

Table A.2

## Key Financial Indicators - Islamic Banking and Takaful Sectors

	As at end				
	2011	2012	2013	2014	2015 <sup>p</sup>
<b>Islamic Banking System</b>	RM million (or otherwise stated)				
Total assets <sup>1,2</sup>	434,665.5	494,705.2	558,295.0	615,190.0	685,391.9
% of total assets of entire banking system <sup>1,2</sup>	22.4	23.8	25.0	25.5	26.8
Total financing <sup>1,2</sup>	268,251.5	314,973.3	370,673.8	427,887.8	495,004.6
% of total loans / financing of entire banking system <sup>1,2</sup>	24.3	25.8	27.5	29.2	31.3
Total deposits and investment accounts <sup>1,3</sup>	-	-	-	-	550,139.7
Total deposits	340,695.8	386,196.8	436,327.6	494,738.3	502,992.4
Total investment accounts	-	-	-	-	47,147.3
% of total deposits and investment accounts of entire banking system <sup>1,3</sup>	24.4	25.6	26.7	28.2	30.0
	%				
Risk-Weighted Capital Ratio	15.0	14.5	-	-	-
Core Capital Ratio	12.1	12.0	-	-	-
Total Capital Ratio <sup>4</sup>	-	-	15.1	16.2	16.1
Tier 1 Capital Ratio <sup>4</sup>	-	-	12.8	12.9	12.3
Common Equity Tier 1 Capital Ratio <sup>4</sup>	-	-	12.8	12.8	12.3
Return on Assets	1.0	1.3	1.2	1.1	1.0
Net Impaired Financing Ratio	1.6	1.2	1.0	0.9	0.9
<b>Takaful Sector</b>	RM million (or otherwise stated)				
Takaful Fund Assets	16,948.2	19,045.6	20,934.2	22,746.3	24,753.2
Family	14,377.2	16,289.8	17,952.2	19,619.3	21,434.8
General	2,570.9	2,755.9	2,982.0	3,127.0	3,318.4
% of insurance and takaful industry	8.8	9.0	9.0	9.1	9.4
Net Contributions Income	4,863.0	5,887.8	6,204.4	6,330.6	6,809.7
Family	3,703.6	4,574.8	4,803.9	4,787.2	5,098.4
General	1,159.4	1,313.0	1,400.5	1,543.4	1,711.3
% of insurance and takaful industry	13.0	14.3	14.1	12.5	12.9
Family Takaful					
New Business Contributions	2,695.1	3,474.5	3,563.5	3,500.3	3,638.4
General Takaful					
Gross Direct Contributions	1,599.1	1,737.6	1,908.8	2,163.7	2,295.9
Claims Ratio (%)	67.8	56.9	53.6	47.8	51.9

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

<sup>2</sup> Beginning 1 July 2015, includes assets / financing funded by investment accounts which are recognised on and off-balance sheet

<sup>3</sup> Beginning 1 July 2015, Islamic deposits and investment accounts are required to be designated separately. Investment account figures include those which are recognised on and off-balance sheet

<sup>4</sup> Beginning January 2013, capital components are reported based on Basel III Capital Adequacy Framework

<sup>p</sup> Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia