

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

Country:		Egypt													
Time period covered :		Starting Period: 2013A							Ending Period: 2016Q1						
Core Prudential Islamic Financial Indicators (PIFIs)															
Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	
End-of-period exchange rate (EGP / USD):					6.9386	6.9575	7.1401	7.1401	7.1401	7.5301	7.5301	7.7301	7.7301	8.780	
Capital Adequacy : Basel Standard															
CP01a	CAR	<i>Basel II</i>			14.30%	13.57%	13.44%	13.48%	14.10%	13.42%	13.39%	13.48%	13.68%	13.19%	
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...
	Risk-weighted assets (RWA)				...	...	...	...	...	...	...	...	...	...
CP02a	Tier 1 capital to RWA	<i>Basel II</i>			11.00%	10.20%	10.04%	10.10%	10.81%	10.40%	10.43%	10.57%	10.97%	10.44%	
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...
CP03a	Common Equity Tier 1 (CET1) capital to RWA	<i>Mixed Basel</i>			9.80%	9.66%	9.36%	9.23%	10.07%	10.10%	9.97%	9.61%	9.98%	10.07%	
	CET1 capital				...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...
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				12.1%	12.5%	10.6%	9.7%	8.1%	8.5%	8.3%	7.9%	8.43%	7.63%	
	Gross NPF				...	...	...	...	...	...	...	...	...	...
	Total financing				...	...	...	...	...	...	...	...	...	...
CP05	Net nonperforming financing (net NPF) to capital				...	...	...	...	...	...	...	...	...	...
	Net NPF				...	...	...	...	...	...	...	...	...	...
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...
CP06	Provisions for gross nonperforming financing (gross NPF)				90.8%	85.4%	86.6%	88.3%	90.7%	88.1%	88.7%	90.0%	85.14%	90.56%	
	Provisions				...	...	...	...	...	...	...	...	...	...
	Gross NPF				...	...	...	...	...	...	...	...	...	...
Earnings															
CP07	Return on assets (ROA)				1.9%	1.9%	1.9%	1.9%	2.3%	2.3%	2.3%	2.3%	2.4%	2.4%	
	Net income (before extraordinary items, taxes, and Zakat)				...	...	...	...	...	...	...	...	...	...
	Total assets				...	...	...	...	...	...	...	...	...	...
CP08	Return on equity (ROE)				36.4%	36.4%	36.4%	36.4%	41.5%	41.5%	41.5%	41.5%	43.4%	43.4%	
	Net income (before extraordinary items, taxes, and Zakat)				...	...	...	...	...	...	...	...	...	...
	Equity				...	...	...	...	...	...	...	...	...	...
CP09	Net profit margin				48.4%	54.6%	55.0%	54.9%	55.3%	55.3%	55.3%	55.3%	55.4%	55.4%	

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
	Net income (before extraordinary items, taxes, and Zakat)				...	...	...	...	...	...	...	...	...	...
	Gross income				...	...	...	...	...	...	...	...	...	...
CP10	Cost to income				37.3%	35.7%	35.3%	35.9%	34.6%	34.0%	33.1%	33.5%	33.5%	28.7%
	Operating costs				...	...	...	...	...	...	...	...	...	...
	Gross income				...	...	...	...	...	...	...	...	...	...
Leverage														
CP11	Capital to assets (balance sheet definition)				5.3%	6.0%	5.7%	5.7%	5.5%	5.9%	5.7%	5.4%	5.5%	6.0%
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...
	Total assets				...	...	...	...	...	...	...	...	...	...
CP12	Leverage (regulatory definition)				4.6%	4.4%	4.3%	4.3%	4.6%	4.4%	4.35%	4.28%	4.5%	4.4%
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...
	Exposure				...	...	...	...	...	...	...	...	...	...
Liquidity														
CP13	Liquid assets ratio				67.4%	69.1%	68.4%	68.6%	65.9%	66.5%	67.3%	68.9%	68.6%	69.1%
	Liquid assets				...	...	...	...	...	...	...	...	...	...
	Total assets				...	...	...	...	...	...	...	...	...	...
CP14	Liquid assets to short-term liabilities				...	...	...	...	...	...	...	...	...	...
	Liquid assets				...	...	...	...	...	...	...	...	...	...
	Short-term liabilities				...	...	...	...	...	...	...	...	...	...
CP15	Liquidity coverage ratio (LCR)				...	...	...	...	...	...	...	...	...	...
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets				...	...	...	...	...	...	...	...	...	...
	Total net cash outflows over the next 30 calendar days				...	...	...	...	...	...	...	...	...	...
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				1.4%	0.3%	0.2%	0.2%	1.6%	0.4%	0.8%	0.9%	0.8%	0.8%
	Net FX open position				...	...	...	...	...	...	...	...	...	...
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...
CP18	Large exposures to capital				...	...	...	...	...	...	...	...	...	...
	Value of large exposures				...	...	...	...	...	...	...	...	...	...
	Total regulatory capital (or balance sheet capital)				...	...	...	...	...	...	...	...	...	...
CP19	Growth of financing to private sector				-6.4%	5.2%	4.1%	2.7%	1.8%	13.7%	12.8%	13.1%	15.5%	17.5%
	Total financing at end of current period				...	...	...	...	...	...	...	...	...	...
	Total financing at end of same period in previous year				...	...	...	...	...	...	...	...	...	...

Additional Prudential Islamic Financial Indicators (PIFIs)

Code	Indicator	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
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			3.7%	3.8%	3.7%	3.3%	3.4%	3.6%	3.0%	3.2%	3.0%	5.0%
	Off-balance sheet items			...	...	...	...	...	...	...	...	...	...
	Total assets			...	...	...	...	...	...	...	...	...	...

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
AD03	Foreign-currency denominated funding to total funding				19.8%	19.8%	20.1%	19.4%	18.8%	19.1%	19.1%	18.4%	18.4%	20.7%
	FX funding				...	...	...	...	...	...	...	...	...	...
	Total funding				...	...	...	...	...	...	...	...	...	...
AD04	Foreign-currency denominated financing to total financing				15.8%	16.7%	16.8%	17.2%	19.1%	22.5%	22.8%	23.5%	20.0%	20.2%
	FX financing				...	...	...	...	...	...	...	...	...	...
	Total financing				...	...	...	...	...	...	...	...	...	...
AD05	Value of Sukūk holdings to capital				...	...	...	...	...	...	...	...	...	...
	Sukūk holdings				...	...	...	...	...	...	...	...	...	...
	Total regulatory capital (or balance sheet capital)				...	...	...	...	...	...	...	...	...	...
AD06	Value (or percentage) of Shari'ah-compliant financing by economic activity				...	...	...	...	...	...	...	...	...	...
	Value of Shari'ah-compliant financing				...	...	...	...	...	...	...	...	...	...
	Sectoral distribution													
	(a) agriculture, forestry, hunting and fishing				6.5%	...	...	...	4.9%	...	...	...	8.8%	...
	(b) mining and quarrying				10.2%	...	...	...	4.5%	...	...	...	15.6%	...
	(c) manufacturing				11.0%	...	...	...	17.7%	...	...	...	13.8%	...
	(d) electricity, gas, steam and air-conditioning supply				5.5%	...	...	...	0.3%	...	...	...	5.0%	...
	(e) water supply; sewerage and waste management				6.4%	...	...	...	5.0%	...	...	...	10.3%	...
	(f) construction				3.1%	...	...	...	2.7%	...	...	...	4.5%	...
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles				6.3%	...	...	...	8.3%	...	...	...	6.1%	...
	(h) transportation and storage				1.7%	...	...	...	2.1%	...	...	...	2.2%	...
	(i) accommodation and food service activities				8.4%	...	...	...	9.2%	...	...	...	8.5%	...
	(j) information and communication				1.8%	...	...	...	7.0%	...	...	...	1.8%	...
	(k) financial and insurance activities				4.3%	...	...	...	4.0%	...	...	...	6.1%	...
	(l) real estate activities				9.0%	...	...	...	12.3%	...	...	...	3.8%	...
	(m) professional, scientific and technical activities				0.0%	...	...	...	0.0%	...	...	...	0.0%	...
	(n) administrative and support service activities				0.0%	...	...	...	0.0%	...	...	...	0.0%	...
	(o) public administration and defense; compulsory social security				0.9%	...	...	...	0.4%	...	...	...	0.3%	...
	(p) education				0.9%	...	...	...	0.5%	...	...	...	1.6%	...
	(q) human health and social work activities				5.2%	...	...	...	0.2%	...	...	...	5.8%	...
	(r) arts, entertainment and recreation				0.1%	...	...	...	0.3%	...	...	...	0.0%	...
	(s) other service activities (export)				12.8%	...	...	...	14.7%	...	...	...	0.6%	...
	(t) activities of households as employers				5.7%	...	...	...	5.9%	...	...	...	5.4%	...
	(t*) other financing of households				...	...	...	...	0.0%	...	...	...	0.0%	...
	(u) activities of extraterritorial organisations and bodies				0.0%	...	...	...	0.0%	...	...	...	0.0%	...
	(u*) financing to nonresidents				...	...	...	...	0.0%	...	...	...	0.0%	...
AD07	Value (or percentage) of gross NPF by economic activities				...	...	...	...	...	...	...	...	...	...
	Value of gross NPF				...	...	...	...	...	...	...	...	...	...
	Economic activity													
	(a) agriculture, forestry, hunting and fishing				5.3%	...	...	...	5.4%	...	...	...	7.2%	...
	(b) mining and quarrying				1.5%	...	...	...	5.0%	...	...	...	3.7%	...
	(c) manufacturing				14.2%	...	...	...	19.9%	...	...	...	22.5%	...
	(d) electricity, gas, steam and air-conditioning supply				0.3%	...	...	...	0.4%	...	...	...	0.2%	...
	(e) water supply; sewerage and waste management				4.1%	...	...	...	5.6%	...	...	...	15.5%	...
	(f) construction				2.4%	...	...	...	3.0%	...	...	...	2.4%	...

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles				11.2%	...	...	...	9.3%	...	...	...	6.4%	...
	(h) transportation and storage				0.9%	...	...	...	2.4%	...	...	...	2.6%	...
	(i) accommodation and food service activities				9.9%	...	...	...	10.4%	...	...	...	15.4%	...
	(j) information and communication				5.7%	...	...	...	7.9%	...	...	...	8.2%	...
	(k) financial and insurance activities				3.2%	...	...	...	4.5%	...	...	...	4.8%	...
	(l) real estate activities				13.0%	...	...	...	13.8%	...	...	...	3.3%	...
	(m) professional, scientific and technical activities				0.0%	...	...	...	0.0%	...	...	...	0.0%	...
	(n) administrative and support service activities				0.0%	...	...	...	0.0%	...	...	...	0.0%	...
	(o) public administration and defense; compulsory social security				0.0%	...	...	...	0.5%	...	...	...	0.0%	...
	(p) education				1.0%	...	...	...	0.6%	...	...	...	0.1%	...
	(q) human health and social work activities				3.6%	...	...	...	0.3%	...	...	...	0.3%	...
	(r) arts, entertainment and recreation				0.4%	...	...	...	0.3%	...	...	...	0.3%	...
	(s) other service activities (export)				12.3%	...	...	...	4.2%	...	...	...	2.7%	...
	(t) activities of households as employers				11.0%	...	...	...	6.6%	...	...	...	4.6%	...
	(t*) other financing of households				...	...	...	...	0.0%	...	...	...	0.0%	...
	(u) activities of extraterritorial organisations and bodies				0.0%	...	...	...	0.0%	...	...	...	0.0%	...
	(u*) financing to nonresidents				...	...	...	...	0.0%	...	...	...	0.0%	...
AD08	Value (or percentage) of returns by major type of Shari'ah-compliant contract													
	Total returns				...	...	...	...	...	...	...	...	...	...
	<i>Murābahah</i>				...	...	...	...	...	...	...	...	...	...
	<i>Commodity Murābahah / Tawwaruq</i>				...	...	...	...	...	...	...	...	...	...
	<i>Salam</i>				...	...	...	...	...	...	...	...	...	...
	<i>Istisnā`</i>				...	...	...	...	...	...	...	...	...	...
	<i>Ijārah / Ijārah Muntahia Bittamlīk</i>				...	...	...	...	...	...	...	...	...	...
	<i>Muḍārabah</i>				...	...	...	...	...	...	...	...	...	...
	<i>Mushārah</i>				...	...	...	...	...	...	...	...	...	...
	<i>Diminishing Mushārah</i>				...	...	...	...	...	...	...	...	...	...
	<i>Wakālah</i>				...	...	...	...	...	...	...	...	...	...
	<i>Qard Hassan</i>				...	...	...	...	...	...	...	...	...	...
	<i>Others</i>				...	...	...	...	...	...	...	...	...	...
	(i)				...	...	...	...	...	...	...	...	...	...
	(ii)				...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...
	<i>Others</i>				...	...	...	...	...	...	...	...	...	...
Structural Islamic Financial Indicators (SIFIs)														
Code	Indicator		Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
ST01	Number of Islamic banks			G	3	3	3	3	3	3	3	3	3	3
	Number of domestic branch offices			G	125	127	129	129	129	131	131	131	130	130
	Number of ATMs			G	219	223	233	251	249	260	267	289	301	301
ST02	Number of employees			G	4785	4816	4852	4842	4,832	4,874	4,939	4,980	4980	4975
ST03	Total assets				...	...	...	...	...	...	...	...	...	...
	Total Shari'ah-compliant financing (excluding interbank financing)				...	...	...	...	...	...	...	...	...	...
	<i>Sukūk</i> holdings				...	...	...	...	...	...	...	...	...	...

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
	Other <i>Sharī'ah</i> -compliant securities				...	...	...	...	...	...	...	...	...	...
	Interbank financing				...	...	...	...	...	...	...	...	...	...
	All other assets				...	...	...	...	...	...	...	...	...	...
ST04	Total funding/liabilities and equities				...	...	...	...	...	...	...	...	...	...
	Profit-sharing investment accounts (PSIA)				...	...	...	...	...	...	...	...	...	...
	Other remunerative funding (<i>Murābahah</i> , Commodity <i>Murābahah</i> etc.)				...	...	...	...	...	...	...	...	...	...
	Nonremunerative funding (current account, <i>Wadī'ah</i>)				...	...	...	...	...	...	...	...	...	...
	<i>Sukūk</i> issued				...	...	...	...	...	...	...	...	...	...
	Other <i>Sharī'ah</i> -compliant securities issued				...	...	...	...	...	...	...	...	...	...
	Interbank funding/liabilities				...	...	...	...	...	...	...	...	...	...
	All other liabilities				...	...	...	...	...	...	...	...	...	...
	Capital and reserves				...	...	...	...	...	...	...	...	...	...
ST05	Total revenues				...	...	...	...	...	...	...	...	...	...
	Financing based				...	...	...	...	...	...	...	...	...	...
	Investment based (<i>Sukūk</i> , other <i>Sharī'ah</i> -compliant securities etc.)				...	...	...	...	...	...	...	...	...	...
	Fee based				...	...	...	...	...	...	...	...	...	...
	Other				...	...	...	...	...	...	...	...	...	...
ST06	Earnings before taxes and Zakat				...	...	...	...	...	...	...	...	...	...
ST07	Value (or percentage) of financing by type of <i>Sharī'ah</i>-compliant contract				...	...	...	...	...	...	...	...	...	...
	Total financing				...	...	...	...	...	...	...	...	...	...
	<i>Murābahah</i>				...	...	...	...	...	...	...	...	...	...
	Commodity <i>Murābahah</i> / <i>Tawwaruq</i>				...	...	...	...	...	...	...	...	...	...
	<i>Salam</i>				...	...	...	...	...	...	...	...	...	...
	<i>Istisnā'</i>				...	...	...	...	...	...	...	...	...	...
	<i>Ijārah</i> / <i>Ijārah Muntahia Bittamlik</i>				...	...	...	...	...	...	...	...	...	...
	<i>Muḍārabah</i>				...	...	...	...	...	...	...	...	...	...
	<i>Mushārahah</i>				...	...	...	...	...	...	...	...	...	...
	Diminishing <i>Mushārahah</i>				...	...	...	...	...	...	...	...	...	...
	<i>Wakālah</i>				...	...	...	...	...	...	...	...	...	...
	<i>Qard Hassan</i>				...	...	...	...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...	...	...	...
	(i)				...	...	...	...	...	...	...	...	...	...
	(ii)				...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...	...	...	...
ST08	Assets held by domestic systemically important Islamic banks				...	...	...	...	...	...	...	...	...	...

 Source: [Central Bank of Egypt](#)

Note:

G Indicates general number

n.a Not applicable

(...) Indicates the data is not available