

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

Country:		Malaysia												
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
<b>End-of-period exchange rate (MYR / USD):</b>					<b>3.2815</b>	<b>3.2685</b>	<b>3.2105</b>	<b>3.2715</b>	<b>3.4950</b>	<b>3.7085</b>	<b>3.7855</b>	<b>4.4455</b>	<b>4.292</b>	<b>3.922</b>
<b>Capital Adequacy: Basel Standard</b>														
<b>CP01a</b>	<b>CAR</b>				<b>14.3%</b>	<b>14.2%</b>	<b>15.5%</b>	<b>15.2%</b>	<b>15.5%</b>	<b>14.9%</b>	<b>15.2%</b>	<b>15.0%</b>	<b>15.4%</b>	<b>16.1%</b>
	Total regulatory capital	Basel III	NC	M	31,785.1	32,246.4	36,723.9	36,797.0	38,810.1	38,803.7	40,703.5	40,957.2	42,077.4	44,241.4
	Risk-weighted assets (RWA)	Basel II	NC	M	221,927.5	227,225.0	237,045.1	242,366.6	249,910.5	261,032.8	267,937.1	272,866.0	273,832.7	274,175.5
<b>CP02a</b>	<b>Tier 1 capital to RWA</b>				<b>12.1%</b>	<b>12.0%</b>	<b>12.1%</b>	<b>11.8%</b>	<b>12.1%</b>	<b>11.7%</b>	<b>11.8%</b>	<b>11.5%</b>	<b>11.6%</b>	<b>12.4%</b>
	Tier 1 capital	Basel III	NC	M	26,744.8	27,237.1	28,760.6	28,600.3	30,313.1	30,499.6	31,572.5	31,385.6	31,850.5	33,948.1
	RWA	Basel II	NC	M	221,927.5	227,225.0	237,045.1	242,366.6	249,910.5	261,032.8	267,937.1	272,866.0	273,832.7	274,175.5
<b>CP03a</b>	<b>Common Equity Tier 1 (CET1) capital to RWA</b>				<b>12.0%</b>	<b>11.9%</b>	<b>12.0%</b>	<b>11.7%</b>	<b>12.0%</b>	<b>11.6%</b>	<b>11.7%</b>	<b>11.4%</b>	<b>11.6%</b>	<b>12.3%</b>
	CET1 capital	Basel III	NC	M	26,681.8	27,031.1	28,554.6	28,394.3	30,107.1	30,300.6	31,373.5	31,186.6	31,651.5	33,756.1
	RWA	Basel II	NC	M	221,927.5	227,225.0	237,045.1	242,366.6	249,910.5	261,032.8	267,937.1	272,866.0	273,832.7	274,175.5
<b>Capital Adequacy: IFSB Formula</b>														
<b>CP01b</b>	<b>CAR (IFSB)</b>				...	...	...	...	...	...	...	...	...	...
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...
<b>CP02b</b>	<b>Tier 1 capital to RWA (IFSB)</b>				...	...	...	...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...
<b>CP03b</b>	<b>Common Equity Tier 1 (CET1) capital to RWA (IFSB)</b>				...	...	...	...	...	...	...	...	...	...
	CET1 capital				...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...
<b>Asset Quality</b>														
<b>CP04</b>	<b>Gross nonperforming financing (gross NPF) ratio</b>				<b>1.4%</b>	<b>1.4%</b>	<b>1.3%</b>	<b>1.3%</b>	<b>1.2%</b>	<b>1.3%</b>	<b>1.3%</b>	<b>1.3%</b>	<b>1.2%</b>	<b>1.2%</b>
	Gross NPF		NC	M	3,986.6	4,056.1	3,943.7	4,118.9	3,973.5	4,398.9	4,550.5	4,862.4	4,673.1	4,747.6
	Total financing		NC	M	280,476.2	290,190.6	301,289.0	313,702.5	333,646.2	351,136.0	362,449.9	376,177.5	387,385.4	393,962.0
<b>CP05</b>	<b>Net nonperforming financing (net NPF) to capital</b>				<b>9.0%</b>	<b>9.0%</b>	<b>7.9%</b>	<b>8.3%</b>	<b>7.5%</b>	<b>8.6%</b>	<b>8.8%</b>	<b>9.2%</b>	<b>8.5%</b>	<b>8.4%</b>
	Net NPF		NC	M	2,845.0	2,896.5	2,900.3	3,051.6	2,927.5	3,349.6	3,580.4	3,768.9	3,573.1	3,703.2
	Total regulatory capital		NC	M	31,785.1	32,246.4	36,723.9	36,797.0	38,810.1	38,803.7	40,703.5	40,957.2	42,077.4	44,241.4
<b>CP06</b>	<b>Provisions for gross nonperforming financing (gross NPF)</b>				<b>28.6%</b>	<b>28.6%</b>	<b>26.5%</b>	<b>25.9%</b>	<b>26.3%</b>	<b>23.9%</b>	<b>21.3%</b>	<b>22.5%</b>	<b>23.5%</b>	<b>22.0%</b>
	Provisions		NC	M	1,141.5	1,159.6	1,043.4	1,067.4	1,046.0	1,049.4	970.1	1,093.6	1,100.0	1,044.4
	Gross NPF		NC	M	3,986.6	4,056.1	3,943.7	4,118.9	3,973.5	4,398.9	4,550.5	4,862.4	4,673.1	4,747.6
<b>Earnings</b>														
<b>CP07</b>	<b>Return on assets (ROA)</b>				<b>1.2%</b>	<b>1.2%</b>	<b>1.1%</b>	<b>1.1%</b>	<b>1.1%</b>	<b>1.0%</b>	<b>1.0%</b>	<b>1.0%</b>	<b>1.0%</b>	<b>1.1%</b>
	Net income (before extraordinary items, taxes, and Zakat)		NC	M	4,728.4	4,913.8	4,747.5	4,773.0	4,975.6	4,500.8	4,789.2	4,885.4	4,836.4	5,469.5
	Total assets		NC	M	399,424.5	409,009.0	422,048.3	432,090.2	444,459.0	463,811.1	479,298.2	493,518.4	507,844.6	515,450.3
<b>CP08</b>	<b>Return on equity (ROE)</b>				<b>17.3%</b>	<b>17.3%</b>	<b>16.1%</b>	<b>15.7%</b>	<b>16.0%</b>	<b>14.2%</b>	<b>14.8%</b>	<b>14.7%</b>	<b>14.2%</b>	<b>15.5%</b>
	Net income (before extraordinary items, taxes, and Zakat)		NC	M	4,728.4	4,913.8	4,747.5	4,773.0	4,975.6	4,500.8	4,789.2	4,885.4	4,836.4	5,469.5
	Equity		NC	M	27,367.8	28,416.3	29,451.3	30,394.7	31,096.3	31,766.0	32,452.0	33,245.0	34,144.8	35,213.1
<b>CP09</b>	<b>Net profit margin</b>				<b>38.4%</b>	<b>40.1%</b>	<b>39.3%</b>	<b>39.6%</b>	<b>39.1%</b>	<b>36.1%</b>	<b>38.0%</b>	<b>38.1%</b>	<b>37.8%</b>	<b>41.7%</b>
	Net income (before extraordinary items, taxes, and Zakat)		NC	M	4,728.4	4,913.8	4,747.5	4,773.0	4,975.6	4,500.8	4,789.2	4,885.4	4,836.4	5,469.5

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
	Gross income		NC	M	12,315.0	12,250.8	12,065.6	12,065.0	12,737.4	12,455.5	12,610.4	12,814.1	12,782.6	13,119.9
<b>CP10</b>	<b>Cost to income</b>				<b>39.6%</b>	<b>43.0%</b>	<b>42.9%</b>	<b>42.0%</b>	<b>40.8%</b>	<b>42.6%</b>	<b>42.1%</b>	<b>41.6%</b>	<b>42.6%</b>	<b>41.9%</b>
	Operating costs		NC	M	4,874.8	5,266.4	5,176.7	5,065.0	5,195.2	5,300.9	5,314.9	5,328.9	5,442.2	5,497.9
	Gross income		NC	M	12,315.0	12,250.8	12,065.6	12,065.0	12,737.4	12,455.5	12,610.4	12,814.1	12,782.6	13,119.9
	<b>Leverage</b>													
<b>CP11</b>	<b>Capital to assets (balance sheet definition)</b>				<b>6.4%</b>	<b>6.5%</b>	<b>6.5%</b>	<b>6.4%</b>	<b>6.5%</b>	<b>6.1%</b>	<b>6.3%</b>	<b>6.2%</b>	<b>6.1%</b>	<b>6.4%</b>
	Tier 1 capital		NC	M	26,744.8	27,237.1	28,760.6	28,600.3	30,313.1	30,499.6	31,572.5	31,385.6	31,850.5	33,948.1
	Total assets		NC	M	419,548.7	420,987.5	439,406.5	448,418.1	469,024.1	498,395.9	501,354.6	505,298.9	526,328.8	528,818.8
<b>CP12</b>	<b>Leverage (regulatory definition)</b>				...	...	...	...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...
	Exposure				...	...	...	...	...	...	...	...	...	...
	<b>Liquidity</b>													
<b>CP13</b>	<b>Liquid assets ratio</b>				<b>2.8%</b>	<b>3.5%</b>	<b>3.2%</b>	<b>2.7%</b>	<b>2.8%</b>	<b>0.0%</b>	<b>10.4%</b>	<b>14.3%</b>	<b>14.5%</b>	<b>15.6%</b>
	Liquid assets <sup>®</sup>		NC	M	11,551.3	14,631.6	13,870.5	12,190.9	12,958.2	-74.5	52,196.2	72,445.7	76,088.4	82,458.5
	Total assets		NC	M	419,548.7	420,987.5	439,406.5	448,418.1	469,024.1	498,395.9	501,354.6	505,298.9	526,328.8	528,818.8
<b>CP14</b>	<b>Liquid assets to short-term liabilities</b>				<b>6.3%</b>	<b>8.7%</b>	<b>8.0%</b>	<b>7.1%</b>	<b>7.5%</b>	<b>0.0%</b>	<b>53.3%</b>	<b>78.1%</b>	<b>87.3%</b>	<b>92.5%</b>
	Liquid assets <sup>®</sup>		NC	M	11,551.3	14,631.6	13,870.5	12,190.9	12,958.2	-74.5	52,196.2	72,445.7	76,088.4	82,458.5
	Short-term liabilities		NC	M	183,015.0	167,704.9	173,942.8	171,166.0	171,744.8	188,298.0	98,007.0	92,750.5	87,128.8	89,125.5
<b>CP15</b>	<b>Liquidity coverage ratio (LCR)</b>				...	...	...	...	...	...	...	...	...	...
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets				...	...	...	...	...	...	...	...	...	...
	Total net cash outflows over the next 30 calendar days				...	...	...	...	...	...	...	...	...	...
<b>CP16</b>	<b>Net stable funding ratio (NSFR)</b>				...	...	...	...	...	...	...	...	...	...
	Available stable funding (ASF)				...	...	...	...	...	...	...	...	...	...
	Required stable funding (RSF)				...	...	...	...	...	...	...	...	...	...
	<b>Sensitivity to Risks</b>													
<b>CP17</b>	<b>Net foreign exchange open position to capital</b>				<b>6.3%</b>	<b>4.3%</b>	<b>8.9%</b>	<b>7.7%</b>	<b>8.8%</b>	<b>6.2%</b>	<b>5.2%</b>	<b>9.6%</b>	<b>8.9%</b>	<b>7.4%</b>
	Net FX open position		NC	M	2,004.5	1,380.9	3,282.6	2,837.6	3,403.3	2,396.1	2,124.0	3,938.4	3,765.4	3,292.1
	Total regulatory capital		NC	M	31,785.1	32,246.4	36,723.9	36,797.0	38,810.1	38,803.7	40,703.5	40,957.2	42,077.4	44,241.4
<b>CP18</b>	<b>Large exposures to capital</b>				...	...	...	...	...	...	...	...	...	...
	Value of large exposures				...	...	...	...	...	...	...	...	...	...
	Total regulatory capital (or balance sheet capital)				...	...	...	...	...	...	...	...	...	...
<b>CP19</b>	<b>Growth of financing to private sector</b>				<b>20.7%</b>	<b>20.4%</b>	<b>19.4%</b>	<b>17.8%</b>	<b>19.0%</b>	<b>21.0%</b>	<b>20.3%</b>	<b>19.9%</b>	<b>19.9%</b>	<b>19.9%</b>
	Total financing at end of current period		NC	M	280,476.2	290,190.6	301,289.0	313,702.5	333,646.2	351,136.0	362,449.9	376,177.5	387,385.4	393,962.0
	Total financing at end of same period in previous year		NC	M	232,399.1	241,049.4	252,248.4	266,395.7	280,476.2	290,190.6	301,289.0	313,702.5	333,646.2	351,136.0

**Additional Prudential Islamic Financial Indicators (PIFIs)**

Code	Indicator	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	
<b>AD01</b>	<b>Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSIAs)</b>			...	...	...	...	...	...	...	...	...	...	
	Income distributed to IAH			...	...	...	...	...	...	...	...	...	...	
	Total income from assets funded by PSIA			...	...	...	...	...	...	...	...	...	...	
<b>AD02</b>	<b>Total off-balance sheet items to total assets</b>			<b>31.4%</b>	<b>33.9%</b>	<b>33.7%</b>	<b>30.8%</b>	<b>32.2%</b>	<b>31.7%</b>	<b>33.8%</b>	<b>35.9%</b>	<b>35.4%</b>	<b>36.5%</b>	
	Off-balance sheet items		NC	M	131,745.7	142,728.7	148,246.0	137,961.5	151,202.3	158,020.0	169,251.5	181,529.2	186,187.0	192,845.2
	Total assets		NC	M	419,548.7	420,987.5	439,406.5	448,418.1	469,024.1	498,395.9	501,354.6	505,298.9	526,328.8	528,818.8
<b>AD03</b>	<b>Foreign-currency denominated funding to total funding</b>			<b>1.4%</b>	<b>1.7%</b>	<b>1.9%</b>	<b>2.1%</b>	<b>2.0%</b>	<b>2.5%</b>	<b>2.1%</b>	<b>1.2%</b>	<b>1.6%</b>	<b>1.5%</b>	
	FX funding		NC	M	4,822.8	5,933.4	6,931.1	7,894.0	7,937.8	10,704.8	8,905.4	4,695.1	6,220.5	6,031.9
	Total funding		NC	M	345,888.6	347,844.7	363,678.3	376,788.8	398,041.4	425,517.3	426,334.8	394,825.5	399,320.7	396,797.7

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
<b>AD04</b>	<b>Foreign-currency denominated financing to total financing</b>				<b>2.1%</b>	<b>1.9%</b>	<b>2.1%</b>	<b>2.5%</b>	<b>2.7%</b>	<b>3.4%</b>	<b>3.4%</b>	<b>3.7%</b>	<b>3.3%</b>	<b>3.0%</b>
	FX financing		NC	M	5,947.5	5,440.7	6,371.4	7,830.8	9,001.4	12,009.6	12,315.1	13,909.9	12,721.5	11,858.9
	Total financing		NC	M	280,476.2	290,190.6	301,289.0	313,702.5	333,646.2	351,136.0	362,449.9	376,177.5	387,385.4	393,962.0
<b>AD05</b>	<b>Value of Sukūk holdings to capital</b>				<b>196.4%</b>	<b>199.1%</b>	<b>179.4%</b>	<b>188.5%</b>	<b>191.7%</b>	<b>187.6%</b>	<b>174.7%</b>	<b>168.5%</b>	<b>164.0%</b>	<b>148.0%</b>
	Sukūk holdings		NC	M	62,438.1	64,202.4	65,881.2	69,353.5	74,391.7	72,802.8	71,125.0	68,995.8	69,012.7	65,491.0
	Total regulatory capital (or balance sheet capital)		NC	M	31,785.1	32,246.4	36,723.9	36,797.0	38,810.1	38,803.7	40,703.5	40,957.2	42,077.4	44,241.4
<b>AD06</b>	<b>Value (or percentage) of Sharī'ah-compliant financing by economic activity</b>													
	Value of Sharī'ah-compliant financing		NC	M	280,476.2	290,190.6	301,289.0	313,702.5	333,646.2	351,136.0	362,449.9	376,177.5	387,385.4	393,962.0
	Sectoral distribution													
	(a) agriculture, forestry, hunting and fishing		NC	M	5,492.2	5,974.3	6,290.0	6,322.7	6,780.2	7,335.3	8,569.7	10,663.5	11,296.1	10,329.2
	(b) mining and quarrying		NC	M	1,377.5	1,388.8	1,837.4	1,700.3	1,887.4	4,444.3	4,502.2	5,591.2	6,142.1	5,884.3
	(c) manufacturing		NC	M	14,869.7	15,032.9	15,848.8	16,905.6	17,776.6	17,541.2	18,339.9	18,688.2	19,647.2	19,944.6
	(d) electricity, gas, steam and air-conditioning supply		NC	M										
	(e) water supply; sewerage and waste management		NC	M	3,083.6	3,032.5	3,227.1	3,122.0	3,142.7	3,294.3	3,025.3	3,032.3	2,124.6	2,168.8
	(f) construction		NC	M	11,412.0	12,881.6	12,786.9	13,205.4	16,305.7	16,139.7	14,750.3	15,265.2	16,076.4	17,333.6
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles		NC	M	10,198.4	10,397.2	11,121.1	11,939.4	12,399.3	13,463.8	13,873.4	14,862.6	15,509.6	15,595.4
	(h) transportation and storage		NC	M	5,231.9	5,599.9	5,791.2	6,278.2	6,472.0	7,131.4	8,207.4	9,128.4	8,746.1	7,880.0
	(i) accommodation and food service activities		NC	M	699.0	873.7	967.7	1,121.4	1,184.0	1,055.9	1,156.3	1,216.4	1,215.8	1,297.7
	(j) information and communication		NC	M	445.1	409.5	1,538.5	2,547.7	2,590.8	2,952.7	2,935.8	2,987.1	3,098.9	3,002.6
	(k) financial and insurance activities		NC	M	5,797.0	7,058.8	6,313.5	6,232.7	7,606.2	10,881.2	11,727.1	9,474.0	10,500.5	10,914.4
	(l) real estate activities		NC	M	11,740.8	11,849.0	12,844.5	13,151.4	14,923.2	16,237.0	16,469.0	17,856.2	19,816.9	21,037.8
	(m) professional, scientific and technical activities		NC	M	54.5	54.4	56.8	56.3	59.3	69.3	97.4	95.3	100.2	101.4
	(n) administrative and support service activities				...	...	...	...	...	...	...	...	...	...
	(o) public administration and defense; compulsory social security		NC	M	4,869.8	4,838.2	4,799.6	4,815.4	4,736.6	4,688.9	5,509.5	5,912.4	5,825.2	6,120.4
	(p) education		NC	M	7,969.1	8,152.5	8,252.2	8,307.6	8,290.5	8,467.2	9,118.0	8,807.0	9,004.2	10,532.8
	(q) human health and social work activities		NC	M	760.7	997.6	1,016.0	1,312.7	1,335.7	1,419.9	1,370.0	1,484.8	1,582.8	1,552.0
	(r) arts, entertainment and recreation		NC	M	71.6	89.8	92.7	115.8	118.2	121.4	120.0	117.5	119.7	125.4
	(s) other service activities (export)		NC	M	4,371.0	3,639.7	4,203.9	4,463.7	5,162.3	5,353.2	5,574.9	5,912.6	6,059.6	6,169.4
	(t) activities of households as employers		NC	M	7.3	7.8	8.0	8.5	8.7	11.4	11.8	13.5	15.5	18.2
	(t*) other financing of households		NC	M	171,917.1	177,817.8	184,323.9	191,940.7	199,736.5	206,907.8	213,542.3	220,329.8	225,992.5	230,007.5
	(u) activities of extraterritorial organisations and bodies		NC	M	9.5	6.5	6.6	6.6	6.7	6.7	6.2	5.9	5.9	5.7
	(u*) financing to nonresidents		NC	M	20,098.5	20,088.1	19,962.6	20,148.4	23,123.6	23,613.6	23,543.3	24,733.6	24,505.7	23,941.0
<b>AD07</b>	<b>Value (or percentage) of gross NPF by economic activities</b>													
	Value of gross NPF		NC	M	3,986.6	4,056.1	3,943.7	4,118.9	3,973.5	4,398.9	4,550.5	4,862.4	4,673.1	4,747.6
	Economic activity													
	(a) agriculture, forestry, hunting and fishing		NC	M	30.0	33.3	34.3	37.8	31.0	45.8	41.5	42.6	34.4	91.2
	(b) mining and quarrying		NC	M	116.7	115.6	0.2	0.2	0.4	0.6	0.8	1.1	1.7	5.1
	(c) manufacturing		NC	M	437.1	483.3	615.5	560.7	524.6	599.5	539.7	508.2	423.0	578.2
	(d) electricity, gas, steam and air-conditioning supply		NC	M										
	(e) water supply; sewerage and waste management		NC	M	1.3	1.3	28.8	25.9	23.7	22.0	73.6	66.5	62.0	23.7
	(f) construction		NC	M	291.6	265.1	264.1	266.2	245.1	221.8	288.8	236.3	264.0	294.0
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles		NC	M	365.3	290.1	297.8	304.7	272.2	287.3	345.5	363.5	349.9	360.3
	(h) transportation and storage		NC	M	116.8	124.6	126.7	145.4	142.5	166.0	118.8	325.2	285.2	265.8
	(i) accommodation and food service activities		NC	M	15.6	23.2	15.2	10.6	8.6	9.4	8.1	9.3	9.9	9.0
	(j) information and communication		NC	M	33.3	31.4	31.2	31.2	116.7	130.1	126.3	124.2	119.7	108.7
	(k) financial and insurance activities		NC	M	78.4	75.9	57.4	55.5	57.9	52.9	61.8	47.1	49.9	90.5

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
	(l) real estate activities		NC	M	84.3	83.2	15.2	214.8	200.7	473.5	575.0	568.9	568.4	592.0
	(m) professional, scientific and technical activities		NC	M	0.9	0.6	0.8	0.8	0.8	0.6	0.7	0.7	0.6	1.1
	(n) administrative and support service activities				...	....	....	...	...	...	...	...	...	...
	(o) public administration and defense; compulsory social security		NC	M	15.8	14.7	14.0	12.5	16.5	15.7	20.9	20.8	14.5	13.4
	(p) education		NC	M	7.9	14.4	15.1	15.1	15.4	17.8	17.9	20.4	19.8	28.9
	(q) human health and social work activities		NC	M	2.0	2.0	2.5	13.5	2.2	2.8	1.9	0.7	3.1	3.8
	(r) arts, entertainment and recreation		NC	M	0.6	1.1	1.2	0.7	0.9	0.9	0.7	1.0	0.9	10.9
	(s) other service activities (export)		NC	M	11.7	10.3	12.4	15.6	19.4	11.7	33.0	78.4	21.8	21.2
	(t) activities of households as employers		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
	(t*) other financing of households		NC	M	1,813.8	1,841.4	1,982.1	1,976.9	1,986.4	2,016.1	1,925.9	2,025.4	1,976.3	1,910.4
	(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	-	-
	(u*) financing to nonresidents		NC	M	563.5	644.5	429.1	430.8	308.5	324.6	369.6	422.0	468.1	339.5

<b>AD08 Value (or percentage) of returns by major type of <i>Shari'ah</i>-compliant contract</b>														
	Total returns				...	...	...	...	...	...	...	...	...	...
	<i>Murabahah</i>				...	...	...	...	...	...	...	...	...	...
	<i>Commodity Murabahah / Tawwaruq</i>				...	...	...	...	...	...	...	...	...	...
	<i>Salam</i>				...	...	...	...	...	...	...	...	...	...
	<i>Istisnā'</i>				...	...	...	...	...	...	...	...	...	...
	<i>Ijarah/Ijarah Muntahia Bittamlik</i>				...	...	...	...	...	...	...	...	...	...
	<i>Muqarabah</i>				...	...	...	...	...	...	...	...	...	...
	<i>Musharakah</i>				...	...	...	...	...	...	...	...	...	...
	<i>Diminishing Musharakah</i>				...	...	...	...	...	...	...	...	...	...
	<i>Wakalah</i>				...	...	...	...	...	...	...	...	...	...
	<i>Qard Hassan</i>				...	...	...	...	...	...	...	...	...	...
	<i>Others</i>				...	...	...	...	...	...	...	...	...	...
	(i)				...	...	...	...	...	...	...	...	...	...
	(ii)				...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...
	<i>Others</i>				...	...	...	...	...	...	...	...	...	...

<b>Structural Islamic Financial Indicators (SIFIs)</b>														
Code	Indicator		Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
<b>ST01</b>	<b>Number of Islamic banks</b>		n.a	G	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>
	Number of domestic branch offices		n.a	G	2,177	...	...	...	2,192	...	...	...	2,206.0	...
	Number of ATMs				...	...	...	...	...	...	...	...	...	...
<b>ST02</b>	<b>Number of employees</b>		n.a	G	<b>10,251</b>	...	...	...	<b>9,402</b>	...	...	...	<b>8,978.0</b>	...
<b>ST03</b>	<b>Total assets</b>		NC	M	<b>419,548.7</b>	<b>420,987.5</b>	<b>439,406.5</b>	<b>448,418.1</b>	<b>469,024.1</b>	<b>498,395.9</b>	<b>501,354.6</b>	<b>505,298.9</b>	<b>526,328.8</b>	<b>528,818.8</b>
	Total <i>Shari'ah</i> -compliant financing (excluding interbank financing)		NC	M	280,476.2	290,190.6	301,289.0	313,702.5	333,646.2	351,136.0	362,449.9	376,177.5	387,385.4	393,962.0
	<i>Sukuk</i> holdings		NC	M	62,438.1	64,202.4	65,881.2	69,353.5	74,391.7	72,802.8	71,125.0	68,995.8	69,012.7	65,491.0
	Other <i>Shari'ah</i> -compliant securities		NC	M	213.2	227.6	209.8	210.9	166.0	171.7	173.7	191.1	176.5	169.3
	Interbank financing		NC	M	58,053.3	49,879.0	53,467.6	47,284.2	41,606.0	52,948.8	46,677.3	37,495.4	45,988.4	48,938.7
	All other assets		NC	M	18,367.9	16,487.9	18,558.8	17,867.0	19,214.2	21,336.5	20,928.7	22,439.1	23,765.7	20,257.9
<b>ST04</b>	<b>Total funding/liabilities and equities</b>		NC	M	<b>419,548.7</b>	<b>420,987.5</b>	<b>439,406.5</b>	<b>448,418.1</b>	<b>469,024.1</b>	<b>498,395.9</b>	<b>501,354.6</b>	<b>505,298.9</b>	<b>526,328.8</b>	<b>528,818.8</b>
	Profit-sharing investment accounts (PSIA) <sup>1/</sup>		NC	M	129,622.4	129,561.4	123,411.6	106,569.0	77,978.2	68,144.8	42,431.8	32,864.0	46,739.9	53,967.4
	Other remunerative funding ( <i>Murabahah</i> , <i>Commodity Murabahah</i> etc.)		NC	M	126,218.1	127,937.7	140,091.5	166,208.0	207,663.8	242,165.3	273,004.6	286,001.0	296,300.4	291,846.6

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
	Nonremunerative funding (current account, <i>Wad'ah</i> )		NC	M	60,334.9	60,397.1	62,327.8	62,359.0	66,693.8	70,424.3	70,651.8	68,159.4	66,004.5	65,374.5
	<i>Sukuk</i> issued		NC	M	30.9	13.1	2.1	19.6	23.9	19.1	24.2	20.1	15.3	32.2
	Other <i>Shari'ah</i> -compliant securities issued		NC	M	0.0	182.4	177.6	185.0	637.9	1,429.8	1,452.5	1,424.3	1,438.8	1,646.2
	Interbank funding/liabilities		NC	M	28,043.5	25,529.9	23,030.2	20,475.3	18,704.1	18,170.6	16,939.4	19,567.7	20,048.3	16,472.2
	All other liabilities		NC	M	46,096.7	47,215.6	59,354.5	61,387.2	65,314.0	65,212.7	63,094.9	62,875.5	60,173.7	62,377.5
	Capital and reserves		NC	M	29,202.2	30,150.2	31,011.4	31,215.1	32,008.4	32,829.3	33,755.3	34,386.9	35,607.8	37,102.3
<b>ST05</b>	<b>Total revenues</b>		NC	M	<b>12,315.0</b>	<b>3,062.7</b>	<b>6,032.8</b>	<b>9,048.8</b>	<b>12,737.4</b>	<b>3,113.9</b>	<b>6,305.2</b>	<b>9,610.6</b>	<b>12,782.6</b>	<b>3,280.0</b>
	Financing based		NC	M	8,575.6	2,321.4	4,609.7	6,942.2	9,439.5	2,318.7	4,723.4	7,230.3	9,664.8	2,478.0
	Investment based ( <i>Sukuk</i> , other <i>Shari'ah</i> -compliant securities etc.)		NC	M	351.4	59.2	120.5	204.4	396.0	176.2	258.1	492.4	568.0	85.3
	Fee based		NC	M	972.3	241.2	493.9	716.7	1,000.3	214.7	501.7	706.4	1,013.3	309.5
	Other		NC	M	2,415.6	440.9	808.7	1,185.6	1,901.6	404.2	822.1	1,181.4	1,536.5	407.3
<b>ST06</b>	<b>Earnings before taxes and Zakat</b>		NC	M	<b>4,728.4</b>	<b>1,228.4</b>	<b>2,373.8</b>	<b>3,579.7</b>	<b>4,975.6</b>	<b>1,125.2</b>	<b>2,394.6</b>	<b>3,664.0</b>	<b>4,836.4</b>	<b>1,367.4</b>
<b>ST07</b>	<b>Value (or percentage) of financing by type of <i>Shari'ah</i>-compliant contract</b>													
	Total financing		NC	M	280,476.2	290,190.6	301,289.0	313,702.5	333,646.2	351,136.0	362,449.9	376,177.5	387,385.4	393,962.0
	<i>Murabahah</i>		NC	M	56,944.4	58,891.5	64,813.2	70,479.1	83,606.5	95,120.8	102,678.9	110,041.4	117,686.7	122,435.9
	<i>Commodity Murabahah / Tawwaruq</i>				...	...	...	...	...	...	...	...	...	...
	<i>Salam</i>				...	...	...	...	...	...	...	...	...	...
	<i>Istisna'</i>		NC	M	696.2	717.0	903.1	960.0	1,016.7	1,061.1	1,301.0	1,311.2	1,279.0	1,322.4
	<i>Ijarah / Ijarah Muntahia Bittamlik</i>		NC	M	68,743.4	69,948.8	70,903.8	73,173.2	74,931.0	76,850.7	78,418.5	80,129.3	79,211.9	78,285.4
	<i>Mudharabah</i>		NC	M	146.0	78.9	77.1	76.5	77.3	77.8	76.9	80.5	77.8	73.0
	<i>Musharakah</i>		NC	M	16,031.6	17,470.6	19,067.3	20,603.1	22,833.8	24,191.0	25,440.7	26,994.9	28,854.6	30,971.5
	<i>Diminishing Musharakah</i>				...	...	...	...	...	...	...	...	...	...
	<i>Wakalah</i>				...	...	...	...	...	...	...	...	...	...
	<i>Qard Hassan</i>				...	...	...	...	...	...	...	...	...	...
	<i>Others</i>		NC	M	137,914.6	143,083.7	145,524.5	148,410.5	151,181.0	153,834.6	154,533.9	157,620.3	160,275.4	160,873.8
	(i) <i>Al-Bai Bithaman Ajil</i>		NC	M	83,115.0	83,336.2	82,280.8	80,997.7	79,763.1	78,692.2	77,551.0	76,805.4	75,641.4	72,212.1
	(ii)				...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...
	<i>Others</i>		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>ST08</b>	<b>Assets held by domestic systemically important Islamic banks</b>				...	...	...	...	...	...	...	...	...	...

 Source: *Bank Negara Malaysia*

Note:

G Indicates General

M Indicates Millions

NC Indicates National Currency

n.a Not applicable

(...) Indicates the data is not available

@ The break-in series on the liquid assets (CP12 and CP13) in 2015Q2 is due to the Liquidity Coverage Ratio (LCR) framework which took effect from 1 June 2015 as part of the Basel III reforms, which supersedes the Liquidity Framework and Liquidity Framework-Islamic that was issued by the BNM in 1998.

1/ Beginning 1 July 2015, licensed Islamic banks under the Islamic Financial Services Act 2013 (IFSA) and licensed banks and licensed investment banks under the Financial Services Act 2013 (FSA) approved under section 15 of the FSA to carry on Islamic banking business are required to present separately monies accepted as Islamic deposit or investment account respectively. Prior to 1 July 2015, the amounts reported in "Profit-sharing investment accounts (PSIA)" include Islamic deposits accepted under the repealed Islamic Banking Act 1983 (IBA) using profit-sharing contract.