# ATTACHMENT

**Appendix 1 List of Sharia Banking in OIC Countries**

|  |  |  |
| --- | --- | --- |
| **It** | **BANKING NAME** | **CODE** |
|  | **Indonesian** |  |
| 1 | Bank Mega Syariah | BMGS |
| 2 | Bank Victoria Syariah | BVIS |
| 3 | Bank BCA Syariah | BCAS |
| 4 | Bank KB Bukopin Syariah | KBBS |
| 5 | Bank Panin Dubai Syariah | PDBS |
| 6 | Bank Jabar Banten Syariah | BJBS |
| 7 | Bank Muamalat Indonesia | BMIS |
|  | **Malaysia** |  |
| 8 | Affin Islamic Bank Berhad | AFFIN |
| 9 | Bank Muamalat Malaysia Berhad | BMMS |
| 10 | OCBC Al-amin Berhad | OCBC |
| 11 | RHB Islamic Bank Berhad | RHBI |
| 12 | Am-Islamic Bank Berhad | AMBB |
| 13 | SC-Saadiq Bank Berhad | SCSB |
| 14 | Kuwait Finance House Berhad | KFHB |
| 15 | HSBC Amanah Bank | HSBC |
|  | **Brunei Darussalam** |  |
| 16 | Bank Islamic of Brunei Darussalam | BIBD |
|  | **Saudi Arabia** |  |
| 17 | Al Rajhi Bank | RAJHI |
| 18 | Alinma Bank | ALINMA |
| 19 | Al Jazira Bank | JAZIRA |
|  | **United Arab Emirates Units** |  |
| 20 | Dubai Islamic Bank | DIB |
|  | **Qatar** |  |
| 21 | Qatar Islamic Bank | QIB |
|  | **Bangladesh** |  |
| 22 | Al-Arafah Islamic Bank | DISGRACE |

# Appendix 2 Research Data Before Cleaning the Outlier

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **BANKING** | **Year** | **SMEs** | **DK** | **DKI** | **DPS** | **KA** |
| BMGS | 2018 | 0.174225 | 3 | 1 | 2 | 3 |
| BMGS | 2019 | 0.172832 | 3 | 1 | 2 | 3 |
| BMGS | 2020 | 0.126774 | 3 | 1 | 2 | 3 |
| BMGS | 2021 | 0.138259 | 3 | 1 | 2 | 3 |
| BMGS | 2022 | 0.133712 | 3 | 1 | 2 | 3 |
| BVIS | 2018 | 0.121664 | 3 | 0.6 | 2 | 4 |
| BVIS | 2019 | 0.133735 | 3 | 0.6 | 2 | 4 |
| BVIS | 2020 | 0.182817 | 3 | 0.6 | 2 | 2 |
| BVIS | 2021 | 0.193965 | 3 | 0.6 | 2 | 4 |
| BVIS | 2022 | 0.165279 | 3 | 0.6 | 2 | 4 |
| BCAS | 2018 | 0.114167 | 3 | 0.6 | 2 | 3 |
| BCAS | 2019 | 0.128673 | 3 | 0.6 | 2 | 4 |
| BCAS | 2020 | 0.122374 | 4 | 0.75 | 2 | 3 |
| BCAS | 2021 | 0.151924 | 3 | 0.6 | 2 | 3 |
| BCAS | 2022 | 0.147686 | 3 | 0.6 | 2 | 3 |
| KBBS | 2018 | 0.161833 | 4 | 0.75 | 2 | 3 |
| KBBS | 2019 | 0.153957 | 3 | 0.6 | 2 | 3 |
| KBBS | 2020 | 0.141568 | 3 | 0.6 | 2 | 3 |
| KBBS | 2021 | 0.13629 | 3 | 0.6 | 2 | 4 |
| KBBS | 2022 | 0.138012 | 3 | 0.6 | 2 | 3 |
| PDBS | 2018 | 0.252907 | 3 | 0.6 | 2 | 3 |
| PDBS | 2019 | 0.175905 | 3 | 0.6 | 2 | 3 |
| PDBS | 2020 | 0.208325 | 3 | 0.6 | 2 | 3 |
| PDBS | 2021 | 0.120303 | 3 | 0.6 | 2 | 3 |
| PDBS | 2022 | 0.135771 | 3 | 0.6 | 2 | 3 |
| BJBS | 2018 | 0.125639 | 3 | 0.6 | 3 | 5 |
| BJBS | 2019 | 0.130576 | 3 | 0.6 | 2 | 5 |
| BJBS | 2020 | 0.128038 | 3 | 0.6 | 2 | 5 |
| BJBS | 2021 | 0.088836 | 3 | 0.6 | 2 | 5 |
| BJBS | 2022 | 0.122741 | 3 | 0.6 | 2 | 5 |
| MUAMALAT-ID | 2018 | 0.131202 | 5 | 0.6 | 3 | 3 |
| MUAMALAT-ID | 2019 | 0.191577 | 5 | 0.6 | 2 | 3 |
| MUAMALAT-ID | 2020 | 0.163399 | 5 | 0.6 | 2 | 3 |
| MUAMALAT-ID | 2021 | 0.098741 | 5 | 0.8 | 3 | 3 |
| MUAMALAT-ID | 2022 | 0.157604 | 5 | 0.8 | 3 | 5 |
| AFFIN | 2018 | 0.124642 | 4 | 0.5 | 6 | 3 |
| AFFIN | 2019 | 0.118582 | 6 | 0.67 | 6 | 5 |
| AFFIN | 2020 | 0.119564 | 5 | 1 | 6 | 6 |
| AFFIN | 2021 | 0.088172 | 9 | 0.78 | 6 | 6 |
| AFFIN | 2022 | 0.042198 | 6 | 1 | 5 | 6 |
| MUAMALAT-MY | 2018 | 0.044467 | 9 | 0.56 | 5 | 5 |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **BANKING** | **Year** | **SMEs** | **DK** | **DKI** | **DPS** | **KA** |
| MUAMALAT-MY | 2019 | 0.0598 | 8 | 0.75 | 6 | 4 |
| MUAMALAT-MY | 2020 | 0.068719 | 7 | 0.58 | 5 | 4 |
| MUAMALAT-MY | 2021 | 0.075018 | 9 | 0.56 | 5 | 4 |
| MUAMALAT-MY | 2022 | 0.067695 | 9 | 0.56 | 5 | 4 |
| OCBC AL-AMIN | 2018 | 0.085372 | 5 | 0.8 | 5 | 3 |
| OCBC AL-AMIN | 2019 | 0.081656 | 5 | 1 | 3 | 3 |
| OCBC AL-AMIN | 2020 | 0.088581 | 5 | 1 | 3 | 3 |
| OCBC AL-AMIN | 2021 | 0.098708 | 5 | 1 | 3 | 3 |
| OCBC AL-AMIN | 2022 | 0.072469 | 5 | 1 | 3 | 3 |
| RHBI | 2018 | 0.095279 | 5 | 0.8 | 6 | 3 |
| RHBI | 2019 | 0.091592 | 5 | 0.8 | 6 | 3 |
| RHBI | 2020 | 0.098207 | 5 | 0.8 | 2 | 3 |
| RHBI | 2021 | 0.127239 | 5 | 0.8 | 6 | 3 |
| RHBI | 2022 | 0.131244 | 5 | 0.8 | 6 | 3 |
| AMISLAMIC | 2018 | 0.067732 | 7 | 0.58 | 5 | 3 |
| AMISLAMIC | 2019 | 0.062725 | 7 | 0.86 | 5 | 3 |
| AMISLAMIC | 2020 | 0.07253 | 7 | 0.72 | 5 | 3 |
| AMISLAMIC | 2021 | 0.133279 | 7 | 0.72 | 5 | 3 |
| AMISLAMIC | 2022 | 0.127953 | 7 | 0.58 | 5 | 3 |
| SC SAADIQ | 2018 | 0.117063 | 5 | 0.6 | 5 | 3 |
| SC SAADIQ | 2019 | 0.114907 | 5 | 0.6 | 4 | 3 |
| SC SAADIQ | 2020 | 0.179301 | 5 | 0.6 | 5 | 3 |
| SC SAADIQ | 2021 | 0.149294 | 5 | 0.6 | 5 | 3 |
| SC SAADIQ | 2022 | 0.135474 | 5 | 0.6 | 5 | 3 |
| KFHB | 2018 | 0.156464 | 8 | 0.75 | 5 | 3 |
| KFHB | 2019 | 0.163653 | 6 | 0.5 | 5 | 3 |
| KFHB | 2020 | 0.228053 | 6 | 0.67 | 5 | 3 |
| KFHB | 2021 | 0.08135 | 6 | 0.5 | 5 | 3 |
| KFHB | 2022 | 0.082227 | 6 | 0.67 | 5 | 3 |
| HSBC | 2018 | 0.089454 | 7 | 0.72 | 5 | 4 |
| HSBC | 2019 | 0.083332 | 6 | 0.67 | 5 | 4 |
| HSBC | 2020 | 0.090088 | 6 | 0.67 | 6 | 4 |
| HSBC | 2021 | 0.055351 | 6 | 0.67 | 5 | 5 |
| HSBC | 2022 | 0.049606 | 6 | 0.67 | 6 | 4 |
| BIBD | 2018 | 0.15033 | 7 | 0.58 | 5 | 4 |
| BIBD | 2019 | 0.138997 | 7 | 0.58 | 5 | 3 |
| BIBD | 2020 | 0.082501 | 6 | 0.84 | 6 | 4 |
| BIBD | 2021 | 0.039813 | 7 | 0.72 | 5 | 4 |
| BIBD | 2022 | 0.044695 | 5 | 0.6 | 5 | 4 |
| AIBL | 2018 | 0.022883 | 6 | 0.5 | 1 | 5 |
| AIBL | 2019 | 0.023936 | 6 | 0.5 | 1 | 5 |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **BANKING** | **Year** | **SMEs** | **DK** | **DKI** | **DPS** | **KA** |
| AIBL | 2020 | 0.022041 | 5 | 0.6 | 1 | 5 |
| AIBL | 2021 | 0.038783 | 5 | 0.6 | 1 | 5 |
| AIBL | 2022 | 0.051787 | 6 | 0.67 | 1 | 6 |
| RAJHI | 2018 | 0.167433 | 11 | 0.36 | 1 | 5 |
| RAJHI | 2019 | 0.142133 | 11 | 0.36 | 1 | 5 |
| RAJHI | 2020 | 0.145351 | 11 | 0.64 | 1 | 5 |
| RAJHI | 2021 | 0.143875 | 11 | 0.36 | 1 | 5 |
| RAJHI | 2022 | 0.100129 | 11 | 0.36 | 1 | 5 |
| ALINMA | 2018 | 0.026563 | 9 | 0.56 | 4 | 3 |
| ALINMA | 2019 | 0.065487 | 14 | 0.57 | 4 | 5 |
| ALINMA | 2020 | 0.028315 | 9 | 0.44 | 4 | 5 |
| ALINMA | 2021 | 0.062555 | 9 | 0.56 | 4 | 3 |
| ALINMA | 2022 | 0.052654 | 9 | 0.56 | 4 | 6 |
| JAZIRA | 2018 | 0.04472 | 9 | 0.33 | 1 | 3 |
| JAZIRA | 2019 | 0.007877 | 8 | 0.38 | 1 | 3 |
| JAZIRA | 2020 | 0.032827 | 8 | 0.5 | 1 | 3 |
| JAZIRA | 2021 | 0.021463 | 9 | 0.44 | 1 | 3 |
| JAZIRA | 2022 | 0.063953 | 9 | 0.33 | 1 | 3 |
| DIB | 2018 | 0.120064 | 9 | 0.56 | 1 | 4 |
| DIB | 2019 | 0.115798 | 9 | 0.56 | 1 | 4 |
| DIB | 2020 | 0.124385 | 9 | 0.56 | 1 | 4 |
| DIB | 2021 | 0.111787 | 9 | 0.56 | 1 | 5 |
| DIB | 2022 | 0.096748 | 9 | 0.56 | 1 | 3 |
| QIB | 2018 | 0.092449 | 9 | 0 | 1 | 3 |
| QIB | 2019 | 0.09232 | 9 | 0 | 1 | 3 |
| QIB | 2020 | 0.090302 | 9 | 0 | 1 | 3 |
| QIB | 2021 | 0.023499 | 9 | 0 | 1 | 3 |
| QIB | 2022 | 0.037552 | 8 | 0.38 | 1 | 3 |

**Appendix 3 Research Data After Outlier Cleaning**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **BANKING** | **Year** | **SMEs** | **DK** | **DKI** | **DPS** | **KA** |
| BMGS | 2018 | 0.174225 | 3 | 1 | 2 | 3 |
| BMGS | 2019 | 0.172832 | 3 | 1 | 2 | 3 |
| BMGS | 2020 | 0.126774 | 3 | 1 | 2 | 3 |
| BMGS | 2021 | 0.138259 | 3 | 1 | 2 | 3 |
| BMGS | 2022 | 0.133712 | 3 | 1 | 2 | 3 |
| BVIS | 2018 | 0.121664 | 3 | 0.6 | 2 | 4 |
| BVIS | 2019 | 0.133735 | 3 | 0.6 | 2 | 4 |
| BVIS | 2020 | 0.182817 | 3 | 0.6 | 2 | 2 |
| BVIS | 2021 | 0.193965 | 3 | 0.6 | 2 | 4 |
| BVIS | 2022 | 0.165279 | 3 | 0.6 | 2 | 4 |
| BCAS | 2018 | 0.114167 | 3 | 0.6 | 2 | 3 |
| BCAS | 2019 | 0.128673 | 3 | 0.6 | 2 | 4 |
| BCAS | 2020 | 0.122374 | 4 | 0.75 | 2 | 3 |
| BCAS | 2021 | 0.151924 | 3 | 0.6 | 2 | 3 |
| BCAS | 2022 | 0.147686 | 3 | 0.6 | 2 | 3 |
| KBBS | 2018 | 0.161833 | 4 | 0.75 | 2 | 3 |
| KBBS | 2019 | 0.153957 | 3 | 0.6 | 2 | 3 |
| KBBS | 2020 | 0.141568 | 3 | 0.6 | 2 | 3 |
| KBBS | 2021 | 0.13629 | 3 | 0.6 | 2 | 4 |
| KBBS | 2022 | 0.138012 | 3 | 0.6 | 2 | 3 |
| PDBS | 2018 |  |  |  |  |  |
| PDBS | 2019 | 0.175905 | 3 | 0.6 | 2 | 3 |
| PDBS | 2020 |  |  |  |  |  |
| PDBS | 2021 | 0.120303 | 3 | 0.6 | 2 | 3 |
| PDBS | 2022 | 0.135771 | 3 | 0.6 | 2 | 3 |
| BJBS | 2018 | 0.125639 | 3 | 0.6 | 3 | 5 |
| BJBS | 2019 | 0.130576 | 3 | 0.6 | 2 | 5 |
| BJBS | 2020 | 0.128038 | 3 | 0.6 | 2 | 5 |
| BJBS | 2021 | 0.088836 | 3 | 0.6 | 2 | 5 |
| BJBS | 2022 | 0.122741 | 3 | 0.6 | 2 | 5 |
| MUAMALAT-ID | 2018 | 0.131202 | 5 | 0.6 | 3 | 3 |
| MUAMALAT-ID | 2019 | 0.191577 | 5 | 0.6 | 2 | 3 |
| MUAMALAT-ID | 2020 | 0.163399 | 5 | 0.6 | 2 | 3 |
| MUAMALAT-ID | 2021 | 0.098741 | 5 | 0.8 | 3 | 3 |
| MUAMALAT-ID | 2022 | 0.157604 | 5 | 0.8 | 3 | 5 |
| AFFIN | 2018 | 0.124642 | 4 | 0.5 | 6 | 3 |
| AFFIN | 2019 | 0.118582 | 6 | 0.67 | 6 | 5 |
| AFFIN | 2020 | 0.119564 | 5 | 1 | 6 | 6 |
| AFFIN | 2021 | 0.088172 | 9 | 0.78 | 6 | 6 |
| AFFIN | 2022 | 0.042198 | 6 | 1 | 5 | 6 |
| MUAMALAT-MY | 2018 | 0.044467 | 9 | 0.56 | 5 | 5 |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **BANKING** | **Year** | **SMEs** | **DK** | **DKI** | **DPS** | **KA** |
| MUAMALAT-MY | 2019 | 0.0598 | 8 | 0.75 | 6 | 4 |
| MUAMALAT-MY | 2020 | 0.068719 | 7 | 0.58 | 5 | 4 |
| MUAMALAT-MY | 2021 | 0.075018 | 9 | 0.56 | 5 | 4 |
| MUAMALAT-MY | 2022 | 0.067695 | 9 | 0.56 | 5 | 4 |
| OCBC AL-AMIN | 2018 | 0.085372 | 5 | 0.8 | 5 | 3 |
| OCBC AL-AMIN | 2019 | 0.081656 | 5 | 1 | 3 | 3 |
| OCBC AL-AMIN | 2020 | 0.088581 | 5 | 1 | 3 | 3 |
| OCBC AL-AMIN | 2021 | 0.098708 | 5 | 1 | 3 | 3 |
| OCBC AL-AMIN | 2022 | 0.072469 | 5 | 1 | 3 | 3 |
| RHBI | 2018 | 0.095279 | 5 | 0.8 | 6 | 3 |
| RHBI | 2019 | 0.091592 | 5 | 0.8 | 6 | 3 |
| RHBI | 2020 | 0.098207 | 5 | 0.8 | 2 | 3 |
| RHBI | 2021 | 0.127239 | 5 | 0.8 | 6 | 3 |
| RHBI | 2022 | 0.131244 | 5 | 0.8 | 6 | 3 |
| AMISLAMIC | 2018 | 0.067732 | 7 | 0.58 | 5 | 3 |
| AMISLAMIC | 2019 | 0.062725 | 7 | 0.86 | 5 | 3 |
| AMISLAMIC | 2020 | 0.07253 | 7 | 0.72 | 5 | 3 |
| AMISLAMIC | 2021 | 0.133279 | 7 | 0.72 | 5 | 3 |
| AMISLAMIC | 2022 | 0.127953 | 7 | 0.58 | 5 | 3 |
| SC SAADIQ | 2018 | 0.117063 | 5 | 0.6 | 5 | 3 |
| SC SAADIQ | 2019 | 0.114907 | 5 | 0.6 | 4 | 3 |
| SC SAADIQ | 2020 |  |  |  |  |  |
| SC SAADIQ | 2021 | 0.149294 | 5 | 0.6 | 5 | 3 |
| SC SAADIQ | 2022 | 0.135474 | 5 | 0.6 | 5 | 3 |
| KFHB | 2018 | 0.156464 | 8 | 0.75 | 5 | 3 |
| KFHB | 2019 | 0.163653 | 6 | 0.5 | 5 | 3 |
| KFHB | 2020 |  |  |  |  |  |
| KFHB | 2021 | 0.08135 | 6 | 0.5 | 5 | 3 |
| KFHB | 2022 | 0.082227 | 6 | 0.67 | 5 | 3 |
| HSBC | 2018 | 0.089454 | 7 | 0.72 | 5 | 4 |
| HSBC | 2019 | 0.083332 | 6 | 0.67 | 5 | 4 |
| HSBC | 2020 | 0.090088 | 6 | 0.67 | 6 | 4 |
| HSBC | 2021 | 0.055351 | 6 | 0.67 | 5 | 5 |
| HSBC | 2022 | 0.049606 | 6 | 0.67 | 6 | 4 |
| BIBD | 2018 | 0.15033 | 7 | 0.58 | 5 | 4 |
| BIBD | 2019 | 0.138997 | 7 | 0.58 | 5 | 3 |
| BIBD | 2020 | 0.082501 | 6 | 0.84 | 6 | 4 |
| BIBD | 2021 | 0.039813 | 7 | 0.72 | 5 | 4 |
| BIBD | 2022 | 0.044695 | 5 | 0.6 | 5 | 4 |
| AIBL | 2018 |  |  |  |  |  |
| AIBL | 2019 |  |  |  |  |  |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **BANKING** | **Year** | **SMEs** | **DK** | **DKI** | **DPS** | **KA** |
| AIBL | 2020 |  |  |  |  |  |
| AIBL | 2021 |  |  |  |  |  |
| AIBL | 2022 | 0.051787 | 6 | 0.67 | 1 | 6 |
| RAJHI | 2018 | 0.167433 | 11 | 0.36 | 1 | 5 |
| RAJHI | 2019 | 0.142133 | 11 | 0.36 | 1 | 5 |
| RAJHI | 2020 | 0.145351 | 11 | 0.64 | 1 | 5 |
| RAJHI | 2021 | 0.143875 | 11 | 0.36 | 1 | 5 |
| RAJHI | 2022 | 0.100129 | 11 | 0.36 | 1 | 5 |
| ALINMA | 2018 | 0.026563 | 9 | 0.56 | 4 | 3 |
| ALINMA | 2019 |  |  |  |  |  |
| ALINMA | 2020 | 0.028315 | 9 | 0.44 | 4 | 5 |
| ALINMA | 2021 | 0.062555 | 9 | 0.56 | 4 | 3 |
| ALINMA | 2022 | 0.052654 | 9 | 0.56 | 4 | 6 |
| JAZIRA | 2018 | 0.04472 | 9 | 0.33 | 1 | 3 |
| JAZIRA | 2019 |  |  |  |  |  |
| JAZIRA | 2020 | 0.032827 | 8 | 0.5 | 1 | 3 |
| JAZIRA | 2021 | 0.021463 | 9 | 0.44 | 1 | 3 |
| JAZIRA | 2022 | 0.063953 | 9 | 0.33 | 1 | 3 |
| DIB | 2018 | 0.120064 | 9 | 0.56 | 1 | 4 |
| DIB | 2019 | 0.115798 | 9 | 0.56 | 1 | 4 |
| DIB | 2020 | 0.124385 | 9 | 0.56 | 1 | 4 |
| DIB | 2021 | 0.111787 | 9 | 0.56 | 1 | 5 |
| DIB | 2022 | 0.096748 | 9 | 0.56 | 1 | 3 |
| QIB | 2018 | 0.092449 | 9 | 0 | 1 | 3 |
| QIB | 2019 | 0.09232 | 9 | 0 | 1 | 3 |
| QIB | 2020 | 0.090302 | 9 | 0 | 1 | 3 |
| QIB | 2021 | 0.023499 | 9 | 0 | 1 | 3 |
| QIB | 2022 | 0.037552 | 8 | 0.38 | 1 | 3 |

**Appendix 4 Calculation of Sharia Banking Performance Measurement Ratio *Maqashid-based Performance Evaluation Model* (MPEM) Method**

Dimension I Data (Religious Maintenance)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **BANKING** | **YEAR** | Dimension I | | | | | |
| Ratio 1 | | Ratio 2 | | Ratio 3 | |
| Mudharabah Financing  +Musharakah | Total Financing | Non-Shared Income  Result | Total Revenue | Government Deposits | Total Deposits |
| BMGS | 2018 | 1248302,00 | 5178619,00 | 224597,77 | 580182,37 | 0,00 | 4468325,00 |
| 2019 | 2015213,00 | 6080453,00 | 240364,58 | 631357,53 | 0,00 | 4743715,00 |
| 2020 | 2167448,00 | 4946543,00 | 317914,54 | 818544,04 | 0,00 | 6244959,00 |
| 2021 | 4461323,00 | 7239515,00 | 431304,00 | 116656,80 | 0,00 | 8928570,00 |
| 2022 | 4957741,00 | 7227489,00 | 112696,00 | 813855,00 | 0,00 | 10368769,00 |
| BVIS | 2018 | 987159,00 | 1234571,00 | 1688,43 | 62412,83 | 0,00 | 1498787,60 |
| 2019 | 1009608,00 | 1231614,00 | 4476,90 | 53579,64 | 0,00 | 1637427,72 |
| 2020 | 944966,00 | 1166972,00 | 15969,60 | 52935,11 | 0,00 | 1337954,00 |
| 2021 | 589865,00 | 805969,00 | 27887,80 | 51946,34 | 0,00 | 1210232,58 |
| 2022 | 1005861,00 | 622952,00 | 21291,10 | 41960,46 | 0,00 | 772179,74 |
| BCAS | 2018 | 2627054,92 | 4899700,00 | 19616,23 | 267504,46 | 0,00 | 4530710,71 |
| 2019 | 3389991,55 | 5645400,00 | 53169,10 | 372370,12 | 0,00 | 4453374,10 |
| 2020 | 3713359,00 | 5569200,00 | 29039,51 | 431849,99 | 0,00 | 4955415,96 |
| 2021 | 5805476,00 | 6248500,00 | 44715,05 | 478000,00 | 0,00 | 5095322,28 |
| 2022 | 1588954,00 | 7576800,00 | 54610,02 | 588400,00 | 0,00 | 5821627,18 |
| KBBS | 2018 | 2706293,00 | 4243640,00 | 46758,00 | 239380,65 | 0,00 | 3619251,73 |
| 2019 | 2605190,00 | 4755589,00 | 45278,85 | 199392,16 | 0,00 | 4269709,00 |
| 2020 | 2762631,00 | 4092839,00 | 77010,38 | 289237,30 | 0,00 | 1537853,27 |
| 2021 | 3401590,00 | 4272152,00 | 36412,21 | 265971,68 | 2540511,00 | 3922605,65 |
| 2022 | 4389887,00 | 5168145,00 | 60343,31 | 526620,26 | 508864,00 | 4470295,26 |
| PDBS | 2018 | 5675012,00 | 6133981,00 | 357185,00 | 562730,69 | 0,00 | 5977898,00 |
| 2019 | 7960900,00 | 8335171,00 | 77069,92 | 217112,02 | 0,00 | 8059414,00 |
| 2020 | 8216876,00 | 8845799,00 | 93597,48 | 217458,10 | 0,00 | 7190744,00 |
| 2021 | 7787977,00 | 8385993,00 | 55980,20 | 559802,04 | 0,00 | 6759126,00 |
| 2022 | 9794208,00 | 10353072,00 | 97820,00 | 978181,38 | 0,00 | 8882364,00 |
| BJBS | 2018 | 1258276,00 | 4658960,00 | 109395,53 | 475151,84 | 0,00 | 3723122,21 |
| 2019 | 1719093,00 | 5423783,00 | 76162,46 | 440136,66 | 0,00 | 4140950,00 |
| 2020 | 1859723,00 | 5774495,00 | 60061,05 | 423012,26 | 0,00 | 4792028,00 |
| 2021 | 2199567,00 | 6428792,00 | 82257,00 | 554161,36 | 0,00 | 5135411,00 |
| 2022 | 2735746,00 | 7441226,00 | 102236,00 | 650092,85 | 0,00 | 5842688,00 |
| MUAMALAT- ID | 2018 | 16981461,40 | 33559000,00 | 349152,50 | 1406372,69 | 0,00 | 27833680,90 |
| 2019 | 14756797,00 | 29867000,00 | 647444,02 | 1030414,07 | 0,00 | 21913293,00 |
| 2020 | 15092032,99 | 29084000,00 | 574640,42 | 1396200,44 | 0,00 | 22775929,54 |
| 2021 | 9648533,00 | 18040000,00 | 583694,90 | 2747640,01 | 0,00 | 24689725,55 |
| 2022 | 11258904,00 | 18821000,00 | 1097740,49 | 2892434,09 | 0,00 | 25143085,12 |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **BANKING** | **YEAR** | Dimension I | | | | | |
| Ratio 1 | | Ratio 2 | | Ratio 3 | |
| Mudharabah Financing  +Musharakah | Total Financing | Non-Shared Income  Result | Total Revenue | Government Deposits | Total Deposits |
| AFFIN | 2018 | 6424871,00 | 18746877,00 | 21038,00 | 381751,00 | 9628596,00 | 19687388,00 |
| 2019 | 7473202,00 | 18752823,00 | 19797,00 | 358085,00 | 6655399,00 | 17306338,00 |
| 2020 | 8005854,00 | 19564487,00 | 21298,00 | 346073,00 | 6651501,00 | 18665991,00 |
| 2021 | 8858269,00 | 22774025,00 | 40136,00 | 184517,40 | 2548186,00 | 33241763,00 |
| 2022 | 0,00 | 30557921,00 | 34380,00 | 205463,50 | 1313722,00 | 36075130,00 |
| MUAMALAT- MY | 2018 | 54293,00 | 14891412,00 | 21632,00 | 678106,,00 | 5181925,00 | 20172527,00 |
| 2019 | 55037,00 | 15961496,00 | 91174,00 | 515830,00 | 4083378,00 | 18955006,00 |
| 2020 | 71484,00 | 18210578,00 | 129068,00 | 640803,00 | 7138959,00 | 21514158,00 |
| 2021 | 70348,00 | 20840328,00 | 22726,00 | 711081,00 | 11876050,00 | 23128717,00 |
| 2022 | 62805,00 | 24247816,00 | 26602,00 | 806928,00 | 12672289,00 | 26320609,00 |
| OCBC AL-AMIN | 2018 | 196073,00 | 10319599,00 | 53419,00 | 352086,00 | 1699447,00 | 11802860,00 |
| 2019 | 173229,00 | 11805289,00 | 60839,00 | 398501,00 | 768322,00 | 12591597,00 |
| 2020 | 159654,00 | 11244993,00 | 59875,00 | 268460,00 | 324831,00 | 11495918,00 |
| 2021 | 248051,00 | 12436450,00 | 168277,00 | 278136,00 | 164344,00 | 12947257,00 |
| 2022 | 229102,00 | 12750988,00 | 174409,00 | 443928,00 | 101167,00 | 11978948,00 |
| RHBI | 2018 | 12223037,00 | 52254197,00 | 151880,00 | 962455,00 | 6451380,00 | 45732352,00 |
| 2019 | 12728973,00 | 60570460,00 | 162660,00 | 1192138,00 | 10093920,00 | 54416970,00 |
| 2020 | 13081273,00 | 67209920,00 | 163509,00 | 869619,00 | 13311167,00 | 60830175,00 |
| 2021 | 51650275,00 | 74868180,00 | 297017,00 | 1478470,00 | 13071677,00 | 71661203,00 |
| 2022 | 57454590,00 | 81724691,00 | 346760,00 | 1761061,00 | 15717516,00 | 78233590,00 |
| AMISLAMIC | 2018 | 61215,00 | 28034422,00 | 94306,00 | 835734,00 | 4614846,00 | 26493802,00 |
| 2019 | 59152,00 | 29330070,00 | 85852,00 | 829716,00 | 4030053,00 | 31139936,00 |
| 2020 | 55962,00 | 32273275,00 | 108724,00 | 828104,00 | 3024183,00 | 34672130,00 |
| 2021 | 54122,00 | 35240418,00 | 355500,00 | 362050,00 | 4429701,00 | 41732511,00 |
| 2022 | 52264,00 | 39347452,00 | 194214,00 | 213541,00 | 3180849,00 | 37590250,00 |
| SC SAADIQ | 2018 | 2972633,00 | 5378695,00 | 13390,00 | 153940,00 | 651918,00 | 2603930,00 |
| 2019 | 2653980,00 | 4398807,00 | 27055,00 | 155426,00 | 72020,00 | 2859327,00 |
| 2020 | 2466236,00 | 4387438,00 | 46319,00 | 109959,00 | 68,00 | 3487534,00 |
| 2021 | 2322471,00 | 4400035,00 | 101635,00 | 63772,00 | 36,00 | 3258918,00 |
| 2022 | 2782673,00 | 5691619,00 | 107386,00 | 194894,00 | 28,00 | 3327014,00 |
| KFHB | 2018 | 85391,00 | 5826791,00 | 337446,00 | 451049,00 | 1659101,00 | 4475640,00 |
| 2019 | 63761,00 | 5042146,00 | 330502,00 | 498552,00 | 1591689,00 | 5138082,00 |
| 2020 | 60519,00 | 4502366,00 | 265800,00 | 377602,00 | 1771022,00 | 4485272,00 |
| 2021 | 52830,00 | 4027259,00 | 64000, 00 | 387998,00 | 1548044,00 | 3931455,00 |
| 2022 | 50515,00 | 3841356,00 | 55000,00 | 366789,00 | 1598437,00 | 3521814,00 |
| HSBC | 2018 | 5344360,00 | 14445871,00 | 70974,00 | 460668,00 | 3780,00 | 11444577,00 |
| 2019 | 5140975,00 | 13300218,00 | 65881,00 | 474471,00 | 12986,00 | 13320333,00 |
| 2020 | 4997469,00 | 13840891,00 | 77078,00 | 375346,00 | 18278,00 | 12146949,00 |
| 2021 | 4730624,00 | 13379448,00 | 25577,30 | 309766,00 | 13524,00 | 12791702,00 |
| 2022 | 4465070,00 | 14345333,00 | 25413,60 | 607869,00 | 22452,00 | 13957652,00 |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **BANKING** | **YEAR** | Dimension I | | | | | |
| Ratio 1 | | Ratio 2 | | Ratio 3 | |
| Mudharabah Financing  +Musharakah | Total Financing | Non-Shared Income  Result | Total Revenue | Government Deposits | Total Deposits |
| BIBD | 2018 | 143144,00 | 3038347,00 | 80497,00 | 298190,00 | 3157134,00 | 7512448,00 |
| 2019 | 172156,00 | 3354014,00 | 87576,00 | 324708,00 | 3637685,00 | 8352247,00 |
| 2020 | 208688,00 | 3343271,00 | 81163,00 | 306752,00 | 0,00 | 6631417,00 |
| 2021 | 257129,00 | 3516520,00 | 43990,00 | 315259,00 | 0,00 | 8261628,00 |
| 2022 | 311059,00 | 3583381,00 | 49296,00 | 287929,00 | 0,00 | 9229972,00 |
| AIBP | 2018 | 0,00 | 173294,,46 | 2876,27 | 34493,40 | 935,93 | 117075,20 |
| 2019 | 0,00 | 173307,99 | 2084,76 | 36574,06 | 129,19 | 122370,30 |
| 2020 | 0,00 | 149968,13 | 1510,00 | 25082,29 | 171,09 | 171418,83 |
| 2021 | 0,00 | 183776,61 | 1191,42 | 19601,97 | 490,44 | 209059,99 |
| 2022 | 0,00 | 192983,60 | 6628,00 | 31095,49 | 498,60 | 227029,04 |
| RAJHI | 2018 | 2107058,00 | 2395906,7 | 2096,95 | 3767,95 | 0,00 | 293909,12 |
| 2019 | 2325570,80 | 2567024,0 | 2952,78 | 10158,52 | 0,00 | 312405,82 |
| 2020 | 2921680,60 | 3231834,5 | 3646,69 | 10595,54 | 0,00 | 382631,00 |
| 2021 | 3745843,70 | 4620288,1 | 6034,57 | 14746,21 | 0,00 | 512072,21 |
| 2022 | 2463611,00 | 5763657,7 | 6160,30 | 17150,82 | 0,00 | 564924,68 |
| ALINMA | 2018 | 0,00 | 8619023,6 | 3878,00 | 28569,51 | 0,00 | 90128,13 |
| 2019 | 0,00 | 9738615,6 | 2942,00 | 25348,10 | 0,00 | 102062,83 |
| 2020 | 0,00 | 1144612,4 | 1100,90 | 19659,92 | 0,00 | 119454,27 |
| 2021 | 0,00 | 1303122,0 | 9184,80 | 27093,87 | 0,00 | 121060,55 |
| 2022 | 0,00 | 1504732,1 | 8598,00 | 35991,40 | 0,00 | 145168,49 |
| JAZIRA | 2018 | 0,00 | 4183039,6 | 8547,00 | 37827,60 | 0,00 | 518040,00 |
| 2019 | 0,00 | 5066928,6 | 1218,00 | 99102,30 | 0,00 | 626970,00 |
| 2020 | 0,00 | 5615420,8 | 3241,00 | 33754,00 | 0,00 | 680040,00 |
| 2021 | 0,00 | 6507247,3 | 1213,50 | 10060,07 | 0,00 | 783650,00 |
| 2022 | 0,00 | 6133130,0 | 5220,00 | 11090,00 | 0,00 | 860230,00 |
| DIB | 2018 | 1951865,30 | 1504659,57 | 3106,91 | 50038,18 | 0,00 | 155657,31 |
| 2019 | 1824897,30 | 1569941,11 | 9336,23 | 51026,11 | 0,00 | 164418,41 |
| 2020 | 1647553,10 | 2050898,79 | 9185,82 | 31596,87 | 0,00 | 205925,21 |
| 2021 | 1631985,90 | 1956165,80 | 6838,55 | 44060,28 | 0,00 | 205845,09 |
| 2022 | 1594120,90 | 1948354,11 | 2093,36 | 55518,46 | 0,00 | 198636,90 |
| QIB | 2018 | 7132300,00 | 1124072,7 | 4718,20 | 26406,95 | 0,00 | 100597,98 |
| 2019 | 1831100,00 | 1243781,5 | 5785,90 | 29845,88 | 0,00 | 111620,56 |
| 2020 | 1411500,00 | 1308192,6 | 5325,60 | 30242,19 | 0,00 | 118143,98 |
| 2021 | 0,00 | 1409124,8 | 3087,60 | 35529,15 | 0,00 | 131094,79 |
| 2022 | 0,00 | 1425619,2 | 8183,00 | 40232,23 | 0,00 | 122400,00 |
| DISGRACE | 2018 | 0,00 | 2618741,3 | 3222,71 | 24065,21 | 0,00 | 266205,48 |
| 2019 | 0,00 | 2884860,2 | 3370,97 | 24135,69 | 0,00 | 297241,81 |
| 2020 | 0,00 | 3086206,6 | 3459,76 | 25718,06 | 0,00 | 326023,41 |
| 2021 | 0,00 | 3368907,2 | 5353,68 | 20233,57 | 0,00 | 353287,97 |
| 2022 | 0,00 | 4067877,9 | 7545,70 | 20256,99 | 0,00 | 394045,83 |

Dimension II Data (Soul Maintenance)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **BANKING** | **YEAR** | Dimension II | | | | | |
| Ratio 4 | | Ratio 5 | | Ratio 6 | |
| Cost  CSR | Total Expenses | Distribution  Zakat | Net Assets | Investment  on Muslims | Total Investment |
| BMGS | 2018 | 3011,76 | 529669,61 | 2772,62 | 1575018,00 | 0,00 | 14780,99 |
| 2019 | 1954,30 | 573432,34 | 1552,20 | 1290179,94 | 0,00 | 49457,08 |
| 2020 | 1920,06 | 664253,56 | 1690,01 | 2019249,28 | 0,00 | 8417442,00 |
| 2021 | 5394,45 | 458188,88 | 1764,67 | 1960419,93 | 0,00 | 6162938,00 |
| 2022 | 3061,33 | 469129,83 | 8793,22 | 2236684,75 | 0,00 | 2507885,00 |
| BVIS | 2018 | 203,32 | 56194,98 | 14,70 | 1847969,19 | 0,00 | 106029,86 |
| 2019 | 34,70 | 53231,95 | 29,76 | 3542430,00 | 0,00 | 286069,51 |
| 2020 | 8,91 | 48859,80 | 15,00 | 3795570,02 | 0,00 | 44910,51 |
| 2021 | 643,47 | 61088,09 | 25,65 | 3609622,06 | 0,00 | 172150,91 |
| 2022 | 106,37 | 53780,12 | 10,55 | 10609323,08 | 0,00 | 358710,98 |
| BCAS | 2018 | 638,32 | 186331,10 | 55,90 | 6290422,23 | 0,00 | 13101,27 |
| 2019 | 632,32 | 286932,82 | 67,82 | 7210321,65 | 0,00 | 129671,81 |
| 2020 | 676,28 | 333111,12 | 74,53 | 8272770,79 | 0,00 | 228226,84 |
| 2021 | 529,75 | 405718,36 | 82,40 | 28407923,71 | 0,00 | 430891,87 |
| 2022 | 515,39 | 491572,03 | 70,10 | 29308935,74 | 0,00 | 106388,11 |
| KBBS | 2018 | 647,69 | 236395,52 | 0,00 | 8850690,00 | 0,00 | 6766,07 |
| 2019 | 997,90 | 197292,80 | 0,00 | 8891500,00 | 0,00 | 117023,25 |
| 2020 | 840,80 | 183145,34 | 0,00 | 8909530,00 | 0,00 | 89794,59 |
| 2021 | 615,51 | 391466,80 | 0,00 | 6814045,84 | 0,00 | 4640,80 |
| 2022 | 841,00 | 299197,20 | 0,00 | 6140729,73 | 0,00 | 2854,20 |
| PDBS | 2018 | 445,00 | 279508,54 | 0,00 | 7916554,90 | 0,00 | 85,52 |
| 2019 | 923,70 | 208607,33 | 535,31 | 4444171,40 | 0,00 | 1377,60 |
| 2020 | 468,40 | 215546,80 | 583,63 | 3115653,00 | 0,00 | 938,76 |
| 2021 | 1263,6 | 208202,00 | 168,45 | 2301945,00 | 0,00 | 1983,0 |
| 2022 | 3559,2 | 255211,00 | 0,00 | 2505404,00 | 0,00 | 2395,9 |
| BJBS | 2018 | 439,73 | 362486,72 | 15,80 | 5722036,48 | 0,00 | 37541,56 |
| 2019 | 380,20 | 350716,37 | 2,23 | 1262088,00 | 0,00 | 11341,83 |
| 2020 | 382,90 | 342777,86 | 0,00 | 1258153,30 | 0,00 | 1010917,57 |
| 2021 | 822,22 | 401571,00 | 542,00 | 1364107,60 | 0,00 | 84213,80 |
| 2022 | 1199,82 | 387447,00 | 117,00 | 1528160,20 | 0,00 | 99410,40 |
| MUAMALAT- ID | 2018 | 11365,56 | 1721801,10 | 10586,08 | 4772397,74 | 0,00 | 773037,71 |
| 2019 | 11429,74 | 1550287,74 | 10868,78 | 3937178,28 | 0,00 | 1538364,19 |
| 2020 | 9288,73 | 1345475,29 | 10293,41 | 3966710,37 | 0,00 | 225291,87 |
| 2021 | 7784,00 | 1325612,93 | 81968,58 | 3986348,54 | 0,00 | 15443,00 |
| 2022 | 5930,00 | 1230324,27 | 69421,10 | 5201949,57 | 0,00 | 2604,00 |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **BANKING** | **YEAR** | Dimension II | | | | | |
| Ratio 4 | | Ratio 5 | | Ratio 6 | |
| CSR Fees | Total Expenses | Zakat Distribution | Net Assets | Investing in  Muslim | Total Investment |
| AFFIN | 2018 | 35,00 | 223259,00 | 3061,00 | 1835227,00 | 0,00 | 304522,00 |
| 2019 | 62,00 | 261923,00 | 3000,00 | 1918634,00 | 0,00 | 615723,00 |
| 2020 | 35,00 | 245535,00 | 2540,00 | 1951115,00 | 0,00 | 286537,00 |
| 2021 | 14,00 | 113922,00 | 5748,00 | 2146629,00 | 0,00 | 227127,00 |
| 2022 | 0,00 | 131674,00 | 4150,00 | 1062882,00 | 0,00 | 399675,00 |
| MUAMALAT- MY | 2018 | 10383,00 | 457487,00 | 5587,00 | 2288698,00 | 0,00 | 198794,00 |
| 2019 | 7968,00 | 376498,00 | 3706,00 | 2462291,00 | 0,00 | 758201,00 |
| 2020 | 3605,00 | 469587,00 | 3282,00 | 2642539,00 | 0,00 | 862739,00 |
| 2021 | 559,00 | 464920,00 | 6043,00 | 2738287,00 | 0,00 | 1146563,00 |
| 2022 | 431,00 | 506418,00 | 2254,00 | 2868764,00 | 0,00 | 388367,00 |
| OCBC AL-AMIN | 2018 | 53,00 | 192688,00 | 50,00 | 1470580,00 | 0,00 | 362235,00 |
| 2019 | 50,00 | 196671,00 | 50,00 | 1656126,00 | 0,00 | 121793,00 |
| 2020 | 50,00 | 185625,00 | 50,00 | 1752018,00 | 0,00 | 51940,00 |
| 2021 | 00,00 | 168277,00 | 50,00 | 1788565,00 | 0,00 | 632441,00 |
| 2022 | 00,00 | 174409,00 | 50,00 | 1958863,00 | 0,00 | 290043,00 |
| RHBI | 2018 | 4000,00 | 363289,00 | 4000,00 | 4047269,00 | 0,00 | 519292,00 |
| 2019 | 5005,00 | 396609,00 | 5000,00 | 4766814,00 | 0,00 | 987239,00 |
| 2020 | 4101,00 | 419100,00 | 4091,00 | 5124109,00 | 0,00 | 1920064,00 |
| 2021 | 5868,00 | 447955,00 | 5868,00 | 5610859,00 | 0,00 | 321974,00 |
| 2022 | 8000,00 | 621697,00 | 8000,00 | 5943560,00 | 0,00 | 2133941,00 |
| AMISLAMIC | 2018 | 1807,21 | 532842,00 | 2034,00 | 3341770,00 | 0,00 | 104386,00 |
| 2019 | 1900,00 | 424042,00 | 2401,00 | 3525071,00 | 0,00 | 399899,00 |
| 2020 | 1807,21 | 408075,00 | 3027,00 | 3779994,00 | 0,00 | 1323225,00 |
| 2021 | 1018,00 | 395626,00 | 1018,00 | 3895879,00 | 0,00 | 1116221,00 |
| 2022 | 2168,00 | 382749,00 | 2168,00 | 3873906,00 | 0,00 | 4595261,00 |
| SC SAADIQ | 2018 | 21,60 | 97871,00 | 0,00 | 667866,00 | 0,00 | 20,00 |
| 2019 | 0,00 | 94548,00 | 0,00 | 721286,00 | 0,00 | 790878,00 |
| 2020 | 2300,00 | 98835,00 | 0,00 | 733236,00 | 0,00 | 109420,00 |
| 2021 | 0,00 | 101635,00 | 0,00 | 693465,00 | 0,00 | 559072,00 |
| 2022 | 0,00 | 107386,00 | 0,00 | 756411,00 | 0,00 | 23872,00 |
| KFHB | 2018 | 232,00 | 217589,00 | 0,00 | 1668678,00 | 0,00 | 620796,00 |
| 2019 | 3892,00 | 169083,00 | 0,00 | 1711395,00 | 0,00 | 665734,00 |
| 2020 | 822,00 | 134202,00 | 0,00 | 1772317,00 | 0,00 | 212965,00 |
| 2021 | 1067,00 | 146279,00 | 0,00 | 1694467,00 | 0,00 | 639262,00 |
| 2022 | 4502,00 | 149304,00 | 0,00 | 1684529,00 | 0,00 | 23852,00 |
| HSBC | 2018 | 14,00 | 249099,00 | 0,00 | 1822265,00 | 0,00 | 503637,00 |
| 2019 | 3,00 | 245081,00 | 0,00 | 1970685,00 | 0,00 | 6765,00 |
| 2020 | 1,00 | 254057,00 | 0,00 | 2027657,00 | 0,00 | 1409603,00 |
| 2021 | 1,00 | 255773,00 | 0,00 | 2010041,00 | 0,00 | 997113,00 |
| 2022 | 3,00 | 254136,00 | 0,00 | 2742355,00 | 0,00 | 321433,00 |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **BANKING** | **YEAR** | Dimension II | | | | | |
| Ratio 4 | | Ratio 5 | | Ratio 6 | |
| CSR Fees | Total Expenses | Zakat Distribution | Net Assets | Investing in  Muslim | Total Investment |
| BIBD | 2018 | 0,00 | 117220,00 | 2927,00 | 1088917,00 | 0,00 | 15642,00 |
| 2019 | 0,00 | 125809,00 | 3112,00 | 1163263,00 | 0,00 | 13998,00 |
| 2020 | 296,16 | 129471,00 | 3141,00 | 1169212,00 | 0,00 | 20468,00 |
| 2021 | 0,00 | 128935,00 | 3322,00 | 1174568,00 | 0,00 | 18508,00 |
| 2022 | 0,00 | 130208,00 | 3027,00 | 1169056,00 | 0,00 | 12861,00 |
| AIBP | 2018 | 0,00 | 111634,54 | 0,00 | 162216,97 | 0,00 | 10238,72 |
| 2019 | 0,00 | 111434,80 | 0,00 | 93789,35 | 0,00 | 10147,82 |
| 2020 | 0,00 | 111155,77 | 0,00 | 9218,26 | 0,00 | 2712,10 |
| 2021 | 0,00 | 109825,00 | 0,00 | 7704523,60 | 0,00 | 20802,94 |
| 2022 | 0,00 | 117544,00 | 0,00 | 2653290,20 | 0,00 | 23682,87 |
| RAJHI | 2018 | 6367,94 | 718361,60 | 6367,94 | 4830586,60 | 0,00 | 8282,39 |
| 2019 | 1167,83 | 815810,60 | 1167,83 | 5119165,70 | 0,00 | 5185,60 |
| 2020 | 1218,07 | 890764,10 | 1218,07 | 5811851,80 | 0,00 | 8911,79 |
| 2021 | 1698,57 | 927160,80 | 1698,57 | 6728156,40 | 0,00 | 28204,00 |
| 2022 | 1971,86 | 945232,90 | 1971,86 | 8372503,50 | 0,00 | 21686,37 |
| ALINMA | 2018 | 340,00 | 232225,50 | 340,00 | 2129770,80 | 0,00 | 33492,04 |
| 2019 | 282,00 | 278288,00 | 282,00 | 2244492,40 | 0,00 | 51605,74 |
| 2020 | 236,00 | 353706,10 | 236,00 | 2442878,70 | 0,00 | 62079,73 |
| 2021 | 312,00 | 362389,90 | 312,00 | 2571102,70 | 0,00 | 37833,00 |
| 2022 | 414,00 | 395369,50 | 414,00 | 2687631,30 | 0,00 | 58585,22 |
| JAZIRA | 2018 | 6133,56 | 167486,60 | 6133,56 | 1124400,00 | 0,00 | 37725,04 |
| 2019 | 1309,50 | 186801,70 | 1309,50 | 1159000,00 | 0,00 | 33267,41 |
| 2020 | 286,00 | 327220,30 | 286,00 | 1136400,00 | 0,00 | 22737,99 |
| 2021 | 1384,07 | 244136,80 | 1384,07 | 1202000,00 | 0,00 | 18299,73 |
| 2022 | 1490,70 | 220568,10 | 1490,70 | 1173400,00 | 0,00 | 11180,59 |
| DIB | 2018 | 3052,02 | 232200,20 | 3052,02 | 3412674,40 | 0,00 | 84353,53 |
| 2019 | 3268,95 | 235841,40 | 3268,95 | 3473207,10 | 0,00 | 23546,86 |
| 2020 | 3460,18 | 272792,00 | 3460,18 | 4313037,50 | 0,00 | 24777,61 |
| 2021 | 3746,15 | 252927,70 | 3746,15 | 4146462,60 | 0,00 | 57000,98 |
| 2022 | 4292,97 | 273316,60 | 4292,97 | 4397496,80 | 0,00 | 102033,42 |
| QIB | 2018 | 0,00 | 139951,10 | 0,00 | 2073937,70 | 0,00 | 21473,30 |
| 2019 | 0,00 | 147724,30 | 0,00 | 2215931,20 | 0,00 | 162170,50 |
| 2020 | 0,00 | 156389,20 | 0,00 | 2320610,30 | 0,00 | 27573,00 |
| 2021 | 0,00 | 153827,20 | 0,00 | 2541187,10 | 0,00 | 112229,69 |
| 2022 | 0,00 | 152913,70 | 0,00 | 2792584,60 | 0,00 | 19408,10 |
| DISGRACE | 2018 | 0,00 | 616069,94 | 0,00 | 2348322,92 | 0,00 | 16570,01 |
| 2019 | 0,00 | 638417,88 | 0,00 | 2414821,06 | 0,00 | 53506,01 |
| 2020 | 0,00 | 674233,36 | 0,00 | 2545584,47 | 0,00 | 222531,89 |
| 2021 | 0,00 | 712924,69 | 0,00 | 2590034,22 | 0,00 | 40200,53 |
| 2022 | 0,00 | 813517,18 | 0,00 | 2591749,43 | 0,00 | 55132,23 |

Dimension III Data (Maintenance of Resourcefulness)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **BANKING** | **YEAR** | Dimension III | | | | | |
| Ratio 7 | | Ratio 8 | | Ratio 9 | |
| Technology Investment | Total Assets | Sum  Resign people | Total  Employee (person) | CSR  Education and Waqf | Total CSR |
| BMGS | 2018 | 0,00 | 7336342,21 | 0 | 1173 | 15,00 | 7005173,21 |
| 2019 | 0,00 | 8007675,91 | 0 | 1129 | 104,50 | 9515137,54 |
| 2020 | 2738,00 | 16117926,69 | 0 | 768 | 86,02 | 1393128,53 |
| 2021 | 0,00 | 14041750,90 | 0 | 1036 | 0,00 | 1566970,00 |
| 2022 | 0,00 | 16070574,00 | 0 | 1201 | 0,00 | 1397890,00 |
| BVIS | 2018 | 1944,48 | 2125018,83 | 0 | 223 | 0,00 | 2041933,86 |
| 2019 | 1875,05 | 2262451,18 | 0 | 124 | 0,00 | 1758739,38 |
| 2020 | 1577,01 | 2296026,70 | 0 | 131 | 0,00 | 4576073,14 |
| 2021 | 0,00 | 1660849,00 | 0 | 110 | 0,00 | 5470000,00 |
| 2022 | 0,00 | 2110830,00 | 0 | 67 | 0,00 | 9001665,00 |
| BCAS | 2018 | 0,00 | 7064008,14 | 0 | 525 | 0,00 | 7210321,65 |
| 2019 | 0,00 | 8634373,70 | 0 | 554 | 0,00 | 8272770,79 |
| 2020 | 0,00 | 9720253,65 | 0 | 581 | 0,00 | 5705284,31 |
| 2021 | 0,00 | 1064230,00 | 0 | 615 | 0,00 | 5065403,39 |
| 2022 | 0,00 | 1267170,00 | 0 | 662 | 0,00 | 5030964,64 |
| KBBS | 2018 | 0,00 | 6328446,52 | 250 | 568 | 0,00 | 5367407,46 |
| 2019 | 0,00 | 6739723,90 | 108 | 549 | 0,00 | 2736781,86 |
| 2020 | 0,00 | 5223189,36 | 0 | 555 | 0,00 | 7738831,36 |
| 2021 | 0,00 | 6220221,22 | 0 | 535 | 0,00 | 6155127,77 |
| 2022 | 0,00 | 7013225,12 | 0 | 589 | 0,00 | 8405536,09 |
| PDBS | 2018 | 48000,00 | 8771057,79 | 0 | 453 | 250,00 | 10552123,90 |
| 2019 | 48000,00 | 11135824,84 | 0 | 468 | 0,00 | 10701150,68 |
| 2020 | 36000,00 | 11302082,19 | 0 | 423 | 0,00 | 6500804,48 |
| 2021 | 36000,00 | 14426005,00 | 0 | 390 | 0,00 | 1263680,07 |
| 2022 | 42000,00 | 14791738,00 | 0 | 414 | 0,00 | 3559233,07 |
| BJBS | 2018 | 60500,00 | 6741449,50 | 93 | 1004 | 105,35 | 6441494,60 |
| 2019 | 0,00 | 7723201,42 | 91 | 947 | 109,00 | 7459272,79 |
| 2020 | 0,00 | 8884354,10 | 35 | 937 | 50,00 | 46309641,49 |
| 2021 | 0,00 | 10112304,00 | 0 | 983 | 0,0 | 8222250,00 |
| 2022 | 0,00 | 11744075,00 | 0 | 1062 | 0,00 | 11998281,07 |
| MUAMALAT- ID | 2018 | 0,00 | 57227276,04 | 521 | 4131 | 3170,72 | 40932635,67 |
| 2019 | 0,00 | 50555519,43 | 364 | 3260 | 5692,53 | 41723214,28 |
| 2020 | 0,00 | 51241303,38 | 279 | 2968 | 4688,60 | 1157257,00 |
| 2021 | 8000,00 | 58899000,00 | 0 | 2700 | 3435,89 | 7784000,00 |
| 2022 | 2450000,00 | 61364000,00 | 0 | 2480 | 4085,40 | 5930000,00 |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **BANKING** | **YEAR** | Dimension III | | | | | |
| Ratio 7 | | Ratio 8 | | Ratio 9 | |
| Technology Investment | Total Assets | Number of Resigns  person | Total Employees  (person) | CSR  Education and Waqf | Total CSR |
| AFFIN | 2018 | 0,00 | 25351493,00 | 0 | 0 | 410,00 | 1835227,00 |
| 2019 | 0,00 | 23225373,00 | 0 | 0 | 415,00 | 1918634,00 |
| 2020 | 0,00 | 25159202,00 | 0 | 0 | 400,00 | 1951115,00 |
| 2021 | 0,00 | 48430744,00 | 0 | 108 | 470,00 | 2146629,00 |
| 2022 | 0,00 | 55499264,00 | 0 | 844 | 200,00 | 1062882,00 |
| MUAMALAT- MY | 2018 | 42104,00 | 23946561,00 | 0 | 1652 | 0,00 | 2288698,00 |
| 2019 | 35812,00 | 22827683,00 | 0 | 1904 | 0,00 | 2462291,00 |
| 2020 | 47494,00 | 25765359,00 | 0 | 2034 | 134,16 | 2642539,00 |
| 2021 | 51400,00 | 27566407,00 | 0 | 0 | 0,00 | 2738287,00 |
| 2022 | 54333,00 | 31533275,00 | 0 | 0 | 0,00 | 2868764,00 |
| OCBC AL-AMIN | 2018 | 835,00 | 16034526,00 | 0 | 0 | 0,00 | 1470580,00 |
| 2019 | 813,00 | 17397119,00 | 0 | 0 | 0,00 | 1656126,00 |
| 2020 | 672,00 | 15901549,00 | 0 | 0 | 0,00 | 1752018,00 |
| 2021 | 664,00 | 18255806,00 | 0 | 0 | 0,00 | 1788565,00 |
| 2022 | 639,00 | 17894455,00 | 0 | 0 | 0,00 | 1958863,00 |
| RHBI | 2018 | 20853,00 | 65618522,00 | 0 | 0 | 0,00 | 4047269,00 |
| 2019 | 2918,00 | 76737039,00 | 0 | 0 | 0,00 | 4766814,00 |
| 2020 | 2892,00 | 86890826,00 | 0 | 0 | 0,00 | 5124109,00 |
| 2021 | 4065,00 | 99000897,00 | 0 | 0 | 0,00 | 5610859,00 |
| 2022 | 2223,00 | 103928043,00 | 0 | 0 | 0,00 | 5943560,00 |
| AMISLAMIC | 2018 | 1077,00 | 37049078,00 | 0 | 0 | 0,00 | 3341770,00 |
| 2019 | 505,00 | 42224709,00 | 0 | 0 | 0,00 | 3525071,00 |
| 2020 | 0,00 | 46632635,00 | 152 | 1088 | 0,00 | 3779994,00 |
| 2021 | 0,00 | 53118974,00 | 0 | 0 | 0,00 | 3895879,00 |
| 2022 | 0,00 | 51293389,00 | 0 | 0 | 0,00 | 3873906,00 |
| SC SAADIQ | 2018 | 787,00 | 7859855,00 | 0 | 0 | 0,00 | 667866,00 |
| 2019 | 237,00 | 7149353,00 | 0 | 0 | 0,00 | 721286,00 |
| 2020 | 150,00 | 7486876,00 | 0 | 0 | 1400,00 | 733236,00 |
| 2021 | 90,00 | 7431861,00 | 0 | 0 | 0,00 | 693465,00 |
| 2022 | 150,00 | 8620642,00 | 0 | 0 | 0,00 | 756411,00 |
| KFHB | 2018 | 10139,00 | 9292211,00 | 0 | 0 | 0,00 | 1668678,00 |
| 2019 | 10251,00 | 9086644,00 | 0 | 0 | 0,00 | 1711395,00 |
| 2020 | 13488,00 | 8593098,00 | 0 | 0 | 0,00 | 1772317,00 |
| 2021 | 13362,00 | 7376609,00 | 0 | 0 | 0,00 | 1694467,00 |
| 2022 | 16659,00 | 7155255,00 | 0 | 0 | 0,00 | 1684529,00 |
| HSBC | 2018 | 2983,00 | 20349355,00 | 0 | 0 | 0,00 | 1822265,00 |
| 2019 | 2567,00 | 21239031,00 | 0 | 0 | 0,00 | 1970685,00 |
| 2020 | 2263,00 | 18439778,00 | 0 | 0 | 0,00 | 2027657,00 |
| 2021 | 4126,00 | 19441020,00 | 0 | 0 | 0,00 | 2010041,00 |
| 2022 | 917,00 | 22170036,00 | 0 | 0 | 0,00 | 2742355,00 |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **BANKING** | **YEAR** | Dimension III | | | | | |
| Ratio 7 | | Ratio 8 | | Ratio 9 | |
| Technology Investment | Total Assets | Number of Resigns  person | Total Employees  (person) | CSR  Education and Waqf | Total CSR |
| BIBD | 2018 | 8956,00 | 9708063,00 | 0 | 900 | 0,00 | 1088917,00 |
| 2019 | 5435,00 | 10353995,00 | 0 | 900 | 0,00 | 1163263,00 |
| 2020 | 2279,00 | 9357875,00 | 0 | 1000 | 0,00 | 1169212,00 |
| 2021 | 387,00 | 1023625,10 | 0 | 1000 | 0,00 | 1174568,00 |
| 2022 | 497,00 | 1123694,70 | 0 | 1000 | 0,00 | 1169056,00 |
| AIBP | 2018 | 9667,28 | 797260,00 | 0 | 91 | 0,00 | 162216,97 |
| 2019 | 9447,91 | 705932,70 | 0 | 97 | 0,00 | 93789,35 |
| 2020 | 10954,37 | 694622,50 | 0 | 99 | 0,00 | 9218,26 |
| 2021 | 12921,00 | 849902,20 | 0 | 0 | 0,00 | 7704523,60 |
| 2022 | 5631,47 | 698769,90 | 0 | 0 | 0,00 | 2653290,20 |
| RAJHI | 2018 | 1783,17 | 364030,80 | 0 | 1353 | 0,00 | 4830586,60 |
| 2019 | 2775,20 | 384086,50 | 0 | 1343 | 0,00 | 5119165,70 |
| 2020 | 3513,48 | 468824,70 | 0 | 1371 | 0,00 | 5811851,80 |
| 2021 | 3158,36 | 623671,90 | 0 | 1507 | 0,00 | 6728156,40 |
| 2022 | 4131,87 | 762366,00 | 0 | 1996 | 0,00 | 8372503,50 |
| ALINMA | 2018 | 0,00 | 121537,90 | 0 | 2310 | 3000,00 | 2129770,80 |
| 2019 | 0,00 | 131839,40 | 0 | 2391 | 0,00 | 2244492,40 |
| 2020 | 0,00 | 156876,80 | 0 | 2461 | 1000,00 | 2442878,70 |
| 2021 | 0,00 | 173476,00 | 0 | 2712 | 0,00 | 2571102,70 |
| 2022 | 0,00 | 200436,20 | 0 | 2438 | 0,00 | 2687631,30 |
| JAZIRA | 2018 | 0,00 | 730031,90 | 0 | 3149 | 0,00 | 1124400,00 |
| 2019 | 0,00 | 865443,40 | 0 | 3226 | 0,00 | 1159000,00 |
| 2020 | 0,00 | 920888,70 | 0 | 3121 | 0,00 | 1136400,00 |
| 2021 | 0,00 | 1028273,20 | 0 | 3177 | 0,00 | 1202000,00 |
| 2022 | 0,00 | 1158490,00 | 0 | 3714 | 0,00 | 1173400,00 |
| DIB | 2018 | 1280,16 | 2326821,50 | 0 | 0 | 0,00 | 3412674,40 |
| 2019 | 1379,55 | 2317956,30 | 0 | 0 | 0,00 | 3473207,10 |
| 2020 | 1899,49 | 2895564,50 | 0 | 0 | 0,00 | 4313037,50 |
| 2021 | 2475,72 | 2790815,70 | 0 | 0 | 0,00 | 4146462,60 |
| 2022 | 2892,43 | 2882384,90 | 0 | 0 | 0,00 | 4397496,80 |
| QIB | 2018 | 6625,70 | 1532323,60 | 0 | 0 | 0,00 | 2073937,70 |
| 2019 | 5503,50 | 1635192,10 | 0 | 0 | 0,00 | 2215931,20 |
| 2020 | 5865,30 | 1743561,70 | 0 | 0 | 0,00 | 2320610,30 |
| 2021 | 5786,40 | 1939159,10 | 0 | 0 | 0,00 | 2541187,10 |
| 2022 | 6231,70 | 1840006,20 | 0 | 0 | 0,00 | 2792584,60 |
| DISGRACE | 2018 | 0,00 | 3384653,00 | 0 | 0 | 1583,00 | 2348322,92 |
| 2019 | 0,00 | 3810518,10 | 0 | 0 | 213,00 | 2414821,06 |
| 2020 | 0,00 | 4182986,50 | 0 | 0 | 1007,00 | 2545584,47 |
| 2021 | 0,00 | 4626870,50 | 0 | 0 | 650,00 | 2590034,22 |
| 2022 | 0,00 | 5347561,10 | 0 | 0 | 5880,00 | 2591749,43 |

IV Dimension Data (Offspring Maintenance)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **BANKING** | **YEAR** | IV Dimension | | | | | |
| Ratio 10 | | Ratio 11 | | Ratio 12 | |
| Value  Stock Market | Value  Stock Book | Research Costs | Total Expenses | Latbang Fees | Total Expenses |
| BMGS | 2018 | 0,00 | 0,00 | 0,00 | 529669,6 | 3693,8 | 529669,6 |
| 2019 | 0,00 | 0,00 | 0,00 | 573432,3 | 5023,1 | 573432,3 |
| 2020 | 0,00 | 0,00 | 0,00 | 664253,5 | 5150,9 | 664253,5 |
| 2021 | 0,00 | 0,00 | 0,00 | 458188,8 | 6777,9 | 458188,8 |
| 2022 | 0,00 | 0,00 | 0,00 | 469129,8 | 7903,3 | 469129,8 |
| BVIS | 2018 | 0,00 | 0,00 | 0,00 | 56194,9 | 596,3 | 56194,9 |
| 2019 | 0,00 | 0,00 | 0,00 | 53231,9 | 357,2 | 53231,9 |
| 2020 | 0,00 | 0,00 | 0,00 | 48859,8 | 355,3 | 48859,8 |
| 2021 | 0,00 | 0,00 | 0.00 | 61088,0 | 234,7 | 61088,0 |
| 2022 | 0,00 | 0,00 | 0.00 | 53780,1 | 276,0 | 53780,1 |
| BCAS | 2018 | 0,00 | 0,00 | 0,00 | 186331,1 | 3484,2 | 186331,1 |
| 2019 | 0,00 | 0,00 | 0,00 | 286932,8 | 4744,6 | 286932,8 |
| 2020 | 0,00 | 0,00 | 0,00 | 333111,1 | 2515,4 | 333111,1 |
| 2021 | 0,00 | 0,00 | 0,00 | 405718,3 | 5284,8 | 405718,3 |
| 2022 | 0,00 | 0,00 | 0,00 | 491572,0 | 8993,5 | 491572,0 |
| KBBS | 2018 | 0,00 | 0,00 | 0,00 | 236395,5 | 3038,4 | 236395,5 |
| 2019 | 0,00 | 0,00 | 0,00 | 197292,8 | 4565,1 | 197292,8 |
| 2020 | 0,00 | 0,00 | 0,00 | 183145,3 | 721,9 | 183145,3 |
| 2021 | 0,00 | 0,00 | 0,00 | 391466,8 | 1132,5 | 391466,8 |
| 2022 | 0,00 | 0,00 | 0,00 | 299197,2 | 1234,1 | 299197,2 |
| PDBS | 2018 | 0,00 | 0,00 | 0,00 | 279508,5 | 5841,3 | 279508,5 |
| 2019 | 0,00 | 0,00 | 0,00 | 208607,3 | 553,7 | 208607,3 |
| 2020 | 0,00 | 0,00 | 0,00 | 215546,8 | 1122,4 | 215546,8 |
| 2021 | 0,00 | 0,00 | 0,00 | 208202,0 | 3865,6 | 208202,0 |
| 2022 | 0,00 | 0,00 | 0,00 | 255211,0 | 7076,7 | 255211,0 |
| BJBS | 2018 | 0,00 | 0,00 | 7,2 | 362486,7 | 250,9 | 362486,7 |
| 2019 | 0,00 | 0,00 | 1076,6 | 350716,3 | 6110,7 | 350716,3 |
| 2020 | 0,00 | 0,00 | 772,1 | 342777,8 | 4583,0 | 342777,8 |
| 2021 | 0,00 | 0,00 | 205,3 | 401571,0 | 5116,6 | 401571,0 |
| 2022 | 0,00 | 0,00 | 31,5 | 387447,0 | 13135,6 | 387447,0 |
| MUAMALAT- ID | 2018 | 0,00 | 0,00 | 2080,4 | 1721801,1 | 15308,5 | 1721801,1 |
| 2019 | 0,00 | 0,00 | 10225,8 | 1550287,7 | 37030,6 | 1550287,7 |
| 2020 | 0,00 | 0,00 | 1296,5 | 1345475,2 | 37621,9 | 1345475,2 |
| 2021 | 0,00 | 0,00 | 0,00 | 1325612,9 | 34358,9 | 1325612,9 |
| 2022 | 0,00 | 0,00 | 0,00 | 1230324,2 | 40854,1 | 1230324,2 |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **BANKING** | **YEAR** | IV Dimension | | | | | |
| Ratio 10 | | Ratio 11 | | Ratio 12 | |
| Market Value  Stock | Book Value  Stock | Research Costs | Total Expenses | Latbang Fees | Total Expenses |
| AFFIN | 2018 | 0,00 | 0,00 | 0,00 | 223259,0 | 0,00 | 223259,0 |
| 2019 | 0,00 | 0,00 | 0,00 | 261923,0 | 0,00 | 261923,0 |
| 2020 | 0,00 | 0,00 | 0,00 | 245535,0 | 0,00 | 245535,0 |
| 2021 | 0,00 | 0,00 | 0,00 | 113922,0 | 0,00 | 113922,0 |
| 2022 | 0,00 | 0,00 | 0,00 | 131674,0 | 0,00 | 131674,0 |
| MUAMALAT- MY | 2018 | 0,00 | 0,00 | 0,00 | 457487,0 | 0,00 | 457487,0 |
| 2019 | 0,00 | 0,00 | 0,00 | 376498,0 | 0,00 | 376498,0 |
| 2020 | 0,00 | 0,00 | 0,00 | 469587,0 | 0,00 | 469587,0 |
| 2021 | 0,00 | 0,00 | 0,00 | 464920,0 | 0,00 | 464920,0 |
| 2022 | 0,00 | 0,00 | 0,00 | 506418,0 | 0,00 | 506418,0 |
| OCBC AL-AMIN | 2018 | 0,00 | 0,00 | 0,00 | 192688,0 | 0,00 | 192688,0 |
| 2019 | 0,00 | 0,00 | 0,00 | 196671,0 | 0,00 | 196671,0 |
| 2020 | 0,00 | 0,00 | 0,00 | 185625,0 | 0,00 | 185625,0 |
| 2021 | 0,00 | 0,00 | 0,00 | 168277,0 | 0,00 | 168277,0 |
| 2022 | 0,00 | 0,00 | 0,00 | 174409,0 | 0,00 | 174409,0 |
| RHBI | 2018 | 0,00 | 0,00 | 0,00 | 363289,0 | 0,00 | 363289,0 |
| 2019 | 0,00 | 0,00 | 0,00 | 396609,0 | 0,00 | 396609,0 |
| 2020 | 0,00 | 0,00 | 0,00 | 419100,0 | 0,00 | 419100,0 |
| 2021 | 0,00 | 0,00 | 0,00 | 447955,0 | 0,00 | 447955,0 |
| 2022 | 0,00 | 0,00 | 0,00 | 621697,0 | 0,00 | 621697,0 |
| AMISLAMIC | 2018 | 0,00 | 0,00 | 0,00 | 532842,0 | 0,00 | 532842,0 |
| 2019 | 0,00 | 0,00 | 0,00 | 424042,0 | 0,00 | 424042,0 |
| 2020 | 0,00 | 0,00 | 0,00 | 408075,0 | 514,9 | 408075,0 |
| 2021 | 0,00 | 0,00 | 0,00 | 395626,0 | 582,0 | 395626,0 |
| 2022 | 0,00 | 0,00 | 0,00 | 382749,0 | 144,0 | 382749,0 |
| SC SAADIQ | 2018 | 0,00 | 0,00 | 787,0 | 97871,0 | 0,00 | 97871,0 |
| 2019 | 0,00 | 0,00 | 237,0 | 94548,0 | 0,00 | 94548,0 |
| 2020 | 0,00 | 0,00 | 150,0 | 98835,0 | 0,00 | 98835,0 |
| 2021 | 0,00 | 0,00 | 90,0 | 101635,0 | 0,00 | 101635,0 |
| 2022 | 0,00 | 0,00 | 150,0 | 107386,0 | 0,00 | 107386,0 |
| KFHB | 2018 | 0,00 | 0,00 | 0,00 | 217589,0 | 0,00 | 217589,0 |
| 2019 | 0,00 | 0,00 | 0,00 | 169083,0 | 0,00 | 169083,0 |
| 2020 | 0,00 | 0,00 | 0,00 | 134202,0 | 0,00 | 134202,0 |
| 2021 | 0,00 | 0,00 | 0,00 | 146279,0 | 0,00 | 146279,0 |
| 2022 | 0,00 | 0,00 | 0,00 | 149304,0 | 0,00 | 149304,0 |
| HSBC | 2018 | 0,00 | 0,00 | 0,00 | 249099,0 | 0,00 | 249099,0 |
| 2019 | 0,00 | 0,00 | 0,00 | 245081,0 | 0,00 | 245081,0 |
| 2020 | 0,00 | 0,00 | 0,00 | 254057,0 | 0,00 | 254057,0 |
| 2021 | 0,00 | 0,00 | 0,00 | 255773,0 | 0,00 | 255773,0 |
| 2022 | 0,00 | 0,00 | 0,00 | 254136,0 | 0,00 | 254136,0 |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **BANKING** | **YEAR** | IV Dimension | | | | | |
| Ratio 10 | | Ratio 11 | | Ratio 12 | |
| Market Value  Stock | Book Value  Stock | Research Costs | Total Expenses | Latbang Fees | Total Expenses |
| BIBD | 2018 | 0,00 | 0,00 | 0,00 | 117220,0 | 0,00 | 117220,0 |
| 2019 | 0,00 | 0,00 | 0,00 | 125809,0 | 0,00 | 125809,0 |
| 2020 | 0,00 | 0,00 | 0,00 | 129471,0 | 0,00 | 129471,0 |
| 2021 | 0,00 | 0,00 | 0,00 | 128935,0 | 0,00 | 128935,0 |
| 2022 | 0,00 | 0,00 | 0,00 | 130208,0 | 0,00 | 130208,0 |
| AIBP | 2018 | 0,00 | 0,00 | 0,00 | 111634,5 | 918,1 | 111634,5 |
| 2019 | 0,00 | 0,00 | 0,00 | 111434,8 | 1355,5 | 111434,8 |
| 2020 | 0,00 | 0,00 | 0,00 | 111155,7 | 250,3 | 111155,7 |
| 2021 | 0,00 | 0,00 | 0,00 | 109825,0 | 178,8 | 109825,0 |
| 2022 | 0,00 | 0,00 | 0,00 | 117544,0 | 533,4 | 117544,0 |
| RAJHI | 2018 | 0,00 | 0,00 | 0,00 | 718361,6 | 1783,2 | 718361,6 |
| 2019 | 0,00 | 0,00 | 0,00 | 815810,6 | 2775,2 | 815810,6 |
| 2020 | 0,00 | 0,00 | 0,00 | 890764,1 | 3513,5 | 890764,1 |
| 2021 | 0,00 | 0,00 | 0,00 | 927160,8 | 3158,4 | 927160,8 |
| 2022 | 0,00 | 0,00 | 0,00 | 945232,9 | 4131,9 | 945232,9 |
| ALINMA | 2018 | 0,00 | 0,00 | 0,00 | 232225,5 | 0,00 | 232225,5 |
| 2019 | 0,00 | 0,00 | 0,00 | 278288,0 | 0,00 | 278288,0 |
| 2020 | 0,00 | 0,00 | 0,00 | 353706,1 | 0,00 | 353706,1 |
| 2021 | 0,00 | 0,00 | 0,00 | 362389,9 | 0,00 | 362389,9 |
| 2022 | 0,00 | 0,00 | 0,00 | 395369,5 | 0,00 | 395369,5 |
| JAZIRA | 2018 | 0,00 | 0,00 | 0,00 | 167486,6 | 0,00 | 167486,6 |
| 2019 | 0,00 | 0,00 | 0,00 | 186801,7 | 0,00 | 186801,7 |
| 2020 | 0,00 | 0,00 | 0,00 | 327220,3 | 0,00 | 327220,3 |
| 2021 | 0,00 | 0,00 | 0,00 | 244136,8 | 0,00 | 244136,8 |
| 2022 | 0,00 | 0,00 | 0,00 | 220568,1 | 0,00 | 220568,1 |
| DIB | 2018 | 0,00 | 0,00 | 0,00 | 232200,2 | 1280,2 | 232200,2 |
| 2019 | 0,00 | 0,00 | 0,00 | 235841,4 | 1379,6 | 235841,4 |
| 2020 | 0,00 | 0,00 | 0,00 | 272792,0 | 1899,5 | 272792,0 |
| 2021 | 0,00 | 0,00 | 0,00 | 252927,7 | 2475,7 | 252927,7 |
| 2022 | 0,00 | 0,00 | 0,00 | 273316,6 | 2892,4 | 273316,6 |
| QIB | 2018 | 0,00 | 0,00 | 0,00 | 139951,1 | 6625,7 | 139951,1 |
| 2019 | 0,00 | 0,00 | 0,00 | 147724,3 | 5503,5 | 147724,3 |
| 2020 | 0,00 | 0,00 | 0,00 | 156389,2 | 5865,3 | 156389,2 |
| 2021 | 0,00 | 0,00 | 0,00 | 153827,2 | 5786,4 | 153827,2 |
| 2022 | 0,00 | 0,00 | 0,00 | 152913,7 | 6231,7 | 152913,7 |
| DISGRACE | 2018 | 0,00 | 0,00 | 0,00 | 616069,9 | 0,00 | 616069,9 |
| 2019 | 0,00 | 0,00 | 0,00 | 638417,8 | 0,00 | 638417,8 |
| 2020 | 0,00 | 0,00 | 0,00 | 674233,3 | 0,00 | 674233,3 |
| 2021 | 0,00 | 0,00 | 0,00 | 712924,6 | 0,00 | 712924,6 |
| 2022 | 0,00 | 0,00 | 0,00 | 813517,1 | 0,00 | 813517,1 |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **BANKING** | **YEAR** | IV Dimension | | | | | | |
| Ratio 13 | | Ratio 14 | | Ratio 15 | | Ratio 16 |
| Net Profit | Total Assets | NPF | Total Financing | Total Taxes  Paid | Profit Before  Tax | Customer Satisfaction  Ratio |
| BMGS | 2018 | 46577,1 | 7336342,2 | 113490,5 | 5278629,0 | 14135,9 | 60713,0 | 0,0 |
| 2019 | 49151,4 | 8007675,9 | 92422,9 | 6080453,0 | 15394,6 | 64546,0 | 0,0 |
| 2020 | 131727,2 | 16117926,6 | 83596,6 | 4946543,0 | 37261,8 | 168989,0 | 0,0 |
| 2021 | 53770,70 | 14041750,9 | 83254,4 | 7239515,0 | 15050,3 | 688210,0 | 0,0 |
| 2022 | 23228,30 | 16070574,0 | 78779,6 | 7227489,0 | 11063,9 | 342923,0 | 0,0 |
| BVIS | 2018 | 4974,1 | 2125018,8 | 49382,8 | 1234571,0 | 1361,7 | 6335,9 | 0,0 |
| 2019 | 913,5 | 2262451,1 | 48525,6 | 1231614,0 | 155,4 | 1068,9 | 0,0 |
| 2020 | -214,6 | 2296026,7 | 55197,8 | 1166972,0 | 3626,5 | 3411,9 | 0,0 |
| 2021 | 4520,1 | 1660849,0 | 76889,4 | 805969,0 | 8783,1 | 13303,2 | 0,0 |
| 2022 | 5113,1 | 2110830,0 | 11275,4 | 622952,0 | 1775,7 | 6888,8 | 0,0 |
| BCAS | 2018 | 58367,1 | 7064008,1 | 17149,0 | 4899700,0 | 14026,4 | 72393,5 | 0,0 |
| 2019 | 67193,5 | 8634373,7 | 32743,3 | 5645400,0 | 16102,2 | 83295,7 | 0,0 |
| 2020 | 73105,9 | 9720253,6 | 27846,0 | 5569200,0 | 19497,8 | 92603,7 | 0,0 |
| 2021 | 87422,2 | 1064230,0 | 70608,0 | 6248500,0 | 20084,8 | 107507,0 | 0,0 |
| 2022 | 117582,5 | 1267170,0 | 107590,5 | 7576800,0 | 28626,7 | 146209,3 | 0,0 |
| KBBS | 2018 | 4322,0 | 6328446,5 | 242311,8 | 4243640,0 | 720,0 | 1525,1 | 0,0 |
| 2019 | 4081,2 | 6739723,9 | 241258,8 | 4755589,0 | 778,1 | 2507,5 | 0,0 |
| 2020 | 1802,4 | 5223189,3 | 306553,6 | 4092839,0 | -2411,5 | 2544,7 | 0,0 |
| 2021 | -209548 | 6220221,2 | 377231,0 | 4272152,0 | 6487,3 | -297157 | 0,0 |
| 2022 | -67332 | 7013225,1 | 239285,1 | 5168145,0 | 1840,8 | -87039 | 0,0 |
| PDBS | 2018 | 20788,2 | 8771057,7 | 295044,5 | 6133981,0 | 624,2 | 21412,4 | 0,0 |
| 2019 | 13237,0 | 11135824,8 | 317570,0 | 8335171,0 | 8989,5 | 22226,5 | 0,0 |
| 2020 | 128,1 | 11302082,1 | 298988,0 | 8845799,0 | 6441,4 | 6569,6 | 0,0 |
| 2021 | -818,1 | 14426005,0 | 997933,1 | 8385993,0 | 212 | -8183,4 | 0,0 |
| 2022 | 25053,2 | 14791738,0 | 3426866,8 | 10353072,0 | 2362 | 2545,3 | 0,0 |
| BJBS | 2018 | 16897,3 | 6741449,5 | 213380,4 | 4658960,0 | 20189,0 | 37086,3 | 0,0 |
| 2019 | 15398,9 | 7723201,4 | 192001,9 | 5423783,0 | 27075,0 | 42474,0 | 0,0 |
| 2020 | 3681,7 | 8884354,1 | 304893,3 | 5774495,0 | 28387,3 | 32069,0 | 0,0 |
| 2021 | 2189,9 | 10112304,0 | 219864,6 | 6428792,0 | -6485,3 | 86752,0 | 0,0 |
| 2022 | 101709,0 | 11744075,0 | 216539,6 | 7441226,0 | -2117,7 | 122886,0 | 0,0 |
| MUAMALAT- ID | 2018 | 45609,7 | 57227276,0 | 1298733,3 | 33559000,0 | 196,2 | 45805,9 | 0,0 |
| 2019 | 16326,3 | 50555519,4 | 1559057,4 | 29867000,0 | 9840,1 | 26166,4 | 0,0 |
| 2020 | 10019,7 | 51241303,3 | 1398940,4 | 29084000,0 | 4998,3 | 15018,0 | 0,0 |
| 2021 | 8927,1 | 58899000,00 | 1208680,0 | 18040000,0 | 3586,6 | 12513,7 | 0,0 |
| 2022 | 26581,1 | 61364000,00 | 5232238,0 | 18821000,0 | 25419,8 | 52000,8 | 0,0 |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **BANKING** | **YEAR** | IV Dimension | | | | | | |
| Ratio 13 | | Ratio 14 | | Ratio 15 | | Ratio 16 |
| Net Profit | Total Assets | NPF | Total Financing | Total Taxes  Paid | Profit Before  Tax | Customer Satisfaction  Ratio |
| AFFIN | 2018 | 112442,0 | 25351493,0 | 530829,0 | 18746877,0 | 42989,0 | 155431,0 | 0,0 |
| 2019 | 67087,0 | 23225373,0 | 607312,0 | 18752823,0 | 26075,0 | 93162,0 | 0,0 |
| 2020 | 56242,0 | 25159202,0 | 315471,0 | 19564487,0 | 40356,0 | 96598,0 | 0,0 |
| 2021 | 385244,0 | 48430744,0 | 275088,0 | 27508805,0 | 11671,0 | 396915,0 | 0,0 |
| 2022 | 1270538,0 | 55499264,0 | 314488,0 | 31448887,0 | 63122,0 | 1333660,0 | 0,0 |
| MUAMALAT- MY | 2018 | 178663,0 | 23946561,0 | 290349,0 | 14891412,0 | 39236,0 | 217899,0 | 0,0 |
| 2019 | 98411,0 | 22827683,0 | 122432,0 | 15961496,0 | 37215,0 | 135626,0 | 0,0 |
| 2020 | 171268,0 | 25765359,0 | 106767,0 | 18110202,0 | -3334,0 | 167934,0 | 0,0 |
| 2021 | 152672,0 | 27566407,0 | 95939,0 | 20661618,0 | 89154,0 | 241826,0 | 0,0 |
| 2022 | 219438,0 | 31533275,0 | 102039,0 | 24006413,0 | 78818,0 | 298256,0 | 0,0 |
| OCBC AL-AMIN | 2018 | 128963,0 | 16034526,0 | 375100,0 | 10319599,0 | 30385,0 | 159348,0 | 0,0 |
| 2019 | 164474,0 | 17397119,0 | 345692,0 | 11805289,0 | 37306,0 | 201780,0 | 0,0 |
| 2020 | 71793,0 | 15901549,0 | 615091,0 | 11244993,0 | 10992,0 | 82785,0 | 0,0 |
| 2021 | 89993,0 | 18255806,0 | 544552,0 | 12436450,0 | 19816,0 | 109809,0 | 0,0 |
| 2022 | 191892,0 | 17894455,0 | 732428,0 | 12750988,0 | 77577,0 | 269469,0 | 0,0 |
| RHBI | 2018 | 434833,0 | 65618522,0 | 509183,0 | 52254197,0 | 140333,0 | 575166,0 | 0,0 |
| 2019 | 601520,0 | 76737039,0 | 466169,0 | 60570460,0 | 189009,0 | 790529,0 | 0,0 |
| 2020 | 340339,0 | 86890826,0 | 435207,0 | 67209920,0 | 106089,0 | 446428,0 | 0,0 |
| 2021 | 789488,0 | 99000897,0 | 385800,0 | 74868180,0 | 235159,0 | 1024647,0 | 0,0 |
| 2022 | 753275,0 | 103928043,0 | 600488,0 | 81724691,0 | 378089,0 | 1131364,0 | 0,0 |
| AMISLAMIC | 2018 | 239129,0 | 37049078,0 | 582538,0 | 28034422,0 | 61729,0 | 300858,0 | 0,0 |
| 2019 | 311800,0 | 42224709,0 | 572549,0 | 29330070,0 | 91473,0 | 403273,0 | 0,0 |
| 2020 | 333788,0 | 46632635,0 | 615350,0 | 32273275,0 | 84664,0 | 418452,0 | 0,0 |
| 2021 | 338107,0 | 53118974,0 | 613074,0 | 35240418,0 | 2358,0 | 125804,0 | 0,0 |
| 2022 | 191499,0 | 51293389,0 | 628542,0 | 39347452,0 | 49508,0 | 237902,0 | 0,0 |
| SC SAADIQ | 2018 | 42976,0 | 7859855,0 | 63010,0 | 5378695,0 | 13093,0 | 56069,0 | 0,0 |
| 2019 | 46551,0 | 7149353,0 | 73018,0 | 4398807,0 | 14327,0 | 60878,0 | 0,0 |
| 2020 | 8644,0 | 7486876,0 | 147034,0 | 4387438,0 | 2480,0 | 11124,0 | 0,0 |
| 2021 | -29118,0 | 7431861,0 | 272893,0 | 4400035,0 | 8745,0 | 37863,0 | 0,0 |
| 2022 | 66200,0 | 8620642,0 | 248067,0 | 5691619,0 | 21308,0 | 87508,0 | 0,0 |
| KFHB | 2018 | 16863,0 | 9292211,0 | 267288,0 | 5826791,0 | 11242,0 | 28105,0 | 0,0 |
| 2019 | -56376,0 | 9086644,0 | 301426,0 | 5042146,0 | 110045,0 | 53669,0 | 0,0 |
| 2020 | -12780,0 | 8593098,0 | 317444,0 | 4502366,0 | 15469,0 | 2689,0 | 0,0 |
| 2021 | 73687,0 | 7376609,0 | 272802,0 | 4027259,0 | 5354,0 | 68333,0 | 0,0 |
| 2022 | 80001,0 | 7155255,0 | 263632,0 | 3841356,0 | 8202,0 | 71799,0 | 0,0 |
| HSBC | 2018 | 162700,0 | 20349355,0 | 430313,0 | 14445871,0 | 48869,0 | 211569,0 | 0,0 |
| 2019 | 187821,0 | 21239031,0 | 385303,0 | 13300218,0 | 41569,0 | 229390,0 | 0,0 |
| 2020 | 93967,0 | 18439778,0 | 606695,0 | 13840891,0 | 27322,0 | 121289,0 | 0,0 |
| 2021 | 48379,0 | 19441020,0 | 1175011,0 | 13379448,0 | 5614,0 | 53993,0 | 0,0 |
| 2022 | 241158,0 | 22170036,0 | 971931,0 | 14345333,0 | 112575,0 | 353733,0 | 0,0 |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **BANKING** | **YEAR** | IV Dimension | | | | | | |
| Ratio 13 | | Ratio 14 | | Ratio 15 | | Ratio 16 |
| Net Profit | Total Assets | NPF | Total Financing | Total Taxes  Paid | Profit Before  Tax | Customer Satisfaction  Ratio |
| BIBD | 2018 | 139735,0 | 9708063,0 | 135643,0 | 3038347,0 | 26093,0 | 139735,0 | 0,0 |
| 2019 | 153810,0 | 10353995,0 | 140468,0 | 3354014,0 | 29828,0 | 153810,0 | 0,0 |
| 2020 | 132790,0 | 9357875,0 | 162213,0 | 3343271,0 | 26170,0 | 132790,0 | 0,0 |
| 2021 | 136933,0 | 1023625,1 | 143340,0 | 3516520,0 | 11248,0 | 136933,0 | 0,0 |
| 2022 | 164038,0 | 1123694,7 | 130648,0 | 3583381,0 | 16218,0 | 164038,0 | 0,0 |
| AIBP | 2018 | -77141,1 | 797260,0 | 0,0 | 173294,5 | 3360,7 | -77141,1 | 0,0 |
| 2019 | -74860,7 | 705932,7 | 0,0 | 173308,0 | 2357,3 | -74860,7 | 0,0 |
| 2020 | -86073,5 | 694622,5 | 0,0 | 149968,1 | 1689,2 | -86073,5 | 0,0 |
| 2021 | -90223,4 | 849902,2 | 0,0 | 183776,6 | 1927,7 | -90223,4 | 0,0 |
| 2022 | -86448,7 | 698769,9 | 581372,6 | 192983,6 | 2174,5 | -86448,7 | 0,0 |
| RAJHI | 2018 | 37679,5 | 364030,8 | 229031,2 | 2395906,7 | 29181,4 | 101359,0 | 0,0 |
| 2019 | 101585,2 | 384086,5 | 231679,3 | 2567024,0 | 47787,6 | 113263,5 | 0,0 |
| 2020 | 105955,4 | 468824,7 | 244511,4 | 3231834,5 | 38126,0 | 118136,1 | 0,0 |
| 2021 | 147462,1 | 623671,9 | 301010,0 | 4620288,1 | 34249,2 | 164447,9 | 0,0 |
| 2022 | 171508,2 | 762366,0 | 308471,7 | 5763657,7 | 28363,7 | 191226,9 | 0,0 |
| ALINMA | 2018 | 285695,1 | 121537,9 | 127665,1 | 8619023,6 | 340,0 | 251743,3 | 0,0 |
| 2019 | 253481,0 | 131839,4 | 184273,4 | 9738615,6 | 282,0 | 281645,6 | 0,0 |
| 2020 | 196599,2 | 156876,8 | 285297,8 | 1144612,4 | 236,0 | 220176,0 | 0,0 |
| 2021 | 270938,7 | 173476,0 | 228202,1 | 1303122,0 | 312,0 | 302155,5 | 0,0 |
| 2022 | 359914,0 | 200436,2 | 291991,4 | 1504732,1 | 414,0 | 401289,9 | 0,0 |
| JAZIRA | 2018 | 378276,0 | 730031,9 | 66462,0 | 4183039,6 | 8675,0 | 386951,0 | 0,0 |
| 2019 | 991023,0 | 865443,4 | 67308,,2 | 5066928,6 | 57,0 | 112197,3 | 0,0 |
| 2020 | 33754,0 | 920888,7 | 124195,7 | 5615420,8 | 2845,0 | 3090,9 | 0,0 |
| 2021 | 100607,6 | 1028273,2 | 137911,5 | 6507247,3 | 8714,0 | 101479,0 | 0,0 |
| 2022 | 114749,3 | 1158490,0 | 0,0 | 6133130,0 | 9,2 | 114758,5 | 0,0 |
| DIB | 2018 | 500381,8 | 2326821,5 | 610026,5 | 2533631,7 | 4241,4 | 504623,2 | 0,0 |
| 2019 | 51026,11 | 2317956,3 | 693222,8 | 2607552,3 | 4226,6 | 514487,7 | 0,0 |
| 2020 | 315968,7 | 2895564,5 | 0,0 | 2050898,7 | 4606,3 | 320575,0 | 0,0 |
| 2021 | 440602,8 | 2790815,7 | 0,0 | 1956165,8 | 3810,2 | 444413,0 | 0,0 |
| 2022 | 555184,6 | 2882384,9 | 0,0 | 1948354,1 | 7922,8 | 563107,4 | 0,0 |
| QIB | 2018 | 264069,5 | 1532323,6 | 66448,0 | 1124072,7 | 2310,0 | 263838,5 | 0,0 |
| 2019 | 298458,8 | 1635192,1 | 62645,0 | 1243781,5 | 1115,1 | 298458,8 | 0,0 |
| 2020 | 302421,9 | 1743561,7 | 154571,5 | 1308192,6 | 7408,0 | 303162,7 | 0,0 |
| 2021 | 355291,5 | 1939159,1 | 176884,1 | 1409124,8 | 9707,0 | 356262,2 | 0,0 |
| 2022 | 402322,3 | 1840006,2 | 177385,3 | 1425619,2 | 1121,4 | 403443,7 | 0,0 |
| DISGRACE | 2018 | 396350,0 | 3384653,0 | 126907,2 | 2618741,3 | 1674,1 | 41309,1 | 0,0 |
| 2019 | 464914,2 | 3810518,1 | 141004,1 | 2884860,2 | 2565,3 | 49929,6 | 0,0 |
| 2020 | 461785,5 | 4182986,5 | 117695,8 | 3086206,6 | 1408,6 | 47998,7 | 0,0 |
| 2021 | 494866,8 | 4626870,5 | 165668,4 | 3368907,2 | 2559,2 | 48385,6 | 0,0 |
| 2022 | 513576,2 | 5347561,1 | 224373,7 | 4067877,9 | 3487,4 | 52640,1 | 0,0 |

V Dimension Data (Property Maintenance)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **BANKING** | **YEAR** | V Dimensions | | | | | |
| Ratio 17 | | Ratio 18 | | Ratio 19 | |
| Financing  Real Sector | Total  Financing | Financing  MSMEs | Total  Financing | Financing  Agriculture | Total  Financing |
| BMGS | 2018 | 1371600,00 | 5178619,00 | 1981069,46 | 5178619,00 | 541479,93 | 5178619,00 |
| 2019 | 2000000,00 | 6080453,00 | 1770627,91 | 6080453,00 | 254007,74 | 6080453,00 |
| 2020 | 2140000,00 | 4946543,00 | 1158285,01 | 4946543,00 | 0,00 | 4946543,00 |
| 2021 | 2976600,00 | 7239515,00 | 1957894,80 | 7239515,00 | 350000,00 | 7239515,00 |
| 2022 | 4805300,00 | 7227489,00 | 2714596,80 | 7227489,00 | 344000,00 | 7227489,00 |
| BVIS | 2018 | 879631,84 | 1234571,00 | 165802,89 | 1234571,00 | 0,00 | 1234571,00 |
| 2019 | 1031723,05 | 1231614,00 | 105672,48 | 1231614,00 | 0,00 | 1231614,00 |
| 2020 | 1048874,43 | 1166972,00 | 248565,04 | 1166972,00 | 0,00 | 1166972,00 |
| 2021 | 993395,43 | 805969,00 | 153295,30 | 805969,00 | 0,00 | 805969,00 |
| 2022 | 2997668,20 | 622952,00 | 47967,30 | 622952,00 | 0,00 | 622952,00 |
| BCAS | 2018 | 3727600,00 | 4899700,00 | 1009338,20 | 4899700,00 | 745070,81 | 4899700,00 |
| 2019 | 4323900,00 | 5645400,00 | 1195131,18 | 5645400,00 | 806296,41 | 5645400,00 |
| 2020 | 4224100,00 | 5569200,00 | 1218000,00 | 5569200,00 | 639013,43 | 5569200,00 |
| 2021 | 4615600,00 | 6248500,00 | 1423700,00 | 6248500,00 | 499889,66 | 6248500,00 |
| 2022 | 5424900,00 | 7576800,00 | 1731000,00 | 7576800,00 | 377348,30 | 7576800,00 |
| KBBS | 2018 | 2073468,00 | 4243640,00 | 1602459,00 | 4243640,00 | 8903,98 | 4243640,00 |
| 2019 | 2493527,00 | 4755589,00 | 1598452,00 | 4755589,00 | 7288,21 | 4755589,00 |
| 2020 | 2145469,00 | 4092839,00 | 1490144,00 | 4092839,00 | 12273,13 | 4092839,00 |
| 2021 | 2864229,00 | 4272152,00 | 1159014,00 | 4272152,00 | 10915,84 | 4272152,00 |
| 2022 | 3392876,00 | 5168145,00 | 1429450,00 | 5168145,00 | 22953,32 | 5168145,00 |
| PDBS | 2018 | 4406371,00 | 6133981,00 | 1264213,48 | 6133981,00 | 0,00 | 6133981,00 |
| 2019 | 2611765,00 | 8335171,00 | 1689539,16 | 8335171,00 | 0,00 | 8335171,00 |
| 2020 | 1804112,00 | 8845799,00 | 2007996,37 | 8845799,00 | 0,00 | 8845799,00 |
| 2021 | 1993241,00 | 8385993,00 | 1487625,00 | 8385993,00 | 0,00 | 8385993,00 |
| 2022 | 1785073,00 | 10353072,00 | 1308406,00 | 10353072,00 | 0,00 | 10353072,00 |
| BJBS | 2018 | 3207228,06 | 4658960,00 | 737513,37 | 4658960,00 | 146849,52 | 4658960,00 |
| 2019 | 3681428,00 | 5423783,00 | 1290860,35 | 5423783,00 | 179273,22 | 5423783,00 |
| 2020 | 4018477,00 | 5774495,00 | 1188391,07 | 5774495,00 | 9711,69 | 5774495,00 |
| 2021 | 3800817,00 | 6428792,00 | 7887200,00 | 6428792,00 | 4256,00 | 6428792,00 |
| 2022 | 4212818,00 | 7441226,00 | 6478400,00 | 7441226,00 | 2779,00 | 7441226,00 |
| MUAMALAT- ID | 2018 | 10420000,00 | 33559000,00 | 7161490,60 | 33559000,00 | 1954038,42 | 33559000,00 |
| 2019 | 6804031,31 | 29867000,00 | 6373617,80 | 29867000,00 | 1763523,42 | 29867000,00 |
| 2020 | 5563748,73 | 29084000,00 | 5825525,20 | 29084000,00 | 1578905,30 | 29084000,00 |
| 2021 | 0,00 | 18040000,00 | 3579261,00 | 18040000,00 | 2764401,00 | 18040000,00 |
| 2022 | 4185302,70 | 18821000,00 | 4334658,00 | 18821000,00 | 9031259,00 | 18821000,00 |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **BANKING** | **YEAR** | V Dimensions | | | | | |
| Ratio 17 | | Ratio 18 | | Ratio 19 | |
| Financing  Real Sector | Total  Financing | Financing  MSMEs | Total  Financing | Financing  Agriculture | Total  Financing |
| AFFIN | 2018 | 7876739,00 | 18746877,00 | 2009531,00 | 18746877,00 | 1266758,04 | 18746877,00 |
| 2019 | 7082443,00 | 18752823,00 | 1856190,00 | 18752823,00 | 1277825,15 | 18752823,00 |
| 2020 | 7081008,00 | 19564487,00 | 2100434,00 | 19564487,00 | 1066622,30 | 19564487,00 |
| 2021 | 8238967,00 | 27508805,00 | 1522943,30 | 27508805,00 | 1378344,00 | 27508805,00 |
| 2022 | 9501183,00 | 31448887,00 | 1775458,00 | 31448887,00 | 1365361,00 | 31448887,00 |
| MUAMALAT- MY | 2018 | 4713193,00 | 14891412,00 | 80535,00 | 14891412,00 | 141429,07 | 14891412,00 |
| 2019 | 4776610,00 | 15961496,00 | 329959,00 | 15961496,00 | 131295,19 | 15961496,00 |
| 2020 | 5353756,00 | 18110202,00 | 511263,00 | 18110202,00 | 148365,89 | 18110202,00 |
| 2021 | 9822140,00 | 20661618,00 | 728368,00 | 20661618,00 | 764320,00 | 20661618,00 |
| 2022 | 9686230,00 | 24006413,00 | 901304,00 | 24006413,00 | 978910,00 | 24006413,00 |
| OCBC AL-AMIN | 2018 | 7310007,00 | 10319599,00 | 2026792,00 | 10319599,00 | 2137236,48 | 10319599,00 |
| 2019 | 9474617,00 | 11805289,00 | 2056745,00 | 11805289,00 | 2283446,78 | 11805289,00 |
| 2020 | 8985680,00 | 11244993,00 | 2484518,00 | 11244993,00 | 1957402,78 | 11244993,00 |
| 2021 | 310040,00 | 12436450,00 | 2400908,00 | 12436450,00 | 2962000,00 | 12436450,00 |
| 2022 | 1002250,00 | 12750988,00 | 2338972,00 | 12750988,00 | 1571000,00 | 12750988,00 |
| RHBI | 2018 | 20655134,00 | 52254197,00 | 4177511,00 | 52254197,00 | 1470745,89 | 52254197,00 |
| 2019 | 23279830,00 | 60570460,00 | 4627413,00 | 60570460,00 | 1904701,07 | 60570460,00 |
| 2020 | 25169701,00 | 67209920,00 | 5317492,00 | 67209920,00 | 1982927,30 | 67209920,00 |
| 2021 | 24802990,00 | 74868180,00 | 6926561,00 | 74868180,00 | 1483104,00 | 74868180,00 |
| 2022 | 27295120,00 | 81724691,00 | 8295698,00 | 81724691,00 | 1879454,00 | 81724691,00 |
| AMISLAMIC | 2018 | 14562523,00 | 28034422,00 | 5294379,00 | 28034422,00 | 2325487,00 | 28034422,00 |
| 2019 | 15273561,00 | 29330070,00 | 5082022,00 | 29330070,00 | 2258393,67 | 29330070,00 |
| 2020 | 16939944,00 | 32273275,00 | 6408267,00 | 32273275,00 | 1888103,15 | 32273275,00 |
| 2021 | 1296550,00 | 35240418,00 | 2281862,60 | 35240418,00 | 2563492,00 | 35240418,00 |
| 2022 | 1296550,00 | 39347452,00 | 2491901,60 | 39347452,00 | 2374086,00 | 39347452,00 |
| SC SAADIQ | 2018 | 2632355,00 | 5378695,00 | 795122,00 | 5378695,00 | 264981,67 | 5378695,00 |
| 2019 | 1983989,00 | 4398807,00 | 870693,00 | 4398807,00 | 96171,22 | 4398807,00 |
| 2020 | 2106110,00 | 4387438,00 | 847207,00 | 4387438,00 | 50507,74 | 4387438,00 |
| 2021 | 1392130,00 | 4400035,00 | 760312,00 | 4400035,00 | 19700,00 | 4400035,00 |
| 2022 | 1397120,00 | 5691619,00 | 783232,00 | 5691619,00 | 16840,00 | 5691619,00 |
| KFHB | 2018 | 2731465,00 | 5826791,00 | 474457,00 | 5826791,00 | 425715,15 | 5826791,00 |
| 2019 | 2014695,00 | 5042146,00 | 342311,00 | 5042146,00 | 281465,85 | 5042146,00 |
| 2020 | 1600665,00 | 4502366,00 | 270133,00 | 4502366,00 | 146318,56 | 4502366,00 |
| 2021 | 1536970,00 | 4027259,00 | 337024,00 | 4027259,00 | 559720,00 | 4027259,00 |
| 2022 | 1558200,00 | 3841356,00 | 288117,00 | 3841356,00 | 0,00 | 3841356,00 |
| HSBC | 2018 | 7665725,00 | 14445871,00 | 1983223,00 | 14445871,00 | 26017,85 | 14445871,00 |
| 2019 | 6515032,00 | 13300218,00 | 937397,00 | 13300218,00 | 22905,74 | 13300218,00 |
| 2020 | 7321907,00 | 13840891,00 | 1095207,00 | 13840891,00 | 21092,74 | 13840891,00 |
| 2021 | 1486450,00 | 13379448,00 | 1116987,00 | 13379448,00 | 10608,00 | 13379448,00 |
| 2022 | 1613701,00 | 14345333,00 | 1168499,00 | 14345333,00 | 7922,00 | 14345333,00 |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **BANKING** | **YEAR** | V Dimensions | | | | | |
| Ratio 17 | | Ratio 18 | | Ratio 19 | |
| Financing  Real Sector | Total  Financing | Financing  MSMEs | Total  Financing | Financing  Agriculture | Total  Financing |
| BIBD | 2018 | 1992309,00 | 3038347,0 | 903266,00 | 3038347,0 | 13421,41 | 3038347,0 |
| 2019 | 2315334,00 | 3354014,0 | 912316,00 | 3354014,0 | 18579,48 | 3354014,0 |
| 2020 | 2342404,00 | 3343271,0 | 0,00 | 3343271,0 | 23902,00 | 3343271,0 |
| 2021 | 400241,00 | 3516520,0 | 0,00 | 3516520,0 | 26618,00 | 3516520,0 |
| 2022 | 379051,00 | 3583381,0 | 0,00 | 3583381,0 | 20316,00 | 3583381,0 |
| AIBP | 2018 | 130396,87 | 173294,5 | 173294,46 | 173294,5 | 16637,63 | 173294,5 |
| 2019 | 126568,48 | 173308,0 | 173307,99 | 173308,0 | 11801,23 | 173308,0 |
| 2020 | 109503,90 | 149968,1 | 149968,13 | 149968,1 | 4826,91 | 149968,1 |
| 2021 | 0,00 | 183776,6 | 183776,61 | 183776,6 | 0,00 | 183776,6 |
| 2022 | 0,00 | 192983,6 | 192983,60 | 192983,6 | 0,00 | 192983,6 |
| RAJHI | 2018 | 196704,93 | 2395906,7 | 237300,36 | 2395906,7 | 4679,60 | 2395906,7 |
| 2019 | 196617,71 | 2567024,0 | 254385,60 | 2567024,0 | 3409,74 | 2567024,0 |
| 2020 | 208318,19 | 3231834,5 | 320738,34 | 3231834,5 | 5395,61 | 3231834,5 |
| 2021 | 318768,67 | 4620288,1 | 459018,71 | 4620288,1 | 4782,09 | 4620288,1 |
| 2022 | 412600,20 | 5763657,7 | 573281,05 | 5763657,7 | 6895,65 | 5763657,7 |
| ALINMA | 2018 | 157096,01 | 8619023,6 | 849135,85 | 8619023,6 | 2736,47 | 8619023,6 |
| 2019 | 197661,97 | 9738615,6 | 955434,22 | 9738615,6 | 3330,79 | 9738615,6 |
| 2020 | 111608,27 | 1144612,4 | 239444,05 | 1144612,4 | 3798,74 | 1144612,4 |
| 2021 | 278184,77 | 1303122,0 | 128030,18 | 1303122,0 | 3484,48 | 1303122,0 |
| 2022 | 368142,17 | 1504732,1 | 147553,29 | 1504732,1 | 3302,83 | 1504732,1 |
| JAZIRA | 2018 | 211378,91 | 4183039,6 | 9665,50 | 4183039,6 | 0,00 | 4183039,6 |
| 2019 | 254860,99 | 5066928,6 | 8143,61 | 5066928,6 | 0,00 | 5066928,6 |
| 2020 | 273034,32 | 5615420,8 | 408147,40 | 5615420,8 | 0,00 | 5615420,8 |
| 2021 | 0,00 | 6507247,3 | 403191,10 | 6507247,3 | 0,00 | 6507247,3 |
| 2022 | 0,00 | 6133130,0 | 516600,70 | 6133130,0 | 0,00 | 6133130,0 |
| DIB | 2018 | 259381,65 | 2533631,7 | 120822,86 | 2533631,7 | 0,00 | 2533631,7 |
| 2019 | 266358,11 | 2607552,3 | 124682,64 | 2607552,3 | 0,00 | 2607552,3 |
| 2020 | 296620,40 | 2050898,7 | 164517,91 | 2050898,7 | 0,00 | 2050898,7 |
| 2021 | 289404,95 | 1956165,8 | 143862,27 | 1956165,8 | 0,00 | 1956165,8 |
| 2022 | 287652,55 | 1948354,1 | 137426,02 | 1948354,1 | 0,00 | 1948354,1 |
| QIB | 2018 | 148695,15 | 1124072,7 | 9300,24 | 1124072,7 | 0,00 | 1124072,7 |
| 2019 | 143712,50 | 1243781,5 | 12500,74 | 1243781,5 | 0,00 | 1243781,5 |
| 2020 | 145661,12 | 1308192,6 | 23553,83 | 1308192,6 | 0,00 | 1308192,6 |
| 2021 | 156064,40 | 1409124,8 | 30137,42 | 1409124,8 | 0,00 | 1409124,8 |
| 2022 | 131577,99 | 1425619,2 | 41883,35 | 1425619,2 | 0,00 | 1425619,2 |
| DISGRACE | 2018 | 138791,50 | 2618741,3 | 2481,90 | 2618741,3 | 3210,50 | 2618741,3 |
| 2019 | 158327,60 | 2884860,2 | 2781,28 | 2884860,2 | 5104,80 | 2884860,2 |
| 2020 | 135956,50 | 3086206,6 | 2978,59 | 3086206,6 | 5295,10 | 3086206,6 |
| 2021 | 178629,90 | 3368907,2 | 3308,83 | 3368907,2 | 5663,50 | 3368907,2 |
| 2022 | 199256,00 | 4067877,9 | 3926,88 | 4067877,9 | 4729,62 | 4067877,9 |

# Appendix 5 Results of Panel Data Regression Processing

Descriptive Statistical Test (performed before cleaning *outliers*)

Date: 07/30/24 Time: 20:23 Sample: 2018 2022

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Y\_ SMEs | DK X1\_ | DKI X2\_ | DPS X3\_ | Train X4\_ |
| Mean | 0.107421 | 5.990909 | 0.623000 | 3.127273 | 3.700000 |
| Median | 0.115353 | 5.500000 | 0.600000 | 2.000000 | 3.000000 |
| Maximum | 0.252907 | 14.00000 | 1.000000 | 6.000000 | 6.000000 |
| Minimum | 0.007877 | 3.000000 | 0.000000 | 1.000000 | 2.000000 |
| Std. Dev. | 0.049346 | 2.510512 | 0.201201 | 1.797598 | 0.943836 |
| Skewness | 0.144221 | 0.548528 | -0.534390 | 0.284469 | 0.891823 |
| Curtosis | 2.744703 | 2.634860 | 4.998381 | 1.521962 | 2.605293 |
| Jarque-Bera | 0.680054 | 6.127278 | 23.53918 | 11.49631 | 15.29542 |
| Probability | 0.711751 | 0.046717 | 0.000008 | 0.003189 | 0.000477 |
| Sum | 11.81635 | 659.0000 | 68.53000 | 344.0000 | 407.0000 |
| Sum Sq. Dev. | 0.265413 | 686.9909 | 4.412510 | 352.2182 | 97.10000 |
| Observations | 110 | 110 | 110 | 110 | 110 |

Normality Detection (Before Cleaning *Outliers*)

14

|  |  |
| --- | --- |
| Series: Standardized Residuals Sample 2018 2022  Observations 110 | |
|  |  |
| Mean | 1.18e-18 |
| Median | 0.002437 |
| Maximum | 0.090367 |
| Minimum | -0.064464 |
| Std. Dev. | 0.026192 |
| Skewness | 0.172114 |
| Kurtosis | 3.918783 |
| Jarque-Bera | 4.412175 |
| Probability | 0.110131 |

12

10

8

6

4

2

0

-0.06 -0.04 -0.02

0.00

0.02

0.04 0.06 0.08

Normality Test (After Cleaning *Outliers*)

12

Series:Standardized Residuals Sample 2018 2022

Observations 100

10



8

|  |  |
| --- | --- |
| Mean | 1.10e-18 |
| Median | 0.003497 |
| Maximum | 0.050641 |
| Minimum | -0.050591 |
| Std. Dev. | 0.023177 |
| Skewness | -0.035984 |
| Kurtosis | 2.504432 |
| Jarque-Bera | 1.044861 |
| Probability | 0.593077 |

6

4

2

0

-0.04 -0.02 0.00 0.02 0.04

Detection of Multicollinearity Before Cleaning *Outliers* (*Pearson‟s Correlation Coefficients Method*)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | DK X1\_ | DKI X2\_ | DPS X3\_ | Train X4\_ |
| DK X1\_ | 1.000000 | -0.458010 | 0.002292 | 0.265994 |
| DKI X2\_ | -0.458010 | 1.000000 | 0.380185 | -0.011643 |
| DPS... | 0.002292 | 0.380185 | 1.000000 | -0.009733 |
| Train X4\_ | 0.265994 | -0.011643 | -0.009733 | 1.000000 |

Detection of Multicollinearity After Cleaning *of Outliers* (*Pearson‟s Correlation Coefficients Method*)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | DK\_\_X1\_ | DKI\_\_X2\_ | DPS\_\_X3\_ | KA\_\_X4\_ |
| DK\_\_X1\_ | 1.000000 | -0.458010 | 0.002292 | 0.265994 |
| DKI\_\_X2\_ | -0.458010 | 1.000000 | 0.380185 | -0.011643 |
| DPS\_\_... | 0.002292 | 0.380185 | 1.000000 | -0.009733 |
| KA\_\_X4\_ | 0.265994 | -0.011643 | -0.009733 | 1.000000 |

Heterokedasticity Detection Before Cleaning *Glacier* Test *Outliers*

Dependent Variable: RESABS Method: Panel Least Squares Date: 06/28/24 Time: 12:42 Sample: 2018 2022

Periods included: 5

Cross-sections included: 22

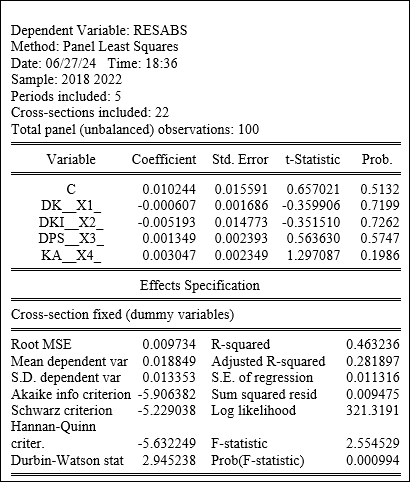
Total panel (balanced) observations: 110

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Variable | Coefficient | Std. Error | t-Statistic | Prob. |
| C | 0.023794 | 0.019127 | 1.243960 | 0.2170 |
| DK X1\_ | -0.001946 | 0.002092 | -0.930036 | 0.3550 |
| DKI X2\_ | -0.003339 | 0.017416 | -0.191697 | 0.8484 |
| DPS X3\_ | 0.000243 | 0.003010 | 0.080597 | 0.9360 |
| Train X4\_ | 0.002546 | 0.002919 | 0.872179 | 0.3856 |

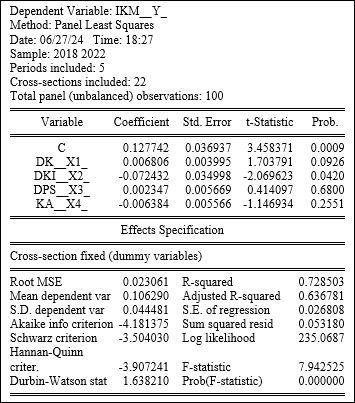
Effects Specification

|  |  |  |  |
| --- | --- | --- | --- |
| Cross-section fixed (du | mmy variables) |  |  |
| R-squared | 0.427609 | Mean dependent var | 0.020236 |
| Adjusted R-squared | 0.257254 | S.D. dependent var | 0.016516 |
| S.E. of regression | 0.014234 | Akaike info criterion | -5.463281 |
| Sum squared resid | 0.017019 | Schwarz criterion | -4.824986 |
| Log likelihood | 326.4805 | Hannan-Quinn criter. | -5.204385 |
| F-statistic | 2.510112 | Durbin-Watson stat | 2.608302 |
| Prob(F-statistic) | 0.000939 |  |  |

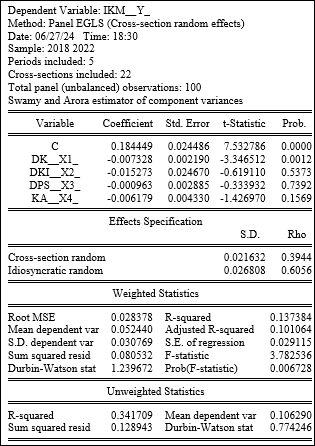
Heterokedasticity Detection After Cleaning *Glacier* Test *Outliers*



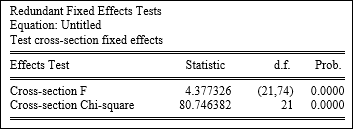
Panel Data Regression Test of Fixed *Effect Model Method*



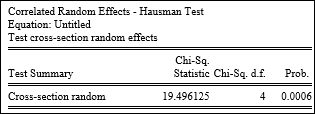
Data Regression Test Panel Random *Effect Model Method*



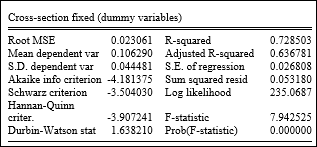
Chow Test Results



Hausman Test Results



Model Feasibility Test (R2) and SImultan F Test



Partial Test

