

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

Country: Indonesia		Indonesia		Ending Period: 2019Q4																										
Time period covered:		Starting Period: 2013A		Ending Period: 2019Q4																										
		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	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4	
End-of-period exchange rate (IDR / USD):		12,189 11,404 11,969 12,212 12,440 13,084 13,332 14,657 13,795 13,276 10,810 12,998 13,582 13,321 13,319 13,472 13,567 13,767 14,330 14,902 14,380 14,922 14,127 14,195 13,882																												
<b>Capital Adequacy - Basel Standard</b>																														
CP01a	CAR				14.4%	16.2%	16.2%	14.8%	15.7%	14.4%	14.1%	15.1%	15.0%	14.9%	14.7%	15.4%	16.6%	17.0%	16.4%	16.1%	17.9%	18.5%	20.6%	21.3%	20.4%	19.9%	19.6%	20.4%	20.6%	
	Total regulatory capital	Basel II	NC	B	18,089.0	19,033.0	18,788.0	18,229.0	19,585.0	20,847.0	21,301.0	22,666.2	23,409.2	23,064.6	23,321.1	25,677.6	27,152.6	28,104.1	28,455.7	27,628.0	31,105.2	33,072.4	36,218.5	38,132.6	36,764.2	37,113.7	37,254.7	39,380.6	40,715.1	
	Risk-weighted assets (RWA)	Basel II	NC	B	125,429.0	117,508.0	115,885.0	124,823.0	124,405.0	144,506.0	151,157.1	149,627.8	155,893.6	154,778.5	158,392.1	166,447.3	163,305.8	165,509.0	173,317.1	172,173.4	173,694.5	173,072.4	175,676.6	179,446.7	180,300.4	186,944.7	190,505.1	193,148.4	197,726.6	
CP02a	Tier 1 capital to RWA				11.7%	13.7%	13.4%	13.8%	12.7%	11.7%	11.8%	12.5%	12.1%	12.8%	12.7%	13.4%	13.9%	14.4%	13.8%	13.6%	15.6%	16.7%	17.9%	18.8%	18.5%	18.1%	17.8%	18.7%	18.9%	
	Tier 1 capital	Basel II	NC	B	14,689.0	16,143.0	15,536.1	17,221.7	15,745.9	16,931.3	17,354.7	18,716.0	18,860.7	19,818.0	20,059.18	22,280.73	22,778.9	23,768.0	23,894.0	23,894.01	22,164.55	27,169.91	29,940.44	31,404.79	33,252.66	33,420.80	33,816.8	33,923.2	36,056.3	37,299.2
	RWA	Basel II	NC	B	125,429.0	117,508.0	115,885.0	124,823.0	124,405.0	144,506.0	151,157.1	149,627.8	155,893.6	154,778.5	158,392.1	166,447.3	163,305.8	165,509.0	173,317.1	172,173.4	173,694.5	173,072.4	175,676.6	179,446.7	180,300.4	186,944.7	190,505.1	193,148.4	197,726.6	
CP03a	Common Equity Tier 1 (CET1) capital to RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	CET1 capital	NC	B	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	RWA	NC	B	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
<b>Capital Adequacy - IFSB Formula</b>																														
CP01b	CAR (IFSB)				14.4%	16.2%	16.2%	14.8%	15.7%	14.4%	14.1%	15.1%	15.0%	14.9%	14.7%	15.4%	16.6%	17.0%	16.4%	16.1%	17.9%	18.5%	20.6%	21.3%	20.4%	19.9%	19.6%	20.4%	20.6%	
	Total regulatory capital	NC	B	18,089.0	19,033.0	18,788.0	18,229.0	19,585.0	20,847.0	21,301.0	22,666.2	23,409.2	23,064.6	23,321.1	25,677.6	27,152.6	28,104.1	28,455.7	27,628.0	31,105.2	33,072.4	36,218.5	38,132.6	36,764.2	37,113.7	37,254.7	39,380.6	40,715.1		
	RWA	NC	B	125,429.0	117,508.0	115,885.0	124,823.0	124,405.0	144,506.0	151,157.1	149,627.8	155,893.6	154,778.5	158,392.1	166,447.3	163,305.8	165,509.0	173,317.1	172,173.4	173,694.5	173,072.4	175,676.6	179,446.7	180,300.4	186,944.7	190,505.1	193,148.4	197,726.6		
CP02b	Tier 1 capital to RWA (IFSB)				11.7%	13.7%	13.4%	13.8%	12.7%	11.7%	11.9%	12.5%	12.1%	12.8%	12.7%	13.4%	13.9%	14.4%	13.8%	13.6%	15.6%	16.7%	17.9%	18.8%	18.5%	18.1%	17.8%	18.7%	18.9%	
	Tier 1 capital	NC	B	14,689.0	16,143.0	15,536.1	17,221.7	15,745.9	16,931.3	17,354.7	18,716.0	18,860.7	19,818.0	20,059.2	22,280.73	22,778.9	23,768.0	23,894.0	23,894.01	22,164.55	27,169.91	29,940.44	31,404.79	33,252.66	33,420.80	33,816.8	33,923.2	36,056.3	37,299.2	
	RWA	NC	B	125,429.0	117,508.0	115,885.0	124,823.0	124,405.0	144,506.0	151,157.1	149,627.8	155,893.6	154,778.5	158,392.1	166,447.3	163,305.8	165,509.0	173,317.1	172,173.4	173,694.5	173,072.4	175,676.6	179,446.7	180,300.4	186,944.7	190,505.1	193,148.4	197,726.6		
CP03b	Common Equity Tier 1 (CET1) capital to RWA (IFSB)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	CET1 capital	NC	B	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	RWA	NC	B	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
<b>Asset Quality</b>																														
CP04	Gross nonperforming financing (gross NPF) ratio				2.7%	3.4%	4.3%	5.3%	5.0%	5.5%	5.1%	5.1%	4.8%	5.3%	5.7%	4.9%	4.4%	4.6%	4.5%	4.4%	4.8%	4.6%	3.8%	3.8%	3.4%	3.4%	3.3%	3.2%		
	Gross NPF	NC	B	3,721.3	4,774.0	6,210.8	7,813.3	7,381.1	8,078.4	7,676.1	7,762.6	7,456.3	8,179.2	8,990.3	8,314.8	7,833.9	8,217.5	8,293.3	8,211.9	9,030.2	8,673.4	7,202.2	7,592.2	6,597.2	7,090.4	7,136.7	7,339.8	7,262.8		
	Total financing	NC	B	137,268.1	138,590.0	143,315.6	147,737.2	147,844.5	147,136.1	150,709.5	151,157.2	153,966.0	152,967.3	158,143.4	171,979.3	177,482.1	178,000.7	185,670.1	186,152.2	189,788.9	190,063.6	189,676.9	198,533.5	202,298.3	205,920.2	212,560.4	218,048.6	225,145.7		
CP05	Net nonperforming financing (net NPF) to capital				13.7%	16.3%	23.1%	31.2%	25.9%	26.9%	25.8%	22.7%	21.6%	24.0%	23.5%	18.5%	14.2%	14.8%	15.3%	14.8%	15.7%	16.8%	11.2%	12.2%	10.7%	11.3%	12.6%	11.3%	10.4%	
	Net NPF	NC	B	2,477.7	3,102.5	4,347.7	5,687.4	4,996.9	5,604.7	5,461.3	5,143.3	4,914.8	5,543.2	5,894.1	4,237.9	3,850.9	4,581.6	5,242.5	5,105.5	4,879.6	4,828.4	4,656.4	3,937.7	4,178.2	4,471.8	4,450.4	4,240.7			
	Total regulatory capital	NC	B	18,089.0	19,033.0	18,788.0	18,229.0	19,585.0	20,847.0	21,301.0	22,666.2	23,409.2	23,064.6	23,321.1	25,677.6	27,152.6	28,104.1	28,455.7	27,628.0	31,105.2	33,072.4	36,218.5	38,132.6	36,764.2	37,113.7	37,254.7	39,380.6	40,715.1		
CP06	Provisions for gross nonperforming financing (gross NPF)				33.4%	35.0%	30.0%	27.2%	32.3%	30.4%	28.9%	33.8%	34.1%	34.2%	34.4%	40.9%	50.9%	38.6%	37.8%	46.9%	44.3%	44.3%	38.7%	40.3%	41.1%	37.2%	38.5%	41.6%		
	Provisions	NC	B	1,243.7	1,671.5	1,863.1	2,125.9	2,394.2	2,473.7	2,214.3	2,621.3	2,541.6	2,836.0	3,096.2	4,076.9	3,983.0	3,636.0	3,650.8	3,106.4	4,150.8	3,845.0	3,221.0	2,935.8	2,655.5	2,912.2	2,864.9	2,789.4	3,022.1		
	Gross NPF	NC	B	3,721.3	4,774.0	6,210.8	7,813.3	7,381.1	8,078.4	7,676.1	7,762.6	7,456.3	8,179.2	8,990.3	8,314.8	7,833.9	8,217.5	8,293.3	8,211.9	9,030.2	8,673.4	7,202.2	7,592.2	6,597.2	7,090.4	7,136.7	7,339.8	7,262.8		
<b>Earnings</b>																														
CP07	Return on assets (ROA)				1.7%	1.6%	0.8%	0.7%	0.5%	0.8%	0.5%	0.5%	0.5%	0.5%	0.8%	0.7%	0.7%	1.3%	1.2%	1.1%	0.7%	1.4%	1.6%	1.4%	1.7%	1.8%	1.8%	1.9%		
	Net income (before extraordinary items, taxes, and Zakat) <sup>1</sup>	NC	B	2,372.9	2,317.1	1,399.6	1,161.6	916.1	1,352.9	986.4	936.5	955.4	1,907.5	1,504.9	1,298.8	1,343.5	2,843.2	2,868.3	2,596.7	1,591.0	3,597.5	4,052.4	4,172.2	3,783.4	4,633.3	5,156.5	5,273.1	5,999.0		
	Total assets <sup>2</sup>	NC	B	140,625.5	146,642.7	167,043.7	171,931.0	175,547.0	179,860.4	180,193.4	180,764.9	182,300.9	191,187.3	192,246.2	198,337.8	198,935.6	226,495.8	231,916.9	235,612.6	238,944.3	257,838.5	259,044.4	262,002.2	265,800.0	279,497.0	283,727.0	286,522.1	292,108.5		
CP08	Return on equity (ROE)				18.3%	17.5%	9.7%	7.4%	5.8%	8.2%	6.1%	5.4%	5.4%	6.6%	7.6%	6.4%	6.5%	12.1%	12.1%	11.7%	6.8%	12.5%	13.7%	13.7%	12.2%	13.7%	15.2%	15.3%	16.0%	
	Net income (before extraordinary items, taxes, and Zakat) <sup>2</sup>	NC	B	2,372.9	2,317.1	1,399.6	1,161.6	916.1	1,352.9	986.4	936.5	955.4	1,907.5	1,504.9	1,298.8	1,343.5	2,843.2	2,868.3	2,596.7	1,591.0	3,597.5	4,052.4	4,172.2	3,783.4	4,633.3	5,156.5	5,273.1	5,999.0		
	Equity <sup>2</sup>	NC	B	12,949.6	13,222.4	14,429.2	15,745.9	15,745.9	16,475.8	16,269.6	17,338.1	17,756.5	19,820.9	19,855.6	20,176.0	20,790.0	23,448.0	23,675.0	22,108.0	24,260.0	28,806.0	29,606.0	30,375.0	31,079.0	33,882.0	33,843.0	34,369.0	34,987.0		
CP09	Net profit margin				16.2%	15.0%	10.8%	8.1%	6.9%	5.1%	4.9%	5.0%	5.0%	5.0%	5.0%	5.0%	10.3%	13.0%	10.2%	7.5%	14.0%	15.4%	16.4%	15.0%	17.1%	20.1%	21.3%	22.1%		
	Net income (before extraordinary items, taxes, and Zakat) <sup>3</sup>	NC	B	2,372.9	2,317.1	1,399.6	1,161.6	916.1	1,352.9	986.4	936.5	955.4	1,907.5	1,504.9	1,298.8	1,343.5	2,843.2	2,868.3	2,596.7	1,591.0	3,597.5	4,052.4	4,172.2	3,783.4	4,633.3	5,156.5	5,273.1	5,999.0		

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4
<b>AD03</b>	<b>Foreign-currency denominated funding to total funding</b>				<b>6.2%</b>	<b>6.2%</b>	<b>6.7%</b>	<b>6.7%</b>	<b>6.5%</b>	<b>7.3%</b>	<b>7.8%</b>	<b>7.6%</b>	<b>6.9%</b>	<b>7.9%</b>	<b>7.3%</b>	<b>5.9%</b>	<b>6.0%</b>	<b>5.5%</b>	<b>6.0%</b>	<b>5.0%</b>	<b>4.6%</b>	<b>5.2%</b>	<b>5.8%</b>	<b>4.5%</b>	<b>4.4%</b>	<b>5.5%</b>	<b>4.1%</b>	<b>3.4%</b>	<b>3.7%</b>
	FX funding	NC	B		8,881.3	8,732.6	10,080.3	10,570.6	11,173.5	12,104.6	12,701.3	12,703.3	12,007.8	13,853.4	12,966.3	11,691.4	12,340.6	11,781.1	13,388.9	11,504.0	11,033.6	12,762.9	13,861.8	11,286.4	11,244.5	14,442.9	10,840.4	9,017.8	10,572.5
	Total funding	NC	B		143,174.0	141,260.4	160,529.8	167,315.5	170,722.9	165,034.2	162,816.6	164,433.2	174,886.0	174,778.8	177,050.9	198,976.3	206,406.7	213,199.4	224,419.8	232,348.7	238,392.9	244,820.0	241,073.2	251,483.2	257,600.3	262,700.5	266,547.7	267,343.1	288,977.5
<b>AD04</b>	<b>Foreign-currency denominated financing to total financing</b>				<b>5.6%</b>	<b>5.1%</b>	<b>5.3%</b>	<b>5.1%</b>	<b>5.4%</b>	<b>5.6%</b>	<b>5.8%</b>	<b>6.6%</b>	<b>5.8%</b>	<b>5.3%</b>	<b>5.2%</b>	<b>4.4%</b>	<b>4.9%</b>	<b>4.8%</b>	<b>4.3%</b>	<b>4.2%</b>	<b>4.1%</b>	<b>4.2%</b>	<b>3.9%</b>	<b>3.5%</b>	<b>3.2%</b>	<b>3.1%</b>	<b>3.0%</b>	<b>2.7%</b>	<b>2.4%</b>
	FX financing	NC	B		7,619.0	7,103.0	7,538.4	7,951.2	7,951.2	8,188.8	8,693.9	10,017.8	8,986.9	8,107.5	8,219.6	7,786.3	8,702.9	8,500.1	7,937.7	7,768.1	7,700.8	7,966.3	7,431.3	6,994.3	6,544.1	6,360.3	6,278.9	5,848.8	5,471.8
	Total financing	NC	B		137,268.0	138,590.0	143,315.6	147,737.2	147,944.5	147,136.1	150,705.0	151,157.2	153,968.0	152,967.3	158,143.4	171,979.3	177,482.1	178,080.7	185,570.1	186,152.2	189,788.9	190,063.6	189,676.9	198,535.5	202,298.3	205,920.2	212,560.4	218,048.6	225,145.7
<b>AD05</b>	<b>Value of Sukuk holdings to capital</b>				<b>45.2%</b>	<b>42.3%</b>	<b>43.2%</b>	<b>43.5%</b>	<b>43.0%</b>	<b>43.5%</b>	<b>50.1%</b>	<b>49.4%</b>	<b>60.3%</b>	<b>70.5%</b>	<b>65.3%</b>	<b>61.1%</b>	<b>62.2%</b>	<b>67.4%</b>	<b>72.8%</b>	<b>83.2%</b>	<b>80.0%</b>	<b>93.3%</b>	<b>104.3%</b>	<b>119.6%</b>	<b>119.6%</b>	<b>115.3%</b>	<b>100.0%</b>	<b>106.2%</b>	<b>104.7%</b>
	Sukuk holdings	NC	B		7,594.9	7,551.5	8,018.9	8,567.6	8,320.8	8,978.1	10,567.4	11,200.4	14,117.5	16,251.1	15,269.6	15,678.6	16,883.5	18,929.2	20,703.8	22,988.0	25,279.9	26,452.6	35,615.9	39,786.0	43,954.7	42,786.2	37,244.7	41,825.9	42,640.6
	Total regulatory capital (or balance sheet capital)	NC	B		16,089.0	19,033.0	18,780.0	18,229.0	20,666.0	20,847.0	21,301.0	22,666.0	24,402.0	23,064.6	23,211.1	25,677.6	27,152.6	28,104.1	28,455.7	27,626.2	31,015.2	33,072.4	36,218.5	38,132.6	36,764.2	37,113.7	37,254.7	39,306.0	40,715.1
<b>AD06</b>	<b>activity</b>																												
	Value of Shariah-compliant financing	NC	B		137,268.1	138,589.8	143,315.6	147,737.2	147,944.5	147,136.1	150,709.5	151,157.2	153,968.0	152,967.3	158,143.4	171,979.3	177,482.1	178,080.7	185,570.1	186,152.2	189,788.9	190,063.6	189,676.9	198,535.5	202,298.3	205,920.2	212,560.4	218,048.6	225,145.7
	Sectoral distribution																												
	(a) agriculture, forestry, hunting and fishing	NC	B		2,641.3	3,009.3	3,698.2	4,687.7	4,657.0	5,592.1	6,333.1	6,775.3	7,537.9	7,556.6	7,731.0	7,902.4	8,122.7	8,546.5	8,520.8	8,375.3	8,921.2	8,526.0	9,981.9	9,777.6	9,121.6	9,747.0	9,994.3	9,994.2	10,301.0
	(b) mining and quarrying	NC	B		2,932.5	3,250.5	3,036.0	3,885.8	4,031.7	4,160.8	4,544.6	5,074.3	4,786.7	4,742.4	4,632.5	4,734.4	4,987.3	5,125.4	5,257.7	5,171.4	5,034.4	4,751.8	3,385.6	3,364.4	3,027.9	2,918.1	3,387.7	3,313.2	2,840.0
	(c) manufacturing	NC	B		5,484.6	5,919.7	8,852.5	10,197.8	10,407.5	11,755.1	12,098.3	12,913.1	13,768.1	14,032.3	14,275.0	15,012.1	15,529.4	16,119.5	16,822.7	16,644.1	16,329.5	15,685.9	16,391.2	16,387.7	16,695.5	16,932.2	17,320.6	18,194.3	18,159.8
	(d) electricity, gas, steam and air-conditioning supply	NC	B		3,645.1	3,576.6	3,352.2	4,275.1	5,029.4	5,191.3	5,420.7	5,921.5	5,927.7	6,310.9	6,785.6	6,863.5	7,678.6	7,442.9	7,014.6	6,852.6	6,097.1	8,162.5	7,003.0	7,946.6	8,196.3	7,888.7	7,730.6	7,453.0	7,037.2
	(e) water supply, sewerage and waste management	NC	B		303.4	292.4	64.5	78.4	80.7	130.3	107.0	113.7	56.0	33.1	284.3	115.2	100.5	102.8	125.2	150.0	161.1	439.9	368.7	376.6	373.4	424.3	424.5	24.3	247.5
	(f) construction	NC	B		6,451.0	6,607.0	6,613.7	9,078.6	8,607.3	8,502.4	7,623.4	7,396.8	7,444.8	7,872.9	8,390.1	7,887.2	10,083.4	10,662.6	10,578.9	10,687.3	10,859.1	12,109.2	10,899.1	14,513.0	14,507.1	15,654.3	15,543.1	15,416.1	17,078.1
	(g) wholesale and retail trade; repair of motor vehicles and	NC	B		11,615.8	12,501.4	14,019.3	19,012.3	19,202.7	20,391.4	21,883.3	21,242.2	22,028.7	22,681.0	24,508.1	25,033.2	25,402.5	24,854.6	25,704.8	25,944.3	25,483.5	26,489.0	25,505.5	25,081.8	24,930.2	25,978.6	26,038.9	26,578.1	
	(h) transportation and storage	NC	B		4,116.3	4,063.8	4,117.2	9,953.7	7,688.1	7,917.4	7,710.0	7,945.2	7,681.7	7,717.5	7,319.8	7,611.3	7,242.4	7,904.4	7,454.9	7,339.6	7,737.2	7,267.6	7,210.5	6,485.8	6,408.8	6,210.4	6,198.2	6,549.2	
	(i) accommodation and food service activities	NC	B		398.9	690.8	847.9	1,010.5	1,251.6	1,185.7	1,390.1	1,605.6	1,682.1	1,737.7	1,834.3	1,930.9	1,847.7	1,858.8	1,857.8	1,895.8	2,040.5	2,108.3	2,362.7	2,509.6	2,731.8	2,885.0	2,878.6	3,170.2	3,241.9
	(j) information and communication	NC	B		798.9	801.5	793.9	891.2	1,569.6	2,035.5	2,027.8	1,851.7	1,590.4	1,623.1	1,700.7	1,681.3	1,617.7	1,279.6	1,284.5	1,175.5	1,383.6	1,045.0	872.8	889.6	842.6	814.1	879.4	769.9	679.9
	(k) financial and insurance activities	NC	B		...	...	14,972.6	11,879.0	11,372.3	11,212.1	11,628.9	11,851.9	11,943.6	11,238.1	12,296.8	12,289.0	11,728.8	11,175.4	12,025.7	11,973.1	11,269.7	11,171.6	10,366.2	10,670.2	11,518.1	11,257.1	12,182.7	11,961.8	12,992.1
	(l) real estate activities	NC	B		87,296.4	86,497.1	37,132.0	28,072.4	28,864.8	29,821.9	30,740.2	31,716.2	32,420.3	32,829.0	34,234.3	36,122.3	37,457.3	38,554.4	38,861.5	39,385.4	39,714.8	39,845.2	41,273.3	41,432.0	41,370.8	42,795.2	43,719.2	44,644.6	
	(m) professional, scientific and technical activities	NC	B		...	...	1,032.7	1,277.4	1,423.3	1,163.0	1,471.6	1,182.8	1,147.9	1,282.0	1,289.8	1,414.3	1,603.8	1,700.8	1,872.0	1,599.7	1,978.1	2,015.0	1,592.9	1,592.5	1,555.7	1,616.3	1,566.4	1,624.1	1,547.4
	(n) administrative and support service activities	NC	B		...	...	197.3	220.3	254.6	299.1	304.8	283.3	472.6	268.2	670.3	721.2	633.6	412.1	369.0	321.1	298.3	249.1	245.4	209.5	132.9	114.7	121.5	133.0	107.2
	(o) activities of extraterritorial organisations and bodies	NC	B		...	...	155.2	86.6	84.8	28.2	25.2	24.0	26.0	26.2	26.9	26.1	8.9	7.9	8.1	7.2	6.4	4.0	2.8	5.8	2.8	8.7	22.1	24.6	15.5
	(p) education	NC	B		1,194.4	1,351.0	1,786.5	1,940.0	2,054.7	2,262.5	2,468.5	2,607.2	2,880.4	2,950.9	3,107.0	3,321.6	3,396.2	3,616.0	3,901.9	4,026.3	4,213.0	4,069.8	4,202.2	4,380.1	4,662.3	4,861.8	5,044.3	5,422.8	5,804.4
	(q) human health and social work activities	NC	B		930.9	953.9	958.8	1,300.9	1,532.6	1,705.7	1,835.4	1,998.2	2,199.4	2,212.0	2,380.7	2,402.6	2,715.1	2,911.2	3,186.5	3,305.9	3,648.1	3,574.4	3,486.1	3,763.3	3,484.5	4,900.9	5,002.2	5,762.3	6,648.2
	(r) arts, entertainment and recreation	NC	B		44.6	49.8	81.4	104.7	176.0	164.9	197.0	188.5	187.6	187.0	190.6	186.0	162.2	172.1	171.3	146.9	147.7	142.4	144.9	118.3	114.8	406.7	456.5	431.3	382.4
	(s) other service activities (export)	NC	B		9,409.0	9,024.9	17,374.5	14,644.9	15,816.1	11,439.4	10,403.3	8,693.9	7,141.8	5,962.3	5,517.2	5,507.2	5,284.6	5,305.6	5,635.8	5,618.0	5,810.9	7,656.3	6,975.4	10,243.9	9,542.4	9,530.4	9,433.6	9,345.9	9,725.0
	(t) activities of households as employers	NC	B		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(*) other financing of households	NC	B		...	...	16,307.0	27,795.9	23,712.9	21,853.2	21,009.8	20,256.0	21,206.6	21,410.7	20,855.2	31,176.4	32,147.0	33,099.8	34,517.8	34,897.2	36,371.9	37,198.9	37,366.1	39,656.4	41,861.0	43,982.4	45,600.0	48,170.4	50,385.3
	(u) activities of extraterritorial organisations and bodies	NC	B		...	...	0.7	...	...	...	0.2	0.2	0.2	0.2	0.2	0.0	1.2	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.5	0.0	0.1	
	(v) financing to nonresidents	NC	B		...	...	731.9	1,																					

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4			
	Other Shar'ah-compliant securities	NC	B		1,074.7	3,262.5	932.4	996.2	1,418.0	1,429.5	1,836.4	1,629.2	1,631.1	1,625.8	1,815.2	1,877.2	2,038.2	2,146.7	2,078.4	2,090.7	2,747.0	3,879.4	1,856.6	1,567.4	1,484.7	1,762.2	1,472.6	1,731.1	1,807.8			
	Interbank financing	NC	B		3,086.7	8,127.4	3,287.2	3,617.7	3,769.9	3,796.1	4,286.7	3,381.4	4,157.3	4,067.6	4,168.9	4,672.0	3,515.6	6,125.6	3,342.4	6,210.9	5,784.7	7,154.6	3,362.7	4,753.1	8,702.1	4,936.2	3,950.7	4,277				
	All other assets	NC	B		31,251.0	23,107.7	32,635.6	34,226.0	43,510.5	37,212.9	36,656.9	39,549.1	38,149.4	36,720.6	48,807.4	53,108.4	55,102.9	57,352.2	61,372.2	64,000.0	68,087.1	60,014.8	62,869.1	64,200.5	58,886.8	66,734.6	59,474.3	76,492.4				
<b>ST03</b>	<b>Total assets</b>	NC	B		<b>180,360.1</b>	<b>181,147.5</b>	<b>188,189.7</b>	<b>195,084.6</b>	<b>204,960.6</b>	<b>198,552.8</b>	<b>200,217.2</b>	<b>204,025.0</b>	<b>213,423.0</b>	<b>213,061.3</b>	<b>216,117.7</b>	<b>241,937.2</b>	<b>254,184.2</b>	<b>257,775.1</b>	<b>271,830.1</b>	<b>275,945.6</b>	<b>288,026.7</b>	<b>294,267.4</b>	<b>294,318.8</b>	<b>306,120.7</b>	<b>316,691.3</b>	<b>318,057.6</b>	<b>322,948.5</b>	<b>325,030.5</b>	<b>350,363.5</b>			
	Total Shar'ah-compliant financing (excluding interbank financing)	NC	B		137,352.7	138,589.8	143,316	147,737	147,944	147,136	150,709	151,157.2	153,968.0	152,967.3	158,143.4	171,979.3	177,482.1	178,080.7	185,570.1	186,152.2	189,788.9	190,063.6	198,535.5	202,298.3	205,920.2	212,560.4	218,048.6	225,145.7				
	Sukuk holdings	NC	B		7,595	7,551	8,019	8,568	8,321	8,978	10,567	11,200.4	14,117.5	16,251.1	15,269.6	15,678.6	16,883.5	18,929.2	20,703.8	22,988.0	25,279.9	26,452.6	35,619.9	39,785.5	43,954.7	42,786.2	37,244.7	41,825.9	42,640.6			
	Other Shar'ah-compliant securities <sup>1)</sup>	NC	B		1,074.7	3,262.5	1,640.6	1,465.6	1,887.5	1,981.4	2,494.4	2,854.8	4,152.3	3,856.2	3,611.2	3,997.3	7,222.9	5,189.0	9,930.1	9,773.6	10,375.8	14,897.1	15,709.7	11,434.9	10,548.4	13,330.7	10,938.0	14,171.2	21,148.4			
	Interbank financing	NC	B		3,086.7	8,127.4	3,287.2	3,617.7	3,769.9	3,796.1	4,286.7	3,381.4	4,157.3	4,067.6	4,168.9	4,672.0	3,515.6	6,125.6	3,342.4	6,210.9	5,784.7	7,154.6	3,362.7	4,753.1	8,702.1	4,936.2	3,951	4,277				
	All other assets <sup>2)</sup>	NC	B		31,251.0	23,107.7	31,927.4	33,666.6	43,040.9	36,661.1	32,159.1	35,413.2	37,027.9	35,919.0	34,924.6	46,687.4	47,923.7	52,060.6	49,500.5	53,689.3	56,371.2	57,069.4	46,161.6	53,001.1	55,136.8	47,318.4	57,269.2	47,034.1	57,153.9			
<b>ST04</b>	<b>Total funding/liabilities and equities</b>	NC	B		<b>180,360.1</b>	<b>181,147.5</b>	<b>188,189.4</b>	<b>195,084.6</b>	<b>204,960.6</b>	<b>198,552.8</b>	<b>200,217.2</b>	<b>204,025.0</b>	<b>213,423.0</b>	<b>213,061.3</b>	<b>216,117.7</b>	<b>241,937.2</b>	<b>254,184.2</b>	<b>257,775.1</b>	<b>271,830.1</b>	<b>275,945.6</b>	<b>288,026.7</b>	<b>294,267.4</b>	<b>294,318.8</b>	<b>306,120.7</b>	<b>316,691.3</b>	<b>318,057.6</b>	<b>322,948.5</b>	<b>325,030.5</b>	<b>350,363.5</b>			
	Profit-sharing investment accounts (PSIA)	NC	B		120,015.0	122,136.4	130,045.5	136,756.5	148,017.6	141,487.4	138,107.6	142,556.6	149,979.6	150,571.1	149,527.2	171,403.8	176,936.7	183,420.0	192,154.1	199,766.7	202,459.9	208,462.2	202,314.1	214,410.4	216,652.0	220,128.3	221,904.6	222,405.4	237,240.8			
	Other remunerative funding (Murabahah, Commodity Murabahah etc.)	NC	B		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
	Non-remunerative funding (current account, Wad'iah)	NC	B		23,336.6	19,123.9	20,494.3	21,575.0	22,765.3	23,546.8	24,709.0	23,676.6	24,915.5	24,207.7	27,527.7	27,572.2	29,469.9	29,779.3	32,265.7	32,591.9	35,933.0	36,357.8	38,759.1	37,072.8	40,954.4	42,590.2	44,663.1	44,937.7	51,371.1			
	Sukuk issued	NC	B		2,000.0	2,000.0	2,150.0	1,750.0	2,000.0	2,000.0	2,500.0	2,500.0	2,625.0	500.0	500.0	500.0	500.0	500.0	500.0	500.0	500.0	500.0	500.0	0.0	0.0	1,600.0	1,600.0	1,600.0	1,600.0			
	Other Shar'ah-compliant securities issued	NC	B		3,199.6	3,514.6	2,210.0	1,480.0	1,436.9	700.0	1,939.3	2,212.1	1,166.4	880.0	1,488.0	2,133.0	3,994.7	3,220.0	2,804.7	1,430.7	3,017.1	2,205.1	3,626.0	2,206.3	4,606.0	2,647.6	3,302.0	1,262.0	1,488.0			
	Interbank funding/liabilities	NC	B		7,129.3	7,687.1	6,915.2	8,728.1	5,445.6	5,547.2	6,976.5	6,025.2	6,183.6	6,422.6	6,766.8	6,880.7	7,734.8	4,696.8	5,817.2	4,165.3	5,470.4	3,817.8	3,411.0	3,405.2	3,747.4	2,858.1	2,913.4	2,904.6	3,718.4			
	All other liabilities	NC	B		8,454.7	9,797.3	8,016.3	6,942.9	6,898.4	6,650.8	7,090.1	6,417.2	7,321.5	6,964.3	7,126.8	7,830.2	8,162.7	8,201.6	9,939.6	9,294.0	9,354.8	9,595.5	10,139.1	10,923.5	12,155.9	10,425.4	10,102.3	11,303.8	12,222.0			
	Capital and reserves	NC	B		16,224.9	16,888.1	17,027.0	18,872.1	18,356.9	18,620.6	20,437.4	21,231.5	23,535.5	23,185.2	25,617.1	26,385.3	27,957.3	28,348.9	28,187.0	31,291.6	33,335.2	36,069.4	38,102.6	36,975.7	37,810.0	38,463.1	40,527.1	41,847.3				
<b>ST05</b>	<b>Total revenues</b>	NC	B		<b>26,580.2</b>	<b>7,990.9</b>	<b>14,830.0</b>	<b>22,084.4</b>	<b>32,961.8</b>	<b>11,067.1</b>	<b>21,513.1</b>	<b>30,828.4</b>	<b>42,394.4</b>	<b>11,136.2</b>	<b>22,412.3</b>	<b>32,837.3</b>	<b>45,047.3</b>	<b>11,657.9</b>	<b>20,802.3</b>	<b>30,934.1</b>	<b>41,559.7</b>	<b>11,555.2</b>	<b>23,168.3</b>	<b>33,815.5</b>	<b>44,911.9</b>	<b>11,805.6</b>	<b>22,753.3</b>	<b>33,877.7</b>	<b>45,968.3</b>			
	Financing based	NC	B		15,223.6	4,198.2	8,202.2	12,585.2	17,212.2	4,694.0	9,296.5	14,185.3	18,951.8	4,781.2	9,500.7	13,921.1	19,701.9	5,424.0	10,995.1	16,757.8	22,554.4	5,704.6	11,426.0	17,371.7	23,297.3	6,142.3	12,343.6	18,801.7	25,353.2			
	Investment based (Sukuk, other Shar'ah-compliant securities etc.)	NC	B		473.2	163.3	704.8	1,068.2	1,541.7	540.8	1,015.5	1,588.6	2,030.9	566.1	1,117.9	1,662.4	2,344.0	688.0	1,449.1	2,244.5	3,077.7	868.3	1,731.7	2,610.5	3,634.2	1,078.9	2,088.7	3,359.7	4,599.7			
	Fee based	NC	B		1,322.3	251.3	749.1	1,203.0	1,640.0	383.0	774.7	960.8	1,286.1	282.6	606.7	888.1	1,246.2	372.5	780.5	1,134.7	1,555.4	338.4	726.2	1,097.0	1,532.3	400.7	830.1	1,248.3	1,744.7			
	Other	NC	B		9,561.1	3,378.1	5,179.9	7,228.0	12,567.9	5,469.3	10,426.5	14,093.6	20,113.6	5,506.3	11,186.9	5,940.7	21,755.2	5,173.4	7,577.6	10,797.1	14,372.2	4,653.9	9,282.3	12,736.3	16,448.1	4,183.7	7,491.0	10,467.9	14,270.7			
<b>ST06</b>	<b>Earnings before taxes and Zakat</b>	NC	B		<b>2,591.8</b>	<b>608.6</b>	<b>688.8</b>	<b>788.2</b>	<b>822.4</b>	<b>342.7</b>	<b>493.8</b>	<b>739.7</b>	<b>977.4</b>	<b>463.2</b>	<b>774.7</b>	<b>971.8</b>	<b>1,419.6</b>	<b>705.6</b>	<b>1,424.0</b>	<b>1,973.2</b>	<b>1,698.7</b>	<b>899.3</b>	<b>1,998.6</b>	<b>3,108.8</b>	<b>3,806.4</b>	<b>1,147.0</b>	<b>2,539.5</b>	<b>3,947.3</b>	<b>5,597.9</b>			
<b>ST07</b>	<b>Value (or percentage) of financing by type of Shar'ah-compliant contract</b>																															
	Total financing	NC	B		137,268.1	138,589.8	143,315.6	147,737.2	147,944.5	147,136.1	150,709.5	151,157.2	153,968.0	152,967.3	158,143.4	171,979.3	177,482.1	178,080.7	185,570.1	186,152.2	189,788.9	190,063.6	189,676.9	198,535.5	202,298.3	205,920.2	212,560.4	218,048.6	225,145.7			
	Murabahah	NC	B		84,919.7	86,064.2	88,029.0	90,636.9	91,866.8	91,367.2	92,223.1	92,145.7	93,642.0	92,629.7	95,340.9	107,838.6	110,062.9	110,858.0	113,423.5	113,357.7	114,457.6	114,834.7	114,018.8	118,757.0	118,134.3	118,424.3	120,065.7	122,070.3	122,724.9			
	Commodity Murabahah/Tawaruq	NC	B		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
	Salam	NC	B		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
	Istisna'	NC	B		191.4	193.3	147.4	140.3	152.5	143.8	141.6	135.7	120.3	113.6	108.0	104.1	25.0	22.0	27.4	20.1	18.3	14.3	17.0	15.6	14.8	13.5	12.3	12.1	11.2			
	Ijrah / Ijrah Muntaha Bittamlik	NC	B		1,457.2	1,354.5	1,320.2	1,763.3	1,915.5	1,719.7	1,692.6	1,551.2	1,561.4	1,558.9	1,643.1	1,756.8	1,881.6	2,070.3	2,359.1	2,422.8	2,788.0	3,042.3	3,092.2	3,179.9	3,257.2	3,179.9	3,257.2	3,294.4	3,296.9	3,138.0		
	Mudharabah	NC	B		9,036.6	8,913.1	9,186.1	8,891.9	8,423.7	7,968.4	8,566.3	8,367.3	7,978.9	7,551.6	8,421.6	8,001.3	7,576.9	7,296.2	7,796.3	7,434.4												