

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

Country	Kazakhstan	Starting Period: 2013Q4	Ending Period: 2019Q3	Core Prudential Islamic Financial Indicators (PSIFs)																										
Code	Indicator	Standard	Currency	Units	2013Q4	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3		
End-of-period exchange rate (National Currency / USD)	Capital Adequacy - Basel Standard																													
CP01a	CAR				61.7%	71.7%	66.3%	65.8%	77.3%	76.2%	67.8%	22.7%	24.7%	31.9%	31.3%	31.3%	35.2%	36.9%	36.0%	42.3%	45.1%	50.0%	40.9%	36.7%	33.8%	31.4%	31.3%	33.3%		
	Net nonperforming financing (NPF) ratio				10.509.605	10.911.402	10.911.486	10.911.486	10.911.486	12.005.735	11.818.807	12.064.357	12.776.228	13.206.851	13.862.004	13.900.755	14.320.138	14.665.509	14.876.646	28.619.571	27.31.486.6	27.505.648.7	27.614.082.8	27.961.878.0	28.770.643.6	29.269.966.2	29.167.586.0	29.633.763.2		
	Provisions for nonperforming financing (NPF)				17.402.020	15.212.745	16.469.899	16.584.812	14.057.387	15.748.070	17.437.195	53.107.172	51.671.644	41,388.576	43,772.276	44,348.762	40,736.886	39,794.722	41,352.283	67,731.788.5	59,574.396.6	55,034.262.0	67,584.682.5	76,211.505.2	85,001.619.6	93,241.048.0	94,698.660.0	98,086.949.3		
	Return on assets (ROA)				1.7%	0.5%	1.0%	1.3%	1.8%	0.4%	0.8%	1.3%	2.4%	1.1%	2.1%	2.4%	3.8%	0.8%	1.3%	3.2%	2.0%	6.4%	0.5%	0.8%	1.4%	0.5%	0.9%	1.3%		
	Return on equity (ROE)				3.9%	1.2%	2.2%	3.8%	5.4%	1.2%	2.6%	6.2%	11.4%	3.7%	7.9%	8.7%	11.4%	2.4%	3.7%	9.9%	5.8%	1.0%	1.3%	1.8%	4.2%	1.9%	3.9%	4.5%		
	Net profit margin				31.1%	34.9%	33.3%	34.2%	34.2%	31.3%	31.0%	42.1%	51.1%	53.2%	57.3%	49.0%	42.0%	47.7%	38.0%	63.5%	38.2%	28.8%	19.5%	17.2%	28.4%	27.1%	24.9%	19.5%		
	Capital to assets (balance sheet definition)				42.7%	44.3%	42.5%	34.8%	32.5%	34.6%	30.2%	21.1%	31.6%	30.3%	29.7%	31.3%	34.8%	35.7%	39.8%	38.0%	41.5%	38.2%	32.5%	26.1%	27.2%	26.7%	29.6%			
	Liquidity coverage ratio (LCR)				10.509.605	10.911.402	10.911.486	10.911.486	10.911.486	12.005.735	11.818.807	12.064.357	12,776.228	13,206.851	13,862.004	13,900.755	14,320.138	14,665.509	14,876.646	28,619.571	27,314.866	27,505.648	27,614.082	28,050.017	28,774.306	29,273.492	29,632.120	30,633.763		
	Net stable funding ratio (NSFR)				10.509.605	10.911.402	10.911.486	10.911.486	10.911.486	12.005.735	11.818.807	12.064.357	12,776.228	13,206.851	13,862.004	13,900.755	14,320.138	14,665.509	14,876.646	28,619.571	27,314.866	27,505.648	27,614.082	28,050.017	28,774.306	29,273.492	29,632.120	30,633.763		
	Net foreign exchange position to capital				49.145	439.857	159.112	-241.563	252.190	516.921	331.064	88.862	1,398.081	-23.386	-574.706	249.918	-565.593	233.729	-546.892	-578.999	147.988	15,048.766	-17.315	83.143	67.862	688.988	100,688.0	135,285.0		
	Large exposures to capital				10.509.605	10.911.402	10.911.486	10.911.486	10.911.486	12.005.735	11.818.807	12.064.357	12,776.228	13,206.851	13,862.004	13,900.755	14,320.138	14,665.509	14,876.646	28,619.571	27,314.866	27,505.648	27,614.082	28,050.017	28,774.306	29,273.492	29,632.120	30,633.763		
	Foreign-currency denominated funding to total funding				99.7%	98.3%	89.5%	82.0%	96.3%	86.3%	89.9%	93.2%	100.0%	100.0%	100.0%	100.0%	99.8%	93.8%	89.0%	99.9%	99.5%	99.6%	99.9%	99.9%	99.9%	99.1%	74.0%	79.7%	82.6%	
	Foreign-currency denominated financing to total financing				8.055.723.3	8.681.527	8.617.392.2	13,762.864.4	17,100.240.2	16,493.243.2	21,422.666.3	34,838.810.3	39,024.399.1	25,782.342.0	25,630.819.3	27,585.511.9	22,132.022.6	18,056.562.2	17,811.128.7	32,873.832.2	33,327.771.8	29,302.952.8	29,781.427.3	41,466.535.7	51,240.366.8	51,551.629.0	53,007.088.0	60,370.591.0		
	Value of Sukuk holdings to capital				9.360.492.0	9,695.007.0	8,797.353.8	12,469.267.6	15,359.078.3	14,981.222.6	16,804.333.1	30,529.058.7	34,737.053.8	23,053.902.2	22,517.825.0	22,975.438.6	18,946.882.2	16,832.986.5	15,770.459.2	25,548.189.3	33,105.977.6	21,257.595.8	30,492.565.8	42,532.153.9	57,006.422.2	51,621.629.0	53,607.098.0	50,376.578.0		
	Value of Sharif-compliant financing by economic activity				17,266.540	19,391.935	18,964.798	29,284.697	33,751.473	32,648.549	37,537.434	50,186.574	48,589.170	37,288.619	35,966.600	35,100.664	30,436.031	29,771.668	29,149.743	45,444.118	59,070.736	49,381.276	58,004.744	68,289.281	83,751.286	85,507.911	85,483.599	76,154.317		
	Value of gross NPF				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			

Code	Indicator	Standard	Currency	Units	2013Q4	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3		
Economic activity																														
	(a) agriculture, forestry, hunting and fishing	NC			0	0	0	0	0	0	0	0	1,315,392	468,741	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(b) mining and quarrying	NC	T		0	0	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	T		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(d) electricity, gas, steam and air-conditioning supply	NC	T		0	0	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	NC	T		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(f) construction	NC	T		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles	NC	T		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(h) transportation and storage	NC	T		0	0	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	T		0	0	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	T		0	0	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	T		0	0	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	T		0	0	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	T		0	0	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	T		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(o) public administration and defense; compulsory social security	NC	T		0	0	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	T		0	0	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	T		0	0	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	T		0	0	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 (except)	NC	T		0	0	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	T		0	0	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	T		0	0	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) activities of extraterritorial organisations and bodies	NC	T		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(v) financing to nonresidents	NC	T		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	TOTAL	NC	T		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AD08																														
Value (or percentage) of returns by major type of Sharif-compliant contract																														
	Total returns	NC	T		16,401,335	18,650,744	17,787,859	27,453,252	30,582,324	29,916,051	33,507,857	46,723,298	46,205,520	33,900,827	32,581,526	31,701,410	27,051,954	25,726,783	25,061,162	28,389,472	40,924,280	33,464,035	39,788,511	50,103,296	63,531,598	66,348,142	65,768,189	60,300,435		
	Murabahah	NC	T		13,220,280	14,209,809	13,062,471	22,944,167	26,421,538	26,125,820	30,282,481	43,828,309	43,640,916	31,686,609	30,677,893	30,127,963	25,001,665	23,952,062	23,561,997	23,029,672	34,922,293	26,551,873	33,623,790	43,609,762	56,638,817	60,465,577	59,987,872	55,369,572		
	Salam	NC	T		858,158	1,948,781	1,745,547	1,542,314	1,339,080	1,135,846	1,005,418	874,989	744,561	614,132	483,704	353,275	1,030,074	954,464	878,864	4,844,964	5,562,615	6,608,255	7,005,457	6,517,909	6,820,796	5,816,438	5,780,317	4,930,863		
	istisna'	NC	T		2,322,897	2,492,154	2,979,841	2,966,771	2,821,706	2,654,384	2,219,957	2,020,000	1,820,043	1,620,086	1,420,129	1,220,172	1,020,214	820,257	620,300	514,836	409,371	303,907	159,265	115,625	71,985	66,127	0	0	0	
	Mudharabah	NC	T		0	0	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	T		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Diminishing Musharakah	NC	T		0	0	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	T		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Qarfi Hassan	NC	T		0	0	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 (please specify)	NC	T		0	0	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)	NC	T		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(ii)	NC	T		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(iii)	NC	T		0	0	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	T		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Structural Islamic Financial Indicators (SIFIs)																														
Code	Indicator		Currency	Units	2013Q4	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3		
ST01	Number of Islamic banks	n.a	G		1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2	2	2	2	2	2	2	2	2		
	Number of domestic branch offices	n.a	G		3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	5	5	5	5	5	5	5	5			
	Number of ATMs	n.a	G		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
ST02	Number of employees	n.a	G		53	56	57	59	62	64	64	64	65	67	67	66	67	70	74	136	143	156	162	173	177	180	181			
ST03	Total assets	NC	T		24,594,793	24,642,389	25,656,258	31,318,329	33,401,210	34,702,665	39,178,548	57,160,476	60,321,316	42,642,150	45,219,679	46,787,301	43,273,268	42,130,186	41,639,281	71,902,717	71,955,064	66,346,198	70,521,818	86,328,587	110,395,792	93,665,980	97,707,611	81,477,860		
	Total Sharif-compliant financing (excluding interbank financing)	NC	T		21,328,998	23,741,297	24,782,394	30,770,420	32,475,758	33,888,350	37,352,363	53,924,754	57,288,523	38,689,850	37,235,116	37,699,832	33,074,410	32,141,885	29,470,844	44,534,812.0	60,322,204.6	57,777,700	58,408,445	75,440,817	97,729,872	72,827,255	79,768,046	71,114,630		
	Sukuk holdings	NC	T		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 Sharif-compliant securities	NC	T		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
	Interbank financing	NC	T		3,107,419	682,725	688,200	454,750	455,875	0	1,488,670	2,040,912	1,202,800																	