

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

Country: Indonesia		Indonesia																	
Time period covered :		Starting Period: 2013A		Ending Period: 2017Q2															
Core Prudential Islamic Financial Indicators (PIFIs)																			
Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2
End-of-period exchange rate (IDR / USD):					12,189	11,404	11,969	12,212	12,440	13,084	13,332	14,657	13,795	13,276	13,180	12,998	13,582	13,321	13,319
Capital Adequacy : Basel Standard																			
CP01a	CAR				14.4%	16.2%	16.2%	14.6%	15.7%	14.4%	14.1%	15.1%	15.0%	14.9%	14.7%	15.4%	16.6%	17.0%	16.4%
	Total regulatory capital	Basel II	NC	B	18,089.0	19,033.0	18,788.0	18,229.0	19,585.0	20,847.0	21,301.0	22,666.2	23,409.2	23,064.6	23,321.1	25,677.6	27,152.6	28,104.1	28,455.7
	Risk-weighted assets (RWA)	Basel II	NC	B	125,429.0	117,508.0	115,885.0	124,823.0	124,405.0	144,506.0	151,157.1	149,627.8	155,893.6	154,778.5	158,392.1	166,447.3	163,305.8	165,509.0	173,317.1
CP02a	Tier 1 capital to RWA				11.7%	13.7%	13.4%	13.8%	12.7%	11.7%	11.5%	12.5%	12.1%	12.8%	13.2%	13.4%	13.9%	14.4%	13.8%
	Tier 1 capital	Basel II	NC	B	14,689.0	16,143.0	15,536.1	17,221.7	15,745.9	16,931.3	17,354.7	18,716.0	18,860.7	19,818.08	20,059.18	22,280.73	22,778.86	23,768.0	23,894.01
	RWA	Basel II	NC	B	125,429.0	117,508.0	115,885.0	124,823.0	124,405.0	144,506.0	151,157.1	149,627.8	155,893.6	154,778.5	158,392.1	166,447.3	163,305.8	165,509.0	173,317.1
CP03a	Common Equity Tier 1 (CET1) capital to RWA				...	...	...	...	...	...	...	...	...	...	...	...	13.9%	14.4%	13.8%
	CET1 capital		NC	B	...	...	...	...	...	...	...	...	...	...	...	...	22,778.9	23,768.0	23,894.0
	RWA		NC	B	...	...	...	...	...	...	...	...	...	...	...	...	163,305.8	165,509.0	173,317.1
Capital Adequacy: IFSB Formula																			
CP01b	CAR (IFSB)				14.4%	16.2%	16.2%	14.6%	15.7%	14.4%	14.1%	15.1%	15.0%	14.9%	14.7%	15.4%	16.6%	17.0%	16.4%
	Total regulatory capital		NC	B	18,089.0	19,033.0	18,788.0	18,229.0	19,585.0	20,847.0	21,301.0	22,666.2	23,409.2	23,064.6	23,321.1	25,677.6	27,152.6	28,104.1	28,455.7
	RWA		NC	B	125,429.0	117,508.0	115,885.0	124,823.0	124,405.0	144,506.0	151,157.1	149,627.8	155,893.6	154,778.5	158,392.1	166,447.3	163,305.8	165,509.0	173,317.1
CP02b	Tier 1 capital to RWA (IFSB)				11.7%	13.7%	13.4%	13.8%	12.7%	11.7%	11.5%	12.5%	12.1%	12.8%	13.2%	13.4%	13.9%	14.4%	13.8%
	Tier 1 capital		NC	B	14,689.0	16,143.0	15,536.1	17,221.7	15,745.9	16,931.3	17,354.7	18,716.0	18,860.7	19,818.1	20,059.2	22,280.7	22,778.9	23,768.0	23,894.0
	RWA		NC	B	125,429.0	117,508.0	115,885.0	124,823.0	124,405.0	144,506.0	151,157.1	149,627.8	155,893.6	154,778.5	158,392.1	166,447.3	163,305.8	165,509.0	173,317.1
CP03b	Common Equity Tier 1 (CET1) capital to RWA (IFSB)				...	...	...	...	...	...	...	...	...	...	...	...	13.9%	14.4%	13.8%
	CET1 capital		NC	B	...	...	...	...	...	...	...	...	...	...	...	...	22,778.9	23,768.0	23,894.0
	RWA		NC	B	...	...	...	...	...	...	...	...	...	...	...	...	163,305.8	165,509.0	173,317.1
Asset Quality																			
CP04	Gross nonperforming financing (gross NPF) ratio				2.7%	3.4%	4.3%	5.3%	5.0%	5.5%	5.1%	5.1%	4.8%	5.3%	5.7%	4.8%	4.4%	4.6%	4.5%
	Gross NPF		NC	B	3,721.3	4,774.0	6,210.8	7,813.3	7,381.1	8,078.4	7,676.1	7,762.6	7,456.3	8,179.2	8,990.3	8,314.8	7,833.9	8,217.5	8,293.3
	Total financing		NC	B	137,268.1	138,590.0	143,315.6	147,737.2	147,944.5	147,136.1	150,709.5	151,157.2	153,968.0	152,967.3	158,143.4	171,979.3	177,482.1	178,080.7	185,570.1
CP05	Net nonperforming financing (net NPF) to capital				13.7%	16.3%	23.1%	31.2%	25.5%	26.9%	25.7%	21.0%	24.0%	25.3%	16.5%	14.2%	16.3%	18.4%	
	Net NPF		NC	B	2,477.7	3,102.5	4,347.7	5,687.4	4,996.9	5,604.7	5,461.8	5,141.3	4,914.8	5,543.2	5,894.1	4,237.9	3,850.9	4,581.6	5,242.5
	Total regulatory capital		NC	B	18,089.0	19,033.0	18,788.0	18,229.0	19,585.0	20,847.0	21,301.0	22,666.2	23,409.2	23,064.6	23,321.1	25,677.6	27,152.6	28,104.1	28,455.7
CP06	Provisions for gross nonperforming financing (gross NPF)				33.4%	35.0%	30.0%	27.2%	32.3%	30.6%	28.8%	33.8%	34.1%	32.2%	34.4%	49.0%	50.8%	44.2%	36.8%
	Provisions		NC	B	1,243.7	1,671.5	1,863.1	2,125.9	2,384.2	2,473.7	2,214.3	2,621.3	2,541.6	2,636.0	3,096.2	4,076.9	3,983.0	3,636.0	3,050.8
	Gross NPF		NC	B	3,721.3	4,774.0	6,210.8	7,813.3	7,381.1	8,078.4	7,676.1	7,762.6	7,456.3	8,179.2	8,990.3	8,314.8	7,833.9	8,217.5	8,293.3
Earnings																			
CP07	Return on assets (ROA)				1.7%	1.6%	0.8%	0.7%	0.5%	0.8%	0.5%	0.5%	0.5%	1.0%	0.8%	0.7%	0.7%	1.3%	1.2%
	Net income (before extraordinary items, taxes, and Zakat) ¹		NC	B	2,372.9	2,317.1	1,399.6	1,161.6	916.1	1,352.9	986.4	938.5	955.4	1,907.5	1,504.9	1,298.8	1,343.5	2,843.2	2,868.3
	Total assets ²		NC	B	140,625.5	146,642.7	167,043.7	171,931.0	175,547.7	179,860.4	180,193.4	180,764.9	182,300.9	191,187.3	192,246.2	198,337.8	198,935.6	226,495.8	231,916.9
CP08	Return on equity (ROE)				18.3%	17.5%	9.7%	7.4%	5.8%	8.2%	6.1%	5.4%	5.4%	9.6%	7.6%	6.4%	6.5%	12.1%	12.1%
	Net income (before extraordinary items, taxes, and Zakat) ¹		NC	B	2,372.9	2,317.1	1,399.6	1,161.6	916.1	1,352.9	986.4	938.5	955.4	1,907.5	1,504.9	1,298.8	1,343.5	2,843.2	2,868.3
	Equity ²		NC	B	12,949.6	13,222.4	14,429.2	15,745.9	15,745.9	16,475.8	16,269.6	17,339.1	17,756.5	19,820.9	19,855.6	20,176	20,790	23,448	23,665
CP09	Net profit margin				16.2%	15.0%	10.6%	8.1%	5.6%	6.5%	4.9%	5.1%	4.9%	7.7%	5.9%	5.0%	5.0%	10.3%	13.0%
	Net income (before extraordinary items, taxes, and Zakat) ¹		NC	B	2,372.9	2,317.1	1,399.6	1,161.6	916.1	1,352.9	986.4	938.5	955.4	1,907.5	1,504.9	1,298.8	1,343.5	2,843.2	2,868.3
	Gross income ¹		NC	B	14,679.8	15,430.8	13,211.1	14,420.4	16,459.2	20,865.3	20,024.8	18,252.6	19,608.6	24,924.7	25,653.3	26,219.3	26,729.0	27,522.9	22,112.7
CP10	Cost to income				82.1%	83.9%	89.1%	91.9%	94.4%	93.5%	95.1%	94.9%	95.1%	92.3%	94.1%	95.0%	95.0%	89.7%	87.0%
	Operating costs ¹		NC	B	12,045.9	12,947.2	11,769.9	13,258.8	15,543.0	19,512.1	19,038.5	17,314.2	18,653.2	23,017.2	24,148.5	24,920.5	25,391.4	24,679.8	19,244.3
	Gross income ¹		NC	B	14,679.8	15,430.8	13,211.1	14,420.4	16,459.2	20,865.3	20,024.8	18,252.6	19,608.6	24,924.7	25,653.3	26,219.3	26,729.0	27,522.9	22,112.7
Leverage																			
CP11	Capital to assets (balance sheet definition)				8.1%	8.9%	8.3%	8.8%	7.7%	8.5%	8.7%	9.2%	8.8%	9.3%	9.3%	9.2%	9.0%	9.2%	8.8%
	Tier 1 capital		NC	B	14,689.0	16,143.0	15,536.1	17,221.7	15,745.9	16,931.3	17,354.7	18,716.0	18,860.7	19,818.1	20,059.2	22,280.7	22,778.9	23,768.0	23,894.0
	Total assets		NC	B	180,360.0	181,148.0	188,189.7	195,084.6	204,960.6	198,552.8	200,217.2	204,025.0	213,423.0	213,061.3	216,117.7	241,937.2	254,184.2	257,775.1	271,830.1
CP12	Leverage (regulatory definition)				7.8%	8.5%	7.4%	8.6%	8.8%	8.4%	8.5%	9.0%	8.5%	8.9%	9.0%	8.9%	8.7%	8.9%	8.5%
	Tier 1 capital		NC	B	14,689.0	16,143.0	15,536.1	17,221.7	15,745.9	16,931.3	17,354.7	18,716.0	18,860.7	19,818.1	20,059.2	22,280.7	22,778.9	23,768.0	23,894.0
	Exposure		NC	B	188,192	189,198	209,255	201,406	230,255	202,160	204,308	208,504.5	220,652.5	221,972.9	222,360.9	249,461.7	262,321.3	265,664.8	280,249.2
Liquidity																			
CP13	Liquid assets ratio				14.6%	11.5%	10.3%	11.6%	17.0%	14.8%	13.1%	13.6%	15.5%	14.7%	12.5%	10.8%	12.1%	13.0%	12.1%
	Liquid assets ⁴		NC	B	26,378.2	24,484.7	19,469.1	22,576.6	34,801.5	29,295.3	26,168.2	27,758.9	33,089.4	31,353.8	27,112.2	26,095.6	30,855.4	33,575.1	32,990.1
	Total assets		NC	B	180,577.2	181,147.5	188,189.7	195,084.6	204,960.6	198,552.8	200,217.2	204,025.0	213,423.0	213,061.3	216,117.7	241,937.2	254,184.2	257,775.1	271,830.1
CP14	Liquid assets to short-term liabilities				18.2%	16.8%	14.2%	16.1%	22.8%	19.6%	17.3%	17.9%	20.3%	19.4%	16.5%	14.1%	15.2%	16.9%	15.7%
	Liquid assets ⁴		NC	B	26,378.2	24,484.7	19,469.1	22,576.6	34,801.5	29,295.3	26,168.2	27,758.9	33,089.4	31,353.8	27,112.2	26,095.6	30,855.4	33,575.1	32,990.1
	Short-term liabilities		NC	B	145,237.2	142,767.7	137,452.1	139,951.7	152,758.3	149,942.5	151,675.0	155,034.7	162,749.0	161,649.8	164,455.0	185,572.4	202,655.2	198,953.9	210,328.1
CP15	Liquidity coverage ratio (LCR)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets		NC																

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2
Sensitivity to Risks																			
CP17	Net foreign exchange open position to capital				3.9%	3.8%	2.6%	4.0%	3.3%	4.6%	5.3%	2.4%	2.2%	0.8%	1.3%	1.0%	1.6%	2.2%	2.4%
	Net FX open position	NC	B		700.7	715.2	482.0	735.0	648.0	969.2	1,120.7	538.4	511.1	195.4	307.0	269.5	423.9	621.1	675.8
	Total regulatory capital	NC	B		18,089.0	19,033.0	18,788.0	18,229.0	19,585.0	20,847.0	21,301.0	22,666.2	23,409.2	23,064.6	23,321.1	25,677.6	27,152.6	28,104.1	28,455.7
CP18	Large exposures to capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Value of large exposures	NC	B		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital (or balance sheet capital)	NC	B		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP19	Growth of financing to private sector				22.1%	16.0%	11.9%	10.8%	7.8%	6.2%	5.2%	2.3%	4.1%	4.0%	4.9%	13.8%	20.0%	21.0%	23.1%
	Total financing at end of current period	NC	B		137,352.7	138,589.8	143,315.6	147,737.2	147,944.5	147,136.1	150,709.5	151,157.2	153,968.0	152,967.3	158,143.4	171,979.3	177,482.1	178,080.7	185,570.1
	Total financing at end of same period in previous year	NC	B		112,396.3	119,507.5	128,101.5	133,376.4	137,268.1	138,590.0	143,315.6	147,737.2	147,944.5	147,136.1	150,709.5	151,157.2	147,944.5	147,136.1	150,709.5
Additional Prudential Islamic Financial Indicators (PIFIs)																			
Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2
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	NC	B		6,589.7	2,095.8	5,737.7	8,949.1	12,275.9	5,103.6	9,986.7	14,830.3	19,645.8	4,886.8	9,513.1	13,100	18,147	4,759	9,704
	Total income from assets funded by PSIA	NC	B		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
AD02	Total off-balance sheet items to total assets				5.0%	5.2%	-11.2%	-3.2%	-12.3%	-1.8%	-2.0%	-2.2%	-3.4%	-4.2%	-2.9%	-3.2%	-3.2%	-3.1%	-3.1%
	Off-balance sheet items	NC	B		9,025.0	9,376.0	-21,064.9	-6,321.7	-25,294.7	-3,607.5	-4,091.1	-4,479.5	-7,229.5	-8,911.7	-6,243.2	-7,638.9	-8,137.1	-7,889.7	-8,419.1
	Total assets	NC	B		180,360.0	181,148.0	188,189.7	195,084.6	204,960.6	198,552.8	200,217.2	204,025.0	213,423.0	213,061.3	216,117.7	241,937.2	254,184.2	257,775.1	271,830.1
AD03	Foreign-currency denominated funding to total funding				6.2%	6.2%	6.7%	6.7%	6.5%	7.3%	7.8%	7.6%	6.9%	7.9%	7.3%	5.9%	6.0%	5.5%	6.0%
	FX funding	NC	B		8,881.3	8,732.6	10,080.3	10,570.6	11,173.5	12,104.6	12,701.3	12,703.3	12,007.8	13,853.4	12,966.3	11,691.4	12,340.6	11,781.1	13,388.9
	Total funding	NC	B		143,174.0	141,260.4	150,529.8	157,331.5	170,722.9	165,034.2	162,816.6	166,433.2	174,895.0	174,778.8	177,050.9	198,978.3	206,406.7	213,199.4	224,419.8
AD04	Foreign-currency denominated financing to total financing				5.6%	5.1%	5.3%	5.1%	5.4%	5.6%	5.8%	6.6%	5.8%	5.3%	5.2%	4.4%	4.9%	4.8%	4.3%
	FX financing	NC	B		7,619.0	7,103.0	7,538.4	7,575.1	7,951.2	8,188.8	8,693.9	10,017.8	8,986.9	8,107.5	8,219.6	7,786.3	8,702.9	8,500.1	7,937.7
	Total financing	NC	B		137,268.0	138,590.0	143,315.6	147,737.2	147,944.5	147,136.1	150,709.5	151,157.2	153,968.0	152,967.3	158,143.4	171,979.3	177,482.1	178,080.7	185,570.1
AD05	Value of Sukuk holdings to capital				45.2%	42.3%	43.2%	47.5%	43.0%	43.5%	50.1%	60.3%	70.5%	65.5%	61.1%	62.2%	67.4%	72.8%	72.0%
	Sukuk holdings	NC	B		7,594.9	7,551.5	8,018.9	8,567.6	8,320.8	8,978.1	10,567.4	11,200.4	14,117.5	16,251.1	15,269.6	15,678.6	16,883.5	18,929.2	20,703.8
	Total regulatory capital (or balance sheet capital)	NC	B		18,089.0	19,033.0	18,788.0	18,229.0	19,585.0	20,847.0	21,301.0	22,666.2	23,409.2	23,064.6	23,321.1	25,677.6	27,152.6	28,104.1	28,455.7
AD06	Value (or percentage) of Sharif-compliant financing by economic activity				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Value of Sharif-compliant financing	NC	B		137,268.1	138,589.8	143,315.6	147,737.2	147,944.5	147,136.1	150,709.5	151,157.2	153,968.0	152,967.3	158,143.4	171,979.3	177,482.1	178,080.7	185,570.1
	Sectoral distribution																		
	(a) agriculture, forestry, hunting and fishing	NC	B		2,641.3	3,009.3	3,698.2	4,687.7	4,657.0	5,502.1	6,323.1	6,775.3	7,537.9	7,554.6	7,731.0	7,902.4	8,122.7	8,546.5	8,520.8
	(b) mining and quarrying	NC	B		2,932.5	3,250.5	3,036.0	3,685.8	4,031.7	4,160.8	4,544.6	5,074.3	4,786.7	4,742.4	4,632.5	4,734.4	4,987.3	5,125.4	5,257.7
	(c) manufacturing	NC	B		5,484.6	5,919.7	8,852.5	10,197.8	10,407.5	11,755.1	12,098.3	12,913.1	13,768.1	14,032.3	14,275.0	15,012.1	15,529.4	16,119.5	16,827.7
	(d) electricity, gas, steam and air-conditioning supply	NC	B		3,645.1	3,576.6	3,352.2	4,275.1	5,029.4	5,191.3	5,420.7	5,921.5	5,927.7	6,310.9	6,768.4	6,663.5	7,679.6	7,442.9	7,014.6
	(e) water supply, sewerage and waste management	NC	B		303.4	292.4	64.5	78.4	80.7	130.3	107.0	113.7	560.1	330.1	284.3	115.2	100.5	102.8	125.2
	(f) construction	NC	B		6,451.0	6,607.0	6,613.7	9,078.6	8,607.3	8,571.0	8,772.6	8,502.4	7,623.4	7,396.8	7,444.8	7,872.9	8,390.1	7,887.2	10,083.4
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles	NC	B		11,615.8	12,501.4	14,019.3	19,012.3	19,202.7	20,391.4	21,883.3	21,242.2	22,028.7	22,681.0	24,508.1	25,033.2	25,402.5	24,854.6	25,704.8
	(h) transportation and storage	NC	B		4,116.3	4,063.8	11,297.2	9,953.7	7,686.1	7,917.4	7,710.0	7,945.2	7,859.7	7,441.8	7,771.5	7,319.8	7,611.3	7,524.2	7,904.4
	(i) accommodation and food service activities	NC	B		398.9	690.8	847.5	1,010.5	1,251.6	1,185.7	1,390.1	1,605.6	1,682.1	1,737.7	1,834.3	1,930.9	1,947.7	1,858.8	1,857.8
	(j) information and communication	NC	B		798.9	801.5	793.9	891.2	1,569.6	2,035.5	2,027.8	1,851.7	1,590.4	1,623.1	1,700.7	1,681.3	1,661.7	1,279.6	1,284.5
	(k) financial and insurance activities	NC	B		...	...	14,972.6	11,879.0	11,372.3	11,212.1	11,629.8	11,851.9	11,943.6	11,238.1	12,296.8	12,289.0	11,728.8	11,175.4	12,025.7
	(l) real estate activities	NC	B		87,296.4	86,497.1	37,132.0	28,027.4	28,646.8	29,821.9	30,740.2	31,716.2	32,420.3	32,829.0	34,234.3	36,122.2	37,457.3	38,554.4	38,861.5
	(m) professional, scientific and technical activities	NC	B		...	...	1,032.7	1,277.4	1,422.3	1,163.0	1,471.6	1,182.8	1,232.0	1,289.8	1,414.3	1,603.8	1,700.8	1,872.0	1,872.0
	(n) administrative and support service activities	NC	B		...	...	197.3	220.3	254.6	299.1	304.8	283.3	472.6	268.2	670.3	721.2	633.6	412.1	369.0
	(o) public administration and defense; compulsory social security	NC	B		...	...	155.2	86.6	84.8	28.2	25.2	24.0	266.0	262.4	260.1	8.9	7.9	8.1	
	(p) education	NC	B		1,199.4	1,351.0	1,796.5	1,940.0	2,054.7	2,262.5	2,468.5	2,607.2	2,880.4	2,950.9	3,107.0	3,321.6	3,396.2	3,616.0	3,901.9
	(q) human health and social work activities	NC	B		930.9	953.9	958.8	1,300.9	1,532.6	1,705.7	1,835.4	1,998.2	2,199.4	2,212.0	2,380.7	2,402.6	2,715.1	2,911.2	3,186.5
	(r) arts, entertainment and recreation	NC	B		44.6	49.8	81.4	104.7	176.0	164.9	197.0	186.5	187.0	189.0	190.6	189.0	182.2	172.1	171.3
	(s) other service activities (export)	NC	B		9,409.0	9,024.9	17,374.5	14,644.9	15,816.1	11,439.4	10,403.3	8,693.9	7,141.8	5,962.3	5,517.1	5,507.2	5,284.6	5,305.6	5,635.8
	(t) activities of households as employers	NC	B		...	...	...	...	...	...	...	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(*) other financing of households	NC	B		...	...	16,307.0	25,279.5	23,712.9	21,853.2	21,009.8	20,295.0	21,206.6	21,410.7	20,885.2	31,176.4	32,147.0	33,099.8	34,517.8
	(u) activities of extraterritorial organisations and bodies	NC	B		...	...	0.7	...	...	0.2	0.2	0.2	0.2	0.6	0.0	1.2	0.0	0.0	0.0
	(u*) financing to nonresidents	NC	B		...	...	731.9	105.7	347.5	345.2	346.0	372.9	736.8	563.4	358.3	308.9	891.8	383.8	414.7
AD07	Value (or percentage) of gross NPF by economic activities				3,721.3	4,774.1	6,206.3	7,813.3	7,320.3	8,078.4	7,676.1	7,762.6	7,456.3	8,179.2	8,990.3	8,033.5	7,833.9	8,217.5	8,293.3
	Value of gross NPF	NC	B		3,721.3	4,774.1	6,206.3	7,813.3	7,320.3	8,078.4	7,676.1	7,762.6	7,456.3	8,179.2	8,990.3	8,033.5	7,833.9	8,217.5	8,293.3
	Economic activity																		
	(a) agriculture, forestry, hunting and fishing	NC	B		143.9														

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2
	(n) administrative and support service activities	NC	B	...	...	4.5	3.5	2.8	5.5	1.1	0.7	0.7	2.5	9.3	82.0	69.3	47.5	45.7	
	(o) public administration and defense; compulsory social security	NC	B	...	...	4.8	2.6	3.0	2.6	2.1	2.5	2.2	2.0	1.1	1.1	1.0	0.9	1.6	
	(p) education	NC	B	9.9	14.1	8.8	10.5	14.3	19.0	27.8	19.2	66.0	63.6	58.7	43.4	23.2	48.3	60.1	
	(q) human health and social work activities	NC	B	6.9	19.6	4.9	24.8	52.1	54.2	56.7	54.6	49.9	37.9	40.6	25.7	16.3	13.8	14.3	
	(r) arts, entertainment and recreation	NC	B	0.6	0.6	2.4	1.5	0.8	0.9	1.8	1.6	0.6	1.0	3.0	1.4	1.1	0.7	1.4	
	(s) other service activities (export)	NC	B	183.1	237.5	1,177.2	719.1	777.8	841.8	717.5	694.1	552.7	582.9	632.7	475.5	280.3	280.1	336.7	
	(t) activities of households as employers	NC	B	...	...	...	...	...	...	...	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	(t*) other financing of households	NC	B	...	...	581.0	746.8	709.3	890.1	823.8	764.8	587.0	840.9	841.8	623.9	474.9	500.9	536.0	
	(u) activities of extraterritorial organisations and bodies	NC	B	...	...	...	...	...	...	...	...	0.2	0.2	0.0	0.0	0.3	0.0	0.0	
	(u*) financing to nonresidents	NC	B	...	...	67.3	0.0	0.0	0.0	0.0	0.0	0.0	28.4	0.0	0.0	0.0	0.0	0.0	
AD08	Value (or percentage) of returns by major type of Sharī'ah-compliant contract																		
	Total returns	NC	B	15,201.6	4,192.4	8,202.5	12,585.2	17,212.2	4,694.0	9,296.5	14,185.3	18,951.8	4,781.2	9,500.7	13,921.1	20,101.9	5,539.7	10,995.1	
	Murābahah	NC	B	9,843.1	2,709.7	5,457.0	8,414.6	11,551.7	3,154.9	6,271.3	9,457.0	12,619.8	3,372.6	6,435.7	9,730.4	13,403.3	3,760.5	7,671.6	
	Commodity Murābahah / Tawwaruq	NC	B	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Salam	NC	B	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Istisnā	NC	B	18.7	5.2	11.7	15.4	20.5	5.9	10.6	14.3	17.9	3.6	7.4	9.2	12.4	1.0	1.7	
	Ijārah/Ijārah Muntahia Bittamlik	NC	B	173.4	41.6	167.4	258.4	256.4	45.2	86.5	158.6	199.9	45.8	89.0	163.9	241.8	59.9	132.1	
	Mudārabah	NC	B	1,170.6	316.7	613.9	873.8	1,157.5	277.2	550.5	847.4	1,120.0	257.2	505.1	763.3	1,007.8	243.0	460.0	
	Mushārakah	NC	B	3,042.2	899.2	1,866.0	2,889.0	4,045.5	1,167.7	2,293.2	3,444.7	4,640.6	1,014.4	2,279.1	2,972.9	4,649.1	1,244.9	2,495.2	
	Diminishing Mushārakah	NC	B	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Wakālah	NC	B	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Qard Hassan	NC	B	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others	NC	B	953.5	219.9	86.3	134.1	180.6	43.1	84.3	263.3	353.7	87.5	184.4	281.4	387.5	114.8	234.4	
	(i) Qardh ³	NC	B	...	...	77.6	122.9	165.8	41.5	81.6	259.3	353.3	87.5	184.4	281.4	387.5	114.8	234.4	
	(ii)	NC	B	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)	NC	B	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others	NC	B	953.5	219.9	8.7	11.2	14.8	1.5	2.7	4.0	0.3	0.0	0.0	0.0	0.0	0.0	-	
Structural Islamic Financial Indicators (SIFIs)																			
Code	Indicator		Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2
ST01	Number of Islamic banks		n.a	G	11	11	11	12	12	12	12	12	12	12	12	13	13	13	13
	Number of domestic branch offices		n.a	G	407	414	417	438	447	448	450	448	450	450	455	475	473	462	472
	Number of ATMs		n.a	G	2,696	2,832	2,926	3,143	3,350	3,544	3,483	3,525	3,571	3,574	3,583	3,127	3,127	2,533	2,536
ST02	Number of employees		n.a	G	26,717	27,027	29,232	38,965	41,393	49,106	49,069	48,861	51,413	50,372	50,488	50,997	51,110	51,352	52,350
ST03	Total assets		NC	B	180,360.1	181,147.5	188,189.7	195,084.6	204,960.6	198,552.8	200,217.2	204,025.0	213,423.0	213,061.3	216,117.7	241,937.2	254,184.2	257,775.1	271,830.1
	Total Sharī'ah-compliant financing (excluding interbank financing)		NC	B	137,352.7	138,589.8	143,316	147,737	147,944	147,136	150,709	151,157.2	153,968.0	152,967.3	158,143.4	171,979.3	177,482.1	178,080.7	185,570.1
	Sukūk holdings		NC	B	7,595	7,551	8,019	8,568	8,321	8,978	10,567	11,200.4	14,117.5	16,251.1	15,269.6	15,678.6	16,883.5	18,929.2	20,703.8
	Other Sharī'ah-compliant securities		NC	B	1,074.7	3,262.5	932.4	936.2	1,418.0	1,429.5	1,836.4	1,629.2	1,631.1	1,625.8	1,815.2	1,877.2	2,038.2	2,146.7	2,078.4
	Interbank financing		NC	B	3,086.7	8,127.4	3,287.2	3,617.7	3,766.9	3,796.1	4,286.7	3,381.4	4,157.3	4,067.6	4,168.9	3,594.7	4,672.0	3,515.6	6,125.6
	All other assets		NC	B	31,251.0	23,107.7	32,635.6	34,226.0	43,510.5	37,212.9	32,817.1	36,656.9	39,549.1	38,149.4	36,720.6	48,807.4	53,108.4	55,102.9	57,352.2
ST04	Total funding/liabilities and equities		NC	B	180,360.1	181,147.5	186,848.4	195,084.6	204,960.6	198,552.8	200,217.2	204,025.0	213,423.0	213,061.3	216,117.7	241,937.2	254,184.2	257,775.1	271,830.1
	Profit-sharing investment accounts (PSIA)		NC	B	120,015.0	122,136.4	130,045.5	135,756.5	148,017.6	141,487.4	138,107.6	142,556.6	149,979.6	150,571.1	149,527.2	171,403.8	176,936.7	183,420.0	192,154.1
	Other remunerative funding (Murābahah, Commodity Murābahah etc.)		NC	B	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Nonnumerative funding (current account, Wadī'ah)		NC	B	23,336.6	19,123.9	20,484.3	21,575.0	22,705.3	23,546.8	24,709.0	23,876.6	24,915.5	24,207.7	27,523.7	27,572.5	29,469.9	29,779.3	32,265.7
	Sukūk issued		NC	B	2,000.0	2,000.0	2,150.0	1,750.0	2,000.0	2,000.0	2,500.0	2,500.0	2,625.0	500.0	500.0	500.0	1,500.0	500.0	500.0
	Other Sharī'ah-compliant securities issued		NC	B	3,199.6	3,514.6	2,210.0	1,460.0	1,436.9	700.0	1,938.3	2,212.1	1,166.4	860.0	1,488.0	2,133.0	3,994.7	3,220.0	2,804.7
	Interbank funding/liabilities		NC	B	7,129.3	7,687.1	6,915.2	8,728.1	5,445.6	5,547.2	6,976.5	6,025.2	6,163.6	6,422.6	6,766.8	6,880.7	7,734.8	4,696.8	5,817.2
	All other liabilities		NC	B	8,454.7	9,797.3	8,016.3	6,942.9	6,998.4	6,650.8	7,090.1	6,417.2	7,321.5	6,964.3	7,126.8	7,830.2	8,162.7	8,201.6	9,939.6
	Capital and reserves		NC	B	16,224.9	16,888.1	17,027.0	18,872.1	18,356.8	18,620.6	18,895.6	20,437.4	21,231.5	23,535.5	23,185.2	25,617.1	26,385.3	27,957.3	28,348.9
ST05	Total revenues		NC	B	26,580.2	7,990.9	14,830.0	22,084.4	32,961.8	11,087.1	21,513.1	30,828.4	42,394.4	11,136.2	22,412.3	32,837.3	45,047.3	11,657.9	20,802.3
	Financing based		NC	B	15,223.6	4,198.2	8,202.2	12,585.2	17,212.2	4,694.0	9,296.5	14,185.3	18,951.8	4,781.2	9,500.7	13,921.1	19,701.9	5,424.0	10,995.1
	Investment based (Sukūk, other Sharī'ah-compliant securities etc.)		NC	B	47.2	163.3	704.8	1,068.2	1,541.7	540.8	1,015.5	1,588.6	2,030.9	566.1	1,117.9	1,662.4	2,344.0	688.0	1,449.1
	Fee based		NC	B	1,322.3	251.3	749.1	1,203.0	1,640.0	383.0	774.7	960.8	1,298.1	282.6	606.7	888.1	1,246.2	372.5	780.5
	Other		NC	B	9,561.1	3,378.1	5,173.9	7,228.0	12,567.9	5,469.3	10,426.5	14,093.6	20,113.6	5,506.3	11,186.9	5,940.7	21,755.2	5,173.4	7,577.6
ST06	Earnings before taxes and Zakat		NC	B	2,591.8	608.6	688.8	788.2	822.4	342.7	493.8	739.7	977.4	463.2	774.7	971.8	1,419.6	705.6	1,424.0
ST07	Value (or percentage) of financing by type of Sharī'ah-compliant contract																		
	Total financing		NC	B	137,268.1	138,589.8	143,315.6	147,737.2	147,944.5	147,136.1	150,709.5	151,157.2	153,968.0	152,967.3	158,143.4	171,979.3	177,482.1	178,080.7	185,570.1
	Murābahah		NC	B	84,919.7	86,064.2	88,029.0	90,636.9	91,866.8	91,367.2	92,223.1	92,145.7	93,642.0	92,629.7	95,340.9	107,838.6	110,062.9	110,858.0	113,423.5
	Commodity Murābahah/ Tawwaruq		NC	B	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Salam		NC	B	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Istisnā		NC	B	191.4	193.3	147.4	140.3	152.5	143.8	141.6	135.7	120.3	113.6	108.0	104.1	25.0	27.4	
	Ijārah / Ijārah Muntahia Bittamlik		NC	B	1,457.2	1,354.5	1,320.2	1,763.3	1,915.5	1,719.7	1,692.6	1,551.2	1,561.4	1,558.9	1,643.1	1,756.8	2,070.3	2,359.1	
	Mudārabah																		

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2
	(ii)		NC	B	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)		NC	B	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others		NC	B	...	...	...	83.8	51.4	34.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-
ST08	Assets held by domestic systemically important Islamic banks		NC	B	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Source: *Bank Indonesia*

Note:

- n.a *Not applicable*
- (...) *Indicates the data is not available*
- G *Indicates General*
- B *Indicates Billions*
- NC *Indicates National Currency*

¹ All the component of the ratio in CP07 , CP08, CP09 and CP10 are annualized

² The data represents average assets calculated from January to the reporting date.

³ Qardh practices in Indonesia is a borrowing agreement with borrower at the condition that the borrower should repay the loan at specified period of time. Qardh receivables include *hawalah* and *rahn* financing agreement. The bank will obtain a fee (*ujrah*) from this transaction, which is recognized upon receipt.