

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

Country:		Oman		Time period covered:		Starting Period: 2013A		Ending Period: 2018Q2		Core Prudential Islamic Financial Indicators (PIFIs)																		
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 (OMR / USD)					0.3845	0.3845	0.3845	0.3845	0.3845	0.3845	0.3845	0.3845	0.3845	0.3845	0.3845	0.3845	0.3845	0.3845	0.3845	0.3845	0.3845	0.3845	0.3845	0.3845				
Capital Adequacy: Basel Standard <sup>®</sup>																												
CP01a CAR **																												
					81.0%	76.6%	78.2%	68.8%	58.8%	51.2%	42.5%	37.9%	35.6%	31.3%	28.6%	26.3%	24.0%	21.4%	20.3%	18.7%	17.0%	15.3%	13.9%					
	Total regulatory capital	Basel III	NC	T	229,550.0	227,163.0	223,664.0	220,705.0	218,013.0	215,643.0	212,697.0	211,214.0	209,837.0	208,547.0	207,792.0	207,429.6	207,370.8	207,450.3	206,533.5	206,724.0	210,959.0	208,427.0	205,460.0					
	Risk-weighted assets (RWA)	Basel III	NC	T	283,336.0	296,666.0	286,195.0	320,567.0	370,989.0	421,061.0	500,937.0	557,381.0	590,239.0	666,048.8	727,386.6	790,066.3	864,909.3	969,662.6	1,018,837.2	1,104,284.0	1,238,901.0	1,367,910.0	1,479,221.0					
CP02a Tier 1 capital to RWA																												
					80.9%	76.2%	77.7%	68.2%	58.2%	50.3%	42.6%	38.2%	35.9%	31.6%	28.9%	26.7%	24.1%	21.5%	20.4%	18.8%	17.1%	15.4%	14.0%					
	Tier 1 capital	Basel III	NC	T	229,077.0	226,255.0	222,239.0	218,634.0	215,288.0	211,996.0	208,442.0	206,178.0	203,598.0	201,388.0	200,125.0	198,974.1	198,001.4	196,917.1	195,933.0	195,037.0	198,506.2	196,922.6	196,563.0					
	RWA	Basel III	NC	T	283,336.0	296,666.0	286,195.0	320,567.0	370,989.0	421,061.0	500,937.0	557,381.0	590,239.0	666,048.8	727,386.6	790,066.3	864,909.3	969,662.6	1,018,837.2	1,104,284.0	1,238,901.0	1,367,910.0	1,479,221.0					
CP03a Common Equity Tier 1 (CET1) capital to RWA																												
					80.8%	76.2%	77.7%	68.2%	58.0%	50.3%	41.6%	37.0%	34.5%	30.2%	27.5%	25.2%	22.9%	20.3%	19.2%	17.7%	16.0%	14.5%	13.3%					
	CET1 capital	Basel III	NC	T	229,077.0	226,205.0	222,239.0	218,634.0	215,288.0	211,996.0	208,442.0	206,178.0	203,598.0	201,388.0	200,125.0	198,974.1	198,001.4	196,917.1	195,933.0	195,037.0	198,506.2	196,922.6	196,563.0					
	RWA	Basel III	NC	T	283,336.0	296,666.0	286,195.0	320,567.0	370,989.0	421,061.0	500,937.0	557,381.0	590,239.0	666,048.8	727,386.6	790,066.3	864,909.3	969,662.6	1,018,837.2	1,104,284.0	1,238,901.0	1,367,910.0	1,479,221.0					
Capital Adequacy: FSB Formula																												
CP01b CAR (FSB)																												
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...					
	RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...					
CP02b Tier 1 capital to RWA (FSB)																												
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...					
	RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...					
CP03b Common Equity Tier 1 (CET1) capital to RWA (FSB)																												
	CET1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...					
	RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...					
Asset Quality																												
CP04 Gross nonperforming financing (gross NPF) ratio																												
					0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.12%	0.11%	0.11%	0.11%	0.16%	0.14%	0.17%	0.51%					
	Gross NPF**				0.0	0.0	0.0	0.0	64.0	0.0	0.0	126.0	131.0	147.0	417.0	786.0	785.0	911.0	986.8	1,491.0	1,462.0	1,870.0	6,003.0					
	Total financing				37,675.0	70,198.0	95,026.0	150,802.0	208,479.0	290,893.0	347,224.0	412,987.0	475,166.0	551,388.0	601,535.0	663,489.4	720,629.0	819,627.0	878,488.2	997,816.0	1,038,062.0	1,105,443.0	1,187,590.0					
CP05 Net nonperforming financing (net NPF) to capital																												
					0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.27%	0.32%	0.32%	0.36%	0.33%	0.33%	-0.60%	1.58%					
	Net NPF ***				0.0	0.0	0.0	0.0	48.0	0.0	0.0	95.0	6.0	87.0	202.0	567.2	568.2	656.0	708.4	786.0	688.0	-1,252.0	3,236.0					
	Total regulatory capital				229,550.0	223,664.0	220,705.0	218,013.0	215,643.0	212,697.0	211,214.0	209,837.0	208,547.0	207,792.0	207,429.6	207,370.8	207,450.3	206,533.5	206,724.0	210,959.0	208,427.0	205,460.0						
CP06 Provisions for gross nonperforming financing (gross NPF)																												
					...	...	...	...	23.4%	...	...	24.6%	94.7%	100.7%	51.6%	27.8%	27.6%	28.0%	28.2%	47.3%	52.9%	167.0%	46.1%					
	Provisions ***				0.0	0.0	0.0	0.0	15.0	0.0	0.0	31.0	124.0	148.0	216.0	218.8	255.0	274.4	705.0	774.0	3,122.0	2,767.0						
	Gross NPF				0.0	0.0	0.0	0.0	64.0	0.0	0.0	126.0	131.0	147.0	417.0	786.0	785.0	911.0	987.0	1,491.0	1,462.0	1,870.0	6,003.0					
Earnings																												
CP07 Return on assets (ROA) *																												
					-5.9%	-4.8%	-4.9%	-4.7%	-4.1%	-3.9%	-3.8%	-1.7%	-1.7%	-1.2%	-0.7%	-0.9%	-0.4%	-0.3%	-0.2%	0.0%	0.5%	0.5%	0.7%					
	Net income (before extraordinary items, taxes, and Zakat)				-17,229.0	-14,944.0	-15,008.0	-16,440.0	-15,056.0	-14,100.0	-13,772.0	-9,012.0	-9,716.0	-7,529.2	-4,787.0	-4,932.8	-3,572.4	-3,296.0	-1,848.0	416.0	6,072.0	6,386.0	10,696.0					
	Total assets				298,349.0	312,515.0	332,166.5	349,217.0	366,793.5	398,229.0	456,342.0	521,074.0	576,095.0	638,171.3	700,225.6	772,544.2	859,898.7	961,825.0	1,088,409.6	1,165,714.5	1,223,105.0	1,336,923.0	1,426,572.5					
CP08 Return on equity (ROE) *																												
					-7.3%	-6.4%	-6.5%	-7.2%	-6.7%	-6.4%	-6.3%	-4.2%	-4.5%	-3.6%	-2.3%	-2.4%	-1.7%	-1.6%	-0.9%	0.2%	2.9%	3.1%	5.1%					
	Net income (before extraordinary items, taxes, and Zakat)				-17,229.0	-14,944.0	-15,008.0	-16,440.0	-15,056.0	-14,100.0	-13,772.0	-9,012.0	-9,716.0	-7,529.2	-4,787.0	-4,932.8	-3,572.4	-3,296.0	-1,848.0	416.0	6,072.0	6,386.0	10,696.0					
	Equity				235,904.0	234,499.0	231,636.0	228,204.0	224,821.5	221,852.0	218,708.0	216,019.0	213,760.5	211,736.4	210,412.4	209,411.0	208,582.1	208,287.8	207,635.3	207,312.7	208,331.5	209,181.5	210,189.5					
CP09 Net profit margin *																												
					-27.3%	-18.6%	-17.1%	-17.0%	-13.2%	-8.7%	-8.7%	-4.5%	-4.2%	-2.9%	-1.9%	-1.9%	-1.2%	-1.0%	-0.5%	1.1%	15.4%	15.2%	23.2%					
	Net income (before extraordinary items, taxes, and Zakat)				-17,229.0	-14,944.0	-15,008.0	-16,440.0	-15,056.0	-14,100.0	-13,772.0	-9,006.4	-9,716.0	-7,529.2	-4,787.0	-4,932.8	-3,572.4	-3,296.0	-1,848.0	416.0	6,072.0	6,386.0	10,696.0					
	Gross income				6,293.0	8,016.0	8,742.0	9,680.0	11,380.0	13,908.0	15,520.0	20,804.0	21,500.0	23,488.8	26,792.0	27,590.0	28,996.0	32,072.0	31,880.0	36,360.0	39,200.0	41,580.0	46,090.0					
CP10 Cost to income *																												
					365.9%	277.4%	267.6%	268.1%	228.6%	178.4%	172.3%	128.6%	116.9%	105.4%	105.9%	102.1%	91.9%	86.9%	88.8%	77.8%	75.9%	71.2%	71.2%					
	Operating costs				23,024.0	22,236.0	23,388.0	25,128.0	25,100.0	24,628.0	26,740.0	26,636.0	26,890.0	27,278.8	28,220.0	29,212.0	29,308.0	33,272.0	30,772.0	31,180.0	30,492.0	31,380.0	32,424.0					
	Gross income				6,293.0	8,016.0	8,742.0	9,680.0	11,380.0	13,908.0	15,520.0	20,804.0	21,500.0	23,488.8	26,792.0	27,590.0	28,996.0	32,072.0	31,880.0	36,360.0	39,200.0	41,580.0	46,090.0					
Leverage																												
CP11 Capital to assets (balance sheet definition)																												
					76.8%	69.2%	65.8%	60.6%	57.8%	50.0%	42.6%	37.3%	34.0%	29.7%	27.7%	24.2%	22.1%	19.2%	17.0%	16.0%	15.7%	14.0%	13.6%					
	Tier 1 capital				229,077.0	226,205.0	222,239.0	218,634.0	215,288.0	211,996.0	208,442.0	206,178.0	203,598.0	201,388.0	200,125.0	198,974.1	198,001.4	196,917.1	195,933.0	195,037.0	198,506.2	196,922.6	196,563.0					
	Total assets				298,349.0	326,681.0	337,652.0	360,782.0	372,725.0	423,733.0	498,950.0	553,197.0	598,823.0	677,518.5	722,932.0	822,156.4	897,641.0	1,028,013.5	1,150,805.7	1,180,323.0	1,265,596.0	1,408,250.0	1,444,896.0					
CP12 Leverage (regulatory definition)																												
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...					
	Exposure				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...					
Liquidity																												
CP13 Liquid assets ratio																												
					44.4%	61.0%	54.5%	37.9%	25.1%	11.0%	17.2%	15.6%	10.5%	9.3%	7.5%	11.1%	11.6%	12.9%	10.4%	6.4%	8.3%	12.2%	9.1%					
	Liquid assets				132,362.0	199,221.0	183,998.0	136,819.0	93,675.0	46,742.0	83,872.0	86,527.0	63,118.6	63,314.6	54,282.0	90,876.1	104,114.1	131,878.3	119,115.0	75,236.0	106,213.0	171,399.9	131,451.5					
	Total assets				298,349.0	326,681.0	337,652.0	360,782.0	372,725.0	423,733.0	498,950.0	553,197.0	598,823.0	677,518.5	722,932.0	822												

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	
	Total financing at end of current period		NC	T	37,675.0	69,520.0	94,085.0	150,802.0	208,479.0	290,892.0	347,224.0	412,987.0	475,166.0	551,588.0	601,535.0	663,489.4	720,629.0	819,692.7	878,488.2	957,816.0	1,035,060.0	1,105,443.0	1,187,590.0	
	Total financing at end of same period in previous year		NC	T	0.0	2,729.0	12,067.0	22,158.0	37,675.0	69,520.0	94,085.0	150,802.0	208,479.0	290,892.0	347,224.0	412,987.0	475,166.0	551,588.0	601,535.0	663,489.4	720,629.0	819,692.7	878,488.2	
<b>Additional Prudential Islamic Financial Indicators (PIFIs)</b>																								
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>AD01</b>	<b>Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSIAs)</b>				<b>0.7%</b>	<b>1.3%</b>	<b>1.5%</b>	<b>2.2%</b>	<b>1.9%</b>	<b>4.2%</b>	<b>10.7%</b>	<b>11.1%</b>	<b>11.9%</b>	<b>18.8%</b>	<b>11.4%</b>	<b>31.7%</b>	<b>37.5%</b>	<b>43.9%</b>	<b>47.5%</b>	<b>50.4%</b>	<b>49.9%</b>	<b>51.2%</b>	<b>58.0%</b>	
	Income distributed to IAH		NC	T	24.3	16.0	24.0	33.0	44.0	147.0	443.0	606.0	1,448.0	1,060.0	1,181.0	2,442.0	3,275.0	4,056.0	5,473.0	6,109.0	6,595.0	7,493.0	8,221.0	
	Total income from assets funded by PSIA		NC	T	3,565.8	1,275.0	1,634.0	1,502.0	2,282.0	3,460.0	4,138.0	5,443.0	12,167.0	5,645.5	10,371.4	7,992.0	8,722.7	9,240.0	11,512.0	12,120.0	14,182.0	14,643.0	14,179.0	
<b>AD02</b>	<b>Total off-balance sheet items to total assets</b>				<b>1.8%</b>	<b>8.4%</b>	<b>9.6%</b>	<b>10.1%</b>	<b>13.1%</b>	<b>18.3%</b>	<b>11.4%</b>	<b>15.9%</b>	<b>17.3%</b>	<b>18.6%</b>	<b>16.9%</b>	<b>15.1%</b>	<b>14.2%</b>	<b>13.7%</b>	<b>12.1%</b>	<b>12.7%</b>	<b>11.6%</b>	<b>10.7%</b>	<b>15.2%</b>	
	Off-balance sheet items		NC	T	5,365.0	27,477.0	32,313.0	36,415.0	48,924.0	77,359.0	55,857.0	87,797.0	103,449.3	125,854.0	121,898.0	124,303.3	127,804.3	140,957.3	138,794.6	149,516.0	147,094.0	150,287.0	220,223.0	
	Total assets		NC	T	298,349.0	326,681.0	337,652.0	360,782.0	372,725.0	423,733.0	488,950.0	553,197.0	598,823.0	677,518.5	722,932.0	822,166.4	897,641.0	1,026,013.5	1,150,805.7	1,180,623.0	1,265,596.0	1,408,250.0	1,444,896.0	
<b>AD03</b>	<b>Foreign-currency denominated funding to total funding</b>				<b>0.0%</b>	<b>0.2%</b>	<b>2.5%</b>	<b>0.7%</b>	<b>1.3%</b>	<b>0.2%</b>	<b>5.1%</b>	<b>7.0%</b>	<b>5.9%</b>	<b>9.1%</b>	<b>10.3%</b>	<b>9.9%</b>	<b>8.9%</b>	<b>7.2%</b>	<b>7.7%</b>	<b>7.9%</b>	<b>7.3%</b>	<b>7.1%</b>	<b>6.7%</b>	
	FX funding		NC	T	0.0	76.0	1,656.0	562.0	1,446.0	294.0	11,884.0	22,286.0	20,639.0	38,506.0	47,878.0	56,199.0	57,004.0	55,416.0	67,321.7	71,886.0	73,399.0	81,579.0	80,315.0	
	Total funding		NC	T	25,998.0	46,113.0	65,974.0	78,439.0	108,914.0	146,511.0	232,708.0	316,680.0	350,025.0	422,795.0	463,979.0	568,344.0	642,307.0	770,759.1	876,196.0	908,055.0	1,000,321.0	1,151,790.0	1,196,919.0	
<b>AD04</b>	<b>Foreign-currency denominated financing to total financing</b>				<b>15.9%</b>	<b>8.5%</b>	<b>6.2%</b>	<b>3.8%</b>	<b>2.9%</b>	<b>0.3%</b>	<b>3.0%</b>	<b>3.3%</b>	<b>6.3%</b>	<b>6.9%</b>	<b>1.4%</b>	<b>1.2%</b>	<b>1.9%</b>	<b>2.6%</b>	<b>2.6%</b>	<b>2.8%</b>	<b>2.8%</b>	<b>2.6%</b>	<b>2.4%</b>	
	FX financing		NC	T	4,004.0	5,949.0	5,895.0	5,499.0	5,799.0	92.0	10,303.0	13,677.0	3,112.0	2,793.0	8,142.0	8,120.0	13,602.0	22,952.0	31,289.6	31,919.0	24,201.0	21,902.0	28,040.0	
	Total financing		NC	T	37,675.0	70,198.0	95,026.0	150,802.0	208,479.0	290,892.0	347,224.0	412,987.0	475,166.0	551,588.0	601,535.0	663,489.4	720,629.0	819,692.7	878,488.2	957,816.0	1,035,060.0	1,105,443.0	1,187,590.0	
<b>AD05</b>	<b>Value of Sukuk holdings to capital</b>				<b>43.0%</b>	<b>18.0%</b>	<b>15.5%</b>	<b>13.8%</b>	<b>7.8%</b>	<b>5.8%</b>	<b>10.1%</b>	<b>6.8%</b>	<b>11.8%</b>	<b>12.2%</b>	<b>14.1%</b>	<b>14.5%</b>	<b>14.8%</b>	<b>16.9%</b>	<b>14.9%</b>	<b>14.3%</b>	<b>38.9%</b>	<b>39.0%</b>	<b>44.1%</b>	<b>41.5%</b>
	Sukuk holdings		NC	T	98,777.0	40,951.0	34,685.0	30,452.0	16,520.0	12,613.0	21,541.0	14,305.0	24,770.2	25,376.1	29,395.0	30,093.1	30,615.7	35,144.2	89,441.3	80,412.0	82,296.0	91,965.0	85,357.0	
	Total regulatory capital (or balance sheet capital)		NC	T	229,550.0	227,163.0	223,664.0	220,705.0	218,013.0	215,643.0	212,697.0	211,214.0	208,837.0	208,547.0	207,792.2	207,429.6	207,370.8	207,450.0	206,533.5	206,724.0	210,959.0	208,427.0	205,460.0	
<b>AD06</b>	<b>Value (or percentage) of Sharif-compliant financing by economic activity</b>																							
	Value of Sharif-compliant financing		NC	T	37,675.0	70,198.0	94,763.0	150,802.0	208,479.0	290,892.0	347,224.0	412,987.0	475,166.0	551,587.9	601,535.0	663,489.4	720,629.0	819,692.7	878,488.2	957,816.0	1,035,060.0	1,105,443.0	1,187,590.0	
	Sectoral distribution																							
	(a) agriculture, forestry, hunting and fishing		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	484.0	883.0	1,288.0	1,715.0	1,749.0	1,698.0	1,692.0	1,593.0	
	(b) mining and quarrying		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3,015.0	2,797.0	2,578.0	2,366.0	4,608.0	4,769.0	4,560.0	4,452.0	
	(c) manufacturing		NC	T	3,313.0	3,093.0	3,093.0	0.0	9,956.0	12,054.0	9,914.0	9,369.0	10,634.0	11,742.4	13,841.0	10,498.0	12,031.0	33,797.0	46,298.0	68,187.0	70,863.0	114,629.0	131,483.0	
	(d) electricity, gas, steam and air-conditioning supply		NC	T	0.0	0.0	0.0	0.0	0.0	518.0	2,491.0	9,648.0	0.0	0.0	2,500.0	5,500.0	9,063.0	4,488.0	24,750.0	24,313.0	24,201.0	27,980.0		
	(e) water supply, sewerage and waste management		NC	T	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	
	(f) construction		NC	T	0.0	3,137.0	4,472.0	34,982.0	31,541.0	40,315.0	61,932.0	70,731.0	72,846.0	70,068.0	84,532.0	89,298.0	94,365.0	98,651.0	99,039.0	130,346.0	133,646.0	159,561.0	162,147.0	
	(g) wholesale and retail trade; repair of motor vehicles and mot		NC	T	0.0	10,011.0	5,002.0	10,003.0	23.0	6,280.0	31,093.0	52,057.0	5,949.0	5,654.9	10,398.0	26,436.0	26,179.0	33,375.0	42,522.0	56,886.0	57,879.0	71,169.0	73,647.0	
	(h) transportation and storage		NC	T	2,962.0	0.0	0.0	152.0	2,344.0	11,158.0	1,283.0	3,873.0	9,514.0	19,122.2	13,870.0	9,121.0	9,800.0	7,413.0	1,274.0	1,004.0	3,258.0	6,003.0	8,933.0	
	(i) accommodation and food service activities		NC	T	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	
	(j) information and communication		NC	T	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	
	(k) financial and insurance activities		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,200.0	7,700.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6,621.0	0.0	
	(l) real estate activities		NC	T	16,919.0	3,519.0	3,519.0	0.0	0.0	40,360.0	35,412.0	34,017.0	57,664.0	57,499.0	56,848.0	49,522.0	48,503.0	48,307.0	45,688.0	45,083.0	44,360.0	37,302.0	38,147.0	
	(m) professional, scientific and technical activities		NC	T	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	
	(n) administrative and support service activities		NC	T	0.0	0.0	0.0	0.0	0.0	8,225.0	7,645.0	7,645.0	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 secur		NC	T	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	
	(p) education		NC	T	1.0	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	
	(q) human health and social work activities		NC	T	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	
	(r) arts, entertainment and recreation		NC	T	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	
	(s) other service activities (except)		NC	T	0.0	1,717.0	6,444.0	8,318.0	42,927.0	9,247.0	4,004.0	3,850.0	38,807.0	73,594.3	61,914.0	82,260.0	108,010.0	144,528.0	159,346.0	122,190.0	170,750.0	134,382.0	168,118.0	
	(t) activities of households as employers		NC	T	25.0	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	
	(t*) other financing of households		NC	T	14,481.0	42,772.0	66,349.0	92,389.0	116,940.0	158,055.0	189,313.0	216,883.0	268,940.0	311,203.9	351,120.0	383,685.4	410,751.0	443,247.7	472,989.2	498,831.0	521,646.0	542,894.0	567,400.0	
	(u) activities of extraterritorial organizations and bodies		NC	T	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	
	(u*) financing to nonresidents		NC	T	0.0	5,949.0	5,984.0	5,379.0	5,048.0	4,661.0	4,147.0	3,717.0	3,112.0	2,793.0	3,497.0	4,088.0	2,149.0	2,085.0	2,021.0	3,882.0				

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
	<i>Islamic</i>	NC	T		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	32.0	74.0	49.0	51.0	110.0	79.0	80.0	54.0
	<i>(Ijarah / Ijarah Muntahia Bittamlik</i>	NC	T		219.0	252.9	468.0	678.0	1,118.0	1,505.0	2,035.0	2,739.0	3,154.0	3,637.9	4,218.1	4,491.4	5,024.5	5,206.0	5,797.2	6,326.2	6,968.5	7,066.4	7,437.0
	<i>Mudharabah</i>	NC	T		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>Musharakah</i>	NC	T		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>Diminishing Musharakah</i>	NC	T		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>Wakalah</i>	NC	T		0.0	238.7	228.0	265.0	324.0	186.0	265.0	360.0	481.0	724.2	1,036.4	1,340.7	1,506.0	1,971.5	2,387.2	2,441.7	2,862.4	2,822.2	3,618.8
	<i>Qard Hassan</i>	NC	T		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>Others</i>	NC	T		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>(i)</i>	NC	T		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>(ii)</i>	NC	T		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>(iii)</i>	NC	T		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>Others</i>	NC	T		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
<b>Structural Islamic Financial Indicators (SIFIs)</b>																							
Code	Indicator		Currency	Units	2013A <sup>1</sup>	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
ST01	<b>Number of Islamic banks</b>	n.a	G	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
	Number of domestic branch offices	n.a	G	8	8	8	11	14	15	16	17	17	17	17	17	18	18	19	20	22	22	22	22
	Number of ATMs <sup>2</sup>	n.a	G	16	16	16	19	25	25	27	29	29	29	29	29	29	30	30	31	32	34	32	32
ST02	<b>Number of employees</b>	n.a	G	304	319	380	420	434	456	464	511	528	547	542	566	571	583	598	616	622	632	632	650
ST03	<b>Total assets<sup>3</sup></b>	NC	T	296,349.0	326,681.0	337,632.0	360,782.0	372,725.0	423,733.0	488,950.0	553,197.0	598,823.0	677,518.5	722,932.0	822,156.4	897,641.0	1,028,013.5	1,150,805.7	1,180,823.0	1,265,996.0	1,408,230.0	1,444,896.0	1,444,896.0
	Total Shar'ah-compliant financing (excluding interbank financing) <sup>4</sup>	NC	T	37,203.0	69,296.0	93,697.0	148,677.0	205,514.0	287,333.0	342,995.0	407,934.0	468,796.2	54,318.3	593,890.0	654,793.4	711,267.0	808,799.0	866,006.0	945,005.0	1,021,730.0	1,092,207.0	1,173,717.0	1,173,717.0
	Sukuk holdings	NC	T	98,777.0	40,951.0	34,686.0	30,422.0	16,520.0	12,613.0	21,541.0	14,305.0	25,371.0	29,395.0	30,093.1	30,615.7	35,144.2	39,411.3	40,276.1	48,413.0	80,413.0	82,296.0	91,884.0	85,357.0
	Other Shar'ah-compliant securities	NC	T	0.0	434.0	429.0	370.0	367.0	3,208.0	4,340.0	5,441.0	5,724.5	5,837.3	6,017.0	6,677.7	7,962.6	8,113.7	7,653.9	7,674.0	6,738.0	7,364.0	6,308.0	6,308.0
	Interbank financing	NC	T	113,815.0	145,222.0	141,067.0	108,977.0	74,799.0	32,425.0	15,710.0	16,528.0	40,880.3	29,705.9	25,972.0	33,956.9	32,647.6	32,777.0	61,568.0	19,926.0	42,384.0	10,187.0	41,366.0	41,366.0
	All other assets	NC	T	48,554.0	70,778.0	67,773.0	72,306.0	75,525.0	88,154.0	104,364.0	108,989.0	58,651.8	72,209.9	67,658.0	96,635.3	115,148.1	141,179.6	125,346.6	127,445.0	112,447.0	206,608.0	138,148.0	138,148.0
ST04	<b>Total funding liabilities and equities<sup>5</sup></b>	NC	T	296,349.0	326,681.0	337,632.0	360,782.0	372,725.0	423,733.0	488,950.0	553,197.0	598,823.0	677,518.5	722,932.0	822,156.4	897,641.0	1,028,013.5	1,150,805.7	1,180,823.0	1,265,996.0	1,408,230.0	1,444,896.0	1,444,896.0
	Profit-sharing investment accounts (PSIA)	NC	T	11,778.0	21,379.0	27,811.0	32,893.0	46,913.0	59,904.0	68,964.0	81,409.0	94,466.0	114,245.7	133,036.0	154,163.4	222,504.5	268,039.5	291,704.9	314,465.0	341,081.0	437,971.0	464,954.0	464,954.0
	Other remunerative funding (Murabahah, Commodity Murabahah, etc.)	NC	T	0.0	1,201.0	1,201.0	2,475.0	2,913.0	6,398.0	78,326.0	144,524.0	158,884.0	201,885.1	238,155.0	320,794.7	328,955.1	406,151.0	463,782.1	495,580.0	563,625.0	598,016.0	621,182.0	621,182.0
	Nonremunerative funding (current account, Wa'd'ah)	NC	T	17,381.0	23,533.0	37,363.0	43,274.0	59,850.0	80,582.0	85,518.0	90,348.0	96,675.0	106,664.5	92,419.0	93,386.3	90,848.0	96,528.6	111,709.3	97,990.0	95,615.0	115,803.0	110,783.0	110,783.0
	Sukuk issued	NC	T	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	0.0
	Other Shar'ah-compliant securities issued	NC	T	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	0.0
	Interbank funding/liabilities	NC	T	25,179.0	39,997.0	32,071.0	36,691.0	21,902.0	43,320.0	23,663.0	6,738.0	18,865.0	22,469.3	26,950.0	25,229.0	26,890.5	21,610.0	41,283.7	35,894.0	25,114.0	20,109.0	2,540.0	2,540.0
	All other liabilities	NC	T	8,107.0	7,477.0	9,429.0	19,422.0	18,333.0	13,362.0	15,452.0	17,320.0	21,362.2	22,440.0	19,724.1	20,137.7	25,374.1	35,325.4	28,735.0	30,824.0	26,697.0	34,605.0	34,605.0	34,605.0
	Capital and reserves	NC	T	236,904.0	233,094.0	230,178.0	226,230.0	223,413.0	220,287.0	217,127.0	214,910.0	212,810.0	210,861.7	209,962.0	208,858.9	208,305.2	208,270.3	207,000.3	207,039.0	209,337.0	209,654.0	210,832.0	210,832.0
ST05	<b>Total revenues<sup>6</sup></b>	NC	T	6,293.0	2,865.0	2,289.0	2,544.0	3,878.0	3,623.0	4,415.0	6,028.9	6,373.9	7,951.8	8,232.6	9,908.4	10,641.3	12,233.0	13,884.5	15,403.0	17,066.0	17,865.4	19,741.8	19,741.8
	Financing based	NC	T	2,968.0	802.0	1,157.0	1,538.0	2,202.0	2,700.0	3,453.0	4,419.0	5,149.0	5,520.0	6,771.0	7,914.4	8,881.9	9,817.0	11,280.5	12,494.0	13,939.0	15,427.4	16,303.0	16,303.0
	Investment based (Sukuk, other Shar'ah-compliant securities, etc.)	NC	T	...	734.0	698.0	413.0	270.0	208.0	227.0	168.0	227.0	357.4	393.0	474.0	593.3	618.0	815.0	1,066.0	1,047.0	1,036.0	1,151.0	1,151.0
	Fee based	NC	T	44.0	206.0	148.0	306.0	233.0	247.0	268.0	1,074.4	1,058.6	997.0	1,056.6	883.1	1,514.0	1,506.0	1,514.0	1,506.0	1,514.0	1,506.0	2,025.0	2,110.0
	Other	NC	T	3,281.0	323.0	277.0	286.0	467.0	463.0	425.0	0.0	0.0	0.0	0.0	284.0	283.0	284.0	283.0	284.0	280.0	177.0	177.0	177.0
ST06	<b>Earnings before taxes and Zakat<sup>7</sup></b>	NC	T	-17,228.0	-3,788.0	-3,752.0	-4,110.0	-3,764.0	-3,525.0	-3,443.0	-2,533.0	-4,429.0	-1,882.3	-1,967.7	-1,233.2	-893.1	-462.0	287.0	184.0	1,058.0	1,599.0	2,674.0	2,674.0
ST07	<b>Value (or percentage) of financing by type of Shar'ah-compliant contract</b>																						
	Total financing	NC	T	37,675.0	70,197.0	95,026.0	150,802.0	208,479.0	290,893.0	347,224.0	412,987.0	475,166.0	551,588.0	601,535.0	663,489.4	720,629.0	819,692.7	878,488.2	957,816.0	1,035,060.0	1,105,443.0	1,187,590.0	1,187,590.0
	Murabahah	NC	T	20,307.0	29,425.0	37,136.0	51,249.0	70,764.0	93,182.0	106,641.0	112,711.0	119,922.0	128,004.5	145,406.0	148,999.6	160,451.2	186,589.5	213,529.6	231,777.0	240,796.0	236,509.0	266,834.0	266,834.0
	Commodity Murabahah/ Tawarruq	NC	T	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	
	Sukuk	NC	T	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	
	Islamic <sup>8</sup>	NC	T	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	
	(Ijarah / Ijarah Muntahia Bittamlik)	NC	T	17,348.0	30,726.0	52,811.0	86,935.0	119,722.0	168,488.0	207,845.0	256,582.0	289,811.0	337,893.9	368,839.0	403,329.3	423,676.9	446,273.4	473,210.6	508,472.0	529,940.0	545,992.0		

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
AAA	From 2018-Q2 Report, IFRS-9 has been implemented requiring the institutions to bifurcate financing in 3 categories (Stage-1, Stage-2 and Stage-3). The Stage-3 represents what we normally called previous 'non-performing financing', however, banks calculate Expected Credit Losses (ECL) for Stage-1 and Stage-2 as well following forward looking approach. The specific provisions against restructured accounts (which are not NPF at moment) is also included in Total																						
**	Since start of Islamic Banking in Oman, the Capital Adequacy Ratio (CAR) for Islamic Banking Entities (IBEs) historically remained at very high level mainly due to small size of Risk Weighted Assets (RWAs). As size of balance sheets of IBEs and KSAs have increased considerably over time, the CAR has relatively reduced but still it is																						
***	ATMs including CDMs (Cash Deposit Machines) and FTMs (Full-Function Teller Machines).																						