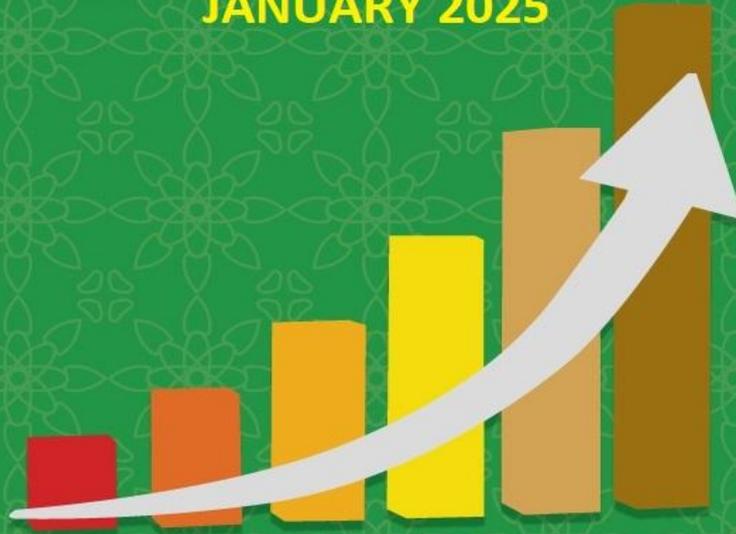


بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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

JANUARY 2025



Bangladesh Bank

Islamic Banking and Finance Statistics (IBFS)

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

January, 2025



**Islamic Banking and Finance Database Unit
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Introduction

Islamic banking is a special kind of banking system. The elimination of Riba makes Islamic banking system unique and widely acceptable especially among the Muslims. The Islamic banking system is mainly based on Quranic norms and Sunnah. In this system, the risk as well as returns on investment is equally shared between the stakeholders.

The Islamic finance industry has established substantially over the last ten years. Conventional banks are also now opening Islamic branches and windows due to public demand. At present, besides conventional banking services, seventeen (17) conventional commercial banks are providing Islamic banking services through thirty four (34) Islamic banking branches and twelve (12) conventional commercial banks are providing Islamic banking services through five-hundred and seventy one (571) Islamic banking windows. It should be mentioned that eight (8) 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 the Islamic banking in Bangladesh began in the 1983s with the establishment of Islami Bank Bangladesh PLC. Later on, in 1987, the second Islamic bank of the country, the 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 (UBPLC) started its journey as an Islamic bank in Bangladesh on 07 March 2013. NRB Global Bank was converted into an Islamic bank in January 2021 and at present it is known as Global Islami Bank PLC (GIBPLC). Then in January 2022, another conventional bank, Standard Bank PLC, was transformed into an Islamic bank. Currently, ten full-fledged Islamic banks are operating in Bangladesh.

In Bangladesh, the extent of Islamic banking services is increasing rapidly like other Muslim countries of the world. Islamic banks governed by Islamic Sharia'h are running in parallel. 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. 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 pattern of major indicators of Islamic banking in Bangladesh in order to give readers a preliminary idea about the current Islamic banking practices in the country. In the Executive Summary portion, the trend pattern and nature of growth of different indicators have been discussed. In Statistical Tables & Charts portion detailed data on the indicator are furnished. Finally this report is ended with some concluding remarks.

Executive Summary

(January 2025)

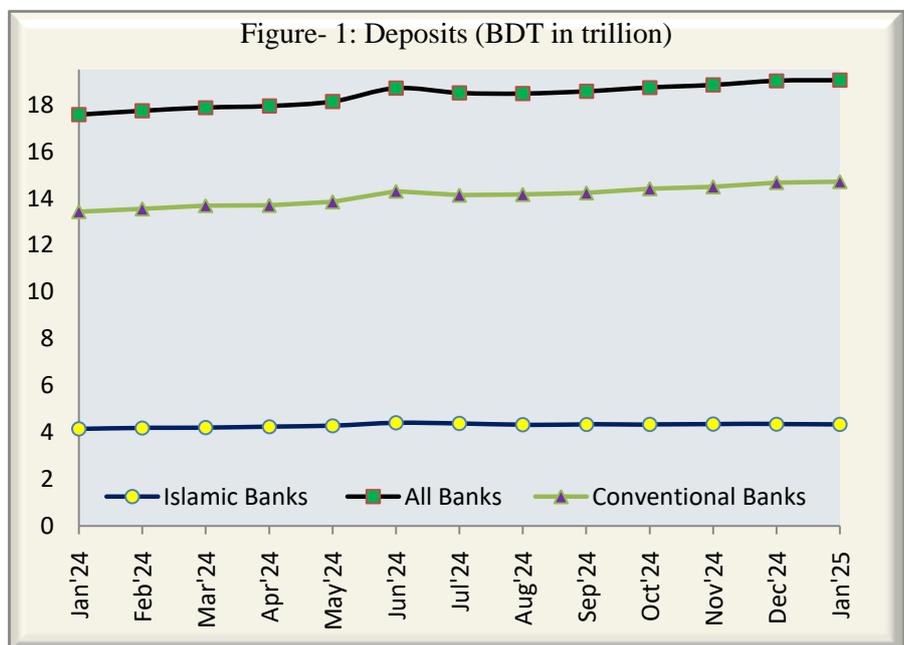
Overview

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 January 2024 to January 2025. The study focuses on key banking activities such as deposits, investments, assets, exports, imports, and workers' remittances in order to examine trend pattern and nature of growth over the period under study. However, the data unveils differential growth patterns within the two sectors. The finding of the study reveals that conventional banks outperformed Islamic banks in most cases.

Deposits

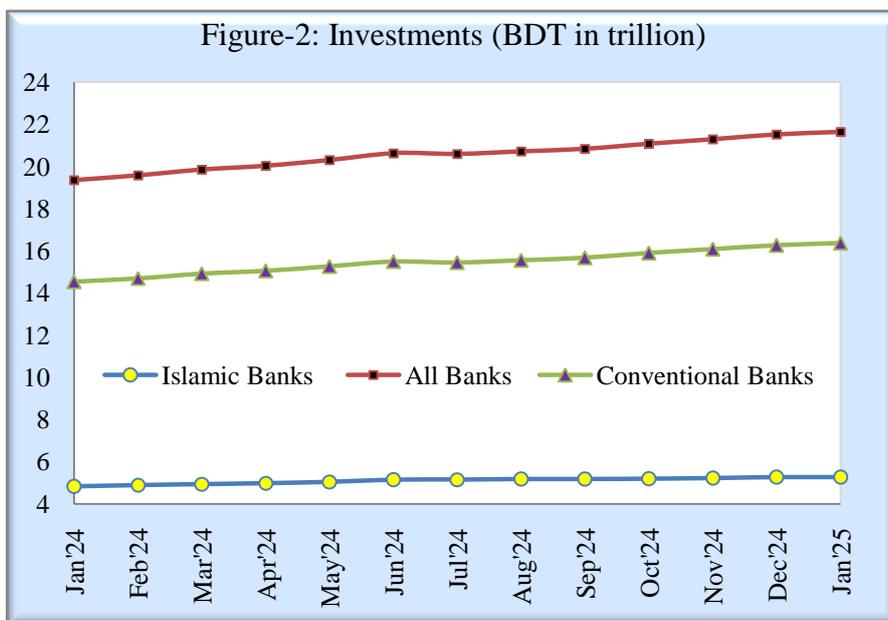
Based on the available data it is evident that the banking sector in Bangladesh experienced steady growth in deposits from January 2024 to January 2025. Total banking system deposits increased from BDT 17.57 trillion in January 2024 to BDT 19.05 trillion in January 2025, reflecting a growth of approximately 8.40%. The Islamic banking system recorded a moderate increase in deposits, growing from BDT 4.14 trillion in January 2024 to BDT 4.33 trillion in January 2025, marking a 4.64% growth. This indicates a slower pace of growth compared to the conventional banking sector. Whilst, conventional banks marked more significant growth, in terms of deposits rising from BDT 13.43 trillion in January 2024 to BDT 14.72 trillion in January 2025, a 9.56% increase. During this period, market share in deposits for Islamic banks dropped from 23.56% in January 2024 to 22.74% in January 2025 whilst for conventional banks this figure recorded contrarily (Fig.1, Table-3). This may be due to mismanagement by Islamic banks which was detected aftermath of July uprising. Consequently, depositors lost their trust in Islamic banks and thereby withdrew their deposits with Islamic banks which helped conventional banks' deposit base to grow.

However, the data reveals that both the segments, Islamic and conventional, of the banking sector experienced deposit growth. Conventional banks are capturing a larger share of new deposits, signaling either stronger public confidence because of better management, broader outreach, or more attractive deposit products compared to those of Islamic banks.



Investments

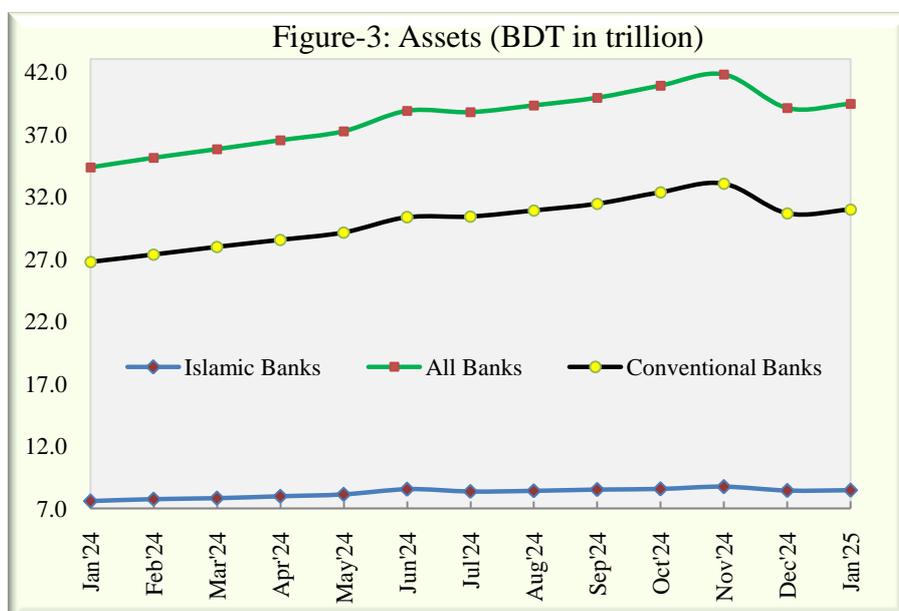
The banking sector in Bangladesh observed considerable growth in investments from January 2024 to January 2025. Investments rose from BDT 19.36 trillion in January 2024 to BDT 21.63 trillion in January 2025, marking an overall growth of 11.76%. The Islamic Banking System recorded an almost steady growth in investments, rising from BDT 4.82 trillion in January 2024 to BDT 5.26 trillion in January 2025, a growth of 9.12%. Although Islamic banks experienced steady growth, their market share slightly declined as the Conventional Banking System outpaced them, growing from BDT 14.53 trillion in January 2024 to BDT 16.37 trillion in January 2025, marking a growth of 12.64%. 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).

Assets

Between January 2024 and January 2025, both Islamic and Conventional Banks in Bangladesh achieved asset growth, though at varying rates. Islamic Banks recorded their total assets increase from BDT 7.58 trillion in January 2024 to BDT 8.46 trillion in January 2025, marking a growth of approximately 11.59%. At the same time, Conventional Banks expanded their asset base from BDT 26.76 trillion to BDT 30.96 trillion, evidencing a more robust growth of around 15.67%. The data reveals that Islamic banks gathered assets at a slower pace or at a steady rate over the period. On the other hand, asset base



of conventional counterparts which outpaced the rate for the Islamic banks is growing at an increasing rate reaching its peak point in November 2024.

Export Receipts

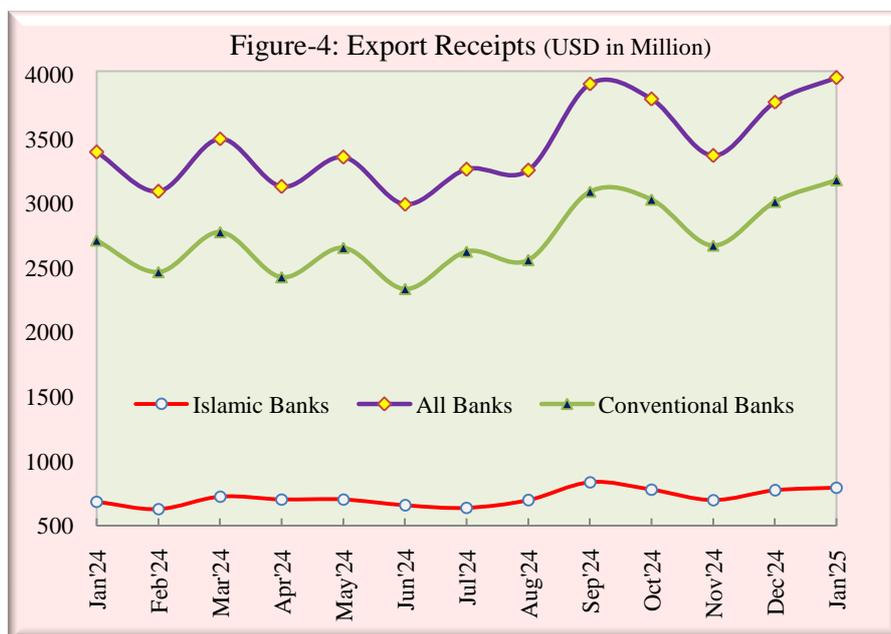
Banking system of Bangladesh has been playing an important role through receiving export earnings on behalf of the exporters. Between January 2024 and January 2025, Islamic Banks maintained almost steady growth in receiving export proceeds and observed very little fluctuations over time. In September 2024 it reached to its highest value 837 million. However, if

we consider point to point comparison then it is found that in January 2025 Islamic banks achieved a remarkable growth of around 16% in receiving export proceeds. The amount was 795 million in January 2025 while it was 686 million at the same time of previous year. Whereas

Conventional banks experienced an upward trend in export receipt

over this period and marked the lowest value in Jun 2024 on its trajectory. At that time the amount was 2337 million. Likewise Islamic Banks, Conventional counterpart also attained a robust growth of around 17% in receiving export proceeds in January 2025 compare with the same period of previous year. In January 2025 the amount was 3182 million while it was 2714 million in January 2024.

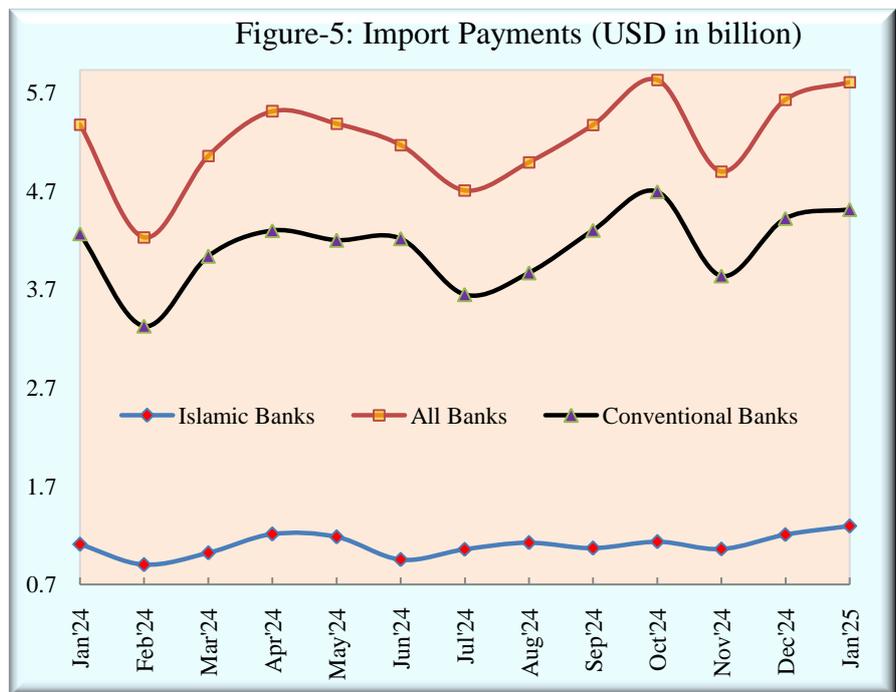
From the above analysis, it can be said that as the majority of country's export proceeds (about 80%) were received by the conventional banks over the period under study, Islamic banks may take initiatives to improve the quality of this service offer by them (Fig.4, Table-3).



Import Payments

Islamic Banks as well as Conventional Banks have been facilitating import activities of the economy through making import payments. During the period January 2024 to January 2025, both Islamic and Conventional Banks observed similar trend in import payment as they observed in case of export receipt. Figure 5 shows that during the period under consideration Islamic banks made around 20% of total import payments of the economy. Their import payment increased from USD 1.11 billion in Jan'24 to USD 1.29 billion in Jan'25, which reflects a 16.68% growth as compared to the same time point of the previous year. On the other hand, Conventional banks observed more fluctuations compared with Islamic banks and recorded downfall at some points in

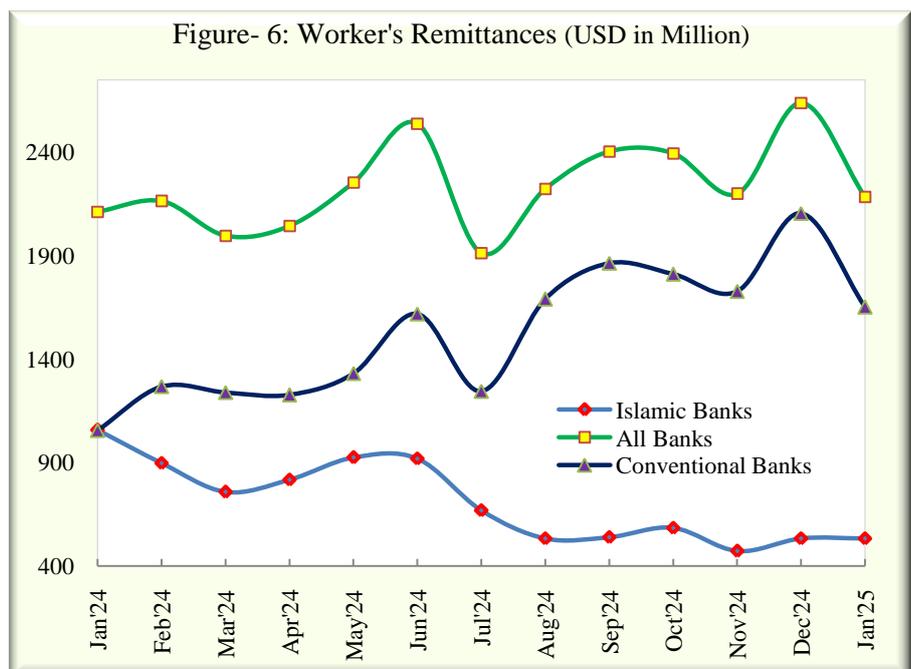
import payments over the period. For these banks monthly import payments ranged from USD 3.3 billion to USD 4.7 billion during the period under review. Unlike Islamic banks, Conventional banks failed to maintain steady growth in import payments throughout the period. This may be due to immediate past dollar crisis faced by majority of the banks in the country.



Worker's Remittances

From figure 6 it can be seen that during the period January 2024 to January 2025, Islamic Banks noticed a moderate downward trend in inflow of workers' remittances. Although there was a good start by them but it began to fall drastically in two successive following months then after growing for next two months it started to decline again before trying to remain at a steady state.

In contrast, Conventional banks experienced an almost steeper upward trend in receiving workers' remittances over this period. Both the Islamic and conventional banks started from almost same point in January 2024 with a value of around USD 1058 million, conventional banks were able to make the amount more than one and half times while Islamic banks lost half of its



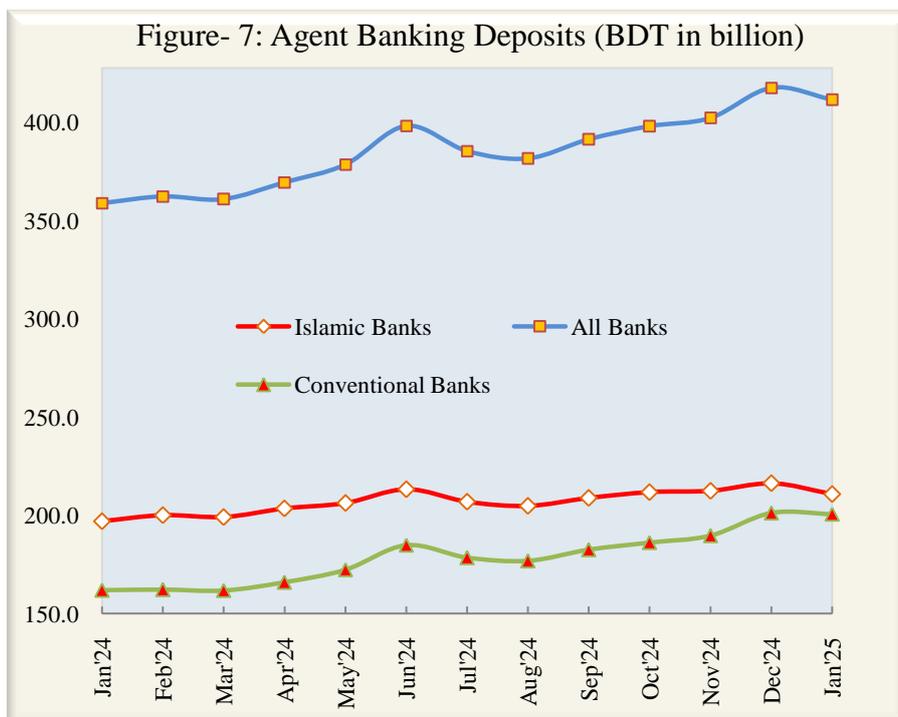
amount at the beginning month of the next year 2025. The reason behind this may be loss of confidence of the foreign workers on Islamic banks for improper management of the banks during the period of the study. The conventional banks took advantage of the situation by attracting their attention for remitting foreign earnings to their banks. Despite Islamic Banks' early-year strength, their inability to sustain or grow their share 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 banks(Fig.6, Table-3).

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 January 2024 to January 2025. This indicator of agent banking reflects that agent banking is gaining popularity day by day in Bangladesh. From the line for Islamic banks we can observe a steady growth in agent banking deposits which stays above the line for conventional banks.

Whilst agent banking deposits of conventional banks experienced an upward trend. The data reveals that in January 2024, Islamic banks accounted for holding 54.89% of the total deposits in agent banking arena. The value was BDT 197 billion at that time .This value raised to BDT 211billion in January 2025 recording a 7% growth. While the



growth in agent banking deposits of conventional banks was about 24% in January 2025. This achievement of conventional banks narrowed the gap in holding agent banking deposits by these two sectors. This may because of either expansion of agent banking by conventional banks or increase in confidence level of the depositors in conventional banking or any other factor. However, In order to attain competitive advantage over conventional banking, Islamic Banks may consider expanding outreach, introducing digital services, and strengthening agent networks. (Fig.7, Table-3).

Statistical Tables & Charts

Table 1: Number of Islamic Banks, Branches & Windows in January 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)	180	--
	4	Standard Bank PLC (STBPLC)	138	--
	5	Export Import Bank of Bangladesh PLC (EXBPLC)	155	--
	6	First Security Islami bank (FSIBPLC)	206	--
	7	Shahjalal Islami Bank PLC (SJIBPLC)	141	--
	8	Union Bank PLC (UNBPLC)	114	--
	9	Global Islami Bank PLC (GIBPLC)	104	--
	10	ICB Islamic Bank Limited (ICBIBL)	33	--
a. Sub Total			1697	--
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	60
	5	Pubali Bank PLC (PUBBPLC)	3	22
	6	National Credit and Commerce Bank PLC (NCCBPLC)	1	--
	7	Prime Bank PLC (PRIBPLC)	5	--
	8	Southeast Bank PLC (SEBPLC)	5	--
	9	Dhaka Bank PLC (DBPLC)	2	--
	10	Mercantile Bank PLC (MERBPLC)	1	45
	11	One Bank PLC (OBPLC)	2	14
	12	Bangladesh Commerce Bank Limited (BCBL)	2	--
	13	The Premier Bank PLC (PREBPLC)	2	25
	14	Jamuna Bank PLC (JAMBPLC)	2	--
	15	Bank Alfalah Limited (BAFL)	1	--
	16	NRB Bank PLC (NRBBPLC)	1	28
	17	Bengal Commercial Bank PLC (BGCBPLC)	3	--
b. Sub Total			34	262
Banks having IB Windows	1	Agrani Bank PLC (ABPLC)	--	60
	2	Rupali Bank PLC (RBPLC)	--	2
	3	Sonali Bank PLC (SBPLC)	--	58
	4	Standard Chartered Bank (SCB)	--	1
	5	Eastern Bank PLC (EBPLC)	--	20
	6	Mutual Trust Bank PLC (MTBPLC)	--	15
	7	Bank Asia PLC (BASPLC)	--	5
	8	Trust Bank PLC (TBPLC)	--	30
	9	NRBC Bank PLC (NRBCBPLC)	--	359
	10	South Bangla Agriculture and Commerce Bank (SBACBPLC)	--	10
	11	Meghna Bank PLC (MEGBPLC)	--	10
	12	Midland Bank PLC (MDBPLC)	--	1
c. Sub Total			--	571
Grand Total (a+b+c)			1731	833

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: Overall Islamic Banking Scenario in Bangladesh

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

Indicators	Amount			Growth (%)		
	Jan'25	Dec'24	Jan'24	Jan'25 (Compared with Dec'24)	Dec'24 (Compared with Nov'24)	Jan'25 (Compared with Jan'24)
	a	b	d	$e=\frac{(a-b)}{b}*100$	$f=\frac{(b-c)}{c}*100$	$f=\frac{(a-d)}{d}*100$
1. Total Deposits (excluding Inter-bank & EDF)*	4331897	4355575	4139685	-0.54	0.09	4.64
a) Full-fledged Islamic Banks	3805346	3852507	3753045	-1.22	-0.46	1.39
b) Islamic Banking Branches of Conventional Banks	304539	295972	232702	2.89	5.69	30.87
c) Islamic Banking Windows of Conventional Banks	222012	207096	153939	7.20	2.96	44.22
2. Total Investments (including Sukuk/Islamic Bond)**	5262957	5262709	4823248	0.005	0.92	9.12
a) Full-fledged Islamic Banks	4860004	4865000	4490725	-0.10	0.85	8.22
b) Islamic Banking Branches of Conventional Banks	252804	247035	210272	2.34	3.28	20.23
c) Islamic Banking Windows of Conventional Banks	150148	150674	122250	-0.35	-0.40	22.82
3. Total Worker's Remittances^P	533	533	1058	-0.02	13.00	-49.58
a) Full-fledged Islamic Banks	532	526	1056	1.04	12.66	-49.67
b) Islamic Banking Branches of Conventional Banks	1.14	3.14	0.72	-63.76	180.47	58.03
c) Islamic Banking Windows of Conventional Banks	0.44	3.99	0.46	-88.90	5.05	-4.65
4. Total Export Receipts (excl. local exports) ^P	795	774	686	2.72	10.75	15.83
a) Full-fledged Islamic Banks	706	704	615	0.34	12.30	14.73
b) Islamic Banking Branches of Conventional Banks	67.65	49.07	52.22	37.87	-7.18	29.55
c) Islamic Banking Windows of Conventional Banks	21.13	21.06	18.61	0.33	9.78	13.57
5. Total Import Payments (excl. local imports) ^P	1294	1208	1109	7.15	13.85	16.68
a) Full-fledged Islamic Banks	1053	991	992	6.28	13.51	6.18
b) Islamic Banking Branches of Conventional Banks	187.77	158.92	76.38	18.16	28.57	145.84
c) Islamic Banking Windows of Conventional Banks	53.42	58.13	41.09	-8.09	-9.77	30.03
6. Total Agent Banking Deposits^P	210876	216316	197025	-2.51	1.79	7.03
a) Full-fledged Islamic Banks	210318	215744	196582	-2.51	1.76	6.99
b) Islamic Banking Branches of Conventional Banks	533.18	547.76	430.40	-2.66	17.59	23.88
c) Islamic Banking Windows of Conventional Banks	24.62	24.62	13.34	-0.02	-0.09	84.51
7. Total Assets (excluding Contra. & OBU) ^P	8455138	8432907	7576916	0.26	-3.47	11.59
a) Full-fledged Islamic Banks	7791709	7784163	7095819	0.10	-4.12	9.81
b) Islamic Banking Branches of Conventional Banks	390500	386550	287199	1.02	7.47	35.97
c) Islamic Banking Windows of Conventional Banks	272929	262194	193898	4.09	1.88	40.76

Note:

1. (--) means 'not available', P = Provisional

2. *including profit payable

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

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

Source: Statistics Department, Bangladesh Bank.

Table 3: Performances of Islamic Banking Compared to Overall Banking in Bangladesh

(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 ^P				Islamic Banks, Branches & Windows				Jan'25	Dec'24	Jan'24	Changes (%)		All Scheduled Banks		Islamic Banks, Branches & Windows	
	Jan'25	Dec'24	Nov'24	Jan'24	Jan'25	Dec'24	Nov'24	Jan'24				Monthly	Yearly	Jan'25 (Compared with Dec'24)	Jan'25 (Compared with Jan'24)	Jan'25 (Compared with Dec'24)	Jan'25 (Compared with Jan'24)
	a	b	c	d	e	f	g	h	i=(e/a)*100	j	k	l=(i-j)	m=(i-k)	n=(a-b)/b*100	p=(a-d)/d*100	q=(e-f)/f*100	r=(e-h)/h*100
Deposits (excluding Inter-bank & EDF)*	19050522	19031263	18848112	17574248	4331897	4355575	4351507	4139685	22.74	22.89	23.56	-0.15	-0.67	0.10	8.40	-0.54	4.64
Investments (including Sukuk/Islamic Bond)**	21631704	21518150	21287893	19355158	5262957	5262709	5214653	4823248	24.33	24.46	24.92	-0.13	-0.46	0.53	11.76	0.00	9.12
Worker's Remittances ^P	2185	2639	2200	2113	533	533	472	1058	24.40	20.21	50.05	4.19	-29.84	-17.19	3.41	-0.02	-49.58
Export Receipts (excl. local exports) ^P	3977	3788	3373	3400	795	774	699	686	19.98	20.42	20.18	-0.44	0.24	4.98	16.98	2.72	15.83
Import Payments (excl. local imports) ^P	5806	5628	4897	5374	1294	1208	1061	1109	22.29	21.47	20.64	0.83	0.82	3.17	8.04	7.15	16.68
Agent Banking Deposits ^P	411530	417590	402225	358964	210876	216316	212513	197025	51.24	51.80	54.89	-0.56	-3.09	-1.45	14.64	-2.51	7.03
Assets (excluding Contra. & OBU) ^P	39411689	39082779	41770128	34338727	8455138	8432907	8735986	7576916	21.45	21.58	22.07	-0.12	-0.49	0.84	14.77	0.26	11.59
Number of Bank Branches/Windows	11361	11361	11305	11284	2564	2559	2552	2308	22.57	22.52	20.45	0.04	2.07	0.00	0.68	0.20	11.09

Note:

1. (-) means 'not available', P = Provisional

2. *Including Profit payable/accrued interest and excluding EDF

3. **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.

4. Figures of Deposit & Investment are excluding Interbank

5. 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.

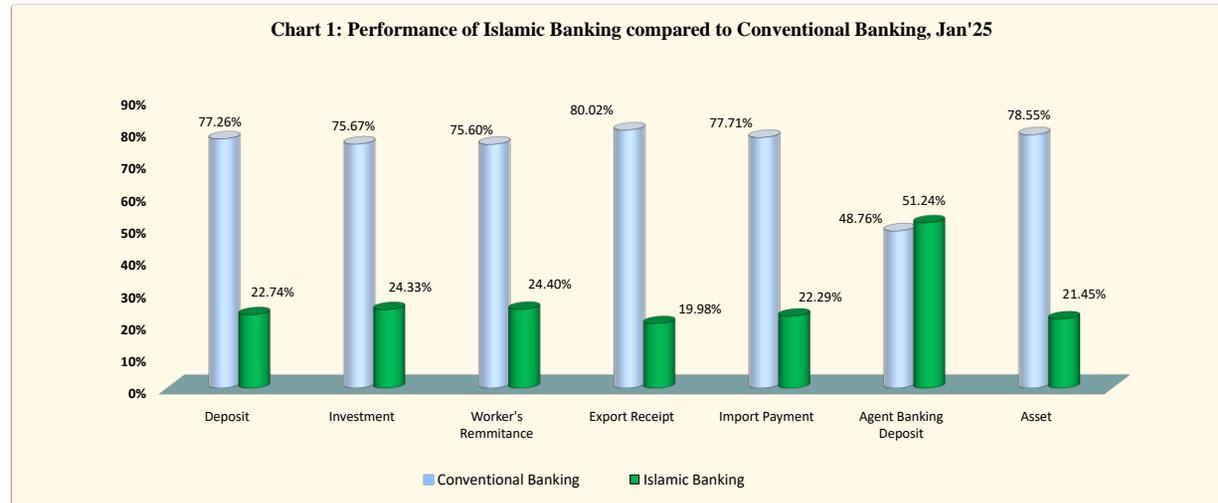


Table 4: Overall Deposits Scenario in Bangladesh by Type of Banks

(BDT in Million)

Type of Banks	Total Deposits			Changes	
	Jan'25	Dec'24	Jan'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	3805346	3852507	3753045	-47160	52302
Branch Based IBs	304539	295972	232702	8567	71837
Window Based IBs	222012	207096	153939	14916	68073
Islamic Banks, Branches & Windows	4331897	4355575	4139685	-23678	192212
Conventional Banks	14718625	14675688	13434563	42937	1284062
All Scheduled Banks	19050522	19031263	17574248	19259	1476274
Share (%) with respect to Total Deposits in Islamic Banks, Branches & Windows					
Full Fledged IBs	87.84	88.45	90.66	-0.61	-2.82
Branch Based IBs	7.03	6.80	5.62	0.23	1.41
Window Based IBs	5.13	4.75	3.72	0.37	1.41
Share (%) with respect to Total Deposits in All Scheduled Banks					
Islamic Banks	22.74	22.89	23.56	-0.15	-0.82
Conventional Banks	77.26	77.11	76.44	0.15	0.82

Note: 1. (--) means 'not available'

2. Figures of Deposit are excluding Interbank & EDF and including profit payable/acrued interest

Source: Statistics Department, Bangladesh Bank.

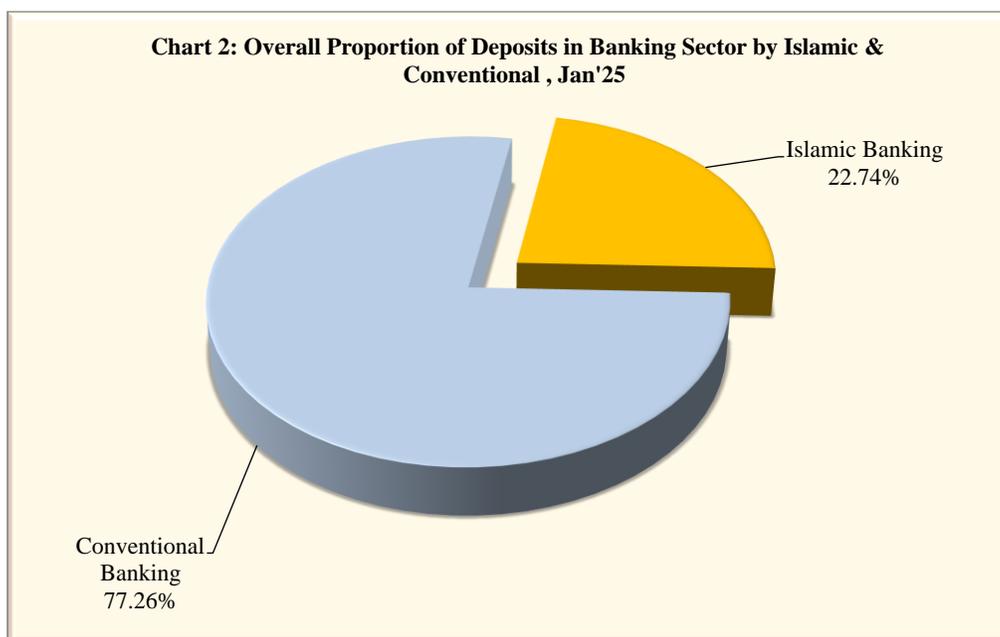


Table 5: Mode wise Islamic Banking Deposits in Bangladesh

(BDT in Million)

Mode of Deposits	Total Deposits			Changes	
	Jan'25	Dec'24	Jan'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
AI - Wadeah Deposits	178211	179981	185215	-1769	-7004
Mudaraba Deposits	3747763	3768497	3601128	-20734	146635
Mudaraba Savings Accounts (MSA)	797005	789005	808307	8000	-11302
Mudaraba Term Deposits (MTDR)	2117964	2127566	1983489	-9602	134475
Mudaraba Special Notice Accounts (MSNA)	170118	169989	181049	129	-10931
Other Mudaraba Deposits	662676	681937	628283	-19261	34393
Deposits against Mudaraba Savings Bonds	5427	5530	8271	-103	-2844
Special Deposit Accounts	35228	36672	27167	-1444	8062
Other Deposits	365268	364895	317905	372	47363
Total Deposits	4331897	4355575	4139685	-23678	192212
Share (%) with respect to Total Deposits in Islamic Banks, Branches & Windows					
AI - Wadeah Deposits	4.11	4.13	4.47	-0.02	-0.36
Mudaraba Deposits	86.52	86.52	86.99	-0.01	-0.47
Mudaraba Savings Accounts (MSA)	18.40	18.11	19.53	0.28	-1.13
Mudaraba Term Deposits (MTDR)	48.89	48.85	47.91	0.05	0.98
Mudaraba Special Notice Accounts (MSNA)	3.93	3.90	4.37	0.02	-0.45
Other Mudaraba Deposits	15.30	15.66	15.18	-0.36	0.12
Deposits against Mudaraba Savings Bonds	0.13	0.13	0.20	0.00	-0.07
Special Deposit Accounts	0.81	0.84	0.66	-0.03	0.16
Other Deposits	8.43	8.38	7.68	0.05	0.75
Total	100.00	100.00	100.00	0.00	0.00

Note: 1. (--) means 'not available'

2. Figures of Deposit are excluding Interbank & EDF and including profit payable

Source: Statistics Department, Bangladesh Bank.

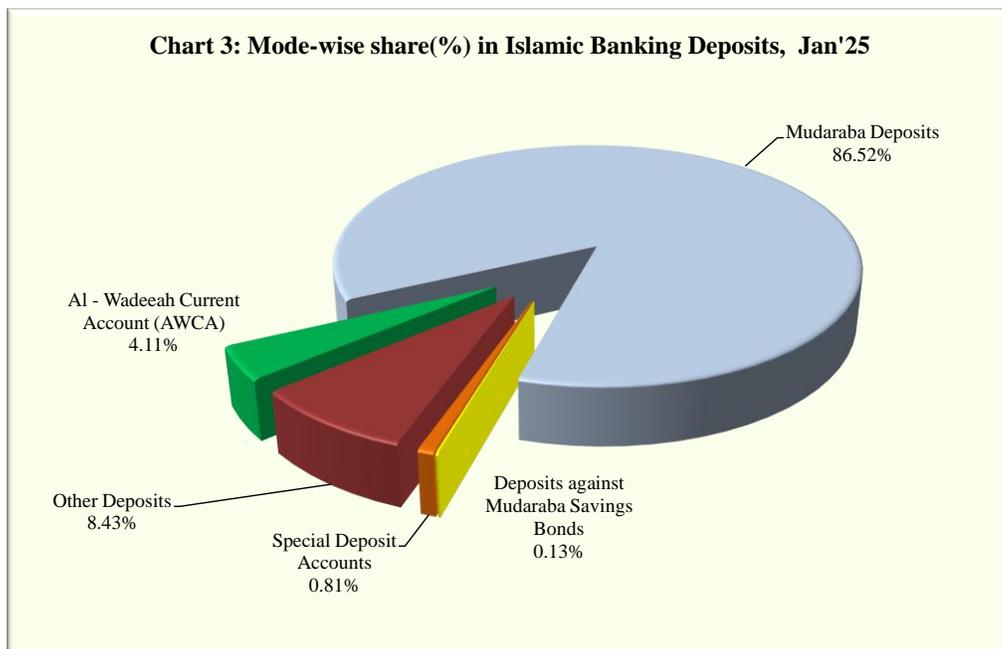


Table 6: Sector wise Islamic Banking Deposits in Bangladesh

(BDT in Million)

Sector	Total Deposits			Changes	
	Jan'25	Dec'24	Jan'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Public (Government)	93142	83574	77156	9568	15986
Other Public	227478	233647	200572	-6169	26906
Private	4011277	4038354	3861957	-27077	149320
Sub Total	4331897	4355575	4139685	-23678	192212
DMB	231925	228318	160158	3607	71767
Grand Total (Including DMB)	4563822	4583893	4299843	-20071	263979
Share (%) with respect to Total Deposits in Islamic Banks, Branches & Windows					
Public (Government)	2.04	1.82	1.79	0.22	0.25
Other Public	4.98	5.10	4.66	-0.11	0.32
DMB	5.08	4.98	3.72	0.10	1.36
Private	87.89	88.10	89.82	-0.21	-1.92

Note: 1. (-) means 'not available'

2. Figures of Deposit are including profit payable and excluding EDF

Source: Statistics Department, Bangladesh Bank.

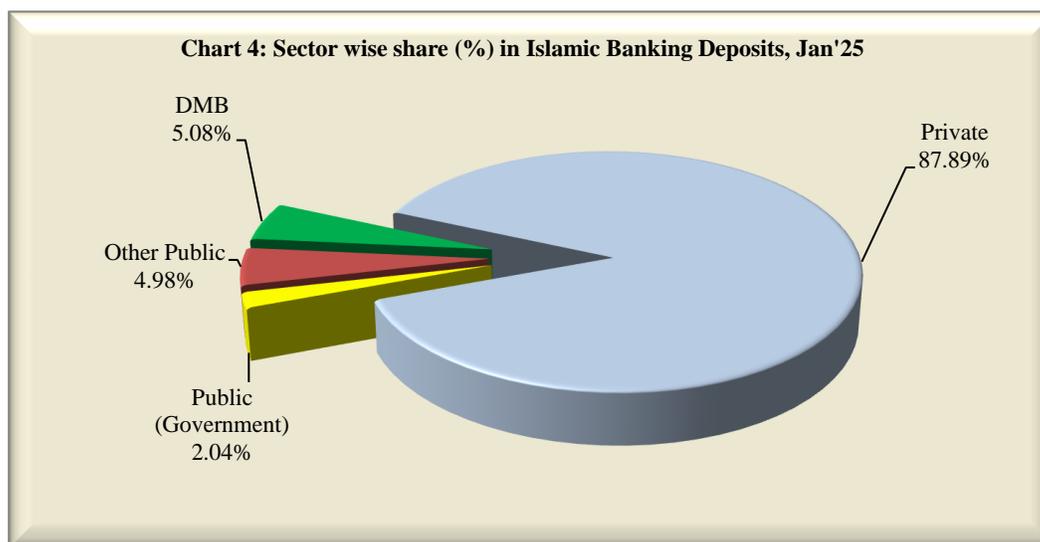


Table 7: Overall Investments Scenario in Bangladesh by Types of Banks

(BDT in Million)

Type of Banks	Total Investments			Changes	
	Jan'25	Dec'24	Jan'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	4860004	4865000	4490725	-4996	369279
Branch Based IBs	252804	247035	210272	5768	42532
Window Based IBs	150148	150674	122250	-525	27898
Islamic Banks, Branches & Windows	5262957	5262709	4823248	247	439709
Conventional Banks	16368747	16255441	14531910	113307	1836837
All Scheduled Banks	21631704	21518150	19355158	113554	2276546
Share (%) with respect to Total Investments in Islamic Banks, Branches & Windows					
Full Fledged IBs	92.34	92.44	93.11	-0.10	-0.76
Branch Based IBs	4.80	4.69	4.36	0.11	0.44
Window Based IBs	2.85	2.86	2.53	-0.01	0.32
Share (%) with respect to Total Investments in All Scheduled Banks					
Islamic Banks	24.33	24.46	24.92	-0.13	-0.59
Conventional Banks	75.67	75.54	75.08	0.13	0.59

Note:

1. (-) means 'not available'

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

3. Figures of Investment are excluding Interbank

Source: Statistics Department, Bangladesh Bank.

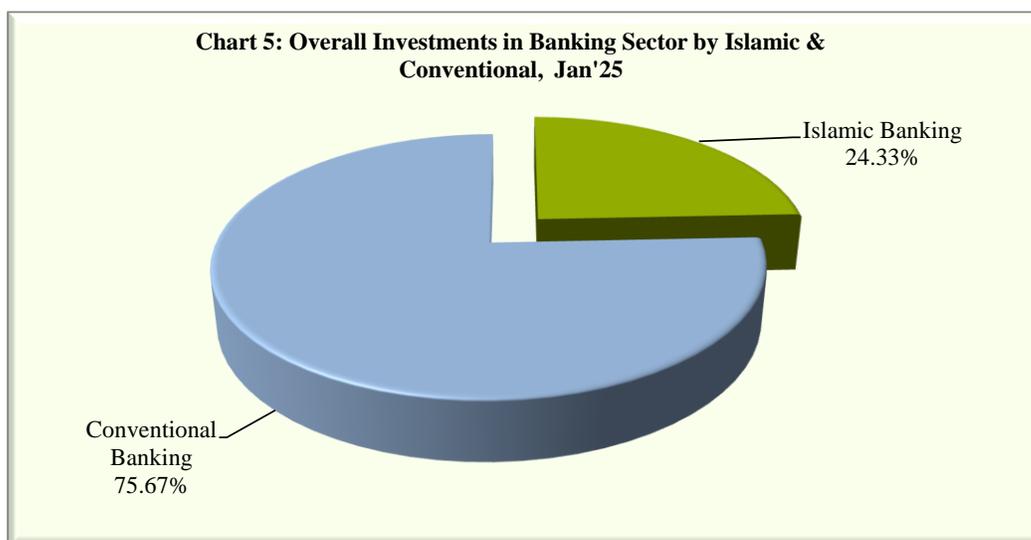


Table 8: Mode wise Islamic Banking Investments in Bangladesh

(BDT in Million)

Mode of Investments	Total Investments			Changes	
	Jan'25	Dec'24	Jan'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Mudarabah	244995	257975	133429	-12980	111566
Musharaka	13796	2909	3197	10887	10599
Bai - Murabaha	2111308	2130103	1966769	-18795	144539
Bai - Muajjal	1074609	1086711	1071452	-12102	3157
Bai - Salam	82654	87329	77954	-4675	4700
Bai – Istisna	24512	24745	17686	-233	6826
Ijarah	266879	266486	218496	393	48383
HPSM	834962	794810	754000	40152	80962
Qard - e - Hasan	137446	135178	121506	2268	15940
Others Investments	471794	476463	458756	-4668	13038
Total	5262957	5262709	4823248	247	439709
Share (%) with respect to Total Investments in Islamic Banks, Branches & Windows					
Mudarabah	4.66	4.90	2.77	-0.25	1.89
Musharaka	0.26	0.06	0.07	0.21	0.20
Bai - Murabaha	40.12	40.48	40.78	-0.36	-0.66
Bai - Muajjal	20.42	20.65	22.21	-0.23	-1.80
Bai - Salam	1.57	1.66	1.62	-0.09	-0.05
Bai – Istisna	0.47	0.47	0.37	0.00	0.10
Ijarah	5.07	5.06	4.53	0.01	0.54
HPSM	15.86	15.10	15.63	0.76	0.23
Qard - e - Hasan	2.61	2.57	2.52	0.04	0.09
Others Investments	8.96	9.05	9.51	-0.09	-0.55
Total	100.00	100.00	100.00	0.00	0.00

Note:

1. (--) means 'not available'
2. Total Investments include general investments, Bills, Sukuk, Islamic bond holdings, profit receivable.
3. Figures of Investment are excluding Interbank

Source: Statistics Department, Bangladesh Bank.

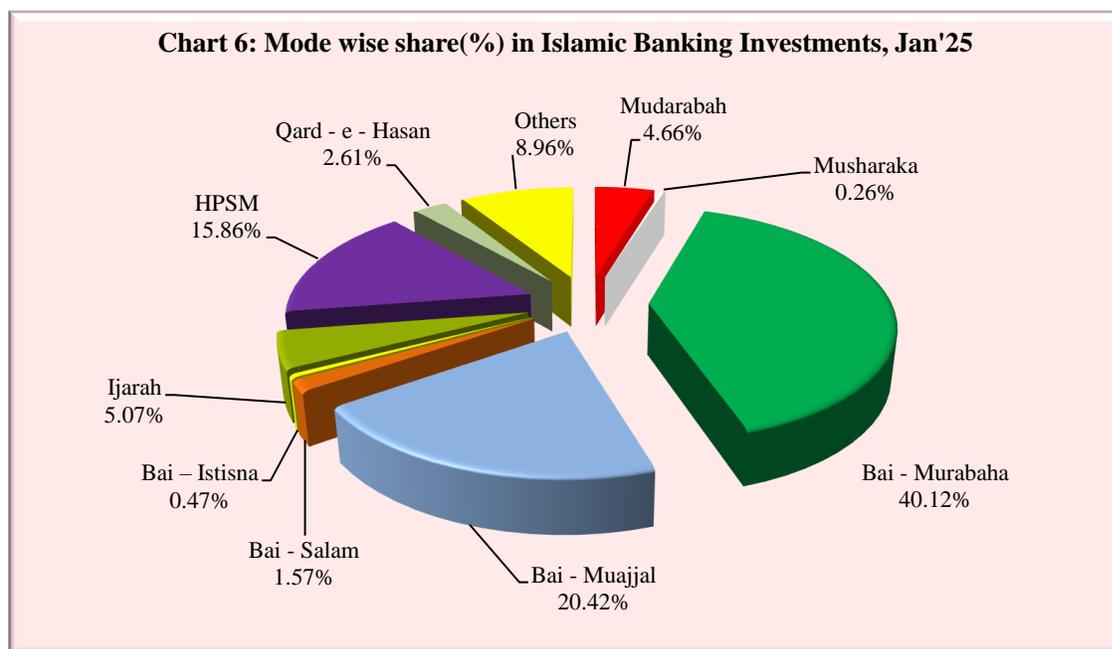


Table 9: Economic Purpose wise Islamic Banking Investments in Bangladesh

(BDT in Million)

Economic Purposes	Total Investments			Changes	
	Jan'25	Dec'24	Jan'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Agriculture, Fishing & Forestry	62725	63688	59847	-964	2878
a) Agriculture	43438	43887	41963	-449	1476
b) Fishing	15195	15692	13888	-497	1307
c) Forestry & logging	4091	4110	3996	-18	95
Industry (1+2)	2188660	2199029	2020742	-10370	167917
1. Term Investment (Excluding Working Capital Financing)	897015	900062	821299	-3046	75716
a) Large Industries	591448	608490	521720	-17042	69727
b) Small and Medium Industries	150306	153457	151313	-3151	-1007
c) Cottage/ Micro Industries	6902	6704	8502	198	-1600
d) Service Industries	148359	131411	139764	16948	8595
2. Working Capital Financing	1291644	1298968	1199443	-7324	92201
a) Large Industries	895547	897954	784022	-2407	111525
b) Small and Medium Industries	211234	212846	236466	-1612	-25232
c) Cottage/ Micro Industries	9671	9548	9567	123	103
d) Service Industries	175193	178619	169387	-3427	5805
Construction	321703	323450	317310	-1747	4394
Transport	37797	37662	37833	135	-37
Trade & Commerce	1787958	1769959	1599294	17999	188664
a) Whole sale & Retail Trade	1274285	1257262	1145363	17023	128922
b) Export	193450	194643	164305	-1193	29144
c) Import	310409	308720	282679	1689	27730
d) Procurement by Government	0	6.34	6.12	-6.31	-6
e) Share Trading	8049	7543	5222	506.1	2827
f) Lease Financing	1766	1785	1719	-19	47
Other Institutional Qard/Investments	80491	188204	171602	-107713	-91111
Consumer Finance	113221	113670	116631	-448	-3410
Miscellaneous (Poverty Alleviation and others)	670402	567048	499987	103355	170415
Total	5262957	5262709	4823248	247	439709
Share (%) with respect to Total Investments in Islamic Banks, Branches & Windows					
Agriculture, Fishing & Forestry	1.19	1.21	1.24	-0.02	-0.05
Industry	41.59	41.79	41.90	-0.20	-0.31
Construction	6.11	6.15	6.58	-0.03	-0.47
Transport	0.72	0.72	0.78	0.00	-0.07
Trade & Commerce	33.97	33.63	33.16	0.34	0.81
Other Institutional Qard/Investments	1.53	3.58	3.56	-2.05	-2.03
Consumer Finance	2.15	2.16	2.42	-0.01	-0.27
Miscellaneous (Poverty Alleviation and others)	12.74	10.77	10.37	1.96	2.37
Total	100.00	100.00	100.00	0.00	0.00

Note:

1. (-) means 'not available'

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

3. Figures of Investment are excluding Interbank

Source: Statistics Department, Bangladesh Bank.

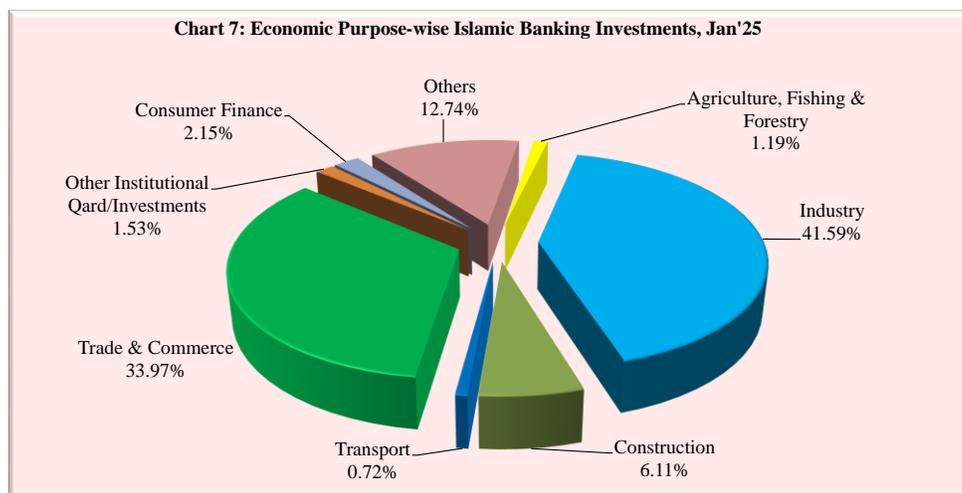


Table 10: Overall Agent Banking Deposits Scenario in Bangladesh

(BDT in Million)

Type of Banks	Total Deposits			Changes	
	Jan'25	Dec'24	Jan'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	210318	215744	196582	-5425	13737
Branch Based IBs	533.2	547.8	430.4	-14.6	102.8
Window Based IBs	24.6	24.6	13.3	0.0	11.3
Islamic Banks, Branches & Windows	210876	216316	197025	-5440	13851
Conventional Banks	200654	201274	161938	-620	38716
All Scheduled Banks	411530	417590	358964	-6060	52566
Share (%) with respect to Total Agent Banking Deposits in Islamic Banks, Branches & Windows					
Full Fledged IBs	99.74	99.74	99.77	0.00	-0.04
Branch Based IBs	0.25	0.25	0.22	0.00	0.03
Window Based IBs	0.01	0.01	0.01	0.00	0.00
Share (%) with respect to Total Agent Banking Deposits in All Scheduled Banks					
Islamic Banks, Branches & Windows	51.24	51.80	54.89	-0.56	-3.65
Conventional Banks	48.76	48.20	45.11	0.56	3.65

Note: 1. (--) means 'not available'

2. IBs = Islamic Banks

Source: Statistics Department, Bangladesh Bank.

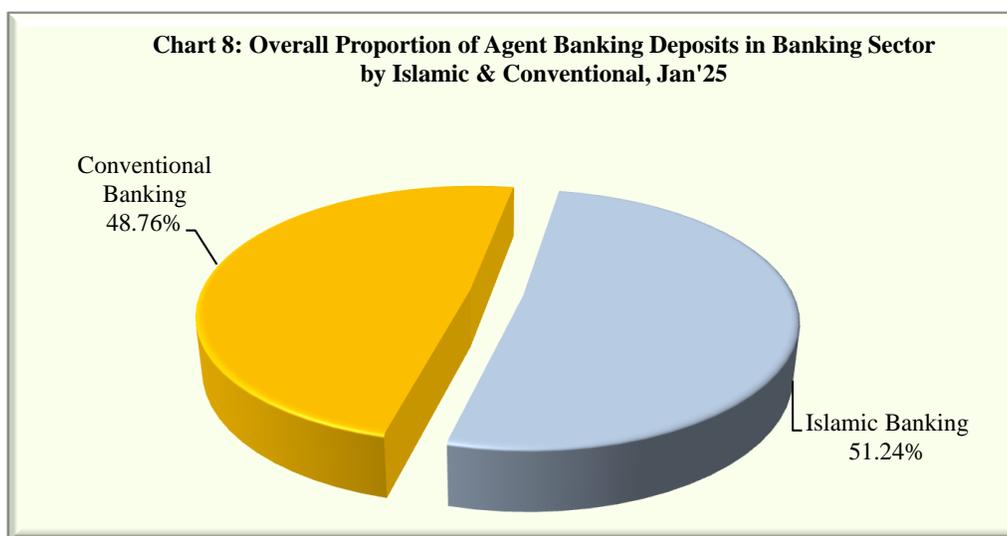


Table 11: Gender and Geo location wise School Banking in Bangladesh

Description		Total Number of Accounts			Changes	
		Jan'25	Dec'24	Jan'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Gender-wise	Male	550829	554881	548196	-4052	2633
	Female	555985	560412	480332	-4427	75653
	Others	-	-	-	-	-
	Islamic Banks, Branches & Windows	1106814	1115293	1028528	-8479	78286
	All Scheduled Banks	4373399	4380161	4074015	-6762	299384
Geolocation-wise	Urban	353401	356296	329682	-2895	23719
	Rural	753413	758997	698846	-5584	54567
	Islamic Banks, Branches & Windows	1106814	1115293	1028528	-8479	78286
	All Scheduled Banks	4373399	4380161	4074015	-6762	299384
	Conventional Bank	3266585	3264868	3045487	1717	221098
Share (%) of Number of Accounts with respect to All Scheduled Banks						
Overall	Islamic Banks, Branches & Windows	25.31	25.46	25.25	-0.15	0.06
	Conventional Banks	74.69	74.54	74.75	0.15	-0.06

Note: (-) means 'not available'

Source: Statistics Department, Bangladesh Bank.

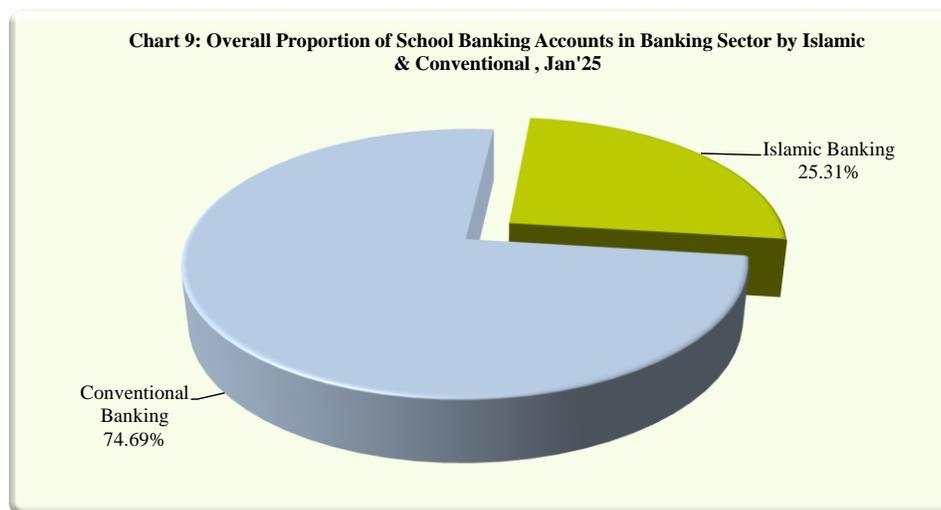


Table 12: Mobile Financial Services (MFS) in Islamic Banking

Accounts Pattern		Total			Changes	
		Jan'25	Dec'24	Jan'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
MFS Agent		86184	86173	85726	11	458
MFS Personal Accounts		1846237	1835937	1705870	10300	140367
MFS Male Accounts		1424268	1416588	1364399	7680	59869
MFS Female Accounts		421969	419349	341471	2620	80498
MFS Other Accounts		13093	13073	12504	20	589
Total MFS Accounts in Islamic Banks, Branches & Windows		1859330	1849010	1718374	10320	140956
Total MFS Accounts in Conventional Banks		140984568	141005447	132006918	-20879	8977650
Total MFS Accounts in All Scheduled Banks		142843898	142854457	133725292	-10559	9118606
Transactions Pattern		Total Transactions Amount (BDT in Million)			Changes	
		Jan'25	Dec'24	Jan'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Cash In		98.50	93.64	70.13	4.86	28
Cash Out		1009	974	544	35	465
P2P		18	17	12	1	5
Maychent Payment		36	37	470	-2	-435
G2P		0.00	0.00	0.00	0.00	0.00
Salary Disbursement		459	435	442	23	16
Talktime Purchase		5.68	5.24	5.85	0.43	-0.18
Utility Bill Payment		1.216	1.306	0.536	-0.09	0.68
Total MFS Transactions in Islamic Banks, Branches & Windows		1627	1564	1546	62	80
Total MFS Transactions in Conventional Banks		1395031	1342831	1048705	52200	346326
Total MFS Transactions in All Scheduled Banks		1396657	1344395	1050251	52262	346407
Share (%) with respect to All Scheduled Banks						
Description		Jan'25	Dec'24	Jan'24	Changes	
		Jan'25	Dec'24	Jan'24	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	1.30	1.29	1.29	0.007	0.017
	Conventional Banks	98.70	98.71	98.71	-0.007	-0.017
MFS Transactions	Islamic Banks, Branches & Windows	0.12	0.12	0.15	0.00	-0.031
	Conventional Banks	99.88	99.88	99.85	0.00	0.031

Note: (--) means 'not available'

Source: Statistics Department, Bangladesh Bank.

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

Type of Machines	Total Number of Machines			Changes	
	Jan'25	Dec'24	Jan'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
ATM	3741	3737	3661	4	80
POS	6779	6778	6655	1	124
CDM	5	6	6	-1	-1
CRM	835	835	822	0	13
Islamic Banks*	11360	11356	11144	4	216
Conventional Banks	134389	134311	115960	78	18429
All Scheduled Banks	145749	145667	127104	82	18645
Transactions through Interbanks	Total Transactions Amount (BDT in Million)			Changes	
	Jan'25	Dec'24	Jan'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
MICR Cheque	185607	164673	318050	20934	-132444
Non-MICR Cheque	57	61	159	-4	-102
EFT	73665	73014	215584	651	-141918
RTGS	301414	279997	367757	21417	-66343
Islamic Banks, Branches & Windows	560743	517746	901550	42998	-340807
Conventional Banks	7046393	6773055	6244478	273338	801916
All Scheduled Banks	7607136	7290801	7146028	316335	461108
Transactions through Cards					
Debit Card Transaction	89057	79545	137984	9512	-48927
Credit Card Transaction	1886	1807	2036	80	-149
Prepaid Card Transaction	133	136	497	-3	-364
Islamic Banks, Branches & Windows	91076	81488	140516	9588	-49441

Note : 1. *Considering Full Fledged Islamic Banks Only

2. (--) means 'not available'

Source: Statistics Department, Bangladesh Bank.

Concluding Remarks

In this study it is found that during the period Islamic banks held approximately one-fourth of total deposit in banking industry and large amount of deposits were collected through Mudarabah deposits scheme. At the same time private sector remained the largest sector in Islamic banking deposits accumulation among all the 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 92.34% of total Islamic investment while investment sanctioned by other Islamic banks having Islamic branches and windows is only 7.66% of total Islamic investment. Full-fledged Islamic banks, branches and windows made significant amount of investment through Bai-Murabaha (40.12%). Islamic banks, branches and windows mainly focused on industry (41.59%), and trade and commerce (33.97%) sector for the purpose of investment. It is important to mention that agent banking, school banking; mobile financial services, e-banking and e-commerce are now administered through Islamic banking. Major portion of investments (62.57%) of Islamic banks are in Bai mode basis.

Approximately one-fourth of total worker's remittance collected through banking channel comes through Islamic banks. Furthermore approximately half (51.24%) of total agent banking deposits in banking industry belongs to Islamic banking.

Islamic banking has been playing a significant role in Bangladesh during the last couple of decades. As Sharia'h based transactions are becoming popular to the mass people, Islamic banking activities should be well defined and more functional in both rural and urban areas. Islamic banking activities are expanding in line with conventional banking day by day. It is the high time to nurture Islamic banking activities properly aiming at achieving a great deal of financial inclusion with satisfactory level both in rural and urban areas. As a consequence it will be possible to bring a significant number of people under Islamic banking services which further strengthen and boost up financial sector. The more people engage in Islamic banking, the more deposits will be pile up which ultimately turns to be more investment.

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	Jan'24	Feb'24	Mar'24	Apr'24	May'24	Jun'24	Jul'24	Aug'24	Sep'24	Oct'24	Nov'24	Dec'24	Jan'25
1. Total Deposits (excluding Inter-bank & EDF)*	4139685	4189138	4192994	4246010	4288023	4404270	4374131	4318054	4342670	4329368	4351507	4355575	4331897
a) Full-fledged Islamic Banks	3753045	3800660	3805146	3834973	3873267	3980746	3944444	3878929	3889353	3863144	3870325	3852507	3805346
b) Islamic Banking Branches of Conventional Banks	232702	232804	228435	249343	249757	255448	254075	260002	268058	274380	280040	295972	304539
c) Islamic Banking Windows of Conventional Banks	153939	155675	159413	161695	165000	168076	175612	179123	185258	191843	201142	207096	222012
2. Total Investments (including Sukuk/Islamic Bond)**	4823248	4889012	4935777	4980980	5041131	5137341	5148415	5169909	5169508	5184376	5214653	5262709	5262957
a) Full-fledged Islamic Banks	4490725	4555249	4598273	4639964	4695832	4790134	4798598	4814993	4800455	4807032	4824193	4865000	4860004
b) Islamic Banking Branches of Conventional Banks	210272	209269	208426	211278	212706	217174	219485	220634	228855	233334	239180	247035	252804
c) Islamic Banking Windows of Conventional Banks	122250	124494	129077	129738	132594	130032	130332	134282	140198	144010	151280	150674	150148
3. Total Worker's Remittances^P	1058	897	758	817	924	920	669	533	540	584	472	533	533
a) Full-fledged Islamic Banks	1056	896	755	813	920	916	666	528	534	580	467	526	532
b) Islamic Banking Branches of Conventional Banks	0.72	0.88	1.68	3.04	2.93	1.50	1.57	1.99	3.17	1.87	1.12	3.14	1.14
c) Islamic Banking Windows of Conventional Banks	0.46	0.67	0.91	1.06	1.34	1.65	1.76	3.60	2.64	2.94	3.80	3.99	0.44
4. Total Export Receipts (excl. local exports)^P	686	628	725	695	703	657	638	690	837	779	699	774	795
a) Full-fledged Islamic Banks	615	572	648	615	639	590	580	623	769	713	627	704	706
b) Islamic Banking Branches of Conventional Banks	52.22	42.70	57.95	56.39	48.87	46.88	37.43	39.41	45.67	46.02	52.87	49.07	67.65
c) Islamic Banking Windows of Conventional Banks	18.61	13.59	19.05	23.50	15.57	19.99	21.22	27.20	21.63	20.10	19.19	21.06	21.13
5. Total Import Payments (excl. local imports)^P	1109	902	1020	1202	1184	952	1059	1107	1070	1134	1061	1208	1294
a) Full-fledged Islamic Banks	992	790	883	1049	1013	824	890	953	933	955	873	991	1053
b) Islamic Banking Branches of Conventional Banks	76.38	54.73	89.21	84.39	123.94	83.49	103.97	96.28	82.86	97.14	123.60	158.92	187.77
c) Islamic Banking Windows of Conventional Banks	41.09	57.52	47.62	69.31	46.88	44.66	64.94	58.49	54.39	82.36	64.42	58.13	53.42
6. Total Agent Banking Deposits^P	197025	200147	199158	203520	206240	213343	206920	204798	208838	211876	212513	216316	210876
a) Full-fledged Islamic Banks	196582	199712	198726	203088	205809	212902	206487	204362	208385	211410	212022	215744	210318
b) Islamic Banking Branches of Conventional Banks	430.40	421.86	415.39	415.04	412.59	419.71	410.24	413.44	430.06	440.92	465.84	547.76	533.18
c) Islamic Banking Windows of Conventional Banks	13.34	13.57	16.79	17.15	18.10	20.61	22.31	21.98	23.64	24.86	24.64	24.62	24.62
7. Total Assets (excluding Contra. & OBU)^P	7576916	7748272	7818844	7977511	8113654	8533968	8357322	8412508	8496404	8547909	8735986	8432907	8455138
a) Full-fledged Islamic Banks	7095819	7263774	7334061	7462877	7588675	8001258	7817928	7856739	7921655	7954830	8118947	7784163	7791709
b) Islamic Banking Branches of Conventional Banks	287199	287358	283594	309203	311930	320370	317914	328227	338503	347334	359691	386550	390500
c) Islamic Banking Windows of Conventional Banks	193898	197140	201188	205431	213048	212340	221480	227543	236245	245745	257348	262194	272929

Note:

1. (-) means 'not available', P = Provisional

2. *including profit payable

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

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

Source: Statistics Department, Bangladesh Bank.

Appendix-2

Measures Taken by Bangladesh Bank for Islamic Banking & Finance

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