

Table A.1

Key Financial Soundness Indicators

| | As at end | | | | |
|--|-------------------------|---------|---------|---------|----------|
| | 2H 2017 | 1H 2018 | 2H 2018 | 1H 2019 | 2H 2019p |
| | % (or otherwise stated) | | | | |
| Banking System | | | | | |
| Total Capital Ratio | 17.8 | 17.6 | 18.1 | 18.0 | 18.3 |
| Tier 1 Capital Ratio | 15.0 | 14.2 | 14.6 | 14.7 | 14.8 |
| Common Equity Tier 1 Capital Ratio | 14.0 | 13.4 | 13.9 | 14.0 | 14.3 |
| Return on Assets | 1.5 | 1.5 | 1.4 | 1.5 | 1.5 |
| Return on Equity | 13.1 | 13.3 | 12.7 | 13.0 | 13.0 |
| Liquidity Coverage Ratio | 134.9 | 139.3 | 143.2 | 153.0 | 149.1 |
| Net Impaired Loans Ratio | 1.1 | 1.0 | 0.9 | 1.0 | 1.0 |
| Capital Charge on Interest Rate Risk in the Trading Book to Capital Base | 1.0 | 1.1 | 1.1 | 1.1 | 1.2 |
| FX Net Open Position to Capital Base | 6.1 | 5.2 | 5.8 | 4.9 | 4.4 |
| Equity Holdings to Capital Base | 1.9 | 0.6 | 0.9 | 0.7 | 0.9 |
| Insurance and Takaful Sector | | | | | |
| Capital Adequacy Ratio | 232.5 | 239.2 | 243.9 | 230.0 | 228.8 |
| Life Insurance and Family Takaful | | | | | |
| Excess Income over Outgo (RM billion) | 8.4 | 2.9 | 6.6 | 16.5 | 7.7 |
| New Business Premium / Contribution (RM billion) | 7.4 | 8.2 | 7.6 | 9.7 | 9.0 |
| Capital Adequacy Ratio | 227.7 | 237.9 | 234.8 | 212.8 | 206.8 |
| General Insurance and General Takaful | | | | | |
| Underwriting Profit (RM billion) | 0.7 | 0.7 | 0.8 | 0.5 | 0.6 |
| Operating Profit (RM billion) | 1.4 | 1.3 | 1.6 | 1.4 | 1.5 |
| Gross Direct Premium / Contribution (RM billion) | 9.6 | 10.2 | 9.9 | 10.6 | 10.2 |
| Claims Ratio | 58.1 | 57.9 | 58.2 | 59.3 | 59.0 |
| Capital Adequacy Ratio | 270.6 | 264.2 | 278.3 | 273.2 | 283.3 |
| Household (HH) Sector | | | | | |
| HH Debt (RM billion) | 1,133.8 | 1,157.2 | 1,186.6 | 1,216.7 | 1,250.0 |
| HH Financial Assets (RM billion) | 2,420.5 | 2,462.5 | 2,543.5 | 2,627.6 | 2,708.8 |
| HH Debt-to-GDP Ratio | 82.7 | 82.1 | 82.0 | 82.2 | 82.7 |
| HH Financial Assets-to-Total HH Debt Ratio | 213.5 | 212.8 | 214.4 | 216.0 | 216.7 |
| HH Liquid Financial Assets-to-Total HH Debt Ratio | 145.7 | 145.4 | 143.4 | 145.7 | 143.4 |
| Impaired Loans Ratio of HH Sector | 1.4 | 1.4 | 1.2 | 1.2 | 1.2 |
| Business Sector | | | | | |
| Return on Assets | 2.6 | 2.2 | 1.6 | 1.4 | 1.5 |
| Return on Equity | 4.5 | 3.8 | 3.0 | 2.7 | 2.8 |
| Debt-to-Equity Ratio | 21.9 | 23.4 | 24.9 | 25.0 | 25.1 |
| Interest Coverage Ratio (times) | 6.5 | 6.1 | 4.9 | 4.7 | 4.6 |
| Operating Margin | 6.7 | 6.4 | 5.6 | 5.4 | 5.7 |
| Impaired Loans Ratio of Business Sector | 2.6 | 2.6 | 2.4 | 2.6 | 2.5 |
| Development Financial Institutions¹ | | | | | |
| Lending to Targeted Sectors (% change) | 0.1 | -1.9 | -0.3 | 0.4 | -0.3 |
| Deposits Mobilised (% change) | 2.7 | 1.3 | 0.4 | 1.8 | 2.5 |
| Impaired Loans Ratio | 5.1 | 6.0 | 5.8 | 6.7 | 6.4 |
| Return on Assets | 1.4 | 1.2 | 1.0 | 1.5 | 1.5 |

¹ 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 internal computation

Table A.2

Key Financial Indicators: Islamic Banking and Takaful Sectors

| | As at end | | | | |
|---|----------------------------------|-----------|-----------|-----------|----------------------|
| | 2H 2017 | 1H 2018 | 2H 2018 | 1H 2019 | 2H 2019 ^p |
| Islamic Banking System | RM million (or otherwise stated) | | | | |
| Total Assets ¹ | 829,494.3 | 898,206.7 | 955,598.9 | 979,393.3 | 1,019,338.4 |
| % of total assets of entire banking system ¹ | 30.0 | 31.2 | 32.3 | 32.8 | 33.5 |
| Total Financing ¹ | 605,433.4 | 667,179.9 | 701,013.7 | 720,748.1 | 753,609.9 |
| % of total loans / financing of entire banking system ¹ | 34.9 | 37.0 | 37.7 | 38.4 | 39.2 |
| Total Deposits and Investment Accounts ¹ | 678,539.1 | 731,281.7 | 780,370.6 | 812,634.7 | 836,113.0 |
| Total Deposits | 594,654.5 | 651,459.5 | 688,468.9 | 724,326.0 | 738,997.9 |
| Total Investment Accounts | 83,884.6 | 79,822.2 | 91,901.7 | 88,308.7 | 97,115.1 |
| % of total deposits and investment accounts of entire banking system ¹ | 34.3 | 35.5 | 36.6 | 37.6 | 38.0 |
| | % | | | | |
| Total Capital Ratio | 18.1 | 17.3 | 18.5 | 17.6 | 17.7 |
| Tier 1 Capital Ratio | 14.3 | 13.7 | 14.7 | 14.3 | 13.8 |
| Common Equity Tier 1 Capital Ratio | 13.8 | 13.3 | 14.1 | 13.8 | 13.3 |
| Return on Assets | 1.1 | 1.1 | 1.1 | 1.1 | 1.2 |
| Net Impaired Financing Ratio | 0.9 | 0.8 | 0.8 | 1.0 | 1.0 |
| Takaful Sector | RM million (or otherwise stated) | | | | |
| Takaful Fund Assets | 29,283.3 | 29,833.6 | 31,323.1 | 34,522.0 | 36,522.3 |
| Family | 25,638.7 | 26,312.5 | 27,594.8 | 30,601.4 | 32,284.5 |
| General | 3,644.6 | 3,521.1 | 3,728.3 | 3,920.6 | 4,237.8 |
| % of insurance and takaful industry | 10.1 | 10.3 | 10.5 | 10.9 | 11.2 |
| Net Contribution Income | 4,108.1 | 4,790.0 | 4,770.9 | 5,788.3 | 5,542.4 |
| Family | 3,165.9 | 3,671.4 | 3,644.0 | 4,456.0 | 4,150.9 |
| General | 942.2 | 1,118.5 | 1,126.9 | 1,332.3 | 1,391.4 |
| % of insurance and takaful industry | 14.9 | 16.8 | 16.4 | 18.9 | 17.6 |
| Family Takaful | | | | | |
| New Business Contributions | 2,120.6 | 2,510.3 | 2,403.0 | 3,253.9 | 2,904.0 |
| General Takaful | | | | | |
| Gross Direct Contributions | 1,248.0 | 1,400.4 | 1,388.5 | 1,631.3 | 1,677.2 |
| Claims Ratio (%) | 48.1 | 54.5 | 57.7 | 56.6 | 59.5 |

¹ Including 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