Prudential and Structural Islamic Financial Indicators (PSIFIs) for Islamic Windows

Country:	Malaysia			
Time period covered :	*Starting Period:*	2018Q1	*Ending Period:*	2023Q1

Core Prudential Islamic Financial Indicators (PIFIs)

Code	Indicator	Standard	Currency	Units	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	2023Q1
End-of-period exchange rate (MYR / USD):					**3.862**	**4.039**	**4.137**	**4.136**	**4.085**	**4.134**	**4.190**	**4.093**	**4.313**	**4.283**	**4.156**	**4.017**	**4.146**	**4.152**	**4.187**	**4.174**	**4.153**	**4.404**	**4.404**	**4.415**	**4.415**
Capital Adequacy: Basel Standard																									
CP01a	**CAR**				**91.1%**	**86.2%**	**82.9%**	**79.8%**	**65.3%**	**60.5%**	**57.1%**	**57.0%**	**49.9%**	**50.9%**	**45.8%**	**47.5%**	**46.8%**	**45.5%**	**43.2%**	**47.2%**	**44.6%**	**45.5%**	**44.2%**	**46.7%**	**43.5%**
	Total regulatory capital	*Basel III*	*NC*	*M*	2,748.4	2,771.1	2,797.9	2,807.9	2,404.4	2,436.2	2,464.0	2,497.6	2,535.3	2,688.9	2,674.9	2,749.2	2,786.9	2,695.4	2,673.6	2,711.2	2,697.4	2,701.9	2,683.6	2,766.5	2,649.1
	Risk-weighted assets (RWA)	*Basel II*	*NC*	*M*	3,016.2	3,216.3	3,376.4	3,518.3	3,683.8	4,029.8	4,313.7	4,379.4	5,082.3	5,278.1	5,838.6	5,784.9	5,953.5	5,923.6	6,183.9	5,738.0	6,042.3	5,938.1	6,076.9	5,922.1	6,092.9
CP02a	**Tier 1 capital to RWA**				**90.6%**	**85.5%**	**82.3%**	**79.2%**	**64.9%**	**60.1%**	**56.5%**	**56.4%**	**49.2%**	**50.3%**	**45.1%**	**46.8%**	**46.1%**	**44.8%**	**42.7%**	**46.6%**	**44.0%**	**44.8%**	**43.5%**	**46.0%**	**42.8%**
	Tier 1 capital	*Basel III*	*NC*	*M*	2,732.6	2,751.1	2,777.1	2,787.1	2,391.2	2,422.6	2,437.2	2,469.8	2,502.2	2,657.5	2,634.5	2,710.0	2,746.0	2,654.3	2,640.7	2,672.2	2,656.8	2,662.0	2,642.6	2,726.0	2,608.5
	RWA	*Basel II*	*NC*	*M*	3,016.2	3,216.3	3,376.4	3,518.3	3,683.8	4,029.8	4,313.7	4,379.4	5,082.3	5,278.1	5,838.6	5,784.9	5,953.5	5,923.6	6,183.9	5,738.0	6,042.3	5,938.1	6,076.9	5,922.1	6,092.9
CP03a	**Common Equity Tier 1 (CET1) capital to RWA**				**90.6%**	**85.5%**	**82.3%**	**79.2%**	**64.9%**	**60.1%**	**56.5%**	**56.4%**	**49.2%**	**50.3%**	**45.1%**	**46.8%**	**46.1%**	**44.8%**	**42.7%**	**46.6%**	**44.0%**	**44.8%**	**43.5%**	**46.0%**	**42.8%**
	CET1 capital	*Basel III*	*NC*	*M*	2,732.6	2,751.1	2,777.1	2,787.1	2,391.2	2,422.6	2,437.2	2,469.8	2,502.2	2,657.5	2,634.5	2,710.0	2,746.0	2,654.3	2,640.7	2,672.2	2,656.8	2,662.0	2,642.6	2,726.0	2,608.5
	RWA	*Basel II*	*NC*	*M*	3,016.2	3,216.3	3,376.4	3,518.3	3,683.8	4,029.8	4,313.7	4,379.4	5,082.3	5,278.1	5,838.6	5,784.9	5,953.5	5,923.6	6,183.9	5,738.0	6,042.3	5,938.1	6,076.9	5,922.1	6,092.9
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**	Not Applicable			**2.3%**	**1.3%**	**1.4%**	**1.3%**	**2.0%**	**2.0%**	**2.0%**	**0.6%**	**0.7%**	**0.6%**	**0.6%**	**0.8%**	**0.8%**	**0.9%**	**0.7%**	**1.6%**	**1.9%**	**1.8%**	**1.6%**	**1.7%**	**1.7%**
	Gross NPF		*NC*	*M*	101.6	104.0	106.1	111.8	116.2	126.4	137.5	41.4	61.6	58.0	57.9	79.8	86.8	85.3	129.2	297.7	363.7	369.0	346.0	400.3	407.7
	Total financing		*NC*	*M*	4,457.9	7,905.6	7,799.5	8,520.7	5,823.8	6,377.6	6,946.9	7,131.4	9,005.6	9,389.0	10,389.6	9,698.1	11,459.9	10,004.2	19,447.8	18,089.8	19,580.9	19,975.6	21,611.9	23,563.1	23,460.6
CP05	**Net nonperforming financing (net NPF) to capital**				**3.6%**	**3.7%**	**3.7%**	**2.6%**	**3.2%**	**3.5%**	**4.0%**	**1.3%**	**1.9%**	**1.8%**	**1.7%**	**2.1%**	**2.3%**	**2.4%**	**4.8%**	**11.0%**	**13.5%**	**13.7%**	**12.9%**	**14.5%**	**15.4%**
	Net NPF		*NC*	*M*	99.0	102.4	104.0	74.0	77.4	85.8	99.0	32.8	47.3	48.7	44.4	58.0	63.9	64.8	129.2	297.7	363.7	369.0	346.0	400.3	407.7
	Total regulatory capital		*NC*	*M*	2,748.4	2,771.1	2,797.9	2,807.9	2,404.4	2,436.2	2,464.0	2,497.6	2,535.3	2,688.9	2,674.9	2,749.2	2,786.9	2,695.4	2,673.6	2,711.2	2,697.4	2,701.9	2,683.6	2,766.5	2,649.1
CP06	**Provisions for gross nonperforming financing (gross NPF)**				**2.6%**	**1.5%**	**2.0%**	**33.9%**	**33.4%**	**32.1%**	**28.0%**	**20.7%**	**23.2%**	**16.0%**	**23.3%**	**27.2%**	**26.5%**	**24.0%**	**18.3%**	**53.9%**	**48.3%**	**50.2%**	**60.9%**	**52.4%**	**53.4%**
	Provisions		*NC*	*M*	2.6	1.6	2.1	37.8	38.8	40.5	38.5	8.6	14.3	9.3	13.5	21.7	23.0	20.5	23.6	160.5	175.8	185.1	210.8	209.7	217.7
	Gross NPF		*NC*	*M*	101.6	104.0	106.1	111.8	116.2	126.4	137.5	41.4	61.6	58.0	57.9	79.8	86.8	85.3	129.2	297.7	363.7	369.0	346.0	400.3	407.7
Earnings [2/]																									
CP07	**Return on assets (ROA)**				**1.3%**	**1.2%**	**1.0%**	**0.7%**	**2.6%**	**1.9%**	**1.6%**	**1.7%**	**0.8%**	**0.9%**	**0.9%**	**1.2%**	**1.3%**	**1.5%**	**1.3%**	**0.8%**	**0.8%**	**0.8%**	**0.8%**	**0.9%**	**0.6%**
	Net income (before extraordinary items, taxes, and *Zakat*)		*NC*	*M*	186.1	184.1	169.3	133.7	484.7	357.1	317.6	323.4	153.8	193.5	199.6	275.7	292.1	351.2	331.9	226.0	266.1	271.4	286.2	336.3	236.1
	Total assets		*NC*	*M*	14,836.3	15,499.5	16,267.3	18,053.3	18,661.8	19,142.2	19,532.3	18,963.9	20,126.9	20,778.3	21,393.8	22,216.5	22,929.2	23,292.5	26,524.4	29,211.1	32,104.0	35,189.5	35,547.3	37,009.2	37,378.8
CP08	**Return on equity (ROE)**				**6.6%**	**6.5%**	**6.0%**	**4.7%**	**17.4%**	**12.8%**	**11.5%**	**11.9%**	**5.6%**	**7.1%**	**7.2%**	**9.9%**	**10.3%**	**12.4%**	**11.7%**	**8.0%**	**9.5%**	**9.7%**	**10.3%**	**11.9%**	**11.0%**
	Net income (before extraordinary items, taxes, and *Zakat*)		*NC*	*M*	186.1	184.1	169.3	133.7	484.7	357.1	317.6	323.4	153.8	193.5	199.6	275.7	292.1	351.2	331.9	226.0	266.1	271.4	286.2	336.3	236.1
	Equity		*NC*	*M*	2,801.6	2,812.9	2,824.4	2,824.7	2,783.2	2,790.0	2,750.3	2,718.0	2,738.7	2,724.7	2,756.7	2,793.3	2,831.0	2,836.2	2,840.5	2,817.1	2,795.4	2,793.8	2,788.6	2,833.6	2,141.6
CP09	**Net profit margin** [3/]				**50.3%**	**56.6%**	**54.0%**	**41.4%**	**96.5%**	**77.5%**	**68.4%**	**69.6%**	**39.4%**	**50.0%**	**44.0%**	**56.4%**	**58.1%**	**69.8%**	**67.7%**	**43.1%**	**53.7%**	**54.7%**	**54.9%**	**63.1%**	**47.8%**
	Net income (before extraordinary items, taxes, and *Zakat*)		*NC*	*M*	186.1	184.1	169.3	133.7	484.7	357.1	317.6	323.4	153.8	193.5	199.6	275.7	292.1	351.2	331.9	226.0	266.1	271.4	286.2	336.3	236.1
	Gross income		*NC*	*M*	370.1	325.0	313.4	323.2	502.2	460.8	464.5	464.9	390.5	386.9	453.6	488.3	502.9	503.2	490.3	524.1	495.9	495.8	521.3	532.5	493.8
CP10	**Cost to income** [3/]				**44.6%**	**36.6%**	**34.6%**	**33.9%**	**15.4%**	**26.2%**	**25.7%**	**24.7%**	**47.5%**	**38.6%**	**42.5%**	**29.4%**	**24.6%**	**23.7%**	**25.4%**	**25.0%**	**31.7%**	**34.4%**	**31.3%**	**31.1%**	**41.4%**
	Operating costs		*NC*	*M*	165.0	118.9	108.4	109.6	77.3	120.6	119.5	114.8	185.5	149.5	192.9	143.7	123.9	119.3	124.4	131.0	157.3	170.7	163.3	165.7	204.6
	Gross income		*NC*	*M*	370.1	325.0	313.4	323.2	502.2	460.8	464.5	464.9	390.5	386.9	453.6	488.3	502.9	503.2	490.3	524.1	495.9	495.8	521.3	532.5	493.8
Leverage																									
CP11	**Capital to assets (balance sheet definition)**				**18.4%**	**15.5%**	**15.1%**	**13.1%**	**13.8%**	**12.3%**	**12.2%**	**13.0%**	**11.4%**	**11.9%**	**11.8%**	**12.2%**	**11.1%**	**11.2%**	**7.5%**	**8.1%**	**7.3%**	**7.4%**	**7.2%**	**7.0%**	**6.9%**
	Tier 1 capital		*NC*	*M*	2,732.6	2,751.1	2,777.1	2,787.1	2,391.2	2,422.6	2,437.2	2,469.8	2,502.2	2,657.5	2,634.5	2,710.0	2,746.0	2,654.3	2,640.7	2,672.2	2,656.8	2,662.0	2,642.6	2,726.0	2,608.5
	Total assets		*NC*	*M*	14,884.8	17,737.0	18,367.6	21,223.6	17,319.2	19,658.5	19,927.8	18,949.9	21,971.5	22,264.0	22,390.0	22,240.6	24,822.2	23,717.2	35,317.5	32,987.4	36,394.0	36,059.1	36,748.6	38,835.3	37,872.2
CP12	**Leverage (regulatory definition)**				**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**
	Tier 1 capital		*NC*	*M*	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Exposure		*NC*	*M*	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Liquidity																									
CP13	**Liquid assets ratio**				**38.7%**	**38.1%**	**37.2%**	**39.8%**	**51.2%**	**52.0%**	**50.5%**	**49.0%**	**44.6%**	**46.9%**	**42.7%**	**44.7%**	**36.2%**	**45.5%**	**33.4%**	**33.2%**	**31.8%**	**31.5%**	**27.2%**	**26.3%**	**22.1%**
	Liquid assets[@]		*NC*	*M*	5,760.8	6,749.8	6,826.4	8,454.5	8,863.3	10,220.4	10,068.2	9,279.6	9,808.0	10,437.9	9,566.5	9,932.2	8,995.0	10,798.5	11,795.6	10,939.0	11,586.4	11,369.2	10,002.1	10,208.3	8,376.6
	Total assets		*NC*	*M*	14,884.8	17,737.0	18,367.6	21,223.6	17,319.2	19,658.5	19,927.8	18,949.9	21,971.5	22,264.0	22,390.0	22,240.6	24,822.2	23,717.2	35,317.5	32,987.4	36,394.0	36,059.1	36,748.6	38,835.3	37,872.2
CP14	**Liquid assets to short-term liabilities**				**175.2%**	**202.6%**	**228.0%**	**304.4%**	**240.1%**	**278.5%**	**237.6%**	**224.9%**	**203.1%**	**217.9%**	**224.4%**	**249.4%**	**198.9%**	**207.6%**	**211.5%**	**210.6%**	**196.0%**	**211.7%**	**182.6%**	**199.3%**	**175.8%**
	Liquid assets[@]		*NC*	*M*	5,760.8	6,749.8	6,826.4	8,454.5	8,863.3	10,220.4	10,068.2	9,279.6	9,808.0	10,437.9	9,566.5	9,932.2	8,995.0	10,798.5	11,795.6	10,939.0	11,586.4	11,369.2	10,002.1	10,208.3	8,376.6
	Short-term liabilities		*NC*	*M*	3,288.7	3,332.4	2,994.0	2,777.0	3,691.8	3,670.0	4,238.1	4,125.6	4,829.3	4,789.1	4,263.0	3,981.7	4,522.5	5,202.1	5,578.4	5,194.6	5,912.7	5,369.6	5,478.9	5,121.3	4,764.5
CP15	**Liquidity coverage ratio (LCR)**				**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**
	Stock of *Shari'ah* -compliant high quality liquid assets				5,363.0	6,381.0	6,434.1	8,120.0	8,819.0	10,166.1	10,005.2	9,209.7	9,736.9	10,360.1	9,478.0	9,851.4	8,920.5	10,732.3	11,727.0	10,878.0	11,556.8	11,387.6	10,017.7	10,369.2	8,260.7
	Total net cash outflows over the next 30 calendar days				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP16	**Net stable funding ratio (NSFR)**				**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**
	Available stable funding (ASF)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Required stable funding (RSF)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Sensitivity to Risks																									
CP17	**Net foreign exchange open position to capital**				**0.1%**	**0.1%**	**0.1%**	**0.1%**	**0.2%**	**0.1%**	**0.1%**	**0.1%**	**0.1%**	**0.1%**	**0.1%**	**0.1%**	**0.1%**	**0.1%**	**0.1%**	**0.1%**	**0.1%**	**0.1%**	**0.1%**	**0.1%**	**0.2%**
	Net FX open position		*NC*	*M*	2.1	3.0	3.8	3.8	4.6	2.7	3.4	2.2	3.1	3.3	2.2	2.3	2.6	3.0	3.4	2.4	3.1	2.5	3.5	3.8	4.8

Code	Indicator	Standard	Currency	Units	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	2023Q1
	Total regulatory capital		NC	M	2,748.4	2,771.1	2,797.9	2,807.9	2,404.4	2,436.2	2,464.0	2,497.6	2,535.3	2,688.9	2,674.9	2,749.2	2,786.9	2,695.4	2,673.6	2,711.2	2,697.4	2,701.9	2,683.6	2,766.5	2,649.1
CP18	**Large exposures to capital**				**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**
	Value of large exposures				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital (or balance sheet capital)		NC	M	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP19	**Growth of financing to private sector**				**-18.5%**	**29.8%**	**30.0%**	**66.9%**	**30.6%**	**-19.3%**	**-10.9%**	**-16.3%**	**54.6%**	**47.2%**	**49.6%**	**36.0%**	**27.3%**	**6.6%**	**46.5%**	**56.5%**	**36.3%**	**69.5%**	**47.2%**	**71.4%**	**45.1%**
	Total financing at end of current period		NC	M	4,457.9	7,905.6	7,799.5	8,520.7	5,823.8	6,377.6	6,946.9	7,131.4	9,005.6	9,389.0	10,389.6	9,698.1	11,459.9	10,004.2	15,216.4	15,174.4	15,615.5	16,961.4	17,242.7	19,162.6	17,946.1
	Total financing at end of same period in previous year		NC	M	5,470.9	6,092.9	6,001.7	5,104.2	4,457.9	7,905.6	7,799.5	8,520.7	5,823.8	6,377.6	6,946.9	7,131.4	9,005.6	9,389.0	10,389.6	9,698.1	11,459.9	10,004.2	11,715.0	11,179.8	12,368.0

Additional Prudential Islamic Financial Indicators (PIFIs)

Code	Indicator	Currency	Units	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	2023Q1
AD01	**Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSIAs)**			**0.1%**	**0.1%**	**0.1%**	**0.3%**	**0.3%**	**72.0%**	**68.9%**	**80.8%**	**76.4%**	**73.4%**	**78.7%**	**72.0%**	**-26.5%**	**136.1%**	**76.9%**	**63.2%**	**62.6%**	**60.8%**	**61.7%**	**62.6%**	**68.5%**
	Income distributed to IAH			0.7	0.8	0.8	0.8	0.5	0.8	0.7	1.5	0.7	0.7	1.1	0.8	0.0	-0.6	0.4	0.1	0.1	0.0	0.2	0.1	0.1
	Total income from assets funded by PSIA			489.6	667.2	577.4	301.8	167.4	1.2	1.0	1.8	1.0	0.9	1.4	1.1	0.1	-0.5	0.6	0.2	0.1	0.0	0.3	0.2	0.2
AD02	**Total off-balance sheet items to total assets**			**11.6%**	**10.9%**	**11.4%**	**10.5%**	**12.6%**	**11.8%**	**9.6%**	**10.5%**	**9.3%**	**9.3%**	**8.6%**	**9.6%**	**10.2%**	**12.4%**	**8.6%**	**10.4%**	**11.3%**	**12.2%**	**12.4%**	**11.4%**	**13.5%**
	Off-balance sheet items	NC	M	1,729.2	1,931.7	2,095.5	2,229.1	2,179.6	2,318.9	1,911.0	1,998.6	2,036.0	2,063.2	1,924.6	2,126.1	2,540.7	2,944.6	3,025.6	3,424.7	4,127.3	4,404.7	4,556.6	4,433.8	5,096.4
	Total assets	NC	M	14,884.8	17,737.0	18,367.6	21,223.6	17,319.2	19,658.5	19,927.8	18,949.9	21,971.5	22,264.0	22,390.0	22,240.6	24,822.2	23,717.2	35,317.5	32,987.4	36,394.0	36,059.1	36,748.6	38,835.3	37,872.2
AD03	**Foreign-currency denominated funding to total funding**			**41.8%**	**54.9%**	**52.5%**	**47.7%**	**39.8%**	**39.6%**	**37.8%**	**42.3%**	**43.6%**	**43.8%**	**49.7%**	**47.9%**	**53.5%**	**47.4%**	**61.7%**	**60.3%**	**62.5%**	**63.4%**	**64.6%**	**65.3%**	**65.4%**
	FX funding	NC	M	4,749.1	8,238.8	8,236.8	8,989.6	6,341.7	6,965.7	7,096.6	7,453.8	9,261.2	9,660.1	10,767.8	10,196.0	12,041.2	10,691.2	19,728.8	18,342.9	19,808.4	20,216.5	21,849.9	23,743.5	23,832.0
	Total funding	NC	M	11,365.9	15,014.1	15,678.0	18,844.9	15,951.0	17,590.8	18,769.2	17,634.9	21,258.0	22,067.4	21,685.1	21,282.3	22,489.3	22,540.4	31,983.8	30,442.1	31,688.0	31,875.4	33,847.6	36,371.0	36,445.7
AD04	**Foreign-currency denominated financing to total financing**			**60.4%**	**71.7%**	**64.9%**	**61.9%**	**37.6%**	**34.1%**	**32.7%**	**31.5%**	**38.2%**	**27.2%**	**27.8%**	**20.8%**	**28.5%**	**17.1%**	**48.0%**	**44.3%**	**47.8%**	**48.9%**	**53.2%**	**54.4%**	**52.4%**
	FX financing	NC	M	2,693.8	5,668.2	5,062.3	5,278.0	2,189.0	2,173.3	2,275.0	2,248.7	3,442.4	2,557.3	2,884.9	2,015.7	3,266.4	1,712.0	9,333.6	8,009.3	9,359.2	9,760.7	11,493.5	12,808.9	12,290.2
	Total financing	NC	M	4,457.9	7,905.6	7,799.5	8,520.7	5,823.8	6,377.6	6,946.9	7,131.4	9,005.6	9,389.0	10,389.6	9,698.1	11,459.9	10,004.2	19,447.8	18,089.8	19,580.9	19,975.6	21,611.9	23,563.1	23,460.6
AD05	**Value of *Sukūk* holdings to capital**			**193.7%**	**179.8%**	**201.9%**	**215.9%**	**284.8%**	**270.4%**	**310.8%**	**298.0%**	**320.1%**	**312.3%**	**313.7%**	**299.6%**	**278.5%**	**318.3%**	**320.9%**	**297.9%**	**338.1%**	**340.1%**	**340.7%**	**281.2%**	**284.9%**
	Sukūk holdings	NC	M	5,322.8	4,981.3	5,647.9	6,061.7	6,846.8	6,588.7	7,657.2	7,444.0	8,114.4	8,397.3	8,392.1	8,236.2	7,762.1	8,579.0	8,578.4	8,077.9	9,119.2	9,190.2	9,143.3	7,780.0	7,547.5
	Total regulatory capital (or balance sheet capital)	NC	M	2,748.4	2,771.1	2,797.9	2,807.9	2,404.4	2,436.2	2,464.0	2,497.6	2,535.3	2,688.9	2,674.9	2,749.2	2,786.9	2,695.4	2,673.6	2,711.2	2,697.4	2,701.9	2,683.6	2,766.5	2,649.1
AD06	**Value (or percentage) of *Sharīʿah*-compliant financing by economic activity**																							
	Value of *Sharīʿah*-compliant financing	NC	M	4,457.9	7,905.6	7,799.5	8,520.7	5,823.8	6,377.6	6,946.9	7,131.4	9,005.6	9,389.0	10,389.6	9,698.1	11,459.9	10,004.2	19,447.8	18,089.8	19,580.9	19,975.6	21,611.9	23,563.1	23,460.6
	Sectoral distribution																							
	(a) agriculture, forestry, hunting and fishing	NC	M	696.3	738.3	771.7	809.6	746.0	938.6	994.9	932.0	1,190.4	982.4	967.8	951.7	966.1	705.8	839.3	751.9	724.3	342.2	230.2	263.3	482.5
	(b) mining and quarrying	NC	M	221.7	231.7	244.5	0.0	36.0	36.0	138.3	144.9	246.5	274.0	280.1	178.0	178.1	164.0	175.9	157.5	152.6	153.0	151.3	150.5	149.8
	(c) manufacturing	NC	M	68.0	333.0	382.1	434.9	464.9	534.5	590.3	590.2	613.7	601.6	490.3	487.3	508.6	525.0	966.9	1,554.3	1,811.8	1,756.5	1,624.0	1,468.6	1,391.2
	(d) electricity, gas, steam and air-conditioning supply[4/]	NC	M	53.3	61.6	63.0	63.3	63.5	62.7	61.7	60.9	69.8	171.6	271.7	288.7	463.2	359.3	1,611.3	1,484.8	1,531.2	2,625.8	2,688.9	4,018.8	3,033.1
	(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	16.3	56.5	56.4	56.3	58.3	88.2	88.1
	(f) construction	NC	M	123.7	77.5	223.5	243.1	275.2	338.5	347.6	364.9	377.8	390.0	429.1	525.6	489.1	482.8	525.9	568.9	569.6	516.5	489.6	479.7	479.5
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles	NC	M	149.8	168.6	209.9	263.5	294.1	325.5	357.4	382.1	416.4	439.0	539.6	485.3	572.3	586.0	580.7	596.9	675.0	717.5	765.0	721.4	780.8
	(h) transportation and storage	NC	M	12.5	15.0	15.9	24.6	25.3	25.0	84.2	82.9	81.9	81.3	92.9	102.7	103.7	101.4	407.0	433.8	444.1	482.9	510.6	535.9	540.8
	(i) accommodation and food service activities	NC	M	5.5	93.1	94.2	119.9	148.3	162.6	187.7	207.6	225.2	237.9	210.5	235.3	256.7	296.0	296.0	285.1	283.7	266.7	262.5	262.3	259.0
	(j) information and communication	NC	M	3.6	6.0	5.9	6.9	7.3	7.8	8.0	9.8	48.6	481.7	1,101.9	505.3	508.0	61.5	30.5	31.2	75.7	75.8	78.3	201.7	298.5
	(k) financial and insurance activities	NC	M	274.9	279.0	268.2	464.2	345.0	347.0	335.6	334.3	421.4	425.0	497.8	455.5	564.5	610.6	5,588.2	4,938.6	4,882.0	5,454.9	5,793.9	5,871.6	5,284.0
	(l) real estate activities	NC	M	66.4	155.6	176.7	142.8	162.5	165.3	204.2	365.8	402.0	409.3	484.7	387.5	387.4	389.3	326.2	332.3	316.3	315.5	295.2	783.2	793.5
	(m) professional, scientific and technical activities	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	447.6	455.4	444.6	442.0	441.5	322.8	311.6
	(n) administrative and support service activities	NC	M	...	...	...	...	...	...	...	...	...	...	...	...	...	...	107.7	106.8	130.8	132.9	135.0	133.5	131.6
	(o) public administration and defense; compulsory social security	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	0.0	0.0
	(p) education	NC	M	1.0	0.9	0.9	0.9	1.7	3.9	5.4	8.2	9.3	9.4	9.4	9.5	9.5	9.4	9.3	9.3	9.3	9.8	9.8	62.3	61.7
	(q) human health and social work activities	NC	M	2.1	2.0	3.7	3.7	6.0	8.8	8.8	8.7	10.6	10.6	8.9	8.8	8.8	8.8	96.8	99.5	103.3	106.3	109.9	109.6	112.3
	(r) arts, entertainment and recreation	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	0.0	0.0
	(s) other service activities (export)	NC	M	178.9	185.1	173.9	140.3	59.2	60.2	60.4	63.0	52.9	39.1	34.1	34.2	36.5	37.9	31.7	30.6	30.6	30.6	30.1	28.9	25.5
	(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	0.0	0.0	0.0	0.0	0.0	4.7	7.3	7.3	7.3	7.3	7.3	7.3
	(t*) other financing of households	NC	M	906.6	1,136.1	1,363.8	1,582.7	1,824.6	1,998.5	2,176.8	2,335.4	2,502.6	2,572.9	2,725.5	2,831.8	2,940.0	3,052.5	3,154.1	3,273.9	3,367.1	3,469.0	3,561.3	3,653.0	3,715.1
	(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	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(u*) financing to nonresidents	NC	M	1,693.7	4,422.0	3,801.6	4,220.3	1,364.3	1,362.6	1,385.4	1,240.5	2,336.6	2,263.2	2,245.4	2,210.9	3,467.4	2,613.9	4,231.4	2,915.4	3,965.3	3,014.2	4,369.2	4,400.4	5,514.6
AD07	**Value (or percentage) of gross NPF by economic activities**																							
	Value of gross NPF	NC	M	101.6	104.0	106.1	111.8	116.2	126.4	137.5	41.4	61.6	58.0	57.9	79.8	86.8	85.3	129.2	297.7	363.7	369.0	346.0	400.3	407.7
	Economic activity																							
	(a) agriculture, forestry, hunting and fishing	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	0.0	0.0
	(b) mining and quarrying	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	81.9	138.3	138.1	84.6	136.0	137.1
	(c) manufacturing	NC	M	0.0	0.0	0.0	0.0	0.0	0.0	2.0	0.6	0.7	0.0	0.0	15.5	19.3	18.5	19.5	19.8	18.9	8.7	8.8	8.9	9.0
	(d) electricity, gas, steam and air-conditioning supply[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	0.0	0.0
	(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	0.0	0.0
	(f) construction	NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.7	0.7	4.4	4.4	4.4	4.4	4.4	3.3	3.9	4.0	4.1	4.3	34.3	32.1	32.1
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles	NC	M	0.0	0.0	2.1	2.1	2.1	5.6	5.0	5.0	8.2	8.2	8.3	10.0	10.0	10.0	11.7	12.0	15.1	16.8	18.7	17.6	18.3
	(h) transportation and storage	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	3.4	3.5	3.6	3.6	3.7	3.8
	(i) accommodation and food service activities	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	0.0	0.0
	(j) information and communication	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	0.0	0.0
	(k) financial and insurance activities	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	81.9	82.7	81.8	81.8	81.9	82.0
	(l) real estate activities	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	0.0	0.0
	(m) professional, scientific and technical activities	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	0.7	0.7	0.7	2.6	2.6	2.7
	(n) administrative and support service activities	NC	M	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(o) public administration and defense; compulsory social security	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	0.0	0.0
	(p) education	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	3.1	3.2	3.2
	(q) human health and social work activities	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	0.0	0.0
	(r) arts, entertainment and recreation	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	0.0	0.0
	(s) other service activities (export)	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	0.0	0.0
	(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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.1	2.1	2.2

Code	Indicator	Standard	Currency	Units	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	2023Q1
	(t*) other financing of households		*NC*	*M*	9.1	10.0	9.3	14.7	18.9	25.3	34.3	34.3	47.6	44.6	44.4	49.1	52.3	52.7	92.6	92.5	98.0	111.9	104.4	110.3	113.2
	(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	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(u*) financing to nonresidents		*NC*	*M*	92.5	94.0	94.7	94.9	95.2	95.4	95.6	0.8	0.8	0.8	0.8	0.8	0.8	0.8	1.5	1.6	2.5	3.0	1.9	1.9	4.2
AD08	**Value (or percentage) of returns by major type of *Sharī`ah* -compliant contract**																								
	Total returns				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Murābahah				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Commodity Murābahah / Tawwaruq				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Salam				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Istisnā`				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Ijārah/Ijārah Muntahia Bittamlīk				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Muḍārabah				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Mushārakah				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Diminishing Mushārakah				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Wakālah				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Qarḍ Hassan				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Others				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(i)				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(ii)				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(iii)				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Others				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…

Structural Islamic Financial Indicators (SIFIs)

Code	Indicator	Currency	Units	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	2023Q1
ST01	**Number of Islamic banking windows5/**	*n.a*	*G*	**10**	**10**	**10**	**10**	**10**	**10**	**10**	**10**	**12**	**12**	**12**	**12**	**13**	**13**	**13**	**13**	**13**	**13**	**13**	**13**	**14**
	Number of domestic branch offices	*n.a*	*G*	…	…	…	*2,170*	…	…	…	2,170	…	…	…	…	…	…	…	…	…	…	…	…	…
ST02	**Number of employees[5/]**	*n.a*	*G*	**…**	**…**	**…**	***108,842***	**…**	**…**	**…**	**108,967**	**…**	**…**	**…**	**107,550**	**…**	**…**	**…**	**107,101**	**…**	**…**	**…**	**107,723**	**…**
ST03	**Total assets**	*NC*	*M*	**14,884.8**	**17,737.0**	**18,367.6**	**21,223.6**	**17,319.2**	**19,658.5**	**19,927.8**	**18,949.9**	**21,971.5**	**22,264.0**	**22,390.0**	**22,240.6**	**24,822.2**	**23,717.2**	**35,317.5**	**32,987.4**	**36,394.0**	**36,059.1**	**36,748.6**	**38,835.3**	**37,872.2**
	Total *Sharī`ah* -compliant financing (excluding interbank financing)	*NC*	*M*	4,457.9	7,905.6	7,799.5	8,520.7	5,823.8	6,377.6	6,946.9	7,131.4	9,005.6	9,389.0	10,389.6	9,698.1	11,459.9	10,004.2	19,447.8	18,089.8	19,580.9	19,975.6	21,611.9	23,563.1	23,460.6
	Sukūk holdings	*NC*	*M*	5,322.8	4,981.3	5,647.9	6,061.7	6,846.8	6,588.7	7,657.2	7,444.0	8,114.4	8,397.3	8,392.1	8,236.2	7,762.1	8,579.0	8,578.4	8,077.9	9,119.2	9,190.2	9,143.3	7,780.0	7,547.5
	Other *Sharī`ah* -compliant securities			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	20.6	0.0	0.0	0.0	0.0	0.0	0.0
	Interbank financing	*NC*	*M*	3,831.6	3,506.1	3,533.3	5,291.9	4,120.3	5,677.2	4,532.9	3,459.7	3,828.7	3,532.4	2,645.0	3,064.8	4,375.1	3,935.5	5,759.7	5,149.2	5,954.3	4,928.5	4,335.2	5,707.4	3,720.4
	All other assets	*NC*	*M*	1,272.5	1,343.9	1,386.9	1,349.2	528.3	1,015.0	790.8	914.9	1,022.7	945.3	963.2	1,241.5	1,225.1	1,198.5	1,511.0	1,670.6	1,739.5	1,964.8	1,658.2	1,784.8	3,143.6
ST04	**Total funding/liabilities and equities**	*NC*	*M*	**14,884.8**	**17,737.0**	**18,367.6**	**21,223.6**	**17,319.2**	**19,658.5**	**19,927.8**	**18,949.9**	**21,971.5**	**22,264.0**	**22,390.0**	**22,240.6**	**24,822.2**	**23,717.2**	**35,317.5**	**32,987.4**	**36,394.0**	**36,059.1**	**36,748.6**	**38,835.3**	**37,872.2**
	Profit-sharing investment accounts (PSIA)[1/]	*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	0.0	0.0
	Other remunerative funding *(Murābahah,* Commodity *Murābahah* etc.*)*	*NC*	*M*	6,614.1	9,685.1	9,984.8	12,999.7	9,812.7	10,750.0	11,839.8	10,726.8	13,119.0	12,301.5	11,390.3	10,857.4	11,848.0	10,990.6	25,014.0	25,248.8	26,745.9	27,255.7	28,028.5	31,596.8	31,063.1
	Nonrenumerative funding (current account, *Wadī`ah*)	*NC*	*M*	852.7	905.5	1,069.6	1,228.3	1,239.1	1,342.2	1,041.7	1,054.1	1,632.3	2,044.5	1,715.4	1,917.4	1,586.6	1,914.0	1,787.4	2,021.7	1,702.4	1,910.0	1,748.5	1,890.3	2,472.1
	Sukūk issued	*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	0.0	0.0
	Other *Sharī`ah* -compliant securities issued			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	0.0	0.0
	Interbank funding/liabilities	*NC*	*M*	359.1	356.0	331.5	331.5	222.8	255.2	187.5	183.9	211.2	174.3	102.6	99.2	202.4	0.9	0.0	0.0	2.6	39.1	55.6	14.2	142.3
	All other liabilities	*NC*	*M*	4,272.0	3,979.0	4,123.9	3,821.5	3,423.5	4,472.4	4,159.9	4,272.0	4,305.0	4,960.9	6,354.5	6,507.2	8,330.3	8,008.3	5,672.0	2,950.9	5,174.9	4,057.3	4,092.3	2,388.3	1,235.5
	Capital and reserves	*NC*	*M*	2,787.0	2,811.5	2,857.8	2,842.6	2,621.1	2,838.7	2,698.9	2,713.2	2,704.0	2,782.7	2,827.1	2,859.4	2,854.9	2,803.3	2,844.1	2,766.0	2,768.1	2,797.0	2,823.6	2,945.7	2,959.2
ST05	**Total revenues**	*NC*	*M*	**633.3**	**941.7**	**989.9**	**889.0**	**392.3**	**430.4**	**660.7**	**882.0**	**198.2**	**388.3**	**623.3**	**851.7**	**202.5**	**409.3**	**611.7**	**862.3**	**214.2**	**439.6**	**698.8**	**969.2**	**262.1**
	Financing based	*NC*	*M*	97.0	207.2	323.8	465.5	158.2	314.1	478.9	637.2	157.3	315.6	479.6	640.5	153.3	309.5	472.6	651.0	167.7	362.3	560.3	767.3	214.1
	Investment based *(Sukūk,* other *Sharī`ah* -compliant securities etc.)	*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	0.0	0.0
	Fee based	*NC*	*M*	40.8	61.3	74.2	97.8	26.8	55.2	79.5	121.7	30.0	50.2	90.9	129.7	28.6	70.6	117.6	159.9	31.2	63.6	91.2	142.6	40.4
	Other	*NC*	*M*	495.5	673.2	591.9	325.7	207.3	61.1	102.3	123.2	10.8	22.5	52.8	81.5	20.6	29.2	21.4	51.4	15.4	13.7	47.4	59.3	7.5
ST06	**Earnings before taxes and *Zakat***	*NC*	*M*	**46.5**	**92.0**	**127.0**	**133.7**	**121.2**	**178.5**	**238.2**	**323.4**	**38.4**	**96.8**	**149.7**	**275.7**	**73.0**	**175.6**	**248.9**	**226.0**	**66.5**	**135.7**	**214.7**	**336.3**	**59.0**
ST07	**Value (or percentage) of financing by type of *Sharī`ah* -compliant contract**																							
	Total financing	*NC*	*M*	4,457.9	7,905.6	7,799.5	8,520.7	5,823.8	6,377.6	6,946.9	7,131.4	9,005.6	9,389.0	10,389.6	9,698.1	11,459.9	10,004.2	19,447.8	18,089.8	19,580.9	19,975.6	21,611.9	23,563.1	23,460.6
	Murābahah	*NC*	*M*	3,175.3	6,564.4	6,423.5	7,147.7	4,498.9	5,057.3	5,597.5	5,810.9	7,643.2	8,029.3	7,409.4	7,555.4	8,070.7	8,173.3	1,656.7	925.6	872.9	882.7	917.2	1,008.1	1,061.5
	Commodity Murābahah / Tawwaruq	*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	16,253.9	16,317.6	17,884.3	18,258.6	19,825.4	21,729.7	21,689.9
	Salam	*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	0.0	0.0
	Istisnā`	*NC*	*M*	118.3	123.0	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	0.0
	Ijārah / Ijārah Muntahia Bittamlīk	*NC*	*M*	983.1	1,042.8	1,206.5	1,210.0	1,167.4	1,168.5	1,150.0	1,108.4	1,127.4	1,109.3	1,043.2	991.6	994.9	976.4	1,103.6	418.3	402.0	382.9	375.6	347.3	327.8
	Muḍārabah	*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	0.0	0.0
	Mushārakah	*NC*	*M*	169.1	163.6	158.4	152.0	146.8	141.6	136.7	132.0	127.4	125.9	123.9	118.7	114.5	110.9	108.7	104.5	100.4	95.4	91.9	88.6	21.7
	Diminishing Mushārakah	*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	0.0	0.0
	Wakālah	*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	303.8	304.1	300.3	336.7	384.8	372.7	347.9
	Qarḍ Hassan	*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	1.3	0.2	0.0	0.2	0.1	0.0	0.1
	Others	*NC*	*M*	12.2	11.9	11.0	11.0	10.6	10.2	62.7	80.1	107.6	124.5	1,813.2	1,032.5	2,279.7	743.5	19.8	19.4	20.9	19.1	16.9	16.6	11.9
	(i)Al-Bai Bithaman Ajil	*NC*	*M*	12.2	11.9	11.0	11.0	10.6	10.2	9.8	9.3	9.1	8.9	8.8	8.4	8.2	8.0	19.6	19.0	17.8	17.1	16.1	9.7	9.4
	(ii)	*NC*	*M*																					
	(iii)	*NC*	*M*																					
	Others	*NC*	*M*	0.0	0.0	0.0	0.0	0.0	0.0	52.9	70.8	98.5	115.6	1,804.4	1,024.1	2,271.5	735.6	0.2	0.4	3.1	2.0	0.9	6.9	2.5
ST08	**Assets held by domestic systemically important Islamic windows**			**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**

Source: ***Bank Negara Malaysia***

Note:

n.a *Not applicable*

(…) *In dicates the data is not available*

G *Indicates General*

M *Indicates Millions*

NC *Indicates National Currency*

Code	Indicator	Standard	Currency	Units	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	2023Q1

@ *The break-in series on the liquid assets (CP13 and CP14) 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 1998.*

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 an annualised 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*

5/ *Both domestic branch offices and employees (ST01 & ST02) deal with Islamic banking and conventional banking activities.*

PSIFI metadata code for Islamic windows of conventional banks

Column	Metadata Code	Description
Basel Version	Basel I	Basel I
	Basel II	Basel II
	Basel III	Basel III
	Mixed	Mixed Basel (Specify in metadata)
IFSB Formula	IFSB Std	IFSB Standard
	IFSB SD	IFSB Supervisory Discretion
	O	Others (Specify in Metadata)
Periodicity	A	Annual
	S	Semiannual
	Q	Quarterly
	M	Monthly
	O	Other (Specify in metadata)
Currency	NC	National currency
	SDR	Special drawing rights
	USD	U.S. dollar
	O	Other (Specify in metadata)
Units	B	Billions
	M	Millions
	T	Thousands
	G	General (1, 2, 3, etc…)
Data Source	Sup	Supervisory
	Fin	Financial Accounts
	MFS	Monetary and Financial Statistics
	NA	National accounts
	O	Other (Specify in metadata)
Consolidation	CBDC	Cross-border domestically controlled basis
	CBDI	Cross-border domestically incorporated
	DC	Domestically consolidated (DC) data
	O	Other (specify in metadata)
Aggregation	W	Windows only – Data refer to activities of the Islamic windows of conventional bank only
	P	Data of Conventional bank parent – Data refer to activities of the Islamic windows' parent banks only.
	WP	Mixed data for Windows and their Conventional bank parent – Data refer to activities of the Islamic windows and their parent banks.
	O	Other (Specify in metadata)
Structure	B	Bank as separate corporation
	C	Conglomerate (Consolidated organization including head office, bank, and all branches and subsidiaries)
	HC	Holding company
	W	Islamic Window or Islamic banking branch of conventional bank
	O	Other (specify in metadata)
Control	D	Domestic (private)
	G	Domestic (government or public sector)
	F	Foreign
	O	Other (Specify in metadata)
Accounting Standard	AAOIFI	Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) - Accounting, Auditing & Governance Standard
	IFRS	International Financial Reporting Standards
	GAAP	Generally Accepted Accounting Principles
	O	Others (Specify in Metadata)
Shariah-Compliant	SC	Shariah-compliant
	NSC	Not Shariah-compliant
	MSC	Mixed Shariah-compliant and noncompliant
Reporting status	blank	New data
	R	Revised
	E	Estimated
	I	Incomplete
	S	Survey
	P	Preliminary
	RB	Rebased (Specify new base in metadata)
Break-in-series	B	Break in series (Specify in metadata)
	G	Gap in series (no data for designated period)
Data period	yyyyA	Year and annual designator (2014A)
	yyyyQ#	Year and quarter designator (2014Q2)
	yyyyM#	Year and month designator (2014M3)
	O	Other (specify in metadata)