



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

Time period	covered:									
		Starting Period:	2013A			Ending Period: 2	016H			
	C	ore Prudential Isl	amic Finan	cial Indic	ators (PIFIs)					
Code II	ndicator		Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H
End-of-perio	od exchange rate (BDT / USD):				77.4	77.4	77.4	77.8	78.51	78.4
Capital Adec	quacy: Basel Standard									
CP01a C	CAR				12.1%	11.2%	11.3%	11.2%	11.4%	10.9%
Т	Total regulatory capital	Basel III <sup>@</sup>	NC	М	107,775.7	110,287.0	120,748.8	124,872.4	135,923.4	139,295.5
F	Risk-weighted assets (RWA)	Basel III <sup>@</sup>	NC	М	893,983.1	984,708.6	1,064,731.7	1,119,162.6	1,194,045.8	1,279,868.4
CP02a T	Fier 1 capital to RWA				9.6%	8.7%	9.1%	8.9%	8.9%	8.4%
Т	Fier 1 capital	Basel III <sup>@</sup>	NC	М	85,804.4	85,919.6	96,501.5	99,239.7	106,144.7	107,681.8
F	RWA	Basel III <sup>@</sup>	NC	М	893,983.1	984,708.6	1,064,731.7	1,119,162.6	1,194,045.8	1,279,868.4
CP03a C	Common Equity Tier 1 (CET1) capital to RWA							8.1%	8.0%	7.7%
C	CET1 capital	Basel III	NC	М				90,972.6	96,099.4	98,240.7
F	RWA	Basel III	NC	М				1,119,162.6	1,194,045.8	1,279,868.4
Capital Adec	quacy: IFSB Formula									
CP01b C	CAR (IFSB)									
Т	Total regulatory capital									
F	RWA									
CP02b T	Fier 1 capital to RWA (IFSB)									
Т	Fier 1 capital									
F	RWA									
CP03b C	Common Equity Tier 1 (CET1) capital to RWA (IFSB)									
(	CET1 capital									
F	RWA									
Asset Qualit	ty									
CP04 C	Gross nonperforming financing (gross NPF) ratio				4.2%	4.8%	4.6%	4.7%	4.3%	4.3%
(	Gross NPF		NC	М	43,616.4	55,142.0	57,618.8	64,844.0	63,335.8	68,155.0
Т	Total financing		NC	М	1,038,880.7	1,160,209.6	1,265,833.6	1,366,968.6	1,466,620.9	1,574,113.2
CP05 N	Net nonperforming financing (net NPF) to capital				20.9%	27.0%	25.7%	31.8%	28.1%	29.5%
1	Net NPF		NC	М	22,542.1	29,728.6	31,088.8	39,647.5	38,207.9	41,133.7
7	Total regulatory capital		NC	М	107,775.7	110,287.0	120,748.8	124,872.4	135,923.4	139,295.5
CP06 F	Provisions for gross nonperforming financing (gross NPF)				69.3%	66.4%	66.3%	72.2%	79.8%	82.2%
F	Provisions		NC	М	30,228.5	36,626.0	38,228.7	46,801.3	50,510.7	56,036.9
(	Gross NPF		NC	М	43,616.4	55,142.0	57,618.8	64,844.0	63,335.8	68,155.0
Earnings										



Code	Indicator		Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H
CP07	Return on assets (ROA)				1.7%	1.6%	1.6%	1.6%	1.5%	1.8%
	Net income (before extraordinary items, taxes, and Zakat)		NC	М	23,419.9	23,499	26,573.2	28,244.9	27,261.8	35,823.1
	Total assets		NC	М	1,361,995.5	1,499,745	1,631,365.1	1,734,556.9	1,864,202.7	2,008,116.9
CP08	Return on equity (ROE)				22.8%	22.8%	23.4%	24.9%	22.7%	29.3%
	Net income (before extraordinary items, taxes, and Zakat)		NC	М	23,419.9	23,499.3	26,573.2	28,244.9	27,261.8	35,823.1
	Equity		NC	М	102,501.8	103,289.6	113,501.3	113,636.1	120,077.6	122,159.7
CP09	Net profit margin				33.3%	31.0%	32.5%	35.9%	30.9%	37.9%
	Net income (before extraordinary items, taxes, and Zakat)		NC	М	23,419.9	23,499.3	26,573.2	28,244.9	27,261.8	35,823.1
	Gross income		NC	М	70,281.2	75,853.7	81,850.5	78,766.5	88,286.1	94,508.8
CP10	Cost to income				34.8%	32.3%	34.7%	35.9%	36.5%	37.0%
	Operating costs		NC	М	24,475.7	24,492.4	28,377.8	28,297.9	32,268.1	34,921.2
	Gross income	N 0	NC	М	70,281.2	75,853.7	81,850.5	78,766.5	88,286.1	94,508.8
Leverage		t								
CP11	Capital to assets (balance sheet definition)				6.3%	5.7%	5.9%	5.7%	5.7%	5.4%
	Tier 1 capital	A p	NC	М	85,804	85,920	96,501	99,239.7	106,144.7	107,681.8
	Total assets	p	NC	М	1,361,996	1,499,745	1,631,365	1,734,556.9	1,864,202.7	2,008,116.9
CP12	Leverage (regulatory definition)	1						5.4%	5.4%	5.2%
	Tier 1 capital	C	NC	М				99,239.7	106,144.7	107,681.8
	Exposure	а	NC	М				1,830,538.1	1,978,443.2	2,075,737.1
Liquidity		b								
CP13	Liquid assets ratio	e			24.6%	26.2%	27.2%	33.7%	31.8%	30.5%
	Liquid assets		NC	М	335,684.7	392,692.8	443,554.4	585,179.4	592,051.8	612,555.1
	Total assets		NC	М	1,361,995.5	1,499,745.4	1,631,365.1	1,734,556.9	1,864,202.7	2,008,116.9
CP14	Liquid assets to short-term liabilities				68.4%	73.6%	71.9%	87.7%	85.9%	84.9%
	Liquid assets		NC	М	335,684.7	392,692.8	443,554.4	585,179.4	592,051.8	612,555.1
	Short-term liabilities		NC	М	490,581.2	533,837.9	616,941.5	667,304.5	688,947.6	721,375.6
CP15	Liquidity coverage ratio (LCR)							176.4%	176.1%	148.3%
	Stock of Sharī ah-compliant high quality liquid assets		NC	М				275,920.6	297,538.7	279,680.1
	Total net cash outflows over the next 30 calendar days		NC	М				156,380.3	168,947.8	188,592.8
CP16	Net stable funding ratio (NSFR)							115.7%	115.9%	110.5%
	Available stable funding (ASF)		NC	М				1,454,096.1	1,640,474.0	1,629,715.5
	Required stable funding (RSF)		NC	М				1,256,535.1	1,415,725.4	1,474,240.1
Sensitivit	y to Risks									
CP17	Net foreign exchange open position to capital				5.2%	7.3%	10.0%	9.5%	7.7%	9.8%
	Net FX open position		NC	М	5,555.7	8,055.0	12,048.9	11,877.6	10,458.0	13,624.2
	Total regulatory capital		NC	М	107,775.7	110,287.0	120,748.8	124,872.4	135,923.4	139,295.5
CP18	Large exposures to capital				210.6%	310.9%	320.7%	328.1%	325.8%	329.9%
	Value of large exposures		NC	М	226,983.3	342,891.9	387,279.2	409,672.7	442,891.4	459,519.7





Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H
	Total regulatory capital (or balance sheet capital)	NC	М	107,775.7	110,287.0	120,748.8	124,872.4	135,923.4	139,295.5
CP19	Growth of financing to private sector			11.2%	14.1%	19.8%	17.3%	15.5%	17.7%
	Total financing at end of current period	NC	М	972,237.0	1,071,268.3	1,164,313.3	1,256,461.0	1,345,198.2	1,478,644.4
	Total financing at end of same period in previous year	NC	М	873,995.3	938,865.0	972,237.0	1,071,268.3	1,164,313.3	1,256,461.0
	Additional Prude	ntial Islamic Fin	nancial In	dicators (PIFIs)					
Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H
AD01	Income distributed to investment account holder (IAH) out of total income from assets for by profit-sharing investment accounts (PSIAs)	unded		78.0%	78.2%	75.1%	73.7%	72.8%	68.2%
	Income distributed to IAH	NC	М	94,346.0	96,773.6	96,159.3	95,966.1	95,433.1	96,440.6
	Total income from assets funded by PSIA	NC	М	120,907.0	123,794.3	127,986.7	130,269.2	131,156.0	141,499.0
AD02	Total off-balance sheet items to total assets			20.8%	21.8%	18.8%	19.7%	19.1%	19.4%
	Off-balance sheet items	NC	М	282,717.5	326,845.5	306,686.9	342,318.4	355,141.1	388,626.0
	Total assets	NC	М	1,361,995.5	1,499,745.4	1,631,365.1	1,734,556.9	1,864,202.7	2,008,116.9
AD03	Foreign-currency denominated funding to total funding			1.9%	2.4%	2.2%	1.5%	1.4%	1.3%
	FX funding	NC	М	23,736.5	33,644.3	33,170.2	24,040.5	22,892.2	24,137.5
	Total funding	NC	М	1,244,232.7	1,411,437.3	1,502,584.8	1,604,228.1	1,601,281.8	1,896,396.5
AD04	Foreign-currency denominated financing to total financing			4.5%	3.7%	4.1%	3.7%	3.4%	3.5%
	FX financing	NC	М	46,747.3	42,689.7	51,937.9	50,075.8	50,330.7	55,433.0
	Total financing	NC	М	1,038,880.7	1,160,209.6	1,265,833.6	1,366,968.6	1,466,620.9	1,574,113.2
AD05	Value of Sukūk holdings to capital			88.6%	108.3%	114.2%	110.1%	103.4%	87.2%
	Sukūk holdings	NC	М	95,441.0	119,392.3	137,905.0	137,463.5	140,478.0	121,472.7
	Total regulatory capital (or balance sheet capital)	NC	М	107,775.7	110,287.0	120,748.8	124,872.4	135,923.4	139,295.5
AD06	Value (or percentage) of Sharī`ah-compliant financing by economic activity								
	Value of <i>Sharī`ah</i> -compliant financing  Sectoral distribution	NC	М	1,038,880.7	1,160,209.6	1,265,833.6	1,366,968.6	1,466,620.9	1,574,113.2
	(a) agriculture, forestry, hunting and fishing	NC	М	16,880.0	22,809.8	15,388.7	19,799.4	23,703.3	23,275.1
	(b) mining and quarrying	NC	М	194.8	280.0	205.8	204.8	256.0	272.4
	(c) manufacturing	NC	М	389,297.5	368,410.5	460,889.9	484,172.2	522,875.3	525,284.7
	(d) electricity, gas, steam and air-conditioning supply	NC	М	8,701.0	12,224.1	11,315.6	16,608.2	14,232.4	11,412.6
	(e) water supply; sewerage and waste management	NC	М	60.0	142.0	334.3	325.0	379.2	424.7
	(f) construction	NC	М	20,297.8	18,570.6	22,200.6	28,072.7	24,433.2	66,994.5
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles	NC	М	307,895.0	365,501.8	379,646.4	381,839.3	420,965.9	514,737.9
	(h) transportation and storage	NC	М	25,185.4	28,901.6	28,305.5	28,604.3	22,086.0	25,811.2
	(i) accommodation and food service activities	NC	М	6,684.1	7,195.4	6,868.0	10,941.5	12,170.8	12,640.9
	(j) information and communication	NC	М	1,355.7	1,779.1	1,818.7	1,843.3	2,151.2	1,845.2
	(k) financial and insurance activities	NC	М	19,311.0	23,734.9	10,929.6	10,007.9	7,399.7	8,260.3
	(I) real estate activities	NC	М	70,785.5	78,811.3	92,422.2	98,797.3	105,979.6	113,065.7
	(m) professional, scientific and technical activities	NC	М	8,781.0	15,369.7	28,026.1	25,960.5	35,334.9	38,429.2





Code	Indicator		Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H
	(n)	administrative and support service activities								
	(o)	public administration and defense; compulsory social security								
	(p)	education	NC	М	1,082.6	1,086.0	1,039.3	1,216.1	1,184.3	1,751.7
	(q)	human health and social work activities	NC	М	4,119.4	4,365.0	4,795.2	4,872.9	4,873.3	7,146.4
	(r)	arts, entertainment and recreation	NC	М	721.7	665.8	661.6	744.8	651.7	810.8
	(s)	other service activities (export)	NC	М	25,292.6	26,265.2	27,770.4	32,438.6	30,901.4	32,383.7
	(t)	activities of households as employers	NC	М	2,562.9	2,844.4	3,301.4	3,309.1	3,308.1	2,716.9
	(t*)	other financing of households	NC	М	10,291.1	13,646.9	18,828.2	68,222.4	92,127.0	103,828.6
	(u)	activities of extraterritorial organisations and bodies								
	(u*)	financing to nonresidents								
	(v)	others	NC	М	119,381.6	167,605.5	151,086.2	148,988.1	141,607.5	83,020.7
AD07	Value (or p	ercentage) of gross NPF by economic activities								
	Value of gro	oss NPF	NC	М	43,616.4	55,142.0	57,618.8	64,844.0	63,335.8	68155.0
	Econo	mic activity								
	(a)	agriculture, forestry, hunting and fishing	NC	М	603.1	1,154.5	1,085.7	800.1	143.5	250.0
	(b)	mining and quarrying			•••			•••		•••
	(c)	manufacturing	NC	М	14,496.3	19,325.7	18,921.7	21,302.3	19,889.6	21,438.8
	(d)	electricity, gas, steam and air-conditioning supply	NC	М	20.3	53.6	339.4	421.4	33.8	37.9
	(e)	water supply; sewerage and waste management	NC	М	111.7	80.0	901.3	882.6	0.0	0.0
	(f)	construction	NC	М	1,169.3	862.3	1,337.4	1,287.6	2,344.7	2,646.0
	(g)	wholesale and retail trade; repair of motor vehicles and motorcycles	NC	М	19,144.5	24,619.2	24,691.2	30,617.6	29,049.9	31,650.5
	(h)	transportation and storage	NC	М	1,210.6	1,547.4	1,530.1	1,655.5	2,050.2	2,303.0
	(i)	accommodation and food service activities	NC	М	228.3	294.5	231.6	197.0	590.8	917.9
	(j)	information and communication	NC	М	65.9	66.0	65.9	155.9	120.4	122.8
	(k)	financial and insurance activities	NC	М	11.6	15.3	2.3	7.4	10.9	7.7
	(I)	real estate activities	NC	М	1,831.8	2,947.4	2,905.2	3,444.6	3,315.1	4,239.7
	(m)	professional, scientific and technical activities	NC	М	34.3	106.4	73.8	76.4	76.5	88.6
	(n)	administrative and support service activities			•••			•••		
	(o)	public administration and defense; compulsory social security			•••			•••		
	(p)	education	NC	М	•••	25.1	34.4	34.4	27.9	0.0
	(q)	human health and social work activities	NC	М	161.6	161.6	7.6	5.9	15.2	194.1
	(r)	arts, entertainment and recreation	NC	М	3.0	27.2	7.1	7.1	32.2	24.6
	(s)	other service activities (export)	NC	М	1,330.5	1,136.1	1,396.6	1,726.9	3,102.2	3,301.6
	(t)	activities of households as employers	NC	М	10.9	9.6	42.5	12.7	15.9	2.4
	(t*)	other financing of households	NC	М	925.2	1,353.6	1,451.7	1,757.1	1,806.6	255.3
	(u)	activities of extraterritorial organisations and bodies								
	(u*)	financing to nonresidents								
	(v)	others	NC	М	2,257.4	1,356.3	2,593.0	451.7	710.3	674.1





Value for peacemagn for turnes by major type of Shari Ah-compliant contract   Traditions   NC   M   12,861 5   13,304 2   20,507   167,516 8   14,307 4   193,362     Morthabhart Monipie   NC   M   1,800 0   91,952 7   33,404   12,118   00,471   12,148     Morthabhart Monipie   NC   M   1,141 0   1,165 0   1,157 0   1,157 0   1,159   1,159   1,159     Salam   NC   M   2,008 0   1,052 0   1,052 0   1,159   1,159   1,159   1,159   1,159   1,159   1,159     Salam   NC   M   2,008 0   1,052 0   1,052 0   1,052 0   1,052 0   1,052 0   1,052 0     Salam   NC   M   2,008 0   1,052 0   1,052 0   1,052 0   1,052 0   1,052 0   1,052 0     Multiparia Bittentik   NC   M   3,008 0   2,027 1   2,061 2   2,061 2   2,061 2     Multiparia Bittentik   NC   M   3,018 0   2,057 5   3,319 1   2,589 1   2,581 2   2,547 9     Multiparia Bittentik   NC   M   3,018 0   2,057 5   3,319 1   2,589 1   2,581 2   2,547 9     Diminishing Multiparia Bittentik   NC   M   3,018 0   2,057 5   3,319 1   2,589 1   2,581 2   2,547 9     Diminishing Multiparia Bittentik   NC   M   1,474 0   431 8   1,490 0   4,007 0   1,007 0     Diminishing Multiparia Bittentik   NC   M   1,474 0   431 8   1,490 0   4,307 0   1,007 0     Diminishing Multiparia Bittentik   NC   M   1,474 0   431 8   1,490 0   4,307 0   1,007 0     Diminishing Multiparia Bittentik   NC   M   1,573 8   5,504 0   5,544 0   4,307 0   1,007 0     Diminishing Multiparia Bittentik   NC   M   1,573 8   5,504 0   5,544 0   4,307 0   1,007 0     Diminishing Multiparia Bittentik   NC   M   1,573 8   5,504 0   5,544 0   4,307 0   1,007 0     Diminishing Multiparia Bittentik   NC   M   1,500 8 0   5,540 0   5,540 0   5,400 0     Diminishing Multiparia Bittentik   NC   M   1,500 8 0   5,540 0   5,540 0   5,540 0     Diminishing Multiparia Bittentik   NC   M   1,500 8 0   5,540 0   5,540 0   5,540 0     Diminishing Multiparia Bittentik   NC   M   1,500 8 0   5,540 0   5,540 0     Diminishing Multiparia Bittentik   NC   M   1,500 8 0   5,540 0   5,540 0     Diminishing Multiparia Bittentik   NC	Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H
Multipathan Mult	AD08	Value (or percentage) of returns by major type of Sharī ah-compliant contract								
Commontity Munification   Not		Total returns	NC	М	129,661.3	133,049.2	220,507.0	167,516.6	114,307.4	159,356.2
Salam		Murābahah/ Muajjal	NC	Μ	86,000.0	91,953.7	93,436.4	122,189	69,471.0	112,438.3
Michael		Commodity Murābahah / Tawwaruq								0.0
		Salam	NC	Μ	1,141.9	1,153.6	1,157.9	1,139	1,159.4	1,146.3
Mugfarebah   Mug		Istisnā`	NC	Μ	13.5	5,582.6	18.7	393	22.8	10.1
Mushérakah   NC   M		ljārah / ljārah Muntahia Bittamlīk	NC	Μ	28,086.9	22,392.1	86,406.7	27,618	32,981.3	34,202.8
Diminishing Musharkash		Muḍārabah	NC	Μ	3,419.5	2,637.5	3,219.1	2,583	1,317.2	2,924.7
Makalah		Mushārakah	NC	М	3,038.4	2,321.1	2,437.5	2,279	2,661.2	5,747.9
		Diminishing Mushārakah	NC	М						0.0
Others		Wakālah	NC	М	1,474.0	431.8	1,480.0	847	1,617.1	1,287.2
Code   Indicator		Qard Hassan	NC	Μ	1,213.6	1,073.0	26,894.4	2,490	769.8	536.1
B		Others	NC	Μ	5,273.6	5,504.0	5,456.4	7,978	4,307.6	1,062.7
Cotes   Structural Islamic Financiar   Structural Islamic Fi		<i>(i)</i>								
Structural Islamic Financial Indicator   Structural Islamic I		(ii)			•••					
Code		(iii)			•••					
Number of Islamic banks   Number of Islami		Others					•••	•••		
Number of Islamic banks   n.a   G   8   8   8   8   8   8   8   8   8		Struct	ural Islamic Financia	I Indicate	ors (SIFIs)					
Number of Islamic banks   Na	Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H
Number of ATMs   Name of ATMs   Na	ST01	Number of Islamic banks		G	8	8	8	8	8	
ST02         Number of employees         n.a         G         24,428         25,304         26,134         26,412         27,091         27,704           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           Total Sharī ah - compliant financing (excluding interbank financing)         NC         M         1,038,880.7         1,160,209.6         1,265,833.6         1,366,988.6         1,466,620.9         1,574,113.2           Sukūk holdings         NC         M         95,441.0         119,392.3         137,905.0         137,463.5         140,478.0         121,472.7           Other Sharī ah- compliant securities         NC         M         39,619.9         27,293.8         25,228.1         30,277.4         34,823.3         39,651.7           All other assets         NC         M         188,054.0         192,849.7         202,398.4         199,847.4         222,280.6         272,893.8           ST04         Total funding/liabilities and equities         NC         M         188,054.0         193,947.2         1,631,365.1         1,734,556.9         1,864,202.7         2,008,116.9           Profit-sharing investment accounts (PSIA)         NC         M		Number of domestic branch offices	n.a	G	823	843	890	915	962	988
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           Total Shari ah-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           Sukūk holdings         NC         M         95,441.0         119,392.3         137,905.0         137,463.5         140,478.0         121,472.7           Other Shari ah-compliant securities <td></td> <td>Number of ATMs</td> <td>n.a</td> <td>G</td> <td>513</td> <td>631</td> <td>702</td> <td>750</td> <td>866</td> <td>945</td>		Number of ATMs	n.a	G	513	631	702	750	866	945
Total Shafi ah - 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 Sukūk holdings  NC M 95,441.0 119,392.3 137,905.0 137,463.5 140,478.0 121,472.7 Other Shafi ah - compliant securities  Interbank financing  NC M 39,619.9 27,293.8 25,228.1 30,277.4 34,823.3 39,651.7 All other assets  NC M 188,054.0 192,849.7 202,398.4 199,847.4 222,280.6 272,879.3 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 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 Other remunerative funding (Murābahah, Commodity Murābahah etc.)  Nonremunerative funding (current account, Wadī ah)  NC M 1,20,226.6 137,904.0 134,140.3 144,139.5 129,082.0 155,782.9 Sukūk issued  NC M 5,682.0 6,350.0 6,900.0 12,350.0 13,082.0 12,900.0 Other Shafī ah - 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	ST02	Number of employees	n.a	G	24,428	25,304	26,134	26,412	27,091	27,704
Total Shafi ah - compliant financing (excluding interbank financing)  NC M 1,038,880.7 1,160,209.6 1,265,833.6 1,366,988.6 1,466,620.9 1,574,113.2 Sukūk holdings  NC M 95,441.0 119,392.3 137,905.0 137,463.5 140,478.0 121,472.7 Other Shafi ah - compliant securities  Interbank financing  NC M 39,619.9 27,293.8 25,228.1 30,277.4 34,823.3 39,651.7 All other assets  NC M 188,054.0 192,849.7 202,398.4 199,847.4 222,280.6 272,879.3 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 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 Other remunerative funding (Murābahah, Commodity Murābahah etc.)  Nonremunerative funding (current account, Wadī ah)  NC M 1,20,226.6 137,904.0 134,140.3 144,139.5 129,082.0 155,782.9 Sukūk issued  NC M 5,682.0 6,350.0 6,900.0 12,350.0 13,082.0 12,900.0 Other Shafī ah - 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										
Sukūk holdings         NC         M         95,441.0         119,392.3         137,905.0         137,463.5         140,478.0         121,472.7           Other Sharī ah-compliant securities         Interbank financing         NC         M         39,619.9         27,293.8         25,228.1         30,277.4         34,823.3         39,651.7           All other assets         NC         M         188,054.0         192,849.7         202,398.4         199,847.4         222,280.6         272,879.3           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         2008,116.9           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           Other remunerative funding (Murābahah, Commodity Murābahah etc.)                                <	ST03	Total assets	NC	М	1,361,995.5	1,499,745.4	1,631,365.1	1,734,556.9	1,864,202.7	2,008,116.9
Other Sharī ah-compliant securities           Interbank financing         NC         M         39,619.9         27,293.8         25,228.1         30,277.4         34,823.3         39,651.7           All other assets         NC         M         188,054.0         192,849.7         202,398.4         199,847.4         222,280.6         272,879.3           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           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           Other remunerative funding (Murābahah, Commodity Murābahah etc.)         NC         M         122,026.6         137,904.0         134,140.3         144,139.5         129,082.0         155,782.9           Sukūk issued         NC         M         5,682.0         6,350.0         6,900.0         12,350.0         13,082.0         12,900.0           Other Sharī ah-compliant securities issued         NC         M         25,107.8         21,545.1         42,237.2         46,796.7         51,240.8         49,153.8		Total Shari ah-compliant financing (excluding interbank financing)	NC	М	1,038,880.7	1,160,209.6	1,265,833.6	1,366,968.6	1,466,620.9	1,574,113.2
Interbank financing   NC   M   39,619.9   27,293.8   25,228.1   30,277.4   34,823.3   39,651.7     All other assets   NC   M   188,054.0   192,849.7   202,398.4   199,847.4   222,280.6   272,879.3     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     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     Other remunerative funding (Murābahah, Commodity Murābahah etc.)                 Nonremunerative funding (current account, Wadī'ah)   NC   M   122,026.6   137,904.0   134,140.3   144,139.5   129,082.0   155,782.9     Sukūk issued   NC   M   5,682.0   6,350.0   6,900.0   12,350.0   13,082.0   12,900.0     Other Sharī'ah -compliant securities issued   NC   M   25,107.8   21,545.1   42,237.2   46,796.7   51,240.8   49,153.8     Herbank funding/liabilities   NC   M   25,107.8   21,545.1   42,237.2   46,796.7   51,240.8   49,153.8     Herbank funding/liabilities   NC   M   25,107.8   21,545.1   42,237.2   46,796.7   51,240.8   49,153.8     Herbank funding/liabilities   NC   M   25,107.8   21,545.1   42,237.2   46,796.7   51,240.8   49,153.8     Herbank funding/liabilities   NC   M   25,107.8   21,545.1   42,237.2   46,796.7   51,240.8   49,153.8     Herbank funding/liabilities   NC   M   25,107.8   21,545.1   42,237.2   46,796.7   51,240.8   49,153.8     Herbank funding/liabilities   NC   M   25,107.8   21,545.1   42,237.2   46,796.7   51,240.8   49,153.8     Herbank funding/liabilities   NC   M   25,107.8   21,545.1   42,237.2   46,796.7   51,240.8   49,153.8     Herbank funding/liabilities   NC   M   25,107.8   21,545.1   21,545.1   22,286.6   22,280.6   2		Sukūk holdings	NC	М	95,441.0	119,392.3	137,905.0	137,463.5	140,478.0	121,472.7
All other assets         NC         M         188,054.0         192,849.7         202,398.4         199,847.4         222,280.6         272,879.3           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           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           Other remunerative funding (Murābahah, Commodity Murābahah etc.)         NC         M         122,026.6         137,904.0         134,140.3         144,139.5         129,082.0         155,782.9           Sukūk issued         NC         M         5,682.0         6,350.0         6,900.0         12,350.0         13,082.0         12,900.0           Other Sharī ah -compliant securities issued         NC         M         25,107.8         21,545.1         42,237.2         46,796.7         51,240.8         49,153.8		Other Sharī`ah-compliant securities						***		
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           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           Other remunerative funding (Murābahah, Commodity Murābahah etc.)		Interbank financing	NC	М	39,619.9	27,293.8	25,228.1	30,277.4	34,823.3	39,651.7
Profit-sharing investment accounts (PSIA) Other remunerative funding (Murābahah, Commodity Murābahah etc.) Nonremunerative funding (current account, Wadī ah) 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 Nonremunerative funding (current account, Wadī ah) NC M 122,026.6 137,904.0 134,140.3 144,139.5 129,082.0 155,782.9 Sukūk issued NC M 5,682.0 6,350.0 6,900.0 12,350.0 13,082.0 12,900.0 Other Sharī ah -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		All other assets	NC	М	188,054.0	192,849.7	202,398.4	199,847.4	222,280.6	272,879.3
Other remunerative funding (Murābahah, Commodity Murābahah etc.)         Nonremunerative funding (current account, Wadī ah)       NC       M       122,026.6       137,904.0       134,140.3       144,139.5       129,082.0       155,782.9         Sukūk issued       NC       M       5,682.0       6,350.0       6,900.0       12,350.0       13,082.0       12,900.0         Other Sharī ah-compliant securities issued       NC       M       25,107.8       21,545.1       42,237.2       46,796.7       51,240.8       49,153.8	ST04	Total funding/liabilities and equities	NC	М	1,361,995.5	1,499,745.4	1,631,365.1	1,734,556.9	1,864,202.7	2,008,116.9
Nonremunerative funding (current account, <i>Wadī'ah</i> )  NC  M  122,026.6  137,904.0  134,140.3  144,139.5  129,082.0  155,782.9  Sukūk issued  NC  M  5,682.0  6,350.0  6,900.0  12,350.0  13,082.0  12,900.0  1		Profit-sharing investment accounts (PSIA)	NC	М	1,019,427.2	1,139,821.5	1,243,154.6	1,336,473.0	1,437,313.5	1,535,085.0
Sukūk issued         NC         M         5,682.0         6,350.0         6,900.0         12,350.0         13,082.0         12,900.0           Other Sharī ah-compliant securities issued		Other remunerative funding (Murābahah, Commodity Murābahah etc.)						***		
Other Sharī ah - compliant securities issued		Nonremunerative funding (current account, Wadi`ah)	NC	М	122,026.6	137,904.0	134,140.3	144,139.5	129,082.0	155,782.9
Interbank funding/liabilities NC M 25,107.8 21,545.1 42,237.2 46,796.7 51,240.8 49,153.8		Sukūk issued	NC	М	5,682.0	6,350.0	6,900.0	12,350.0	13,082.0	12,900.0
Interbank funding/liabilities NC M 25,107.8 21,545.1 42,237.2 46,796.7 51,240.8 49,153.8		Other Shari ah-compliant securities issued								
		Interbank funding/liabilities	NC	М				46,796.7	51,240.8	49,153.8
		All other liabilities	NC	М						





Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H
	Capital and reserves	NC	М	117,762.8	88,308.1	128,780.3	130,328.7	136,676.9	138,577.8
ST05	Total revenues	NC	М	150,029.6	155,566.7	160,740.0	160,310.9	165,246.5	172,061.8
	Financing based	NC	М	132,669.7	137,369.0	141,387.6	141,599.0	146,593.9	153,668.0
	Investment based (Sukūk, other Sharī`ah-compliant securities etc.)	NC	М	3,768.2	2,946.7	3,916.7	2,351.5	2,177.0	1,349.8
	Fee based	NC	М	10,694.4	11,997.7	12,197.6	12,733.8	12,960.6	12,563.6
	Other	NC	М	2,897.3	3,253.2	3,238.0	3,626.5	3,514.9	4,480.5
ST06	Earnings before taxes and Zakat	NC	М	23,419.9	23,499.3	26,573.2	28,244.9	27,261.8	35,823.1
OT07	Value (or percentage) of financing by type of Sharī`ah-compliant contract								
ST07	Total financing	NC	14	4 000 000 7	4 400 000 0	4 005 000 0	4 000 000 0	4 400 000 0	4 574 440 0
	<u> </u>		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
	<i>Murābahah / Muajjal</i> Commodity <i>Murābahah / Tawwaruq</i>	NC	М	660,874.0	707,568.1	767,492.9	835,903.6	921,965.3	1,004,279.4
	Salam	NC	44						0.0
	Istisnā`	NC NC	M	9,545.1	9,338.4	10,528.3	9,748.8	10,818.1	13,444.0
	isusiia Ijārah / Ijārah Muntahia Bittamlīk	NC NC	M	2,781.6	3,205.1	31,319.7	3,369.8	3,732.9	4,160.1
	Muqārabah	NC	M	210,202.1	230,007.5	251,538.4	290,916.4	316,129.2	332,885.8
	Mushārakah	NC	M	19,785.8	21,438.3	27,542.2	29,037.5	34,295.4	36,096.1
	Diminishing <i>Mushārakah</i>	NC NC	M M	21,287.4	19,847.1	21,734.1	17,858.1	24,583.1	23,984.1
	Wakālah	NC NC							0.0
	Qard Hassan		M	10,865.1	10,698.9	9,778.7	12,590.7	10,926.1	11,627.7
		NC	M	24,779.8	27,007.1	27,099.2	24,862.0	23,623.5	23,488.5
	Others	NC	М	78,759.8	131,098.9	118,800.0	142,681.8	120,547.0	124,147.5
	(i)							•••	
	(ii)			•••	•••	•••		•••	
	(iii)			•••	•••		•••	•••	•••
	Others								
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

 $<sup>^{@}\,</sup>$  Data on CP01a, and CP02a before 2015 is based on Basel II.