<table>
<thead>
<tr>
<th>Earnings</th>
<th>Country</th>
</tr>
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<tbody>
<tr>
<td>Period</td>
<td>2018</td>
</tr>
<tr>
<td>Total assets</td>
<td>50,196.4</td>
</tr>
<tr>
<td>Total loans</td>
<td>8,8%</td>
</tr>
<tr>
<td>Total MFI</td>
<td>-</td>
</tr>
<tr>
<td>Total capital</td>
<td>6,589.3</td>
</tr>
<tr>
<td>Tier 1 capital</td>
<td>-</td>
</tr>
<tr>
<td>Tier 1 capital to RWA</td>
<td>11%</td>
</tr>
<tr>
<td>Tier 1 capital to MFI</td>
<td>-</td>
</tr>
<tr>
<td>Tier 1 capital to total capital</td>
<td>13%</td>
</tr>
<tr>
<td>Tier 1 capital to total capital (M)</td>
<td>10%</td>
</tr>
<tr>
<td>Capital adequacy</td>
<td>-</td>
</tr>
<tr>
<td>Net stable funding ratio (NSFR)</td>
<td>-</td>
</tr>
<tr>
<td>Net stable funding ratio (NSFR) (M)</td>
<td>-</td>
</tr>
<tr>
<td>End-of-period exchange rate (MYR / USD):</td>
<td>-</td>
</tr>
<tr>
<td>Country:</td>
<td>-</td>
</tr>
<tr>
<td>Malaysia</td>
<td>-</td>
</tr>
<tr>
<td>Thailand</td>
<td>-</td>
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</tbody>
</table>

**Islamic Financial Services Board (IFSB)**

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

<table>
<thead>
<tr>
<th>Country</th>
<th>Malaysia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total capital</td>
<td>50,196.4</td>
</tr>
<tr>
<td>Total loans</td>
<td>8,8%</td>
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<td>Net stable funding ratio (NSFR) (M)</td>
<td>-</td>
</tr>
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<td>End-of-period exchange rate (MYR / USD):</td>
<td>-</td>
</tr>
<tr>
<td>Country:</td>
<td>-</td>
</tr>
<tr>
<td>Malaysia</td>
<td>-</td>
</tr>
</tbody>
</table>

**Note:**

- **Earnings**
  - **Gross operating income:**
    - **Group:**
      - Malaysia: 50,196.4
      - Thailand: 8,8%
    - **Exposure:**
      - Malaysia: 6,589.3
      - Thailand: 42.6%
    - **General:**
      - Malaysia: 3,768.9
      - Thailand: 3.8%
    - **Provisions:**
      - Malaysia: 11,627.4
      - Thailand: 3.3%
    - **Earnings before tax:**
      - Malaysia: 2,088.3
      - Thailand: 0.9%
    - **Tax:**
      - Malaysia: 1,187.3
      - Thailand: 2.9%
    - **Net income:**
      - Malaysia: 891.1
      - Thailand: 0.8%

- **Asset Quality**
  - **Provisions for gross nonperforming financing (gNPF):**
    - Malaysia: 3,768.9
    - Thailand: 3.8%
  - **Provisions for all nonperforming financing:**
    - Malaysia: 11,627.4
    - Thailand: 3.3%
  - **Nonperforming assets:**
    - Malaysia: 9,570.3
    - Thailand: 0.8%
  - **Nonperforming loans:**
    - Malaysia: 15,187.9
    - Thailand: 0.8%
  - **Provisions for gross nonperforming financing (gNPF):**
    - Malaysia: 3,768.9
    - Thailand: 3.8%
  - **Provisions for all nonperforming financing:**
    - Malaysia: 11,627.4
    - Thailand: 3.3%
  - **Provisions for gross nonperforming financing (gNPF):**
    - Malaysia: 3,768.9
    - Thailand: 3.8%
  - **Provisions for all nonperforming financing:**
    - Malaysia: 11,627.4
    - Thailand: 3.3%

- **Balance Sheet**
  - **Total assets:**
    - Malaysia: 50,196.4
    - Thailand: 8,8%
  - **Total loans:**
    - Malaysia: 6,589.3
    - Thailand: 42.6%
  - **Total MFI:**
    - Malaysia: -
    - Thailand: -
  - **Total capital:**
    - Malaysia: 3,768.9
    - Thailand: 3.8%
  - **Tier 1 capital:**
    - Malaysia: 11,627.4
    - Thailand: 3.3%
  - **Tier 1 capital to total capital:**
    - Malaysia: 3,768.9
    - Thailand: 3.8%
  - **Tier 1 capital to total capital (M):**
    - Malaysia: 3,768.9
    - Thailand: 3.8%
  - **Capital adequacy:**
    - Malaysia: -
    - Thailand: -

- **Country: Malaysia**
  - **Gross operating income:**
    - Malaysia: 50,196.4
    - Thailand: 8,8%
  - **Exposure:**
    - Malaysia: 6,589.3
    - Thailand: 42.6%
  - **General:**
    - Malaysia: 3,768.9
    - Thailand: 3.8%
  - **Provisions:**
    - Malaysia: 11,627.4
    - Thailand: 3.3%
  - **Earnings before tax:**
    - Malaysia: 2,088.3
    - Thailand: 0.9%
  - **Tax:**
    - Malaysia: 1,187.3
    - Thailand: 2.9%
  - **Net income:**
    - Malaysia: 891.1
    - Thailand: 0.8%

- **Country: Thailand**
  - **Gross operating income:**
    - Malaysia: 50,196.4
    - Thailand: 8,8%
  - **Exposure:**
    - Malaysia: 6,589.3
    - Thailand: 42.6%
  - **General:**
    - Malaysia: 3,768.9
    - Thailand: 3.8%
  - **Provisions:**
    - Malaysia: 11,627.4
    - Thailand: 3.3%
  - **Earnings before tax:**
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    - Malaysia: 1,187.3
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</thead>
<tbody>
<tr>
<td>A</td>
<td>Total assets</td>
<td>N</td>
<td>Currency</td>
<td>Units</td>
<td>918,542</td>
<td>928,717</td>
<td>939,094</td>
<td>950,478</td>
<td>958,003</td>
<td>958,003</td>
<td>954,505</td>
<td>954,505</td>
<td>952,000</td>
<td>952,000</td>
<td>949,500</td>
<td>949,500</td>
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</tr>
<tr>
<td>B</td>
<td>Total assets, excluding Islamic financial institutions</td>
<td>N</td>
<td>Currency</td>
<td>Units</td>
<td>918,542</td>
<td>928,717</td>
<td>939,094</td>
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<td>949,500</td>
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<td>947,000</td>
</tr>
<tr>
<td>C</td>
<td>Total assets, excluding Islamic financial institutions and banks</td>
<td>N</td>
<td>Currency</td>
<td>Units</td>
<td>918,542</td>
<td>928,717</td>
<td>939,094</td>
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<tr>
<td>D</td>
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</tr>
<tr>
<td>E</td>
<td>Total liabilities</td>
<td>N</td>
<td>Currency</td>
<td>Units</td>
<td>918,542</td>
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<tr>
<td>F</td>
<td>Total liabilities, excluding Islamic financial institutions</td>
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<td>Currency</td>
<td>Units</td>
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<tr>
<td>G</td>
<td>Total liabilities, excluding Islamic financial institutions and banks</td>
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<td>Currency</td>
<td>Units</td>
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<td>949,500</td>
<td>949,500</td>
<td>947,000</td>
</tr>
</tbody>
</table>

**Notes:**

1. **Indicators and Definitions**:
   - **Islamic financial institutions**: Financial institutions that operate on the principles of Islamic finance.
   - **Islamic financial institutions and banks**: Islamic financial institutions and conventional banks.
   - **Total assets**: The total value of all assets of a financial institution.
   - **Total liabilities**: The total value of all liabilities of a financial institution.
   - **Total equity**: The total value of all owner's equity of a financial institution.

2. **Calculation Methodology**:
   - Islamic financial institutions are defined according to the International Islamic Financial Market (IIFM) and the Islamic Financial Market (IFM) definitions.
   - Total assets include all assets of the Islamic financial institution and the conventional bank.
   - Total liabilities include all liabilities of the Islamic financial institution and the conventional bank.
   - Total equity includes all equity of the Islamic financial institution and the conventional bank.

3. **Data Source**:
   - Data is sourced from national banking authorities and Islamic financial institutions.

4. **Statistical Analysis**:
   - Statistical analysis is performed on a quarterly basis to track trends and performance.

5. **Reporting Frequency**:
   - Data is reported on a quarterly basis.

6. **Exclusions**:
   - Financial institutions that operate on the principles of Islamic finance.

7. **Methodology**:
   - The methodology follows the guidelines set by the International Islamic Financial Market (IIFM) and the Islamic Financial Market (IFM).

---

**Explanatory Notes**:

1. **Other assets** include assets such as other investments, other receivables, and other funds.
2. **Other liabilities** include liabilities such as other payables, other provisions, and other equity.
3. **Total assets, excluding Islamic financial institutions** exclude Islamic financial institutions from the total assets.
4. **Total liabilities, excluding Islamic financial institutions** exclude Islamic financial institutions from the total liabilities.
5. **Total equity, excluding Islamic financial institutions** exclude Islamic financial institutions from the total equity.

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**Data Quality**:

- Data may include estimates or projections.
- Data reliability and accuracy may vary across institutions.
- Data may be subject to auditing and verification processes.

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**Contact Information**:

For more information, please contact islamicfinancial@bank.gov.my.