

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

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
<b>End-of-period exchange rate (PKR / USD):</b>					105.59	97.99	98.65	102.49	100.43	101.82	101.73	104.35	104.70	104.67	104.65	104.6
<b>Capital Adequacy: Basel Standard</b>																
CP01a	CAR <sup>1</sup>	Basel II			17.5%	19.0%	16.9%	17.4%	15.7%	15.97%	15.5%	17.3%	16.1%	16.7%	16.2%	16.0%
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...	...	...
	Risk-weighted assets (RWA)				...	...	...	...	...	...	...	...	...	...	...	...
CP02a	Tier 1 capital to RWA				...	...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...
CP03a	Common Equity Tier 1 (CET1) capital to RWA				...	...	...	...	...	...	...	...	...	...	...	...
	CET1 capital				...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...
<b>Capital Adequacy: IFSB Formula<sup>2</sup></b>																
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				...	...	...	...	...	...	...	...	...	...	...	...
<b>Asset Quality</b>																
CP04	Gross nonperforming financing (gross NPF) ratio				3.1%	3.3%	3.0%	3.2%	2.7%	2.4%	2.3%	2.3%	2.0%	2.1%	1.9%	1.9%
	Gross NPF		NC	M	3,560.8	3,443.3	3,393.1	3,890.9	3,900.5	3,720.8	4,039.4	4,062.3	4,000.1	4,389.7	3,976.6	3,964.5
	Total financing		NC	M	115,756.7	105,753.1	113,738.2	121,711.8	144,615.3	152,909.4	175,111.0	175,112.5	195,327.8	206,395.0	211,875.5	212,300.5
CP05	Net nonperforming financing (net NPF) to capital				4.5%	4.1%	3.7%	4.4%	3.6%	2.1%	2.0%	1.7%	1.4%	2.2%	1.6%	1.4%
	Net NPF		NC	M	1,223.1	1,165.2	1,099.7	1,373.6	1,164.8	688.4	696.4	633.5	526.6	895.1	654.3	553.8
	Total regulatory capital		NC	M	26,976.1	28,702.0	29,683.7	31,264.4	32,510.4	33,530.2	35,266.6	36,750.9	38,979.6	39,915.4	40,029.5	39,878.8
CP06	Provisions for gross nonperforming financing (gross NPF)				65.7%	66.2%	67.6%	64.7%	70.1%	81.5%	82.8%	84.4%	86.8%	79.6%	83.5%	86.0%
	Provisions		NC	M	2,337.7	2,278.1	2,293.4	2,517.4	2,735.7	3,032.5	3,343.0	3,428.8	3,473.4	3,494.6	3,322.3	3,410.7
	Gross NPF		NC	M	3,560.8	3,443.3	3,393.1	3,890.9	3,900.5	3,720.8	4,039.4	4,062.3	4,000.1	4,389.7	3,976.6	3,964.5
<b>Earnings</b>																
CP07	Return on assets (ROA)				1.5%	1.4%	1.8%	2.0%	1.9%	2.0%	1.8%	1.7%	1.5%	0.9%	1.0%	0.9%
	Net income (before extraordinary items, taxes, and Zakat) <sup>3</sup>		NC	M	4,956.0	5,120.2	6,915.6	7,514.9	7,778.4	9,986.3	9,647.2	9,249.5	8,024.2	5,837.1	6,533.6	5,960.1
	Total assets		NC	M	326,973.6	368,037.0	376,702.0	382,616.4	403,845.2	501,152.3	522,729.9	533,072.2	549,023.2	616,178.9	638,480.6	653,328.2
CP08	Return on equity (ROE)				20.6%	17.9%	23.5%	25.0%	25.4%	29.8%	28.1%	26.3%	22.3%	14.6%	16.4%	14.8%
	Net income (before extraordinary items, taxes, and Zakat)		NC	M	4,956.0	5,120.2	6,915.6	7,514.9	7,778.4	9,986.3	9,647.2	9,249.5	8,024.2	5,837.1	6,533.6	5,960.1
	Equity		NC	M	24,016.7	28,630.7	29,445.7	30,106.0	30,666.8	33,515.7	34,347.1	35,107.3	35,965.4	39,901.6	39,933.6	40,225.2
CP09	Net profit margin				34.9%	34.7%	41.2%	41.6%	41.5%	45.9%	42.8%	41.1%	37.1%	29.3%	31.9%	29.4%
	Net income (before extraordinary items, taxes, and Zakat)		NC	M	4,956.0	5,120.2	6,915.6	7,514.9	7,778.4	9,986.3	9,647.2	9,249.5	8,024.2	5,837.1	6,533.6	5,960.1
	Gross income		NC	M	14,214.7	14,758.8	16,765.6	18,082.2	18,752.7	21,780.4	22,535.0	22,478.1	21,650.9	19,942.8	20,451.6	20,267.5
CP10	Cost to income				58.7%	62.7%	57.6%	55.9%	55.5%	51.4%	53.8%	56.0%	60.2%	69.6%	68.3%	70.3%
	Operating costs		NC	M	8,345.0	9,256.5	9,660.1	10,106.2	10,404.7	11,205.4	12,120.3	12,583.9	13,023.4	13,879.3	13,959.9	14,245.5
	Gross income		NC	M	14,214.7	14,758.8	16,765.6	18,082.2	18,752.7	21,780.4	22,535.0	22,478.1	21,650.9	19,942.8	20,451.6	20,267.5
<b>Leverage</b>																
CP11	Capital to assets (balance sheet definition)				...	...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
	Total assets				...	...	...	...	...	...	...	...	...	...	...	...
<b>CP12</b>	<b>Leverage (regulatory definition)</b>				...	...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...
	Exposure				...	...	...	...	...	...	...	...	...	...	...	...
<b>Liquidity</b>																
<b>CP13</b>	<b>Liquid assets ratio</b>				<b>37.9%</b>	<b>38.6%</b>	<b>41.4%</b>	<b>33.4%</b>	<b>36.8%</b>	<b>37.3%</b>	<b>41.1%</b>	<b>40.2%</b>	<b>41.5%</b>	<b>36.1%</b>	<b>42.5%</b>	<b>50.1%</b>
	Liquid assets		NC	M	142,245.7	139,377.7	163,269.4	133,725.2	180,018.8	191,362.0	232,771.0	226,881.7	254,328.2	223,493.3	290,039.6	349,606.3
	Total assets		NC	M	375,175.3	360,898.8	394,031.8	400,359.7	488,760.6	513,544.0	565,885.2	564,098.8	612,827.5	619,530.2	683,084.0	697,871.2
<b>CP14</b>	<b>Liquid assets to short-term liabilities</b>				<b>52.9%</b>	<b>70.5%</b>	<b>78.3%</b>	<b>60.9%</b>	<b>65.9%</b>	<b>63.2%</b>	<b>71.2%</b>	<b>71.4%</b>	<b>72.6%</b>	<b>58.6%</b>	<b>77.1%</b>	<b>93.5%</b>
	Liquid assets		NC	M	142,245.7	139,377.7	163,269.4	133,725.2	180,018.8	191,362.0	232,771.0	226,881.7	254,328.2	223,493.3	290,039.6	349,606.3
	Short-term liabilities		NC	M	268,770.5	197,610.5	208,603.9	219,614.8	273,305.2	302,958.9	326,697.6	317,610.1	350,162.4	381,184.7	376,124.1	373,847.7
<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>41.3%</b>	<b>24.4%</b>	<b>35.6%</b>	<b>38.8%</b>	<b>36.0%</b>	<b>47.6%</b>	<b>54.8%</b>	<b>40.9%</b>	<b>32.7%</b>	<b>34.5%</b>	<b>12.5%</b>	<b>12.0%</b>
	Total financing at end of current period		NC	M	102,868.3	98,736.8	108,356.0	120,000.7	139,900.1	145,746.5	167,685.6	169,066.3	185,681.7	196,005.0	188,610.8	189,437.3
	Total financing at end of same period in previous year		NC	M	72,818.0	79,380.9	79,930.6	86,432.8	102,868.3	98,736.8	108,356.0	120,000.7	139,900.1	145,746.5	167,685.6	169,066.3

**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			...	...	...	...	...	...	...	...	...	...	...	...	
	Total income from assets funded by PSIA			...	...	...	...	...	...	...	...	...	...	...	...	
<b>AD02</b>	<b>Total off-balance sheet items to total assets</b>			<b>9.6%</b>	<b>8.5%</b>	<b>9.9%</b>	<b>8.5%</b>	<b>6.6%</b>	<b>5.6%</b>	<b>5.0%</b>	<b>4.2%</b>	<b>5.0%</b>	<b>5.5%</b>	<b>6.8%</b>	<b>7.3%</b>	
	Off-balance sheet items		NC	M	36,156.8	30,596.9	39,104.6	33,876.0	32,294.0	28,683.8	28,551.2	23,617.0	30,400.8	34,275.9	46,260.8	51,115.5
	Total assets		NC	M	375,175.3	360,898.8	394,031.8	400,359.7	488,760.6	513,544.0	565,885.2	564,098.8	612,827.5	619,530.2	683,084.0	697,871.2
<b>AD03</b>	<b>Foreign-currency denominated funding to total funding</b>			<b>4.4%</b>	<b>3.9%</b>	<b>3.7%</b>	<b>3.9%</b>	<b>3.7%</b>	<b>3.0%</b>	<b>3.3%</b>	<b>3.4%</b>	<b>3.7%</b>	<b>4.1%</b>	<b>2.8%</b>	<b>3.6%</b>	
	FX funding		NC	M	13,781.9	11,761.6	12,379.1	12,823.7	15,268.1	13,021.9	16,212.4	16,370.9	19,015.9	20,685.2	16,110.4	20,804.6
	Total funding		NC	M	316,206.6	305,065.9	330,648.7	330,080.4	408,550.6	438,855.6	489,162.2	476,750.5	515,584.0	500,291.6	573,182.3	578,481.0
<b>AD04</b>	<b>Foreign-currency denominated financing to total financing</b>			<b>0.7%</b>	<b>1.2%</b>	<b>2.3%</b>	<b>3.8%</b>	<b>2.7%</b>	<b>2.8%</b>	<b>3.7%</b>	<b>3.0%</b>	<b>0.9%</b>	<b>1.9%</b>	<b>1.6%</b>	<b>1.6%</b>	
	FX financing		NC	M	789.2	1,297.5	2,569.0	4,614.6	3,967.6	4,234.6	6,551.2	5,185.3	1,770.2	3,928.4	3,449.5	3,325.4
	Total financing		NC	M	115,756.7	105,753.1	113,738.2	121,711.8	144,615.3	152,909.4	175,111.0	175,112.5	195,327.8	206,395.0	211,875.5	212,300.5
<b>AD05</b>	<b>Value of Sukuk holdings to capital</b>			<b>343.0%</b>	<b>331.5%</b>	<b>341.5%</b>	<b>319.6%</b>	<b>346.1%</b>	<b>398.4%</b>	<b>385.3%</b>	<b>397.6%</b>	<b>460.7%</b>	<b>439.2%</b>	<b>586.8%</b>	<b>741.0%</b>	
	Sukuk holdings		NC	M	92,536.9	95,161.4	101,361.0	99,927.7	112,508.2	133,574.6	135,899.1	146,125.4	179,581.4	175,289.5	234,883.2	295,499.6
	Total regulatory capital (or balance sheet capital)		NC	M	26,976.1	28,702.0	29,683.7	31,264.4	32,510.4	33,530.2	35,266.6	36,750.9	38,979.6	39,915.4	40,029.5	39,878.8

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
<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 <sup>4</sup>				...	...	...	...	...	...	...	...	...	...	...	...
	Sectoral distribution															
	(a) agriculture, forestry, hunting and fishing				...	...	...	...	...	...	...	...	...	...	...	...
	(b) mining and quarrying				...	...	...	...	...	...	...	...	...	...	...	...
	(c) manufacturing				...	...	...	...	...	...	...	...	...	...	...	...
	(d) electricity, gas, steam and air-conditioning supply				...	...	...	...	...	...	...	...	...	...	...	...
	(e) water supply; sewerage and waste management				...	...	...	...	...	...	...	...	...	...	...	...
	(f) construction				...	...	...	...	...	...	...	...	...	...	...	...
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles				...	...	...	...	...	...	...	...	...	...	...	...
	(h) transportation and storage				...	...	...	...	...	...	...	...	...	...	...	...
	(i) accommodation and food service activities				...	...	...	...	...	...	...	...	...	...	...	...
	(j) information and communication				...	...	...	...	...	...	...	...	...	...	...	...
	(k) financial and insurance activities				...	...	...	...	...	...	...	...	...	...	...	...
	(l) real estate activities				...	...	...	...	...	...	...	...	...	...	...	...
	(m) professional, scientific and technical activities				...	...	...	...	...	...	...	...	...	...	...	...
	(n) administrative and support service activities				...	...	...	...	...	...	...	...	...	...	...	...
	(o) public administration and defense; compulsory social security				...	...	...	...	...	...	...	...	...	...	...	...
	(p) education				...	...	...	...	...	...	...	...	...	...	...	...
	(q) human health and social work activities				...	...	...	...	...	...	...	...	...	...	...	...
	(r) arts, entertainment and recreation				...	...	...	...	...	...	...	...	...	...	...	...
	(s) other service activities (export)				...	...	...	...	...	...	...	...	...	...	...	...
	(t) activities of households as employers				...	...	...	...	...	...	...	...	...	...	...	...
	(t*) other financing of households				...	...	...	...	...	...	...	...	...	...	...	...
	(u) activities of extraterritorial organisations and bodies				...	...	...	...	...	...	...	...	...	...	...	...
	(u*) financing to nonresidents				...	...	...	...	...	...	...	...	...	...	...	...
<b>AD07</b>	<b>Value (or percentage) of gross NPF by economic activities</b>															
	Value of gross NPF				...	...	...	...	...	...	...	...	...	...	...	...
	Economic activity															
	(a) agriculture, forestry, hunting and fishing				...	...	...	...	...	...	...	...	...	...	...	...
	(b) mining and quarrying				...	...	...	...	...	...	...	...	...	...	...	...
	(c) manufacturing				...	...	...	...	...	...	...	...	...	...	...	...
	(d) electricity, gas, steam and air-conditioning supply				...	...	...	...	...	...	...	...	...	...	...	...
	(e) water supply; sewerage and waste management				...	...	...	...	...	...	...	...	...	...	...	...
	(f) construction				...	...	...	...	...	...	...	...	...	...	...	...
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles				...	...	...	...	...	...	...	...	...	...	...	...
	(h) transportation and storage				...	...	...	...	...	...	...	...	...	...	...	...
	(i) accommodation and food service activities				...	...	...	...	...	...	...	...	...	...	...	...
	(j) information and communication				...	...	...	...	...	...	...	...	...	...	...	...
	(k) financial and insurance activities				...	...	...	...	...	...	...	...	...	...	...	...
	(l) real estate activities				...	...	...	...	...	...	...	...	...	...	...	...
	(m) professional, scientific and technical activities				...	...	...	...	...	...	...	...	...	...	...	...
	(n) administrative and support service activities				...	...	...	...	...	...	...	...	...	...	...	...
	(o) public administration and defense; compulsory social security				...	...	...	...	...	...	...	...	...	...	...	...
	(p) education				...	...	...	...	...	...	...	...	...	...	...	...
	(q) human health and social work activities				...	...	...	...	...	...	...	...	...	...	...	...
	(r) arts, entertainment and recreation				...	...	...	...	...	...	...	...	...	...	...	...
	(s) other service activities (export)				...	...	...	...	...	...	...	...	...	...	...	...
	(t) activities of households as employers				...	...	...	...	...	...	...	...	...	...	...	...
	(t*) other financing of households				...	...	...	...	...	...	...	...	...	...	...	...
	(u) activities of extraterritorial organisations and bodies				...	...	...	...	...	...	...	...	...	...	...	...
	(u*) financing to nonresidents				...	...	...	...	...	...	...	...	...	...	...	...

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
<b>AD08</b>	<b>Value (or percentage) of returns by major type of <i>Shari'ah</i>-compliant contract</b>															
	Total returns				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Murabahah</i>				...	...	...	...	...	...	...	...	...	...	...	...
	Commodity <i>Murabahah</i> / <i>Tawwaruq</i>				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Salam</i>				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Istisna'</i>				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Ijarah/Ijarah Muntahia Bittamlik</i>				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Mudharabah</i>				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Musharakah</i>				...	...	...	...	...	...	...	...	...	...	...	...
	Diminishing <i>Musharakah</i>				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Wakalah</i>				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Qard Hassan</i>				...	...	...	...	...	...	...	...	...	...	...	...
	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
<b>ST01</b>	<b>Number of Islamic banking windows</b>	<i>n.a</i>	G	<b>14</b>	<b>15</b>	<b>17</b>	<b>17</b>	<b>17</b>	<b>17</b>	<b>17</b>	<b>17</b>	<b>17</b>	<b>17</b>	<b>16</b>	<b>16</b>
	Number of domestic branch offices <sup>5</sup>	<i>n.a</i>	G	446	456	467	494	557	577	627	688	761	767	828	867
<b>ST02</b>	<b>Number of employees<sup>6</sup></b>	<i>n.a</i>	G	<b>3828</b>	<b>3954</b>	<b>4086</b>	<b>4163</b>	<b>4406</b>	<b>4366</b>	<b>4678</b>	<b>5104</b>	<b>5608</b>	<b>6045</b>	<b>6140</b>	<b>6260</b>
<b>ST03</b>	<b>Total assets</b>	<i>NC</i>	<i>M</i>	<b>375,175.3</b>	<b>360,898.8</b>	<b>394,031.8</b>	<b>400,359.7</b>	<b>488,760.6</b>	<b>513,544.0</b>	<b>565,885.2</b>	<b>564,098.8</b>	<b>612,827.5</b>	<b>619,530.2</b>	<b>683,084.0</b>	<b>697,871.2</b>
	Total <i>Shari'ah</i> -compliant financing (excluding interbank financing)	<i>NC</i>	<i>M</i>	115,756.7	105,753.1	113,738.2	121,711.8	144,615.3	152,909.4	175,111.0	175,112.5	195,327.8	206,395.0	211,875.5	212,300.5
	<i>Sukuk</i> holdings	<i>NC</i>	<i>M</i>	92,536.9	95,161.4	101,361.0	99,927.7	112,508.2	133,574.6	135,899.1	146,125.4	179,581.4	175,289.5	234,883.2	295,499.6
	Other <i>Shari'ah</i> -compliant securities	<i>NC</i>	<i>M</i>	63,015.6	52,649.9	44,301.7	47,272.5	54,342.3	52,012.1	50,409.9	48,896.9	45,728.8	97,499.6	73,580.7	38,612.0
	Interbank financing	<i>NC</i>	<i>M</i>	22,207.1	19,256.5	40,957.3	61,257.3	93,578.6	83,075.0	106,428.1	107,305.3	88,738.2	67,204.4	62,954.1	62,890.9
	All other assets	<i>NC</i>	<i>M</i>	81,658.9	88,077.8	93,673.7	70,190.4	83,716.1	91,972.8	98,037.2	86,658.7	103,451.3	73,141.8	99,790.5	88,568.3
<b>ST04</b>	<b>Total funding/liabilities and equities</b>	<i>NC</i>	<i>M</i>	<b>375,175.3</b>	<b>360,898.8</b>	<b>394,031.8</b>	<b>400,359.7</b>	<b>488,760.6</b>	<b>513,544.0</b>	<b>565,885.2</b>	<b>564,098.8</b>	<b>612,827.5</b>	<b>619,530.2</b>	<b>683,084.0</b>	<b>697,871.2</b>
	Profit-sharing investment accounts (PSIA)			...	...	...	...	...	...	...	...	...	...	...	...
	Other remunerative funding ( <i>Murabahah</i> , Commodity <i>Murabahah</i> etc.)	<i>NC</i>	<i>M</i>	231,333.8	221,284.6	223,028.0	231,666.1	289,095.8	307,582.4	329,903.7	347,755.7	366,902.4	349,948.7	393,719.5	406,746.6
	Nonremunerative funding (current account, <i>Wad' ah</i> )	<i>NC</i>	<i>M</i>	84,872.7	83,781.3	107,620.7	98,414.3	119,454.8	131,273.2	159,258.5	128,994.8	148,681.5	150,342.9	179,462.8	171,734.4
	<i>Sukuk</i> issued			...	...	...	...	...	...	...	...	...	...	...	...
	Other <i>Shari'ah</i> -compliant securities issued			...	...	...	...	...	...	...	...	...	...	...	...
	Interbank funding/liabilities	<i>NC</i>	<i>M</i>	10,711.7	5,588.5	9,754.7	15,793.3	17,197.2	13,490.6	18,171.0	23,854.1	32,388.2	45,881.8	34,958.0	45,475.7
	All other liabilities	<i>NC</i>	<i>M</i>	20,754.4	20,485.6	22,552.8	22,398.9	30,103.1	27,076.0	22,542.0	26,106.3	25,457.9	32,951.2	34,945.9	32,814.6
	Capital and reserves	<i>NC</i>	<i>M</i>	27,502.7	29,758.8	31,075.6	32,087.1	32,909.6	34,121.8	36,010.0	37,387.9	39,397.5	40,405.7	39,997.8	41,099.9
<b>ST05</b>	<b>Total revenues</b>	<i>NC</i>	<i>M</i>	<b>29,129.5</b>	<b>7,967.1</b>	<b>16,510.2</b>	<b>25,630.3</b>	<b>35,342.2</b>	<b>10,350.0</b>	<b>21,315.4</b>	<b>31,634.6</b>	<b>41,069.1</b>	<b>9,483.5</b>	<b>19,009.6</b>	<b>28,919.8</b>
	Financing based	<i>NC</i>	<i>M</i>	10,641.8	3,248.3	6,746.7	10,706.1	15,175.4	5,022.4	10,140.8	14,904.2	19,626.8	4,568.6	8,733.5	12,738.4
	Investment based ( <i>Sukuk</i> , other <i>Shari'ah</i> -compliant securities etc.)	<i>NC</i>	<i>M</i>	14,600.0	3,499.8	6,669.8	9,984.5	13,520.2	3,815.0	7,494.7	10,895.7	13,639.4	3,120.5	6,715.2	10,878.1
	Fee based	<i>NC</i>	<i>M</i>	1,630.8	417.5	1,103.6	1,725.5	2,283.7	527.0	1,171.4	1,685.6	2,268.7	484.1	958.5	1,369.6
	Other	<i>NC</i>	<i>M</i>	2,256.8	801.5	1,990.1	3,214.2	4,363.0	985.5	2,508.5	4,149.0	5,534.2	1,310.3	2,602.5	3,933.6
<b>ST06</b>	<b>Earnings before taxes and Zakat</b>	<i>NC</i>	<i>M</i>	<b>4,956.0</b>	<b>1,280.1</b>	<b>3,456.9</b>	<b>5,636.2</b>	<b>7,778.4</b>	<b>2,496.6</b>	<b>4,823.6</b>	<b>6,937.1</b>	<b>8,024.2</b>	<b>1,459.3</b>	<b>3,266.8</b>	<b>4,470.0</b>

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
<b>ST07</b>	<b>Value (or percentage) of financing by type of Shari'ah-compliant contract</b>															
	Total financing		NC	M	115,756.7	105,753.1	113,738.2	121,711.8	144,615.3	152,909.4	175,111.0	175,112.5	195,327.8	206,395.0	211,875.5	212,300.5
	Murabahah		NC	M	52,285.0	35,542.5	34,226.3	40,740.9	48,484.0	42,826.2	42,871.9	45,345.1	47,758.9	40,482.1	33,550.7	29,841.4
	Commodity Murabahah/ Tawwaruq		NC	M	...	...	...	...	...	...	...	...	...	...	...	...
	Salam		NC	M	3,033.8	6,670.1	5,588.3	3,378.7	6,848.6	8,416.1	9,174.0	7,814.0	11,287.3	15,076.4	7,451.5	7,651.4
	Istisna'		NC	M	2,791.5	3,032.9	4,521.5	5,157.5	4,338.7	6,542.1	6,992.5	8,487.2	4,121.3	3,276.4	6,109.7	5,191.5
	Ijarah / Ijarah Muntahia Bittamlik		NC	M	8,604.2	10,166.0	10,283.3	11,475.4	14,017.7	13,628.3	15,790.0	15,704.5	16,607.5	17,993.4	17,703.9	18,588.7
	Mudharabah		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
	Musharakah		NC	M	12,068.2	14,016.4	14,896.1	16,440.1	16,917.8	16,828.3	20,207.4	22,297.0	20,734.8	24,973.7	38,340.9	35,360.5
	Diminishing Musharakah		NC	M	29,893.1	31,287.3	39,099.7	39,978.0	47,948.0	55,285.7	69,704.6	69,311.1	80,476.6	84,728.5	91,878.7	101,756.0
	Wakalah				...	...	...	...	...	...	...	...	...	...	...	...
	Qard Hassan				...	...	...	...	...	...	...	...	...	0.0	0.0	5.6
	Others		NC	M	7,080.8	5,037.9	5,123.1	4,541.1	6,060.5	9,382.7	10,370.6	6,153.7	14,341.4	19,864.4	16,840.1	13,905.4
	(i)				...	...	...	...	...	...	...	...	...	...	...	...
	(ii)				...	...	...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...	...	...	...	...	...
<b>ST08</b>	<b>Assets held by domestic systemically important Islamic windows</b>				...	...	...	...	...	...	...	...	...	...	...	...

Source: *State Bank of Pakistan*

Note:

- n.a Not applicable
- (...) Indicates the data is not available
- G Indicates General
- M Indicates Millions
- NC Indicates National Currency

- 1 For Windows, only regulatory capital is available
- 2 Data on RWA funded by PSIA is not available.
- 3 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.
- 4 Data on sectoral distribution for windows is not available.
- 5 Includes sub branches.
- 6 Includes only permanent and contract employees.