

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

Country: Indonesia		Time period covered:		Starting Period: 2013A		Ending Period: 2016Q4		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	2018Q3	2018Q4	
Capital Adequacy - Base Standard					12.89	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	14.902	14.300	
CP01a	CAR	14.4%	16.2%	16.2%	14.4%	15.7%	14.4%	14.1%	15.1%	15.0%	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%	21.3%	20.4%	
	Total regulatory capital	Base #	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	38,132.6	36,764.2	
	Risk-weighted assets (RWA)	Base #	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	179,446.7	180,300.4	
CP02a	Tier 1 capital to RWA	11.7%	13.7%	13.4%	13.8%	12.7%	11.7%	11.5%	12.1%	12.5%	11.8%	12.1%	12.8%	12.7%	13.4%	13.9%	14.4%	13.8%	13.6%	15.6%	16.7%	17.9%	18.5%	19.7%	18.5%	
	Tier 1 capital	Base #	NC	B	14,689.0	16,143.0	15,536.1	17,221.7	15,745.9	18,813.3	17,354.7	18,716.0	18,607.0	19,818.0	20,059.1	22,280.7	22,778.6	23,894.0	22,164.5	27,169.1	29,940.4	31,404.79	33,252.66	33,420.80		
	RWA	Base #	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	179,446.7	180,300.4	
CP03a	Common Equity Tier 1 (CET1) capital to RWA	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	CET1 capital	...	NC	B	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	RWA	...	NC	B	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Capital Adequacy: IFSB Formula																										
CP01b	CAR (IFSB)	14.4%	16.2%	16.2%	14.4%	15.7%	14.4%	14.1%	15.1%	15.0%	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%	21.3%	20.4%	
	Total regulatory capital	Base #	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	38,132.6	36,764.2	
	RWA	Base #	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	179,446.7	180,300.4	
CP02b	Tier 1 capital to RWA (IFSB)	11.7%	13.7%	13.4%	13.8%	12.7%	11.7%	11.5%	12.1%	12.5%	11.8%	12.1%	12.8%	12.7%	13.4%	13.9%	14.4%	13.8%	13.6%	15.6%	16.7%	17.9%	18.5%	19.7%	18.5%	
	Tier 1 capital	Base #	NC	B	14,689.0	16,143.0	15,536.1	17,221.7	15,745.9	18,813.3	17,354.7	18,716.0	18,607.0	19,818.0	20,059.1	22,280.7	22,778.6	23,894.0	22,164.5	27,169.1	29,940.4	31,404.79	33,252.66	33,420.80		
	RWA	Base #	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	179,446.7	180,300.4	
CP03b	Common Equity Tier 1 (CET1) capital to RWA (IFSB)	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	CET1 capital	...	NC	B	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	RWA	...	NC	B	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Asset Quality																										
CP04	Gross nonperforming financing (gross NPF) ratio	2.7%	3.4%	4.3%	5.3%	5.0%	5.5%	5.1%	5.1%	4.8%	5.3%	5.7%	4.8%	5.3%	5.7%	4.8%	4.4%	4.6%	4.5%	4.4%	4.8%	4.6%	3.8%	3.8%	3.3%	
	Gross NPF	Base #	NC	B	3,721.3	4,774.0	6,210.8	7,813.3	7,381.1	8,078.4	7,076.1	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	8,030.2	8,673.4	7,270.2	7,592.2	6,597.2	
	Total financing	Base #	NC	B	137,288.1	138,580.0	143,316.6	147,737.2	147,944.5	147,136.1	150,709.5	151,157.2	153,988.0	152,967.3	158,143.4	171,979.3	177,482.1	178,087.7	185,570.1	186,152.2	189,788.9	190,063.6	189,676.9	198,535.6	202,298.3	
CP05	Net nonperforming financing (net NPF) to capital	26.9%	31.2%	31.1%	31.2%	25.9%	25.9%	22.7%	21.0%	24.0%	25.3%	26.9%	16.3%	16.5%	14.2%	18.4%	18.5%	15.7%	14.4%	18.2%	15.7%	14.2%	11.2%	10.7%	10.7%	
	Net NPF	Base #	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	4,879.8	4,828.4	4,049.2	4,656.4	3,937.7	
	Total regulatory capital	Base #	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	38,132.6	36,764.2	
CP06	Provisions for gross nonperforming financing (gross NPF)	33.4%	35.0%	30.0%	27.2%	32.3%	30.6%	28.8%	33.8%	34.1%	32.2%	34.4%	40.0%	39.8%	44.2%	36.8%	37.6%	46.0%	44.3%	44.3%	38.7%	40.0%	43.3%	38.7%	40.0%	
	Provisions	Base #	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	3,062.2	4,076.9	3,983.0	3,636.0	3,050.8	3,106.4	4,150.6	3,845.0	3,421.0	2,935.8	2,659.5	
	Gross NPF	Base #	NC	B	3,721.3	4,774.0	6,210.8	7,813.3	7,381.1	8,078.4	7,076.1	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	8,030.2	8,673.4	7,270.2	7,592.2	6,597.2	
Earnings																										
CP07	Return on assets (ROA)	1.7%	1.6%	0.8%	0.7%	0.5%	0.8%	0.5%	0.5%	0.5%	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%	1.4%	1.4%	
	Net income (before extraordinary items, taxes, and Zakat) ¹	Base #	NC	B	2,372.9	2,317.1	1,399.6	1,161.6	916.1	1,352.9	986.4	936.5	955.4	1,907.5	1,298.8	1,343.5	2,843.2	2,868.3	2,596.7	1,591.0	3,597.5	4,052.4	4,172.2	3,763.4		
	Total assets ²	Base #	NC	B	140,625.5	146,642.7	167,043.7	171,931.0	175,547.7	179,860.4	180,193.4	180,784.9	182,300.9	191,167.3	192,246.2	198,337.8	198,935.6	226,495.8	231,916.9	236,612.6	238,944.4	257,388.5	258,044.4	262,002.2	265,860.0	
CP08	Return on equity (ROE)	18.3%	17.5%	9.7%	7.4%	5.8%	8.2%	6.1%	5.4%	5.4%	5.4%	5.4%	5.4%	7.6%	6.4%	6.5%	12.1%	12.1%	11.7%	6.8%	12.5%	13.7%	13.7%	12.2%	12.2%	
	Net income (before extraordinary items, taxes, and Zakat) ¹	Base #	NC	B	2,372.9	2,317.1	1,399.6	1,161.6	916.1	1,352.9	986.4	936.5	955.4	1,907.5	1,298.8	1,343.5	2,843.2	2,868.3	2,596.7	1,591.0	3,597.5	4,052.4	4,172.2	3,763.4		
	Equity ²	Base #	NC	B	12,948.6	13,222.4	14,429.2	15,745.9	15,745.9	16,475.8	16,269.6	17,339.1	17,785.5	19,620.9	19,855.6	20,176.2	20,790.0	23,448.8	23,675.2	22,108.8	24,290.0	28,806.0	29,608.0	30,375.0	31,079.0	
CP09	Net profit margin	16.2%	15.0%	10.6%	8.1%	5.6%	4.9%	4.9%	5.1%	4.9%	5.1%	4.9%	5.0%	5.0%	5.0%	10.3%	13.0%	16.2%	7.5%	14.0%	15.4%	16.4%	15.0%	15.0%		
	Net income (before extraordinary items, taxes, and Zakat) ¹	Base #	NC	B	2,372.9	2,317.1	1,399.6	1,161.6	916.1	1,352.9	986.4	936.5	955.4	1,907.5	1,298.8	1,343.5	2,843.2	2,868.3	2,596.7	1,591.0	3,597.5	4,052.4	4,172.2	3,763.4		
	Gross income ¹	Base #	NC	B	14,679.8	15,430.8	13,211.1	14,420.4	16,459.2	20,865.3	20,024.8	18,252.3	19,606.6	24,924.7	25,653.3	26,219.3	26,729.0	27,522.9	27,112.7	16,019.8	25,281.1	25,719.7	26,376.6	25,176.4		
CP10	Cost to income	82.1%	83.9%	89.1%	91.9%	94.4%	93.5%	95.1%	94.9%	95.1%	94.9%	95.1%	92.3%	94.1%	96.0%	95.0%	89.7%	87.0%	87.8%	92.5%	86.0%	84.6%	83.0%	85.0%		
	Operating costs ¹	Base #	NC	B	12,045.6	12,947.2	11,769.9	13,258.8	15,543.0	19,512.1	19,038.5	17,314.2	18,653.2	23,012.2	24,148.5	24,920.5	25,391.4	24,679.8	19,244.3	14,072.3	21,697.0	22,127.8	22,324.1	21,841.3	21,639.0	
	G																									

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
	Musharakah	NC	B		33,663.3	34,527.9	37,585.1	39,746.7	39,805.4	40,556.6	43,156.8	44,150.8	46,120.4	42,984.1	47,639.5	48,846.3	51,277.5	50,120.6	53,008.8	52,889.6	54,147.0	53,527.8	53,149.4	56,474.6	54,011.4
	Diminishing Musharakah	NC	B		...	...	182.6	289.5	472.8	547.7	747.3	996.0	1,236.6	5,215.9	1,650.7	2,130.1	2,774.7	3,571.4	4,694.8	5,572.7	6,318.0	6,519.9	7,589.4	8,226.0	14,633.0
	Wakalah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Qard Hassan				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others	NC	B		7,999.8	7,536.8	6,885.2	6,268.6	5,307.6	4,832.7	4,181.7	3,808.4	3,308.4	2,913.5	3,339.6	3,302.1	3,883.4	4,172.2	4,300.2	4,454.9	5,476.4	5,791.3	5,634.9	6,223.3	6,847.7
	(i)Qardh	NC	B		7,999.8	7,536.8	6,885.2	6,184.8	5,256.3	4,797.8	4,181.7	3,808.4	3,308.4	2,913.5	3,339.6	3,302.1	3,883.4	4,172.2	4,300.2	4,454.9	5,476.4	5,791.3	5,634.9	6,223.3	6,847.7
	(ii)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others	NC	B		...	...	...	...	53.8	51.4	34.9	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
ST08	Assets held by domestic systemically important Islamic banks																								
	Source: Otoritas Jasa Keuangan																								

Note:
 n/a Not applicable
 (...) Indicates the data is not available
 G Indicates General
 B Indicates Billions
 NC Indicates National Currency

1 All the component of the ratio in CP07, CP08, CP09 and CP10 are annualized -> revised the footnote
 2 The data represents average assets calculated from January to the reporting date.
 3 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 ra'hn financing agreement. The bank will obtain a fee (qardh) from this transaction, which is recognized upon receipt.
 4 The formulation reference is updated