

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

| Country: Palestine | | | | | | | | | | | |
|---|---|----------------------------|------------|----------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Time period covered : Starting Period: 2016Q4 Ending Period: 2018Q2 | | | | | | | | | | | |
| Core Prudential Islamic Financial Indicators (PIFIs) | | | | | | | | | | | |
| Code | Indicator | Standard | Currency | Units | 2016Q4 | 2017Q1 | 2017Q2 | 2017Q3 | 2017Q4 | 2018Q1 | 2018Q2 |
| End-of-period exchange rate (National Currency / USD): | | | | | | | | | | | |
| <i>Capital Adequacy : Basel Standard</i> | | | | | | | | | | | |
| CP01a | CAR | | | | 19.5% | 18.7% | 20.0% | 18.8% | 18.5% | 17.8% | 17.8% |
| | Total regulatory capital | <i>Basel I*</i> | <i>USD</i> | <i>M</i> | 220.6 | 220.7 | 249.1 | 247.6 | 255.9 | 258.5 | 262.62 |
| | Risk-weighted assets (RWA) | <i>Basel I</i> | <i>USD</i> | <i>M</i> | 1,129.5 | 1,179.8 | 1,243.7 | 1,316.0 | 1,380.6 | 1,452.7 | 1493.94 |
| CP02a | Tier 1 capital to RWA | | | | 18.7% | 17.8% | 19.4% | 18.1% | 17.8% | 17.1% | 17.1% |
| | Tier 1 capital | <i>Basel I</i> | <i>USD</i> | <i>M</i> | 210.7 | 209.5 | 241.0 | 238.5 | 246.1 | 247.7 | 251.33 |
| | RWA | <i>Basel I</i> | <i>USD</i> | <i>M</i> | 1,129.5 | 1,179.8 | 1,243.7 | 1,316.0 | 1,380.6 | 1,452.7 | 1493.94 |
| CP03a | Common Equity Tier 1 (CET1) capital to RWA | | | | ... | ... | ... | ... | ... | ... | ... |
| | CET1 capital | | | | ... | ... | ... | ... | ... | ... | ... |
| | RWA | | | | ... | ... | ... | ... | ... | ... | ... |
| <i>Capital Adequacy: IFSB Formula</i> | | | | | | | | | | | |
| 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 | | | | ... | ... | ... | ... | ... | ... | ... |
| <i>Asset Quality</i> | | | | | | | | | | | |
| CP04 | Gross nonperforming financing (NPF) ratio | | | | 1.1% | 1.3% | 2.2% | 1.8% | 1.4% | 1.7% | 1.7% |
| | NPF | | <i>USD</i> | <i>M</i> | 10.6 | 13.6 | 24.8 | 22.2 | 17.7 | 22.2 | 23.59 |
| | Total financing | | <i>USD</i> | <i>M</i> | 970.1 | 1,050.8 | 1,138.6 | 1,203.9 | 1,248.9 | 1,305.9 | 1387.85 |
| CP05 | Net nonperforming financing (net NPF) to capital | | | | 2.2% | 3.6% | 7.6% | 6.5% | 4.5% | 6.3% | 6.3% |
| | Net NPF***** | | <i>USD</i> | <i>M</i> | 4.8 | 7.9 | 18.9 | 16.0 | 11.6 | 16.2 | 3.93 |
| | Total regulatory capital | | <i>USD</i> | <i>M</i> | 220.6 | 220.7 | 249.1 | 247.6 | 255.9 | 258.5 | 262.62 |
| CP06 | Provisions for gross nonperforming financing (NPF) | | | | 54.8% | 42.1% | 23.8% | 27.8% | 34.3% | 27.0% | 27.0% |
| | Provisions***** | | <i>USD</i> | <i>M</i> | 5.8 | 5.7 | 5.9 | 6.2 | 6.1 | 6.0 | 19.65 |
| | NPF | | <i>USD</i> | <i>M</i> | 10.6 | 13.6 | 24.8 | 22.2 | 17.7 | 22.2 | 23.59 |
| <i>Earnings</i> | | | | | | | | | | | |
| CP07 | Return on assets (ROA) | | | | 1.50% | 1.31% | 1.30% | 1.27% | 1.3% | 0.9% | 0.9% |
| | Net income (before extraordinary items, taxes, and Zakat)** | N o t | <i>USD</i> | <i>M</i> | 23.1 | 24.3 | 24.3 | 24.8 | 25.2 | 19.5 | 23.25 |
| | Total assets*** | | <i>USD</i> | <i>M</i> | 1,536.3 | 1,847.5 | 1,867.2 | 1,949.1 | 2,012.2 | 2,215.6 | 2241.39 |
| CP08 | Return on equity (ROE) | | | | 12.6% | 10.0% | 9.6% | 9.5% | 9.5% | 6.7% | 6.7% |
| | Net income (before extraordinary items, taxes, and Zakat) | A p p l i c | <i>USD</i> | <i>M</i> | 23.1 | 24.3 | 24.3 | 24.8 | 25.2 | 19.5 | 23.25 |
| | Equity | | <i>USD</i> | <i>M</i> | 183.4 | 243.1 | 253.9 | 260.5 | 265.8 | 288.6 | 281.36 |
| CP09 | Net profit margin | | | | 31.8% | 31.9% | 26.7% | 29.5% | 26.4% | 19.2% | 19.2% |
| | Net income (before extraordinary items, taxes, and Zakat) | | <i>USD</i> | <i>M</i> | 23.1 | 6.1 | 12.2 | 18.6 | 25.2 | 4.9 | 11.63 |

| | | | | | | | | | | | |
|--|--|---|-----|---|--------------|--------------|--------------|--------------|---------------|---------------|---------------|
| | Gross income | a | USD | M | 72.5 | 19.1 | 45.5 | 63.0 | 95.6 | 25.3 | 52.32 |
| CP10 | Cost to income | b | | | 64.6% | 68.7% | 63.1% | 70.2% | 63.7% | 67.7% | 67.7% |
| | Operating costs | e | USD | M | 46.9 | 13.1 | 28.8 | 44.2 | 60.9 | 17.1 | 34.26 |
| | Gross income | | USD | M | 72.5 | 19.1 | 45.5 | 63.0 | 95.6 | 25.3 | 52.32 |
| <i>Leverage</i> | | | | | | | | | | | |
| CP11 | Capital to assets (balance sheet definition) | | | | 12.2% | 10.6% | 11.9% | 11.3% | 11.0% | 10.9% | 10.9% |
| | Tier 1 capital | | USD | M | 210.7 | 209.5 | 241.0 | 238.5 | 246.1 | 247.7 | 251.33 |
| | Total assets**** | | USD | M | 1,724.1 | 1,971.0 | 2,021.3 | 2,110.1 | 2,234.4 | 2,267.8 | 2308.16 |
| CP12 | Leverage (regulatory definition) | | | | 11.2% | 9.1% | 10.1% | 9.6% | 9.7% | 9.4% | 9.4% |
| | Tier 1 capital | | USD | M | 210.7 | 209.5 | 241.0 | 238.5 | 246.1 | 247.7 | 251.33 |
| | Exposure | | USD | M | 1,885.4 | 2,302.9 | 2,390.3 | 2,482.1 | 2,530.5 | 2,629.4 | 2632.20 |
| <i>Liquidity</i> | | | | | | | | | | | |
| CP13 | Liquid assets ratio | | | | 29.3% | 29.8% | 28.5% | 32.0% | 31.8% | 30.8% | 30.8% |
| | Liquid assets | N | USD | M | 495.3 | 575.6 | 575.6 | 662.3 | 711.0 | 699.2 | 668.35 |
| | Total assets | o | USD | M | 1,687.9 | 1,932.2 | 2,021.3 | 2,068.7 | 2,234.4 | 2,267.8 | 2308.16 |
| CP14 | Liquid assets to short-term liabilities | t | | | 42.4% | 39.9% | 39.9% | 45.3% | 46.8% | 44.5% | 44.5% |
| | Liquid assets | A | USD | M | 495.3 | 575.6 | 575.6 | 662.3 | 711.0 | 699.2 | 668.35 |
| | Short-term liabilities | p | USD | M | 1,167.9 | 1,444.1 | 1,444.1 | 1,462.7 | 1,520.6 | 1,569.7 | 1634.06 |
| CP15 | Liquidity coverage ratio (LCR) | i | | | ... | ... | ... | ... | ... | ... | ... |
| | Stock of <i>Shari'ah</i> -compliant high quality liquid assets | c | | | ... | ... | ... | ... | ... | ... | ... |
| | Total net cash outflows over the next 30 calendar days | a | | | ... | ... | ... | ... | ... | ... | ... |
| CP16 | Net stable funding ratio (NSFR) | b | | | ... | ... | ... | ... | ... | ... | ... |
| | Available stable funding (ASF) | e | | | ... | ... | ... | ... | ... | ... | ... |
| | Required stable funding (RSF) | | | | ... | ... | ... | ... | ... | ... | ... |
| <i>Sensitivity to Market Risk; Other</i> | | | | | | | | | | | |
| CP17 | Net foreign exchange open position to capital | | | | ... | ... | ... | ... | ... | ... | ... |
| | Net FX open position | | | | ... | ... | ... | ... | ... | ... | ... |
| | Total regulatory capital | | USD | M | 220.6 | 220.7 | 249.1 | 247.6 | 255.9 | 258.5 | 262.62 |
| CP18 | Large exposures to capital | | | | 66.8% | 55.2% | 46.7% | 62.3% | 103.5% | 102.5% | 102.5% |
| | Value of large exposures | | USD | M | 162.4 | 133.9 | 128.7 | 174.4 | 264.9 | 264.9 | 370.49 |
| | Total regulatory capital (or balance sheet capital)***** | | USD | M | 243.4 | 242.8 | 275.6 | 280.2 | 255.9 | 258.5 | 262.62 |
| CP19 | Growth of financing to private sector***** | | | | 30.2% | 25.6% | 27.7% | 35.5% | 28.7% | 24.3% | 24.3% |
| | Total financing at end of current period | | USD | M | 866.1 | 934.3 | 1,138.6 | 1,083.8 | 1,248.9 | 1,305.9 | 1387.85 |
| | Total financing at end of same period in previous year | | USD | M | 665.2 | 744.0 | 891.6 | 800.0 | 970.1 | 1,050.8 | 1138.57 |

Additional Prudential Islamic Financial Indicators (PIFIs)

| Code | Indicator | Currency | Units | 2016Q4 | 2017Q1 | 2017Q2 | 2017Q3 | 2017Q4 | 2018Q1 | 2018Q2 |
|-------------|--|----------|-------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| AD01 | sharing investment accounts (PSIAs) | | | ... | ... | ... | ... | ... | ... | ... |
| | Income distributed to IAH | | | ... | ... | ... | ... | ... | ... | ... |
| | Total income from assets funded by PSIA | | | ... | ... | ... | ... | ... | ... | ... |
| AD02 | Total off-balance sheet items to total assets | | | 11.5% | 18.8% | 20.7% | 19.6% | 15.2% | 17.9% | 16.6% |
| | Off-balance sheet items | USD | M | 197.7 | 370.6 | 418.1 | 413.5 | 338.5 | 405.3 | 383.2 |
| | Total assets | USD | M | 1,724.1 | 1,971.0 | 2,021.3 | 2,110.1 | 2,234.4 | 2,267.8 | 2,308.2 |
| AD03 | Foreign-currency denominated funding to total funding | | | ... | ... | ... | ... | ... | ... | ... |
| | FX funding | | | ... | ... | ... | ... | ... | ... | ... |
| | Total funding | | | ... | ... | ... | ... | ... | ... | ... |
| AD04 | Foreign-currency denominated financing to total financing | | | ... | ... | ... | ... | ... | ... | ... |

| | | | | | | | | | | |
|-------------|--|-----|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | FX financing | | | ... | ... | ... | ... | ... | ... | ... |
| | Total financing | | | ... | ... | ... | ... | ... | ... | ... |
| AD05 | Value of <i>Sukūk</i> holdings to capital | | | 14.3% | 13.4% | 12.6% | 13.3% | 15.6% | 15.5% | 16.2% |
| | <i>Sukūk</i> holdings | USD | M | 31.4 | 29.5 | 31.5 | 33.0 | 40.0 | 40.0 | 42.67 |
| | Total regulatory capital | USD | M | 220.6 | 220.7 | 249.1 | 247.6 | 255.9 | 258.5 | 262.62 |
| AD06 | Value (or percentage) of <i>Sharī'ah</i>-compliant financing by economic activity | | | ... | ... | ... | ... | ... | ... | ... |
| | Value of <i>Sharī'ah</i> -compliant financing | USD | M | 970.1 | 1,050.8 | 1,138.6 | 1,203.9 | 1,248.9 | 1,305.9 | 1387.85 |
| | Sectoral distribution | | | ... | ... | ... | ... | ... | ... | ... |
| | (a) agriculture, forestry, hunting and fishing | USD | M | 38.9 | 45.0 | 49.8 | 52.5 | 37.2 | 37.8 | 41.29 |
| | (b) mining and quarrying | USD | M | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.00 |
| | (c) manufacturing | USD | M | 13.0 | 14.2 | 16.0 | 16.8 | 31.1 | 32.7 | 36.29 |
| | (d) electricity, gas, steam and air-conditioning supply | | | ... | ... | ... | ... | ... | ... | ... |
| | (e) water supply; sewerage and waste management | | | ... | ... | ... | ... | ... | ... | 0.00 |
| | (f) construction | USD | M | 134.9 | 145.8 | 147.3 | 149.5 | 137.5 | 140.7 | 141.46 |
| | (g) wholesale and retail trade; repair of motor vehicles and motorcycles | USD | M | 213.9 | 205.2 | 217.0 | 242.8 | 286.9 | 311.1 | 317.90 |
| | (h) transportation and storage | USD | M | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.00 |
| | (i) accommodation and food service activities | USD | M | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 3.62 |
| | (j) information and communication | USD | M | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.00 |
| | (k) financial and insurance activities | USD | M | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.00 |
| | (l) real estate activities | USD | M | 240.1 | 277.1 | 319.4 | 340.0 | 341.5 | 355.1 | 389.39 |
| | (m) professional, scientific and technical activities | USD | M | 7.5 | 8.4 | 9.6 | 10.1 | 11.5 | 12.0 | 13.41 |
| | (n) administrative and support service activities | | | ... | ... | ... | ... | ... | ... | ... |
| | (o) public administration and defense; compulsory social security | | | ... | ... | ... | ... | ... | ... | ... |
| | (p) education | USD | M | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.07 |
| | (q) human health and social work activities | USD | M | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.04 |
| | (r) arts, entertainment and recreation | | | ... | ... | ... | ... | ... | ... | ... |
| | (s) other service activities (export) | | | ... | ... | ... | ... | ... | ... | ... |
| | (t) activities of households as employers | | | ... | ... | ... | ... | ... | ... | ... |
| | (t*) other financing of households | USD | M | 217.8 | 238.5 | 253.7 | 272.1 | 281.3 | 294.3 | 325.52 |
| | (u) activities of extraterritorial organisations and bodies | | | ... | ... | ... | ... | ... | ... | ... |
| | (u*) financing to nonresidents | USD | M | 1.6 | 1.4 | 2.2 | 1.9 | 2.2 | 2.0 | 3.78 |
| | (v) Public sector***** | USD | M | 102.4 | 115.0 | 123.5 | 118.2 | 119.6 | 120.2 | 114.79 |
| AD07 | Value (or percentage) of gross NPF by economic activities | | | ... | ... | ... | ... | ... | ... | ... |
| | Value of gross NPF | USD | M | 10.6 | 13.6 | 24.8 | 22.2 | 17.7 | 22.2 | 22.18 |
| | Economic activity | | | ... | ... | ... | ... | ... | ... | ... |
| | (a) agriculture, forestry, hunting and fishing | USD | M | 0.1 | 0.1 | 1.3 | 1.3 | 1.0 | 1.6 | 0.49 |
| | (b) mining and quarrying | USD | M | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.00 |
| | (c) manufacturing | USD | M | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.06 |
| | (d) electricity, gas, steam and air-conditioning supply | | | ... | ... | ... | ... | ... | ... | ... |
| | (e) water supply; sewerage and waste management | | | ... | ... | ... | ... | ... | ... | ... |
| | (f) construction | USD | M | 2.8 | 5.2 | 5.9 | 3.5 | 2.9 | 6.1 | 6.58 |
| | (g) wholesale and retail trade; repair of motor vehicles and motorcycles | USD | M | 1.3 | 1.0 | 1.3 | 1.3 | 2.9 | 1.3 | 2.11 |
| | (h) transportation and storage | USD | M | 0.3 | 0.3 | 0.5 | 0.3 | 0.0 | 0.0 | 0.00 |
| | (i) accommodation and food service activities | USD | M | 2.3 | 2.3 | 4.9 | 2.6 | 2.3 | 3.0 | 3.62 |
| | (j) information and communication | USD | M | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.00 |
| | (k) financial and insurance activities | USD | M | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.00 |

| | | | | | | | | | |
|---|-----|---|------|------|------|------|------|------|-------|
| (l) real estate activities | USD | M | 1.4 | 1.3 | 1.3 | 1.0 | 0.1 | 0.0 | 0.65 |
| (m) professional, scientific and technical activities | USD | M | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.00 |
| (n) administrative and support service activities | | | ... | ... | ... | ... | ... | ... | ... |
| (o) public administration and defense; compulsory social security | | | ... | ... | ... | ... | ... | ... | ... |
| (p) education | USD | M | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.00 |
| (q) human health and social work activities | USD | M | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.00 |
| (r) arts, entertainment and recreation | | | ... | ... | ... | ... | ... | ... | ... |
| (s) other service activities (export) | | | ... | ... | ... | ... | ... | ... | ... |
| (t) activities of households as employers | | | ... | ... | ... | ... | ... | ... | ... |
| (t*) other financing of households | USD | M | 2.2 | 3.4 | 9.5 | 12.0 | 7.7 | 9.3 | 8.40 |
| (u) activities of extraterritorial organisations and bodies | | | ... | ... | ... | ... | ... | ... | ... |
| (u*) financing to nonresidents | USD | M | 0.1 | 0.0 | 0.0 | 0.2 | 0.2 | 0.2 | 0.00 |
| (v) Public sector | USD | M | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.00 |
| AD08 Value (or percentage) of returns by major type of Shari'ah-compliant contract | | | ... | ... | ... | ... | ... | ... | ... |
| Total returns | USD | M | 72.5 | 19.1 | 45.5 | 63.0 | 73.6 | 19.9 | 41.16 |
| Murābahah ,Istisnā ,others | USD | M | 55.6 | 15.5 | 30.9 | 48.5 | 67.2 | 18.3 | 38.21 |
| Muḍārabah, Mushārakah,Qarḍ Hassan | USD | M | 0.8 | 0.1 | 0.2 | 0.2 | 0.3 | 0.1 | 0.22 |
| Ijārah/Ijārah Muntahia Bittamlik | USD | M | 2.0 | 0.6 | 1.2 | 1.7 | 2.5 | 0.9 | 1.46 |
| Others (please specify) | USD | M | 14.1 | 2.9 | 13.3 | 12.6 | 3.6 | 0.6 | 1.27 |
| (i) | | | | | | | | | |
| (ii) | | | | | | | | | |
| (iii) | | | | | | | | | |
| Others | | | | | | | | | |

| Structural Islamic Financial Indicators (SIFIs) | | | | | | | | | | |
|---|--|----------|-------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Code | Indicator | Currency | Units | 2016Q4 | 2017Q1 | 2017Q2 | 2017Q3 | 2017Q4 | 2018Q1 | 2018Q2 |
| ST01 | Number of Islamic banks | | G | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| | Number of domestic branch offices | | G | 48 | 48 | 50 | 55 | 60 | 61 | 62 |
| | Number of ATMs | | G | 83 | 98 | 98 | 101 | 103 | 101 | 106 |
| ST02 | Number of employees | | G | 1,040 | 1,076 | 1,116 | 1,160 | 1,199 | 1,214 | 1,259 |
| ST03 | Total assets | USD | M | 1,724.1 | 1,971.0 | 2,021.3 | 2,110.1 | 2,234.4 | 2,267.8 | 2308.16 |
| | Total Shari'ah-compliant financing (excluding interbank financing) | USD | M | 970.1 | 1,050.8 | 1,138.6 | 1,203.9 | 1,248.9 | 1,305.9 | 1387.85 |
| | Sukūk holdings | USD | M | 31.4 | 29.5 | 31.5 | 33.0 | 40.0 | 40.0 | 42.67 |
| | Other Shari'ah-compliant securities | USD | M | 36.3 | 38.5 | 36.7 | 39.2 | 39.6 | 44.5 | 44.86 |
| | Interbank financing | USD | M | 415.7 | 481.7 | 489.0 | 448.7 | 453.3 | 473.3 | 443.26 |
| | All other assets | USD | M | 270.5 | 370.6 | 325.6 | 385.3 | 452.5 | 404.1 | 389.52 |
| ST04 | Total funding/liabilities and equities | USD | M | 1,724.1 | 1,932.2 | 2,021.3 | 2,110.1 | 2,234.4 | 2,267.8 | 2308.16 |
| | Profit-sharing investment accounts (PSIA)***** | USD | M | 883.8 | 993.3 | 1,013.9 | 1,066.2 | 1,112.4 | 1,161.8 | 1231.04 |
| | Other remunerative funding (Murābahah, Commodity Murābahah etc.) | USD | M | ... | ... | ... | ... | ... | ... | ... |
| | Nonremunerative funding (current account, Wadi'ah) | USD | M | 401.6 | 444.6 | 493.2 | 489.2 | 524.7 | 494.5 | 484.97 |
| | Sukūk issued | USD | M | 0.0 | 0.0 | 0.0 | 0.0 | ... | ... | ... |
| | Other Shari'ah-compliant securities issued | USD | M | 0.0 | 0.0 | 0.0 | 0.0 | ... | ... | ... |
| | Interbank funding/liabilities | USD | M | 113.1 | 198.8 | 152.3 | 184.2 | 197.8 | 205.3 | 210.18 |
| | All other liabilities | USD | M | 82.2 | 52.7 | 86.4 | 90.4 | 112.5 | 116.1 | 114.87 |
| | Capital and reserves | USD | M | 243.4 | 242.8 | 275.6 | 280.2 | 287.0 | 290.0 | 267.09 |
| ST05 | Total revenues | | | ... | ... | ... | ... | ... | ... | ... |

| | | | | | | | | | | |
|-------------|---|------------|----------|-------------|------------|-------------|-------------|-------------|------------|--------------|
| | Financing based | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Investment based (<i>Sukūk</i> , other <i>Shari'ah</i> -compliant securities etc.) | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Fee based | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Other | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| ST06 | Earnings before taxes and <i>Zakat</i> | <i>USD</i> | <i>M</i> | 23.1 | 6.1 | 12.2 | 18.6 | 25.2 | 4.9 | 11.63 |
| ST07 | Value (or percentage) of financing by type of <i>Shari'ah</i>-compliant contract | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Total financing | <i>USD</i> | <i>M</i> | 970.1 | 1,050.8 | 1,138.6 | 1,203.9 | 1,248.9 | 1,305.9 | 1387.85 |
| | <i>Murābahah</i> | <i>USD</i> | <i>M</i> | 880.6 | 950.8 | 1,015.2 | 1,053.8 | 1,120.4 | 1,171.4 | 1240.99 |
| | <i>Commodity Murābahah/ Tawwaruq</i> | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | <i>Salam</i> | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | <i>Istisnā'</i> | <i>USD</i> | <i>M</i> | 12.1 | 11.7 | 12.7 | 15.4 | 15.4 | 14.8 | 15.46 |
| | <i>Ijārah / Ijārah Muntahia Bittamlik</i> | <i>USD</i> | <i>M</i> | 39.7 | 44.3 | 50.6 | 54.2 | 58.0 | 62.2 | 67.66 |
| | <i>Muḍārabah</i> | <i>USD</i> | <i>M</i> | 17.3 | 19.2 | 34.6 | 51.9 | 26.4 | 28.7 | 32.66 |
| | <i>Mushārahah</i> | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | <i>Diminishing Mushārahah</i> | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | <i>Wakālah</i> | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | <i>Qarḍ Hassan</i> | <i>USD</i> | <i>M</i> | 15.8 | 15.7 | 20.8 | 22.3 | 24.6 | 23.4 | 22.27 |
| | <i>Others (please specify)</i> ¹ | <i>USD</i> | <i>M</i> | ... | ... | ... | ... | ... | ... | ... |
| | (i) <i>Overdraft</i> | <i>USD</i> | <i>M</i> | 4.5 | 9.2 | 4.8 | 6.3 | 4.0 | 5.4 | 8.80 |
| | (ii) | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (iii) | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | <i>Others</i> | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| ST08 | Assets held by domestic systemically important Islamic banks | ... | ... | ... | ... | ... | ... | ... | ... | ... |

Source: Palestine Monetary Authority

Note:

G Indicates General

M Indicates Millions

n.a Not applicable

(...) Indicates the data is not available

* In August 2016, the PMA issued Basel II instructions to banks operating in Palestine. This comes as part of the efforts to finalize a bigger project launched by the PMA at the beginning of 2013 to implement capital adequacy and risk management requirements as per Basel II. The Instructions have been applied to commercial banks while work is underway to complete their application to Islamic banks.

** Converted to an annual basis.

*** Average Assets.

**** Total Gross Assets.

***** Balance sheet capital.

***** Annual growth in finance is quite high due to opening a new Islamic bank "Safa Bank" in the second half of 2016.

***** Public Sector which has been added to the above data, includes finance granted to: the government (PNA), Palestinian local authorities, and other Palestinian non-financial public sector. Shariah compliant financing in AD06 includes finance granted to the Public Sector.

Profit-sharing investment accounts include Saving and Investment deposits. The types of deposit taking instruments for Islamic banking sector in Palestine mainly include: Current account, Saving account, Investment deposits.

***** After IFRS9 applied.

***** After IFRS9 applied.