

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

| Country: | | Saudi Arabia | | Time period covered: | | Starting Period: | 2013A | Ending Period: | 2019Q2 | 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 | | | | | | | |
| Capital Adequacy : Basel Standard | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CP01a | CAR | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | | | | | | | |
| CP02a | Tier 1 capital to RWA | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | | | | | | | |
| CP03a | Common Equity Tier 1 (CET1) capital to RWA | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | | | | | | | |
| Capital Adequacy : IFSB Formula | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CP01b | CAR (IFSB) | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | | | | | | | |
| CP02b | Tier 1 capital to RWA (IFSB) | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | | | | | | | |
| CP03b | Common Equity Tier 1 (CET1) capital to RWA (IFSB) | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | | | | | | | |
| Asset Quality | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CP04 | Gross nonperforming financing (gross NPF) ratio | | | | 0.8% | 0.8% | 0.8% | 0.8% | 0.9% | 0.9% | 0.9% | 0.9% | 0.9% | 0.9% | 0.9% | 0.9% | 0.8% | 0.9% | 1.0% | 1.1% | 1.1% | 1.2% | 1.3% | | | | | | | |
| CP05 | Net nonperforming financing (net NPF) to capital | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | | | | | | | |
| CP06 | Provisions for gross nonperforming financing (gross NPF) | | | | 110.4% | 104.5% | 111.1% | 113.3% | 102.9% | 90.2% | 92.5% | 88.3% | 82.7% | 84.6% | 76.9% | 107.4% | 127.7% | 129.6% | 129.1% | 129.2% | 152.4% | 140.4% | | | | | | | | |
| Earnings | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CP07 | Return on assets (ROA) | | | | 2.2% | 2.8% | 3.0% | 2.3% | 2.5% | 2.8% | 2.3% | 2.1% | 2.7% | 2.2% | 3.1% | 1.6% | 1.9% | 2.4% | 2.5% | 2.2% | 2.1% | 2.3% | 2.3% | | | | | | | |
| CP08 | Return on equity (ROE) | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | | | | | | | |
| CP09 | Net profit margin | | | | 48.2% | 56.3% | 60.8% | 47.8% | 54.6% | 57.1% | 49.7% | 45.7% | 60.8% | 53.1% | 57.3% | 32.2% | 42.7% | 41.6% | 62.4% | 46.2% | 48.1% | 44.7% | 53.9% | | | | | | | |
| CP10 | Cost to income | | | | 35.8% | 34.4% | 27.5% | 37.1% | 36.7% | 32.5% | 35.9% | 39.9% | 39.0% | 38.0% | 40.1% | 48.6% | 40.4% | 47.3% | 42.9% | 35.1% | 41.7% | 36.3% | | | | | | | | |
| Leverage | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CP11 | Capital to assets (balance sheet definition) | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | | | | | | | |
| CP12 | Leverage (regulatory definition) | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | | | | | | | |
| Liquidity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CP13 | Liquid assets ratio | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | | | | | | | |
| CP14 | Liquid assets to short-term liabilities | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | | | | | | | |
| CP15 | Liquidity coverage ratio (LCR) | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | | | | | | | |
| CP16 | Net stable funding ratio (NSFR) | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | | | | | | | |
| Sensitivity to Risks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CP17 | Net foreign exchange open position to capital | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | | | | | | | |
| CP18 | Large exposures to capital | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | | | | | | | |
| CP19 | Growth of financing to private sector | | | | ... | ... | ... | ... | ... | 12.5% | 10.1% | 6.8% | 10.3% | 13.9% | 12.5% | 11.9% | 4.8% | 1.2% | -1.2% | 0.0% | -0.7% | -1.2% | 12.2% | | | | | | | |
| Additional Prudential Islamic Financial Indicators (PIFIs) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| AD01 | Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSIAs) | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | | | | | | | |
| | Income distributed to IAH | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | | | | | | | |

| Code | Indicator | Standard | Currency | Units | 2013A | 2014Q1 | 2014Q2 | 2014Q3 | 2014Q4 | 2015Q1 | 2015Q2 | 2015Q3 | 2015Q4 | 2016Q1 | 2016Q2 | 2016Q3 | 2016Q4 | 2017Q1 | 2017Q2 | 2017Q3 | 2017Q4 | 2018Q1 | 2018Q2 |
|-------------|---|----------|----------|-------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | Number of domestic branch offices | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Number of ATMs | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| ST02 | Number of employees | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| ST03 | Total assets | NC | M | | 618,578.1 | 682,183.0 | 722,743.6 | 741,508.8 | 735,632.4 | 758,056.6 | 782,349.5 | 794,590.3 | 798,789.9 | 826,629.8 | 854,287.7 | 844,457.1 | 854,868.6 | 860,614.6 | 861,019.4 | 873,600.0 | 863,927.0 | 868,965.7 | 875,948.0 |
| | Total Shar'ah-compliant financing (excluding interbank financing) | NC | M | | 517,563.1 | 542,670.1 | 573,813.6 | 594,887.8 | 606,818.4 | 624,649.9 | 643,673.9 | 647,859.3 | 678,420.9 | 707,297.0 | 720,083.5 | 713,971.6 | 709,801.3 | 715,966.8 | 713,025.9 | 721,686.8 | 704,599.1 | 700,717.8 | 709,461.9 |
| | Sukuk holdings | NC | M | | 26,858.0 | 29,419.0 | 30,809.0 | 28,289.0 | 31,284.0 | 55,422.0 | 34,871.0 | 38,461.0 | 37,624.0 | 36,254.0 | 36,581.0 | 35,894.0 | 43,842.9 | 36,491.2 | 44,870.1 | 49,118.9 | 55,448.4 | 61,002.6 | 91,001.4 |
| | Other Shar'ah-compliant securities | NC | M | | 28,378.5 | 41,564.0 | 54,963.0 | 53,517.0 | 43,163.0 | 19,127.0 | 28,388.8 | 27,347.0 | 25,795.0 | 24,629.0 | 36,843.0 | 38,040.7 | 39,476.1 | 45,479.1 | 48,771.3 | 48,495.1 | 53,741.0 | 22,454.6 | |
| | Interbank financing | NC | M | | 13,999.0 | 14,115.0 | 18,374.4 | 17,254.4 | 15,940.2 | 17,990.5 | 22,855.4 | 19,213.2 | 16,026.0 | 16,910.0 | 15,977.0 | 14,294.4 | 14,016.2 | 14,165.9 | 11,192.6 | 13,858.1 | 14,216.5 | 10,795.3 | 11,338.0 |
| | All other assets | NC | M | | 32,179.5 | 54,414.9 | 44,783.6 | 47,560.6 | 38,426.8 | 40,867.2 | 52,560.4 | 61,709.8 | 40,924.0 | 41,539.8 | 44,803.2 | 43,978.6 | 49,167.4 | 54,514.7 | 46,451.6 | 40,165.0 | 41,167.9 | 42,708.9 | 41,692.0 |
| ST04 | Total funding/liabilities and equities | NC | M | | 779,875.7 | 836,105.6 | 845,465.3 | 844,578.7 | 853,508.0 | 899,622.0 | 934,600.1 | 924,354.6 | 896,210.7 | 898,355.0 | 859,261.1 | 853,032.2 | 859,641.8 | 885,380.0 | 866,743.5 | 863,234.6 | 865,131.9 | 873,467.4 | 886,761.6 |
| | Profit-sharing investment accounts (PSIA) | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Other remanentive funding (Murabahah, Commodity Murabahah etc.) | NC | M | | 206,609.4 | 214,994.5 | 207,035.1 | 212,911.7 | 207,157.1 | 207,552.7 | 207,989.3 | 236,473.1 | 270,407.2 | 268,340.1 | 251,089.5 | 259,389.9 | 247,369.3 | 240,969.8 | 229,111.1 | 236,632.9 | 243,672.6 | 239,711.9 | 252,551.8 |
| | Nonnumerative funding (current account, Wad'ah) | NC | M | | 527,894.3 | 568,216.5 | 574,368.7 | 569,939.0 | 585,527.9 | 628,403.4 | 657,203.6 | 615,602.4 | 553,663.0 | 580,335.9 | 538,237.7 | 523,807.1 | 541,450.9 | 571,646.7 | 572,141.4 | 558,171.5 | 557,545.9 | 555,186.3 | 571,273.0 |
| | Sukuk issued | NC | M | | 17,828.0 | 25,023.8 | 29,839.7 | 29,850.8 | 29,163.5 | 29,589.0 | 35,189.9 | 36,886.1 | 37,054.0 | 37,319.0 | 37,338.0 | 37,337.7 | 37,050.8 | 35,530.1 | 32,736.1 | 33,011.4 | 30,011.4 | 37,721.8 | 28,289.1 |
| | Other Shar'ah-compliant securities issued | 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 | |
| | Interbank funding/liabilities | NC | M | | 10,850.0 | 12,367.0 | 14,672.0 | 12,989.0 | 12,522.0 | 12,895.0 | 11,286.0 | 9,907.0 | 10,380.0 | 12,233.0 | 12,351.0 | 12,608.9 | 9,635.2 | 9,822.0 | 6,484.9 | 13,057.2 | 11,457.8 | 16,918.2 | 10,659.9 |
| | All other liabilities | NC | M | | 16,894.0 | 15,503.8 | 19,549.8 | 18,882.2 | 19,137.5 | 21,182.0 | 22,842.3 | 25,465.9 | 24,706.5 | 20,227.0 | 20,244.9 | 20,888.6 | 24,136.6 | 27,412.3 | 26,270.0 | 22,361.5 | 22,694.5 | 23,929.2 | 24,017.0 |
| | Capital and reserves | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| ST05 | Total revenues | NC | M | | 23,098.7 | 6,531.8 | 13,341.0 | 19,858.1 | 26,517.9 | 7,371.1 | 14,148.8 | 21,296.1 | 28,326.7 | 7,038.3 | 16,380.7 | 22,921.8 | 31,360.5 | 8,939.1 | 17,546.0 | 27,158.0 | 33,620.9 | 8,806.1 | 17,431.1 |
| | Financing based | NC | M | | 19,150.2 | 5,381.5 | 10,983.6 | 16,389.6 | 22,072.5 | 6,170.1 | 12,053.0 | 17,964.5 | 24,744.4 | 6,127.3 | 14,332.8 | 19,818.4 | 27,545.3 | 7,329.4 | 14,961.0 | 23,814.5 | 28,711.3 | 7,545.2 | 15,128.8 |
| | Investment based (Sukuk, other Shar'ah-compliant securities etc.) | NC | M | | 455.2 | 132.2 | 231.0 | 323.8 | 365.5 | 172.6 | 163.1 | 368.6 | 699.3 | 266.0 | 582.0 | 1,102.2 | 1,843.0 | 487.1 | 1,216.8 | 1,371.4 | 2,483.5 | 622.1 | 1,248.1 |
| | Fee based | NC | M | | 3,328.0 | 993.0 | 2,081.0 | 2,878.0 | 3,782.0 | 1,005.0 | 1,935.0 | 2,819.0 | 3,715.0 | 718.0 | 1,936.0 | 3,584.3 | 1,043.4 | 1,836.4 | 2,459.0 | 3,464.3 | 1,010.0 | 1,965.0 | |
| | Other | NC | M | | 165.3 | 25.0 | 45.4 | 266.7 | 298.0 | 23.3 | -2.2 | 144.0 | -792.0 | -73.0 | -470.1 | -801.8 | -1,612.0 | 79.1 | -468.1 | -486.9 | -1,038.2 | -371.1 | -910.8 |
| ST06 | Earnings before taxes and Zakat | NC | M | | 16,902.4 | 4,558.7 | 9,748.4 | 13,904.5 | 18,537.4 | 5,173.8 | 9,550.4 | 13,752.4 | 19,121.5 | 4,550.3 | 11,045.2 | 14,355.0 | 18,335.1 | 5,147.7 | 10,583.5 | 15,281.7 | 16,671.4 | 5,018.0 | 10,053.1 |
| ST07 | Value (or percentage) of financing by type of Shar'ah-compliant contract | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Total financing | NC | M | | 517,562.0 | 542,670.1 | 573,815.0 | 594,889.6 | 606,821.0 | 624,650.5 | 643,673.9 | 647,859.3 | 678,420.6 | 707,297.0 | 720,083.5 | 713,971.6 | 709,801.3 | 715,966.8 | 713,025.9 | 721,686.8 | 704,599.1 | 700,717.8 | 709,461.9 |
| | Murabahah | NC | M | | 143,002.3 | 150,427.1 | 162,874.6 | 174,847.2 | 174,531.3 | 180,142.9 | 184,365.1 | 185,229.7 | 196,274.0 | 199,483.7 | 206,028.8 | 205,666.0 | 196,894.5 | 202,024.3 | 203,748.3 | 131,303.5 | 129,571.1 | 125,705.4 | 122,533.1 |
| | Commodity Murabahah/ Tawaruq | NC | M | | 296,594.1 | 308,523.0 | 319,495.9 | 326,371.0 | 333,061.8 | 342,936.6 | 353,776.1 | 353,497.5 | 367,927.4 | 383,520.8 | 390,739.2 | 376,657.2 | 379,773.6 | 376,369.4 | 372,448.3 | 446,143.5 | 434,408.5 | 431,482.9 | 439,335.4 |
| | Salam | | | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | Istisna' | NC | M | | 185.0 | 104.0 | 111.0 | 110.0 | 22.0 | 124.0 | 125.0 | 123.0 | 123.0 | 121.0 | 107.0 | 120.0 | 119.0 | 118.0 | 118.0 | 93.0 | 93.0 | 93.0 | 93.0 |
| | ijarah / ijarah Munthaha Bilta'mik | NC | M | | 62,639.8 | 68,305.1 | 74,444.0 | 79,005.0 | 84,367.0 | 86,368.6 | 90,584.1 | 92,654.6 | 97,519.0 | 106,077.8 | 106,378.3 | 113,140.1 | 109,595.9 | 110,309.4 | 110,740.9 | 114,248.6 | 109,177.8 | 110,144.0 | 111,428.2 |
| | Musharakah | NC | M | | 6,023.3 | 5,993.2 | 6,066.0 | 4,651.1 | 4,445.0 | 4,444.9 | 3,892.9 | 3,399.9 | 3,430.1 | 3,725.8 | 3,654.0 | 4,396.9 | 3,729.2 | 3,879.2 | 3,401.9 | 3,419.1 | 3,042.2 | 2,948.7 | 5,318.1 |
| | Diminishing Musharakah | | | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | Wakalah | | | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | Qard Hassan | | | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | Others | NC | M | | 9,117.6 | 9,317.6 | 10,823.5 | 9,905.4 | 10,393.8 | 10,630.4 | 10,931.7 | 12,952.7 | 13,147.1 | 14,365.8 | 13,162.2 | 14,004.4 | 19,688.2 | 23,265.4 | 22,568.5 | 26,454.0 | 28,306.6 | 30,343.8 | 30,849.2 |
| | (i) Installment Sale | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (ii) Bai Ajei | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (iii) | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Others | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| ST08 | Assets held by domestic systemically important Islamic banking windows | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |

Source: Saudi Arabian Monetary Authority

Note:
M - Indicates Millions
G - Indicates General number
NC - Indicates National Currency
n.a - not applicable
(...) - indicates the data is not available

* The values are annualized.
** The values are averaged.