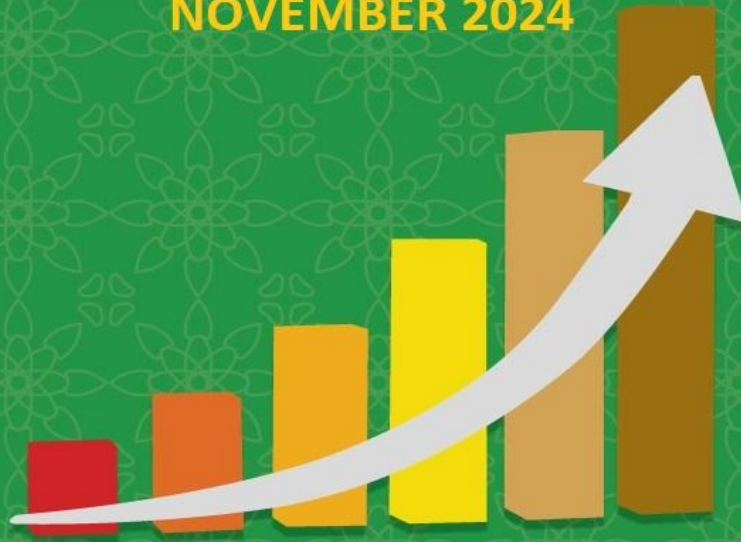


بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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

NOVEMBER 2024



Bangladesh Bank

Islamic Banking and Finance Statistics (IBFS)

Chief Adviser

Dr. Md. Habibur Rahman

Deputy Governor

Adviser

Tarun Kanti Ghosh

Executive Director (Statistics)

Chief Editor

Dr. Muhammad Amir Hossain, CSAA

Director (Statistics)

Editor

Dr. Md. Azim Uddin

Additional Director (Statistics)

Members

Hossain Md. Alhelal

Joint Director (Statistics)

Ummay Salma Shorna

Assistant Director (Statistics)

Syed Iftekhar Alam, CSAA

Assistant Director (Statistics)

MONTHLY
ISLAMIC BANKING AND FINANCE STATISTICS (IBFS)*

November, 2024



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 Md Masud Aktar Talukder, Director(Statistics), Statistics Department, Bangladesh Bank (masud.talukder@bb.org.bd) and Dr. Md. Azim Uddin, Additional Director(Statistics), Statistics Department, Bangladesh Bank (azim.uddin@bb.org.bd).*

Table of Contents

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

Introduction

Islamic banking is a special kind of banking system. The elimination of Riba makes Islamic banking system unique and widely acceptable especially among the Muslims. The Islamic banking system is mainly based on Quranic norms and Sunnah. In this system, the risk as well as returns on investment is equally shared between the stakeholders.

The Islamic finance industry has established substantially over the last ten years. Conventional banks are also now opening Islamic branches and windows due to public demand. At present, besides conventional banking services, seventeen (17) conventional commercial banks are providing Islamic banking services through thirty four (34) Islamic banking branches and twelve (12) conventional commercial banks are providing Islamic banking services through five-hundred and sixty six (566) Islamic banking windows. It should be mentioned that eight (8) conventional commercial banks are providing Islamic banking services through branch and window both (page 2).

The journey of Islamic banking started with the aim of conducting banking business in accordance with Islamic Shariah in Muslim countries all over the world. The journey of the Islamic banking in Bangladesh began in the 1983s with the establishment of Islami Bank Bangladesh PLC. Later on, in 1987, the second Islamic bank of the country, the Al Baraka Bank Ltd was established. However, in 1996, two more banks, Al-arafah Islami Bank PLC and Social Investment Bank Limited (At present Social Islami Bank PLC) were given clearance to operate under the Islamic banking principles. Therefore, they also started banking activities following Islamic Sharia'h. In July 2001, another bank namely Shahjalal Islami bank PLC began its operations. Subsequently, two traditional banks namely EXIM Bank PLC and First Security Bank (At present First Security Islami Bank PLC) was converted to Islamic bank, and EXIM bank started operations as full-fledged Islamic bank in 2004.

After some time the fourth generation bank Union Bank PLC (UBPLC) started its journey as an Islamic bank in Bangladesh on 07 March 2013. NRB Global Bank was converted into an Islamic bank in January 2021 and at present it is known as Global Islami Bank PLC (GIBPLC). Then in January 2022, another conventional bank, Standard Bank PLC, was transformed into an Islamic bank. Currently, there are ten full-fledged Islamic banks operating in Bangladesh.

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

A. Full-fledged Islamic Banks:

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

B. Conventional Banks having Islamic Banking Branches:

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

C. Conventional Banks having Islamic Banking Windows:

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

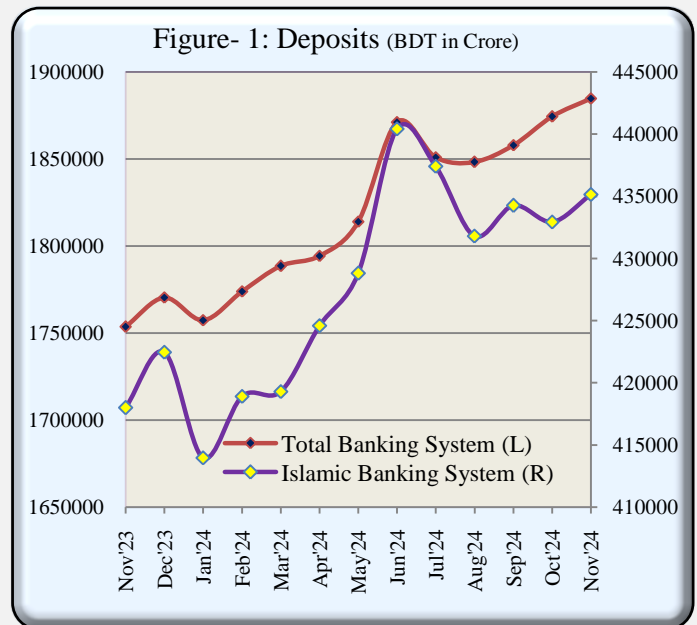
In the context of Bangladesh, the extent of Islamic banking is increasing rapidly like other Muslim countries all over the world. Islamic banking which is governed by Islamic Sharia'h is running at the same pace as conventional banking in terms of many financial indicators and it will refrain from accepting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

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

Executive Summary (November 2024)

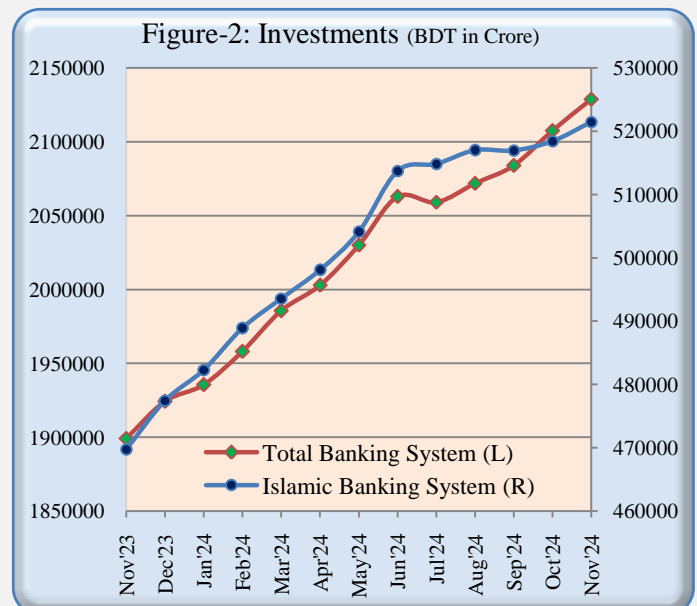
Deposits

The Islamic Banking Deposits (outstanding) in Bangladesh shows more or less an upward trend during Nov'23 to Jun'24 but it shows a decreasing trend after Jun'24. Total Islamic Banking Deposits reached its maximum in Jun'24 and it is recorded as BDT 4,40,427 Crore. But from July'24 it started to decrease and in Aug'24 it reached to BDT 4,31,805 Crore which again increased by BDT 2,462 Crore (0.57%) in Sep'24. In Oct'24 it decreased by BDT 1,330 Crore (0.31%). After that in Nov'24 it increased by BDT 2,214 Crore (0.51%) and reached to BDT 4,35,151 Crore. Here Deposits exclude inter-bank & EDF figures but include profit payable. (Fig.1, Table-3)



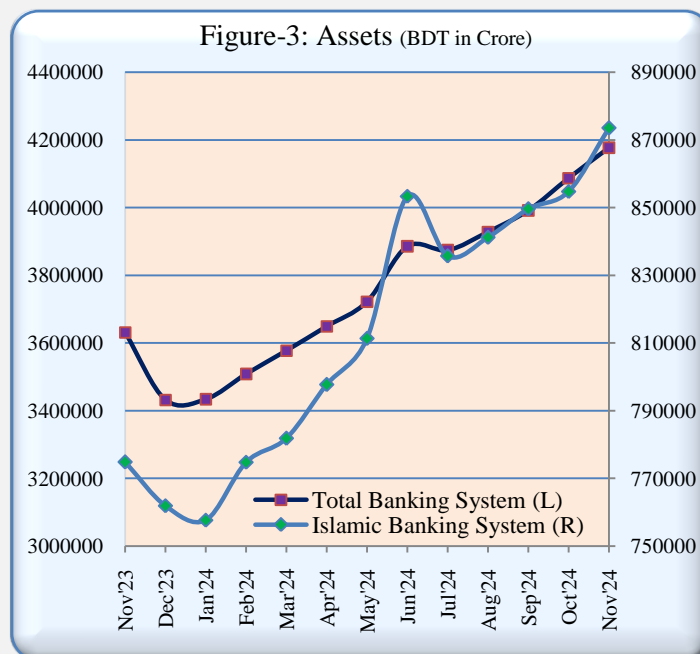
Investments

The Islamic Banking Investments (outstanding) in Bangladesh during the last ten months shows a conspicuous upward linear trend. Here, total Islamic Banking Investments in Aug'24 is recorded as BDT 5,16,991 Crore which is increased by BDT 2,149 Crore (0.42%) from BDT 5,14,841 Crore in Jul'24. In Sep'24 it decreased by BDT 40 Crore (0.01%) and reached to BDT 5,16,951 Crore. After that it increased by BDT 1,487 Crore (0.29%). In Nov'24 it reached to its maximum increasing by BDT 3,028 Crore (0.58%) and reached to BDT 5,21,465 Crore. Here investments include sukuk/bond, EDF & mark-up but exclude inter-bank figures. (Fig.2, Table-3)



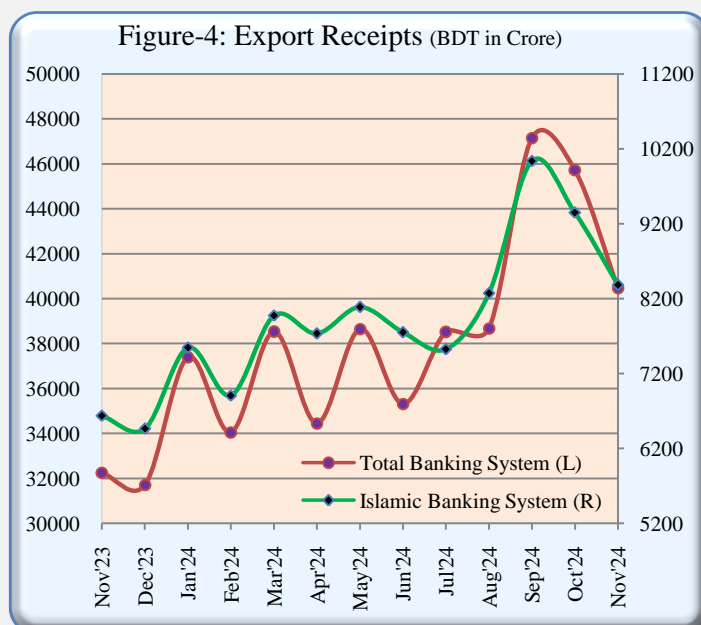
Assets:

Over the ten months period the Islamic Banking Assets in Bangladesh shows a mixed behavior. Here Islamic Banking Assets fall down after Nov'23 and reaches to its minimum in Jan'24. After that it rises up again and in Jun'24 recorded as BDT 8,53,397 Crore which is decreased by BDT 17,665 Crore (2.07%) and reached to BDT 8,35,732 Crore in Jul'24. But it again increased by BDT 5,519 Crore (0.66%) in Aug'24 and reached to BDT 8,41,251 Crore. In Sep'24 it increased by BDT 8,390 Crore (1.00%) and reached to BDT 8,49,640 Crore. After that in Oct'24 and recorded as BDT 8,54,791 Crore being increased by BDT 5151 Crore (0.61%) compared to previous month. In Nov'24 it reached to its maximum increased by BDT 18,808 Crore and recorded as BDT 8,73,599 Crore. Here asstes exclude contingent liability & OBU figures. (Fig.3, Table-3)



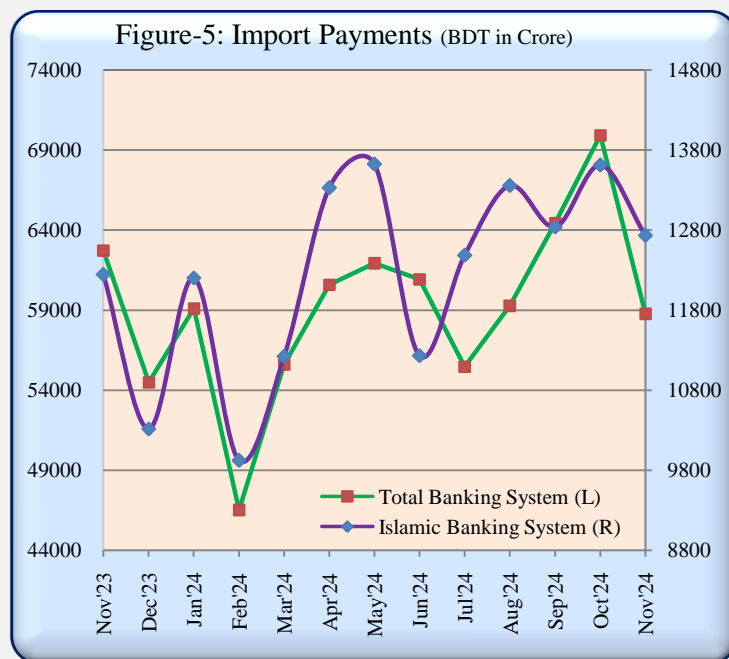
Export Receipts

Over the ten months period the export receipts through Islamic Banking remain stagnant. Here variation is also negligible. In addition, in Aug'24 total export receipts through Islamic Banking stood at BDT 8,193 Crore which is increased by BDT 667 Crore (8.87%) from BDT 7,526 Crore in Jul'24. In Sep'24 it increased by BDT 1,846 Crore (22.53%) and reached to BDT 10,039 Crore. But in Oct'24 it decreased by BDT 689 Crore (6.86%) and reached to BDT 9,350 Crore. In Nov'24 it again decreased by BDT 967 Crore (10.34%) and reached to BDT 8,383 Crore. Here export receipts are recorded excluding local exports. (Fig.4, Table-3)



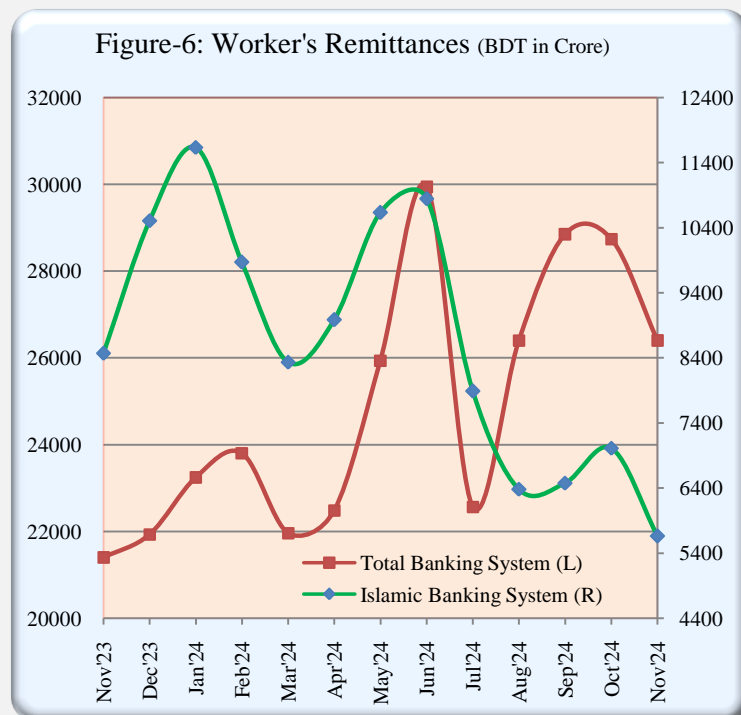
Import Payments

Over the ten months period the import payments through Islamic Banking shows similar pattern like export receipts. In Aug'24 total import payments through Islamic Banking stood at BDT 13,147 Crore which is increased by BDT 664 Crore (5.32%) from BDT 12,483 Crore in Jul'24. In Sep'24 it decreased by BDT 309 Crore (2.35%) and reached to BDT 12,838 Crore. But in Oct'24 it again increased by BDT 774 Crore (6.03%) and reached to BDT 13,612 Crore. In Nov'24 it decreased by BDT 879 Crore (6.46%) and recorded as BDT 12,733 Crore. Here import payments are recorded excluding local imports. (Fig.5, Table-3)



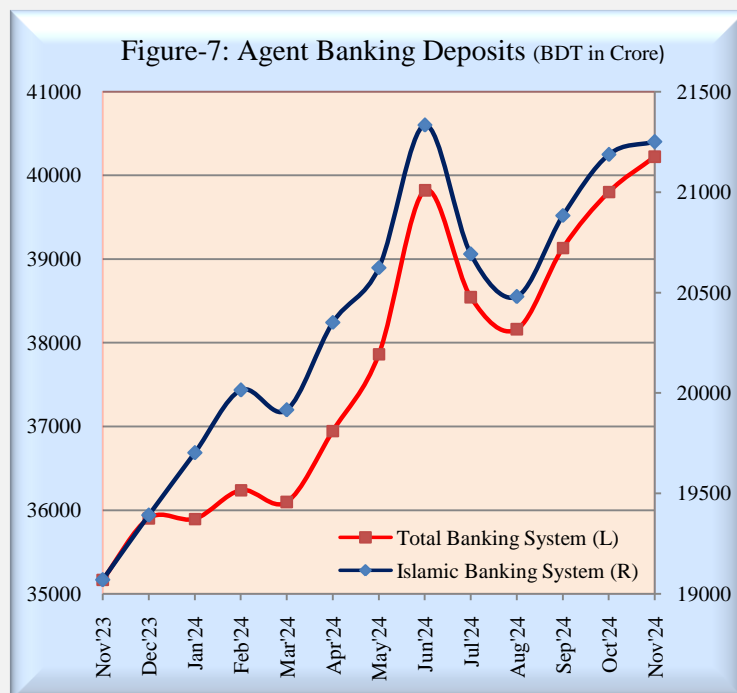
Worker's Remittances

The worker's remittance through Islamic Banking shows mixed behaviour during Nov'23 to Jun'24 but exceptionally it drastically started to fall down after Jun'24 and reached to its minimum in Aug'24. Generally, growth of wage earners remittance depends on several factors like number of expatriates, festivals, different occasions, incentives, locations of banks, easy to access to the banking service, Political stability and the last but not the least preference of client about the bank. However, in Jul'24 total wage earner's remittances through Islamic Banking reached at BDT 7,892 Crore which is decreased by BDT 2,953 Crore (27.23%) from BDT 10,845 Crore in Jun'24. After that in Aug'24 it decreased by BDT 1,559 Crore (19.75%) from Jul'24. But in Sep'24 it increased by BDT 144 Crore (2.28%) and in Oct'24 it again increased by BDT 536 Crore (8.27%). In Nov'24 it reached to its minimum decreasing by BDT 1,349 Crore (19.23%) and recorded as BDT 5664 Crore. (Fig.6, Table-3)



Agent Banking Deposits

The agent banking deposits (outstanding) in Islamic Banking shows an upward trend clearly during Nov'23 to Jun'24. That means monthly agent banking deposits in Islamic banking are increasing gradually which further indicates the savings mentality is being grown among the banking service recipients align with the increasing of bank agents. But it started to decrease in Jul'24 and stood at BDT 20,692 Crore which is decreased by BDT 642 Crore (3.01%) from BDT 21,334 Crore in Jun'24. In Aug'24 it again decreased by BDT 212 Crore (1.03%) from Jul'24. But in Sep'24 it increased by BDT 404 Crore (1.97%) and continued to increase in the next month and reached to BDT 2,118 Crore being increased by BDT 304 Crore (1.45%). In Nov'24 it increased by BDT 64 Crore (0.30%) and reached to BDT 21251 Crore. (Fig.7, Table-3)



Statistical Tables & Charts

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

Type of Banks	SI	Name of Banks	Number of Branches	Number of Windows
Full Fledged Islamic Banks	1	Islami Bank Bangladesh PLC (IBBPLC)	398	--
	2	Al Arafah Islami Bank PLC (AIBPLC)	226	--
	3	Social Islami Bank PLC (SIBPLC)	180	--
	4	Standard Bank PLC (STBPLC)	138	--
	5	Export Import Bank of Bangladesh PLC (EXBPLC)	152	--
	6	First Security Islami bank (FSIBPLC)	205	--
	7	Shahjalal Islami Bank PLC (SJIBPLC)	140	--
	8	Union Bank PLC (UNBPLC)	114	--
	9	Global Islami Bank PLC (GIBPLC)	104	--
	10	ICB Islamic Bank Limited (ICBIBL)	33	--
	a. Sub Total			1690
Banks having IB Branches	1	AB Bank PLC (ABBPLC)	1	8
	2	The City Bank PLC (CBPLC)	1	60
	3	IFIC Bank PLC (IFICBPLC)	1	--
	4	United Commercial Bank PLC (UCBPLC)	1	60
	5	Pubali Bank PLC (PUBBPLC)	3	22
	6	National Credit and Commerce Bank PLC (NCCBPLC)	1	--
	7	Prime Bank PLC (PRIBPLC)	5	--
	8	Southeast Bank PLC (SEBPLC)	5	--
	9	Dhaka Bank PLC (DBPLC)	2	--
	10	Mercantile Bank PLC (MERBPLC)	1	45
	11	One Bank PLC (OBPLC)	2	14
	12	Bangladesh Commerce Bank Limited (BCBL)	2	--
	13	The Premier Bank PLC (PREBPLC)	2	25
	14	Jamuna Bank PLC (JAMBPLC)	2	--
	15	Bank Alfalah Limited (BAFL)	1	--
	16	NRB Bank PLC (NRBBPLC)	1	28
	17	Bengal Commercial Bank PLC (BGCBPLC)	3	--
b. Sub Total			34	262
Banks having IB Windows	1	Agrani Bank PLC (ABPLC)	--	60
	2	Rupali Bank PLC (RBPLC)	--	2
	3	Sonali Bank PLC (SBPLC)	--	58
	4	Standard Chartered Bank (SCB)	--	1
	5	Eastern Bank PLC (EBPLC)	--	20
	6	Mutual Trust Bank PLC (MTBPLC)	--	15
	7	Bank Asia PLC (BASPLC)	--	5
	8	Trust Bank PLC (TBPLC)	--	30
	9	NRBC Bank PLC (NRBCBPLC)	--	354
	10	South Bangla Agriculture and Commerce Bank (SBACBPLC)	--	10
	11	Meghna Bank PLC (MEGBPLC)	--	10
	12	Midland Bank PLC (MDBPLC)	--	1
c. Sub Total			--	566
Grand Total (a+b+c)			1724	828

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

2. IB = Islamic Banking

Source: Statistics Department, Bangladesh Bank.

Table 2: Overall Islamic Banking Scenario in Bangladesh

(Taka in Crore)

Indicators	Amount				Growth (%)		
	Nov'24	Oct'24	Sep'24	Nov'23	Nov'24 (Compared with Oct'24)	Oct'24 (Compared with Sep'24)	Nov'24 (Compared with Nov'23)
	a	b	c	d	$e=\frac{(a-b)}{b}*100$	$f=\frac{(b-c)}{c}*100$	$f=\frac{(a-d)}{d}*100$
1. Total Deposits (excluding Inter-bank & EDF)*	435151	432937	434267	418001	0.51	-0.31	4.10
a) Full-fledged Islamic Banks	387032	386314	388935	380689	0.19	-0.67	1.67
b) Islamic Banking Branches of Conventional Banks	28004	27438	26806	20427	2.06	2.36	37.09
c) Islamic Banking Windows of Conventional Banks	20114	19184	18526	16884	4.85	3.55	19.13
2. Total Investments (including Sukuk/Islamic Bond)**	521465	518438	516951	469790	0.58	0.29	11.00
a) Full-fledged Islamic Banks	482419	480703	480045	438206	0.36	0.14	10.09
b) Islamic Banking Branches of Conventional Banks	23918	23333	22886	17803	2.51	1.96	34.35
c) Islamic Banking Windows of Conventional Banks	15128	14401	14020	13781	5.05	2.72	9.78
3. Total Worker's Remittances^P	5664	7013	6477	8472	-19.23	8.27	-33.14
a) Full-fledged Islamic Banks	5605	6955	6408	8425	-19.41	8.55	-33.47
b) Islamic Banking Branches of Conventional Banks	13.44	22.40	38.01	14.91	-40.02	-41.06	-9.86
c) Islamic Banking Windows of Conventional Banks	45.59	35.24	31.69	31.32	29.37	11.19	45.56
4. Total Export Receipts (excl. local exports) ^P	8383	9350	10039	6638	-10.34	-6.86	26.28
a) Full-fledged Islamic Banks	7518	8556	9231	6005	-12.13	-7.31	25.20
b) Islamic Banking Branches of Conventional Banks	634	552	548	349	14.87	0.77	81.73
c) Islamic Banking Windows of Conventional Banks	230	241	260	284	-4.57	-7.08	-18.98
5. Total Import Payments (excl. local imports) ^P	12733	13612	12838	12244	-6.46	6.03	3.99
a) Full-fledged Islamic Banks	10477	11458	11191	10794	-8.56	2.39	-2.94
b) Islamic Banking Branches of Conventional Banks	1483	1166	994	779	27.24	17.23	90.37
c) Islamic Banking Windows of Conventional Banks	773	988	653	671	-21.78	51.41	15.20
6. Total Agent Banking Deposits^P	21251	21188	20884	19070	0.30	1.45	11.44
a) Full-fledged Islamic Banks	21202	21141	20838	19028	0.29	1.45	11.43
b) Islamic Banking Branches of Conventional Banks	46.58	44.09	43.01	40.94	5.65	2.52	13.80
c) Islamic Banking Windows of Conventional Banks	2.46	2.49	2.36	1.24	-0.86	5.14	98.19
7. Total Assets (excluding Contra. & OBU) ^P	873599	854791	849640	774849	2.20	0.61	12.74
a) Full-fledged Islamic Banks	811895	795483	792166	727677	2.06	0.42	11.57
b) Islamic Banking Branches of Conventional Banks	35969	34733	33850	24471	3.56	2.61	46.99
c) Islamic Banking Windows of Conventional Banks	25735	24574	23625	22702	4.72	4.02	13.36

Note:

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

2. *including profit payable

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

4. Figures in Deposits, Investments & Assets are recorded as end period but figures in wage earner's remittances, export receipts & import payments are recorded as during the period.

Source: Statistics Department, Bangladesh Bank.

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

(Taka in Crore)

Indicators	Amount								Share (%) of Islamic Banks, Branches & Windows Compared to All Scheduled Banks					Growth (%)					
	All Scheduled Banks ^P				Islamic Banks, Branches & Windows				Nov'24	Oct'24	Nov'23	Changes (%)		All Scheduled Banks			Islamic Banks, Branches & Windows		
	Nov'24	Oct'24	Sep'24	Nov'23	Nov'24	Oct'24	Sep'24	Nov'23				Monthly	Yearly	Nov'24 (Compared with Oct'24)	Oct'24 (Compared with Sep'24)	Nov'24 (Compared with Nov'23)	Nov'24 (Compared with Oct'24)	Oct'24 (Compared with Sep'24)	Nov'24 (Compared with Nov'23)
	a	b	c	d	e	f	g	h	i=(e/a)*100	j	k	l=(i-j)	m=(i-k)	n=(a-b)/b*100	o=(b-c)/c*100	p=(a-d)/d*100	q=(e-f)/f*100	r=(f-g)/g*100	s=(e-h)/h*100
Deposits (excluding Inter-bank & EDF)*	1884811	1874388	1857944	1753575	435151	432937	434267	418001	23.09	23.10	23.84	-0.01	-0.74	0.56	0.89	7.48	0.51	-0.31	4.10
Investments (including Sukuk/Islamic Bond)**	2128789	2107460	2083940	1899329	521465	518438	516951	469790	24.50	24.60	24.73	-0.10	-0.13	1.01	1.13	12.08	0.58	0.29	11.00
Worker's Remittances ^P	26400	28741	28849	21400	5664	7013	6477	8472	21.46	24.40	39.59	-2.94	-15.19	-8.14	-0.38	23.36	-19.23	8.27	-33.14
Export Receipts (excl. local exports) ^P	40479	45735	47152	32255	8383	9350	10039	6638	20.71	20.44	20.58	0.27	-0.14	-11.49	-3.00	25.50	-10.34	-6.86	26.28
Import Payments (excl. local imports) ^P	58760	69925	64439	62728	12733	13612	12838	12244	21.67	19.47	19.52	2.20	-0.05	-15.97	8.51	-6.33	-6.46	6.03	3.99
Agent Banking Deposits ^P	40222	39804	39135	35169	21251	21188	20884	19070	52.83	53.23	54.22	-0.39	-1.00	1.05	1.71	14.37	0.30	1.45	11.44
Assets (excluding Contra. & OBU) ^P	4177013	4087637	3991602	4162063	873599	854791	849640	774849	20.91	20.91	18.62	0.00	2.29	2.19	2.41	0.36	2.20	0.61	12.74
Number of Bank Branches/Windows	11305	11301	11300	11224	2552	2531	2519	2308	22.57	22.40	20.56	0.18	1.83	0.04	0.01	0.72	0.83	0.48	10.57

Note:

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

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

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

4. Figures of Deposit & Investment are excluding Interbank

5. Figures in Deposits, Investments & Assets are recorded as end period but figures in wage earner's remittances, export receipts & import payments are recorded as during the period.

Source: Statistics Department, Bangladesh Bank.

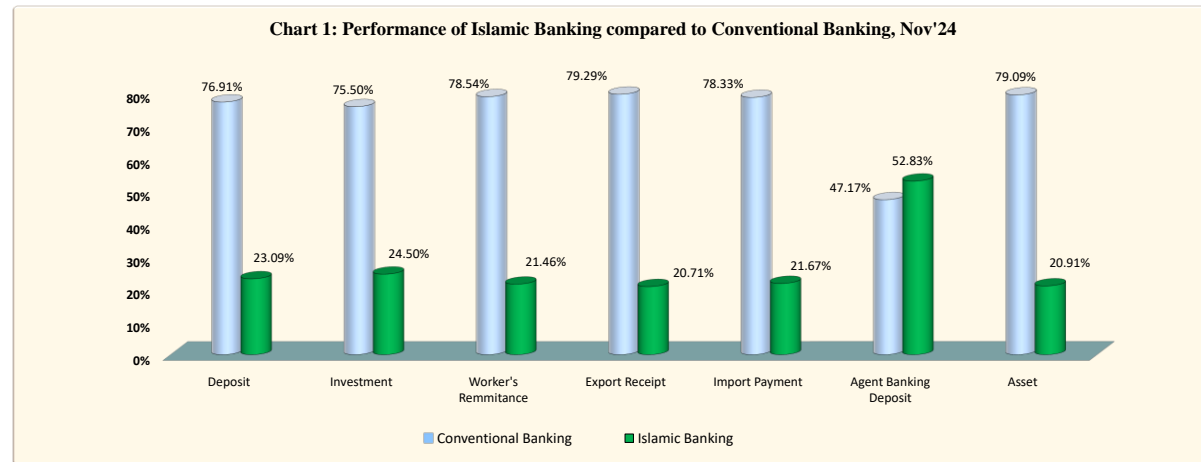


Table 4: Overall Deposits Scenario in Bangladesh by Type of Banks

(Taka in Crores)

Type of Banks	Total Deposits			Changes	
	Nov'24	Oct'24	Nov'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	387032	386314	380689	718	6343
Branch Based IBs	28004	27438	20427	566	7577
Window Based IBs	20114	19184	16884	930	3230
Islamic Banks, Branches & Windows	435151	432937	418001	2214	17150
Conventional Banks	1449660	1441451	1335574	8209	114087
All Scheduled Banks	1884811	1874388	1753575	10423	131237
Share (%) with respect to Total Deposits in Islamic Banks, Branches & Windows					
Full Fledged IBs	88.94	89.23	91.07	-0.29	-2.13
Branch Based IBs	6.44	6.34	4.89	0.10	1.55
Window Based IBs	4.62	4.43	4.04	0.19	0.58
Share (%) with respect to Total Deposits in All Scheduled Banks					
Islamic Banks	23.09	23.10	23.84	-0.01	-0.75
Conventional Banks	76.91	76.90	76.16	0.01	0.75

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

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

Source: Statistics Department, Bangladesh Bank.

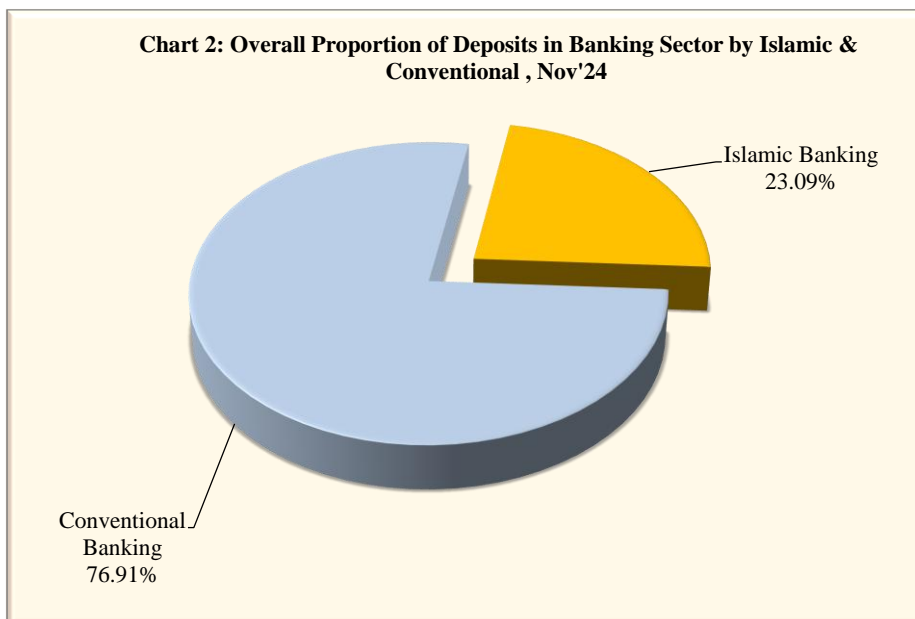


Table 5: Mode wise Islamic Banking Deposits in Bangladesh

(Taka in Crore)

Mode of Deposits	Total Deposits			Changes	
	Nov'24	Oct'24	Nov'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
AI - Wadeah Deposits	19991	20327	19576	-336	415
Mudaraba Deposits	373623	372940	360815	682	12808
Mudaraba Savings Accounts (MSA)	79929	80786	82251	-857	-2322
Mudaraba Term Deposits (MTDR)	208966	208535	198263	431	10702
Mudaraba Special Notice Accounts (MSNA)	16754	15821	16329	933	425
Other Mudaraba Deposits	67974	67798	63971	176	4002
Deposits against Mudaraba Savings Bonds	560	570	858	-10	-298
Special Deposit Accounts	5172	4834	3212	338	1959
Other Deposits	35805	34265	33540	1540	2265
Total Deposits	435151	432937	418001	2214	17150
Share (%) with respect to Total Deposits in Islamic Banks, Branches & Windows					
AI - Wadeah Deposits	4.59	4.70	4.68	-0.10	-0.09
Mudaraba Deposits	85.86	86.14	86.32	-0.28	-0.46
Mudaraba Savings Accounts (MSA)	18.37	18.66	19.68	-0.29	-1.31
Mudaraba Term Deposits (MTDR)	48.02	48.17	47.43	-0.15	0.59
Mudaraba Special Notice Accounts (MSNA)	3.85	3.65	3.91	0.20	-0.06
Other Mudaraba Deposits	15.62	15.66	15.30	-0.04	0.32
Deposits against Mudaraba Savings Bonds	0.13	0.13	0.21	0.00	-0.08
Special Deposit Accounts	1.19	1.12	0.77	0.07	0.42
Other Deposits	8.23	7.91	8.02	0.31	0.20
Total	100.00	100.00	100.00	0.00	0.00

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

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

Source: Statistics Department, Bangladesh Bank.

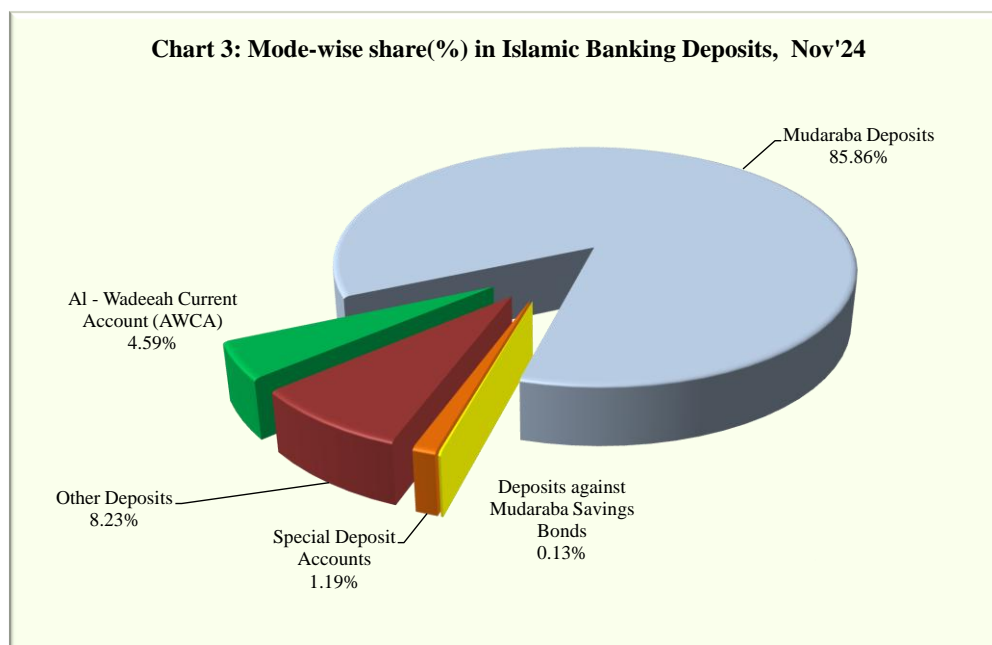


Table 6: Sector wise Islamic Banking Deposits in Bangladesh

(Taka in Crore)

Sector	Total Deposits			Changes	
	Nov'24	Oct'24	Nov'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Public (Government)	7966	7570	7467	397	499
Other Public	22730	22011	19999	719	2732
Private	404454	403356	390535	1098	13919
Sub Total	435151	432937	418001	2214	17150
DMB	21236	18943	17173	2293	4063
Grand Total (Including DMB)	456387	451879	435174	4507	21213
Share (%) with respect to Total Deposits in Islamic Banks, Branches & Windows					
Public (Government)	1.75	1.68	1.72	0.07	0.03
Other Public	4.98	4.87	4.60	0.11	0.38
DMB	4.65	4.19	3.95	0.46	0.71
Private	88.62	89.26	89.74	-0.64	-1.12

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

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

Source: Statistics Department, Bangladesh Bank.

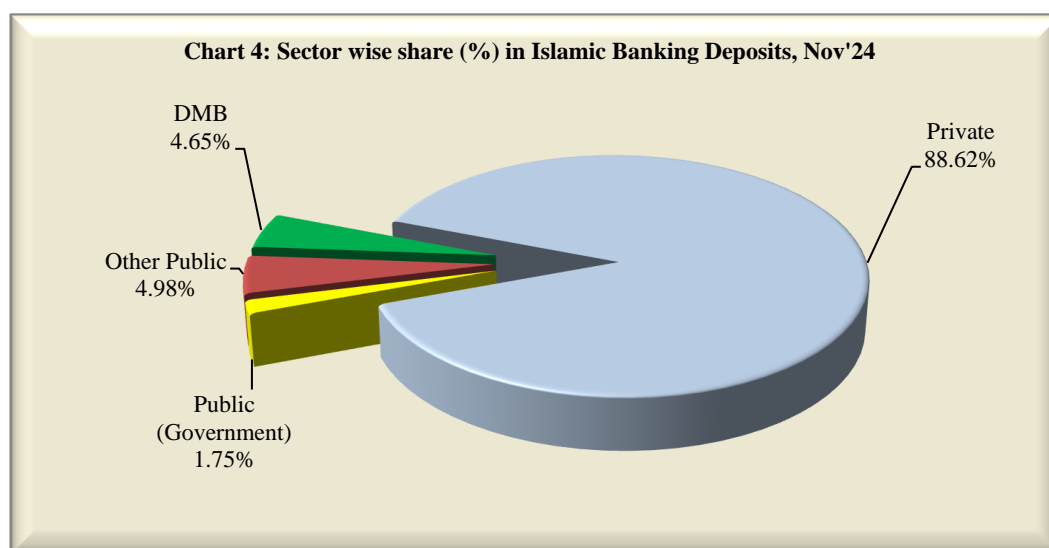


Table 7: Overall Investments Scenario in Bangladesh by Types of Banks

(Taka in Crores)

Type of Banks	Total Investments			Changes	
	Nov'24	Oct'24	Nov'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	482419	480703	438206	1716	44213
Branch Based IBs	23918	23333	17803	585	6115
Window Based IBs	15128	14401	13781	727	1347
Islamic Banks, Branches & Windows	521465	518438	469790	3028	51676
Conventional Banks	1607324	1589022	1429539	18302	177785
All Scheduled Banks	2128789	2107460	1899329	21330	229460
Share (%) with respect to Total Investments in Islamic Banks, Branches & Windows					
Full Fledged IBs	92.51	92.72	93.28	-0.21	-0.76
Branch Based IBs	4.59	4.50	3.79	0.09	0.80
Window Based IBs	2.90	2.78	2.93	0.12	-0.03
Share (%) with respect to Total Investments in All Scheduled Banks					
Islamic Banks	24.50	24.60	24.73	-0.10	-0.24
Conventional Banks	75.50	75.40	75.27	0.10	0.24

Note:

1. (-) means 'not available'
2. In conventional banking system, Total Investments include loans & advance, Bills, Securities other than share, money at call, balances & R. Repo with NBFIs and accrued interest. In Islamic banking system, Total Investments include general investments, Bills, Sukuk, Islamic bond holdings and profit receivable.
3. Figures of Investment are excluding Interbank

Source: Statistics Department, Bangladesh Bank.

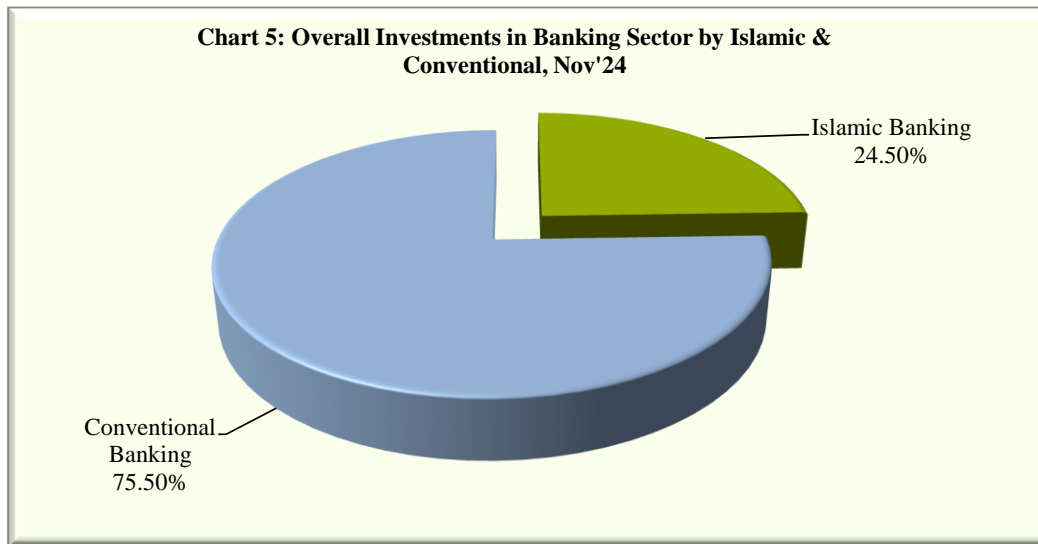


Table 8: Mode wise Islamic Banking Investments in Bangladesh

(Taka in Crores)

Mode of Investments	Total Investments			Changes	
	Nov'24	Oct'24	Nov'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Mudarabah	24940	17509	12042	7431	12898
Musharaka	433	402	601	32	-167
Bai - Murabaha	211013	210519	191859	494	19154
Bai - Muajjal	108430	108778	105349	-347	3081
Bai - Salam	9189	9247	7439	-58	1750
Bai - Istisna	1620	1643	1735	-22	-115
Ijarah	24367	22649	21353	1717	3014
HPSM	77130	84430	80052	-7300	-2922
Qard - e - Hasan	12841	12688	11554	153	1288
Others Investments	51501	50572	37807	929	13694
Total	521465	518438	469790	3028	51676
Share (%) with respect to Total Investments in Islamic Banks, Branches & Windows					
Mudarabah	4.78	3.38	2.56	1.41	2.22
Musharaka	0.08	0.08	0.13	0.01	-0.04
Bai - Murabaha	40.47	40.61	40.84	-0.14	-0.37
Bai - Muajjal	20.79	20.98	22.42	-0.19	-1.63
Bai - Salam	1.76	1.78	1.58	-0.02	0.18
Bai - Istisna	0.31	0.32	0.37	-0.01	-0.06
Ijarah	4.67	4.37	4.55	0.30	0.13
HPSM	14.79	16.29	17.04	-1.49	-2.25
Qard - e - Hasan	2.46	2.45	2.46	0.02	0.00
Others Investments	9.88	9.75	8.05	0.12	1.83
Total	100.00	100.00	100.00	0.00	0.00

Note:

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

Source: Statistics Department, Bangladesh Bank.

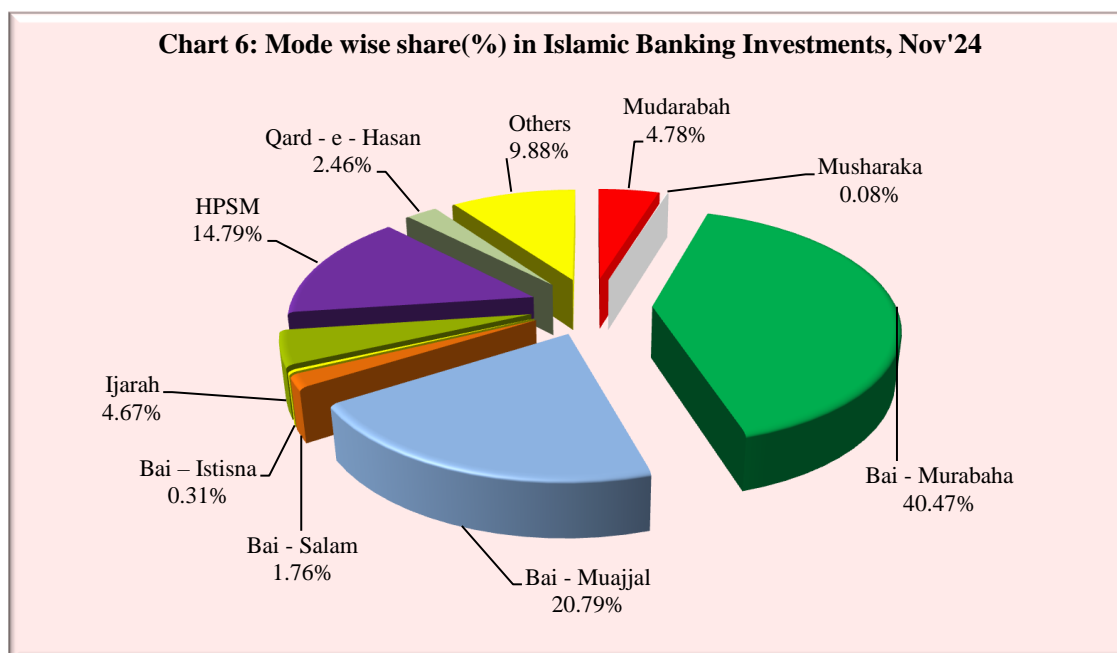


Table 9: Economic Purpose wise Islamic Banking Investments in Bangladesh

(Taka in Crore)

Economic Purposes	Total Investments			Changes	
	Nov'24	Oct'24	Nov'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Agriculture, Fishing & Forestry	6328	6437	5389	-110	939
a) Agriculture	4371	4429	3704	-59	667
b) Fishing	1556	1605	1309	-50	247
c) Forestry & logging	401	403	376	-2	25
Industry (1+2)	217704	216513	195691	1191	22013
1. Term Investment (Excluding Working Capital Financing)	89037	87317	78801	1721	10236
a) Large Industries	57707	56128	49490	1579	8217
b) Small and Medium Industries	15626	15536	14944	91	682
c) Cottage/ Micro Industries	1041	1024	663	17	378
d) Service Industries	14664	14630	13704	34	959
2. Working Capital Financing	128666	129196	116889	-530	11777
a) Large Industries	89172	88619	75150	553	14022
b) Small and Medium Industries	20937	21012	24669	-76	-3732
c) Cottage/ Micro Industries	1237	1230	828	7	409
d) Service Industries	17321	18335	16243	-1014	1077
Construction	32416	32101	31497	314	919
Transport	3788	3779	3783	9	5
Trade & Commerce	176068	169419	157928	6649	18141
a) Whole sale & Retail Trade	126804	119776	114229	7028	12575
b) Export	19952	20083	16538	-131	3414
c) Import	28319	28574	26474	-256	1845
d) Procurement by Government	0.63	0.66	0.54	-0.03	0
e) Share Trading	819	811	522	8.1	297
f) Lease Financing	175	175	164	-1	10
Other Institutional Qard/Investments	28601	27655	15305	946	13296
Consumer Finance	11387	13024	12090	-1637	-703
Miscellaneous (Poverty Alleviation and others)	45174	49509	48107	-4335	-2933
Total	521465	518438	469790	3028	51676
Share (%) with respect to Total Investments in Islamic Banks, Branches & Windows					
Agriculture, Fishing & Forestry	1.21	1.24	1.15	-0.03	0.07
Industry	41.75	41.76	41.65	-0.01	0.09
Construction	6.22	6.19	6.70	0.02	-0.49
Transport	0.73	0.73	0.81	0.00	-0.08
Trade & Commerce	33.76	32.68	33.62	1.09	0.15
Other Institutional Qard/Investments	5.48	5.33	3.26	0.15	2.23
Consumer Finance	2.18	2.51	2.57	-0.33	-0.39
Miscellaneous (Poverty Alleviation and others)	8.66	9.55	10.24	-0.89	-1.58
Total	100.00	100.00	100.00	0.00	0.00

Note:

1. (--) means 'not available'

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

3. Figures of Investment are excluding Interbank

Source: Statistics Department, Bangladesh Bank.

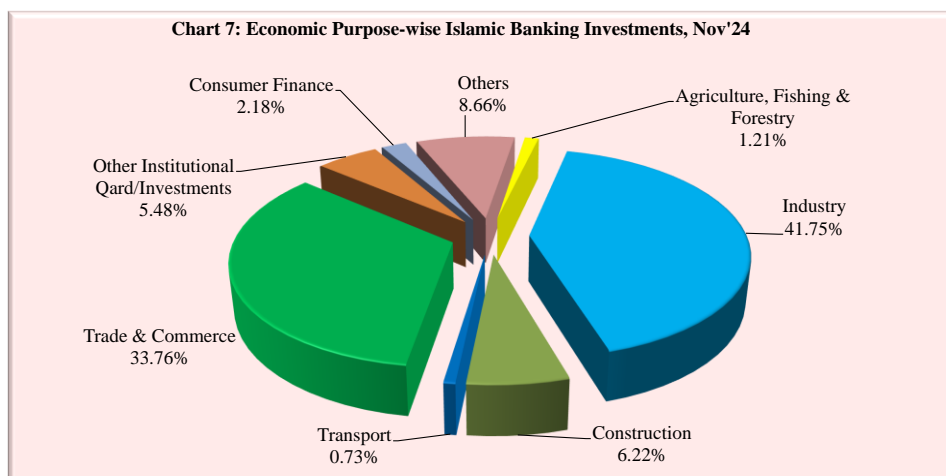


Table 10: Overall Agent Banking Deposits Scenario in Bangladesh

(Taka in Crores)

Type of Banks	Total Deposits			Changes	
	Nov'24	Oct'24	Nov'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
Full Fledged IBs	21202	21141	19028	61	2174
Branch Based IBs	46.6	44.1	40.9	2.5	5.6
Window Based IBs	2.5	2.5	1.2	0.0	1.2
Islamic Banks, Branches & Windows	21251	21188	19070	64	2181
Conventional Banks	18971	18617	16099	354	2872
All Scheduled Banks	40222	39804	35169	418	5053
Share (%) with respect to Total Agent Banking Deposits in Islamic Banks, Branches & Windows					
Full Fledged IBs	99.77	99.78	99.78	-0.01	-0.01
Branch Based IBs	0.22	0.21	0.21	0.01	0.00
Window Based IBs	0.01	0.01	0.01	0.00	0.01
Share (%) with respect to Total Agent Banking Deposits in All Scheduled Banks					
Islamic Banks, Branches & Windows	52.83	53.23	54.22	-0.39	-1.39
Conventional Banks	47.17	46.77	45.78	0.39	1.39

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

2. IBs = Islamic Banks

Source: Statistics Department, Bangladesh Bank.

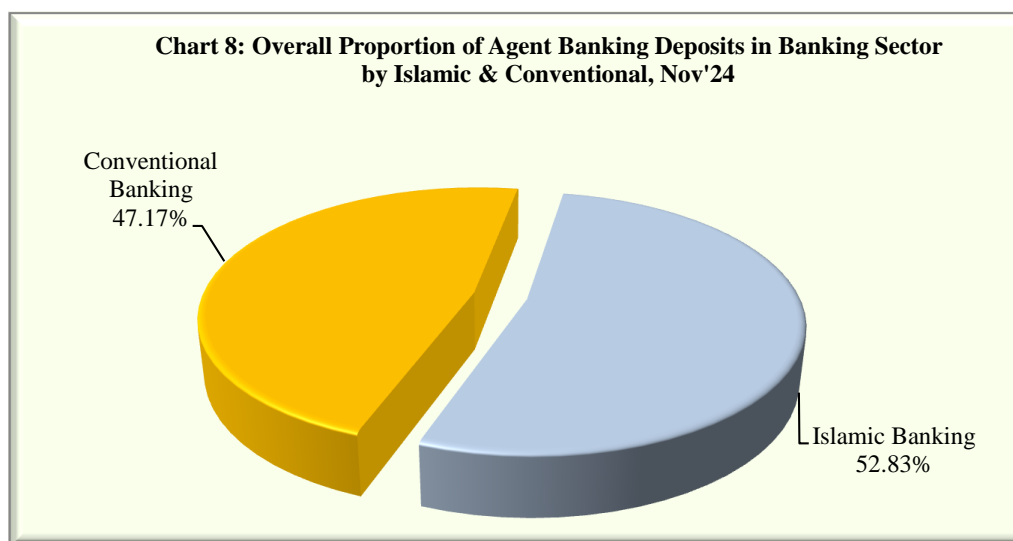


Table 11: Gender and Geo location wise School Banking in Bangladesh

Description		Total Number of Accounts			Changes	
		Nov'24	Oct'24	Nov'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Gender-wise	Male	559365	560821	550281	-1456	9084
	Female	563432	564371	484388	-939	79044
	Others	-	-	-	-	-
	Islamic Banks, Branches & Windows	1122797	1125192	1034669	-2395	88128
	Conventional Bank	3219462	3239067	2983238	-19605	236224
	All Scheduled Banks	4342259	4364259	4017907	-22000	324352
Geolocation-wise	Urban	358020	358234	333228	-214	24792
	Rural	764777	766958	701441	-2181	63336
	Islamic Banks, Branches & Windows	1122797	1125192	1034669	-2395	88128
	Conventional Bank	3219462	3239067	2983238	-19605	236224
	All Scheduled Banks	4342259	4364259	4017907	-22000	324352
Share (%) of Number of Accounts with respect to All Scheduled Banks						
Overall	Islamic Banks, Branches & Windows	25.86	25.78	25.75	0.08	0.11
	Conventional Banks	74.14	74.22	74.25	-0.08	-0.11

Note: (-) means 'not available'

Source: Statistics Department, Bangladesh Bank.

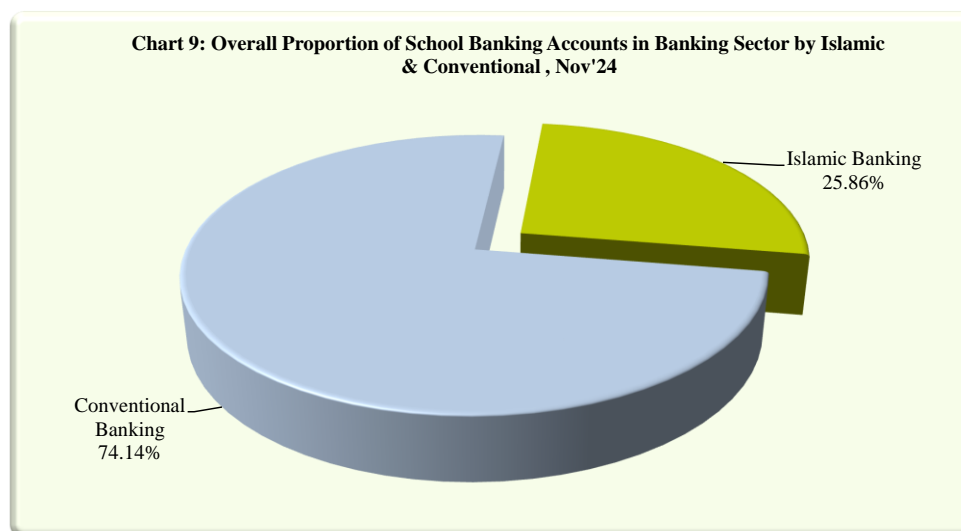


Table 12: Mobile Financial Services (MFS) in Islamic Banking

Accounts Pattern		Total			Changes	
		Nov'24	Oct'24	Nov'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
MFS Agent		86155	86089	85689	66	466
MFS Personal Accounts		1825205	1814502	1693465	10703	131740
MFS Male Accounts		1400435	1392737	1303609	7698	96826
MFS Female Accounts		424770	421765	389856	3005	34914
MFS Other Accounts		13037	12958	10089	79	2948
Total MFS Accounts in Islamic Banks, Branches & Windows		1838244	1827460	1703554	10784	134690
Total MFS Accounts in Conventional Banks		140233685	139510873	130849492	722812	9384193
Total MFS Accounts in All Scheduled Banks		142071929	141338333	132553046	733596	9518883
Transactions Pattern		Total Transactions Amount (Taka in Crore)			Changes	
		Nov'24	Oct'24	Nov'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
		a	b	c	(a-b)	(a-c)
Cash In		10.96	13.42	6.12	-2.45	5
Cash Out		90101	100	47	90000	90054
P2P		1.63	1.80	0.93	-0.18	1
Maychent Payment		4	5	40	-1	-35
G2P		0	0	0	0	0
Salary Disbursement		44	42	37	2	7
Talktime Purchase		0.54	0.59	0.55	-0.05	0
Utility Bill Payment		0.117	0.335	0.168	-0.218	0
Total MFS Transactions in Islamic Banks, Branches & Windows		90162	164	132	89998	90030
Total MFS Transactions in Conventional Banks		36684	127114	97021	-90430	-60337
Total MFS Transactions in All Scheduled Banks		126846	127278	97152	-432	29693
Share (%) with respect to All Scheduled Banks						
Description		Nov'24	Oct'24	Nov'23	Changes	
		Nov'24	Oct'24	Nov'23	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	1.29	1.29	1.29	0.001	0.009
	Conventional Banks	98.71	98.71	98.71	-0.001	-0.009
MFS Transactions	Islamic Banks, Branches & Windows	71.08	0.13	0.14	70.95	70.944
	Conventional Banks	28.92	99.87	99.86	-70.95	-70.944

Note: (--) means 'not available'

Source: Statistics Department, Bangladesh Bank.

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

Type of Machines	Total Number of Machines			Changes	
	Nov'24	Oct'24	Nov'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
ATM	3735	3731	3645	4	90
POS	6773	6771	6625	2	148
CDM	6	6	6	0	0
CRM	835	835	817	0	18
Islamic Banks*	11349	11343	11093	6	256
Conventional Banks	131958	129789	113645	2169	18313
All Scheduled Banks	143307	141132	124738	2175	18569
Transactions through Interbanks	Total Transactions Amount <i>(Taka in Crore)</i>			Changes	
	Nov'24	Oct'24	Nov'23	With respect to Previous Month	With respect to Corresponding Month of Previous Year
	a	b	c	(a-b)	(a-c)
MICR Cheque	13672	15269	42374	-1597	-28702
Non-MICR Cheque	6	6	10	0	-5
EFT	5807	8381	16167	-2574	-10360
RTGS	25349	21087	43002	4262	-17653
Islamic Banks, Branches & Windows	44834	44743	101554	91	-56720
Conventional Banks	607589	610388	617881	-2799	-10292
All Scheduled Banks	652423	655132	719434	-2709	-67012
Transactions through Cards					
Debit Card Transaction	6565	6913	12653	-348	-6088
Credit Card Transaction	171	190	161	-20	10
Prepaid Card Transaction	18.1	21.6	49	-3.5	-31
Islamic Banks, Branches & Windows	6754	7125	12863	-371	-6109

Note : 1. *Considering Full Fledged Islamic Banks Only

2. (--) means 'not available'

Source: Statistics Department, Bangladesh Bank.

Concluding Remarks

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

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

In case of investment, Islamic banking investment holds approximately one-fourth of total investment in banking industry and full-fledged Islamic banks play vital role in Islamic investment which is 92.51% of total Islamic investment whereas investment through thirty Islamic banks having Islamic branches and windows is only 7.49% of total Islamic investment. Full-fledged Islamic banks, branches and windows make significant amount of investment through Bai-Murabaha (40.47%). Islamic banks, branches and windows mainly focus on industry (41.75%), and trade and commerce (33.76%) sector for the purpose of investment. It is undeniably true that agent banking, school banking; mobile financial services, e-banking and e-commerce are now administered through Islamic banking. Major portion of investments (63.33%) of Islamic banks are in Bai mode basis. Share mode investments are very insignificant.

Approximately one-fourth of total worker's remittance collected through banking channel comes through Islamic banks. Again more than half (52.83%) of total agent banking deposits in banking industry belongs to Islamic banking.

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

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

Appendix-1

Time Series Data on Islamic Banking in Bangladesh

(Taka in Crores)

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)*	418001	422464	413969	418914	419299	424601	428802	440427	437413	431805	434267	432937	435151
a) Full-fledged Islamic Banks	380689	384136	375304	380066	380515	383497	387327	398075	394444	387893	388935	386314	387032
b) Islamic Banking Branches of Conventional Banks	20427	21118	23270	23280	22844	24934	24976	25545	25407	26000	26806	27438	28004
c) Islamic Banking Windows of Conventional Banks	16884	17210	15394	15567	15941	16170	16500	16808	17561	17912	18526	19184	20114
2. Total Investments (including Sukuk/Islamic Bond)**	469790	477456	482325	488901	493578	498098	504113	513734	514841	516991	516951	518438	521465
a) Full-fledged Islamic Banks	438206	445430	449073	455525	459827	463996	469583	479013	479860	481499	480045	480703	482419
b) Islamic Banking Branches of Conventional Banks	17803	17840	21027	20927	20843	21128	21271	21717	21948	22063	22886	23333	23918
c) Islamic Banking Windows of Conventional Banks	13781	14186	12225	12449	12908	12974	13259	13003	13033	13428	14020	14401	15128
3. Total Wage Earner's Remittances ^P	8472	10510	11634	9871	8336	8986	10634	10845	7892	6333	6477	7013	5664
a) Full-fledged Islamic Banks	8425	10475	11621	9854	8308	8941	10585	10808	7853	6267	6408	6955	5605
b) Islamic Banking Branches of Conventional Banks	14.91	3.47	7.92	9.71	18.45	33.43	33.66	17.68	18.50	23.66	38.01	22.40	13.44
c) Islamic Banking Windows of Conventional Banks	31.32	31.40	5.11	7.33	10.02	11.69	15.37	19.49	20.73	42.76	31.69	35.24	45.59
4. Total Export Receipts (excl. local exports) ^P	6638	6466	7548	6908	7974	7648	8089	7751	7526	8193	10039	9350	8383
a) Full-fledged Islamic Banks	6005	5821	6768	6289	7127	6769	7348	6963	6834	7402	9231	8556	7518
b) Islamic Banking Branches of Conventional Banks	349	352	574	470	637	620	562	553	441	468	548	552	634
c) Islamic Banking Windows of Conventional Banks	284	293	205	149	210	259	179	236	250	323	260	241	230
5. Total Import Payments (excl. local imports) ^P	12244	10316	12202	9921	11219	13227	13622	11231	12483	13147	12838	13612	12733
a) Full-fledged Islamic Banks	10794	8902	10910	8686	9714	11536	11657	9720	10491	11310	11191	11458	10477
b) Islamic Banking Branches of Conventional Banks	779	627	840	602	981	928	1426	985	1226	1143	994	1166	1483
c) Islamic Banking Windows of Conventional Banks	671	786	452	633	524	762	539	527	766	694	653	988	773
6. Total Agent Banking Deposits ^P	19070	19392	19703	20015	19916	20352	20624	21334	20692	20480	20884	21188	21251
a) Full-fledged Islamic Banks	19028	19349	19658	19971	19873	20309	20581	21290	20649	20436	20838	21141	21202
b) Islamic Banking Branches of Conventional Banks	40.94	40.84	43.04	42.19	41.54	41.50	41.26	41.97	41.02	41.34	43.01	44.09	46.58
c) Islamic Banking Windows of Conventional Banks	1.24	2.05	1.33	1.36	1.68	1.71	1.81	2.06	2.23	2.20	2.36	2.49	2.46
7. Total Assets (excluding Contra. & OBU) ^P	774849	761950	757692	774827	781884	797751	811365	853397	835732	841251	849640	854791	873599
a) Full-fledged Islamic Banks	727677	714487	709582	726377	733406	746288	758868	800126	781793	785674	792166	795483	811895
b) Islamic Banking Branches of Conventional Banks	24471	24615	28720	28736	28359	30920	31193	32037	31791	32823	33850	34733	35969
c) Islamic Banking Windows of Conventional Banks	22702	22847	19390	19714	20119	20543	21305	21234	22148	22754	23625	24574	25735

Note:

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

2. *including profit payable

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

4. Figures in Deposits, Investments & Assets are recorded as end period but figures in wage earner's remittances, export receipts & import payments are recorded as during the period.

Source: Statistics Department, Bangladesh Bank.

Appendix-2

Measures Taken by Bangladesh Bank for Islamic Banking & Finance

SI	Publish Date	Title	Link
1.	22/01/25	DMD Circular Letter No. 05: Regarding Sukuk Allotment Quota	Click here
2.	15/01/25	STD Circular No. 01: Regarding the submission of Islamic Financial Transactions related data by NBFCs through data template	Click here
3.	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
4.	25/03/24	DMD Circular Letter No. 05: Amendment of Guidelines and Operating Procedures of Islamic Banks Liquidity Facility (IBLF)	Click here
5.	05/12/22	DMD Circular No. 03: Guidelines and Operating Procedures of Islamic Banks Liquidity Facility (IBLF)	Click here
6.	06/02/22	SD Circular Letter No. 02: Regarding the submission of Islamic Financial Transactions related data through new data template.	Click here
7.	05/04/18	SFD Circular No. 02: Master Circular for Islamic Refinance Scheme.	Click here
8.	07/01/18	SMESPD Circular Letter No. 01: Amendment of the operating guideline of Islami Shariah Based Refinancing Fund	Click here
9.	10/12/17	BRPD Circular Letter No. 11: Islamic Refinance fund for agro-processors, small enterprise, renewable energy and environment-friendly ventures	Click here
10.	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
11.	04/02/16	DMD Circular No. 01 : Online Transaction of Islami Bond	Click here
12.	24/12/14	DMD Circular No. 10 : Regarding Issuance of Islami Bond	Click here
13.	03/11/14	DMD Circular No. 06 : Circular regarding Amendment of Bangladesh Government Islami Investment Bond(Islami Bond) Rules-2004(Amended-2014)	Click here
14.	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
15.	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
16.	01/09/14	DMD Circular No. 05 : Circular regarding Bangladesh Govt .Islami Bond (Islami Bond) Rules-2004 (Amended-2014)	Click here
17.	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
18.	27/12/11	DOS Circular Letter No. 23 : Regarding islami interbank fund market	Click here
19.	12/05/10	Statutory Liquidity Ratio (SLR) for Islami Bank	Click here
20.	09/11/09	BRPD Circular No. 15: Guidelines on Islamic Banking	Click here
21.	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
22.	15/09/04	FRTMD Circular No. 16 - Bangladesh Government Islamic Investment Bond-2004.	Click here