

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

Country:		Pakistan												
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 (PKR / USD):</b>					105.59	97.99	98.65	102.49	100.43	101.82	101.73	104.35	104.70	104.67
<b>Capital Adequacy : Basel Standard</b>														
<b>CP01a</b>	<b>CAR</b>	<i>Basel III</i>			13.4%	14.9%	15.0%	14.8%	13.8%	14.6%	14.4%	16.9%	13.8%	13.9%
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...
	Risk-weighted assets (RWA)				...	...	...	...	...	...	...	...	...	...
<b>CP02a</b>	<b>Tier 1 capital to RWA</b>	<i>Basel III</i>			12.4%	14.0%	14.1%	13.5%	12.5%	13.2%	12.1%	14.5%	12.2%	12.3%
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...
<b>CP03a</b>	<b>Common Equity Tier 1 (CET1) capital to RWA</b>	<i>Basel III</i>			12.4%	12.7%	12.9%	12.3%	11.7%	12.3%	11.3%	13.7%	11.8%	12.0%
	CET1 capital				...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...
<b>Capital Adequacy: IFSB Formula<sup>1</sup></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>				7.1%	7.0%	6.5%	6.4%	5.7%	6.2%	7.5%	7.5%	6.3%	6.5%
	Gross NPF		NC	M	15,328.0	15,319.0	14,720.5	14,546.0	15,908.3	16,382.8	27,046.1	27,334.9	29,141.4	29,359.1
	Total financing		NC	M	214,434.2	217,415.0	225,256.8	226,791.0	277,517.3	264,847.9	359,143.9	364,103.3	462,885.1	453,198.8
<b>CP05</b>	<b>Net nonperforming financing (net NPF) to capital</b>				8.5%	6.8%	5.2%	4.7%	3.8%	3.5%	3.7%	3.3%	1.3%	3.2%
	Net NPF		NC	M	3,608.7	3,241.3	2,568.6	2,326.2	2,018.2	1,888.2	2,283.6	2,454.7	923.2	2,282.9
	Total regulatory capital		NC	M	42,423.2	47,457.5	49,180.3	49,726.8	52,892.6	53,267.8	62,399.5	73,330.8	71,623.8	72,120.6
<b>CP06</b>	<b>Provisions for gross nonperforming financing (gross NPF)</b>				76.5%	78.8%	82.6%	84.0%	87.3%	88.5%	91.6%	91.0%	96.8%	92.2%
	Provisions		NC	M	11,719.3	12,077.7	12,151.9	12,219.8	13,890.0	14,494.6	24,762.5	24,880.2	28,218.2	27,076.2
	Gross NPF		NC	M	15,328.0	15,319.0	14,720.5	14,546.0	15,908.3	16,382.8	27,046.1	27,334.9	29,141.4	29,359.1
<b>Earnings</b>														
<b>CP07</b>	<b>Return on assets (ROA)</b>				0.8%	1.2%	1.3%	1.3%	1.2%	1.2%	0.8%	0.8%	1.0%	1.0%
	Net income (before extraordinary items, taxes, and Zakat) <sup>2</sup>		NC	M	4,454.9	7,857.0	8,469.8	8,541.4	8,211.6	9,243.1	6,928.6	6,630.4	9,198.4	10,259.3
	Total assets		NC	M	578,249.1	646,842.9	662,731.8	672,554.0	692,059.5	779,428.5	829,286.2	858,796.5	886,475.5	1,001,170.2
<b>CP08</b>	<b>Return on equity (ROE)</b>				10.7%	17.8%	18.8%	18.9%	17.9%	18.9%	13.7%	12.4%	16.3%	15.3%
	Net income (before extraordinary items, taxes, and Zakat)		NC	M	4,454.9	7,857.0	8,469.8	8,541.4	8,211.6	9,243.1	6,928.6	6,630.4	9,198.4	10,259.3
	Equity		NC	M	41,445.2	44,089.0	45,052.3	45,228.6	45,937.0	48,960.8	50,641.1	53,660.4	56,298.4	67,129.7
<b>CP09</b>	<b>Net profit margin</b>				18.1%	26.7%	27.9%	27.8%	25.8%	25.8%	16.9%	16.7%	24.0%	27.3%
	Net income (before extraordinary items, taxes, and Zakat)		NC	M	4,454.9	7,857.0	8,469.8	8,541.4	8,211.6	9,243.1	6,928.6	6,630.4	9,198.4	10,259.3
	Gross income		NC	M	24,632.6	29,447.5	30,394.1	30,731.0	31,771.8	35,856.9	40,934.5	39,670.1	38,275.4	37,512.9
<b>CP10</b>	<b>Cost to income</b>				76.1%	71.8%	71.5%	71.3%	72.2%	71.4%	72.8%	75.2%	75.5%	81.8%
	Operating costs		NC	M	18,749.9	21,141.3	21,741.8	21,921.5	22,924.1	25,601.3	29,793.9	29,812.9	28,908.7	30,702.1
	Gross income		NC	M	24,632.6	29,447.5	30,394.1	30,731.0	31,771.8	35,856.9	40,934.5	39,670.1	38,275.4	37,512.9

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
<b>Leverage</b>														
CP11	<b>Capital to assets (balance sheet definition)</b>				6.2%	6.8%	6.7%	6.5%	6.2%	6.1%	5.6%	6.8%	6.3%	6.3%
	Tier 1 capital		NC	M	39,423.2	44,598.4	46,254.8	45,397.9	47,878.5	48,121.9	52,368.1	62,954.8	63,284.8	63,779.4
	Total assets		NC	M	638,753.3	654,932.5	694,509.6	702,020.8	770,081.1	788,775.8	929,001.6	947,327.6	997,191.2	1,005,149.3
CP12	<b>Leverage (regulatory definition)</b>				...	...	...	...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...
	Exposure				...	...	...	...	...	...	...	...	...	...
<b>Liquidity</b>														
CP13	<b>Liquid assets ratio</b>				44.2%	39.6%	37.2%	35.4%	30.0%	28.1%	30.3%	29.9%	31.2%	37.1%
	Liquid assets		NC	M	282,585.1	259,415.9	258,557.1	248,296.4	230,722.1	221,450.1	281,098.2	283,682.9	311,542.5	372,572.1
	Total assets		NC	M	638,753.3	654,932.5	694,509.6	702,020.8	770,081.1	788,775.8	929,001.6	947,327.6	997,191.2	1,005,149.3
CP14	<b>Liquid assets to short-term liabilities</b>				67.8%	84.9%	84.7%	78.2%	66.8%	62.9%	65.9%	66.6%	71.6%	84.2%
	Liquid assets		NC	M	282,585.1	259,415.9	258,557.1	248,296.4	230,722.1	221,450.1	281,098.2	283,682.9	311,542.5	372,572.1
	Short-term liabilities		NC	M	416,521.0	305,523.3	305,272.3	317,552.7	345,152.0	351,905.2	426,633.4	425,664.2	435,175.2	442,629.3
CP15	<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				...	...	...	...	...	...	...	...	...	...
CP16	<b>Net stable funding ratio (NSFR)</b>				...	...	...	...	...	...	...	...	...	...
	Available stable funding (ASF)				...	...	...	...	...	...	...	...	...	...
	Required stable funding (RSF)				...	...	...	...	...	...	...	...	...	...
<b>Sensitivity to Risks</b>														
CP17	<b>Net foreign exchange open position to capital</b>				...	...	...	...	...	...	...	...	...	...
	Net FX open position				...	...	...	...	...	...	...	...	...	...
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...
CP18	<b>Large exposures to capital</b>				...	...	...	...	...	...	...	...	...	...
	Value of large exposures				...	...	...	...	...	...	...	...	...	...
	Total regulatory capital (or balance sheet capital)				...	...	...	...	...	...	...	...	...	...
CP19	<b>Growth of financing to private sector</b>				24.3%	31.3%	27.9%	34.3%	33.5%	26.1%	59.8%	59.1%	57.7%	56.3%
	Total financing at end of current period		NC	M	194,871.8	204,092.5	211,214.2	212,147.9	260,059.8	257,421.5	337,501.3	337,568.4	410,219.2	402,273.5
	Total financing at end of same period in previous year		NC	M	156,720.0	155,448.8	165,183.1	158,018.5	194,871.8	204,092.5	211,214.2	212,147.9	260,059.8	257,421.5

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

Code	Indicator	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	
AD01	<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			...	...	...	...	...	...	...	...	...	...	
AD02	<b>Total off-balance sheet items to total assets</b>			33.7%	43.5%	36.9%	39.4%	30.0%	43.4%	43.6%	39.8%	43.4%	41.9%	
	Off-balance sheet items		NC	M	215,156.4	285,051.1	256,323.5	276,431.8	230,668.5	342,690.9	405,353.5	372,779.9	432,499.3	421,454.1
	Total assets		NC	M	638,753.3	654,932.5	694,509.6	702,020.8	770,081.1	788,775.8	929,001.6	937,288.8	997,191.2	1,005,149.3
AD03	<b>Foreign-currency denominated funding to total funding</b>			6.1%	5.7%	5.4%	5.5%	5.9%	5.8%	5.2%	5.3%	5.3%	5.7%	
	FX funding		NC	M	33,474.2	32,274.3	32,448.0	33,068.0	39,216.5	39,357.2	40,976.0	41,908.9	45,900.9	47,356.6
	Total funding		NC	M	551,492.2	567,028.8	601,286.8	603,660.3	661,162.9	683,467.0	791,406.2	794,085.4	859,168.3	835,598.8
AD04	<b>Foreign-currency denominated financing to total financing</b>			7.4%	5.2%	5.4%	4.4%	7.7%	4.7%	3.7%	3.2%	3.6%	3.5%	
	FX financing		NC	M	15,971.6	11,393.3	12,222.7	9,933.2	21,336.0	12,318.6	13,191.1	11,540.3	16,610.0	15,745.1
	Total financing		NC	M	214,434.2	217,415.0	225,256.8	226,791.0	277,517.3	264,847.9	359,143.9	364,103.3	462,885.1	453,198.8
AD05	<b>Value of <i>Sukuk</i> holdings to capital</b>			490.7%	379.1%	379.5%	375.5%	327.1%	310.4%	270.0%	235.3%	257.6%	406.1%	
	<i>Sukuk</i> holdings		NC	M	208,150.3	179,912.8	186,650.8	186,714.7	173,009.6	165,328.8	168,465.9	172,545.0	184,534.0	292,888.8
	Total regulatory capital (or balance sheet capital)		NC	M	42,423.2	47,457.5	49,180.3	49,726.8	52,892.6	53,267.8	62,399.5	73,330.8	71,623.8	72,120.6
AD06	<b>Value (or percentage) of <i>Shari'ah</i>-compliant financing by economic activity</b>				214,434.2	217,415.0	225,256.8	226,791.0	277,517.3	264,847.9	359,143.9	364,103.3	462,885.1	453,198.8
	Value of <i>Shari'ah</i> -compliant financing		NC	M	214,434.2	217,415.0	225,256.8	226,791.0	277,517.3	264,847.9	359,143.9	364,103.3	462,885.1	453,198.8

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
Sectoral distribution <sup>3</sup>														
	(a) agriculture, hunting and forestry				0.4%	0.4%	1.0%	0.2%	0.2%	0.4%	0.3%	0.2%	0.5%	0.6%
	(b) fishing, fish farming, aquaculture and related service activities				0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(c) mining and quarrying				0.0%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	1.1%	0.3%
	(d) manufacturing				67.8%	66.1%	65.6%	63.5%	66.8%	70.5%	69.2%	70.2%	69.6%	71.7%
	(e) electricity, gas and water supply				10.9%	11.5%	12.5%	12.9%	11.7%	8.9%	8.4%	8.0%	8.1%	7.5%
	(f) construction				1.1%	1.1%	0.8%	1.1%	0.7%	1.0%	1.4%	1.0%	1.2%	1.5%
	(g) commerce and trade				4.7%	5.0%	4.2%	4.0%	4.2%	3.8%	4.0%	4.2%	6.1%	6.3%
	(h) hotels, restaurants and clubs etc				0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.4%	0.4%	0.4%	0.3%
	(i) transport, storage and communications				6.4%	6.0%	5.9%	5.7%	4.7%	4.7%	5.5%	5.8%	5.3%	5.0%
	(j) real estate, renting and business activities				3.3%	3.0%	3.1%	3.1%	2.8%	2.7%	4.0%	3.1%	3.6%	3.6%
	(k) education				0.5%	0.4%	0.5%	0.4%	0.6%	0.7%	0.7%	0.8%	0.9%	0.9%
	(l) health and social work				1.4%	1.3%	1.3%	1.2%	0.9%	0.8%	0.7%	0.7%	0.4%	0.4%
	(m) other community, social and personal service activities				0.6%	0.7%	0.6%	1.2%	1.0%	1.0%	0.6%	1.0%	1.3%	0.2%
	(n) other private business n.e.c				2.7%	4.0%	4.0%	6.4%	6.1%	5.0%	4.6%	4.5%	1.6%	1.6%
<b>AD07</b>	<b>Value (or percentage) of gross NPF by economic activities</b>													
	Value of gross NPF				...	...	...	...	...	...	...	...	...	...
	Economic activity				...	...	...	...	...	...	...	...	...	...
	(a) agriculture, forestry, hunting and fishing				...	...	...	...	...	...	...	...	...	...
	(b) mining and quarrying				...	...	...	...	...	...	...	...	...	...
	(c) manufacturing				...	...	...	...	...	...	...	...	...	...
	(d) electricity, gas, steam and air-conditioning supply				...	...	...	...	...	...	...	...	...	...
	(e) water supply; sewerage and waste management				...	...	...	...	...	...	...	...	...	...
	(f) construction				...	...	...	...	...	...	...	...	...	...
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles				...	...	...	...	...	...	...	...	...	...
	(h) transportation and storage				...	...	...	...	...	...	...	...	...	...
	(i) accommodation and food service activities				...	...	...	...	...	...	...	...	...	...
	(j) information and communication				...	...	...	...	...	...	...	...	...	...
	(k) financial and insurance activities				...	...	...	...	...	...	...	...	...	...
	(l) real estate activities				...	...	...	...	...	...	...	...	...	...
	(m) professional, scientific and technical activities				...	...	...	...	...	...	...	...	...	...
	(n) administrative and support service activities				...	...	...	...	...	...	...	...	...	...
	(o) public administration and defense; compulsory social security				...	...	...	...	...	...	...	...	...	...
	(p) education				...	...	...	...	...	...	...	...	...	...
	(q) human health and social work activities				...	...	...	...	...	...	...	...	...	...
	(r) arts, entertainment and recreation				...	...	...	...	...	...	...	...	...	...
	(s) other service activities (export)				...	...	...	...	...	...	...	...	...	...
	(t) activities of households as employers				...	...	...	...	...	...	...	...	...	...
	(t*) other financing of households				...	...	...	...	...	...	...	...	...	...
	(u) activities of extraterritorial organisations and bodies				...	...	...	...	...	...	...	...	...	...
	(u*) financing to nonresidents				...	...	...	...	...	...	...	...	...	...
<b>AD08</b>	<b>Value (or percentage) of returns by major type of Shari'ah-compliant contract</b>													
	Total returns				...	...	...	...	...	...	...	...	...	...
	<i>Murābahah</i>				...	...	...	...	...	...	...	...	...	...
	<i>Commodity Murābahah / Tawwaruq</i>				...	...	...	...	...	...	...	...	...	...
	<i>Salam</i>				...	...	...	...	...	...	...	...	...	...
	<i>Istisnā'</i>				...	...	...	...	...	...	...	...	...	...
	<i>Ijārah/Ijārah Muntahia Bittamlik</i>				...	...	...	...	...	...	...	...	...	...
	<i>Muḍārabah</i>				...	...	...	...	...	...	...	...	...	...
	<i>Mushārahah</i>				...	...	...	...	...	...	...	...	...	...

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
	<i>Diminishing Musharakah</i>				...	...	...	...	...	...	...	...	...	...
	<i>Wakalah</i>				...	...	...	...	...	...	...	...	...	...
	<i>Qard Hassan</i>				...	...	...	...	...	...	...	...	...	...
	<i>Others</i>				...	...	...	...	...	...	...	...	...	...
	<i>(i)</i>				...	...	...	...	...	...	...	...	...	...
	<i>(ii)</i>				...	...	...	...	...	...	...	...	...	...
	<i>(iii)</i>				...	...	...	...	...	...	...	...	...	...
	<i>Others</i>				...	...	...	...	...	...	...	...	...	...

**Structural Islamic Financial Indicators (SIFIs)**

Code	Indicator	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
<b>ST01</b>	<b>Number of Islamic banks</b>	<i>n.a</i>	G	<b>5</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>6</b>	<b>6</b>	<b>6</b>
	Number of domestic branch offices <sup>4</sup>	<i>n.a</i>	G	858	858	868	929	1,017	1,020	1,075	1,095	1,314	1,315
	Number of ATMs			...	...	...	...	...	...	...	...	...	...
<b>ST02</b>	<b>Number of employees<sup>5</sup></b>	<i>n.a</i>	G	<b>10,819</b>	<b>10,985</b>	<b>11,861</b>	<b>12,150</b>	<b>12,908</b>	<b>13,557</b>	<b>14,863</b>	<b>15,065</b>	<b>15,379</b>	<b>15,558</b>
<b>ST03</b>	<b>Total assets</b>	<i>NC</i>	<i>M</i>	<b>638,753.3</b>	<b>654,932.5</b>	<b>694,509.6</b>	<b>702,020.8</b>	<b>770,081.1</b>	<b>788,775.8</b>	<b>929,001.6</b>	<b>947,327.6</b>	<b>997,191.2</b>	<b>1,005,149.3</b>
	Total <i>Sharī'ah</i> -compliant financing (excluding interbank financing)	<i>NC</i>	<i>M</i>	214,434.2	217,415.0	225,256.8	226,790.0	277,517.3	264,847.9	359,143.9	364,103.3	462,885.1	453,198.8
	<i>Sukūk</i> holdings	<i>NC</i>	<i>M</i>	208,150.3	179,912.8	186,650.8	186,714.7	173,009.6	165,328.8	168,465.9	172,545.0	184,534.0	292,888.8
	Other <i>Sharī'ah</i> -compliant securities	<i>NC</i>	<i>M</i>	32,188.8	27,796.3	26,876.7	21,611.8	18,356.8	18,749.2	28,992.4	29,550.0	28,812.9	27,908.9
	Interbank financing	<i>NC</i>	<i>M</i>	31,384.4	71,240.2	114,499.4	106,963.7	129,061.8	193,626.0	255,973.1	242,343.0	172,901.4	100,506.6
	All other assets	<i>NC</i>	<i>M</i>	152,595.6	158,568.3	141,225.9	159,940.6	172,135.6	146,223.9	116,426.2	138,786.4	148,057.7	130,646.2
<b>ST04</b>	<b>Total funding/liabilities and equities</b>	<i>NC</i>	<i>M</i>	<b>638,753.3</b>	<b>654,932.5</b>	<b>694,509.6</b>	<b>702,020.8</b>	<b>770,081.1</b>	<b>788,775.8</b>	<b>929,001.6</b>	<b>947,327.6</b>	<b>997,191.2</b>	<b>1,005,149.3</b>
	Profit-sharing investment accounts (PSIA)			...	...	...	...	...	...	...	...	...	...
	Other remunerative funding ( <i>Murābahah</i> , Commodity <i>Murābahah</i> etc.)	<i>NC</i>	<i>M</i>	418,630.8	437,839.6	418,234.3	455,116.9	484,816.2	506,394.7	559,716.0	579,049.6	613,900.0	595,909.8
	Nonremunerative funding (current account, <i>Wadī'ah</i> )	<i>NC</i>	<i>M</i>	132,861.4	129,189.2	183,052.5	148,543.4	176,346.7	177,072.3	231,690.1	215,035.8	245,268.3	239,689.0
	<i>Sukūk</i> issued			...	...	...	...	...	...	...	...	...	...
	Other <i>Sharī'ah</i> -compliant securities issued			...	...	...	...	...	...	...	...	...	...
	Interbank funding/liabilities	<i>NC</i>	<i>M</i>	22,105.9	14,895.1	16,821.9	21,778.6	23,600.3	20,414.0	36,779.6	41,118.6	27,578.5	53,633.3
	All other liabilities	<i>NC</i>	<i>M</i>	22,274.8	27,711.1	29,421.9	30,824.5	36,547.3	35,743.8	46,814.2	49,405.4	43,593.7	48,508.6
	Capital and reserves	<i>NC</i>	<i>M</i>	42,880.4	45,297.5	46,979.0	45,757.4	48,770.5	49,151.1	54,001.7	62,718.2	66,850.7	67,408.6
<b>ST05</b>	<b>Total revenues</b>	<i>NC</i>	<i>M</i>	<b>50,683.4</b>	<b>14,695.9</b>	<b>30,080.3</b>	<b>45,756.9</b>	<b>62,597.1</b>	<b>16,686.8</b>	<b>36,455.1</b>	<b>53,433.4</b>	<b>67,240.4</b>	<b>16,017.4</b>
	Financing based	<i>NC</i>	<i>M</i>	20,980.4	6,766.5	13,784.2	20,919.9	29,222.1	8,394.5	17,649.0	25,565.0	33,213.7	8,663.3
	Investment based ( <i>Sukūk</i> , other <i>Sharī'ah</i> -compliant securities etc.)	<i>NC</i>	<i>M</i>	22,714.6	4,791.5	9,077.9	13,552.5	17,812.4	3,775.7	8,123.9	11,001.6	12,011.8	1,968.9
	Fee based	<i>NC</i>	<i>M</i>	2,506.5	749.7	1,553.4	2,360.3	3,159.2	884.4	1,978.3	3,095.2	4,253.1	1,187.0
	Other	<i>NC</i>	<i>M</i>	4,481.9	2,388.3	5,664.9	8,924.2	12,403.4	3,632.2	8,703.9	13,771.7	17,761.8	4,198.3
<b>ST06</b>	<b>Earnings before taxes and Zakat</b>	<i>NC</i>	<i>M</i>	<b>4,454.9</b>	<b>1,964.3</b>	<b>4,234.9</b>	<b>6,406.1</b>	<b>8,211.6</b>	<b>2,310.8</b>	<b>3,464.3</b>	<b>4,972.8</b>	<b>9,198.4</b>	<b>2,564.8</b>
<b>ST07</b>	<b>Value (or percentage) of financing by type of <i>Sharī'ah</i>-compliant contract</b>												
	Total financing	<i>NC</i>	<i>M</i>	214,434.2	217,415.0	225,256.4	226,790.0	277,517.3	264,847.9	359,143.9	364,103.3	462,885.1	453,198.8
	<i>Murābahah</i>	<i>NC</i>	<i>M</i>	65,474.3	59,239.0	54,453.1	54,242.9	61,709.4	51,071.9	61,985.2	65,484.7	82,952.6	73,221.0
	<i>Commodity Murābahah / Tawwaruq</i>			...	...	...	...	...	...	...	...	...	...
	<i>Salam</i>	<i>NC</i>	<i>M</i>	10,293.1	11,959.7	9,432.8	5,598.4	12,306.8	13,900.2	15,609.5	16,110.4	23,823.3	19,749.4
	<i>Istisnā'</i>	<i>NC</i>	<i>M</i>	15,678.4	16,480.2	17,868.8	22,341.9	30,855.5	24,421.9	45,548.5	42,997.3	52,695.8	49,200.9
	<i>Ijarah / Ijarah Muntahia Bittamlik</i>	<i>NC</i>	<i>M</i>	16,809.9	16,936.5	18,544.1	18,335.7	18,291.8	19,485.0	23,929.2	24,907.0	26,703.4	29,217.1
	<i>Mudārabah</i>	<i>NC</i>	<i>M</i>	505.6	635.0	533.1	541.1	231.4	231.8	231.8	156.9	215.0	315.0
	<i>Musharakah</i>	<i>NC</i>	<i>M</i>	9,905.4	13,850.6	18,077.8	18,600.3	29,605.9	30,793.1	32,661.8	50,969.5	71,316.5	70,606.6
	<i>Diminishing Musharakah</i>	<i>NC</i>	<i>M</i>	71,912.6	75,937.4	79,802.7	82,517.5	89,772.7	92,642.1	109,551.7	115,281.7	128,232.9	129,035.7
	<i>Wakalah</i>			...	...	...	...	...	...	...	...	...	...
	<i>Qard Hassan</i>	<i>NC</i>	<i>M</i>	25.9	28.9	33.3	32.5	32.4	30.1	28.8	35.5	39.0	38.9
	<i>Others</i>	<i>NC</i>	<i>M</i>	23,829.0	22,347.6	26,510.7	24,579.6	34,711.4	32,271.9	69,597.4	48,160.4	76,906.6	81,814.1

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
	(i)				...	...	...	...	...	...	...	...	...	...
	(ii)				...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...	...	...	...
<b>ST08</b>	<b>Assets held by domestic systemically important Islamic banks</b>				...	...	...	...	...	...	...	...	...	...

Source: *State bank of Pakistan*

Note: *MFSM - Monetary and Financial Statistics Manual, IMF*

*ISIC 3.1 - International Standard Industrial Classification of All Economic Activities, Rev.3.1*

G *Indicates General*

M *Indicates Millions*

NC *Indicates National Currency*

n.a *Not applicable*

(...) *Indicates the data is not available*

1 Data on RWA funded by PSIA is not available.

2 Net Income is accumulated and annualized by multiplying the accumulated data of Q1, Q2, Q3 and Q4 with factors 4, 2, 1.33 and 1 respectively.

3 Monetary and Financial Statistics (MFS) data source as per ISIC 3.1.

4 Includes sub branches.

5 Includes only permanent and contract employees.