

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

Country:		Pakistan														
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 (PKR / USD):					105.59	97.99	98.65	102.49	100.43	101.82	101.73	104.35	104.7	104.67	104.65	104.6
Capital Adequacy : Basel Standard																
CP01a	CAR	Basel III			13.4%	14.9%	15.0%	14.8%	13.8%	14.6%	14.4%	16.9%	13.8%	13.9%	13.4%	15.1%
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...	...	...
	Risk-weighted assets (RWA)				...	...	...	...	...	...	...	...	...	...	...	...
CP02a	Tier 1 capital to RWA	Basel III			12.4%	14.0%	14.1%	13.5%	12.5%	13.2%	12.1%	14.5%	12.2%	12.3%	11.9%	12.2%
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...
CP03a	Common Equity Tier 1 (CET1) capital to RWA	Basel III			12.4%	12.7%	12.9%	12.3%	11.7%	12.3%	11.3%	13.7%	11.8%	12.0%	11.6%	11.8%
	CET1 capital				...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...
Capital Adequacy: IFSB Formula ¹																
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				7.1%	7.0%	6.5%	6.4%	5.7%	6.2%	7.5%	7.5%	6.3%	6.5%	5.8%	6.2%
	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	28,787.5	30,269.0
	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	492,447.2	489,944.9
CP05	Net nonperforming financing (net NPF) to capital				8.5%	6.8%	5.2%	4.7%	3.8%	3.5%	3.7%	3.3%	1.3%	3.2%	2.9%	4.4%
	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	2,131.7	3,524.9
	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	73,071.8	79,632.1
CP06	Provisions for gross nonperforming financing (gross NPF)				76.5%	78.8%	82.6%	84.0%	87.3%	88.5%	91.6%	91.0%	96.8%	92.2%	92.6%	88.4%
	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	26,655.8	26,744.2
	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	28,787.5	30,269.0
Earnings																
CP07	Return on assets (ROA)				0.8%	1.2%	1.3%	1.3%	1.2%	1.2%	0.8%	0.8%	1.0%	1.0%	1.1%	1.0%
	Net income (before extraordinary items, taxes, and Zakat) ²		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	10,811.8	10,256.8
	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	1,021,522.6	1,038,714.7
CP08	Return on equity (ROE)				10.7%	17.8%	18.8%	18.9%	17.9%	18.9%	13.7%	12.4%	16.3%	15.3%	16.0%	15.1%
	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	10,811.8	10,256.8
	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	67,635.8	67,942.7
CP09	Net profit margin				18.1%	26.7%	27.9%	27.8%	25.8%	25.8%	16.9%	16.7%	24.0%	27.3%	26.8%	25.1%
	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	10,811.8	10,256.8
	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	40,688.7	40,911.3
CP10	Cost to income				76.1%	71.8%	71.5%	71.3%	72.2%	71.4%	72.8%	75.2%	75.5%	81.8%	79.3%	79.8%
	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	32,269.1	32,627.8
	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	40,688.7	40,911.3
Leverage																
CP11	Capital to assets (balance sheet definition)				6.2%	6.8%	6.7%	6.5%	6.2%	6.1%	5.6%	6.8%	6.3%	6.3%	6.1%	5.9%
	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	64,874.6	64,377.5
	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	1,062,227.2	1,090,291.2
CP12	Leverage (regulatory definition)				...	...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...
	Exposure				...	...	...	...	...	...	...	...	...	...	...	...
Liquidity																

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
CP13	Liquid assets ratio				44.2%	39.6%	37.2%	35.4%	30.0%	28.1%	30.3%	29.9%	31.2%	37.1%	36.2%	36.5%
	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	384,506.7	397,628.6
	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	1,062,227.2	1,090,291.2
CP14	Liquid assets to short-term liabilities				67.8%	84.9%	84.7%	78.2%	66.8%	62.9%	65.9%	66.6%	71.6%	84.2%	83.8%	84.1%
	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	384,506.7	397,628.6
	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	458,890.7	472,539.3
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				...	...	...	...	...	...	...	...	...	...	...	...
	Net FX open position				...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...	...	...
CP18	Large exposures to capital				...	...	...	...	...	...	...	...	...	...	...	...
	Value of large exposures				...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital (or balance sheet capital)				...	...	...	...	...	...	...	...	...	...	...	...
CP19	Growth of financing to private sector				24.3%	31.3%	27.9%	34.3%	33.5%	26.1%	59.8%	59.1%	57.7%	56.3%	26.9%	23.7%
	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	428,163.9	417,586.2
	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	337,501.3	337,568.4

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			33.7%	43.5%	36.9%	39.4%	30.0%	43.4%	43.6%	39.8%	43.4%	41.9%	41.5%	39.6%	
	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	440,993.8	431,656.6
	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	1,062,227.2	1,090,291.2
AD03	Foreign-currency denominated funding to total funding			6.1%	5.7%	5.4%	5.5%	5.9%	5.8%	5.2%	5.3%	5.3%	5.7%	5.5%	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	49,098.8	51,298.3
	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	887,546.8	897,617.5
AD04	Foreign-currency denominated financing to total financing			7.4%	5.2%	5.4%	4.4%	7.7%	4.7%	3.7%	3.2%	3.6%	3.9%	3.9%	3.8%	
	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	19,243.0	18,595.2
	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	492,447.2	489,944.9
AD05	Value of Sukuk holdings to capital			490.7%	379.1%	379.5%	375.5%	327.1%	310.4%	270.0%	235.3%	257.6%	406.1%	411.2%	374.7%	
	Sukuk 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	300,458.6	302,393.9
	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	73,071.8	79,632.1
AD06	Value (or percentage) of Shari'ah-compliant financing by economic activity															
	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	492,447.2	489,944.9
	Sectoral distribution ³															
	(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%	0.7%	0.8%
	(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%	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%	0.6%	0.6%
	(d) manufacturing				67.8%	66.1%	65.6%	63.5%	66.8%	70.5%	69.2%	70.2%	69.6%	71.7%	67.1%	65.9%
	(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%	9.5%	9.2%
	(f) construction				1.1%	1.1%	0.8%	1.1%	0.7%	1.0%	1.4%	1.0%	1.2%	1.5%	2.1%	2.3%
	(g) commerce and trade				4.7%	5.0%	4.2%	4.0%	4.2%	3.8%	4.0%	4.2%	6.1%	6.3%	6.8%	7.2%
	(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%	0.3%	0.3%
	(i) transport, storage and communications				6.4%	6.0%	5.9%	5.7%	4.7%	5.5%	5.8%	5.3%	5.0%	5.3%	6.1%	6.1%
	(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%	3.5%	3.5%
	(k) education				0.5%	0.4%	0.5%	0.4%	0.6%	0.7%	0.7%	0.8%	0.9%	0.9%	1.0%	1.0%
	(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%	0.4%	0.4%
	(m) other community, social and personal service activities				0.6%	0.7%	0.6%	1.2%	1.0%	0.6%	0.6%	1.0%	1.3%	0.2%	0.4%	0.4%
	(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%	2.3%	2.4%
AD07	Value (or percentage) of gross NPF by economic activities															

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
	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				...	...	...	...	...	...	...	...	...	...	...	...

AD08	Value (or percentage) of returns by major type of <i>Sharī'ah</i> -compliant contract															
	Total returns				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Murābahah</i>				...	...	...	...	...	...	...	...	...	...	...	...
	Commodity <i>Murābahah</i> / <i>Tawwarruq</i>				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Salam</i>				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Istisnā'</i>				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Ijarah/Ijarah Muntahia Bittamlik</i>				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Muḍārabah</i>				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Mushārahah</i>				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Diminishing Mushārahah</i>				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Wakalah</i>				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Qard Hassan</i>				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Others</i>				...	...	...	...	...	...	...	...	...	...	...	...
	(i)				...	...	...	...	...	...	...	...	...	...	...	...
	(ii)				...	...	...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Others</i>				...	...	...	...	...	...	...	...	...	...	...	...

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	<i>n.a</i>	<i>G</i>	5	5	5	5	5	5	5	6	6	6	6	6
	Number of domestic branch offices ⁴	<i>n.a</i>	<i>G</i>	858	858	868	929	1,017	1,020	1,075	1,095	1,314	1,315	1,318	1,359
	Number of ATMs			...	...	...	...	...	...	...	...	...	...	...	...
ST02	Number of employees⁵	<i>n.a</i>	<i>G</i>	10,819	10,985	11,861	12,150	12,908	13,557	14,863	15,065	15,379	15,558	15,918	15,940
ST03	Total assets	<i>NC</i>	<i>M</i>	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	1,062,227.2	1,090,291.2
	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	492,447.2	489,944.9
	<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	300,458.6	302,393.9
	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	39,322.4	32,484.0
	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	83,135.5	115,744.9
	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	146,863.4	149,723.5
ST04	Total funding/liabilities and equities	<i>NC</i>	<i>M</i>	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	1,062,227.2	1,090,291.2
	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	605,219.9	624,506.6

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	Nonremunerative funding (current account, <i>Wad'ah</i>)		NC	M	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	282,326.9	273,110.8
	<i>Sukuk</i> issued				...	...	...	...	...	...	...	...	...	...	...	...
	Other <i>Shari'ah</i> -compliant securities issued				...	...	...	...	...	...	...	...	...	...	...	...
	Interbank funding/liabilities	NC		M	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	54,922.7	68,030.0
	All other liabilities	NC		M	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	51,109.7	55,780.4
	Capital and reserves	NC		M	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	68,648.0	68,863.4
ST05	Total revenues		NC	M	50,683.4	14,695.9	30,080.3	45,756.9	62,597.1	16,686.8	36,455.1	53,433.4	67,240.4	16,017.4	33,631.5	50,653.6
	Financing based	NC		M	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	17,647.6	27,007.5
	Investment based (<i>Sukuk</i> , other <i>Shari'ah</i> -compliant securities etc.)	NC		M	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	7,282.0	11,099.0
	Fee based	NC		M	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	2,600.5	3,750.1
	Other	NC		M	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	6,101.4	8,797.0
ST06	Earnings before taxes and Zakat		NC	M	4,454.9	1,964.3	4,234.9	6,406.1	8,211.6	2,310.8	3,464.3	4,972.8	9,198.4	2,564.8	5,405.9	7,692.6
ST07	Value (or percentage) of financing by type of <i>Shari'ah</i>-compliant contract															
	Total financing	NC		M	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	492,447.2	489,944.9
	<i>Murabahah</i>	NC		M	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	84,433.8	68,052.2
	<i>Commodity Murabahah / Tawwaruq</i>				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Salam</i>	NC		M	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	16,521.8	16,202.2
	<i>Istisna'</i>	NC		M	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	47,062.7	44,428.4
	<i>Ijarah / Ijarah Muntahia Bittamlik</i>	NC		M	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	34,763.9	36,947.8
	<i>Muḍarabah</i>	NC		M	505.6	635.0	533.1	541.1	231.4	231.8	231.8	156.9	215.0	315.0	225.0	195.0
	<i>Musharakah</i>	NC		M	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	54,980.4	49,953.4
	<i>Diminishing Musharakah</i>	NC		M	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	167,360.3	173,078.7
	<i>Wakalah</i>				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Qard Hassan</i>	NC		M	25.9	28.9	33.3	32.5	32.4	30.1	28.8	35.5	39.0	38.9	776.1	670.4
	<i>Others</i>	NC		M	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	86,323.1	100,416.8
	(i)				...	...	...	...	...	...	...	...	...	...	...	...
	(ii)				...	...	...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Others</i>				...	...	...	...	...	...	...	...	...	...	...	...
ST08	Assets held by domestic systemically important Islamic banks				...	...	...	...	...	...	...	...	...	...	...	...

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.