

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

Country:		Bangladesh																				
Time period covered :		Starting Period: 2013A			Ending Period: 2022H																	
Core Prudential Islamic Financial Indicators (PIFIs)																						
Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H	2016A	2017H	2017A	2018H	2018A	2019H	2019A	2020H	2020A	2021H	2021A	2022H	
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	83.90	84.70	84.90	84.80	84.80	85.30	85.30	93.45	
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%	11.5%	12.4%	12.1%	12.7%	11.1%	12.8%	21.2%	
	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	175,077	207,034	215,519	236,835	243,756	257,760	268,360	331,420	361,791
	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	1,658,530	1,776,847	1,874,183	1,917,508	2,014,209	2,023,912	2,420,739	2,594,742	1,704,678
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%	7.2%	7.6%	7.5%	7.6%	6.8%	8.6%	14.8%	
	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	124,189	132,595	134,895	144,992	150,356	152,943	165,602	222,275	253,039
	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	1,658,530	1,776,847	1,874,183	1,917,508	2,014,209	2,023,912	2,420,739	2,594,742	1,704,678
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%	7.1%	7.5%	7.3%	7.5%	7.3%	7.3%	12.6%	
	CET1 capital	Basel III	NC	M	...	...	...	90,972.6	96,099.4	98,240.7	103,299	98,439	104,739	108,088	130,297	133,632	144,632	148,029	151,103	176,698	189,194	214,797
	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	1,658,530	1,776,847	1,874,183	1,917,508	2,014,209	2,023,912	2,420,739	2,594,742	1,704,678
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%	5.3%	4.6%	4.5%	4.0%	4.1%	3.9%	1.2%	
	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	123,381	114,227	118,069	112,897	129,124	134,591	43,396	
	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	2,346,028	2,506,504	2,640,776	2,818,758	3,176,261	3,415,858	3,658,684	
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%	26.1%	19.0%	27.8%	21.8%	26.3%	18.5%	19.6%	
	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	56,315	44,903	67,789	56,076	70,564	61,299	71,034	
	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	215,519	236,835	243,756	257,760	268,360	331,420	361,791	
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%	8.9%	13.2%	5.2%	92.1%	90.9%	89.0%	47.3%	
	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	10,994	15,084	6,120	103,961	117,318	119,802	20,546	
	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	123,381	114,227	118,069	112,897	129,124	134,591	43,396	
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%	1.2%	1.3%	1.0%	1.0%	0.9%	0.9%	0.5%	
	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	34,439	40,046	34,330	36,205	38,627	41,531	23,563	
	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	2,977,515	3,188,175	3,343,446	3,708,181	4,215,589	4,517,448	4,770,913	
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%	24.2%	25.2%	20.9%	22.9%	20.6%	20.4%	11.1%	
	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	34,439	40,046	34,330	36,205	38,627	41,531	23,563	
	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	142,591	158,757	164,464	158,327	187,394	203,783	212,538	
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%	32.6%	36.6%	33.5%	34.3%	33.4%	33.5%	34.4%	
	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	34,439	40,046	17,165	36,205	38,627	41,531	23,563	
	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	105,693	109,395	51,229	105,422	115,551	124,021	68,596	
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%	47.7%	49.9%	54.5%	55.4%	54.6%	54.8%	54.8%	
	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	50,394	54,558	27,944	58,443	63,066	67,941	37,618	
	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	105,693	109,395	51,229	105,422	115,551	124,021	68,596	
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%	4.5%	4.5%	4.5%	4.1%	3.9%	4.9%	5.3%	
	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	134,895	144,992	150,356	152,943	165,602	222,275	253,039	
	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	2,977,515	3,188,175	3,343,446	3,708,181	4,215,589	4,517,448	4,770,913	
CP12	Leverage (regulatory definition)			...	...	...	5.4%	5.4%	5.2%	5.1%	5.0%	4.8%	4.5%	5.2%	4.4%	4.5%	4.4%	4.2%	4.6%	5.4%	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	134,895	144,992	150,356	152,943	165,602	222,275	253,039	
	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	3,091,756	3,255,401	3,390,876	3,652,363	3,574,243	4,115,265	4,853,525	

Indicator		Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H	2016A	2017H	2017A	2018H	2018A	2019H	2019A	2020H	2020A	2021H	2021A	2022H	
Liquidity	b l o c k																					
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%	18.2%	15.1%	10.6%	17.1%	16.0%	14.5%	11.5%
		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	542,037	482,513	353,232	634,345	673,541	656,375	549,115
		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	2,977,515	3,188,175	3,343,446	3,708,181	4,215,589	4,517,448	4,770,913
CP14		Liquid assets to short-term liabilities			68.4%	73.6%	71.9%	87.7%	84.9%	84.4%	84.4%	104.1%	104.1%	98.2%	95.6%	98.1%	88.6%	47.0%	86.4%	81.4%	24.6%	45.7%
		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	542,037	482,513	353,232	634,345	673,541	656,375	549,115
		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	552,568	544,486	751,672	734,287	827,857	2,667,399	1,202,876
CP15		Liquidity coverage ratio (LCR)			...	...	...	176.4%	176.1%	148.3%	137.7%	113.7%	113.5%	109.5%	125.2%	99.9%	167.5%	83.1%	163.4%	121.2%	178.9%	30.6%
		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	218,042	352,301	157,272	482,130	568,416	647,813	138,785
		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	218,266	210,271	189,201	295,039	468,978	362,101	453,670
CP16		Net stable funding ratio (NSFR)			...	...	...	115.7%	115.9%	110.5%	109.6%	112.6%	108.1%	108.5%	112.1%	112.2%	112.1%	114.3%	111.0%	108.5%	111.8%	113.9%
		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	2165317.929	2654592	2440928	2752007	3122586	3728983	3389624
		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	1930135.046	2368498	2134990	2479344	2876635	3334777	2976335
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%	5.0%	8.1%	6.7%	7.4%	7.3%	6.9%	4.1%
		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	10,799	19,302	16,294	19,154	19,494	23,003	14,878
		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	215,519	236,835	243,756	257,760	268,360	331,420	361,791
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%	317.8%	288.2%	339.4%	347.5%	450.4%	339.3%	382.0%
		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	684,845	682,597	827,290	895,656	1,208,709	1,124,554	1,382,009
	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	215,519	236,835	243,756	257,760	268,360	331,420	361,791	
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%	10.5%	12.4%	12.6%	12.5%	20.3%	21.2%	7.6%	
	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	2,346,028	2,506,504	2,640,776	2,818,758	3,176,261	3,415,858	3,676,195	
	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	2,122,983	2,230,720	2,346,028	2,506,504	2,640,776	2,818,758	3,415,858	
Additional Prudential Islamic Financial Indicators (PIFIs)																						
Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H	2016A	2017H	2017A	2018H	2018A	2019H	2019A	2020H	2020A	2021H	2021A	2021A	
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%	66.4%	77.6%	74.5%	74.2%	71.8%	72.8%	75.4%	
	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	150,122	168,535	82,298	161,289	81,084	160,188	82,972	
	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	226,197	217,256	110,439	217,346	112,963	219,925	110,022	
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%	18.8%	18.1%	17.4%	16.7%	18.4%	16.1%	18.6%	
	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	560,890	577,185	583,019	618,682	776,986	725,447	886,091	
	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	2,977,515	3,188,175	3,343,446	3,708,181	4,215,589	4,517,448	4,770,913	
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%	3.5%	3.7%	3.7%	4.1%	2.9%	3.4%	3.7%	
	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	100,086	101,910	122,978	153,204	120,805	155,535	176,559	
	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	2,826,299	2,785,825	3,343,446	3,708,181	4,215,589	4,517,448	4,770,913	
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%	2.9%	3.2%	3.0%	3.7%	3.3%	4.2%	5.2%	
	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	68,495	79,663	80,189	104,184	104,064	142,758	191,210	
	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	1,807,084.8	1,942,448	2,119,493	2,243,147	2,346,028	2,506,504	2,640,776	2,818,758	3,176,261	3,415,858	3,658,684	
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%	33.6%	22.7%	21.6%	28.6%	27.2%	33.0%	52.9%	
	<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	72,388	53,688	52,618	73,627	72,891	109,316	191,210	
	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	215,519	236,835	243,756	257,760	268,360	331,420	361,791	
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	2,346,028.4	2,506,504	2,640,776	2,818,758	3,176,261	3,415,858	3,658,684	
	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	27,130	27,004	30,672	31,764	35,255	39,795	42,093	
	(b) mining and quarrying	NC	M	194.8	280.0	205.8	204.8	256.0	272.4	273	291	128	152	214	254	915	1,587	582	466	789	778	
	(c) manufacturing																					

Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H	2016A	2017H	2017A	2018H	2018A	2019H	2019A	2020H	2020A	2021H	2021A	2022H
	(n) administrative and support service activities			...	...	...	...	...	...	...	...	...	...	1,770	5,117	3,202	5,904	26,007	26,901	28,608	30,038
	(o) public administration and defense; compulsory social security			...	...	...	...	...	...	...	...	...	...	...	0.0	0.0	0.0	5,947.9	6,222.6	6,543.0	6,874.6
	(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	2,774	2,965	3,028	573	2,139	1,417	1,509
	(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	17,756	18,597	19,840	23,211	24,201	39,938	41,237
	(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	2,313	2,593	2,910	3,834	2,891	3,176	3,357
	(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	75,701	84,257	82,710	103,127	110,627	112,423	131,480
	(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	4,866	7,463	6,572	8,979	12,747	13,640	14,261
	(t*) 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	94,294	110,559	102,059	95,427	110,630	117,876	146,039
	(u) activities of extraterritorial organisations and bodies			...	...	...	...	...	...	...	...	...	2,332	2,226	2,256	3,672	2,552	1,042	1,395	2,439	377
	(u*) financing to nonresidents			...	...	...	...	...	...	...	...	...	...	...	0.0	0.0	3,329.6	0.0	34.8	37.1	39.0
	(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	...	2,024.8	2,024.8	0.0	0.0	0.0	0.0	
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	68155.0	68998.7	86757.3	80376.3	107222.9	124517.1	123380.8	114227	118070	112897	129124	134591	43396
	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	696	1,049	1,049	990	1,370	1,355	1,699
	(b) mining and quarrying			...	...	...	...	...	...	...	...	...	...	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(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	50,243	44,842	44,842	42,921	38,130	45,448	49,356
	(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	371	427	427	346	620	530	606
	(e) water supply, sewerage and waste management	NC	M	111.7	80.0	901.3	882.6	...	...	...	...	...	...	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(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	4,978	4,960	4,960	5,348	4,731	4,351	5,068
	(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	44,685	42,743	42,743	42,090	56,729	56,900	63,763
	(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	1,265	1,308	1,308	995	1,790	1,642	2,579
	(i) accommodation and food service activities	NC	M	228.3	294.5	231.6	197.0	590.8	917.9	938	981	1,026	1,036	1,044	570	570	570	341	377	464	1,444
	(j) information and communication	NC	M	65.9	66.0	65.9	155.9	120.4	122.8	124	190	587	642	234	183	174	174	141	160	79	124
	(k) financial and insurance activities	NC	M	11.6	15.3	2.3	7.4	10.9	7.7	105	110	...	341	375	602	704	704	776	840	674	890
	(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	9,069	9,235	9,235	10,213	11,087	11,234	14,828
	(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	49	49	49	52	54	70	65
	(n) administrative and support service activities			...	...	...	...	...	...	...	...	...	...	185	100	124	124	-	-	-	-
	(o) public administration and defense; compulsory social security			...	...	...	...	...	...	...	...	...	...	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(p) education	NC	M	...	25.1	34.4	34.4	27.9	0.0	...	...	...	...	...	0.0	0.0	0.0	0.0	0.0	3.4	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	281	266	266	284	275	465	592
	(r) arts, entertainment and recreation	NC	M	3.0	27.2	7.1	7.1	32.2	24.6	6	3	2	2	24	20	18	18	990	-	-	-
	(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	8,449	5,101	5,101	5,589	5,565	7,667	9,425
	(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	4	1,483	1,483	4	2,551	336	402
	(t*) 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	1,341	1,172	1,172	1,818	4,847	3,372	5,640
	(u) activities of extraterritorial organisations and bodies			...	...	...	...	...	...	...	...	...	...	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(u*) financing to nonresidents			...	...	...	...	...	...	...	...	...	...	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(v) others	NC	M	2,257.4	1,356.3	2,593.0	451.7	710.3	674.1	...	...	...	...	...	0.0	0.0	3,843.0	0.0	0.0	0.0	0.0
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	226,197.3	240,764	120,354	237,939	121,706	247,510	124,178
	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	98,528	152,861	81,117	157,527	83,172	170,199	109,982
	Commodity Murabahah / Tawwaruq			...	...	...	...	...	...	...	...	...	...	...	56,848	-	-	-	-	-	60,217
	Salam	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	2,406	2,813	1,204	2,531	1,446	3,404	3,404
	Istisna'	NC	M	13.5	5,582.6	18.7	393	22.8	10.1	10	117	22	31	797	962	883	335	800	498	1,232	1,232
	Ijarah / Ijarah Muntahia Bittamlik/ Hire Purchase/ HPSM	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	49,265	53,332	24,423	50,199	25,418	42,740	42,740
	Mudharabah	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	3,510	3,966	1,593	2,785	1,484	225	225
	Musharakah	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	3,242	3,400	1,767	3,504	946	2,125	2,125
	Diminishing Musharakah	NC	M	...	...	...	...	...	...	...	...	...	...	...	-	-	-	-	-	-	-
	Wakalah	NC	M	1,474.0	431.8	1,480.0	847	1,617.1	1,287.2	312	445	3	4	2,404	3,271	2,843	1,648	3,085	1,365	5,809	5,809
	Qard Hassan	NC	M	1,213.6	1,073.0	26,894.4	2,490	769.8	536.1	152	186	584	...	536	436	539	266	634	358	736	736
	Others	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	7,729	20,126	8,002	16,873	7,020	21,041	21,041
	(i)			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(ii)			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H	2016A	2017H	2017A	2018H	2018A	2019H	2019A	2020H	2020A	2021H	2021A	2022H
Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H	2016A	2017H	2017A	2018H	2018A	2019H	2019A	2020H	2020A	2021f	2021A	2022H
ST01	Number of Islamic banks	n.a	G	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	10	10	10
	Number of domestic branch offices	n.a	G	823	843	890	915	962	988	1,043	1,068	1,124	1,134	1,197	1,201	1,269	1,271	1,306	1,539	1,590	1,594
	Number of ATMs	n.a	G	513	631	702	750	866	945	1,029	1,058	1,118	1,177	1,247	1,309	1,190	1,432	2,581	5,741	3,309	3,876
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	33,691	34,379	33,130	36,549	42,703	43,910	46,228
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	2,977,515	3,188,175	3,343,446	3,708,181	4,215,589	4,517,448	4,466,225
	Total <i>Sharīʿah</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	2,346,028	2,506,504	2,640,776	2,818,758	3,176,261	3,726,215	3,757,771
	<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	72,388	53,688	52,618	73,627	72,891	109,316	100,793
	Other <i>Sharīʿah</i> -compliant securities			...	...	...	...	...	...	...	...	...	...	...	...	...	84,954.5	238,376.7	257,193.0	240,941.6	209,663.0
	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	52,884	160,278	53,522	62,808	173,815	183,681	260,512
	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	506,215	467,705	511,575	514,611	535,429	257,295	137,486
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	2,977,515	3,188,175	3,343,446	3,708,181	4,215,589	4,517,448	4,417,834
	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	2,159,576	2,497,101	2,613,277	2,919,095	3,305,640	3,222,441	3,444,422
	Other remunerative funding (<i>Murābahah</i> , Commodity <i>Murābahah</i> etc.)			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Nonremunerative funding (current account, <i>Wadīʿah</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	220,917	214,524	223,204	255,726	268,447	471,787	354,239
	<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	61,800	74,200	70,700	84,500	88,750	106,326	102,850
	Other <i>Sharīʿah</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	158,092	26,167	31,308	-	-	-	...
	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	215,265	217,426	240,492	290,533	365,357	513,110	303,784
	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	161,865	158,757	164,464	158,327	187,394	203,783	212,538
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	255,814.8	271,032.2	133,526	266,711	138,860	284,209	151,568
	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	226,197	240,764	120,354	237,939	121,706	247,510	124,178
	Investment based (<i>Sukūk</i> , other <i>Sharīʿah</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	5,571	6,983	2,736	7,253	2,686	6,906	5,015
	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	16,019	15,987	7,032	14,699	8,201	18,809	15,537
	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	8,027	7,299	3,404	6,820	6,266	10,984	6,837
ST06	Earnings before taxes and <i>Zakat</i>	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	34,439	40,046	17,165	36,205	19,314	41,531	23,563
ST07	Value (or percentage) of financing by type of <i>Sharīʿah</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	2,346,028	2,506,504	2,640,776	2,818,758	3,176,261	3,415,858	3,658,684
	<i>Murābahah</i> / <i>Muejjal</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	1,019,633	1,715,073	1,807,236	1,919,562	2,139,156	2,306,392	2,483,210
	Commodity <i>Murābahah</i> / <i>Tawwaruq</i>			...	...	...	...	...	...	...	...	...	...	...	568,394.1	0.0	0.0	0.0	0.0	...	...
	<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	27,598	26,541	27,436	37,107	40,404	45,985	51,774
	<i>Istisnāʿ</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	15,781	18,464	24,074	24,786	25,146	53,416	69,430
	<i>Ijārah</i> / <i>Ijārah Muntahia Bittamlik</i> / <i>Hire Purchase</i> / <i>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	531,430	575,582	592,324	556,646	714,807	730,669	752,150
	<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	47,519	24,007	35,081	38,587	46,991	5,486	15,653
	<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	20,203	23,594	22,934	18,956	21,978	14,742	12,643
	Diminishing <i>Mushārahah</i>	NC	M	...	...	...	...	...	...	...	...	...	...	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	<i>Wakālah</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	48	36	442	685	33,010	33,018	40,650
	<i>Qardḥ 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	40,942	46,873	51,387	61,909	57,591	62,622	62,949
	<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	74,479	76,335	79,863	160,521	97,177	163,528	187,736
	(i)			...	...	...	...	...	...	...	...	...	...	...	0.0	0.0	0.0	0.0	0.0	0.0	...
	(ii)			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<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.

PSIFI metadata codes for Islamic Banks

Column	Metadata Code	Description
Basel Version	Basel I	Basel I
	Basel II	Basel II
	Basel III	Basel III
	Mixed	Mixed Basel (Specify in metadata)
IFSB Formula	IFSB Std	IFSB Standard
	IFSB SD	IFSB Supervisory Discretion
	O	Others (Specify in Metadata)
Periodicity	A	Annual
	S	Semiannual
	Q	Quarterly
	M	Monthly
	O	Other (Specify in metadata)
Currency	NC	National currency
	SDR	Special drawing rights
	USD	U.S. dollar
	O	Other (Specify in metadata)
Units	B	Billions
	M	Millions
	T	Thousands
	G	General (1, 2, 3, etc...)
Data Source	Sup	Supervisory
	Fin	Financial Accounts
	MFS	Monetary and Financial Statistics
	NA	National accounts
	O	Other (Specify in metadata)
Consolidation	CBDC	Cross-border domestically controlled basis
	CBDI	Cross-border domestically incorporated
	DC	Domestically consolidated (DC) data
	O	Other (specify in metadata)
Aggregation	IIFSS	Stand-alone Islamic banks, and Islamic subsidiaries of conventional banks (domestic and foreign control)
	O	Other (Specify in metadata)
Structure	B	Bank as separate corporation
	C	Conglomerate (Consolidated organization including head office, bank, and all branches and subsidiaries)
	HC	Holding company
	W	Islamic Window or Islamic banking branch of conventional bank
	O	Other (specify in metadata)
Control	D	Domestic (private)
	G	Domestic (government or public sector)
	F	Foreign
	O	Other (Specify in metadata)
Accounting Standard	AAOIFI	Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) - Accounting, Auditing & Governance Standard
	IFRS	International Financial Reporting Standards
	GAAP	Generally Accepted Accounting Principles
	O	Others (Specify in Metadata)
Shariah-Compliant	SC	Shariah-compliant
	NSC	Not Shariah-compliant
	MSC	Mixed Shariah-compliant and noncompliant
Reporting status	blank	New data
	R	Revised
	E	Estimated
	I	Incomplete
	S	Survey
	P	Preliminary
	RB	Rebased (Specify new base in metadata)
Break-in-series	B	Break in series (Specify in metadata)
	G	Gap in series (no data for designated period)
Data period	yyyyA	Year and annual designator (2014A)
	yyyyQ#	Year and quarter designator (2014Q2)
	yyyyM#	Year and month designator (2014M3)
	O	Other (specify in metadata)