

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2
	Total net cash outflows over the next 30 calendar days				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP16	Net stable funding ratio (NSFR)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Available stable funding (ASF)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Required stable funding (RSF)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Sensitivity to Risks																		
CP17	Net foreign exchange open position to capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Net FX open position				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP18	Large exposures to capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Value of large exposures				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital (or balance sheet capital)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP19	Growth of financing to private sector				24.3%	31.3%	27.9%	34.3%	33.5%	26.1%	59.8%	59.1%	57.7%	56.3%	26.9%	23.7%	18.7%	23.4%	22.9%
	Total financing at end of current period		NC M	194,871.8	204,092.5	211,214.2	212,147.9	260,059.8	257,421.5	337,001.3	337,568.4	410,219.2	402,273.5	428,163.9	417,586.2	486,954.6	496,245.6	526,171.1	
	Total financing at end of same period in previous year		NC M	156,720.0	155,448.8	165,183.1	158,018.5	194,871.8	204,092.5	211,214.2	212,147.9	260,059.8	257,421.5	337,501.3	337,568.4	410,219.2	402,273.5	428,163.9	

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	Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSIAs)			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Income distributed to IAH			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total income from assets funded by PSIA			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
AD02	Total off-balance sheet items to total assets			33.7%	43.5%	36.9%	39.4%	30.0%	43.4%	43.6%	39.8%	43.4%	41.9%	41.5%	39.6%	41.6%	41.4%	28.2%
	Off-balance sheet items	NC	M	215,156.4	285,051.1	256,323.5	276,431.8	230,668.5	342,690.9	405,353.5	372,779.9	432,499.3	421,454.1	440,993.8	431,656.6	477,010.3	481,415.0	341,823.6
	Total assets	NC	M	638,753.3	654,932.5	694,509.6	702,020.8	770,081.1	788,775.8	929,001.6	937,288.8	997,191.2	1,005,149.3	1,062,227.2	1,090,291.2	1,147,323.7	1,162,044.3	1,209,998.1
AD03	Foreign-currency denominated funding to total funding			6.1%	5.7%	5.4%	5.5%	5.8%	5.8%	5.2%	5.3%	5.3%	5.7%	5.5%	5.7%	5.5%	5.7%	5.9%
	FX funding	NC	M	33,474.2	32,274.3	32,448.0	33,068.0	39,216.5	39,357.2	40,976.0	41,908.9	45,900.9	47,356.6	49,098.8	51,298.3	53,005.3	54,841.1	60,716.5
	Total funding	NC	M	551,492.2	567,028.8	601,286.8	603,660.3	661,162.9	683,467.0	791,406.2	794,085.4	859,168.3	835,598.8	887,546.8	897,617.5	967,849.1	957,188.1	1,027,619.2
AD04	Foreign-currency denominated financing to total financing			5.4%	5.2%	4.4%	4.7%	4.7%	4.7%	3.7%	3.2%	3.6%	3.5%	3.9%	3.7%	4.5%	4.2%	2.5%
	FX financing	NC	M	15,971.6	11,393.3	12,222.7	9,933.2	21,336.0	12,318.6	13,191.1	11,540.3	16,610.0	15,745.1	19,243.0	18,595.2	26,075.3	13,701.6	16,675.0
	Total financing	NC	M	214,434.2	217,415.0	225,256.8	226,791.0	277,517.3	264,847.9	359,143.9	364,103.3	462,885.1	453,198.8	492,447.2	489,944.9	581,675.4	628,603.7	655,370.4
AD05	Value of Sukuk holdings to capital			490.7%	379.1%	379.5%	375.5%	327.1%	310.4%	270.0%	235.3%	257.6%	406.1%	411.2%	379.7%	248.1%	245.2%	230.7%
	Sukuk holdings	NC	M	208,150.3	179,912.8	186,650.8	186,714.7	173,009.6	165,328.8	168,465.9	172,545.0	184,534.0	292,888.8	300,458.6	302,393.9	203,431.3	203,759.1	195,898.1
	Total regulatory capital (or balance sheet capital)	NC	M	42,423.2	47,457.5	49,180.3	49,726.8	52,892.6	53,267.8	62,399.5	73,300.8	71,623.8	72,120.6	73,071.8	79,632.1	81,983.0	83,085.0	84,914.0
AD06	Value (or percentage) of Shari'ah-compliant financing by economic activity																	
	Value of Shari'ah-compliant financing	NC	M	214,434.2	217,415.0	225,256.8	226,791.0	277,517.3	264,847.9	359,143.9	364,103.3	462,885.1	453,198.8	492,447.2	489,944.9	581,675.4	628,603.7	655,370.4
	Sectoral distribution ³																	
	(a) agriculture, hunting and forestry			0.4%	0.4%	1.0%	0.2%	0.2%	0.4%	0.3%	0.2%	0.5%	0.6%	0.7%	0.8%	0.8%	1.0%	1.0%
	(b) fishing, fish farming, aquaculture and related service activities			0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(c) mining and quarrying			0.0%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	1.1%	0.3%	0.6%	0.6%	0.6%	0.8%	0.8%
	(d) manufacturing			67.8%	66.1%	65.6%	63.5%	66.8%	70.5%	69.2%	70.2%	69.6%	71.7%	67.1%	65.9%	65.9%	68.4%	67.3%
	(e) electricity, gas and water supply			10.9%	11.5%	12.5%	12.9%	11.7%	8.9%	8.4%	8.0%	8.1%	7.5%	9.5%	9.2%	9.2%	7.6%	6.5%
	(f) construction			1.1%	1.1%	0.8%	1.1%	0.7%	1.0%	1.4%	1.0%	1.2%	1.5%	2.1%	2.3%	2.3%	2.2%	2.7%
	(g) commerce and trade			4.7%	5.0%	4.2%	4.0%	4.2%	3.8%	4.0%	4.2%	6.1%	6.3%	6.8%	7.2%	7.2%	7.4%	9.1%
	(h) hotels, restaurants and clubs etc			0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%
	(i) transport, storage and communications			6.4%	6.0%	5.9%	5.7%	4.7%	4.7%	5.5%	5.8%	5.3%	5.0%	5.3%	6.1%	6.1%	5.4%	5.7%
	(j) real estate, renting and business activities			3.3%	3.0%	3.1%	3.1%	2.8%	2.7%	4.0%	3.1%	3.6%	3.6%	3.5%	3.5%	3.5%	2.5%	2.5%
	(k) education			0.5%	0.4%	0.5%	0.4%	0.6%	0.7%	0.7%	0.8%	0.9%	0.9%	1.0%	1.0%	1.0%	0.8%	0.8%
	(l) health and social work			1.4%	1.3%	1.3%	1.2%	0.9%	0.8%	0.7%	0.7%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%
	(m) other community, social and personal service activities			0.6%	0.7%	0.6%	1.2%	1.0%	1.0%	0.6%	1.0%	1.3%	0.2%	0.2%	0.4%	0.4%	0.3%	0.4%
	(n) other private business n.e.c			2.7%	4.0%	4.0%	6.4%	6.1%	5.0%	4.6%	4.5%	1.6%	1.6%	2.3%	2.4%	2.4%	3.2%	2.7%
AD07	Value (or percentage) of gross NPF by economic activities																	
	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			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

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				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(o) public administration and defense; compulsory social security				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(p) education				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(q) human health and social work activities				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(r) arts, entertainment and recreation				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(s) other service activities (export)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(t) activities of households as employers				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(t*) other financing of households				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(u) activities of extraterritorial organisations and bodies				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(u*) financing to nonresidents				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

AD08 Value (or percentage) of returns by major type of Shari'ah-compliant contract																			
Total returns																			
Murabahah																			
Commodity Murabahah / Tawwaruq																			
Salam																			
Istisna'																			
Ijarah/Ijarah Muntahia Bittamlik																			
Muqdarabah																			
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		
ST01	Number of Islamic bank ⁴	n.a	G	5	5	5	5	5	5	5	6	6	6	6	6	5	5	5	5	
	Number of domestic branch offices ⁵	n.a	G	858	858	868	929	1,017	1,020	1,075	1,095	1,314	1,315	1,318	1,359	1,382	1,365	1,345.0		
	Number of ATMs			
ST02	Number of employees ⁵	n.a	G	10,819	10,985	11,861	12,150	12,908	13,557	14,863	15,065	15,379	15,558	15,918	15,940	16,492	16,385	16,749		
ST03	Total assets	NC	M	638,753.3	654,932.5	694,509.6	702,020.8	770,081.1	788,775.8	929,001.6	947,327.6	997,191.2	1,005,149.3	1,062,227.2	1,090,291.2	1,147,323.7	1,162,044.3	1,209,998.1		
	Total Shari'ah-compliant financing (excluding interbank financing)	NC	M	214,434.2	217,415.0	225,256.8	226,790.0	277,517.3	264,847.9	359,143.9	364,103.3	462,885.1	453,198.8	492,447.2	489,944.9	581,675.4	628,603.7	655,370.4		
	Sukuk holdings	NC	M	208,150.3	179,912.8	186,650.8	186,714.7	173,009.6	165,328.8	168,465.9	172,545.0	184,534.0	292,888.8	300,458.6	302,393.9	203,431.3	203,759.1	195,898.1		
	Other Shari'ah-compliant securities	NC	M	32,188.8	27,796.3	26,876.7	21,611.8	18,356.8	18,749.2	28,992.4	29,550.0	28,812.9	27,908.9	39,322.4	32,484.0	35,980.6	33,907.8	35,748.4		
	Interbank financing	NC	M	31,384.4	71,240.2	114,499.4	106,963.7	129,061.8	193,626.0	255,973.1	242,343.0	172,901.4	100,506.6	83,135.5	115,744.9	171,562.7	169,047.9	169,522.2		
	All other assets	NC	M	152,595.6	158,568.3	141,225.9	159,940.6	172,135.6	146,223.9	116,426.2	138,786.4	148,057.7	130,646.2	146,863.4	149,723.5	154,673.7	126,725.8	153,459.0		
ST04	Total funding/liabilities and equities	NC	M	638,753.3	654,932.5	694,509.6	702,020.8	770,081.1	788,775.8	929,001.6	947,327.6	997,191.2	1,005,149.3	1,062,227.2	1,090,291.2	1,147,323.7	1,162,044.3	1,209,998.1		
	Profit-sharing investment accounts (PSIA)	NC	M	388,784.8	404,311.3	389,098.2	431,764.9	465,849.2	485,477.4	534,231.9	548,332.6	579,990.3	565,553.5	575,684.9	594,905.2	613,878.6	618,852.1	636,303.7		
	Other remunerative funding (Murabahah, Commodity Murabahah etc.)	NC	M	29,846.1	33,528.3	29,136.1	23,352.0	18,967.0	20,917.3	25,484.1	30,716.9	33,909.7	30,356.3	29,534.9	29,601.4	39,497.0	31,798.5	43,101.5		
	Nonremunerative funding (current account, Wadi'ah)	NC	M	132,861.4	129,189.2	183,052.5	148,543.4	176,346.7	177,072.3	231,690.1	215,035.8	245,268.3	239,689.0	282,326.9	273,110.8	314,473.5	306,537.6	348,214.1		
	Sukuk issued			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Other Shari'ah-compliant securities issued			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Interbank funding/liabilities	NC	M	22,105.9	14,895.1	16,821.9	21,778.6	23,600.3	20,414.0	36,779.6	41,118.6	27,578.5	53,633.3	54,922.7	68,030.0	49,749.5	70,139.9	46,254.8		
	All other liabilities	NC	M	22,274.8	27,711.1	29,421.9	30,824.5	36,547.3	35,743.8	46,814.2	49,405.4	43,593.7	48,508.6	51,109.7	55,780.4	52,971.8	56,906.2	56,478.0		
	Capital and reserves	NC	M	42,880.4	45,297.5	46,979.0	45,757.4	48,770.5	49,151.1	54,001.7	62,718.2	66,850.7	67,408.6	68,648.0	68,863.4	76,753.2	77,810.0	79,646.1		
ST05	Total revenues	NC	M	50,683.4	14,695.9	30,080.3	45,756.9	62,597.1	16,686.8	36,455.1	53,433.4	67,240.4	16,017.4	33,631.5	50,653.6	67,014.8	18,150.2	37,914.6		
	Financing based	NC	M	20,980.4	6,766.5	13,784.2	20,919.9	29,222.1	8,394.5	17,649.0	25,565.0	33,213.7	8,663.3	17,647.6	27,007.5	35,808.0	9,991.4	21,132.9		
	Investment based (Sukuk, other Shari'ah-compliant securities etc.)	NC	M	22,714.6	4,791.5	9,077.9	13,552.5	17,812.4	3,775.7	8,123.9	11,001.6	12,011.8	1,968.9	7,282.0	11,099.0	10,730.4	2,945.0	5,797.6		
	Fee based	NC	M	2,506.5	749.7	1,553.4	2,360.3	3,159.2	884.4	1,978.3	3,095.2	4,253.1	1,187.0	2,600.5	3,750.1	5,154.6	1,853.0	3,715.1		
	Other	NC	M	4,481.9	2,388.3	5,664.9	8,924.2	12,403.4	3,632.2	8,703.9	13,771.7	17,761.8	4,198.3	6,101.4	8,797.0	15,321.9	3,360.8	7,268.9		
ST06	Earnings before taxes and Zakat	NC	M	4,454.9	1,964.3	4,234.9	6,406.1	8,211.6	2,310.8	3,464.3	4,972.8	9,198.4	2,564.8	5,405.9	7,692.6	11,124.8	2,794.0	6,468.0		

ST07 Value (or percentage) of financing by type of Shari'ah-compliant contract																			
Total financing																			
Murabahah																			
Commodity Murabahah / Tawwaruq																			
Salam																			
Istisna'																			
Ijarah / Ijarah Muntahia Bittamlik																			
Muqdarabah																			
Musharakah																			

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2
	<i>Diminishing Musharakah</i>		NC	M	71,912.6	75,937.4	79,802.7	82,517.5	89,772.7	92,642.1	109,551.7	115,281.7	128,232.9	129,035.7	167,360.3	173,078.7	179,674.7	185,802.2	168,899.8
	<i>Wakalah</i>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Qard Hassan</i>		NC	M	25.9	28.9	33.3	32.5	32.4	30.1	28.8	35.5	39.0	38.9	776.1	670.4	199.1	201.3	254.0
	<i>Others</i>		NC	M	23,829.0	22,347.6	26,510.7	24,579.6	34,711.4	32,271.9	69,597.4	48,160.4	76,906.6	81,814.1	86,323.1	100,416.8	121,303.1	125,411.1	140,486.4
	<i>(i)</i>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>(ii)</i>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>(iii)</i>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Others</i>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
ST08	Assets held by domestic systemically important Islamic banks				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Source: *State bank of Pakistan*

Note: *MFSM - Monetary and Financial Statistics Manual, IMF*
ISIC 3.1 - International Standard Industrial Classification of All Economic Activities, Rev.3.1

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

- 1 Data on RWA funded by PSIA is not available.
- 2 Net Income is accumulated and annualized by multiplying the accumulated data of Q1, Q2, Q3 and Q4 with factors 4, 2, 1.33 and 1 respectively.
- 3 Monetary and Financial Statistics (MFS) data source as per ISIC 3.1.
- 4 One Islamic bank was merged into another Islamic bank during 2016Q4
- 5 Includes sub branches.
- 6 Includes only permanent and contract employees.