

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

Country: Sudan		Time period covered : 2013Q4																									
		Starting Period: 2013Q4										Ending Period: 2019Q1															
		Core Prudential Islamic Financial Indicators (PFIIs)																									
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 (National Currency / USD):					5.70	5.70	5.70	5.70	5.87	5.97	5.97	6.09	6.09	6.09	6.09	6.21	6.59	6.68	6.68	7.73	7.25	28.15	28.15	47.50	47.50	45.00	
Capital Adequacy : Basel Standard																											
CP01a	CAR			
	Total regulatory capital			
	Risk-weighted assets (RWA)			
CP02a	Tier 1 capital to RWA			
	Tier 1 capital			
	RWA			
CP03a	Common Equity Tier 1 (CET1) capital to RWA			
	CET1 capital			
	RWA			
Capital Adequacy: IFSB Formula																											
CP01b	CAR (IFSB)				16.6%	18.5%	17.8%	17.2%	18.0%	20.0%	20.8%	18.2%	20.2%	21.0%	20.6%	19.2%	18.7%	21.0%	18.7%	18.8%	16.2%	14.9%	13.6%	10.6%	9.86%	13.45%	
	Total regulatory capital	IFSB SD	NC	M	6,373.0	6,902.0	6,797.0	6,678.0	7,047.0	8,430.6	8,431.7	8,389.0	8,502.5	10,470.0	10,165.2	9,529.7	9,650.4	11,703.0	11,962.0	11,754.5	11,672.6	15,130.0	14,146.0	11,494.8	13,684.2	21,261.0	
	RWA	IFSB SD	NC	M	38,466.0	37,237.0	38,243.0	38,796.0	39,158.0	42,104.3	40,609.0	46,174.5	42,135.7	49,748.0	49,441.5	49,605.6	51,647.9	55,629.0	63,908.0	62,451.6	72,234.5	101,389.0	104,185.0	104,185.0	108,564.5	138,803.0	158,114.0
CP02b	Tier 1 capital to RWA (IFSB)				14.5%	16.2%	16.2%	14.4%	15.4%	17.7%	17.1%	15.9%	18.7%	18.8%	18.2%	16.5%	16.2%	18.4%	16.4%	16.5%	12.9%	12.4%	11.4%	8.0%	7.3%	9.2%	
	Tier 1 capital	IFSB SD	NC	M	5,586.0	6,032.0	6,206.0	5,573.0	6,032.0	7,439.0	7,261.0	7,355.6	7,876.0	9,343.0	8,997.8	8,196.5	8,366.0	10,224.0	10,491.0	10,324.6	9,353.0	12,589.8	11,866.0	8,738.5	10,180.7	14,478.0	
	RWA	IFSB SD	NC	M	38,466.0	37,237.0	38,243.0	38,796.0	39,158.0	42,104.3	40,609.0	46,174.5	42,135.7	49,748.0	49,441.5	49,605.6	51,647.9	55,629.0	63,908.0	62,451.6	72,234.5	101,389.0	104,185.0	104,185.0	108,564.5	138,803.0	158,114.0
CP03b	Common Equity Tier 1 (CET1) capital to RWA (IFSB)			
	CET1 capital			
	RWA			
Asset Quality																											
CP04	Gross nonperforming financing (NPF) ratio				8.2%	8.1%	8.4%	8.3%	7.1%	6.8%	6.5%	6.2%	5.1%	5.1%	5.6%	5.5%	5.2%	4.9%	4.6%	4.1%	3.3%	4.4%	4.7%	3.6%	3.42%	3.02%	
	NPF				3,662.0	3,745.0	4,051.0	4,128.0	3,692.0	3,715.0	3,854.0	3,903.0	3,248.0	3,422.0	3,984.0	4,113.0	3,848.0	3,773.0	4,017.0	4,018.3	3,709.0	5,185.0	6,622.0	5,423.0	5,919.0	6,183.0	
	Total financing				44,496.0	46,040.0	48,003.0	49,883.0	52,062.0	54,856.6	59,684.2	62,724.0	64,099.6	67,244.0	71,692.5	74,230.0	73,637.0	76,727.0	87,835.6	98,522.3	113,507.0	119,101.0	140,947.0	149,886.7	173,210.0	205,012.2	
CP05	Net nonperforming financing (net NPF) to capital				26.7%	29.0%	28.5%	30.1%	20.1%	16.0%	20.5%	15.7%	13.4%	10.5%	15.8%	18.7%	16.0%	8.9%	11.3%	10.6%	5.8%	8.2%	19.8%	12.2%	12.1%	9.2%	
	Net NPF				1,699.0	2,003.0	1,935.0	2,009.0	1,415.0	1,353.0	1,729.0	1,313.0	1,137.0	1,102.0	1,605.0	1,779.5	1,542.3	1,037.0	1,349.0	1,249.1	638.0	1,236.0	2,905.0	1,401.0	1,656.0	1,256.0	
	Total regulatory capital				6,373.0	6,902.0	6,797.0	6,678.0	7,047.0	8,431.0	8,432.0	8,389.0	8,502.5	10,470.0	10,165.2	9,529.7	9,650.4	11,703.0	11,962.0	11,754.5	11,672.6	15,130.0	14,146.0	11,494.8	13,684.2	21,261.0	
CP06	Provisions for gross nonperforming financing (NPF)				53.6%	46.5%	52.2%	51.3%	61.7%	58.1%	55.1%	66.4%	65.0%	67.8%	59.7%	56.3%	59.9%	72.5%	66.4%	68.9%	81.3%	76.2%	57.6%	74.2%	72.0%	79.7%	
	Provisions				1,963.0	1,742.0	2,116.0	2,119.0	2,277.0	2,160.0	2,125.1	2,590.0	2,109.0	2,318.8	2,378.8	2,313.6	2,305.7	2,736.0	2,668.0	2,769.2	3,015.0	3,949.0	3,817.0	4,022.4	4,261.0	4,927.0	
	NPF				3,662.0	3,745.0	4,051.0	4,128.0	3,692.0	3,715.0	3,854.0	3,903.0	3,248.0	3,422.0	3,984.0	4,113.0	3,848.0	3,773.0	4,017.0	4,018.3	3,709.0	5,185.0	6,622.0	5,423.0	5,919.0	6,183.0	
Earnings																											
CP07	Return on assets (ROA)				3.7%	1.1%	2.2%	2.6%	3.8%	1.0%	2.0%	3.0%	4.2%	1.1%	2.8%	3.0%	4.5%	1.3%	2.4%	3.1%	3.8%	2.3%	3.4%	4.89%	0.86%		
	Net income (before extraordinary items, taxes, and Zakat)				3,013.0	898.0	1,821.0	2,445.0	3,563.0	940.8	2,216.0	3,368.0	4,569.0	1,234.0	2,766.0	3,833.8	5,973.0	1,882.0	3,957.0	5,742.8	8,011.0	6,729.0	9,355.0	11,599.5	22,864.0	4,322.0	
	Total assets				80,882.0	80,960.0	84,563.0	93,606.0	92,880.0	98,792.0	108,455.1	112,563.0	109,910.0	116,367.0	124,155.1	129,185.8	133,800.0	143,659.0	163,557.0	186,318.0	213,334.0	293,904.0	307,278.0	340,905.0	467,549.0	500,177.7	
CP08	Return on equity (ROE)				29.6%	8.1%	17.5%	23.5%	32.1%	8.0%	19.4%	29.3%	39.0%	9.1%	20.8%	28.5%	44.1%	11.9%	25.0%	48.0%	32.4%	45.1%	56.1%	95.0%	12.9%		
	Net income (before extraordinary items, taxes, and Zakat)				3,013.0	898.0	1,821.0	2,445.0	3,563.0	940.8	2,216.0	3,368.0	4,569.0	1,234.0	2,766.0	3,833.8	5,973.0	1,882.0	3,957.0	5,742.8	8,011.0	6,729.0	9,355.0	11,599.5	22,864.0	4,322.0	
	Equity				10,178.0	11,050.0	10,430.0	10,397.0	11,091.0	11,778.0	11,410.0	11,482.0	11,708.0	13,594.0	13,279.2	13,450.6	13,530.0	15,842.0	15,842.0	15,845.0	16,700.8	20,781.0	20,755.0	20,689.6	24,061.0	34,285.6	
CP09	Net profit margin				52.6%	57.0%	56.3%	46.0%	49.5%	51.7%	56.7%	48.7%	46.2%	56.8%	52.8%	52.8%	47.5%	59.7%	58.1%	55.9%	45.6%	73.1%	69.7%	58.4%	62.6%	49.7%	
	Net income (before extraordinary items, taxes, and Zakat)				3,013.0	898.0	1,821.0	2,445.0	3,563.0	940.8	2,216.0	3,368.0	4,569.0	1,234.0	2,766.0	3,833.8	5,973.0	1,882.0	3,957.0	5,742.8	8,011.0	6,729.0	9,355.0	11,599.5	22,864.0	4,322.0	
	Gross income				5,732.0	1,575.0	3,235.0	5,317.0	7,194.0	1,818.0	3,905.0	6,910.0	9,886.0	2,173.7	5,234.0	7,259.6	12,565.0	3,154.0	6,816.0	10,266.0	17,557.0	9,204.0	13,419.0	19,847.4	36,543.0	8,697.9	
CP10	Cost to income				45.3%	42.9%	51.3%	49.9%	45.7%	45.7%	43.3%	49.0%	53.8%	43.3%	38.1%	42.9%	50.4%	40.5%	53.9%	20.4%	30.4%	31.6%	29.1%	41.3%			
	Operating costs				2,598.0	676.0	1,661.0	2,654.0	3,285.0	830.7	1,689.0	3,388.5	5,317.0	941.0	1,995.6	3,111.0	6,327.0	1,276.0	2,660.0	4,163.0	9,454.6	1,877.0	4,075.0	6,275.0	10,626.0	3,219.0	
	Gross income				5,732.0	1,575.0	3,235.0	5,317.0	7,194.0	1,818.0	3,905.0	6,910.0	9,886.0	2,173.7	5,234.0	7,259.6	12,565.0	3,154.0	6,816.0	10,266.0	17,557.0	9,204.0	13,419.0	19,847.4	36,543.0	7,789.5	
Leverage																											
CP11	Capital to assets (balance sheet definition)				6.9%	7.5%	7.3%	6.0%	6.5%	7.5%	6.7%	7.0%	7.2%	8.0%	7.2%	6.3%	6.3%	7.1%	6.4%	5.5%	4.4%	4.3%	3.9%	2.6%	2.2%	2.9%	
	Tier 1 capital				5,586.0	6,032.0	6,206.0	5,573.0	6,032.0	7,439.0	7,261.0	7,876.0	7,876.0	9,343.0	8,997.8	8,196.5	8,366.0	10,224.0	10,491.0	10,324.6	9,353.0	12,589.8	11,866.0	8,738.5	10,180.7	14,478.0	
	Total assets				80,882.0	80,960.0	84,563.0	93,606.0	92,880.0	98,792.0	108,455.1	112,563.0	109,910.0	116,367.0	124,155.1	129,185.8	133,800.0	143,659.0	163,557.0	186,318.0	213,334.0	293,904.0	307,278.0	340,905.0	467,549.0	500,177.7</	

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
	Total regulatory capital (or balance sheet capital)		NC	M	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP19	Growth of financing to private sector				22.7%	27.2%	28.3%	21.0%	8.6%	6.2%	8.9%	13.3%	16.5%	21.8%	23.4%	21.6%	25.0%	19.9%	27.0%	41.4%	41.4%	67.7%	57.3%	42.7%	87.8%	121.0%
	Total financing at end of current period		NC	M	32,872.0	34,307.0	35,696.5	36,191.9	35,713.0	36,436.0	38,879.9	40,989.0	41,622.0	44,392.0	47,986.9	49,847.5	52,015.0	53,205.0	60,963.0	70,472.6	73,541.0	89,221.0	95,920.0	100,555.0	138,117.0	162,562.0
	Total financing at end of same period in previous year		NC	M	26,801.0	26,978.6	27,818.0	29,913.0	32,872.0	34,307.0	35,696.5	36,191.9	35,713.0	36,436.0	38,879.9	40,989.0	41,622.0	44,392.0	47,986.9	49,847.5	52,015.0	53,205.0	60,963.0	70,472.6	73,541.0	73,541.0

Additional Prudential Islamic Financial Indicators (PSiFis)

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	2019Q1	
AD01	Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSiAs)			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Income distributed to IAH			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total income from assets funded by PSiA			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
AD02	Total off-balance sheet items to total assets			30.1%	29.2%	28.5%	26.7%	27.6%	24.6%	24.5%	20.3%	19.5%	20.0%	21.6%	21.1%	22.6%	20.9%	19.8%	19.6%	21.2%	30.6%	30.2%	24.6%	24.5%	22.1%	
	Off-balance sheet items	NC	M	24,313.0	23,659.0	24,103.0	24,999.0	25,616.0	24,292.7	26,576.7	22,905.0	21,419.0	23,304.0	26,866.0	27,258.3	30,221.0	30,045.0	32,448.9	36,525.8	45,192.0	90,007.0	92,652.0	83,695.0	114,505.0	110,593.0	
	Total assets	NC	M	80,882.0	80,960.0	84,563.0	93,606.0	92,880.0	98,792.0	108,455.1	112,563.0	109,910.0	116,367.0	124,155.1	129,185.8	133,800.0	143,659.0	163,557.0	186,318.0	213,334.0	293,904.0	307,278.0	340,905.0	467,549.7	500,177.7	
AD03	Foreign-currency denominated funding to total funding			29.3%	26.5%	26.1%	25.9%	28.8%	28.0%	23.0%	34.3%	35.0%	34.7%	28.4%	29.9%	27.3%	29.9%	33.8%	32.5%	22.7%	24.3%	24.6%	57.1%	33.8%		
	FX funding	NC	M	565.0	508.0	481.0	461.0	547.0	506.0	426.0	525.0	734.0	756.0	725.0	742.0	760.0	669.0	667.0	928.0	944.0	546.0	452.0	508.0	1,336.0	157,501.0	
	Total funding	NC	M	1,929.0	1,914.0	1,843.0	1,778.0	1,898.0	1,804.0	1,856.0	1,530.0	2,099.7	2,123.0	2,091.0	2,615.0	2,540.0	2,452.0	2,231.0	2,744.0	2,903.0	2,401.0	1,863.0	2,068.0	1,336.0	465,892.0	
AD04	Foreign-currency denominated financing to total financing			11.8%	11.3%	11.6%	9.5%	8.7%	7.9%	7.2%	6.8%	6.0%	5.9%	5.0%	4.6%	4.4%	4.7%	4.3%	4.3%	3.8%	12.4%	13.0%	12.5%	21.0%	22.1%	
	FX financing	NC	M	5,243.0	5,191.0	5,583.0	4,727.0	4,519.0	4,346.0	4,286.9	4,286.9	3,867.6	3,952.0	3,592.0	3,435.3	3,438.0	3,591.0	3,745.0	4,194.0	4,685.9	17,285.0	18,291.0	18,677.0	36,454.0	38,219.0	
	Total financing	NC	M	44,498.0	46,040.0	48,003.0	49,883.0	52,062.0	54,858.6	59,684.2	62,724.0	64,099.6	67,244.0	71,692.0	74,230.2	78,960.0	76,727.0	87,835.6	98,522.3	122,157.0	139,484.0	140,947.0	149,886.7	173,210.0	173,210.0	
AD05	Value of Sukuk holdings to capital			121.5%	105.2%	116.0%	131.6%	136.0%	119.8%	135.0%	146.4%	120.7%	182.0%	137.9%	137.9%	163.5%	171.9%	156.2%	163.5%	171.9%	135.3%	193.8%	193.8%	174.7%	116.8%	
	Sukuk holdings	NC	M	7,745.0	7,263.0	7,884.0	8,787.0	9,586.0	10,102.0	11,383.7	11,403.7	12,449.9	12,634.5	12,567.7	13,277.0	13,656.0	18,688.0	19,214.0	20,016.0	20,467.0	22,709.0	22,279.0	23,913.0	24,826.0		
	Total regulatory capital	NC	M	6,373.0	6,902.0	6,797.0	6,678.0	7,047.0	8,430.6	8,431.7	8,309.0	8,502.5	10,470.0	10,165.2	9,529.7	9,650.0	11,703.0	11,962.0	11,703.0	11,672.6	15,120.0	14,746.0	11,494.8	13,684.2	21,261.0	
AD06	Value (or percentage) of Shar'ah-compliant financing by economic activity																									
	Value of Shar'ah-compliant financing	NC	M	44,498.1	46,037.9	48,001.0	49,882.2	52,062.0	54,858.0	59,684.0	62,724.0	64,099.6	67,244.0	71,692.0	74,230.2	78,960.0	76,727.0	87,835.6	98,522.3	99,075.0	119,122.0	140,947.0	149,887.0	173,210.0	205,012.0	
	Sectoral distribution	NC																								
	(a) agriculture, forestry, hunting and fishing	NC	M	5,021.4	4,615.0	5,297.0	5,646.0	6,506.4	6,019.0	7,219.0	7,931.0	8,476.0	8,056.0	8,065.0	9,322.0	11,811.0	11,978.0	10,812.0	18,211.0	19,501.0	21,785.0	19,885.0	26,469.4	30,115.0	31,927.0	
	(b) mining and quarrying	NC	M	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(c) manufacturing	NC	M	8,399.4	8,326.0	8,972.0	6,124.0	6,526.4	7,383.0	8,786.0	7,048.0	7,136.0	8,464.0	9,275.0	8,870.0	8,517.0	8,954.0	10,279.0	12,815.0	14,910.0	20,672.0	25,165.0	26,668.6	35,391.0	37,218.0	
	(d) electricity, gas, steam and air-conditioning supply	NC	M	182.7	161.0	234.0	173.0	174.2	178.0	291.0	271.0	273.0	249.0	501.0	597.0	742.0	858.0	895.0	977.0	2,305.0	1,788.0	2,171.0	3,374.7	5,129.0	5,646.5	
	(e) water supply, sewerage and waste management	NC	M	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(f) construction	NC	M	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles	NC	M	4,519.7	4,710.0	5,430.0	5,162.0	5,379.3	5,710.0	7,869.0	7,492.0	6,615.0	8,663.0	8,926.0	8,125.0	8,993.0	10,098.0	11,336.0	10,844.0	10,587.0	9,142.0	7,899.0	7,734.4	8,738.0	12,685.0	
	(h) transportation and storage	NC	M	3,524.9	3,732.0	4,242.0	3,663.0	3,783.8	3,609.0	4,182.0	4,014.0	4,071.0	4,393.0	4,208.0	5,011.0	5,060.0	4,605.0	4,843.0	5,250.0	6,416.0	8,765.0	8,854.0	9,337.8	10,940.0	15,076.7	
	(i) accommodation and food service activities	NC	M	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(j) information and communication	NC	M	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(k) financial and insurance activities	NC	M	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(l) real estate activities	NC	M	4,990.8	5,586.0	5,384.0	5,852.0	5,332.6	5,208.0	5,684.0	5,268.0	5,470.0	5,469.0	5,219.0	6,321.0	6,587.0	8,941.0	8,833.0	7,806.0	8,630.0	11,308.0	11,354.0	12,665.9	15,129.0	15,428.0	
	(m) professional, scientific and technical activities	NC	M	292.6	311.0	336.0	496.0	588.7	583.0	788.0	695.0	971.0	1,043.0	1,076.0	975.0	1,072.0	1,195.0	1,525.0	1,625.0	1,270.0	1,220.0	947.0	997.0	1,309.0	912.0	
	(n) administrative and support service activities	NC	M	2,240.7	3,192.9	3,768.0	3,546.5	3,950.3	3,957.0	4,441.0	5,658.0	6,089.0	5,181.0	6,633.0	6,434.0	6,740.0	8,567.0	9,028.0	9,798.0	12,535.0	17,938.0	19,052.0	21,940.4	30,636.0	32,652.0	
	(o) public administration and defense; compulsory social security	NC	M	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(p) education	NC	M	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(q) human health and social work activities	NC	M	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(r) arts, entertainment and recreation	NC	M	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(s) other service activities (export)	NC	M	2,474.2	2,427.0	2,589.0	2,443.0	2,339.0	2,545.0	2,952.0	2,701.0	2,758.0	2,618.0	2,869.0	2,818.0	3,590.0	4,128.0	4,370.0	4,422.0	6,689.0	10,583.0	10,300.0	8,529.3	14,016.0	18,313.0	
	(t) activities of households as employers	NC	M	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(t*) other financing of households	NC	M	622.7	683.0	386.0	327.0	522.5	648.0	713.0	664.0	643.0	772.0	915.0	797.0	1,199.0	829.0	860.0	2,149.0	1,094.0	1,013.0	1,200.0	966.1	1,969.0	1,304.0	

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	
	(v) others		NC	M	270.11	271.539	462.068	419	369.33	388	332	215	155	171	173	160	336	167	201	177.3	192	271	276	263	376	551	
AD08	Value (or percentage) of returns by major type of Sharī'ah-compliant contract																										
	Total returns																										
	Murābahah																										
	Commodity Murābahah / Tawwāruq																										
	Salam																										
	Istisnā'																										
	Jārah/Jārah Muntahia Bittamkī																										
	Mudrābah																										
	Mushārakah																										
	Diminishing Mushārakah																										
	Wakālah																										
	Qard Hassan																										
	Others (please specify)																										
	(i)																										
	(ii)																										
	(iii)																										
	Others																										
Structural Islamic Financial Indicators (SIFIs)																											
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	2019Q1	
BS01	Number of Islamic banks		NC	M	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37
	Number of domestic branch offices		NC	M	685	728	720	751	762	771	770	776	781	808	829	836	853	806	806	819	830	830	853	732	800	805	
	Number of ATMs		NC	M	905	924	933	928	970	979	980	1023	1074	1077	1113	1159	1190	1235	1250	1271	1301	1355	1375	1480	1596	1596	
BS02	Number of employees																										
BS03	Total assets		NC	M	80,882	80,961	84,563	93,606	92,881	98,791	108,455	112,563	109,910	116,367	124,155	129,186	133,800	143,659	163,557	186,318	213,334	293,904	307,278	340,906	457,549	500,178	
	Total Sharī'ah-compliant financing (excluding interbank financing)		NC	M	44,498	46,021	47,972	49,883	52,062	54,859	59,684	62,724	64,100	67,244	71,692	74,230	73,637	76,727	87,836	98,522	113,507	119,122	140,947	149,887	173,210	205,012	
	Sukūk holdings		NC	M	7,745	7,263	7,884	8,787	9,586	10,102	11,384	11,404	12,450	12,835	12,582	12,568	13,277	13,656	18,687	19,214	20,016	20,467	22,709	22,279	23,913	24,826	
	Other Sharī'ah-compliant securities		NC	M	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Interbank financing		NC	M	...	20	31	...	136	...	...	...	...	...	...	...	472	...	...	...	...	...	...	...	...	...
	All other assets		NC	M	28,639	27,657	28,676	34,936	31,233	33,831	37,387	38,435	33,360	36,489	39,881	42,388	46,414	53,276	57,034	68,582	79,811	154,315	143,622	168,740	260,426	270,340	
BS04	Total funding/liabilities and equities		NC	M	80,882	80,961	84,563	93,606	92,881	98,790	108,455	112,563	109,910	116,367	124,155	129,186	133,800	143,659	163,557	186,318	213,334	293,904	307,278	340,906	457,549	500,178	
	Profit-sharing investment accounts (PSIA)		NC	M	18,248	19,286	20,834	21,174	22,413	24,510	28,002	27,644	27,914	29,604	30,098	30,911	30,869	35,079	41,376	48,280	55,929	90,243	92,186	96,620	134,992	146,377	
	Other remunerative funding (Murābahah, Commodity Murābahah etc.)		NC	M	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Nonremunerative funding (current account, Wad'ah)		NC	M	24,020	22,852	23,478	23,862	24,981	27,627	30,068	30,498	38,894	43,106	34,031	46,569	50,343	58,951	50,193	57,621	67,831	96,613	103,783	154,799	202,705	222,394	
	Sukūk issued		NC	M	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Other Sharī'ah-compliant securities issued		NC	M	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Interbank funding/liabilities		NC	M	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	All other liabilities		NC	M	28,436	27,973	29,821	38,173	34,396	34,876	38,975	42,939	31,394	30,063	46,747	38,256	39,058	33,787	56,173	64,572	72,873	86,266	90,554	68,798	95,791	95,121	
	Capital and reserves		NC	M	10,178	11,050	10,430	10,397	11,091	11,778	11,410	11,482	11,708	13,594	13,279	13,451	13,530	15,842	15,815	15,845	16,701	20,782	20,755	20,690	24,061	34,286	
BS05	Total revenues		NC	M	6,304	1,679	3,482	5,317	7,858	1,898	4,281	6,910	9,886	2,398	5,234	8,003	12,565	3,477	7,468	10,826	17,557	9,241	13,419	19,847	36,543	8,698	
	Financing based		NC	M	2,938	836	1,824	2,844	4,118	1,088	2,437	3,778	5,573	1,431	3,164	4,864	7,504	2,071	4,410	7,505	10,759	3,184	6,743	10,883	13,155	5,683	
	Investment based (Sukūk, other Sharī'ah-compliant securities etc.)		NC	M	884	212	351	479	825	135	269	435	730	153	301	402	734	180	380	560	1,037	370	579	2,119	3,930	249	
	Fee based		NC	M	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Other		NC	M	2482	631	1307	1994	2,915	676	1,575	2,697	3,583	814	1,769	2,737	4,327	1,226	2,678	2,761	5,761	5,687	6,097	6,745	19,458	2,767	
BS06	Earnings before taxes and Zakat		NC	M	3013	898	1821	2445	3,563	941	2,216	3,368	4,569	1,233	2,766	3,834	5,973	1,877	3,957	5,743	8,011	6,729	9,355	11,600	22,864	4,322	
BS07	Value (or percentage) of financing by type of Sharī'ah-compliant contract																										
	Total financing		NC	M	44,498	46,040	48,003	49,883	52,062	54,859	59,684	62,724	64,100	67,244	71,692	74,230	73,637	76,727	87,836	98,522	119,100	119,100	140,947	149,887	173,210	205,012	
	Murābahah		NC	M	18,200	18,945	19,952	21,186	22,203	23,385	28,328	27,089	27,752	29,119	30,723	31,615	35,021	38,477	41,341	48,213	54,479	68,433	70,449	83,846	103,447	119,648	
	Commodity Murābahah / Tawwāruq		NC	M	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Salam		NC	M	1,534	444	480	753	1,088	613	667	1,387	1,425	1,061	1,089	1,378	1,806	1,171	825	1,672	1,628	1,397	1,044	2,417	2,647	1,816	
	Istisnā'		NC	M	4,694	6,199	6,281	6,978	7,477	8,809	10,030	10,448	10,791	11,646	13,556	14,033	15,776	17,909	19,577	22,604	27,720	29,123	30,895	27,830	38,189	41,483	
	Jārah / Jārah Muntahia Bittamkī		NC	M	245	263	271	427	408	404	497	349	327	348	309	300	315	408	472	471	492	508	607	763	985	1,214	
	Mudrābah		NC	M	1,630	2,708	2,646	2,512	2,497	2,560	2,839	2,661	2,778	2,646	2,884	3,235	3,160	3,273	3,455	4,374	4,717	5,855	6,047	6,111	8,990	10,469	
	Mushārakah		NC	M	2,787	2,970	2,934	2,684	2,753	3,002	3,461	2,880	2,761	3,234	3,191	3,109	3,190	3,532	2,999	3,587	4,837	5,993	6,229	6,575	9,287	10,495	
	Diminishing Mushārakah		NC	M	...	...	...	...															