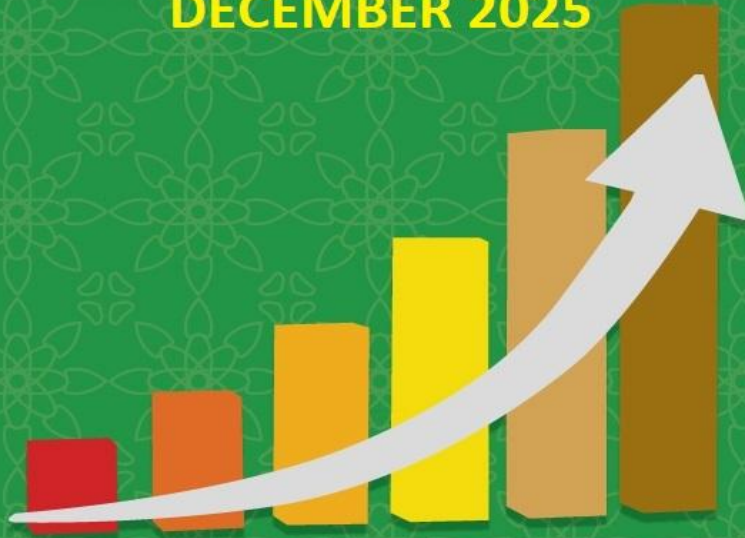


بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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

DECEMBER 2025



Bangladesh Bank

Islamic Banking and Finance Statistics (IBFS)

Chief Adviser

Dr. Md. Habibur Rahman

Deputy Governor

Adviser

Ashish Kumar Roy

Executive Director (Statistics)

Chief Editor

Munshi Mohammad Wakid

Director (Statistics)

Editor

Md. Lulu Miah

Additional Director (Statistics)

Members

Zulfia Abedin

Joint Director (Statistics)

Syed Iftekhar Alam, CSAA

Deputy Director (Statistics)

Md. Mahfuzur Rahman Khan

Assistant Director (Statistics)

MONTHLY ISLAMIC BANKING AND FINANCE STATISTICS (IBFS)*

December, 2025



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

Prepared by **Islamic Banking and Finance Database Unit, Statistics Department, Bangladesh Bank (The Central Bank of Bangladesh). Any suggestions/comments for improvement in the contents of this booklet would be highly appreciated and can be sent to Munshi Mohammad Wakid, Director(Statistics), Statistics Department, Bangladesh Bank (munshi.wakid@bb.org.bd) and Md. Lulu Miah, Additional Director(Statistics), Statistics Department, Bangladesh Bank (lulu.miah@bb.org.bd).*

Table of Contents

Contents	Page
Introduction	i-ii
Executive Summary	iii-x

Statistical Tables & Charts on Islamic Banking Statistics

List of Tables:

Table 1: Number of Islamic Banks, Branches & Windows in December' 2025.....	1
Table 2: Major Indicators of Islamic Banking in Bangladesh.....	2
Table 3: A Comparison of Major Indicators of Islamic Banking with All Scheduled Banks.....	3
Table 4: Deposits Scenario of Banks - A Comparison between Islamic and Conventional Banks	4
Table 5: Mode wise Islamic Banking Deposits in Bangladesh.....	5
Table 6: Sector wise Islamic Banking Deposits in Bangladesh.....	6
Table 7: Investments Scenario of Banks - A Comparison between Islamic and Conventional Banks.....	7
Table 8: Mode wise Islamic Banking Investments in Bangladesh.....	8
Table 9: Economic Purpose wise Islamic Banking Investments in Bangladesh.....	9
Table 10: Agent Banking Deposits Scenario of Banks - A Comparison between Islamic and Conventional Banks.....	10
Table 11: Gender and Geo-location wise School Banking in Bangladesh.....	11
Table 12: Mobile Financial Services (MFS) in Islamic Banking.....	12
Table 13: E-banking and E-commerce in Islamic Banking.....	13

List of Charts:

Chart 1: Comparison of Major Indicators of Islamic Banking with Conventional Banking, December' 25.....	3
Chart 2: Market Share of Deposits in terms of Islamic and Conventional Banking, December' 25.....	4
Chart 3: Percentage of various Modes of Islamic Banking Deposits, December ' 25.....	5
Chart 4: Percentage of various Sectors of Islamic Banking Deposits, December ' 25.....	6
Chart 5: Market Share of Investments in terms of Islamic and Conventional Banking, December ' 25.....	7
Chart 6: Percentage of various Modes of Islamic Banking Investments, December'25.....	8
Chart 7: Percentage of various Investments of Islamic Banks in terms of Economic Purposes.....	9
Chart 8: Market Share of Agent Banking Deposits in terms of Islamic and Conventional Banking, December' 25.....	10
Chart 9: Market Share (%) of School Banking Accounts in terms of Islamic and Conventional Banking,December'25	11

Statistical Tables & Charts on Islamic Non-Banking Financial Companies (NBFCs) Statistics

List of Tables:

Table 14: Number of Islamic NBFCs, Branches & Windows in December' 2025.....	14
Table 15: Major Indicators of Islamic NBFCs in Bangladesh.....	15
Table 16: A Comparison of Major Indicators of Islamic NBFCs with All NBFCs in Bangladesh.....	16
Table 17: Deposits Scenario of NBFCs - A Comparison between Islamic and Conventional NBFCs.....	17
Table 18: Mode wise Deposits of Islamic NBFCs in Bangladesh	18
Table 19: Sector wise Deposits of Islamic NBFCs in Bangladesh.....	19
Table 20: Investments Scenario of NBFCs - A Comparison between Islamic and Conventional NBFCs	20
Table 21: Mode wise Investments of Islamic NBFCs in Bangladesh.....	21
Table 22: Economic Purpose wise Investments of Islamic NBFCs in Bangladesh.....	22

List of Charts:

Chart 10: Comparison of Major Indicators of Islamic NBFCs compared to Conventional NBFCs, December '25	16
Chart 11: Market Share of Deposits in terms of Islamic and Conventional NBFCs, December ' 25.....	17
Chart 12: Percentage of various Modes of Deposits of Islamic NBFCs, December ' 25.....	18
Chart 13: Percentage among various Sectors of Deposits of Islamic NBFCs, December ' 25.....	19
Chart 14: Market Share of Investments in terms of Islamic and Conventional NBFCs, December ' 25.....	20
Chart 15: Percentage of various Modes of Deposits of Islamic NBFCs, December ' 25.....	21
Chart 16: Percentage of various Economic Purposes of Deposits of Islamic NBFCs, December ' 25.....	22

Concluding Remarks.....	23
--------------------------------	-----------

Appendices

Appendix-1: Time Series Data on Islamic Banking in Bangladesh, Nov' 23 to December' 25.....	24-25
Appendix-2: Time Series Data on Islamic NBFCs in Bangladesh, Dec' 24 to December' 25.....	26
Appendix-3: Measures Taken by Bangladesh Bank for Islamic Banking & Finance.....	27

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

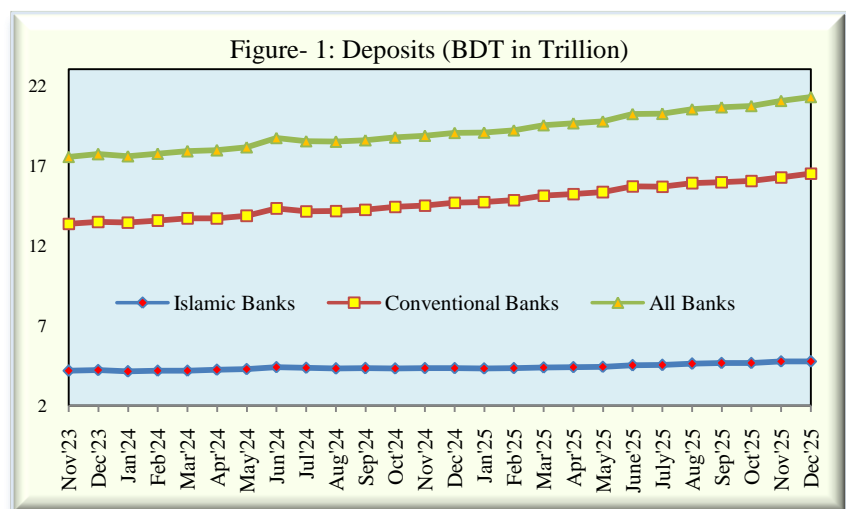
This portion of the report provides a descriptive analysis of some of the indicators of both **Islamic and Conventional banking** in Bangladesh aiming at measuring performance of them from November 2023 to December 2025. The study focuses on key banking activities such as deposits, investments, assets, 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 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

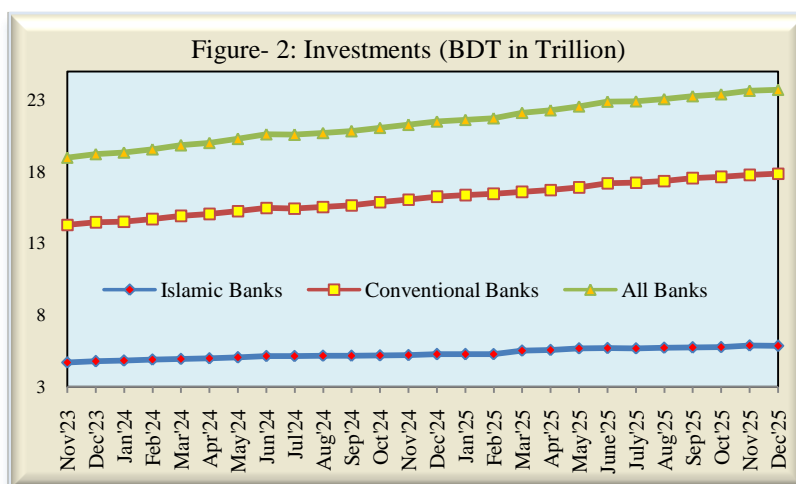
Based on the available data it is evident that the banking sector in Bangladesh experienced upward trend in growth of deposits from November 2023 to December 2025. Total banking system deposits increased from BDT 19.03 trillion in December 2024 to BDT 21.27 trillion in December 2025, reflecting a growth of approximately 11.74%. The Islamic banking system recorded a moderate increase in deposits, growing from BDT 4.36 trillion in December 2024 to BDT 4.76 trillion in December 2025, marking a 9.34% growth. Whilst, conventional banks deposits rose from BDT 14.68 trillion in December 2024 to BDT 16.50 trillion in December 2025, a 12.45% increase. During this period, market share in deposits for Islamic banks dropped from 22.89% in December 2024 to 22.39% in December 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.



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

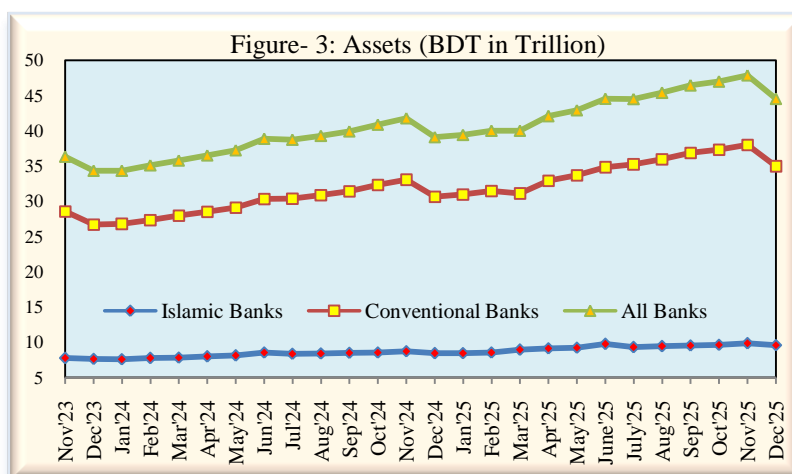
1.2 Investments

The banking sector in Bangladesh observed considerable growth in investments from November 2023 to December 2025. Investments rose from BDT 21.52 trillion in December 2024 to BDT 23.73 trillion in December 2025, marking a considerable growth of 10.26%. The Islamic Banking System recorded also considerable growth in investments, rose from BDT 5.26 trillion in December 2024 to BDT 5.85 trillion in December 2025, a growth of 11.11%. Although Islamic banks experienced steady growth over the period, their market share slightly increased as compared to the same point of previous year. During that time Conventional Banking System experienced a hike in investments rose from BDT 16.26 trillion in December 2024 to BDT 17.88 trillion in December 2025, marking a growth of 9.99%. 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 December 2024 and December 2025, both Islamic and Conventional Banks in Bangladesh achieved asset growth, though at varying rates. Islamic Banks recorded their total assets increase from BDT 8.43 trillion in December 2024 to BDT 9.59 trillion in December 2025, marking a robust growth of approximately 13.67%. At the same time, Conventional Banks expanded their asset base from BDT 30.65 trillion in December 2024 to BDT 34.94 trillion in December 2025, evidencing a robust growth of around 13.99%. The data reveals that Islamic banks gathered assets at slower pace or at a steady rate over the period. On the other hand, asset base of conventional counterparts which is growing at an increasing rate outpaced the growth rate for the Islamic banks and reached its peak point in November 2025. In December 2025 asset base of both Islamic and Conventional banks decreased from the previous month.

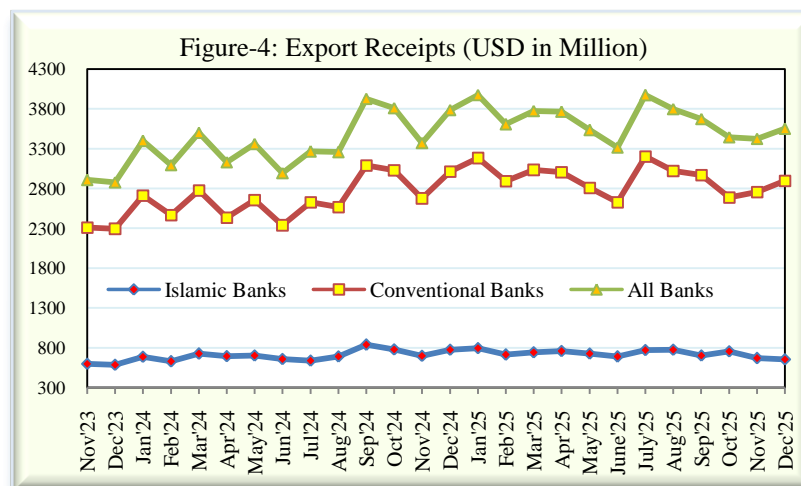


1.4 Export Receipts

Banking system of Bangladesh has been playing an important role through receiving export earnings on behalf of the exporters. Between November 2023 and December 2025, Islamic Banks faced steady growth in receiving export proceeds and observed very little fluctuations over time. In December 2024 export receipts was USD 774 million. However, if we consider point to point comparison then it is found that in December 2025 Islamic banks faced negative growth of around 15.55% in receiving export proceeds. The amount was USD 653 million in December 2025. At the same time Conventional banks also faced negative growth of around 3.83% in receiving export proceeds in December 2025 compare with December 2024.

From the above analysis, it can be said that as the majority of country's export proceeds

(about 81.61%) were received by the conventional banks over the period under study, Islamic banks may take necessary initiatives to improve the quality of this service offered by them so that they could capture more market share in receiving export earnings of the banking sector (Fig.4, Table-3).

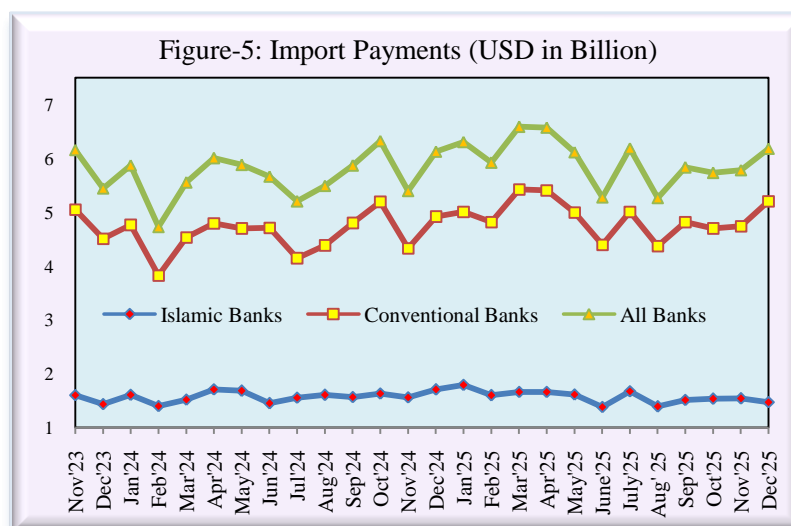


1.5 Import Payments

Islamic Banks as well as Conventional Banks have been facilitating import activities of the economy through making import payments. During the period December 2024 to December 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 December 2025 Islamic banks made around 17.12% of total import payments of the economy. Their import payments decreased from USD 1.21 billion in December 2024 to USD 0.97 billion in December 2025 reflecting a 19.50% decrease.

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 some points in import payments over the period. For these banks

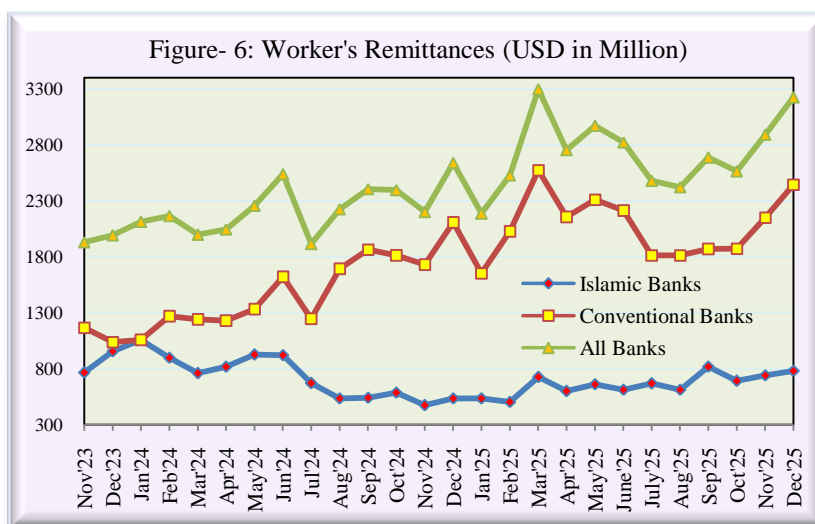
monthly import payments ranged from USD 4.42 billion to USD 4.71 billion during the period



under study. In our study Conventional banks maintain upward growth in import payments throughout the period.

1.6 Worker's Remittances

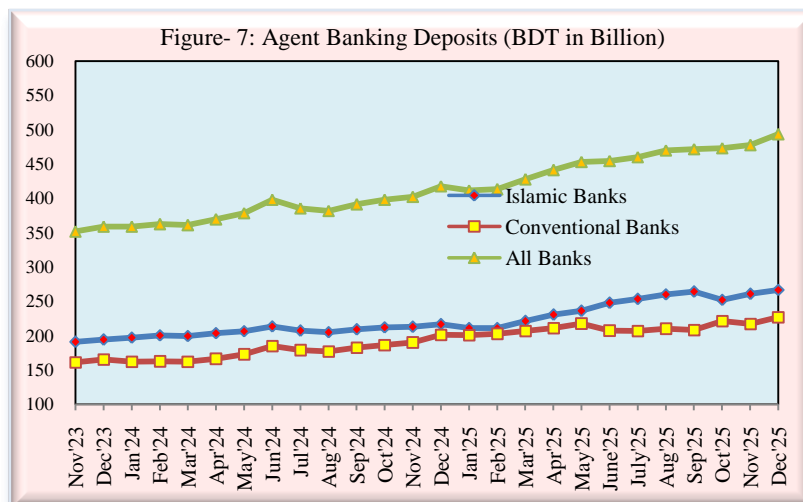
From figure 6 it can be seen that during the period November 2023 to December 2025, worker's remittances through all banks in USD by and large increased, peaking its highest in March 2025 at USD 3,296 million. While both Islamic and conventional banks contributed to the inflows, conventional banks consistently handled a larger share, with their dominance becoming more pronounced after the first few months of the period. Islamic banks experienced their remittance share increase from around 20.21% in December 2024 to around 24.17% in December 2025. From December 2024 to December 2025 Islamic banks faced robust remittances growth started from USD 533 million in December 2024 to USD 779 million at the end of December 2025. The reason behind this may be regain confidence of the foreign workers on Islamic banks for improved management of the banks during recent times. As a result of the situation, conventional banks lost their market share of worker's remittances in this month. Similarly the conventional banks started from USD 2105 million in December 2024 its figure increased to USD 2444 million at the end of December 2025. To be more exact, Islamic banks started from



USD 764 million in November 2023 its figure raised to USD 779 million at the end of December 2025 with around 1.99% increase while the conventional banks started from USD 1166 million in November 2023 its figure increased to USD 2444 million at the end of December 2025 with around 109.64% growth. Despite Islamic banks' early-year performance, their inability to retain their share in worker remittances helps conventional banks' worker's remittances to grow. However recent experience in regaining market share by Islamic banks 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 December 2025. This indicator of agent banking reflects that agent banking is gaining popularity day by day in Bangladesh. From the line for Islamic banks which is moving above the line for conventional banks we can observe an upward growth during last seven months in agent banking deposits. Whilst agent banking deposits of conventional banks experienced a steady trend. The data reveals that in December



2025, Islamic banks accounted for holding 54.02% of the total deposits in agent banking arena. The value was about BDT 216 billion at that time. This value raised to about BDT 267 billion in December 2025 recording a 23.26% growth. Whereas the growth in agent banking deposits of conventional banks was about 12.75% in December 2025 compared to that of December 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).

1.8 CSR Expenditure

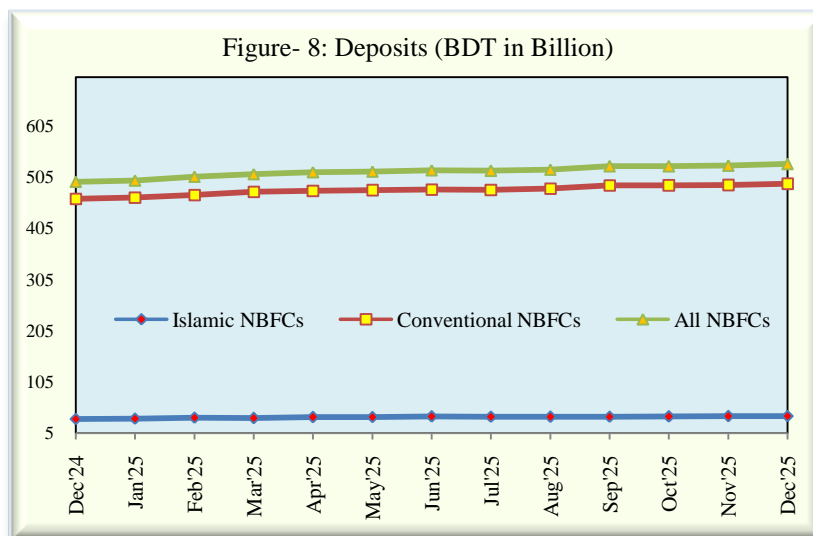
The CSR expenditure of Islamic banking institutions in Bangladesh shows a mixed behaviour in December 2025. Total CSR spending stood at BDT 802 million, which declined significantly by 58.67 percent compared to December 2024. This sharp reduction was mainly driven by full-fledged Islamic banks, whose CSR expenditure decreased by 65.56 percent. In the Bangladesh context, this decline may be attributed to lower profitability, higher provisioning against non-performing investments, liquidity pressure, and a more cautious financial strategy where banks prioritized capital strength and core operations over social spending.

In contrast, Islamic banking branches of conventional banks recorded a very high growth of 2049.38 percent in CSR expenditure, while Islamic banking windows also showed a moderate increase of 45.52 percent. The sharp rise in branches is largely due to the low base effect of the previous year and the ongoing expansion of Islamic banking operations within conventional banks. Overall, the trend suggests that while full-fledged Islamic banks reduced CSR due to financial constraints, conventional banks are gradually increasing their CSR involvement to support Islamic banking growth and enhance their social and reputational presence in Bangladesh (Table-2).

2. For Islamic NBFCs

2.1 Deposits

The deposit trend of the Non-Bank Financial Companies (NBFCs) sector in Bangladesh shows a steady and positive growth during the period from December 2024 to December 2025 (Fig-8). Total deposits increased from BDT 496 billion in December 2024 to BDT 530 billion in December 2025, reflecting an overall increase of BDT 34 billion, or approximately 7.02 percent. The growth pattern remained almost stable throughout the year. A gradual increase was observed during the last quarter (September to December), indicating improved liquidity conditions and growing depositors' confidence in the NBFC sector.



Conventional NBFCs continued to dominate the sector in terms of deposit mobilization. Deposits in conventional institutions rose from BDT 463 billion in Dec'24 to BDT 492 billion in Dec'25, showing a steady and consistent upward trend. Conventional NBFCs accounted for more than 90 percent of total NBFC deposits, suggesting that they remain the primary source of funding and continue to enjoy relatively stronger public trust in NBFC sector in Bangladesh.

Islamic NBFCs, although smaller in size, also demonstrated a positive growth trend. Their deposits increased from BDT 33 billion in December 2024 to BDT 39 billion in December 2025, representing a growth of about 18 percent, which is higher than the overall sector growth rate. The deposits increased gradually until mid-2025, experienced slight stability during July to September, and then showed renewed growth toward the end of the year. This trend indicates a growing interest among customers in Shariah-compliant financial services in Bangladesh. Islamic NBFC deposits are heavily concentrated in Mudaraba deposits, which account for approximately 99% of all deposit types. In December 2025, the private sector contributed the highest share to Islamic NBFC deposits (Tables 17, 18, and 19).

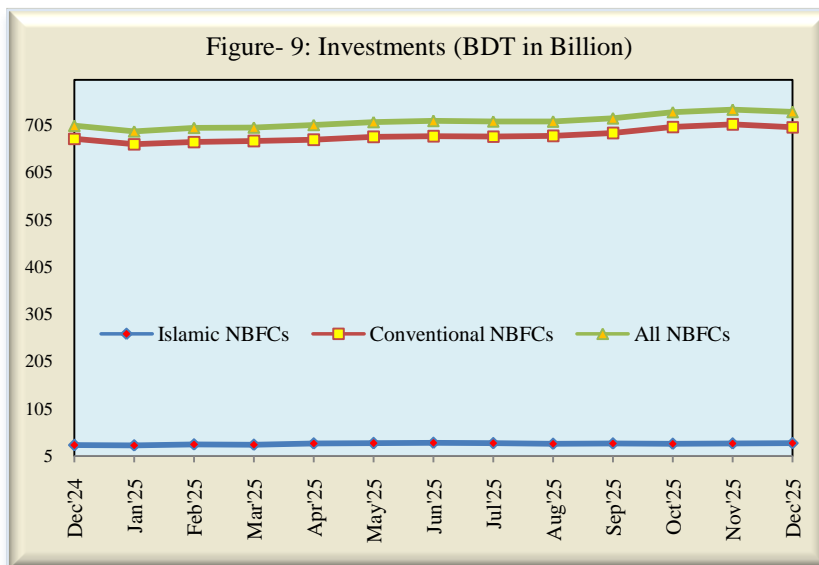
Overall, the deposit movement suggests a gradual strengthening of the funding base of the NBFC sector. The remarkable growth, particularly in the last month of 2025, reflects improving market confidence, better financial stability, and a positive outlook for the sector's deposit mobilization capacity in Bangladesh.

2.2 Investments

The investment trend of the Non-Bank Financial Companies (NBFCs) sector in Bangladesh shows an upward movement with some fluctuations during the period from December 2024 to December 2025 (Fig-9). Total investments of all NBFCs declined initially from BDT 703 billion in December 2024 to BDT 691 billion in January 2025, indicating a temporary contraction. However, from February onwards, investments gradually increased and reached to BDT 732

billion in December 2025. Overall, the sector recorded a net increase of BDT 29 billion, reflecting moderate expansion in financing activities and a gradual improvement in investment growth.

Conventional NBFCs accounted for the largest share of total investments throughout the year. Their investment volume decreased at the beginning of the year from BDT 675 billion in December 2024 to BDT 664 billion in January 2025, but then followed a steady upward trend. Investments continued to grow gradually and reached a



peak of BDT 706 billion in November 2025 before slight declining to BDT 700 billion in December 2025. This pattern indicates that conventional NBFCs expanded their financing operations during the year, particularly in the last quarter, reflecting improved business confidence and credit demand in the economy.

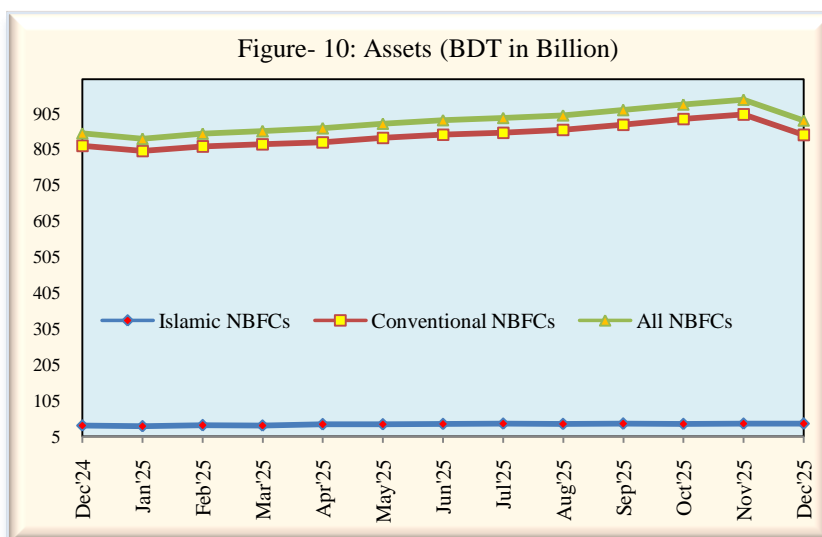
Investments by Islamic NBFCs remained relatively small but showed a stable and slight increasing trend. The investment amount fluctuated within a narrow range, starting from BDT 28 billion in December 2024 and reached to BDT 32 billion in December 2025. After a minor decline in January, investments increased steadily until mid-2025, reaching a peak of BDT 33 billion in June. Although there were slight fluctuations during the following months, the overall trend remained stable. This indicates consistent but cautious growth in Shariah-compliant financing activities in Bangladesh. It may be mentioned that more than half of these investments were deployed through HPSM and Ijarah modes during that period. Islamic NBFC investments were disbursed across various sectors for diverse economic purposes, with the majority directed towards industry and trade & commerce (Tables 20, 21, and 22).

Overall, the investment performance of the NBFC sector suggests gradual expansion with improved momentum toward the latter part of 2025. The growth in total investments, driven mainly by conventional NBFCs and supported by stable performance of Islamic NBFCs, reflects strengthening economic activity, increasing credit demand, and improving operational confidence within the NBFC sector in Bangladesh.

2.3 Assets

The asset position of the Non-Bank Financial Institutions (NBFCs) sector in Bangladesh shows an overall upward trend during the period December 2024 to December 2025, followed by a noticeable decline at the end of the year (Fig-10). Total assets of all NBFCs decreased initially from BDT 850 billion in December 2024 to BDT 834 billion in January 2025, indicating a short-term contraction. However, from February onward, assets increased steadily and reached a peak of BDT 943 billion in November 2025. This reflects strong expansion in business operations, investment activities, and overall balance sheet growth during the year. In December 2025, total assets declined to BDT 885 billion, suggesting year-end adjustments, asset restructuring, or contraction in some companies.

Conventional NBFCs held the dominant share of total assets throughout the period. Their assets declined at the beginning of the year from BDT 814 billion in December 2024 to BDT 800 billion in January 2025, but then increased consistently in the following months. The asset base grew steadily and reached a high of BDT 901 billion in November 2025, indicating expansion in lending and investment activities. However, in December 2025, assets fell significantly to BDT 844 billion, which largely contributed to the overall decline in the sector's total assets. This drop may reflect portfolio adjustments, recovery of investments, or balance sheet consolidation at the year-end.



Islamic NBFCs, although much smaller in size, demonstrated almost stable increasing asset trend. Their assets rose from BDT 35 billion in December 2024 to BDT 40 billion in December 2025. The growth was steady throughout the year, with minor fluctuations, indicating continuous expansion of Shariah-compliant financing and investment activities. The stability of Islamic NBFC assets suggests cautious but consistent growth and increased acceptance of Islamic financial services in Bangladesh.

Overall, the asset trend indicates that the NBFC sector experienced significant expansion during the period, supported by growing financing and investment operations. The sharp decline in December 2025 appears to be temporary or adjustment-related rather than a long-term downward trend. Despite this fluctuation, the overall performance reflects strong operational capacity and gradual development of the NBFC sector in Bangladesh, with conventional NBFCs are working as the driving force and Islamic NBFCs are contributing to the steady and stable expansion.

Statistical Tables & Charts
On
Islamic Banking

Table 1: Number of Islamic Banks, Branches & Windows in December 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)	142	--
	8	Union Bank PLC (UNBPLC)	114	--
	9	Global Islami Bank PLC (GIBPLC)	105	--
	10	ICB Islamic Bank Limited (ICBIBL)	33	--
	a. Sub Total			1700
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. Sub Total			41	334
Banks having IB Windows	1	Agrani Bank PLC (ABPLC)	0	60
	2	Rupali Bank PLC (RBPLC)	0	2
	3	Sonali Bank PLC (SBPLC)	0	58
	4	Standard Chartered Bank (SCB)	0	1
	5	Eastern Bank PLC (EBPLC)	0	20
	6	Mutual Trust Bank PLC (MTBPLC)	0	15
	7	Bank Asia PLC (BASPLC)	0	5
	8	Trust Bank PLC (TBPLC)	0	30
	9	NRBC Bank PLC (NRBCBPLC)	0	373
	10	South Bangla Agriculture and Commerce Bank (SBACBPLC)	0	10
	11	Meghna Bank PLC (MEGBPLC)	0	10
	12	Midland Bank PLC (MDBPLC)	0	1
c. Sub Total			0	585
Grand Total (a+b+c)			1741	919

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 (%)	
	Dec'25 ^p	Nov'25	Dec'24	Dec'25 (Compared with Nov'25)	Dec'25 (Compared with Dec'24)
	a	b	c	d=((a-b)/b)*100	e=((a-c)/c)*100
1. Total Deposits (excluding Inter-bank & EDF)*	4762262	4769279	4355575	-0.15	9.34
a) Full-fledged Islamic Banks	4071217	4038407	3852507	0.81	5.68
b) Islamic Banking Branches of Conventional Banks	430575	471031	295972	-8.59	45.48
c) Islamic Banking Windows of Conventional Banks	260470	259840	207096	0.24	25.77
2. Total Investments (including Sukuk/Islamic Bond)**	5847503	5885263	5262709	-0.64	11.11
a) Full-fledged Islamic Banks	5312415	5289865	4865000	0.43	9.20
b) Islamic Banking Branches of Conventional Banks	352844	407702	247035	-13.46	42.83
c) Islamic Banking Windows of Conventional Banks	182244	187696	150674	-2.91	20.95
3. Total Worker's Remittances	779	740	533	5.24	46.09
a) Full-fledged Islamic Banks	769	734	526	4.81	46.11
b) Islamic Banking Branches of Conventional Banks	6.66	3.34	3.14	99.13	111.98
c) Islamic Banking Windows of Conventional Banks	3.64	3.45	3.99	5.50	-8.88
4. Total Export Receipts (excl. local exports)	653	668	774	-2.16	-15.55
a) Full-fledged Islamic Banks	548	573	704	-4.31	-22.10
b) Islamic Banking Branches of Conventional Banks	84.80	71.53	49.07	18.55	72.80
c) Islamic Banking Windows of Conventional Banks	20.46	23.47	21.06	-12.81	-2.84
5. Total Import Payments (excl. local imports)	972	1041	1208	-6.57	-19.50
a) Full-fledged Islamic Banks	820	786	991	4.30	-17.27
b) Islamic Banking Branches of Conventional Banks	110.30	125.46	158.92	-12.08	-30.59
c) Islamic Banking Windows of Conventional Banks	42.28	129.38	58.13	-67.32	-27.25
6. Total Agent Banking Deposits	266628	260698	216316	2.27	23.26
a) Full-fledged Islamic Banks	265612	259696	215744	2.28	23.11
b) Islamic Banking Branches of Conventional Banks	958.72	946.18	547.76	1.32	75.03
c) Islamic Banking Windows of Conventional Banks	57.96	56.51	24.62	2.56	135.41
7. Total Assets (excluding Contra. & OBU)	9586085	9836060	8432907	-2.54	13.67
a) Full-fledged Islamic Banks	8678161	8904746	7784163	-2.54	11.48
b) Islamic Banking Branches of Conventional Banks	586804	610847	386550	-3.94	51.81
c) Islamic Banking Windows of Conventional Banks	321121	320467	262194	0.20	22.47
8. Total CSR Expenditure	802	-	1941	-	-58.67
a) Full-fledged Islamic Banks	661	-	1920	-	-65.56
b) Islamic Banking Branches of Conventional Banks	118.26	-	5.50	-	2049.38
c) Islamic Banking Windows of Conventional Banks	22.65	-	15.57	-	45.52

Note:

- *including profit payable
- **Excluding interbank and including EDF & profit receivable
- Figures in Deposits, Investments, Assets & CSR are recorded as end period but figures in worker's remittances, export receipts & import payments are recorded as during the period.
- p= provisional
- Data related to CSR expenditure are compiled on yearly basis.

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			Dec'25 ^p	Nov'25	Dec'24	All Scheduled Banks		Islamic Banks, Branches & Windows	
	Dec'25 ^p	Nov'25	Dec'24	Dec'25 ^p	Nov'25	Dec'24				Dec'25 (Compared with Nov'25)	Dec'25 (Compared with Dec'24)	Dec'25 (Compared with Nov'25)	Dec'25 (Compared with Dec'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)*	21265170	21026992	19031263	4762262	4769279	4355575	22.39	22.68	22.89	1.13	11.74	-0.15	9.34
Investments (including Sukuk/Islamic Bond)**	23726234	23662346	21518150	5847503	5885263	5262709	24.65	24.87	24.46	0.27	10.26	-0.64	11.11
Worker's Remittances	3224	2890	2639	779	740	533	24.17	25.62	20.21	11.56	22.17	5.24	46.09
Export Receipts (excl. local exports)	3553	3425	3788	653	668	774	18.39	19.50	20.42	3.73	-6.22	-2.16	-15.55
Import Payments (excl. local imports)	5681	5285	5628	972	1041	1208	17.12	19.70	21.47	7.51	0.95	-6.57	-19.50
Agent Banking Deposits	493561	477610	417590	266628	260698	216316	54.02	54.58	51.80	3.34	18.19	2.27	23.26
Assets (excluding Contra. & OBU)	44524420	47856458	39082779	9586085	9836060	8432907	21.53	20.55	21.58	-6.96	13.92	-2.54	13.67
Number of Bank Branches/Windows	11374	11372	11361	2660	2659	2552	23.39	23.38	22.46	0.02	0.11	0.04	4.23

Note:

1. *Including Profit payable/acrued 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.

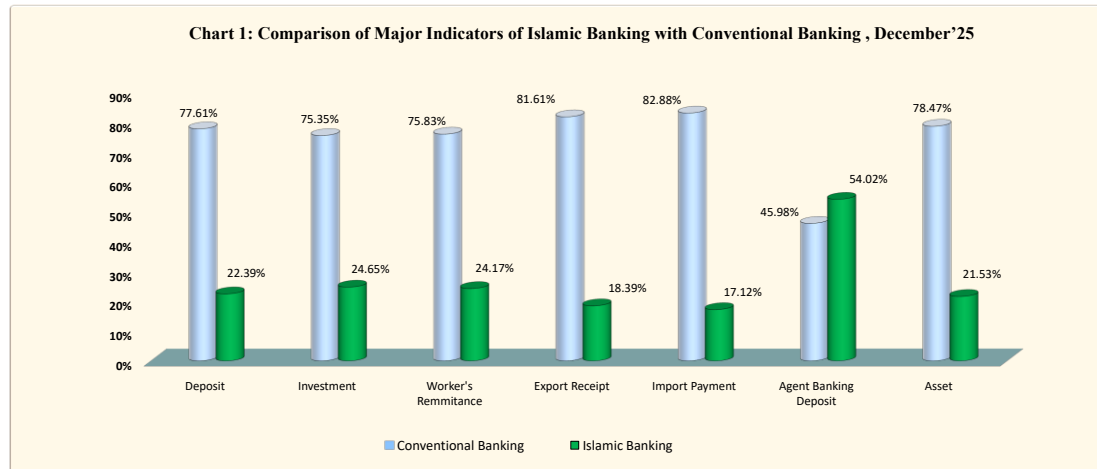


Table 4: Deposits Scenario of Banks - A Comparison between Islamic and Conventional Banks

(BDT in Million)

Type of Banks	Total Deposits			Changes	
	Dec'25 ^p	Nov'25	Dec'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	4071217	4038407	3852507	32810	218710
Branch Based IBs	430575	471031	295972	-40456	134603
Window Based IBs	260470	259840	207096	630	53374
Islamic Banks, Branches & Windows	4762262	4769279	4355575	-7016	406688
Conventional Banks	16502908	16257713	14675688	245194	1827219
All Scheduled Banks	21265170	21026992	19031263	238178	2233907
Market Share (%) of Deposits among various forms of Islamic Banking					
Full Fledged IBs	85.49	84.68	88.45	0.81	-2.96
Branch Based IBs	9.04	9.88	6.80	-0.83	2.25
Window Based IBs	5.47	5.45	4.75	0.02	0.71
Market Share (%) of Deposits in terms of Islamic and Conventional Banking					
Islamic Banks	22.39	22.68	22.89	-0.29	-0.49
Conventional Banks	77.61	77.32	77.11	0.29	0.49

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

2. p=provisional

Source: Statistics Department, Bangladesh Bank.

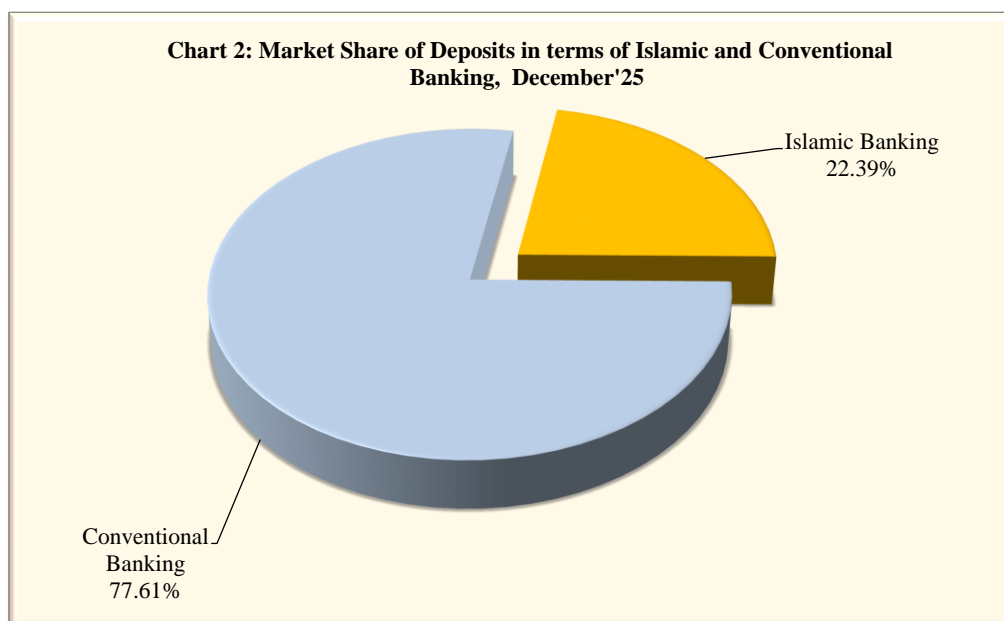


Table 5: Mode wise Islamic Banking Deposits in Bangladesh

(BDT in Million)

Mode of Deposits	Total Deposits			Changes	
	Dec'25 ^p	Nov'25	Dec'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
AI - Wadeah Deposits	190598	184047	179981	6551	10618
Mudaraba Deposits	4136568	4106825	3768497	29743	368071
Mudaraba Savings Accounts (MSA)	905057	899918	789005	5139	116052
Mudaraba Term Deposits (MTDR)	2307425	2326429	2127566	-19004	179859
Mudaraba Special Notice Accounts (MSNA)	164539	159471	169989	5068	-5450
Other Mudaraba Deposits	759548	721008	681937	38540	77611
Deposits against Mudaraba Savings Bonds	4913	4960	5530	-46	-617
Special Deposit Accounts	28503	30673	36672	-2170	-8169
Other Deposits	401680	442774	364895	-41094	36785
Total Deposits	4762262	4769279	4355575	-7016	406688
Percentage of various Modes of Islamic Banking Deposits					
AI - Wadeah Deposits	4.00	3.86	4.13	0.14	-0.13
Mudaraba Deposits	86.86	86.11	86.52	0.75	0.34
Mudaraba Savings Accounts (MSA)	19.00	18.87	18.11	0.14	0.89
Mudaraba Term Deposits (MTDR)	48.45	48.78	48.85	-0.33	-0.39
Mudaraba Special Notice Accounts (MSNA)	3.46	3.34	3.90	0.11	-0.45
Other Mudaraba Deposits	15.95	15.12	15.66	0.83	0.29
Deposits against Mudaraba Savings Bonds	0.10	0.10	0.13	0.00	-0.02
Special Deposit Accounts	0.60	0.64	0.84	-0.04	-0.24
Other Deposits	8.43	9.28	8.38	-0.85	0.06
Total	100.00	100.00	100.00	0.00	0.00

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

2. p=provisional

Source: Statistics Department, Bangladesh Bank.

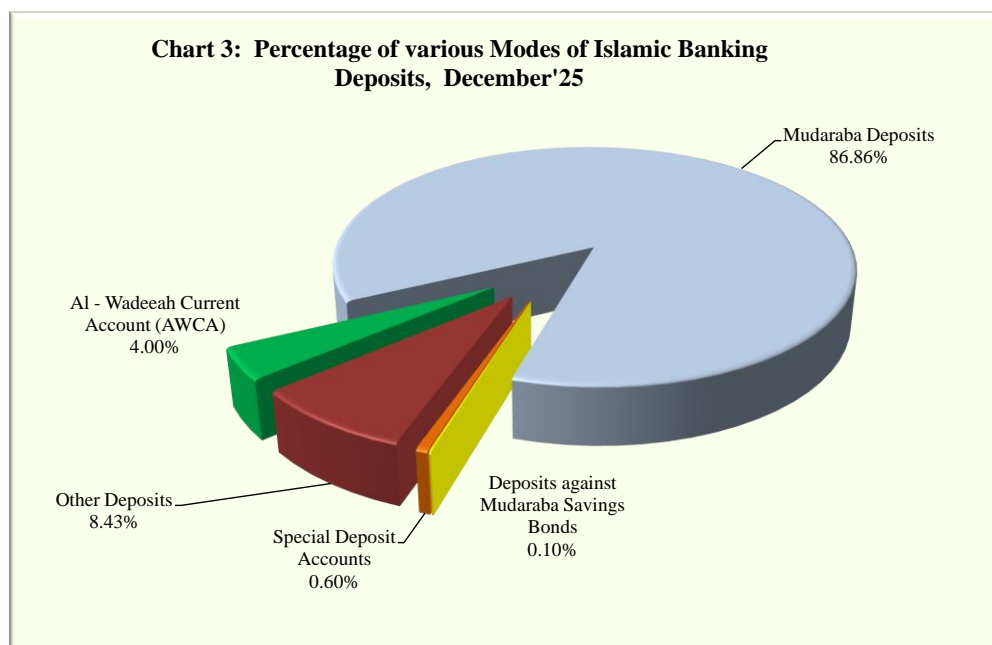


Table 6: Sector wise Islamic Banking Deposits in Bangladesh

(BDT in Million)

Sector	Total Deposits			Changes	
	Dec'25 ^p	Nov'25	Dec'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Public (Government)	94113	88835	83574	5277	10538
Other Public	223146	222046	233647	1100	-10501
Private	4445004	4458398	4038354	-13394	406650
Sub Total	4762262	4769279	4355575	-7016	406688
DMB	167651	166330	228318	1321	-60668
Grand Total (Including DMB)	4929913	4935608	4583893	-5695	346020
Percentage of various Sectors of Islamic Banking Deposits					
Public (Government)	1.91	1.80	1.82	0.11	0.09
Other Public	4.53	4.50	5.10	0.03	-0.57
DMB	3.40	3.37	4.98	0.03	-1.58
Private	90.16	90.33	88.10	-0.17	2.07

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

2. p=provisional

Source: Statistics Department, Bangladesh Bank.

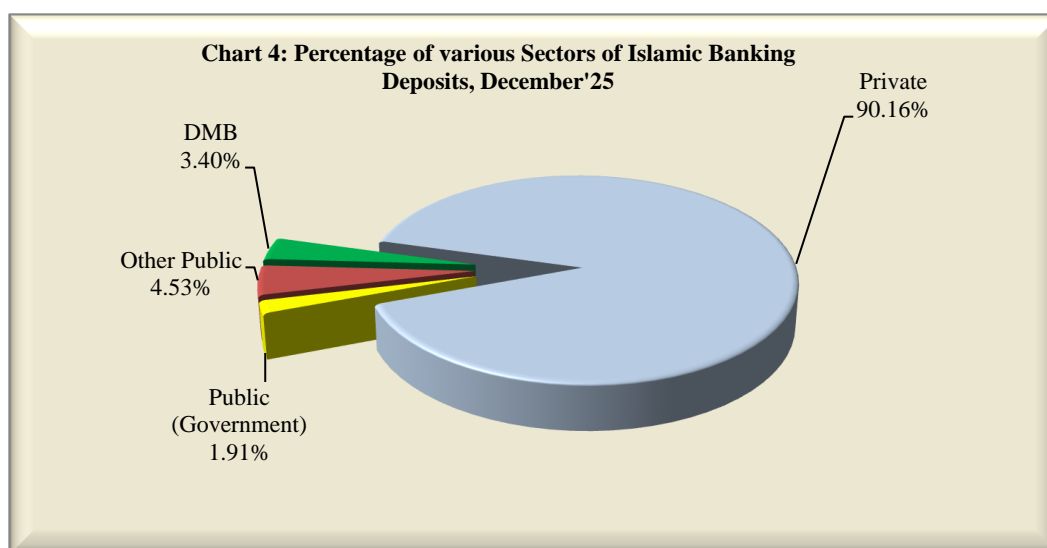


Table 7: Investments Scenario of Banks - A Comparison between Islamic and Conventional Banks

(BDT in Million)

Type of Banks	Total Investments			Changes	
	Dec'25 ^p	Nov'25	Dec'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	5312415	5289865	4865000	22550	447415
Branch Based IBs	352844	407702	247035	-54858	105808
Window Based IBs	182244	187696	150674	-5453	31570
Islamic Banks, Branches & Windows	5847503	5885263	5262709	-37760	584793
Conventional Banks	17878731	17777083	16255441	101648	1623291
All Scheduled Banks	23726234	23662346	21518150	63888	2208084
Market Share (%) of Investments among various forms of Islamic Banking					
Full Fledged IBs	90.85	89.88	92.44	0.97	-1.59
Branch Based IBs	6.03	6.93	4.69	-0.89	1.34
Window Based IBs	3.12	3.19	2.86	-0.07	0.25
Market Share (%) of Investments in terms of Islamic and Conventional Banking					
Islamic Banks	24.65	24.87	24.46	-0.23	0.19
Conventional Banks	75.35	75.13	75.54	0.23	-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.

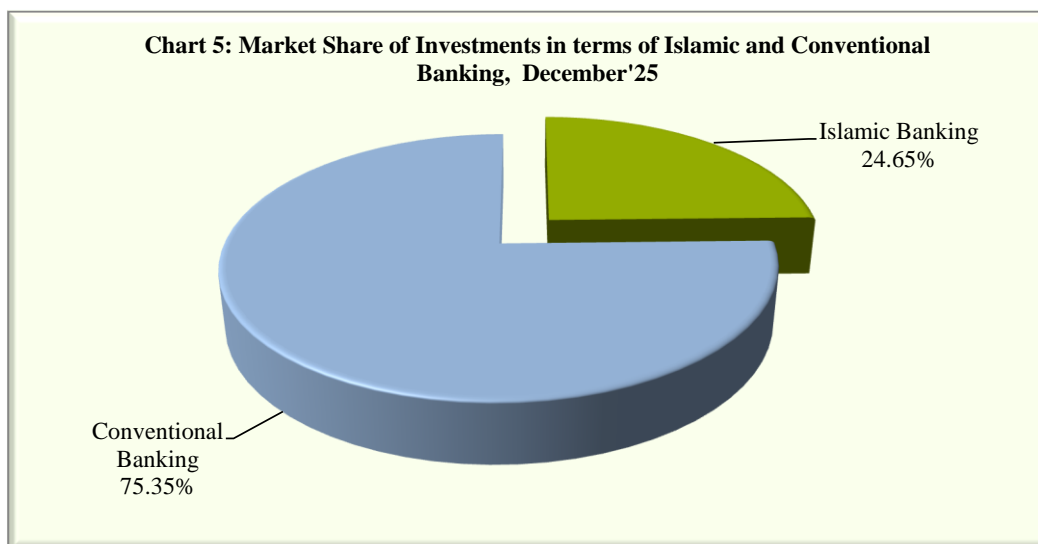


Table 8: Mode wise Islamic Banking Investments in Bangladesh

(BDT in Million)

Mode of Investments	Total Investments			Changes	
	Dec'25 ^p	Nov'25	Dec'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Mudarabah	286222	293654	257975	-7432	28247
Musharaka	8148	8004	2909	144	5239
Bai - Murabaha	2595252	2610267	2130103	-15015	465148
Bai - Muajjal	1039612	1098532	1086711	-58920	-47099
Bai - Salam	93259	110480	87329	-17221	5930
Bai - Istisna	7359	7299	24745	60	-17385
Ijarah	274226	270862	266486	3364	7739
HPSM	993153	999859	794810	-6705	198344
Qard - e - Hasan	115976	114181	135178	1795	-19202
Others Investments	434295	372126	476463	62169	-42167
Total	5847503	5885263	5262709	-37760	584793
Percentage of various Modes of Islamic Banking Investments					
Mudarabah	4.89	4.99	4.90	-0.09	-0.01
Musharaka	0.14	0.14	0.06	0.00	0.08
Bai - Murabaha	44.38	44.35	40.48	0.03	3.91
Bai - Muajjal	17.78	18.67	20.65	-0.89	-2.87
Bai - Salam	1.59	1.88	1.66	-0.28	-0.06
Bai - Istisna	0.13	0.12	0.47	0.00	-0.34
Ijarah	4.69	4.60	5.06	0.09	-0.37
HPSM	16.98	16.99	15.10	0.00	1.88
Qard - e - Hasan	1.98	1.94	2.57	0.04	-0.59
Others Investments	7.43	6.32	9.05	1.10	-1.63
Total	100.00	100.00	100.00	0.00	0.00

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.

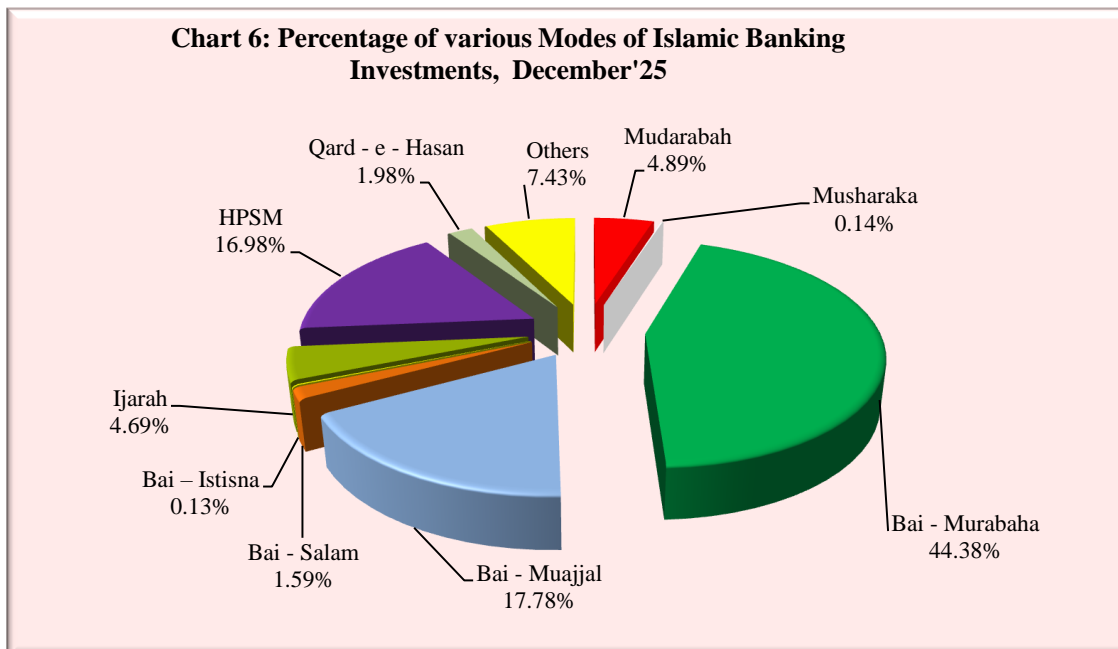


Table 9: Economic Purpose wise Islamic Banking Investments in Bangladesh

(BDT in Million)

Economic Purposes	Total Investments			Changes	
	Dec'25 ^P	Nov'25	Dec'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Agriculture, Fishing & Forestry	66343	64954	63688	1390	2655
a) Agriculture	49480	48462	43887	1018	5593
b) Fishing	16303	15940	15692	363	611
c) Forestry & logging	560	551	4110	9	-3549
Industry (1+2)	2471050	2479021	2199029	-7971	272020
1. Term Investment (Excluding Working Capital Financing)	916297	888372	900062	27925	16235
a) Large Industries	633934	603417	608490	30517	25444
b) Small and Medium Industries	120370	125856	153457	-5486	-33086
c) Cottage/ Micro Industries	10863	10760	6704	104	4159
d) Service Industries	151129	148339	131411	2790	19718
2. Working Capital Financing	1554753	1590649	1298968	-35896	255785
a) Large Industries	1188172	1223166	897954	-34994	290218
b) Small and Medium Industries	206955	206674	212846	280	-5892
c) Cottage/ Micro Industries	7769	6786	9548	983	-1779
d) Service Industries	151857	154022	178619	-2165	-26762
Construction	323305	326187	323450	-2883	-145
Transport	35639	35529	37662	110	-2023
Trade & Commerce	1842464	1829014	1769959	13450	72505
a) Whole sale & Retail Trade	1060006	1048473	1257262	11533	-197256
b) Export	382720	380545	194643	2175	188077
c) Import	347630	348972	308720	-1342	38910
d) Procurement by Government	6459.90	6174.78	6.34	285.12	6454
e) Share Trading	5995	6468	7543	-473.4	-1548
f) Lease Financing	39653	38380	1785	1273	37868
Other Institutional Qard/Investments	304265	308858	188204	-4592	116061
Consumer Finance	126642	141547	113670	-14905	12972
Miscellaneous (Poverty Alleviation and others)	677796	700154	567048	-22359	110748
Total	5847503	5885263	5262709	-37760	584793
Percentage of various Investments of Islamic Banks in terms of Economic Purposes					
Agriculture, Fishing & Forestry	1.13	1.10	1.21	0.03	-0.08
Industry	42.26	42.12	41.79	0.14	0.47
Construction	5.53	5.54	6.15	-0.01	-0.62
Transport	0.61	0.60	0.72	0.01	-0.11
Trade & Commerce	31.51	31.08	33.63	0.43	-2.12
Other Institutional Qard/Investments	5.20	5.25	3.58	-0.04	1.63
Consumer Finance	2.17	2.41	2.16	-0.24	0.01
Miscellaneous (Poverty Alleviation and others)	11.59	11.90	10.77	-0.31	0.82
Total	100.00	100.00	100.00	0.00	0.00

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.

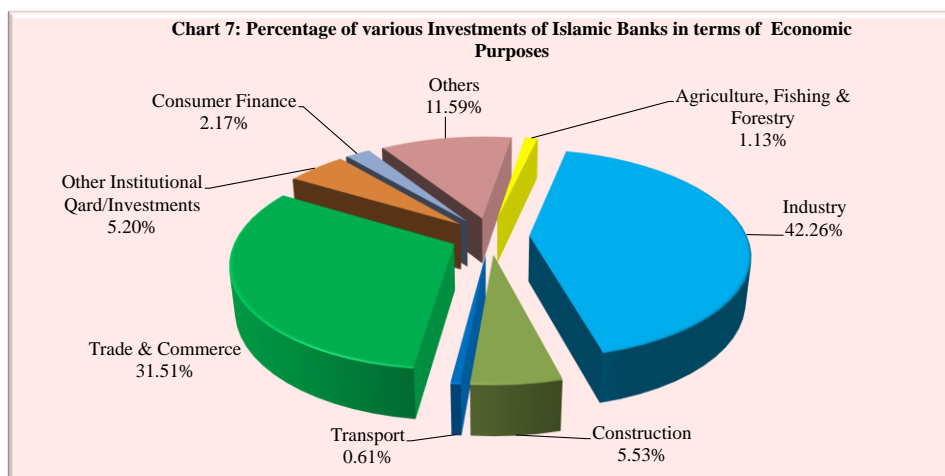


Table 10: Agent Banking Deposits Scenario of Banks - A Comparison between Islamic and Conventional Banks

(BDT in Million)

Type of Banks	Total Deposits			Changes	
	Dec'25 ^p	Nov'25	Dec'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	265612	259696	215744	5916	49868
Branch Based IBs	958.7	946.2	547.8	12.5	411.0
Window Based IBs	57.96	56.51	24.6	1.45	33.3
Islamic Banks, Branches & Windows	266628	260698	216316	5930	50312
Conventional Banks	226933	216911	201274	10021	25659
All Scheduled Banks	493561	477610	417590	15951	75971
Market Share (%) of Agent Banking Deposits among various forms of Islamic Banking					
Full Fledged IBs	99.62	99.62	99.74	0.00	-0.12
Branch Based IBs	0.36	0.36	0.25	0.00	0.11
Window Based IBs	0.02	0.02	0.01	0.00	0.01
Market Share (%) of Agent Banking Deposits in terms of Islamic and Conventional Banking					
Islamic Banks, Branches & Windows	54.02	54.58	51.80	-0.56	2.22
Conventional Banks	45.98	45.42	48.20	0.56	-2.22

Note: 1. IBs = Islamic Banks

Source: Statistics Department, Bangladesh Bank.

p = Provisional

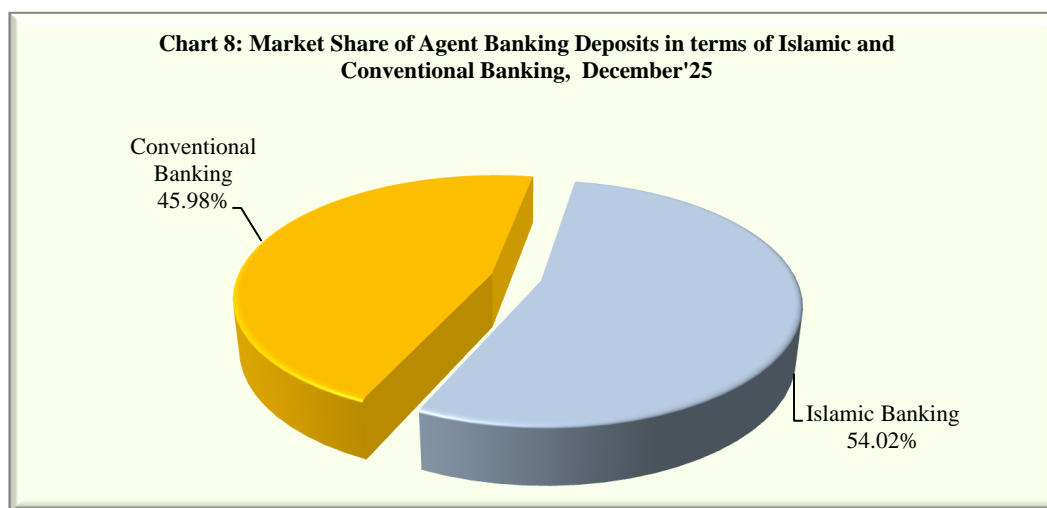


Table 11: Gender and Geo location wise School Banking in Bangladesh

Description		Total Number of Accounts			Changes	
		Dec'25 ^P	Nov'25	Dec'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Gender-wise	Male	586437	592158	554881	-5721	31556
	Female	582660	585905	560412	-3245	22248
	Others	-	-	-	-	-
	Islamic Banks, Branches & Windows	1169097	1178063	1115293	-8966	53804
	Conventional Bank	3586490	3550240	3264868	36250	321622
	All Scheduled Banks	4755587	4728303	4380161	27284	375426
Geolocation-wise	Urban	393391	396381	356296	-2990	37095
	Rural	775706	781682	758997	-5976	16709
	Islamic Banks, Branches & Windows	1169097	1178063	1115293	-8966	53804
	Conventional Bank	3586490	3550240	3264868	36250	321622
	All Scheduled Banks	4755587	4728303	4380161	27284	375426
Market Share (%) of School Banking Accounts in terms of Islamic and Conventional Banking						
Overall	Islamic Banks, Branches & Windows	24.58	24.92	25.46	-0.33	-0.88
	Conventional Banks	75.42	75.08	74.54	0.33	0.88

Note: (-) means 'not available'

Source: Statistics Department, Bangladesh Bank.

P = Provisional

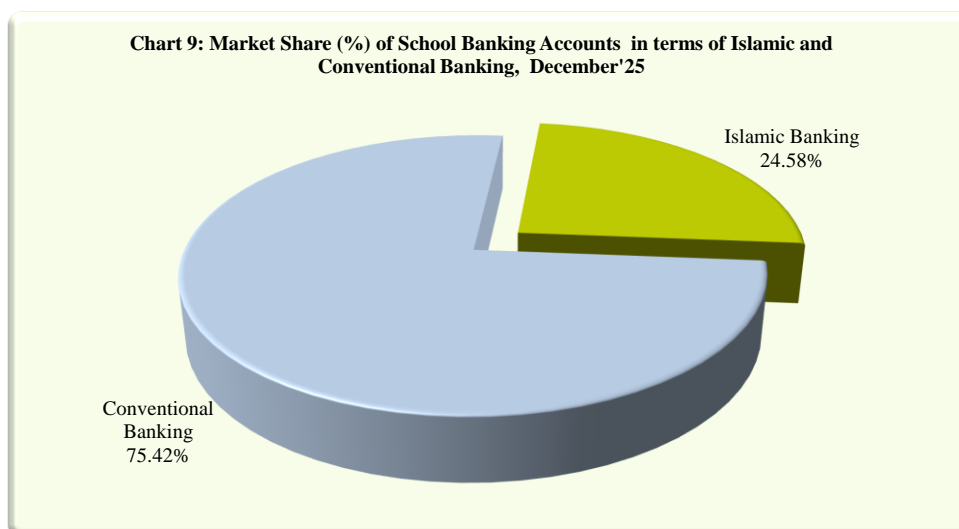


Table 12: Mobile Financial Services (MFS) in Islamic Banking

Accounts Pattern		Total			Changes	
		Dec'25	Nov'25	Dec'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
MFS Agent		134711	125257	86173	9454	48538
MFS Personal Accounts		2803929	2286688	1835937	517241	967992
MFS Male Accounts		2241922	1808832	1416588	433090	825334
MFS Female Accounts		562007	477856	419349	84151	142658
MFS Other Accounts		9013	8999	13073	14	-4060
Total MFS Accounts in Islamic Banks, Branches & Windows		2812942	2295687	1849010	517255	963932
Total MFS Accounts in Conventional Banks		141279088	79960286	141005447	61318802	273641
Total MFS Accounts in All Scheduled Banks		144092030	82255973	142854457	61836057	1237573
Transactions Pattern		Total Transactions Amount (BDT in Million)			Changes	
		Dec'25	Nov'25	Dec'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Cash In		176	524.83	93.64	-348.70	82
Cash Out		518	516	974	2	-456
P2P		17	23	17	-5	0
Merchant Payment		388	604	37	-216	351
G2P		0.00	0.00	0.00	0.00	0.00
Salary Disbursement		375	371	435	4	-61
Talktime Purchase		5.40	4.85	5.24	0.55	0.16
Utility Bill Payment		6.41	6.99	1.31	-0.59	5.10
Total MFS Transactions in Islamic Banks, Branches & Windows		1486	2050	1564	-564	-78
Total MFS Transactions in Conventional Banks		1675258	1582042	1342831	93216	332427
Total MFS Transactions in All Scheduled Banks		1676744	1584092	1344395	92652	332349
Market Share (%) of Mobile Financial Services (MFS) in terms of Islamic and Conventional Banking						
Description		Dec'25	Nov'25	Dec'24	Changes	
					With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
MFS Accounts	Islamic Banks, Branches & Windows	1.95	2.79	1.29	-0.839	0.658
	Conventional Banks	98.05	97.21	98.71	0.839	-0.658
MFS Transactions	Islamic Banks, Branches & Windows	0.09	0.13	0.12	-0.04	-0.028
	Conventional Banks	99.91	99.87	99.88	0.04	0.028

Source: Statistics Department, Bangladesh Bank.

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

Type of Machines	Total Number of Machines			Changes	
	Dec'25 ^p	Nov'25	Dec'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
ATM	3648	3655	3737	-7	-89
POS	6951	6951	6778	0	173
CDM	5	5	6	0	-1
CRM	853	849	835	4	18
Islamic Banks*	11457	11460	11356	-3	101
Conventional Banks	152589	149902	134311	2687	18278
All Scheduled Banks	164046	161362	145667	2684	18379
Transactions through Interbanks	Total Transactions Amount (BDT in Million)			Changes	
	Dec'25	Nov'25	Dec'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
MICR Cheque	141149	150671	164673	-9522	-23524
Non-MICR Cheque	32	43	61	-12	-29
EFT	52566	82551	73014	-29984	-20448
RTGS	269188	263556	279997	5631	-10810
Islamic Banks, Branches & Windows	462935	496821	517746	-33887	-54811
Conventional Banks	6945178	7536234	6773055	-591056	172123
All Scheduled Banks	7408113	8033055	7290801	-624942	117312
Transactions through Cards					
Debit Card Transaction	93896	93027	79545	869	14351
Credit Card Transaction	1713	2078	1807	-365	-94
Prepaid Card Transaction	103	94	136	9	-33
Islamic Banks, Branches & Windows	95712	95199	81488	513	14224

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 December 2025

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

Source: Statistics Department, Bangladesh Bank.

Table 15: Major Indicators of Islamic NBFCs in Bangladesh

(BDT in Million)

Indicators	Amount			Growth (%)	
	Dec'25 ^p	Nov'25	Dec'24	Dec'25 (Compared with Nov'25)	Dec'25 (Compared with Dec'24)
	a	b		$d=((a-b)/b)*100$	$d=((a-b)/b)*100$
1. Total Deposits (excluding Inter-nbfc)*	38585	38103	32964	1.27	17.05
a) Full-fledged Islamic NBFCs	11793	11906	12593	-0.95	-6.35
b) Islamic Branches/Windows of Conventional NBFCs	26792	26197	20372	2.27	31.52
2. Total Investments (including Sukuk/Islamic Bond)**	32034	31514	27566	1.65	16.21
a) Full-fledged Islamic NBFCs	15841	15809	17642	0.21	-10.21
b) Islamic Branches/Windows of Conventional NBFCs	16193	15705	9923	3.11	63.18
3. Total Assets (excluding Contra.)	40215	41225	35479	-2.45	13.35
a) Full-fledged Islamic NBFCs	23456	24889	25365	-5.76	-7.53
b) Islamic Branches/Windows of Conventional NBFCs	16759	16336	10113	2.59	65.71

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 (Excl. Non depository NBFCs & Non Scheduled Banks)			Islamic NBFCs, Branches & Windows						All NBFCs		Islamic NBFCs, Branches & Windows	
	Dec'25 ^P	Nov'25	Dec'24	Dec'25 ^P	Nov'25	Dec'24	Dec'25 ^P	Nov'25	Dec'24	Dec'25 (Compared with Nov'25)	Dec'25 (Compared with Dec'24)	Dec'25 (Compared with Nov'25)	Dec'25 (Compared with Dec'24)
	a	b	c	d	e	f	g	h	i	j	k	l	
Deposits (excluding Inter-nbfc)*	530336	527236	495571	38585	38103	32964	7.28	7.23	6.65	0.59	7.02	1.27	17.05
Investments (including Sukuk/Islamic Bond)**	731853	737073	702875	32034	31514	27566	4.38	4.28	3.92	-0.71	4.12	1.65	16.21
Assets (excluding Contra.)	885037	942682	849527	40215	41225	35479	4.54	4.37	4.18	-6.12	4.18	-2.45	13.35

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.

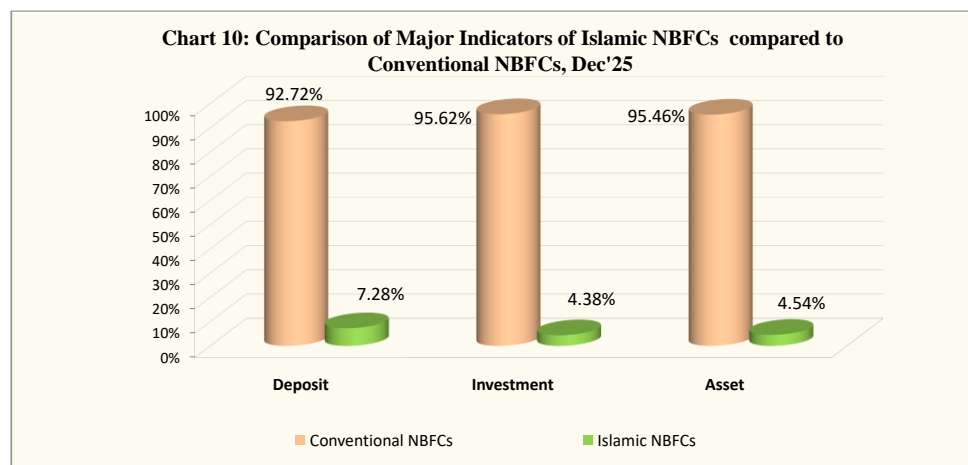


Table 17: Deposits Scenario of NBFCs - A Comparison between Islamic and Conventional NBFCs

(BDT in Million)

Type of NBFCs	Total Deposits		Changes
	Dec'25 ^P	Nov'25	With respect to Previous Month
	a	b	(a-b)
Full Fledged Islamic NBFCs	11793	11906	-112.74
Islamic Branches/Windows of Conventional NBFCs	26792	26197	595
Islamic NBFCs, Branches & Windows	38585	38103	482
Conventional NBFCs	491751	489133	2618
All NBFCs*	530336	527236	3100
Market Share (%) of Deposits among various forms of Islamic NBFCs			
Full Fledged NBFCs	30.56	31.25	-0.68
Islamic Branches/Windows of Conventional NBFCs	69.44	68.75	0.68
Market Share (%) of Deposits in terms of Islamic and Conventional NBFCs			
Islamic NBFCs	7.28	7.23	0.05
Conventional NBFCs	92.72	92.77	-0.05

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.

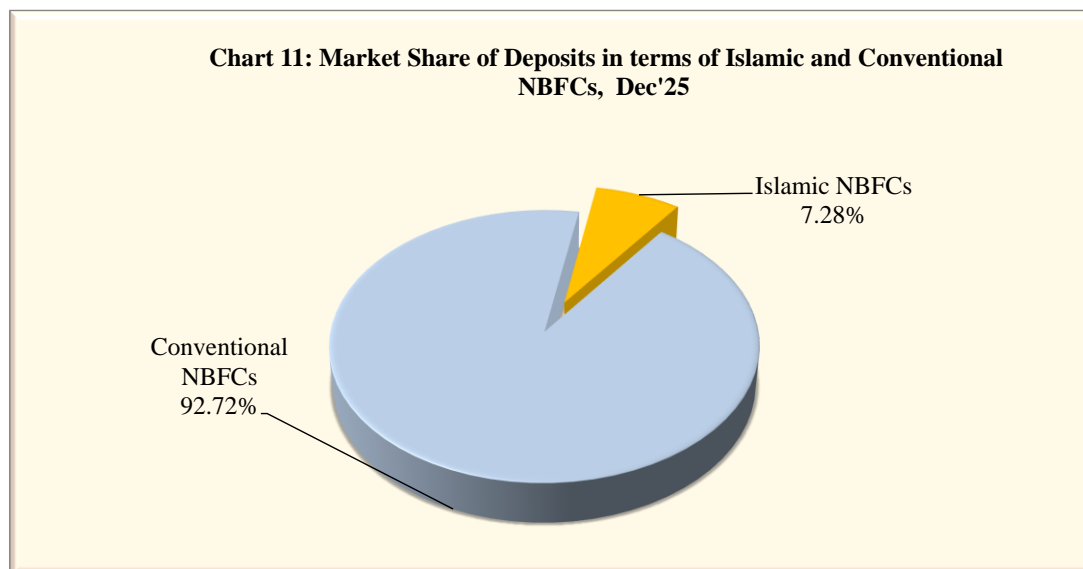


Table 18: Mode wise Deposits of Islamic NBFCs in Bangladesh

(BDT in Million)

Mode of Deposits	Total Deposits		Changes
	Dec'25 ^p	Nov'25	With respect to Previous Month
	a	b	(a-b)
Mudaraba Deposits	38193	37714	479
Mudaraba Term Deposits (MTDR)	37591	37116	475
Mudaraba Recurring Deposits	602	598	4
Special Purpose Deposits	392	389	3
Total Deposits	38585	38103	482
Percentage of various Modes of Deposits of Islamic NBFCs			
Mudaraba Deposits	98.98	98.98	0.00
Mudaraba Term Deposits (MTDR)	97.42	97.41	0.01
Mudaraba Recurring Deposits	1.56	1.57	-0.01
Special Purpose Deposits	1.02	1.02	0.00
Total	100.00	100.00	0.00

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

2. p=provisional

Source: Statistics Department, Bangladesh Bank.

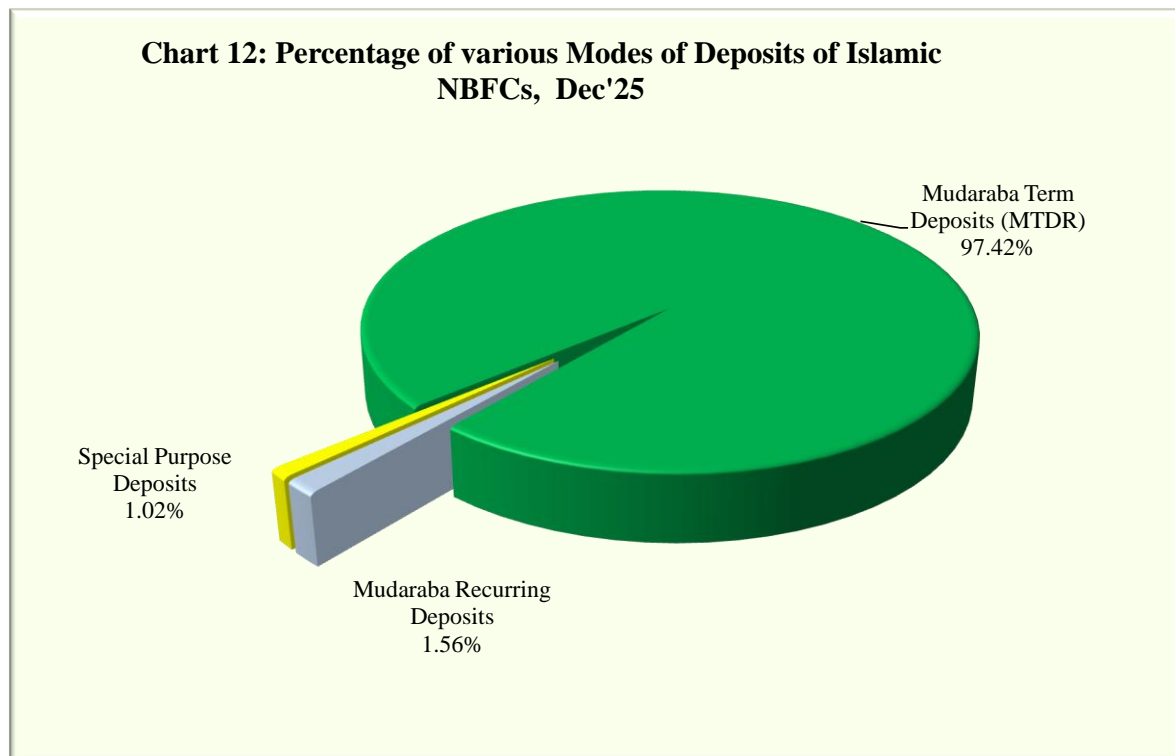


Table 19: Sector wise Deposits of Islamic NBFCs in Bangladesh

(BDT in Million)

Sector	Total Deposits		Changes
	Dec'25 ^p	Nov'25	With respect to Previous Month
	a	b	(a-b)
Public (Government)	1.06	1.06	-0.003
Other Public	191.51	191.53	-0.020
Private	27893	27422	471
DMB	10750	10738	12
Sub Total (Including Inter-NBFCs)	38835	38353	483
Inter-NBFCs	250	250	0
Total (Excluding Inter-NBFCs)	38585	38103	482
Percentage of various Sectors of Deposits of Islamic NBFCs			
Public (Government)	0.0027	0.0028	0.0000
Other Public	0.50	0.50	-0.01
Private	72.29	71.97	0.32
DMB	27.86	28.18	-0.32

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, Dec'25

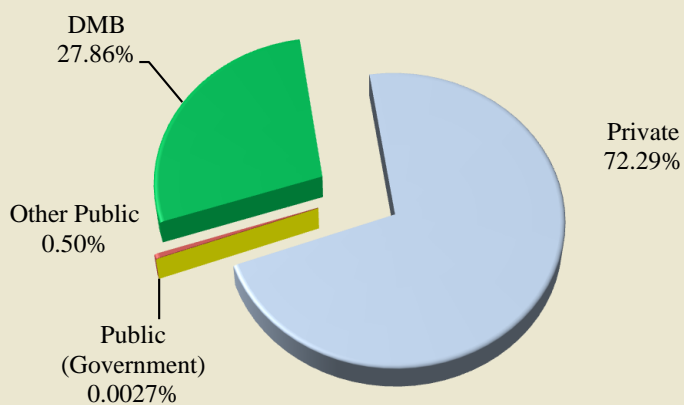


Table 20: Investments Scenario of NBFCs - A Comparison between Islamic and Conventional NBFCs

(BDT in Million)

Type of NBFCs	Total Investments		Changes
	Dec'25 ^p	Nov'25	With respect to Previous Month
	a	b	(a-b)
Full Fledged Islamic NBFCs	15841	15809	33
Islamic Branches/Windows of Conventional NBFCs	16193	15705	488
Islamic NBFCs, Branches & Windows	32034	31514	521
Conventional NBFCs	699819	705560	-5741
All NBFCs*	731853	737073	-5220
Market Share (%) of Investments among various forms of Islamic NBFCs			
Full Fledged NBFCs	49.45	50.16	-0.71
Islamic Branches/Windows of Conventional NBFCs	50.55	49.84	0.71
Market Share (%) of Investments in terms of Islamic and Conventional NBFCs			
Islamic NBFCs	4.38	4.28	0.10
Conventional NBFCs	95.62	95.72	-0.10

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.

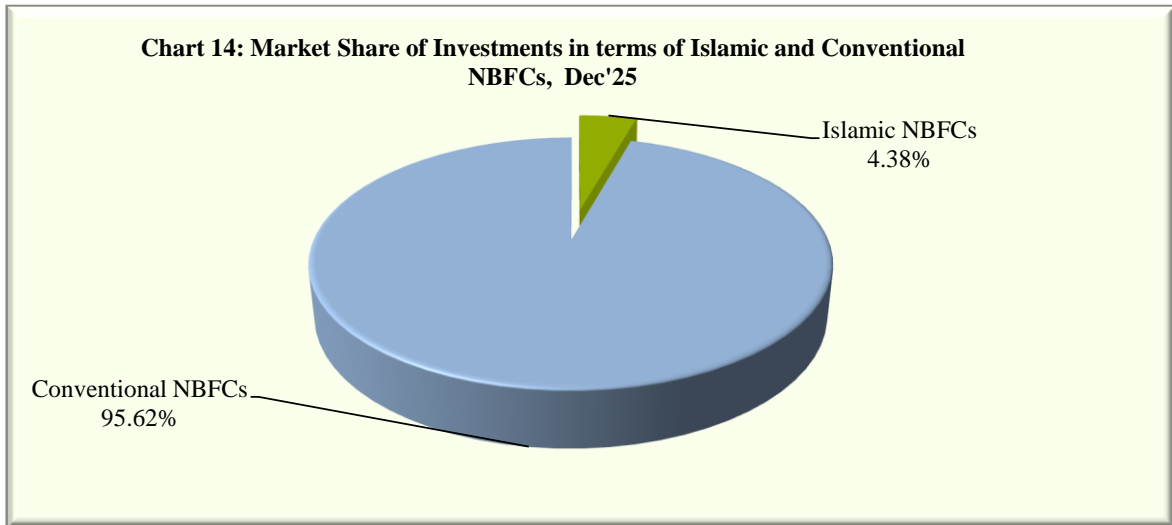


Table 21: Mode wise Investments of Islamic NBFCs in Bangladesh

(BDT in Million)

Mode of Investments	Total Investments		Changes
	Dec'25 ^p	Nov'25	With respect to Previous Month
	a	b	(a-b)
Mudarabah	2861	2809	52
Bai - Murabaha	2832	2806	26
Bai - Muajjal	3463	3490	-28
Ijarah	9327	9040	287
HPSM	11259	11140	119
Qard - e - Hasan	151	121	30
Others Investments	2142	2108	34
Total	32034	31514	521
Percentage of various Modes of Investments of Islamic NBFCs			
Mudarabah	8.93	8.91	0.02
Bai - Murabaha	8.84	8.90	-0.06
Bai - Muajjal	10.81	11.08	-0.27
Ijarah	29.12	28.69	0.43
HPSM	35.15	35.35	-0.20
Qard - e - Hasan	0.47	0.38	0.09
Others Investments	6.69	6.69	0.00
Total	100.00	100.00	0.00

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.

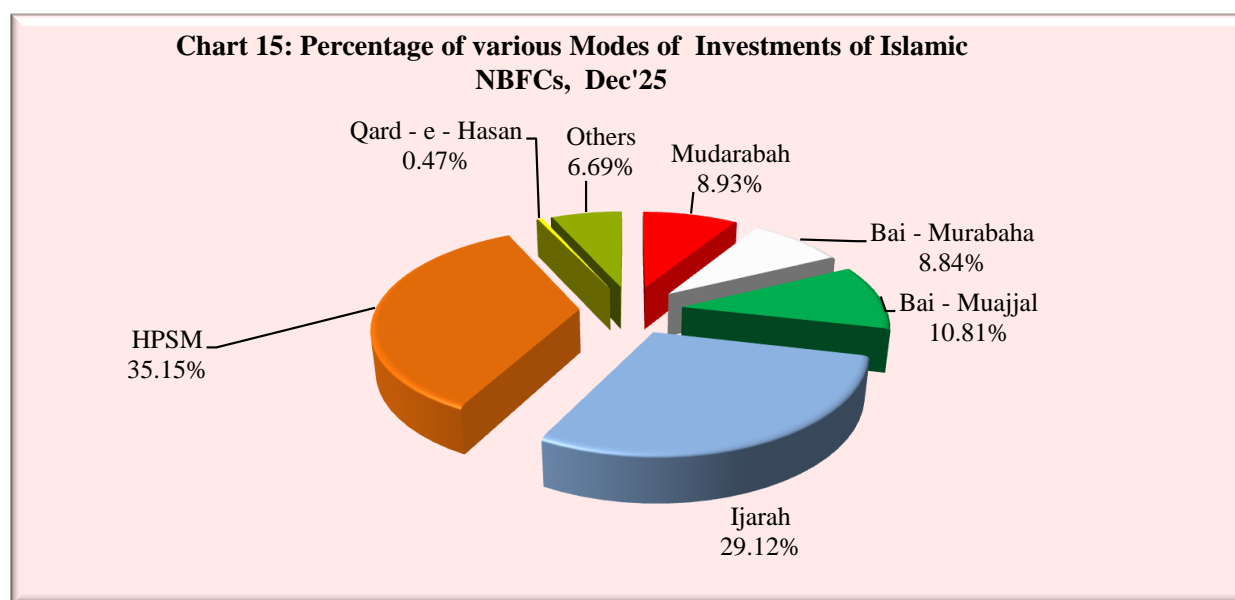


Table 22: Economic Purpose wise Investments of Islamic NBFs in Bangladesh

(BDT in Million)

Economic Purposes	Total Investments		Changes
	Dec'25 ^p	Nov'25	With respect to Previous Month
	a	b	(a-b)
A. Agriculture, Fishing & Forestry	211	219	-8
B. Industry (1+2+3)	10716	10702	14
1. Term Investment (Excluding Working Capital Financing)	8914	8878	36
2. Working Capital Financing	1802	1824	-22
C. Construction	4428	4339	90
D. Transport	1369	1387	-18
E. Trade & Commerce	9163	9063	100
F. Other Institutional Qard/Investments	3429	3252	178
G. Consumer Finance	1008	797	211
H. Miscellaneous (Poverty Alleviation and others)	1710	1755	-45
Total	32034	31514	521
Percentage of various Investments of Islamic NBFs in terms of Economic Purposes			
Agriculture, Fishing & Forestry	0.66	0.69	-0.04
Industry	33.45	33.96	-0.51
Construction	13.82	13.77	0.06
Transport	4.27	4.40	-0.13
Trade & Commerce	28.60	28.76	-0.16
Other Institutional Qard/Investments	10.71	10.32	0.39
Consumer Finance	3.15	2.53	0.62
Miscellaneous (Poverty Alleviation and others)	5.34	5.57	-0.23
Total	100.00	100.00	0.00

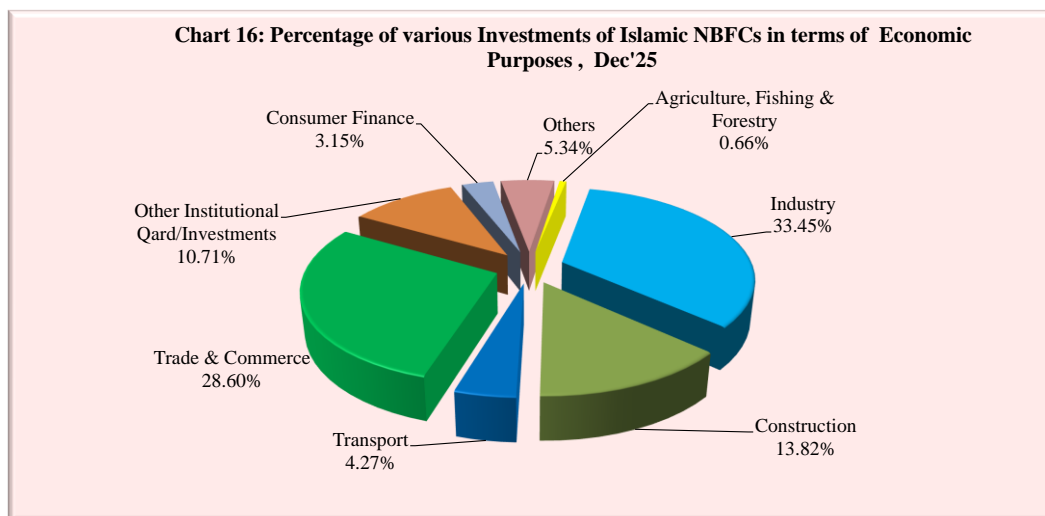
Note:

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.



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 91% of total Islamic investment while investment sanctioned by other Conventional banks having Islamic branches and windows is only 9% of total Islamic investment. Full-fledged Islamic banks, branches and windows sanctioned significant amount of investment in Bai-Murabaha (44%). About 42% of investment was sanctioned for the industry sector, 32% 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 24% of total worker's remittance collected through Islamic banking channel. Furthermore, approximately half (54%) 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
1. Total Deposits (excluding Inter-bank & EDF)*	4180010	4224637	4139685	4189138	4192994	4246010	4288023	4404270	4374131	4318054	4342670	4329368	4351507
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
2. Total Investments (including Sukuk/Islamic Bond)**	4697897	4774561	4823248	4889012	4935777	4980980	5041131	5137341	5148415	5169909	5169508	5184376	5214653
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
3. Total Worker's Remittances	764	954	1058	897	758	817	924	920	669	533	540	584	472
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
4. Total Export Receipts (excl. local exports)	599	587	686	628	725	695	703	657	638	690	837	779	699
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
5. Total Import Payments (excl. local imports)	1104	936	1109	902	1020	1202	1184	952	1059	1107	1070	1134	1061
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
6. Total Agent Banking Deposits	190703	193917	197025	200147	199158	203520	206240	213343	206920	204798	208838	211876	212513
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
7. Total Assets (excluding Contra. & OBU)	7748493	7619498	7576916	7748272	7818844	7977511	8113654	8533968	8357322	8412508	8496404	8547909	8735986
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	Jun'25	July'25	Aug'25	Sep'25	Oct'25	Nov'25	Dec'25 ^P
1. Total Deposits (excluding Inter-bank & EDF)*	4355575	4331897	4356573	4386210	4411949	4424844	4522011	4540072	4622845	4669262	4674288	4769279	4762262
a) Full-fledged Islamic Banks	3852507	3805346	3820128	3831987	3854651	3846984	3930799	3939373	3987879	4015481	4014727	4038407	4071217
b) Islamic Banking Branches of Conventional Banks	295972	304539	315100	331751	334484	348705	358122	362934	389811	399920	404682	471031	430575
c) Islamic Banking Windows of Conventional Banks	207096	222012	221344	222472	222813	229155	233090	237765	245155	253861	254878	259840	260470
2. Total Investments (including Sukuk/Islamic Bond)**	5262709	5262957	5280997	5528391	5572133	5672157	5695949	5682092	5715313	5730981	5768639	5885263	5847503
a) Full-fledged Islamic Banks	4865000	4860004	4872053	5103505	5156344	5229813	5234459	5217057	5244930	5242495	5258331	5289865	5312415
b) Islamic Banking Branches of Conventional Banks	247035	252804	255807	271030	260590	275974	295286	294280	298909	305224	325151	407702	352844
c) Islamic Banking Windows of Conventional Banks	150674	150148	153137	153856	155199	166371	166204	170755	171474	183262	185158	187696	182244
3. Total Worker's Remittances	533	533	502	724	598	660	612	666	610	818	690	740	779
a) Full-fledged Islamic Banks	526	532	501	718	594	656	607	663	606	812	685	734	769
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	2.84	1.55	3.34	6.66
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	3.12	3.29	3.45	3.64
4. Total Export Receipts (excl. local exports)	774	795	713	742	758	726	688	771	775	703	755	668	653
a) Full-fledged Islamic Banks	704	706	627	657	659	621	594	673	659	617	573	573	548
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	72.54	161.14	71.53	84.80
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	12.90	20.59	23.47	20.46
5. Total Import Payments (excl. local imports)	1208	1294	1102	1164	1165	1117	883	1177	893	1014	1036	1041	972
a) Full-fledged Islamic Banks	991	1053	916	998	993	974	739	982	702	848	850	786	820
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	138.11	122.74	125.46	110.30
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	27.89	62.44	129.38	42.28
6. Total Agent Banking Deposits	216316	210876	210873	221029	230345	235951	247647	253248	260109	263875	251930	260698	266628
a) Full-fledged Islamic Banks	215744	210318	210318	220768	229721	235288	246947	252471	259303	263071	251110	259696	265612
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	765.60	782.38	946.18	958.72
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	38.03	38.02	56.51	57.96
7. Total Assets (excluding Contra. & OBU)	8432907	8455138	8531251	8925157	9138372	9214226	9739188	9286309	9431378	9538449	9643237	9836060	9586085
a) Full-fledged Islamic Banks	7784163	7791709	7854560	8226837	8397982	8492183	8989666	8526831	8641535	8725056	8800971	8904746	8678161
b) Islamic Banking Branches of Conventional Banks	386550	390500	400883	417553	422971	438075	461782	466103	489678	503698	527691	610847	586804
c) Islamic Banking Windows of Conventional Banks	262194	272929	275808	280768	317419	283967	287740	293375	300165	309694	314575	320467	321121

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	Sep'25	Oct'25	Nov'25	Dec'25 ^P
1. Total Deposits (excluding Inter-nbfc)*	32964	33274	35472	34335	36195	36609	37504	37273	36848	37114	37536	38103	38585
a) Full-fledged Islamic NBFCs	12593	12520	12989	12476	12476	12457	12409	12194	12114	12046	11951	11906	11793
b) Islamic Branches/Windows of Conventional NBFCs	20372	20754	22483	21858	23719	24151	25096	25079	24734	25068	25585	26197	26792
2. Total Investments (including Sukuk/Islamic Bond)**	27566	27198	29518	28744	31510	31590	32572	31877	30527	31194	30828	31514	32034
a) Full-fledged Islamic NBFCs	17642	17265	17128	16853	16789	16680	16624	16373	16234	16092	15952	15809	15841
b) Islamic Branches/Windows of Conventional NBFCs	9923	9933	12390	11890	14721	14909	15948	15504	14293	15102	14876	15705	16193
3. Total Assets (excluding Contra.)	35479	33661	36217	35937	38733	39312	40272	41134	39999	40465	40399	41225	40215
a) Full-fledged Islamic NBFCs	25365	23444	23480	23650	23545	23752	23836	24601	24689	24777	24876	24889	23456
b) Islamic Branches/Windows of Conventional NBFCs	10113	10217	12737	12287	15188	15560	16437	16533	15310	15689	15522	16336	16759

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.	01/12/25	BRPD Circular Letter No. 28: Scheduling of Sammilito Islami Bank PLC.	Click here
2.	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	Click here
3.	13/03/25	BRPD Circular Letter No. 06: Establishment of 04(Four) New Departments at Head Office of Bangladesh Bank.	Click here
4.	22/01/25	DMD Circular Letter No. 05: Regarding Sukuk Allotment Quota	Click here
5.	15/01/25	STD Circular No. 01: Regarding the submission of Islamic Financial Transactions related data by NBFCs through data template	Click here
6.	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.	Click here
7.	25/03/24	DMD Circular Letter No. 05: Amendment of Guidelines and Operating Procedures of Islamic Banks Liquidity Facility (IBLF)	Click here
8.	05/02/23	DMD Circular No. 02: Regarding Mudarabah Liquidity Support (MLS)	Click here
9.	05/12/22	DMD Circular No. 03: Guidelines and Operating Procedures of Islamic Banks Liquidity Facility (IBLF)	Click here
10.	06/02/22	SD Circular Letter No. 02: Regarding the submission of Islamic Financial Transactions related data through new data template.	Click here
11.	05/04/18	SFD Circular No. 02: Master Circular for Islamic Refinance Scheme.	Click here
12.	07/01/18	SMESPD Circular Letter No. 01: Amendment of the operating guideline of Islami Shariah Based Refinancing Fund	Click here
13.	10/12/17	BRPD Circular Letter No. 11: Islamic Refinance fund for agro-processors, small enterprise, renewable energy and environment-friendly ventures	Click here
14.	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'	Click here
15.	04/02/16	DMD Circular No. 01 : Online Transaction of Islami Bond	Click here
16.	07/01/16	SMESPD Circular No. 01 : Master Circular on SME Financing	Click here
17.	24/12/14	DMD Circular No. 10 : Regarding Issuance of Islami Bond	Click here
18.	03/11/14	DMD Circular No. 06 : Circular regarding Amendment of Bangladesh Government Islami Investment Bond(Islami Bond) Rules-2004(Amended-2014)	Click here
19.	12/10/14	GBCSR Circular No. 06 : Formation of refinance fund to support Islamic Shariah-based financing to "Renewable Energy & Environment Friendly Financeable Sectors"	Click here
20.	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'	Click here
21.	18/09/14	BRPD Circular No. 13: Islamic Refinance fund for agro-processors, small enterprise, renewable energy and environment-friendly ventures	Click here
22.	01/09/14	DMD Circular No. 05 : Circular regarding Bangladesh Govt .Islami Bond (Islami Bond) Rules-2004 (Amended-2014)	Click here
23.	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	Click here
24.	27/12/11	DOS Circular Letter No. 23 : Regarding islami interbank fund market	Click here
25.	12/05/10	Statutory Liquidity Ratio (SLR) for Islami Bank	Click here
26.	09/11/09	BRPD Circular No. 15: Guidelines on Islamic Banking	Click here
27.	20/07/09	BRPD Circular Letter No. 05: Risk Factors Relating to Islamic Mode of Investment under Risk Based Capital Adequacy for Banks	Click here
28.	15/09/04	FRTMD Circular No. 16 - Bangladesh Government Islamic Investment Bond-2004.	Click here