

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

Country:		Saudi Arabia																							
Time period covered:		Starting Period: 2013A Ending Period: 2018Q4																							
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
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
Capital Adequacy : Basel Standard																									
CP01a	CAR				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Capital Adequacy : IFSB Formula																									
CP01b	CAR (IFSB)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP02a	Tier 1 capital to RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP03a	Common Equity Tier 1 (CET1) capital to RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Asset Quality																									
CP04	Gross nonperforming financing (gross NPF) ratio				0.8%	0.8%	0.8%	0.8%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.8%	0.9%	1.0%	1.1%	1.1%	1.2%	1.3%	1.6%	1.7%
CP05	Net nonperforming financing (net NPF) to capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP06	Provisions for gross nonperforming financing (gross NPF)				110.4%	104.5%	111.1%	113.3%	102.9%	90.2%	90.2%	92.5%	88.3%	82.7%	84.6%	76.9%	107.4%	127.7%	129.6%	129.1%	129.2%	152.4%	140.4%	119.0%	114.7%
Earnings																									
CP07	Return on assets (ROA)				2.2%	2.8%	3.0%	2.3%	2.5%	2.8%	2.3%	2.1%	2.7%	2.2%	3.1%	1.6%	1.9%	2.4%	2.5%	2.2%	2.1%	2.3%	2.3%	2.0%	2.4%
CP08	Return on equity (ROE)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP09	Net profit margin				48.2%	56.3%	68.8%	47.8%	54.6%	57.1%	49.7%	45.7%	60.8%	53.1%	57.3%	32.2%	42.7%	41.6%	62.4%	46.2%	48.1%	44.7%	53.9%	46.4%	46.4%
CP10	Cost to income				35.8%	34.4%	27.5%	37.1%	36.7%	33.0%	32.5%	35.9%	39.9%	39.0%	38.0%	40.4%	47.3%	42.9%	35.1%	41.7%	36.3%	40.2%	39.7%	39.7%	39.7%
Leverage																									
CP11	Capital to assets (balance sheet definition)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP12	Leverage (regulatory definition)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Liquidity																									
CP13	Liquid assets ratio				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP14	Liquid assets to short-term liabilities				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP15	Liquidity coverage ratio (LCR)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP16	Net stable funding ratio (NSFR)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Sensitivity to Risks																									
CP17	Net foreign exchange open position to capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP18	Large exposures to capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP19	Growth of financing to private sector				...	...	...	...	...	12.5%	10.1%	6.8%	10.3%	13.9%	12.5%	11.9%	4.8%	1.2%	-1.2%	0.0%	-0.7%	-1.2%	-0.4%	0.0%	3.2%
Additional Prudential Islamic Financial Indicators (PIFIs)																									
Code	Indicator	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	

Table with columns: Code, Indicator, Standard, Currency, Units, and years 2013A to 2018Q4. Includes sub-sections for Structural Islamic Financial Indicators (SIFIs) and Assets held by domestic systemically important Islamic banking windows.

Source: Saudi Arabian Monetary Authority

Note:

- M - indicates Millions
G - indicates General number
NC - indicates National Currency
n.a - not applicable
(...) - indicates the data is not available

@ The values are annualized.

@@ The values are averaged.