

Table A.4

Key Financial Indicators: Islamic Banking and Takaful Sectors

	As at end				
	2014	2015	2016	2017	2018 ^p
Islamic Banking System	RM million (or otherwise stated)				
Total assets ^{1,2}	615,190.0	684,906.2	743,562.8	829,494.3	916,711.3
% of total assets of entire banking system ^{1,2}	25.5	26.8	28.0	30.0	31.4
Total financing ^{1,2}	427,887.8	495,005.9	553,324.5	605,433.4	668,747.8
% of total loans / financing of entire banking system ^{1,2}	29.2	31.3	33.2	34.9	36.6
Total deposits and investment accounts ^{1,3}	-	550,275.1	602,897.5	673,666.9	742,250.6
Total deposits	494,738.3	503,127.8	529,220.4	594,654.5	659,605.2
Total investment accounts	-	47,147.3	73,677.1	79,012.3	82,645.3
% of total deposits and investment accounts of entire banking system ^{1,3}	28.2	30.0	31.5	33.8	34.9
	%				
Total Capital Ratio	16.2	16.1	17.2	18.1	17.9
Tier 1 Capital Ratio	12.9	12.3	13.6	14.3	14.0
Common Equity Tier 1 Capital Ratio	12.8	12.3	13.5	13.8	13.5
Return on Assets	1.1	1.0	1.0	1.1	1.1
Net Impaired Financing Ratio	0.9	0.9	1.0	0.9	0.8
Takaful Sector	RM million (or otherwise stated)				
Takaful Fund Assets	22,746.3	24,711.0	26,781.7	29,283.3	31,373.8
Family	19,619.3	21,389.1	23,189.1	25,638.7	27,616.9
General	3,127.0	3,321.9	3,592.5	3,644.6	3,756.9
% of insurance and takaful industry	9.4	9.7	10.0	10.1	10.5
Net Contribution Income	6,330.6	6,815.6	7,534.6	8,250.9	9,558.8
Family	4,787.2	5,104.3	5,743.9	6,351.0	7,317.7
General	1,543.4	1,711.3	1,790.7	1,899.8	2,241.0
% of insurance and takaful industry	13.4	13.8	14.6	15.2	16.7
Family Takaful					
New Business Contributions	3,500.3	3,638.4	3,951.1	4,344.5	4,913.3
General Takaful					
Gross Direct Contributions	2,163.7	2,295.9	2,401.7	2,556.4	2,784.5
Claims Ratio (%)	47.8	51.9	49.0	51.2	56.1

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

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

³ 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

^p Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia