

Quarterly Report on Remittance Inflows in Bangladesh

April-June of FY23¹



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Executive Summary

- ★ Amid the economic uncertainties across the world and global inflation hike that adversely affected migrants' real income and their remittances, Bangladesh's remittance inflows stood at USD 5575.65 million during April-June of FY23, which was 0.61 percent higher than that of the previous quarter.
- ★ Remittance earnings stood at USD 21610.66 million in FY23. The ratios of remittances to GDP, export earnings and import payments were 4.76 percent, 41.29 percent and 31.10 percent respectively in FY23.
- ★ The largest amount of remittances received from KSA, amounting to USD 1002.31 million (17.98 percent of total remittances) followed by the UAE at 829.41 million (14.88 percent), the USA at 720.81 million (12.93 percent) and the United Kingdom at 615.30 million (11.04 percent) in the fourth quarter of FY23.
- ★ A total of 294566 (17417 female) workers migrated from Bangladesh during April-June of FY23.
- ★ Around 103578 Bangladeshi employees migrated to the KSA during April-June of FY23 which was 35.16 percent of total migration followed by Malaysia (32.32 percent), Oman (10.29 percent), the UAE (5.88 percent), Singapore (4.65 percent), Kuwait (2.79 percent) and Qatar (2.68 percent).
- ★ The amounts and shares of total remittances received by Private Commercial Banks (PCBs), State-owned Commercial Banks (SCBs), Specialized Banks (SBs) and Foreign Commercial Banks (FCBs) were USD 4467.30 million (80.12 percent of the total), USD 871.02 million (15.62 percent), USD 219.34 million (3.93 percent) and USD 17.99 million (0.32 percent) respectively during April-June of FY23.

Remittance Inflows in Bangladesh (April-June of FY23)

Remittance is an important source of foreign currency earnings of Bangladesh and it contributes immensely to the country's GDP and foreign exchange reserve. The money which is sent as remittance by migrant workers from different destinations across the globe helps to alleviate our poverty level and improve living standards of migrants and their family members in Bangladesh. In addition, remittance helps to stabilize the balance of payments and reduce dependency on foreign aid. As expatriates usually sent extra money to the family members before the Eid-UI Azha, Bangladesh's remittance inflows in April-June of FY23 showed a positive trend (USD 5575.65 million) despite high inflation faced by the global economy. Moreover, the government's cash incentives and supportive measures of Bangladesh Bank for facilitating inward remittances played a significant role to boost up inflows into the country.

Total remittances inflow stood at USD 21610.66 million during FY23 which was 2.75 percent higher than that of the previous fiscal year (Table-1). Despite a significant drop in remittance inflows overseen in FY22 owing to Covid-19 pandemic situation, the inflow of remittances and its percentage share (in terms of GDP, exports and imports) exhibit significant improvement in FY23 (Table-1).

Table-1: Trend of remittance growth and remittance as percentage of GDP, export earnings and import payment

FY	Total Remittance(Million USD)	Growth (%) of Remittance	Remittance (%) of GDP	Remittance (%) of Export Earnings (f.o.b)	Remittance (%) of Import Payment (f.o.b)
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	24777.71	36.10	5.95	67.14	40.83
FY'22	21031.68	-15.12	4.57	42.71	25.49
FY'23 ^P	21610.66	2.75	4.76	41.29	31.10

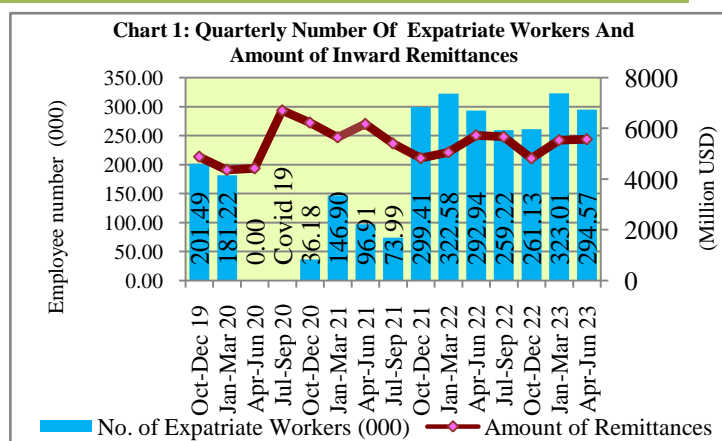
Source: 1) Bangladesh Bureau of Statistics.

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

P= Provisional

Migration and Remittance Inflows: April-June of FY23

Despite downsizing the number of expatriate workers owing to a lower demand in the Middle East and Gulf region, the amount of remittance inflows increased slightly during April-June of FY23. During the above mentioned period,

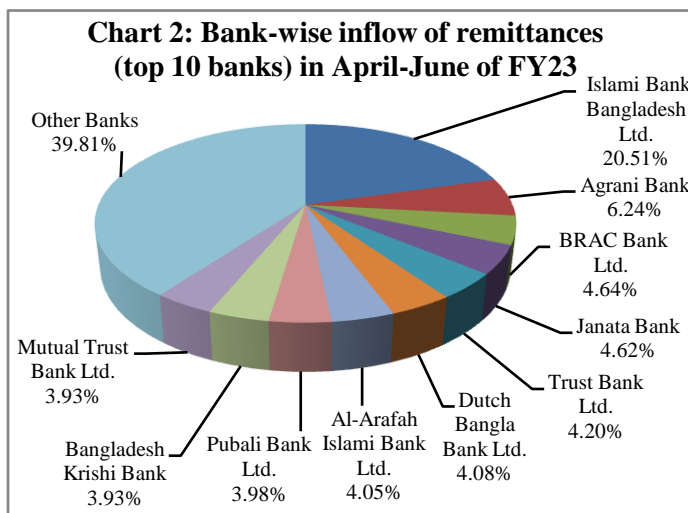


Source: Bureau of Manpower, Employment and Training, Bangladesh (BMET).

remittance inflows stood at USD 5575.65 million which was USD 5541.82 million in the previous quarter.

Bank-wise Remittance Inflows: April-June of FY23

During April-June of FY23, private Commercial Banks (PCBs) received USD 4467.30 million remittances (80.12 percent of total), which was 3.51 percent and 4.83 percent lower than the previous quarter and the same quarter of the previous year respectively. By receiving USD 1143.75 million (20.51 percent of the total), Islami Bank Bangladesh Ltd. (IBBL) become the highest amount of



Source: Statistics Department, Bangladesh Bank.

remittance receiver among the PCBs (Chart-2 and Annexure Table-3).

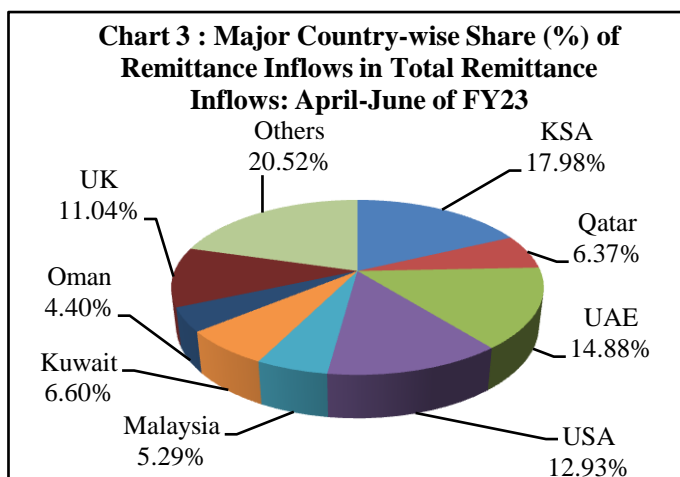
State-owned Commercial Banks (SCBs) received USD 871.02 million remittances (15.62 percent of total), which was 13.69 percent higher than that of the previous quarter. But it was 6.19 percent lower than that of the same quarter of the previous year. Among the SCBs, the highest amount of remittances was received by Agrani Bank with USD 347.66 million (6.24 percent of total) which is followed by Janata Bank with USD 257.33 million (4.62 percent of total) and others (Chart-2 and Annexure Table-3).

Foreign Commercial Banks (FCBs) collected only USD 17.99 million remittances (0.32 percent of total) during April-June of FY23 which was 9.10 percent and 26.42 percent lower than that of the previous quarter and the same quarter of the previous year respectively. Among the FCBs, Standard Chartered Bank was the highest remittance receiver bank by collecting USD 13.19 million (Annexure Table-3).

Among the specialized banks, Bangladesh Krishi Bank received the highest amount of remittances (USD 219.34 million) during April-June of FY23. The top 10 (ten) remittance-receiving banks during the reporting period were Islami Bank Bangladesh Ltd., Agrani Bank, BRAC Bank, Janata Bank, Trust Bank Ltd., Dutch-Bangla Bank, Al-Arafah Islami Bank Ltd., Pubali Bank Ltd., Bangladesh Krishi Bank, and Mutual Trust Bank Ltd.

Country-wise Remittance Inflows

Bangladesh received USD 1002.31 million remittances from KSA which was 17.98 percent of total remittances. The second highest amount of remittance came from UAE (USD 829.41 million) which was 14.88 percent of total remittances. At the same time, remittances came from USA, United



Source: Statistics Department, Bangladesh Bank.

Kingdom, Kuwait, Qatar, Malaysia, Oman and other countries accounted for 12.93 percent, 11.04 percent, 6.60 percent, 6.37 percent, 5.29 percent, 4.40 percent and 20.52 percent of total remittance inflows respectively (Chart-3).

Region-wise remittance inflows showed that remittance received from the Gulf countries was USD 2952.90 million (52.96 percent), EU countries remitted USD 942.31 million (16.90 percent) and Asia-Pacific region sent USD 483.40 million (8.67 percent) during April-June of FY23 (Table-2). Country-wise trends of remittance inflows from FY17 to FY23 are shown in Annexure Table-2.

Table-2: Quarterly Trend of Country-wise Remittance Inflows

(million USD)

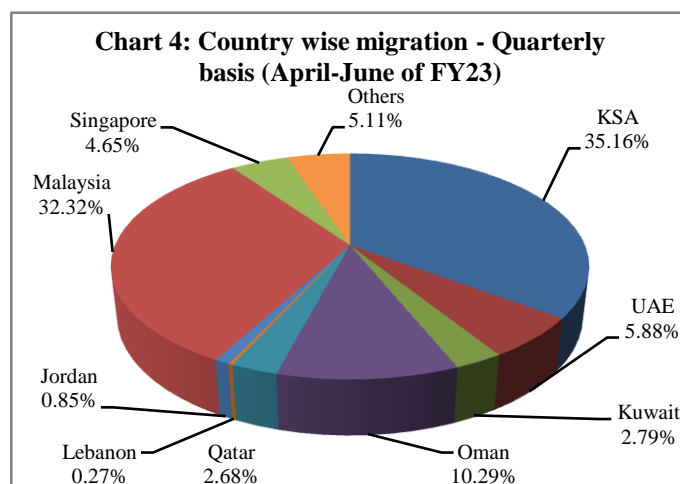
Countries	Apr-Jun. 22	Jul-Sep. 22	Oct-Dec. 22	Jan-Mar. 23	Apr-Jun. 23	Percentage Changes	
						Apr-Jun. 23 over Jan-Mar. 23	Apr-Jun. 23 over Apr-Jun. 22
Gulf Countries	3008.22	2832.32	2409.49	2931.22	2952.90	0.74	-1.84
Share	52.47	49.93	49.99	52.89	52.96		
KSA	1055.69	999.01	910.14	853.78	1002.31	17.40	-5.06
UAE	805.38	788.11	549.02	867.31	829.41	-4.37	2.98
Qatar	332.41	352.10	347.16	398.13	355.30	-10.76	6.89
Oman	215.49	170.10	143.00	231.95	245.60	5.88	13.97
Bahrain	146.15	119.73	100.64	155.79	152.10	-2.37	4.07
Kuwait	453.10	403.27	359.53	424.26	368.18	-13.22	-18.74
EU Countries	915.95	875.41	692.33	868.57	942.31	8.49	2.88
Share	15.98	15.43	14.36	15.67	16.90		
UK	585.76	508.64	402.49	553.96	615.30	11.07	5.04
Germany	25.64	23.60	22.07	31.41	35.19	12.03	37.25
Italy	304.55	343.15	267.77	283.20	291.82	3.04	-4.18
Asia-Pacific Countries	412.57	483.26	354.00	471.90	483.40	2.44	17.17
Share	7.20	8.52	7.34	8.52	8.67		
Australia	37.04	37.44	26.67	37.18	29.10	-21.73	-21.44
Japan	17.97	30.98	22.85	29.77	29.39	-1.28	63.55
Malaysia	264.60	324.77	218.68	287.64	294.77	2.48	11.40
Singapore	92.96	90.07	85.80	117.31	130.14	10.94	40.00
USA	922.66	999.76	966.89	834.53	720.81	-13.63	-21.88
Share	16.09	17.62	20.06	15.06	12.93		
Other Countries	474.02	482.09	397.70	435.60	476.23	9.33	0.47
Share	8.27	8.50	8.25	7.86	8.54		
Total	5733.42	5672.85	4820.41	5541.82	5575.65	0.61	-2.75

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

Source: Statistics Department, Bangladesh Bank.

Country-wise Migration (Male and Female)

During April-June of FY23, approximately 294566 workers migrated from Bangladesh according to the data of Bureau of Manpower, Employment and Training (BMET). Country-wise data on migration during April-June of FY23 showed that a large number of Bangladeshi workers migrated to KSA which was about 103578 people (35.16 percent of the total migration), followed by Malaysia (32.32 percent), Oman (10.29 percent), the UAE (5.88 percent), Singapore (4.65 percent), Kuwait (2.79 percent), Qatar (2.68 percent) and other countries (5.11 percent). Further information can be seen from (Chart-4 and Table-3).



Source: Bureau of Manpower, Employment and Training, Bangladesh (BMET).

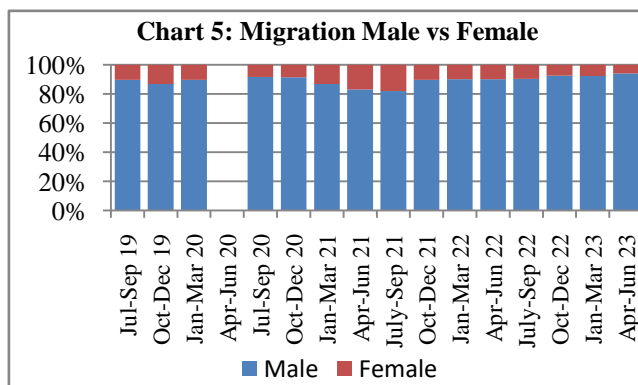
Table-3: Quarterly Trend of Country-wise Migration

Country	Jan-Mar'22	Apr-Jun'22	Jul-Sept' 22	Oct-Dec'22	Jan-Mar'23	Apr-Jun'23
KSA	206,057 (19974)	179,538 (18790)	128,058 (16537)	98765 (14978)	122,572 (19126)	103578 (11055)
UAE	39,827 (506)	25,524 (466)	18323 (385)	18101 (404)	25295 (462)	17328 (421)
Kuwait	1966 (11)	4344 (177)	7289 (232)	6823 (269)	7753 (370)	8211 (196)
Oman	41,617 (5955)	42,147 (4735)	51717 (3999)	44131 (1855)	46367 (2040)	30312 (1612)
Qatar	4,496 (565)	5,703 (550)	7005 (501)	7243 (366)	6510 (321)	7885 (293)
Bahrain	1 (0)	1 (1)	8 (0)	0 (0)	1 (0)	0 (0)
Lebanon	105 (63)	163 (79)	165 (78)	425 (135)	568 (155)	781 (174)
Jordan	5,017 (4874)	3,611 (3510)	2590 (2508)	1013 (987)	1544 (1501)	2510 (2357)
Malaysia	34 (7)	54 (3)	5273 (9)	44729 (6)	82893 (10)	95193 (9)
Singapore	13,364 (14)	15,729 (20)	19132 (23)	16158 (17)	12304 (19)	13706 (24)
Others	10,099 (155)	16,121 (408)	19661 (570)	23746 (655)	17203 (918)	15062 (1276)
Total	322,583 (32113)	292,935 (28739)	259221 (24942)	261134 (19672)	323010 (24922)	294566 (17417)

Number in parenthesis denotes female migration

Source: Bureau of Manpower, Employment and Training, Bangladesh (BMET).

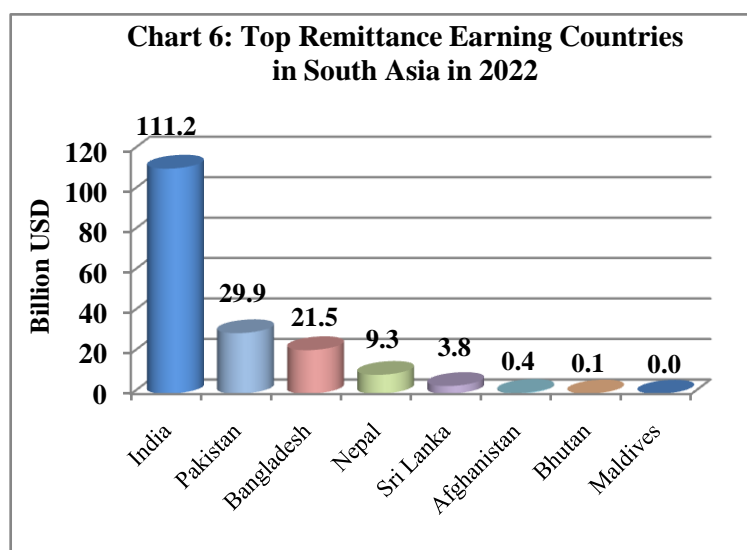
Total 17417 Bangladeshi women workers migrated abroad during April-June of FY23 represented 5.91 percent of all migrants (Table-3 and Chart-5). Annexure Table-1 shows country-wise annual data on overseas employment.



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

Global Comparison

In South Asia, remittance inflows have anticipated to grow by 12.10 percent in 2022 due to heavy lifting from India and Pakistan, according to the report of the World Bank titled 'Migration and Development Brief 38, June 2023'. India's remittance inflows soared to USD 111.2 billion in 2022, marking a milestone. Pakistan is the 2nd highest recipient of remittances



Source: Migration and Development Brief 38, World Bank, June 2023

in South Asia, receiving USD 29.9 billion of remittances from abroad.

The top 10 remittance-earning nations in South Asia, as well as their remittance inflows as percentage of GDP in 2022 have been shown in Chart-6 and Table-4.

Top remittance recipient countries			Top countries (Contributing to GDP)*	
Country	Amount of remittances (Billion USD) ^e	Percent of total Global remittance inflow	Country	Percentage Share of GDP
India	111.2	13.24	Nepal	23.1
Pakistan	29.9	3.56	Pakistan	7.9
Bangladesh	21.5	2.56	Sri Lanka	5.1
Nepal	9.3	1.11	Bangladesh	4.7
Sri Lanka	3.8	0.45	Bhutan	3.6
Afghanistan	0.4	0.05	India	3.3
Bhutan	0.1	0.01	Afghanistan	2.1
Maldives	0.0	0.00	Maldives	0.1
World	831			

*Top 10 Countries according to remittance inflows as percentage share of GDP (percent) in 2022^e. e=estimate.
Source: Migration and Development Brief 38, World Bank, June 2023

Measures Taken by the Government and the Bangladesh Bank

To encourage the remittance inflows through the banking channel, Bangladesh government and Bangladesh Bank have taken a number of measures of which some important are stated below:

- The government announced 2 percent cash incentive for the first time for inward foreign remittance through banking channel which became effective from 1 July 2019. Cash incentive for inward remittances has been increased to 2.5 percent from 2 percent with effect from 1 January 2022.

Moreover, it has been decided that the United Nations peace keeping mission officials of army/navy/air-force/ police who are engaged in different missions of the world will get the cash incentive against their foreign earnings at 2.5 percent for sending it through banking channel into the country with effect from 1 January, 2022.

- For simplification of the procedure of paying cash incentive, Bangladesh Bank (BB) has given some instructions to banks which includes:
 - a) Remitters' documents will have to be submitted to his /her banks by the remittance senders banks;
 - b) Remittance sender bank will verify the documents by itself and send the confirmation to the receiver bank to release the cash incentives at quickest possible time;
 - 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 itself in case of the 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 money paid should be submitted on monthly basis following a specific form regarding 2 percent cash incentive for inward remittance through formal channel. The information of expatriates will have to be preserved at the database format and banks will have to provide the required information as early as possible following the online - RITs (T_ME_M_REMIT_INCEN) format. Documents required to be submitted on monthly basis within the 10th day of next month (through the web portal of Bangladesh Bank).
- To facilitate inward remittances, it has been decided that declaration on Form-C under GFET shall not be required for inward remittances up to 20,000 US dollar or its equivalent.

In addition, the government and Bangladesh Bank have implemented various proactive measures to uplift the inflow of remittances and improve the condition of Bangladesh economy and working environment of the countries where Bangladeshi migrant workers are employed. These steps include waiving the money transfer fees charged by local banks for expatriate remitters, allowing the MFS to participate in the remittance collection and distribution process and simplifying the remittance repatriation and cash incentive distribution processes regarding the high inflow of remittances and encouraging overseas employment. Moreover, the government has recently introduced a universal pension scheme where a special scheme has also been introduced namely 'PROBASH'. Following the above mentioned steps and a significant depreciation of local currency against the USD in the recent months, the amount of inward remittances through banking channels are expected to increase tremendously in the upcoming months.

Annexure Table-1: Country-wise Overseas Employment

(In number)

Year	KSA	UAE	Kuwait	Oman	Qatar	Bahrain	Lebanon	Jordan	Malaysia	Singapore	S. Korea	Italy	Others	Total
2000	144618	34034	594	5258	1433	4637	-	-	17237	11095	990		2790	222686
2001	137248	16252	5341	4561	223	4371	-	-	4921	9615	1561		4967	189060
2002	163269	25462	15769	3854	552	5421	-	-	85	6856	28	19	3941	225256
2003	162131	37346	26722	4029	94	7482	-	-	28	5304	3771	28	7255	254190
2004	139031	47012	41108	4435	1268	9194	-	-	224	6948	215	550	22973	272958
2005	80425	61978	47029	4827	2114	10716	-	-	2911	9651	223	950	31878	252702
2006	109513	130204	35775	8082	7691	16355	0	2822	20469	20139	992	1428	28046	381516
2007	204112	226392	4212	17478	15130	16433	3541	494	273201	38324	39	10950	22303	832609
2008	132124	419355	319	52896	25548	13182	8444	682	131762	56581	1521	6928	25713	875055
2009	14666	258348	10	41704	11672	28426	13941	1691	12402	39581	1474	5339	46024	475278
2010	7069	203308	48	42641	12085	21824	17208	2235	919	39053	2699	6726	34887	390702
2011	15030	282734	29	135260	13168	13928	19166	4387	742	48666	2021	7624	25307	568062
2012	21232	215452	2	170326	28801	21777	14864	11726	804	58657	1447	9280	53430	607798
2013	12654	14241	6	134028	57584	25155	15098	21383	3853	60057	2121	4792	58281	409253
2014	10657	24232	3094	105748	87575	23378	16640	20338	5134	54750	1748	856	71534	425684
2015	58270	25271	17472	129859	123965	20720	19113	22093	30483	55523	2359	44	50709	555881
2016	143913	8131	39188	188247	120382	72167	15095	23017	40126	54730	1980	3	50752	757731
2017	551308	4135	49604	89074	82012	19318	8327	20449	99787	40401	1829	1	42280	1008525
2018	257317	3235	27637	72504	76560	811	5991	9724	175927	41393	2287		60795	734181
2019	399000	3318	12299	72654	50292	133	4863	20347	545	49829	1647	2	85230	700159
2020	161726	1082	1744	21071	3608	3	488	3769	125	10085	208		13760	217669
2021	457227	29202	1848	55009	11158	11	235	13816	28	27875	108	653	20039	617209
2022	612418	101775	20422	179612	24447	10	858	12231	50090	64383	5910	7594	56123	1135873

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

Annexure Table-2: Country-wise Remittance Inflows

(In million USD)

Year	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23
1. Gulf Countries	7304.94	8565.11	9674.21	10557.29	14926.34	11113.88	11125.86
	<i>57.21</i>	<i>57.17</i>	<i>58.92</i>	<i>57.99</i>	<i>60.24</i>	<i>52.84</i>	<i>51.48</i>
KSA	2267.22	2591.58	3110.4	4015.16	5721.41	4541.96	3765.24
UAE	2093.54	2429.96	2540.41	2472.56	2439.99	2071.85	3033.83
Qatar	576.02	844.06	1023.91	1019.6	2761.39	1346.47	1452.69
Oman	897.71	958.19	1066.06	1240.54	1535.64	897.40	790.60
Bahrain	437.14	541.62	470.08	437.18	577.74	566.61	528.26
Kuwait	1033.31	1199.70	1463.35	1372.24	1886.50	1689.59	1555.24
2. EU Countries	1350.69	1808.43	1994.13	2116.79	2901.41	3176.93	3378.60
	<i>10.58</i>	<i>12.07</i>	<i>12.14</i>	<i>11.63</i>	<i>11.71</i>	<i>15.11</i>	<i>15.63</i>
United Kingdom	808.16	1106.01	1175.63	1364.89	2023.62	2039.23	2080.39
Germany	31.75	40.20	60.62	52.75	66.89	83.50	112.27
Italy	510.78	662.22	757.88	699.15	810.90	1054.20	1185.94
3. Asia-Pacific Countries	1479.56	1525.37	1672.65	1799.37	2848.53	1604.92	1792.56
	<i>11.59</i>	<i>10.18</i>	<i>10.19</i>	<i>9.88</i>	<i>11.50</i>	<i>7.63</i>	<i>8.29</i>
Australia	52.03	56.56	57.15	61.32	141.77	128.54	130.39
Japan	22.92	31.44	49.54	49.35	79.54	69.29	112.99
Malaysia	1103.62	1107.21	1197.63	1231.3	2002.36	1021.85	1125.86
Singapore	300.99	330.16	368.33	457.4	624.86	385.24	423.32
4. USA	1688.86	1997.49	1842.86	2403.4	3461.68	3438.41	3521.99
	<i>13.23</i>	<i>13.33</i>	<i>11.22</i>	<i>13.20</i>	<i>13.97</i>	<i>16.35</i>	<i>16.30</i>
5. Other Countries	945.40	1085.29	1235.78	1328.46	639.75	1697.54	1791.65
	<i>8.00</i>	<i>7.24</i>	<i>7.53</i>	<i>7.30</i>	<i>2.58</i>	<i>8.07</i>	<i>8.29</i>
Total	12769.45	14981.69	16419.63	18205.04	24777.71	21031.68	21610.66

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)

(In Million USD)

Bank Name	Jan-Mar 2022	Apr-Jun 2022	July-Sep 2022	Oct-Dec 2022	Jan-Mar 2023	Apr-Jun 2023	Apr-Jun 23 over Jan-Mar 23	Apr-Jun 23 over Apr-Jun 22
State-owned Commercial Banks	956.96	928.53	940.31	821.70	766.16	871.02	13.69	-6.19
<i>Share</i>	18.92	16.20	16.58	17.05	13.83	15.62		
Sonali Bank	302.78	271.02	238.53	257.33	169.25	190.94	12.82	-29.55
Agrani Bank	360.09	366.22	367.81	311.21	343.80	347.66	1.12	-5.07
Janata Bank	159.49	170.82	141.32	130.34	156.90	257.33	64.01	50.64
Rupali Bank Ltd	134.01	119.77	191.26	121.78	95.69	74.46	-22.19	-37.83
Basic Bank Ltd	0.59	0.70	1.39	1.04	0.52	0.63	21.15	-10.00
Specialized Banks	87.69	86.25	80.81	95.92	126.17	219.34	73.84	154.31
<i>Share</i>	1.73	1.50	1.42	1.99	2.28	3.93		
Bangladesh Krishi Bank	87.69	86.25	80.81	95.92	126.17	219.34	73.84	43.88
Private Commercial Banks	3989.57	4694.19	4631.47	3883.65	4629.70	4467.30	-3.51	-4.83
<i>Share</i>	78.87	81.87	81.64	80.57	83.54	80.12		
IBBL	1129.69	1097.19	1180.74	1246.64	1138.87	1143.75	0.43	4.24
<i>Share</i>	22.33	19.14	20.81	25.86	20.55	20.51		
National Bank Ltd	77.56	74.16	103.75	79.50	164.63	101.57	-38.30	36.96
Uttara Bank Ltd	87.91	62.14	25.39	30.95	15.09	19.90	31.88	-67.98
BRAC Bank Ltd	84.80	120.29	67.21	66.88	142.51	258.55	81.43	114.94
Pubali Bank Ltd	165.20	234.01	286.33	152.72	316.34	222.06	-29.80	-5.11
Prime Bank Ltd	42.67	53.29	45.49	26.61	28.11	25.76	-8.36	-51.66
AB Bank Ltd	29.46	32.06	28.14	20.73	34.25	14.16	-58.66	-55.83
NCCBL	133.40	158.77	158.52	123.35	116.24	136.09	17.08	-14.28
Eastern Bank Ltd	32.57	22.33	12.11	5.17	3.45	32.28	835.65	44.56
Bank Asia Ltd.	238.45	233.71	191.55	158.63	129.87	134.59	3.63	-42.41
South East Bank Ltd.	221.66	278.69	168.10	132.47	118.29	45.56	-61.48	-83.65
The City Bank Ltd	155.05	211.76	350.13	151.82	287.16	150.56	-47.57	-28.90
Dhaka Bank Ltd	6.75	8.81	92.44	62.63	149.05	114.39	-23.25	1198.41
Mutual Trust Bank Ltd.	162.90	247.12	252.28	193.37	174.88	219.29	25.39	-11.26
The Trust Bank Ltd	71.88	144.42	214.28	171.83	164.50	234.42	42.50	62.32
Dutch-Bangla Bank Ltd	612.29	725.62	335.08	268.58	152.29	227.66	49.49	-68.63
Shahjalal Islami Bank	12.83	14.89	32.03	86.81	123.82	35.43	-71.39	137.94
IFIC Bank Ltd	17.03	14.22	14.18	19.72	15.85	27.38	72.74	92.55
UCBL	83.86	147.48	163.33	73.84	157.03	129.96	-17.24	-11.88
Mercantile Bank Ltd.	123.22	175.80	176.95	131.72	181.55	67.99	-62.55	-61.33
Jamuna Bank Ltd	101.20	144.48	151.20	63.75	128.11	115.29	-10.01	-20.20
The Premier Bank Ltd	76.67	78.00	69.05	66.95	131.86	205.83	56.10	163.88
Exim Bank Ltd	12.18	11.63	11.67	9.17	6.75	7.78	15.26	-33.10
Social Islami Bank Ltd.	43.44	70.44	100.34	137.10	257.25	173.48	-32.56	146.28
ICB Islamic Bank	0.20	0.28	0.33	0.16	0.10	0.19	90.00	-32.14
First Security Islami Bank Ltd.	32.17	39.23	34.16	36.59	37.33	39.74	6.46	1.30
One Bank Ltd	7.51	7.09	5.33	5.08	20.43	8.98	-56.05	26.66
Al-Arafah Islami Bank Ltd.	145.44	169.59	268.22	254.50	287.83	226.04	-21.47	33.29
Standard Bank Ltd	31.43	39.91	31.71	27.63	43.39	112.55	159.39	182.01
BD Com. Bank Ltd.	2.78	2.73	2.51	2.63	1.71	2.81	64.33	2.93
NRB Commercial Bank	7.11	5.53	8.20	5.80	3.16	2.96	-6.33	-46.47
Other Banks	40.26	68.52	50.72	70.32	98.00	230.30	559.22	1053.60
Foreign Commercial Banks	24.51	24.45	20.26	19.14	19.79	17.99	-9.10	-26.42
<i>Share</i>	0.48	0.43	0.36	0.40	0.36	0.32		
HSBC	2.09	2.97	2.35	1.75	1.50	2.03	35.33	-31.65
Standard Chartered Bank	16.24	16.21	13.86	13.93	15.32	13.19	-13.90	-18.63
Woori Bank Ltd	4.35	3.50	3.04	1.78	1.48	0.54	-63.51	-84.57
Com. Bank of Ceylon	1.63	1.48	0.82	0.99	0.69	1.41	104.35	-4.73
CITI Bank NA	0.19	0.27	0.19	0.20	0.13	0.17	30.77	-37.04
Bank Al-Falah	0.00	0.02	0.00	0.49	0.67	0.65	-2.99	3150.00
Other Banks	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	5058.73	5733.42	5672.85	4820.41	5541.82	5575.65	0.61	-2.75

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