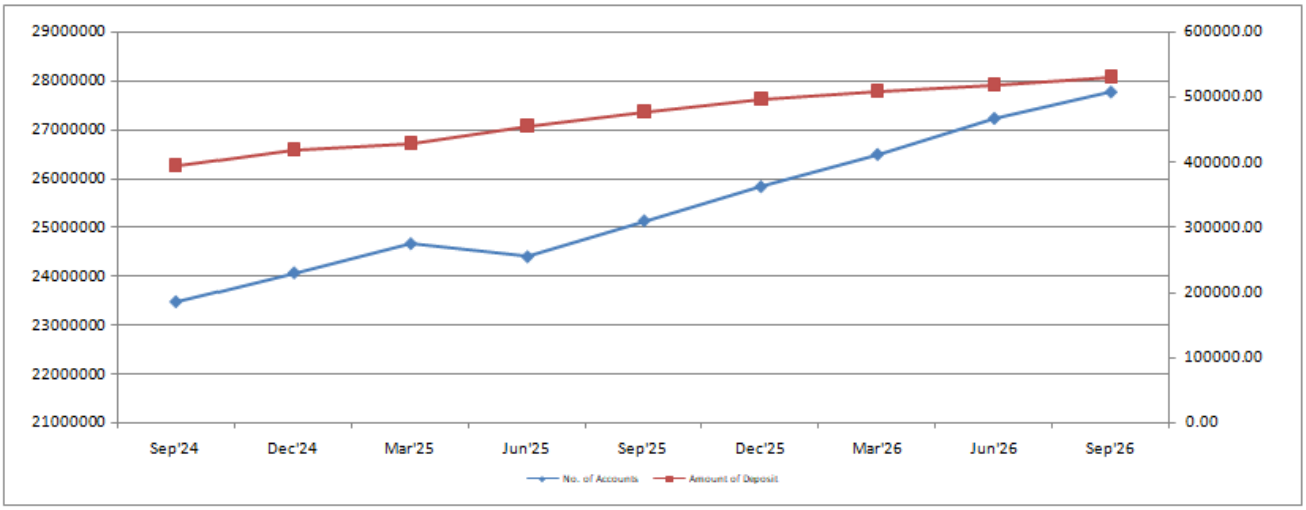
4.4 Deposits in Female-owned Outlets

At the end of September 2026, the total amount of deposits collected through female-owned agent outlets is BDT 48,224.85 million. Deposit collected from rural areas through these outlets is BDT 33,886.96 million. On the other hand, deposits from male customers' and female customers' are BDT 24,940.25 million and 17,682.01 million respectively. Female-owned outlets own almost 9.08% 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 September 2024, the number of agent banking accounts was 23,489,109 and the total amount of deposit was BDT 395,293.68 million. In September 2025, the number of accounts increased by 7% to 25,139,293 and the amount of deposit increased by 21% to BDT 477,006.44 million. In September 2026, the number of accounts has increased by 10% to 27,762,192 and the amount of deposit has grown by 11% to BDT 531,079.26 million. Over the past two years, the number of accounts has increased by 18% whereas the amount of deposit has scaled up by 34%. So, it can be perceived that the accounts opened through agent banking are mostly active.

Figure 17: Two Years 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 September 2026, the lending through agent banking rises to BDT 441,101.36 million. The volume of the total loan has increased by 7.93% 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 September 2026, rural customers have received BDT 282,696.51 million (64.09%) of the total loan disbursed through agent banking channel. This trend conforms to the objective of the agent banking to enhance the rural people's access to finance.

Figure 18: Area-wise Distribution of Loans

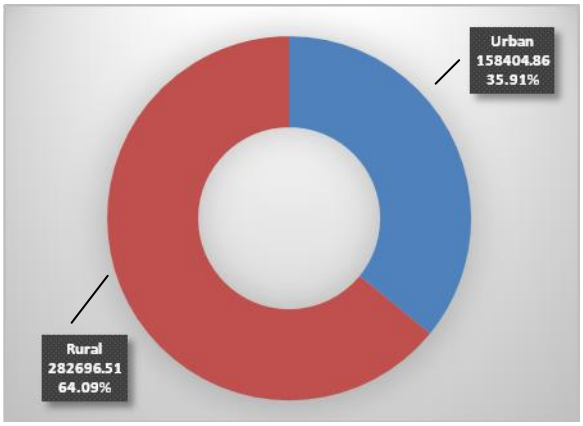


Figure 19: Gender-wise Distribution of Loans

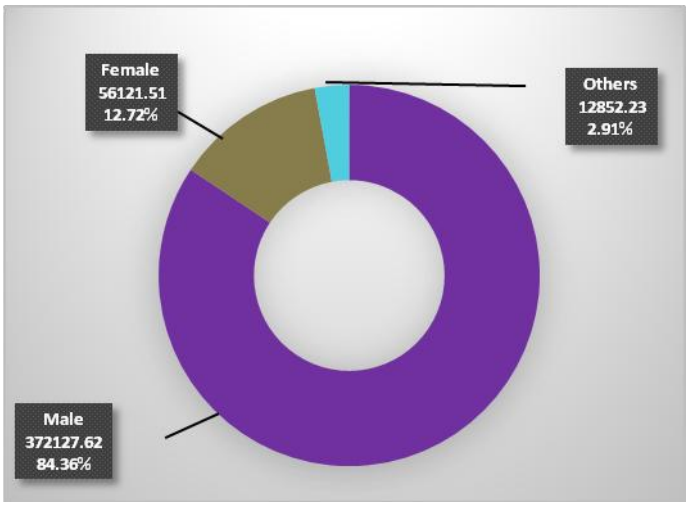


Figure 19 shows the gender-wise distribution of lending through agent banking. As of September 2026, male borrowers have received BDT 372,127.62 million (84.36%) of the total loan compared to female borrowers who have received only BDT 56,121.51 million (12.72%). This figure potentially indicates female 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 agent banking.

5.3 Lending through Female-owned Outlets

At the end of September 2026, lending through female-owned outlets is BDT 35,823.01 million. Volume of Lending through outlets in rural areas is BDT 19,232.75 million. Female customers are seen clearly lagging behind male customers in receiving credit. Female-owned outlets own about 8.12% 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 7.93% over the June 2026 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 7.79%. 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

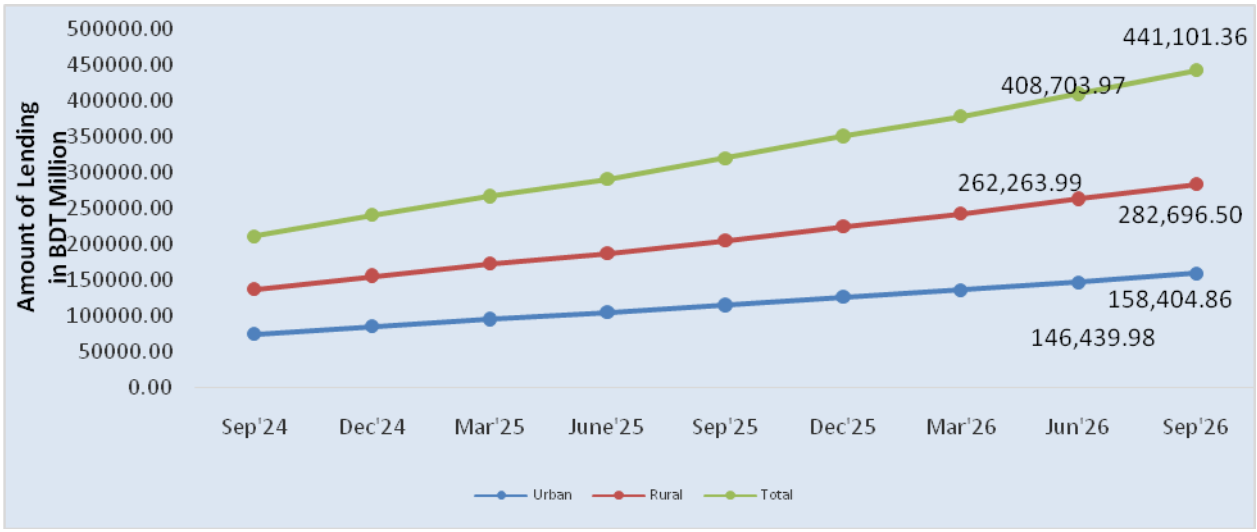
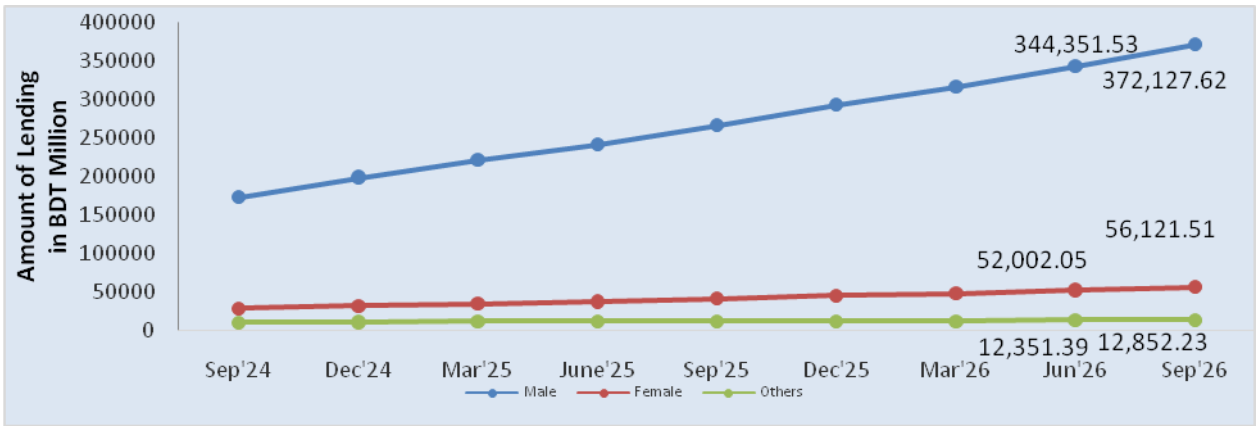


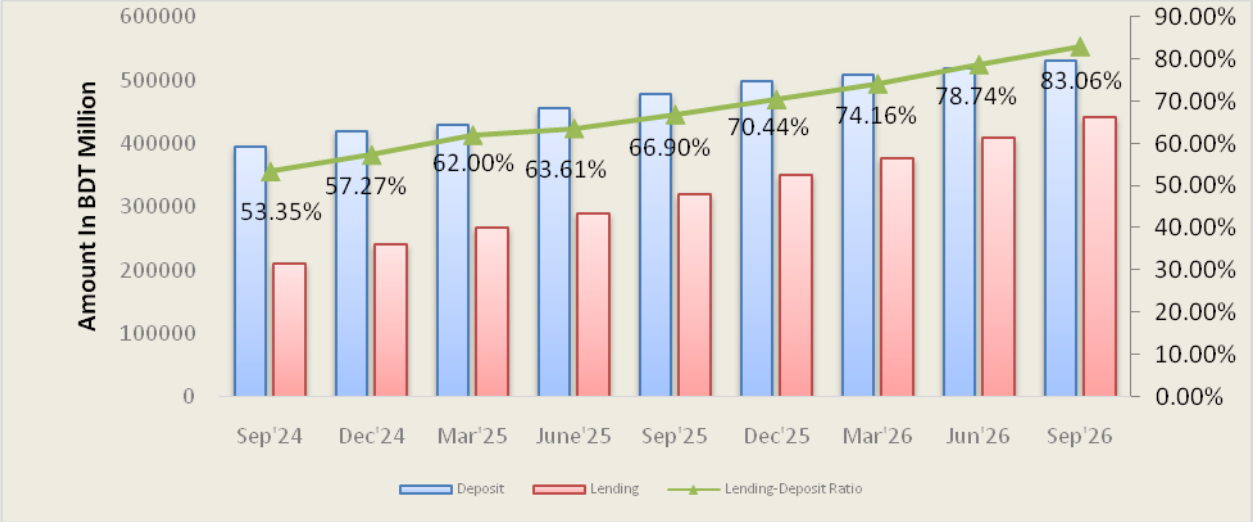
Figure 21: Gender-wise Growth of Lending



5.5 Lending against Deposit

Figure 22 indicates that the loan to deposit ratio in agent banking is only 83.06% in the September 2026 quarter. In the last quarter, the ratio was 78.74%. 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 66% which was 62% 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 this 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

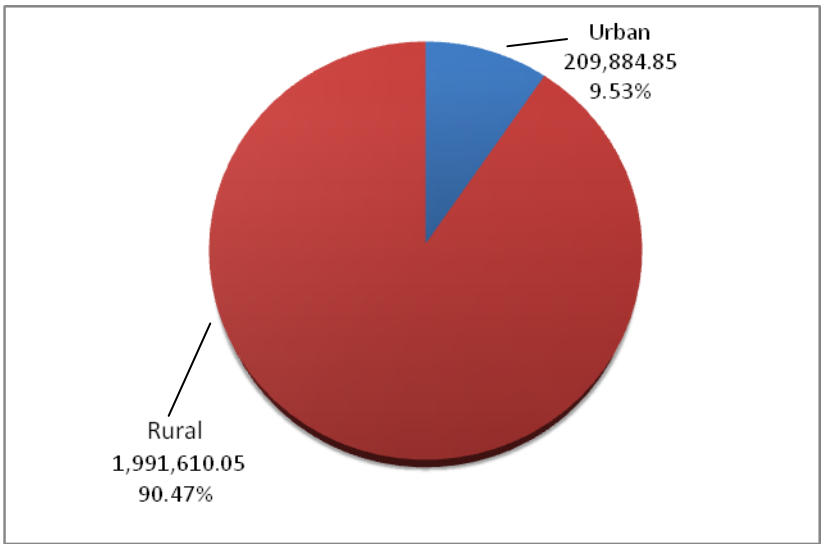
6.1 Inward Remittances

At the end of September 2026, the amount of inward remittances through agent banking rises to BDT 2,201,494.89 million. It has increased by 2.44% over the June 2026 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 a 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 90.47% 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.

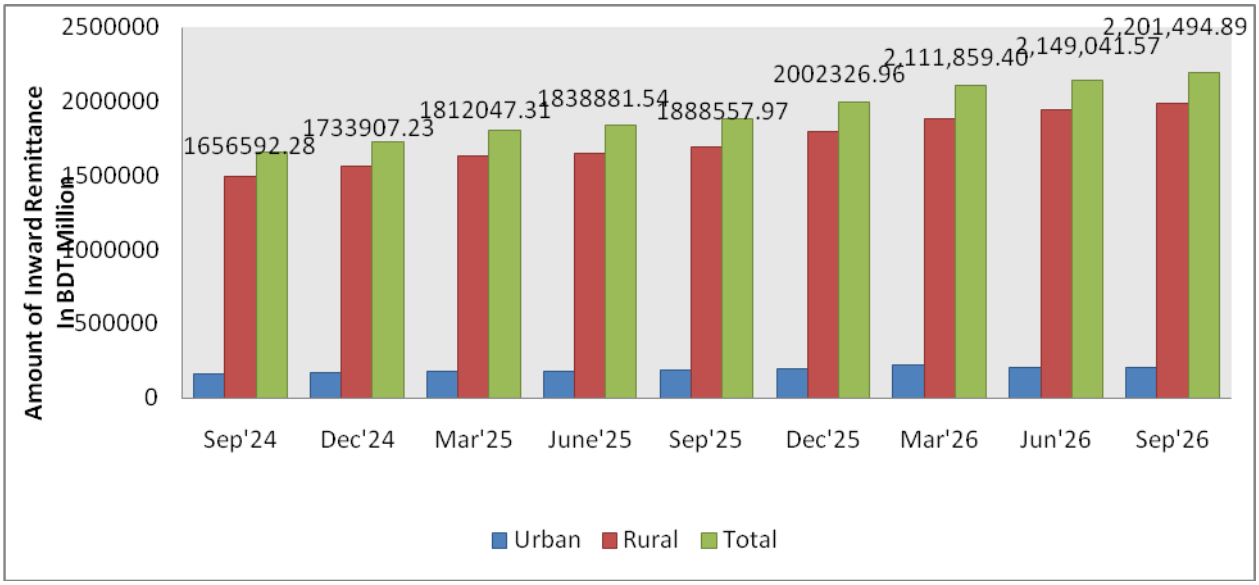
Figure 23: Area-wise Distribution of Inward Remittance



6.3 Growth of Inward Remittances

Figure 24 shows the growth of inward remittances through agent banking. In September 2026 quarter, the amount of inward remittances disbursed by agents has increased by 2.44% over the previous quarter. In the current quarter, BDT 52,453.32 million remittance 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

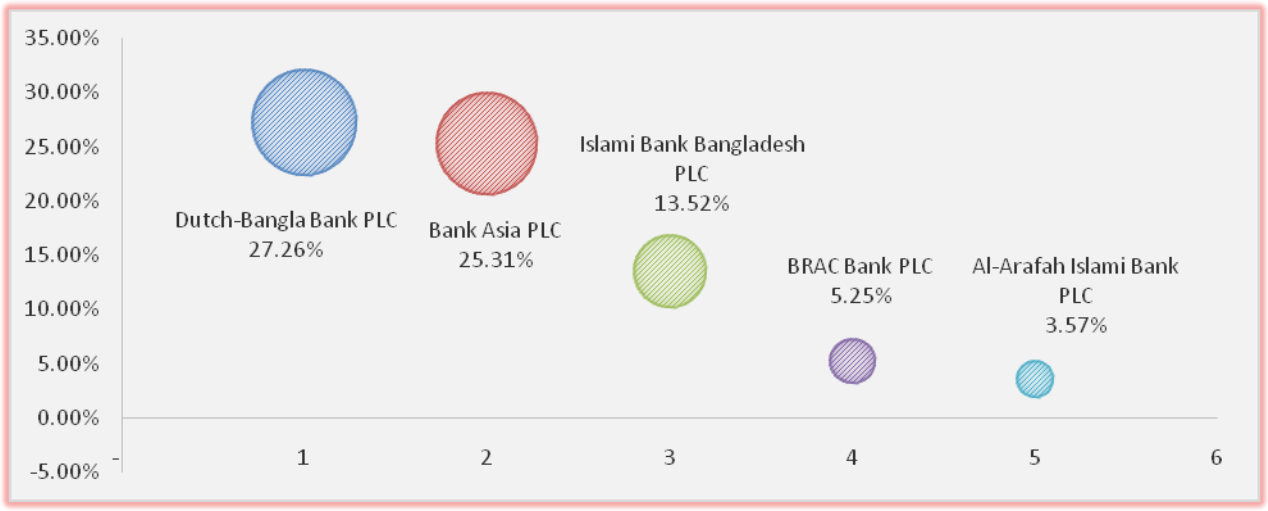
At the end of September 2026, the amount of inward remittances distributed through female-owned outlets is BDT 55,464.47 million. Inward remittance distributed to rural areas is BDT 47,378.71 million and urban area is BDT 8,085.76 million. It indicates that significant amount of inward remittance is distributed to rural area compared to urban area. Female-owned outlets own almost 2.52% 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 September 2026, top five banks have established 74.91% of the total agent outlets. Dutch-Bangla Bank PLC has ranked the top with 5,638 outlets, comprising 27.26% of the total outlets (Figure 25) under operation.

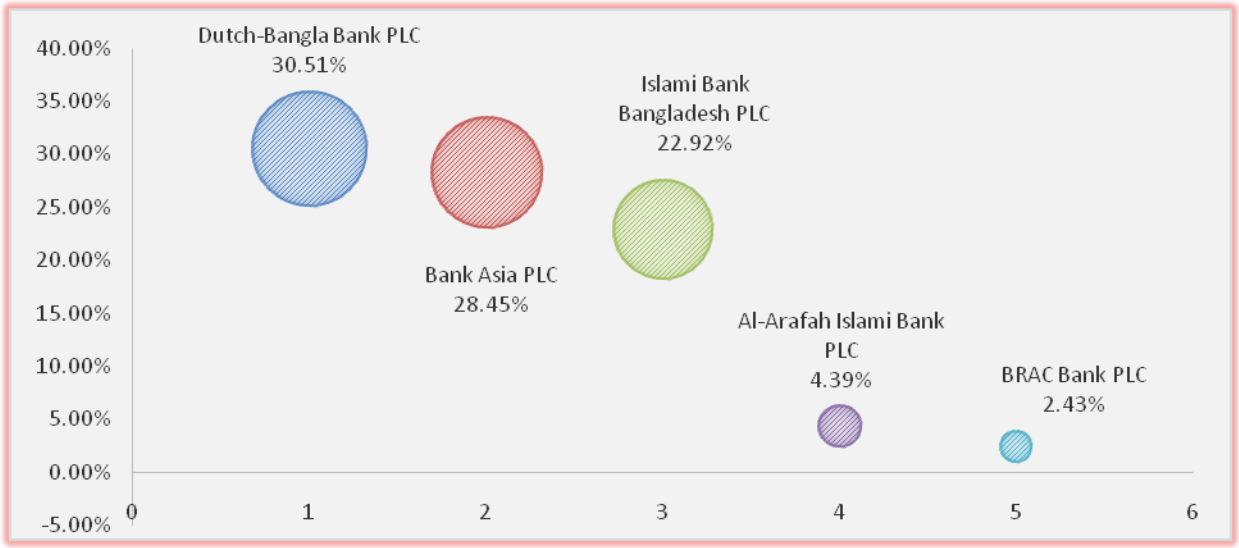
Figure 25: Top Five Banks' Share of Outlets



7.2 In terms of Account number

As of September 2026, top five Banks have opened 88.54% of the total accounts opened through agent banking. Dutch-Bangla Bank PLC has opened the highest number of 8,470,271 accounts, comprising 30.51% of the total accounts (Figure 26). This bank has opened 218,862 new accounts in this quarter.

Figure 26: Top Five Banks' Share of Accounts

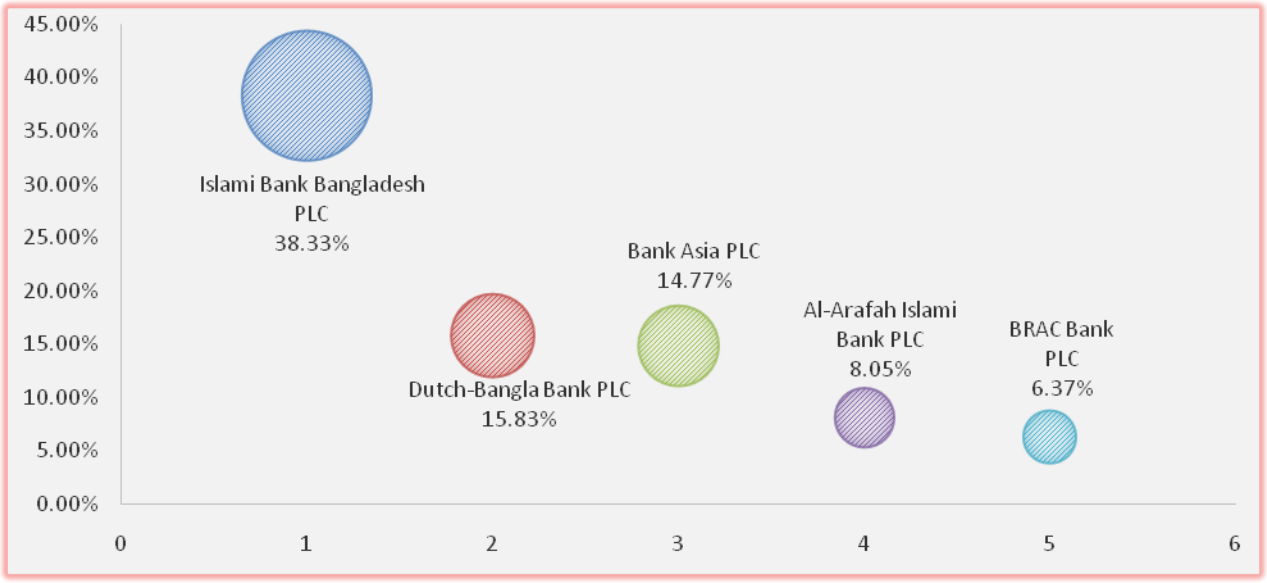


7.3 In terms of Deposit Collection

As of September 2026, top five banks have secured 83.35% share of the total amount of deposit accumulated through agent banking. Islami Bank Bangladesh PLC has ranked top in this list, with

38.33% of the total deposit (Figure 27) amounting BDT 203,561.17 million followed by Dutch-Bangla Bank PLC with 15.83% of the total deposit.

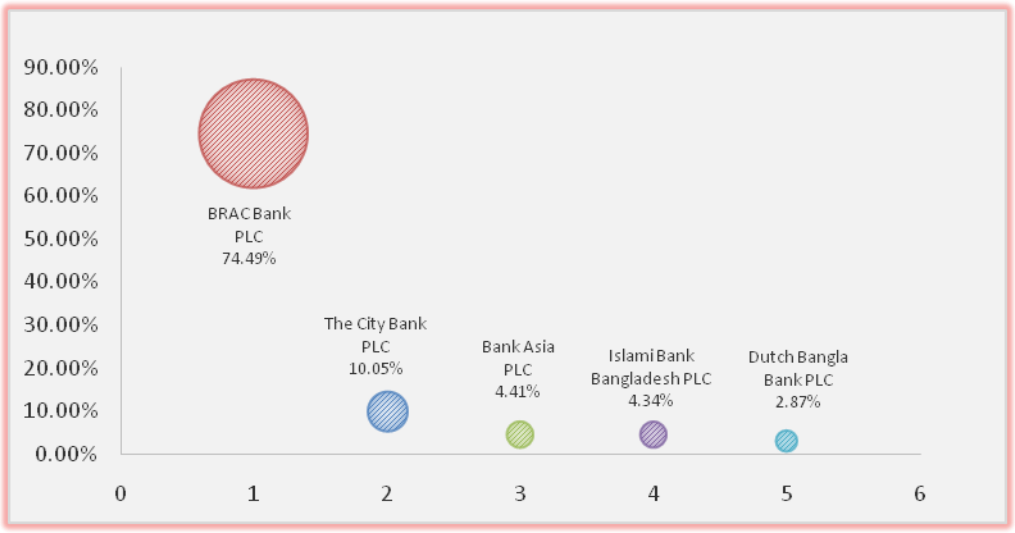
Figure 27: Top Five Banks' Share of Deposit



7.4 In terms of Lending

The top five banks have carried out 96.15% of the total lending through agent banking till September 2026. BRAC Bank PLC has ranked the top with the largest volume of lending amounting to BDT 328,587.36 million, which is 74.49% of the total loans disbursed through agent banking (Figure 28).

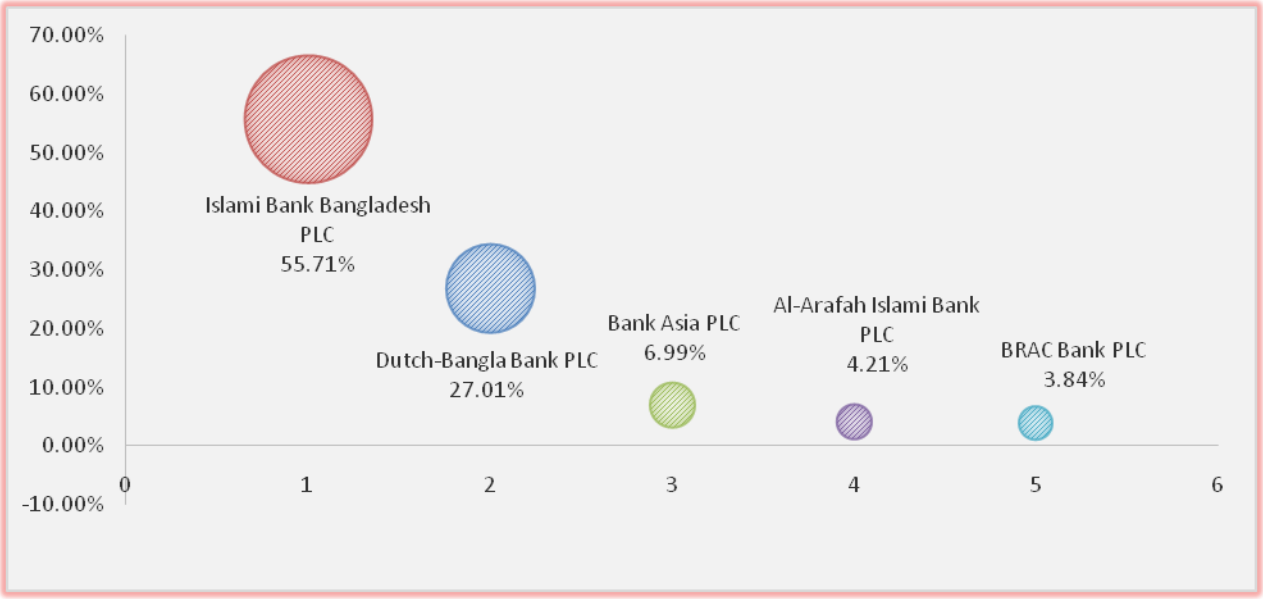
Figure 28: Top Five Banks' Share of Lending



7.5 In terms of Distribution of Inward Remittances

The top five banks have 97.76% share of the total inward remittances distributed through agent banking till September 2026. Islami Bank Bangladesh PLC ranks the top with BDT 1,226,354.66 million, which is 55.71% 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 that 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

		No. of Agents			No. of Outlets		
Sl No.	Bank Name	Urban	Rural	Total	Urban	Rural	Total
1	Bank Asia PLC	502	4646	5148	504	4731	5235
2	NRB Commercial Bank PLC	51	559	610	60	563	623
3	Dutch-Bangla Bank PLC	592	447	1039	1085	4553	5638
4	Al-Arafah Islami Bank PLC	99	427	526	89	649	738
5	Modhumoti Bank PLC	20	377	397	22	383	405
6	Social Islami Bank PLC	49	264	313	41	276	317
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	124	175	49	138	187
11	Midland Bank Limited	22	99	121	25	114	139
12	United Commercial Bank PLC	123	507	630	114	516	630
13	The City Bank PLC	120	363	483	130	364	494
14	AB Bank PLC	82	157	239	75	180	255
15	Islami Bank Bangladesh PLC	179	2617	2796	179	2617	2796
16	The Premier Bank PLC	64	115	179	87	158	245
17	NRB Bank Limited	4	307	311	5	309	314
18	BRAC Bank PLC	196	798	994	216	869	1085
19	Eastern Bank PLC	44	59	103	41	79	120
20	One Bank PLC	60	225	285	62	225	287
21	Mercantile Bank PLC	34	154	188	34	154	188
22	Shahjalal Islami Bank PLC	43	115	158	43	115	158
23	Exim Bank Limited	3	2	5	3	4	7
24	Padma Bank PLC	1	0	1	2	4	6
25	Jamuna Bank PLC	12	49	61	12	49	61
26	Prime Bank PLC	56	175	231	55	176	231
27	Global Islami Bank PLC	7	10	17	6	11	17
28	Meghna Bank PLC	5	28	33	13	20	33
29	South East Bank PLC	15	153	168	15	161	176
30	Sonali Bank PLC	8	132	140	8	132	140
31	South Bangla Agri & Com Bank PI	7	29	36	7	29	36
Total		**2,463**	**13,044**	**15507**	**2,996**	**17,685**	**20681**
Percentage		**15.88%**	**84.12%**	**100.00%**	**14.49%**	**85.51%**	**100.00%**

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

Appendix-2: Summary of Accounts

No. of Accounts												
Sl No.	Bank Name	Urban	Rural	Total	Male	Female	Others	Total	Current	Saving	Others	Total
1	Bank Asia PLC	882178	6974816	7856994	2712505	5057062	87427	7856994	165454	7389381	302159	7856994
2	NRB Commercial Bank PLC	9648	267929	277577	81873	195486	218	277577	414	275952	1211	277577
3	Dutch-Bangla Bank PLC	2152344	6317927	8470271	4980799	3489472	0	8470271	93251	7660021	716999	8470271
4	Al-Arafah Islami Bank PLC	126950	1091662	1218612	612958	599365	6289	1218612	25100	1025074	168438	1218612
5	Modhumoti Bank PLC	53196	425224	478420	89181	389239	0	478420	2234	476186	0	478420
6	Social Islami Bank PLC	29967	293500	323467	162996	160342	129	323467	4285	264688	54494	323467
7	Standard Bank Limited	0	14444	14444	6471	7235	738	14444	1026	11851	1567	14444
8	First Security Islami Bank PLC	6687	131470	138157	70787	67370	0	138157	3886	108760	25511	138157
9	Agrani Bank PLC	0	0	0	0	0	0	0	0	0	0	0
10	Mutual Trust Bank PLC	30283	102323	132606	70156	51897	10553	132606	13038	107604	11964	132606
11	Midland Bank Limited	5064	39421	44485	19660	24330	495	44485	645	36281	7559	44485
12	United Commercial Bank PLC	78040	285729	363769	188631	166083	9055	363769	21584	30846	311339	363769
13	The City Bank PLC	193249	359173	552422	313240	227274	11908	552422	52623	469975	29824	552422
14	AB Bank PLC	24536	76330	100866	57716	43150	0	100866	5763	77077	18026	100866
15	Islami Bank Bangladesh PLC	410844	5951656	6362500	3496149	2866351	0	6362500	114132	3965923	2282445	6362500
16	The Premier Bank PLC	19299	72016	91315	49938	39653	1724	91315	1593	80999	8723	91315
17	NRB Bank Limited	1836	50040	51876	19015	31958	903	51876	1506	45186	5184	51876
18	BRAC Bank PLC	179624	493701	673325	275734	152797	244794	673325	275435	220504	177386	673325
19	Eastern Bank PLC	32140	77557	109697	76530	33167	0	109697	10742	87015	11940	109697
20	One Bank PLC	12621	76382	89003	46971	39070	2962	89003	3768	71130	14105	89003
21	Mercantile Bank PLC	7217	69880	77097	45972	31125	0	77097	3103	53978	20016	77097
22	Shahjalal Islami Bank PLC	10149	44117	54266	27879	22289	4098	54266	1343	39770	13153	54266
23	Exim Bank Limited	2311	2469	4780	2741	2039	0	4780	55	3007	1718	4780
24	Padma Bank Limited	1139	2097	3236	1242	1963	31	3236	83	3130	23	3236
25	Jamuna Bank Limited	6859	24657	31516	17079	14437	0	31516	1455	24891	5170	31516
26	Prime Bank Limited	7915	41057	48972	26103	21608	1261	48972	3052	42174	3746	48972
27	Global Islami Bank PLC	582	2557	3139	1699	1287	153	3139	88	2411	640	3139
28	Meghna Bank Limited	3115	2594	5709	2866	1545	1298	5709	1219	3366	1124	5709
29	South East Bank Limited	9097	106956	116053	63463	49179	3411	116053	3584	96878	15591	116053
30	Sonali Bank PLC	4384	58152	62536	33435	29101	0	62536	1369	53293	7874	62536
31	South Bangla Agri & Comm. Bank Ltd.	487	4595	5082	2178	2643	261	5082	286	4228	568	5082
Total		**4,301,761**	**23,460,431**	**27,762,192**	**13,555,967**	**13,818,517**	**387,708**	**27,762,192**	**812,116**	**22,731,579**	**4,218,497**	**27,762,192**

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	14422.26	64032.90	78455.16	36684.01	35792.40	5978.75	78455.16	2493.30	41076.64	34885.22	78455.16
2	NRB Commercial Bank PLC	29.14	652.43	681.57	272.64	395.31	13.63	681.58	1.82	608.71	71.05	681.58
3	Dutch-Bangla Bank PLC	21455.87	62616.24	84072.10	56101.94	26239.08	1731.08	84072.10	3491.58	59963.76	20616.77	84072.10
4	Al-Arafah Islami Bank PLC	6373.20	36356.08	42729.28	23995.91	17992.88	740.49	42729.28	853.01	14311.54	27564.72	42729.28
5	Modhumoti Bank PLC	417.29	1400.95	1818.24	740.54	1077.70	0.00	1818.24	78.65	1739.59	0.00	1818.24
6	Social Islami Bank PLC	1010.37	4882.59	5892.96	4141.79	1741.14	10.03	5892.96	24.63	931.70	4936.63	5892.96
7	Standard Bank Limited	0.00	56.67	56.67	36.52	12.67	7.48	56.67	3.08	34.74	18.85	56.67
8	First Security Islami Bank PLC	350.80	2579.55	2930.35	2054.81	875.54	0.00	2930.35	21.39	561.38	2347.58	2930.35
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	1284.56	4144.96	5429.52	2599.74	1692.88	1136.90	5429.52	205.75	1770.85	3452.92	5429.52
11	Midland Bank Limited	228.25	940.22	1168.47	564.92	387.53	216.02	1168.47	101.20	326.75	740.51	1168.47
12	United Commercial Bank PLC	8655.36	9266.48	17921.84	13851.17	4070.67	0.00	17921.84	1918.31	3705.79	12297.74	17921.84
13	The City Bank PLC	7845.10	10407.59	18252.69	6858.09	4299.99	7094.60	18252.68	1893.10	4503.87	11855.71	18252.68
14	AB Bank PLC	64.53	284.24	348.77	203.88	144.90	0.00	348.77	12.85	103.74	232.18	348.77
15	Islami Bank Bangladesh PLC	14336.72	189224.45	203561.17	117936.78	85624.39	0.00	203561.17	4997.02	77308.40	121255.75	203561.17
16	The Premier Bank PLC	910.33	1685.37	2595.70	1058.06	796.82	740.81	2595.69	64.65	773.60	1757.45	2595.70
17	NRB Bank Limited	32.98	1057.35	1090.33	551.21	525.29	13.83	1090.33	16.53	282.27	791.53	1090.33
18	BRAC Bank PLC	10454.35	23364.96	33819.31	18467.76	7794.44	7557.11	33819.31	7692.09	4994.44	21132.78	33819.31
19	Eastern Bank PLC	4122.73	5191.67	9314.40	7688.19	1626.22	0.00	9314.41	2323.70	2961.05	4029.66	9314.41
20	One Bank PLC	1197.91	3171.57	4369.48	2609.19	1389.52	370.77	4369.48	188.41	1127.98	3053.09	4369.48
21	Mercantile Bank PLC	455.67	1050.18	1505.85	1190.84	315.01	0.00	1505.85	32.48	313.21	1160.16	1505.85
22	Shahjalal Islami Bank PLC	295.30	897.69	1192.99	587.83	352.51	252.65	1192.99	74.54	483.55	634.90	1192.99
23	Exim Bank Limited	194.66	54.85	249.51	224.05	25.46	0.00	249.51	4.76	14.82	229.93	249.51
24	Padma Bank Limited	78.52	5.35	83.88	0.38	0.73	82.77	83.88	4.77	0.82	78.29	83.88
25	Jamuna Bank Limited	673.70	1542.85	2216.55	1443.60	772.95	0.00	2216.55	92.86	574.75	1548.94	2216.55
26	Prime Bank Limited	3224.09	931.27	4155.36	610.47	377.11	3167.78	4155.36	728.83	381.81	3044.72	4155.36
27	Global Islami Bank PLC	15.06	77.10	92.17	42.37	37.09	12.71	92.17	0.10	14.36	77.71	92.17
28	Meghna Bank Limited	824.13	409.11	1233.24	48.72	27.44	1157.09	1233.24	145.88	18.24	1069.12	1233.24
29	South East Bank Limited	186.50	4077.26	4263.76	2344.81	1555.32	363.63	4263.76	230.11	1481.80	2551.86	4263.76
30	Sonali Bank PLC	125.70	1066.19	1191.89	649.14	542.75	0.00	1191.89	42.11	747.09	402.68	1191.88
31	South Bangla Agri & Com Bank	251.60	134.46	386.06	97.44	57.89	230.73	386.06	18.96	52.46	314.64	386.06
Total		**99,516.69**	**431,562.57**	**531,079.26**	**303,656.79**	**196,543.61**	**30,878.86**	**531,079.26**	**27,756.46**	**221,169.69**	**282,153.11**	**531,079.26**

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	2921.74	16530.12	19451.86	6339.12	1920.62	11192.12	19451.86
2	NRB Commercial Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Dutch-Bangla Bank PLC	3832.23	8805.51	12637.75	8859.67	3778.08	0.00	12637.75
4	Al-Arafah Islami Bank PLC	2732.21	8753.61	11485.81	8120.64	3365.17	0.00	11485.81
5	Modhumoti Bank PLC	3.28	29.31	32.59	31.52	1.07	0.00	32.59
6	Social Islami Bank PLC	2.61	0.20	2.81	1.92	0.89	0.00	2.81
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	151.28	169.83	321.11	234.79	69.92	16.40	321.11
11	Midland Bank Limited	4.15	51.06	55.21	32.48	16.09	6.65	55.21
12	United Commercial Bank PLC	9.67	24.48	34.15	21.05	13.10	0.00	34.15
13	The City Bank PLC	21434.83	22884.43	44319.26	32444.65	11774.40	100.20	44319.25
14	AB Bank PLC	13.27	27.70	40.97	24.19	16.79	0.00	40.98
15	Islami Bank Bangladesh PLC	1293.90	17834.22	19128.12	15501.82	3626.30	0.00	19128.12
16	The Premier Bank PLC	11.52	216.84	228.36	9.25	7.70	211.40	228.35
17	NRB Bank Limited	8.64	115.10	123.74	90.99	32.75	0.00	123.74
18	BRAC Bank PLC	123390.36	205197.00	328587.36	297422.59	31164.77	0.00	328587.36
19	Eastern Bank PLC	1109.19	1626.95	2736.14	2445.28	290.87	0.00	2736.15
20	One Bank PLC	7.00	22.44	29.44	22.62	5.06	1.76	29.44
21	Mercantile Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	Shahjalal Islami Bank PLC	261.05	5.93	266.98	265.83	1.15	0.00	266.98
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	97.71	29.28	126.99	123.30	3.69	0.00	126.99
26	Prime Bank Limited	3.50	30.43	33.93	25.78	0.85	7.30	33.93
27	Global Islami Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	Meghna Bank Limited	1108.56	209.73	1318.29	1.26	0.63	1316.40	1318.29
29	Southeast Bank Limited	7.35	73.08	80.43	70.45	9.98	0.00	80.43
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	8.90	9.70	8.57	1.13	0.00	9.70
Total		**158,404.86**	**282,696.51**	**441,101.36**	**372,127.62**	**56,121.51**	**12,852.23**	**441,101.36**

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	11247.79	142601.63	153849.42
2	NRB Commercial Bank PLC	0.00	0.00	0.00
3	Dutch-Bangla Bank PLC	103757.18	490877.72	594634.90
4	Al-Arafah Islami Bank PLC	6338.26	86342.63	92680.88
5	Modhumoti Bank PLC	11.24	276.91	288.15
6	Social Islami Bank PLC	0.67	26.18	26.85
7	Standard Bank Limited	0.00	3.76	3.76
8	First Security Islami Bank PLC	14.79	1368.33	1383.12
9	Agrani Bank PLC	0.00	0.00	0.00
10	Mutual Trust Bank PLC	1082.01	9287.71	10369.72
11	Midland Bank Limited	0.33	56.91	57.24
12	United Commercial Bank PLC	89.32	995.84	1085.16
13	The City Bank PLC	2480.49	20258.94	22739.43
14	AB Bank PLC	413.32	1379.61	1792.93
15	Islami Bank Bangladesh PLC	71179.93	1155174.73	1226354.66
16	The Premier Bank PLC	6.46	80.61	87.07
17	NRB Bank Limited	5.83	1019.57	1025.40
18	BRAC Bank PLC	12394.54	72181.11	84575.65
19	Eastern Bank PLC	347.31	544.53	891.84
20	One Bank PLC	5.11	116.79	121.89
21	Mercantile Bank PLC	120.86	3010.42	3131.28
22	Shahjalal Islami Bank PLC	184.60	1932.68	2117.28
23	Exim Bank Limited	0.00	0.00	0.00
24	Padma Bank Limited	0.00	0.00	0.00
25	Jamuna Bank Limited	44.23	652.57	696.80
26	Prime Bank Limited	1.45	71.40	72.85
27	Global Islami Bank PLC	0.43	2.79	3.22
28	Meghna Bank Limited	0.00	0.00	0.00
29	Southeast Bank Limited	145.83	3289.97	3435.80
30	Sonali Bank PLC	12.47	37.26	49.74
31	South Bangla Agri & Com Bank	0.40	19.46	19.86
Total		**209,884.85**	**1,991,610.05**	**2,201,494.89**

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

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

		No. of Agents			No. of Outlets		
Sl No.	Bank Name	Urban	Rural	Total	Urban	Rural	Total
1	Bank Asia PLC	95	595	690	100	611	711
2	NRB Commercial Bank PLC	4	60	64	4	60	64
3	Dutch-Bangla Bank PLC	44	18	62	120	250	370
4	Al-Arafah Islami Bank PLC	9	54	63	11	64	75
5	Modhumoti Bank PLC	0	57	57	0	57	57
6	Social Islami Bank PLC	11	34	45	7	38	45
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	9	10	19	10	10	20
11	Midland Bank Limited	3	14	17	3	15	18
12	United Commercial Bank PLC	20	77	97	19	78	97
13	The City Bank PLC	26	77	103	27	77	104
14	AB Bank PLC	15	28	43	16	32	48
15	Islami Bank Bangladesh PLC	15	176	191	15	176	191
16	The Premier Bank PLC	15	22	37	15	22	37
17	NRB Bank Limited	2	41	43	3	40	43
18	BRAC Bank PLC	22	68	90	26	76	102
19	Eastern Bank PLC	8	9	17	9	8	17
20	One Bank PLC	9	26	35	9	26	35
21	Mercantile Bank PLC	4	19	23	4	19	23
22	Shahjalal Islami Bank PLC	10	22	32	10	22	32
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	14	14	0	14	14
26	Prime Bank PLC	10	48	58	11	47	58
27	Global Islami Bank PLC	3	2	5	3	2	5
28	Meghna Bank PLC	4	7	11	4	7	11
29	South East Bank PLC	5	36	41	5	37	42
30	Sonali Bank PLC	1	7	8	1	7	8
31	South Bangla Agri & Com Bank PI	4	8	12	4	8	12
Total		**351**	**1,531**	**1882**	**439**	**1,805**	**2244**

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

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

No. of Accounts												
Sl No.	Bank Name	Urban	Rural	Total	Male	Female	Others	Total	Current	Saving	Others	Total
1	Bank Asia PLC	149177	989346	1138523	406535	718633	13355	1138523	23615	1069959	44949	1138523
2	NRB Commercial Bank PLC	194	36568	36762	11753	24964	45	36762	36	36644	82	36762
3	Dutch-Bangla Bank PLC	144588	268510	413098	243762	169336	0	413098	4276	379496	29326	413098
4	Al-Arafah Islami Bank PLC	14593	82641	97234	49299	47935	0	97234	2040	80151	15043	97234
5	Modhumoti Bank PLC	0	49819	49819	10827	38992	0	49819	330	49489	0	49819
6	Social Islami Bank PLC	7817	35631	43448	19527	23921	0	43448	375	39165	3908	43448
7	Standard Bank Limited	0	0	0	0	0	0	0	0	0	0	0
8	First Security Islami Bank PLC	802	2160	2962	1648	1314	0	2962	198	1968	796	2962
9	Agrani Bank PLC	0	0	0	0	0	0	0	0	0	0	0
10	Mutual Trust Bank PLC	6883	6295	13178	7509	4886	783	13178	1193	10690	1295	13178
11	Midland Bank Limited	1659	6683	8342	3161	5104	77	8342	102	6483	1757	8342
12	United Commercial Bank PLC	12913	25711	38624	19597	19027	0	38624	2373	32640	3611	38624
13	The City Bank PLC	22393	55383	77776	43022	33304	1450	77776	8110	65422	4244	77776
14	AB Bank PLC	3817	6950	10767	6328	4439	0	10767	873	7990	1904	10767
15	Islami Bank Bangladesh PLC	22169	361025	383194	209108	174086	0	383194	7450	244530	131214	383194
16	The Premier Bank PLC	1104	28852	29956	19341	10409	206	29956	168	28192	1596	29956
17	NRB Bank Limited	1730	3313	5043	2031	2918	94	5043	201	4054	788	5043
18	BRAC Bank PLC	26770	40272	67042	49861	17181	0	67042	28515	21547	16980	67042
19	Eastern Bank PLC	7333	6024	13357	9836	3521	0	13357	1633	10323	1401	13357
20	One Bank PLC	1441	5589	7030	3576	3208	246	7030	364	5310	1356	7030
21	Mercantile Bank PLC	1073	5345	6418	3801	2617	0	6418	291	4070	2057	6418
22	Shahjalal Islami Bank PLC	2098	3701	5799	2655	2754	390	5799	214	4170	1415	5799
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	Jamuna Bank Limited	0	5026	5026	2053	2973	0	5026	204	4135	687	5026
26	Prime Bank Limited	1423	3384	4807	2700	1881	226	4807	345	3919	543	4807
27	Global Islami Bank PLC	264	574	838	422	337	79	838	70	619	149	838
28	Meghna Bank Limited	322	1264	1586	842	417	327	1586	305	808	473	1586
29	South East Bank Limited	1907	15201	17108	9639	6998	471	17108	505	14305	2298	17108
30	Sonali Bank PLC	152	1181	1333	821	512	0	1333	32	1235	66	1333
31	South Bangla Agri & Comm. Bank Ltd.	234	1093	1327	810	463	54	1327	79	906	342	1327
Total		**433,143**	**2,047,541**	**2,480,684**	**1,140,694**	**1,322,187**	**17,803**	**2,480,684**	**83,897**	**2,128,297**	**268,490**	**2,480,684**

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	2089.85	9666.11	11755.96	5140.70	5679.89	935.37	11755.96	386.13	4991.25	6378.58	11755.96
2	NRB Commercial Bank PLC	2.65	43.25	45.90	18.36	26.62	0.92	45.90	0.11	39.20	6.59	45.90
3	Dutch-Bangla Bank PLC	1084.07	2061.14	3145.21	2085.18	1060.03	0.00	3145.21	140.85	2369.09	635.27	3145.21
4	Al-Arafah Islami Bank PLC	760.12	2395.29	3155.41	1808.83	1346.58	0.00	3155.41	36.38	950.49	2168.54	3155.41
5	Modhumoti Bank PLC	0.00	170.16	170.16	81.53	88.63	0.00	170.16	23.76	146.40	0.00	170.16
6	Social Islami Bank PLC	91.38	711.59	802.97	527.30	275.67	0.00	802.97	0.82	126.73	675.42	802.97
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	27.61	43.97	71.59	37.31	34.28	0.00	71.59	0.13	4.81	66.65	71.59
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	273.70	389.78	663.47	319.25	256.67	87.56	663.47	30.06	188.47	444.94	663.47
11	Midland Bank Limited	62.39	84.60	146.99	78.17	64.25	4.58	146.99	6.08	55.68	85.23	146.99
12	United Commercial Bank PLC	668.49	1178.13	1846.62	1318.16	528.46	0.00	1846.62	342.70	308.73	1195.19	1846.62
13	The City Bank PLC	1929.56	1577.96	3507.53	787.79	601.79	2117.94	3507.53	204.16	599.34	2704.02	3507.53
14	AB Bank PLC	178.54	233.48	412.02	177.96	234.06	0.00	412.02	60.88	96.15	254.99	412.02
15	Islami Bank Bangladesh PLC	807.16	10271.06	11078.22	6217.47	4860.75	0.00	11078.22	488.50	4305.00	6284.72	11078.22
16	The Premier Bank PLC	390.28	384.67	774.95	243.40	185.58	345.96	774.95	15.77	183.85	575.33	774.95
17	NRB Bank Limited	32.90	116.78	149.68	63.75	85.17	0.76	149.68	1.34	20.63	127.70	149.68
18	BRAC Bank PLC	1604.76	1668.39	3273.15	2369.20	903.95	0.00	3273.15	861.05	428.42	1983.68	3273.15
19	Eastern Bank PLC	1717.49	589.00	2306.49	2068.30	238.19	0.00	2306.49	1259.34	313.36	733.79	2306.49
20	One Bank PLC	253.13	746.98	1000.11	491.98	424.90	83.23	1000.11	86.95	280.98	632.18	1000.11
21	Mercantile Bank PLC	8.03	80.37	88.40	55.73	32.67	0.00	88.40	2.83	46.54	39.03	88.40
22	Shahjalal Islami Bank PLC	160.36	124.07	284.43	108.88	72.33	103.22	284.43	14.66	96.05	173.72	284.43
23	Exim Bank Limited	82.78	0.00	82.78	78.57	4.21	0.00	82.78	0.00	2.28	80.50	82.78
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	403.14	403.14	187.24	215.90	0.00	403.14	19.61	193.54	190.00	403.14
26	Prime Bank Limited	1399.62	118.57	1518.19	169.16	100.05	1248.98	1518.19	178.33	88.79	1251.07	1518.19
27	Global Islami Bank PLC	4.34	12.27	16.61	3.60	12.56	0.45	16.62	0.10	2.35	14.16	16.61
28	Meghna Bank Limited	562.99	23.42	586.41	19.39	11.87	555.15	586.41	35.52	13.19	537.70	586.41
29	Southeast Bank Limited	64.30	740.29	804.59	440.47	299.41	64.71	804.59	48.14	256.09	500.36	804.59
30	Sonali Bank PLC	2.84	6.26	9.10	4.69	4.40	0.00	9.09	0.02	7.53	1.54	9.09
31	South Bangla Agri & Com Bank	78.56	46.23	124.79	37.88	33.14	53.77	124.79	1.21	20.70	102.88	124.79
Total		**14,337.90**	**33,886.96**	**48,224.85**	**24,940.25**	**17,682.01**	**5602.60**	**48,224.85**	**4245.41**	**16135.65**	**27843.78**	**48,224.85**

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

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

Amount of Lending (in BDT million)								
Sl No.	Bank Name	Urban	Rural	Total	Male	Female	Others	Total
1	Bank Asia PLC	652.12	2271.57	2923.69	1313.45	180.22	1430.02	2923.69
2	NRB Commercial Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Dutch-Bangla Bank PLC	324.18	301.35	625.53	434.88	190.65	0.00	625.53
4	Al-Arafah Islami Bank PLC	21.94	778.94	800.88	663.77	137.11	0.00	800.88
5	Modhumoti Bank PLC	0.00	4.10	4.10	4.00	0.10	0.00	4.10
6	Social Islami Bank PLC	3.36	4.49	7.84	5.39	2.45	0.00	7.84
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	68.19	2.96	71.14	60.57	8.08	2.50	71.14
11	Midland Bank Limited	3.61	2.87	6.48	5.07	1.10	0.31	6.48
12	United Commercial Bank PLC	9.67	26.33	36.00	22.90	13.10	0.00	36.00
13	The City Bank PLC	4102.19	3415.53	7517.72	5748.01	1753.60	16.10	7517.72
14	AB Bank PLC	4.46	5.16	9.62	5.76	3.86	0.00	9.62
15	Islami Bank Bangladesh PLC	70.10	193.91	264.01	141.57	122.44	0.00	264.01
16	The Premier Bank PLC	0.00	0.04	0.04	0.00	0.04	0.00	0.04
17	NRB Bank Limited	2.89	14.65	17.54	9.99	7.56	0.00	17.54
18	BRAC Bank PLC	10746.30	11811.11	22557.41	20583.10	1974.31	0.00	22557.41
19	Eastern Bank PLC	224.83	123.95	348.78	322.26	26.52	0.00	348.78
20	One Bank PLC	11.68	40.00	51.68	23.64	22.44	5.60	51.68
21	Mercantile Bank PLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	Shahjalal Islami Bank PLC	260.70	1.40	262.10	262.10	0.00	0.00	262.10
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	12.61	12.61	12.31	0.30	0.00	12.61
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	77.90	209.73	287.63	0.45	0.18	287.00	287.63
29	Southeast Bank Limited	5.35	10.92	16.27	13.02	3.25	0.00	16.27
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	1.14	1.94	1.92	0.02	0.00	1.94
Total		**16,590.26**	**19,232.75**	**35,823.01**	**29,634.16**	**4,447.33**	**1,741.53**	**35,823.01**

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)				
Sl No.	Bank Name	Urban	Rural	Total
1	Bank Asia PLC	980.22	15874.91	16855.13
2	NRB Commercial Bank PLC	0.00	0.00	0.00
3	Dutch-Bangla Bank PLC	2891.51	8054.22	10945.73
4	Al-Arafah Islami Bank PLC	701.83	4880.62	5582.45
5	Modhumoti Bank PLC	0.00	26.88	26.88
6	Social Islami Bank PLC	0.24	7.80	8.03
7	Standard Bank Limited	0.00	0.00	0.00
8	First Security Islami Bank PLC	0.20	13.98	14.17
9	Agrani Bank PLC	0.00	0.00	0.00
10	Mutual Trust Bank PLC	26.93	134.89	161.82
11	Midland Bank Limited	0.31	2.29	2.60
12	United Commercial Bank PLC	77.38	28.23	105.61
13	The City Bank PLC	132.38	1899.02	2031.40
14	AB Bank PLC	8.20	46.57	54.77
15	Islami Bank Bangladesh PLC	1068.50	11321.06	12389.56
16	The Premier Bank PLC	0.44	6.26	6.70
17	NRB Bank Limited	5.79	70.43	76.22
18	BRAC Bank PLC	2127.37	3404.50	5531.87
19	Eastern Bank PLC	30.20	130.32	160.52
20	One Bank PLC	15.18	166.62	181.80
21	Mercantile Bank PLC	3.36	514.86	518.22
22	Shahjalal Islami Bank PLC	9.90	145.34	155.24
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	197.68	197.68
26	Prime Bank Limited	0.00	3.32	3.32
27	Global Islami Bank PLC	0.00	1.93	1.93
28	Meghna Bank Limited	0.00	0.00	0.00
29	Southeast Bank Limited	5.53	438.31	443.85
30	Sonali Bank PLC	0.00	0.00	0.00
31	South Bangla Agri & Com Bank	0.28	8.67	8.95
Total		**8,085.76**	**47,378.71**	**55,464.47**

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