

Quarterly Report
On
Agent Banking

October-December 2022



Financial Inclusion Department
Bangladesh Bank
Head Office, Dhaka

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Executive Summary

This quarterly report summarizes the cumulative progress of agent banking during December 2022 quarter. Agent banking in Bangladesh has continued to grow in all dimensions in this quarter. As of December 2022, 31 banks have offered agent banking facilities through 20,736 outlets operated by 15,126 agents. The number of agents has grown by 3.16% while the number of outlets has grown by 2.77% over the previous quarter. The number of accounts opened through agent banking reaches 17,475,949 of which, 8,434,207 (or 48.26 %) belongs to the female customers and 15,067,586 (86.22%) belongs to the customers in the rural areas. At the end of December 2022, the amount of deposit accumulated in the agent banking accounts is BDT 301,578.67 million, the amount of loan disbursement through these accounts is BDT 103,072.66 million and the cumulative amount of inward remittances disbursed through agents reaches BDT 1,149,173.78 million.

The number of accounts opened through agent banking has grown by 4.14% over the previous quarter. The persistent positive growth of accounts indicates the surging demand of agent banking across different segments of population. The share of female accounts opened through agent banking increases by 2.91% during this quarter resulting in gradual narrowing down the gap between the shares of male and female accounts. This, in turn, signifies the increased participation of females in the formal financial system.

The volume of deposit shows no increase in the previous quarter. But the volume of loan disbursed through agent banking accounts has increased by 16.06% over the previous quarter. The volume of loan disbursement through agent banking is still not significant compared to the volume of deposit (loan to deposit ratio is 34.18%). This is due to the fact that most banks have yet to develop feasible infrastructures for loan disbursement and recovery through agent outlets. Still, the trend of banks' engagement in lending seems promising as more banks are coming forward to take part in lending in this quarter compared to the previous quarter.

The amount of inward remittances distributed by the agent outlets has increased by 7.77% over the previous quarter. This remarkable increase of remittances channelled through agent banking seems to be a positive outcome of a) the government policy of 2.5% cash incentive coupled with some banks' announcement of additional cash incentive on the remittances, and b) quick delivery of remittances to the doorsteps of the beneficiaries through agent banking. Overall, this report on agent banking indicates that the financial services delivered through agents are outreaching the underprivileged segments of the society and thus contributes significantly in deepening financial inclusion.

1. Introduction

Bangladesh Bank introduced agent banking in Bangladesh in 2013¹ with a view to providing a safe alternate delivery channel of banking services to the under-served population who generally live in geographically remote locations that are beyond the reach of the formal banking networks. Customers can avail various banking services including deposits, loans, foreign remittances, and payment services (such as utility bills, taxes, and government social safety benefits) through agent banking outlets. This model is thus gaining popularity as a cost-effective and convenient delivery channel to the mass people who would otherwise have remained beyond the reach of conventional banking services. In this context, Bangladesh Bank later issued a comprehensive *Prudential Guidelines for Agent banking Operation in Bangladesh* in 2017² covering various aspects including the agent approval process, permissible activities, responsibilities of the banks and the agents, AML/CFT requirements, customer protection and business continuity requirements to facilitate safe and effective proliferation of agent banking in the country.

Table 1: Brief Overview of Agent Banking Activities

Deposit, loan and remittance are in BDT million

	Dec '21	Sep '22	Dec '22	Y-to-Y	Q-to-Q	Y-to-Y	Q-to-Q
No. of Banks with License	29	31	31	2	0	2	0
No. of Banks in Agent Banking Operation	29	31	31	2	0	2	0
No. of Agents	13,952	14,663	15,126	1,174	463	8.41%	3.16%
No. of Outlets	19,247	20,177	20,736	1489	559	7.74%	2.77%
No. of Accounts	14,047,491	16,780,576	17,475,949	3428458	695373	24.41%	4.14%
No. of Female Accounts	6,680,702	8,195,790	8,434,207	1753505	238417	26.25%	2.91%
Number of Rural Accounts	12,118,657	14,471,090	15,067,586	2948929	596496	24.33%	4.12%
Amount of Deposits (in BDT million)	242,941.85	306,631.97	301,578.67	58636.82	-5053.3	24.14%	-1.65%
Amount of Loan Disbursed (in BDT million)	53,469.83	88,809.02	103,072.66	49602.83	14263.64	92.77%	16.06%
Amount of Inward Remittance (in BDT million)	823,432.66	1,066,287.97	1,149,173.78	325741.12	82885.81	39.56%	7.77%

This quarterly report summarizes the latest state of the agent banking operations in Bangladesh as of December 2022 along with the progress since December 2021 and September 2022. It focuses on the coverage scenario, customer penetration, collection of deposit, ratio of male and female accounts, disbursement of loan and the inward remittances through agent banking.

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

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

2. Agent Banking Coverage

2.1 Number of Agents and Outlets

The coverage of agent banking operation in terms of the number of agents and the outlets increases remarkably (Table 1). As of December 2022, the total number of agents and outlets reaches 15,126 and 20,736 respectively. Bank-wise numbers of agents and outlets are given in the Appendix-1.

2.2 Area-wise Distribution of Agents and Outlets

The main objective of introducing agent banking was to bring geographically unbanked people under the umbrella of formal financial services. As of December 2022, 84.70% of the agents and 86.22% of the outlets are distributed in the rural areas. The wide coverage of agent banking in rural areas provides positive indication of upholding the agenda of promoting financial inclusion.

Figure 1: Number of Agents

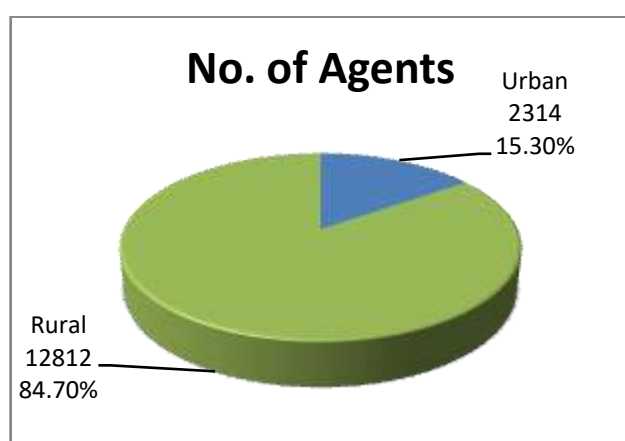
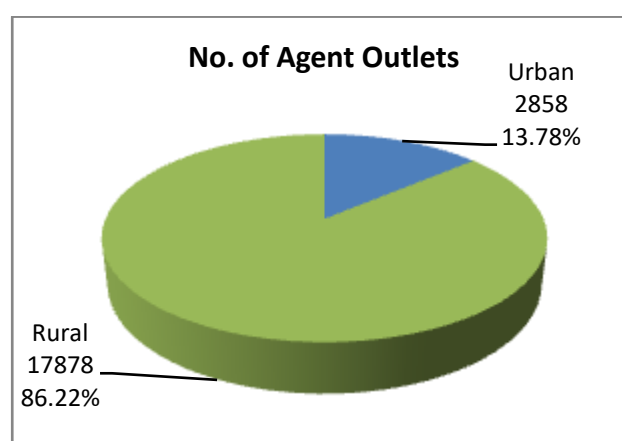


Figure 2: Number of Outlets



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

2.3 Growth of Agents and Outlets

Figure 3 and 4 show that both the number of agents and outlets has been growing at a steady rate. The agents and outlets have grown by 3.16% and 2.77% respectively over the previous quarter. This growth of the number of agents and outlets not only ensures formal financial services for the rural people but also creates employment opportunities for them. Agents are deploying skilled and semi-skilled human resources in their outlets and thus contributing to introducing innovative technologies helping to scale up financial activities in the rural area.

Figure 3: Growth of Agents

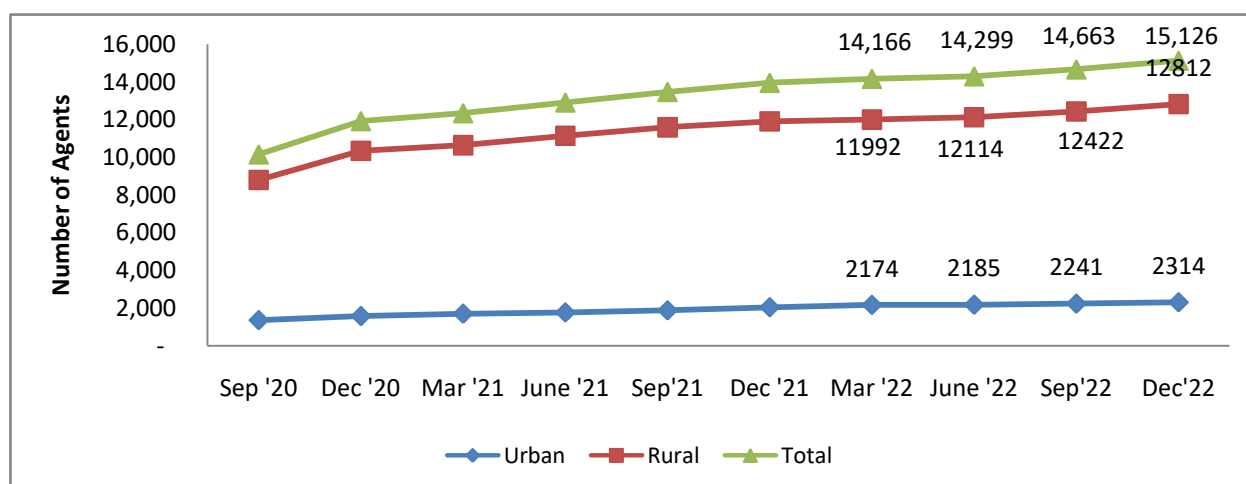
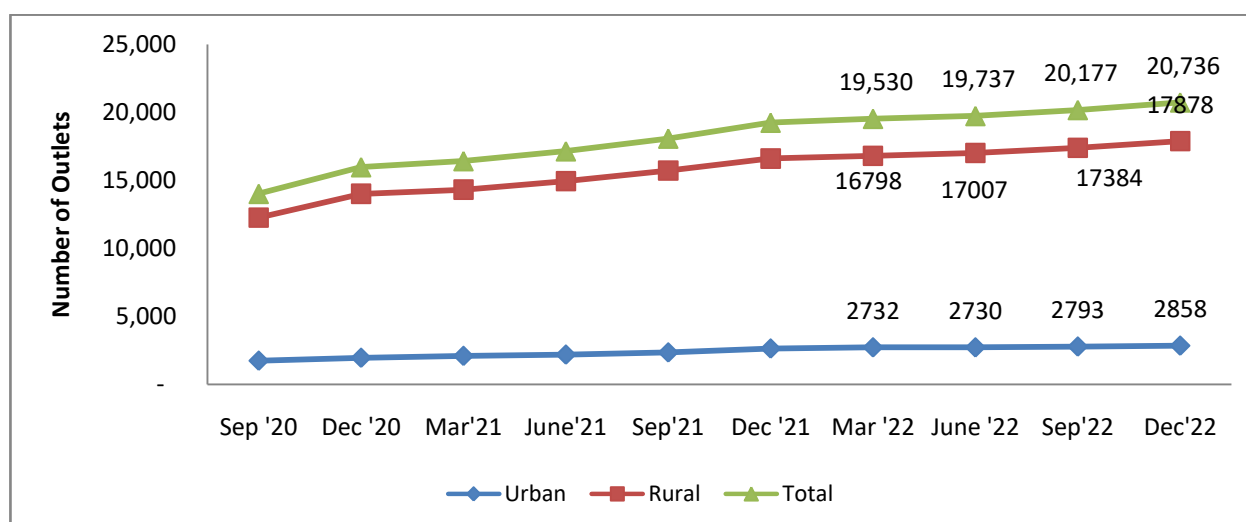


Figure 4: Growth of Outlets



3. Customer Penetration

3.1 Number of Accounts

At the end of December 2022, the total number of accounts opened through agent banking stands at 17,475,949. Bank-wise distribution of accounts is given in Appendix-2.

3.2 Category-wise distribution of Accounts

Figures 5, 6 and 7 illustrate penetration of agent banking in terms of accounts opened by male, female, urban, rural or institutions. Figure 5 shows that the accounts opened by the female customers constitute 48.26% of the total accounts. This indicates that female customers are catching up male customers in account opening and getting almost equal access to the financial services through agent banking. Figure 6 shows that 86.22% of the total accounts are in the rural areas. This implies huge impact of agent

banking in the rural areas.

Figure 5: Gender-wise Distribution of Accounts

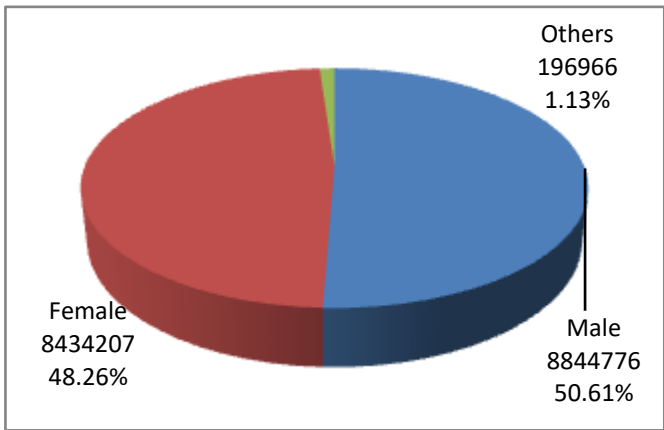


Figure 6: Area-wise Distribution of Accounts

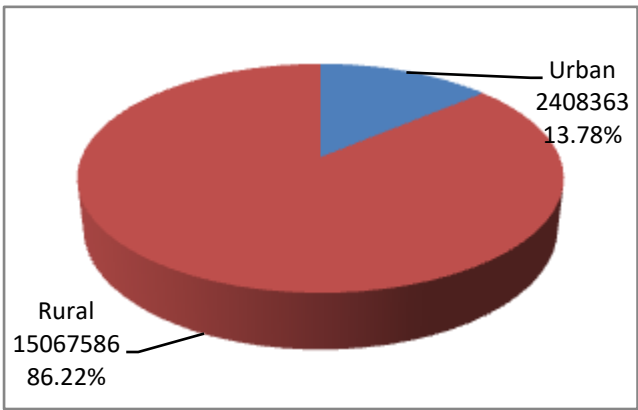
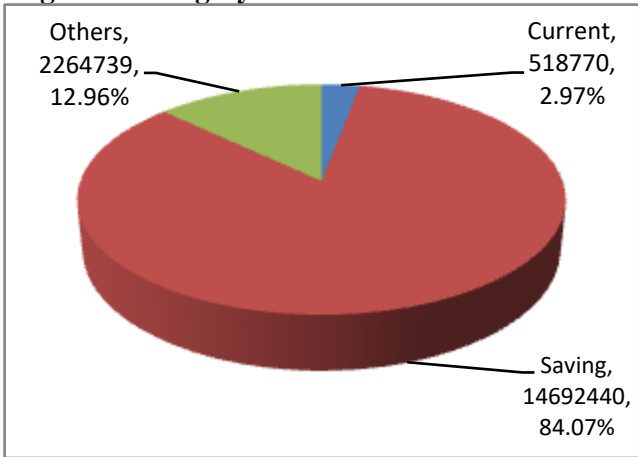


Figure 7 shows that 84.07% of the accounts are savings in nature while 2.97% are current and the remaining 12.96% are other accounts. The exclusive dominance of savings account indicates that households rather than businesses tend to use agent banking services to a greater extent.

Figure 7: Category-wise Distribution of Accounts



3.3 Growth of Accounts

Figures 8, 9 and 10 show the growth in the number of agent banking accounts over the past quarters. As evident in the Figure 8, the number of agent banking accounts has grown by 4.14% over the previous quarter. The persistent positive growth of agent banking accounts in the reporting quarter indicates the surging demand of agent banking services across different segments of population.

Figure 9 also indicates that the gap in the volume of male and female accounts is gradually narrowing down. Accounts held with the male and female customers have increased by 5.27% and 2.91% respectively over the previous quarter. This signifies a relative increase in the participation of females in the financial system. The volume of current account, on the other hand, is increasing (Figure 10) than other accounts, potentially indicating an increased access of households and smallholders to the agent banking relative to businesses.

Figure 8: Area-wise Growth of Accounts

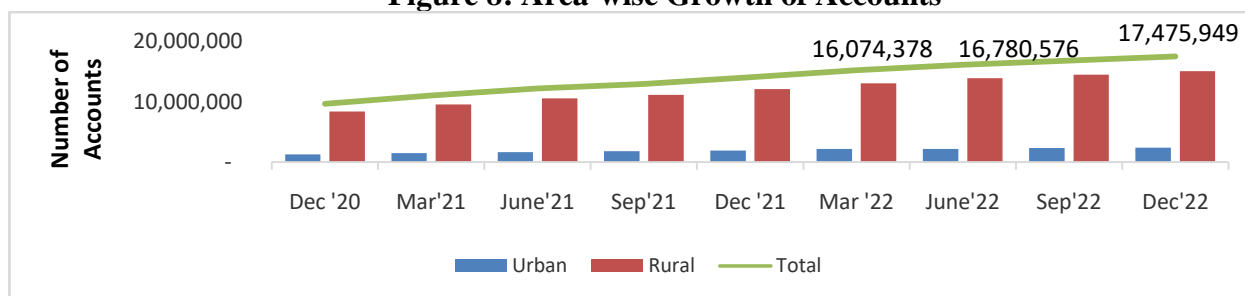


Figure 9: Gender-wise Growth of Accounts

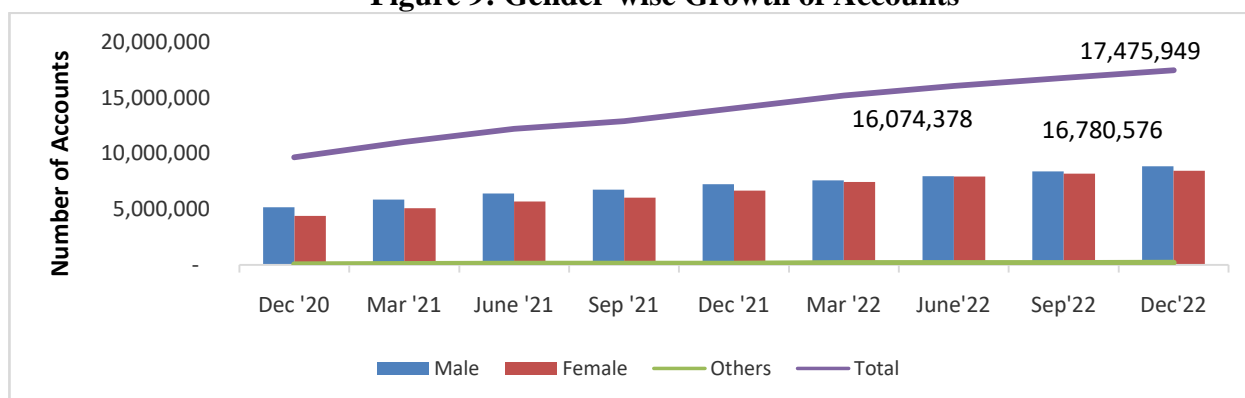
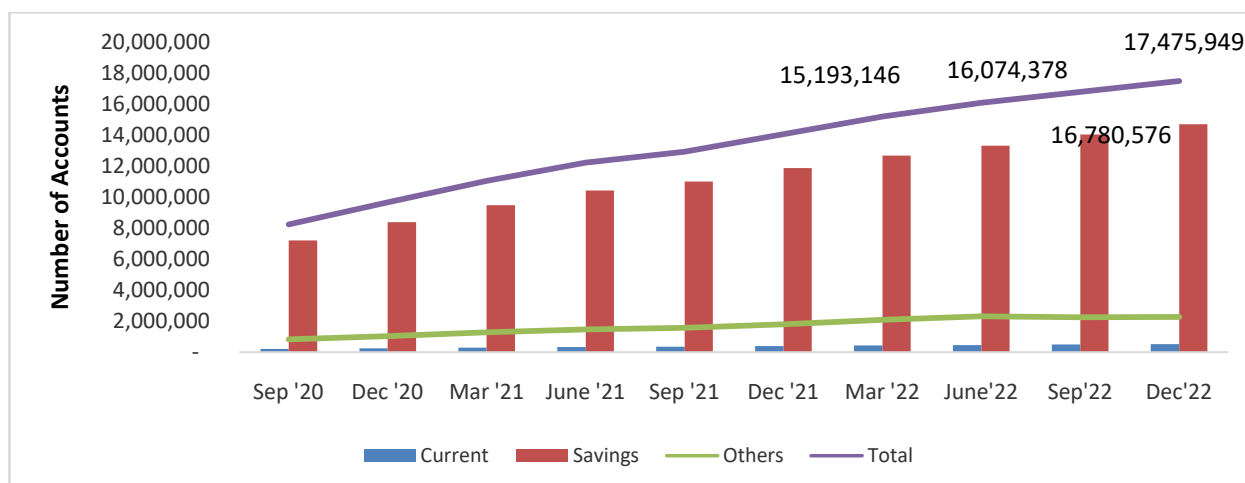


Figure 10: Category-wise Growth of Accounts



4. Deposit in Agent Banking Accounts

4.1 Deposit

At the end of December 2022, the total amount of deposit through agent banking reaches BDT 301,578.67 million. Bank-wise amount of deposit is given in Appendix-3.

4.2 Distribution of Deposit

Figures 11, 12 and 13 illustrate the distribution of deposit accumulated through agent banking. As evident in Figure 11, the major share of deposit (76.83%) has been collected from the rural areas. Figure 12 shows that deposit in male customers' accounts (57.99%) is significantly higher than that of female customers (34.24%). In addition, Figure 13 indicates that savings accounts comprise of 43.88% of the total deposit while other categories of accounts including institutions and term deposit comprise of 49.49% of the total deposit and current accounts comprise of 6.63% of the total deposit.

Figure 11: Area-wise of Deposit

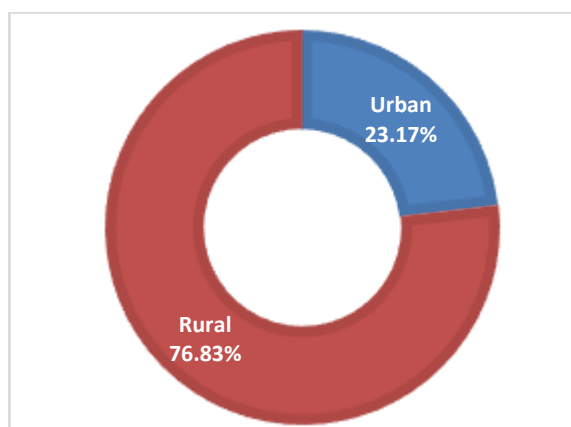


Figure 12: Gender-wise Distribution of Deposit

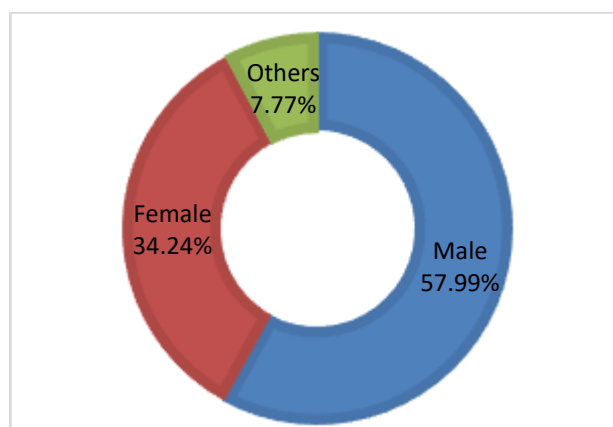
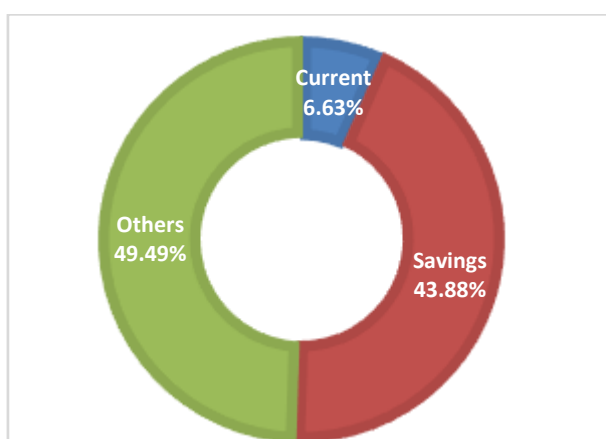


Figure 13: Category-wise Distribution of Deposit



4.3 Growth of Deposit

Figures 14, 15 and 16 illustrate the trend in deposit accumulation. In December 2022 quarter, the deposit through agent banking is seen decreased by 1.65% over the previous quarter. But the overall growth has increased by 24.14% over the previous calendar year (December, 2021 to December, 2022 comparison).

Figure 14: Trend of Deposit by Areas

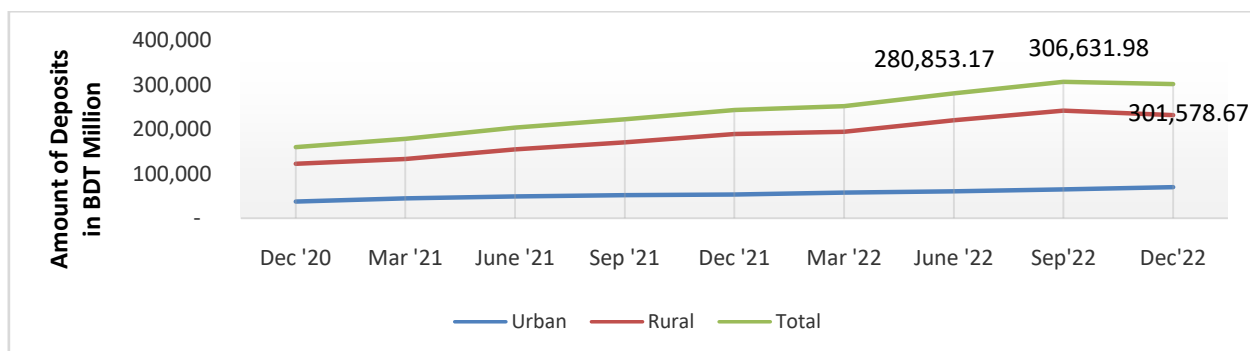


Figure 15: Trend of Deposit by Gender

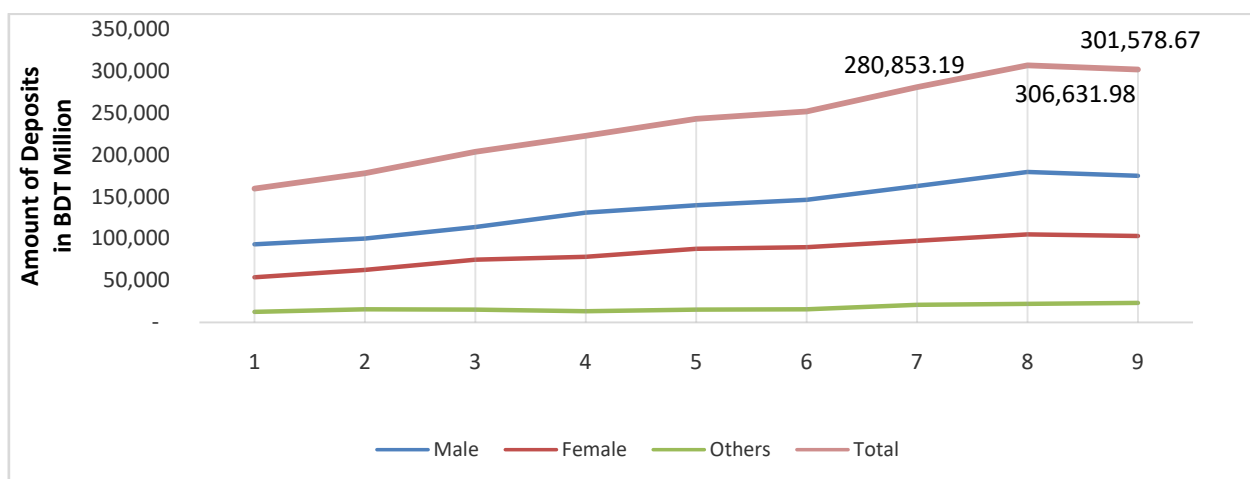
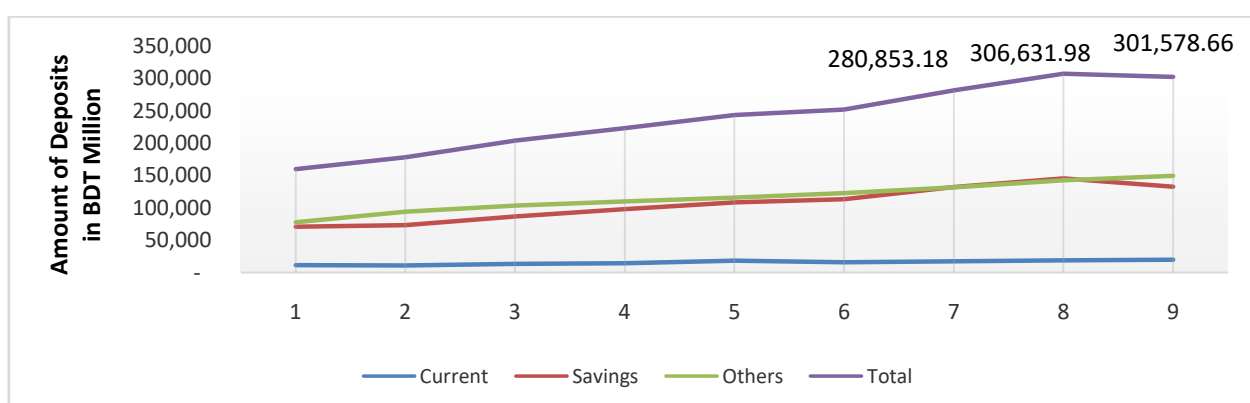


Figure 16: Trend of Deposit by Categories



Remarkably, deposit in the rural areas has fallen by 4.29% while the deposit in the urban areas has grown only 8.27% over the previous quarter. Moreover, deposit from the male customers has fallen by 2.51% while the deposit from the female customers has fallen by 1.72%. It shows that the gap between

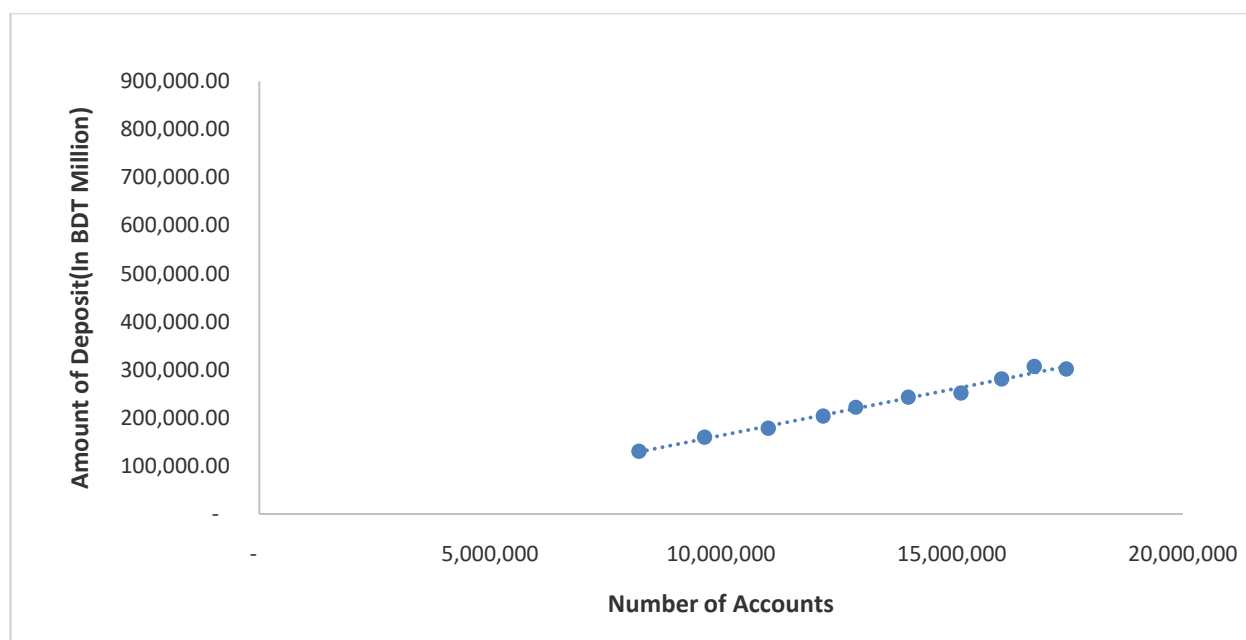
the volume of deposit in the accounts held with male and female customers has decreased even in reverse order.

4.4 Correlation between Number of Accounts and Deposit

Figure 17 illustrates the correlation between the number of agent banking accounts and the amount of deposit accumulated in these accounts over the time. Up to December 2020, the number of agent banking accounts was 9,643,163 and the total amount of deposit was BDT 159,772.55 million. In December 2021, the number of accounts increased by 45.67% to 14,047,491 and the amount of deposit increased by 52.05% to BDT 242,941.85 million. In December 2022, the number of accounts has increased by 24.41% to 17,475,949 and the amount of deposit has grown by 24.14% to BDT 301,578.67 million.

Over the past two years, the number of accounts has increased by 81.23% whereas the amount of deposit has scaled up by 88.75%. The figure clearly shows a positive correlation between the two parameters changing over time.

Figure 17: Correlation between Agent Banking Accounts and Deposit



5. Lending through Agent Banking

5.1 Lending

Since access to finance is one of the key challenges of financial inclusion, lending through agent banking is explicitly beneficial for rural customers in developing countries. As of December 2022, the lending through agent banking rises to BDT 103,072.66 million. The volume of total loan has

increased by 16.06% over the previous quarter indicating that the lending through agent banking is getting momentum. Bank-wise loan disbursement is given in Appendix-4.

5.2 Distribution of Lending

Figure-18 illustrates the geographical distribution of lending through agent banking. As of December 2022, rural customers have received BDT 66,882.36 million (64.89%) of the total loan disbursed through agent banking channel. This is very much in line with the objective of the agent banking to enhance the rural people’s access to finance.

Figure 18: Area-wise Distribution of Lending

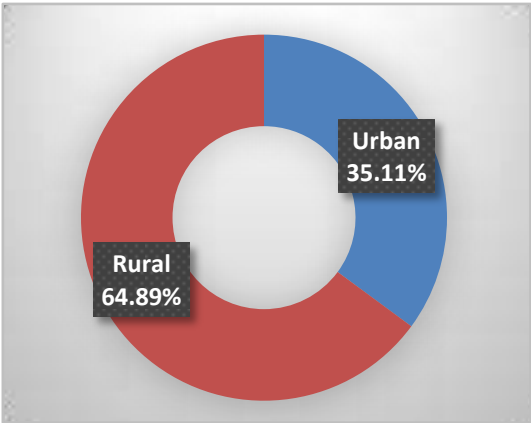


Figure 19: Gender-wise Distribution of Lending

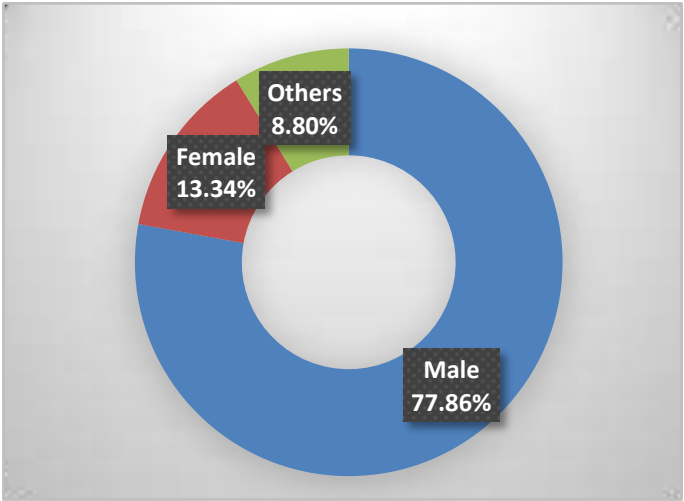


Figure 19 shows the gender-wise distribution of lending through agent banking. As of December 2022, male borrowers have received BDT 80,252.91 million (77.86%) of the total loan compared to female borrowers who have received only BDT 13,752.14 million (13.34%). This figure potentially indicates two factors: a) banks’ lack of positive approach in the female customers for various reasons while making lending decisions and b) female customers’ limited participation in rural enterprises.

Nevertheless, there remains huge potentiality to search more female entrepreneurs in rural area who can have access to finance from the banks through agents. Bangladesh Bank is paying attention to this matter and constantly encouraging banks to facilitate female customers to get loans. The number of banks which are lending through agent banking is increasing quarter by quarter. In this quarter, 19 banks have started lending activities whereas the number of banks was 18 in the last quarter. It is expected that more female customers will get loan facilities from banks as more banks are coming forward to lending through banking agents.

5.3 Growth of Lending

The reporting quarter observes growth in lending through agent banking. The volume of lending has increased by 16.06% over the September 2022 quarter. Figure 20 and 21 show the growth of lending by areas and by gender respectively. Growth of lending in rural areas has been recorded as 16.43%. The gender wise growth of lending is shown in Figure 21 which indicates that growth in lending to male borrowers is significantly higher than the female borrowers. It is expected that the pace of lending will further accelerate once the economy recovers from the COVID-19 pandemic effect.

Figure 20: Area-wise Growth of Lending

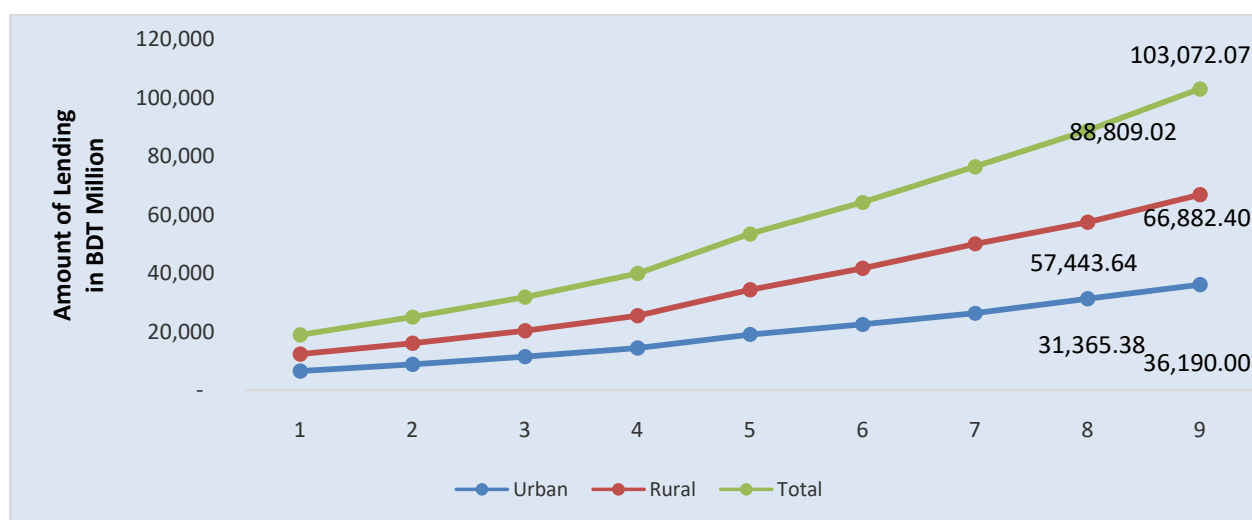
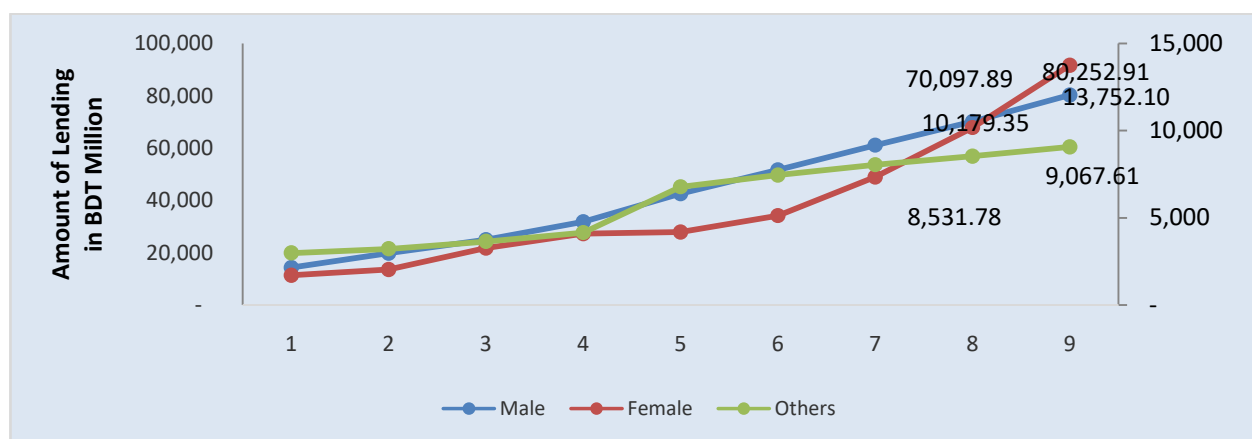


Figure 21: Gender-wise Growth of Lending

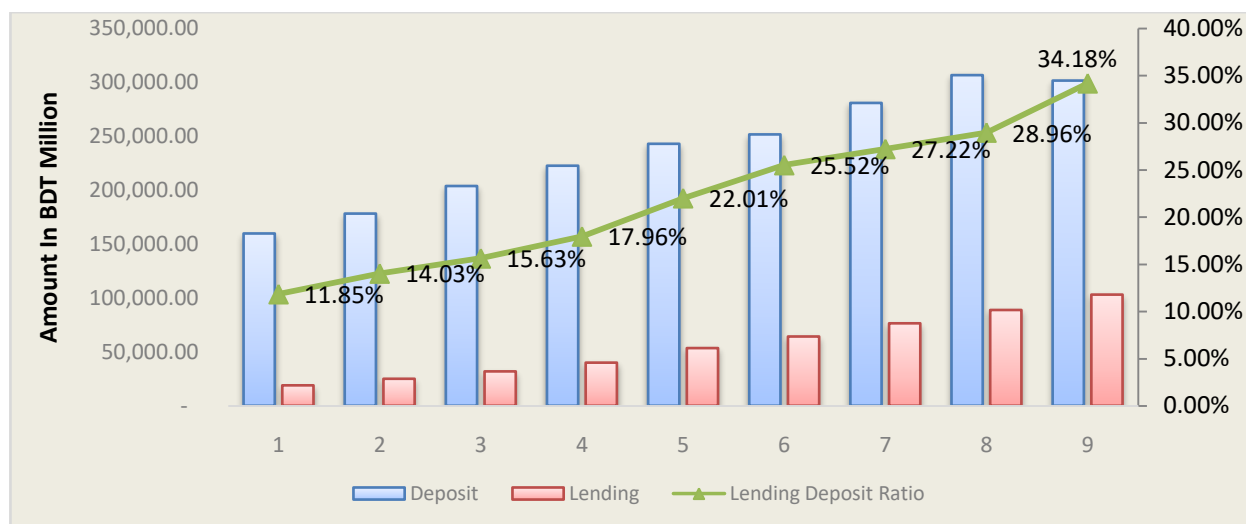


5.4 Lending against Deposit

Figure 22 indicates that the loan to deposit ratio in agent banking is only 34.18% in the December 2022 quarter. On the positive note, 5.22% increase in lending to deposit ratio from September 2022 quarter indicates that investment through agent outlets is gradually getting momentum. However, in this quarter only 19 banks out of 31 have distributed loan through agent banking. The low lending to

deposit ratio indicates that agent banking window is serving banks' purpose more on deposit collection than lending. Again, increase in lending to deposit ratio indicates volume of lending is on increasing trend. Bangladesh Bank is closely monitoring the progress and emphasizing on disbursing loans to rural people so as to stimulate the rural economy.

Figure 22: Lending against Deposit Collection



6. Channeling of Inward Remittances through Agent Banking

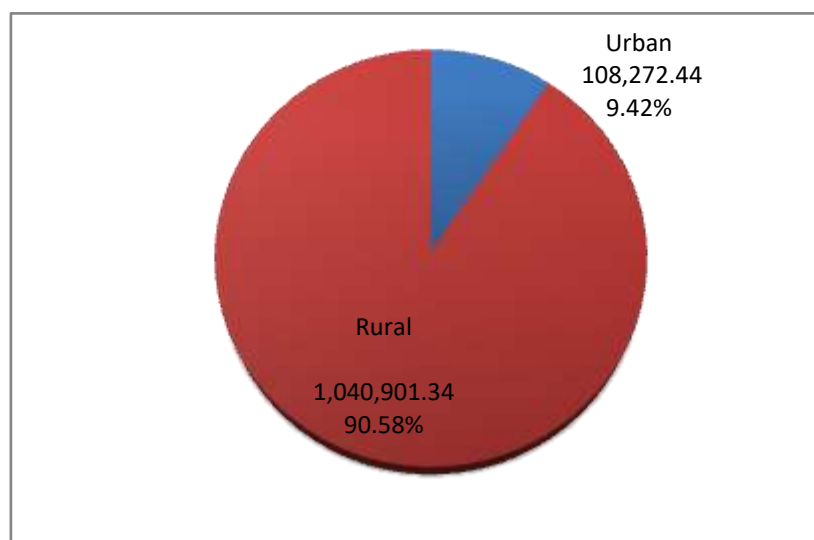
6.1 Inward Remittances

At the end of December 2022, the amount of inward remittances through agent banking rises to BDT 1,149,173.78 million. It has increased by 7.77% over the September 2022 quarter. This increase in inward remittances through agent banking is a positive outcome of the government's initiative of providing 2.5% cash incentive on inward remittances. In addition to the government's initiative, some banks are enthusiastically giving more cash incentive to encourage the remittance inflow through formal banking channel. Agents are contributing significantly 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 90.58% of the total inward remittance. Thus, the agent banking is playing a vital role in bringing the hard-earned money of the non-resident Bangladeshis at arm's length of their closest ones.

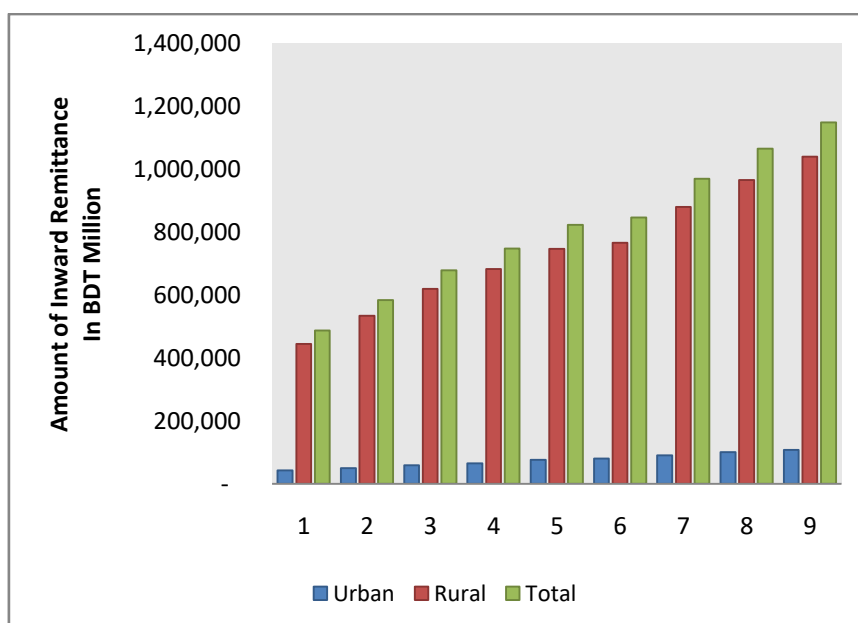
Figure 23: Area-wise Distribution of Inward Remittance



6.3 Growth of Inward Remittances

Figure 24 shows the growth of inward remittances through agent banking. In December 2022, the volume of inward remittances increases by 7.77% over September 2022 quarter. More significantly, the major share of the remittances is going to the rural areas, which is expected to rejuvenate rural economy.

Figure 24: Growth of Inward Remittances

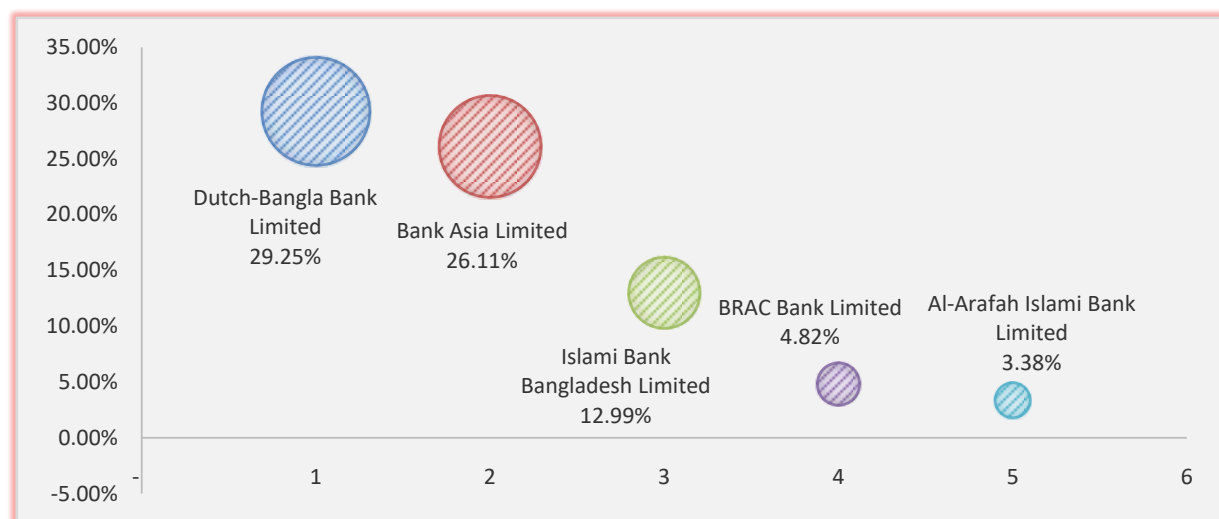


7. Top Five Banks in Agent Banking

7.1 Top Five Banks in Outlet Distribution

As of December 2022, top five banks have established 76.55% of the total agent outlets. Dutch-Bangla Bank Limited has ranked the top with 6,065 outlets, comprising 29.25% of the total outlets (Figure 25) under operation.

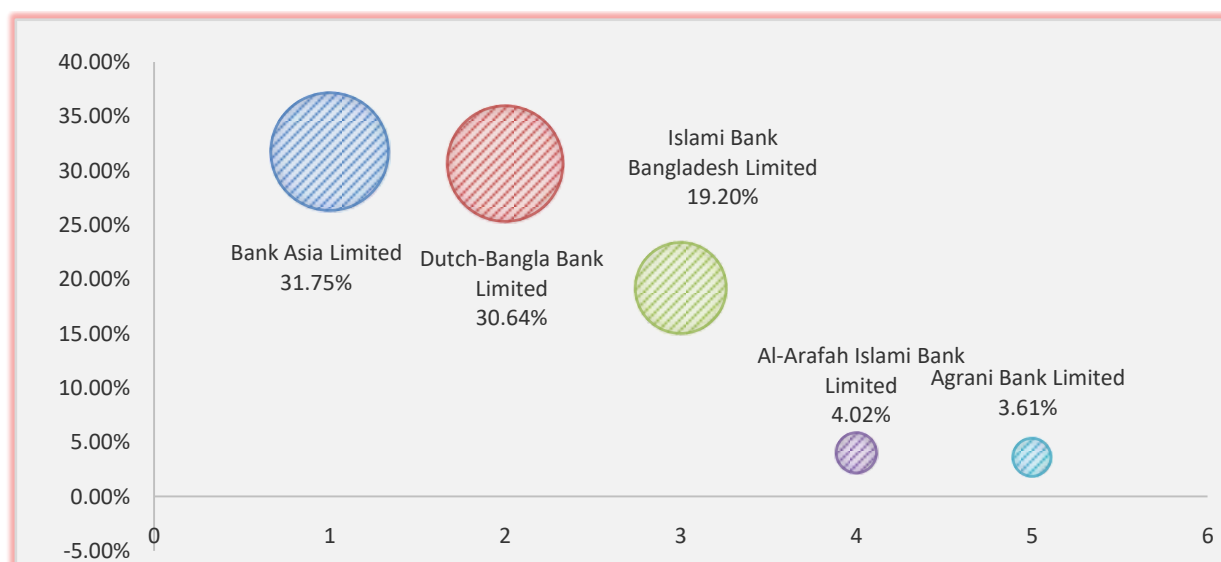
Figure 25: Top Five Banks' Share of Outlets



7.2 Top Five Banks in Agent Banking Accounts

As of December 2022, top five Banks have opened 89.22% of the total accounts opened through their agent outlets. Bank Asia Limited has opened the highest number of 5,548,509 accounts, comprising 31.75% of the total accounts (Figure 26).

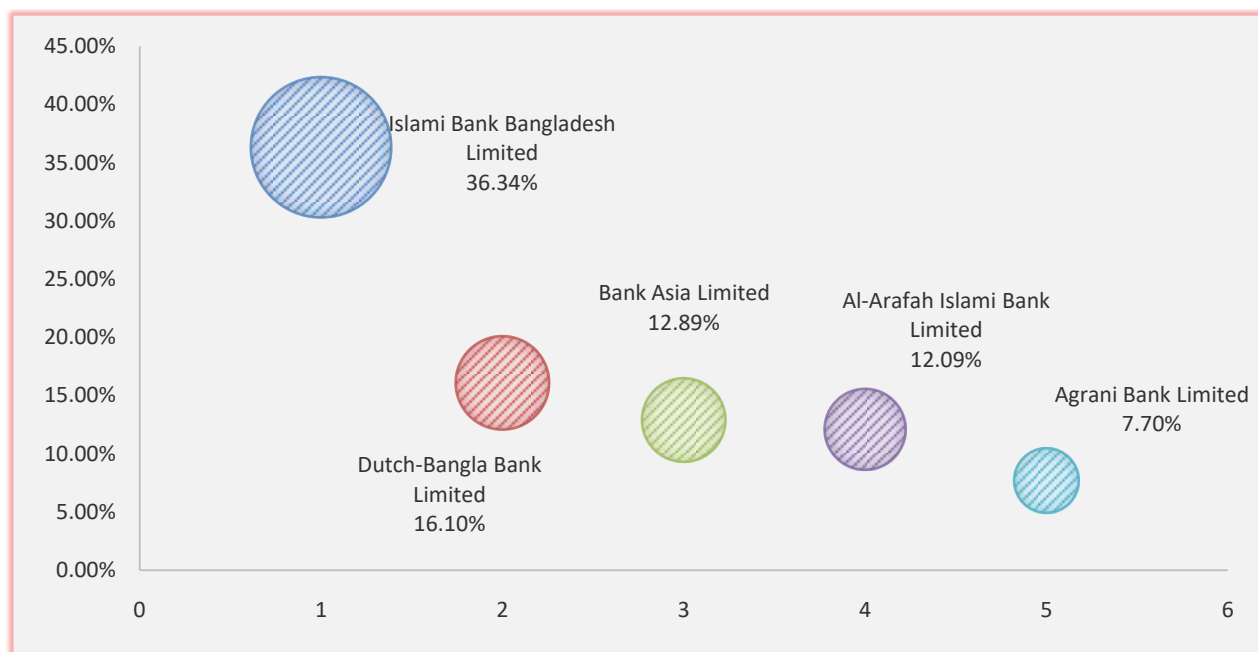
Figure 26: Top Five Banks' Share of Accounts



7.3 Top Five Banks in Deposit Collection through Agent Banking

As of December 2022, top five banks have secured 85.12% share of the total amount of deposit accumulated through agent banking. Islami Bank Bangladesh Limited (IBBL) has ranked top in this list, with 36.34% of the total deposit (Figure 27) amounting BDT 109,593.20 million immediately followed by the Dutch-Bangla Bank Limited with 16.10% of the total deposit.

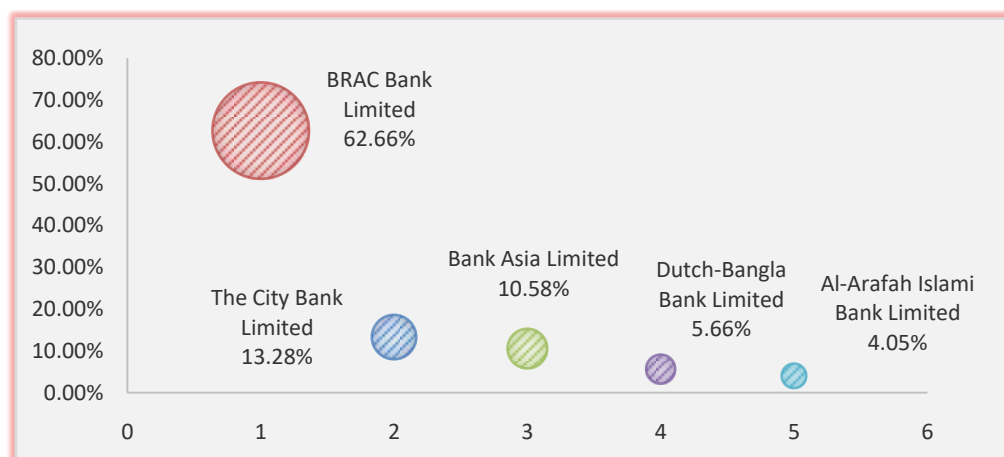
Figure 27: Top Five Banks' Share of Deposit



7.4 Top Five Banks in Lending through Agent Banking

The top five banks have carried out 96.23% of the total lending through agent banking till December 2022. BRAC Bank Limited has ranked the top with the largest volume of lending amounting to BDT 64,589.48 million, which is 62.66% of the total loans disbursed through agent banking (Figure 28).

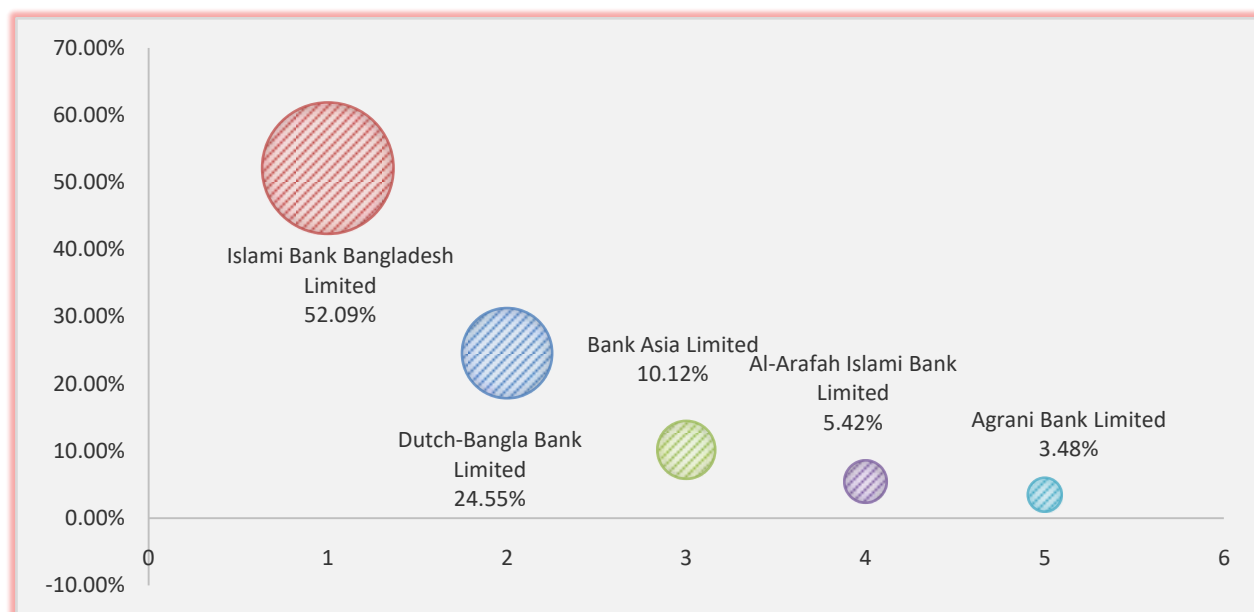
Figure 28: Top Five Banks' Share of Lending



7.5 Top Five Banks in the Distribution of Inward Remittances

The top five banks have 95.67% share of the total inward remittances distributed through agent banking as of December 2022. Islami Bank Bangladesh Limited ranks the top with BDT 598,627.59 million, which is 52.09% of the total inward remittances distributed through agent banking (Figure 29).

Figure 29: Top Five Banks' Share of Inward Remittance



8. Conclusion

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

Appendix

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

Sl No.	Bank Name	No. of Agents			No. of Outlets		
		Urban	Rural	Total	Urban	Rural	Total
1	Bank Asia Limited	487	4818	5305	497	4917	5414
2	NRB Commercial Bank Limited	27	548	575	36	552	588
3	Dutch-Bangla Bank Limited	612	460	1072	1129	4936	6065
4	Al-Arafah Islami Bank Limited	97	388	485	85	615	700
5	Modhumoti Bank Limited	23	531	554	22	539	561
6	Social Islami Bank Limited	56	259	315	49	273	322
7	Standard Bank Limited	2	22	24	2	22	24
8	First Security Islami Bank Limited	7	79	86	6	80	86
9	Agrani Bank Limited	33	458	491	33	458	491
10	Mutual Trust Bank Limited	57	130	187	54	144	198
11	Midland Bank Limited	24	66	90	22	87	109
12	United Commercial Bank Limited	60	219	279	58	256	314
13	The City Bank Limited	163	515	678	171	519	690
14	AB Bank Limited	47	98	145	50	113	163
15	Islami Bank Bangladesh Limited	180	2514	2694	180	2514	2694
16	The Premier Bank Limited	25	43	68	48	83	131
17	NRB Bank Limited	3	301	304	4	303	307
18	BRAC Bank Limited	194	716	910	204	796	1000
19	Eastern Bank Limited	26	34	60	16	47	63
20	One Bank Limited	52	135	187	52	137	189
21	Mercantile Bank Limited	36	140	176	36	140	176
22	Shahjalal Islami Bank Limited	31	80	111	31	80	111
23	Exim Bank Limited	4	6	10	4	8	12
24	Padma Bank Limited	1	0	1	3	4	7
25	Jamuna Bank Limited	9	24	33	9	24	33
26	Prime Bank Limited	25	98	123	24	99	123
27	Global Islami Bank Limited	8	3	11	7	5	12
28	Meghna Bank Limited	5	9	14	9	5	14
29	South East Bank Limited	12	49	61	9	53	62
30	Sonali Bank Limited	3	59	62	3	59	62
31	South Bangla Agr & Com Bank Ltd	5	10	15	5	10	15
Total		2314	12812	15126	2858	17878	20736

Appendix-2: Bank-wise Number of Accounts

No. of Accounts												
Sl No.	Bank Name	Urban	Rural	Total	Male	Female	Others	Total	Current	Saving	Others	Total
1	Bank Asia Limited	449671	5098838	5548509	2036541	3443013	68955	5548509	140944	5152465	255100	5548509
2	NRB Commercial Bank Limited	4743	176096	180839	62908	117733	198	180839	389	178761	1689	180839
3	Dutch-Bangla Bank Limited	1305601	4049735	5355336	3312454	2042882	0	5355336	67061	5072279	215996	5355336
4	Al-Arafah Islami Bank Limited	73576	629288	702864	367421	324105	11338	702864	18461	561976	122427	702864
5	Modhumoti Bank Limited	16177	276380	292557	50742	241815	0	292557	1431	138653	152473	292557
6	Social Islami Bank Limited	2902	176433	179335	96330	83005	0	179335	2928	142900	33507	179335
7	Standard Bank Limited	324	15779	16103	8760	7343	0	16103	1287	13422	1394	16103
8	First Security Islami Bank Limited	1420	77002	78422	43665	34757	0	78422	1606	59553	17263	78422
9	Agrani Bank Limited	30772	600028	630800	301756	329044	0	630800	20881	569738	40181	630800
10	Mutual Trust Bank Limited	22932	80533	103465	57794	45671	0	103465	4731	86236	12498	103465
11	Midland Bank Limited	3721	30245	33966	18218	15748	0	33966	991	28323	4652	33966
12	United Commercial Bank Limited	28469	102658	131127	69307	61820	0	131127	10759	110669	9699	131127
13	The City Bank Limited	104480	190868	295348	180984	103942	10422	295348	32955	239335	23058	295348
14	AB Bank Limited	13650	35448	49098	30665	18433	0	49098	2324	36550	10224	49098
15	Islami Bank Bangladesh Limited	227833	3127159	3354992	1944895	1410097	0	3354992	84983	1979711	1290298	3354992
16	The Premier Bank Limited	19991	29113	49104	27858	20772	474	49104	502	46496	2106	49104
17	NRB Bank Limited	905	35082	35987	12982	22243	762	35987	1010	31348	3629	35987
18	BRAC Bank Limited	65061	183330	248391	100695	45002	102694	248391	115606	96043	36742	248391
19	Eastern Bank Limited	5941	22808	28749	18890	9859	0	28749	2331	21265	5153	28749
20	One Bank Limited	6265	27426	33691	21162	12529	0	33691	1685	26906	5100	33691
21	Mercantile Bank Limited	5616	28383	33999	23417	10582	0	33999	1209	26187	6603	33999
22	Shahjalal Islami Bank Limited	5640	19972	25612	15046	10072	494	25612	606	19120	5886	25612
23	Exim Bank Limited	1590	3203	4793	2996	1797	0	4793	107	3630	1056	4793
24	Padma Bank Limited	1029	1477	2506	1146	1360	0	2506	79	2366	61	2506
25	Jamuna Bank Limited	1614	4800	6414	4444	1970	0	6414	557	4799	1058	6414
26	Prime Bank Limited	5072	19772	24844	15159	9000	685	24844	2891	19854	2099	24844
27	Global Islami Bank Limited	515	511	1026	587	436	3	1026	61	743	222	1026
28	Meghna Bank Limited	555	291	846	597	249	0	846	56	692	98	846
29	South East Bank Limited	1954	18705	20659	13092	6626	941	20659	136	16082	4441	20659
30	Sonali Bank Limited	250	6091	6341	4087	2254	0	6341	170	6164	7	6341
31	South Bangla Agri & Comm. Bank Ltd.	94	132	226	178	48	0	226	33	174	19	226
Total		2408363	15067586	17475949	8844776	8434207	196966	17475949	518770	14692440	2264739	17475949

Appendix-3: Bank-wise Amount of Deposit Collection

Amount of Deposits (in BDT million)												
Sl No.	Bank Name	Urban	Rural	Total	Male	Female	Others	Total	Current	Savings	Others	Total
1	Bank Asia Limited	5996.00	32863.07	38859.07	17610.19	11646.39	9602.49	38859.07	2012.46	21812.63	15033.98	38859.07
2	NRB Commercial Bank Limited	1000.72	406.99	1407.71	816.47	577.16	14.08	1407.71	4.62	348.73	1054.36	1407.71
3	Dutch-Bangla Bank Limited	15439.87	33106.24	48546.11	30610.79	13204.92	4730.40	48546.11	1904.08	33112.29	13529.74	48546.11
4	Al-Arafah Islami Bank Limited	11296.91	25163.42	36460.33	26425.71	7718.70	2315.92	36460.33	473.01	14456.00	21531.32	36460.33
5	Modhumoti Bank Limited	354.39	804.59	1158.98	239.20	919.78	0.00	1158.98	61.80	721.51	375.67	1158.98
6	Social Islami Bank Limited	707.45	4924.80	5632.25	4106.67	1525.58	0.00	5632.25	55.11	1435.27	4141.87	5632.25
7	Standard Bank Limited	1.66	249.72	251.38	157.87	93.51	0.00	251.38	24.78	130.35	96.25	251.38
8	First Security Islami Bank Limited	173.06	2734.73	2907.79	2108.96	798.83	0.00	2907.79	86.87	952.24	1868.68	2907.79
9	Agrani Bank Limited	13460.16	9773.65	23233.81	4213.61	19020.20	0.00	23233.81	381.03	5815.12	17037.66	23233.81
10	Mutual Trust Bank Limited	1477.35	2644.51	4121.86	3039.20	1082.66	0.00	4121.86	235.11	1121.86	2764.89	4121.86
11	Midland Bank Limited	119.39	447.68	567.07	380.01	187.06	0.00	567.07	21.97	192.00	353.10	567.07
12	United Commercial Bank Limited	2170.49	2319.98	4490.47	3589.52	900.95	0.00	4490.47	826.83	1032.28	2631.36	4490.47
13	The City Bank Limited	1918.60	3310.90	5229.50	3594.10	1213.90	421.50	5229.50	1501.40	1836.10	1892.00	5229.50
14	AB Bank Limited	492.25	1211.34	1703.59	1104.00	599.59	0.00	1703.59	141.33	593.68	968.57	1703.58
15	Islami Bank Bangladesh Limited	9385.78	100207.42	109593.20	68185.78	41407.42	0.00	109593.20	5029.67	45551.91	59011.62	109593.20
16	The Premier Bank Limited	531.24	483.39	1014.63	603.71	142.72	268.20	1014.63	33.52	251.37	729.74	1014.63
17	NRB Bank Limited	8.90	570.89	579.79	345.10	219.21	15.48	579.79	22.24	226.75	330.80	579.79
18	BRAC Bank Limited	3168.81	6733.08	9901.89	3157.69	812.66	5931.54	9901.89	6540.17	1001.68	2360.04	9901.89
19	Eastern Bank Limited	282.87	938.79	1221.66	961.99	259.67	0.00	1221.66	259.97	428.23	533.46	1221.66
20	One Bank Limited	506.21	684.86	1191.07	917.11	273.96	0.00	1191.07	113.01	377.94	700.12	1191.07
21	Mercantile Bank Limited	48.35	295.29	343.64	237.74	105.90	0.00	343.64	24.36	171.22	148.06	343.64
22	Shahjalal Islami Bank Limited	112.09	349.05	461.14	285.49	158.92	16.73	461.14	36.22	184.77	240.15	461.14
23	Exim Bank Limited	164.55	93.08	257.63	212.49	45.14	0.00	257.63	12.06	65.28	180.29	257.63
24	Padma Bank Limited	57.71	19.24	76.95	74.88	2.07	0.00	76.95	1.22	2.04	73.69	76.95
25	Jamuna Bank Limited	82.00	271.84	353.84	294.67	59.17	0.00	353.84	85.01	67.71	201.12	353.84
26	Prime Bank Limited	212.87	164.80	377.67	233.99	95.17	48.51	377.67	62.84	92.24	222.59	377.67
27	Global Islami Bank Limited	36.87	17.00	53.87	27.39	22.55	3.93	53.87	6.57	10.42	36.88	53.87
28	Meghna Bank Limited	620.09	321.24	941.33	939.16	2.17	0.00	941.33	6.43	1.27	933.63	941.33
29	South East Bank Limited	37.31	480.75	518.06	324.07	136.96	57.03	518.06	34.71	221.80	261.55	518.06
30	Sonali Bank Limited	1.82	109.67	111.49	74.55	36.94	0.00	111.49	3.96	107.53	0.00	111.49
31	South Bangla Agri & Com Bank	4.38	6.51	10.89	8.68	2.21	0.00	10.89	3.72	6.06	1.11	10.89
Total		69870.15	231708.52	301578.67	174880.79	103272.07	23425.81	301578.67	20006.08	132328.28	149244.30	301578.66

Appendix-4: Bank-wise Amount of Lending

Amount of Lending (in BDT million)								
Sl No.	Bank Name	Urban	Rural	Total	Male	Female	Others	Total
1	Bank Asia Limited	1476.44	9424.56	10901.00	3057.11	899.48	6944.41	10901.00
2	NRB Commercial Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Dutch-Bangla Bank Limited	1398.43	4433.29	5831.72	4148.57	1683.15	0.00	5831.72
4	Al-Arafah Islami Bank Limited	990.95	3187.04	4177.99	2410.90	1767.09	0.00	4177.99
5	Modhumoti Bank Limited	0.00	3.09	3.09	2.96	0.13	0.00	3.09
6	Social Islami Bank Limited	0.82	15.12	15.94	13.46	2.48	0.00	15.94
7	Standard Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	First Security Islami Bank Limited	0.00	21.74	21.74	20.14	1.60	0.00	21.74
9	Agrani Bank Limited	8.00	228.68	236.68	164.05	72.63	0.00	236.68
10	Mutual Trust Bank Limited	95.72	55.75	151.47	122.71	28.76	0.00	151.47
11	Midland Bank Limited	5.66	17.34	23.00	18.71	4.29	0.00	23.00
12	United Commercial Bank Limited	2.19	32.61	34.80	22.07	12.73	0.00	34.80
13	The City Bank Limited	6423.40	7260.30	13683.70	8805.20	2755.30	2123.20	13683.70
14	AB Bank Limited	4.83	7.42	12.25	6.77	5.48	0.00	12.25
15	Islami Bank Bangladesh Limited	209.10	2910.51	3119.61	1260.91	1858.70	0.00	3119.61
16	The Premier Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	NRB Bank Limited	0.00	50.27	50.27	44.79	5.48	0.00	50.27
18	BRAC Bank Limited	25459.35	39130.13	64589.48	59959.68	4629.80	0.00	64589.48
19	Eastern Bank Limited	61.65	57.06	118.71	100.35	18.36	0.00	118.71
20	One Bank Limited	38.45	36.07	74.52	68.54	5.98	0.00	74.52
21	Mercantile Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	Shahjalal Islami Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	Exim Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	Padma Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
25	Jamuna Bank Limited	15.31	10.86	26.17	25.47	0.70	0.00	26.17
26	Prime Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
27	Global Islami Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	Meghna Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	Southeast Bank Limited	0.00	0.52	0.52	0.52	0.00	0.00	0.52
30	Sonali Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	South Bangla Agri & Com Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		36190.3	66882.36	103072.66	80252.91	13752.14	9067.61	103072.66

Appendix-5: Bank-wise Inward Remittance Distribution

Inward Remittance (BDT in Million)				
Sl No.	Bank Name	Urban	Rural	Total
1	Bank Asia Limited	8222.55	108122.76	116345.31
2	NRB Commercial Bank Limited	0.01	0.70	0.71
3	Dutch-Bangla Bank Limited	48492.71	233596.86	282089.57
4	Al-Arafah Islami Bank Limited	4343.24	57994.78	62338.02
5	Modhumoti Bank Limited	1.69	95.67	97.36
6	Social Islami Bank Limited	4.70	4109.42	4114.12
7	Standard Bank Limited	2.78	964.01	966.79
8	First Security Islami Bank Limited	6.02	944.00	950.02
9	Agrani Bank Limited	821.78	39179.20	40000.98
10	Mutual Trust Bank Limited	517.86	4509.46	5027.32
11	Midland Bank Limited	274.65	681.76	956.41
12	United Commercial Bank Limited	9.05	127.32	136.37
13	The City Bank Limited	7851.60	7560.40	15412.00
14	AB Bank Limited	313.32	874.22	1187.54
15	Islami Bank Bangladesh Limited	33331.61	565295.98	598627.59
16	The Premier Bank Limited	3.90	11.96	15.86
17	NRB Bank Limited	7.36	650.36	657.72
18	BRAC Bank Limited	3835.62	13284.65	17120.27
19	Eastern Bank Limited	2.03	26.29	28.32
20	One Bank Limited	21.93	556.77	578.70
21	Mercantile Bank Limited	50.76	633.92	684.68
22	Shahjalal Islami Bank Limited	81.15	863.12	944.27
23	Exim Bank Limited	0.09	13.58	13.67
24	Padma Bank Limited	0.00	0.00	0.00
25	Jamuna Bank Limited	3.26	168.61	171.87
26	Prime Bank Limited	0.00	0.00	0.00
27	Global Islami Bank Limited	1.58	3.79	5.37
28	Meghna Bank Limited	0.00	0.00	0.00
29	Southeast Bank Limited	71.19	631.75	702.94
30	Sonali Bank Limited	0.00	0.00	0.00
31	South Bangla Agri & Com Bank	0.00	0.00	0.00
Total		108,272.44	1,040,901.34	1,149,173.78