

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

Country:		Oman																											
Time period covered:		Starting Period	2013A	Ending Period	2019Q1																								
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			
					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 Standard[®]																													
CP01a	CAR **				23.1%	23.0%	18.1%	18.0%	18.9%	17.4%	18.1%	16.7%	16.0%	17.2%	16.5%	15.8%	15.6%	14.7%	14.3%	14.3%	14.7%	13.3%	13.4%	12.8%	14.0%	13.9%			
	Total regulatory capital	Basel III	NC	F	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	236,522.2	237,132.5	246,808.6	261,923.4	250,024.7	253,486.5	261,954.5	290,007.0	291,988.7			
	Risk-weighted assets (RWA)	Basel III	NC	F	325,144.0	428,403.0	553,036.0	626,481.0	693,473.0	775,365.4	845,309.2	916,671.1	1,180,734.5	1,238,341.4	1,303,301.8	1,401,387.9	1,511,566.1	1,607,386.6	1,656,899.1	1,721,627.0	1,883,302.2	1,883,302.2	1,893,027.6	2,042,753.7	2,067,409.9	2,155,595.3			
CP02a	Tier 1 capital to RWA				21.9%	17.9%	17.0%	16.2%	17.8%	16.2%	17.8%	15.6%	14.6%	16.0%	15.2%	14.5%	13.8%	13.2%	13.2%	13.2%	13.2%	13.2%	13.2%	12.9%	13.2%	12.8%			
	Tier 1 capital	Basel III	NC	F	91,452.0	93,789.0	93,897.0	106,122.0	123,424.0	125,847.7	143,407.7	142,771.7	172,714.7	197,862.7	198,667.0	203,506.7	215,839.5	216,336.0	218,261.0	227,257.8	243,538.5	243,823.9	247,649.9	259,916.5	273,762.8	278,784.7			
	RWA	Basel III	NC	F	326,181.0	428,403.0	553,036.0	628,482.0	693,473.0	775,365.4	845,309.2	916,671.1	1,180,734.5	1,238,341.4	1,303,301.8	1,401,387.9	1,511,566.1	1,607,386.6	1,656,899.1	1,721,627.0	1,883,302.2	1,883,302.2	1,893,027.6	2,042,753.6	2,067,409.9	2,155,595.3			
CP03a	Common Equity Tier 1 (CET1) capital to RWA				28.0%	21.9%	17.0%	16.2%	17.8%	16.2%	17.0%	15.6%	14.6%	16.0%	15.2%	14.5%	14.3%	13.6%	13.2%	13.2%	13.2%	13.2%	13.2%	12.9%	13.2%	12.8%			
	CET1 capital	Basel III	NC	F	91,458.0	93,788.0	93,897.0	106,122.0	123,424.0	125,847.7	143,407.7	142,771.7	172,714.5	197,862.7	198,667.0	203,506.7	215,839.5	216,336.0	218,261.0	227,257.8	243,538.5	243,823.9	247,649.9	259,916.5	273,762.8	278,784.7			
	RWA	Basel III	NC	F	326,181.0	428,403.0	553,036.0	628,482.0	693,473.0	775,365.4	845,309.2	916,671.1	1,180,734.5	1,238,341.4	1,303,301.8	1,401,387.9	1,511,566.1	1,607,386.6	1,656,899.1	1,721,627.0	1,883,302.2	1,883,302.2	1,893,027.6	2,042,753.6	2,067,409.9	2,155,595.3			
Capital Adequacy: IFSB Formula																													
CP01b	CAR (FSB)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP02b	Tier 1 capital to RWA (FSB)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP03b	Common Equity Tier 1 (CET1) capital to RWA (FSB)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	CET1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Asset Quality																													
CP04	Gross nonperforming financing (gross NPF) ratio				0.00%	0.07%	0.09%	0.07%	0.09%	0.00%	0.00%	0.21%	0.13%	0.12%	0.18%	0.22%	0.19%	0.30%	0.46%	0.52%	0.47%	0.57%	0.70%	0.82%	1.11%				
	Gross NPF**	NC	F	233.0	343.0	563.0	493.0	729.0	591.0	568.0	2,275.6	1,877.0	1,654.0	2,448.0	3,371.0	3,208.0	5,351.1	8,417.0	8,311.0	10,763.0	11,978.0	15,229.0	18,572.0	25,912.0					
	Total financing	NC	F	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	1,288,949.0	1,356,046.3	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	2,178,948.0	2,256,793.7	2,342,164.2				
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%	2.12%	2.32%	2.62%	3.65%	5.4%					
	Net NPF**	NC	F	74.0	60.0	208.0	108.0	197.0	99.0	74.0	420.9	1,407.0	631.0	836.0	1,407.0	2,020.0	1,746.0	3,270.3	5,353.9	5,267.0	6,420.4	5,791.7	6,852.3	8,512.2	10,586.0				
	Total regulatory capital	NC	F	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	236,522.2	237,132.5	246,808.6	261,923.4	250,024.7	253,486.5	261,954.5	290,007.0	291,988.7				
CP06	Provisions for gross nonperforming financing (gross NPF Provisions)**				94.0%	92.4%	64.3%	78.1%	73.0%	74.7%	74.0%	56.1%	62.4%	44.2%	46.0%	45.8%	38.9%	36.4%	36.8%	38.4%	44.6%	44.1%	43.0%	42.3%					
	Gross NPF	NC	F	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	6,717.0	7,986.0	10,979.9				
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%	1.0%	1.1%	1.0%				
	Net income (before extraordinary items, taxes, and Zakat)	NC	F	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	20,042.9	16,358.0	19,124.4	17,715.8	16,857.2	14,366.8	27,553.1	21,088.0	27,844.0	26,732.0	25,472.0	29,648.4	27,238.8				
	Total assets	NC	F	512,483.0	577,078.0	701,950.0	830,425.0	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	1,888,740.0	2,011,433.1	2,157,884.4	2,266,733.5	2,334,247.9	2,401,247.2	2,482,387.5	2,524,164.7	2,613,427.2	2,708,177.1	2,799,627.5				
CP08	Return on equity (ROE) *				2.9%	6.5%	11.4%	8.7%	7.9%	11.8%	11.8%	8.3%	5.7%	12.2%	7.9%	9.0%	8.1%	7.9%	6.4%	11.8%	8.0%	11.2%	10.4%	9.5%	10.7%	9.6%			
	Net income (before extraordinary items, taxes, and Zakat)	NC	F	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	20,042.9	16,358.0	19,124.4	17,715.8	16,857.2	14,366.8	27,553.1	21,088.0	27,844.0	26,732.0	25,472.0	29,648.4	27,238.8				
	Equity	NC	F	91,452.0	93,922.0	97,352.5	106,669.0	120,173.0	128,088.1	140,790.9	153,111.0	164,448.0	189,467.2	205,732.3	212,921.4	219,752.8	223,796.6	225,968.7	234,051.0	244,024.5	249,240.0	256,981.5	268,788.0	277,932.4	283,179.5				
CP09	Net profit margin *				15.1%	19.3%	26.5%	24.2%	21.1%	37.2%	20.2%	43.8%	32.8%	38.1%	35.4%	32.8%	32.0%	27.0%	27.0%	27.0%	27.0%	27.0%	27.0%	27.0%	27.0%				
	Net income (before extraordinary items, taxes, and Zakat)	NC	F	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	20,042.9	16,358.0	19,124.4	17,715.8	16,857.2	14,366.8	27,553.1	21,088.0	27,844.0	26,732.0	25,472.0	29,648.4	27,238.8				
	Gross income	NC	F	17,461.0	31,604.0	41,772.0	42,852.0	45,212.0	44,114.0	45,331.2	46,473.6	46,151.6	52,598.9	49,846.4	50,123.0	51,407.5	53,142.6	50,112.0	55,741.2	59,214.6	60,112.0	55,741.2	60,112.0	65,384.0	67,474.0	65,526.6			
CP10	Cost to income *				57.8%	45.9%	40.4%	48.7%	42.4%	47.1%	46.8%	49.0%	51.7%	46.5%	51.0%	56.0%	55.2%	53.0%	53.7%	48.1%	53.0%	45.0%	45.0%	52.4%	47.4%				
	Operating costs	NC	F	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	26,162.5	27,593.0	27,226.4	28,547.5	28,900.0	29,988.2	30,004.4	29,511.5	30,468.0	33,252.4	31,047.5				
	Gross income	NC	F	17,461.0	31,604.0	41,772.0	42,852.0	45,212.0	44,114.0	45,331.2	46,473.6	46,151.6	52,598.9	49,846.4	50,123.0	51,407.5	53,142.6	50,112.0	55,741.2	59,214.6	60,112.0	55,741.2	60,112.0	65,384.0	67,474.0				
Leverage																													
CP11	Capital to assets (balance sheet definition)				17.8%	14.6%	12.3%	11.6%	10.6%	11.8%	10.6%	10.8%	11.4%	10.6%	10.3%	10.2%	9.9%	9.4%	9.7%	9.6%	9.8%	9.7%	9.6%	9.5%	9.7%				
	Tier 1 capital	NC	F	91,458.0	93,789.0	93,897.0	106,122.0	123,424.0	125,847.7	143,407.7	142,771.7	172,714.7																	

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	
Sectoral distribution																											
(a)	agriculture, forestry, hunting and fishing	NC	T		184.0	188.0	184.0	181.0	179.0	0.0	0.0	0.0	0.0	10.0	16.0	44.0	68.0	68.0	82.0	72.0	72.0	72.0	1,538.6	725.3	952.5	1,803.2	
(b)	mining and quarrying	NC	T		1,516.0	2,080.0	2,171.0	2,328.0	2,554.0	2,538.0	2,864.3	2,897.3	4,370.4	4,858.0	5,970.4	4,643.5	5,618.0	1,776.1	1,539.0	1,539.0	2,819.2	16,812.4	20,108.4	24,463.7	28,322.3	28,107.2	
(c)	manufacturing	NC	T		8,169.0	14,096.0	16,600.0	25,627.0	24,728.0	19,950.2	19,568.7	21,443.4	29,498.7	32,303.6	24,533.7	21,292.3	15,779.8	48,053.2	78,006.6	84,479.6	75,872.3	89,179.1	114,463.5	121,400.6	154,337.2		
(d)	electricity, gas, steam and air-conditioning supply	NC	T		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.0	21.0	20.0	19.0	18.0	0.0	0.0	15.0	0.0	0.0	0.0	0.0	513.3
(e)	water supply, sewerage and waste management	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	0.0
(f)	construction	NC	T		72,684.0	42,528.0	95,181.0	104,172.0	118,370.0	233,777.8	255,768.3	252,122.7	220,727.8	267,587.6	280,106.6	352,219.8	413,532.8	432,961.2	455,340.1	459,208.8	438,222.7	426,649.8	419,663.6	447,504.0	458,004.0	494,614.3	
(g)	wholesale and retail trade; repair of motor vehicles and motorcy	NC	T		583.0	445.0	1,762.0	1,544.0	1,377.0	4,219.5	5,363.2	5,452.6	20,619.4	19,129.3	22,850.8	24,799.0	39,908.0	31,951.4	33,906.4	23,249.6	42,350.9	54,228.5	125,313.1	128,583.4	126,598.1	129,512.1	
(h)	transportation and storage	NC	T		0.0	243.0	107.0	978.0	917.0	325.4	209.2	194.7	123,055.8	125,275.4	176,964.0	173,245.2	221,371.6	217,962.3	212,686.4	209,912.0	207,704.4	217,793.8	199,932.5	196,112.0	193,203.1		
(i)	accommodation and food service activities	NC	T		0.0	22,364.0	24,354.0	32,909.0	49,091.0	31,995.3	33,212.4	35,117.7	38,431.9	32,831.2	36,143.3	38,086.2	40,347.8	54,935.8	49,304.3	58,804.0	62,780.5	63,328.4	104,399.8	105,518.1	131,077.2	139,080.0	
(j)	information and communication	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	0.0
(k)	financial and insurance activities	NC	T		0.0	0.0	385.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,702.4	989.7	76.7	993.8	964.4	815.3	980.6
(l)	real estate activities	NC	T		282,272.0	149,353.0	189,627.0	227,203.0	238,187.0	0.0	0.0	0.0	73,922.0	63,320.0	67,998.0	70,628.0	155,141.1	79,242.4	91,249.9	97,430.2	95,954.2	96,410.0	94,693.0	99,495.0	134,656.0	103,037.0	
(m)	professional, scientific and technical activities	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	0.0
(n)	administrative and support service activities	NC	T		0.0	488.0	525.0	1,021.0	598.0	97.7	118.1	148.0	2,050.2	2,545.7	3,919.4	9,267.2	5,200.4	13,416.3	13,246.5	22,277.3	36,331.2	68,440.6	10,898.0	12,943.0	19,626.6	9,510.5	
(o)	public administration and defense; compulsory social security	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	0.0
(p)	education	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	16,169.0	10,275.0	38,501.0	47,189.1	55,507.1	45,978.8	
(q)	human health and social work activities	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	0.0
(r)	arts, entertainment and recreation	NC	T		0.0	0.0	8,966.0	8,974.0	11,200.0	10,147.4	11,205.3	11,015.4	9,046.3	8,952.0	9,123.0	9,670.0	666.8	569.8	629.0	531.0	3,814.0	39,472.0	42,817.0	18,822.0	49,544.0		
(s)	other service activities (except)	NC	T		17,531.0	15,725.0	2,963.0	6,092.0	6,892.0	39,834.0	64,109.0	63,607.0	51,099.7	41,394.0	66,997.8	50,437.0	22,743.4	15,745.8	18,329.0	17,823.3	19,388.7	26,451.0	26,243.0	36,922.0	40,780.0	36,183.0	
(t)	activities of households as employers	NC	T		0.0	100.0	5,419.0	7,315.0	6,558.0	6,052.0	0.0	0.0	0.0	0.0	0.0	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 financing of households	NC	T		14,151.0	246,681.0	281,327.0	313,308.0	345,056.0	547,834.6	605,812.3	666,624.2	711,941.3	752,097.3	771,821.0	796,778.5	744,766.8	875,110.5	901,820.0	925,889.1	939,847.7	954,562.0	902,663.1	915,149.1	936,437.4	951,740.7	
(u)	activities of extraterritorial organisations and bodies	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	0.0
(v)	financing to nonresidents	NC	T		0.0	3,851.0	3,850.0	12,545.0	12,545.0	12,513.0	11,550.0	10,530.0	9,540.8	8,545.1	7,555.0	6,587.0	6,104.3	5,582.3	5,075.4	4,526.1	4,016.0	3,507.0	2,997.0	2,487.0	1,978.0	1,469.0	
AD07	Value (or percentage) of gross NPF by economic activities																										
	Value of gross NPF	NC	T		253.0	345.0	593.0	493.0	729.0	561.0	568.6	2,275.6	1,677.0	1,654.0	2,648.0	3,371.0	3,208.0	3,511.1	8,417.0	10,280.3	11,978.3	15,292.0	18,572.0	25,976.2			
Economic activity																											
(a)	agriculture, forestry, hunting and fishing	NC	T		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(b)	mining and quarrying	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	0.0
(c)	manufacturing	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	25.0	25.0	25.0	24.0	3,542.0	1,188.0	2,387.0
(d)	electricity, gas, steam and air-conditioning supply	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	0.0
(e)	water supply, sewerage and waste management	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	0.0
(f)	construction	NC	T		0.0	0.0	0.0	0.0	0.0	0.0	0.0	908.0	35.0	497.0	757.0	1,489.0	833.0	3,175.1	3,762.0	4,085.1	4,463.4	3,901.4	5,300.0	6,747.9	5,542.4	13,642.4	
(g)	wholesale and retail trade; repair of motor vehicles and motorcy	NC	T		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	503.0	151.0	2,455.0	1,552.0	0.0	2,428.0	2,049.0	1,180.0	3,868.0	230.0		
(h)	transportation and storage	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	0.0
(i)	accommodation and food service activities	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	201.0	0.0	2,342.0	2,839.0	
(j)	information and communication	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	0.0
(k)	financial and insurance activities	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	0.0
(l)	real estate activities	NC	T		253.0	0.0	0.0	0.0	53.0	0.0	0.0	0.0	178.0	178.0	188.0	0.0	217.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(m)	professional, scientific and technical activities	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	0.0
(n)	administrative and support service activities	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	2,993.0	0.0	0.0	0.0	0.0	0.0
(o)	public administration and defense; compulsory social security	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	0.0
(p)	education	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	0.0
(q)	human health and social work activities	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	0.0
(r)	arts, entertainment and recreation	NC	T		0.0	0.0																					

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
	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	0.0	0.0	0.0
	Istisna'	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	65,937.0	74,126.0	78,685.0
	Iqrah / Iqrah' Murabahah Bittamlik	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	354,895.1	371,122.9	376,746.4	390,546.4	421,502.9	437,738.0	446,857.2	437,221.2	448,929.6	455,349.4	469,425.7	468,628.7	481,844.0
	Mudharabah	NC	T		0.0	601.0	1,696.0	2,921.0	2,264.0	3,623.1	5,351.0	5,120.2	11,787.5	9,565.3	13,960.6	15,846.4	24,852.2	32,222.0	26,518.7	29,540.9	23,481.0	24,032.7	15,305.5	26,476.2	26,584.5	23,713.5
	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		330,226.0	387,005.0	427,771.0	475,541.0	621,421.0	578,124.5	661,262.9	712,093.5	846,696.5	889,865.3	974,663.7	1,030,216.3	1,071,035.5	1,117,646.2	1,134,322.0	1,166,693.3	1,237,425.8	1,304,731.2	1,310,432.5	1,347,464.4	1,412,265.3	1,469,522.9
	Wakalah	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	50,000.0	50,994.0	50,997.0	51,957.0	57,484.0	60,505.4	99,442.4	105,393.4
	Qarfi Hassan	NC	T		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.7	70.7	121.7	154.3	205.2	242.4	252.1	781.2	900.2	442.3	467.3	
	Others	NC	T		0.0	73.0	146.0	232.0	271.0	295.0	372.0	438.0	491.0	479.0	541.0	678.0	731.0	731.0	820.0	1,012.0	1,123.8	1,150.1	1,348.3	1,550.6	2,245.3	2,274.2
	(i) Credit Cards/ Uyah	NC	T		0.0	73.0	146.0	232.0	271.0	295.0	372.0	438.0	491.0	479.0	541.0	678.0	731.0	731.0	820.0	1,012.0	1,123.8	1,150.1	1,348.3	1,550.6	2,245.3	2,274.2
	(ii)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
ST08	Assets held by domestic systemically important Islamic windows				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Source: Central Bank of Oman

Note:

G Indicates General

T Indicates Thousands

NC Indicates National Currency

n.a Not applicable

(...) Indicates the data is not available

- LCR ratio includes 4 windows data out of total 6 for 2014. From 2015Q1 onwards data for all windows is reported.
- LCR became applicable in Oman on January 01, 2015. The year 2014 to which data pertains was the observation period.
- NSFR ratio includes 4 windows data out of total 6 for 2014. From 2015Q1 onwards data for all windows is reported.
- NSFR has become standard in Oman with effect from January 01, 2018. Before that it was observation period.
- 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.
- 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.
- 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 at other places the financing figure is reported on 'Gross' basis.
 - 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.
 - 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.
 - 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 B505, 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 investments.
 - 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 some quarters, starting from 2018-Q2.
 - 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 network instead of limiting it to Islamic windows' own regulatory capital network 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 regulatory limits on total exposure vis-a-vis bank's
 - Since start of Islamic Banking in Oman, the Capital Adequacy Ratio (CAR) for Islamic Banking Entities (IBE)s 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.