

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

| Country:                                             |                                                               | Pakistan       |          |       |           |           |                       |           |           |           |           |           |           |           |           |           |           |           |           |
|------------------------------------------------------|---------------------------------------------------------------|----------------|----------|-------|-----------|-----------|-----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Time period covered :                                |                                                               | Startin, 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 (PKR / USD):</b>      |                                                               |                |          |       | 105.59    | 97.99     | 98.65                 | 102.49    | 100.43    | 101.82    | 101.73    | 104.35    | 104.70    | 104.67    | 104.65    | 104.6     | 104.69    | 104.74    | 104.79    |
| <b>Capital Adequacy: Basel Standard</b>              |                                                               |                |          |       |           |           |                       |           |           |           |           |           |           |           |           |           |           |           |           |
| CP01a                                                | CAR <sup>1</sup>                                              | Basel II       |          |       | 17.5%     | 19.0%     | 16.9%                 | 17.4%     | 15.7%     | 15.97%    | 15.5%     | 17.3%     | 16.1%     | 16.7%     | 16.2%     | 16.0%     | 15.8%     | 14.9%     | 15.4%     |
|                                                      | Total regulatory capital                                      |                |          |       | ...       | ...       | ...                   | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|                                                      | Risk-weighted assets (RWA)                                    |                |          |       | ...       | ...       | ...                   | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
| CP02a                                                | Tier 1 capital to RWA                                         |                |          |       | ...       | ...       | ...                   | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|                                                      | Tier 1 capital                                                |                |          |       | ...       | ...       | ...                   | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|                                                      | RWA                                                           |                |          |       | ...       | ...       | ...                   | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
| CP03a                                                | Common Equity Tier 1 (CET1) capital to RWA                    |                |          |       | ...       | ...       | ...                   | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|                                                      | CET1 capital                                                  |                |          |       | ...       | ...       | ...                   | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|                                                      | RWA                                                           |                |          |       | ...       | ...       | ...                   | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
| <b>Capital Adequacy: IFSB Formula<sup>2</sup></b>    |                                                               |                |          |       |           |           |                       |           |           |           |           |           |           |           |           |           |           |           |           |
| CP01b                                                | CAR (IFSB)                                                    |                |          |       | ...       | ...       | ...                   | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|                                                      | Total regulatory capital                                      |                |          |       | ...       | ...       | ...                   | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|                                                      | RWA                                                           |                |          |       | ...       | ...       | ...                   | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
| CP02b                                                | Tier 1 capital to RWA (IFSB)                                  |                |          |       | ...       | ...       | ...                   | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|                                                      | Tier 1 capital                                                |                |          |       | ...       | ...       | ...                   | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|                                                      | RWA                                                           |                |          |       | ...       | ...       | ...                   | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
| CP03b                                                | Common Equity Tier 1 (CET1) capital to RWA (IFSB)             |                |          |       | ...       | ...       | ...                   | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|                                                      | CET1 capital                                                  |                |          |       | ...       | ...       | ...                   | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|                                                      | RWA                                                           |                |          |       | ...       | ...       | ...                   | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
| <b>Asset Quality</b>                                 |                                                               |                |          |       |           |           |                       |           |           |           |           |           |           |           |           |           |           |           |           |
| CP04                                                 | Gross nonperforming financing (gross NPF) ratio               |                |          |       | 3.1%      | 3.3%      | 3.0%                  | 3.2%      | 2.7%      | 2.4%      | 2.3%      | 2.3%      | 2.0%      | 2.1%      | 1.9%      | 1.9%      | 1.7%      | 1.4%      | 1.2%      |
|                                                      | Gross NPF                                                     | NC             | M        |       | 3,560.8   | 3,443.3   | 3,393.1               | 3,890.9   | 3,900.5   | 3,720.8   | 4,039.4   | 4,062.3   | 4,000.1   | 4,389.7   | 3,976.6   | 3,964.5   | 4,549.4   | 4,339.0   | 4,227.1   |
|                                                      | Total financing                                               | NC             | M        |       | 115,756.7 | 105,753.1 | 113,738.2             | 121,711.8 | 144,615.3 | 152,909.4 | 175,111.0 | 175,112.5 | 195,327.8 | 206,395.0 | 211,875.5 | 212,300.5 | 260,886.5 | 314,511.5 | 340,690.8 |
| CP05                                                 | Net nonperforming financing (net NPF) to capital              |                |          |       | 4.5%      | 4.1%      | 3.7%                  | 4.4%      | 3.6%      | 2.1%      | 2.0%      | 1.7%      | 1.4%      | 2.2%      | 1.6%      | 1.5%      | 2.2%      | 1.7%      | 1.5%      |
|                                                      | Net NPF                                                       | NC             | M        |       | 1,223.1   | 1,165.2   | 1,099.7               | 1,373.6   | 1,164.8   | 688.4     | 696.4     | 633.5     | 526.6     | 895.1     | 654.3     | 553.8     | 1,027.9   | 826.5     | 776.9     |
|                                                      | Total regulatory capital                                      | NC             | M        |       | 26,976.1  | 28,702.0  | 29,683.7              | 31,264.4  | 32,510.4  | 33,530.2  | 35,266.6  | 36,750.9  | 38,979.6  | 39,915.4  | 40,029.5  | 39,878.8  | 46,187.6  | 48,074.4  | 52,705.2  |
| CP06                                                 | Provisions for gross nonperforming financing                  |                |          |       | 65.7%     | 66.2%     | 67.6%                 | 64.7%     | 70.1%     | 81.5%     | 82.8%     | 84.4%     | 86.8%     | 79.6%     | 83.5%     | 86.0%     | 77.4%     | 81.0%     | 81.6%     |
|                                                      | Provisions                                                    | NC             | M        |       | 2,337.7   | 2,293.4   | 2,293.4               | 2,517.4   | 2,735.7   | 3,032.5   | 3,343.0   | 3,428.8   | 3,473.4   | 3,494.6   | 3,322.3   | 3,410.7   | 3,512.6   | 3,512.6   | 3,450.2   |
|                                                      | Gross NPF                                                     | NC             | M        |       | 3,560.8   | 3,443.3   | 3,393.1               | 3,890.9   | 3,900.5   | 3,720.8   | 4,039.4   | 4,062.3   | 4,000.1   | 4,389.7   | 3,976.6   | 3,964.5   | 4,549.4   | 4,339.0   | 4,227.1   |
| <b>Earnings</b>                                      |                                                               |                |          |       |           |           |                       |           |           |           |           |           |           |           |           |           |           |           |           |
| CP07                                                 | Return on assets (ROA)                                        |                |          |       | 1.5%      | 1.4%      | 1.8%                  | 2.0%      | 1.9%      | 2.0%      | 1.8%      | 1.7%      | 1.5%      | 0.9%      | 1.0%      | 0.9%      | 0.9%      | 1.3%      | 1.5%      |
|                                                      | Net income (before extraordinary items, taxes, and dividends) | NC             | M        |       | 4,956.0   | 5,120.2   | 6,915.6               | 7,514.9   | 7,778.4   | 9,986.3   | 9,647.2   | 9,249.5   | 8,024.2   | 5,837.1   | 6,533.6   | 5,960.1   | 6,089.8   | 9,328.1   | 11,570.7  |
|                                                      | Total assets                                                  | NC             | M        |       | 326,973.6 | 368,037.0 | 376,702.0             | 382,616.4 | 403,845.2 | 501,152.3 | 522,729.9 | 533,072.2 | 549,023.2 | 616,178.9 | 638,480.6 | 653,328.2 | 663,781.1 | 714,202.7 | 751,183.3 |
| CP08                                                 | Return on equity (ROE)                                        |                |          |       | 20.6%     | 17.9%     | 23.5%                 | 25.0%     | 25.4%     | 29.8%     | 28.1%     | 26.3%     | 22.3%     | 14.6%     | 16.4%     | 14.8%     | 14.6%     | 19.3%     | 23.0%     |
|                                                      | Net income (before extraordinary items, taxes, and dividends) | NC             | M        |       | 4,956.0   | 5,120.2   | 6,915.6               | 7,514.9   | 7,778.4   | 9,986.3   | 9,647.2   | 9,249.5   | 8,024.2   | 5,837.1   | 6,533.6   | 5,960.1   | 6,089.8   | 9,328.1   | 11,570.7  |
|                                                      | Equity                                                        | NC             | M        |       | 24,016.7  | 28,630.7  | 29,445.7              | 30,106.0  | 30,666.8  | 33,515.7  | 34,347.1  | 35,107.3  | 35,965.4  | 39,901.6  | 39,933.6  | 40,225.2  | 41,717.1  | 48,392.3  | 50,405.7  |
| CP09                                                 | Net profit margin                                             |                |          |       | 34.9%     | 34.7%     | 41.2%                 | 41.6%     | 41.5%     | 45.9%     | 42.8%     | 41.1%     | 37.1%     | 29.3%     | 31.9%     | 29.4%     | 28.7%     | 36.9%     | 40.7%     |
|                                                      | Net income (before extraordinary items, taxes, and dividends) | NC             | M        |       | 4,956.0   | 5,120.2   | 6,915.6               | 7,514.9   | 7,778.4   | 9,986.3   | 9,647.2   | 9,249.5   | 8,024.2   | 5,837.1   | 6,533.6   | 5,960.1   | 6,089.8   | 9,328.1   | 11,570.7  |
|                                                      | Gross income                                                  | NC             | M        |       | 14,214.7  | 14,758.8  | 16,765.6              | 18,082.2  | 18,752.7  | 21,780.4  | 22,535.0  | 22,478.1  | 21,650.9  | 19,942.8  | 20,451.6  | 20,267.5  | 21,235.1  | 25,289.0  | 28,398.3  |
| CP10                                                 | Cost to income                                                |                |          |       | 58.7%     | 62.7%     | 57.6%                 | 55.9%     | 55.5%     | 51.4%     | 53.8%     | 56.0%     | 60.2%     | 69.6%     | 68.3%     | 70.3%     | 70.4%     | 63.1%     | 59.7%     |
|                                                      | Operating costs                                               | NC             | M        |       | 8,345.0   | 9,256.5   | 9,660.1               | 10,106.2  | 10,404.7  | 11,205.4  | 12,120.3  | 12,583.9  | 13,023.4  | 13,879.3  | 13,959.9  | 14,245.5  | 14,956.7  | 15,950.6  | 16,965.1  |
|                                                      | Gross income                                                  | NC             | M        |       | 14,214.7  | 14,758.8  | 16,765.6              | 18,082.2  | 18,752.7  | 21,780.4  | 22,535.0  | 22,478.1  | 21,650.9  | 19,942.8  | 20,451.6  | 20,267.5  | 21,235.1  | 25,289.0  | 28,398.3  |
| <b>Leverage</b>                                      |                                                               |                |          |       |           |           |                       |           |           |           |           |           |           |           |           |           |           |           |           |
| CP11                                                 | Capital to assets (balance sheet definition)                  |                |          |       | ...       | ...       | ...                   | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|                                                      | Tier 1 capital                                                |                |          |       | ...       | ...       | ...                   | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|                                                      | Total assets                                                  |                |          |       | ...       | ...       | ...                   | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
| CP12                                                 | Leverage (regulatory definition)                              |                |          |       | ...       | ...       | ...                   | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|                                                      | Tier 1 capital                                                |                |          |       | ...       | ...       | ...                   | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|                                                      | Exposure                                                      |                |          |       | ...       | ...       | ...                   | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
| <b>Liquidity</b>                                     |                                                               |                |          |       |           |           |                       |           |           |           |           |           |           |           |           |           |           |           |           |
| CP13                                                 | Liquid assets ratio                                           |                |          |       | 37.9%     | 38.6%     | 41.4%                 | 33.4%     | 36.8%     | 37.3%     | 41.1%     | 40.2%     | 41.5%     | 36.1%     | 42.5%     | 50.1%     | 41.5%     | 37.8%     | 40.1%     |
|                                                      | Liquid assets                                                 | NC             | M        |       | 142,245.7 | 139,377.7 | 163,269.4             | 133,725.2 | 180,018.8 | 191,362.0 | 232,771.0 | 226,881.7 | 254,328.2 | 223,493.3 | 290,039.6 | 349,606.3 | 292,630.8 | 273,060.3 | 330,564.6 |
|                                                      | Total assets                                                  | NC             | M        |       | 375,175.3 | 360,898.8 | 394,031.8             | 400,359.7 | 488,760.6 | 513,544.0 | 565,885.2 | 564,098.8 | 612,827.5 | 619,530.2 | 683,084.0 | 697,871.2 | 705,592.5 | 722,812.9 | 825,144.4 |
| CP14                                                 | Liquid assets to short-term liabilities                       |                |          |       | 52.9%     | 70.5%     | 78.3%                 | 60.9%     | 65.9%     | 63.2%     | 71.2%     | 71.4%     | 72.6%     | 58.6%     | 77.1%     | 93.5%     | 82.9%     | 74.7%     | 86.2%     |
|                                                      | Liquid assets                                                 | NC             | M        |       | 142,245.7 | 139,377.7 | 163,269.4             | 133,725.2 | 180,018.8 | 191,362.0 | 232,771.0 | 226,881.7 | 254,328.2 | 223,493.3 | 290,039.6 | 349,606.3 | 292,630.8 | 273,060.3 | 330,564.6 |

| Code                                     | Indicator                                                      | Standard | Currency | Units | 2013A     | 2014Q1    | 2014Q2    | 2014Q3    | 2014Q4    | 2015Q1    | 2015Q2    | 2015Q3    | 2015Q4    | 2016Q1    | 2016Q2    | 2016Q3    | 2016Q4    | 2017Q1    | 2017Q2    |
|------------------------------------------|----------------------------------------------------------------|----------|----------|-------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|                                          | Short-term liabilities                                         | 6        | NC       | M     | 288,770.5 | 197,610.5 | 208,603.9 | 219,614.8 | 273,305.2 | 302,958.9 | 326,697.6 | 317,610.1 | 350,162.4 | 381,184.7 | 376,124.1 | 373,847.7 | 353,008.2 | 365,720.3 | 383,505.2 |
| <b>CP15</b>                              | <b>Liquidity coverage ratio (LCR)</b>                          |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|                                          | Stock of <i>Shari'ah</i> -compliant high quality liquid assets |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|                                          | Total net cash outflows over the next 30 calendar days         |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
| <b>CP16</b>                              | <b>Net stable funding ratio (NSFR)</b>                         |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|                                          | Available stable funding (ASF)                                 |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|                                          | Required stable funding (RSF)                                  |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
| <b>Sensitivity to Market Risk; Other</b> |                                                                |          |          |       |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |
| <b>CP17</b>                              | <b>Net foreign exchange open position to capital</b>           |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|                                          | Net FX open position                                           |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|                                          | Total regulatory capital                                       |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
| <b>CP18</b>                              | <b>Large exposures to capital</b>                              |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|                                          | Value of large exposures                                       |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|                                          | Total regulatory capital (or balance sheet capital)            |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
| <b>CP19</b>                              | <b>Growth of financing to private sector</b>                   |          |          |       | 41.3%     | 24.4%     | 35.6%     | 38.8%     | 36.0%     | 47.6%     | 54.8%     | 40.9%     | 32.7%     | 34.5%     | 12.5%     | 12.0%     | 25.3%     | 45.4%     | 46.0%     |
|                                          | Total financing at end of current period                       | NC       | M        |       | 102,868.3 | 98,736.8  | 108,356.0 | 120,000.7 | 139,900.1 | 145,746.5 | 167,685.6 | 169,066.3 | 185,681.7 | 196,005.0 | 188,610.8 | 189,437.3 | 232,728.3 | 284,978.7 | 275,304.0 |
|                                          | Total financing at end of same period in previous year         | NC       | M        |       | 72,818.0  | 79,380.9  | 79,930.6  | 86,432.8  | 102,868.3 | 98,736.8  | 108,356.0 | 120,000.7 | 139,900.1 | 145,746.5 | 167,685.6 | 169,066.3 | 185,681.7 | 196,005.0 | 188,610.8 |

**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    |
|-------------|---------------------------------------------------------------------------------------------------|----------|----------|-------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| <b>AD01</b> | <b>(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>                                              |          |          |       | 9.6%      | 8.5%      | 9.9%      | 8.5%      | 6.6%      | 5.6%      | 5.0%      | 4.2%      | 5.0%      | 5.5%      | 6.8%      | 7.3%      | 7.5%      | 11.4%     | 11.4%     |
|             | Off-balance sheet items                                                                           | NC       | M        |       | 36,156.8  | 30,596.9  | 39,104.6  | 33,876.0  | 32,294.0  | 28,683.8  | 28,551.2  | 23,617.0  | 30,400.8  | 34,275.9  | 46,260.8  | 51,115.5  | 53,254.1  | 82,167.5  | 93,686.4  |
|             | Total assets                                                                                      | NC       | M        |       | 375,175.3 | 360,898.8 | 394,031.8 | 400,359.7 | 488,760.6 | 513,544.0 | 565,885.2 | 564,098.8 | 612,827.5 | 619,530.2 | 683,084.0 | 697,871.2 | 705,592.5 | 722,812.9 | 825,144.4 |
| <b>AD03</b> | <b>Foreign-currency denominated funding to total funding</b>                                      |          |          |       | 4.4%      | 3.9%      | 3.7%      | 3.9%      | 3.7%      | 3.0%      | 3.3%      | 3.4%      | 3.7%      | 4.1%      | 2.8%      | 3.6%      | 3.2%      | 3.2%      | 2.9%      |
|             | FX funding                                                                                        | NC       | M        |       | 13,781.9  | 11,761.6  | 12,379.1  | 12,823.7  | 15,268.1  | 13,021.9  | 16,212.4  | 16,370.9  | 19,015.9  | 20,685.2  | 16,110.4  | 20,804.6  | 19,244.6  | 19,527.7  | 19,772.1  |
|             | Total funding                                                                                     | NC       | M        |       | 316,206.6 | 305,065.9 | 330,648.7 | 330,080.4 | 408,550.6 | 438,855.6 | 489,162.2 | 476,750.5 | 515,584.0 | 500,291.6 | 573,182.3 | 578,481.0 | 605,476.2 | 606,690.7 | 692,659.4 |
| <b>AD04</b> | <b>Foreign-currency denominated financing to total financing</b>                                  |          |          |       | 0.7%      | 1.2%      | 2.3%      | 3.8%      | 2.7%      | 2.8%      | 3.7%      | 3.0%      | 0.9%      | 1.9%      | 1.6%      | 1.6%      | 1.0%      | 1.0%      | 1.6%      |
|             | FX financing                                                                                      | NC       | M        |       | 789.2     | 1,297.5   | 2,569.0   | 4,614.6   | 3,967.6   | 4,234.6   | 6,551.2   | 5,185.3   | 1,770.2   | 3,928.4   | 3,449.5   | 3,325.4   | 2,559.4   | 3,158.1   | 5,326.1   |
|             | Total financing                                                                                   | NC       | M        |       | 115,756.7 | 105,753.1 | 113,738.2 | 121,711.8 | 144,615.3 | 152,909.4 | 175,111.0 | 175,112.5 | 195,327.8 | 206,395.0 | 211,875.5 | 212,300.5 | 260,886.5 | 314,511.5 | 340,690.8 |
| <b>AD05</b> | <b>Value of Sukuk holdings to capital</b>                                                         |          |          |       | 343.0%    | 331.5%    | 341.5%    | 319.6%    | 346.1%    | 398.4%    | 385.3%    | 397.6%    | 460.7%    | 439.2%    | 586.8%    | 741.0%    | 518.4%    | 489.3%    | 539.5%    |
|             | Sukuk holdings                                                                                    | NC       | M        |       | 92,536.9  | 95,161.4  | 101,361.0 | 99,927.7  | 112,508.2 | 133,574.6 | 135,899.1 | 146,125.4 | 179,581.4 | 175,289.5 | 234,883.2 | 295,499.6 | 239,451.6 | 235,228.7 | 284,362.0 |
|             | Total regulatory capital (or balance sheet capital)                                               | NC       | M        |       | 26,976.1  | 28,702.0  | 29,683.7  | 31,264.4  | 32,510.4  | 33,530.2  | 35,266.6  | 36,750.9  | 38,979.6  | 39,915.4  | 40,029.5  | 39,878.8  | 46,187.6  | 48,074.4  | 52,705.2  |
| <b>AD06</b> | <b>Value (or percentage) of <i>Shari'ah</i>-compliant financing by economic activity</b>          |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|             | Value of <i>Shari'ah</i> -compliant financing <sup>4</sup>                                        |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|             | Sectoral distribution                                                                             |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|             | (a) agriculture, forestry, hunting and fishing                                                    |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|             | (b) mining and quarrying                                                                          |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|             | (c) manufacturing                                                                                 |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|             | (d) electricity, gas, steam and air-conditioning                                                  |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|             | (e) water supply, sewerage and waste management                                                   |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|             | (f) construction                                                                                  |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|             | (g) wholesale and retail trade; repair of motor vehicles                                          |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|             | (h) transportation and storage                                                                    |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|             | (i) accommodation and food service activities                                                     |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|             | (j) information and communication                                                                 |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|             | (k) financial and insurance activities                                                            |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|             | (l) real estate activities                                                                        |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|             | (m) professional, scientific and technical activities                                             |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|             | (n) administrative and support service activities                                                 |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|             | (o) 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                                                  |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|             | (u*) financing to nonresidents                                                                    |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |

| Code        | Indicator                                                                            | Standard | Currency | Units | 2013A | 2014Q1 | 2014Q2 | 2014Q3 | 2014Q4 | 2015Q1 | 2015Q2 | 2015Q3 | 2015Q4 | 2016Q1 | 2016Q2 | 2016Q3 | 2016Q4 | 2017Q1 | 2017Q2 |
|-------------|--------------------------------------------------------------------------------------|----------|----------|-------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| <b>AD07</b> | <b>Value (or percentage) of gross NPF by economic activities</b>                     |          |          |       |       |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|             | Value of gross NPF                                                                   |          |          |       | ...   | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    |
|             | Economic activity                                                                    |          |          |       | ...   | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    |
|             | (a) agriculture, forestry, hunting and fishing                                       |          |          |       | ...   | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    |
|             | (b) mining and quarrying                                                             |          |          |       | ...   | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    |
|             | (c) manufacturing                                                                    |          |          |       | ...   | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    |
|             | (d) electricity, gas, steam and air-conditioning                                     |          |          |       | ...   | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    |
|             | (e) water supply; sewerage and waste management                                      |          |          |       | ...   | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    |
|             | (f) construction                                                                     |          |          |       | ...   | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    |
|             | (g) wholesale and retail trade; repair of motor vehicles                             |          |          |       | ...   | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    |
|             | (h) transportation and storage                                                       |          |          |       | ...   | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    |
|             | (i) accommodation and food service activities                                        |          |          |       | ...   | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    |
|             | (j) information and communication                                                    |          |          |       | ...   | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    |
|             | (k) financial and insurance activities                                               |          |          |       | ...   | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    |
|             | (l) real estate activities                                                           |          |          |       | ...   | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    |
|             | (m) professional, scientific and technical activities                                |          |          |       | ...   | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    |
|             | (n) administrative and support service activities                                    |          |          |       | ...   | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    |
|             | (o) public administration and defense; compulsory social security                    |          |          |       | ...   | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    |
|             | (p) education                                                                        |          |          |       | ...   | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    |
|             | (q) human health and social work activities                                          |          |          |       | ...   | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    |
|             | (r) arts, entertainment and recreation                                               |          |          |       | ...   | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    |
|             | (s) other service activities (export)                                                |          |          |       | ...   | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    |
|             | (t) activities of households as employers                                            |          |          |       | ...   | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    |
|             | (t*) other financing of households                                                   |          |          |       | ...   | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    |
|             | (u) activities of extraterritorial organisations                                     |          |          |       | ...   | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    |
|             | (u*) financing to nonresidents                                                       |          |          |       | ...   | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    | ...    |
| <b>AD08</b> | <b>Value (or percentage) of returns by major type of Shari'ah-compliant contract</b> |          |          |       |       |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|             | 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                                                          | Standard | Currency | Units | 2013A     | 2014Q1    | 2014Q2    | 2014Q3    | 2014Q4    | 2015Q1    | 2015Q2    | 2015Q3    | 2015Q4    | 2016Q1    | 2016Q2    | 2016Q3    | 2016Q4    | 2017Q1    | 2017Q2    |
|-------------|--------------------------------------------------------------------|----------|----------|-------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| <b>ST01</b> | <b>Number of Islamic banking windows<sup>5</sup></b>               | NC       | G        |       | 14        | 15        | 17        | 17        | 17        | 17        | 17        | 17        | 17        | 17        | 16        | 16        | 16        | 16        | 16        |
|             | Number of domestic branch offices <sup>5</sup>                     | NC       | G        |       | 446       | 456       | 467       | 494       | 557       | 577       | 627       | 688       | 761       | 767       | 828       | 867       | 940       | 952       | 975       |
| <b>ST02</b> | <b>Number of employees<sup>7</sup></b>                             | NC       | G        |       | 3828      | 3954      | 4086      | 4163      | 4406      | 4366      | 4678      | 5104      | 5608      | 6045      | 6140      | 6260      | 6580      | 6361      | 6495      |
| <b>ST03</b> | <b>Total assets</b>                                                | NC       | M        |       | 375,175.3 | 360,898.8 | 394,031.8 | 400,359.7 | 488,760.6 | 513,544.0 | 565,885.2 | 564,098.8 | 612,827.5 | 619,530.2 | 683,084.0 | 697,871.2 | 705,592.5 | 722,812.9 | 825,144.4 |
|             | Total Shari'ah-compliant financing (excluding interbank financing) | NC       | M        |       | 115,756.7 | 105,753.1 | 113,738.2 | 121,711.8 | 144,615.3 | 152,909.4 | 175,111.0 | 175,112.5 | 195,327.8 | 206,395.0 | 211,875.5 | 212,300.5 | 260,886.5 | 314,511.5 | 340,690.8 |
|             | Sukuk holdings                                                     | NC       | M        |       | 92,536.9  | 95,161.4  | 101,361.0 | 99,927.7  | 112,508.2 | 133,574.6 | 135,899.1 | 146,125.4 | 179,581.4 | 175,289.5 | 234,883.2 | 295,499.6 | 239,451.6 | 235,228.7 | 284,362.0 |
|             | Other Shari'ah-compliant securities                                | NC       | M        |       | 63,015.6  | 52,649.9  | 44,301.7  | 47,272.5  | 54,342.3  | 52,012.1  | 50,409.9  | 48,896.9  | 45,728.8  | 97,499.6  | 73,580.7  | 38,612.0  | 17,380.7  | 22,193.7  | 27,752.9  |
|             | Interbank financing                                                | NC       | M        |       | 22,207.1  | 19,256.5  | 40,957.3  | 61,257.3  | 93,578.6  | 83,075.0  | 106,428.1 | 107,305.3 | 88,738.2  | 67,204.4  | 62,954.1  | 62,890.9  | 94,351.0  | 80,622.0  | 78,844.1  |
|             | All other assets                                                   | NC       | M        |       | 81,658.9  | 88,077.8  | 93,673.7  | 70,190.4  | 83,716.1  | 91,972.8  | 98,037.2  | 86,658.7  | 103,451.3 | 73,141.8  | 99,790.5  | 88,568.3  | 93,522.7  | 70,257.1  | 93,494.7  |
| <b>ST04</b> | <b>Total funding/liabilities and equities</b>                      | NC       | M        |       | 375,175.3 | 360,898.8 | 394,031.8 | 400,359.7 | 488,760.6 | 513,544.0 | 565,885.2 | 564,098.8 | 612,827.5 | 619,530.2 | 683,084.0 | 697,871.2 | 705,592.5 | 722,812.9 | 825,144.4 |
|             | Profit-sharing investment accounts (PSIA)                          | NC       | M        |       | 189,154.8 | 188,539.0 | 186,255.9 | 201,065.5 | 241,407.3 | 279,949.1 | 292,776.4 | 291,701.9 | 304,603.9 | 292,143.1 | 313,650.2 | 340,105.0 | 336,325.4 | 348,057.3 | 386,214.7 |
|             | Other remunerative funding (Murabahah, Commodity Murabahah etc.)   | NC       | M        |       | 42,179.1  | 32,745.6  | 36,772.1  | 30,600.6  | 47,688.5  | 27,633.3  | 37,127.3  | 56,053.8  | 62,298.6  | 57,805.6  | 80,069.4  | 66,641.6  | 76,846.5  | 56,381.7  | 72,420.6  |
|             | Nonremunerative funding (current account, Wadiah)                  | NC       | M        |       | 84,872.7  | 83,781.3  | 107,620.7 | 98,414.3  | 119,454.8 | 131,273.2 | 159,258.5 | 128,994.8 | 148,681.5 | 150,342.9 | 179,462.8 | 171,734.4 | 192,304.3 | 202,251.8 | 234,024.1 |
|             | Sukuk issued                                                       |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|             | Other Shari'ah-compliant securities issued                         |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |

| Code        | Indicator                                                                        | Standar   | Currenc  | Units | 2013A           | 2014Q1         | 2014Q2          | 2014Q3          | 2014Q4          | 2015Q1          | 2015Q2          | 2015Q3          | 2015Q4          | 2016Q1         | 2016Q2          | 2016Q3          | 2016Q4          | 2017Q1          | 2017Q2          |
|-------------|----------------------------------------------------------------------------------|-----------|----------|-------|-----------------|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|             | Interbank funding/liabilities                                                    | NC        | M        |       | 10,711.7        | 5,588.5        | 9,754.7         | 15,793.3        | 17,197.2        | 13,490.6        | 18,171.0        | 23,854.1        | 32,388.2        | 45,881.8       | 34,958.0        | 45,475.7        | 19,675.4        | 32,390.8        | 36,599.6        |
|             | All other liabilities                                                            | NC        | M        |       | 20,754.4        | 20,485.6       | 22,552.8        | 22,398.9        | 30,103.1        | 27,076.0        | 22,542.0        | 26,106.3        | 25,457.9        | 32,951.2       | 34,945.9        | 32,814.6        | 32,756.4        | 34,631.4        | 41,452.8        |
|             | Capital and reserves                                                             | NC        | M        |       | 27,502.7        | 29,758.8       | 31,075.6        | 32,087.1        | 32,909.6        | 34,121.8        | 36,010.0        | 37,387.9        | 39,397.5        | 40,405.7       | 39,997.8        | 41,099.9        | 47,684.5        | 49,100.1        | 54,432.7        |
| <b>ST05</b> | <b>Total revenues</b>                                                            | <b>NC</b> | <b>M</b> |       | <b>29,129.5</b> | <b>7,967.1</b> | <b>16,510.2</b> | <b>25,630.3</b> | <b>35,342.2</b> | <b>10,350.0</b> | <b>21,315.4</b> | <b>31,634.6</b> | <b>41,069.1</b> | <b>9,483.5</b> | <b>19,009.6</b> | <b>28,919.8</b> | <b>39,991.6</b> | <b>10,899.3</b> | <b>23,467.8</b> |
|             | Financing based                                                                  | NC        | M        |       | 10,641.8        | 3,248.3        | 6,746.7         | 10,706.1        | 15,175.4        | 5,022.4         | 10,140.8        | 14,904.2        | 19,626.8        | 4,568.6        | 8,733.5         | 12,738.4        | 17,436.3        | 4,865.9         | 10,976.0        |
|             | Investment based (Sukuk, other Shari'ah-compliant secu                           | NC        | M        |       | 14,600.0        | 3,499.8        | 6,669.8         | 9,984.5         | 13,520.2        | 3,815.0         | 7,494.7         | 10,895.7        | 13,639          | 3,121          | 6,715           | 10,878          | 14,904          | 3,674           | 7,777           |
|             | Fee based                                                                        | NC        | M        |       | 1,630.8         | 417.5          | 1,103.6         | 1,725.5         | 2,283.7         | 527.0           | 1,171.4         | 1,685.6         | 2,268.7         | 484.1          | 958.5           | 1,369.6         | 1,989.2         | 685.9           | 1,374.3         |
|             | Other                                                                            | NC        | M        |       | 2,256.8         | 801.5          | 1,990.1         | 3,214.2         | 4,363.0         | 985.5           | 2,508.5         | 4,149.0         | 5,534.2         | 1,310.3        | 2,602.5         | 3,933.6         | 5,662.1         | 1,574.1         | 3,340.1         |
| <b>ST06</b> | <b>Earnings before taxes and Zakat</b>                                           | <b>NC</b> | <b>M</b> |       | <b>4,956.0</b>  | <b>1,280.1</b> | <b>3,456.9</b>  | <b>5,636.2</b>  | <b>7,778.4</b>  | <b>2,496.6</b>  | <b>4,823.6</b>  | <b>6,937.1</b>  | <b>8,024.2</b>  | <b>1,459.3</b> | <b>3,266.8</b>  | <b>4,470.0</b>  | <b>6,089.8</b>  | <b>2,332.0</b>  | <b>5,785.3</b>  |
| <b>ST07</b> | <b>Value (or percentage) of financing by type of Shari'ah-compliant contract</b> |           |          |       |                 |                |                 |                 |                 |                 |                 |                 |                 |                |                 |                 |                 |                 |                 |
|             | Total financing                                                                  | NC        | M        |       | 115,756.7       | 105,753.1      | 113,738.2       | 121,711.8       | 144,615.3       | 152,909.4       | 175,111.0       | 175,112.5       | 195,327.8       | 206,395.0      | 211,875.5       | 212,300.5       | 260,886.5       | 314,511.5       | 340,690.8       |
|             | Murabahah                                                                        | NC        | M        |       | 52,285.0        | 35,542.5       | 34,226.3        | 40,740.9        | 48,484.0        | 42,826.2        | 42,871.9        | 45,345.1        | 47,758.9        | 40,482.1       | 33,550.7        | 29,841.4        | 37,950.9        | 37,572.8        | 44,039.4        |
|             | Commodity Murabahah/ Tawwaruq                                                    | NC        | M        |       | ...             | ...            | ...             | ...             | ...             | ...             | ...             | ...             | ...             | ...            | ...             | ...             | ...             | ...             | ...             |
|             | Salam                                                                            | NC        | M        |       | 3,033.8         | 6,670.1        | 5,588.3         | 3,378.7         | 6,848.6         | 8,416.1         | 9,174.0         | 7,814.0         | 11,287          | 15,076         | 7,451           | 7,651           | 13,932          | 31,934          | 27,353          |
|             | Istisna'                                                                         | NC        | M        |       | 2,791.5         | 3,032.9        | 4,521.5         | 5,157.5         | 4,338.7         | 6,542.1         | 6,992.5         | 8,487.2         | 4,121           | 3,276          | 6,110           | 5,191           | 14,382          | 13,485          | 13,901          |
|             | Ijarah / Ijarah Muntahia Bittamlik                                               | NC        | M        |       | 8,604.2         | 10,166.0       | 10,283.3        | 11,475.4        | 14,017.7        | 13,628.3        | 15,790.0        | 15,704.5        | 16,607.5        | 17,993.4       | 17,703.9        | 18,588.7        | 19,949.4        | 20,446.2        | 24,513.1        |
|             | Mudharabah                                                                       | NC        | M        |       | 0.0             | 0.0            | 0.0             | 0.0             | 0.0             | 0.0             | 0.0             | 0.0             | 0               | 0              | 0               | 0               | 0               | 0               | 0               |
|             | Musharakah                                                                       | NC        | M        |       | 12,068.2        | 14,016.4       | 14,896.1        | 16,440.1        | 16,917.8        | 16,828.3        | 20,207.4        | 22,297.0        | 20,734.8        | 24,973.7       | 38,340.9        | 35,360.5        | 42,559.1        | 53,740.1        | 59,576.8        |
|             | Diminishing Musharakah                                                           | NC        | M        |       | 29,893.1        | 31,287.3       | 39,099.7        | 39,978.0        | 47,948.0        | 55,285.7        | 69,704.6        | 69,311.1        | 80,476.6        | 84,728.5       | 91,878.7        | 101,756.0       | 113,999.2       | 122,331.2       | 128,427.6       |
|             | Wakalah                                                                          |           |          |       | ...             | ...            | ...             | ...             | ...             | ...             | ...             | ...             | ...             | ...            | ...             | ...             | ...             | ...             | ...             |
|             | Qard Hassan                                                                      |           |          |       | ...             | ...            | ...             | ...             | ...             | ...             | ...             | ...             | ...             | ...            | ...             | ...             | ...             | ...             | ...             |
|             | Others                                                                           | NC        | M        |       | 7,080.8         | 5,037.9        | 5,123.1         | 4,541.1         | 6,060.5         | 9,382.7         | 10,370.6        | 6,153.7         | 14,341          | 19,864         | 16,840          | 13,905          | 18,108          | 34,948          | 42,805          |
|             | (i)                                                                              |           |          |       | ...             | ...            | ...             | ...             | ...             | ...             | ...             | ...             | ...             | ...            | ...             | ...             | ...             | ...             | ...             |
|             | (ii)                                                                             |           |          |       | ...             | ...            | ...             | ...             | ...             | ...             | ...             | ...             | ...             | ...            | ...             | ...             | ...             | ...             | ...             |
|             | (iii)                                                                            |           |          |       | ...             | ...            | ...             | ...             | ...             | ...             | ...             | ...             | ...             | ...            | ...             | ...             | ...             | ...             | ...             |
|             | Others                                                                           |           |          |       | ...             | ...            | ...             | ...             | ...             | ...             | ...             | ...             | ...             | ...            | ...             | ...             | ...             | ...             | ...             |
| <b>ST08</b> | <b>Assets held by domestic systemically important Islam</b>                      |           |          |       | ...             | ...            | ...             | ...             | ...             | ...             | ...             | ...             | ...             | ...            | ...             | ...             | ...             | ...             | ...             |

Source: State Bank of Pakistan

Note:

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

- 1 For Windows, only regulatory capital is available
- 2 Data on RWA funded by PSIA is not available.
- 3 Net Income is accumulated and annualized by multiplying the accumulated data of Q1, Q2, Q3 and Q4 with factors 4, 2, 1.33 and 1 respectively.
- 4 Data on sectoral distribution for windows is not available.
- 5 During 2016Q2, one bank closed windows operation and started operation as complete Islamic bank with old windows branches.
- 6 Includes sub branches.
- 7 Includes only permanent and contract employees.