

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

Country:		Malaysia																					
Time period covered :		Starting Period: 2013A					Ending Period: 2018Q4																
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 (MYR / USD):					3.282	3.269	3.211	3.272	3.495	3.709	3.786	4.446	4.292	3.922	4.023	4.146	4.486	4.427	4.294	4.222	4.062	3.862	4.039
Capital Adequacy: Basel Standard																							
CP01a	CAR				14.3%	14.2%	15.5%	15.2%	15.5%	14.9%	15.2%	15.0%	15.9%	16.1%	16.1%	16.3%	16.4%	16.1%	16.0%	16.1%	17.4%	17.3%	16.9%
	Total regulatory capital	Basel III	NC	M	31,785.1	32,246.4	36,723.9	36,797.0	38,810.1	38,803.7	40,703.5	40,957.2	43,533.3	44,244.0	44,508.3	45,704.2	47,124.1	47,754.1	47,819.2	49,357.1	53,179.4	53,308.5	59,336.6
	Risk-weighted assets (RWA)	Basel II	NC	M	221,927.5	227,225.0	237,045.1	242,366.6	249,910.5	261,032.8	267,937.1	272,866.0	273,940.7	274,173.7	276,061.8	279,856.2	287,388.1	297,143.1	299,622.4	305,994.6	305,135.3	307,999.2	351,685.1
CP02a	Tier 1 capital to RWA				12.1%	12.0%	12.1%	11.8%	12.1%	11.7%	11.8%	11.5%	12.1%	12.4%	12.4%	12.7%	12.8%	12.5%	12.4%	12.4%	13.6%	13.4%	13.3%
	Tier 1 capital	Basel III	NC	M	26,744.8	27,237.1	28,760.6	28,600.3	30,313.1	30,499.6	31,572.5	31,385.6	33,248.8	34,014.5	34,317.5	35,572.7	36,751.5	37,196.0	37,046.5	37,971.0	41,390.0	41,247.3	46,619.7
	RWA	Basel II	NC	M	221,927.5	227,225.0	237,045.1	242,366.6	249,910.5	261,032.8	267,937.1	272,866.0	273,940.7	274,173.7	276,061.8	279,856.2	287,388.1	297,143.1	299,622.4	305,994.6	305,135.3	307,999.2	351,685.1
CP03a	Common Equity Tier 1 (CET1) capital to RWA				12.0%	11.9%	12.0%	11.7%	12.0%	11.6%	11.7%	11.4%	12.1%	12.3%	12.4%	12.6%	12.7%	12.5%	12.3%	12.3%	13.0%	12.9%	12.8%
	CET1 capital	Basel III	NC	M	26,681.8	27,031.1	28,554.6	28,394.3	30,107.1	30,300.6	31,373.5	31,186.6	33,049.8	33,822.5	34,125.5	35,380.7	36,559.5	37,011.0	36,861.5	37,786.0	39,805.9	39,670.0	45,042.5
	RWA	Basel II	NC	M	221,927.5	227,225.0	237,045.1	242,366.6	249,910.5	261,032.8	267,937.1	272,866.0	273,940.7	274,173.7	276,061.8	279,856.2	287,388.1	297,143.1	299,622.4	305,994.6	305,135.3	307,999.2	351,685.1
Capital Adequacy: IFSB Formula																							
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				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Asset Quality																							
CP04	Gross nonperforming financing (gross NPF) ratio				1.4%	1.4%	1.3%	1.3%	1.2%	1.3%	1.3%	1.3%	1.2%	1.2%	1.4%	1.3%	1.3%	1.3%	1.4%	1.4%	1.2%	1.3%	1.4%
	Gross NPF		NC	M	3,986.6	4,056.1	3,943.7	4,118.9	3,995.9	4,398.9	4,550.5	4,862.4	4,673.1	4,747.6	5,503.2	5,527.0	5,497.4	5,617.7	6,152.1	6,358.9	5,913.4	6,589.3	6,808.6
	Total financing		NC	M	280,476.2	290,190.6	301,289.0	313,702.5	333,646.2	351,136.0	362,401.5	376,143.8	387,350.8	393,901.7	405,086.1	411,438.3	431,593.2	441,117.7	451,979.3	459,422.1	476,037.9	490,682.3	503,648.4
CP05	Net nonperforming financing (net NPF) to capital				9.0%	9.0%	7.9%	8.3%	7.6%	8.6%	8.8%	9.2%	8.2%	8.4%	9.9%	9.2%	8.8%	9.1%	10.0%	10.0%	8.1%	7.3%	6.9%
	Net NPF		NC	M	2,845.0	2,896.5	2,900.3	3,051.6	2,947.7	3,349.6	3,580.4	3,768.9	3,573.1	3,703.2	4,425.9	4,218.5	4,134.6	4,329.7	4,777.8	4,945.8	4,325.9	3,908.7	4,087.5
	Total regulatory capital		NC	M	31,785.1	32,246.4	36,723.9	36,797.0	38,810.1	38,803.7	40,703.5	40,957.2	43,533.3	44,244.0	44,508.3	45,704.2	47,124.1	47,754.1	47,819.2	49,357.1	53,179.4	53,308.5	59,336.6
CP06	Provisions for gross nonperforming financing (coverage ratio)				28.6%	28.6%	26.5%	25.9%	26.2%	23.9%	21.3%	22.5%	23.5%	22.0%	19.6%	23.7%	24.8%	22.9%	22.3%	22.2%	26.8%	40.7%	40.0%
	Provisions		NC	M	1,141.5	1,159.6	1,043.4	1,067.4	1,048.2	1,049.4	970.1	1,093.6	1,100.0	1,044.4	1,077.3	1,308.5	1,362.9	1,288.0	1,374.3	1,413.1	1,587.5	2,680.5	2,721.2
	Gross NPF		NC	M	3,986.6	4,056.1	3,943.7	4,118.9	3,995.9	4,398.9	4,550.5	4,862.4	4,673.1	4,747.6	5,503.2	5,527.0	5,497.4	5,617.7	6,152.1	6,358.9	5,913.4	6,589.3	6,808.6
Earnings^{2/}																							
CP07	Return on assets (ROA)				1.2%	1.2%	1.1%	1.1%	1.1%	1.0%	1.0%	1.0%	1.0%	1.1%	1.0%	1.0%	1.0%	1.1%	1.0%	1.1%	1.0%	1.0%	1.1%
	Net income (before extraordinary items, taxes, and dividends)		NC	M	4,728.4	4,913.8	4,747.5	4,773.0	4,975.6	4,500.8	4,789.2	4,885.4	4,836.4	5,469.5	5,130.0	5,133.9	5,440.2	6,401.5	5,974.4	6,283.0	6,345.5	6,167.1	6,957.8
	Total assets		NC	M	399,424.5	409,009.0	422,048.3	432,090.2	444,459.0	463,811.1	479,298.2	493,518.4	507,844.6	515,450.3	527,558.7	539,944.5	551,555.8	565,666.0	578,321.2	594,044.1	611,529.8	631,536.8	648,860.7
CP08	Return on equity (ROE)				17.3%	17.3%	16.1%	15.7%	16.0%	14.2%	14.8%	14.7%	14.2%	15.5%	14.2%	13.8%	14.3%	16.4%	14.9%	15.3%	15.1%	14.4%	15.9%
	Net income (before extraordinary items, taxes, and dividends)		NC	M	4,728.4	4,913.8	4,747.5	4,773.0	4,975.6	4,500.8	4,789.2	4,885.4	4,836.4	5,469.5	5,130.0	5,133.9	5,440.2	6,401.5	5,974.4	6,283.0	6,345.5	6,167.1	6,957.8
	Equity		NC	M	27,367.8	28,416.3	29,451.3	30,394.7	31,096.3	31,766.0	32,452.0	33,245.0	34,144.8	35,213.1	36,116.7	37,162.0	38,136.1	39,058.7	40,087.8	40,990.7	42,030.4	42,844.8	43,716.4
CP09	Net profit margin^{3/}				38.4%	40.1%	39.3%	39.6%	39.1%	36.1%	38.0%	38.1%	37.8%	41.7%	38.0%	37.9%	39.2%	44.6%	41.4%	43.2%	43.0%	34.2%	39.5%
	Net income (before extraordinary items, taxes, and dividends)		NC	M	4,728.4	4,913.8	4,747.5	4,773.0	4,975.6	4,500.8	4,789.2	4,885.4	4,836.4	5,469.5	5,130.0	5,133.9	5,440.2	6,401.5	5,974.4	6,283.0	6,345.5	6,167.1	6,957.8
	Gross income		NC	M	12,315.0	12,250.8	12,065.6	12,065.0	12,737.4	12,455.5	12,610.4	12,814.1	12,782.6	13,119.9	13,487.5	13,548.2	13,879.2	14,345.9	14,437.4	14,527.5	14,771.0	18,013.0	17,612.1
CP10	Cost to income^{3/}				39.6%	43.0%	42.9%	42.0%	40.8%	42.6%	42.1%	41.6%	42.6%	41.9%	42.2%	42.1%	41.0%	41.5%	42.3%	42.1%	42.0%	36.8%	37.6%
	Operating costs		NC	M	4,874.8	5,266.4	5,176.7	5,065.0	5,195.2	5,300.9	5,314.9	5,328.9	5,442.2	5,497.9	5,697.1	5,709.6	5,693.2	5,949.9	6,112.6	6,112.5	6,206.0	6,632.8	6,619.3
	Gross income		NC	M	12,315.0	12,250.8	12,065.6	12,065.0	12,737.4	12,455.5	12,610.4	12,814.1	12,782.6	13,119.9	13,487.5	13,548.2	13,879.2	14,345.9	14,437.4	14,527.5	14,771.0	18,013.0	17,612.1
Leverage																							
CP11	Capital to assets (balance sheet definition)				6.4%	6.5%	6.5%	6.4%	6.5%	6.1%	6.3%	6.2%	6.3%	6.4%	6.2%	6.4%	6.4%	6.4%	6.2%	6.1%	6.4%	6.2%	7.0%
	Tier 1 capital		NC	M	26,744.8	27,237.1	28,760.6	28,600.3	30,313.1	30,499.6	31,572.5	31,385.6	33,248.8	34,014.5	34,317.5	35,572.7	36,751.5	37,196.0	37,046.5	37,971.0	41,390.0	41,247.3	46,619.7
	Total assets		NC	M	419,548.7	420,987.5	439,406.5	448,418.1	469,024.1	498,395.9	501,354.6	505,298.9	526,328.8	528,818.8	549,788.2	554,842.2	572,774.1	585,259.4	600,409.1	617,733.9	642,716.8	665,287.4	669,704.5
CP12	Leverage (regulatory definition)				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Exposure				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Liquidity																							
CP13	Liquid assets ratio				2.8%	3.5%	3.2%	2.7%	2.8%	0.0%	11.0%	14.3%	14.5%	15.6%	16.3%	16.8%	15.2%	14.9%	15.7%	16.8%	17.0%	19.2%	18.1%
	Liquid assets [®]		NC	M	11,551.3																		

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
	Required stable funding (RSF)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Sensitivity to Risks																							
CP17	Net foreign exchange open position to capital				6.3%	4.3%	8.9%	7.7%	8.8%	6.2%	5.2%	9.6%	8.6%	7.4%	4.1%	3.9%	5.5%	9.8%	10.3%	3.1%	1.4%	4.1%	4.3%
	Net FX open position		NC	M	2,004.5	1,380.9	3,282.6	2,837.6	3,403.3	2,396.1	2,124.0	3,938.4	3,765.4	3,292.1	1,831.4	1,802.8	2,609.6	4,702.1	4,918.1	1,519.3	760.1	2,190.3	2,547.8
	Total regulatory capital		NC	M	31,785.1	32,246.4	36,723.9	36,797.0	38,810.1	38,803.7	40,703.5	40,957.2	43,533.3	44,244.0	44,508.3	45,704.2	47,124.1	47,754.1	47,819.2	49,357.1	53,179.4	53,308.5	59,336.6
CP18	Large exposures to capital				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Value of large exposures				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital (or balance sheet capital)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP19	Growth of financing to private sector				20.7%	20.4%	19.4%	17.8%	19.0%	21.0%	20.3%	19.9%	16.1%	12.2%	11.8%	9.4%	11.4%	12.0%	11.6%	11.7%	10.3%	11.2%	11.4%
	Total financing at end of current period		NC	M	280,476.2	290,190.6	301,289.0	313,702.5	333,646.2	351,136.0	362,401.5	376,143.8	387,350.8	393,901.7	405,086.1	411,438.3	431,593.2	441,117.7	451,979.3	459,422.1	476,037.9	490,682.3	503,648.4
	Total financing at end of same period in previous year		NC	M	232,399.1	241,049.4	252,248.4	266,395.7	280,476.2	290,190.6	301,289.0	313,702.5	333,646.2	351,136.0	362,401.5	376,143.8	387,350.8	393,901.7	405,086.1	411,438.3	431,593.2	441,117.7	451,979.3
Additional Prudential Islamic Financial Indicators (PIFIs)																							
	Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSIA) ^{4/}				-	-	-	-	-	-	-	73.0%	72.0%	74.5%	84.2%	71.0%	72.8%	71.9%	75.7%	70.1%	38.6%	46.9%	41.9%
AD01	Income distributed to IAH				...	...	...	...	...	...	...	259.9	372.4	450.3	506.8	579.9	607.7	613.9	623.7	599.5	616.6	646.9	628.7
	Total income from assets funded by PSIA				...	...	...	...	...	...	...	355.8	517.2	604.3	601.6	817.1	835.2	853.5	824.1	855.5	1,598.4	1,380.1	1,500.4
AD02	Total off-balance sheet items to total assets				31.4%	33.9%	33.7%	30.8%	32.2%	31.7%	33.8%	35.9%	35.4%	36.5%	37.1%	38.4%	39.1%	38.1%	36.4%	36.2%	35.7%	34.4%	36.8%
	Off-balance sheet items		NC	M	131,745.7	142,728.7	148,246.0	137,961.5	151,202.3	158,020.0	169,251.5	181,529.2	186,187.0	192,845.2	204,046.8	213,152.4	223,855.1	222,882.5	218,724.1	223,701.5	229,223.6	229,169.6	246,421.9
	Total assets		NC	M	419,548.7	420,987.5	439,406.5	448,418.1	469,024.1	498,395.9	501,354.6	505,298.9	526,328.8	528,818.8	549,788.2	554,842.2	572,774.1	585,259.4	600,409.1	617,733.9	642,716.8	665,287.4	669,704.5
AD03	Foreign-currency denominated funding to total funding				1.4%	1.7%	1.9%	2.1%	2.0%	2.5%	2.1%	1.2%	1.6%	1.5%	1.9%	1.6%	1.7%	1.9%	1.8%	1.7%	1.7%	1.6%	1.6%
	FX funding		NC	M	4,822.8	5,933.4	6,931.1	7,894.0	7,937.8	10,704.8	8,905.4	4,695.1	6,220.5	6,031.9	7,584.3	6,675.3	7,241.1	8,194.9	7,955.4	7,926.3	7,955.4	7,979.1	7,962.5
	Total funding		NC	M	345,888.6	347,844.7	363,678.3	376,788.8	398,041.4	425,517.3	426,334.8	394,825.5	399,320.7	396,797.7	399,444.5	410,471.3	414,657.5	426,209.1	437,674.7	456,695.9	473,411.7	493,049.2	495,295.2
AD04	Foreign-currency denominated financing to total financing				2.1%	1.9%	2.1%	2.5%	2.7%	3.4%	3.4%	3.7%	3.3%	3.0%	2.9%	2.9%	3.2%	3.4%	3.4%	3.4%	3.1%	2.6%	2.6%
	FX financing		NC	M	5,947.5	5,440.7	6,371.4	7,830.8	9,001.4	12,009.6	12,315.1	13,909.9	12,721.5	11,858.9	11,809.0	11,838.4	13,608.6	15,096.5	15,498.7	15,604.5	14,538.2	12,753.1	13,215.4
	Total financing		NC	M	280,476.2	290,190.6	301,289.0	313,702.5	333,646.2	351,136.0	362,401.5	376,143.8	387,350.8	393,901.7	405,086.1	411,438.3	431,593.2	441,117.7	451,979.3	459,422.1	476,037.9	490,682.3	503,648.4
AD05	Value of Sukuk holdings to capital				196.4%	199.1%	179.4%	188.5%	191.7%	187.6%	174.7%	168.5%	158.5%	148.0%	150.4%	151.6%	166.5%	166.2%	167.0%	162.8%	163.0%	163.0%	166.0%
	Sukuk holdings		NC	M	62,438.1	64,202.4	65,881.2	69,353.5	74,391.7	72,802.8	71,125.0	68,995.8	69,012.7	65,491.0	66,920.0	69,309.6	72,481.8	79,502.9	79,470.4	82,418.8	86,599.0	86,897.6	98,488.7
	Total regulatory capital (or balance sheet capital)		NC	M	31,785.1	32,246.4	36,723.9	36,797.0	38,810.1	38,803.7	40,703.5	40,957.2	43,533.3	44,244.0	44,508.3	45,704.2	47,124.1	47,754.1	47,819.2	49,357.1	53,179.4	53,308.5	59,336.6
AD06	Value of Shar'ah-compliant financing		NC	M	280,476.2	290,190.6	301,289.0	313,702.5	333,646.2	351,136.0	362,401.5	376,143.8	387,350.8	393,901.7	405,086.1	411,438.3	431,593.2	441,117.7	451,979.3	459,422.1	476,037.9	490,682.3	503,648.4
	Sectoral distribution																						
	(a) agriculture, forestry, hunting and fishing		NC	M	5,418.4	6,006.6	6,294.0	6,374.8	6,821.9	7,385.9	8,690.6	10,832.6	11,458.9	10,462.3	11,792.3	11,871.4	12,096.3	13,865.8	13,802.5	13,346.5	13,926.5	13,133.7	14,245.2
	(b) mining and quarrying		NC	M	1,444.6	1,449.3	1,895.6	1,728.7	1,881.4	4,443.8	4,507.1	5,470.3	6,013.5	5,740.6	5,313.1	5,357.4	5,763.0	4,996.0	5,456.2	5,241.0	4,974.8	4,776.2	4,531.1
	(c) manufacturing		NC	M	15,161.7	15,007.2	15,856.7	16,804.1	17,701.4	17,442.8	18,316.3	18,668.4	19,648.8	19,951.8	20,051.3	19,705.4	20,888.2	21,744.8	22,047.7	21,448.1	21,458.0	22,009.8	22,453.9
	(d) electricity, gas, steam and air-conditioning supply ^{4/}		NC	M	3,112.3	3,060.2	3,253.8	3,147.7	3,167.3	3,317.9	3,050.4	3,060.0	2,154.3	2,201.0	2,467.9	2,201.3	2,286.3	2,373.7	2,299.1	2,257.1	2,270.7	2,509.3	2,611.6
	(e) water supply; sewerage and waste management ^{4/}		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
	(f) construction		NC	M	11,467.5	12,961.2	12,863.7	13,263.9	16,311.1	16,167.4	14,815.2	15,465.8	16,343.5	17,606.2	17,867.2	16,645.1	17,730.3	18,922.4	20,084.7	20,819.0	22,127.6	27,197.4	27,679.0
	(g) wholesale and retail trade; repair of motor vehicles and n		NC	M	10,189.1	10,499.2	11,249.4	12,101.4	12,488.3	13,583.0	14,193.9	15,235.5	15,833.1	15,924.8	16,173.3	16,789.9	18,055.5	18,374.9	18,789.6	18,819.5	19,836.6	20,466.4	21,694.5
	(h) transportation and storage		NC	M	5,127.4	5,513.6	5,708.8	6,206.8	6,428.8	7,090.9	8,153.8	9,375.6	8,992.2	8,146.1	8,178.9	8,281.3	11,369.9	12,275.6	12,330.4	12,296.9	11,469.3	11,832.5	12,019.8
	(i) accommodation and food service activities		NC	M	700.4	887.8	981.2	1,134.3	1,196.2	1,067.4	1,197.5	1,259.9	1,254.1	1,346.2	1,341.2	1,405.2	1,368.6	1,413.1	1,372.4	1,373.3	1,437.0	1,483.1	1,745.7
	(j) information and communication		NC	M	445.1	413.6	1,542.6	2,551.7	2,595.9	2,957.7	2,950.7	3,001.4	3,112.9	3,012.0	3,027.2	3,207.7	3,694.5	4,155.2	4,167.0	3,855.0	4,219.9	3,752.9	3,772.6
	(k) financial and insurance activities		NC	M	5,395.5	6,481.6	5,769.1	5,902.9	7,437.4	10,719.1	11,846.5	9,564.7	10,617.5	11,181.7	11,817.8	12,234.3	12,528.2	12,967.2	14,351.0	14,008.0	12,646.5	12,407.1	13,258.4
	(l) real estate activities		NC	M	11,608.5	11,781.8	12,750.2	13,022.0	14,887.5	16,167.1	17,034.1	18,016.4	19,925.0	21,097.4	21,605.5	22,299.1	23,424.4	23,500.2	24,074.2	25,456.2	26,242.7	26,411.9	26,245.8
	(m) professional, scientific and technical activities		NC	M	54.5	56.5	59.2	58.8	61.8	71.8	102.1	102.7	107.1	108.4	107.7	106.7	109.0	111.2	112.8	119.3	119.0	119.3	121.2
	(n) administrative and support service activities		NC	M	4,827.6	4,822.3	4,787.9	4,806.5	4,701.1	4,684.1	5,417.1	5,907.3	5,796.9	6,098.0	6,650.5	6,669.4	6,086.0	6,419.2	6,887.6	7,468.0	8,348.9	8,510.5	7,245.8
	(o) education		NC	M	7,992.7	8,222.5	8,328.7	8,393.1	8,388.0	8,565.8	9,272.6	8,940.7	9,149.8	10,682.4	10,647.2	10,833.2	10,464.4	8,865.1	8,902.8	8,982.1	8,888.7	8,985.7	8,896.9
	(q) human health and social work activities		NC	M	775.1	1,011.7	1,029.3	1,325.6	1,347.2	1,430.7	1,267.4	1,384.0	1,486.6	1,455.6	1,464.7	1,454.4	1,504.1	1,773.3	1,862.4	1,983.2	1,965.3	2,138.0	2,281.2
	(r) arts, entertainment and recreation		NC	M	73.3	88.3	91.9	115.3	118.1	121.5	126.5	123.4	125.8	129.3	133.7	132.4	127.4	119.3	118.0	121.6	363.4	568.2	679.0
	(s) other service activities (export)		NC	M	4,405.6	3,838.6	4,357.3	4,643.4	5,327.7	5,374.1	4,156.3	4,500.2	4,735.0	4,912.0	4,975.9								

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
	(l) real estate activities		NC	M	81.1	83.3	15.3	214.9	201.9	473.5	574.5	568.8	568.3	591.8	612.1	619.7	641.0	863.5	919.1	884.7	588.4	643.1	636.6
	(m) professional, scientific and technical activities		NC	M	0.9	0.6	0.8	0.8	0.8	0.6	0.7	0.7	0.6	1.1	0.7	0.0	0.0	0.0	0.0	0.2	0.2	0.4	0.3
	(n) administrative and support service activities		NC	M																			
	(o) public administration and defense; compulsory social sec		NC	M	18.0	12.1	11.6	11.1	11.2	11.4	18.1	18.0	11.9	13.9	14.2	9.9	4.7	8.6	4.6	4.5	4.5	4.9	5.3
	(p) education		NC	M	7.9	14.4	15.1	15.1	15.4	17.8	17.9	20.4	19.8	28.9	27.6	29.7	26.1	26.0	26.3	13.5	12.3	13.6	12.7
	(q) human health and social work activities		NC	M	2.0	2.0	2.5	13.5	3.1	3.7	2.8	1.6	3.9	4.6	9.6	8.3	6.7	6.0	22.1	21.5	6.3	7.1	7.0
	(r) arts, entertainment and recreation		NC	M	0.6	1.1	1.2	2.3	2.5	2.5	0.7	1.0	0.9	10.9	17.2	2.7	2.9	2.1	2.5	1.9	1.9	2.2	1.9
	(s) other service activities (export)		NC	M	13.0	11.4	12.2	15.3	18.2	11.7	26.0	71.5	15.1	21.1	18.6	22.5	18.0	23.4	23.0	118.4	28.3	25.8	29.5
	(t) activities of households as employers		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.3	0.3	0.4	0.3	0.3	0.2	0.3
	(t*) other financing of households		NC	M	1,816.5	1,841.4	1,982.1	1,976.8	1,986.5	2,015.8	1,925.5	2,025.4	1,975.8	1,910.1	1,943.1	2,133.1	2,216.1	2,228.5	2,375.6	2,418.8	2,393.3	2,497.9	2,639.5
	(u) activities of extraterritorial organisations and bodies		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	0.2	0.2	0.0	0.1	0.1
	(u*) financing to nonresidents		NC	M	563.5	644.5	429.0	430.8	308.0	324.8	369.9	422.1	468.5	339.8	349.6	349.1	332.5	261.1	472.0	480.5	389.9	406.7	408.3

AD08	value (or percentage) of returns by major type or <i>Shari'ah</i> -compliant contract																						
	Total returns				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Murabahah</i>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Commodity Murabahah / Tawwaruq</i>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Salam</i>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Istisna'</i>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Ijarah/Ijarah Muntahia Bittamlik</i>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Mudharabah</i>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Musharakah</i>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Diminishing Musharakah</i>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Wakalah</i>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Qard Hassan</i>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Others</i>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(i)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(ii)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Others</i>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

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	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
	Number of domestic branch offices	n.a	G	2,177	...	...	...	2,192	...	...	...	2,206	...	...	...	2,197	...	...	...	2,196	...	...
	Number of ATMs	n.a	G	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
ST02	Number of employees ^{5f}	n.a	G	10,251	...	...	...	9,402	...	...	...	8,922	...	...	...	9,117	...	...	...	9,296	...	...
ST03	Total assets	NC	M	419,548.7	420,987.5	439,406.5	448,418.1	469,024.1	498,395.9	501,354.6	505,298.9	526,328.8	528,818.8	549,788.2	554,842.2	572,774.1	585,259.4	600,409.1	617,733.9	642,716.8	665,287.4	669,704.5
	Total <i>Shari'ah</i> -compliant financing (excluding interbank financing)	NC	M	280,476.2	290,190.6	301,289.0	313,702.5	333,646.2	351,136.0	362,401.5	376,143.8	387,350.8	393,901.7	405,086.1	411,438.3	431,593.2	441,117.7	451,979.3	459,422.1	476,037.9	490,682.3	503,648.4
	<i>Sukuk</i> holdings	NC	M	62,438.1	64,202.4	65,881.2	69,353.5	74,391.7	72,802.8	71,125.0	68,995.8	69,012.7	65,491.0	66,920.0	69,309.6	72,481.8	79,502.9	79,470.4	82,418.8	86,599.0	86,897.6	98,488.7
	Other <i>Shari'ah</i> -compliant securities	NC	M	213.2	227.6	209.8	210.9	166.0	171.7	173.7	191.1	176.5	169.3	160.3	82.3	81.1	77.2	88.6	70.7	66.6	80.4	82.2
	Interbank financing	NC	M	58,053.3	49,879.0	53,467.6	47,284.2	41,606.0	52,948.8	46,677.3	37,495.4	45,988.4	48,938.7	56,136.6	54,705.6	47,621.6	44,546.1	48,129.5	54,723.1	58,100.4	63,964.8	44,490.3
	All other assets	NC	M	18,367.9	16,487.9	18,558.8	17,867.0	19,214.2	21,336.5	20,977.2	22,472.8	23,800.3	20,318.1	21,485.2	19,306.5	20,996.4	20,015.6	20,741.4	21,099.3	21,912.9	23,662.4	22,994.9
ST04	Total funding/liabilities and equities	NC	M	419,548.7	420,987.5	439,406.5	448,418.1	469,024.1	498,395.9	501,354.6	505,298.9	526,328.8	528,818.8	549,788.2	554,842.2	572,774.1	585,259.4	600,409.1	617,733.9	642,716.8	665,287.4	669,704.5
	Profit-sharing investment accounts (PSIA) ^{5f}	NC	M	129,622.4	129,561.4	123,411.6	106,569.0	77,978.2	68,144.8	42,431.8	31,792.9	45,471.2	52,866.7	64,203.4	63,247.5	71,734.1	73,561.4	73,632.8	73,933.1	74,084.6	76,412.4	72,740.6
	Other remunerative funding (<i>Murabahah</i> , <i>Commodity Murabahah</i> etc.)	NC	M	126,218.1	127,937.7	140,091.5	166,208.0	207,663.8	242,165.3	273,004.6	286,001.0	296,300.4	291,846.6	286,603.0	301,666.8	309,472.1	315,399.5	329,582.2	349,421.9	350,013.2	365,091.4	369,523.8
	Nonremunerative funding (current account, <i>Wadi'ah</i>)	NC	M	60,334.9	60,397.1	62,327.8	62,359.0	66,693.8	70,424.3	70,651.8	68,159.4	66,004.5	65,374.5	67,739.3	63,163.6	65,556.7	67,496.1	68,596.6	67,067.2	75,819.9	75,892.3	75,167.7
	<i>Sukuk</i> issued	NC	M	0.0	500.0	500.0	500.0	500.0	500.0	500.0	500.0	500.0	500.0	500.0	505.0	1,005.0	1,005.0	1,000.0	1,000.0	501.0	501.0	501.0
	Other <i>Shari'ah</i> -compliant securities issued	NC	M	0.0	182.4	177.6	185.0	637.9	1,429.8	1,452.5	1,424.3	1,438.8	1,646.2	1,894.8	1,770.1	2,112.2	2,189.2	3,016.9	3,041.0	3,071.4	3,430.7	3,852.6
	Interbank funding/liabilities	NC	M	28,043.5	25,529.9	23,030.2	20,475.3	18,704.1	18,170.6	16,939.4	19,567.7	20,048.3	16,472.2	22,520.8	16,657.9	18,690.5	17,409.1	19,639.2	17,217.0	16,595.5	13,958.0	16,844.6
	All other liabilities	NC	M	46,127.6	46,728.7	58,856.5	60,906.8	64,837.9	64,731.8	62,619.1	63,466.8	60,957.7	63,010.4	68,957.2	69,263.3	64,699.1	67,406.4	63,455.2	64,374.1	78,968.4	85,951.1	86,101.9
	Capital and reserves	NC	M	29,202.2	30,150.2	31,011.4	31,215.1	32,008.4	32,829.3	33,755.3	34,386.9	35,607.8	37,102.3	37,369.7	38,568.1	39,504.4	40,792.7	41,486.2	42,179.5	43,663.0	44,050.6	44,972.3
ST05	Total revenues	NC	M	12,315.0	3,062.7	6,032.8	9,048.8	12,737.4	3,113.9	6,305.2	9,610.6	12,782.6	3,280.0	6,743.7	10,161.2	13,879.2	3,586.5	7,218.7	10,895.7	14,771.0	4,503.3	8,806.0
	Financing based	NC	M	8,575.6	2,321.4	4,609.7	6,942.2	9,439.5	2,318.7	4,723.4	7,230.3	9,664.8	2,478.0	5,065.2	7,630.4	10,354.2	2,785.0	5,677.7	8,603.9	11,578.8	3,177.8	6,409.9
	Investment based (<i>Sukuk</i> , other <i>Shari'ah</i> -compliant securities etc.)	NC	M	351.4	59.2	120.5	204.4	396.0	176.2	258.1	492.4	568.0	85.3	256.8	473.9	563.9	54.7	135.3	214.8	296.2	120.3	280.0
	Fee based	NC	M	972.3	241.2	493.9	716.7	1,000.3	214.7	501.7	706.4	1,013.3	309.5	588.3	886.3							

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
ST07	value (or percentage) of financing by type of Shariah-compliant contract																						
	Total financing		NC	M	280,476.2	290,190.6	301,289.0	313,702.5	333,646.2	351,136.0	362,401.5	376,143.8	387,350.8	393,901.7	405,086.1	411,438.3	431,593.2	441,117.7	451,979.3	459,422.1	476,037.9	490,682.3	503,648.4
	Murabahah		NC	M	56,924.0	58,958.9	64,879.7	70,636.7	83,998.6	95,499.8	103,044.5	110,394.0	118,028.0	122,769.0	139,637.5	145,006.6	158,550.7	164,166.5	171,638.7	177,467.3	186,796.1	200,341.2	201,968.6
	Commodity Murabahah / Tawwaruq				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
	Salam				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
	Istisnā'		NC	M	1,476.5	1,552.7	1,705.0	1,803.3	1,766.9	1,903.8	2,033.2	2,100.6	2,175.3	2,202.2	2,131.9	2,035.9	1,911.9	1,854.5	1,841.9	1,827.5	1,819.7	1,891.6	1,936.9
	Ijarah / Ijarah Muntahia Bittamlik		NC	M	68,863.0	71,029.2	72,674.3	75,465.3	76,914.1	78,754.6	80,247.2	81,880.7	80,882.0	79,881.1	79,417.8	79,234.6	79,047.5	79,769.8	80,130.2	80,615.4	80,674.1	80,715.5	81,290.8
	Mudharabah		NC	M	146.0	78.9	77.1	76.5	77.3	77.8	76.9	80.5	77.8	73.0	72.2	71.1	71.4	69.0	66.2	63.8	61.0	58.3	57.0
	Musharakah		NC	M	16,052.0	17,404.8	19,001.4	20,449.3	22,454.2	23,824.7	25,085.5	26,647.5	28,515.6	30,641.0	32,636.2	38,079.8	40,220.1	42,375.1	44,128.2	46,077.4	48,283.3	48,983.8	50,740.6
	Diminishing Musharakah				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
	Wakalah				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
	Qard Hassan				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
	Others		NC	M	137,014.8	141,166.1	142,951.4	145,271.3	148,435.0	151,075.3	151,914.2	155,040.6	157,672.1	158,335.5	151,190.5	147,010.2	151,791.6	152,882.8	154,174.1	153,370.6	158,403.8	158,691.9	167,654.6
	(i) Al-Bai Bithaman Ajil		NC	M	83,116.8	83,327.3	82,280.5	80,999.0	79,764.7	78,694.4	77,553.9	76,809.0	75,643.8	72,207.1	70,715.2	70,205.0	69,306.5	68,376.5	67,348.2	65,840.6	65,452.3	59,829.4	64,477.0
	(ii)																						
	(iii)																						
	Others		NC	M	53,898.0	57,838.8	60,670.8	64,272.3	68,670.3	72,380.9	74,360.3	78,231.6	82,028.2	86,128.4	80,475.3	76,805.2	82,485.1	84,506.3	86,825.9	87,530.0	92,951.5	98,862.5	103,177.6
ST08	Assets held by domestic systemically important Islamic banks				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Source: Bank Negara Malaysia

Note:

G Indicates General

M Indicates Millions

NC Indicates National Currency

n.a Not applicable

(...) Indicates the data is not available

@ The break-in series on the liquid assets (CP12 and CP13) in 2015Q2 is due to the Liquidity Coverage Ratio (LCR) framework which took effect from 1 June 2015 as part of the Basel III reforms, which supersedes the Liquidity Framework and Liquidity Framework-islamic that was issued by the BNM in 2009

1/ Beginning 1 July 2015, licensed Islamic banks under the Islamic Financial Services Act 2013 (IFSA) and licensed banks and licensed investment banks under the Financial Services Act 2013 (FSA) approved under section 15 of the FSA to carry on Islamic banking business are required to present separately monies accepted as Islamic deposit or investment account respectively. Prior to 1 July 2015, the amounts reported in "Profit-sharing investment accounts (PSIA)" include Islamic deposits accepted under the repealed Islamic Banking Act 1983 (IBA) using profit-sharing contract.

2/ Earning indicators in Core Prudential Islamic Financial Indicators (PIFIs) are reported on annualise basis.

3/ Summation of CP09 and CP10 is not 100% as the provisions are maintained separately from operating costs.

4/ In Malaysia, Electricity, Gas & Water Supply sectors are reported as a single data item. As advised by IFSB, water supply is to be reported in (d) electricity, gas, steam and air-conditioning supply for consistency