

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

Country:		Malaysia																											
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 (MYR / USD):					3.282	3.269	3.211	3.272	3.495	3.709	3.786	4.446	4.292	3.922	4.023	4.146	4.486	4.427	4.294	4.222	4.062	3.862	4.039	4.137	4.136	4.085	4.134	4.190	4.093
Capital Adequacy: Basel Standard																													
CP01a	CAR				13.9%	14.2%	15.5%	15.2%	15.5%	14.9%	15.2%	15.0%	15.9%	16.1%	16.1%	16.3%	16.4%	16.1%	16.4%	16.1%	17.4%	17.3%	16.7%	16.7%	17.9%	17.2%	17.1%	16.8%	17.7%
	Total regulatory capital	Basel III	NC	M	30,730.8	32,261.3	36,723.9	36,797.0	38,810.1	38,803.7	40,703.5	40,957.2	43,533.3	44,244.0	44,508.3	45,704.2	47,124.1	47,754.1	49,138.4	49,472.8	53,179.4	53,304.1	59,391.9	59,417.6	63,964.1	63,379.3	64,061.3	63,806.2	68,395.4
	Risk-weighted assets (RWA)	Basel II	NC	M	221,626.8	227,225.0	237,045.1	242,366.6	249,910.5	261,032.8	267,937.1	272,866.0	273,940.7	274,173.7	276,061.8	279,856.2	287,388.1	297,143.1	299,608.0	306,397.5	305,135.3	307,999.2	356,267.3	355,543.9	358,034.9	368,175.1	373,705.9	380,603.6	385,408.9
CP02a	Tier 1 capital to RWA				11.6%	12.0%	12.1%	11.8%	12.1%	11.7%	11.8%	11.5%	12.1%	12.4%	12.4%	12.7%	12.8%	12.7%	12.8%	12.4%	13.6%	13.4%	13.1%	13.2%	14.0%	13.7%	13.8%	13.3%	13.9%
	Tier 1 capital	Basel III	NC	M	25,703.5	27,252.0	28,760.6	28,600.3	30,313.1	30,499.6	31,572.5	31,385.6	33,248.8	34,014.5	34,317.5	35,572.7	36,751.5	37,196.0	38,365.7	38,084.2	41,390.0	41,242.8	46,617.7	46,827.0	50,196.4	50,418.9	51,607.9	50,701.1	53,493.4
	RWA	Basel II	NC	M	221,626.8	227,225.0	237,045.1	242,366.6	249,910.5	261,032.8	267,937.1	272,866.0	273,940.7	274,173.7	276,061.8	279,856.2	287,388.1	297,143.1	299,608.0	306,397.5	305,135.3	307,999.2	356,267.3	355,543.9	358,034.9	368,175.1	373,705.9	380,603.6	385,408.9
CP03a	Common Equity Tier 1 (CET1) capital to RWA				11.6%	11.9%	12.0%	11.7%	12.0%	11.6%	11.7%	11.4%	12.1%	12.3%	12.4%	12.6%	12.7%	12.5%	12.7%	12.4%	13.0%	12.9%	12.6%	12.7%	13.5%	13.2%	13.3%	12.8%	13.4%
	CET1 capital	Basel III	NC	M	25,640.5	27,046.0	28,554.6	28,394.3	30,107.1	30,300.6	31,373.5	31,186.6	33,049.8	33,822.5	34,125.5	35,380.7	36,559.5	37,011.0	38,180.7	37,899.2	39,805.9	39,665.6	45,040.4	45,249.7	48,319.1	48,449.4	49,638.3	48,731.4	51,523.6
	RWA	Basel II	NC	M	221,626.8	227,225.0	237,045.1	242,366.6	249,910.5	261,032.8	267,937.1	272,866.0	273,940.7	274,173.7	276,061.8	279,856.2	287,388.1	297,143.1	299,608.0	306,397.5	305,135.3	307,999.2	356,267.3	355,543.9	358,034.9	368,175.1	373,705.9	380,603.6	385,408.9
Capital Adequacy: IFSB Formula																													
CP01b	CAR (IFSB)				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total regulatory capital				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	RWA				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CP02b	Tier 1 capital to RWA (IFSB)				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Tier 1 capital				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	RWA				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CP03b	Common Equity Tier 1 (CET1) capital to RWA (IFSB)				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	CET1 capital				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	RWA				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Asset Quality																													
CP04	Gross nonperforming financing (gross NPF) ratio				1.4%	1.4%	1.3%	1.3%	1.2%	1.3%	1.3%	1.3%	1.2%	1.2%	1.4%	1.3%	1.3%	1.3%	1.4%	1.4%	1.2%	1.3%	1.4%	1.4%	1.4%	1.3%	1.6%	1.6%	1.5%
	Gross NPF		NC	M	3,986.6	4,056.1	3,943.7	4,118.9	3,995.9	4,398.9	4,550.5	4,862.4	4,673.1	4,747.6	5,503.2	5,527.0	5,497.4	5,617.7	6,152.1	6,358.9	5,913.4	6,589.3	7,731.2	7,906.8	7,578.5	7,571.6	9,145.8	9,570.3	8,852.4
	Total financing		NC	M	280,476.2	290,190.6	301,289.0	313,702.5	333,646.2	351,136.0	362,401.5	376,143.8	387,350.8	393,901.7	405,086.1	411,438.3	431,593.2	441,117.7	451,979.3	459,422.1	476,037.9	490,682.3	535,958.1	547,160.9	559,265.6	571,128.2	581,904.5	594,347.7	606,728.7
CP05	Net nonperforming financing (net NPF) to capital				9.3%	9.0%	7.9%	7.9%	7.6%	8.6%	8.8%	9.2%	8.2%	9.0%	9.2%	8.8%	9.1%	9.7%	10.0%	8.1%	7.3%	7.3%	7.1%	7.0%	7.2%	9.4%	10.0%	8.6%	
	Net NPF		NC	M	2,845.0	2,896.5	2,900.3	3,051.6	2,947.7	3,349.6	3,580.4	3,788.9	3,573.1	3,703.2	4,425.9	4,218.5	4,134.6	4,329.7	4,777.8	4,945.8	4,325.9	3,908.7	4,327.9	4,202.7	4,507.2	4,551.6	6,035.3	6,370.3	5,901.0
	Total regulatory capital		NC	M	30,730.8	32,261.3	36,723.9	36,797.0	38,810.1	38,803.7	40,703.5	40,957.2	43,533.3	44,244.0	44,508.3	45,704.2	47,124.1	47,754.1	49,138.4	49,472.8	53,179.4	53,304.1	59,391.9	59,417.6	63,964.1	63,379.3	64,061.3	63,806.2	68,395.4
CP06	Provisions for gross nonperforming financing (g)				28.6%	28.6%	26.5%	26.2%	23.9%	23.9%	22.5%	23.5%	19.6%	23.7%	21.3%	24.8%	22.9%	22.9%	26.8%	40.7%	44.0%	46.8%	42.3%	44.0%	46.8%	39.9%	34.0%	33.4%	33.3%
	Provisions		NC	M	1,141.5	1,159.6	1,043.4	1,067.4	1,048.2	1,049.4	970.1	1,093.6	1,100.0	1,044.4	1,077.3	1,308.5	1,362.9	1,288.0	1,374.3	1,413.1	1,587.5	2,680.5	3,403.3	3,704.1	3,071.3	3,020.0	3,110.5	3,200.0	2,951.4
	Gross NPF		NC	M	3,986.6	4,056.1	3,943.7	4,118.9	3,995.9	4,398.9	4,550.5	4,862.4	4,673.1	4,747.6	5,503.2	5,527.0	5,497.4	5,617.7	6,152.1	6,358.9	5,913.4	6,589.3	7,731.2	7,906.8	7,578.5	7,571.6	9,145.8	9,570.3	8,852.4
Earnings^{2f}																													
CP07	Return on assets (ROA)				1.2%	1.2%	1.1%	1.1%	1.1%	1.0%	1.0%	1.0%	1.0%	1.1%	1.0%	1.0%	1.0%	1.1%	1.0%	1.1%	1.0%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.2%
	Net income (before extraordinary items, taxes, and .		NC	M	4,728.4	4,913.8	4,747.5	4,773.0	4,975.6	4,500.8	4,789.2	4,885.4	4,836.4	5,469.5	5,130.0	5,133.9	5,440.5	6,401.5	5,974.4	6,283.0	6,345.5	6,167.1	7,223.0	7,604.2	7,905.3	8,415.7	8,336.8	8,688.7	9,327.0
	Total assets		NC	M	399,424.5	409,009.0	422,048.3	432,090.2	444,459.0	463,811.1	479,298.2	493,518.4	507,844.6	515,450.3	527,558.7	539,944.5	551,555.8	565,666.0	578,321.2	594,044.1	611,529.8	631,536.8	658,563.4	685,041.6	713,256.9	741,211.4	759,989.9	778,961.9	794,649.8
CP08	Return on equity (ROE)				17.3%	17.3%	16.1%	15.7%	16.0%	14.2%	14.8%	14.7%	14.2%	15.5%	14.2%	13.8%	14.3%	16.4%	14.9%	15.3%	15.1%	14.4%	16.1%	16.2%	16.1%	16.3%	15.7%	16.0%	16.8%
	Net income (before extraordinary items, taxes, and .		NC	M	4,728.4	4,913.8	4,747.5	4,773.0	4,975.6	4,500.8	4,789.2	4,885.4	4,836.4	5,469.5	5,130.0	5,133.9	5,440.5	6,401.5	5,974.4	6,283.0	6,345.5	6,167.1	7,223.0	7,604.2	7,905.3	8,415.7	8,336.8	8,688.7	9,327.0
	Equity		NC	M	27,367.8	28,416.3	29,451.3	30,394.7	31,096.3	31,766.0	32,452.0	33,245.0	34,144.8	35,213.1	36,116.7	37,162.0	38,136.1	39,058.7	40,087.4	40,990.7	42,030.4	42,844.8	44,759.1	46,941.8	49,126.3	51,664.2	53,029.4	54,200.8	55,565.5
CP09	Net profit margin^{3f}				38.4%	40.1%	39.3%	39.6%	39.1%	36.1%	38.0%	38.1%	37.8%	41.7%	38.0%	37.9%	39.2%	44.6%	41.4%	43.2%	43.0%	34.2%	39.6%	41.2%	42.8%	39.4%	42.1%	43.4%	45.8%
	Net income (before extraordinary items, taxes, and .		NC	M	4,728.4	4,913.8	4,747.5	4,773.0	4,975.6	4,500.8	4,789.2	4,885.4	4,836.4	5,469.5															

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		
	Salam				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Istisna'				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Ijārah/Ijārah Muntahia Bittamlik				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Mudārahah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Mushārahah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Diminishing Mushārahah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Wakālah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Qard Hassan				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(i)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(ii)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Structural Islamic Financial Indicators (SIFIs)																															
Code	Indicator		Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4		
ST01	Number of Islamic banks		n.a	G	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	
	Number of domestic branch offices		n.a	G	2,177	2,192	2,206	2,197	2,196	2,246	2,246	
	Number of ATMs		n.a	G	...	...	...	...	...	...	...	...	0	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
ST02	Number of employees ^{5/}		n.a	G	10,251	9,402	8,922	9,117	9,296	11,064	11,209	
ST03	Total assets		NC	M	419,548.7	420,987.5	439,406.5	448,418.1	469,024.1	498,395.9	501,354.6	505,298.9	526,328.8	528,818.8	549,788.2	554,842.2	572,774.1	585,259.4	600,409.1	617,733.9	642,716.8	665,287.4	708,515.4	723,646.9	755,578.0	777,105.3	783,629.4	799,534.8	818,329.8		
	Total Sharī'ah-compliant financing (excluding interbank financing)		NC	M	280,476.2	290,190.6	301,289.0	313,702.5	333,646.2	351,136.0	362,401.5	376,143.8	387,350.8	393,901.7	405,086.1	411,438.3	431,593.2	441,117.7	451,979.3	459,422.1	476,037.9	490,682.3	535,958.1	547,160.9	559,265.6	571,128.2	581,904.5	594,347.7	606,728.7		
	Sukūk holdings		NC	M	62,438.1	64,202.4	65,881.2	69,353.5	74,391.7	72,802.8	71,125.0	68,995.8	69,012.7	65,491.0	66,920.0	69,309.6	72,481.8	79,502.9	79,470.4	82,418.8	86,599.0	86,897.6	105,111.1	106,410.0	109,253.8	119,931.4	123,079.2	127,063.4	128,602.9		
	Other Sharī'ah-compliant securities		NC	M	213.2	227.6	209.8	210.9	166.0	171.7	173.7	191.1	176.5	169.3	160.3	82.3	81.1	77.2	88.6	70.7	66.6	80.4	82.2	79.1	36.9	36.0	35.9	50.1	47.5		
	Interbank financing		NC	M	58,053.3	49,879.0	53,467.6	47,284.2	41,606.0	52,948.8	46,677.3	37,495.4	45,988.4	48,938.7	56,136.6	54,705.6	47,621.6	44,546.1	48,129.5	54,723.1	58,100.4	63,964.8	44,492.1	47,969.4	62,433.5	61,730.3	54,072.2	49,291.1	58,819.6		
	All other assets		NC	M	18,367.9	16,487.9	18,558.8	17,867.0	19,214.2	21,336.5	20,977.2	22,472.8	23,800.3	20,318.1	21,485.2	19,306.5	20,996.4	20,015.6	20,741.4	21,099.3	21,912.9	23,662.4	22,871.9	22,027.5	24,588.1	24,279.3	24,537.5	28,782.5	24,131.1		
ST04	Total funding/liabilities and equities		NC	M	419,548.7	420,987.5	439,406.5	448,418.1	469,024.1	498,395.9	501,354.6	505,298.9	526,328.8	528,818.8	549,788.2	554,842.2	572,774.1	585,259.4	600,409.1	617,733.9	642,716.8	665,287.4	708,515.4	723,646.9	755,578.0	777,105.3	783,629.4	799,534.8	818,329.8		
	Profit-sharing investment accounts (PSIA) ^{1/}		NC	M	129,622.4	129,561.4	123,411.6	106,569.0	77,978.2	68,144.8	42,431.8	32,863.7	45,471.0	53,967.4	65,234.5	64,208.5	72,703.5	74,428.1	74,145.5	73,933.1	74,084.6	76,412.4	72,740.6	72,812.7	73,235.0	72,124.4	72,514.3	71,642.9	76,509.6		
	Other remunerative funding (Murabahah, Commodity Murabahah etc.)		NC	M	126,218.1	127,937.7	140,091.5	166,208.0	207,663.8	242,165.3	273,004.6	286,001.0	296,300.4	291,846.6	286,603.0	301,666.8	309,472.1	315,399.5	329,582.2	349,421.9	350,013.2	365,091.4	399,293.7	416,344.5	429,458.7	447,372.8	459,868.3	475,745.2	469,776.1		
	Nonremunerative funding (current account, Wadī'ah)		NC	M	60,334.9	60,397.1	62,327.8	62,359.0	66,693.8	70,424.3	70,651.8	68,159.4	66,004.5	65,374.5	67,739.3	63,163.6	65,556.7	67,496.1	68,596.6	67,067.2	75,819.9	75,892.3	75,227.6	70,656.8	74,317.2	76,184.7	81,348.2	80,852.1	86,290.8		
	Sukūk issued		NC	M	500.0	500.0	500.0	500.0	500.0	500.0	500.0	500.0	500.0	500.0	500.0	505.0	1,005.0	1,005.0	1,000.0	500.0	501.0	501.0	2,675.8	3,196.4	2,976.3	2,977.1	2,882.9	2,883.7	3,965.4		
	Other Sharī'ah-compliant securities issued		NC	M	0.0	182.4	177.6	185.0	637.9	1,429.8	1,452.5	1,424.3	1,438.8	1,646.2	1,894.8	1,770.1	2,112.2	2,189.2	3,016.9	3,041.0	3,071.4	3,430.7	3,852.6	4,465.2	4,030.8	3,737.2	3,380.6	3,101.4	2,753.4		
	Interbank funding/liabilities		NC	M	28,043.5	25,529.9	23,030.2	20,475.3	18,704.1	18,170.6	16,939.4	19,567.7	20,048.3	16,472.2	22,520.8	16,657.9	18,690.5	17,409.1	19,639.2	17,217.0	16,595.5	13,958.0	16,844.6	14,337.3	18,705.4	24,841.8	13,578.8	13,750.0	21,426.0		
	All other liabilities		NC	M	45,627.6	46,728.7	58,856.5	60,906.8	64,837.9	64,731.8	62,619.1	62,396.0	60,957.8	61,909.8	67,926.0	68,302.2	63,729.7	66,539.8	62,942.5	64,374.1	78,968.4	85,951.1	88,737.4	90,923.5	100,453.7	95,665.1	95,452.0	95,963.6	99,748.7		
	Capital and reserves		NC	M	29,202.2	30,150.2	31,011.4	31,215.1	32,008.4	32,829.3	33,755.3	34,386.9	35,607.8	37,102.3	37,369.7	38,568.1	39,504.4	40,792.7	41,486.2	42,179.5	43,663.0	44,050.6	49,143.2	50,910.4	52,400.8	54,202.2	54,604.3	55,595.8	57,859.7		
ST05	Total revenues		NC	M	12,315.0	3,062.7	6,032.8	9,048.8	12,737.4	3,113.9	6,305.2	9,610.6	12,782.6	3,280.0	10,161.2	13,879.2	3,585.5	7,218.7	10,895.7	14,771.0	4,503.3	9,121.5	13,830.7	18,463.7	9,897.5	15,027.5	20,375.8	20,375.8	20,375.8		
	Financing based		NC	M	8,575.6	2,321.4	4,609.7	6,942.2	9,439.5	2,318.7	4,723.4	7,230.3	9,664.8	2,478.0	5,065.2	7,630.4	10,354.2	2,785.0	5,677.7	8,603.9	11,578.8	3,177.8	6,651.1	10,218.8	13,948.1	3,594.6	7,128.4	10,941.6	14,977.0		
	Investment based (Sukūk, other Sharī'ah-compliant securities etc.)		NC	M	351.4	59.2	120.5	204.4	396.0	176.2	258.1	492.4	568.0	85.3	256.8	473.9	563.9	54.7	135.3	214.8	296.2	120.3	280.0	419.6	516.6	227.6	463.4	796.3	959.7		
	Fee based		NC	M	972.3	241.2	493.9	716.7	1,000.3	214.7	501.7	706.4	1,013.3	309.5	588.3	886.3	1,210.8	347.1	674.3	1,007.5	1,400.4	336.0	676.5	1,020.8	1,383.5	354.2	714.7	1,070.4	1,497.5		
	Other		NC	M	2,415.6	440.9	808.7	1,185.6	1,901.6	404.2	822.1	1,181.4	1,536.5	407.3	833.3	1,170.6	1,750.3	399.7	731.4	1,069.4	1,495.7	869.2	1,513.9	2,171.5	2,615.5	1,167.4	1,591.1	2,219.3	2,941.6		
ST06	Earnings before taxes and Zakat		NC	M	4,728.4	1,228.4	2,373.8	3,579.7	4,975.6	1,125.2	2,394.6	3,664.0	4,836.4	1,367.4	2,565.0	3,850.4	5,440.5	1,600.4	2,987.2	4,712.2	6,345.5	1,541.8	3,611.5	5,703.2	7,905.3	2,103.9	4,168.4	6,516.5	9,327.0		
ST07	Value (or percentage) of financing by type of Sharī'ah-compliant c																														
	Total financing		NC	M	280,476.2	290,190.6	301,289.0	313,702.5	333,646.2	351,136.0	362,401.5	376,143.8	387,350.8	393,901.7	405,086.1	411,438.3	431,593.2	441,117.7	451,979.3	459,422.1	476,037.9	490,682.3	535,958.1	547,160.9	559,265.6	571,128.2	581,904.5	594,347.7	606,728.7		
	Murābahah		NC	M	56,924.0	58,958.9	64,879.7	70,836.7	83,998.6	95,499.8	103,044.5	110,394.0	118,028.0	122,435.9	139,637.5	145,006.6	158,550.7	164,166.5	171,638.7	177,467.3	186,796.1	200,341.2	201,968.6	208,459.1	219,426.6	227,660.1	233,873.2	243,046.9	252,507.0		
	Commodity Murābahah / Tawwarruq				
	Salam				
	Istisna'		NC	M	1,476.5	1,552.7	1,705.0	1,803.3	1,766.9	1,903.8	2,033.2	2,100.6	2,175.3	1,322.4	2,131.9	2,035.9	1,911.9	1,854.5	1,841.9	1,827.5	1,819.7</										