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AND
FINANCE
STATISTICS
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September, 2025



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Introduction

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

The Islamic finance industry has established substantially over the last ten years. Conventional banks are also now opening Islamic branches and windows 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

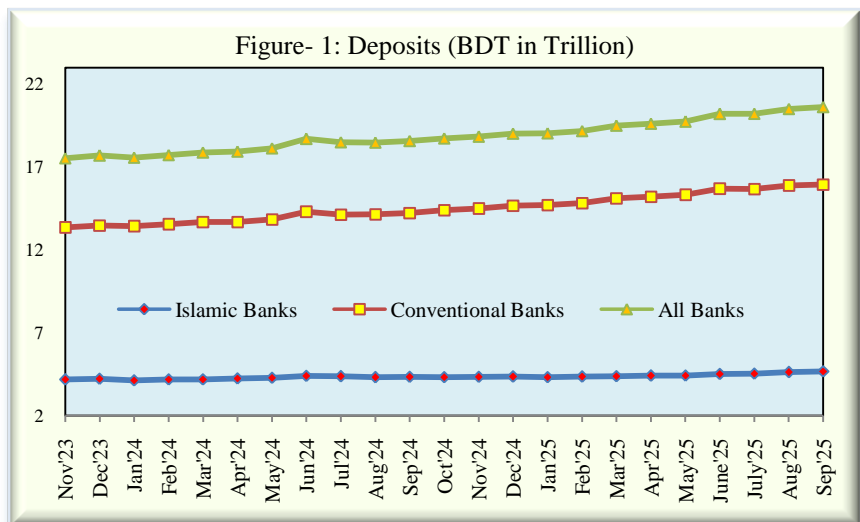
This portion of the report provides a descriptive analysis of some of the indicators of both **Islamic and Conventional banking** in Bangladesh aiming at measuring performance of them from November 2023 to September 2025. The study focuses on key banking activities such as deposits, investments, assets, 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 ten 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 September 2025. Total banking system deposits increased from BDT 18.58 trillion in September 2024 to BDT 20.63 trillion in September 2025, reflecting a growth of approximately 11.02%. The Islamic banking system recorded a moderate increase in deposits, growing from BDT 4.34 trillion in September 2024 to BDT 4.67 trillion in September 2025, marking a 7.52% growth. Whilst, conventional banks deposits rising from BDT 14.24 trillion in September 2024 to BDT 15.96 trillion in September 2025, a 12.09% increase. During this period, market share in deposits for Islamic banks dropped from 23.37% in September 2024 to 22.64% in September 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.

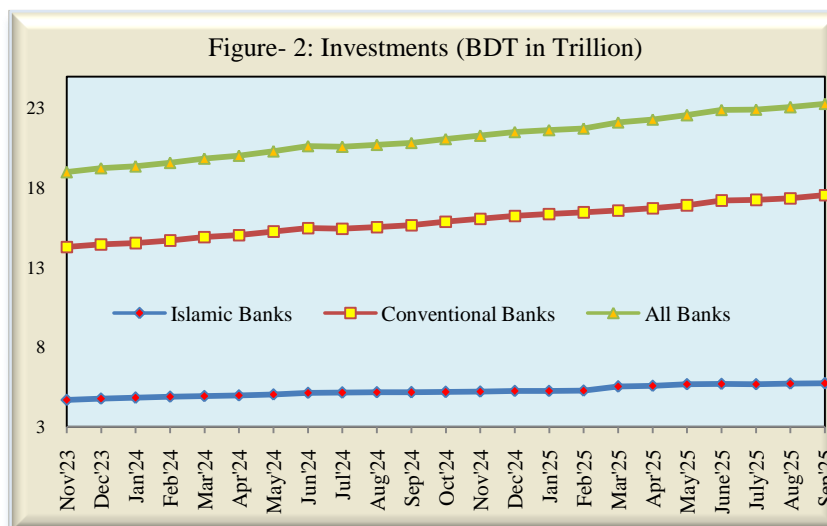
However, the data reveals that both the segments, Islamic and conventional, of the banking sector experienced deposit growth. Conventional banks are capturing a larger share of new deposits,

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 September 2025. Investments rose from BDT 20.84 trillion in September 2024 to BDT 23.28 trillion in September 2025, marking a considerable growth of 11.72%. The Islamic Banking

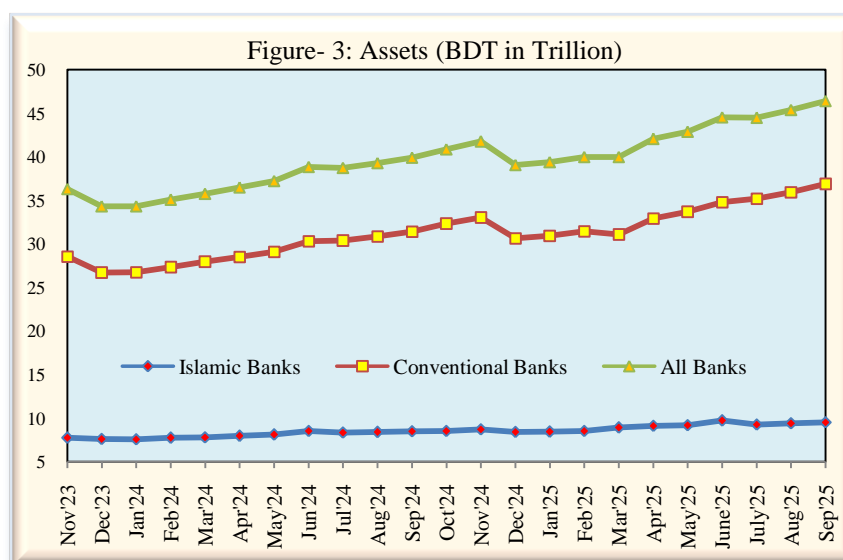
System recorded also considerable growth in investments, rising from BDT 5.17 trillion in September 2024 to BDT 5.73 trillion in September 2025, a growth of 10.86%. Although Islamic banks experienced steady growth over the period, their market share slightly declined as the Conventional Banking



System outpaced them from BDT 15.67 trillion in September 2024 to BDT 17.55 trillion in September 2025, marking a growth of 12.01%. 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

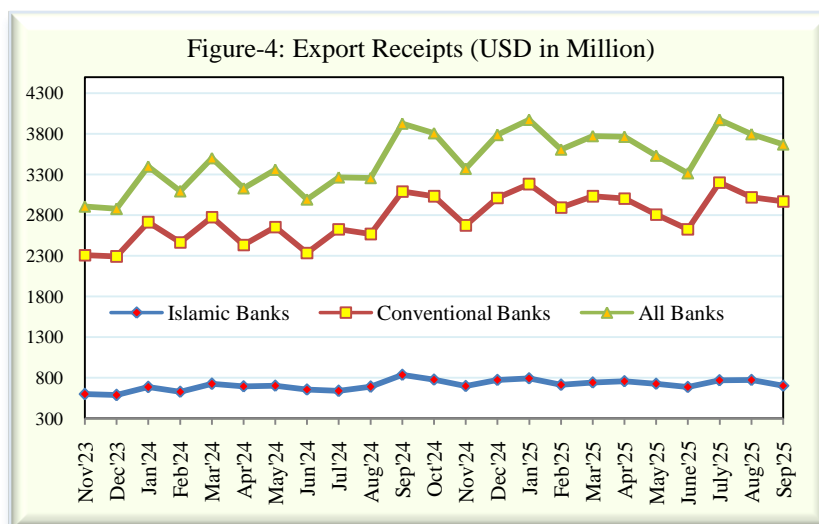
Between September 2024 and September 2025, both Islamic and Conventional Banks in Bangladesh achieved asset growth, though at varying rates. Islamic Banks recorded their total assets increase from BDT 8.50 trillion in September 2024 to BDT 9.54 trillion in September 2025, marking a robust growth of approximately 12.26%. At the same time, Conventional Banks expanded their asset base from BDT 31.42 trillion in September 2024 to BDT 36.88 trillion in September 2025, evidencing a moderate growth of around 17.39%. 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 September 2025.

1.4 Export Receipts

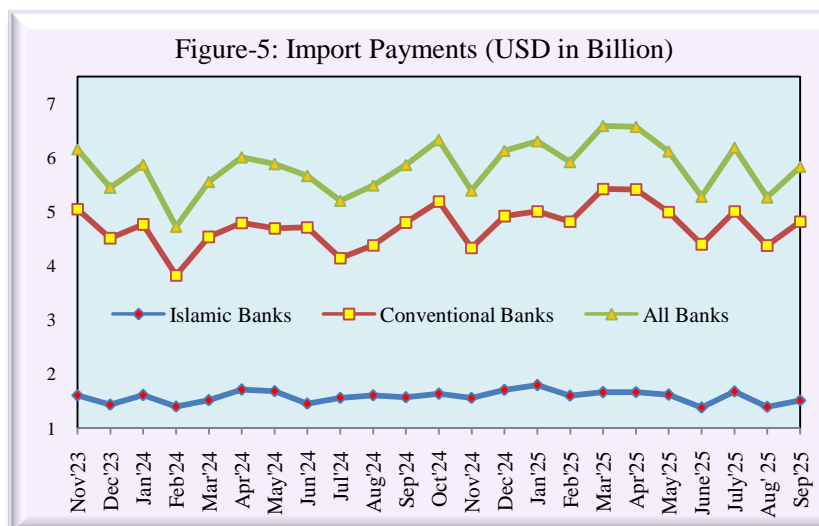
Banking system of Bangladesh has been playing an important role through receiving export earnings on behalf of the exporters. Between November 2023 and September 2025, Islamic Banks maintained almost steady growth in receiving export proceeds and observed very little fluctuations over time. In September 2024 it reached to its highest value 837 million. However, if we consider point to point comparison then it is found that in September 2025 Islamic banks face negative growth of around 16% in receiving export proceeds. The amount was 703 million in September 2025. Likewise Islamic Banks, Conventional banks also attained negative growth of around 3.94% in receiving export proceeds in September 2025 compare with the same period of previous year. In September 2025 the amount was 2971 million while it was 3093 million in September 2024.



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

1.5 Import Payments

Islamic Banks as well as Conventional Banks have been facilitating import activities of the economy through making import payments. During the period September 2024 to September 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 September 2025 Islamic banks made around 19.01% of total import payments of the economy. Their import payments decreased from USD 1.07 billion in September 2024 to USD 1.01 billion in September 2025, which reflects

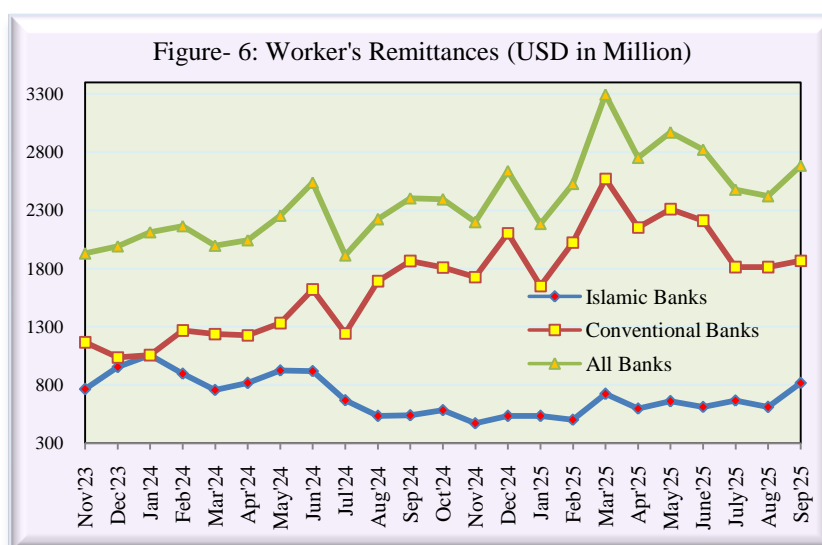


a 5.23% decrease as compared to the same time point of the previous year. However, for Islamic banks import payments were more or less stable over the period under study. On the other hand, conventional banks observed more fluctuations compared with Islamic banks and recorded downfall at the some points in import payments over the period. For these banks monthly import payments ranged from USD 5.37 billion to USD 5.33 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 September 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 22.45% in September 2024 to around 30.44% in September 2025.

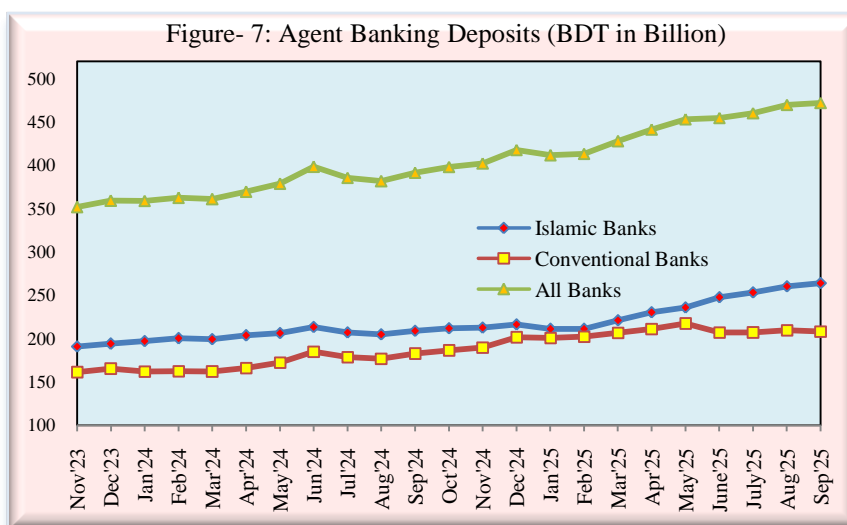
From September 2024 to September 2025 Islamic banks faced robust remittances growth started from USD 540 million in September 2024 to USD 818 million at the end of September 2025 while the conventional banks started from USD 1864 million in September 2024 and its figure increased to USD 1868 million at the end of September 2025. To be more exact, Islamic Banks started



from USD 764 million in November 2023 and increased to USD 818 million at the end of September 2025 with around 7% growth while the conventional banks started from USD 1166 million in November 2023 and its figure increased substantially to USD 1868 million at the end of September 2025 with around 60% growth. 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. Despite Islamic Banks' early-year performance, their inability to retain their share in receiving workers' remittances recent experience in regaining market share highlights potential areas for policy intervention or operational improvement. As workers' remittances receipts play a vital role in building the base for foreign currency reserve of a bank which ultimately assists in settling foreign currency transactions, Islamic banks may go for sufficient reforms as regard to the factors which influences depositors' confidence in 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 September 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 September 2024, Islamic banks accounted for holding 55.36% of the total deposits in agent banking arena. The value was about BDT 209 billion at that time. This value raised to about BDT 264 billion in September 2025 recording a 26.35%



Whereas the growth in agent banking deposits of conventional banks was about 14.02% in September 2025 compared to that of September 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 can be seen that total deposits of NBFCs sector in Bangladesh recorded slight increment of more than 1% in September 2025 compared with August 2025 and stood at about BDT 526 billion. Similarly, Islamic NBFCs also experienced 0.72% increment in deposits in September 2025 compared with the previous month and recorded about BDT 37 billion. From Table-16, it is also found that Islamic NBFCs captured 7.06% of total NBFCs deposits of NBFC sector in September 2025 which is a very little portion in comparison with conventional counterparts. Thus conventional NBFCs are dominating the sector in capturing deposits. Among Islamic NBFCs, full-fledged Islamic NBFCs captured only about 32% and the rest is captured by Islamic Branches/Windows of conventional NBFCs in September 2025. Islamic NBFCs deposits are condensed to Mudaraba Deposits which is about 99.50% among all modes of deposits. In September 2025 private sector contributed to the highest in Islamic NBFCs deposits. (Table-17,18,19).

2.2 Investments

The NBFC sector in Bangladesh observed slight increment (0.95%) in investments in September 2025 compared with August 2025. The amount was about BDT 718 billion in September 2025 while it was about BDT 712 billion in August 2025. On the other hand, Islamic NBFCs' investments also faced increase of BDT 0.7 billion at that time. In September 2025 Islamic NBFCs have only 4.34% of investments out of total NBFCs investments. This reflects the same scenario of this sector as in the case of deposits. In case of making investments available to the economy full-fledged Islamic NBFCs contributed about 51.59% and Islamic Branches/Windows of conventional NBFCs contributed 48.41% in September 2025. More than half of investments were made available in the form of HPSM and Ijarah mode of Islamic NBFCs at that time. Islamic NBFCs investments were disbursed to different sectors for different economic purposes. Among them, mostly were for industry and trade & commerce purpose (Table-20,21,22).

2.3 Assets

Similar to deposits and investments, asset portfolio of NBFCs sector remained almost stable for all NBFCs during the period December 2024 to September 2025 with notable increase in asset BDT 914 billion in September 2025 from BDT 899 billion in August 2025. Similar to the sector's change in assets, Islamic NBFCs also experienced a slight increase in assets in September 2025 to BDT 39.9 billion from BDT 40.5 billion in August 2025. Asset of Islamic NBFCs is about 4.4% of total asset of NBFCs sector which implies the dominance of the conventional counterparts in amassing asset shares (Table-16).

Statistical Tables & Charts
On
Islamic Banking

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

Type of Banks	SI	Name of Banks	Number of Branches	Number of Windows
Full Fledged Islamic Banks	1	Islami Bank Bangladesh PLC (IBBPLC)	400	--
	2	Al Arafah Islami Bank PLC (AIBPLC)	226	--
	3	Social Islami Bank PLC (SIBPLC)	181	--
	4	Standard Bank PLC (STBPLC)	138	--
	5	Export Import Bank of Bangladesh PLC (EXBPLC)	155	--
	6	First Security Islami bank (FSIBPLC)	206	--
	7	Shahjalal Islami Bank PLC (SJIBPLC)	141	--
	8	Union Bank PLC (UNBPLC)	114	--
	9	Global Islami Bank PLC (GIBPLC)	105	--
	10	ICB Islamic Bank Limited (ICBIBL)	33	--
	a. Sub Total			1699
Banks having IB Branches	1	AB Bank PLC (ABBPLC)	1	8
	2	The City Bank PLC (CBPLC)	1	60
	3	IFIC Bank PLC (IFICBPLC)	1	--
	4	United Commercial Bank PLC (UCBPLC)	1	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)			1740	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 (%)	
	Sep'25 ^p	Aug'25	Sep'24	Sep'25 (Compared with Aug'25)	Sep'25 (Compared with Sep'24)
	a	b	c	$d = ((a-b)/b) * 100$	$e = ((a-c)/c) * 100$
1. Total Deposits (excluding Inter-bank & EDF)*	4669262	4622845	4342670	1.00	7.52
a) Full-fledged Islamic Banks	4015481	3987879	3889353	0.69	3.24
b) Islamic Banking Branches of Conventional Banks	399920	389811	268058	2.59	49.19
c) Islamic Banking Windows of Conventional Banks	253861	245155	185258	3.55	37.03
2. Total Investments (including Sukuk/Islamic Bond)**	5730981	5715313	5169508	0.27	10.86
a) Full-fledged Islamic Banks	5242495	5244930	4800455	-0.05	9.21
b) Islamic Banking Branches of Conventional Banks	305224	298909	228855	2.11	33.37
c) Islamic Banking Windows of Conventional Banks	183262	171474	140198	6.87	30.72
3. Total Worker's Remittances	818	610	540	33.99	51.45
a) Full-fledged Islamic Banks	812	606	534	33.92	51.99
b) Islamic Banking Branches of Conventional Banks	2.84	1.64	3.17	72.85	-10.42
c) Islamic Banking Windows of Conventional Banks	3.12	2.51	2.64	24.70	18.27
4. Total Export Receipts (excl. local exports)	703	775	837	-9.30	-16.00
a) Full-fledged Islamic Banks	617	659	769	-6.32	-19.76
b) Islamic Banking Branches of Conventional Banks	72.54	93.97	45.67	-22.80	58.82
c) Islamic Banking Windows of Conventional Banks	12.90	21.87	21.63	-41.01	-40.38
5. Total Import Payments (excl. local imports)	1014	893	1070	13.50	-5.23
a) Full-fledged Islamic Banks	848	702	933	20.78	-9.09
b) Islamic Banking Branches of Conventional Banks	138.11	134.72	82.86	2.52	66.68
c) Islamic Banking Windows of Conventional Banks	27.89	56.56	54.39	-50.69	-48.73
6. Total Agent Banking Deposits	263875	260109	208838	1.45	26.35
a) Full-fledged Islamic Banks	263071	259303	208385	1.45	26.24
b) Islamic Banking Branches of Conventional Banks	765.60	759.47	430.06	0.81	78.02
c) Islamic Banking Windows of Conventional Banks	38.03	45.65	23.64	-16.70	60.85
7. Total Assets (excluding Contra. & OBU)	9538449	9431378	8496404	1.14	12.26
a) Full-fledged Islamic Banks	8725056	8641535	7921655	0.97	10.14
b) Islamic Banking Branches of Conventional Banks	503698	489678	338503	2.86	48.80
c) Islamic Banking Windows of Conventional Banks	309694	300165	236245	3.17	31.09

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			Sep'25 ^p	Aug'25	Sep'24	All Scheduled Banks		Islamic Banks, Branches & Windows	
	Sep'25 ^p	Aug'25	Sep'24	Sep'25 ^p	Aug'25	Sep'24				Sep'25 (Compared with Aug'25)	Sep'25 (Compared with Sep'24)	Sep'25 (Compared with Aug'25)	Sep'25 (Compared with Sep'24)
	a	b	d	e	f	h	i=(e/a)*100	j	k	n=((a-b)/b)*100	p=((d-e)/e)*100	q=((f-h)/h)*100	s=((e-h)/h)*100
Deposits (excluding Inter-bank & EDF)*	20627314	20510140	18579441	4669262	4622845	4342670	22.64	22.54	23.37	0.57	11.02	1.00	7.52
Investments (including Sukuk/Islamic Bond)**	23282550	23076792	20839395	5730981	5715313	5169508	24.61	24.77	24.81	0.89	11.72	0.27	10.86
Worker's Remittances	2686	2422	2404	818	610	540	30.44	25.19	22.45	10.91	11.73	33.99	51.45
Export Receipts (excl. local exports)	3673	3798	3929	703	775	837	19.13	20.40	21.29	-3.30	-6.52	-9.30	-16.00
Import Payments (excl. local imports)	5334	4767	5370	1014	893	1070	19.01	18.74	19.92	11.88	-0.67	13.50	-5.23
Agent Banking Deposits	471964	469838	391347	263875	260109	208838	55.91	55.36	53.36	0.45	20.60	1.45	26.35
Assets (excluding Contra. & OBU)	46421925	45380658	39916023	9538449	9431378	8496404	20.55	20.78	21.29	2.29	16.30	1.14	12.26
Number of Bank Branches/Windows	11372	11372	11300	2659	2658	2442	23.38	23.37	21.61	0.00	0.64	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.

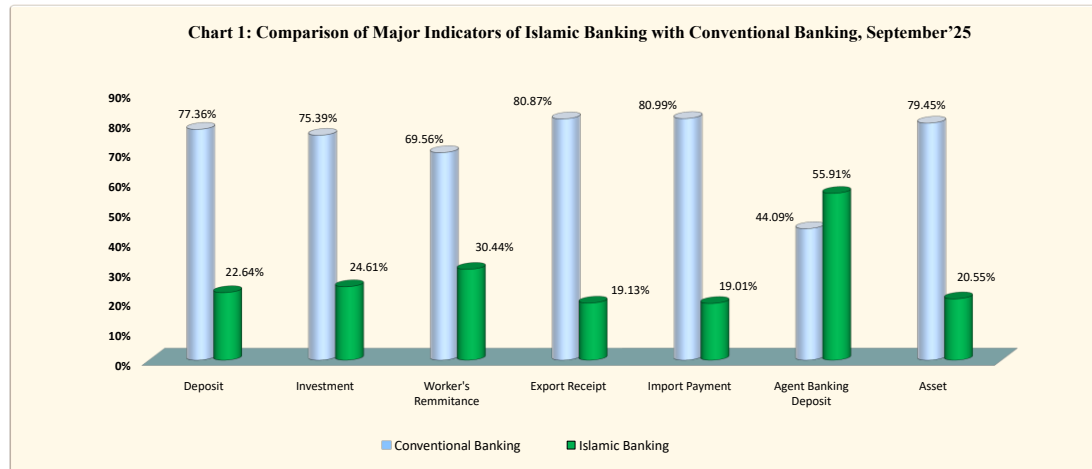


Table 4: Deposits Scenario of Banks - A Comparison between Islamic and Conventional Banks

(BDT in Million)

Type of Banks	Total Deposits			Changes	
	Sep'25 ^p	Aug'25	Sep'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	4015481	3987879	3889353	27602	126128
Branch Based IBs	399920	389811	268058	10109	131862
Window Based IBs	253861	245155	185258	8706	68603
Islamic Banks, Branches & Windows	4669262	4622845	4342670	46418	326592
Conventional Banks	15958052	15887295	14236771	70756	1721281
All Scheduled Banks	20627314	20510140	18579441	117174	2047873
Market Share (%) of Deposits among various forms of Islamic Banking					
Full Fledged IBs	86.00	86.26	89.56	-0.27	-3.56
Branch Based IBs	8.56	8.43	6.17	0.13	2.39
Window Based IBs	5.44	5.30	4.27	0.13	1.17
Market Share (%) of Deposits in terms of Islamic and Conventional Banking					
Islamic Banks	22.64	22.54	23.37	0.10	-0.74
Conventional Banks	77.36	77.46	76.63	-0.10	0.74

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

2. p=provisional

Source: Statistics Department, Bangladesh Bank.

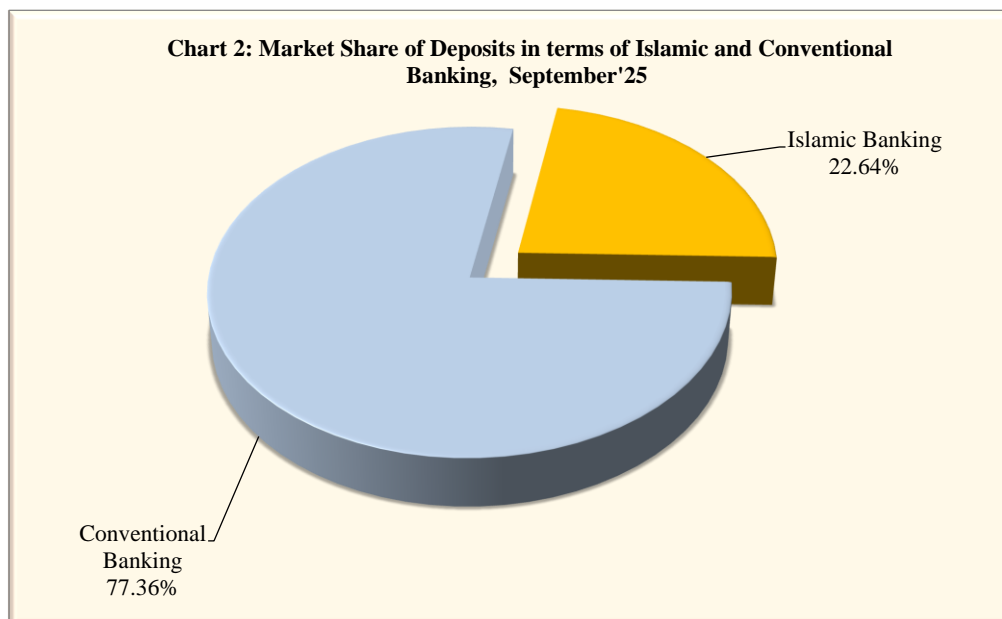


Table 5: Mode wise Islamic Banking Deposits in Bangladesh

(BDT in Million)

Mode of Deposits	Total Deposits			Changes	
	Sep'25 ^p	Aug'25	Sep'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
AI - Wadeah Deposits	176547	179940	213378	-3393	-36831
Mudaraba Deposits	4041145	4001026	3676057	40119	365087
Mudaraba Savings Accounts (MSA)	878568	872207	812644	6361	65924
Mudaraba Term Deposits (MTDR)	2282690	2251057	2020705	31633	261985
Mudaraba Special Notice Accounts (MSNA)	160673	163102	158979	-2429	1694
Other Mudaraba Deposits	719214	714660	683729	4554	35485
Deposits against Mudaraba Savings Bonds	5059	5121	5823	-62	-764
Special Deposit Accounts	30333	32459	47772	-2126	-17439
Other Deposits	416178	404298	399639	11880	16539
Total Deposits	4669262	4622845	4342670	46418	326592
Percentage of various Modes of Islamic Banking Deposits					
AI - Wadeah Deposits	3.78	3.89	4.91	-0.11	-1.13
Mudaraba Deposits	86.55	86.55	84.65	0.00	1.90
Mudaraba Savings Accounts (MSA)	18.82	18.87	18.71	-0.05	0.10
Mudaraba Term Deposits (MTDR)	48.89	48.69	46.53	0.19	2.36
Mudaraba Special Notice Accounts (MSNA)	3.44	3.53	3.66	-0.09	-0.22
Other Mudaraba Deposits	15.40	15.46	15.74	-0.06	-0.34
Deposits against Mudaraba Savings Bonds	0.11	0.11	0.13	0.00	-0.03
Special Deposit Accounts	0.65	0.70	1.10	-0.05	-0.45
Other Deposits	8.91	8.75	9.20	0.17	-0.29
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.

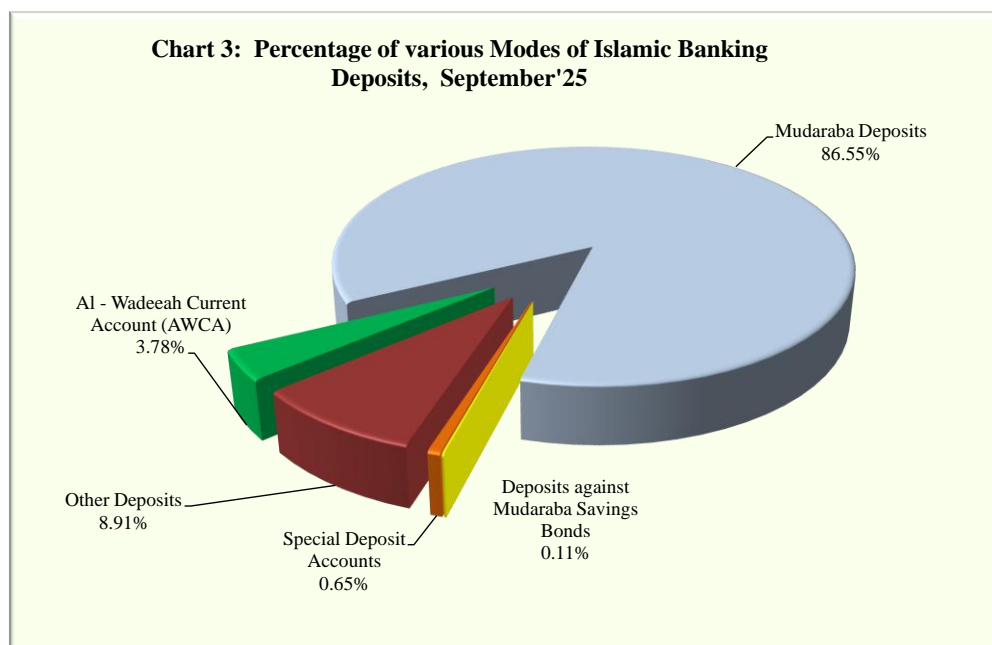


Table 6: Sector wise Islamic Banking Deposits in Bangladesh

(BDT in Million)

Sector	Total Deposits			Changes	
	Sep'25 ^p	Aug'25	Sep'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Public (Government)	107598	105793	80797	1805	26801
Other Public	234959	230323	219132	4636	15827
Private	4326705	4286729	4042740	39976	283965
Sub Total	4669262	4622845	4342670	46418	326592
DMB	204464	199178	153556	5286	50908
Grand Total (Including DMB)	4873726	4822023	4496226	51704	377500
Percentage of various Sectors of Islamic Banking Deposits					
Public (Government)	2.21	2.19	1.80	0.01	0.41
Other Public	4.82	4.78	4.87	0.04	-0.05
DMB	4.20	4.13	3.42	0.06	0.78
Private	88.78	88.90	89.91	-0.12	-1.14

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

2. p=provisional

Source: Statistics Department, Bangladesh Bank.

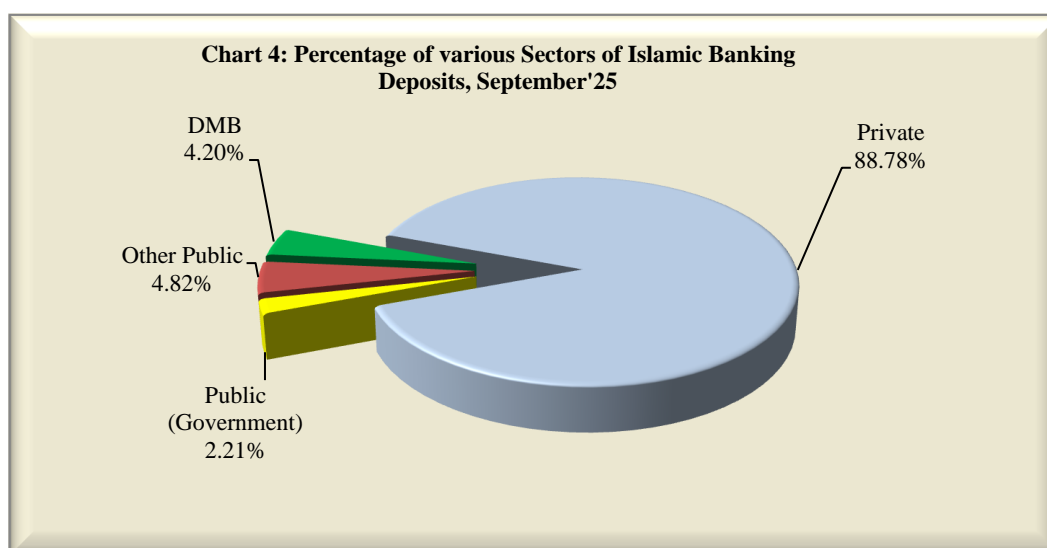


Table 7: Investments Scenario of Banks - A Comparison between Islamic and Conventional Banks

(BDT in Million)

Type of Banks	Total Investments			Changes	
	Sep'25 ^P	Aug'25	Sep'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	5242495	5244930	4800455	-2435	442041
Branch Based IBs	305224	298909	228855	6315	76368
Window Based IBs	183262	171474	140198	11788	43064
Islamic Banks, Branches & Windows	5730981	5715313	5169508	15668	561473
Conventional Banks	17551569	17361479	15669887	190090	1881682
All Scheduled Banks	23282550	23076792	20839395	205758	2443155
Market Share (%) of Investments among various forms of Islamic Banking					
Full Fledged IBs	91.48	91.77	92.86	-0.29	-1.38
Branch Based IBs	5.33	5.23	4.43	0.10	0.90
Window Based IBs	3.20	3.00	2.71	0.20	0.49
Market Share (%) of Investments in terms of Islamic and Conventional Banking					
Islamic Banks	24.61	24.77	24.81	-0.15	-0.19
Conventional Banks	75.39	75.23	75.19	0.15	0.19

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.

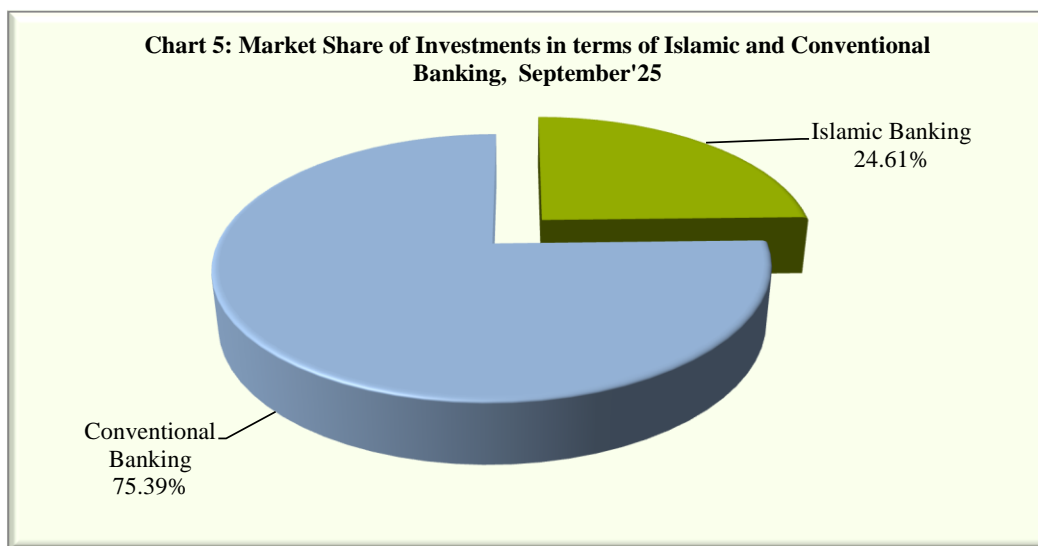


Table 8: Mode wise Islamic Banking Investments in Bangladesh

(BDT in Million)

Mode of Investments	Total Investments			Changes	
	Sep'25 ^p	Aug'25	Sep'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Mudarabah	246560	254118	239629	-7559	6931
Musharaka	5028	3871	3854	1157	1174
Bai - Murabaha	2500230	2492570	2089345	7659	410885
Bai - Muajjal	1043902	1059443	1089902	-15541	-46000
Bai - Salam	92539	95432	90694	-2893	1845
Bai - Istisna	7072	6969	16902	103	-9830
Ijarah	267864	263734	225711	4130	42152
HPSM	914839	967657	769221	-52818	145618
Qard - e - Hasan	106558	105685	123283	873	-16724
Others Investments	546390	465835	520967	80555	25423
Total	5730981	5715313	5169508	15668	561473
Percentage of various Modes of Islamic Banking Investments					
Mudarabah	4.30	4.45	4.64	-0.14	-0.33
Musharaka	0.09	0.07	0.07	0.02	0.01
Bai - Murabaha	43.63	43.61	40.42	0.01	3.21
Bai - Muajjal	18.22	18.54	21.08	-0.32	-2.87
Bai - Salam	1.61	1.67	1.75	-0.06	-0.14
Bai - Istisna	0.12	0.12	0.33	0.00	-0.20
Ijarah	4.67	4.61	4.37	0.06	0.31
HPSM	15.96	16.93	14.88	-0.97	1.08
Qard - e - Hasan	1.86	1.85	2.38	0.01	-0.53
Others Investments	9.53	8.15	10.08	1.38	-0.54
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.

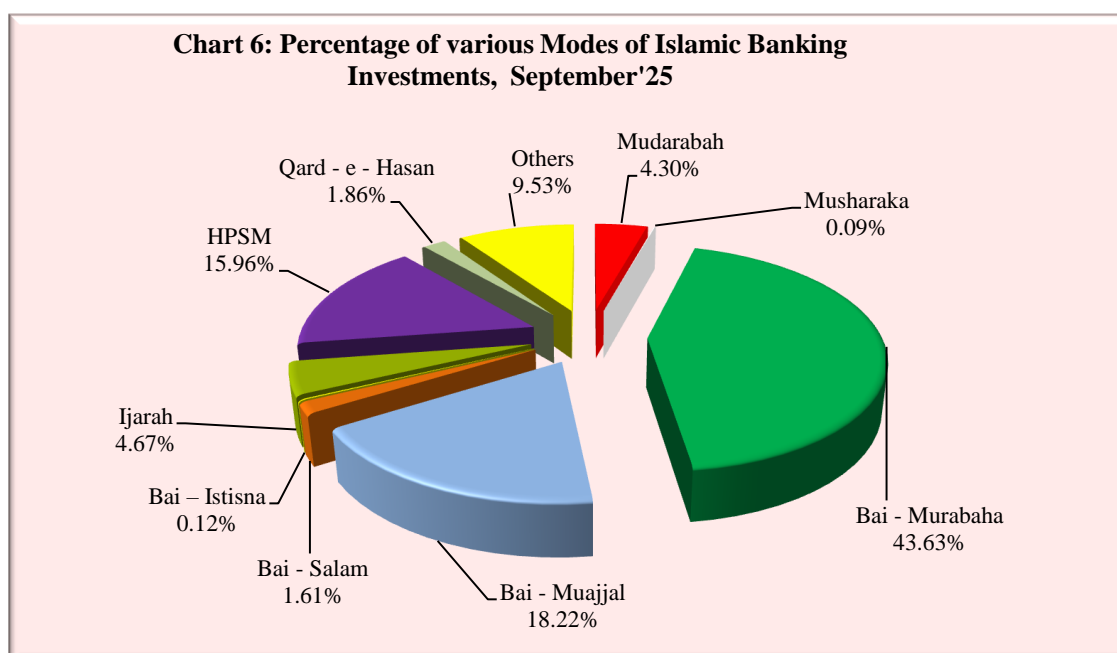


Table 9: Economic Purpose wise Islamic Banking Investments in Bangladesh

(BDT in Million)

Economic Purposes	Total Investments			Changes	
	Sep'25 ^P	Aug'25	Sep'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Agriculture, Fishing & Forestry	63866	63916	62862	-50	1004
a) Agriculture	47488	47369	43338	119	4151
b) Fishing	15812	15962	15952	-150	-140
c) Forestry & logging	565	584	3572	-19	-3006
Industry (1+2)	2331501	2341922	2153899	-10421	177602
1. Term Investment (Excluding Working Capital Financing)	831929	830797	868320	1133	-36390
a) Large Industries	555184	557006	556501	-1822	-1317
b) Small and Medium Industries	127750	126865	154426	885	-26676
c) Cottage/ Micro Industries	9728	9764	10032	-36	-304
d) Service Industries	139267	137162	147361	2105	-8094
2. Working Capital Financing	1499572	1511126	1285579	-11554	213993
a) Large Industries	1132198	1146584	884313	-14386	247885
b) Small and Medium Industries	204414	199116	207857	5298	-3443
c) Cottage/ Micro Industries	6629	6683	11529	-54	-4900
d) Service Industries	156332	158742	181881	-2411	-25549
Construction	330740	331212	319920	-472	10820
Transport	36039	37129	37848	-1090	-1810
Trade & Commerce	1953816	1894189	1755126	59628	198691
a) Whole sale & Retail Trade	1282053	1263163	1255932	18890	26121
b) Export	177350	179462	200172	-2112	-22822
c) Import	480907	437552	289034	43355	191873
d) Procurement by Government	101.67	101.67	6.36	0.00	95
e) Share Trading	8600	8218	8173	381.2	427
f) Lease Financing	4805	5692	1808	-887	2996
Other Institutional Qard/Investments	265604	289887	237021	-24283	28583
Consumer Finance	116413	117581	115413	-1169	1000
Miscellaneous (Poverty Alleviation and others)	633002	639477	487419	-6475	145583
Total	5730981	5715313	5169508	15668	561473
Percentage of various Investments of Islamic Banks in terms of Economic Purposes					
Agriculture, Fishing & Forestry	1.11	1.12	1.22	0.00	-0.10
Industry	40.68	40.98	41.67	-0.29	-0.98
Construction	5.77	5.80	6.19	-0.02	-0.42
Transport	0.63	0.65	0.73	-0.02	-0.10
Trade & Commerce	34.09	33.14	33.95	0.95	0.14
Other Institutional Qard/Investments	4.63	5.07	4.58	-0.44	0.05
Consumer Finance	2.03	2.06	2.23	-0.03	-0.20
Miscellaneous (Poverty Alleviation and others)	11.05	11.19	9.43	-0.14	1.62
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.

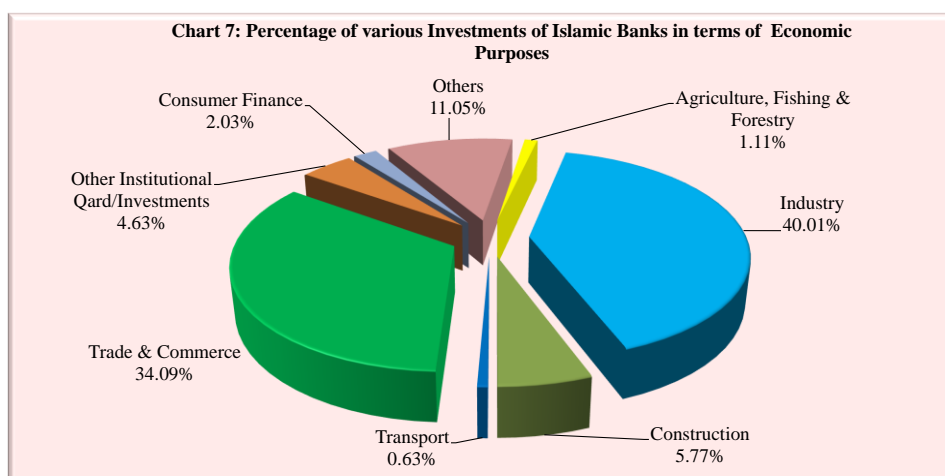


Table 10: Agent Banking Deposits Scenario of Banks - A Comparison between Islamic and Conventional Banks

(BDT in Million)

Type of Banks	Total Deposits			Changes	
	Sep'25 ^p	Aug'25	Sep'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	263071	259303	208385	3768	54686
Branch Based IBs	765.6	759.5	430.1	6.1	335.5
Window Based IBs	38.0	45.7	23.6	-7.6	14.4
Islamic Banks, Branches & Windows	263875	260109	208838	3766	55036
Conventional Banks	208089	209730	182508	-1640	25581
All Scheduled Banks	471964	469838	391347	2126	80617
Market Share (%) of Agent Banking Deposits among various forms of Islamic Banking					
Full Fledged IBs	99.70	99.69	99.78	0.00	-0.09
Branch Based IBs	0.29	0.29	0.21	0.00	0.08
Window Based IBs	0.01	0.02	0.01	0.00	0.00
Market Share (%) of Agent Banking Deposits in terms of Islamic and Conventional Banking					
Islamic Banks, Branches & Windows	55.91	55.36	53.36	0.55	2.55
Conventional Banks	44.09	44.64	46.64	-0.55	-2.55

Note: 1. IBs = Islamic Banks

Source: Statistics Department, Bangladesh Bank.

p = Provisional

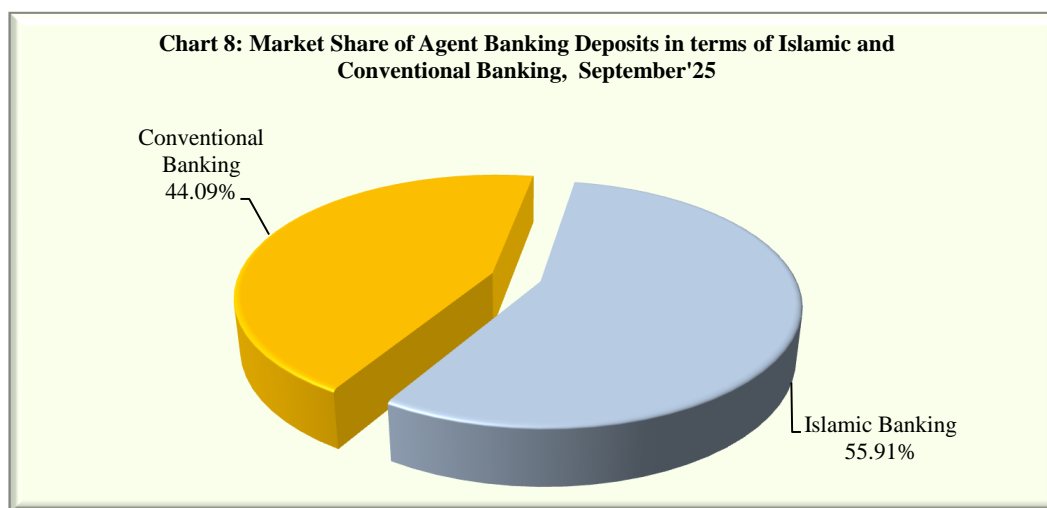


Table 11: Gender and Geo location wise School Banking in Bangladesh

Description		Total Number of Accounts			Changes	
		Sep'25	Aug'25	Sep'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Gender-wise	Male	592534	581358	562434	11176	30100
	Female	588654	584558	565290	4096	23364
	Others	-	-	-	-	-
	Islamic Banks, Branches & Windows	1181188	1165916	1126834	15272	54354
	Conventional Bank	3384972	3383036	3177336	1936	207636
	All Scheduled Banks	4566160	4548952	4302486	17208	263674
Geolocation-wise	Urban	394023	382632	342548	11391	51475
	Rural	787165	783284	784286	3881	2879
	Islamic Banks, Branches & Windows	1181188	1165916	1126834	15272	54354
	Conventional Bank	3384972	3383036	3175652	1936	209320
	All Scheduled Banks	4566160	4548952	4302486	17208	263674
Market Share (%) of School Banking Accounts in terms of Islamic and Conventional Banking						
Overall	Islamic Banks, Branches & Windows	25.87	25.63	26.19	0.24	-0.32
	Conventional Banks	74.13	74.37	73.85	-0.24	0.28

Note: (-) means 'not available'

Source: Statistics Department, Bangladesh Bank.

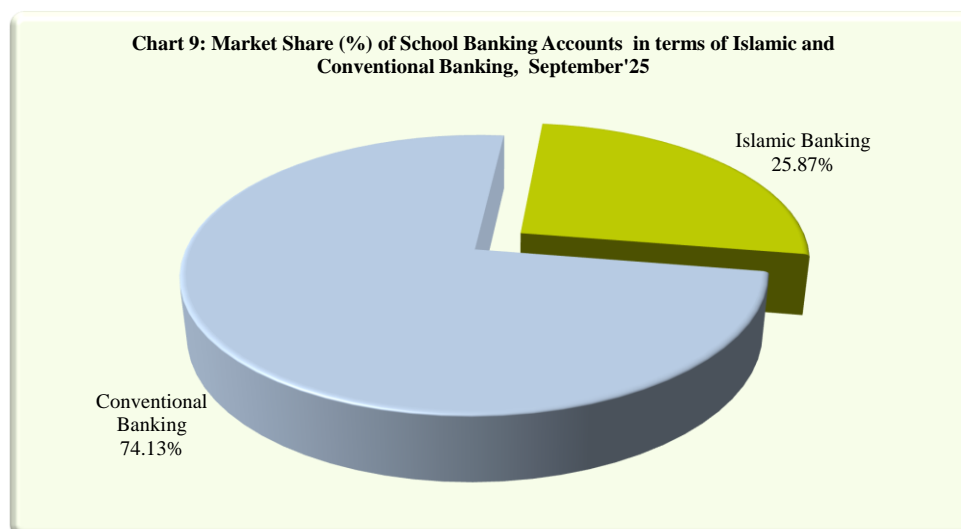


Table 12: Mobile Financial Services (MFS) in Islamic Banking

Accounts Pattern		Total			Changes	
		Sep'25	Aug'25	Sep'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
MFS Agent		107269	92612	86077	14657	21192
MFS Personal Accounts		1500658	1952235	1802648	-451577	-301990
MFS Male Accounts		1178492	1514142	1383208	-335650	-204716
MFS Female Accounts		322166	438093	419440	-115927	-97274
MFS Other Accounts		8779	13241	12938	-4462	-4159
Total MFS Accounts in Islamic Banks, Branches & Windows		1509437	1965476	1815590	-456039	-306153
Total MFS Accounts in Conventional Banks		79920316	144498587	138623680	-64578271	-58703364
Total MFS Accounts in All Scheduled Banks		81429753	146464063	140439270	-65034310	-59009517
Transactions Pattern		Total Transactions Amount (BDT in Million)			Changes	
		Sep'25	Aug'25	Sep'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Cash In		143.52	183.45	130.47	-39.93	13
Cash Out		519	954	1051	-435	-532
P2P		29	41	21	-12	8
Merchant Payment		437	48	48	389	390
G2P		0.00	0.00	0.00	0.00	0.00
Salary Disbursement		373	386	451	-13	-78
Talktime Purchase		6.00	4.60	5.92	1.40	0.08
Utility Bill Payment		2.064	1.864	2.178	0.20	-0.11
Total MFS Transactions in Islamic Banks, Branches & Windows		1510	1619	1709	-109	-199
Total MFS Transactions in Conventional Banks		152441	149504	1201890	2937	-1049448
Total MFS Transactions in All Scheduled Banks		153952	151124	1203599	2828	-1049647
Market Share (%) of Mobile Financial Services (MFS) in terms of Islamic and Conventional Banking						
Description		Sep'25	Aug'25	Sep'24	Changes	
					With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
MFS Accounts	Islamic Banks, Branches & Windows	1.85	1.34	1.29	0.512	0.561
	Conventional Banks	98.15	98.66	98.71	-0.512	-0.561
MFS Transactions	Islamic Banks, Branches & Windows	0.98	1.07	0.14	-0.09	0.839
	Conventional Banks	99.02	98.93	99.86	0.09	-0.839

Source: Statistics Department, Bangladesh Bank.

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

Type of Machines	Total Number of Machines			Changes	
	Sep'25 ^p	Aug'25	Sep'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
ATM	3677	3677	3731	0	-54
POS	6987	7037	6747	-50	240
CDM	5	5	6	0	-1
CRM	849	849	834	0	15
Islamic Banks*	11518	11568	11318	-50	200
Conventional Banks	145567	143811	128810	1756	16757
All Scheduled Banks	157085	155379	140128	1706	16957
Transactions through Interbanks	Total Transactions Amount (BDT in Million)			Changes	
	Sep'25	Aug'25	Sep'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
MICR Cheque	137053	161289	13565	-24236	123488
Non-MICR Cheque	34	43	3	-9	31
EFT	43830	42939	8563	891	35267
RTGS	251075	282061	19994	-30986	231081
Islamic Banks, Branches & Windows	431991	486332	42125	-54341	389866
Conventional Banks	6791601	6737946	644094	53655	6147506
All Scheduled Banks	7223592	7224278	686220	-686	6537372
Transactions through Cards					
Debit Card Transaction	89939	88802	6799	1136	83139
Credit Card Transaction	1650	1718	198	-67	1452
Prepaid Card Transaction	119	191	29	-72	91
Islamic Banks, Branches & Windows	91708	90711	7026	998	84682

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 September 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 (%)
	Sep'25 ^p	Aug'25	Sep'25 (Compared with Aug'25)
	a	b	$c = ((a-b)/b) * 100$
1. Total Deposits (excluding Inter-nbfc)*	37114	36848	0.72
a) Full-fledged Islamic NBFCs	12046	12114	-0.559
b) Islamic Branches/Windows of Conventional NBFCs	25068	24734	1.35
2. Total Investments (including Sukuk/Islamic Bond)**	31194	30527	2.18
a) Full-fledged Islamic NBFCs	16092	16234	-0.87
b) Islamic Branches/Windows of Conventional NBFCs	15102	14293	5.66
3. Total Assets (excluding Contra.)	40465	39999	1.17
a) Full-fledged Islamic NBFCs	24777	24689	0.35
b) Islamic Branches/Windows of Conventional NBFCs	15689	15310	2.48

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		Sep'25	Aug'25	All NBFCs	Islamic NBFCs, Branches & Windows
	Sep'25 ^p	Aug'25	Sep'25 ^p	Aug'25			Sep'25 (Compared with Aug'25)	Sep'25 (Compared with Aug'25)
	a	b	c	d	e=(c/a)*100	f	g=((a-b)/b)*100	h=((c-d)/d)*100
Deposits (excluding Inter-nbfc)*	526044	519604	37114	36848	7.06	7.09	1.24	0.72
Investments (including Sukuk/Islamic Bond)**	718300	711571	31194	30527	4.34	4.29	0.95	2.18
Assets (excluding Contra.)	913823	899084	40465	39999	4.43	4.45	1.64	1.17

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.

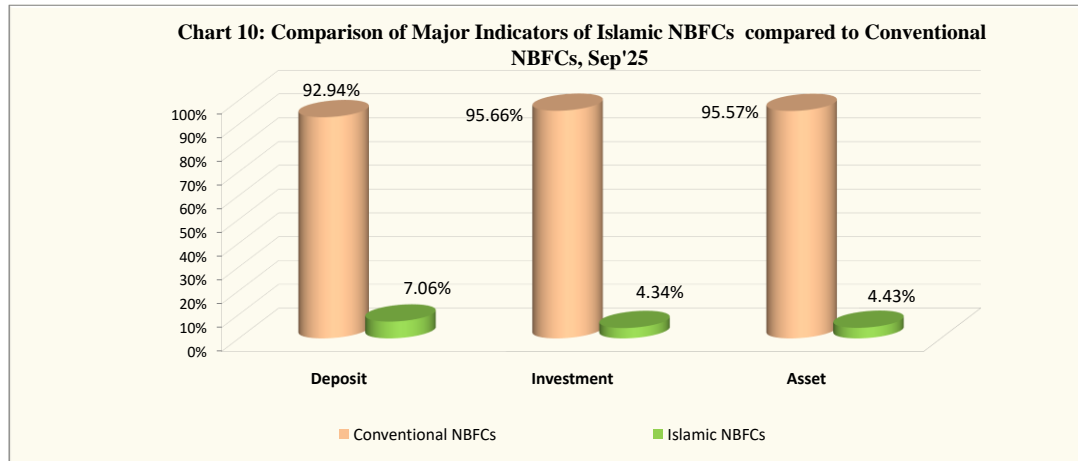


Table 17: Deposits Scenario of NBFCs - A Comparison between Islamic and Conventional NBFCs

(BDT in Million)

Type of NBFCs	Total Deposits		Changes
	Sep'25 ^p	Aug'25	With respect to Previous Month
	a	b	(a-b)
Full Fledged Islamic NBFCs	12046	12114	-67.68
Islamic Branches/Windows of Conventional NBFCs	25068	24734	334
Islamic NBFCs, Branches & Windows	37114	36848	266
Conventional NBFCs	488931	482756	6175
All NBFCs*	526044	519604	6441
Market Share (%) of Deposits among various forms of Islamic NBFCs			
Full Fledged NBFCs	32.46	32.87	-0.42
Islamic Branches/Windows of Conventional NBFCs	67.54	67.13	0.42
Market Share (%) of Deposits in terms of Islamic and Conventional NBFCs			
Islamic NBFCs	7.06	7.09	-0.04
Conventional NBFCs	92.94	92.91	0.04

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.

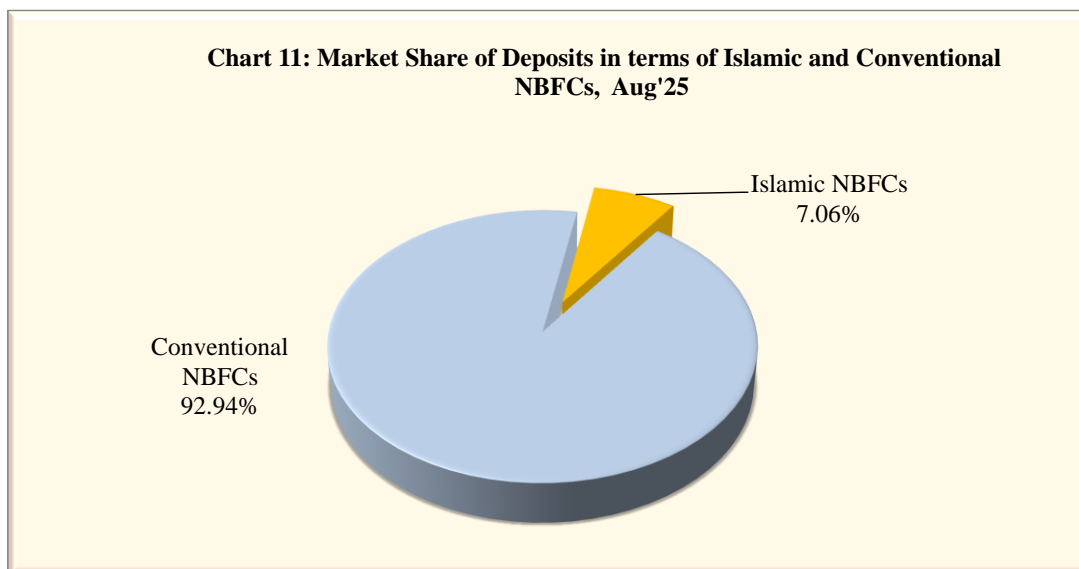


Table 18: Mode wise Deposits of Islamic NBFCs in Bangladesh

(BDT in Million)

Mode of Deposits	Total Deposits		Changes
	Sep'25 ^p	Aug'25	With respect to Previous Month
	a	b	(a-b)
Mudaraba Deposits	36929	36734	195
Mudaraba Term Deposits (MTDR)	36343	36148	195
Mudaraba Recurring Deposits	586	586	1
Special Purpose Deposits	185	114	71
Total Deposits	37114	36848	266
Percentage of various Modes of Deposits of Islamic NBFCs			
Mudaraba Deposits	99.50	99.69	-0.19
Mudaraba Term Deposits (MTDR)	97.92	98.10	-0.18
Mudaraba Recurring Deposits	1.58	1.59	-0.01
Special Purpose Deposits	0.50	0.31	0.19
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.

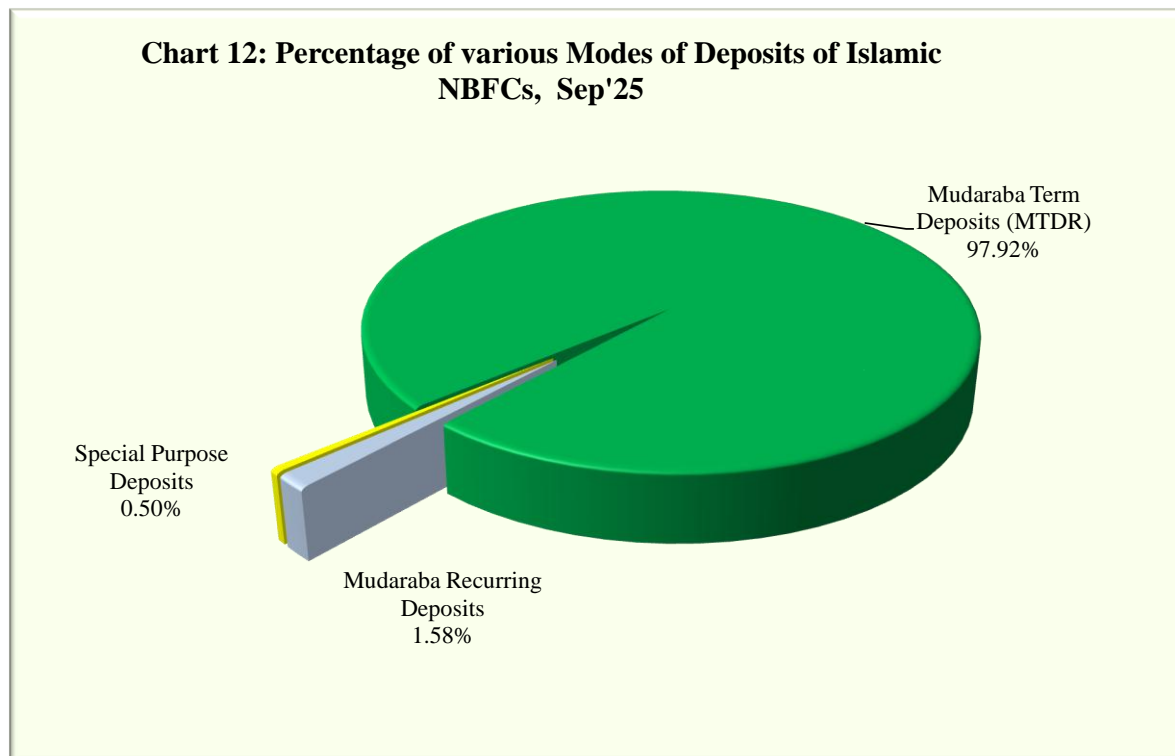


Table 19: Sector wise Deposits of Islamic NBFCs in Bangladesh

(BDT in Million)

Sector	Total Deposits		Changes
	Sep'25 ^p	Aug'25	With respect to Previous Month
	a	b	(a-b)
Public (Government)	1.06	1.05	0.012
Other Public	192	192	0
Private	26430	25791	640
DMB	10743	11164	-421
Sub Total (Including Inter-NBFCs)	37367	37148	219
Inter-NBFCs	253	300	-47
Total (Excluding Inter-NBFCs)	37114	36848	266
Percentage of various Sectors of Deposits of Islamic NBFCs			
Public (Government)	0.0029	0.0028	0.0000
Other Public	0.52	0.52	0.00
Private	71.21	69.99	1.22
DMB	28.95	30.30	-1.35

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, Sep'25

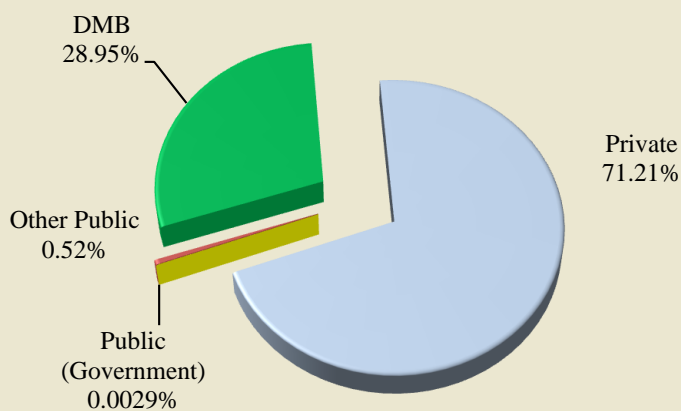


Table 20: Investments Scenario of NBFCs - A Comparison between Islamic and Conventional NBFCs

(BDT in Million)

Type of NBFCs	Total Investments		Changes
	Sep'25 ^p	Aug'25	With respect to Previous Month
	a	b	(a-b)
Full Fledged Islamic NBFCs	16092	16234	-142
Islamic Branches/Windows of Conventional NBFCs	15102	14293	808
Islamic NBFCs, Branches & Windows	31194	30527	667
Conventional NBFCs	687106	681044	6062
All NBFCs*	718300	711571	6729
Market Share (%) of Investments among various forms of Islamic NBFCs			
Full Fledged NBFCs	51.59	53.18	-1.59
Islamic Branches/Windows of Conventional NBFCs	48.41	46.82	1.59
Market Share (%) of Investments in terms of Islamic and Conventional NBFCs			
Islamic NBFCs	4.34	4.29	0.05
Conventional NBFCs	95.66	95.71	-0.05

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.

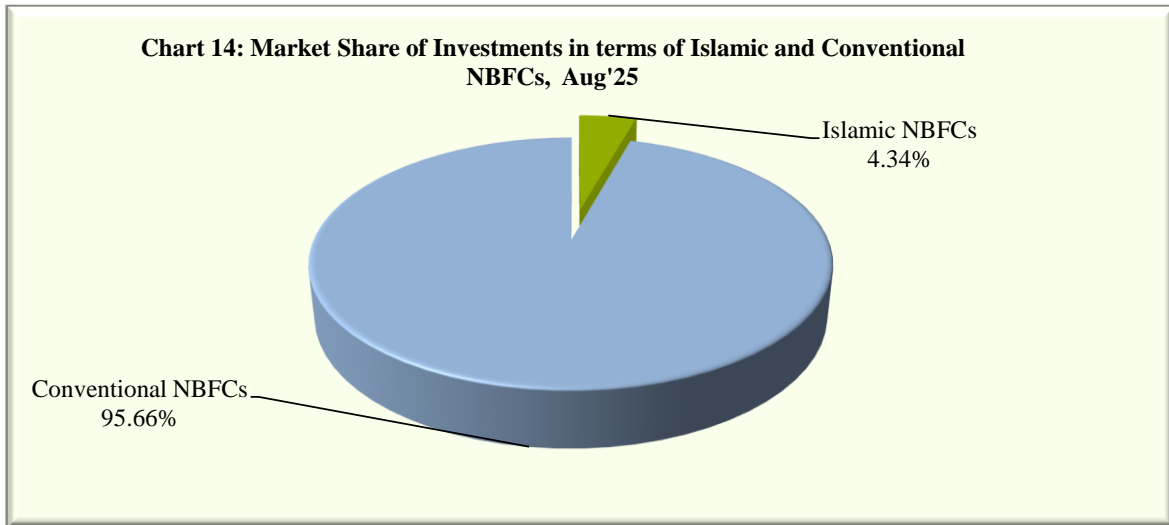


Table 21: Mode wise Investments of Islamic NBFCs in Bangladesh

(BDT in Million)

Mode of Investments	Total Investments		Changes
	Sep'25 ^p	Aug'25	With respect to Previous Month
	a	b	(a-b)
Mudarabah	3211	2624	587
Bai - Murabaha	2842	2874	-32
Bai - Muajjal	3484	3485	-1
Ijarah	8302	7658	644
HPSM	11015	11055	-40
Qard - e - Hasan	75	69	6
Others Investments	2265	2763	-498
Total	31194	30527	667
Percentage of various Modes of Investments of Islamic NBFCs			
Mudarabah	10.29	8.59	1.70
Bai - Murabaha	9.11	9.41	-0.30
Bai - Muajjal	11.17	11.42	-0.25
Ijarah	26.61	25.08	1.53
HPSM	35.31	36.21	-0.90
Qard - e - Hasan	0.24	0.23	0.01
Others Investments	7.26	9.05	-1.79
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.

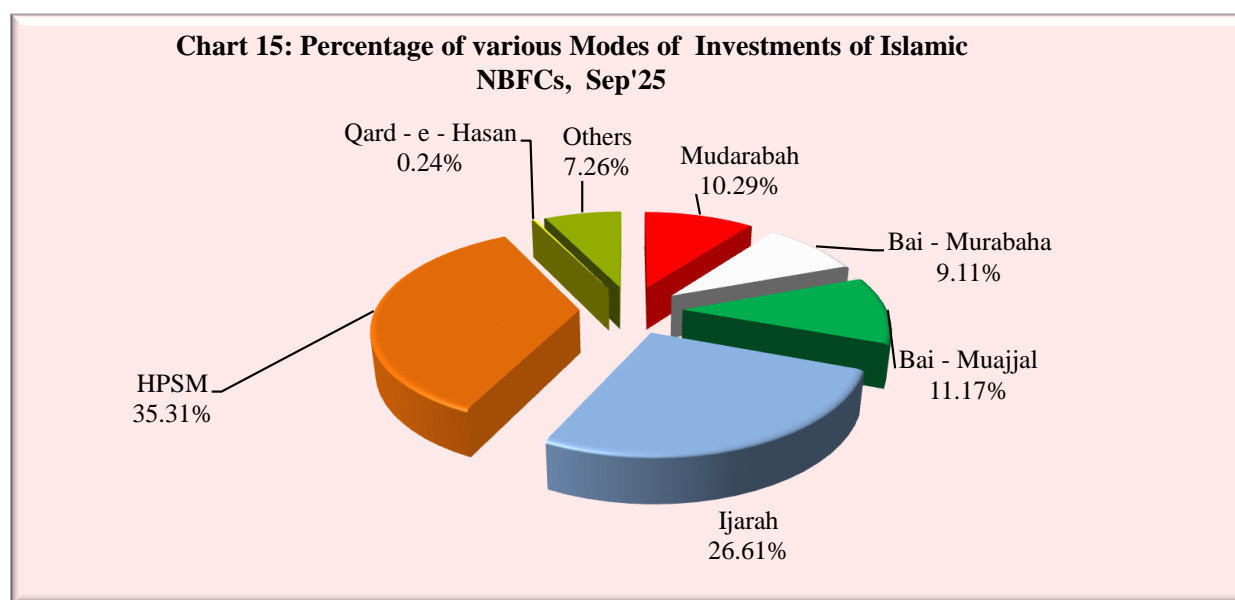


Table 22: Economic Purpose wise Investments of Islamic NBFCs in Bangladesh

(BDT in Million)

Economic Purposes	Total Investments		Changes
	Sep'25 ^P	Aug'25	With respect to Previous Month
	a	b	(a-b)
A. Agriculture, Fishing & Forestry	228	153	74
B. Industry (1+2+3)	10480	9972	507
1. Term Investment (Excluding Working Capital Financing)	8518	7989	529
2. Working Capital Financing	1962	1984	-22
C. Construction	4338	4346	-8
D. Transport	1420	1402	19
E. Trade & Commerce	8540	8522	18
F. Other Institutional Qard/Investments	3462	4010	-547
G. Consumer Finance	673	671	1
H. Miscellaneous (Poverty Alleviation and others)	2052	1451	601
Total	31194	30527	667
Percentage of various Investments of Islamic NBFCs in terms of Economic Purposes			
Agriculture, Fishing & Forestry	0.73	0.50	0.23
Industry	33.60	32.67	0.93
Construction	13.91	14.24	-0.33
Transport	4.55	4.59	-0.04
Trade & Commerce	27.38	27.92	-0.54
Other Institutional Qard/Investments	11.10	13.13	-2.03
Consumer Finance	2.16	2.20	-0.04
Miscellaneous (Poverty Alleviation and others)	6.58	4.75	1.83
Total	100.00	100.00	0.00

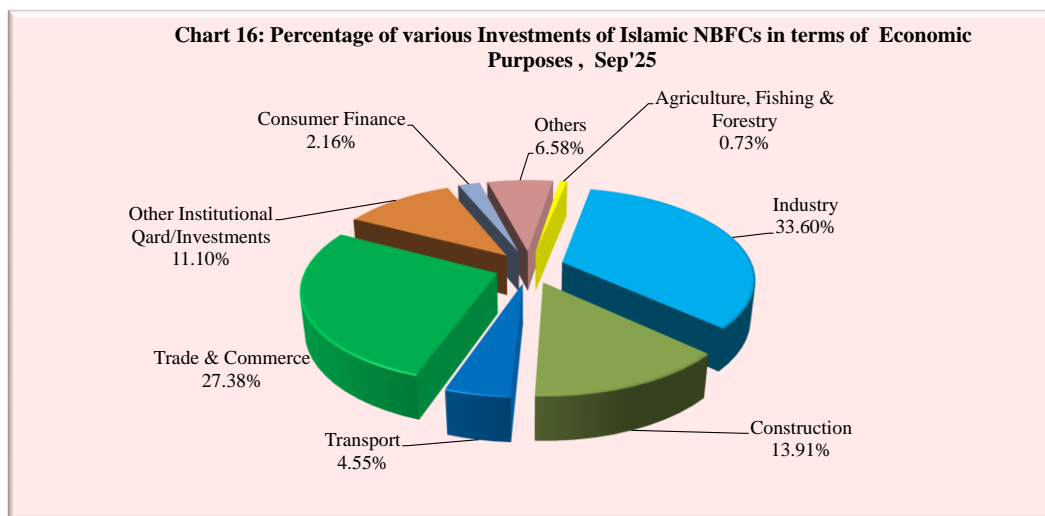
Note:

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 41% of investment was sanctioned for the industry sector, 34% 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 30% of total worker's remittance collected through Islamic banking channel. Furthermore, approximately half (56%) 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 ^P
1. Total Deposits (excluding Inter-bank & EDF)*	4355575	4331897	4356573	4386210	4411949	4424844	4522011	4540072	4622845	4669262
a) Full-fledged Islamic Banks	3852507	3805346	3820128	3831987	3854651	3846984	3930799	3939373	3987879	4015481
b) Islamic Banking Branches of Conventional Banks	295972	304539	315100	331751	334484	348705	358122	362934	389811	399920
c) Islamic Banking Windows of Conventional Banks	207096	222012	221344	222472	222813	229155	233090	237765	245155	253861
2. Total Investments (including Sukuk/Islamic Bond)**	5262709	5262957	5280997	5528391	5572133	5672157	5695949	5682092	5715313	5730981
a) Full-fledged Islamic Banks	4865000	4860004	4872053	5103505	5156344	5229813	5234459	5217057	5244930	5242495
b) Islamic Banking Branches of Conventional Banks	247035	252804	255807	271030	260590	275974	295286	294280	298909	305224
c) Islamic Banking Windows of Conventional Banks	150674	150148	153137	153856	155199	166371	166204	170755	171474	183262
3. Total Worker's Remittances	533	533	502	724	598	660	612	666	610	818
a) Full-fledged Islamic Banks	526	532	501	718	594	656	607	663	606	812
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
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
4. Total Export Receipts (excl. local exports)	774	795	713	742	758	726	688	771	775	703
a) Full-fledged Islamic Banks	704	706	627	657	659	621	594	673	659	617
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
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
5. Total Import Payments (excl. local imports)	1208	1294	1102	1164	1165	1117	883	1177	893	1014
a) Full-fledged Islamic Banks	991	1053	916	998	993	974	739	982	702	848
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
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
6. Total Agent Banking Deposits	216316	210876	210873	221029	230345	235951	247647	253248	260109	263875
a) Full-fledged Islamic Banks	215744	210318	210318	220768	229721	235288	246947	252471	259303	263071
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
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
7. Total Assets (excluding Contra. & OBU)	8432907	8455138	8531251	8925157	9138372	9214226	9739188	9286309	9431378	9538449
a) Full-fledged Islamic Banks	7784163	7791709	7854560	8226837	8397982	8492183	8989666	8526831	8641535	8725056
b) Islamic Banking Branches of Conventional Banks	386550	390500	400883	417553	422971	438075	461782	466103	489678	503698
c) Islamic Banking Windows of Conventional Banks	262194	272929	275808	280768	317419	283967	287740	293375	300165	309694

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

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.	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
2.	13/03/25	BRPD Circular Letter No. 06: Establishment of 04(Four) New Departments at Head Office of Bangladesh Bank.	Click here
3.	22/01/25	DMD Circular Letter No. 05: Regarding Sukuk Allotment Quota	Click here
4.	15/01/25	STD Circular No. 01: Regarding the submission of Islamic Financial Transactions related data by NBFCs through data template	Click here
5.	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
6.	25/03/24	DMD Circular Letter No. 05: Amendment of Guidelines and Operating Procedures of Islamic Banks Liquidity Facility (IBLF)	Click here
7.	05/12/22	DMD Circular No. 03: Guidelines and Operating Procedures of Islamic Banks Liquidity Facility (IBLF)	Click here
8.	06/02/22	SD Circular Letter No. 02: Regarding the submission of Islamic Financial Transactions related data through new data template.	Click here
9.	05/04/18	SFD Circular No. 02: Master Circular for Islamic Refinance Scheme.	Click here
10.	07/01/18	SMESPD Circular Letter No. 01: Amendment of the operating guideline of Islami Shariah Based Refinancing Fund	Click here
11.	10/12/17	BRPD Circular Letter No. 11: Islamic Refinance fund for agro-processors, small enterprise, renewable energy and environment-friendly ventures	Click here
12.	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
13.	04/02/16	DMD Circular No. 01 : Online Transaction of Islami Bond	Click here
14.	24/12/14	DMD Circular No. 10 : Regarding Issuance of Islami Bond	Click here
15.	03/11/14	DMD Circular No. 06 : Circular regarding Amendment of Bangladesh Government Islami Investment Bond(Islami Bond) Rules-2004(Amended-2014)	Click here
16.	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
17.	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
18.	01/09/14	DMD Circular No. 05 : Circular regarding Bangladesh Govt .Islami Bond (Islami Bond) Rules-2004 (Amended-2014)	Click here
19.	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
20.	27/12/11	DOS Circular Letter No. 23 : Regarding islami interbank fund market	Click here
21.	12/05/10	Statutory Liquidity Ratio (SLR) for Islami Bank	Click here
22.	09/11/09	BRPD Circular No. 15: Guidelines on Islamic Banking	Click here
23.	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
24.	15/09/04	FRTMD Circular No. 16 - Bangladesh Government Islamic Investment Bond-2004.	Click here