

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

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				101.7%	97.9%	99.4%	94.2%	103.2%	105.6%	107.3%	123.7%	125.6%	122.1%	138.9%	170.5%	155.2%	137.4%	125.9%	117.9%	97.5%	91.1%	86.2%	82.9%	79.8%	65.3%	59.9%	57.1%	55.5%								
	Total regulatory capital	Basel III	NC	M	1,863.8	2,022.5	2,034.8	2,077.3	2,091.5	2,175.5	2,193.6	2,175.6	2,111.3	2,203.7	2,213.1	2,715.1	2,701.4	2,648.8	2,655.9	2,697.6	2,598.6	2,748.4	2,771.1	2,797.9	2,807.9	2,404.4	2,413.9	2,464.0	2,431.2								
	Risk-weighted assets (RWA)	Basel II	NC	M	1,831.9	2,065.5	2,047.2	2,205.1	2,026.1	2,060.7	2,043.8	1,758.9	1,680.8	1,804.8	1,593.0	1,592.3	1,740.5	1,928.4	2,110.1	2,288.1	2,665.2	3,016.2	3,216.3	3,376.4	3,518.3	3,683.8	4,029.8	4,313.7	4,379.5								
CP02a	Tier 1 capital to RWA				101.7%	97.9%	99.4%	94.2%	103.1%	105.4%	107.1%	123.4%	125.3%	120.8%	137.8%	169.4%	148.7%	137.2%	124.5%	116.7%	97.2%	90.6%	85.5%	82.3%	79.2%	64.9%	59.6%	56.5%	54.9%								
	Tier 1 capital	Basel III	NC	M	1,863.7	2,022.3	2,034.1	2,076.6	2,088.5	2,171.7	2,189.0	2,170.9	2,105.9	2,180.2	2,195.9	2,696.6	2,587.4	2,645.6	2,627.3	2,669.4	2,590.3	2,732.6	2,751.1	2,777.1	2,787.1	2,391.2	2,400.3	2,437.2	2,403.3								
	RWA	Basel II	NC	M	1,831.9	2,065.5	2,047.2	2,205.1	2,026.1	2,060.7	2,043.8	1,758.9	1,680.8	1,804.8	1,593.0	1,592.3	1,740.5	1,928.4	2,110.1	2,288.1	2,665.2	3,016.2	3,216.3	3,376.4	3,518.3	3,683.8	4,029.8	4,313.7	4,379.5								
CP03a	Common Equity Tier 1 (CET1) capital to RWA				101.7%	97.9%	99.4%	94.2%	103.1%	105.4%	107.1%	123.4%	125.3%	120.8%	137.8%	169.4%	148.7%	137.2%	124.5%	116.7%	97.2%	90.6%	85.5%	82.3%	79.2%	64.9%	59.6%	56.5%	54.9%								
	CET1 capital	Basel III	NC	M	1,863.7	2,022.3	2,034.1	2,076.6	2,088.5	2,171.7	2,189.0	2,170.9	2,105.9	2,180.2	2,195.9	2,696.6	2,587.4	2,645.6	2,627.3	2,669.4	2,590.3	2,732.6	2,751.1	2,777.1	2,787.1	2,391.2	2,400.3	2,437.2	2,403.3								
	RWA	Basel II	NC	M	1,831.9	2,065.5	2,047.2	2,205.1	2,026.1	2,060.7	2,043.8	1,758.9	1,680.8	1,804.8	1,593.0	1,592.3	1,740.5	1,928.4	2,110.1	2,288.1	2,665.2	3,016.2	3,216.3	3,376.4	3,518.3	3,683.8	4,029.8	4,313.7	4,379.5								
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				1.1%	1.2%	0.8%	0.3%	0.5%	0.3%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	1.9%	1.7%	1.6%	1.6%	2.0%	2.3%	1.3%	1.4%	1.3%	2.0%	2.0%	2.0%	0.6%								
	Gross NPF		NC	M	10.8	10.2	9.1	9.2	9.6	9.8	9.6	9.3	9.1	8.6	8.4	7.5	96.5	93.8	96.8	97.5	99.9	101.7	104.2	106.5	112.5	117.3	127.9	139.8	44.3								
	Total financing		NC	M	952.9	872.8	1,068.5	3,079.6	1,738.9	3,788.6	4,246.7	6,223.7	6,571.6	6,513.1	6,709.9	5,989.6	5,037.4	5,470.9	6,092.9	6,001.7	5,104.2	4,457.9	7,905.6	7,799.5	8,520.7	5,823.8	6,377.6	6,946.9	7,131.4								
CP05	Net nonperforming financing (net NPF) to capital				0.5%	0.5%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	3.6%	3.5%	3.6%	3.6%	3.8%	3.6%	3.7%	3.7%	2.7%	3.3%	3.6%	4.1%	1.5%									
	Net NPF		NC	M	10.0	9.4	8.2	8.5	8.9	9.2	9.0	8.7	8.5	8.0	7.8	7.0	96.0	93.3	96.3	97.0	99.2	99.1	102.6	104.4	74.6	78.5	87.4	101.3	35.7								
	Total regulatory capital		NC	M	1,863.8	2,022.5	2,034.8	2,077.3	2,091.5	2,175.5	2,193.6	2,175.6	2,111.3	2,203.7	2,213.1	2,715.1	2,701.4	2,648.8	2,655.9	2,697.6	2,598.6	2,748.4	2,771.1	2,797.9	2,807.9	2,404.4	2,413.9	2,464.0	2,431.2								
CP06	Provisions for gross nonperforming financing (gross NPF)				7.5%	8.2%	9.1%	7.0%	6.9%	6.5%	6.3%	6.3%	6.4%	6.8%	6.7%	7.3%	0.5%	0.5%	0.5%	0.5%	0.7%	2.6%	1.5%	2.0%	33.6%	33.1%	31.7%	27.5%	19.3%								
	Provisions		NC	M	0.8	0.8	0.8	0.6	0.7	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.5	0.5	0.5	0.5	0.7	2.6	1.6	2.1	37.8	38.8	40.5	38.5	8.6								
	Gross NPF		NC	M	10.8	10.2	9.1	9.2	9.6	9.8	9.6	9.3	9.1	8.6	8.4	7.5	96.5	93.8	96.8	97.5	99.9	101.7	104.2	106.5	112.5	117.3	127.9	139.8	44.3								
Earnings^{2/}																																					
CP07	Return on assets (ROA)				2.4%	1.8%	1.7%	1.6%	1.5%	2.0%	1.9%	1.5%	1.5%	2.5%	1.5%	0.8%	1.0%	4.2%	2.8%	2.3%	2.3%	1.3%	1.2%	1.0%	0.7%	2.6%	1.9%	1.6%	1.7%								
	Net income (before extraordinary items, taxes, and Zakat)		NC	M	184.3	143.0	133.8	135.6	136.1	191.5	203.5	183.0	198.0	343.1	216.0	115.1	136.4	573.1	382.6	333.5	333.4	186.1	184.1	169.3	133.7	484.7	357.1	317.6	323.3								
	Total assets		NC	M	7,636.8	7,892.4	7,765.8	8,390.0	8,794.7	9,492.5	10,633.4	11,879.7	13,224.2	13,878.0	14,380.1	14,061.3	13,560.1	13,664.6	13,823.6	14,312.3	14,680.2	14,836.3	15,499.5	16,267.3	18,053.3	18,661.8	19,142.2	19,532.3	18,964.4								
CP08	Return on equity (ROE)				10.1%	7.6%	6.8%	6.7%	6.5%	9.0%	9.4%	8.4%	9.0%	15.4%	9.6%	4.8%	5.5%	21.7%	13.9%	12.0%	11.9%	6.6%	6.5%	6.0%	4.7%	17.4%	12.8%	11.5%	11.9%								
	Net income (before extraordinary items, taxes, and Zakat)		NC	M	184.3	143.0	133.8	135.6	136.1	191.5	203.5	183.0	198.0	343.1	216.0	115.1	136.4	573.1	382.6	333.5	333.4	186.1	184.1	169.3	133.7	484.7	357.1	317.6	323.3								
	Equity		NC	M	1,820.0	1,877.4	1,960.7	2,034.6	2,086.4	2,122.5	2,161.6	2,182.1	2,210.5	2,230.3	2,247.7	2,378.9	2,496.6	2,638.5	2,758.3	2,778.2	2,811.5	2,801.6	2,812.9	2,824.4	2,824.4	2,783.2	2,790.0	2,750.3	2,718.5								
CP09	Net profit margin ^{3/}				72.0%	71.8%	69.9%	70.8%	67.3%	78.5%	74.0%	71.6%	71.8%	86.2%	76.1%	37.6%	45.7%	70.8%	69.5%	69.2%	67.9%	50.3%	56.6%	54.0%	41.4%	96.5%	77.5%	68.4%	69.6%								
	Net income (before extraordinary items, taxes, and Zakat)		NC	M	184.3	143.0	133.8	135.6	136.1	191.5	203.5	183.0	198.0	343.1	216.0	115.1	136.4	573.1	382.6	333.5	333.4	186.1	184.1	169.3	133.7	484.7	357.1	317.6	323.3								
	Gross income		NC	M	256.0	199.2	191.3	191.7	202.1	244.0	275.0	255.6	275.9	397.9	284.0	306.3	298.6	809.8	550.9	482.0	491.2	370.1	325.0	313.4	323.2	502.2	460.8	464.5	464.7								
CP10	Cost to income ^{3/}				26.5%	27.1%	27.1%	26.9%	28.9%	20.4%	24.8%	27.4%	27.3%	13.7%	23.6%	22.3%	23.1%	14.8%	17.3%	19.9%	21.1%	44.6%	36.6%	34.6%	33.9%	15.4%	26.2%	25.7%	24.7%								
	Operating costs		NC	M	67.8	54.0	51.8	51.5	58.4	49.7	68.1	70.0	75.3	54.4	67.1	68.2	69.0	119.8	95.3	96.0	103.4	165.0	118.9	108.4	109.6	77.3	120.6	119.5	114.8								
	Gross income		NC	M	256.0	199.2	191.3	191.7	202.1	244.0	275.0	255.6	275.9	397.9	284.0	306.3	298.6	809.8	550.9	482.0	491.2	370.1	325.0	313.4	323.2	502.2	460.8	464.5	464.7								
Leverage																																					
CP11	Capital to assets (balance sheet definition)																																				

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
CP14	Liquid assets to short-term liabilities				37.7%	40.4%	38.4%	39.7%	44.3%	42.3%	122.8%	121.9%	129.9%	128.4%	126.1%	129.0%	124.1%	132.0%	141.9%	137.4%	131.1%	135.6%	138.6%	139.4%	140.7%	141.9%	149.9%	141.3%	102.9%
	Liquid assets [®]		NC	M	1,696.3	2,031.5	1,890.7	2,002.6	2,117.6	2,195.9	3,575.8	3,516.8	3,133.5	3,300.4	3,352.8	4,088.1	3,829.7	4,294.1	4,137.1	4,256.5	3,894.0	4,133.3	4,269.2	4,440.3	4,238.8	3,574.9	3,675.2	3,927.4	2,469.3
	Short-term liabilities		NC	M	4,497.1	5,032.8	4,922.6	5,049.3	4,778.3	5,192.6	2,912.0	2,886.0	2,412.9	2,569.7	2,658.0	3,169.0	3,084.8	3,252.2	2,915.8	3,097.0	2,970.8	3,047.3	3,079.2	3,185.5	3,013.0	2,518.5	2,452.0	2,778.9	2,399.0
CP15	Liquidity coverage ratio (LCR)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total net cash outflows over the next 30 calendar days				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP16	Net stable funding ratio (NSFR)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Available stable funding (ASF)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Required stable funding (RSF)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Sensitivity to Risks																													
CP17	Net foreign exchange open position to capital				1.8%	1.8%	1.9%	1.9%	2.1%	5.7%	11.1%	9.6%	9.4%	0.3%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%
	Net FX open position		NC	M	33.3	36.2	38.4	39.8	44.7	124.9	244.2	208.2	199.3	5.9	1.0	1.3	1.4	1.5	1.9	2.4	2.0	2.1	3.0	3.8	3.8	4.6	2.7	3.4	2.2
	Total regulatory capital		NC	M	1,863.8	2,022.5	2,034.8	2,077.3	2,091.5	2,175.5	2,193.6	2,175.6	2,111.3	2,203.7	2,213.1	2,715.1	2,701.4	2,648.8	2,655.9	2,697.6	2,598.6	2,748.4	2,771.1	2,797.9	2,807.9	2,404.4	2,413.9	2,464.0	2,431.2
CP18	Large exposures to capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Value of large exposures				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital (or balance sheet capital)		NC	M	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP19	Growth of financing to private sector				138.4%	125.1%	183.8%	751.3%	82.5%	334.1%	297.4%	102.1%	277.9%	71.9%	58.0%	-3.8%	-23.3%	-16.0%	-9.2%	0.2%	1.3%	-18.5%	29.8%	30.0%	66.9%	30.6%	-19.3%	-10.9%	-16.3%
	Total financing at end of current period		NC	M	952.9	872.8	1,068.5	3,079.6	1,738.9	3,788.6	4,246.7	6,223.7	6,571.6	6,513.1	6,709.9	5,989.6	5,037.4	5,470.9	6,092.9	6,001.7	5,104.2	4,457.9	7,905.6	7,799.5	8,520.7	5,823.8	6,377.6	6,946.9	7,131.4
	Total financing at end of same period in previous year		NC	M	399.8	387.8	376.5	361.8	952.9	872.8	1,068.5	3,079.6	1,738.9	3,788.6	4,246.7	6,223.7	6,571.6	6,513.1	6,709.9	5,989.6	5,037.4	5,470.9	6,092.9	6,001.7	5,104.2	4,457.9	7,905.6	7,799.5	8,520.7

Additional Prudential Islamic Financial Indicators (PIFIs)

Code	Indicator	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4	
AD01	Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSIAs)			...	...	...	...	...	...	...	83.7%	85.1%	83.5%	83.9%	79.2%	76.2%	82.7%	82.0%	81.7%	81.4%	81.2%	81.6%	80.4%	80.2%	80.4%	81.0%	81.3%	81.7%
	Income distributed to IAH			...	...	...	...	...	...	...	22.5	25.5	15.7	23.1	19.2	16.9	21.3	19.2	18.9	19.4	32.6	40.8	35.6	31.9	35.5	30.3	27.2	25.8
	Total income from assets funded by PSIA			...	...	...	...	...	...	...	26.9	30.0	18.8	27.6	24.3	22.2	25.8	23.4	23.1	23.8	40.1	50.0	44.3	39.7	44.1	37.5	33.4	31.6
AD02	Total off-balance sheet items to total assets			20.0%	18.6%	19.6%	15.7%	16.7%	12.6%	10.2%	9.0%	8.4%	6.5%	5.2%	5.4%	5.9%	5.4%	5.7%	7.2%	10.8%	11.6%	10.9%	11.4%	10.5%	12.6%	11.8%	9.6%	10.5%	
	Off-balance sheet items		NC	M	1,526.4	1,566.5	1,542.4	1,515.1	1,545.6	1,415.4	1,269.9	1,312.3	1,224.0	893.8	746.6	726.1	744.1	763.9	856.4	1,103.8	1,520.8	1,729.2	1,931.7	2,095.5	2,229.1	2,179.6	2,318.9	1,911.0	1,998.6
	Total assets		NC	M	7,616.1	8,436.5	7,876.1	9,631.4	9,234.9	11,227.5	12,440.0	14,616.4	14,613.1	13,842.5	14,448.3	13,341.2	12,608.6	14,260.1	15,084.4	15,296.2	14,079.9	14,884.8	17,737.0	18,367.6	21,223.6	17,319.2	19,658.5	19,927.8	18,952.0
AD03	Foreign-currency denominated funding to total funding			25.9%	24.2%	29.8%	51.6%	38.1%	56.6%	59.3%	68.0%	69.2%	69.0%	69.6%	67.2%	63.3%	65.2%	67.5%	67.2%	63.6%	60.5%	72.9%	72.6%	74.3%	66.6%	68.5%	70.3%	70.8%	
	FX funding		NC	M	1,040.2	952.3	1,228.4	3,166.9	1,826.2	3,875.8	4,333.9	6,311.0	6,658.8	6,600.3	6,797.2	6,076.8	5,124.6	5,558.2	6,180.1	6,088.9	5,191.5	4,545.1	7,992.9	7,886.7	8,607.9	5,911.0	6,464.8	7,034.1	7,218.6
	Total funding		NC	M	4,010.8	3,930.7	4,126.4	6,137.5	4,796.8	6,846.4	7,304.6	9,281.6	9,629.4	9,570.9	9,767.8	9,047.4	8,095.2	8,528.8	9,150.8	9,059.5	8,162.1	7,515.7	10,963.5	10,857.3	11,578.6	8,881.7	9,435.5	10,004.7	10,189.3
AD04	Foreign-currency denominated financing to total financing			54.9%	47.5%	55.6%	84.6%	69.2%	85.6%	87.8%	91.9%	91.6%	91.7%	92.3%	91.0%	86.5%	86.9%	86.0%	83.4%	72.8%	60.4%	71.7%	64.9%	61.9%	37.6%	34.1%	32.7%	31.5%	
	FX financing		NC	M	523.3	414.9	594.0	2,604.6	1,203.2	3,241.4	3,726.5	5,719.6	6,019.9	5,971.3	6,192.8	5,447.7	4,359.4	4,755.9	5,237.1	5,003.1	3,717.0	2,693.8	5,668.2	5,062.3	5,278.0	2,189.0	2,173.3	2,275.0	2,248.7
	Total financing		NC	M	952.9	872.8	1,068.5	3,079.6	1,738.9	3,788.6	4,246.7	6,223.7	6,571.6	6,513.1	6,709.9	5,989.6	5,037.4	5,470.9	6,092.9	6,001.7	5,104.2	4,457.9	7,905.6	7,799.5	8,520.7	5,823.8	6,377.6	6,946.9	7,131.4
AD05	Value of Sukuk holdings to capital			214.0%	219.6%	201.7%	174.9%	202.7%	190.1%	200.7%	205.3%	198.2%	163.9%	167.9%	131.2%	126.9%	136.7%	140.7%	155.6%	158.1%	193.7%	179.8%	201.9%	215.9%	284.8%	272.9%	310.8%	306.2%	
	Sukuk holdings		NC	M	3,989.3	4,441.1	4,103.6	3,634.1	4,238.5	4,135.2	4,403.1	4,466.2	4,184.2	3,613.0	3,715.4	3,562.5	3,428.6	3,620.4	3,737.7	4,198.2	4,108.5	5,322.8	4,981.3	5,647.9	6,061.7	6,846.8	6,588.7	7,657.2	7,444.0
	Total regulatory capital (or balance sheet capital)		NC	M	1,863.8	2,022.5	2,034.8	2,077.3	2,091.5	2,175.5	2,193.6	2,175.6	2,111.3	2,203.7	2,213.1	2,715.1	2,701.4	2,648.8	2,655.9	2,697.6	2,598.6	2,748.4	2,771.1	2,797.9	2,807.9	2,404.4	2,413.9	2,464.0	2,431.2
AD06	Value (or percentage) of <i>Shari'ah</i>-compliant financing by economic activity				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Value of <i>Shari'ah</i> -compliant financing		NC	M	952.9	872.8	1,068.5	3,079.6	1,738.9	3,788.6	4,246.7	6,223.7	6,571.6	6,513.1	6,709.9	5,989.6	5,037.4	5,470.9	6,092.9	6,001.7	5,104.2	4,457.9	7,905.6	7,799.5	8,520.7	5,823.8	6,377.6	6,946.9	7,132.4
	Sectoral distribution				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(a) agriculture, forestry, hunting and fishing		NC	M	0.0	0.0	0.0	0.0	0.0	611.6	1,076.3	1,257.9	1,225.3	1,118.9	1,150.6	1,183.1	540.5	533.2	990.8	974.3									

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	
AD07	Value (or percentage) of gross NPF by economic activities																													
	Value of gross NPF	NC	M		10.8	10.2	9.1	9.2	9.6	9.8	9.6	9.3	9.1	8.6	8.4	7.5	96.5	93.8	96.8	97.5	99.9	101.7	104.2	106.5	112.5	117.3	127.9	139.8	45.3	
	Economic activity																													
	(a) agriculture, forestry, hunting and fishing	NC	M		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	(b) mining and quarrying	NC	M		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	(c) manufacturing	NC	M		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.3	1.0	
	(d) electricity, gas, steam and air-conditioning supply ^{iv}	NC	M		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	(e) water supply; sewerage and waste management ^{iv}	NC	M		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	
	(f) construction	NC	M		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.7	0.7	
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles	NC	M		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.2	2.3	2.3	5.9	5.1	5.3	
	(h) transportation and storage	NC	M		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	(i) accommodation and food service activities	NC	M		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	(j) information and communication	NC	M		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	(k) financial and insurance activities	NC	M		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	(l) real estate activities	NC	M		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	(m) professional, scientific and technical activities	NC	M		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	(n) administrative and support service activities	NC	M	
	(o) public administration and defense; compulsory social security	NC	M		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	(p) education	NC	M		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	(q) human health and social work activities	NC	M		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	(r) arts, entertainment and recreation	NC	M		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	(s) other service activities (export)	NC	M		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	(t) activities of households as employers	NC	M		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	(*) other financing of households	NC	M		10.8	10.2	9.1	9.2	9.6	9.8	9.6	9.3	9.1	8.6	8.4	7.5	7.3	7.5	9.1	8.2	8.9	9.1	10.1	9.5	15.3	19.8	26.6	36.1	36.5	
	(u) activities of extraterritorial organisations and bodies	NC	M		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	(u*) financing to nonresidents	NC	M		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	89.2	86.3	87.7	89.4	91.0	92.5	94.0	94.7	94.9	95.2	95.4	95.6	0.8	

AD08	Value (or percentage) of returns by major type of Shar'ah-compliant contract																												
	Total returns				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Murabahah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Commodity Murabahah / Tawwaruq				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Salam				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Istisna'				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Ijarah/Ijarah Muntahia Bittamlik				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Mudharabah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Musharakah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Diminishing Musharakah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Wakalah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Qard Hassan				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(i)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(ii)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Structural Islamic Financial Indicators (SIFIs)

Code	Indicator	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4
ST01	Number of Islamic banking windows^v	n.a	G	11	11	11	11	11	11	11	11	11	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
	Number of domestic branch offices	n.a	G	2,164	...	...	...	2,180	...	...	...	2,167	...	...	...	2,149	...	...	...	2,149	...	...	...	2,170	...	...	...	2,170
ST02	Number of employees^{vi}	n.a	G	114,820	...	...	...	115,905	...	...	...	110,324	...	...	...	109,348	...	...	...	109,589	...	...	...	108,842	...	...	...	108,967
ST03	Total assets	NC	M	7,616.1	8,436.5	7,876.1	9,631.4	9,234.9	11,227.5	12,440.0	14,616.4	14,613.1	13,842.5	14,448.3	13,341.2	12,608.6	14,260.1	15,084.4	15,296.2	14,079.9	14,884.8	17,737.0	18,367.6	21,223.6	17,319.2	19,658.5	19,927.8	18,952.0
	Total Shar'ah-compliant financing (excluding interbank financing)	NC	M	952.9	872.8	1,068.5	3,079.6	1,738.9	3,788.6	4,246.7	6,223.7	6,571.6	6,513.1	6,709.9	5,989.6	5,037.4	5,470.9	6,092.9	6,001.7	5,104.2	4,457.9	7,905.6	7,799.5	8,520.7	5,823.8	6,377.6	6,946.9	7,131.4

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	
ST05	Total revenues		NC	M	256.0	49.8	95.7	143.7	202.1	61.0	137.5	191.7	275.9	99.5	142.0	229.8	298.6	202.5	275.4	361.5	491.2	92.5	162.5	235.1	323.2	125.6	230.4	348.4	464.7	
	Financing based		NC	M	107.7	24.6	45.5	66.2	87.7	23.2	46.1	79.6	116.9	42.2	84.3	127.6	170.6	43.4	87.3	133.3	180.5	45.2	94.4	145.6	200.7	58.3	114.4	166.9	220.4	
	Investment based (Sukuk, other Shari'ah-compliant securities etc.)		NC	M	37.9	6.4	16.4	29.0	38.8	21.7	33.8	39.9	38.9	20.4	-5.9	13.1	14.7	1.6	9.3	11.1	26.9	5.6	5.9	5.2	12.4	12.2	25.5	39.8	50.4	
	Fee based		NC	M	76.1	12.4	23.5	35.2	56.6	12.0	50.8	61.9	107.4	32.7	50.8	78.2	99.1	49.3	67.2	105.0	170.8	40.8	61.3	74.2	97.8	26.8	55.2	79.5	121.7	
	Other		NC	M	34.4	6.5	10.3	13.3	18.9	4.1	6.7	10.3	12.7	4.1	12.8	10.8	14.3	108.2	111.6	112.0	113.1	1.1	0.9	10.1	12.3	28.2	35.2	62.1	72.3	
ST06	Earnings before taxes and Zakat		NC	M	184.3	35.7	66.9	101.7	136.1	47.9	101.7	137.2	198.0	85.8	108.0	86.3	136.4	143.3	191.3	250.2	333.4	46.5	92.0	127.0	133.7	121.2	178.5	238.2	323.3	
ST07	Value (or percentage) of financing by type of Shari'ah-compliant contract																													
	Total financing		NC	M	952.9	872.8	1,068.5	3,079.6	1,738.9	3,788.6	4,246.7	6,223.7	6,571.6	6,513.1	6,709.9	5,989.6	5,037.4	5,470.9	6,092.9	6,001.7	5,104.2	4,457.9	7,905.6	7,799.5	8,520.7	5,823.8	6,377.6	6,946.9	7,131.4	
	Murabahah		NC	M	326.2	225.5	395.5	2,378.2	965.6	3,007.7	3,476.2	5,320.5	5,675.9	5,637.0	5,708.2	4,904.2	3,817.7	4,174.3	4,757.5	4,645.0	3,747.8	3,175.3	6,564.4	6,423.5	7,147.7	4,498.9	5,057.3	5,597.5	5,810.9	
	Commodity Murabahah / Tawwaruq		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Salam		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Istisna'		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Ijarah / Ijarah Muntahia Bittamlik		NC	M	62.2	62.0	70.1	80.6	99.5	104.3	105.4	135.4	129.2	115.3	141.3	160.3	189.4	208.7	220.2	227.3	230.3	218.5	231.8	268.2	269.0	259.5	259.7	255.6	246.4	
	Mudharabah		NC	M	0.0	0.0	1.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Musharakah		NC	M	71.7	69.4	67.0	64.5	62.1	59.4	56.8	54.0	52.0	50.0	48.7	46.9	45.2	43.6	41.9	40.6	39.2	37.6	36.4	35.2	33.8	32.6	31.5	30.4	29.3	
	Diminishing Musharakah		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Wakalah		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Qard Hassan		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Others		NC	M	492.9	515.8	534.8	556.2	611.8	617.1	608.4	706.5	700.4	685.0	782.0	847.5	951.9	1,011.7	1,041.6	1,058.0	1,057.8	1,000.2	1,045.8	1,072.6	1,070.2	1,032.8	1,029.1	1,063.4	1,044.8	
	(i) Bai-Bithaman Ajil		NC	M	24.5	23.2	21.8	21.0	20.1	19.4	19.0	18.2	17.4	16.6	13.2	15.5	15.0	14.5	13.5	13.1	12.7	12.2	11.9	11.0	11.0	10.6	10.2	9.8	9.3	
	(ii)		NC	M																										
	(iii)		NC	M																										
	Others		NC	M	468.4	492.6	513.0	535.2	591.7	597.7	589.4	688.3	683.0	668.5	768.8	832.1	937.0	997.2	1,028.1	1,044.9	1,045.1	988.0	1,033.9	1,061.5	1,059.3	1,022.1	1,018.9	1,053.6	1,035.5	
ST08	Assets held by domestic systemically important Islamic windows				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Source: Bank Negara Malaysia

Note:

- n.a Not applicable
- (...) Indicates the data is not available
- G Indicates General
- M Indicates Millions
- NC Indicates National Currency
- Ⓢ The break-in series on the liquid assets (CP13 and CP14) in 2015Q2 is due to the Liquidity Coverage Ratio (LCR) framework which took effect from 1 June 2015 as part of the Basel III reforms, which supersedes the Liquidity Framework and Liquidity Framework-Islamic that was issued by the BNM in 1998.

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

2/ Earning indicators in Core Prudential Islamic Financial Indicators (PIFIs) are reported on an annualised basis.

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

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

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