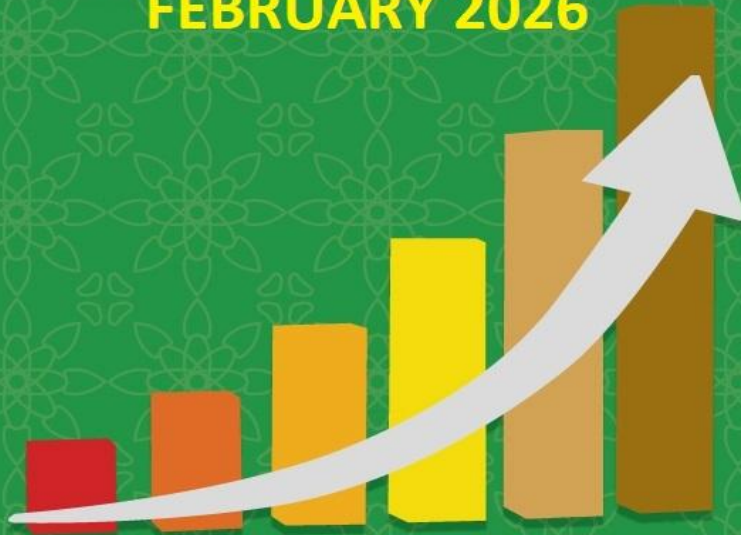


بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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

FEBRUARY 2026



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)*

February, 2026



**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).*

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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 nine Islamic banking branches and twelve conventional commercial banks are providing Islamic banking services through six-hundred and thirty two 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 February 2026. 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.

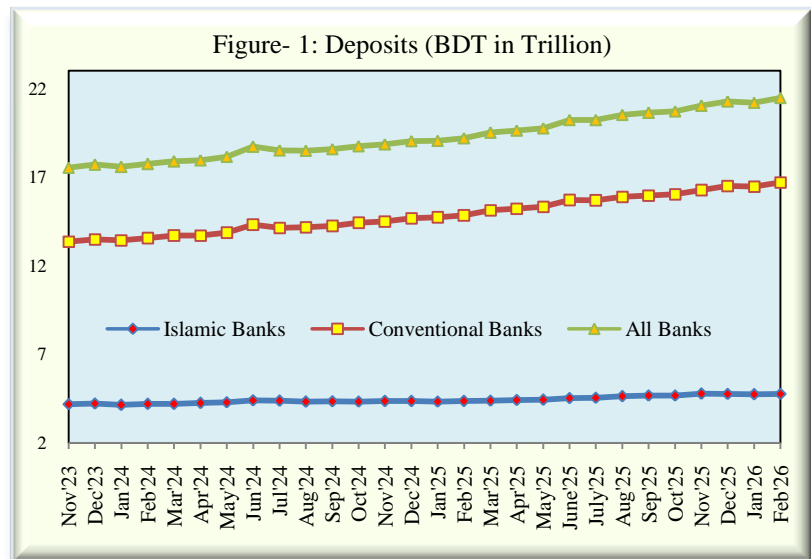
1. For Islamic Banks

1.1 Deposits

The banking sector in Bangladesh experienced an upward trend of deposits from November 2023 to February 2026 (Fig-1). Total deposits increased from BDT 17.54 trillion in November 2023 to BDT 21.46 trillion in February 2026, reflecting gradual expansion of the sector. Conventional banks consistently dominated deposit mobilization, contributing the largest share (77.82%) throughout the period.

In contrast Islamic banks, despite their small share (22.18%), demonstrated steady and moderate growth.

Conventional banks, deposits stood at BDT 16.70 trillion in February 2026, up from BDT 16.46 trillion in January 2026, reflecting a month-on-month growth of about 1.46%. On a year-on-year basis, deposits rose from BDT 14.83 trillion in February 2025 to BDT 16.70 trillion in February 2026, registering a growth of approximately 12.61%. This steady growth in deposits of conventional banks can be primarily attributed to unstable situation in Islamic banking sector after July 2024 uprising, which sifted the reliability and confidence of depositors more in conventional banking.

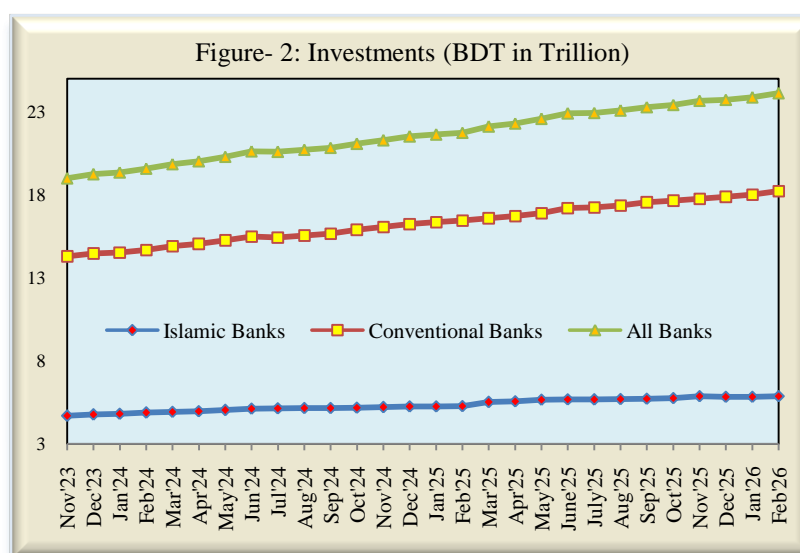


Focusing on Islamic banks, deposits remained approximately at BDT 4.76 trillion in February 2026, increasing from BDT 4.74 trillion in January 2026, indicating no significant growth. But on a year-on-year basis, deposits raised from BDT 4.36 trillion in February 2025 to BDT 4.76 trillion in February 2026 which demonstrates a moderate growth of around 9.27%. This year-on-year growth indicates a gradual shift in depositor's preference toward Islamic Banking. Aftermath of July uprising, Bangladesh Bank's surveillance for Islamic banks in terms of liquidity support, identification of weakness of the banks, recruitment of administrator to improve management capacity of the banks etc may facilitate them to regain depositors confidence. The study also finds that depositors continue to rely predominantly on Mudaraba-based deposits, which make up about 86.85% of Islamic banks deposit base. As of February 2026, Islamic banks' deposit base is overwhelmingly driven by the private sector, which accounts for about 90.32% of total deposits (Tables 5 and 6).

1.2 Investments

The investment trend of banking sector in Bangladesh observed considerable growth from November 2023 to February 2026. Total investments rose from BDT 18.99 trillion in November 2023 to BDT 24.12 trillion in February 2026, marking a considerable growth of 10.94%. Whereas, conventional banks accounted for the dominant share (75.62%) of total investments throughout the period and Islamic banks maintained a comparatively smaller (24.38%) yet a stable contribution.

In conventional banks, investments stood at BDT 18.24 trillion in February 2026, increasing from BDT 18.03 trillion in January 2026, indicating a month-on-month increase of about 1.19%. On a year-on-year basis, investments increased from BDT 16.46 trillion in February 2025 to BDT 18.24 trillion in February 2026, marking a growth of 10.80%. The monthly increasing is attributed to



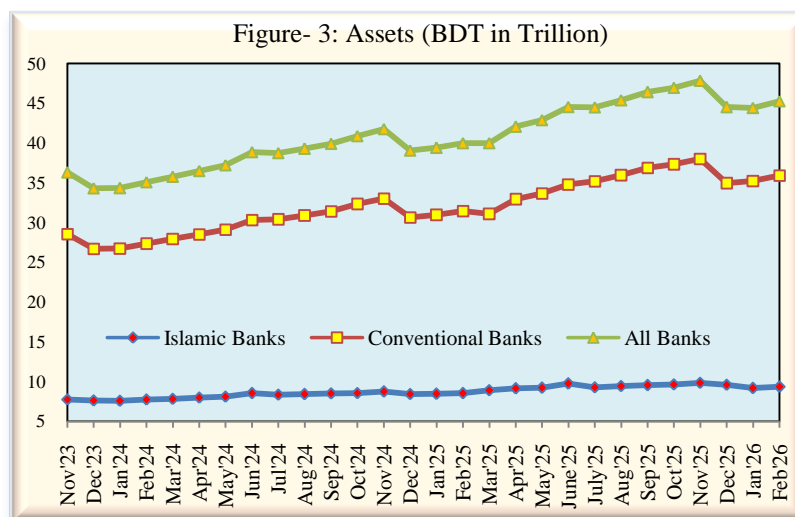
cautious lending and investment strategies of conventional banks focusing on macroeconomic uncertainties, including inflationary pressures, exchange rate volatility and tighter regulatory oversight in Bangladesh (Fig.2, Table-3).

Focusing on Islamic banks, investments remained almost unchanged at BDT 5.88 trillion in February 2026 compared to BDT 5.85 trillion in January 2026, indicating no significant month-on-month growth. On a year-on-year basis, investments increased from BDT 5.28 trillion in February 2025 to BDT 5.88 trillion in February 2026, reflecting a growth of approximately 11.38%. The stability in month-on-month investment level reflects a cautious and conservative

investment approach, while the year-on-year growth indicates gradual expansion, driven by rising demand for Islamic financing products, particularly profit-and-loss sharing modes.

1.3 Assets

In Bangladesh, the asset position of banking sector has exhibited a sustained upward trend in asset growth over the period from November 2023 to February 2026. Total assets increased significantly from BDT 36.32 trillion in November 2023 to BDT 45.26 trillion in February 2026, representing an overall growth of 24.62%. Although minor fluctuations were observed, particularly in



December 2024 and December 2025, the general trajectory remained positive. This consistent growth indicates strong asset mobilization capacity and reflects the sector’s resilience in the face of potential economic and political uncertainties (Fig-3).

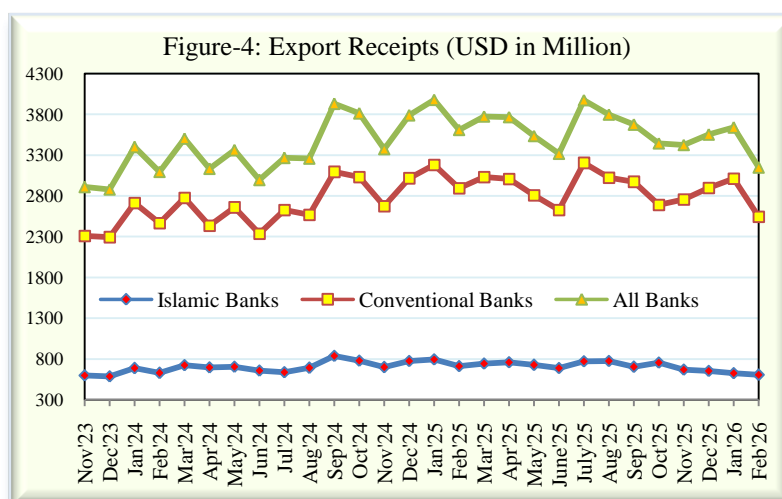
In Case of conventional banks recorded stronger and more dynamic asset growth throughout the same period. Total assets stood at BDT 35.92 trillion in February 2026, increasing slightly from BDT 35.25 trillion in January 2026, indicating a month-on-month growth of about 1.89%. On a year-on-year basis, assets rose from BDT 31.47 trillion in February 2025 to BDT 35.92 trillion in February 2026, reflecting a moderate growth of approximately 14.14%. This marginal and steady month-on-month increase indicates a gradual asset revaluation, loan repayments exceeding new disbursements, and tighter regulatory or liquidity conditions of conventional banks in Bangladesh. However, non-performing loans (NPLs), high cost of funds, and prevailing macroeconomic pressure including inflation and exchange rate volatility have also affected the conventional banks to take a cautious stance which reflects on their year-on-year growth.

Concerning Islamic banks, total assets at BDT 9.34 trillion in February 2026 compared to BDT 9.17 trillion in January 2026, indicating month-on-month a steady but moderate growth of 1.83%. On a year-on-year basis, assets rose from BDT 8.53 trillion in February 2025 to BDT 9.34 trillion in February 2026, reflecting a growth of 9.46%. The lack of significant short-term growth suggests a stable asset position, while the stronger year-on-year rise indicates a steady expansion of Islamic banking operations over time. This development is mainly driven by growing demand for Shariah-compliant financing, particularly through asset-based and profit-and-loss sharing mechanisms. Nevertheless, limited operational scale and a relatively narrow range of financial products may have slowed faster growth in the short term. It is also observed that a large share of financing was concentrated in Bai-Murabaha (44.30%) and HPSM (17.23%), showing dependence on a few key financing structures. From a sectoral perspective, Islamic banks’ investments were allocated across various segments of the economy, with the highest

concentration in industry and trade & commerce, underscoring their importance in driving productive and commercial economic activities (Tables 7, 8 and 9).

1.4 Export Receipts

Banking system of Bangladesh has been playing an important role through receiving export earnings on behalf of the exporters. The export performance of Bangladesh's banking sector exhibits moderate fluctuations with an overall stable trend during the period from November 2023 to February 2026. Total export receipts ranged between USD 2909 million in November 2023 and



USD 3148 million in February 2026, indicating an overall growth of 8.22% but a range-bound movement without sustained long-term growth over this period (Fig-4). The highest export earnings were recorded USD 3977 million in January 2025, closely followed by USD 3974 million in July 2025, reflecting strong external demand and improved trade performance during those periods. In contrast, the lowest export level was observed in USD 2880 million in December 2023, suggesting weaker export activity. By February 2026, exports declined to USD 3148 million, indicating a moderate slowdown compared to the peak levels of 2025.

In case of conventional banks consistently held a dominant share (80.82%) of total export financing and proceeds handling throughout the period. Their export volumes ranged from USD 2544 February 2026, increasing slightly from USD 3012 million in January 2026, indicates a month-on-month decreasing at 15.54%. On a year-on-year basis, export receipts USD 2544 February 2026, decreasing from USD 2896 million in February 2026, reflecting a decrease rate of approximately 12.14%. However, a decline to USD 468 million in February 2026 from previous month indicates a recent softening in export flows, possibly reflecting global demand pressures or domestic constraints.

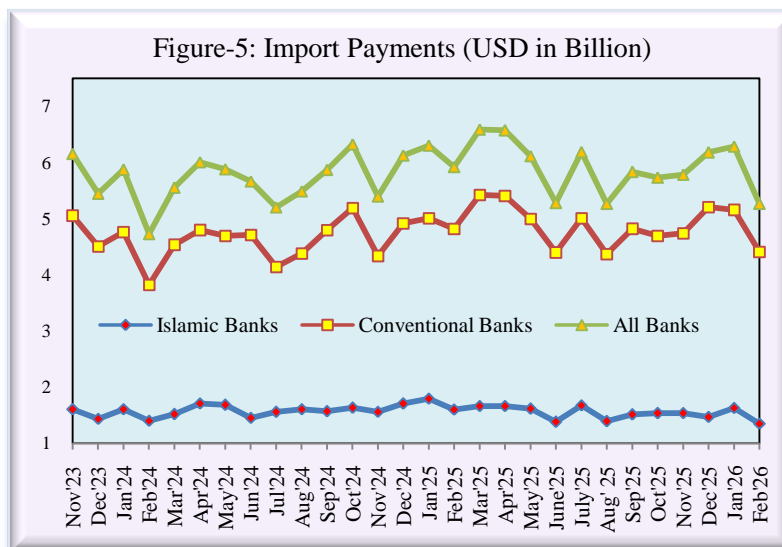
Concerning Islamic banks contributed a smaller yet consistent share (19.18%) of export earnings. From month-on-month comparison Islamic banks export receipts USD 604 million in February 2026 and USD 627 million in January 2026, indicates a month-on-month decreasing at 3.62%. On a year-on-year basis, export receipts USD 604 February 2026, decreasing from USD 713 million in February 2025, reflecting a decrease rate at 15.26%. However, export performance moderated thereafter, with a gradual decline observed in late 2025 and early 2026, falling to USD 604 million in February 2026. Islamic banks consistently handled around 20% to 25% of total export proceeds, remaining stable share.

Both Conventional and Islamic banks show a downward adjustment toward early 2026, indicating easing export momentum. From the above analysis, it can be said that as the majority of country's export proceeds 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

The import performance of Bangladesh’s banking sector shows noticeable monthly fluctuations during the period from November 2023 to February 2026. Despite short-term volatility, the general movement reflects a moderately stable import pattern with occasional peaks and slowdowns. The highest import payments was recorded USD 6090 million in March 2025, indicating strong import demand



during that month. In contrast, the lowest level was observed USD 4228 million in February 2024. Toward early 2026, imports declined again to USD 4765 million in February 2026, showing a mild contraction compared to mid-2025 levels. Overall, imports show a fluctuating but range-bound trend, without sustained long-term expansion.

In Conventional banks import payments was USD 3914 million in February 2026, decreasing from USD 4655 million in January 2026, indicating a month-on-month decrease of about 15.93%. On a year-on-year basis, import payments was USD 3914 million in February 2026 decreased from USD 4322 million in February 2025, marking a decrease rate at 9.44%. The relatively low year-on-year decrease indicates a cautious stance by conventional banks, possibly due to dollar crisis, International war crisis and after Ramadan month import payments decreases from previous months (Fig-5).

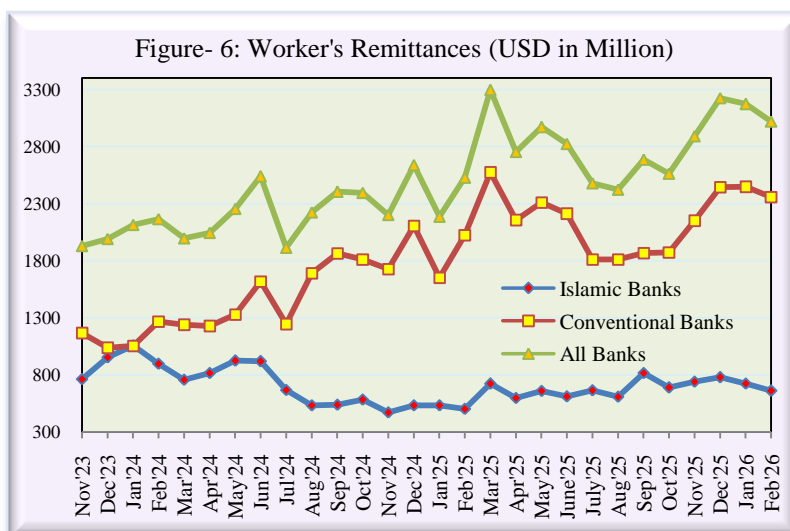
Focusing on Islamic banks Import payments between USD 852 million in February 2026 decreased from USD 1131 million in January 2026, as a month-on-month comparison its reflected by the negative growth of 24.74%. On a year-on-year basis, import payments was USD 852 million in February 2026 decreased from USD 1102 million in February 2025, marking a decrease rate at 22.72%. The trend indicates that Islamic banking imports are relatively stable but slightly downward biased in the latest period.

1.6 Worker’s Remittances

From figure 6 it can be seen that during the period November 2023 to February 2026, 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.

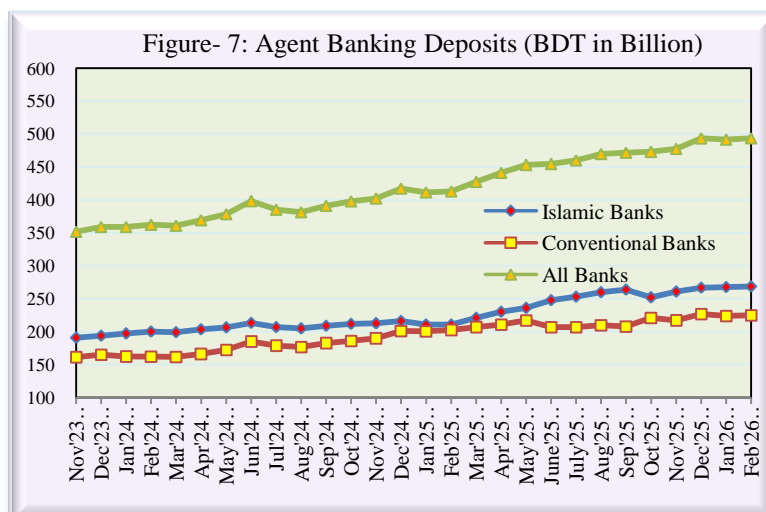
In Conventional banks month-on-month comparison worker's remittance was USD 2358 million in February 2026 decreased from USD 2446 in January 2026, decreasing at 3.59%. Whereas in year-on-year basis, worker's remittance was USD 2358 million in February 2026 increased from USD 2025 million in February 2025, marking a moderate growth at 16.45%. In month-on-month comparison Islamic banks worker's remittances decrease from USD 725 million in January 2026 to USD 661 million at the end of February 2026, indicating 8.82% decreasing rate. Whereas in year-on-year comparison Islamic banks faced robust remittances growth started from USD 502 million in February 2025 to USD 661 million at the end of February 2026, reflecting 31.65% growth.



The reason behind this may be regain confidence of the foreign workers on Islamic banks for improved management of the banks during recent times. 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 losing market share by Islamic banks highlights unstable situation of Islamic banking sector. 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. The cause for decreasing worker's remittance in February 2026 from previous two months may be Eid time remittance surge and global labor market cycles (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 February 2026 (Fig-7). This indicator of agent banking reflects that agent banking is gaining popularity day by day in Bangladesh. Total agent banking deposits increased from BDT 352



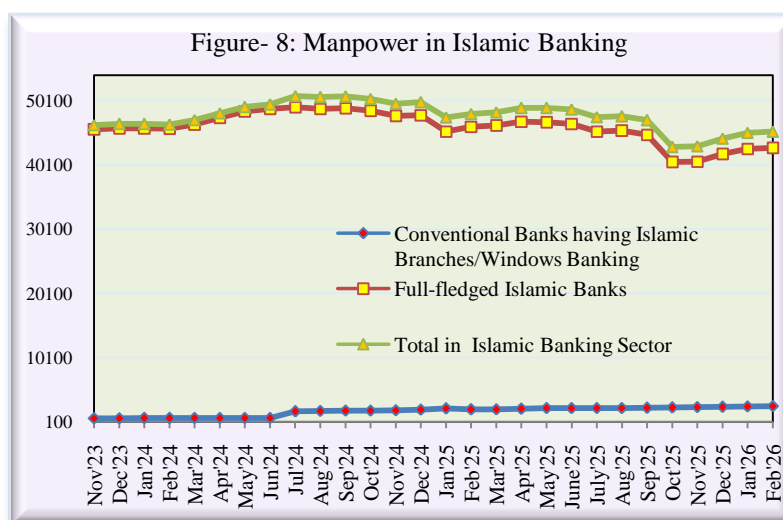
billion in November 2023 to BDT 494 billion in February 2026, reflecting gradual expansion of the sector with 40.35% growth rate.

In case of conventional banks, agent banking deposits stood at BDT 225 billion in February 2026, increasing from BDT 224 billion in January 2026, indicating a month-on-month growth of about 0.41%. On a year-on-year basis, deposits rose from BDT 202 billion in February 2025 to BDT 225 billion in February 2026, registering a growth of approximately 11.14%. Agent banking deposits of conventional banks experienced a steady trend and it's contributed 45.33% total agent banking deposits share in the banking arena. Focusing on Islamic banks, agent banking deposits remained approximately at BDT 269 billion in February 2026, increasing from BDT 268 billion in January 2026, without any significant growth. However, on a year-on-year basis, agent banking deposits increased from BDT 211 billion in February 2025 to BDT 269 billion in February 2026, reflecting a growth of around 27.44%. The data reveals that in February 2026, Islamic banks accounted for holding 54.67% of the total deposits in agent banking arena.

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 Manpower

The manpower position of Islamic banking operations within the Banking sector in Bangladesh shows a declining trend during the period November 2023 to February 2026 (Table-2). Total manpower in Islamic Banks stood at 45240 in February 2026 increased from 45061 in January 2026, indicating a month-on-month increase of 0.40%. On the other hand, the total manpower was 48019 in February 2025 which indicates a year-on-year decline of 5.79%.



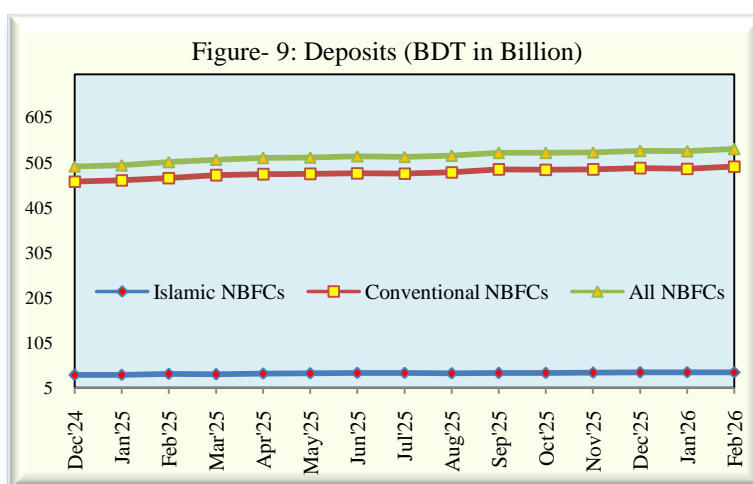
Several contextual factors may explain this scenario. In general, increasing digitalization and automation of financial services have reduced the need for manual administrative and operational staff in many financial institutions. After July 2024 uprising, some unstable situation arises due to improper management of Islamic banks specially in full-fledged Islamic Banks, manpower shows a declining trend. On the contrary, conventional banks having sharia'h based banking operation are enhancing their Islamic banking activities with increase of manpower gradually.

2. For Islamic NBFCs

2.1 Deposits

The deposit trend of the Non-Bank Financial Companies (NBFCs) sector in Bangladesh exhibited a steady upward trajectory over the period from December 2024 to February 2026 (Fig-9). Total deposits increased from BDT 496 billion in December 2024 to BDT 535 billion in February 2026, reflecting gradual expansion of the sector. Conventional NBFCs consistently dominated deposit mobilization, contributing the largest share (92.74%) throughout the period, while Islamic NBFCs, though relatively small (7.26%), showed moderate but stable growth.

In case of conventional NBFCs, deposits stood at BDT 496 billion in February 2026, increasing from BDT 491 billion in January 2026, indicating a month-on-month growth of about 1.02%. On a year-on-year basis, deposits rose from BDT 470 billion in February 2025 to BDT 496 billion in February 2026, registering a growth of approximately 5.44%. This steady increase can be attributed to several factors in our country, including higher deposit rates offered by NBFCs compared to banks and growing demand for alternative financing channels alongside the banking sector.

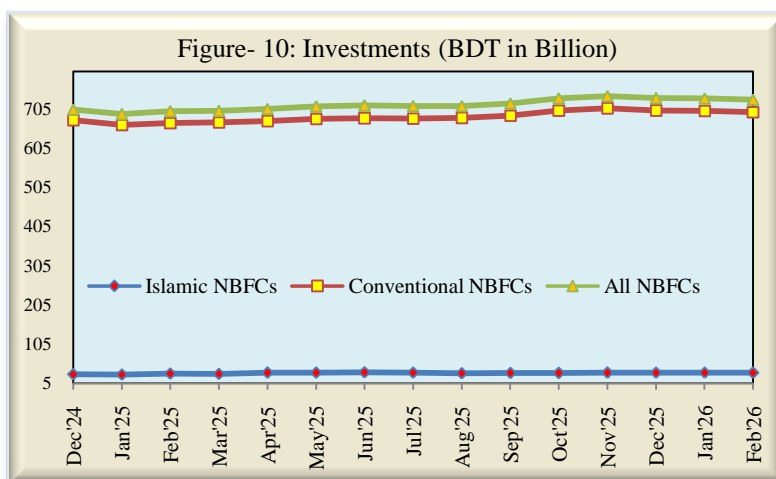


Focusing on Islamic NBFCs, deposits remained approximately at BDT 39 billion in February 2026, almost unchanged from January 2026, indicating no significant growth. However, on a year-on-year basis, deposits increased from BDT 35 billion in February 2025 to BDT 39 billion in February 2026, reflecting a growth of around 9.39%. The relatively higher year-on-year growth suggests a gradual shift in depositor preference toward Shariah-compliant financial products in Bangladesh. Factors such as increasing religious awareness and the expansion of Islamic financial institutions have contributed to this trend. Islamic NBFC deposits remain highly concentrated in Mudaraba-based instruments, accounting for nearly 98.97% of total deposits, which highlights the strong preference for profit-sharing modes among depositors. As of February 2026, the private sector contributed the largest (72.36%) share to Islamic NBFC deposits (Tables 17, 18, and 19).

2.2 Investments

The investment trend of the Non-Bank Financial Companies (NBFCs) sector in Bangladesh shows a moderate fluctuation with an overall stable pattern during the period from December 2024 to February 2026 (Fig-10). Total investments showed a modest upward trend, rising from BDT 703 billion in December 2024 to BDT 728 billion in February 2026, after reaching a peak of BDT 737 billion in November 2025. Conventional NBFCs accounted for the major share (95.65%) of total investments throughout the period, while Islamic NBFCs maintained a relatively small (4.35%) but steady contribution.

In conventional NBFCs, investments stood at BDT 696 billion in February 2026, decreasing from BDT 699 billion in January 2026, indicating a month-on-month decline of about 0.42%. On a year-on-year basis, investments increased from BDT 669 billion in February 2025 to BDT 696 billion in February 2026, registering a growth of approximately 4.14%. The monthly decline may be attributed to cautious lending and investment strategies amid macroeconomic uncertainties, including inflationary pressures, exchange rate volatility, and tighter regulatory oversight in Bangladesh. However, the positive

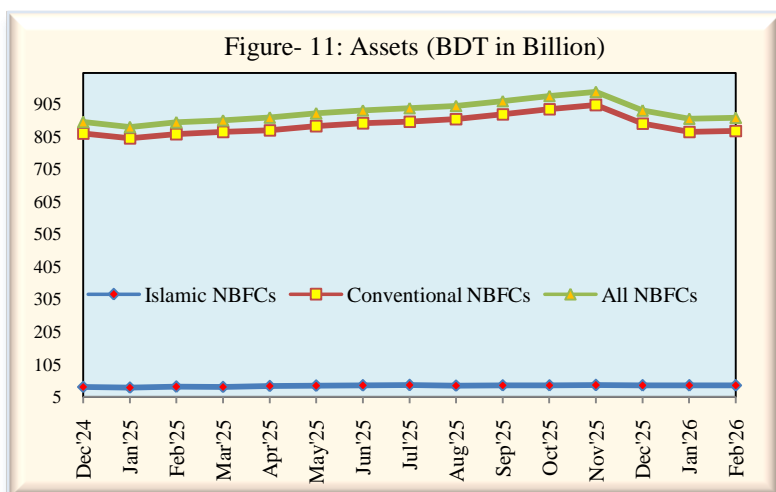


year-on-year growth suggests that overall investment activities expanded over the year, supported by demand for financing in sectors such as trade, industry, and SMEs, as well as relatively higher returns offered by NBFCs compared to traditional banking channels.

Focusing on Islamic NBFCs, investments remained almost unchanged at BDT 32 billion in February 2026 compared to January 2026, indicating no significant month-on-month growth. On a year-on-year basis, investments increased from BDT 30 billion in February 2025 to BDT 32 billion in February 2026, reflecting a growth of around 7.32%. The stability in month-on-month investment level reflects a cautious and conservative investment approach, which is common in Shariah-compliant institutions due to stricter compliance requirements. The year-on-year growth indicates gradual expansion driven by increasing demand for Islamic financing products, particularly profit-and-loss sharing modes. However, limited product diversification and relatively smaller market depth continue to constrain rapid growth in this segment.

2.3 Assets

The asset position of the Non-Bank Financial Companies (NBFCs) sector in Bangladesh exhibited a fluctuating but overall expanding trend during the period from December 2024 to February 2026 (Fig-11). Total assets increased from BDT 850 billion in December 2024 to a peak of BDT 943 billion in November 2025, before declining and stabilizing at BDT 863 billion in February 2026. Conventional NBFCs consistently held the dominant share (95.35%) of total assets, while Islamic NBFCs contributed a comparatively smaller (4.65%) but steady portion. The overall trend suggests a phase of strong asset



growth until late 2025, followed by a contraction likely reflecting adjustments in investment portfolios and tighter financial conditions in the economy.

In case of conventional NBFCs, total assets stood at BDT 823 billion in February 2026, increasing slightly from BDT 819 billion in January 2026, indicating a month-on-month growth of about 0.43%. On a year-on-year basis, assets rose from BDT 812 billion in February 2025 to BDT 823 billion in February 2026, reflecting a modest growth of approximately 1.29%. This marginal month-on-month increase indicates a gradual recovery following the post-November 2025 contraction. This earlier decline may reflect asset revaluation, loan repayments exceeding new disbursements, and tighter regulatory or liquidity conditions in Bangladesh. The relatively low year-on-year growth indicates a cautious stance by conventional NBFCs, possibly due to elevated non-performing loans (NPLs), high cost of funds, and prevailing macroeconomic pressure including inflation and exchange rate volatility.

Concerning Islamic NBFCs, total assets remained almost unchanged at BDT 40 billion in February 2026 compared to January 2026, indicating no significant month-on-month growth. On a year-on-year basis, assets increased from BDT 36 billion in February 2025 to BDT 40 billion in February 2026, representing a growth of approximately 10.84%. The absence of short-term growth reflects stability in asset holdings, while the higher year-on-year growth suggests gradual expansion of Islamic financial operations. This growth can be linked to increasing demand for Shariah-compliant financing, particularly through profit-sharing and asset-backed modes. However, the relatively small scale and limited diversification of Islamic NBFCs may constrain faster asset expansion in the short run. It is also notable that more than half of these investments were deployed through HPSM (35.84%) and Ijarah (29.61%) 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).

2.4 Manpower

The manpower position of Islamic operations within the Non-Bank Financial Companies (NBFCs) sector in Bangladesh exhibited a declining trend both on a month-on-month and year-on-year basis as of February 2026 (Table-15). Total manpower in Islamic NBFC operations stood at 335 employees in February 2026, compared with 340 employees in January 2026 and 370 employees in February 2025. This indicates a month-on-month decline of 1.47% and a year-on-year decline of 9.46%, suggesting a gradual contraction in human resources within Islamic NBFC activities.

Several contextual factors may explain this declining manpower trend. Overall, increasing digitalization and automation of financial services have reduced reliance on manual administrative and operational staff in many financial institutions. Additionally, cost-efficiency measures adopted by NBFCs amid tightening liquidity conditions and rising funding costs may have encouraged institutions to rationalize their workforce.

Statistical Tables & Charts
On
Islamic Banking

Table 1: Number of Islamic Banks, Branches & Windows in February 2026

Types of Bank	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)	14	22
	6	National Credit and Commerce Bank PLC (NCCBPLC)	4	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	24
	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			49	344
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	15
	8	Trust Bank PLC (TBPLC)	0	30
	9	NRBC Bank PLC (NRBCBPLC)	0	410
	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	632
Grand Total (a+b+c)			1749	976

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.

Time Series Data on Islamic Banking in Bangladesh

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

Indicators	Amount			Growth (%)	
	Feb'26 ^p	Jan'26	Feb'25	Feb'26 (Compared with Jan'26)	Feb'26 (Compared with Feb'25)
	a	b	c	$d=((a-b)/b)*100$	$e=((a-c)/c)*100$
1. Total Deposits (excluding Inter-bank & EDF)*	4760553	4736573	4356573	0.51	9.27
a) Full-fledged Islamic Banks	4062068	4040237	3820128	0.54	6.33
b) Islamic Banking Branches of Conventional Banks	442469	436233	315100	1.43	40.42
c) Islamic Banking Windows of Conventional Banks	256016	260103	221344	-1.57	15.66
2. Total Investments (including Sukuk/Islamic Bond)**	5882021	5845746	5280997	0.62	11.38
a) Full-fledged Islamic Banks	5315807	5310459	4872053	0.10	9.11
b) Islamic Banking Branches of Conventional Banks	375481	351366	255807	6.86	46.78
c) Islamic Banking Windows of Conventional Banks	190732	183921	153137	3.70	24.55
3. Total Worker's Remittances	661	725	502	-8.82	31.65
a) Full-fledged Islamic Banks	633	723	501	-12.44	26.41
b) Islamic Banking Branches of Conventional Banks	27.70	2.01	0.99	1278.17	2696.02
c) Islamic Banking Windows of Conventional Banks	0.51	0.23	0.50	123.48	1.78
4. Total Export Receipts (excl. local exports)	604	627	713	-3.62	-15.26
a) Full-fledged Islamic Banks	497	541	627	-8.01	-20.60
b) Islamic Banking Branches of Conventional Banks	84.07	55.34	71.15	51.93	18.17
c) Islamic Banking Windows of Conventional Banks	22.42	30.49	15.02	-26.46	49.25
5. Total Import Payments (excl. local imports)	852	1131	1102	-24.74	-22.72
a) Full-fledged Islamic Banks	695	924	916	-24.79	-24.11
b) Islamic Banking Branches of Conventional Banks	104.84	150.88	141.90	-30.52	-26.12
c) Islamic Banking Windows of Conventional Banks	51.89	56.75	44.48	-8.57	16.65
6. Total Agent Banking Deposits	269836	267869	210873	0.73	27.96
a) Full-fledged Islamic Banks	268730	266803	210318	0.72	27.77
b) Islamic Banking Branches of Conventional Banks	1018.23	981.20	521.20	3.77	95.36
c) Islamic Banking Windows of Conventional Banks	87.99	85.10	33.58	3.39	162.05
7. Total Assets (excluding Contra. & OBU)	9338424	9171567	8531251	1.82	9.46
a) Full-fledged Islamic Banks	8449670	8306122	7854560	1.73	7.58
b) Islamic Banking Branches of Conventional Banks	573193	560137	400883	2.33	42.98
c) Islamic Banking Windows of Conventional Banks	315562	305308	275808	3.36	14.41
8. Manpower	45240	45061	48019	0.40	-5.79
a) Full-fledged Islamic Banks	42702	42565	45999	0.32	-7.17
b) Islamic Banking Branches of Conventional Banks	1878	1809	1420	3.81	32.25
c) Islamic Banking Windows of Conventional Banks	660	687	600	-3.93	10.00

Note:

1. *including profit payable

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

3. Figures in Deposits, Investments, Assets & Manpower 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			Feb'26 ^p	Jan'26	Feb'25	All Scheduled Banks		Islamic Banks, Branches & Windows	
	Feb'26 ^p	Jan'26	Feb'25	Feb'26 ^p	Jan'26	Feb'25				Feb'26 (Compared with Jan'26)	Feb'26 (Compared with Feb'25)	Feb'26 (Compared with Jan'26)	Feb'26 (Compared with Feb'25)
	a	b	d	e	f	h	i=(e/a)*100	j	k	m=(a-b)/b*100	p=(a-d)/d*100	q=(e-f)/f*100	s=(e-h)/h*100
Deposits (excluding Inter-bank & EDF)*	21464222	21200465	19189526	4760553	4736573	4356573	22.18	22.34	22.70	1.24	11.85	0.51	9.27
Investments (including Sukuk/Islamic Bond)**	24121644	23871138	21743226	5882021	5845746	5280997	24.38	24.49	24.29	1.05	10.94	0.62	11.38
Worker's Remittances	3020	3172	2528	661	725	502	21.90	22.87	19.87	-4.79	19.47	-8.82	31.65
Export Receipts (excl. local exports)	3148	3639	3608	604	627	713	19.18	17.22	19.75	-13.49	-12.75	-3.62	-15.26
Import Payments (excl. local imports)	4765	5787	5424	852	1131	1102	17.87	19.55	20.32	-17.65	-12.14	-24.74	-22.72
Agent Banking Deposits	493607	491836	413209	269836	267869	210873	54.67	54.46	51.03	0.36	19.46	0.73	27.96
Assets (excluding Contra. & OBU)	45260695	44425468	40003113	9338424	9171567	8531251	20.63	20.64	21.33	1.88	13.14	1.82	9.46
Number of Bank Branches/Windows	11374	11374	11361	2725	2725	2566	23.96	23.96	22.59	0.00	0.11	0.00	6.20

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.

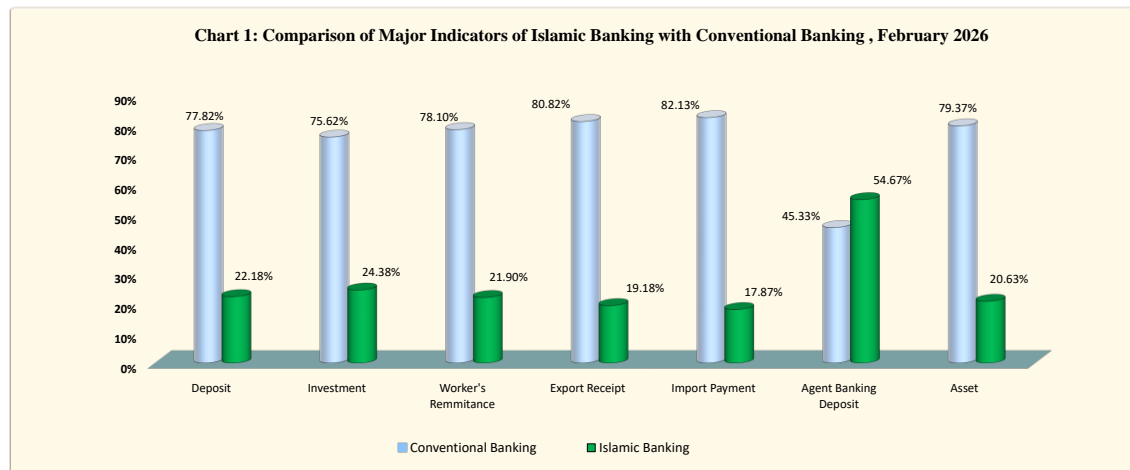


Table 4: Deposits Scenario of Banks - A Comparison between Islamic and Conventional Banks

(BDT in Million)

Type of Banks	Total Deposits			Changes	
	Feb'26 ^p	Jan'26	Feb'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	4062068	4040237	3820128	21831	241940
Branch Based IBs	442469	436233	315100	6236	127368
Window Based IBs	256016	260103	221344	-4087	34672
Islamic Banks, Branches & Windows	4760553	4736573	4356573	23980	403980
Conventional Banks	16703669	16463892	14832953	239777	1870716
All Scheduled Banks	21464222	21200465	19189526	263757	2274696
Market Share (%) of Deposits among various forms of Islamic Banking					
Full Fledged IBs	85.33	85.30	87.69	0.03	-2.36
Branch Based IBs	9.29	9.21	7.23	0.08	2.06
Window Based IBs	5.38	5.49	5.08	-0.11	0.30
Market Share (%) of Deposits in terms of Islamic and Conventional Banking					
Islamic Banks	22.18	22.34	22.70	-0.16	-0.52
Conventional Banks	77.82	77.66	77.30	0.16	0.52

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

2. p=provisional

Source: Statistics Department, Bangladesh Bank.

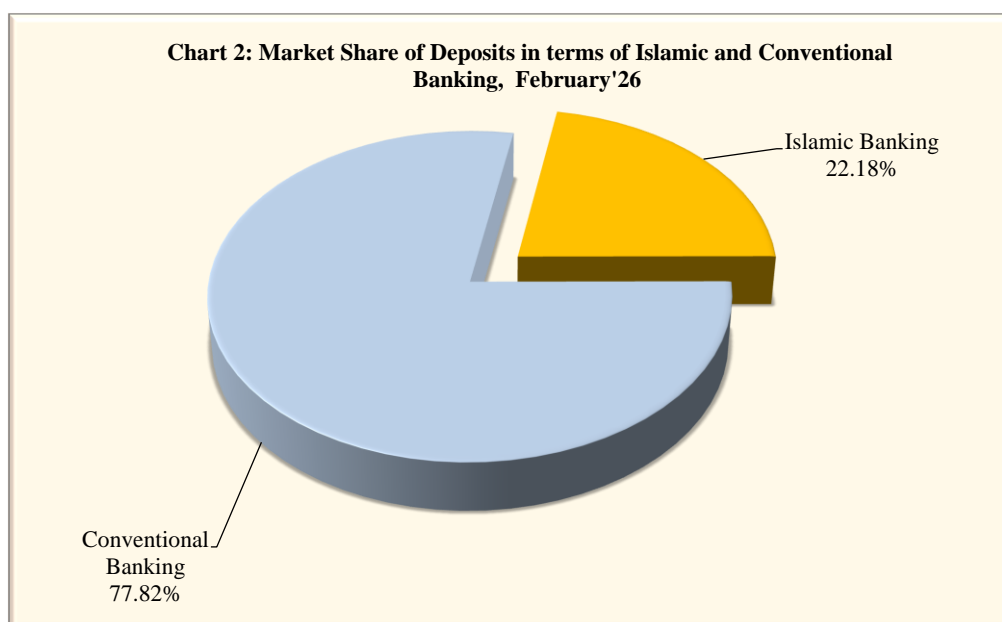


Table 5: Mode wise Islamic Banking Deposits in Bangladesh

(BDT in Million)

Mode of Deposits	Total Deposits			Changes	
	Feb'26 ^p	Jan'26	Feb'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
AI - Wadeah Deposits	180130	168299	186884	11831	-6754
Mudaraba Deposits	4134479	4132903	3770389	1577	364090
Mudaraba Savings Accounts (MSA)	900784	902668	786282	-1884	114502
Mudaraba Term Deposits (MTDR)	2401524	2394650	2134138	6874	267386
Mudaraba Special Notice Accounts (MSNA)	146405	154926	165367	-8521	-18962
Other Mudaraba Deposits	685766	680660	684602	5107	1164
Deposits against Mudaraba Savings Bonds	4810	4838	5363	-28	-553
Special Deposit Accounts	29825	28206	32292	1619	-2467
Other Deposits	411308	402327	361644	8981	49664
Total Deposits	4760553	4736573	4356573	23980	403980
Percentage of various Modes of Islamic Banking Deposits					
AI - Wadeah Deposits	3.78	3.55	4.29	0.23	-0.51
Mudaraba Deposits	86.85	87.26	86.54	-0.41	0.30
Mudaraba Savings Accounts (MSA)	18.92	19.06	18.05	-0.14	0.87
Mudaraba Term Deposits (MTDR)	50.45	50.56	48.99	-0.11	1.46
Mudaraba Special Notice Accounts (MSNA)	3.08	3.27	3.80	-0.20	-0.72
Other Mudaraba Deposits	14.41	14.37	15.71	0.03	-1.31
Deposits against Mudaraba Savings Bonds	0.10	0.10	0.12	0.00	-0.02
Special Deposit Accounts	0.63	0.60	0.74	0.03	-0.11
Other Deposits	8.64	8.49	8.30	0.15	0.34
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.

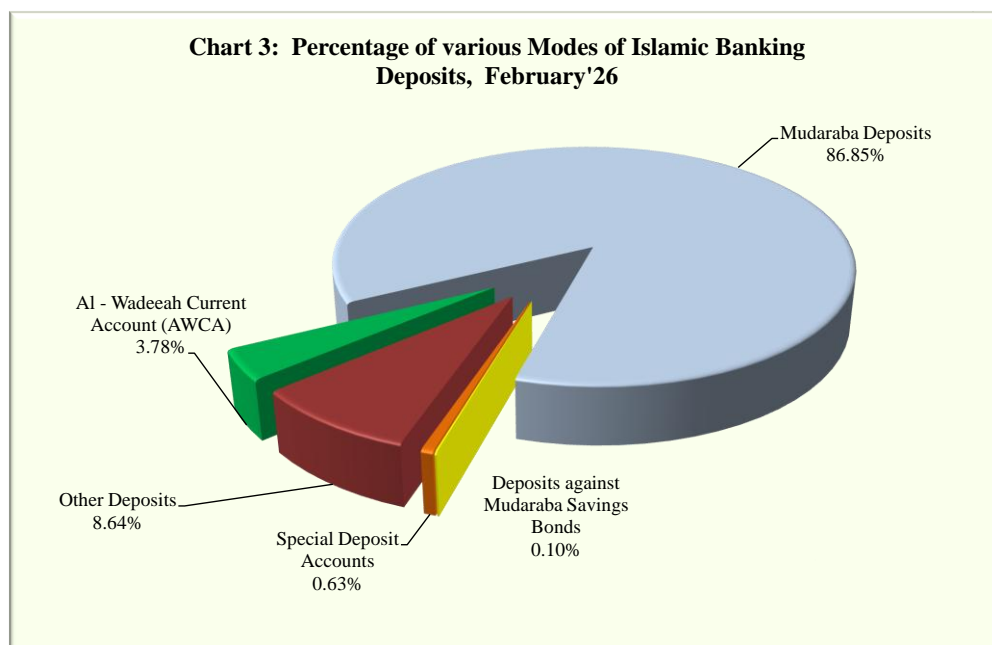


Table 6: Sector wise Islamic Banking Deposits in Bangladesh

(BDT in Million)

Sector	Total Deposits			Changes	
	Feb'26 ^p	Jan'26	Feb'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Public (Government)	98645	93851	97180	4794	1464
Other Public	215122	219852	223531	-4729	-8409
Private	4446786	4422870	4035861	23915	410925
Sub Total	4760553	4736573	4356573	23980	403980
DMB	162766	166114	229675	-3348	-66909
Grand Total (Including DMB)	4923319	4902687	4586248	20632	337071
Percentage of various Sectors of Islamic Banking Deposits					
Public (Government)	2.00	1.91	2.12	0.09	-0.12
Other Public	4.37	4.48	4.87	-0.11	-0.50
DMB	3.31	3.39	5.01	-0.08	-1.70
Private	90.32	90.21	88.00	0.11	2.32

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

2. p=provisional

Source: Statistics Department, Bangladesh Bank.

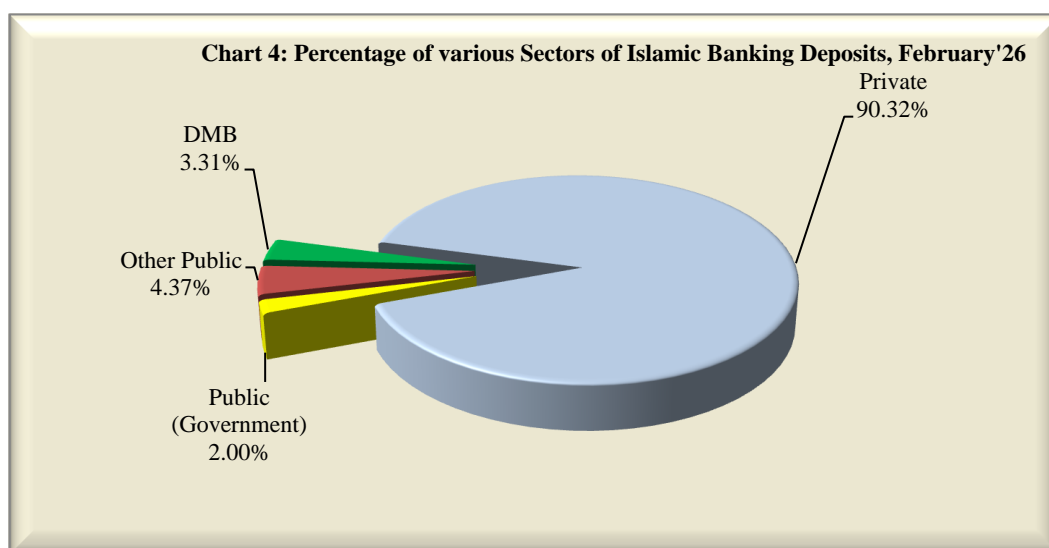


Table 7: Investments Scenario of Banks - A Comparison between Islamic and Conventional Banks

(BDT in Million)

Type of Banks	Total Investments			Changes	
	Feb'26 ^p	Jan'26	Feb'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	5315807	5310459	4872053	5348	443754
Branch Based IBs	375481	351366	255807	24116	119675
Window Based IBs	190732	183921	153137	6811	37595
Islamic Banks, Branches & Windows	5882021	5845746	5280997	36275	601024
Conventional Banks	18239623	18025392	16350707	214231	1888916
All Scheduled Banks	24121644	23871138	21631704	250506	2489940
Market Share (%) of Investments among various forms of Islamic Banking					
Full Fledged IBs	90.37	90.84	92.26	-0.47	-1.88
Branch Based IBs	6.38	6.01	4.84	0.37	1.54
Window Based IBs	3.24	3.15	2.90	0.10	0.34
Market Share (%) of Investments in terms of Islamic and Conventional Banking					
Islamic Banks	24.38	24.49	24.41	-0.10	-0.03
Conventional Banks	75.62	75.51	75.59	0.10	0.03

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.

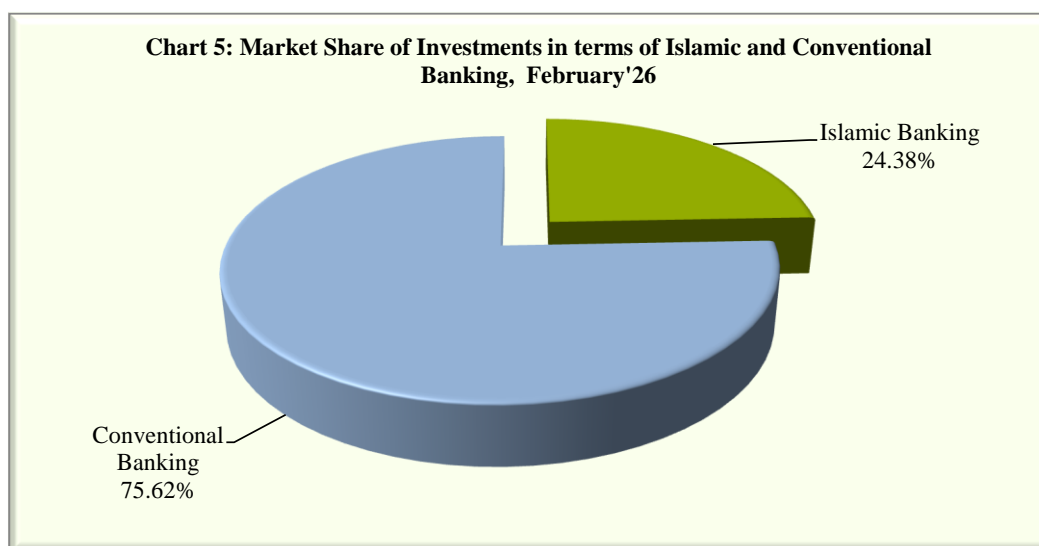


Table 8: Mode wise Islamic Banking Investments in Bangladesh

(BDT in Million)

Mode of Investments	Total Investments			Changes	
	Feb'26 ^P	Jan'26	Feb'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Mudarabah	293333	290276	236266	3057	57067
Musharaka	9908	8396	3367	1512	6540
Bai - Murabaha	2606003	2598090	2131205	7913	474798
Bai - Muajjal	1020944	1021835	1068010	-890	-47065
Bai - Salam	79108	81015	83145	-1907	-4037
Bai – Istisna	7266	7368	24602	-102	-17336
Ijarah	294305	279055	263633	15250	30672
HPSM	1013499	1004991	799723	8507	213776
Qard - e - Hasan	114551	124465	126352	-9913	-11801
Others Investments	443104	430256	544695	12848	-101591
Total	5882021	5845746	5280997	36275	601024
Percentage of various Modes of Islamic Banking Investments					
Mudarabah	4.99	4.97	4.47	0.02	0.51
Musharaka	0.17	0.14	0.06	0.02	0.10
Bai - Murabaha	44.30	44.44	40.36	-0.14	3.95
Bai - Muajjal	17.36	17.48	20.22	-0.12	-2.87
Bai - Salam	1.34	1.39	1.57	-0.04	-0.23
Bai – Istisna	0.12	0.13	0.47	0.00	-0.34
Ijarah	5.00	4.77	4.99	0.23	0.01
HPSM	17.23	17.19	15.14	0.04	2.09
Qard - e - Hasan	1.95	2.13	2.39	-0.18	-0.45
Others Investments	7.53	7.36	10.31	0.17	-2.78
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.

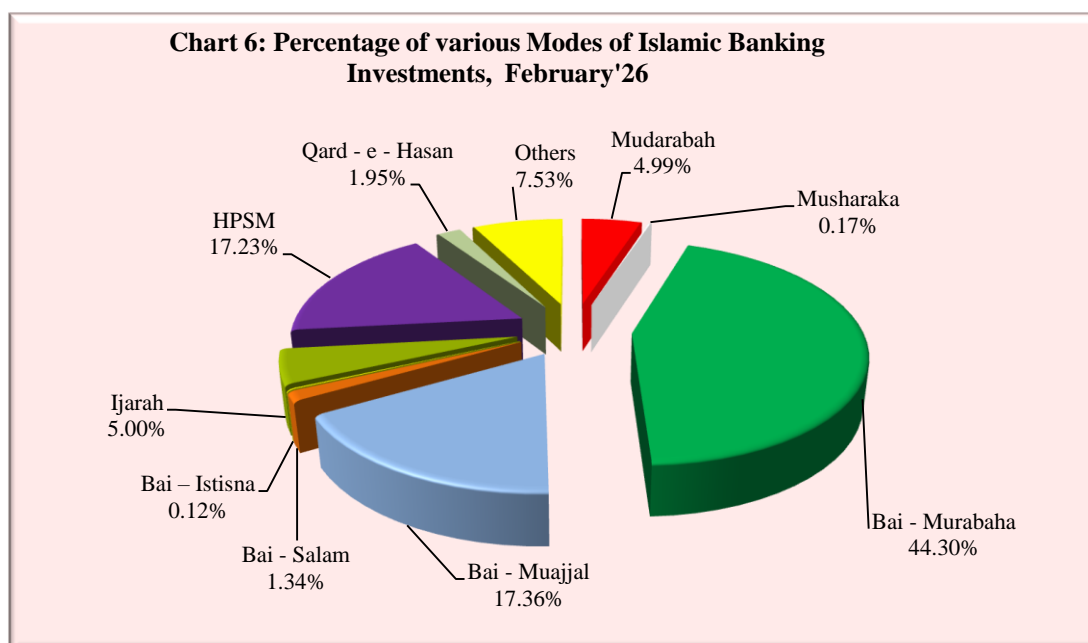


Table 9: Economic Purpose wise Islamic Banking Investments in Bangladesh

(BDT in Million)

Economic Purposes	Total Investments			Changes	
	Feb'26 ^p	Jan'26	Feb'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Agriculture, Fishing & Forestry	70428	69424	62738	1005	7690
a) Agriculture	56074	51928	43441	4145	12632
b) Fishing	13793	16921	15193	-3127	-1400
c) Forestry & logging	562	575	4104	-13	-3542
Industry (1+2)	2452513	2439349	2186596	13165	265917
1. Term Investment (Excluding Working Capital Financing)	911697	900539	887868	11158	23829
a) Large Industries	625777	616188	579450	9589	46327
b) Small and Medium Industries	122927	121272	153523	1655	-30596
c) Cottage/ Micro Industries	10905	11006	6977	-101	3929
d) Service Industries	152088	152073	147918	15	4169
2. Working Capital Financing	1540816	1538810	1298729	2007	242088
a) Large Industries	1178901	1179326	908067	-425	270833
b) Small and Medium Industries	203967	202580	204472	1388	-505
c) Cottage/ Micro Industries	6487	6535	9690	-47	-3203
d) Service Industries	151461	150369	176499	1092	-25038
Construction	323811	335064	321549	-11253	2262
Transport	35362	35745	36969	-384	-1608
Trade & Commerce	1858252	1849244	1779594	9008	78658
a) Whole sale & Retail Trade	1054586	1060007	1258373	-5422	-203787
b) Export	390972	387729	198215	3243	192757
c) Import	359747	348762	312884	10985	46863
d) Procurement by Government	6566.20	6559.90	0.03	6.30	6566
e) Share Trading	6267	6367	8203	-99.6	-1936
f) Lease Financing	40114	39818	1919	295	38195
Other Institutional Qard/Investments	315892	289631	264901	26262	50991
Consumer Finance	128897	126294	113034	2603	15862
Miscellaneous (Poverty Alleviation and others)	696865	700996	515615	-4131	181250
Total	5882021	5845746	5280997	36275	601024
Percentage of various Investments of Islamic Banks in terms of Economic Purposes					
Agriculture, Fishing & Forestry	1.20	1.19	1.19	0.01	0.01
Industry	41.70	41.73	41.40	-0.03	0.29
Construction	5.51	5.73	6.09	-0.23	-0.58
Transport	0.60	0.61	0.70	-0.01	-0.10
Trade & Commerce	31.59	31.63	33.70	-0.04	-2.11
Other Institutional Qard/Investments	5.37	4.95	5.02	0.42	0.35
Consumer Finance	2.19	2.16	2.14	0.03	0.05
Miscellaneous (Poverty Alleviation and others)	11.85	11.99	9.76	-0.14	2.08
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.

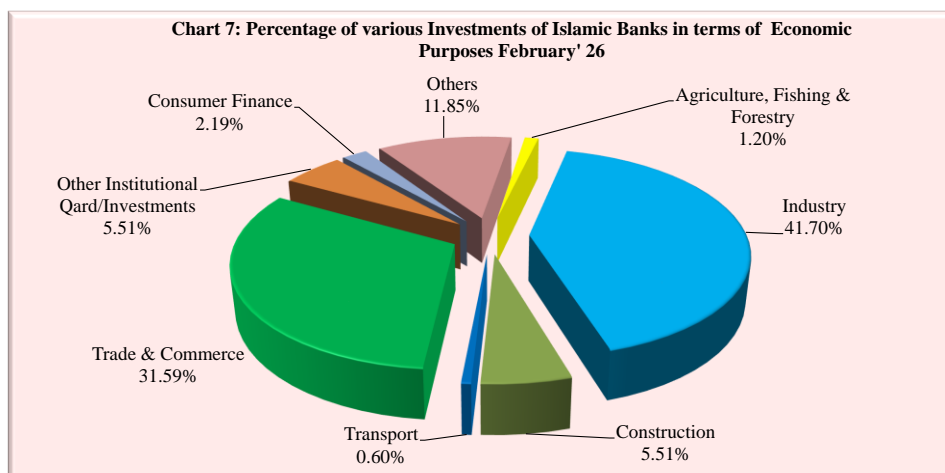


Table 10: Agent Banking Deposits Scenario of Banks - A Comparison between Islamic and Conventional Banks

(BDT in Million)

Type of Banks	Total Deposits			Changes	
	Feb'26 ^p	Jan'26	Feb'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	268730	266803	210318	1927	58412
Branch Based IBs	1018.2	981.2	521.2	37.0	497.0
Window Based IBs	87.99	85.10	33.58	2.88	54.4
Islamic Banks, Branches & Windows	269836	267869	210873	1967	58963
Conventional Banks	223771	223967	5070124	-196	-4846353
All Scheduled Banks	493607	491836	5280997	1771	-4787390
Market Share (%) of Agent Banking Deposits among various forms of Islamic Banking					
Full Fledged IBs	99.59	99.60	99.74	-0.01	-0.15
Branch Based IBs	0.38	0.37	0.25	0.01	0.13
Window Based IBs	0.03	0.03	0.02	0.00	0.02
Market Share (%) of Agent Banking Deposits in terms of Islamic and Conventional Banking					
Islamic Banks, Branches & Windows	54.67	54.46	3.99	0.20	50.67
Conventional Banks	45.33	45.54	96.01	-0.20	-50.67

Note: 1. IBs = Islamic Banks
 Source: Statistics Department, Bangladesh Bank.
 p = Provisional

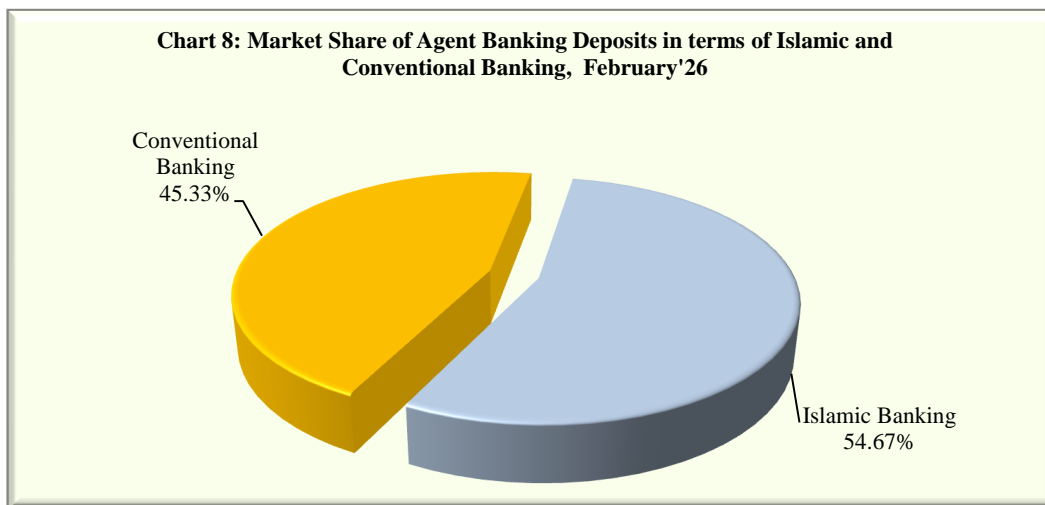


Table 11: Gender and Geo location wise School Banking in Bangladesh

Description		Total Number of Accounts			Changes	
		Feb'26 ^P	Jan'26	Feb'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Gender-wise	Male	600726	581612	550868	19114	49858
	Female	601874	577616	556031	24258	45843
	Others	-	-	-	-	-
	Islamic Banks, Branches & Windows	1202600	1159228	1106899	43372	95701
	Conventional Bank	3679229	3601100	3298388	78129	380841
	All Scheduled Banks	4881829	4760328	4405287	121501	476542
Geolocation-wise	Urban	398408	391559	353622	6849	44786
	Rural	804192	767669	753277	36523	50915
	Islamic Banks, Branches & Windows	1202600	1159228	1106899	43372	95701
	Conventional Bank	3679229	3601100	3298388	78129	380841
	All Scheduled Banks	4881829	4760328	4405287	121501	476542
Market Share (%) of School Banking Accounts in terms of Islamic and Conventional Banking						
Overall	Islamic Banks, Branches & Windows	24.63	24.35	25.13	0.28	-0.49
	Conventional Banks	75.37	75.65	74.87	-0.28	0.49

Note: (-) means 'not available'
 Source: Statistics Department, Bangladesh Bank.
 P = Provisional

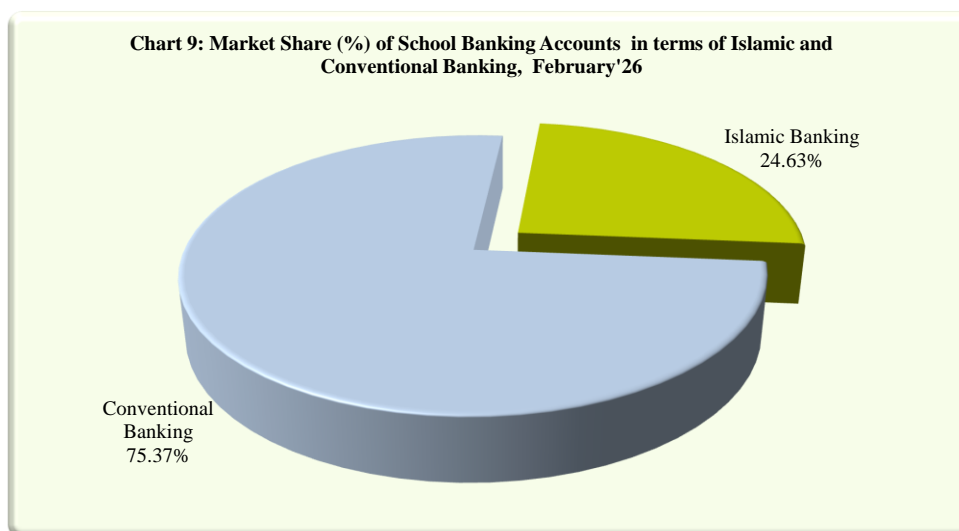


Table 12: Mobile Financial Services (MFS) in Islamic Banking

Accounts Pattern		Total			Changes	
		Feb'26	Jan'26	Feb'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
MFS Agent		144683	141980	86184	2703	58499
MFS Personal Accounts		2966599	2899237	1846237	67362	1120362
MFS Male Accounts		2355718	2280888	1424268	74830	931450
MFS Female Accounts		610881	618349	421969	-7468	188912
MFS Other Accounts		9046	9024	13093	22	-4047
Total MFS Accounts in Islamic Banks, Branches & Windows		2975645	2908261	1859330	67384	1116315
Total MFS Accounts in Conventional Banks		142127766	142035130	141290726	92636	837040
Total MFS Accounts in All Scheduled Banks		145103411	144943391	143150056	160020	1953355
Transactions Pattern		Total Transactions Amount (BDT in Million)			Changes	
		Feb'26	Jan'26	Feb'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Cash In		187	342	98.50	-155	88
Cash Out		508	618	1009	-110	-501
P2P		12	51	18	-39	-6
Merchant Payment		391	446	36	-54	356
G2P		0.00	0.00	0.00	0.00	0.00
Salary Disbursement		376	400	459	-23	-82
Talktime Purchase		5.25	6.40	5.68	-1.15	-0.43
Utility Bill Payment		16.55	14.14	1.216	2.41	15.34
Total MFS Transactions in Islamic Banks, Branches & Windows		1497	1877	1627	-380	-130
Total MFS Transactions in Conventional Banks		1478958	1727310	1313110	-248352	165848
Total MFS Transactions in All Scheduled Banks		1480455	1729187	1314736	-248732	165718
Market Share (%) of Mobile Financial Services (MFS) in terms of Islamic and Conventional Banking						
Description		Feb'26	Jan'26	Feb'25	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	2.05	2.01	1.30	0.044	0.752
	Conventional Banks	97.95	97.99	98.70	-0.044	-0.752
MFS Transactions	Islamic Banks, Branches & Windows	0.10	0.11	0.12	-0.01	-0.023
	Conventional Banks	99.90	99.89	99.88	0.01	0.023

Source: Statistics Department, Bangladesh Bank.

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

Type of Machines	Total Number of Machines			Changes	
	Feb'26 ^p	Jan'26	Feb'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
ATM	3920	3548	3741	372	179
POS	6780	6780	6779	0	1
CDM	5	5	5	0	0
CRM	853	853	835	0	18
Islamic Banks*	11558	11186	11360	372	198
Conventional Banks	156708	153322	135885	3386	20823
All Scheduled Banks	168266	164508	147245	3758	21021
Transactions through Interbanks	Total Transactions Amount (BDT in Million)			Changes	
	Feb'26 ^p	Jan'26	Feb'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
MICR Cheque	201450	155107	180670	46343	20779
Non-MICR Cheque	20	28	57	-8	-36
EFT	41735	49802	73853	-8067	-32118
RTGS	240339	312680	300611	-72341	-60273
Islamic Banks, Branches & Windows	483543	517617	555191	-34074	-71648
Conventional Banks	5750979	6530218	5920957	-779240	-169979
All Scheduled Banks	6234522	7047836	6476149	-813314	-241627
Transactions through Cards					
Debit Card Transaction	86728	94732	88885	-8003	-2157
Credit Card Transaction	1467	1654	1850	-188	-383
Prepaid Card Transaction	86	95	132	-9	-45
Islamic Banks, Branches & Windows	88281	96481	90867	-8199	-2585

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 February 2026

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	-	17
	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		-	70
Grand Total (a+b)			19	74

Source: Statistics Department, Bangladesh Bank.

Table 15: Major Indicators of Islamic NBFCs in Bangladesh

(BDT in Million)

Indicators	Amount			Growth (%)	
	Feb'26 ^p	Jan'26	Feb'25	Feb'26 (Compared with Jan'26)	Feb'26 (Compared with Feb'25)
	a	b		$d=((a-b)/b)*100$	$d=((a-b)/b)*100$
1. Total Deposits (excluding Inter-nbfc)*	38802	38968	35472	-0.43	9.39
a) Full-fledged Islamic NBFCs	11705	11711	12989	-0.05	-9.89
b) Islamic Branches/Windows of Conventional NBFCs	27097	27257	22483	-0.59	20.52
2. Total Investments (including Sukuk/Islamic Bond)**	31680	32050	29518	-1.15	7.32
a) Full-fledged Islamic NBFCs	15629	15647	17128	-0.11	-8.75
b) Islamic Branches/Windows of Conventional NBFCs	16051	16403	12390	-2.15	29.55
3. Total Assets (excluding Contra.)	40144	40251	36217	-0.27	10.84
a) Full-fledged Islamic NBFCs	23366	23175	23480	0.82	-0.49
b) Islamic Branches/Windows of Conventional NBFCs	16778	17076	12737	-1.75	31.72
4. Total Manpower	335	340	370	-1.47	-9.46
a) Full-fledged Islamic NBFCs	181	182	198	-0.55	-8.59
b) Islamic Branches/Windows of Conventional NBFCs	154	158	172	-2.53	-10.47

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	
	Feb'26 ^P	Jan'26	Feb'25	Feb'26 ^P	Jan'26	Feb'25	Feb'26 ^P	Jan'26	Feb'25	Feb'26 (Compared with Jan'26)	Feb'26 (Compared with Feb'25)	Feb'26 (Compared with Jan'26)	Feb'26 (Compared with Feb'25)
	a	b	c	d	e	f	g	h	i	j	k	l	
Deposits (excluding Inter-nbfc)*	534547	529547	505650	38802	38968	35472	7.26	7.36	7.02	0.94	5.71	-0.43	9.39
Investments (including Sukuk/Islamic Bond)**	728031	731349	698207	31680	32050	29518	4.35	4.38	4.23	-0.45	4.27	-1.15	7.32
Assets (excluding Contra.)	862902	859505	848477	40144	40251	36217	4.65	4.68	4.27	0.40	1.70	-0.27	10.84

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.

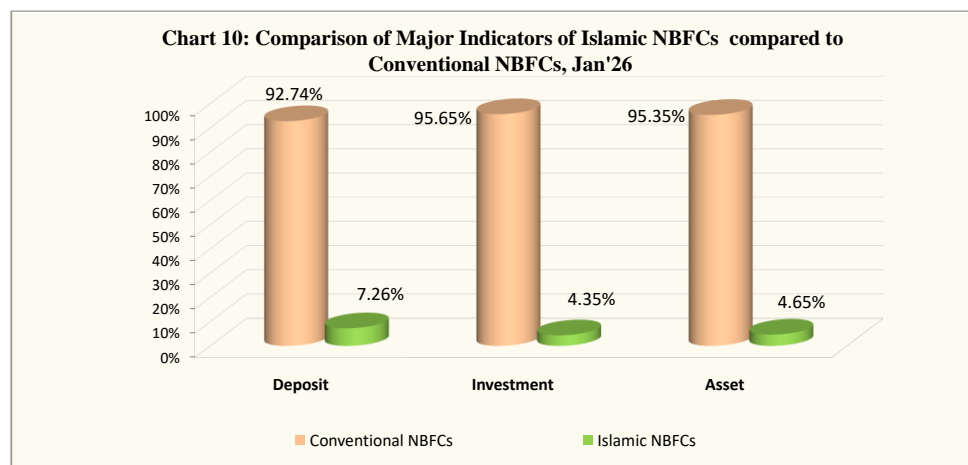


Table 17: Deposits Scenario of NBFCs - A Comparison between Islamic and Conventional NBFCs

(BDT in Million)

Type of NBFCs	Total Deposits		Changes
	Feb'26 ^p	Jan'26	With respect to Previous Month
	a	b	(a-b)
Full Fledged Islamic NBFCs	11705	11711	-6.26
Islamic Branches/Windows of Conventional NBFCs	27097	27257	-160
Islamic NBFCs, Branches & Windows	38802	38968	-166
Conventional NBFCs	495746	490579	5167
All NBFCs*	534547	529547	5000
Market Share (%) of Deposits among various forms of Islamic NBFCs			
Full Fledged NBFCs	30.17	30.05	0.11
Islamic Branches/Windows of Conventional NBFCs	69.83	69.95	-0.11
Market Share (%) of Deposits in terms of Islamic and Conventional NBFCs			
Islamic NBFCs	7.26	7.36	-0.10
Conventional NBFCs	92.74	92.64	0.10

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.

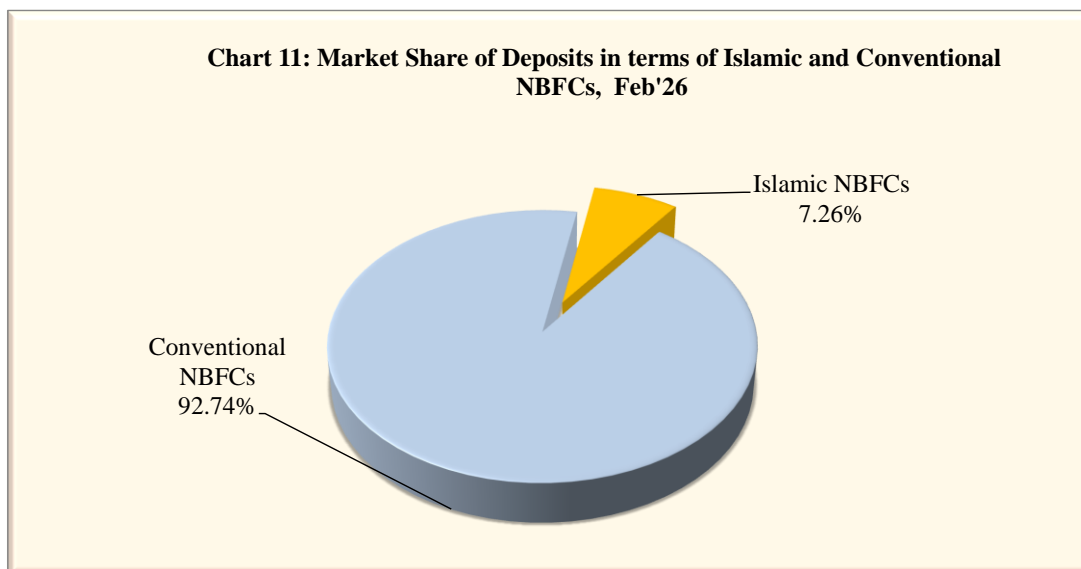


Table 18: Mode wise Deposits of Islamic NBFCs in Bangladesh

(BDT in Million)

Mode of Deposits	Total Deposits		Changes
	Feb'26 ^p	Jan'26	With respect to Previous Month
	a	b	(a-b)
Mudaraba Deposits	38403	38568	-165
Mudaraba Term Deposits (MTDR)	37799	37967	-169
Mudaraba Recurring Deposits	604	600	4
Special Purpose Deposits	399	400	-2
Total Deposits	38802	38968	-166
Percentage of various Modes of Deposits of Islamic NBFCs			
Mudaraba Deposits	98.97	98.97	0.00
Mudaraba Term Deposits (MTDR)	97.42	97.43	-0.02
Mudaraba Recurring Deposits	1.56	1.54	0.02
Special Purpose Deposits	1.03	1.03	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.

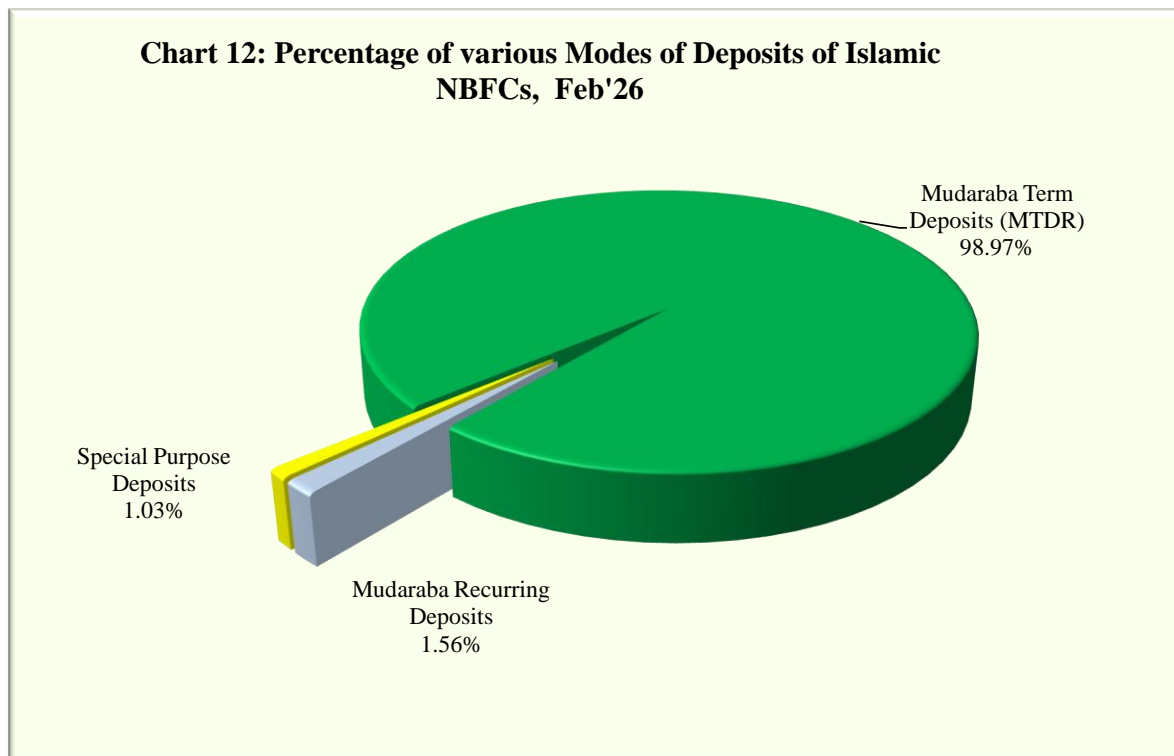


Table 19: Sector wise Deposits of Islamic NBFCs in Bangladesh

(BDT in Million)

Sector	Total Deposits		Changes
	Feb'26 ^p	Jan'26	With respect to Previous Month
	a	b	(a-b)
Public (Government)	1.12	1.06	0.1
Other Public	191.51	191.51	0.0
Private	28077	28263	-186
DMB	10775	10764	11
Sub Total (Including Inter-NBFCs)	39044	39219	-175
Inter-NBFCs	243	251	-8.3
Total (Excluding Inter-NBFCs)	38802	38968	-166
Percentage of various Sectors of Deposits of Islamic NBFCs			
Public (Government)	0.0029	0.0027	0.0002
Other Public	0.49	0.49	0.00
Private	72.36	72.53	-0.17
DMB	27.77	27.62	0.15

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

2. p=provisional

Source: Statistics Department, Bangladesh Bank.

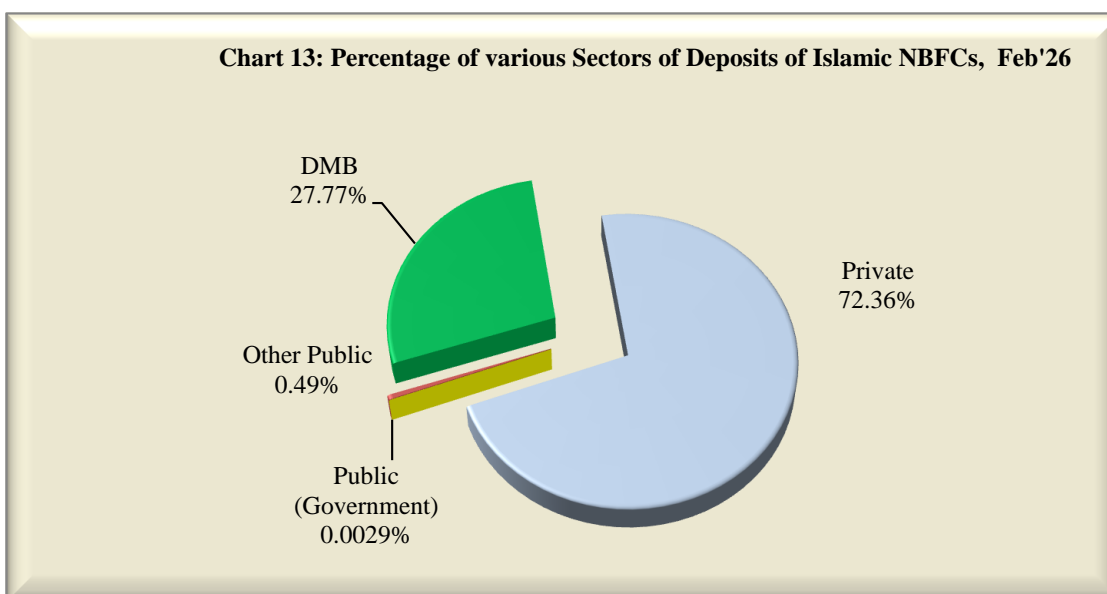


Table 20: Investments Scenario of NBFCs - A Comparison between Islamic and Conventional NBFCs

(BDT in Million)

Type of NBFCs	Total Investments		Changes
	Feb'26 ^p	Jan'26	With respect to Previous Month
	a	b	(a-b)
Full Fledged Islamic NBFCs	15629	15647	-18
Islamic Branches/Windows of Conventional NBFCs	16051	16403	-352
Islamic NBFCs, Branches & Windows	31680	32050	-370
Conventional NBFCs	696351	699299	-2948
All NBFCs*	728031	731349	-3317
Market Share (%) of Investments among various forms of Islamic NBFCs			
Full Fledged NBFCs	49.33	48.82	0.51
Islamic Branches/Windows of Conventional NBFCs	50.67	51.18	-0.51
Market Share (%) of Investments in terms of Islamic and Conventional NBFCs			
Islamic NBFCs	4.35	4.38	-0.03
Conventional NBFCs	95.65	95.62	0.03

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.

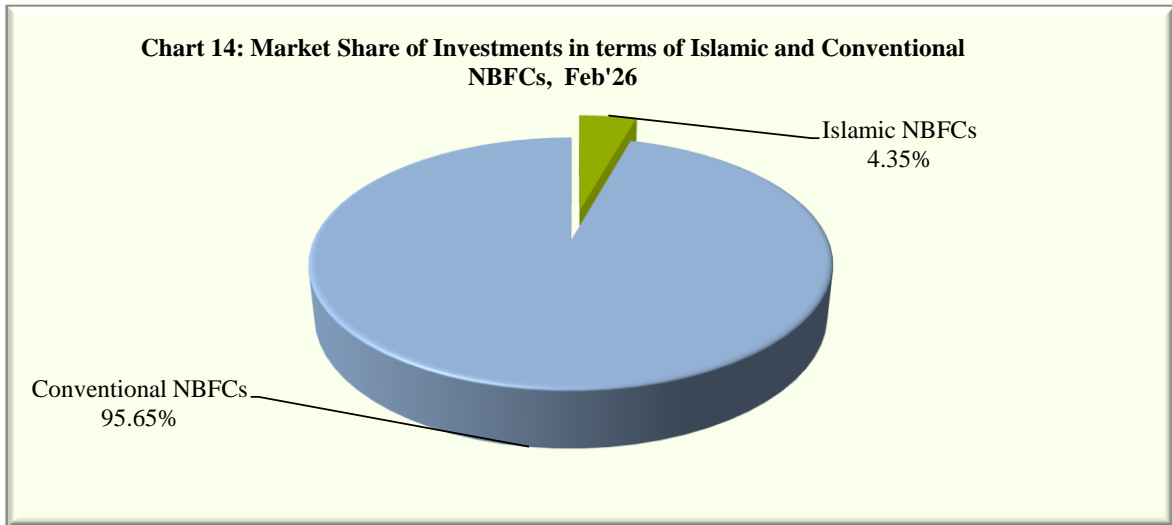


Table 21: Mode wise Investments of Islamic NBFCs in Bangladesh

(BDT in Million)

Mode of Investments	Total Investments		Changes
	Feb'26 ^p	Jan'26	With respect to Previous Month
	a	b	(a-b)
Mudarabah	2732	3016	-284
Bai - Murabaha	2692	2671	21
Bai - Muajjal	3498	3437	62
Ijarah	9380	9422	-42
HPSM	11356	11224	132
Qard - e - Hasan	160	157	3
Others Investments	1863	2123	-260
Total	31680	32050	-370
Percentage of various Modes of Investments of Islamic NBFCs			
Mudarabah	8.62	9.41	-0.79
Bai - Murabaha	8.50	8.33	0.16
Bai - Muajjal	11.04	10.72	0.32
Ijarah	29.61	29.40	0.21
HPSM	35.84	35.02	0.82
Qard - e - Hasan	0.50	0.49	0.01
Others Investments	5.88	6.62	-0.74
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.

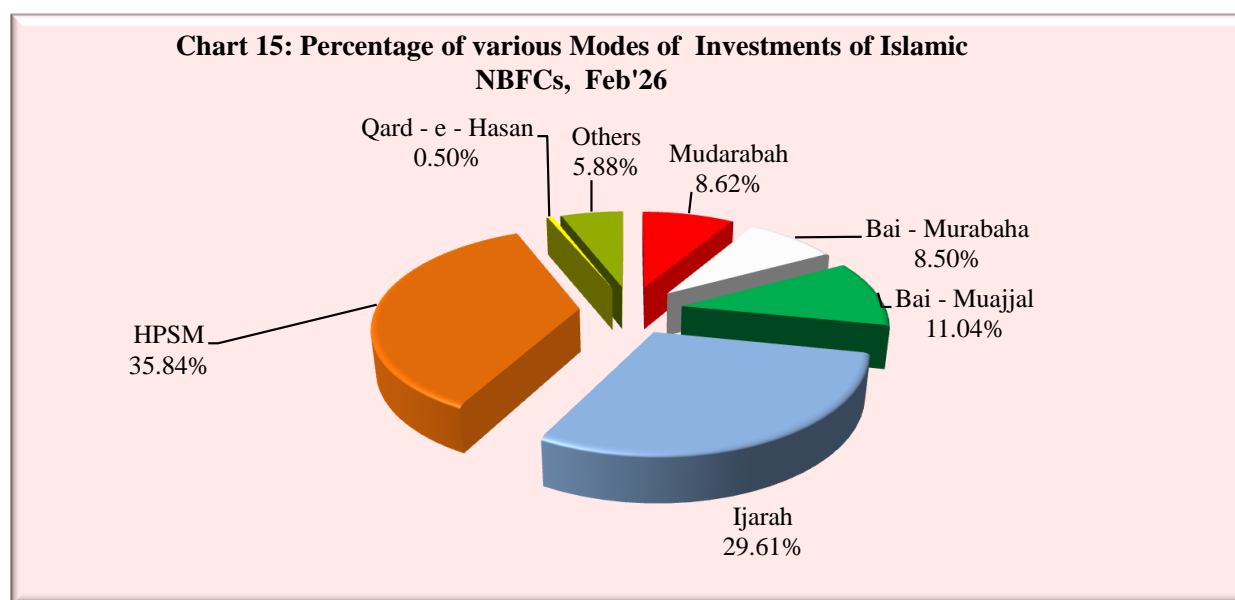


Table 22: Economic Purpose wise Investments of Islamic NBFCs in Bangladesh

(BDT in Million)

Economic Purposes	Total Investments		Changes
	Feb'26 ^p	Jan'26	With respect to Previous Month
	a	b	(a-b)
A. Agriculture, Fishing & Forestry	216	216	0
B. Industry (1+2+3)	10603	10682	-79
1. Term Investment (Excluding Working Capital Financing)	8788	8879	-91
2. Working Capital Financing	1815	1802	13
C. Construction	4592	4579	13
D. Transport	1459	1448	11
E. Trade & Commerce	8915	8759	156
F. Other Institutional Qard/Investments	3055	3346	-291
G. Consumer Finance	1175	1092	83
H. Miscellaneous (Poverty Alleviation and others)	1666	1928	-262
Total	31680	32050	-370
Percentage of various Investments of Islamic NBFCs in terms of Economic Purposes			
Agriculture, Fishing & Forestry	0.68	0.68	0.01
Industry	33.47	33.33	0.14
Construction	14.49	14.29	0.21
Transport	4.61	4.52	0.09
Trade & Commerce	28.14	27.33	0.81
Other Institutional Qard/Investments	9.64	10.44	-0.80
Consumer Finance	3.71	3.41	0.30
Miscellaneous (Poverty Alleviation and others)	5.26	6.02	-0.76
Total	100.00	100.00	0.00

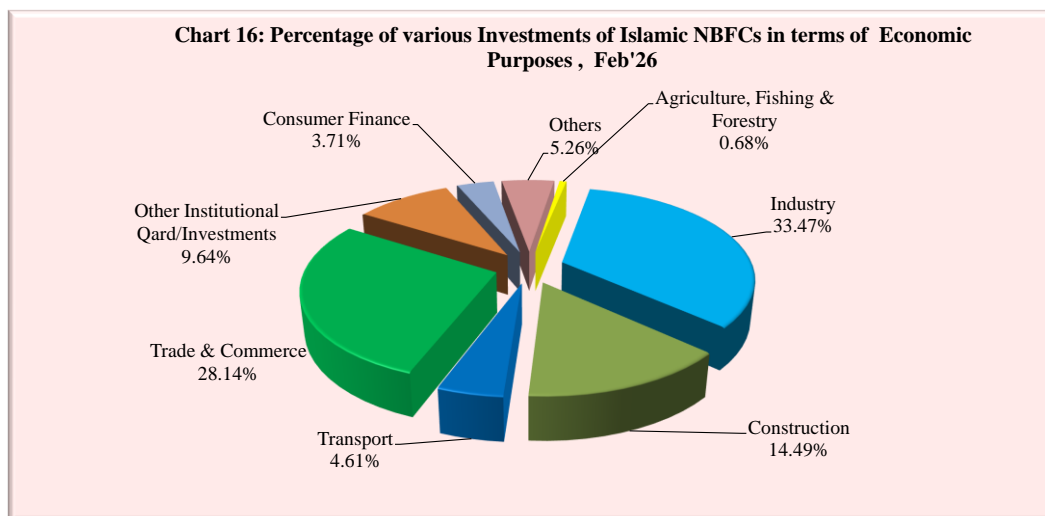
Note:

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 22% 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 (Cont.)

Time Series Data on Islamic Banking in Bangladesh

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

Indicators	Nov'23	Dec'23	Jan'24	Feb'24	Mar'24	Apr'24	May'24	Jun'24	Jul'24	Aug'24	Sep'24	Oct'24	Nov'24	Dec'24
1. Total Deposits (excluding Inter-bank & EDF)*	4180010	4224637	4139685	4189138	4192994	4246010	4288023	4404270	4374131	4318054	4342670	4329368	4351507	4355575
a) Full-fledged Islamic Banks	3806895	3841360	3753045	3800660	3805146	3834973	3873267	3980746	3944444	3878929	3889353	3863144	3870325	3852507
b) Islamic Banking Branches of Conventional Banks	204272	211177	232702	232804	228435	249343	249757	255448	254075	260002	268058	274380	280040	295972
c) Islamic Banking Windows of Conventional Banks	168843	172100	153939	155675	159413	161695	165000	168076	175612	179123	185258	191843	201142	207096
2. Total Investments (including Sukuk/Islamic Bond)**	4697897	4774561	4823248	4889012	4935777	4980980	5041131	5137341	5148415	5169909	5169508	5184376	5214653	5262709
a) Full-fledged Islamic Banks	4382060	4454304	4490725	4555249	4598273	4639964	4695832	4790134	4798598	4814993	4800455	4807032	4824193	4865000
b) Islamic Banking Branches of Conventional Banks	178031	178396	210272	209269	208426	211278	212706	217174	219485	220634	228855	233334	239180	247035
c) Islamic Banking Windows of Conventional Banks	137806	141861	122250	124494	129077	129738	132594	130032	130332	134282	140198	144010	151280	150674
3. Total Worker's Remittances	764	954	1058	897	758	817	924	920	669	533	540	584	472	533
a) Full-fledged Islamic Banks	760	951	1056	896	755	813	920	916	666	528	534	580	467	526
b) Islamic Banking Branches of Conventional Banks	1.34	0.32	0.72	0.88	1.68	3.04	2.93	1.50	1.57	1.99	3.17	1.87	1.12	3.14
c) Islamic Banking Windows of Conventional Banks	2.82	2.85	0.46	0.67	0.91	1.06	1.34	1.65	1.76	3.60	2.64	2.94	3.80	3.99
4. Total Export Receipts (excl. local exports)	599	587	686	628	725	695	703	657	638	690	837	779	699	774
a) Full-fledged Islamic Banks	542	528	615	572	648	615	639	590	580	623	769	713	627	704
b) Islamic Banking Branches of Conventional Banks	31.48	31.97	52.22	42.70	57.95	56.39	48.87	46.88	37.43	39.41	45.67	46.02	52.87	49.07
c) Islamic Banking Windows of Conventional Banks	25.63	26.56	18.61	13.59	19.05	23.50	15.57	19.99	21.22	27.20	21.63	20.10	19.19	21.06
5. Total Import Payments (excl. local imports)	1104	936	1109	902	1020	1202	1184	952	1059	1107	1070	1134	1061	1208
a) Full-fledged Islamic Banks	973	808	992	790	883	1049	1013	824	890	953	933	955	873	991
b) Islamic Banking Branches of Conventional Banks	70.27	56.94	76.38	54.73	89.21	84.39	123.94	83.49	103.97	96.28	82.86	97.14	123.60	158.92
c) Islamic Banking Windows of Conventional Banks	60.52	71.36	41.09	57.52	47.62	69.31	46.88	44.66	64.94	58.49	54.39	82.36	64.42	58.13
6. Total Agent Banking Deposits	190703	193917	197025	200147	199158	203520	206240	213343	206920	204798	208838	211876	212513	216316
a) Full-fledged Islamic Banks	190281	193488	196582	199712	198726	203088	205809	212902	206487	204362	208385	211410	212022	215744
b) Islamic Banking Branches of Conventional Banks	409.36	408.42	430.40	421.86	415.39	415.04	412.59	419.71	410.24	413.44	430.06	440.92	465.84	547.76
c) Islamic Banking Windows of Conventional Banks	12.43	20.50	13.34	13.57	16.79	17.15	18.10	20.61	22.31	21.98	23.64	24.86	24.64	24.62
7. Total Assets (excluding Contra. & OBU)	7748493	7619498	7576916	7748272	7818844	7977511	8113654	8533968	8357322	8412508	8496404	8547909	8735986	8432907
a) Full-fledged Islamic Banks	7276768	7144874	7095819	7263774	7334061	7462877	7588675	8001258	7817928	7856739	7921655	7954830	8118947	7784163
b) Islamic Banking Branches of Conventional Banks	244708	246153	287199	287358	283594	309203	311930	320370	317914	328227	338503	347334	359691	386550
c) Islamic Banking Windows of Conventional Banks	227018	228471	193898	197140	201188	205431	213048	212340	221480	227543	236245	245745	257348	262194
8. Manpower	46249	46432	46438	46377	47062	48095	49070	49483	50780	50614	50729	50335	49602	49825
a) Full-fledged Islamic Banks	45599	45771	45762	45695	46362	47398	48376	48788	49062	48818	48893	48476	47691	47818
b) Islamic Banking Branches of Conventional Banks	8	9	147	147	147	147	147	147	1166	1241	1272	1293	1346	1426
c) Islamic Banking Windows of Conventional Banks	642	652	529	535	553	550	547	548	552	555	564	566	565	581

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 (Cont.)

Time Series Data on Islamic Banking in Bangladesh

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

Indicators	Jan'25	Feb'25	Mar'25	Apr'25	May'25	Jun'25	July'25	Aug'25	Sep'25	Oct'25	Nov'25	Dec'25	Jan'26	Feb'26 ^p
1. Total Deposits (excluding Inter-bank & EDF)*	4331897	4356573	4386210	4411949	4424844	4522011	4540072	4622845	4669262	4674288	4769279	4762262	4736573	4760553
a) Full-fledged Islamic Banks	3805346	3820128	3831987	3854651	3846984	3930799	3939373	3987879	4015481	4014727	4038407	4071217	4040237	4062068
b) Islamic Banking Branches of Conventional Banks	304539	315100	331751	334484	348705	358122	362934	389811	399920	404682	471031	430575	436233	442469
c) Islamic Banking Windows of Conventional Banks	222012	221344	222472	222813	229155	233090	237765	245155	253861	254878	259840	260470	260103	256016
2. Total Investments (including Sukuk/Islamic Bond)**	5262957	5280997	5528391	5572133	5672157	5695949	5682092	5715313	5730981	5768639	5885263	5847503	5845746	5882021
a) Full-fledged Islamic Banks	4860004	4872053	5103505	5156344	5229813	5234459	5217057	5244930	5242495	5258331	5289865	5312415	5310459	5315807
b) Islamic Banking Branches of Conventional Banks	252804	255807	271030	260590	275974	295286	294280	298909	305224	325151	407702	352844	351366	375481
c) Islamic Banking Windows of Conventional Banks	150148	153137	153856	155199	166371	166204	170755	171474	183262	185158	187696	182244	183921	190732
3. Total Worker's Remittances	533	502	724	598	660	612	666	610	818	690	740	779	725	661
a) Full-fledged Islamic Banks	532	501	718	594	656	607	663	606	812	685	734	769	723	633
b) Islamic Banking Branches of Conventional Banks	1.14	0.99	4.34	2.95	2.25	2.45	1.74	1.64	2.84	1.55	3.34	6.66	2.01	27.70
c) Islamic Banking Windows of Conventional Banks	0.44	0.50	0.90	1.31	1.66	1.89	1.91	2.51	3.12	3.29	3.45	3.64	0.23	0.51
4. Total Export Receipts (excl. local exports)	795	713	742	758	726	688	771	775	703	755	668	653	627	604
a) Full-fledged Islamic Banks	706	627	657	659	621	594	673	659	617	573	573	548	541	497
b) Islamic Banking Branches of Conventional Banks	67.65	71.15	67.22	78.19	83.01	74.21	78.74	93.97	72.54	161.14	71.53	84.80	55.34	84.07
c) Islamic Banking Windows of Conventional Banks	21.13	15.02	18.29	21.30	22.19	19.23	19.28	21.87	12.90	20.59	23.47	20.46	30.49	22.42
5. Total Import Payments (excl. local imports)	1294	1102	1164	1165	1117	883	1177	893	1014	1036	1041	972	1131	852
a) Full-fledged Islamic Banks	1053	916	998	993	974	739	982	702	848	850	786	820	924	695
b) Islamic Banking Branches of Conventional Banks	187.77	141.90	126.88	130.13	99.80	100.80	136.10	134.72	138.11	122.74	125.46	110.30	150.88	104.84
c) Islamic Banking Windows of Conventional Banks	53.42	44.48	39.61	41.47	42.62	42.40	58.68	56.56	27.89	62.44	129.38	42.28	56.75	51.89
6. Total Agent Banking Deposits	210876	210873	221029	230345	235951	247647	253248	260109	263875	251930	260698	266628	267869	269836
a) Full-fledged Islamic Banks	210318	210318	220768	229721	235288	246947	252471	259303	263071	251110	259696	265612	266803	268730
b) Islamic Banking Branches of Conventional Banks	533.18	521.20	221.56	580.40	618.14	654.72	730.17	759.47	765.60	782.38	946.18	958.72	981.20	1018.23
c) Islamic Banking Windows of Conventional Banks	24.62	33.58	39.51	43.46	44.79	45.00	45.93	45.65	38.03	38.02	56.51	57.96	85.10	87.99
7. Total Assets (excluding Contra. & OBU)	8455138	8531251	8925157	9138372	9214226	9739188	9286309	9431378	9538449	9643237	9830660	9586085	9171567	9338424
a) Full-fledged Islamic Banks	7791709	7854560	8226837	8397982	8492183	8989666	8526831	8641535	8725056	8800971	8904746	8678161	8306122	8449670
b) Islamic Banking Branches of Conventional Banks	390500	400883	417553	422971	438075	461782	466103	489678	503698	527691	610847	586804	560137	573193
c) Islamic Banking Windows of Conventional Banks	272929	275808	280768	317419	283967	287740	293375	300165	309694	314575	320467	321121	305308	315562
8. Manpower	47446	48019	48249	48927	48924	48709	47520	47641	47041	42845	42975	44188	45061	45240
a) Full-fledged Islamic Banks	45275	45999	46187	46812	46682	46468	45275	45397	44776	40521	40589	41764	42565	42702
b) Islamic Banking Branches of Conventional Banks	1590	1420	1436	1491	1589	1587	1590	1588	1614	1674	1739	1774	1809	1878
c) Islamic Banking Windows of Conventional Banks	581	600	626	624	653	654	655	656	651	650	647	650	687	660

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	Jan'26	Feb'26 ^P
1. Total Deposits (excluding Inter-nbfc)*	32964	33274	35472	34335	36195	36609	37504	37273	36848	37114	37536	38103	38585	38968	38802
a) Full-fledged Islamic NBFCs	12593	12520	12989	12476	12476	12457	12409	12194	12114	12046	11951	11906	11793	11711	11705
b) Islamic Branches/Windows of Conventional NBFCs	20372	20754	22483	21858	23719	24151	25096	25079	24734	25068	25585	26197	26792	27257	27097
2. Total Investments (including Sukuk/Islamic Bond)**	27566	27198	29518	28744	31510	31590	32572	31877	30527	31194	30828	31514	32034	32050	31680
a) Full-fledged Islamic NBFCs	17642	17265	17128	16853	16789	16680	16624	16373	16234	16092	15952	15809	15841	15647	15629
b) Islamic Branches/Windows of Conventional NBFCs	9923	9933	12390	11890	14721	14909	15948	15504	14293	15102	14876	15705	16193	16403	16051
3. Total Assets (excluding Contra.)	35479	33661	36217	35937	38733	39312	40272	41134	39999	40465	40399	41225	40215	40251	40144
a) Full-fledged Islamic NBFCs	25365	23444	23480	23650	23545	23752	23836	24601	24689	24777	24876	24889	23456	23175	23366
b) Islamic Branches/Windows of Conventional NBFCs	10113	10217	12737	12287	15188	15560	16437	16533	15310	15689	15522	16336	16759	17076	16778
4. Total Manpower	376	373	370	369	374	374	371	372	364	356	352	353	348	340	335
a) Full-fledged Islamic NBFCs	199	198	198	199	205	207	204	206	199	191	190	191	186	182	181
b) Islamic Branches/Windows of Conventional NBFCs	177	175	172	170	169	167	167	166	165	165	162	162	162	158	154

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