

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

Country:		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				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	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				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
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				2.2%	2.5%	2.7%	2.8%	2.6%	2.9%	3.8%	3.7%	3.0%	3.7%	3.5%	3.3%	3.5%	3.5%	2.9%
	Gross NPF	NC	B		1,046.9	1,178.9	1,335.5	1,361.3	1,312.0	1,571.6	2,079.2	2,088.1	1,791.2	2,259.6	2,237.3	2,105.1	2,463.9	2,532.4	2,292.0
	Total financing	NC	B		46,853.9	46,374.5	49,820.0	48,826.0	51,385.0	53,576.0	55,347.0	56,985.7	59,028.5	60,514.6	64,031.4	63,026.1	70,525.1	72,455.5	79,747.4
CP05	Net nonperforming financing (net NPF) to capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Net NPF	NC	B		705.6	796.2	930.2	913.5	855.5	1,041.9	1,354.1	1,337.4	975.1	1,279.7	1,382.2	1,223.2	1,262.5	1,253.0	1,284.3
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP06	Provisions for gross nonperforming financing (gross NPF)				32.6%	32.5%	30.5%	32.9%	34.8%	33.7%	34.9%	36.0%	45.6%	43.4%	38.2%	41.9%	48.8%	50.5%	44.0%
	Provisions	NC	B		341.3	382.7	405.2	447.8	456.5	529.7	725.1	750.7	816.1	979.8	855.0	881.9	1,201.4	1,279.4	1,007.7
	Gross NPF	NC	B		1,046.9	1,178.9	1,328.0	1,361.0	1,312.0	1,571.6	2,079.2	2,088.1	1,791.2	2,259.6	2,237.3	2,105.1	2,463.9	2,532.4	2,292.0
Earnings																			
CP07	Return on assets (ROA)				3.66%	2.79%	2.39%	2.37%	2.05%	2.55%	2.00%	2.25%	1.83%	2.44%	2.26%	2.30%	1.77%	2.0%	2.7%
	Net income (before extraordinary items, taxes, and Zakat) ¹	NC	B		1,828.6	1,453.8	1,413.7	1,352.6	1,202.3	1,628.3	1,322.6	1,508.0	1,264.2	1,856.4	1,777.9	1,798.3	1,469.0	2,571.1	2,523.3
	Total assets ²	NC	B		50,025.8	52,031.2	59,194.7	56,983.7	58,747.8	63,862.7	66,066.2	67,122.1	68,937.0	76,004.5	78,839.5	78,255.3	73,484.8	91,560.8	94,196.8
CP08	Return on equity (ROE)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Net income (before extraordinary items, taxes, and Zakat) ¹				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Equity				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP09	Net profit margin				32.0%	22.8%	31.5%	36.1%	33.4%	34.2%	30.1%	33.3%	27.4%	35.1%	32.6%	34.6%	28.4%	37.0%	38.0%
	Net income (before extraordinary items, taxes, and Zakat) ¹	NC	B		1,828.6	1,453.8	1,413.7	1,352.6	1,202.3	1,628.3	1,322.6	1,508.0	1,264.2	1,856.4	1,777.9	1,798.3	1,469.0	2,571.1	2,523.3
	Gross income ¹	NC	B		5,720.1	6,384.7	4,484.3	3,747.8	3,600.9	4,755.0	4,389.7	4,530.4	4,621.9	5,281.6	5,447.5	5,198.2	5,385.3	6,858.0	6,636.1
CP10	Cost to income				68.0%	77.2%	68.5%	63.9%	66.6%	65.8%	69.9%	66.7%	72.6%	64.9%	67.4%	65.4%	72.7%	62.5%	62.0%
	Operating costs ¹	NC	B		3,891.5	4,930.8	3,070.6	2,395.2	2,398.5	3,126.7	3,067.1	3,022.4	3,357.7	3,425.2	3,669.6	3,399.9	3,916.3	4,286.9	4,112.8
	Gross income ¹	NC	B		5,720.1	6,384.7	4,484.3	3,747.8	3,600.9	4,755.0	4,389.7	4,530.4	4,621.9	5,281.6	5,447.5	5,198.2	5,385.3	6,858.0	6,636.1
Leverage																			
CP11	Capital to assets (balance sheet definition)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

		A p p l i c a b l e																		
	Tier 1 capital			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total assets	NC	B	61,916.1	59,784.0	65,060.6	62,433.9	67,382.8	69,804.1	73,276.8	78,137.2	82,838.9	84,710.2	90,107.2	89,825.6	102,319.8	100,967.1	106,368.2		
CP12	Leverage (regulatory definition)			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Exposure	NC	B	64,541.7	62,445.3	67,504.0	68,958.5	69,770.6	72,500.2	76,249.9	81,083.5	85,644.6	87,219.6	93,036.0	92,326.1	105,455.8	104,987.0	112,077.8		
Liquidity																				
CP13	Liquid assets ratio			20.7%	19.0%	14.6%	14.2%	17.1%	17.1%	18.2%	20.6%	22.4%	21.9%	20.3%	19.8%	22.6%	19.6%	16.5%		
	Liquid assets ⁵	NC	B	12,805.5	11,338.1	9,498.5	8,849.5	11,526.2	11,932.1	13,327.4	16,103.2	18,563.0	18,511.5	18,301.5	17,825.8	23,074.8	19,827.5	17,584.4		
	Total assets	NC	B	61,916.1	59,784.0	65,060.6	62,433.9	67,382.8	69,804.1	73,276.8	78,137.2	82,838.9	84,710.2	90,107.2	89,825.6	102,319.8	100,967.1	106,368.2		
CP14	Liquid assets to short-term liabilities			31.9%	28.3%	19.7%	18.7%	20.8%	21.4%	21.9%	24.9%	26.8%	25.6%	23.3%	26.3%	30.2%	25.9%	22.1%		
	Liquid assets ⁵	NC	B	12,805.5	11,338.1	9,498.5	8,849.5	11,526.2	11,932.1	13,327.4	16,103.2	18,563.0	18,511.5	18,301.5	17,825.8	23,074.8	19,827.5	17,584.4		
	Short-term liabilities	NC	B	40,202.9	40,110.1	48,144.8	47,338.3	55,445.9	55,694.3	60,918.7	64,753.6	69,226.8	72,386.9	78,570.5	67,792.4	76,398.1	76,541.0	79,679.7		
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 Market Risk; Other																				
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			33.5%	11.5%	15.5%	11.1%	9.7%	15.5%	11.1%	16.7%	14.9%	13.0%	15.7%	10.6%	19.5%	19.7%	24.5%		
	Total financing at end of current period	NC	B	46,853.9	46,374.5	49,820.0	48,826.2	51,385.3	53,576.0	55,347.0	56,985.7	59,028.5	60,514.6	64,031.4	63,026.1	70,525.1	72,455.5	79,747.4		
	Total financing at end of same period in previous year	NC	B	35,108.8	41,573.0	43,125.9	43,943.2	46,853.9	46,374.5	49,820.0	48,826.2	51,385.3	53,576.0	55,347.0	56,985.7	59,028.5	60,514.6	64,031.4		

Additional Prudential Islamic Financial Indicators (PIFIs)

Code	Indicator	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2
AD01	funded by profit-sharing investment accounts (PSIAs)			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Income distributed to IAH	NC	B	1,944.5	604.5	1,708.7	2,874.5	3,820.0	963.3	2,195.9	3,681.4	4,883.4	1,139.9	2,294.4	3,304.4	4,362.3	1,223.5	2,474.2
	Total income from assets funded by PSIA			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
AD02	Total off-balance sheet items to total assets			-4.2%	-4.5%	-3.8%	-10.5%	-3.5%	-3.9%	-4.1%	-3.8%	-3.4%	-3.0%	-3.3%	-2.9%	-3.1%	-4.0%	-5.4%
	Off-balance sheet items	NC	B	-2,625.6	-2,661.3	-2,443.3	-6,524.5	-2,387.8	-2,696.1	-2,973.0	-2,946.3	-2,805.6	-2,509.4	-2,928.7	-2,500.6	-3,136.0	-4,019.9	-5,709.6
	Total assets	NC	B	61,916.0	59,784.0	65,060.6	62,433.9	67,382.8	69,804.1	73,276.8	78,137.2	82,838.9	84,710.2	90,107.2	89,825.6	102,319.8	100,967.1	106,368.2
AD03	Foreign-currency denominated funding to total funding			6.8%	5.7%	7.1%	6.5%	4.8%	6.0%	6.2%	6.0%	3.9%	3.6%	3.3%	3.9%	3.6%	4.7%	4.3%
	FX funding	NC	B	2,752.2	2,255.8	2,908.8	2,591.5	2,280.9	2,861.3	3,117.2	3,170.7	2,182.8	2,105.4	2,148.1	2,515.3	2,614.5	3,450.1	3,369.7
	Total funding	NC	B	40,360.0	39,685.1	40,940.4	39,810.0	47,135.6	47,954.0	50,660.8	52,880.0	56,280.4	57,877.7	64,285.5	64,545.5	72,928.1	72,978.6	77,592.8
AD04	Foreign-currency denominated financing to total financing			7.0%	6.3%	8.9%	8.8%	8.1%	10.5%	8.8%	8.9%	7.7%	7.1%	7.2%	7.3%	6.8%	6.4%	5.6%
	FX financing	NC	B	3,279.0	2,918.0	4,409.4	4,278.3	4,174.8	5,626.3	4,865.0	5,078.3	4,567.6	4,311.3	4,629.7	4,628.8	4,661.0	4,642.6	4,502.3
	Total financing	NC	B	46,854.0	46,374.0	49,820.0	48,826.2	51,385.3	53,576.0	55,347.0	56,985.7	59,028.5	60,514.6	64,031.4	63,026.1	70,525.1	72,455.5	79,747.4
AD05	Value of <i>Sukūk</i> holdings to capital			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Sukūk</i> holdings	NC	B	1,057.3	824.8	744.3	769.6	769.6	1,292.9	2,494.5	2,618.1	2,598.1	3,671.8	3,747.7	3,981.4	5,188.8	4,592.2	4,791.0
	Total regulatory capital (or balance sheet capital)			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
AD06	Value (or percentage) of <i>Shari'ah</i>-compliant financing by economic activity			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Value of <i>Shari'ah</i> -compliant financing	NC	B	46,854.0	46,374.0	49,820.0	48,826.0	51,385.0	53,576.0	55,347.0	56,985.7	59,028.5	60,514.6	64,031.4	63,026.1	70,525.1	72,455.5	79,747.4
	Sectoral distribution																	
	(a) agriculture, forestry, hunting and fishing	NC	B	697.0	682.0	946.0	810.0	1,022.0	1,011.9	1,479.3	1,467.2	1,604.5	1,560.5	1,478.8	1,787.6	1,813.2	2,429.7	2,675.7
	(b) mining and quarrying	NC	B	106.0	97.0	795.0	690.0	566.0	499.5	474.8	480.4	1,331.9	1,452.3	1,668.5	1,589.2	1,616.2	1,707.1	1,827.8
	(c) manufacturing	NC	B	645.0	624.0	2,571.0	2,479.0	2,657.0	2,776.8	3,045.3	3,151.3	3,566.1	3,432.0	3,629.8	3,466.6	4,002.1	3,721.8	3,469.7

(d)	electricity, gas, steam and air-conditioning supply	NC	B	695.0	622.0	594.0	567.0	401.0	399.1	408.2	448.5	422.7	402.2	393.7	750.2	397.8	783.0	773.9
(e)	water supply; sewerage and waste management	NC	B	...	...	7.0	7.0	7.0	6.9	13.8	14.1	20.6	22.6	21.0	19.5	18.6	12.8	24.9
(f)	construction	NC	B	1,566.0	1,458.0	1,187.0	2,966.0	3,062.0	2,996.2	3,286.8	3,363.0	3,488.0	3,682.9	3,378.1	3,979.3	6,039.4	6,483.3	9,698.8
(g)	wholesale and retail trade; repair of motor vehicles and motorcycles	NC	B	2,205.0	2,292.0	4,337.0	3,121.0	3,529.0	3,649.5	3,754.8	3,812.5	3,820.2	3,812.1	3,949.1	3,949.1	4,438.3	4,434.0	4,743.8
(h)	transportation and storage	NC	B	416.0	436.0	2,655.0	2,614.0	2,634.0	3,938.8	2,425.1	2,478.0	1,222.8	1,180.9	1,253.8	1,120.5	983.0	949.1	1,200.6
(i)	accommodation and food service activities	NC	B	65.0	79.0	444.0	319.0	303.0	342.5	337.8	404.6	418.9	671.1	933.2	927.3	1,095.4	1,566.3	1,631.5
(j)	information and communication	NC	B	229.0	187.0	123.0	133.0	155.0	164.9	157.1	201.6	195.1	335.7	376.0	405.1	492.1	473.1	489.0
(k)	financial and insurance activities	NC	B	...	...	4,485.0	5,070.0	5,238.0	5,392.5	5,828.2	6,568.2	7,038.1	7,148.0	7,299.1	6,736.4	7,219.4	6,930.4	7,349.5
(l)	real estate activities	NC	B	39,612.0	39,286.0	19,957.0	17,379.0	18,690.0	19,100.9	20,314.1	21,002.1	21,942.6	22,880.5	25,029.9	25,130.8	27,506.3	28,631.0	30,403.1
(m)	professional, scientific and technical activities	NC	B	...	...	889.0	1,109.0	1,215.0	1,190.7	1,533.4	998.9	811.6	680.5	656.2	520.2	1,986.6	506.0	556.2
(n)	administrative and support service activities	NC	B	...	...	213.0	34.0	32.0	34.3	31.7	29.1	14.4	9.5	8.0	15.4	5.8	5.0	56.6
(o)	public administration and defense; compulsory social security	NC	B	...	...	...	...	...	0.2	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	1.1
(p)	education	NC	B	143.0	171.0	194.0	274.0	264.0	261.5	270.5	276.1	304.8	323.1	329.3	380.1	389.3	491.2	487.8
(q)	human health and social work activities	NC	B	106.0	111.0	121.0	198.0	223.0	264.4	319.1	340.1	346.9	340.8	342.7	322.7	314.8	317.3	324.7
(r)	arts, entertainment and recreation	NC	B	11.0	14.0	22.0	42.0	39.0	7.4	6.9	6.4	10.1	5.3	4.7	29.8	28.8	27.5	27.0
(s)	other service activities (export)	NC	B	358.0	316.0	5,382.0	6,378.0	6,034.0	6,028.5	5,695.9	3,395.0	3,231.1	2,888.2	3,088.5	2,288.3	650.0	750.7	2,047.8
(t)	activities of households as employers	NC	B	...	...	...	...	...	...	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(t*)	other financing of households	NC	B	...	...	4,260.0	4,429.0	5,078.0	5,201.1	5,690.8	8,307.6	9,012.3	9,653.3	10,186.3	9,607.9	9,980.1	10,843.9	11,957.7
(u)	activities of extraterritorial organisations and bodies	NC	B	...	...	...	...	...	...	0.3	0.3	0.0	0.0	0.5	0.0	0.0	0.0	0.0
(u*)	financing to nonresidents	NC	B	...	...	638.0	207.0	236.0	308.5	272.7	240.4	225.6	32.9	4.0	0.0	0.0	0.0	0.0
AD07	Value (or percentage) of gross NPF by economic activities																	
	Value of gross NPF	NC	B	1,047.0	1,179.0	1,335.0	1,361.0	1,312.0	1,571.6	2,079.2	2,088.1	1,791.2	2,259.6	2,237.3	2,105.1	2,463.9	2,532.4	2,292.0
	Economic activity																	
(a)	agriculture, forestry, hunting and fishing	NC	B	31.2	35.9	29.0	34.0	40.0	59.5	69.3	89.5	88.5	100.5	107.4	99.5	100.2	102.0	98.7
(b)	mining and quarrying	NC	B	19.5	35.1	130.0	97.0	109.0	98.2	97.3	88.5	45.6	104.9	28.5	12.5	15.3	16.7	60.1
(c)	manufacturing	NC	B	18.6	20.4	96.0	107.0	143.0	157.6	165.8	123.3	108.9	111.7	146.7	186.4	574.4	558.1	132.1
(d)	electricity, gas, steam and air-conditioning supply	NC	B	0.4	2.9	...	7.0	7.0	7.2	397.5	436.1	411.0	392.2	383.7	376.4	390.5	387.0	385.2
(e)	water supply; sewerage and waste management	NC	B	...	0.0	...	...	...	...	...	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.2
(f)	construction	NC	B	78.2	101.4	114.0	173.0	117.0	140.9	141.2	140.2	129.9	408.6	182.6	159.4	124.5	136.3	144.6
(g)	wholesale and retail trade; repair of motor vehicles and motorcycles	NC	B	63.8	91.7	94.0	111.0	140.0	178.6	241.8	258.4	220.4	358.9	396.5	375.1	341.2	240.6	210.3
(h)	transportation and storage	NC	B	2.2	2.5	58.0	72.0	89.0	93.9	96.0	76.2	43.2	37.3	167.3	90.2	57.1	50.4	143.3
(i)	accommodation and food service activities	NC	B	0.9	0.9	10.0	13.0	32.0	41.8	46.2	59.7	44.4	25.5	27.9	36.3	10.6	13.3	14.7
(j)	information and communication	NC	B	174.4	173.1	39.0	46.0	16.0	45.6	71.5	60.0	12.4	0.0	3.9	0.0	0.2	0.2	0.2
(k)	financial and insurance activities	NC	B	...	...	34.0	43.0	43.0	39.5	37.9	37.7	33.8	38.0	32.8	44.3	51.5	174.1	152.7
(l)	real estate activities	NC	B	653.0	705.8	494.0	410.0	355.0	421.5	421.7	452.1	429.8	478.0	544.1	538.6	543.3	637.4	717.7
(m)	professional, scientific and technical activities	NC	B	...	...	25.0	45.0	38.0	25.3	40.2	35.0	21.6	18.4	15.5	12.6	64.4	17.3	13.6
(n)	administrative and support service activities	NC	B	...	...	10.0	...	...	9.6	9.6	9.6	4.3	0.0	0.0	0.3	0.4	0.5	0.4
(o)	public administration and defense; compulsory social security	NC	B	...	...	...	...	...	...	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(p)	education	NC	B	2.6	5.8	1.0	0.0	1.0	1.3	1.2	1.9	1.2	1.1	1.1	1.1	5.1	5.1	4.6
(q)	human health and social work activities	NC	B	1.3	1.7	1.0	7.0	6.0	15.4	20.0	10.5	11.1	14.0	7.9	3.3	3.6	4.1	2.8
(r)	arts, entertainment and recreation	NC	B	...	0.1	...	...	...	0.5	0.5	4.5	4.5	4.5	3.6	3.6	3.6	3.6	4.2
(s)	other service activities (export)	NC	B	0.6	1.7	137.0	139.0	127.0	182.6	170.3	120.6	97.1	84.9	80.3	67.3	83.4	91.1	72.8
(t)	activities of households as employers	NC	B	...	...	...	...	...	...	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(t*)	other financing of households	NC	B	...	...	55.0	56.0	50.0	52.9	51.1	84.3	83.5	81.0	107.5	98.1	94.5	94.2	133.9
(u)	activities of extraterritorial organisations and bodies	NC	B	...	...	...	...	...	...	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(u*)	financing to nonresidents	NC	B	...	...	8.0	...	...	...	...	...	...	...	...	...	...	...	...
AD08	Value (or percentage) of returns by major type of <i>Shari'ah</i>-compliant contract																	
	Total returns	NC	B	4,870.6	1,428.6	2,916.3	3,684.1	4,763.7	1,426.9	2,880.8	4,503.9	6,025.5	1,667.7	3,390.5	4,963.1	6,744.9	1,849.6	3,776.0
	<i>Murabahah</i>	NC	B	3,174.2	913.6	1,876.3	2,065.4	2,576.8	771.7	1,533.7	2,394.9	3,153.2	864.1	1,750.8	2,443.2	3,275.8	834.7	1,683.5
	<i>Commodity Murabahah / Tawwaruq</i>			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Code	Indicator	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2
	<i>Salam</i>			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Istisnā`</i>	NC	B	42.1	14.7	28.1	40.3	55.9	16.7	33.9	52.8	74.0	21.9	43.9	67.2	93.1	26.5	54.7
	<i>Ijārah/Ijārah Muntahia Bittamlik</i>	NC	B	658.5	210.6	443.0	677.1	914.6	255.4	508.4	767.7	1,017.1	246.9	495.0	751.3	990.4	197.8	381.7
	<i>Muḍārabah</i>	NC	B	406.7	126.1	261.5	410.2	565.4	167.8	356.4	574.7	769.6	207.1	416.3	632.1	867.3	246.2	494.9
	<i>Mushārahah</i>	NC	B	451.0	132.0	272.6	458.9	611.9	208.8	437.0	696.1	992.1	323.4	675.0	1,053.8	1,494.7	538.4	1,150.5
	<i>Diminishing Mushārahah</i>			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Wakālah</i>			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Qard Hassan</i>			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Others</i>	NC	B	138.2	31.6	34.8	32.3	39.1	6.4	11.3	17.6	19.5	4.2	9.4	15.5	23.5	6.0	10.8
	<i>(i) Qardh³</i>			...	...	22.0	32.3	39.1	6.4	11.3	17.6	19.5	4.2	9.4	15.5	23.5	6.0	10.8
	<i>(ii) Others</i>	NC	B	138.2	31.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	<i>(iii)</i>			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Others</i>			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Structural Islamic Financial Indicators (SIFIs)																		
Code	Indicator	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2
ST01	Number of Islamic banking windows⁴	<i>n.a</i>	<i>G</i>	23	23	23	22	22	22	22	22	22	22	22	21	21	21	21
	Number of domestic branch offices	<i>n.a</i>	<i>G</i>	125	128	128	133	138	138	144	142	138	137	147	147	149	152	151
ST02	Number of employees	<i>n.a</i>	<i>G</i>	11,511	11,192	14,811	4,428	4,425	4,365	4,520	4,494	4,403	4,357	4,435	4,549	4,487	4,529	4,544
ST03	Total assets	NC	B	61,916.1	59,784.0	65,060.6	62,433.9	67,382.8	69,804.1	73,276.8	78,137.2	82,838.9	84,710.2	90,107.2	89,825.6	102,319.8	100,967.1	106,368.2
	Total <i>Sharī`ah</i> -compliant financing (excluding interbank financing)	NC	B	46,854.0	46,374.0	49,692.4	48,826.2	51,385.3	53,576.0	55,347.0	56,985.7	59,028.5	60,514.6	64,031.4	63,026.1	70,525.1	72,455.5	79,747.4
	<i>Sukūk</i> holdings	NC	B	1,057.3	824.8	744.3	769.6	769.6	1,292.9	2,494.5	2,618.1	2,598.1	3,671.8	3,747.7	3,981.4	5,188.8	4,592.2	4,791.0
	Other <i>Sharī`ah</i> -compliant securities	NC	B	...	...	28.3	28.2	16.5	16.3	16.3	14.3	14.3	14.9	10.9	10.9	21.9	10.9	10.9
	Interbank financing	NC	B	2,228.0	2,654.7	2,394.9	3,035.8	2,647.2	2,938.0	3,503.0	3,959.1	4,075.6	3,670.9	4,239.1	4,237.3	7,659.9	3,233.6	3,926.2
	All other assets	NC	B	11,776.9	9,930.5	12,200.8	9,774.1	12,564.2	11,980.8	11,916.1	14,560.0	17,122.4	16,838.0	18,078.2	18,569.8	18,924.0	20,674.9	17,892.7
ST04	Total funding/liabilities and equity	NC	B	61,916.1	59,784.0	65,060.6	62,433.9	67,382.8	69,804.1	73,276.8	78,137.2	82,838.9	84,710.2	90,107.2	89,825.6	102,319.8	100,967.1	106,368.2
	Profit-sharing investment accounts (PSIA)	NC	B	33,924.4	34,333.8	34,659.9	34,233.3	40,767.5	41,428.8	43,983.8	45,707.0	48,663.5	50,679.2	56,382.4	56,675.0	64,037.5	63,669.6	67,444.8
	Other remunerative funding (<i>Murābahah</i> , Commodity <i>Murābahah</i> etc.)	NC	B	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Nonremunerative funding (current account, <i>Wadī`ah</i>)	NC	B	5,879.7	5,351.3	6,280.5	5,576.7	6,368.0	6,525.3	6,677.0	7,173.1	7,616.9	7,198.0	7,903.1	7,870.4	8,890.7	9,309.0	10,148.0
	<i>Sukūk</i> issued	NC	B	199.6	199.7	199.7	499.8	499.8	499.9	500.0	500.0	500.0	500.0	1,100.0	1,150.0	1,149.7	1,150.0	1,150.0
	Other <i>Sharī`ah</i> -compliant securities issued	NC	B	...	155.0	...	...	...	...	...	...	...	...	100.0	0.0	790.0	765.0	1,170.0
	Interbank funding/liabilities	NC	B	1,242.8	1,534.0	1,902.4	2,202.6	2,352.2	2,565.1	2,465.0	2,382.6	2,347.9	2,859.6	3,553.0	3,242.4	3,651.9	2,842.2	3,302.4
	All other liabilities	NC	B	19,277.3	17,529.1	21,064.0	18,637.3	16,024.5	18,021.2	18,624.6	20,928.0	22,254.3	22,385.9	19,611.4	18,902.1	22,058.9	21,404.3	20,864.5
	Capital and reserves	NC	B	1,392.2	681.2	954.1	1,284.3	1,370.7	764.0	1,026.4	1,446.6	1,456.4	1,098.3	1,457.3	1,985.6	1,741.1	1,827.1	2,288.5
ST05	Total revenues	NC	B	9,091.8	2,597.6	4,432.5	6,044.9	7,846.4	2,260.2	4,669.8	7,314.4	9,750.1	2,491.5	5,096.7	7,347.0	9,939.8	2,973.3	5,860.2
	Financing based	NC	B	4,872.6	1,429.8	2,916.3	3,684.1	4,763.7	1,426.9	2,880.8	4,503.9	6,025.5	1,667.7	3,390.5	4,963.1	6,744.9	1,849.6	3,776.0
	Investment based (<i>Sukūk</i> , other <i>Sharī`ah</i> -compliant securities etc.)	NC	B	434.7	120.2	300.2	465.5	645.7	181.2	375.6	593.8	714.3	198.8	417.0	645.6	897.7	242.2	477.1
	Fee based	NC	B	158.7	36.1	123.6	179.7	259.2	51.6	148.0	214.6	293.6	64.7	241.3	226.3	320.7	80.1	184.8
	Other	NC	B	3,625.8	1,011.5	1,092.3	1,715.6	2,177.9	600.4	1,265.4	2,002.0	2,716.7	560.4	1,048.0	1,496.9	1,976.6	801.3	1,422.3
ST06	Earnings before taxes and Zakat	NC	B	1,747.5	338.9	706.5	1,015.0	1,226.7	404.3	700.0	1,204.7	1,324.0	459.4	874.5	1,393.5	1,529.1	634.7	1,248.7
ST07	Value (or percentage) of financing by type of <i>Sharī`ah</i>-compliant contract	NC	B															
	Total financing	NC	B	46,853.9	46,374.5	49,820.5	48,826.2	51,385.3	53,576.0	55,347.0	56,985.7	59,028.5	60,514.6	64,031.4	63,026.1	70,525.1	72,455.5	79,747.4
	<i>Murābahah</i>	NC	B	25,392.0	25,662.4	26,292.7	24,254.1	25,503.7	25,990.9	26,389.4	27,250.1	28,469.4	29,537.8	30,838.4	28,991.5	29,473.3	29,752.5	31,580.7
	Commodity <i>Murābahah</i> / <i>Tawwaruq</i>			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Salam</i>			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Istisnā`</i>	NC	B	369.9	392.9	415.8	445.0	480.5	507.3	557.0	586.5	649.9	666.8	685.6	750.6	853.1	907.0	978.3
	<i>Ijārah</i> / <i>Ijārah Muntahia Bittamlik</i>	NC	B	9,022.6	8,844.9	9,274.1	9,257.1	9,704.7	9,666.4	9,814.7	9,769.4	9,069.5	8,409.0	7,892.6	7,577.3	7,268.0	7,051.7	6,324.9
	<i>Muḍārabah</i>	NC	B	4,592.9	4,585.1	5,145.6	5,463.7	5,930.4	6,168.1	7,101.0	6,776.3	6,841.1	6,721.9	6,876.0	6,694.5	7,714.7	7,238.4	8,022.2
	<i>Mushārahah</i>	NC	B	6,572.0	6,052.1	7,252.7	7,566.4	6,076.7	7,346.6	7,137.0	7,751.3	8,596.7	9,321.3	10,852.0	11,249.2	14,580.9	11,674.1	18,538.9

Diminishing Mushārakah	NC	B	...	...	627.8	924.3	2,980.9	3,235.6	3,716.4	4,227.5	4,759.7	5,215.9	6,170.5	7,002.5	9,787.8	15,031.0	13,520.3
Wakālah			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Qard Hassan			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Others	NC	B	904.4	837.1	811.8	915.6	708.4	661.2	631.6	624.6	642.3	642.0	717.2	760.5	847.3	800.7	782.1
(i) Qardh	NC	B	899.1	834.3	811.8	915.6	708.4	661.2	631.6	624.6	642.3	642.0	717.2	760.5	847.3	800.7	782.1
(ii)			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
(iii)			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Others	NC	B	5.3	2.8	...	...	...	...	...	...	...	...	...	...	...	...	...
ST08 Assets held by domestic systemically important Islamic windows			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

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

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

5 The formulation reference is updated