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

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Islamic Banking and Finance Statistics (IBFS)

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MONTHLY ISLAMIC BANKING AND FINANCE STATISTICS (IBFS)*

March, 2025



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Introduction

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

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

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

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

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

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

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

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

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

Executive Summary

Overview

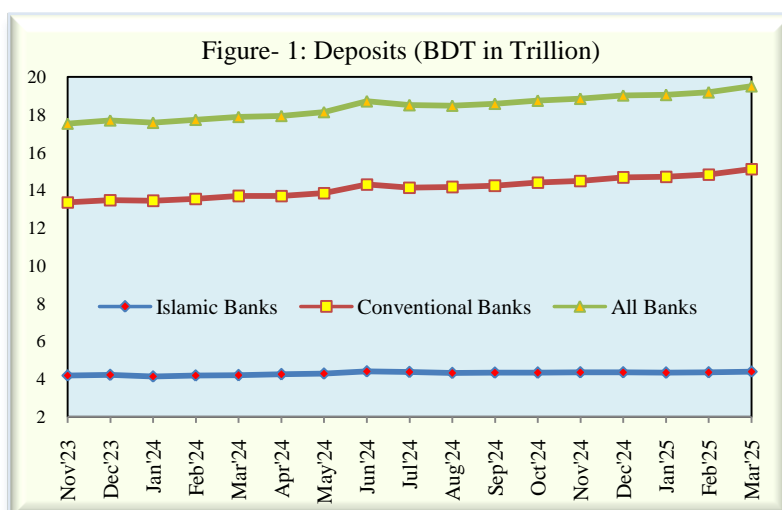
This portion of the report provides a descriptive analysis of some of the indicators of both **Islamic and Conventional banking** in Bangladesh aiming at measuring performance of them from March 2024 to March 2025. The study focuses on key banking activities such as deposits, investments, assets, exports, imports, and workers' remittances in order to examine trend and nature of growth over the period under study. However, the data unveils differential growth patterns within the two sectors. The finding of the study reveals that conventional banks outperformed Islamic banks in most cases.

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

1. For Islamic Banks

1.1 Deposits

Based on the available data it is evident that the banking sector in Bangladesh experienced steady growth in deposits from March 2024 to March 2025. Total banking system deposits increased from BDT 17.89 trillion in March 2024 to BDT 19.51 trillion in March 2025, reflecting a growth of approximately 9.07%. The Islamic banking system recorded a moderate increase in deposits, growing from BDT 4.19 trillion in March 2024 to BDT 4.39 trillion in March 2025, marking a 4.61% 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 13.69 trillion in March 2024 to BDT 15.12 trillion in March 2025, a 10.44% increase.



During this period, market share in deposits for Islamic banks dropped from 23.44% in March 2024 to 22.48% in March 2025 whilst for conventional banks this figure recorded contrarily (Fig.1, Table-3 & Table-4). This may be due to mismanagement by Islamic banks which was detected aftermath of July uprising. Consequently, depositors lost their trust in Islamic banks and thereby withdrew their deposits with Islamic banks which helped conventional banks' deposit base to grow.

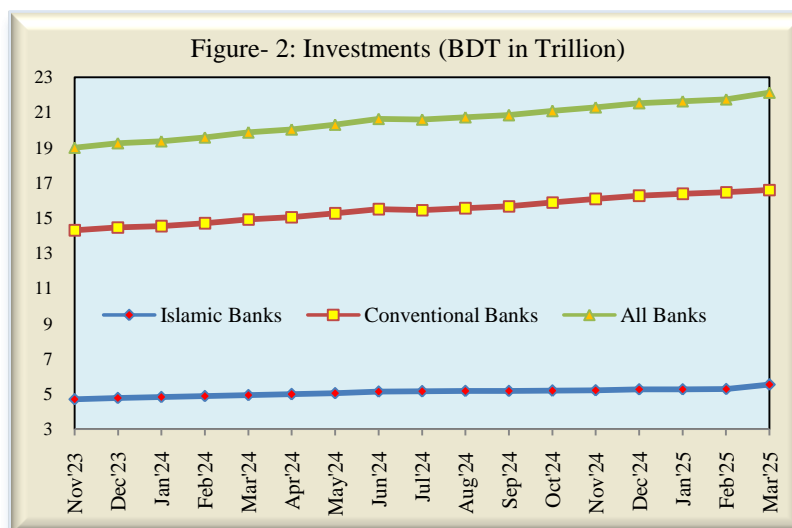
However, the data reveals that both the segments, Islamic and conventional, of the banking sector experienced deposit growth. Conventional banks are capturing a larger share of new deposits,

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

1.2 Investments

The banking sector in Bangladesh observed considerable growth in investments from March 2024 to March 2025. Investments rose from BDT 19.86 trillion in March 2024 to BDT 22.12 trillion in March 2025, marking a considerable growth of 11.39%.

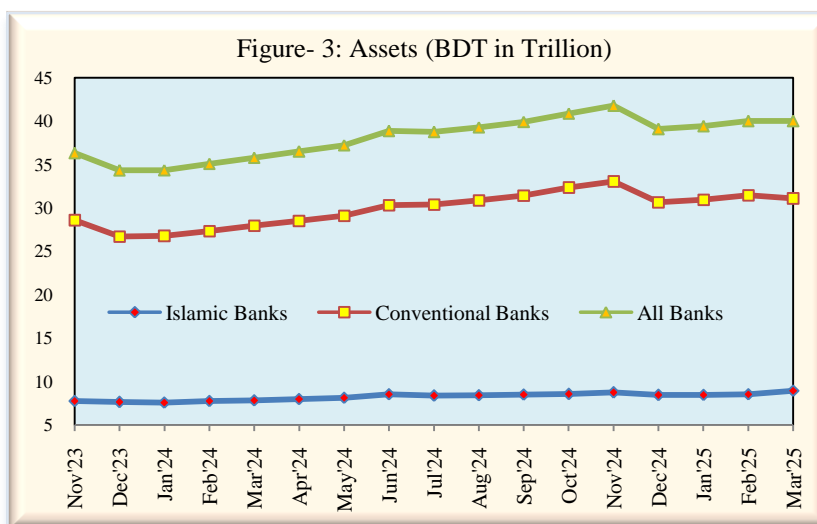
The Islamic Banking System recorded an almost moderate growth in investments, rising from BDT 4.94 trillion in March 2024 to BDT 5.53 trillion in March 2025, a growth of 12.01%. Although Islamic banks experienced steady growth over the period, their market share slightly declined as the Conventional Banking System outpaced them, growing



from BDT 14.92 trillion in March 2024 to BDT 16.59 trillion in March 2025, marking a growth of 11.19%. Conventional banks dominated in capturing shares in investment which is around 75% of total investments. This data reveals that although both the two categories of banks experienced positive growth in investment but the conventional banks' role in making investments available to the economy is stronger than that of Islamic banks (Fig.2, Table-3).

1.3 Assets

Between March 2024 and March 2025, both Islamic and Conventional Banks in Bangladesh achieved asset growth, though at varying rates. Islamic Banks recorded their total assets increase from BDT 7.82 trillion in March 2024 to BDT 8.93 trillion in March 2025, marking a robust growth of approximately 14.15%. At the same time, Conventional Banks expanded their asset base from BDT 27.96 trillion to BDT 31.08 trillion, evidencing a less robust growth of around 11.15%. The



data reveals that Islamic banks gathered assets at a slower pace or at a steady rate over the period. On the other hand, asset base of conventional counterparts which is growing at an increasing rate

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

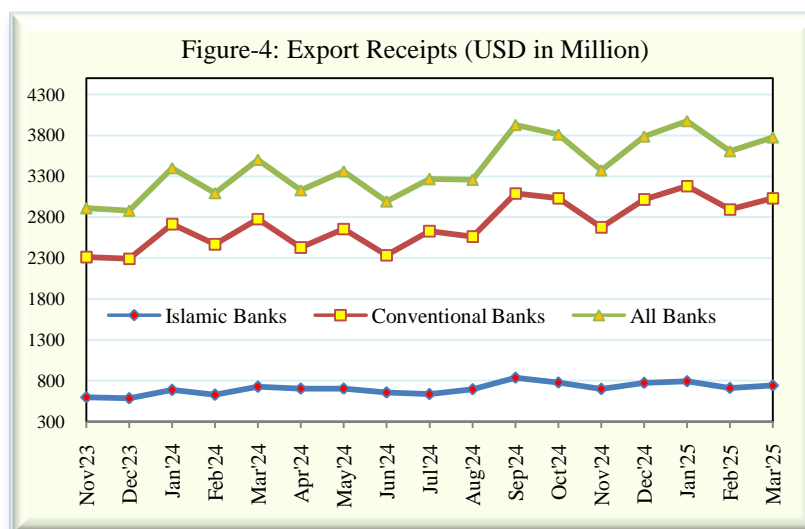
1.4 Export Receipts

Banking system of Bangladesh has been playing an important role through receiving export earnings on behalf of the exporters. Between March 2024 and March 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 March 2025 Islamic banks achieved a growth of around 2.34% in receiving export proceeds. The amount was 742 million in March 2025 while it was 725 million at the same time of previous year. Whereas Conventional

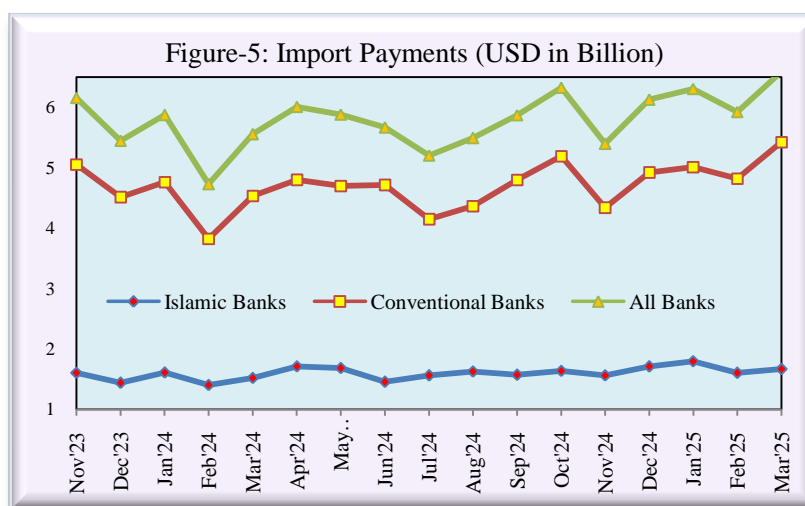
banks experienced an upward trend in export receipt over this period and marked the lowest value in June 2024 on its trajectory. At that time the amount was 2337 million. Likewise Islamic Banks, Conventional counterpart also attained a robust growth of around 9% in receiving export proceeds in March 2025 compare with the same period of previous year. In March 2025 the amount was 3033 million while it was 2778 million in March 2024.

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



1.5 Import Payments

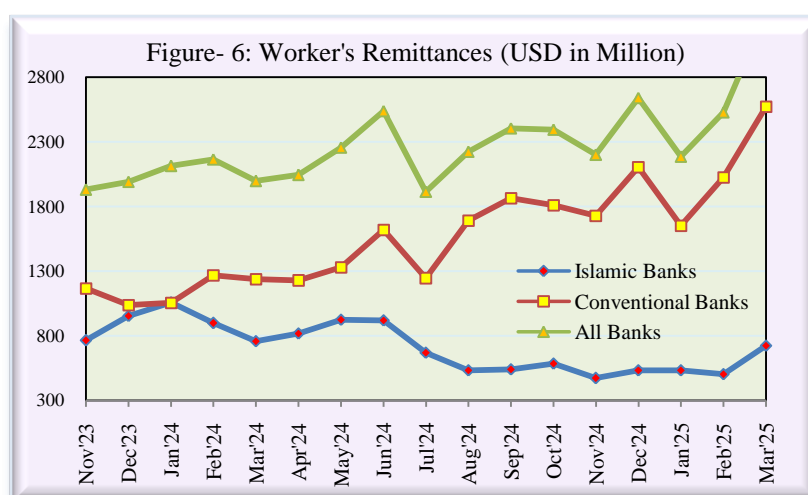
Islamic Banks as well as Conventional Banks have been facilitating import activities of the economy through making import payments. During the period March 2024 to March 2025, both Islamic and Conventional Banks observed similar trend in import payment as they observed in case of export receipt. Figure 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 1.02 billion in March 2024 to USD 1.16 billion in March 2025, which reflects a 14.15% 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 4.9 billion during the period under study. Unlike Islamic banks, Conventional banks failed to maintain steady growth in import payments throughout the period. This may be due to immediate past dollar crisis faced by majority of the banks in the country.

1.6 Worker's Remittances

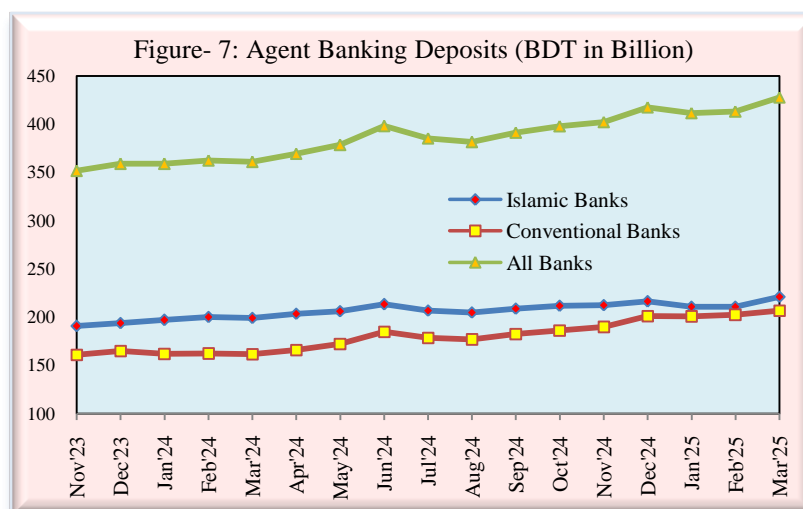
From figure 6 it can be seen that during the period March 2024 to March 2025, worker's remittances through all banks in USD by and large increased, peaking its highest in March 2025 at USD 3,296 million. While both Islamic and conventional banks contributed to the inflows, conventional banks consistently handled a larger share, with their dominance becoming more pronounced in the latter half of the period. Islamic banks experienced their remittance share decline from around 38% in early 2024 to around 22% by March 2025. Despite occasional upticks, their contributions remained relatively flat or declined, whereas conventional banks recorded upward growth,



particularly from August 2024 onward. To be more exact, Islamic Banks started from USD 758 million in March 2024 and decreased to USD 724 million at the end of March 2025 while the conventional banks started from USD 1239 million in March 2024 and its share increased substantially to USD 2572 million at the end of March 2025. The reason behind this may be loss of confidence of the foreign workers on Islamic banks for improper management of the banks during the period under study. The conventional banks took advantage of the situation by attracting workers' attention for remitting their foreign earnings to conventional banks. Despite Islamic Banks' early-year performance, their inability to retain their share in receiving workers' remittances highlights potential areas for policy intervention or operational improvement. As workers' remittances receipts play a vital role in building the base for foreign currency reserve of a bank which ultimately assists in settling foreign currency transactions, Islamic banks may go for sufficient reforms as regard to the factors which influences depositors confidence in Islamic banks (Fig.6, Table-3).

1.7 Agent Banking Deposits

Line diagram for agent banking deposits for all banks in figure 7 describes that agent banking deposits was gradually increasing over the period March 2024 to March 2025. This indicator of agent banking reflects that agent banking is gaining popularity day by day in Bangladesh. From the line for Islamic banks we can observe a steady growth in agent banking deposits which is moving above the line for conventional banks during the period under consideration. Whilst agent banking deposits of conventional banks experienced an upward trend. The data reveals that in March 2024, Islamic banks accounted for holding 55.17% of the total deposits in agent banking arena. The value was about BDT 199 billion at that time. This value raised to about BDT 221 billion in March 2025 recording a 11% growth. Whereas the growth in agent banking deposits of conventional banks was about 28% in March 2025 compared to that of March 2024. This achievement of conventional banks narrowed the gap in holding agent banking deposits by these two sectors. This may be because of either expansion of agent banking by conventional banks or increase in confidence level of the depositors in conventional banking or any other factor. However, In order to attain competitive advantage over conventional banking, Islamic Banks may consider expanding outreach, introducing digital services, and strengthening agent networks etc. (Fig.7, Table-3).



2. For Islamic NBFCs

2.1 Deposits

From Table-16, it can be seen that total deposits of NBFCs sector in Bangladesh recorded less than 1% growth in March 2025 compared with February 2025 and stood at about BDT 510 billion. Whereas Islamic NBFCs experienced 3.21% decrement in deposits in March 2025 compared with the previous month and marked about BDT 34 billion. From Table-16, it is also found that Islamic NBFCs captured 6.72% of total NBFCs deposits of NBFC sector in March 2025 which is a very little portion in comparison with conventional counterparts. Thus conventional NBFCs are dominating the sector in capturing deposits.

2.2 Investments

The NBFC sector in Bangladesh observed slight growth (.13%) in investments in March 2025 compared with February 2025. The amount was about BDT 699 billion in March 2025 while it was about BDT 698 billion in February 2025. On the other hand, Islamic NBFCs' investments faced diminution of BDT 0.8 billion at that time. In March 2025 Islamic NBFCs have only 4.11% of investments out of total NBFCs investments. This reflects the same scenario of this sector as in the case of deposits.

2.3 Assets

Similar to deposits and investments, asset portfolio of NBFCs sector remained almost stable for all NBFCs during the period December 2024 to March 2025 with slight increase in asset BDT 855 billion in March 2025 from BDT 848 billion in February 2025. Whereas Islamic NBFCs experienced a slight fall in assets in March 2025 to BDT 35.9 billion from BDT 36.2 billion in February 2025. Asset of Islamic NBFCs is about 4% of total asset of NBFCs sector which implies the dominance of the conventional counterparts in amassing asset shares (Table-16).

Statistical Tables & Charts
On
Islamic Banking

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

Type of Banks	SI	Name of Banks	Number of Branches	Number of Windows
Full Fledged Islamic Banks	1	Islami Bank Bangladesh PLC (IBBPLC)	400	--
	2	Al Arafah Islami Bank PLC (AIBPLC)	226	--
	3	Social Islami Bank PLC (SIBPLC)	181	--
	4	Standard Bank PLC (STBPLC)	138	--
	5	Export Import Bank of Bangladesh PLC (EXBPLC)	155	--
	6	First Security Islami bank (FSIBPLC)	206	--
	7	Shahjalal Islami Bank PLC (SJIBPLC)	141	--
	8	Union Bank PLC (UNBPLC)	114	--
	9	Global Islami Bank PLC (GIBPLC)	105	--
	10	ICB Islamic Bank Limited (ICBIBL)	33	--
	a. Sub Total		1699	--
Banks having IB Branches	1	AB Bank PLC (ABBPLC)	1	8
	2	The City Bank PLC (CBPLC)	1	60
	3	IFIC Bank PLC (IFICBPLC)	1	--
	4	United Commercial Bank PLC (UCBPLC)	1	60
	5	Pubali Bank PLC (PUBBPLC)	3	22
	6	National Credit and Commerce Bank PLC (NCCBPLC)	2	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		35	263
Banks having IB Windows	1	Agrani Bank PLC (ABPLC)	--	60
	2	Rupali Bank PLC (RBPLC)	--	2
	3	Sonali Bank PLC (SBPLC)	--	58
	4	Standard Chartered Bank (SCB)	--	1
	5	Eastern Bank PLC (EBPLC)	--	20
	6	Mutual Trust Bank PLC (MTBPLC)	--	15
	7	Bank Asia PLC (BASPLC)	--	5
	8	Trust Bank PLC (TBPLC)	--	30
	9	NRBC Bank PLC (NRBCBPLC)	--	359
	10	South Bangla Agriculture and Commerce Bank (SBACBPLC)	--	10
	11	Meghna Bank PLC (MEGBPLC)	--	10
	12	Midland Bank PLC (MDBPLC)	--	1
	c. Sub Total		--	571
Grand Total (a+b+c)			1734	834

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 Scenario of Islamic Banks in Bangladesh

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

Indicators	Amount			Growth (%)		
	Mar'25	Feb'25	Mar'24	Mar'25 (Compared with Feb'25)	Feb'25 (Compared with Jan'24)	Mar'25 (Compared with Mar'24)
	a	b	c	$d = ((a-b)/b) \times 100$	e	$f = ((a-c)/c) \times 100$
1. Total Deposits (excluding Inter-bank & EDF)*	4386210	4356573	4192994	0.68	0.57	4.61
a) Full-fledged Islamic Banks	3831987	3820128	3805146	0.31	0.39	0.71
b) Islamic Banking Branches of Conventional Banks	331751	315100	228435	5.28	3.47	45.23
c) Islamic Banking Windows of Conventional Banks	222472	221344	159413	0.51	-0.30	39.56
2. Total Investments (including Sukuk/Islamic Bond)**	5528391	5280997	4935777	4.685	0.34	12.01
a) Full-fledged Islamic Banks	5103505	4872053	4598273	4.75	0.25	10.99
b) Islamic Banking Branches of Conventional Banks	271030	255807	208426	5.95	1.19	30.04
c) Islamic Banking Windows of Conventional Banks	153856	153137	129077	0.47	1.99	19.20
3. Total Worker's Remittances	724	502	758	44.03	-5.80	-4.53
a) Full-fledged Islamic Banks	718	501	755	43.41	-5.80	-4.90
b) Islamic Banking Branches of Conventional Banks	4.34	0.99	1.68	338.26	-12.94	158.86
c) Islamic Banking Windows of Conventional Banks	0.90	0.50	0.91	81.04	12.40	-1.07
4. Total Export Receipts (excl. local exports)	742	713	725	4.18	-10.33	2.42
a) Full-fledged Islamic Banks	657	627	648	4.86	-11.26	1.39
b) Islamic Banking Branches of Conventional Banks	67.22	71.15	57.95	-5.52	5.16	16.01
c) Islamic Banking Windows of Conventional Banks	18.29	15.02	19.05	21.73	-28.92	-4.03
5. Total Import Payments (excl. local imports)	1164	1102	1020	5.65	-14.87	14.15
a) Full-fledged Islamic Banks	998	916	883	8.98	-13.07	12.98
b) Islamic Banking Branches of Conventional Banks	126.88	141.90	89.21	-10.59	-24.43	42.23
c) Islamic Banking Windows of Conventional Banks	39.61	44.48	47.62	-10.96	-16.73	-16.82
6. Total Agent Banking Deposits	221029	210873	199158	4.82	0.00	10.98
a) Full-fledged Islamic Banks	220768	210318	198726	4.97	0.00	11.09
b) Islamic Banking Branches of Conventional Banks	221.56	521.20	415.39	-57.49	-2.25	-46.66
c) Islamic Banking Windows of Conventional Banks	39.51	33.58	16.79	17.69	36.39	135.36
7. Total Assets (excluding Contra. & OBU)	8925157	8531251	7818844	4.62	0.90	14.15
a) Full-fledged Islamic Banks	8226837	7854560	7334061	4.74	0.81	12.17
b) Islamic Banking Branches of Conventional Banks	417553	400883	283594	4.16	2.66	47.24
c) Islamic Banking Windows of Conventional Banks	280768	275808	201188	1.80	1.05	39.55

Note:

1. *including profit payable

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

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

Source: Statistics Department, Bangladesh Bank.

Table 3: Performances of Islamic Banking Compared to All Scheduled Banks 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			Islamic Banks, Branches & Windows			Mar'25	Feb'25	Mar'24	Changes (%)		All Scheduled Banks		Islamic Banks, Branches & Windows	
	Mar'25	Feb'25	Mar'24	Mar'25	Feb'25	Mar'24				Monthly	Yearly	Mar'25 (Compared with Feb'25)	Mar'25 (Compared with Mar'24)	Mar'25 (Compared with Feb'25)	Mar'25 (Compared with Mar'24)
	a	b	d	e	f	h	$i=(e/a)*100$	j	k	$l=(i-j)$	$m=(i-k)$	$n=((a-b)/b)*100$	$p=((a-d)/d)*100$	$q=((e-f)/f)*100$	$s=((e-h)/h)*100$
Deposits (excluding Inter-bank & EDF)*	19508155	19189526	17885227	4386210	4356573	4192994	22.48	22.70	23.44	-0.22	-0.96	1.66	9.07	0.68	4.61
Investments (including Sukuk/Islamic Bond)**	22117802	21743226	19856101	5528391	5280997	4935777	25.00	24.29	24.86	0.71	0.14	1.72	11.39	4.68	12.01
Worker's Remittances	3296	2528	1997	724	502	758	21.95	19.87	37.95	2.08	-16.00	30.38	65.04	44.03	-4.53
Export Receipts (excl. local exports)	3775	3608	3503	742	713	725	19.67	19.75	20.70	-0.09	-1.03	4.63	7.79	4.18	2.42
Import Payments (excl. local imports)	6090	5424	5055	1164	1102	1020	19.12	20.32	20.18	-1.20	-1.06	12.29	20.48	5.65	14.15
Agent Banking Deposits	427789	413209	360960	221029	210873	199158	51.67	51.03	55.17	0.63	-3.51	3.53	18.51	4.82	10.98
Assets (excluding Contra. & OBU)	40003079	40003113	35778788	8925157	8531251	7818844	22.31	21.33	21.85	0.98	0.46	0.00	11.81	4.62	14.15
Number of Bank Branches/Windows	11362	11361	11289	2568	2566	2308	22.60	22.59	20.44	0.02	2.16	0.01	0.65	0.08	11.27

Note:

1. *Including Profit payable/acrued interest and excluding EDF

2. **In conventional banking system, Total Investments include loans & advance, Bills, Securities other than share, money at call, balances & R. Repo with NBFTs 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.

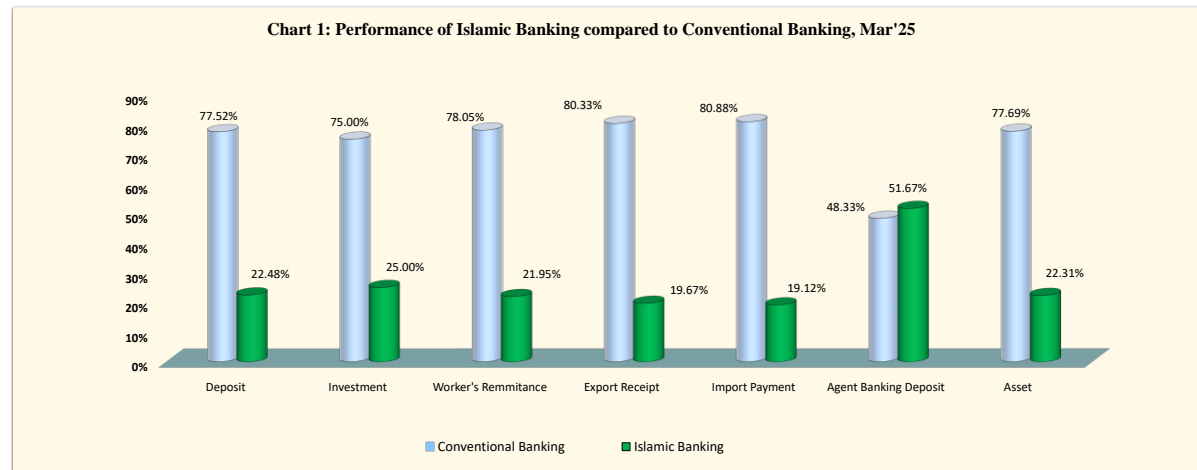


Table 4: Overall Deposits Scenario in Bangladesh by Type of Banks

(BDT in Million)

Type of Banks	Total Deposits			Changes	
	Mar'25	Feb'25	Mar'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	3831987	3820128	3805146	11859	26842
Branch Based IBs	331751	315100	228435	16651	103315
Window Based IBs	222472	221344	159413	1128	63059
Islamic Banks, Branches & Windows	4386210	4356573	4192994	29637	193216
Conventional Banks	15121945	14832953	13692233	288992	1429712
All Scheduled Banks	19508155	19189526	17885227	318629	1622928
Share (%) with respect to Total Deposits in Islamic Banks, Branches & Windows					
Full Fledged IBs	87.36	87.69	90.75	-0.32	-3.39
Branch Based IBs	7.56	7.23	5.45	0.33	2.12
Window Based IBs	5.07	5.08	3.80	-0.01	1.27
Share (%) with respect to Total Deposits in All Scheduled Banks					
Islamic Banks	22.48	22.70	23.44	-0.22	-0.96
Conventional Banks	77.52	77.30	76.56	0.22	0.96

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

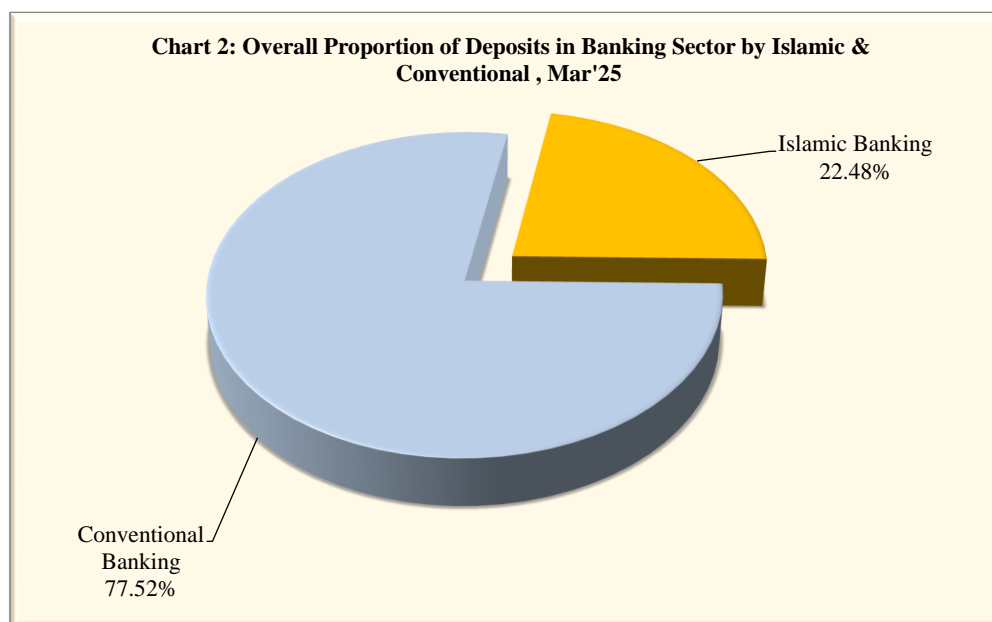


Table 5: Mode wise Islamic Banking Deposits in Bangladesh

(BDT in Million)

Mode of Deposits	Total Deposits			Changes	
	Mar'25	Feb'25	Mar'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
AI - Wadeah Deposits	178651	186884	190258	-8233	-11607
Mudaraba Deposits	3811666	3770389	3618489	41276	193177
Mudaraba Savings Accounts (MSA)	810950	786282	806473	24668	4478
Mudaraba Term Deposits (MTDR)	2151072	2134138	1998859	16934	152213
Mudaraba Special Notice Accounts (MSNA)	161032	165367	181041	-4335	-20009
Other Mudaraba Deposits	688612	684602	632116	4009	56495
Deposits against Mudaraba Savings Bonds	5341	5363	8142	-23	-2801
Special Deposit Accounts	33415	32292	28660	1122	4755
Other Deposits	357138	361644	343589	-4505	13549
Total Deposits	4386210	4356573	4192994	29637	193216
Share (%) with respect to Total Deposits in Islamic Banks, Branches & Windows					
AI - Wadeah Deposits	4.07	4.29	4.54	-0.22	-0.46
Mudaraba Deposits	86.90	86.54	86.30	0.36	0.60
Mudaraba Savings Accounts (MSA)	18.49	18.05	19.23	0.44	-0.75
Mudaraba Term Deposits (MTDR)	49.04	48.99	47.67	0.06	1.37
Mudaraba Special Notice Accounts (MSNA)	3.67	3.80	4.32	-0.12	-0.65
Other Mudaraba Deposits	15.70	15.71	15.08	-0.01	0.62
Deposits against Mudaraba Savings Bonds	0.12	0.12	0.19	0.00	-0.07
Special Deposit Accounts	0.76	0.74	0.68	0.02	0.08
Other Deposits	8.14	8.30	8.19	-0.16	-0.05
Total	100.00	100.00	100.00	0.00	0.00

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

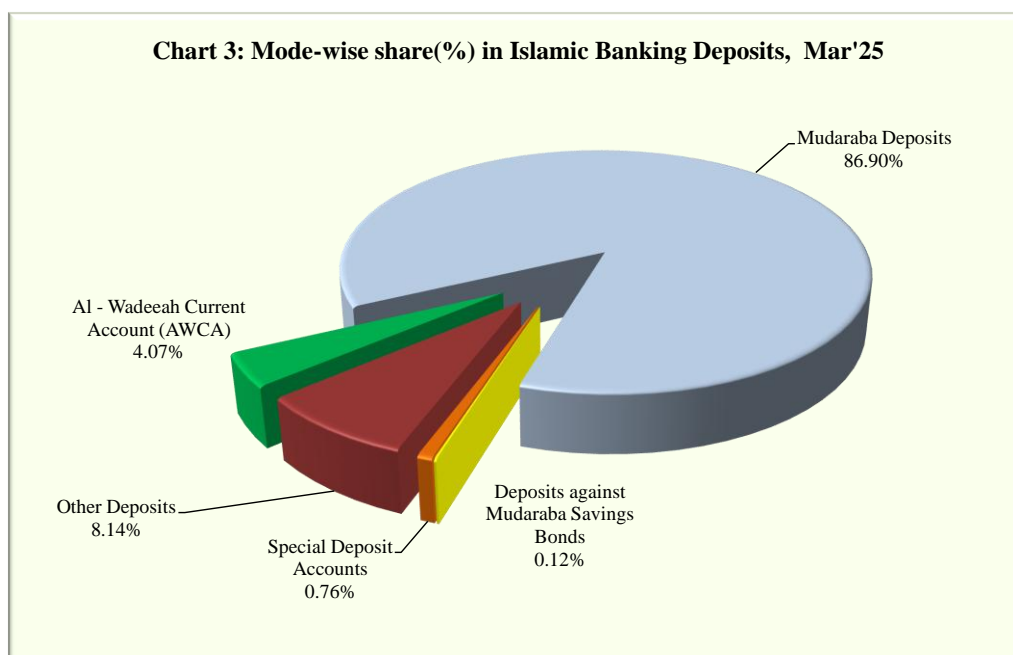


Table 6: Sector wise Islamic Banking Deposits in Bangladesh

(BDT in Million)

Sector	Total Deposits			Changes	
	Mar'25	Feb'25	Mar'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Public (Government)	106252	97180	77731	9072	28521
Other Public	222262	223531	200542	-1269	21720
Private	4057696	4035861	3914720	21835	142975
Sub Total	4386210	4356573	4192994	29637	193216
DMB	224061	229675	170386	-5614	53676
Grand Total (Including DMB)	4610271	4586248	4363379	24024	246892
Share (%) with respect to Total Deposits in Islamic Banks, Branches & Windows					
Public (Government)	2.30	2.12	1.78	0.19	0.52
Other Public	4.82	4.87	4.60	-0.05	0.22
DMB	4.86	5.01	3.90	-0.15	0.96
Private	88.01	88.00	89.72	0.02	-1.70

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

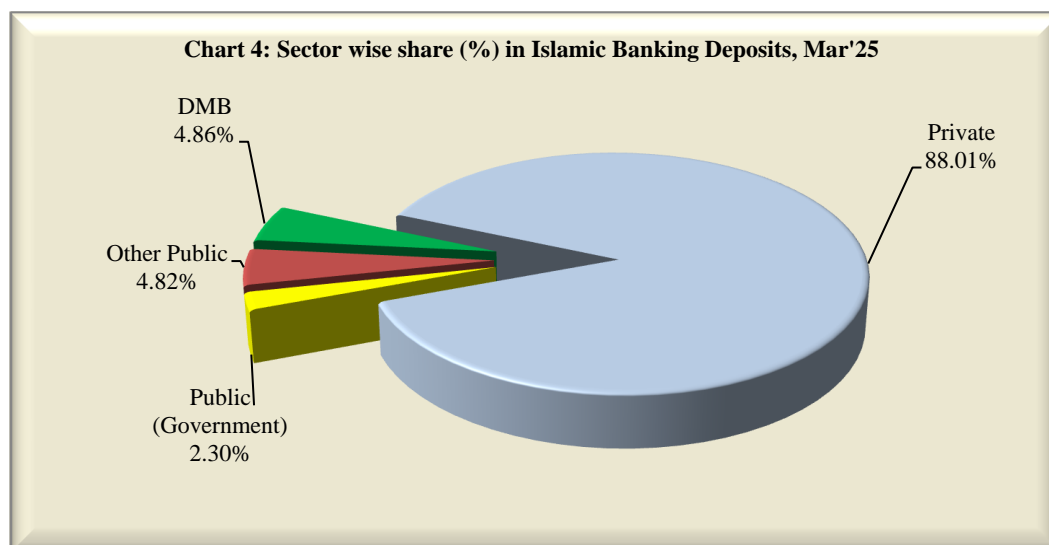


Table 7: Overall Investments Scenario in Bangladesh by Types of Banks

(BDT in Million)

Type of Banks	Total Investments			Changes	
	Mar'25	Feb'25	Mar'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	5103505	4872053	4598273	231452	505232
Branch Based IBs	271030	255807	208426	15223	62604
Window Based IBs	153856	153137	129077	719	24779
Islamic Banks, Branches & Windows	5528391	5280997	4935777	247394	592615
Conventional Banks	16589411	16462229	14920324	127182	1669086
All Scheduled Banks	22117802	21743226	19856101	374576	2261701
Share (%) with respect to Total Investments in Islamic Banks, Branches & Windows					
Full Fledged IBs	92.31	92.26	93.16	0.06	-0.85
Branch Based IBs	4.90	4.84	4.22	0.06	0.68
Window Based IBs	2.78	2.90	2.62	-0.12	0.17
Share (%) with respect to Total Investments in All Scheduled Banks					
Islamic Banks	25.00	24.29	24.86	0.71	0.14
Conventional Banks	75.00	75.71	75.14	-0.71	-0.14

Note:

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

2. Figures of Investment are excluding Interbank

Source: Statistics Department, Bangladesh Bank.

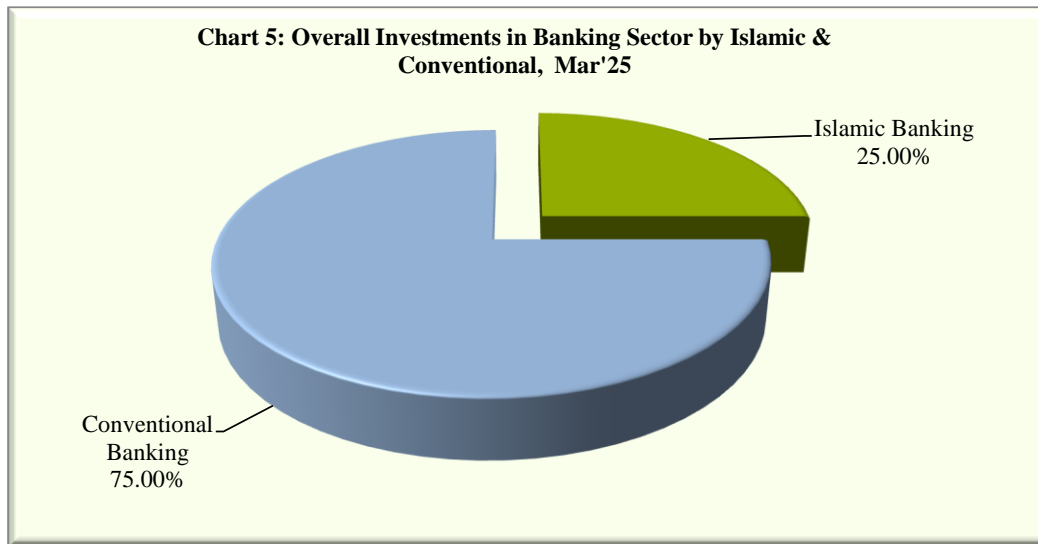


Table 8: Mode wise Islamic Banking Investments in Bangladesh

(BDT in Million)

Mode of Investments	Total Investments			Changes	
	Mar'25	Feb'25	Mar'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Mudarabah	253045	236266	137627	16780	115419
Musharaka	4493	3367	3922	1125	571
Bai - Murabaha	2269357	2131205	2028868	138153	240490
Bai - Muajjal	1068724	1068010	1077326	714	-8602
Bai - Salam	95558	83145	73911	12413	21647
Bai – Istisna	25344	24602	18038	741	7306
Ijarah	274181	263633	220015	10549	54166
HPSM	832305	799723	776216	32582	56089
Qard - e - Hasan	117013	126352	126823	-9339	-9810
Others Investments	588370	544695	473032	43676	115338
Total	5528391	5280997	4935777	247394	592615
Share (%) with respect to Total Investments in Islamic Banks, Branches & Windows					
Mudarabah	4.58	4.47	2.79	0.10	1.79
Musharaka	0.08	0.06	0.08	0.02	0.00
Bai - Murabaha	41.05	40.36	41.11	0.69	-0.06
Bai - Muajjal	19.33	20.22	21.83	-0.89	-2.50
Bai - Salam	1.73	1.57	1.50	0.15	0.23
Bai – Istisna	0.46	0.47	0.37	-0.01	0.09
Ijarah	4.96	4.99	4.46	-0.03	0.50
HPSM	15.06	15.14	15.73	-0.09	-0.67
Qard - e - Hasan	2.12	2.39	2.57	-0.28	-0.45
Others Investments	10.64	10.31	9.58	0.33	1.06
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

Source: Statistics Department, Bangladesh Bank.

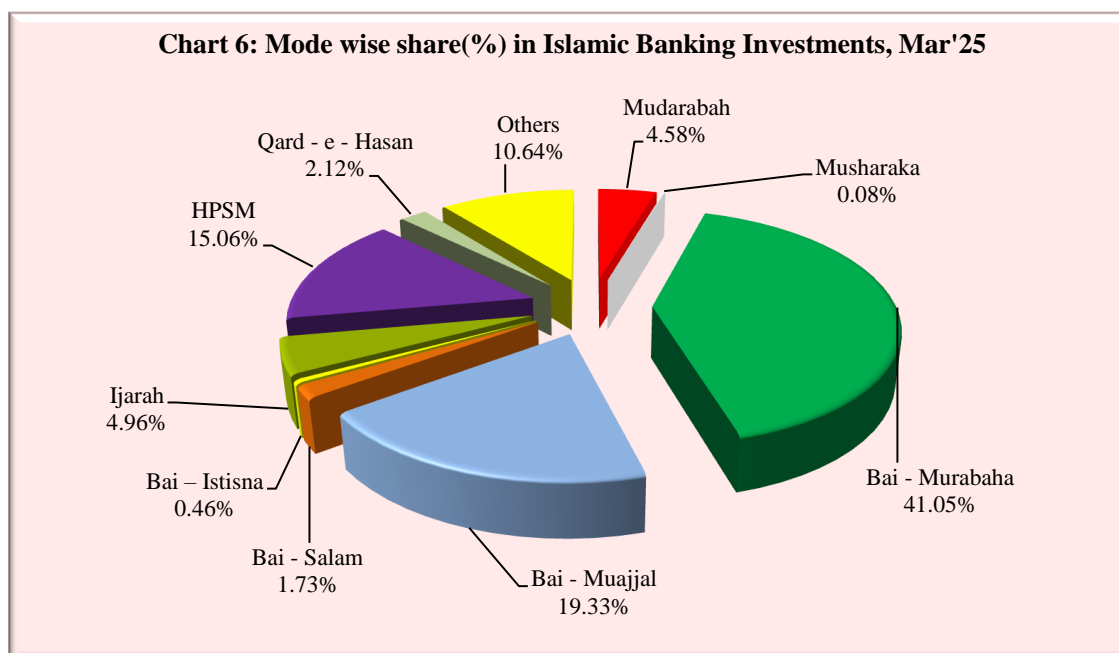


Table 9: Economic Purpose wise Islamic Banking Investments in Bangladesh

(BDT in Million)

Economic Purposes	Total Investments			Changes	
	Mar'25	Feb'25	Mar'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Agriculture, Fishing & Forestry	63592	62738	60275	854	3317
a) Agriculture	43986	43441	41947	545	2039
b) Fishing	15284	15193	14349	91	935
c) Forestry & logging	4321	4104	3979	218	343
Industry (1+2)	2398731	2186596	2085356	212135	313375
1. Term Investment (Excluding Working Capital Financing)	920862	887868	805428	32994	115433
a) Large Industries	614493	579450	498928	35042	115565
b) Small and Medium Industries	158167	153523	153655	4644	4512
c) Cottage/ Micro Industries	10540	6977	10846	3564	-306
d) Service Industries	137662	147918	142000	-10256	-4338
2. Working Capital Financing	1477869	1298729	1279928	179141	197942
a) Large Industries	1088379	908067	864641	180312	223739
b) Small and Medium Industries	206837	204472	230588	2365	-23751
c) Cottage/ Micro Industries	9720	9690	11503	30	-1782
d) Service Industries	172933	176499	173197	-3566	-264
Construction	318785	321549	308245	-2764	10540
Transport	36820	36969	38425	-149	-1605
Trade & Commerce	1777206	1779594	1630787	-2388	146419
a) Whole sale & Retail Trade	1263053	1258373	1164665	4681	98388
b) Export	204263	198215	177934	6047	26328
c) Import	299192	312884	281376	-13692	17816
d) Procurement by Government	17.32	0.03	7.62	17.29	10
e) Share Trading	8442	8203	5216	239.5	3226
f) Lease Financing	2238	1919	1588	318	650
Other Institutional Qard/Investments	269116	264901	181040	4215	88076
Consumer Finance	114024	113034	111279	989	2745
Miscellaneous (Poverty Alleviation and others)	550118	515615	520370	34503	29748
Total	5528391	5280997	4935777	247394	592615
Share (%) with respect to Total Investments in Islamic Banks, Branches & Windows					
Agriculture, Fishing & Forestry	1.15	1.19	1.22	-0.04	-0.07
Industry	43.39	41.40	42.25	1.98	1.14
Construction	5.77	6.09	6.25	-0.32	-0.48
Transport	0.67	0.70	0.78	-0.03	-0.11
Trade & Commerce	32.15	33.70	33.04	-1.55	-0.89
Other Institutional Qard/Investments	4.87	5.02	3.67	-0.15	1.20
Consumer Finance	2.06	2.14	2.25	-0.08	-0.19
Miscellaneous (Poverty Alleviation and others)	9.95	9.76	10.54	0.19	-0.59
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

Source: Statistics Department, Bangladesh Bank.

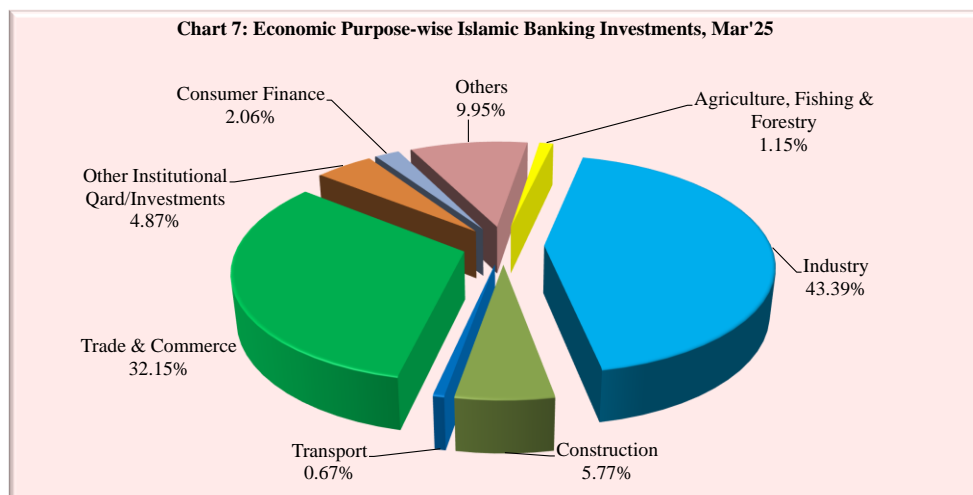


Table 10: Overall Agent Banking Deposits Scenario in Bangladesh

(BDT in Million)

Type of Banks	Total Deposits			Changes	
	Mar'25	Feb'25	Mar'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	220768	210318	198726	10450	22042
Branch Based IBs	221.6	521.2	415.4	-299.6	-193.8
Window Based IBs	39.5	33.6	16.8	5.9	22.7
Islamic Banks, Branches & Windows	221029	210873	199158	10156	21871
Conventional Banks	206760	202336	161802	4424	44958
All Scheduled Banks	427789	413209	360960	14579	66828
Share (%) with respect to Total Agent Banking Deposits in Islamic Banks, Branches & Windows					
Full Fledged IBs	99.88	99.74	99.78	0.14	0.10
Branch Based IBs	0.10	0.25	0.21	-0.15	-0.11
Window Based IBs	0.02	0.02	0.01	0.00	0.01
Share (%) with respect to Total Agent Banking Deposits in All Scheduled Banks					
Islamic Banks, Branches & Windows	51.67	51.03	55.17	0.63	-3.51
Conventional Banks	48.33	48.97	44.83	-0.63	3.51

Note: 1. IBs = Islamic Banks

Source: Statistics Department, Bangladesh Bank.

Chart 8: Overall Proportion of Agent Banking Deposits in Banking Sector by Islamic & Conventional, Mar'25

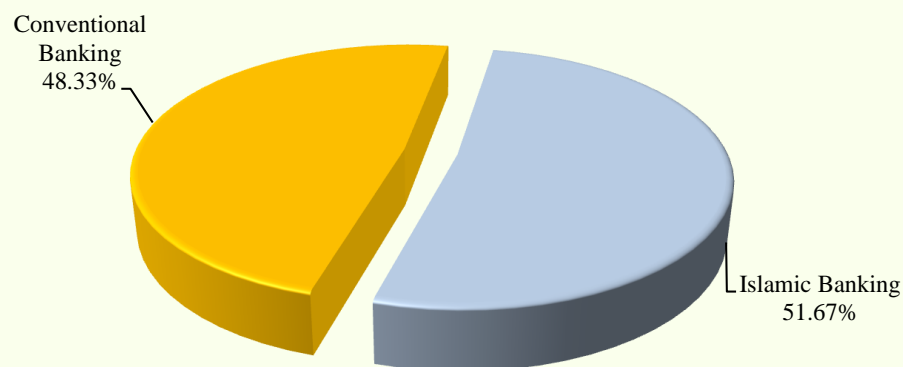


Table 11: Gender and Geo location wise School Banking in Bangladesh

Description		Total Number of Accounts			Changes	
		Mar'25	Feb'25	Mar'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Gender-wise	Male	560594	550868	577938	9726	-17344
	Female	568066	556031	513737	12035	54329
	Others	-	-	-	-	-
	Islamic Banks, Branches & Windows	1128660	1106899	1091675	21761	36985
	Conventional Bank	3297430	3298388	3083105	-958	214325
	All Scheduled Banks	4426090	4405287	4174780	20803	251310
Geolocation-wise	Urban	371005	353622	343152	17383	27853
	Rural	757655	753277	748523	4378	9132
	Islamic Banks, Branches & Windows	1128660	1106899	1091675	21761	36985
	Conventional Bank	3297430	3298388	3083105	-958	214325
	All Scheduled Banks	4426090	4405287	4174780	20803	251310
Share (%) of Number of Accounts with respect to All Scheduled Banks						
Overall	Islamic Banks, Branches & Windows	25.50	25.13	26.15	0.37	-0.65
	Conventional Banks	74.50	74.87	73.85	-0.37	0.65

Note: (-) means 'not available'

Source: Statistics Department, Bangladesh Bank.

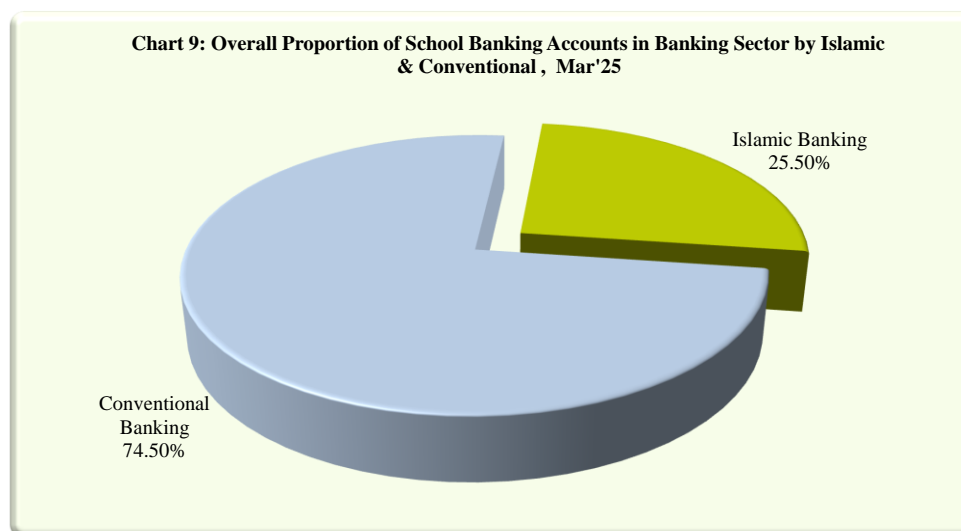


Table 12: Mobile Financial Services (MFS) in Islamic Banking

Accounts Pattern		Total			Changes	
		Mar'25	Feb'25	Mar'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
MFS Agent		86198	86184	85755	14	443
MFS Personal Accounts		1867364	1846237	1725299	21127	142065
MFS Male Accounts		1433074	1424268	1334093	8806	98981
MFS Female Accounts		434290	421969	391206	12321	43084
MFS Other Accounts		13177	13093	12693	84	484
Total MFS Accounts in Islamic Banks, Branches & Windows		1880541	1859330	1737992	21211	142549
Total MFS Accounts in Conventional Banks		141746487	141290726	134161129	455761	7585358
Total MFS Accounts in All Scheduled Banks		143627028	143150056	135899121	476972	7727907
Transactions Pattern		Total Transactions Amount (BDT in Million)			Changes	
		Mar'25	Feb'25	Mar'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Cash In		135.14	98.50	96.40	36.64	39
Cash Out		1452	1009	560	443	892
P2P		29	18	14	11	15
Maychent Payment		49	36	500	14	-451
G2P		0.00	0.00	0.00	0.00	0.00
Salary Disbursement		687	459	451	228	235
Talktime Purchase		6.26	5.68	5.72	0.58	0.54
Utility Bill Payment		1.475	1.216	4.479	0.26	-3.00
Total MFS Transactions in Islamic Banks, Branches & Windows		2360	1627	1632	733	728
Total MFS Transactions in Conventional Banks		1778919	1313110	1191691	465810	587228
Total MFS Transactions in All Scheduled Banks		1781279	1314736	1193323	466543	587956
Share (%) with respect to All Scheduled Banks						
Description		Mar'25	Feb'25	Mar'24	Changes	
					With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
MFS Accounts	Islamic Banks, Branches & Windows	1.31	1.30	1.28	0.010	0.030
	Conventional Banks	98.69	98.70	98.72	-0.010	-0.030
MFS Transactions	Islamic Banks, Branches & Windows	0.13	0.12	0.14	0.01	-0.004
	Conventional Banks	99.87	99.88	99.86	-0.01	0.004

Source: Statistics Department, Bangladesh Bank.

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

Type of Machines	Total Number of Machines			Changes	
	Mar'25	Feb'25	Mar'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
ATM	3710	3741	3676	-31	34
POS	6929	6779	6661	150	268
CDM	5	5	6	0	-1
CRM	835	835	829	0	6
Islamic Banks*	11479	11360	11172	119	307
Conventional Banks	137896	135885	120993	2011	16903
All Scheduled Banks	149375	147245	132165	2130	17210
Transactions through Interbanks	Total Transactions Amount (BDT in Million)			Changes	
	Mar'25	Feb'25	Mar'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
MICR Cheque	170757	180670	338909	-9913	-168152
Non-MICR Cheque	53	57	138	-3	-85
EFT	66207	73853	177874	-7646	-111667
RTGS	318582	300611	371094	17971	-52512
Islamic Banks, Branches & Windows	555600	555191	888015	409	-332415
Conventional Banks	6906964	5920957	5433022	986007	1473942
All Scheduled Banks	7462564	6476149	6321037	986415	1141527
Transactions through Cards					
Debit Card Transaction	137662	88885	141816	48777	-4155
Credit Card Transaction	2103	1850	1973	253	130
Prepaid Card Transaction	180	132	379	49	-199
Islamic Banks, Branches & Windows	139945	90867	144169	49079	-4224

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 March 2025

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

Source: Statistics Department, Bangladesh Bank.

Table 15: Overall Scenario of Islamic NBFCs in Bangladesh

(BDT in Million)

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

Note:

1. (-) means 'not available'
2. *including profit payable
3. **Excluding inter-nbfc and including profit receivable
4. Figures in Deposits, Investments & Assets are recorded as end period.

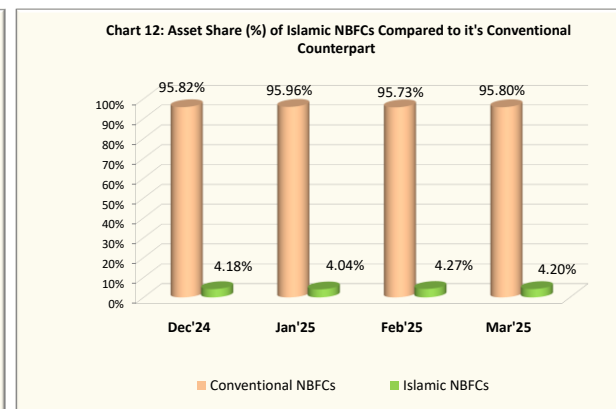
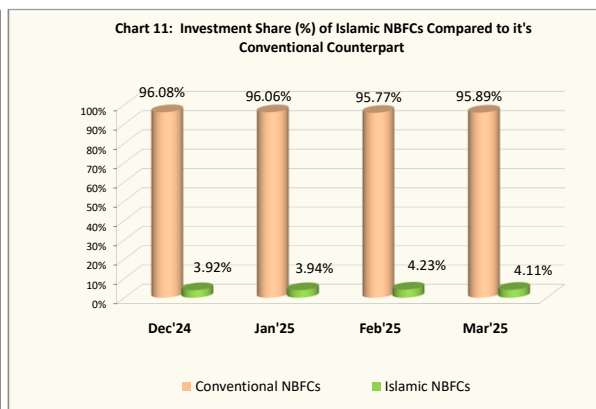
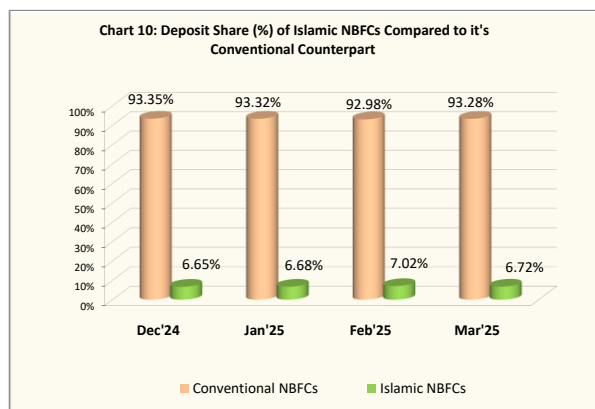
Source: Statistics Department, Bangladesh Bank.

Table 16: Performances of Islamic NBFCs Compared to 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				Mar'25	Feb'25	Changes (%)	All NBFCs	Islamic NBFCs, Branches & Windows
	Mar'25	Feb'25	Jan'25	Dec'24	Mar'25	Feb'25	Jan'25	Dec'24					
	a	b	c	d	e	f	g	h	$g=(e/a)*100$	h	$i=(g-h)$	$l=((a-b)/b)*100$	$n=((d-e)/e)*100$
Deposits (excluding Inter-nbfc)*	510603	505650	498297	495571	34335	35472	33274	32964	6.72	7.02	-0.29	0.98	-3.21
Investments (including Sukuk/Islamic Bond)**	699097	698207	690904	702875	28744	29518	27198	27566	4.11	4.23	-0.12	0.13	-2.62
Assets (excluding Contra.)	855004	848477	833769	849527	35937	36217	33661	35479	4.20	4.27	-0.07	0.77	-0.77

Note:
 1. *Including Profit payable/accrued interest
 2. **In conventional system, *Include Loans & Advance, Money at Call, Balances & R. Repo with Banks & Accrued Interest. In Islamic system, Total Investments include general investments, Sukuk, Islamic bond holdings and profit receivable.
 3. Figures of Deposit & Investment are excluding Inter-nbfc
 4. Figures in Deposits, Investments & Assets are recorded as end period.
 Source: Statistics Department, Bangladesh Bank.



Concluding Remarks

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

This study reveals that in case of investment, Islamic banking investment contributed approximately one-fourth of total investment in the banking industry. Full-fledged Islamic banks play vital role in sanctioning Islamic investment which is about 92 % of total Islamic investment while investment sanctioned by other Islamic banks having Islamic branches and windows is only 8% of total Islamic investment. Full-fledged Islamic banks, branches and windows made significant amount of investment through Bai-Murabaha (41%). About 43% of investment was made for the industry sector, 32% of investment was made for the trade & commerce sector. It is important to mention that agent banking, school banking, mobile financial services, e-banking and e-commerce are now administered through Islamic banking. Approximately one-fifth (22%) of total worker's remittance collected through Islamic banking channel. Furthermore, approximately half (52%) of total agent banking deposits in banking industry belongs to Islamic banking.

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

Appendix-1

Time Series Data on Islamic Banking in Bangladesh

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

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

Note:

1. *including profit payable

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

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

Source: Statistics Department, Bangladesh Bank.

Appendix-2

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