Quarterly Report on Remittance Inflows in Bangladesh

October-December 2021





Research Department (External Economics Division) Bangladesh Bank

Executive Summary

- ★ In October-December 2021, the remittance inflow achieved at USD 4831.23 million amid the impact of COVID-19 which was 10.67 percent and 22.47 percent lower than that of the previous quarter and the same quarter of the last year.
- During FY21, remittance-GDP ratio stood at 6.03 percent, remittance-export earnings ratio was 67.14 percent and remittance-import payments ratio was 40.83 percent.
- The largest amount of remittance was received from KSA (USD 1130.95 million) which was 23.41 percent of total remittance followed by USA (17.26 percent), United Kingdom (8.87 percent) and Kuwait (8.24 percent) in the 2nd Quarter of FY22.
- ★ Total 299410 Bangladeshi employees migrated during the quarter of October-December 2021 in which 31014 were female workers.
- During 2nd Quarter of FY22, 210409 Bangladeshi workers migrated to KSA which was 70.27 percent of total migration followed by Oman (10.26 percent) and UAE (8.18 percent).
- In October-December 2021, Private Commercial Banks, State-owned Commercial Banks, Specialized Banks and Foreign Commercial Banks received USD 3759.38 million (77.81 percent of total), USD 953.65 million (19.74 percent of total), USD 94.23 million (1.95 percent of total) and USD 23.97 million (0.50 percent of total) remittances respectively.

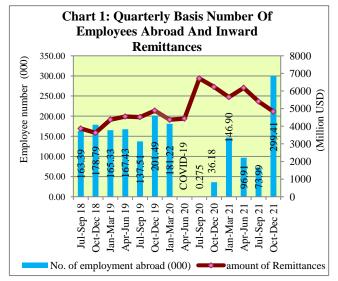
Remittance Inflows in Bangladesh (October-December 2021)

The economy of Bangladesh has recognized globally for higher remittance inflows and overseas employment. Remittance inflows of Bangladesh reached USD 24777.71 million for FY21, (increased by 36.10 percent) which was USD 18205.01 million in FY20. Policy initiatives from the government and the BB played a vital role to promote the inflow of remittances through legal channels (Table 2). In FY21, remittance-GDP ratio stood at 6.03 percent, remittance-export earnings ratio was 67.14 percent and remittance-import payments ratio was 40.83 percent (Table 1).

| FY | Table 1: Remitt Total Remittance | ance, Growth, R Growth (%) of | Remittance as per Remittance (%) | centage of GDP, Export a Remittance (%) of Export | Remittance (%) of | | | | | |
|--|-------------------------------------|----------------------------------|-------------------------------------|--|-------------------------|--|--|--|--|--|
| •• | Million USD | Remittance | of GDP | Earnings (f.o.b) | Import Payments (f.o.b) | | | | | |
| FY'16 | 14931.16 | -2.51 | 43.59 | 37.42 | | | | | | |
| FY'17 | 12769.45 | -14.48 | 5.11 | 37.54 | 29.36 | | | | | |
| FY'18 | 14981.69 | 17.32 | 4.66 | 41.29 | 27.51 | | | | | |
| FY'19 | 16419.63 | 9.60 | 4.67 | 41.46 | 29.62 | | | | | |
| FY'20 | 18205.01 | 10.87 | 4.87 | 56.68 | 35.91 | | | | | |
| FY'21 ^P | 24777.71 | 36.10 | 6.03 | 67.14 | 40.83 | | | | | |
| FY 21 24///./1 50.10 6.05 67.14 40.85 Source: 1) Bangladesh Bureau of Statistics. 2) Statistics Department, Bangladesh Bank (from July, 2016) and Foreign Exchange Policy Department, Bangladesh Bank (up to June, 2016). P= Provisional 3) Base year 2015-16 30 30 30 | | | | | | | | | | |

Migration and Remittance Inflows: October-December 2021

Remittance inflows during October-December 2021 quarter stood at USD 4831.23 million, which was 10.67 percent and 22.47 percent lower than that of the previous quarter and the same quarter of the preceding fiscal year respectively. Due to ease the movement restriction in many host countries, especially in the middle-east countries, the number of emigrant workers has Source: 1. Foreign Exchange Policy Department, Bangladesh Bank (up to June, 2016) seemingly been increased. For this fact, about

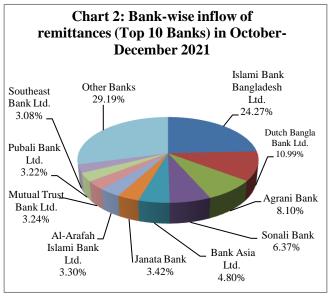


and Statistics Department, Bangladesh Bank (from July, 2016). 2. Bureau of Manpower, Employment and Training, Bangladesh.

299410 Bangladeshi employees went abroad during this quarter which was 73,992 workers in the previous quarter (Chart 1).

Bank-wise Remittance Inflows: October-December 2021

After a serious disruption due to pandemic, now globally public movement is getting resumed. In October-December 2021, PCBs collected USD 3759.38 million remittances (77.81 percent of total) which was 8.19 percent and 17.87 percent lower than that of the previous quarter and the same quarter of the previous fiscal year respectively. Among PCBs, Islami Bank Bangladesh Ltd. (IBBL) was the highest remittance collector with USD 1172.77 million



Source: Statistics Department, Bangladesh Bank.

(24.27 percent of total) (Chart 2 and Annexure Table 3).

SCBs received USD 953.65 million remittances (19.74 percent of total) which was 19.77 percent and 37.57 percent lower than that of the previous quarter and the same quarter of the previous year respectively. Among the SCBs, the highest amount of remittance was received by Agrani Bank Ltd. with USD 391.51 million (8.10 percent of total), followed by Sonali Bank Ltd. which was the second highest receiver bank with USD 307.89 million (6.37 percent of total) (Chart 2 and Annexure Table 3).

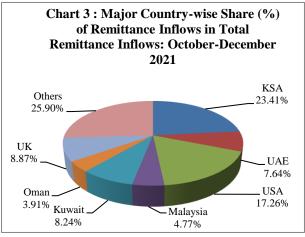
Foreign Commercial Banks collected only USD 23.97 million remittances (0.50 percent of total) during October-December 2021 which was significantly higher than that of the previous quarter but lower than the same quarter of the previous year. Among FCBs, Standard Chartered Bank was the highest remittance receiver bank (USD 15.21 million) (Annexure Table 3).

Bangladesh Krishi Bank as a specialized bank received only USD 94.23 million remittances during October-December 2021. It was observed that Dutch-Bangla Bank Ltd., Agrani Bank, Sonali Bank, Bank Asia Ltd., Janata Bank, Al-Arafah Islami Bank Ltd., Mutual Trust Bank Ltd., Pubali Bank Ltd., and Southeast Bank Ltd. are the major remittance receiver banks during this period.

Country-wise Remittance Inflows

July, 2016).

Country-wise inflows of remittance during October-December 2021 showed that the largest amount of remittance was received from KSA (USD 1130.95 million) which was 23.41 percent of total remittances followed by USA (17.26 percent), United Kingdom (8.87 percent), Kuwait (8.24 percent), UAE (7.64 percent), Malaysia (4.77 percent), Oman (3.91 percent) and other countries (25.90 percent) (Chart-3).



Source: Statistics Department, Bangladesh Bank.

Region-wise remittance inflows show that remittance

received from the gulf countries was USD 2546.75 million (52.71 percent), EU countries remitted USD 693.51 million (14.35 percent) and Asia-Pacific region sent USD 366.28 million (7.58 percent) during this quarter (Table 2). Country-wise trends of remittance inflows from FY17 to FY22 (July-December) have been shown in Annexure Table 2.

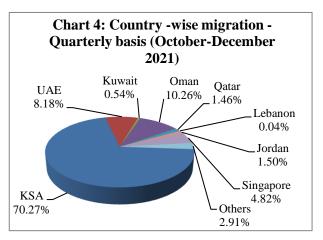
Table 2: Quarterly Trend of Country-wise Remittance Inflows

| (In million | USD) |
|-------------|------|
|-------------|------|

| | | | | | | Percent Growth | | |
|---------------------------|------------|------------|------------|--------------|-------------|-------------------------------|---------------------------------|--|
| Countries | Oct-Dec'20 | JanMar. 21 | Apr-Jun'21 | July-Sep. 21 | Oct-Dec. 21 | OctDec.21 over July-Sep.21 | Oct-Dec. 21 over Oct-Dec. 20 | |
| Gulf Countries | 3402.56 | 3043.89 | 3340.68 | 2975.82 | 2546.75 | -14.42 | -25.15 | |
| Share | 54.60 | 53.84 | 54.06 | 55.02 | 52.71 | | | |
| KSA | 1453.14 | 1290.04 | 1364.12 | 1304.13 | 1130.95 | -13.28 | -22.17 | |
| UAE | 621.66 | 506.05 | 560.83 | 446.3 | 368.97 | -17.33 | -40.65 | |
| Qatar | 327.72 | 342.26 | 433.68 | 356.32 | 328.49 | -7.81 | 0.23 | |
| Oman | 383.50 | 301.40 | 364.74 | 291.54 | 189.01 | -35.17 | -50.71 | |
| Bahrain | 143.59 | 132.30 | 141.96 | 135.48 | 131.22 | -3.14 | -8.61 | |
| Kuwait | 472.95 | 471.84 | 475.35 | 442.05 | 398.11 | -9.94 | -15.82 | |
| EU Countries | 724.47 | 684.21 | 734.52 | 729.06 | 693.51 | -4.88 | -4.27 | |
| Share | 11.63 | 12.10 | 11.89 | 13.48 | 14.35 | | | |
| UK | 503.83 | 496.21 | 507.44 | 452.01 | 428.42 | -5.22 | -14.97 | |
| Germany | 16.90 | 17.07 | 17.66 | 18.95 | 16.90 | -10.82 | 0.00 | |
| Italy | 203.74 | 170.93 | 209.42 | 258.1 | 248.19 | -3.84 | 21.82 | |
| Asia-Pacific Countries | 752.34 | 604.73 | 639.33 | 448.39 | 366.28 | -18.31 | -51.31 | |
| Share | 12.07 | 10.70 | 10.35 | 8.29 | 7.58 | | | |
| Australia | 34.78 | 35.59 | 36.99 | 27.76 | 30.26 | 9.01 | -13.00 | |
| Japan | 22.65 | 17.90 | 17.57 | 18.14 | 16.23 | -10.53 | -28.34 | |
| Malaysia | 539.45 | 414.30 | 441.37 | 290.86 | 230.62 | -20.71 | -57.25 | |
| Singapore | 155.46 | 136.94 | 143.40 | 111.63 | 89.17 | -20.12 | -42.64 | |
| USA | 831.27 | 842.68 | 972.53 | 858.18 | 834.00 | -2.82 | 0.33 | |
| Share | 13.34 | 14.91 | 15.74 | 15.87 | 17.26 | | | |
| Other Countries | 520.91 | 477.97 | 492.42 | 396.85 | 390.69 | -1.55 | -25.00 | |
| Share | 8.36 | 8.45 | 7.97 | 7.34 | 8.09 | | | |
| Total | 6231.55 | 5653.48 | 6179.48 | 5408.3 | 4831.23 | -10.67 | -22.47 | |

Country-wise Migration (Male and Female)

Due to relaxing COVID-19 havocs somewhat the travel restrictions in recent months are easing globally. Total 299410 workers were migrated during October-December 2021 according to the data of Bureau of Manpower, Employment and Training, Bangladesh (BMET). Country-wise data on migration during October-December 2021 showed that as many as 210409 Bangladeshi workers migrated to KSA which was 70.27 percent of total migration, followed by Oman (10.26

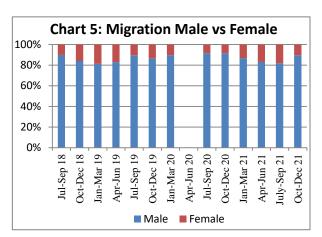


Source: Bureau of Manpower, Employment and Training, Bangladesh.

percent), UAE (8.18 percent), Singapore (4.82 percent), Jordan (1.50 percent), Qatar (1.46 percent), and other countries (2.91 percent) (Chart 4 and Table 3).

| | Table 3: Quarterly Trend of Country-wise Migration | | | | | | | | | | | |
|------------|--|----------------|-----------------|---------------|-------------|------------|--|--|--|--|--|--|
| Country | Jul-Sept'20 | Oct-Dec'20 | Jan-Mar'21 | Apr-Jun'21 | Jul-Sept'21 | Oct-Dec'21 | | | | | | |
| KC A | 1 | 27728 | 110003 | 79376 | 57439 | 210409 | | | | | | |
| KSA | (-) | (1805) | (12580) | (11140) | (9543) | (19819) | | | | | | |
| | 8 | 221 | 2352 | 2336 | 29 | 24485 | | | | | | |
| UAE | (-) | (113) | (328) | (179) | (2) | (268) | | | | | | |
| Kuwait | - | 1 | 8 | 64 | 159 | 1617 | | | | | | |
| Kuwait | (-) | (-) | (-) | (3) | (5) | (-) | | | | | | |
| Omer | 25 | 3648 | 14742 | 4300 | 5237 | 30730 | | | | | | |
| Oman | (2) | (428) | (2688) | (979) | (674) | (5694) | | | | | | |
| Ostar | - | 105 | 512 | 2040 | 3732 | 4383 | | | | | | |
| Qatar | - | (18) | (570) | (484) | (419) | (524) | | | | | | |
| Bahrain | - | 2 | 2 | 7 | | 2 | | | | | | |
| Damain | (-) | (-) | (-) | (-) | | (-) | | | | | | |
| Lebanon | 5 | 4 | 60 | 13 | 56 | 106 | | | | | | |
| Leballoli | (3) | (2) | (2) | (13) | (50) | (82) | | | | | | |
| Jordan | - | 701 | 3220 | 3482 | 2618 | 4496 | | | | | | |
| Jordan | - | (694) | (3111) | (3471) | (2614) | (4447) | | | | | | |
| Malaysia | 2 | 2 | 11 | 3 | | 14 | | | | | | |
| wiałaysia | (-) | (-) | (2) | (-) | | (1) | | | | | | |
| Singapore | 31 | 636 | 10136 | 2077 | 1219 | 14443 | | | | | | |
| Singapore | (-) | (7) | (7) | (2) | (2) | (14) | | | | | | |
| Others | 203 | 3128 | 5849 | 3214 | 3503 | 8725 | | | | | | |
| Others | (18) | (31) | (60) | (106) | (94) | (165) | | | | | | |
| Total | 275 | 36176 | 146895 | 96912 | 73992 | 299410 | | | | | | |
| | (23) | (3098) | (19348) | (16377) | (13403) | (31014) | | | | | | |
| | ▲ | notes female n | • | | | | | | | | | |
| Source: Bu | reau of Manpo | wer, Employm | ent and Trainin | g, Bangladesh | | | | | | | | |

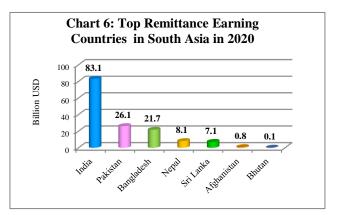
During October-December 2021, the total number of 31,014 Bangladeshi female workers migrated to different countries which was 10.36 percent of total migration (Table 3 and Chart 5). Country-wise overseas employment (Yearly) data have been shown in Annexure Table 1.



Source: Bureau of Manpower, Employment and Training, Bangladesh

Global Comparison

Remittances grew surprisingly in South Asia in 2020. According to the World Bank Report titled 'Migration and Development Brief 34, May 2021', inward remittance flows to South Asia increased by about 5 percent in 2020 due to boost up remittance inflows of Bangladesh and Pakistan. India earned USD 83.1 billion remittance which was 11.65 percent share of global remittance inflows. The volume of remittance earnings of Bangladesh, Pakistan, and Sri Lanka is persistent. Chart 6 and Table 4 show the top remittance earning countries in South Asia and their remittance inflows as percent of GDP in 2020.



Source: Migration and Development Brief 34, May 2021

| | Top remittance recipier | nt countries | Top countries (Contributing to GDP)* | | | |
|-------------|--|---|--------------------------------------|-------------------------|--|--|
| Country | Amount of remittances (Billion USD) | Percent of total Global remittance inflow | Country | Percentage Share of GDI | | |
| India | 83.1 | 11.65 | Nepal | 23.5 | | |
| Pakistan | 26.1 | 3.66 | Pakistan | 9.9 | | |
| Bangladesh | gladesh 21.7 3.04 | | Sri Lanka | 8.8 | | |
| Nepal | 8.1 1.14 | | Bangladesh | 6.6 | | |
| Sri Lanka | 7.1 | 1.00 | Afghanistan | 4.1 | | |
| Afghanistan | 0.8 | 0.11 | Bhutan | 3.3 | | |
| Bhutan | 0.1 | 0.01 | India | 3.1 | | |
| | | | Maldives | 0.1 | | |

Measures Taken by the Government and the Bangladesh Bank

To encourage the remittance inflows through the banking channel, Bangladesh govt. and the Bangladesh Bank have taken a number of measures of which some important ones are as follows:

- The government announced 2 percent cash incentive for the first time for inward foreign remittance through banking channel effective from 1 July 2019.
- For the simplification of the procedure of receiving 2% cash incentive, Bangladesh Bank (BB) has given some instructions. According to this circular:
 - a) To submit remitters' documents in his /her bank (sender bank);
 - b) To verify the documents by remittance sender bank with a confirmation to receiver bank before releasing cash incentive as early as possible;
 - c) On the basis of the confirmation, receiver bank will release incentive to the sender bank;
 - d) The remittance receiver bank will collect and verify documents by its own in the aspect of same receiver bank and sender bank.
 - As per instructions, Wage Earners' Remittance data have to be submitted through Rationalized Input Template (RIT). The statement of paid-up money should be submitted on monthly basis according to the Form-Kha about 2 percent cash incentive for inward remittance through formal channel. The information of expatriates will be preserved at the database format and banks will provide the required information as early as possible according to the online format RITs (T_ME_M_REMIT_INCEN) of Form Kha.
 - a) Documents should be submitted on monthly basis within the 10th day of next month (through the web portal of Bangladesh Bank) according to the RITs (T_ME_M_REMIT_INCEN).
 - b) The unavailable information of RITs (T_ME_M_REMIT_INCEN) at this moment, banks will have to take necessary actions immediately for sending the related information of RITs.

All the documents have to be submitted to the Foreign Exchange Policy Department after fulfilling the mentioned condition properly.

Annexure

| | | | | | | | | | | | | (In number) |
|------|--------|--------|--------|--------|--------|---------|---------|--------|----------|-----------|--------|-------------|
| Year | KSA | UAE | Kuwait | Oman | Qatar | Bahrain | Lebanon | Jordan | Malaysia | Singapore | Others | Total |
| 2000 | 144618 | 34034 | 594 | 5258 | 1433 | 4637 | - | - | 17237 | 11095 | 3780 | 222686 |
| 2001 | 137248 | 16252 | 5341 | 4561 | 223 | 4371 | - | - | 4921 | 9615 | 6433 | 189060 |
| 2002 | 163269 | 25462 | 15769 | 3854 | 552 | 5421 | - | - | 85 | 6856 | 3988 | 225256 |
| 2003 | 162131 | 37346 | 26722 | 4029 | 94 | 7482 | - | - | 28 | 5304 | 11054 | 254190 |
| 2004 | 139031 | 47012 | 41108 | 4435 | 1268 | 9194 | - | - | 224 | 6948 | 23738 | 272958 |
| 2005 | 80425 | 61978 | 47029 | 4827 | 2114 | 10716 | - | - | 2911 | 9651 | 33051 | 252702 |
| 2006 | 109513 | 130204 | 35775 | 8082 | 7691 | 16355 | 0 | 2822 | 20469 | 20139 | 30466 | 381516 |
| 2007 | 204112 | 226392 | 4212 | 17478 | 15130 | 16433 | 3541 | 494 | 273201 | 38324 | 33292 | 832609 |
| 2008 | 132124 | 419355 | 319 | 52896 | 25548 | 13182 | 8444 | 682 | 131762 | 56581 | 34162 | 875055 |
| 2009 | 14666 | 258348 | 10 | 41704 | 11672 | 28426 | 13941 | 1691 | 12402 | 39581 | 52837 | 475278 |
| 2010 | 7069 | 203308 | 48 | 42641 | 12085 | 21824 | 17208 | 2235 | 919 | 39053 | 44312 | 390702 |
| 2011 | 15030 | 282734 | 29 | 135260 | 13168 | 13928 | 19166 | 4387 | 742 | 48666 | 34952 | 568062 |
| 2012 | 21232 | 215452 | 2 | 170326 | 28801 | 21777 | 14864 | 11726 | 804 | 58657 | 64157 | 607798 |
| 2013 | 12654 | 14241 | 6 | 134028 | 57584 | 25155 | 15098 | 21383 | 3853 | 60057 | 65194 | 409253 |
| 2014 | 10657 | 24232 | 3094 | 105748 | 87575 | 23378 | 16640 | 20338 | 5134 | 54750 | 74138 | 425684 |
| 2015 | 58270 | 25271 | 17472 | 129859 | 123965 | 20720 | 19113 | 22093 | 30483 | 55523 | 53112 | 555881 |
| 2016 | 143913 | 8131 | 39188 | 188247 | 120382 | 72167 | 15095 | 23017 | 40126 | 54730 | 52735 | 757731 |
| 2017 | 551308 | 4135 | 49604 | 89074 | 82012 | 19318 | 8327 | 20449 | 99787 | 40401 | 44110 | 1008525 |
| 2018 | 257317 | 3235 | 27637 | 72504 | 76560 | 811 | 5991 | 9724 | 175927 | 41393 | 63082 | 734181 |
| 2019 | 399000 | 3318 | 12299 | 72654 | 50292 | 133 | 4863 | 20347 | 545 | 49829 | 86879 | 700159 |
| 2020 | 161726 | 1082 | 1744 | 21071 | 3608 | 3 | 488 | 3769 | 125 | 10085 | 13968 | 217669 |
| 2021 | 457227 | 29202 | 1848 | 55009 | 11158 | 11 | 235 | 13816 | 28 | 27875 | 20800 | 617209 |

Annexure Table 1: Country-wise Overseas Employment

Source: Bureau of Manpower, Employment and Training, Bangladesh.

| | | | (In million USD) | | | | |
|---------------------------|----------|----------|------------------|----------|----------|----------------------------------|--|
| Year | 2016-17 | 2017-18 | 2018-19 | 2019-20 | 2020-21 | 2021-22 (Up to December 2021) | |
| 1. Gulf Countries | 7304.94 | 8565.11 | 9674.21 | 10557.29 | 14926.34 | 5522.57 | |
| | 57.21 | 57.17 | 58.92 | 57.99 | 60.24 | -46.07 | |
| KSA | 2267.22 | 2591.58 | 3110.4 | 4015.16 | 5721.41 | 2435.08 | |
| UAE | 2093.54 | 2429.96 | 2540.41 | 2472.56 | 2439.99 | 815.27 | |
| Qatar | 576.02 | 844.06 | 1023.91 | 1019.6 | 2761.39 | 684.81 | |
| Oman | 897.71 | 958.19 | 1066.06 | 1240.54 | 1535.64 | 480.55 | |
| Bahrain | 437.14 | 541.62 | 470.08 | 437.18 | 577.74 | 266.70 | |
| Kuwait | 1033.31 | 1199.70 | 1463.35 | 1372.24 | 1886.50 | 840.16 | |
| 2. EU Countries | 1350.69 | 1808.43 | 1994.13 | 2116.79 | 2901.41 | 1422.57 | |
| | 10.58 | 12.07 | 12.14 | 11.63 | 11.71 | -86.11 | |
| United Kingdom | 808.16 | 1106.01 | 1175.63 | 1364.89 | 2023.62 | 880.43 | |
| Germany | 31.75 | 40.20 | 60.62 | 52.75 | 66.89 | 35.85 | |
| Italy | 510.78 | 662.22 | 757.88 | 699.15 | 810.90 | 506.29 | |
| 3. Asia-Pacific Countries | 1479.56 | 1525.37 | 1672.65 | 1799.37 | 2848.53 | 814.67 | |
| | 11.59 | 10.18 | 10.19 | 9.88 | 11.50 | -92.04 | |
| Australia | 52.03 | 56.56 | 57.15 | 61.32 | 141.77 | 58.02 | |
| Japan | 22.92 | 31.44 | 49.54 | 49.35 | 79.54 | 34.37 | |
| Malaysia | 1103.62 | 1107.21 | 1197.63 | 1231.3 | 2002.36 | 521.48 | |
| Singapore | 300.99 | 330.16 | 368.33 | 457.4 | 624.86 | 200.80 | |
| 4. USA | 1688.86 | 1997.49 | 1842.86 | 2403.4 | 3461.68 | 1692.18 | |
| | 13.23 | 13.33 | 11.22 | 13.20 | 56.13 | -83.47 | |
| 5. Other Countries | 945.40 | 1085.29 | 1235.78 | 1328.46 | 639.75 | 787.54 | |
| | 8.00 | 7.24 | 7.53 | 7.30 | 2.58 | -92.31 | |
| Total | 12769.45 | 14981.69 | 16419.63 | 18205.04 | 24777.71 | 10239.53 | |

Annexure Table 2: Country-wise Remittance Inflows

Note: Number in italic indicates percentage share in total remittances.

Source: Foreign Exchange Policy Department, Bangladesh Bank (up to June, 2016) and Statistics Department, Bangladesh Bank (from July, 2016).

Annexure Table 3: Bank-wise Remittance Inflows (Quarterly Basis)

| Bank Name | July-Sep 2020 | Oct-Dec 2020 | Jan-Mar 2021 | Apr-Jun 2021 | July-Sep 2021 | Oct-Dec 2021 | Oct-Dec 21 over | Oct-Dec 21 over |
|--|-----------------------|-----------------|-----------------|-----------------|------------------|-----------------|--------------------|--------------------|
| | | | | | | | July-Sep 21 | Oct-Dec 20 |
| State-owned Commercial Banks | 1853.92 | 1527.65 | 1299.62 | 1425 | 1188.67 | 953.65 | -19.77 | -37.57 |
| Share | 27.62 | 24.51 | 22.99 | 23.06 | 21.98 | 19.74 | | 10.10 |
| Sonali Bank | 396.58 | 377.75 | 366.63 | 388.55 | 339.03 | 307.89 | -9.19 | -18.49 |
| Agrani Bank | 953.23 | 674.41 | 570.89 | 624.74 | 506.15 | 391.51 | -22.65 | -41.95 |
| Janata Bank | 255.36 | 248.32 | 224.37 | 219.85 | 185.17 | 165.43 | -10.66 | -33.38 |
| Rupali Bank Ltd | 248.42 | 226.66 | 137.06 | 191.13 | 157.84 | 88.30 | -44.06 | -61.04 |
| Basic Bank Ltd | 0.33 | 0.51 | 0.66 | 0.73 | 0.48 | 0.52 | 8.33 | 1.96 |
| Specialized Banks | 109.18 | 97.25 | 97.98 | 108.54 | 103.66 | 94.23 | -9.10 | -3.11 |
| Share | 1.63 | 1.56 | 1.73 | 1.76 | 1.92 | 1.95 | 1 | |
| Bangladesh Krishi Bank | 109.18 | 97.25 | 97.98 | 108.54 | 103.66 | 94.23 | -9.10 | -3.11 |
| Private Commercial Banks | 4714.47 | 4577.23 | 4230.8 | 4621.51 | 4094.73 | 3759.38 | -8.19 | -17.87 |
| Share | 70.23 | 73.45 | 74.84 | 74.79 | 75.71 | 77.81 | | |
| IBBL | 2124.09 | 1922.96 | 1604.66 | 1805.92 | 1520.85 | 1172.77 | -22.89 | -39.01 |
| Share | 31.64 | 30.86 | 28.38 | 29.22 | 28.12 | 24.27 | | |
| National Bank Ltd | 114.07 | 110.80 | 28.38 | 110.36 | 28.12 90.56 | 24.27 84.46 | -6.74 | -23.78 |
| | | | | | | | | |
| Uttara Bank Ltd | 90.59 | 71.87 | 63.19 | 77.04 | 70.05 | 75.00 | 7.07 | 4.36 |
| BRAC Bank Ltd | 133.02 | 107.41 | 96.13 | 128.04 | 96.46 | 71.11 | -26.28 | -33.80 |
| Pubali Bank Ltd | 172.06 | 187.42 | 182.89 | 208.28 | 168.48 | 155.77 | -7.54 | -16.89 |
| Prime Bank Ltd | 116.03 | 85.15 | 76.55 | 66.11 | 51.13 | 46.24 | -9.56 | -45.70 |
| AB Bank Ltd | 42.04 | 39.17 | 52.27 | 67.1 | 47 | 37.54 | -20.13 | -4.16 |
| NCCBL | 169.83 | 155.98 | 112.21 | 138.42 | 140.38 | 147.60 | 5.14 | -5.37 |
| Eastern Bank Ltd | 20.25 | 21.44 | 20.39 | 10.3 | 8.16 | 15.81 | 93.75 | -26.26 |
| Bank Asia Ltd. | 235.98 | 233.7 | 228.5 | 274.39 | 247.67 | 231.82 | -6.40 | -0.80 |
| South East Bank Ltd. | 161.05 | 127.5 | 96.3 | 109.21 | 150.93 | 148.73 | -1.46 | 16.65 |
| The City Bank Ltd | 120.38 | 109.14 | 115.86 | 115.3 | 110.47 | 128.40 | 16.23 | 17.65 |
| Dhaka Bank Ltd | 28.12 | 4.2 | 4.25 | 15.64 | 4 | 12.92 | 223.00 | 207.62 |
| Mutual Trust Bank Ltd. | 118.85 | 100.12 | 101.98 | 120 | 133.12 | 156.60 | 17.64 | 56.41 |
| The Trust Bank Ltd | 32.76 402.01 | 26.01 694.36 | 23.77 735.61 | 24.08 659.36 | 29.66 620.84 | 45.01 530.79 | 51.75 -14.50 | 73.05 |
| Dutch-Bangla Bank Ltd | | | 12.29 | ÷ | - | | -14.50 | -23.30 |
| Shahjalal Islami Bank IFIC Bank Ltd | <u>14.57</u> 11.44 | 11.95 4.28 | 12.29 | 16.06 18.17 | 13.42 16.54 | 12.80 10.94 | -4.62 | 155.61 |
| UCBL | 54 | 36.73 | 37.69 | 40.11 | 51.52 | 68.85 | -33.64 | 87.45 |
| Mercantile Bank Ltd. | 91.57 | 107.41 | 91.44 | 104.79 | 77.26 | 105.39 | 36.41 | -1.88 |
| Jamuna Bank Ltd | 47.37 | 63.06 | 74.23 | 56.7 | 67.02 | 88.71 | 32.36 | 40.68 |
| The Premier Bank Ltd | 49.3 | 33.17 | 46.96 | 58.78 | 57.49 | 68.70 | 19.50 | 107.11 |
| Exim Bank Ltd | 15.4 | 11.28 | 10.12 | 11.69 | 11.99 | 11.49 | -4.17 | 1.86 |
| Social Islami Bank Ltd. | 43.96 | 36.31 | 45.27 | 50.23 | 41.23 | 54.09 | 31.19 | 48.97 |
| ICB Islamic Bank | 0.25 | 0.16 | 0.25 | 0.17 | 0.12 | 0.14 | 16.67 | -12.50 |
| First Security Islami Bank Ltd. | 47.73 | 38.7 | 37.41 | 40.15 | 41.03 | 29.87 | -27.20 | -22.82 |
| One Bank Ltd | 12.07 | 14.97 | 6.53 | 15.09 | 17.21 | 10.16 | -40.96 | -32.13 |
| Al-Arafah Islami Bank Ltd. | 151.97 | 149.29 | 156.11 | 167.58 | 126.58 | 159.47 | 25.98 | 6.82 |
| Standard Bank Ltd | 36.85 | 28.53 | 32.95 | 43.71 | 38.3 | 33.33 | -12.98 | 16.82 |
| BD Com. Bank Ltd. | 3.43 | 3.19 | 3.96 | 3.46 | 4.03 | 3.07 | -23.82 | -3.76 |
| NRB Commercial Bank | 3.65 | 2.38 | 2.34 | 6.5 | 7.39 | 6.35 | -14.07 | 166.81 |
| Other Banks | 49.78 | 38.58 | 35.04 | 58.77 | 33.84 | 35.45 | 4.76 | -8.11 |
| Foreign Commercial Banks | 35.63 | 29.42 | 25.08 | 24.43 | 21.24 | 23.97 | 12.85 | -18.52 |
| Share | 0.53 | 0.47 | 0.44 | 0.40 | 0.39 | 0.50 | | |
| HSBC | 2.35 | 1.56 | 1.44 | 1.25 | 1.33 | 1.99 | 49.62 | 27.56 |
| Standard Chartered Bank | 15.33 | 15.81 | 15.29 | 16.22 | 13.51 | 15.21 | 12.58 | -3.80 |
| Woori Bank Ltd | 15.61 | 10.25 | 4.45 | 4.37 | 4.6 | 4.72 | 2.61 | -53.95 |
| Com. Bank of Ceylon | 2.01 | 1.38 | 3.76 | 2.38 | 1.52 | 1.73 | 13.82 | 25.36 |
| CITI Bank NA | 0.27 | 0.42 | 0.12 | 0.13 | 0.24 | 0.31 | 29.17 | -26.19 |
| Bank Al-Falah | 0.03 | 0 | 0.01 | 0.02 | 0 | 0.00 | | |
| Other Banks | 0.03 | 0 | 0.01 | 0.06 | 0.04 | 0.01 | -75.00 | |
| Total | 6713.2 | 6231.55 | 5653.48 | 6179.48 | 5408.3 | 4831.23 | -10.67 | -22.47 |