

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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

JUNE 2025



Bangladesh Bank

Islamic Banking and Finance Statistics (IBFS)

Chief Adviser

Dr. Md. Habibur Rahman

Deputy Governor

Adviser

Ashish Kumar Roy

Executive Director (Statistics)

Chief Editor

Munshi Mohammad Wakid

Director (Statistics)

Editor

Md. Lulu Miah

Additional Director (Statistics)

Members

Ummay Salma Shorna

Assistant Director (Statistics)

Syed Iftekhhar Alam, CSAA

Assistant Director (Statistics)

MONTHLY ISLAMIC BANKING AND FINANCE STATISTICS (IBFS)*

June, 2025



**Islamic Banking and Finance Database Unit
Statistics Department
Bangladesh Bank**

Prepared by **Islamic Banking and Finance Database Unit, Statistics Department, Bangladesh Bank (The Central Bank of Bangladesh). Any suggestions/comments for improvement in the contents of this booklet would be highly appreciated and can be sent to Munshi Mohammad Wakid, Director(Statistics), Statistics Department, Bangladesh Bank (munshi.wakid@bb.org.bd) and Md. Lulu Miah, Additional Director(Statistics), Statistics Department, Bangladesh Bank (lulu.miah@bb.org.bd).*

Table of Contents

Contents	Page
Introduction.....	i-ii
Executive Summary.....	iii-viii

Statistical Tables & Charts on Islamic Banking Statistics

List of Tables:

Table 1: Number of Islamic Banks, Branches & Windows in June, 2025.....	1
Table 2: Major Indicators of Islamic Banking in Bangladesh.....	2
Table 3: A Comparison of Major Indicators of Islamic Banking with All Scheduled Banks.....	3
Table 4: Deposits Scenario of Banks - A Comparison between Islamic and Conventional Banks	4
Table 5: Mode wise Islamic Banking Deposits in Bangladesh.....	5
Table 6: Sector wise Islamic Banking Deposits in Bangladesh.....	6
Table 7: Investments Scenario of Banks - A Comparison between Islamic and Conventional Banks.....	7
Table 8: Mode wise Islamic Banking Investments in Bangladesh.....	8
Table 9: Economic Purpose wise Islamic Banking Investments in Bangladesh.....	9
Table 10: Agent Banking Deposits Scenario of Banks - A Comparison between Islamic and Conventional Banks.....	10
Table 11: Gender and Geo-location wise School Banking in Bangladesh.....	11
Table 12: Mobile Financial Services (MFS) in Islamic Banking.....	12
Table 13: E-banking and E-commerce in Islamic Banking.....	13

List of Charts:

Chart 1: Comparison of Major Indicators of Islamic Banking with Conventional Banking, June'25.....	3
Chart 2: Market Share of Deposits in terms of Islamic and Conventional Banking, June'25.....	4
Chart 3: Percentage of various Modes of Islamic Banking Deposits, June'25.....	5
Chart 4: Percentage of various Sectors of Islamic Banking Deposits, June'25.....	6
Chart 5: Market Share of Investments in terms of Islamic and Conventional Banking, June'25.....	7
Chart 6: Percentage of various Modes of Islamic Banking Investments, June'25.....	8
Chart 7: Percentage of various Investments of Islamic Banks in terms of Economic Purposes.....	9
Chart 8: Market Share of Agent Banking Deposits in terms of Islamic and Conventional Banking, June'25.....	10
Chart 9: Market Share (%) of School Banking Accounts in terms of Islamic and Conventional Banking, June'25.....	11

Statistical Tables & Charts on Islamic Non-Banking Financial Companies (NBFCs) Statistics

List of Tables:

Table 14: Number of Islamic NBFCs, Branches & Windows in June 2025.....	14
Table 15: Major Indicators of Islamic NBFCs in Bangladesh.....	15
Table 16: A Comparison of Major Indicators of Islamic NBFCs with All NBFCs in Bangladesh.....	16
Table 17: Deposits Scenario of NBFCs - A Comparison between Islamic and Conventional NBFCs.....	17
Table 18: Mode wise Deposits of Islamic NBFCs in Bangladesh	18
Table 19: Sector wise Deposits of Islamic NBFCs in Bangladesh.....	19
Table 20: Investments Scenario of NBFCs - A Comparison between Islamic and Conventional NBFCs	20
Table 21: Mode wise Investments of Islamic NBFCs in Bangladesh.....	21
Table 22: Economic Purpose wise Investments of Islamic NBFCs in Bangladesh.....	22

List of Charts:

Chart 10: Comparison of Major Indicators of Islamic NBFCs compared to Conventional NBFCs, June'25...	16
Chart 11: Market Share of Deposits in terms of Islamic and Conventional NBFCs, June'25.....	17
Chart 12: Percentage of various Modes of Deposits of Islamic NBFCs, June'25.....	18
Chart 13: Percentage among various Sectors of Deposits of Islamic NBFCs, June'25.....	19
Chart 14: Market Share of Investments in terms of Islamic and Conventional NBFCs, June'25.....	20
Chart 15: Percentage of various Modes of Deposits of Islamic NBFCs, June'25.....	21
Chart 16: Percentage of various Economic Purposes of Deposits of Islamic NBFCs, June'25.....	22

Concluding Remarks.....	23
--------------------------------	-----------

Appendices

Appendix-1: Time Series Data on Islamic Banking in Bangladesh, Nov'23 to June'25.....	24-25
Appendix-2: Time Series Data on Islamic NBFCs in Bangladesh, Dec'24 to June'25.....	26
Appendix-3: Measures Taken by Bangladesh Bank for Islamic Banking & Finance.....	27

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 Islamic banking branches and twelve conventional commercial banks are providing Islamic banking services through five-hundred and eighty six 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 June 2025. The study focuses on key banking activities such as deposits, investments, assets, exports, imports, and workers' remittances in order to examine trend and nature of growth over the period under study. However, the data unveils differential growth patterns within the two sectors. The findings of the study reveal that conventional banks outperformed Islamic banks in most cases.

This portion of the report also depicts trend of some indicators such as deposits, investments and assets of both **Islamic and Conventional NBFCs** in Bangladesh. The main limitation of the discussion is that only seven months time series data have been used for the analysis. The main objective of this analysis is just to give the readers a preliminary idea about the aforementioned indicators of the NBFCs in Bangladesh.

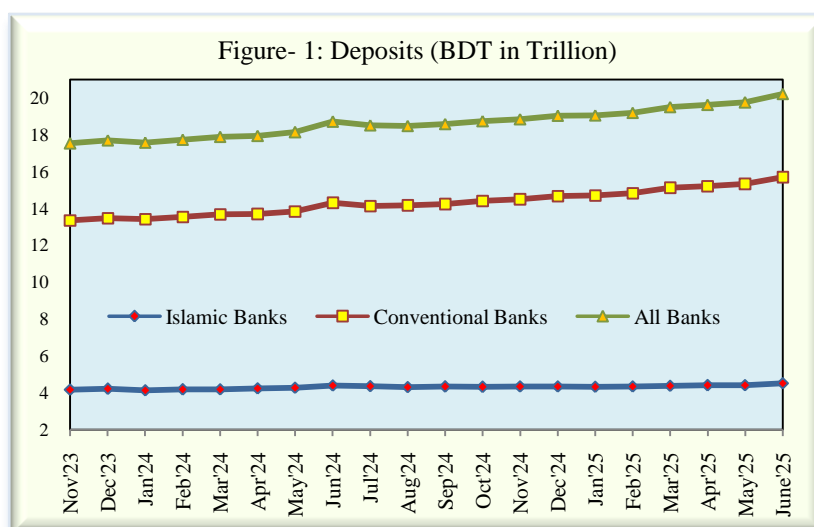
1. For Islamic Banks

1.1 Deposits

Based on the available data it is evident that the banking sector in Bangladesh experienced upward trend in growth of deposits from November 2023 to June 2025. Total banking system deposits increased from BDT 18.71 trillion in June 2024 to BDT 20.22 trillion in June 2025, reflecting a growth of approximately 8.04%. The Islamic banking system recorded a moderate increase in deposits, growing from BDT 4.40 trillion in June 2024 to BDT 4.52 trillion in June 2025, marking a 2.67% growth.

This indicates a slower pace of growth compared to the conventional banking sector. Whilst, conventional banks marked more significant growth, in terms of deposits rising from BDT 14.31 trillion in June 2024 to BDT 15.69 trillion in June 2025, a 9.69% increase. During this period, market share in deposits for Islamic banks dropped from 23.54% in June 2024 to 22.37% in June 2025

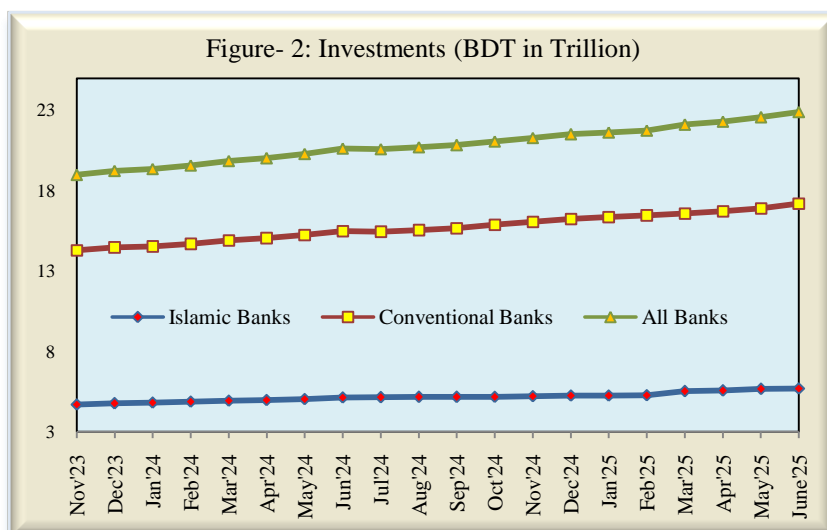
whilst for conventional banks this figure recorded contrarily (Fig.1, Table-3 & Table-4). This may be due to mismanagement by Islamic banks which was detected aftermath of July uprising. Consequently, depositors lost their trust in Islamic banks and thereby withdrew their deposits with Islamic banks which helped conventional banks' deposit base to grow.



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

1.2 Investments

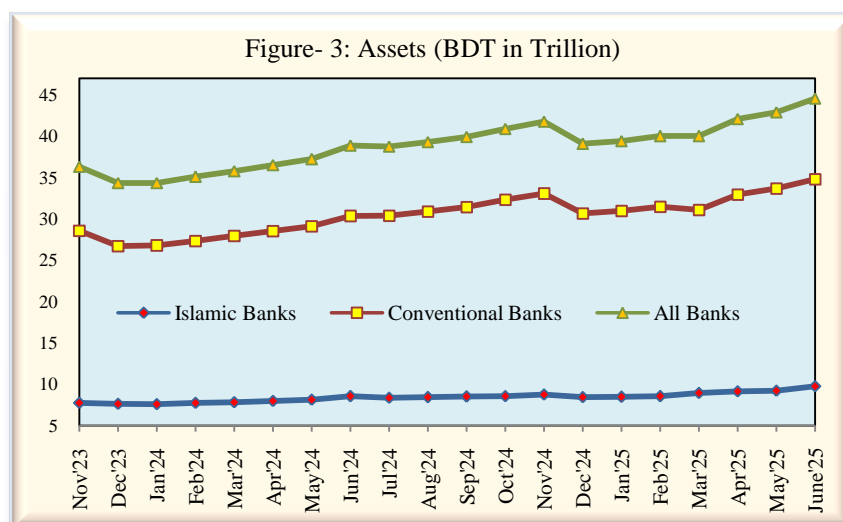
The banking sector in Bangladesh observed considerable growth in investments from November 2023 to June 2025. Investments rose from BDT 20.63 trillion in June 2024 to BDT 22.90 trillion in June 2025, marking a considerable growth of 11.03%. The Islamic Banking System recorded also considerable growth in investments, rising



from BDT 5.14 trillion in June 2024 to BDT 5.70 trillion in June 2025, a growth of 10.87%. Although Islamic banks experienced steady growth over the period, their market share slightly declined as the Conventional Banking System outpaced them, growing from BDT 15.49 trillion in June 2024 to BDT 17.21 trillion in June 2025, marking a growth of 11.08%. Conventional banks dominated in capturing shares in investment which is around 75% of total investments. This data reveals that although both the two categories of banks experienced positive growth in investment but the conventional banks' role in making investments available to the economy is stronger than that of Islamic banks (Fig.2, Table-3).

1.3 Assets

Between June 2024 and June 2025, both Islamic and Conventional Banks in Bangladesh achieved asset growth, though at varying rates. Islamic Banks recorded their total assets increase from BDT 8.53 trillion in June 2024 to BDT 9.74 trillion in June 2025, marking a robust growth of approximately 14.12%. At

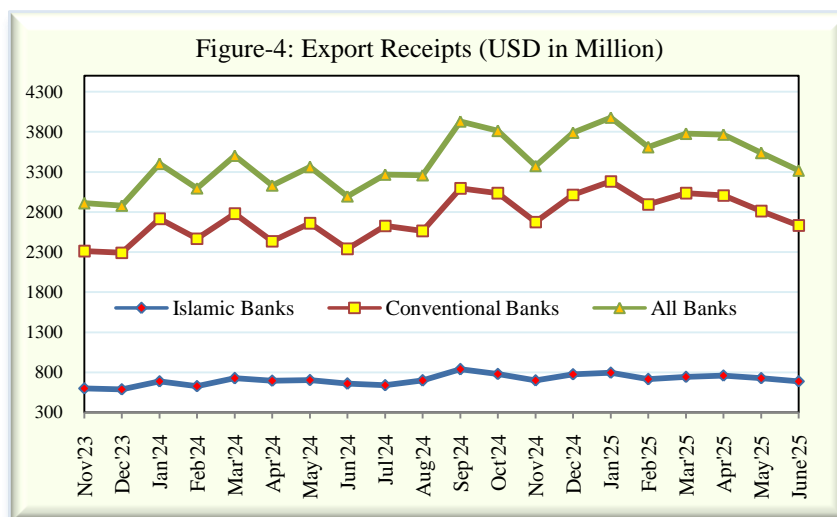


the same time, Conventional Banks expanded their asset base from BDT 30.32 trillion to BDT 34.81 trillion, evidencing a more robust growth of around 14.79%. The data reveals that Islamic banks gathered assets at a slower pace or at a steady rate over the period. On the other hand, asset

base of conventional counterparts which is growing at an increasing rate outpaced the growth rate for the Islamic banks and reached its peak point in June 2025.

1.4 Export Receipts

Banking system of Bangladesh has been playing an important role through receiving export earnings on behalf of the exporters. Between November 2023 and June 2025, Islamic Banks maintained almost steady growth in receiving export proceeds and observed very little fluctuations over time. In September 2024 it reached to its highest value 837 million. However, if we consider point to point comparison then it is found that in June 2025 Islamic banks achieved a growth of around 4.67% in receiving export proceeds. The amount was 688 million in June 2025 while it was 657 million at the same time of previous year. Whereas Conventional banks experienced an upward trend in export receipt over this period and marked the lowest value in December

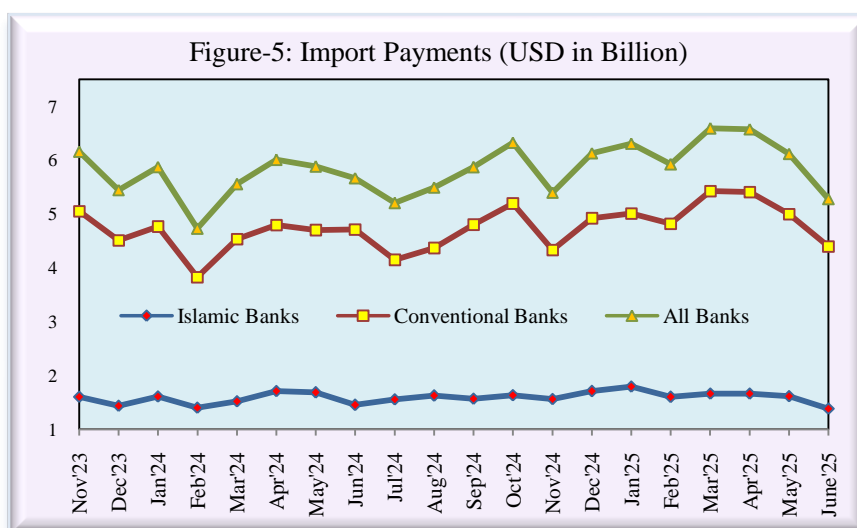


2023 on its trajectory. At that time the amount was 2293 million. Likewise Islamic Banks, Conventional counterpart also attained growth of around 12.48% in receiving export proceeds in June 2025 compare with the same period of previous year. In June 2025 the amount was 2629 million while it was 2337 million in June 2024.

From the above analysis, it can be said that as the majority of country's export proceeds (about 79%) were received by the conventional banks over the period under study, Islamic banks may take necessary initiatives to improve the quality of this service offer by them so that they could capture more market share in receiving export earnings of the banking sector (Fig.4, Table-3).

1.5 Import Payments

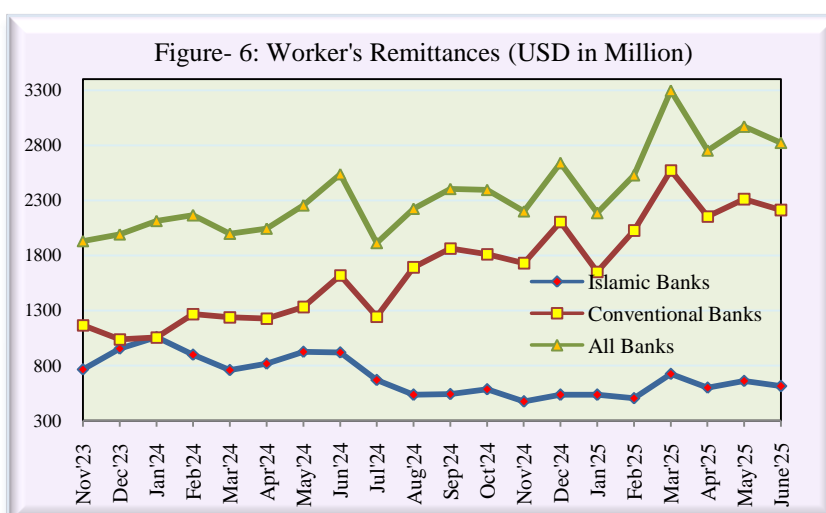
Islamic Banks as well as Conventional Banks have been facilitating import activities of the economy through making import payments. During the period June 2024 to June 2025, both Islamic and Conventional Banks observed similar trend in import payment as they observed in case of export receipt. Figure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



in June 2025 Islamic banks made around 18% of total import payments of the economy. Their import payment decreased from USD 0.95 billion in June 2024 to USD 0.88 billion in June 2025, which reflects a 7.32% decline as compared to the same time point of the previous year. On the other hand, Conventional banks observed more fluctuations compared with Islamic banks and recorded downfall at some points in import payments over the period. For these banks monthly import payments ranged from USD 3.6 billion to USD 4.9 billion during the period under study. Unlike Islamic banks, Conventional banks failed to maintain steady growth in import payments throughout the period. This may be due to immediate past dollar crisis faced by majority of the banks in the country.

1.6 Worker's Remittances

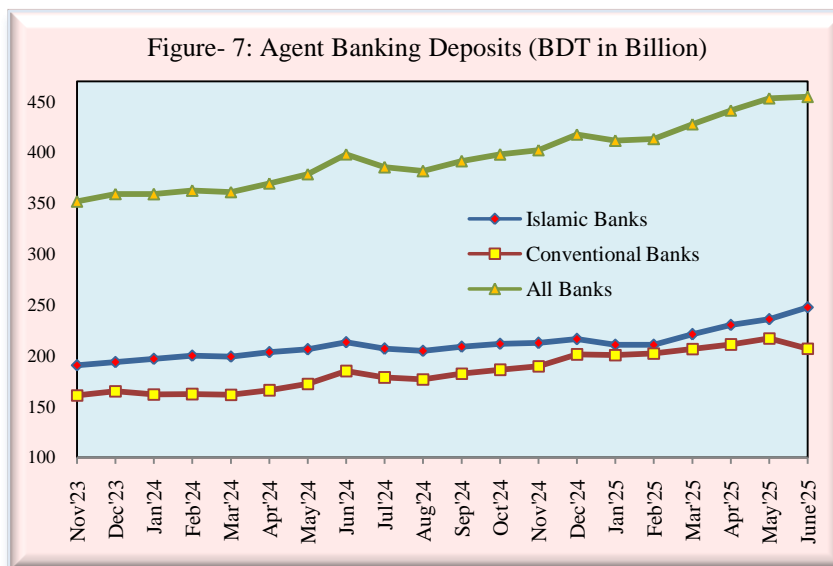
From figure 6 it can be seen that during the period November 2023 to June 2025, worker's remittances through all banks in USD by and large increased, peaking its highest in March 2025 at USD 3,296 million. While both Islamic and conventional banks contributed to the inflows, conventional banks consistently handled a larger share, with their dominance becoming more pronounced in the latter half of the period. Islamic banks experienced their remittance share decline from around 36% in early 2024 to around 31% by June 2025. Despite occasional upticks, their contributions remained relatively flat or declined, whereas conventional banks recorded upward growth, particularly from August 2024 onward. To be more exact,



Islamic Banks started from USD 764 million in November 2023 and decreased to USD 612 million at the end of June 2025 while the conventional banks started from USD 1166 million in November 2023 and its share increased substantially to USD 2211 million at the end of June 2025. The reason behind this may be loss of confidence of the foreign workers on Islamic banks for improper management of the banks during the period under study. The conventional banks took advantage of the situation by attracting workers' attention for remitting their foreign earnings to conventional banks. Despite Islamic Banks' early-year performance, their inability to retain their share in receiving workers' remittances highlights potential areas for policy intervention or operational improvement. As workers' remittances receipts play a vital role in building the base for foreign currency reserve of a bank which ultimately assists in settling foreign currency transactions, Islamic banks may go for sufficient reforms as regard to the factors which influences depositors confidence in Islamic banks (Fig.6, Table-3).

1.7 Agent Banking Deposits

Line diagram for agent banking deposits for all banks in figure 7 describes that agent banking deposits was gradually increasing over the period November 2023 to June 2025. This indicator of agent banking reflects that agent banking is gaining popularity day by day in Bangladesh. From the line for Islamic banks we can observe a steady growth in agent banking deposits which is moving above the line for conventional banks during the period under consideration. Whilst agent banking deposits of conventional banks experienced an upward trend. The data reveals that in June 2024, Islamic banks accounted for holding 53.57% of the total deposits in agent banking arena. The value was about BDT 213 billion at that time. This value raised to about BDT 248 billion in June 2025 recording a 16.08% growth. Whereas the growth in agent banking deposits of conventional banks was about 12% in June 2025 compared to that of June 2024. This achievement of



conventional banks narrowed the gap in holding agent banking deposits by these two sectors. This may be because of either expansion of agent banking by conventional banks or increase in confidence level of the depositors in conventional banking or any other factor. However, In order to attain competitive advantage over conventional banking, Islamic Banks may consider expanding outreach, introducing digital services, and strengthening agent networks etc. (Fig.7, Table-3).

2. For Islamic NBFCs

2.1 Deposits

From Table-16, it can be seen that total deposits of NBFCs sector in Bangladesh recorded less than 1% growth in June 2025 compared with May 2025 and stood at about BDT 518 billion. Whereas Islamic NBFCs experienced 2.45% increment in deposits in June 2025 compared with the previous month and marked about BDT 38 billion. From Table-16, it is also found that Islamic NBFCs captured 7.23% of total NBFCs deposits of NBFC sector in June 2025 which is a very little portion in comparison with conventional counterparts. Thus conventional NBFCs are dominating the sector in capturing deposits. Among Islamic NBFCs, full-fledged Islamic NBFCs captured only 33% and the rest is captured by Islamic Branches/Windows of conventional NBFCs in June 2025. Islamic NBFCs deposits are condensed to Mudaraba Deposits which is about 99.22% among all modes of deposits. In June 2025 private sector contributed to the highest in Islamic NBFCs deposits. (Table- 17,18,19).

2.2 Investments

The NBFC sector in Bangladesh observed slight growth (0.34%) in investments in June 2025 compared with May 2025. The amount was about BDT 713 billion in June 2025 while it was about BDT 711 billion in May 2025. On the other hand, Islamic NBFCs' investments faced increase of BDT 0.98 billion at that time. In June 2025 Islamic NBFCs have only 4.57% of investments out of total NBFCs investments. This reflects the same scenario of this sector as in the case of deposits. In case of making investments full-fledged Islamic NBFCs contributes about 51.04% and Islamic Branches/Windows of conventional NBFCs contributes 48.96% in June 2025. More than half of investments were made in the form of HPSM and Ijarah mode of Islamic NBFCs at that time. Islamic NBFCs investments were disbursed to different sectors for different economic purposes. Among them, mostly were for industry and trade & commerce purpose (Table-20,21,22).

2.3 Assets

Similar to deposits and investments, asset portfolio of NBFCs sector remained almost stable for all NBFCs during the period December 2024 to June 2025 with slight increase in asset BDT 886 billion in June 2025 from BDT 876 billion in May 2025. Like the sector's change in assets, Islamic NBFCs also experienced a slight increase in assets in June 2025 to BDT 40 billion from BDT 39 billion in May 2025. Asset of Islamic NBFCs is about 4.6% of total asset of NBFCs sector which implies the dominance of the conventional counterparts in amassing asset shares (Table-16).

Statistical Tables & Charts
On
Islamic Banking

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

Type of Banks	SI	Name of Banks	Number of Branches	Number of Windows
Full Fledged Islamic Banks	1	Islami Bank Bangladesh PLC (IBBPLC)	400	--
	2	Al Arafah Islami Bank PLC (AIBPLC)	226	--
	3	Social Islami Bank PLC (SIBPLC)	181	--
	4	Standard Bank PLC (STBPLC)	138	--
	5	Export Import Bank of Bangladesh PLC (EXBPLC)	155	--
	6	First Security Islami bank (FSIBPLC)	206	--
	7	Shahjalal Islami Bank PLC (SJIBPLC)	141	--
	8	Union Bank PLC (UNBPLC)	114	--
	9	Global Islami Bank PLC (GIBPLC)	105	--
	10	ICB Islamic Bank Limited (ICBIBL)	33	--
	a. Sub Total		1699	--
Banks having IB Branches	1	AB Bank PLC (ABBPLC)	1	8
	2	The City Bank PLC (CBPLC)	1	60
	3	IFIC Bank PLC (IFICBPLC)	1	--
	4	United Commercial Bank PLC (UCBPLC)	1	100
	5	Pubali Bank PLC (PUBBPLC)	8	22
	6	National Credit and Commerce Bank PLC (NCCBPLC)	2	32
	7	Prime Bank PLC (PRIBPLC)	5	--
	8	Southeast Bank PLC (SEBPLC)	5	--
	9	Dhaka Bank PLC (DBPLC)	2	--
	10	Mercantile Bank PLC (MERBPLC)	1	45
	11	One Bank PLC (OBPLC)	2	14
	12	Bangladesh Commerce Bank Limited (BCBL)	2	--
	13	The Premier Bank PLC (PREBPLC)	2	25
	14	Jamuna Bank PLC (JAMBPLC)	2	--
	15	Bank Alfalah Limited (BAFL)	1	--
	16	NRB Bank PLC (NRBBPLC)	1	28
	17	Bengal Commercial Bank PLC (BGCBPLC)	3	--
	b. Sub Total		40	334
Banks having IB Windows	1	Agrani Bank PLC (ABPLC)	--	60
	2	Rupali Bank PLC (RBPLC)	--	2
	3	Sonali Bank PLC (SBPLC)	--	58
	4	Standard Chartered Bank (SCB)	--	1
	5	Eastern Bank PLC (EBPLC)	--	20
	6	Mutual Trust Bank PLC (MTBPLC)	--	15
	7	Bank Asia PLC (BASPLC)	--	5
	8	Trust Bank PLC (TBPLC)	--	30
	9	NRBC Bank PLC (NRBCBPLC)	--	374
	10	South Bangla Agriculture and Commerce Bank (SBACBPLC)	--	10
	11	Meghna Bank PLC (MEGBPLC)	--	10
	12	Midland Bank PLC (MDBPLC)	--	1
	c. Sub Total		--	586
Grand Total (a+b+c)			1739	920

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 (%)	
	June'25	May'25	June'24	June'25 (Compared with May'25)	June'25 (Compared with June'24)
	a	b	c	$d=((a-b)/b)*100$	$e=((a-c)/c)*100$
1. Total Deposits (excluding Inter-bank & EDF)*	4522011	4424844	4404270	2.20	2.67
a) Full-fledged Islamic Banks	3930799	3846984	3980746	2.18	-1.25
b) Islamic Banking Branches of Conventional Banks	358122	348705	255448	2.70	40.19
c) Islamic Banking Windows of Conventional Banks	233090	229155	168076	1.72	38.68
2. Total Investments (including Sukuk/Islamic Bond)**	5695949	5672157	5137341	0.42	10.87
a) Full-fledged Islamic Banks	5234459	5229813	4790134	0.09	9.28
b) Islamic Banking Branches of Conventional Banks	295286	275974	217174	7.00	35.97
c) Islamic Banking Windows of Conventional Banks	166204	166371	130032	-0.10	27.82
3. Total Worker's Remittances	612	660	920	-7.32	-33.49
a) Full-fledged Islamic Banks	607	656	916	-7.43	-33.73
b) Islamic Banking Branches of Conventional Banks	2.45	2.25	1.50	8.88	63.35
c) Islamic Banking Windows of Conventional Banks	1.89	1.66	1.65	13.71	14.32
4. Total Export Receipts (excl. local exports)	688	726	657	-5.26	4.67
a) Full-fledged Islamic Banks	594	621	590	-4.25	0.69
b) Islamic Banking Branches of Conventional Banks	74.21	83.01	46.88	-10.60	58.30
c) Islamic Banking Windows of Conventional Banks	19.23	22.19	19.99	-13.33	-3.79
5. Total Import Payments (excl. local imports)	883	1117	952	-20.96	-7.32
a) Full-fledged Islamic Banks	739	974	824	-24.10	-10.28
b) Islamic Banking Branches of Conventional Banks	100.80	99.80	83.49	1.00	20.72
c) Islamic Banking Windows of Conventional Banks	42.40	42.62	44.66	-0.52	-5.06
6. Total Agent Banking Deposits	247647	235951	213343	4.96	16.08
a) Full-fledged Islamic Banks	246947	235288	212902	4.96	15.99
b) Islamic Banking Branches of Conventional Banks	654.72	618.14	419.71	5.92	55.99
c) Islamic Banking Windows of Conventional Banks	45.00	44.79	20.61	0.47	118.34
7. Total Assets (excluding Contra. & OBU)	9739188	9214226	8533968	5.70	14.12
a) Full-fledged Islamic Banks	8989666	8492183	8001258	5.86	12.35
b) Islamic Banking Branches of Conventional Banks	461782	438075	320370	5.41	44.14
c) Islamic Banking Windows of Conventional Banks	287740	283967	212340	1.33	35.51

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.

Source: Statistics Department, Bangladesh Bank.

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

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

Indicators	Amount						Share (%) of Islamic Banks, Branches & Windows Compared to All Scheduled Banks			Growth (%)			
	All Scheduled Banks			Islamic Banks, Branches & Windows			June'25	May'25	June'24	All Scheduled Banks		Islamic Banks, Branches & Windows	
	June'25	May'25	June'24	June'25	May'25	June'24				June'25 (Compared with May'25)	June'25 (Compared with June'24)	June'25 (Compared with May'25)	June'25 (Compared with June'24)
	a	b	d	e	f	h				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)*	20216616	19753942	18712263	4522011	4424844	4404270	22.37	22.40	23.54	2.34	8.04	2.20	2.67
Investments (including Sukuk/Islamic Bond)**	22903658	22575831	20628529	5695949	5672157	5137341	24.87	25.12	24.90	1.45	11.03	0.42	10.87
Worker's Remittances	1981	2157	2540	612	660	920	30.87	30.60	36.21	-8.14	-22.00	-7.32	-33.49
Export Receipts (excl. local exports)	3317	3535	2996	688	726	657	20.74	20.54	21.94	-6.18	10.71	-5.26	4.67
Import Payments (excl. local imports)	4781	5617	5168	883	1117	952	18.46	19.88	18.43	-14.89	-7.49	-20.96	-7.32
Agent Banking Deposits	454635	453179	398214	247647	235951	213343	54.47	52.07	53.57	0.32	14.17	4.96	16.08
Assets (excluding Contra. & OBU)	44547581	42901968	38857819	9739188	9214226	8533968	21.86	21.48	21.96	3.84	14.64	5.70	14.12
Number of Bank Branches/Windows	11748	11366	11297	2659	2659	2420	22.63	23.39	21.42	3.36	3.99	0.00	9.88

Note:

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

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

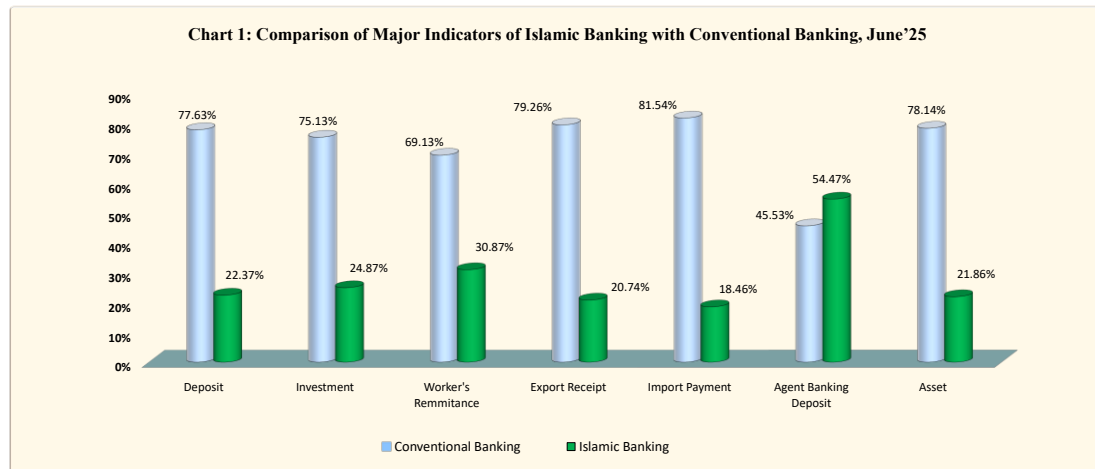


Table 4: Deposits Scenario of Banks - A Comparison between Islamic and Conventional Banks

(BDT in Million)

Type of Banks	Total Deposits			Changes	
	June'25	May'25	June'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	3930799	3846984	3980746	83815	-49948
Branch Based IBs	358122	348705	255448	9416	102674
Window Based IBs	233090	229155	168076	3936	65014
Islamic Banks, Branches & Windows	4522011	4424844	4404270	97167	117740
Conventional Banks	15694605	15329098	14307993	365507	1386613
All Scheduled Banks	20216616	19753942	18712263	462674	1504353
Market Share (%) of Deposits among various forms of Islamic Banking					
Full Fledged IBs	86.93	86.94	90.38	-0.01	-3.46
Branch Based IBs	7.92	7.88	5.80	0.04	2.12
Window Based IBs	5.15	5.18	3.82	-0.02	1.34
Market Share (%) of Deposits in terms of Islamic and Conventional Banking					
Islamic Banks	22.37	22.40	23.54	-0.03	-1.17
Conventional Banks	77.63	77.60	76.46	0.03	1.17

Note: 1. Figures of Deposit are excluding Interbank & EDF and

Source: Statistics Department, Bangladesh Bank.

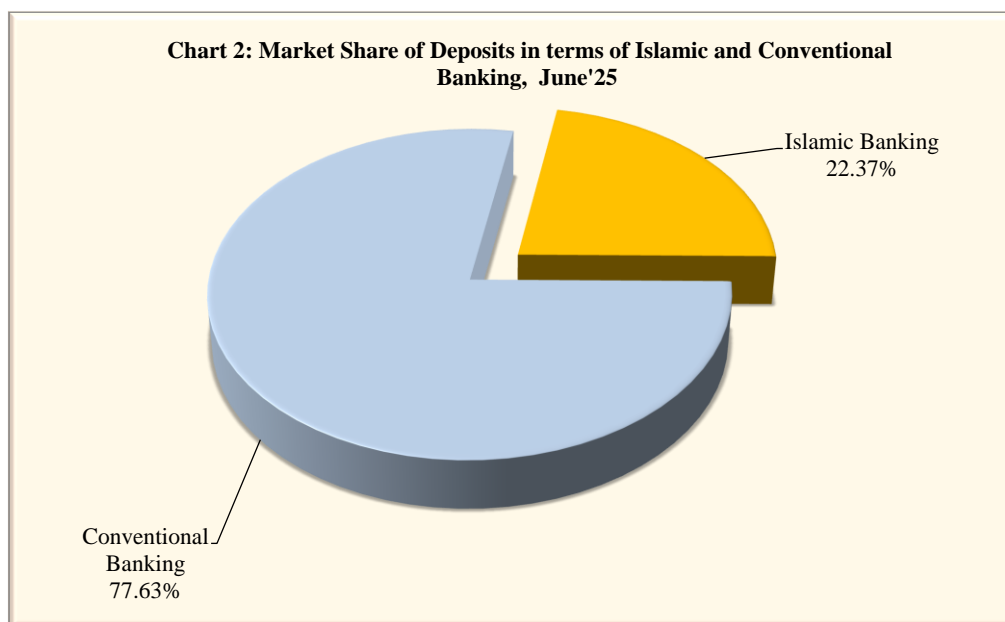


Table 5: Mode wise Islamic Banking Deposits in Bangladesh

(BDT in Million)

Mode of Deposits	Total Deposits			Changes	
	June'25	May'25	June'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Al - Wadeah Deposits	181614	172828	207121	8786	-25508
Mudaraba Deposits	3877938	3825418	3766087	52520	111851
Mudaraba Savings Accounts (MSA)	857506	835147	830282	22359	27224
Mudaraba Term Deposits (MTDR)	2167959	2135505	2064983	32454	102976
Mudaraba Special Notice Accounts (MSNA)	152112	154049	195639	-1937	-43527
Other Mudaraba Deposits	700361	700717	675183	-357	25177
Deposits against Mudaraba Savings Bonds	5202	5242	6407	-40	-1205
Special Deposit Accounts	33820	31701	31828	2119	1991
Other Deposits	423438	389656	392827	33782	30611
Total Deposits	4522011	4424844	4404270	97167	117740
Percentage of various Modes of Islamic Banking Deposits					
Al - Wadeah Deposits	4.02	3.91	4.70	0.11	-0.69
Mudaraba Deposits	85.76	86.45	85.51	-0.70	0.25
Mudaraba Savings Accounts (MSA)	18.96	18.87	18.85	0.09	0.11
Mudaraba Term Deposits (MTDR)	47.94	48.26	46.89	-0.32	1.06
Mudaraba Special Notice Accounts (MSNA)	3.36	3.48	4.44	-0.12	-1.08
Other Mudaraba Deposits	15.49	15.84	15.33	-0.35	0.16
Deposits against Mudaraba Savings Bonds	0.12	0.12	0.15	0.00	-0.03
Special Deposit Accounts	0.75	0.72	0.72	0.03	0.03
Other Deposits	9.36	8.81	8.92	0.56	0.44
Total	100.00	100.00	100.00	0.00	0.00

Note: 1. Figures of Deposit are excluding Interbank & EDF and
Source: Statistics Department, Bangladesh Bank.

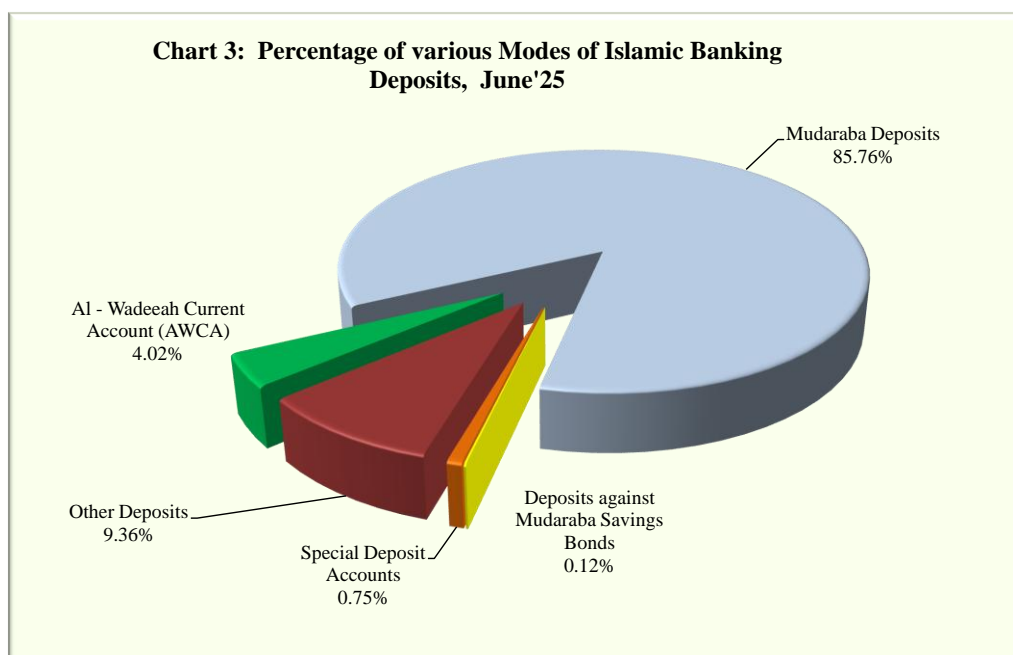


Table 6: Sector wise Islamic Banking Deposits in Bangladesh

(BDT in Million)

Sector	Total Deposits			Changes	
	June'25	May'25	June'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Public (Government)	103099	103829	78272	-730	24826
Other Public	225411	223096	217123	2315	8288
Private	4193501	4097920	4108875	95581	84626
Sub Total	4522011	4424844	4404270	97167	117740
DMB	216109	207777	172424	8331	43685
Grand Total (Including DMB)	4738119	4632621	4576694	105498	161425
Percentage of various Sectors of Islamic Banking Deposits					
Public (Government)	2.18	2.24	1.71	-0.07	0.47
Other Public	4.76	4.82	4.74	-0.06	0.01
DMB	4.56	4.49	3.77	0.08	0.79
Private	88.51	88.46	89.78	0.05	-1.27

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

Source: Statistics Department, Bangladesh Bank.

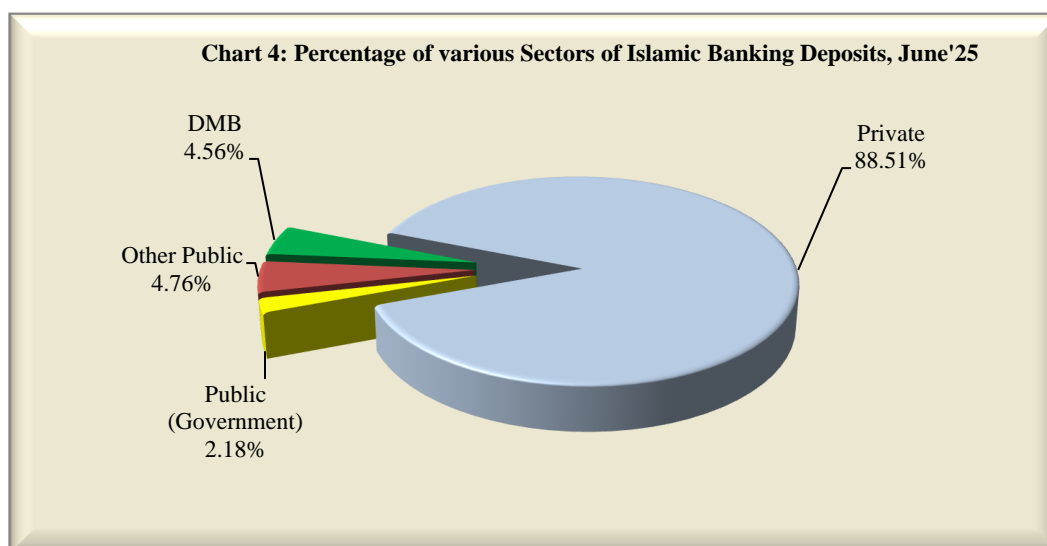


Table 7: Investments Scenario of Banks - A Comparison between Islamic and Conventional Banks

(BDT in Million)

Type of Banks	Total Investments			Changes	
	June'25	May'25	June'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	5234459	5229813	4790134	4647	444325
Branch Based IBs	295286	275974	217174	19312	78112
Window Based IBs	166204	166371	130032	-167	36172
Islamic Banks, Branches & Windows	5695949	5672157	5137341	23792	558609
Conventional Banks	17207709	16903674	15491188	304035	1716520
All Scheduled Banks	22903658	22575831	20628529	327827	2275129
Market Share (%) of Investments among various forms of Islamic Banking					
Full Fledged IBs	91.90	92.20	93.24	-0.30	-1.34
Branch Based IBs	5.18	4.87	4.23	0.32	0.96
Window Based IBs	2.92	2.93	2.53	-0.02	0.39
Market Share (%) of Investments in terms of Islamic and Conventional Banking					
Islamic Banks	24.87	25.12	24.90	-0.26	-0.03
Conventional Banks	75.13	74.88	75.10	0.26	0.03

Note:

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

2. Figures of Investment are excluding Interbank

Source: Statistics Department, Bangladesh Bank.

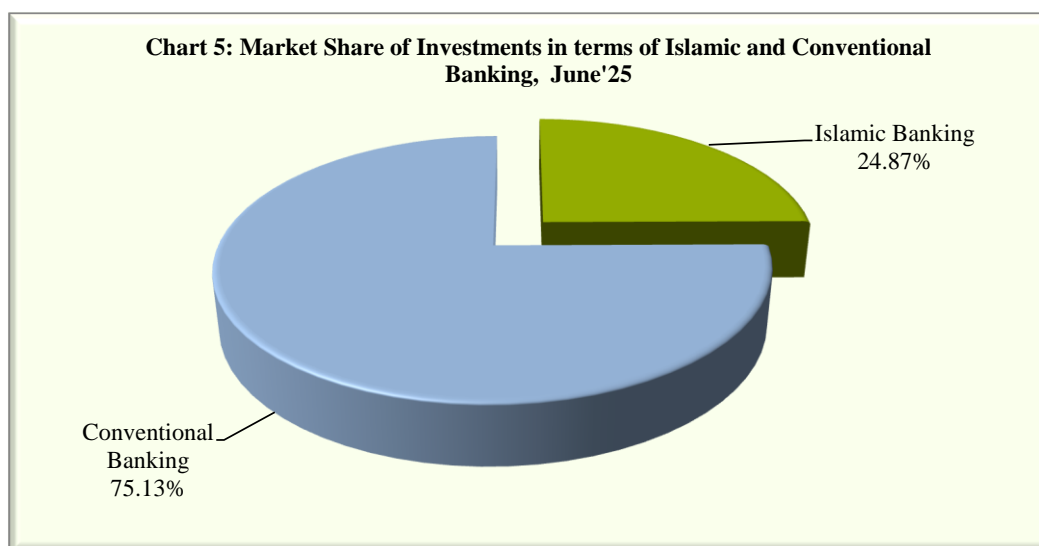


Table 8: Mode wise Islamic Banking Investments in Bangladesh

(BDT in Million)

Mode of Investments	Total Investments			Changes	
	June'25	May'25	June'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Mudarabah	259744	249349	156843	10395	102901
Musharaka	2774	3319	3814	-545	-1039
Bai - Murabaha	2438258	2432103	2103669	6155	334588
Bai - Muajjal	1073692	1081934	1108197	-8243	-34506
Bai - Salam	90594	86830	79734	3764	10861
Bai – Istisna	25786	24707	19662	1079	6124
Ijarah	287925	294838	226416	-6913	61509
HPSM	812248	799837	825972	12412	-13724
Qard - e - Hasan	116435	116843	127590	-408	-11154
Others Investments	588493	582397	485445	6096	103048
Total	5695949	5672157	5137341	23792	558609
Percentage of various Modes of Islamic Banking Investments					
Mudarabah	4.56	4.40	3.05	0.16	1.51
Musharaka	0.05	0.06	0.07	-0.01	-0.03
Bai - Murabaha	42.81	42.88	40.95	-0.07	1.86
Bai - Muajjal	18.85	19.07	21.57	-0.22	-2.72
Bai - Salam	1.59	1.53	1.55	0.06	0.04
Bai – Istisna	0.45	0.44	0.38	0.02	0.07
Ijarah	5.05	5.20	4.41	-0.14	0.65
HPSM	14.26	14.10	16.08	0.16	-1.82
Qard - e - Hasan	2.04	2.06	2.48	-0.02	-0.44
Others Investments	10.33	10.27	9.45	0.06	0.88
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

Source: Statistics Department, Bangladesh Bank.

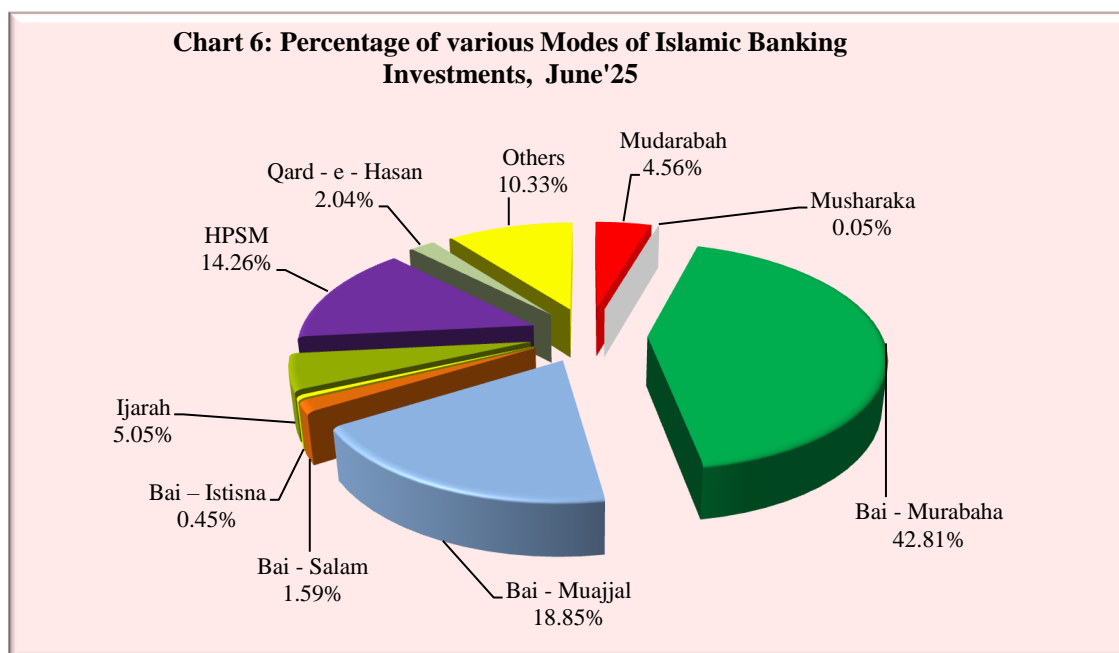


Table 9: Economic Purpose wise Islamic Banking Investments in Bangladesh

(BDT in Million)

Economic Purposes	Total Investments			Changes	
	June'25	May'25	June'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Agriculture, Fishing & Forestry	65730	64883	64880	847	850
a) Agriculture	49527	45845	44420	3682	5107
b) Fishing	15553	15322	16239	231	-686
c) Forestry & logging	650	3716	4222	-3066	-3572
Industry (1+2)	2347834	2323408	2140560	24426	207274
1. Term Investment (Excluding Working Capital Financing)	853045	825567	856053	27478	-3009
a) Large Industries	556097	545175	548731	10922	7366
b) Small and Medium Industries	140868	129719	150200	11149	-9332
c) Cottage/ Micro Industries	10957	10811	9595	146	1362
d) Service Industries	145123	139863	147528	5260	-2405
2. Working Capital Financing	1494789	1497841	1284507	-3052	210282
a) Large Industries	1125913	1122808	874887	3106	251027
b) Small and Medium Industries	202787	199423	211682	3364	-8895
c) Cottage/ Micro Industries	6996	6761	11780	235	-4784
d) Service Industries	159093	168850	186158	-9757	-27066
Construction	321277	326300	322526	-5023	-1249
Transport	36283	37221	38053	-939	-1770
Trade & Commerce	1917713	1931453	1685950	-13740	231762
a) Whole sale & Retail Trade	1280554	1279687	1191598	867	88956
b) Export	182803	200705	195297	-17902	-12494
c) Import	439362	437303	291385	2060	147978
d) Procurement by Government	101.48	101.48	6.36	0.00	95
e) Share Trading	8559	8459	5973	99.4	2586
f) Lease Financing	6333	5198	1691	1135	4642
Other Institutional Qard/Investments	286422	287604	264360	-1182	22062
Consumer Finance	122888	116143	118407	6744	4480
Miscellaneous (Poverty Alleviation and others)	597803	585144	502604	12660	95200
Total	5695949	5672157	5137341	23792	558609
Percentage of various Investments of Islamic Banks in terms of Economic Purposes					
Agriculture, Fishing & Forestry	1.15	1.14	1.26	0.01	-0.11
Industry	41.22	40.96	41.67	0.26	-0.45
Construction	5.64	5.75	6.28	-0.11	-0.64
Transport	0.64	0.66	0.74	-0.02	-0.10
Trade & Commerce	33.67	34.05	32.82	-0.38	0.85
Other Institutional Qard/Investments	5.03	5.07	5.15	-0.04	-0.12
Consumer Finance	2.16	2.05	2.30	0.11	-0.15
Miscellaneous (Poverty Alleviation and others)	10.50	10.32	9.78	0.18	0.71
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

Source: Statistics Department, Bangladesh Bank.

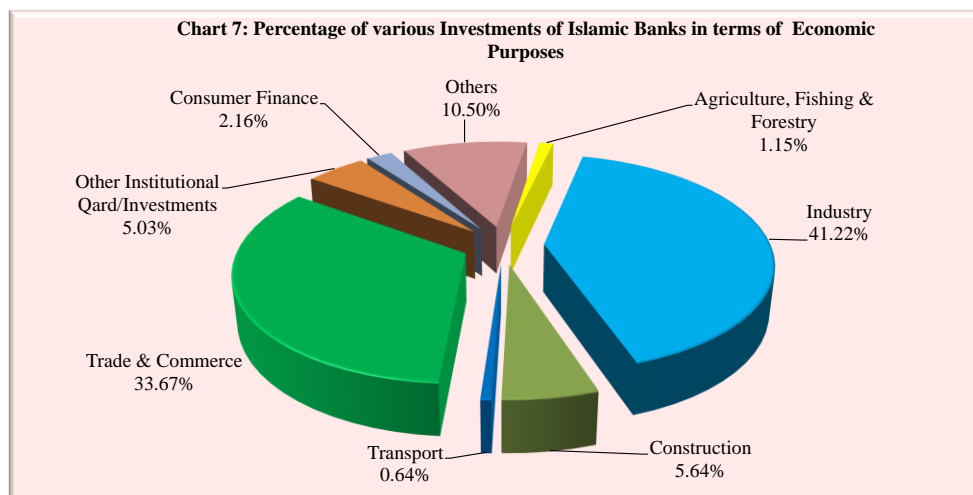


Table 10: Agent Banking Deposits Scenario of Banks - A Comparison between Islamic and Conventional Banks

(BDT in Million)

Type of Banks	Total Deposits			Changes	
	June'25	May'25	June'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	246947	235288	212902	11659	34045
Branch Based IBs	654.7	618.1	419.7	36.6	235.0
Window Based IBs	45.0	44.8	20.6	0.2	24.4
Islamic Banks, Branches & Windows	247647	235951	213343	11696	34304
Conventional Banks	206988	217227	184871	-10239	22117
All Scheduled Banks	454635	453179	398214	1457	56421
Market Share (%) of Agent Banking Deposits among various forms of Islamic Banking					
Full Fledged IBs	99.72	99.72	99.79	0.00	-0.08
Branch Based IBs	0.26	0.26	0.20	0.00	0.07
Window Based IBs	0.02	0.02	0.01	0.00	0.01
Market Share (%) of Agent Banking Deposits in terms of Islamic and Conventional Banking					
Islamic Banks, Branches & Windows	54.47	52.07	53.57	2.41	0.90
Conventional Banks	45.53	47.93	46.43	-2.41	-0.90

Note: 1. IBs = Islamic Banks

Source: Statistics Department, Bangladesh Bank.

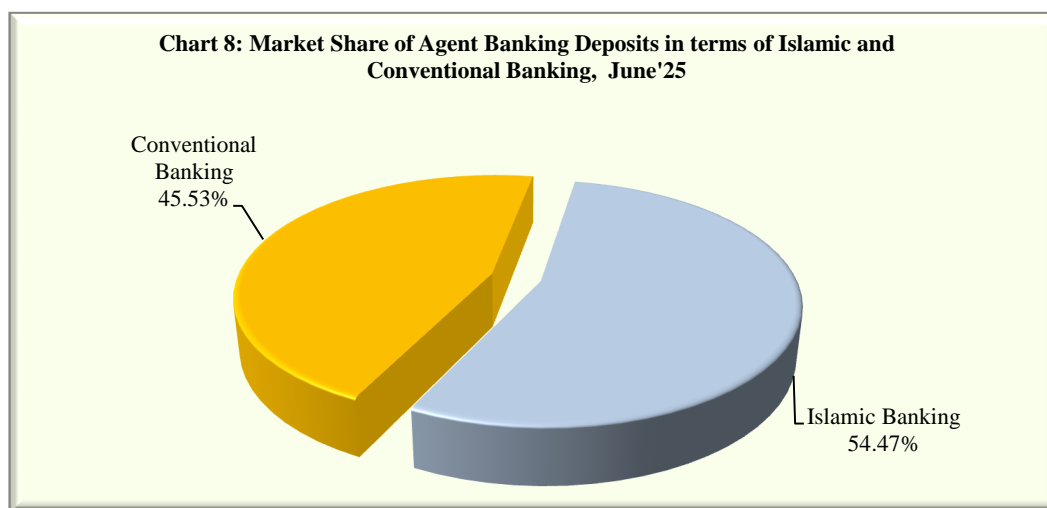


Table 11: Gender and Geo location wise School Banking in Bangladesh

Description		Total Number of Accounts			Changes	
		June'25	May'25	June'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Gender-wise	Male	582812	584270	596320	-1458	-13508
	Female	588157	589828	537495	-1671	50662
	Others	-	-	-	-	-
	Islamic Banks, Branches & Windows	1170969	1174098	1133815	-3129	37154
	Conventional Bank	3335965	3305252	3159215	30713	176750
	All Scheduled Banks	4506934	4479350	4293030	27584	213904
Geolocation-wise	Urban	381218	381283	348785	-65	32433
	Rural	789751	792815	785030	-3064	4721
	Islamic Banks, Branches & Windows	1170969	1174098	1133815	-3129	37154
	Conventional Bank	3335965	3305252	3159215	30713	176750
	All Scheduled Banks	4506934	4479350	4293030	27584	213904
Market Share (%) of School Banking Accounts in terms of Islamic and Conventional Banking						
Overall	Islamic Banks, Branches & Windows	25.98	26.21	26.41	-0.23	-0.43
	Conventional Banks	74.02	73.79	73.59	0.23	0.43

Note: (-) means 'not available'

Source: Statistics Department, Bangladesh Bank.

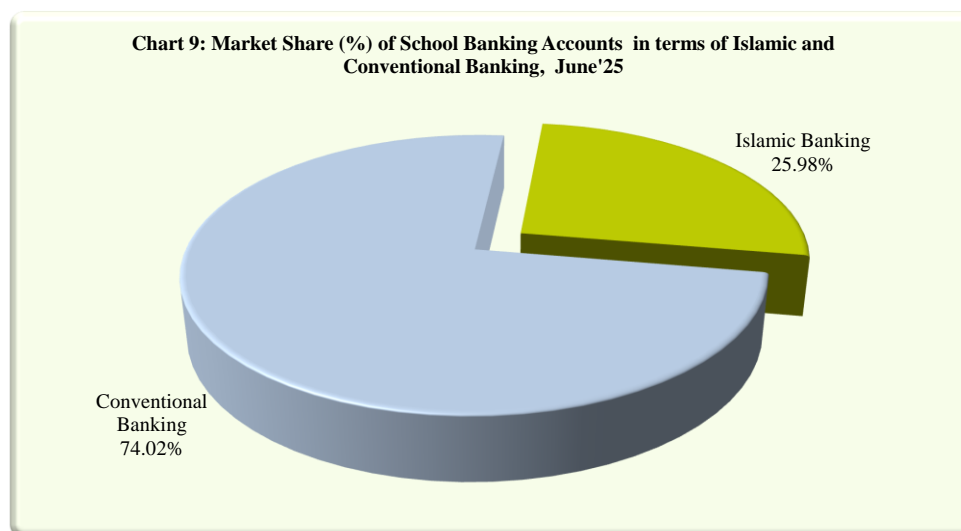


Table 12: Mobile Financial Services (MFS) in Islamic Banking

Accounts Pattern		Total			Changes	
		June'25	May'25	June'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
MFS Agent		86523	86243	85904	280	619
MFS Personal Accounts		1903455	1891037	1761835	12418	141620
MFS Male Accounts		1470778	1458447	1364843	12331	105935
MFS Female Accounts		432677	432590	396992	87	35685
MFS Other Accounts		13185	13185	12809	0	376
Total MFS Accounts in Islamic Banks, Branches & Windows		1916640	1904222	1774644	12418	141996
Total MFS Accounts in Conventional Banks		143724848	143094368	136244941	630480	7479907
Total MFS Accounts in All Scheduled Banks		145641488	144998590	138019585	642898	7621903
Transactions Pattern		Total Transactions Amount (BDT in Million)			Changes	
		June'25	May'25	June'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Cash In		138.67	143.50	118.41	-4.83	20
Cash Out		1030	968	1169	62	-139
P2P		33	31	19	2	14
Maychent Payment		47	48	97	-1	-50
G2P		0.00	0.00	0.00	0.00	0.00
Salary Disbursement		422	411	556	11	-134
Talktime Purchase		5.56	4.82	6.93	0.74	-1.37
Utility Bill Payment		1.886	3.476	1.453	-1.59	0.43
Total MFS Transactions in Islamic Banks, Branches & Windows		1679	1609	1968	69	-289
Total MFS Transactions in Conventional Banks		14633504	1546918	1233704	13086586	13399799
Total MFS Transactions in All Scheduled Banks		14635182	1548527	1235672	13086655	13399510
Market Share (%) of Mobile Financial Services (MFS) in terms of Islamic and Conventional Banking						
Description		June'25	May'25	June'24	Changes	
					With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
MFS Accounts	Islamic Banks, Branches & Windows	1.32	1.31	1.29	0.003	0.030
	Conventional Banks	98.68	98.69	98.71	-0.003	-0.030
MFS Transactions	Islamic Banks, Branches & Windows	0.01	0.10	0.16	-0.09	-0.148
	Conventional Banks	99.99	99.90	99.84	0.09	0.148

Source: Statistics Department, Bangladesh Bank.

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

Type of Machines	Total Number of Machines			Changes	
	June'25	May'25	June'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
ATM	3684	3693	3700	-9	-16
POS	6984	7955	6690	-971	294
CDM	4	4	6	0	-2
CRM	846	846	830	0	16
Islamic Banks*	11518	12498	11226	-980	292
Conventional Banks	142201	141136	126367	1065	15834
All Scheduled Banks	153719	153634	137593	85	16126
Transactions through Interbanks	Total Transactions Amount (BDT in Million)			Changes	
	June'25	May'25	June'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
MICR Cheque	162424	158376	36269	4047	126154
Non-MICR Cheque	67	57	13	10	54
EFT	42857	59190	10832	-16332	32025
RTGS	274172	332765	37224	-58593	236948
Islamic Banks, Branches & Windows	479520	574072	84339	-94552	395181
Conventional Banks	6772164	7386749	666513	-614584	6105651
All Scheduled Banks	7251685	7960821	750852	-709137	6500832
Transactions through Cards					
Debit Card Transaction	109079	118140	12468	-9061	96611
Credit Card Transaction	1891	1959	194	-68	1697
Prepaid Card Transaction	336	263	35	73	301
Islamic Banks, Branches & Windows	111306	120362	12697	-9056	98609

Note : 1. *Considering Full Fledged Islamic Banks Only

Source: Statistics Department, Bangladesh Bank.

Statistical Tables & Charts
On
Islamic NBFCs

Table 14: Number of Islamic NBFCs, Branches & Windows in June 2025

Type of NBFCs	SI	Name of NBFCs	Number of Branches	Number of Windows
Full Fledged Islamic NBFCs	1	Islamic Finance and Investment Ltd.	7	-
	2	Hajj Finance Company Limited	5	-
	a. Sub Total		12	-
NBFCs having Islamic Branches	1	Aviva Finance Ltd	7	4
	a. Sub Total		7	4
NBFCs having Islamic Windows	1	Delta Brac Housing Finance Cor. Ltd	-	16
	2	IDLC Finance LTD.	-	32
	3	National Housing Finance and Investment Ltd.	-	10
	4	Bangladesh Finance LTD.	-	6
	5	Meridian Finance and Investments LTD.	-	4
	6	Startegic Finance & Investment Limited	-	1
	b. Sub Total		-	69
Grand Total (a+b)			19	73

Source: Statistics Department, Bangladesh Bank.

Table 15: Major Indicators of Islamic NBFCs in Bangladesh

(BDT in Million)

Indicators	Amount		Growth (%)
	Jun'25	May'25	Jun'25 (Compared with May'25)
	a	b	$c=((a-b)/b)*100$
1. Total Deposits (excluding Inter-nbfc)*	37504	36609	2.45
a) Full-fledged Islamic NBFCs	12409	12457	-0.393
b) Islamic Branches/Windows of Conventional NBFCs	25096	24151	3.91
2. Total Investments (including Sukuk/Islamic Bond)**	32572	31590	3.11
a) Full-fledged Islamic NBFCs	16624	16680	-0.34
b) Islamic Branches/Windows of Conventional NBFCs	15948	14909	6.97
3. Total Assets (excluding Contra.)	40272	39312	2.44
a) Full-fledged Islamic NBFCs	23836	23752	0.35
b) Islamic Branches/Windows of Conventional NBFCs	16437	15560	5.64

Note:

1. *including profit payable

2. **Excluding inter-nbfc and including profit receivable

3. Figures in Deposits, Investments & Assets are recorded as end period.

Source: Statistics Department, Bangladesh Bank.

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

(BDT in Million)

Indicators	Amount				Share (%) of Islamic NBFCs, Branches & Windows Compared to All NBFCs		Growth (%)	
	All NBFCs (Excl. Non depository NBFCs & Non Scheduled Banks)		Islamic NBFCs, Branches & Windows		Jun'25	May'25	All NBFCs	Islamic NBFCs, Branches & Windows
	Jun'25	May'25	Jun'25	May'25			Jun'25 (Compared with May'25)	Jun'25 (Compared with May'25)
	a	b	c	d	$e=(c/a)*100$	f	$h=((a-b)/b)*100$	$i=((c-d)/d)*100$
Deposits (excluding Inter-nbfc)*	518391	515708	37504	36609	7.23	7.10	0.52	2.45
Investments (including Sukuk/Islamic Bond)**	712995	710568	32572	31590	4.57	4.45	0.34	3.11
Assets (excluding Contra.)	885711	876110	40272	39312	4.55	4.49	1.10	2.44

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.

Source: Statistics Department, Bangladesh Bank.

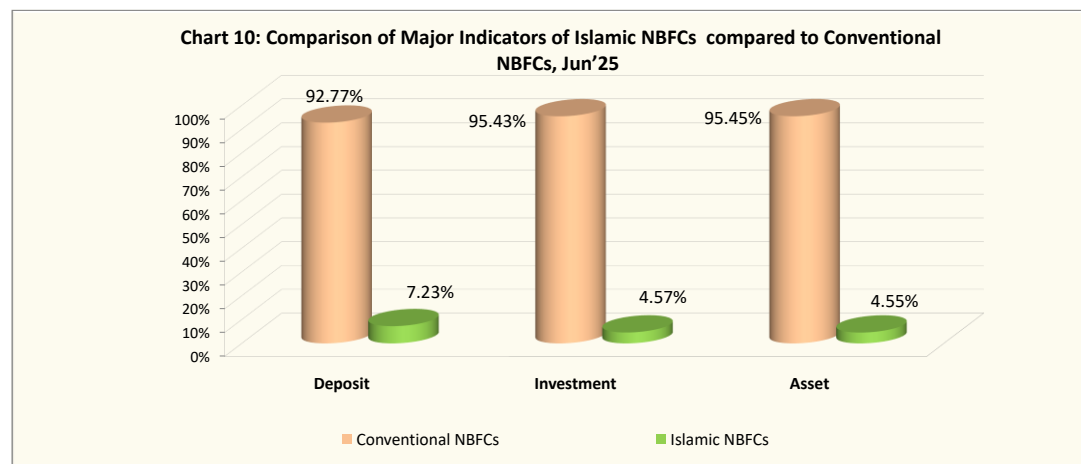


Table 17: Deposits Scenario of NBFCs - A Comparison between Islamic and Conventional NBFCs

(BDT in Million)

Type of NBFCs	Total Deposits		Changes
	Jun'25	May'25	With respect to Previous Month
	a	b	(a-b)
Full Fledged Islamic NBFCs	12409	12457	-48.95
Islamic Branches/Windows of Conventional NBFCs	25096	24151	944
Islamic NBFCs, Branches & Windows	37504	36609	895
Conventional NBFCs	480887	479099	1788
All NBFCs*	518391	515708	2683
Market Share (%) of Deposits among various forms of Islamic NBFCs			
Full Fledged NBFCs	33.09	34.03	-0.94
Islamic Branches/Windows of Conventional NBFCs	66.91	65.97	0.94
Market Share (%) of Deposits in terms of Islamic and Conventional NBFCs			
Islamic NBFCs	7.23	7.10	0.14
Conventional NBFCs	92.77	92.90	-0.14

Note:

1. Figures of Deposit are excluding Inter-nbfc and including profit payable/accrued interest

2. * Excl. Non depository NBFCs & Non Scheduled Banks

Source: Statistics Department, Bangladesh Bank.

Chart 11: Market Share of Deposits in terms of Islamic and Conventional NBFCs, Jun'25

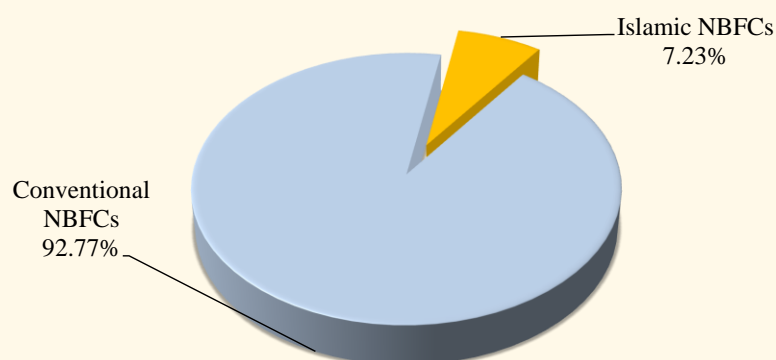


Table 18: Mode wise Deposits of Islamic NBFCs in Bangladesh

(BDT in Million)

Mode of Deposits	Total Deposits		Changes
	Jun'25	May'25	With respect to Previous Month
	a	b	(a-b)
Mudaraba Deposits	37213	36503	711
Mudaraba Term Deposits (MTDR)	36626	35848	779
Mudaraba Recurring Deposits	587	655	-68
Special Purpose Deposits	291	106	185
Total Deposits	37504	36609	895
Percentage of various Modes of Deposits of Islamic NBFCs			
Mudaraba Deposits	99.22	99.71	-0.49
Mudaraba Term Deposits (MTDR)	97.66	97.92	-0.26
Mudaraba Recurring Deposits	1.56	1.79	-0.22
Special Purpose Deposits	0.78	0.29	0.49
Total	100.00	100.00	0.00

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

Source: Statistics Department, Bangladesh Bank.

Chart 12: Percentage of various Modes of Deposits of Islamic NBFCs, Jun'25

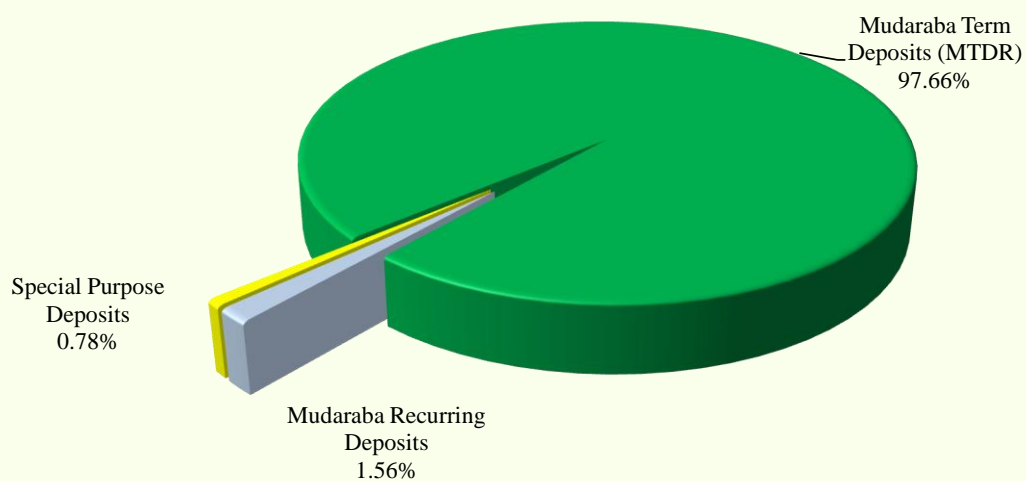


Table 19: Sector wise Deposits of Islamic NBFCs in Bangladesh

(BDT in Million)

Sector	Total Deposits		Changes
	Jun'25	May'25	With respect to Previous Month
	a	b	(a-b)
Public (Government)	1	1	0
Other Public	192	188	4
Private	26386	26061	325
DMB	11227	10656	571
Sub Total (Including Inter-NBFCs)	37806	36906	900
Inter-NBFCs	302	298	5
Total (Excluding Inter-NBFCs)	37504	36609	895
Percentage of various Sectors of Deposits of Islamic NBFCs			
Public (Government)	0.0027	0.0027	-0.0001
Other Public	0.51	0.51	0.00
Private	70.36	71.19	-0.83
DMB	29.94	29.11	0.83

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

Source: Statistics Department, Bangladesh Bank.

Chart 13: Percentage of various Sectors of Deposits of Islamic NBFCs, Jun'25

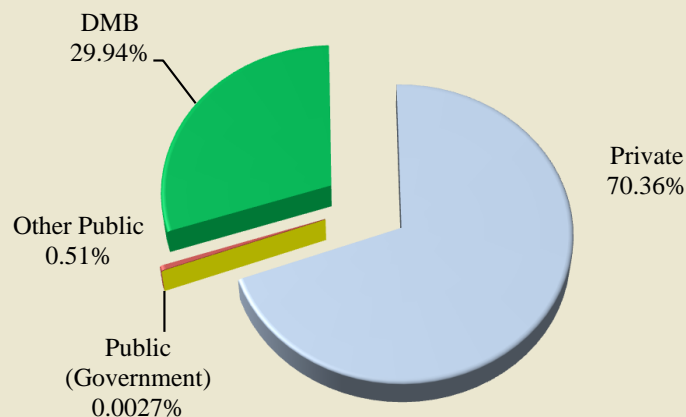


Table 20: Investments Scenario of NBFCs - A Comparison between Islamic and Conventional NBFCs

(BDT in Million)

Type of NBFCs	Total Investments		Changes
	Jun'25	May'25	With respect to Previous Month
	a	b	(a-b)
Full Fledged Islamic NBFCs	16624	16680	-56
Islamic Branches/Windows of Conventional NBFCs	15948	14909	1039
Islamic NBFCs, Branches & Windows	32572	31590	982
Conventional NBFCs	680423	678978	1445
All NBFCs*	712995	710568	2427
Market Share (%) of Investments among various forms of Islamic NBFCs			
Full Fledged NBFCs	51.04	52.80	-1.77
Islamic Branches/Windows of Conventional NBFCs	48.96	47.20	1.77
Market Share (%) of Investments in terms of Islamic and Conventional NBFCs			
Islamic NBFCs	4.57	4.45	0.12
Conventional NBFCs	95.43	95.55	-0.12

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

Source: Statistics Department, Bangladesh Bank.

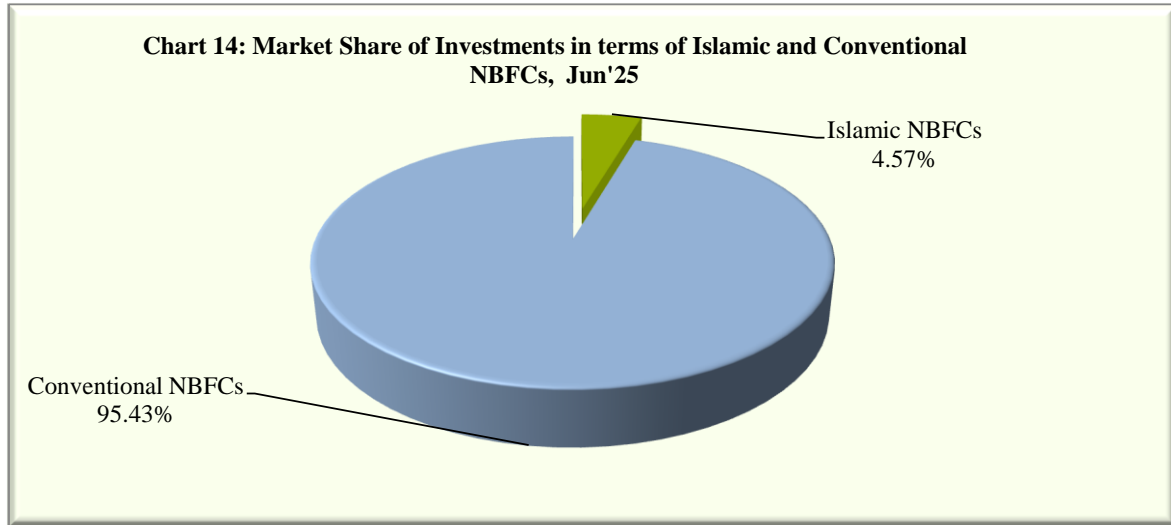


Table 21: Mode wise Investments of Islamic NBFCs in Bangladesh

(BDT in Million)

Mode of Investments	Total Investments		Changes
	Jun'25	May'25	With respect to Previous Month
	a	b	(a-b)
Mudarabah	3938	3430	508
Bai - Murabaha	3196	3247	-51
Bai - Muajjal	3489	3425	64
Ijarah	7738	7779	-41
HPSM	10964	10887	76
Qard - e - Hasan	70	70	0
Others Investments	3177	2750	427
Total	32572	31590	982
Percentage of various Modes of Investments of Islamic NBFCs			
Mudarabah	12.09	10.86	1.23
Bai - Murabaha	9.81	10.28	-0.47
Bai - Muajjal	10.71	10.84	-0.13
Ijarah	23.76	24.63	-0.87
HPSM	33.66	34.47	-0.81
Qard - e - Hasan	0.21	0.22	-0.01
Others Investments	9.75	8.71	1.05
Total	100.00	100.00	0.00

Note:

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

Source: Statistics Department, Bangladesh Bank.

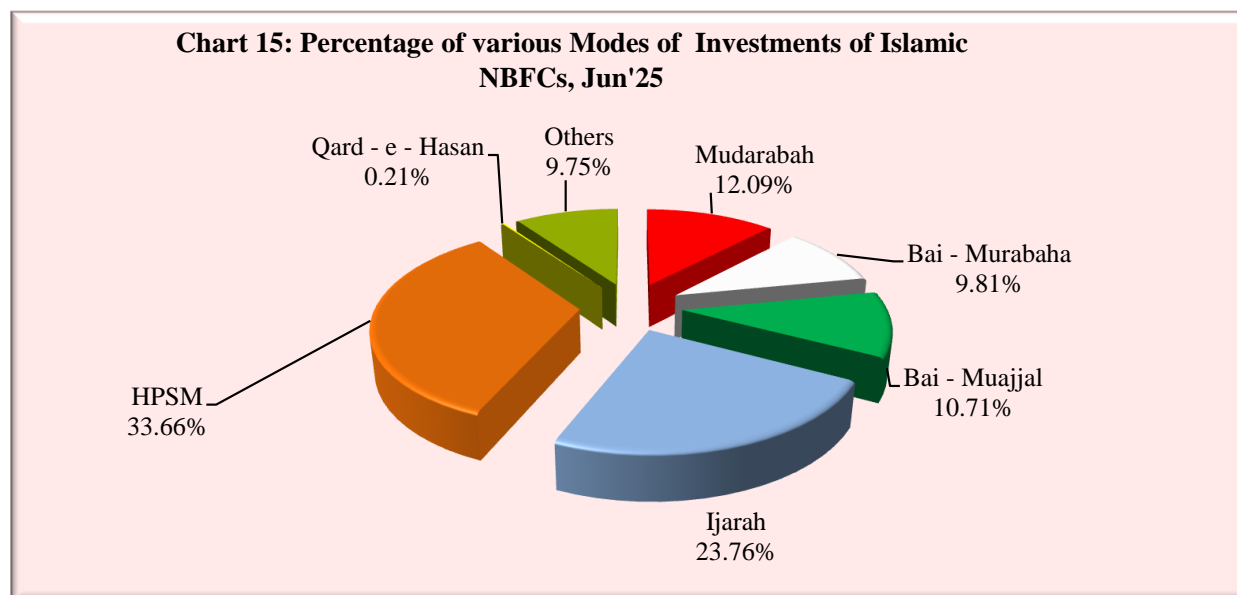


Table 22: Economic Purpose wise Investments of Islamic NBFCs in Bangladesh

(BDT in Million)

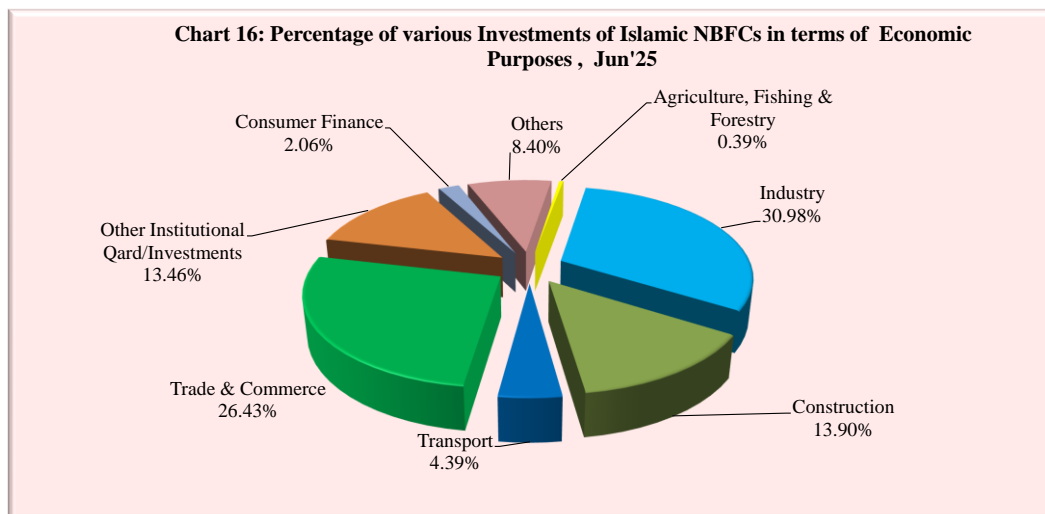
Economic Purposes	Total Investments		Changes
	Jun'25	May'25	With respect to Previous Month
	a	b	(a-b)
A. Agriculture, Fishing & Forestry	127	149	-22
B. Industry (1+2+3)	10091	10126	-34
1. Term Investment (Excluding Working Capital Financing)	7983	7972	11
2. Working Capital Financing	2108	2154	-45
C. Construction	4528	4528	0
D. Transport	1429	1437	-8
E. Trade & Commerce	8608	8441	166
F. Other Institutional Qard/Investments	4383	3980	403
G. Consumer Finance	672	697	-26
H. Miscellaneous (Poverty Alleviation and others)	2735	2232	503
Total	32572	31590	982
Percentage of various Investments of Islamic NBFCs in terms of Economic Purposes			
Agriculture, Fishing & Forestry	0.39	0.47	-0.08
Industry	30.98	32.05	-1.07
Construction	13.90	14.33	-0.43
Transport	4.39	4.55	-0.16
Trade & Commerce	26.43	26.72	-0.30
Other Institutional Qard/Investments	13.46	12.60	0.86
Consumer Finance	2.06	2.21	-0.15
Miscellaneous (Poverty Alleviation and others)	8.40	7.07	1.33
Total	100.00	100.00	0.00

Note:

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

2. Figures of Investment are excluding Inter-nbfc

Source: Statistics Department, Bangladesh Bank.



Concluding Remarks

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

This study reveals that in case of investment, Islamic banking investment contributed approximately one-fourth of total investment in the banking industry. Full-fledged Islamic banks play vital role in sanctioning Islamic investment which is about 92 % of total Islamic investment while investment sanctioned by other Conventional banks having Islamic branches and windows is only 8% of total Islamic investment. Full-fledged Islamic banks, branches and windows made significant amount of investment through Bai-Murabaha (43%). About 41% of investment was made for the industry sector, 34% of investment was made for the trade & commerce sector. It is important to mention that agent banking, school banking, mobile financial services, e-banking and e-commerce are now administered through Islamic banking. Approximately one-third (31%) of total worker's remittance collected through Islamic banking channel. Furthermore, approximately half (54%) of total agent banking deposits in banking industry belongs to Islamic banking.

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

Appendix-1

Time Series Data on Islamic Banking in Bangladesh

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

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

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

Appendix-1

Time Series Data on Islamic Banking in Bangladesh

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

Indicators	Dec'24	Jan'25	Feb'25	Mar'25	Apr'25	May'25	June'25
1. Total Deposits (excluding Inter-bank & EDF)*	4355575	4331897	4356573	4386210	4411949	4424844	4522011
a) Full-fledged Islamic Banks	3852507	3805346	3820128	3831987	3854651	3846984	3930799
b) Islamic Banking Branches of Conventional Banks	295972	304539	315100	331751	334484	348705	358122
c) Islamic Banking Windows of Conventional Banks	207096	222012	221344	222472	222813	229155	233090
2. Total Investments (including Sukuk/Islamic Bond)**	5262709	5262957	5280997	5528391	5572133	5672157	5695949
a) Full-fledged Islamic Banks	4865000	4860004	4872053	5103505	5156344	5229813	5234459
b) Islamic Banking Branches of Conventional Banks	247035	252804	255807	271030	260590	275974	295286
c) Islamic Banking Windows of Conventional Banks	150674	150148	153137	153856	155199	166371	166204
3. Total Worker's Remittances	533	533	502	724	598	660	612
a) Full-fledged Islamic Banks	526	532	501	718	594	656	607
b) Islamic Banking Branches of Conventional Banks	3.14	1.14	0.99	4.34	2.95	2.25	2.45
c) Islamic Banking Windows of Conventional Banks	3.99	0.44	0.50	0.90	1.31	1.66	1.89
4. Total Export Receipts (excl. local exports)	774	795	713	742	758	726	688
a) Full-fledged Islamic Banks	704	706	627	657	659	621	594
b) Islamic Banking Branches of Conventional Banks	49.07	67.65	71.15	67.22	78.19	83.01	74.21
c) Islamic Banking Windows of Conventional Banks	21.06	21.13	15.02	18.29	21.30	22.19	19.23
5. Total Import Payments (excl. local imports)	1208	1294	1102	1164	1165	1117	883
a) Full-fledged Islamic Banks	991	1053	916	998	993	974	739
b) Islamic Banking Branches of Conventional Banks	158.92	187.77	141.90	126.88	130.13	99.80	100.80
c) Islamic Banking Windows of Conventional Banks	58.13	53.42	44.48	39.61	41.47	42.62	42.40
6. Total Agent Banking Deposits	216316	210876	210873	221029	230345	235951	247647
a) Full-fledged Islamic Banks	215744	210318	210318	220768	229721	235288	246947
b) Islamic Banking Branches of Conventional Banks	547.76	533.18	521.20	221.56	580.40	618.14	654.72
c) Islamic Banking Windows of Conventional Banks	24.62	24.62	33.58	39.51	43.46	44.79	45.00
7. Total Assets (excluding Contra. & OBU)	8432907	8455138	8531251	8925157	9138372	9214226	9739188
a) Full-fledged Islamic Banks	7784163	7791709	7854560	8226837	8397982	8492183	8989666
b) Islamic Banking Branches of Conventional Banks	386550	390500	400883	417553	422971	438075	461782
c) Islamic Banking Windows of Conventional Banks	262194	272929	275808	280768	317419	283967	287740

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.

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
1. Total Deposits (excluding Inter-nbfc)*	32964	33274	35472	34335	36195	36609	37504
a) Full-fledged Islamic NBFCs	12593	12520	12989	12476	12476	12457	12409
b) Islamic Branches/Windows of Conventional NBFCs	20372	20754	22483	21858	23719	24151	25096
2. Total Investments (including Sukuk/Islamic Bond)**	27566	27198	29518	28744	31510	31590	32572
a) Full-fledged Islamic NBFCs	17642	17265	17128	16853	16789	16680	16624
b) Islamic Branches/Windows of Conventional NBFCs	9923	9933	12390	11890	14721	14909	15948
3. Total Assets (excluding Contra.)	35479	33661	36217	35937	38733	39312	40272
a) Full-fledged Islamic NBFCs	25365	23444	23480	23650	23545	23752	23836
b) Islamic Branches/Windows of Conventional NBFCs	10113	10217	12737	12287	15188	15560	16437

Note:

1. *including profit payable
 2. **Excluding inter-nbfc and including profit receivable
 3. Figures in Deposits, Investments & Assets are recorded as end period.
- Source: Statistics Department, Bangladesh Bank.

Appendix-3

Measures Taken by Bangladesh Bank for Islamic Banking & Finance

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