

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

Country: Saudi Arabia			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		
End-of-period exchange rate (SAR / USD):					3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	
Capital Adequacy : Basel Standard																												
CP01a	CAR				20.3%	20.2%	19.7%	19.5%	19.7%	19.5%	19.4%	19.7%	20.1%	19.5%	20.0%	20.5%	20.9%	20.9%	21.2%	21.1%	21.9%	21.1%	21.8%	21.7%	20.8%	20.9%	20.9%	
	Total regulatory capital	Basel III	NC	M	70,349.6	72,874.6	74,021.9	74,489.6	76,564.1	77,600.5	80,446.4	81,872.0	83,622.0	88,598.0	92,118.0	95,099.0	97,548.0	95,705.0	97,548.0	98,454.0	101,599.0	96,719.0	101,554.0	101,928.0	99,260.0	101,581.0	101,581.0	
	Risk-weighted assets (RWA)	Basel III	NC	M	346,837.2	359,961.4	375,585.7	381,122.9	388,106.3	398,343.2	415,680.5	416,541.0	416,896.0	428,418.0	443,390.0	448,451.0	451,214.0	458,135.0	460,208.0	465,891.0	464,202.0	450,388.0	465,169.0	470,582.0	477,248.0	485,003.0	485,003.0	
CP02a	Tier 1 capital to RWA				19.0%	19.0%	18.5%	18.4%	18.6%	18.3%	18.2%	18.5%	18.6%	18.2%	18.6%	18.7%	19.0%	19.3%	19.0%	19.3%	19.0%	19.3%	19.0%	18.9%	18.9%	18.9%	19.1%	
	Tier 1 capital	Basel III	NC	M	66,069.1	68,526.9	69,650.4	70,053.5	72,025.8	73,042.8	75,578.3	77,063.0	79,012.0	79,524.0	82,382.0	83,859.0	86,750.0	87,247.0	88,956.0	89,811.0	92,878.0	88,013.0	92,676.0	92,962.0	90,170.0	92,424.0	92,424.0	
	RWA	Basel III	NC	M	346,837.2	359,961.4	375,585.7	381,122.9	388,106.3	398,343.2	415,680.5	416,541.0	416,896.0	428,418.0	443,390.0	448,451.0	451,214.0	458,135.0	461,175.0	465,891.0	462,528.0	455,820.0	465,169.0	470,582.0	477,248.0	485,003.0	485,003.0	
CP03a	Common Equity Tier 1 (CET1) capital to RWA				19.0%	19.0%	18.5%	18.4%	18.6%	18.3%	18.2%	18.5%	19.0%	18.6%	18.6%	18.7%	19.2%	19.0%	19.3%	19.3%	20.1%	19.3%	19.0%	18.9%	18.9%	19.1%	19.1%	
	CET1 capital	Basel III	NC	M	66,069.1	68,526.9	69,650.4	70,053.5	72,025.8	73,042.8	75,578.3	77,063.0	79,012.0	79,524.0	82,382.0	83,859.0	86,750.0	87,247.0	88,956.0	89,811.0	92,878.0	87,816.0	92,676.0	92,962.0	90,170.0	92,424.0	92,424.0	
	RWA	Basel III	NC	M	346,837.2	359,961.4	375,585.7	381,122.9	388,106.3	398,343.2	415,680.5	416,541.0	416,896.0	428,418.0	443,390.0	448,451.0	451,214.0	458,135.0	461,175.0	465,891.0	462,528.0	455,820.0	465,169.0	470,582.0	477,248.0	485,003.0	485,003.0	
Capital Adequacy : IFSB Formula																												
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				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
Asset Quality																												
CP04	Gross nonperforming financing (gross NPF) ratio				1.4%	1.5%	1.5%	1.3%	1.1%	1.1%	1.2%	1.2%	1.3%	1.4%	1.2%	1.2%	1.2%	1.0%	0.9%	0.9%	0.9%	1.0%	1.0%	1.1%	1.2%	1.2%		
	Gross NPF				4,200.5	4,508.2	4,749.4	4,291.5	3,806.9	3,877.7	3,996.1	4,350.0	4,588.0	4,996.0	4,638.0	4,725.0	4,405.0	3,930.0	3,385.0	3,499.0	3,620.0	4,082.0	4,197.0	4,629.0	4,960.0	4,959.0		
	Total financing				296,536.4	306,786.5	323,102.4	320,157.8	336,501.5	337,794.8	345,201.0	345,082.0	350,917.8	365,626.0	380,959.0	383,612.0	392,924.0	391,919.0	400,020.0	402,547.0	404,848.0	405,508.0	411,120.0	420,805.0	420,948.0	428,770.0		
CP05	Net nonperforming financing (net NPF) to capital				-3.1%	-3.3%	-3.8%	-4.3%	-4.6%	-4.9%	-4.7%	-4.5%	-4.1%	-4.0%	-4.7%	-5.2%	-5.2%	-5.4%	-5.4%	-5.3%	-9.1%	-8.7%	-8.6%	-8.1%	-7.9%			
	Net NPF				-2,189.0	-2,435.7	-2,854.4	-3,214.2	-3,509.8	-3,750.8	-3,717.0	-4,317.0	-4,307.0	-4,166.0	-4,308.0	-4,937.0	-4,989.0	-5,262.0	-5,313.0	-5,392.0	-8,313.0	-8,856.0	-8,733.0	-8,027.0	-7,979.0			
	Total regulatory capital				70,349.6	72,874.6	74,021.9	74,489.6	76,564.1	77,600.5	80,446.4	81,872.0	83,622.0	88,598.0	92,118.0	95,099.0	97,548.0	95,705.0	97,548.0	98,454.0	101,599.0	96,719.0	101,554.0	101,928.0	99,260.0	101,581.0		
CP06	Provisions for gross nonperforming financing (gross NPF)				152.1%	154.0%	156.5%	174.9%	192.2%	193.9%	186.3%	175.3%	166.7%	158.8%	191.2%	212.1%	256.4%	295.4%	251.8%	249.0%	251.8%	209.7%	261.8%	269.9%	269.9%	269.9%		
	Provisions				6,389.5	6,943.8	7,434.8	7,505.8	7,316.8	7,683.5	7,746.9	8,022.0	8,003.0	8,328.0	8,804.0	9,033.0	9,342.0	8,919.0	8,827.0	8,812.0	9,012.0	12,895.0	13,053.0	13,412.0	12,987.0	12,938.0		
	Gross NPF				4,200.5	4,508.2	4,749.4	4,291.5	3,806.9	3,877.7	3,996.1	4,305.0	4,588.0	4,996.0	4,638.0	4,725.0	4,405.0	3,930.0	3,385.0	3,499.0	3,620.0	4,082.0	4,197.0	4,629.0	4,960.0	4,959.0		
Earnings																												
CP07	Return on assets (ROA)				2.0%	2.1%	2.3%	1.9%	1.9%	1.8%	2.5%	1.9%	2.1%	2.2%	2.1%	1.9%	2.0%	2.2%	2.2%	2.2%	2.4%	2.3%	2.5%	2.5%	2.5%	2.6%		
	Net income (before extraordinary items, taxes, and Zakat) *				8,806.7	9,325.0	10,506.5	9,110.5	9,199.2	9,056.6	12,997.0	9,856.4	10,792.0	11,856.0	11,288.0	10,724.0	11,368.0	12,340.0	12,518.2	12,857.8	13,988.0	13,863.2	14,876.8	15,072.0	15,888.0	16,696.0		
	Total assets **				430,537.9	446,844.0	463,606.4	478,922.4	492,744.9	510,748.1	523,484.8	526,320.4	522,808.0	527,214.0	543,654.0	553,799.0	559,868.0	564,700.0	574,299.5	581,586.5	584,540.5	593,180.5	599,971.0	611,030.0	625,918.5	632,468.5		
CP08	Return on equity (ROE)				13.5%	13.9%	15.2%	13.1%	13.0%	12.6%	17.7%	13.0%	13.9%	15.0%	14.0%	13.0%	13.4%	14.2%	14.3%	14.4%	15.3%	15.4%	16.6%	16.4%	17.6%	18.5%		
	Net income (before extraordinary items, taxes, and Zakat) *				8,806.7	9,325.0	10,506.5	9,110.5	9,199.2	9,056.6	12,997.0	9,856.4	10,792.0	11,856.0	11,288.0	10,724.0	11,368.0	12,340.0	12,518.2	12,857.8	13,988.0	13,863.2	14,876.8	15,072.0	15,888.0	16,696.0		
	Equity **				65,434.8	67,325.6	69,032.3	69,771.9	70,928.6	71,941.9	73,618.6	75,936.9	77,741.0	79,056.5	80,862.0	82,770.0	85,017.0	86,717.0	87,813.0	89,203.5	91,215.5	90,077.0	89,437.5	91,630.5	90,351.5	90,207.0		
CP09	Net profit margin				42.1%	42.1%	48.9%	43.1%	47.4%	42.5%	52.8%	48.7%	45.1%	47.6%	45.1%	47.1%	49.9%	50.2%	49.4%	50.8%	51.7%	27.1%	52.7%	53.7%	50.3%	50.3%		
	Net income (before extraordinary items, taxes, and Zakat) *				8,806.7	9,325.0	10,506.5	9,110.5	9,199.2	9,056.6	12,997.0	9,856.4	10,792.0	11,856.0	11,288.0	10,724.0	11,368.0	12,340.0	12,518.2	12,857.8	13,988.0	13,863.2	14,876.8	15,072.0	15,888.0	16,696.0		
	Gross income *				20,934.8	20,424.4	21,499.6	21,119.2	19,396.6	21,324.9	24,598.7	20,004.4	22,176.0	23,316.0	23,700.0	23,756.0	24,128.0	24,728.0	24,936.0	26,048.0	27,560.0	26,803.0	28,193.0	28,620.0	29,580.0	30,184.0		
CP10	Cost to income				52.9%	54.3%	51.1%	56.8%	52.6%	57.5%	47.2%	50.6%	51.3%	49.2%	52.3%	54.3%	53.4%	50.1%	49.9%	49.7%	50.2%	48.4%	47.2%	47.3%	48.3%	44.7%		
	Operating costs *				11,076.0	11,092.0	10,984.0	12,005.8	10,193.4	12,256.1	11,603.9	10,132.0	11,376.0	11,600.0	12,396.0	12,908.0	12,880.0	12,384.0	12,970.0	13,334.0	12,976.0	13,334.0	13,524.0	13,708.0	13,708.0	13,496.0		
	Gross income *																											

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		
	Total income from assets funded by PSIA																											
<b>AD02</b>	<b>Total off-balance sheet items to total assets</b>				<b>11.1%</b>	<b>11.0%</b>	<b>10.2%</b>	<b>11.3%</b>	<b>11.3%</b>	<b>10.9%</b>	<b>10.5%</b>	<b>10.9%</b>	<b>10.5%</b>	<b>10.3%</b>	<b>10.4%</b>	<b>10.1%</b>	<b>9.3%</b>	<b>9.0%</b>	<b>8.2%</b>	<b>7.8%</b>	<b>8.3%</b>	<b>7.6%</b>	<b>6.8%</b>	<b>6.6%</b>	<b>6.9%</b>	<b>7.6%</b>		
	Off-balance sheet items				NC	M	48,910.4	50,020.4	48,446.3	54,668.7	56,691.3	57,569.0	54,328.0	55,363.0	57,446.0	56,028.0	52,430.0	50,983.0	48,018.0	44,970.0	48,788.0	45,294.0	40,933.0	41,048.0	43,906.0	48,333.0		
	Total assets				NC	M	439,834.3	453,854.2	473,358.8	484,486.2	501,003.7	520,492.8	526,164.0	519,452.0	534,976.0	562,332.0	565,226.0	564,510.0	564,890.0	583,709.0	579,464.0	589,617.0	596,744.0	603,198.0	618,862.0	632,975.0	631,962.0	
<b>AD03</b>	<b>Foreign-currency denominated funding to total funding</b>																											
	FX funding																											
	Total funding																											
<b>AD04</b>	<b>Foreign-currency denominated financing to total financing</b>																											
	FX financing																											
	Total financing																											
<b>AD05</b>	<b>Value of Sukuk holdings to capital</b>				<b>19.7%</b>	<b>20.2%</b>	<b>20.7%</b>	<b>20.1%</b>	<b>18.3%</b>	<b>17.8%</b>	<b>17.7%</b>	<b>17.4%</b>	<b>16.5%</b>	<b>20.3%</b>	<b>22.9%</b>	<b>23.1%</b>	<b>22.3%</b>	<b>22.2%</b>	<b>27.1%</b>	<b>41.2%</b>	<b>43.2%</b>	<b>53.1%</b>	<b>55.9%</b>	<b>55.6%</b>	<b>61.0%</b>	<b>63.3%</b>		
	Sukuk holdings				NC	M	13,877.8	14,719.6	15,323.0	14,977.0	13,978.4	13,878.4	14,251.0	14,247.8	13,624.7	16,952.2	20,291.7	21,169.9	21,245.8	26,474.5	40,569.2	44,212.1	51,401.4	56,722.9	56,655.2	60,549.5	64,326.6	
	Total regulatory capital (or balance sheet capital)				NC	M	70,349.6	72,874.6	74,021.9	74,489.6	76,564.1	77,600.5	80,446.4	81,872.0	83,662.0	83,623.0	88,598.0	92,118.0	95,099.0	95,705.0	97,548.0	98,454.0	101,599.0	96,719.0	101,554.0	101,928.0	99,260.0	101,581.0
<b>AD06</b>	<b>Value (or percentage) of Shar'ah-compliant financing by economic activity</b>																											
	Value of Shar'ah-compliant financing				NC	M	296,537.2	306,766.3	323,103.4	329,158.3	336,501.5	337,794.6	345,201.4	345,081.8	350,918.0	365,625.2	380,959.1	383,611.8	382,923.8	391,911.9	400,019.5	402,547.1	404,848.0	405,508.6	411,120.8	420,804.6	420,947.8	428,770
	Sectoral distribution																											
	(a) agriculture, forestry, hunting and fishing				NC	M	1,611.4	1,610.0	1,740.4	1,446.3	1,182.8	1,318.6	1,553.4	1,674.1	1,595.9	1,782.8	2,543.8	2,587.1	2,842.5	3,503.0	3,917.0	4,769.4	4,184.3	4,548.2	4,312.3	4,651.7	3,938.4	3,263.3
	(b) mining and quarrying				NC	M	759.5	163.0	740.3	730.8	1,381.9	706.7	659.9	577.3	590.0	2,304.1	2,310.5	2,562.1	2,309.7	2,274.4	1,977.1	2,306.7	2,241.0	1,988.0	2,160.3	2,210.1	2,149.5	2,255.2
	(c) manufacturing				NC	M	37,336.0	37,947.7	38,202.9	40,037.3	39,201.7	40,572.0	38,042.1	38,410.1	38,318.5	38,845.8	44,029.0	41,653.5	42,273.8	43,875.6	41,882.4	44,640.3	42,071.8	42,817.5	39,786.5	40,334.9	42,164.9	43,215.5
	(d) electricity, gas, steam and air-conditioning supply				NC	M	4,376.8	4,038.7	5,465.1	4,158.1	4,083.0	5,647.9	4,810.7	5,753.0	5,898.8	7,406.5	7,920.8	7,676.1	8,305.5	9,816.7	11,016.9	12,251.2	11,973.1	12,520.3	12,813.6	13,546.8	12,636.3	
	(e) water supply; sewerage and waste management																											
	(f) construction				NC	M	6,035.8	7,475.4	7,750.4	8,041.5	8,364.8	8,286.6	9,041.6	9,351.1	10,943.8	11,050.1	11,029.7	9,957.2	10,109.4	9,263.1	10,483.8	9,965.4	9,683.9	9,426.6	10,182.9	10,300.9	8,345.8	10,976.4
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles				NC	M	19,727.9	20,073.6	20,523.5	21,132.2	20,962.4	23,508.8	25,500.0	23,949.4	25,583.8	30,709.8	32,601.8	31,577.3	31,923.4	34,939.0	33,024.2	31,372.3	30,405.4	33,158.8	32,927.4	31,400.4	30,533.9	
	(h) transportation and storage				NC	M	7,079.1	7,538.2	5,812.8	6,259.1	7,921.0	8,007.9	8,004.0	8,140.9	7,027.0	7,597.7	8,350.7	6,830.6	7,803.0	10,125.8	9,808.0	9,707.0	10,313.1	10,582.0	9,825.0	9,452.5	9,931.2	
	(i) accommodation and food service activities				NC	M	806.4	659.7	637.5	606.6	544.5	641.3	568.0	513.4	488.7	275.5	197.0	171.0	371.0	123.0	100.3	78.6	55.0	40.0	26.1	17.0	9.0	1.2
	(j) information and communication																											
	(k) financial and insurance activities				NC	M	7,321.2	7,767.0	7,245.2	5,710.3	6,140.9	6,413.4	5,758.7	4,705.0	5,108.4	4,594.4	5,154.5	7,910.4	7,871.9	8,973.0	9,147.8	8,528.6	9,781.8	9,851.2	8,102.6	8,359.7	9,107.7	7,334.5
	(l) real estate activities				NC	M	23,496.7	24,184.3	26,593.4	28,006.9	30,275.9	24,891.9	23,422.7	22,962.3	22,906.9	26,356.1	25,788.1	25,844.4	28,231.7	29,682.2	31,780.4	32,327.4	33,154.5	32,662.1	36,022.1	38,149.2	42,385.2	
	(m) professional, scientific and technical activities				NC	M	431.4	602.0	621.2	616.2	807.5	2,714.0	2,815.9	2,704.7	2,792.9	2,802.6	3,392.0	3,708.0	3,876.3	4,300.1	3,903.6	3,925.0	2,576.2	3,637.5	4,158.0	3,997.0	3,764.1	
	(n) administrative and support service activities				NC	M	14,907.7	14,355.2	16,687.7	14,231.0	15,270.5	16,747.9	16,794.8	16,410.4	16,897.0	17,116.4	16,911.7	15,433.5	15,315.4	16,819.8	14,384.1	13,666.8	15,098.8	14,880.6	14,376.3	15,045.5	15,230.6	13,134.8
	(o) public administration and defense; compulsory social security				NC	M	515.8	1,178.5	1,178.6	1,177.9	1,126.1	1,126.1	1,222.0	0.0	0.0	1,206.1	1,177.7	1,176.8	1,065.2	1,060.1	1,072.3	1,044.2	1,042.1	763.4	763.4	749.2	729.6	715.4
	(p) education																											
	(q) human health and social work activities				NC	M	75.7	72.3	73.9	28.4	40.7	40.5	47.1	33.1	40.8	60.2	58.7	57.0	61.9	58.6	53.9	46.8	50.4	48.5	56.2	53.3	41.1	37.3
	(r) arts, entertainment and recreation																											
	(s) other service activities (export)				NC	M	1,055.0	1,094.2	1,130.3	1,118.3	1,003.2	1,087.6	1,779.4	1,869.1	1,892.2	1,942.7	1,853.0	1,791.2	1,980.1	1,869.8	1,907.2	1,959.6	1,788.3	2,120.9	2,097.7	2,675.8	2,448.2	2,422.6
	(t) activities of households as employers				NC	M	2,078.8	1,601.8	1,723.4	1,948.6	2,023.8	2,362.1	2,319.4	2,368.3	2,928.0	3,074.6	2,660.0	2,996.0	3,111.0	3,195.4	3,170.3	3,298.8	3,019.2	2,932.9	2,861.9	3,131.8	3,197.0	3,434.2
	(*) other financing of households				NC	M	168,922.0	176,384.9	187,958.9	193,916.9	196,170.8	193,879.4	202,758.2	205,548.5	207,966.0	210,017.2	216,083.7	221,260.5	217,884.8	219,525.8	220,961.3	222,161.9	225,421.4	228,458.6	231,671.0	237,478.7	237,440.0	242,185.5
	(u) activities of extraterritorial organisations and bodies																											
	(ur) financing to nonresidents																											
<b>AD07</b>	<b>Value (or percentage) of gross NPF by economic activities</b>																											
	Value of gross NPF				NC	M	4,200.4	4,508.0	4,749.0	4,292.3	3,806.6	3,877.4	3,995.8	4,304.9	4,565.7	4,996.0	4,637.4	4,724.8	4,405.1	3,930.6	3,365.0	3,498.8	3,620.3	4,080.9	4,197.1	4,628.5	4,959.9	4,959
	Economic activity																											
	(a) agriculture, forestry, hunting and fishing				NC	M	302.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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																											
	(c) manufacturing				NC	M	565.6	484.4	451.6	377.8	475.0	513.5	512.3	514.1	632.8	486.4	540.3	535.9	675.5	599.5	713.5	791.7	691.7	438.8	403.6	632.6	978.3	1,071.6
	(d) electricity, gas, steam and air-conditioning supply				NC	M	144.0	130.0	130.1	85.0	12.5																	

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
<b>ST01</b>	<b>Number of Islamic banks</b>	n.a	G	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
	Number of domestic branch offices	n.a	G	698	712	727	731	745	752	756	765	776	798	803	805	807	813	813	823	830	828	830	830	831	831	831
	Number of ATMs	n.a	G	5,698	5,917	6,164	6,483	6,535	6,649	6,722	6,842	6,906	7,013	7,140	7,332	7,522	7,554	7,642	7,729	7,776	7,776	7,833	7,972	8,090	8,090	
<b>ST02</b>	<b>Number of employees</b>	n.a	G	16,274	17,064	18,084	18,201	18,471	18,708	19,248	19,509	19,980	20,369	20,573	20,856	21,112	21,002	20,916	20,460	20,460	20,460	19,209	18,986	18,968	17,591	
<b>ST03</b>	<b>Total assets</b>	NC	M	439,833.8	453,856.0	473,359.3	484,486.3	501,005.0	520,492.7	526,477.1	526,164.0	519,452.1	534,976.3	552,332.3	555,225.4	564,510.1	564,889.6	583,709.5	579,463.4	589,616.6	596,744.3	603,199.1	618,861.8	632,975.9	631,961.5	
	Total Sharif'ah-compliant financing (excluding interbank financing)	NC	M	296,537.9	306,766.5	323,102.9	329,158.3	336,501.5	337,794.6	345,201.2	345,081.9	350,918.0	365,625.8	380,958.9	383,612.0	376,291.1	385,809.4	394,334.9	396,895.6	399,293.0	397,266.7	403,039.0	412,662.0	413,115.3	420,843.5	
	Sukuk holdings	NC	M	13,877.8	14,718.6	15,323.0	14,971.0	13,978.4	13,878.4	14,250.5	14,249.0	13,824.7	16,952.2	20,281.7	21,279.9	21,169.8	21,245.8	26,474.5	40,569.2	44,212.1	51,401.4	56,742.9	56,655.2	60,549.5	64,336.5	
	Other Sharif'ah-compliant securities	NC	M	4,669.3	5,244.4	5,138.3	7,739.1	7,396.1	9,538.2	8,839.7	6,224.4	6,344.5	5,341.4	4,691.0	4,890.0	5,001.8	5,107.0	4,732.1	4,936.4	4,820.5	4,764.0	5,200.4	5,200.4	5,200.4	5,200.4	
	Interbank financing	NC	M	48,366.3	53,172.0	51,811.1	54,806.5	58,979.5	64,600.5	81,355.5	71,092.3	67,896.7	96,596.1	43,866.8	57,566.5	52,654.7	48,447.7	47,938.0	43,643.0	41,313.8	38,531.6	43,661.8	41,814.4	40,400.9	35,107.7	
	All other assets	NC	M	76,382.5	79,954.5	77,984.0	77,801.5	84,149.7	94,681.1	76,830.2	89,515.4	80,468.1	80,468.8	102,534.0	87,877.0	109,657.0	104,384.9	109,855.1	93,603.4	99,522.9	104,609.2	94,934.9	102,866.1	113,708.9	106,263.4	
<b>ST04</b>	<b>Total funding/liabilities and equities</b>	NC	M	439,834.6	453,854.2	473,359.6	484,487.6	501,005.6	520,491.2	526,475.9	526,164.4	519,452.7	534,975.9	552,331.5	555,224.6	564,510.4	564,890.2	583,709.6	579,464.0	589,616.9	596,744.1	603,197.2	618,861.7	632,976.0	631,963.1	
	Profit-sharing investment accounts (PSIA)	NC	M	74,469.1	68,490.0	75,325.9	84,662.2	85,507.7	73,088.1	67,819.9	71,556.2	75,773.5	81,680.0	92,468.0	98,435.0	95,682.0	89,440.0	104,694.0	94,939.8	103,626.0	101,987.0	101,259.0	106,116.9	106,381.2	97,782.0	
	Other remunerative funding (Murabahah, Commodity Murabahah etc.)	NC	M	270,073.0	288,422.3	297,829.0	302,783.0	314,108.1	341,056.8	345,931.1	344,229.3	330,204.9	338,488.0	339,358.0	334,981.0	341,765.0	347,679.0	351,812.2	350,736.8	349,478.0	366,459.0	361,638.0	370,200.0	377,625.8	389,530.0	
	Sukuk issued	NC	M	1,000.0	1,000.0	1,000.0	1,000.0	1,000.0	1,000.0	1,000.0	1,000.0	1,000.0	1,000.0	1,000.0	1,000.0	4,007.0	4,007.0	4,007.0	4,007.0	4,007.0	4,007.0	4,007.0	4,007.0	4,009.0	4,008.0	
	Other Sharif'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	0.0	0.0	0.0	0.0	
	Interbank funding/liabilities	NC	M	7,476.1	6,197.1	7,738.8	4,318.4	5,908.7	8,078.5	10,754.2	5,324.0	10,978.5	12,673.2	15,503.9	14,418.0	16,892.6	15,231.6	13,592.0	18,992.8	9,956.6	6,801.2	12,841.6	15,960.3	17,079.4	13,272.5	
	All other liabilities	NC	M	29,154.4	31,457.8	30,060.0	29,689.1	31,993.1	34,963.7	37,330.2	39,878.9	36,788.5	37,361.3	38,124.6	37,183.0	39,230.2	40,579.8	41,956.0	41,998.3	53,034.4	48,622.5	52,156.6	50,277.9	54,805.1	54,646.3	
	Capital and reserves	NC	M	57,662.0	58,287.0	61,406.0	62,034.0	62,488.0	62,350.0	63,640.4	64,176.0	64,702.2	64,763.4	64,877.0	66,200.6	66,933.5	67,952.8	67,649.4	68,789.3	69,514.8	68,869.3	71,196.6	72,298.8	72,875.5	72,724.3	
<b>ST05</b>	<b>Total revenues***</b>	NC	M	20,972.7	5,345.2	10,934.2	16,433.6	21,747.1	5,558.5	11,912.0	17,324.7	23,428.9	6,074.9	12,332.6	16,651.0	25,144.0	6,514.2	13,103.3	19,919.9	27,128.1	7,027.6	14,821.6	23,648.5	29,921.3	8,282.7	
	Financing based	NC	M	14,756.2	3,744.9	7,593.6	11,392.2	15,525.7	3,915.7	7,942.6	11,904.0	16,179.4	4,321.1	9,013.4	14,097.1	19,305.7	5,132.5	10,382.7	15,804.5	21,457.5	5,578.2	11,426.0	19,273.0	24,096.8	6,913.6	
	Investment based (Sukuk, other Sharif'ah-compliant securities etc.)	NC	M	278.4	71.7	162.7	303.7	295.4	77.5	217.7	245.6	336.9	65.9	222.7	348.6	517.8	140.8	336.1	524.8	682.4	211.1	495.5	688.8	1,106.9	297.4	
	Fee based	NC	M	5,298.3	1,341.9	2,877.5	4,318.9	5,453.7	1,397.9	2,830.2	4,139.7	5,714.9	1,481.6	3,062.3	4,366.0	5,673.3	1,286.5	2,521.9	3,838.1	5,325.2	1,373.3	2,838.5	4,354.4	5,708.0	1,165.2	
	Other	NC	M	639.8	186.6	300.5	417.9	472.5	167.4	921.5	1,035.5	1,197.7	206.2	34.1	-160.7	-352.8	-45.5	-137.5	-247.6	-336.9	-135.0	61.6	-667.6	-990.4	-113.5	
<b>ST06</b>	<b>Earnings before taxes and Zakat</b>	NC	M	9,833.0	2,332.1	4,958.8	7,236.4	9,536.2	2,263.7	5,512.9	7,977.0	10,675.0	2,964.0	5,786.0	8,467.0	11,309.0	3,085.0	6,214.5	9,429.0	12,926.0	3,465.8	7,185.0	10,953.0	14,925.0	4,174.0	
<b>ST07</b>	<b>Value (or percentage) of financing by type of Sharif'ah-compliant contract</b>																									
	Total financing	NC	M	296,538.1	306,766.0	323,102.1	329,158.0	336,501.8	337,794.9	345,201.0	345,081.9	350,918.1	365,625.3	380,958.7	383,611.7	382,923.9	391,911.0	400,020.2	402,547.1	404,848.0	405,508.7	411,121.1	420,685.6	420,948.6	428,770.2	
	Murabahah	NC	M	47,066.3	47,693.6	51,196.0	52,392.0	54,704.3	54,109.1	52,085.8	50,761.4	51,299.0	55,713.0	63,076.5	63,076.5	65,228.8	67,474.4	67,008.8	66,274.4	65,626.6	67,377.7	66,378.9	68,477.7	71,780.4		
	Commodity Murabahah/ Tawarruq	NC	M	46,596.5	48,340.9	52,613.3	54,140.4	55,739.6	57,013.8	60,673.2	61,372.2	63,238.8	67,969.7	68,445.5	68,115.4	66,978.1	68,524.3	69,506.4	70,915.6	71,034.2	72,993.8	74,771.2	77,536.5	78,855.1	80,939.9	
	Salam	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	0.0	0.0	0.0	0.0	
	Istisna'	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	0.0	0.0	0.0	0.0	
	ijarah / ijarah Muntahia Bittamlik	NC	M	41,473.2	43,761.6	46,434.6	48,336.9	50,549.2	50,063.4	51,466.4	53,090.0	55,735.5	55,736.4	59,402.5	61,544.1	62,465.4	64,891.0	66,924.7	68,072.3	70,539.7	70,031.1	72,180.9	72,729.4	70,158.0	69,761.5	
	Mudharabah	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	0.0	0.0	0.0	0.0	
	Musharakah	NC	M	4,749.5	4,708.1	4,567.3	4,461.7	4,712.9	5,045.9	5,036.2	5,084.3	4,861.5	4,998.1	3,895.2	3,350.7	2,959.8	3,186.9	3,430.8	2,341.7	2,737.2	2,410.7	2,648.9	2,684.8	2,239.8	2,273.1	
	Diminishing Musharakah	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	0.0	0.0	0.0	0.0	
	Wakalah	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	0.0	0.0	0.0	0.0	
	Qard Hassan	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	0.0	0.0	0.0	0.0	
	Others	NC	M	156,652.5	162,261.8	168,291.0	169,827.0	170,795.9	171,562.7	175,939.6	174,774.0	175,763.3	181,208.1	187,021.6	187,525.0	186,983.2	190,080.0	192,663.8	194,206.7	194,262.4	194,446.6	194,142.4	201,566.1	201,218.0	204,015.3	
	(i) Installment Sale	NC	M	121,614.0	125,635.0	130,471.0	131,779.0	133,284.0	133,716.9	135,534.9	136,459.7	138,154.0	137,563.0	139,896.1	141,153.0	141,990.0	142,640.0	142,619.0	146,337.9	146,400.9	146,300.9	151,064.8	150,693.0	152,198.0		
	(ii) Bai Ajeel	NC	M	34,527.0	36,271.0	37,572.0	37,625.0	37,625.0	37,456.0	40,074.8	38,079.6	37,249.2	43,255.2	46,533.7	45,946.6	44,466.5										