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Introduction

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

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

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

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

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

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

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

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

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

Executive Summary

Overview

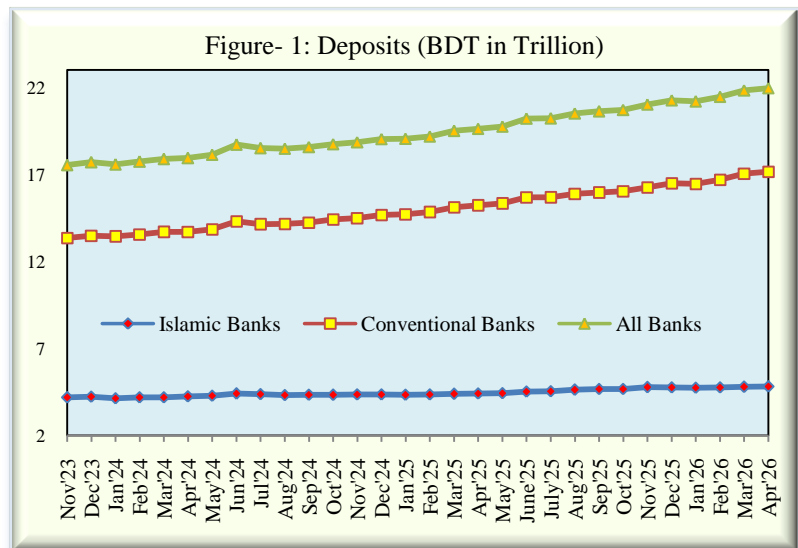
This portion of the report provides a descriptive analysis of some of the indicators of both **Islamic and Conventional banking** in Bangladesh aiming at measuring performance of them from November 2023 to April 2026. The study focuses on key banking activities such as deposits, investments, assets,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

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

1. For Islamic Banks

1.1 Deposits

The banking sector in Bangladesh experienced an upward trend of deposits from November 2023 to April 2026 (Fig-1). Total deposits increased from BDT 17.54 trillion in November 2023 to BDT 21.96 trillion in April 2026, reflecting gradual expansion of the sector. Conventional banks consistently dominated deposit mobilization, contributing the largest share (78.11%) during the reference month. In contrast Islamic banks, despite their small share (21.89%), demonstrated steady and moderate growth.



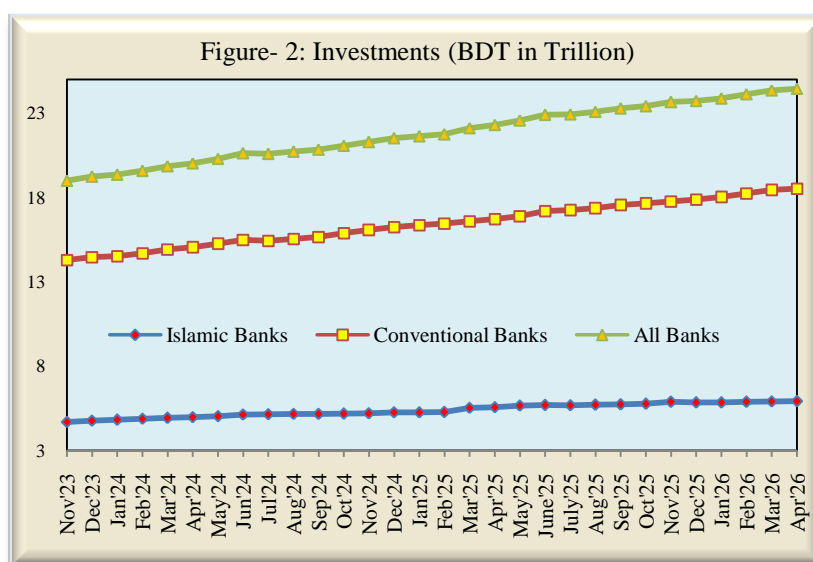
Conventional banks, deposits stood at BDT 17.16 trillion in April 2026, up from BDT 17.04 trillion in March 2026, reflecting a month-on-month growth of about 0.65%. On a year-on-year basis, deposits rose from BDT 15.22 trillion in April 2025 to BDT 17.16 trillion in April 2026, registering a growth of approximately 12.73%. This steady growth in deposits of conventional banks can be primarily attributed to unstable situation in Islamic banking sector after July 2024 uprising, which sifted the reliability and confidence of depositors more in conventional banking.

Focusing on Islamic banks, deposits remained approximately at BDT 4.81 trillion in April 2026, increasing from BDT 4.79 trillion in March 2026, indicating no significant growth. But on a year-on-year basis, deposits raised from BDT 4.41 trillion in April 2025 to BDT 4.81 trillion in April

2026 which demonstrates a moderate growth of around 8.98%. This year-on-year growth indicates a gradual shift in depositor's preference toward Islamic Banking. Aftermath of July uprising, Bangladesh Bank's surveillance for Islamic banks in terms of liquidity support, identification of weaknesses of the banks, recruitment of administrators to improve management capacity of the banks etc may facilitate them to regain depositors' confidence. The study also finds that depositors continue to rely predominantly on Mudaraba-based deposits, which make up about 87.21% of Islamic banks deposit base. As of April 2026, Islamic banks' deposit base is overwhelmingly driven by the private sector, which accounts for about 90.20% of total deposits (Tables 5 and 6).

1.2 Investments

The investment trend of banking sector in Bangladesh observed considerable growth from November 2023 to April 2026. Total investments rose from BDT 18.99 trillion in November 2023 to BDT 24.45 trillion in April 2026, marking a considerable growth of 28.71%. Whereas, conventional banks accounted for the dominant share (75.74%) of total investments during the reference month and Islamic banks maintained a comparatively smaller (24.26%) yet a stable contribution.



In conventional banks, investments stood at BDT 18.53 trillion in April 2026, increasing from BDT 18.45 trillion in March 2026, indicating a month-on-month increase of about 0.43%. On a year-on-year basis, investments increased from BDT 16.73 trillion in April 2025 to BDT 18.53 trillion in April 2026, marking a growth of 10.71%. The monthly increasing is attributed to cautious lending and investment strategies of conventional banks focusing on macroeconomic uncertainties, including inflationary pressures, exchange rate volatility and tighter regulatory oversight in Bangladesh (Fig.2, Table-3).

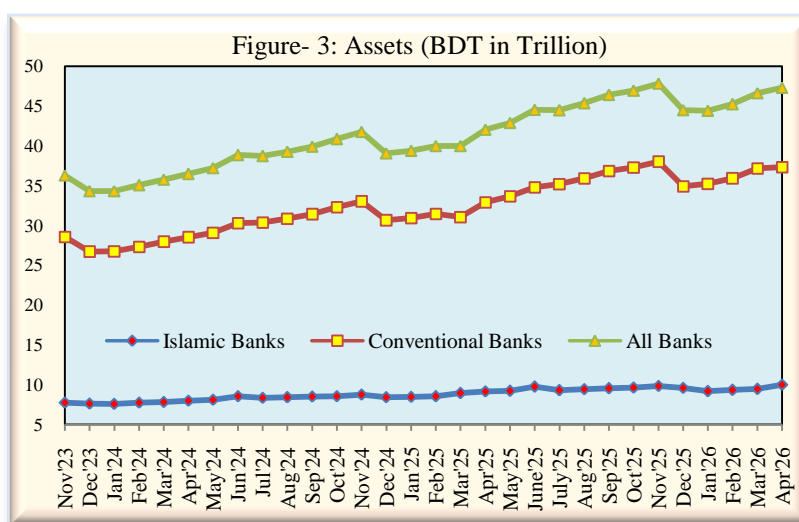
Focusing on Islamic banks, investments remained almost unchanged at BDT 5.92 trillion in April 2026 compared to BDT 5.91 trillion in March 2026, indicating no significant month-on-month growth. On a year-on-year basis, investments increased from BDT 5.57 trillion in April 2025 to BDT 5.92 trillion in April 2026, reflecting a growth of approximately 6.26%. The stability in month-on-month investment level reflects a cautious and conservative investment approach, while the year-on-year growth indicates gradual expansion, driven by rising demand for Islamic financing products, particularly profit-and-loss sharing modes. It is also observed that a large share of financing was concentrated in Bai-Murabaha (43.95%), HPSM (17.46%) and Bai-Muajjal (17.27%) showing dependence on a few key financing structures. From a sectoral perspective, Islamic banks' investments were allocated across various segments of the economy,

with the highest concentration in industry and trade & commerce, underscoring their importance in driving productive and commercial economic activities (Tables 7, 8 and 9).

1.3 Assets

In Bangladesh, the assets position of banking sector has exhibited a sustained upward trend in assets growth over the period from November 2023 to April 2026. Total assets increased significantly from BDT 36.32 trillion in November 2023 to BDT 47.34 trillion in April 2026, representing an overall growth of 30.35%. Although minor fluctuations were observed, particularly in December 2024 and December 2025, the general trajectory remained positive. This consistent growth indicates strong assets mobilization capacity and reflects the sector’s resilience in the face of potential economic and political uncertainties (Fig-3).

In Case of conventional banks recorded stronger and more dynamic assets growth throughout the same period. Total assets stood at BDT 37.78 trillion in April 2026, increasing slightly from BDT 37.19 trillion in March 2026, indicating a month-on-month growth of about 1.61%. On a year-on-year basis, assets rose from BDT 32.93 trillion in April 2025 to BDT 37.78



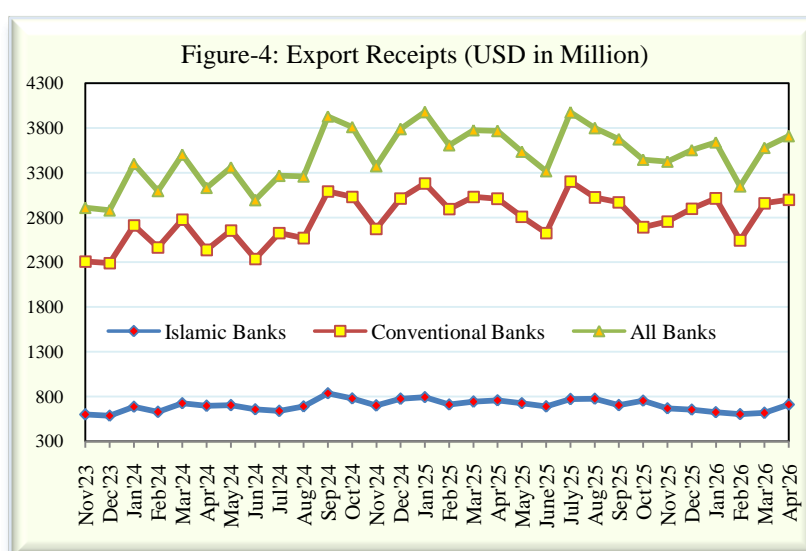
trillion in April 2026, reflecting a moderate growth of approximately 14.72%. This marginal and steady month-on-month increase indicates a gradual assets revaluation, loan repayments exceeding new disbursements, and tighter regulatory or liquidity conditions of conventional banks in Bangladesh. However, non-performing loans (NPLs), high cost of funds, and prevailing macroeconomic pressure including inflation and exchange rate volatility have also affected the conventional banks to take a cautious stance which reflects on their year-on-year growth.

Concerning Islamic banks, total assets at BDT 9.56 trillion in April 2026 compared to BDT 9.46 trillion in March 2026, indicating month-on-month a steady but moderate growth of 1.07%. On a year-on-year basis, assets rose from BDT 9.14 trillion in April 2025 to BDT 9.56 trillion in April 2026, reflecting a growth of 4.58%. The lack of significant short-term growth suggests a stable asset position, while the stronger year-on-year rise indicates a steady expansion of Islamic banking operations over time. This development is mainly driven by growing demand for Shariah-compliant financing, particularly through asset-based and profit-and-loss sharing mechanisms. Nevertheless, limited operational scale and a relatively narrow range of financial products may have slowed faster growth in the short term.

1.4 Export Receipts

Banking system of Bangladesh has been playing an important role through receiving export earnings on behalf of the exporters. The export performance of Bangladesh's banking sector exhibits moderate fluctuations with an overall stable trend during the period from November 2023 to April 2026. Total export receipts ranged between USD 2909 million in November 2023 and USD 3709 million in April 2026, indicating an overall growth of 27.50% but a range-bound movement without sustained long-term growth over this period (Fig-4). The highest export earnings were recorded USD 3977 million in January 2025, closely followed by USD 3974 million in July 2025, reflecting strong external demand and improved trade performance during those periods. In contrast, the lowest export level was observed in USD 2880 million in December 2023, suggesting weaker export activity. By April 2026, exports increased to USD 3709 million, indicating a moderate expand compared to the peak levels of 2025.

In case of conventional banks consistently held a dominant share (80.86%) of total export financing and proceeds handling during the reference month. Their export volumes ranged from USD 2999 million in April 2026, increasing from USD 2961 million in March 2026, indicates a month-on-month increasing at 1.28%. On a year-on-year basis, export receipts USD 2999 million in April 2026, decreasing from USD 3008 million in April 2025, reflecting a decrease rate of approximately 0.30%. However, export receipts increased by USD 38 million in April 2026 from previous month indicates a increase external demand and domestic supply side supports during the month.

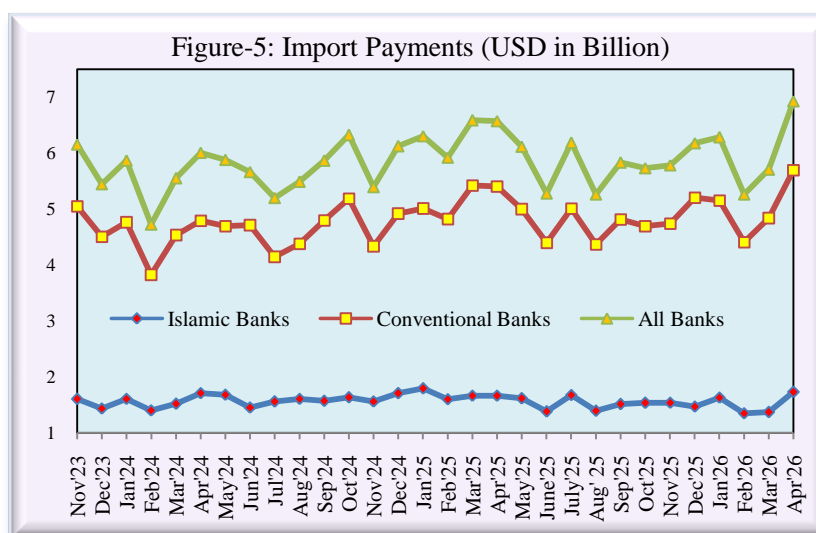


Concerning Islamic banks contributed a smaller yet consistent share (19.14%) of export earnings. From month-on-month comparison Islamic banks export receipts USD 710 million in April 2026 and USD 617 million in March 2026, indicates a month-on-month increasing at 15.13%. On a year-on-year basis, export receipts USD 710 million in April 2026, decreasing from USD 758 million in April 2025, reflecting a decrease rate of 6.34%. However, export performance moderated thereafter, with a gradual decline observed in late 2025 and early 2026, falling to USD 710 million in April 2026. Islamic banks consistently handled around 17% to 22% of total export proceeds, remaining stable share.

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

1.5 Import Payments

The import performance of Bangladesh's banking sector shows noticeable monthly fluctuations during the period from November 2023 to April 2026. Despite short-term volatility, the general movement reflects a moderately stable import pattern with occasional peaks and slowdowns. The highest import payments was recorded USD 6090 million in March 2025, indicating strong import demand during that month. In contrast, the lowest level was observed USD 4228 million in February 2024. Toward early 2026, imports declined but stood at USD 6432 million in April 2026. Overall, imports show a fluctuating but upward trend, without sustained long-term expansion.



In contrast, the lowest level was observed USD 4228 million in February 2024. Toward early 2026, imports declined but stood at USD 6432 million in April 2026. Overall, imports show a fluctuating but upward trend, without sustained long-term expansion.

In Conventional banks import payments was USD 5201 million in April 2026, increasing from USD 4339 million in March 2026, indicating a month-on-month increasing of about 19.87%. On a year-on-year basis, import payments was USD 5201 million in April 2026 increased from USD 4910 million in April 2025, marking a increase rate at 5.93%. The moderate year-on-year increase indicates a cautious stance by conventional banks or reduction in consumer purchasing power, economic uncertainty arisen from middle east war crisis or economic uncertainty that discourages business investment in capital machinery and raw materials .(Fig-5)

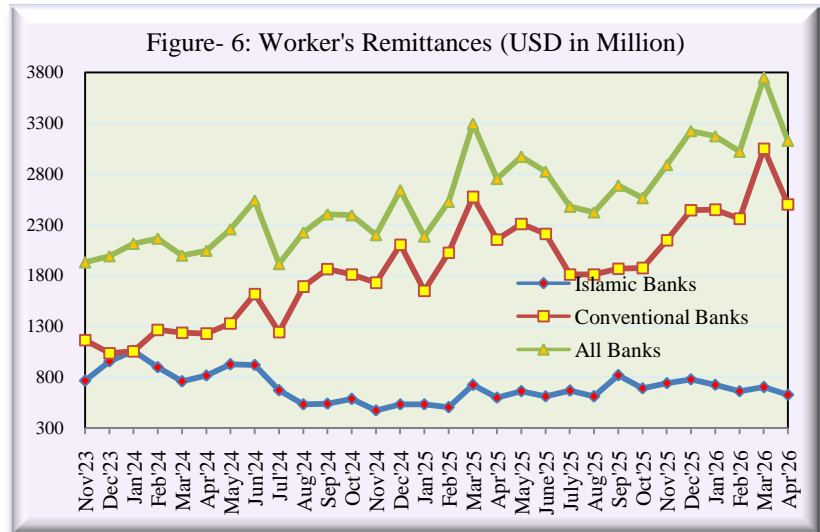
Focusing on Islamic banks Import payments between USD 1231 million in April 2026 increased from USD 870 million in March 2026, as a month-on-month comparison it's reflected by the positive growth of 41.52%. On a year-on-year basis, import payments was USD 1231 million in April 2026 increased from USD 1165 million in April 2025, marking a increase rate at 5.71%. The Islamic banking imports are relatively stable and show upward trend in the latest period.

1.6 Worker's Remittances

From figure 6 it can be seen that during the period November 2023 to April 2026, worker's remittances through all banks in USD decreased in April 2026 to USD 3127 million. The figure indicates that although both Islamic and conventional banks contributed to the inflows, conventional banks consistently handled a larger share, with their dominance becoming more pronounced after the first few months of the period.

In Conventional banks month-on-month comparison worker's remittance was USD 2501 million in April 2026 decreased from USD 3049 in March 2026, decreasing at 17.96%. Whereas in year-on-year basis, worker's remittance was USD 2501 million in April 2026 increased from USD

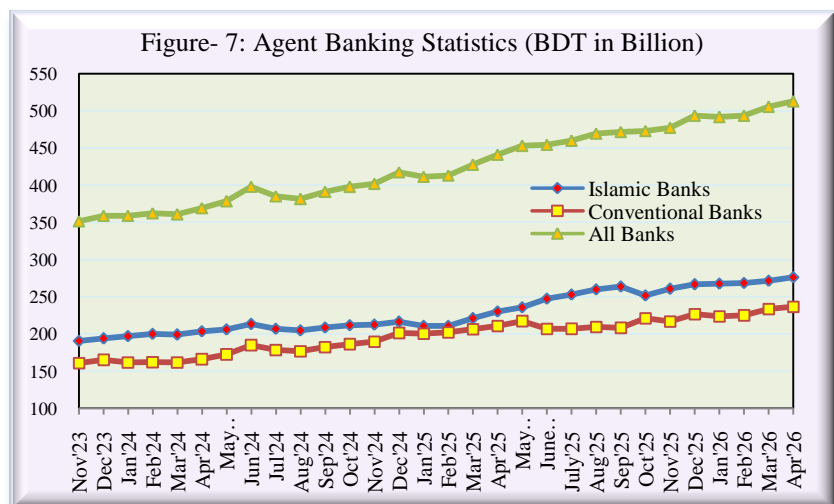
2154 million in April 2025, marking a moderate growth at 16.11%. In month-on-month comparison Islamic banks worker's remittances decreased from USD 701 million in March 2026 to USD 626 million at the end of April 2026, indicating 10.72% decreasing rate. Whereas in year-on-year comparison Islamic banks faced remittances growth started from USD 598 million in April 2025 to USD 626 million at the end of April 2026, reflecting a 4.67% increase.



Despite Islamic banks' early-year performance, their inability to retain their share in worker remittances helps conventional banks' worker's remittances to grow. However recent experience in losing market share by Islamic banks highlights unstable situation of Islamic banking sector. As workers' remittances receipts play a vital role in building the base for foreign currency reserve of a bank which ultimately assists in settling foreign currency transactions, Islamic banks may go for necessary reforms as regard to the factors which influences depositors' confidence in Islamic banks. The month-on-month decline in worker's remittance during April 2026 may be due to the exceptionally high remittance inflow recorded in March 2026 ahead of Ramadan and Eid-ul-Fitr. Additionally, geopolitical uncertainties in Middle East, including the Iran crisis may also have affect on remittance inflow patterns.(Fig.6, Table-3).

1.7 Agent Banking Deposits

Line diagram for agent banking deposits for all banks in figure 7 describes that agent banking deposits is gradually increasing over the period November 2023 to April 2026 (Fig-7). This indicator of agent banking reflects that agent banking is gaining popularity day by day in Bangladesh. Total agent banking deposits increased from BDT 352 billion in November 2023 to BDT 513 billion in April 2026, reflecting gradual expansion of the sector with 45.87% growth rate.

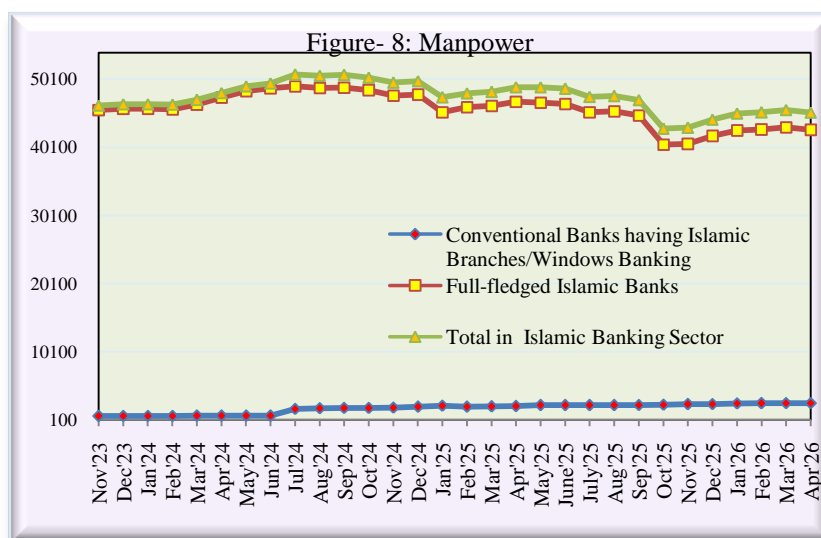


In case of conventional banks, agent banking deposits stood at BDT 237 billion in April 2026, increasing from BDT 234 billion in March 2026, indicating a month-on-month growth of about 1.21%. On a year-on-year basis, deposits rose from BDT 211 billion in April 2025 to BDT 237 billion in April 2026, registering a growth of approximately 12.17%. Agent banking deposits of conventional banks experienced a steady trend and it contributed 46.13% total agent banking deposits share in the banking arena. Focusing on Islamic banks, agent banking deposits recorded approximately at BDT 276 billion in April 2026, increasing from BDT 272 billion in March 2026, with 1.68% growth. However, on a year-on-year basis, agent banking deposits increased from BDT 230 billion in April 2025 to BDT 276 billion in April 2026, reflecting a growth of around 19.97%. The data indicates that in April 2026, Islamic banks accounted for holding 53.87% of the total deposits in agent banking arena.

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

1.8 Manpower

The manpower position of Islamic banking operations within the Banking sector in Bangladesh shows a declining trend during the period November 2023 to April 2026 (Table-2). Total manpower in Islamic Banks stood at 45208 in April 2026 decreased from 45585 in March 2026, indicating a month-on-month decrease of 0.83%. On the other hand, the total manpower was 48927 in April 2025 which indicates a year-on-year decline of 7.60%.



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

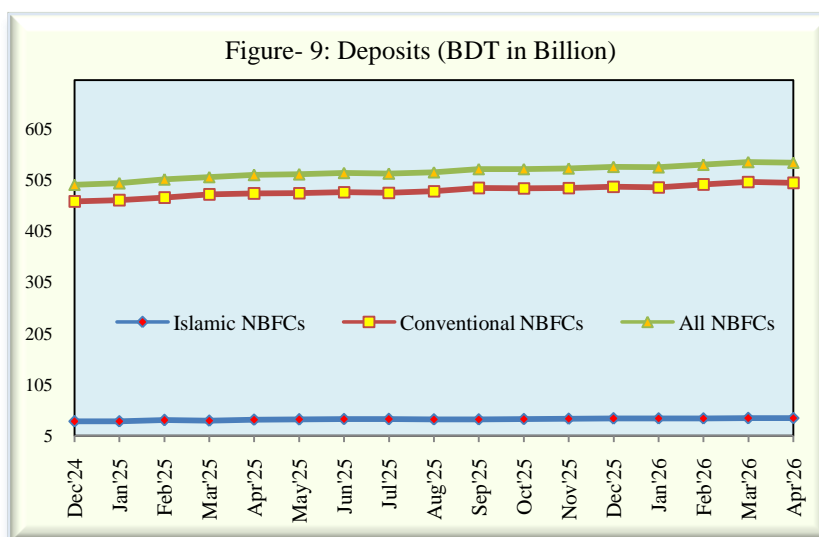
The number of specialized employees in Islamic banking declined from 579 to 580 in April 2026, from March 2026. However, compared to 566 employees in April 2025, the sector recorded a year-on-year growth of 2.3%. This increase reflects a continued emphasis on professional specialization and the development of Shariah-compliant expertise within Bangladesh's Islamic banking industry. The growth may be driven by increasing awareness of Islamic finance, higher demand for professionals with certifications such as CSAA and CIPA, and the rising significance of Shariah governance, compliance, and risk management practices across Islamic financial institutions.

2. For Islamic NBFCs

2.1 Deposits

The deposit trend of the Non-Bank Financial Companies (NBFCs) sector in Bangladesh exhibited a steady upward trajectory over the period from December 2024 to April 2026 (Fig-9). Total deposits increased from BDT 496 billion in December 2024 to BDT 538 billion in April 2026, reflecting gradual expansion of the sector. Conventional NBFCs consistently dominated deposit mobilization, contributing the largest share (92.67%) during the reference month, while Islamic NBFCs, though relatively small (7.33%), showed moderate but stable growth.

In case of conventional NBFCs, deposits stood at BDT 499 billion in April 2026, decreasing from BDT 501 billion in March 2026, indicating a month-on-month decline of about 0.38%. A shift toward lower-risk government investment instruments may have contributed to the decline in deposits. On a year-on-year basis, deposits rose from BDT 478 billion in April 2025 to BDT 499 registering a growth of approximately 4.32%. This



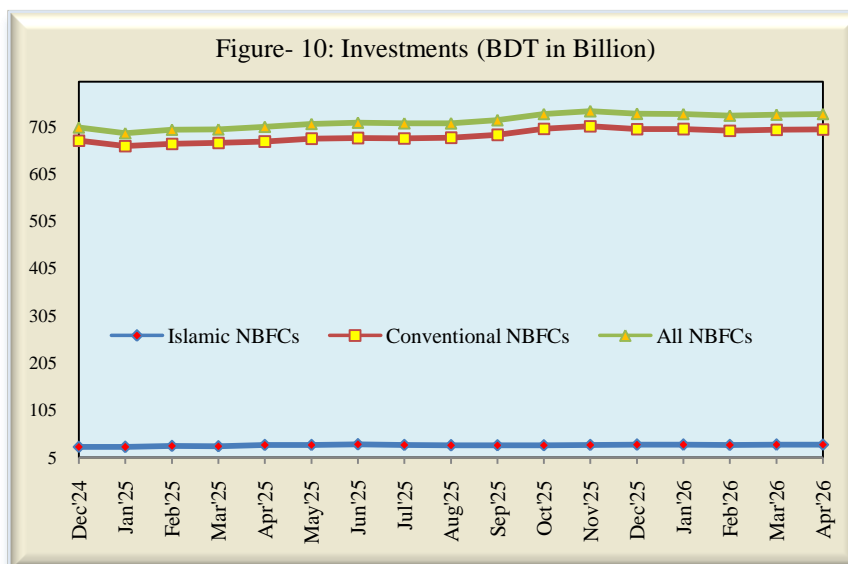
steady increase can be attributed to several factors in our country, including higher deposit rates offered by NBFCs compared to banks and growing demand for alternative financing channels alongside the banking sector.

Focusing on Islamic NBFCs, deposits remained approximately at BDT 39 billion in April 2026, almost unchanged from March 2026, indicating no significant growth. However, on a year-on-year basis, deposits increased from BDT 36 billion in April 2025 to BDT 39 billion in April 2026, reflecting a growth of around 9.01%. The relatively higher year-on-year growth suggests a gradual shift in depositor preference toward Shariah-compliant financial products in Bangladesh. Factors such as increasing religious awareness and the expansion of Islamic financial institutions have contributed to this trend. Islamic NBFC deposits remain highly concentrated in Mudaraba-based instruments, accounting for nearly 99.05% of total deposits, which highlights the strong preference for profit-sharing modes among depositors. As of March 2026, the private sector contributed the largest (72.50%) share to Islamic NBFC deposits (Tables 17, 18, and 19).

2.2 Investments

The investment trend of the Non-Bank Financial Companies (NBFCs) sector in Bangladesh shows a moderate fluctuation with an overall stable pattern during the period from December 2024 to April 2026 (Fig-10). Total investments showed a modest upward trend, rising from BDT 703 billion in December 2024 to BDT 731 billion in April 2026, after reaching a peak of BDT 737 billion in November 2025. Conventional NBFCs accounted for the major share (95.59%) of total investments during the reference month, while Islamic NBFCs maintained a relatively small (4.41%) but steady contribution.

In conventional NBFCs, investments stood at BDT 699 billion in April 2026, increasing from BDT 698 billion in March 2026, indicating a month-on-month growth of about 0.09%. On a year-on-year basis, investments increased from BDT 673 billion in April 2025 to BDT 699 billion in April 2026, registering a growth of approximately 3.86%. The positive year-on-year growth suggests that overall investment activities expanded over the year, supported by demand for financing in sectors such as trade, industry, and SMEs, as well as relatively higher returns offered by NBFCs compared to traditional banking channels.



Focusing on Islamic NBFCs, investments remained unchanged at BDT 32 billion in April 2026 compared to March 2026 and April'25, indicating no significant month-on-month and year-on-year growth. The relatively stable investment level of Islamic NBFCs throughout the period from April 2025 to April 2026, characterized by minor fluctuations of around BDT 1–2 billion, suggests a restrained growth environment. This trend may reflect subdued financing demand, liquidity pressures, limited availability of Shariah-compliant investment avenues, prudent risk-management practices, intensified competition from Islamic banking institutions, and the overall slowdown in private-sector investment activities in Bangladesh. It is also notable that more than half of these investments were deployed through HPSM (35.67%) and Ijarah (28.79%) 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).

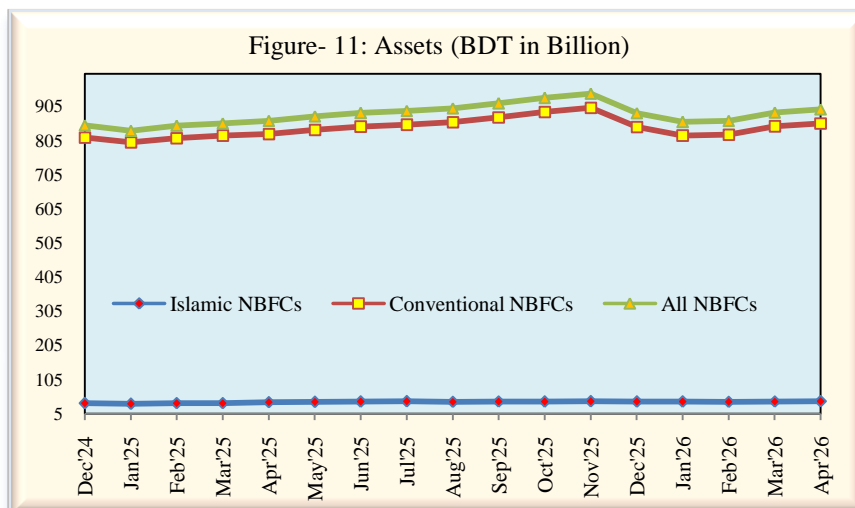
2.3 Assets

The asset position of the Non-Bank Financial Companies (NBFCs) sector in Bangladesh exhibited a fluctuating but overall expanding trend during the period from December 2024 to April 2026 (Fig-11). Total assets increased from BDT 850 billion in December 2024 to a peak of BDT 943 billion in November 2025, before declining and stabilizing at BDT 896 billion in April 2026. Conventional NBFCs consistently held the dominant share (95.41%) of total assets, while Islamic NBFCs contributed a comparatively smaller (4.59%) but steady portion. The overall trend suggests a phase of strong asset growth until late 2025, followed by a contraction likely reflecting adjustments in investment portfolios and tighter financial conditions in the economy.

In case of conventional NBFCs, total assets stood at BDT 855 billion in April 2026, increasing from BDT 846 billion in March 2026, indicating a month-on-month growth of about 1.07%. On a year-on-year basis, assets rose from BDT 824 billion in April 2025 to BDT 855 billion in April 2026, reflecting a modest growth of approximately 3.75%. This month-on-month increase indicates a gradual recovery following the post-November 2025 contraction. This earlier decline may reflect asset revaluation, loan repayments exceeding new disbursements, and tighter regulatory or liquidity conditions in Bangladesh. The positive year-on-year growth indicates that conventional NBFCs regained some momentum despite elevated non-performing loans (NPLs),

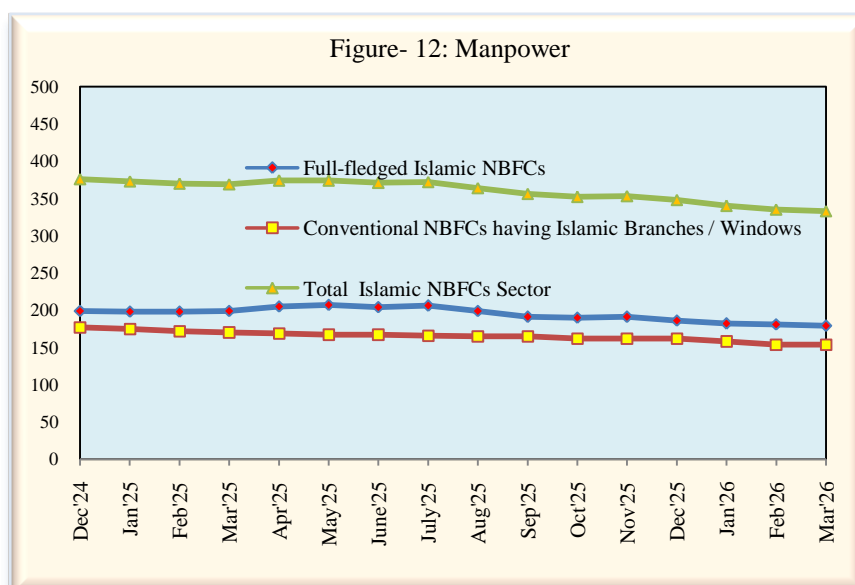
high cost of funds, and prevailing macroeconomic pressure including inflation and exchange rate volatility.

Concerning Islamic NBFCs, total assets of Islamic NBFCs stood steady at BDT 41 billion in April 2026, unchanged from March 2026, signaling a stable growth trajectory. On a year-on-year basis, assets increased from BDT 39 billion in April 2025 to BDT 41 billion in April 2026, representing a growth of approximately 6.30%. The higher year-on-year growth suggests continued expansion of Islamic financial operations. This growth can be linked to increasing demand for Shariah-compliant financing, particularly through profit-sharing and asset-backed modes. However, the relatively small scale and limited diversification of Islamic NBFCs may constrain faster asset expansion in the short run.



2.4 Manpower

The manpower position of Islamic Non-Bank Financial Companies (NBFCs) in Bangladesh exhibited a slight contraction in April 2026 compared to the previous month. Total manpower in Islamic NBFCs stood at 330 employees in April 2026, decreasing from 333 employees in March 2026, which indicates a month-on-month decline of 0.90%. On a year-on-year basis, manpower declined significantly from 374 employees in April 2025 to 330 employees in April 2026, registering a contraction of 11.76%. This declining trend reflects a cautious operational strategy adopted by many NBFCs in Bangladesh amid persistent macroeconomic challenges, including high inflation, rising cost of funds, liquidity pressure, and slower expansion of financing activities. In addition, the increasing adoption of digital financial services and operational automation may have reduced the need for workforce expansion in the sector.



Despite the overall decline in total manpower, the number of specialized employees in Islamic Banking and Finance remained unchanged at 11 in April 2026 compared to March 2026, while increasing from 9 employees in April 2025. This slow but steady growth indicates a gradual strengthening professional specialization and institutional

emphasis on Shariah-compliant expertise in Bangladesh. The increase may be attributed to rising awareness of Islamic finance, growing demand for qualified professionals holding certifications such as CSAA and CIPA, and the expanding importance of Shariah governance and compliance and risk management within Islamic financial institutions.

Statistical Tables & Charts
On
Islamic Banking

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

Types of Bank	SI	Name of Banks	Number of Branches	Number of Windows
Full Fledged Islamic Banks	1	Islami Bank Bangladesh PLC (IBBPLC)	400	--
	2	Al Arafah Islami Bank PLC (AIBPLC)	226	--
	3	Social Islami Bank PLC (SIBPLC)	181	--
	4	Standard Bank PLC (STBPLC)	138	--
	5	Export Import Bank of Bangladesh PLC (EXBPLC)	155	--
	6	First Security Islami bank (FSIBPLC)	206	--
	7	Shahjalal Islami Bank PLC (SJIBPLC)	142	--
	8	Union Bank PLC (UNBPLC)	114	--
	9	Global Islami Bank PLC (GIBPLC)	105	--
	10	ICB Islamic Bank Limited (ICBIBL)	33	--
	a. Sub Total			1700
Banks having IB Branches	1	AB Bank PLC (ABBPLC)	1	8
	2	The City Bank PLC (CBPLC)	1	60
	3	IFIC Bank PLC (IFICBPLC)	1	5
	4	United Commercial Bank PLC (UCBPLC)	1	100
	5	Pubali Bank PLC (PUBBPLC)	17	21
	6	National Credit and Commerce Bank PLC (NCCBPLC)	4	32
	7	Prime Bank PLC (PRIBPLC)	5	--
	8	Southeast Bank PLC (SEBPLC)	5	--
	9	Dhaka Bank PLC (DBPLC)	2	--
	10	Mercantile Bank PLC (MERBPLC)	2	45
	11	One Bank PLC (OBPLC)	2	24
	12	Bangladesh Commerce Bank Limited (BCBL)	2	--
	13	The Premier Bank PLC (PREBPLC)	2	25
	14	Jamuna Bank PLC (JAMBPLC)	2	--
	15	Bank Alfalah Limited (BAFL)	1	--
	16	NRB Bank PLC (NRBBPLC)	1	28
	17	Bengal Commercial Bank PLC (BGCBPLC)	3	--
b. Sub Total			52	348
Banks having IB Windows	1	Agrani Bank PLC (ABPLC)	0	60
	2	Rupali Bank PLC (RBPLC)	0	2
	3	Sonali Bank PLC (SBPLC)	0	58
	4	Standard Chartered Bank (SCB)	0	1
	5	Eastern Bank PLC (EBPLC)	0	20
	6	Mutual Trust Bank PLC (MTBPLC)	0	15
	7	Bank Asia PLC (BASPLC)	0	15
	8	Trust Bank PLC (TBPLC)	0	45
	9	NRBC Bank PLC (NRBCBPLC)	0	410
	10	South Bangla Agriculture and Commerce Bank (SBACBPLC)	0	10
	11	Meghna Bank PLC (MEGBPLC)	0	10
	12	Midland Bank PLC (MDBPLC)	0	1
c. Sub Total			0	647
Grand Total (a+b+c)			1752	995

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 (%)	
	Apr'26 ^p	Mar'26	Apr'25	Apr'26 (Compared with Mar'26)	Apr'26 (Compared with Apr'25)
	a	b	c	$d = \frac{(a-b)}{b} * 100$	$e = \frac{(a-c)}{c} * 100$
1. Total Deposits (excluding Inter-bank & EDF)*	4808001	4789876	4411949	0.38	8.98
a) Full-fledged Islamic Banks	4089101	4085428	3854651	0.09	6.08
b) Islamic Banking Branches of Conventional Banks	453343	444545	334484	1.98	35.53
c) Islamic Banking Windows of Conventional Banks	265557	259903	222813	2.18	19.18
2. Total Investments (including Sukuk/Islamic Bond)**	5920776	5907174	5572133	0.23	6.26
a) Full-fledged Islamic Banks	5342876	5332258	5156344	0.20	3.62
b) Islamic Banking Branches of Conventional Banks	378373	379143	260590	-0.20	45.20
c) Islamic Banking Windows of Conventional Banks	199528	195773	155199	1.92	28.56
3. Total Worker's Remittances	626	701	598	-10.72	4.67
a) Full-fledged Islamic Banks	622	697	594	-10.89	4.68
b) Islamic Banking Branches of Conventional Banks	3.22	2.93	2.95	9.79	9.16
c) Islamic Banking Windows of Conventional Banks	1.18	0.71	1.31	66.00	-9.96
4. Total Export Receipts (excl. local exports)	710	617	758	15.13	-6.34
a) Full-fledged Islamic Banks	595	518	659	14.88	-9.67
b) Islamic Banking Branches of Conventional Banks	91.97	77.98	78.19	17.94	17.63
c) Islamic Banking Windows of Conventional Banks	23.14	20.87	21.30	10.88	8.64
5. Total Import Payments (excl. local imports)	1231	870	1165	41.52	5.71
a) Full-fledged Islamic Banks	797	696	993	14.53	-19.71
b) Islamic Banking Branches of Conventional Banks	384.76	122.82	130.13	213.26	195.67
c) Islamic Banking Windows of Conventional Banks	49.04	50.96	41.47	-3.76	18.24
6. Total Agent Banking Deposits	276339	271773	230345	1.68	19.97
a) Full-fledged Islamic Banks	275188	270652	229721	1.68	19.79
b) Islamic Banking Branches of Conventional Banks	1059.73	1031.28	580.40	2.76	82.59
c) Islamic Banking Windows of Conventional Banks	90.73	90.42	43.46	0.34	108.77
7. Total Assets (excluding Contra. & OBU)	9557096	9456276	9138372	1.07	4.58
a) Full-fledged Islamic Banks	8621378	8553656	8397982	0.79	2.66
b) Islamic Banking Branches of Conventional Banks	601167	577160	422971	4.16	42.13
c) Islamic Banking Windows of Conventional Banks	334551	325460	317419	2.79	5.40
8. Manpower	45208	45585	48927	-0.83	-7.60
Of which: Employees with specialization in Islamic Banking & Finance***	579	580	566	-0.17	2.30
a) Full-fledged Islamic Banks	42662	43042	46812	-0.88	-8.87
b) Islamic Banking Branches of Conventional Banks	1878	1884	1491	-0.32	25.96
c) Islamic Banking Windows of Conventional Banks	668	659	624	1.37	7.05

Note:

1. *including profit payable

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

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

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

5. p= provisional

Source: Statistics Department, Bangladesh Bank.

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

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

Indicators	Amount						Share (%) of Islamic Banks, Branches & Windows Compared to All Scheduled Banks			Growth (%)			
	All Scheduled Banks			Islamic Banks, Branches & Windows			Apr'26 ^p	Mar'26	Apr'25	All Scheduled Banks		Islamic Banks, Branches & Windows	
	Apr'26 ^p	Mar'26	Apr'25	Apr'26 ^p	Mar'26	Apr'25				Apr'26 (Compared with Mar'26)	Apr'26 (Compared with Apr'25)	Apr'26 (Compared with Mar'26)	Apr'26 (Compared with Apr'25)
	a	b	d	e	f	h	i=(e/a)*100	j	k	m=(a-b)/b*100	n=(a-d)/d*100	o=(e-f)/f*100	p=(e-h)/h*100
Deposits (excluding Inter-bank & EDF)*	21964180	21835446	19630720	4808001	4789876	4411949	21.89	21.94	22.47	0.59	11.89	0.38	8.98
Investments (including Sukuk/Islamic Bond)**	24445898	24352455	22304580	5920776	5907174	5572133	24.22	24.26	24.98	0.38	9.60	0.23	6.26
Worker's Remittances	3128	3750	2752	626	701	598	20.01	18.70	21.73	-16.60	13.63	-10.72	4.67
Export Receipts (excl. local exports)	3709	3578	3766	710	617	758	19.14	17.24	20.13	3.67	-1.52	15.13	-6.34
Import Payments (excl. local imports)	6432	5209	6075	1231	870	1165	19.14	16.70	19.17	23.49	5.89	41.52	5.71
Agent Banking Deposits	513022	505629	441342	276339	271773	230345	53.86	53.75	52.19	1.46	16.24	1.68	19.97
Assets (excluding Contra. & OBU)	47340020	46641663	42072733	9557096	9456276	9138372	20.19	20.27	21.72	1.50	12.52	1.07	4.58
Number of Bank Branches/Windows	11377	11374	11364	2747	2725	2612	24.15	23.96	22.98	0.03	0.11	0.81	5.17

Note:

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

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

3. Figures of Deposit & Investment are excluding Interbank

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

Source: Statistics Department, Bangladesh Bank.

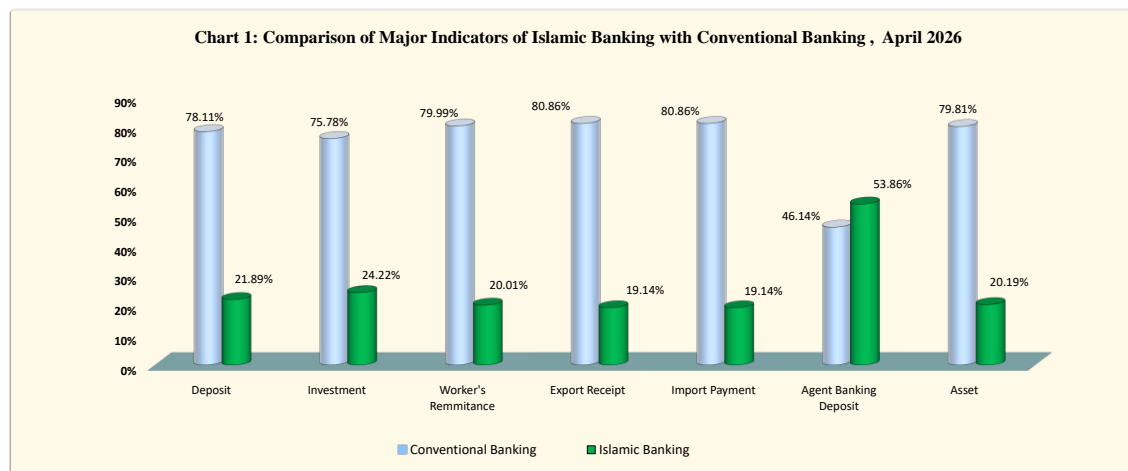


Table 4: Deposits Scenario of Banks - A Comparison between Islamic and Conventional Banks

(BDT in Million)

Type of Banks	Total Deposits			Changes	
	Apr'26 ^p	Mar'26	Apr'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	4089101	4085428	3854651	3674	234450
Branch Based IBs	453343	444545	334484	8798	118859
Window Based IBs	265557	259903	222813	5654	42744
Islamic Banks, Branches & Windows	4808001	4789876	4411949	18125	396053
Conventional Banks	17156179	17045570	15218771	110609	1937407
All Scheduled Banks	21964180	21835446	19630720	128734	2333460
Market Share (%) of Deposits among various forms of Islamic Banking					
Full Fledged IBs	85.05	85.29	87.37	-0.25	-2.32
Branch Based IBs	9.43	9.28	7.58	0.15	1.85
Window Based IBs	5.52	5.43	5.05	0.10	0.47
Market Share (%) of Deposits in terms of Islamic and Conventional Banking					
Islamic Banks	21.89	21.94	22.47	-0.05	-0.58
Conventional Banks	78.11	78.06	77.53	0.05	0.58

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

2. p=provisional

Source: Statistics Department, Bangladesh Bank.

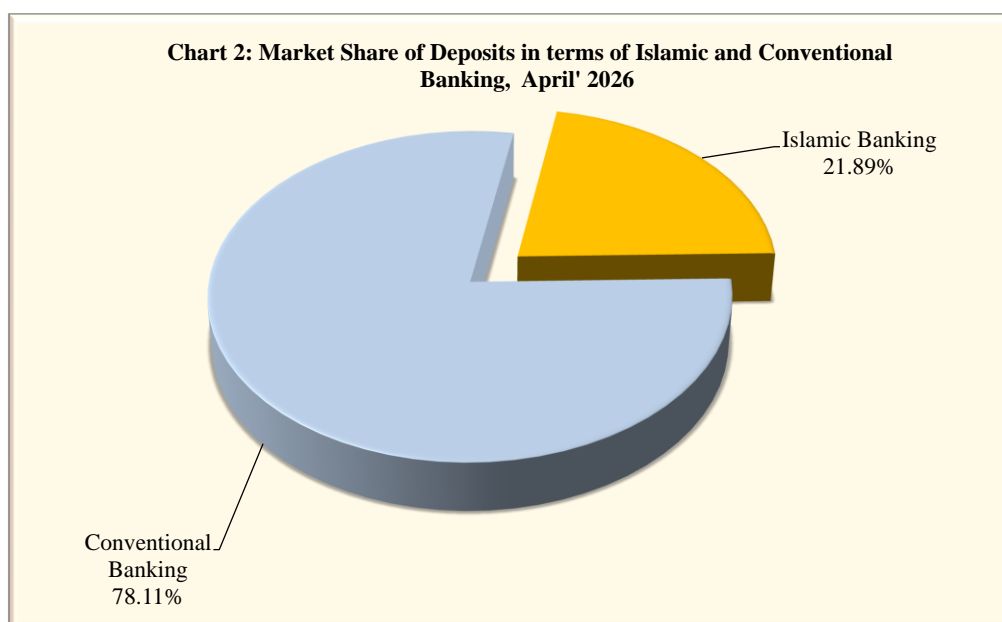


Table 5: Mode wise Islamic Banking Deposits in Bangladesh

(BDT in Million)

Mode of Deposits	Total Deposits			Changes	
	Apr'26 ^p	Mar'26	Apr'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
AI - Wadeah Deposits	181376	185992	177763	-4616	3613
Mudaraba Deposits	4193246	4148564	3838267	44682	354979
Mudaraba Savings Accounts (MSA)	915070	909341	825556	5729	89515
Mudaraba Term Deposits (MTDR)	2372333	2361483	2162253	10850	210081
Mudaraba Special Notice Accounts (MSNA)	145985	146209	156549	-224	-10564
Other Mudaraba Deposits	759858	731531	693911	28327	65947
Deposits against Mudaraba Savings Bonds	4723	4794	5294	-71	-571
Special Deposit Accounts	32516	30710	33379	1806	-863
Other Deposits	396140	419815	357245	-23675	38895
Total Deposits	4808001	4789876	4411949	18125	396053
Percentage of various Modes of Islamic Banking Deposits					
AI - Wadeah Deposits	3.77	3.88	4.03	-0.11	-0.26
Mudaraba Deposits	87.21	86.61	87.00	0.60	0.22
Mudaraba Savings Accounts (MSA)	19.03	18.98	18.71	0.05	0.32
Mudaraba Term Deposits (MTDR)	49.34	49.30	49.01	0.04	0.33
Mudaraba Special Notice Accounts (MSNA)	3.04	3.05	3.55	-0.02	-0.51
Other Mudaraba Deposits	15.80	15.27	15.73	0.53	0.08
Deposits against Mudaraba Savings Bonds	0.10	0.10	0.12	0.00	-0.02
Special Deposit Accounts	0.68	0.64	0.76	0.04	-0.08
Other Deposits	8.24	8.76	8.10	-0.53	0.14
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.

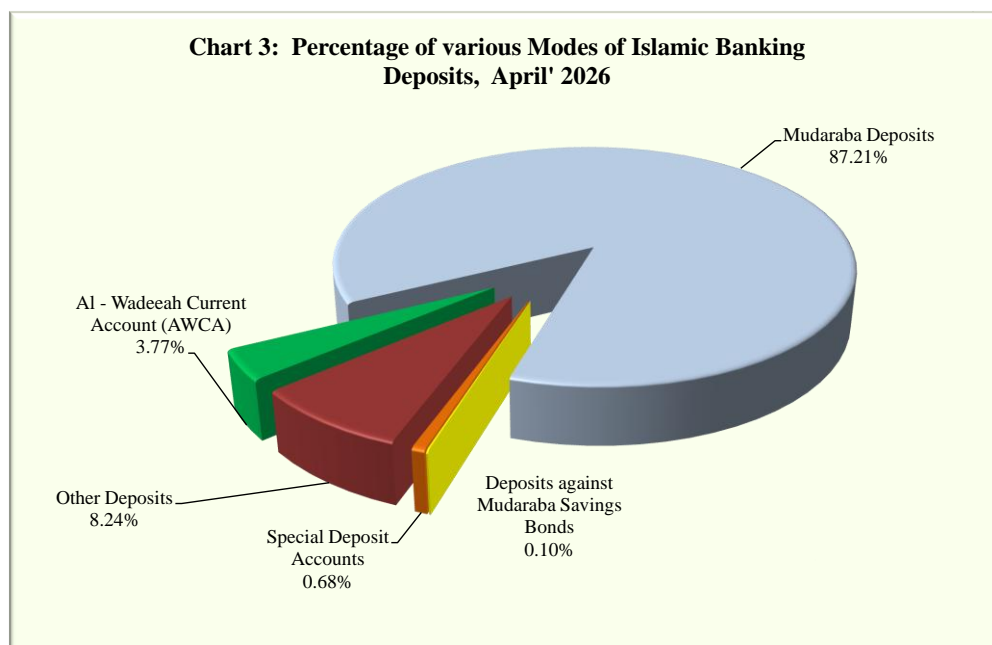


Table 6: Sector wise Islamic Banking Deposits in Bangladesh

(BDT in Million)

Sector	Total Deposits			Changes	
	Apr'26 ^P	Mar'26	Apr'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Public (Government)	101787	99380	107577	2406	-5790
Other Public	214175	212085	221362	2090	-7187
Private	4492040	4478411	4083010	13629	409030
Sub Total	4808001	4807671	4411949	18125	396053
DMB	172046	159760	212301	12285	-40255
Grand Total (Including DMB)	4980047	4949636	4624250	30411	355797
Percentage of various Sectors of Islamic Banking Deposits					
Public (Government)	2.04	2.01	2.33	0.04	-0.28
Other Public	4.30	4.28	4.79	0.02	-0.49
DMB	3.45	3.23	4.59	0.23	-1.14
Private	90.20	90.48	88.30	-0.28	1.91

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

2. p=provisional

Source: Statistics Department, Bangladesh Bank.

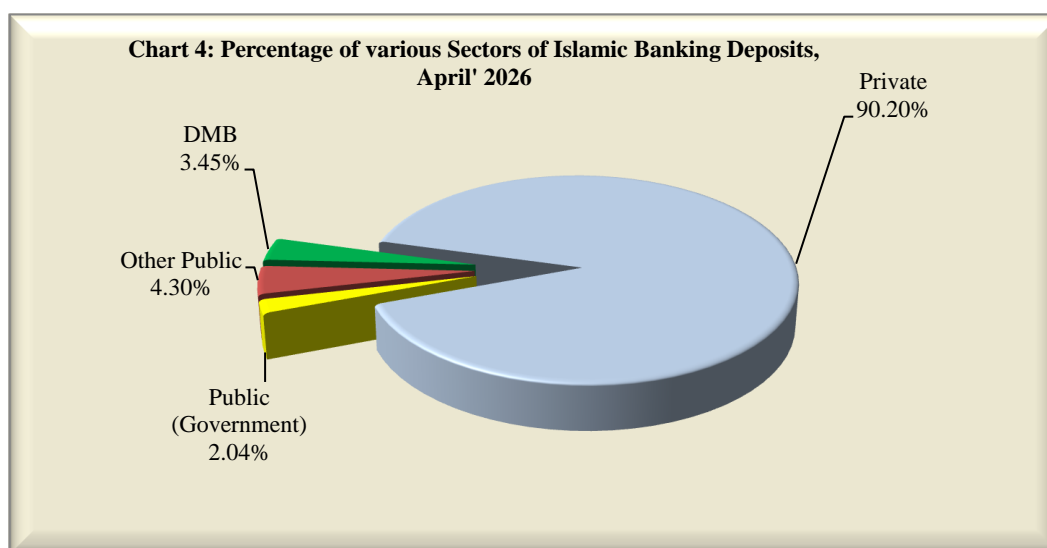


Table 7: Investments Scenario of Banks - A Comparison between Islamic and Conventional Banks

(BDT in Million)

Type of Banks	Total Investments			Changes	
	Apr'26 ^p	Mar'26	Apr'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	5342876	5332258	5156344	10618	186532
Branch Based IBs	378373	379143	260590	-770	117782
Window Based IBs	199528	195773	155199	3755	44329
Islamic Banks, Branches & Windows	5920776	5907174	5572133	13602	348643
Conventional Banks	18525122	18445281	16059571	79841	2465551
All Scheduled Banks	24445898	24352455	21631704	93443	2814194
Market Share (%) of Investments among various forms of Islamic Banking					
Full Fledged IBs	90.24	90.27	92.54	-0.03	-2.30
Branch Based IBs	6.39	6.42	4.68	-0.03	1.71
Window Based IBs	3.37	3.31	2.79	0.06	0.58
Market Share (%) of Investments in terms of Islamic and Conventional Banking					
Islamic Banks	24.22	24.26	25.76	-0.04	-1.54
Conventional Banks	75.78	75.74	74.24	0.04	1.54

Note:

1. In conventional banking system, Total Investments include loans & advance, Bills, Securities other than share, money at call, balances & R. Repo with NBFI's 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.

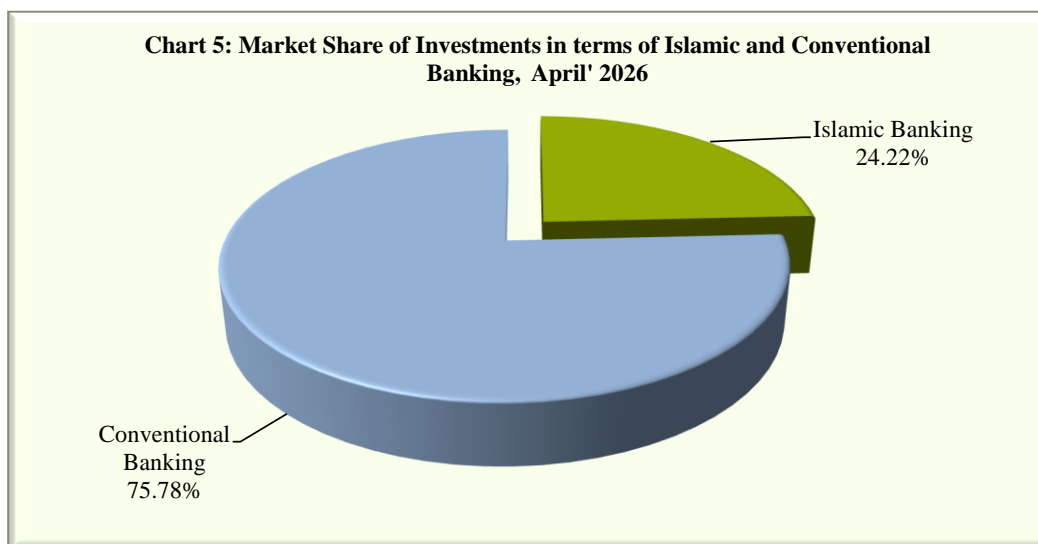


Table 8: Mode wise Islamic Banking Investments in Bangladesh

(BDT in Million)

Mode of Investments	Total Investments			Changes	
	Apr'26 ^P	Mar'26	Apr'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Mudarabah	292605	294284	254651	-1679	37954
Musharaka	15255	11684	3262	3571	11993
Bai - Murabaha	2602216	2611059	2387837	-8843	214378
Bai - Muajjal	1022437	1019559	1084362	2878	-61925
Bai - Salam	85256	87334	86259	-2079	-1003
Bai – Istisna	7975	7912	24707	63	-16732
Ijarah	300612	299675	278228	937	22385
HPSM	1033977	1024266	807847	9711	226130
Qard - e - Hasan	115974	115464	117953	510	-1980
Others Investments	444470	449498	527026	-5028	-82556
Total	5920776	5907174	5572133	13602	348643
Percentage of various Modes of Islamic Banking Investments					
Mudarabah	4.94	4.98	4.57	-0.04	0.37
Musharaka	0.26	0.20	0.06	0.06	0.20
Bai - Murabaha	43.95	44.20	42.85	-0.25	1.10
Bai - Muajjal	17.27	17.26	19.46	0.01	-2.19
Bai - Salam	1.44	1.48	1.55	-0.04	-0.11
Bai – Istisna	0.13	0.13	0.44	0.00	-0.31
Ijarah	5.08	5.07	4.99	0.00	0.08
HPSM	17.46	17.34	14.50	0.12	2.97
Qard - e - Hasan	1.96	1.95	2.12	0.00	-0.16
Others Investments	7.51	7.61	9.46	-0.10	-1.95
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.

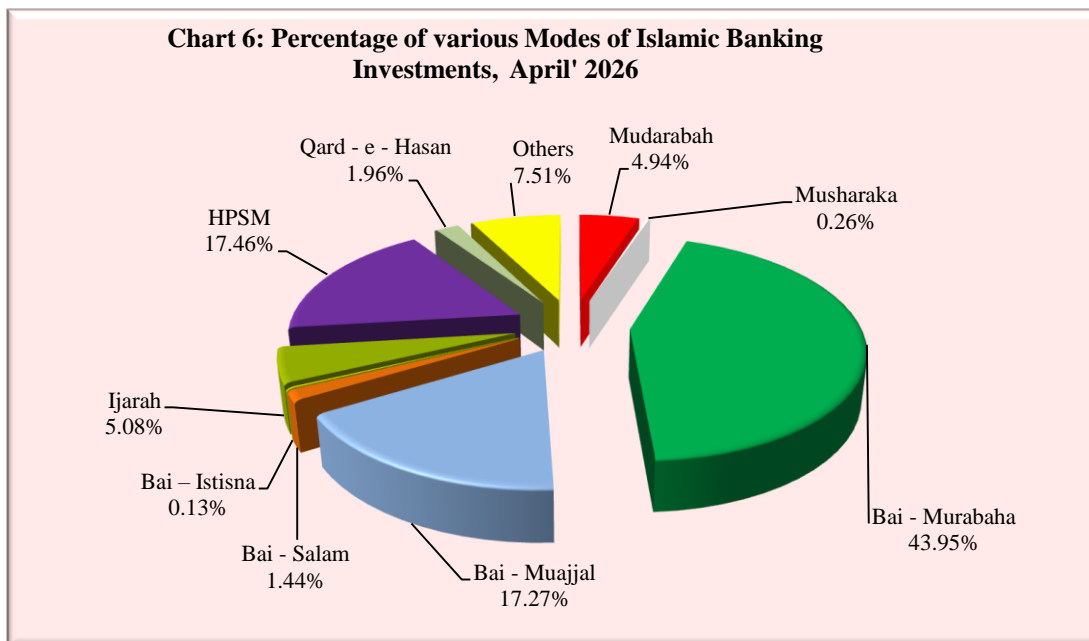


Table 9: Economic Purpose wise Islamic Banking Investments in Bangladesh

(BDT in Million)

Economic Purposes	Total Investments			Changes	
	Apr'26 ^p	Mar'26	Apr'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Agriculture, Fishing & Forestry	71432	70352	63023	1080	8409
a) Agriculture	54083	53060	43531	1022	10552
b) Fishing	16778	16743	15195	35	1583
c) Forestry & logging	572	548	4297	23	-3725
Industry (1+2)	2484954	2472457	2338356	12497	146598
1. Term Investment (Excluding Working Capital Financing)	930550	922232	841792	8318	88757
a) Large Industries	642349	635315	565594	7033	76755
b) Small and Medium Industries	125051	123202	126460	1849	-1409
c) Cottage/ Micro Industries	11078	11050	10451	28	626
d) Service Industries	152073	152665	139287	-592	12785
2. Working Capital Financing	1554404	1550225	1496564	4179	57840
a) Large Industries	1189441	1183954	1099602	5487	89840
b) Small and Medium Industries	206413	207243	213295	-830	-6882
c) Cottage/ Micro Industries	6433	6430	9664	3	-3230
d) Service Industries	152116	152598	174003	-482	-21887
Construction	333017	333833	327141	-817	5876
Transport	51342	36323	37769	15019	13573
Trade & Commerce	1853052	1858635	1798902	-5584	54150
a) Whole sale & Retail Trade	1261721	1057962	1276936	203759	-15214
b) Export	183245	395785	201811	-212540	-18566
c) Import	356286	352538	307666	3748	48620
d) Procurement by Government	7029.74	6566.18	17.32	463.56	7012
e) Share Trading	5785	5947	8405	-162.2	-2620
f) Lease Financing	38986	39838	4068	-852	34918
Other Institutional Qard/Investments	319627	335094	282584	-15467	37043
Consumer Finance	131718	129260	112695	2457	19022
Miscellaneous (Poverty Alleviation and others)	675635	671220	611664	4416	63972
Total	5920776	5907174	5572133	13602	348643
Percentage of various Investments of Islamic Banks in terms of Economic Purposes					
Agriculture, Fishing & Forestry	1.21	1.19	1.13	0.02	0.08
Industry	41.97	41.86	41.97	0.11	0.00
Construction	5.62	5.65	5.87	-0.03	-0.25
Transport	0.87	0.61	0.68	0.25	0.19
Trade & Commerce	31.30	31.46	32.28	-0.17	-0.99
Other Institutional Qard/Investments	5.40	5.67	5.07	-0.27	0.33
Consumer Finance	2.22	2.19	2.02	0.04	0.20
Miscellaneous (Poverty Alleviation and others)	11.41	11.36	10.98	0.05	0.43
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.

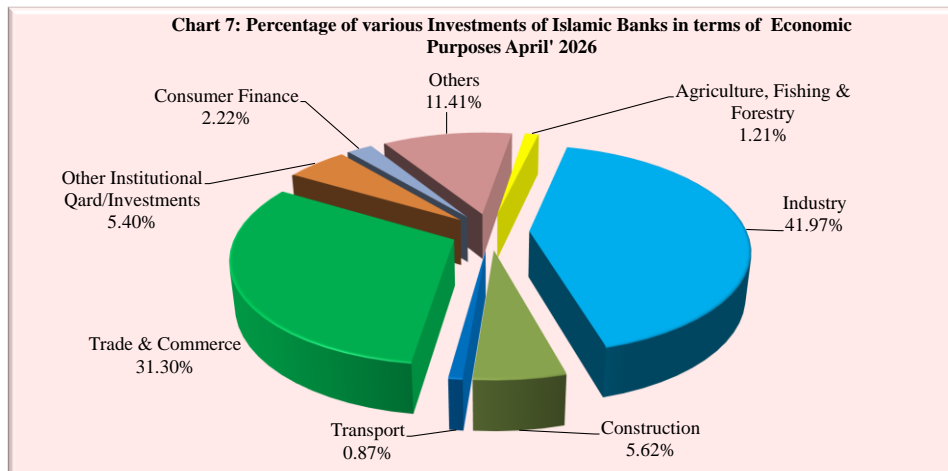


Table 10: Agent Banking Deposits Scenario of Banks - A Comparison between Islamic and Conventional Banks

(BDT in Million)

Type of Banks	Total Deposits			Changes	
	Apr'26 ^p	Mar'26	Apr'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	275188	270652	229721	4536	45467
Branch Based IBs	1059.7	1031.3	580.4	28.5	479.3
Window Based IBs	90.73	90.42	43.46	0.31	47.3
Islamic Banks, Branches & Windows	276339	271773	230345	4565	45994
Conventional Banks	236684	233856	181185	2828	55499
All Scheduled Banks	513022	505629	411530	7393	101492
Market Share (%) of Agent Banking Deposits among various forms of Islamic Banking					
Full Fledged IBs	99.58	99.59	99.73	0.00	-0.15
Branch Based IBs	0.38	0.38	0.25	0.00	0.13
Window Based IBs	0.03	0.03	0.02	0.00	0.01
Market Share (%) of Agent Banking Deposits in terms of Islamic and Conventional Banking					
Islamic Banks, Branches & Windows	53.86	53.75	55.97	0.12	-2.11
Conventional Banks	46.14	46.25	44.03	-0.12	2.11

Note: 1. IBs = Islamic Banks

Source: Statistics Department, Bangladesh Bank.

p = Provisional

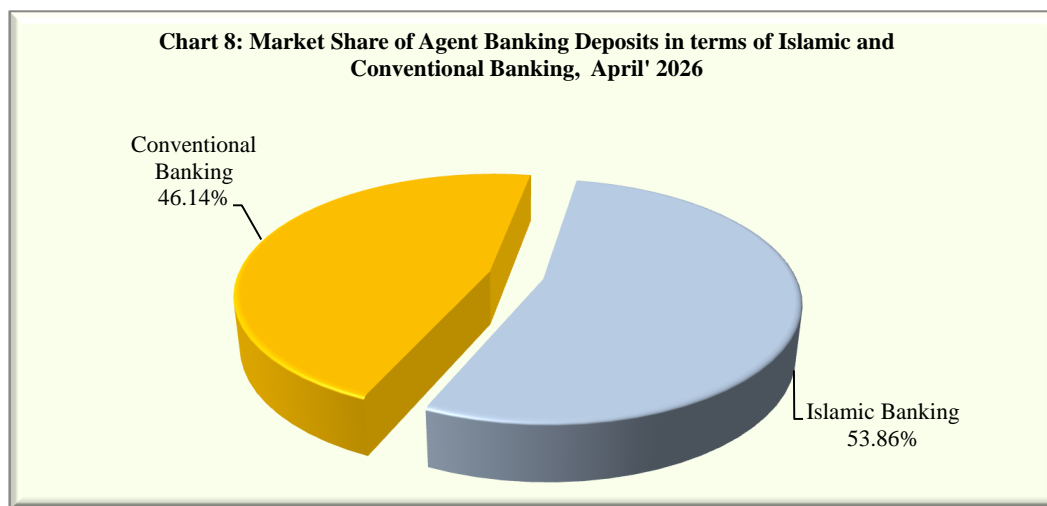


Table 11: Gender and Geo location wise School Banking in Bangladesh

Description		Total Number of Accounts			Changes	
		Apr'26 ^P	Mar'26	Apr'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Gender-wise	Male	697104	613384	573874	83720	123230
	Female	634529	612365	578928	22164	55601
	Others	-	-	-	-	-
	Islamic Banks, Branches & Windows	1331633	1225749	1152802	105884	178831
	Conventional Bank	3850355	3768145	3294696	82210	555659
	All Scheduled Banks	5181988	4993894	4447498	188094	734490
Geolocation-wise	Urban	410032	417357	377478	-7325	32554
	Rural	921601	808392	775324	113209	146277
	Islamic Banks, Branches & Windows	1331633	1225749	1152802	105884	178831
	Conventional Bank	3850355	3768145	3294696	82210	555659
	All Scheduled Banks	5181988	4993894	4447498	188094	734490
Market Share (%) of School Banking Accounts in terms of Islamic and Conventional Banking						
Overall	Islamic Banks, Branches & Windows	25.70	24.54	25.92	1.15	-0.22
	Conventional Banks	74.30	75.46	74.08	-1.15	0.22

Note: (-) means 'not available'

Source: Statistics Department, Bangladesh Bank.

P = Provisional

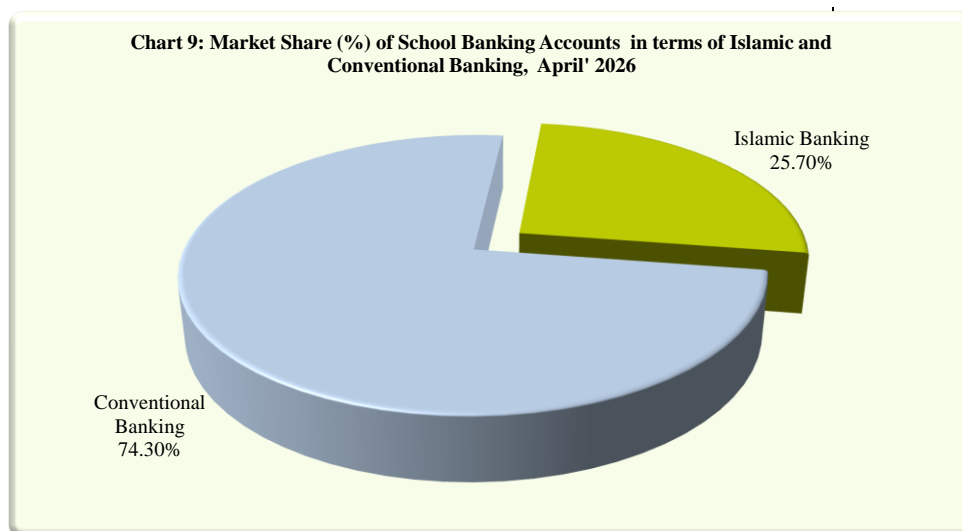


Table 12: Mobile Financial Services (MFS) in Islamic Banking

Accounts Pattern		Total			Changes	
		Apr'26	Mar'26	Apr'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
MFS Agent		147781	146275	86207	1506	61574
MFS Personal Accounts		3121271	3036098	1875184	85173	1246087
MFS Male Accounts		2551272	2486148	1413653	65124	1137619
MFS Female Accounts		569999	549950	461531	20049	108468
MFS Other Accounts		2191	9099	13183	-6908	-10992
Total MFS Accounts in Islamic Banks, Branches & Windows		3123462	3045197	1888367	78265	1235095
Total MFS Accounts in Conventional Banks		143129008	142534575	142285748	594433	843260
Total MFS Accounts in All Scheduled Banks		146252470	145579772	144174115	672698	2078355
Transactions Pattern		Total Transactions Amount (BDT in Million)			Changes	
		Apr'26	Mar'26	Apr'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Cash In		289	235	113.26	54	176
Cash Out		486	731	1005	-245	-519
P2P		13	18	22	-5	-10
Merchant Payment		352	563	33	-211	318
G2P		0.44	2.28	0.00	-1.84	0.44
Salary Disbursement		316	547	229	-231	87
Talktime Purchase		5.07	6.30	5.11	-1.23	-0.03
Utility Bill Payment		44.10	28.60	1.572	15.50	42.53
Total MFS Transactions in Islamic Banks, Branches & Windows		1505	2131	1409	-626	96
Total MFS Transactions in Conventional Banks		1650018	1988215	1248948	-338197	401070
Total MFS Transactions in All Scheduled Banks		1651522	1990345	1250357	-338823	401165
Market Share (%) of Mobile Financial Services (MFS) in terms of Islamic and Conventional Banking						
Description		Apr'26	Mar'26	Apr'25	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	2.14	2.09	1.31	0.044	0.826
	Conventional Banks	97.86	97.91	98.69	-0.044	-0.826
MFS Transactions	Islamic Banks, Branches & Windows	0.09	0.11	0.11	-0.02	-0.022
	Conventional Banks	99.91	99.89	99.89	0.02	0.022

Source: Statistics Department, Bangladesh Bank.

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

Type of Machines	Total Number of Machines			Changes	
	Apr'26 ^P	Mar'26	Apr'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
ATM	3872	3911	3694	-39	178
POS	6780	6780	6974	0	-194
CDM	5	5	4	0	1
CRM	852	853	846	-1	6
Islamic Banks*	11509	11549	11518	-40	-9
Conventional Banks	159890	159408	139191	482	20699
All Scheduled Banks	171399	170957	150709	442	20690
Transactions through Interbanks	Total Transactions Amount (BDT in Million)			Changes	
	Apr'26 ^P	Mar'26	Apr'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
MICR Cheque	135822	135267	151024	555	-15202
Non-MICR Cheque	19	43	57	-24	-37
EFT	45054	45678	54899	-624	-9846
RTGS	300552	309829	281979	-9277	18573
Islamic Banks, Branches & Windows	481447	490817	487959	-9370	-6512
Conventional Banks	6857102	6709254	6289900	147848	567202
All Scheduled Banks	7338549	7200070	6777859	138478	560690
Transactions through Cards					
Debit Card Transaction	90247	101074	102112	-10827	-11866
Credit Card Transaction	1833	1986	1855	-153	-23
Prepaid Card Transaction	101	94	202	7	-102
Islamic Banks, Branches & Windows	92180	103153	104170	-10973	-11990

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 April 2026

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	-	17
	2	IDLC Finance LTD.	-	32
	3	National Housing Finance and Investment Ltd.	-	10
	4	Bangladesh Finance LTD.	-	6
	5	Meridian Finance and Investments LTD.	-	4
	6	Startegic Finance & Investment Limited	-	1
	b. Sub Total		-	70
Grand Total (a+b)			19	74

Source: Statistics Department, Bangladesh Bank.

Table 15: Major Indicators of Islamic NBFCs in Bangladesh

(BDT in Million)

Indicators	Amount			Growth (%)	
	Apr'26 ^p	Mar'26	Apr'25	Apr'26 (Compared with Mar'26)	Apr'26 (Compared with Apr'25)
	a	b	c	$d = \frac{(a-b)}{b} * 100$	$d = \frac{(a-c)}{c} * 100$
1. Total Deposits (excluding Inter-nbfc)*	39454	39101	36195	0.90	9.01
a) Full-fledged Islamic NBFCs	11565	11643	12476	-0.68	-7.31
b) Islamic Branches/Windows of Conventional NBFCs	27890	27457	23719	1.58	17.59
2. Total Investments (including Sukuk/Islamic Bond)**	32241	31949	31510	0.91	2.32
a) Full-fledged Islamic NBFCs	15454	15517	16789	-0.40	-7.95
b) Islamic Branches/Windows of Conventional NBFCs	16787	16432	14721	2.16	14.03
3. Total Assets (excluding Contra.)	41173	40784	38733	0.95	6.30
a) Full-fledged Islamic NBFCs	23531	23512	23545	0.08	-0.06
b) Islamic Branches/Windows of Conventional NBFCs	17643	17272	15188	2.14	16.16
4. Total Manpower (a+b)	330	333	374	-0.90	-11.76
Of which: Employees with specialization in Islamic Banking & Finance***	11	11	9	0.00	22.22
a) Full-fledged Islamic NBFCs	176	179	205	-1.68	-14.15
b) Islamic Branches/Windows of Conventional NBFCs	154	154	169	0.00	-8.88

Note:

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

Source: Statistics Department, Bangladesh Bank.

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

(BDT in Million)

Indicators	Amount						Share (%) of Islamic NBFCs, Branches & Windows Compared to All NBFCs			Growth (%)			
	All NBFCs (Excl. Non depository NBFCs & Non Scheduled Banks)			Islamic NBFCs, Branches & Windows						All NBFCs		Islamic NBFCs, Branches & Windows	
	Apr'26 ^P	Mar'26	Apr'25	Apr'26 ^P	Mar'26	Apr'25	Apr'26 ^P	Mar'26	Apr'25	Apr'26 (Compared with Mar'26)	Apr'26 (Compared with Apr'25)	Apr'26 (Compared with Mar'26)	Apr'26 (Compared with Apr'25)
	a	b	c	d	e	f	g=(d/a)*100	h	i	j=-((a-b)/b)*100	k	l	m=-((d-f)/f)*100
Deposits (excluding Inter-nbfc)*	538407	539958	514492	39454	39101	36195	7.33	7.24	7.04	-0.29	4.65	0.90	9.01
Investments (including Sukuk/Islamic Bond)**	731229	730278	704496	32241	31949	31510	4.41	4.37	4.47	0.13	3.79	0.91	2.32
Assets (excluding Contra.)	896482	887036	863112	41173	40784	38733	4.59	4.60	4.49	1.06	3.87	0.95	6.30

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.

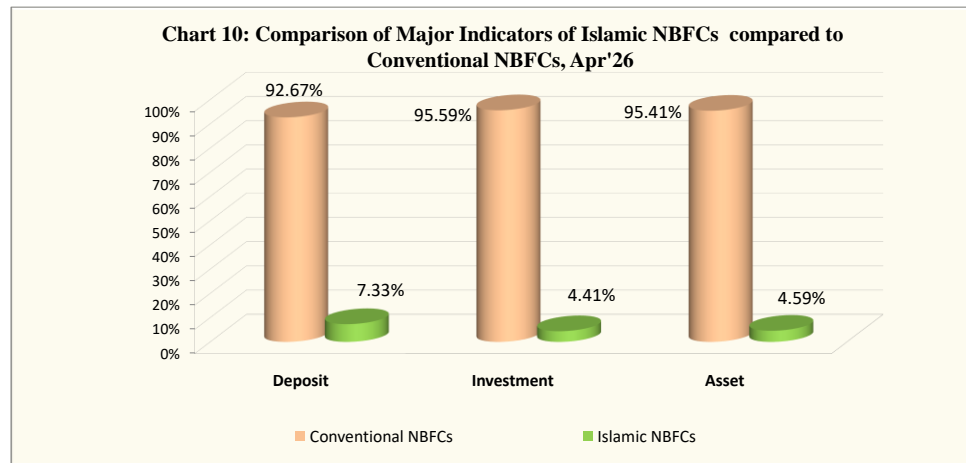


Table 17: Deposits Scenario of NBFCs - A Comparison between Islamic and Conventional NBFCs

(BDT in Million)

Type of NBFCs	Total Deposits			Changes	
	Apr'26 ^p	Mar'26	Apr'25	With respect to Previous Month	With respect to Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged Islamic NBFCs	11565	11643	12476	-79	-911
Islamic Branches/Windows of Conventional NBFCs	27890	27457	23719	432	4171
Islamic NBFCs, Branches & Windows	39454	39101	36195	354	3260
Conventional NBFCs	498953	500857	478297	-1904	20655
All NBFCs*	538407	539958	514492	-1551	23915
Market Share (%) of Deposits among various forms of Islamic NBFCs					
Full Fledged NBFCs	29.31	29.78	31.91	-0.47	-2.60
Islamic Branches/Windows of Conventional NBFCs	70.69	70.22	60.66	0.47	10.03
Market Share (%) of Deposits in terms of Islamic and Conventional NBFCs					
Islamic NBFCs	7.33	7.24	6.70	0.09	0.62
Conventional NBFCs	92.67	92.76	88.58	-0.09	4.09

Note:

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

Source: Statistics Department, Bangladesh Bank.

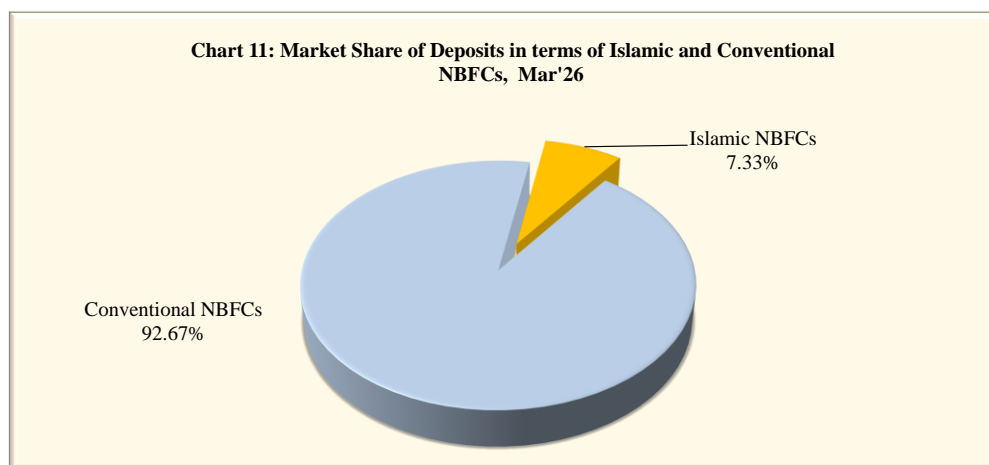


Table 18: Mode wise Deposits of Islamic NBFCs in Bangladesh

(BDT in Million)

Mode of Deposits	Total Deposits			Changes	
	Apr'26 ^P	Mar'26	Apr'25	With respect to Previous Month	With respect to Previous Year
	a	b		(a-b)	(a-b)
Mudaraba Deposits	39078	38711	36084	367	2994
Mudaraba Term Deposits (MTDR)	38485	38106	35447	378	3038
Mudaraba Recurring Deposits	594	605	637	-11	-44
Special Purpose Deposits	376	389	110	-13	266
Total Deposits	39454	39101	36195	354	3260
Percentage of various Modes of Deposits of Islamic NBFCs					
Mudaraba Deposits	99.05	99.00	92.29	0.04	6.76
Mudaraba Term Deposits (MTDR)	97.54	97.46	90.66	0.08	6.89
Mudaraba Recurring Deposits	1.50	1.55	1.63	-0.04	-0.13
Special Purpose Deposits	0.95	1.00	0.28	-0.04	0.67
Total	100.00	100.00	92.57	0.00	7.43

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

2. p=provisional

Source: Statistics Department, Bangladesh Bank.

Chart 12: Percentage of various Modes of Deposits of Islamic NBFCs, Apr'26

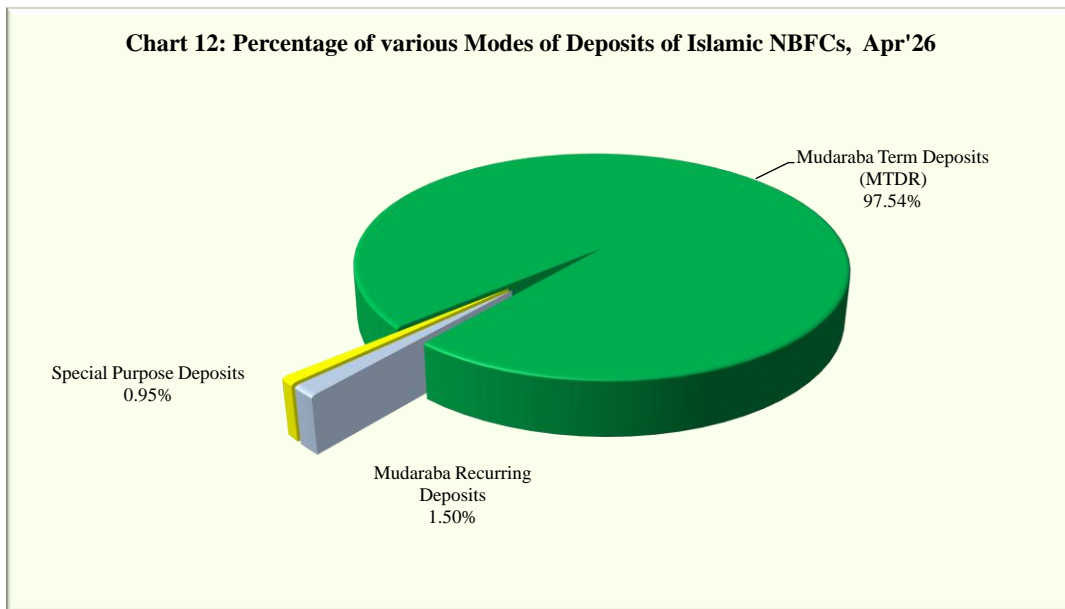


Table 19: Sector wise Deposits of Islamic NBFCs in Bangladesh

(BDT in Million)

Sector	Total Deposits			Changes	
	Apr'26 ^P	Mar'26	Apr'25	With respect to Previous Month	With respect to Previous Month
	a	b	c	(a-b)	(a-c)
Public (Government)	1.12	1.12	1.00	0.0	0.1
Other Public	191.51	191.51	188.23	0.0	3.3
Private	28606	28263	25661	343	2945.0
DMB	10898	10887	10641	11	257.8
Sub Total (Including Inter-NBFCs)	39697	39343	36491	354	3206.2
Inter-NBFCs	243	243	297	0.5	-53.6
Total (Excluding Inter-NBFCs)	39454	39101	36195	354	3259.8
Percentage of various Sectors of Deposits of Islamic NBFCs					
Public (Government)	0.0028	0.0029	0.0026	0.0000	0.00
Other Public	0.49	0.49	0.48	0.00	0.00
Private	72.50	72.28	65.63	0.22	6.88
DMB	27.62	27.84	27.21	-0.22	0.41

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

2. p=provisional

Source: Statistics Department, Bangladesh Bank.

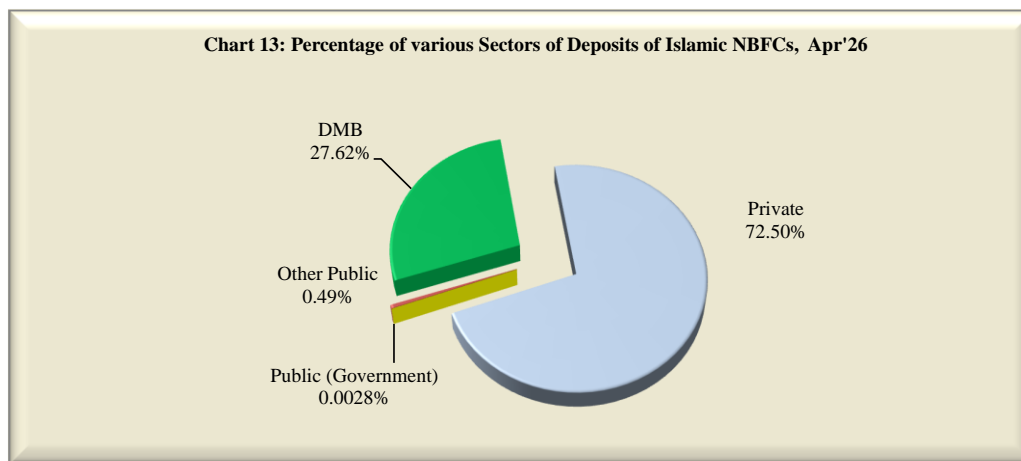


Table 20: Investments Scenario of NBFCs - A Comparison between Islamic and Conventional NBFCs

(BDT in Million)

Type of NBFCs	Total Investments			Changes	
	Apr'26 ^p	Mar'26	Apr'25	With respect to Previous Month	With respect to Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged Islamic NBFCs	15454	15517	16789	-63	-1272
Islamic Branches/Windows of Conventional NBFCs	16787	16432	14721	355	1711
Islamic NBFCs, Branches & Windows	32241	31949	31510	292	439
Conventional NBFCs	698988	698329	672986	659	25343
All NBFCs*	731229	730278	704496	951	25782
Market Share (%) of Investments among various forms of Islamic NBFCs					
Full Fledged NBFCs	47.93	48.57	53.28	-0.63	-4.71
Islamic Branches/Windows of Conventional NBFCs	52.07	51.43	46.72	0.63	4.71
Market Share (%) of Investments in terms of Islamic and Conventional NBFCs					
Islamic NBFCs	4.41	4.37	4.47	0.03	-0.10
Conventional NBFCs	95.59	95.63	95.53	-0.03	0.10

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.

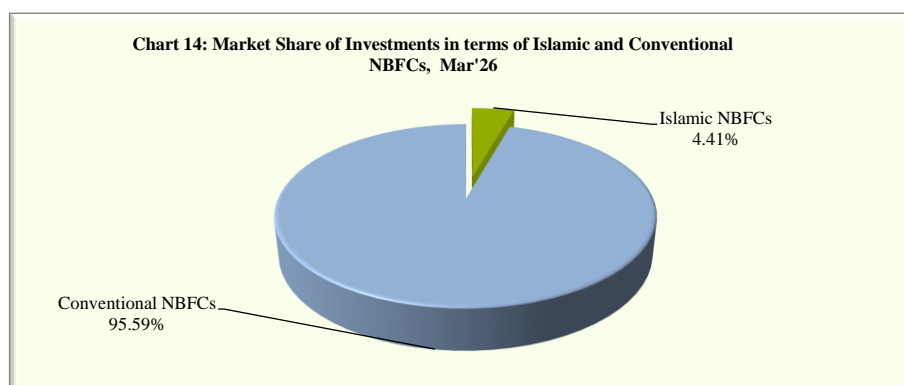


Table 21: Mode wise Investments of Islamic NBFCs in Bangladesh

(BDT in Million)

Mode of Investments	Total Investments			Changes		
	Apr'26 ^P	Mar'26	Apr'25	With respect to Previous Month	With respect to Previous Year	
	a	b	c	(a-b)	(a-c)	
Mudarabah	2999	2947	3524	52	-525	
Bai - Murabaha	2687	2665	3428	22	-741	
Bai - Muajjal	3520	3513	3441	7	80	
Ijarah	9283	9394	7689	-111	1594	
HPSM	11500	11453	10657	47	843	
Qard - e - Hasan	147	169	82	-22	65	
Others Investments	2105	1807	2690	298	-584	
Total	32241	31949	31510	292	731	
Percentage of various Modes of Investments of Islamic NBFCs						
Mudarabah	9.30	9.22	11.18	0.08	-1.88	
Bai - Murabaha	8.33	8.34	10.88	-0.01	-2.54	
Bai - Muajjal	10.92	11.00	10.92	-0.08	0.00	
Ijarah	28.79	29.40	24.40	-0.61	4.39	
HPSM	35.67	35.85	33.82	-0.18	1.85	
Qard - e - Hasan	0.46	0.53	0.26	-0.07	0.19	
Others Investments	6.53	5.66	8.54	0.87	-2.01	
Total	100.00	100.00	100.00	0.00	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.

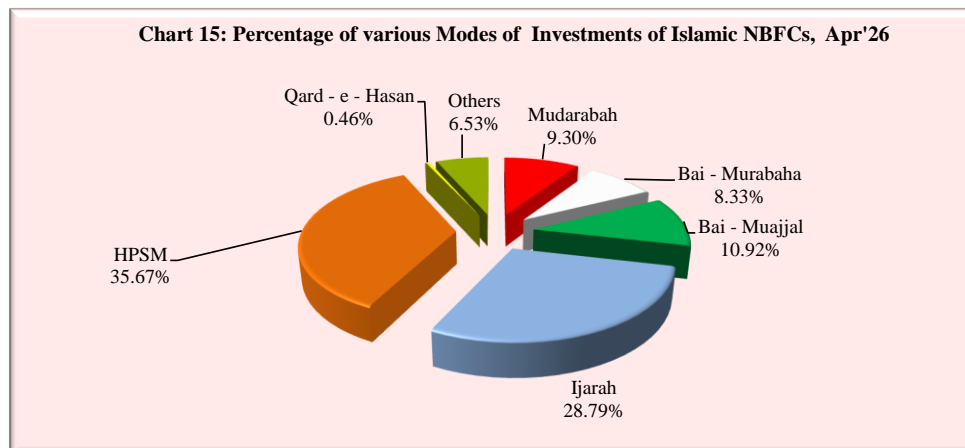


Table 22: Economic Purpose wise Investments of Islamic NBFCs in Bangladesh

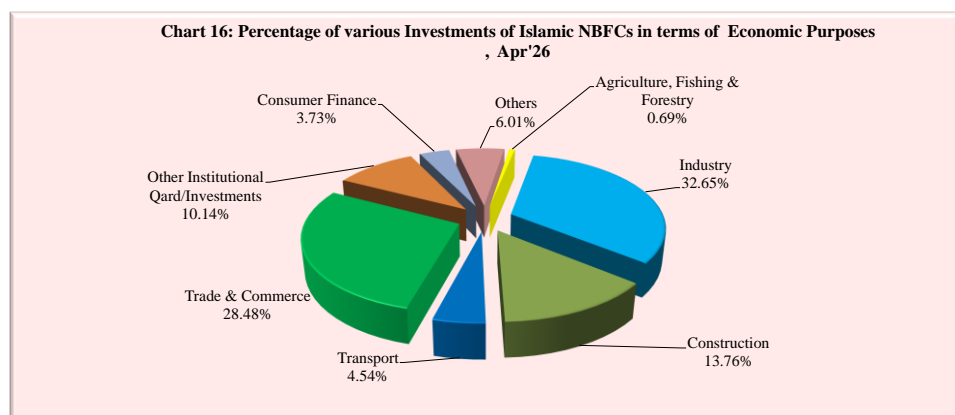
(BDT in Million)

Economic Purposes	Total Investments			Changes	
	Apr'26 ^p	Mar'26	Apr'25	With respect to Previous Month	With respect to Previous Year
	a	b	c	(a-b)	(a-c)
A. Agriculture, Fishing & Forestry	224	214	151	10	73
B. Industry (1+2+3)	10525	10648	10327	-123	198
1. Term Investment (Excluding Working Capital Financing)	8743	8861	7991	-118	752
2. Working Capital Financing	1782	1787	2336	-5	-554
C. Construction	4435	4451	4432	-16	3
D. Transport	1465	1476	1441	-11	24
E. Trade & Commerce	9182	9064	8079	118	1102
F. Other Institutional Qard/Investments	3270	3001	3987	270	-716
G. Consumer Finance	1202	1227	694	-25	508
H. Miscellaneous (Poverty Alleviation and others)	1938	1869	2399	69	-461
Total	32241	31949	31510	292	731
Percentage of various Investments of Islamic NBFCs in terms of Economic Purposes					
Agriculture, Fishing & Forestry	0.69	0.67	0.48	0.03	0.22
Industry	32.65	33.33	32.77	-0.68	-0.13
Construction	13.76	13.93	14.07	-0.17	-0.31
Transport	4.54	4.62	4.57	-0.08	-0.03
Trade & Commerce	28.48	28.37	25.64	0.11	2.84
Other Institutional Qard/Investments	10.14	9.39	12.65	0.75	-2.51
Consumer Finance	3.73	3.84	2.20	-0.11	1.53
Miscellaneous (Poverty Alleviation and others)	6.01	5.85	7.61	0.16	-1.60
Total	100.00	100.00	100.00	0.00	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 90% of total Islamic investment while investment sanctioned by other Conventional banks having Islamic branches and windows is only 10% of total Islamic investment. Full-fledged Islamic banks, branches and windows sanctioned significant amount of investment in Bai-Murabaha (44%). About 42% of investment was sanctioned for the industry sector, 31% of investment was sanctioned for the trade & commerce sector. It is important to mention that agent banking, school banking, mobile financial services, e-banking and e-commerce are now administered through Islamic banking. Approximately 20% of total worker's remittance collected through Islamic banking channel. Furthermore, approximately half (54%) of total agent banking deposits in banking industry belongs to Islamic banking.

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

Appendix-1 (Cont.)

Time Series Data on Islamic Banking in Bangladesh

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

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

Note:

1. *including profit payable

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

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

4. p=provisional

Source: Statistics Department, Bangladesh Bank.

Appendix-1 (Cont.)
Time Series Data on Islamic Banking in Bangladesh

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

Indicators	Jan'25	Feb'25	Mar'25	Apr'25	May'25	Jun'25	July'25	Aug'25	Sep'25	Oct'25	Nov'25	Dec'25	Jan'26	Feb'26	Mar'26	Apr'26 ⁹
1. Total Deposits (excluding Inter-bank & EDF)¹	4331897	4356573	4386210	4411949	4424844	4522011	4540072	4622845	4669262	4674288	4769279	4762262	4736573	4760553	4789876	4808001
a) Full-fledged Islamic Banks	3805346	3820128	3831987	3854651	3846984	3930799	3939373	3987879	4015481	4014727	4038407	4071217	4040237	4062068	4085428	4089101
b) Islamic Banking Branches of Conventional Banks	304539	315100	331751	334484	348705	358122	362934	389811	399920	404682	471031	430575	436233	442469	444545	453343
c) Islamic Banking Windows of Conventional Banks	222012	221344	222472	222813	229155	233090	237765	245155	253861	254878	259840	260470	260103	256016	259903	265557
2. Total Investments (including Sukuk/Islamic Bond)²	5262957	5280997	5528391	5572133	5672157	5695949	5682092	5715313	5730981	5768639	5885263	5847503	5845746	5882021	5907174	5920776
a) Full-fledged Islamic Banks	4860004	4872053	5103505	5156344	5229813	5234459	5217057	5244930	5242495	5258331	5289865	5312415	5310459	5315807	5332258	5342876
b) Islamic Banking Branches of Conventional Banks	252804	255807	271030	260590	275974	295286	294280	298909	305224	325151	407702	352844	351366	375481	379143	378373
c) Islamic Banking Windows of Conventional Banks	150148	153137	153856	155199	166371	166204	170755	171474	183262	185158	187696	182244	183921	190732	195773	199528
3. Total Worker's Remittances	533	502	724	598	660	612	666	610	818	690	740	779	725	661	701	626
a) Full-fledged Islamic Banks	532	501	718	594	656	607	663	606	812	685	734	769	723	633	697	622
b) Islamic Banking Branches of Conventional Banks	1.14	0.99	4.34	2.95	2.25	2.45	1.74	1.64	2.84	1.55	3.34	6.66	2.01	27.70	2.93	3.22
c) Islamic Banking Windows of Conventional Banks	0.44	0.50	0.90	1.31	1.66	1.89	1.91	2.51	3.12	3.29	3.45	3.64	0.23	0.51	0.71	1.18
4. Total Export Receipts (excl. local exports)	795	713	742	758	726	688	771	775	703	755	668	653	627	604	617	710
a) Full-fledged Islamic Banks	706	627	657	659	621	594	673	659	617	573	573	548	541	497	518	595
b) Islamic Banking Branches of Conventional Banks	67.65	71.15	67.22	78.19	83.01	74.21	78.74	93.97	72.54	161.14	71.53	84.80	55.34	84.07	77.98	91.97
c) Islamic Banking Windows of Conventional Banks	21.13	15.02	18.29	21.30	22.19	19.23	19.28	21.87	12.90	20.59	23.47	20.46	30.49	22.42	20.87	23.14
5. Total Import Payments (excl. local imports)	1294	1102	1164	1165	1117	883	1177	893	1014	1036	1041	972	1131	852	870	1231
a) Full-fledged Islamic Banks	1053	916	998	993	974	739	982	702	848	850	786	820	924	695	696	797
b) Islamic Banking Branches of Conventional Banks	187.77	141.90	126.88	130.13	99.80	100.80	136.10	134.72	138.11	122.74	125.46	110.30	150.88	104.84	122.82	384.76
c) Islamic Banking Windows of Conventional Banks	53.42	44.48	39.61	41.47	42.62	42.40	58.68	56.56	27.89	62.44	129.38	42.28	56.75	51.89	50.96	49.04
6. Total Agent Banking Deposits	210876	210873	221029	230345	235951	247647	253248	260109	263875	251930	260698	266628	267869	269836	271773	276339
a) Full-fledged Islamic Banks	210318	210318	220768	229721	235288	246947	252471	259303	263071	251110	259696	265612	266803	268730	270652	275188
b) Islamic Banking Branches of Conventional Banks	533.18	521.20	221.56	580.40	618.14	654.72	730.17	759.47	765.60	782.38	946.18	958.72	981.20	1018.23	1031.28	1059.73
c) Islamic Banking Windows of Conventional Banks	24.62	33.58	39.51	43.46	44.79	45.00	45.93	45.65	38.03	38.02	56.51	57.96	85.10	87.99	90.42	90.73
7. Total Assets (excluding Contra. & OBU)	8455138	8531251	8925157	9138372	9214226	9739188	9286309	9431378	9538449	9643237	9836060	9586085	9171567	9338424	9456276	9557096
a) Full-fledged Islamic Banks	7791709	7854560	8226837	8397982	8492183	8989666	8526831	8641535	8725056	8800971	8904746	8678161	8306122	8449670	8553656	8621378
b) Islamic Banking Branches of Conventional Banks	390500	400883	417553	422971	438075	461782	466103	489678	503698	527691	610847	586804	560137	573193	577160	601167
c) Islamic Banking Windows of Conventional Banks	272929	275808	280768	317419	283967	287740	293375	300165	309694	314575	320467	321121	305308	315562	325460	334551
8. Manpower	47446	48019	48249	48927	48924	48709	47520	47641	47041	42845	42975	44188	45061	45240	45585	45208
a) Full-fledged Islamic Banks	45275	45999	46187	46812	46682	46468	45275	45397	44776	40521	40589	41764	42565	42702	43042	42662
b) Islamic Banking Branches of Conventional Banks	1590	1420	1436	1491	1589	1587	1590	1588	1614	1674	1739	1774	1809	1878	1884	1878
c) Islamic Banking Windows of Conventional Banks	581	600	626	624	653	654	655	656	651	650	647	650	687	660	659	668

Note:
1. *including profit payable
2. **Excluding interbank and including EDF & profit receivable
3. Figures in Deposits, Investments & Assets are recorded as end period but figures in worker's remittances, export receipts & import payments are recorded as during the period.
4. p=provisional

Source: Statistics Department, Bangladesh Bank.

Appendix-2

Time Series Data on Islamic NBFCs in Bangladesh

(BDT in Million)

Indicators	Dec'24	Jan'25	Feb'25	Mar'25	Apr'25	May'25	Jun'25	Jul'25	Aug'25	Sep'25	Oct'25	Nov'25	Dec'25	Jan'26	Feb'26	Mar'26	Apr'26 ^P
1. Total Deposits (excluding Inter-nbfc)*	32964	33274	35472	34335	36195	36609	37504	37273	36848	37114	37536	38103	38585	38968	38802	39101	39454
a) Full-fledged Islamic NBFCs	12593	12520	12989	12476	12476	12457	12409	12194	12114	12046	11951	11906	11793	11711	11705	11643	11565
b) Islamic Branches/Windows of Conventional NBFCs	20372	20754	22483	21858	23719	24151	25096	25079	24734	25068	25585	26197	26792	27257	27097	27457	27890
2. Total Investments (including Sukuk/Islamic Bond)**	27566	27198	29518	28744	31510	31590	32572	31877	30527	31194	30828	31514	32034	32050	31680	31949	32241
a) Full-fledged Islamic NBFCs	17642	17265	17128	16853	16789	16680	16624	16373	16234	16092	15952	15809	15841	15647	15629	15517	15454
b) Islamic Branches/Windows of Conventional NBFCs	9923	9933	12390	11890	14721	14909	15948	15504	14293	15102	14876	15705	16193	16403	16051	16432	16787
3. Total Assets (excluding Contra.)	35479	33661	36217	35937	38733	39312	40272	41134	39999	40465	40399	41225	40215	40251	40144	40784	41173
a) Full-fledged Islamic NBFCs	25365	23444	23480	23650	23545	23752	23836	24601	24689	24777	24876	24889	23456	23175	23366	23512	23531
b) Islamic Branches/Windows of Conventional NBFCs	10113	10217	12737	12287	15188	15560	16437	16533	15310	15689	15522	16336	16759	17076	16778	17272	17643
4. Total Manpower	376	373	370	369	374	374	371	372	364	356	352	353	348	340	335	333	330
Of which: Employees with specialization in Islamic Banking & Finance***	9	9	9	9	9	9	9	11	11	11	11	11	11	11	11	11	11
a) Full-fledged Islamic NBFCs	199	198	198	199	205	207	204	206	199	191	190	191	186	182	181	179	176
b) Islamic Branches/Windows of Conventional NBFCs	177	175	172	170	169	167	167	166	165	165	162	162	162	158	154	154	154

Note:

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

Appendix-3

Measures Taken by Bangladesh Bank for Islamic Banking & Finance

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