

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

Country: Indonesia		Indonesia												
Time period covered :		Starting Period: 2013A			Ending Period: 2016Q1									
Core Prudential Islamic Financial Indicators (PIFIs)														
Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
End-of-period exchange rate (IDR / USD):					12,189	11,404	11,969	12,212	12,440	13,084	13,332	14,857	13,795	13,276
Capital Adequacy : Basel Standard¹														
CP01a	CAR				14.4%	16.2%	16.2%	14.6%	15.7%	14.4%	14.1%	15.1%	15.0%	14.9%
	Total regulatory capital	Basel II	NC	B	18,089.0	19,033.0	18,788.0	18,229.0	19,585.0	20,847.0	21,301.0	22,666.2	23,409.2	23,064.6
	Risk-weighted assets (RWA)	Basel II	NC	B	125,429.0	117,508.0	115,885.0	124,823.0	124,405.0	144,506.0	151,157.1	149,627.8	155,893.6	154,778.5
CP02a	Tier 1 capital to RWA				11.7%	13.7%	13.4%	13.8%	12.7%	11.7%	11.5%	12.5%	12.1%	12.8%
	Tier 1 capital	Basel II	NC	B	14,689.0	16,143.0	15,536.1	17,221.7	15,745.9	16,931.3	17,354.7	18,716.0	18,860.7	19,818.08
	RWA	Basel II	NC	B	125,429.0	117,508.0	115,885.0	124,823.0	124,405.0	144,506.0	151,157.1	149,627.8	155,893.6	154,778.5
CP03a	Common Equity Tier 1 (CET1) capital to RWA				...	...	...	...	...	...	...	...	...	...
	CET1 capital				...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...
Capital Adequacy: IFSB Formula¹														
CP01b	CAR (IFSB)¹				14.4%	16.2%	16.2%	14.6%	15.7%	14.4%	14.1%	15.1%	15.0%	14.9%
	Total regulatory capital		NC	B	18,089.0	19,033.0	18,788.0	18,229.0	19,585.0	20,847.0	21,301.0	22,666.2	23,409.2	23,064.6
	RWA		NC	B	125,429.0	117,508.0	115,885.0	124,823.0	124,405.0	144,506.0	151,157.1	149,627.8	155,893.6	154,778.5
CP02b	Tier 1 capital to RWA (IFSB)				11.7%	13.7%	13.4%	13.8%	12.7%	11.7%	11.5%	12.5%	12.1%	12.8%
	Tier 1 capital		NC	B	14,689.0	16,143.0	15,536.1	17,221.7	15,745.9	16,931.3	17,354.7	18,716.0	18,860.7	19,818.1
	RWA		NC	B	125,429.0	117,508.0	115,885.0	124,823.0	124,405.0	144,506.0	151,157.1	149,627.8	155,893.6	154,778.5
CP03b	Common Equity Tier 1 (CET1) capital to RWA (IFSB)				...	...	...	...	...	...	...	...	...	...
	CET1 capital				...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...
Asset Quality														
CP04	Gross nonperforming financing (gross NPF) ratio				2.7%	3.4%	4.3%	5.3%	5.0%	5.5%	5.1%	5.1%	4.8%	5.3%
	Gross NPF		NC	B	3,721.3	4,774.0	6,210.8	7,813.3	7,381.1	8,078.4	7,676.1	7,762.6	7,456.3	8,179.2
	Total financing		NC	B	137,268.1	138,590.0	143,315.6	147,737.2	147,944.5	147,136.1	150,709.5	151,157.2	153,968.0	152,967.3
CP05	Net nonperforming financing (net NPF) to capital				13.7%	16.3%	23.1%	31.2%	25.5%	26.9%	25.6%	22.7%	21.0%	24.0%
	Net NPF		NC	B	2,477.7	3,102.5	4,347.7	5,687.4	4,996.9	5,604.7	5,461.8	5,141.3	4,914.8	5,543.2
	Total regulatory capital		NC	B	18,089.0	19,033.0	18,788.0	18,229.0	19,585.0	20,847.0	21,301.0	22,666.2	23,409.2	23,064.6
CP06	Provisions for gross nonperforming financing (gross NPF)				33.4%	35.0%	30.0%	27.2%	32.3%	30.6%	28.8%	33.8%	34.1%	32.2%
	Provisions		NC	B	1,243.7	1,671.5	1,863.1	2,125.9	2,384.2	2,473.7	2,214.3	2,621.3	2,541.6	2,636.0
	Gross NPF		NC	B	3,721.3	4,774.0	6,210.8	7,813.3	7,381.1	8,078.4	7,676.1	7,762.6	7,456.3	8,179.2
Earnings²														
CP07	Return on assets (ROA)				5.7%	6.9%	3.3%	2.1%	2.6%	2.2%	2.0%	1.9%	2.0%	0.9%
	Net income (before extraordinary items, taxes, and Zakat) ²		NC	B	9,223.6	10,866.8	6,215.5	4,060.6	5,090.9	4,348.3	3,942.0	3,893.5	3,992.0	1,907.5
	Total assets		NC	B	162,544.0	158,192.0	186,769.0	197,424.0	198,248.0	197,931.1	198,763.1	199,720.0	201,348.1	211,089.0
CP08	Return on equity (ROE)				71.2%	82.2%	43.1%	25.8%	32.3%	26.4%	24.2%	22.5%	22.5%	9.6%
	Net income (before extraordinary items, taxes, and Zakat) ²		NC	B	9,223.6	10,866.8	6,215.5	4,060.6	5,090.9	4,348.3	3,942.0	3,893.5	3,992.0	1,907.5
	Equity ³		NC	B	12,949.6	13,222.4	14,429.2	15,745.9	15,745.9	16,475.8	16,269.6	17,339.1	17,756.5	19,820.9
CP09	Net profit margin				43.4%	45.6%	34.6%	23.4%	24.7%	18.2%	17.2%	18.4%	17.6%	7.7%
	Net income (before extraordinary items, taxes, and Zakat) ²		NC	B	9,223.6	10,866.8	6,215.5	4,060.6	5,090.9	4,348.3	3,942.0	3,893.5	3,992.0	1,907.5
	Gross income ²		NC	B	21,269.5	23,814.0	17,985.5	17,319.4	20,634.0	23,860.4	22,980.4	21,207.7	22,645.2	24,924.7
CP10	Cost to income				56.6%	54.4%	65.4%	76.6%	75.3%	81.8%	82.8%	81.6%	82.4%	92.3%
	Operating costs ²		NC	B	12,045.9	12,947.2	11,769.9	13,258.8	15,543.0	19,512.1	19,038.5	17,314.2	18,653.2	23,017.2
	Gross income ²		NC	B	21,269.5	23,814.0	17,985.5	17,319.4	20,634.0	23,860.4	22,980.4	21,207.7	22,645.2	24,924.7
Leverage														
CP11	Capital to assets (balance sheet definition)				8.1%	8.9%	8.3%	8.8%	7.7%	8.5%	8.7%	9.2%	8.8%	9.3%

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
	Tier 1 capital		NC	B	14,689.0	16,143.0	15,536.1	17,221.7	15,745.9	16,931.3	17,354.7	18,716.0	18,860.7	19,818.1
	Total assets		NC	B	180,360.0	181,148.0	188,189.7	195,084.6	204,960.6	198,552.8	200,217.2	204,025.0	213,423.0	213,061.3
CP12	Leverage (regulatory definition)				7.8%	8.5%	7.4%	8.6%	6.8%	8.4%	8.5%	9.0%	8.5%	8.9%
	Tier 1 capital		NC	B	14,689.0	16,143.0	15,536.1	17,221.7	15,745.9	16,931.3	17,354.7	18,716.0	18,860.7	19,818.1
	Exposure		NC	B	188,192	189,198	209,255	201,406	230,255	202,160	204,308	208,504.5	220,652.5	221,972.9
Liquidity														
CP13	Liquid assets ratio				14.6%	11.5%	12.5%	13.7%	13.6%	15.1%	15.5%	21.0%	15.3%	17.8%
	Liquid assets		NC	B	26,378.0	20,818.0	23,459.4	26,665.2	27,832.9	29,932.9	31,019.2	42,866.0	32,609.5	37,820.1
	Total assets		NC	B	180,360.0	181,148.0	188,189.7	195,084.6	204,960.6	198,552.8	200,217.2	204,025.0	213,423.0	213,061.3
CP14	Liquid assets to short-term liabilities				18.2%	16.8%	17.1%	19.1%	18.2%	20.0%	20.5%	27.6%	20.0%	23.4%
	Liquid assets		NC	B	26,378.0	20,818.0	23,459.4	26,665.2	27,832.9	29,932.9	31,019.2	42,866.0	32,609.5	37,820.1
	Short-term liabilities		NC	B	144,581.0	123,969.0	137,452.1	139,851.7	152,758.3	149,842.5	151,675.0	155,034.7	162,749.0	161,649.8
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)				...	...	...	...	...	...	...	...	...	...
Sensitivity to Risks														
CP17	Net foreign exchange open position to capital				3.9%	3.8%	2.6%	4.0%	3.3%	4.6%	5.3%	2.4%	2.2%	0.8%
	Net FX open position		NC	B	700.7	715.2	482.0	735.0	648.0	969.2	1,120.7	538.4	511.1	195.4
	Total regulatory capital		NC	B	18,089.0	19,033.0	18,788.0	18,229.0	19,585.0	20,847.0	21,301.0	22,666.2	23,409.2	23,064.6
CP18	Large exposures to capital				...	...	...	...	...	...	...	...	...	...
	Value of large exposures				...	...	...	...	...	...	...	...	...	...
	Total regulatory capital (or balance sheet capital)				...	...	...	...	...	...	...	...	...	...
CP19	Growth of financing to private sector				22.1%	16.0%	11.9%	10.8%	7.8%	6.2%	5.2%	2.3%	4.1%	4.0%
	Total financing at end of current period		NC	B	137,352.7	138,589.8	143,315.6	147,737.2	147,944.5	147,136.1	150,709.5	151,157.2	153,968.0	152,967.3
	Total financing at end of same period in previous year		NC	B	112,396.3	119,507.5	128,101.5	133,376.4	137,268.1	138,590.0	143,315.6	147,737.2	147,944.5	147,136.1
Additional Prudential Islamic Financial Indicators (PIFIs)														
Code	Indicator		Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
AD01	Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSIAs)				...	...	...	...	...	...	...	...	...	...
	Income distributed to IAH		NC	B	6,589.7	2,095.8	5,737.7	8,949.1	12,275.9	5,103.6	9,986.7	14,830.3	19,645.8	4,886.8
	Total income from assets funded by PSIA				...	...	...	...	...	...	...	...	...	...
AD02	Total off-balance sheet items to total assets				5.0%	5.2%	-11.2%	-3.2%	-12.3%	-1.8%	-2.0%	-2.2%	-3.4%	-4.2%
	Off-balance sheet items		NC	B	9,025.0	9,376.0	-21,064.9	-6,321.7	-25,294.7	-3,607.5	-4,091.1	-4,479.5	-7,229.5	-8,911.7
	Total assets		NC	B	180,360.0	181,148.0	188,189.7	195,084.6	204,960.6	198,552.8	200,217.2	204,025.0	213,423.0	213,061.3
AD03	Foreign-currency denominated funding to total funding				6.2%	6.2%	6.7%	6.7%	6.5%	7.3%	7.8%	7.6%	6.9%	7.9%
	FX funding		NC	B	8,881.3	8,732.6	10,080.3	10,570.6	11,173.5	12,104.6	12,701.3	12,703.3	12,007.8	13,853.4
	Total funding		NC	B	143,174.0	141,260.4	150,529.8	157,331.5	170,722.9	165,034.2	162,816.6	166,433.2	174,895.0	174,778.8
AD04	Foreign-currency denominated financing to total financing				5.6%	5.1%	5.3%	5.1%	5.4%	5.6%	5.8%	6.6%	5.8%	5.3%
	FX financing		NC	B	7,619.0	7,103.0	7,538.4	7,575.1	7,951.2	8,188.8	8,693.9	10,017.8	8,986.9	8,107.5
	Total financing		NC	B	137,268.0	138,590.0	143,315.6	147,737.2	147,944.5	147,136.1	150,709.5	151,157.2	153,968.0	152,967.3
AD05	Value of <i>Sukūk</i> holdings to capital				45.2%	42.3%	43.2%	47.5%	43.0%	43.5%	50.1%	49.4%	60.3%	70.5%
	<i>Sukūk</i> holdings		NC	B	7,594.9	7,551.5	8,018.9	8,567.6	8,320.8	8,978.1	10,567.4	11,200.4	14,117.5	16,251.1
	Total regulatory capital (or balance sheet capital)		NC	B	18,089.0	19,033.0	18,788.0	18,229.0	19,585.0	20,847.0	21,301.0	22,666.2	23,409.2	23,064.6
AD06	Value (or percentage) of <i>Shari'ah</i>-compliant financing by economic activity													
	Value of <i>Shari'ah</i> -compliant financing		NC	B	137,268.1	138,589.8	143,315.6	147,737.2	147,944.5	147,136.1	150,709.5	151,157.2	153,968.0	152,967.3
	Sectoral distribution													
	(a) agriculture, forestry, hunting and fishing		NC	B	2,641.3	3,009.3	3,698.2	4,687.7	4,657.0	5,502.1	6,323.1	6,775.3	7,537.9	7,554.6
	(b) mining and quarrying		NC	B	2,932.5	3,250.5	3,036.0	3,685.8	4,031.7	4,160.8	4,544.6	5,074.3	4,786.7	4,742.4
	(c) manufacturing		NC	B	5,484.6	5,919.7	8,852.5	10,197.8	10,407.5	11,755.1	12,098.3	12,913.1	13,768.1	14,032.3

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
	(d) electricity, gas, steam and air-conditioning supply		NC	B	3,645.1	3,576.6	3,352.2	4,275.1	5,029.4	5,191.3	5,420.7	5,921.5	5,927.7	6,310.9
	(e) water supply; sewerage and waste management		NC	B	303.4	292.4	64.5	78.4	80.7	130.3	107.0	113.7	560.1	330.1
	(f) construction		NC	B	6,451.0	6,607.0	6,613.7	9,078.6	8,607.3	8,571.0	8,772.6	8,502.4	7,623.4	7,396.8
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles		NC	B	11,615.8	12,501.4	14,019.3	19,012.3	19,202.7	20,391.4	21,883.3	21,242.2	22,028.7	22,681.0
	(h) transportation and storage		NC	B	4,116.3	4,063.8	11,297.2	9,953.7	7,686.1	7,917.4	7,710.0	7,945.2	7,859.7	7,441.8
	(i) accommodation and food service activities		NC	B	398.9	690.8	847.5	1,010.5	1,251.6	1,185.7	1,390.1	1,605.6	1,682.1	1,737.7
	(j) information and communication		NC	B	798.9	801.5	793.9	891.2	1,569.6	2,035.5	2,027.8	1,851.7	1,590.4	1,623.1
	(k) financial and insurance activities		NC	B	...	...	14,972.6	11,879.0	11,372.3	11,212.1	11,629.8	11,851.9	11,943.6	11,238.1
	(l) real estate activities		NC	B	87,296.4	86,497.1	37,132.0	28,027.4	28,646.8	29,821.9	30,740.2	31,716.2	32,420.3	32,829.0
	(m) professional, scientific and technical activities		NC	B	...	...	1,032.7	1,277.4	1,422.3	1,163.0	1,471.6	1,182.8	1,147.9	1,232.0
	(n) administrative and support service activities		NC	B	...	...	197.3	220.3	254.6	299.1	304.8	283.3	472.6	268.2
	(o) public administration and defense; compulsory social security		NC	B	...	...	155.2	86.6	84.8	28.2	25.2	24.0	266.0	262.4
	(p) education		NC	B	1,199.4	1,351.0	1,796.5	1,940.0	2,054.7	2,262.5	2,468.5	2,607.2	2,880.4	2,950.9
	(q) human health and social work activities		NC	B	930.9	953.9	958.8	1,300.9	1,532.6	1,705.7	1,835.4	1,998.2	2,199.4	2,212.0
	(r) arts, entertainment and recreation		NC	B	44.6	49.8	81.4	104.7	176.0	164.9	197.0	186.5	187.6	187.0
	(s) other service activities (export)		NC	B	9,409.0	9,024.9	17,374.5	14,644.9	15,816.1	11,439.4	10,403.3	8,693.9	7,141.8	5,962.3
	(t) activities of households as employers		NC	B	...	...	...	...	...	...	...	0.0	0.0	0.0
	(t*) other financing of households		NC	B	...	...	16,307.0	25,279.5	23,712.9	21,853.2	21,008.8	20,295.0	21,206.6	21,410.7
	(u) activities of extraterritorial organisations and bodies		NC	B	...	...	0.7	...	...	0.2	0.2	0.2	0.2	0.6
	(u*) financing to nonresidents		NC	B	...	...	731.9	105.7	347.5	345.2	346.0	372.9	736.8	563.4
AD07	Value (or percentage) of gross NPF by economic activities				3,721.3									
	Value of gross NPF		NC	B	3,721.3	4,774.1	6,206.3	7,813.3	7,320.3	8,078.4	7,676.1	7,762.6	7,456.3	8,179.2
	Economic activity													
	(a) agriculture, forestry, hunting and fishing		NC	B	143.9	228.6	299.8	337.7	364.2	411.4	411.4	424.2	366.3	373.0
	(b) mining and quarrying		NC	B	2.3	22.9	48.8	561.5	330.0	398.0	358.9	316.4	351.2	379.0
	(c) manufacturing		NC	B	235.8	237.6	421.4	453.2	376.3	468.2	475.3	505.7	753.3	833.2
	(d) electricity, gas, steam and air-conditioning supply		NC	B	9.5	2.5	75.6	81.6	387.9	387.5	356.6	434.9	419.3	418.2
	(e) water supply; sewerage and waste management		NC	B	0.0	0.0	5.0	5.0	5.0	4.2	8.6	8.3	18.3	19.3
	(f) construction		NC	B	331.1	348.5	197.6	472.3	737.3	736.8	612.1	641.4	445.7	489.4
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles		NC	B	542.7	694.1	671.8	1,430.7	1,311.1	1,326.5	1,506.7	1,681.9	1,914.8	1,896.4
	(h) transportation and storage		NC	B	63.6	48.6	455.8	866.6	624.5	575.0	493.6	468.7	373.6	481.5
	(i) accommodation and food service activities		NC	B	3.8	4.2	20.9	30.7	52.7	45.0	49.8	50.3	49.2	50.1
	(j) information and communication		NC	B	88.1	87.7	86.5	377.3	107.9	387.5	208.0	122.9	85.9	100.1
	(k) financial and insurance activities		NC	B	...	...	975.1	556.0	389.0	247.5	208.1	241.4	179.5	197.2
	(l) real estate activities		NC	B	2,100.0	2,827.6	1,049.3	1,038.7	976.1	1,197.7	1,266.7	1,253.6	1,112.2	1,305.4
	(m) professional, scientific and technical activities		NC	B	...	...	48.0	93.3	98.3	79.1	89.5	75.0	99.5	105.8
	(n) administrative and support service activities		NC	B	...	...	4.5	3.5	2.8	5.5	1.1	0.7	0.7	2.5
	(o) public administration and defense; compulsory social security		NC	B	...	...	4.8	2.6	3.0	2.6	2.1	2.5	2.2	2.0
	(p) education		NC	B	9.9	14.1	8.8	10.5	14.3	19.0	27.8	19.2	66.0	63.6
	(q) human health and social work activities		NC	B	6.9	19.6	4.9	24.8	52.1	54.2	56.7	54.6	49.9	37.9
	(r) arts, entertainment and recreation		NC	B	0.6	0.6	2.4	1.5	0.8	0.9	1.8	1.6	0.6	1.0
	(s) other service activities (export)		NC	B	183.1	237.5	1,177.2	719.1	777.8	841.8	717.5	694.1	552.7	582.9
	(t) activities of households as employers		NC	B	...	...	...	...	...	...	...	0.0	0.0	0.0
	(t*) other financing of households		NC	B	...	...	581.0	746.8	709.3	890.1	823.8	764.8	587.0	840.9
	(u) activities of extraterritorial organisations and bodies		NC	B	...	...	...	...	...	...	...	0.2	0.2	0.0
	(u*) financing to nonresidents		NC	B	...	...	67.3	0.0	0.0	0.0	0.0	0.0	28.4	0.0
AD08	Value (or percentage) of returns by major type of Sharī'ah-compliant contract													
	Total returns		NC	B	15,201.6	4,192.4	8,202.5	12,585.2	17,212.2	4,694.0	9,296.5	14,185.3	18,951.8	4,781.2
	<i>Murābahah</i>		NC	B	9,843.1	2,709.7	5,457.0	8,414.6	11,551.7	3,154.9	6,271.3	9,457.0	12,619.8	3,372.6
	<i>Commodity Murābahah / Tawwaruq</i>				...	...	...	...	...	...	...	...	...	...
	<i>Salam</i>				...	...	...	...	...	...	...	...	...	...
	<i>Istisnā'</i>		NC	B	18.7	5.2	11.7	15.4	20.5	5.9	10.6	14.3	17.9	3.6

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
	<i>Ijārah/Ijārah Muntahia Bittamlik</i>		NC	B	173.4	41.6	167.4	258.4	256.4	45.2	86.5	158.6	199.9	45.8
	<i>Mudārabah</i>		NC	B	1,170.6	316.7	613.9	873.8	1,157.5	277.2	550.5	847.4	1,120.0	257.2
	<i>Mushārahah</i>		NC	B	3,042.2	899.2	1,866.0	2,889.0	4,045.5	1,167.7	2,293.2	3,444.7	4,640.6	1,014.4
	<i>Diminishing Mushārahah</i>				...	...	...	...	...	...	...	...	...	...
	<i>Wakālah</i>				...	...	...	...	...	...	...	...	...	...
	<i>Qard Hassan</i>				...	...	...	...	...	...	...	...	...	...
	<i>Others</i>		NC	B	953.5	219.9	86.3	134.1	180.6	43.1	84.3	263.3	353.7	87.5
	<i>(i) Qardh³</i>		NC	B	...	...	77.6	122.9	165.8	41.5	81.6	259.3	353.3	87.5
	<i>(ii)</i>				...	...	...	...	...	...	...	...	...	...
	<i>(iii)</i>				...	...	...	...	...	...	...	...	...	...
	<i>Others</i>		NC	B	953.5	219.9	8.7	11.2	14.8	1.5	2.7	4.0	0.3	0.0
Structural Islamic Financial Indicators (SIFIs)														
Code	Indicator		Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
ST01	Number of Islamic banks		n.a	G	11	11	11	12	12	12	12	12	12	12
	Number of domestic branch offices		n.a	G	407	414	417	438	447	448	450	448	450	450
	Number of ATMs		n.a	G	2,696	2,832	2,926	3,143	3,350	3,354	3,483	3,525	3,571	3,574
ST02	Number of employees		n.a	G	26,717	27,027	29,232	38,965	41,393	49,106	49,069	48,861	51,413	50,372
ST03	Total assets		NC	B	180,360.1	181,147.5	188,189.7	195,084.6	204,960.6	198,552.8	200,217.2	204,025.0	213,423.0	213,061.3
	Total <i>Sharī'ah</i> -compliant financing (excluding interbank financing)		NC	B	137,352.7	138,589.8	143,316	147,737	147,944	147,136	150,709	151,157.2	153,968.0	152,967.3
	<i>Sukūk</i> holdings		NC	B	7,595	7,551	8,019	8,568	8,321	8,978	10,567	11,200.4	14,117.5	16,251.1
	Other <i>Sharī'ah</i> -compliant securities		NC	B	1,074.7	3,262.5	932.4	936.2	1,418.0	1,429.5	1,836.4	1,629.2	1,631.1	1,625.8
	Interbank financing		NC	B	3,086.7	8,127.4	3,287.2	3,617.7	3,766.9	3,796.1	4,286.7	3,381.4	4,157.3	4,067.6
	All other assets		NC	B	31,251.0	23,107.7	32,635.6	34,226.0	43,510.5	37,212.9	32,817.1	36,656.9	39,549.1	38,149.4
ST04	Total funding/liabilities and equities		NC	B	180,360.1	181,147.5	186,848.4	195,084.6	204,960.6	198,552.8	200,217.2	204,025.0	213,423.0	213,061.3
	Profit-sharing investment accounts (PSIA)		NC	B	120,015.0	122,136.4	130,045.5	135,756.5	148,017.6	141,487.4	138,107.6	142,556.6	149,979.6	150,571.1
	Other remunerative funding (<i>Murābahah</i> , Commodity <i>Murābahah</i> etc.)				...	...	...	...	...	...	...	...	...	...
	Nonremunerative funding (current account, <i>Wadī'ah</i>)		NC	B	23,336.6	19,123.9	20,484.3	21,575.0	22,705.3	23,546.8	24,709.0	23,876.6	24,915.5	24,207.7
	<i>Sukūk</i> issued		NC	B	2,000.0	2,000.0	2,150.0	1,750.0	2,000.0	2,000.0	2,500.0	2,500.0	2,625.0	2,500.0
	Other <i>Sharī'ah</i> -compliant securities issued		NC	B	3,199.6	3,514.6	2,210.0	1,460.0	1,436.9	700.0	1,938.3	2,212.1	1,166.4	860.0
	Interbank funding/liabilities		NC	B	7,129.3	7,687.1	6,915.2	8,728.1	5,445.6	5,547.2	6,976.5	6,025.2	6,183.6	6,422.6
	All other liabilities		NC	B	8,454.7	9,797.3	8,016.3	6,942.9	6,998.4	6,650.8	7,090.1	6,397.8	9,352.8	6,963.0
	Capital and reserves		NC	B	16,224.9	16,888.1	17,027.0	18,872.1	18,356.8	18,620.6	18,895.6	20,456.8	19,200.3	21,536.9
ST05	Total revenues		NC	B	26,580.2	7,990.9	14,830.0	22,084.4	32,961.8	11,087.1	21,513.1	30,828.4	42,394.4	11,136.2
	Financing based		NC	B	15,223.6	4,198.2	8,202.2	12,585.2	17,212.2	4,694.0	9,296.5	14,185.3	18,951.8	4,781.2
	Investment based (<i>Sukūk</i> , other <i>Sharī'ah</i> -compliant securities etc.)		NC	B	473.2	163.3	704.8	1,068.2	1,541.7	540.8	1,015.5	1,588.6	2,030.9	566.1
	Fee based		NC	B	1,322.3	251.3	749.1	1,203.0	1,640.0	383.0	774.7	960.8	1,298.1	282.6
	Other		NC	B	9,561.1	3,378.1	5,173.9	7,228.0	12,567.9	5,469.3	10,426.5	14,093.6	20,113.6	5,506.3
ST06	Earnings before taxes and Zakat		NC	B	2,591.8	608.6	688.8	788.2	822.4	342.7	493.8	739.7	977.4	463.2
ST07	Value (or percentage) of financing by type of <i>Sharī'ah</i>-compliant contract													
	Total financing		NC	B	137,268.1	138,589.8	143,315.6	147,737.2	147,944.5	147,136.1	150,709.5	151,157.2	153,968.0	152,967.3
	<i>Murābahah</i>		NC	B	84,919.7	86,064.2	88,029.0	90,636.9	91,866.8	91,367.2	92,223.1	92,145.7	93,642.0	92,629.7
	Commodity <i>Murābahah</i> / <i>Tawwarruq</i>				...	...	...	...	...	...	...	...	...	...
	<i>Salam</i>				...	...	...	...	...	...	...	...	...	...
	<i>Istisnā'</i>		NC	B	191.4	193.3	147.4	140.3	152.5	143.8	141.6	135.7	120.3	113.6
	<i>Ijārah / Ijārah Muntahia Bittamlik</i>		NC	B	1,457.2	1,354.5	1,320.2	1,763.3	1,915.5	1,719.7	1,692.6	1,551.2	1,561.4	1,558.9
	<i>Mudārabah</i>		NC	B	9,036.6	8,913.1	9,166.1	8,891.9	8,423.7	7,968.4	8,566.3	8,367.3	7,978.9	7,551.6
	<i>Mushārahah</i>		NC	B	33,663.3	34,527.9	37,585.1	39,746.7	39,805.4	40,556.6	43,156.8	44,150.8	46,120.4	42,984.1
	<i>Diminishing Mushārahah</i>		NC	B	...	...	182.6	289.5	472.8	547.7	747.3	998.0	1,236.6	5,215.9
	<i>Wakālah</i>				...	...	...	...	...	...	...	...	...	...

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
	<i>Qard Hassan</i>				...	...	...	...	...	...	...	...	...	...
	<i>Others</i>		NC	B	7,999.8	7,536.8	6,885.2	6,268.6	5,307.6	4,832.7	4,181.7	3,808.4	3,308.4	2,913.5
	<i>(i) Qardh</i>		NC	B	7,999.8	7,536.8	6,885.2	6,184.8	5,256.3	4,797.8	4,181.7	3,808.4	3,308.4	2,913.5
	<i>(ii)</i>				...	...	...	...	...	...	...	...	...	...
	<i>(iii)</i>				...	...	...	...	...	...	...	...	...	...
	<i>Others</i>		NC	B	...	...	...	83.8	51.4	34.9	0.0	0.0	0.0	0.0
ST08	Assets held by domestic systemically important Islamic banks		NC	B	...	...	...	...	...	...	...	...	...	...

Source: *Bank Indonesia*

Note:

- n.a* Not applicable
- (...)* Indicates the data is not available
- G* Indicates General
- B* Indicates Billions
- NC* Indicates National Currency

¹ The Capital Adequacy Ratio comply with Basel, IFSB and national regulation.

² The net income, operating costs and gross income values in CP07 to CP10 are annualized.

³ The data represents average assets calculated from January to the reporting date.

⁴ Qardh practices in Indonesia is a borrowing agreement with borrower at the condition that the borrower should repay the loan at specified period of time. Qardh receivables include *hawalah* and *rahn* financing agreement. The bank will obtain a fee (*ujrah*) from this transaction, which is recognized upon receipt.