

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

Country		Kazakhstan		Time period covered :		Starting Period		2010Q4		Ending Period		2010Q1		2010Q2		2010Q3		2010Q4		2011Q1		2011Q2		2011Q3		2011Q4		2012Q1		2012Q2		2012Q3		2012Q4		2013Q1		2013Q2		2013Q3		2013Q4									
Code		Indicator		Currency		Units		2010Q4		2010Q1		2010Q2		2010Q3		2010Q4		2011Q1		2011Q2		2011Q3		2011Q4		2012Q1		2012Q2		2012Q3		2012Q4		2013Q1		2013Q2		2013Q3		2013Q4											
Core Prudential Islamic Financial Indicators (PSFI)																																																			
End-period exchange rate (National Currency / USD)																																																			
Country/Category/Indicator/Code																																																			
CP1a	CAR																																																		
CP2a	Tier 1 capital to RWA																																																		
CP3a	Common Equity Tier 1 (CET1) capital to RWA																																																		
Asset Quality																																																			
CP4	Gross nonperforming financing (NPF) ratio																																																		
CP6	Net nonperforming financing (net NPF) to capital																																																		
CP6b	Provisions for gross nonperforming financing (NPF)																																																		
CP7	Return on assets (ROA)																																																		
CP8	Return on equity (ROE)																																																		
CP9	Net profit margin																																																		
CP10	Cost to income																																																		
CP11	Capital to assets (balance sheet definition)																																																		
CP12	Leverage (regulatory definition)																																																		
CP13	Liquidity																																																		
CP14	Liquid assets ratio																																																		
CP15	Liquidity coverage ratio (LCR)																																																		
CP16	Net stable funding ratio (NSFR)																																																		
CP17	Net foreign exchange open position to capital																																																		
CP18	Large exposures to capital																																																		
CP19	Total financing at end of current period																																																		
Additional Prudential Islamic Financial Indicators (PSFI)																																																			
AD01	Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSIA)																																																		
AD02	Total off-balance sheet items to total assets																																																		
AD03	Foreign-currency denominated funding to total funding																																																		
AD04	Foreign-currency denominated financing to total financing																																																		
AD05	Value of Sukuk holdings to capital																																																		
AD06	Value (or percentage) of Sharh-al-compliant financing by economic activity																																																		
AD07	Value (or percentage) of gross NPF by economic activity																																																		

Code	Indicator	Standard	Currency	Units	2019Q4	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1		
	(H) administrative and support service activities				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(G) public administration and defense; compulsory social security				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(I) education				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(J) human health and social work activities				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(K) arts, entertainment and recreation				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(L) other service activities (except)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(M) activities of households as employers				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(N) other financing of households				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(O) activities of extrajurisdictional organisations and bodies				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(P) financing to representatives				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	TOTAL				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
A08	Value (or percentage) of returns by major type of Shari'ah-compliant contract				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total returns	NC	T		16,401,335	18,650,744	17,787,859	27,453,252	30,582,324	29,916,051	33,507,857	46,723,298	46,205,620	33,900,827	32,581,526	31,701,410	27,051,954	25,726,783	25,061,162	28,389,472	40,524,280	33,644,035	39,788,511	60,103,296	63,513,598	66,348,142		
	Murabahah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Commodity Murabahah/ Tawarruq	NC	T		13,220,280	14,209,809	13,062,471	22,944,167	26,421,538	26,125,820	30,282,481	43,828,309	43,640,916	31,666,609	30,677,693	30,127,963	25,001,665	23,952,062	23,561,997	23,029,672	34,952,293	26,551,873	32,623,790	43,489,762	56,638,817	60,465,577		
	Salam				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Istisna'				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Ijarah / Ijarah Muntahiah Bittamlik	NC	T		858,158	1,948,781	1,745,547	1,542,314	1,339,080	1,135,846	1,005,418	874,989	744,561	614,132	483,704	353,275	1,030,074	954,464	878,864	4,844,964	5,562,815	6,608,255	7,006,457	6,517,509	6,820,796	5,816,438		
	Mudharabah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Mudharabah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Diminishing Musharakah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Wakalah	NC	T		2,322,897	2,492,154	2,979,841	2,966,771	2,821,706	2,654,344	2,219,957	2,020,000	1,820,043	1,620,086	1,420,129	1,220,172	1,020,214	820,257	620,300	514,836	409,371	303,907	159,265	115,625	71,965	66,127		
	Qard Hassan				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others (please specify)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(i)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(ii)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Structural Islamic Financial Indicators (SFI)																											
Code	Indicator		Currency	Units	2018	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1		
B161	Number of Islamic banks		na	G	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2	2	2	2	2	2		
	Number of domestic branch offices		na	G	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	5	5	5	5	5	5		
	Number of ATMs		na	G	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
B202	Number of employees		na	G	53	56	57	59	62	64	64	64	66	67	67	66	67	70	74	74	138	143	162	173	177	180		
B701	Total assets		NC	T	24,594,793	24,642,389	25,656,258	31,318,329	33,401,210	34,702,605	38,178,548	57,160,476	69,321,316	42,842,150	45,219,679	46,797,261	43,273,268	42,130,186	41,639,281	71,902,711	71,955,064	66,346,198	70,521,818	86,328,587	110,395,792	93,605,980		
	Total Shari'ah-compliant financing (excluding interbank financing)	NC	T	21,328,998	23,741,297	24,782,394	30,770,420	32,475,758	33,888,350	37,352,363	53,924,754	57,388,523	38,689,850	37,235,116	37,699,832	33,074,410	32,141,685	29,470,844	44,534,812.0	60,322,048.6	57,777,700	58,408,445	75,440,817	97,729,872	72,827,255			
	Sukuk holdings				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Other Shari'ah-compliant securities				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Interbank financing	NC	T	3,107,419	662,725	688,200	454,790	455,875	0	1,498,670	2,040,912	1,202,800	2,000,833	5,904,472	7,006,487	8,409,961	8,153,096	10,098,154	18,176,782	9,538,545	5,202,456	8,854,300	7,104,733	10,298,163	12,006,121			
	All other assets	NC	T	158,377	218,367	185,654	63,159	469,575	814,385	327,516	1,154,810	1,828,993	1,581,488	2,480,991	2,992,023	1,788,997	1,835,405	2,160,283	8,191,123	2,097,315	3,386,042	3,250,072	3,783,036	2,237,737	871,264			
B704	Total funding/liabilities and equities		NC	T	24,594,793	24,642,389	25,656,258	31,318,329	33,401,210	34,702,605	38,178,548	57,160,476	69,321,316	42,842,150	45,179,096	46,796,741	43,258,999	42,130,186	41,639,281	71,902,711	71,955,064	66,346,198	70,521,818	86,328,587	110,395,792	107,681,427		
	Profit-sharing investment accounts (PSIA)	NC	T	2,955,838	4,891,543	2,608,962	1,026,107	504,904	1,265,561	389,463	912,566	1,137,523	1,264,069	1,232,259	5,135,868	5,273,616	5,260,328	8,197,835	20,631,209	14,283,783	15,003,018	17,266,756	18,088,961	21,522,543	25,702,014			
	Other remunerative funding (Murabahah, Commodity Murabahah etc.)	NC	T	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Nonremunerative funding (current account, Wa'd'an)	NC	T	5,584,287	3,677,027	4,862,735	3,122,335	1,800,630	3,154,706	3,027,163	7,500,976	7,319,015	3,424,194	5,326,929	4,622,481	6,252,370	6,637,545	4,927,118	7,388,308	8,560,430	12,223,244	9,764,167	12,369,047	19,030,779	11,903,598			
	Sukuk issued				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Other Shari'ah-compliant securities issued				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Interbank funding/liabilities	NC	T	5,083,980	4,942,019	7,017,438	15,750,506	19,319,052	17,851,399	20,162,042	31,133,294	32,360,624	24,019,038	22,461,060	16,957,795	14,941,391	12,910,942	12,265,568	19,090,309	8,404,649	12,619,960	23,454,322	36,230,000	32,590,904				
	All other liabilities	NC	T	187,220	266,465	613,148	306,148	939,665	611,633	937,500	597,044	735,703	545,579	670,588	456,612	626,413	726,740	2,974,695	2,888,209	3,199,722	4,269,623	4,832,539	8,200,578					
	Capital and reserves	NC	T	10,743,468	10,866,335	10,983,977	11,133,213	11,297,495	11,461,155	11,616,515	12,559,024	12,776,194	13,199,146	13,662,004	13,920,755	14,326,208	14,665,509	14,878,946	28,642,937	27,335,324	27,551,454	27,671,213	28,556,034	29,779,871	29,394,332			
B705	Total revenues		NC	T	1,478,067	409,623	1,146,434	2,076,842	3,178,062	613,796	1,305,337	2,238,899	3,521,257	1,068,156	1,938,861	2,449,825	3,960,944	899,723	1,753,872	6,741,367	8,574,904	2,291,132	5,149,568	7,663,389	9,967,961	2,525,683		
	Financing based	NC	T	1,312,129	376,735	763,864	1,259,236	1,883,369	611,524	1,211,774	1,941,015	2,947,581	904,904	1,715,923	2,555,028	3,490,407	798,862	1,617,257	2,517,937									