

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

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			...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital			...	...	...	...	...	...	...	...	...	...	...
	Risk-weighted assets (RWA)			...	...	...	...	...	...	...	...	...	...	...
CP02a	Tier 1 capital to RWA			...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital			...	...	...	...	...	...	...	...	...	...	...
	RWA			...	...	...	...	...	...	...	...	...	...	...
CP03a	Common Equity Tier 1 (CET1) capital to RWA			...	...	...	...	...	...	...	...	...	...	...
	CET1 capital			...	...	...	...	...	...	...	...	...	...	...
	RWA			...	...	...	...	...	...	...	...	...	...	...
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			3.9%	5.5%	5.8%	7.4%	4.2%	3.9%	3.2%	3.4%	4.0%	4.7%	4.4%
	Gross NPF	NC	M	2,376.0	3,185.7	3,545.3	4,917.7	3,548.7	3,804.5	2,797.9	3,159.3	3,994.4	4,910	4,943
	Total financing	NC	M	60,438.3	57,809.7	60,868.7	66,733.6	84,599.6	98,143.5	86,666.3	93,787.8	101,106.8	105,491	111,449
CP05	Net nonperforming financing (net NPF) to capital			...	...	...	...	...	...	...	...	...	...	...
	Net NPF			...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital			...	...	...	...	...	...	...	...	...	...	...
CP06	Provisions for gross nonperforming financing (gross NPF)			56.4%	54.2%	70.4%	61.6%	54.8%	70.7%	83.0%	81.5%	85.5%	53.3%	22.2%
	Provisions	NC	M	1,339.1	1,727.3	2,495.5	3,027.5	1,946.3	2,689.7	2,321.8	2,575.8	4,475.1	2,616	1,100
	Gross NPF	NC	M	2,376.0	3,185.7	3,545.3	4,917.7	3,548.7	3,804.5	2,797.9	3,159.3	5,231.0	4,910	4,943
Earnings														
CP07	Return on assets (ROA)			5.1%	4.4%	4.8%	5.4%	4.6%	5.2%	3.6%	3.0%	3.2%	3.8%	2.1%
	Net income (before extraordinary items, taxes, and Zakat)	NC	M	5,171.9	4,437.2	4,988.5	6,215.0	5,933.6	7,660	4,639.5	4,163.5	4,936.2	6,159	3,455
	Total assets	NC	M	100,510.7	101,496.9	104,574.2	115,366.7	127,826.2	147,800.8	127,976.4	137,909.7	152,560.1	160,980	162,345
CP08	Return on equity (ROE)			...	...	...	...	...	...	...	...	...	...	...
	Net income (before extraordinary items, taxes, and Zakat)			...	...	...	...	...	...	...	...	...	...	...
	Equity			...	...	...	...	...	...	...	...	...	...	...
CP09	Net profit margin			83.2%	73.8%	82.9%	90.8%	89.2%	98.2%	71.1%	58.6%	72.8%	63.5%	60.9%
	Net income (before extraordinary items, taxes, and Zakat)	NC	M	5,171.9	4,437.2	4,988.5	6,215.0	5,933.6	7,660.0	4,639.5	4,163.5	4,936.2	6,159	3,455
	Gross income	NC	M	6,219.1	6,013.1	6,017.2	6,843.1	6,653.3	7,804.0	6,528.1	7,102.6	6,776.0	9,696	5,673
CP10	Cost to income			59.3%	33.0%	31.7%	25.2%	28.5%	32.9%	26.4%	25.7%	20.8%	25.8%	19.7%
	Operating costs	NC	M	3,686.4	1,981.5	1,905.8	1,725.9	1,894.8	2,564.6	1,720.8	1,826.5	1,409.8	2,504	1,119

Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H	2016A	2017H	2017A	2018H	2018A
	Gross income	NC	M	6,219.1	6,013.1	6,017.2	6,843.1	6,653.3	7,804.0	6,528.1	7,102.6	6,776.0	9,696	5,673
Leverage														
CP11	Capital to assets (balance sheet definition)			...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital			...	...	...	...	...	...	...	...	...	...	...
	Total assets			...	...	...	...	...	...	...	...	...	...	...
CP12	Leverage (regulatory definition)			...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital			...	...	...	...	...	...	...	...	...	...	...
	Exposure			...	...	...	...	...	...	...	...	...	...	...
Liquidity														
CP13	Liquid assets ratio			18.1%	18.3%	18.9%	12.2%	15.0%	10.4%	13.3%	17.4%	16.7%	14.7%	17.0%
	Liquid assets	NC	M	18,221	18,543	19,753	14,128.7	19,214.8	15,331.0	16,987.7	23,979.9	25,468.5	23,604	27,664
	Total assets	NC	M	100,510.7	101,496.9	104,574.2	115,366.7	127,826.2	147,800.8	127,976.4	137,909.7	152,560.1	160,980	162,345
CP14	Liquid assets to short-term liabilities			62.1%	96.3%	65.5%	29.9%	44.7%	49.2%	52.5%	81.5%	51.4%	54.9%	51.9%
	Liquid assets	NC	M	18,221	18,543	19,753	14,128.7	19,214.8	15,331.0	16,987.7	23,979.9	25,468.5	23,604	27,664
	Short-term liabilities	NC	M	29,332.1	19,248.1	30,137.1	47,238.9	43,003.9	31,191.4	32,349.4	29,408.7	49,515.0	42,997	53,309
CP15	Liquidity coverage ratio (LCR)			...	...	...	...	...	...	...	...	...	...	...
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets			...	...	...	...	...	...	...	...	...	...	...
	Total net cash outflows over the next 30 calendar days			...	...	...	...	...	...	...	...	...	...	...
CP16	Net stable funding ratio (NSFR)			...	...	...	...	...	...	...	...	...	...	...
	Available stable funding (ASF)			...	...	...	...	...	...	...	...	...	...	...
	Required stable funding (RSF)			...	...	...	...	...	...	...	...	...	...	...
Sensitivity to risks														
CP17	Net foreign exchange open position to capital			...	...	...	...	...	...	...	...	...	...	...
	Net FX open position			...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital			...	...	...	...	...	...	...	...	...	...	...
CP18	Large exposures to capital			...	...	...	...	...	...	...	...	...	...	...
	Value of large exposures			...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital (or balance sheet capital)			...	...	...	...	...	...	...	...	...	...	...
CP19	Growth of financing to private sector			3.8%	9.0%	11.7%	24.6%	39.0%	8.4%	1.1%	18.7%	25.6%	24.8%	12.9%
	Total financing at end of current period	NC	M	50,441.0	52,153.6	56,323.0	64,963.6	78,305.0	70,416.2	79,190.6	83,609.5	99,444.5	104,339	112,280
	Total financing at end of same period in previous year	NC	M	48,573.3	47,837.8	50,441.0	52,153.6	56,323.0	64,963.6	78,305.0	70,416.2	79,190.6	83,609.5	99,444.5

Additional Prudential Islamic Financial Indicators (PIFIs)

Code	Indicator	Currency	Units	2013A	2014Q2	2014Q4	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)			92.2%	84.3%	93.6%	71.0%	68.7%	57.2%	54.8%	57.4%	58.7%	64.2%	71.9%
	Income distributed to IAH	NC	M	7,899.0	6,809.2	6,781.9	6,329.5	5,741.5	4,948.0	4,805.4	4,682.0	5,401.9	7,170	7,885
	Total income from assets funded by PSIA	NC	M	8,571.5	8,073.3	7,249.3	8,918.9	8,352.3	8,651.1	8,769.6	8,158.9	9,194.8	11,176	10,962
AD02	Total off-balance sheet items to total assets			14.0%	12.2%	19.3%	20.0%	19.6%	0.0%	20.2%	25.5%	25.8%	27.1%	30.8%
	Off-balance sheet items	NC	M	14,051.5	12,419.2	20,157.1	23,065.9	25,003.6	0.0	25,822.2	35,218.1	39,423.2	43,577	50,081
	Total assets	NC	M	100,510.7	101,496.9	104,574.2	115,366.7	127,826.2	147,800.8	127,976.4	137,909.7	152,560.1	160,980	162,345
AD03	Foreign-currency denominated funding to total funding			0.2%	0.2%	0.2%	0.3%	0.4%	0.7%	0.2%	9.2%	0.2%	0.2%	0.3%
	FX funding	NC	M	226.9	222.8	226.9	369.3	421.5	858.3	202.5	12,430.5	269.1	334	421
	Total funding	NC	M	99,947.9	98,087.7	102,924.2	108,715.9	117,244.3	120,417	126,598.2	134,650.3	152,560.1	160,979.9	162,345
AD04	Foreign-currency denominated financing to total financing			...	0.3%	0.5%	0.0%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%
	FX financing	NC	M	...	149.8	302.8	0.0	0.0	347.0	0.0	0.0	40.8	0.0	0.0
	Total financing	NC	M	...	57,809.7	60,868.7	66,733.6	84,599.6	98,143.5	86,666.3	93,787.8	101,106.8	105,491	111,449
AD05	Value of Sukuk holdings to capital			...	...	...	...	...	...	...	...	...	...	...
	Sukuk holdings			...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital (or balance sheet capital)			...	...	...	...	...	...	...	...	...	...	...

Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H	2016A	2017H	2017A	2018H	2018A
AD06	Value (or percentage) of <i>Shari'ah</i>-compliant financing by economic activity													
	Value of <i>Shari'ah</i> -compliant financing			60,438.3	57,809.7	60,868.7	66,733.6	84,599.6	98,143.5	86,666.3	93,787.8	101,106.8	105,490.6	111,449.2
	Sectoral distribution													
	(a) agriculture, forestry, hunting and fishing	NC	M	641.6	228.0	208.6	1,403.8	553.3	972.9	771.6	2,967.1	3,502.2	3,623	4,611
	(b) mining and quarrying	NC	M	2,971.4	2,248.0	3,120.1	...	...	...	...	...	...	951	...
	(c) manufacturing	NC	M	9,210.4	10,300.7	11,307.1	13,886.2	28,223.6	19,592.1	24,295.8	23,317.4	30,192.5	33,672	52,449
	(d) electricity, gas, steam and air-conditioning supply	NC	M	442.3	462.6	455.2	463.3	463.0	466.9	658.4	681.4	482.4	486	892
	(e) water supply; sewerage and waste management	NC	M	207.0	214.8	215.2	0.0	...	0.6	0.0	15.4	...	...	...
	(f) construction	NC	M	3,470.0	2,607.8	3,022.1	1,524.1	2,222.1	2,330.0	741.6	992.3	1,447.6	2,201	2,746
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles	NC	M	6,819.0	6,725.4	7,947.0	14,826.0	19,296.8	22,566.4	23,315.0	24,242.2	25,777.8	26,078	18,616
	(h) transportation and storage	NC	M	843.7	883.6	851.4	1,672.1	2,227.3	2,744.7	1,895.4	1,563.3	2,896.9	2,799	3,743
	(i) accommodation and food service activities	NC	M	956.6	807.2	789.9	1,615.7	4,176.0	956.2	3,201.2	1,306.2	1,819.3	1,655	1,627
	(j) information and communication	NC	M	22.3	21.2	15.9	237.0	...	...	...	11.4	10.8	76	1,978
	(k) financial and insurance activities	NC	M	1,080.1	666.9	648.1	457.4	...	...	...	...	...	...	1,057
	(l) real estate activities	NC	M	1,572.0	2,167.3	2,724.4	3,026.0	4,986.5	4,872.9	6,036.4	6,376.9	10,242.5	10,396	11,198
	(m) professional, scientific and technical activities			...	...	...	...	...	...	1.0	30.0	1,605.9	...	36
	(n) administrative and support service activities	NC	M	89.7	120.2	93.5	1,283.1	1,803.2	1,321.7	0.6	0.5	404.3	79	263
	(o) public administration and defense; compulsory social security			...	...	...	...	...	...	...	...	...	...	...
	(p) education			...	...	...	...	...	...	...	...	12.0	1	86
	(q) human health and social work activities	NC	M	0.6	2.6	15.0	3.1	2.7	4.0	3.8	2.4	72.7	81	159
	(r) arts, entertainment and recreation	NC	M	...	8.7	19.7	...	...	...	11.9	9.9	...	...	20
	(s) other service activities (export)	NC	M	3,255.4	4,611.7	5,254.5	4,857.0	1,585.4	9,990.7	6,444.7	6,628.5	2,922.4	3,309	4,754
	(t) activities of households as employers	NC	M	1,468.6	1,635.6	1,640.2	1,735.2	1,823.5	1,791.0	1,798.8	1,896.4	2,053.8	2,186	3,139
	(t*) other financing of households	NC	M	4,406.3	4,674.1	4,635.2	5,284.0	5,947.0	5,723.6	12,957.8	15,702.3	14,303.3	14,947	3,611
	(u) activities of extraterritorial organisations and bodies			...	...	...	...	...	27.1	22.1	18.8	...	...	...
	(u*) financing to nonresidents	NC	M	102.0	109.3	119.0	8.8	19.2	31.6	35.5	45.7	698.8	463	462
	(v) others	NC	M	22,879.4	19,314.1	17,786.5	14,450.9	11,270.0	24,751.2	4,474.5	7,979.7	2,661.8	2,486.3	...
AD07	Value (or percentage) of gross NPF by economic activities													
	Value of gross NPF			2,376.0	3,185.7	3,545.3	4,917.7	3,548.7	3,804.5	2,797.9	3,159.2	5,231.0	4,909.6	4,942.8
	Economic activity													
	(a) agriculture, forestry, hunting and fishing	NC	M	1.1	2.1	4.7	0.0	2.1	2.0	...	...	82.3	...	...
	(b) mining and quarrying			...	...	...	...	36.0	...	...	...	...	...	...
	(c) manufacturing	NC	M	919.9	1,603.9	1,425.5	1,578.8	687.5	379.1	335.3	473.0	1,666.8	1,195	1,067
	(d) electricity, gas, steam and air-conditioning supply	NC	M	90.2	128.0	81.0	296.8	...	...	...	...	152.0	184	31
	(e) water supply; sewerage and waste management			...	...	...	...	...	...	...	...	...	...	...
	(f) construction	NC	M	48.7	66.3	107.0	60.6	369.9	20.9	18.8	16.9	11.7	...	148
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles	NC	M	298.1	395.8	773.4	1,036.1	908.5	1,513.1	1,075.3	813.1	1,870.9	1,920	2,493
	(h) transportation and storage	NC	M	39.4	48.9	40.1	42.0	47.7	37.8	145.7	236.5	268.5	270	37
	(i) accommodation and food service activities	NC	M	2.4	10.5	14.7	66.7	57.6	51.5	21.6	26.0	91.2	83	7
	(j) information and communication	NC	M	6.3	8.3	3.9	0.0	...	...	...	...	...	...	...
	(k) financial and insurance activities	NC	M	...	...	...	...	...	...	...	...	...	...	...
	(l) real estate activities	NC	M	123.5	58.8	291.8	213.2	490.7	304.5	315.3	383.0	653.5	777	403
	(m) professional, scientific and technical activities			...	...	...	...	...	...	...	...	...	...	...
	(n) administrative and support service activities			...	...	...	...	...	...	...	...	...	...	...
	(o) public administration and defense; compulsory social security			...	...	...	...	...	...	...	...	...	...	...
	(p) education			...	...	...	...	...	...	...	...	...	...	3
	(q) human health and social work activities			...	...	...	...	...	...	...	...	...	1	...
	(r) arts, entertainment and recreation			...	...	...	...	...	...	...	...	...	1	...
	(s) other service activities (export)	NC	M	50.3	92.2	209.0	683.5	195.8	502.7	36.4	39.2	59.9	214	457

Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H	2016A	2017H	2017A	2018H	2018A
	(t) activities of households as employers	NC	M	42.8	28.5	21.1	43.9	68.8	59.5	58.3	36.2	44.7	38	29
	(t*) other financing of households	NC	M	177.3	198.6	232.9	512.1	441.5	530.4	544.6	887.2	313.7	209	245
	(u) activities of extraterritorial organisations and bodies			...	...	...	...	...	...	...	...	...	...	...
	(u*) financing to nonresidents			...	...	...	...	...	...	...	...	15.9	19	24
	(v) others	NC	M	575.9	543.9	340.2	383.9	242.7	403.0	246.4	248.2	...	...	...
AD08	Value (or percentage) of returns by major type of Shari'ah-compliant contract													
	Total returns			13,997.6	28,116.8	14,300.8	27,576.4	15,210.2	34,301.4	19,440.6	38,473.2	24,900.2	45,713.1	11,732.8
	<i>Murabahah</i>	NC	M	4,505.5	10,307.6	4,639.4	10,552.1	5,877.8	12,135.7	7,773.9	10,637.44	7,607.8	11,342.8	6,146
	Commodity <i>Murabahah</i> / <i>Tawwaruq</i>	NC	M	3.5	11,303.0	10.4	...	...	...	...	...	...	...	...
	<i>Salam</i>	NC	M	20.9	18.2	18.6	16.9	19.7	108.8	18.2	20.2	17.2	15.5	19
	<i>Istisna'</i>			...	...	...	...	...	...	...	...	...	...	...
	<i>Ijarah/ Ijarah Muntahia Bittamlik/ Hire Purchase/ HPSM</i>	NC	M	1,596.5	1,180.8	1,189.4	1,255.7	1,147.4	6,174.9	896.0	847.1	1,330.7	1,169.1	3,608
	<i>Mudharabah</i>	NC	M	6,266.6	904.4	6,793.0	12,385.9	6,486.5	12,252.4	7,542.9	22,790.7	13,994.4	29,417.1	110
	<i>Musharakah</i>	NC	M	75.5	457.9	500.9	44.2	50.0	38.6	42.7	37.5	36.5	636.6	101
	Diminishing <i>Musharakah</i>	NC	M	206.6	609.6	265.0	166.5	211.5	358.0	0.0	310.7	491.8	832.2	47
	<i>Wakalah</i>	NC	M	58.0	62.9	51.5	106.2	50.8	73.6	0.1	0.6	0.8	45.0	1
	<i>Qard Hassan</i>	NC	M	686.8	1,264.6	612.4	55.6	26.1	0.5	334.1	10.1	26.4	2.8	2
	Others	NC	M	577.8	2,007.8	220.1	2,993.3	1,340.4	3,159.0	2,832.69	3,818.9	1,394.7	2,252.1	1,699
	(i)			...	...	...	...	...	...	...	...	...	...	...
	(ii)			...	...	...	...	...	...	...	...	...	...	...
	(iii)			...	...	...	...	...	...	...	...	...	...	...
	Others			...	...	...	...	...	...	...	...	...	...	...
Structural Islamic Financial Indicators (SIFIs)														
Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H	2016A	2017H	2017A	2018H	2018A
ST01	Number of Islamic banking windows[®]	n.a	G	15	15	15	15	15	15	15	15	15	15	15
	Number of domestic branch offices	n.a	G	44	44	44	44	44	44	44	44	44	44	44
ST02	Number of employees	n.a	G	547	540	553	564	575	563	589.0	585.0	583.0	572	579
ST03	Total assets	NC	M	100,510.7	101,496.9	104,574.2	115,366.7	127,826.2	147,800.8	127,976.4	137,909.7	152,560.1	160,979.9	162,345
	Total <i>Shari'ah</i> -compliant financing (excluding interbank financing)	NC	M	60,438.3	57,809.7	60,868.7	66,733.6	84,599.6	98,143.5	86,666.3	93,787.8	101,106.8	105,490.6	111,449
	<i>Sukuk</i> holdings	NC	M	1,546.4	1,451.1	1,385.8	1,489.8	1,662.8	1,621.3	935.0	983.0	3,210.5	2,846.0	3,991
	Other <i>Shari'ah</i> -compliant securities			...	...	...	...	...	...	...	...	...	...	...
	Interbank financing	NC	M	17,743.8	13,000.3	15,667.8	12,708.9	12,671.8	8,965.0	7,302.1	10,163.0	8,940.8	10,495.5	13,771
	All other assets	NC	M	20,782.3	29,235.7	26,651.9	34,434.3	28,892.1	39,071.1	33,073.0	32,975.87	39,301.92	42,147.8	33,134
ST04	Total funding/liabilities and equities	NC	M	100,510.7	101,496.9	104,574.2	115,366.7	127,826.2	147,800.8	127,976.4	137,909.7	152,560.1	160,979.9	162,345
	Profit-sharing investment accounts (PSIA)	NC	M	75,060.6	81,317.0	80,775.9	81,406.0	91,550.5	85,006.0	87,196.7	84,597.8	91,842.5	109,745.4	125,399
	Other remunerative funding (<i>Murabahah</i> , Commodity <i>Murabahah</i> etc.)			...	...	...	...	...	...	...	...	...	...	...
	Nonremunerative funding (current account, <i>Wadi'ah</i>)	NC	M	5,171.4	5,597.5	4,997.4	6,938.9	4,947.3	5,851.9	4,351.2	4,027.0	3,851.6	5,372.5	8,246
	<i>Sukuk</i> issued			...	...	...	...	...	...	...	...	...	...	...
	Other <i>Shari'ah</i> -compliant securities issued			...	...	...	...	...	...	...	...	...	...	...
	Interbank funding/liabilities	NC	M	12,316.8	11,615.2	16,197.1	7,275.1	8,945.5	11,649.5	11,563.2	16,044.8	17,282.2	11,938.6	13,708
	All other liabilities	NC	M	7,962.0	2,967.2	2,603.8	19,746.7	22,382.9	45,293.3	24,865.3	33,240.2	39,583.7	33,923.5	14,991
	Capital and reserves			...	...	...	...	...	...	...	...	...	...	...
ST05	Total revenues	NC	M	17,842.8	29,997.6	17,057.2	28,573.5	20,008.4	38,292.9	20,283.4	39,704.5	11,152.9	44,972.4	13,558.1
	Financing based	NC	M	13,997.6	28,116.8	14,300.8	27,576.4	15,210.2	34,301.4	19,440.6	38,473.2	9,856.1	43,461.0	11,733
	Investment based (<i>Sukuk</i> , other <i>Shari'ah</i> -compliant securities etc.)	NC	M	3,039.4	1,254.5	2,055.2	65.6	3,842.0	3,176.2	43.0	52.0	115.7	70	172
	Fee based	NC	M	508.9	493.6	541.9	601.5	552.0	560.6	617.2	748.0	784.4	913	856
	Other	NC	M	296.9	132.7	159.4	330.1	404.2	254.6	182.5	431.3	396.7	528	797

Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H	2016A	2017H	2017A	2018H	2018A
ST06	Earnings before taxes and Zakat	NC	M	5,171.9	4,437.2	4,988.5	6,215.0	5,933.6	7,660	4,639.5	4,163.5	3,527.9	6,159	3,455
ST07	Value (or percentage) of financing by type of Shari'ah-compliant contract													
	Total financing			60,438.3	57,809.7	60,868.7	66,733.6	84,599.6	98,143.5	86,666.3	93,787.8	101,106.8	105,490.6	111,449.2
	<i>Murābahah</i>	NC	M	17,743.8	13,000.3	15,667.8	42,957.9	61,252.0	62,000.9	52,073.1	43,206.6	57,751.9	61,711.2	66,217
	Commodity <i>Murābahah / Tawwaruq Salam</i>	NC	M	95.1	69.2	75.0	...	...	...	...	...	...	...	...
	<i>Istisnā'</i>	NC	M	205.1	255.1	248.2	246.6	251.2	565.4	235.8	327.6	231.6	358.3	322
	<i>Jārah / Jārah Muntahia Bittamlik/ Hire Purchase/ HPSM</i>	NC	M	11,511.9	9,409.1	12,321.3	13,424.3	12,728.6	19,324.2	9,633.3	10,197.2	21,373.1	23,673.3	36,794
	<i>Muḍārabah</i>	NC	M	171.6	186.4	280.6	285.4	3,088.8	3,609.9	2,885.9	6,013.3	...	33.6	773
	<i>Mushārahah</i>	NC	M	260.8	442.0	745.7	1,081.3	936.6	1,577.8	1,194.6	1,849.6	840.7	1,354.1	5,537
	Diminishing <i>Mushārahah</i>	NC	M	2,815.0	2,558.4	2,369.1	2,039.2	3,621.5	7,010.6	3,567.1	4,043.1	12,311.6	13,276.7	70
	<i>Wakālah</i>	NC	M	...	...	...	...	...	...	...	...	442.7	425.4	...
	<i>Qarḍ Hassan</i>	NC	M	2,052.9	1,676.2	1,551.3	405.6	177.8	18.7	235.1	235.0	2,461.7	256.4	80
	Others	NC	M	25,582.0	30,212.9	27,609.6	6,293.3	2,543.2	4,035.8	16,841.4	27,915.4	5,693.6	4,401.4	1,655
	(i)			...	...	...	...	...	...	...	...	...	...	...
	(ii)			...	...	...	...	...	...	...	...	...	...	...
	(iii)			...	...	...	...	...	...	...	...	...	...	...
	Others			...	...	...	...	...	...	...	...	...	...	...
ST08	Assets held by domestic systemically important Islamic windows			...	...	...	...	...	...	...	...	...	...	...

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

® ST01: 8 conventional banks are offering Islamic banking services through 19 Islamic banking branches and 7 conventional banks are offering Islamic banking services through 25 Islamic banking windows, separate operations within conventional banking branches.