

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

Country: Indonesia		Indonesia		Time period covered : Starting Period: 2013A Ending Period: 2018Q2		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
End-of-period exchange rate (IDR / I					12,189	11,404	11,969	12,212	12,440	13,084	13,332	14,657	13,795	13,276	13,180	12,998	13,582	13,321	13,319	13,472	13,567	13,767	14,330
Capital Adequacy : Basel Standard																							
CP01a	CAR				14.4%	16.2%	16.2%	14.6%	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%
	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	27,626.0	31,105.2	33,072.4	36,218.5
	Risk-weighted assets (RW)	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	179,057.0	175,876.6
CP02a	Tier 1 capital to RWA				11.7%	13.7%	13.4%	13.8%	12.7%	11.7%	11.5%	12.5%	12.1%	12.8%	12.7%	13.4%	13.9%	14.4%	13.8%	13.6%	15.6%	16.7%	17.9%
	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	19,818.08	20,059.2	22,280.73	22,778.86	23,768.0	23,894.01	22,164.55	27,169.91	29,940.44	31,404.79
	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	179,057.0	175,876.6
CP03a	Common Equity Tier 1 (CET1) capital to RWA				...	...	...	...	...	...	...	...	...	...	...	13.9%	14.4%	13.8%	13.6%	15.6%	16.7%	17.9%	
	CET1 capital		NC	B	...	...	...	...	...	...	...	...	...	...	...	...	22,778.9	23,768.0	23,894.0	22,164.55	27,169.91	29,940.44	31,404.79
	RWA		NC	B	...	...	...	...	...	...	...	...	...	...	...	...	163,305.8	165,509.0	173,317.1	172,173.4	173,694.5	179,057.0	175,876.6
Capital Adequacy: IFSB Formula																							
CP01b	CAR (IFSB)				14.4%	16.2%	16.2%	14.6%	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%
	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	27,626.0	31,105.2	33,072.4	36,218.5
	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	179,057.0	175,876.6
CP02b	Tier 1 capital to RWA (IFSB)				11.7%	13.7%	13.4%	13.8%	12.7%	11.7%	11.5%	12.5%	12.1%	12.8%	12.7%	13.4%	13.9%	14.4%	13.8%	13.6%	15.6%	16.7%	17.9%
	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	19,818.1	20,059.2	22,280.7	22,778.9	23,768.0	23,894.0	22,164.55	27,169.91	29,940.44	31,404.79
	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	179,057.0	175,876.6
CP03b	Common Equity Tier 1 (CET1) capital to RWA (IFSB)				...	...	...	...	...	...	...	...	...	...	...	13.9%	14.4%	13.8%	13.6%	15.6%	16.7%	17.9%	
	CET1 capital		NC	B	...	...	...	...	...	...	...	...	...	...	...	...	22,778.9	23,768.0	23,894.0	22,164.55	27,169.91	29,940.44	31,404.79
	RWA		NC	B	...	...	...	...	...	...	...	...	...	...	...	...	163,305.8	165,509.0	173,317.1	172,173.4	173,694.5	179,057.0	175,876.6
Asset Quality																							
CP04	Gross nonperforming fin				2.7%	3.4%	4.3%	5.3%	5.0%	5.5%	5.1%	5.1%	4.8%	5.3%	5.7%	4.8%	4.4%	4.6%	4.5%	4.4%	4.8%	4.6%	3.8%
	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	7,270.2
	Total financing		NC	B	137,268.1	138,590.0	143,315.6	147,737.2	147,136.1	150,709.5	151,157.1	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	
CP05	Net nonperforming finan				13.7%	16.3%	23.1%	31.2%	25.5%	26.9%	25.6%	22.7%	21.0%	24.0%	25.3%	16.5%	14.2%	16.3%	18.4%	18.5%	15.7%	14.8%	11.2%
	Net NPF		NC	B	2,477.7	3,102.5	4,347.7	5,687.4	4,996.9	5,604.7	5,461.8	5,141.3	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	4,624.4	4,049.2
	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	27,626.2	31,105.2	33,072.4	36,218.5
CP06	Provisions for gross non				33.4%	35.0%	30.0%	27.2%	32.3%	30.6%	28.8%	33.8%	34.1%	32.2%	34.4%	40.0%	50.8%	44.2%	36.8%	37.8%	46.0%	44.3%	44.3%
	Provisions		NC	B	1,243.7	1,671.5	1,863.1	2,125.9	2,384.2	2,473.7	2,214.3	2,621.3	2,541.6	2,636.0	3,096.2	4,076.9	3,983.0	3,636.0	3,106.4	4,150.6	3,845.0	3,221.0	
	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	7,270.2
Earnings																							
CP07	Return on assets (ROA)				1.7%	1.6%	0.8%	0.7%	0.5%	0.8%	0.5%	0.5%	0.5%	1.0%	0.8%	0.7%	0.7%	1.3%	1.2%	1.1%	0.7%	1.4%	1.6%
	Net income (before extrac		NC	B	2,372.9	2,317.1	1,399.6	1,161.6	916.1	1,352.9	986.4	938.5	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
	Total assets <sup>2</sup>		NC	B	140,625.5	146,642.7	167,043.7	171,931.0	175,547.7	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	258,044.4
CP08	Return on equity (ROE)				18.3%	17.5%	9.7%	5.8%	8.2%	6.1%	5.4%	5.4%	9.6%	7.6%	6.4%	6.5%	12.1%	12.1%	11.7%	6.6%	12.5%	13.7%	
	Net income (before extrac		NC	B	2,372.9	2,317.1	1,399.6	1,161.6	916.1	1,352.9	986.4	938.5	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
	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	17,339.1	17,756.5	19,820.9	19,855.6	20,176	20,790	23,448	23,675	22,108	24,260	28,806	29,606
CP09	Net profit margin				16.2%	15.0%	10.6%	8.1%	5.6%	6.5%	4.9%	5.1%	4.9%	7.7%	5.9%	5.0%	10.3%	13.0%	16.2%	7.5%	14.0%	15.4%	
	Net income (before extrac		NC	B	2,372.9	2,317.1	1,399.6	1,161.6	916.1	1,352.9	986.4	938.5	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
	Gross income <sup>1</sup>		NC	B	14,679.8	15,430.8	13,211.1	14,420.4	16,459.2	20,865.3	20,024.8	18,252.6	19,608.6	24,924.7	25,653.3	26,219.3	26,729.0	27,522.9	22,112.7	16,019.8	21,288.1	25,719.7	26,376.6
CP10	Cost to income				82.1%	83.9%	89.1%	91.9%	94.4%	93.5%	95.1%	94.9%	95.1%	92.3%	94.1%	95.0%	95.0%	89.7%	87.0%	87.8%	92.5%	86.0%	84.6%
	Operating costs <sup>1</sup>		NC	B	12,045.9	12,947.2	11,769.9	13,258.8	15,543.0	19,512.1	19,038.5	17,314.2	18,653.2	23,017.2	24,148.5	24,920.5	25,391.4	24,679.8	19,244.3	14,072.3	19,697.0	22,127.8	22,324.1
	Gross income <sup>1</sup>		NC	B	14,679.8	15,430.8	13,211.1	14,420.4	16,459.2	20,865.3	20,024.8	18,252.6	19,608.6	24,924.7	25,653.3	26,219.3	26,729.0	27,522.9	22,112.7	16,019.8	21,288.1	25,719.7	26,376.6
Leverage																							
CP11	Capital to assets (balanc				8.1%	8.9%	8.3%	8.8%	7.7%	8.5%	8.7%	9.2%	8.8%	9.3%	9.3%	9.2%	9.0%	9.2%	8.8%	8.0%	9.4%	10.2%	10.7%
	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	19,818.1	20,059.2	22,280.7	22,778.9	23,768.0	23,894.0	22,164.55	27,169.91	29,940.44	31,404.8
	Total assets		NC	B	180,360.0	181,148.0	188,189.7	195,084.6	204,960.6	198,552.8	200,217.2	204,025.0	213,423.0	213,061.3	216,117.7	241,937.2	254,184.2	257,775.1	271,830.1	275,945.6	288,026.7	294,267.4	294,318.8
CP12	Leverage (regulatory def				7.8%	8.5%	7.4%	8.6%	6.8%	8.4%	8.5%	9.0%	8.5%	8.9%	9.0%	8.7%	8.9%	8.5%	8.0%	9.1%	9.9%	10.4%	
	Tier 1 capital		NC																				

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
CP19	Growth of financing to p				22.1%	16.0%	11.9%	10.8%	7.8%	6.2%	5.2%	2.3%	4.1%	4.0%	4.9%	13.8%	20.0%	21.0%	17.3%	8.2%	6.9%	6.7%	2.2%
	Total financing at end of ci		NC	B	137,352.7	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
	Total financing at end of si		NC	B	112,396.3	119,507.5	128,101.5	133,376.4	137,268.1	138,590.0	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
<b>Additional Prudential Islamic Financial Indicators (PIFIs)</b>																							
Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
AD01	out of total income from assets funded by profit-sharing investment accounts (PSIAs)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Income distributed to IAH		NC	B	6,589.7	2,095.8	5,737.7	8,949.1	12,275.9	5,103.6	9,986.7	14,830.3	19,645.8	4,886.8	9,513.1	13,100	18,147	4,759	9,704	14,820	20,070	5,056	9,869
	Total income from assets funded by PSIA		NC	B	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
AD02	Total off-balance sheet items to total assets				5.0%	5.2%	-11.2%	-3.2%	-12.3%	-1.8%	-2.0%	-2.2%	-3.4%	-4.2%	-2.9%	-3.2%	-3.2%	-3.1%	-3.1%	-2.9%	-3.3%	-3.0%	-2.7%
	Off-balance sheet items		NC	B	9,025.0	9,376.0	-21,064.9	-6,321.7	-25,294.7	-3,607.5	-4,091.1	-4,479.5	-7,229.5	-8,911.7	-6,243.2	-7,638.9	-8,137.1	-7,889.7	-8,419.1	-9,996.6	-9,525.0	-8,938.5	-7,956.6
	Total assets		NC	B	180,360.0	181,148.0	188,189.7	195,084.6	204,960.6	198,552.8	200,217.2	204,025.0	213,423.0	213,061.3	216,117.7	241,937.2	254,184.2	257,775.1	271,830.1	275,945.6	288,026.7	294,267.4	294,318.8
AD03	Foreign-currency denominated funding to total funding				6.2%	6.7%	6.7%	6.7%	6.5%	7.3%	7.0%	7.6%	6.9%	7.9%	7.3%	5.9%	6.0%	5.5%	6.0%	5.0%	4.6%	5.2%	5.8%
	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	12,007.8	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	
	Total funding		NC	B	143,174.0	141,260.4	150,529.8	157,331.5	170,722.9	165,034.2	162,816.6	166,433.2	174,895.0	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
AD04	Financing				5.6%	5.1%	5.3%	5.1%	5.4%	5.6%	5.8%	6.6%	5.8%	5.3%	5.2%	4.4%	4.9%	4.8%	4.3%	4.2%	4.1%	4.2%	3.9%
	FX financing		NC	B	7,619.0	7,103.0	7,538.4	7,575.1	7,951.2	8,188.8	8,693.9	10,017.8	8,986.9	8,107.5	8,219.6	7,796.3	8,702.9	8,500.1	7,937.7	7,769.1	7,700.8	7,966.3	7,431.3
	Total financing		NC	B	137,268.0	138,590.0	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
AD05	Value of Sukuk holdings to capital				45.2%	42.3%	43.2%	47.5%	43.0%	43.5%	50.1%	49.4%	60.3%	70.5%	65.5%	61.1%	62.2%	67.4%	72.8%	83.2%	81.3%	80.0%	98.3%
	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	26,452.9	36,515.9
	Total regulatory capital (or balance sheet capital)		NC	B	18,089.0	19,033.0	18,788.0	18,229.0	19,585.0	20,847.0	21,301.0	22,662.0	23,409.2	23,064.6	23,321.1	25,677.6	27,152.6	28,104.1	28,455.7	27,626.2	31,105.2	33,072.4	36,218.5
AD06	Value of Shari'ah-compliant financing by economic activity				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Value of Shari'ah-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
	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	5,502.1	6,323.1	6,775.3	7,537.9	7,554.6	7,731.0	7,902.4	8,122.7	8,546.5	8,520.8	8,375.3	8,921.2	8,526.0	9,961.9
(b)	mining and quarrying		NC	B	2,932.5	3,250.5	3,036.0	3,685.8	4,031.7	4,160.8	4,544.6	5,074.3	4,786.7	4,742.4	4,632.5	4,734.4	5,125.4	5,257.7	5,171.4	5,034.4	4,751.8	4,585.9	3,885.6
(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	16,852.7	16,644.1	16,239.5	15,685.9	16,391.2
(d)	electricity, gas, steam and air-conditioning		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	6,768.4	6,663.5	7,679.6	7,442.9	7,014.6	6,852.6	6,897.1	6,162.5	7,030.3
(e)	water supply; sewerage and waste manag		NC	B	303.4	292.4	64.5	78.4	80.7	130.3	107.0	113.7	100.5	100.5	100.5	100.5	100.5	100.5	100.5	100.5	100.5	100.5	100.5
(f)	construction		NC	B	6,451.0	6,607.0	6,613.7	9,078.6	8,607.3	8,571.0	8,772.6	8,502.4	7,623.4	7,396.8	7,444.8	7,872.9	8,390.1	7,887.2	10,083.4	10,562.6	10,578.9	10,687.3	10,859.1
(g)	wholesale and retail trade; repair of motor		NC	B	11,615.8	12,501.4	14,019.3	19,023.3	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	25,943.3	26,135.3	25,483.5	26,469.0
(h)	transportation and storage		NC	B	4,116.3	4,063.8	11,297.2	9,953.7	7,686.1	7,917.4	7,710.0	7,945.2	7,859.7	7,441.8	7,771.5	7,319.8	7,611.3	7,524.2	7,904.4	7,454.9	7,339.6	7,372.2	7,267.6
(i)	accommodation and food service activities		NC	B	398.9	690.8	847.5	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	1,947.7	1,858.8	1,895.8	2,040.5	2,106.3	2,362.7	
(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	1,661.7	1,279.6	1,284.5	1,175.5	1,363.6	1,045.0	872.8
(k)	financial and insurance activities		NC	B	...	...	14,972.6	11,879.0	11,372.3	11,212.1	11,629.8	11,851.9	11,943.6	11,236.8	12,296.8	12,289.0	11,728.8	11,175.4	12,025.7	11,973.1	11,269.7	11,171.6	10,396.2
(l)	real estate activities		NC	B	87,296.4	86,497.1	37,132.0	28,027.4	28,648.6	29,821.9	30,740.2	31,761.2	32,420.3	32,829.0	34,234.3	36,122.2	37,457.3	38,554.4	38,861.5	39,384.4	39,714.8	39,364.7	39,845.2
(m)	professional, scientific and technical activi		NC	B	...	...	1,032.7	1,277.4	1,422.3	1,163.0	1,471.6	1,182.8	1,147.9	1,232.0	1,289.8	1,414.3	1,603.8	1,700.8	1,979.0	1,939.7	1,978.1	2,015.0	1,592.9
(n)	administrative and support service activitie		NC	B	...	...	197.3	220.3	254.6	299.1	304.8	283.3	472.6	262.0	670.3	721.2	633.6	412.1	382.0	321.1	294.3	249.1	245.4
(o)	public administration and defense; compul		NC	B	...	...	155.2	86.6	84.8	28.2	25.2	24.0	266.0	262.4	262.9	260.1	8.9	7.9	8.1	7.2	6.4	4.0	2.8
(p)	education		NC	B	1,199.4	1,351.0	1,796.5	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
(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	3,496.1
(r)	arts, entertainment and recreation		NC	B	44.6	49.8	81.4	104.7	176.0	164.9	197.0	186.5	187.6	187.0	190.6	189.0	182.2	172.1	171.3	146.9	141.7	142.4	144.9
(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	5,517.1	5,507.2	5,284.6	5,305.6	5,635.8	5,613.4	5,810.9	7,656.3	6,975.4
(t)	activities of households as employers		NC	B	...	...	...	...	...	...	...	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*)	other financing of households		NC	B	...	...	16,307.0	25,279.5	23,712.9	21,853.2	21,098.8	20,295.0	21,206.6	21,410.7	20,885.2	31,176.4	32,147.0	33,099.8	34,517.8	34,897.2	36,371.9	37,198.9	37,356.1
(u)	activities of extraterritorial organisations an		NC	B	...	...	0.7	...	...	0.2	0.2	0.2	0.2	0.6	0.0	1.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(u*)	financing to nonresidents		NC	B	...	...	731.9	105.7	347.5	345.2	346.0	372.9	736.8	563.4	358.3	308.9	891.8	383.8	414.7	309.5	338		

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
	Salam		NC	B	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Istisna'		NC	B	18.7	5.2	11.7	15.4	20.5	5.9	10.6	14.3	17.9	3.6	7.4	9.2	12.4	1.0	1.7	2.5	3.0	0.3	1.0
	Ijarah/Ijarah Muntahia Bittamlik		NC	B	173.4	41.6	167.4	258.4	256.4	45.2	86.5	158.6	199.9	45.8	89.0	163.9	241.8	59.9	132.1	240.5	385.2	99.1	180.5
	Mudharabah		NC	B	1,170.6	316.7	613.9	873.8	1,157.5	277.2	550.5	847.4	1,120.0	257.2	505.1	763.3	1,007.8	243.0	460.0	687.1	892.8	197.2	374.3
	Musharakah		NC	B	3,042.2	899.2	1,866.0	2,889.0	4,045.5	1,167.7	2,293.2	3,444.7	4,640.6	1,014.4	2,278.1	2,972.9	4,649.1	1,244.9	2,495.2	3,895.3	5,212.8	1,281.5	2,585.1
	Diminishing Musharakah		NC	B	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Wakalah		NC	B	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Qard Hassan		NC	B	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others		NC	B	953.5	219.9	86.3	134.1	180.6	43.1	84.3	263.3	353.7	87.5	184.4	281.4	387.5	114.8	234.4	355.0	483.7	138.2	277.9
	(i) Qardh <sup>1</sup>		NC	B	...	...	77.6	122.9	165.8	41.5	81.6	259.3	353.3	87.5	184.4	281.4	387.5	114.8	234.4	355.0	483.7	138.2	277.9
	(ii)		NC	B	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)		NC	B	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others		NC	B	953.5	219.9	8.7	11.2	14.8	1.5	2.7	4.0	0.3	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-

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	
ST01	Number of Islamic banks	n.a	G	11	11	11	12	12	12	12	12	12	12	12	13	13	13	13	13	13	13	13	13
	Number of domestic branch offices	n.a	G	407	414	417	438	447	448	450	448	450	450	455	475	473	462	472	472	471	468	467	467
	Number of ATMs	n.a	G	2,696	2,832	2,926	3,143	3,350	3,354	3,483	3,525	3,571	3,574	3,583	3,127	3,127	2,533	2,536	2,537	2,585	2,350	2,998	2,998
ST02	Number of employees	n.a	G	26,717	27,027	29,232	38,965	41,393	49,106	49,069	48,861	51,413	50,372	50,488	50,997	51,110	51,352	52,350	52,400	51,068	50,095	52,350	52,350
ST03	Total assets	NC	B	180,360.1	181,147.5	188,189.7	195,084.6	204,960.6	198,552.8	200,217.2	204,025.0	213,423.0	213,061.3	216,117.7	241,937.2	254,184.2	257,775.1	271,830.1	275,945.6	288,026.7	294,267.4	294,318.8	294,318.8
	Total Shari'ah-compliant financing (excluding interbank financ	NC	B	137,352.7	138,589.8	143,316.6	147,737.7	147,944.4	147,136.6	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	189,788.9	190,063.6
	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	26,452.6	13,861.8
	Other Shari'ah-compliant securities	NC	B	1,074.7	3,262.5	932.4	936.2	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	5,787.4	15,709.7
	Interbank financing	NC	B	3,086.7	8,127.4	3,287.2	3,617.7	3,766.9	3,796.1	4,286.7	3,381.4	4,157.3	4,067.6	4,168.9	3,594.7	4,672.0	3,515.6	6,125.6	3,342.4	6,210.9	5,784.7	7,154.6	7,154.6
	All other assets	NC	B	31,251.0	23,107.7	32,635.6	34,226.0	43,510.6	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	46,161.6	46,161.6	46,161.6
ST03	Total assets	NC	B	180,360.1	181,147.5	188,189.7	195,084.6	204,960.6	198,552.8	200,217.2	204,025.0	213,423.0	213,061.3	216,117.7	241,937.2	254,184.2	257,775.1	271,830.1	275,945.6	288,026.7	294,267.4	294,318.8	294,318.8
	Total Shari'ah-compliant financing (excluding interbank financ	NC	B	137,352.7	138,589.8	143,316.6	147,737.7	147,944.4	147,136.6	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	189,788.9	190,063.6
	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	26,452.6	13,861.8
	Other Shari'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	15,709.7
	Interbank financing	NC	B	3,086.7	8,127.4	3,287.2	3,617.7	3,766.9	3,796.1	4,286.7	3,381.4	4,157.3	4,067.6	4,168.9	3,594.7	4,672.0	3,515.6	6,125.6	3,342.4	6,210.9	5,784.7	7,154.6	7,154.6
	All other assets <sup>(1)</sup>	NC	B	31,251.0	23,107.7	31,927.4	33,696.6	43,040.9	36,661.1	32,159.1	35,431.2	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	46,161.6
ST04	Total funding/liabilities and equities	NC	B	180,360.1	181,147.5	186,848.4	195,084.6	204,960.6	198,552.8	200,217.2	204,025.0	213,423.0	213,061.3	216,117.7	241,937.2	254,184.2	257,775.1	271,830.1	275,945.6	288,026.7	294,267.4	294,318.8	294,318.8
	Profit-sharing investment accounts (PSIA)	NC	B	120,015.0	122,136.4	130,045.5	135,756.5	148,017.6	141,487.4	148,787.4	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	202,314.1
	Other remunerative funding (Murabahah, Commodity Murabahah etc.)	NC	B	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Nonremunerative funding (current account, Wadiah)	NC	B	23,336.6	19,123.9	20,484.3	21,575.0	22,705.3	23,546.8	24,709.0	23,876.6	24,915.5	24,207.7	27,523.7	27,572.5	29,469.9	29,779.3	32,265.7	32,581.9	35,933.0	36,357.8	38,759.1	38,759.1
	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	2,625.0	2,500.0	500.0	500.0	500.0	500.0	500.0	500.0	500.0	500.0	500.0	500.0	0.0
	Other Shari'ah-compliant securities issued	NC	B	3,199.6	3,514.6	2,210.0	1,460.0	1,436.9	700.0	1,938.3	2,210.1	1,166.4	860.0	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	3,626.0
	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	4,185.3	5,470.4	3,817.6	3,411.0	3,411.0
	All other liabilities	NC	B	8,454.7	9,797.3	8,016.3	6,942.9	6,998.4	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	9,589.5	10,139.1	10,139.1
	Capital and reserves	NC	B	16,224.9	16,888.1	17,027.0	18,872.1	18,356.8	18,620.6	18,895.6	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	36,069.4
ST05	Total revenues	NC	B	26,580.2	7,990.9	14,830.0	22,084.4	32,961.8	11,087.1	21,513.1	30,828.4	42,394.4	11,136.2	22,412.3	32,837.3	45,047.3	11,657.9	20,802.3	30,934.1	41,559.7	11,555.2	23,166.3	23,166.3
	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	22,544.4	5,704.6	11,426.0	11,426.0
	Investment based (Sukuk, other Shari'ah-compliant securities)	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	858.3	1,247.5	1,247.5
	Fee based	NC	B	1,322.3	251.3	749.1	1,203.0	1,640.0	383.0	774.7	960.8	1,298.1	282.6	606.7	888.1	1,246.2	372.5	780.5	1,134.7	1,555.4	338.4	726.2	726.2
	Other	NC	B	9,561.1	3,378.1	5,173.9	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	9,765.5	9,765.5
ST06	Earnings before taxes and Zakat	NC	B	2,591.8	608.6	888.8	788.2	822.4	342.7	493.8	739.7	977.4	463.2	774.									

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
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<sup>2</sup> The data represents average assets calculated from January to the reporting date.

<sup>3</sup> Qardh practices in Indonesia is a borrowing agreement with borrower at the condition that the borrower should repay the loan at specified period of time. Qardh receivables include *hawalah* and *rahn* financing agreement. The bank will obtain a fee (*ujrah*) from this transaction, which is recognized upon receipt.

<sup>4</sup> The formulation reference is updated