

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

| Country:   |  | Turkey                 |       |                       |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |
|--|--|------------------------|-------|-----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Time period covered :                                |  | Starting Period: 2013A |       | Ending Period: 2019Q1 |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |
| Core Prudential Islamic Financial Indicators (PIFIs) |  |                        |       |                       |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |
| Code   | Indicator  | Currency               | Units | 2013A                 | 2014Q1    | 2014Q2    | 2014Q3    | 2014Q4    | 2015Q1    | 2015Q2    | 2015Q3    | 2015Q4    | 2016Q1    | 2016Q2    | 2016Q3    | 2016Q4    | 2017Q1    | 2017Q2    | 2017Q3    | 2017Q4    | 2018Q1    | 2018Q2    | 2018Q3    | 2018Q4    | 2019Q1    |           |
| End-of-period exchange rate (TRY / USD):             |  |                        |       | 2.1597                | 2.1226    | 2.2772    | 2.3269    | 2.3269    | 2.6134    | 2.6850    | 3.0251    | 2.9181    | 2.8249    | 2.8848    | 3.0004    | 3.5192    | 3.6362    | 3.5168    | 3.5521    | 3.7719    | 3.9489    | 4.5607    | 5.9902    | 5.2810    | 5.6284    |           |
| <b>Capital Adequacy : Basel Standard<sup>1</sup></b> |  |                        |       |                       |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |
| CP01a  | CAR  |                        |       | 14.0%                 | 14.4%     | 14.9%     | 14.6%     | 14.6%     | 14.2%     | 15.0%     | 14.3%     | 15.0%     | 14.9%     | 14.8%     | 15.7%     | 16.2%     | 16.6%     | 17.4%     | 17.2%     | 17.0%     | 17.8%     | 16.1%     | 17.9%     | 16.5%     | 15.5%     |           |
|  | Total regulatory capital   | Basel III              | NC    | M                     | 10,111.7  | 10,451.0  | 11,100.6  | 11,192.7  | 11,131.4  | 11,465.0  | 12,611.4  | 13,377.0  | 14,380.0  | 14,656.2  | 14,294.5  | 14,937.3  | 15,621.2  | 16,280.6  | 16,731.2  | 17,336.2  | 19,376.2  | 16,610.3  | 22,146.2  | 22,614.0  | 23,903.5  |           |
|  | Risk-weighted assets (RWA) <sup>1</sup>                                | Basel III              | NC    | M                     | 72,364.3  | 72,327.1  | 74,446.8  | 76,401.4  | 76,504.4  | 80,502.5  | 84,665.0  | 89,427.3  | 89,419.8  | 96,243.4  | 99,010.9  | 91,256.5  | 92,367.4  | 93,925.0  | 93,501.8  | 96,999.4  | 102,102.7 | 100,022.7 | 121,758.9 | 123,784.6 | 136,817.5 | 154,388.8 |
| CP02a  | Tier 1 capital to RWA  |                        |       | 11.6%                 | 12.1%     | 12.7%     | 12.2%     | 12.1%     | 11.7%     | 12.2%     | 11.4%     | 11.4%     | 11.4%     | 11.3%     | 11.9%     | 12.1%     | 12.8%     | 13.2%     | 13.0%     | 13.0%     | 13.0%     | 12.6%     | 11.8%     | 11.7%     | 11.7%     |           |
|  | Tier 1 capital   | Basel III              | NC    | M                     | 8,409.4   | 8,763.5   | 9,426.2   | 9,329.3   | 9,286.4   | 9,439.7   | 10,222.9  | 10,224.1  | 10,156.2  | 10,972.8  | 11,219.0  | 10,881.8  | 11,150.4  | 11,465.2  | 11,943.4  | 12,833.4  | 13,227.7  | 14,184.8  | 14,597.6  | 15,641.3  | 16,202.9  | 18,113.1  |
|  | RWA <sup>1</sup>   | Basel III              | NC    | M                     | 72,364.3  | 72,327.1  | 74,446.8  | 76,401.4  | 76,504.4  | 80,502.5  | 84,665.0  | 89,427.3  | 89,419.8  | 96,243.4  | 99,010.9  | 91,256.5  | 92,367.4  | 93,925.0  | 93,501.8  | 96,999.4  | 102,102.7 | 100,022.7 | 121,758.9 | 123,784.6 | 136,817.5 | 154,388.8 |
| CP03a  | Common Equity Tier 1 (CET1) capital to RWA <sup>1</sup>                |                        |       | ...                   | 12.3%     | 12.9%     | 12.4%     | 12.4%     | 11.9%     | 12.3%     | 11.7%     | 11.6%     | 11.6%     | 11.5%     | 12.1%     | 12.2%     | 12.3%     | 12.8%     | 13.3%     | 13.0%     | 12.3%     | 11.4%     | 12.0%     | 11.3%     | 11.2%     |           |
|  | CET1 capital <sup>1</sup>  | Basel III              | NC    | M                     | ...       | 8,903.8   | 9,567.8   | 9,491.7   | 9,480.6   | 9,593.1   | 10,414.8  | 10,449.7  | 10,392.6  | 11,169.5  | 11,368.5  | 11,037.1  | 11,248.7  | 11,515.3  | 11,994.1  | 12,884.4  | 13,287.2  | 13,376.0  | 13,821.9  | 14,865.6  | 15,427.2  | 17,337.4  |
|  | RWA <sup>1</sup>   | Basel III              | NC    | M                     | ...       | 72,327.1  | 74,446.8  | 76,401.4  | 76,504.4  | 80,502.5  | 84,665.0  | 89,427.3  | 89,419.8  | 96,243.4  | 99,010.9  | 91,256.5  | 92,367.4  | 93,925.0  | 93,501.8  | 96,999.4  | 102,102.7 | 100,022.7 | 121,758.9 | 123,784.6 | 136,817.5 | 154,388.8 |
| <b>Capital Adequacy: IFSB Formula</b>                |  |                        |       |                       |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |
| CP03b  | Common Equity Tier 1 (CET1) capital to RWA (IFSB)                      |                        |       | ...                   | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |           |
|  | CET1 capital   |                        |       | ...                   | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |           |
|  | RWA  |                        |       | ...                   | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |           |
| <b>Asset Quality</b>                                 |  |                        |       |                       |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |
| CP04   | Gross nonperforming financing (gross NPF) ratio                        |                        |       | 3.2%                  | 3.5%      | 4.1%      | 4.7%      | 4.3%      | 4.5%      | 4.8%      | 5.3%      | 5.1%      | 6.5%      | 6.5%      | 3.6%      | 3.7%      | 3.9%      | 3.9%      | 3.6%      | 3.1%      | 3.2%      | 3.2%      | 3.3%      | 3.9%      | 4.2%      |           |
|  | Gross NPF  | NC                     | M     | 2,260.6               | 2,396.6   | 2,835.2   | 3,390.5   | 3,190.1   | 3,508.5   | 3,913.8   | 4,474.2   | 4,335.3   | 5,618.6   | 5,811.2   | 2,999.3   | 3,262.5   | 3,621.0   | 3,729.9   | 3,719.9   | 3,392.0   | 3,738.8   | 4,067.0   | 4,737.8   | 5,075.9   | 5,794.0   |           |
|  | Total financing  | NC                     | M     | 70,319.8              | 68,218.0  | 69,226.0  | 71,826.0  | 73,464.9  | 77,433.3  | 80,725.8  | 84,608.8  | 84,273.1  | 86,910.4  | 89,317.5  | 82,828.3  | 89,115.9  | 93,097.3  | 96,749.7  | 103,875.4 | 111,081.4 | 118,334.5 | 128,521.0 | 144,234.4 | 131,352.2 | 138,782.0 |           |
| CP05   | Net nonperforming financing (net NPF) to capital                       |                        |       | 8.2%                  | 8.7%      | 12.3%     | 15.1%     | 10.8%     | 11.9%     | 12.2%     | 13.7%     | 13.3%     | 14.2%     | 13.8%     | 8.3%      | 8.3%      | 8.6%      | 8.0%      | 7.1%      | 5.7%      | 6.8%      | 6.7%      | 6.8%      | 8.7%      | 8.1%      |           |
|  | Net NPF <sup>11</sup>  | NC                     | M     | 832.0                 | 904.7     | 1,382.8   | 1,685.4   | 1,202.8   | 1,545.7   | 1,757.3   | 1,775.0   | 2,036.0   | 1,994.1   | 1,933.6   | 1,236.5   | 1,346.3   | 1,302.8   | 1,185.4   | 992.3     | 1,280.4   | 1,305.0   | 1,502.1   | 1,867.5   | 1,942.8   |           |           |
|  | Total regulatory capital   | NC                     | M     | 10,111.7              | 10,451.0  | 11,100.6  | 11,192.7  | 11,131.4  | 11,465.0  | 12,611.4  | 13,377.0  | 14,380.0  | 14,656.2  | 14,294.5  | 14,937.3  | 15,621.2  | 16,280.6  | 16,731.2  | 17,336.2  | 19,376.2  | 19,376.2  | 22,146.2  | 22,614.0  | 23,903.5  |           |           |
| CP06   | Provisions for gross nonperforming financing (gross NPF)               |                        |       | 63.2%                 | 62.3%     | 51.9%     | 50.3%     | 62.3%     | 61.1%     | 60.5%     | 60.7%     | 59.1%     | 60.3%     | 64.6%     | 60.2%     | 62.1%     | 62.8%     | 65.1%     | 68.1%     | 70.7%     | 65.8%     | 67.9%     | 68.3%     | 63.2%     | 66.5%     |           |
|  | Provisions <sup>11</sup>   | NC                     | M     | 1,428.6               | 1,492.0   | 1,472.5   | 1,705.1   | 1,987.3   | 2,143.7   | 2,368.1   | 2,716.9   | 2,560.2   | 3,582.7   | 3,817.2   | 1,805.8   | 2,026.0   | 2,274.7   | 2,427.1   | 2,534.4   | 2,399.7   | 2,458.4   | 2,762.0   | 3,235.7   | 3,208.4   | 3,851.1   |           |
|  | Gross NPF  | NC                     | M     | 2,260.6               | 2,396.6   | 2,835.2   | 3,390.5   | 3,190.1   | 3,508.5   | 3,913.8   | 4,474.2   | 4,335.3   | 5,618.6   | 5,811.2   | 2,999.3   | 3,262.5   | 3,621.0   | 3,729.9   | 3,719.9   | 3,392.0   | 3,738.8   | 4,067.0   | 4,737.8   | 5,075.9   | 5,794.0   |           |
| <b>Earnings</b>                                      |  |                        |       |                       |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |
| CP07   | Return on assets (ROA)   |                        |       | 1.5%                  | 1.3%      | 1.3%      | 0.9%      | 0.4%      | 1.1%      | 1.0%      | 0.8%      | 0.6%      | 0.5%      | 0.7%      | 1.2%      | 1.1%      | 1.2%      | 1.4%      | 1.4%      | 1.4%      | 1.6%      | 1.7%      | 1.7%      | 1.4%      | 1.2%      |           |
|  | Net income (before extraordinary items, taxes, and Zakat) <sup>2</sup> | NC                     | M     | 1,293.8               | 1,292.9   | 1,291.8   | 887.1     | 390.6     | 1,148.9   | 1,073.9   | 942.8     | 697.6     | 598.1     | 811.5     | 1,484.6   | 1,363.5   | 1,937.9   | 1,949.8   | 1,967.0   | 2,640.0   | 2,951.7   | 2,640.0   | 2,728.0   | 2,728.0   | 2,553.3   |           |
|  | Total assets <sup>2</sup>  | NC                     | M     | 83,541.7              | 96,597.0  | 96,602.1  | 97,886.8  | 98,967.3  | 106,863.2 | 110,367.4 | 113,659.9 | 115,265.6 | 121,293.1 | 122,853.8 | 121,921.8 | 123,433.1 | 135,456.6 | 137,518.4 | 140,409.5 | 144,961.0 | 162,786.7 | 171,218.9 | 183,916.7 | 188,706.3 | 216,710.2 |           |
| CP08   | Return on equity (ROE)   |                        |       | 16.6%                 | 14.9%     | 14.4%     | 9.7%      | 4.2%      | 12.2%     | 11.1%     | 9.5%      | 7.0%      | 5.6%      | 7.4%      | 13.8%     | 12.5%     | 14.7%     | 16.8%     | 16.4%     | 16.1%     | 19.5%     | 21.1%     | 21.7%     | 17.3%     | 15.1%     |           |
|  | Net income (before extraordinary items, taxes, and Zakat) <sup>2</sup> | NC                     | M     | 1,293.8               | 1,292.9   | 1,291.8   | 887.1     | 390.6     | 1,148.9   | 1,073.9   | 942.8     | 697.6     | 598.1     | 811.5     | 1,484.6   | 1,363.5   | 1,937.9   | 1,949.8   | 1,967.0   | 2,640.0   | 2,951.7   | 2,640.0   | 2,728.0   | 2,728.0   | 2,553.3   |           |
|  | Equity <sup>2</sup>  | NC                     | M     | 7,814.7               | 8,660.0   | 8,949.0   | 9,117.1   | 9,209.2   | 9,443.8   | 9,704.1   | 9,881.3   | 9,946.4   | 10,714.4  | 10,932.7  | 10,694.0  | 10,933.84 | 11,344.20 | 11,566.34 | 11,886.61 | 12,102.9  | 13,542.96 | 14,019.93 | 14,477.65 | 14,925.47 | 16,976.41 |           |
| CP09   | Net profit margin <sup>2</sup>   |                        |       | 24.9%                 | 22.2%     | 20.7%     | 14.8%     | 6.5%      | 19.3%     | 17.8%     | 15.4%     | 11.1%     | 7.5%      | 10.0%     | 22.9%     | 20.8%     | 21.9%     | 24.8%     | 25.0%     | 25.0%     | 25.7%     | 26.7%     | 23.5%     | 27.5%     | 17.1%     |           |
|  | Net income (before extraordinary items, taxes, and Zakat)              | NC                     | M     | 1,293.8               | 1,292.9   | 1,291.8   | 887.1     | 390.6     | 1,148.9   | 1,073.9   | 942.8     | 697.6     | 598.1     | 811.5     | 1,484.6   | 1,363.5   | 1,937.9   | 1,949.8   | 1,967.0   | 2,640.0   | 2,951.7   | 2,640.0   | 2,728.0   | 2,728.0   | 2,553.3   |           |
|  | Gross income   | NC                     | M     | 5,202.7               | 5,834.2   | 6,236.8   | 5,975.8   | 5,965.3   | 5,957.3   | 6,046.7   | 6,106.9   | 6,308.8   | 6,006.2   | 6,083.5   | 6,492.3   | 6,561.5   | 7,584.9   | 7,816.8   | 7,666.0   | 7,668.1   | 10,572.5  | 11,486.0  | 11,772.8  | 11,604.5  | 3,744.9   |           |
| CP10   | Cost to income <sup>2</sup>  |                        |       | 50.0%                 | 51.2%     | 49.1%     | 52.4%     | 53.5%     | 53.5%     | 54.8%     | 54.5%     | 53.7%     | 47.0%     | 45.0%     | 48.4%     | 49.1%     | 46.3%     | 45.4%     | 46.1%     | 39.8%     | 37.3%     | 36.7%     | 36.8%     | 36.7%     |           |           |
|  | Operating costs  | NC                     | M     | 2,600.5               | 2,984.5   | 3,064.1   | 3,133.9   | 3,193.2   | 3,185.9   | 3,313.7   | 3,325.4   | 3,388.0   | 3,766.3   | 3,713.2   | 3,142.4   | 3,218.7   | 3,513.3   | 3,545.5   | 3,547.3   | 3,626.8   | 4,208.2   | 4,287.2   | 4,320.8   | 4,478.3   | 5,498.3   |           |
|  | Gross income   | NC                     | M     | 5,202.7               | 5,834.2   | 6,236.8   | 5,975.8   | 5,965.3   | 5,957.3   | 6,046.7   | 6,106.9   | 6,308.8   | 6,006.2   | 6,083.5   | 6,492.3   | 6,561.5   | 7,584.9   | 7,816.8   | 7,666.0   | 7,668.1   | 10,572.5  | 11,486.0  | 11,772.8  | 11,604.5  | 3,744.9   |           |
| <b>Leverage</b>                                      |  |                        |       |                       |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |
| CP11   | Capital to assets (balance sheet definition)                           |                        |       | 8.8%                  | 9.2%      | 9.4%      | 9.1%      | 8.9%      | 8.6%      | 8.8%      | 8.4%      | 8.5%      | 9.0%      | 8.9%      | 9.1%      | 8.4%      | 8.4%      | 8.3%      | 8.6%      | 8.3%      | 8.5%      | 7.9%      | 7.4%      | 7.8%      | 7.9%      |           |
|  | Tier 1 capital   | NC                     | M     | 8,409.4               | 8,763.5   | 9,426.2   | 9,329.3   | 9,286.4   | 9,439.7   | 10,222.9  | 10,224.1  | 10,156.2  | 10,972.8  | 11,219.0  | 10,881.8  | 11,150.4  | 11,465.2  | 11,943.4  | 12,833.4  | 13,227.7  | 14,184.8  | 14,611.1  | 15,641.3  | 16,202.9  | 18,113.1  |           |
|  | Total assets   | NC                     | M     | 96,074.7              | 95,511.5  | 100,398.4 | 102,591.3 | 104,319.1 | 109,610.7 | 115,525.6 | 122,196.4 | 120,182.9 | 121,385.5 | 125,929.5 | 120,069.5 | 132,873.8 | 136,307.7 | 143,084.8 | 148,377.2 | 160,136.5 | 166,891.6 | 185,942.0 | 212,560.0 | 206,806.0 | 229,175.0 |           |
| CP12   | Leverage (regulatory definition)                                       |                        |       | 8.2%                  | 8.5%      | 8.8%      | 8.6%      | 8.3%      | 8.1%      | 8.3%      | 7.9%      | 7.9%      | 8.3%      | 8.1%      | 8.4%      | 8.3%      | 8.6%      | 8.7%      | 9.1%      | 8.7%      | 9.1%      | 8.3%      | 8.1%      | 8.4%      |           |           |
|  | Tier 1 capital   | NC                     | M     | 8,409.4               | 8,763.5   | 9,426.2   | 9,329.3   | 9,286.4   | 9,439.7   | 10,222.9  | 10,224.1  | 10,156.2  | 10,972.8  | 11,219.0  | 10,881.8  | 11,150.4  | 11,465.2  | 11,943.4  | 12,833.4  | 13,227.7  | 14,184.8  | 14,611.1  | 15,641.3  | 16,202.9  | 18,113.1  |           |
|  | Exposure   | NC                     | M     | 102,649.8             | 102,740.5 | 1         |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |

| Code        | Indicator   | Currency | Units | 2013A    | 2014Q1   | 2014Q2   | 2014Q3   | 2014Q4   | 2015Q1   | 2015Q2   | 2015Q3   | 2015Q4   | 2016Q1   | 2016Q2   | 2016Q3   | 2016Q4   | 2017Q1   | 2017Q2   | 2017Q3   | 2017Q4   | 2018Q1   | 2018Q2   | 2018Q3   | 2018Q4   | 2019Q1   |
|-------------|---|----------|-------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| <b>AD01</b> | <b>Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSIAs)</b> |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|             | Income distributed to IAH   |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|             | Total income from assets funded by PSIA   |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
| <b>AD02</b> | <b>Total off-balance sheet items to total assets</b>  |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|             | Off-balance sheet items   |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|             | Total assets  |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
| <b>AD03</b> | <b>Foreign-currency denominated funding to total funding</b>  |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|             | FX funding  |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|             | Total funding   |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
| <b>AD04</b> | <b>Foreign-currency denominated financing to total financing</b>  |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|             | FX financing  |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|             | Total financing   |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
| <b>AD05</b> | <b>Value of Sukuk holdings to capital</b>   |          |       | 46.4%    | 54.4%    | 52.2%    | 52.6%    | 54.4%    | 55.0%    | 51.7%    | 50.7%    | 48.4%    | 46.3%    | 50.7%    | 53.3%    | 60.3%    | 61.4%    | 64.1%    | 61.1%    | 62.0%    | 48.3%    | 51.0%    | 52.5%    | 55.9%    | 80.5%    |
|             | Sukuk holdings  | NC       | M     | 4,690.6  | 5,687.1  | 5,799.1  | 5,882.5  | 6,055.2  | 6,310.0  | 6,555.2  | 6,499.6  | 6,473.8  | 6,659.3  | 7,433.4  | 7,619.3  | 9,006.9  | 9,593.6  | 10,433.2 | 10,227.7 | 10,743.3 | 9,341.0  | 9,948.0  | 11,634.8 | 12,065.1 | 19,248.8 |
|             | Total regulatory capital (or balance sheet capital)   | NC       | M     | 10,111.7 | 10,451.0 | 11,100.6 | 11,192.7 | 11,131.4 | 11,465.0 | 12,691.5 | 12,816.1 | 13,377.0 | 14,380.0 | 14,656.5 | 14,294.5 | 14,937.3 | 15,621.2 | 16,280.6 | 16,731.2 | 17,336.2 | 19,327.4 | 19,494.9 | 22,157.1 | 21,589.2 | 23,903.5 |
| <b>AD06</b> | <b>Value (or percentage) of Shar'ah-compliant financing by economic activity</b>  |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|             | Value of Shar'ah-compliant financing  |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|             | Sectoral distribution   |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|             | (a) agriculture, forestry, hunting and fishing  |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|             | (b) mining and quarrying  |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|             | (c) manufacturing   |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|             | (d) electricity, gas, steam and air-conditioning supply   |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|             | (e) water supply; sewerage and waste management   |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|             | (f) construction  |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|             | (g) wholesale and retail trade; repair of motor vehicles and motorcycles  |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|             | (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 bodies   |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|             | (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 supply   |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|             | (e) water supply; sewerage and waste management   |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|             | (f) construction  |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|             | (g) wholesale and retail trade; repair of motor vehicles and motorcycles  |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|             | (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 bodies   |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|             | (u*) financing to nonresidents  |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
| <b>AD08</b> | <b>Value (or percentage) of returns by major type of Shar'ah-compliant contract</b>   |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|             | Total returns   |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|             | Murabahah   |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|             | Commodity Murabahah / Tawwariq  |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|             | Salam   |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|             | Istisna'  |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|             | Ijārah / Ijārah Muntahia Bittamlik  |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|             | Mudharabah  |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|             | Musharakah  |          |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |

