

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

Country:		Bangladesh									
Time period covered :		Starting Period: 2013A		Ending Period: 2016H							
Core Prudential Islamic Financial Indicators (PIFIs)											
Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H		
End-of-period exchange rate (BDT / USD):				77.4	77.4	77.4	77.8	78.5	78.4		
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%		
	Gross NPF			NC	M	2,376.0	3,185.7	3,545.3	4,917.7	3,548.7	3,804.5
	Total financing			NC	M	60,438.3	57,809.7	60,868.7	66,733.6	84,599.6	98,143.5
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%		

Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H
	Provisions	NC	M	1,339.1	1,727.3	2,495.5	3,027.5	1,946.3	2,689.7
	Gross NPF	NC	M	2,376.0	3,185.7	3,545.3	4,917.7	3,548.7	3,804.5
Earnings									
CP07	Return on assets (ROA)			5.1%	4.4%	4.8%	5.4%	4.6%	5.2%
	Net income (before extraordinary items, taxes, and <i>Zakat</i>)	NC	M	5,171.9	4,437.2	4,988.5	6,215.0	5,933.6	7,660
	Total assets	NC	M	100,510.7	101,496.9	104,574.2	115,366.7	127,826.2	147,800.8
CP08	Return on equity (ROE)			...	...	...	...	...	...
	Net income (before extraordinary items, taxes, and <i>Zakat</i>)			...	...	...	...	...	...
	Equity			...	...	...	...	...	...
CP09	Net profit margin			83.2%	73.8%	82.9%	90.8%	89.2%	98.2%
	Net income (before extraordinary items, taxes, and <i>Zakat</i>)	NC	M	5,171.9	4,437.2	4,988.5	6,215.0	5,933.6	7,660.0
	Gross income	NC	M	6,219.1	6,013.1	6,017.2	6,843.1	6,653.3	7,804.0
CP10	Cost to income			59.3%	33.0%	31.7%	25.2%	28.5%	32.9%
	Operating costs	NC	M	3,686.4	1,981.5	1,905.8	1,725.9	1,894.8	2,564.6
	Gross income	NC	M	6,219.1	6,013.1	6,017.2	6,843.1	6,653.3	7,804.0
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%
	Liquid assets	NC	M	18,221	18,543	19,753	14,128.7	19,214.8	15,331.0
	Total assets	NC	M	100,510.7	101,496.9	104,574.2	115,366.7	127,826.2	147,800.8
CP14	Liquid assets to short-term liabilities			62.1%	96.3%	65.5%	29.9%	44.7%	49.2%
	Liquid assets	NC	M	18,221	18,543	19,753	14,128.7	19,214.8	15,331.0
	Short-term liabilities	NC	M	29,332.1	19,248.1	30,137.1	47,238.9	43,003.9	31,191.4
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)			...	...	...	...	...	...

Not Applicable

Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H
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%
	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
	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

Additional Prudential Islamic Financial Indicators (PIFIs)

Code	Indicator	Currency	Units	2013A	2014Q2	2014Q4	2015H	2015A	2016H
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%
	Income distributed to IAH	NC	M	7,899.0	6,809.2	6,781.9	6,329.5	5,741.5	4,948.0
	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
AD02	Total off-balance sheet items to total assets			14.0%	12.2%	19.3%	20.0%	19.6%	...
	Off-balance sheet items	NC	M	14,051.5	12,419.2	20,157.1	23,065.9	25,003.6	...
	Total assets	NC	M	100,510.7	101,496.9	104,574.2	115,366.7	127,826.2	147,800.8
AD03	Foreign-currency denominated funding to total funding			0.2%	0.2%	0.2%	0.3%	0.4%	0.7%
	FX funding	NC	M	226.9	222.8	226.9	369.3	421.5	858.3
	Total funding	NC	M	99,947.9	98,087.7	102,924.2	108,715.9	117,244.3	120,417
AD04	Foreign-currency denominated financing to total financing			...	0.3%	0.5%	0.0%	0.0%	0.4%
	FX financing	NC	M	...	149.8	302.8	0.0	0.0	347.0
	Total financing	NC	M	...	57,809.7	60,868.7	66,733.6	84,599.6	98,143.5
AD05	Value of Sukūk holdings to capital			...	...	...	...	...	...
	Sukūk holdings			...	...	...	...	...	...
	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
	Sectoral distribution								
	(a) agriculture, forestry, hunting and fishing	NC	M	641.6	228.0	208.6	1,403.8	553.3	972.9
	(b) mining and quarrying	NC	M	2,971.4	2,248.0	3,120.1	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
	(d) electricity, gas, steam and air-conditioning supply	NC	M	442.3	462.6	455.2	463.3	463.0	466.9

Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H
	(e) water supply; sewerage and waste management	NC	M	207.0	214.8	215.2	0.0	...	0.6
	(f) construction	NC	M	3,470.0	2,607.8	3,022.1	1,524.1	2,222.1	2,330.0
	(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
	(h) transportation and storage	NC	M	843.7	883.6	851.4	1,672.1	2,227.3	2,744.7
	(i) accommodation and food service activities	NC	M	956.6	807.2	789.9	1,615.7	4,176.0	956.2
	(j) information and communication	NC	M	22.3	21.2	15.9	237.0	...	0.0
	(k) financial and insurance activities	NC	M	1,080.1	666.9	648.1	457.4	...	0.0
	(l) real estate activities	NC	M	1,572.0	2,167.3	2,724.4	3,026.0	4,986.5	4,872.9
	(m) professional, scientific and technical activities			...	...	...	...	...	0.0
	(n) administrative and support service activities	NC	M	89.7	120.2	93.5	1,283.1	1,803.2	1,321.7
	(o) public administration and defense; compulsory social security			...	...	...	...	...	0.0
	(p) education			...	...	...	...	...	0.0
	(q) human health and social work activities	NC	M	0.6	2.6	15.0	3.1	2.7	4.0
	(r) arts, entertainment and recreation	NC	M	...	8.7	19.7	0.0	...	0.0
	(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
	(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
	(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
	(u) activities of extraterritorial organisations and bodies			...	...	...	...	...	27.1
	(u*) financing to nonresidents	NC	M	102.0	109.3	119.0	8.8	19.2	31.6
	(v) others	NC	M	22,879.4	19,314.1	17,786.5	14,450.9	11,270.0	24,751.2
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
	Economic activity								
	(a) agriculture, forestry, hunting and fishing	NC	M	1.1	2.1	4.7	0.0	2.1	2.0
	(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
	(d) electricity, gas, steam and air-conditioning supply	NC	M	90.2	128.0	81.0	296.8	...	...
	(e) water supply; sewerage and waste management			...	...	...	...	...	...
	(f) construction	NC	M	48.7	66.3	107.0	60.6	369.9	20.9
	(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
	(h) transportation and storage	NC	M	39.4	48.9	40.1	42.0	47.7	37.8
	(i) accommodation and food service activities	NC	M	2.4	10.5	14.7	66.7	57.6	51.5
	(j) information and communication	NC	M	6.3	8.3	3.9	0.0	...	0.0
	(k) financial and insurance activities	NC	M	...	...	...	...	...	0.0
	(l) real estate activities	NC	M	123.5	58.8	291.8	213.2	490.7	304.5

Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H
	(m) professional, scientific and technical activities			...	...	...	...	...	...
	(n) administrative and support service activities			...	...	...	...	...	...
	(o) public administration and defense; compulsory social security			...	...	...	...	...	...
	(p) education			...	...	...	...	...	...
	(q) human health and social work activities			...	...	...	...	...	...
	(r) arts, entertainment and recreation			...	...	...	...	...	...
	(s) other service activities (export)	NC	M	50.3	92.2	209.0	683.5	195.8	502.7
	(t) activities of households as employers	NC	M	42.8	28.5	21.1	43.9	68.8	59.5
	(t*) other financing of households	NC	M	177.3	198.6	232.9	512.1	441.5	530.4
	(u) activities of extraterritorial organisations and bodies			...	...	...	...	...	...
	(u*) financing to nonresidents			...	...	...	...	...	...
	(v) others	NC	M	575.9	543.9	340.2	383.9	242.7	403.0
AD08	Value (or percentage) of returns by major type of <i>Sharī'ah</i>-compliant contract								
	Total returns			13,997.6	28,116.8	14,300.8	27,576.4	15,210.2	34,301.4
	<i>Murābahah</i>	NC	M	4,505.5	10,307.6	4,639.4	10,552.1	5,877.8	12,135.7
	Commodity <i>Murābahah</i> / <i>Tawwaruq</i>	NC	M	3.5	11,303.0	10.4	0.0	...	...
	<i>Salam</i>	NC	M	20.9	18.2	18.6	16.9	19.7	108.8
	<i>Istishā'</i>			...	...	...	...	...	...
	<i>Ijārah/Ijārah Muntahia Bittamlik</i>	NC	M	1,596.5	1,180.8	1,189.4	1,255.7	1,147.4	6,174.9
	<i>Muḍārabah</i>	NC	M	6,266.6	904.4	6,793.0	12,385.9	6,486.5	12,252.4
	<i>Mushārahah</i>	NC	M	75.5	457.9	500.9	44.2	50.0	38.6
	Diminishing <i>Mushārahah</i>	NC	M	206.6	609.6	265.0	166.5	211.5	358.0
	<i>Wakālah</i>	NC	M	58.0	62.9	51.5	106.2	50.8	73.6
	<i>Qard Hassan</i>	NC	M	686.8	1,264.6	612.4	55.6	26.1	0.5
	<i>Others</i>	NC	M	577.8	2,007.8	220.1	2,993.3	1,340.4	3,159.0
	(i)			...	...	...	...	...	...
	(ii)			...	...	...	...	...	...
	(iii)			...	...	...	...	...	...
	<i>Others</i>			...	...	...	...	...	...

Structural Islamic Financial Indicators (SIFIs)

Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2015Q4
ST01	Number of Islamic banking windows[®]	<i>n.a</i>	G	15	15	15	15	15	15
	Number of domestic branch offices	<i>n.a</i>	G	44	44	44	44	44	44
ST02	Number of employees	<i>n.a</i>	G	547	540	553	564	575	563

Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H
ST03	Total assets	NC	M	100,510.7	101,496.9	104,574.2	115,366.7	127,826.2	147,800.8
	Total <i>Sharī'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
	<i>Sukūk</i> holdings	NC	M	1,546.4	1,451.1	1,385.8	1,489.8	1,662.8	1,621.3
	Other <i>Sharī'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
	All other assets	NC	M	20,782.3	29,235.7	26,651.9	34,434.3	28,892.1	39,071.1
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
	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
	Other remunerative funding (<i>Murābahah</i> , Commodity <i>Murābahah</i> etc.)			...	...	...	...	...	...
	Nonremunerative funding (current account, <i>Wadī'ah</i>)	NC	M	5,171.4	5,597.5	4,997.4	6,938.9	4,947.3	5,851.9
	<i>Sukūk</i> issued			...	...	...	...	...	...
	Other <i>Sharī'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
	All other liabilities	NC	M	7,962.0	2,967.2	2,603.8	19,746.7	22,382.9	45,293.3
	Capital and reserves			...	...	...	...	...	...
ST05	Total revenues	NC	M	14,423.1	11,977.1	12,359.3	9,895.0	13,071.7	12,519.7
	Financing based	NC	M	10,577.9	10,096.3	9,602.9	8,897.9	8,273.5	8,528.2
	Investment based (<i>Sukūk</i> , other <i>Sharī'ah</i> -compliant securities etc.)	NC	M	3,039.4	1,254.5	2,055.2	65.6	3,842.0	3,176.2
	Fee based	NC	M	508.9	493.6	541.9	601.5	552.0	560.6
	Other	NC	M	296.9	132.7	159.4	330.1	404.2	254.6
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
ST07	Value (or percentage) of financing by type of <i>Sharī'ah</i>-compliant contract								
	Total financing			60,438.3	57,809.7	60,868.7	66,733.6	84,599.6	98,143.5
	<i>Murābahah</i>	NC	M	17,743.8	13,000.3	15,667.8	42,957.9	61,252.0	62,000.9
	Commodity <i>Murābahah</i> / <i>Tawwaruq</i>	NC	M	95.1	69.2	75.0	0.0	...	0.0
	<i>Salam</i>	NC	M	205.1	255.1	248.2	246.6	251.2	565.4
	<i>Istisnā'</i>			...	...	...	...	...	...
	<i>Ijārah</i> / <i>Ijārah Muntahia Bittamlik</i>	NC	M	11,511.9	9,409.1	12,321.3	13,424.3	12,728.6	19,324.2
	<i>Muḍārabah</i>	NC	M	171.6	186.4	280.6	285.4	3,088.8	3,609.9
	<i>Mushārahakah</i>	NC	M	260.8	442.0	745.7	1,081.3	936.6	1,577.8
	Diminishing <i>Mushārahakah</i>	NC	M	2,815.0	2,558.4	2,369.1	2,039.2	3,621.5	7,010.6
	<i>Wakālah</i>	NC	M	...	...	...	...	...	0.0
	<i>Qard Hassan</i>	NC	M	2,052.9	1,676.2	1,551.3	405.6	177.8	18.7
	<i>Others</i>	NC	M	25,582.0	30,212.9	27,609.6	6,293.3	2,543.2	4,035.8

Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H
	(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.