

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

Country:		Malaysia																	
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
<b>End-of-period exchange rate (MYR / USD):</b>					3.282	3.269	3.211	3.272	3.495	3.709	3.786	4.446	4.292	3.922	4.023	4.146	4.486	4.427	4.294
<b>Capital Adequacy: Basel Standard</b>																			
<b>CP01a</b>	<b>CAR</b>				115.6%	97.9%	99.4%	94.2%	103.2%	105.6%	107.3%	123.7%	128.7%	122.1%	138.9%	170.1%	156.0%	137.4%	125.8%
	Total regulatory capital	Basel III	NC	M	2,122.8	2,022.5	2,034.8	2,077.3	2,091.5	2,175.5	2,193.6	2,175.6	2,158.5	2,203.7	2,213.1	2,715.1	2,723.2	2,648.8	2,655.0
	Risk-weighted assets (RWA)	Basel II	NC	M	1,836.2	2,065.5	2,047.2	2,205.1	2,026.1	2,060.7	2,043.8	1,758.9	1,676.9	1,804.8	1,593.0	1,596.1	1,745.8	1,928.4	2,110.1
<b>CP02a</b>	<b>Tier 1 capital to RWA</b>				111.5%	97.9%	99.4%	94.2%	103.1%	105.4%	107.1%	123.4%	128.4%	120.8%	137.8%	168.9%	149.5%	137.2%	124.5%
	Tier 1 capital	Basel III	NC	M	2,046.9	2,022.3	2,034.1	2,076.6	2,088.5	2,171.7	2,189.0	2,170.9	2,153.1	2,180.2	2,195.9	2,696.6	2,609.2	2,645.6	2,626.4
	RWA	Basel II	NC	M	1,836.2	2,065.5	2,047.2	2,205.1	2,026.1	2,060.7	2,043.8	1,758.9	1,676.9	1,804.8	1,593.0	1,596.1	1,745.8	1,928.4	2,110.1
<b>CP03a</b>	<b>Common Equity Tier 1 (CET1) capital to RWA</b>				107.3%	97.9%	99.4%	94.2%	103.1%	105.4%	107.1%	123.4%	128.4%	120.8%	137.8%	168.9%	149.5%	137.2%	124.5%
	CET1 capital	Basel III	NC	M	1,971.1	2,022.3	2,034.1	2,076.6	2,088.5	2,171.7	2,189.0	2,170.9	2,153.1	2,180.2	2,195.9	2,696.6	2,609.2	2,645.6	2,626.4
	RWA	Basel II	NC	M	1,836.2	2,065.5	2,047.2	2,205.1	2,026.1	2,060.7	2,043.8	1,758.9	1,676.9	1,804.8	1,593.0	1,596.1	1,745.8	1,928.4	2,110.1
<b>Capital Adequacy: IFSB Formula</b>																			
<b>CP01b</b>	<b>CAR (IFSB)</b>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>CP02b</b>	<b>Tier 1 capital to RWA (IFSB)</b>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>CP03b</b>	<b>Common Equity Tier 1 (CET1) capital to RWA (IFSB)</b>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	CET1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>Asset Quality</b>																			
<b>CP04</b>	<b>Gross nonperforming financing (gross NPF) ratio</b>				1.1%	1.2%	0.8%	0.3%	0.5%	0.3%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	1.9%	1.7%	1.6%
	Gross NPF	NC	M		10.8	10.2	9.1	9.2	9.6	9.8	9.6	9.3	9.1	8.6	8.4	7.5	96.5	93.8	96.8
	Total financing	NC	M		952.9	872.8	1,068.5	3,079.6	1,738.9	3,788.6	4,246.7	6,223.7	6,513.1	6,709.9	5,989.6	5,037.4	5,470.9	6,092.9	
<b>CP05</b>	<b>Net nonperforming financing (net NPF) to capital</b>				0.5%	0.5%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	3.5%	3.5%	3.6%	
	Net NPF	NC	M		10.0	9.4	8.2	8.5	8.9	9.2	9.0	8.7	8.5	8.0	7.8	7.0	96.0	93.3	96.3
	Total regulatory capital	NC	M		2,122.8	2,022.5	2,034.8	2,077.3	2,091.5	2,175.5	2,193.6	2,175.6	2,158.5	2,203.7	2,213.1	2,715.1	2,723.2	2,648.8	2,655.0
<b>CP06</b>	<b>Provisions for gross nonperforming financing (gross NPF)</b>				7.5%	8.2%	9.1%	7.0%	6.9%	6.5%	6.3%	6.3%	6.4%	6.7%	7.3%	0.5%	0.5%	0.5%	
	Provisions	NC	M		0.8	0.8	0.8	0.6	0.7	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.5	0.5	0.5
	Gross NPF	NC	M		10.8	10.2	9.1	9.2	9.6	9.8	9.6	9.3	9.1	8.6	8.4	7.5	96.5	93.8	96.8
<b>Earnings<sup>2)</sup></b>																			
<b>CP07</b>	<b>Return on assets (ROA)</b>				2.6%	2.0%	1.9%	1.8%	1.8%	2.5%	2.6%	2.2%	2.3%	3.9%	2.5%	1.3%	1.6%	6.5%	4.2%
	Net income (before extraordinary items, taxes, and Zakat)	NC	M		184.3	143.0	133.8	135.6	136.1	191.5	203.5	183.0	198.0	343.1	216.0	115.1	136.4	573.1	382.6
	Total assets	NC	M		7,020.0	7,298.4	7,178.5	7,355.8	7,590.5	7,581.7	7,940.1	8,407.6	8,654.9	8,724.0	8,709.5	8,562.2	8,481.4	8,858.1	9,219.8
<b>CP08</b>	<b>Return on equity (ROE)</b>				10.1%	7.6%	6.8%	6.7%	6.5%	9.0%	9.4%	8.4%	9.0%	15.4%	9.6%	4.8%	5.5%	21.7%	13.9%
	Net income (before extraordinary items, taxes, and Zakat)	NC	M		184.3	143.0	133.8	135.6	136.1	191.5	203.5	183.0	198.0	343.1	216.0	115.1	136.4	573.1	382.6
	Equity	NC	M		1,820.0	1,877.4	1,960.7	2,034.6	2,086.4	2,122.5	2,162.2	2,182.7	2,211.0	2,230.9	2,247.7	2,378.8	2,496.6	2,638.5	2,758.3
<b>CP09</b>	<b>Net profit margin<sup>3)</sup></b>				72.0%	71.8%	69.9%	70.8%	67.3%	78.5%	74.0%	71.6%	71.8%	86.2%	76.1%	37.6%	45.7%	70.8%	69.5%
	Net income (before extraordinary items, taxes, and Zakat)	NC	M		184.3	143.0	133.8	135.6	136.1	191.5	203.5	183.0	198.0	343.1	216.0	115.1	136.4	573.1	382.6
	Gross income	NC	M		256.0	199.2	191.3	191.7	202.1	244.0	275.0	255.6	275.9	397.9	284.0	306.3	298.6	809.8	550.9
<b>CP10</b>	<b>Cost to income<sup>3)</sup></b>				26.5%	27.1%	27.1%	26.9%	28.9%	20.4%	24.8%	27.4%	27.3%	13.7%	23.6%	22.3%	23.1%	14.8%	17.3%
	Operating costs	NC	M		67.8	54.0	51.8	51.5	58.4	49.7	68.1	70.0	75.3	54.4	67.1	68.2	69.0	119.8	95.3
	Gross income	NC	M		256.0	199.2	191.3	191.7	202.1	244.0	275.0	255.6	275.9	397.9	284.0	306.3	298.6	809.8	550.9
<b>Leverage</b>																			
<b>CP11</b>	<b>Capital to assets (balance sheet definition)</b>				28.9%	25.2%	27.9%	29.6%	26.0%	27.2%	25.1%	24.4%	23.9%	26.4%	25.4%	32.5%	30.0%	27.1%	26.0%
	Tier 1 capital	NC	M		2,046.9	2,022.3	2,034.1	2,076.6	2,088.5	2,171.7	2,189.0	2,170.9	2,153.1	2,180.2	2,195.9	2,696.6	2,609.2	2,645.6	2,626.4
	Total assets	NC	M		7,092.8	8,021.6	7,282.1	7,026.8	8,031.6	7,986.1	8,715.8	8,896.8	9,021.0	8,262.3	8,658.1	8,307.4	8,697.7	9,769.4	10,104.7
<b>CP12</b>	<b>Leverage (regulatory definition)</b>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital	NC	M		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Exposure	NC	M		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>Liquidity</b>																			
<b>CP13</b>	<b>Liquid assets ratio</b>				26.9%	25.3%	26.0%	28.5%	24.5%	27.5%	41.0%	39.5%	35.7%	39.9%	38.7%	49.2%	45.7%	44.0%	41.7%
	Liquid assets <sup>6)</sup>	NC	M		1,908.5	2,031.6	1,890.7	2,002.6	1,969.7	2,195.9	3,575.8	3,516.8	3,221.7	3,300.4	3,354.7	4,087.4	3,976.7	4,294.7	4,215.0
	Total assets	NC	M		7,092.8	8,021.6	7,282.1	7,026.8	8,031.6	7,986.1	8,715.8	8,896.8	9,021.0	8,262.3	8,658.1	8,307.4	8,697.7	9,769.4	10,104.7
<b>CP14</b>	<b>Liquid assets to short-term liabilities</b>				37.7%	40.4%	38.4%	39.7%	44.3%	42.3%	122.8%	121.9%	129.9%	128.4%	126.1%	129.0%	124.1%	132.0%	141.9%
	Liquid assets <sup>6)</sup>	NC	M		1,908.5	2,031.6	1,890.7	2,002.6	1,969.7	2,195.9	3,575.8	3,516.8	3,221.7	3,300.4	3,354.7	4,087.4	3,976.7	4,294.7	4,215.0
	Short-term liabilities	NC	M		5,059.7	5,033.1	4,922.6	5,049.3	4,444.7	5,192.6	2,912.0	2,886.0	2,480.8	2,569.7	2,659.5	3,168.4	3,203.2	3,252.8	2,970.8

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2
<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 Risks</b>																			
<b>CP17</b>	<b>Net foreign exchange open position to capital</b>				-1.1%	-4.4%	-8.4%	-2.2%	-3.2%	-1.2%	-30.8%	-21.8%	-15.2%	-22.1%	-22.8%	-6.7%	-9.5%	-22.5%	-23.0%
	Net FX open position	NC	M		-23.0	-89.0	-171.3	-46.1	-67.7	-26.4	-675.3	-473.7	-327.1	-486.9	-505.5	-181.6	-258.4	-596.6	-609.8
	Total regulatory capital	NC	M		2,122.8	2,022.5	2,034.8	2,077.3	2,091.5	2,175.5	2,193.6	2,175.6	2,158.5	2,203.7	2,213.1	2,715.1	2,723.2	2,648.8	2,655.0
<b>CP18</b>	<b>Large exposures to capital</b>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Value of large exposures				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital (or balance sheet capital)	NC	M		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>CP19</b>	<b>Growth of financing to private sector</b>				138.4%	125.1%	183.8%	751.3%	82.5%	334.1%	297.4%	102.1%	277.9%	71.9%	58.0%	-3.8%	-23.3%	-16.0%	-9.2%
	Total financing at end of current period	NC	M		952.9	872.8	1,068.5	3,079.6	1,738.9	3,788.6	4,246.7	6,223.7	6,571.6	6,513.1	6,709.9	5,989.6	5,037.4	5,470.9	6,092.9
	Total financing at end of same period in previous year	NC	M		399.8	387.8	376.5	361.8	952.9	872.8	1,068.5	3,079.6	1,738.9	3,788.6	4,246.7	6,223.7	6,571.6	6,513.1	6,709.9
<b>Additional Prudential Islamic Financial Indicators (PIFIs)</b>																			
Code	Indicator		Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2
<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>				21.5%	19.5%	21.2%	21.6%	19.2%	17.7%	14.6%	14.8%	13.6%	10.8%	8.6%	8.7%	8.6%	7.8%	8.5%
	Off-balance sheet items	NC	M		1,526.4	1,566.5	1,542.4	1,515.1	1,545.6	1,415.4	1,269.9	1,312.3	1,224.0	893.8	746.6	726.1	744.1	763.9	856.5
	Total assets	NC	M		7,092.8	8,021.6	7,282.1	7,026.8	8,031.6	7,986.1	8,715.8	8,896.8	9,021.0	8,262.3	8,658.1	8,307.4	8,697.7	9,769.4	10,104.7
<b>AD03</b>	<b>Foreign-currency denominated funding to total funding</b>				2.9%	2.3%	5.5%	1.8%	2.6%	1.0%	17.5%	12.3%	9.8%	15.1%	17.2%	7.0%	7.7%	12.7%	12.2%
	FX funding	NC	M		87.2	79.5	159.9	44.8	67.4	25.6	684.5	475.2	327.4	482.3	501.6	186.5	258.6	564.4	585.5
	Total funding	NC	M		3,057.9	3,478.3	2,916.7	2,467.7	2,638.6	2,571.2	3,907.0	3,852.3	3,339.9	3,202.2	2,916.9	2,656.1	3,360.3	4,450.8	4,796.0
<b>AD04</b>	<b>Foreign-currency denominated financing to total financing</b>				54.9%	47.5%	55.6%	84.6%	69.2%	85.6%	87.8%	91.9%	91.7%	92.3%	91.0%	86.5%	86.9%	86.9%	86.0%
	FX financing	NC	M		523.3	414.9	594.0	2,604.6	1,203.2	3,241.4	3,726.5	5,719.6	6,019.9	5,971.3	6,192.8	5,447.7	4,359.4	4,755.9	5,237.1
	Total financing	NC	M		952.9	872.8	1,068.5	3,079.6	1,738.9	3,788.6	4,246.7	6,223.7	6,571.6	6,513.1	6,709.9	5,989.6	5,037.4	5,470.9	6,092.9
<b>AD05</b>	<b>Value of Sukuk holdings to capital</b>				187.9%	219.6%	201.7%	174.9%	202.7%	190.1%	200.9%	205.3%	193.8%	163.9%	167.9%	131.2%	125.9%	136.7%	140.8%
	<i>Sukuk</i> holdings	NC	M		3,989.3	4,441.1	4,103.6	3,634.1	4,238.5	4,135.2	4,406.0	4,466.2	4,184.2	3,613.0	3,715.4	3,562.5	3,428.6	3,620.4	3,737.7
	Total regulatory capital (or balance sheet capital)	NC	M		2,122.8	2,022.5	2,034.8	2,077.3	2,091.5	2,175.5	2,193.6	2,175.6	2,158.5	2,203.7	2,213.1	2,715.1	2,723.2	2,648.8	2,655.0
<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	NC	M		952.9	872.8	1,068.5	3,079.6	1,738.9	3,788.6	4,246.7	6,223.7	6,571.6	6,513.1	6,709.9	5,989.6	5,037.4	5,470.9	6,092.9
	Sectoral distribution																		
	(a) agriculture, forestry, hunting and fishing	NC	M		0.0	0.0	0.0	0.0	0.0	611.6	1,076.3	1,257.9	1,225.3	1,118.9	1,150.6	1,183.1	540.5	533.2	990.8
	(b) mining and quarrying	NC	M		0.0	0.0	0.0	0.0	47.0	79.6	90.0	90.3	518.3	391.1	60.6	117.2	186.7	192.9	49.2
	(c) manufacturing	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	0.0	14.9	31.1
	(d) electricity, gas, steam and air-conditioning supply <sup>u/</sup>	NC	M		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	45.1	0.0	0.0	0.0	0.0	0.0
	(e) water supply; sewerage and waste management <sup>u/</sup>	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	0.0	0.0	0.0
	(f) construction	NC	M		30.2	106.1	125.8	139.4	151.2	165.4	75.5	88.2	85.9	78.4	80.6	82.9	239.1	238.2	236.3
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles	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	0.0	20.8	53.5
	(h) transportation and storage	NC	M		52.3	81.9	84.9	84.9	85.0	81.4	77.8	74.3	85.6	81.3	77.0	0.0	0.0	1.0	6.2
	(i) accommodation and food service activities	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	0.0	0.0	0.0
	(j) information and communication	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	0.0	3.7	3.7
	(k) financial and insurance activities	NC	M		0.0	0.0	0.0	0.0	52.4	55.7	56.6	99.0	127.3	174.8	596.9	673.9	719.9	525.5	540.2
	(l) real estate activities	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	0.0	3.6	4.2
	(m) professional, scientific and technical activities	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	0.0	0.0	0.0
	(n) administrative and support service activities	NC	M		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(o) public administration and defense; compulsory social security	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	0.0	0.0	0.0
	(p) education	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	0.0	1.0	1.0
	(q) human health and social work activities	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	0.0	0.0	0.0
	(r) arts, entertainment and recreation	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	0.0	0.0	0.0
	(s) other service activities (export)	NC	M		0.0	0.0	0.0	0.0	15.1	0.0	66.9	66.9	64.9	63.0	54.4	90.9	91.7	90.9	136.3
	(t) activities of households as employers	NC	M		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(*) other financing of households	NC	M		343.7	333.7	322.6	310.6	298.9	286.2	273.8	260.8	296.0	285.9	274.5	268.5	258.5	254.2	266.7
	(u) activities of extraterritorial organisations and bodies	NC	M		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(u*) financing to nonresidents	NC	M		526.7	351.0	535.3	2,544.7	1,089.3	2,508.7	2,529.7	4,286.3	4,168.3	4,274.6	4,415.3	3,573.1	3,001.0	3,590.9	3,773.7
<b>AD07</b>	<b>Value (or percentage) of gross NPF by economic activities</b>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Value of gross NPF	NC	M		10.8	10.2	9.1	9.2	9.6	9.8	9.6	9.3	9.1	8.6	8.4	7.5	96.5	93.8	96.8
	Economic activity																		
	(a) agriculture, forestry, hunting and fishing	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	0.0	0.0	0.0

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	
	(b) mining and quarrying		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	0.0	0.0	0.0	0.0
	(c) manufacturing		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	0.0	0.0	0.0	0.0
	(d) electricity, gas, steam and air-conditioning supply <sup>4f</sup>		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	0.0	0.0	0.0	0.0
	(e) water supply; sewerage and waste management <sup>4f</sup>		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	0.0	0.0	0.0	0.0
	(f) construction		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	0.0	0.0	0.0	0.0
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles		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	0.0	0.0	0.0	0.0
	(h) transportation and storage		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	0.0	0.0	0.0	0.0
	(i) accommodation and food service activities		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	0.0	0.0	0.0	0.0
	(j) information and communication		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	0.0	0.0	0.0	0.0
	(k) financial and insurance activities		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	0.0	0.0	0.0	0.0
	(l) real estate activities		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	0.0	0.0	0.0	0.0
	(m) professional, scientific and technical activities		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	0.0	0.0	0.0	0.0
	(n) administrative and support service activities		NC	M	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(o) public administration and defense; compulsory social security		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	0.0	0.0	0.0	0.0
	(p) education		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	0.0	0.0	0.0	0.0
	(q) human health and social work activities		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	0.0	0.0	0.0	0.0
	(r) arts, entertainment and recreation		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	0.0	0.0	0.0	0.0
	(s) other service activities (export)		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	0.0	0.0	0.0	0.0
	(t) activities of households as employers		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(t*) other financing of households		NC	M	10.8	10.2	9.1	9.2	9.6	9.8	9.6	9.3	9.1	8.6	8.4	7.5	7.3	7.5	7.5	9.1
	(u) activities of extraterritorial organisations and bodies		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(u*) financing to nonresidents		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	89.2	86.3	87.7	87.7

**AD08 Value (or percentage) of returns by major type of Shari'ah-compliant contract**

Code	Indicator	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2
	Total returns	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Murabahah	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Commodity Murabahah / Tawwaruq	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Salam	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Istisna'	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Ijarah/Ijarah Muntahia Bittamlik	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Mudharabah	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Musharakah	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Diminishing Musharakah	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Wakalah	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Qard Hassan	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(i)	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(ii)	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

**Structural Islamic Financial Indicators (SIFIs)**

Code	Indicator	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2
<b>ST01</b>	<b>Number of Islamic banks<sup>4f</sup></b>	n.a	G	11	11	11	11	11	11	11	11	10	10	10	10	10	10	10
	Number of domestic branch offices	n.a	G	2,164	...	...	...	2,180	...	...	...	2,167	...	...	...	2,149	...	...
<b>ST02</b>	<b>Number of employees<sup>4f</sup></b>	n.a	G	114,820	...	...	...	115,584	...	...	...	110,324	...	...	...	108,048	...	...
<b>ST03</b>	<b>Total assets</b>	NC	M	7,092.8	8,021.6	7,282.1	7,026.8	8,031.6	7,986.1	8,715.8	8,896.8	9,021.0	8,262.3	8,658.1	8,307.4	8,697.7	9,769.4	10,104.7
	Total Shari'ah-compliant financing (excluding interbank financing)	NC	M	952.9	872.8	1,068.5	3,079.6	1,738.9	3,788.6	4,246.7	6,223.7	6,571.6	6,513.1	6,709.9	5,989.6	5,037.4	5,470.9	6,092.9
	Sukuk holdings	NC	M	3,989.3	4,441.1	4,103.6	3,634.1	4,238.5	4,135.2	4,406.0	4,466.2	4,184.2	3,613.0	3,715.4	3,562.5	3,428.6	3,620.4	3,737.7
	Other Shari'ah-compliant securities			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	0.0	0.0
	Interbank financing	NC	M	2,065.3	2,438.7	2,018.3	2,123.5	2,402.5	2,445.5	2,652.9	2,544.5	2,736.8	2,700.6	2,589.5	2,774.5	3,192.5	4,109.8	4,153.7
	All other assets	NC	M	85.3	269.0	91.7	-1,810.4	-348.3	-2,383.1	-2,589.9	-4,337.7	-4,471.5	-4,564.3	-4,356.7	-4,019.2	-2,960.8	-3,431.7	-3,879.7
<b>ST04</b>	<b>Total funding/liabilities and equities</b>	NC	M	7,092.8	8,021.6	7,282.1	7,026.8	8,031.6	7,986.1	8,715.8	8,896.8	9,021.0	8,262.3	8,658.1	8,307.4	8,697.7	9,769.4	10,104.7
	Profit-sharing investment accounts (PSIA) <sup>4f</sup>	NC	M	2,193.6	2,626.8	2,014.0	1,607.0	1,126.6	661.3	1,127.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Other remunerative funding (Murabahah, Commodity Murabahah etc.)	NC	M	387.1	321.6	306.9	436.8	729.9	1,316.4	1,482.6	1,367.6	1,379.7	1,544.2	1,557.0	1,699.7	2,054.6	2,365.8	2,500.7
	Nonremunerative funding (current account, Wad' ah)	NC	M	417.4	459.4	582.7	412.8	501.5	460.5	1,296.9	903.5	1,016.7	1,103.9	963.6	661.0	748.9	1,184.6	1,483.3
	Sukuk issued	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	0.0	0.0	0.0
	Other Shari'ah-compliant securities issued			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	0.0	0.0
	Interbank funding/liabilities	NC	M	1,329.4	1,551.1	1,516.6	1,455.9	2,102.9	1,827.4	1,244.5	1,274.1	2,029.3	1,500.4	1,654.8	1,573.6	1,254.3	714.5	860.1
	All other liabilities	NC	M	848.5	1,027.5	801.2	988.6	1,446.9	1,540.9	1,344.7	3,144.0	2,358.1	1,854.6	2,196.0	1,640.7	1,931.8	2,677.8	2,494.5
	Capital and reserves	NC	M	1,916.8	2,035.2	2,060.7	2,125.8	2,123.9	2,179.6	2,219.6	2,207.7	2,237.1	2,259.1	2,286.8	2,732.3	2,708.2	2,826.6	2,766.0
<b>ST05</b>	<b>Total revenues</b>	NC	M	256.0	49.8	95.7	143.7	202.1	61.0	137.5	191.7	275.9	99.5	142.0	229.8	298.6	202.5	275.4
	Financing based	NC	M	107.7	24.6	45.5	66.2	87.7	23.2	46.1	79.6	116.9	42.2	84.3	127.6	170.6	43.4	87.3
	Investment based (Sukuk, other Shari'ah-compliant securities etc.)	NC	M	37.9	6.4	16.4	29.0	38.8	21.7	33.8	39.9	38.9	20.4	-5.9	13.1	14.7	1.6	9.3

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2
	Fee based		NC	M	76.1	12.4	23.5	35.2	56.6	12.0	50.8	61.9	107.4	32.7	50.8	78.2	99.1	49.3	67.2
	Other		NC	M	34.4	6.5	10.3	13.3	18.9	4.1	6.7	10.3	12.7	4.1	12.8	10.8	14.3	108.2	111.6
<b>ST06</b>	<b>Earnings before taxes and Zakat</b>		NC	M	<b>184.3</b>	<b>35.7</b>	<b>66.9</b>	<b>101.7</b>	<b>136.1</b>	<b>47.9</b>	<b>101.7</b>	<b>137.2</b>	<b>198.0</b>	<b>85.8</b>	<b>108.0</b>	<b>86.3</b>	<b>136.4</b>	<b>143.3</b>	<b>191.3</b>
<b>ST07</b>	<b>Value (or percentage) of financing by type of Shari'ah-compliant contract</b>																		
	Total financing		NC	M	952.9	872.8	1,068.5	3,079.6	1,738.9	3,788.6	4,246.7	6,223.7	6,571.6	6,513.1	6,709.9	5,989.6	5,037.4	5,470.9	6,092.9
	Murabahah		NC	M	326.2	225.5	395.5	2,378.2	965.6	3,007.7	3,476.2	5,320.5	5,675.9	5,637.0	5,708.2	4,904.2	3,817.7	4,174.3	4,757.5
	Commodity Murabahah / Tawwaruq		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	0.0	0.0	0.0
	Salam		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	0.0	0.0	0.0
	Istisna'		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	0.0	0.0	0.0
	Ijarah / Ijarah Muntahia Bittamlik		NC	M	279.6	279.1	315.3	362.8	447.6	469.3	474.0	609.0	581.3	518.6	635.5	721.3	852.2	938.9	990.5
	Mudharabah		NC	M	0.0	0.0	5.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Musharakah		NC	M	322.6	312.1	301.4	290.2	279.3	267.3	255.3	243.2	234.0	224.9	219.2	210.9	203.5	196.2	188.6
	Diminishing Musharakah		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	0.0	0.0	0.0
	Wakalah		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	0.0	0.0	0.0
	Qard Hassan		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	0.0	0.0	0.0
	Others		NC	M	24.5	56.0	51.3	48.4	46.4	44.2	41.2	18.2	17.4	16.6	13.2	15.5	15.0	14.5	13.5
	(i)Al-Bai Bithaman Ajil		NC	M	24.5	23.2	21.8	21.0	20.1	19.4	19.0	18.2	17.4	16.6	13.2	15.5	15.0	14.5	13.5
	(ii)		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	0.0	0.0	0.0
	(iii)		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	0.0	0.0	0.0
	Others		NC	M	0.0	32.8	29.6	27.4	26.3	24.8	22.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>ST08</b>	<b>Assets held by domestic systemically important Islamic windows</b>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Source: Bank Negara Malaysia

Note:

n.a Not applicable

(...) Indicates the data is not available

G Indicates General

M Indicates Millions

NC Indicates National Currency

@ The break-in series on the liquid assets (CP12 and CP13) in 2015Q2 is due to the Liquidity Coverage Ratio (LCR) framework which took effect from 1 June 2015 as part of the Basel III reforms, which supersedes the Liquidity Framework and Liquidity Framework-islamic that was issued by the BNM in 1998.

<sup>1/</sup> Beginning 1 July 2015, licensed Islamic banks under the Islamic Financial Services Act 2013 (IFSA) and licensed banks and licensed investment banks under the Financial Services Act 2013 (FSA) approved under section 15 of the FSA to carry on Islamic banking business are required to present separately monies accepted as Islamic deposit or investment account respectively. Prior to 1 July 2015, the amounts reported in "Profit-sharing investment accounts (PSIA)" include Islamic deposits accepted under the repealed Islamic Banking Act 1983 (IBA) using profit-sharing contract.

<sup>2/</sup> Earning indicators in Core Prudential Islamic Financial Indicators (PIFis) are reported on an annualised basis.

<sup>3/</sup> Summation of CP09 and CP10 is not 100% as the provisions are maintained separately from operating costs.

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

<sup>5/</sup> Both domestic branch offices and employees (ST01 & ST02) deal with Islamic banking and conventional banking activities.