

بانكداری اسلامی در کشور مالزی

Country:		Malaysia									
		National Currency: Millions MYR									
End-of-period exchange rate (MYR / USD):		4.427	4.294	4.222	4.062	3.862	4.039	4.137	4.136	4.085	4.134
Structural Islamic Financial Indicators (SIFIs)											
Code	Indicator	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2
ST01	Number of Islamic banks	16	16	16	16	16	16	16	16	16	16
	Number of domestic branch offices	...	...	...	2,196	...	...	...	2,246	...	...
ST02	Number of employees	...	...	...	9,296	...	...	...	11,064	...	...
ST03	Total assets	585,259.4	600,409.1	617,733.9	642,716.8	665,287.4	708,515.4	723,646.9	755,578.0	777,105.3	783,595.8
	Total <i>Shari'ah</i> -compliant financing (excluding interbank financing) ⁵	441,117.7	451,979.3	459,422.1	476,037.9	490,682.3	535,958.1	547,160.9	559,265.6	571,128.2	581,904.5
	<i>Sukūk</i> holdings	79,502.9	79,470.4	82,418.8	86,599.0	86,897.6	105,111.1	106,410.0	109,253.8	119,931.4	123,079.2
	Other <i>Shari'ah</i> -compliant securities	77.2	88.6	70.7	66.6	80.4	82.2	79.1	36.9	36.0	35.9
	Interbank financing	44,546.1	48,129.5	54,723.1	58,100.4	63,964.8	44,492.1	47,969.4	62,433.5	61,730.3	54,072.2
	All other assets	20,015.6	20,741.4	21,099.3	21,912.9	23,662.4	22,871.9	22,027.5	24,588.1	24,279.3	24,503.8
ST04	Total funding/liabilities and equities	585,259.4	600,409.1	617,733.9	642,716.8	665,287.4	708,515.4	723,646.9	755,578.0	777,105.3	783,595.8
	Profit-sharing investment accounts (PSIA) ^{1/}	74,428.1	74,145.5	73,933.1	74,084.6	76,412.4	72,740.6	72,812.7	73,235.0	72,124.4	72,514.3
	Other remunerative funding (<i>Murābahah</i> , Commodity <i>Murābahah</i> etc.)	315,399.5	329,582.2	349,421.9	350,013.2	365,091.4	399,293.7	416,344.5	429,458.7	447,372.8	459,868.3
	Nonremunerative funding (current account, <i>Wadī'ah</i>)	67,496.1	68,596.6	67,067.2	75,819.9	75,892.3	75,227.6	70,656.8	74,317.2	76,184.7	81,348.2
	<i>Sukūk</i> issued	1,005.0	1,000.0	500.0	501.0	501.0	2,675.8	3,196.4	2,976.3	2,977.1	2,882.9
	Other <i>Shari'ah</i> -compliant securities issued	2,189.2	3,016.9	3,041.0	3,071.4	3,430.7	3,852.6	4,465.2	4,030.8	3,737.2	3,380.6
	Interbank funding/liabilities	17,409.1	19,639.2	17,217.0	16,595.5	13,958.0	16,844.6	14,337.3	18,705.4	24,841.8	13,578.8
	All other liabilities	66,539.8	62,942.5	64,374.1	78,968.4	85,951.1	88,737.4	90,923.5	100,453.7	95,665.1	95,391.9
	Capital and reserves	40,792.7	41,486.2	42,179.5	43,663.0	44,050.6	49,143.2	50,910.4	52,400.8	54,202.2	54,630.7
ST05	Total revenues	3,586.5	7,218.7	10,895.7	14,771.0	4,503.3	9,121.5	13,830.7	18,463.7	5,343.8	9,924.4
ST06	Earnings before taxes and Zakat	1,600.4	2,987.2	4,712.2	6,345.5	1,541.8	3,611.5	5,703.2	7,905.3	2,103.9	4,195.5
	Total financing	441,117.7	451,979.3	459,422.1	476,037.9	490,682.3	535,958.1	547,160.9	559,265.6	571,128.2	581,904.5
	<i>Murābahah</i>	164,166.5	171,638.7	177,467.3	186,796.1	200,341.2	201,968.6	208,459.1	219,426.6	227,660.1	233,873.2
	<i>Istisnā`</i>	1,854.5	1,841.9	1,827.5	1,819.7	1,891.6	2,663.9	2,708.7	1,325.0	1,935.0	2,053.7
	<i>Ijārah</i> / <i>Ijārah Muntahia Bittamlik</i>	79,769.8	80,130.2	80,615.4	80,674.1	80,715.5	82,224.3	82,449.2	82,398.7	82,053.6	81,289.7
	<i>Mudārabah</i>	69.0	66.2	63.8	61.0	58.3	57.0	43.7	43.7	43.7	43.7
	<i>Mushārahah</i>	42,375.1	44,128.2	46,077.4	48,283.3	48,983.8	50,740.6	52,449.2	52,771.9	54,419.5	55,479.2
	<i>Others</i>	152,882.8	154,174.1	153,370.6	158,403.8	158,691.9	198,303.7	201,050.9	203,299.7	205,016.4	209,165.0

بانکداری اسلامی در کشور مالزی

	(i) Al-Bai Bithaman Ajil		68,376.5	67,348.2	65,840.6	65,452.3	59,829.4	66,710.4	64,855.4	65,647.5	63,564.4	63,453.8
	(ii)		...	...	...	...	...	...	...	...	...	...
	(iii)		...	...	...	...	...	...	...	...	...	...
	Others		84,506.3	86,825.9	87,530.0	92,951.5	98,862.5	131,593.3	136,195.5	137,652.2	141,451.9	145,711.2
Core Prudential Islamic Financial Indicators (PIFIs)												
Code	Indicator	Standard	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2
Capital Adequacy : IFSB Formula												
CP01a	CAR		16.1%	16.0%	16.1%	17.4%	17.3%	16.7%	16.7%	17.9%	17.2%	16.6%
	Total regulatory capital	Basel III	47,754.1	47,819.2	49,357.1	53,179.4	53,308.5	59,391.9	59,417.6	63,964.1	63,379.3	61,782.8
	Risk-weighted assets (RWA)	Basel II	297,143.1	299,622.4	305,994.6	305,135.3	307,999.2	356,267.3	355,543.9	358,034.9	368,175.1	372,988.0
CP02a	Tier 1 capital to RWA		12.5%	12.4%	12.4%	13.6%	13.4%	13.1%	13.2%	14.0%	13.7%	13.2%
	Tier 1 capital	Basel III	37,196.0	37,046.5	37,971.0	41,390.0	41,247.3	46,617.7	46,827.0	50,196.4	50,418.9	49,338.6
	RWA	Basel II	297,143.1	299,622.4	305,994.6	305,135.3	307,999.2	356,267.3	355,543.9	358,034.9	368,175.1	372,988.0
CP03a	Common Equity Tier 1 (CET1) capital to RWA		12.5%	12.3%	12.3%	13.0%	12.9%	12.6%	12.7%	13.5%	13.2%	12.7%
	CET1 capital	Basel III	37,011.0	36,861.5	37,786.0	39,805.9	39,670.0	45,040.4	45,249.7	48,319.1	48,449.4	47,369.0
	RWA	Basel II	297,143.1	299,622.4	305,994.6	305,135.3	307,999.2	356,267.3	355,543.9	358,034.9	368,175.1	372,988.0
Asset Quality												
CP04	Gross nonperforming financing (gross NPF) ratio		1.3%	1.4%	1.4%	1.2%	1.3%	1.4%	1.4%	1.4%	1.3%	1.6%
	Gross NPF		5,617.7	6,152.1	6,358.9	5,913.4	6,589.3	7,731.2	7,906.8	7,578.5	7,571.6	9,145.8
	Total financing		441,117.7	451,979.3	459,422.1	476,037.9	490,682.3	535,958.1	547,160.9	559,265.6	571,128.2	581,904.5
CP05	Net nonperforming financing (net NPF) to capital		9.1%	10.0%	10.0%	8.1%	7.3%	7.3%	7.3%	7.2%	7.3%	9.9%
	Net NPF		4,329.7	4,777.8	4,945.8	4,325.9	3,908.7	4,327.9	4,346.9	4,610.5	4,621.2	6,099.2
	Total regulatory capital		47,754.1	47,819.2	49,357.1	53,179.4	53,308.5	59,391.9	59,417.6	63,964.1	63,379.3	61,782.8
CP06	Provisions for gross nonperforming financing (gross NPF)		22.9%	22.3%	22.2%	26.8%	40.7%	44.0%	45.0%	39.2%	39.0%	33.3%
	Provisions		1,288.0	1,374.3	1,413.1	1,587.5	2,680.5	3,403.3	3,560.0	2,968.0	2,950.4	3,046.6
	Gross NPF		5,617.7	6,152.1	6,358.9	5,913.4	6,589.3	7,731.2	7,906.8	7,578.5	7,571.6	9,145.8
Earnings												
CP07	Return on assets (ROA)		1.1%	1.0%	1.1%	1.0%	1.0%	1.1%	1.1%	1.1%	1.1%	1.1%
	Net income (before extraordinary items, taxes, and Zakat)		6,401.5	5,974.4	6,283.0	6,345.5	6,167.1	7,223.0	7,604.2	7,905.3	8,415.7	8,391.1
	Total assets		565,666.0	578,321.2	594,044.1	611,529.8	631,536.8	658,563.4	685,041.6	713,256.9	741,211.4	759,981.5
CP08	Return on equity (ROE)	No	16.4%	14.9%	15.3%	15.1%	14.4%	16.1%	16.2%	16.1%	16.3%	15.8%

بانكداری اسلامی در کشور مالزی

	Net income (before extraordinary items, taxes, and <i>Zakat</i>)	t	6,401.5	5,974.4	6,283.0	6,345.5	6,167.1	7,223.0	7,604.2	7,905.3	8,415.7	8,391.1
	Equity	A	39,058.7	40,087.8	40,990.7	42,030.4	42,844.8	44,759.1	46,941.8	49,126.3	51,664.2	53,036.0
CP09	Net profit margin	p	44.6%	41.4%	43.2%	43.0%	34.2%	39.6%	41.2%	42.8%	39.4%	42.3%
	Net income (before extraordinary items, taxes, and <i>Zakat</i>)	p	6,401.5	5,974.4	6,283.0	6,345.5	6,167.1	7,223.0	7,604.2	7,905.3	8,415.7	8,391.1
	Gross income	i	14,345.9	14,437.4	14,527.5	14,771.0	18,013.0	18,243.1	18,440.9	18,463.7	21,375.2	19,848.9
CP10	Cost to income	c	41.5%	42.3%	42.1%	42.0%	36.8%	37.3%	36.9%	37.7%	36.0%	38.0%
	Operating costs	a	5,949.9	6,112.6	6,112.5	6,206.0	6,632.8	6,800.1	6,797.6	6,952.1	7,695.2	7,551.2
	Gross income	b	14,345.9	14,437.4	14,527.5	14,771.0	18,013.0	18,243.1	18,440.9	18,463.7	21,375.2	19,848.9
		e										
Leverage												
CP11	Capital to assets (balance sheet definition)		6.4%	6.2%	6.1%	6.4%	6.2%	6.6%	6.5%	6.6%	6.5%	6.3%
	Tier 1 capital		37,196.0	37,046.5	37,971.0	41,390.0	41,247.3	46,617.7	46,827.0	50,196.4	50,418.9	49,338.6
	Total assets		585,259.4	600,409.1	617,733.9	642,716.8	665,287.4	708,515.4	723,646.9	755,578.0	777,105.3	783,595.8
CP12	Leverage (regulatory definition)		-	-	-	-	-	-	-	-	-	-
	Tier 1 capital		...	...	...	...	...	...	...	...	...	...
	Exposure		...	...	...	...	...	...	...	...	...	...
Liquidity												
CP13	Liquid assets ratio		14.9%	15.7%	16.8%	17.0%	19.2%	17.2%	17.8%	19.3%	20.2%	19.7%
	Liquid assets		87,026.9	94,500.1	103,913.9	109,047.8	128,026.3	121,698.9	129,042.0	145,983.0	156,995.5	154,719.9
	Total assets		585,259.4	600,409.1	617,733.9	642,716.8	665,287.4	708,515.4	723,646.9	755,578.0	777,105.3	783,595.8
CP14	Liquid assets to short-term liabilities		101.7%	113.7%	109.2%	126.7%	139.8%	128.8%	127.4%	137.1%	134.7%	151.5%
	Liquid assets		87,026.9	94,500.1	103,913.9	109,047.8	128,026.3	121,698.9	129,042.0	145,983.0	156,995.5	154,719.9
	Short-term liabilities		85,536.1	83,080.6	95,141.7	86,044.9	91,567.6	94,472.3	101,274.0	106,515.3	116,552.9	102,156.7

Source: IFSB