

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

Country:		Bangladesh														
Time period covered :		Starting Period: 2013A				Ending Period: 2019H				Ending Period: 2019H						
Core Prudential Islamic Financial Indicators (PIFIs)																
Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H	2016A	2017H	2017A	2018H	2018A	2019H	
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	
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%	
	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
	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
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%	
	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
	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
CP03a	Common Equity Tier 1 (CET1) capital to RWA			0.0%	0.0%	0.0%	8.1%	8.0%	7.7%	7.5%	6.8%	6.6%	6.5%	7.3%	7.1%	
	CET1 capital	Basel III	NC	M	0.0	0.0	0.0	90,972.6	96,099.4	98,240.7	103,299	98,439	104,739	108,088	130,297	133,632
	RWA	Basel III	NC	M	0.0	0.0	0.0	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
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%	
	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	
	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	
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%	
	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	
	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	
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%	
	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	
	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	
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%	
	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	
	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	
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%	
	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	
	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	
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%	
	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	
	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	
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%	
	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	
	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	
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%	
	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	
	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	
CP12	Leverage (regulatory definition)			0.0%	0.0%	0.0%	5.4%	5.4%	5.2%	5.1%	5.0%	4.8%	4.5%	5.2%	4.4%	
	Tier 1 capital	NC	M	0.0	0.0	0.0	99,239.7	106,144.7	107,681.8	114,964	114,799	121,866	124,189	132,595	134,895	
	Exposure	NC	M	0.0	0.0	0.0	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	
Liquidity																
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%	
	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	
	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	
CP14	Liquid assets to short-term liabilities			68.4%	73.6%	71.9%	87.7%	85.9%	84.5%	84.5%	104.1%	98.2%	95.6%	98.1%		
	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	
	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	

Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H	2016A	2017H	2017A	2018H	2018A	2019H
CP15	Liquidity coverage ratio (LCR)			0.0%	0.0%	0.0%	176.4%	176.1%	148.3%	137.7%	113.7%	113.5%	109.5%	125.2%	99.9%
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets	NC	M	0.0	0.0	0.0	275,920.6	297,538.7	279,680.1	310,936	280,797	300,215	275,675	243,304	218,042
	Total net cash outflows over the next 30 calendar days	NC	M	0.0	0.0	0.0	156,380.3	168,947.8	188,592.8	225,809	246,932	264,559	251,699	194,362	218,266
CP16	Net stable funding ratio (NSFR)			0.0%	0.0%	0.0%	115.7%	115.9%	110.5%	109.6%	112.6%	108.1%	112.2%	112.1%	112.2%
	Available stable funding (ASF)	NC	M	0.0	0.0	0.0	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
	Required stable funding (RSF)	NC	M	0.0	0.0	0.0	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
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%
	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
	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
CP18	Large exposures to capital			210.6%	310.9%	320.7%	328.1%	325.8%	329.9%	327.0%	334.3%	334.3%	354.1%	321.2%	317.8%
	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
	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
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%
	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
	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

Additional Prudential Islamic Financial Indicators (PIFIs)

Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H	2016A	2017H	2017A	2018H	2018A	2019H
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%
	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
	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
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%
	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
	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
AD03	Foreign-currency denominated funding to total funding			1.9%	2.4%	2.2%	1.5%	1.4%	1.5%	1.5%	1.4%	1.4%	1.4%	4.1%	3.5%
	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
	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
AD04	Foreign-currency denominated financing to total financing			4.5%	3.7%	4.1%	3.7%	3.4%	3.4%	3.4%	5.9%	3.6%	3.2%	3.2%	2.9%
	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
	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
AD05	Value of Sukuk holdings to capital			88.6%	108.3%	114.2%	110.1%	103.4%	87.2%	83.2%	54.0%	55.1%	49.9%	49.2%	33.6%
	<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
	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
AD06	Value (or percentage) of Shari'ah-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
	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
	(b) mining and quarrying	NC	M	194.8	280.0	205.8	204.8	256.0	272.4	273	291	128	152	214	254
	(c) manufacturing	NC	M	389,297.5	368,410.5	460,889.9	484,172.2	522,875.3	525,284.7	600,061	653,000	710,547	771,190	841,476	903,256
	(d) electricity, gas, steam and air-conditioning supply	NC	M	8,701.0	12,224.1	11,315.6	16,608.2	14,232.4	11,412.6	13,068	13,144	15,751	21,711	26,325	30,199
	(e) water supply; sewerage and waste management	NC	M	60.0	142.0	334.3	325.0	379.2	424.7	446	490	524	534	553	561
	(f) construction	NC	M	20,297.8	18,570.6	22,200.6	28,072.7	24,433.2	66,994.5	54,632	57,011	67,710	72,655	73,605	77,185
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles	NC	M	307,895.0	365,501.8	379,646.4	381,839.3	420,965.9	514,737.9	554,343	611,203	702,607	793,575	815,114	845,546
	(h) transportation and storage	NC	M	25,185.4	28,901.6	28,305.5	28,604.3	22,086.0	25,811.2	27,229	31,032	29,189	33,243	32,450	36,831
	(i) accommodation and food service activities	NC	M	6,684.1	7,195.4	6,868.0	10,941.5	12,170.8	12,640.9	15,562	16,493	15,459	18,459	22,874	20,446
	(j) information and communication	NC	M	1,355.7	1,779.1	1,818.7	1,843.3	2,151.2	1,845.2	1,350	1,471	1,472	1,799	2,302	2,425
	(k) financial and insurance activities	NC	M	19,311.0	23,734.9	10,929.6	10,007.9	7,399.7	8,260.3	9,293	11,361	9,781	9,455	8,796	10,489
	(l) real estate activities	NC	M	70,785.5	78,811.3	92,422.2	98,797.3	105,979.6	113,065.7	115,783	135,419	128,177	127,476	137,511	141,037
	(m) professional, scientific and technical activities	NC	M	8,781.0	15,369.7	28,026.1	25,960.5	35,334.9	38,429.2	42,756	50,407	58,052	71,863	59,695	43,570
	(n) administrative and support service activities	NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,770	5,117
	(o) public administration and defense; compulsory social security	NC	M	...	...	...	...	...	...	...	...	...	...	...	...
	(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
	(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
	(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
	(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
	(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
	(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
	(u) activities of extraterritorial organisations and bodies	NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2,332	2,226	2,256
	(u*) financing to nonresidents	NC	M	...	...	...	...	...	...	...	...	...	...	...	...
	(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	0.0	2,024.8
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
	Economic activity														

Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H	2016A	2017H	2017A	2018H	2018A	2019H
(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
(b)	mining and quarrying			...	...	...	...	...	...	...	...	...	...	...	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
(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
(e)	water supply; sewerage and waste management	NC	M	111.7	80.0	901.3	882.6	...	...	...	...	...	...	...	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
(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
(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
(i)	accommodation and food service activities	NC	M	228.3	294.5	231.6	197.0	590.8	917.9	938	981	981	1,026	1,036	1,044
(j)	information and communication	NC	M	65.9	66.0	65.9	155.9	120.4	122.8	124	190	587	642	234	183
(k)	financial and insurance activities	NC	M	11.6	15.3	2.3	7.4	10.9	7.7	105	110	...	341	375	602
(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
(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
(n)	administrative and support service activities	NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	185	100
(o)	public administration and defense; compulsory social security			...	...	...	...	...	...	...	...	...	...	...	...
(p)	education	NC	M	0.0	25.1	34.4	34.4	27.9	0.0	0.0	0.0	0.0	0.0	0.0	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
(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
(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
(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
(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
(u)	activities of extraterritorial organisations and bodies			...	...	...	...	...	...	...	...	...	...	...	...
(u*)	financing to nonresidents			...	...	...	...	...	...	...	...	...	...	...	...
(v)	others	NC	M	2,257.4	1,356.3	2,593.0	451.7	710.3	674.1	0.0	0.0	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
	<i>Murabahah/ Muajjal</i>	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
	<i>Commodity Murabahah / Tawwaruq</i>	NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56,848
	<i>Salam</i>	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
	<i>Istisna'</i>	NC	M	13.5	5,582.6	18.7	393	22.8	10.1	10	117	22	31	797	962
	<i>Ijarah / Ijarah Muntahia Bittamlik/ Hire Purchase/ HPSM</i>	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
	<i>Mudharabah</i>	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
	<i>Musharakah</i>	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
	<i>Diminishing Musharakah</i>			...	...	...	...	...	...	...	...	...	...	...	...
	<i>Wakalah</i>	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
	<i>Qard Hassan</i>	NC	M	1,213.6	1,073.0	26,894.4	2,490	769.8	536.1	152	186	584	0.0	536	436
	<i>Others</i>	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

Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H	2016A	2017H	2017A	2018H	2018A	2019H
	(i)			...	...	...	...	...	...	...	...	...	...	...	...
	(ii)			...	...	...	...	...	...	...	...	...	...	...	...
	(iii)			...	...	...	...	...	...	...	...	...	...	...	...
	Others			...	...	...	...	...	...	...	...	...	...	...	...
Structural Islamic Financial Indicators (SIFIs)															
Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H	2016A	2017H	2017A	2018H	2018A	2019HA
ST01	Number of Islamic banks	<i>n.a</i>	G	8	8	8	8	8	8	8	8	8	8	8	8
	Number of domestic branch offices	<i>n.a</i>	G	823	843	890	915	962	988	1,043	1,068	1,124	1,134	1,197	1,201
	Number of ATMs	<i>n.a</i>	G	513	631	702	750	866	945	1,029	1,058	1,118	1,177	1,247	1,309
ST02	Number of employees	<i>n.a</i>	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
ST03	Total assets	<i>NC</i>	<i>M</i>	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
	Total <i>Shari'ah</i> -compliant financing (excluding interbank financing)	<i>NC</i>	<i>M</i>	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
	<i>Sukuk</i> holdings	<i>NC</i>	<i>M</i>	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
	Other <i>Shari'ah</i> -compliant securities			...	...	...	...	...	...	...	...	...	...	...	...
	Interbank financing	<i>NC</i>	<i>M</i>	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
	All other assets	<i>NC</i>	<i>M</i>	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
ST04	Total funding/liabilities and equities	<i>NC</i>	<i>M</i>	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
	Profit-sharing investment accounts (PSIA)	<i>NC</i>	<i>M</i>	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
	Other remunerative funding (<i>Murabahah</i> , Commodity <i>Murabahah</i> etc.)			...	...	...	...	...	...	...	...	...	...	...	...
	Nonremunerative funding (current account, <i>Wad'iah</i>)	<i>NC</i>	<i>M</i>	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
	<i>Sukuk</i> issued	<i>NC</i>	<i>M</i>	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
	Other <i>Shari'ah</i> -compliant securities issued			...	...	...	...	...	...	...	...	...	...	...	...
	Interbank funding/liabilities	<i>NC</i>	<i>M</i>	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
	All other liabilities	<i>NC</i>	<i>M</i>	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
	Capital and reserves	<i>NC</i>	<i>M</i>	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
ST05	Total revenues	<i>NC</i>	<i>M</i>	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
	Financing based	<i>NC</i>	<i>M</i>	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
	Investment based (<i>Sukuk</i> , other <i>Shari'ah</i> -compliant securities etc.)	<i>NC</i>	<i>M</i>	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
	Fee based	<i>NC</i>	<i>M</i>	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
	Other	<i>NC</i>	<i>M</i>	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
ST06	Earnings before taxes and Zakat	<i>NC</i>	<i>M</i>	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
ST07	Value (or percentage) of financing by type of <i>Shari'ah</i>-compliant contract														
	Total financing	<i>NC</i>	<i>M</i>	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
	<i>Murabahah</i> / <i>Muajjal</i>	<i>NC</i>	<i>M</i>	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
	Commodity <i>Murabahah</i> / <i>Tawaruq</i>	<i>NC</i>	<i>M</i>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	568,394.1
	<i>Salam</i>	<i>NC</i>	<i>M</i>	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
	<i>Istisna'</i>	<i>NC</i>	<i>M</i>	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
	<i>Ijarah</i> / <i>Ijarah Muntahia Bittamlik</i> / <i>Hire Purchase</i> / <i>HPSM</i>	<i>NC</i>	<i>M</i>	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
	<i>Mudharabah</i>	<i>NC</i>	<i>M</i>	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
	<i>Musharakah</i>	<i>NC</i>	<i>M</i>	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
	Diminishing <i>Musharakah</i>			...	...	...	...	...	...	...	...	...	...	...	...
	<i>Wakalah</i>	<i>NC</i>	<i>M</i>	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
	<i>Qard Hassan</i>	<i>NC</i>	<i>M</i>	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
	Others	<i>NC</i>	<i>M</i>	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
	(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

© Data on CP01a, and CP02a before 2015 is based on Basel II.

Code	Indicator	Currency	Units	2013A	2014H	2014A	2015H	2015A	2016H	2016A	2017H	2017A	2018H	2018A	2019H
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