

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

Country: Indonesia		Indonesia														
Time period covered :		Starting Period: 2013A				Ending Period: 2016Q3										
Core Prudential Islamic Financial Indicators (PIFIs)																
Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
End-of-period exchange rate (IDR / USD):					12,189	11,404	11,969	12,212	12,440	13,084	13,332	14,657	13,795	13,276	13,180	12,998
<b>Capital Adequacy : Basel Standard <sup>1</sup></b>																
CP01a	CAR				14.4%	16.2%	16.2%	14.6%	15.7%	14.4%	14.1%	15.1%	15.0%	14.9%	14.7%	15.4%
	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	23,321.1	25,677.6
	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	158,392.1	166,447.3
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%	12.7%	13.4%
	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	20,059.18	22,280.73
	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	158,392.1	166,447.3
CP03a	Common Equity Tier 1 (CET1) capital to RWA				...	...	...	...	...	...	...	...	...	...	...	...
	CET1 capital		NC	B	...	...	...	...	...	...	...	...	...	...	...	...
	RWA		NC	B	...	...	...	...	...	...	...	...	...	...	...	...
<b>Capital Adequacy: IFSB Formula <sup>1</sup></b>																
CP01b	CAR (IFSB)				14.4%	16.2%	16.2%	14.6%	15.7%	14.4%	14.1%	15.1%	15.0%	14.9%	14.7%	15.4%
	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	23,321.1	25,677.6
	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	158,392.1	166,447.3
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%	12.7%	13.4%
	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	20,059.2	22,280.7
	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	158,392.1	166,447.3
CP03b	Common Equity Tier 1 (CET1) capital to RWA (IFSB)				...	...	...	...	...	...	...	...	...	...	...	...
	CET1 capital		NC	B	...	...	...	...	...	...	...	...	...	...	...	...
	RWA		NC	B	...	...	...	...	...	...	...	...	...	...	...	...
<b>Asset Quality</b>																
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%	5.7%	4.8%
	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	8,990.3	8,314.8
	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	158,143.4	171,979.3
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%	25.3%	16.5%
	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	5,894.1	4,237.9
	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	23,321.1	25,677.6
CP06	Provisions for gross nonperforming financing (gross NPF)				33.4%	35.0%	30.0%	27.2%	32.3%	32.8%	33.8%	34.1%	32.2%	34.2%	34.4%	49.0%
	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	3,096.2	4,076.9
	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	8,990.3	8,314.8
<b>Earnings <sup>2</sup></b>																
CP07	Return on assets (ROA)				1.7%	1.6%	0.8%	0.7%	0.5%	0.8%	0.5%	0.5%	0.5%	1.0%	0.8%	0.7%
	Net income (before extraordinary items, taxes, and Zakat)		NC	B	2,372.9	2,317.1	1,399.6	1,161.6	916.1	1,352.9	986.4	938.5	955.4	1,907.5	1,504.9	1,298.8
	Total assets		NC	B	140,625.5	146,642.7	167,043.7	171,931.0	175,547.7	179,860.4	180,193.4	180,764.9	182,300.9	191,187.3	192,246.2	198,337.8
CP08	Return on equity (ROE)				18.3%	17.5%	9.7%	7.4%	5.8%	8.2%	6.1%	5.4%	5.4%	9.6%	7.6%	6.5%
	Net income (before extraordinary items, taxes, and Zakat)		NC	B	2,372.9	2,317.1	1,399.6	1,161.6	916.1	1,352.9	986.4	938.5	955.4	1,907.5	1,504.9	1,298.8
	Equity		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	19,855.6	19,855.6
CP09	Net profit margin				16.2%	15.0%	10.6%	8.1%	5.6%	6.5%	4.9%	5.1%	4.9%	7.7%	5.9%	5.0%
	Net income (before extraordinary items, taxes, and Zakat)		NC	B	2,372.9	2,317.1	1,399.6	1,161.6	916.1	1,352.9	986.4	938.5	955.4	1,907.5	1,504.9	1,298.8
	Gross income		NC	B	14,679.8	15,430.8	13,211.1	14,420.4	16,459.2	20,865.3	20,024.8	18,252.6	19,608.6	24,924.7	25,653.3	26,219.3
CP10	Cost to income				82.1%	83.9%	89.1%	91.9%	94.4%	93.5%	95.1%	94.9%	95.1%	92.3%	94.1%	95.0%
	Operating costs		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	24,148.5	24,920.5
	Gross income		NC	B	14,679.8	15,430.8	13,211.1	14,420.4	16,459.2	20,865.3	20,024.8	18,252.6	19,608.6	24,924.7	25,653.3	26,219.3
<b>Leverage</b>																
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%	9.3%	9.2%
	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	20,059.2	22,280.7
	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	216,117.7	241,937.2
CP12	Leverage (regulatory definition)				7.8%	8.5%	7.4%	8.6%	6.8%	8.4%	8.5%	9.0%	8.5%	8.9%	9.0%	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	20,059.2	22,280.7
	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	222,360.9	249,576.2
<b>Liquidity</b>																

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
CP13	<b>Liquid assets ratio</b>				<b>14.6%</b>	<b>11.5%</b>	<b>12.5%</b>	<b>13.7%</b>	<b>13.6%</b>	<b>15.1%</b>	<b>15.5%</b>	<b>21.0%</b>	<b>15.3%</b>	<b>17.8%</b>	<b>14.8%</b>	<b>17.3%</b>
	Liquid assets	N o t  A p p l i c a b l e	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	32,025.5	41,817.9
	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	216,117.7	241,937.2
CP14	<b>Liquid assets to short-term liabilities</b>				<b>18.2%</b>	<b>16.8%</b>	<b>17.1%</b>	<b>19.1%</b>	<b>18.2%</b>	<b>20.0%</b>	<b>20.5%</b>	<b>27.6%</b>	<b>20.0%</b>	<b>23.4%</b>	<b>19.5%</b>	<b>22.5%</b>
	Liquid assets	N o t  A p p l i c a b l e	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	32,025.5	41,817.9
	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	164,455.0	185,572.4
CP15	<b>Liquidity coverage ratio (LCR)</b>				...	...	...	...	...	...	...	...	...	...	...	...
	Stock of <i>Shar'ah</i> -compliant high quality liquid assets	N o t  A p p l i c a b l e	NC	B	...	...	...	...	...	...	...	...	...	...	...	...
	Total net cash outflows over the next 30 calendar days		NC	B	...	...	...	...	...	...	...	...	...	...	...	...
CP16	<b>Net stable funding ratio (NSFR)</b>				...	...	...	...	...	...	...	...	...	...	...	...
	Available stable funding (ASF)	N o t  A p p l i c a b l e	NC	B	...	...	...	...	...	...	...	...	...	...	...	...
	Required stable funding (RSF)		NC	B	...	...	...	...	...	...	...	...	...	...	...	...
<b>Sensitivity to Risks</b>																
CP17	<b>Net foreign exchange open position to capital</b>				<b>3.9%</b>	<b>3.8%</b>	<b>2.6%</b>	<b>4.0%</b>	<b>3.3%</b>	<b>4.6%</b>	<b>5.3%</b>	<b>2.4%</b>	<b>2.2%</b>	<b>0.8%</b>	<b>1.3%</b>	<b>1.0%</b>
	Net FX open position	N o t  A p p l i c a b l e	NC	B	700.7	715.2	482.0	735.0	648.0	969.2	1,120.7	538.4	511.1	195.4	307.0	269.5
	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	23,321.1	25,677.6
CP18	<b>Large exposures to capital</b>				...	...	...	...	...	...	...	...	...	...	...	...
	Value of large exposures	N o t  A p p l i c a b l e	NC	B	...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital (or balance sheet capital)		NC	B	...	...	...	...	...	...	...	...	...	...	...	...
CP19	<b>Growth of financing to private sector<sup>3</sup></b>				<b>22.1%</b>	<b>16.0%</b>	<b>11.9%</b>	<b>10.8%</b>	<b>7.8%</b>	<b>6.2%</b>	<b>5.2%</b>	<b>2.3%</b>	<b>4.1%</b>	<b>4.0%</b>	<b>4.9%</b>	<b>14.6%</b>
	Total financing at end of current period	N o t  A p p l i c a b l e	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	158,143.4	173,298.7
	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	150,709.5	151,157.2

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

Code	Indicator		Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
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	N o t  A p p l i c a b l e	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	9,513.1	13,099.8
	Total income from assets funded by PSIA		NC	B	...	...	...	...	...	...	...	...	...	...	...	...
AD02	<b>Total off-balance sheet items to total assets</b>				<b>5.0%</b>	<b>5.2%</b>	<b>-11.2%</b>	<b>-3.2%</b>	<b>-12.3%</b>	<b>-1.8%</b>	<b>-2.0%</b>	<b>-2.2%</b>	<b>-3.4%</b>	<b>-4.2%</b>	<b>-2.9%</b>	<b>-3.2%</b>
	Off-balance sheet items	N o t  A p p l i c a b l e	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	-6,243.2	-7,638.9
	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	216,117.7	241,937.2
AD03	<b>Foreign-currency denominated funding to total funding</b>				<b>6.2%</b>	<b>6.2%</b>	<b>6.7%</b>	<b>6.7%</b>	<b>6.5%</b>	<b>7.3%</b>	<b>7.8%</b>	<b>7.6%</b>	<b>6.9%</b>	<b>7.9%</b>	<b>7.3%</b>	<b>5.9%</b>
	FX funding	N o t  A p p l i c a b l e	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	12,966.3	11,691.4
	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	177,050.9	198,976.3
AD04	<b>Foreign-currency denominated financing to total financing</b>				<b>5.6%</b>	<b>5.1%</b>	<b>5.3%</b>	<b>5.1%</b>	<b>5.4%</b>	<b>5.6%</b>	<b>5.8%</b>	<b>6.6%</b>	<b>5.8%</b>	<b>5.3%</b>	<b>5.2%</b>	<b>4.4%</b>
	FX financing	N o t  A p p l i c a b l e	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	8,219.6	7,706.0
	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	158,143.4	171,979.3
AD05	<b>Value of Sukūk holdings to capital</b>				<b>45.2%</b>	<b>42.3%</b>	<b>43.2%</b>	<b>47.5%</b>	<b>43.0%</b>	<b>43.5%</b>	<b>50.1%</b>	<b>49.4%</b>	<b>60.3%</b>	<b>70.5%</b>	<b>65.5%</b>	<b>61.1%</b>
	Sukūk holdings	N o t  A p p l i c a b l e	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	15,269.6	15,678.6
	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	23,321.1	25,677.6
AD06	<b>Value (or percentage) of Shar'ah-compliant financing by economic activity</b>															
	Value of <i>Shar'ah</i> -compliant financing	N o t  A p p l i c a b l e	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	158,143.4	171,979.3
	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	7,731.0	7,902.4	
(b)	mining and quarrying	NC	B	2,932.5	3,250.5	3,036.0	3,688.8	4,031.7	4,160.8	4,544.6	5,074.3	4,742.4	4,632.5	4,734.4		
(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	14,275.0	15,012.1	
(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	6,768.4	6,663.5	
(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	284.3	115.2	
(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	7,444.8	7,872.9	
(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	24,508.1	25,033.2	
(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	7,771.5	7,319.8	
(i)	accommodation and food service activities	NC	B	398.9	690.8	847.5	1,010.5	1,251.6	1,185.7	1,605.6	1,682.1	1,737.7	1,834.3	1,930.9		
(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	1,700.7	1,681.3	
(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	12,296.8	12,289.0	
(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	34,234.3	36,122.2	
(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	1,289.8	1,414.3	
(n)	administrative and support service activities	NC	B	...	...	197.3	220.3	254.6	299.1	304.8	283.3	472.6	268.2	670.3	721.2	
(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	262.9	260.1	

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
	(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	3,107.0	3,321.6
	(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	2,380.7	2,402.6
	(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	190.6	189.0
	(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	5,517.1	5,507.2
	(t) activities of households as employers		NC	B	...	...	...	...	...	...	...	0.0	0.0	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	21,009.8	20,295.0	21,206.6	21,410.7	20,885.2	31,176.4
	(u) activities of extraterritorial organisations and bodies		NC	B	...	...	0.7	...	...	0.2	0.2	0.2	0.2	0.6	0.0	1.2
	(u*) financing to nonresidents		NC	B	...	...	731.9	105.7	347.5	345.2	346.0	372.9	736.8	563.4	358.3	308.9
<b>AD07</b>	<b>Value (or percentage) of gross NPF by economic activities</b>				<b>3,721.3</b>											
	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	8,990.3	8,033.5
	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	368.9	352.4
	(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	718.6	515.3
	(c) manufacturing		NC	B	235.8	237.6	421.4	453.2	376.3	468.2	475.3	505.7	753.3	833.2	960.1	764.8
	(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	564.8	320.2
	(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	20.6	21.1
	(f) construction		NC	B	331.1	348.5	197.6	472.3	737.3	736.8	612.1	641.4	445.7	489.4	528.6	503.6
	(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	2,014.8	2,011.5
	(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	510.7	441.0
	(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	49.4	78.2
	(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	158.1	228.3
	(k) financial and insurance activities		NC	B	...	...	975.1	556.0	389.0	247.5	208.1	241.4	179.5	197.2	217.4	278.6
	(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	1,170.8	1,152.0
	(m) professional, scientific and technical activities		NC	B	...	...	48.0	93.3	98.3	79.1	89.5	75.0	99.5	105.8	120.1	113.3
	(n) administrative and support service activities		NC	B	...	...	4.5	3.5	2.8	5.5	1.1	0.7	0.7	2.5	9.3	82.0
	(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	1.1	1.1
	(p) education		NC	B	9.9	14.1	8.8	10.5	14.3	19.0	27.8	19.2	66.0	63.6	58.7	43.4
	(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	40.6	25.7
	(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	3.0	1.4
	(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	632.7	475.5
	(t) activities of households as employers		NC	B	...	...	...	...	...	...	...	0.0	0.0	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	841.8	623.9
	(u) activities of extraterritorial organisations and bodies		NC	B	...	...	...	...	...	...	...	0.2	0.2	0.0	0.0	0.3
	(u*) financing to nonresidents		NC	B	...	...	67.3	0.0	0.0	0.0	0.0	0.0	28.4	0.0	0.0	0.0
<b>AD08</b>	<b>Value (or percentage) of returns by major type of <i>Shari'ah</i>-compliant contract</b>															
	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	9,500.7	13,921.1
	Murabahah		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	6,435.7	9,730.4
	Commodity Murabahah / Tawwaruq		NC	B	...	...	...	...	...	...	...	...	...	...	...	...
	Salam		NC	B	...	...	...	...	...	...	...	...	...	...	...	...
	Istisna'		NC	B	18.7	5.2	11.7	15.4	20.5	5.9	10.6	14.3	17.9	3.6	7.4	9.2
	Ijarah/Ijarah Muntahia Bittamlik		NC	B	173.4	41.6	167.4	258.4	256.4	45.2	86.5	158.6	199.9	45.8	89.0	163.9
	Mudharabah		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	505.1	763.3
	Musharakah		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	2,279.1	2,972.9
	Diminishing Musharakah		NC	B	...	...	...	...	...	...	...	...	...	...	...	...
	Wakalah		NC	B	...	...	...	...	...	...	...	...	...	...	...	...
	Qard Hassan		NC	B	...	...	...	...	...	...	...	...	...	...	...	...
	Others		NC	B	953.5	219.9	86.3	134.1	180.6	43.1	84.3	263.3	353.7	87.5	184.4	281.4
	(i) Qardh <sup>4</sup>		NC	B	...	...	77.6	122.9	165.8	41.5	81.6	259.3	353.3	87.5	184.4	281.4
	(ii)		NC	B	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)		NC	B	...	...	...	...	...	...	...	...	...	...	...	...
	Others		NC	B	953.5	219.9	8.7	11.2	14.8	1.5	2.7	4.0	0.3	0.0	0.0	0.0

**Structural Islamic Financial Indicators (SIFIs)**

Code	Indicator	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
<b>ST01</b>	<b>Number of Islamic banks</b>	n.a	G	<b>11</b>	<b>11</b>	<b>11</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>13</b>
	Number of domestic branch offices	n.a	G	407	414	417	438	447	448	450	448	450	450	455	475
	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	3,583	3,127
<b>ST02</b>	<b>Number of employees</b>	n.a	G	<b>26,717</b>	<b>27,027</b>	<b>29,232</b>	<b>38,965</b>	<b>41,393</b>	<b>49,106</b>	<b>49,069</b>	<b>48,861</b>	<b>51,413</b>	<b>50,372</b>	<b>50,488</b>	<b>50,997</b>

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
<b>ST03</b>	<b>Total assets</b>		NC	B	<b>180,360.1</b>	<b>181,147.5</b>	<b>188,189.7</b>	<b>195,084.6</b>	<b>204,960.6</b>	<b>198,552.8</b>	<b>200,217.2</b>	<b>204,025.0</b>	<b>213,423.0</b>	<b>213,061.3</b>	<b>216,117.7</b>	<b>241,937.2</b>
	Total <i>Shari'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	158,143.4	173,298.7
	<i>Sukuk</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	15,269.6	15,678.6
	Other <i>Shari'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	1,815.2	1,877.2
	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	4,168.9	3,594.7
	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	36,720.6	47,488.0
<b>ST04</b>	<b>Total funding/liabilities and equities</b>		NC	B	<b>180,360.1</b>	<b>181,147.5</b>	<b>186,848.4</b>	<b>195,084.6</b>	<b>204,960.6</b>	<b>198,552.8</b>	<b>200,217.2</b>	<b>204,025.0</b>	<b>213,423.0</b>	<b>213,061.3</b>	<b>216,117.7</b>	<b>241,937.2</b>
	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	149,527.2	171,453.8
	Other remunerative funding ( <i>Murabahah</i> , Commodity <i>Murabahah</i> etc.)		NC	B	...	...	...	...	...	...	...	...	...	...	...	...
	Nonremunerative funding (current account, <i>Wadiah</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	27,523.7	27,572.5
	<i>Sukuk</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	2,500.0	2,500.0
	Other <i>Shari'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	1,488.0	2,133.0
	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	6,766.8	6,880.7
	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	7,126.8	7,830.2
	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	21,185.2	23,567.1
<b>ST05</b>	<b>Total revenues</b>		NC	B	<b>26,580.2</b>	<b>7,990.9</b>	<b>14,830.0</b>	<b>22,084.4</b>	<b>32,961.8</b>	<b>11,087.1</b>	<b>21,513.1</b>	<b>30,828.4</b>	<b>42,394.4</b>	<b>11,136.2</b>	<b>22,412.3</b>	<b>22,412.3</b>
	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	9,500.7	13,921.1
	Investment based ( <i>Sukuk</i> , other <i>Shari'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	1,117.9	1,662.4
	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	606.7	888.1
	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	11,186.9	5,940.7
<b>ST06</b>	<b>Earnings before taxes and Zakat</b>		NC	B	<b>2,591.8</b>	<b>608.6</b>	<b>688.8</b>	<b>788.2</b>	<b>822.4</b>	<b>342.7</b>	<b>493.8</b>	<b>739.7</b>	<b>977.4</b>	<b>463.2</b>	<b>774.7</b>	<b>971.8</b>
<b>ST07</b>	<b>Value (or percentage) of financing by type of <i>Shari'ah</i>-compliant contract</b>															
	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	158,143.4	171,979.3
	<i>Murabahah</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	95,340.9	107,838.6
	Commodity <i>Murabahah</i> / <i>Tawwaruq</i>		NC	B	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Salam</i>		NC	B	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Istisna'</i> <sup>1</sup>		NC	B	191.4	193.3	147.4	140.3	152.5	143.8	141.6	135.7	120.3	113.6	108.0	104.1
	<i>Ijarah</i> / <i>Ijarah 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	1,643.1	1,756.8
	<i>Mu'jarabah</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	8,421.6	8,001.3
	<i>Musharakah</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	47,639.5	48,846.3
	Diminishing <i>Musharakah</i>		NC	B	...	...	182.6	289.5	472.8	547.7	747.3	998.0	1,236.6	5,215.9	1,650.7	2,130.1
	<i>Wakalah</i>		NC	B	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Qard Hassan</i>		NC	B	...	...	...	...	...	...	...	...	...	...	...	...
	Others		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	3,339.6	3,302.1
	(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	3,339.6	3,302.1
	(ii)		NC	B	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)		NC	B	...	...	...	...	...	...	...	...	...	...	...	...
	Others		NC	B	...	...	...	83.8	51.4	34.9	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>		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

<sup>1</sup> The Capital Adequacy Ratio comply with Basel III, IFSB and national regulation.

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

<sup>3</sup> 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.

<sup>4</sup> Financing to the private sector increased due to conversion of Bank Aceh from Conventional Bank to Shari'a Bank on September 2016. Total asset of Bank Aceh as of Sept 2016 amounting IDR18.953 bio ( 8.32% of total asset Islamic Banks in Indonesia). This also explain the significant increased in total asset in Q3 2016.