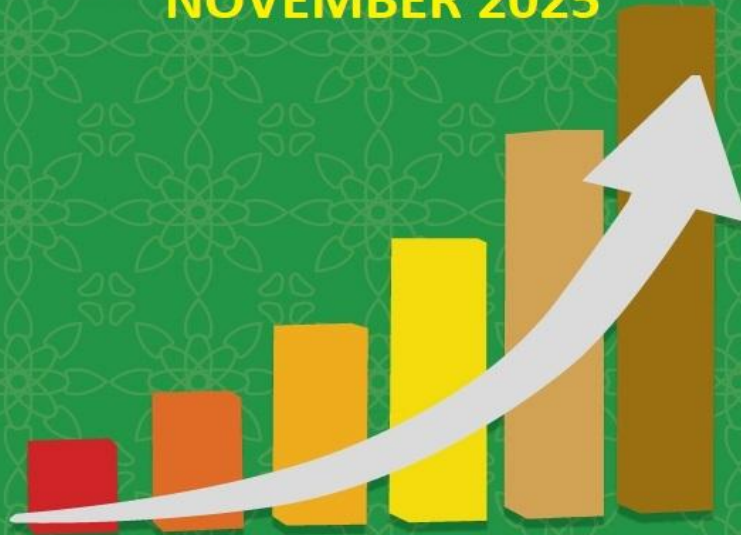


بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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

NOVEMBER 2025



Bangladesh Bank

Islamic Banking and Finance Statistics (IBFS)

Chief Adviser

Dr. Md. Habibur Rahman

Deputy Governor

Adviser

Ashish Kumar Roy

Executive Director (Statistics)

Chief Editor

Munshi Mohammad Wakid

Director (Statistics)

Editor

Md. Lulu Miah

Additional Director (Statistics)

Members

Syed Iftekhar Alam, CSAA

Deputy Director (Statistics)

Md. Mahfuzur Rahman Khan

Assistant Director (Statistics)

MONTHLY ISLAMIC BANKING AND FINANCE STATISTICS (IBFS)*

November, 2025



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

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

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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 one Islamic banking branches and twelve conventional commercial banks are providing Islamic banking services through five-hundred and eighty five Islamic banking windows. Nine conventional commercial banks are providing Islamic banking services through both branch and window (Table 1).

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

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

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

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

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

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

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

Executive Summary

Overview

This portion of the report provides a descriptive analysis of some of the indicators of both **Islamic and Conventional banking** in Bangladesh aiming at measuring performance of them from November 2023 to November 2025. The study focuses on key banking activities such as deposits, investments, assets, exports, imports, and workers' remittances in order to examine trend and nature of growth over the period under study. However, the data unveils differential growth patterns within the two sectors. The findings of the study reveal that conventional banks outperformed Islamic banks in most cases.

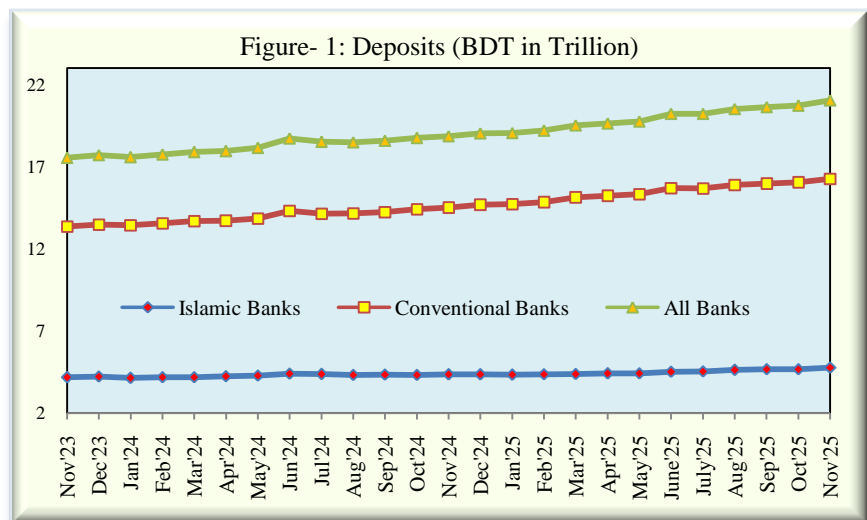
This portion of the report also depicts trend of some indicators such as deposits, investments and assets of both **Islamic and Conventional NBFCs** in Bangladesh. The main limitation of the discussion is that only twelve months time series data have been used for the analysis. The main objective of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

1. For Islamic Banks

1.1 Deposits

Based on the available data it is evident that the banking sector in Bangladesh experienced upward trend in growth of deposits from November 2023 to November 2025. Total banking system deposits increased from BDT 18.85 trillion in November 2024 to BDT 21.03 trillion in November 2025, reflecting a growth of approximately 11.56%. The Islamic banking system recorded a moderate increase in deposits, growing from BDT 4.35 trillion in November 2024 to BDT 4.77 trillion in November 2025, marking a 9.60% growth.

Whilst, conventional banks deposits rose from BDT

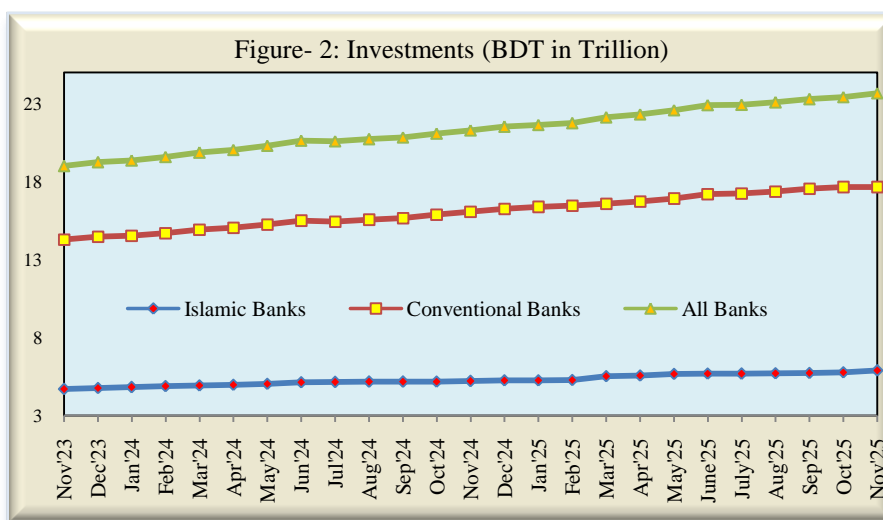


14.50 trillion in November 2024 to BDT 16.26 trillion in November 2025, a 12.15% increase. During this period, market share in deposits for Islamic banks dropped from 23.09% in November 2024 to 22.68% in November 2025 whilst for conventional banks this figure recorded contrarily (Fig.1, Table-3 & Table-4). This may be due to mismanagement by Islamic banks which was detected aftermath of July uprising. Consequently, depositors lost their trust in Islamic banks and thereby withdrew their deposits with Islamic banks which helped conventional banks' deposit base to grow.

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

1.2 Investments

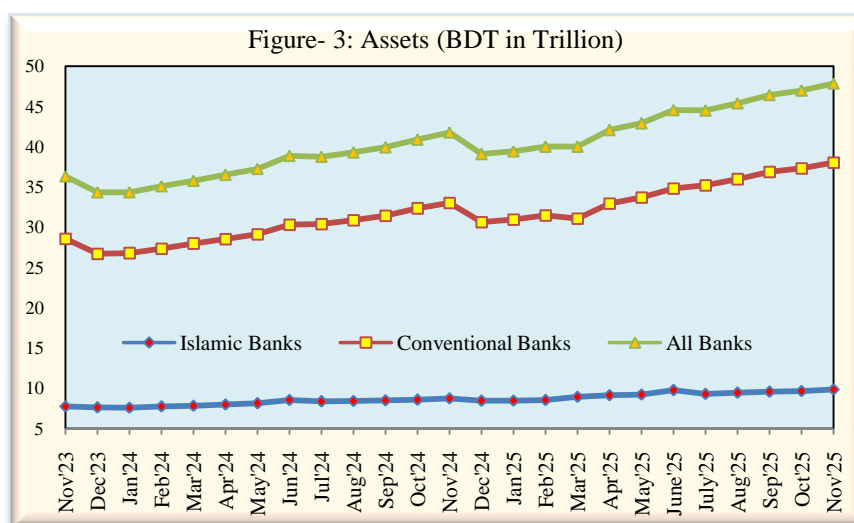
The banking sector in Bangladesh observed considerable growth in investments from November 2023 to November 2025. Investments rose from BDT 21.29 trillion in November 2024 to BDT 23.66 trillion in November 2025, marking a considerable growth of 11.15%. The Islamic Banking System recorded also considerable growth in investments, rose from BDT 5.21 trillion in November 2024 to BDT 5.89 trillion in November 2025, a growth of 12.86%. Although



Islamic banks experienced steady growth over the period, their market share slightly increased as compared to the same point of previous year. During that time Conventional Banking System experienced a hike in investments rose from BDT 16.07 trillion in November 2024 to BDT 17.78 trillion in November 2025, marking a growth of 10.60%. Conventional banks dominated in capturing shares in investment which is around 75% of total investments. This data reveals that although both the two categories of banks experienced positive growth in investment but the conventional banks' role in making investments available to the economy is stronger than that of Islamic banks (Fig.2, Table-3).

1.3 Assets

Between November 2024 and November 2025, both Islamic and Conventional Banks in Bangladesh achieved asset growth, though at varying rates. Islamic Banks recorded their total assets increase from BDT 8.74 trillion in November 2024 to BDT 9.84 trillion in November 2025, marking a robust growth of approximately

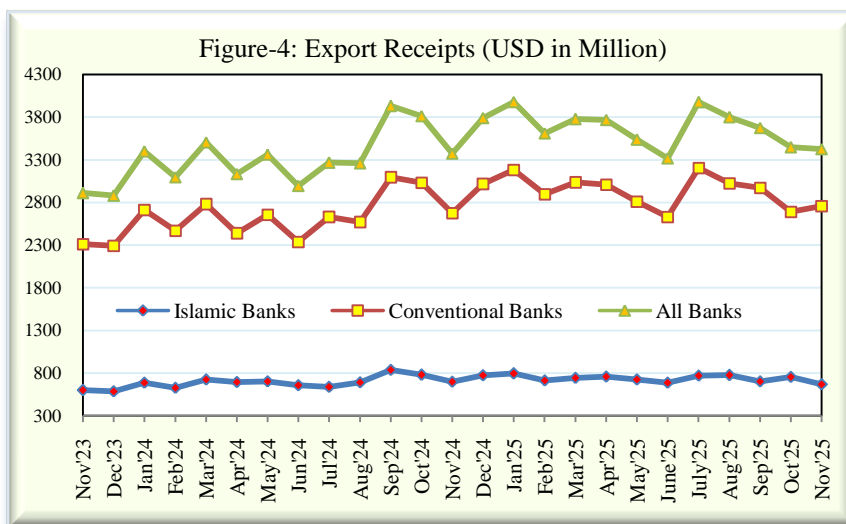


12.59%. At the same time, Conventional Banks expanded their asset base from BDT 33.03 trillion

in November 2024 to BDT 38.02 trillion in November 2025, evidencing a robust growth of around 15.09%. The data reveals that Islamic banks gathered assets at slower pace or at a steady rate over the period. On the other hand, asset base of conventional counterparts which is growing at an increasing rate outpaced the growth rate for the Islamic banks and reached its peak point in November 2025.

1.4 Export Receipts

Banking system of Bangladesh has been playing an important role through receiving export earnings on behalf of the exporters. Between November 2023 and November 2025, Islamic Banks faced steady growth in receiving export proceeds and observed very little fluctuations over time. In November 2024 export receipts was USD 699 million. However, if we consider point to point comparison then it is found that in November 2025

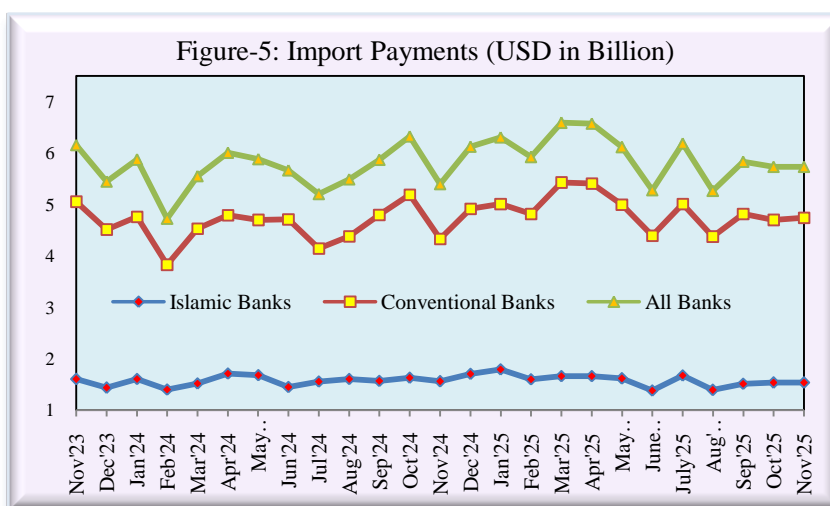


Islamic banks faced negative growth of around 4.41% in receiving export proceeds. The amount was USD 668 million in November 2025. At the same time Conventional banks faced positive growth of around 3.08% in receiving export proceeds in November 2025 compare with November 2024.

From the above analysis, it can be said that as the majority of country’s export proceeds (about 80.50%) were received by the conventional banks over the period under study, Islamic banks may take necessary initiatives to improve the quality of this service offered by them so that they could capture more market share in receiving export earnings of the banking sector (Fig.4, Table-3).

1.5 Import Payments

Islamic Banks as well as Conventional Banks have been facilitating import activities of the economy through making import payments. During the period November 2024 to November 2025, both Islamic and Conventional Banks observed similar trend in import payment as they

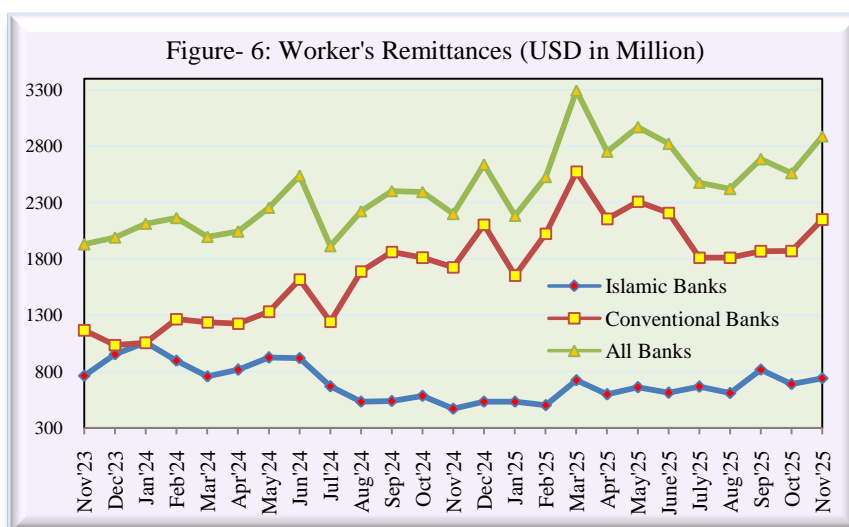


observed in case of export receipts. Figure 5 shows that in November 2025 Islamic banks made

around 19.70% of total import payments of the economy. Their import payments decreased from USD 1.06 billion in November 2024 to USD 1.04 billion in November 2025 reflecting a 1.90% decrease. However, for Islamic banks import payments were more or less stable over the period under study. On the other hand, conventional banks observed more fluctuations compared with Islamic banks and recorded downfall at some points in import payments over the period. For these banks monthly import payments ranged from USD 3.84 billion to USD 4.24 billion during the period under study. Like Islamic banks, Conventional banks failed to maintain steady growth in import payments throughout the period. This may be due to immediate past dollar crisis faced by majority of the banks in the country.

1.6 Worker's Remittances

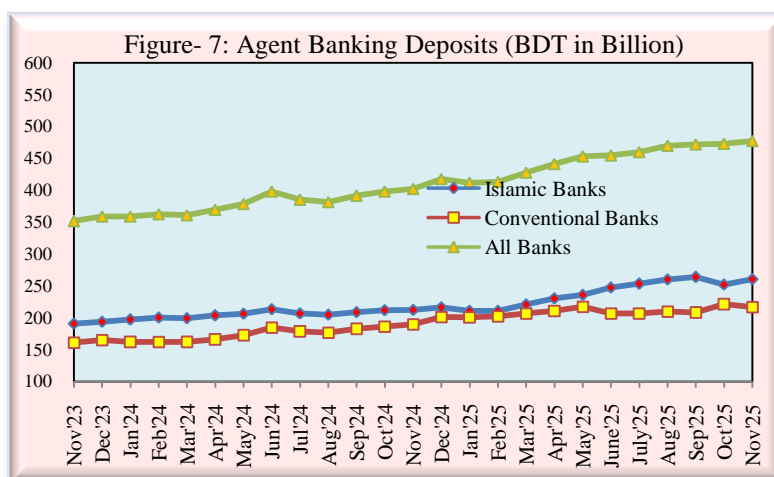
From figure 6 it can be seen that during the period November 2023 to November 2025, worker's remittances through all banks in USD by and large increased, peaking its highest in March 2025 at USD 3,296 million. While both Islamic and conventional banks contributed to the inflows, conventional banks consistently handled a larger share, with their dominance becoming more pronounced after the first few months of the period. Islamic banks experienced their remittance share increase from around 21.46% in November 2024 to around 25.63% in November 2025. From November 2024 to November 2025 Islamic banks faced robust remittances growth started from USD 472 million in November 2024 to USD 740 million at the end of November 2025.



The reason behind this may be regain confidence of the foreign workers on Islamic banks for improved management of the banks during recent times. As a result of the situation, conventional banks lost their market share of worker's remittances in this month. Similarly the conventional banks started from USD 1728 million in November 2024 its figure increased to USD 2149 million at the end of November 2025. To be more exact, Islamic banks started from USD 764 million in November 2023 its figure dropped to USD 740 million at the end of November 2025 with around 3.09% decrease while the conventional banks started from USD 1166 million in November 2023 its figure increased to USD 2149 million at the end of November 2025 with around 84.31% growth. Despite Islamic banks' early-year performance, their inability to retain their share in worker remittances helps conventional banks' worker's remittances to grow. However recent experience in regaining market share by Islamic banks highlights potential areas for policy intervention or operational improvement. As workers' remittances receipts play a vital role in building the base for foreign currency reserve of a bank which ultimately assists in settling foreign currency transactions, Islamic banks may go for sufficient reforms as regard to the factors which influences depositors' confidence in Islamic banks (Fig.6, Table-3).

1.7 Agent Banking Deposits

Line diagram for agent banking deposits for all banks in figure 7 describes that agent banking deposits was gradually increasing over the period November 2023 to November 2025. This indicator of agent banking reflects that agent banking is gaining popularity day by day in Bangladesh. From the line for Islamic banks which is moving above the line for conventional banks we can observe an upward growth during last six months in agent banking deposits. Whilst agent banking deposits of conventional banks experienced a steady trend. The data reveals that in November 2024, Islamic banks accounted for holding 54.58% of the total deposits in agent banking arena. The value was about BDT 213 billion at that time. This value raised to about BDT 261 billion in November 2025 recording a 22.67% growth. Whereas the growth in agent banking deposits of conventional banks was about 14.34% in November 2025 compared to that of November 2024. The data reveals that both the segments of the banking sector achieved robust growth in agent banking deposits but the growth of Islamic banks outpaced the growth of Conventional banks. This widens the gap in holding agent banking deposits by these two segments. This may 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).



2. For Islamic NBFCs

2.1 Deposits

From Table-16, it is evident that the total deposits of the NBFC sector in Bangladesh showed a slight increase (0.23%) in November 2025 compared with October 2025, and standing at approximately BDT 527 billion. Similarly, Islamic NBFCs also experienced 1.51% increase in deposits reaching about BDT 38.1 billion in November 2025 compared with the previous month. Table-16 also shows that Islamic NBFCs accounted for 7.23% of the total deposits of the NBFC sector in November 2025, representing a very small share relative to their conventional counterparts. This indicates that conventional NBFCs continue to dominate the sector in terms of deposit mobilization. Within the Islamic NBFC segment, full-fledged Islamic NBFCs captured only around 31% of deposits, while the remaining portion was held by the Islamic branches/windows of conventional NBFCs in November 2025. Islamic NBFC deposits are heavily concentrated in Mudaraba deposits, which account for approximately 99% of all deposit types. In November 2025, the private sector contributed the highest share to Islamic NBFC deposits (Tables 17, 18, and 19).

2.2 Investments

The NBFC sector in Bangladesh recorded a significant increase of 0.78% in investments in November 2025 compared with October 2025. The total investment stood at approximately BDT 737 billion in November 2025, up from about BDT 731 billion in October 2025. At the same time, the investments of Islamic NBFCs increased by BDT 0.7 billion during the same period. In November 2025, Islamic NBFCs accounted for only 4.28% of total NBFC investments, reflecting a similar scenario to that observed in the case of deposits. Regarding the distribution of investments within the Islamic NBFC segment, full-fledged Islamic NBFCs contributed around 50.16%, while Islamic branches/windows of conventional NBFCs contributed 49.84% in November 2025. More than half of these investments were deployed through HPSM and Ijarah modes during that period. Islamic NBFC investments were disbursed across various sectors for diverse economic purposes, with the majority directed towards industry and trade & commerce (Tables 20, 21, and 22).

2.3 Assets

Similar to the trends observed in deposits and investments, the asset portfolio of the NBFC sector remained almost stable across all NBFCs during the period December 2024 to November 2025, with a notable increase in total assets to BDT 942 billion in November 2025, up from BDT 930 billion in October 2025. Similar to the sector's growth, Islamic NBFCs also experienced a slight increase in assets, reached to BDT 41.2 billion in November 2025 from BDT 40.39 billion in October 2025. The assets of Islamic NBFCs accounted for approximately 4.4% of the total assets of the NBFC sector, indicating the continued dominance of their conventional counterparts in capturing asset shares (Table 16).

Statistical Tables & Charts
On
Islamic Banking

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

Type of Banks	SI	Name of Banks	Number of Branches	Number of Windows
Full Fledged Islamic Banks	1	Islami Bank Bangladesh PLC (IBBPLC)	400	--
	2	Al Arafah Islami Bank PLC (AIBPLC)	226	--
	3	Social Islami Bank PLC (SIBPLC)	181	--
	4	Standard Bank PLC (STBPLC)	138	--
	5	Export Import Bank of Bangladesh PLC (EXBPLC)	155	--
	6	First Security Islami bank (FSIBPLC)	206	--
	7	Shahjalal Islami Bank PLC (SJIBPLC)	142	--
	8	Union Bank PLC (UNBPLC)	114	--
	9	Global Islami Bank PLC (GIBPLC)	105	--
	10	ICB Islamic Bank Limited (ICBIBL)	33	--
	a. Sub Total			1700
Banks having IB Branches	1	AB Bank PLC (ABBPLC)	1	8
	2	The City Bank PLC (CBPLC)	1	60
	3	IFIC Bank PLC (IFICBPLC)	1	--
	4	United Commercial Bank PLC (UCBPLC)	1	100
	5	Pubali Bank PLC (PUBBPLC)	8	22
	6	National Credit and Commerce Bank PLC (NCCBPLC)	2	32
	7	Prime Bank PLC (PRIBPLC)	5	--
	8	Southeast Bank PLC (SEBPLC)	5	--
	9	Dhaka Bank PLC (DBPLC)	2	--
	10	Mercantile Bank PLC (MERBPLC)	2	45
	11	One Bank PLC (OBPLC)	2	14
	12	Bangladesh Commerce Bank Limited (BCBL)	2	--
	13	The Premier Bank PLC (PREBPLC)	2	25
	14	Jamuna Bank PLC (JAMBPLC)	2	--
	15	Bank Alfalah Limited (BAFL)	1	--
	16	NRB Bank PLC (NRBBPLC)	1	28
	17	Bengal Commercial Bank PLC (BGCBPLC)	3	--
b. Sub Total			41	334
Banks having IB Windows	1	Agrani Bank PLC (ABPLC)	0	60
	2	Rupali Bank PLC (RBPLC)	0	2
	3	Sonali Bank PLC (SBPLC)	0	58
	4	Standard Chartered Bank (SCB)	0	1
	5	Eastern Bank PLC (EBPLC)	0	20
	6	Mutual Trust Bank PLC (MTBPLC)	0	15
	7	Bank Asia PLC (BASPLC)	0	5
	8	Trust Bank PLC (TBPLC)	0	30
	9	NRBC Bank PLC (NRBCBPLC)	0	373
	10	South Bangla Agriculture and Commerce Bank (SBACBPLC)	0	10
	11	Meghna Bank PLC (MEGBPLC)	0	10
	12	Midland Bank PLC (MDBPLC)	0	1
c. Sub Total			0	585
Grand Total (a+b+c)			1741	919

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

2. IB = Islamic Banking

Source: Statistics Department, Bangladesh Bank.

Table 2: Major Indicators of Islamic Banking in Bangladesh

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

Indicators	Amount			Growth (%)	
	Nov'25 ^p	Oct'25	Nov'24	Nov'25 (Compared with Oct'25)	Nov'25 (Compared with Nov'24)
	a	b	c	$d = ((a-b)/b) * 100$	$e = ((a-c)/c) * 100$
1. Total Deposits (excluding Inter-bank & EDF)*	4769279	4674288	4351507	2.03	9.60
a) Full-fledged Islamic Banks	4038407	4014727	3870325	0.59	4.34
b) Islamic Banking Branches of Conventional Banks	471031	404682	280040	16.40	68.20
c) Islamic Banking Windows of Conventional Banks	259840	254878	201142	1.95	29.18
2. Total Investments (including Sukuk/Islamic Bond)**	5885263	5768639	5214653	2.02	12.86
a) Full-fledged Islamic Banks	5289865	5258331	4824193	0.60	9.65
b) Islamic Banking Branches of Conventional Banks	407702	325151	239180	25.39	70.46
c) Islamic Banking Windows of Conventional Banks	187696	185158	151280	1.37	24.07
3. Total Worker's Remittances	740	690	472	7.31	56.86
a) Full-fledged Islamic Banks	734	685	467	7.10	57.06
b) Islamic Banking Branches of Conventional Banks	3.34	1.55	1.12	115.61	198.57
c) Islamic Banking Windows of Conventional Banks	3.45	3.29	3.80	4.86	-9.27
4. Total Export Receipts (excl. local exports)	668	755	699	-11.56	-4.41
a) Full-fledged Islamic Banks	573	573	627	-0.09	-8.58
b) Islamic Banking Branches of Conventional Banks	71.53	161.14	52.87	-55.61	35.30
c) Islamic Banking Windows of Conventional Banks	23.47	20.59	19.19	13.99	22.34
5. Total Import Payments (excl. local imports)	1041	1036	1061	0.47	-1.90
a) Full-fledged Islamic Banks	786	850	873	-7.57	-9.97
b) Islamic Banking Branches of Conventional Banks	125.46	122.74	123.60	2.22	1.51
c) Islamic Banking Windows of Conventional Banks	129.38	62.44	64.42	107.22	100.85
6. Total Agent Banking Deposits	260698	251930	212513	3.48	22.67
a) Full-fledged Islamic Banks	259696	251110	212022	3.42	22.49
b) Islamic Banking Branches of Conventional Banks	946.18	782.38	465.84	20.94	103.11
c) Islamic Banking Windows of Conventional Banks	56.51	38.02	24.64	48.65	129.33
7. Total Assets (excluding Contra. & OBU)	9836060	9643237	8735986	2.00	12.59
a) Full-fledged Islamic Banks	8904746	8800971	8118947	1.18	9.68
b) Islamic Banking Branches of Conventional Banks	610847	527691	359691	15.76	69.83
c) Islamic Banking Windows of Conventional Banks	320467	314575	257348	1.87	24.53

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.

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			Nov'25 ^p	Oct'25	Nov'24	All Scheduled Banks		Islamic Banks, Branches & Windows	
	Nov'25 ^p	Oct'25	Nov'24	Nov'25 ^p	Oct'25	Nov'24				Nov'25 (Compared with Oct'25)	Nov'25 (Compared with Nov'24)	Nov'25 (Compared with Oct'25)	Nov'25 (Compared with Nov'24)
	a	b	d	e	f	h	i=(e/a)*100	j	k	n=((a-b)/b)*100	p=((a-d)/d)*100	q=(e-f)/f*100	s=(e-h)/h*100
Deposits (excluding Inter-bank & EDF)*	21026992	20710696	18848112	4769279	4674288	4351507	22.68	22.57	23.09	1.53	11.56	2.03	9.60
Investments (including Sukuk/Islamic Bond)**	23662346	23413753	21287893	5885263	5768639	5214653	24.87	24.64	24.50	1.06	11.15	2.02	12.86
Worker's Remittances	2889	2562	2200	740	690	472	25.63	26.93	21.46	12.76	31.34	7.31	56.86
Export Receipts (excl. local exports)	3425	3446	3373	668	755	699	19.50	21.91	20.71	-0.60	1.54	-11.56	-4.41
Import Payments (excl. local imports)	5285	5235	4897	1041	1036	1061	19.70	19.79	21.67	0.96	7.91	0.47	-1.90
Agent Banking Deposits	477610	473148	402225	260698	251930	212513	54.58	53.25	52.83	0.94	18.74	3.48	22.67
Assets (excluding Contra. & OBU)	47856458	46967854	41770128	9836060	9643237	8735986	20.55	20.53	20.91	1.89	14.57	2.00	12.59
Number of Bank Branches/Windows	11372	11372	11305	2660	2659	2552	23.39	23.38	22.57	0.00	0.59	0.04	4.23

Note:

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

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

3. Figures of Deposit & Investment are excluding Interbank

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

Source: Statistics Department, Bangladesh Bank.

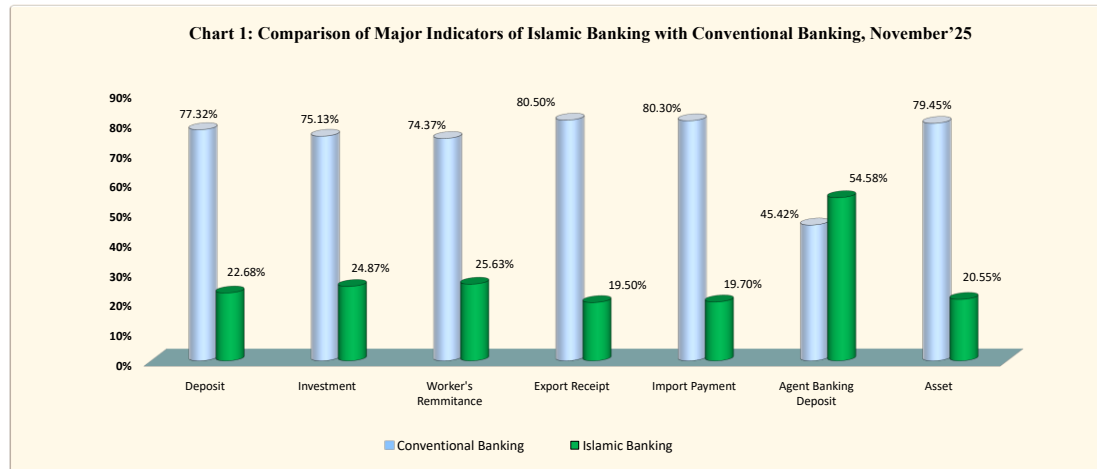


Table 4: Deposits Scenario of Banks - A Comparison between Islamic and Conventional Banks

Type of Banks	Total Deposits			Changes	
	Nov'25 ^p	Oct'25	Nov'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	4038407	4014727	3870325	23680	168082
Branch Based IBs	471031	404682	280040	66349	190991
Window Based IBs	259840	254878	201142	4962	58698
Islamic Banks, Branches & Windows	4769279	4674288	4351507	94991	417771
Conventional Banks	16257713	16036408	14496605	221305	1761109
All Scheduled Banks	21026992	20710696	18848112	316296	2178880
Market Share (%) of Deposits among various forms of Islamic Banking					
Full Fledged IBs	84.68	85.89	88.94	-1.21	-4.27
Branch Based IBs	9.88	8.66	6.44	1.22	3.44
Window Based IBs	5.45	5.45	4.62	0.00	0.83
Market Share (%) of Deposits in terms of Islamic and Conventional Banking					
Islamic Banks	22.68	22.57	23.09	0.11	-0.41
Conventional Banks	77.32	77.43	76.91	-0.11	0.41

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

2. p=provisional

Source: Statistics Department, Bangladesh Bank.

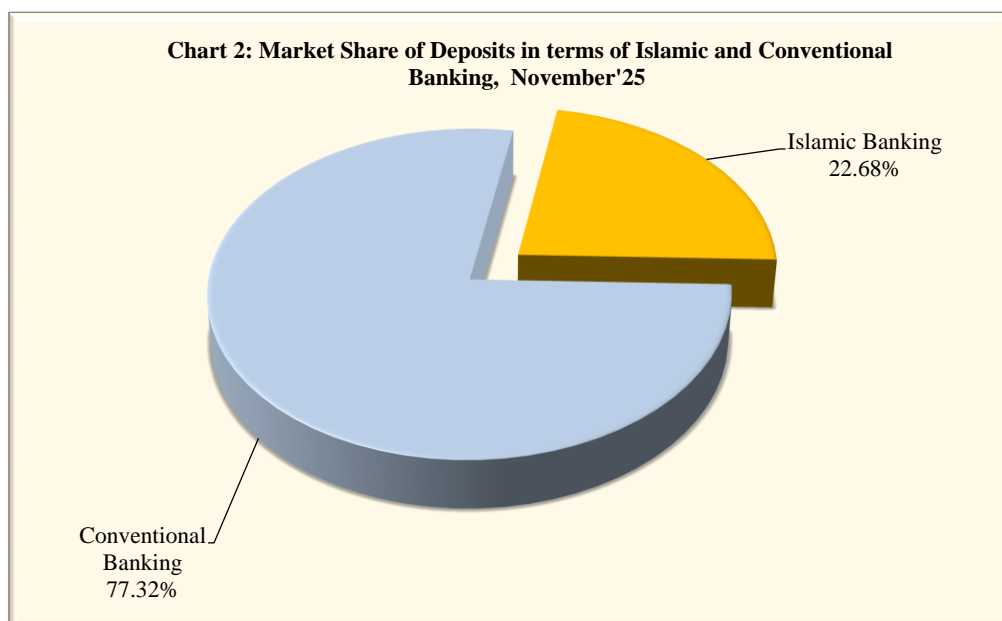


Table 5: Mode wise Islamic Banking Deposits in Bangladesh

(BDT in Million)

Mode of Deposits	Total Deposits			Changes	
	Nov'25 ^p	Oct'25	Nov'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
AI - Wadeah Deposits	184047	176986	199909	7061	-15863
Mudaraba Deposits	4106825	4047497	3736226	59329	370599
Mudaraba Savings Accounts (MSA)	899918	874345	799295	25573	100623
Mudaraba Term Deposits (MTDR)	2326429	2284337	2089658	42092	236771
Mudaraba Special Notice Accounts (MSNA)	159471	157807	167537	1664	-8066
Other Mudaraba Deposits	721008	731008	679736	-10000	41272
Deposits against Mudaraba Savings Bonds	4960	5012	5603	-52	-643
Special Deposit Accounts	30673	28605	51717	2068	-21044
Other Deposits	442774	416189	358052	26585	84721
Total Deposits	4769279	4674288	4351507	94991	417771
Percentage of various Modes of Islamic Banking Deposits					
AI - Wadeah Deposits	3.86	3.79	4.59	0.07	-0.74
Mudaraba Deposits	86.11	86.59	85.86	-0.48	0.25
Mudaraba Savings Accounts (MSA)	18.87	18.71	18.37	0.16	0.50
Mudaraba Term Deposits (MTDR)	48.78	48.87	48.02	-0.09	0.76
Mudaraba Special Notice Accounts (MSNA)	3.34	3.38	3.85	-0.03	-0.51
Other Mudaraba Deposits	15.12	15.64	15.62	-0.52	-0.50
Deposits against Mudaraba Savings Bonds	0.10	0.11	0.13	0.00	-0.02
Special Deposit Accounts	0.64	0.61	1.19	0.03	-0.55
Other Deposits	9.28	8.90	8.23	0.38	1.06
Total	100.00	100.00	100.00	0.00	0.00

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

2. p=provisional

Source: Statistics Department, Bangladesh Bank.

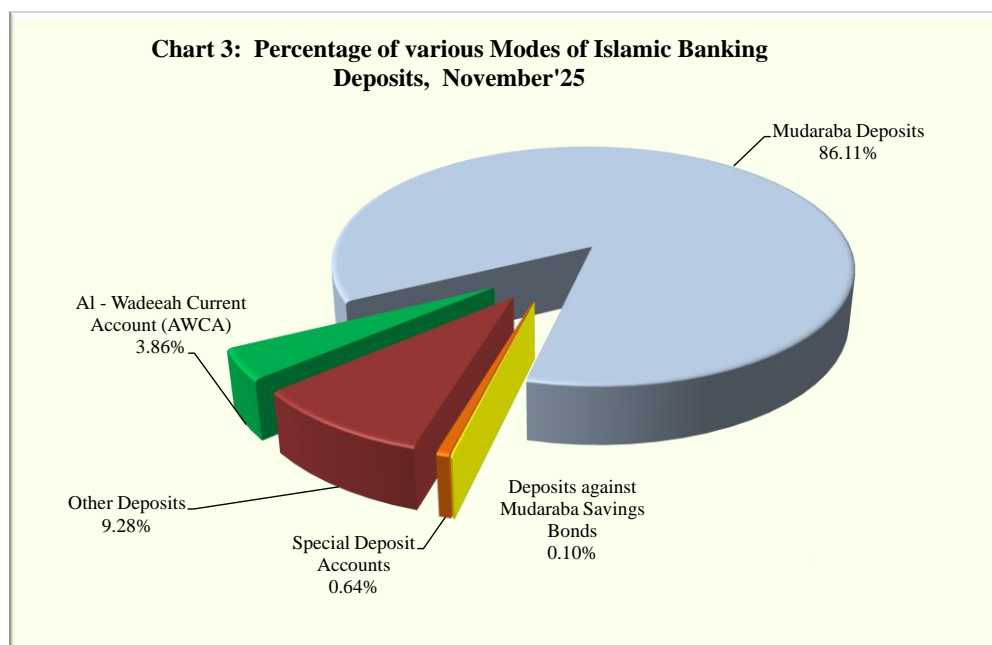


Table 6: Sector wise Islamic Banking Deposits in Bangladesh

(BDT in Million)

Sector	Total Deposits			Changes	
	Nov'25 ^P	Oct'25	Nov'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Public (Government)	88835	86562	79661	2274	9174
Other Public	222046	219075	227305	2970	-5259
Private	4458398	4368651	4044541	89747	413856
Sub Total	4769279	4674288	4351507	94991	417771
DMB	166330	180942	212360	-14612	-46031
Grand Total (Including DMB)	4935608	4855230	4563868	80379	371740
Percentage of various Sectors of Islamic Banking Deposits					
Public (Government)	1.80	1.78	1.75	0.02	0.05
Other Public	4.50	4.51	4.98	-0.01	-0.48
DMB	3.37	3.73	4.65	-0.36	-1.28
Private	90.33	89.98	88.62	0.35	1.71

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

2. p=provisional

Source: Statistics Department, Bangladesh Bank.

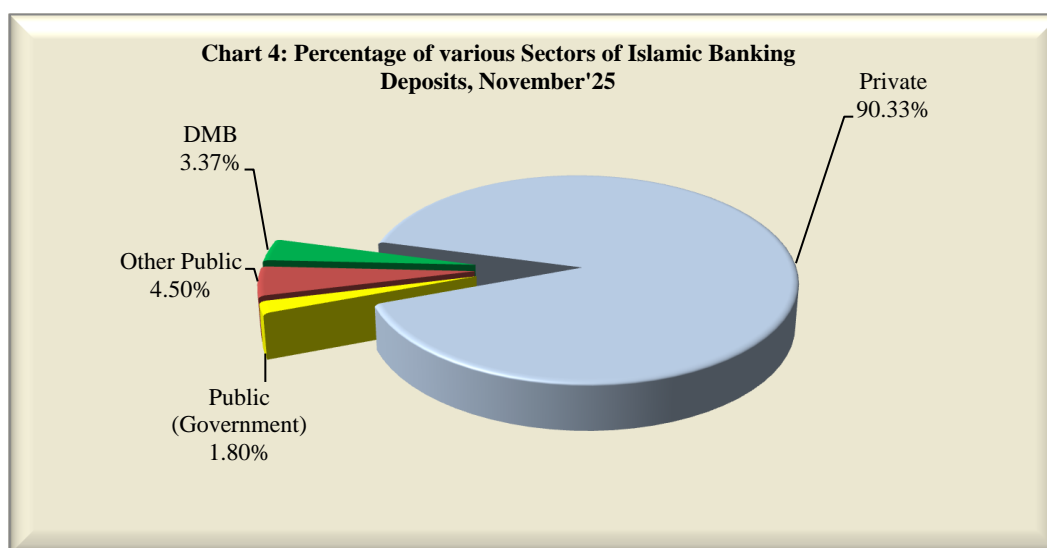


Table 7: Investments Scenario of Banks - A Comparison between Islamic and Conventional Banks

(BDT in Million)

Type of Banks	Total Investments			Changes	
	Nov'25 ^p	Oct'25	Nov'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	5289865	5258331	4824193	31534	465672
Branch Based IBs	407702	325151	239180	82551	168521
Window Based IBs	187696	185158	151280	2538	36417
Islamic Banks, Branches & Windows	5885263	5768639	5214653	116623	670610
Conventional Banks	17777083	17645114	16073240	131970	1703843
All Scheduled Banks	23662346	23413753	21287893	248593	2374453
Market Share (%) of Investments among various forms of Islamic Banking					
Full Fledged IBs	89.88	91.15	92.51	-1.27	-2.63
Branch Based IBs	6.93	5.64	4.59	1.29	2.34
Window Based IBs	3.19	3.21	2.90	-0.02	0.29
Market Share (%) of Investments in terms of Islamic and Conventional Banking					
Islamic Banks	24.87	24.64	24.50	0.23	0.38
Conventional Banks	75.13	75.36	75.50	-0.23	-0.38

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.

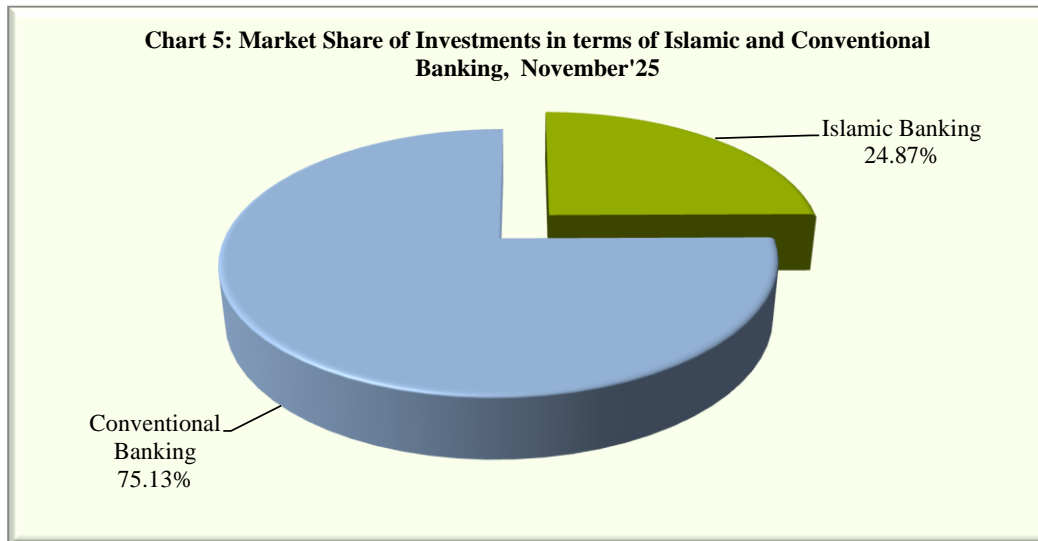


Table 8: Mode wise Islamic Banking Investments in Bangladesh

(BDT in Million)

Mode of Investments	Total Investments			Changes	
	Nov'25 ^p	Oct'25	Nov'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Mudarabah	293654	252183	249402	41471	44252
Musharaka	8004	5251	4335	2753	3669
Bai - Murabaha	2610267	2651744	2110130	-41478	500136
Bai - Muajjal	1098532	1042050	1084304	56482	14228
Bai - Salam	110480	92956	91887	17524	18593
Bai - Istisna	7299	7116	16205	183	-8906
Ijarah	270862	267224	243667	3638	27195
HPSM	999859	926129	771300	73730	228558
Qard - e - Hasan	114181	109883	128415	4298	-14234
Others Investments	372126	414104	515008	-41978	-142881
Total	5885263	5768639	5214653	116623	670610
Percentage of various Modes of Islamic Banking Investments					
Mudarabah	4.99	4.37	4.78	0.62	0.21
Musharaka	0.14	0.09	0.08	0.04	0.05
Bai - Murabaha	44.35	45.97	40.47	-1.62	3.89
Bai - Muajjal	18.67	18.06	20.79	0.60	-2.13
Bai - Salam	1.88	1.61	1.76	0.27	0.12
Bai - Istisna	0.12	0.12	0.31	0.00	-0.19
Ijarah	4.60	4.63	4.67	-0.03	-0.07
HPSM	16.99	16.05	14.79	0.93	2.20
Qard - e - Hasan	1.94	1.90	2.46	0.04	-0.52
Others Investments	6.32	7.18	9.88	-0.86	-3.55
Total	100.00	100.00	100.00	0.00	0.00

Note:

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

Source: Statistics Department, Bangladesh Bank.

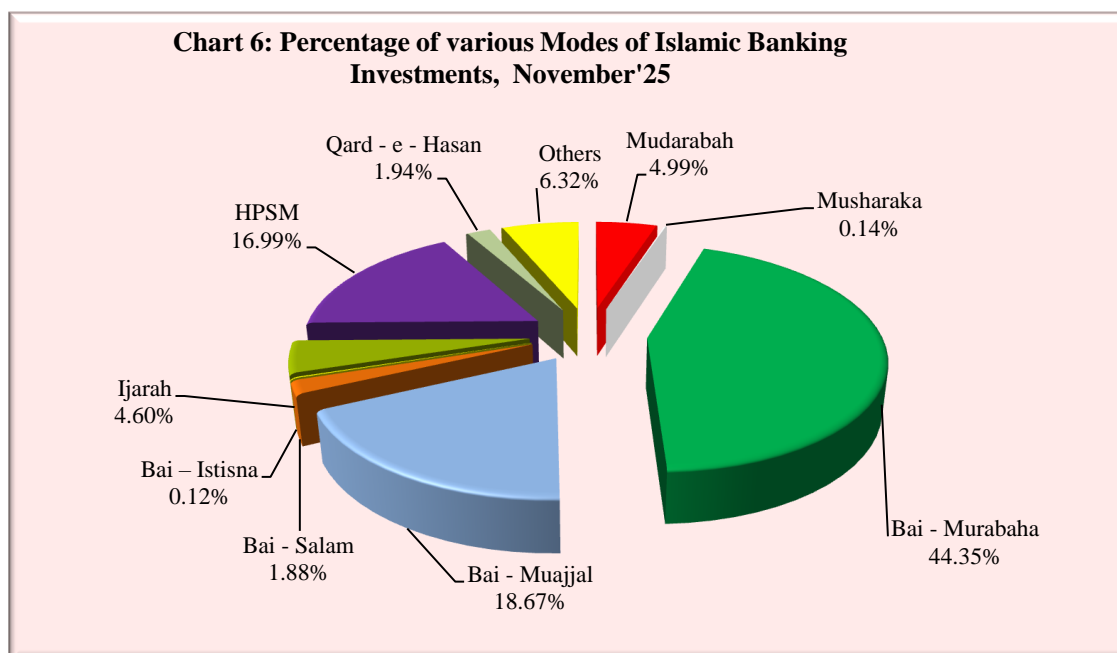


Table 9: Economic Purpose wise Islamic Banking Investments in Bangladesh

(BDT in Million)

Economic Purposes	Total Investments			Changes	
	Nov'25 ^P	Oct'25	Nov'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Agriculture, Fishing & Forestry	64954	64399	63278	554	1676
a) Agriculture	48462	47761	43705	700	4756
b) Fishing	15940	16077	15559	-137	381
c) Forestry & logging	551	561	4014	-9	-3462
Industry (1+2)	2479021	2451635	2177038	27386	301983
1. Term Investment (Excluding Working Capital Financing)	888372	880699	890375	7674	-2003
a) Large Industries	603417	601031	577067	2387	26350
b) Small and Medium Industries	125856	127156	156264	-1300	-30408
c) Cottage/ Micro Industries	10760	10777	10407	-17	353
d) Service Industries	148339	141736	146637	6604	1702
2. Working Capital Financing	1590649	1570936	1286663	19713	303986
a) Large Industries	1223166	1201866	891720	21300	331446
b) Small and Medium Industries	206674	204210	209367	2465	-2692
c) Cottage/ Micro Industries	6786	6927	12369	-141	-5583
d) Service Industries	154022	157933	173207	-3911	-19185
Construction	326187	320930	324158	5257	2029
Transport	35529	36173	37881	-644	-2352
Trade & Commerce	1829014	1804347	1760682	24667	68331
a) Whole sale & Retail Trade	1048473	1037192	1268037	11281	-219564
b) Export	380545	375234	199518	5310	181027
c) Import	348972	342350	283186	6623	65786
d) Procurement by Government	6174.78	6194.21	6.27	-19.42	6169
e) Share Trading	6468	6411	8189	57.6	-1721
f) Lease Financing	38380	36965	1746	1415	36634
Other Institutional Qard/Investments	308858	271819	286010	37039	22847
Consumer Finance	141547	119539	113867	22007	27680
Miscellaneous (Poverty Alleviation and others)	700154	699797	451738	357	248416
Total	5885263	5768639	5214653	116623	670610
Percentage of various Investments of Islamic Banks in terms of Economic Purposes					
Agriculture, Fishing & Forestry	1.10	1.12	1.21	-0.01	-0.11
Industry	42.12	42.50	41.75	-0.38	0.37
Construction	5.54	5.56	6.22	-0.02	-0.67
Transport	0.60	0.63	0.73	-0.02	-0.12
Trade & Commerce	31.08	31.28	33.76	-0.20	-2.69
Other Institutional Qard/Investments	5.25	4.71	5.48	0.54	-0.24
Consumer Finance	2.41	2.07	2.18	0.33	0.22
Miscellaneous (Poverty Alleviation and others)	11.90	12.13	8.66	-0.23	3.23
Total	100.00	100.00	100.00	0.00	0.00

Note:

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

2. Figures of Investment are excluding Interbank

3. p=provisional

Source: Statistics Department, Bangladesh Bank.

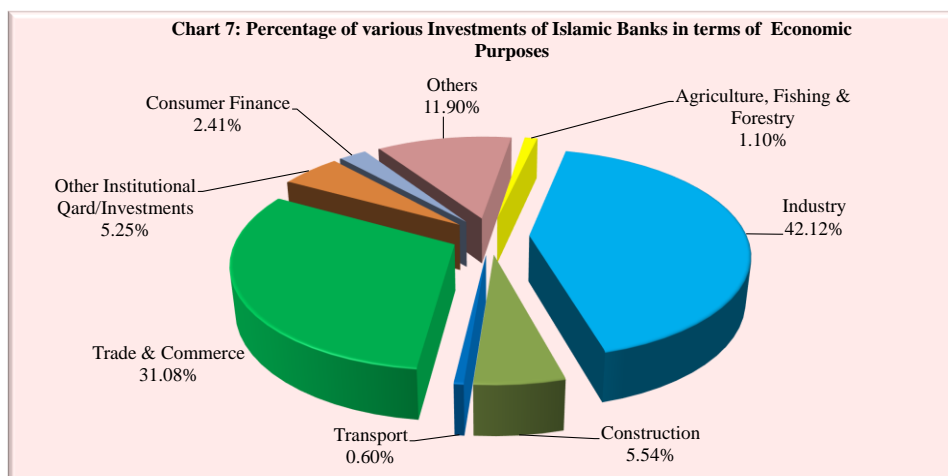


Table 10: Agent Banking Deposits Scenario of Banks - A Comparison between Islamic and Conventional Banks

(BDT in Million)

Type of Banks	Total Deposits			Changes	
	Nov'25 ^p	Oct'25	Nov'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	259696	251110	212022	8586	47673
Branch Based IBs	946.2	782.4	465.8	163.8	480.3
Window Based IBs	56.51	38.02	24.6	18.50	31.9
Islamic Banks, Branches & Windows	260698	251930	212513	8768	48186
Conventional Banks	216911	221218	189712	-4307	27199
All Scheduled Banks	477610	473148	402225	4462	75385
Market Share (%) of Agent Banking Deposits among various forms of Islamic Banking					
Full Fledged IBs	99.62	99.67	99.77	-0.06	-0.15
Branch Based IBs	0.36	0.31	0.22	0.05	0.14
Window Based IBs	0.02	0.02	0.01	0.01	0.01
Market Share (%) of Agent Banking Deposits in terms of Islamic and Conventional Banking					
Islamic Banks, Branches & Windows	54.58	53.25	52.83	1.34	1.75
Conventional Banks	45.42	46.75	47.17	-1.34	-1.75

Note: 1. IBs = Islamic Banks

Source: Statistics Department, Bangladesh Bank.

p = Provisional

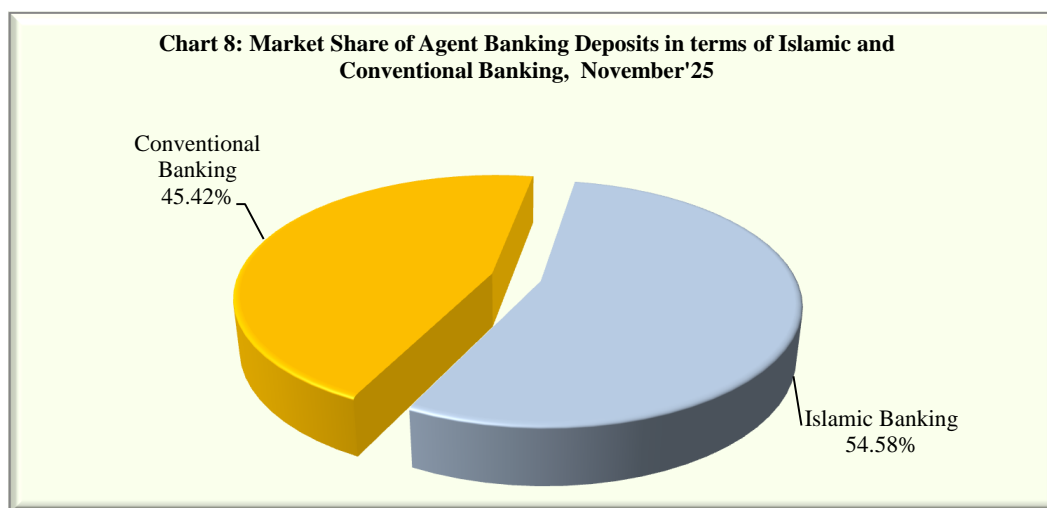


Table 11: Gender and Geo location wise School Banking in Bangladesh

Description		Total Number of Accounts			Changes	
		Nov'25 ^P	Oct'25	Nov'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Gender-wise	Male	592158	591095	559365	1063	32793
	Female	585905	586644	563432	-739	22473
	Others	-	-	-	-	-
	Islamic Banks, Branches & Windows	1178063	1177739	1122797	324	55266
	Conventional Bank	3550240	3501372	3219462	48868	330778
	All Scheduled Banks	4728303	4679111	4342259	49192	386044
Geolocation-wise	Urban	396381	394277	358020	2104	38361
	Rural	781682	783462	764777	-1780	16905
	Islamic Banks, Branches & Windows	1178063	1177739	1122797	324	55266
	Conventional Bank	3550240	3501372	3219462	48868	330778
	All Scheduled Banks	4728303	4679111	4342259	49192	386044
Market Share (%) of School Banking Accounts in terms of Islamic and Conventional Banking						
Overall	Islamic Banks, Branches & Windows	24.92	25.17	25.86	-0.26	-0.94
	Conventional Banks	75.08	74.83	74.14	0.26	0.94

Note: (-) means 'not available'

Source: Statistics Department, Bangladesh Bank.

P = Provisional

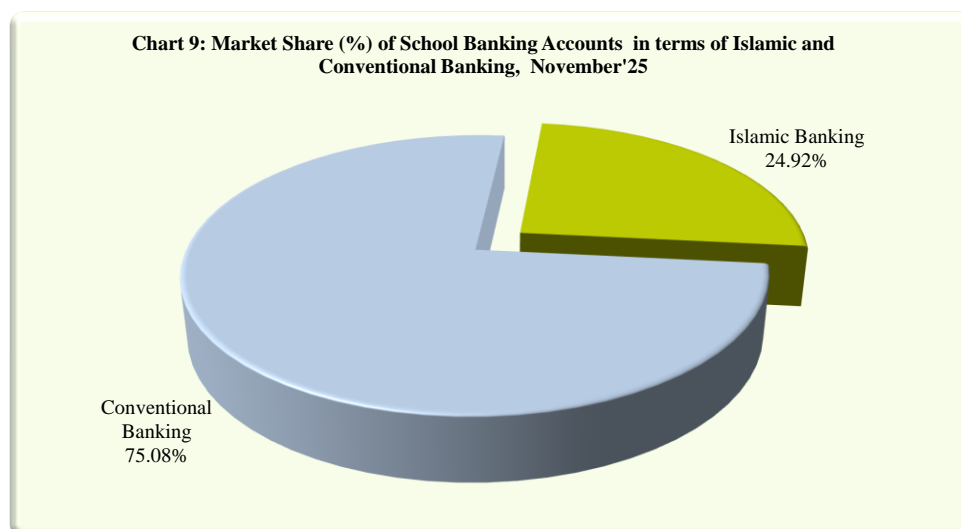


Table 12: Mobile Financial Services (MFS) in Islamic Banking

Accounts Pattern		Total			Changes	
		Nov'25	Oct'25	Nov'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
MFS Agent		125257	113888	86155	11369	39102
MFS Personal Accounts		2286688	1573392	1825205	713296	461483
MFS Male Accounts		1808832	1244922	1400435	563910	408397
MFS Female Accounts		477856	328470	424770	149386	53086
MFS Other Accounts		8999	8981	13037	18	-4038
Total MFS Accounts in Islamic Banks, Branches & Windows		2295687	1582373	1838244	713314	457443
Total MFS Accounts in Conventional Banks		79960286	80200642	140233685	-240356	-60273399
Total MFS Accounts in All Scheduled Banks		82255973	81783015	142071929	472958	-59815956
Transactions Pattern		Total Transactions Amount (BDT in Million)			Changes	
		Nov'25	Oct'25	Nov'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Cash In		525	91.08	109.62	433.75	415
Cash Out		516	476	1008	40	-492
P2P		23	14	16	9	6
Merchant Payment		604	353	41	251	563
G2P		0.00	0.00	0.00	0.00	0.00
Salary Disbursement		371	361	437	10	-67
Talktime Purchase		4.85	4.70	5.43	0.14	-0.59
Utility Bill Payment		6.99	2.77	1.17	4.23	5.83
Total MFS Transactions in Islamic Banks, Branches & Windows		2050	1302	1618	748	432
Total MFS Transactions in Conventional Banks		1582042	1581655	1266840	386	315202
Total MFS Transactions in All Scheduled Banks		1584092	1582958	1268458	1134	315633
Market Share (%) of Mobile Financial Services (MFS) in terms of Islamic and Conventional Banking						
Description		Nov'25	Oct'25	Nov'24	Changes	
		Nov'25	Oct'25	Nov'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
MFS Accounts	Islamic Banks, Branches & Windows	2.79	1.93	1.29	0.856	1.497
	Conventional Banks	97.21	98.07	98.71	-0.856	-1.497
MFS Transactions	Islamic Banks, Branches & Windows	0.13	0.08	0.13	0.05	0.002
	Conventional Banks	99.87	99.92	99.87	-0.05	-0.002

Source: Statistics Department, Bangladesh Bank.

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

Type of Machines	Total Number of Machines			Changes	
	Nov'25 ^P	Oct'25	Nov'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
ATM	3655	3667	3735	-12	-80
POS	6951	6987	6773	-36	178
CDM	5	5	6	0	-1
CRM	849	849	835	0	14
Islamic Banks*	11460	11508	11349	-48	111
Conventional Banks	149902	146017	131958	3885	17944
All Scheduled Banks	161362	157525	143307	3837	18055
Transactions through Interbanks	Total Transactions Amount (BDT in Million)			Changes	
	Nov'25	Oct'25	Nov'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
MICR Cheque	150671	205132	136720	-54461	13951
Non-MICR Cheque	43	23	56	20	-12
EFT	82551	51415	58071	31136	24479
RTGS	263556	259154	253493	4402	10063
Islamic Banks, Branches & Windows	496821	515724	448340	-18902	48482
Conventional Banks	7536234	7173150	6075887	363084	1460346
All Scheduled Banks	8033055	7688874	6524227	344182	1508828
Transactions through Cards					
Debit Card Transaction	93027	89199	65652	3827	27375
Credit Card Transaction	2078	1843	1706	235	373
Prepaid Card Transaction	94	126	181	-33	-88
Islamic Banks, Branches & Windows	95199	91169	67539	4030	27660

Note : 1. *Considering Full Fledged Islamic Banks Only

Source: Statistics Department, Bangladesh Bank.

Statistical Tables & Charts
On
Islamic NBFCs

Table 14: Number of Islamic NBFCs, Branches & Windows in November 2025

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

Source: Statistics Department, Bangladesh Bank.

Table 15: Major Indicators of Islamic NBFCs in Bangladesh

(BDT in Million)

Indicators	Amount		Growth (%)
	Nov'25 ^P	Oct'25	Nov'25 (Compared with Oct'25)
	a	b	$d = \frac{(a-b)}{b} * 100$
1. Total Deposits (excluding Inter-nbfc)*	38103	37536	1.51
a) Full-fledged Islamic NBFCs	11906	11951	-0.37
b) Islamic Branches/Windows of Conventional NBFCs	26197	25585	2.39
2. Total Investments (including Sukuk/Islamic Bond)**	31514	30828	2.22
a) Full-fledged Islamic NBFCs	15809	15952	-0.90
b) Islamic Branches/Windows of Conventional NBFCs	15705	14876	5.57
3. Total Assets (excluding Contra.)	41225	40399	2.05
a) Full-fledged Islamic NBFCs	24889	24876	0.05
b) Islamic Branches/Windows of Conventional NBFCs	16336	15522	5.24

Note:

1. *including profit payable
2. **Excluding inter-nbfc and including profit receivable
3. Figures in Deposits, Investments & Assets are recorded as end period.
4. p=provisional

Source: Statistics Department, Bangladesh Bank.

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

(BDT in Million)

Indicators	Amount				Share (%) of Islamic NBFCs, Branches & Windows Compared to All NBFCs		Growth (%)	
	All NBFCs (Excl. Non depository NBFCs & Non Scheduled Banks)		Islamic NBFCs, Branches & Windows				All NBFCs	Islamic NBFCs, Branches & Windows
	Nov'25 ^P	Oct'25	Nov'25 ^P	Oct'25	Nov'25 ^P	Oct'25	Nov'25 (Compared with Oct'25)	Nov'25 (Compared with Oct'25)
	a	b	c	d	e=(c/a)*100	f	g=((a-b)/b)*100	h=((c-d)/d)*100
Deposits (excluding Inter-nbfc)*	527236	526038	38103	37536	7.23	7.14	0.23	1.51
Investments (including Sukuk/Islamic Bond)**	737073	731334	31514	30828	4.28	4.22	0.78	2.22
Assets (excluding Contra.)	942682	929703	41225	40399	4.37	4.35	1.40	2.05

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.

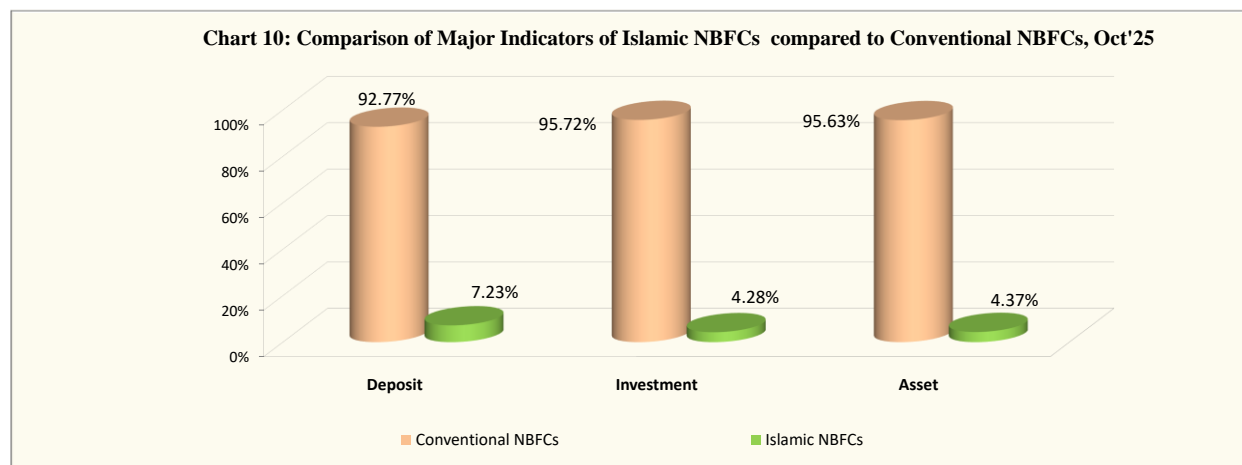


Table 17: Deposits Scenario of NBFCs - A Comparison between Islamic and Conventional NBFCs

(BDT in Million)

Type of NBFCs	Total Deposits		Changes
	Nov'25 ^p	Oct'25	With respect to Previous Month
	a	b	(a-b)
Full Fledged Islamic NBFCs	11906	11951	-44.81
Islamic Branches/Windows of Conventional NBFCs	26197	25585	612
Islamic NBFCs, Branches & Windows	38103	37536	567
Conventional NBFCs	489133	488502	631
All NBFCs*	527236	526038	1198
Market Share (%) of Deposits among various forms of Islamic NBFCs			
Full Fledged NBFCs	31.25	31.84	-0.59
Islamic Branches/Windows of Conventional NBFCs	68.75	68.16	0.59
Market Share (%) of Deposits in terms of Islamic and Conventional NBFCs			
Islamic NBFCs	7.23	7.14	0.09
Conventional NBFCs	92.77	92.86	-0.09

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.

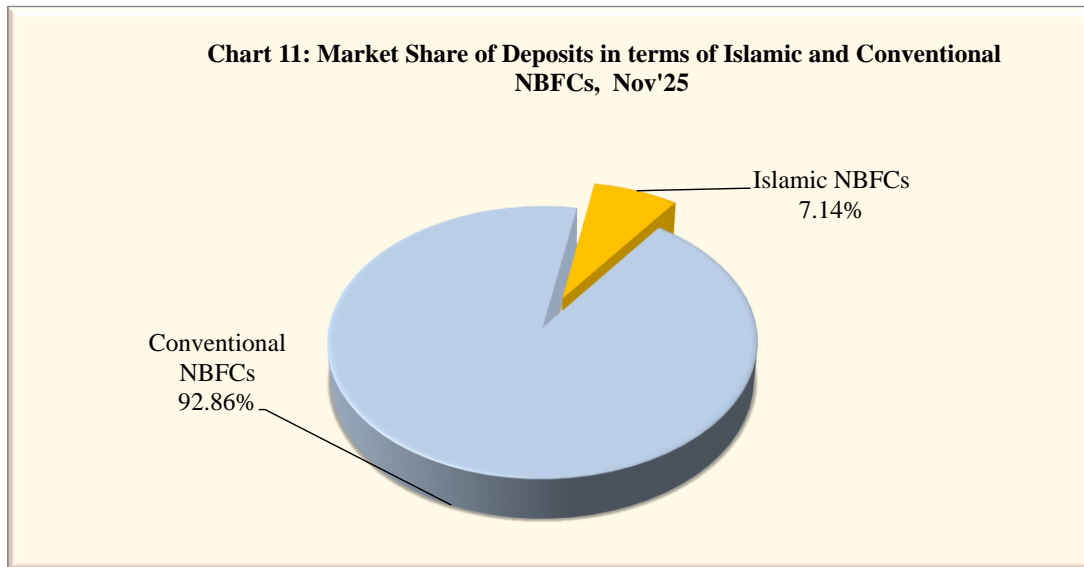


Table 18: Mode wise Deposits of Islamic NBFCs in Bangladesh

(BDT in Million)

Mode of Deposits	Total Deposits		Changes
	Nov'25 ^p	Oct'25	With respect to Previous Month
	a	b	(a-b)
Mudaraba Deposits	37714	37182	531
Mudaraba Term Deposits (MTDR)	37116	36602	513
Mudaraba Recurring Deposits	598	580	18
Special Purpose Deposits	389	354	35
Total Deposits	38103	37536	567
Percentage of various Modes of Deposits of Islamic NBFCs			
Mudaraba Deposits	98.98	99.06	-0.08
Mudaraba Term Deposits (MTDR)	97.41	97.51	-0.10
Mudaraba Recurring Deposits	1.57	1.55	0.02
Special Purpose Deposits	1.02	0.94	0.08
Total	100.00	100.00	0.00

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

2. p=provisional

Source: Statistics Department, Bangladesh Bank.

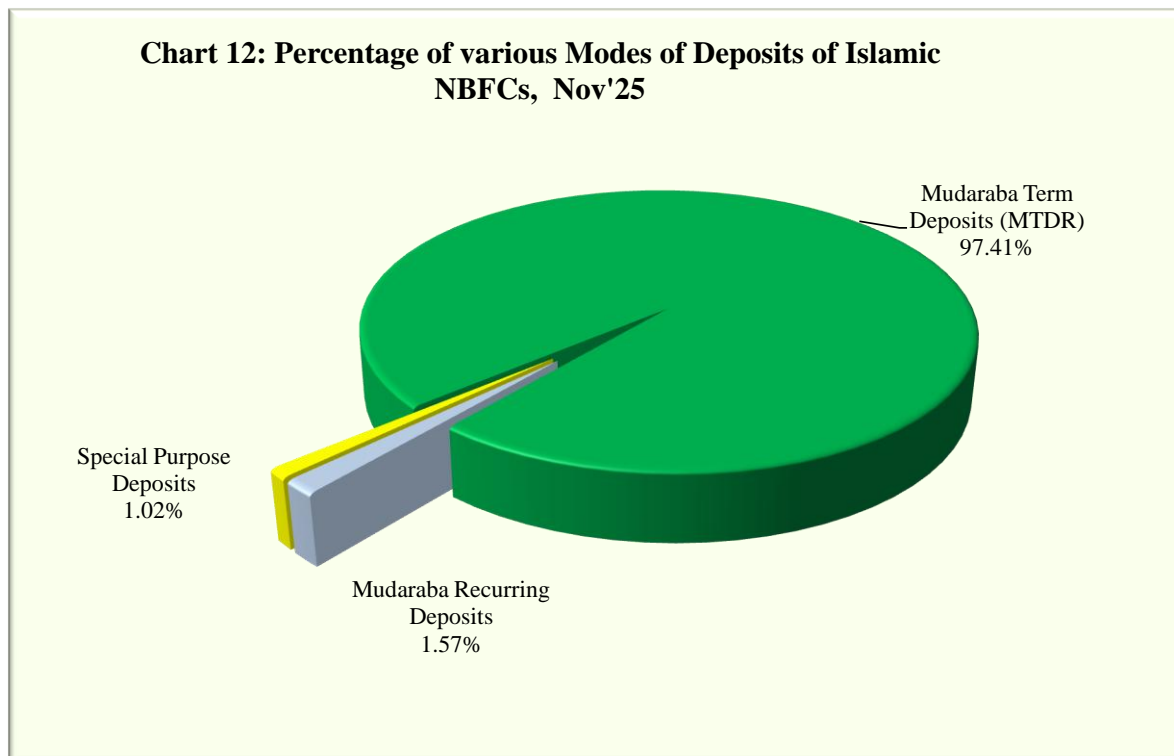


Table 19: Sector wise Deposits of Islamic NBFCs in Bangladesh

(BDT in Million)

Sector	Total Deposits		Changes
	Nov'25 ^P	Oct'25	With respect to Previous Month
	a	b	(a-b)
Public (Government)	1.06	1.06	0.000
Other Public	192	192	-1
Private	27422	26838	584
DMB	10738	10756	-18
Sub Total (Including Inter-NBFCs)	38353	37787	565
Inter-NBFCs	250	251	-1
Total (Excluding Inter-NBFCs)	38103	37536	567
Percentage of various Sectors of Deposits of Islamic NBFCs			
Public (Government)	0.0028	0.0028	0.0000
Other Public	0.50	0.51	-0.01
Private	71.97	71.50	0.47
DMB	28.18	28.66	-0.47

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

2. p=provisional

Source: Statistics Department, Bangladesh Bank.

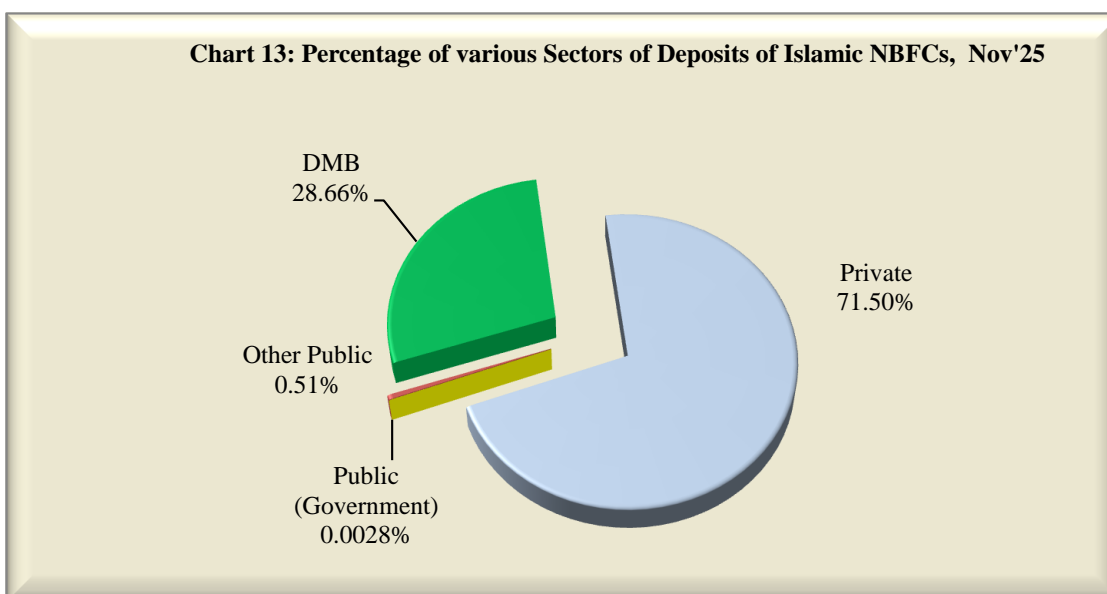


Table 20: Investments Scenario of NBFCs - A Comparison between Islamic and Conventional NBFCs

(BDT in Million)

Type of NBFCs	Total Investments		Changes
	Nov'25 ^p	Oct'25	With respect to Previous Month
	a	b	(a-b)
Full Fledged Islamic NBFCs	15809	15952	-144
Islamic Branches/Windows of Conventional NBFCs	15705	14876	829
Islamic NBFCs, Branches & Windows	31514	30828	685
Conventional NBFCs	705560	700505	5055
All NBFCs*	737073	731334	5740
Market Share (%) of Investments among various forms of Islamic NBFCs			
Full Fledged NBFCs	50.16	51.75	-1.58
Islamic Branches/Windows of Conventional NBFCs	49.84	48.25	1.58
Market Share (%) of Investments in terms of Islamic and Conventional NBFCs			
Islamic NBFCs	4.28	4.22	0.06
Conventional NBFCs	95.72	95.78	-0.06

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.

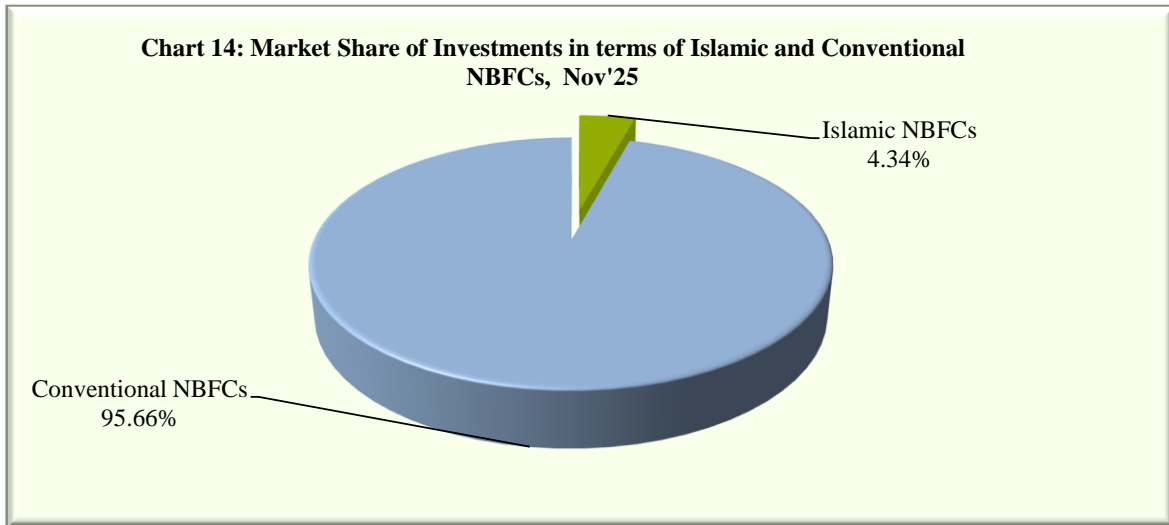


Table 21: Mode wise Investments of Islamic NBFCs in Bangladesh

(BDT in Million)

Mode of Investments	Total Investments		Changes
	Nov'25 ^P	Oct'25	With respect to Previous Month
	a	b	(a-b)
Mudarabah	2809	2623	186
Bai - Murabaha	2806	2844	-38
Bai - Muajjal	3490	3483	8
Ijarah	9040	8377	664
HPSM	11140	11093	47
Qard - e - Hasan	121	107	14
Others Investments	2108	2302	-194
Total	31514	30828	685
Percentage of various Modes of Investments of Islamic NBFCs			
Mudarabah	8.91	8.51	0.40
Bai - Murabaha	8.90	9.22	-0.32
Bai - Muajjal	11.08	11.30	-0.22
Ijarah	28.69	27.17	1.52
HPSM	35.35	35.98	-0.63
Qard - e - Hasan	0.38	0.35	0.04
Others Investments	6.69	7.47	-0.78
Total	100.00	100.00	0.00

Note:

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

Source: Statistics Department, Bangladesh Bank.

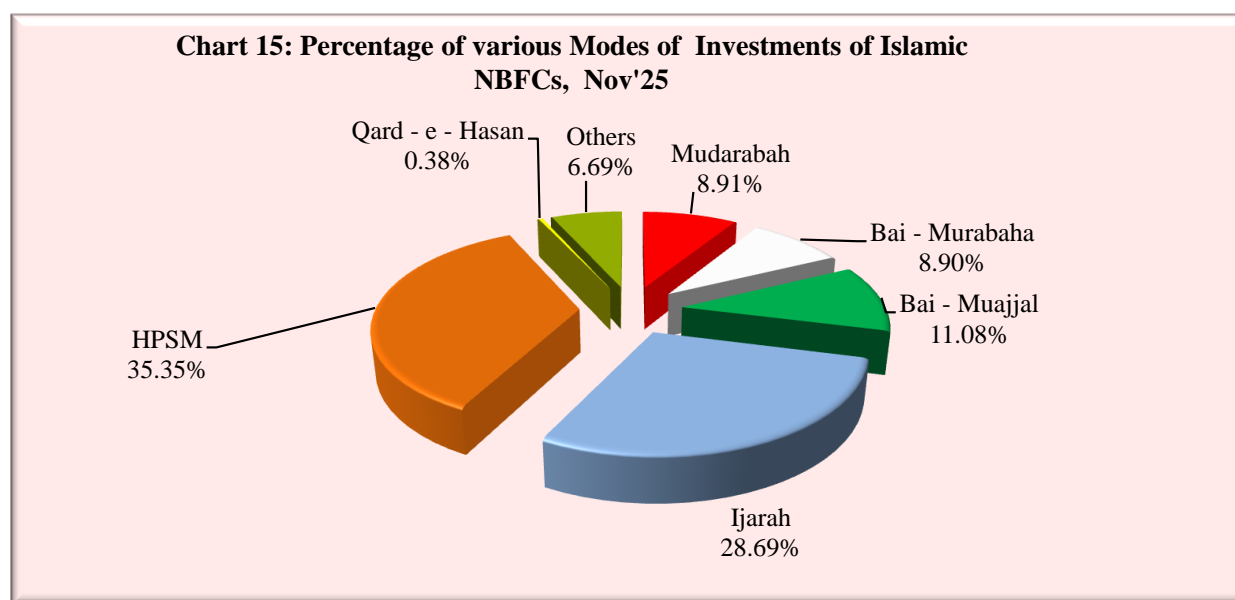


Table 22: Economic Purpose wise Investments of Islamic NBFCs in Bangladesh

(BDT in Million)

Economic Purposes	Total Investments		Changes
	Nov'25 ^p	Oct'25	With respect to Previous Month
	a	b	(a-b)
A. Agriculture, Fishing & Forestry	219	224	-6
B. Industry (1+2+3)	10702	10283	419
1. Term Investment (Excluding Working Capital Financing)	8878	8443	435
2. Working Capital Financing	1824	1840	-15
C. Construction	4339	4326	13
D. Transport	1387	1365	23
E. Trade & Commerce	9063	8994	69
F. Other Institutional Qard/Investments	3252	3457	-206
G. Consumer Finance	797	695	101
H. Miscellaneous (Poverty Alleviation and others)	1755	1484	271
Total	31514	30828	685
Percentage of various Investments of Islamic NBFCs in terms of Economic Purposes			
Agriculture, Fishing & Forestry	0.69	0.73	-0.03
Industry	33.96	33.36	0.61
Construction	13.77	14.03	-0.27
Transport	4.40	4.43	-0.02
Trade & Commerce	28.76	29.17	-0.41
Other Institutional Qard/Investments	10.32	11.21	-0.90
Consumer Finance	2.53	2.25	0.27
Miscellaneous (Poverty Alleviation and others)	5.57	4.81	0.76
Total	100.00	100.00	0.00

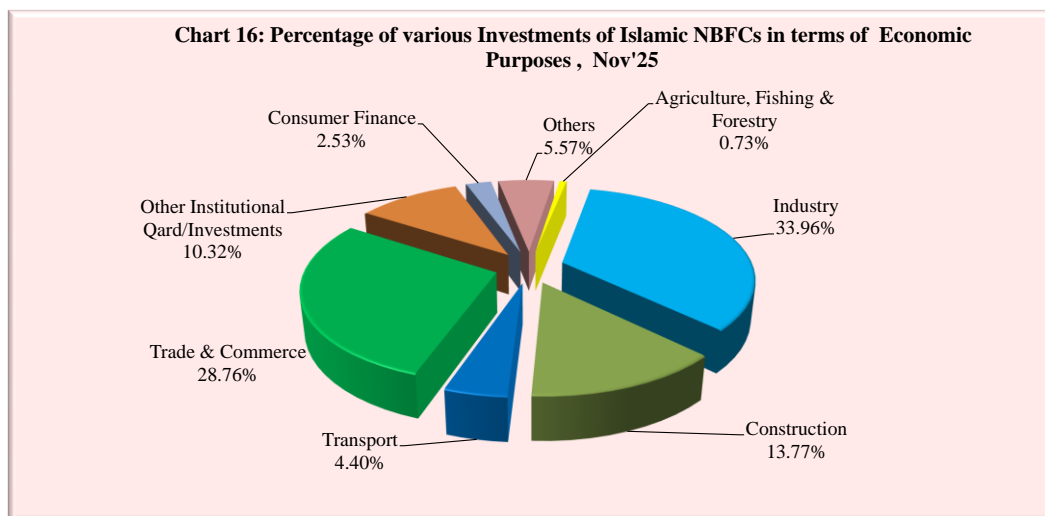
Note:

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

2. Figures of Investment are excluding Inter-nbfc

3. p=provisional

Source: Statistics Department, Bangladesh Bank.



Concluding Remarks

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

This study reveals that in case of investment, Islamic banking investment contributed approximately one-fourth of total investment in the banking industry. Full-fledged Islamic banks play vital role in sanctioning Islamic investment which is about 91% of total Islamic investment while investment sanctioned by other Conventional banks having Islamic branches and windows is only 9% of total Islamic investment. Full-fledged Islamic banks, branches and windows sanctioned significant amount of investment in Bai-Murabaha (44%). About 42% of investment was sanctioned for the industry sector, 31% 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 26% of total worker's remittance collected through Islamic banking channel. Furthermore, approximately half (55%) of total agent banking deposits in banking industry belongs to Islamic banking.

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

Appendix-1

Time Series Data on Islamic Banking in Bangladesh

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

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

Note:

1. *including profit payable

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

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

4. p=provisional

Source: Statistics Department, Bangladesh Bank.

Appendix-1

Time Series Data on Islamic Banking in Bangladesh

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

Indicators	Dec'24	Jan'25	Feb'25	Mar'25	Apr'25	May'25	June'25	July'25	Aug'25	Sep'25	Oct'25	Nov'25 ^P
1. Total Deposits (excluding Inter-bank & EDF)*	4355575	4331897	4356573	4386210	4411949	4424844	4522011	4540072	4622845	4669262	4674288	4769279
a) Full-fledged Islamic Banks	3852507	3805346	3820128	3831987	3854651	3846984	3930799	3939373	3987879	4015481	4014727	4038407
b) Islamic Banking Branches of Conventional Banks	295972	304539	315100	331751	334484	348705	358122	362934	389811	399920	404682	471031
c) Islamic Banking Windows of Conventional Banks	207096	222012	221344	222472	222813	229155	233090	237765	245155	253861	254878	259840
2. Total Investments (including Sukuk/Islamic Bond)**	5262709	5262957	5280997	5528391	5572133	5672157	5695949	5682092	5715313	5730981	5768639	5885263
a) Full-fledged Islamic Banks	4865000	4860004	4872053	5103505	5156344	5229813	5234459	5217057	5244930	5242495	5258331	5289865
b) Islamic Banking Branches of Conventional Banks	247035	252804	255807	271030	260590	275974	295286	294280	298909	305224	325151	407702
c) Islamic Banking Windows of Conventional Banks	150674	150148	153137	153856	155199	166371	166204	170755	171474	183262	185158	187696
3. Total Worker's Remittances	533	533	502	724	598	660	612	666	610	818	690	740
a) Full-fledged Islamic Banks	526	532	501	718	594	656	607	663	606	812	685	734
b) Islamic Banking Branches of Conventional Banks	3.14	1.14	0.99	4.34	2.95	2.25	2.45	1.74	1.64	2.84	1.55	3.34
c) Islamic Banking Windows of Conventional Banks	3.99	0.44	0.50	0.90	1.31	1.66	1.89	1.91	2.51	3.12	3.29	3.45
4. Total Export Receipts (excl. local exports)	774	795	713	742	758	726	688	771	775	703	755	668
a) Full-fledged Islamic Banks	704	706	627	657	659	621	594	673	659	617	573	573
b) Islamic Banking Branches of Conventional Banks	49.07	67.65	71.15	67.22	78.19	83.01	74.21	78.74	93.97	72.54	161.14	71.53
c) Islamic Banking Windows of Conventional Banks	21.06	21.13	15.02	18.29	21.30	22.19	19.23	19.28	21.87	12.90	20.59	23.47
5. Total Import Payments (excl. local imports)	1208	1294	1102	1164	1165	1117	883	1177	893	1014	1036	1041
a) Full-fledged Islamic Banks	991	1053	916	998	993	974	739	982	702	848	850	786
b) Islamic Banking Branches of Conventional Banks	158.92	187.77	141.90	126.88	130.13	99.80	100.80	136.10	134.72	138.11	122.74	125.46
c) Islamic Banking Windows of Conventional Banks	58.13	53.42	44.48	39.61	41.47	42.62	42.40	58.68	56.56	27.89	62.44	129.38
6. Total Agent Banking Deposits	216316	210876	210873	221029	230345	235951	247647	253248	260109	263875	251930	260698
a) Full-fledged Islamic Banks	215744	210318	210318	220768	229721	235288	246947	252471	259303	263071	251110	259696
b) Islamic Banking Branches of Conventional Banks	547.76	533.18	521.20	221.56	580.40	618.14	654.72	730.17	759.47	765.60	782.38	946.18
c) Islamic Banking Windows of Conventional Banks	24.62	24.62	33.58	39.51	43.46	44.79	45.00	45.93	45.65	38.03	38.02	56.51
7. Total Assets (excluding Contra. & OBU)	8432907	8455138	8531251	8925157	9138372	9214226	9739188	9286309	9431378	9538449	9643237	9836060
a) Full-fledged Islamic Banks	7784163	7791709	7854560	8226837	8397982	8492183	8989666	8526831	8641535	8725056	8800971	8904746
b) Islamic Banking Branches of Conventional Banks	386550	390500	400883	417553	422971	438075	461782	466103	489678	503698	527691	610847
c) Islamic Banking Windows of Conventional Banks	262194	272929	275808	280768	317419	283967	287740	293375	300165	309694	314575	320467

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

Note:

1. *including profit payable
2. **Excluding inter-nbfc and including profit receivable
3. Figures in Deposits, Investments & Assets are recorded as end period.
4. p=provisional

Source: Statistics Department, Bangladesh Bank.

Appendix-3

Measures Taken by Bangladesh Bank for Islamic Banking & Finance

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