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MONTHLY

ISLAMIC BANKING AND FINANCE STATISTICS (IBFS)

JULY 2026

Bangladesh Bank
Statistics Department

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MONTHLY
ISLAMIC BANKING AND FINANCE STATISTICS (IBFS)*

July, 2026

Islamic Banking and Finance Database Unit
Statistics Department
Bangladesh Bank

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Introduction

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

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

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

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

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

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

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

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

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

Executive Summary

Overview

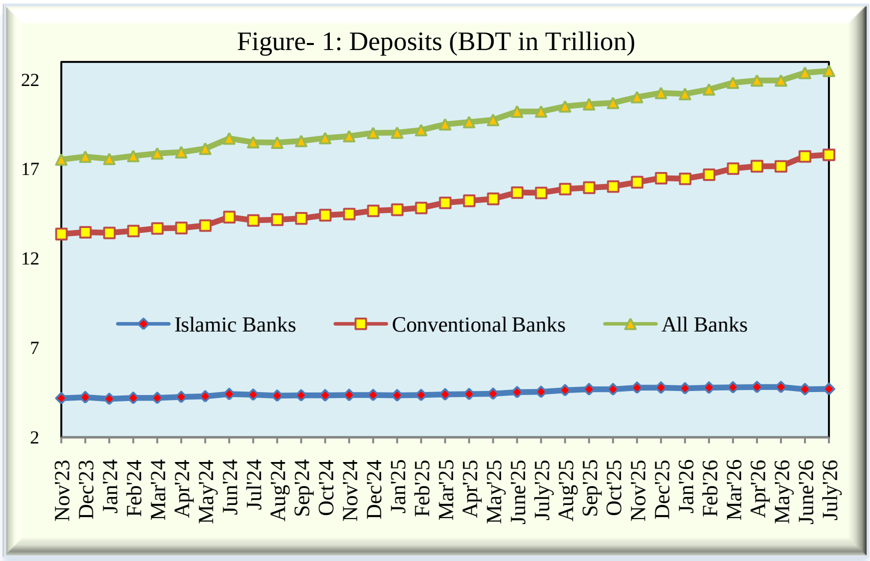
This portion of the report provides a descriptive analysis of some of the indicators of both **Islamic and Conventional banking** in Bangladesh aiming at measuring performance of them from November 2023 to July 2026. The study focuses on key banking activities such as deposits**,** investments**,** assets**,**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

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

1. For Islamic Banks

1.1 Deposits

The banking sector in Bangladesh experienced an upward trend of deposits from November 2023 to July 2026 (Fig-1). Total deposits increased from BDT 17.54 trillion in November 2023 to BDT 22.50 trillion in July 2026, reflecting gradual expansion of the sector. Conventional banks consistently dominated deposit mobilization, contributing the largest share (79.16%) during the reference month. In contrast Islamic banks, despite their small share (20.84%), demonstrated steady and moderate growth.

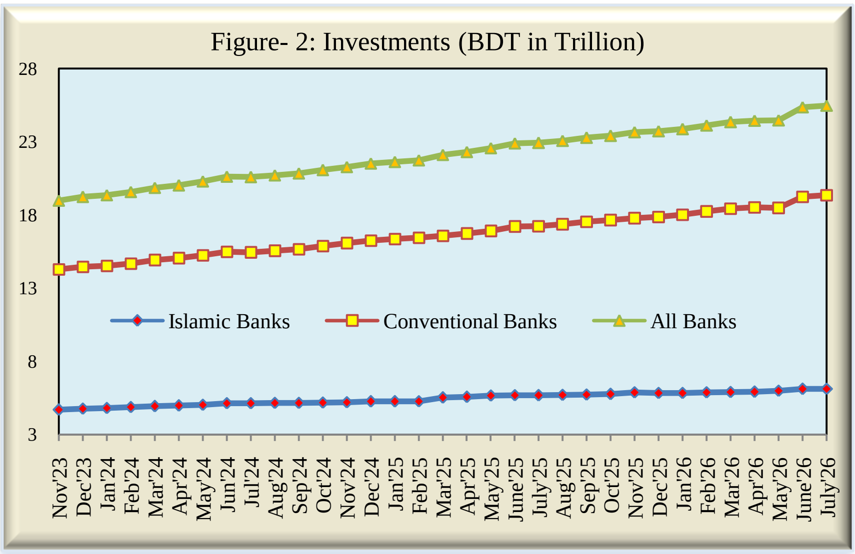


Conventional banks, deposits stood at BDT 17.81 trillion in July 2026, up from BDT 17.71 trillion in June 2026, reflecting a month-on-month growth of about 0.54%. On a year-on-year basis, deposits rose from BDT 15.68 trillion in July 2025 to BDT 17.81 trillion in July 2026, registering a growth of approximately 13.58%. This steady growth in deposits of conventional banks can be primarily attributed to unstable situation in Islamic banking sector after July 2024 uprising, which shifted the reliability and confidence of depositors more in conventional banking.

Focusing on Islamic banks, deposits remained approximately at BDT 4.69 trillion in July 2026, increasing from BDT 4.67 trillion in June 2026, indicating increasing rate at 0.39%. But on a year-on-year basis, deposits raised from BDT 4.54 trillion in July 2025 to BDT 4.69 trillion in July 2026 which demonstrates a moderate growth of around 3.30%. This year-on-year growth indicates a gradual shift in depositor's preference toward Islamic Banking. Aftermath of July uprising, Bangladesh Bank's surveillance for Islamic banks in terms of liquidity support, identification of weakness of the banks, recruitment of administrators to improve management capacity of the banks etc may facilitate them to regain depositors' confidence. The study also finds that depositors continue to rely predominantly on Mudaraba-based deposits, which make up about 87.04% of Islamic banks deposit base. As of July 2026**,** Islamic banks' deposit base is overwhelmingly driven by the private sector, which accounts for about 90.01% of total deposits (Tables 5 and 6).

1.2 Investments

The investment trend in Bangladesh's banking sector demonstrated sustained growth during the period from November 2023 to July 2026. Total investments increased from BDT 18.99 trillion in November 2023 to BDT 25.48 trillion in July 2026, registering a considerable growth of 34.16%. Whereas, conventional banks accounted for the dominant share (75.97%) of total investments during the reference month and Islamic banks maintained a comparatively smaller (24.03%) yet a stable contribution.

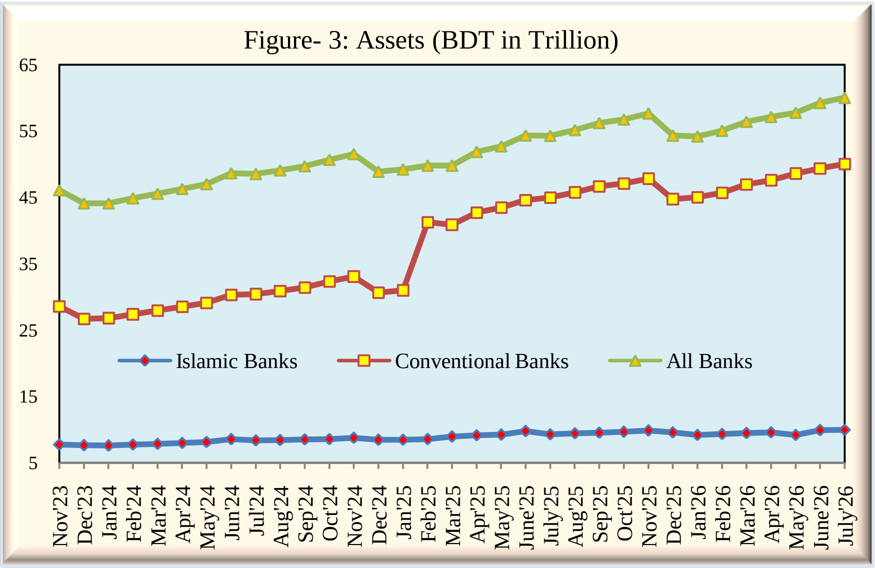


In conventional banks, investments stood at BDT 19.36 trillion in July 2026, increasing from BDT 19.25 trillion in June 2026, indicating a month-on-month increase of about 0.54%. On a year-on-year basis, investments increased from BDT 17.25 trillion in July 2025 to BDT 19.36 trillion in July 2026, marking a growth of 12.23%. Both of these growths suggest a cautious lending and investment strategies of conventional banks focusing on macroeconomic challenges, including inflationary pressures, exchange rate volatility, and tighter regulatory oversight in Bangladesh (Fig. 2; Table 3).

Focusing on Islamic banks, investments mostly stable in BDT 6.12 trillion in July 2026 with previous month. On a year-on-year basis, investments increased by from BDT 5.68 trillion in July 2025 to BDT 6.12 trillion in July 2026, reflecting a growth of approximately 7.75%. The moderate monthly increase reflects a prudent investment strategy, while the year-on-year growth indicates gradual expansion, driven by rising demand for Islamic financing products, particularly profit-and-loss sharing modes. It is also observed that a large share of financing was concentrated in Bai-Murabaha (41.57%), HPSM (18.74%) and Bai-Muajjal (16.76%) showing dependence on a few key financing structures. From a sectoral perspective, Islamic banks' investments were allocated across various segments of the economy, with the highest concentration in industry and trade & commerce, underscoring their importance in driving productive and commercial economic activities (Tables 7, 8 and 9).

1.3 Assets

In Bangladesh, the assets position of banking sector has exhibited a sustained upward trend in assets growth over the period from November 2023 to July 2026. Total assets increased significantly from BDT 46.09 trillion in November 2023 to BDT 60.00 trillion in July 2026, representing an overall growth of 30.17%**.** Although minor fluctuations were observed, particularly in December 2024 and December 2025, the general trajectory remained positive. This consistent growth indicates strong assets mobilization capacity and reflects the sector's resilience in the face of potential economic and political uncertainties (Fig-3).

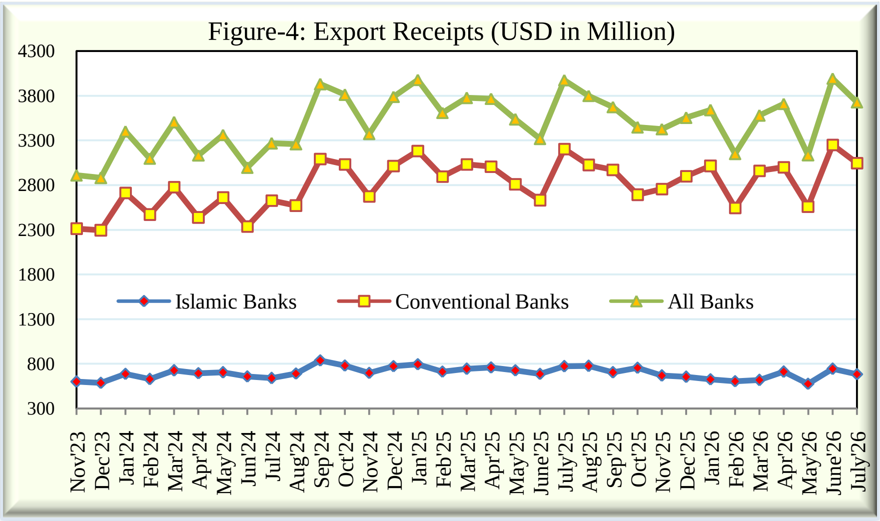


In Case conventional banks recorded stronger and more dynamic assets growth throughout the same period. Total assets stood at BDT 50.04 trillion in July 2026, increasing slightly from BDT 49.35 trillion in June 2026, indicating a month-on-month growth of about 1.39%. On a year-on-year basis, assets rose from BDT 44.99 trillion in July 2025 to BDT 50.04 trillion in July 2026, reflecting a moderate growth of approximately 11.23%. This steady month-on-month increase indicates assets revaluation, loan repayments exceeding new disbursements, and tighter regulatory or liquidity conditions of conventional banks in Bangladesh. However, non-performing loans (NPLs), high cost of funds, and prevailing macroeconomic pressure including inflation and exchange rate volatility have also affected the conventional banks to take a cautious stance which reflects on their year-on-year growth.

Concerning Islamic banks, total assets at BDT 9.96 trillion in July 2026 compared to BDT 9.88 trillion in June 2026, indicating month-on-month increase of about 0.83%. On a year-on-year basis, assets rose from BDT 9.29 trillion in July 2025 to BDT 9.96 trillion in July 2026, reflecting an increase of 7.25%. The steady year-on-year increase, along with the more pronounced monthly amplification, indicates that Islamic banks experienced a relatively stable but subdued asset position during the period. This performance may reflect higher expansion in financing activities, cautious investment strategies, and persistent liquidity management. Although demand for Shariah-compliant financial services remains positive, limited operational scale, a relatively narrow range of financial products and ongoing challenges in the banking sector may have constrained asset growth in the short term.

1.4 Export Receipts

Banking system of Bangladesh has been playing an important role through receiving export earnings on behalf of the exporters. The export performance of Bangladesh's banking sector exhibits moderate fluctuations with an overall stable trend during the period from November 2023 to July 2026. Total export receipts ranged between USD 2909 million in November 2023 and USD 3728 million in July 2026, indicating an overall growth of 28.15% but a range-bound movement without sustained long-term growth over this period (Fig-4). The highest export earnings were recorded USD 3992 million in June 2026, closely followed by USD 3977 million in January 2025, reflecting strong external demand and improved trade performance during those periods. In contrast, the lowest export level was observed in USD 2880 million in December 2023, suggesting weaker export activity. By July 2026, exports increased to USD 3728 million, indicating a moderate expanding situation compared to the peak levels of 2025.



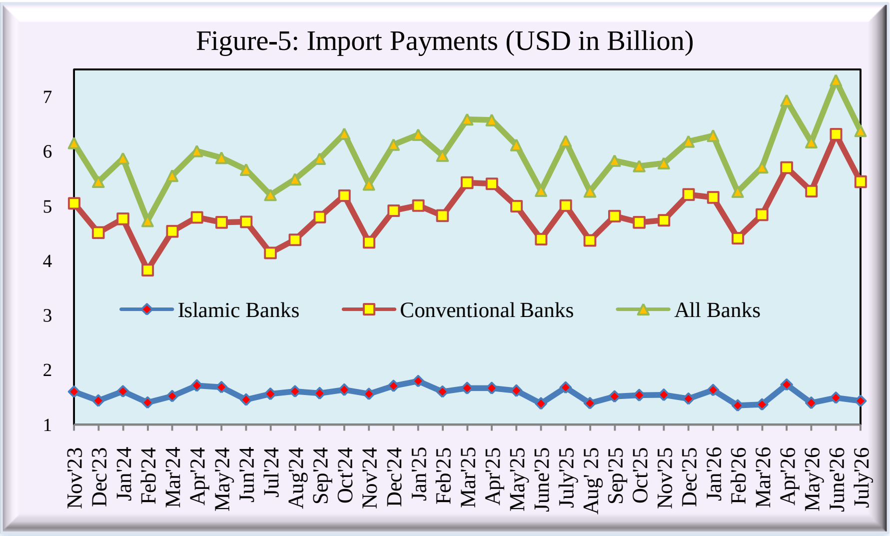
In case conventional banks consistently held a dominant share (81.64%) of total export-financing and proceeds handling during the reference month. Their export volumes recorded USD 3045 million in July 2026, decreasing from USD 3249 million in May 2026, indicates a month-on-month decreasing at 6.28%. On a year-on-year basis, export receipts USD 3045 million in July 2026, decreasing from USD 3203 million in July 2025, reflecting a decrease rate of approximately 4.93%. However, export receipts decreased by USD 204 million in July 2026 from previous month indicates a decrease external demand and domestic supply side supports during the month.

Concerning Islamic banks contributed a smaller yet consistent share (18.36%) of export earnings. Month-on-month comparison Islamic banks export receipts USD 684 million in July 2026 and USD 743 million in June 2026, indicates a month-on-month decreasing at 7.90%. On a year-on-year basis, export receipts USD 684 million in July 2026, decreasing from USD 771 million in July 2025, reflecting a decrease rate of 11.21%. However, export performance moderated thereafter, with a gradual decline observed in late 2025 and early 2026, falling to USD 743 million in June 2026. Islamic banks consistently handled around 17% to 22% of total export proceeds, remaining stable share.

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

1.5 Import Payments

The import performance of Bangladesh's banking sector shows noticeable monthly fluctuations during the period from November 2023 to July 2026. Despite short-term volatility, the general movement reflects a moderately stable import pattern with occasional peaks and slowdowns. The highest level of import payments was recorded at USD 6801 million in June 2026, indicating strong import demand during the month. In contrast, the lowest level was observed in February 2024, at USD 4228 million. During the first half of 2026, import payments fluctuated, with alternating increases and decreases from month to month. In July 2026, import payments stood at USD 5878 million, reflecting a decline from the previous month but remaining above the level recorded in February 2024. Overall, imports show a fluctuating but upward trend, without sustained long-term expansion.

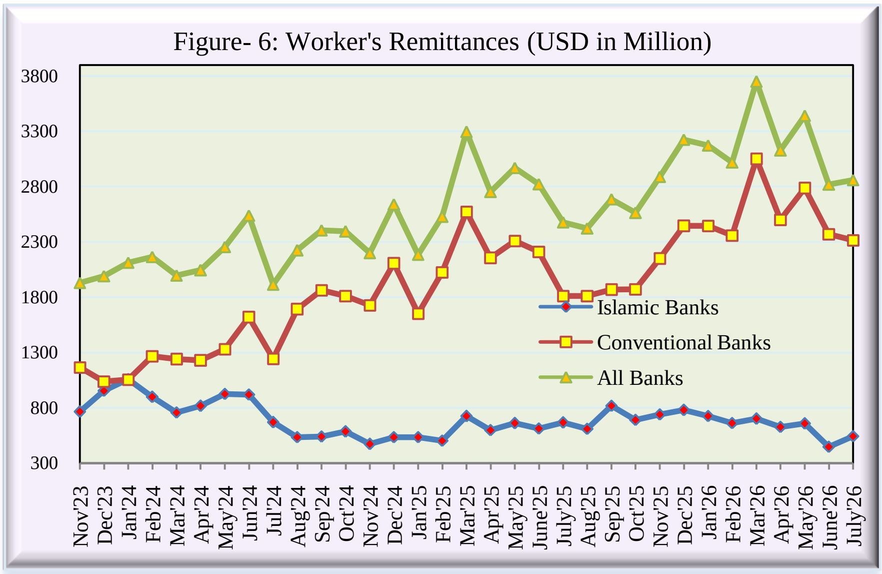


In Conventional banks import payments was USD 4944 million in July 2026, decreasing from USD 5810 million in June 2026, indicating a month-on-month decrease of about 14.91%**.** On a year-on-year basis, import payments was USD 4944 million in July 2026 increased from USD 4512 million in July 2025, marking a increase rate at 9.56%. The robust year-on-year increase indicates an outperformance by conventional banks or resumption of private investment in the economy which encourages business investment in capital machinery and raw materials although having economic uncertainty arisen from middle east war crisis.(Fig-5)

Focusing on Islamic banks Import payments stood at USD 933 million in July 2026 decreased from USD 991 million in June 2026, as a month-on-month comparison it's reflected by the decreasing rate at 5.91%. On a year-on-year basis, import payments was USD 934 million in July 2026 decreased from USD 1177 million in July 2025, marking a decrease rate at 20.79%. The Islamic banking imports are relatively stable and observed decreased value in the latest period.

1.6 Worker's Remittances

From Figure 6, it can be observed that workers' remittances received through all banks generally increased during the period from November 2023 to July 2026. The upward trend reached its highest level in May 2026, when workers' remittances amounted to USD 3443 million, due to the exceptionally high remittance inflow recorded in May 2026 ahead of Eid-ul-Azha. While both Islamic and conventional banks contributed to the inflows, conventional banks consistently handled a larger share, with their dominance becoming more pronounced after the first few months of the period.



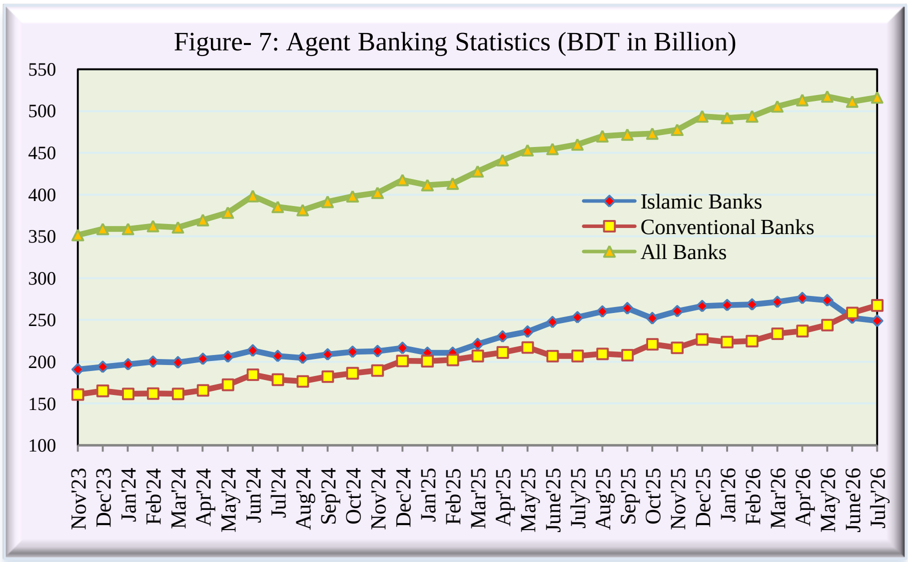
In Conventional banks month-on-month comparison worker's remittance was USD 2316 million in July 2026 decreased from USD 2371 in May 2026, decreasing at 2.35%. Whereas in year-on-year basis, worker's remittance was USD 2316 million in July 2026 increased from USD 1812 million in July 2025, marking a moderate growth at 27.82%. In month-on-month comparison Islamic banks worker's remittances increased from USD 448 million in June 2026 to USD 543 million at the end of July 2026, indicating 21.28% increasing rate. Whereas on year-on-year comparison Islamic banks faced remittances decrease from USD 666 million in July 2025 to USD 543 million at the end of July 2026, reflecting a 18.47% decrease.

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

1.7 Agent Banking Deposits

Line diagram for agent banking deposits for all banks in figure 7 describes that agent banking deposits is gradually increasing over the period November 2023 to July 2026 (Fig-7). This indicator of agent banking reflects that agent banking is gaining popularity day by day in Bangladesh. Total agent banking deposits increased from BDT 352 billion in November 2023 to BDT 516 billion in July 2026, reflecting gradual expansion of the sector with 46.79% growth rate.

In case of conventional banks, agent banking deposits stood at BDT 267 billion in July 2026, increasing from BDT 259 billion in June 2026, indicating a month-on-month increasing of about 3.29%. On a year-on-year basis, deposits rose from BDT 207 billion in July 2025 to BDT 267 billion in July 2026, registering a growth of approximately 29.19%. Agent banking deposits of conventional banks experienced a steady trend and it contributed 51.76% of total agent banking deposits share in the banking arena. Focusing on Islamic banks, agent banking deposits recorded approximately at BDT 249 billion in July 2026, decreasing from BDT 253 billion in June 2026, with 1.41% decreasing rate. However, on a year-on-year basis, agent banking deposits decreased from BDT 253 billion in July 2025 to BDT 249 billion in July 2026, reflecting a 1.67% decrease. The data indicates that in July 2026, Islamic banks accounted for holding 48.24% of the total deposits in agent banking arena.

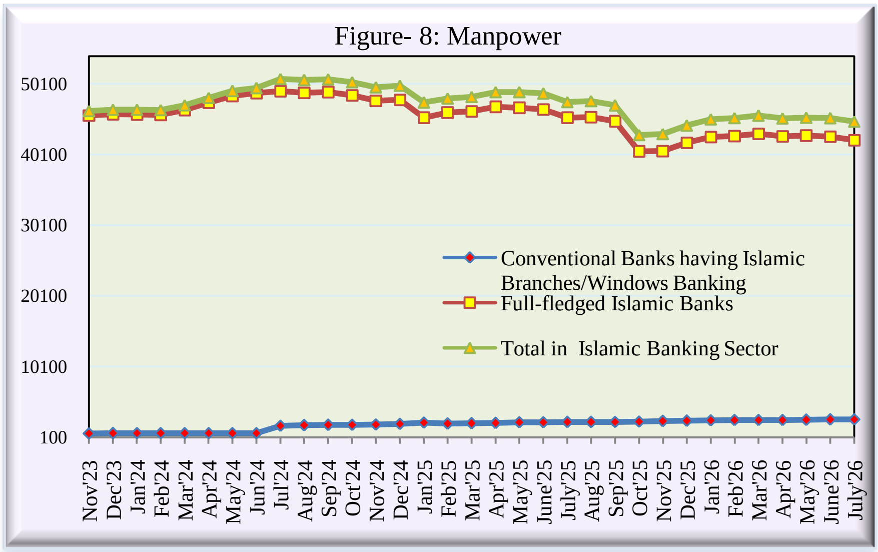


The data reveals that both the segments of the banking sector achieved robust growth in agent banking deposits but the growth of Conventional banks outpaced the growth of Islamic banks. However, comparing the size of banking operations in the country, Islamic banks are performing better than those of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

1.8 Manpower

The manpower position of Islamic banking operations within the Banking sector in Bangladesh shows a declining trend during the period November 2023 to July 2026 (Table-2). Total manpower in Islamic Banks stood at 44765 in July 2026 decreased from 45225 in June 2026, indicating a month-on-month decrease of 1.02%. On the other hand, the total manpower was 47520 in July 2025 which indicates a year-on-year decline of 6%.

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



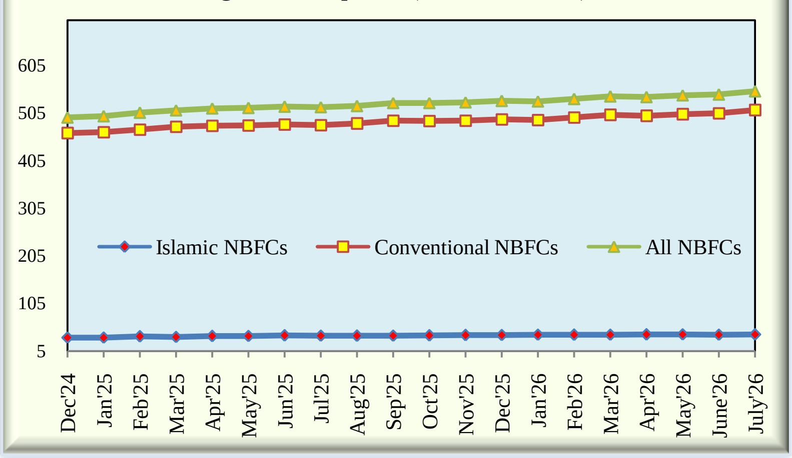
The number of specialized employees in Islamic banking is 578 in July 2026 decrease from 579 in June 2026. However, compared to 576 employees in July 2025, the sector recorded a year-on-year growth of 0.35%. This increase reflects a continued emphasis on professional specialization and the development of Shariah-compliant expertise within Bangladesh's Islamic banking industry. The growth may be driven by increasing awareness of Islamic finance, higher demand for professionals with certifications such as CSAA and CIPA, and the rising significance of Shariah governance, compliance, and risk management practices across Islamic financial institutions.

2. For Islamic NBFCs

2.1 Deposits

The deposit trend of the Non-Bank Financial Companies (NBFCs) sector in Bangladesh exhibited a steady upward trajectory over the period from December 2024 to July 2026 (Fig-9). Total deposits increased from BDT 496 billion in December 2024 to BDT 551 billion in July 2026, reflecting gradual expansion of the sector. Conventional NBFCs consistently dominated deposit mobilization, contributing the largest share (92.81%) during the reference month, while Islamic NBFCs, though relatively small (7.19%), showed moderate but stable growth.

Figure- 9: Deposits (BDT in Billion)



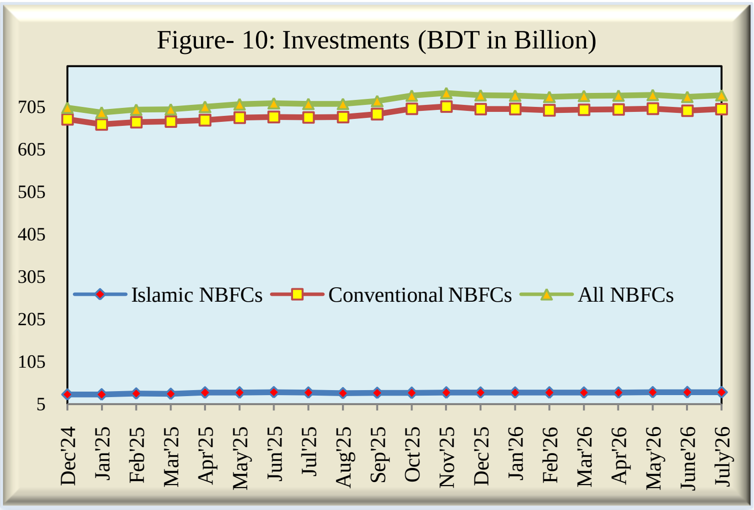
In case of conventional NBFCs, deposits stood at BDT 511 billion in July 2026, increasing from BDT 505 billion in June 2026, indicating a month-on-month increase of about 1.25%. On a year-on-year basis, deposits rose from BDT 480 billion in July 2025 to BDT 511 in July 2026 registering a growth of approximately 6.45%. This steady increase can be attributed to several factors in our country, including higher deposit rates offered by NBFCs compared to banks and growing demand for alternative financing channels alongside the banking sector.

Focusing on Islamic NBFCs, deposits stood at BDT 40 billion in July 2026, increasing from BDT 39 billion in June 2026, indicating a month-on-month increase of about 0.68%. On a year-on-year basis, deposits increased from BDT 37 billion in July 2025 to BDT 40 billion in July 2026, reflecting a growth of around 6.20%. The year-on-year growth suggests a gradual shift in depositor preference toward Shariah-compliant financial products in Bangladesh. Factors such as increasing religious awareness and the expansion of Islamic financial institutions have contributed to this trend. Islamic NBFC deposits remain highly concentrated in Mudaraba-based instruments, accounting for nearly 99.04% of total deposits, which highlights the strong preference for profit-sharing modes among depositors. As of June 2026, the private sector contributed the largest (72.49%) share to Islamic NBFC deposits (Tables 17, 18, and 19).

2.2 Investments

The investment trend of the Non-Bank Financial Companies (NBFCs) sector in Bangladesh shows a moderate fluctuation with an overall stable pattern during the period from December 2024 to July 2026 (Fig-10). Total investments showed a modest upward trend, rising from BDT 703 billion in December 2024 to BDT 732 billion in July 2026, after reaching a peak of BDT 737 billion in November 2025. Conventional NBFCs accounted for the major share (95.59%) of total investments during the reference month, while Islamic NBFCs maintained a relatively small (4.41%) but steady contribution.

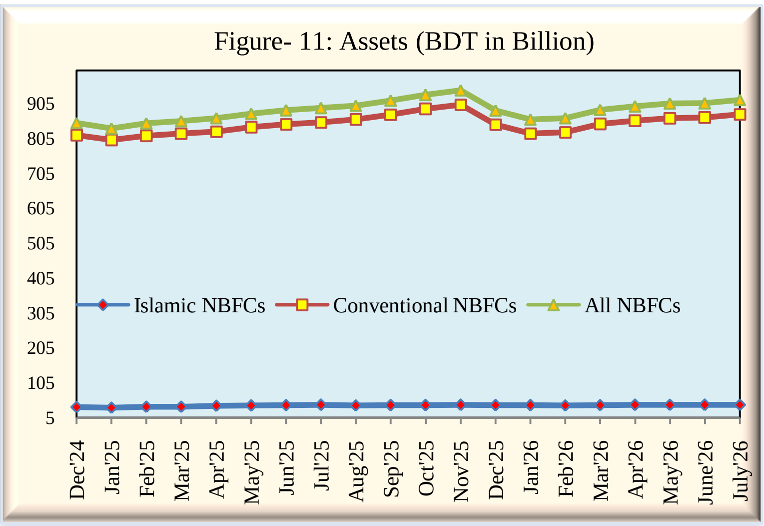
In conventional NBFCs, investments stood at BDT 700 billion in July 2026, increasing from BDT 696 billion in June 2026, indicating a month-on-month increase of about 0.54%. On a year-on-year basis, investments increased from BDT 680 billion in June 2025 to BDT 700 billion in July 2026, registering a growth of approximately 2.91%. The positive year-on-year growth suggests that overall investment activities expanded over the year, supported by demand for financing in sectors such as trade, industry, and SMEs, as well as relatively higher returns offered by NBFCs compared to traditional banking channels.



Focusing on Islamic NBFCs, investments stood at BDT 32 billion in July 2026 which is similar to June 2026, indicating a month-on-month growth is stable during this time. On a year-on-year basis, investments also stable in BDT 32 billion in July 2025 and July 2026, reflecting an increase rate at 1.25%. The relatively stable investment level of Islamic NBFCs throughout the period from July 2025 to July 2026, characterized by minor fluctuations of around BDT 1–2 billion, suggests a restrained growth environment. This trend may reflect subdued financing demand, liquidity pressures, limited availability of Shariah-compliant investment avenues, prudent risk-management practices, intensified competition from Islamic banking institutions, and the overall slowdown in private-sector investment activities in Bangladesh. It is also notable that more than half of these investments were deployed through HPSM (36.38%) and Ijarah (27.90%) modes during that period. Islamic NBFC investments were disbursed across various sectors for diverse economic purposes, with the majority directed towards industry and trade & commerce (Tables 20, 21, and 22).

2.3 Assets

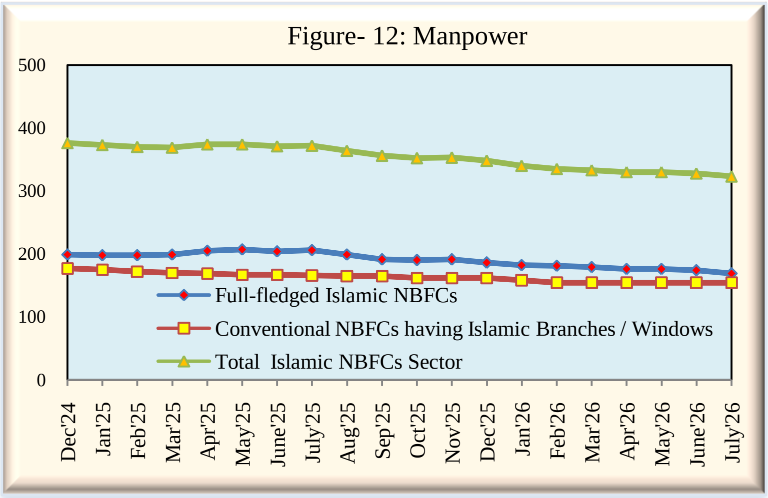
The asset position of the Non-Bank Financial Companies (NBFCs) sector in Bangladesh exhibited a fluctuating but overall expanding trend during the period from December 2024 to July 2026 (Fig-11). Total assets increased from BDT 850 billion in December 2024 to a peak of BDT 943 billion in November 2025, before declining and stabilizing at BDT 916 billion in July 2026. Conventional NBFCs consistently held the dominant share (95.46%) of total assets, while Islamic NBFCs contributed a comparatively smaller (4.54%) but steady portion. The overall trend suggests a phase of strong asset growth until late 2025, followed by a contraction likely reflecting adjustments in investment portfolios and tighter financial conditions in the economy.



In case of conventional NBFCs, total assets stood at BDT 874 billion in July 2026, increasing from BDT 864 billion in June 2026, indicating a month-on-month growth of about 1.12%. On a year-on-year basis, assets rose from BDT 851 billion in July 2025 to BDT 874 billion in July 2026, reflecting a modest growth of approximately 2.72%. The positive year-on-year growth indicates that conventional NBFCs regained some momentum despite elevated non-performing loans (NPLs), high cost of funds, and prevailing macroeconomic pressure including inflation and exchange rate volatility.

Concerning Islamic NBFCs, total assets of Islamic NBFCs stood steady at BDT 42 billion in July 2026, slightly increased from BDT 41 billion in June 2026, representing a increase of approximately 0.71%. On a year-on-year basis, assets increased from BDT 41 billion in July 2025 to BDT 42 billion in July 2026, representing a growth of approximately 1.07%. The higher year-on-year growth suggests continued expansion of Islamic financial operations. This growth can be linked to increasing demand for Shariah-compliant financing, particularly through profit-sharing and asset-backed modes. However, the relatively small scale and limited diversification of Islamic NBFCs may constrain faster asset expansion in the short run.

2.4 Manpower



Total manpower in Islamic NBFCs decreased compared to previous month and stood at 323 employees in July 2026. On a year-on-year basis, manpower declined significantly from 372 employees in July 2025 to 323 employees in July 2026, registering a contraction of 13.17%. This declining trend reflects a cautious operational strategy adopted by many NBFCs in Bangladesh amid persistent macroeconomic challenges, including high inflation, rising cost of funds, liquidity pressure, and slower expansion of financing activities. In addition, the increasing adoption of digital financial services and operational automation may have reduced the need for workforce expansion in the sector.

Despite the overall decline in total manpower, the number of specialized employees in Islamic Banking and Finance remained unchanged at 11 in July 2026 compared to June 2026. Similarly on a year-on-year comparison, number of employees with specialized degree unchanged from July 2025. This situation highlights the need for a gradual strengthening of professional specialization and greater institutional emphasis on Shariah-compliant expertise in Bangladesh. Key measures should include increasing awareness of Islamic finance, creating greater demand for qualified professionals with certifications such as CSAA and CIPA, and strengthening the role of Shariah governance, compliance, and risk management across all Islamic financial institutions. These initiatives would help develop a more skilled and sustainable workforce for the continued growth of Islamic banking and finance in Bangladesh.

Staistical Tables & Charts

On

Islamic Banking

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

Types of Bank	SI	Name of Banks	Number of Branches	Number of Windows
Full Fledged Islamic Banks	1	Islami Bank Bangladesh PLC (IBBPLC)	400	--
	2	Al Arafah Islami Bank PLC (AIBPLC)	226	--
	3	Social Islami Bank PLC (SIBPLC)	181	--
	4	Standard Bank PLC (STBPLC)	138	--
	5	Export lmport Bank of Bangladesh PLC (EXBPLC)	155	--
	6	First Security Islami bank (FSIBPLC)	206	--
	7	Shahjalal Islami Bank PLC (SJIBPLC)	142	--
	8	Union Bank PLC (UNBPLC)	114	--
	9	Global Islami Bank PLC (GIBPLC)	105	--
	10	ICB Islamic Bank Limited (ICBIBL)	33	--
		a. Sub Total	**1700**	**--**
Banks having IB Branches	1	AB Bank PLC (ABBPLC)	1	8
	2	The City Bank PLC (CBPLC)	1	60
	3	IFIC Bank PLC (IFICBPLC)	1	5
	4	United Commercial Bank PLC (UCBPLC)	1	100
	5	Pubali Bank PLC (PUBBPLC)	23	21
	6	National Credit and Commerece Bank PLC (NCCBPLC)	4	32
	7	Prime Bank PLC (PRIBPLC)	5	--
	8	Southeast Bank PLC (SEBPLC)	5	--
	9	Dhaka Bank PLC (DBPLC)	2	--
	10	Mercantile Bank PLC (MERBPLC)	2	45
	11	One Bank PLC (OBPLC)	2	24
	12	Bangladesh Commerce Bank Limited (BCBL)	2	--
	13	The Premier Bank PLC (PREBPLC)	2	25
	14	Jamuna Bank PLC (JAMBPLC)	2	--
	15	Bank Alfalah Limited (BAFL)	1	--
	16	NRB Bank PLC (NRBBPLC)	1	28
	17	Bengal Commercial Bank PLC (BGCBPLC)	3	--
		b. Sub Total	**58**	**348**
Banks having IB Windows	1	Agrani Bank PLC (ABPLC)	0	60
	2	Rupali Bank PLC (RBPLC)	0	2
	3	Sonali Bank PLC (SBPLC)	0	58
	4	Standard Chartered Bank (SCB)	0	1
	5	Eastern Bank PLC (EBPLC)	0	20
	6	Mutual Trust Bank PLC (MTBPLC)	0	15
	7	Bank Asia PLC (BASPLC)	0	15
	8	Trust Bank PLC (TBPLC)	0	46
	9	NRBC Bank PLC (NRBCBPLC)	0	54
	10	South Bangla Agriculture and Commerce Bank (SBACBPLC)	0	10
	11	Meghna Bank PLC (MEGBPLC)	0	10
	12	Midland Bank PLC (MDBPLC)	0	1
		c. Sub Total	**0**	**292**
Grand Total (a+b+c)			**1758**	**640**

Note: 1. HSBC bank closed providing Islamic banking services in 2013 but still they have some Islamic banking outstandings.
2. IB = Islamic Banking

Source: Statistics Department, Bangladesh Bank.

Table 2: Major Indicators of Islamic Banking in Bangladesh

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

Indicators	Amount			Growth (%)	
	July'26[p]	June'26	July'25	July'26 (Compared with June'26)	July'26 (Compared with July'25)
	a	b	c	d=((a-b)/b)*100	e=((a-c)/c)*100
1. Total Deposits (excluding Inter-bank & EDF)*****	**4689900**	**4671529**	**4540072**	**0.39**	**3.30**
a) Full-fledged Islamic Banks	3885418	3888788	3939373	-0.09	-1.37
b) Islamic Banking Branches of Conventional Banks	498483	496804	362934	0.34	37.35
c) Islamic Banking Windows of Conventional Banks	305998	285937	237765	7.02	28.70
2. Total Investments (including Sukuk/Islamic Bond)******	**6122204**	**6115887**	**5682092**	**0.10**	**7.75**
a) Full-fledged Islamic Banks	5420286	5421413	5217057	-0.02	3.90
b) Islamic Banking Branches of Conventional Banks	460795	459676	294280	0.24	56.58
c) Islamic Banking Windows of Conventional Banks	241124	234798	170755	2.69	41.21
3. Total Worker's Remittances	**543**	**448**	**666**	**21.28**	**-18.47**
a) Full-fledged Islamic Banks	538	444	663	21.08	-18.82
b) Islamic Banking Branches of Conventional Banks	3.51	2.94	1.74	19.59	101.62
c) Islamic Banking Windows of Conventional Banks	1.75	0.66	1.91	163.97	-8.69
4. Total Export Receipts (excl. local exports)	**684**	**743**	**771**	**-7.90**	**-11.21**
a) Full-fledged Islamic Banks	560	602	673	-7.00	-16.77
b) Islamic Banking Branches of Conventional Banks	101.90	120.98	78.74	-15.77	29.41
c) Islamic Banking Windows of Conventional Banks	22.54	20.06	19.28	12.36	16.91
5. Total Import Payments (excl. local imports)	**933**	**991**	**1177**	**-5.91**	**-20.79**
a) Full-fledged Islamic Banks	713	758	982	-5.94	-27.45
b) Islamic Banking Branches of Conventional Banks	155.88	183.11	136.10	-14.87	14.53
c) Islamic Banking Windows of Conventional Banks	63.88	50.20	58.68	27.25	8.88
6. Total Agent Banking Deposits	**249014**	**252572**	**253248**	**-1.41**	**-1.67**
a) Full-fledged Islamic Banks	247645	251281	252471	-1.45	-1.91
b) Islamic Banking Branches of Conventional Banks	1227.74	1189.52	730.17	3.21	68.14
c) Islamic Banking Windows of Conventional Banks	141.67	102.10	45.93	38.75	208.47
7. Total Assets (excluding Contra. & OBU)	**9959334**	**9877261**	**9286309**	**0.83**	**7.25**
a) Full-fledged Islamic Banks	8866576	8830648	8526831	0.41	3.98
b) Islamic Banking Branches of Conventional Banks	687492	669060	466103	2.75	47.50
c) Islamic Banking Windows of Conventional Banks	405267	377553	293375	7.34	38.14
8. Manpower	**44765**	**45225**	**47520**	**-1.02**	**-5.80**
Of which: Employees with specialization in Islamic Banking & Finance* **	**578**	**579**	**576**	**-0.17**	**0.35**
a) Full-fledged Islamic Banks	42115	42612	45275	-1.17	-6.98
b) Islamic Banking Branches of Conventional Banks	1931	1943	1590	-0.62	21.45
c) Islamic Banking Windows of Conventional Banks	719	670	655	7.31	9.77

Note:
1. *including profit payable
2. **Excluding interbank and including EDF & profit receivable
3. ***Number of employees having CSAA/CIPA and/or specialized Islamic finance qualification (six months or longer) from reputed institutions.
4. Figures in Deposits, Investments, Assets & Manpower are recorded as end period but figures in worker's remittances, export receipts & import payments are recorded as during the period.
5. p= provisional

Source: Statistics Department, Bangladesh Bank.

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

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

Indicators	Amount						Percentage of Islamic Banks, Branches & Windows Compared to All Scheduled Banks			Growth (%)			
	All Scheduled Banks			Islamic Banks, Branches & Windows						All Scheduled Banks		Islamic Banks, Branches & Windows	
	July'26^{p}	June'26	July'25	July'26^{p}	June'26	July'25	July'26^{p}	June'26	July'25	July'26 (Compared with June'26)	July'26 (Compared with July'25)	July'26 (Compared with June'26)	July'26 (Compared with July'25)
	a	b	d	e	f	h	i=(e/a)*100	j	k	n=((a-b)/b)*100	p=((a-d)/d)*100	q=((e-f)/f)*100	s=((e-h)/h)*100
Deposits (excluding Inter-bank & EDF)*	22500921	22386349	20221539	4689900	4671529	4540072	20.84	20.87	22.45	0.51	11.27	0.39	3.30
Investments (including Sukuk/Islamic Bond)**	25480705	25368009	22930431	6122204	6115887	5682092	24.03	24.11	24.78	0.44	11.12	0.10	7.75
Worker's Remittances	2859	2819	2478	543	448	666	19.00	15.89	26.89	1.41	15.37	21.28	-18.47
Export Receipts (excl. local exports)	3728	3992	3974	684	743	771	18.36	18.61	19.39	-6.63	-6.21	-7.90	-11.21
Import Payments (excl. local imports)	5878	6801	5690	933	991	1177	15.87	14.57	20.69	-13.57	3.31	-5.91	-20.79
Agent Banking Deposits	516239	511286	460094	249014	252572	253248	48.24	49.40	55.04	0.97	12.20	-1.41	-1.67
Assets (excluding Contra. & OBU)	60000002	59230414	54274672	9959334	9877261	9286309	16.60	16.68	17.11	1.30	10.55	0.83	7.25
Number of Bank Branches/Windows	11377	11377	11372	2398	2753	2658	21.08	24.20	23.37	0.00	0.04	-12.90	-9.78

Note:

1. *Including Profit payable/accrued interest and excluding EDF and p=provisional
2. **In conventional banking system, Total Investments include loans & advance, Bills, Securities other than share, money at call, balances & R. Repo with 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 Deposit & Investment are excluding Interbank
4. Figures in Deposits, Investments & Assets are recorded as end period but figures in wage earner's remittances, export receipts & import payments are recorded as during the period.

Source: Statistics Department, Bangladesh Bank.

Chart 1: Comparison of Major Indicators of Islamic Banking with Conventional Banking ,July 2026

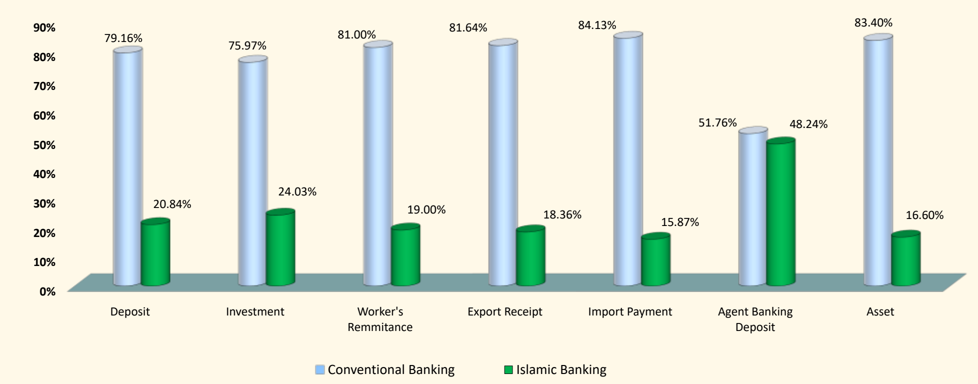


Table 4: Deposits Scenario of Banks - A Comparison between Islamic and Conventional Banks

(BDT in Million)

Type of Banks	Total Deposits			Changes	
	July'26^{p}	June'26	July'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	3885418	3888788	3939373	-3369	-53955
Branch Based IBs	498483	496804	362934	1679	135550
Window Based IBs	305998	285937	237765	20061	68234
Islamic Banks, Branches & Windows	**4689900**	**4671529**	**4540072**	**18371**	**149828**
Conventional Banks	17811021	17714820	15681467	96201	2129554
All Scheduled Banks	**22500921**	**22386349**	**20221539**	**114572**	**2279382**
Percentage of Deposits among various forms of Islamic Banking					
Full Fledged IBs	82.85	83.24	86.77	-0.40	-3.92
Branch Based IBs	10.63	10.63	7.99	-0.01	2.63
Window Based IBs	6.52	6.12	5.24	0.40	1.29
Percentage of Deposits in terms of Islamic and Conventional Banking					
Islamic Banks	**20.84**	20.87	22.45	-0.02	-1.61
Conventional Banks	**79.16**	79.13	77.55	0.02	1.61

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

2. p=provisional

Source: Statistics Department, Bangladesh Bank.

Chart 2: Percentage of Deposits in terms of Islamic and Conventional Banking, July' 2026

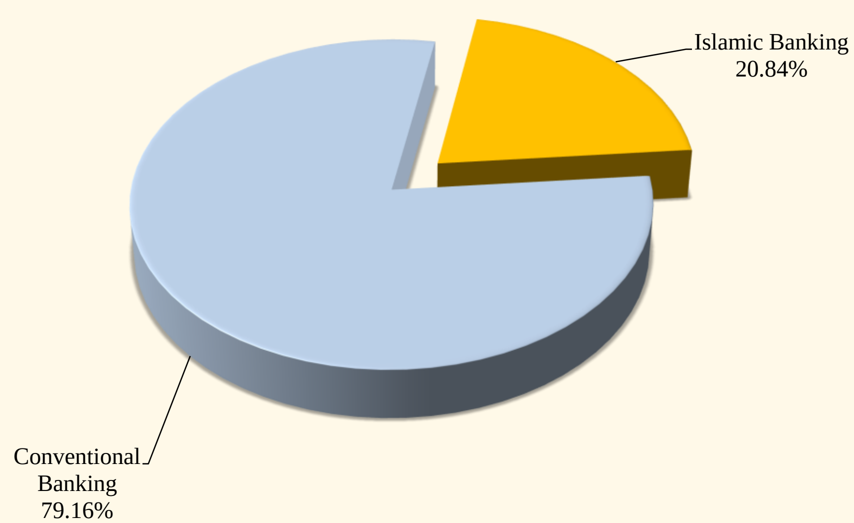


Table 5: Mode wise Islamic Banking Deposits in Bangladesh

(BDT in Million)

Mode of Deposits	Total Deposits			Changes	
	July'26^{p}	June'26	July'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Al - Wadeah Deposits	**158665**	**151095**	**180121**	**7571**	**-21456**
Mudaraba Deposits	**4082322**	**4058215**	**3943646**	**24106**	**138676**
Mudaraba Savings Accounts (MSA)	812238	816528	865000	-4290	-52762
Mudaraba Term Deposits (MTDR)	2370059	2337153	2201532	32906	168527
Mudaraba Special Notice Accounts (MSNA)	147988	150733	156619	-2745	-8631
Other Mudaraba Deposits	752037	753802	720496	-1765	31542
Deposits against Mudaraba Savings Bonds	**4557**	**4606**	**5162**	**-49**	**-605**
Special Deposit Accounts	**28944**	**34207**	**31682**	**-5263**	**-2737**
Other Deposits	**415412**	**423407**	**379461**	**-7995**	**35951**
Total Deposits	**4689900**	**4671529**	**4540072**	**18371**	**149828**
Percentage of various Modes of Islamic Banking Deposits					
Al - Wadeah Deposits	**3.38**	**3.23**	**3.97**	**0.15**	**-0.58**
Mudaraba Deposits	**87.04**	**86.87**	**86.86**	**0.17**	**0.18**
Mudaraba Savings Accounts (MSA)	17.32	17.48	19.05	-0.16	-1.73
Mudaraba Term Deposits (MTDR)	50.54	50.03	48.49	0.51	2.04
Mudaraba Special Notice Accounts (MSNA)	3.16	3.23	3.45	-0.07	-0.29
Other Mudaraba Deposits	16.04	16.14	15.87	-0.10	0.17
Deposits against Mudaraba Savings Bonds	**0.10**	**0.10**	**0.11**	**0.00**	**-0.02**
Special Deposit Accounts	**0.62**	**0.73**	**0.70**	**-0.12**	**-0.08**
Other Deposits	**8.86**	**9.06**	**8.36**	**-0.21**	**0.50**
Total	**100.00**	**100.00**	**100.00**	**0.00**	**0.00**

Note: 1. Figures of Deposit are excluding Interbank & EDF and
2. p=provisional

Source: Statistics Department, Bangladesh Bank.

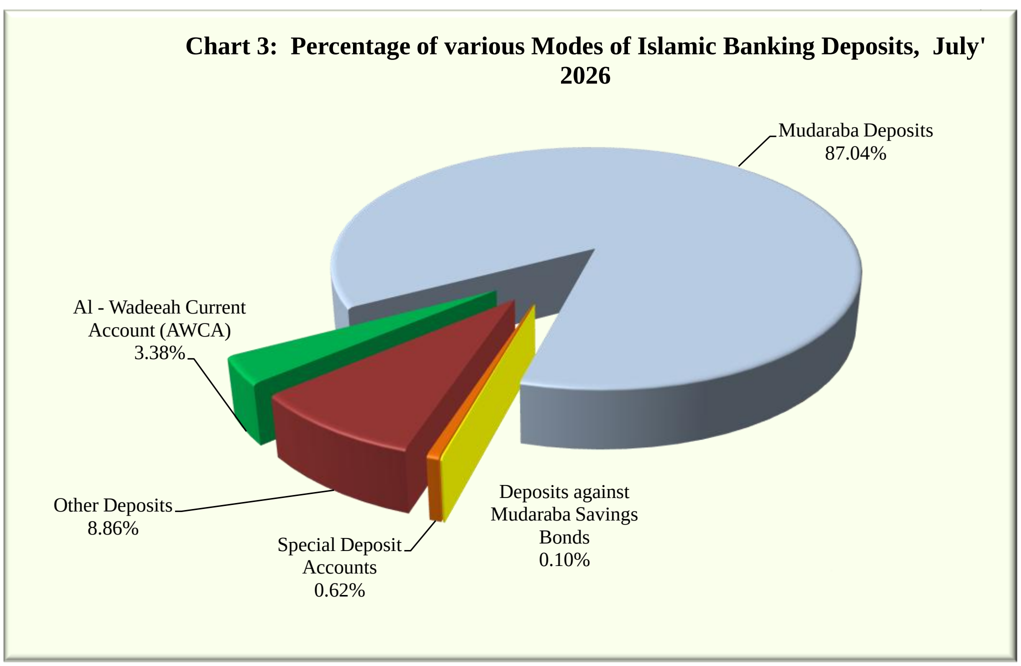


Table 6: Sector wise Islamic Banking Deposits in Bangladesh

(BDT in Million)

Sector	Total Deposits			Changes	
	July'26P	June'26	July'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Public (Government)	110329	103204	102198	7125	8132
Other Public	217789	215966	226333	1823	-8544
Private	4361782	4352360	4211541	9422	150241
Sub Total	**4689900**	**4671529**	**4540072**	**18371**	**149828**
DMB	156254	154400	207515	1854	-51261
Grand Total (Including DMB)	**4846154**	**4825930**	**4747587**	**20224**	**98567**
Percentage of various Sectors of Islamic Banking Deposits					
Public (Government)	2.28	2.14	2.15	0.14	0.12
Other Public	4.49	4.48	4.77	0.02	-0.27
DMB	3.22	3.20	4.37	0.02	-1.15
Private	90.01	90.19	88.71	-0.18	1.30

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

2. p=provisional

Source: Statistics Department, Bangladesh Bank.

Chart 4: Percentage of various Sectors of Islamic Banking Deposits, July' 2026

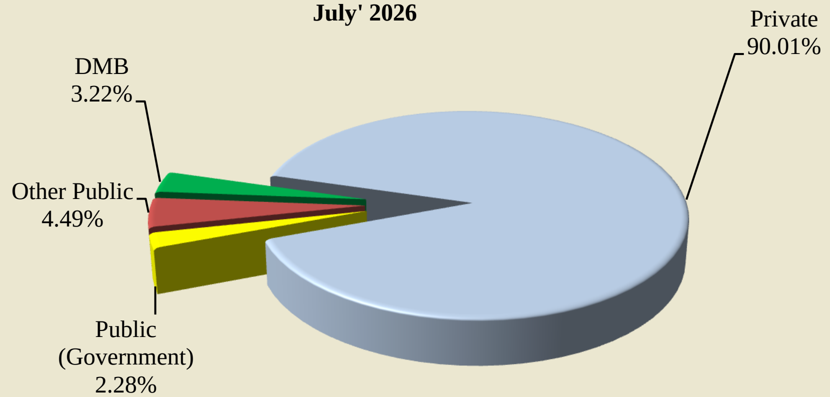


Table 7: Investments Scenario of Banks - A Comparison between Islamic and Conventional Banks

(BDT in Million)

Type of Banks	Total Investments			Changes	
	July'26[p]	June'26	July'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	5420286	5421413	5217057	-1128	203229
Branch Based IBs	460795	459676	294280	1119	166515
Window Based IBs	241124	234798	170755	6326	70369
Islamic Banks, Branches & Windows	**6122204**	**6115887**	**5682092**	**6317**	**440113**
Conventional Banks	19358501	19252122	15949612	106379	3408888
All Scheduled Banks	**25480705**	**25368009**	**21631704**	**112696**	**3849001**
Percentageof Investments among various forms of Islamic Banking					
Full Fledged IBs	88.53	88.64	91.82	-0.11	-3.28
Branch Based IBs	7.53	7.52	5.18	0.01	2.35
Window Based IBs	3.94	3.84	3.01	0.10	0.93
Percentage of Investments in terms of Islamic and Conventional Banking					
Islamic Banks	**24.03**	24.11	26.27	-0.08	-2.24
Conventional Banks	**75.97**	75.89	73.73	0.08	2.24

Note:

1. In conventional banking system, Total Investments include loans & advance, Bills, Securities other than share, money at call, balances & R. Repo with NBFI's and accrued interest. In Islamic banking system, Total Investments include general investments, Bills, Sukuk, Islamic bond holdings and profit receivable.
2. Figures of Investment are excluding Interbank
3. p=provisional

Source: Statistics Department, Bangladesh Bank.

Chart 5: Percentage of Investments in terms of Islamic and Conventional Banking, July' 2026

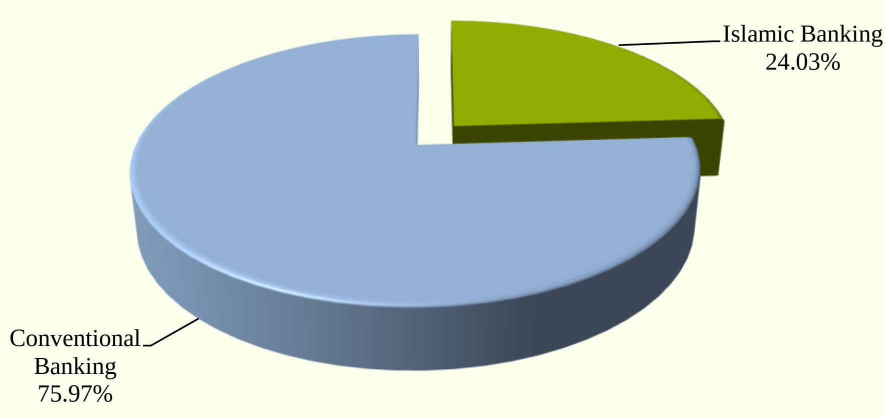


Table 8: Mode wise Islamic Banking Investments in Bangladesh

(BDT in Million)

Mode of Investments	Total Investments			Changes	
	July'26[p]	June'26	July'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Mudarabah	300697	306519	253000	-5822	47697
Musharaka	23916	22783	3811	1134	20105
Bai - Murabaha	2544893	2542445	2432217	2448	112676
Bai - Muajjal	1025893	1031802	1080666	-5909	-54773
Bai - Salam	93819	88867	91090	4953	2730
Bai – Istisna	9975	10377	25871	-401	-15895
Ijarah	346737	345522	288742	1215	57995
HPSM	1147423	1140225	831381	7198	316042
Qard - e - Hasan	119122	119268	113263	-146	5859
Others Investments	509729	508080	562051	1649	-52323
Total	**6122204**	**6115887**	**5682092**	**6317**	**440113**
Percentage of various Modes of Islamic Banking Investments					
Mudarabah	4.91	5.01	4.45	-0.10	0.46
Musharaka	0.39	0.37	0.07	0.02	0.32
Bai - Murabaha	41.57	41.57	42.80	0.00	-1.24
Bai - Muajjal	16.76	16.87	19.02	-0.11	-2.26
Bai - Salam	1.53	1.45	1.60	0.08	-0.07
Bai – Istisna	0.16	0.17	0.46	-0.01	-0.29
Ijarah	5.66	5.65	5.08	0.01	0.58
HPSM	18.74	18.64	14.63	0.10	4.11
Qard - e - Hasan	1.95	1.95	1.99	0.00	-0.05
Others Investments	8.33	8.31	9.89	0.02	-1.57
Total	**100.00**	**100.00**	**100.00**	**0.00**	**0.00**

Note:

1. Total Investments include general investments, Bills, Sukuk, Islamic bond holdings, profit receivable.
2. Figures of Investment are excluding Interbank
3. p=provisional

Source: Statistics Department, Bangladesh Bank.

Chart 6: Percentage of various Modes of Islamic Banking Investments, July' 2026

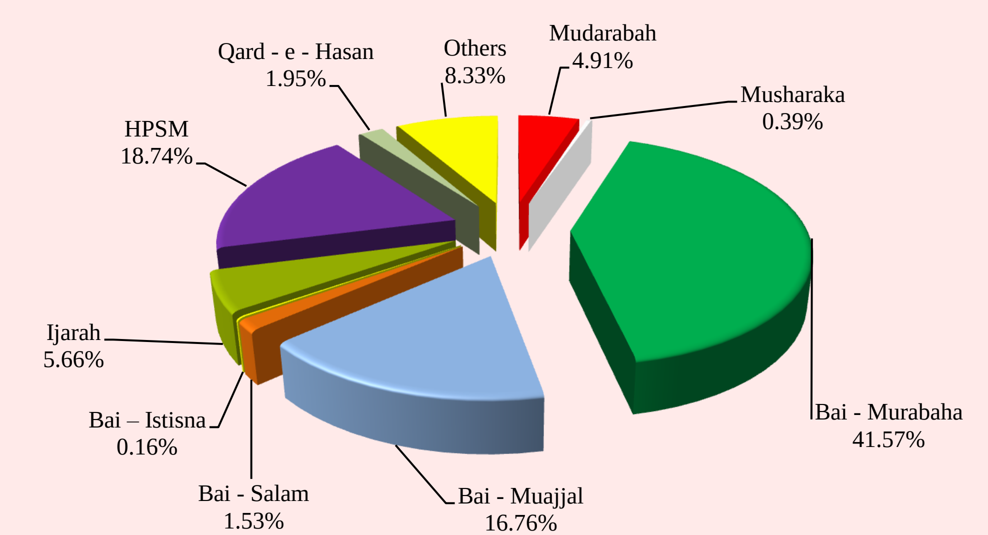


Table 9: Economic Purpose wise Islamic Banking Investments in Bangladesh

(BDT in Million)

Economic Purposes	Total Investments			Changes	
	July'26[p]	June'26	July'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Agriculture, Fishing & Forestry	**80871**	**77723**	**65062**	**3148**	**15809**
a) Agriculture	61076	60483	48986	593	12090
b) Fishing	19195	16646	15494	2549	3701
c) Forestry & logging	599	594	581	6	18
Industry (1+2)	**2499550**	**2512003**	**2335683**	**-12453**	**163867**
1. Term Investment (Excluding Working Capital Financing)	943630	942009	824876	1620	118754
a) Large Industries	656036	656410	551019	-374	105018
b) Small and Medium Industries	120731	119229	127071	1502	-6340
c) Cottage/ Micro Industries	10949	11217	9766	-268	1182
d) Service Industries	155914	155153	137020	760	18894
2. Working Capital Financing	1555920	1569994	1510807	-14074	45113
a) Large Industries	1188757	1196500	1147304	-7743	41453
b) Small and Medium Industries	204541	211370	198029	-6829	6513
c) Cottage/ Micro Industries	6442	6440	6671	2	-229
d) Service Industries	156180	155683	158803	496	-2624
Construction	**339630**	**339262**	**326513**	**368**	**13117**
Transport	**35867**	**34153**	**36687**	**1714**	**-820**
Trade & Commerce	**1891272**	**1871165**	**1907723**	**20107**	**-16451**
a) Whole sale & Retail Trade	1255040	1262691	1266399	-7652	-11360
b) Export	192477	189651	182475	2825	10001
c) Import	387590	362537	443578	25053	-55988
d) Procurement by Government	6293.25	6293.27	101.67	-0.01	6192
e) Share Trading	5977	5841	8581	136.3	-2604
f) Lease Financing	43895	44152	6588	-256	37307
Other Institutional Qard/Investments	**379603**	**398497**	**289455**	**-18894**	**90149**
Consumer Finance	**148601**	**143462**	**116257**	**5140**	**32345**
Miscellaneous (Poverty Alleviation and others)	**746810**	**739622**	**604712**	**7188**	**142098**
Total	**6122204**	**6115887**	**5682092**	**6317**	**440113**
Percentage of various Investments of Islamic Banks in terms of Economic Purposes					
Agriculture, Fishing & Forestry	1.32	1.27	1.15	0.05	0.18
Industry	40.83	41.07	41.11	-0.25	-0.28
Construction	5.55	5.55	5.75	0.00	-0.20
Transport	0.59	0.56	0.65	0.03	-0.06
Trade & Commerce	30.89	30.60	33.57	0.30	-2.68
Other Institutional Qard/Investments	6.20	6.52	5.09	-0.32	1.11
Consumer Finance	2.43	2.35	2.05	0.08	0.38
Miscellaneous (Poverty Alleviation and others)	12.20	12.09	10.64	0.10	1.56
Total	**100.00**	**100.00**	**100.00**	**0.00**	**0.00**

Note:
1. Total Investments include general investments, Bills, Sukuk, Islamic bond holdings and profit receivable.
2. Figures of Investment are excluding Interbank
3. p=provisional

Source: Statistics Department, Bangladesh Bank.

Chart 7: Percentage of various Investments of Islamic Banks in terms of Economic Purposes July' 2026

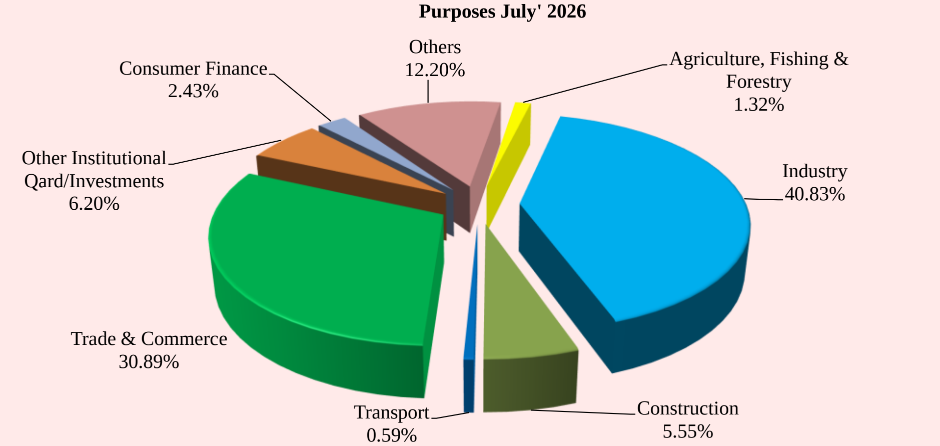


Table 10: Agent Banking Deposits Scenario of Banks - A Comparison between Islamic and Conventional Banks

(BDT in Million)

Type of Banks	Total Deposits			Changes	
	July'26^{p}	June'26	July'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	247645	251281	252471	-3636	-4827
Branch Based IBs	1227.7	1189.5	730.2	38.2	497.6
Window Based IBs	141.67	102.10	45.93	39.57	95.7
Islamic Banks, Branches & Windows	**249014**	**252572**	**253248**	**-3558**	**-4233**
Conventional Banks	267225	258713	206847	8511	60378
All Scheduled Banks	**516239**	**511286**	**460094**	**4953**	**56144**
Percentage of Agent Banking Deposits among various forms of Islamic Banking					
Full Fledged IBs	99.45	99.49	99.69	-0.04	-0.24
Branch Based IBs	0.49	0.47	0.29	0.02	0.20
Window Based IBs	0.06	0.04	0.02	0.02	0.04
Percentage of Agent Banking Deposits in terms of Islamic and Conventional Banking					
Islamic Banks, Branches & Windows	**48.24**	49.40	55.04	-1.16	-6.81
Conventional Banks	**51.76**	50.60	44.96	1.16	6.81

Note: 1. IBs = Islamic Banks
Source: Statistics Department, Bangladesh Bank.

p = Provisional

Chart 8: Percentage of Agent Banking Deposits in terms of Islamic and Conventional Banking, July' 2026

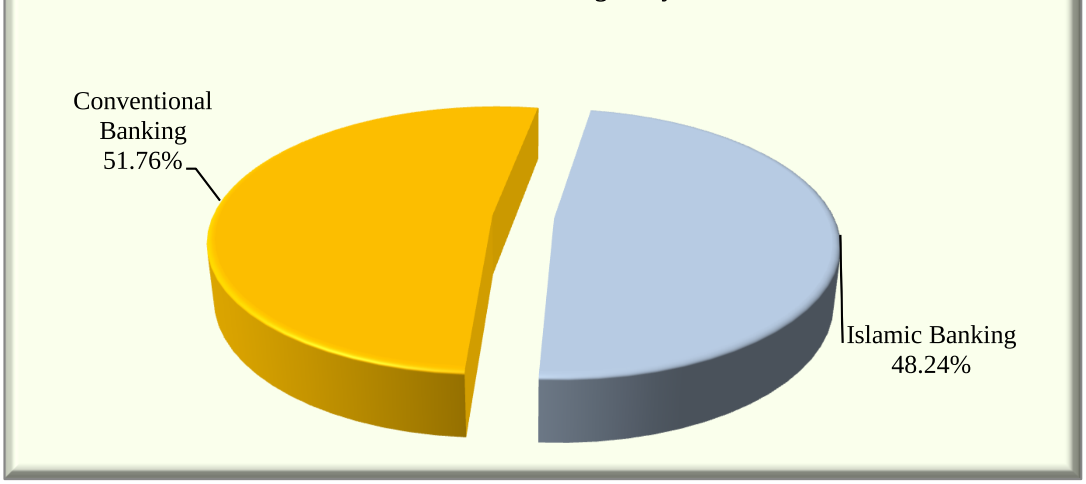


Table 11: Gender and Geo location wise School Banking in Bangladesh

Description		Total Number of Accounts			Changes	
		July'26^P	June'26	July'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Gender-wise	Male	693651	682863	582762	10788	110889
	Female	708052	689060	586112	18992	121940
	Others			-	-	-
	Islamic Banks, Branches & Windows	**1401703**	**1371923**	**1168874**	**29780**	**232829**
	Conventional Bank	4489012	4072224	3346151	416788	1142861
	All Scheduled Banks	**5890715**	**5444147**	**4515025**	**446568**	**1375690**
Geolocation-wise	Urban	424374	421360	382952	3014	41422
	Rural	977329	950563	785922	26766	191407
	Islamic Banks, Branches & Windows	**1401703**	**1371923**	**1168874**	**29780**	**232829**
	Conventional Bank	4489012	4072224	3346151	416788	1142861
	All Scheduled Banks	**5890715**	**5444147**	**4515025**	**446568**	**1375690**
Percentage of School Banking Accounts in terms of Islamic and Conventional Banking						
Overall	Islamic Banks, Branches & Windows	**23.80**	25.20	25.89	-1.40	-2.09
	Conventional Banks	**76.20**	74.80	74.11	1.40	2.09

Note: (-) means 'not available'
Source: Statistics Department, Bangladesh Bank.
P = Provisional

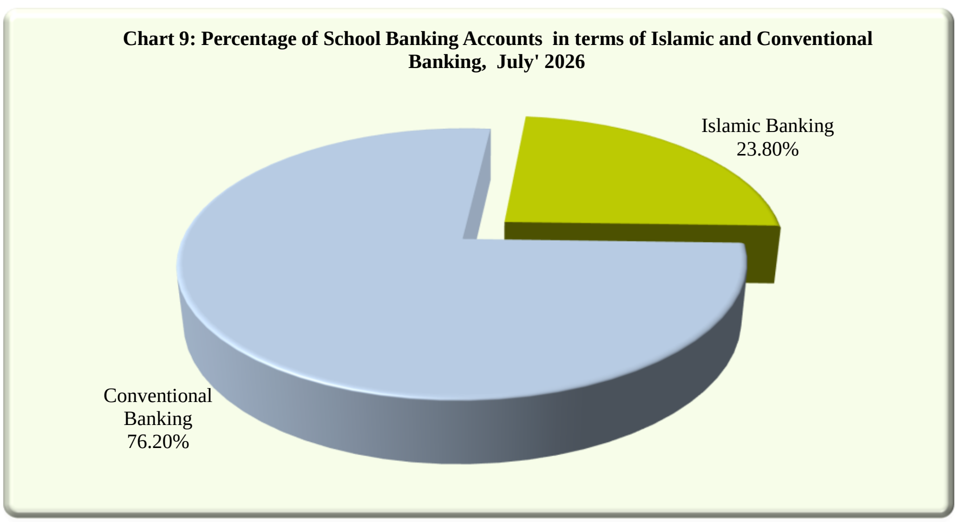


Table 12: Mobile Financial Services (MFS) in Islamic Banking

Accounts Pattern	Total			Changes	
	July'26	June'26	July'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
MFS Agent	141446	151345	87277	-9899	54169
MFS Personal Accounts	2878183	2818448	1923779	59735	954404
MFS Male Accounts	2320869	2261628	1483262	59241	837607
MFS Female Accounts	557314	556820	440517	494	116797
MFS Other Accounts	2191	2191	13234	0	-11043
Total MFS Accounts in Islamic Banks, Branches & Windows	**2880374**	**2820639**	**1937013**	**59735**	**943361**
Total MFS Accounts in Conventional Banks	145150778	144250771	143888043	900007	1262735
Total MFS Accounts in All Scheduled Banks	**148031152**	**147071410**	**145825056**	**959742**	**2206096**
Transactions Pattern	**Total Transactions Amount (BDT in Million)**			**Changes**	
	July'26	June'26	July'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Cash In	344	387	176.25	-43	167
Cash Out	505	418	893	86	-388
P2P	25	28	35	-3	-10
Merchant Payment	417	252	47	165	370
G2P	0.13	24.26	0.00	-24.13	0.13
Salary Disbursement	318	187	362	131	-44
Talktime Purchase	5.01	5.77	4.60	-0.76	0.41
Utility Bill Payment	64.06	75.28	2.035	-11.21	62.03
Total MFS Transactions in Islamic Banks, Branches & Windows	**1678**	**1378**	**1520**	**300**	**158**
Total MFS Transactions in Conventional Banks	1760586	1700507	1484146	60080	276440
Total MFS Transactions in All Scheduled Banks	**1762264**	**1701884**	**1485666**	**60380**	**276598**

Percentage of Mobile Financial Services (MFS) in terms of Islamic and Conventional Banking

Description		July'26	June'26	July'25	Changes	
					With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
MFS Accounts	Islamic Banks, Branches & Windows	**1.95**	1.92	1.33	0.028	0.617
	Conventional Banks	**98.05**	98.08	98.67	-0.028	-0.617
MFS Transactions	Islamic Banks, Branches & Windows	**0.10**	0.08	0.10	0.01	-0.007
	Conventional Banks	**99.90**	99.92	99.90	-0.01	0.007

Source: Statistics Department, Bangladesh Bank.

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

Type of Machines	Total Number of Machines			Changes	
	July'26^{p}	June'26	July'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
ATM	3589	3589	3684	0	-95
POS	6780	6780	7037	0	-257
CDM	4	5	5	-1	-1
CRM	866	866	848	0	18
Islamic Banks*	**11239**	**11240**	**11574**	**-1**	**-335**
Conventional Banks	167048	164745	143420	2303	23628
All Scheduled Banks	**178287**	**175985**	**154994**	**2302**	**23293**
Transactions through Interbanks	**Total Transactions Amount** *(BDT in Million)*			**Changes**	
	July'26^{p}	June'26	July'25	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
MICR Cheque	135463	139322	161578	-3860	-26115
Non-MICR Cheque	43	47	43	-4	0
EFT	40412	47096	42826	-6684	-2414
RTGS	279242	357082	282937	-77840	-3695
Islamic Banks, Branches & Windows	**455159**	**543547**	**487383**	**-88388**	**-32224**
Conventional Banks	5843106	6562259	6998593	-719153	-1155487
All Scheduled Banks	**6298265**	**7105807**	**7485976**	**-807542**	**-1187711**
Transactions through Cards					
Debit Card Transaction	43502	55497	117797	-11995	-74295
Credit Card Transaction	1823	1893	1848	-69	-25
Prepaid Card Transaction	97	154	280	-57	-182
Islamic Banks, Branches & Windows	**45423**	**57544**	**119925**	**-12121**	**-74502**

Note : 1. *Considering Full Fledged Islamic Banks Only

Source: Statistics Department, Bangladesh Bank.

Staistical Tables & Charts

On

Islamic NBFCs

Table 14: Number of Islamic NBFCs, Branches & Windows in July 2026

Type of NBFCs	SI	Name of NBFCs	Number of Branches	Number of Windows
Full Fledged Islamic NBFCs	1	Islamic Finance and Investment Ltd.	7	-
	2	Hajj Finance Company Limited	5	-
		a. Sub Total	**12**	**-**
NBFCs having Islamic Branches	1	Aviva Finance Ltd	7	4
		a. Sub Total	**7**	**4**
NBFCs having Islamic Windows	1	Delta Brac Housing Finance Cor. Ltd	-	17
	2	IDLC Finance LTD.	-	32
	3	National Housing Finance and Investment Ltd.	-	10
	4	Bangladesh Finance LTD.	-	6
	5	Meridian Finance and Investments LTD.	-	4
	6	Startegic Finance & Investment Limited	-	1
		b. Sub Total	**-**	**70**
Grand Total (a+b)			**19**	**74**

Source: Statistics Department, Bangladesh Bank.

Table 15: Major Indicators of Islamic NBFCs in Bangladesh

(BDT in Million)

Indicators	Amount			Growth (%)	
	July'26 [p]	June'26	July'25	July'26 (Compared with June'26)	July'26 (Compared with July'25)
	a	b	c	d=((a-b)/b)*100	d=((a-c)/c)*100
1. Total Deposits (excluding Inter-nbfc)*	**39585**	**39316**	**37273**	**0.68**	**6.20**
a) Full-fledged Islamic NBFCs	11494	11521	12194	-0.24	-5.74
b) Islamic Branches/Windows of Conventional NBFCs	28091	27795	25079	1.07	12.01
2. Total Investments (including Sukuk/Islamic Bond)**	**32274**	**32256**	**31877**	**0.06**	**1.25**
a) Full-fledged Islamic NBFCs	15358	15399	16373	-0.26	-6.20
b) Islamic Branches/Windows of Conventional NBFCs	16916	16858	15504	0.35	9.11
3. Total Assets (excluding Contra.)	**41574**	**41282**	**41134**	**0.71**	**1.07**
a) Full-fledged Islamic NBFCs	23823	23629	24601	0.82	-3.16
b) Islamic Branches/Windows of Conventional NBFCs	17751	17653	16533	0.55	7.36
4. Total Manpower (a+b)	**323**	**328**	**372**	**-1.52**	**-13.17**
Of which: Employees with specialization in Islamic Banking & Finance* **	**11**	**11**	**11**	**0.00**	**0.00**
a) Full-fledged Islamic NBFCs	169	174	206	-2.87	-17.96
b) Islamic Branches/Windows of Conventional NBFCs	154	154	166	0.00	-7.23

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

Source: Statistics Department, Bangladesh Bank.

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

(BDT in Million)

Indicators	Amount						Percentage Share of Islamic NBFCs, Branches & Windows Compared to All NBFCs			Growth (%)			
	All NBFCs (Excl. Non depository NBFCs & Non Scheduled Banks)			Islamic NBFCs, Branches & Windows						All NBFCs		Islamic NBFCs, Branches & Windows	
	July'26 P	June'26	July'25	July'26 P	June'26	July'25	July'26 P	June'26	July'25	July'26 (Compared with June'26)	July'26 (Compared with July'25)	July'26 (Compared with June'26)	July'26 (Compared with July'25)
	a	b	c	d	e	f	g=(d/a)*100	h	i	j=((a-b)/b)*100	k	l	m=((d-f)/f)*100
Deposits (excluding Inter-nbfc)*	550504	543935	517212	39585	39316	37273	7.19	7.23	7.21	1.21	6.44	0.68	6.20
Investments (including Sukuk/Islamic Bond)**	731998	728206	711793	32274	32256	31877	4.41	4.43	4.48	0.52	2.84	0.06	1.25
Assets (excluding Contra.)	915719	905716	892152	41574	41282	41134	4.54	4.56	4.61	1.10	2.64	0.71	1.07

Note:

1. *Including Profit payable/accrued interest
2. **In conventional system, *Include Loans & Advance, Money at Call, Balances & R. Repo with Banks & Accrued Interest. In Islamic system, Total Investments include general investments, Sukuk, Islamic bond holdings and profit receivable.
3. Figures of Deposit & Investment are excluding Inter-nbfc
4. Figures in Deposits, Investments & Assets are recorded as end period.
5. p=provisional

Source: Statistics Department, Bangladesh Bank.

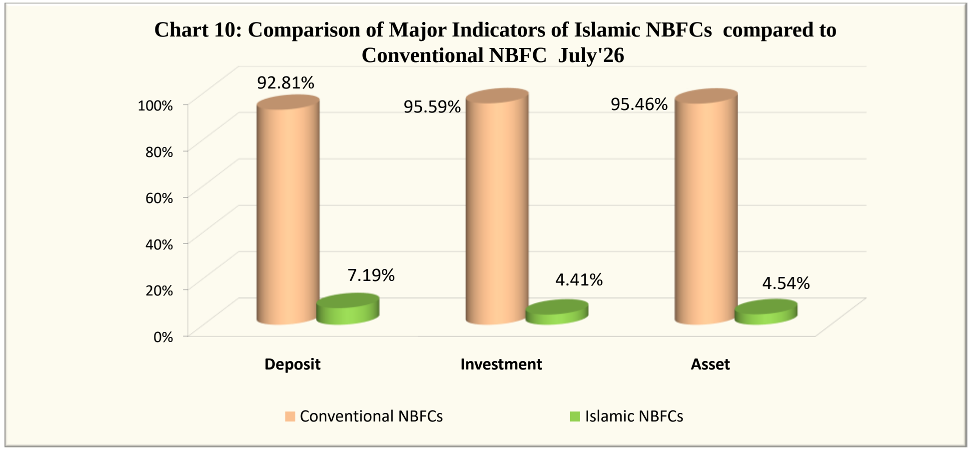


Table 17: Deposits Scenario of NBFCs - A Comparison between Islamic and Conventional NBFCs

(BDT in Million)

Type of NBFCs	Total Deposits			Changes	
	July'26 P	June'26	July'25	With respect to Previous Month	With respect to Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged Islamic NBFCs	11494	11521	12194	-27	-700
Islamic Branches/Windows of Conventional NBFCs	28091	27795	25079	296	3012
Islamic NBFCs, Branches & Windows	**39585**	**39316**	**37273**	**269**	**2312**
Conventional NBFCs	510919	504619	479939	6300	30980
All NBFCs*	**550504**	**543935**	**517212**	**6569**	**33292**
Percentage of Deposits among various forms of Islamic NBFCs					
Full Fledged NBFCs	29.04	29.30	31.02	-0.27	-1.98
Islamic Branches/Windows of Conventional NBFCs	70.96	70.70	63.79	0.27	7.18
Percentage of Deposits in terms of Islamic and Conventional NBFCs					
Islamic NBFCs	**7.19**	7.23	6.85	-0.04	0.34
Conventional NBFCs	**92.81**	92.77	88.23	0.04	4.57

Note:

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

Source: Statistics Department, Bangladesh Bank.

Chart 11: Percentage of Deposits in terms of Islamic and Conventional NBFCs, July'26

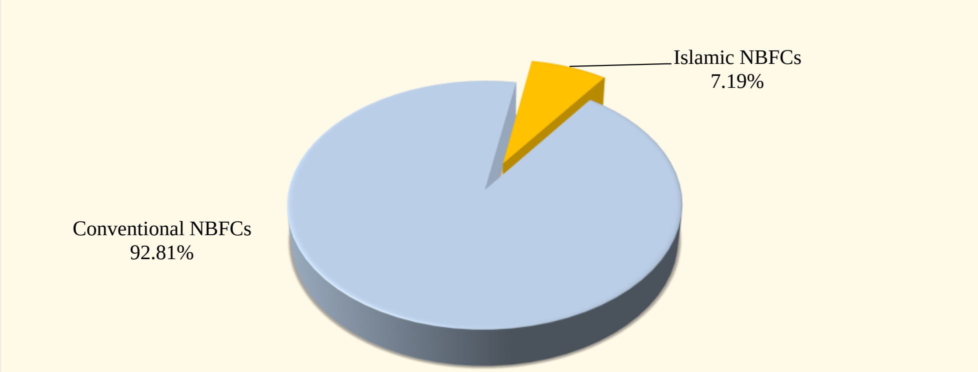


Table 18: Mode wise Deposits of Islamic NBFCs in Bangladesh

(BDT in Million)

Mode of Deposits	Total Deposits			Changes	
	July'26[p]	June'26	July'25	With respect to Previous Month	With respect to Previous Year
	a	b		(a-b)	(a-b)
Mudaraba Deposits	**39203**	**38945**	**37159**	**258**	**2044**
Mudaraba Term Deposits (MTDR)	38621	38353	36548	268	2073
Mudaraba Recurring Deposits	582	592	611	-10	-29
Special Purpose Deposits	**382**	**371**	**114**	**11**	**268**
Total Deposits	**39585**	**39316**	**37273**	**269**	**2312**
Percentage of Deposits among various Modes of Islamic NBFCs					
Mudaraba Deposits	**99.04**	**99.06**	**99.70**	**-0.02**	**-0.66**
Mudaraba Term Deposits (MTDR)	97.56	97.55	98.06	0.01	-0.49
Mudaraba Recurring Deposits	1.47	1.51	1.64	-0.04	-0.17
Special Purpose Deposits	**0.96**	**0.94**	**0.30**	**0.02**	**0.66**
Total	**100.00**	**100.00**	**100.00**	**0.00**	**0.00**

Note: 1. Figures of Deposit are excluding Inter-nbfc and including profit
2. p=provisional

Source: Statistics Department, Bangladesh Bank.

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

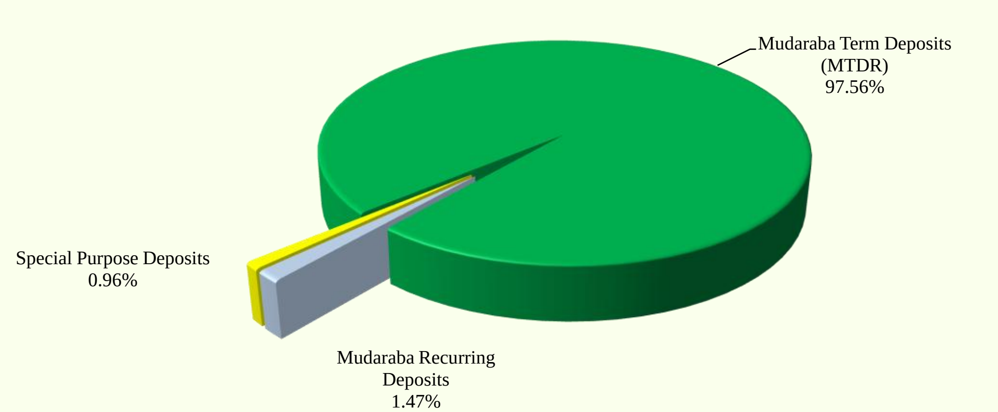


Table 19: Sector wise Deposits of Islamic NBFCs in Bangladesh

(BDT in Million)

Sector	Total Deposits			Changes	
	July'26[p]	June'26	July'25	With respect to Previous Month	With respect to Previous Month
	a	b	c	(a-b)	(a-c)
Public (Government)	1.12	1.12	1.00	0.0	0.1
Other Public	169.69	169.69	192.51	0.0	-22.8
Private	28695	28545	26228	150	2467.0
DMB	10936	10816	11150	120	-214.5
Sub Total (Including Inter-NBFCs)	**39802**	**39532**	**37572**	**270**	**2229.8**
Inter-NBFCs	217	216	299	0.4	-82.5
Total (Excluding Inter-NBFCs)	**39585**	**39316**	**37273**	**269**	**2312.3**
Percentage of Deposits among various Sectors of Islamic NBFCs					
Public (Government)	0.0028	0.0028	0.0027	0.0000	0.00
Other Public	0.43	0.43	0.52	0.00	-0.09
Private	72.49	72.60	70.37	-0.11	2.12
DMB	27.63	27.51	29.92	0.11	-2.29

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

2. p=provisional

Source: Statistics Department, Bangladesh Bank.

Chart 13: Percentage of Deposits among various Sectors of Islamic NBFCs, July'26

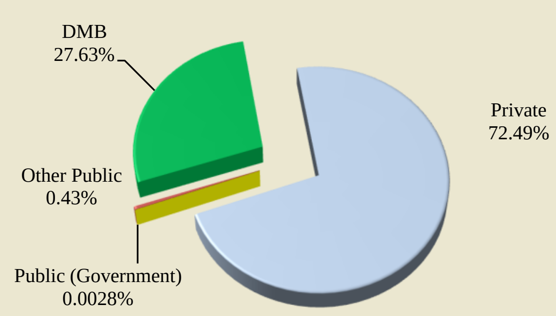


Table 20: Investments Scenario of NBFCs - A Comparison between Islamic and Conventional NBFCs

(BDT in Million)

Type of NBFCs	Total Investments			Changes	
	July'26[p]	June'26	July'25	With respect to Previous Month	With respect to Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged Islamic NBFCs	15358	15399	16373	-41	-974
Islamic Branches/Windows of Conventional NBFCs	16916	16858	15504	59	1354
Islamic NBFCs, Branches & Windows	**32274**	**32256**	**31877**	**18**	**379**
Conventional NBFCs	699723	695950	679916	3773	16034
All NBFCs*	**731998**	**728206**	**711793**	**3792**	**16413**
Percentage of Investments among various forms of Islamic NBFCs					
Full Fledged NBFCs	47.59	47.74	51.36	-0.15	-3.62
Islamic Branches/Windows of Conventional NBFCs	52.41	52.26	48.64	0.15	3.62
Percentage of Investments in terms of Islamic and Conventional NBFCs					
Islamic NBFCs	**4.41**	4.43	4.48	-0.02	-0.05
Conventional NBFCs	**95.59**	95.57	95.52	0.02	0.05

Note:
1. In conventional system, Total Investments include Loans & Advance, Money at Call, Balances & R. Repo with Banks & Accrued Interest. In Islamic system, Total Investments include general investments, Sukuk, Islamic bond holdings and profit receivable.
2. Figures of Investment are excluding Inter-nbfc
3. * Excl. Non depository NBFCs & Non Scheduled Banks
4. p=provisional

Source: Statistics Department, Bangladesh Bank.

Chart 14: Percentage of Investments in terms of Islamic and Conventional NBFCs, July'26

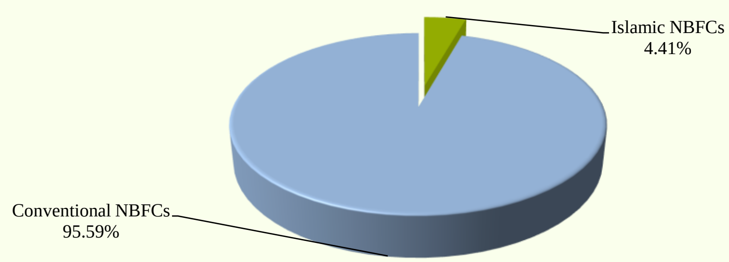


Table 21: Mode wise Investments of Islamic NBFCs in Bangladesh

(BDT in Million)

Mode of Investments	Total Investments			Changes	Changes
	July'26[p]	June'26	July'25	With respect to Previous Month	With respect to Previous Year
	a	b	c	(a-b)	(a-c)
Mudarabah	2987	3047	4260	-61	-1273
Bai - Murabaha	2987	2668	2902	320	85
Bai - Muajjal	3568	3570	3508	-2	60
Ijarah	9006	8959	7640	47	1366
HPSM	11742	11747	11061	-5	681
Qard - e - Hasan	91	97	69	-5	22
Others Investments	1893	2170	2437	-276	-544
Total	**32274**	**32256**	**31877**	**18**	**397**
Percentage of Investments among various Modes of Islamic NBFCs					
Mudarabah	9.25	9.45	13.36	-0.19	-4.11
Bai - Murabaha	9.26	8.27	9.10	0.99	0.15
Bai - Muajjal	11.06	11.07	11.01	-0.01	0.05
Ijarah	27.90	27.77	23.97	0.13	3.94
HPSM	36.38	36.42	34.70	-0.04	1.68
Qard - e - Hasan	0.28	0.30	0.22	-0.02	0.07
Others Investments	5.87	6.73	7.65	-0.86	-1.78
Total	**100.00**	**100.00**	**100.00**	**0.00**	**0.00**

Note:

1. Total Investments include general investments, Sukuk, Islamic bond holdings and profit receivable.
2. Figures of Investment are excluding Inter-nbfc
3. p=provisional

Source: Statistics Department, Bangladesh Bank.

Chart 15: Percentage of Investments among various Modes of of Islamic NBFCs, July'26

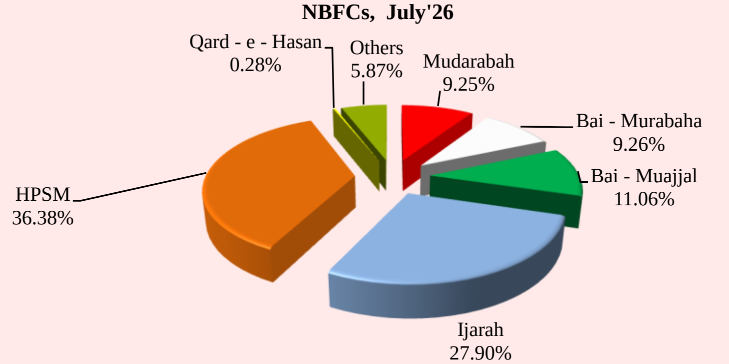


Table 22: Economic Purpose wise Investments of Islamic NBFCs in Bangladesh

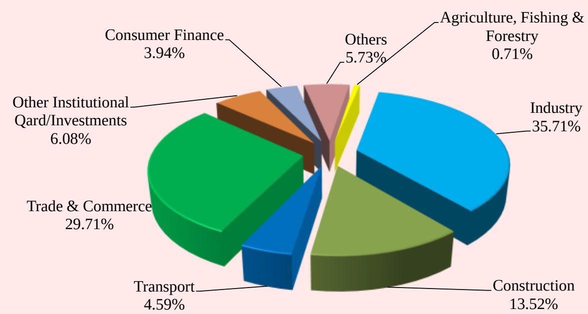
(BDT in Million)

Economic Purposes	Total Investments			Changes	
	July'26[p]	June'26	July'25	With respect to Previous Month	With respect to Previous Year
	a	b	c	(a-b)	(a-c)
A. Agriculture, Fishing & Forestry	**229**	**231**	**156**	**-1**	**74**
B. Industry (1+2)	**11525**	**10229**	**10041**	**1295**	**1484**
1. Term Investment (Excluding Working Capital Financing)	8505	8553	8030	-48	475
2. Working Capital Financing	3020	1676	2011	1343	1008
C. Construction	**4365**	**4356**	**4359**	**8**	**5**
D. Transport	**1482**	**1463**	**1416**	**19**	**67**
E. Trade & Commerce	**9589**	**9457**	**8516**	**133**	**1074**
F. Other Institutional Qard/Investments	**1963**	**2257**	**3720**	**-294**	**-1757**
G. Consumer Finance	**1270**	**2396**	**674**	**-1126**	**597**
H. Miscellaneous (Poverty Alleviation and others)	**1851**	**1867**	**2996**	**-16**	**-1145**
Total	**32274**	**32256**	**31877**	**18**	**397**
Percentage of various Investments of Islamic NBFCs in terms of Economic Purposes					
Agriculture, Fishing & Forestry	0.71	0.72	0.49	0.00	0.22
Industry	35.71	31.71	31.50	4.00	4.21
Construction	13.52	13.51	13.68	0.02	-0.15
Transport	4.59	4.54	4.44	0.06	0.15
Trade & Commerce	29.71	29.32	26.71	0.39	3.00
Other Institutional Qard/Investments	6.08	7.00	11.67	-0.92	-5.59
Consumer Finance	3.94	7.43	2.11	-3.49	1.82
Miscellaneous (Poverty Alleviation and others)	5.73	5.79	9.40	-0.05	-3.66
Total	**100.00**	**100.00**	**100.00**	**0.00**	**0.00**

Note:
1. Total Investments include general investments, Sukuk, Islamic bond holdings and profit receivable.
2. Figures of Investment are excluding Inter-nbfc
3. p=provisional

Source: Statistics Department, Bangladesh Bank.

Chart 16: Percentage of various Investments of Islamic NBFCs in terms of Economic Purposes , July'26



Concluding Remarks

In this study it is found that during the study period Islamic banks held approximately one-fourth of total deposits of the banking industry and large amount of deposits were collected through Mudarabah deposits scheme. At the same time the study also finds that largest amount of deposits of Islamic banks was accumulated from the private sector among all sectors in Bangladesh.

This study reveals that in case of investment, Islamic banking investment contributed approximately one-fourth of total investment in the banking industry. Full-fledged Islamic banks play vital role in sanctioning Islamic investment which is about 89% of total Islamic investment while investment sanctioned by other Conventional banks having Islamic branches and windows is only 11% of total Islamic investment. Full-fledged Islamic banks, branches and windows sanctioned significant amount of investment in Bai-Murabaha (42%). About 41% of investment was sanctioned for the industry sector, 31% of investment was sanctioned for the trade & commerce sector. It is important to mention that agent banking, school banking, mobile financial services, e-banking and e-commerce are now administered through Islamic banking. Approximately 19% of total worker's remittance collected through Islamic banking channel. Furthermore, approximately half (48%) of total agent banking deposits in banking industry belongs to Islamic banking.

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

Appendix-1 (Cont.)

Time Series Data on Islamic Banking in Bangladesh

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

Indicators	Nov'23	Dec'23	Jan'24	Feb'24	Mar'24	Apr'24	May'24	Jun'24	Jul'24	Aug'24	Sep'24	Oct'24	Nov'24	Dec'24	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
8. Manpower	**46249**	**46432**	**46438**	**46377**	**47062**	**48095**	**49070**	**49483**	**50780**	**50614**	**50729**	**50335**	**49602**	**49825**	**47446**	**48019**
a) Full-fledged Islamic Banks	45599	45771	45762	45695	46362	47398	48376	48788	49062	48818	48893	48476	47691	47818	45275	45999
b) Islamic Banking Branches of Conventional Banks	8	9	147	147	147	147	147	147	1166	1241	1272	1293	1346	1426	1590	1420
c) Islamic Banking Windows of Conventional Banks	642	652	529	535	553	550	547	548	552	555	564	566	565	581	581	600

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

Source: Statistics Department, Bangladesh Bank.

Appendix-1 (Cont.)

Time Series Data on Islamic Banking in Bangladesh

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

Indicators	Mar'25	Apr'25	May'25	Jun'25	July'25	Aug'25	Sep'25	Oct'25	Nov'25	Dec'25	Jan'26	Feb'26	Mar'26	Apr'26	May'26	Jun'26	Jul'26^{p}
1. Total Deposits (excluding Inter-bank & EDF)*	**4386210**	**4411949**	**4424844**	**4522011**	**4540072**	**4622845**	**4669262**	**4674288**	**4769279**	**4762262**	**4736573**	**4760553**	**4789876**	**4808001**	**4800412**	**4671529**	**4689900**
a) Full-fledged Islamic Banks	3831987	3854651	3846984	3930799	3939373	3987879	4015481	4014727	4038407	4071217	4040237	4062068	4085428	4089101	4061413	3888788	3885418
b) Islamic Banking Branches of Conventional Banks	331751	334484	348705	358122	362934	389811	399920	404682	471031	430575	436233	442469	444545	453343	466672	496804	498483
c) Islamic Banking Windows of Conventional Banks	222472	222813	229155	233090	237765	245155	253861	254878	259840	260470	260103	256016	259903	265557	272327	285937	305998
2. Total Investments (including Sukuk/Islamic Bond)**	**5528391**	**5572133**	**5672157**	**5695949**	**5682092**	**5715313**	**5730981**	**5768639**	**5885263**	**5847503**	**5845746**	**5882021**	**5907174**	**5920776**	**5992516**	**6115887**	**6122204**
a) Full-fledged Islamic Banks	5103505	5156344	5229813	5234459	5217057	5244930	5242495	5258331	5289865	5312415	5310459	5315807	5332258	5342876	5378938	5421413	5420286
b) Islamic Banking Branches of Conventional Banks	271030	260590	275974	295286	294280	298909	305224	325151	407702	352844	351366	375481	379143	378373	397449	459676	460795
c) Islamic Banking Windows of Conventional Banks	153856	155199	166371	166204	170755	171474	183262	185158	187696	182244	183921	190732	195773	199528	216129	234798	241124
3. Total Worker's Remittances	**724**	**598**	**660**	**612**	**666**	**610**	**818**	**690**	**740**	**779**	**725**	**661**	**701**	**626**	**657**	**448**	**543**
a) Full-fledged Islamic Banks	718	594	656	607	663	606	812	685	734	769	723	633	697	622	654	444	538
b) Islamic Banking Branches of Conventional Banks	4.34	2.95	2.25	2.45	1.74	1.64	2.84	1.55	3.34	6.66	2.01	27.70	2.93	3.22	2.25	2.94	3.51
c) Islamic Banking Windows of Conventional Banks	0.90	1.31	1.66	1.89	1.91	2.51	3.12	3.29	3.45	3.64	0.23	0.51	0.71	1.18	1.10	0.66	1.75
4. Total Export Receipts (excl. local exports)	**742**	**758**	**726**	**688**	**771**	**775**	**703**	**755**	**668**	**653**	**627**	**604**	**617**	**710**	**575**	**743**	**684**
a) Full-fledged Islamic Banks	657	659	621	594	673	659	617	573	573	548	541	497	518	595	465	602	560
b) Islamic Banking Branches of Conventional Banks	67.22	78.19	83.01	74.21	78.74	93.97	72.54	161.14	71.53	84.80	55.34	84.07	77.98	91.97	91.31	120.98	101.90
c) Islamic Banking Windows of Conventional Banks	18.29	21.30	22.19	19.23	19.28	21.87	12.90	20.59	23.47	20.46	30.49	22.42	20.87	23.14	18.61	20.06	22.54
5. Total Import Payments (excl. local imports)	**1164**	**1165**	**1117**	**883**	**1177**	**893**	**1014**	**1036**	**1041**	**972**	**1131**	**852**	**870**	**1231**	**894**	**991**	**933**
a) Full-fledged Islamic Banks	998	993	974	739	982	702	848	850	786	820	924	695	696	797	694	758	713
b) Islamic Banking Branches of Conventional Banks	126.88	130.13	99.80	100.80	136.10	134.72	138.11	122.74	125.46	110.30	150.88	104.84	122.82	384.76	145.91	183.11	155.88
c) Islamic Banking Windows of Conventional Banks	39.61	41.47	42.62	42.40	58.68	56.56	27.89	62.44	129.38	42.28	56.75	51.89	50.96	49.04	54.09	50.20	63.88
6. Total Agent Banking Deposits	**221029**	**230345**	**235951**	**247647**	**253248**	**260109**	**263875**	**251930**	**260698**	**266628**	**267869**	**269836**	**271773**	**276339**	**273456**	**252572**	**249014**
a) Full-fledged Islamic Banks	220768	229721	235288	246947	252471	259303	263071	251110	259696	265612	266803	268730	270652	275188	272261	251281	247645
b) Islamic Banking Branches of Conventional Banks	221.56	580.40	618.14	654.72	730.17	759.47	765.60	782.38	946.18	958.72	981.20	1018.23	1031.28	1059.73	1095.95	1189.52	1227.74
c) Islamic Banking Windows of Conventional Banks	39.51	43.46	44.79	45.00	45.93	45.65	38.03	38.02	56.51	57.96	85.10	87.99	90.42	90.73	99.19	102.10	141.67
7. Total Assets (excluding Contra. & OBU)	**8925157**	**9138372**	**9214226**	**9739188**	**9286309**	**9431378**	**9538449**	**9643237**	**9836060**	**9586085**	**9171567**	**9338424**	**9456276**	**9557096**	**9194053**	**9877261**	**9959334**
a) Full-fledged Islamic Banks	8226837	8397982	8492183	8989666	8526831	8641535	8725056	8800971	8904746	8678161	8306122	8449670	8553656	8621378	8224751	8830648	8866576
b) Islamic Banking Branches of Conventional Banks	417553	422971	438075	461782	466103	489678	503698	527691	610847	586804	560137	573193	577160	601167	613872	669060	687492
c) Islamic Banking Windows of Conventional Banks	280768	317419	283967	287740	293375	300165	309694	314575	320467	321121	305308	315562	325460	334551	355430	377553	405267
8. Manpower	**48249**	**48927**	**48924**	**48709**	**47520**	**47641**	**47041**	**42845**	**42975**	**44188**	**45061**	**45240**	**45585**	**45208**	**45294**	**45225**	**44765**
a) Full-fledged Islamic Banks	46187	46812	46682	46468	45275	45397	44776	40521	40589	41764	42565	42702	43042	42662	42730	42612	42115
b) Islamic Banking Branches of Conventional Banks	1436	1491	1589	1587	1590	1588	1614	1674	1739	1774	1809	1878	1884	1878	1892	1943	1931
c) Islamic Banking Windows of Conventional Banks	626	624	653	654	655	656	651	650	647	650	687	660	659	668	672	670	719

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

Source: Statistics Department, Bangladesh Bank.

Appendix-2

Time Series Data on Islamic NBFCs in Bangladesh

(BDT in Million)

Indicators	Dec'24	Jan'25	Feb'25	Mar'25	Apr'25	May'25	Jun'25	Jul'25	Aug'25	Sep'25	Oct'25	Nov'25	Dec'25	Jan'26	Feb'26	Mar'26	Apr'26	May'26	Jun'26	Jul'26[p]
1. Total Deposits (excluding Inter-nbfc)*****	**32964**	**33274**	**35472**	**34335**	**36195**	**36609**	**37504**	**37273**	**36848**	**37114**	**37536**	**38103**	**38585**	**38968**	**38802**	**39101**	**39454**	**39873**	**39316**	**39585**
a) Full-fledged Islamic NBFCs	12593	12520	12989	12476	12476	12457	12409	12194	12114	12046	11951	11906	11793	11711	11705	11643	11565	11543	11521	11494
b) Islamic Branches/Windows of Conventional NBFCs	20372	20754	22483	21858	23719	24151	25096	25079	24734	25068	25585	26197	26792	27257	27097	27457	27890	28331	27795	28091
2. Total Investments (including Sukuk/Islamic Bond)******	**27566**	**27198**	**29518**	**28744**	**31510**	**31590**	**32572**	**31877**	**30527**	**31194**	**30828**	**31514**	**32034**	**32050**	**31680**	**31949**	**32241**	**32593**	**32256**	**32274**
a) Full-fledged Islamic NBFCs	17642	17265	17128	16853	16789	16680	16624	16373	16234	16092	15952	15809	15841	15647	15629	15517	15454	15408	15399	15358
b) Islamic Branches/Windows of Conventional NBFCs	9923	9933	12390	11890	14721	14909	15948	15504	14293	15102	14876	15705	16193	16403	16051	16432	16787	17185	16858	16916
3. Total Assets (excluding Contra.)	**35479**	**33661**	**36217**	**35937**	**38733**	**39312**	**40272**	**41134**	**39999**	**40465**	**40399**	**41225**	**40215**	**40251**	**40144**	**40784**	**41173**	**41754**	**41282**	**41574**
a) Full-fledged Islamic NBFCs	25365	23444	23480	23650	23545	23752	23836	24601	24689	24777	24876	24889	23456	23175	23366	23512	23531	23682	23629	23823
b) Islamic Branches/Windows of Conventional NBFCs	10113	10217	12737	12287	15188	15560	16437	16533	15310	15689	15522	16336	16759	17076	16778	17272	17643	18072	17653	17751
4. Total Manpower	**376**	**373**	**370**	**369**	**374**	**374**	**371**	**372**	**364**	**356**	**352**	**353**	**348**	**340**	**335**	**333**	**330**	**330**	**328**	**323**
Of which: Employees with specialization in Islamic Banking & Finance***	**9**	**9**	**9**	**9**	**9**	**9**	**9**	**11**	**11**	**11**	**11**	**11**	**11**	**11**	**11**	**11**	**11**	**11**	**11**	**11**
a) Full-fledged Islamic NBFCs	199	198	198	199	205	207	204	206	199	191	190	191	186	182	181	179	176	176	174	169
b) Islamic Branches/Windows of Conventional NBFCs	177	175	172	170	169	167	167	166	165	165	162	162	162	158	154	154	154	154	154	154

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

Source: Statistics Department, Bangladesh Bank.

Appendix-3

Measures Taken by Bangladesh Bank for Islamic Banking & Finance

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