

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

Country:		Sudan		Core Prudential Islamic Financial Indicators (PIFIs)																				
Time period covered:		Starting Period: 2013A		Ending Period: 2018Q2																				
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 (SDG / US \$):					5.696	5.695	5.695	5.695	5.695	5.695	5.695	5.695	5.695	5.695	5.695	5.695	5.695	5.695	5.695	5.695	5.695	5.695	5.695	5.695
Capital Adequacy: Basel Standard																								
CP01a	CAR				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Capital Adequacy: IFSB Formula																								
CP01b	CAR (IFSB)				16.6%	18.5%	17.8%	17.2%	18.0%	20.0%	20.8%	18.2%	20.2%	21.0%	20.6%	19.2%	18.7%	21.0%	18.7%	18.8%	16.2%	14.9%	13.6%	
Asset Quality																								
CP04	Gross nonperforming financing (gross NPF) ratio				8.2%	8.1%	8.4%	8.3%	7.1%	6.9%	6.5%	6.2%	5.1%	5.1%	5.6%	5.5%	5.2%	4.9%	4.6%	4.1%	3.3%	4.4%	4.7%	
Earnings																								
CP07	Return on assets (ROA)				3.7%	1.1%	2.2%	2.6%	3.8%	1.0%	2.0%	3.0%	4.2%	1.1%	2.2%	3.0%	4.5%	1.3%	2.4%	3.1%	3.8%	2.3%	3.0%	
Liquidity																								
CP13	Liquid assets ratio				39.5%	36.3%	37.5%	35.3%	39.1%	37.8%	37.6%	36.6%	37.4%	35.8%	33.8%	33.6%	35.1%	35.2%	35.5%	37.1%	37.3%	47.3%	0	
Sensitivity to Risks																								
CP17	Net foreign exchange open position to capital				-34.6%	-29.5%	-32.9%	-24.3%	-18.9%	-6.9%	-2.8%	...	...	...	...	...	...	...	...	...	...	...	...
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)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
AD02	Total off-balance sheet items to total assets				30.1%	29.2%	28.5%	26.7%	27.6%	24.6%	24.5%	20.3%	19.5%	20.0%	21.6%	21.1%	22.6%	20.9%	19.8%	21.2%	30.6%	30.2%	...	

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
ST02	Number of employees				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
ST03	Total assets		NC M		80,882.0	80,961.0	84,563.0	93,606.0	92,881.0	98,791.4	108,454.9	112,563.0	109,909.6	116,367.0	124,154.6	129,185.8	133,800.0	143,659.0	163,556.6	186,318.3	213,334.0	293,904.0	307,276.0
	Total Shar'ah-compliant financing (excluding interbank financing)		NC M		44,498.0	46,021.0	47,972.0	49,883.0	51,926.0	54,856.6	59,684.0	62,724.0	64,099.6	67,244.0	71,692.0	74,230.2	73,637.0	76,727.0	87,835.6	98,522.3	99,075.0	119,122.0	140,947.0
	Sukuk holdings		NC M		7,745.0	7,283.0	7,884.0	8,787.0	9,586.0	10,102.0	11,383.7	11,403.7	12,449.9	12,634.5	12,581.5	12,567.7	13,277.0	13,658.0	18,687.0	19,214.0	20,016.0	20,467.0	22,709.0
	Other Shar'ah-compliant securities		NC M		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Interbank financing		NC M		...	20.0	31.0	0.0	136.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	472.0	...	...	...	...
	All other assets		NC M		28,639.0	27,657.0	28,676.0	34,936.0	31,233.0	33,630.8	37,387.2	38,453.3	33,360.1	36,488.5	39,881.1	42,387.9	46,414.0	53,276.0	57,034.0	68,582.0	94,243.0	154,315.0	143,622.0
ST04	Total funding/liabilities and equities		NC M		80,881.8	80,960.7	84,562.7	93,606.0	92,881.0	98,790.3	108,454.9	112,563.2	109,909.8	116,367.0	124,155.0	129,185.7	133,800.0	143,659.0	163,557.0	186,318.3	213,334.0	293,904.0	307,276.0
	Profit-sharing investment accounts (PSIA)		NC M		18,247.8	19,285.6	20,833.9	21,174.0	22,413.0	24,509.9	28,001.9	27,643.8	27,914.0	29,604.0	30,098.1	30,910.6	30,869.0	35,079.0	41,376.0	48,280.0	55,929.0	90,243.0	92,186.0
	Other remunerative funding (Murabahah, Commodity Murabahah etc.)		NC M		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Nonremunerative funding (current account, Wad'ah)		NC M		24,020.0	22,851.9	23,477.8	23,862.0	24,981.0	27,626.7	30,068.0	30,498.0	38,893.8	43,106.0	34,031.0	46,569.0	50,343.0	58,951.0	50,193.0	57,621.0	67,831.0	96,613.0	103,783.0
	Sukuk issued		NC M		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Other Shar'ah-compliant securities issued		NC M		...	...	...	...	...	...	...	...	...	...	0.0	...	...	...	...	...	...	...	...
	Interbank funding/liabilities		NC M		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	All other liabilities		NC M		28,436.0	27,973.0	29,821.0	38,173.0	34,396.0	34,876.0	38,975.1	42,939.0	31,394.0	30,063.0	46,746.9	38,255.6	39,058.0	33,787.0	56,173.0	64,572.3	72,873.0	86,266.0	90,554.0
	Capital and reserves		NC M		10,178.0	11,050.0	10,430.0	10,367.0	11,091.0	11,777.7	11,409.9	11,482.4	11,708.0	13,594.0	13,279.0	13,450.6	13,530.0	15,842.0	15,815.0	15,845.0	16,701.0	20,782.0	20,755.0
ST05	Total revenues		NC M		6,304.0	1,679.0	3,482.0	5,317.0	7,857.8	1,897.8	4,281.0	6,910.0	9,886.0	2,396.0	8,003.0	12,565.0	3,477.0	7,468.0	10,825.7	17,557.0	9,241.0	13,419.0	13,419.0
	Financing based		NC M		2,938.0	836.0	1,824.0	2,844.0	4,118.0	1,087.6	2,437.0	3,778.0	5,573.0	1,431.0	3,164.0	4,864.3	7,504.0	2,071.0	4,410.0	7,504.7	10,759.0	3,184.0	6,743.0
	Investment based (Sukuk, other Shar'ah-compliant securities etc.)		NC M		884.0	212.0	351.0	479.0	824.8	134.5	269.0	434.8	729.8	153.0	301.0	401.7	734.0	180.0	380.0	559.7	1,037.0	370.0	579.0
	Fee based		NC M		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Other		NC M		2,482.0	631.0	1,307.0	1,994.0	2,915.0	675.7	1,575.0	2,696.8	3,583.0	814.0	1,769.0	2,737.0	4,327.0	1,226.0	2,678.0	2,761.3	5,761.0	5,687.0	6,097.0
ST06	Earnings before taxes and Zakat		NC M		3,013.0	898.0	1,821.0	2,445.0	3,563.0	987.0	2,216.0	3,368.0	4,569.0	1,233.0	2,766.0	3,834.0	6,238.7	1,877.0	3,957.0	5,742.8	8,011.0	6,729.0	9,140.0
ST07	Value (or percentage) of financing by type of Shar'ah-compliant contract																						
	Total financing		NC M		44,498.0	46,040.0	46,003.0	49,883.0	52,062.0	54,856.6	59,684.2	62,724.0	64,099.6	67,244.0	71,692.0	74,230.2	73,637.0	76,727.0	87,835.6	98,522.3	99,075.0	119,100.0	140,947.0
	Murabahah		NC M		18,200.3	18,944.9	19,951.7	21,186.5	22,202.5	23,385.0	26,328.0	27,069.0	27,752.0	29,119.0	30,723.0	31,615.0	35,021.0	38,477.0	41,341.0	48,213.0	54,479.0	68,433.0	70,449.0
	Commodity Murabahah/ Tawaruq		NC M		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Salam		NC M		1,534.0	443.7	479.8	752.6	1,087.6	613.0	667.0	1,387.0	1,425.0	1,081.0	1,089.0	1,378.0	1,808.0	1,171.0	825.0	1,672.0	1,628.0	1,937.0	1,044.0
	Istisna'		NC M		4,693.8	6,199.1	6,281.0	6,977.6	7,477.1	8,809.0	10,030.0	10,448.0	10,791.0	11,646.0	14,033.0	15,776.0	17,908.0	15,577.0	22,604.0	27,720.0	29,123.0	30,895.0	30,895.0
	Ijarah / Ijarah Muntahia Bittamlik		NC M		245.1	262.5	270.5	426.6	408.5	404.0	497.0	349.0	327.0	348.0	309.0	300.0	315.0	408.0	472.0	471.0	492.0	508.0	607.0
	Mudharabah		NC M		1,630.3	2,707.5	2,646.5	2,511.6	2,497.3	2,560.0	2,839.0	2,661.0	2,778.0	2,646.0	2,884.0	3,235.0	3,160.0	3,273.0	3,455.0	4,374.0	4,717.0	5,855.0	6,047.0
	Musharakah		NC M		2,787.4	2,989.9	2,934.2	2,684.2	2,752.8	3,002.0	3,461.0	2,880.0	2,761.0	3,234.0	3,191.0	3,109.0	3,190.0	3,532.0	2,999.0	3,587.0	4,837.0	5,993.0	6,229.0
	Diminishing Musharakah		NC M		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Wakalah		NC M		...	...	...	...	...	928.0	1,333.0	1,539.0	1,225.0	1,243.0	1,327.0	1,563.0	1,751.0	2,042.0	2,136.0	1,647.0	1,542.0	3,908.0	3,904.0
	Qard Hassan		NC M		5.4	7.3	8.0	...	...	1.0	2.0	3.0	2.0	6.0	14.0	13.0	22.0	43.0	27.0	48.0	24.0	42.0	28.0
	Others		NC M		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(i) Kafala		NC M		...	...	...	851.0	865.6	225.0	512.0	506.0	353.0	291.0	205.0	117.0	114.0	119.0	156.0	134.0	116.0	92.0	92.0
	(ii)		NC M		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)		NC M		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others		NC M		15,401.7	14,512.0	15,439.0	14,493.0	14,771.0	14,930.6	12,015.2	15,862.0	16,686.0	17,650.0	18,394.0	15,977.0	12,482.0	9,753.0	16,847.0	15,723.0	3,520.0	3,749.0	2,152.0
ST08	Assets held by domestic systemically important Islamic banks²				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Source: Central Bank of Sudan				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

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

© IFSB-2 (Capital Adequacy Standard for Institutions (other than Insurance Institutions) offering only Islamic Financial Services (IFS)) is applied.
© Financing for construction (f) is included in financing for real estate activities (f).
1 The number of ATMs slightly decreased from Quarter 2 to Quarter 3 of 2014 as a result of some ATMs being out of service for several days. According to regulation, out of service ATMs are not counted.
2 There is no data available on D-SIBs because there is no supervisory guidelines yet for identifying D-SIBs.