

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

Country:		Oman																					
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 (OMR / USD)		0.3845 0.3845																					
Capital Adequacy: Basel Standard¹⁰																							
CP01a	CAR **				29.1%	23.0%	18.1%	18.0%	18.9%	17.4%	18.1%	16.7%	16.0%	17.3%	16.5%	15.8%	15.6%	14.7%	14.3%	14.3%	14.7%	13.3%	13.4%
	Total regulatory capital	Basel III	NC	T	95,021.0	98,334.0	100,059.0	113,030.0	131,366.0	134,701.5	152,690.2	153,056.9	189,365.7	214,777.5	215,740.4	221,505.1	235,199.0	236,552.2	237,132.5	246,808.6	261,923.4	250,024.7	253,486.5
	Risk-weighted assets (RWA)	Basel III	NC	T	326,181.0	428,403.0	553,036.0	628,482.0	693,473.0	775,365.4	845,309.2	916,677.1	1,180,734.6	1,238,341.4	1,303,921.8	1,401,387.9	1,511,566.5	1,607,388.0	1,656,898.1	1,721,657.0	1,783,812.0	1,883,302.2	1,893,127.6
CP02a	Tier 1 capital to RWA				28.0%	21.9%	17.0%	16.9%	17.8%	16.2%	17.0%	15.6%	14.6%	16.0%	15.2%	14.5%	14.3%	13.6%	13.2%	13.2%	13.7%	12.9%	13.1%
	Tier 1 capital	Basel III	NC	T	91,458.0	93,788.0	93,897.0	106,122.0	123,424.0	125,847.4	143,407.7	142,771.7	172,714.7	197,862.7	198,460.7	203,506.7	215,839.5	218,336.0	218,261.0	227,257.8	243,538.5	243,823.9	247,649.9
	RWA	Basel III	NC	T	326,181.0	428,403.0	553,036.0	628,482.0	693,473.0	775,365.4	845,309.2	916,677.1	1,180,734.6	1,238,341.4	1,303,921.8	1,401,387.9	1,511,566.5	1,607,388.0	1,656,898.1	1,721,657.0	1,783,812.0	1,883,302.2	1,893,127.6
CP03a	Common Equity Tier 1 (CET1) capital to RWA				28.0%	21.9%	17.0%	16.9%	17.8%	16.2%	17.0%	15.6%	14.6%	16.0%	15.2%	14.5%	14.3%	13.6%	13.2%	13.2%	13.7%	12.9%	13.1%
	CET1 capital	Basel III	NC	T	91,458.0	93,788.0	93,897.0	106,122.0	123,424.0	125,847.4	143,407.7	142,771.7	172,714.5	197,862.7	198,460.7	203,506.7	215,839.5	218,336.0	218,261.0	227,257.8	243,538.5	243,823.9	247,649.9
	RWA	Basel III	NC	T	326,181.0	428,403.0	553,036.0	628,482.0	693,473.0	775,365.4	845,309.2	916,677.1	1,180,734.6	1,238,341.4	1,303,921.8	1,401,387.9	1,511,566.5	1,607,388.0	1,656,898.1	1,721,657.0	1,783,812.0	1,883,302.2	1,893,127.6
Capital Adequacy: IFSB Formula																							
CP01b	CAR (IFSB)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP02b	Tier 1 capital to RWA (IFSB)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP03b	Common Equity Tier 1 (CET1) capital to RWA (IFSB)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	CET1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Asset Quality																							
CP04	Gross nonperforming financing (gross NPF) ratio				0.06%	0.07%	0.09%	0.07%	0.09%	0.06%	0.06%	0.21%	0.13%	0.12%	0.18%	0.22%	0.19%	0.30%	0.46%	0.44%	0.52%	0.47%	0.57%
	Gross NPF ¹¹	NC	T	253.0	343.0	593.0	493.0	729.0	561.0	586.6	2,275.6	1,677.0	1,654.0	2,648.0	3,371.0	3,208.0	5,351.1	8,417.0	8,331.0	10,280.3	9,570.0	11,978.3	
	Total financing	NC	T	397,106.0	499,041.0	643,420.0	744,188.0	829,907.0	915,284.4	1,016,275.3	1,072,254.4	1,288,948.9	1,356,046.2	1,481,062.9	1,560,760.1	1,677,044.1	1,782,499.4	1,833,523.6	1,900,487.0	1,958,535.0	2,037,136.2	2,093,459.9	
CP05	Net nonperforming financing (net NPF) to capital				0.08%	0.03%	0.21%	0.10%	0.15%	0.11%	0.10%	0.65%	0.33%	0.39%	0.65%	0.90%	0.74%	1.38%	2.26%	2.13%	2.42%	2.32%	2.62%
	Net NPF ¹¹	NC	T	74.0	26.0	208.0	108.0	197.0	142.0	147.7	999.7	631.0	836.0	1,407.0	2,002.0	1,746.0	3,270.3	5,353.9	5,267.0	6,329.4	5,791.7	6,832.3	
	Total regulatory capital	NC	T	95,021.0	98,334.0	100,059.0	113,030.0	131,366.0	134,701.5	152,690.2	153,056.9	189,365.7	214,777.5	215,740.4	221,505.1	235,199.0	236,552.2	237,132.5	246,808.6	261,923.4	250,024.7	253,486.5	
CP06	Provisions for gross nonperforming financing (gross NPF)				241.9%	92.4%	64.9%	78.1%	73.0%	74.7%	74.0%	56.1%	62.4%	44.2%	46.9%	40.6%	45.6%	38.9%	36.4%	36.8%	39.9%	44.6%	
	Provisions ¹¹	NC	T	179.0	317.0	385.0	385.0	532.0	419.0	420.9	1,275.9	1,046.0	731.0	1,241.0	1,369.0	1,462.0	2,080.8	3,063.1	3,064.0	3,950.9	3,778.3	5,346.0	
	Gross NPF	NC	T	74.0	343.0	593.0	493.0	729.0	561.0	586.6	2,275.6	1,677.0	1,654.0	2,648.0	3,371.0	3,208.0	5,351.1	8,416.0	8,331.0	10,280.3	9,570.0	11,978.3	
Earnings																							
CP07	Return on assets (ROA) *				0.5%	1.1%	1.6%	1.2%	1.0%	1.5%	1.4%	1.0%	0.6%	1.4%	0.9%	1.0%	0.9%	0.8%	0.6%	1.2%	0.9%	1.1%	1.1%
	Net income (before extraordinary items, taxes, and Zakat)	NC	T	2,641.0	6,088.0	11,072.0	10,336.0	9,544.0	15,120.4	16,389.2	12,748.4	9,333.6	23,042.9	16,358.0	19,121.4	17,715.8	16,857.2	14,366.8	27,553.1	21,088.0	27,844.0	26,732.0	
	Total assets	NC	T	512,483.0	577,078.5	701,950.5	830,842.5	936,574.0	1,023,280.4	1,193,226.5	1,332,224.8	1,475,417.8	1,672,146.7	1,805,195.9	1,888,740.8	2,011,433.1	2,157,887.4	2,266,733.5	2,334,247.9	2,401,247.2	2,482,387.5	2,524,164.7	
CP08	Return on equity (ROE) *				2.9%	6.5%	11.4%	9.7%	7.9%	11.8%	11.6%	8.3%	5.7%	12.2%	7.9%	9.0%	8.1%	7.5%	6.4%	11.8%	8.6%	11.2%	10.4%
	Net income (before extraordinary items, taxes, and Zakat)	NC	T	2,641.0	6,088.0	11,072.0	10,336.0	9,544.0	15,120.4	16,389.2	12,748.4	9,333.6	23,042.9	16,358.0	19,121.4	17,715.8	16,857.2	14,366.8	27,553.1	21,088.0	27,844.0	26,732.0	
	Equity	NC	T	91,452.0	93,502.0	97,352.5	106,569.0	120,173.0	128,098.1	140,790.9	153,121.0	164,448.0	189,467.7	205,793.5	212,921.4	219,762.9	223,796.6	225,968.7	234,051.0	244,024.5	249,234.0	256,981.5	
CP09	Net profit margin *				15.1%	19.3%	26.5%	24.2%	21.1%	37.7%	36.2%	28.0%	20.2%	43.8%	32.8%	38.1%	35.4%	32.8%	27.0%	42.8%	37.8%	47.0%	41.6%
	Net income (before extraordinary items, taxes, and Zakat)	NC	T	2,641.0	6,088.0	11,072.0	10,336.0	9,544.0	15,120.4	16,389.2	12,748.4	9,333.6	23,042.9	16,358.0	19,121.4	17,715.8	16,857.2	14,366.8	27,553.1	21,088.0	27,844.0	26,732.0	
	Gross income	NC	T	17,611.0	31,604.0	41,772.0	42,652.0	45,212.0	40,114.0	45,331.2	45,473.6	46,151.6	52,596.9	49,846.4	50,139.3	50,001.2	51,407.5	53,142.6	60,112.0	55,741.2	59,218.4	64,308.0	
CP10	Cost to income *				57.8%	45.9%	40.4%	48.7%	42.4%	47.1%	46.8%	49.0%	51.7%	46.5%	51.6%	50.2%	55.2%	53.0%	53.7%	48.1%	53.8%	50.7%	45.9%
	Operating costs	NC	T	10,084.0	14,492.0	16,864.0	20,772.0	19,176.0	18,884.8	21,200.8	22,288.0	23,838.8	24,455.2	25,710.4	25,163.5	27,593.0	27,226.4	28,547.5	28,900.0	29,988.2	30,004.4	29,511.5	
	Gross income	NC	T	17,611.0	31,604.0	41,772.0	42,652.0	45,212.0	40,114.0	45,331.2	45,473.6	46,151.6	52,596.9	49,846.4	50,139.3	50,001.2	51,407.5	53,142.6	60,112.0	55,741.2	59,218.4	64,308.0	
Leverage																							
CP11	Capital to assets (balance sheet definition)				17.8%	14.6%	12.3%	11.8%	12.7%	11.7%	10.9%	10.6%	10.8%	11.4%	10.6%	10.7%	10.2%	9.9%	9.4%	9.7%	9.9%	9.8%	9.7%
	Tier 1 capital	NC	T	91,458.0	93,788.0	93,897.0	106,122.0	123,424.0	125,847.4	143,407.7	142,771.7	172,714.7	197,863.1	198,460.7	203,506.7	215,839.5	218,336.0	218,261.0	227,257.8	243,538.5	243,823.9	247,649.9	
	Total assets	NC	T	512,483.0	641,674.0	762,227.0	899,458.0	973,690.0	1,072,870.7	1,313,583.1	1,350,866.4	1,603,968.2	1,740,324.9	1,870,067.7	1,907,413.0	2,115,453.7	2,200,320.5	2,333,146.1	2,335,350.0	2,467,144.3	2,497,630.6	2,550,698.8	
CP12	Leverage (regulatory definition)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Exposure				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Liquidity																							
CP13	Liquid assets ratio				15.8%	12.3%	6.3%	9.8%	11.2%	13.4%	20.1%	16.5%	14.3%	12.8%	14.6%	11.4%	15.9%						

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
	Salam		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
	Itisna'		NC	T	0.0	0.0	0.0	0.0	13.0	0.0	17.0	15.0	8.3	15.0	35.5	86.0	127.2	278.1	374.9	475.0	538.0	618.6	786.6
	Ĵarāh/Ĵarāh Muntahā Bittamāk		NC	T	912.0	477.7	1,836.7	1,897.8	2,296.0	2,552.6	2,880.4	2,636.3	3,879.5	3,745.2	3,653.2	3,822.2	4,067.0	4,565.3	5,027.1	5,529.6	5,511.2	5,585.5	6,027.5
	Mušārakah		NC	T	0.0	0.0	20.0	24.0	39.0	45.9	53.9	57.9	305.0	126.7	390.3	187.5	277.6	346.8	361.0	395.0	390.4	342.3	266.6
	Mušārakah		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
	Diminishing Mušārakah		NC	T	15,547.0	4,729.0	5,744.8	6,096.5	6,606.0	7,189.7	8,001.7	8,578.5	9,246.2	10,459.3	11,123.1	12,592.8	13,070.4	13,467.2	14,071.1	14,752.6	14,215.3	16,540.6	17,519.9
	Wakālah		NC	T	34.0	17.0	23.0	21.0	11.0	0.0	0.0	1.0	1.0	0.4	0.4	1.0	134.0	333.0	300.0	272.0	343.0	454.9	686.3
	Qard Hassan		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	15.8	0.0	0.0	0.0	0.0
	Others		NC	T	37.0	0.0	0.0	2.0	6.0	12.0	16.0	7.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(i) Credit Cards/ Ujrah		NC	T	0.0	0.0	0.0	2.0	6.0	12.0	16.0	7.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(ii) Income from Sukuk holding				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	575.1	629.1	671.1
	(iii) Dividend Income				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	28	239	233
	Others				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	397	771	647
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 banking windows		n.a	G	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
	Number of domestic branch offices		n.a	G	20	24	24	30	31	36	39	40	45	53	53	53	53	53	53	54	54	55	55
ST02	Number of employees		n.a	G	319	337	367	382	411	444	492	495	552	580	607	626	638	649	653	664	667	664	666
ST03	Total assets **		NC	T	512,483.0	641,674.0	762,227.0	899,458.0	973,690.0	1,072,870.7	1,313,583.1	1,350,866.4	1,603,968.2	1,740,324.9	1,870,067.7	1,907,413.0	2,115,453.7	2,200,320.5	2,333,146.1	2,335,350.0	2,467,144.3	2,497,630.6	2,550,698.8
	Total Sharī'ah-compliant financing (excluding interbank financing) **		NC	T	390,603.0	491,066.0	633,702.0	733,288.0	817,540.0	901,899.4	1,001,535.0	1,055,707.4	1,270,067.4	1,336,239.0	1,459,629.5	1,538,124.5	1,653,233.4	1,756,791.8	1,806,329.6	1,872,371.5	1,929,082.8	2,009,146.9	2,070,344.7
	Sukūk holdings		NC	T	18,767.0	21,221.0	23,422.0	24,428.0	23,526.0	24,679.5	24,542.5	24,823.5	106,489.3	106,630.3	109,512.5	109,247.1	109,111.1	109,230.7	119,392.5	127,368.0	128,415.4	149,510.8	149,080.2
	Other Sharī'ah-compliant securities		NC	T	0.0	0.0	3,944.0	3,621.0	4,337.0	4,271.1	4,585.0	7,601.0	7,105.3	7,024.3	8,129.3	9,181.2	10,546.7	10,589.0	8,642.0	8,977.0	8,547.0	8,202.0	10,476.0
	Interbank financing		NC	T	49,163.0	85,538.0	51,124.0	55,055.0	20,394.0	66,881.9	48,718.0	30,083.7	40,013.9	49,675.0	44,673.0	16,533.0	65,943.0	52,457.0	85,578.0	59,709.0	71,814.0	90,838.3	64,028.4
	All other assets		NC	T	53,950.0	38,651.0	50,035.0	83,067.0	107,893.0	75,138.8	234,202.6	232,650.8	180,292.3	240,756.3	248,123.4	234,327.2	276,619.5	271,252.0	313,204.0	266,924.5	329,285.1	239,932.6	256,769.5
ST04	Total funding/liabilities and equities **		NC	T	512,483.0	641,673.0	762,226.0	899,458.0	973,690.0	1,072,870.7	1,313,583.1	1,350,866.4	1,603,968.2	1,740,324.9	1,870,067.7	1,907,413.0	2,115,453.7	2,200,320.5	2,333,146.1	2,335,350.0	2,467,144.3	2,497,630.6	2,550,698.8
	Profit-sharing investment accounts (PSIA)		NC	T	104,678.0	112,568.0	176,478.0	237,026.0	303,252.0	317,634.9	504,867.2	520,692.8	599,359.0	633,580.3	652,783.9	843,227.8	809,434.3	846,931.4	951,305.5	1,007,486.0	986,974.5	1,007,050.3	1,079,974.6
	Other remunerative funding (Murabahah, Commodity Murabahah etc.)		NC	T	190,356.0	66,981.0	71,497.0	92,952.0	226,174.0	197,274.4	343,172.7	357,353.7	394,870.4	427,096.5	447,366.2	483,665.6	604,661.7	640,504.2	683,168.8	604,661.7	791,168.3	787,994.3	706,361.3
	Nonremunerative funding (current account, Wadī'ah)		NC	T	36,485.0	30,001.0	56,169.0	51,209.0	67,303.0	82,020.0	103,014.0	136,590.8	185,420.0	183,456.4	257,903.5	100,335.4	94,306.4	102,192.5	136,350.6	152,396.2	154,616.6	175,237.7	130,329.8
	Sukūk 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
	Other Sharī'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
	Interbank funding/liabilities		NC	T	75,240.0	324,951.0	335,254.0	381,621.0	232,006.0	147,006.1	94,041.1	58,748.2	201,618.0	154,869.5	167,288.0	122,073.1	187,932.0	169,754.0	123,450.0	66,600.0	129,700.0	64,104.0	91,109.0
	All other liabilities		NC	T	14,272.0	11,367.0	23,290.0	22,114.0	18,067.0	199,100.8	116,742.9	122,984.1	47,048.1	138,041.0	136,420.4	140,573.6	197,131.8	215,331.7	167,934.4	119,414.9	113,798.5	166,426.9	236,540.7
	Capital and reserves		NC	T	91,452.0	95,805.0	99,538.0	114,537.0	126,888.0	129,834.5	151,745.2	154,496.8	175,652.7	203,281.2	208,305.7	217,537.5	221,987.5	225,606.7	226,328.8	241,786.5	246,278.4	252,209.4	261,775.4
ST05	Total revenues		NC	T	17,461.0	7,912.0	10,467.0	10,680.0	11,291.0	11,655.6	13,303.6	13,980.4	16,215.7	17,747.4	18,732.2	20,676.1	21,819.7	23,382.5	24,950.6	27,137.4	27,613.1	29,530.5	30,853.0
	Financing based		NC	T	16,788.0	5,982.0	7,858.0	8,438.0	9,567.0	10,490.5	11,687.0	12,637.8	14,006.8	15,377.9	16,366.2	18,289.9	19,476.0	20,630.6	21,887.2	23,381.4	24,160.2	25,570.0	27,263.1
	Investment based (Sukūk, other Sharī'ah-compliant securities etc.)		NC	T	...	431.0	397.0	372.0	260.0	320.0	302.2	449.1	861.3	1,225.2	1,083.2	1,308.4	1,122.8	1,183.8	1,871.5	1,666.4	1,522.6	2,014.6	2,238.4
	Fee based		NC	T	368.0	954.0	1,542.0	1,502.0	1,064.0	569.3	928.5	906.4	754.7	825.4	719.7	796.5	1,134.2	1,240.8	1,052.3	1,521.5	1,392.0	1,050.1	
	Other		NC	T	305.0	542.0	669.0	368.0	399.0	275.8	385.9	240.7	441.2	389.6	457.4	358.1	424.4	433.8	-48.9	1,037.3	408.8	553.9	301.4
ST06	Earnings before taxes and Zakat *		NC	T	2,641.0	1,522.0	2,768.0	2,584.0	2,386.0	3,780.1	4,097.3	3,187.1	2,333.4	5,769.0	4,089.4	4,780.6	4,429.0	4,214.3	3,917.7	6,888.3	5,272.0	6,961.0	6,613.0
ST07	Value (or percentage) of financing by type of Sharī'ah-compliant contract																						
	Total financing		NC	T	397,106.0	499,041.0	643,421.0	744,188.0	829,907.0	915,284.4	1,016,275.3	1,072,254.4	1,288,948.9	1,356,046.2	1,481,062.9	1,560,760.1	1,677,044.1	1,782,499.4	1,833,523.6	1,900,487.0	1,958,535.0	2,037,136.0	2,093,459.9
	Murabahah		NC	T	6,530.0	17,393.0	35,356.0	47,466.0	65,755.0	67,775.1	70,191.1	78,841.8	92,411.5	93,877.5	107,948.7	121,056.3	119,338.3	135,052.6	157,554.6	180,113.4	160,133.8	147,912.9	151,746.6
	Commodity Murabahah / TawarruĴ		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	
	Salam		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	
	Itisna'		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	
	Ĵarāh / Ĵarāh Muntahā Bittamāk		NC	T	0.0	0.0	0.0	280.0	700.0	600.0	2,447.0	2,690.0	4,938.0	7,374.0	12,826.0	16,185.0	20,470.0	24,229.0	25,419.0	24,108.0	41,423.0	49,622.0	59,054.0
	Mušārakah		NC	T	60,350.0	93,969.0	178,552.0	217,748.0	239,476.0	264,866.7	276,651.3	273,070.9	332,654.4	35									

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
AA	Some of the balance sheet figures, for example, in ST03 and ST04 are restated to make them consistent with 2014 data in the new format. However, for investment based revenues in BS05, the corresponding separate figure on new format is not readily available for 2013A, hence financing based revenues in ST05 for 2013A also includes revenue from investment.																						
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 Provision figure mentioned in CP 06; hence the Net NPF in CP 05 will not necessarily be equal to Gross NPF- Provision (Specific), in																						
+	In CP-18, the ratio for Islamic windows is high because they are allowed to take exposure on the strength of their parent bank's regulatory capital/ networth instead of limiting it to Islamic window's own regulatory capital/ networth only. This permission was given by CBO to support the growth of Islamic banking sector which is not uncommon for new markets like Oman. This was also to provide Islamic windows a level playing field against Islamic banks which have much higher networth vis-a-vis Islamic windows. However, on overall basis, the banks having Islamic window are in compliance to																						
**	Since start of Islamic Banking in Oman, the Capital Adequacy Ratio (CAR) for Islamic Banking Entities (IBE) historically remained at very high level mainly due to small size of Risk Weighted Assets (RWAs). As size of balance sheets of IBEs and RSAs have increased considerably over time, the CAR has relatively reduced but still it is well above the required minimum CAR.																						