

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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

**MARCH 2026**



**Bangladesh Bank**

## Islamic Banking and Finance Statistics (IBFS)

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

March, 2026



**Islamic Banking and Finance Database Unit  
Statistics Department  
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## Introduction

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

The Islamic finance industry has established substantially over the last ten years. Conventional banks are also now opening Islamic branches and windows taking into account public demand. At present, besides conventional banking services, seventeen conventional commercial banks are providing Islamic banking services through forty nine Islamic banking branches and twelve conventional commercial banks are providing Islamic banking services through six-hundred and thirty two Islamic banking windows. Nine conventional commercial banks are providing Islamic banking services through both branch and window (Table 1).

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

Besides Islamic Banks, Islamic NBFCs industry is also expanding through opening Islamic branches and windows taking into account public demand. At present, among thirty five NBFCs, two NBFCs are operating as full-fledged Islamic NBFC, one conventional NBFC is providing Islamic NBFC services through seven Islamic NBFC branches including four windows and seven conventional NBFC are providing Islamic NBFC services through sixty nine Islamic NBFC windows (Table-14)

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

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

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

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

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

# Executive Summary

## Overview

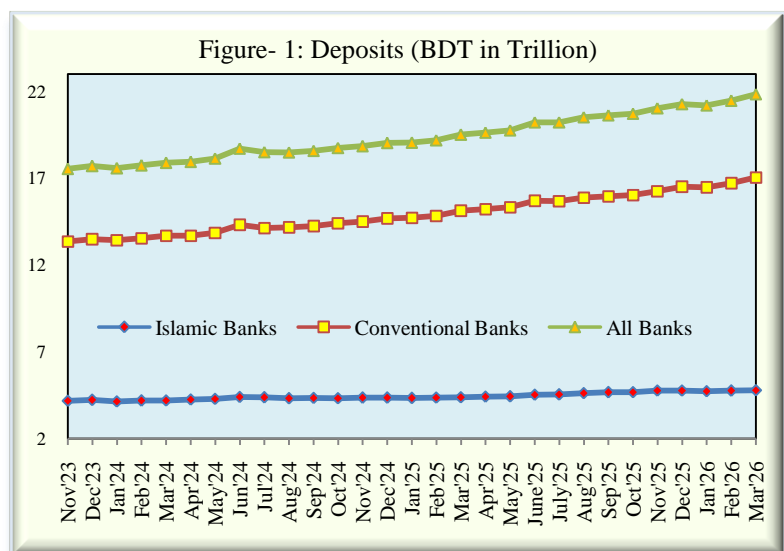
This portion of the report provides a descriptive analysis of some of the indicators of both **Islamic and Conventional banking** in Bangladesh aiming at measuring performance of them from November 2023 to March 2026. The study focuses on key banking activities such as deposits, investments, assets, exports, imports, and workers' remittances in order to examine trend and nature of growth over the period under study. However, the data unveils differential growth patterns within the two sectors. The findings of the study reveal that conventional banks outperformed Islamic banks in most cases.

This portion of the report also depicts trend of some indicators such as deposits, investments and assets of both **Islamic and Conventional NBFCs** in Bangladesh. The main objective of this analysis is just to give the readers a preliminary idea about the aforementioned indicators of the NBFCs in Bangladesh.

## 1. For Islamic Banks

### 1.1 Deposits

The banking sector in Bangladesh experienced an upward trend of deposits from November 2023 to March 2026 (Fig-1). Total deposits increased from BDT 17.54 trillion in November 2023 to BDT 21.84 trillion in March 2026, reflecting gradual expansion of the sector. Conventional banks consistently dominated deposit mobilization, contributing the largest share (78.06%) during the reference month. In contrast Islamic banks, despite their small share (21.94%), demonstrated steady and moderate growth.



Conventional banks, deposits stood at BDT 17.04 trillion in March 2026, up from BDT 16.70 trillion in February 2026, reflecting a month-on-month growth of about 2.04%. On a year-on-year basis, deposits rose from BDT 15.12 trillion in March 2025 to BDT 17.04 trillion in March 2026, registering a growth of approximately 12.72%. This steady growth in deposits of conventional banks can be primarily attributed to unstable situation in Islamic banking sector after July 2024 uprising, which sifted the reliability and confidence of depositors more in conventional banking.

Focusing on Islamic banks, deposits remained approximately at BDT 4.79 trillion in March 2026, increasing from BDT 4.76 trillion in February 2026, indicating no significant growth. But on a year-on-year basis, deposits raised from BDT 4.39 trillion in March 2025 to BDT 4.79 trillion in

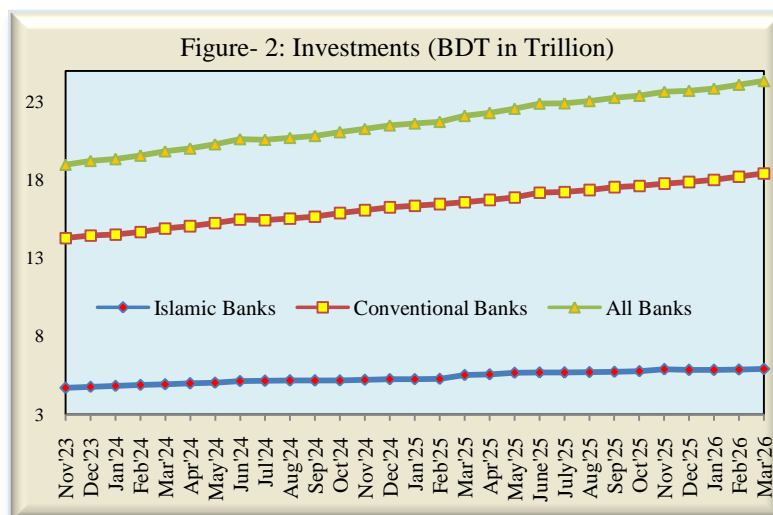
March 2026 which demonstrates a moderate growth of around 9.22%. This year-on-year growth indicates a gradual shift in depositor’s preference toward Islamic Banking. Aftermath of July uprising, Bangladesh Bank’s surveillance for Islamic banks in terms of liquidity support, identification of weaknesses of the banks, recruitment of administrators to improve management capacity of the banks etc may facilitate them to regain depositors’ confidence. The study also finds that depositors continue to rely predominantly on Mudaraba-based deposits, which make up about 86.61% of Islamic banks deposit base. As of March 2026, Islamic banks’ deposit base is overwhelmingly driven by the private sector, which accounts for about 90.48% of total deposits (Tables 5 and 6).

## 1.2 Investments

The investment trend of banking sector in Bangladesh observed considerable growth from November 2023 to March 2026. Total investments rose from BDT 18.99 trillion in November 2023 to BDT 24.35 trillion in March 2026, marking a considerable growth of 28.22%. Whereas, conventional banks accounted for the dominant share (75.74%) of total investments during the reference month and Islamic banks maintained a comparatively smaller (24.26%) yet a stable contribution.

In conventional banks, investments stood at BDT 18.45 trillion in March 2026, increasing from BDT 18.24 trillion in February 2026, indicating a month-on-month increase of about 1.13%. On a year-on-year basis, investments increased from BDT 16.59 trillion in March 2025 to BDT 18.45 trillion in March 2026, marking a growth of 11.19%.

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

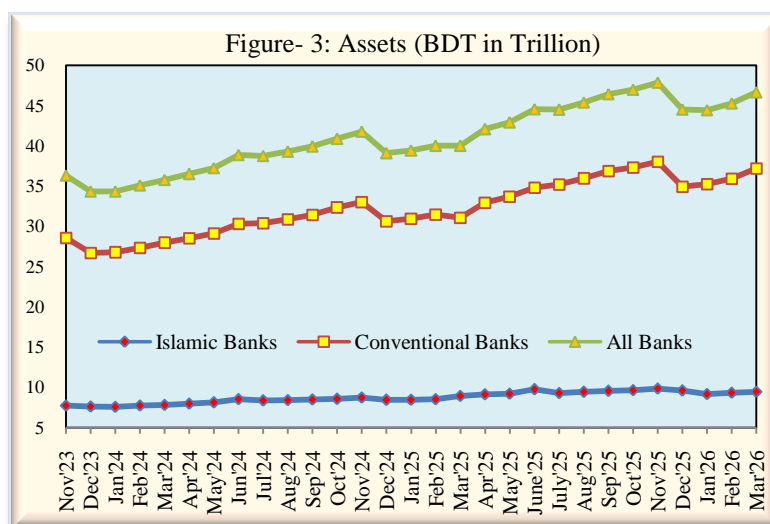


Focusing on Islamic banks, investments remained almost unchanged at BDT 5.91 trillion in March 2026 compared to BDT 5.88 trillion in February 2026, indicating no significant month-on-month growth. On a year-on-year basis, investments increased from BDT 5.53 trillion in March 2025 to BDT 5.91 trillion in March 2026, reflecting a growth of approximately 6.85%. The stability in month-on-month investment level reflects a cautious and conservative investment approach, while the year-on-year growth indicates gradual expansion, driven by rising demand for Islamic financing products, particularly profit-and-loss sharing modes.

### 1.3 Assets

In Bangladesh, the assets position of banking sector has exhibited a sustained upward trend in assets growth over the period from November 2023 to March 2026. Total assets increased significantly from BDT 36.32 trillion in November 2023 to BDT 46.64 trillion in March 2026, representing an overall growth of 28.43%. Although minor fluctuations were observed, particularly in December 2024 and December 2025, the general trajectory remained positive. This consistent growth indicates strong assets mobilization capacity and reflects the sector’s resilience in the face of potential economic and political uncertainties (Fig-3).

In Case of conventional banks recorded stronger and more dynamic assets growth throughout the same period. Total assets stood at BDT 37.19 trillion in March 2026, increasing slightly from BDT 35.92 trillion in February 2026, indicating a month-on-month growth of about 3.52%. On a year-on-year basis, assets rose from BDT 31.08 trillion in March 2025 to BDT 37.19 trillion in March 2026,

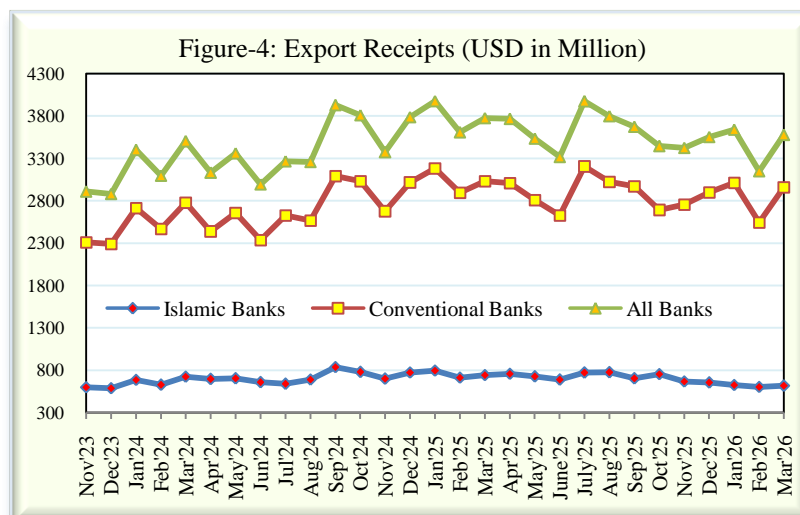


reflecting a moderate growth of approximately 19.65%. This marginal and steady month-on-month increase indicates a gradual assets revaluation, loan repayments exceeding new disbursements, and tighter regulatory or liquidity conditions of conventional banks in Bangladesh. However, non-performing loans (NPLs), high cost of funds, and prevailing macroeconomic pressure including inflation and exchange rate volatility have also affected the conventional banks to take a cautious stance which reflects on their year-on-year growth.

Concerning Islamic banks, total assets at BDT 9.46 trillion in March 2026 compared to BDT 9.34 trillion in February 2026, indicating month-on-month a steady but moderate growth of 1.26%. On a year-on-year basis, assets rose from BDT 8.93 trillion in March 2025 to BDT 9.46 trillion in March 2026, reflecting a growth of 5.95%. The lack of significant short-term growth suggests a stable asset position, while the stronger year-on-year rise indicates a steady expansion of Islamic banking operations over time. This development is mainly driven by growing demand for Shariah-compliant financing, particularly through asset-based and profit-and-loss sharing mechanisms. Nevertheless, limited operational scale and a relatively narrow range of financial products may have slowed faster growth in the short term. It is also observed that a large share of financing was concentrated in Bai-Murabaha (44.20%), HPSM (17.34%) and Bai-Muajjal (17.26%) showing dependence on a few key financing structures. From a sectoral perspective, Islamic banks’ investments were allocated across various segments of the economy, with the highest concentration in industry and trade & commerce, underscoring their importance in driving productive and commercial economic activities (Tables 7, 8 and 9).

## 1.4 Export Receipts

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



2023 and USD 3578 million in March 2026, indicating an overall growth of 22.99% but a range-bound movement without sustained long-term growth over this period (Fig-4). The highest export earnings were recorded USD 3977 million in January 2025, closely followed by USD 3974 million in July 2025, reflecting strong external demand and improved trade performance during those periods. In contrast, the lowest export level was observed in USD 2880 million in December 2023, suggesting weaker export activity. By March 2026, exports increased to USD 3578 million, indicating a moderate expand compared to the peak levels of 2025.

In case of conventional banks consistently held a dominant share (82.76%) of total export financing and proceeds handling during the reference month. Their export volumes ranged from USD 2961 in March 2026, increasing moderately from USD 2544 million in February 2026, indicates a month-on-month decreasing at 16.39%. On a year-on-year basis, export receipts USD 2961 in March 2026, decreasing from USD 3033 million in March 2026, reflecting a decrease rate of approximately 2.37%. However, export receipts increased to USD 417 million in March 2026 from previous month indicates a increase external demand and domestic supply side supports during the month.

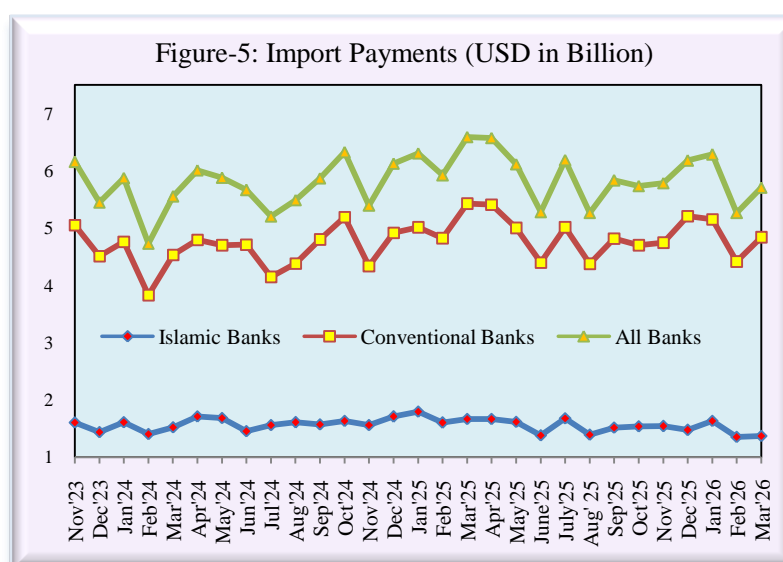
Concerning Islamic banks contributed a smaller yet consistent share (17.24%) of export earnings. From month-on-month comparison Islamic banks export receipts USD 617 million in March 2026 and USD 604 million in February 2026, indicates a month-on-month increasing at 2.11%. On a year-on-year basis, export receipts USD 617 million in March 2026, decreasing from USD 742 million in March 2025, reflecting a decrease rate of 16.94%. However, export performance moderated thereafter, with a gradual decline observed in late 2025 and early 2026, falling to USD 617 million in March 2026. Islamic banks consistently handled around 17% to 22% of total export proceeds, remaining stable share.

Both Conventional and Islamic banks show a downward adjustment toward early 2026 but increasing after month, indicating positive export momentum. From the above analysis, it can be said that as the majority of country's export proceeds were received by the conventional banks over the period under study, Islamic banks may take necessary initiatives to improve the quality of this service offered by them so that they could capture more market share in receiving export earnings of the banking sector (Fig-4, Table-3).

## 1.5 Import Payments

The import performance of Bangladesh’s banking sector shows noticeable monthly fluctuations during the period from November 2023 to March 2026. Despite short-term volatility, the general movement reflects a moderately stable import pattern with occasional peaks and slowdowns. The highest import payments was recorded USD 6090 million in March 2025, indicating strong import demand during that month. In contrast, the lowest level was observed USD 4228 million in February 2024. Toward early 2026, imports declined but it’s increasing at USD 5209 million in March 2026. Overall, imports show a fluctuating but range-bound trend, without sustained long-term expansion.

In Conventional banks import payments was USD 4339 million in March 2026, increasing from USD 3914 million in February 2026, indicating a month-on-month increasing of about 10.86%. On a year-on-year basis, import payments was USD 4339 million in March 2026 decreased from USD 4926 million in March 2025, marking a decrease rate at 11.92%. The moderate year-on-year decrease indicates a cautious stance by conventional



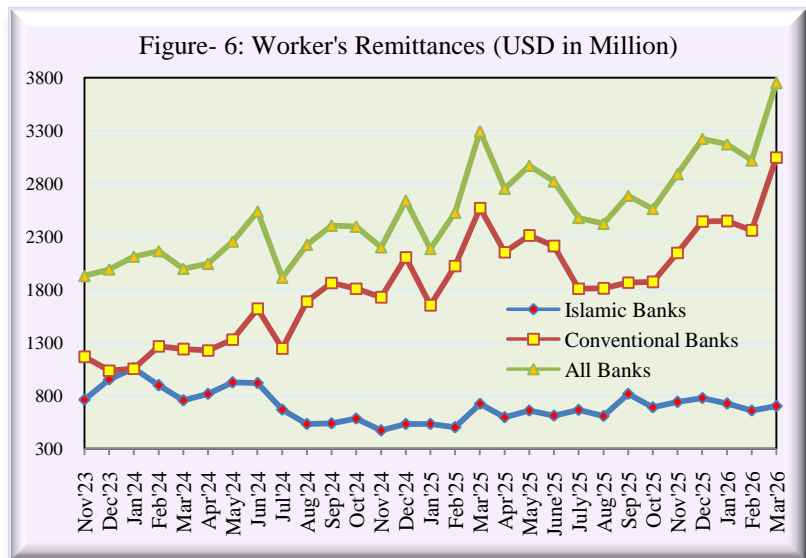
banks or reduction in consumer purchasing power, economic uncertainty arisen from middle east war crisis or economic uncertainty that discourages business investment in capital machinery and raw materials .(Fig-5)

Focusing on Islamic banks Import payments between USD 870 million in March 2026 increased from USD 852 million in February 2026, as a month-on-month comparison it’s reflected by the positive growth of 2.16%. On a year-on-year basis, import payments was USD 870 million in March 2026 decreased from USD 1164 million in March 2025, marking a decrease rate at 25.28%. The trend indicates that Islamic banking imports are relatively stable but slightly downward biased in the latest period.

## 1.6 Worker’s Remittances

From figure 6 it can be seen that during the period November 2023 to March 2026, worker's remittances through all banks in USD by and large increased, peaking its highest in March 2026 at USD 3750 million. While both Islamic and conventional banks contributed to the inflows, conventional banks consistently handled a larger share, with their dominance becoming more pronounced after the first few months of the period.

In Conventional banks month-on-month comparison worker's remittance was USD 3049 million in March 2026 increased from USD 2358 in February 2026, increasing at 29.28%. Whereas in year-on-year basis, worker's remittance was USD 3049 million in March 2026 increased from USD 2572 million in March 2025, marking a moderate growth at 18.54%. In month-on-month comparison Islamic banks worker's



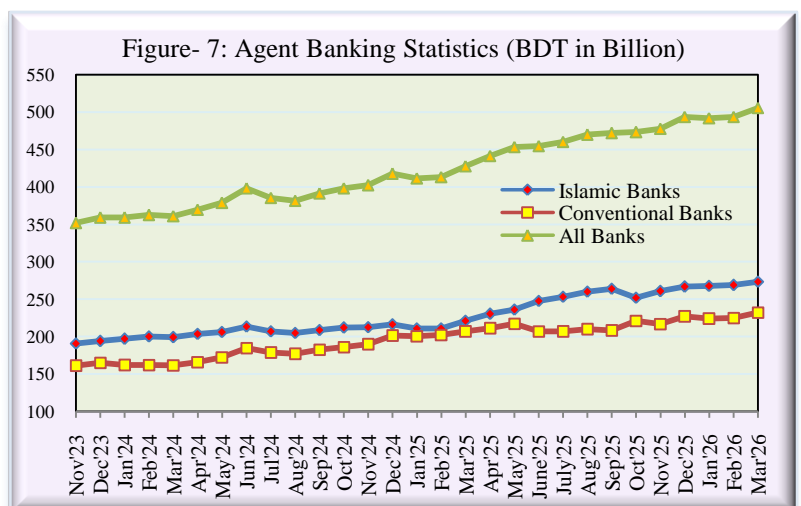
remittances increased from USD 661 million in February 2026 to USD 701 million at the end of March 2026, indicating 6.02% increasing rate. Whereas in year-on-year comparison Islamic banks faced remittances growth started from USD 724 million in March 2025 to USD 701 million at the end of March 2026, reflecting a 3.09% decrease.

Despite Islamic banks' early-year performance, their inability to retain their share in worker remittances helps conventional banks' worker's remittances to grow. However recent experience in losing market share by Islamic banks highlights unstable situation of Islamic banking sector. As workers' remittances receipts play a vital role in building the base for foreign currency reserve of a bank which ultimately assists in settling foreign currency transactions, Islamic banks may go for sufficient reforms as regard to the factors which influences depositors' confidence in Islamic banks. The cause for increasing worker's remittance in March 2026 from previous months may be seasonal Eid festival, government policy support in terms of cash incentives etc.(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 is gradually increasing over the period November 2023 to March 2026 (Fig-7). This indicator of agent banking reflects that agent banking is gaining popularity day by day in Bangladesh. Total agent banking deposits increased from BDT 352 billion in November 2023 to BDT 506 billion in March 2026, reflecting gradual expansion of the sector with 43.77% growth rate.

In case of conventional banks, agent banking deposits stood at BDT 234 billion in March 2026, increasing from BDT 225 billion in

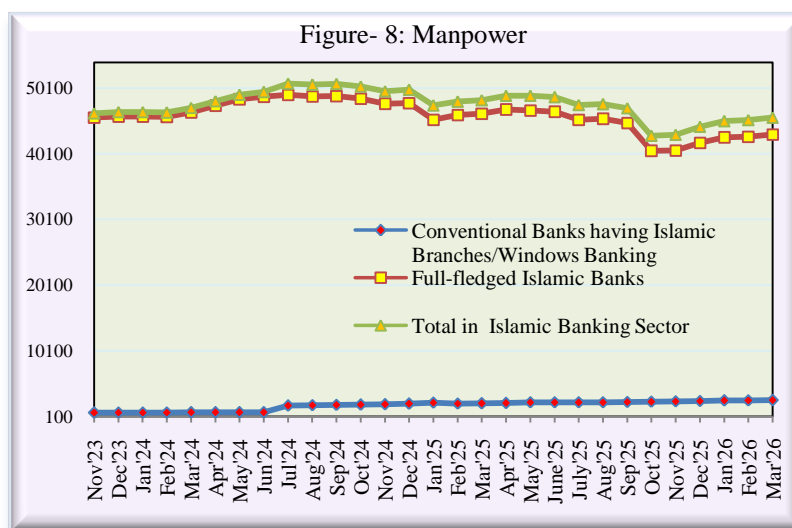


February 2026, indicating a month-on-month growth of about 3.99%. On a year-on-year basis, deposits rose from BDT 207 billion in March 2025 to BDT 234 billion in March 2026, registering a growth of approximately 13.10%. Agent banking deposits of conventional banks experienced a steady trend and it contributed 46.25% total agent banking deposits share in the banking arena. Focusing on Islamic banks, agent banking deposits recorded approximately at BDT 272 billion in March 2026, increasing from BDT 269 billion in February 2026, with 1.13% growth. However, on a year-on-year basis, agent banking deposits increased from BDT 221 billion in March 2025 to BDT 272 billion in March 2026, reflecting a growth of around 22.96%. The data indicates that in March 2026, Islamic banks accounted for holding 53.75% of the total deposits in agent banking arena.

The data reveals that both the segments of the banking sector achieved robust growth in agent banking deposits but the growth of Islamic banks outpaced the growth of Conventional banks. This widens the gap in holding agent banking deposits by these two segments. This may be because of either expansion of agent banking by Islamic banks or increase in confidence level of the depositors in Islamic banking or any other factor. However, In order to keep up this competitive advantage over conventional banking, Islamic Banks may consider expanding outreach, introducing digital services, and strengthening agent networks etc. (Fig.7, Table-3).

## 1.8 Manpower

The manpower position of Islamic banking operations within the Banking sector in Bangladesh shows a declining trend during the period November 2023 to March 2026 (Table-2). Total manpower in Islamic Banks stood at 45585 in March 2026 increased from 45240 in February 2026, indicating a month-on-month increase of 0.76%. On the other hand, the total manpower was 48249 in March 2025 which indicates a year-on-year decline of 5.52%.



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

The number of specialized employees in Islamic banking declined from 582 to 580 in March 2026, from February 2026. However, compared to 558 employees in March 2025, the sector

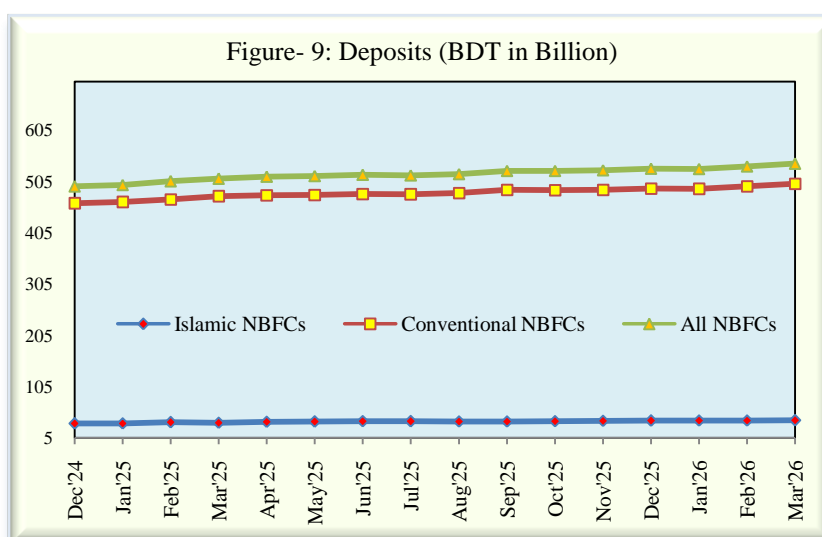
recorded a year-on-year growth of 3.94%. This increase reflects a continued emphasis on professional specialization and the development of Shariah-compliant expertise within Bangladesh's Islamic banking industry. The growth may be driven by increasing awareness of Islamic finance, higher demand for professionals with certifications such as CSAA and CIPA, and the rising significance of Shariah governance, compliance, and risk management practices across Islamic financial institutions.

## 1. For Islamic NBFCs

### 2.1 Deposits

The deposit trend of the Non-Bank Financial Companies (NBFCs) sector in Bangladesh exhibited a steady upward trajectory over the period from December 2024 to March 2026 (Fig-9). Total deposits increased from BDT 496 billion in December 2024 to BDT 540 billion in March 2026, reflecting gradual expansion of the sector. Conventional NBFCs consistently dominated deposit mobilization, contributing the largest share (92.76%) during the reference month, while Islamic NBFCs, though relatively small (7.24%), showed moderate but stable growth.

In case of conventional NBFCs, deposits stood at BDT 501 billion in March 2026, increasing from BDT 496 billion in February 2026, indicating a month-on-month growth of about 1.03%. On a year-on-year basis, deposits rose from BDT 476 billion in March 2025 to BDT 501 billion in March 2026, registering a growth of approximately 5.16%. This steady increase can be attributed to several factors in our country, including higher deposit rates offered by NBFCs compared to banks and growing demand for alternative financing channels alongside the banking sector.

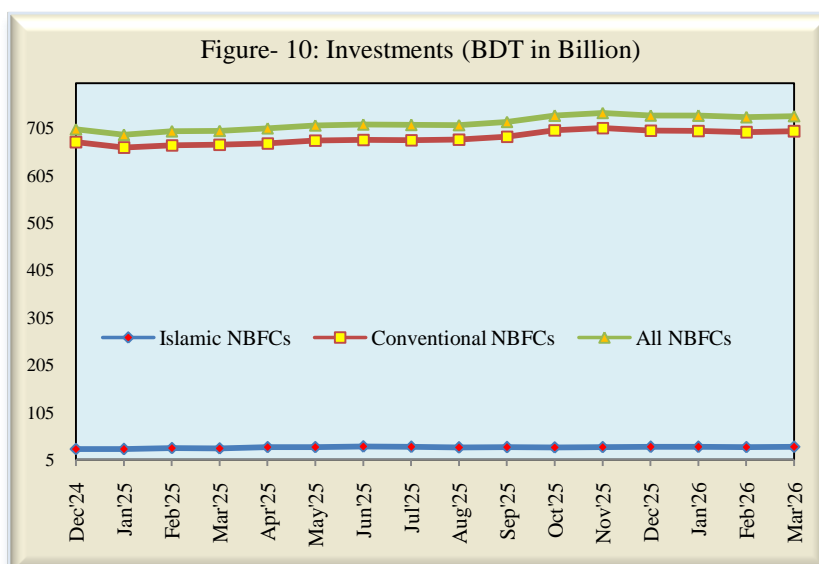


Focusing on Islamic NBFCs, deposits remained approximately at BDT 39 billion in March 2026, almost unchanged from February 2026, indicating no significant growth. However, on a year-on-year basis, deposits increased from BDT 34 billion in March 2025 to BDT 39 billion in March 2026, reflecting a growth of around 13.88%. The relatively higher year-on-year growth suggests a gradual shift in depositor preference toward Shariah-compliant financial products in Bangladesh. Factors such as increasing religious awareness and the expansion of Islamic financial institutions have contributed to this trend. Islamic NBFC deposits remain highly concentrated in Mudaraba-based instruments, accounting for nearly 99% of total deposits, which highlights the strong preference for profit-sharing modes among depositors. As of March 2026, the private sector contributed the largest (72.28%) share to Islamic NBFC deposits (Tables 17, 18, and 19).

### 2.2 Investments

The investment trend of the Non-Bank Financial Companies (NBFCs) sector in Bangladesh shows a moderate fluctuation with an overall stable pattern during the period from December 2024 to March 2026 (Fig-10). Total investments showed a modest upward trend, rising from BDT 703 billion in December 2024 to BDT 730 billion in March 2026, after reaching a peak of BDT 737 billion in November 2025. Conventional NBFCs accounted for the major share (95.63%) of total investments during the reference month, while Islamic NBFCs maintained a relatively small (4.37%) but steady contribution.

In conventional NBFCs, investments stood at BDT 698 billion in March 2026, increasing from BDT 696 billion in February 2026, indicating a month-on-month growth of about 0.28%. On a year-on-year basis, investments increased from BDT 670 billion in March 2025 to BDT 698 billion in March 2026, registering a growth of approximately 4.17%. The monthly increase may be attributed to gradual recovery in lending and investment activities alongside improving confidence in financing demand despite prevailing macroeconomic uncertainties, including inflationary pressures, exchange rate volatility, and tighter regulatory oversight in Bangladesh. The positive year-on-year growth suggests that overall investment activities expanded over the year, supported by demand for financing in sectors such as trade, industry, and SMEs, as well as relatively higher returns offered by NBFCs compared to traditional banking channels.



Focusing on Islamic NBFCs, investments remained unchanged at BDT 32 billion in March 2026 compared to February 2026, indicating no significant month-on-month growth. On a year-on-year basis, investments increased from BDT 29 billion in March 2025 to BDT 32 billion in March 2026, reflecting a growth of around 11.15%. The stability in month-on-month investment level reflects a cautious and conservative investment approach, which is common in Shariah-compliant institutions due to stricter compliance requirements. The year-on-year growth indicates gradual expansion driven by increasing demand for Islamic financing products, particularly profit-and-loss sharing modes. However, limited product diversification and relatively smaller market depth continue to constrain rapid growth in this segment.

### 2.3 Assets

The asset position of the Non-Bank Financial Companies (NBFCs) sector in Bangladesh exhibited a fluctuating but overall expanding trend during the period from December 2024 to March 2026 (Fig-11). Total assets increased from BDT 850 billion in December 2024 to a peak of BDT 943 billion in November 2025, before declining and stabilizing at BDT 887 billion in March 2026. Conventional NBFCs consistently held the dominant share (95.40%) of total assets, while Islamic NBFCs contributed a comparatively smaller (4.60%) but steady portion. The overall trend suggests a phase of strong asset growth until late 2025, followed by a contraction likely reflecting adjustments in investment portfolios and tighter financial conditions in the economy.

In case of conventional NBFCs, total assets stood at BDT 846 billion in March 2026, increasing from BDT 823 billion in February 2026, indicating a month-on-month growth of about 2.86%. On a year-on-year basis, assets rose from BDT 819 billion in March 2025 to BDT 846 billion in March 2026, reflecting a modest growth of approximately 3.32%. This month-on-month increase indicates a gradual recovery following the post-November 2025 contraction. This earlier decline may reflect asset revaluation, loan repayments exceeding new disbursements, and tighter regulatory or liquidity conditions in Bangladesh. The positive year-on-year growth indicates that conventional NBFCs regained some momentum despite elevated non-performing loans (NPLs),

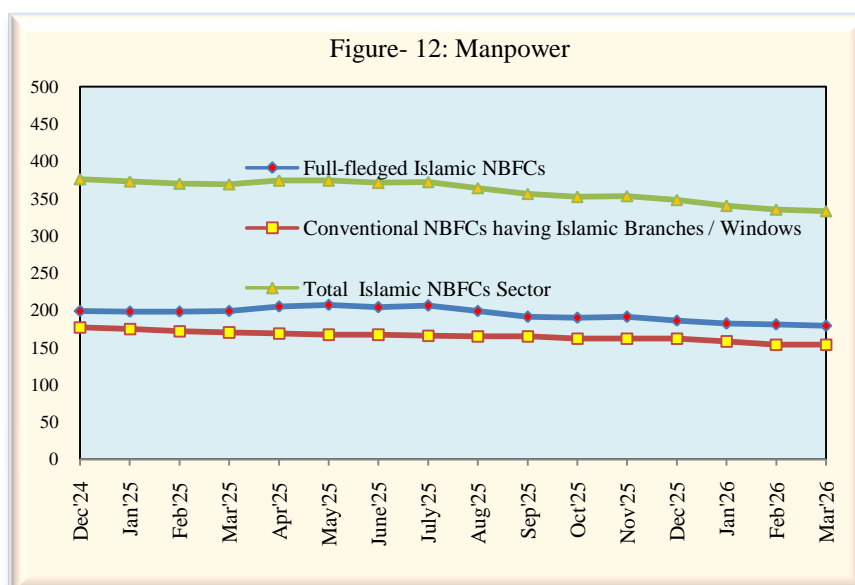
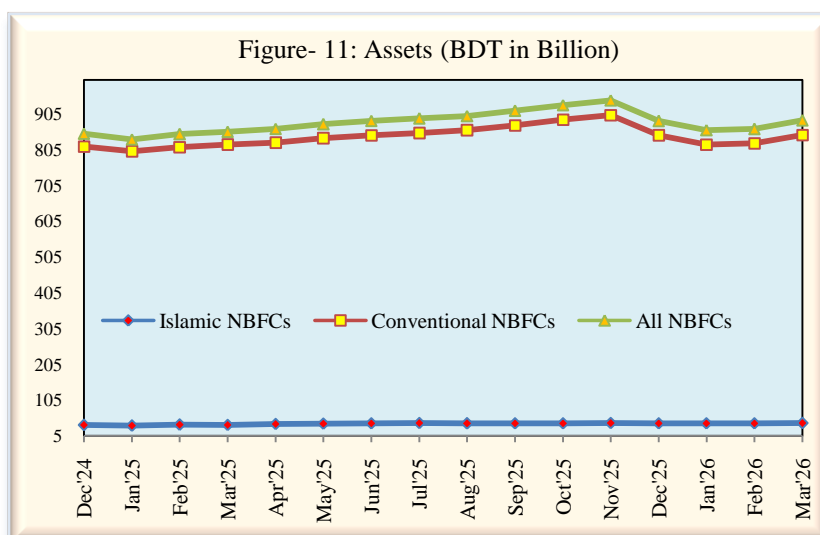
high cost of funds, and prevailing macroeconomic pressure including inflation and exchange rate volatility.

Concerning Islamic NBFCs, total assets increased slightly to BDT 41 billion in March 2026 from BDT 40 billion in February 2026, indicating a month-on-month growth of about 1.60%. On a year-on-year basis, assets increased from BDT 36 billion in March 2025 to BDT 41 billion in March 2026, representing a growth of approximately 13.49%. The short-term increase reflects gradual expansion in asset holdings, while the higher year-on-year

growth suggests continued expansion of Islamic financial operations. This growth can be linked to increasing demand for Shariah-compliant financing, particularly through profit-sharing and asset-backed modes. However, the relatively small scale and limited diversification of Islamic NBFCs may constrain faster asset expansion in the short run. It is also notable that more than half of these investments were deployed through HPSM (35.85%) and Ijarah (29.40%) modes during that period. Islamic NBFC investments were disbursed across various sectors for diverse economic purposes, with the majority directed towards industry and trade & commerce (Tables 20, 21, and 22).

## 2.4 Manpower

The manpower position of Islamic Non-Bank Financial Companies (NBFCs) in Bangladesh exhibited a slight contraction in March 2026 compared to both the previous month and the corresponding period of the previous year. Total manpower in Islamic NBFCs stood at 333 employees in March 2026, decreasing from 335 employees in February 2026, which indicates a month-on-month decline of 0.60%. On a year-on-year basis, manpower declined significantly from 369 employees in March 2025 to 333 employees in March 2026, registering a contraction of 9.76%. This declining trend reflects a cautious operational strategy adopted by many NBFCs in Bangladesh amid persistent macroeconomic challenges, including high inflation, rising cost of funds, liquidity pressure, and slower expansion of financing



activities. In addition, the increasing adoption of digital financial services and operational automation may have reduced the need for workforce expansion in the sector.

In case of full-fledged Islamic NBFCs, manpower declined from 181 employees in February 2026 to 179 employees in March 2026, reflecting a month-on-month decrease of 1.10%. On a year-on-year basis, the number of employees decreased from 199 in March 2025 to 179 in March 2026, registering a decline of 10.05%. This reduction may be associated with cost optimization measures, restrained branch expansion, and slower business growth in the Islamic NBFC segment. Furthermore, the relatively small size of the Islamic NBFC industry in Bangladesh limits large-scale recruitment compared to conventional financial institutions.

Similarly, manpower in Islamic branches/windows of conventional NBFCs remained unchanged at 154 employees in March 2026 compared to February 2026, indicating no month-on-month growth. However, compared to 170 employees in March 2025, manpower declined by 9.41% on a year-on-year basis. The stability in monthly manpower suggests that conventional NBFCs maintained their existing Islamic operations without major expansion during the period. The annual decline may reflect consolidation of operations and efficiency-driven workforce management in response to economic uncertainty and competitive financial market conditions in Bangladesh.

Despite the overall decline in total manpower, the number of specialized employees in Islamic Banking and Finance remained unchanged at 11 in March 2026 compared to February 2026, while increasing from 9 employees in March 2025, reflecting a year-on-year growth of 22.22%. This positive trend indicates a gradual strengthening professional specialization and institutional emphasis on Shariah-compliant expertise in Bangladesh. The increase may be attributed to rising awareness of Islamic finance, growing demand for qualified professionals holding certifications such as CSAA and CIPA, and the expanding importance of Shariah governance and compliance and risk management within Islamic financial institutions.

**Statistical Tables & Charts**  
**On**  
**Islamic Banking**

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

Types of Bank	SI	Name of Banks	Number of Branches	Number of Windows
Full Fledged Islamic Banks	1	Islami Bank Bangladesh PLC (IBBPLC)	400	--
	2	Al Arafah Islami Bank PLC (AIBPLC)	226	--
	3	Social Islami Bank PLC (SIBPLC)	181	--
	4	Standard Bank PLC (STBPLC)	138	--
	5	Export Import Bank of Bangladesh PLC (EXBPLC)	155	--
	6	First Security Islami bank (FSIBPLC)	206	--
	7	Shahjalal Islami Bank PLC (SJIBPLC)	142	--
	8	Union Bank PLC (UNBPLC)	114	--
	9	Global Islami Bank PLC (GIBPLC)	105	--
	10	ICB Islamic Bank Limited (ICBIBL)	33	--
	<b>a. Sub Total</b>			<b>1700</b>
Banks having IB Branches	1	AB Bank PLC (ABBPLC)	1	8
	2	The City Bank PLC (CBPLC)	1	60
	3	IFIC Bank PLC (IFICBPLC)	1	--
	4	United Commercial Bank PLC (UCBPLC)	1	100
	5	Pubali Bank PLC (PUBBPLC)	14	22
	6	National Credit and Commerce Bank PLC (NCCBPLC)	4	32
	7	Prime Bank PLC (PRIBPLC)	5	--
	8	Southeast Bank PLC (SEBPLC)	5	--
	9	Dhaka Bank PLC (DBPLC)	2	--
	10	Mercantile Bank PLC (MERBPLC)	2	45
	11	One Bank PLC (OBPLC)	2	24
	12	Bangladesh Commerce Bank Limited (BCBL)	2	--
	13	The Premier Bank PLC (PREBPLC)	2	25
	14	Jamuna Bank PLC (JAMBPLC)	2	--
	15	Bank Alfalah Limited (BAFL)	1	--
	16	NRB Bank PLC (NRBBPLC)	1	28
	17	Bengal Commercial Bank PLC (BGCBPLC)	3	--
<b>b. Sub Total</b>			<b>49</b>	<b>344</b>
Banks having IB Windows	1	Agrani Bank PLC (ABPLC)	0	60
	2	Rupali Bank PLC (RBPLC)	0	2
	3	Sonali Bank PLC (SBPLC)	0	58
	4	Standard Chartered Bank (SCB)	0	1
	5	Eastern Bank PLC (EBPLC)	0	20
	6	Mutual Trust Bank PLC (MTBPLC)	0	15
	7	Bank Asia PLC (BASPLC)	0	15
	8	Trust Bank PLC (TBPLC)	0	30
	9	NRBC Bank PLC (NRBCBPLC)	0	410
	10	South Bangla Agriculture and Commerce Bank (SBACBPLC)	0	10
	11	Meghna Bank PLC (MEGBPLC)	0	10
	12	Midland Bank PLC (MDBPLC)	0	1
<b>c. Sub Total</b>			<b>0</b>	<b>632</b>
<b>Grand Total (a+b+c)</b>			<b>1749</b>	<b>976</b>

Note: 1. HSBC bank closed providing Islamic banking services in 2013 but still they have some Islamic banking outstandings.

2. IB = Islamic Banking

Source: Statistics Department, Bangladesh Bank.

**Table 2: Major Indicators of Islamic Banking in Bangladesh**

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

Indicators	Amount			Growth (%)	
	Mar'26 <sup>p</sup>	Feb'26	Mar'25	Mar'26 (Compared with Feb'26)	Mar'26 (Compared with Mar'25)
	a	b	c	$d = \frac{(a-b)}{b} * 100$	$e = \frac{(a-c)}{c} * 100$
<b>1. Total Deposits</b> (excluding Inter-bank & EDF)*	<b>4789876</b>	<b>4760553</b>	<b>4386210</b>	<b>0.62</b>	<b>9.20</b>
a) Full-fledged Islamic Banks	4085428	4062068	3831987	0.58	6.61
b) Islamic Banking Branches of Conventional Banks	444545	442469	331751	0.47	34.00
c) Islamic Banking Windows of Conventional Banks	259903	256016	222472	1.52	16.83
<b>2. Total Investments</b> (including Sukuk/Islamic Bond)**	<b>5907174</b>	<b>5882021</b>	<b>5528391</b>	<b>0.43</b>	<b>6.85</b>
a) Full-fledged Islamic Banks	5332258	5315807	5103505	0.31	4.48
b) Islamic Banking Branches of Conventional Banks	379143	375481	271030	0.98	39.89
c) Islamic Banking Windows of Conventional Banks	195773	190732	153856	2.64	27.24
<b>3. Total Worker's Remittances</b>	<b>701</b>	<b>661</b>	<b>724</b>	<b>6.02</b>	<b>-3.10</b>
a) Full-fledged Islamic Banks	697	633	718	10.16	-2.90
b) Islamic Banking Branches of Conventional Banks	2.93	27.70	4.34	-89.42	-32.51
c) Islamic Banking Windows of Conventional Banks	0.71	0.51	0.90	40.73	-20.88
<b>4. Total Export Receipts</b> (excl. local exports)	<b>617</b>	<b>604</b>	<b>742</b>	<b>2.11</b>	<b>-16.94</b>
a) Full-fledged Islamic Banks	518	497	657	4.09	-21.18
b) Islamic Banking Branches of Conventional Banks	77.98	84.07	67.22	-7.24	16.01
c) Islamic Banking Windows of Conventional Banks	20.87	22.42	18.29	-6.90	14.15
<b>5. Total Import Payments</b> (excl. local imports)	<b>870</b>	<b>852</b>	<b>1164</b>	<b>2.16</b>	<b>-25.28</b>
a) Full-fledged Islamic Banks	696	695	998	0.20	-30.22
b) Islamic Banking Branches of Conventional Banks	122.82	104.84	126.88	17.16	-3.19
c) Islamic Banking Windows of Conventional Banks	50.96	51.89	39.61	-1.80	28.66
<b>6. Total Agent Banking Deposits</b>	<b>271773</b>	<b>269836</b>	<b>221029</b>	<b>0.72</b>	<b>22.96</b>
a) Full-fledged Islamic Banks	270652	268730	220768	0.72	22.60
b) Islamic Banking Branches of Conventional Banks	1031.28	1018.23	221.56	1.28	365.47
c) Islamic Banking Windows of Conventional Banks	90.42	87.99	39.51	2.76	128.82
<b>7. Total Assets</b> (excluding Contra. & OBU)	<b>9456276</b>	<b>9338424</b>	<b>8925157</b>	<b>1.26</b>	<b>5.95</b>
a) Full-fledged Islamic Banks	8553656	8449670	8226837	1.23	3.97
b) Islamic Banking Branches of Conventional Banks	577160	573193	417553	0.69	38.22
c) Islamic Banking Windows of Conventional Banks	325460	315562	280768	3.14	15.92
<b>8. Manpower</b>	<b>45585</b>	<b>45240</b>	<b>48249</b>	<b>0.76</b>	<b>-5.52</b>
<b>Of which: Employees with specialization in Islamic Banking &amp; Finance***</b>	<b>580</b>	<b>582</b>	<b>558</b>	<b>-0.34</b>	<b>3.94</b>
a) Full-fledged Islamic Banks	43042	42702	46187	0.80	-6.81
b) Islamic Banking Branches of Conventional Banks	1884	1878	1436	0.32	31.20
c) Islamic Banking Windows of Conventional Banks	659	660	626	-0.15	5.27

Note:

1. \*including profit payable

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

3. \*\*\*Number of employees having CSAA/CIPA and/or specialized Islamic finance qualification (six months or longer) from reputed institutions.

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

5. p= provisional

Source: Statistics Department, Bangladesh Bank.

**Table 3: A Comparison of Major Indicators of Islamic Banking with All Scheduled Banks**

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

Indicators	Amount						Share (%) of Islamic Banks, Branches & Windows Compared to All Scheduled Banks			Growth (%)			
	All Scheduled Banks			Islamic Banks, Branches & Windows			Mar'26 <sup>p</sup>	Feb'26	Mar'25	All Scheduled Banks		Islamic Banks, Branches & Windows	
	Mar'26 <sup>p</sup>	Feb'26	Mar'25	Feb'26 <sup>p</sup>	Feb'26	Mar'25				Mar'26 (Compared with Feb'26)	Mar'26 (Compared with Mar'25)	Mar'26 (Compared with Feb'26)	Mar'26 (Compared with Mar'25)
	a	b	d	e	f	h	i=(e/a)*100	j	k	n=(a-b)/b*100	p=(a-d)/d*100	q=(e-f)/f*100	s=(e-h)/h*100
Deposits (excluding Inter-bank & EDF)*	21835446	21464222	19508155	4789876	4760553	4386210	21.94	22.18	22.48	1.73	11.93	0.62	9.20
Investments (including Sukuk/Islamic Bond)**	24352455	24121644	22117802	5907174	5882021	5528391	24.26	24.38	25.00	0.96	10.10	0.43	6.85
Worker's Remittances	3750	3020	3296	701	661	724	18.70	21.90	21.95	24.18	13.79	6.02	-3.10
Export Receipts (excl. local exports)	3578	3148	3775	617	604	742	17.24	19.18	19.67	13.65	-5.24	2.11	-16.94
Import Payments (excl. local imports)	5209	4765	6090	870	852	1164	16.70	17.87	19.12	9.31	-14.47	2.16	-25.28
Agent Banking Deposits	505629	493607	427789	271773	269836	221029	53.75	54.67	51.67	2.44	18.20	0.72	22.96
Assets (excluding Contra. & OBU)	46641663	45260695	40003079	9456276	9338424	8925157	20.27	20.63	22.31	3.05	16.60	1.26	5.95
Number of Bank Branches/Windows	11374	11374	11362	2725	2725	2568	23.96	23.96	22.60	0.00	0.11	0.00	6.11

Note:

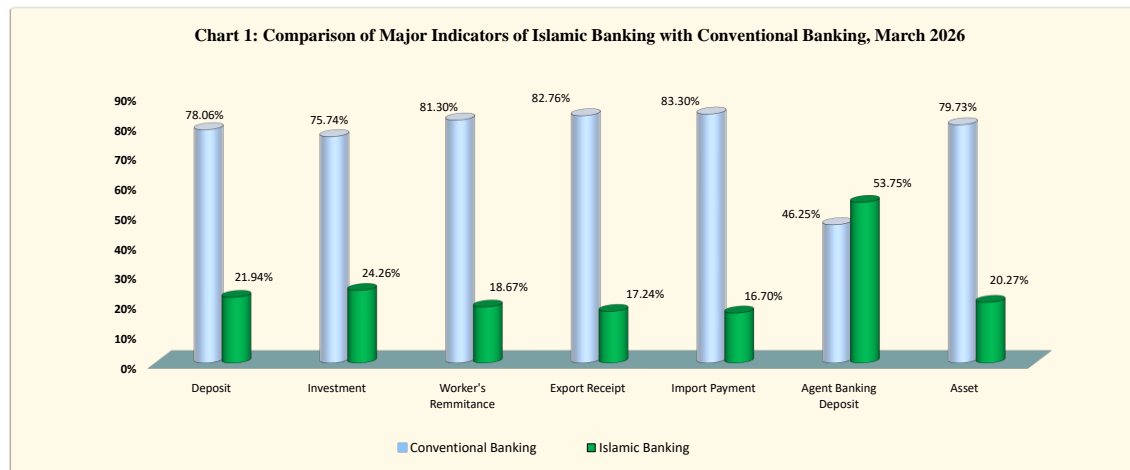
1. \*Including Profit payable/accrued interest and excluding EDF and p=provisional

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

3. Figures of Deposit & Investment are excluding Interbank

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

Source: Statistics Department, Bangladesh Bank.



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

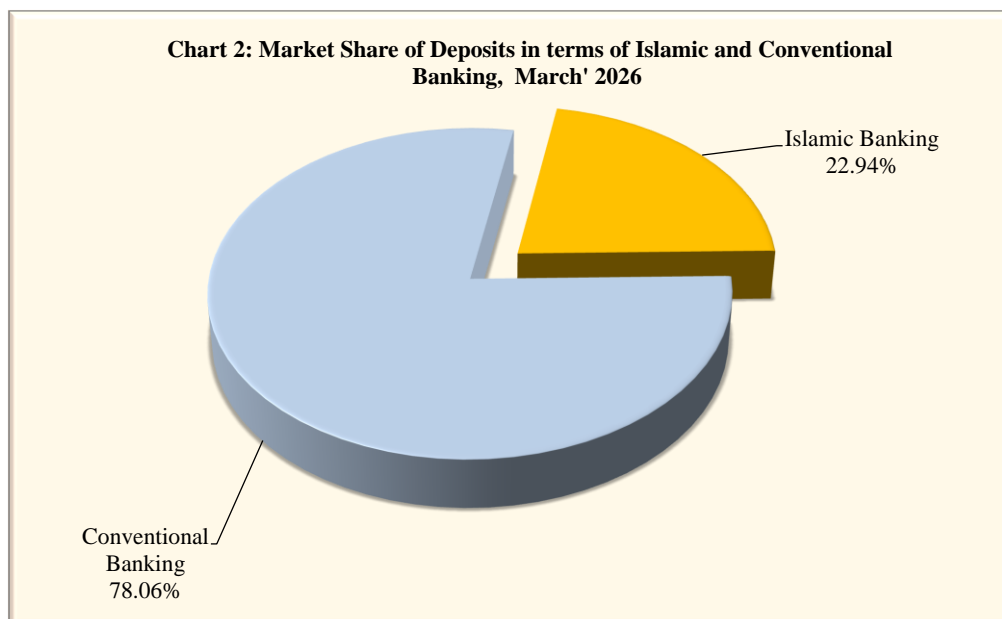
(BDT in Million)

Type of Banks	Total Deposits			Changes	
	Mar'26 <sup>p</sup>	Feb'26	Mar'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	4085428	4062068	3831987	23360	253440
Branch Based IBs	444545	442469	331751	2077	112794
Window Based IBs	259903	256016	222472	3887	37431
<b>Islamic Banks, Branches &amp; Windows</b>	<b>4789876</b>	<b>4760553</b>	<b>4386210</b>	<b>29323</b>	<b>403666</b>
Conventional Banks	17045570	16703669	15121945	341901	1923625
<b>All Scheduled Banks</b>	<b>21835446</b>	<b>21464222</b>	<b>19508155</b>	<b>371224</b>	<b>2327291</b>
<b>Market Share (%) of Deposits among various forms of Islamic Banking</b>					
Full Fledged IBs	85.29	85.33	87.36	-0.03	-2.07
Branch Based IBs	9.28	9.29	7.56	-0.01	1.72
Window Based IBs	5.43	5.38	5.07	0.05	0.35
<b>Market Share (%) of Deposits in terms of Islamic and Conventional Banking</b>					
Islamic Banks	<b>21.94</b>	22.18	22.48	-0.24	-0.55
Conventional Banks	<b>78.06</b>	77.82	77.52	0.24	0.55

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

2. p=provisional

Source: Statistics Department, Bangladesh Bank.



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

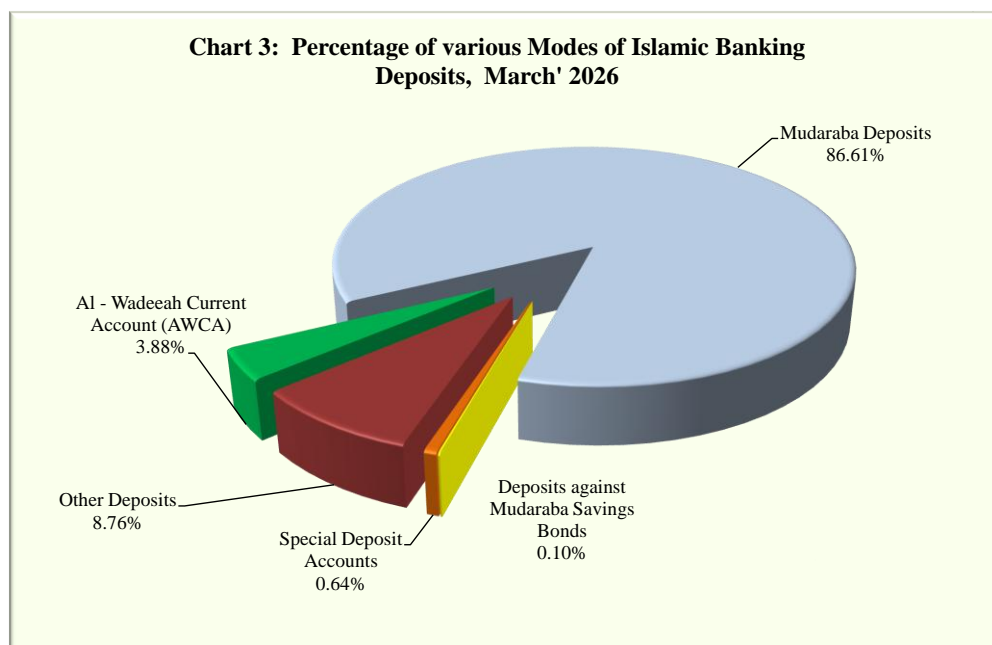
(BDT in Million)

Mode of Deposits	Total Deposits			Changes	
	Mar'26 <sup>p</sup>	Feb'26	Mar'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
<b>AI - Wadeah Deposits</b>	<b>185992</b>	<b>180130</b>	<b>178651</b>	<b>5862</b>	<b>7341</b>
<b>Mudaraba Deposits</b>	<b>4148564</b>	<b>4134479</b>	<b>3811666</b>	<b>14085</b>	<b>336898</b>
Mudaraba Savings Accounts (MSA)	909341	900784	810950	8557	98391
Mudaraba Term Deposits (MTDR)	2361483	2401524	2151072	-40040	210411
Mudaraba Special Notice Accounts (MSNA)	146209	146405	161032	-196	-14823
Other Mudaraba Deposits	731531	685766	688612	45764	42919
<b>Deposits against Mudaraba Savings Bonds</b>	<b>4794</b>	<b>4810</b>	<b>5341</b>	<b>-16</b>	<b>-546</b>
<b>Special Deposit Accounts</b>	<b>30710</b>	<b>29825</b>	<b>33415</b>	<b>885</b>	<b>-2705</b>
<b>Other Deposits</b>	<b>419815</b>	<b>411308</b>	<b>357138</b>	<b>8508</b>	<b>62677</b>
<b>Total Deposits</b>	<b>4789876</b>	<b>4760553</b>	<b>4386210</b>	<b>29323</b>	<b>403666</b>
<b>Percentage of various Modes of Islamic Banking Deposits</b>					
<b>AI - Wadeah Deposits</b>	<b>3.88</b>	<b>3.78</b>	<b>4.07</b>	<b>0.10</b>	<b>-0.19</b>
<b>Mudaraba Deposits</b>	<b>86.61</b>	<b>86.85</b>	<b>86.90</b>	<b>-0.24</b>	<b>-0.29</b>
Mudaraba Savings Accounts (MSA)	18.98	18.92	18.49	0.06	0.50
Mudaraba Term Deposits (MTDR)	49.30	50.45	49.04	-1.14	0.26
Mudaraba Special Notice Accounts (MSNA)	3.05	3.08	3.67	-0.02	-0.62
Other Mudaraba Deposits	15.27	14.41	15.70	0.87	-0.43
<b>Deposits against Mudaraba Savings Bonds</b>	<b>0.10</b>	<b>0.10</b>	<b>0.12</b>	<b>0.00</b>	<b>-0.02</b>
<b>Special Deposit Accounts</b>	<b>0.64</b>	<b>0.63</b>	<b>0.76</b>	<b>0.01</b>	<b>-0.12</b>
<b>Other Deposits</b>	<b>8.76</b>	<b>8.64</b>	<b>8.14</b>	<b>0.12</b>	<b>0.62</b>
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>

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

2. p=provisional

Source: Statistics Department, Bangladesh Bank.



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

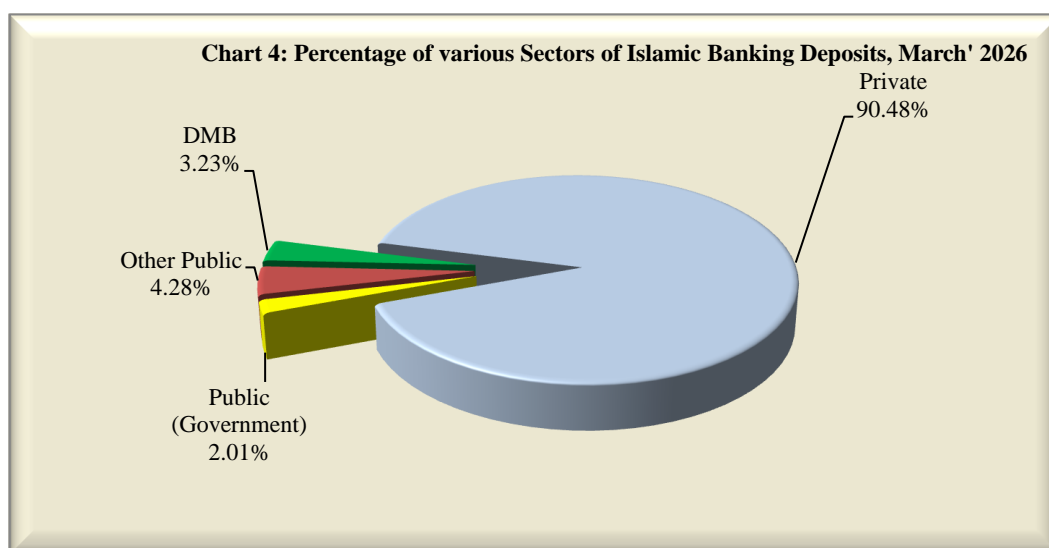
(BDT in Million)

Sector	Total Deposits			Changes	
	Mar'26 <sup>P</sup>	Feb'26	Mar'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Public (Government)	99380	98645	106252	736	-6872
Other Public	212085	215122	222262	-3038	-10178
Private	4478411	4446786	4057696	31625	420715
<b>Sub Total</b>	<b>4789876</b>	<b>4760553</b>	<b>4386210</b>	<b>29323</b>	<b>403666</b>
DMB	159760	162766	224061	-3006	-64301
<b>Grand Total (Including DMB)</b>	<b>4949636</b>	<b>4923319</b>	<b>4610271</b>	<b>26318</b>	<b>339365</b>
<b>Percentage of various Sectors of Islamic Banking Deposits</b>					
Public (Government)	2.01	2.00	2.30	0.00	-0.30
Other Public	4.28	4.37	4.82	-0.08	-0.54
DMB	3.23	3.31	4.86	-0.08	-1.63
Private	90.48	90.32	88.01	0.16	2.47

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

2. p=provisional

Source: Statistics Department, Bangladesh Bank.



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

(BDT in Million)

Type of Banks	Total Investments			Changes	
	Mar'26 <sup>p</sup>	Feb'26	Mar'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	5332258	5315807	5103505	16451	228753
Branch Based IBs	379143	375481	271030	3661	108113
Window Based IBs	195773	190732	153856	5041	41917
<b>Islamic Banks, Branches &amp; Windows</b>	<b>5907174</b>	<b>5882021</b>	<b>5528391</b>	<b>25153</b>	<b>378783</b>
Conventional Banks	18445281	18239623	16103313	205658	2341968
<b>All Scheduled Banks</b>	<b>24352455</b>	<b>24121644</b>	<b>21631704</b>	<b>230811</b>	<b>2720751</b>
<b>Market Share (%) of Investments among various forms of Islamic Banking</b>					
Full Fledged IBs	90.27	90.37	92.31	-0.11	-2.05
Branch Based IBs	6.42	6.38	4.90	0.03	1.52
Window Based IBs	3.31	3.24	2.78	0.07	0.53
<b>Market Share (%) of Investments in terms of Islamic and Conventional Banking</b>					
Islamic Banks	<b>24.26</b>	24.38	25.56	-0.13	-1.30
Conventional Banks	<b>75.74</b>	75.62	74.44	0.13	1.30

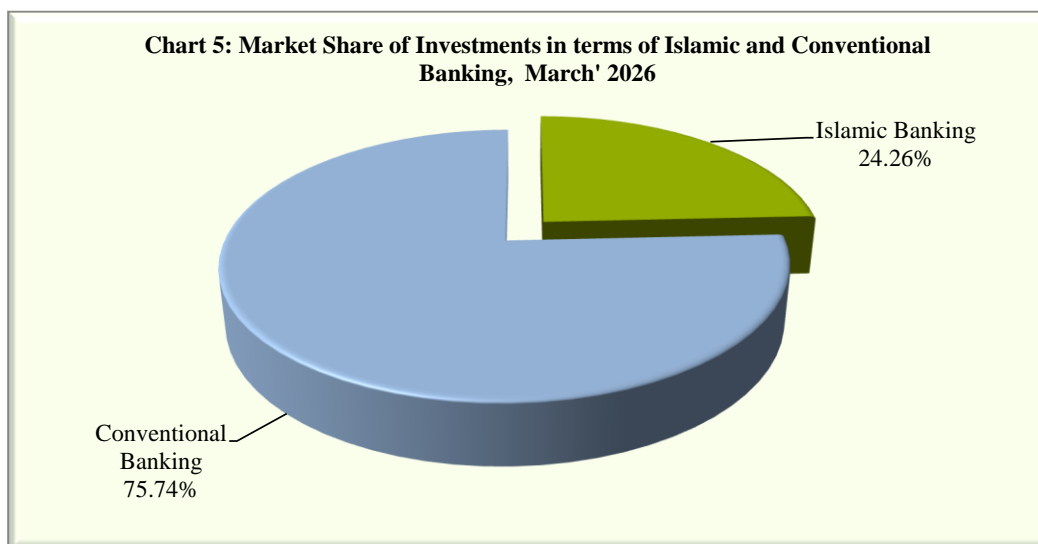
Note:

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

2. Figures of Investment are excluding Interbank

3. p=provisional

Source: Statistics Department, Bangladesh Bank.



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

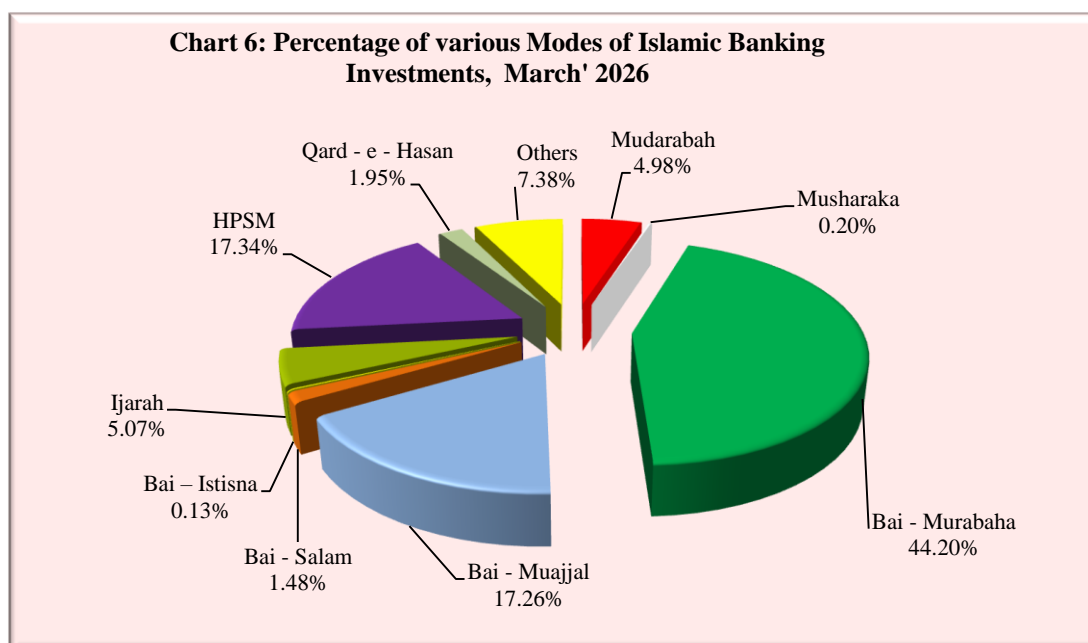
(BDT in Million)

Mode of Investments	Total Investments			Changes	
	Mar'26 <sup>P</sup>	Feb'26	Mar'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Mudarabah	294284	293333	253045	951	41239
Musharaka	11684	9908	4493	1776	7191
Bai - Murabaha	2611059	2606003	2269357	5056	341702
Bai - Muajjal	1019559	1020944	1068724	-1385	-49165
Bai - Salam	87334	79108	95558	8226	-8224
Bai – Istisna	7912	7266	25344	646	-17431
Ijarah	299675	294305	274181	5370	25494
HPSM	1024266	1013499	832305	10767	191961
Qard - e - Hasan	115464	114551	117013	912	-1550
Others Investments	435937	468257	588370	-32320	-152434
<b>Total</b>	<b>5907174</b>	<b>5882021</b>	<b>5528391</b>	<b>25153</b>	<b>378783</b>
Percentage of various Modes of Islamic Banking Investments					
Mudarabah	4.98	4.99	4.58	-0.01	0.40
Musharaka	0.20	0.17	0.08	0.03	0.12
Bai - Murabaha	44.20	44.30	41.05	-0.10	3.15
Bai - Muajjal	17.26	17.36	19.33	-0.10	-2.07
Bai - Salam	1.48	1.34	1.73	0.13	-0.25
Bai – Istisna	0.13	0.12	0.46	0.01	-0.32
Ijarah	5.07	5.00	4.96	0.07	0.11
HPSM	17.34	17.23	15.06	0.11	2.28
Qard - e - Hasan	1.95	1.95	2.12	0.01	-0.16
Others Investments	7.38	7.96	10.64	-0.58	-3.26
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>

Note:

1. Total Investments include general investments, Bills, Sukuk, Islamic bond holdings, profit receivable.
2. Figures of Investment are excluding Interbank
3. p=provisional

Source: Statistics Department, Bangladesh Bank.



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

(BDT in Million)

Economic Purposes	Total Investments			Changes	
	Mar'26 <sup>p</sup>	Feb'26	Mar'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
<b>Agriculture, Fishing &amp; Forestry</b>	<b>70352</b>	<b>70428</b>	<b>63592</b>	<b>-76</b>	<b>6760</b>
a) Agriculture	53060	56074	43986	-3013	9074
b) Fishing	16743	13793	15284	2950	1459
c) Forestry & logging	548	562	4321	-13	-3773
<b>Industry (1+2)</b>	<b>2472457</b>	<b>2452513</b>	<b>2398731</b>	<b>19944</b>	<b>73726</b>
1. Term Investment (Excluding Working Capital Financing)	922232	911697	920862	10535	1370
a) Large Industries	635315	625777	614493	9538	20822
b) Small and Medium Industries	123202	122927	158167	275	-34965
c) Cottage/ Micro Industries	11050	10905	10540	145	509
d) Service Industries	152665	152088	137662	578	15003
2. Working Capital Financing	1550225	1540816	1477869	9409	72356
a) Large Industries	1183954	1178901	1088379	5054	95575
b) Small and Medium Industries	207243	203967	206837	3276	406
c) Cottage/ Micro Industries	6430	6487	9720	-57	-3290
d) Service Industries	152598	151461	172933	1137	-20335
<b>Construction</b>	<b>333833</b>	<b>323811</b>	<b>318785</b>	<b>10022</b>	<b>15049</b>
<b>Transport</b>	<b>36323</b>	<b>35362</b>	<b>36820</b>	<b>961</b>	<b>-497</b>
<b>Trade &amp; Commerce</b>	<b>1858635</b>	<b>1858252</b>	<b>1777206</b>	<b>383</b>	<b>81430</b>
a) Whole sale & Retail Trade	1057962	1054586	1263053	3376	-205091
b) Export	395785	390972	204263	4812	191522
c) Import	352538	359747	299192	-7209	53345
d) Procurement by Government	6566.18	6566.20	17.32	-0.02	6549
e) Share Trading	5947	6267	8442	-320.1	-2495
f) Lease Financing	39838	40114	2238	-276	37600
<b>Other Institutional Qard/Investments</b>	<b>335094</b>	<b>315892</b>	<b>269116</b>	<b>19201</b>	<b>65977</b>
<b>Consumer Finance</b>	<b>129260</b>	<b>128897</b>	<b>114024</b>	<b>364</b>	<b>15237</b>
<b>Miscellaneous (Poverty Alleviation and others)</b>	<b>671220</b>	<b>696865</b>	<b>550118</b>	<b>-25646</b>	<b>121102</b>
<b>Total</b>	<b>5907174</b>	<b>5882021</b>	<b>5528391</b>	<b>25153</b>	<b>378783</b>
<b>Percentage of various Investments of Islamic Banks in terms of Economic Purposes</b>					
Agriculture, Fishing & Forestry	1.19	1.20	1.15	-0.01	0.04
Industry	41.86	41.70	43.39	0.16	-1.53
Construction	5.65	5.51	5.77	0.15	-0.12
Transport	0.61	0.60	0.67	0.01	-0.05
Trade & Commerce	31.46	31.59	32.15	-0.13	-0.68
Other Institutional Qard/Investments	5.67	5.37	4.87	0.30	0.80
Consumer Finance	2.19	2.19	2.06	0.00	0.13
Miscellaneous (Poverty Alleviation and others)	11.36	11.85	9.95	-0.48	1.41
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>

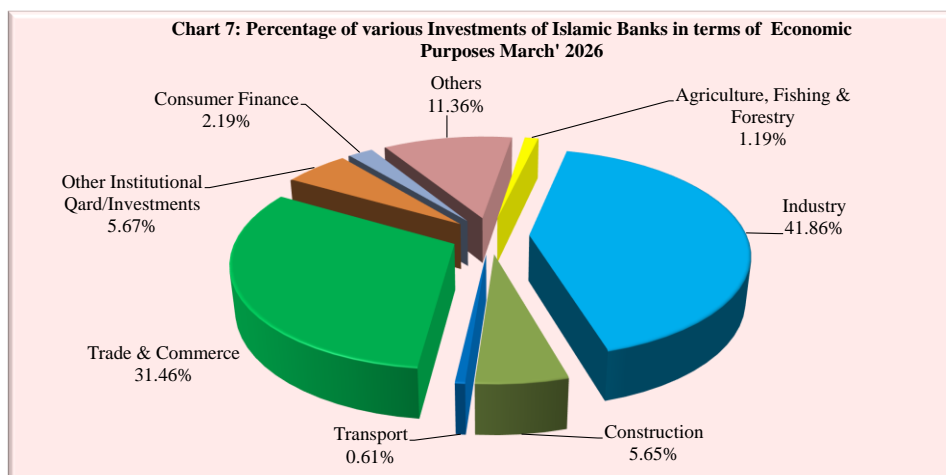
Note:

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

2. Figures of Investment are excluding Interbank

3. p=provisional

Source: Statistics Department, Bangladesh Bank.



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

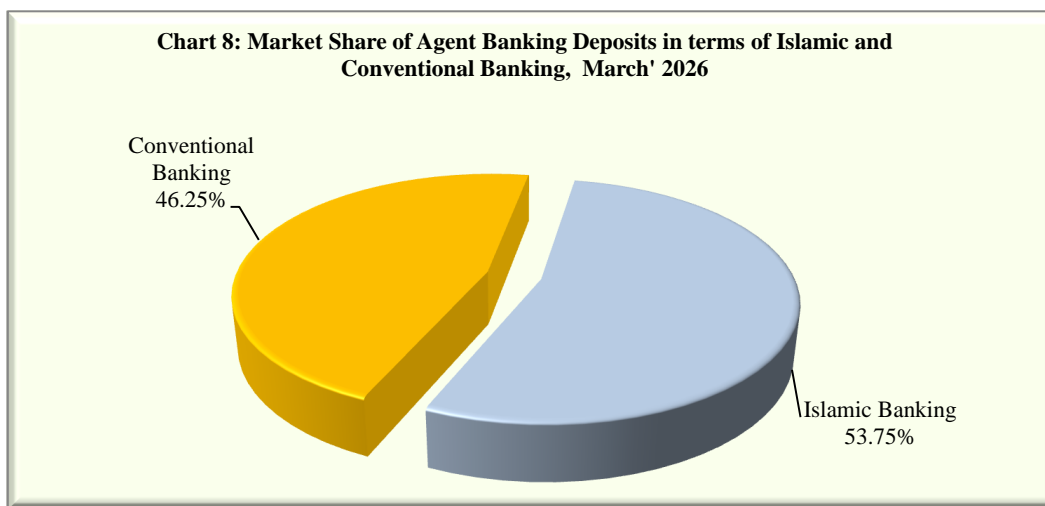
(BDT in Million)

Type of Banks	Total Deposits			Changes	
	Mar'26 <sup>p</sup>	Feb'26	Mar'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	270652	268730	220768	1922	49884
Branch Based IBs	1031.3	1018.2	221.6	13.0	809.7
Window Based IBs	90.42	87.99	39.51	2.43	50.9
<b>Islamic Banks, Branches &amp; Windows</b>	<b>271773</b>	<b>269836</b>	<b>221029</b>	<b>1937</b>	<b>50744</b>
Conventional Banks	233856	223771	5307362	10084	-5073507
<b>All Scheduled Banks</b>	<b>505629</b>	<b>493607</b>	<b>5528391</b>	<b>12022</b>	<b>-5022762</b>
<b>Market Share (%) of Agent Banking Deposits among various forms of Islamic Banking</b>					
Full Fledged IBs	99.59	99.59	99.88	0.00	-0.29
Branch Based IBs	0.38	0.38	0.10	0.00	0.28
Window Based IBs	0.03	0.03	0.02	0.00	0.02
<b>Market Share (%) of Agent Banking Deposits in terms of Islamic and Conventional Banking</b>					
Islamic Banks, Branches & Windows	<b>53.75</b>	54.67	4.00	-0.92	49.75
Conventional Banks	<b>46.25</b>	45.33	96.00	0.92	-49.75

Note: 1. IBs = Islamic Banks

Source: Statistics Department, Bangladesh Bank.

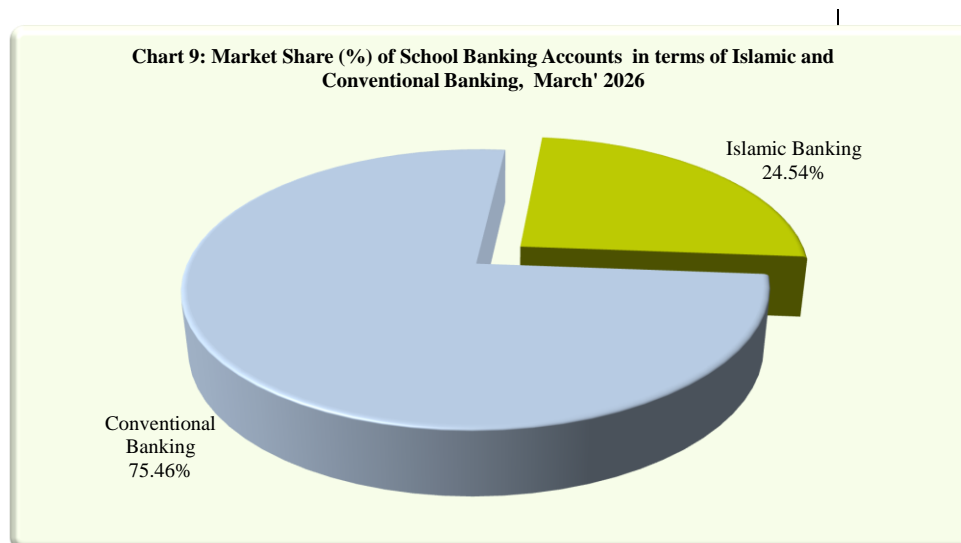
p = Provisional



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

Description		Total Number of Accounts			Changes	
		Mar'26 <sup>P</sup>	Feb'26	Mar'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Gender-wise	Male	613384	600726	560594	12658	52790
	Female	612365	601874	568066	10491	44299
	Others		-	-	-	-
	<b>Islamic Banks, Branches &amp; Windows</b>	<b>1225749</b>	<b>1202600</b>	<b>1128660</b>	<b>23149</b>	<b>97089</b>
	Conventional Bank	3768145	3679229	3297430	88916	470715
	<b>All Scheduled Banks</b>	<b>4993894</b>	<b>4881829</b>	<b>4426090</b>	<b>112065</b>	<b>567804</b>
Geolocation-wise	Urban	417357	398408	371005	18949	46352
	Rural	808392	804192	757655	4200	50737
	<b>Islamic Banks, Branches &amp; Windows</b>	<b>1225749</b>	<b>1202600</b>	<b>1128660</b>	<b>23149</b>	<b>97089</b>
	Conventional Bank	3768145	3679229	3297430	88916	470715
	<b>All Scheduled Banks</b>	<b>4993894</b>	<b>4881829</b>	<b>4426090</b>	<b>112065</b>	<b>567804</b>
<b>Market Share (%) of School Banking Accounts in terms of Islamic and Conventional Banking</b>						
Overall	Islamic Banks, Branches & Windows	<b>24.54</b>	24.63	25.50	-0.09	-0.96
	Conventional Banks	<b>75.46</b>	75.37	74.50	0.09	0.96

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



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

Accounts Pattern		Total			Changes	
		Mar'26	Feb'26	Mar'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
MFS Agent		146275	144683	86198	1592	60077
MFS Personal Accounts		3036098	2966599	1867364	69499	1168734
MFS Male Accounts		2486148	2355718	1433074	130430	1053074
MFS Female Accounts		549950	610881	434290	-60931	115660
MFS Other Accounts		9099	9046	13177	53	-4078
<b>Total MFS Accounts in Islamic Banks, Branches &amp; Windows</b>		<b>3045197</b>	<b>2975645</b>	<b>1880541</b>	<b>69552</b>	<b>1164656</b>
Total MFS Accounts in Conventional Banks		142534575	142127766	141746487	406809	788088
<b>Total MFS Accounts in All Scheduled Banks</b>		<b>145579772</b>	<b>145103411</b>	<b>143627028</b>	<b>476361</b>	<b>1952744</b>
Transactions Pattern		Total Transactions Amount (BDT in Million)			Changes	
		Mar'26	Feb'26	Mar'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Cash In		235	187	135	48	100
Cash Out		731	508	1452	222	-722
P2P		18	12	29	5	-11
Merchant Payment		563	391	49	172	514
G2P		2.28	0.00	0.00	2.28	2.28
Salary Disbursement		547	376	687	170	-140
Talktime Purchase		6.30	5.25	6.26	1.05	0.05
Utility Bill Payment		28.60	16.55	1.48	12.05	27.13
<b>Total MFS Transactions in Islamic Banks, Branches &amp; Windows</b>		<b>2131</b>	<b>1497</b>	<b>2360</b>	<b>634</b>	<b>-229</b>
Total MFS Transactions in Conventional Banks		1988215	1478958	1778919	509257	209295
<b>Total MFS Transactions in All Scheduled Banks</b>		<b>1990345</b>	<b>1480455</b>	<b>1781279</b>	<b>509891</b>	<b>209066</b>
Market Share (%) of Mobile Financial Services (MFS) in terms of Islamic and Conventional Banking						
Description		Mar'26	Feb'26	Mar'25	Changes	
					With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
<b>MFS Accounts</b>	Islamic Banks, Branches & Windows	<b>2.09</b>	2.05	1.31	0.041	0.782
	Conventional Banks	<b>97.91</b>	97.95	98.69	-0.041	-0.782
<b>MFS Transactions</b>	Islamic Banks, Branches & Windows	<b>0.11</b>	0.10	0.13	0.01	-0.025
	Conventional Banks	<b>99.89</b>	99.90	99.87	-0.01	0.025

Source: Statistics Department, Bangladesh Bank.

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

Type of Machines	Total Number of Machines			Changes	
	Mar'26 <sup>p</sup>	Feb'26	Mar'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
ATM	3911	3920	3710	-9	201
POS	6780	6780	6929	0	-149
CDM	5	5	5	0	0
CRM	853	853	835	0	18
<b>Islamic Banks*</b>	<b>11549</b>	<b>11558</b>	<b>11479</b>	<b>-9</b>	<b>70</b>
Conventional Banks	159408	156708	137896	2700	21512
<b>All Scheduled Banks</b>	<b>170957</b>	<b>168266</b>	<b>149375</b>	<b>2691</b>	<b>21582</b>
Transactions through Interbanks	Total Transactions Amount (BDT in Million)			Changes	
	Mar'26 <sup>p</sup>	Feb'26	Mar'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
MICR Cheque	135267	201450	170757	-66183	-35491
Non-MICR Cheque	43	20	53	23	-10
EFT	45678	41735	66207	3943	-20529
RTGS	309829	240339	318582	69491	-8753
<b>Islamic Banks, Branches &amp; Windows</b>	<b>490817</b>	<b>483543</b>	<b>555600</b>	<b>7274</b>	<b>-64783</b>
Conventional Banks	6709254	5750979	6906964	958275	-197710
<b>All Scheduled Banks</b>	<b>7200070</b>	<b>6234522</b>	<b>7462564</b>	<b>965548</b>	<b>-262494</b>
Transactions through Cards					
Debit Card Transaction	101074	86728	137662	14345	-36588
Credit Card Transaction	1986	1467	2103	519	-117
Prepaid Card Transaction	94	86	180	8	-86
<b>Islamic Banks, Branches &amp; Windows</b>	<b>103153</b>	<b>88281</b>	<b>139945</b>	<b>14872</b>	<b>-36792</b>

Note : 1. \*Considering Full Fledged Islamic Banks Only

Source: Statistics Department, Bangladesh Bank.

**Statistical Tables & Charts**  
**On**  
**Islamic NBFCs**

**Table 14: Number of Islamic NBFs, Branches & Windows in March 2026**

Type of NBFs	SI	Name of NBFs	Number of Branches	Number of Windows
Full Fledged Islamic NBFs	1	Islamic Finance and Investment Ltd.	7	-
	2	Hajj Finance Company Limited	5	-
	<b>a. Sub Total</b>		<b>12</b>	<b>-</b>
NBFs having Islamic Branches	1	Aviva Finance Ltd	7	4
	<b>a. Sub Total</b>		<b>7</b>	<b>4</b>
NBFs having Islamic Windows	1	Delta Brac Housing Finance Cor. Ltd	-	17
	2	IDLC Finance LTD.	-	32
	3	National Housing Finance and Investment Ltd.	-	10
	4	Bangladesh Finance LTD.	-	6
	5	Meridian Finance and Investments LTD.	-	4
	6	Startegic Finance & Investment Limited	-	1
	<b>b. Sub Total</b>		<b>-</b>	<b>70</b>
<b>Grand Total (a+b)</b>			<b>19</b>	<b>74</b>

Source: Statistics Department, Bangladesh Bank.

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

(BDT in Million)

Indicators	Amount			Growth (%)	
	Mar'26 <sup>p</sup>	Feb'26	Mar'25	Mar'26 (Compared with Feb'26)	Mar'26 (Compared with Mar'25)
	a	b	c	$d = \frac{(a-b)}{b} * 100$	$d = \frac{(a-c)}{c} * 100$
<b>1. Total Deposits</b> (excluding Inter-nbfc)*	<b>39101</b>	<b>38802</b>	<b>34335</b>	<b>0.77</b>	<b>13.88</b>
a) Full-fledged Islamic NBFCs	11643	11705	12476	-0.53	-6.68
b) Islamic Branches/Windows of Conventional NBFCs	27457	27097	21858	1.33	25.61
<b>2. Total Investments</b> (including Sukuk/Islamic Bond)**	<b>31949</b>	<b>31680</b>	<b>28744</b>	<b>0.85</b>	<b>11.15</b>
a) Full-fledged Islamic NBFCs	15517	15629	16853	-0.71	-7.93
b) Islamic Branches/Windows of Conventional NBFCs	16432	16051	11890	2.37	38.20
<b>3. Total Assets</b> (excluding Contra.)	<b>40784</b>	<b>40144</b>	<b>35937</b>	<b>1.60</b>	<b>13.49</b>
a) Full-fledged Islamic NBFCs	23512	23366	23650	0.62	-0.58
b) Islamic Branches/Windows of Conventional NBFCs	17272	16778	12287	2.95	40.57
<b>4. Total Manpower (a+b)</b>	<b>333</b>	<b>335</b>	<b>369</b>	<b>-0.60</b>	<b>-9.76</b>
<b>Of which: Employees with specialization in Islamic Banking &amp; Finance***</b>	<b>11</b>	<b>11</b>	<b>9</b>	<b>0.00</b>	<b>22.22</b>
a) Full-fledged Islamic NBFCs	179	181	199	-1.10	-10.05
b) Islamic Branches/Windows of Conventional NBFCs	154	154	170	0.00	-9.41

Note:

1. \*including profit payable
2. \*\*Excluding inter-nbfc and including profit receivable
3. \*\*\*Number of employees having CSAA/CIPA and/or specialized Islamic finance qualification (six months or longer) from reputed institutions.
4. Figures in Deposits, Investments & Assets are recorded as end period.
5. p=provisional

Source: Statistics Department, Bangladesh Bank.

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

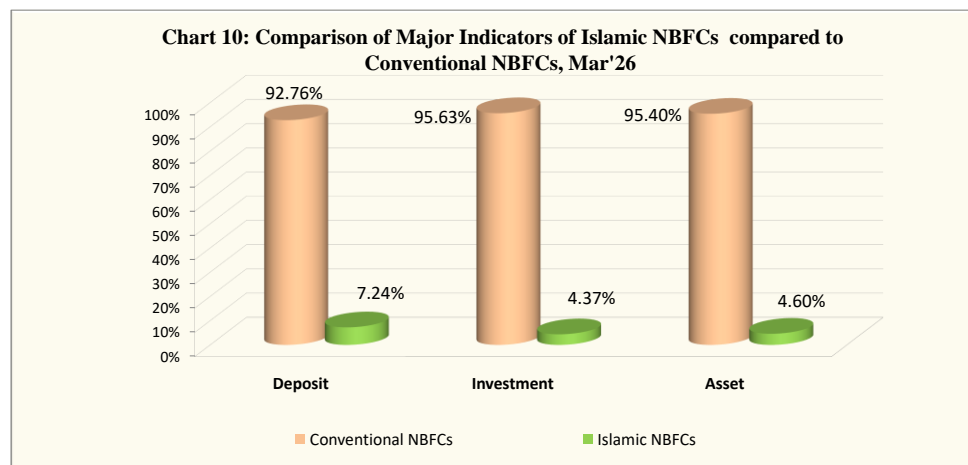
(BDT in Million)

Indicators	Amount						Share (%) of Islamic NBFCs, Branches & Windows Compared to All NBFCs			Growth (%)			
	All NBFCs (Excl. Non depository NBFCs & Non Scheduled Banks)			Islamic NBFCs, Branches & Windows						All NBFCs		Islamic NBFCs, Branches & Windows	
	Mar'26 <sup>p</sup>	Feb'26	Mar'25	Mar'26 <sup>p</sup>	Feb'26	Mar'25	Mar'26 <sup>p</sup>	Feb'26	Mar'25	Mar'26 (Compared with Feb'26)	Mar'26 (Compared with Mar'25)	Mar'26 (Compared with Feb'26)	Mar'26 (Compared with Mar'25)
	a	b	c	d	e	f	g=(d/a)*100	h	i	j=((a-b)/b)*100	k	l	m=((d-f)/f)*100
Deposits (excluding Inter-nbfc)*	539958	534547	510603	39101	38802	34335	7.24	7.26	6.72	1.01	5.75	0.77	13.88
Investments (including Sukuk/Islamic Bond)**	730278	728031	699097	31949	31680	28744	4.37	4.35	4.11	0.31	4.46	0.85	11.15
Assets (excluding Contra.)	887036	862902	855004	40784	40144	35937	4.60	4.65	4.20	2.80	3.75	1.60	13.49

Note:

- \*Including Profit payable/accrued interest
- \*\*In conventional system, \*Include Loans & Advance, Money at Call, Balances & R. Repo with Banks & Accrued Interest. In Islamic system, Total Investments include general investments, Sukuk, Islamic bond holdings and profit receivable.
- Figures of Deposit & Investment are excluding Inter-nbfc
- Figures in Deposits, Investments & Assets are recorded as end period.
- p=provisional

Source: Statistics Department, Bangladesh Bank.



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

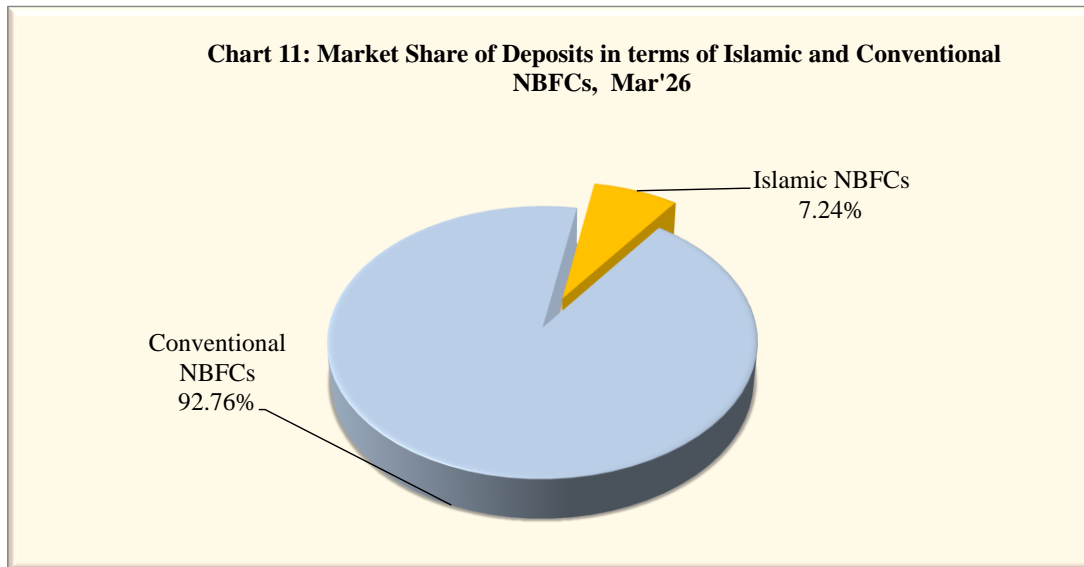
(BDT in Million)

Type of NBFCs	Total Deposits		Changes
	Mar'26 <sup>p</sup>	Feb'26	With respect to Previous Month
	a	b	(a-b)
Full Fledged Islamic NBFCs	11643	11705	-61.72
Islamic Branches/Windows of Conventional NBFCs	27457	27097	361
<b>Islamic NBFCs, Branches &amp; Windows</b>	<b>39101</b>	<b>38802</b>	<b>299</b>
Conventional NBFCs	500857	495746	5112
<b>All NBFCs*</b>	<b>539958</b>	<b>534547</b>	<b>5411</b>
<b>Market Share (%) of Deposits among various forms of Islamic NBFCs</b>			
Full Fledged NBFCs	29.78	30.17	-0.39
Islamic Branches/Windows of Conventional NBFCs	70.22	69.83	0.39
<b>Market Share (%) of Deposits in terms of Islamic and Conventional NBFCs</b>			
Islamic NBFCs	<b>7.24</b>	7.26	-0.02
Conventional NBFCs	<b>92.76</b>	92.74	0.02

Note:

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

Source: Statistics Department, Bangladesh Bank.



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

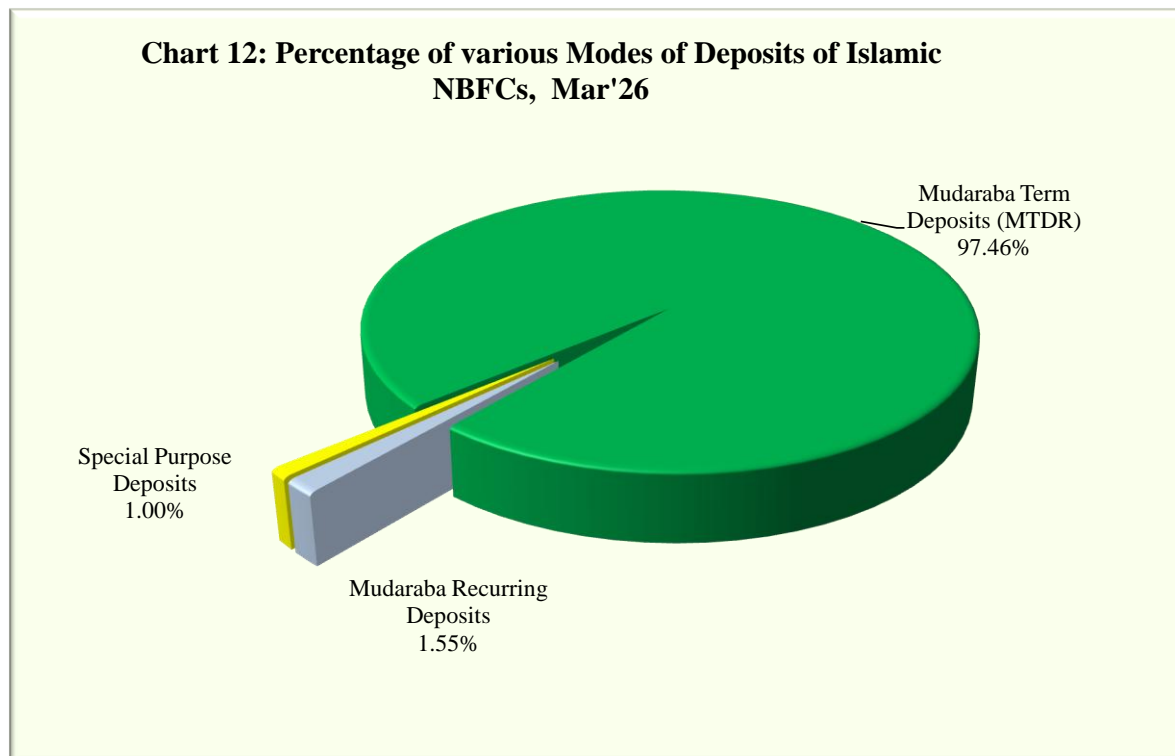
(BDT in Million)

Mode of Deposits	Total Deposits		Changes
	Mar'26 <sup>p</sup>	Feb'26	With respect to Previous Month
	a	b	(a-b)
<b>Mudaraba Deposits</b>	<b>38711</b>	<b>38403</b>	<b>309</b>
Mudaraba Term Deposits (MTDR)	38106	37799	308
Mudaraba Recurring Deposits	605	604	1
<b>Special Purpose Deposits</b>	<b>389</b>	<b>399</b>	<b>-10</b>
<b>Total Deposits</b>	<b>39101</b>	<b>38802</b>	<b>299</b>
<b>Percentage of various Modes of Deposits of Islamic NBFCs</b>			
<b>Mudaraba Deposits</b>	<b>99.00</b>	<b>98.97</b>	<b>0.03</b>
Mudaraba Term Deposits (MTDR)	97.46	97.42	0.04
Mudaraba Recurring Deposits	1.55	1.56	-0.01
<b>Special Purpose Deposits</b>	<b>1.00</b>	<b>1.03</b>	<b>-0.03</b>
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>0.00</b>

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

2. p=provisional

Source: Statistics Department, Bangladesh Bank.



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

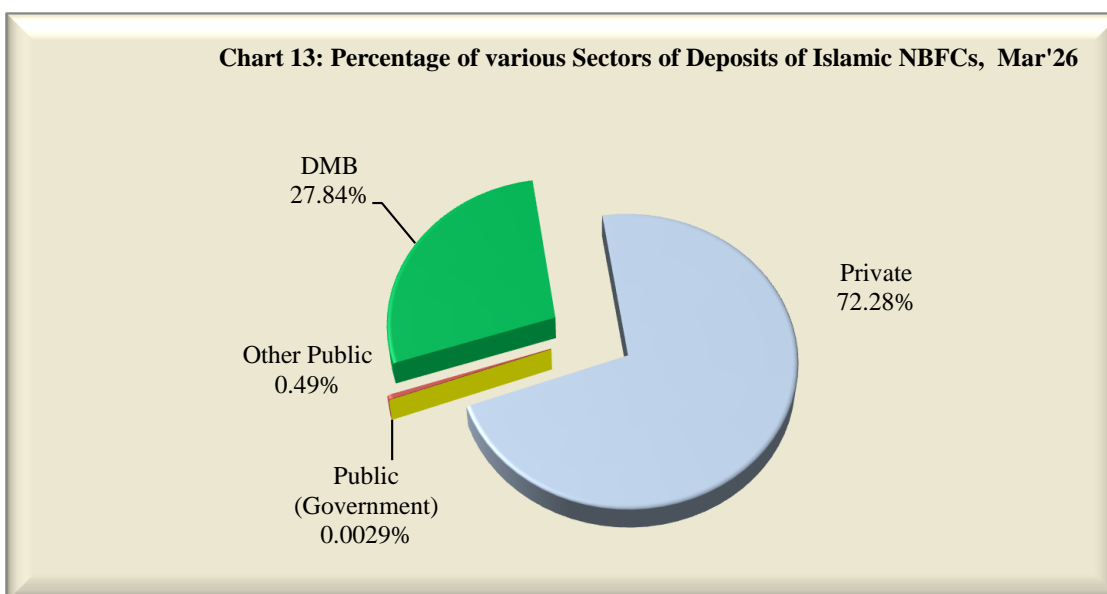
(BDT in Million)

Sector	Total Deposits		Changes
	Mar'26 <sup>p</sup>	Feb'26	With respect to Previous Month
	a	b	(a-b)
Public (Government)	1.12	1.12	0.0
Other Public	191.51	191.51	0.0
Private	28263	28077	187
DMB	10887	10775	112
<b>Sub Total (Including Inter-NBFCs)</b>	<b>39343</b>	<b>39044</b>	<b>299</b>
Inter-NBFCs	243	243	0.0
<b>Total (Excluding Inter-NBFCs)</b>	<b>39101</b>	<b>38802</b>	<b>299</b>
<b>Percentage of various Sectors of Deposits of Islamic NBFCs</b>			
Public (Government)	0.0029	0.0029	0.0000
Other Public	0.49	0.49	0.00
Private	72.28	72.36	-0.08
DMB	27.84	27.77	0.07

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

2. p=provisional

Source: Statistics Department, Bangladesh Bank.



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

(BDT in Million)

Type of NBFCs	Total Investments		Changes
	Mar'26 <sup>p</sup>	Feb'26	With respect to Previous Month
	a	b	(a-b)
Full Fledged Islamic NBFCs	15517	15629	-112
Islamic Branches/Windows of Conventional NBFCs	16432	16051	381
<b>Islamic NBFCs, Branches &amp; Windows</b>	<b>31949</b>	<b>31680</b>	<b>269</b>
Conventional NBFCs	698329	696351	1978
<b>All NBFCs*</b>	<b>730278</b>	<b>728031</b>	<b>2247</b>
<b>Market Share (%) of Investments among various forms of Islamic NBFCs</b>			
Full Fledged NBFCs	48.57	49.33	-0.76
Islamic Branches/Windows of Conventional NBFCs	51.43	50.67	0.76
<b>Market Share (%) of Investments in terms of Islamic and Conventional NBFCs</b>			
Islamic NBFCs	<b>4.37</b>	4.35	0.02
Conventional NBFCs	<b>95.63</b>	95.65	-0.02

Note:

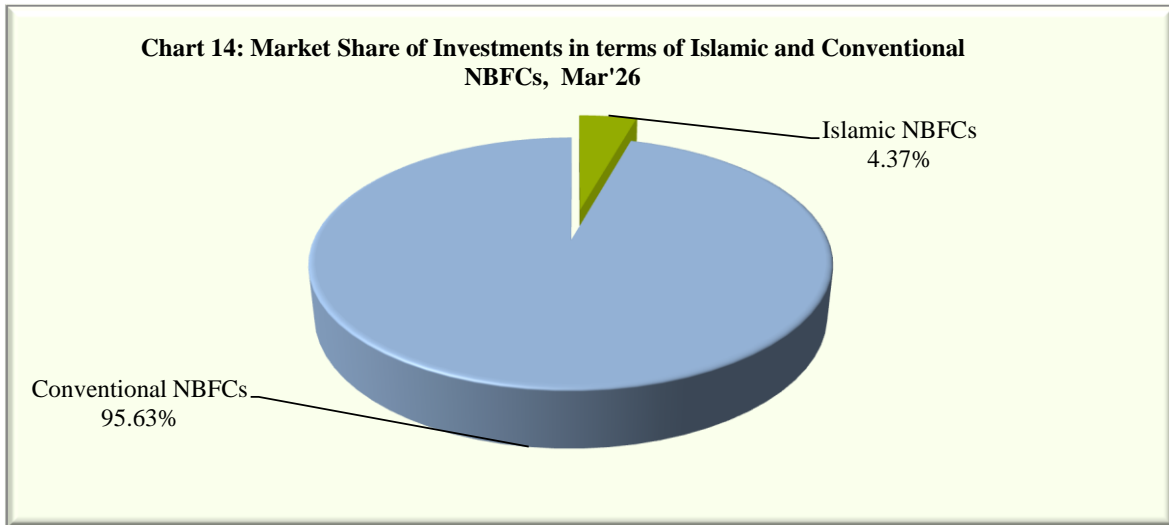
1. In conventional system, Total Investments include Loans & Advance, Money at Call, Balances & R. Repo with Banks & Accrued Interest. In Islamic system, Total Investments include general investments, Sukuk, Islamic bond holdings and profit receivable.

2. Figures of Investment are excluding Inter-nbfc

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

4. p=provisional

Source: Statistics Department, Bangladesh Bank.



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

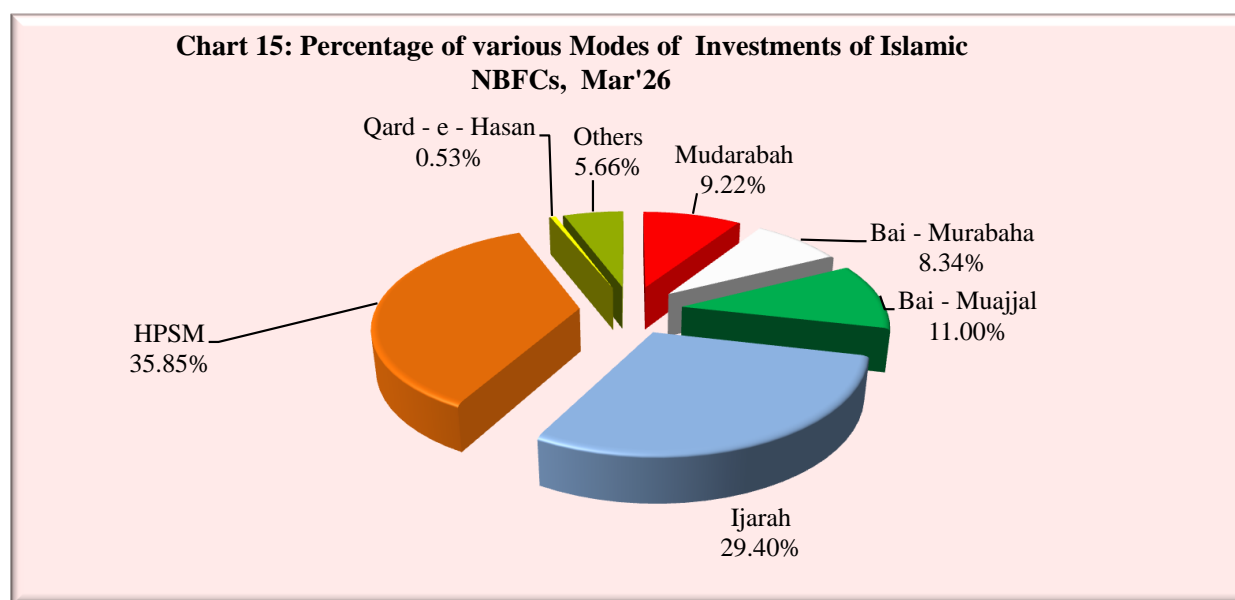
(BDT in Million)

Mode of Investments	Total Investments		Changes
	Mar'26 <sup>P</sup>	Feb'26	With respect to Previous Month
	a	b	(a-b)
Mudarabah	2947	2732	215
Bai - Murabaha	2665	2692	-27
Bai - Muajjal	3513	3498	15
Ijarah	9394	9380	15
HPSM	11453	11356	98
Qard - e - Hasan	169	160	9
Others Investments	1807	1863	-56
<b>Total</b>	<b>31949</b>	<b>31680</b>	<b>269</b>
Percentage of various Modes of Investments of Islamic NBFCs			
Mudarabah	9.22	8.62	0.60
Bai - Murabaha	8.34	8.50	-0.16
Bai - Muajjal	11.00	11.04	-0.05
Ijarah	29.40	29.61	-0.20
HPSM	35.85	35.84	0.00
Qard - e - Hasan	0.53	0.50	0.02
Others Investments	5.66	5.88	-0.22
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>0.00</b>

Note:

1. Total Investments include general investments, Sukuk, Islamic bond holdings and profit receivable.
2. Figures of Investment are excluding Inter-nbfc
3. p=provisional

Source: Statistics Department, Bangladesh Bank.



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

(BDT in Million)

Economic Purposes	Total Investments		Changes
	Mar'26 <sup>p</sup>	Feb'26	With respect to Previous Month
	a	b	(a-b)
<b>A. Agriculture, Fishing &amp; Forestry</b>	<b>214</b>	<b>216</b>	<b>-2</b>
<b>B. Industry (1+2+3)</b>	<b>10648</b>	<b>10603</b>	<b>45</b>
1. Term Investment (Excluding Working Capital Financing)	8861	8788	73
2. Working Capital Financing	1787	1815	-28
<b>C. Construction</b>	<b>4451</b>	<b>4592</b>	<b>-141</b>
<b>D. Transport</b>	<b>1476</b>	<b>1459</b>	<b>17</b>
<b>E. Trade &amp; Commerce</b>	<b>9064</b>	<b>8915</b>	<b>149</b>
<b>F. Other Institutional Qard/Investments</b>	<b>3001</b>	<b>3055</b>	<b>-54</b>
<b>G. Consumer Finance</b>	<b>1227</b>	<b>1175</b>	<b>52</b>
<b>H. Miscellaneous (Poverty Alleviation and others)</b>	<b>1869</b>	<b>1666</b>	<b>203</b>
<b>Total</b>	<b>31949</b>	<b>31680</b>	<b>269</b>
<b>Percentage of various Investments of Islamic NBFs in terms of Economic Purposes</b>			
Agriculture, Fishing & Forestry	0.67	0.68	-0.01
Industry	33.33	33.47	-0.14
Construction	13.93	14.49	-0.56
Transport	4.62	4.61	0.01
Trade & Commerce	28.37	28.14	0.23
Other Institutional Qard/Investments	9.39	9.64	-0.25
Consumer Finance	3.84	3.71	0.13
Miscellaneous (Poverty Alleviation and others)	5.85	5.26	0.59
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>0.00</b>

Note:

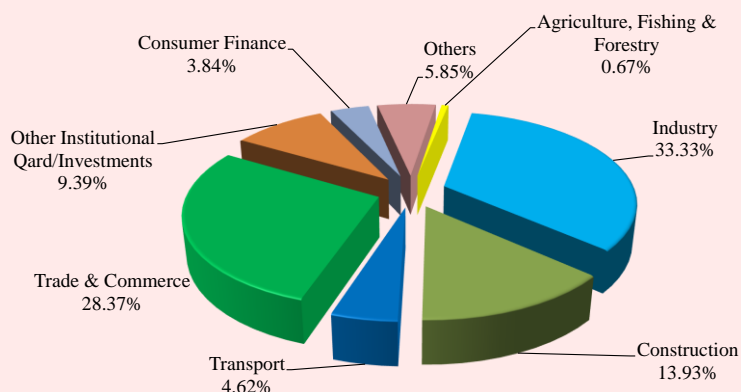
1. Total Investments include general investments, Sukuk, Islamic bond holdings and profit receivable.

2. Figures of Investment are excluding Inter-nbfc

3. p=provisional

Source: Statistics Department, Bangladesh Bank.

**Chart 16: Percentage of various Investments of Islamic NBFs in terms of Economic Purposes, Mar'26**



## Concluding Remarks

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

This study reveals that in case of investment, Islamic banking investment contributed approximately one-fourth of total investment in the banking industry. Full-fledged Islamic banks play vital role in sanctioning Islamic investment which is about 91% of total Islamic investment while investment sanctioned by other Conventional banks having Islamic branches and windows is only 9% of total Islamic investment. Full-fledged Islamic banks, branches and windows sanctioned significant amount of investment in Bai-Murabaha (44%). About 42% of investment was sanctioned for the industry sector, 32% of investment was sanctioned for the trade & commerce sector. It is important to mention that agent banking, school banking, mobile financial services, e-banking and e-commerce are now administered through Islamic banking. Approximately 19% of total worker's remittance collected through Islamic banking channel. Furthermore, approximately half (54%) of total agent banking deposits in banking industry belongs to Islamic banking.

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

## Appendix-1 (Cont.)

### Time Series Data on Islamic Banking in Bangladesh

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

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

Note:

1. \*including profit payable

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

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

4. p=provisional

Source: Statistics Department, Bangladesh Bank.

## Appendix-1 (Cont.)

### Time Series Data on Islamic Banking in Bangladesh

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

Indicators	Jan'25	Feb'25	Mar'25	Apr'25	May'25	Jun'25	July'25	Aug'25	Sep'25	Oct'25	Nov'25	Dec'25	Jan'26	Feb'26	Mar'26 <sup>p</sup>
<b>1. Total Deposits (excluding Inter-bank &amp; EDF)<sup>1</sup></b>	<b>4331897</b>	<b>4356573</b>	<b>4386210</b>	<b>4411949</b>	<b>4424844</b>	<b>4522011</b>	<b>4540072</b>	<b>4622845</b>	<b>4669262</b>	<b>4674288</b>	<b>4769279</b>	<b>4762262</b>	<b>4736573</b>	<b>4760553</b>	<b>4789876</b>
a) Full-fledged Islamic Banks	3805346	3820128	3831987	3854651	3846984	3930799	3939373	3987879	4015481	4014727	4038407	4071217	4040237	4062068	4085428
b) Islamic Banking Branches of Conventional Banks	304539	315100	331751	334484	348705	358122	362934	389811	399920	404682	471031	430575	436233	442469	444545
c) Islamic Banking Windows of Conventional Banks	222012	221344	222472	222813	229155	233090	237765	245155	253861	254878	259840	260470	260103	256016	259903
<b>2. Total Investments (including Sukuk/Islamic Bond)<sup>2</sup></b>	<b>5262957</b>	<b>5280997</b>	<b>5528391</b>	<b>5572133</b>	<b>5672157</b>	<b>5695949</b>	<b>5682092</b>	<b>5715313</b>	<b>5730981</b>	<b>5768639</b>	<b>5885263</b>	<b>5847503</b>	<b>5845746</b>	<b>5882021</b>	<b>5907174</b>
a) Full-fledged Islamic Banks	4860004	4872053	5103505	5156344	5229813	5234459	5217057	5244930	5242495	5258331	5289865	5312415	5310459	5315807	5332258
b) Islamic Banking Branches of Conventional Banks	252804	255807	271030	260590	275974	295286	294280	298909	305224	325151	407702	352844	351366	375481	379143
c) Islamic Banking Windows of Conventional Banks	150148	153137	153856	155199	166371	166204	170755	171474	183262	185158	187696	182244	183921	190732	195773
<b>3. Total Worker's Remittances</b>	<b>533</b>	<b>502</b>	<b>724</b>	<b>598</b>	<b>660</b>	<b>612</b>	<b>666</b>	<b>610</b>	<b>818</b>	<b>690</b>	<b>740</b>	<b>779</b>	<b>725</b>	<b>661</b>	<b>701</b>
a) Full-fledged Islamic Banks	532	501	718	594	656	607	663	606	812	685	734	769	723	633	697
b) Islamic Banking Branches of Conventional Banks	1.14	0.99	4.34	2.95	2.25	2.45	1.74	1.64	2.84	1.55	3.34	6.66	2.01	27.70	2.93
c) Islamic Banking Windows of Conventional Banks	0.44	0.50	0.90	1.31	1.66	1.89	1.91	2.51	3.12	3.29	3.45	3.64	0.23	0.51	0.71
<b>4. Total Export Receipts (excl. local exports)</b>	<b>795</b>	<b>713</b>	<b>742</b>	<b>758</b>	<b>726</b>	<b>688</b>	<b>771</b>	<b>775</b>	<b>703</b>	<b>755</b>	<b>668</b>	<b>653</b>	<b>627</b>	<b>604</b>	<b>617</b>
a) Full-fledged Islamic Banks	706	627	657	659	621	594	673	659	617	573	573	548	541	497	518
b) Islamic Banking Branches of Conventional Banks	67.65	71.15	67.22	78.19	83.01	74.21	78.74	93.97	72.54	161.14	71.53	84.80	55.34	84.07	77.98
c) Islamic Banking Windows of Conventional Banks	21.13	15.02	18.29	21.30	22.19	19.23	19.28	21.87	12.90	20.59	23.47	20.46	30.49	22.42	20.87
<b>5. Total Import Payments (excl. local imports)</b>	<b>1294</b>	<b>1102</b>	<b>1164</b>	<b>1165</b>	<b>1117</b>	<b>883</b>	<b>1177</b>	<b>893</b>	<b>1014</b>	<b>1036</b>	<b>1041</b>	<b>972</b>	<b>1131</b>	<b>852</b>	<b>870</b>
a) Full-fledged Islamic Banks	1053	916	998	993	974	739	982	702	848	850	786	820	924	695	696
b) Islamic Banking Branches of Conventional Banks	187.77	141.90	126.88	130.13	99.80	100.80	136.10	134.72	138.11	122.74	125.46	110.30	150.88	104.84	122.82
c) Islamic Banking Windows of Conventional Banks	53.42	44.48	39.61	41.47	42.62	42.40	58.68	56.56	27.89	62.44	129.38	42.28	56.75	51.89	50.96
<b>6. Total Agent Banking Deposits</b>	<b>210876</b>	<b>210873</b>	<b>221029</b>	<b>230345</b>	<b>235951</b>	<b>247647</b>	<b>253248</b>	<b>260109</b>	<b>263875</b>	<b>251930</b>	<b>260698</b>	<b>266628</b>	<b>267869</b>	<b>269836</b>	<b>271773</b>
a) Full-fledged Islamic Banks	210318	210318	220768	229721	235288	246947	252471	259303	263071	251110	259696	265612	266803	268730	270652
b) Islamic Banking Branches of Conventional Banks	533.18	521.20	221.56	580.40	618.14	654.72	730.17	759.47	765.60	782.38	946.18	958.72	981.20	1018.23	1031.28
c) Islamic Banking Windows of Conventional Banks	24.62	33.58	39.51	43.46	44.79	45.00	45.93	45.65	38.03	38.02	56.51	57.96	85.10	87.99	90.42
<b>7. Total Assets (excluding Contra. &amp; OBU)</b>	<b>8455138</b>	<b>8531251</b>	<b>8925157</b>	<b>9138372</b>	<b>9214226</b>	<b>9739188</b>	<b>9286309</b>	<b>9431378</b>	<b>9538449</b>	<b>9643237</b>	<b>9836060</b>	<b>9586085</b>	<b>9171567</b>	<b>9338424</b>	<b>9456276</b>
a) Full-fledged Islamic Banks	7791709	7854560	8226837	8397982	8492183	8989666	8526831	8641535	8725056	8800971	8904746	8678161	8306122	8449670	8553656
b) Islamic Banking Branches of Conventional Banks	390500	400883	417553	422971	438075	461782	466103	489678	503698	527691	610847	586804	560137	573193	577160
c) Islamic Banking Windows of Conventional Banks	272929	275808	280768	317419	283967	287740	293375	300165	309694	314575	320467	321121	305308	315562	325460
<b>8. Manpower</b>	<b>47446</b>	<b>48019</b>	<b>48249</b>	<b>48927</b>	<b>48924</b>	<b>48709</b>	<b>47520</b>	<b>47641</b>	<b>47041</b>	<b>42845</b>	<b>42975</b>	<b>44188</b>	<b>45061</b>	<b>45240</b>	<b>45585</b>
a) Full-fledged Islamic Banks	45275	45999	46187	46812	46682	46468	45275	45397	44776	40521	40589	41764	42565	42702	43042
b) Islamic Banking Branches of Conventional Banks	1590	1420	1436	1491	1589	1587	1590	1588	1614	1674	1739	1774	1809	1878	1884
c) Islamic Banking Windows of Conventional Banks	581	600	626	624	653	654	655	656	651	650	647	650	687	660	659

Note:

1. \*including profit payable

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

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

4. p=provisional

Source: Statistics Department, Bangladesh Bank.

## Appendix-2

### Time Series Data on Islamic NBFCs in Bangladesh

(BDT in Million)

Indicators	Dec'24	Jan'25	Feb'25	Mar'25	Apr'25	May'25	Jun'25	Jul'25	Aug'25	Sep'25	Oct'25	Nov'25	Dec'25	Jan'26	Feb'26	Mar'26 <sup>p</sup>
<b>1. Total Deposits</b> (excluding Inter-nbfc)*	<b>32964</b>	<b>33274</b>	<b>35472</b>	<b>34335</b>	<b>36195</b>	<b>36609</b>	<b>37504</b>	<b>37273</b>	<b>36848</b>	<b>37114</b>	<b>37536</b>	<b>38103</b>	<b>38585</b>	<b>38968</b>	<b>38802</b>	<b>39101</b>
a) Full-fledged Islamic NBFCs	12593	12520	12989	12476	12476	12457	12409	12194	12114	12046	11951	11906	11793	11711	11705	11643
b) Islamic Branches/Windows of Conventional NBFCs	20372	20754	22483	21858	23719	24151	25096	25079	24734	25068	25585	26197	26792	27257	27097	27457
<b>2. Total Investments</b> (including Sukuk/Islamic Bond)**	<b>27566</b>	<b>27198</b>	<b>29518</b>	<b>28744</b>	<b>31510</b>	<b>31590</b>	<b>32572</b>	<b>31877</b>	<b>30527</b>	<b>31194</b>	<b>30828</b>	<b>31514</b>	<b>32034</b>	<b>32050</b>	<b>31680</b>	<b>31949</b>
a) Full-fledged Islamic NBFCs	17642	17265	17128	16853	16789	16680	16624	16373	16234	16092	15952	15809	15841	15647	15629	15517
b) Islamic Branches/Windows of Conventional NBFCs	9923	9933	12390	11890	14721	14909	15948	15504	14293	15102	14876	15705	16193	16403	16051	16432
<b>3. Total Assets</b> (excluding Contra.)	<b>35479</b>	<b>33661</b>	<b>36217</b>	<b>35937</b>	<b>38733</b>	<b>39312</b>	<b>40272</b>	<b>41134</b>	<b>39999</b>	<b>40465</b>	<b>40399</b>	<b>41225</b>	<b>40215</b>	<b>40251</b>	<b>40144</b>	<b>40784</b>
a) Full-fledged Islamic NBFCs	25365	23444	23480	23650	23545	23752	23836	24601	24689	24777	24876	24889	23456	23175	23366	23512
b) Islamic Branches/Windows of Conventional NBFCs	10113	10217	12737	12287	15188	15560	16437	16533	15310	15689	15522	16336	16759	17076	16778	17272
<b>4. Total Manpower</b>	<b>376</b>	<b>373</b>	<b>370</b>	<b>369</b>	<b>374</b>	<b>374</b>	<b>371</b>	<b>372</b>	<b>364</b>	<b>356</b>	<b>352</b>	<b>353</b>	<b>348</b>	<b>340</b>	<b>335</b>	<b>333</b>
<b>Of which: Employees with specialization in Islamic Banking &amp; Finance***</b>	<b>9</b>	<b>9</b>	<b>9</b>	<b>9</b>	<b>9</b>	<b>9</b>	<b>9</b>	<b>11</b>	<b>11</b>	<b>11</b>	<b>11</b>	<b>11</b>	<b>11</b>	<b>11</b>	<b>11</b>	<b>11</b>
a) Full-fledged Islamic NBFCs	199	198	198	199	205	207	204	206	199	191	190	191	186	182	181	179
b) Islamic Branches/Windows of Conventional NBFCs	177	175	172	170	169	167	167	166	165	165	162	162	162	158	154	154

Note:

1. \*including profit payable

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

3. \*\*\*Number of employees having CSAA/CIPA and/or specialized Islamic finance qualification (six months or longer) from reputed institutions.

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

5. p=provisional

Source: Statistics Department, Bangladesh Bank.

## Appendix-3

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

SI	Publish Date	Title	Link
1.	01/12/25	BRPD Circular Letter No. 28: Scheduling of Sammilito Islami Bank PLC.	<a href="#">Click here</a>
2.	28/09/25	IBRPD Circular No. 01: Formation, appointment and removal of Shariah Supervisory Committee (SSC) members along with their roles and responsibilities for bank-company providing Islamic banking services	<a href="#">Click here</a>
3.	13/03/25	BRPD Circular Letter No. 06: Establishment of 04(Four) New Departments at Head Office of Bangladesh Bank.	<a href="#">Click here</a>
4.	22/01/25	DMD Circular Letter No. 05: Regarding Sukuk Allotment Quota	<a href="#">Click here</a>
5.	15/01/25	STD Circular No. 01: Regarding the submission of Islamic Financial Transactions related data by NBFCs through data template	<a href="#">Click here</a>
6.	08/07/24	BRPD Circular Letter No. 30: Providing online banking services to the customers of Islamic banking branches and window's at Conventional branches and sub-branches.	<a href="#">Click here</a>
7.	25/03/24	DMD Circular Letter No. 05: Amendment of Guidelines and Operating Procedures of Islamic Banks Liquidity Facility (IBLF)	<a href="#">Click here</a>
8.	05/02/23	DMD Circular No. 02: Regarding Mudarabah Liquidity Support (MLS)	<a href="#">Click here</a>
9.	05/12/22	DMD Circular No. 03: Guidelines and Operating Procedures of Islamic Banks Liquidity Facility (IBLF)	<a href="#">Click here</a>
10.	06/02/22	SD Circular Letter No. 02: Regarding the submission of Islamic Financial Transactions related data through new data template.	<a href="#">Click here</a>
11.	05/04/18	SFD Circular No. 02: Master Circular for Islamic Refinance Scheme.	<a href="#">Click here</a>
12.	07/01/18	SMESPD Circular Letter No. 01: Amendment of the operating guideline of Islami Shariah Based Refinancing Fund	<a href="#">Click here</a>
13.	10/12/17	BRPD Circular Letter No. 11: Islamic Refinance fund for agro-processors, small enterprise, renewable energy and environment-friendly ventures	<a href="#">Click here</a>
14.	03/08/17	SMESPD Circular Letter No. 02: Revised list of agro-based industries under Refinance Scheme for 'Setting-up Agro-based Product Processing Industries in Rural Areas' and 'Refinance fund to support Islamic Shariah-based financing'	<a href="#">Click here</a>
15.	04/02/16	DMD Circular No. 01 : Online Transaction of Islami Bond	<a href="#">Click here</a>
16.	07/01/16	SMESPD Circular No. 01 : Master Circular on SME Financing	<a href="#">Click here</a>
17.	24/12/14	DMD Circular No. 10 : Regarding Issuance of Islami Bond	<a href="#">Click here</a>
18.	03/11/14	DMD Circular No. 06 : Circular regarding Amendment of Bangladesh Government Islami Investment Bond(Islami Bond) Rules-2004(Amended-2014)	<a href="#">Click here</a>
19.	12/10/14	GBCSR Circular No. 06 : Formation of refinance fund to support Islamic Shariah-based financing to "Renewable Energy & Environment Friendly Financeable Sectors"	<a href="#">Click here</a>
20.	09/10/14	SMESPD Circular No. 02: Formation of refinance fund to support Islamic Shariah-based financing to 'agro-based Industry', 'small enterprise (including women entrepreneurs) and 'new entrepreneur in cottage, micro and small enterprise sector'	<a href="#">Click here</a>
21.	18/09/14	BRPD Circular No. 13: Islamic Refinance fund for agro-processors, small enterprise, renewable energy and environment-friendly ventures	<a href="#">Click here</a>
22.	01/09/14	DMD Circular No. 05 : Circular regarding Bangladesh Govt .Islami Bond (Islami Bond) Rules-2004 (Amended-2014)	<a href="#">Click here</a>
23.	29/10/13	SMESPD Circular No. 01 : Funding Assistance Program for Islamic Shariah-Based Financing to Agro-based Product Processing Industries in Rural Areas and Small Enterprises (including Women Entrepreneurs) in Bangladesh	<a href="#">Click here</a>
24.	27/12/11	DOS Circular Letter No. 23 : Regarding islami interbank fund market	<a href="#">Click here</a>
25.	12/05/10	Statutory Liquidity Ratio (SLR) for Islami Bank	<a href="#">Click here</a>
26.	09/11/09	BRPD Circular No. 15: Guidelines on Islamic Banking	<a href="#">Click here</a>
27.	20/07/09	BRPD Circular Letter No. 05: Risk Factors Relating to Islamic Mode of Investment under Risk Based Capital Adequacy for Banks	<a href="#">Click here</a>
28.	15/09/04	FRTMD Circular No. 16 - Bangladesh Government Islamic Investment Bond-2004.	<a href="#">Click here</a>