

Prudential and Structural Financial Indicators (PSIFs) for Islamic Banks

Country:			Pakistan		Time period covered:																											
Core Prudential Islamic Financial Indicators (PIFIs)			Starting Period: 2013A														Ending Period: 2019Q4															
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			
Total portfolio assets ratio (PIFIs) (USD)					102.59	97.59	95.05	102.49	102.43	102.43	102.43	102.43	102.43	102.43	102.43	102.43	102.43	102.43	102.43	102.43	102.43	102.43	102.43	102.43	102.43	102.43	102.43	102.43	102.43	102.43	102.43	
Capital Adequacy - Basel Standard					...																											
CP01a CAR					...																											
CP02a Tier 1 capital to RWA					...																											
CP03a Common Equity Tier 1 (CET1) capital to RWA					...																											
Asset Quality					...																											
CP04a Gross nonperforming financing (gross NPF) ratio					...																											
CP05a Net nonperforming financing (net NPF) to capital					...																											
CP06a Provisions for gross nonperforming financing (gross NPF)					...																											
Earnings					...																											
CP07a Return on assets (ROA)					...																											
CP08a Return on equity (ROE)					...																											
CP10a Cost to income					...																											
CP09a Net profit margin					...																											
CP11a Capital to assets (balance sheet definition)					...																											
CP12a Leverage (regulatory definition)					...																											
Liquidity					...																											
CP13a Liquid assets ratio					...																											
CP14a Liquid assets to short-term liabilities					...																											
CP15a Liquidity coverage ratio (LCR)					...																											
CP16a Net stable funding ratio (NSFR)					...																											
Sensitivity to Risks					...																											
CP17a Net foreign exchange open position to capital					...																											
CP18a Large exposures to capital					...																											
CP19a Growth of financing to private sector					...																											
Additional Prudential Islamic Financial Indicators (PIFIs)					...																											
AD01a Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSAs)					...																											
AD02a Total off-balance sheet items to total assets					...																											
AD03a Foreign-currency denominated financing to total financing					...																											
AD04a Foreign-currency denominated financing to total financing					...																											
AD05a Value of Sukuk holdings to capital					...																											
AD06a Value (or percentage) of Shariah-compliant financing by economic activity					...																											
Sectoral distribution ^(a)					...																											
(a) Agriculture, forestry and fishing					...																											
(b) Mining and quarrying					...																											
(c) Manufacturing					...																											
(d) Electricity, gas, steam and air conditioning supply					...																											
(e) Water supply, sewerage, waste management and remediation activities					...																											
(f) Construction					...																											
(g) Wholesale and retail trade; repair of motor vehicles and motorcycles					...																											

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
	(f)				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	(g)				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	Others				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
ST08	Assets held by domestic systemically important Islamic banks				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

Source: State bank of Pakistan
Note: MFSDM - Monetary and Financial Statistics Manual, IMF

- G Indicates General
- NC Indicates National Currency
- M Indicates Millions
- n.a Not applicable
- (-..) Indicates the data is not available
- 1 Data on RWA funded by PSIA is not available.
- 2 Net Income is accumulated and annualized by multiplying the accumulated data of Q1, Q2, Q3 and Q4 with factors 4, 2, 1.33 and 1 respectively.
- 3 ISIC 3.1 - International Standard Industrial Classification of All Economic Activities, Rev.3.1 was used till 2019Q1. From 2019Q2, ISIC 4.0 is used, therefore past series is incomparable.
- 4 Includes sub branches.
- 5 Includes only permanent and contract employees.