

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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

**DECEMBER 2024**



**Bangladesh Bank**

## Islamic Banking and Finance Statistics (IBFS)

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

December, 2024



**Islamic Banking and Finance Database Unit  
Statistics Department  
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## *Table of Contents*

Contents	Page
<b>Introduction</b>	i-iii
<b>Executive Summary</b>	iv-vii
<b>Name of the Tables:</b>	
Table 1: Number of Islamic Banks, Branches & Windows in December, 2024	1
Table 2: Overall Islamic Banking Scenario in Bangladesh	2
Table 3: Performances of Islamic Banking Compared to Overall Banking in Bangladesh	3
Table 4: Overall Deposits Scenario in Bangladesh by Types of Banks	4
Table 5: Mode wise Islamic Banking Deposits in Bangladesh	5
Table 6: Sector wise Islamic Banking Deposits in Bangladesh	6
Table 7: Overall Investments Scenario in Bangladesh by Types of Banks	7
Table 8: Mode wise Islamic Banking Investments in Bangladesh	8
Table 9: Economic Purpose wise Islamic Banking Investments in Bangladesh	9
Table 10: Overall Agent Banking Deposits Scenario in Bangladesh	10
Table 11: Gender and Geo-location wise School Banking in Bangladesh	11
Table 12: Mobile Financial Services (MFS) in Islamic Banking	12
Table 13: E-banking and E-commerce in Islamic Banking	13
Table 14: CSR Activities in Islamic Banking	14
<b>Name of the Charts:</b>	
Chart 1: Performance of Islamic Banking compared to Conventional Banking, Dec'24	3
Chart 2: Overall Proportion of Deposits in Banking Sector by Islamic & Conventional , Dec'24	4
Chart 3: Mode wise share (%) in Islamic Banking Deposits, Dec'24	5
Chart 4: Sector wise share (%) in Islamic Banking Deposits, Dec'24	6
Chart 5: Overall Investments in Banking Sector by Islamic & Conventional, Dec'24	7
Chart 6: Mode wise share (%) in Islamic Banking Investments, Dec'24	8
Chart 7: Economic Purpose wise Islamic Banking Investments, Dec'24	9
Chart 8: Overall Proportion of Agent Banking Deposits in Banking Sector by Islamic & Conventional, Dec'24	10
Chart 9: Overall Proportion of School Banking Accounts in Banking Sector by Islamic & Conventional , Dec'24	11
<b>Concluding Remarks</b>	15
<b>Appendix</b>	
1. Time Series Data on Islamic Banking in Bangladesh, Nov'23 to Dec'24	16
2. Measures by Bangladesh Bank for Islamic Banking & Finance	17

## Introduction

Islamic banking is a special kind of banking system. 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 due to public demand. At present, besides conventional banking services, seventeen (17) conventional commercial banks are providing Islamic banking services through thirty four (34) Islamic banking branches and twelve (12) conventional commercial banks are providing Islamic banking services through five-hundred and sixty six (566) Islamic banking windows. It should be mentioned that eight (8) conventional commercial banks are providing Islamic banking services through branch and window both (page 2).

The journey of Islamic banking started with the aim of conducting banking business in accordance with Islamic Shariah in Muslim countries all over the world. The journey of the Islamic banking in Bangladesh began in the 1983s with the establishment of Islami Bank Bangladesh PLC. Later on, in 1987, the second Islamic bank of the country, the 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. Therefore, they also started banking activities following Islamic Sharia'h. 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) was 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 (UBPLC) started its journey as an Islamic bank in Bangladesh on 07 March 2013. NRB Global Bank was converted into an Islamic bank in January 2021 and at present it is known as Global Islami Bank PLC (GIBPLC). Then in January 2022, another conventional bank, Standard Bank PLC, was transformed into an Islamic bank. Currently, there are ten full-fledged Islamic banks operating in Bangladesh.

The detailed list of Islamic Banks is given below (including branch and window based Islamic Banks):

### **A. Full-fledged Islamic Banks:**

1. Islami Bank Bangladesh PLC (IBBPLC)
2. Al Arafah Islami Bank PLC (AIBPLC)
3. Social Islami Bank PLC (SIBPLC)
4. Standard Bank PLC (STBPLC)
5. Export Import Bank of Bangladesh PLC (EXBPLC)
6. First Security Islami bank PLC (FSIBPLC)
7. Shahjalal Islami Bank PLC (SJIBPLC)
8. Union Bank PLC (UNBPLC)
9. Global Islami Bank PLC (GIBPLC)
10. ICB Islamic Bank Limited (ICBIBL)

## **B. Conventional Banks having Islamic Banking Branches:**

1. AB Bank PLC (ABBPLC)
2. The City Bank PLC (CBPLC)
3. IFIC Bank PLC (IFICBPLC)
4. United Commercial Bank PLC (UCBPLC)
5. Pubali Bank PLC (PUBBPLC)
6. National Credit and Commerce Bank PLC (NCCBPLC)
7. Prime Bank PLC (PRIBPLC)
8. Southeast Bank PLC (SEBPLC)
9. Dhaka Bank PLC (DBPLC)
10. Mercantile Bank PLC (MERBPLC)
11. One Bank PLC (OBPLC)
12. Bangladesh Commerce Bank Limited (BCBL)
13. The Premier Bank PLC (PREBPLC)
14. Jamuna Bank PLC (JAMBPLC)
15. Bank Alfalah Limited (BAFL)
16. NRB Bank PLC (NRBBPLC)
17. Bengal Commercial Bank PLC (BGCBPLC)

## **C. Conventional Banks having Islamic Banking Windows:**

1. Agrani Bank PLC (ABPLC)
2. Rupali Bank PLC (RBPLC)
3. Sonali Bank PLC (SBPLC)
4. Standard Chartered Bank (SCB)
5. Eastern Bank PLC (EBPLC)
6. Mutual Trust Bank PLC (MTBPLC)
7. Bank Asia PLC (BASPLC)
8. Trust Bank PLC (TBPLC)
9. NRBC Bank PLC (NRBCBPLC)
10. South Bangla Agriculture and Commerce Bank PLC (SBACBPLC)
11. Meghna Bank PLC (MEGBPLC)
12. Midland Bank PLC (MDBPLC)

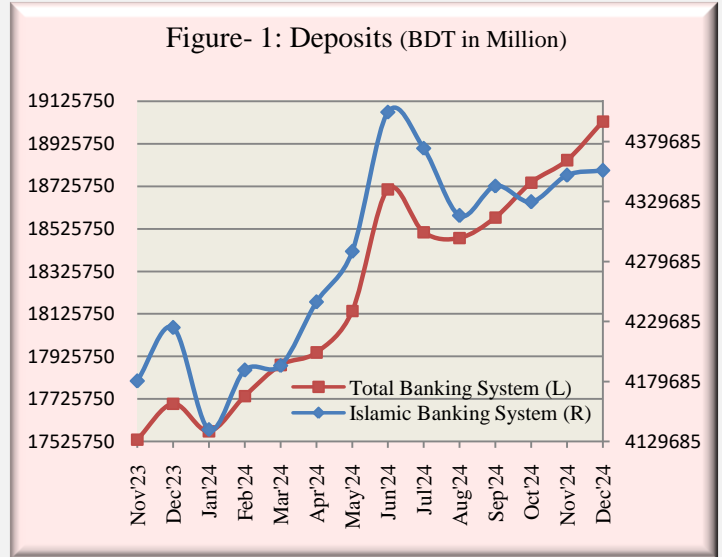
In the context of Bangladesh, the extent of Islamic banking is increasing rapidly like other Muslim countries all over the world. Islamic banking which is governed by Islamic Sharia'h is running at the same pace as conventional banking in terms of many financial indicators and it will refrain from accepting or paying any type of Riba. In this perspective Islamic banking is entirely different from conventional banking. That's why a separate, well organized and presentable publication is required to disseminate the contemporary statistics related to Islamic banking time to time. To accomplish this task

Statistics Department of Bangladesh Bank has taken necessary initiatives and issued a circular [STD Circular No-2, Date: 06-02-2022] for the Islamic banking in Bangladesh. Following this circular, all full-fledged Islamic banks, IB branches and windows operating in Bangladesh started to provide monthly data related to Islamic banking on a regular basis through a prescribed template. The underlying publication has been prepared on the basis of information provided by the Islamic banking system of Bangladesh. This publication will be helpful for policy maker to formulate new policies for Islamic banking as well as for practitioners and researchers of Islamic banking and finance.

## Executive Summary (December 2024)

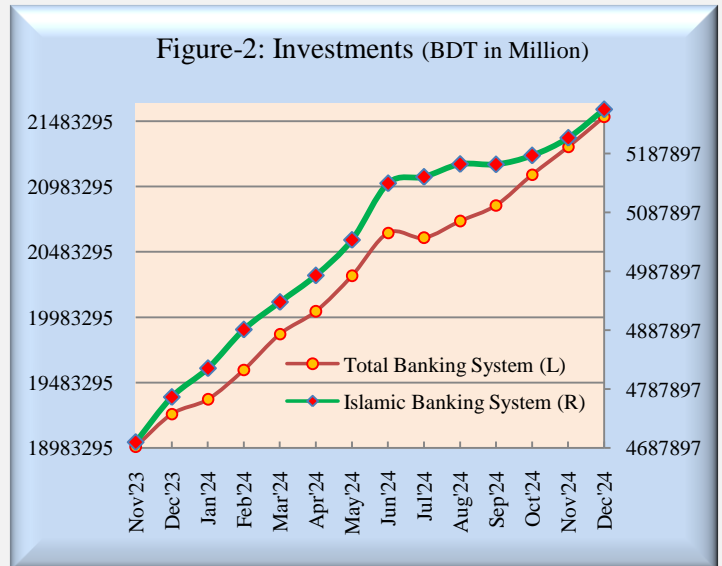
### Deposits

The Islamic Banking Deposits (outstanding) in Bangladesh shows more or less an upward trend during Nov'23 to Jun'24 but it shows a decreasing trend after Jun'24. Total Islamic Banking Deposits reached its maximum in Jun'24 and it is recorded as BDT 44,04,270 million. But from July'24 it started to decrease and in Aug'24 it reached to BDT 43,18,054 million which again increased by BDT 24,616 million (0.57%) in Sep'24. In Oct'24 it decreased by BDT 13,302 million (0.31%). After that in Nov'24 it increased by BDT 2,214 million (0.51%) and reached to BDT 43,51,507 million. In Dec'24 it increased by BDT 4,068 million (0.09%) and reached to BDT 43,55,575 million. Here Deposits exclude inter-bank & EDF figures but include profit payable.(Fig.1, Table-3)



### Investments

The Islamic Banking Investments (outstanding) in Bangladesh during the last ten months shows a conspicuous upward linear trend. Here, total Islamic Banking Investments in Aug'24 is recorded as BDT 51,69,909 million which is increased by BDT 21,494 million (0.42%) from BDT 51,48,415 million in Jul'24. In Sep'24 it decreased by BDT 401 million (0.01%) and reached to BDT 51,69,508 million. After that it increased by BDT 14,868 million (0.29%). In Nov'24 it increased by BDT 30,277 million (0.58%) and reached to BDT 52,14,653 million. In Dec'24 it reached to its maximum increasing by BDT 48,057 million (0.92%) and reached to BDT 5,26,2709 million. Here investments include sukuk/bond, EDF & mark-up but exclude inter-bank figures.(Fig.2, Table-3)



## Assets

Over the ten months period the Islamic Banking Assets in Bangladesh shows a mixed behavior. Here Islamic Banking Assets fall down after Nov'23 and reaches to its minimum in Jan'24. After that it rises up again and in Jun'24 recorded as BDT 85,33,968 million which is decreased by BDT 1,76,646 million (2.07%) and reached to BDT 8,35,7322 million in Jul'24. But it again increased by BDT 55,186 million (0.66%) in Aug'24 and reached to BDT 84,12,508 million. In Sep'24 it increased by BDT 83,895 million (1.00%) and reached to BDT 84,96,404 million. After that in Oct'24 and recorded as BDT 85,47,909 million being increased by BDT 51,506 million (0.61%) compared to previous month. In Nov'24 it reached to its maximum increased by BDT 1,88,076 million and recorded as BDT 87,35,986 million. In Dec'24 it decreased by BDT 3,03,078 million (3.47%) and reached to BDT 84,32,907 million. Here asstes exclude contingent liability & OBU figures. (Fig.3, Table-3)

## Export Receipts

Over the ten months period the export receipts through Islamic Banking remain stagnant. Here variation is also negligible. In addition, in Aug'24 total export receipts through Islamic Banking stood at USD 697 million which is increased by USD 59 million (9.24%) from USD 638 million in Jul'24. In Sep'24 it increased by USD 140 million (20.08%) and reached to USD 837 million. But in Oct'24 it decreased by USD 6 million (6.86%) and reached to USD 58 million. In Nov'24 it again decreased by USD 80 million (10.26%) and reached to USD 699 million. In Dec'24 it increased by USD 75 million (10.72%) and reached to USD 774 million. Here export receipts are recorded excluding local exports. (Fig.4, Table-3)

Figure-3: Assets (BDT in Million)

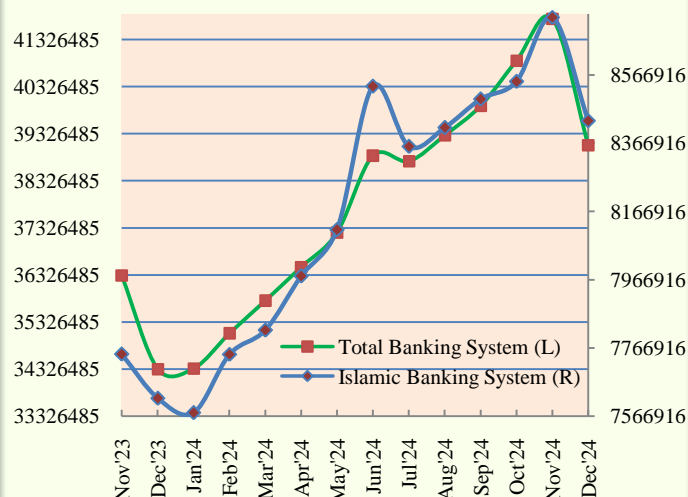
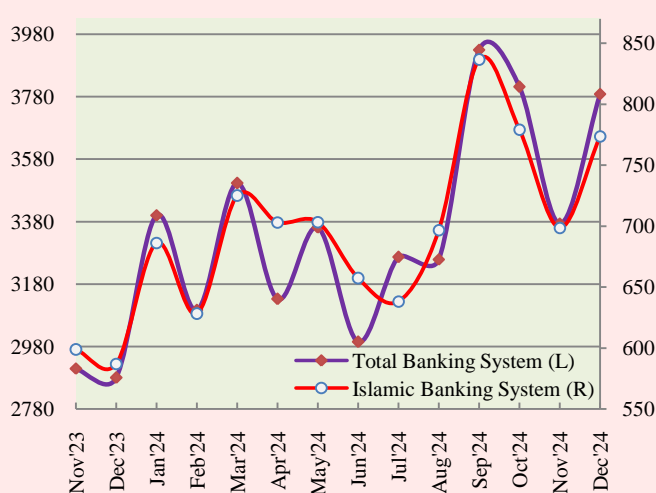


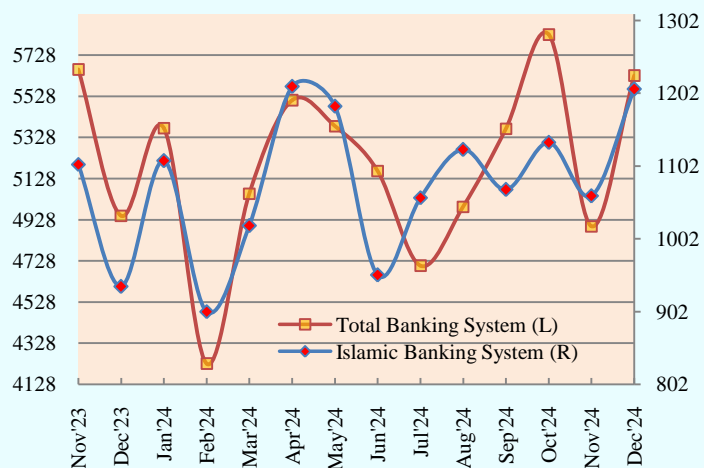
Figure-4: Export Receipts (USD in Million)



## Import Payments

Over the ten months period the import payments through Islamic Banking shows similar pattern like export receipts. In Aug'24 total import payments through Islamic Banking stood at USD 1125 million which is increased by USD 66 million (5.87%) from USD 1059 million in Jul'24. In Sep'24 it decreased by USD 55 million (4.89%) and reached to USD 1070 million. But in Oct'24 it again increased by USD 64 million (5.98%) and reached to USD 1134 million. In Nov'24 it decreased by USD 73 million (6.43%) and recorded as USD 1061 million. In Dec'24 it increased by USD 147 million (13.85%) and reached to USD 1208 million. Here import payments are recorded excluding local imports. (Fig.5, Table-3)

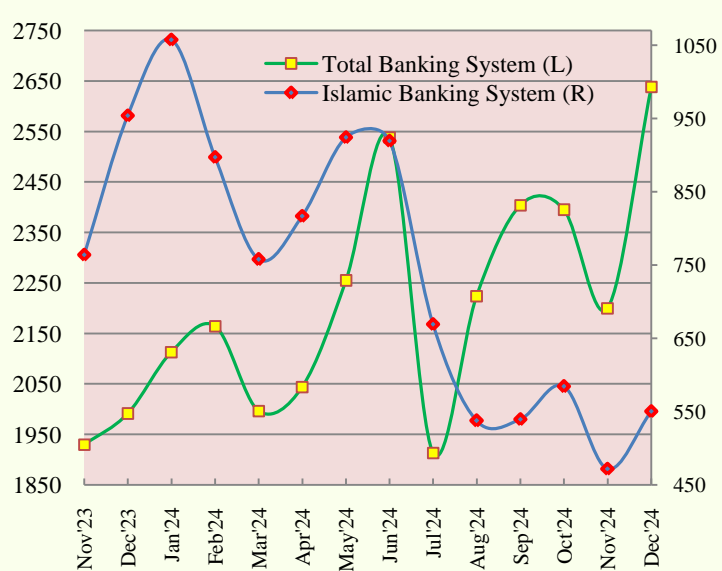
Figure-5: Import Payments (USD in Million)



## Worker's Remittances

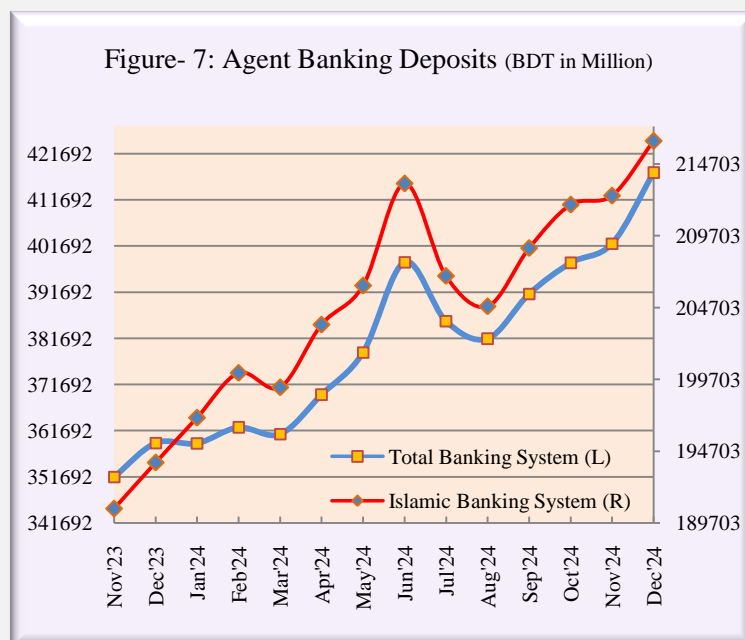
The worker's remittance through Islamic Banking shows mixed behaviour during Nov'23 to Jun'24 but exceptionally it drastically started to fall down after Jun'24 and reached to its minimum in Nov'24. Generally, growth of wage earners remittance depends on several factors like number of expatriates, festivals, different occasions, incentives, locations of banks, easy to access to the banking service, Political stability and the last but not the least preference of client about the bank. However, in Jul'24 total wage earner's remittances through Islamic Banking reached at USD 669 million which is decreased by USD 251 million (27.28%) from USD 920 million in Jun'24. After that in Aug'24 it decreased by USD 136 million (20.32%) from Jul'24. But in Sep'24 it increased by USD 7 million (1.31%) and in Oct'24 it again increased by USD 44 million (8.15%). In Nov'24 it reached to its minimum decreasing by USD 112 million (19.17%) and recorded as USD 472 million. In Dec'24 it increased by USD 61 million (12.92%) and reached to USD 533 million. (Fig.6, Table-3)

Figure- 6: Worker's Remittances (USD in Million)



## Agent Banking Deposits

The agent banking deposits (outstanding) in Islamic Banking shows an upward trend clearly during Nov'23 to Jun'24. That means monthly agent banking deposits in Islamic banking are increasing gradually which further indicates the savings mentality is being grown among the banking service recipients align with the increasing of bank agents. But it started to decrease in Jul'24 and stood at BDT 2,06,920 million which is decreased by BDT 6,423 million (3.01%) from BDT 2,13,343 million in Jun'24. In Aug'24 it again decreased by BDT 2,122 million (1.03%) from Jul'24. But in Sep'24 it increased by BDT 4,041 million (1.97%) and continued to increase in the next month and reached to BDT 2,11,876 million being increased by BDT 3,037 million (1.45%). In Nov'24 it increased by BDT 637 million (0.30%) and reached to BDT 2,12,513 million. In Dec'24 it increased by BDT 3,803 million (1.79%) and reached to BDT 2,16,316 million. (Fig.7, Table-3)



## **Staistical Tables & Charts**

**Table 1: Number of Islamic Banks, Branches & Windows in December 2024**

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)	180	--
	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)	104	--
	10	ICB Islamic Bank Limited (ICBIBL)	33	--
	a. Sub Total		1697	--
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	60
	5	Pubali Bank PLC (PUBBPLC)	3	22
	6	National Credit and Commerce Bank PLC (NCCBPLC)	1	--
	7	Prime Bank PLC (PRIBPLC)	5	--
	8	Southeast Bank PLC (SEBPLC)	5	--
	9	Dhaka Bank PLC (DBPLC)	2	--
	10	Mercantile Bank PLC (MERBPLC)	1	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		34	262
Banks having IB Windows	1	Agrani Bank PLC (ABPLC)	--	60
	2	Rupali Bank PLC (RBPLC)	--	2
	3	Sonali Bank PLC (SBPLC)	--	58
	4	Standard Chartered Bank (SCB)	--	1
	5	Eastern Bank PLC (EBPLC)	--	20
	6	Mutual Trust Bank PLC (MTBPLC)	--	15
	7	Bank Asia PLC (BASPLC)	--	5
	8	Trust Bank PLC (TBPLC)	--	30
	9	NRBC Bank PLC (NRBCBPLC)	--	354
	10	South Bangla Agriculture and Commerce Bank (SBACBPLC)	--	10
	11	Meghna Bank PLC (MEGBPLC)	--	10
	12	Midland Bank PLC (MDBPLC)	--	1
	c. Sub Total		--	566
Grand Total (a+b+c)			1731	828

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: Overall Islamic Banking Scenario in Bangladesh**

(Remittance, Export & Import are USD in Million and rest of all are BDT in Million)

Indicators	Amount (In Crore)				Growth (%)		
	Dec'24	Nov'24	Oct'24	Dec'23	Dec'24 (Compared with Nov'24)	Nov'24 (Compared with Oct'24)	Dec'24 (Compared with Dec'23)
	a	b	c	d	e=((a-b)/b)*100	f=((b-c)/c)*100	f=((a-d)/d)*100
<b>1. Total Deposits</b> (excluding Inter-bank & EDF)*	<b>4355575</b>	<b>4351507</b>	<b>4329368</b>	<b>4224637</b>	<b>0.09</b>	<b>0.51</b>	<b>3.10</b>
a) Full-fledged Islamic Banks	3852507	3870325	3863144	3841360	-0.46	0.19	0.29
b) Islamic Banking Branches of Conventional Banks	295972	280040	274380	211177	5.69	2.06	40.15
c) Islamic Banking Windows of Conventional Banks	207096	201142	191843	172100	2.96	4.85	20.33
<b>2. Total Investments</b> (including Sukuk/Islamic Bond)**	<b>5262709</b>	<b>5214653</b>	<b>5184376</b>	<b>4774561</b>	<b>0.92</b>	<b>0.58</b>	<b>10.22</b>
a) Full-fledged Islamic Banks	4865000	4824193	4807032	4454304	0.85	0.36	9.22
b) Islamic Banking Branches of Conventional Banks	247035	239180	233334	178396	3.28	2.51	38.48
c) Islamic Banking Windows of Conventional Banks	150674	151280	144010	141861	-0.40	5.05	6.21
<b>3. Total Worker's Remittances<sup>P</sup></b>	<b>533</b>	<b>472</b>	<b>584</b>	<b>954</b>	<b>13.00</b>	<b>-19.23</b>	<b>-44.10</b>
a) Full-fledged Islamic Banks	526	467	580	951	12.66	-19.41	-44.66
b) Islamic Banking Branches of Conventional Banks	3.14	1.12	1.87	0.32	180.47	-40.02	896.82
c) Islamic Banking Windows of Conventional Banks	3.99	3.80	2.94	2.85	5.05	29.37	39.99
<b>4. Total Export Receipts</b> (excl. local exports) <sup>P</sup>	<b>774</b>	<b>699</b>	<b>779</b>	<b>587</b>	<b>10.75</b>	<b>-10.34</b>	<b>31.81</b>
a) Full-fledged Islamic Banks	704	627	713	528	12.30	-12.13	33.13
b) Islamic Banking Branches of Conventional Banks	49.07	52.87	46.02	31.97	-7.18	14.87	53.51
c) Islamic Banking Windows of Conventional Banks	21.06	19.19	20.10	26.56	9.78	-4.57	-20.69
<b>5. Total Import Payments</b> (excl. local imports) <sup>P</sup>	<b>1208</b>	<b>1061</b>	<b>1134</b>	<b>936</b>	<b>13.85</b>	<b>-6.46</b>	<b>29.00</b>
a) Full-fledged Islamic Banks	991	873	955	808	13.51	-8.56	22.62
b) Islamic Banking Branches of Conventional Banks	158.92	123.60	97.14	56.94	28.57	27.24	179.07
c) Islamic Banking Windows of Conventional Banks	58.13	64.42	82.36	71.36	-9.77	-21.78	-18.55
<b>6. Total Agent Banking Deposits<sup>P</sup></b>	<b>216316</b>	<b>212513</b>	<b>211876</b>	<b>193917</b>	<b>1.79</b>	<b>0.30</b>	<b>11.55</b>
a) Full-fledged Islamic Banks	215744	212022	211410	193488	1.76	0.29	11.50
b) Islamic Banking Branches of Conventional Banks	547.76	465.84	440.92	408.42	17.59	5.65	34.12
c) Islamic Banking Windows of Conventional Banks	24.62	24.64	24.86	20.50	-0.09	-0.86	20.11
<b>7. Total Assets</b> (excluding Contra. & OBU) <sup>P</sup>	<b>8432907</b>	<b>8735986</b>	<b>8547909</b>	<b>7619498</b>	<b>-3.47</b>	<b>2.20</b>	<b>10.68</b>
a) Full-fledged Islamic Banks	7784163	8118947	7954830	7144874	-4.12	2.06	8.95
b) Islamic Banking Branches of Conventional Banks	386550	359691	347334	246153	7.47	3.56	57.04
c) Islamic Banking Windows of Conventional Banks	262194	257348	245745	228471	1.88	4.72	14.76
<b>8. Total CSR Expenditure</b>	<b>1941</b>	<b>-</b>	<b>-</b>	<b>3196</b>	<b>-</b>	<b>-</b>	<b>-39.25</b>
a) Full-fledged Islamic Banks	1920	-	-	3190	-	-	-39.81
b) Islamic Banking Branches of Conventional Banks	5.50	-	-	0.99	-	-	456.88
c) Islamic Banking Windows of Conventional Banks	15.57	-	-	4.76	-	-	227.12

Note:

1. (--) means 'not available', P = Provisional

2. \*including profit payable

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

4. 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.

Source: Statistics Department, Bangladesh Bank.

**Table 3: Performances of Islamic Banking Compared to Overall Banking in Bangladesh**

(Remittance, Export & Import are USD in Million and rest of all are BDT in Million)

Indicators	Amount								Share (%) of Islamic Banks, Branches & Windows Compared to All Scheduled Banks					Growth (%)					
	All Scheduled Banks <sup>P</sup>				Islamic Banks, Branches & Windows				Dec'24	Nov'24	Dec'23	Changes (%)		All Scheduled Banks			Islamic Banks, Branches & Windows		
	Dec'24	Nov'24	Oct'24	Dec'23	Dec'24	Nov'24	Oct'24	Dec'23				Monthly	Yearly	Dec'24 (Compared with Dec'24)	Nov'24 (Compared with Oct'24)	Dec'24 (Compared with Dec'23)	Dec'24 (Compared with Dec'24)	Nov'24 (Compared with Oct'24)	Dec'24 (Compared with Dec'23)
														a	b	c	d	e	f
	Deposits (excluding Inter-bank & EDF)*	19031263	18848112	18743882	17703634	4355575	4351507	4329368	4224637	22.89	23.09	23.86	-0.20	-0.78	0.97	0.56	7.50	0.09	0.51
Investments (including Sukuk/Islamic Bond)**	21518150	21287893	21074596	19243634	5262709	5214653	5184376	4774561	24.46	24.50	24.81	-0.04	-0.32	1.08	1.01	11.82	0.92	0.58	10.22
Worker's Remittances <sup>P</sup>	2639	2200	2395	1991	533	472	584	954	20.21	21.46	47.91	-1.24	-26.46	19.94	-8.14	32.52	13.00	-19.23	-44.10
Export Receipts (excl. local exports) <sup>P</sup>	3788	3373	3811	2880	774	699	779	587	20.42	20.71	20.38	-0.29	0.33	12.30	-11.49	31.55	10.75	-10.34	31.81
Import Payments (excl. local imports) <sup>P</sup>	5628	4897	5827	4947	1208	1061	1134	936	21.47	21.67	18.93	-0.20	2.74	14.93	-15.97	13.75	13.85	-6.46	29.00
Agent Banking Deposits <sup>P</sup>	417590	402225	398045	359025	216316	212513	211876	193917	51.80	52.83	54.01	-1.03	-1.18	3.82	1.05	16.31	1.79	0.30	11.55
Assets (excluding Contra. & OBU) <sup>P</sup>	39082779	41770128	40876370	39628943	8432907	8735986	8547909	7619498	21.58	20.91	19.23	0.66	1.69	-6.43	2.19	-1.38	-3.47	2.20	10.68
Number of Bank Branches/Windows	11361	11305	11301	11283	2559	2552	2531	2308	22.52	22.57	20.46	-0.05	2.12	0.50	0.04	0.69	0.27	0.83	10.88

Note:

1. (--) means 'not available', P = Provisional

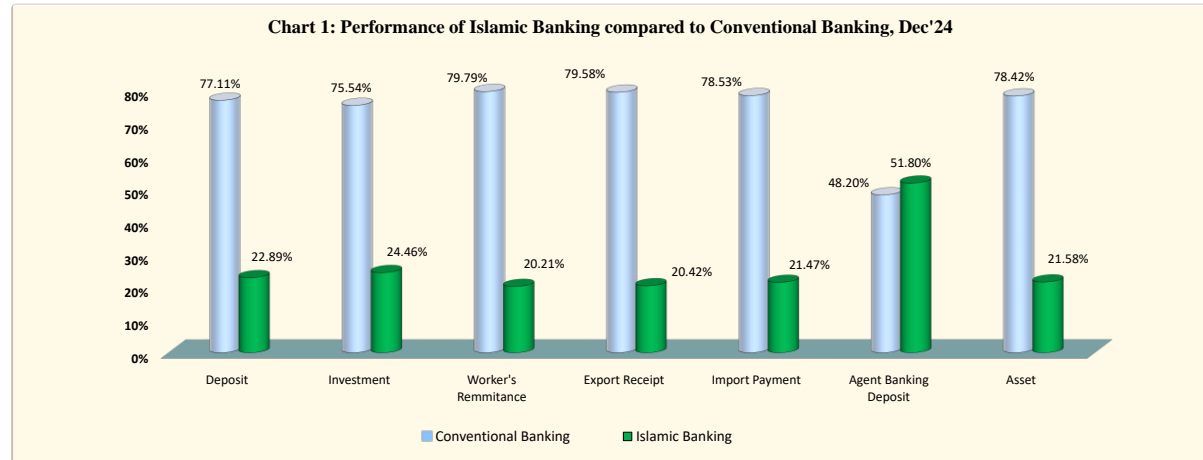
2. \*Including Profit payable/accrued interest and excluding EDF

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

4. Figures of Deposit & Investment are excluding Interbank

5. 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: Overall Deposits Scenario in Bangladesh by Type of Banks**

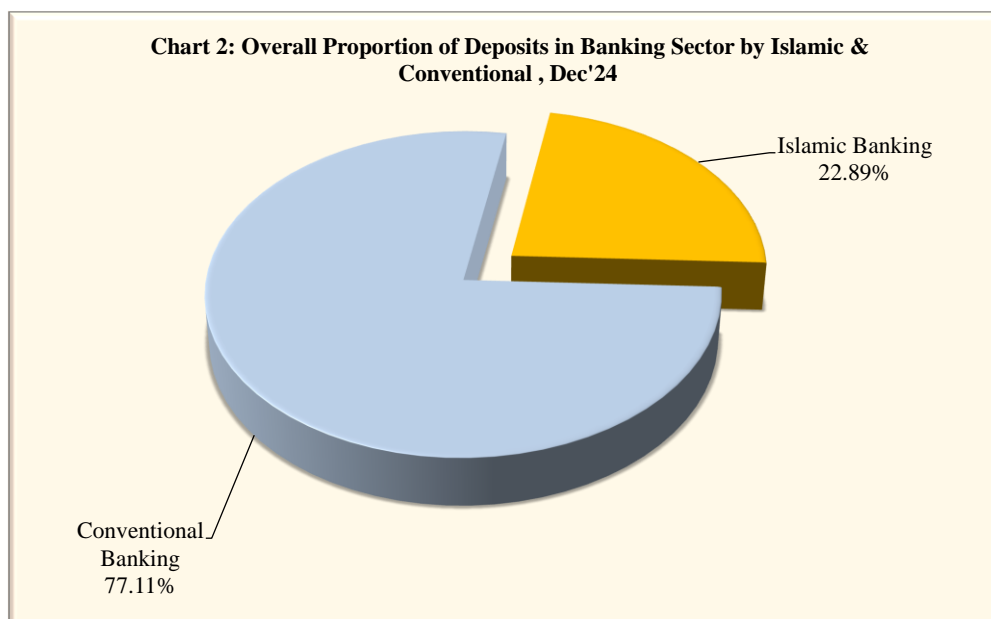
(BDT in Million)

Type of Banks	Total Deposits			Changes	
	Dec'24	Nov'24	Dec'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	3852507	3870325	3841360	-17818	11147
Branch Based IBs	295972	280040	211177	15932	84795
Window Based IBs	207096	201142	172100	5954	34996
<b>Islamic Banks, Branches &amp; Windows</b>	<b>4355575</b>	<b>4351507</b>	<b>4224637</b>	<b>4068</b>	<b>130938</b>
Conventional Banks	14675688	14496605	13478997	179083	1196691
<b>All Scheduled Banks</b>	<b>19031263</b>	<b>18848112</b>	<b>17703634</b>	<b>183151</b>	<b>1327629</b>
<b>Share (%) with respect to Total Deposits in Islamic Banks, Branches &amp; Windows</b>					
Full Fledged IBs	88.45	88.94	90.93	-0.49	-2.48
Branch Based IBs	6.80	6.44	5.00	0.36	1.80
Window Based IBs	4.75	4.62	4.07	0.13	0.68
<b>Share (%) with respect to Total Deposits in All Scheduled Banks</b>					
Islamic Banks	<b>22.89</b>	23.09	23.86	-0.20	-0.98
Conventional Banks	<b>77.11</b>	76.91	76.14	0.20	0.98

Note: 1. (--) means 'not available'

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

Source: Statistics Department, Bangladesh Bank.



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

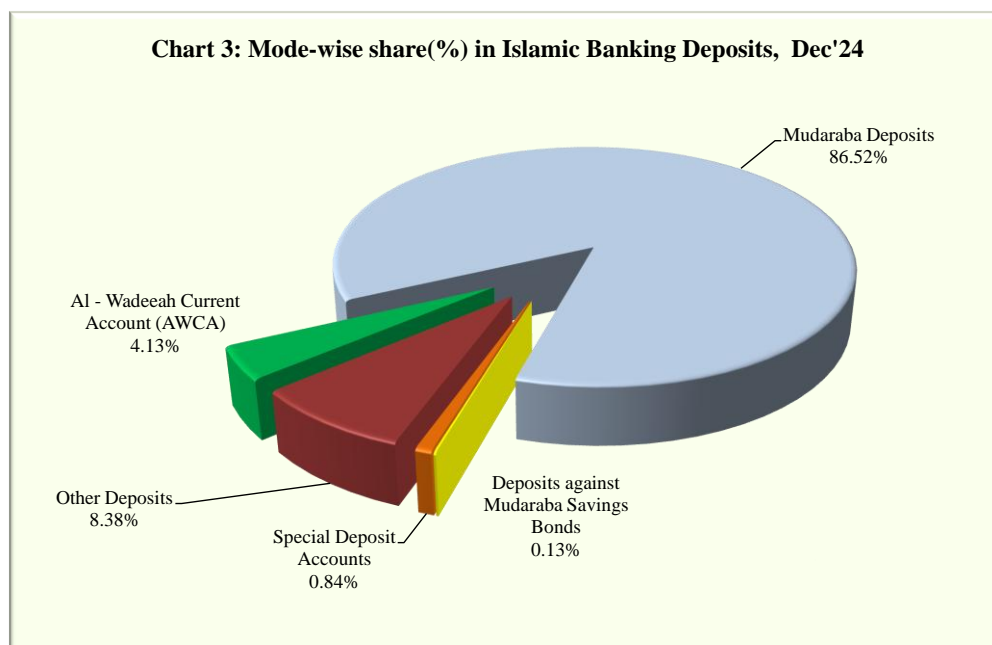
(BDT in Million)

Mode of Deposits	Total Deposits			Changes	
	Dec'24	Nov'24	Dec'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
<b>AI - Wadeah Deposits</b>	<b>179981</b>	<b>199909</b>	<b>202197</b>	<b>-19929</b>	<b>-22217</b>
<b>Mudaraba Deposits</b>	<b>3768497</b>	<b>3736226</b>	<b>3621942</b>	<b>32271</b>	<b>146555</b>
Mudaraba Savings Accounts (MSA)	789005	799295	808769	-10290	-19764
Mudaraba Term Deposits (MTDR)	2127566	2089658	1994221	37908	133344
Mudaraba Special Notice Accounts (MSNA)	169989	167537	171122	2452	-1133
Other Mudaraba Deposits	681937	679736	647829	2201	34108
<b>Deposits against Mudaraba Savings Bonds</b>	<b>5530</b>	<b>5603</b>	<b>8511</b>	<b>-73</b>	<b>-2981</b>
<b>Special Deposit Accounts</b>	<b>36672</b>	<b>51717</b>	<b>23074</b>	<b>-15045</b>	<b>13598</b>
<b>Other Deposits</b>	<b>364895</b>	<b>358052</b>	<b>368913</b>	<b>6843</b>	<b>-4018</b>
<b>Total Deposits</b>	<b>4355575</b>	<b>4351507</b>	<b>4224637</b>	<b>4068</b>	<b>130938</b>
<b>Share (%) with respect to Total Deposits in Islamic Banks, Branches &amp; Windows</b>					
<b>AI - Wadeah Deposits</b>	<b>4.13</b>	<b>4.59</b>	<b>4.79</b>	<b>-0.46</b>	<b>-0.65</b>
<b>Mudaraba Deposits</b>	<b>86.52</b>	<b>85.86</b>	<b>85.73</b>	<b>0.66</b>	<b>0.79</b>
Mudaraba Savings Accounts (MSA)	18.11	18.37	19.14	-0.25	-1.03
Mudaraba Term Deposits (MTDR)	48.85	48.02	47.20	0.83	1.64
Mudaraba Special Notice Accounts (MSNA)	3.90	3.85	4.05	0.05	-0.15
Other Mudaraba Deposits	15.66	15.62	15.33	0.04	0.32
<b>Deposits against Mudaraba Savings Bonds</b>	<b>0.13</b>	<b>0.13</b>	<b>0.20</b>	<b>0.00</b>	<b>-0.07</b>
<b>Special Deposit Accounts</b>	<b>0.84</b>	<b>1.19</b>	<b>0.55</b>	<b>-0.35</b>	<b>0.30</b>
<b>Other Deposits</b>	<b>8.38</b>	<b>8.23</b>	<b>8.73</b>	<b>0.15</b>	<b>-0.35</b>
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>

Note: 1. (--) means 'not available'

2. Figures of Deposit are excluding Interbank & EDF and including profit payable

Source: Statistics Department, Bangladesh Bank.



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

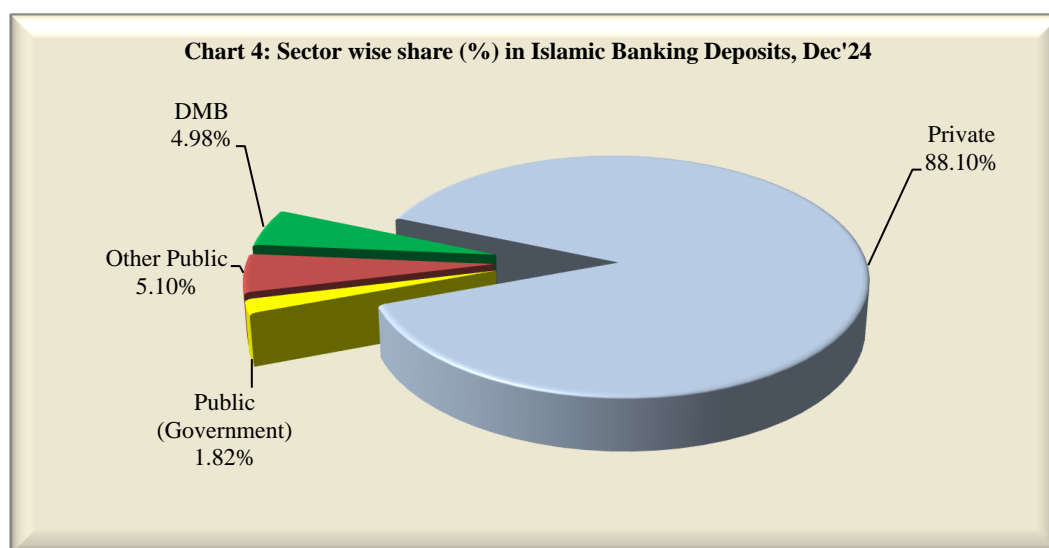
(BDT in Million)

Sector	Total Deposits			Changes	
	Dec'24	Nov'24	Dec'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Public (Government)	83574	79661	81667	3913	1907
Other Public	233647	227305	197435	6343	36212
Private	4038354	4044541	3945534	-6188	92819
<b>Sub Total</b>	<b>4355575</b>	<b>4351507</b>	<b>4224637</b>	<b>4068</b>	<b>130938</b>
DMB	228318	212360	166700	15958	61618
<b>Grand Total (Including DMB)</b>	<b>4583893</b>	<b>4563868</b>	<b>4391337</b>	<b>20025</b>	<b>192556</b>
<b>Share (%) with respect to Total Deposits in Islamic Banks, Branches &amp; Windows</b>					
Public (Government)	1.82	1.75	1.86	0.08	-0.04
Other Public	5.10	4.98	4.50	0.12	0.60
DMB	4.98	4.65	3.80	0.33	1.18
Private	88.10	88.62	89.85	-0.52	-1.75

Note: 1. (--) means 'not available'

2. Figures of Deposit are including profit payable and excluding EDF

Source: Statistics Department, Bangladesh Bank.



**Table 7: Overall Investments Scenario in Bangladesh by Types of Banks**

(BDT in Million)

Type of Banks	Total Investments			Changes	
	Dec'24	Nov'24	Dec'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	4865000	4824193	4454304	40807	410696
Branch Based IBs	247035	239180	178396	7855	68640
Window Based IBs	150674	151280	141861	-606	8813
<b>Islamic Banks, Branches &amp; Windows</b>	<b>5262709</b>	<b>5214653</b>	<b>4774561</b>	<b>48057</b>	<b>488149</b>
Conventional Banks	16255441	16073240	14469073	182200	1786367
<b>All Scheduled Banks</b>	<b>21518150</b>	<b>21287893</b>	<b>19243634</b>	<b>230257</b>	<b>2274516</b>
<b>Share (%) with respect to Total Investments in Islamic Banks, Branches &amp; Windows</b>					
Full Fledged IBs	92.44	92.51	93.29	-0.07	-0.85
Branch Based IBs	4.69	4.59	3.74	0.11	0.96
Window Based IBs	2.86	2.90	2.97	-0.04	-0.11
<b>Share (%) with respect to Total Investments in All Scheduled Banks</b>					
Islamic Banks	<b>24.46</b>	24.50	24.81	-0.04	-0.35
Conventional Banks	<b>75.54</b>	75.50	75.19	0.04	0.35

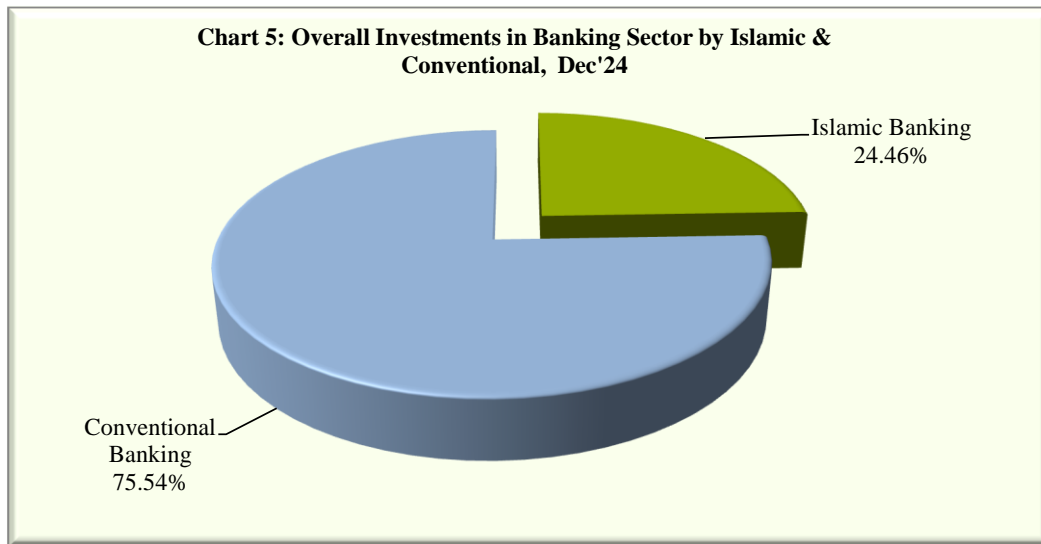
Note:

1. (--) means 'not available'

2. 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.

3. Figures of Investment are excluding Interbank

Source: Statistics Department, Bangladesh Bank.



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

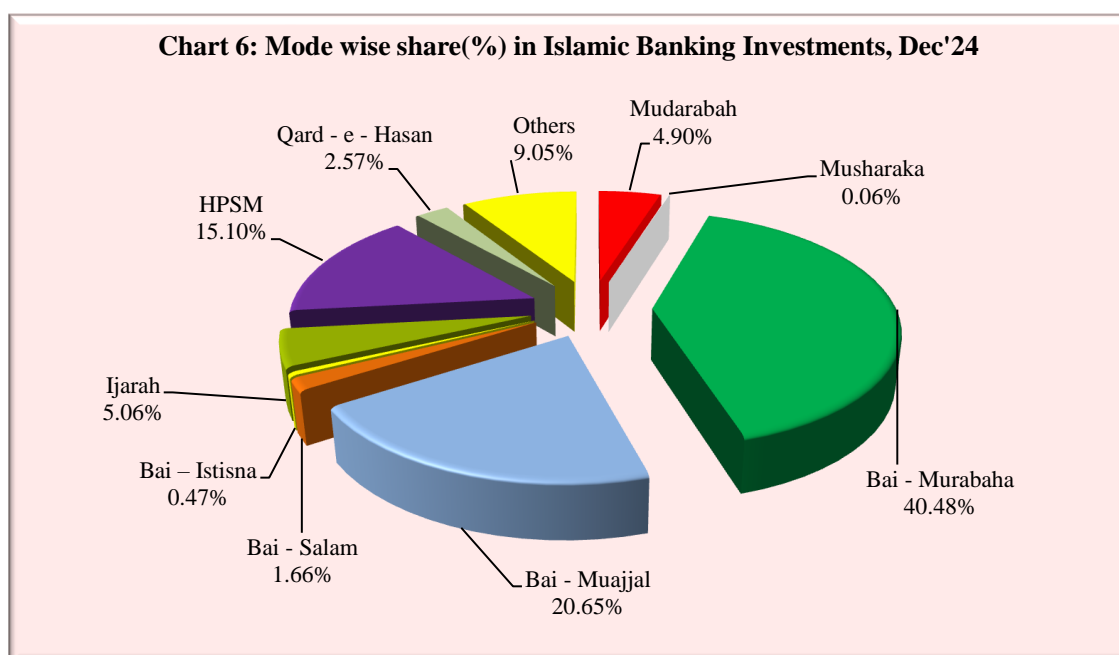
(BDT in Million)

Mode of Investments	Total Investments			Changes	
	Dec'24	Nov'24	Dec'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Mudarabah	257975	249402	136664	8574	121311
Musharaka	2909	4335	5516	-1426	-2607
Bai - Murabaha	2130103	2110130	1954072	19973	176031
Bai - Muajjal	1086711	1084304	1068257	2407	18454
Bai - Salam	87329	91887	75148	-4558	12182
Bai – Istisna	24745	16205	17558	8540	7187
Ijarah	266486	243667	216053	22819	50433
HPSM	794810	771300	717442	23509	77368
Qard - e - Hasan	135178	128415	122080	6764	13099
Others Investments	476463	515008	461770	-38545	14692
<b>Total</b>	<b>5262709</b>	<b>5214653</b>	<b>4774561</b>	<b>48057</b>	<b>488149</b>
<b>Share (%) with respect to Total Investments in Islamic Banks, Branches &amp; Windows</b>					
Mudarabah	4.90	4.78	2.86	0.12	2.04
Musharaka	0.06	0.08	0.12	-0.03	-0.06
Bai - Murabaha	40.48	40.47	40.93	0.01	-0.45
Bai - Muajjal	20.65	20.79	22.37	-0.14	-1.72
Bai - Salam	1.66	1.76	1.57	-0.10	0.09
Bai – Istisna	0.47	0.31	0.37	0.16	0.10
Ijarah	5.06	4.67	4.53	0.39	0.54
HPSM	15.10	14.79	15.03	0.31	0.08
Qard - e - Hasan	2.57	2.46	2.56	0.11	0.01
Others Investments	9.05	9.88	9.67	-0.82	-0.62
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>

Note:

1. (--) means 'not available'
2. Total Investments include general investments, Bills, Sukuk, Islamic bond holdings, profit receivable.
3. Figures of Investment are excluding Interbank

Source: Statistics Department, Bangladesh Bank.



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

(BDT in Million)

Economic Purposes	Total Investments			Changes	
	Dec'24	Nov'24	Dec'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
<b>Agriculture, Fishing &amp; Forestry</b>	<b>63688</b>	<b>63278</b>	<b>57800</b>	<b>411</b>	<b>5889</b>
a) Agriculture	43887	43705	40269	182	3618
b) Fishing	15692	15559	13625	133	2067
c) Forestry & logging	4110	4014	3906	96	204
<b>Industry (1+2)</b>	<b>2199029</b>	<b>2177038</b>	<b>1996486</b>	<b>21992</b>	<b>202544</b>
1. Term Investment (Excluding Working Capital Financing)	900062	890375	801896	9687	98165
a) Large Industries	608490	577067	505409	31423	103081
b) Small and Medium Industries	153457	156264	151294	-2807	2163
c) Cottage/ Micro Industries	6704	10407	6694	-3703	10
d) Service Industries	131411	146637	138499	-15226	-7088
2. Working Capital Financing	1298968	1286663	1194590	12305	104378
a) Large Industries	897954	891720	772076	6235	125878
b) Small and Medium Industries	212846	209367	246307	3479	-33461
c) Cottage/ Micro Industries	9548	12369	8817	-2821	731
d) Service Industries	178619	173207	167389	5412	11230
<b>Construction</b>	<b>323450</b>	<b>324158</b>	<b>316742</b>	<b>-709</b>	<b>6708</b>
<b>Transport</b>	<b>37662</b>	<b>37881</b>	<b>37559</b>	<b>-219</b>	<b>103</b>
<b>Trade &amp; Commerce</b>	<b>1769959</b>	<b>1760682</b>	<b>1594786</b>	<b>9277</b>	<b>175173</b>
a) Whole sale & Retail Trade	1257262	1268037	1140090	-10774	117173
b) Export	194643	199518	165959	-4876	28683
c) Import	308720	283186	281854	25534	26866
d) Procurement by Government	6	6.27	6.11	0.07	0
e) Share Trading	7543	8189	5217	-646.4	2326
f) Lease Financing	1785	1746	1660	39	125
<b>Other Institutional Qard/Investments</b>	<b>188204</b>	<b>286010</b>	<b>149663</b>	<b>-97807</b>	<b>38541</b>
<b>Consumer Finance</b>	<b>113670</b>	<b>113867</b>	<b>120715</b>	<b>-197</b>	<b>-7045</b>
<b>Miscellaneous (Poverty Alleviation and others)</b>	<b>567048</b>	<b>451738</b>	<b>500811</b>	<b>115310</b>	<b>66236</b>
<b>Total</b>	<b>5262709</b>	<b>5214653</b>	<b>4774561</b>	<b>48057</b>	<b>488149</b>
<b>Share (%) with respect to Total Investments in Islamic Banks, Branches &amp; Windows</b>					
Agriculture, Fishing & Forestry	1.21	1.21	1.21	0.00	0.00
Industry	41.79	41.75	41.82	0.04	-0.03
Construction	6.15	6.22	6.63	-0.07	-0.49
Transport	0.72	0.73	0.79	-0.01	-0.07
Trade & Commerce	33.63	33.76	33.40	-0.13	0.23
Other Institutional Qard/Investments	3.58	5.48	3.13	-1.91	0.44
Consumer Finance	2.16	2.18	2.53	-0.02	-0.37
Miscellaneous (Poverty Alleviation and others)	10.77	8.66	10.49	2.11	0.29
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>

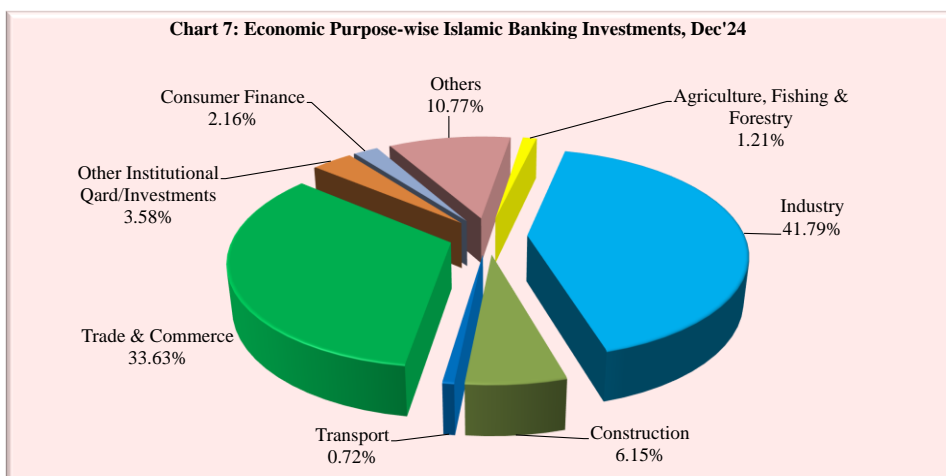
Note:

1. (--) means 'not available'

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

3. Figures of Investment are excluding Interbank

Source: Statistics Department, Bangladesh Bank.



**Table 10: Overall Agent Banking Deposits Scenario in Bangladesh**

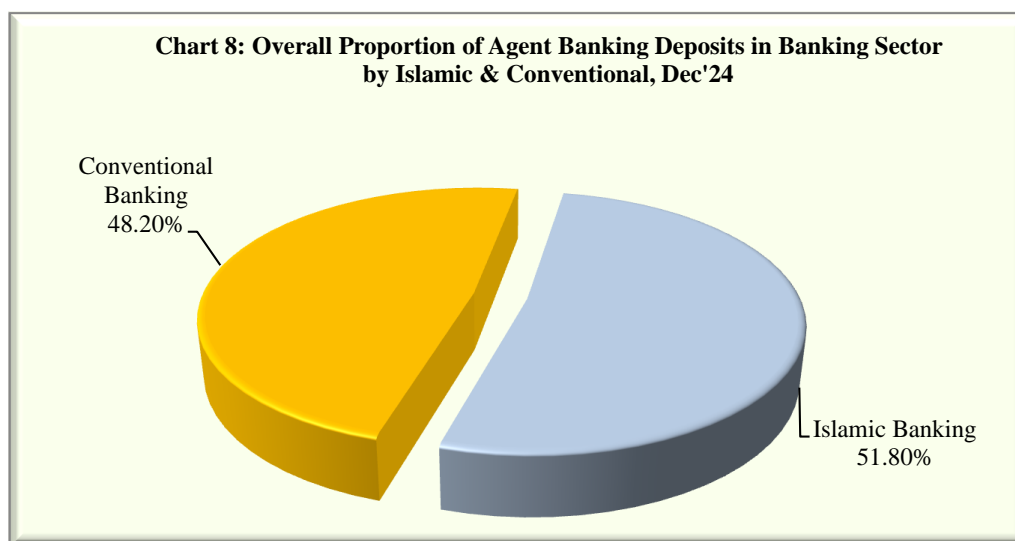
(BDT in Million)

Type of Banks	Total Deposits			Changes	
	Dec'24	Nov'24	Dec'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	215744	212022	193488	3721	22255
Branch Based IBs	547.8	465.8	408.4	81.9	139.3
Window Based IBs	24.6	24.6	20.5	0.0	4.1
<b>Islamic Banks, Branches &amp; Windows</b>	<b>216316</b>	<b>212513</b>	<b>193917</b>	<b>3803</b>	<b>22399</b>
Conventional Banks	201274	189712	165108	11562	36166
<b>All Scheduled Banks</b>	<b>417590</b>	<b>402225</b>	<b>359025</b>	<b>15365</b>	<b>58565</b>
<b>Share (%) with respect to Total Agent Banking Deposits in Islamic Banks, Branches &amp; Windows</b>					
Full Fledged IBs	99.74	99.77	99.78	-0.03	-0.04
Branch Based IBs	0.25	0.22	0.21	0.03	0.04
Window Based IBs	0.01	0.01	0.01	0.00	0.00
<b>Share (%) with respect to Total Agent Banking Deposits in All Scheduled Banks</b>					
Islamic Banks, Branches & Windows	<b>51.80</b>	52.83	54.01	-1.03	-2.21
Conventional Banks	<b>48.20</b>	47.17	45.99	1.03	2.21

Note: 1. (--) means 'not available'

2. IBs = Islamic Banks

Source: Statistics Department, Bangladesh Bank.

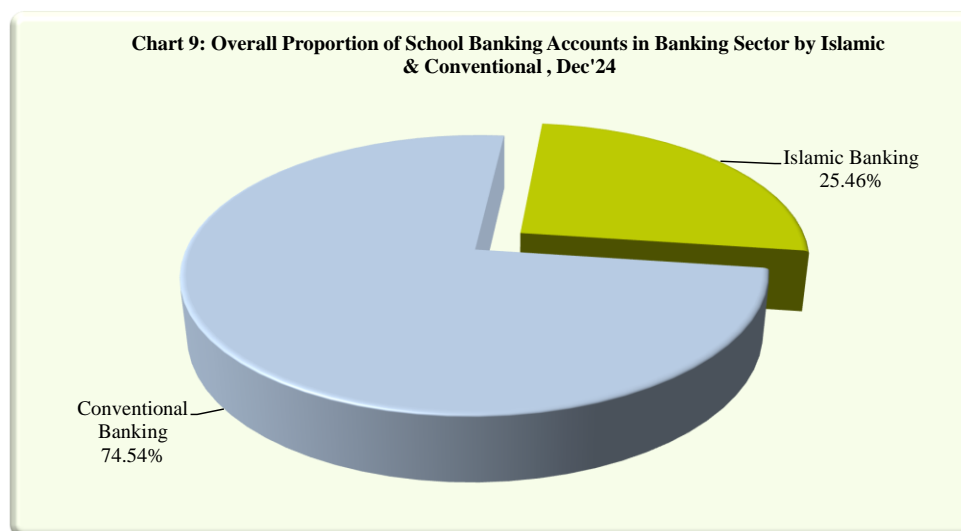


**Table 11: Gender and Geo location wise School Banking in Bangladesh**

Description		Total Number of Accounts			Changes	
		Dec'24	Nov'24	Dec'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Gender-wise	Male	554881	559365	549881	-4484	5000
	Female	560412	563432	481355	-3020	79057
	Others	-	-	-	-	-
	<b>Islamic Banks, Branches &amp; Windows</b>	<b>1115293</b>	<b>1122797</b>	<b>1031236</b>	<b>-7504</b>	<b>84057</b>
	Conventional Bank	3264868	3219462	3024003	45406	240865
	<b>All Scheduled Banks</b>	<b>4380161</b>	<b>4342259</b>	<b>4055239</b>	<b>37902</b>	<b>324922</b>
Geolocation-wise	Urban	356296	358020	331516	-1724	24780
	Rural	758997	764777	699720	-5780	59277
	<b>Islamic Banks, Branches &amp; Windows</b>	<b>1115293</b>	<b>1122797</b>	<b>1031236</b>	<b>-7504</b>	<b>84057</b>
	Conventional Bank	3264868	3219462	3024003	45406	240865
	<b>All Scheduled Banks</b>	<b>4380161</b>	<b>4342259</b>	<b>4055239</b>	<b>37902</b>	<b>324922</b>
<b>Share (%) of Number of Accounts with respect to All Scheduled Banks</b>						
Overall	Islamic Banks, Branches & Windows	<b>25.46</b>	25.86	25.43	-0.40	0.03
	Conventional Banks	<b>74.54</b>	74.14	74.57	0.40	-0.03

Note: (-) means 'not available'

Source: Statistics Department, Bangladesh Bank.



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

Accounts Pattern		Total			Changes	
		Dec'24	Nov'24	Dec'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
MFS Agent		86173	86155	85531	18	642
MFS Personal Accounts		1835937	1825205	1698366	10732	137571
MFS Male Accounts		1416588	1400435	1306759	16153	109829
MFS Female Accounts		419349	424770	391607	-5421	27742
MFS Other Accounts		13073	13037	10182	36	2891
<b>Total MFS Accounts in Islamic Banks, Branches &amp; Windows</b>		<b>1849010</b>	<b>1838244</b>	<b>1708548</b>	<b>10766</b>	<b>140462</b>
Total MFS Accounts in Conventional Banks		141005447	140233685	132000753	771762	9004694
<b>Total MFS Accounts in All Scheduled Banks</b>		<b>142854457</b>	<b>142071929</b>	<b>133709301</b>	<b>782528</b>	<b>9145156</b>
Transactions Pattern		Total Transactions Amount (BDT in Million)			Changes	
		Dec'24	Nov'24	Dec'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Cash In		93.64	109.62	55.57	-15.97	38
Cash Out		974	901007	467	-900033	507
P2P		17	16	11	1	6
Maychent Payment		37	41	406	-4	-369
G2P		0.00	0.00	0.00	0.00	0.00
Salary Disbursement		435	437	381	-2	55
Talktime Purchase		5.24	5.43	5.48	-0.19	-0.24
Utility Bill Payment		1.306	1.167	0.412	0.14	0.89
<b>Total MFS Transactions in Islamic Banks, Branches &amp; Windows</b>		<b>1564</b>	<b>901618</b>	<b>1327</b>	<b>-900054</b>	<b>237</b>
Total MFS Transactions in Conventional Banks		1342831	366840	1010669	975991	332162
<b>Total MFS Transactions in All Scheduled Banks</b>		<b>1344395</b>	<b>1268458</b>	<b>1011996</b>	<b>75937</b>	<b>332399</b>
Share (%) with respect to All Scheduled Banks						
Description		Dec'24	Nov'24	Dec'23	Changes	
					With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
<b>MFS Accounts</b>	Islamic Banks, Branches & Windows	<b>1.29</b>	1.29	1.28	0.000	0.017
	Conventional Banks	<b>98.71</b>	98.71	98.72	0.000	-0.017
<b>MFS Transactions</b>	Islamic Banks, Branches & Windows	<b>0.12</b>	71.08	0.13	-70.96	-0.015
	Conventional Banks	<b>99.88</b>	28.92	99.87	70.96	0.015

Note: (--) means 'not available'

Source: Statistics Department, Bangladesh Bank.

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

Type of Machines	Total Number of Machines			Changes	
	Dec'24	Nov'24	Dec'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
ATM	3737	3735	3654	2	83
POS	6778	6773	6631	5	147
CDM	6	6	11	0	-5
CRM	835	835	820	0	15
<b>Islamic Banks*</b>	<b>11356</b>	<b>11349</b>	<b>11116</b>	<b>7</b>	<b>240</b>
Conventional Banks	134311	131958	115087	2353	19224
<b>All Scheduled Banks</b>	<b>145667</b>	<b>143307</b>	<b>126203</b>	<b>2360</b>	<b>19464</b>
Transactions through Interbanks	Total Transactions Amount (BDT in Million)			Changes	
	Dec'24	Nov'24	Dec'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
MICR Cheque	164673	136720	340581	27953	-175908
Non-MICR Cheque	61	56	159	5	-98
EFT	73014	58071	154971	14943	-81957
RTGS	279997	253493	357205	26504	-77207
<b>Islamic Banks, Branches &amp; Windows</b>	<b>517746</b>	<b>448340</b>	<b>852916</b>	<b>69406</b>	<b>-335170</b>
Conventional Banks	6773055	6075887	5544816	697168	1228239
<b>All Scheduled Banks</b>	<b>7290801</b>	<b>6524227</b>	<b>6397732</b>	<b>766574</b>	<b>893069</b>
Transactions through Cards					
Debit Card Transaction	79545	65652	137153	13893	-57608
Credit Card Transaction	1807	1706	1945	101	-138
Prepaid Card Transaction	136	181	431	-46	-295
<b>Islamic Banks, Branches &amp; Windows</b>	<b>81488</b>	<b>67539</b>	<b>139529</b>	<b>13949</b>	<b>-58042</b>

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

2. (--) means 'not available'

Source: Statistics Department, Bangladesh Bank.

**Table 14: CSR Activities in Islamic Banking**

(BDT in Million)

Source of Fund	Total Amount (Cumulative from January)			Change	
	Dec'24 (1)	Nov'24 (2)	Dec'23 (3)	(1)-(2) (4)	(1)-(3) (5)
Bank's own CSR	796	-	953	-	-157
Zakat	682	-	385	-	297
Systemic Income	462	-	125	-	336
Compensation charges	1312	-	1150	-	162
Other Shariah unapproved income	0.20	-	147	-	-147
Other Sources	102	-	958	-	-855
<b>Sub Total</b>	<b>3355</b>	<b>-</b>	<b>3718</b>	<b>-</b>	<b>-364</b>
<b>Ways of Expenditure</b>					
Social welfare	255	-	1038	-	-783
Natural Disaster	451	-	701	-	-250
Environment development	30	-	271	-	-241
Education	298	-	356	-	-58
Poverty alleviation	0.00	-	40	-	-40
Human Resources Development	0.78	-	0.00	-	1
Institutional capability Building	0.00	-	0.00	-	0
Donation	359	-	460	-	-101
Social Development	2.68	-	10.42	-	-8
Other Shariah Approved activities	545	-	319	-	226
<b>Sub Total</b>	<b>1941</b>	<b>-</b>	<b>3196</b>	<b>-</b>	<b>-1254</b>

Note: (-) means 'not available'

Source: Statistics Department, Bangladesh Bank.

## Concluding Remarks

Islamic banking has been playing a significant role in Bangladesh during the last couple of decades. As Sharia'h based transactions are becoming popular to the mass people, Islamic banking activities should be well defined and more functional in both rural and urban areas. Islamic banking activities are expanding in line with conventional banking day by day. It is the high time to nurture Islamic banking activities properly aiming at achieving a great deal of financial inclusion with satisfactory level both in rural and urban areas. As a consequence it will be possible to bring a significant number of people under Islamic banking services which further strengthen and boost up financial sector. The more people engage in Islamic banking, the more deposits will be pile up which ultimately turns to be more investment.

During the period Islamic banking deposit holds approximately one-fourth of total deposit in banking industry and significant amount of deposits are collected through Mudarabah deposits scheme. At the same time private sector remains the largest sector in terms of Islamic banking deposits accumulation among all the sectors in Bangladesh.

In case of investment, Islamic banking investment holds approximately one-fourth of total investment in banking industry and full-fledged Islamic banks play vital role in Islamic investment which is 92.44% of total Islamic investment whereas investment through thirty Islamic banks having Islamic branches and windows is only 7.56% of total Islamic investment. Full-fledged Islamic banks, branches and windows make significant amount of investment through Bai-Murabaha (40.48%). Islamic banks, branches and windows mainly focus on industry (41.79%), and trade and commerce (33.63%) sector for the purpose of investment. It is undeniably true that agent banking, school banking; mobile financial services, e-banking and e-commerce are now administered through Islamic banking. Major portion of investments (63.25%) of Islamic banks are in Bai mode basis. Share mode investments are very insignificant.

Approximately one-fourth of total worker's remittance collected through banking channel comes through Islamic banks. Again approximately half (51.80%) of total agent banking deposits in banking industry belongs to Islamic banking.

It is a great initiative that Islamic bank liquidity facility (IBLF), Mudarabah Liquidity Support (MLS) and Special Liquidity Support (SLS) were already introduced to avail liquidity facility from Bangladesh Bank based on Sharia'h by following Mudarabah principle.

Eventually the last but not the least is that the underlying review will be beneficial to the policy makers to help them to understand the necessity of separate act for growing Islamic banking industry. After all, we do believe Islamic banking sector will be the predominant sector in the entire banking industry. We wish all the best for Islamic banking sector participant including data providers, service providers, practitioner, and finally policy maker.

## Appendix-1

### Time Series Data on Islamic Banking in Bangladesh

(Remittance, Export & Import are USD in Million and rest of all are BDT in Million)

Indicators	Nov'23	Dec'23	Jan'24	Feb'24	Mar'24	Apr'24	May'24	Jun'24	Jul'24	Aug'24	Sep'24	Oct'24	Nov'24	Dec'24
<b>1. Total Deposits</b> (excluding Inter-bank & EDF)*	<b>4180010</b>	<b>4224637</b>	<b>4139685</b>	<b>4189138</b>	<b>4192994</b>	<b>4246010</b>	<b>4288023</b>	<b>4404270</b>	<b>4374131</b>	<b>4318054</b>	<b>4342670</b>	<b>4329368</b>	<b>4351507</b>	<b>4355575</b>
a) Full-fledged Islamic Banks	3806895	3841360	3753045	3800660	3805146	3834973	3873267	3980746	3944444	3878929	3889353	3863144	3870325	3852507
b) Islamic Banking Branches of Conventional Banks	204272	211177	232702	232804	228435	249343	249757	255448	254075	260002	268058	274380	280040	295972
c) Islamic Banking Windows of Conventional Banks	168843	172100	153939	155675	159413	161695	165000	168076	175612	179123	185258	191843	201142	207096
<b>2. Total Investments</b> (including Sukuk/Islamic Bond)**	<b>4697897</b>	<b>4774561</b>	<b>4823248</b>	<b>4889012</b>	<b>4935777</b>	<b>4980980</b>	<b>5041131</b>	<b>5137341</b>	<b>5148415</b>	<b>5169909</b>	<b>5169508</b>	<b>5184376</b>	<b>5214653</b>	<b>5262709</b>
a) Full-fledged Islamic Banks	4382060	4454304	4490725	4555249	4598273	4639964	4695832	4790134	4798598	4814993	4800455	4807032	4824193	4865000
b) Islamic Banking Branches of Conventional Banks	178031	178396	210272	209269	208426	211278	212706	217174	219485	220634	228855	233334	239180	247035
c) Islamic Banking Windows of Conventional Banks	137806	141861	122250	124494	129077	129738	132594	130032	130332	134282	140198	144010	151280	150674
<b>3. Total Worker's Remittances</b> <sup>P</sup>	<b>764</b>	<b>954</b>	<b>1058</b>	<b>897</b>	<b>758</b>	<b>817</b>	<b>924</b>	<b>920</b>	<b>669</b>	<b>533</b>	<b>540</b>	<b>584</b>	<b>472</b>	<b>533</b>
a) Full-fledged Islamic Banks	760	951	1056	896	755	813	920	916	666	528	534	580	467	526
b) Islamic Banking Branches of Conventional Banks	1.34	0.32	0.72	0.88	1.68	3.04	2.93	1.50	1.57	1.99	3.17	1.87	1.12	3.14
c) Islamic Banking Windows of Conventional Banks	2.82	2.85	0.46	0.67	0.91	1.06	1.34	1.65	1.76	3.60	2.64	2.94	3.80	3.99
<b>4. Total Export Receipts</b> (excl. local exports) <sup>P</sup>	<b>599</b>	<b>587</b>	<b>686</b>	<b>628</b>	<b>725</b>	<b>695</b>	<b>703</b>	<b>657</b>	<b>638</b>	<b>690</b>	<b>837</b>	<b>779</b>	<b>699</b>	<b>774</b>
a) Full-fledged Islamic Banks	542	528	615	572	648	615	639	590	580	623	769	713	627	704
b) Islamic Banking Branches of Conventional Banks	31.48	31.97	52.22	42.70	57.95	56.39	48.87	46.88	37.43	39.41	45.67	46.02	52.87	49.07
c) Islamic Banking Windows of Conventional Banks	25.63	26.56	18.61	13.59	19.05	23.50	15.57	19.99	21.22	27.20	21.63	20.10	19.19	21.06
<b>5. Total Import Payments</b> (excl. local imports) <sup>P</sup>	<b>1104</b>	<b>936</b>	<b>1109</b>	<b>902</b>	<b>1020</b>	<b>1202</b>	<b>1184</b>	<b>952</b>	<b>1059</b>	<b>1107</b>	<b>1070</b>	<b>1134</b>	<b>1061</b>	<b>1208</b>
a) Full-fledged Islamic Banks	973	808	992	790	883	1049	1013	824	890	953	933	955	873	991
b) Islamic Banking Branches of Conventional Banks	70.27	56.94	76.38	54.73	89.21	84.39	123.94	83.49	103.97	96.28	82.86	97.14	123.60	158.92
c) Islamic Banking Windows of Conventional Banks	60.52	71.36	41.09	57.52	47.62	69.31	46.88	44.66	64.94	58.49	54.39	82.36	64.42	58.13
<b>6. Total Agent Banking Deposits</b> <sup>P</sup>	<b>190703</b>	<b>193917</b>	<b>197025</b>	<b>200147</b>	<b>199158</b>	<b>203520</b>	<b>206240</b>	<b>213343</b>	<b>206920</b>	<b>204798</b>	<b>208838</b>	<b>211876</b>	<b>212513</b>	<b>216316</b>
a) Full-fledged Islamic Banks	190281	193488	196582	199712	198726	203088	205809	212902	206487	204362	208385	211410	212022	215744
b) Islamic Banking Branches of Conventional Banks	409.36	408.42	430.40	421.86	415.39	415.04	412.59	419.71	410.24	413.44	430.06	440.92	465.84	547.76
c) Islamic Banking Windows of Conventional Banks	12.43	20.50	13.34	13.57	16.79	17.15	18.10	20.61	22.31	21.98	23.64	24.86	24.64	24.62
<b>7. Total Assets</b> (excluding Contra. & OBU) <sup>P</sup>	<b>7748493</b>	<b>7619498</b>	<b>7576916</b>	<b>7748272</b>	<b>7818844</b>	<b>7977511</b>	<b>8113654</b>	<b>8533968</b>	<b>8357322</b>	<b>8412508</b>	<b>8496404</b>	<b>8547909</b>	<b>8735986</b>	<b>8432907</b>
a) Full-fledged Islamic Banks	7276768	7144874	7095819	7263774	7334061	7462877	7588675	8001258	7817928	7856739	7921655	7954830	8118947	7784163
b) Islamic Banking Branches of Conventional Banks	244708	246153	287199	287358	283594	309203	311930	320370	317914	328227	338503	347334	359691	386550
c) Islamic Banking Windows of Conventional Banks	227018	228471	193898	197140	201188	205431	213048	212340	221480	227543	236245	245745	257348	262194
<b>8. Total CSR Expenditure</b>	-	<b>3196</b>	-	-	-	-	-	-	-	-	-	-	-	<b>1941</b>
a) Full-fledged Islamic Banks	-	3190	-	-	-	-	-	-	-	-	-	-	-	1920
b) Islamic Banking Branches of Conventional Banks	-	0.99	-	-	-	-	-	-	-	-	-	-	-	5.50
c) Islamic Banking Windows of Conventional Banks	-	4.76	-	-	-	-	-	-	-	-	-	-	-	15.57

Note:

1. (-) means 'not available', P = Provisional

2. \*including profit payable

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

4. 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.

Source: Statistics Department, Bangladesh Bank.

## Appendix-2

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

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