

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

Country:		Oman		Time period covered:		Starting Period:		2013A		Ending Period:		2010Q1		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	2018Q3	2018Q4	2019Q1				
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	0.3845	0.3845	0.3845			
Capital Adequacy: Basel Standard¹⁶																														
CP1a	CAR ¹⁷	...	...	...	81.0%	76.6%	78.2%	68.8%	58.8%	51.2%	42.9%	37.9%	35.6%	31.3%	28.6%	26.3%	24.0%	21.4%	20.3%	18.7%	17.0%	15.3%	13.8%	14.2%	15.9%	15.1%	15.1%
Total regulatory capital		Base III	NC	T	229,550.0	227,163.0	223,664.0	220,705.0	218,913.0	215,643.0	212,897.0	208,547.0	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	205,890.0	205,890.0	205,890.0	213,970.0	215,752.0			
Risk-weighted assets (RWA)		Base III	NC	T	283,336.0	296,666.0	286,195.0	320,567.0	370,389.0	421,061.0	500,937.0	557,381.0	590,239.0	666,048.8	727,386.6	770,066.3	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	1,450,862.0	1,347,214.0	1,431,334.0	1,431,334.0			
CP2a	Tier 1 capital to RWA	...	...	...	80.8%	76.2%	77.7%	68.2%	58.2%	50.7%	41.6%	37.0%	34.5%	30.2%	27.5%	25.2%	22.9%	20.3%	18.3%	16.0%	14.5%	13.3%	13.8%	15.1%	14.3%	14.3%	
Tier 1 capital		Base 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	203,580.0	201,388.0	200,125.0	198,974.1	198,001.4	196,911.7	195,303.0	195,037.0	198,506.2	196,962.6	196,563.0	196,321.0	203,324.0	204,540.0				
RWA		Base III	NC	T	283,336.0	296,666.0	286,195.0	320,567.0	370,389.0	421,061.0	500,937.0	557,381.0	590,239.0	666,048.8	727,386.6	770,066.3	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	1,450,862.0	1,347,214.0	1,431,334.0				
CP3a	Common Equity Tier 1 (CET1) capital to RWA	...	...	...	80.8%	76.2%	77.7%	68.2%	58.2%	50.7%	41.6%	37.0%	34.5%	30.2%	27.5%	25.2%	22.9%	20.3%	18.3%	16.0%	14.5%	13.3%	13.8%	15.1%	14.3%	14.3%	
CET1 capital		Base 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	203,580.0	201,388.0	200,125.0	198,974.1	198,001.4	196,911.7	195,303.0	195,037.0	198,506.2	196,962.6	196,563.0	196,321.0	203,324.0	204,540.0				
RWA		Base III	NC	T	283,336.0	296,666.0	286,195.0	320,567.0	370,389.0	421,061.0	500,937.0	557,381.0	590,239.0	666,048.8	727,386.6	770,066.3	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	1,450,862.0	1,347,214.0	1,431,334.0				
Capital Adequacy: IFSB Formula																														
CP1b	CAR (IFSB)	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Total regulatory capital		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP2b	Tier 1 capital to RWA (IFSB)	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Tier 1 capital		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
RWA		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP3b	Common Equity Tier 1 (CET1) capital to RWA (IFSB)	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CET1 capital		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
RWA		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Asset Quality																														
CP4	Gross nonperforming financing (gross NPF) ratio	...	...	...	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0.00%	0.03%	0.03%	0.03%	0.07%	0.12%	0.11%	0.11%	0.11%	0.16%	0.14%	0.17%	0.21%	0.21%	0.21%	0.21%	0.21%
Gross NPF ¹⁸		NC	T	0.0	0.0	0.0	0.0	64.0	0.0	126.0	131.0	147.0	417.0	786.0	785.0	911.0	988.8	1,491.0	1,462.0	1,870.0	6,003.0	7,516.0	7,084.0	5,361.0	5,361.0					
Total financing		NC	T	37,875.0	70,180.0	95,026.0	150,802.0	208,479.0	290,893.0	347,224.0	412,877.0	475,166.0	551,588.0	601,535.0	663,489.4	720,629.0	816,692.0	878,488.2	957,816.0	1,035,060.0	1,105,443.0	1,187,590.0	1,234,975.0	1,284,815.0	1,314,719.0					
CP5	Net nonperforming financing (net NPF) to capital	...	...	...	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.04%	0.00%	0.04%	0.10%	0.27%	0.23%	0.23%	0.32%	0.34%	0.38%	0.46%	0.50%	0.50%	0.50%	0.50%	
Net NPF ¹⁸		NC	T	0.0	0.0	0.0	0.0	48.0	0.0	95.0	6.0	87.0	202.0	367.2	568.2	656.0	708.4	786.0	888.0	1,262.0	3,236.0	3,908.0	3,718.0	2,824.0						
Total regulatory capital		NC	T	229,550.0	223,664.0	220,705.0	218,913.0	215,643.0	212,897.0	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	205,890.0	213,970.0	215,752.0						
CP6	Provisions for gross nonperforming financing (gross NPF) provisions ¹⁹	N	O	T	0.0	0.0	0.0	0.0	15.0	0.0	31.0	14.0	14.0	14.0	21.0	21.8	21.8	21.8	25.0	27.8	27.8	27.8	27.8	27.8	27.8	27.8				
Gross NPF		NC	T	0.0	0.0	0.0	0.0	64.0	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	7,516.0	7,084.0	5,361.0						
Earnings																														
CP7	Return on assets (ROA) ²⁰	A	P	I	-5.8%	-4.8%	-4.5%	-4.7%	-4.1%	-3.5%	-3.0%	-1.7%	-1.7%	-1.2%	-1.2%	-0.7%	-0.6%	-0.4%	-0.3%	-0.2%	0.0%	0.5%	0.7%	0.7%	1.0%	0.8%				
Net income (before extraordinary items, taxes, and Zakat)		NC	T	-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	6,396.0	10,696.0	10,956.0	12,688.0	12,688.0					
Total assets		NC	T	298,349.0	312,515.0	332,166.5	349,217.0	366,753.5	398,229.0	456,342.0	521,074.0	576,095.5	638,171.3	700,225.6	772,544.2	859,988.7	961,825.0	1,088,409.6	1,165,714.5	1,223,109.5	1,336,923.0	1,426,572.5	1,463,691.0	1,523,444.0	1,571,221.0					
CP8	Return on equity (ROE) ²⁰	C	P	I	-7.3%	-6.4%	-6.3%	-6.7%	-6.3%	-5.6%	-4.8%	-3.3%	-3.3%	-2.5%	-2.5%	-1.6%	-0.9%	0.2%	0.3%	0.3%	0.3%	0.5%	0.7%	0.7%	1.0%	0.8%				
Net income (before extraordinary items, taxes, and Zakat)		NC	T	-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	6,396.0	10,696.0	10,956.0	12,688.0	12,688.0					
Equity		NC	T	235,904.0	234,499.0	231,636.0	228,204.0	224,821.5	221,862.0	218,708.0	216,019.0	213,765.0	211,736.4	210,412.4	209,411.0	208,582.1	208,287.8	207,653.3	207,312.7	208,331.5	209,181.5	210,189.5	212,262.0	214,188.0	216,960.0					
CP9	Net profit margin ²¹	B	P	I	-273.8%	-186.4%	-170.2%	-132.3%	-102.1%	-88.7%	-43.3%	-45.2%	-32.2%	-17.5%	-17.9%	-12.4%	-11.5%	-11.5%	-11.5%	-11.5%	-11.5%	-11.5%	-11.5%	-11.5%	-11.5%	-11.5%				
Net income (before extraordinary items, taxes, and Zakat)		NC	T	-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	6,396.0	10,696.0	10,956.0	12,688.0	12,688.0					
Gross income		NC	T	6,293.0	8,016.0	8,740.0	9,660.0	11,380.0	13,808.0	15,520.0	20,804.0	21,500.0	23,408.8	26,782.0	27,580.0	28,696.0	30,270.0	31,880.0	36,360.0	39,200.0	45,880.0	48,668.0	51,880.0	51,880.0						
CP10	Cost to income ²²	A	P	I	362.9%	277.4%	267.8%	266.1%	228.6%	178.4%	172.3%	128.0%	121.3%	116.5%	105.4%	105.9%	102.1%	91.3%	96.9%	85.8%	77.8%	75.9%	71.2%	66.0%	70.1%	64.3%				
Operating costs		NC	T	23,024.0	22,238.0	21,386.0	25,138.0	25,100.0	24,638.0	26,740.0	26,680.0	27,278.9	28,220.0	29,212.0	29,308.0	29,372.0	30,772.0	31,180.0	30,462.0	31,360.0	32,824.0	33,324.0	33,324.0	33,324.0						
Gross income		NC	T	6,293.0	8,016.0	8,740.0	9,660.0	11,380.0	13,808.0	15,520.0	20,804.0	21,500.0	23,408.8	26,782.0	27,580.0	28,696.0	30,270.0	31,880.0	36,360.0	39,200.0	45,880.0	48,668.0	51,880.0							
Leverage																														
CP11	Capital to assets (balance sheet definition)	...	...	...	78.8%	69.2%	65.8%	60.6%	57.8%	50.0%	42.6%	37.3%	34.0%	29.7%	27.2%	24.2%	22.1%	19.2%	17.0%	15.6%	13.4%	12.2%	13.2%	13.1%	12.9%		
Tier 1 capital		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	203,580.0	201,388.0	200,125.0	198,974.1	198,001.4	196,911.7	195,303.0	195,037.0	198,506.2	196,962.6	196,563.0	196,321.0	203,324.0						

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	
	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	7,862.6	6,777.7	7,862.6	8,113.7	7,653.9	7,674.0	6,739.0	7,364.0	6,308.0	6,245.0	5,163.0	6,219.0
	Interbank financing	NC	T		113,815.0	145,222.0	141,667.0	108,977.0	74,799.0	32,425.0	15,710.0	16,529.0	40,890.3	29,705.9	25,972.0	33,556.9	32,647.6	32,777.0	32,777.0	31,558.0	19,926.0	42,384.0	10,187.0	41,386.0	21,445.0	15,846.0	32,629.0
	All other assets	NC	T		48,554.0	70,779.0	67,773.0	72,306.0	75,255.0	88,154.0	104,364.0	108,989.0	69,651.8	72,880.9	87,856.0	96,035.3	115,148.1	141,179.6	123,346.5	127,545.0	112,447.0	206,038.0	138,148.0	148,029.0	158,523.0	165,468.0	
ST04	Total fundings/liabilities and equities **	NC	T		298,349.0	326,681.0	327,853.0	306,782.0	372,724.0	423,733.0	488,960.0	553,197.0	598,823.0	677,515.5	722,932.0	822,156.4	897,641.0	1,026,013.5	1,150,896.7	1,140,623.0	1,245,596.4	1,408,290.0	1,444,896.0	1,482,496.0	1,554,980.0	1,587,461.0	
	Profit-sharing investment accounts (PSIA)	NC	T		11,778.0	21,379.0	27,411.0	32,890.0	46,313.0	59,804.0	68,864.0	81,408.0	84,466.0	114,245.7	133,006.0	154,163.4	222,054.5	268,039.5	291,704.9	314,485.0	341,981.0	437,971.0	464,954.0	460,725.0	456,548.0	455,839.0	
	Other remuneration funding (Murabahah, Commodity Murabahah etc.)	NC	T		0.0	1,201.0	1,201.0	2,475.0	2,913.0	6,388.0	78,326.0	144,924.0	158,884.0	201,885.7	238,155.0	320,794.7	328,955.1	406,191.0	463,782.1	495,580.0	563,625.0	598,016.0	621,182.0	646,325.0	728,631.0	725,678.0	
	Nonremuneration funding (current account, Wad' 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	95,615.0	111,709.3	97,990.0	115,803.0	110,783.0	113,356.0	113,356.0	112,811.0	118,135.0
	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	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	0.0	0.0	
	Interbank fundings/liabilities	NC	T		25,179.0	39,597.0	32,071.0	36,891.0	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	16,050.0	6,276.0	38,675.0	
	All other liabilities	NC	T		8,107.0	7,477.0	9,429.0	19,422.0	18,333.0	13,352.0	15,452.0	14,869.0	17,323.0	21,392.2	22,440.0	19,724.1	20,137.7	23,374.1	35,325.4	28,730.0	30,824.0	26,697.0	34,605.0	32,335.0	35,932.0	30,390.0	
	Capital and reserves	NC	T		235,904.0	233,094.0	230,178.0	228,230.0	223,413.0	220,287.0	217,127.0	214,910.0	212,610.0	210,861.7	209,962.0	208,858.9	208,305.2	208,270.3	207,000.3	207,939.0	209,337.0	209,654.0	210,832.0	213,692.0	214,782.0	218,744.0	
	Total revenues	NC	T		6,293.0	2,065.0	2,280.0	2,544.0	3,878.0	3,622.0	4,411.0	6,038.0	6,373.0	7,351.8	8,222.6	9,508.4	10,641.3	12,233.0	13,884.5	15,493.0	17,050.0	17,865.4	19,741.0	20,745.0	21,505.0	22,553.0	
	Financing based	NC	T		2,968.0	802.0	1,157.0	1,539.0	2,202.0	2,700.0	3,453.0	4,419.0	5,149.0	5,920.0	6,771.0	7,914.4	8,881.9	9,817.0	11,280.5	12,494.0	13,939.0	14,627.4	16,303.0	17,533.0	18,504.0	18,874.0	
	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	168.0	227.0	397.4	393.0	474.0	593.3	618.0	815.0	1,096.0	1,047.0	1,036.0	1,151.0	1,009.0	1,019.0	1,116.0
	Fee based	NC	T		44.0	265.0	148.0	306.0	233.0	217.0	285.0	1,035.0	997.0	1,074.4	1,058.6	836.0	883.1	1,514.0	1,556.0	1,595.0	1,794.0	2,025.0	2,110.0	2,026.0	1,715.0	2,260.0	
	Other	NC	T		3,281.0	323.0	277.0	286.0	117.0	467.0	453.0	425.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	281.0	177.0	177.0	283.0	293.0	
ST06	Earnings before taxes and Zakat *	NC	T		-17,229.0	-3,736.0	-3,752.0	-4,110.0	-3,764.0	-3,525.0	-3,443.0	-2,253.0	-2,429.0	-1,882.3	-1,196.7	-1,233.2	-893.1	-824.0	-462.0	104.0	1,518.0	1,999.0	2,674.0	2,739.0	3,817.0	3,029.0	
ST07	Value (or percentage) of financing by type of Shar' ah-compliant contract																										
	Total financing	NC	T		37,875.0	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	1,187,990.0	1,234,975.0	1,264,815.0	1,314,719.0	
	Murabahah	NC	T		20,307.0	29,425.0	37,136.0	51,249.0	70,764.0	93,182.0	96,641.0	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	278,140.0	285,402.0	288,081.0	
	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	0.0	0.0	0.0	
	Sibam	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	0.0	0.0	
	Istisna'	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	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	337,693.0	368,838.0	403,329.3	423,676.9	446,273.4	473,210.6	508,472.0	545,992.0	561,509.0	574,989.0	586,760.0	594,881.0		
	Mudharabah	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	23,596.5	28,023.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Musharakah	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	0.0	0.0	
	Diminishing Musharakah	NC	T		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,157.1	1,787.0	3,327.1	13,438.2	0.0	0.0	36,255.0	65,115.0	88,071.0	109,576.0	115,685.0	134,049.0	153,137.0	
	Wakalah	NC	T		0.0	10,000.0	5,000.0	12,503.0	17,850.0	29,950.0	42,522.0	43,386.0	63,959.0	83,909.9	84,503.0	104,493.7	119,569.4	159,739.6	159,490.0	175,829.0	193,980.0	229,520.0	244,355.0	260,414.0	252,574.0	272,605.0	
	Char' Hassan	NC	T		0.0	48.0	79.0	115.0	143.0	173.0	216.0	308.0	397.0	454.6	528.0	697.7	896.3	728.7	912.0	947.0	1,035.0	1,083.0	1,237.0	1,548.0	1,609.0		
	Others	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	0.0		
	(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	0.0	0.0		
	(ii)	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	0.0		
	(iii)	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	0.0		
	Others	NC	T		20.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
ST08	Assets held by domestic systemically important Islamic banks				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Source: Central Bank of Oman

Note:

G Indicates General

T Indicates Thousands

NC Indicates National Currency

n/a Indicates not applicable

(-/-) Indicates the data is not available

1 Only specific provisions till 31 Dec-17. From 1-Jan-18, IFRS-9 has been implemented and impairment allowance (provisions) figures mentioned here are related to "Stage-3" only.

2 LCR became applicable in Oman on Jan 01, 2015. Before that it was observation period.

3 NSFR has become standard in Oman with effect from January 01, 2018. Before that it was observation period.

4 Growth of financing to private sector was very high during 2014, as institutions offering Islamic financial services (IFS) were actively seeking out business opportunities in the market to increase their earning assets, being in 2nd year of operations.

5 Oman had adopted Basel III for capital adequacy requirements with effect from December 31, 2013, while requirements for capital conservation buffer were made applicable from January 01, 2014.

6 In ST03, total Shar' ah-compliant financing is reported on Net basis as it is part of balance sheet assets (assets are reported on Net basis in balance sheet), while in other places the financing figure is reported on Gross basis.

7 The data for CP07 & CP08 is calculated based on annualized income in numerator while average method (average of current and previous quarter) is used for Total assets and Equity as denominator. However, 2013A ratio denominator is based on actual Total assets and Equity outstanding as of Dec 31, 2013. The data for CP09 & CP10 is annualized both for denominator and numerator, since inception.

8 In case of ST05 & ST06, the value for 2013A shows annual data while the values for all subsequent quarters starting from 2014-Q1 show quarterly data.

9 Some of the balance sheet figures, for example, in ST03 and ST04 are revised to make them consistent with 2014 data in the new format. However, for