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

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**	**83.9**	**84.7**	**84.9**	**84.8**	**84.8**	**85.3**	**85.3**	**93.45**
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%**	**4.8%**	**5.2%**	**4.4%**	**3.9%**	**3.4%**	**3.9%**	**8.7%**
	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	6,305	6,555	6,111	5,714	4,894	6,201	657,601
	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	131,697	125,683	137,665	145,544	143,063	157,099	7,527,262
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%**	**35.4%**	**16.5%**	**5.2%**	**-1.6%**	**13.7%**	**5.3%**	**0.1%**
	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	2,232	1,083	318	-92	671	329	392
	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	6,305	6,555	6,111	5,714	4,894	6,201	657,601
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%**	**2.4%**	**2.3%**	**3.4%**	**1.2%**	**1.7%**	**1.8%**	**0.9%**
	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	4,639.5	4,163.5	4,936.2	6,159	3,455	4,528	4,639	7,611	3,098	4,217	5,760	2,949
	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	189,605	200,890	226,521	266,660	246,922	314,480	345,721
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%**	**58.3%**	**68.6%**	**84.6%**	**70.7%**	**57.8%**	**76.7%**	**69.6%**
	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	4,528	4,639	7,611	3,098	4,217	5,760	2,949
	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	7,771	6,761	8,997	4,384	7,291	7,511	4,235
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%**	**13.0%**	**15.4%**	**11.9%**	**31.4%**	**23.8%**	**15.1%**	**28.4%**
	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	1,011	1,039	1,067	1,377	1,732	1,136	1,202
	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	7,771	6,761	8,997	4,384	7,291	7,511	4,235
Leverage																						
CP11	**Capital to assets (balance sheet definition)**	N o			**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**
	Tier 1 capital	t			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Total assets				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
CP12	**Leverage (regulatory definition)**	A			**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**
	Tier 1 capital	p p			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Exposure	l			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
Liquidity		i c																				

Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H	2016A	2017H	2017A	2018H	2018A	2019H	2019A	2020H	2020A	2021H	2021A	2022H
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%**	**21.1%**	**10.9%**	**10.6%**	**18.8%**	**18.7%**	**12.1%**	**6.3%**
	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	40,051	21,886	24,092	50,158	46,270	38,077	21,766
	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	189,605	200,890	226,521	266,660	246,922	314,480	345,721
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%**	**110.0%**	**40.6%**	**35.1%**	**72.4%**	**67.0%**	**100.0%**	**26.7%**
	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	40,051	21,886	24,092	50,158	46,270	38,077	21,766
	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	36,395	53,842	68,569	69,246	69,090	38,077	81,381
CP15	**Liquidity coverage ratio (LCR)**			**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**
	Stock of *Sharī`ah*-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%**	**26.2%**	**11.9%**	**4.5%**	**15.8%**	**3.9%**	**-10.3%**	**0.4%**
	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	99,445	104,339	112,280	131,697	125,683	137,665	145,544	143,063	130,566	143,604
	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	79,191	83,609	99,445	104,339	112,280	131,697	125,683	137,665	145,544	143,063

Additional Prudential Islamic Financial Indicators (PIFIs)

Code	Indicator	Currency	Units	2013A	2014Q2	2014Q4	2015H	2015A	2016H	2016A	2017H	2017A	2018H	2018A	2019H	2019A	2020H	2020A	2021H	2021A	2022H
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%**	**68.2%**	**65.7%**	**46.1%**	**84.6%**	**75.4%**	**78.2%**	**92.3%**
	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	9,260	10,157	5,223	10,109	3,955	8,493	5,841
	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	13,584	15,455	11,319	11,948	5,242	10,859	6,326
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%**	**29.5%**	**26.9%**	**21.7%**	**18.9%**	**24.9%**	**29.0%**	**21.6%**
	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	55,983	54,086	49,141	50,481	61,387	91,313	74,607
	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	189,605	200,890	226,521	266,660	246,922	314,480	345,721
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%**	**0.2%**	**0.2%**	**0.2%**	**0.2%**	**0.0%**	**0.2%**	**0.2%**
	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	394	318	423	490	49	475	475
	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	186,503	199,816	226,521	266,660	246,922	314,480	314,480
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%**	**0.2%**	**0.6%**	**0.3%**	**0.2%**	**0.3%**	**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	288.0	791.1	392.8	259.8	489	10	12
	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	131,697	125,683	137,665	145,544	143,063	157,099	143,604
AD05	**Value of *Sukūk* holdings to capital**			**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**
	Sukūk holdings			…	…	…	…	…	…	…	…	…	…	…	11,256.4	2,190.0	0.0	0.0	0.0	0.0	0.0
	Total regulatory capital (or balance sheet capital)			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
AD06	**Value (or percentage) of *Sharī`ah*-compliant financing by economic activity**																				
	Value of *Sharī`ah*-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	131,697.0	125,683	137,665	145,544	143,063	157,099	188,094
	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	4,418	1,995	7,479	2,155	5,031	2,688	2,635
	(b) mining and quarrying	*NC*	*M*	2,971.4	2,248.0	3,120.1	…	…	…	…	…	…	951	…	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(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	71,962	65,066	62,523	67,430	70,854	86,849	84,574
	(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	687	982	1,075	1,313	1,489	2,684	5,054
	(e) water supply; sewerage and waste management	*NC*	*M*	207.0	214.8	215.2	0.0	…	0.6	0.0	15.4	…	…	…	0.0	24.2	8.0	2.2	14.3	422.1	420.0
	(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	2,723	2,737	3,132	5,242	5,680	5,253	5,053
	(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	20,386	15,079	26,567	35,007	20,689	21,979	34,401
	(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	3,446	1,808	2,627	3,795	4,635	2,677	1,920
	(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	647	631	910	2,414	5,046	1,884	8,556
	(j) information and communication	*NC*	*M*	22.3	21.2	15.9	237.0	…	…	…	11.4	10.8	76	1,978	41	34	33	324	391	641	616
	(k) financial and insurance activities	*NC*	*M*	1,080.1	666.9	648.1	457.4	…	…	…	…	…	…	1,057	1,160	1,188	1,115	926	881	760	27
	(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	11,348	23,412	15,854	13,219	14,149	11,377	15,411
	(m) professional, scientific and technical activities			…	…	…	…	…	…	1.0	30.0	1,605.9	…	36	790	810	3,897	192	254	656	301

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	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	365	417	320	347	353	427	79
	(o) public administration and defense; compulsory social security			…	…	…	…	…	…	…	…	…	…	…	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(p) education			…	…	…	…	…	…	…	…	12.0	1	86	101	116	100	105	114	156	3
	(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	156	152	1,498	1,288	448	477	124
	(r) arts, entertainment and recreation	NC	M	…	8.7	19.7	…	…	…	11.9	9.9	…	…	20	19	18	329	19	19	17	18
	(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	6,288	4,456	4,948	4,600	4,082	6,192	14,045
	(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	3,132	2,067	1,852	2,069	2,744	3,443	4,204
	(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	3,895	4,646	3,344	5,044	6,131	8,463	10,586
	(u) activities of extraterritorial organisations and bodies			…	…	…	…	…	27.1	22.1	18.8	…	…	…	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(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	43	46	50	55	57	56	66
	(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	…	90.2	0.0	0.0	0.0	0.0	0.0	0.0
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	6,305.3	6,555	6,111	5,714	4,894	6,201	6,532
	Economic activity																				
	(a) agriculture, forestry, hunting and fishing	NC	M	1.1	2.1	4.7	0.0	2.1	2.0	…	…	82.3	…	…	20.7	44.2	22.3	32.2	61.3	31.6	20.5
	(b) mining and quarrying			…	…	…	…	36.0	…	…	…	…	…	…	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(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	2,312	2,623	2,382	2,123	1,446	1,735	1,414
	(d) electricity, gas, steam and air-conditioning supply	NC	M	90.2	128.0	81.0	296.8	…	…	…	…	152.0	184	31	-	31	31	50	50	44	24
	(e) water supply; sewerage and waste management			…	…	…	…	…	…	…	…	…	…	…	0.0	0.0	0.0	0.0	0.1	420.0	0.0
	(f) construction	NC	M	48.7	66.3	107.0	60.6	369.9	20.9	18.8	16.9	11.7	…	148	170	200	176	15	15	222	2
	(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	2,759	2,798	2,691	2,787	2,605	2,629	4,424
	(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	16	37	-	10	10	116	4
	(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	-	-	-	25	25	22	-
	(j) information and communication	NC	M	6.3	8.3	3.9	0.0	…	…	…	…	…	…	…	0.0	0.0	0.0	0.0	0.0	0.1	0.0
	(k) financial and insurance activities	NC	M	…	…	…	…	…	…	…	…	…	…	…	0.0	0.0	0.0	16.6	16.6	13.2	0.0
	(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	412	445	350	164	204	213	269
	(m) professional, scientific and technical activities			…	…	…	…	…	…	…	…	…	…	…	0.0	0.0	0.0	0.5	0.6	6.4	6.0
	(n) administrative and support service activities			…	…	…	…	…	…	…	…	…	…	…	0.0	0.0	0.0	8.1	8.0	13.3	0.0
	(o) public administration and defense; compulsory social security			…	…	…	…	…	…	…	…	…	…	…	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(p) education			…	…	…	…	…	…	…	…	…	…	3	3	8	3	3	2	2	-
	(q) human health and social work activities			…	…	…	…	…	…	…	…	…	1	…	0.0	0.0	0.0	7.1	7.2	6.5	0.0
	(r) arts, entertainment and recreation			…	…	…	…	…	…	…	…	…	1	…	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(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	436	302	303	393	310	258	262
	(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	17	12	8	11	11	12	2
	(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	160	54	144	70	122	456	105
	(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			…	…	…	…	…	…	…	…	15.9	19	24	-	-	-	-	-	-	-
	(v) others	NC	M	575.9	543.9	340.2	383.9	242.7	403.0	246.4	248.2	…	…	…	0.0	0.0	0.0	0.0	0.0	0.0	0.0
AD08	**Value (or percentage) of returns by major type of *Sharī`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	13,583.3	15,455	12,533	11,948	6,390	13,731	8,019
	Murābahah/Muajjal	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	2,865	6,539	1,302	5,229	2,587	5,117	2,741
	Commodity *Murābahah / Tawwaruq*	NC	M	3.5	11,303.0	10.4	…	…	…	…	…	…	…	…	3,548.2		4,201.6	0.0	0.0	0.0	0.0
	Salam	NC	M	20.9	18.2	18.6	16.9	19.7	108.8	18.2	20.2	17.2	15.5	19	19	23	29	63	142	338	554
	Istisnā`			…	…	…	…	…	…	…	…	…	…	…	0.0	0.0	0.0	0.9	0.9	1.9	0.6
	Ijārah/ Ijārah Muntahia Bittamlīk/ Hire Purchase/ HPSM	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	4,098	4,637	5,382	3,305	2,121	4,441	2,345
	Muḍārabah	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	300	363	160	749	181	492	353
	Mushārakah	NC	M	75.5	457.9	500.9	44.2	50.0	38.6	42.7	37.5	36.5	636.6	101	122	113	22	186	26	67	50
	Diminishing *Mushārakah*	NC	M	206.6	609.6	265.0	166.5	211.5	358.0	0.0	310.7	491.8	832.2	47	-	450	222	336	184	402	281
	Wakālah	NC	M	58.0	62.9	51.5	106.2	50.8	73.6	0.1	0.6	0.8	45.0	1	0	0	0	0	10	2	10
	Qarḍ Hassan	NC	M	686.8	1,264.6	612.4	55.6	26.1	0.5	334.1	10.1	26.4	2.8	2	-	-	-	-	1	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	2,630	3,329	1,214	2,079	1,137	2,868	1,683
	(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
	Structural Islamic Financial Indicators (SIFIs)																				
Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H	2016A	2017H	2017A	2018H	2018A	2019H	2019A	2020H	2020A	2021H	2021A	2022H
ST01	**Number of Islamic banking windows [@]**	n.a	G	**15**	**15**	**15**	**15**	**15**	**15**	**15**	**15**	**15**	**15**	**15**	**41**	**63**	**155**	**163**	**211**	**223**	**223**
	Number of domestic branch offices	n.a	G	44	44	44	44	44	44	44	44	44	44	44	19	19	19	21	21	23	23
ST02	**Number of employees**	n.a	G	**547**	**540**	**553**	**564**	**575**	**563**	**589.0**	**585.0**	**583.0**	**572**	**579**	**582**	**409**	**510**	**489**	**971**	**1,097**	**1,174**
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**	**189,605**	**200,890**	**226,521**	**266,660**	**246,922**	**314,480**	**333,395**
	Total *Sharī`ah*-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	131,697	125,683	137,665	145,544	143,063	157,099	202,177
	Sukūk 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 *Sharī`ah*- compliant securities			…	…	…	…	…	…	…	…	…	…	…	7,684.2	6,492.8	4,616.3	17,944	19,946	20,977	18,824
	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	5,357	6,924	10,045	26,960	26,409	32,082	43,156
	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	44,866	61,790	74,195	76,212	57,505	104,322	69,238
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**	**189,605**	**200,890**	**226,521**	**266,660**	**246,922**	**314,480**	**329,754**
	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	143,282	144,078	180,414	201,844	197,435	214,410	256,473
	Other remunerative funding *(Murābahah,* Commodity *Murābahah* etc.*)*			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Nonremunerative funding (current account, *Wadī`ah*)	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	7,145	17,797	10,523	11,269	14,225	17,619	16,738
	Sukūk issued			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Other *Sharī`ah*-compliant securities issued			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	500.0
	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	15,813	9,270	2,091	-	-	-	-
	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	23,365	29,160	33,053	53,338	35,031	81,594	55,095
	Capital and reserves			…	…	…	…	…	…	…	…	…	…	…	…	585.0	440.0	209.5	230.5	857.6	948.1
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**	**17,031.5**	**16,918**	**14,220**	**14,493**	**7,600**	**16,003**	**10,109**
	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	13,583	15,455	12,533	11,948	6,390	13,731	8,019
	Investment based *(Sukūk,* other *Sharī`ah*-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	1,542	147	125	183	240	563	685
	Fee based	NC	M	508.9	493.6	541.9	601.5	552.0	560.6	617.2	748.0	784.4	913	856	1,115	1,051	529	884	481	1,228	1,068
	Other	NC	M	296.9	132.7	159.4	330.1	404.2	254.6	182.5	431.3	396.7	528	797	791	265	1,032	1,478	489	480	336
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**	**4,528**	**4,639**	**7,611**	**3,099**	**2,108**	**5,760**	**2,949**
ST07	**Value (or percentage) of financing by type of *Sharī`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	131,697.0	125,683	137,665	145,544	143,063	157,099	201,222
	Murābahah /Muajjal	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	34,613	27,633	34,186	83,430	70,793	79,026	87,209
	Commodity *Murābahah / Tawwaruq*	NC	M	95.1	69.2	75.0	…	…	…	…	…	…	…	…	40,411.5	35,242.3	35,248.8	0.0	0.0	0.0	0.0
	Salam	NC	M	205.1	255.1	248.2	246.6	251.2	565.4	235.8	327.6	231.6	358.3	322	417	575	632	704	3,500	1,983	20,142
	Istisnā`			…	…	…	…	…	…	…	…	…	…	…	0.0	0.0	0.0	22.0	21.0	25.5	32.9
	Ijārah / Ijārah Muntahia Bittamlīk/ Hire Purchase/ HPSM	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	45,604	48,023	49,839	52,210	56,176	59,904	71,510
	Muḍārabah	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	970	963	1,124	1,486	1,356	1,568	1,578
	Mushārakah	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	1,725	1,915	2,068	818	727	862	2,790
	Diminishing *Mushārakah*	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	-	4,387	4,041	3,393	4,715	6,190	8,107
	Wakālah	NC	M	…	…	…	…	…	…	…	…	442.7	425.4	…	3.4	0.0	0.8	13.3	6.1	9.1	178.1
	Qarḍ Hassan	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	90	91	227	102	80	140	100
	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	7,863	6,854	10,299	3,366	5,689	7,391	9,576
	(i)			…	…	…	…	…	…	…	…	…	…	…	…	…	0.0	0.0	0.0	0.0	0.0
	(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 11 conventional banks are offering Islamic banking services through 155 Islamic banking windows, separate operations within conventional banking branches.*

PSIFI metadata code for Islamic windows of conventional 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	W	Windows only – Data refer to activities of the Islamic windows of conventional bank only
	P	Data of Conventional bank parent – Data refer to activities of the Islamic windows' parent banks only.
	WP	Mixed data for Windows and their Conventional bank parent – Data refer to activities of the Islamic windows and their parent banks.
	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)