

Prudential and Structural Islamic Financial Indicators (PSIFIs) for Islamic Banks

Country:		Bangladesh												
Time period covered :		Starting Period: 2013A				Ending Period: 2018A								
Core Prudential Islamic Financial Indicators (PIFIs)														
Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H	2016A	2017H	2017A	2018H	2018A
End-of-period exchange rate (BDT / USD):				77.4	77.4	77.4	77.8	78.5	78.4	78.7	80.59	82.7	83.75	83.9
Capital Adequacy : Basel Standard														
CP01a	CAR			12.1%	11.2%	11.3%	11.2%	11.4%	10.9%	10.8%	10.9%	11.0%	10.6%	11.7%
	Total regulatory capital	Basel III [®]	NC	M	107,775.7	110,287.0	120,748.8	124,872.4	135,923.4	139,295.5	148,055	158,099	175,698	207,034
	Risk-weighted assets (RWA)	Basel III [®]	NC	M	893,983.1	984,708.6	1,064,731.7	1,119,162.6	1,194,045.8	1,279,868.4	1,377,075	1,454,347	1,593,444	1,776,847
CP02a	Tier 1 capital to RWA			9.6%	8.7%	9.1%	8.9%	8.9%	8.4%	8.3%	7.9%	7.6%	7.5%	7.5%
	Tier 1 capital	Basel III [®]	NC	M	85,804.4	85,919.6	96,501.5	99,239.7	106,144.7	107,681.8	114,964	114,799	121,866	132,595
	RWA	Basel III [®]	NC	M	893,983.1	984,708.6	1,064,731.7	1,119,162.6	1,194,045.8	1,279,868.4	1,377,075	1,454,347	1,593,444	1,776,847
CP03a	Common Equity Tier 1 (CET1) capital to RWA			...	...	...	8.1%	8.0%	7.7%	7.5%	6.8%	6.6%	6.5%	7.3%
	CET1 capital	Basel III	NC	M	...	...	...	90,972.6	96,099.4	98,240.7	103,299	98,439	104,739	108,088
	RWA	Basel III	NC	M	...	...	...	1,119,162.6	1,194,045.8	1,279,868.4	1,377,075	1,454,347	1,593,444	1,776,847
Capital Adequacy: IFSB Formula														
CP01b	CAR (IFSB)			...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital			...	...	...	...	...	...	...	...	...	...	...
	RWA			...	...	...	...	...	...	...	...	...	...	...
CP02b	Tier 1 capital to RWA (IFSB)			...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital			...	...	...	...	...	...	...	...	...	...	...
	RWA			...	...	...	...	...	...	...	...	...	...	...
CP03b	Common Equity Tier 1 (CET1) capital to RWA (IFSB)			...	...	...	...	...	...	...	...	...	...	...
	CET1 capital			...	...	...	...	...	...	...	...	...	...	...
	RWA			...	...	...	...	...	...	...	...	...	...	...
Asset Quality														
CP04	Gross nonperforming financing (gross NPF) ratio			4.2%	4.8%	4.6%	4.7%	4.3%	4.3%	4.1%	4.8%	4.1%	5.1%	5.6%
	Gross NPF	NC	M	43,616.4	55,142.0	57,618.8	64,844.0	63,335.8	68,155.0	68,998.7	86,757	80,376	107,223	124,517
	Total financing	NC	M	1,038,880.7	1,160,209.6	1,265,833.6	1,366,968.6	1,466,620.9	1,574,113.2	1,681,699	1,807,085	1,942,448	2,119,493	2,243,147
CP05	Net nonperforming financing (net NPF) to capital			20.9%	27.0%	25.7%	31.8%	28.1%	29.5%	24.6%	32.9%	19.4%	29.5%	28.4%
	Net NPF	NC	M	22,542.1	29,728.6	31,088.8	39,647.5	38,207.9	41,133.7	36,464	52,027	34,000	51,716	58,695
	Total regulatory capital	NC	M	107,775.7	110,287.0	120,748.8	124,872.4	135,923.4	139,295.5	148,055	158,099	175,698	175,077	207,034
CP06	Provisions for gross nonperforming financing (gross NPF)			69.3%	66.4%	66.3%	72.2%	79.8%	82.2%	83.7%	77.5%	84.7%	67.9%	14.4%
	Provisions	NC	M	30,228.5	36,626.0	38,228.7	46,801.3	50,510.7	56,036.9	57,745	67,213	68,068	72,783	17,932
	Gross NPF	NC	M	43,616.4	55,142.0	57,618.8	64,844.0	63,335.8	68,155.0	68,998.7	86,757	80,376	107,223	124,517
Earnings														
CP07	Return on assets (ROA)			1.7%	1.6%	1.6%	1.6%	1.5%	1.8%	1.5%	1.2%	1.5%	1.2%	1.2%
	Net income (before extraordinary items, taxes, and Zakat)	NC	M	23,419.9	23,499	26,573.2	28,244.9	27,261.8	35,823.1	32,645	27,871	38,346	30,579	34,393
	Total assets	NC	M	1,361,995.5	1,499,745	1,631,365.1	1,734,556.9	1,864,202.7	2,008,116.9	2,148,044	2,307,018	2,519,391	2,654,940	2,794,265
CP08	Return on equity (ROE)			22.8%	22.8%	23.4%	24.9%	22.7%	29.3%	25.6%	21.7%	28.6%	20.5%	23.7%
	Net income (before extraordinary items, taxes, and Zakat)	NC	M	23,419.9	23,499.3	26,573.2	28,244.9	27,261.8	35,823.1	32,645	27,871	38,346	30,579	34,393
	Equity	NC	M	102,501.8	103,289.6	113,501.3	113,636.1	120,077.6	122,159.7	127,677	128,569	134,226	149,398	145,328
CP09	Net profit margin			33.3%	31.0%	32.5%	35.9%	30.9%	37.9%	32.7%	27.6%	36.7%	28.7%	34.5%
	Net income (before extraordinary items, taxes, and Zakat)	NC	M	23,419.9	23,499.3	26,573.2	28,244.9	27,261.8	35,823.1	32,645	27,871	38,346	30,579	34,393
	Gross income	NC	M	70,281.2	75,853.7	81,850.5	78,766.5	88,286.1	94,508.8	99,923	100,983	104,524	106,622	99,649
CP10	Cost to income			34.8%	32.3%	34.7%	35.9%	36.5%	37.0%	39.1%	45.7%	41.6%	42.1%	48.7%
	Operating costs	NC	M	24,475.7	24,492.4	28,377.8	28,297.9	32,268.1	34,921.2	39,106	46,182	43,500	44,872	48,482
	Gross income	NC	M	70,281.2	75,853.7	81,850.5	78,766.5	88,286.1	94,508.8	99,923	100,983	104,524	106,622	99,649
Leverage														
CP11	Capital to assets (balance sheet definition)			6.3%	5.7%	5.9%	5.7%	5.7%	5.4%	5.4%	5.0%	4.8%	4.7%	4.7%

Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H	2016A	2017H	2017A	2018H	2018A
	Tier 1 capital	NC	M	85,804	85,920	96,501	99,239.7	106,144.7	107,681.8	114,964	114,799	121,866	124,189	132,595
	Total assets	NC	M	1,361,996	1,499,745	1,631,365	1,734,556.9	1,864,202.7	2,008,116.9	2,148,044	2,307,018	2,519,391	2,654,940	2,794,265
CP12	Leverage (regulatory definition)			...	...	...	5.4%	5.4%	5.2%	5.1%	5.0%	4.8%	4.5%	5.2%
	Tier 1 capital	NC	M	...	...	...	99,239.7	106,144.7	107,681.8	114,964	114,799	121,866	124,189	132,595
	Exposure	NC	M	...	...	...	1,830,538.1	1,978,443.2	2,075,737.1	2,234,755	2,287,723	2,561,272	2,776,418	2,543,417
Liquidity														
CP13	Liquid assets ratio			24.6%	26.2%	27.2%	33.7%	31.8%	30.5%	28.8%	29.4%	30.1%	26.5%	25.9%
	Liquid assets	NC	M	335,684.7	392,692.8	443,554.4	585,179.4	592,051.8	612,555.1	619,035	677,524	758,272	703,690	723,064
	Total assets	NC	M	1,361,995.5	1,499,745.4	1,631,365.1	1,734,556.9	1,864,202.7	2,008,116.9	2,148,044	2,307,018	2,519,391	2,654,940	2,794,265
CP14	Liquid assets to short-term liabilities			68.4%	73.6%	71.9%	87.7%	85.9%	84.9%	84.5%	84.4%	104.1%	98.2%	95.6%
	Liquid assets	NC	M	335,684.7	392,692.8	443,554.4	585,179.4	592,051.8	612,555.1	619,035	677,524	758,272	703,690	723,064
	Short-term liabilities	NC	M	490,581.2	533,837.9	616,941.5	667,304.5	688,947.6	721,375.6	732,811	802,780	728,576	716,433	756,714
CP15	Liquidity coverage ratio (LCR)			...	...	...	176.4%	176.1%	148.3%	137.7%	113.7%	113.5%	109.5%	125.2%
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets	NC	M	...	...	...	275,920.6	297,538.7	279,680.1	310,936	280,797	300,215	275,675	243,304
	Total net cash outflows over the next 30 calendar days	NC	M	...	...	...	156,380.3	168,947.8	188,592.8	225,809	246,932	264,559	251,699	194,362
CP16	Net stable funding ratio (NSFR)			...	...	...	115.7%	115.9%	110.5%	109.6%	112.6%	108.1%	108.5%	112.1%
	Available stable funding (ASF)	NC	M	...	...	...	1,454,096.1	1,640,474.0	1,629,715.5	1,834,876	1,911,975	2,077,730	2,019,085	2,015,297
	Required stable funding (RSF)	NC	M	...	...	...	1,256,535.1	1,415,725.4	1,474,240.1	1,673,914	1,697,404	1,921,550	1,860,821	1,797,300
Sensitivity to Risks														
CP17	Net foreign exchange open position to capital			5.2%	7.3%	10.0%	9.5%	7.7%	9.8%	10.0%	9.5%	4.2%	10.8%	8.1%
	Net FX open position	NC	M	5,555.7	8,055.0	12,048.9	11,877.6	10,458.0	13,624.2	14,841	14,942	7,382	18,994	16,737
	Total regulatory capital	NC	M	107,775.7	110,287.0	120,748.8	124,872.4	135,923.4	139,295.5	148,055	158,099	175,698	175,077	207,034
CP18	Large exposures to capital			210.6%	310.9%	320.7%	328.1%	325.8%	329.9%	327.0%	282.1%	334.3%	354.1%	321.2%
	Value of large exposures	NC	M	226,983.3	342,891.9	387,279.2	409,672.7	442,891.4	459,519.7	484,104	445,946	587,344	619,976	665,095
	Total regulatory capital (or balance sheet capital)	NC	M	107,775.7	110,287.0	120,748.8	124,872.4	135,923.4	139,295.5	148,055	158,099	175,698	175,077	207,034
CP19	Growth of financing to private sector			11.2%	14.1%	19.8%	17.3%	15.5%	17.7%	20.9%	21.0%	3.2%	18.7%	32.8%
	Total financing at end of current period	NC	M	972,237.0	1,071,268.3	1,164,313.3	1,256,461.0	1,345,198.2	1,478,644.4	1,626,660	1,788,522	1,679,183	2,122,983	2,230,720
	Total financing at end of same period in previous year	NC	M	873,995.3	938,865.0	972,237.0	1,071,268.3	1,164,313.3	1,256,461.0	1,345,198.2	1,478,644.4	1,626,660	1,788,522	1,679,183
Additional Prudential Islamic Financial Indicators (PIFIs)														
Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H	2016A	2017H	2017A	2018H	2018A
AD01	Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSIAs)			78.0%	78.2%	75.1%	73.7%	72.8%	68.2%	63.6%	64.6%	68.4%	64.8%	75.5%
	Income distributed to IAH	NC	M	94,346.0	96,773.6	96,159.3	95,966.1	95,433.1	96,440.6	95,190	99,879	104,577	133,700	135,583
	Total income from assets funded by PSIA	NC	M	120,907.0	123,794.3	127,986.7	130,269.2	131,156.0	141,499.0	149,709	154,660	152,874	206,371	179,670
AD02	Total off-balance sheet items to total assets			20.8%	21.8%	18.8%	19.7%	19.1%	19.4%	19.5%	20.1%	20.8%	19.7%	19.4%
	Off-balance sheet items	NC	M	282,717.5	326,845.5	306,686.9	342,318.4	355,141.1	388,626.0	418,264	464,071	523,549	523,406	541,447
	Total assets	NC	M	1,361,995.5	1,499,745.4	1,631,365.1	1,734,556.9	1,864,202.7	2,008,116.9	2,148,044	2,307,018	2,519,391	2,654,940	2,794,265
AD03	Foreign-currency denominated funding to total funding			1.9%	2.4%	2.2%	1.5%	1.4%	1.3%	1.5%	1.5%	1.4%	1.4%	4.1%
	FX funding	NC	M	23,736.5	33,644.3	33,170.2	24,040.5	22,892.2	24,137.5	28,051	30,353	32,519	35,315	106,383
	Total funding	NC	M	1,244,232.7	1,411,437.3	1,502,584.8	1,604,228.1	1,601,281.8	1,896,396.5	1,852,569	1,974,358	2,367,434	2,500,172	2,593,279
AD04	Foreign-currency denominated financing to total financing			4.5%	3.7%	4.1%	3.7%	3.4%	3.5%	3.4%	5.9%	3.6%	3.8%	3.2%
	FX financing	NC	M	46,747.3	42,689.7	51,937.9	50,075.8	50,330.7	55,433.0	56,739	106,625	70,639	80,378	71,723
	Total financing	NC	M	1,038,880.7	1,160,209.6	1,265,833.6	1,366,968.6	1,466,620.9	1,574,113.2	1,681,699.4	1,807,084.8	1,942,448	2,119,493	2,243,147
AD05	Value of <i>Sukuk</i> holdings to capital			88.6%	108.3%	114.2%	110.1%	103.4%	87.2%	73.2%	54.0%	55.1%	54.9%	49.2%
	<i>Sukuk</i> holdings	NC	M	95,441.0	119,392.3	137,905.0	137,463.5	140,478.0	121,472.7	108,305	85,419	96,881	96,092	101,818
	Total regulatory capital (or balance sheet capital)	NC	M	107,775.7	110,287.0	120,748.8	124,872.4	135,923.4	139,295.5	148,055	158,099	175,698	175,077	207,034
AD06	Value (or percentage) of <i>Shari'ah</i>-compliant financing by economic activity													
	Value of <i>Shari'ah</i> -compliant financing	NC	M	1,038,880.7	1,160,209.6	1,265,833.6	1,366,968.6	1,466,620.9	1,574,113.2	1,681,699.4	1,807,084.8	1,942,448.4	2,119,492.6	2,243,146.9
	Sectoral distribution													
	(a) agriculture, forestry, hunting and fishing	NC	M	16,880.0	22,809.8	15,388.7	19,799.4	23,703.3	23,275.1	26,927	29,700	29,882	28,136	29,804
	(b) mining and quarrying	NC	M	194.8	280.0	205.8	204.8	256.0	272.4	273	291	128	152	214
	(c) manufacturing	NC	M	389,297.5	368,410.5	460,889.9	484,172.2	522,875.3	525,284.7	600,061	653,000	710,547	771,190	841,476

Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H	2016A	2017H	2017A	2018H	2018A
(d)	electricity, gas, steam and air-conditioning supply	NC	M	8,701.0	12,224.1	11,315.6	16,608.2	14,232.4	11,412.6	13,068	13,144	15,751	21,711	26,325
(e)	water supply; sewerage and waste management	NC	M	60.0	142.0	334.3	325.0	379.2	424.7	446	490	524	534	553
(f)	construction	NC	M	20,297.8	18,570.6	22,200.6	28,072.7	24,433.2	66,994.5	54,632	57,011	67,710	72,655	73,605
(g)	wholesale and retail trade; repair of motor vehicles and motorcycles	NC	M	307,895.0	365,501.8	379,646.4	381,839.3	420,965.9	514,737.9	554,343	611,203	702,607	793,575	815,114
(h)	transportation and storage	NC	M	25,185.4	28,901.6	28,305.5	28,604.3	22,086.0	25,811.2	27,229	31,032	29,189	33,243	32,450
(i)	accommodation and food service activities	NC	M	6,684.1	7,195.4	6,868.0	10,941.5	12,170.8	12,640.9	15,562	16,493	15,459	18,459	22,874
(j)	information and communication	NC	M	1,355.7	1,779.1	1,818.7	1,843.3	2,151.2	1,845.2	1,350	1,471	1,472	1,799	2,302
(k)	financial and insurance activities	NC	M	19,311.0	23,734.9	10,929.6	10,007.9	7,399.7	8,260.3	9,293	11,361	9,781	9,455	8,796
(l)	real estate activities	NC	M	70,785.5	78,811.3	92,422.2	98,797.3	105,979.6	113,065.7	115,783	135,419	128,177	127,476	137,511
(m)	professional, scientific and technical activities	NC	M	8,781.0	15,369.7	28,026.1	25,960.5	35,334.9	38,429.2	42,756	50,407	58,052	71,863	59,695
(n)	administrative and support service activities			...	...	...	...	...	...	...	...	...	...	1,770
(o)	public administration and defense; compulsory social security			...	...	...	...	...	...	...	...	...	...	...
(p)	education	NC	M	1,082.6	1,086.0	1,039.3	1,216.1	1,184.3	1,751.7	2,032	2,196	3,435	3,322	2,725
(q)	human health and social work activities	NC	M	4,119.4	4,365.0	4,795.2	4,872.9	4,873.3	7,146.4	7,861	9,340	17,253	17,753	17,531
(r)	arts, entertainment and recreation	NC	M	721.7	665.8	661.6	744.8	651.7	810.8	797	950	1,683	1,885	2,141
(s)	other service activities (export)	NC	M	25,292.6	26,265.2	27,770.4	32,438.6	30,901.4	32,383.7	35,442	35,668	47,621	53,686	69,082
(t)	activities of households as employers	NC	M	2,562.9	2,844.4	3,301.4	3,309.1	3,308.1	2,716.9	2,965	3,441	3,810	4,098	5,010
(*)	other financing of households	NC	M	10,291.1	13,646.9	18,828.2	68,222.4	92,127.0	103,828.6	109,797	119,435	97,080	81,974	91,942
(u)	activities of extraterritorial organisations and bodies			...	...	...	...	...	...	...	...	...	2,332	2,226
(u*)	financing to nonresidents			...	...	...	...	...	...	...	...	...	...	...
(v)	others	NC	M	119,381.6	167,605.5	151,086.2	148,988.1	141,607.5	83,020.7	61,082.5	25,032.18	2,289	4,192.63	...
AD07	Value (or percentage) of gross NPF by economic activities													
	Value of gross NPF	NC	M	43,616.4	55,142.0	57,618.8	64,844.0	63,335.8	68,155.0	68,998.7	86,757.3	80,376.3	107,222.9	124,517.1
	Economic activity													
(a)	agriculture, forestry, hunting and fishing	NC	M	603.1	1,154.5	1,085.7	800.1	143.5	250.0	461	603	519	667	847
(b)	mining and quarrying			...	...	...	...	...	...	...	...	...	...	...
(c)	manufacturing	NC	M	14,496.3	19,325.7	18,921.7	21,302.3	19,889.6	21,438.8	20,695	29,927	26,030	36,641	40,723
(d)	electricity, gas, steam and air-conditioning supply	NC	M	20.3	53.6	339.4	421.4	33.8	37.9	113	165	398	469	490
(e)	water supply; sewerage and waste management	NC	M	111.7	80.0	901.3	882.6	...	...	...	...	...	...	...
(f)	construction	NC	M	1,169.3	862.3	1,337.4	1,287.6	2,344.7	2,646.0	2,585	2,545	3,671	3,111	2,943
(g)	wholesale and retail trade; repair of motor vehicles and motorcycles	NC	M	19,144.5	24,619.2	24,691.2	30,617.6	29,049.9	31,650.5	30,107	33,766	35,197	45,161	53,102
(h)	transportation and storage	NC	M	1,210.6	1,547.4	1,530.1	1,655.5	2,050.2	2,303.0	1,641	1,979	1,599	2,801	1,608
(i)	accommodation and food service activities	NC	M	228.3	294.5	231.6	197.0	590.8	917.9	938	981	981	1,026	1,036
(j)	information and communication	NC	M	65.9	66.0	65.9	155.9	120.4	122.8	124	190	587	642	234
(k)	financial and insurance activities	NC	M	11.6	15.3	2.3	7.4	10.9	7.7	105	110	...	341	375
(l)	real estate activities	NC	M	1,831.8	2,947.4	2,905.2	3,444.6	3,315.1	4,239.7	3,712	5,035	5,180	6,849	9,081
(m)	professional, scientific and technical activities	NC	M	34.3	106.4	73.8	76.4	76.5	88.6	1,464	2,166	1,567	2,170	2,337
(n)	administrative and support service activities			...	...	...	...	...	...	...	...	...	...	185
(o)	public administration and defense; compulsory social security			...	...	...	...	...	...	...	...	...	...	...
(p)	education	NC	M	...	25.1	34.4	34.4	27.9	0.0	...	...	...	...	...
(q)	human health and social work activities	NC	M	161.6	161.6	7.6	5.9	15.2	194.1	80	99	241	265	282
(r)	arts, entertainment and recreation	NC	M	3.0	27.2	7.1	7.1	32.2	24.6	6	3	2	2	24
(s)	other service activities (export)	NC	M	1,330.5	1,136.1	1,396.6	1,726.9	3,102.2	3,301.6	3,182	3,968	2,856	3,521	9,775
(t)	activities of households as employers	NC	M	10.9	9.6	42.5	12.7	15.9	2.4	2	3	3	4	4
(*)	other financing of households	NC	M	925.2	1,353.6	1,451.7	1,757.1	1,806.6	255.3	3,784	5,218	1,545	3,553	1,471
(u)	activities of extraterritorial organisations and bodies			...	...	...	...	...	...	...	...	...	...	...
(u*)	financing to nonresidents			...	...	...	...	...	...	...	...	...	...	...
(v)	others	NC	M	2,257.4	1,356.3	2,593.0	451.7	710.3	674.1	...	...	...	...	...
AD08	Value (or percentage) of returns by major type of Shari'ah-compliant contract													
	Total returns	NC	M	129,661.3	133,049.2	220,507.0	167,516.6	114,307.4	159,356.2	138,091.0	148,734.6	170,245.2	187,821.6	209,185.5
	Murabahah/ Muajjal	NC	M	86,000.0	91,953.7	93,436.4	122,189	69,471.0	112,438.3	90,790.3	100,081.1	118,323	138,653	136,091
	Commodity Murabahah / Tawwaruq			...	...	...	...	...	...	...	...	...	...	...

Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H	2016A	2017H	2017A	2018H	2018A
	<i>Salam</i>	NC	M	1,141.9	1,153.6	1,157.9	1,139	1,159.4	1,146.3	1,183	1,134	1,317	1,808	2,171
	<i>Istisna'</i>	NC	M	13.5	5,582.6	18.7	393	22.8	10.1	10	117	22	31	797
	<i>Ijārah / Ijārah Muntahia Bittamlik/ Hire Purchase/ HPSM</i>	NC	M	28,086.9	22,392.1	86,406.7	27,618	32,981.3	34,202.8	28,858	29,178	37,638	34,363	47,462
	<i>Muḍārabah</i>	NC	M	3,419.5	2,637.5	3,219.1	2,583	1,317.2	2,924.7	4,732	5,035	3,668	4,124	2,729
	<i>Mushārahah</i>	NC	M	3,038.4	2,321.1	2,437.5	2,279	2,661.2	5,747.9	6,131	7,430	2,891	2,893	3,211
	<i>Diminishing Mushārahah</i>	NC	M	...	...	...	...	...	...	...	...	...	...	...
	<i>Wakālah</i>	NC	M	1,474.0	431.8	1,480.0	847	1,617.1	1,287.2	312	445	3	4	2,404
	<i>Qard Hassan</i>	NC	M	1,213.6	1,073.0	26,894.4	2,490	769.8	536.1	152	186	584	...	536
	<i>Others</i>	NC	M	5,273.6	5,504.0	5,456.4	7,978	4,307.6	1,062.7	5,923	5,127	5,799	5,945	13,785
	<i>(i)</i>	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>(ii)</i>	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>(iii)</i>	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Others</i>	...	...	...	...	...	...	...	...	...	...	...	...	...
Structural Islamic Financial Indicators (SIFIs)														
Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H	2016A	2017H	2017A	2018H	2018A
ST01	Number of Islamic banks	n.a	G	8	8	8	8	8	8	8	8	8	8	8
	Number of domestic branch offices	n.a	G	823	843	890	915	962	988	1,043	1,068	1,124	1,134	1,197
	Number of ATMs	n.a	G	513	631	702	750	866	945	1,029	1,058	1,118	1,177	1,247
ST02	Number of employees	n.a	G	24,428	25,304	26,134	26,412	27,091	27,704	28,177	29,235	30,421	32,000	32,157
ST03	Total assets	NC	M	1,361,995.5	1,499,745.4	1,631,365.1	1,734,556.9	1,864,202.7	2,008,116.9	2,148,044	2,307,018	2,519,391	2,654,940	2,794,265
	Total <i>Shari'ah</i> -compliant financing (excluding interbank financing)	NC	M	1,038,880.7	1,160,209.6	1,265,833.6	1,366,968.6	1,466,620.9	1,574,113.2	1,681,699	1,807,084.8	1,942,448	2,119,493	2,243,147
	<i>Sukūk</i> holdings	NC	M	95,441.0	119,392.3	137,905.0	137,463.5	140,478.0	121,472.7	108,305	85,419	96,881	96,092	101,818
	Other <i>Shari'ah</i> -compliant securities	...	...	...	...	...	...	...	...	...	...	...	...	...
	Interbank financing	NC	M	39,619.9	27,293.8	25,228.1	30,277.4	34,823.3	39,651.7	30,620	30,175	50,020	48,065	73,530
	All other assets	NC	M	188,054.0	192,849.7	202,398.4	199,847.4	222,280.6	272,879.3	315,109.1	384,340.2	430,042.1	391,291	375,771
ST04	Total funding/liabilities and equities	NC	M	1,361,995.5	1,499,745.4	1,631,365.1	1,734,556.9	1,864,202.7	2,008,116.9	2,148,044	2,307,018	2,519,391	2,654,940	2,794,265
	Profit-sharing investment accounts (PSIA)	NC	M	1,019,427.2	1,139,821.5	1,243,154.6	1,336,473.0	1,437,313.5	1,535,085.0	1,609,235	1,686,681	1,819,393	1,906,779	2,046,451
	Other remunerative funding (<i>Murābahah</i> , Commodity <i>Murābahah</i> etc.)	...	...	...	...	...	...	...	...	...	...	...	...	...
	Nonremunerative funding (current account, <i>Wadi'ah</i>)	NC	M	122,026.6	137,904.0	134,140.3	144,139.5	129,082.0	155,782.9	164,514	197,956	223,813	230,877	251,294
	<i>Sukūk</i> issued	NC	M	5,682.0	6,350.0	6,900.0	12,350.0	13,082.0	12,900.0	13,432	24,900	30,282	28,800	54,062
	Other <i>Shari'ah</i> -compliant securities issued	...	...	...	...	...	...	...	...	...	...	...	...	...
	Interbank funding/liabilities	NC	M	25,107.8	21,545.1	42,237.2	46,796.7	51,240.8	49,153.8	75,271	104,773	138,765	159,049	93,628
	All other liabilities	NC	M	71,989.1	105,816.8	76,152.7	64,468.9	96,807.5	116,617.4	140,320.4	147,691	155,181	180,037	203,502
	Capital and reserves	NC	M	117,762.8	88,308.1	128,780.3	130,328.7	136,676.9	138,577.8	145,271	145,018	151,958	149,398	145,328
ST05	Total revenues	NC	M	150,029.6	155,566.7	160,740.0	160,310.9	165,246.5	172,061.8	176,599.9	184,959.4	194,749.0	212,445.0	235,231.9
	Financing based	NC	M	132,669.7	137,369.0	141,387.6	141,599.0	146,593.9	153,668.0	156,738	162,861	170,245	187,821.6	209,186
	Investment based (<i>Sukūk</i> , other <i>Shari'ah</i> -compliant securities etc.)	NC	M	3,768.2	2,946.7	3,916.7	2,351.5	2,177.0	1,349.8	2,893	2,097	3,634	4,091	4,103
	Fee based	NC	M	10,694.4	11,997.7	12,197.6	12,733.8	12,960.6	12,563.6	12,949	14,720	15,463	14,311	14,874
	Other	NC	M	2,897.3	3,253.2	3,238.0	3,626.5	3,514.9	4,480.5	4,020	5,281	5,406	6,222	7,069
ST06	Earnings before taxes and Zakat	NC	M	23,419.9	23,499.3	26,573.2	28,244.9	27,261.8	35,823.1	32,645	27,871	33,753	30,579	34,393
ST07	Value (or percentage) of financing by type of <i>Shari'ah</i>-compliant contract													
	Total financing	NC	M	1,038,880.7	1,160,209.6	1,265,833.6	1,366,968.6	1,466,620.9	1,574,113.2	1,681,699.4	1,807,084.8	1,942,448.4	2,119,493	2,243,147
	<i>Murābahah / Muajjal</i>	NC	M	660,874.0	707,568.1	767,492.9	835,903.6	921,965.3	1,004,279.4	1,004,420.3	1,213,654	1,330,792	1,478,509	1,502,266
	Commodity <i>Murābahah / Tawwaruq</i>	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Salam</i>	NC	M	9,545.1	9,338.4	10,528.3	9,748.8	10,818.1	13,444.0	18,911	16,825	18,963	21,525	22,773
	<i>Istisna'</i>	NC	M	2,781.6	3,205.1	31,319.7	3,369.8	3,732.9	4,160.1	6,323	5,470	5,579	6,210	13,853
	<i>Ijārah / Ijārah Muntahia Bittamlik/ Hire Purchase/ HPSM</i>	NC	M	210,202.1	230,007.5	251,538.4	290,916.4	316,129.2	332,885.8	521,323	398,414	437,083	457,321	518,104
	<i>Muḍārabah</i>	NC	M	19,785.8	21,438.3	27,542.2	29,037.5	34,295.4	36,096.1	16,242	45,078	65,035	59,754	48,933
	<i>Mushārahah</i>	NC	M	21,287.4	19,847.1	21,734.1	17,858.1	24,583.1	23,984.1	25,978	26,785	28,547	30,714	20,178
	Diminishing <i>Mushārahah</i>	NC	M	...	...	...	...	...	...	...	...	...	...	...

Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H	2016A	2017H	2017A	2018H	2018A
	<i>Wakalah</i>	NC	M	10,865.1	10,698.9	9,778.7	12,590.7	10,926.1	11,627.7	10,102	7,287	29	56	20
	<i>Qard Hassan</i>	NC	M	24,779.8	27,007.1	27,099.2	24,862.0	23,623.5	23,488.5	38,839	28,212	30,498	31,532	36,450
	<i>Others</i>	NC	M	78,759.8	131,098.9	118,800.0	142,681.8	120,547.0	124,147.5	39,561	65,359	25,922	33,872	80,571
	<i>(i)</i>			...	...	...	...	...	...	...	...	...	...	...
	<i>(ii)</i>			...	...	...	...	...	...	...	...	...	...	...
	<i>(iii)</i>			...	...	...	...	...	...	...	...	...	...	...
	<i>Others</i>			...	...	...	...	...	...	...	...	...	...	...
ST08	Assets held by domestic systemically important Islamic banks			...	...	...	...	...	...	...	...	...	...	...

Source: [Bangladesh Bank](#)

Note:

- M - indicates Millions
- G - indicates General number
- NC - indicates National Currency
- n.a - not applicable
- (...) - indicates the data is not available

® Data on CP01a, and CP02a before 2015 is based on Basel II.