

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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

**MAY 2025**



**Bangladesh Bank**

## Islamic Banking and Finance Statistics (IBFS)

*Chief Adviser*

**Dr. Md. Habibur Rahman**

Deputy Governor

*Adviser*

**Md. Anis Ur Rahman**

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)\*

May, 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 may 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 May, 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, May'25.....	3
Chart 2: Market Share of Deposits in terms of Islamic and Conventional Banking, May'25.....	4
Chart 3: Percentage of various Modes of Islamic Banking Deposits, May'25.....	5
Chart 4: Percentage of various Sectors of Islamic Banking Deposits, May'25.....	6
Chart 5: Market Share of Investments in terms of Islamic and Conventional Banking, May'25.....	7
Chart 6: Percentage of various Modes of Islamic Banking Investments, May'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, May'25.....	10
Chart 9: Market Share (%) of School Banking Accounts in terms of Islamic and Conventional Banking, May'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 May 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, May'25....	16
Chart 11: Market Share of Deposits in terms of Islamic and Conventional NBFCs, May'25.....	17
Chart 12: Percentage of various Modes of Deposits of Islamic NBFCs, May'25.....	18
Chart 13: Percentage among various Sectors of Deposits of Islamic NBFCs, May'25.....	19
Chart 14: Market Share of Investments in terms of Islamic and Conventional NBFCs, May'25.....	20
Chart 15: Percentage of various Modes of Deposits of Islamic NBFCs, May'25.....	21
Chart 16: Percentage of various Economic Purposes of Deposits of Islamic NBFCs, May'25.....	22

<b>Concluding Remarks.....</b>	<b>23</b>
--------------------------------	-----------

### Appendix

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

## 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 May 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 finding of the study reveals 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 six 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.

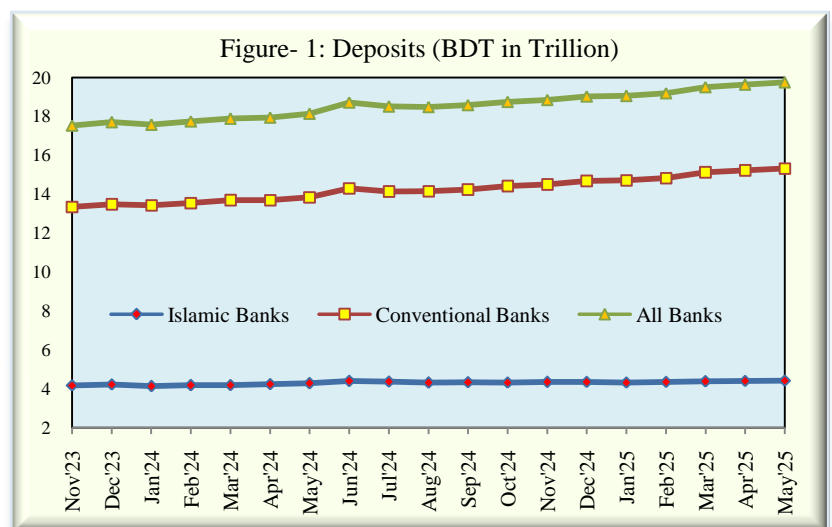
## 1. For Islamic Banks

### 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 May 2025. Total banking system deposits increased from BDT 18.14 trillion in May 2024 to BDT 19.75 trillion in May 2025, reflecting a growth of approximately 8.90%. The Islamic banking system recorded a moderate increase in deposits, growing from BDT 4.29 trillion in May 2024 to BDT 4.42 trillion in May 2025, marking a 3.19% growth.

This indicates a slower pace of growth compared to the conventional banking sector. Whilst, conventional banks marked more significant growth, in terms of deposits rising from BDT 13.85 trillion in May 2024 to BDT 15.33 trillion in May 2025, a 10.66% increase. During this period, market share in deposits for Islamic banks dropped from 23.64% in May 2024 to 22.40% in May 2025

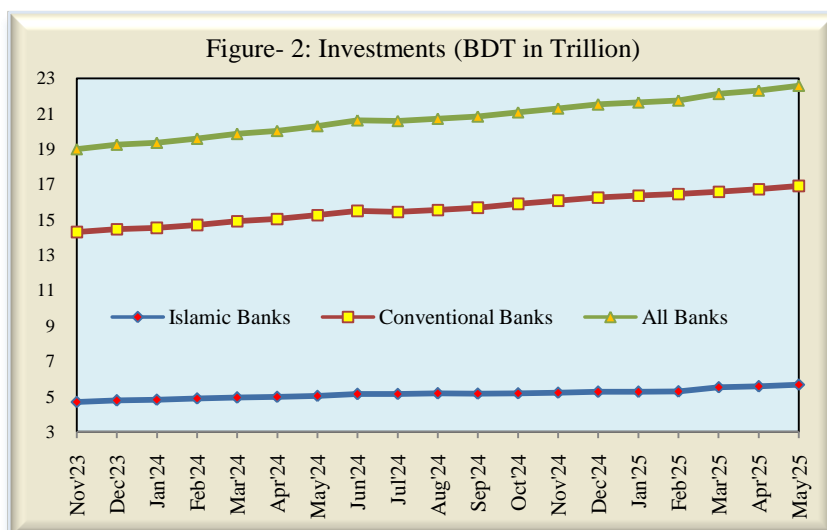
whilst for conventional banks this figure recorded contrarily (Fig.1, Table-3 & Table-4). This may be due to mismanagement by Islamic banks which was detected aftermath of July uprising. Consequently, depositors lost their trust in Islamic banks and thereby withdrew their deposits with Islamic banks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

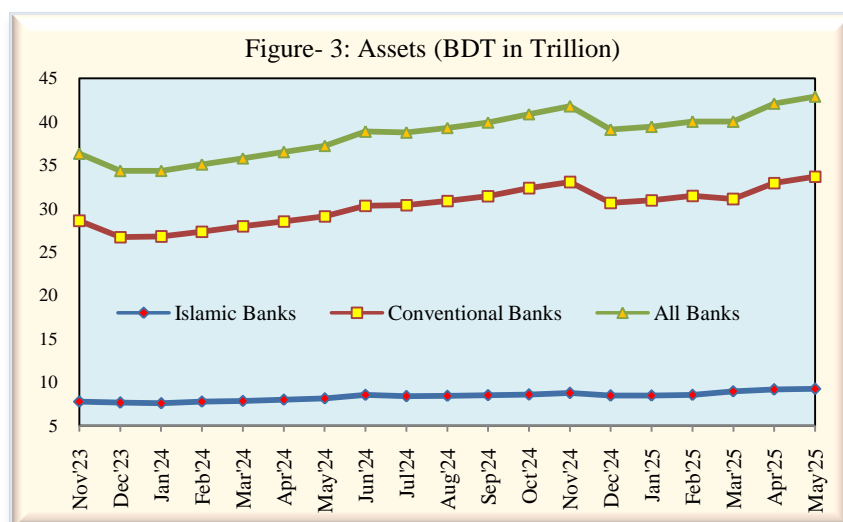
The banking sector in Bangladesh observed considerable growth in investments from November 2023 to May 2025. Investments rose from BDT 20.30 trillion in May 2024 to BDT 22.58 trillion in May 2025, marking a considerable growth of 11.21%. The Islamic Banking System recorded also considerable growth in investments, rising



from BDT 5.04 trillion in May 2024 to BDT 5.67 trillion in May 2025, a growth of 12.52%. Although Islamic banks experienced steady growth over the period, their market share slightly declined as the Conventional Banking System outpaced them, growing from BDT 15.26 trillion in May 2024 to BDT 16.90 trillion in May 2025, marking a growth of 10.78%. 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 May 2024 and May 2025, both Islamic and Conventional Banks in Bangladesh achieved asset growth, though at varying rates. Islamic Banks recorded their total assets increase from BDT 8.11 trillion in May 2024 to BDT 9.21 trillion in May 2025, marking a robust growth of approximately 13.56%. At

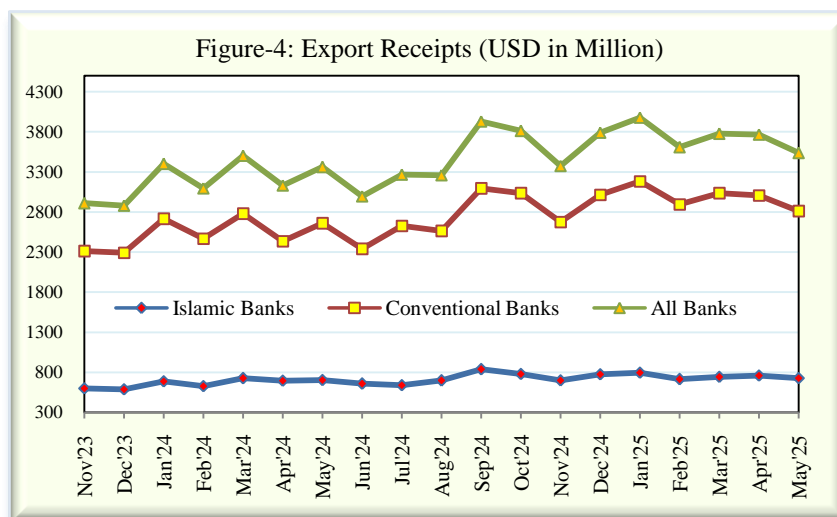


the same time, Conventional Banks expanded their asset base from BDT 29.11 trillion to BDT 33.69 trillion, evidencing a more robust growth of around 15.71%. The data reveals that Islamic banks gathered assets at a slower pace or at a steady rate over the period. On the other hand, asset

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 May 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 May 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 May 2025 Islamic banks achieved a growth of around 3.25% in receiving export proceeds. The amount was 726 million in May 2025 while it was 703 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

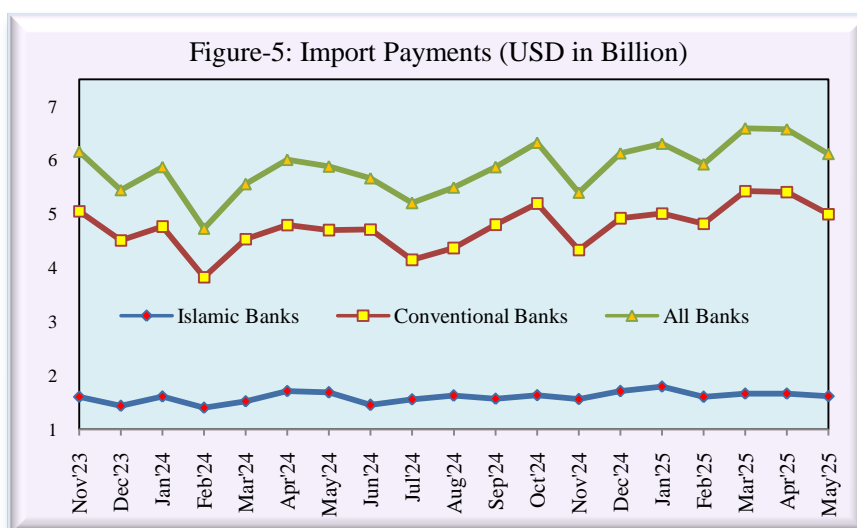


2023 on its trajectory. At that time the amount was 2293 million. Likewise Islamic Banks, Conventional counterpart also attained growth of around 5.72% in receiving export proceeds in May 2025 compare with the same period of previous year. In May 2025 the amount was 2809 million while it was 2657 million in May 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

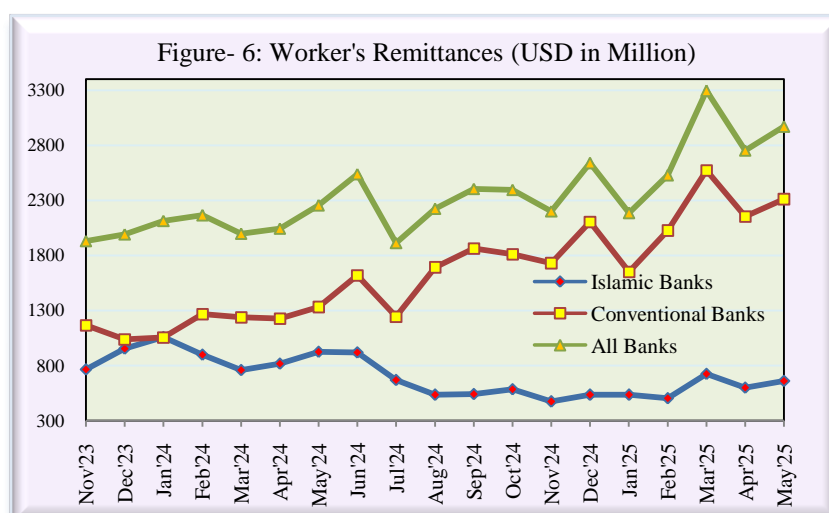
Islamic Banks as well as Conventional Banks have been facilitating import activities of the economy through making import payments. During the period May 2024 to May 2025, both Islamic and Conventional Banks observed similar trend in import payment as they observed in case of export receipt. Figure 5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



in May 2025 Islamic banks made around 20% of total import payments of the economy. Their import payment decreased from USD 1.18 billion in May 2024 to USD 1.12 billion in May 2025, which reflects a 5.71% 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

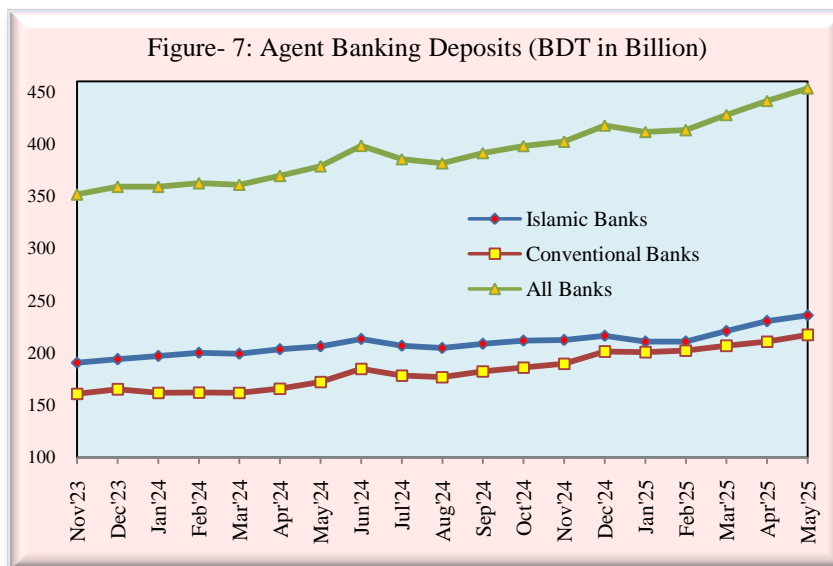
From figure 6 it can be seen that during the period November 2023 to May 2025, worker's remittances through all banks in USD by and large increased, peaking its highest in March 2025 at USD 3,296 million. While both Islamic and conventional banks contributed to the inflows, conventional banks consistently 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 May 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 660 million at the end of May 2025 while the conventional banks started from USD 1166 million in November 2023 and its share increased substantially to USD 2310 million at the end of May 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 May 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 May 2024, Islamic banks accounted for holding 54.47% of the total deposits in agent banking arena. The value was about BDT 206 billion at that time. This value raised to about BDT 235 billion in May 2025 recording a 14.41% growth. Whereas the growth in agent banking deposits of conventional banks was about 26% in May 2025 compared to that of May 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 May 2025 compared with April 2025 and stood at about BDT 516 billion. Whereas Islamic NBFCs experienced 1.14% increment in deposits in May 2025 compared with the previous month and marked about BDT 37 billion. From Table-16, it is also found that Islamic NBFCs captured 7.10% of total NBFCs deposits of NBFC sector in May 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 34% and the rest is captured by Islamic Branches/Windows of conventional NBFCs in May 2025. Islamic NBFCs deposits are condensed to Mudaraba Deposits which is about 99.71% among all modes of deposits. In May 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 (0.86%) in investments in May 2025 compared with April 2025. The amount was about BDT 711 billion in May 2025 while it was about BDT 704 billion in April 2025. On the other hand, Islamic NBFCs' investments faced increase of BDT 0.8 billion at that time. In May 2025 Islamic NBFCs have only 4.45% 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 52.80% and Islamic Branches/Windows of conventional NBFCs contributes 47.20% in May 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 May 2025 with slight increase in asset BDT 876 billion in May 2025 from BDT 863 billion in April 2025. Like the sector's change in assets, Islamic NBFCs also experienced a slight increase in assets in May 2025 to BDT 39 billion from BDT 38 billion in April 2025. Asset of Islamic NBFCs is about 4.5% of total asset of NBFCs sector which implies the dominance of the conventional counterparts in amassing asset shares (Table-16).

**Staistical Tables & Charts**  
**On**  
**Islamic Banking**

**Table 1: Number of Islamic Banks, Branches & Windows in May 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 (%)	
	May'25	Apr'25	May'24	May'25 (Compared with Apr'25)	May'25 (Compared with May'24)
	a	b	c	$d=((a-b)/b)*100$	$e=((a-c)/c)*100$
<b>1. Total Deposits</b> (excluding Inter-bank & EDF)*	<b>4424844</b>	<b>4411949</b>	<b>4288023</b>	<b>0.29</b>	<b>3.19</b>
a) Full-fledged Islamic Banks	3846984	3854651	3873267	-0.20	-0.68
b) Islamic Banking Branches of Conventional Banks	348705	334484	249757	4.25	39.62
c) Islamic Banking Windows of Conventional Banks	229155	222813	165000	2.85	38.88
<b>2. Total Investments</b> (including Sukuk/Islamic Bond)**	<b>5672157</b>	<b>5572133</b>	<b>5041131</b>	<b>1.80</b>	<b>12.52</b>
a) Full-fledged Islamic Banks	5229813	5156344	4695832	1.42	11.37
b) Islamic Banking Branches of Conventional Banks	275974	260590	212706	5.90	29.74
c) Islamic Banking Windows of Conventional Banks	166371	155199	132594	7.20	25.47
<b>3. Total Worker's Remittances</b>	<b>660</b>	<b>598</b>	<b>924</b>	<b>10.35</b>	<b>-28.61</b>
a) Full-fledged Islamic Banks	656	594	920	10.49	-28.71
b) Islamic Banking Branches of Conventional Banks	2.25	2.95	2.93	-23.69	-23.12
c) Islamic Banking Windows of Conventional Banks	1.66	1.31	1.34	26.34	24.32
<b>4. Total Export Receipts</b> (excl. local exports)	<b>726</b>	<b>758</b>	<b>703</b>	<b>-4.22</b>	<b>3.25</b>
a) Full-fledged Islamic Banks	621	659	639	-5.72	-2.80
b) Islamic Banking Branches of Conventional Banks	83.01	78.19	48.87	6.17	69.84
c) Islamic Banking Windows of Conventional Banks	22.19	21.30	15.57	4.15	42.49
<b>5. Total Import Payments</b> (excl. local imports)	<b>1117</b>	<b>1165</b>	<b>1184</b>	<b>-4.13</b>	<b>-5.71</b>
a) Full-fledged Islamic Banks	974	993	1013	-1.90	-3.87
b) Islamic Banking Branches of Conventional Banks	99.80	130.13	123.94	-23.31	-19.48
c) Islamic Banking Windows of Conventional Banks	42.62	41.47	46.88	2.76	-9.10
<b>6. Total Agent Banking Deposits</b>	<b>235951</b>	<b>230345</b>	<b>206240</b>	<b>2.43</b>	<b>14.41</b>
a) Full-fledged Islamic Banks	235288	229721	205809	2.42	14.32
b) Islamic Banking Branches of Conventional Banks	618.14	580.40	412.59	6.50	49.82
c) Islamic Banking Windows of Conventional Banks	44.79	43.46	18.10	3.07	147.44
<b>7. Total Assets</b> (excluding Contra. & OBU)	<b>9214226</b>	<b>9138372</b>	<b>8113654</b>	<b>0.83</b>	<b>13.56</b>
a) Full-fledged Islamic Banks	8492183	8397982	7588675	1.12	11.91
b) Islamic Banking Branches of Conventional Banks	438075	422971	311930	3.57	40.44
c) Islamic Banking Windows of Conventional Banks	283967	317419	213048	-10.54	33.29

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			May'25	Apr'25	May'24	All Scheduled Banks		Islamic Banks, Branches & Windows	
	May'25	Apr'25	May'24	May'25	Apr'25	May'24				May'25 (Compared with Apr'25)	May'25 (Compared with May'24)	May'25 (Compared with Apr'25)	May'25 (Compared with May'24)
	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)*	19753942	19630720	18140152	4424844	4411949	4288023	22.40	22.47	23.64	0.63	8.90	0.29	3.19
Investments (including Sukuk/Islamic Bond)**	22575831	22304580	20300172	5672157	5572133	5041131	25.12	24.98	24.83	1.22	11.21	1.80	12.52
Worker's Remittances	2157	2752	2594	660	598	924	30.60	21.73	35.64	-21.65	-16.86	10.35	-28.61
Export Receipts (excl. local exports)	3535	3766	3866	726	758	703	20.54	20.13	18.19	-6.12	-8.54	-4.22	3.25
Import Payments (excl. local imports)	5617	6075	6192	1117	1165	1184	19.88	19.17	19.13	-7.53	-9.28	-4.13	-5.71
Agent Banking Deposits	453179	441342	378638	235951	230345	206240	52.07	52.19	54.47	2.68	19.69	2.43	14.41
Assets (excluding Contra. & OBU)	42901968	42072733	37227304	9214226	9138372	8113654	21.48	21.72	21.79	1.97	15.24	0.83	13.56
Number of Bank Branches/Windows	11366	11364	11294	2659	2568	2359	23.39	22.60	20.89	0.02	0.64	3.54	12.72

Note:

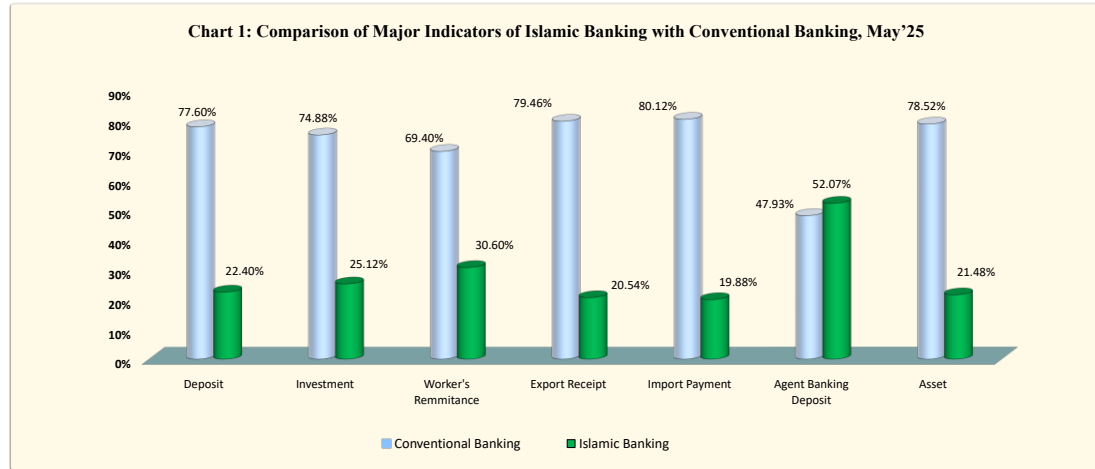
1. \*Including Profit payable/accrued interest and excluding EDF

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

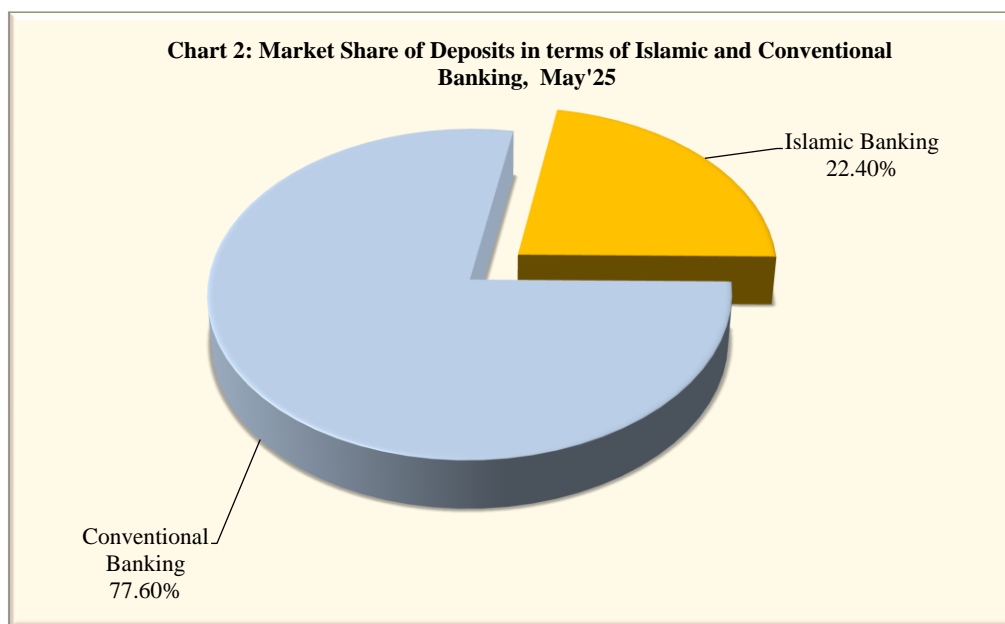


**Table 4: Deposits Scenario of Banks - A Comparison between Islamic and Conventional Banks**

(BDT in Million)

Type of Banks	Total Deposits			Changes	
	May'25	Apr'25	May'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	3846984	3854651	3873267	-7668	-26283
Branch Based IBs	348705	334484	249757	14221	98948
Window Based IBs	229155	222813	165000	6342	64155
<b>Islamic Banks, Branches &amp; Windows</b>	<b>4424844</b>	<b>4411949</b>	<b>4288023</b>	<b>12895</b>	<b>136821</b>
Conventional Banks	15329098	15218771	13852129	110327	1476969
<b>All Scheduled Banks</b>	<b>19753942</b>	<b>19630720</b>	<b>18140152</b>	<b>123222</b>	<b>1613790</b>
<b>Market Share (%) of Deposits among various forms of Islamic Banking</b>					
Full Fledged IBs	86.94	87.37	90.33	-0.43	-3.39
Branch Based IBs	7.88	7.58	5.82	0.30	2.06
Window Based IBs	5.18	5.05	3.85	0.13	1.33
<b>Market Share (%) of Deposits in terms of Islamic and Conventional Banking</b>					
Islamic Banks	<b>22.40</b>	22.47	23.64	-0.07	-1.24
Conventional Banks	<b>77.60</b>	77.53	76.36	0.07	1.24

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

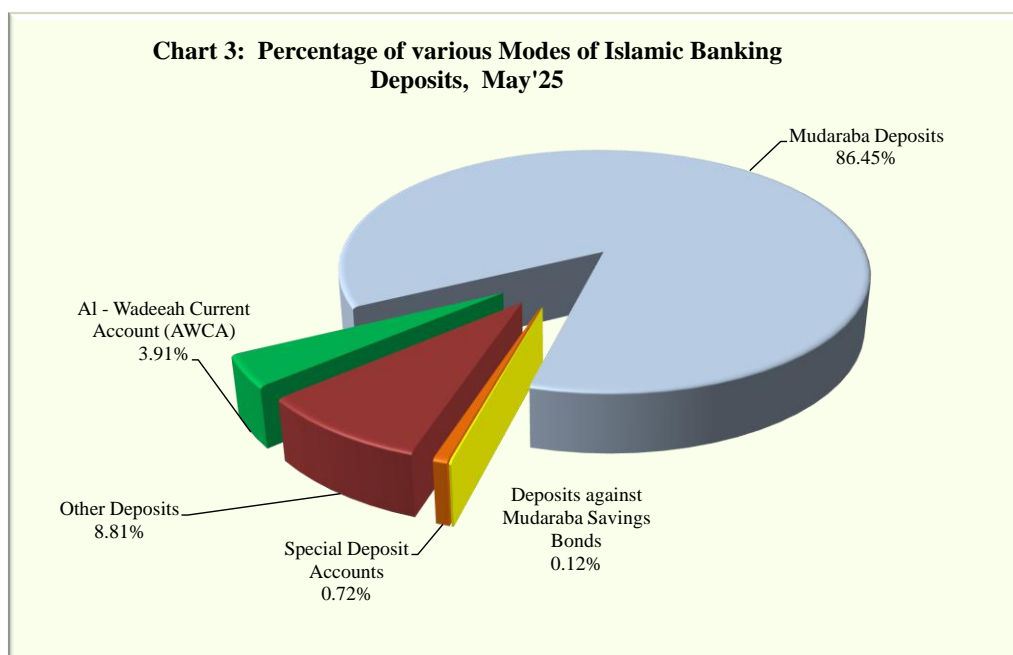


**Table 5: Mode wise Islamic Banking Deposits in Bangladesh**

(BDT in Million)

Mode of Deposits	Total Deposits			Changes	
	May'25	Apr'25	May'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
<b>AI - Wadeah Deposits</b>	<b>172828</b>	<b>177763</b>	<b>193391</b>	<b>-4935</b>	<b>-20563</b>
<b>Mudaraba Deposits</b>	<b>3825418</b>	<b>3838267</b>	<b>3715980</b>	<b>-12849</b>	<b>109438</b>
Mudaraba Savings Accounts (MSA)	835147	825556	822727	9591	12420
Mudaraba Term Deposits (MTDR)	2135505	2162253	2043152	-26747	92353
Mudaraba Special Notice Accounts (MSNA)	154049	156549	184889	-2500	-30840
Other Mudaraba Deposits	700717	693911	665212	6807	35505
<b>Deposits against Mudaraba Savings Bonds</b>	<b>5242</b>	<b>5294</b>	<b>6885</b>	<b>-52</b>	<b>-1643</b>
<b>Special Deposit Accounts</b>	<b>31701</b>	<b>33379</b>	<b>29878</b>	<b>-1678</b>	<b>1822</b>
<b>Other Deposits</b>	<b>389656</b>	<b>357245</b>	<b>341955</b>	<b>32410</b>	<b>47701</b>
<b>Total Deposits</b>	<b>4424844</b>	<b>4411949</b>	<b>4288023</b>	<b>12895</b>	<b>136821</b>
<b>Percentage of various Modes of Islamic Banking Deposits</b>					
<b>AI - Wadeah Deposits</b>	<b>3.91</b>	<b>4.03</b>	<b>4.51</b>	<b>-0.12</b>	<b>-0.60</b>
<b>Mudaraba Deposits</b>	<b>86.45</b>	<b>87.00</b>	<b>86.66</b>	<b>-0.54</b>	<b>-0.21</b>
Mudaraba Savings Accounts (MSA)	18.87	18.71	19.19	0.16	-0.31
Mudaraba Term Deposits (MTDR)	48.26	49.01	47.65	-0.75	0.61
Mudaraba Special Notice Accounts (MSNA)	3.48	3.55	4.31	-0.07	-0.83
Other Mudaraba Deposits	15.84	15.73	15.51	0.11	0.32
<b>Deposits against Mudaraba Savings Bonds</b>	<b>0.12</b>	<b>0.12</b>	<b>0.16</b>	<b>0.00</b>	<b>-0.04</b>
<b>Special Deposit Accounts</b>	<b>0.72</b>	<b>0.76</b>	<b>0.70</b>	<b>-0.04</b>	<b>0.02</b>
<b>Other Deposits</b>	<b>8.81</b>	<b>8.10</b>	<b>7.97</b>	<b>0.71</b>	<b>0.83</b>
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>

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

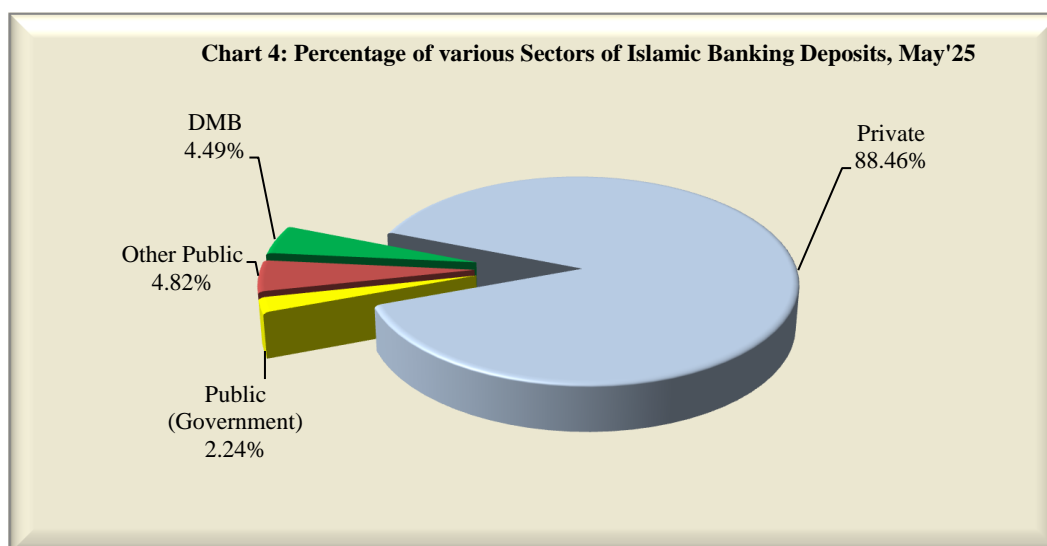


**Table 6: Sector wise Islamic Banking Deposits in Bangladesh**

(BDT in Million)

Sector	Total Deposits			Changes	
	May'25	Apr'25	May'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Public (Government)	103829	107577	78262	-3748	25567
Other Public	223096	221362	206343	1734	16753
Private	4097920	4083010	4003419	14910	94501
<b>Sub Total</b>	<b>4424844</b>	<b>4411949</b>	<b>4288023</b>	<b>12895</b>	<b>136821</b>
DMB	207777	212301	178115	-4524	29663
<b>Grand Total (Including DMB)</b>	<b>4632621</b>	<b>4624250</b>	<b>4466138</b>	<b>8372</b>	<b>166483</b>
<b>Percentage of various Sectors of Islamic Banking Deposits</b>					
Public (Government)	2.24	2.33	1.75	-0.09	0.49
Other Public	4.82	4.79	4.62	0.03	0.20
DMB	4.49	4.59	3.99	-0.11	0.50
Private	88.46	88.30	89.64	0.16	-1.18

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)

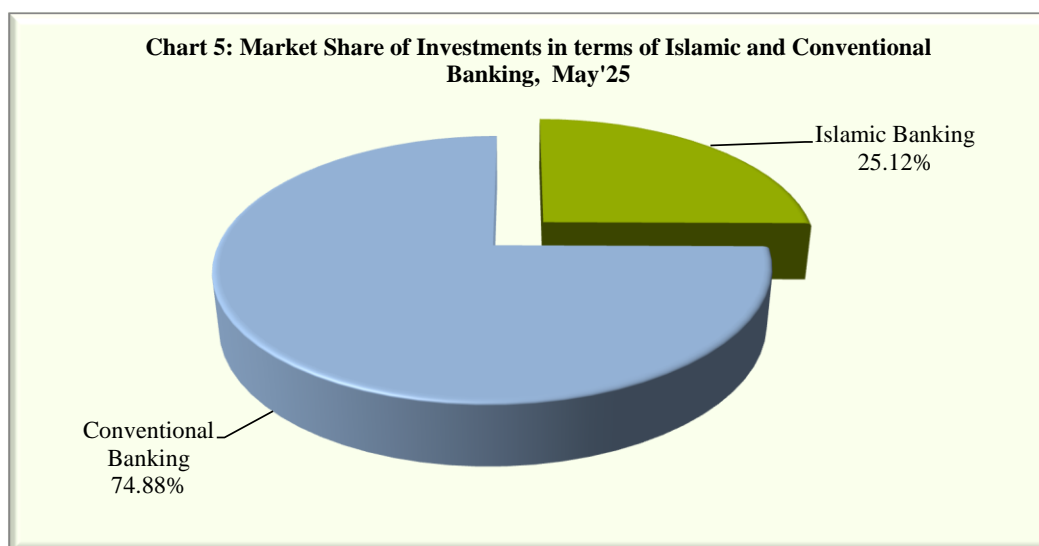
Type of Banks	Total Investments			Changes	
	May'25	Apr'25	May'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	5229813	5156344	4695832	73468	533981
Branch Based IBs	275974	260590	212706	15384	63268
Window Based IBs	166371	155199	132594	11171	33776
<b>Islamic Banks, Branches &amp; Windows</b>	<b>5672157</b>	<b>5572133</b>	<b>5041131</b>	<b>100024</b>	<b>631026</b>
Conventional Banks	16903674	16732447	15259041	171227	1644633
<b>All Scheduled Banks</b>	<b>22575831</b>	<b>22304580</b>	<b>20300172</b>	<b>271251</b>	<b>2275659</b>
<b>Market Share (%) of Investments among various forms of Islamic Banking</b>					
Full Fledged IBs	92.20	92.54	93.15	-0.34	-0.95
Branch Based IBs	4.87	4.68	4.22	0.19	0.65
Window Based IBs	2.93	2.79	2.63	0.15	0.30
<b>Market Share (%) of Investments in terms of Islamic and Conventional Banking</b>					
Islamic Banks	<b>25.12</b>	24.98	24.83	0.14	0.29
Conventional Banks	<b>74.88</b>	75.02	75.17	-0.14	-0.29

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**

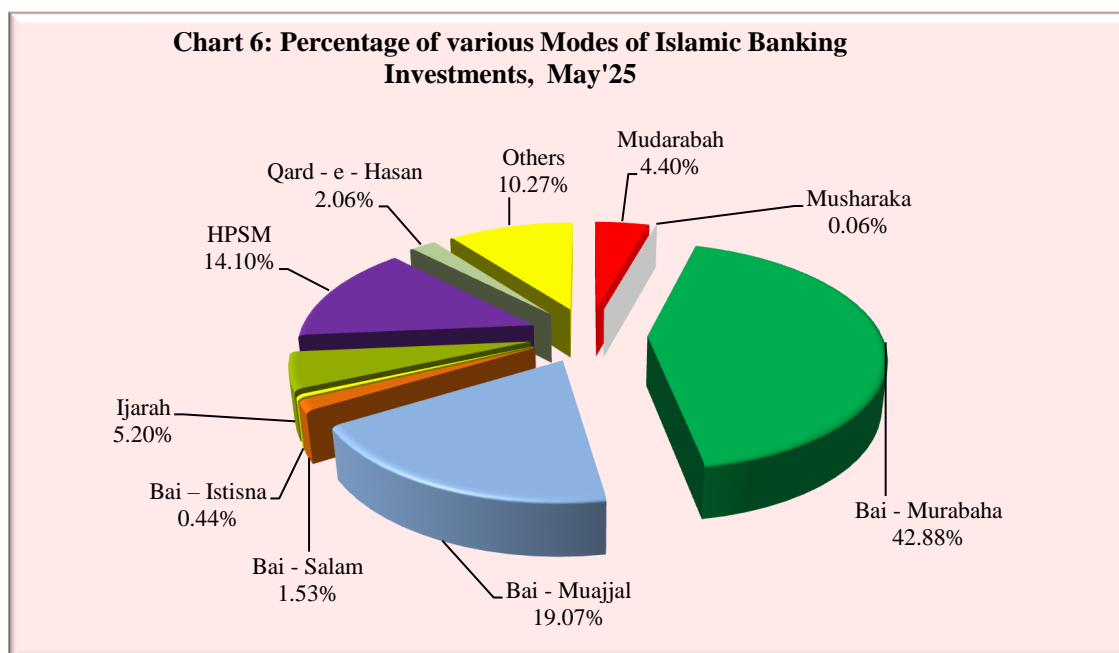
(BDT in Million)

Mode of Investments	Total Investments			Changes	
	May'25	Apr'25	May'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Mudarabah	249349	254651	145991	-5302	103358
Musharaka	3319	3262	3717	57	-398
Bai - Murabaha	2432103	2387837	2088916	44266	343187
Bai - Muajjal	1081934	1084362	1099375	-2428	-17441
Bai - Salam	86830	86259	74682	571	12149
Bai – Istisna	24707	24707	19266	0	5441
Ijarah	294838	278228	224392	16610	70446
HPSM	799837	807847	792858	-8011	6979
Qard - e - Hasan	116843	117953	124202	-1110	-7359
Others Investments	582397	527026	467733	55370	114664
<b>Total</b>	<b>5672157</b>	<b>5572133</b>	<b>5041131</b>	<b>100024</b>	<b>631026</b>
<b>Percentage of various Modes of Islamic Banking Investments</b>					
Mudarabah	4.40	4.57	2.90	-0.17	1.50
Musharaka	0.06	0.06	0.07	0.00	-0.02
Bai - Murabaha	42.88	42.85	41.44	0.02	1.44
Bai - Muajjal	19.07	19.46	21.81	-0.39	-2.73
Bai - Salam	1.53	1.55	1.48	-0.02	0.05
Bai – Istisna	0.44	0.44	0.38	-0.01	0.05
Ijarah	5.20	4.99	4.45	0.20	0.75
HPSM	14.10	14.50	15.73	-0.40	-1.63
Qard - e - Hasan	2.06	2.12	2.46	-0.06	-0.40
Others Investments	10.27	9.46	9.28	0.81	0.99
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>

Note:

1. 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)

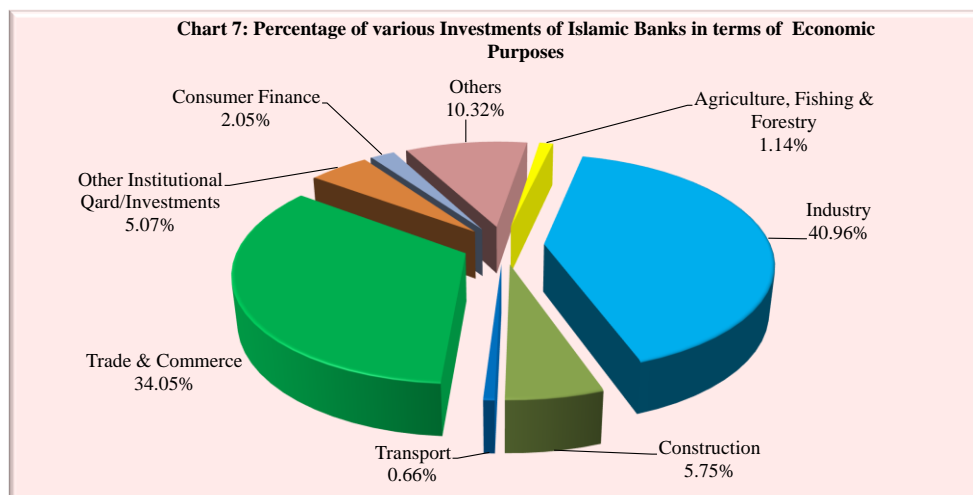
Economic Purposes	Total Investments			Changes	
	May'25	Apr'25	May'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
<b>Agriculture, Fishing &amp; Forestry</b>	<b>64883</b>	<b>63023</b>	<b>63018</b>	<b>1860</b>	<b>1864</b>
a) Agriculture	45845	43531	42864	2314	2981
b) Fishing	15322	15195	15982	126	-660
c) Forestry & logging	3716	4297	4172	-581	-456
<b>Industry (1+2)</b>	<b>2323408</b>	<b>2338356</b>	<b>2123059</b>	<b>-14948</b>	<b>200349</b>
1. Term Investment (Excluding Working Capital Financing)	825567	841792	849358	-16225	-23791
a) Large Industries	545175	565594	543621	-20419	1554
b) Small and Medium Industries	129719	126460	149298	3259	-19579
c) Cottage/ Micro Industries	10811	10451	9976	360	835
d) Service Industries	139863	139287	146463	575	-6601
2. Working Capital Financing	1497841	1496564	1273700	1277	224141
a) Large Industries	1122808	1099602	864339	23206	258469
b) Small and Medium Industries	199423	213295	212319	-13873	-12897
c) Cottage/ Micro Industries	6761	9664	13807	-2903	-7046
d) Service Industries	168850	174003	183235	-5153	-14385
<b>Construction</b>	<b>326300</b>	<b>327141</b>	<b>321845</b>	<b>-841</b>	<b>4455</b>
<b>Transport</b>	<b>37221</b>	<b>37769</b>	<b>39284</b>	<b>-548</b>	<b>-2063</b>
<b>Trade &amp; Commerce</b>	<b>1931453</b>	<b>1798902</b>	<b>1678820</b>	<b>132552</b>	<b>252633</b>
a) Whole sale & Retail Trade	1279687	1276936	1185446	2751	94241
b) Export	200705	201811	190312	-1106	10392
c) Import	437303	307666	295366	129637	141937
d) Procurement by Government	101.48	17.32	8	84.16	94
e) Share Trading	8459	8405	5968	54.6	2492
f) Lease Financing	5198	4068	1720	1130	3478
<b>Other Institutional Qard/Investments</b>	<b>287604</b>	<b>282584</b>	<b>219159</b>	<b>5021</b>	<b>68445</b>
<b>Consumer Finance</b>	<b>116143</b>	<b>112695</b>	<b>117843</b>	<b>3448</b>	<b>-1700</b>
<b>Miscellaneous (Poverty Alleviation and others)</b>	<b>585144</b>	<b>611664</b>	<b>478102</b>	<b>-26520</b>	<b>107041</b>
<b>Total</b>	<b>5672157</b>	<b>5572133</b>	<b>5041131</b>	<b>100024</b>	<b>631026</b>
<b>Percentage of various Investments of Islamic Banks in terms of Economic Purposes</b>					
Agriculture, Fishing & Forestry	1.14	1.13	1.25	0.01	-0.11
Industry	40.96	41.97	42.11	-1.00	-1.15
Construction	5.75	5.87	6.38	-0.12	-0.63
Transport	0.66	0.68	0.78	-0.02	-0.12
Trade & Commerce	34.05	32.28	33.30	1.77	0.75
Other Institutional Qard/Investments	5.07	5.07	4.35	0.00	0.72
Consumer Finance	2.05	2.02	2.34	0.03	-0.29
Miscellaneous (Poverty Alleviation and others)	10.32	10.98	9.48	-0.66	0.83
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>

Note:

1. 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.



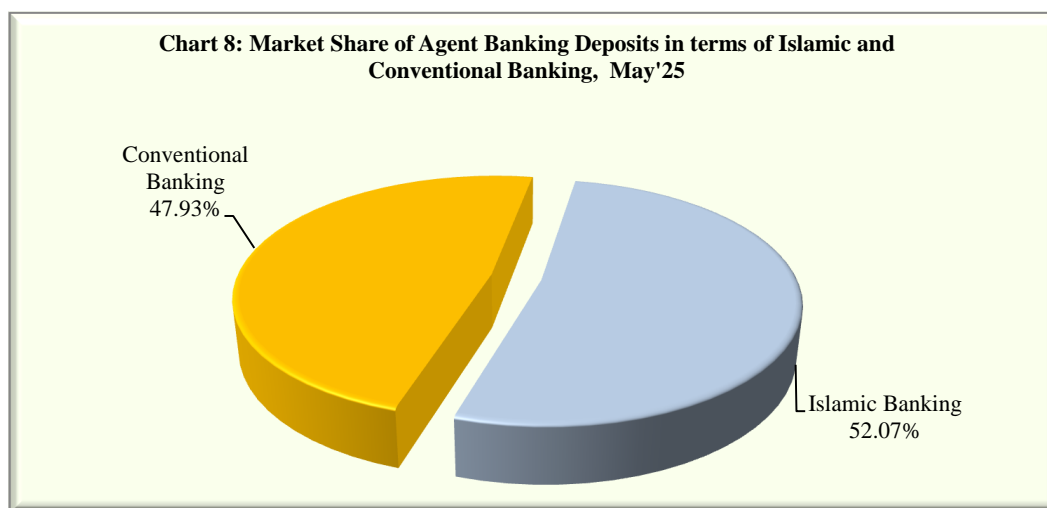
**Table 10: Agent Banking Deposits Scenario of Banks - A Comparison between Islamic and Conventional Banks**

(BDT in Million)

Type of Banks	Total Deposits			Changes	
	May'25	Apr'25	May'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	235288	229721	205809	5567	29479
Branch Based IBs	618.1	580.4	412.6	37.7	205.5
Window Based IBs	44.8	43.5	18.1	1.3	26.7
<b>Islamic Banks, Branches &amp; Windows</b>	<b>235951</b>	<b>230345</b>	<b>206240</b>	<b>5606</b>	<b>29711</b>
Conventional Banks	217227	210997	172398	6230	44829
<b>All Scheduled Banks</b>	<b>453179</b>	<b>441342</b>	<b>378638</b>	<b>11837</b>	<b>74541</b>
<b>Market Share (%) of Agent Banking Deposits among various forms of Islamic Banking</b>					
Full Fledged IBs	99.72	99.73	99.79	-0.01	-0.07
Branch Based IBs	0.26	0.25	0.20	0.01	0.06
Window Based IBs	0.02	0.02	0.01	0.00	0.01
<b>Market Share (%) of Agent Banking Deposits in terms of Islamic and Conventional Banking</b>					
Islamic Banks, Branches & Windows	<b>52.07</b>	52.19	54.47	-0.13	-2.40
Conventional Banks	<b>47.93</b>	47.81	45.53	0.13	2.40

Note: 1. IBs = Islamic Banks

Source: Statistics Department, Bangladesh Bank.

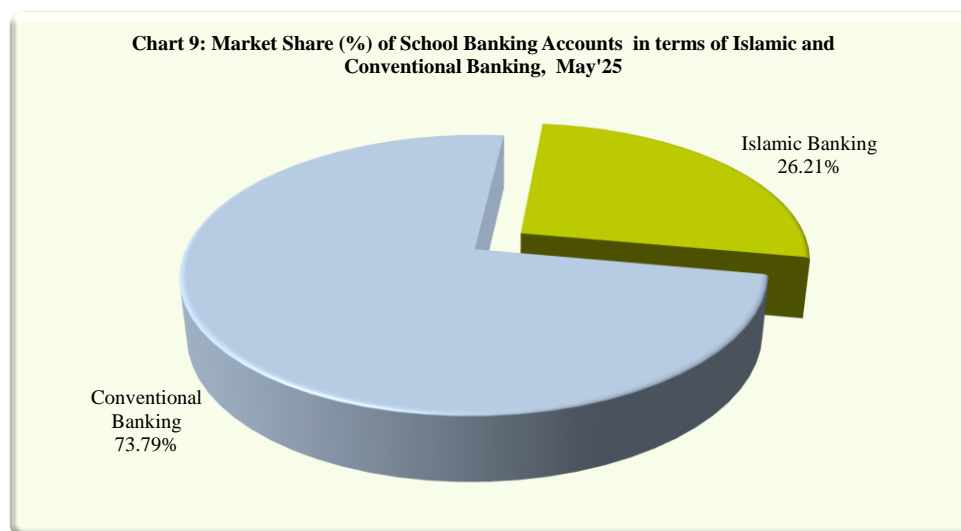


**Table 11: Gender and Geo location wise School Banking in Bangladesh**

Description		Total Number of Accounts			Changes	
		May'25	Apr'25	May'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Gender-wise	Male	584270	573874	597395	10396	-13125
	Female	589828	578928	539292	10900	50536
	Others	-	-	-	-	-
	<b>Islamic Banks, Branches &amp; Windows</b>	<b>1174098</b>	<b>1152802</b>	1136687	<b>21296</b>	<b>37411</b>
	Conventional Bank	3305252	3294696	3137885	10556	167367
	<b>All Scheduled Banks</b>	<b>4479350</b>	<b>4447498</b>	4274572	<b>31852</b>	<b>204778</b>
Geolocation-wise	Urban	381283	377478	346690	3805	34593
	Rural	792815	775324	789997	17491	2818
	<b>Islamic Banks, Branches &amp; Windows</b>	<b>1174098</b>	<b>1152802</b>	1136687	<b>21296</b>	<b>37411</b>
	Conventional Bank	3305252	3297430	3137885	7822	167367
	<b>All Scheduled Banks</b>	<b>4479350</b>	<b>4426090</b>	4274572	<b>53260</b>	<b>204778</b>
<b>Market Share (%) of School Banking Accounts in terms of Islamic and Conventional Banking</b>						
Overall	Islamic Banks, Branches & Windows	<b>26.21</b>	25.92	26.59	0.29	-0.38
	Conventional Banks	<b>73.79</b>	74.08	73.41	-0.29	0.38

Note: (-) means 'not available'

Source: Statistics Department, Bangladesh Bank.



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

Accounts Pattern		Total			Changes	
		May'25	Apr'25	May'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
MFS Agent		86243	86207	85892	36	351
MFS Personal Accounts		1891037	1875184	1747338	15853	143699
MFS Male Accounts		1458447	1413653	1351084	44794	107363
MFS Female Accounts		432590	461531	396254	-28941	36336
MFS Other Accounts		13185	13183	12781	2	404
<b>Total MFS Accounts in Islamic Banks, Branches &amp; Windows</b>		<b>1904222</b>	<b>1888367</b>	<b>1760119</b>	<b>15855</b>	<b>144103</b>
Total MFS Accounts in Conventional Banks		143094368	141746487	135703606	1347881	7390762
<b>Total MFS Accounts in All Scheduled Banks</b>		<b>144998590</b>	<b>144174115</b>	<b>137463725</b>	<b>824475</b>	<b>7534865</b>
Transactions Pattern		Total Transactions Amount (BDT in Million)			Changes	
		May'25	Apr'25	May'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Cash In		143.50	113.26	115.04	30.24	28
Cash Out		968	1005	884	-38	83
P2P		31	22	13	8	17
Maychent Payment		48	33	95	15	-47
G2P		0.00	0.00	0.00	0.00	0.00
Salary Disbursement		411	229	398	182	13
Talktime Purchase		4.82	5.11	5.89	-0.29	-1.07
Utility Bill Payment		3.476	1.572	1.099	1.90	2.38
<b>Total MFS Transactions in Islamic Banks, Branches &amp; Windows</b>		<b>1609</b>	<b>1409</b>	<b>1513</b>	<b>200</b>	<b>97</b>
Total MFS Transactions in Conventional Banks		1546918	1248948	1115017	297970	431901
<b>Total MFS Transactions in All Scheduled Banks</b>		<b>1548527</b>	<b>1250357</b>	<b>1116530</b>	<b>298170</b>	<b>431998</b>
Market Share (%) of Mobile Financial Services (MFS) in terms of Islamic and Conventional Banking						
Description		May'25	Apr'25	May'24	Changes	
					With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
<b>MFS Accounts</b>	Islamic Banks, Branches & Windows	<b>1.31</b>	1.31	1.28	0.003	0.033
	Conventional Banks	<b>98.69</b>	98.32	98.72	0.371	-0.033
<b>MFS Transactions</b>	Islamic Banks, Branches & Windows	<b>0.10</b>	0.11	0.14	-0.01	-0.032
	Conventional Banks	<b>99.90</b>	99.89	99.86	0.01	0.032

Source: Statistics Department, Bangladesh Bank.

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

Type of Machines	Total Number of Machines			Changes	
	May'25	Apr'25	May'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
ATM	3693	3694	3692	-1	1
POS	7955	6974	6670	981	1285
CDM	4	4	6	0	-2
CRM	846	846	830	0	16
<b>Islamic Banks*</b>	<b>12498</b>	<b>11518</b>	<b>11198</b>	<b>980</b>	<b>1300</b>
Conventional Banks	141136	139191	124128	1945	17008
<b>All Scheduled Banks</b>	<b>153634</b>	<b>150709</b>	<b>135326</b>	<b>2925</b>	<b>18308</b>
Transactions through Interbanks	Total Transactions Amount (BDT in Million)			Changes	
	May'25	Apr'25	May'24	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
MICR Cheque	158376	151024	33672	7352	124705
Non-MICR Cheque	61	57	10	5	51
EFT	59190	54899	19985	4290	39205
RTGS	332765	281979	37090	50786	295674
<b>Islamic Banks, Branches &amp; Windows</b>	<b>574072</b>	<b>487959</b>	<b>90757</b>	<b>86113</b>	<b>483315</b>
Conventional Banks	7386749	6289900	582541	1096849	6804207
<b>All Scheduled Banks</b>	<b>7960821</b>	<b>6777859</b>	<b>673299</b>	<b>1182962</b>	<b>7287522</b>
Transactions through Cards					
Debit Card Transaction	118140	102112	123741	16028	-5601
Credit Card Transaction	1959	1855	1925	104	34
Prepaid Card Transaction	263	202	344	60	-81
<b>Islamic Banks, Branches &amp; Windows</b>	<b>120362</b>	<b>104170</b>	<b>126010</b>	<b>16192</b>	<b>-5648</b>

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 May 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 (%)
	May'25	Apr'25	May'25 (Compared with Apr'25)
	a	b	$c = ((a-b)/b) * 100$
<b>1. Total Deposits</b> (excluding Inter-nbfc)*	<b>36609</b>	<b>36195</b>	<b>1.14</b>
a) Full-fledged Islamic NBFCs	12457	12476	-0.149
b) Islamic Branches/Windows of Conventional NBFCs	24151	23719	1.82
<b>2. Total Investments</b> (including Sukuk/Islamic Bond)**	<b>31590</b>	<b>31510</b>	<b>0.25</b>
a) Full-fledged Islamic NBFCs	16680	16789	-0.65
b) Islamic Branches/Windows of Conventional NBFCs	14909	14721	1.28
<b>3. Total Assets</b> (excluding Contra.)	<b>39312</b>	<b>38733</b>	<b>1.49</b>
a) Full-fledged Islamic NBFCs	23752	23545	0.88
b) Islamic Branches/Windows of Conventional NBFCs	15560	15188	2.44

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		May'25	Apr'25	All NBFCs	Islamic NBFCs, Branches & Windows
	May'25	Apr'25	May'25	Apr'25			May'25 (Compared with Apr'25)	May'25 (Compared with Apr'25)
	a	b	c	d	e=(c/a)*100	f	h=((a-b)/b)*100	i=((c-d)/d)*100
Deposits (excluding Inter-nbfc)*	515708	514492	36609	36195	7.10	7.04	0.24	1.14
Investments (including Sukuk/Islamic Bond)**	710568	704496	31590	31510	4.45	4.47	0.86	0.25
Assets (excluding Contra.)	876110	863112	39312	38733	4.49	4.49	1.51	1.49

Note:

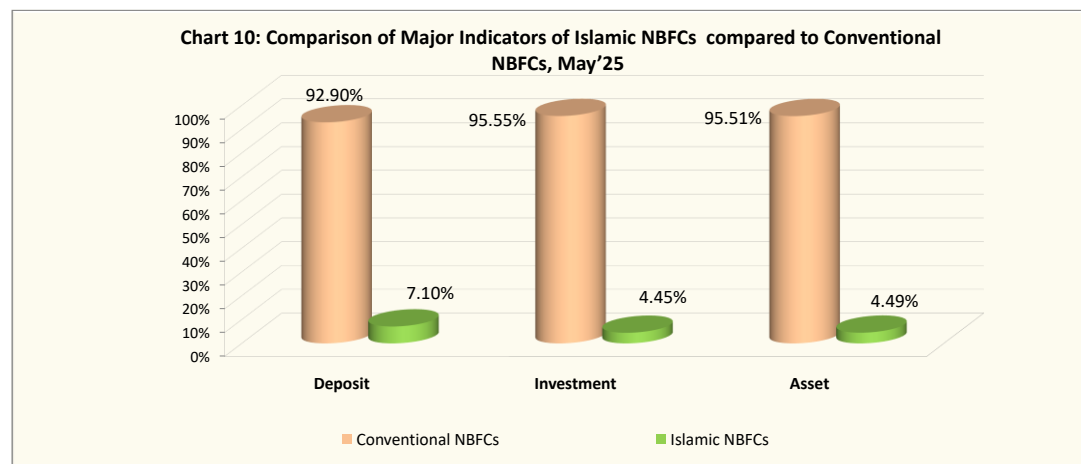
1. \*Including Profit payable/accrued interest

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
	May'25	Apr'25	With respect to Previous Month
	a	b	(a-b)
Full Fledged Islamic NBFCs	12457	12476	-18.53
Islamic Branches/Windows of Conventional NBFCs	24151	23719	433
<b>Islamic NBFCs, Branches &amp; Windows</b>	<b>36609</b>	<b>36195</b>	<b>414</b>
Conventional NBFCs	479099	478297	802
<b>All NBFCs*</b>	<b>515708</b>	<b>514492</b>	<b>1216</b>
<b>Market Share (%) of Deposits among various forms of Islamic NBFCs</b>			
Full Fledged NBFCs	34.03	34.47	-0.44
Islamic Branches/Windows of Conventional NBFCs	65.97	65.53	0.44
<b>Market Share (%) of Deposits in terms of Islamic and Conventional NBFCs</b>			
Islamic NBFCs	<b>7.10</b>	7.04	0.06
Conventional NBFCs	<b>92.90</b>	92.96	-0.06

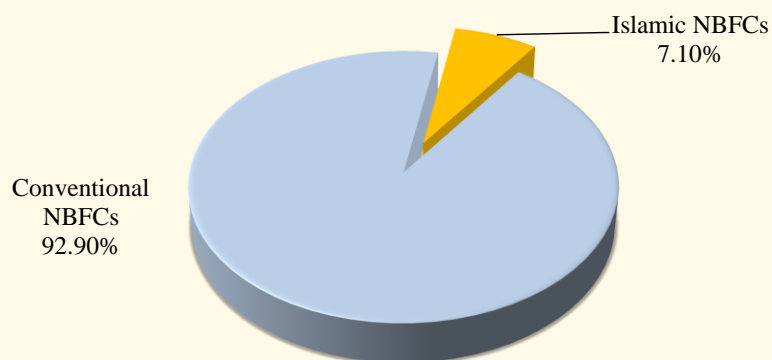
Note:

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, May'25**



**Table 18: Mode wise Deposits of Islamic NBFCs in Bangladesh**

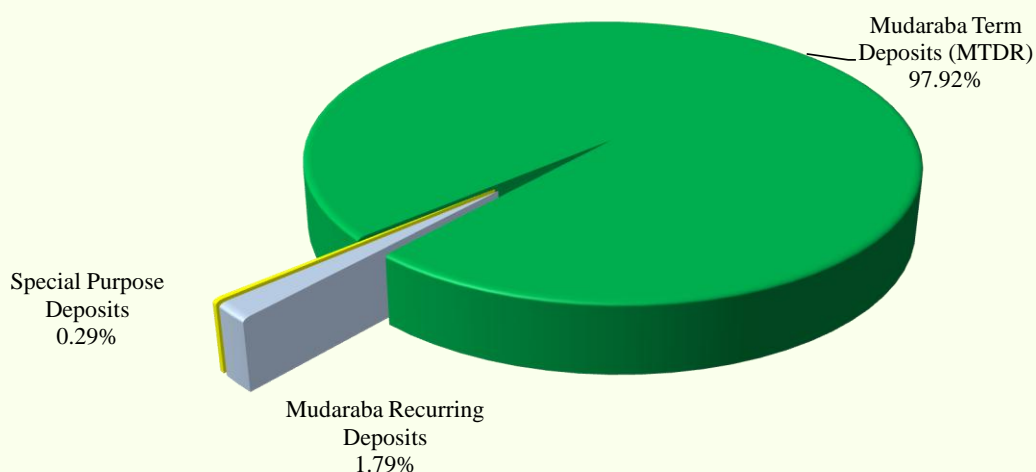
(BDT in Million)

Mode of Deposits	Total Deposits		Changes
	May'25	Apr'25	With respect to Previous Month
	a	b	(a-b)
<b>Mudaraba Deposits</b>	<b>36503</b>	<b>36084</b>	<b>419</b>
Mudaraba Term Deposits (MTDR)	35848	35447	401
Mudaraba Recurring Deposits	655	637	18
<b>Special Purpose Deposits</b>	<b>106</b>	<b>110</b>	<b>-4</b>
<b>Total Deposits</b>	<b>36609</b>	<b>36195</b>	<b>414</b>
<b>Percentage of various Modes of Deposits of Islamic NBFCs</b>			
<b>Mudaraba Deposits</b>	<b>99.71</b>	<b>99.69</b>	<b>0.02</b>
Mudaraba Term Deposits (MTDR)	97.92	97.93	-0.01
Mudaraba Recurring Deposits	1.79	1.76	0.03
<b>Special Purpose Deposits</b>	<b>0.29</b>	<b>0.31</b>	<b>-0.02</b>
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>0.00</b>

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, May'25**



**Table 19: Sector wise Deposits of Islamic NBFCs in Bangladesh**

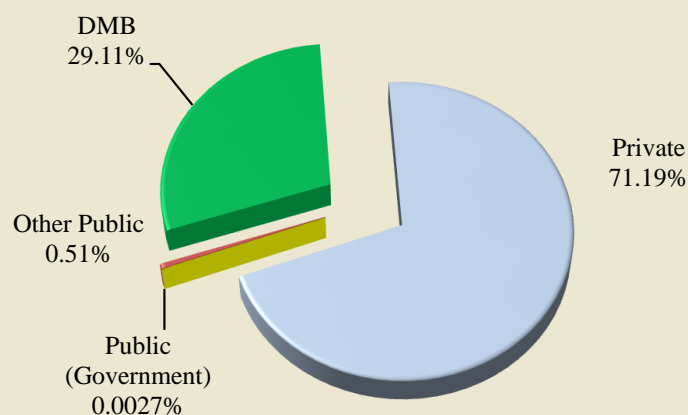
(BDT in Million)

Sector	Total Deposits		Changes
	May'25	Apr'25	With respect to Previous Month
	a	b	(a-b)
Public (Government)	1	1	0
Other Public	188	188	0
Private	26061	25661	400
DMB	10656	10641	15
<b>Sub Total (Including Inter-NBFCs)</b>	<b>36906</b>	<b>36491</b>	<b>415</b>
Inter-NBFCs	298	297	1
<b>Total (Excluding Inter-NBFCs)</b>	<b>36609</b>	<b>36195</b>	<b>414</b>
<b>Percentage of various Sectors of Deposits of Islamic NBFCs</b>			
Public (Government)	0.0027	0.0028	0.0000
Other Public	0.51	0.52	-0.01
Private	71.19	70.90	0.29
DMB	29.11	29.40	-0.29

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, May'25**



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

(BDT in Million)

Type of NBFCs	Total Investments		Changes
	May'25	Apr'25	With respect to Previous Month
	a	b	(a-b)
Full Fledged Islamic NBFCs	16680	16789	-108
Islamic Branches/Windows of Conventional NBFCs	14909	14721	188
<b>Islamic NBFCs, Branches &amp; Windows</b>	<b>31590</b>	<b>31510</b>	<b>79</b>
Conventional NBFCs	678978	672986	5992
<b>All NBFCs*</b>	<b>710568</b>	<b>704496</b>	<b>6071</b>
<b>Market Share (%) of Investments among various forms of Islamic NBFCs</b>			
Full Fledged NBFCs	52.80	53.28	-0.48
Islamic Branches/Windows of Conventional NBFCs	47.20	46.72	0.48
<b>Market Share (%) of Investments in terms of Islamic and Conventional NBFCs</b>			
Islamic NBFCs	<b>4.45</b>	4.47	-0.03
Conventional NBFCs	<b>95.55</b>	95.53	0.03

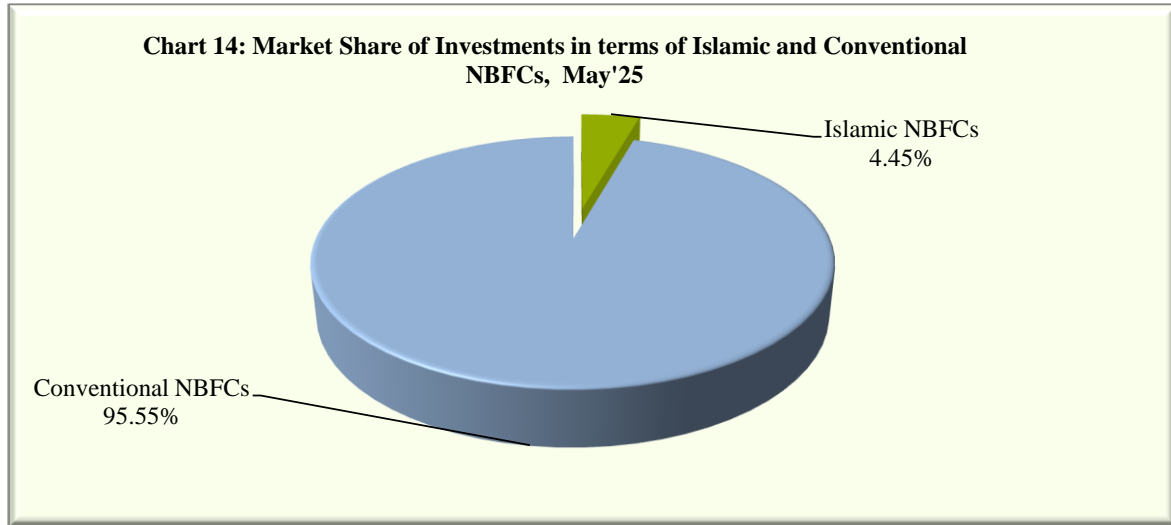
Note:

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**

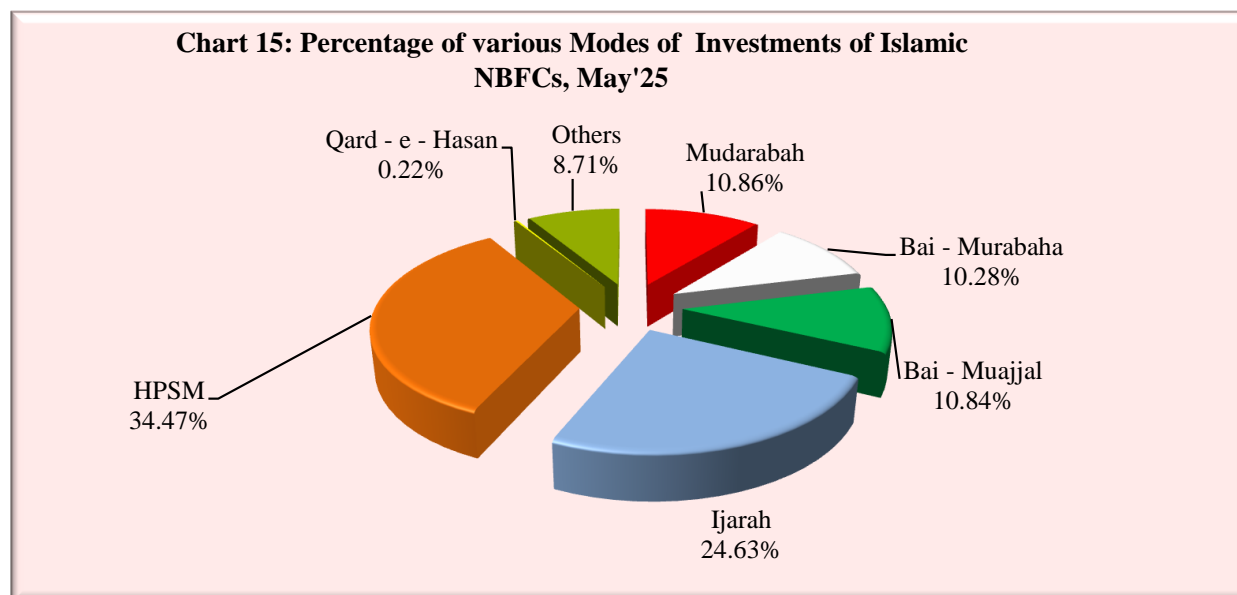
(BDT in Million)

Mode of Investments	Total Investments		Changes
	May'25	Apr'25	With respect to Previous Month
	a	b	(a-b)
Mudarabah	3430	3524	-93
Bai - Murabaha	3247	3428	-180
Bai - Muajjal	3425	3441	-15
Ijarah	7779	7689	90
HPSM	10887	10657	230
Qard - e - Hasan	70	82	-12
Others Investments	2750	2690	60
<b>Total</b>	<b>31590</b>	<b>31510</b>	<b>79</b>
<b>Percentage of various Modes of Investments of Islamic NBFCs</b>			
Mudarabah	10.86	11.18	-0.32
Bai - Murabaha	10.28	10.88	-0.60
Bai - Muajjal	10.84	10.92	-0.08
Ijarah	24.63	24.40	0.22
HPSM	34.47	33.82	0.64
Qard - e - Hasan	0.22	0.26	-0.04
Others Investments	8.71	8.54	0.17
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>0.00</b>

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
	May'25	Apr'25	With respect to Previous Month
	a	b	(a-b)
<b>A. Agriculture, Fishing &amp; Forestry</b>	<b>149</b>	<b>151</b>	<b>-2</b>
<b>B. Industry (1+2+3)</b>	<b>10126</b>	<b>10327</b>	<b>-202</b>
1. Term Investment (Excluding Working Capital Financing)	7972	7991	-19
2. Working Capital Financing	2154	2336	-183
<b>C. Construction</b>	<b>4528</b>	<b>4432</b>	<b>95</b>
<b>D. Transport</b>	<b>1437</b>	<b>1441</b>	<b>-4</b>
<b>E. Trade &amp; Commerce</b>	<b>8441</b>	<b>8079</b>	<b>362</b>
<b>F. Other Institutional Qard/Investments</b>	<b>3980</b>	<b>3987</b>	<b>-7</b>
<b>G. Consumer Finance</b>	<b>697</b>	<b>694</b>	<b>4</b>
<b>H. Miscellaneous (Poverty Alleviation and others)</b>	<b>2232</b>	<b>2399</b>	<b>-167</b>
<b>Total</b>	<b>31590</b>	<b>31510</b>	<b>79</b>
<b>Percentage of various Investments of Islamic NBFCs in terms of Economic Purposes</b>			
Agriculture, Fishing & Forestry	0.47	0.48	-0.01
Industry	32.05	32.77	-0.72
Construction	14.33	14.07	0.27
Transport	4.55	4.57	-0.02
Trade & Commerce	26.72	25.64	1.08
Other Institutional Qard/Investments	12.60	12.65	-0.05
Consumer Finance	2.21	2.20	0.01
Miscellaneous (Poverty Alleviation and others)	7.07	7.61	-0.55
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>0.00</b>

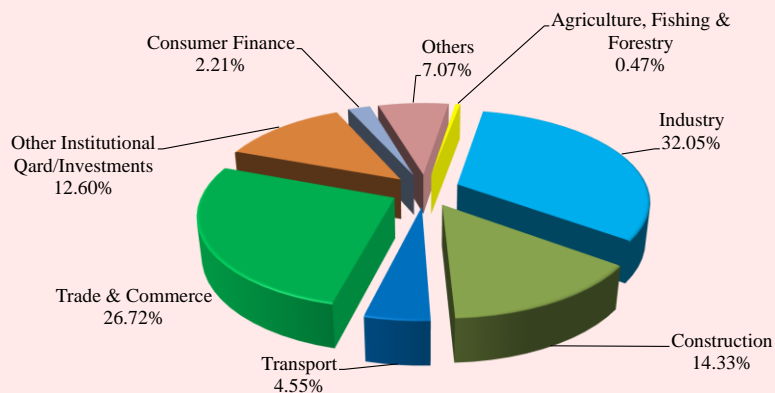
Note:

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.

**Chart 16: Percentage of various Investments of Islamic NBFCs in terms of Economic Purposes , May'25**



## 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 93 % of total Islamic investment while investment sanctioned by other Conventional banks having Islamic branches and windows is only 7% of total Islamic investment. Full-fledged Islamic banks, branches and windows made significant amount of investment through Bai-Murabaha (43%). About 42% of investment was made for the industry sector, 32% of investment was made for the trade & commerce sector. It is important to mention that agent banking, school banking, mobile financial services, e-banking and e-commerce are now administered through Islamic banking. Approximately one-fifth (22%) of total worker's remittance collected through Islamic banking channel. Furthermore, approximately half (52%) 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	Dec'24	Jan'25	Feb'25	Mar'25	Apr'25	May'25
<b>1. Total Deposits</b> (excluding Inter-bank & EDF)*	<b>4180010</b>	<b>4224637</b>	<b>4139685</b>	<b>4189138</b>	<b>4192994</b>	<b>4246010</b>	<b>4288023</b>	<b>4404270</b>	<b>4374131</b>	<b>4318054</b>	<b>4342670</b>	<b>4329368</b>	<b>4351507</b>	<b>4355575</b>	<b>4331897</b>	<b>4356573</b>	<b>4386210</b>	<b>4411949</b>	<b>4424844</b>
a) Full-fledged Islamic Banks	3806895	3841360	3753045	3800660	3805146	3834973	3873267	3980746	3944444	3878929	3889353	3863144	3870325	3852507	3805346	3820128	3831987	3854651	3846984
b) Islamic Banking Branches of Conventional Banks	204272	211177	232702	232804	228435	249343	249757	255448	254075	260002	268058	274380	280040	295972	304539	315100	331751	334484	348705
c) Islamic Banking Windows of Conventional Banks	168843	172100	153939	155675	159413	161695	165000	168076	175612	179123	185258	191843	201142	207096	222012	221344	222472	222813	229155
<b>2. Total Investments</b> (including Sukuk/Islamic Bond)**	<b>4697897</b>	<b>4774561</b>	<b>4823248</b>	<b>4889012</b>	<b>4935777</b>	<b>4980980</b>	<b>5041131</b>	<b>5137341</b>	<b>5148415</b>	<b>5169909</b>	<b>5169508</b>	<b>5184376</b>	<b>5214653</b>	<b>5262709</b>	<b>5262957</b>	<b>5280997</b>	<b>5528391</b>	<b>5572133</b>	<b>5672157</b>
a) Full-fledged Islamic Banks	4382060	4454304	4490725	4555249	4598273	4639964	4695832	4790134	4798598	4814993	4800455	4807032	4824193	4865000	4860004	4872053	5103505	5156344	5229813
b) Islamic Banking Branches of Conventional Banks	178031	178396	210272	209269	208426	211278	212706	217174	219485	220634	228855	233334	239180	247035	252804	255807	271030	260590	275974
c) Islamic Banking Windows of Conventional Banks	137806	141861	122250	124494	129077	129738	132594	130032	130332	134282	140198	144010	151280	150674	150148	153137	153856	155199	166371
<b>3. Total Worker's Remittances</b>	<b>764</b>	<b>954</b>	<b>1058</b>	<b>897</b>	<b>758</b>	<b>817</b>	<b>924</b>	<b>920</b>	<b>669</b>	<b>533</b>	<b>540</b>	<b>584</b>	<b>472</b>	<b>533</b>	<b>533</b>	<b>502</b>	<b>724</b>	<b>598</b>	<b>660</b>
a) Full-fledged Islamic Banks	760	951	1056	896	755	813	920	916	666	528	534	580	467	526	532	501	718	594	656
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	4.34	2.95	2.25
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	0.90	1.31	1.66
<b>4. Total Export Receipts</b> (excl. local exports)	<b>599</b>	<b>587</b>	<b>686</b>	<b>628</b>	<b>725</b>	<b>695</b>	<b>703</b>	<b>657</b>	<b>638</b>	<b>690</b>	<b>837</b>	<b>779</b>	<b>699</b>	<b>774</b>	<b>795</b>	<b>713</b>	<b>742</b>	<b>758</b>	<b>726</b>
a) Full-fledged Islamic Banks	542	528	615	572	648	615	639	590	580	623	769	713	627	704	706	627	657	659	621
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	67.22	78.19	83.01
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	18.29	21.30	22.19
<b>5. Total Import Payments</b> (excl. local imports)	<b>1104</b>	<b>936</b>	<b>1109</b>	<b>902</b>	<b>1020</b>	<b>1202</b>	<b>1184</b>	<b>952</b>	<b>1059</b>	<b>1107</b>	<b>1070</b>	<b>1134</b>	<b>1061</b>	<b>1208</b>	<b>1294</b>	<b>1102</b>	<b>1164</b>	<b>1165</b>	<b>1117</b>
a) Full-fledged Islamic Banks	973	808	992	790	883	1049	1013	824	890	953	933	955	873	991	1053	916	998	993	974
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	126.88	130.13	99.80
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	39.61	41.47	42.62
<b>6. Total Agent Banking Deposits</b>	<b>190703</b>	<b>193917</b>	<b>197025</b>	<b>200147</b>	<b>199158</b>	<b>203520</b>	<b>206240</b>	<b>213343</b>	<b>206920</b>	<b>204798</b>	<b>208838</b>	<b>211876</b>	<b>212513</b>	<b>216316</b>	<b>210876</b>	<b>210873</b>	<b>221029</b>	<b>230345</b>	<b>235951</b>
a) Full-fledged Islamic Banks	190281	193488	196582	199712	198726	203088	205809	212902	206487	204362	208385	211410	212022	215744	210318	210318	220768	229721	235288
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	221.56	580.40	618.14
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	39.51	43.46	44.79
<b>7. Total Assets</b> (excluding Contra. & OBU)	<b>7748493</b>	<b>7619498</b>	<b>7576916</b>	<b>7748272</b>	<b>7818844</b>	<b>7977511</b>	<b>8113654</b>	<b>8533968</b>	<b>8357322</b>	<b>8412508</b>	<b>8496404</b>	<b>8547909</b>	<b>8735986</b>	<b>8432907</b>	<b>8455138</b>	<b>8531251</b>	<b>8925157</b>	<b>9138372</b>	<b>9214226</b>
a) Full-fledged Islamic Banks	7276768	7144874	7095819	7263774	7334061	7462877	7588675	8001258	7817928	7856739	7921655	7954830	8118947	7784163	7791709	7854560	8226837	8397982	8492183
b) Islamic Banking Branches of Conventional Banks	244708	246153	287199	287358	283594	309203	311930	320370	317914	328227	338503	347334	359691	386550	390500	400883	417553	422971	438075
c) Islamic Banking Windows of Conventional Banks	227018	228471	193898	197140	201188	205431	213048	212340	221480	227543	236245	245745	257348	262194	272929	275808	280768	317419	283967

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

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