

Table A.2

Key Financial Indicators - Islamic Banking and Takaful Sectors

	As at end				
	2010	2011	2012	2013	2014 ^p
Islamic Banking System	RM million (or otherwise stated)				
Total assets ¹	351,195.0	434,665.5	494,705.20	558,295.0	625,227.7
% of total assets of entire banking system ¹	20.7	22.4	23.8	25.0	25.6
Total financing ¹	222,214.3	268,251.5	314,973.30	370,673.8	427,887.8
% of total financing of entire banking system ¹	22.7	24.3	25.8	27.5	29.2
Total deposits ¹	277,549.8	340,695.8	386,196.8	436,327.6	494,738.3
% of total deposits of entire banking system ¹	22.6	24.4	25.6	26.7	28.2
	%				
Risk-Weighted Capital Ratio	14.9	15.0	14.5	-	-
Core Capital Ratio	12.7	12.1	12.0	-	-
Total Capital Ratio ²	-	-	-	15.1	15.6
Tier 1 Capital Ratio ²	-	-	-	12.8	12.2
Common Equity Tier 1 Capital Ratio ²	-	-	-	12.8	12.2
Return on Assets	1.3	1.0	1.3	1.2	1.1
Net Impaired Financing Ratio	2.1	1.6	1.2	1.0	0.9
Takaful Sector	RM million (or otherwise stated)				
Takaful Fund Assets	14,659.3	16,948.2	19,045.6	20,934.2	22,744.5
Family	12,420.9	14,377.2	16,289.8	17,952.2	19,618.1
General	2,238.3	2,570.9	2,755.9	2,982.0	3,126.4
% of insurance and takaful industry	8.3	8.8	9.0	9.0	9.1
Net Contributions Income	4,423.6	4,863.0	5,887.8	6,204.4	6,314.0
Family	3,392.8	3,703.6	4,574.8	4,803.9	4,769.7
General	1,030.8	1,159.4	1,313.0	1,400.5	1,544.3
% of insurance and takaful industry	12.6	13.0	14.3	14.1	13.3
Family Takaful					
New Business Contributions	2,587.1	2,695.1	3,474.5	3,563.5	3,460.3
General Takaful					
Gross Direct Contributions	1,325.7	1,599.1	1,737.6	1,908.8	2,163.7
Claims Ratio (%)	59.5	67.8	56.9	53.6	47.9

¹ Including development financial institutions under the Development Financial Institutions Act 2002

² Beginning January 2013, capital components are reported based on Basel III Capital Adequacy Framework

^p Preliminary