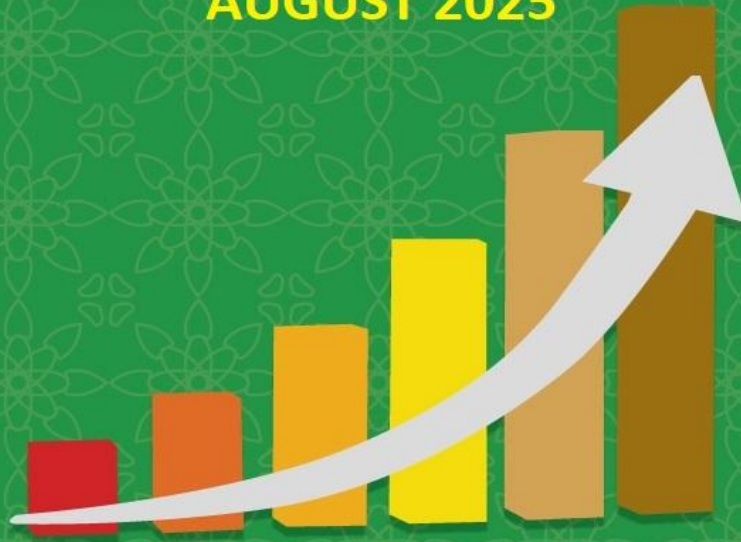


بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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

**AUGUST 2025**



**Bangladesh Bank**

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

August, 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 taking into account public demand. At present, besides conventional banking services, seventeen conventional commercial banks are providing Islamic banking services through forty one Islamic banking branches and twelve conventional commercial banks are providing Islamic banking services through five-hundred and eighty five Islamic banking windows. Nine 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 taking into account public demand. At present, among thirty five NBFCs, two NBFCs are operating as full-fledged Islamic NBFC, one conventional NBFC is providing Islamic NBFC services through seven Islamic NBFC branches including four windows and seven conventional NBFC are providing Islamic NBFC services through sixty nine 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 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

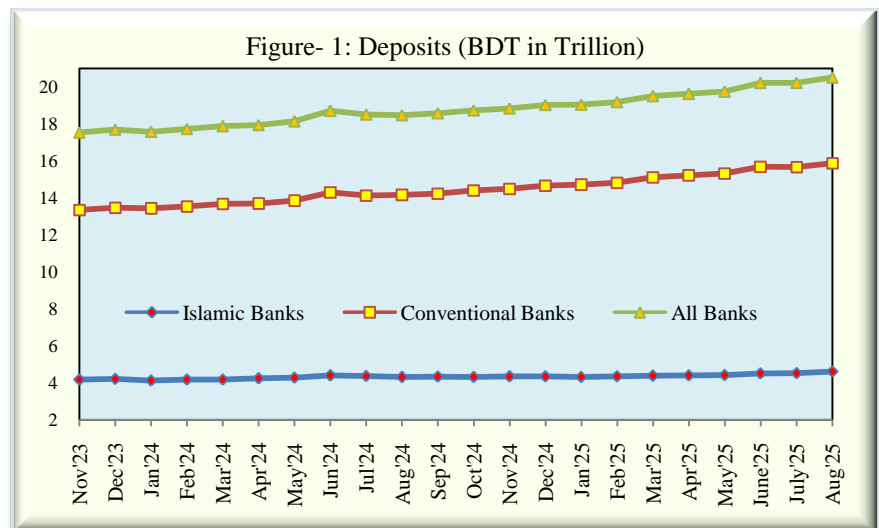
This portion of the report provides a descriptive analysis of some of the indicators of both **Islamic and Conventional banking** in Bangladesh aiming at measuring performance of them from November 2023 to August 2025. The study focuses on key banking activities such as deposits, investments, assets, 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 findings of the study reveal 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 nine 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 August 2025. Total banking system deposits increased from BDT 18.48 trillion in August 2024 to BDT 20.51 trillion in August 2025, reflecting a growth of approximately 10.97%. The Islamic banking system recorded a moderate increase in deposits, growing from BDT 4.32 trillion in August 2024 to BDT 4.62 trillion in August 2025, marking a 7.06% growth. This indicates a slower pace of growth compared to the conventional banking sector. Whilst, conventional

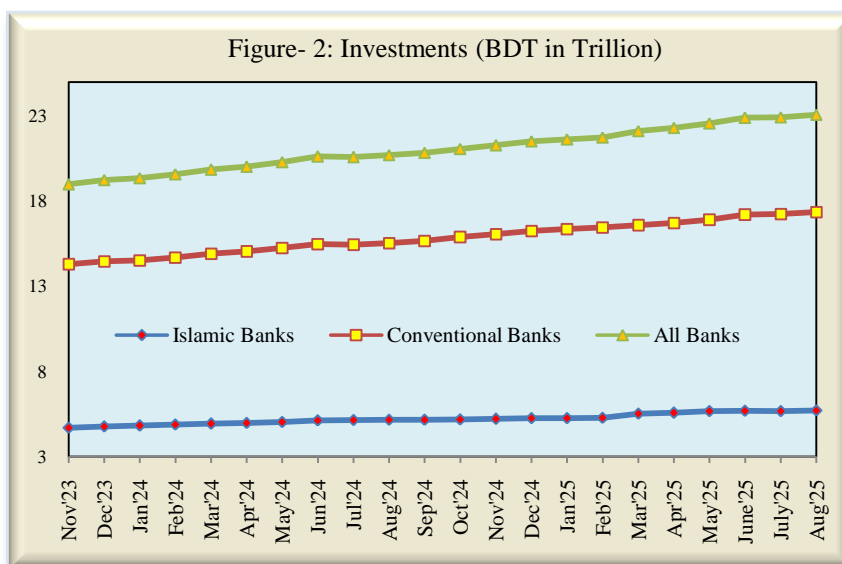


banks marked more significant growth, in terms of deposits rising from BDT 14.16 trillion in August 2024 to BDT 15.89 trillion in August 2025, a 12.16% increase. During this period, market share in deposits for Islamic banks dropped from 23.36% in August 2024 to 22.54% in August 2025 whilst for conventional 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

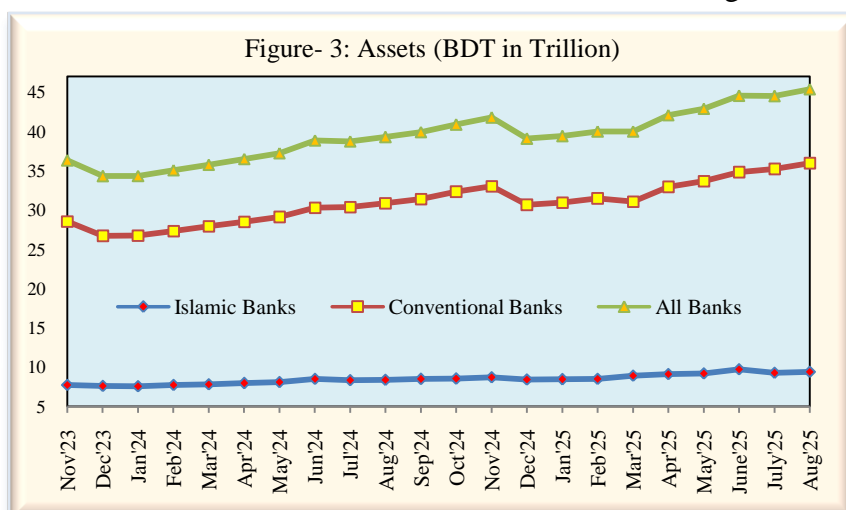
The banking sector in Bangladesh observed considerable growth in investments from November 2023 to August 2025. Investments rose from BDT 20.72 trillion in August 2024 to BDT 23.08 trillion in August 2025, marking a considerable growth of 11.38%. The Islamic Banking System recorded also considerable growth in investments, rising from BDT 5.17 trillion in August 2024 to BDT 5.72 trillion in August 2025, a growth of 10.55%. Although Islamic banks experienced steady growth over the period, their market share slightly declined as the



Conventional Banking System outpaced them, growing from BDT 15.55 trillion in August 2024 to BDT 17.36 trillion in August 2025, marking a growth of 11.66%. 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

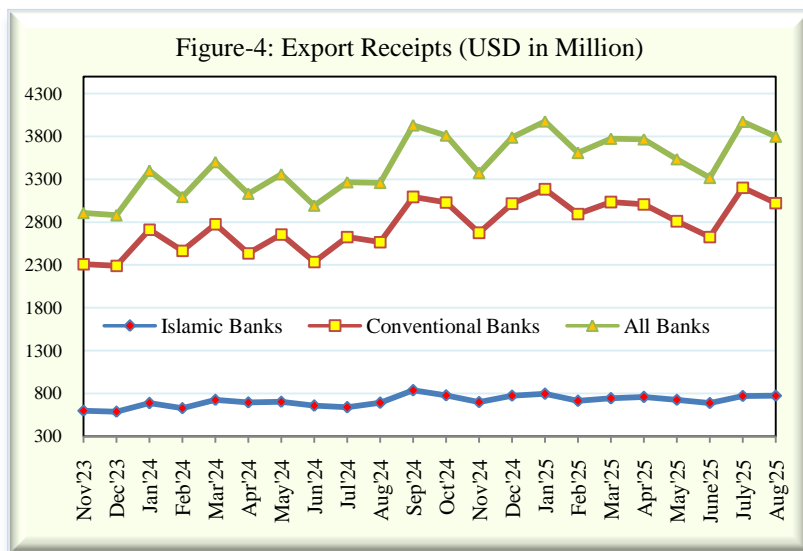
Between August 2024 and August 2025, both Islamic and Conventional Banks in Bangladesh achieved asset growth, though at varying rates. Islamic Banks recorded their total assets increase from BDT 8.41 trillion in August 2024 to BDT 9.43 trillion in August 2025, marking a robust growth of approximately 12.11%. At the same time, Conventional Banks expanded their asset base from BDT 30.88 trillion in August 2024 to BDT 35.95 trillion in August 2025, evidencing a more robust growth of around 16.42%. 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 August 2025.

### 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 August 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 August 2025 Islamic banks achieved a growth of around 12.32% in receiving export proceeds. The amount was 775 million in August 2025 while it was 690 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 December 2023 on its trajectory. At that time the amount was 2293 million. Likewise Islamic Banks,

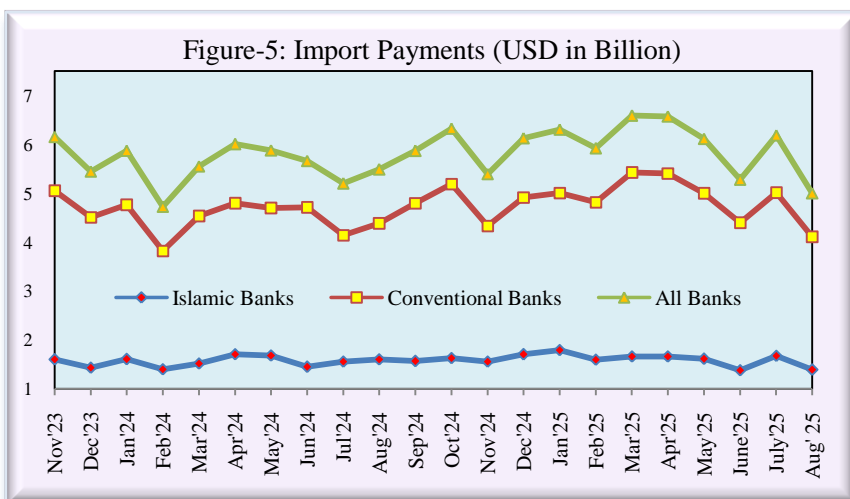


Conventional counterpart also attained growth of around 17.72% in receiving export proceeds in August 2025 compare with the same period of previous year. In August 2025 the amount was 3023 million while it was 2568 million in August 2024.

From the above analysis, it can be said that as the majority of country’s export proceeds (about 82%) 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

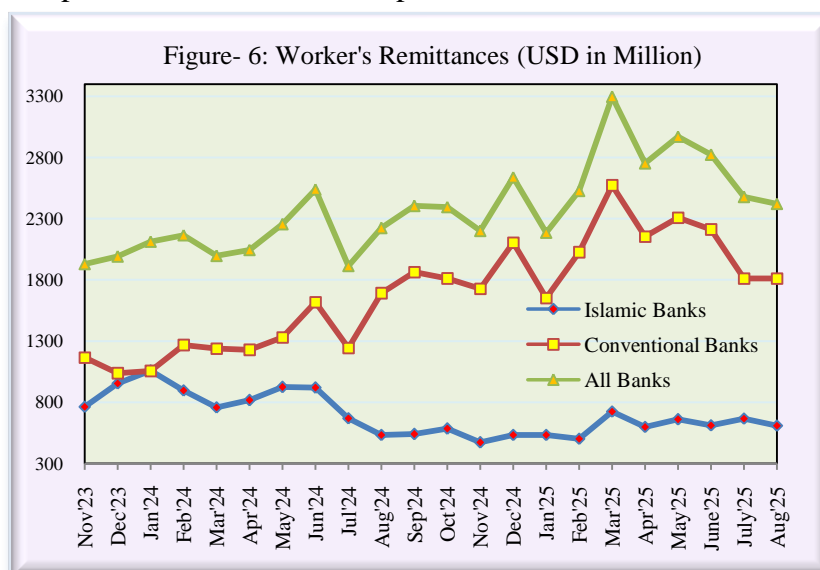
Islamic Banks as well as Conventional Banks have been facilitating import activities of the economy through making import payments. During the period August 2024 to August 2025, both Islamic and Conventional Banks observed similar trend in import payment as they observed in case of export



receipts. Figure 5 shows that in August 2025 Islamic banks made around 19.84% of total import payments of the economy. Their import payment decreased from USD 1.13 billion in August 2024 to USD 0.89 billion in August 2025, which reflects a 20.84% decrease as compared to the same time point of the previous year. However, for Islamic banks import payments were more or less stable over the period under study. On the other hand, conventional banks observed more fluctuations compared with Islamic banks and recorded downfall at the 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 August 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 increase from around 24% in August 2024 to around 25.19% in August 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 764 million in November 2023 and decreased to USD 610 million at the end of

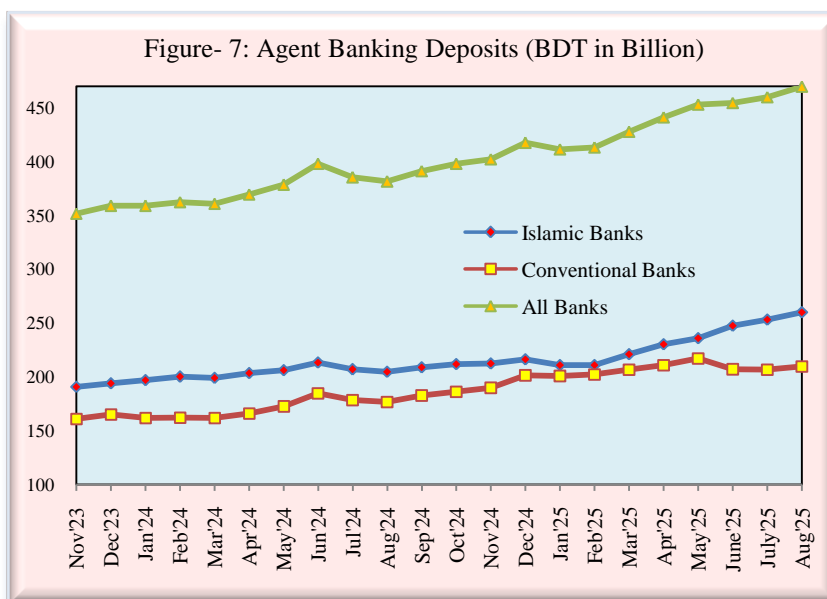


August 2025 while the conventional banks started from USD 1166 million in November 2023 and its share increased substantially to USD 1812 million at the end of August 2025. The reason behind this may be loss of confidence of the foreign workers on Islamic banks for improper management of the banks during 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 August 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 August 2024, Islamic banks accounted for holding 53.67% of the total deposits in agent banking arena. The value was about BDT 205 billion at that time. This value raised to about BDT 260 billion in August 2025 against 205 billion in August 2024 recording a 27.01% growth. Whereas the growth in agent banking



deposits of conventional banks was about 18.61% in August 2025 compared to that of August 2024. The data reveals that both the segments of the banking sector achieved robust growth in agent banking deposits but the growth of Islamic banks outpaced the growth of Conventional banks. This widens the gap in holding agent banking deposits by these two segments. This may be because of either expansion of agent banking by Islamic banks or increase in confidence level of the depositors in Islamic banking or any other factor. However, In order to keep up this 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% increment in August 2025 compared with July 2025 and stood at about BDT 520 billion. But Islamic NBFCs experienced 1.14% decrement in deposits in August 2025 compared with the previous month and recorded about BDT 36.8 billion. From Table-16, it is also found that Islamic NBFCs captured 7.09% of total NBFCs deposits of NBFC sector in August 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 about 33% and the rest is captured by Islamic Branches/Windows of conventional NBFCs in August 2025. Islamic NBFCs deposits are condensed to Mudaraba Deposits which is about 99.69% among all modes of deposits. In August 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 decrement (0.03%) in investments in August 2025 compared with July 2025. The amount was about BDT 711.5 billion in August 2025 while it was about BDT 711.7 billion in July 2025. On the other hand, Islamic NBFCs' investments also faced decrease of BDT 1.4 billion at that time. In August 2025 Islamic NBFCs have only 4.29% 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 available to the economy full-fledged Islamic NBFCs contributes about 53.18% and Islamic Branches/Windows of conventional NBFCs contributes 46.82% in August 2025. More than half of investments were made available 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 August 2025 with slight increase in asset BDT 899 billion in August 2025 from BDT 892 billion in July 2025. Contrary to the sector's change in assets, Islamic NBFCs experienced a slight decrease in assets in August 2025 to BDT 40 billion from BDT 41 billion in July 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 August 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)                     | 32                 | --                |
|                            | <b>a. Sub Total</b> |   |                    | <b>1698</b>       |
| 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)                             | 8                  | 22                |
|                            | 6                   | National Credit and Commerce Bank PLC (NCCBPLC)       | 2                  | 32                |
|                            | 7                   | Prime Bank PLC (PRIBPLC)                              | 5                  | --                |
|                            | 8                   | Southeast Bank PLC (SEBPLC)                           | 5                  | --                |
|                            | 9                   | Dhaka Bank PLC (DBPLC)                                | 2                  | --                |
|                            | 10                  | Mercantile Bank PLC (MERBPLC)                         | 2                  | 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                  | --                |
| <b>b. Sub Total</b>        |                     |   | <b>41</b>          | <b>334</b>        |
| 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)                              | --                 | 373               |
|                            | 10                  | South Bangla Agriculture and Commerce Bank (SBACBPLC) | --                 | 10                |
|                            | 11                  | Meghna Bank PLC (MEGBPLC)                             | --                 | 10                |
|                            | 12                  | Midland Bank PLC (MDBPLC)                             | --                 | 1                 |
| <b>c. Sub Total</b>        |                     |   | <b>--</b>          | <b>585</b>        |
| <b>Grand Total (a+b+c)</b> |                     |   | <b>1739</b>        | <b>919</b>        |

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 (%)                           |                                     |
|--|---------------------|----------------|----------------|--------------------------------------|-------------------------------------|
|  | Aug'25 <sup>p</sup> | July'25        | Aug'24         | Aug'25<br>(Compared with<br>July'25) | Aug'25<br>(Compared with<br>Aug'24) |
|  | a                   | b              | c              | $d = \frac{(a-b)}{b} * 100$          | $e = \frac{(a-c)}{c} * 100$         |
| <b>1. Total Deposits</b> (excluding Inter-bank & EDF)*       | <b>4622845</b>      | <b>4540072</b> | <b>4318054</b> | <b>1.82</b>                          | <b>7.06</b>                         |
| a) Full-fledged Islamic Banks                                | 3987879             | 3939373        | 3878929        | 1.23                                 | 2.81                                |
| b) Islamic Banking Branches of Conventional Banks            | 389811              | 362934         | 260002         | 7.41                                 | 49.93                               |
| c) Islamic Banking Windows of Conventional Banks             | 245155              | 237765         | 179123         | 3.11                                 | 36.86                               |
| <b>2. Total Investments</b> (including Sukuk/Islamic Bond)** | <b>5715313</b>      | <b>5682092</b> | <b>5169909</b> | <b>0.58</b>                          | <b>10.55</b>                        |
| a) Full-fledged Islamic Banks                                | 5244930             | 5217057        | 4814993        | 0.53                                 | 8.93                                |
| b) Islamic Banking Branches of Conventional Banks            | 298909              | 294280         | 220634         | 1.57                                 | 35.48                               |
| c) Islamic Banking Windows of Conventional Banks             | 171474              | 170755         | 134282         | 0.42                                 | 27.70                               |
| <b>3. Total Worker's Remittances</b>                         | <b>610</b>          | <b>666</b>     | <b>533</b>     | <b>-8.43</b>                         | <b>14.38</b>                        |
| a) Full-fledged Islamic Banks                                | 606                 | 663            | 528            | -8.55                                | 14.81                               |
| b) Islamic Banking Branches of Conventional Banks            | 1.64                | 1.74           | 1.99           | -5.79                                | -17.65                              |
| c) Islamic Banking Windows of Conventional Banks             | 2.51                | 1.91           | 3.60           | 30.85                                | -30.44                              |
| <b>4. Total Export Receipts</b> (excl. local exports)        | <b>775</b>          | <b>771</b>     | <b>690</b>     | <b>0.52</b>                          | <b>12.27</b>                        |
| a) Full-fledged Islamic Banks                                | 659                 | 673            | 623            | -2.05                                | 5.69                                |
| b) Islamic Banking Branches of Conventional Banks            | 93.97               | 78.74          | 39.41          | 19.34                                | 138.43                              |
| c) Islamic Banking Windows of Conventional Banks             | 21.87               | 19.28          | 27.20          | 13.40                                | -19.60                              |
| <b>5. Total Import Payments</b> (excl. local imports)        | <b>893</b>          | <b>1177</b>    | <b>1107</b>    | <b>-24.12</b>                        | <b>-19.34</b>                       |
| a) Full-fledged Islamic Banks                                | 702                 | 982            | 953            | -28.55                               | -26.31                              |
| b) Islamic Banking Branches of Conventional Banks            | 134.72              | 136.10         | 96.27          | -1.01                                | 39.94                               |
| c) Islamic Banking Windows of Conventional Banks             | 56.56               | 58.68          | 58.49          | -3.61                                | -3.30                               |
| <b>6. Total Agent Banking Deposits</b>                       | <b>260109</b>       | <b>253248</b>  | <b>204798</b>  | <b>2.71</b>                          | <b>27.01</b>                        |
| a) Full-fledged Islamic Banks                                | 259303              | 252471         | 204362         | 2.71                                 | 26.88                               |
| b) Islamic Banking Branches of Conventional Banks            | 759.47              | 730.17         | 413.44         | 4.01                                 | 83.70                               |
| c) Islamic Banking Windows of Conventional Banks             | 45.65               | 45.93          | 21.98          | -0.60                                | 107.69                              |
| <b>7. Total Assets</b> (excluding Contra. & OBU)             | <b>9431378</b>      | <b>9286309</b> | <b>8412508</b> | <b>1.56</b>                          | <b>12.11</b>                        |
| a) Full-fledged Islamic Banks                                | 8641535             | 8526831        | 7856739        | 1.35                                 | 9.99                                |
| b) Islamic Banking Branches of Conventional Banks            | 489678              | 466103         | 328227         | 5.06                                 | 49.19                               |
| c) Islamic Banking Windows of Conventional Banks             | 300165              | 293375         | 227543         | 2.31                                 | 31.92                               |

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.

4. p= provisional

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 |         |         | Aug'25 <sup>p</sup>  | July'25 | Aug'24 | All Scheduled Banks               |                                  | Islamic Banks, Branches & Windows |                                  |
|  | Aug'25 <sup>p</sup> | July'25  | Aug'24   | Aug'25 <sup>p</sup>               | July'25 | Aug'24  |  |         |        | Aug'25<br>(Compared with July'25) | Aug'25<br>(Compared with Aug'24) | Aug'25<br>(Compared with July'25) | Aug'25<br>(Compared with Aug'24) |
|  | a                   | b        | d        | e                                 | f       | h       | i=(e/a)*100  | j       | k      | 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)*       | 20510140            | 20221539 | 18482938 | 4622845                           | 4540072 | 4318054 | 22.54  | 22.45   | 23.36  | 1.43                              | 10.97                            | 1.82                              | 7.06                             |
| Investments (including Sukuk/Islamic Bond)** | 23076792            | 22930431 | 20718345 | 5715313                           | 5682092 | 5169909 | 24.77  | 24.78   | 24.95  | 0.64                              | 11.38                            | 0.58                              | 10.55                            |
| Worker's Remittances                         | 2422                | 2478     | 2224     | 610                               | 666     | 533     | 25.19  | 26.89   | 23.98  | -2.26                             | 8.89                             | -8.43                             | 14.38                            |
| Export Receipts (excl. local exports)        | 3798                | 3974     | 3258     | 775                               | 771     | 690     | 20.40  | 19.39   | 21.18  | -4.43                             | 16.59                            | 0.52                              | 12.27                            |
| Import Payments (excl. local imports)        | 4504                | 5690     | 4991     | 893                               | 1177    | 1107    | 19.83  | 20.69   | 22.19  | -20.84                            | -9.75                            | -24.12                            | -19.34                           |
| Agent Banking Deposits                       | 469838              | 460094   | 381617   | 260109                            | 253248  | 204798  | 55.36  | 55.04   | 53.67  | 2.12                              | 23.12                            | 2.71                              | 27.01                            |
| Assets (excluding Contra. & OBU)             | 45380658            | 44498782 | 39290645 | 9431378                           | 9286309 | 8412508 | 20.78  | 20.87   | 21.41  | 1.98                              | 15.50                            | 1.56                              | 12.11                            |
| Number of Bank Branches/Windows              | 11372               | 11372    | 11299    | 2658                              | 2659    | 2442    | 23.37  | 23.38   | 21.61  | 0.00                              | 0.65                             | -0.04                             | 8.85                             |

Note:

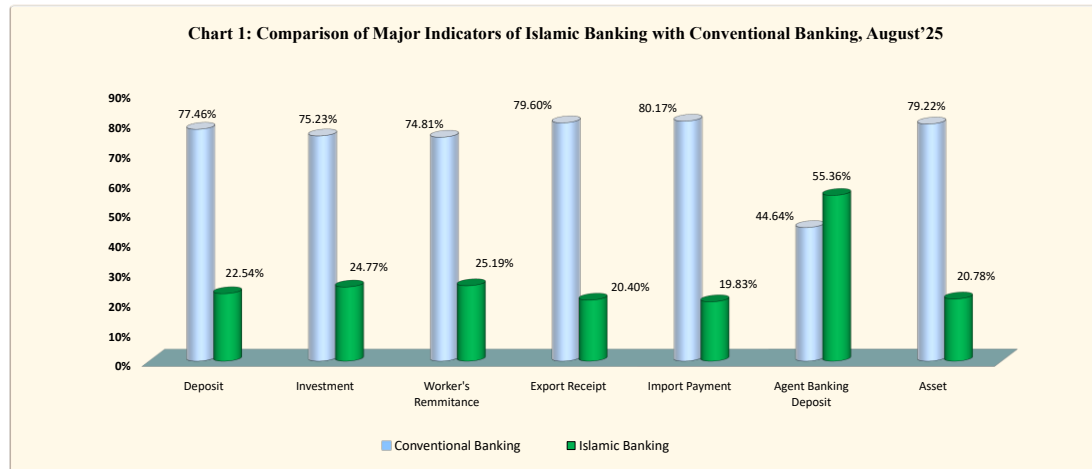
1. \*Including Profit payable/accrued interest and excluding EDF and p=provisional

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**

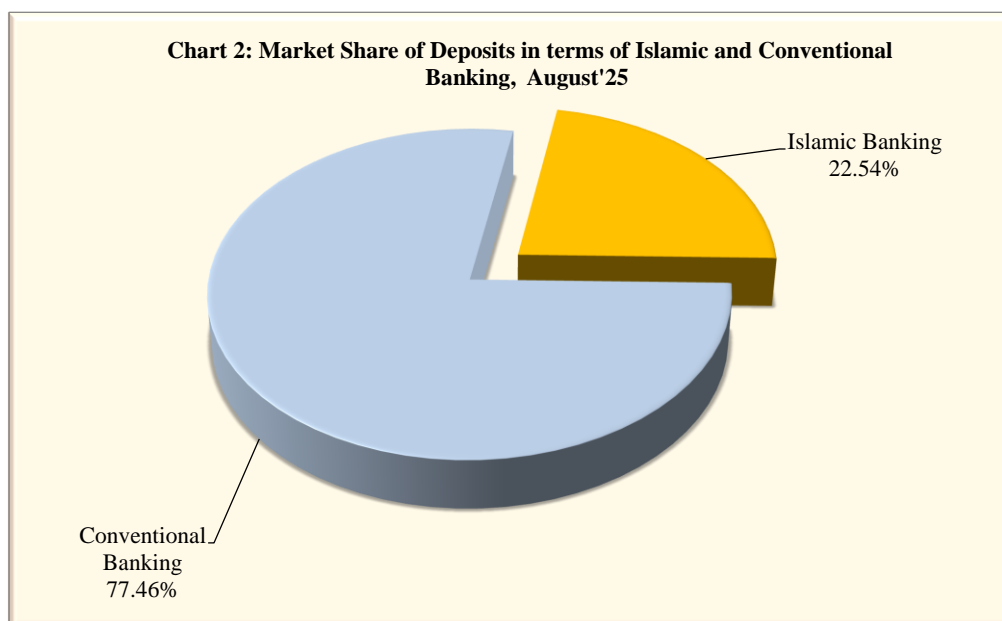
(BDT in Million)

| Type of Banks  | Total Deposits      |                 |                 | Changes                        |  |
|--|---------------------|-----------------|-----------------|--------------------------------|--|
|  | Aug'25 <sup>p</sup> | July'25         | Aug'24          | With respect to Previous Month | With respect to Corresponding Month of Previous Year |
|  | a                   | b               | c               | (a-b)                          | (a-c)  |
| Full Fledged IBs   | 3987879             | 3939373         | 3878929         | 48506                          | 108950   |
| Branch Based IBs   | 389811              | 362934          | 260002          | 26877                          | 129809   |
| Window Based IBs   | 245155              | 237765          | 179123          | 7390                           | 66032  |
| <b>Islamic Banks, Branches &amp; Windows</b>                                     | <b>4622845</b>      | <b>4540072</b>  | <b>4318054</b>  | <b>82773</b>                   | <b>304791</b>  |
| Conventional Banks   | 15887295            | 15681467        | 14164884        | 205828                         | 1722411  |
| <b>All Scheduled Banks</b>   | <b>20510140</b>     | <b>20221539</b> | <b>18482938</b> | <b>288601</b>                  | <b>2027202</b>                                       |
| <b>Market Share (%) of Deposits among various forms of Islamic Banking</b>       |                     |                 |                 |                                |  |
| Full Fledged IBs   | 86.26               | 86.77           | 89.83           | -0.50                          | -3.57  |
| Branch Based IBs   | 8.43                | 7.99            | 6.02            | 0.44                           | 2.41   |
| Window Based IBs   | 5.30                | 5.24            | 4.15            | 0.07                           | 1.15   |
| <b>Market Share (%) of Deposits in terms of Islamic and Conventional Banking</b> |                     |                 |                 |                                |  |
| Islamic Banks  | <b>22.54</b>        | 22.45           | 23.36           | 0.09                           | -0.82  |
| Conventional Banks   | <b>77.46</b>        | 77.55           | 76.64           | -0.09                          | 0.82   |

Note: 1. Figures of Deposit are excluding Interbank & EDF and including profit payable/accrued interest

2. p=provisional

Source: Statistics Department, Bangladesh Bank.



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

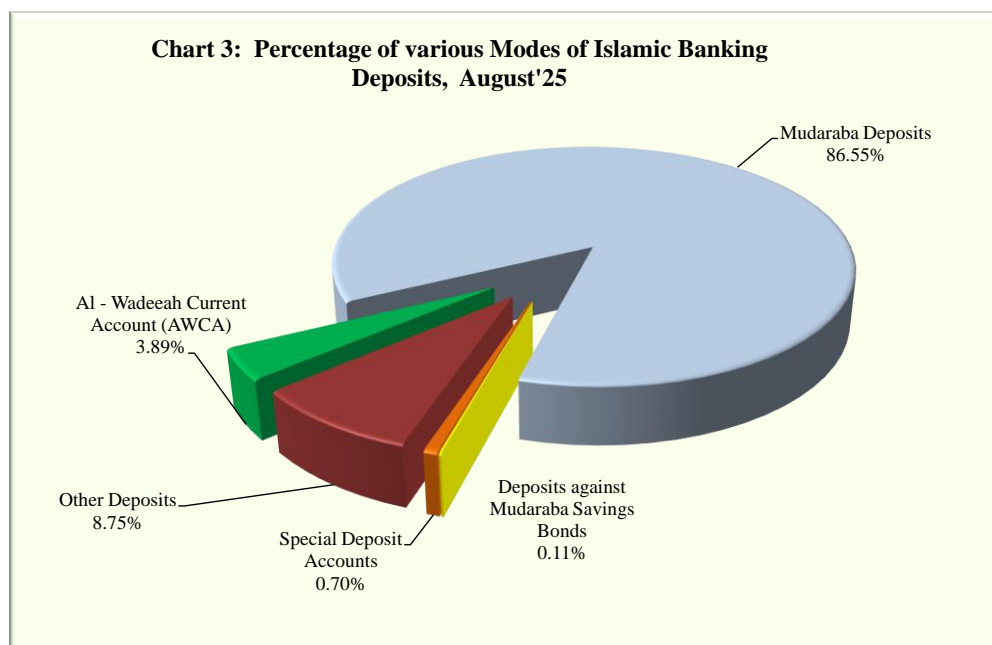
(BDT in Million)

| Mode of Deposits   | Total Deposits      |                |                | Changes                        |  |
|--|---------------------|----------------|----------------|--------------------------------|--|
|  | Aug'25 <sup>p</sup> | July'25        | Aug'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>179940</b>       | <b>180121</b>  | <b>193809</b>  | <b>-181</b>                    | <b>-13870</b>  |
| <b>Mudaraba Deposits</b>                                       | <b>4001026</b>      | <b>3943646</b> | <b>3724554</b> | <b>57380</b>                   | <b>276472</b>  |
| Mudaraba Savings Accounts (MSA)                                | 872207              | 865000         | 806138         | 7207                           | 66069  |
| Mudaraba Term Deposits (MTDR)                                  | 2251057             | 2201532        | 2074578        | 49526                          | 176479   |
| Mudaraba Special Notice Accounts (MSNA)                        | 163102              | 156619         | 162353         | 6483                           | 749  |
| Other Mudaraba Deposits  | 714660              | 720496         | 681485         | -5835                          | 33175  |
| <b>Deposits against Mudaraba Savings Bonds</b>                 | <b>5121</b>         | <b>5162</b>    | <b>5882</b>    | <b>-42</b>                     | <b>-761</b>  |
| <b>Special Deposit Accounts</b>                                | <b>32459</b>        | <b>31682</b>   | <b>39657</b>   | <b>778</b>                     | <b>-7198</b>   |
| <b>Other Deposits</b>  | <b>404298</b>       | <b>379461</b>  | <b>354151</b>  | <b>24838</b>                   | <b>50147</b>   |
| <b>Total Deposits</b>  | <b>4622845</b>      | <b>4540072</b> | <b>4318054</b> | <b>82773</b>                   | <b>304791</b>  |
| <b>Percentage of various Modes of Islamic Banking Deposits</b> |                     |                |                |                                |  |
| <b>AI - Wadeah Deposits</b>                                    | <b>3.89</b>         | <b>3.97</b>    | <b>4.49</b>    | <b>-0.07</b>                   | <b>-0.60</b>   |
| <b>Mudaraba Deposits</b>                                       | <b>86.55</b>        | <b>86.86</b>   | <b>86.26</b>   | <b>-0.31</b>                   | <b>0.29</b>  |
| Mudaraba Savings Accounts (MSA)                                | 18.87               | 19.05          | 18.67          | -0.19                          | 0.20   |
| Mudaraba Term Deposits (MTDR)                                  | 48.69               | 48.49          | 48.04          | 0.20                           | 0.65   |
| Mudaraba Special Notice Accounts (MSNA)                        | 3.53                | 3.45           | 3.76           | 0.08                           | -0.23  |
| Other Mudaraba Deposits  | 15.46               | 15.87          | 15.78          | -0.41                          | -0.32  |
| <b>Deposits against Mudaraba Savings Bonds</b>                 | <b>0.11</b>         | <b>0.11</b>    | <b>0.14</b>    | <b>0.00</b>                    | <b>-0.03</b>   |
| <b>Special Deposit Accounts</b>                                | <b>0.70</b>         | <b>0.70</b>    | <b>0.92</b>    | <b>0.00</b>                    | <b>-0.22</b>   |
| <b>Other Deposits</b>  | <b>8.75</b>         | <b>8.36</b>    | <b>8.20</b>    | <b>0.39</b>                    | <b>0.54</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

2. p=provisional

Source: Statistics Department, Bangladesh Bank.



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

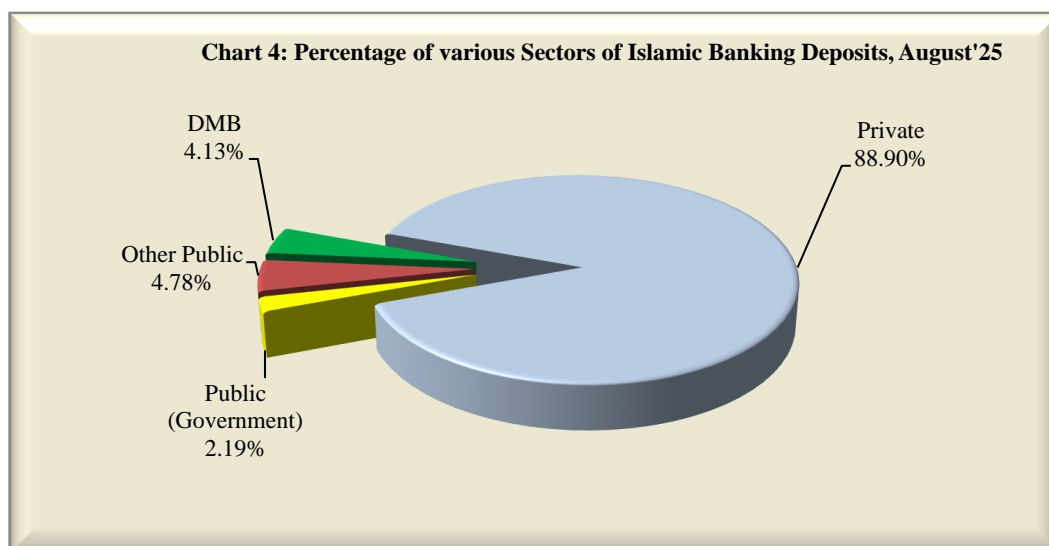
(BDT in Million)

| Sector   | Total Deposits      |                |                | Changes                        |  |
|--|---------------------|----------------|----------------|--------------------------------|--|
|  | Aug'25 <sup>P</sup> | July'25        | Aug'24         | With respect to Previous Month | With respect to Corresponding Month of Previous Year |
|  | a                   | b              | c              | (a-b)                          | (a-c)  |
| Public (Government)  | 105793              | 102198         | 82064          | 3595                           | 23729  |
| Other Public   | 230323              | 226333         | 216126         | 3990                           | 14197  |
| Private  | 4286729             | 4211541        | 4019864        | 75188                          | 266865   |
| <b>Sub Total</b>   | <b>4622845</b>      | <b>4540072</b> | <b>4318054</b> | <b>82773</b>                   | <b>304791</b>  |
| DMB  | 199178              | 207515         | 161006         | -8337                          | 38172  |
| <b>Grand Total (Including DMB)</b>                               | <b>4822023</b>      | <b>4747587</b> | <b>447906</b>  | <b>74436</b>                   | <b>4374117</b>                                       |
| <b>Percentage of various Sectors of Islamic Banking Deposits</b> |                     |                |                |                                |  |
| Public (Government)  | 2.19                | 2.15           | 18.32          | 0.04                           | -16.13   |
| Other Public   | 4.78                | 4.77           | 48.25          | 0.01                           | -43.48   |
| DMB  | 4.13                | 4.37           | 35.95          | -0.24                          | -31.82   |
| Private  | 88.90               | 88.71          | 897.48         | 0.19                           | -808.58  |

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

2. p=provisional

Source: Statistics Department, Bangladesh Bank.



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

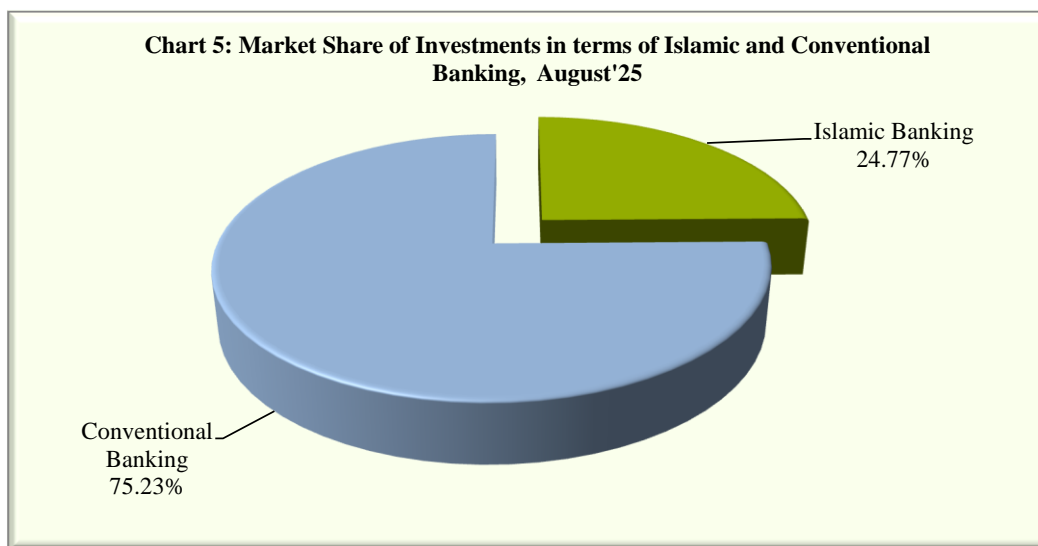
(BDT in Million)

| Type of Banks   | Total Investments   |                 |                 | Changes                        |  |
|---|---------------------|-----------------|-----------------|--------------------------------|--|
|   | Aug'25 <sup>p</sup> | July'25         | Aug'24          | With respect to Previous Month | With respect to Corresponding Month of Previous Year |
|   | a                   | b               | c               | (a-b)                          | (a-c)  |
| Full Fledged IBs  | 5244930             | 5217057         | 4814993         | 27873                          | 429937   |
| Branch Based IBs  | 298909              | 294280          | 220634          | 4629                           | 78275  |
| Window Based IBs  | 171474              | 170755          | 134282          | 719                            | 37192  |
| <b>Islamic Banks, Branches &amp; Windows</b>  | <b>5715313</b>      | <b>5682092</b>  | <b>5169909</b>  | <b>33221</b>                   | <b>545404</b>  |
| Conventional Banks  | 17361479            | 17248339        | 15548436        | 113140                         | 1813043  |
| <b>All Scheduled Banks</b>  | <b>23076792</b>     | <b>22930431</b> | <b>20718345</b> | <b>146361</b>                  | <b>2358447</b>                                       |
| <b>Market Share (%) of Investments among various forms of Islamic Banking</b>       |                     |                 |                 |                                |  |
| Full Fledged IBs  | 91.77               | 91.82           | 93.13           | -0.05                          | -1.37  |
| Branch Based IBs  | 5.23                | 5.18            | 4.27            | 0.05                           | 0.96   |
| Window Based IBs  | 3.00                | 3.01            | 2.60            | 0.00                           | 0.40   |
| <b>Market Share (%) of Investments in terms of Islamic and Conventional Banking</b> |                     |                 |                 |                                |  |
| Islamic Banks   | <b>24.77</b>        | 24.78           | 24.95           | -0.01                          | -0.19  |
| Conventional Banks  | <b>75.23</b>        | 75.22           | 75.05           | 0.01                           | 0.19   |

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
3. p=provisional

Source: Statistics Department, Bangladesh Bank.



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

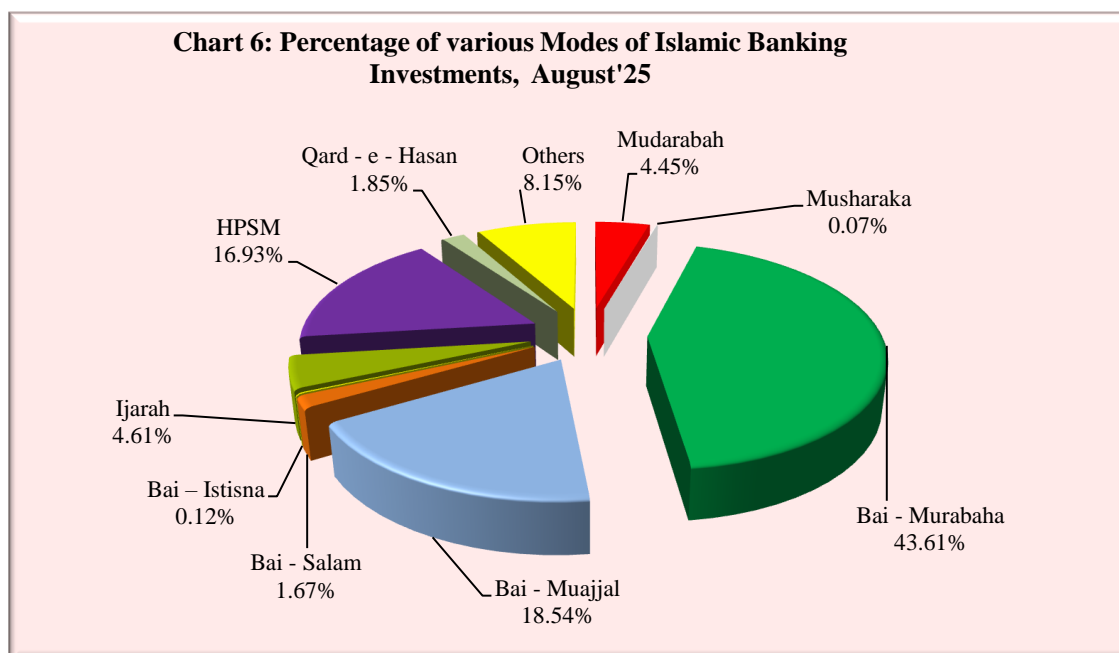
(BDT in Million)

| Mode of Investments  | Total Investments   |                |                | Changes                        |  |
|--|---------------------|----------------|----------------|--------------------------------|--|
|  | Aug'25 <sup>p</sup> | July'25        | Aug'24         | With respect to Previous Month | With respect to Corresponding Month of Previous Year |
|  | a                   | b              | c              | (a-b)                          | (a-c)  |
| Mudarabah  | 254118              | 253000         | 160521         | 1118                           | 93598  |
| Musharaka  | 3871                | 3811           | 3975           | 60                             | -105   |
| Bai - Murabaha   | 2492570             | 2432217        | 2103422        | 60353                          | 389148   |
| Bai - Muajjal  | 1059443             | 1080666        | 1086675        | -21223                         | -27232   |
| Bai - Salam  | 95432               | 91090          | 82131          | 4342                           | 13300  |
| Bai - Istisna  | 6969                | 25871          | 18454          | -18902                         | -11486   |
| Ijarah   | 263734              | 288742         | 225849         | -25008                         | 37884  |
| HPSM   | 967657              | 831381         | 124850         | 136276                         | 842807   |
| Qard - e - Hasan   | 105685              | 113263         | 350568         | -7578                          | -244883  |
| Others Investments   | 465835              | 562051         | 1013463        | -96217                         | -547628  |
| <b>Total</b>   | <b>5715313</b>      | <b>5682092</b> | <b>5169909</b> | <b>33221</b>                   | <b>545404</b>  |
| Percentage of various Modes of Islamic Banking Investments |                     |                |                |                                |  |
| Mudarabah  | 4.45                | 4.45           | 3.10           | -0.01                          | 1.34   |
| Musharaka  | 0.07                | 0.07           | 0.08           | 0.00                           | -0.01  |
| Bai - Murabaha   | 43.61               | 42.80          | 40.69          | 0.81                           | 2.93   |
| Bai - Muajjal  | 18.54               | 19.02          | 21.02          | -0.48                          | -2.48  |
| Bai - Salam  | 1.67                | 1.60           | 1.59           | 0.07                           | 0.08   |
| Bai - Istisna  | 0.12                | 0.46           | 0.36           | -0.33                          | -0.24  |
| Ijarah   | 4.61                | 5.08           | 4.37           | -0.47                          | 0.25   |
| HPSM   | 16.93               | 14.63          | 2.41           | 2.30                           | 14.52  |
| Qard - e - Hasan   | 1.85                | 1.99           | 6.78           | -0.14                          | -4.93  |
| Others Investments   | 8.15                | 9.89           | 19.60          | -1.74                          | -11.45   |
| <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
3. p=provisional

Source: Statistics Department, Bangladesh Bank.



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

(BDT in Million)

| Economic Purposes   | Total Investments   |                |                | Changes                        |  |
|---|---------------------|----------------|----------------|--------------------------------|--|
|   | Aug'25 <sup>P</sup> | July'25        | Aug'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>63916</b>        | <b>65062</b>   | <b>64093</b>   | <b>-1146</b>                   | <b>-178</b>  |
| a) Agriculture  | 47369               | 48986          | 43785          | -1617                          | 3584   |
| b) Fishing  | 15962               | 15494          | 16137          | 468                            | -175   |
| c) Forestry & logging   | 584                 | 581            | 4171           | 3                              | -3587  |
| <b>Industry (1+2)</b>   | <b>2341922</b>      | <b>2335683</b> | <b>2147799</b> | <b>6239</b>                    | <b>194124</b>  |
| 1. Term Investment (Excluding Working Capital Financing)                                | 830797              | 824876         | 863368         | 5921                           | -32571   |
| a) Large Industries   | 557006              | 551019         | 553286         | 5987                           | 3720   |
| b) Small and Medium Industries  | 126865              | 127071         | 151425         | -206                           | -24560   |
| c) Cottage/ Micro Industries  | 9764                | 9766           | 9730           | -2                             | 35   |
| d) Service Industries   | 137162              | 137020         | 148928         | 142                            | -11766   |
| 2. Working Capital Financing  | 1511126             | 1510807        | 1284431        | 318                            | 226695   |
| a) Large Industries   | 1146584             | 1147304        | 876974         | -720                           | 269610   |
| b) Small and Medium Industries  | 199116              | 198029         | 210932         | 1087                           | -11817   |
| c) Cottage/ Micro Industries  | 6683                | 6671           | 12249          | 12                             | -5566  |
| d) Service Industries   | 158742              | 158803         | 184275         | -61                            | -25532   |
| <b>Construction</b>   | <b>331212</b>       | <b>326513</b>  | <b>319943</b>  | <b>4699</b>                    | <b>11269</b>   |
| <b>Transport</b>  | <b>37129</b>        | <b>36687</b>   | <b>37858</b>   | <b>442</b>                     | <b>-729</b>  |
| <b>Trade &amp; Commerce</b>   | <b>1894189</b>      | <b>1907723</b> | <b>1695657</b> | <b>-13535</b>                  | <b>198532</b>  |
| a) Whole sale & Retail Trade  | 1263163             | 1266399        | 1199218        | -3236                          | 63945  |
| b) Export   | 179462              | 182475         | 200873         | -3014                          | -21411   |
| c) Import   | 437552              | 443578         | 287822         | -6026                          | 149730   |
| d) Procurement by Government  | 101.67              | 101.67         | 6.36           | 0.00                           | 95   |
| e) Share Trading  | 8218                | 8581           | 5932           | -362.3                         | 2287   |
| f) Lease Financing  | 5692                | 6588           | 1806           | -897                           | 3886   |
| <b>Other Institutional Qard/Investments</b>   | <b>289887</b>       | <b>289455</b>  | <b>252983</b>  | <b>432</b>                     | <b>36903</b>   |
| <b>Consumer Finance</b>   | <b>117581</b>       | <b>116257</b>  | <b>115788</b>  | <b>1325</b>                    | <b>1794</b>  |
| <b>Miscellaneous (Poverty Alleviation and others)</b>                                   | <b>639477</b>       | <b>604712</b>  | <b>535787</b>  | <b>34765</b>                   | <b>103689</b>  |
| <b>Total</b>  | <b>5715313</b>      | <b>5682092</b> | <b>5169909</b> | <b>33221</b>                   | <b>545404</b>  |
| <b>Percentage of various Investments of Islamic Banks in terms of Economic Purposes</b> |                     |                |                |                                |  |
| Agriculture, Fishing & Forestry   | 1.12                | 1.15           | 1.24           | -0.03                          | -0.12  |
| Industry  | 40.98               | 41.11          | 41.54          | -0.13                          | -0.57  |
| Construction  | 5.80                | 5.75           | 6.19           | 0.05                           | -0.39  |
| Transport   | 0.65                | 0.65           | 0.73           | 0.00                           | -0.08  |
| Trade & Commerce  | 33.14               | 33.57          | 32.80          | -0.43                          | 0.34   |
| Other Institutional Qard/Investments  | 5.07                | 5.09           | 4.89           | -0.02                          | 0.18   |
| Consumer Finance  | 2.06                | 2.05           | 2.24           | 0.01                           | -0.18  |
| Miscellaneous (Poverty Alleviation and others)  | 11.19               | 10.64          | 10.36          | 0.55                           | 0.83   |
| <b>Total</b>  | <b>100.00</b>       | <b>100.00</b>  | <b>100.00</b>  | <b>0.00</b>                    | <b>0.00</b>  |

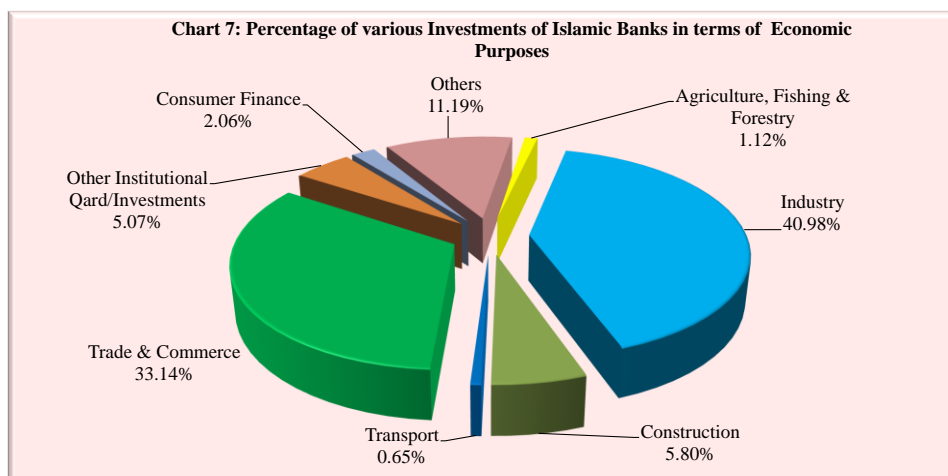
Note:

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

2. Figures of Investment are excluding Interbank

3. p=provisional

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                        |  |
|--|----------------|---------------|---------------|--------------------------------|--|
|  | Aug'25         | July'25       | Aug'24        | With respect to Previous Month | With respect to Corresponding Month of Previous Year |
|  | a              | b             | c             | (a-b)                          | (a-c)  |
| Full Fledged IBs   | 259303         | 252471        | 204362        | 6832                           | 54941  |
| Branch Based IBs   | 759.5          | 730.2         | 413.4         | 29.3                           | 346.0  |
| Window Based IBs   | 45.7           | 45.9          | 22.0          | -0.3                           | 23.7   |
| <b>Islamic Banks, Branches &amp; Windows</b>   | <b>260109</b>  | <b>253248</b> | <b>204798</b> | <b>6861</b>                    | <b>55311</b>   |
| Conventional Banks   | 209730         | 206847        | 176819        | 2883                           | 32911  |
| <b>All Scheduled Banks</b>   | <b>469838</b>  | <b>460094</b> | <b>381617</b> | <b>9744</b>                    | <b>88222</b>   |
| <b>Market Share (%) of Agent Banking Deposits among various forms of Islamic Banking</b>       |                |               |               |                                |  |
| Full Fledged IBs   | 99.69          | 99.69         | 99.79         | 0.00                           | -0.10  |
| Branch Based IBs   | 0.29           | 0.29          | 0.20          | 0.00                           | 0.09   |
| 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>55.36</b>   | 55.04         | 53.67         | 0.32                           | 1.70   |
| Conventional Banks   | <b>44.64</b>   | 44.96         | 46.33         | -0.32                          | -1.70  |

Note: 1. IBs = Islamic Banks

Source: Statistics Department, Bangladesh Bank.

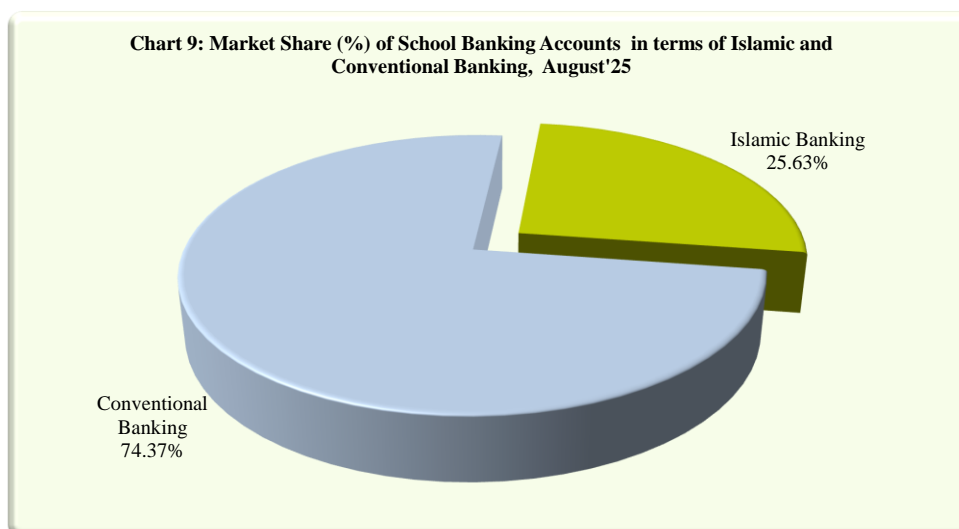


**Table 11: Gender and Geo location wise School Banking in Bangladesh**

| Description   |  | Total Number of Accounts |                |                | Changes                        |  |
|---|--|--------------------------|----------------|----------------|--------------------------------|--|
|   |  | Aug'25                   | July'25        | Aug'24         | With respect to Previous Month | With respect to Corresponding Month of Previous Year |
|   |  | a                        | b              | c              | (a-b)                          | (a-c)  |
| Gender-wise   | Male   | 581358                   | 582762         | 592438         | -1404                          | -11080   |
|   | Female                                       | 584558                   | 586112         | 534396         | -1554                          | 50162  |
|   | Others                                       | -                        | -              | -              | -                              | -  |
|   | <b>Islamic Banks, Branches &amp; Windows</b> | <b>1165916</b>           | <b>1168874</b> | <b>1126834</b> | <b>-2958</b>                   | <b>39082</b>   |
|   | <b>All Scheduled Banks</b>                   | <b>4548952</b>           | <b>4515025</b> | <b>4302486</b> | <b>33927</b>                   | <b>246466</b>  |
| Geolocation-wise  | Urban  | 382632                   | 382952         | 342548         | -320                           | 40084  |
|   | Rural  | 783284                   | 785922         | 784286         | -2638                          | -1002  |
|   | <b>Islamic Banks, Branches &amp; Windows</b> | <b>1165916</b>           | <b>1168874</b> | <b>1126834</b> | <b>-2958</b>                   | <b>39082</b>   |
|   | <b>All Scheduled Banks</b>                   | <b>4548952</b>           | <b>4515025</b> | <b>4302486</b> | <b>33927</b>                   | <b>246466</b>  |
|   | Conventional Bank                            | 3383036                  | 3346151        | 3175652        | 36885                          | 207384   |
| <b>Market Share (%) of School Banking Accounts in terms of Islamic and Conventional Banking</b> |  |                          |                |                |                                |  |
| Overall   | Islamic Banks, Branches & Windows            | <b>25.63</b>             | <b>25.89</b>   | 26.19          | -0.26                          | -0.56  |
|   | Conventional Banks                           | <b>74.37</b>             | <b>74.11</b>   | 73.81          | 0.26                           | 0.56   |

Note: (-) means 'not available'

Source: Statistics Department, Bangladesh Bank.



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

| Accounts Pattern   |                                   | Total                                      |                  |                  | Changes                        |  |
|--|-----------------------------------|--|------------------|------------------|--------------------------------|--|
|  |                                   | Aug'25                                     | July'25          | Aug'24           | With respect to Previous Month | With respect to Corresponding Month of Previous Year |
|  |                                   | a  | b                | c                | (a-b)                          | (a-c)  |
| MFS Agent  |                                   | 92612                                      | 87277            | 86058            | 5335                           | 6554   |
| MFS Personal Accounts  |                                   | 1952235                                    | 1923779          | 1786443          | 28456                          | 165792   |
| MFS Male Accounts  |                                   | 1514142                                    | 1483262          | 1381066          | 30880                          | 133076   |
| MFS Female Accounts  |                                   | 438093                                     | 440517           | 405377           | -2424                          | 32716  |
| MFS Other Accounts   |                                   | 13241                                      | 13234            | 12921            | 7                              | 320  |
| <b>Total MFS Accounts in Islamic Banks, Branches &amp; Windows</b>                               |                                   | <b>1965476</b>                             | <b>1937013</b>   | <b>1799364</b>   | <b>28463</b>                   | <b>166112</b>  |
| Total MFS Accounts in Conventional Banks   |                                   | 144498587                                  | 143888043        | 137416115        | 610544                         | 7082472  |
| <b>Total MFS Accounts in All Scheduled Banks</b>   |                                   | <b>146464063</b>                           | <b>145825056</b> | <b>139215479</b> | <b>639007</b>                  | <b>7248584</b>                                       |
| Transactions Pattern   |                                   | Total Transactions Amount (BDT in Million) |                  |                  | Changes                        |  |
|  |                                   | Aug'25                                     | July'25          | Aug'24           | With respect to Previous Month | With respect to Corresponding Month of Previous Year |
|  |                                   | a  | b                | c                | (a-b)                          | (a-c)  |
| Cash In  |                                   | 183.45                                     | 176.25           | 138.88           | 7.20                           | 45   |
| Cash Out   |                                   | 954  | 893              | 1042             | 61                             | -89  |
| P2P  |                                   | 41   | 35               | 24               | 6                              | 16   |
| Maychent Payment   |                                   | 48   | 47               | 59               | 1                              | -10  |
| G2P  |                                   | 0.00                                       | 0.00             | 0.00             | 0.00                           | 0.00   |
| Salary Disbursement  |                                   | 386  | 362              | 449              | 24                             | -63  |
| Talktime Purchase  |                                   | 4.60                                       | 4.60             | 6.68             | 0.00                           | -2.07  |
| Utility Bill Payment   |                                   | 1.864                                      | 2.035            | 4.170            | -0.17                          | -2.31  |
| <b>Total MFS Transactions in Islamic Banks, Branches &amp; Windows</b>                           |                                   | <b>1619</b>                                | <b>1520</b>      | <b>1724</b>      | <b>99</b>                      | <b>-105</b>  |
| Total MFS Transactions in Conventional Banks   |                                   | 149504                                     | 1484146          | 1142192          | -1334642                       | -992687  |
| <b>Total MFS Transactions in All Scheduled Banks</b>   |                                   | <b>151124</b>                              | <b>1485666</b>   | <b>1143916</b>   | <b>-1334543</b>                | <b>-992792</b>                                       |
| Market Share (%) of Mobile Financial Services (MFS) in terms of Islamic and Conventional Banking |                                   |  |                  |                  |                                |  |
| Description  |                                   | Aug'25                                     | July'25          | Aug'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>1.34</b>                                | 1.33             | 1.29             | 0.014                          | 0.049  |
|  | Conventional Banks                | <b>98.66</b>                               | 98.67            | 98.71            | -0.014                         | -0.049   |
| <b>MFS Transactions</b>  | Islamic Banks, Branches & Windows | <b>1.07</b>                                | 0.10             | 0.15             | 0.97                           | 0.921  |
|  | Conventional Banks                | <b>98.93</b>                               | 99.90            | 99.85            | -0.97                          | -0.921   |

Source: Statistics Department, Bangladesh Bank.

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

| Type of Machines                             | Total Number of Machines                   |                |                | Changes                        |  |
|--|--|----------------|----------------|--------------------------------|--|
|  | Aug'25                                     | July'25        | Aug'24         | With respect to Previous Month | With respect to Corresponding Month of Previous Year |
|  | a  | b              | c              | (a-b)                          | (a-c)  |
| ATM  | 3677                                       | 3684           | 3709           | -7                             | -32  |
| POS  | 7037                                       | 7037           | 6707           | 0                              | 330  |
| CDM  | 5  | 5              | 6              | 0                              | -1   |
| CRM  | 849  | 848            | 831            | 1                              | 18   |
| <b>Islamic Banks*</b>                        | <b>11568</b>                               | <b>11574</b>   | <b>11253</b>   | <b>-6</b>                      | <b>315</b>   |
| Conventional Banks                           | 143811                                     | 143420         | 128113         | 391                            | 15698  |
| <b>All Scheduled Banks</b>                   | <b>155379</b>                              | <b>154994</b>  | <b>139366</b>  | <b>385</b>                     | <b>16013</b>   |
| Transactions through Interbanks              | Total Transactions Amount (BDT in Million) |                |                | Changes                        |  |
|  | Aug'25                                     | July'25        | Aug'24         | With respect to Previous Month | With respect to Corresponding Month of Previous Year |
|  | a  | b              | c              | (a-b)                          | (a-c)  |
| MICR Cheque                                  | 161289                                     | 161578         | 170978         | -289                           | -9689  |
| Non-MICR Cheque                              | 43   | 43             | 76             | 0                              | -33  |
| EFT  | 42939                                      | 42826          | 75178          | 113                            | -32239   |
| RTGS   | 282061                                     | 282937         | 248666         | -876                           | 33395  |
| <b>Islamic Banks, Branches &amp; Windows</b> | <b>486332</b>                              | <b>487383</b>  | <b>494898</b>  | <b>-1051</b>                   | <b>-8566</b>   |
| Conventional Banks                           | 6737946                                    | 6998593        | 5435568        | -260647                        | 1302378  |
| <b>All Scheduled Banks</b>                   | <b>7224278</b>                             | <b>7485976</b> | <b>5930465</b> | <b>-261698</b>                 | <b>1293812</b>                                       |
| Transactions through Cards                   |  |                |                |                                |  |
| Debit Card Transaction                       | 88802                                      | 117797         | 72584          | -28995                         | 16218  |
| Credit Card Transaction                      | 1718                                       | 1848           | 1858           | -130                           | -140   |
| Prepaid Card Transaction                     | 191  | 280            | 362            | -89                            | -171   |
| <b>Islamic Banks, Branches &amp; Windows</b> | <b>90711</b>                               | <b>119925</b>  | <b>74803</b>   | <b>-29214</b>                  | <b>15907</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 August 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                  | -                 |
|                               | <b>a. Sub Total</b> |  | <b>12</b>          | <b>-</b>          |
| NBFCs having Islamic Branches | 1                   | Aviva Finance Ltd                            | 7                  | 4                 |
|                               | <b>a. Sub Total</b> |  | <b>7</b>           | <b>4</b>          |
| 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>b. Sub Total</b> |  | <b>-</b>           | <b>69</b>         |
| <b>Grand Total (a+b)</b>      |                     |  | <b>19</b>          | <b>73</b>         |

Source: Statistics Department, Bangladesh Bank.

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

(BDT in Million)

| Indicators   | Amount              |              | Growth (%)                       |
|--|---------------------|--------------|----------------------------------|
|  | Aug'25 <sup>p</sup> | Jul'25       | Aug'25<br>(Compared with Jul'25) |
|  | a                   | b            | $c = ((a-b)/b) * 100$            |
| <b>1. Total Deposits</b> (excluding Inter-nbfc)*             | <b>36848</b>        | <b>37273</b> | <b>-1.14</b>                     |
| a) Full-fledged Islamic NBFCs                                | 12114               | 12194        | -0.657                           |
| b) Islamic Branches/Windows of Conventional NBFCs            | 24734               | 25079        | -1.37                            |
| <b>2. Total Investments</b> (including Sukuk/Islamic Bond)** | <b>30527</b>        | <b>31877</b> | <b>-4.23</b>                     |
| a) Full-fledged Islamic NBFCs                                | 16234               | 16373        | -0.85                            |
| b) Islamic Branches/Windows of Conventional NBFCs            | 14293               | 15504        | -7.81                            |
| <b>3. Total Assets</b> (excluding Contra.)                   | <b>39999</b>        | <b>41134</b> | <b>-2.76</b>                     |
| a) Full-fledged Islamic NBFCs                                | 24689               | 24601        | 0.36                             |
| b) Islamic Branches/Windows of Conventional NBFCs            | 15310               | 16533        | -7.40                            |

Note:

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

Source: Statistics Department, Bangladesh Bank.

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

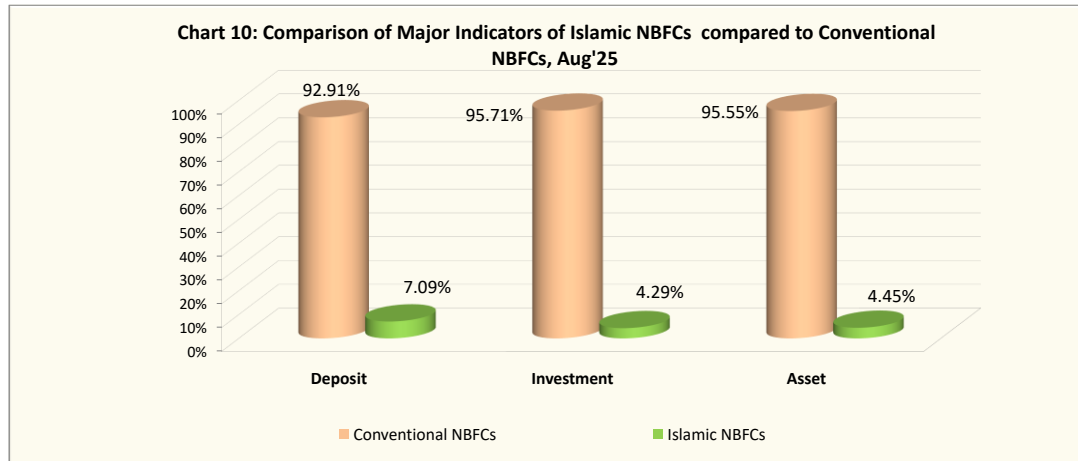
(BDT in Million)

| Indicators                                   | Amount  |        |                                   |        | Share (%) of Islamic NBFCs, Branches & Windows Compared to All NBFCs |        | Growth (%)                       |                                   |
|--|---|--------|-----------------------------------|--------|--|--------|----------------------------------|-----------------------------------|
|  | All NBFCs<br>(Excl. Non depository NBFCs & Non Scheduled Banks) |        | Islamic NBFCs, Branches & Windows |        | Aug'25   | Jul'25 | All NBFCs                        | Islamic NBFCs, Branches & Windows |
|  | Aug'25 <sup>p</sup>   | Jul'25 | Aug'25 <sup>p</sup>               | Jul'25 |  |        | Aug'25<br>(Compared with Jul'25) | Aug'25<br>(Compared with Jul'25)  |
|  | a   | b      | c                                 | d      | e=(c/a)*100  | f      | g=((a-b)/b)*100                  | h=((c-d)/d)*100                   |
| Deposits (excluding Inter-nbfc)*             | 519604  | 517212 | 36848                             | 37273  | 7.09   | 7.21   | 0.46                             | -1.14                             |
| Investments (including Sukuk/Islamic Bond)** | 711571  | 711793 | 30527                             | 31877  | 4.29   | 4.48   | -0.03                            | -4.23                             |
| Assets (excluding Contra.)                   | 899084  | 892152 | 39999                             | 41134  | 4.45   | 4.61   | 0.78                             | -2.76                             |

Note:

- \*Including Profit payable/accrued interest
- \*\*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.
- Figures of Deposit & Investment are excluding Inter-nbfc
- Figures in Deposits, Investments & Assets are recorded as end period.
- p=provisional

Source: Statistics Department, Bangladesh Bank.



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

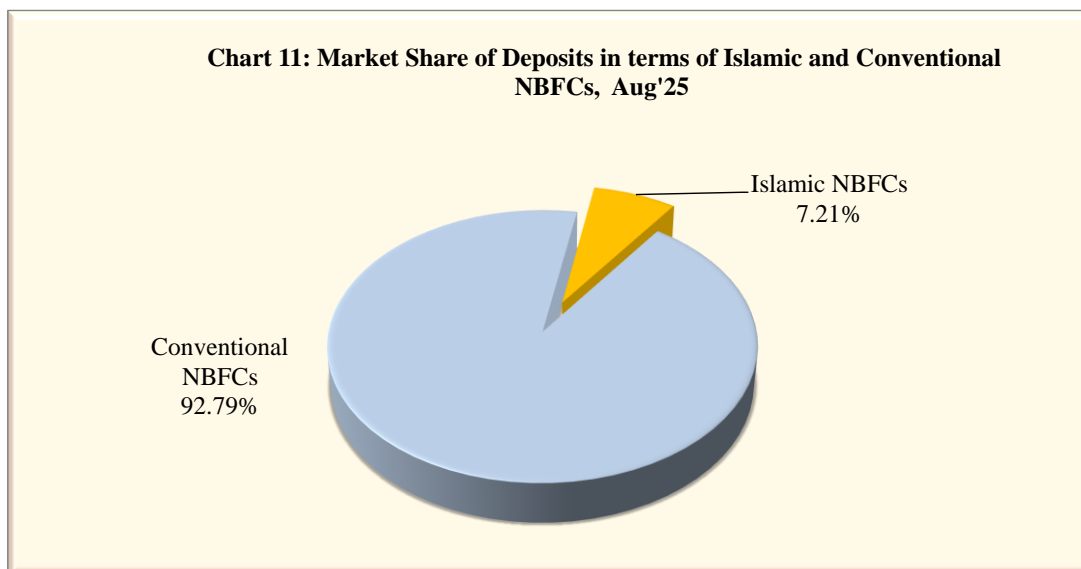
(BDT in Million)

| Type of NBFCs  | Total Deposits      |               | Changes                        |
|--|---------------------|---------------|--------------------------------|
|  | Aug'25 <sup>p</sup> | Jul'25        | With respect to Previous Month |
|  | a                   | b             | (a-b)                          |
| Full Fledged Islamic NBFCs   | 12114               | 12194         | -80.11                         |
| Islamic Branches/Windows of Conventional NBFCs                                 | 24734               | 25079         | -345                           |
| <b>Islamic NBFCs, Branches &amp; Windows</b>                                   | <b>36848</b>        | <b>37273</b>  | <b>-425</b>                    |
| Conventional NBFCs   | 482756              | 479939        | 2817                           |
| <b>All NBFCs*</b>  | <b>519604</b>       | <b>517212</b> | <b>2392</b>                    |
| <b>Market Share (%) of Deposits among various forms of Islamic NBFCs</b>       |                     |               |                                |
| Full Fledged NBFCs   | 32.87               | 32.72         | 0.16                           |
| Islamic Branches/Windows of Conventional NBFCs                                 | 67.13               | 67.28         | -0.16                          |
| <b>Market Share (%) of Deposits in terms of Islamic and Conventional NBFCs</b> |                     |               |                                |
| Islamic NBFCs  | <b>7.09</b>         | 7.21          | -0.11                          |
| Conventional NBFCs   | <b>92.91</b>        | 92.79         | 0.11                           |

Note:

1. Figures of Deposit are excluding Inter-nbfc and including profit payable/accrued interest
2. \* Excl. Non depository NBFCs & Non Scheduled Banks
3. p=provisional

Source: Statistics Department, Bangladesh Bank.



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

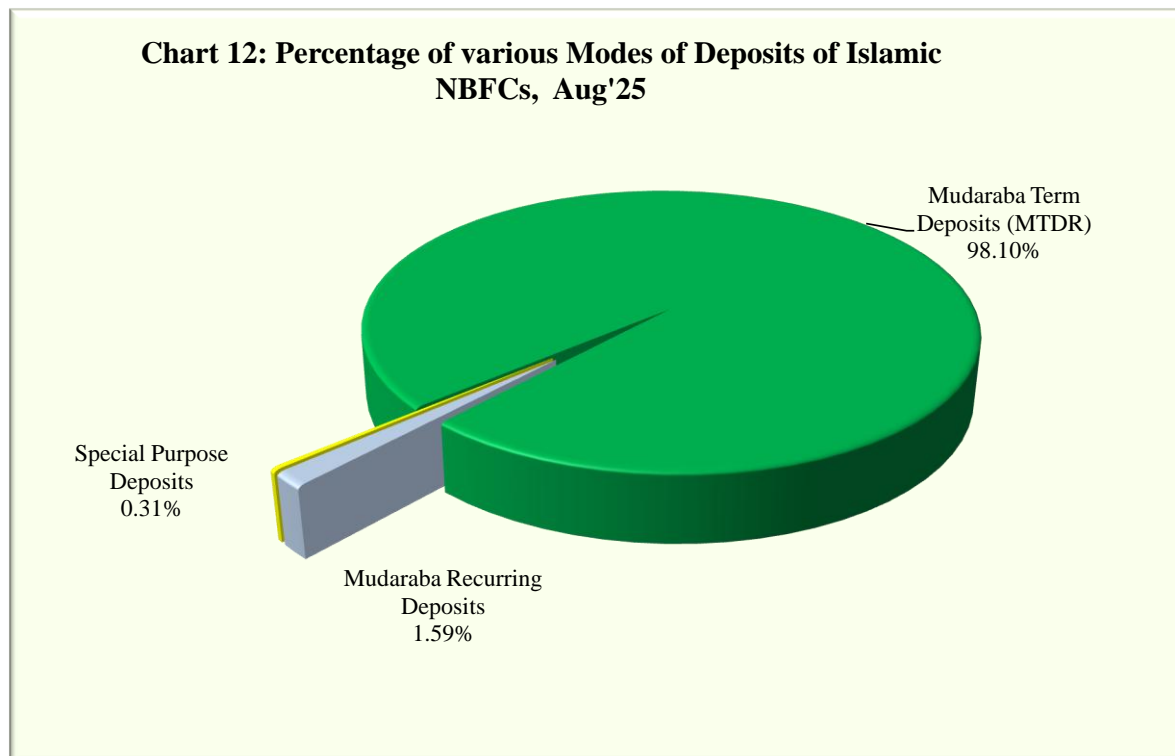
(BDT in Million)

| Mode of Deposits  | Total Deposits      |               | Changes                        |
|---|---------------------|---------------|--------------------------------|
|   | Aug'25 <sup>p</sup> | Jul'25        | With respect to Previous Month |
|   | a                   | b             | (a-b)                          |
| <b>Mudaraba Deposits</b>  | <b>36734</b>        | <b>37159</b>  | <b>-425</b>                    |
| Mudaraba Term Deposits (MTDR)                                   | 36148               | 36548         | -400                           |
| Mudaraba Recurring Deposits                                     | 586                 | 611           | -25                            |
| <b>Special Purpose Deposits</b>                                 | <b>114</b>          | <b>114</b>    | <b>1</b>                       |
| <b>Total Deposits</b>   | <b>36848</b>        | <b>37273</b>  | <b>-425</b>                    |
| <b>Percentage of various Modes of Deposits of Islamic NBFCs</b> |                     |               |                                |
| <b>Mudaraba Deposits</b>  | <b>99.69</b>        | <b>99.70</b>  | <b>0.00</b>                    |
| Mudaraba Term Deposits (MTDR)                                   | 98.10               | 98.06         | 0.05                           |
| Mudaraba Recurring Deposits                                     | 1.59                | 1.64          | -0.05                          |
| <b>Special Purpose Deposits</b>                                 | <b>0.31</b>         | <b>0.30</b>   | <b>0.00</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

2. p=provisional

Source: Statistics Department, Bangladesh Bank.



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

(BDT in Million)

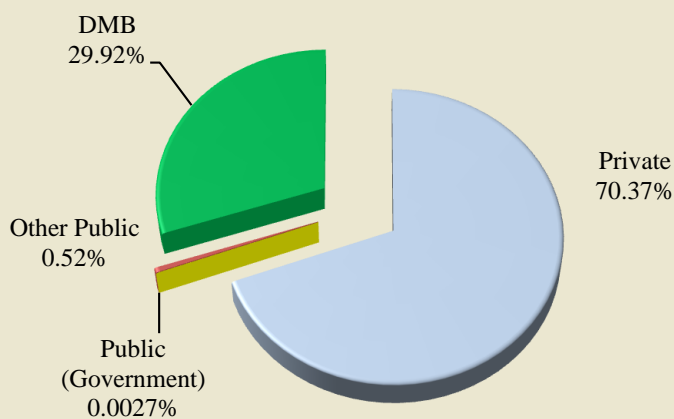
| Sector  | Total Deposits      |              | Changes                        |
|---|---------------------|--------------|--------------------------------|
|   | Aug'25 <sup>P</sup> | Jul'25       | With respect to Previous Month |
|   | a                   | b            | (a-b)                          |
| Public (Government)   | 1                   | 1            | 0                              |
| Other Public  | 192                 | 193          | 0                              |
| Private   | 25791               | 26228        | -438                           |
| DMB   | 11164               | 11150        | 14                             |
| <b>Sub Total (Including Inter-NBFCs)</b>                          | <b>37148</b>        | <b>37572</b> | <b>-424</b>                    |
| Inter-NBFCs   | 300                 | 299          | 1                              |
| <b>Total (Excluding Inter-NBFCs)</b>                              | <b>36848</b>        | <b>37273</b> | <b>-425</b>                    |
| <b>Percentage of various Sectors of Deposits of Islamic NBFCs</b> |                     |              |                                |
| Public (Government)   | 0.0028              | 0.0027       | 0.0002                         |
| Other Public  | 0.52                | 0.52         | 0.01                           |
| Private   | 69.99               | 70.37        | -0.38                          |
| DMB   | 30.30               | 29.92        | 0.38                           |

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

2. p=provisional

Source: Statistics Department, Bangladesh Bank.

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



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

(BDT in Million)

| Type of NBFCs   | Total Investments   |               | Changes                        |
|---|---------------------|---------------|--------------------------------|
|   | Aug'25 <sup>p</sup> | Jul'25        | With respect to Previous Month |
|   | a                   | b             | (a-b)                          |
| Full Fledged Islamic NBFCs  | 16234               | 16373         | -139                           |
| Islamic Branches/Windows of Conventional NBFCs                                    | 14293               | 15504         | -1211                          |
| <b>Islamic NBFCs, Branches &amp; Windows</b>                                      | <b>30527</b>        | <b>31877</b>  | <b>-1350</b>                   |
| Conventional NBFCs  | 681044              | 679916        | 1128                           |
| <b>All NBFCs*</b>   | <b>711571</b>       | <b>711793</b> | <b>-222</b>                    |
| <b>Market Share (%) of Investments among various forms of Islamic NBFCs</b>       |                     |               |                                |
| Full Fledged NBFCs  | 53.18               | 51.36         | 1.82                           |
| Islamic Branches/Windows of Conventional NBFCs                                    | 46.82               | 48.64         | -1.82                          |
| <b>Market Share (%) of Investments in terms of Islamic and Conventional NBFCs</b> |                     |               |                                |
| Islamic NBFCs   | <b>4.29</b>         | 4.48          | -0.19                          |
| Conventional NBFCs  | <b>95.71</b>        | 95.52         | 0.19                           |

Note:

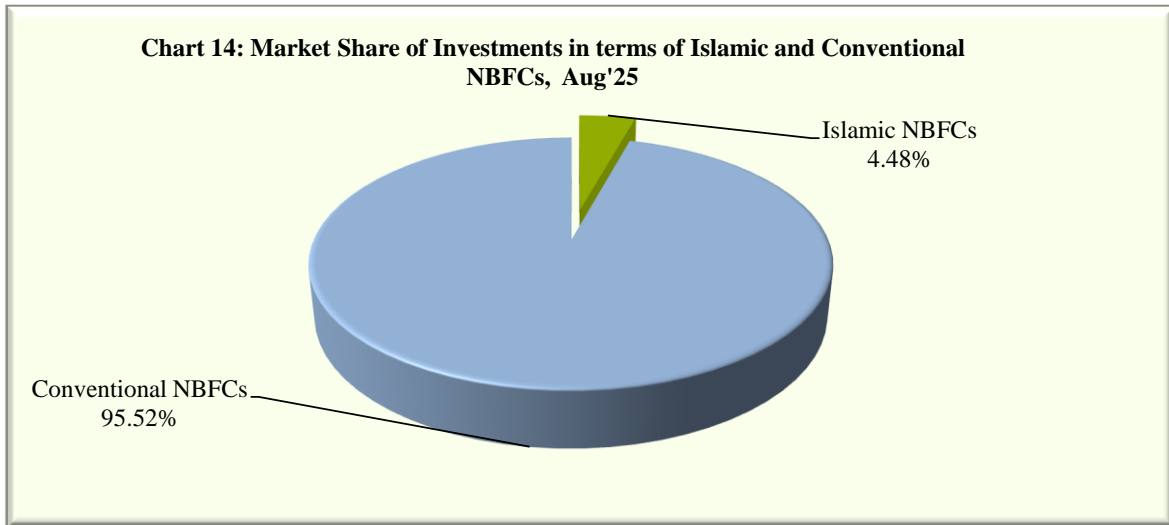
1. In conventional system, Total Investments include Loans & Advance, Money at Call, Balances & R. Repo with Banks & Accrued Interest. In Islamic system, Total Investments include general investments, Sukuk, Islamic bond holdings and profit receivable.

2. Figures of Investment are excluding Inter-nbfc

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

4. p=provisional

Source: Statistics Department, Bangladesh Bank.



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

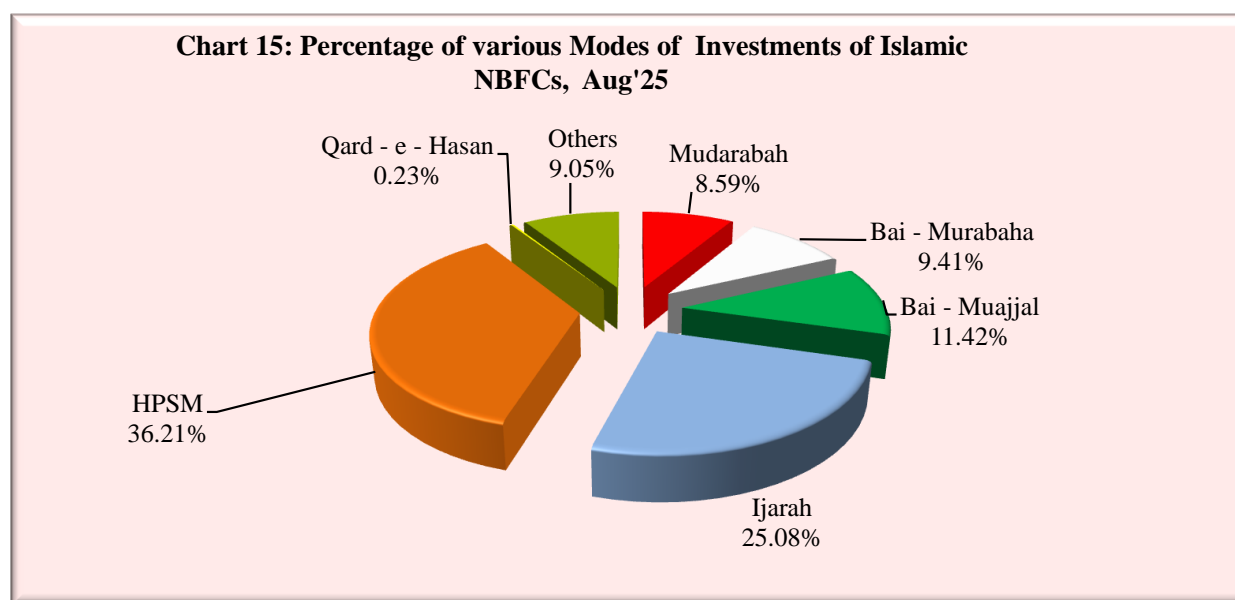
(BDT in Million)

| Mode of Investments   | Total Investments   |               | Changes                        |
|---|---------------------|---------------|--------------------------------|
|   | Aug'25 <sup>P</sup> | Jul'25        | With respect to Previous Month |
|   | a                   | b             | (a-b)                          |
| Mudarabah   | 2624                | 4260          | -1636                          |
| Bai - Murabaha  | 2874                | 2902          | -28                            |
| Bai - Muajjal   | 3485                | 3508          | -24                            |
| Ijarah  | 7658                | 7640          | 17                             |
| HPSM  | 11055               | 11061         | -6                             |
| Qard - e - Hasan  | 69                  | 69            | 0                              |
| Others Investments  | 2763                | 2437          | 326                            |
| <b>Total</b>  | <b>30527</b>        | <b>31877</b>  | <b>-1350</b>                   |
| Percentage of various Modes of Investments of Islamic NBFCs |                     |               |                                |
| Mudarabah   | 8.59                | 13.36         | -4.77                          |
| Bai - Murabaha  | 9.41                | 9.10          | 0.31                           |
| Bai - Muajjal   | 11.42               | 11.01         | 0.41                           |
| Ijarah  | 25.08               | 23.97         | 1.12                           |
| HPSM  | 36.21               | 34.70         | 1.52                           |
| Qard - e - Hasan  | 0.23                | 0.22          | 0.01                           |
| Others Investments  | 9.05                | 7.65          | 1.41                           |
| <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
3. p=provisional

Source: Statistics Department, Bangladesh Bank.



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

(BDT in Million)

| Economic Purposes  | Total Investments   |               | Changes                        |
|--|---------------------|---------------|--------------------------------|
|  | Aug'25 <sup>p</sup> | Jul'25        | With respect to Previous Month |
|  | a                   | b             | (a-b)                          |
| <b>A. Agriculture, Fishing &amp; Forestry</b>  | <b>153</b>          | <b>156</b>    | <b>-3</b>                      |
| <b>B. Industry (1+2+3)</b>   | <b>9972</b>         | <b>10041</b>  | <b>-69</b>                     |
| 1. Term Investment (Excluding Working Capital Financing)                               | 7989                | 8030          | -41                            |
| 2. Working Capital Financing   | 1984                | 2011          | -27                            |
| <b>C. Construction</b>   | <b>4346</b>         | <b>4359</b>   | <b>-13</b>                     |
| <b>D. Transport</b>  | <b>1402</b>         | <b>1416</b>   | <b>-14</b>                     |
| <b>E. Trade &amp; Commerce</b>   | <b>8522</b>         | <b>8516</b>   | <b>6</b>                       |
| <b>F. Other Institutional Qard/Investments</b>   | <b>4010</b>         | <b>3720</b>   | <b>290</b>                     |
| <b>G. Consumer Finance</b>   | <b>671</b>          | <b>674</b>    | <b>-2</b>                      |
| <b>H. Miscellaneous (Poverty Alleviation and others)</b>                               | <b>1451</b>         | <b>2996</b>   | <b>-1545</b>                   |
| <b>Total</b>   | <b>30527</b>        | <b>31877</b>  | <b>-1350</b>                   |
| <b>Percentage of various Investments of Islamic NBFs in terms of Economic Purposes</b> |                     |               |                                |
| Agriculture, Fishing & Forestry  | 0.50                | 0.49          | 0.01                           |
| Industry   | 32.67               | 31.50         | 1.17                           |
| Construction   | 14.24               | 13.68         | 0.56                           |
| Transport  | 4.59                | 4.44          | 0.15                           |
| Trade & Commerce   | 27.92               | 26.71         | 1.20                           |
| Other Institutional Qard/Investments   | 13.13               | 11.67         | 1.46                           |
| Consumer Finance   | 2.20                | 2.11          | 0.09                           |
| Miscellaneous (Poverty Alleviation and others)   | 4.75                | 9.40          | -4.65                          |
| <b>Total</b>   | <b>100.00</b>       | <b>100.00</b> | <b>0.00</b>                    |

Note:

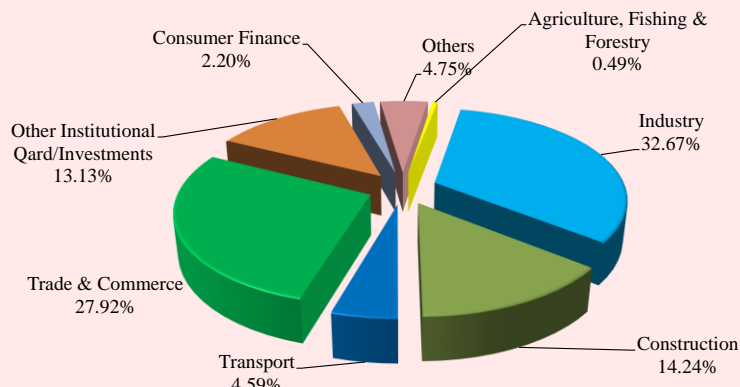
1. Total Investments include general investments, Sukuk, Islamic bond holdings and profit receivable.

2. Figures of Investment are excluding Inter-nbfc

3. p=provisional

Source: Statistics Department, Bangladesh Bank.

**Chart 16: Percentage of various Investments of Islamic NBFs in terms of Economic Purposes, Aug'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 92 % of total Islamic investment while investment sanctioned by other Conventional banks having Islamic branches and windows is only 8% of total Islamic investment. Full-fledged Islamic banks, branches and windows sanctioned significant amount of investment in Bai-Murabaha (44%). About 41% of investment was sanctioned for the industry sector, 33% of investment was sanctioned 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-fourth (25%) of total worker's remittance collected through Islamic banking channel. Furthermore, approximately half (55%) 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         |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| <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> |
| a) Full-fledged Islamic Banks                                | 3806895        | 3841360        | 3753045        | 3800660        | 3805146        | 3834973        | 3873267        | 3980746        | 3944444        | 3878929        | 3889353        | 3863144        | 3870325        |
| b) Islamic Banking Branches of Conventional Banks            | 204272         | 211177         | 232702         | 232804         | 228435         | 249343         | 249757         | 255448         | 254075         | 260002         | 268058         | 274380         | 280040         |
| c) Islamic Banking Windows of Conventional Banks             | 168843         | 172100         | 153939         | 155675         | 159413         | 161695         | 165000         | 168076         | 175612         | 179123         | 185258         | 191843         | 201142         |
| <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> |
| a) Full-fledged Islamic Banks                                | 4382060        | 4454304        | 4490725        | 4555249        | 4598273        | 4639964        | 4695832        | 4790134        | 4798598        | 4814993        | 4800455        | 4807032        | 4824193        |
| b) Islamic Banking Branches of Conventional Banks            | 178031         | 178396         | 210272         | 209269         | 208426         | 211278         | 212706         | 217174         | 219485         | 220634         | 228855         | 233334         | 239180         |
| c) Islamic Banking Windows of Conventional Banks             | 137806         | 141861         | 122250         | 124494         | 129077         | 129738         | 132594         | 130032         | 130332         | 134282         | 140198         | 144010         | 151280         |
| <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>     |
| a) Full-fledged Islamic Banks                                | 760            | 951            | 1056           | 896            | 755            | 813            | 920            | 916            | 666            | 528            | 534            | 580            | 467            |
| 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           |
| 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           |
| <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>     |
| a) Full-fledged Islamic Banks                                | 542            | 528            | 615            | 572            | 648            | 615            | 639            | 590            | 580            | 623            | 769            | 713            | 627            |
| 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          |
| 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          |
| <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>    |
| a) Full-fledged Islamic Banks                                | 973            | 808            | 992            | 790            | 883            | 1049           | 1013           | 824            | 890            | 953            | 933            | 955            | 873            |
| 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         |
| 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          |
| <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>  |
| a) Full-fledged Islamic Banks                                | 190281         | 193488         | 196582         | 199712         | 198726         | 203088         | 205809         | 212902         | 206487         | 204362         | 208385         | 211410         | 212022         |
| 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         |
| 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          |
| <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> |
| a) Full-fledged Islamic Banks                                | 7276768        | 7144874        | 7095819        | 7263774        | 7334061        | 7462877        | 7588675        | 8001258        | 7817928        | 7856739        | 7921655        | 7954830        | 8118947        |
| b) Islamic Banking Branches of Conventional Banks            | 244708         | 246153         | 287199         | 287358         | 283594         | 309203         | 311930         | 320370         | 317914         | 328227         | 338503         | 347334         | 359691         |
| c) Islamic Banking Windows of Conventional Banks             | 227018         | 228471         | 193898         | 197140         | 201188         | 205431         | 213048         | 212340         | 221480         | 227543         | 236245         | 245745         | 257348         |

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.

4. p=provisional

Source: Statistics Department, Bangladesh Bank.

## 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   | Dec'24         | Jan'25         | Feb'25         | Mar'25         | Apr'25         | May'25         | June'25        | July'25        | Aug'25 <sup>P</sup> |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------------|
| <b>1. Total Deposits</b> (excluding Inter-bank & EDF)*       | <b>4355575</b> | <b>4331897</b> | <b>4356573</b> | <b>4386210</b> | <b>4411949</b> | <b>4424844</b> | <b>4522011</b> | <b>4540072</b> | <b>4622845</b>      |
| a) Full-fledged Islamic Banks                                | 3852507        | 3805346        | 3820128        | 3831987        | 3854651        | 3846984        | 3930799        | 3939373        | 3987879             |
| b) Islamic Banking Branches of Conventional Banks            | 295972         | 304539         | 315100         | 331751         | 334484         | 348705         | 358122         | 362934         | 389811              |
| c) Islamic Banking Windows of Conventional Banks             | 207096         | 222012         | 221344         | 222472         | 222813         | 229155         | 233090         | 237765         | 245155              |
| <b>2. Total Investments</b> (including Sukuk/Islamic Bond)** | <b>5262709</b> | <b>5262957</b> | <b>5280997</b> | <b>5528391</b> | <b>5572133</b> | <b>5672157</b> | <b>5695949</b> | <b>5682092</b> | <b>5715313</b>      |
| a) Full-fledged Islamic Banks                                | 4865000        | 4860004        | 4872053        | 5103505        | 5156344        | 5229813        | 5234459        | 5217057        | 5244930             |
| b) Islamic Banking Branches of Conventional Banks            | 247035         | 252804         | 255807         | 271030         | 260590         | 275974         | 295286         | 294280         | 298909              |
| c) Islamic Banking Windows of Conventional Banks             | 150674         | 150148         | 153137         | 153856         | 155199         | 166371         | 166204         | 170755         | 171474              |
| <b>3. Total Worker's Remittances</b>                         | <b>533</b>     | <b>533</b>     | <b>502</b>     | <b>724</b>     | <b>598</b>     | <b>660</b>     | <b>612</b>     | <b>666</b>     | <b>610</b>          |
| a) Full-fledged Islamic Banks                                | 526            | 532            | 501            | 718            | 594            | 656            | 607            | 663            | 606                 |
| b) Islamic Banking Branches of Conventional Banks            | 3.14           | 1.14           | 0.99           | 4.34           | 2.95           | 2.25           | 2.45           | 1.74           | 1.64                |
| c) Islamic Banking Windows of Conventional Banks             | 3.99           | 0.44           | 0.50           | 0.90           | 1.31           | 1.66           | 1.89           | 1.91           | 2.51                |
| <b>4. Total Export Receipts</b> (excl. local exports)        | <b>774</b>     | <b>795</b>     | <b>713</b>     | <b>742</b>     | <b>758</b>     | <b>726</b>     | <b>688</b>     | <b>771</b>     | <b>775</b>          |
| a) Full-fledged Islamic Banks                                | 704            | 706            | 627            | 657            | 659            | 621            | 594            | 673            | 659                 |
| b) Islamic Banking Branches of Conventional Banks            | 49.07          | 67.65          | 71.15          | 67.22          | 78.19          | 83.01          | 74.21          | 78.74          | 93.97               |
| c) Islamic Banking Windows of Conventional Banks             | 21.06          | 21.13          | 15.02          | 18.29          | 21.30          | 22.19          | 19.23          | 19.28          | 21.87               |
| <b>5. Total Import Payments</b> (excl. local imports)        | <b>1208</b>    | <b>1294</b>    | <b>1102</b>    | <b>1164</b>    | <b>1165</b>    | <b>1117</b>    | <b>883</b>     | <b>1177</b>    | <b>893</b>          |
| a) Full-fledged Islamic Banks                                | 991            | 1053           | 916            | 998            | 993            | 974            | 739            | 982            | 702                 |
| b) Islamic Banking Branches of Conventional Banks            | 158.92         | 187.77         | 141.90         | 126.88         | 130.13         | 99.80          | 100.80         | 136.10         | 134.72              |
| c) Islamic Banking Windows of Conventional Banks             | 58.13          | 53.42          | 44.48          | 39.61          | 41.47          | 42.62          | 42.40          | 58.68          | 56.56               |
| <b>6. Total Agent Banking Deposits</b>                       | <b>216316</b>  | <b>210876</b>  | <b>210873</b>  | <b>221029</b>  | <b>230345</b>  | <b>235951</b>  | <b>247647</b>  | <b>253248</b>  | <b>260109</b>       |
| a) Full-fledged Islamic Banks                                | 215744         | 210318         | 210318         | 220768         | 229721         | 235288         | 246947         | 252471         | 259303              |
| b) Islamic Banking Branches of Conventional Banks            | 547.76         | 533.18         | 521.20         | 221.56         | 580.40         | 618.14         | 654.72         | 730.17         | 759.47              |
| c) Islamic Banking Windows of Conventional Banks             | 24.62          | 24.62          | 33.58          | 39.51          | 43.46          | 44.79          | 45.00          | 45.93          | 45.65               |
| <b>7. Total Assets</b> (excluding Contra. & OBU)             | <b>8432907</b> | <b>8455138</b> | <b>8531251</b> | <b>8925157</b> | <b>9138372</b> | <b>9214226</b> | <b>9739188</b> | <b>9286309</b> | <b>9431378</b>      |
| a) Full-fledged Islamic Banks                                | 7784163        | 7791709        | 7854560        | 8226837        | 8397982        | 8492183        | 8989666        | 8526831        | 8641535             |
| b) Islamic Banking Branches of Conventional Banks            | 386550         | 390500         | 400883         | 417553         | 422971         | 438075         | 461782         | 466103         | 489678              |
| c) Islamic Banking Windows of Conventional Banks             | 262194         | 272929         | 275808         | 280768         | 317419         | 283967         | 287740         | 293375         | 300165              |

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.

4. p=provisional

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       | May'25       | Jun'25       | Jul'25       | Aug'25 <sup>p</sup> |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------------|
| <b>1. Total Deposits</b> (excluding Inter-nbfc)*             | <b>32964</b> | <b>33274</b> | <b>35472</b> | <b>34335</b> | <b>36195</b> | <b>36609</b> | <b>37504</b> | <b>37273</b> | <b>36848</b>        |
| a) Full-fledged Islamic NBFCs                                | 12593        | 12520        | 12989        | 12476        | 12476        | 12457        | 12409        | 12194        | 12114               |
| b) Islamic Branches/Windows of Conventional NBFCs            | 20372        | 20754        | 22483        | 21858        | 23719        | 24151        | 25096        | 25079        | 24734               |
| <b>2. Total Investments</b> (including Sukuk/Islamic Bond)** | <b>27566</b> | <b>27198</b> | <b>29518</b> | <b>28744</b> | <b>31510</b> | <b>31590</b> | <b>32572</b> | <b>31877</b> | <b>30527</b>        |
| a) Full-fledged Islamic NBFCs                                | 17642        | 17265        | 17128        | 16853        | 16789        | 16680        | 16624        | 16373        | 16234               |
| b) Islamic Branches/Windows of Conventional NBFCs            | 9923         | 9933         | 12390        | 11890        | 14721        | 14909        | 15948        | 15504        | 14293               |
| <b>3. Total Assets</b> (excluding Contra.)                   | <b>35479</b> | <b>33661</b> | <b>36217</b> | <b>35937</b> | <b>38733</b> | <b>39312</b> | <b>40272</b> | <b>41134</b> | <b>39999</b>        |
| a) Full-fledged Islamic NBFCs                                | 25365        | 23444        | 23480        | 23650        | 23545        | 23752        | 23836        | 24601        | 24689               |
| b) Islamic Branches/Windows of Conventional NBFCs            | 10113        | 10217        | 12737        | 12287        | 15188        | 15560        | 16437        | 16533        | 15310               |

Note:

1. \*including profit payable

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

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

4. p=provisional

Source: Statistics Department, Bangladesh Bank.

## Appendix-3

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

| SI  | Publish Date | Title   | Link                       |
|-----|--------------|---|----------------------------|
| 1.  | 28/09/25     | IBRPD Circular No. 01: Formation, appointment and removal of Shariah Supervisory Committee (SSC) members along with their roles and responsibilities for bank-company providing Islamic banking services  | <a href="#">Click here</a> |
| 2.  | 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> |
| 3.  | 22/01/25     | DMD Circular Letter No. 05: Regarding Sukuk Allotment Quota   | <a href="#">Click here</a> |
| 4.  | 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> |
| 5.  | 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> |
| 6.  | 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> |
| 7.  | 05/12/22     | DMD Circular No. 03: Guidelines and Operating Procedures of Islamic Banks Liquidity Facility (IBLF)   | <a href="#">Click here</a> |
| 8.  | 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> |
| 9.  | 05/04/18     | SFD Circular No. 02: Master Circular for Islamic Refinance Scheme.  | <a href="#">Click here</a> |
| 10. | 07/01/18     | SMESPD Circular Letter No. 01: Amendment of the operating guideline of Islami Shariah Based Refinancing Fund  | <a href="#">Click here</a> |
| 11. | 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> |
| 12. | 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> |
| 13. | 04/02/16     | DMD Circular No. 01 : Online Transaction of Islami Bond   | <a href="#">Click here</a> |
| 14. | 24/12/14     | DMD Circular No. 10 : Regarding Issuance of Islami Bond   | <a href="#">Click here</a> |
| 15. | 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> |
| 16. | 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> |
| 17. | 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> |
| 18. | 01/09/14     | DMD Circular No. 05 : Circular regarding Bangladesh Govt .Islami Bond (Islami Bond) Rules-2004 (Amended-2014)   | <a href="#">Click here</a> |
| 19. | 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> |
| 20. | 27/12/11     | DOS Circular Letter No. 23 : Regarding islami interbank fund market   | <a href="#">Click here</a> |
| 21. | 12/05/10     | Statutory Liquidity Ratio (SLR) for Islami Bank   | <a href="#">Click here</a> |
| 22. | 09/11/09     | BRPD Circular No. 15: Guidelines on Islamic Banking   | <a href="#">Click here</a> |
| 23. | 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> |
| 24. | 15/09/04     | FRTMD Circular No. 16 - Bangladesh Government Islamic Investment Bond-2004.   | <a href="#">Click here</a> |