Annex

Table A.1

Key Financial Soundness Indicators

	As at end				
	2H 2017	1H 2018	2H 2018	1H 2019	2H 2019*p*
	% (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 Institutions[1]					
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
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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
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Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia