

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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

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Bangladesh Bank

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MONTHLY ISLAMIC BANKING AND FINANCE STATISTICS (IBFS)*

February, 2025



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Introduction

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

The Islamic finance industry has established substantially over the last ten years. Conventional banks are also now opening Islamic branches and windows 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 seventy one (571) Islamic banking windows. Eight (8) 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 February 2021 and at present it is known as Global Islami Bank PLC. Then in February 2022, another conventional bank, Standard Bank PLC, was transformed into an Islamic bank. Currently, ten full-fledged Islamic banks are operating in Bangladesh.

In Bangladesh, the extent of Islamic banking services is increasing rapidly like other Muslim countries of the world. Islamic banks governed by Islamic Sharia'h are running in parallel with conventional banks. 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. 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 pattern of major indicators of Islamic banking in Bangladesh in order to give readers a preliminary idea about the current Islamic banking practices in the country. In the Executive Summary portion, the trend pattern and nature of growth of different indicators have been discussed. In Statistical Tables & Charts portion detailed data on the indicators are furnished. Finally this report is ended with some concluding remarks.

Executive Summary

(February 2025)

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 February 2024 to February 2025. The study focuses on key banking activities such as deposits, investments, assets, exports, imports, and workers' remittances in order to examine trend pattern and nature of growth over the period under study. However, the data unveils differential growth patterns within the two sectors. The finding of the study reveals that conventional banks outperformed Islamic banks in most cases.

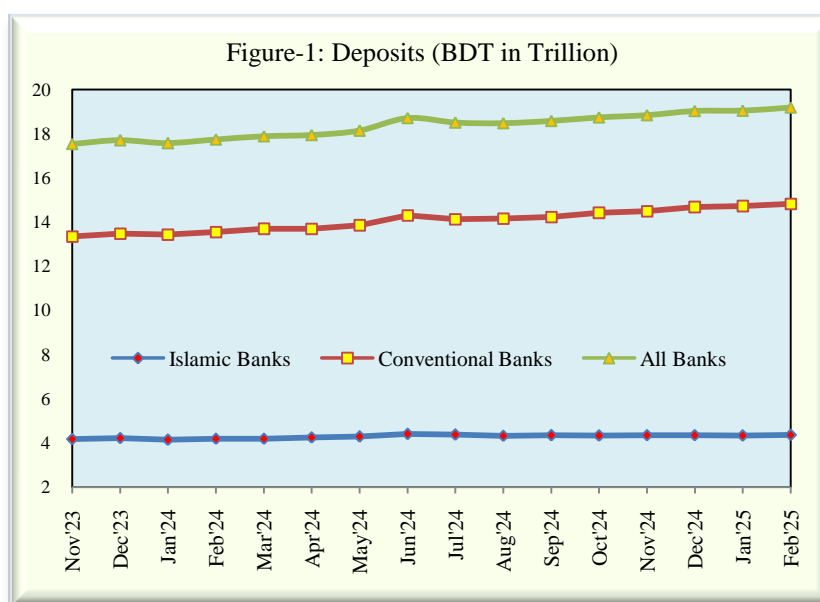
Deposits

Based on the available data it is evident that the banking sector in Bangladesh experienced steady growth in deposits from February 2024 to February 2025. Total banking system deposits increased from BDT 17.74 trillion in February 2024 to BDT 19.19 trillion in February 2025, reflecting a growth of approximately 8.17%. The Islamic banking system recorded a moderate increase in deposits, growing from BDT 4.19 trillion in February 2024 to BDT 4.36 trillion in February 2025, marking a 4.00% growth. This indicates a slower pace of growth compared to the conventional banking sector.

Whilst, conventional banks marked more significant growth, in terms of deposits rising from BDT 13.55 trillion in February 2024 to BDT 14.83 trillion in February 2025, a 9.46% increase. During this period, market share in deposits for Islamic banks dropped from 23.61% in February 2024 to 22.70% in February 2025 whilst for conventional banks this figure recorded contrarily (Fig.1, Table-3 & Table-4). This may

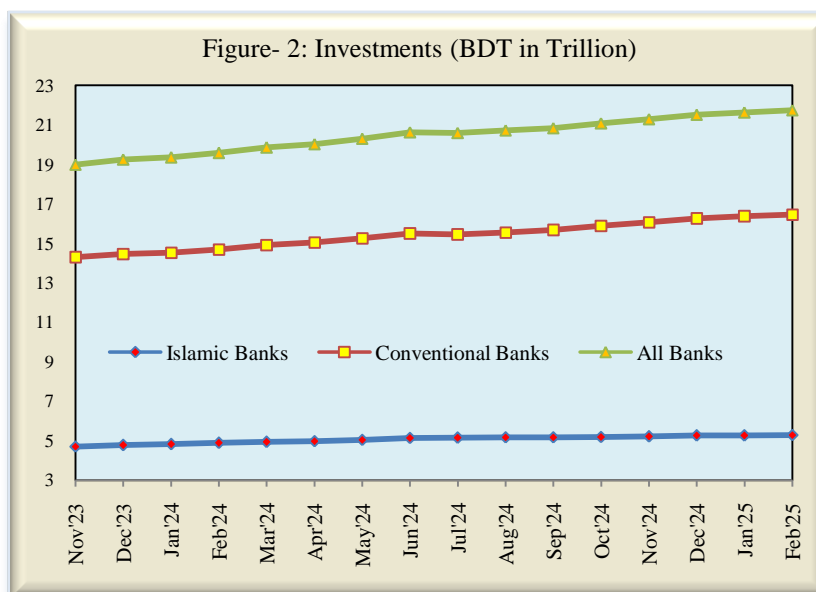
be due to mismanagement by Islamic banks which was detected aftermath of July uprising. Consequently, depositors lost their trust in Islamic banks and thereby withdrew their deposits with Islamic banks which helped conventional banks' deposit base to grow.

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



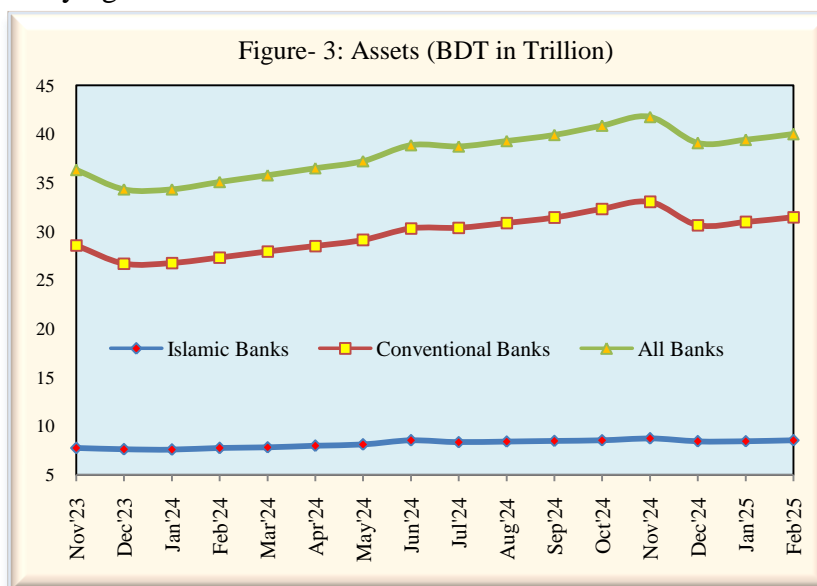
Investments

The banking sector in Bangladesh observed considerable growth in investments from February 2024 to February 2025. Investments rose from BDT 19.58 trillion in February 2024 to BDT 21.74 trillion in February 2025, marking a considerable growth of 11.04%. The Islamic Banking System recorded an almost moderate growth in investments, rising from BDT 4.89 trillion in February 2024 to BDT 5.28 trillion in February 2025, a growth of 8.02%. Although Islamic banks experienced steady growth over the period, their market share slightly declined as the Conventional Banking System outpaced them, growing from BDT 14.69 trillion in February 2024 to BDT 16.46 trillion in February 2025, marking a growth of 12.05%. Conventional banks dominated in capturing shares in investment which is around 75% of total investments. This data reveals that although both the two categories of banks experienced positive growth in investment but the conventional banks' role in making investments available to the economy is stronger than that of Islamic banks (Fig.2, Table-3).



Assets

Between February 2024 and February 2025, both Islamic and Conventional Banks in Bangladesh achieved asset growth, though at varying rates. Islamic Banks recorded their total assets increase from BDT 7.75 trillion in February 2024 to BDT 8.53 trillion in February 2025, marking a growth of approximately 10.11%. At the same time, Conventional Banks expanded their asset base from BDT 27.34 trillion to BDT 31.47 trillion, evidencing a more robust growth of around 15.13%. The data reveals that Islamic banks gathered assets at a slower pace or at a steady rate over the period. On the other hand, asset base of conventional counterparts which is growing at an increasing rate reaching its peak point in November 2024, outpaced the growth rate for the Islamic banks.



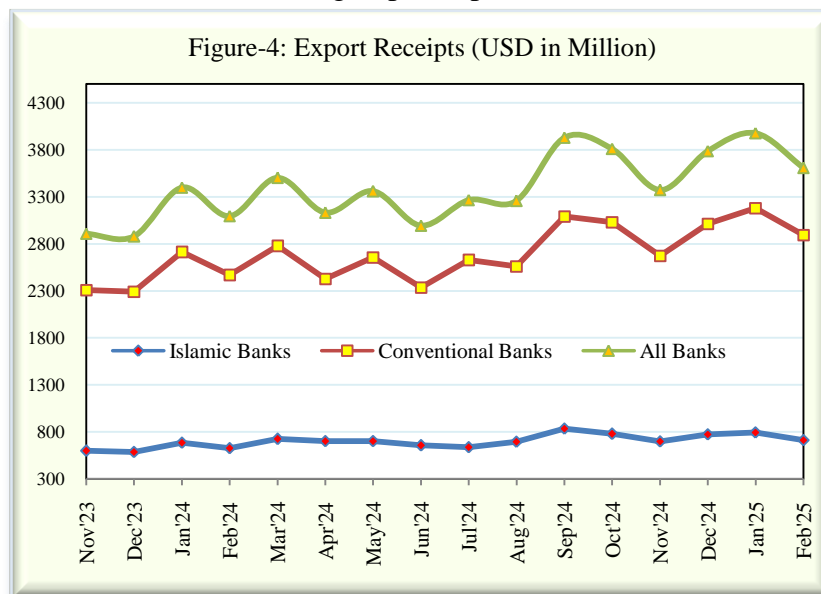
Export Receipts

Banking system of Bangladesh has been playing an important role through receiving export earnings on behalf of the exporters. Between February 2024 and February 2025, Islamic Banks maintained almost steady growth in receiving export proceeds and observed very little fluctuations over time. In September 2024 it reached to its highest value 837 million. However, if we consider point to point comparison then it is found that in February 2025 Islamic banks achieved a remarkable growth of around 14% in receiving export proceeds. The amount was

713 million in February 2025 while it was 628 million at the same time of previous year. Whereas Conventional banks experienced an upward trend in export receipt over this period and marked the lowest value in June 2024 on its trajectory. At that time the amount was 2337 million. Likewise Islamic Banks, Conventional counterpart also attained a robust growth of around 17% in receiving export proceeds in February

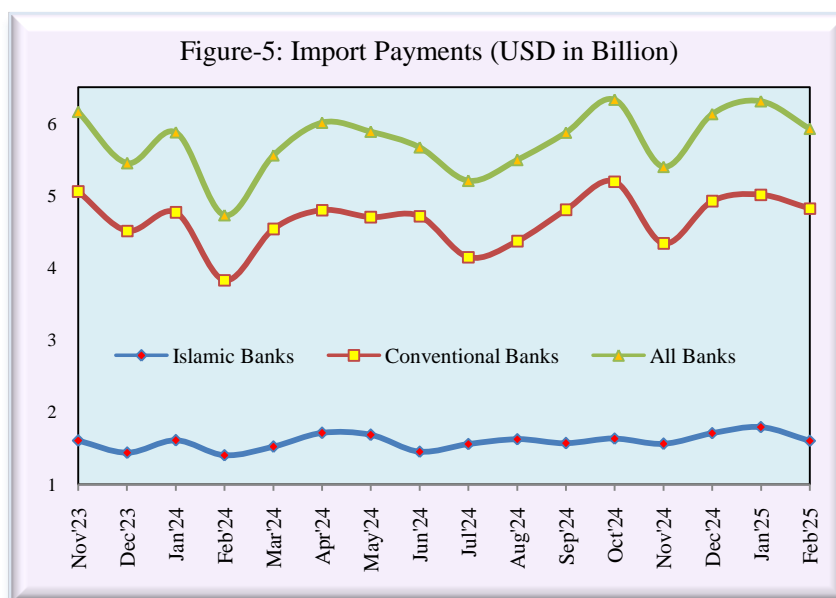
2025 compare with the same period of previous year. In February 2025 the amount was 2896 million while it was 2468 million in February 2024.

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



Import Payments

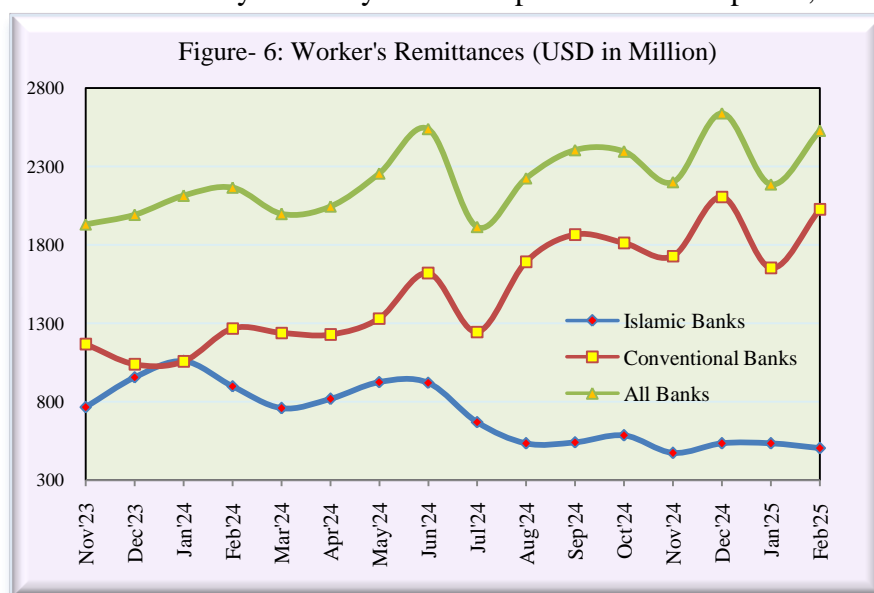
Islamic Banks as well as Conventional Banks have been facilitating import activities of the economy through making import payments. During the period February 2024 to February 2025, both Islamic and Conventional Banks observed similar trend in import payment as they observed in case of export receipt. Figure 5 shows that during the period under consideration Islamic banks



made around 20% of total import payments of the economy. Their import payment increased from USD 0.90 billion in February 2024 to USD 1.10 billion in February 2025, which reflects a 22.18% growth as compared to the same time point of the previous year. On the other hand, Conventional banks observed more fluctuations compared with Islamic banks and recorded downfall at some points in import payments over the period. For these banks monthly import payments ranged from USD 3.3 billion to USD 4.7 billion during the period under study. Unlike Islamic banks, Conventional banks failed to maintain steady growth in import payments throughout the period. This may be due to immediate past dollar crisis faced by majority of the banks in the country.

Worker's Remittances

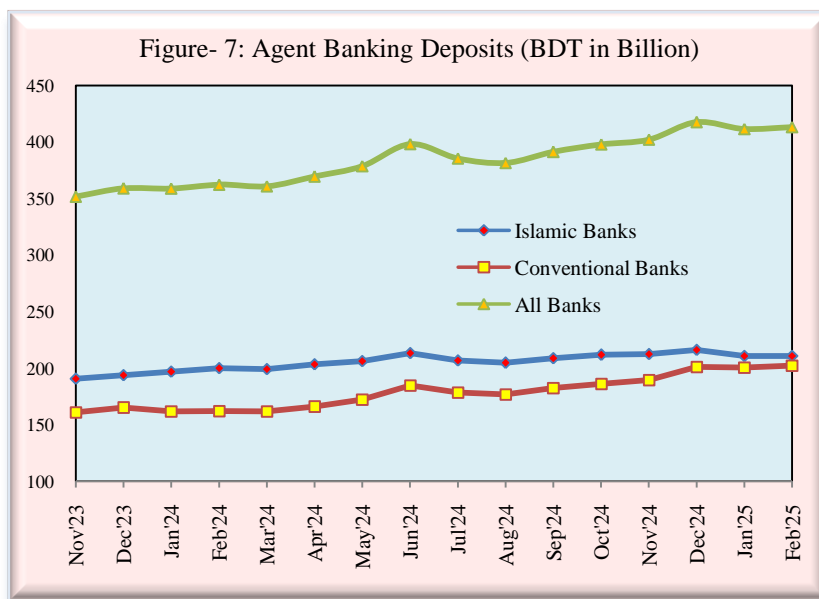
From figure 6 it can be seen that during the period February 2024 to February 2025, worker's remittances through all banks in USD by and large increased, peaking its highest in December 2024 at USD 2,639 million. While both Islamic and conventional banks contributed to the inflows, conventional banks consistently handled a larger share, with their dominance becoming more pronounced in the latter half of the period. Islamic banks saw their remittance share decline from around 41% in early 2024 to below 20% by February 2025. Despite occasional upticks, their contributions remained relatively flat or declined, whereas conventional banks saw upward growth, particularly from August 2024 onward. To be more exact, Islamic Banks started from USD 897 million in February 2024 and decreased remarkably to USD 502 million at the end of February 2025 while the conventional banks started from USD 1267 million in February



2024 and its share increased substantially to USD 2025 million at the end of February 2025. The reason behind this may be loss of confidence of the foreign workers on Islamic banks for improper management of the banks during the period under study. The conventional banks took advantage of the situation by attracting workers' attention for remitting their foreign earnings to conventional banks. Despite Islamic Banks' early-year performance, their inability to retain their share in receiving workers' remittances highlights potential areas for policy intervention or operational improvement. As workers' remittances receipts play a vital role in building the base for foreign currency reserve of a bank which ultimately assists in settling foreign currency transactions Islamic banks may go for sufficient reforms as regard to the factors which influences depositors confidence in Islamic banks (Fig.6, Table-3).

Agent Banking Deposits

Line diagram for agent banking deposits for all banks in figure 7 describes that agent banking deposits was gradually increasing over the period February 2024 to February 2025. This indicator of agent banking reflects that agent banking is gaining popularity day by day in Bangladesh. From the line for Islamic banks we can observe a steady growth in agent banking deposits which is moving above the line for conventional banks during the period under consideration. Whilst agent banking deposits of conventional banks experienced an upward trend. The data reveals that in February 2024, Islamic banks



accounted for holding 55.23% of the total deposits in agent banking arena. The value was about BDT 200 billion at that time .This value raised to about BDT 211 billion in February 2025 recording a 5% growth. Whereas the growth in agent banking deposits of conventional banks was about 25% in February 2025 compared to that of February 2024. This achievement of conventional banks narrowed the gap in holding agent banking deposits by these two sectors. This may because of either expansion of agent banking by conventional banks or increase in confidence level of the depositors in conventional banking or any other factor. However, In order to attain competitive advantage over conventional banking, Islamic Banks may consider expanding outreach, introducing digital services, and strengthening agent networks etc. (Fig.7, Table-3).

Statistical Tables & Charts

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

Type of Banks	SI	Name of Banks	Number of Branches	Number of Windows
Full Fledged Islamic Banks	1	Islami Bank Bangladesh PLC (IBBPLC)	400	--
	2	Al Arafah Islami Bank PLC (AIBPLC)	226	--
	3	Social Islami Bank PLC (SIBPLC)	181	--
	4	Standard Bank PLC (STBPLC)	138	--
	5	Export Import Bank of Bangladesh PLC (EXBPLC)	155	--
	6	First Security Islami bank (FSIBPLC)	206	--
	7	Shahjalal Islami Bank PLC (SJIBPLC)	141	--
	8	Union Bank PLC (UNBPLC)	114	--
	9	Global Islami Bank PLC (GIBPLC)	105	--
	10	ICB Islamic Bank Limited (ICBIBL)	33	--
	a. Sub Total		1699	--
Banks having IB Branches	1	AB Bank PLC (ABBPLC)	1	8
	2	The City Bank PLC (CBPLC)	1	60
	3	IFIC Bank PLC (IFICBPLC)	1	--
	4	United Commercial Bank PLC (UCBPLC)	1	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)	--	359
	10	South Bangla Agriculture and Commerce Bank (SBACBPLC)	--	10
	11	Meghna Bank PLC (MEGBPLC)	--	10
	12	Midland Bank PLC (MDBPLC)	--	1
	c. Sub Total		--	571
Grand Total (a+b+c)			1733	833

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

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

Indicators	Amount			Growth (%)		
	Feb'25	Jan'25	Feb'24	Feb'25 (Compared with Jan'25)	Jan'25 (Compared with Dec'24)	Feb'25 (Compared with Feb'24)
	a	b	c	d=((a-b)/b)*100	e	f=((a-c)/c)*100
1. Total Deposits (excluding Inter-bank & EDF)*	4356573	4331897	4189138	0.57	-0.54	4.00
a) Full-fledged Islamic Banks	3820128	3805346	3800660	0.39	-1.22	0.51
b) Islamic Banking Branches of Conventional Banks	315100	304539	232804	3.47	2.89	35.35
c) Islamic Banking Windows of Conventional Banks	221344	222012	155675	-0.30	7.20	42.18
2. Total Investments (including Sukuk/Islamic Bond)**	5280997	5262957	4889012	0.343	0.00	8.02
a) Full-fledged Islamic Banks	4872053	4860004	4555249	0.25	-0.10	6.95
b) Islamic Banking Branches of Conventional Banks	255807	252804	209269	1.19	2.34	22.24
c) Islamic Banking Windows of Conventional Banks	153137	150148	124494	1.99	-0.35	23.01
3. Total Worker's Remittances	502	533	897	-5.80	-0.02	-44.02
a) Full-fledged Islamic Banks	501	532	896	-5.80	1.04	-44.09
b) Islamic Banking Branches of Conventional Banks	0.99	1.14	0.88	-12.94	-63.76	12.23
c) Islamic Banking Windows of Conventional Banks	0.50	0.44	0.67	12.40	-88.90	-25.28
4. Total Export Receipts (excl. local exports)	713	795	628	-10.33	2.72	13.48
a) Full-fledged Islamic Banks	627	706	572	-11.26	0.34	9.58
b) Islamic Banking Branches of Conventional Banks	71.15	67.65	42.70	5.16	37.87	66.62
c) Islamic Banking Windows of Conventional Banks	15.02	21.13	13.59	-28.92	0.33	10.56
5. Total Import Payments (excl. local imports)	1102	1294	902	-14.87	7.15	22.18
a) Full-fledged Islamic Banks	916	1053	790	-13.07	6.28	15.95
b) Islamic Banking Branches of Conventional Banks	141.90	187.77	54.73	-24.43	18.16	159.29
c) Islamic Banking Windows of Conventional Banks	44.48	53.42	57.52	-16.73	-8.09	-22.66
6. Total Agent Banking Deposits	210873	210876	200147	0.00	-2.51	5.36
a) Full-fledged Islamic Banks	210318	210318	199712	0.00	-2.51	5.31
b) Islamic Banking Branches of Conventional Banks	521.20	533.18	421.86	-2.25	-2.66	23.55
c) Islamic Banking Windows of Conventional Banks	33.58	24.62	13.57	36.39	-0.02	147.42
7. Total Assets (excluding Contra. & OBU)	8531251	8455138	7748272	0.90	0.26	10.11
a) Full-fledged Islamic Banks	7854560	7791709	7263774	0.81	0.10	8.13
b) Islamic Banking Branches of Conventional Banks	400883	390500	287358	2.66	1.02	39.51
c) Islamic Banking Windows of Conventional Banks	275808	272929	197140	1.05	4.09	39.90

Note:

1. (--) means 'not available'

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

(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				Feb'25	Jan'25	Feb'24	Changes (%)		All Scheduled Banks			Islamic Banks, Branches & Windows		
	Feb'25	Jan'25	Dec'24	Feb'24	Feb'25	Jan'25	Dec'24	Feb'24				Monthly	Yearly	Feb'25 (Compared with Jan'25)	Jan'25 (Compared with Dec'24)	Feb'25 (Compared with Feb'24)	Feb'25 (Compared with Jan'25)	Jan'25 (Compared with Dec'24)	Feb'25 (Compared with Feb'24)
	a	b	c	d	e	f	g	h	i=(e/a)*100	j	k	l=(i-j)	m=(i-k)	n=((a-b)/b)*100	o=((b-c)/c)*100	p=((a-d)/d)*100	q=((e-f)/f)*100	r=((f-g)/g)*100	s=((e-h)/h)*100
Deposits (excluding Inter-bank & EDF)*	19189526	19050522	19031263	17739608	4356573	4331897	4355575	4189138	22.70	22.74	23.61	-0.04	-0.88	0.73	0.10	8.17	0.57	-0.54	4.00
Investments (including Sukuk/Islamic Bond)**	21743226	21631704	21518150	19581233	5280997	5262957	5262709	4889012	24.29	24.33	24.97	-0.04	-0.64	0.52	0.53	11.04	0.34	0.00	8.02
Worker's Remittances	2528	2185	2639	2165	502	533	533	897	19.87	24.40	41.46	-4.53	-17.05	15.67	-17.19	16.77	-5.80	-0.02	-44.02
Export Receipts (excl. local exports)	3608	3977	3788	3096	713	795	774	628	19.75	19.98	20.29	-0.23	-0.30	-9.27	4.98	16.55	-10.33	2.72	13.48
Import Payments (excl. local imports)	5424	5806	5628	4228	1102	1294	1208	902	20.32	22.29	21.33	-1.98	0.96	-6.59	3.17	28.27	-14.87	7.15	22.18
Agent Banking Deposits	413209	411530	417590	362387	210873	210876	216316	200147	51.03	51.24	55.23	-0.21	-3.99	0.41	-1.45	14.02	0.00	-2.51	5.36
Assets (excluding Contra. & OBU)	40003113	39411689	39082779	35085383	8531251	8455138	8432907	7748272	21.33	21.45	22.08	-0.13	-0.63	1.50	0.84	14.02	0.90	0.26	10.11
Number of Bank Branches/Windows	11361	11361	11361	11288	2566	2564	2559	2308	22.59	22.57	20.45	0.02	2.12	0.00	0.00	0.65	0.08	0.20	11.18

Note:

1. (→) means 'not available'

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.

Chart 1: Performance of Islamic Banking compared to Conventional Banking, Feb'25

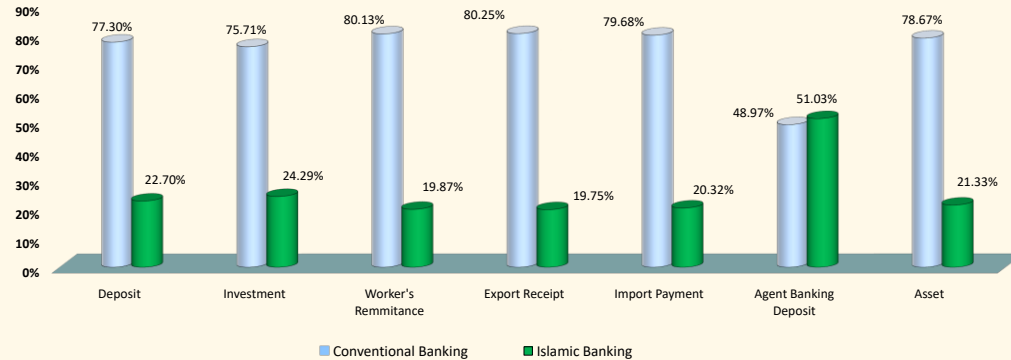


Table 4: Overall Deposits Scenario in Bangladesh by Type of Banks

(BDT in Million)

Type of Banks	Total Deposits			Changes	
	Feb'25	Jan'25	Feb'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	3820128	3805346	3800660	14782	19469
Branch Based IBs	315100	304539	232804	10561	82297
Window Based IBs	221344	222012	155675	-667	65670
Islamic Banks, Branches & Windows	4356573	4331897	4189138	24676	167435
Conventional Banks	14832953	14718625	13550470	114328	1282483
All Scheduled Banks	19189526	19050522	17739608	139004	1449918
Share (%) with respect to Total Deposits in Islamic Banks, Branches & Windows					
Full Fledged IBs	87.69	87.84	90.73	-0.16	-3.04
Branch Based IBs	7.23	7.03	5.56	0.20	1.68
Window Based IBs	5.08	5.13	3.72	-0.04	1.36
Share (%) with respect to Total Deposits in All Scheduled Banks					
Islamic Banks	22.70	22.74	23.61	-0.04	-0.91
Conventional Banks	77.30	77.26	76.39	0.04	0.91

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

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

Source: Statistics Department, Bangladesh Bank.

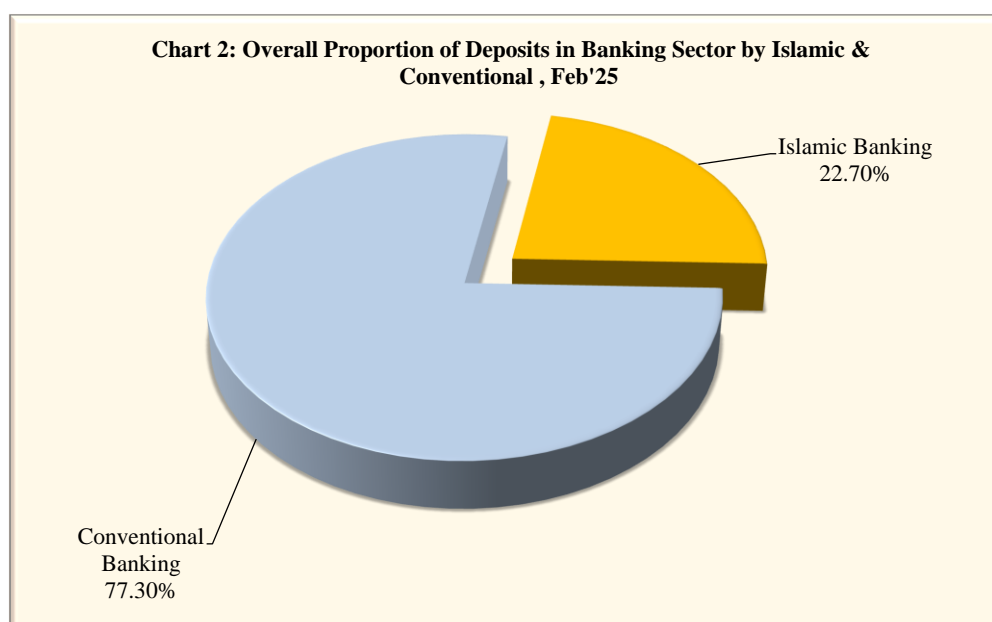


Table 5: Mode wise Islamic Banking Deposits in Bangladesh

(BDT in Million)

Mode of Deposits	Total Deposits			Changes	
	Feb'25	Jan'25	Feb'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
AI - Wadeah Deposits	186884	178211	190258	8672	-3374
Mudaraba Deposits	3770389	3747763	3618489	22627	151900
Mudaraba Savings Accounts (MSA)	786282	797005	806473	-10723	-20191
Mudaraba Term Deposits (MTDR)	2134138	2117964	1998859	16174	135279
Mudaraba Special Notice Accounts (MSNA)	165367	170118	181041	-4751	-15674
Other Mudaraba Deposits	684602	662676	632116	21926	52486
Deposits against Mudaraba Savings Bonds	5363	5427	8142	-64	-2779
Special Deposit Accounts	32292	35228	28660	-2936	3633
Other Deposits	361644	365268	343589	-3624	18055
Total Deposits	4356573	4331897	4189138	24676	167435
Share (%) with respect to Total Deposits in Islamic Banks, Branches & Windows					
AI - Wadeah Deposits	4.29	4.11	4.54	0.18	-0.25
Mudaraba Deposits	86.54	86.52	86.38	0.03	0.17
Mudaraba Savings Accounts (MSA)	18.05	18.40	19.25	-0.35	-1.20
Mudaraba Term Deposits (MTDR)	48.99	48.89	47.72	0.09	1.27
Mudaraba Special Notice Accounts (MSNA)	3.80	3.93	4.32	-0.13	-0.53
Other Mudaraba Deposits	15.71	15.30	15.09	0.42	0.62
Deposits against Mudaraba Savings Bonds	0.12	0.13	0.19	0.00	-0.07
Special Deposit Accounts	0.74	0.81	0.68	-0.07	0.06
Other Deposits	8.30	8.43	8.20	-0.13	0.10
Total	100.00	100.00	100.00	0.00	0.00

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

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

Source: Statistics Department, Bangladesh Bank.

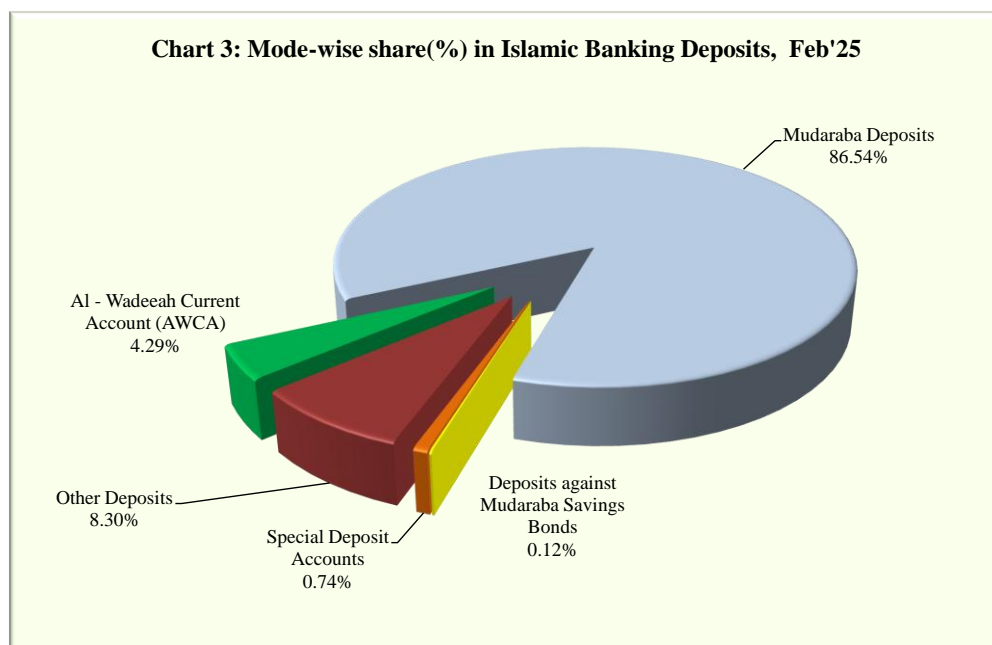


Table 6: Sector wise Islamic Banking Deposits in Bangladesh

(BDT in Million)

Sector	Total Deposits			Changes	
	Feb'25	Jan'25	Feb'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Public (Government)	97180	93142	77820	4038	19360
Other Public	223531	227478	199744	-3947	23787
Private	4035861	4011277	3911574	24584	124288
Sub Total	4356573	4331897	4189138	24676	167435
DMB	229675	231925	164245	-2250	65430
Grand Total (Including DMB)	4586248	4563822	4353382	22426	232865
Share (%) with respect to Total Deposits in Islamic Banks, Branches & Windows					
Public (Government)	2.12	2.04	1.79	0.08	0.33
Other Public	4.87	4.98	4.59	-0.11	0.29
DMB	5.01	5.08	3.77	-0.07	1.24
Private	88.00	87.89	89.85	0.11	-1.85

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

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

Source: Statistics Department, Bangladesh Bank.

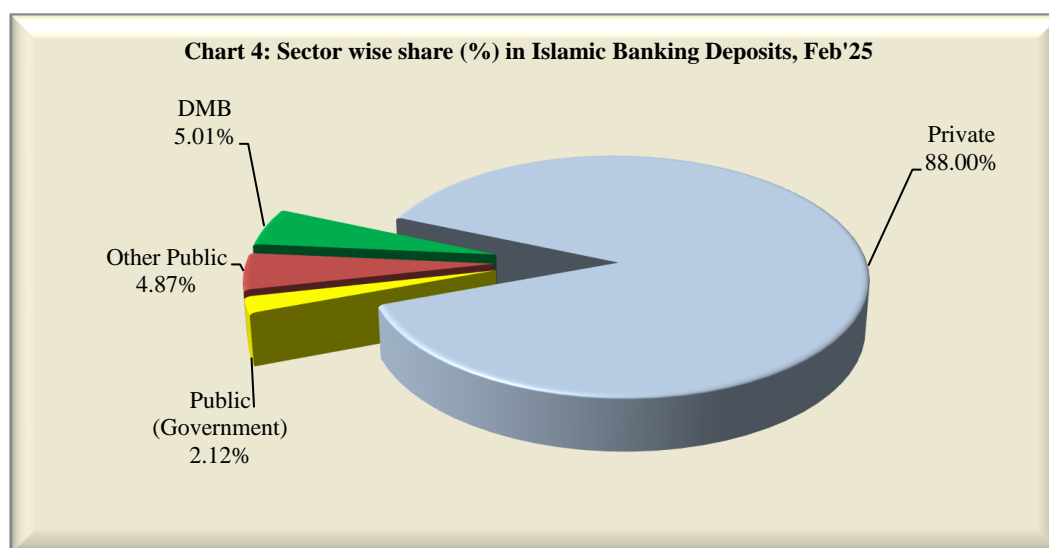


Table 7: Overall Investments Scenario in Bangladesh by Types of Banks

(BDT in Million)

Type of Banks	Total Investments			Changes	
	Feb'25	Jan'25	Feb'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	4872053	4860004	4555249	12049	316804
Branch Based IBs	255807	252804	209269	3003	46537
Window Based IBs	153137	150148	124494	2989	28644
Islamic Banks, Branches & Windows	5280997	5262957	4889012	18040	391985
Conventional Banks	16462229	16368747	14692221	93482	1770008
All Scheduled Banks	21743226	21631704	19581233	111522	2161993
Share (%) with respect to Total Investments in Islamic Banks, Branches & Windows					
Full Fledged IBs	92.26	92.34	93.17	-0.09	-0.92
Branch Based IBs	4.84	4.80	4.28	0.04	0.56
Window Based IBs	2.90	2.85	2.55	0.05	0.35
Share (%) with respect to Total Investments in All Scheduled Banks					
Islamic Banks	24.29	24.33	24.97	-0.04	-0.68
Conventional Banks	75.71	75.67	75.03	0.04	0.68

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 NBFIs 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.

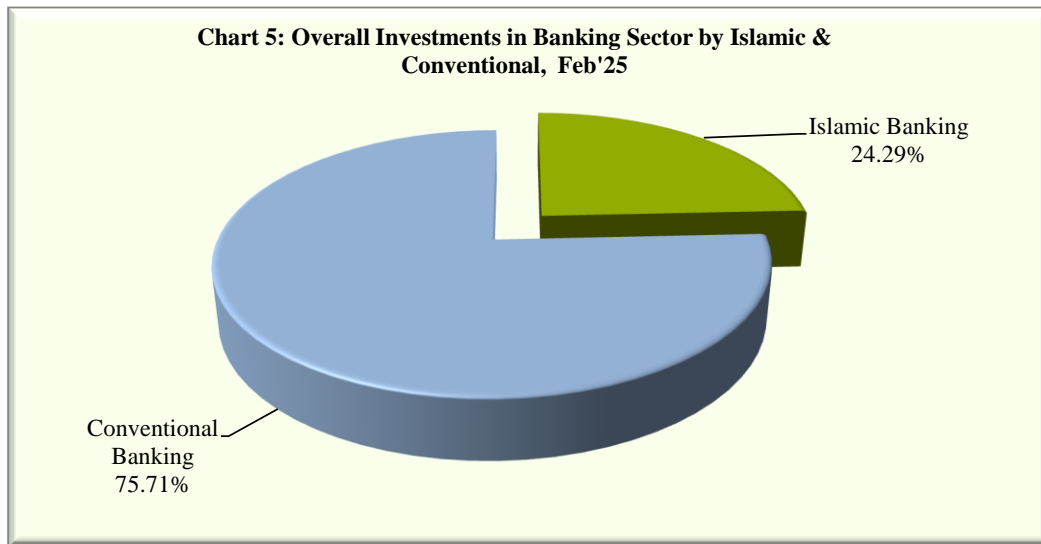


Table 8: Mode wise Islamic Banking Investments in Bangladesh

(BDT in Million)

Mode of Investments	Total Investments			Changes	
	Feb'25	Jan'25	Feb'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Mudarabah	236266	244995	136739	-8730	99526
Musharaka	3367	13796	3198	-10428	169
Bai - Murabaha	2131205	2111308	2002200	19896	129005
Bai - Muajjal	1068010	1074609	1069079	-6600	-1069
Bai - Salam	83145	82654	78629	491	4516
Bai – Istisna	24602	24512	17824	91	6778
Ijarah	263633	266879	220133	-3246	43500
HPSM	799723	834962	764146	-35240	35577
Qard - e - Hasan	126352	137446	122749	-11094	3603
Others Investments	544695	471794	474315	72900	70380
Total	5280997	5262957	4889012	18040	391985
Share (%) with respect to Total Investments in Islamic Banks, Branches & Windows					
Mudarabah	4.47	4.66	2.80	-0.18	1.68
Musharaka	0.06	0.26	0.07	-0.20	0.00
Bai - Murabaha	40.36	40.12	40.95	0.24	-0.60
Bai - Muajjal	20.22	20.42	21.87	-0.19	-1.64
Bai - Salam	1.57	1.57	1.61	0.00	-0.03
Bai – Istisna	0.47	0.47	0.36	0.00	0.10
Ijarah	4.99	5.07	4.50	-0.08	0.49
HPSM	15.14	15.86	15.63	-0.72	-0.49
Qard - e - Hasan	2.39	2.61	2.51	-0.22	-0.12
Others Investments	10.31	8.96	9.70	1.35	0.61
Total	100.00	100.00	100.00	0.00	0.00

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.

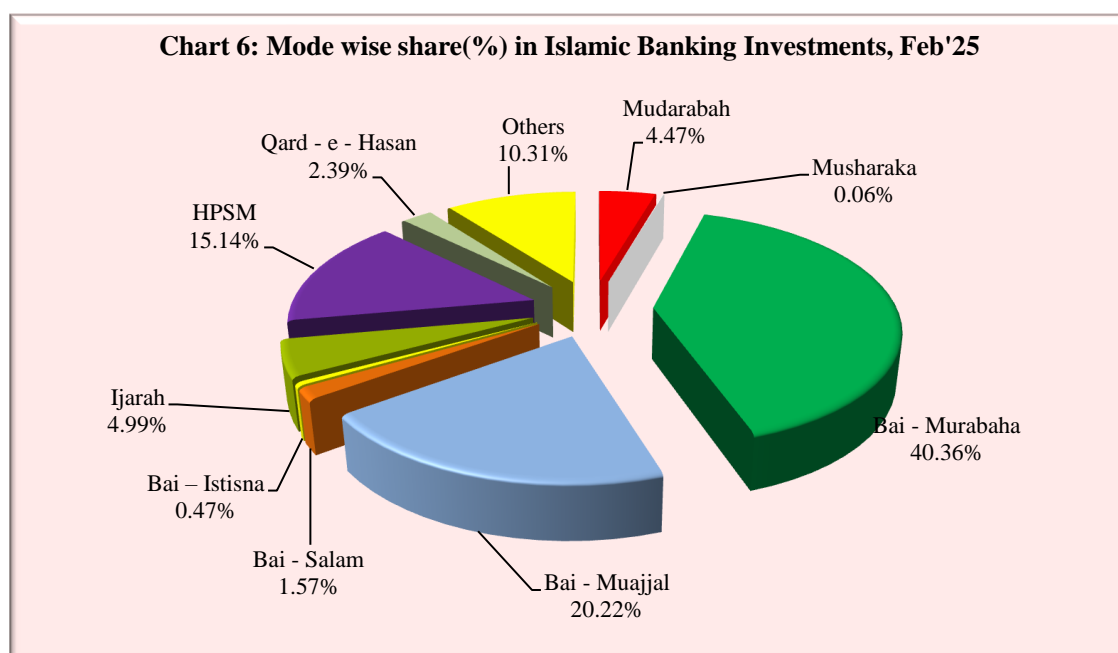


Table 9: Economic Purpose wise Islamic Banking Investments in Bangladesh

(BDT in Million)

Economic Purposes	Total Investments			Changes	
	Feb'25	Jan'25	Feb'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Agriculture, Fishing & Forestry	62738	62725	61662	14	1076
a) Agriculture	43441	43438	40666	3	2775
b) Fishing	15193	15195	16877	-2	-1683
c) Forestry & logging	4104	4091	4119	12	-15
Industry (1+2)	2186596	2188660	2048064	-2063	138533
1. Term Investment (Excluding Working Capital Financing)	887868	897015	828555	-9147	59313
a) Large Industries	579450	591448	527272	-11997	52178
b) Small and Medium Industries	153523	150306	152694	3216	828
c) Cottage/ Micro Industries	6977	6902	7503	74	-527
d) Service Industries	147918	148359	141085	-441	6834
2. Working Capital Financing	1298729	1291644	1219509	7084	79220
a) Large Industries	908067	895547	807298	12520	100769
b) Small and Medium Industries	204472	211234	233128	-6762	-28656
c) Cottage/ Micro Industries	9690	9671	9104	19	586
d) Service Industries	176499	175193	169979	1307	6520
Construction	321549	321703	318934	-154	2615
Transport	36969	37797	38001	-827	-1032
Trade & Commerce	1779594	1787958	1614678	-8365	164916
a) Whole sale & Retail Trade	1258373	1274285	1156072	-15913	102300
b) Export	198215	193450	167870	4765	30345
c) Import	312884	310409	283802	2475	29082
d) Procurement by Government	0.03	0.03	6.12	0.00	-6
e) Share Trading	8203	8049	5216	153.7	2987
f) Lease Financing	1919	1766	1712	154	208
Other Institutional Qard/Investments	264901	80491	179794	184411	85108
Consumer Finance	113034	113221	117920	-187	-4886
Miscellaneous (Poverty Alleviation and others)	515615	670402	509958	-154788	5657
Total	5280997	5262957	4889012	18040	391985
Share (%) with respect to Total Investments in Islamic Banks, Branches & Windows					
Agriculture, Fishing & Forestry	1.19	1.19	1.26	0.00	-0.07
Industry	41.40	41.59	41.89	-0.18	-0.49
Construction	6.09	6.11	6.52	-0.02	-0.43
Transport	0.70	0.72	0.78	-0.02	-0.08
Trade & Commerce	33.70	33.97	33.03	-0.27	0.67
Other Institutional Qard/Investments	5.02	1.53	3.68	3.49	1.34
Consumer Finance	2.14	2.15	2.41	-0.01	-0.27
Miscellaneous (Poverty Alleviation and others)	9.76	12.74	10.43	-2.97	-0.67
Total	100.00	100.00	100.00	0.00	0.00

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.

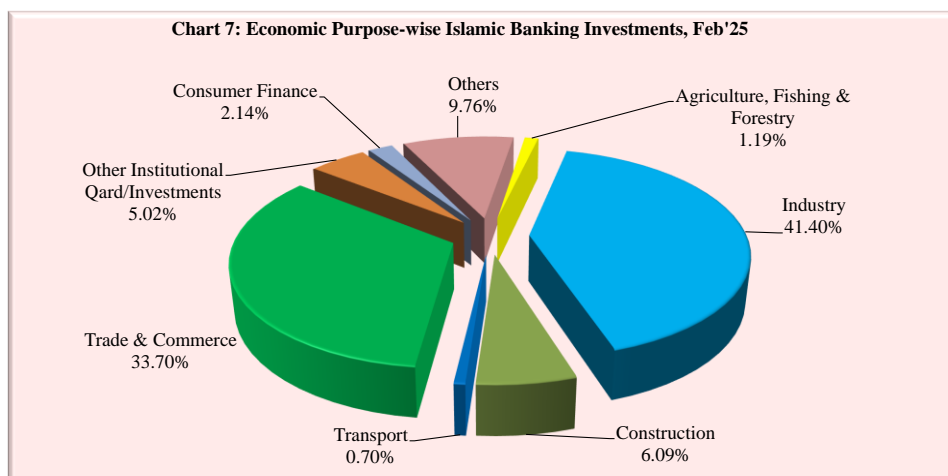


Table 10: Overall Agent Banking Deposits Scenario in Bangladesh

(BDT in Million)

Type of Banks	Total Deposits			Changes	
	Feb'25	Jan'25	Feb'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	210318	210318	199712	0	10606
Branch Based IBs	521.2	533.2	421.9	-12.0	99.3
Window Based IBs	33.6	24.6	13.6	9.0	20.0
Islamic Banks, Branches & Windows	210873	210876	200147	-3	10726
Conventional Banks	202336	200654	162240	1682	40096
All Scheduled Banks	413209	411530	362387	1679	50822
Share (%) with respect to Total Agent Banking Deposits in Islamic Banks, Branches & Windows					
Full Fledged IBs	99.74	99.74	99.78	0.00	-0.05
Branch Based IBs	0.25	0.25	0.21	-0.01	0.04
Window Based IBs	0.02	0.01	0.01	0.00	0.01
Share (%) with respect to Total Agent Banking Deposits in All Scheduled Banks					
Islamic Banks, Branches & Windows	51.03	51.24	55.23	-0.21	-4.20
Conventional Banks	48.97	48.76	44.77	0.21	4.20

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

2. IBs = Islamic Banks

Source: Statistics Department, Bangladesh Bank.

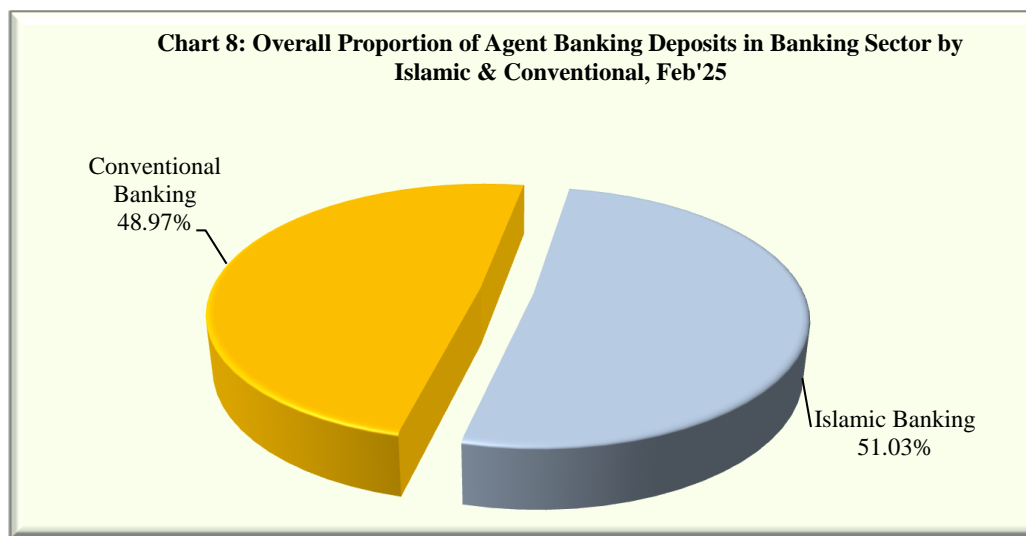


Table 11: Gender and Geo location wise School Banking in Bangladesh

Description		Total Number of Accounts			Changes	
		Feb'25	Jan'25	Feb'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Gender-wise	Male	550868	550829	563665	39	-12797
	Female	556031	555985	498357	46	57674
	Others	-	-	-	-	-
	Islamic Banks, Branches & Windows	1106899	1106814	1062022	85	44877
	Conventional Bank	3298388	3266585	3056286	31803	242102
	All Scheduled Banks	4405287	4373399	4118308	31888	286979
Geolocation-wise	Urban	353622	353401	337789	221	15833
	Rural	753277	753413	724233	-136	29044
	Islamic Banks, Branches & Windows	1106899	1106814	1062022	85	44877
	Conventional Bank	3298388	3266585	3056286	31803	242102
	All Scheduled Banks	4405287	4373399	4118308	31888	286979
Share (%) of Number of Accounts with respect to All Scheduled Banks						
Overall	Islamic Banks, Branches & Windows	25.13	25.31	25.79	-0.18	-0.66
	Conventional Banks	74.87	74.69	74.21	0.18	0.66

Note: (-) means 'not available'

Source: Statistics Department, Bangladesh Bank.

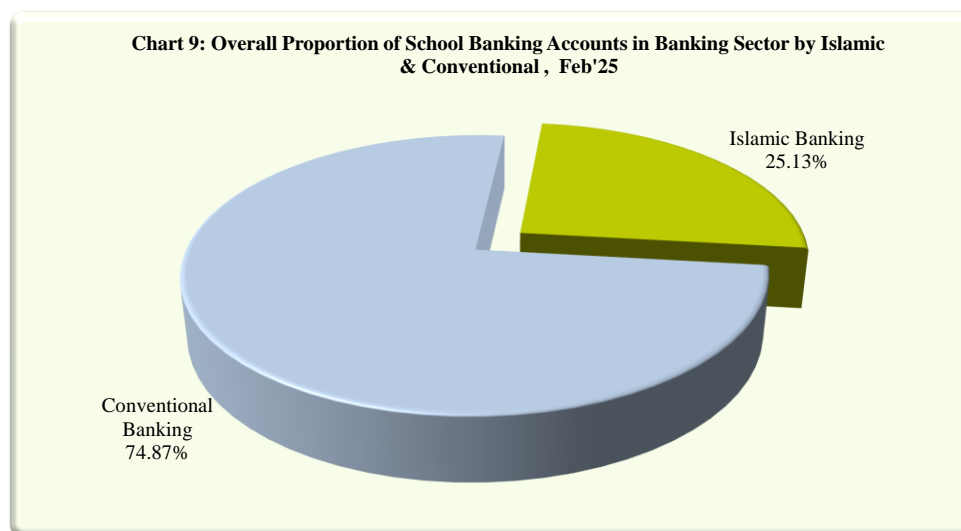


Table 12: Mobile Financial Services (MFS) in Islamic Banking

Accounts Pattern		Total			Changes	
		Feb'25	Jan'25	Feb'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
MFS Agent		86184	86184	85738	0	446
MFS Personal Accounts		1846237	1846237	1715947	0	130290
MFS Male Accounts		1424268	1424268	1324614	0	99654
MFS Female Accounts		421969	421969	391333	0	30636
MFS Other Accounts		13093	13093	12590	0	503
Total MFS Accounts in Islamic Banks, Branches & Windows		1859330	1859330	1728537	0	130793
Total MFS Accounts in Conventional Banks		141290726	140984568	132975878	306158	8314848
Total MFS Accounts in All Scheduled Banks		143150056	142843898	134704415	306158	8445641
Transactions Pattern		Total Transactions Amount (BDT in Million)			Changes	
		Feb'25	Jan'25	Feb'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Cash In		98.50	98.50	61.80	0.00	37
Cash Out		1009	1009	506	0	503
P2P		18	18	12	0	6
Maychent Payment		36	36	442	0	-406
G2P		0.00	0.00	0.00	0.00	0.00
Salary Disbursement		459	459	414	0	45
Talktime Purchase		5.68	5.68	5.31	0.00	0.37
Utility Bill Payment		1.216	1.216	1.839	0.00	-0.62
Total MFS Transactions in Islamic Banks, Branches & Windows		1627	1627	1443	0	184
Total MFS Transactions in Conventional Banks		1313110	1395031	1032132	-81921	280977
Total MFS Transactions in All Scheduled Banks		1314736	1396657	1033575	-81921	281161
Share (%) with respect to All Scheduled Banks						
Description		Feb'25	Jan'25	Feb'24	Changes	
					With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
MFS Accounts	Islamic Banks, Branches & Windows	1.30	1.30	1.28	-0.003	0.016
	Conventional Banks	98.70	98.70	98.72	0.003	-0.016
MFS Transactions	Islamic Banks, Branches & Windows	0.12	0.12	0.14	0.01	-0.016
	Conventional Banks	99.88	99.88	99.86	-0.01	0.016

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	
	Feb'25	Jan'25	Feb'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
ATM	3741	3741	3664	0	77
POS	6779	6779	6655	0	124
CDM	5	5	6	0	-1
CRM	835	835	824	0	11
Islamic Banks*	11360	11360	11149	0	211
Conventional Banks	135885	134389	117144	1496	18741
All Scheduled Banks	147245	145749	128293	1496	18952
Transactions through Interbanks	Total Transactions Amount (BDT in Million)			Changes	
	Feb'25	Jan'25	Feb'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
MICR Cheque	180670	185607	286720	-4937	-106050
Non-MICR Cheque	57	57	146	0	-90
EFT	73853	73665	191704	188	-117851
RTGS	300611	301414	308288	-803	-7677
Islamic Banks, Branches & Windows	555191	560743	786859	-5552	-231667
Conventional Banks	5920957	7046393	5245275	-1125436	675682
All Scheduled Banks	6476149	7607136	6032134	-1130988	444015
Transactions through Cards					
Debit Card Transaction	88885	89057	128568	-172	-39683
Credit Card Transaction	1850	1886	1828	-36	22
Prepaid Card Transaction	132	133	400	-1	-269
Islamic Banks, Branches & Windows	90867	91076	130797	-209	-39930

Note : 1. *Considering Full Fledged Islamic Banks Only

2. (--) means 'not available'

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 92.26% of total Islamic investment while investment sanctioned by other Islamic banks having Islamic branches and windows is only 7.74% of total Islamic investment. Full-fledged Islamic banks, branches and windows made significant amount of investment through Bai-Murabaha (40.36%). About 41% of investment was made for the industry sector, 33.7% of investment was made 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 one-fifth (19.87%) of total worker's remittance collected through Islamic banking channel. Furthermore, approximately half (51.03%) 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. 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 strengthens the financial system of the country.

Appendix-1

Time Series Data on Islamic Banking in Bangladesh

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

Indicators	Nov'23	Dec'23	Jan'24	Feb'24	Mar'24	Apr'24	May'24	Jun'24	Jul'24	Aug'24	Sep'24	Oct'24	Nov'24	Dec'24	Jan'25	Feb'25
1. Total Deposits (excluding Inter-bank & EDF)*	4180010	4224637	4139685	4189138	4192994	4246010	4288023	4404270	4374131	4318054	4342670	4329368	4351507	4355575	4331897	4356573
a) Full-fledged Islamic Banks	3806895	3841360	3753045	3800660	3805146	3834973	3873267	3980746	3944444	3878929	3889353	3863144	3870325	3852507	3805346	3820128
b) Islamic Banking Branches of Conventional Banks	204272	211177	232702	232804	228435	249343	249757	255448	254075	260002	268058	274380	280040	295972	304539	315100
c) Islamic Banking Windows of Conventional Banks	168843	172100	153939	155675	159413	161695	165000	168076	175612	179123	185258	191843	201142	207096	222012	221344
2. Total Investments (including Sukuk/Islamic Bond)**	4697897	4774561	4823248	4889012	4935777	4980980	5041131	5137341	5148415	5169909	5169508	5184376	5214653	5262709	5262957	5280997
a) Full-fledged Islamic Banks	4382060	4454304	4490725	4555249	4598273	4639964	4695832	4790134	4798598	4814993	4800455	4807032	4824193	4865000	4860004	4872053
b) Islamic Banking Branches of Conventional Banks	178031	178396	210272	209269	208426	211278	212706	217174	219485	220634	228855	233334	239180	247035	252804	255807
c) Islamic Banking Windows of Conventional Banks	137806	141861	122250	124494	129077	129738	132594	130032	130332	134282	140198	144010	151280	150674	150148	153137
3. Total Worker's Remittances	764	954	1058	897	758	817	924	920	669	533	540	584	472	533	533	502
a) Full-fledged Islamic Banks	760	951	1056	896	755	813	920	916	666	528	534	580	467	526	532	501
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	1.14	0.99
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	0.44	0.50
4. Total Export Receipts (excl. local exports)	599	587	686	628	725	695	703	657	638	690	837	779	699	774	795	713
a) Full-fledged Islamic Banks	542	528	615	572	648	615	639	590	580	623	769	713	627	704	706	627
b) Islamic Banking Branches of Conventional Banks	31.48	31.97	52.22	42.70	57.95	56.39	48.87	46.88	37.43	39.41	45.67	46.02	52.87	49.07	67.65	71.15
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	21.13	15.02
5. Total Import Payments (excl. local imports)	1104	936	1109	902	1020	1202	1184	952	1059	1107	1070	1134	1061	1208	1294	1102
a) Full-fledged Islamic Banks	973	808	992	790	883	1049	1013	824	890	953	933	955	873	991	1053	916
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	187.77	141.90
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	53.42	44.48
6. Total Agent Banking Deposits	190703	193917	197025	200147	199158	203520	206240	213343	206920	204798	208838	211876	212513	216316	210876	210873
a) Full-fledged Islamic Banks	190281	193488	196582	199712	198726	203088	205809	212902	206487	204362	208385	211410	212022	215744	210318	210318
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	533.18	521.20
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	24.62	33.58
7. Total Assets (excluding Contra. & OBU)	7748493	7619498	7576916	7748272	7818844	7977511	8113654	8533968	8357322	8412508	8496404	8547909	8735986	8432907	8455138	8531251
a) Full-fledged Islamic Banks	7276768	7144874	7095819	7263774	7334061	7462877	7588675	8001258	7817928	7856739	7921655	7954830	8118947	7784163	7791709	7854560
b) Islamic Banking Branches of Conventional Banks	244708	246153	287199	287358	283594	309203	311930	320370	317914	328227	338503	347334	359691	386550	390500	400883
c) Islamic Banking Windows of Conventional Banks	227018	228471	193898	197140	201188	205431	213048	212340	221480	227543	236245	245745	257348	262194	272929	275808

Note:

1. (--) means 'not available'

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