

**Annex**





Table A.1

**Key Financial Soundness Indicators**

	As at end				
	1H 2018	2H 2018	1H 2019	2H 2019	1H 2020p
	% (or otherwise stated)				
<b>Banking System</b>					
Total Capital Ratio	17.6	18.1	18.0	18.6	18.3
Tier 1 Capital Ratio	14.2	14.6	14.7	15.1	15.1
Common Equity Tier 1 Capital Ratio	13.4	13.9	14.0	14.6	14.6
Return on Assets	1.5	1.4	1.5	1.5	1.2
Return on Equity	13.3	12.7	13.0	13.0	10.0
Liquidity Coverage Ratio	139.3	143.2	153.0	149.1	149.2
Net Impaired Loans Ratio	0.9	0.9	1.0	1.0	0.9
Capital Charge on Interest Rate Risk in the Trading Book to Capital Base	1.1	1.1	1.1	1.2	1.2
FX Net Open Position to Capital Base	5.2	5.8	4.9	4.4	4.9
Equity Holdings to Capital Base	0.6	0.9	0.7	1.6	1.3
<b>Insurance and Takaful Sector</b>					
Capital Adequacy Ratio	239.2	243.9	230.0	226.9	227.1
Life Insurance and Family Takaful					
Excess Income over Outgo (RM billion)	2.9	6.6	16.5	7.7	4.7
New Business Premium / Contribution (RM billion)	8.2	7.6	9.7	9.0	9.0
Capital Adequacy Ratio	237.9	234.8	212.8	205.6	210.0
General Insurance and General Takaful					
Underwriting Profit (RM billion)	0.7	0.8	0.5	0.6	0.9
Operating Profit (RM billion)	1.3	1.6	1.4	1.5	1.7
Gross Direct Premium / Contribution (RM billion)	10.2	9.9	10.6	10.2	10.3
Claims Ratio	57.9	58.2	59.3	59.1	55.9
Capital Adequacy Ratio	264.2	278.3	273.2	279.8	287.1
<b>Household (HH) Sector</b>					
HH Debt (RM billion)	1,156.8	1,186.7	1,217.7	1,251.7	1,265.9
HH Financial Assets (RM billion)	2,462.5	2,543.5	2,627.6	2,708.8	2,751.9
HH Debt-to-GDP Ratio	82.1	82.0	82.3	82.9	87.5
HH Financial Assets-to-Total HH Debt Ratio	212.9	214.3	215.8	216.4	217.4
HH Liquid Financial Assets-to-Total HH Debt Ratio	145.4	143.4	145.6	143.2	143.8
Impaired Loans Ratio of HH Sector	1.3	1.2	1.2	1.2	1.0
<b>Business Sector</b>					
Return on Assets	2.2	1.6	1.5	1.5	0.8
Return on Equity	3.9	3.0	2.8	2.9	1.5
Debt-to-Equity Ratio	23.5	24.9	25.1	25.4	23.8
Interest Coverage Ratio (times)	6.1	4.9	4.8	4.8	3.7
Operating Margin	6.4	5.6	5.7	5.6	4.8
Impaired Loans Ratio of Business Sector	2.6	2.4	2.6	2.5	2.5
<b>Development Financial Institutions<sup>1</sup></b>					
Lending to Targeted Sectors (% change)	-1.9	-0.3	0.4	-0.3	3.9
Deposits Mobilised (% change)	1.3	0.4	1.8	2.5	2.0
Impaired Loans Ratio	6.0	5.8	6.7	6.4	5.9
Return on Assets	1.2	1.0	1.5	1.5	1.1

<sup>1</sup> Refers to development financial institutions under the Development Financial Institutions Act 2002

p Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia, Bursa Malaysia, Department of Statistics, Malaysia, Employees Provident Fund, Securities Commission Malaysia, S&P Capital IQ and Bank Negara Malaysia estimates

Table A.2

**Key Financial Indicators: Islamic Banking and Takaful Sectors**

	As at end				
	1H 2018	2H 2018	1H 2019	2H 2019	1H 2020 <sup>p</sup>
<b>Islamic Banking System</b>	RM million (or otherwise stated)				
Total Assets <sup>1</sup>	898,206.7	955,598.9	979,393.3	1,019,338.4	1,042,983.9
% of total assets of entire banking system <sup>1</sup>	31.2	32.3	32.8	33.5	33.3
Total Financing <sup>1</sup>	667,179.9	701,013.7	720,748.1	753,609.9	780,376.6
% of total loans / financing of entire banking system <sup>1</sup>	37.0	37.7	38.4	39.2	39.9
Total Deposits and Investment Accounts <sup>1</sup>	731,281.7	780,370.6	812,634.7	836,113.0	869,216.1
Total Deposits	651,459.5	688,468.9	724,326.0	738,997.9	761,993.4
Total Investment Accounts	79,822.2	91,901.7	88,308.7	97,115.1	107,222.7
% of total deposits and investment accounts of entire banking system <sup>1</sup>	35.5	36.6	37.6	38.0	38.4
	%				
Total Capital Ratio	17.3	18.5	17.6	17.7	17.8
Tier 1 Capital Ratio	13.7	14.7	14.3	13.8	14.1
Common Equity Tier 1 Capital Ratio	13.3	14.1	13.8	13.3	13.6
Return on Assets	1.1	1.1	1.1	1.2	0.6
Net Impaired Financing Ratio	0.8	0.8	1.0	1.0	0.9
<b>Takaful Sector</b>	RM million (or otherwise stated)				
Takaful Fund Assets	29,833.6	31,323.1	34,522.0	36,517.6	39,036.9
Family	26,312.5	27,594.8	30,601.4	32,283.8	34,535.3
General	3,521.1	3,728.3	3,920.6	4,233.9	4,501.6
% of insurance and takaful industry	10.3	10.5	10.9	11.2	11.8
Net Contributions Income	4,790.0	4,770.9	5,788.3	5,542.4	5,642.8
Family	3,671.4	3,644.0	4,456.0	4,150.9	4,336.5
General	1,118.5	1,126.9	1,332.3	1,391.4	1,306.3
% of insurance and takaful industry	16.8	16.4	18.9	17.7	18.6
Family Takaful					
New Business Contributions	2,510.3	2,403.0	3,253.9	2,904.0	3,191.8
General Takaful					
Gross Direct Contributions	1,400.4	1,388.5	1,631.3	1,677.2	1,641.2
Claims Ratio (%)	54.5	57.4	56.6	59.5	53.3

<sup>1</sup> Including development financial institutions under the Development Financial Institutions Act 2002

<sup>p</sup> Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia