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

Country: Jordan

Time period covered : *Starting Period:* **2013A** *Ending Period:* **2022Q2**

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	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2
End-of-period exchange rate (JOD / USD):					**0.709**	**0.709**	**0.709**	**0.709**	**0.709**	**0.709**	**0.709**	**0.709**	**0.709**	**0.709**	**0.709**	**0.709**	**0.709**	**0.709**	**0.709**	**0.709**	**0.709**	**0.709**	**0.709**	**0.709**	**0.709**	**0.709**	**0.709**	**0.709**	**0.709**	**0.709**	**0.709**	**0.709**	**0.709**	**0.709**	**0.709**	**0.709**	**0.709**	**0.709**	**0.709**
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)** [1]				**21.8%**	**22.3%**	**22.3%**	**21.3%**	**23.0%**	**23.2%**	**22.3%**	**22.7%**	**23.5%**	**22.4%**	**21.8%**	**20.9%**	**22.9%**	**21.7%**	**21.7%**	**21.1%**	**22.7%**	**23.0%**	**23.0%**	**22.8%**	**22.3%**	**22.7%**	**22.4%**	**22.6%**	**21.8%**	**23.2%**	**23.2%**	**22.1%**	**22.8%**	**22.7%**	**22.6%**	**22.6%**	**21.5%**	**21.4%**	**21.1%**
	Total regulatory capital	*IFSB SD*	*NC*	*M*	517.8	518.0	522.0	523.0	564.5	567.1	567.4	567.4	605.2	607.5	607.9	607.7	668.9	670.3	669.3	670.4	723.6	731.5	737.9	747.6	764.0	776.8	768.2	786.1	794.8	862.0	863.8	873.0	906.9	923.0	941.7	957.8	928.5	944.5	959.2
	RWA	*IFSB SD*	*NC*	*M*	2,370.0	2,323.3	2,343.7	2,449.7	2,459.1	2,441.9	2,539.3	2,501.7	2,572.1	2,715.0	2,793.4	2,913.2	2,922.9	3,082.2	3,079.8	3,184.4	3,186.6	3,177.1	3,209.0	3,275.5	3,432.7	3,425.8	3,428.6	3,482.6	3,639.8	3,721.1	3,728.4	3,943.7	3,979.5	4,067.7	4,164.6	4,237.0	4,317.3	4,413.1	4,537.7
CP02b	**Tier 1 capital to RWA (IFSB)**				**21.2%**	**21.7%**	**21.6%**	**20.8%**	**22.2%**	**22.4%**	**21.5%**	**21.9%**	**22.7%**	**21.5%**	**20.9%**	**20.0%**	**21.9%**	**20.7%**	**20.8%**	**20.1%**	**21.6%**	**22.0%**	**22.1%**	**22.0%**	**21.4%**	**21.8%**	**22.2%**	**22.4%**	**21.6%**	**23.0%**	**22.9%**	**21.9%**	**22.5%**	**22.3%**	**22.2%**	**22.3%**	**21.1%**	**21.1%**	**20.8%**
	Tier 1 capital	*IFSB SD*	*NC*	*M*	503.6	504.8	506.3	510.6	546.1	547.6	546.7	547.4	582.8	583.5	582.8	583.3	638.9	639.4	639.2	639.5	689.4	698.2	709.3	721.0	734.0	747.1	762.3	779.1	786.3	854.0	854.8	861.8	894.2	907.1	926.6	943.4	913.1	929.4	944.4
	RWA	*IFSB SD*	*NC*	*M*	2,370.0	2,323.3	2,343.7	2,449.7	2,459.1	2,441.9	2,539.3	2,501.7	2,572.1	2,715.0	2,793.4	2,913.2	2,922.9	3,082.3	3,079.8	3,184.4	3,186.6	3,177.1	3,209.0	3,275.5	3,432.7	3,425.8	3,428.6	3,482.6	3,639.8	3,721.1	3,728.4	3,943.7	3,979.5	4,067.7	4,164.6	4,237.0	4,317.3	4,413.1	4,537.7
CP03b	**Common Equity Tier 1 (CET1) capital to RWA (IFSB)**				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	**22.0%**	**22.1%**	**22.0%**	**21.4%**	**21.8%**	**22.2%**	**22.4%**	**21.6%**	**23.0%**	**22.9%**	**21.9%**	**22.5%**	**22.3%**	**22.2%**	**22.3%**	**21.1%**	**21.1%**	**20.8%**
	CET1 capital				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	698.2	709.3	721.0	734.0	747.1	762.3	779.1	786.3	854.0	854.8	861.8	894.2	907.1	926.6	943.4	913.1	929.4	944.4
	RWA				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	3,177.1	3,209.0	3,275.5	3,432.7	3,425.8	3,428.6	3,482.6	3,639.8	3,721.1	3,728.4	3,943.7	3,979.5	4,067.7	4,164.6	4,237.0	4,317.3	4,413.1	4,537.7
Asset Quality																																							
CP04	**Gross nonperforming financing (gross NPF) ratio**	Not Applicable			**3.6%**	…	**3.8%**	…	**3.0%**	**2.7%**	**2.8%**	**3.0%**	**2.7%**	**2.5%**	**2.7%**	**3.1%**	**2.4%**	**2.4%**	**2.9%**	**2.9%**	**2.6%**	**2.8%**	**2.8%**	**3.1%**	**2.8%**	**3.0%**	**3.4%**	**3.3%**	**2.6%**	**2.9%**	**2.7%**	**2.6%**	**2.2%**	**2.2%**	**2.1%**	**2.1%**	**1.9%**	**2.0%**	**2.0%**
	Gross NPF		*NC*	*M*	156.5	…	154.0	…	125.0	122.2	125.1	139.8	129.9	126.6	139.4	158.6	125.0	128.4	157.5	156.3	143.9	157.0	164.0	185.6	165.9	183.3	208.9	213.3	175.0	192.8	186.3	190.6	163.4	178.0	175.8	178.5	157.8	167.3	173.6
	Total financing [2]		*NC*	*M*	4,382.7	…	4,007.9	…	4,232.4	4,454.6	4,497.2	4,663.0	4,890.5	5,035.5	5,166.0	5,169.3	5,246.6	5,348.8	5,430.8	5,468.6	5,525.6	5,570.5	5,778.6	5,974.3	5,978.6	6,051.7	6,162.6	6,495.0	6,623.6	6,719.2	6,936.1	7,359.9	7,472.9	7,940.1	8,193.3	8,383.0	8,399.1	8,492.5	8,793.2
CP05	**Net nonperforming financing (net NPF) to capital**				**11.8%**	…	**10.7%**	…	**5.4%**	**5.5%**	**4.8%**	**6.6%**	**5.3%**	**3.9%**	**5.5%**	**7.3%**	**3.7%**	**4.1%**	**7.1%**	**6.2%**	**4.9%**	**5.8%**	**7.0%**	**5.6%**	**6.6%**	**4.6%**	**8.8%**	**4.9%**	**5.7%**	**6.7%**	**5.3%**	**5.9%**	**4.1%**	**4.6%**	**4.3%**	**4.1%**	**3.0%**	**3.6%**	**3.7%**
	Net NPF		*NC*	*M*	60.9	…	55.7	…	30.7	31.1	27.1	37.6	31.9	23.9	33.4	44.1	24.8	27.5	47.3	41.6	35.2	42.5	51.7	41.7	50.6	35.9	67.8	38.4	45.3	58.0	45.8	51.8	37.2	42.9	40.1	39.4	27.8	34.1	35.7
	Total regulatory capital		*NC*	*M*	517.8	…	522.0	…	564.5	567.1	567.4	567.4	605.2	607.5	607.9	607.7	668.9	670.3	669.3	670.4	723.6	731.5	737.9	747.6	764.0	776.8	768.2	786.1	794.8	862.0	863.8	873.0	906.9	923.0	941.7	957.8	928.5	944.5	959.2
CP06	**Provisions for gross nonperforming financing (gross NPF)**				**61.1%**	…	**63.8%**	…	**75.4%**	**74.4%**	**78.3%**	**73.1%**	**75.4%**	**81.1%**	**76.0%**	**72.2%**	**80.2%**	**78.6%**	**70.0%**	**73.4%**	**75.5%**	**72.9%**	**68.5%**	**77.5%**	**69.5%**	**68.1%**	**67.5%**	**82.0%**	**74.1%**	**69.9%**	**75.4%**	**72.8%**	**77.2%**	**75.9%**	**77.2%**	**77.9%**	**82.3%**	**79.6%**	**79.4%**
	Provisions		*NC*	*M*	95.6	…	98.3	…	94.3	90.9	98.0	102.2	98.0	102.7	106.0	114.5	100.2	100.9	110.2	114.7	108.7	114.5	112.3	143.9	115.3	124.9	141.1	174.9	129.7	134.8	140.5	138.8	126.2	135.1	135.7	139.1	129.9	133.2	137.9
	Gross NPF		*NC*	*M*	156.5	…	154.0	…	125.0	122.2	125.1	139.8	129.9	126.6	139.4	158.6	125.0	128.4	157.5	156.3	143.9	157.0	164.0	185.6	165.9	183.3	208.9	213.3	175.0	192.8	186.3	190.6	163.4	178.0	175.8	178.5	157.8	167.3	173.6
Earnings																																							
CP07	**Return on assets (ROA)**				**1.8%**	…	**1.5%**	…	**1.5%**	**1.6%**	**1.7%**	**1.6%**	**1.7%**	**1.6%**	**1.8%**	**1.9%**	**1.9%**	**1.7%**	**1.8%**	**1.8%**	**1.9%**	**1.6%**	**1.8%**	**1.8%**	**1.9%**	**1.7%**	**1.9%**	**1.9%**	**2.0%**	**1.8%**	**1.8%**	**1.7%**	**1.7%**	**1.7%**	**1.8%**	**1.8%**	**1.7%**	**1.7%**	**1.7%**
	Net income (before extraordinary items, taxes, and *Zakat*) [3]		*NC*	*M*	91.7	…	85.0	…	88.4	98.0	104.8	104.1	109.6	113.2	128.8	132.1	134.5	124.3	134.9	137.7	141.7	126.2	138.5	142.0	145.0	138.7	153.1	160.4	165.1	157.1	162.2	159.0	156.0	164.9	180.3	185.5	181.4	189.0	192.2
	Total assets [4]		*NC*	*M*	5,226.1	…	5,675.0	…	5,818.8	6,179.6	6,311.1	6,428.9	6,480.7	6,879.2	6,985.9	7,096.4	7,116.4	7,400.1	7,447.0	7,496.9	7,547.8	7,727.2	7,743.7	7,741.3	7,820.6	8,004.6	8,103.6	8,237.3	8,403.4	8,909.4	8,992.5	9,267.3	9,330.8	9,977.7	10,157.5	10,299.3	10,454.2	11,153.0	11,231.5
CP08	**Return on equity (ROE)**				**17.5%**	…	**15.4%**	…	**15.5%**	**16.5%**	**17.6%**	**17.2%**	**17.9%**	**17.6%**	**20.2%**	**20.2%**	**20.3%**	**17.8%**	**19.5%**	**19.6%**	**19.7%**	**16.7%**	**18.5%**	**18.7%**	**18.8%**	**17.2%**	**19.2%**	**19.9%**	**20.0%**	**18.1%**	**18.4%**	**17.8%**	**17.2%**	**17.1%**	**18.7%**	**19.0%**	**18.3%**	**18.5%**	**19.0%**
	Net income (before extraordinary items, taxes, and *Zakat*) [3]		*NC*	*M*	91.7	…	85.0	…	88.4	98.0	104.8	104.1	109.6	113.2	128.8	132.1	134.5	124.3	134.9	137.7	141.7	126.2	138.5	142.0	145.0	138.7	153.1	160.4	165.1	157.1	162.2	159.0	156.0	164.9	180.3	185.5	181.4	189.0	192.2
	Equity [5]		*NC*	*M*	524.6	…	553.5	…	569.3	595.7	595.3	604.0	613.5	641.9	638.9	653.0	661.4	697.2	693.2	701.4	718.0	753.5	747.6	760.0	772.6	807.0	796.3	807.0	825.3	866.6	880.1	892.9	904.6	965.6	963.0	977.7	991.7	1,023.7	1,010.8
CP09	**Net profit margin**				**47.4%**	…	**44.3%**	…	**46.2%**	**47.1%**	**48.8%**	**47.8%**	**48.9%**	**46.2%**	**51.0%**	**51.7%**	**52.0%**	**47.1%**	**50.4%**	**51.4%**	**51.9%**	**45.8%**	**49.2%**	**50.2%**	**50.5%**	**46.9%**	**49.7%**	**51.2%**	**51.8%**	**48.3%**	**50.1%**	**50.2%**	**49.4%**	**50.1%**	**54.0%**	**54.9%**	**54.4%**	**53.6%**	**54.8%**
	Net income (before extraordinary items, taxes, and *Zakat*) [3]		*NC*	*M*	91.7	…	85.0	…	88.4	98.0	104.8	104.1	109.6	113.2	128.8	132.1	134.5	124.3	134.9	137.7	141.7	126.2	138.5	142.0	145.0	138.7	153.1	160.4	165.1	157.1	162.2	159.0	156.0	164.9	180.3	185.5	181.4	189.0	192.2
	Gross income [3]		*NC*	*M*	193.6	…	191.8	…	191.3	208.0	214.6	217.9	224.1	244.8	252.4	255.6	258.8	264.1	267.5	268.0	273.0	275.4	281.7	283.1	286.9	295.6	307.8	313.4	318.7	325.4	323.5	316.9	315.8	329.2	334.1	337.8	333.7	352.6	351.0
CP10	**Cost to income**				**52.6%**	…	**55.7%**	…	**53.8%**	**52.9%**	**51.2%**	**52.1%**	**51.1%**	**53.8%**	**49.0%**	**48.4%**	**48.0%**	**52.9%**	**49.3%**	**48.7%**	**48.1%**	**54.2%**	**50.9%**	**49.8%**	**49.4%**	**53.1%**	**50.3%**	**48.8%**	**48.3%**	**52.7%**	**49.9%**	**49.9%**	**50.6%**	**49.4%**	**46.0%**	**45.1%**	**45.6%**	**46.5%**	**45.2%**
	Operating costs [3]		*NC*	*M*	101.9	…	106.8	…	102.9	110.0	109.8	113.6	114.5	131.6	123.8	123.6	124.2	139.8	131.8	130.4	131.2	149.3	143.5	141.0	141.8	156.9	154.8	152.9	153.9	171.4	161.3	158.0	159.8	162.7	153.7	152.3	152.3	164.1	158.8
	Gross income [3]		*NC*	*M*	193.6	…	191.8	…	191.3	208.0	214.6	217.9	224.1	244.8	252.4	255.6	258.8	264.1	267.5	268.0	273.0	275.4	281.7	283.1	286.9	295.6	307.8	313.4	318.7	325.4	323.5	316.9	315.8	329.2	334.1	337.8	333.7	352.6	351.0
Leverage																																							
CP11	**Capital to assets (balance sheet definition)**				**9.1%**	**8.6%**	**8.7%**	**8.5%**	**8.9%**	**8.8%**	**8.4%**	**8.2%**	**8.5%**	**8.4%**	**8.2%**	**8.0%**	**8.6%**	**8.6%**	**8.5%**	**8.4%**	**9.0%**	**9.0%**	**9.1%**	**9.3%**	**9.2%**	**9.3%**	**9.2%**	**9.1%**	**8.9%**	**9.5%**	**9.4%**	**8.9%**	**9.1%**	**8.9%**	**8.8%**	**8.8%**	**8.2%**	**8.3%**	**8.3%**
	Tier 1 capital		*NC*	*M*	503.6	504.8	506.3	510.6	546.1	547.6	546.7	547.4	582.8	583.5	582.8	583.3	638.9	639.4	639.2	639.5	689.4	698.2	709.3	721.0	734.0	747.1	762.3	779.1	786.3	854.0	854.8	861.8	894.2	907.1	926.6	943.4	913.1	929.4	944.4
	Total assets		*NC*	*M*	5,505.2	5,882.6	5,844.5	5,983.6	6,135.2	6,223.9	6,486.9	6,652.7	6,830.1	6,928.4	7,141.7	7,306.4	7,402.6	7,397.5	7,491.4	7,615.8	7,692.2	7,762.0	7,795.1	7,789.8	7,948.9	8,060.2	8,258.3	8,525.5	8,857.9	8,960.6	9,126.6	9,676.7	9,803.5	10,156.8	10,511.2	10,739.1	11,104.8	11,153.0	11,358.1
CP12	**Leverage (regulatory definition)**				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	**16.5%**	**17.2%**	**19.5%**	**18.8%**	**18.1%**	**17.9%**	**17.8%**	**17.0%**	**18.3%**	**18.3%**	**17.4%**	**18.0%**	**17.9%**	**17.4%**	**17.4%**	**16.4%**	**16.5%**	**16.7%**
	Tier 1 capital				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	698.2	709.3	721.0	734.0	747.1	762.3	779.1	786.3	854.0	854.8	861.8	894.2	907.1	926.6	943.4	913.1	929.4	944.4
	Exposure				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	4,227.3	4,134.2	3,704.6	3,905.7	4,123.8	4,259.7	4,366.6	4,631.4	4,672.3	4,667.2	4,950.1	4,974.5	5,073.9	5,312.1	5,409.1	5,575.9	5,636.6	5,647.7
Liquidity																																							
CP13	**Liquid assets ratio**				**37.3%**	**37.4%**	**38.3%**	**37.2%**	**37.9%**	**37.1%**	**39.2%**	**37.8%**	**36.6%**	**35.2%**	**35.0%**	**36.3%**	**36.5%**	**35.1%**	**35.0%**	**35.9%**	**35.9%**	**35.9%**	**34.9%**	**35.1%**	**36.0%**	**35.7%**	**35.9%**	**34.8%**	**36.0%**	**34.7%**	**35.6%**	**36.4%**	**35.7%**	**36.8%**	**37.3%**	**38.1%**	**38.2%**	**37.3%**	**36.3%**
	Liquid assets		*NC*	*M*	2,053.8	2,202.2	2,237.0	2,227.6	2,325.4	2,311.1	2,544.4	2,516.5	2,497.3	2,439.3	2,501.5	2,652.8	2,702.8	2,598.5	2,625.2	2,731.6	2,760.1	2,782.8	2,719.4	2,731.9	2,865.4	2,876.1	2,962.8	2,967.7	3,190.6	3,113.7	3,246.1	3,524.8	3,502.1	3,742.7	3,917.5	4,088.2	4,236.8	4,157.2	4,118.2
	Total assets		*NC*	*M*	5,505.2	5,882.6	5,844.5	5,983.6	6,135.2	6,223.9	6,486.9	6,652.7	6,830.1	6,928.4	7,141.7	7,306.4	7,402.6	7,397.5	7,491.4	7,615.8	7,692.2	7,762.0	7,795.1	7,789.8	7,948.9	8,060.2	8,258.3	8,525.5	8,857.9	8,960.6	9,126.6	9,676.7	9,803.5	10,156.8	10,511.2	10,739.1	11,104.8	11,153.0	11,358.1
CP14	**Liquid assets to short-term liabilities**				**62.1%**	**64.7%**	**63.2%**	**61.1%**	**63.7%**	**61.5%**	**64.8%**	**62.5%**	**60.2%**	**57.6%**	**57.2%**	**59.5%**	**60.4%**	**58.2%**	**58.0%**	**59.6%**	**59.7%**	**59.3%**	**57.7%**	**57.7%**	**59.1%**	**62.4%**	**62.2%**	**64.3%**	**61.5%**	**59.1%**	**60.7%**	**61.6%**	**60.7%**	**62.4%**	**62.8%**	**65.0%**	**64.0%**	**62.3%**	**60.5%**
	Liquid assets		*NC*	*M*	2,053.8	2,202.2	2,237.0	2,227.6	2,325.4	2,311.1	2,544.4	2,516.5	2,497.3	2,439.3	2,501.5	2,652.8	2,702.8	2,598.5	2,625.2	2,731.6	2,760.1	2,782.8	2,719.4	2,731.9	2,865.4	2,876.1	2,962.8	2,967.7	3,190.6	3,113.7	3,246.1	3,524.8	3,502.1	3,742.7	3,917.5	4,088.2	4,236.8	4,157.2	4,118.2
	Short-term liabilities		*NC*	*M*	3,307.7	3,401.9	3,541.6	3,648.7	3,649.0	3,755.1	3,929.5	4,025.6	4,150.6	4,236.3	4,370.1	4,460.1	4,472.7	4,465.9	4,527.6	4,585.8	4,621.5	4,688.9	4,713.2	4,735.7	4,851.0	4,607.7	4,763.2	4,618.1	5,186.5	5,269.0	5,350.7	5,721.2	5,765.5	5,996.8	6,233.3	6,285.8	6,616.2	6,668.1	6,801.3
CP15	**Liquidity coverage ratio (LCR)** [6]				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	**271.2%**	**278.1%**	**311.3%**	**279.9%**	**276.8%**	**248.8%**	**286.6%**	**256.9%**
	Stock of *Sharī'ah*-compliant high quality liquid assets				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	1,978.0	1,985.0	2,058.9	2,004.7	2,004.4	1,404.1	1,479.5	1,413.1
	Total net cash outflows over the next 30 calendar days				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	729.4	713.8	661.3	716.3	724.2	564.4	516.3	550.2
CP16	**Net stable funding ratio (NSFR)**				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Available stable funding (ASF)				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Required stable funding (RSF)				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
Sensitivity to Risks																																							
CP17	**Net foreign exchange open position to capital**				**6.3%**	**13.0%**	**14.5%**	**1.8%**	**3.0%**	**5.5%**	**5.7%**	**1.7%**	**3.8%**	**3.4%**	**3.0%**	**4.9%**	**3.5%**	**4.6%**	**7.6%**	**7.6%**	**4.1%**	**4.8%**	**8.6%**	**2.6%**	**4.9%**	**8.0%**	**9.1%**	**5.0%**	**5.8%**	**6.6%**	**3.5%**	**4.2%**	**6.8%**	**8.0%**	**8.1%**	**10.0%**	**9.7%**	**9.8%**	**6.9%**

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	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2
	Net FX open position [7]		NC	M	32.4	67.3	75.5	9.3	16.9	31.0	32.3	9.4	23.1	20.6	18.3	29.9	23.2	30.9	50.7	50.9	29.9	35.3	63.4	19.2	37.1	62.0	70.0	39.6	46.4	57.2	30.6	36.4	61.8	74.1	76.5	96.2	89.7	92.3	66.2
	Total regulatory capital		NC	M	517.8	518.0	522.0	523.0	564.5	567.1	567.4	567.4	605.2	607.5	607.9	607.7	668.9	670.3	669.3	670.4	723.6	731.5	737.9	747.6	764.0	776.8	768.2	786.1	794.8	862.0	863.8	873.0	906.9	923.0	941.7	957.8	928.5	944.5	959.2
CP18	**Large exposures to capital**				**61.4%**	**84.2%**	**82.5%**	**76.2%**	**63.9%**	**39.7%**	**36.9%**	**34.8%**	**44.2%**	**40.3%**	**49.8%**	**43.7%**	**40.5%**	**35.4%**	**34.1%**	**33.9%**	**39.0%**	**33.4%**	**30.1%**	**32.9%**	**38.7%**	**54.9%**	**63.1%**	**82.1%**	**75.9%**	**56.9%**	**49.7%**	**50.3%**	**50.0%**	**51.3%**	**57.1%**	**55.1%**	**62.0%**	**53.1%**	**64.2%**
	Value of large exposures [8]		NC	M	317.7	436.0	430.9	398.5	360.6	225.2	209.4	197.7	267.4	244.6	303.0	265.5	271.2	237.5	228.3	227.4	281.9	244.5	222.1	246.0	295.5	426.5	485.1	645.3	603.0	490.7	428.9	439.2	453.4	473.3	537.5	527.9	575.9	501.5	615.6
	Total regulatory capital (or balance sheet capital)		NC	M	517.8	518.0	522.0	523.0	564.5	567.1	567.4	567.4	605.2	607.5	607.9	607.7	668.9	670.3	669.3	670.4	723.6	731.5	737.9	747.6	764.0	776.8	768.2	786.1	794.8	862.0	863.8	873.0	906.9	923.0	941.7	957.8	928.5	944.5	959.2
CP19	**Growth of financing to private sector**				**13.2%**	**…**	**-2.7%**	**…**	**-0.9%**	**11.5%**	**10.4%**	**7.1%**	**8.8%**	**12.8%**	**15.5%**	**13.8%**	**13.6%**	**11.9%**	**7.9%**	**6.9%**	**7.3%**	**6.5%**	**8.8%**	**10.2%**	**8.9%**	**9.2%**	**5.5%**	**5.2%**	**6.4%**	**7.3%**	**8.3%**	**15.6%**	**10.5%**	**11.0%**	**14.1%**	**7.6%**	**8.1%**	**4.6%**	**7.1%**
	Total financing at end of current period		NC	M	3,670.9	…	3,391.5	…	3,638.7	3,664.8	3,745.5	3,871.5	3,959.1	4,133.9	4,327.4	4,406.9	4,498.6	4,626.4	4,667.9	4,711.9	4,827.8	4,925.7	5,078.6	5,190.9	5,259.5	5,378.2	5,359.9	5,459.4	5,595.7	5,773.1	5,804.4	6,311.1	6,181.4	6,407.3	6,621.6	6,791.3	6,683.3	6,038.6	7,091.0
	Total financing at end of same period in previous year		NC	M	3,244.0	…	3,487.1	…	3,670.9	3,287.0	3,391.5	3,614.5	3,638.7	3,664.8	3,745.5	3,871.5	3,959.1	4,133.9	4,327.4	4,406.9	4,498.6	4,626.4	4,667.9	4,711.9	4,827.8	4,925.7	5,078.6	5,190.9	5,259.5	5,378.2	5,359.9	5,459.4	5,595.7	5,773.1	5,804.4	6,311.1	6,181.4	5,773.1	6,621.6
	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	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2
AD01	**Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSIAs)**				**31.6%**	**…**	**32.0%**	**…**	**32.7%**	**29.6%**	**29.8%**	**29.1%**	**29.3%**	**27.8%**	**28.2%**	**27.9%**	**27.1%**	**26.9%**	**27.0%**	**26.9%**	**27.1%**	**27.0%**	**27.7%**	**27.1%**	**27.7%**	**28.3%**	**29.8%**	**30.4%**	**32.4%**	**33.3%**	**31.6%**	**33.2%**	**32.7%**	**33.4%**	**34.4%**	**34.6%**	**36.1%**	**35.4%**	**36.5%**
	Income distributed to IAH [3]		NC	M	80.2	…	82.6	…	86.7	88.8	90.2	87.9	91.0	94.0	96.4	97.0	94.7	96.2	96.5	96.4	98.5	102.3	105.0	102.4	106.5	114.8	120.1	123.6	136.8	144.7	131.9	139.1	135.5	147.0	150.6	155.0	162.0	169.6	171.3
	Total income from assets funded by PSIA [3]		NC	M	253.9	…	257.8	…	264.8	299.6	302.8	302.0	310.7	338.4	341.8	347.7	348.9	357.8	357.1	358.4	363.3	378.2	378.7	378.5	384.2	406.1	403.5	406.6	421.6	434.7	418.0	418.5	414.6	440.5	438.4	447.5	449.2	478.5	469.5
AD02	**Total off-balance sheet items to total assets**				**17.3%**	**19.0%**	**17.5%**	**16.8%**	**16.0%**	**17.3%**	**16.8%**	**16.5%**	**16.5%**	**16.4%**	**16.0%**	**16.0%**	**17.0%**	**17.2%**	**17.7%**	**18.1%**	**18.1%**	**18.4%**	**19.5%**	**18.7%**	**18.6%**	**19.3%**	**19.1%**	**15.7%**	**19.6%**	**18.2%**	**18.6%**	**16.4%**	**17.5%**	**16.9%**	**16.6%**	**16.9%**	**16.5%**	**16.7%**	**16.8%**
	Off-balance sheet items		NC	M	954.3	1,117.6	1,024.6	1,005.5	981.0	1,074.9	1,090.4	1,099.2	1,125.5	1,137.1	1,143.3	1,170.3	1,259.9	1,273.6	1,326.6	1,381.1	1,392.6	1,430.1	1,519.3	1,458.8	1,476.6	1,555.4	1,579.1	1,341.7	1,732.6	1,629.7	1,696.3	1,589.4	1,712.6	1,716.3	1,741.9	1,816.9	1,835.9	1,857.3	1,903.1
	Total assets		NC	M	5,505.2	5,882.6	5,844.5	5,983.6	6,135.2	6,223.9	6,486.9	6,652.7	6,830.1	6,928.4	7,141.7	7,306.4	7,402.6	7,397.5	7,491.4	7,615.8	7,692.2	7,762.0	7,795.1	7,789.8	7,948.9	8,060.2	8,258.3	8,525.5	8,857.9	8,960.6	9,126.6	9,676.7	9,803.5	10,156.8	10,511.2	10,739.1	11,104.8	11,153.0	11,358.1
AD03	**Foreign-currency denominated funding to total funding**				**13.3%**	**12.1%**	**10.9%**	**10.4%**	**10.0%**	**10.1%**	**9.4%**	**8.8%**	**8.5%**	**8.6%**	**8.5%**	**8.3%**	**8.7%**	**9.9%**	**9.8%**	**9.8%**	**10.0%**	**10.4%**	**10.9%**	**10.9%**	**11.5%**	**11.1%**	**10.7%**	**10.7%**	**11.0%**	**11.0%**	**10.3%**	**10.7%**	**10.2%**	**9.8%**	**9.9%**	**9.4%**	**9.6%**	**9.8%**	**9.4%**
	FX funding [9]		NC	M	601.1	569.3	537.1	523.8	517.6	531.6	524.7	510.6	501.0	514.2	524.9	527.5	555.2	628.3	634.9	637.5	655.6	685.2	732.3	725.3	775.6	758.5	754.8	784.4	828.3	833.4	800.0	861.5	846.3	846.9	886.7	863.4	911.0	933.9	918.4
	Total funding [9]		NC	M	4,520.8	4,695.0	4,943.7	5,050.1	5,181.1	5,283.9	5,559.0	5,811.5	5,876.9	5,985.4	6,190.3	6,341.0	6,397.6	6,334.6	6,448.3	6,530.3	6,568.6	6,609.8	6,691.3	6,636.0	6,747.2	6,838.3	7,066.6	7,320.5	7,547.1	7,557.6	7,754.0	8,074.1	8,336.4	8,618.1	9,001.6	9,205.5	9,528.4	9,515.8	9,741.8
AD04	**Foreign-currency denominated financing to total financing**				**7.9%**	**8.0%**	**8.5%**	**8.3%**	**5.8%**	**5.5%**	**5.0%**	**6.9%**	**6.7%**	**6.5%**	**6.2%**	**5.9%**	**6.4%**	**5.6%**	**5.0%**	**4.8%**	**5.5%**	**5.0%**	**5.4%**	**6.6%**	**6.5%**	**7.4%**	**8.2%**	**7.9%**	**8.4%**	**7.2%**	**7.7%**	**7.7%**	**7.1%**	**5.9%**	**6.3%**	**7.7%**	**7.2%**	**7.3%**	**7.6%**
	FX financing		NC	M	344.4	317.5	338.9	345.4	243.8	246.1	225.7	322.2	327.7	326.6	320.7	305.0	334.3	301.8	271.4	264.9	305.7	278.9	309.9	391.8	391.1	446.7	504.2	514.6	557.0	483.3	532.9	564.7	531.0	465.6	513.3	649.2	602.8	616.8	665.1
	Total financing [2]		NC	M	4,382.7	3,984.3	4,007.9	4,155.5	4,232.4	4,454.6	4,497.2	4,663.0	4,890.5	5,035.5	5,166.0	5,169.3	5,246.6	5,348.8	5,430.8	5,468.6	5,525.6	5,570.5	5,778.6	5,974.3	5,978.6	6,051.7	6,162.6	6,495.0	6,623.6	6,719.2	6,936.1	7,359.9	7,472.9	7,940.1	8,193.3	8,383.0	8,399.1	8,492.5	8,793.2
AD05	**Value of *Sukūk* holdings to capital**				**3.8%**	**3.0%**	**3.9%**	**3.8%**	**5.2%**	**5.2%**	**6.2%**	**6.0%**	**6.7%**	**6.9%**	**18.7%**	**20.7%**	**23.5%**	**38.1%**	**38.5%**	**38.4%**	**33.1%**	**33.4%**	**32.6%**	**51.3%**	**49.1%**	**49.6%**	**52.5%**	**51.1%**	**49.3%**	**46.1%**	**45.9%**	**47.5%**	**45.9%**	**45.3%**	**37.2%**	**37.2%**	**61.4%**	**51.2%**	**55.4%**
	Sukūk holdings		NC	M	19.5	15.6	20.4	19.7	29.3	29.3	35.3	33.9	40.3	41.8	113.4	125.5	157.3	255.7	257.5	257.1	239.3	244.3	240.5	383.8	375.4	385.6	403.5	401.7	392.2	397.0	396.7	414.4	416.0	418.0	350.4	356.5	570.1	483.9	531.7
	Total regulatory capital (or balance sheet capital)		NC	M	517.8	518.0	522.0	523.0	564.5	567.1	567.4	567.4	605.2	607.5	607.9	607.7	668.9	670.3	669.3	670.4	723.6	731.5	737.9	747.6	764.0	776.8	768.2	786.1	794.8	862.0	863.8	873.0	906.9	923.0	941.7	957.8	928.5	944.5	959.2
AD06	**Value (or percentage) of *Sharīʿah*-compliant financing by economic activity**																																						
	Value of *Sharīʿah*-compliant financing [2]		NC	M	4,382.7	3,984.3	4,007.9	4,155.5	4,232.4	4,454.6	4,497.2	4,663.0	4,890.5	5,035.5	5,166.0	5,169.3	5,246.6	5,348.8	5,430.8	5,468.6	5,525.6	5,570.5	5,778.6	5,974.3	5,978.6	6,051.7	6,162.6	6,495.0	6,623.6	6,719.2	6,936.1	7,359.9	7,472.9	7,940.1	8,193.3	8,383.0	8,399.1	8,492.5	8,793.2
	Sectoral distribution																																						
	(a) agriculture, forestry, hunting and fishing		NC	M	16.4	19.9	27.5	25.3	24.5	26.4	31.5	32.2	33.8	35.6	41.0	42.4	53.1	53.3	58.3	59.8	63.7	60.5	65.1	61.4	60.1	59.8	66.5	65.1	66.5	57.6	78.0	79.7	82.2	83.4	81.7	79.5	85.2	86.3	89.8
	(b) mining and quarrying		NC	M	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.4	0.5	0.9	0.9	0.9	0.9	1.9	2.4	2.5	2.7	2.3	2.4	2.3	2.2	2.8	2.8	2.7	2.5	2.2	2.3	2.1	2.3	2.1
	(c) manufacturing		NC	M	166.2	165.0	202.3	259.0	269.8	207.3	169.0	154.2	185.4	234.2	280.5	269.4	249.4	243.2	237.5	269.6	268.0	274.9	306.1	334.3	375.6	375.1	374.6	425.8	513.2	561.6	574.1	586.3	639.3	650.0	628.5	608.7	608.1	629.9	657.6
	(d) electricity, gas, steam and air-conditioning supply		NC	M	698.4	681.1	615.6	565.1	605.3	789.0	752.8	804.7	919.9	892.1	858.6	767.9	765.5	734.1	797.3	748.9	704.3	689.1	751.7	771.1	736.0	678.7	830.4	960.7	1,036.8	896.0	1,123.4	1,193.3	1,190.8	1,293.5	1,323.0	1,394.8	1,456.1	1,382.4	1,475.4
	(e) water supply; sewerage and waste management		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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.4	6.3	3.1
	(f) construction		NC	M	420.3	473.7	427.1	499.2	510.6	458.3	473.9	495.8	539.8	544.1	587.5	576.6	630.5	605.2	651.3	618.3	659.4	679.3	715.5	715.9	662.9	632.7	653.8	639.4	756.3	770.6	782.6	795.4	804.0	788.6	800.1	827.6	720.4	737.8	773.6
	(g) wholesale and retail trade; repair of motor vehicles and motorcy		NC	M	530.8	727.5	722.0	749.3	722.9	732.0	773.9	751.4	773.4	759.0	749.4	746.1	720.9	708.3	728.9	670.6	688.7	709.7	746.1	722.1	748.0	724.6	806.5	756.4	746.1	785.4	798.2	796.0	746.6	814.8	827.8	825.0	836.8	859.9	868.0
	(h) transportation and storage		NC	M	23.9	39.9	44.7	41.6	41.7	39.3	47.3	23.6	26.3	67.6	80.4	79.9	94.4	87.5	89.7	87.1	84.7	77.9	77.9	76.1	73.4	75.7	74.4	86.5	87.4	80.6	82.9	81.5	83.4	90.6	91.5	94.5	72.5	75.5	77.7
	(i) accommodation and food service activities		NC	M	3.8	4.9	2.4	2.0	3.8	6.2	7.7	6.5	10.4	13.0	27.6	27.4	33.0	32.7	35.0	36.6	42.0	41.5	41.6	44.6	42.6	43.0	46.8	45.1	47.5	49.2	52.3	52.2	50.4	52.6	52.1	50.6	50.3	49.1	49.8
	(j) information and communication		NC	M	3.1	3.1	3.1	2.4	3.4	4.4	3.7	3.2	10.2	12.2	14.3	14.0	3.7	3.2	3.3	3.2	11.0	9.1	7.3	5.2	8.3	3.1	3.5	3.4	3.4	3.7	4.3	4.3	4.1	6.3	6.1	4.6	2.3	2.3	2.3
	(k) financial and insurance activities		NC	M	867.1	220.4	202.6	202.8	177.9	198.4	169.8	144.1	155.0	155.8	152.8	174.0	211.1	244.7	241.8	229.1	252.9	289.7	350.0	383.2	411.6	472.7	382.9	401.3	444.9	445.4	384.3	429.8	439.8	566.8	581.6	610.0	217.1	201.4	181.4
	(l) real estate activities		NC	M	803.5	836.6	893.8	914.4	926.1	1,074.6	1,084.2	1,170.0	1,178.4	1,285.7	1,268.4	1,366.6	1,339.9	1,467.5	1,417.7	1,530.1	1,453.6	1,472.6	1,468.5	1,596.3	1,566.7	1,680.4	1,603.8	1,739.4	1,564.5	1,684.3	1,618.1	1,820.6	1,894.9	2,052.1	2,213.7	2,284.0	2,342.8	2,402.2	2,501.2
	(m) professional, scientific and technical activities		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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	32.5	33.2	36.4
	(n) administrative and support service activities		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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.5	2.0	1.8
	(o) public administration and defense; compulsory social security		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	0.0	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	M	10.7	10.7	11.6	12.2	13.4	17.4	23.5	26.8	32.7	32.3	38.7	43.0	65.0	65.0	69.9	65.5	100.6	68.5	77.8	77.9	69.7	67.3	49.8	54.8	50.0	51.6	46.0	40.4	56.5	44.1	54.8	50.2	55.5	50.3	51.8
	(q) human health and social work activities		NC	M	0.9	0.9	0.9	1.0	1.1	3.8	5.5	2.9	3.5	5.2	4.6	5.9	3.6	0.7	0.6	1.0	7.7	7.7	0.9	10.7	11.0	10.8	26.9	24.6	32.0	45.2	44.1	32.9	32.3	38.0	31.2	32.4	30.8	30.8	30.0
	(r) arts, entertainment and recreation		NC	M	1.2	1.2	1.2	1.2	1.2	0.7	0.0	0.0	3.5	3.0	2.8	1.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(s) other service activities (export)		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	15.6	24.3	37.8	25.9	34.0	18.0	30.2	20.0	38.3	41.1	27.8	18.9	26.1	33.4	49.8	33.5	24.4	19.0	0.3	0.6	0.5
	(t) activities of households as employers		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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(t*) other financing of households [10]		NC	M	836.4	799.3	853.0	878.9	930.6	896.7	954.3	1,047.5	1,018.2	995.7	1,059.4	1,055.0	1,076.1	1,102.9	1,083.0	1,123.6	1,150.3	1,163.2	1,134.2	1,155.1	1,180.0	1,205.1	1,202.1	1,249.0	1,244.9	1,266.9	1,318.9	1,411.3	1,396.1	1,423.3	1,474.6	1,499.8	1,764.7	1,795.3	1,880.6
	(u) activities of extraterritorial organisations and bodies		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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(u*) financing to nonresidents [11]		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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	113.7	144.9	110.1
AD07	**Value (or percentage) of gross NPF by economic activities**																																						
	Value of gross NPF		NC	M	156.5	…	154.0	…	125.0	122.2	125.1	139.8	129.9	126.6	139.4	158.6	125.0	128.4	157.5	156.3	143.9	157.0	164.0	185.6	165.9	183.3	208.9	213.3	175.0	192.8	186.3	190.6	163.4	178.0	175.8	178.5	157.8	167.4	173.6
	Economic activity																																						
	(a) agriculture, forestry, hunting and fishing		NC	M	2.8	…	4.5	…	4.4	4.4	2.7	4.3	4.9	2.5	4.9	2.9	2.0	1.9	2.4	5.2	2.1	2.2	1.8	2.5	1.8	2.5	2.7	4.0	2.0	2.3	2.0	2.1	0.9	1.5	2.0	1.4	3.1	0.8	0.9
	(b) mining and quarrying		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	0.2	0.0	0.0	0.0	0.0	0.0	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	M	11.9	…	10.1	…	20.7	9.7	9.0	11.9	12.7	9.2	11.1	14.2	11.3	11.5	14.4	11.6	10.9	13.2	12.6	14.9	9.6	13.3	10.9	19.3	8.4	11.1	10.0	12.0	9.8	15.4	10.1	14.9	7.0	11.3	6.5
	(d) electricity, gas, steam and air-conditioning supply		NC	M	3.5	…	4.8	…	1.6	1.5	3.0	5.0	4.4	3.4	3.3	3.3	0.1	2.9	10.1	3.4	0.7	5.5	3.0	4.9	0.8	1.0	0.0	0.0	8.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.2	0.0	7.2
	(e) water supply; sewerage and waste management		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	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	M	0.0	…	0.0	…	0.0	7.7	7.8	10.3	9.2	6.3	8.0	6.8	6.1	5.7	6.4	1.4	1.5	1.1	0.0	1.6	0.0	2.2	0.0	2.2	2.0	3.6	2.9	3.5	2.9	3.0	2.8	3.9	27.9	31.3	33.2
	(g) wholesale and retail trade; repair of motor vehicles and motorcy		NC	M	77.8	…	74.5	…	65.4	70.9	68.3	74.5	64.9	67.4	72.2	84.6	56.4	62.4	69.2	64.8	68.2	77.4	78.7	94.5	83.8	95.5	97.9	97.3	85.1	100.2	87.3	100.5	86.7	87.8	91.4	86.1	77.4	77.5	80.1
	(h) transportation and storage		NC	M	9.5	…	8.9	…	4.7	4.9	4.9	3.6	4.0	5.0	4.3	4.9	3.4	3.0	5.0	3.7	3.2	3.2	3.1	3.8	3.3	3.9	4.1	4.0	2.5	3.4	2.6	3.2	2.2	3.0	2.7	3.1	3.1	3.0	2.4
	(i) accommodation and food service activities		NC	M	0.6	…	0.3	…	0.3	0.4	0.4	0.3	0.2	0.2	0.3	0.2	0.2	0.1	0.8	0.1	0.3	0.2	0.3	0.2	0.3	0.1	0.2	0.1	0.2	0.2	0.3	0.1	0.1	0.2	0.2	0.1	0.2	0.3	0.3
	(j) information and communication		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	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	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	0.5	0.0	0.6	0.0	2.4	0.2	2.3	2.1	2.2	5.4	5.0	5.8	0.0	0.0	0.0
	(l) real estate activities		NC	M	28.8	…	21.0	…	8.2	9.2	5.6	17.9	11.9	19.3	16.4	26.8	27.2	25.9	34.3	32.0	35.6	29.8	42.8	36.6	43.8	41.2	53.2	41.4	38.6	32.7	41.8	30.5	27.3	27.6	28.5	27.2	5.1	5.8	8.7
	(m) professional, scientific and technical activities		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	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	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(o) public administration and defense; compulsory social security		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	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	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	4.6	4.8	0.0	5.9	5.4	6.0	4.8	4.8	4.4	4.9	0.1	0.1	0.1

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	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2
	(q) human health and social work activities		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	4.6	4.9	0.0	6.0	5.8	6.1	5.0	4.8	4.0	4.9	0.5	0.2	0.1
	(r) arts, entertainment and recreation		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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(s) other service activities (export)		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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.3	0.3
	(t) activities of households as employers		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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(t*) other financing of households		NC	M	21.6	…	29.9	…	19.7	13.5	23.4	12.0	17.7	13.3	18.9	14.9	18.3	15.0	14.9	34.1	21.4	24.2	21.7	26.6	22.0	23.6	30.1	35.3	24.9	27.2	25.9	24.5	21.5	24.5	24.7	26.2	25.7	36.6	33.7
	(u) activities of extraterritorial organisations and bodies		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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(u*) financing to nonresidents		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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.0
AD08	**Value (or percentage) of returns by major type of *Sharī`ah*-compliant contract**																																						
	Total returns [12]		NC	M	270.3	…	272.0	…	277.8	291.7	296.4	297.4	304.4	328.8	332.2	334.5	337.0	339.1	342.2	345.0	349.2	344.0	358.7	362.8	369.1	375.0	379.3	383.0	393.9	397.8	388.5	388.6	396.4	399.7	395.8	414.0	420.8	431.7	438.3
	Murābahah		NC	M	184.9	…	185.6	…	190.2	198.0	201.2	200.0	204.8	220	222.0	221.8	223.9	221.4	221.0	220.6	224.6	214.5	222.9	225.1	229.1	227.4	230.0	232.9	242.1	249.9	237.3	238.7	245.8	255.9	248.5	263.0	265.6	268.8	274.3
	Commodity Murābahah / Tawwaruq		NC	M	18.3	…	7.0	…	4.5	0.1	0.2	0.3	0.4	0.4	0.8	0.8	0.8	1.0	1.6	1.8	1.9	1.9	3.3	4.3	4.5	5.2	5.9	5.8	5.8	3.5	2.3	2.8	1.9	0.6	0.8	0.6	0.6	0.7	1.4
	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Istisnā`		NC	M	0.0	…	0.0	…	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.4	0.3	0.2	0.2	0.2	0.3	0.6	0.2	0.4	0.1	1.0	0.9	1.1	0.7	0.9	5.0	5.0	3.2	1.6	1.8	1.7	2.9	2.3	2.3
	Ijārah/Ijārah Muntahia Bittamlīk		NC	M	64.6	…	74.4	…	78.1	88.8	89.8	91.9	93.8	102.8	103.6	105.7	107.0	112.2	114.1	117.0	116.7	120.7	124.7	126.3	128.3	132.7	133.9	134.3	136.3	134.4	135.3	133.8	135.7	133.5	137.3	140.3	143.7	148.6	151.2
	Muḍārabah		NC	M	0.3	…	0.2	…	0.1	0.0	0.2	0.3	0.3	0.4	0.4	0.4	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Mushārakah		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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Diminishing Mushārakah		NC	M	0.4	…	0.4	…	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.5	0.4	0.5	0.5	0.6	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
	Wakālah		NC	M	0.0	…	0.0	…	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.4	0.4	0.4	0.4	0.6	0.8	0.9	1.1	2.0	2.1	2.1	2.0	1.3	1.1	0.9	1.2	0.3	0.3	0.3	0.0	0.0	0.0
	Qarḍ 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	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	1.8	…	4.4	…	4.5	4.4	4.6	4.5	4.7	4.8	4.6	5.0	4.2	3.5	4.5	4.6	4.9	5.3	6.4	5.4	5.5	6.3	6.0	6.3	6.4	7.3	7.0	6.9	8.1	7.3	6.6	7.6	7.5	10.8	8.5
	(i) Bai Ajel		NC	M	1.8	…	4.4	…	4.5	4.4	4.4	4.3	4.6	4.4	4.4	4.5	3.8	3.1	3.9	3.9	4.2	4.6	5.5	4.6	4.7	5.1	4.9	5.2	5.3	6.3	6.1	6.0	6.8	6.0	5.0	6.0	5.8	9.2	6.7
	(ii) Ijarah mawsufa fi al-dhimmah (also called forward ijarah)		NC	M	0.0	…	0.0	…	0.0	0.0	0.0	0.0	0.0	0.4	0.2	0.5	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.4	0.4	0.4	0.4	0.5	0.4	0.4	0.4	0.5	0.6	0.5	0.5	0.6	0.6
	(iii) ju'alah (also spelled ju'ala)		NC	M	0.0	…	0.0	…	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.4	0.4	0.4	0.4	0.6	0.5	0.5	0.8	0.7	0.7	0.7	0.5	0.5	0.5	0.9	0.8	1.0	1.1	1.1	1.0	1.2
	Others		NC	M	0.0	…	0.0	…	0.0	0.0	0.2	0.2	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1

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	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2
ST01	**Number of Islamic banks**	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**	**4**	**4**	**4**	**4**	**4**	**4**	**4**	**4**	**4**	**4**	**4**	**4**
	Number of domestic branch offices	n.a	G	135	141	141	143	147	151	156	158	161	161	163	166	169	173	173	173	174	178	184	185	193	195	196	197	199	200	200	201	201	201	201	203	204	207	209
	Number of ATMs	n.a	G	230	234	237	242	254	274	287	283	287	294	304	328	343	350	360	375	378	393	399	407	418	436	448	457	479	486	485	491	499	507	518	521	524	534	544
ST02	**Number of employees**	n.a	G	**3223**	**3251**	**3299**	**3318**	**3389**	**3420**	**3546**	**3603**	**3662**	**3717**	**3746**	**3770**	**3840**	**3884**	**3958**	**4046**	**4088**	**4157**	**4205**	**4251**	**4294**	**4306**	**4326**	**4344**	**4341**	**4345**	**4348**	**4346**	**4363**	**4388**	**4397**	**4416**	**4459**	**4474**	**4479**
ST03	**Total assets**	NC	M	**5,505.2**	**5,882.6**	**5,844.5**	**5,983.6**	**6,135.2**	**6,223.9**	**6,486.9**	**6,652.7**	**6,830.1**	**6,928.6**	**7,141.7**	**7,306.4**	**7,402.6**	**7,397.5**	**7,491.4**	**7,615.8**	**7,692.2**	**7,762.0**	**7,795.1**	**7,789.8**	**7,948.9**	**8,060.2**	**8,258.3**	**8,525.5**	**8,857.9**	**8,960.6**	**9,126.6**	**9,676.7**	**9,803.5**	**10,156.8**	**10,511.2**	**10,739.1**	**11,104.8**	**11,153.0**	**11,358.1**
	Total *Sharī`ah*-compliant financing (excluding interbank financing) [13]	NC	M	3,989.8	3,582.2	3,601.7	3,759.3	3,814.8	4,024.7	4,042.7	4,260.8	4410.3	4567.1	4683.6	4664.2	4776.3	4876.1	4950.5	4978.4	5032.5	5090.2	5285.4	5403.5	5415.3	5487	5575.5	5822.7	5949.4	6049.3	6253.7	6630.6	6747.8	7157.2	7411	7543.7	7600.9	7694.7	7986.6
	Sukūk holdings	NC	M	19.5	15.6	20.4	19.7	29.3	29.3	35.3	33.9	40.3	41.8	113.4	125.5	157.3	255.7	257.5	257.1	239.3	244.3	240.5	383.8	375.4	385.6	401.3	401.7	392.2	397	396.7	414.4	416	418	350.4	356.5	570.1	483.9	531.7
	Other *Sharī`ah*-compliant securities	NC	M	0.2	0.2	3.2	9.0	8.8	14.7	14.5	19.2	16.5	24.0	15.4	24.1	52.4	52	53.3	57.1	65.9	63.5	63.4	63.2	65	65.6	64	68.8	68	64.8	64.9	71.8	69.8	64.4	73.8	76.9	71.6	72.0	78.4
	Interbank financing [17]	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	199.0	240.9	232.3
	All other assets	NC	M	1,495.7	2,284.6	2,219.2	2,195.6	2,282.3	2,155.2	2,394.4	2,338.8	2363	2295.7	2329.3	2492.6	2416.6	2213.7	2230.1	2323.2	2354.5	2364	2205.8	1939.3	2093.2	2122	2217.5	2232.3	2448.3	2449.5	2411.3	2559.9	2569.9	2517.2	2676	2762	2663.3	2661.5	2529.0
ST04	**Total funding/liabilities and equities**	NC	M	**5,505.2**	**5,882.6**	**5,844.5**	**5,983.6**	**6,135.2**	**6,223.9**	**6,486.9**	**6,652.7**	**6,830.1**	**6,928.6**	**7,141.7**	**7,306.4**	**7,402.6**	**7,397.5**	**7,491.4**	**7,615.8**	**7,692.2**	**7,762.0**	**7,795.1**	**7,789.8**	**7,948.9**	**8,060.2**	**8,258.3**	**8,525.5**	**8,857.9**	**8,960.6**	**9,126.6**	**9,676.7**	**9,803.5**	**10,156.8**	**10,511.2**	**10,739.1**	**11,104.8**	**11,153.0**	**11,358.1**
	Profit-sharing investment accounts (PSIA)	NC	M	3,013.8	3,087.1	3,250.4	3,154.2	3,438.7	3,515.9	3,686.5	3,591.1	3930.4	4012.1	4112.4	4159.9	4268.5	4233	4298	4393	4478	4527.9	4581.7	4600.9	4743.4	4817.5	5029.3	5158.5	5359.2	5365.3	5508.3	5704.6	5957	6141.1	6387.8	6636.4	6860.2	6898.9	7093.1
	Other remunerative funding *(Murābahah,* Commodity *Murābahah* etc.*)* [14]	NC	M	187.3	154.0	133.3	123.8	120.8	85.8	81.8	43.0	40.2	12.0	3.4	0.0	0.0	0.0	21.3	21.5	21.5	21.6	21.4	50.0	53.7	34.0	27.0	25.0	29.9	21.3	21.3	21.0	21.3	0	10.6	0	0.0	0.0	0.0
	Nonremunerative funding (current account, *Wadī`ah*)	NC	M	1,526.6	1,595.2	1,679.7	1,716.6	1,733.2	1,759.3	1,856.0	2,134.7	1943.5	1961.2	2074.3	2180.2	2129.0	2101.6	2149.8	2137.3	2090.0	2081.9	2107.6	2035.1	2003.8	2020.7	2082.3	2131.7	2188.0	2192.3	2245.9	2366.5	2379.4	2477.1	2613.7	2569.1	2613.5	2563.7	2648.8
	Sukūk 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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0	0	0.0	0.0	0.0
	Other *Sharī`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	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 [17]	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	0.0	0.0	0.0	0.0	0.0	0.0	0	0	0	129.9	154.9	146.8
	All other liabilities	NC	M	229.6	484.1	222.0	415.5	251.5	262.5	263.0	268.2	280	295.6	309.9	302.3	318.3	355.4	322.9	341.5	353.7	372.7	338.3	407.1	439.5	369.9	323.3	386.3	426.1	502.9	445.4	653.5	491.0	557.3	528.1	531.9	472.6	516.7	476.5
	Capital and reserves	NC	M	547.9	562.2	559.1	573.5	591.0	600.4	599.6	615.7	636	647.7	641.7	664.0	686.8	707.5	699.4	722.5	749.0	757.9	746.1	696.7	708.5	818.1	796.4	824.0	854.7	878.8	905.7	931.1	954.8	981.3	971	1001.7	1028.6	1018.8	993.0
ST05	**Total revenues** [15]	NC	M	**311.3**	**…**	**315.2**	**…**	**321.6**	**331.7**	**340.4**	**340.1**	**349.3**	**377.2**	**383.6**	**389.2**	**390.7**	**399.1**	**402.5**	**401.8**	**410.7**	**411.7**	**424.7**	**422.9**	**431.2**	**451.8**	**456.2**	**455.6**	**474.0**	**476.6**	**520.4**	**465.2**	**474.0**	**487.6**	**486.1**	**502.3**	**519.3**	**524.1**	**541.7**
	Financing based	NC	M	270.3	…	272.0	…	277.8	291.7	296.4	297.4	304.4	328.8	332.2	334.5	337	339.1	342.2	345	349.6	344	358.7	362.8	369.1	375	379.3	383	393.9	397.8	388.5	388.6	396.4	399.7	395.8	414	420.8	431.7	438.3
	Investment based *(Sukūk,* other *Sharī`ah*-compliant securities etc.)	NC	M	5.5	…	7.2	…	9.1	4.8	7.8	5.9	6.9	3.6	7.4	5.7	8.5	17.4	11.9	8.4	12.1	19.7	15.8	12	11.8	23.2	19.3	20.8	19.2	30.2	24.8	22.2	21.1	36.1	26.4	24.7	21.6	27.6	21.6
	Fee based	NC	M	22.0	…	24.6	…	25.1	24.8	25.6	25.9	26.1	33.2	33.2	32.6	32.2	34.4	33.7	34.5	37.2	36.4	38	37.6	41.6	39	44.9	38.9	46.1	39.8	43.1	43.4	45.7	43.7	51.6	49.8	53.6	42.5	62.1
	Other	NC	M	13.5	…	11.4	…	9.6	10.4	10.6	10.9	11.9	11.6	10.8	16.4	13	8.2	14.7	13.9	11.8	11.6	12.2	10.5	8.7	14.6	12.7	12.9	14.8	8.8	64	11	10.8	8.1	12.3	13.8	23.3	22.3	19.7
ST06	**Earnings before taxes and *Zakat***	NC	M	**91.7**	**…**	**85.0**	**…**	**88.4**	**98.0**	**104.8**	**104.1**	**109.6**	**113.2**	**128.8**	**132.1**	**134.5**	**124.3**	**134.9**	**137.7**	**141.7**	**126.2**	**138.5**	**141.5**	**145**	**138.7**	**153.1**	**160.4**	**164.8**	**157.1**	**162.2**	**159**	**156**	**164.9**	**180.3**	**185.5**	**181.4**	**189.0**	**192.2**
ST07	**Value (or percentage) of financing by type of *Sharī`ah*-compliant contract**																																					
	Total financing [2]	NC	M	4,382.7	3,984.3	4,007.9	4,155.5	4,232.4	4,454.6	4,497.2	4,663.0	4,890.5	5,035.5	5,166.0	5,169.3	5,246.6	5,348.8	5,430.8	5,468.6	5,525.6	5,570.5	5,778.6	5,974.3	5,978.6	6,051.7	6,162.6	6,495.0	6,623.6	6,719.2	6,936.1	7,359.9	7,472.9	7,940.1	8,193.3	8,383.0	8,399.1	8,492.5	8,793.2
	Murābahah	NC	M	2,678.8	2,763.0	2,750.2	2,845.3	2,891.1	3,041.9	3,043.4	3,194.8	3355.9	3434.7	3523.5	3,459.0	3,457.5	3,482.2	3,543.2	3,548.8	3,555.9	3,506.5	3,607.8	3,761.0	3,712.9	3,719.3	3,859.5	4,152.2	4,217.6	4,268.9	4,492.8	4,777.3	4,844.2	5,188.7	5,311.4	5,435.0	5,520.1	5,550.1	5,807.2
	Commodity Murābahah / Tawwaruq	NC	M	755.3	210.3	176.2	186.0	172.8	190.8	165.1	138.3	144.4	147	140.2	157.5	171.5	191.6	168.0	175.3	180.7	207.7	246.7	277.5	299.0	301.8	239.6	230.5	266.3	228.1	180.4	196.4	197.1	223.7	230.6	224.1	234.1	242.5	214.7
	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Istisnā`	NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.9	2.1	3.1	4.9	5.3	3.8	4.3	6.3	7.6	7.5	7.9	8.1	9.4	11.5	13.6	16.5	15.7	16.8	18.3	27.3	34.9	28.3	27.7	28.2	27.5	45.4	41.9	40.7
	Ijārah / Ijārah Muntahia Bittamlīk	NC	M	846.7	898.0	958.2	1,009.7	1,065.3	1,109.8	1,165.7	1,199.4	1264.8	1312.1	1361.5	1,408.5	1,460.1	1,494.5	1,529.7	1,557.8	1,575.7	1,621.1	1,675.8	1,692.2	1,710.8	1,732.9	1,754.2	1,775.4	1,823.9	1,850.8	1,878.7	1,960.3	1,997.6	2,054.8	2,150.4	2,214.9	2,286.2	2,344.6	2,419.6
	Muḍārabah	NC	M	4.0	4.1	3.5	3.1	0.8	0.8	4.4	9.7	9.2	8.9	0.3	0.3	0.3	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Mushārakah	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	0.6	0.8	2.1	0.0	0.0	2.1	2.1	2.1	2.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Diminishing Mushārakah	NC	M	22.4	23.0	23.7	24.4	25.5	25.8	26.1	26.8	27.7	28.3	28.8	29.5	30.2	30.4	30.2	30.0	30.4	30.6	32.7	33.2	31.3	31.9	31.8	32.1	33.2	33.4	33.2	34.2	34.3	34.9	35.6	36.4	37.1	37.2	37.6
	Wakālah	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	26.7	40.7	44.1	26.9	33.9	47.9	55.1	64.7	56.0	90.5	87.5	108.7	70.9	103.8	85.2	84.8	78.9	123.3	144.0	153.2	0.0	0.0	0.0
	Qarḍ Hassan	NC	M	12.8	13.4	14.1	15.3	12.9	17.2	18.0	19.1	19.5	25.5	29.5	31.3	32.2	34.2	35.9	39.2	42.0	45.4	50.0	53.5	55.8	58.0	65.7	68.4	69.4	74.5	104.1	132.5	135.2	134.4	134.5	133.2	129.6	126.2	121.4
	Others	NC	M	62.7	72.5	82.0	71.7	64.0	68.3	74.5	74.0	66.9	75.9	77.3	77.9	64.3	70.7	73.2	82.4	98.7	101.3	102.4	82.8	99.2	101.6	105.7	109.9	125.5	141.4	134.4	139.5	157.3	152.6	158.6	158.7	146.5	150.0	151.9
	(i) Bai Ajel	NC	M	62.4	72.5	81.9	71.7	64.0	61.0	66.0	63.5	65.1	63.2	64.5	63.2	49.7	54.2	57.4	65.9	81.7	82.6	84.0	62.5	78.2	79.0	82.6	83.5	98.3	103.4	103.9	105.0	120.0	113.6	119.0	118.0	127.1	129.8	129.8
	(ii) Ijarah mawsufa fi al-dhimmah (also called forward ijarah)	NC	M	0.0	0.0	0.0	0.0	0.0	0.0	1.2	1.5	1.6	2.0	2.1	4.1	2.5	2.9	2.8	3.2	3.3	3.7	3.6	4.3	4.3	4.8	5.1	5.9	5.9	6.5	6.4	7.1	6.8	7.2	8.1	8.5	8.4	8.8	9.9
	(iii) ju'alah (also spelled ju'ala)	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	1.9	2.0	2.5	3.0	3.3	3.5	4.0	4.3	4.7	5.3	5.6	6.2	6.5	6.4	0.0	6.5	8.5	8.8	9.6	10.4	11.0	11.4	12.2
	Others	NC	M	0.3	0.0	0.1	0.0	0.0	7.3	7.3	9.0	0.2	10.7	10.7	10.6	10.2	11.6	10.5	10.3	10.4	11.5	10.8	11.7	12.0	12.5	12.4	14.3	14.8	25.1	24.1	20.9	22.0	23.0	21.9	21.8	0.0	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	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2
ST08	**Assets held by domestic systemically important Islamic banks [16]**				…	…	…	…	…	…	…	…	…	…	…	…	**4,099.5**	**4,115.9**	**4,148.7**	**4,177.5**	**4,211.6**	**4,235.4**	**4,229.3**	**4,149.4**	**4,160.6**	**4,141.3**	**4,239.8**	**4,307.4**	**4,449.2**	**4,424.9**	**4,546.9**	**4,735.9**	**4,844.5**	**4,973.9**	**5,151.4**	**5,205.0**	**5,302.6**	**5,275.8**	**5,329.7**
Source:	***Central Bank of Jordan***																																						

1 Rate of Alpha = 30%, (IFSB Standard 2 & IFSB Standard 7 for the periods starting from 2013A till 2017Q4), (IFSB Standard 15 for the periods starting from 2018Q1 and up)

2 Total Financing, excluding Interbank financing and before deducting the following items: (provisions, deferred returns, outstanding revenues) as reported on the financial statements.

3 The data is accumulated and annualized multiplying the accumulated data of Q1, Q2, Q3 and Q4 with factors 4, 2, 1.33 and 1 respectively.

4 Represents the average total assets.

5 Represents average equity.

6 The LCR regulations were issued in June 2020. banks started the reporting of the LCR in July 2020.

7 On-balance sheet items only.

8 After weighting the indirect credit facility items and after deducting the cash margins

9 Direct investment accounts (Reverse Tawaruq) are excluded

10 Includes: car purchase financing, consumption financing, personal financing

11 The Data belonging to this item is included in the above items for Quarters before 2021Q4.

12 Total return is calculated before deducting the following items: Income distributed to IAH, IRR, PER, ...etc.; the data is accumulated and annualized multiplying the accumulated data of Q1, Q2, Q3 and Q4 with factors 4, 2, 1.33 and 1 respectively.

13 Total financing is calculated after deducting the following items: provisions, deferred returns, outstanding revenues as reported on the financial statements.

14 Direct investment accounts (Reverse Tawaruq), please note that Central Bank of Jordan banned this type of account, so there was a steady decrease overtime.

15 Total revenues generated before deducting any item; the data is accumulated and annualized multiplying the accumulated data of Q1, Q2, Q3 and Q4 with factors 4, 2, 1.33 and 1 respectively.

16 One Islamic bank has been identified as a D-SIB.

17 The data of Interbank Financing and Wakala are including in this item, starting from the Q4 of 2021.

PSIFI metadata codes for Islamic Banks

Column	Metadata Code	Description
Basel Version	Basel I	Basel I
	Basel II	Basel II
	Basel III	Basel III
	Mixed	Mixed Basel (Specify in metadata)
IFSB Formula	IFSB Std	IFSB Standard
	IFSB SD	IFSB Supervisory Discretion
	O	Others (Specify in Metadata)
Periodicity	A	Annual
	S	Semiannual
	Q	Quarterly
	M	Monthly
	O	Other (Specify in metadata)
Currency	NC	National currency
	SDR	Special drawing rights
	USD	U.S. dollar
	O	Other (Specify in metadata)
Units	B	Billions
	M	Millions
	T	Thousands
	G	General (1, 2, 3, etc…)
Data Source	Sup	Supervisory
	Fin	Financial Accounts
	MFS	Monetary and Financial Statistics
	NA	National accounts
	O	Other (Specify in metadata)
Consolidation	CBDC	Cross-border domestically controlled basis
	CBDI	Cross-border domestically incorporated
	DC	Domestically consolidated (DC) data
	O	Other (specify in metadata)
Aggregation	IIFSS	Stand-alone Islamic banks, and Islamic subsidiaries of conventional banks (domestic and foreign control)
	O	Other (Specify in metadata)
Structure	B	Bank as separate corporation
	C	Conglomerate (Consolidated organization including head office, bank, and all branches and subsidiaries)
	HC	Holding company
	W	Islamic Window or Islamic banking branch of conventional bank
	O	Other (specify in metadata)
Control	D	Domestic (private)
	G	Domestic (government or public sector)
	F	Foreign
	O	Other (Specify in metadata)
Accounting Standard	AAOIFI	Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) - Accounting, Auditing & Governance Standard
	IFRS	International Financial Reporting Standards
	GAAP	Generally Accepted Accounting Principles
	O	Others (Specify in Metadata)
Shariah-Compliant	SC	Shariah-compliant
	NSC	Not Shariah-compliant
	MSC	Mixed Shariah-compliant and noncompliant
Reporting status	blank	New data
	R	Revised
	E	Estimated
	I	Incomplete
	S	Survey
	P	Preliminary
	RB	Rebased (Specify new base in metadata)
Break-in-series	B	Break in series (Specify in metadata)
	G	Gap in series (no data for designated period)
Data period	yyyyA	Year and annual designator (2014A)
	yyyyQ#	Year and quarter designator (2014Q2)
	yyyyM#	Year and month designator (2014M3)
	O	Other (specify in metadata)