

Prudential and Structural Islamic Financial Indicators (PSIFs) for Islamic Banks

Country:		Jordan																					
Time period covered :		Starting Period: 2013A										Ending Period: 2018Q2											
Core Prudential Islamic Financial Indicators (PIFs)																							
Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
End-of-period exchange rate (JOD / USD):					0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709
Capital Adequacy : Basel Standard																							
CP01a	CAR				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Risk-weighted assets (RWA)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP02a	Tier 1 capital to RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP03a	Common Equity Tier 1 (CET1) capital to RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	CET1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Capital Adequacy: IFSB Formula																							
CP01b	CAR (IFSB) ¹				21.8%	22.3%	22.3%	21.3%	23.0%	23.2%	22.3%	22.7%	23.5%	22.4%	21.8%	20.9%	22.9%	21.7%	21.7%	21.1%	22.7%	23.0%	23.0%
	Total regulatory capital	IFSB SD	NC	M	517.8	518.0	522.0	523.0	564.5	567.1	567.4	567.4	605.2	607.5	607.9	607.7	668.9	670.3	669.3	670.4	723.6	731.5	737.9
	RWA	IFSB SD	NC	M	2,370.0	2,323.3	2,343.7	2,449.7	2,459.1	2,441.9	2,539.3	2,501.7	2,572.1	2,715.0	2,793.4	2,913.2	2,922.9	3,082.2	3,079.8	3,184.4	3,186.6	3,177.1	3,209.0
CP02b	Tier 1 capital to RWA (IFSB)				21.2%	21.7%	21.6%	20.8%	22.2%	22.4%	21.5%	21.9%	22.7%	21.5%	20.9%	20.0%	21.9%	20.7%	20.8%	20.1%	21.6%	22.0%	22.1%
	Tier 1 capital	IFSB SD	NC	M	503.6	504.8	506.3	510.6	546.1	547.6	547.4	582.8	583.5	583.3	638.9	639.4	639.2	639.5	689.4	698.2	709.3		
	RWA	IFSB SD	NC	M	2,370.0	2,323.3	2,343.7	2,449.7	2,459.1	2,441.9	2,539.3	2,501.7	2,572.1	2,715.0	2,793.4	2,913.2	2,922.9	3,082.3	3,079.8	3,184.4	3,186.6	3,177.1	3,209.0
CP03b	Common Equity Tier 1 (CET1) capital to RWA (IFSB)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	22.0%	22.1%
	CET1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	698.2	709.3
	RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	3,177.1	3,209.0
Asset Quality																							
CP04	Gross nonperforming financing (gross NPF) ratio				3.6%	...	3.8%	...	3.0%	2.7%	2.8%	3.0%	2.7%	2.5%	2.7%	3.1%	2.4%	2.4%	2.9%	2.9%	2.6%	2.8%	2.8%
	Gross NPF	NC	M		156.5	...	154.0	...	125.0	122.2	125.1	139.8	129.9	126.6	139.4	158.6	125.0	128.4	157.5	156.3	143.9	157.0	164.0
	Total financing ²	NC	M		4,382.7	...	4,007.9	...	4,232.4	4,454.6	4,497.2	4,663.0	4,890.5	5,035.5	5,166.0	5,169.3	5,246.6	5,348.8	5,430.8	5,468.6	5,525.6	5,570.5	5,778.6
CP05	Net nonperforming financing (net NPF) to capital				11.8%	...	10.7%	...	5.4%	5.5%	4.8%	6.6%	5.3%	3.9%	5.5%	7.3%	3.7%	6.2%	4.9%	6.2%	4.9%	5.8%	7.0%
	Net NPF	NC	M		60.9	...	55.7	...	30.7	31.1	27.1	37.6	31.9	23.9	33.4	44.1	24.8	27.5	47.3	41.6	35.2	42.5	51.7
	Total regulatory capital	NC	M		517.8	...	522.0	...	564.5	567.1	567.4	567.4	605.2	607.5	607.9	607.7	668.9	670.3	669.3	670.4	723.6	731.5	737.9
CP06	Provisions for gross nonperforming financing (gross NPF)				61.1%	...	63.8%	...	75.4%	74.4%	78.3%	73.1%	75.4%	81.1%	76.0%	72.2%	80.2%	78.6%	70.0%	73.4%	75.5%	72.9%	68.5%
	Provisions	NC	M		95.6	...	98.3	...	94.3	90.9	98.0	102.2	98.0	102.7	106.0	114.5	100.2	100.9	110.2	114.7	108.7	114.5	112.3
	Gross NPF	NC	M		156.5	...	154.0	...	125.0	122.2	125.1	139.8	129.9	126.6	139.4	158.6	125.0	128.4	157.5	156.3	143.9	157.0	164.0
Earnings																							
CP07	Return on assets (ROA)				1.8%	...	1.5%	...	1.5%	1.6%	1.7%	1.6%	1.7%	1.6%	1.8%	1.9%	1.9%	1.7%	1.8%	1.8%	1.9%	1.6%	1.8%
	Net income (before extraordinary items, taxes, and Zakat) ³	NC	M		91.7	...	85.0	...	88.4	98.0	104.8	104.1	109.6	113.2	128.8	132.1	134.5	124.3	134.9	137.7	141.7	126.2	138.5
	Total assets ⁴	NC	M		5,226.1	...	5,675.0	...	5,818.8	6,179.6	6,311.1	6,428.9	6,480.7	6,879.2	6,985.9	7,096.4	7,116.4	7,400.1	7,447.0	7,496.9	7,547.8	7,727.2	7,743.7
CP08	Return on equity (ROE)				17.5%	...	15.4%	...	15.5%	16.5%	17.6%	17.2%	17.9%	17.6%	20.2%	20.2%	20.3%	17.8%	19.5%	19.6%	19.7%	16.7%	18.5%
	Net income (before extraordinary items, taxes, and Zakat) ³	NC	M		91.7	...	85.0	...	88.4	98.0	104.8	104.1	109.6	113.2	128.8	132.1	134.5	124.3	134.9	137.7	141.7	126.2	138.5
	Equity ⁵	NC	M		524.6	...	553.5	...	569.3	595.7	595.3	604.0	613.5	641.9	638.9	653.0	661.4	697.2	693.2	701.4	718.0	753.5	747.6
CP09	Net profit margin				47.4%	...	44.3%	...	46.2%	47.1%	48.8%	47.8%	48.9%	46.2%	51.0%	51.7%	52.0%	47.1%	50.4%	51.4%	51.9%	45.8%	49.2%
	Net income (before extraordinary items, taxes, and Zakat) ³	NC	M		91.7	...	85.0	...	88.4	98.0	104.8	104.1	109.6	113.2	128.8	132.1	134.5	124.3	134.9	137.7	141.7	126.2	138.5
	Gross income ³	NC	M		193.6	...	191.8	...	191.3	208.0	214.6	217.9	224.1	244.8	252.4	255.6	258.8	264.1	267.5	268.0	273.0	275.4	281.7
CP10	Cost to income				52.6%	...	55.7%	...	53.8%	52.9%	51.2%	52.1%	51.1%	53.8%	49.0%	48.4%	48.0%	52.9%	49.3%	48.7%	48.1%	54.2%	50.9%
	Operating costs ³	NC	M		101.9	...	106.8	...	102.9	110.0	109.8	113.6	114.5	131.6	123.8	123.6	124.2	139.8	131.8	130.4	131.2	149.3	143.5
	Gross income ³	NC	M		193.6	...	191.8	...	191.3	208.0	214.6	217.9	224.1	244.8	252.4	255.6	258.8	264.1	267.5	268.0	273.0	275.4	281.7
Leverage																							
CP11	Capital to assets (balance sheet definition)				9.1%	8.6%	8.7%	8.5%	8.9%	8.8%	8.4%	8.2%	8.5%	8.4%	8.2%	8.0%	8.6%	8.6%	8.5%	8.4%	9.0%	9.0%	9.1%
	Tier 1 capital	NC	M		503.6	504.8	506.3	510.6	546.1	547.6	547.4	582.8	583.5	583.3	638.9	639.4	639.2	639.5	689.4	698.2	709.3		
	Total assets	NC	M		5,505.2	5,882.6	5,844.5	5,983.6	6,135.2	6,223.9	6,486.9	6,652.7	6,830.1	6,928.4	7,141.7	7,306.4	7,402.6	7,397.5	7,491.4	7,615.8	7,692.2	7,762.0	7,795.1
CP12	Leverage (regulatory definition)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	16.5%	17.2%
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	698.2	709.3
	Exposure				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	4,227.3	4,134.2
Liquidity																							
CP13	Liquid assets ratio				37.3%	37.4%	38.3%	37.2%	37.9%	37.1%	39.2%	37.8%	36.6%	35.2%	35.0%	36.3%	36.5%	35.1%	35.0%	35.9%	35.9%	35.9%	34.9%
	Liquid assets	NC	M		2,053.8	2,202.2	2,237.0	2,227.6	2,325.4	2,311.1	2,544.4	2,516.5	2,497.3	2,439.3	2,501.5	2,652.8	2,702.8	2,598.5	2,625.2	2,731.6	2,760.1	2,782.8	2,719.4
	Total assets	NC	M		5,505.2	5,882.6	5,844.5	5,983.6	6,135.2	6,223.9	6,486.9	6,652.7	6,830.1	6,928.4	7,141.7	7,306.4	7,402.6	7,397.5	7,491.4	7,615.8	7,692.2	7,762.0	7,795.1
CP14	Liquid assets to short-term liabilities				62.1%	64.7%	63.2%	61.1%	63.7%	61.5%	64.8%	62.5%	60.2%	57.6%	57.2%	59.5%	60.4%	58.2%	58.0%	59.6%	59.7%	59.3%	57.5%
	Liquid assets	NC	M		2,053.8	2,202.2	2,237.0	2,227.6	2,325.4	2,311.1	2,544.4	2,516.5	2,497.3	2,439.3	2,501.5	2,652.8	2,702.8	2,598.5	2,625.2	2,731.6	2,760.1	2,782.8	2,719.4
	Short-term liabilities	NC	M		3,307.7	3,401.9	3,541.6	3,648.7	3,649.0	3,755.1	3,929.5	4,025.6	4,150.6	4,236.3	4,370.1	4,460.1	4,472.7	4,465.9	4,527.6	4,585.8	4,621.5	4,688.9	4,713.2

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
	(b) mining and quarrying		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0
	(c) manufacturing		NC	M	11.9	...	10.1	...	20.7	9.7	9.0	11.9	12.7	9.2	11.1	14.2	11.3	11.5	14.4	11.6	10.9	13.2	12.6
	(d) electricity, gas, steam and air-conditioning supply		NC	M	3.5	...	4.8	...	1.6	1.5	3.0	5.0	4.4	3.4	3.3	3.3	0.1	2.9	10.1	3.4	0.7	5.5	3.0
	(e) water supply; sewerage and waste management		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(f) construction		NC	M	0.0	...	0.0	...	0.0	7.7	7.8	10.3	9.2	6.3	8.0	6.8	6.1	5.7	6.4	1.4	1.5	1.1	0.0
	(g) wholesale and retail trade; repair of motor vehicles and motorc		NC	M	77.8	...	74.5	...	65.4	70.9	68.3	74.5	64.9	67.4	72.2	84.6	56.4	62.4	69.2	64.8	68.2	77.4	78.7
	(h) transportation and storage		NC	M	9.5	...	8.9	...	4.7	4.9	4.9	3.6	4.0	5.0	4.3	4.9	3.4	3.0	5.0	3.7	3.2	3.2	3.1
	(i) accommodation and food service activities		NC	M	0.6	...	0.3	...	0.3	0.4	0.4	0.3	0.2	0.2	0.3	0.2	0.2	0.1	0.8	0.1	0.3	0.2	0.3
	(j) information and communication		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(k) financial and insurance activities		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(l) real estate activities		NC	M	28.8	...	21.0	...	8.2	9.2	5.6	17.9	11.9	19.3	16.4	26.8	27.2	25.9	34.3	32.0	35.6	29.8	42.8
	(m) professional, scientific and technical activities		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(n) administrative and support service activities		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(o) public administration and defense; compulsory social security		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(p) education		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(q) human health and social work activities		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(r) arts, entertainment and recreation		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(s) other service activities (export)		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(t) activities of households as employers		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(t*) other financing of households		NC	M	21.6	...	29.9	...	19.7	13.5	23.4	12.0	17.7	13.3	18.9	14.9	18.3	15.0	14.9	34.1	21.4	24.2	21.7
	(u) activities of extraterritorial organisations and bodies		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(u*) financing to nonresidents		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
AD08	Value (or percentage) of returns by major type of Sharī'ah-compliant contract																						
	Total returns ¹¹		NC	M	270.3	...	272.0	...	277.8	291.7	296.4	297.4	304.4	328.8	332.2	334.5	337.0	339.1	342.2	345.0	349.2	344.0	358.7
	<i>Murābahah</i>		NC	M	184.9	...	185.6	...	190.2	198.0	201.2	200.0	204.8	220	222.0	221.8	223.9	221.4	221.0	220.6	224.6	214.5	222.9
	<i>Commodity Murābahah / Tawwaruq</i>		NC	M	18.3	...	7.0	...	4.5	0.1	0.2	0.3	0.4	0.4	0.8	0.8	0.8	1.0	1.6	1.8	1.9	1.9	3.3
	<i>Salam</i>		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	<i>Istisnā'</i>		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.4	0.3	0.2	0.2	0.2	0.3	0.6	0.2
	<i>Ijarah/Ijarah Muntahia Bittamlik</i>		NC	M	64.6	...	74.4	...	78.1	88.8	89.8	91.9	93.8	102.8	103.6	105.7	107.0	112.2	114.1	117.0	116.7	120.7	124.7
	<i>Mudārabah</i>		NC	M	0.3	...	0.2	...	0.1	0.0	0.2	0.3	0.3	0.4	0.4	0.4	0.3	0.0	0.0	0.0	0.0	0.0	0.0
	<i>Mushārahah</i>		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	<i>Diminishing Mushārahah</i>		NC	M	0.4	...	0.4	...	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4
	<i>Wakālah</i>		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.4	0.4	0.4	0.6	0.8
	<i>Qardj Hassan</i>		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	<i>Others</i>		NC	M	1.8	...	4.4	...	4.5	4.4	4.6	4.5	4.7	4.8	4.6	5.0	4.2	3.5	4.5	4.6	4.9	5.3	6.4
	<i>(i) Bai Ajel</i>		NC	M	1.8	...	4.4	...	4.5	4.4	4.4	4.3	4.6	4.4	4.4	4.5	3.8	3.1	3.9	3.9	4.2	4.6	5.5
	<i>(ii) Ijarah mawsufa fi al-dhimmah (also called forward ijarah)</i>		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.4	0.2	0.5	0.2	0.2	0.2	0.3	0.3	0.3	0.3
	<i>(iii) ju'alah (also spelled ju'alah)</i>		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.4	0.4	0.4	0.4	0.6
	<i>Others</i>		NC	M	0.0	...	0.0	...	0.0	0.0	0.2	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Structural Islamic Financial Indicators (SIFIs)																							
Code	Indicator		Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
ST01	Number of Islamic banks		n.a	G	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
	Number of domestic branch offices		n.a	G	135	141	141	143	147	151	156	158	161	161	163	166	169	173	173	174	174	178	184
	Number of ATMs		n.a	G	230	234	237	242	254	274	287	283	287	294	304	328	343	350	360	375	378	393	399
ST02	Number of employees		n.a	G	3223	3251	3299	3318	3389	3420	3546	3603	3662	3717	3746	3770	3840	3884	3958	4046	4088	4157	4205
ST03	Total assets		NC	M	5,505.2	5,882.6	5,844.5	5,983.6	6,135.2	6,223.9	6,486.9	6,652.7	6,830.1	6,928.6	7,141.7	7,306.4	7,402.6	7,397.5	7,491.4	7,615.8	7,692.2	7,762.0	7,795.1
	Total Sharī'ah-compliant financing (excluding interbank financing) ¹²		NC	M	3,989.8	3,582.2	3,601.7	3,759.3	3,814.8	4,024.7	4,042.7	4,260.8	4,410.3	4,567.1	4,683.6	4,664.2	4,776.3	4,876.1	4,950.5	4,978.4	5,032.5	5,090.2	5,285.4
	<i>Sukūk</i> holdings		NC	M	19.5	15.6	20.4	19.7	29.3	29.3	35.3	33.9	40.3	41.8	113.4	125.5	157.3	255.7	257.5	257.1	239.3	244.3	240.5
	Other Sharī'ah-compliant securities		NC	M	0.2	0.2	3.2	9.0	8.8	14.7	14.5	19.2	16.5	24.0	15.4	24.1	52.4	52	53.3	57.1	65.9	63.5	63.4
	Interbank financing		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	0	0	0	0
	All other assets		NC	M	1,495.7	2,284.6	2,219.2	2,195.6	2,282.3	2,155.2	2,394.4	2,338.8	2,363	2,295.7	2,292.9	2,492.6	2,416.6	2,213.7	2,230.1	2,323.2	2,354.5	2,364	2,205.8
ST04	Total funding/liabilities and equities		NC	M	5,505.2	5,882.6	5,844.5	5,983.6	6,135.2	6,223.9	6,486.9	6,652.7	6,830.1	6,928.6	7,141.7	7,306.4	7,402.6	7,397.5	7,491.4	7,615.8	7,692.2	7,762.0	7,795.1
	Profit-sharing investment accounts (PSIA)		NC	M	3,013.8	3,087.1	3,250.4	3,154.2	3,438.7	3,515.9	3,686.5	3,591.1	3,930.4	4,012.1	4,112.4	4,159.9	4,268.5	4,233	4,298	4,393	4,478	4,527.9	4,581.7
	Other remunerative funding (<i>Murābahah</i> , <i>Commodity Murābahah</i> etc.) ¹³		NC	M	187.3	154.0	133.3	123.8	120.8	85.8	81.8	43.0	40.2	12.0	3.4	0.0	0.0	0.0	21.3	21.5	21.5	21.6	21.4
	Nonremunerative funding (current account, <i>Wadī'ah</i>)		NC	M	1,526.6	1,595.2	1,679.7	1,716.6	1,733.2	1,759.													

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	
	Investment based (<i>Sukuk</i> , other <i>Shari'ah</i> -compliant securities etc.)		NC	M	5.5	...	7.2	...	9.1	4.8	7.8	5.9	6.9	3.6	7.4	5.7	8.5	17.4	11.9	8.4	12.1	19.7	15.8	
	Fee based		NC	M	22.0	...	24.6	...	25.1	24.8	25.6	25.9	26.1	33.2	33.2	32.6	32.2	34.4	33.7	34.5	37.2	36.4	38	
	Other		NC	M	13.5	...	11.4	...	9.6	10.4	10.6	10.9	11.9	11.6	10.8	16.4	13	8.2	14.7	13.9	11.8	11.6	12.2	
ST06	Earnings before taxes and Zakat		NC	M	91.7	...	85.0	...	88.4	98.0	104.8	104.1	109.6	113.2	128.8	132.1	134.5	124.3	134.9	137.7	141.7	126.2	138.5	
ST07	Value (or percentage) of financing by type of <i>Shari'ah</i>-compliant contract																							
	Total financing ²		NC	M	4,382.7	3,984.3	4,007.9	4,155.5	4,232.4	4,454.6	4,497.2	4,663.0	4,890.5	5,035.5	5,166.0	5,169.3	5,246.6	5,348.8	5,430.8	5,468.6	5,525.6	5,570.5	5,778.6	
	<i>Murābahah</i>		NC	M	2,678.8	2,763.0	2,750.2	2,845.3	2,891.1	3,041.9	3,043.4	3,194.8	3,355.9	3,434.7	3,523.5	3,459.0	3,457.5	3,482.2	3,543.2	3,548.8	3,555.9	3,506.5	3,607.8	
	<i>Commodity Murābahah / Tawaruq Salam</i>		NC	M	755.3	210.3	176.2	186.0	172.8	190.8	165.1	138.3	144.4	147	140.2	157.5	171.5	191.6	168.0	175.3	180.7	207.7	246.7	
	<i>Salam</i>		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	<i>Istisnā'</i>		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.9	2.1	3.1	4.9	5.3	3.8	4.3	6.3	7.6	7.5	7.9	
	<i>Ijārah / Ijārah Muntahia Bittamlik</i>		NC	M	846.7	898.0	958.2	1,009.7	1,065.3	1,109.8	1,165.7	1,199.4	1,264.8	1,312.1	1,361.5	1,408.5	1,460.1	1,494.5	1,529.7	1,557.8	1,575.7	1,621.1	1,675.8	
	<i>Mudārabah</i>		NC	M	4.0	4.1	3.5	3.1	0.8	0.8	4.4	9.7	9.2	8.9	0.3	0.3	0.3	0.2	0.2	0.0	0.0	0.0	0.0	
	<i>Mushārakah</i>		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6	0.8	2.1	
	<i>Diminishing Mushārakah</i>		NC	M	22.4	23.0	23.7	24.4	25.5	25.8	26.1	26.8	27.7	28.3	28.8	29.5	30.2	30.4	30.2	30.0	30.4	30.6	32.7	
	<i>Wakālah</i>		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.7	40.7	44.1	26.9	33.9	47.9	55.1	
	<i>Qard Hassan</i>		NC	M	12.8	13.4	14.1	15.3	12.9	17.2	18.0	19.1	19.5	25.5	29.5	31.3	32.2	34.2	35.9	39.2	42.0	45.4	50.0	
	<i>Others</i>		NC	M	62.7	72.5	82.0	71.7	64.0	68.3	74.5	74.0	66.9	75.9	77.3	77.9	64.3	70.7	73.2	82.4	98.7	101.3	102.4	
	(i) <i>Bai Ajel</i>		NC	M	62.4	72.5	81.9	71.7	64.0	61.0	66.0	63.5	65.1	63.2	64.5	63.2	49.7	54.2	57.4	65.9	81.7	82.6	84.0	
	(ii) <i>Ijarah mawsufa fi al-dhimmah (also called forward ijarah)</i>		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	1.2	1.5	1.6	2.0	2.1	4.1	2.5	2.9	2.8	3.2	3.3	3.7	3.6	
	(iii) <i>Ju'alah (also spelled ju'ala)</i>		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.9	2.0	2.5	3.0	3.3	3.5	4.0	
	<i>Others</i>		NC	M	0.3	0.0	0.1	0.0	0.0	7.3	7.3	9.0	0.2	10.7	10.7	10.6	10.2	11.6	10.5	10.3	10.4	11.5	10.8	
ST08	Assets held by domestic systemically important Islamic banks¹⁵				4,099.5	4,115.9	4,148.7	4,177.5	4,211.6	4,235.4	4,229.3

Source: Central Bank of Jordan

1 Rate of Alpha = 30%, (IFSB Standard 2 & IFSB Standard 7 for the periods starting from 2013A till 2017Q4), (IFSB Standard 15 for the periods starting from 2018Q1 and up)

2 Total Financing, excluding Interbank financing and before deducting the following items: (provisions, deferred returns, outstanding revenues) as reported on the financial statements.

3 The data is accumulated and annualized multiplying the accumulated data of Q1, Q2, Q3 and Q4 with factors 4, 2, 1.33 and 1 respectively.

4 Represents the average total assets.

5 Represents average equity.

6 On-balance sheet items only.

7 After weighting the indirect credit facility items and after deducting the cash margins

8 Direct investment accounts (Reverse Tawaruq) are excluded

9 Includes: car purchase financing, consumption financing, personal financing

10 Data belonging to this item is included in the above items

11 Total return is calculated before deducting the following items: Income distributed to IAH, IRR, PER, ...etc.; the data is accumulated and annualized multiplying the accumulated data of Q1, Q2, Q3 and Q4 with factors 4, 2, 1.33 and 1 respectively.

12 Total financing is calculated after deducting the following items: provisions, deferred returns, outstanding revenues as reported on the financial statements.

13 Direct investment accounts (Reverse Tawaruq), please note that Central Bank of Jordan banned this type of account, so there was a steady decrease overtime, until it reach Zr

14 Total revenues generated before deducting any item; the data is accumulated and annualized multiplying the accumulated data of Q1, Q2, Q3 and Q4 with factors 4, 2, 1.33 and 1 respectively.

15 One Islamic bank has been identified as a D-SIB.