

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

Country:		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
<b>End-of-period exchange rate (IDR / USD):</b>					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</b>																
CP01a	<b>CAR</b>				...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...	...	...
	Risk-weighted assets (RWA)				...	...	...	...	...	...	...	...	...	...	...	...
CP02a	<b>Tier 1 capital to RWA</b>				...	...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...
CP03a	<b>Common Equity Tier 1 (CET1) capital to RWA</b>				...	...	...	...	...	...	...	...	...	...	...	...
	CET1 capital				...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...
<b>Capital Adequacy: IFSB Formula</b>																
CP01b	<b>CAR (IFSB)</b>				...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...
CP02b	<b>Tier 1 capital to RWA (IFSB)</b>				...	...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...
CP03b	<b>Common Equity Tier 1 (CET1) capital to RWA (IFSB)</b>				...	...	...	...	...	...	...	...	...	...	...	...
	CET1 capital				...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...
<b>Asset Quality</b>																
CP04	<b>Gross nonperforming financing (gross NPF) ratio</b>				2.2%	2.5%	2.7%	2.8%	2.6%	2.9%	3.8%	3.7%	3.0%	3.7%	3.5%	3.3%
	Gross NPF	NC	B		1,046.9	1,178.9	1,335.5	1,361.3	1,312.0	1,571.6	2,079.2	2,088.1	1,791.2	2,259.6	2,237.3	2,105.1
	Total financing	NC	B		46,853.9	46,374.5	49,820.0	48,826.0	51,385.0	53,576.0	55,347.0	56,985.7	59,028.5	60,514.6	64,031.4	63,026.1
CP05	<b>Net nonperforming financing (net NPF) to capital</b>				...	...	...	...	...	...	...	...	...	...	...	...
	Net NPF	NC	B		705.6	796.2	930.2	913.5	855.5	1,041.9	1,354.1	1,337.4	975.1	1,279.7	1,382.2	1,223.2
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...	...	...
CP06	<b>Provisions for gross nonperforming financing (gross NPF)</b>				32.6%	32.5%	30.5%	32.9%	34.8%	33.7%	34.9%	36.0%	45.6%	43.4%	38.2%	41.9%
	Provisions	NC	B		341.3	382.7	405.2	447.8	456.5	529.7	725.1	750.7	816.1	979.8	855.0	881.9
	Gross NPF	NC	B		1,046.9	1,178.9	1,328.0	1,361.0	1,312.0	1,571.6	2,079.2	2,088.1	1,791.2	2,259.6	2,237.3	2,105.1
<b>Earnings</b>																
CP07	<b>Return on assets (ROA)</b>				3.66%	2.79%	2.39%	2.37%	2.05%	2.55%	2.00%	2.25%	1.83%	2.44%	2.26%	2.30%
	Net income (before extraordinary items, taxes, and Zakat) <sup>1</sup>	NC	B		1,828.6	1,453.8	1,413.7	1,352.6	1,202.3	1,628.3	1,322.6	1,508.0	1,264.2	1,856.4	1,777.9	1,798.3
	Total assets <sup>2</sup>	NC	B		50,025.8	52,031.2	59,194.7	56,983.7	58,747.8	63,862.7	66,066.2	67,122.1	68,937.0	76,004.5	78,839.5	78,255.3
CP08	<b>Return on equity (ROE)</b>				...	...	...	...	...	...	...	...	...	...	...	...
	Net income (before extraordinary items, taxes, and Zakat) <sup>1</sup>				...	...	...	...	...	...	...	...	...	...	...	...
	Equity				...	...	...	...	...	...	...	...	...	...	...	...
CP09	<b>Net profit margin</b>				32.0%	22.8%	31.5%	36.1%	33.4%	34.2%	30.1%	33.3%	27.4%	35.1%	32.6%	34.6%
	Net income (before extraordinary items, taxes, and Zakat) <sup>1</sup>	NC	B		1,828.6	1,453.8	1,413.7	1,352.6	1,202.3	1,628.3	1,322.6	1,508.0	1,264.2	1,856.4	1,777.9	1,798.3
	Gross income <sup>1</sup>	NC	B		5,720.1	6,384.7	4,484.3	3,747.8	3,600.9	4,755.0	4,389.7	4,530.4	4,621.9	5,281.6	5,447.5	5,198.2
CP10	<b>Cost to income</b>				68.0%	77.2%	68.5%	63.9%	66.6%	65.8%	69.9%	66.7%	72.6%	64.9%	67.4%	65.4%
	Operating costs <sup>1</sup>	NC	B		3,891.5	4,930.8	3,070.6	2,395.2	2,398.5	3,126.7	3,067.1	3,022.4	3,357.7	3,425.2	3,669.6	3,399.9
	Gross income <sup>1</sup>	NC	B		5,720.1	6,384.7	4,484.3	3,747.8	3,600.9	4,755.0	4,389.7	4,530.4	4,621.9	5,281.6	5,447.5	5,198.2
<b>Leverage</b>																
CP11	<b>Capital to assets (balance sheet definition)</b>				...	...	...	...	...	...	...	...	...	...	...	...

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...
	Total assets		NC	B	61,916.1	59,784.0	65,060.6	62,433.9	67,382.8	69,804.1	73,276.8	78,137.2	82,838.9	84,710.2	90,107.2	89,825.6
<b>CP12</b>	<b>Leverage (regulatory definition)</b>				...	...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...
	Exposure		NC	B	64,541.7	62,445.3	67,504.0	68,958.5	69,770.6	72,500.2	76,249.9	81,083.5	85,644.6	87,219.6	93,036.0	92,326.1
<b>Liquidity</b>																
<b>CP13</b>	<b>Liquid assets ratio</b>				<b>20.7%</b>	<b>19.0%</b>	<b>17.3%</b>	<b>20.5%</b>	<b>22.0%</b>	<b>20.3%</b>	<b>25.6%</b>	<b>29.4%</b>	<b>29.7%</b>	<b>29.0%</b>	<b>29.9%</b>	<b>20.6%</b>
	Liquid assets		NC	B	12,805.5	11,338.1	11,269.1	12,778.5	14,800.3	14,199.6	18,743.5	23,006.9	24,615.6	24,529.2	26,929.0	18,506.9
	Total assets		NC	B	61,916.1	59,784.0	65,060.6	62,433.9	67,382.8	69,804.1	73,276.8	78,137.2	82,838.9	84,710.2	90,107.2	89,825.6
<b>CP14</b>	<b>Liquid assets to short-term liabilities</b>				<b>31.9%</b>	<b>28.3%</b>	<b>23.4%</b>	<b>27.0%</b>	<b>26.7%</b>	<b>25.5%</b>	<b>30.8%</b>	<b>35.5%</b>	<b>35.6%</b>	<b>33.9%</b>	<b>34.3%</b>	<b>27.3%</b>
	Liquid assets		NC	B	12,805.5	11,338.1	11,269.1	12,778.5	14,800.3	14,199.6	18,743.5	23,006.9	24,615.6	24,529.2	26,929.0	18,506.9
	Short-term liabilities		NC	B	40,202.9	40,110.1	48,144.8	47,338.3	55,445.9	55,694.3	60,918.7	64,753.6	69,226.8	72,386.9	78,570.5	67,792.4
<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 Market Risk; Other</b>																
<b>CP17</b>	<b>Net foreign exchange open position to capital</b>				...	...	...	...	...	...	...	...	...	...	...	...
	Net FX open position				...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...	...	...
<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>33.5%</b>	<b>11.5%</b>	<b>15.5%</b>	<b>11.1%</b>	<b>9.7%</b>	<b>15.5%</b>	<b>11.1%</b>	<b>16.7%</b>	<b>14.9%</b>	<b>13.0%</b>	<b>15.7%</b>	<b>10.6%</b>
	Total financing at end of current period		NC	B	46,853.9	46,374.5	49,820.0	48,826.2	51,385.3	53,576.0	55,347.0	56,985.7	59,028.5	60,514.6	64,031.4	63,026.1
	Total financing at end of same period in previous year		NC	B	35,108.8	41,573.0	43,125.9	43,943.2	46,853.9	46,374.5	49,820.0	48,826.2	51,385.3	53,576.0	55,347.0	56,985.7

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

Code	Indicator	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	
<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		NC	B	1,944.5	604.5	1,708.7	2,874.5	3,820.0	963.3	2,195.9	3,681.4	4,883.4	1,139.9	2,294.4	3,304.4
	Total income from assets funded by PSIA				...	...	...	...	...	...	...	...	...	...	...	
<b>AD02</b>	<b>Total off-balance sheet items to total assets</b>			<b>-4.2%</b>	<b>-4.5%</b>	<b>-3.8%</b>	<b>-10.5%</b>	<b>-3.5%</b>	<b>-3.9%</b>	<b>-4.1%</b>	<b>-3.8%</b>	<b>-3.4%</b>	<b>-3.0%</b>	<b>-3.3%</b>	<b>-2.9%</b>	
	Off-balance sheet items		NC	B	-2,625.6	-2,661.3	-2,443.3	-6,524.5	-2,387.8	-2,696.1	-2,973.0	-2,946.3	-2,805.6	-2,509.4	-2,928.7	-2,500.6
	Total assets		NC	B	61,916.0	59,784.0	65,060.6	62,433.9	67,382.8	69,804.1	73,276.8	78,137.2	82,838.9	84,710.2	90,107.2	89,825.6
	Calculated Exposure				64,541.6	62,445.3	67,504.0	68,958.5	69,770.6	72,500.2	76,249.9	81,083.5	85,644.6	87,219.6	93,036.0	92,326.1
<b>AD03</b>	<b>Foreign-currency denominated funding to total funding</b>			<b>6.8%</b>	<b>5.7%</b>	<b>7.1%</b>	<b>6.5%</b>	<b>4.8%</b>	<b>6.0%</b>	<b>6.2%</b>	<b>6.0%</b>	<b>3.9%</b>	<b>3.6%</b>	<b>3.3%</b>	<b>3.9%</b>	
	FX funding		NC	B	2,752.2	2,255.8	2,908.8	2,591.5	2,280.9	2,861.3	3,117.2	3,170.7	2,182.8	2,105.4	2,148.1	2,515.3
	Total funding		NC	B	40,360.0	39,685.1	40,940.4	39,810.0	47,135.6	47,954.0	50,660.8	52,880.0	56,280.4	57,877.7	64,285.5	64,545.5
<b>AD04</b>	<b>Foreign-currency denominated financing to total financing</b>			<b>7.0%</b>	<b>6.3%</b>	<b>8.9%</b>	<b>8.8%</b>	<b>8.1%</b>	<b>10.5%</b>	<b>8.8%</b>	<b>8.9%</b>	<b>7.7%</b>	<b>7.1%</b>	<b>7.2%</b>	<b>7.3%</b>	
	FX financing		NC	B	3,279.0	2,918.0	4,409.4	4,278.3	4,174.8	5,626.3	4,865.0	5,078.3	4,567.6	4,311.3	4,629.7	4,628.8
	Total financing		NC	B	46,854.0	46,374.0	49,820.0	48,826.2	51,385.3	53,576.0	55,347.0	56,985.7	59,028.5	60,514.6	64,031.4	63,026.1
<b>AD05</b>	<b>Value of <i>Sukuk</i> holdings to capital</b>			...	...	...	...	...	...	...	...	...	...	...	...	
	<i>Sukuk</i> holdings		NC	B	1,057.3	824.8	744.3	769.6	769.6	1,292.9	2,494.5	2,618.1	2,598.1	3,671.8	3,747.7	3,981.4
	Total regulatory capital (or balance sheet capital)				...	...	...	...	...	...	...	...	...	...	...	
<b>AD06</b>	<b>Value (or percentage) of <i>Shari'ah</i>-compliant financing by economic activity</b>															
	Value of <i>Shari'ah</i> -compliant financing		NC	B	46,854.0	46,374.0	49,820.0	48,826.0	51,385.0	53,576.0	55,347.0	56,985.7	59,028.5	60,514.6	64,031.4	63,026.1
	Sectoral distribution															
	(a) agriculture, forestry, hunting and fishing		NC	B	697.0	682.0	946.0	810.0	1,022.0	1,011.9	1,479.3	1,467.2	1,604.5	1,560.5	1,478.8	1,787.6
	(b) mining and quarrying		NC	B	106.0	97.0	795.0	690.0	566.0	499.5	474.8	480.4	1,331.9	1,452.3	1,668.5	1,589.2

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
	(c) manufacturing		NC	B	645.0	624.0	2,571.0	2,479.0	2,657.0	2,776.8	3,045.3	3,151.3	3,566.1	3,432.0	3,629.8	3,466.6
	(d) electricity, gas, steam and air-conditioning supply		NC	B	695.0	622.0	594.0	567.0	401.0	399.1	408.2	448.5	422.7	402.2	393.7	750.2
	(e) water supply; sewerage and waste management		NC	B	...	...	7.0	7.0	7.0	6.9	13.8	14.1	20.6	22.6	21.0	19.5
	(f) construction		NC	B	1,566.0	1,458.0	1,187.0	2,966.0	3,062.0	2,996.2	3,286.8	3,363.0	3,488.0	3,682.9	3,378.1	3,979.3
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles		NC	B	2,205.0	2,292.0	4,337.0	3,121.0	3,529.0	3,649.9	3,754.8	3,812.5	3,820.2	3,812.1	3,949.1	3,949.1
	(h) transportation and storage		NC	B	416.0	436.0	2,655.0	2,614.0	2,634.0	3,938.8	2,425.1	2,478.0	1,222.8	1,180.9	1,253.8	1,120.5
	(i) accommodation and food service activities		NC	B	65.0	79.0	444.0	319.0	303.0	342.5	337.8	404.6	418.9	671.1	933.2	927.3
	(j) information and communication		NC	B	229.0	187.0	123.0	133.0	155.0	164.9	157.1	201.6	195.1	335.7	376.0	405.1
	(k) financial and insurance activities		NC	B	...	...	4,485.0	5,070.0	5,238.0	5,392.5	5,828.2	6,568.2	7,038.1	7,148.0	7,299.1	6,736.4
	(l) real estate activities		NC	B	39,612.0	39,286.0	19,957.0	17,379.0	18,690.0	19,100.9	20,314.1	21,002.1	21,942.6	22,880.5	25,029.9	25,130.8
	(m) professional, scientific and technical activities		NC	B	...	...	889.0	1,109.0	1,215.0	1,190.7	1,533.4	998.9	811.6	680.5	656.2	520.2
	(n) administrative and support service activities		NC	B	...	...	213.0	34.0	32.0	34.3	31.7	29.1	14.4	9.5	8.0	15.4
	(o) public administration and defense; compulsory social security		NC	B	...	...	...	...	...	0.2	0.1	0.2	0.2	0.2	0.2	0.2
	(p) education		NC	B	143.0	171.0	194.0	274.0	264.0	261.5	270.5	276.1	304.8	323.1	329.3	380.1
	(q) human health and social work activities		NC	B	106.0	111.0	121.0	198.0	223.0	264.4	319.1	340.1	346.9	340.8	342.7	322.7
	(r) arts, entertainment and recreation		NC	B	11.0	14.0	22.0	42.0	39.0	7.4	6.9	6.4	10.1	5.3	4.7	29.8
	(s) other service activities (export)		NC	B	358.0	316.0	5,382.0	6,378.0	6,034.0	6,028.5	5,695.9	3,395.0	3,231.1	2,888.2	3,088.5	2,288.3
	(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	...	...	4,260.0	4,429.0	5,078.0	5,201.1	5,690.8	8,307.6	9,012.3	9,653.3	10,186.3	9,607.9
	(u) activities of extraterritorial organisations and bodies		NC	B	...	...	...	...	...	...	0.3	0.3	0.0	0.0	0.5	0.0
	(u*) financing to nonresidents		NC	B	...	...	638.0	207.0	236.0	308.5	272.7	240.4	225.6	32.9	4.0	0.0
<b>AD07</b>	<b>Value (or percentage) of gross NPF by economic activities</b>															
	Value of gross NPF		NC	B	1,047.0	1,179.0	1,335.0	1,361.0	1,312.0	1,571.6	2,079.2	2,088.1	1,791.2	2,259.6	2,237.3	2,105.1
	Economic activity															
	(a) agriculture, forestry, hunting and fishing		NC	B	31.2	35.9	29.0	34.0	40.0	59.5	69.3	89.5	88.5	100.5	107.4	99.5
	(b) mining and quarrying		NC	B	19.5	35.1	130.0	97.0	109.0	98.2	97.3	88.5	45.6	104.9	28.5	12.5
	(c) manufacturing		NC	B	18.6	20.4	96.0	107.0	143.0	157.6	165.8	123.3	108.9	111.7	146.7	186.4
	(d) electricity, gas, steam and air-conditioning supply		NC	B	0.4	2.9	...	7.0	7.0	7.2	397.5	436.1	411.0	392.2	383.7	376.4
	(e) water supply; sewerage and waste management		NC	B	...	0.0	...	...	...	...	...	0.0	0.0	0.0	0.0	0.0
	(f) construction		NC	B	78.2	101.4	114.0	173.0	117.0	140.9	141.2	140.2	129.9	408.6	182.6	159.4
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles		NC	B	63.8	91.7	94.0	111.0	140.0	178.6	241.8	258.4	220.4	358.9	396.5	375.1
	(h) transportation and storage		NC	B	2.2	2.5	58.0	72.0	89.0	93.9	96.0	76.2	43.2	37.3	167.3	90.2
	(i) accommodation and food service activities		NC	B	0.9	0.9	10.0	13.0	32.0	41.8	46.2	59.7	44.4	25.5	27.9	36.3
	(j) information and communication		NC	B	174.4	173.1	39.0	46.0	16.0	45.6	71.5	60.0	12.4	0.0	3.9	0.0
	(k) financial and insurance activities		NC	B	...	...	34.0	43.0	43.0	39.5	37.9	37.7	33.8	38.0	32.8	44.3
	(l) real estate activities		NC	B	653.0	705.8	494.0	410.0	355.0	421.5	421.7	452.1	429.8	478.0	544.1	538.6
	(m) professional, scientific and technical activities		NC	B	...	...	25.0	45.0	38.0	25.3	40.2	35.0	21.6	18.4	15.5	12.6
	(n) administrative and support service activities		NC	B	...	...	10.0	...	...	9.6	9.6	9.6	4.3	0.0	0.0	0.3
	(o) public administration and defense; compulsory social security				...	...	...	...	...	...	...	0.0	0.0	0.0	0.0	0.0
	(p) education		NC	B	2.6	5.8	1.0	0.0	1.0	1.3	1.2	1.9	1.2	1.1	1.1	1.1
	(q) human health and social work activities		NC	B	1.3	1.7	1.0	7.0	6.0	15.4	20.0	10.5	11.1	14.0	7.9	3.3
	(r) arts, entertainment and recreation		NC	B	...	0.1	...	...	...	0.5	0.5	4.5	4.5	4.5	3.6	3.6
	(s) other service activities (export)		NC	B	0.6	1.7	137.0	139.0	127.0	182.6	170.3	120.6	97.1	84.9	80.3	67.3
	(t) activities of households as employers				...	...	...	...	...	...	...	0.0	0.0	0.0	0.0	0.0
	(t*) other financing of households		NC	B	...	...	55.0	56.0	50.0	52.9	51.1	84.3	83.5	81.0	107.5	98.1
	(u) activities of extraterritorial organisations and bodies				...	...	...	...	...	...	...	0.0	0.0	0.0	0.0	0.0
	(u*) financing to nonresidents		NC	B	...	...	8.0	...	...	...	...	...	...	...	...	...
<b>AD08</b>	<b>Value (or percentage) of returns by major type of Sharī'ah-compliant contract</b>															
	Total returns		NC	B	4,870.6	1,428.6	2,916.3	3,684.1	4,763.7	1,426.9	2,880.8	4,503.9	6,025.5	1,667.7	3,390.5	4,963.1
	Murābahah		NC	B	3,174.2	913.6	1,876.3	2,065.4	2,576.8	771.7	1,533.7	2,394.9	3,153.2	864.1	1,750.8	2,443.2
	Commodity Murābahah / Tawwaruq				...	...	...	...	...	...	...	...	...	...	...	...
	Salam				...	...	...	...	...	...	...	...	...	...	...	...
	Istisnā'		NC	B	42.1	14.7	28.1	40.3	55.9	16.7	33.9	52.8	74.0	21.9	43.9	67.2

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
	<i>Ijārah/Ijārah Muntahia Bittamlik</i>		NC	B	658.5	210.6	443.0	677.1	914.6	255.4	508.4	767.7	1,017.1	246.9	495.0	751.3
	<i>Mudārabah</i>		NC	B	406.7	126.1	261.5	410.2	565.4	167.8	356.4	574.7	769.6	207.1	416.3	632.1
	<i>Mushārahah</i>		NC	B	451.0	132.0	272.6	458.9	611.9	208.8	437.0	696.1	992.1	323.4	675.0	1,053.8
	<i>Diminishing Mushārahah</i>				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Wakālah</i>				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Qard Hassan</i>				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Others</i>		NC	B	138.2	31.6	34.8	32.3	39.1	6.4	11.3	17.6	19.5	4.2	9.4	15.5
	<i>(i) Qardh<sup>3</sup></i>				...	...	22.0	32.3	39.1	6.4	11.3	17.6	19.5	4.2	9.4	15.5
	<i>(ii) Others</i>		NC	B	138.2	31.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	<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	2016Q2	2016Q3
<b>ST01</b>	<b>Number of Islamic banking windows<sup>4</sup></b>	<i>n.a</i>	G	<b>23</b>	<b>23</b>	<b>23</b>	<b>22</b>	<b>22</b>	<b>22</b>	<b>22</b>	<b>22</b>	<b>22</b>	<b>22</b>	<b>22</b>	<b>21</b>
	Number of domestic branch offices	<i>n.a</i>	G	125	128	128	133	138	138	144	142	138	137	147	147
<b>ST02</b>	<b>Number of employees</b>	<i>n.a</i>	G	<b>11,511</b>	<b>11,192</b>	<b>14,811</b>	<b>4,428</b>	<b>4,425</b>	<b>4,365</b>	<b>4,520</b>	<b>4,494</b>	<b>4,403</b>	<b>4,357</b>	<b>4,435</b>	<b>4,549</b>
<b>ST03</b>	<b>Total assets</b>	NC	B	<b>61,916.1</b>	<b>59,784.0</b>	<b>65,060.6</b>	<b>62,433.9</b>	<b>67,382.8</b>	<b>69,804.1</b>	<b>73,276.8</b>	<b>78,137.2</b>	<b>82,838.9</b>	<b>84,710.2</b>	<b>90,107.2</b>	<b>89,825.6</b>
	Total <i>Sharī'ah</i> -compliant financing (excluding interbank financing)	NC	B	46,854.0	46,374.0	49,692.4	48,826.2	51,385.3	53,576.0	55,347.0	56,985.7	59,028.5	60,514.6	64,031.4	63,026.1
	<i>Sukūk</i> holdings	NC	B	1,057.3	824.8	744.3	769.6	769.6	1,292.9	2,494.5	2,618.1	2,598.1	3,671.8	3,747.7	3,981.4
	Other <i>Sharī'ah</i> -compliant securities	NC	B	...	...	28.3	28.2	16.5	16.3	16.3	14.3	14.3	14.9	10.9	10.9
	Interbank financing	NC	B	2,228.0	2,654.7	2,394.9	3,035.8	2,647.2	2,938.0	3,503.0	3,959.1	4,075.6	3,670.9	4,239.1	4,237.3
	All other assets	NC	B	11,776.9	9,930.5	12,200.8	9,774.1	12,564.2	11,980.8	11,916.1	14,560.0	17,122.4	16,838.0	18,078.2	18,569.8
<b>ST04</b>	<b>Total funding/liabilities and equity</b>	NC	B	<b>61,916.1</b>	<b>59,784.0</b>	<b>65,060.6</b>	<b>62,433.9</b>	<b>67,382.8</b>	<b>69,804.1</b>	<b>73,276.8</b>	<b>78,137.2</b>	<b>82,838.9</b>	<b>84,710.2</b>	<b>90,107.2</b>	<b>89,825.6</b>
	Profit-sharing investment accounts (PSIA)	NC	B	33,924.4	34,333.8	34,659.9	34,233.3	40,767.5	41,428.8	43,983.8	45,707.0	48,663.5	50,679.7	56,382.4	56,675.0
	Other remunerative funding ( <i>Murābahah</i> , Commodity <i>Murābahah</i> etc.)	NC	B	...	...	...	...	...	...	...	...	...	...	...	...
	Nonremunerative funding (current account, <i>Wadī'ah</i> )	NC	B	5,879.7	5,351.3	6,280.5	5,576.7	6,368.0	6,525.3	6,677.0	7,173.1	7,616.9	7,198.0	7,903.1	7,870.4
	<i>Sukūk</i> issued	NC	B	199.6	199.7	199.7	499.8	499.8	499.9	500.0	500.0	500.0	500.0	1,100.0	1,150.0
	Other <i>Sharī'ah</i> -compliant securities issued	NC	B	...	155.0	...	...	...	...	...	...	...	...	...	...
	Interbank funding/liabilities	NC	B	1,242.8	1,534.0	1,902.4	2,202.6	2,352.2	2,565.1	2,465.0	2,382.6	2,347.9	2,859.6	3,553.0	3,651.9
	All other liabilities	NC	B	19,277.3	17,529.1	21,064.0	18,637.3	16,024.5	18,021.2	18,624.6	20,928.0	22,254.3	22,385.9	19,727.2	18,524.2
	Capital and reserves	NC	B	1,392.2	681.2	954.1	1,284.3	1,370.7	764.0	1,026.4	1,446.6	1,456.4	1,087.0	1,441.5	1,954.0
<b>ST05</b>	<b>Total revenues</b>	NC	B	<b>9,091.8</b>	<b>2,597.6</b>	<b>4,432.5</b>	<b>6,044.9</b>	<b>7,846.4</b>	<b>2,260.2</b>	<b>4,669.8</b>	<b>7,314.4</b>	<b>9,750.1</b>	<b>2,491.5</b>	<b>5,096.7</b>	<b>7,347.0</b>
	Financing based	NC	B	4,872.6	1,429.8	2,916.3	3,684.1	4,763.7	1,426.9	2,880.8	4,503.9	6,025.5	1,667.7	3,390.5	4,963.1
	Investment based ( <i>Sukūk</i> , other <i>Sharī'ah</i> -compliant securities etc.)	NC	B	434.7	120.2	300.2	465.5	645.7	181.2	375.6	593.8	714.3	198.8	417.0	645.6
	Fee based	NC	B	158.7	36.1	123.6	179.7	259.2	51.6	148.0	214.6	293.6	64.7	241.3	241.3
	Other	NC	B	3,625.8	1,011.5	1,092.3	1,715.6	2,177.9	600.4	1,265.4	2,002.0	2,716.7	560.4	1,048.0	1,496.9
<b>ST06</b>	<b>Earnings before taxes and Zakat</b>	NC	B	<b>1,747.5</b>	<b>338.9</b>	<b>706.5</b>	<b>1,015.0</b>	<b>1,226.7</b>	<b>404.3</b>	<b>700.0</b>	<b>1,204.7</b>	<b>1,324.0</b>	<b>459.4</b>	<b>874.5</b>	<b>1,393.5</b>
<b>ST07</b>	<b>Value (or percentage) of financing by type of Sharī'ah-compliant contract</b>	NC	B												
	Total financing	NC	B	46,853.9	46,374.5	49,820.5	48,826.2	51,385.3	53,576.0	55,347.0	56,985.7	59,028.5	60,514.6	64,031.4	63,026.1
	<i>Murābahah</i>	NC	B	25,392.0	25,662.4	26,292.7	24,254.1	25,503.7	25,990.9	26,389.4	27,250.1	28,469.4	29,537.8	30,838.4	28,991.5
	<i>Commodity Murābahah/Tawwaruq</i>			...	...	...	...	...	...	...	...	...	...	...	...
	<i>Salam</i>			...	...	...	...	...	...	...	...	...	...	...	...
	<i>Istisnā'</i>	NC	B	369.9	392.9	415.8	445.0	480.5	507.3	557.0	586.5	649.9	668.8	685.6	750.6
	<i>Ijārah / Ijārah Muntahia Bittamlik</i>	NC	B	9,022.6	8,844.9	9,274.1	9,257.1	9,704.7	9,666.4	9,814.7	9,769.4	9,069.5	8,409.0	7,892.6	7,577.3
	<i>Mudārabah</i>	NC	B	4,592.9	4,585.1	5,145.6	5,463.7	5,930.4	6,168.1	7,101.0	6,776.3	6,841.1	6,721.9	6,876.0	6,694.5
	<i>Mushārahah</i>	NC	B	6,572.0	6,052.1	7,252.7	7,566.4	6,076.7	7,346.6	7,137.0	7,751.3	8,596.7	9,321.3	10,852.0	11,249.2
	<i>Diminishing Mushārahah</i>	NC	B	...	...	627.8	924.3	2,980.9	3,235.6	3,716.4	4,227.5	4,759.7	5,215.9	6,170.5	7,002.5
	<i>Wakālah</i>			...	...	...	...	...	...	...	...	...	...	...	...
	<i>Qard Hassan</i>			...	...	...	...	...	...	...	...	...	...	...	...
	<i>Others</i>	NC	B	904.4	837.1	811.8	915.6	708.4	661.2	631.6	624.6	642.3	642.0	717.2	760.5

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
	(i) Qardh		NC	B	899.1	834.3	811.8	915.6	708.4	661.2	631.6	624.6	642.3	642.0	717.2	760.5
	(ii)				...	...	...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...	...	...
	Others		NC	B	5.3	2.8	...	...	...	...	...	...	...	...	...	...
<b>ST08</b>	<b>Assets held by domestic systemically important Islamic windows</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> All the component of the ratio in CP07 , CP08, CP09 and CP10 are annualized

<sup>2</sup> The data represents average assets calculated from January to the reporting date.

<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 includes hawalah and rahn financing agreement. The bank will obtain a fee (ujrah) from this transaction, which is recognized upon receipt.

<sup>4</sup> The operational activities of one Islamic Window (Bank Aceh's Islamic window) is dissolved with the parent bank, as Bank Aceh convert form conventional to Islamic Bank as of 1 September 2016. However it did not affect significantly to the changes of total assets as the total assets of Bank Aceh's Islamic Windows is not significant compared to total assets of Islamic Windows in Indonesia.