

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

Country:		Malaysia														
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 (MYR / USD):					3.282	3.269	3.211	3.272	3.495	3.709	3.786	4.446	4.292	3.922	4.023	4.146
Capital Adequacy: Basel Standard																
CP01a	CAR				14.3%	14.2%	15.5%	15.2%	15.5%	14.9%	15.2%	15.0%	15.4%	16.1%	16.1%	16.3%
	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	44,359.1	45,704.2
	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	276,061.8	279,856.2
CP02a	Tier 1 capital to RWA				12.1%	12.0%	12.1%	11.8%	12.1%	11.7%	11.8%	11.5%	11.6%	12.4%	12.4%	12.7%
	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	34,168.4	35,572.7
	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	276,061.8	279,856.2
CP03a	Common Equity Tier 1 (CET1) capital to RWA				12.0%	11.9%	12.0%	11.7%	12.0%	11.6%	11.7%	11.4%	11.6%	12.3%	12.3%	12.6%
	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	33,976.4	35,380.7
	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	276,061.8	279,856.2
Capital Adequacy: IFSB Formula																
CP01b	CAR (IFSB)				...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...
CP02b	Tier 1 capital to RWA (IFSB)				...	...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...
CP03b	Common Equity Tier 1 (CET1) capital to RWA (IFSB)				...	...	...	...	...	...	...	...	...	...	...	...
	CET1 capital				...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...
Asset Quality																
CP04	Gross nonperforming financing (gross NPF) ratio				1.4%	1.4%	1.3%	1.3%	1.2%	1.3%	1.3%	1.3%	1.2%	1.2%	1.4%	1.3%
	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	5,503.2	5,527.0
	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	405,152.5	411,492.8
CP05	Net nonperforming financing (net NPF) to capital				9.0%	9.0%	7.9%	8.3%	7.5%	8.6%	8.8%	9.2%	8.5%	8.4%	10.0%	9.2%
	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	4,425.9	4,218.5
	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	44,359.1	45,704.2
CP06	Provisions for gross nonperforming financing (gross NPF)				28.6%	28.6%	26.5%	25.9%	26.3%	23.9%	21.3%	22.5%	23.5%	22.0%	19.6%	23.7%
	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	1,077.3	1,308.5
	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	5,503.2	5,527.0
Earnings^{2/}																
CP07	Return on assets (ROA)				1.2%	1.2%	1.1%	1.1%	1.1%	1.0%	1.0%	1.0%	1.0%	1.1%	1.0%	1.0%
	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	5,130.0	5,133.9
	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	527,558.7	539,944.5
CP08	Return on equity (ROE)				17.3%	17.3%	16.1%	15.7%	16.0%	14.2%	14.8%	14.7%	14.2%	15.5%	14.2%	13.8%
	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	5,130.0	5,133.9
	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	36,116.7	37,162.0
CP09	Net profit margin^{3/}				38.4%	40.1%	39.3%	39.6%	39.1%	36.1%	38.0%	38.1%	37.8%	41.7%	38.0%	37.9%
	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	5,130.0	5,133.9
	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	13,487.5	13,548.2
CP10	Cost to income^{3/}				39.6%	43.0%	42.9%	42.0%	40.8%	42.6%	42.1%	41.6%	42.6%	41.9%	42.2%	42.1%
	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	5,697.1	5,709.6
	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	13,487.5	13,548.2
Leverage																
CP11	Capital to assets (balance sheet definition)				6.4%	6.5%	6.5%	6.4%	6.5%	6.1%	6.3%	6.2%	6.1%	6.4%	6.2%	6.4%
	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	34,168.4	35,572.7
	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	549,788.2	554,842.2
CP12	Leverage (regulatory definition)				...	...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital		...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Exposure		...	...	...	...	...	...	...	...	...	...	...	...	...	...
Liquidity																
CP13	Liquid assets ratio				2.8%	3.5%	3.2%	2.7%	2.8%	0.0%	10.4%	14.3%	14.5%	15.6%	16.3%	16.8%

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
	Liquid assets [®]		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	89,676.7	93,008.9
	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	549,788.2	554,842.2
CP14	Liquid assets to short-term liabilities				6.3%	8.7%	8.0%	7.1%	7.5%	0.0%	53.3%	78.1%	87.3%	92.5%	97.1%	99.7%
	Liquid assets [®]		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	89,676.7	93,008.9
	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	92,323.0	93,311.3
CP15	Liquidity coverage ratio (LCR)				...	...	...	...	...	...	...	...	...	...	...	...
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets				...	...	...	...	...	...	...	...	...	...	...	...
	Total net cash outflows over the next 30 calendar days				...	...	...	...	...	...	...	...	...	...	...	...
CP16	Net stable funding ratio (NSFR)				...	...	...	...	...	...	...	...	...	...	...	...
	Available stable funding (ASF)				...	...	...	...	...	...	...	...	...	...	...	...
	Required stable funding (RSF)				...	...	...	...	...	...	...	...	...	...	...	...
Sensitivity to Risks																
CP17	Net foreign exchange open position to capital				6.3%	4.3%	8.9%	7.7%	8.8%	6.2%	5.2%	9.6%	8.9%	7.4%	4.1%	3.9%
	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	1,831.4	1,802.8
	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	44,359.1	45,704.2
CP18	Large exposures to capital				...	...	...	...	...	...	...	...	...	...	...	...
	Value of large exposures				...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital (or balance sheet capital)				...	...	...	...	...	...	...	...	...	...	...	...
CP19	Growth of financing to private sector				20.7%	20.4%	19.4%	17.8%	19.0%	21.0%	20.3%	19.9%	16.1%	12.2%	11.8%	9.4%
	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	405,152.5	411,492.8
	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	362,449.9	376,177.5

Additional Prudential Islamic Financial Indicators (PIFIs)

Code	Indicator	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	
AD01	Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSIAs)			...	...	...	...	...	...	...	...	...	...	...	...
	Income distributed to IAH			...	...	...	...	...	...	...	...	...	...	...	...
	Total income from assets funded by PSIA			...	...	...	...	...	...	...	...	...	...	...	...
AD02	Total off-balance sheet items to total assets			31.4%	33.9%	33.7%	30.8%	32.2%	31.7%	33.8%	35.9%	35.4%	36.5%	37.1%	38.4%	
	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	204,046.8	213,152.4
	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	549,788.2	554,842.2
AD03	Foreign-currency denominated funding to total funding			1.4%	1.7%	1.9%	2.1%	2.0%	2.5%	2.1%	1.2%	1.6%	1.5%	1.9%	1.6%	
	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	7,584.3	6,675.3
	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	399,444.5	410,471.3
AD04	Foreign-currency denominated financing to total financing			2.1%	1.9%	2.1%	2.5%	2.7%	3.4%	3.4%	3.7%	3.3%	3.0%	2.9%	2.9%	
	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	11,809.0	11,838.4
	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	405,152.5	411,492.8
AD05	Value of <i>Sukūk</i> holdings to capital			196.4%	199.1%	179.4%	188.5%	191.7%	187.6%	174.7%	168.5%	164.0%	148.0%	150.9%	151.6%	
	<i>Sukūk</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	66,920.0	69,309.6
	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	44,359.1	45,704.2
AD06	Value (or percentage) of <i>Shari'ah</i>-compliant financing by economic activity															
	Value of <i>Shari'ah</i> -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	405,152.5	411,492.8
	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	11,642.1	11,727.1
	(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	5,447.4	5,538.6
	(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	20,037.4	19,666.2
	(d) electricity, gas, steam and air-conditioning supply ^{4/}		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	2,429.5	2,162.2
	(e) water supply; sewerage and waste management ^{4/}		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(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	17,623.4	16,340.3
	(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	15,867.3	16,430.0
	(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	7,915.1	8,018.2
	(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	1,290.8	1,352.2
	(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	3,019.5	3,198.6
	(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	11,534.4	11,930.2
	(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	21,519.1	22,279.8
	(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	101.1	102.7
	(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	6,673.3	6,686.8
	(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	10,499.4	10,686.8
	(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	1,559.1	1,542.5

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
	(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	129.2	127.9
	(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	6,246.4	6,266.1
	(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	19.2	19.3
	(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	235,613.5	241,419.5
	(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	6.2	5.4
	(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	25,979.0	25,992.4
AD07	Value (or percentage) of gross NPF by economic activities															
	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	5,503.2	5,527.0
	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	127.9	55.1
	(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	138.5	137.8
	(c) manufacturing		NC	M	437.1	483.3	615.5	560.7	524.6	599.5	539.7	508.2	423.0	578.2	579.5	552.7
	(d) electricity, gas, steam and air-conditioning supply ^{4/}		NC	M	1.3	1.3	28.8	25.9	23.7	22.0	73.6	66.5	62.0	23.7	17.1	16.0
	(e) water supply; sewerage and waste management ^{4/}		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(f) construction		NC	M	291.6	265.1	264.1	266.2	245.1	221.8	288.8	236.3	264.0	294.0	815.8	727.9
	(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	392.3	388.6
	(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	233.9	244.2
	(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	9.6	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	105.7	103.4
	(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	91.4	121.2
	(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	612.3	619.9
	(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	0.7	0.0
	(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	13.7	7.9
	(p) education		NC	M	7.9	14.4	15.1	15.1	15.4	17.8	17.9	20.4	19.8	28.9	27.6	29.7
	(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	8.7	7.6
	(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	17.2	1.1
	(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	18.6	22.5
	(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	0.1	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	1,943.0	2,133.0
	(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	349.7	349.2
AD08	Value (or percentage) of returns by major type of Shari'ah-compliant contract															
	Total returns				...	...	...	...	...	...	...	...	...	...	...	...
	Murabahah				...	...	...	...	...	...	...	...	...	...	...	...
	Commodity Murabahah / Tawwaruq				...	...	...	...	...	...	...	...	...	...	...	...
	Salam				...	...	...	...	...	...	...	...	...	...	...	...
	Istisna'				...	...	...	...	...	...	...	...	...	...	...	...
	Ijarah/Ijarah Muntahia Bittamlik				...	...	...	...	...	...	...	...	...	...	...	...
	Mudharabah				...	...	...	...	...	...	...	...	...	...	...	...
	Musharakah				...	...	...	...	...	...	...	...	...	...	...	...
	Diminishing Musharakah				...	...	...	...	...	...	...	...	...	...	...	...
	Wakalah				...	...	...	...	...	...	...	...	...	...	...	...
	Qard Hassan				...	...	...	...	...	...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...	...	...	...	...	...
	(i)				...	...	...	...	...	...	...	...	...	...	...	...
	(ii)				...	...	...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...	...	...	...	...	...
Structural Islamic Financial Indicators (SIFIs)																
Code	Indicator		Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
ST01	Number of Islamic banks		n.a	G	16	16	16	16	16	16	16	16	16	16	16	16
	Number of domestic branch offices		n.a	G	2,177	...	...	...	2,192	...	...	...	2,206	...	...	...
	Number of ATMs				...	...	...	...	...	...	...	...	...	...	...	...
ST02	Number of employees^{5/}		n.a	G	10,251	...	...	...	9,402	...	...	...	8,978	...	...	...
ST03	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	549,788.2	554,842.2
	Total Shari'ah-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	405,152.5	411,492.8

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
	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	66,920.0	69,309.6
	Other Sharī'ah-compliant securities		NC	M	213.2	227.6	209.8	210.9	166.0	171.7	173.7	191.1	176.5	169.3	160.3	82.3
	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	56,136.6	54,705.6
	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	21,418.8	19,251.9
ST04	Total funding/liabilities and equities		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	549,788.2	554,842.2
	Profit-sharing investment accounts (PSIA) ^{1/}		NC	M	129,622.4	129,561.4	123,411.6	106,569.0	77,978.2	68,144.8	42,431.8	32,860.7	46,493.1	53,452.5	65,225.3	64,208.5
	Other remunerative funding (Murābahah, Commodity Murābahah 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	286,603.0	301,666.8
	Nonremunerative funding (current account, Wadī'ah)		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	67,739.3	63,163.6
	Sukūk issued		NC	M	30.9	13.1	2.1	19.6	23.9	19.1	24.2	20.1	15.3	32.2	35.7	16.4
	Other Sharī'ah-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	1,894.8	1,770.1
	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	22,520.8	16,657.9
	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	62,878.9	60,420.5	62,892.3	68,399.5	68,790.8
	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	37,369.7	38,568.1
ST05	Total revenues		NC	M	12,315.0	3,062.7	6,032.8	9,048.8	12,737.4	3,113.9	6,305.2	9,610.6	12,782.6	3,280.0	6,743.7	10,161.2
	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	5,065.2	7,630.4
	Investment based (Sukūk, other Sharī'ah-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	256.8	473.9
	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	588.3	886.3
	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	833.3	1,170.6
ST06	Earnings before taxes and Zakat		NC	M	4,728.4	1,228.4	2,373.8	3,579.7	4,975.6	1,125.2	2,394.6	3,664.0	4,836.4	1,367.4	2,565.0	3,850.4
ST07	Value (or percentage) of financing by type of Sharī'ah-compliant contract															
	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	405,152.5	411,492.8
	Murābahah		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	139,324.5	144,702.1
	Commodity Murābahah / Tawwaruq				0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Salam				0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Istisnā'		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	1,263.5	1,209.5
	Ijārah / Ijārah Muntahia Bittamlik		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	77,897.4	77,788.3
	Muḍārabah		NC	M	146.0	78.9	77.1	76.5	77.3	77.8	76.9	80.5	77.8	73.0	72.2	71.1
	Mushārahah		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	32,948.2	38,384.0
	Diminishing Mushārahah				0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Wakālah				0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Qarḍ Hassan				0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Others		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	153,646.8	149,337.9
	(i) Al-Bai Bithaman Ajil		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	70,719.5	70,208.6
	(ii)				...	...	...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...	...	...
	Others		NC	M	54,799.6	59,747.5	63,243.7	67,412.8	71,417.9	75,142.4	76,982.9	80,814.9	84,634.0	88,661.7	82,927.3	79,129.3
ST08	Assets held by domestic systemically important Islamic banks				...	...	...	...	...	...	...	...	...	...	...	...

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.

^{2/} Earning indicators in Core Prudential Islamic Financial Indicators (PIFIs) are reported on annualise basis.

^{3/} Summation of CP09 and CP10 is not 100% as the provisions are maintained separately from operating costs.

^{4/} In Malaysia, Electricity, Gas & Water Supply sectors are reported as a single data item. As advised by IFSB, water supply is to be reported in (d) electricity, gas, steam and air-conditioning supply for consistency