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ISLAMIC  
BANKING  
AND  
FINANCE  
STATISTICS  
(IBFS)

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Bangladesh Bank



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

**October, 2025**



**Islamic Banking and Finance Database Unit  
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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 October 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.

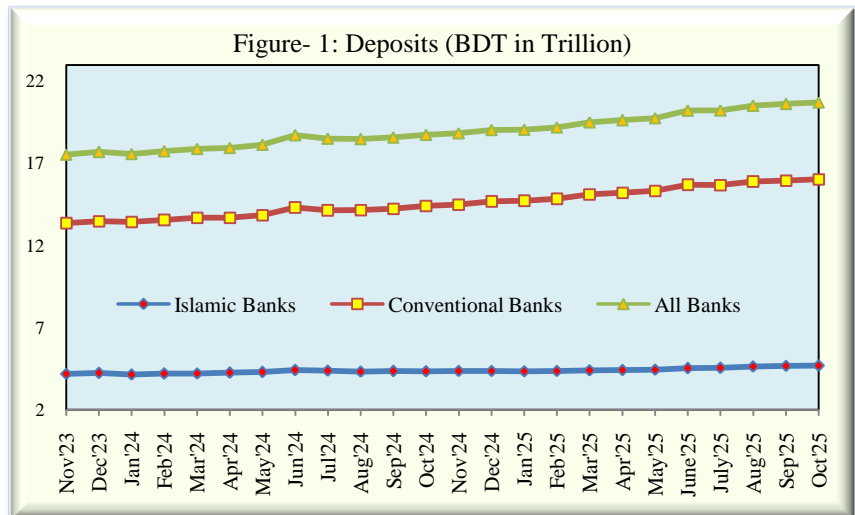
This portion of the report also depicts trend of some indicators such as deposits, investments and assets of both **Islamic and Conventional NBFCs** in Bangladesh. The main limitation of the discussion is that only eleven months time series data have been used for the analysis. The main objective of 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 October 2025. Total banking system deposits increased from BDT 18.74 trillion in October 2024 to BDT 20.71 trillion in October 2025, reflecting a growth of approximately 10.49%. The Islamic banking system recorded a moderate increase in

deposits, growing from BDT 4.33 trillion in October 2024 to BDT 4.67 trillion in October 2025, marking a 7.97% growth. Whilst, conventional banks deposits rose from BDT 14.41 trillion in October 2024 to BDT 16.04 trillion in October 2025, a 11.25% increase. During this period, market share in deposits for Islamic



banks dropped from 23.10% in October 2024 to 22.57% in October 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.

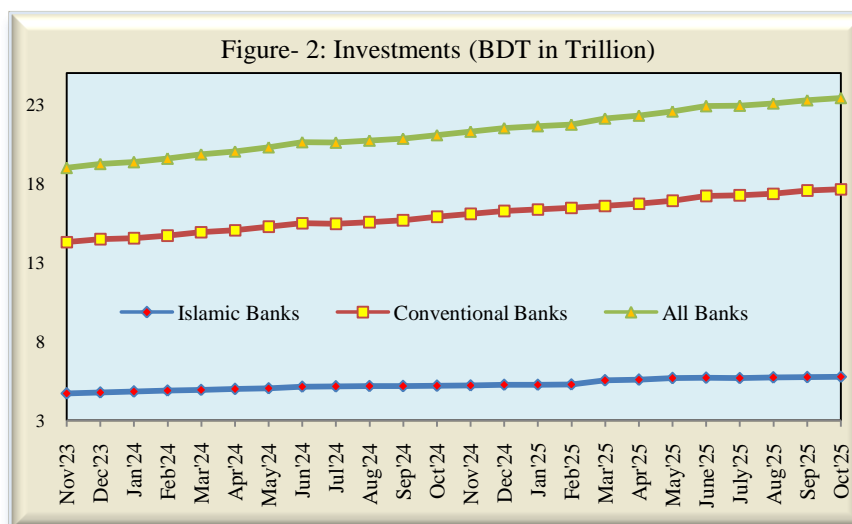
However, the data reveals that both the segments, Islamic and conventional, of the banking sector experienced deposit growth. Conventional banks are capturing a larger share of new deposits,

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 October 2025. Investments rose from BDT 21.07 trillion in October 2024 to BDT 23.41 trillion in October 2025, marking a considerable growth of 11.10%. The Islamic Banking System

recorded also considerable growth in investments, rose from BDT 5.18 trillion in October 2024 to BDT 5.77 trillion in October 2025, a growth of 11.27%. 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

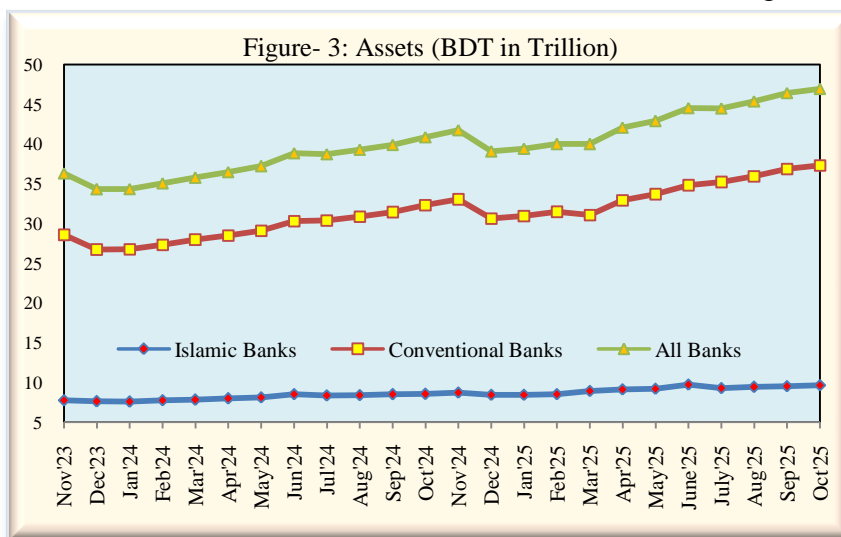


Conventional Banking System experienced a hike in investments rose from BDT 15.89 trillion in October 2024 to BDT 17.65 trillion in October 2025, marking a growth of 11.04%. Conventional banks dominated in capturing shares in investment which is around 75% of total investments. This data reveals that 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 October 2024 and October 2025, both Islamic and Conventional Banks in Bangladesh achieved asset growth, though at varying rates.

Islamic Banks recorded their total assets increase from BDT 8.55 trillion in October 2024 to BDT 9.64 trillion in October 2025, marking a robust growth of approximately 12.81%. At the same time, Conventional Banks expanded their asset base from BDT 32.33 trillion in October 2024 to



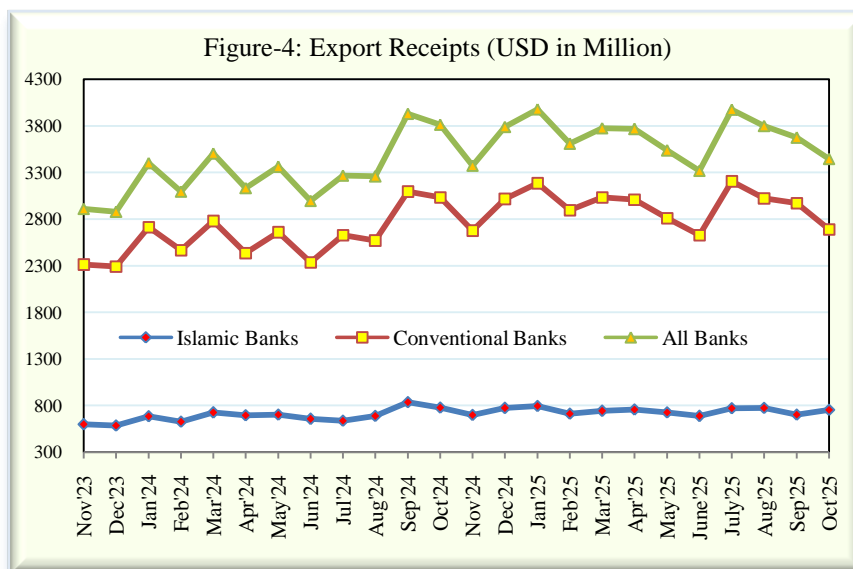
BDT 37.32 trillion in October 2025, evidencing a robust growth of around 15.45%. The data reveals that Islamic banks gathered assets at slower pace or at a steady rate over the period. On the

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 October 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 October 2025, Islamic Banks maintained almost steady growth in receiving export proceeds and observed very little fluctuations over time.

In October 2024 export receipts was USD 779 million. However, if we consider point to point comparison then it is found that in October 2025 Islamic banks faced negative growth of around 3.10% in receiving export proceeds. The amount was USD 755 million in October 2025. Likewise Islamic Banks,



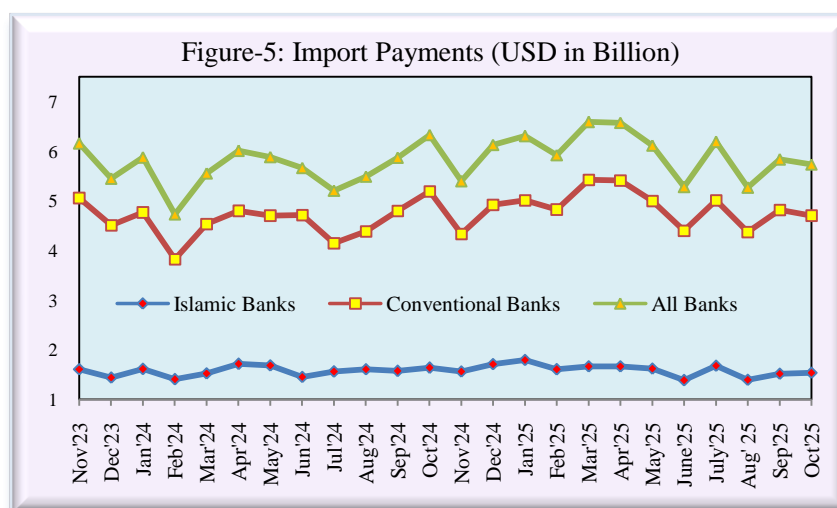
Conventional banks also attained negative growth of around 11.26% in receiving export proceeds in October 2025 compare with the sam3032 million in October 2024.

From the above analysis, it can be said that as the majority of country’s export proceeds (about 78.09%) 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 October 2024 to October 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 October 2025 Islamic banks made around 19.79% of total import payments of the economy. Their import payments decreased from USD 1.13 billion in October 2024 to USD 1.04 billion in October 2025, which reflects a 8.67% decrease as compared to the same time

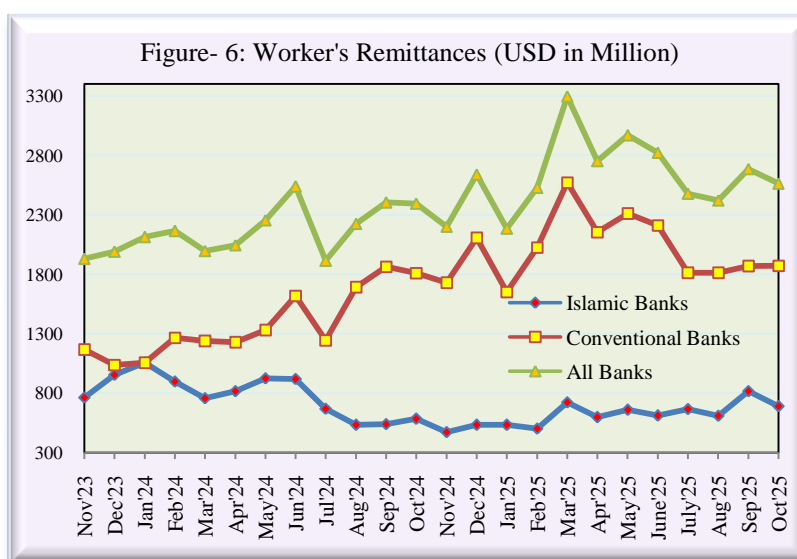


point of the previous year. However, for Islamic banks import payments were more or less stable over the period under study. On the other hand, conventional banks observed more fluctuations compared with Islamic banks and recorded downfall at the some points in import payments over the period. For these banks monthly import payments ranged from USD 4.69 billion to USD 4.20 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 October 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 24.40% in October 2024 to around 26.93% in October 2025. From October 2024 to October 2025

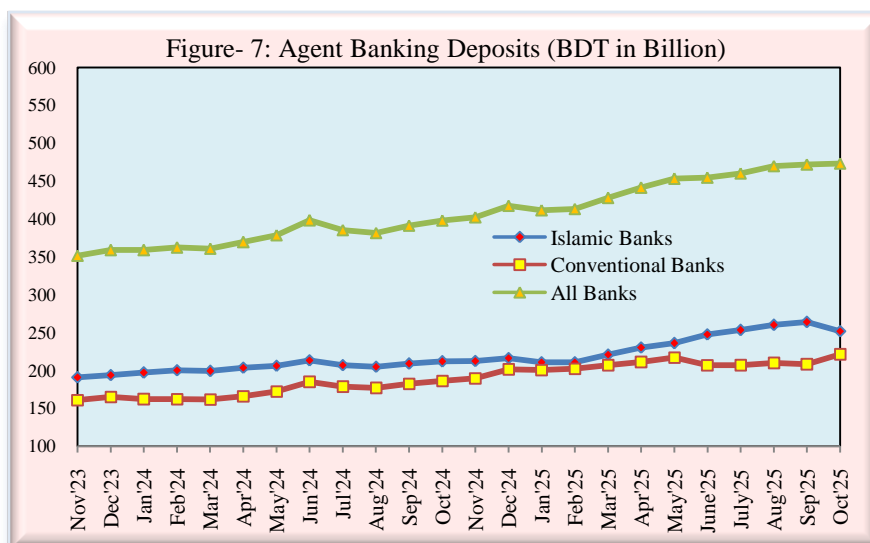
Islamic banks faced robust remittances growth started from USD 584 million in October 2024 to USD 690 million at the end of October 2025. The reason behind this may be regain confidence of the foreign workers on Islamic banks for improved management of the banks during recent times. As a result of the situation, conventional banks lost their market share of worker’s



remittances in this month. Similarly the conventional banks started from USD 1811 million in October 2024 its figure increased to USD 1873 million at the end of October 2025. To be more exact, Islamic banks started from USD 764 million in November 2023 its figure dropped to USD 690 million at the end of October 2025 with around 9.71% decrease while the conventional banks started from USD 1166 million in November 2023 its figure increased to USD 1873 million at the end of October 2025 with around 61% 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 October 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 October 2024, Islamic banks accounted for holding 53.23% of the total deposits in agent banking arena. The value was about BDT 212 billion at that time. This value raised to about BDT 252 billion in October 2025 recording a 18.90% growth. Whereas the growth in agent



banking deposits of conventional banks was about 18.83% in October 2025 compared to that of October 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 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).

## 2. For Islamic NBFCs

### 2.1 Deposits

From Table-16, it is evident that the total deposits of the NBFC sector in Bangladesh remained almost unchanged in October 2025, showing a very slight decline of 0.0012% compared with September 2025, and standing at approximately BDT 526 billion. In contrast, Islamic NBFCs experienced a 1.14% increase in deposits in October 2025 compared with the previous month, reaching about BDT 38 billion. Table-16 also shows that Islamic NBFCs accounted for 7.14% of the total deposits of the NBFC sector in October 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 32% of deposits, while the remaining portion was held by the Islamic branches/windows of conventional NBFCs in October 2025. Islamic NBFC deposits are heavily concentrated in Mudaraba deposits, which account for approximately 99% of all deposit types. In October 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 robust increase of 1.81% in investments in October 2025 compared with September 2025. The total investment stood at approximately BDT 731 billion in October 2025, up from about BDT 718 billion in September 2025. In contrast, the investments of Islamic NBFCs declined by BDT 0.4 billion during the same period. In October 2025, Islamic NBFCs accounted for only 4.22% 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 51.75%, while Islamic branches/windows of conventional NBFCs contributed 48.25% in October 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 October 2025, with a notable increase in total assets to BDT 930 billion in October 2025, up from BDT 914 billion in September 2025. In contrast to the sector's growth, Islamic NBFCs experienced a slight decline in assets, falling to BDT 40.39 billion in October 2025 from BDT 40.46 billion in September 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 October 2025**

Type of Banks	SI	Name of Banks	Number of Branches	Number of Windows
Full Fledged Islamic Banks	1	Islami Bank Bangladesh PLC (IBBPLC)	400	--
	2	Al Arafah Islami Bank PLC (AIBPLC)	226	--
	3	Social Islami Bank PLC (SIBPLC)	181	--
	4	Standard Bank PLC (STBPLC)	138	--
	5	Export Import Bank of Bangladesh PLC (EXBPLC)	155	--
	6	First Security Islami bank (FSIBPLC)	206	--
	7	Shahjalal Islami Bank PLC (SJIBPLC)	141	--
	8	Union Bank PLC (UNBPLC)	114	--
	9	Global Islami Bank PLC (GIBPLC)	105	--
	10	ICB Islamic Bank Limited (ICBIBL)	33	--
	<b>a. Sub Total</b>			<b>1699</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)	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>b. Sub Total</b>			<b>41</b>	<b>334</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	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
<b>c. Sub Total</b>			<b>0</b>	<b>585</b>
<b>Grand Total (a+b+c)</b>			<b>1740</b>	<b>919</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 (%)	
	Oct'25 <sup>p</sup>	Sep'25	Oct'24	Oct'25 (Compared with Sep'25)	Oct'25 (Compared with Oct'24)
	a	b	c	$d=((a-b)/b)*100$	$e=((a-c)/c)*100$
<b>1. Total Deposits</b> (excluding Inter-bank & EDF)*	<b>4674288</b>	<b>4669262</b>	<b>4329368</b>	<b>0.11</b>	<b>7.97</b>
a) Full-fledged Islamic Banks	4014727	4015481	3863144	-0.02	3.92
b) Islamic Banking Branches of Conventional Banks	404682	399920	274380	1.19	47.49
c) Islamic Banking Windows of Conventional Banks	254878	253861	191843	0.40	32.86
<b>2. Total Investments</b> (including Sukuk/Islamic Bond)**	<b>5768639</b>	<b>5730981</b>	<b>5184376</b>	<b>0.66</b>	<b>11.27</b>
a) Full-fledged Islamic Banks	5258331	5242495	4807032	0.30	9.39
b) Islamic Banking Branches of Conventional Banks	325151	305224	233334	6.53	39.35
c) Islamic Banking Windows of Conventional Banks	185158	183262	144010	1.03	28.57
<b>3. Total Worker's Remittances</b>	<b>690</b>	<b>818</b>	<b>584</b>	<b>-15.60</b>	<b>18.07</b>
a) Full-fledged Islamic Banks	685	812	580	-15.59	18.18
b) Islamic Banking Branches of Conventional Banks	1.55	2.84	1.87	-45.35	-16.95
c) Islamic Banking Windows of Conventional Banks	3.29	3.12	2.94	5.23	11.93
<b>4. Total Export Receipts</b> (excl. local exports)	<b>755</b>	<b>703</b>	<b>779</b>	<b>7.45</b>	<b>-3.08</b>
a) Full-fledged Islamic Banks	573	617	713	-7.12	-19.60
b) Islamic Banking Branches of Conventional Banks	161.14	72.54	46.02	122.14	250.13
c) Islamic Banking Windows of Conventional Banks	20.59	12.90	20.10	59.65	2.43
<b>5. Total Import Payments</b> (excl. local imports)	<b>1036</b>	<b>1014</b>	<b>1134</b>	<b>2.19</b>	<b>-8.67</b>
a) Full-fledged Islamic Banks	850	848	955	0.30	-10.94
b) Islamic Banking Branches of Conventional Banks	122.74	138.11	97.14	-11.13	26.36
c) Islamic Banking Windows of Conventional Banks	62.44	27.89	82.36	123.89	-24.19
<b>6. Total Agent Banking Deposits</b>	<b>251930</b>	<b>263875</b>	<b>211876</b>	<b>-4.53</b>	<b>18.90</b>
a) Full-fledged Islamic Banks	251110	263071	211410	-4.55	18.78
b) Islamic Banking Branches of Conventional Banks	782.38	765.60	440.92	2.19	77.44
c) Islamic Banking Windows of Conventional Banks	38.02	38.03	24.86	-0.02	52.95
<b>7. Total Assets</b> (excluding Contra. & OBU)	<b>9643237</b>	<b>9538449</b>	<b>8547909</b>	<b>1.10</b>	<b>12.81</b>
a) Full-fledged Islamic Banks	8800971	8725056	7954830	0.87	10.64
b) Islamic Banking Branches of Conventional Banks	527691	503698	347334	4.76	51.93
c) Islamic Banking Windows of Conventional Banks	314575	309694	245745	1.58	28.01

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			Oct'25 <sup>p</sup>	Sep'25	Oct'24	All Scheduled Banks		Islamic Banks, Branches & Windows	
	Oct'25 <sup>p</sup>	Sep'25	Oct'24	Oct'25 <sup>p</sup>	Sep'25	Oct'24				Oct'25 (Compared with Sep'25)	Oct'25 (Compared with Oct'24)	Oct'25 (Compared with Sep'25)	Oct'25 (Compared with Oct'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)*	20710696	20627314	18743882	4674288	4669262	4329368	22.57	22.64	23.10	0.40	10.49	0.11	7.97
Investments (including Sukuk/Islamic Bond)**	23413753	23282550	21074596	5768639	5730981	5184376	24.64	24.61	24.60	0.56	11.10	0.66	11.27
Worker's Remittances	2562	2686	2395	690	818	584	26.93	30.44	24.40	-4.60	6.99	-15.60	18.07
Export Receipts (excl. local exports)	3446	3673	3811	755	703	779	21.91	19.13	20.44	-6.19	-9.60	7.45	-3.08
Import Payments (excl. local imports)	5235	5334	5827	1036	1014	1134	19.79	19.01	19.47	-1.87	-10.17	2.19	-8.67
Agent Banking Deposits	473148	471964	398045	251930	263875	211876	53.25	55.91	53.23	0.25	18.87	-4.53	18.90
Assets (excluding Contra. & OBU)	46967854	46421925	40876370	9643237	9538449	8547909	20.53	20.55	20.91	1.18	14.90	1.10	12.81
Number of Bank Branches/Windows	11372	11372	11301	2659	2658	2442	23.38	23.37	21.61	0.00	0.63	0.04	8.89

Note:

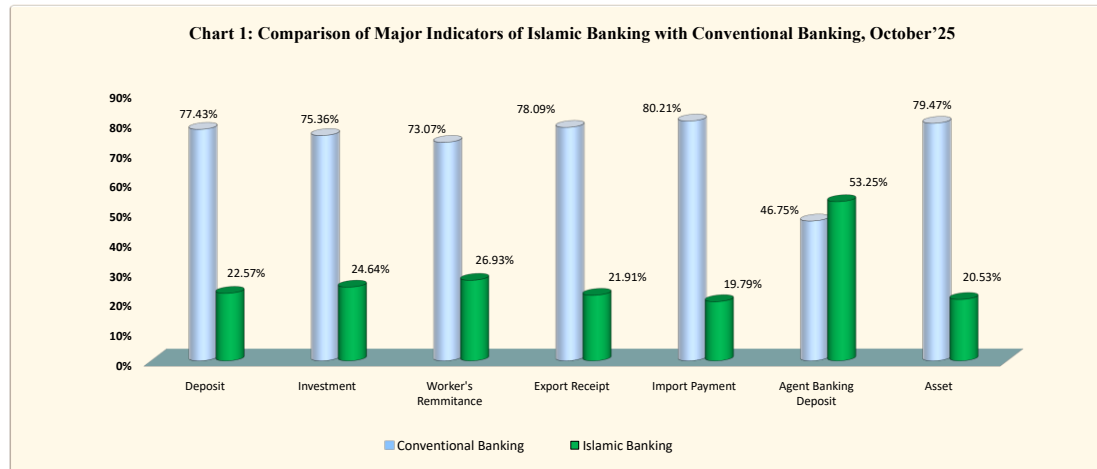
1. \*Including Profit payable/acrued interest and excluding EDF and p=provisional

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.



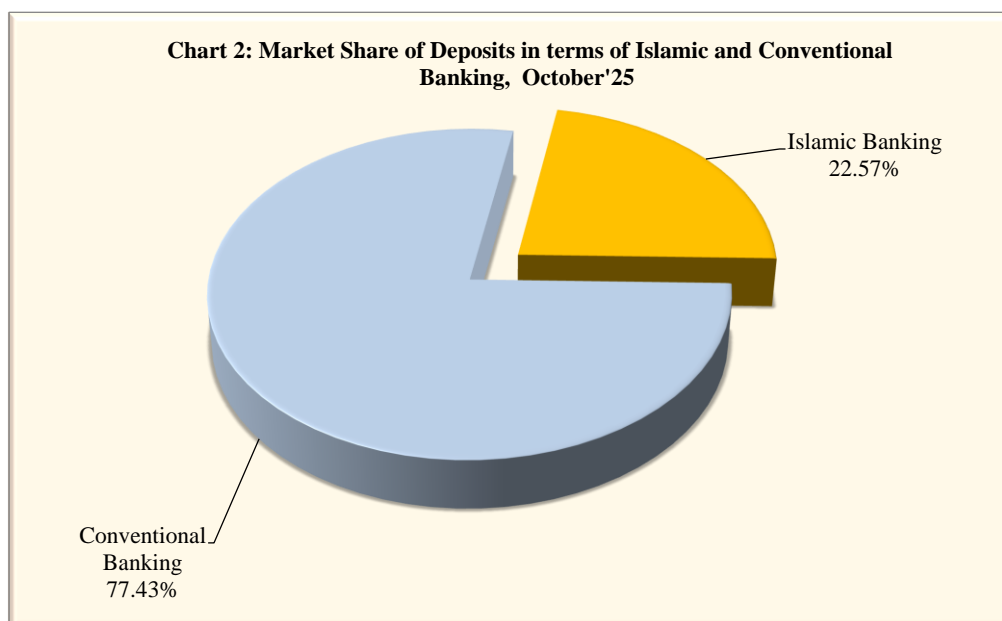
**Table 4: Deposits Scenario of Banks - A Comparison between Islamic and Conventional Banks**

Type of Banks	Total Deposits			Changes	
	Oct'25 <sup>p</sup>	Sep'25	Oct'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	4014727	4015481	3863144	-754	151583
Branch Based IBs	404682	399920	274380	4762	130302
Window Based IBs	254878	253861	191843	1017	63035
<b>Islamic Banks, Branches &amp; Windows</b>	<b>4674288</b>	<b>4669262</b>	<b>4329368</b>	<b>5025</b>	<b>344920</b>
Conventional Banks	16036408	15958052	14414514	78357	1621894
<b>All Scheduled Banks</b>	<b>20710696</b>	<b>20627314</b>	<b>18743882</b>	<b>83382</b>	<b>1966814</b>
<b>Market Share (%) of Deposits among various forms of Islamic Banking</b>					
Full Fledged IBs	85.89	86.00	89.23	-0.11	-3.34
Branch Based IBs	8.66	8.56	6.34	0.09	2.32
Window Based IBs	5.45	5.44	4.43	0.02	1.02
<b>Market Share (%) of Deposits in terms of Islamic and Conventional Banking</b>					
Islamic Banks	<b>22.57</b>	22.64	23.10	-0.07	-0.53
Conventional Banks	<b>77.43</b>	77.36	76.90	0.07	0.53

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**

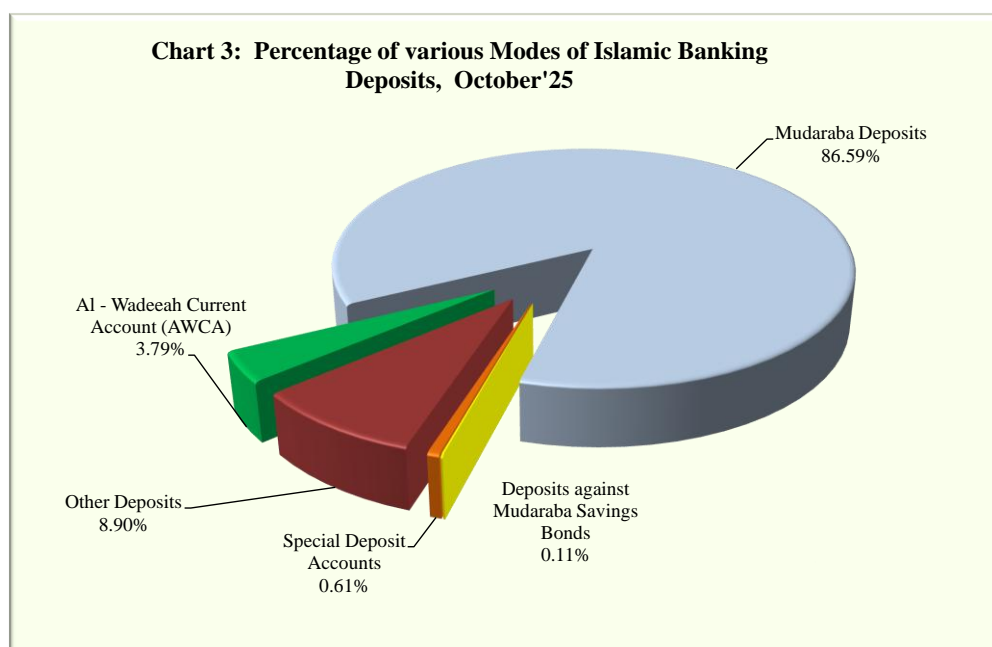
(BDT in Million)

Mode of Deposits	Total Deposits			Changes	
	Oct'25 <sup>p</sup>	Sep'25	Oct'24	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>176986</b>	<b>176547</b>	<b>203274</b>	<b>439</b>	<b>-26289</b>
<b>Mudaraba Deposits</b>	<b>4047497</b>	<b>4041145</b>	<b>3729405</b>	<b>6352</b>	<b>318092</b>
Mudaraba Savings Accounts (MSA)	874345	878568	807862	-4223	66483
Mudaraba Term Deposits (MTDR)	2284337	2282690	2085353	1647	198985
Mudaraba Special Notice Accounts (MSNA)	157807	160673	158212	-2866	-405
Other Mudaraba Deposits	731008	719214	677978	11793	53030
<b>Deposits against Mudaraba Savings Bonds</b>	<b>5012</b>	<b>5059</b>	<b>5702</b>	<b>-47</b>	<b>-690</b>
<b>Special Deposit Accounts</b>	<b>28605</b>	<b>30333</b>	<b>48340</b>	<b>-1729</b>	<b>-19735</b>
<b>Other Deposits</b>	<b>416189</b>	<b>416178</b>	<b>342647</b>	<b>11</b>	<b>73542</b>
<b>Total Deposits</b>	<b>4674288</b>	<b>4669262</b>	<b>4329368</b>	<b>5025</b>	<b>344920</b>
<b>Percentage of various Modes of Islamic Banking Deposits</b>					
<b>AI - Wadeah Deposits</b>	<b>3.79</b>	<b>3.78</b>	<b>4.70</b>	<b>0.01</b>	<b>-0.91</b>
<b>Mudaraba Deposits</b>	<b>86.59</b>	<b>86.55</b>	<b>86.14</b>	<b>0.04</b>	<b>0.45</b>
Mudaraba Savings Accounts (MSA)	18.71	18.82	18.66	-0.11	0.05
Mudaraba Term Deposits (MTDR)	48.87	48.89	48.17	-0.02	0.70
Mudaraba Special Notice Accounts (MSNA)	3.38	3.44	3.65	-0.07	-0.28
Other Mudaraba Deposits	15.64	15.40	15.66	0.24	-0.02
<b>Deposits against Mudaraba Savings Bonds</b>	<b>0.11</b>	<b>0.11</b>	<b>0.13</b>	<b>0.00</b>	<b>-0.02</b>
<b>Special Deposit Accounts</b>	<b>0.61</b>	<b>0.65</b>	<b>1.12</b>	<b>-0.04</b>	<b>-0.50</b>
<b>Other Deposits</b>	<b>8.90</b>	<b>8.91</b>	<b>7.91</b>	<b>-0.01</b>	<b>0.99</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**

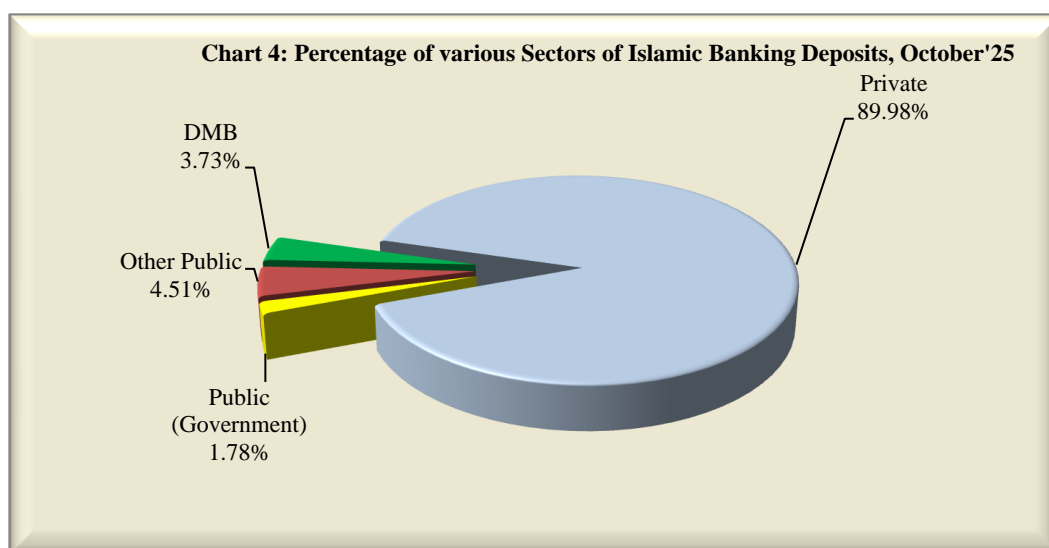
(BDT in Million)

Sector	Total Deposits			Changes	
	Oct'25 <sup>p</sup>	Sep'25	Oct'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Public (Government)	86562	107598	75696	-21037	10866
Other Public	219075	234959	220110	-15884	-1034
Private	4368651	4326705	4033562	41946	335088
<b>Sub Total</b>	<b>4674288</b>	<b>4669262</b>	<b>4329368</b>	<b>5025</b>	<b>344920</b>
DMB	180942	204464	189426	-23522	-8484
<b>Grand Total (Including DMB)</b>	<b>4855230</b>	<b>4873726</b>	<b>4518794</b>	<b>-18497</b>	<b>336436</b>
<b>Percentage of various Sectors of Islamic Banking Deposits</b>					
Public (Government)	1.78	2.21	1.68	-0.42	0.11
Other Public	4.51	4.82	4.87	-0.31	-0.36
DMB	3.73	4.20	4.19	-0.47	-0.47
Private	89.98	88.78	89.26	1.20	0.72

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	
	Oct'25 <sup>p</sup>	Sep'25	Oct'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	5258331	5242495	4807032	15835	451299
Branch Based IBs	325151	305224	233334	19927	91816
Window Based IBs	185158	183262	144010	1896	41148
<b>Islamic Banks, Branches &amp; Windows</b>	<b>5768639</b>	<b>5730981</b>	<b>5184376</b>	<b>37658</b>	<b>584264</b>
Conventional Banks	17645114	17551569	15890220	93545	1754893
<b>All Scheduled Banks</b>	<b>23413753</b>	<b>23282550</b>	<b>21074596</b>	<b>131203</b>	<b>2339157</b>
<b>Market Share (%) of Investments among various forms of Islamic Banking</b>					
Full Fledged IBs	91.15	91.48	92.72	-0.32	-1.57
Branch Based IBs	5.64	5.33	4.50	0.31	1.14
Window Based IBs	3.21	3.20	2.78	0.01	0.43
<b>Market Share (%) of Investments in terms of Islamic and Conventional Banking</b>					
Islamic Banks	<b>24.64</b>	24.61	24.60	0.02	0.04
Conventional Banks	<b>75.36</b>	75.39	75.40	-0.02	-0.04

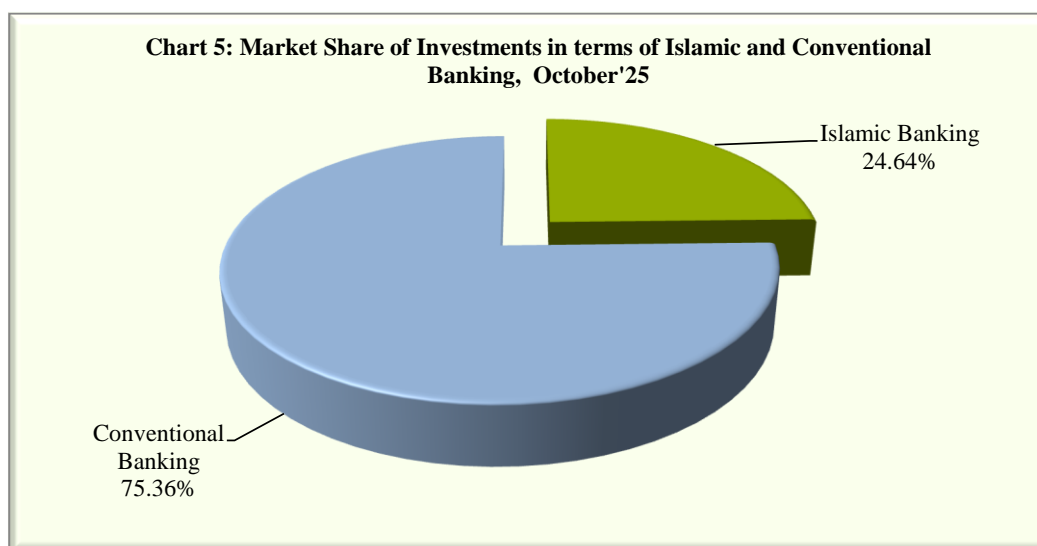
Note:

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**

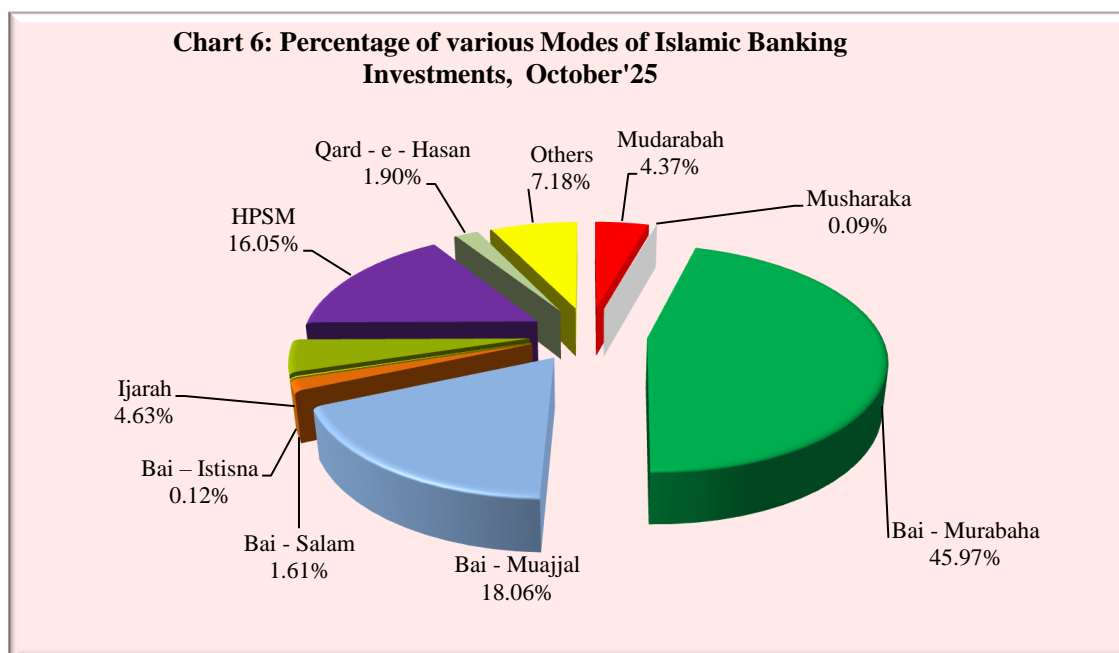
(BDT in Million)

Mode of Investments	Total Investments			Changes	
	Oct'25 <sup>p</sup>	Sep'25	Oct'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Mudarabah	252183	246560	175094	5623	77089
Musharaka	5251	5028	4017	223	1234
Bai - Murabaha	2651744	2632861	2105190	18883	546554
Bai - Muajjal	1042050	1043902	1087778	-1852	-45728
Bai - Salam	92956	92539	92472	417	484
Bai - Istisna	7116	7072	16428	44	-9312
Ijarah	267224	267864	226492	-640	40732
HPSM	926129	914839	844298	11290	81830
Qard - e - Hasan	109883	106558	126884	3324	-17001
Others Investments	414104	413758	505722	346	-91618
<b>Total</b>	<b>5768639</b>	<b>5730981</b>	<b>5184376</b>	<b>37658</b>	<b>584264</b>
Percentage of various Modes of Islamic Banking Investments					
Mudarabah	4.37	4.30	3.38	0.07	0.99
Musharaka	0.09	0.09	0.08	0.00	0.01
Bai - Murabaha	45.97	45.94	40.61	0.03	5.36
Bai - Muajjal	18.06	18.22	20.98	-0.15	-2.92
Bai - Salam	1.61	1.61	1.78	0.00	-0.17
Bai - Istisna	0.12	0.12	0.32	0.00	-0.19
Ijarah	4.63	4.67	4.37	-0.04	0.26
HPSM	16.05	15.96	16.29	0.09	-0.23
Qard - e - Hasan	1.90	1.86	2.45	0.05	-0.54
Others Investments	7.18	7.22	9.75	-0.04	-2.58
<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	
	Oct'25 <sup>P</sup>	Sep'25	Oct'24	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>64399</b>	<b>63866</b>	<b>64375</b>	<b>534</b>	<b>25</b>
a) Agriculture	47761	47488	44291	273	3471
b) Fishing	16077	15812	16055	265	23
c) Forestry & logging	561	565	4030	-5	-3469
<b>Industry (1+2)</b>	<b>2451635</b>	<b>2331501</b>	<b>2165129</b>	<b>120133</b>	<b>286506</b>
1. Term Investment (Excluding Working Capital Financing)	880699	831929	873169	48769	7530
a) Large Industries	601031	555184	561276	45847	39754
b) Small and Medium Industries	127156	127750	155356	-594	-28200
c) Cottage/ Micro Industries	10777	9728	10238	1048	539
d) Service Industries	141736	139267	146299	2469	-4563
2. Working Capital Financing	1570936	1499572	1291960	71364	278976
a) Large Industries	1201866	1132198	886192	69669	315674
b) Small and Medium Industries	204210	204414	210122	-204	-5913
c) Cottage/ Micro Industries	6927	6629	12298	298	-5370
d) Service Industries	157933	156332	183348	1601	-25415
<b>Construction</b>	<b>320930</b>	<b>330740</b>	<b>321014</b>	<b>-9809</b>	<b>-83</b>
<b>Transport</b>	<b>36173</b>	<b>36039</b>	<b>37788</b>	<b>134</b>	<b>-1616</b>
<b>Trade &amp; Commerce</b>	<b>1804347</b>	<b>1953816</b>	<b>1694193</b>	<b>-149469</b>	<b>110154</b>
a) Whole sale & Retail Trade	1037192	1282053	1197757	-244861	-160565
b) Export	375234	177350	200826	197884	174408
c) Import	342350	480907	285743	-138557	56607
d) Procurement by Government	6194.21	101.67	6.61	6092.53	6188
e) Share Trading	6411	8600	8108	-2188.7	-1697
f) Lease Financing	36965	4805	1752	32161	35213
<b>Other Institutional Qard/Investments</b>	<b>271819</b>	<b>265604</b>	<b>276550</b>	<b>6214</b>	<b>-4731</b>
<b>Consumer Finance</b>	<b>119539</b>	<b>116413</b>	<b>130242</b>	<b>3127</b>	<b>-10702</b>
<b>Miscellaneous (Poverty Alleviation and others)</b>	<b>699797</b>	<b>633002</b>	<b>495086</b>	<b>66795</b>	<b>204711</b>
<b>Total</b>	<b>5768639</b>	<b>5730981</b>	<b>5184376</b>	<b>37658</b>	<b>584264</b>
<b>Percentage of various Investments of Islamic Banks in terms of Economic Purposes</b>					
Agriculture, Fishing & Forestry	1.12	1.11	1.24	0.00	-0.13
Industry	42.50	40.68	41.76	1.82	0.74
Construction	5.56	5.77	6.19	-0.21	-0.63
Transport	0.63	0.63	0.73	0.00	-0.10
Trade & Commerce	31.28	34.09	32.68	-2.81	-1.40
Other Institutional Qard/Investments	4.71	4.63	5.33	0.08	-0.62
Consumer Finance	2.07	2.03	2.51	0.04	-0.44
Miscellaneous (Poverty Alleviation and others)	12.13	11.05	9.55	1.09	2.58
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>

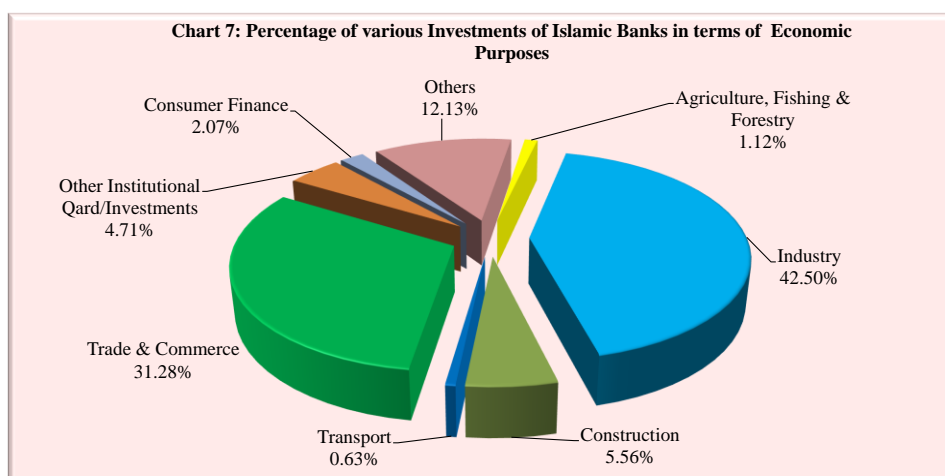
Note:

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**

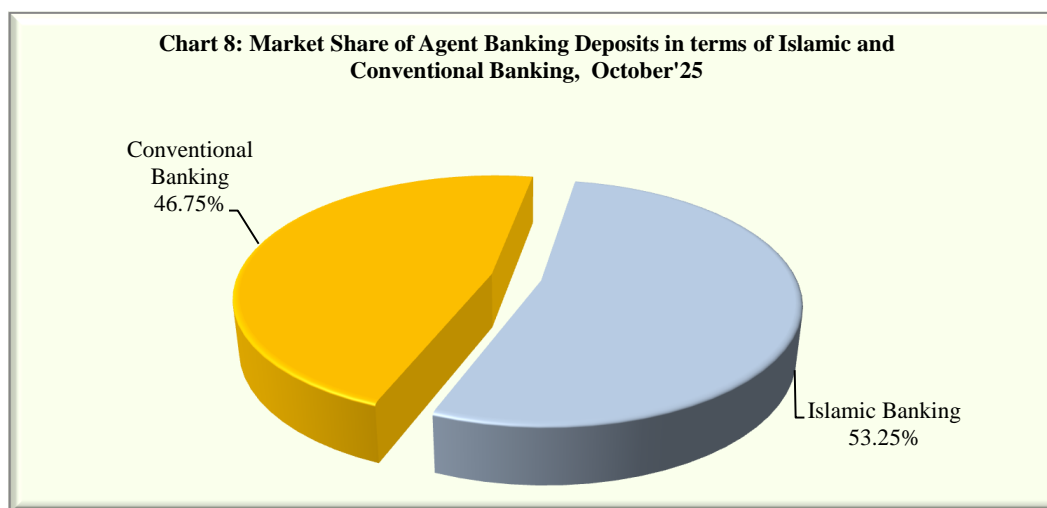
(BDT in Million)

Type of Banks	Total Deposits			Changes	
	Oct'25 <sup>p</sup>	Sep'25	Oct'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	251110	263071	211410	-11961	39700
Branch Based IBs	782.4	765.6	440.9	16.8	341.5
Window Based IBs	38.02	38.03	24.9	-0.01	13.2
<b>Islamic Banks, Branches &amp; Windows</b>	<b>251930</b>	<b>263875</b>	<b>211876</b>	<b>-11945</b>	<b>40054</b>
Conventional Banks	221218	208089	186169	13128	35049
<b>All Scheduled Banks</b>	<b>473148</b>	<b>471964</b>	<b>398045</b>	<b>1184</b>	<b>75103</b>
<b>Market Share (%) of Agent Banking Deposits among various forms of Islamic Banking</b>					
Full Fledged IBs	99.67	99.70	99.78	-0.02	-0.11
Branch Based IBs	0.31	0.29	0.21	0.02	0.10
Window Based IBs	0.02	0.01	0.01	0.00	0.00
<b>Market Share (%) of Agent Banking Deposits in terms of Islamic and Conventional Banking</b>					
Islamic Banks, Branches & Windows	<b>53.25</b>	55.91	53.23	-2.66	0.02
Conventional Banks	<b>46.75</b>	44.09	46.77	2.66	-0.02

Note: 1. IBs = Islamic Banks

Source: Statistics Department, Bangladesh Bank.

p = Provisional



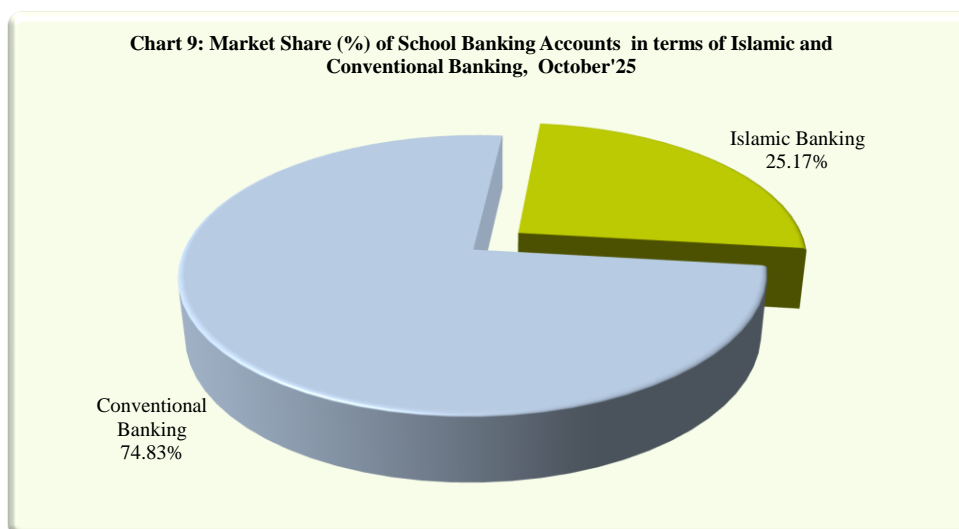
**Table 11: Gender and Geo location wise School Banking in Bangladesh**

Description		Total Number of Accounts			Changes	
		Oct'25 <sup>P</sup>	Sep'25	Oct'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Gender-wise	Male	591095	592534	562434	-1439	28661
	Female	586644	588654	565290	-2010	21354
	Others	-	-	-	-	-
	<b>Islamic Banks, Branches &amp; Windows</b>	<b>1177739</b>	<b>1181188</b>	<b>1126834</b>	<b>-3449</b>	<b>50905</b>
	Conventional Bank	3501372	3384972	3177336	116400	324036
	<b>All Scheduled Banks</b>	<b>4679111</b>	<b>4566160</b>	<b>4302486</b>	<b>112951</b>	<b>376625</b>
Geolocation-wise	Urban	394277	394023	342548	254	51729
	Rural	783462	787165	784286	-3703	-824
	<b>Islamic Banks, Branches &amp; Windows</b>	<b>1177739</b>	<b>1181188</b>	<b>1126834</b>	<b>-3449</b>	<b>50905</b>
	Conventional Bank	3501372	3384972	3175652	116400	325720
	<b>All Scheduled Banks</b>	<b>4679111</b>	<b>4566160</b>	<b>4302486</b>	<b>112951</b>	<b>376625</b>
<b>Market Share (%) of School Banking Accounts in terms of Islamic and Conventional Banking</b>						
Overall	Islamic Banks, Branches & Windows	<b>25.17</b>	<b>25.87</b>	26.19	-0.70	-1.02
	Conventional Banks	<b>74.83</b>	<b>74.13</b>	73.85	0.70	0.98

Note: (-) means 'not available'

Source: Statistics Department, Bangladesh Bank.

P = Provisional



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

Accounts Pattern		Total			Changes	
		Oct'25	Sep'25	Oct'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
MFS Agent		113888	107269	86077	6619	27811
MFS Personal Accounts		1573392	1500658	1802648	72734	-229256
MFS Male Accounts		1244922	1178492	1383208	66430	-138286
MFS Female Accounts		328470	322166	419440	6304	-90970
MFS Other Accounts		8981	8779	12938	202	-3957
<b>Total MFS Accounts in Islamic Banks, Branches &amp; Windows</b>		<b>1582373</b>	<b>1509437</b>	<b>1815590</b>	<b>72936</b>	<b>-233217</b>
Total MFS Accounts in Conventional Banks		80200642	79920316	138623680	280326	-58423038
<b>Total MFS Accounts in All Scheduled Banks</b>		<b>81783015</b>	<b>81429753</b>	<b>140439270</b>	<b>353262</b>	<b>-58656255</b>
Transactions Pattern		Total Transactions Amount (BDT in Million)			Changes	
		Oct'25	Sep'25	Oct'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Cash In		91.08	143.52	130.47	-52.44	-39
Cash Out		476	519	1051	-43	-575
P2P		14	29	21	-15	-7
Merchant Payment		353	437	48	-84	305
G2P		0.00	0.00	0.00	0.00	0.00
Salary Disbursement		361	373	451	-12	-90
Talktime Purchase		4.70	6.00	5.92	-1.30	-1.22
Utility Bill Payment		2.768	2.064	2.178	0.70	0.59
<b>Total MFS Transactions in Islamic Banks, Branches &amp; Windows</b>		<b>1302</b>	<b>1510</b>	<b>1709</b>	<b>-208</b>	<b>-407</b>
Total MFS Transactions in Conventional Banks		156993	152441	1201890	4552	-1044896
<b>Total MFS Transactions in All Scheduled Banks</b>		<b>158296</b>	<b>153952</b>	<b>1203599</b>	<b>4344</b>	<b>-1045303</b>
Market Share (%) of Mobile Financial Services (MFS) in terms of Islamic and Conventional Banking						
Description		Oct'25	Sep'25	Oct'24	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>1.93</b>	1.85	1.29	0.081	0.642
	Conventional Banks	<b>98.07</b>	98.15	98.71	-0.081	-0.642
<b>MFS Transactions</b>	Islamic Banks, Branches & Windows	<b>0.82</b>	0.98	0.14	-0.16	0.681
	Conventional Banks	<b>99.18</b>	99.02	99.86	0.16	-0.681

Source: Statistics Department, Bangladesh Bank.

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

Type of Machines	Total Number of Machines			Changes	
	Oct'25 <sup>p</sup>	Sep'25	Oct'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
ATM	3667	3677	3731	-10	-64
POS	6987	6987	6771	0	216
CDM	5	5	6	0	-1
CRM	849	849	835	0	14
<b>Islamic Banks*</b>	<b>11508</b>	<b>11518</b>	<b>11343</b>	<b>-10</b>	<b>165</b>
Conventional Banks	146017	145567	129789	450	16228
<b>All Scheduled Banks</b>	<b>157525</b>	<b>157085</b>	<b>141132</b>	<b>440</b>	<b>16393</b>
Transactions through Interbanks	Total Transactions Amount (BDT in Million)			Changes	
	Oct'25	Sep'25	Oct'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
MICR Cheque	205132	137053	15269	68079	189863
Non-MICR Cheque	23	34	6	-11	18
EFT	51415	43830	8381	7585	43033
RTGS	259154	251075	21087	8079	238067
<b>Islamic Banks, Branches &amp; Windows</b>	<b>515724</b>	<b>431991</b>	<b>44743</b>	<b>83733</b>	<b>470980</b>
Conventional Banks	7173150	6791601	610388	381549	6562762
<b>All Scheduled Banks</b>	<b>7688874</b>	<b>7223592</b>	<b>655132</b>	<b>465282</b>	<b>7033742</b>
Transactions through Cards					
Debit Card Transaction	89199	89939	69135	-739	20065
Credit Card Transaction	1843	1650	1902	193	-59
Prepaid Card Transaction	126	119	216	7	-90
<b>Islamic Banks, Branches &amp; Windows</b>	<b>91169</b>	<b>91708</b>	<b>71253</b>	<b>-539</b>	<b>19916</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 NBFCs, Branches & Windows in October 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	-
	<b>a. Sub Total</b>		<b>12</b>	<b>-</b>
NBFCs having Islamic Branches	1	Aviva Finance Ltd	7	4
	<b>a. Sub Total</b>		<b>7</b>	<b>4</b>
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>b. Sub Total</b>		<b>-</b>	<b>69</b>
<b>Grand Total (a+b)</b>			<b>19</b>	<b>73</b>

Source: Statistics Department, Bangladesh Bank.

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

(BDT in Million)

Indicators	Amount		Growth (%)
	Oct'25 <sup>p</sup>	Sep'25	Oct'25 (Compared with Sep'25)
	a	b	$c = \frac{(a-b)}{b} * 100$
<b>1. Total Deposits</b> (excluding Inter-nbfc)*	<b>37536</b>	<b>37114</b>	<b>1.14</b>
a) Full-fledged Islamic NBFCs	11951	12046	-0.789
b) Islamic Branches/Windows of Conventional NBFCs	25585	25068	2.06
<b>2. Total Investments</b> (including Sukuk/Islamic Bond)**	<b>30828</b>	<b>31194</b>	<b>-1.17</b>
a) Full-fledged Islamic NBFCs	15952	16092	-0.87
b) Islamic Branches/Windows of Conventional NBFCs	14876	15102	-1.49
<b>3. Total Assets</b> (excluding Contra.)	<b>40399</b>	<b>40465</b>	<b>-0.17</b>
a) Full-fledged Islamic NBFCs	24876	24777	0.40
b) Islamic Branches/Windows of Conventional NBFCs	15522	15689	-1.06

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**

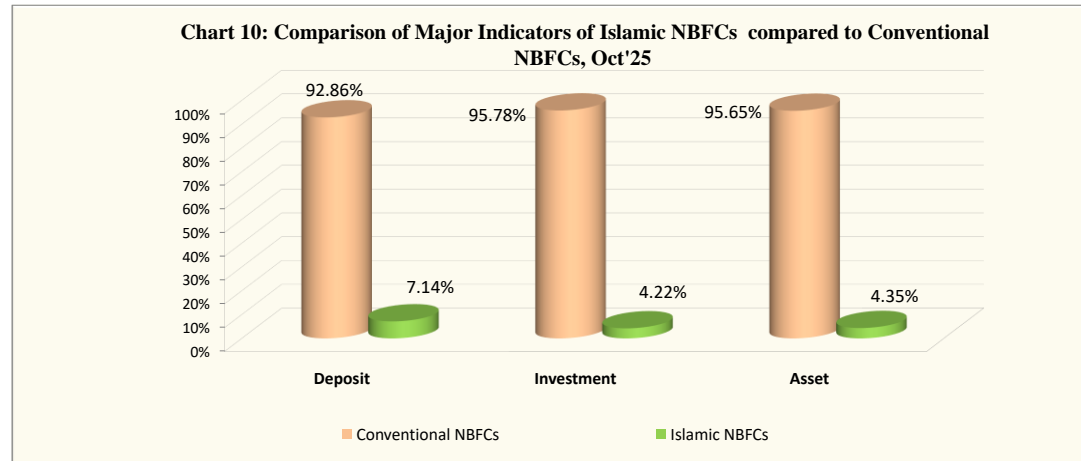
(BDT in Million)

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		Oct'25 <sup>P</sup>	Sep'25	All NBFCs	Islamic NBFCs, Branches & Windows
	Oct'25 <sup>P</sup>	Sep'25	Oct'25 <sup>P</sup>	Sep'25			Oct'25 (Compared with Sep'25)	Oct'25 (Compared with Sep'25)
	a	b	c	d	e=(c/a)*100	f	g=((a-b)/b)*100	h=((c-d)/d)*100
Deposits (excluding Inter-nbfc)*	526038	526044	37536	37114	7.14	7.06	-0.0012	1.14
Investments (including Sukuk/Islamic Bond)**	731334	718300	30828	31194	4.22	4.34	1.81	-1.17
Assets (excluding Contra.)	929703	913823	40399	40465	4.35	4.43	1.74	-0.17

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**

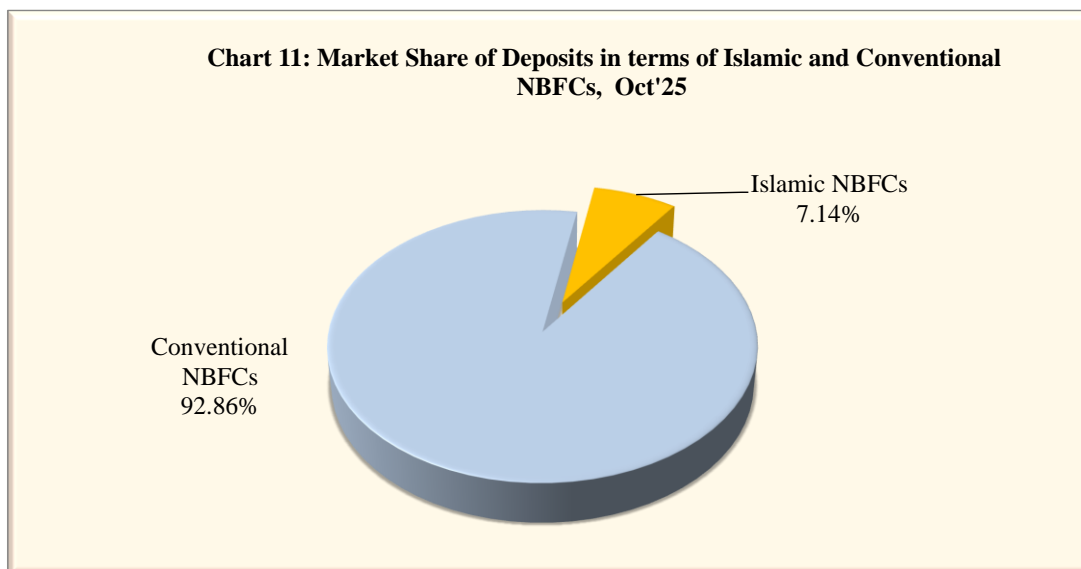
(BDT in Million)

Type of NBFCs	Total Deposits		Changes
	Oct'25 <sup>p</sup>	Sep'25	With respect to Previous Month
	a	b	(a-b)
Full Fledged Islamic NBFCs	11951	12046	-95.06
Islamic Branches/Windows of Conventional NBFCs	25585	25068	517
<b>Islamic NBFCs, Branches &amp; Windows</b>	<b>37536</b>	<b>37114</b>	<b>422</b>
Conventional NBFCs	488502	488931	-428
<b>All NBFCs*</b>	<b>526038</b>	<b>526044</b>	<b>-6</b>
<b>Market Share (%) of Deposits among various forms of Islamic NBFCs</b>			
Full Fledged NBFCs	31.84	32.46	-0.62
Islamic Branches/Windows of Conventional NBFCs	68.16	67.54	0.62
<b>Market Share (%) of Deposits in terms of Islamic and Conventional NBFCs</b>			
Islamic NBFCs	<b>7.14</b>	7.06	0.08
Conventional NBFCs	<b>92.86</b>	92.94	-0.08

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**

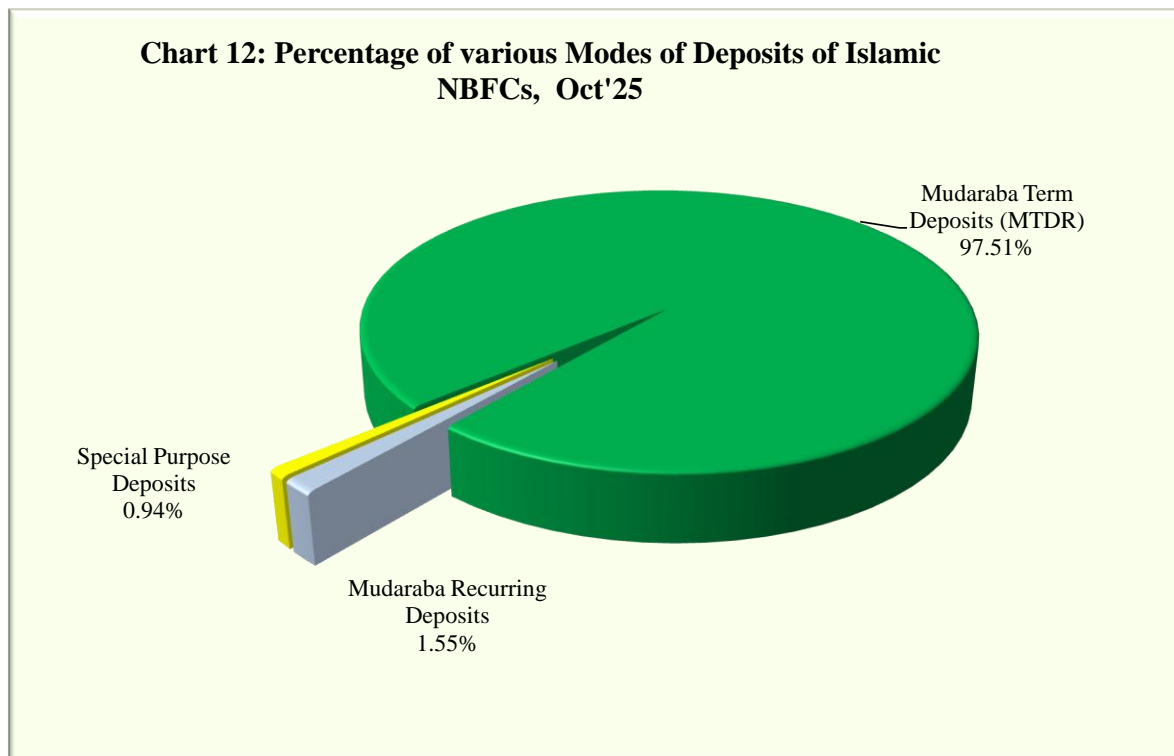
(BDT in Million)

Mode of Deposits	Total Deposits		Changes
	Oct'25 <sup>p</sup>	Sep'25	With respect to Previous Month
	a	b	(a-b)
<b>Mudaraba Deposits</b>	<b>37182</b>	<b>36929</b>	<b>253</b>
Mudaraba Term Deposits (MTDR)	36602	36343	259
Mudaraba Recurring Deposits	580	586	-6
<b>Special Purpose Deposits</b>	<b>354</b>	<b>185</b>	<b>169</b>
<b>Total Deposits</b>	<b>37536</b>	<b>37114</b>	<b>422</b>
<b>Percentage of various Modes of Deposits of Islamic NBFCs</b>			
<b>Mudaraba Deposits</b>	<b>99.06</b>	<b>99.50</b>	<b>-0.44</b>
Mudaraba Term Deposits (MTDR)	97.51	97.92	-0.41
Mudaraba Recurring Deposits	1.55	1.58	-0.03
<b>Special Purpose Deposits</b>	<b>0.94</b>	<b>0.50</b>	<b>0.44</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)

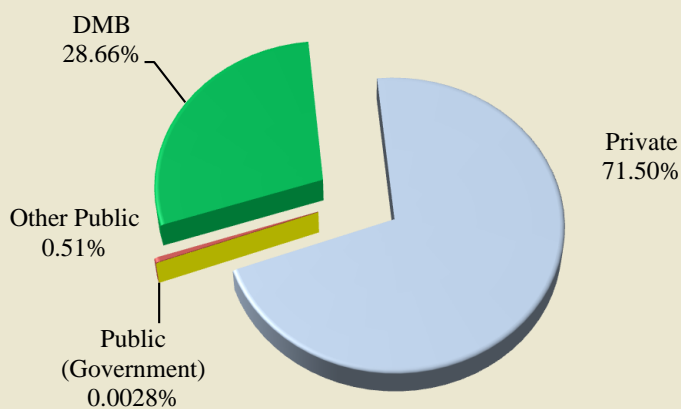
Sector	Total Deposits		Changes
	Oct'25 <sup>p</sup>	Sep'25	With respect to Previous Month
	a	b	(a-b)
Public (Government)	1.06	1.06	0.000
Other Public	192	192	0
Private	26838	26430	407
DMB	10756	10743	13
<b>Sub Total (Including Inter-NBFCs)</b>	<b>37787</b>	<b>37367</b>	<b>420</b>
Inter-NBFCs	251	253	-2
<b>Total (Excluding Inter-NBFCs)</b>	<b>37536</b>	<b>37114</b>	<b>422</b>
<b>Percentage of various Sectors of Deposits of Islamic NBFCs</b>			
Public (Government)	0.0028	0.0029	0.0000
Other Public	0.51	0.52	-0.01
Private	71.50	71.21	0.28
DMB	28.66	28.95	-0.29

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

2. p=provisional

Source: Statistics Department, Bangladesh Bank.

**Chart 13: Percentage of various Sectors of Deposits of Islamic NBFCs, Oct'25**



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

(BDT in Million)

Type of NBFCs	Total Investments		Changes
	Oct'25 <sup>p</sup>	Sep'25	With respect to Previous Month
	a	b	(a-b)
Full Fledged Islamic NBFCs	15952	16092	-140
Islamic Branches/Windows of Conventional NBFCs	14876	15102	-225
<b>Islamic NBFCs, Branches &amp; Windows</b>	<b>30828</b>	<b>31194</b>	<b>-366</b>
Conventional NBFCs	700505	687106	13399
<b>All NBFCs*</b>	<b>731334</b>	<b>718300</b>	<b>13033</b>
<b>Market Share (%) of Investments among various forms of Islamic NBFCs</b>			
Full Fledged NBFCs	51.75	51.59	0.16
Islamic Branches/Windows of Conventional NBFCs	48.25	48.41	-0.16
<b>Market Share (%) of Investments in terms of Islamic and Conventional NBFCs</b>			
Islamic NBFCs	<b>4.22</b>	4.34	-0.13
Conventional NBFCs	<b>95.78</b>	95.66	0.13

Note:

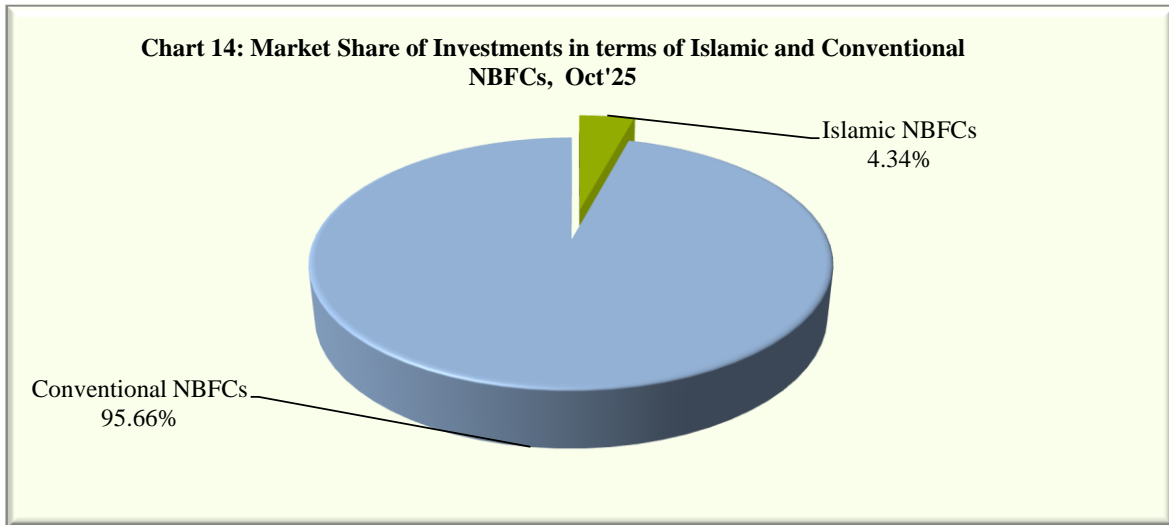
1. In conventional system, Total Investments include Loans & Advance, Money at Call, Balances & R. Repo with Banks & Accrued Interest. In Islamic system, Total Investments include general investments, Sukuk, Islamic bond holdings and profit receivable.

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**

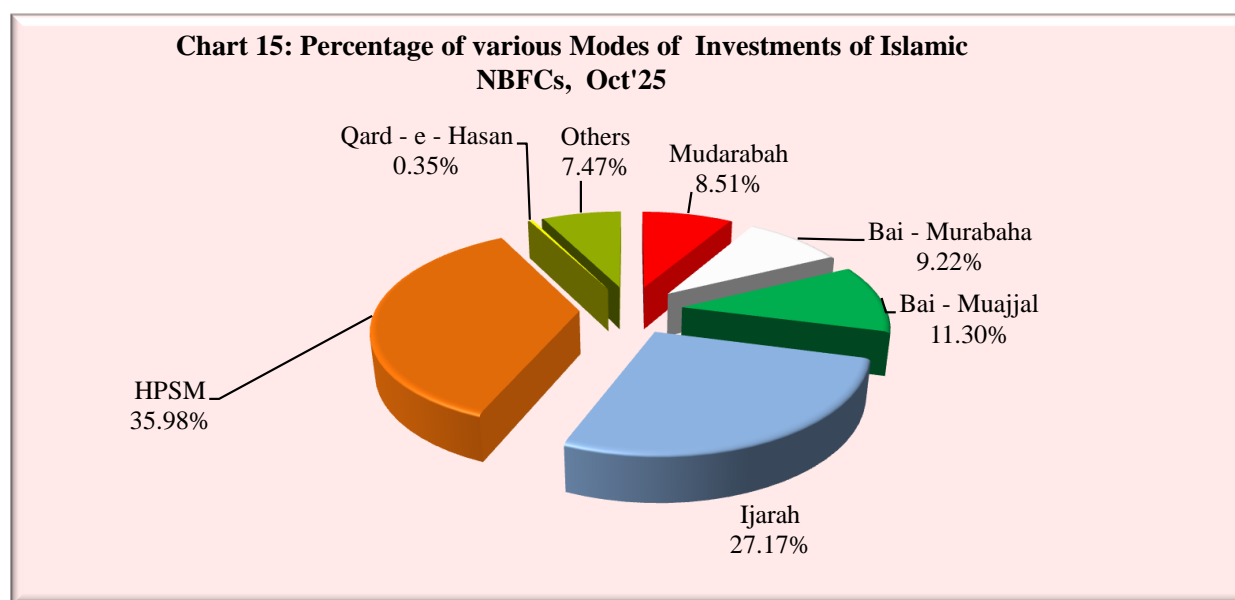
(BDT in Million)

Mode of Investments	Total Investments		Changes
	Oct'25 <sup>p</sup>	Sep'25	With respect to Previous Month
	a	b	(a-b)
Mudarabah	2623	3211	-588
Bai - Murabaha	2844	2842	2
Bai - Muajjal	3483	3484	-1
Ijarah	8377	8302	75
HPSM	11093	11015	78
Qard - e - Hasan	107	75	31
Others Investments	2302	2265	37
<b>Total</b>	<b>30828</b>	<b>31194</b>	<b>-366</b>
Percentage of various Modes of Investments of Islamic NBFCs			
Mudarabah	8.51	10.29	-1.79
Bai - Murabaha	9.22	9.11	0.12
Bai - Muajjal	11.30	11.17	0.13
Ijarah	27.17	26.61	0.56
HPSM	35.98	35.31	0.67
Qard - e - Hasan	0.35	0.24	0.11
Others Investments	7.47	7.26	0.21
<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 NBFCs in Bangladesh**

(BDT in Million)

Economic Purposes	Total Investments		Changes
	Oct'25 <sup>P</sup>	Sep'25	With respect to Previous Month
	a	b	(a-b)
<b>A. Agriculture, Fishing &amp; Forestry</b>	<b>224</b>	<b>228</b>	<b>-3</b>
<b>B. Industry (1+2+3)</b>	<b>10283</b>	<b>10480</b>	<b>-197</b>
1. Term Investment (Excluding Working Capital Financing)	8443	8518	-74
2. Working Capital Financing	1840	1962	-123
<b>C. Construction</b>	<b>4326</b>	<b>4338</b>	<b>-12</b>
<b>D. Transport</b>	<b>1365</b>	<b>1420</b>	<b>-56</b>
<b>E. Trade &amp; Commerce</b>	<b>8994</b>	<b>8540</b>	<b>453</b>
<b>F. Other Institutional Qard/Investments</b>	<b>3457</b>	<b>3462</b>	<b>-5</b>
<b>G. Consumer Finance</b>	<b>695</b>	<b>673</b>	<b>22</b>
<b>H. Miscellaneous (Poverty Alleviation and others)</b>	<b>1484</b>	<b>2052</b>	<b>-568</b>
<b>Total</b>	<b>30828</b>	<b>31194</b>	<b>-366</b>
<b>Percentage of various Investments of Islamic NBFCs in terms of Economic Purposes</b>			
Agriculture, Fishing & Forestry	0.73	0.73	0.00
Industry	33.36	33.60	-0.24
Construction	14.03	13.91	0.12
Transport	4.43	4.55	-0.13
Trade & Commerce	29.17	27.38	1.79
Other Institutional Qard/Investments	11.21	11.10	0.12
Consumer Finance	2.25	2.16	0.10
Miscellaneous (Poverty Alleviation and others)	4.81	6.58	-1.76
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>0.00</b>

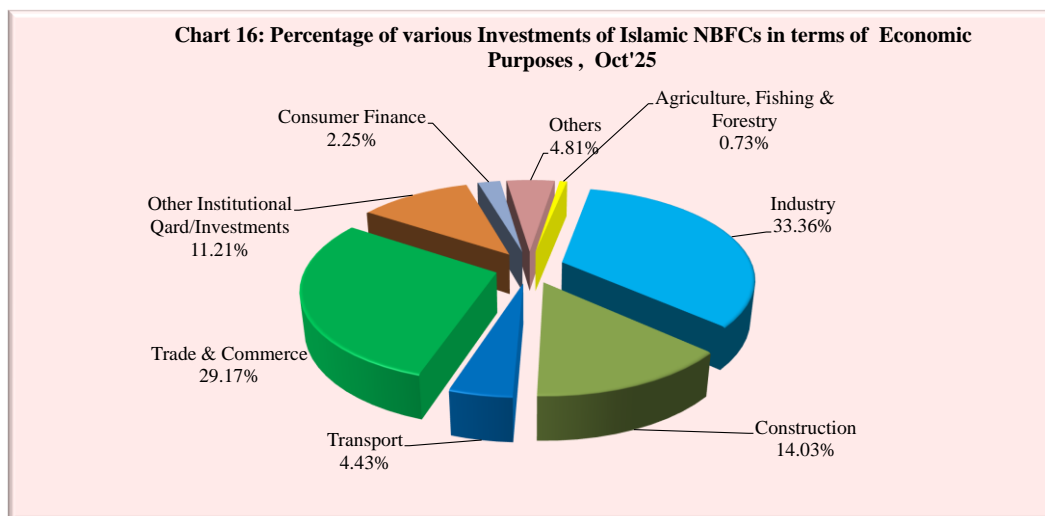
Note:

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.



## 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 (37%). 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 27% of total worker's remittance collected through Islamic banking channel. Furthermore, approximately half (53%) 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
<b>1. Total Deposits (excluding Inter-bank &amp; EDF)*</b>	<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>
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
<b>2. Total Investments (including Sukuk/Islamic Bond)**</b>	<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>
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
<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>
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
<b>4. Total Export Receipts (excl. local exports)</b>	<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>
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
<b>5. Total Import Payments (excl. local imports)</b>	<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>
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
<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>
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
<b>7. Total Assets (excluding Contra. &amp; OBU)</b>	<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>
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 <sup>P</sup>
<b>1. Total Deposits</b> (excluding Inter-bank & EDF)*	<b>4355575</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>
a) Full-fledged Islamic Banks	3852507	3805346	3820128	3831987	3854651	3846984	3930799	3939373	3987879	4015481	4014727
b) Islamic Banking Branches of Conventional Banks	295972	304539	315100	331751	334484	348705	358122	362934	389811	399920	404682
c) Islamic Banking Windows of Conventional Banks	207096	222012	221344	222472	222813	229155	233090	237765	245155	253861	254878
<b>2. Total Investments</b> (including Sukuk/Islamic Bond)**	<b>5262709</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>
a) Full-fledged Islamic Banks	4865000	4860004	4872053	5103505	5156344	5229813	5234459	5217057	5244930	5242495	5258331
b) Islamic Banking Branches of Conventional Banks	247035	252804	255807	271030	260590	275974	295286	294280	298909	305224	325151
c) Islamic Banking Windows of Conventional Banks	150674	150148	153137	153856	155199	166371	166204	170755	171474	183262	185158
<b>3. Total Worker's Remittances</b>	<b>533</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>
a) Full-fledged Islamic Banks	526	532	501	718	594	656	607	663	606	812	685
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
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
<b>4. Total Export Receipts</b> (excl. local exports)	<b>774</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>
a) Full-fledged Islamic Banks	704	706	627	657	659	621	594	673	659	617	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
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
<b>5. Total Import Payments</b> (excl. local imports)	<b>1208</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>
a) Full-fledged Islamic Banks	991	1053	916	998	993	974	739	982	702	848	850
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
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
<b>6. Total Agent Banking Deposits</b>	<b>216316</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>
a) Full-fledged Islamic Banks	215744	210318	210318	220768	229721	235288	246947	252471	259303	263071	251110
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
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
<b>7. Total Assets</b> (excluding Contra. & OBU)	<b>8432907</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>
a) Full-fledged Islamic Banks	7784163	7791709	7854560	8226837	8397982	8492183	8989666	8526831	8641535	8725056	8800971
b) Islamic Banking Branches of Conventional Banks	386550	390500	400883	417553	422971	438075	461782	466103	489678	503698	527691
c) Islamic Banking Windows of Conventional Banks	262194	272929	275808	280768	317419	283967	287740	293375	300165	309694	314575

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 <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>
a) Full-fledged Islamic NBFCs	12593	12520	12989	12476	12476	12457	12409	12194	12114	12046	11951
b) Islamic Branches/Windows of Conventional NBFCs	20372	20754	22483	21858	23719	24151	25096	25079	24734	25068	25585
<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>
a) Full-fledged Islamic NBFCs	17642	17265	17128	16853	16789	16680	16624	16373	16234	16092	15952
b) Islamic Branches/Windows of Conventional NBFCs	9923	9933	12390	11890	14721	14909	15948	15504	14293	15102	14876
<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>
a) Full-fledged Islamic NBFCs	25365	23444	23480	23650	23545	23752	23836	24601	24689	24777	24876
b) Islamic Branches/Windows of Conventional NBFCs	10113	10217	12737	12287	15188	15560	16437	16533	15310	15689	15522

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.	<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.	05/12/22	DMD Circular No. 03: Guidelines and Operating Procedures of Islamic Banks Liquidity Facility (IBLF)	<a href="#">Click here</a>
9.	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>
10.	05/04/18	SFD Circular No. 02: Master Circular for Islamic Refinance Scheme.	<a href="#">Click here</a>
11.	07/01/18	SMESPD Circular Letter No. 01: Amendment of the operating guideline of Islami Shariah Based Refinancing Fund	<a href="#">Click here</a>
12.	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>
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'	<a href="#">Click here</a>
14.	04/02/16	DMD Circular No. 01 : Online Transaction of Islami Bond	<a href="#">Click here</a>
15.	24/12/14	DMD Circular No. 10 : Regarding Issuance of Islami Bond	<a href="#">Click here</a>
16.	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>
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"	<a href="#">Click here</a>
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'	<a href="#">Click here</a>
19.	01/09/14	DMD Circular No. 05 : Circular regarding Bangladesh Govt .Islami Bond (Islami Bond) Rules-2004 (Amended-2014)	<a href="#">Click here</a>
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	<a href="#">Click here</a>
21.	27/12/11	DOS Circular Letter No. 23 : Regarding islami interbank fund market	<a href="#">Click here</a>
22.	12/05/10	Statutory Liquidity Ratio (SLR) for Islami Bank	<a href="#">Click here</a>
23.	09/11/09	BRPD Circular No. 15: Guidelines on Islamic Banking	<a href="#">Click here</a>
24.	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>
25.	15/09/04	FRTMD Circular No. 16 - Bangladesh Government Islamic Investment Bond-2004.	<a href="#">Click here</a>