

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

Country:		Pakistan																					
Time period covered :		Starting Per 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
<b>End-of-period exchange rate (PKR / USD):</b>					105.59	97.99	98.65	102.49	100.43	101.82	101.73	104.35	104.70	104.67	104.65	104.6	104.69	104.74	104.79	105.33	110.30	115.16	121.29
<b>Capital Adequacy: Basel Standard</b>																							
CP01a	CAR <sup>1</sup>	Basel II			17.5%	19.0%	16.9%	17.4%	15.7%	15.97%	15.5%	17.3%	16.1%	16.7%	16.2%	16.0%	15.8%	14.9%	15.4%	15.1%	14.7%	15.7%	
	Total regulatory capital		NC	M	26,976.1	28,702.0	29,683.7	31,264.4	32,510.4	33,530.2	35,266.6	36,750.9	38,979.6	39,915.4	38,835.2	39,878.8	46,187.6	48,074.4	52,705.2	53,825.7	58,288.0	60,079.9	67,283.5
	Risk-weighted assets (RWA)		NC	M	154,017.0	151,168.2	176,038.4	179,517.4	206,592.5	209,901.9	227,012.8	212,701.9	242,725.0	238,431.7	239,023.9	248,495.9	291,540.5	321,726.0	341,299.5	349,462.7	385,125.2	407,999.8	428,284.2
CP02a	Tier 1 capital to RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	Tier 1 capital		NC	M	26,976.1	28,702.0	29,683.7	31,264.4	32,510.4	33,530.2	35,266.6	36,750.9	38,979.6	39,915.4	38,835.2	39,878.8	46,187.6	48,074.4	52,705.2	53,825.7	58,288.0	60,079.9	67,283.5
	RWA		NC	M	154,017.0	151,168.2	176,038.4	179,517.4	206,592.5	209,901.9	227,012.8	212,701.9	242,725.0	238,431.7	239,023.9	248,495.9	291,540.5	321,726.0	341,299.5	349,462.7	385,125.2	407,999.8	428,284.2
CP03a	Common Equity Tier 1 (CET1) capital to RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	CET1 capital		NC	M	26,976.1	28,702.0	29,683.7	31,264.4	32,510.4	33,530.2	35,266.6	36,750.9	38,979.6	39,915.4	38,835.2	39,878.8	46,187.6	48,074.4	52,705.2	53,825.7	58,288.0	60,079.9	67,283.5
	RWA		NC	M	154,017.0	151,168.2	176,038.4	179,517.4	206,592.5	209,901.9	227,012.8	212,701.9	242,725.0	238,431.7	239,023.9	248,495.9	291,540.5	321,726.0	341,299.5	349,462.7	385,125.2	407,999.8	428,284.2
<b>Capital Adequacy: IFSB Formula<sup>2</sup></b>																							
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				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
<b>Asset Quality</b>																							
CP04	Gross nonperforming financing (gross NPF) ratio				3.1%	3.3%	3.0%	3.2%	2.7%	2.4%	2.3%	2.3%	2.0%	2.1%	1.9%	1.9%	1.7%	1.4%	1.2%	1.2%	1.0%	0.8%	0.7%
	Gross NPF		NC	M	3,560.8	3,443.3	3,393.1	3,890.9	3,900.5	3,720.8	4,039.4	4,062.3	4,000.1	4,389.7	3,976.6	3,964.5	4,549.4	4,339.0	4,227.1	4,297.0	4,314.1	4,043.0	4,046.4
	Total financing		NC	M	115,756.7	105,753.1	113,738.2	121,711.8	144,615.3	152,909.4	175,111.0	175,112.5	195,327.8	206,395.0	211,875.5	212,300.5	260,886.5	314,511.5	340,690.8	365,221.1	448,884.8	509,348.3	545,572.8
CP05	Net nonperforming financing (net NPF) to capital				4.5%	4.1%	3.7%	4.4%	3.6%	2.1%	2.0%	1.7%	1.4%	2.2%	1.6%	1.4%	2.2%	1.7%	1.5%	1.7%	1.3%	1.4%	0.7%
	Net NPF		NC	M	1,223.1	1,165.2	1,099.7	1,373.6	1,164.8	688.4	696.4	633.5	526.6	895.1	654.3	553.8	1,027.9	826.5	776.9	906.7	758.1	821.9	479.7
	Total regulatory capital		NC	M	26,976.1	28,702.0	29,683.7	31,264.4	32,510.4	33,530.2	35,266.6	36,750.9	38,979.6	39,915.4	40,029.5	39,878.8	46,187.6	48,074.4	52,705.2	53,825.7	58,288.0	60,079.9	67,283.5
CP06	Provisions for gross nonperforming financing (gross NPF)				65.7%	66.2%	67.6%	64.7%	70.1%	81.5%	82.8%	84.4%	86.8%	79.6%	83.5%	86.0%	77.4%	81.0%	81.6%	78.9%	82.4%	79.7%	88.1%
	Provisions		NC	M	2,337.7	2,278.1	2,293.4	2,517.4	2,735.7	3,032.5	3,343.0	3,428.8	3,473.4	3,494.6	3,322.3	3,410.7	3,521.6	3,512.6	3,450.2	3,390.3	3,556.0	3,221.2	3,566.7
	Gross NPF		NC	M	3,560.8	3,443.3	3,393.1	3,890.9	3,900.5	3,720.8	4,039.4	4,062.3	4,000.1	4,389.7	3,976.6	3,964.5	4,549.4	4,339.0	4,227.1	4,297.0	4,314.1	4,043.0	4,046.4
<b>Earnings</b>																							
CP07	Return on assets (ROA)				1.5%	1.4%	1.8%	2.0%	1.9%	2.0%	1.8%	1.7%	1.5%	0.9%	1.0%	0.9%	0.9%	1.3%	1.5%	1.5%	1.3%	1.3%	1.5%
	Net income (before extraordinary items, taxes, and Total assets)		NC	M	4,956.0	5,120.2	6,915.6	7,514.9	7,778.4	9,986.3	9,647.2	9,249.5	8,024.2	5,837.1	6,533.6	5,960.1	6,089.8	9,328.1	11,570.7	11,569.9	10,444.0	12,431.0	14,900.9
	Total assets		NC	M	326,973.6	368,037.0	376,702.0	382,616.4	403,845.2	501,152.3	522,729.9	533,072.2	549,023.2	616,178.9	638,480.6	653,328.2	663,781.1	714,202.7	751,183.3	776,017.0	804,815.1	947,892.7	975,383.3
CP08	Return on equity (ROE)				20.6%	17.9%	23.5%	25.0%	25.4%	29.8%	28.1%	26.3%	22.3%	14.6%	16.4%	14.8%	14.6%	19.3%	23.0%	22.6%	19.8%	20.9%	23.9%
	Net income (before extraordinary items, taxes, and Equity)		NC	M	4,956.0	5,120.2	6,915.6	7,514.9	7,778.4	9,986.3	9,647.2	9,249.5	8,024.2	5,837.1	6,533.6	5,960.1	6,089.8	9,328.1	11,570.7	11,569.9	10,444.0	12,431.0	14,900.9
	Equity		NC	M	24,016.7	28,630.7	29,445.7	30,106.0	30,666.8	33,515.7	34,347.1	35,107.3	35,965.4	39,901.6	39,933.6	40,225.2	41,717.1	48,392.3	50,405.7	51,292.4	52,692.6	59,377.4	62,271.8
CP09	Net profit margin				34.9%	34.7%	41.2%	41.6%	41.5%	45.9%	42.8%	41.1%	37.1%	29.3%	31.9%	29.4%	28.7%	36.9%	40.7%	40.1%	36.0%	36.7%	40.4%
	Net income (before extraordinary items, taxes, and Gross income)		NC	M	4,956.0	5,120.2	6,915.6	7,514.9	7,778.4	9,986.3	9,647.2	9,249.5	8,024.2	5,837.1	6,533.6	5,960.1	6,089.8	9,328.1	11,570.7	11,569.9	10,444.0	12,431.0	14,900.9
	Gross income		NC	M	14,214.7	14,758.8	16,765.6	18,082.2	18,752.7	21,780.4	22,535.0	22,478.1	21,650.9	19,942.8	20,451.6	20,267.5	21,235.1	25,289.0	28,398.3	28,881.4	29,028.2	33,916.2	36,857.1
CP10	Cost to income				58.7%	62.7%	57.6%	55.9%	55.5%	51.4%	53.8%	56.0%	60.2%	69.6%	68.3%	70.3%	70.4%	63.1%	59.7%	60.4%	63.7%	63.5%	57.8%
	Operating costs		NC	M	8,345.0	9,256.5	9,660.1	10,106.2	10,404.7	11,205.4	12,120.3	12,583.9	13,023.4	13,879.3	13,959.9	14,245.5	14,956.7	15,950.6	16,965.1	17,437.8	18,504.1	21,528.1	21,288.2
	Gross income		NC	M	14,214.7	14,758.8	16,765.6	18,082.2	18,752.7	21,780.4	22,535.0	22,478.1	21,650.9	19,942.8	20,451.6	20,267.5	21,235.1	25,289.0	28,398.3	28,881.4	29,028.2	33,916.2	36,857.1
<b>Leverage</b>																							
CP11	Capital to assets (balance sheet definition)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	
CP12	Total assets	N o t  A p p l i c a b l e			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	<b>Leverage (regulatory definition)</b>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital Exposure				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>Liquidity</b>																								
CP13	<b>Liquid assets ratio</b>				<b>37.9%</b>	<b>38.6%</b>	<b>41.4%</b>	<b>33.4%</b>	<b>36.8%</b>	<b>37.3%</b>	<b>41.1%</b>	<b>40.2%</b>	<b>41.5%</b>	<b>36.1%</b>	<b>42.5%</b>	<b>50.1%</b>	<b>41.5%</b>	<b>37.8%</b>	<b>40.1%</b>	<b>39.1%</b>	<b>35.2%</b>	<b>31.4%</b>	<b>30.9%</b>	
	Liquid assets		NC	M	142,245.7	139,377.7	163,269.4	133,725.2	180,018.8	191,362.0	232,771.0	226,881.7	254,328.2	223,493.3	290,039.6	349,606.3	292,630.8	273,060.3	330,564.6	332,226.0	323,386.2	306,707.5	318,103.0	
	Total assets		NC	M	375,175.3	360,898.8	394,031.8	400,359.7	488,760.6	513,544.0	565,885.2	564,098.8	612,827.5	619,530.2	683,084.0	697,871.2	705,592.5	722,812.9	825,144.4	850,518.2	920,007.4	975,777.9	1,030,364.7	
CP14	<b>Liquid assets to short-term liabilities</b>				<b>52.9%</b>	<b>70.5%</b>	<b>78.3%</b>	<b>60.9%</b>	<b>65.9%</b>	<b>63.2%</b>	<b>71.2%</b>	<b>71.4%</b>	<b>72.6%</b>	<b>58.6%</b>	<b>77.1%</b>	<b>93.5%</b>	<b>82.9%</b>	<b>74.7%</b>	<b>86.2%</b>	<b>78.6%</b>	<b>70.8%</b>	<b>62.7%</b>	<b>57.7%</b>	
	Liquid assets		NC	M	142,245.7	139,377.7	163,269.4	133,725.2	180,018.8	191,362.0	232,771.0	226,881.7	254,328.2	223,493.3	290,039.6	349,606.3	292,630.8	273,060.3	330,564.6	332,226.0	323,386.2	306,707.5	318,103.0	
	Short-term liabilities		NC	M	268,770.5	197,610.5	208,603.9	219,614.8	273,305.2	302,958.9	326,697.6	317,610.1	350,162.4	381,184.7	376,124.1	373,847.7	353,008.2	365,720.3	383,505.2	422,467.5	456,790.7	488,942.8	550,869.8	
CP15	<b>Liquidity coverage ratio (LCR)</b>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	Total net cash outflows over the next 30 calendar days				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
CP16	<b>Net stable funding ratio (NSFR)</b>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	Available stable funding (ASF)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	Required stable funding (RSF)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
<b>Sensitivity to Market Risk; Other</b>																								
CP17	<b>Net foreign exchange open position to capital</b>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	Net FX open position				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
CP18	<b>Large exposures to capital</b>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	Value of large exposures				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	Total regulatory capital (or balance sheet capital)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
CP19	<b>Growth of financing to private sector</b>				<b>41.3%</b>	<b>24.4%</b>	<b>35.6%</b>	<b>38.8%</b>	<b>36.0%</b>	<b>47.6%</b>	<b>54.8%</b>	<b>40.9%</b>	<b>32.7%</b>	<b>34.5%</b>	<b>12.5%</b>	<b>12.0%</b>	<b>25.3%</b>	<b>45.4%</b>	<b>46.0%</b>	<b>52.8%</b>	<b>35.6%</b>	<b>27.6%</b>	<b>42.7%</b>	
	Total financing at end of current period		NC	M	102,868.3	98,736.8	108,356.0	120,000.7	139,900.1	145,746.5	167,685.6	169,066.3	185,681.7	196,005.0	188,610.8	189,437.3	232,728.3	284,978.7	275,304.0	289,447.9	315,501.0	363,564.8	392,959.1	
	Total financing at end of same period in previous year		NC	M	72,818.0	79,380.9	79,930.6	86,432.8	102,868.3	98,736.8	108,356.0	120,000.7	139,900.1	145,746.5	167,685.6	169,066.3	185,681.7	196,005.0	188,610.8	189,437.3	232,728.3	284,978.7	275,304.0	
<b>Additional Prudential Islamic Financial Indicators (PIFIs)</b>																								
Code	Indicator		Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	
AD01	<b>Of total income from assets funded by profit-sharing investment accounts (PSIAs)</b>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	Income distributed to IAH				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	Total income from assets funded by PSIA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
AD02	<b>Total off-balance sheet items to total assets</b>				<b>9.6%</b>	<b>8.5%</b>	<b>9.9%</b>	<b>8.5%</b>	<b>6.6%</b>	<b>5.6%</b>	<b>5.0%</b>	<b>4.2%</b>	<b>5.0%</b>	<b>5.5%</b>	<b>6.8%</b>	<b>7.3%</b>	<b>7.5%</b>	<b>11.4%</b>	<b>11.4%</b>	<b>10.4%</b>	<b>11.4%</b>	<b>14.7%</b>	<b>9.9%</b>	
	Off-balance sheet items		NC	M	36,156.8	30,596.9	39,104.6	33,876.0	32,294.0	28,683.8	28,551.2	23,617.0	30,400.8	34,275.9	46,260.8	51,115.5	53,254.1	82,167.5	93,686.4	88,872.5	104,510.5	143,274.0	101,623.4	
	Total assets		NC	M	375,175.3	360,898.8	394,031.8	400,359.7	488,760.6	513,544.0	565,885.2	564,098.8	612,827.5	619,530.2	683,084.0	697,871.2	705,592.5	722,812.9	825,144.4	850,518.2	920,007.4	975,777.9	1,030,364.7	
AD03	<b>Foreign-currency denominated funding to total funding</b>				<b>4.4%</b>	<b>3.9%</b>	<b>3.7%</b>	<b>3.9%</b>	<b>3.7%</b>	<b>3.0%</b>	<b>3.3%</b>	<b>3.4%</b>	<b>3.7%</b>	<b>4.1%</b>	<b>2.8%</b>	<b>3.6%</b>	<b>3.2%</b>	<b>3.2%</b>	<b>2.9%</b>	<b>2.9%</b>	<b>2.8%</b>	<b>2.9%</b>	<b>4.5%</b>	
	FX funding		NC	M	13,781.9	11,761.6	12,379.1	12,823.7	15,268.1	13,021.9	16,212.4	16,370.9	19,015.9	20,685.2	16,110.4	20,804.6	19,244.6	19,527.7	19,772.1	20,152.8	20,818.0	22,340.7	36,513.5	
	Total funding		NC	M	316,206.6	305,065.9	330,648.7	330,080.4	408,550.6	438,855.6	489,162.2	476,750.5	515,584.0	500,291.6	573,182.3	578,481.0	605,476.2	606,690.7	692,659.4	690,449.2	752,001.5	778,310.7	819,223.2	
AD04	<b>Foreign-currency denominated financing to total financing</b>				<b>0.7%</b>	<b>1.2%</b>	<b>2.3%</b>	<b>3.8%</b>	<b>2.7%</b>	<b>2.8%</b>	<b>3.7%</b>	<b>3.0%</b>	<b>0.9%</b>	<b>1.9%</b>	<b>1.6%</b>	<b>1.6%</b>	<b>1.0%</b>	<b>1.0%</b>	<b>1.6%</b>	<b>0.7%</b>	<b>0.5%</b>	<b>0.7%</b>	<b>0.5%</b>	
	FX financing		NC	M	789.2	1,297.5	2,569.0	4,614.6	3,967.6	4,234.6	6,551.2	5,185.3	1,770.2	3,928.4	3,449.5	3,325.4	2,559.4	3,158.1	5,326.1	2,381.3	2,199.6	3,348.3	2,901.9	
	Total financing		NC	M	115,756.7	105,753.1	113,738.2	121,711.8	144,615.3	152,909.4	175,111.0	175,112.5	195,327.8	206,395.0	211,875.5	212,300.5	260,886.5	314,511.5	340,690.8	365,221.1	448,884.8	509,348.3	545,572.8	
AD05	<b>Value of <i>Sukuk</i> holdings to capital</b>				<b>343.0%</b>	<b>331.5%</b>	<b>341.5%</b>	<b>319.6%</b>	<b>346.1%</b>	<b>398.4%</b>	<b>385.3%</b>	<b>397.6%</b>	<b>460.7%</b>	<b>439.2%</b>	<b>586.8%</b>	<b>741.0%</b>	<b>518.4%</b>	<b>489.3%</b>	<b>539.5%</b>	<b>517.8%</b>	<b>472.1%</b>	<b>442.2%</b>	<b>406.3%</b>	
	<i>Sukuk</i> holdings		NC	M	92,536.9	95,161.4	101,361.0	99,927.7	112,508.2	133,574.6	135,899.1	146,125.4	179,581.4	175,289.5	234,883.2	295,499.6	239,451.6	235,228.7	284,362.0	278,724.3	275,170.2	265,668.4	273,398.7	
	Total regulatory capital (or balance sheet capital)		NC	M	26,976.1	28,702.0	29,683.7	31,264.4	32,510.4	33,530.2	35,266.6	36,750.9	38,979.6	39,915.4	40,029.5	39,878.8	46,187.6	48,074.4	52,705.2	53,825.7	58,288.0	60,079.9	67,283.5	

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2				
<b>AD06</b>	<b>Value (or percentage) of Shari'ah-compliant financing by economic activity</b>																										
	Value of Shari'ah-compliant financing <sup>4</sup>																										
		Sectoral distribution																									
	(a)	agriculture, forestry, hunting and fishing	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...			
	(b)	mining and quarrying	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
	(c)	manufacturing	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
	(d)	electricity, gas, steam and air-conditioning sup	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
	(e)	water supply; sewerage and waste managemen	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
	(f)	construction	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
	(g)	wholesale and retail trade; repair of motor vehi	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	(h)	transportation and storage	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	(i)	accommodation and food service activities	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	(j)	information and communication	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	(k)	financial and insurance activities	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	(l)	real estate activities	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	(m)	professional, scientific and technical activities	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	(n)	administrative and support service activities	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	(o)	public administration and defense; compulsory social security	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	(p)	education	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	(q)	human health and social work activities	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	(r)	arts, entertainment and recreation	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	(s)	other service activities (export)	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	(t)	activities of households as employers	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	(t*)	other financing of households	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
(u)	activities of extraterritorial organisations and bi	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
(u*)	financing to nonresidents	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
<b>AD07</b>	<b>Value (or percentage) of gross NPF by economic activities</b>																										
	Value of gross NPF																										
		Economic activity																									
	(a)	agriculture, forestry, hunting and fishing	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	(b)	mining and quarrying	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	(c)	manufacturing	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	(d)	electricity, gas, steam and air-conditioning sup	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	(e)	water supply; sewerage and waste managemen	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	(f)	construction	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	(g)	wholesale and retail trade; repair of motor vehi	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	(h)	transportation and storage	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(i)	accommodation and food service activities	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(j)	information and communication	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(k)	financial and insurance activities	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(l)	real estate activities	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(m)	professional, scientific and technical activities	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(n)	administrative and support service activities	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(o)	public administration and defense; compulsory	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(p)	education	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(q)	human health and social work activities	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(r)	arts, entertainment and recreation	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(s)	other service activities (export)	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(t)	activities of households as employers	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(t*)	other financing of households	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
(u)	activities of extraterritorial organisations and bi	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
(u*)	financing to nonresidents	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
<b>AD08</b>	<b>Value (or percentage) of returns by major type of <i>Shari'ah</i>-compliant contract</b>																						
	Total returns				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Murabahah</i>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Commodity <i>Murabahah</i> / <i>Tawwaruq</i>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Salam</i>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Istisna'</i>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Ijarah/Ijarah Muntahia Bittamlik</i>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Mudharabah</i>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Musharakah</i>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Diminishing <i>Musharakah</i>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Wakalah</i>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Qard Hassan</i>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(i)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(ii)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>Structural Islamic Financial Indicators (SIFIs)</b>																							
Code	Indicator		Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
<b>ST01</b>	<b>Number of Islamic banking windows</b>		<i>n.a</i>	<i>G</i>	<b>14</b>	<b>15</b>	<b>17</b>	<b>17</b>	<b>17</b>	<b>17</b>	<b>17</b>	<b>17</b>	<b>17</b>	<b>17</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>
	Number of domestic branch offices <sup>5</sup>		<i>n.a</i>	<i>G</i>	446	456	467	494	557	577	627	688	761	767	828	867	940	952	975	1022	1186	1194	1199
<b>ST02</b>	<b>Number of employees<sup>6</sup></b>		<i>n.a</i>	<i>G</i>	<b>3828</b>	<b>3954</b>	<b>4086</b>	<b>4163</b>	<b>4406</b>	<b>4366</b>	<b>4678</b>	<b>5104</b>	<b>5608</b>	<b>6045</b>	<b>6140</b>	<b>6260</b>	<b>6580</b>	<b>6361</b>	<b>6495</b>	<b>6624</b>	<b>7260</b>	<b>7598</b>	<b>7735</b>
<b>ST03</b>	<b>Total assets</b>		<i>NC</i>	<i>M</i>	<b>375,175.3</b>	<b>360,898.8</b>	<b>394,031.8</b>	<b>400,359.7</b>	<b>488,760.6</b>	<b>513,544.0</b>	<b>565,885.2</b>	<b>564,098.8</b>	<b>612,827.5</b>	<b>619,530.2</b>	<b>683,084.0</b>	<b>697,871.2</b>	<b>705,592.5</b>	<b>722,812.9</b>	<b>825,144.4</b>	<b>850,518.2</b>	<b>920,007.4</b>	<b>975,777.9</b>	<b>1,030,364.7</b>
	Total <i>Shari'ah</i> -compliant financing (excluding interbank financing)		<i>NC</i>	<i>M</i>	115,756.7	105,753.1	113,738.2	121,711.8	144,615.3	152,909.4	175,111.0	175,112.5	195,327.8	206,395.0	211,875.5	212,300.5	260,866.5	314,511.5	340,690.8	365,221.1	448,884.8	509,348.3	545,572.8
	<i>Sukuk</i> holdings		<i>NC</i>	<i>M</i>	92,536.9	95,161.4	101,361.0	99,927.7	112,508.2	133,574.6	135,899.1	146,125.4	179,581.4	175,289.5	234,883.2	295,499.6	239,451.6	235,228.7	284,362.0	278,724.3	275,170.2	265,668.4	273,398.7
	Other <i>Shari'ah</i> -compliant securities		<i>NC</i>	<i>M</i>	63,015.6	52,649.9	44,301.7	47,272.5	54,342.3	52,012.1	50,409.9	48,896.9	45,728.8	97,499.6	73,580.7	38,612.0	17,380.7	22,193.7	27,752.9	26,939.1	28,647.1	29,293.4	38,397.4
	Interbank financing		<i>NC</i>	<i>M</i>	22,207.1	19,256.5	40,957.3	61,257.3	93,578.6	83,075.0	106,428.1	107,305.3	88,738.2	67,204.4	62,954.1	62,890.9	94,351.0	80,622.0	78,844.1	91,919.2	75,641.8	76,803.6	62,097.6
	All other assets		<i>NC</i>	<i>M</i>	81,658.9	88,077.8	93,673.7	70,190.4	83,716.1	91,972.8	98,037.2	86,658.7	103,451.3	73,141.8	99,790.5	88,568.3	93,522.7	70,257.1	93,494.7	87,714.4	91,663.5	94,664.2	110,898.1
<b>ST04</b>	<b>Total funding/liabilities and equities</b>		<i>NC</i>	<i>M</i>	<b>375,175.3</b>	<b>360,898.8</b>	<b>394,031.8</b>	<b>400,359.7</b>	<b>488,760.6</b>	<b>513,544.0</b>	<b>565,885.2</b>	<b>564,098.8</b>	<b>612,827.5</b>	<b>619,530.2</b>	<b>683,084.0</b>	<b>697,871.2</b>	<b>705,592.5</b>	<b>722,812.9</b>	<b>825,144.4</b>	<b>850,518.2</b>	<b>920,007.4</b>	<b>975,777.9</b>	<b>1,030,364.7</b>
	Profit-sharing investment accounts (PSIA)		<i>NC</i>	<i>M</i>	189,154.8	188,539.0	186,255.9	201,065.5	241,407.3	279,949.1	292,776.4	291,701.9	304,603.9	292,143.1	313,650.2	340,105.0	336,325.4	348,057.3	386,214.7	381,687.3	402,177.9	428,888.8	451,907.7
	Other remunerative funding ( <i>Murabahah</i> , <i>Commodity Murabahah</i> etc.)		<i>NC</i>	<i>M</i>	42,179.1	32,745.6	36,772.1	30,600.6	47,688.5	27,633.3	37,127.3	56,053.8	62,298.6	57,805.6	80,069.4	66,641.6	76,846.5	56,381.7	72,420.6	76,065.7	90,569.9	69,713.5	81,634.9
	Nonremunerative funding (current account, <i>Wad'iah</i> )		<i>NC</i>	<i>M</i>	84,872.7	83,781.3	107,620.7	98,414.3	119,454.8	131,273.2	159,258.5	128,994.8	148,681.5	150,342.9	179,462.8	171,734.4	192,304.3	202,251.8	234,024.1	232,696.2	259,253.7	279,708.4	285,680.6
	<i>Sukuk</i> issued				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Other <i>Shari'ah</i> -compliant securities issued				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Interbank funding/liabilities		<i>NC</i>	<i>M</i>	10,711.7	5,588.5	9,754.7	15,793.3	17,197.2	13,490.6	18,171.0	23,854.1	32,388.2	45,881.8	34,958.0	45,475.7	19,675.4	32,390.8	36,599.6	48,853.6	51,666.3	60,703.1	75,807.2
	All other liabilities		<i>NC</i>	<i>M</i>	20,754.4	20,485.6	22,552.8	22,398.9	30,103.1	27,076.0	22,542.0	26,106.3	25,457.9	32,951.2	34,945.9	32,814.6	32,756.4	34,631.4	41,452.8	57,262.9	58,046.5	76,302.5	67,273.6
	Capital and reserves		<i>NC</i>	<i>M</i>	27,502.7	29,758.8	31,075.6	32,087.1	32,909.6	34,121.8	36,010.0	37,387.9	39,397.5	40,405.7	39,997.8	41,099.9	47,684.5	49,100.1	54,432.7	53,952.5	58,293.1	60,461.6	68,060.7
<b>ST05</b>	<b>Total revenues</b>		<i>NC</i>	<i>M</i>	<b>29,129.5</b>	<b>7,967.1</b>	<b>16,510.2</b>	<b>25,630.3</b>	<b>35,342.2</b>	<b>10,350.0</b>	<b>21,315.4</b>	<b>31,634.6</b>	<b>41,069.1</b>	<b>9,483.5</b>	<b>19,009.6</b>	<b>28,919.8</b>	<b>39,991.6</b>	<b>10,899.3</b>	<b>23,467.8</b>	<b>36,499.2</b>	<b>49,674.1</b>	<b>14,590.8</b>	<b>31,039.3</b>
	Financing based		<i>NC</i>	<i>M</i>	10,641.8	3,248.3	6,746.7	10,706.1	15,175.4	5,022.4	10,140.8	14,904.2	19,626.8	4,568.6	8,733.5	12,738.4	17,436.3	4,965.9	10,976.0	17,425.0	24,876.2	8,704.0	17,647.9
	Investment based ( <i>Sukuk</i> , other <i>Shari'ah</i> -compliant securities e		<i>NC</i>	<i>M</i>	14,600.0	3,499.8	6,669.8	9,984.5	13,520.2	3,815.0	7,494.7	10,895.7	13,639.4	3,120.5	6,715.2	10,878.1	14,904.0	3,673.5	7,777.4	12,454.6	17,114.3	4,478.7	9,006.9
	Fee based		<i>NC</i>	<i>M</i>	1,630.8	417.5	1,103.6	1,725.5	2,283.7	527.0	1,171.4	1,685.6	2,268.7	484.1	958.5	1,369.6	1,989.2	685.9	1,374.3	1,982.1	2,649.6	831.4	1,639.6
	Other		<i>NC</i>	<i>M</i>	2,256.8	801.5	1,990.1	3,214.2	4,363.0	985.5	2,508.5	4,149.0	5,534.2	1,310.3	2,602.5	3,933.6	5,662.1	1,574.1	3,340.1	4,637.5	5,034.0	576.7	2,744.9
<b>ST06</b>	<b>Earnings before taxes and Zakat</b>		<i>NC</i>	<i>M</i>	<b>4,956.0</b>	<b>1,280.1</b>	<b>3,456.9</b>	<b>5,636.2</b>	<b>7,778.4</b>	<b>2,496.6</b>	<b>4,823.6</b>	<b>6,937.1</b>	<b>8,024.2</b>	<b>1,459.3</b>	<b>3,266.8</b>	<b>4,470.0</b>	<b>6,089.8</b>	<b>2,332.0</b>	<b>5,785.3</b>	<b>8,677.4</b>	<b>10,444.0</b>	<b>3,107.8</b>	<b>7,450.4</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
<b>ST07</b>	<b>Value (or percentage) of financing by type of Shari ah - compliant contract</b>																						
	Total financing		NC	M	115,756.7	105,753.1	113,738.2	121,711.8	144,615.3	152,909.4	175,111.0	175,112.5	195,327.8	206,395.0	211,875.5	212,300.5	260,886.5	314,511.5	340,690.8	365,221.1	448,884.8	509,348.3	545,572.8
	Murabahah		NC	M	52,285.0	35,542.5	34,226.3	40,740.9	48,484.0	42,826.2	42,871.9	45,345.1	47,758.9	40,482.1	33,550.7	29,841.4	37,950.9	37,572.8	44,039.4	39,662.1	46,395.8	50,247.8	49,576.7
	Commodity Murabahah/ Tawwaruq		NC	M	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	0.0
	Salam		NC	M	3,033.8	6,670.1	5,588.3	3,378.7	6,848.6	8,416.1	9,174.0	7,814.0	11,287.3	15,076.4	7,451.5	7,651.4	13,931.9	31,933.6	27,353.3	17,324.2	8,243.3	10,138.0	10,826.1
	Istisna'		NC	M	2,791.5	3,032.9	4,521.5	5,157.5	4,338.7	6,542.1	6,992.5	8,487.2	4,121.3	3,276.4	6,109.7	5,191.5	14,382.2	13,485.2	13,901.2	19,918.7	21,426.8	26,695.8	28,894.5
	Ijarah / Ijarah Muntahia Bittamlik		NC	M	8,604.2	10,166.0	10,283.3	11,475.4	14,017.7	13,628.3	15,790.0	15,704.5	16,607.5	17,993.4	17,703.9	18,588.7	19,949.4	20,446.2	24,513.1	26,457.0	29,245.5	29,893.5	29,999.6
	Mudharabah		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
	Musharakah		NC	M	12,068.2	14,016.4	14,896.1	16,440.1	16,917.8	16,828.3	20,207.4	22,297.0	20,734.8	24,973.7	38,340.9	35,360.5	42,559.1	53,740.1	59,576.8	77,186.8	108,889.2	117,189.8	124,992.6
	Diminishing Musharakah		NC	M	29,893.1	31,287.3	39,099.7	39,978.0	47,948.0	55,285.7	69,704.6	69,311.1	80,476.6	84,728.5	91,878.7	101,756.0	113,999.2	122,331.2	128,427.6	141,718.9	192,462.2	226,359.4	249,152.8
	Wakalah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Qard Hassan				...	...	...	...	...	...	...	...	0.0	0.0	0.0	5.6	5.6	54.9	74.2	6.7	69.8	78.3	25.8
	Others		NC	M	7,080.8	5,037.9	5,123.1	4,541.1	6,060.5	9,382.7	10,370.6	6,153.7	14,341.4	19,864.4	16,840.1	13,905.4	18,108.3	34,947.5	42,805.3	42,946.7	42,152.2	48,745.7	52,104.7
	(i)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(ii)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>ST08</b>	<b>Assets held by domestic systemically important Islamic win</b>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Source: State Bank of Pakistan

Note:

- n.a Not applicable
- (...) Indicates the data is not available
- G Indicates General
- M Indicates Millions
- NC Indicates National Currency

- 1 For Windows, only regulatory capital is available
- 2 Data on RWA funded by PSIA is not available.
- 3 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.
- 4 Data on sectoral distribution for windows is not available.
- 5 Includes sub branches.
- 6 Includes only permanent and contract employees.