



“ ” 2020 6 2020 “ ” 247 1000

2019

26% 2025 2030 30% 35%

“ ”

APP “ ”

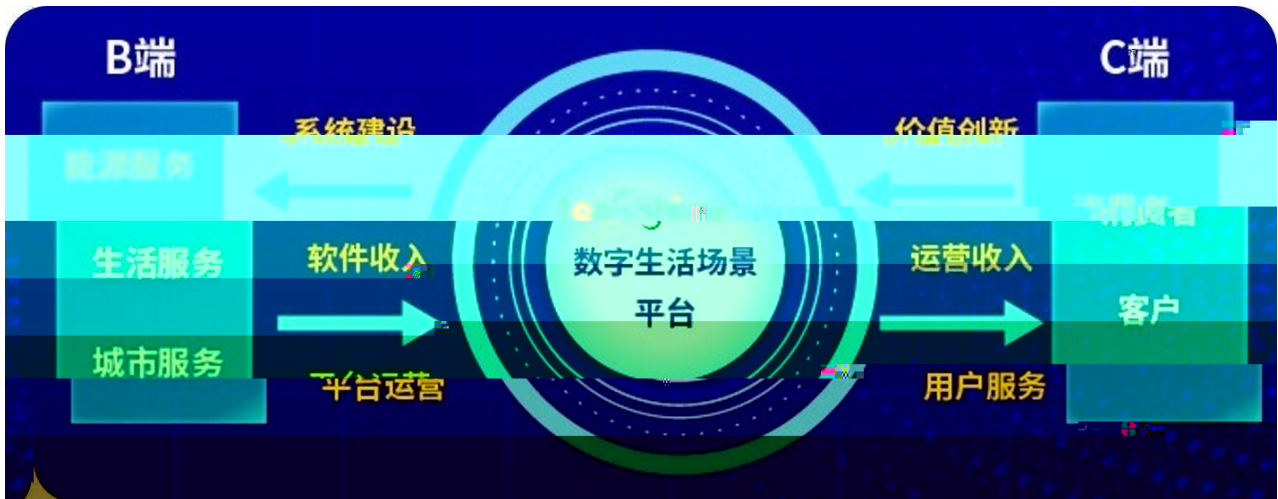
“ ” “e” “ ” “ ”

2013

20  
2020

2

B2B2C



2B 2C

2B

B /G  
2C  
C

B

2B 2C

C

2013

B/G

C

1

SaaS

20

22 / /

2.4

10

“ ”

270

400

2

B C B  
C “ + + ”  
C

B C

3

“ ”+“ ”

5600

3

1

	2020	2019		2018
	3,386,979,761.83	2,968,330,140.42	14.10%	2,671,680,074.85
	707,097,839.17	1,020,167,786.95	-30.69%	187,391,547.30
	583,594,707.15	405,660,848.62	43.86%	110,179,897.12
	388,171,710.57	559,833,505.69	-30.66%	20,021,717.75

/	0.7092	1.1870	-40.25%	0.2693
/	0.7048	1.1786	-40.20%	0.2689
	14.13%	31.16%	-17.03%	12.88%
	2020	2019		2018
	7,738,673,953.42	5,925,670,115.77	30.60%	4,147,610,045.27
	5,535,383,023.37	4,639,018,773.41	19.32%	1,678,193,852.96

2

	371,479,504.00	486,534,733.68	577,024,750.81	1,951,940,773.34
	34,839,444.76	46,728,998.41	54,154,782.29	571,374,613.71
	41,552,732.94	45,338,340.63	52,397,449.94	444,306,183.64
	-415,604,147.92	33,285,015.16	187,751,255.91	582,739,587.42

4

1

10

	25,113		23,309		0		0
10							

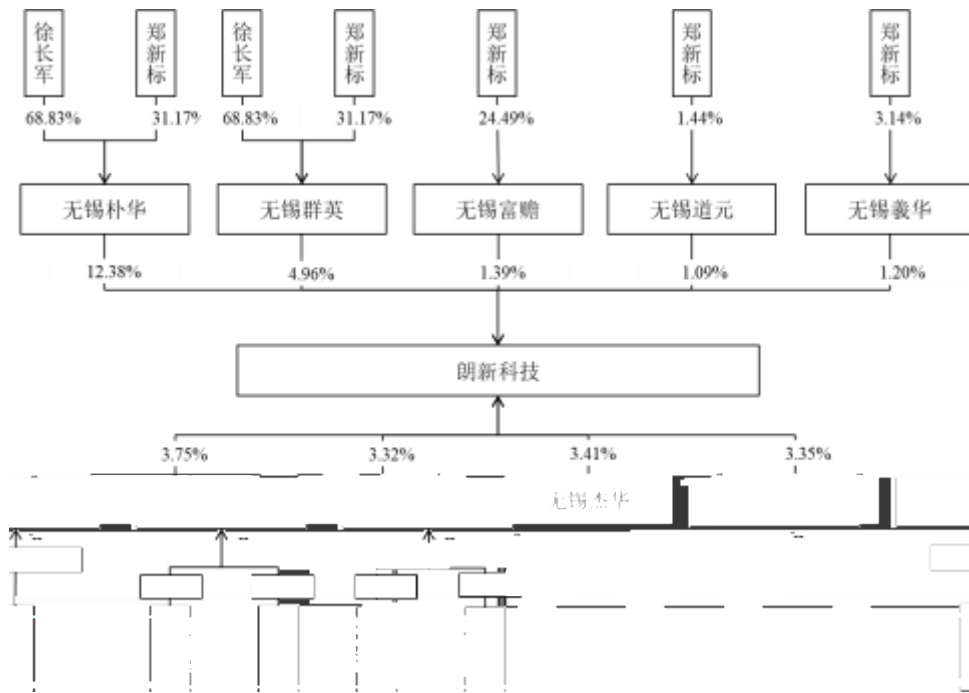
E

		3.35%	34,177,777	11,392,592	
		3.32%	33,872,619	11,290,873	
		2.68%	27,403,253	9,134,418	8,530,000

2

10

3



5

1

B2B2C

33.87

14.1%

7.07

30.69% 2019 5.84 43.86% 4.99

**1** “ ” 2.0

+

18.88 34.02% 55.75%

14.25 22.93%

**2**

bKash 16%

30%

2020 3.3 5600 2020

3 1000 4800 2020

10 2020 220

50 7000 + 2020 5,600

2,100

8.25 43.33% 24.36%

**3**

5.51 16.26%

**4**

CMMI 5 600

2020 2020 500

APP 2020

**2**

**3** **10%**

	825,022,376.63	264,721,903.62	67.91%	43.33%	29.86%	3.32%
	1,888,288,911.20	948,700,950.82	49.76%	34.02%	41.74%	-2.73%
	550,728,765.20	528,712,918.72	4.00%	-37.88%	-24.26%	-17.26%

4

5

135,723,225.46                      707,097,839.17                      571,374,613.71                      4.2

6

7

1

1

2017 —— 2017	“ 2020 2020 2019	14 ”	2020 4 1	

(a)  
(i)

		2020 1 1	
			-48,005,749.67

		107,438,232.54
		-114,194,840.59

(ii)

		2020 1 1
		-44,121,393.88
		60,950,439.55
		4,507,272.90
		2,748,479.00
		957,329.38
		8,615,964.39
		-
		183,187,515.94
		-183,187,515.94
		69,781,432.19
		-74,240,941.20

(b) 2020 < 2021 6 30 > [2020]10 2020

2

3