

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

**ISLAMIC  
BANKING  
AND  
FINANCE  
STATISTICS  
(IBFS)**

**APRIL 2025**



**Bangladesh Bank**

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# MONTHLY ISLAMIC BANKING AND FINANCE STATISTICS (IBFS)\*

April, 2025



**Islamic Banking and Finance Database Unit  
Statistics Department  
Bangladesh Bank**

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## Introduction

Islamic banking is a financial system that promotes finance according to Islamic Shariah law. The elimination of Riba makes Islamic banking system unique and widely acceptable especially among the Muslims. The Islamic banking system is mainly based on Quranic norms and Sunnah. In this system, the risk as well as returns on investment is equally shared between the stakeholders.

The Islamic finance industry has established substantially over the last ten years. Conventional banks are also now opening Islamic branches and windows due to public demand. At present, besides conventional banking services, seventeen (17) conventional commercial banks are providing Islamic banking services through thirty five (35) Islamic banking branches and twelve (12) conventional commercial banks are providing Islamic banking services through five-hundred and seventy one (571) Islamic banking windows. Nine (9) conventional commercial banks are providing Islamic banking services through both branch and window (Table 1).

With a view to conducting banking business in accordance with Islamic Shariah Islamic banking services are introduced in all Muslim countries throughout the world. The journey of Islamic banking in Bangladesh began in 1983 with establishment of Islami Bank Bangladesh PLC. Later on, in 1987, the second Islamic bank of the country, Al Baraka Bank Ltd was established. However, in 1996, two more banks, Al-arafah Islami Bank PLC and Social Investment Bank Limited (At present Social Islami Bank PLC) were given clearance to operate under the Islamic banking principles. In July 2001, another bank namely Shahjalal Islami bank PLC began its operations. Subsequently, two traditional banks namely EXIM Bank PLC and First Security Bank (At present First Security Islami Bank PLC) were converted to Islamic bank, and EXIM bank started operations as full-fledged Islamic bank in 2004. After some time the fourth generation bank Union Bank PLC started its journey as an Islamic bank in Bangladesh on 07 March 2013. NRB Global Bank was converted into an Islamic bank in March 2021 and at present it is known as Global Islami Bank PLC. Then in March 2022, another conventional bank, Standard Bank PLC, was transformed into an Islamic bank. Currently, ten full-fledged Islamic banks are operating in Bangladesh.

Besides Islamic Banks, Islamic NBFCs industry is also expanding through opening Islamic branches and windows due to public demand. At present, among thirty five (35) NBFCs, two (2) NBFCs are operating as full-fledged Islamic NBFC, one (1) conventional NBFC is providing Islamic NBFC services through seven (7) Islamic NBFC branches including four (4) windows and seven (7) conventional NBFC are providing Islamic NBFC services through sixty nine (69) Islamic NBFC windows (Table-14)

In order for conducting NBFCs business in accordance with Islamic Shariah, Islamic NBFCs services are introduced in most of the Muslim countries throughout the world. The journey of Islamic NBFCs in Bangladesh began in 2001 with the establishment of Islamic Finance and Investment Ltd. Later on, in 2007, the second Islamic NBFC of the country, Hajj Finance Company Limited was established. Later on, seven (7) NBFCs have launched their Islamic NBFCs services through opening branches and windows.

In Bangladesh, the extent of Islamic banking services is increasing rapidly like other Muslim countries of the world. Islamic banks/NBFCs governed by Islamic Sharia'h are running in parallel with conventional banks/NBFCs. In Islamic banking Riba is used to refer to interest. According to Islamic Law interest is prohibited, that is why Riba is prohibited in Islamic banking. Based upon this idea Islamic banking is running.

As several Islamic banks are operating in the banking sector of Bangladesh, Statistics Department of Bangladesh Bank took necessary initiatives and issued a circular [STD Circular No-2, Date: 06-02-2022] instructing all banks who are offering Islamic banking services to report data on Islamic banking in a prescribed format. Likewise data collection from Islamic banks, Statistics Department of Bangladesh Bank also took necessary initiatives and issued a circular [STD Circular No-01, Date: 15-01-2025] instructing all NBFCs who are offering Islamic NBFCs services to report data on Islamic financing in a prescribed format.

It is necessary to disseminate the statistics of different indicators related to Islamic banking to public, researchers, educationist & policy makers so that they may aware of Islamic banking practices in Bangladesh or they can conduct further research or policy makers can formulate policies if requires.

This report tries to find the trend of major indicators of Islamic banks as well as Islamic NBFCs in Bangladesh in order to give readers a preliminary idea about the current Islamic banking and finance practices in the country. In the Executive Summary portion, the trend and nature of growth of different indicators have been discussed. In Statistical Tables & Charts portion detailed data on the indicators are furnished. Finally based on the findings of the analysis this report is ended with some concluding remarks.

# Executive Summary

## Overview

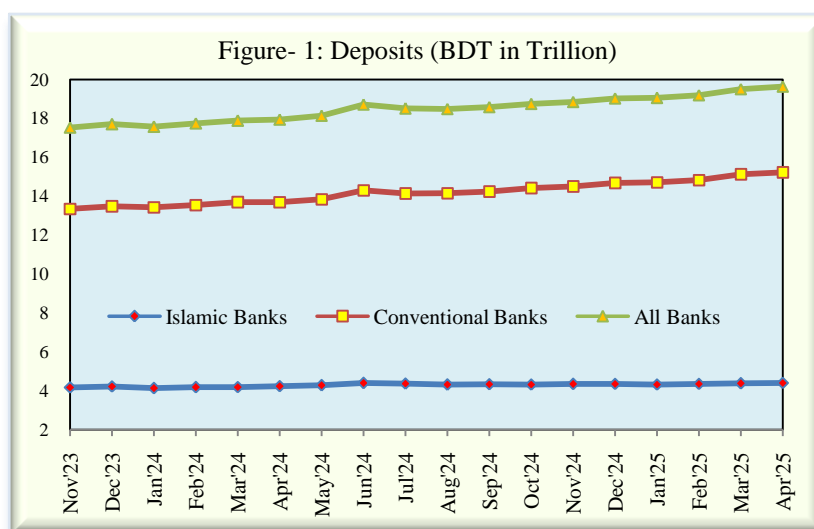
This portion of the report provides a descriptive analysis of some of the indicators of both **Islamic and Conventional banking** in Bangladesh aiming at measuring performance of them from November 2023 to April 2025. The study focuses on key banking activities such as deposits, investments, assets, exports, imports, and workers' remittances in order to examine trend and nature of growth over the period under study. However, the data unveils differential growth patterns within the two sectors. The finding of the study reveals that conventional banks outperformed Islamic banks in most cases.

This portion of the report also depicts trend of some indicators such as deposits, investments and assets of both **Islamic and Conventional NBFCs** in Bangladesh. The main limitation of the discussion is that only five months time series data have been used for the analysis. The main objective of this analysis is just to give the readers a preliminary idea about the aforementioned indicators of the NBFCs in Bangladesh.

## 1. For Islamic Banks

### 1.1 Deposits

Based on the available data it is evident that the banking sector in Bangladesh experienced upward trend in growth of deposits from November 2023 to April 2025. Total banking system deposits increased from BDT 17.94 trillion in April 2024 to BDT 19.63 trillion in April 2025, reflecting a growth of approximately 9.40%. The Islamic banking system recorded a moderate increase in deposits, growing from BDT 4.25 trillion in April 2024 to BDT 4.41 trillion in April 2025, marking a 3.91% growth. This indicates a slower pace of growth compared to the conventional banking sector. Whilst, conventional banks marked more significant growth, in terms of deposits rising from BDT 13.70 trillion in April 2024 to BDT 15.22 trillion in April 2025, a 11.10% increase. During this period, market share in deposits for Islamic banks dropped from 23.66% in April 2024 to 22.47% in April 2025 whilst for conventional banks this figure recorded contrarily (Fig.1, Table-3 & Table-4). This may be due to mismanagement by Islamic banks which was detected aftermath of July uprising. Consequently, depositors lost their trust in Islamic banks and thereby withdrew their deposits with Islamic banks which helped conventional banks' deposit base to grow.



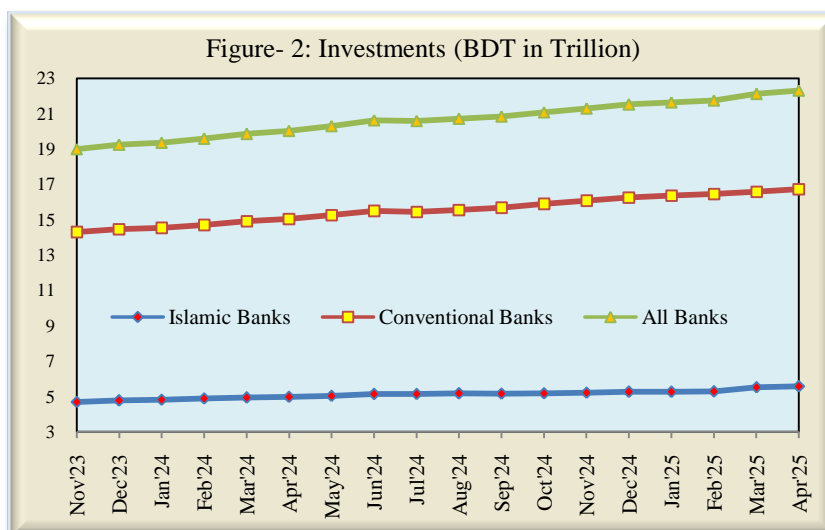
However, the data reveals that both the segments, Islamic and conventional, of the banking sector experienced deposit growth. Conventional banks are capturing a larger share of new deposits,



signaling either stronger public confidence because of better management, broader outreach, or more attractive deposit products compared to those of Islamic banks.

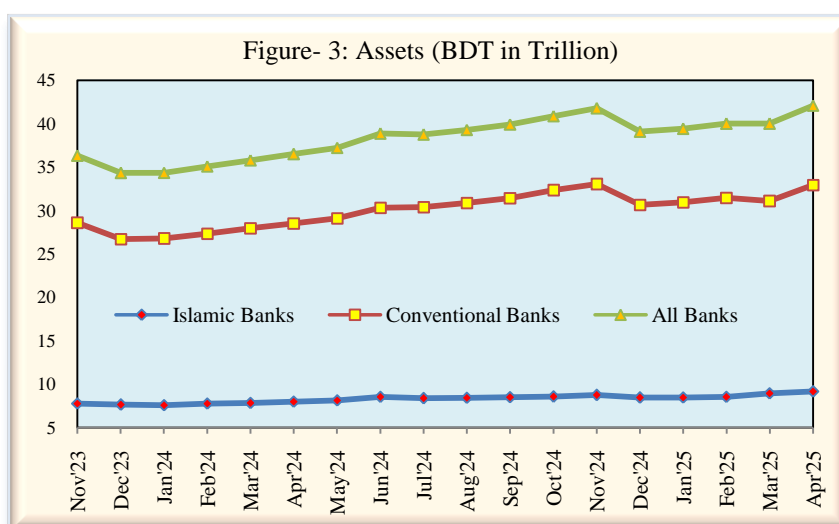
## 1.2 Investments

The banking sector in Bangladesh observed considerable growth in investments from November 2023 to April 2025. Investments rose from BDT 20.03 trillion in April 2024 to BDT 22.30 trillion in April 2025, marking a considerable growth of 11.36%. The Islamic Banking System recorded also considerable growth in investments, rising from BDT 4.98 trillion in April 2024 to BDT 5.57 trillion in April 2025, a growth of 11.87%. Although Islamic banks experienced steady growth over the period, their market share slightly declined as the Conventional Banking System outpaced them, growing from BDT 15.05 trillion in April 2024 to BDT 16.73 trillion in April 2025, marking a growth of 11.20%. Conventional banks dominated in capturing shares in investment which is around 75% of total investments. This data reveals that although both the two categories of banks experienced positive growth in investment but the conventional banks' role in making investments available to the economy is stronger than that of Islamic banks (Fig.2, Table-3).



## 1.3 Assets

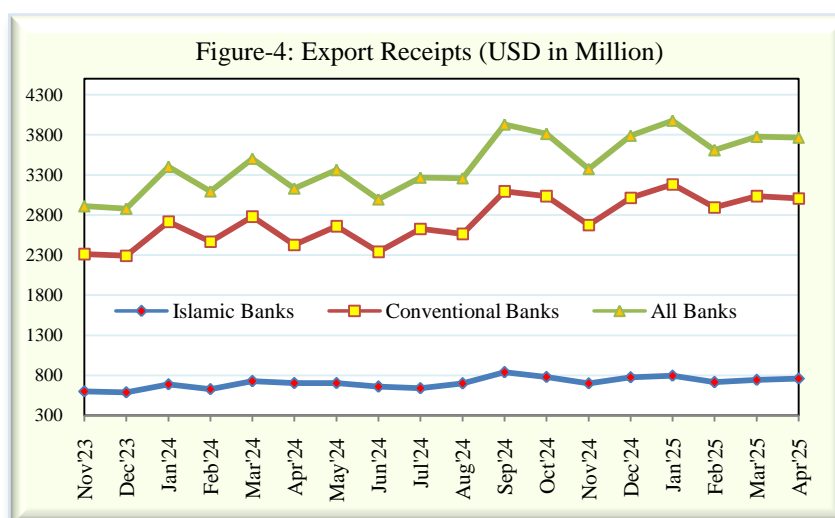
Between April 2024 and April 2025, both Islamic and Conventional Banks in Bangladesh achieved asset growth, though at varying rates. Islamic Banks recorded their total assets increase from BDT 7.98 trillion in April 2024 to BDT 9.14 trillion in April 2025, marking a robust growth of approximately 14.55%. At the same time, Conventional Banks expanded their asset base from BDT 28.52 trillion to BDT 32.93 trillion, evidencing a more robust growth of around 15.49%. The data reveals that Islamic banks gathered assets at a slower pace or at a steady rate over the period. On the other hand, asset base of conventional counterparts which is growing at an increasing rate outpaced the growth rate for the



Islamic banks and reached its peak point in November 2024. After that time it declined and remained almost stable over the rest of the period.

## 1.4 Export Receipts

Banking system of Bangladesh has been playing an important role through receiving export earnings on behalf of the exporters. Between November 2023 and April 2025, Islamic Banks maintained almost steady growth in receiving export proceeds and observed very little fluctuations over time. In September 2024 it reached to its highest value 837 million. However, if we consider point to point comparison then it is found that in April 2025 Islamic banks achieved a growth of around 9.1% in receiving export proceeds. The amount was 758 million in April 2025 while it was 695 million at the same time of previous year. Whereas Conventional banks experienced an upward trend in export receipt over this period and marked the lowest

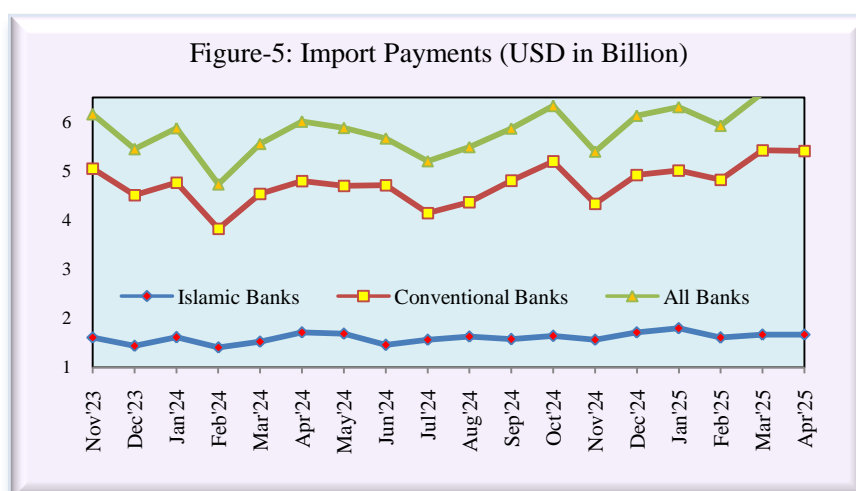


value in June 2024 on its trajectory. At that time the amount was 2337 million. Likewise Islamic Banks, Conventional counterpart also attained a robust growth of around 23% in receiving export proceeds in April 2025 compare with the same period of previous year. In April 2025 the amount was 3008 million while it was 2436 million in April 2024.

From the above analysis, it can be said that as the majority of country's export proceeds (about 80%) were received by the conventional banks over the period under study, Islamic banks may take necessary initiatives to improve the quality of this service offer by them so that they could capture more market share in receiving export earnings of the banking sector (Fig.4, Table-3).

## 1.5 Import Payments

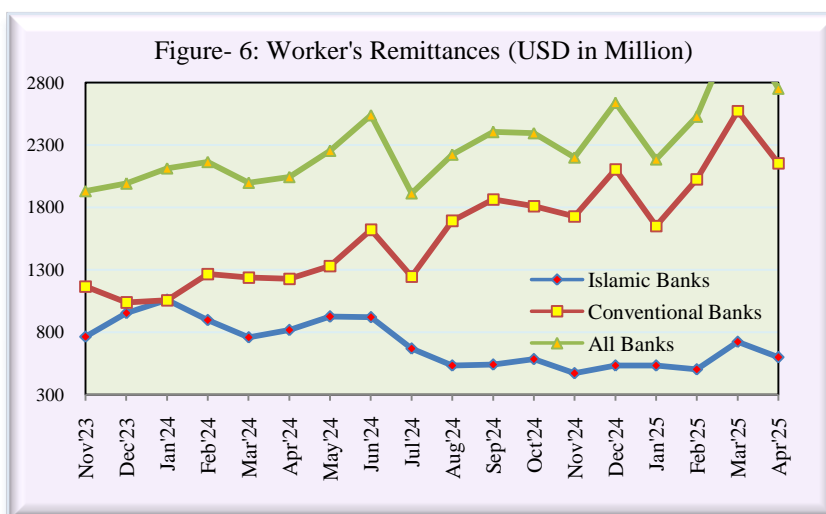
Islamic Banks as well as Conventional Banks have been facilitating import activities of the economy through making import payments. During the period April 2024 to April 2025, both Islamic and Conventional Banks observed similar trend in import payment as they observed in case of export



receipt. Figure 5 shows that in April 2025 Islamic banks made around 19% of total import payments of the economy. Their import payment decreased from USD 1.21 billion in April 2024 to USD 1.16 billion in April 2025, which reflects a 3.86% decline as compared to the same time point of the previous year. On the other hand, Conventional banks observed more fluctuations compared with Islamic banks and recorded downfall at some points in import payments over the period. For these banks monthly import payments ranged from USD 3.6 billion to USD 4.9 billion during the period under study. Unlike Islamic banks, Conventional banks failed to maintain steady growth in import payments throughout the period. This may be due to immediate past dollar crisis faced by majority of the banks in the country.

## 1.6 Worker's Remittances

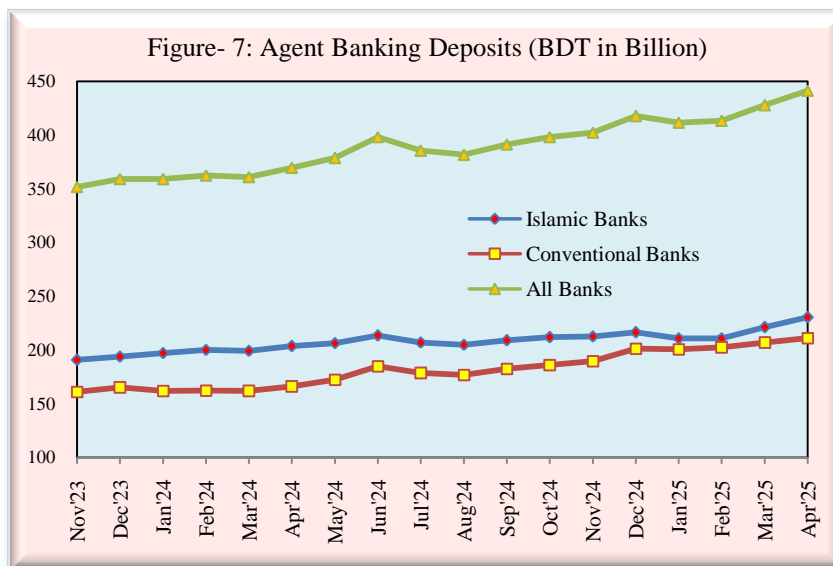
From figure 6 it can be seen that during the period November 2023 to April 2025, worker's remittances through all banks in USD by and large increased, peaking its highest in March 2025 at USD 3,296 million. While both Islamic and conventional banks contributed to the inflows, conventional banks consistently handled a larger share, with their dominance becoming more pronounced in the latter half of the period. Islamic banks experienced their remittance share decline from around 40% in early 2024 to around 22% by April 2025. Despite occasional upticks, their contributions remained relatively flat or declined, whereas conventional banks recorded upward growth, particularly from August 2024 onward. To be more exact,



Islamic Banks started from USD 817 million in April 2024 and decreased to USD 598 million at the end of April 2025 while the conventional banks started from USD 1227 million in April 2024 and its share increased substantially to USD 2154 million at the end of April 2025. The reason behind this may be loss of confidence of the foreign workers on Islamic banks for improper management of the banks during the period under study. The conventional banks took advantage of the situation by attracting workers' attention for remitting their foreign earnings to conventional banks. Despite Islamic Banks' early-year performance, their inability to retain their share in receiving workers' remittances highlights potential areas for policy intervention or operational improvement. As workers' remittances receipts play a vital role in building the base for foreign currency reserve of a bank which ultimately assists in settling foreign currency transactions, Islamic banks may go for sufficient reforms as regard to the factors which influences depositors confidence in Islamic banks (Fig.6, Table-3).

## 1.7 Agent Banking Deposits

Line diagram for agent banking deposits for all banks in figure 7 describes that agent banking deposits was gradually increasing over the period November 2023 to April 2025. This indicator of agent banking reflects that agent banking is gaining popularity day by day in Bangladesh. From the line for Islamic banks we can observe a steady growth in agent banking deposits which is moving above the line for conventional banks during the period under consideration. Whilst agent banking deposits of conventional banks experienced an upward trend. The data reveals that in April 2024, Islamic banks accounted for holding 55.08% of the total deposits in agent banking arena. The value was about BDT 204 billion at that time. This value raised to about BDT 230 billion in April 2025 recording a 13.18% growth. Whereas the growth in agent banking deposits of conventional banks was about 27% in April 2025 compared to that of April 2024. This achievement of



conventional banks narrowed the gap in holding agent banking deposits by these two sectors. This may be because of either expansion of agent banking by conventional banks or increase in confidence level of the depositors in conventional banking or any other factor. However, In order to attain competitive advantage over conventional banking, Islamic Banks may consider expanding outreach, introducing digital services, and strengthening agent networks etc. (Fig.7, Table-3).

## **2. For Islamic NBFCs**

### **2.1 Deposits**

From Table-16, it can be seen that total deposits of NBFCs sector in Bangladesh recorded less than 1% growth in April 2025 compared with March 2025 and stood at about BDT 514 billion. Whereas Islamic NBFCs experienced 5.42% increment in deposits in April 2025 compared with the previous month and marked about BDT 36 billion. From Table-16, it is also found that Islamic NBFCs captured 7.04% of total NBFCs deposits of NBFC sector in April 2025 which is a very little portion in comparison with conventional counterparts. Thus conventional NBFCs are dominating the sector in capturing deposits. Among Islamic NBFCs, full-fledged Islamic NBFCs captured only 35% and the rest is captured by Islamic Branches/Windows of conventional NBFCs in April 2025. Islamic NBFCs deposits are condensed to Mudaraba Deposits which is about 99.69% among all modes of deposits. In April 2025 private sector contributed to the highest in Islamic NBFCs deposits. (Table- 17,18,19).

### **2.2 Investments**

The NBFC sector in Bangladesh observed slight growth (.77%) in investments in April 2025 compared with March 2025. The amount was about BDT 704 billion in April 2025 while it was about BDT 699 billion in March 2025. On the other hand, Islamic NBFCs' investments faced increase of BDT 2.8 billion at that time. In April 2025 Islamic NBFCs have only 4.47% of investments out of total NBFCs investments. This reflects the same scenario of this sector as in the case of deposits. In case of making investments full-fledged Islamic NBFCs contributes about 53.28% and Islamic Branches/Windows of conventional NBFCs contributes 46.72% in April 2025. More than half of investments were made in the form of HPSM and Ijarah mode of Islamic NBFCs at that time. Islamic NBFCs investments were disbursed to different sectors for different economic purposes. Among them, mostly were for industry and trade & commerce purpose (Table-20,21,22).

### **2.3 Assets**

Similar to deposits and investments, asset portfolio of NBFCs sector remained almost stable for all NBFCs during the period December 2024 to April 2025 with slight increase in asset BDT 863 billion in April 2025 from BDT 855 billion in March 2025. Like the sector's change in assets, Islamic NBFCs also experienced a slight increase in assets in April 2025 to BDT 38 billion from BDT 36 billion in March 2025. Asset of Islamic NBFCs is about 4.5% of total asset of NBFCs sector which implies the dominance of the conventional counterparts in amassing asset shares (Table-16).



**Statistical Tables & Charts**  
**On**  
**Islamic Banking**

**Table 1: Number of Islamic Banks, Branches & Windows in April 2025**

Type of Banks	SI	Name of Banks	Number of Branches	Number of Windows
Full Fledged Islamic Banks	1	Islami Bank Bangladesh PLC (IBBPLC)	400	--
	2	Al Arafah Islami Bank PLC (AIBPLC)	226	--
	3	Social Islami Bank PLC (SIBPLC)	181	--
	4	Standard Bank PLC (STBPLC)	138	--
	5	Export Import Bank of Bangladesh PLC (EXBPLC)	155	--
	6	First Security Islami bank (FSIBPLC)	206	--
	7	Shahjalal Islami Bank PLC (SJIBPLC)	141	--
	8	Union Bank PLC (UNBPLC)	114	--
	9	Global Islami Bank PLC (GIBPLC)	105	--
	10	ICB Islamic Bank Limited (ICBIBL)	33	--
	a. Sub Total		1699	--
Banks having IB Branches	1	AB Bank PLC (ABBPLC)	1	8
	2	The City Bank PLC (CBPLC)	1	60
	3	IFIC Bank PLC (IFICBPLC)	1	--
	4	United Commercial Bank PLC (UCBPLC)	1	100
	5	Pubali Bank PLC (PUBBPLC)	3	22
	6	National Credit and Commerce Bank PLC (NCCBPLC)	2	5
	7	Prime Bank PLC (PRIBPLC)	5	--
	8	Southeast Bank PLC (SEBPLC)	5	--
	9	Dhaka Bank PLC (DBPLC)	2	--
	10	Mercantile Bank PLC (MERBPLC)	1	45
	11	One Bank PLC (OBPLC)	2	14
	12	Bangladesh Commerce Bank Limited (BCBL)	2	--
	13	The Premier Bank PLC (PREBPLC)	2	25
	14	Jamuna Bank PLC (JAMBPLC)	2	--
	15	Bank Alfalah Limited (BAFL)	1	--
	16	NRB Bank PLC (NRBBPLC)	1	28
	17	Bengal Commercial Bank PLC (BGCBPLC)	3	0
	b. Sub Total		35	307
Banks having IB Windows	1	Agrani Bank PLC (ABPLC)	--	60
	2	Rupali Bank PLC (RBPLC)	--	2
	3	Sonali Bank PLC (SBPLC)	--	58
	4	Standard Chartered Bank (SCB)	--	1
	5	Eastern Bank PLC (EBPLC)	--	20
	6	Mutual Trust Bank PLC (MTBPLC)	--	15
	7	Bank Asia PLC (BASPLC)	--	5
	8	Trust Bank PLC (TBPLC)	--	30
	9	NRBC Bank PLC (NRBCBPLC)	--	359
	10	South Bangla Agriculture and Commerce Bank (SBACBPLC)	--	10
	11	Meghna Bank PLC (MEGBPLC)	--	10
	12	Midland Bank PLC (MDBPLC)	--	1
	c. Sub Total		--	571
Grand Total (a+b+c)			1734	878

Note: 1. HSBC bank closed providing Islamic banking services in 2013 but still they have some Islamic banking outstandings.

2. IB = Islamic Banking

Source: Statistics Department, Bangladesh Bank.

**Table 2: Major Indicators of Islamic Banking in Bangladesh**

(Figures in Remittances, Exports & Imports are USD in Million and rests are BDT in Million)

Indicators	Amount			Growth (%)	
	Apr'25	Mar'25	Apr'24	Apr'25 (Compared with Mar'25)	Apr'25 (Compared with Apr'24)
	a	b	c	$d=((a-b)/b)*100$	$e=((a-c)/c)*100$
<b>1. Total Deposits</b> (excluding Inter-bank & EDF)*	<b>4411949</b>	<b>4386210</b>	<b>4246010</b>	<b>0.59</b>	<b>3.91</b>
a) Full-fledged Islamic Banks	3854651	3831987	3834973	0.59	0.51
b) Islamic Banking Branches of Conventional Banks	334484	331751	249343	0.82	34.15
c) Islamic Banking Windows of Conventional Banks	222813	222472	161695	0.15	37.80
<b>2. Total Investments</b> (including Sukuk/Islamic Bond)**	<b>5572133</b>	<b>5528391</b>	<b>4980980</b>	<b>0.79</b>	<b>11.87</b>
a) Full-fledged Islamic Banks	5156344	5103505	4639964	1.04	11.13
b) Islamic Banking Branches of Conventional Banks	260590	271030	211278	-3.85	23.34
c) Islamic Banking Windows of Conventional Banks	155199	153856	129738	0.87	19.62
<b>3. Total Worker's Remittances</b>	<b>598</b>	<b>724</b>	<b>817</b>	<b>-17.35</b>	<b>-26.79</b>
a) Full-fledged Islamic Banks	594	718	813	-17.34	-26.95
b) Islamic Banking Branches of Conventional Banks	2.95	4.34	3.04	-32.11	-3.02
c) Islamic Banking Windows of Conventional Banks	1.31	0.90	1.06	45.86	23.71
<b>4. Total Export Receipts</b> (excl. local exports)	<b>758</b>	<b>742</b>	<b>695</b>	<b>2.10</b>	<b>9.03</b>
a) Full-fledged Islamic Banks	659	657	615	0.25	7.01
b) Islamic Banking Branches of Conventional Banks	78.19	67.22	56.39	16.31	38.66
c) Islamic Banking Windows of Conventional Banks	21.30	18.29	23.50	16.50	-9.37
<b>5. Total Import Payments</b> (excl. local imports)	<b>1165</b>	<b>1164</b>	<b>1202</b>	<b>0.04</b>	<b>-3.14</b>
a) Full-fledged Islamic Banks	993	998	1049	-0.47	-5.30
b) Islamic Banking Branches of Conventional Banks	130.13	126.88	84.39	2.57	54.20
c) Islamic Banking Windows of Conventional Banks	41.47	39.61	69.31	4.71	-40.16
<b>6. Total Agent Banking Deposits</b>	<b>230345</b>	<b>221029</b>	<b>203520</b>	<b>4.21</b>	<b>13.18</b>
a) Full-fledged Islamic Banks	229721	220768	203088	4.06	13.11
b) Islamic Banking Branches of Conventional Banks	580.40	221.56	415.04	161.96	39.84
c) Islamic Banking Windows of Conventional Banks	43.46	39.51	17.15	9.98	153.43
<b>7. Total Assets</b> (excluding Contra. & OBU)	<b>9138372</b>	<b>8925157</b>	<b>7977511</b>	<b>2.39</b>	<b>14.55</b>
a) Full-fledged Islamic Banks	8397982	8226837	7462877	2.08	12.53
b) Islamic Banking Branches of Conventional Banks	422971	417553	309203	1.30	36.79
c) Islamic Banking Windows of Conventional Banks	317419	280768	205431	13.05	54.51

Note:

1. \*including profit payable

2. \*\*Excluding interbank and including EDF & profit receivable

3. Figures in Deposits, Investments & Assets are recorded as end period but figures in worker's remittances, export receipts & import payments are recorded as during the period.

Source: Statistics Department, Bangladesh Bank.

**Table 3: A Comparison of Major Indicators of Islamic Banking with All Scheduled Banks**

(Figures in Remittances, Exports & Imports are USD in Million and rests are BDT in Million)

Indicators	Amount						Share (%) of Islamic Banks, Branches & Windows Compared to All Scheduled Banks			Growth (%)			
	All Scheduled Banks			Islamic Banks, Branches & Windows			Apr'25	Mar'25	Apr'24	All Scheduled Banks		Islamic Banks, Branches & Windows	
	Apr'25	Mar'25	Apr'24	Apr'25	Mar'25	Apr'24				Apr'25 (Compared with Mar'25)	Apr'25 (Compared with Apr'24)	Apr'25 (Compared with Mar'25)	Apr'25 (Compared with Apr'24)
	a	b	d	e	f	h				n=((a-b)/b)*100	p=((a-d)/d)*100	q=((e-f)/f)*100	s=((e-h)/h)*100
Deposits (excluding Inter-bank & EDF)*	19630720	19508155	17943819	4411949	4386210	4246010	22.47	22.48	23.66	0.63	9.40	0.59	3.91
Investments (including Sukuk/Islamic Bond)**	22304580	22117802	20028568	5572133	5528391	4980980	24.98	25.00	24.87	0.84	11.36	0.79	11.87
Worker's Remittances	2752	3296	2044	598	724	817	21.73	21.95	39.96	-16.49	34.64	-17.35	-26.79
Export Receipts (excl. local exports)	3766	3775	3132	758	742	695	20.13	19.67	22.20	-0.25	20.26	2.10	9.03
Import Payments (excl. local imports)	6075	6090	5508	1165	1164	1202	19.17	19.12	21.83	-0.26	10.29	0.04	-3.14
Agent Banking Deposits	441342	427789	369467	230345	221029	203520	52.19	51.67	55.08	3.17	19.45	4.21	13.18
Assets (excluding Contra. & OBU)	42072733	40003079	36495205	9138372	8925157	7977511	21.72	22.31	21.86	5.17	15.28	2.39	14.55
Number of Bank Branches/Windows	11364	11362	11290	2612	2568	2357	22.98	22.60	20.88	0.02	0.66	1.71	10.82

Note:

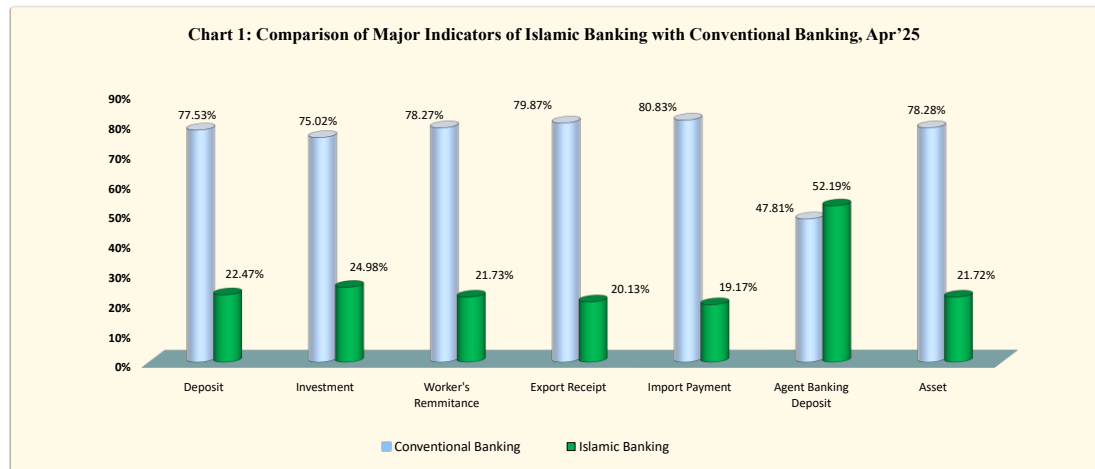
1. \*Including Profit payable/accrued interest and excluding EDF

2. \*\*In conventional banking system, Total Investments include loans & advance, Bills, Securities other than share, money at call, balances & R. Repo with NBFIs and accrued interest. In Islamic banking system, Total Investments include general investments, Bills, Sukuk, Islamic bond holdings and profit receivable.

3. Figures of Deposit & Investment are excluding Interbank

4. Figures in Deposits, Investments & Assets are recorded as end period but figures in wage earner's remittances, export receipts & import payments are recorded as during the period.

Source: Statistics Department, Bangladesh Bank.

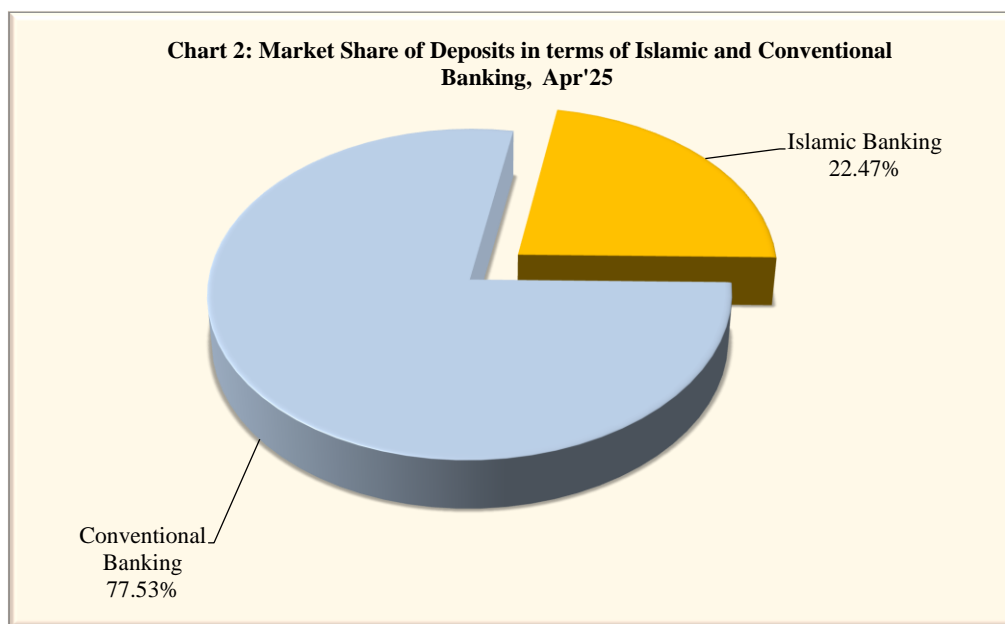


**Table 4: Deposits Scenario of Banks - A Comparison between Islamic and Conventional Banks**

Type of Banks	Total Deposits			Changes	
	Apr'25	Mar'25	Apr'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	3854651	3831987	3834973	22664	19679
Branch Based IBs	334484	331751	249343	2733	85141
Window Based IBs	222813	222472	161695	341	61118
<b>Islamic Banks, Branches &amp; Windows</b>	<b>4411949</b>	<b>4386210</b>	<b>4246010</b>	<b>25738</b>	<b>165938</b>
Conventional Banks	15218771	15121945	13697809	96827	1520963
<b>All Scheduled Banks</b>	<b>19630720</b>	<b>19508155</b>	<b>17943819</b>	<b>122565</b>	<b>1686901</b>
<b>Market Share (%) of Deposits among various forms of Islamic Banking</b>					
Full Fledged IBs	87.37	87.36	90.32	0.00	-2.95
Branch Based IBs	7.58	7.56	5.87	0.02	1.71
Window Based IBs	5.05	5.07	3.81	-0.02	1.24
<b>Market Share (%) of Deposits in terms of Islamic and Conventional Banking</b>					
Islamic Banks	<b>22.47</b>	22.48	23.66	-0.01	-1.19
Conventional Banks	<b>77.53</b>	77.52	76.34	0.01	1.19

Note: 1. Figures of Deposit are excluding Interbank & EDF and

Source: Statistics Department, Bangladesh Bank.



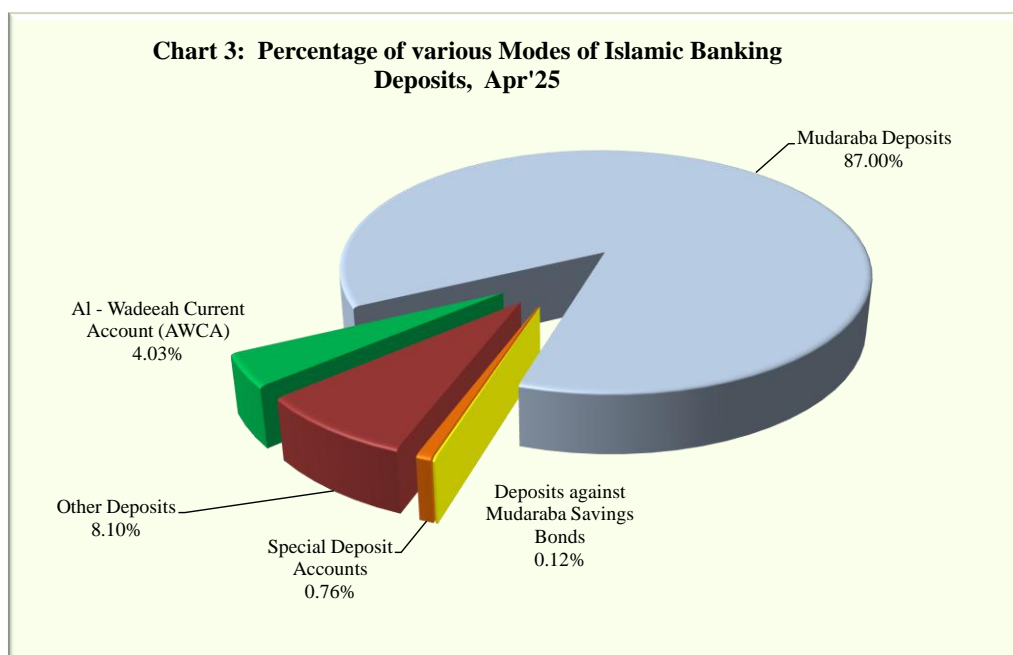


**Table 5: Mode wise Islamic Banking Deposits in Bangladesh**

(BDT in Million)

Mode of Deposits	Total Deposits			Changes	
	Apr'25	Mar'25	Apr'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
<b>AI - Wadeah Deposits</b>	<b>177763</b>	<b>178651</b>	<b>190258</b>	<b>-888</b>	<b>-12495</b>
<b>Mudaraba Deposits</b>	<b>3838267</b>	<b>3811666</b>	<b>3618489</b>	<b>26602</b>	<b>219778</b>
Mudaraba Savings Accounts (MSA)	825556	810950	806473	14606	19083
Mudaraba Term Deposits (MTDR)	2162253	2151072	1998859	11180	163394
Mudaraba Special Notice Accounts (MSNA)	156549	161032	181041	-4483	-24493
Other Mudaraba Deposits	693911	688612	632116	5299	61794
<b>Deposits against Mudaraba Savings Bonds</b>	<b>5294</b>	<b>5341</b>	<b>8142</b>	<b>-47</b>	<b>-2848</b>
<b>Special Deposit Accounts</b>	<b>33379</b>	<b>33415</b>	<b>28660</b>	<b>-36</b>	<b>4719</b>
<b>Other Deposits</b>	<b>357245</b>	<b>357138</b>	<b>343589</b>	<b>107</b>	<b>13656</b>
<b>Total Deposits</b>	<b>4411949</b>	<b>4386210</b>	<b>4246010</b>	<b>25738</b>	<b>165938</b>
<b>Percentage of various Modes of Islamic Banking Deposits</b>					
<b>AI - Wadeah Deposits</b>	<b>4.03</b>	<b>4.07</b>	<b>4.48</b>	<b>-0.04</b>	<b>-0.45</b>
<b>Mudaraba Deposits</b>	<b>87.00</b>	<b>86.90</b>	<b>85.22</b>	<b>0.10</b>	<b>1.78</b>
Mudaraba Savings Accounts (MSA)	18.71	18.49	18.99	0.22	-0.28
Mudaraba Term Deposits (MTDR)	49.01	49.04	47.08	-0.03	1.93
Mudaraba Special Notice Accounts (MSNA)	3.55	3.67	4.26	-0.12	-0.72
Other Mudaraba Deposits	15.73	15.70	14.89	0.03	0.84
<b>Deposits against Mudaraba Savings Bonds</b>	<b>0.12</b>	<b>0.12</b>	<b>0.19</b>	<b>0.00</b>	<b>-0.07</b>
<b>Special Deposit Accounts</b>	<b>0.76</b>	<b>0.76</b>	<b>0.67</b>	<b>-0.01</b>	<b>0.08</b>
<b>Other Deposits</b>	<b>8.10</b>	<b>8.14</b>	<b>8.09</b>	<b>-0.05</b>	<b>0.01</b>
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>

Note: 1. Figures of Deposit are excluding Interbank & EDF and  
Source: Statistics Department, Bangladesh Bank.

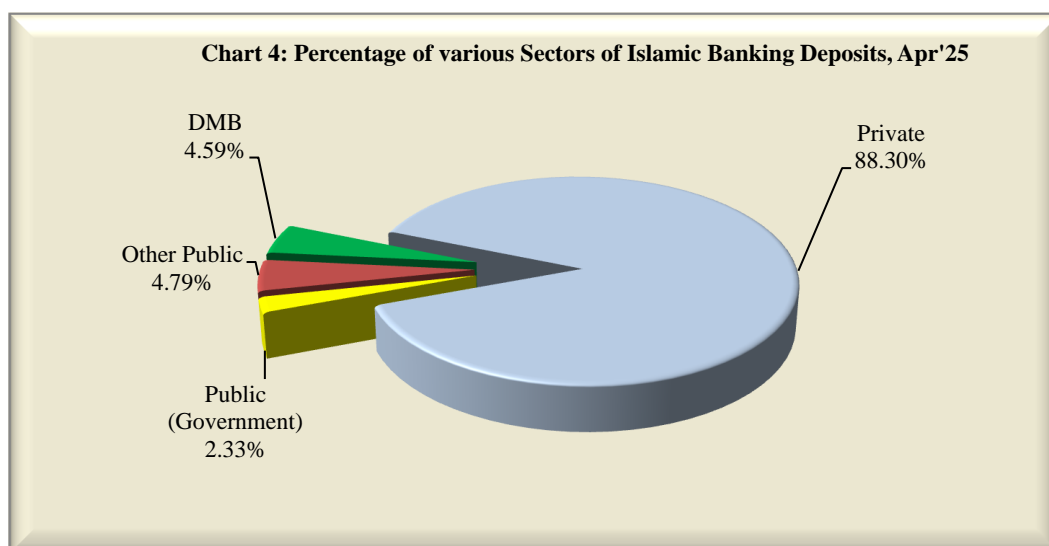


**Table 6: Sector wise Islamic Banking Deposits in Bangladesh**

(BDT in Million)

Sector	Total Deposits			Changes	
	Apr'25	Mar'25	Apr'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Public (Government)	107577	106252	76961	1325	30616
Other Public	221362	222262	202208	-901	19153
Private	4083010	4057696	3966842	25314	116168
<b>Sub Total</b>	<b>4411949</b>	<b>4386210</b>	<b>4246010</b>	<b>25738</b>	<b>165938</b>
DMB	212301	224061	173965	-11760	38336
<b>Grand Total (Including DMB)</b>	<b>4624250</b>	<b>4610271</b>	<b>4419976</b>	<b>13978</b>	<b>204274</b>
<b>Percentage of various Sectors of Islamic Banking Deposits</b>					
Public (Government)	2.33	2.30	1.74	0.02	0.59
Other Public	4.79	4.82	4.57	-0.03	0.21
DMB	4.59	4.86	3.94	-0.27	0.66
Private	88.30	88.01	89.75	0.28	-1.45

Note: 1. Figures of Deposit are including profit payable and  
Source: Statistics Department, Bangladesh Bank.



**Table 7: Investments Scenario of Banks - A Comparison between Islamic and Conventional Banks**

(BDT in Million)

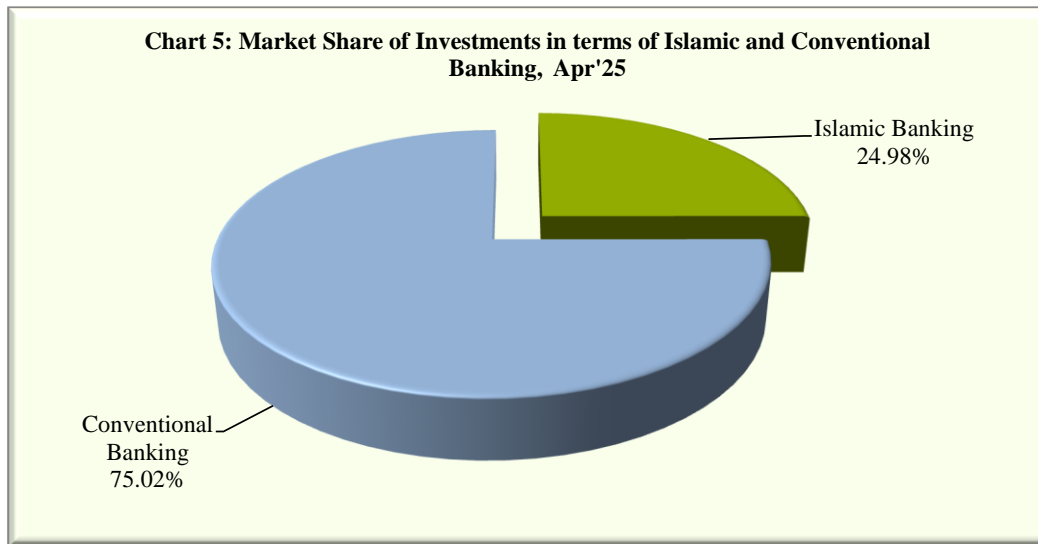
Type of Banks	Total Investments			Changes	
	Apr'25	Mar'25	Apr'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	5156344	5103505	4639964	52839	516380
Branch Based IBs	260590	271030	211278	-10439	49313
Window Based IBs	155199	153856	129738	1343	25461
<b>Islamic Banks, Branches &amp; Windows</b>	<b>5572133</b>	<b>5528391</b>	<b>4980980</b>	<b>43742</b>	<b>591154</b>
Conventional Banks	16732447	16589411	15047588	143036	1684858
<b>All Scheduled Banks</b>	<b>22304580</b>	<b>22117802</b>	<b>20028568</b>	<b>186778</b>	<b>2276012</b>
<b>Market Share (%) of Investments among various forms of Islamic Banking</b>					
Full Fledged IBs	92.54	92.31	93.15	0.22	-0.62
Branch Based IBs	4.68	4.90	4.24	-0.23	0.43
Window Based IBs	2.79	2.78	2.60	0.00	0.18
<b>Market Share (%) of Investments in terms of Islamic and Conventional Banking</b>					
Islamic Banks	<b>24.98</b>	25.00	24.87	-0.01	0.11
Conventional Banks	<b>75.02</b>	75.00	75.13	0.01	-0.11

Note:

1. In conventional banking system, Total Investments include loans & advance, Bills, Securities other than share, money at call, balances & R. Repo with NBFIs and accrued interest. In Islamic banking system, Total Investments include general investments, Bills, Sukuk, Islamic bond holdings and profit receivable.

2. Figures of Investment are excluding Interbank

Source: Statistics Department, Bangladesh Bank.



**Table 8: Mode wise Islamic Banking Investments in Bangladesh**

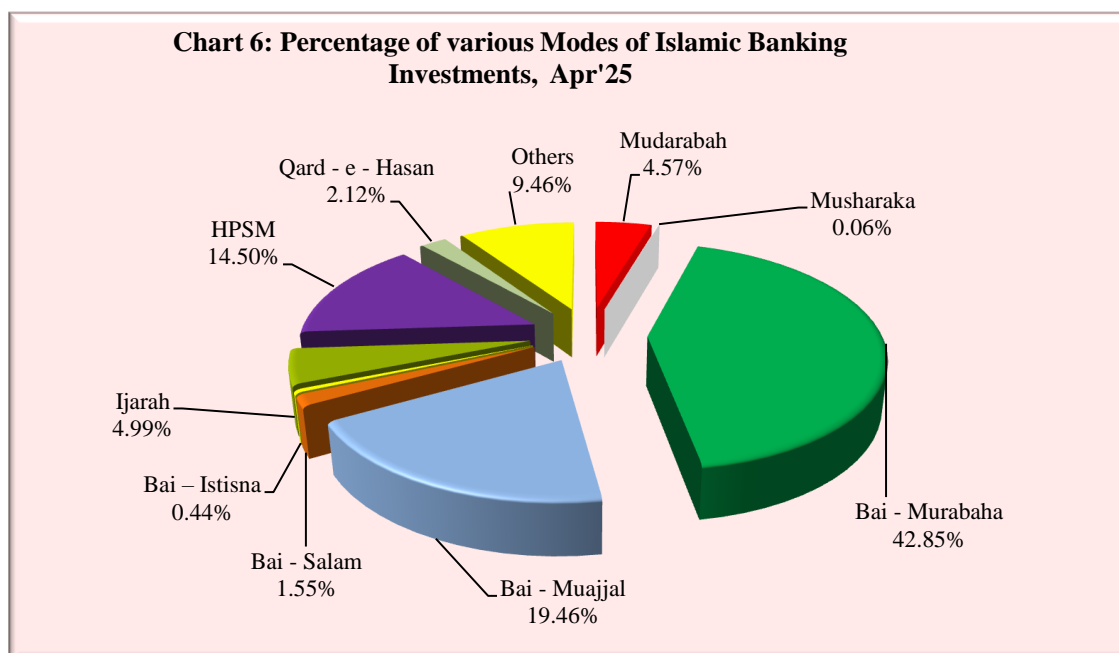
(BDT in Million)

Mode of Investments	Total Investments			Changes	
	Apr'25	Mar'25	Apr'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Mudarabah	254651	253045	142737	1606	111914
Musharaka	3262	4493	3855	-1231	-593
Bai - Murabaha	2387837	2269357	2056175	118480	331662
Bai - Muajjal	1084362	1068724	1091685	15638	-7323
Bai - Salam	86259	95558	75044	-9299	11215
Bai – Istisna	24707	25344	19042	-637	5665
Ijarah	278228	274181	221709	4046	56518
HPSM	807847	832305	784007	-24457	23841
Qard - e - Hasan	117953	117013	126700	940	-8746
Others Investments	527026	588370	460025	-61344	67001
<b>Total</b>	<b>5572133</b>	<b>5528391</b>	<b>4980980</b>	<b>43742</b>	<b>591154</b>
<b>Percentage of various Modes of Islamic Banking Investments</b>					
Mudarabah	4.57	4.58	2.87	-0.01	1.70
Musharaka	0.06	0.08	0.08	-0.02	-0.02
Bai - Murabaha	42.85	41.05	41.28	1.80	1.57
Bai - Muajjal	19.46	19.33	21.92	0.13	-2.46
Bai - Salam	1.55	1.73	1.51	-0.18	0.04
Bai – Istisna	0.44	0.46	0.38	-0.02	0.06
Ijarah	4.99	4.96	4.45	0.03	0.54
HPSM	14.50	15.06	15.74	-0.56	-1.24
Qard - e - Hasan	2.12	2.12	2.54	0.00	-0.43
Others Investments	9.46	10.64	9.24	-1.18	0.22
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>

Note:

1. Total Investments include general investments, Bills, Sukuk, Islamic bond holdings, profit receivable.
2. Figures of Investment are excluding Interbank

Source: Statistics Department, Bangladesh Bank.



**Table 9: Economic Purpose wise Islamic Banking Investments in Bangladesh**

(BDT in Million)

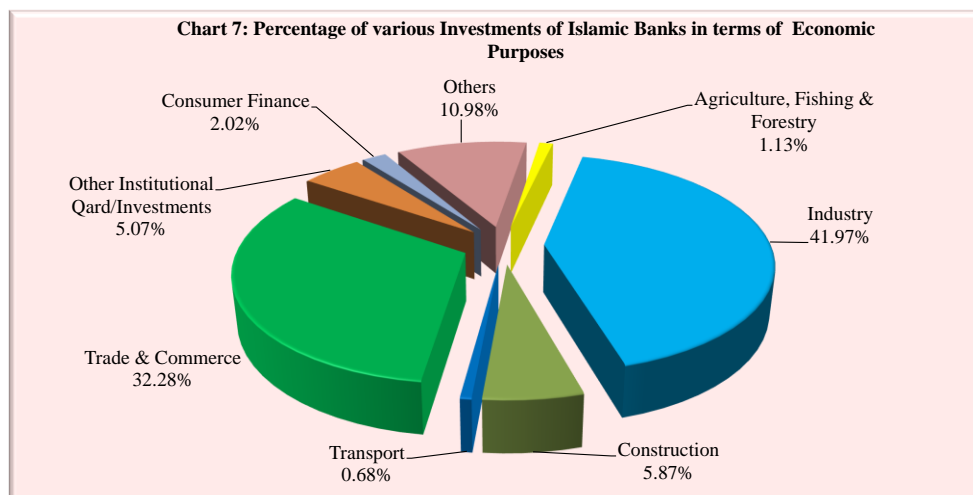
Economic Purposes	Total Investments			Changes	
	Apr'25	Mar'25	Apr'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
<b>Agriculture, Fishing &amp; Forestry</b>	<b>63023</b>	<b>63592</b>	<b>60845</b>	<b>-569</b>	<b>2178</b>
a) Agriculture	43531	43986	41999	-455	1532
b) Fishing	15195	15284	14708	-89	487
c) Forestry & logging	4297	4321	4138	-25	159
<b>Industry (1+2)</b>	<b>2338356</b>	<b>2398731</b>	<b>2110648</b>	<b>-60375</b>	<b>227709</b>
1. Term Investment (Excluding Working Capital Financing)	841792	920862	839682	-79069	2110
a) Large Industries	565594	614493	537718	-48899	27875
b) Small and Medium Industries	126460	158167	147934	-31707	-21475
c) Cottage/ Micro Industries	10451	10540	9575	-89	876
d) Service Industries	139287	137662	144454	1625	-5167
2. Working Capital Financing	1496564	1477869	1270966	18694	225598
a) Large Industries	1099602	1088379	861031	11222	238571
b) Small and Medium Industries	213295	206837	215696	6459	-2401
c) Cottage/ Micro Industries	9664	9720	11274	-57	-1610
d) Service Industries	174003	172933	182965	1070	-8962
<b>Construction</b>	<b>327141</b>	<b>318785</b>	<b>311509</b>	<b>8356</b>	<b>15632</b>
<b>Transport</b>	<b>37769</b>	<b>36820</b>	<b>39311</b>	<b>949</b>	<b>-1542</b>
<b>Trade &amp; Commerce</b>	<b>1798902</b>	<b>1777206</b>	<b>1660139</b>	<b>21696</b>	<b>138763</b>
a) Whole sale & Retail Trade	1276936	1263053	1173430	13882	103505
b) Export	201811	204263	185758	-2452	16052
c) Import	307666	299192	294002	8473	13664
d) Procurement by Government	17.32	17.32	8	0.00	10
e) Share Trading	8405	8442	5216	-37.3	3189
f) Lease Financing	4068	2238	1725	1830	2343
<b>Other Institutional Qard/Investments</b>	<b>282584</b>	<b>269116</b>	<b>187211</b>	<b>13468</b>	<b>95373</b>
<b>Consumer Finance</b>	<b>112695</b>	<b>114024</b>	<b>113406</b>	<b>-1328</b>	<b>-711</b>
<b>Miscellaneous (Poverty Alleviation and others)</b>	<b>611664</b>	<b>550118</b>	<b>497913</b>	<b>61546</b>	<b>113751</b>
<b>Total</b>	<b>5572133</b>	<b>5528391</b>	<b>4980980</b>	<b>43742</b>	<b>591154</b>
<b>Percentage of various Investments of Islamic Banks in terms of Economic Purposes</b>					
Agriculture, Fishing & Forestry	1.13	1.15	1.22	-0.02	-0.09
Industry	41.97	43.39	42.37	-1.42	-0.41
Construction	5.87	5.77	6.25	0.10	-0.38
Transport	0.68	0.67	0.79	0.01	-0.11
Trade & Commerce	32.28	32.15	33.33	0.14	-1.05
Other Institutional Qard/Investments	5.07	4.87	3.76	0.20	1.31
Consumer Finance	2.02	2.06	2.28	-0.04	-0.25
Miscellaneous (Poverty Alleviation and others)	10.98	9.95	10.00	1.03	0.98
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>

Note:

1. Total Investments include general investments, Bills, Sukuk, Islamic bond holdings and profit receivable.

2. Figures of Investment are excluding Interbank

Source: Statistics Department, Bangladesh Bank.





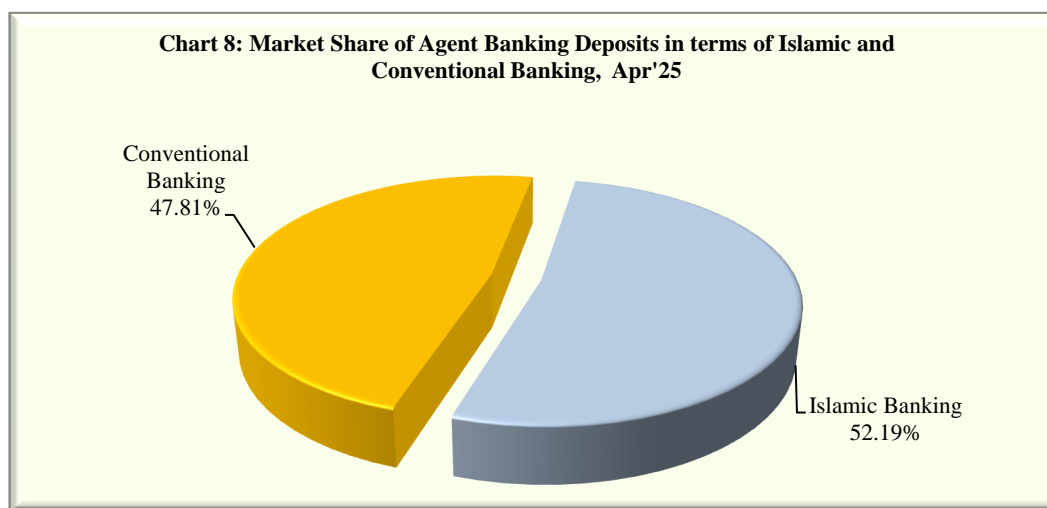
**Table 10: Agent Banking Deposits Scenario of Banks - A Comparison between Islamic and Conventional Banks**

(BDT in Million)

Type of Banks	Total Deposits			Changes	
	Apr'25	Mar'25	Apr'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	229721	220768	203088	8953	26633
Branch Based IBs	580.4	221.6	415.0	358.8	165.4
Window Based IBs	43.5	39.5	17.1	3.9	26.3
<b>Islamic Banks, Branches &amp; Windows</b>	<b>230345</b>	<b>221029</b>	<b>203520</b>	<b>9316</b>	<b>26825</b>
Conventional Banks	210997	206760	165948	4237	45050
<b>All Scheduled Banks</b>	<b>441342</b>	<b>427789</b>	<b>369467</b>	<b>13553</b>	<b>71875</b>
<b>Market Share (%) of Agent Banking Deposits among various forms of Islamic Banking</b>					
Full Fledged IBs	99.73	99.88	99.79	-0.15	-0.06
Branch Based IBs	0.25	0.10	0.20	0.15	0.05
Window Based IBs	0.02	0.02	0.01	0.00	0.01
<b>Market Share (%) of Agent Banking Deposits in terms of Islamic and Conventional Banking</b>					
Islamic Banks, Branches & Windows	<b>52.19</b>	51.67	55.08	0.52	-2.89
Conventional Banks	<b>47.81</b>	48.33	44.92	-0.52	2.89

Note: 1. IBs = Islamic Banks

Source: Statistics Department, Bangladesh Bank.

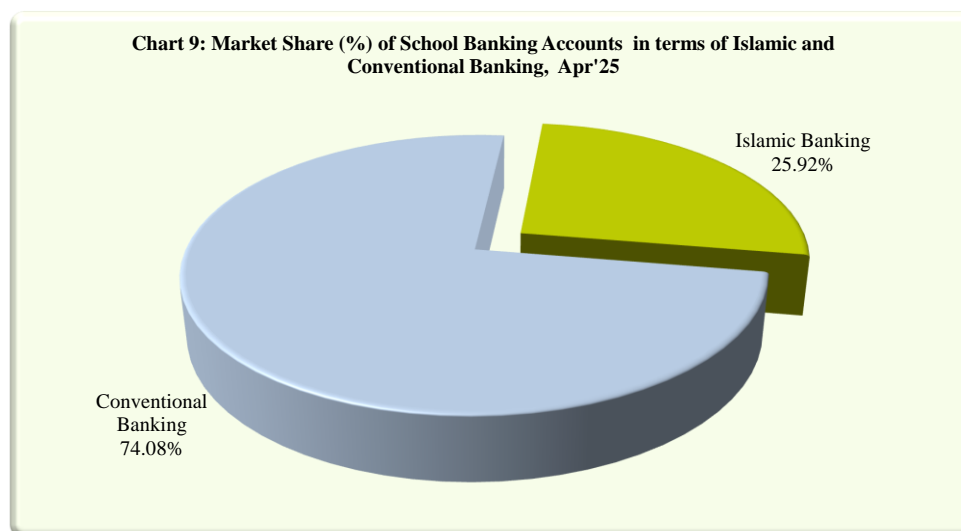


**Table 11: Gender and Geo location wise School Banking in Bangladesh**

Description		Total Number of Accounts			Changes	
		Apr'25	Mar'25	Apr'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Gender-wise	Male	573874	560594	5903340	13280	-5329466
	Female	578928	568066	5314260	10862	-4735332
	Others	-	-	-	-	-
	<b>Islamic Banks, Branches &amp; Windows</b>	<b>1152802</b>	<b>1128660</b>	11217600	<b>24142</b>	<b>-10064798</b>
	Conventional Bank	3294696	3297430	31114710	-2734	-27820014
	<b>All Scheduled Banks</b>	<b>4447498</b>	<b>4426090</b>	42332310	<b>21408</b>	<b>-37884812</b>
Geolocation-wise	Urban	377478	371005	3447340	6473	-3069862
	Rural	775324	757655	7770260	17669	-6994936
	<b>Islamic Banks, Branches &amp; Windows</b>	<b>1152802</b>	<b>1128660</b>	11217600	<b>24142</b>	<b>-10064798</b>
	Conventional Bank	3294696	3297430	31114710	-2734	-27820014
	<b>All Scheduled Banks</b>	<b>4447498</b>	<b>4426090</b>	42332310	<b>21408</b>	<b>-37884812</b>
<b>Market Share (%) of School Banking Accounts in terms of Islamic and Conventional Banking</b>						
Overall	Islamic Banks, Branches & Windows	<b>25.92</b>	25.50	26.50	0.42	-0.58
	Conventional Banks	<b>74.08</b>	74.50	73.50	-0.42	0.58

Note: (-) means 'not available'

Source: Statistics Department, Bangladesh Bank.



**Table 12: Mobile Financial Services (MFS) in Islamic Banking**

Accounts Pattern		Total			Changes	
		Apr'25	Mar'25	Apr'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
MFS Agent		86207	86198	85874	9	333
MFS Personal Accounts		1875184	1867364	1732381	7820	142803
MFS Male Accounts		1413653	1433074	1339813	-19421	73840
MFS Female Accounts		461531	434290	392568	27241	68963
MFS Other Accounts		13183	13177	12705	6	478
<b>Total MFS Accounts in Islamic Banks, Branches &amp; Windows</b>		<b>1888367</b>	<b>1880541</b>	<b>1745086</b>	<b>7826</b>	<b>143281</b>
Total MFS Accounts in Conventional Banks		142285748	141746487	134904944	539261	7380804
<b>Total MFS Accounts in All Scheduled Banks</b>		<b>144174115</b>	<b>143627028</b>	<b>136650030</b>	<b>547087</b>	<b>7524085</b>
Transactions Pattern		Total Transactions Amount (BDT in Million)			Changes	
		Apr'25	Mar'25	Apr'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Cash In		113.26	135.14	94.96	-21.88	18
Cash Out		1005	1452	1074	-447	-69
P2P		22	29	16	-6	6
Maychent Payment		33	49	91	-16	-58
G2P		0.00	0.00	0.00	0.00	0.00
Salary Disbursement		229	687	520	-458	-291
Talktime Purchase		5.11	6.26	6.76	-1.15	-1.65
Utility Bill Payment		1.572	1.475	0.618	0.10	0.95
<b>Total MFS Transactions in Islamic Banks, Branches &amp; Windows</b>		<b>1409</b>	<b>2360</b>	<b>1803</b>	<b>-951</b>	<b>-394</b>
Total MFS Transactions in Conventional Banks		1248948	1778919	1178706	-529972	70241
<b>Total MFS Transactions in All Scheduled Banks</b>		<b>1250357</b>	<b>1781279</b>	<b>1180510</b>	<b>-530922</b>	<b>69847</b>
Market Share (%) of Mobile Financial Services (MFS) in terms of Islamic and Conventional Banking						
Description		Apr'25	Mar'25	Apr'24	Changes	
					With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
<b>MFS Accounts</b>	Islamic Banks, Branches & Windows	<b>1.31</b>	1.31	1.28	0.000	0.033
	Conventional Banks	<b>98.69</b>	98.69	98.72	0.000	-0.033
<b>MFS Transactions</b>	Islamic Banks, Branches & Windows	<b>0.11</b>	0.13	0.15	-0.02	-0.040
	Conventional Banks	<b>99.89</b>	99.87	99.85	0.02	0.040

Source: Statistics Department, Bangladesh Bank.

**Table 13: E-banking and E-commerce in Islamic banking**

Type of Machines	Total Number of Machines			Changes	
	Apr'25	Mar'25	Apr'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
ATM	3694	3710	3687	-16	7
POS	6974	6929	6664	45	310
CDM	4	5	6	-1	-2
CRM	846	835	830	11	16
<b>Islamic Banks*</b>	<b>11518</b>	<b>11479</b>	<b>11187</b>	<b>39</b>	<b>331</b>
Conventional Banks	139191	137896	122159	1295	17032
<b>All Scheduled Banks</b>	<b>150709</b>	<b>149375</b>	<b>133346</b>	<b>1334</b>	<b>17363</b>
Transactions through Interbanks	Total Transactions Amount (BDT in Million)			Changes	
	Apr'25	Mar'25	Apr'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
MICR Cheque	151024	170757	284977	-19733	-133953
Non-MICR Cheque	57	53	116	4	-59
EFT	54899	66207	161122	-11308	-106223
RTGS	281979	318582	369696	-36604	-87718
<b>Islamic Banks, Branches &amp; Windows</b>	<b>487959</b>	<b>555600</b>	<b>815911</b>	<b>-67641</b>	<b>-327952</b>
Conventional Banks	6289900	6906964	5356895	-617064	933005
<b>All Scheduled Banks</b>	<b>6777859</b>	<b>7462564</b>	<b>6172807</b>	<b>-684705</b>	<b>605053</b>
Transactions through Cards					
Debit Card Transaction	102112	137662	131816	-35549	-29703
Credit Card Transaction	1855	2103	1826	-248	29
Prepaid Card Transaction	202	180	400	22	-197
<b>Islamic Banks, Branches &amp; Windows</b>	<b>104170</b>	<b>139945</b>	<b>134042</b>	<b>-35775</b>	<b>-29872</b>

Note : 1. \*Considering Full Fledged Islamic Banks Only

Source: Statistics Department, Bangladesh Bank.

**Statistical Tables & Charts**  
**On**  
**Islamic NBFCs**



**Table 14: Number of Islamic NBFCs, Branches & Windows in April 2025**

Type of NBFCs	SI	Name of NBFCs	Number of Branches	Number of Windows
Full Fledged Islamic NBFCs	1	Islamic Finance and Investment Ltd.	7	-
	2	Hajj Finance Company Limited	5	-
	a. Sub Total		12	-
NBFCs having Islamic Branches	1	Aviva Finance Ltd	7	4
	a. Sub Total		7	4
NBFCs having Islamic Windows	1	Delta Brac Housing Finance Cor. Ltd	-	16
	2	IDLC Finance LTD.	-	32
	3	National Housing Finance and Investment Ltd.	-	10
	4	Bangladesh Finance LTD.	-	6
	5	Meridian Finance and Investments LTD.	-	4
	6	Startegic Finance & Investment Limited	-	1
	b. Sub Total		-	69
Grand Total (a+b)			19	73

Source: Statistics Department, Bangladesh Bank.

**Table 15: Major Indicators of Islamic NBFCs in Bangladesh**

(BDT in Million)

Indicators	Amount		Growth (%)
	Apr'25	Mar'25	Apr'25 (Compared with Mar'25)
	a	b	$c=((a-b)/b)*100$
<b>1. Total Deposits</b> (excluding Inter-nbfc)*	<b>36195</b>	<b>34335</b>	<b>5.42</b>
a) Full-fledged Islamic NBFCs	12476	12476	-0.002
b) Islamic Branches/Windows of Conventional NBFCs	23719	21858	8.51
<b>2. Total Investments</b> (including Sukuk/Islamic Bond)**	<b>31510</b>	<b>28744</b>	<b>9.63</b>
a) Full-fledged Islamic NBFCs	16789	16853	-0.38
b) Islamic Branches/Windows of Conventional NBFCs	14721	11890	23.81
<b>3. Total Assets</b> (excluding Contra.)	<b>38733</b>	<b>35937</b>	<b>7.78</b>
a) Full-fledged Islamic NBFCs	23545	23650	-0.44
b) Islamic Branches/Windows of Conventional NBFCs	15188	12287	23.61

Note:

1. \*including profit payable

2. \*\*Excluding inter-nbfc and including profit receivable

3. Figures in Deposits, Investments & Assets are recorded as end period.

Source: Statistics Department, Bangladesh Bank.

**Table 16: A Comparison of Major Indicators of Islamic NBFCs with All NBFCs in Bangladesh**

(BDT in Million)

Indicators	Amount				Share (%) of Islamic NBFCs, Branches & Windows Compared to All NBFCs			Growth (%)	
	All NBFCs (Excl. Non depository NBFCs & Non Scheduled Banks)		Islamic NBFCs, Branches & Windows		Apr'25	Mar'25	Changes (%)	All NBFCs	Islamic NBFCs, Branches & Windows
	Apr'25	Mar'25	Apr'25	Mar'25			Monthly	Apr'25 (Compared with Mar'25)	Apr'25 (Compared with Mar'25)
	a	b	c	d	$e=(c/a)*100$	f	$g=(e-f)$	$h=((a-b)/b)*100$	$i=((c-d)/d)*100$
Deposits (excluding Inter-nbfc)*	514492	510603	36195	34335	7.04	6.72	0.31	0.76	5.42
Investments (including Sukuk/Islamic Bond)**	704496	699097	31510	28744	4.47	4.11	0.36	0.77	9.63
Assets (excluding Contra.)	863112	855004	38733	35937	4.49	4.20	0.28	0.95	7.78

Note:

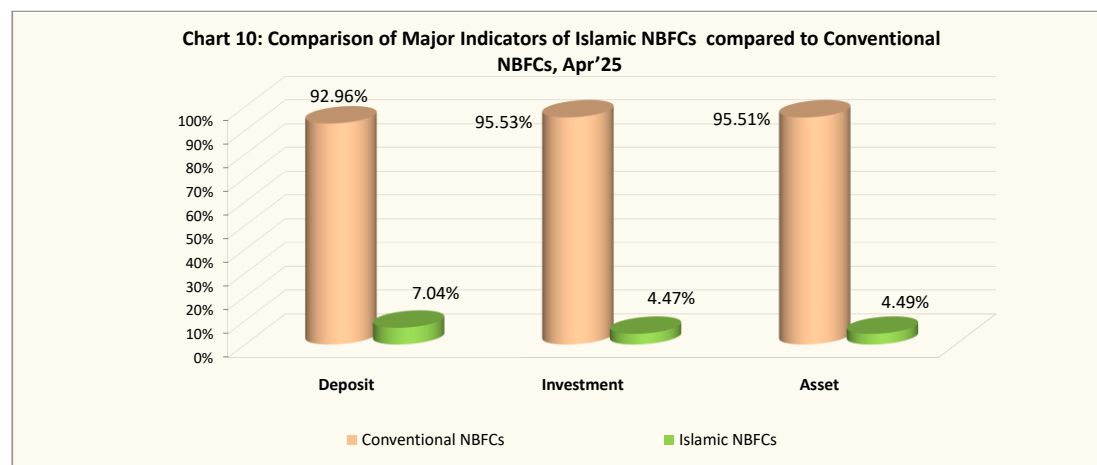
1. \*Including Profit payable/accrued interest

2. \*\*In conventional system, \*Include Loans & Advance, Money at Call, Balances & R. Repo with Banks & Accrued Interest. In Islamic system, Total Investments include general investments, Sukuk, Islamic bond holdings and profit receivable.

3. Figures of Deposit & Investment are excluding Inter-nbfc

4. Figures in Deposits, Investments & Assets are recorded as end period.

Source: Statistics Department, Bangladesh Bank.



**Table 17: Deposits Scenario of NBFCs - A Comparison between Islamic and Conventional NBFCs**

(BDT in Million)

Type of NBFCs	Total Deposits		Changes
	Apr'25	Mar'25	With respect to Previous Month
	a	b	(a-b)
Full Fledged Islamic NBFCs	12476	12476	-0.30
Branch/Window Based Islamic NBFCs	23719	21858	1860
<b>Islamic NBFCs, Branches &amp; Windows</b>	<b>36195</b>	<b>34335</b>	<b>1860</b>
Conventional NBFCs	478297	476269	2029
<b>All NBFCs*</b>	<b>514492</b>	<b>510603</b>	<b>3889</b>
<b>Market Share (%) of Deposits among various forms of Islamic NBFCs</b>			
Full Fledged NBFCs	34.47	36.34	-1.87
Branch/Window Based NBFCs	65.53	63.66	1.87
<b>Market Share (%) of Deposits in terms of Islamic and Conventional NBFCs</b>			
Islamic NBFCs	<b>7.04</b>	6.72	0.31
Conventional NBFCs	<b>92.96</b>	93.28	-0.31

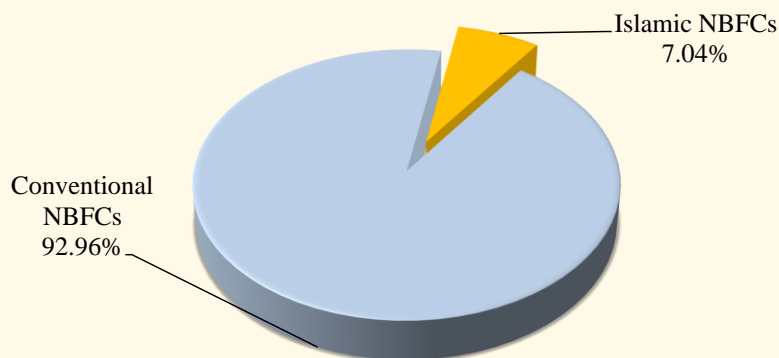
Note:

1. Figures of Deposit are excluding Inter-nbfc and including profit payable/accrued interest

2. \* Excl. Non depository NBFCs & Non Scheduled Banks

Source: Statistics Department, Bangladesh Bank.

**Chart 11: Market Share of Deposits in terms of Islamic and Conventional NBFCs, Apr'25**



**Table 18: Mode wise Deposits of Islamic NBFCs in Bangladesh**

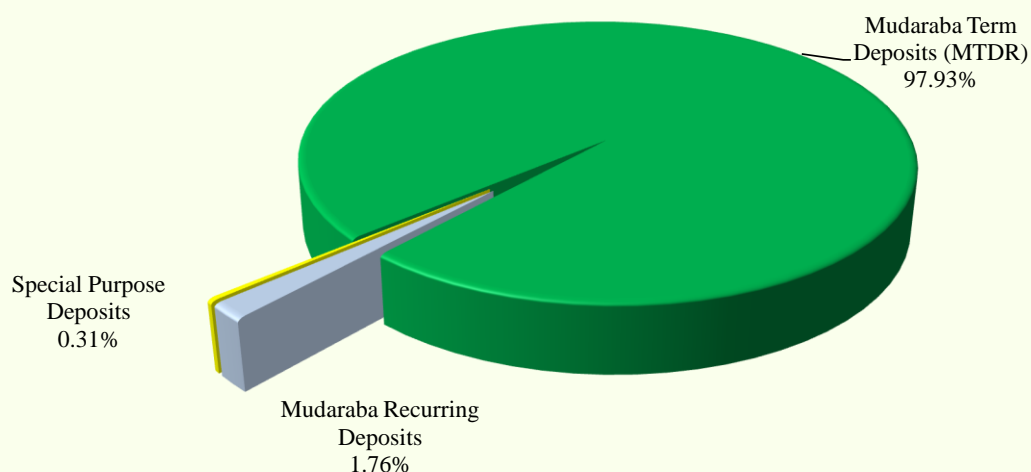
(BDT in Million)

Mode of Deposits	Total Deposits		Changes
	Apr'25	Mar'25	With respect to Previous Month
	a	b	(a-b)
<b>Mudaraba Deposits</b>	<b>36084</b>	<b>34242</b>	<b>1842</b>
Mudaraba Term Deposits (MTDR)	35447	33058	2388
Mudaraba Recurring Deposits	637	1184	-547
<b>Special Purpose Deposits</b>	<b>110</b>	<b>92</b>	<b>18</b>
<b>Total Deposits</b>	<b>36195</b>	<b>34335</b>	<b>1860</b>
<b>Percentage of various Modes of Deposits of Islamic NBFCs</b>			
<b>Mudaraba Deposits</b>	<b>99.69</b>	<b>99.73</b>	<b>-0.04</b>
Mudaraba Term Deposits (MTDR)	97.93	96.28	1.65
Mudaraba Recurring Deposits	1.76	3.45	-1.69
<b>Special Purpose Deposits</b>	<b>0.31</b>	<b>0.27</b>	<b>0.04</b>
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>0.00</b>

Note: 1. Figures of Deposit are excluding Inter-nbfc and including profit

Source: Statistics Department, Bangladesh Bank.

**Chart 12: Percentage of various Modes of Deposits of Islamic NBFCs, Apr'25**



**Table 19: Sector wise Deposits of Islamic NBFCs in Bangladesh**

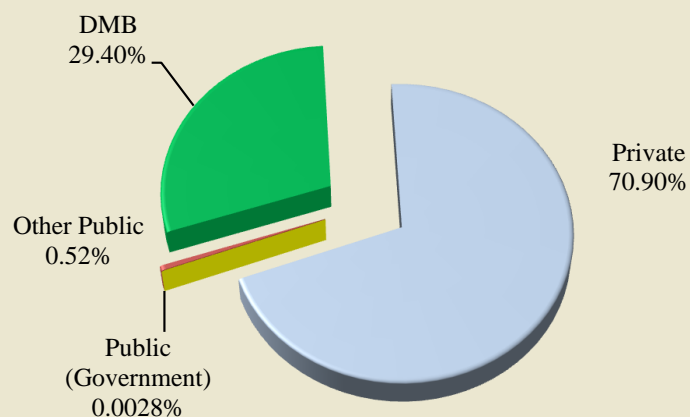
(BDT in Million)

Sector	Total Deposits		Changes
	Apr'25	Mar'25	With respect to Previous Month
	a	b	(a-b)
Public (Government)	1	1	0
Other Public	188	188	0
Private	25661	23763	1898
DMB	10641	10631	10
<b>Sub Total (Including Inter-NBFCs)</b>	<b>36491</b>	<b>34584</b>	<b>1908</b>
Inter-NBFCs	297	249	48
<b>Total (Excluding Inter-NBFCs)</b>	<b>36195</b>	<b>34335</b>	<b>1860</b>
<b>Percentage of various Sectors of Deposits of Islamic NBFCs</b>			
Public (Government)	0.0028	0.0029	-0.0001
Other Public	0.52	0.55	-0.03
Private	70.90	69.21	1.69
DMB	29.40	30.96	-1.56

Note: 1. Figures of Deposit are including profit payable.

Source: Statistics Department, Bangladesh Bank.

**Chart 13: Percentage of various Sectors of Deposits of Islamic NBFCs, Apr'25**



**Table 20: Investments Scenario of NBFCs - A Comparison between Islamic and Conventional NBFCs**

(BDT in Million)

Type of NBFCs	Total Investments		Changes
	Apr'25	Mar'25	With respect to Previous Month
	a	b	(a-b)
Full Fledged Islamic NBFCs	16789	16853	-65
Branch/Window Based Islamic NBFCs	14721	11890	2831
<b>Islamic NBFCs, Branches &amp; Windows</b>	<b>31510</b>	<b>28744</b>	<b>2767</b>
Conventional NBFCs	672986	670354	2633
<b>All NBFCs*</b>	<b>704496</b>	<b>699097</b>	<b>5399</b>
<b>Market Share (%) of Investments among various forms of Islamic NBFCs</b>			
Full Fledged NBFCs	53.28	58.63	-5.35
Branch/Window Based NBFCs	46.72	41.37	5.35
<b>Market Share (%) of Investments in terms of Islamic and Conventional NBFCs</b>			
Islamic NBFCs	<b>4.47</b>	4.11	0.36
Conventional NBFCs	<b>95.53</b>	95.89	-0.36

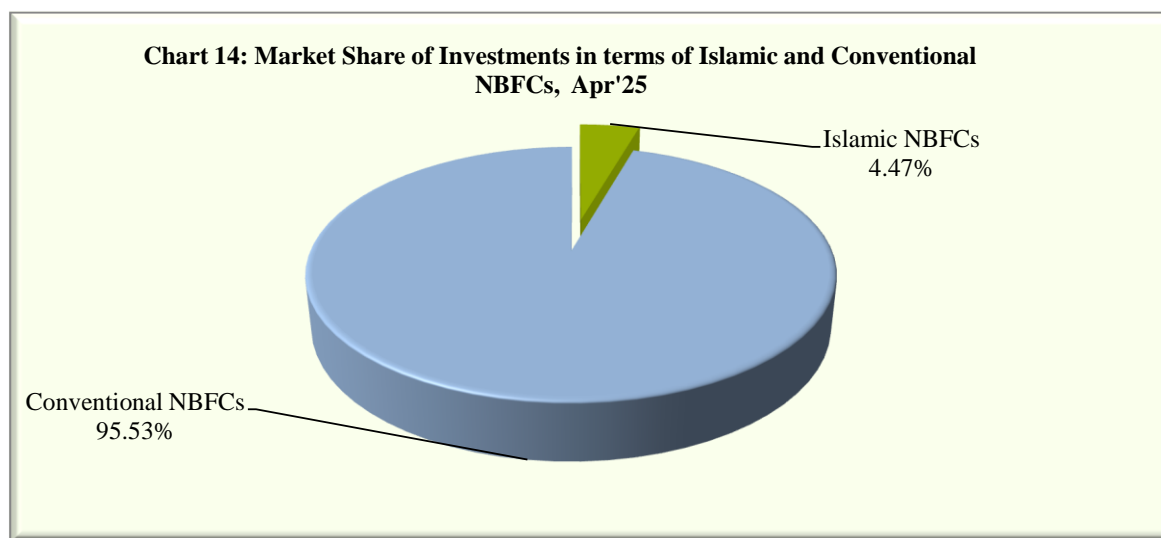
Note:

1. In conventional system, Total Investments include Loans & Advance, Money at Call, Balances & R. Repo with Banks & Accrued Interest. In Islamic system, Total Investments include general investments, Sukuk, Islamic bond holdings and profit receivable.

2. Figures of Investment are excluding Inter-nbfc

3. \* Excl. Non depository NBFCs & Non Scheduled Banks

Source: Statistics Department, Bangladesh Bank.





**Table 21: Mode wise Investments of Islamic NBFCs in Bangladesh**

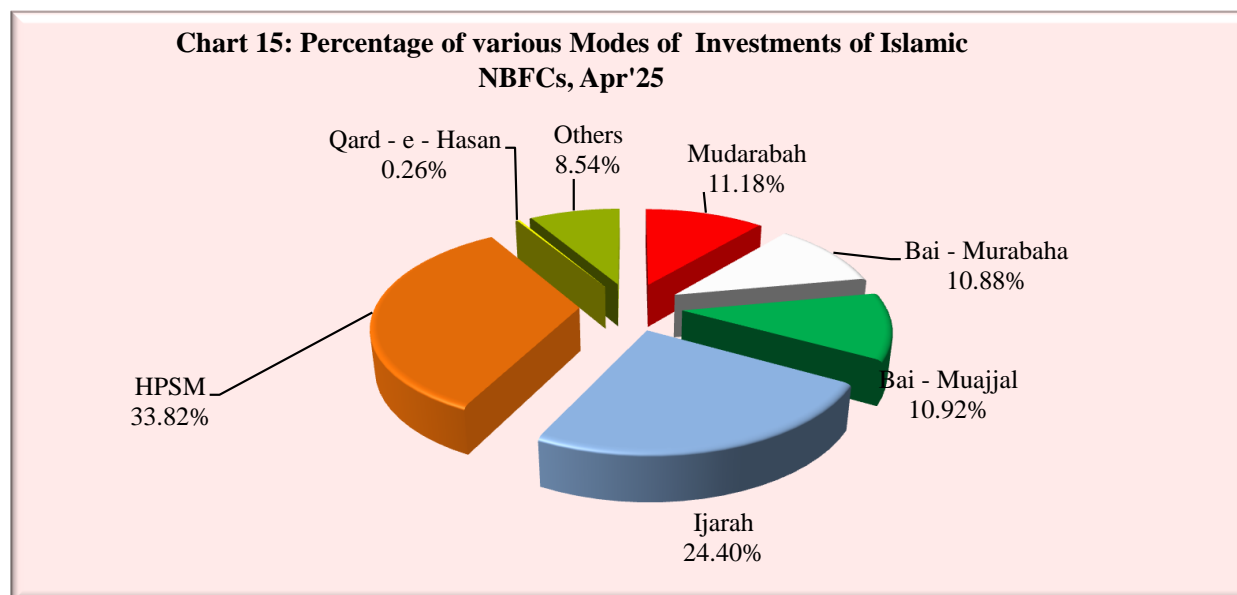
(BDT in Million)

Mode of Investments	Total Investments		Changes
	Apr'25	Mar'25	With respect to Previous Month
	a	b	(a-b)
Mudarabah	3524	2614	910
Bai - Murabaha	3428	4449	-1021
Bai - Muajjal	3441	3510	-69
Ijarah	7689	7462	227
HPSM	10657	10503	155
Qard - e - Hasan	82	82	0
Others Investments	2690	124	2565
<b>Total</b>	<b>31510</b>	<b>28744</b>	<b>2767</b>
<b>Percentage of various Modes of Investments of Islamic NBFCs</b>			
Mudarabah	11.18	9.09	2.09
Bai - Murabaha	10.88	15.48	-4.60
Bai - Muajjal	10.92	12.21	-1.29
Ijarah	24.40	25.96	-1.56
HPSM	33.82	36.54	-2.72
Qard - e - Hasan	0.26	0.28	-0.02
Others Investments	8.54	0.43	8.10
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>0.00</b>

Note:

1. Total Investments include general investments, Sukuk, Islamic bond holdings and profit receivable.
2. Figures of Investment are excluding Inter-nbfc

Source: Statistics Department, Bangladesh Bank.



**Table 22: Economic Purpose wise Investments of Islamic NBFCs in Bangladesh**

(BDT in Million)

Economic Purposes	Total Investments		Changes
	Apr'25	Mar'25	With respect to Previous Month
	a	b	(a-b)
<b>A. Agriculture, Fishing &amp; Forestry</b>	<b>151</b>	<b>163</b>	<b>-12</b>
<b>B. Industry (1+2+3)</b>	<b>10327</b>	<b>10127</b>	<b>200</b>
1. Term Investment (Excluding Working Capital Financing)	7991	7769	222
2. Working Capital Financing	2336	2358	-22
<b>C. Construction</b>	<b>4432</b>	<b>4326</b>	<b>106</b>
<b>D. Transport</b>	<b>1441</b>	<b>1446</b>	<b>-6</b>
<b>E. Trade &amp; Commerce</b>	<b>8079</b>	<b>9125</b>	<b>-1046</b>
<b>F. Other Institutional Qard/Investments</b>	<b>3987</b>	<b>1429</b>	<b>2557</b>
<b>G. Consumer Finance</b>	<b>694</b>	<b>696</b>	<b>-3</b>
<b>H. Miscellaneous (Poverty Alleviation and others)</b>	<b>2399</b>	<b>1429</b>	<b>970</b>
<b>Total</b>	<b>31510</b>	<b>28744</b>	<b>2767</b>
<b>Percentage of various Investments of Islamic NBFCs in terms of Economic Purposes</b>			
Agriculture, Fishing & Forestry	0.48	0.57	-0.09
Industry	32.77	35.23	-2.46
Construction	14.07	15.05	-0.99
Transport	4.57	5.03	-0.46
Trade & Commerce	25.64	31.75	-6.11
Other Institutional Qard/Investments	12.65	4.97	7.68
Consumer Finance	2.20	2.42	-0.22
Miscellaneous (Poverty Alleviation and others)	7.61	4.97	2.64
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>0.00</b>

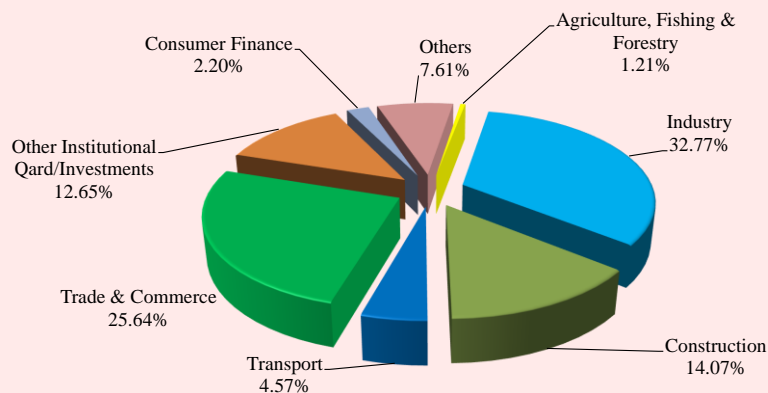
Note:

1. Total Investments include general investments, Sukuk, Islamic bond holdings and profit receivable.

2. Figures of Investment are excluding Inter-nbfc

Source: Statistics Department, Bangladesh Bank.

**Chart 16: Percentage of various Investments of Islamic NBFCs in terms of Economic Purposes , Apr'25**



## Concluding Remarks

In this study it is found that during the study period Islamic banks held approximately one-fourth of total deposits of the banking industry and large amount of deposits were collected through Mudarabah deposits scheme. At the same time the study also finds that largest amount of deposits of Islamic banks was accumulated from the private sector among all sectors in Bangladesh.

This study reveals that in case of investment, Islamic banking investment contributed approximately one-fourth of total investment in the banking industry. Full-fledged Islamic banks play vital role in sanctioning Islamic investment which is about 93 % of total Islamic investment while investment sanctioned by other Conventional banks having Islamic branches and windows is only 7% of total Islamic investment. Full-fledged Islamic banks, branches and windows made significant amount of investment through Bai-Murabaha (43%). About 42% of investment was made for the industry sector, 32% of investment was made for the trade & commerce sector. It is important to mention that agent banking, school banking, mobile financial services, e-banking and e-commerce are now administered through Islamic banking. Approximately one-fifth (22%) of total worker's remittance collected through Islamic banking channel. Furthermore, approximately half (52%) of total agent banking deposits in banking industry belongs to Islamic banking.

Islamic banking has been playing a significant role in Bangladesh over the last couple of decades. On the other hand, Islamic NBFCs have many opportunities to expand their services in order for capturing market shares of deposits, investments and assets. As Sharia'h based transactions are becoming popular to the mass people, so there is a great opportunity to expand Islamic banking activities in both rural and urban areas and to disseminate Islamic banking knowledge to the people of the grass-root level of the country. Islamic banking activities are expanding in parallel with conventional banking day by day. This will promote financial inclusion which ultimately would strengthen the financial system of the country.

## Appendix-1

### Time Series Data on Islamic Banking in Bangladesh

(Figures in Remittances, Exports & Imports are USD in Million and rests are BDT in Million)

Indicators	Nov'23	Dec'23	Jan'24	Feb'24	Mar'24	Apr'24	May'24	Jun'24	Jul'24	Aug'24	Sep'24	Oct'24	Nov'24	Dec'24	Jan'25	Feb'25	Mar'25	Apr'25
<b>1. Total Deposits</b> (excluding Inter-bank & EDF)*	<b>4180010</b>	<b>4224637</b>	<b>4139685</b>	<b>4189138</b>	<b>4192994</b>	<b>4246010</b>	<b>4288023</b>	<b>4404270</b>	<b>4374131</b>	<b>4318054</b>	<b>4342670</b>	<b>4329368</b>	<b>4351507</b>	<b>4355575</b>	<b>4331897</b>	<b>4356573</b>	<b>4386210</b>	<b>4411949</b>
a) Full-fledged Islamic Banks	3806895	3841360	3753045	3800660	3805146	3834973	3873267	3980746	3944444	3878929	3889353	3863144	3870325	3852507	3805346	3820128	3831987	3854651
b) Islamic Banking Branches of Conventional Banks	204272	211177	232702	232804	228435	249343	249757	255448	254075	260002	268058	274380	280040	295972	304539	315100	331751	334484
c) Islamic Banking Windows of Conventional Banks	168843	172100	153939	155675	159413	161695	165000	168076	175612	179123	185258	191843	201142	207096	222012	221344	222472	222813
<b>2. Total Investments</b> (including Sukuk/Islamic Bond)**	<b>4697897</b>	<b>4774561</b>	<b>4823248</b>	<b>4889012</b>	<b>4935777</b>	<b>4980980</b>	<b>5041131</b>	<b>5137341</b>	<b>5148415</b>	<b>5169909</b>	<b>5169508</b>	<b>5184376</b>	<b>5214653</b>	<b>5262709</b>	<b>5262957</b>	<b>5280997</b>	<b>5528391</b>	<b>5572133</b>
a) Full-fledged Islamic Banks	4382060	4454304	4490725	4555249	4598273	4639964	4695832	4790134	4798598	4814993	4800455	4807032	4824193	4865000	4860004	4872053	5103505	5156344
b) Islamic Banking Branches of Conventional Banks	178031	178396	210272	209269	208426	211278	212706	217174	219485	220634	228855	233334	239180	247035	252804	255807	271030	260590
c) Islamic Banking Windows of Conventional Banks	137806	141861	122250	124494	129077	129738	132594	130032	130332	134282	140198	144010	151280	150674	150148	153137	153856	155199
<b>3. Total Worker's Remittances</b>	<b>764</b>	<b>954</b>	<b>1058</b>	<b>897</b>	<b>758</b>	<b>817</b>	<b>924</b>	<b>920</b>	<b>669</b>	<b>533</b>	<b>540</b>	<b>584</b>	<b>472</b>	<b>533</b>	<b>533</b>	<b>502</b>	<b>724</b>	<b>598</b>
a) Full-fledged Islamic Banks	760	951	1056	896	755	813	920	916	666	528	534	580	467	526	532	501	718	594
b) Islamic Banking Branches of Conventional Banks	1.34	0.32	0.72	0.88	1.68	3.04	2.93	1.50	1.57	1.99	3.17	1.87	1.12	3.14	1.14	0.99	4.34	2.95
c) Islamic Banking Windows of Conventional Banks	2.82	2.85	0.46	0.67	0.91	1.06	1.34	1.65	1.76	3.60	2.64	2.94	3.80	3.99	0.44	0.50	0.90	1.31
<b>4. Total Export Receipts</b> (excl. local exports)	<b>599</b>	<b>587</b>	<b>686</b>	<b>628</b>	<b>725</b>	<b>695</b>	<b>703</b>	<b>657</b>	<b>638</b>	<b>690</b>	<b>837</b>	<b>779</b>	<b>699</b>	<b>774</b>	<b>795</b>	<b>713</b>	<b>742</b>	<b>758</b>
a) Full-fledged Islamic Banks	542	528	615	572	648	615	639	590	580	623	769	713	627	704	706	627	657	659
b) Islamic Banking Branches of Conventional Banks	31.48	31.97	52.22	42.70	57.95	56.39	48.87	46.88	37.43	39.41	45.67	46.02	52.87	49.07	67.65	71.15	67.22	78.19
c) Islamic Banking Windows of Conventional Banks	25.63	26.56	18.61	13.59	19.05	23.50	15.57	19.99	21.22	27.20	21.63	20.10	19.19	21.06	21.13	15.02	18.29	21.30
<b>5. Total Import Payments</b> (excl. local imports)	<b>1104</b>	<b>936</b>	<b>1109</b>	<b>902</b>	<b>1020</b>	<b>1202</b>	<b>1184</b>	<b>952</b>	<b>1059</b>	<b>1107</b>	<b>1070</b>	<b>1134</b>	<b>1061</b>	<b>1208</b>	<b>1294</b>	<b>1102</b>	<b>1164</b>	<b>1165</b>
a) Full-fledged Islamic Banks	973	808	992	790	883	1049	1013	824	890	953	933	955	873	991	1053	916	998	993
b) Islamic Banking Branches of Conventional Banks	70.27	56.94	76.38	54.73	89.21	84.39	123.94	83.49	103.97	96.28	82.86	97.14	123.60	158.92	187.77	141.90	126.88	130.13
c) Islamic Banking Windows of Conventional Banks	60.52	71.36	41.09	57.52	47.62	69.31	46.88	44.66	64.94	58.49	54.39	82.36	64.42	58.13	53.42	44.48	39.61	41.47
<b>6. Total Agent Banking Deposits</b>	<b>190703</b>	<b>193917</b>	<b>197025</b>	<b>200147</b>	<b>199158</b>	<b>203520</b>	<b>206240</b>	<b>213343</b>	<b>206920</b>	<b>204798</b>	<b>208838</b>	<b>211876</b>	<b>212513</b>	<b>216316</b>	<b>210876</b>	<b>210873</b>	<b>221029</b>	<b>230345</b>
a) Full-fledged Islamic Banks	190281	193488	196582	199712	198726	203088	205809	212902	206487	204362	208385	211410	212022	215744	210318	210318	220768	229721
b) Islamic Banking Branches of Conventional Banks	409.36	408.42	430.40	421.86	415.39	415.04	412.59	419.71	410.24	413.44	430.06	440.92	465.84	547.76	533.18	521.20	221.56	580.40
c) Islamic Banking Windows of Conventional Banks	12.43	20.50	13.34	13.57	16.79	17.15	18.10	20.61	22.31	21.98	23.64	24.86	24.64	24.62	24.62	33.58	39.51	43.46
<b>7. Total Assets</b> (excluding Contra. & OBU)	<b>7748493</b>	<b>7619498</b>	<b>7576916</b>	<b>7748272</b>	<b>7818844</b>	<b>7977511</b>	<b>8113654</b>	<b>8533968</b>	<b>8357322</b>	<b>8412508</b>	<b>8496404</b>	<b>8547909</b>	<b>8735986</b>	<b>8432907</b>	<b>8455138</b>	<b>8531251</b>	<b>8925157</b>	<b>9138372</b>
a) Full-fledged Islamic Banks	7276768	7144874	7095819	7263774	7334061	7462877	7588675	8001258	7817928	7856739	7921655	7954830	8118947	7784163	7791709	7854560	8226837	8397982
b) Islamic Banking Branches of Conventional Banks	244708	246153	287199	287358	283594	309203	311930	320370	317914	328227	338503	347334	359691	386550	390500	400883	417553	422971
c) Islamic Banking Windows of Conventional Banks	227018	228471	193898	197140	201188	205431	213048	212340	221480	227543	236245	245745	257348	262194	272929	275808	280768	317419

Note:

1. \*Including profit payable

2. \*\*Excluding interbank and including EDF & profit receivable

3. Figures in Deposits, Investments & Assets are recorded as end period but figures in worker's remittances, export receipts & import payments are recorded as during the period.

Source: Statistics Department, Bangladesh Bank.

## Appendix-2

### Time Series Data on Islamic NBFCs in Bangladesh

(BDT in Million)

Indicators	Dec'24	Jan'25	Feb'25	Mar'25	Apr'25
<b>1. Total Deposits</b> (excluding Inter-nbfc)*	<b>32964</b>	<b>33274</b>	<b>35472</b>	<b>34335</b>	<b>36195</b>
a) Full-fledged Islamic NBFCs	12593	12520	12989	12476	12476
b) Islamic Branches/Windows of Conventional NBFCs	20372	20754	22483	21858	23719
<b>2. Total Investments</b> (including Sukuk/Islamic Bond)**	<b>27566</b>	<b>27198</b>	<b>29518</b>	<b>28744</b>	<b>31510</b>
a) Full-fledged Islamic NBFCs	<b>17642</b>	<b>17265</b>	<b>17128</b>	<b>16853</b>	<b>16789</b>
b) Islamic Branches/Windows of Conventional NBFCs	9923	9933	12390	11890	14721
<b>3. Total Assets</b> (excluding Contra.)	<b>35479</b>	<b>33661</b>	<b>36217</b>	<b>35937</b>	<b>38733</b>
a) Full-fledged Islamic NBFCs	25365	23444	23480	23650	23545
b) Islamic Branches/Windows of Conventional NBFCs	<b>10113</b>	<b>10217</b>	<b>12737</b>	<b>12287</b>	<b>15188</b>

Note:

1. \*including profit payable
2. \*\*Excluding inter-nbfc and including profit receivable
3. Figures in Deposits, Investments & Assets are recorded as end period.

Source: Statistics Department, Bangladesh Bank.

## Appendix-3

### Measures Taken by Bangladesh Bank for Islamic Banking & Finance

SI	Publish Date	Title	Link
1.	13/03/25	BRPD Circular Letter No. 06: Establishment of 04(Four) New Departments at Head Office of Bangladesh Bank.	<a href="#">Click here</a>
2.	22/01/25	DMD Circular Letter No. 05: Regarding Sukuk Allotment Quota	<a href="#">Click here</a>
3.	15/01/25	STD Circular No. 01: Regarding the submission of Islamic Financial Transactions related data by NBFCs through data template	<a href="#">Click here</a>
4.	08/07/24	BRPD Circular Letter No. 30: Providing online banking services to the customers of Islamic banking branches and window's at Conventional branches and sub-branches.	<a href="#">Click here</a>
5.	25/03/24	DMD Circular Letter No. 05: Amendment of Guidelines and Operating Procedures of Islamic Banks Liquidity Facility (IBLF)	<a href="#">Click here</a>
6.	05/12/22	DMD Circular No. 03: Guidelines and Operating Procedures of Islamic Banks Liquidity Facility (IBLF)	<a href="#">Click here</a>
7.	06/02/22	SD Circular Letter No. 02: Regarding the submission of Islamic Financial Transactions related data through new data template.	<a href="#">Click here</a>
8.	05/04/18	SFD Circular No. 02: Master Circular for Islamic Refinance Scheme.	<a href="#">Click here</a>
9.	07/01/18	SMESPD Circular Letter No. 01: Amendment of the operating guideline of Islami Shariah Based Refinancing Fund	<a href="#">Click here</a>
10.	10/12/17	BRPD Circular Letter No. 11: Islamic Refinance fund for agro-processors, small enterprise, renewable energy and environment-friendly ventures	<a href="#">Click here</a>
11.	03/08/17	SMESPD Circular Letter No. 02: Revised list of agro-based industries under Refinance Scheme for 'Setting-up Agro-based Product Processing Industries in Rural Areas' and 'Refinance fund to support Islamic Shariah-based financing'	<a href="#">Click here</a>
12.	04/02/16	DMD Circular No. 01 : Online Transaction of Islami Bond	<a href="#">Click here</a>
13.	24/12/14	DMD Circular No. 10 : Regarding Issuance of Islami Bond	<a href="#">Click here</a>
14.	03/11/14	DMD Circular No. 06 : Circular regarding Amendment of Bangladesh Government Islami Investment Bond(Islami Bond) Rules-2004(Amended-2014)	<a href="#">Click here</a>
15.	12/10/14	GBCSRD Circular No. 06 : Formation of refinance fund to support Islamic Shariah-based financing to "Renewable Energy & Environment Friendly Financeable Sectors"	<a href="#">Click here</a>
16.	09/10/14	SMESPD Circular No. 02: Formation of refinance fund to support Islamic Shariah-based financing to 'agro-based Industry', 'small enterprise (including women entrepreneurs) and 'new entrepreneur in cottage, micro and small enterprise sector'	<a href="#">Click here</a>
17.	01/09/14	DMD Circular No. 05 : Circular regarding Bangladesh Govt .Islami Bond (Islami Bond) Rules-2004 (Amended-2014)	<a href="#">Click here</a>
18.	29/10/13	SMESPD Circular No. 01 : Funding Assistance Program for Islamic Shariah-Based Financing to Agro-based Product Processing Industries in Rural Areas and Small Enterprises (including Women Entrepreneurs) in Bangladesh	<a href="#">Click here</a>
19.	27/12/11	DOS Circular Letter No. 23 : Regarding islami interbank fund market	<a href="#">Click here</a>
20.	12/05/10	Statutory Liquidity Ratio (SLR) for Islami Bank	<a href="#">Click here</a>
21.	09/11/09	BRPD Circular No. 15: Guidelines on Islamic Banking	<a href="#">Click here</a>
22.	20/07/09	BRPD Circular Letter No. 05: Risk Factors Relating to Islamic Mode of Investment under Risk Based Capital Adequacy for Banks	<a href="#">Click here</a>
23.	15/09/04	FRTMD Circular No. 16 - Bangladesh Government Islamic Investment Bond-2004.	<a href="#">Click here</a>