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

Country: Iran

Time period covered : *Starting Period:* **2014Q1** *Ending Period:* **2016Q1**

Core Prudential Islamic Financial Indicators (PIFIs)

Code	Indicator	Standard	Currency	Units	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
End-of-period exchange rate (IRR / USD):					**25102**	**25609**	**26648**	**27043**	**27994**	**29160**	**29956**	**30118**	**30240**
Capital Adequacy : Basel Standard													
CP01a	**CAR**				**8.9%**	**8.6%**	**8.4%**	**8.1%**	**8.2%**	**8.1%**	**7.4%**	**7.1%**	**6.5%**
	Total regulatory capital	*Basel I*	*NC*	*B*	654,744.8	685,580.5	690,381.4	696,226.6	764,118.3	764,118.3	745,020.6	749,020.6	738,455.9
	Risk-weighted assets (RWA)	*Basel I*	*NC*	*B*	7,343,638.5	7,966,401.1	8,175,080.0	8,553,032.1	9,310,780.4	9,487,824.4	10,103,309.8	10,488,825.3	11,414,256.6
CP02a	**Tier 1 capital to RWA**				**4.9%**	**4.5%**	**4.4%**	**4.2%**	**4.2%**	**4.2%**	**3.8%**	**3.7%**	**3.4%**
	Tier 1 capital	*Basel I*	*NC*	*B*	361,196.1	357,930.5	358,239.0	361,096.6	395,298.1	395,298.1	385,751.0	387,751.0	382,783.2
	RWA	*Basel I*	*NC*	*B*	7,343,638.5	7,966,401.1	8,175,080.0	8,553,032.1	9,310,780.4	9,487,824.4	10,103,309.8	10,488,825.3	11,414,256.6
CP03a	**Common Equity Tier 1 (CET1) capital to RWA**				**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**
	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**				**13.1%**	**14.4%**	**13.7%**	**14.0%**	**12.4%**	**13.3%**	**12.2%**	**12.5%**	**10.2%**
	Gross NPF		*NC*	*B*	836,878.3	880,791.1	886,312.6	935,944.4	957,372.9	959,744.4	909,240.3	959,297.5	837,397.0
	Total financing[1]		*NC*	*B*	6,407,914.6	6,135,951.3	6,473,650.1	6,679,879.7	7,694,734.9	7,194,976.0	7,465,301.2	7,679,128.6	8,220,524.8
CP05	**Net nonperforming financing (net NPF) to capital**				**91.4%**	**95.8%**	**93.6%**	**100.8%**	**125.4%**	**95.3%**	**85.9%**	**91.3%**	**76.5%**
	Net NPF		*NC*	*B*	598,687.0	657,042.0	646,470.9	701,562.4	958,582.1	728,011.0	640,101.7	683,505.4	564,773.3
	Total regulatory capital		*NC*	*B*	654,744.8	685,580.5	690,381.4	696,226.6	764,118.3	764,118.3	745,020.6	749,020.6	738,455.9
CP06	**Provisions for gross nonperforming financing (gross NPF)**				**39.8%**	**25.4%**	**27.1%**	**25.0%**	**29.4%**	**24.1%**	**29.6%**	**28.7%**	**32.6%**
	Provisions		*NC*	*B*	238,191.2	223,749.1	239,841.7	234,382.0	281,403.6	231,733.0	269,138.6	275,792.1	272,623.7
	Gross NPF		*NC*	*B*	836,878.3	880,791.1	886,312.6	935,944.4	957,372.9	959,744.4	909,240.3	959,297.5	837,397.0
Earnings													
CP07	**Return on assets (ROA)**				**0.6%**	**…**	**…**	**…**	**0.7%**	**…**	**…**	**…**	**…**
	Net income (before extraordinary items, taxes, and *Zakat*)		*NC*	*B*	58,075.4	…	…	…	76,402.1	…	…	…	…
	Total assets		*NC*	*B*	9,789,495.4	…	…	…	11,749,535.5	…	…	…	…
CP08	**Return on equity (ROE)**				**8.1%**	**…**	**…**	**…**	**10.0%**	**…**	**…**	**…**	**…**
	Net income (before extraordinary items, taxes, and *Zakat*)		*NC*	*B*	58,075.4	…	…	…	76,402.1	…	…	…	…
	Equity		*NC*	*B*	718,250.8	…	…	…	766,739.2	…	…	…	…
CP09	**Net profit margin**				**5.2%**	**…**	**…**	**…**	**15.2%**	**…**	**…**	**…**	**…**
	Net income (before extraordinary items, taxes, and *Zakat*)		*NC*	*B*	58,075.4	…	…	…	76,402.1	…	…	…	…
	Gross income		*NC*	*B*	401,427.2	…	…	…	502,228.0	…	…	…	…
CP10	**Cost to income**				**66.5%**	**…**	**…**	**…**	**62.5%**	**…**	**…**	**…**	**…**
	Operating costs		*NC*	*B*	266,759.2	…	…	…	313,700.7	…	…	…	…
	Gross income		*NC*	*B*	401,427.2	…	…	…	502,228.0	…	…	…	…
Leverage		Not											

Code	Indicator	Standard	Currency	Units	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
CP11	**Capital to assets (balance sheet definition)**	Applicable			**3.7%**	**3.4%**	**3.3%**	**3.2%**	**3.4%**	**3.3%**	**3.0%**	**2.9%**	**2.6%**
	Tier 1 capital		*NC*	*B*	361,196.1	357,930.5	358,239.0	361,096.6	395,298.1	395,298.1	385,751.0	387,751.0	382,783.2
	Total assets		*NC*	*B*	9,789,495.4	10,421,381.3	10,716,456.7	11,141,727.7	11,749,535.5	12,157,725.9	12,874,533.1	13,320,327.0	14,451,404.5
CP12	**Leverage (regulatory definition)**				**4.7%**	**4.2%**	**4.0%**	**3.9%**	**3.8%**	**3.3%**	**3.0%**	**2.9%**	**2.6%**
	Tier 1 capital		*NC*	*B*	361,196.1	357,930.5	358,239.0	361,096.6	395,298.1	395,298.1	385,751.0	387,751.0	382,783.2
	Exposure		*NC*	*B*	7,613,657.0	8,512,259.4	8,952,361.0	9,219,506.5	10,354,407.0	9,870,272.0	10,073,952.9	10,270,597.3	10,916,998.9
Liquidity													
CP13	**Liquid assets ratio**				**9.3%**	**11.0%**	**10.9%**	**10.1%**	**7.5%**	**7.2%**	**7.6%**	**7.2%**	**6.6%**
	Liquid assets		*NC*	*B*	915,018.6	1,141,236.6	1,168,708.7	1,126,003.9	877,041.5	878,661.8	974,770.4	959,547.7	951,780.9
	Total assets		*NC*	*B*	9,789,495.4	10,421,381.3	10,716,456.7	11,141,727.7	11,749,535.5	12,157,725.9	12,874,533.1	13,320,327.0	14,451,404.5
CP14	**Liquid assets to short-term liabilities**				**20.8%**	**24.6%**	**25.2%**	**23.6%**	**19.2%**	**19.0%**	**19.1%**	**18.0%**	**16.8%**
	Liquid assets		*NC*	*B*	915,018.6	1,141,236.6	1,168,708.7	1,126,003.9	877,041.5	878,661.8	974,770.4	959,547.7	951,780.9
	Short-term liabilities		*NC*	*B*	4,406,821.0	4,632,918.5	4,635,238.8	4,761,612.0	4,563,685.6	4,614,933.6	5,092,587.6	5,332,705.5	5,661,095.0
CP15	**Liquidity coverage ratio (LCR)**				**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**
	Stock of *Sharī'ah*-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**				**26.9%**	**27.3%**	**28.9%**	**31.4%**	**33.3%**	**35.9%**	**39.7%**	**…**	**…**
	Net FX open position		*NC*	*B*	176,379.0	186,862.9	199,641.1	218,577.9	254,642.3	274,583.0	295,989.2	…	…
	Total regulatory capital		*NC*	*B*	654,744.8	685,580.5	690,381.4	696,226.6	764,118.3	764,118.3	745,020.6	…	…
CP18	**Large exposures to capital**				**211.2%**	**204.5%**	**195.4%**	**188.2%**	**202.0%**	**163.4%**	**234.3%**	**…**	**…**
	Value of large exposures		*NC*	*B*	1,382,780.0	1,402,326.7	1,349,074.7	1,310,196.4	1,543,475.4	1,248,827.0	1,745,425.0	…	…
	Total regulatory capital (or balance sheet capital)		*NC*	*B*	654,744.8	685,580.5	690,381.4	696,226.6	764,118.3	764,118.3	745,020.6	…	…
CP19	**Growth of financing to private sector**				**23.6%**	**29.3%**	**21.1%**	**20.2%**	**24.6%**	**18.0%**	**16.0%**	**13.5%**	**17.8%**
	Total financing at end of current period [2]		*NC*	*B*	6,009,088.9	5,800,931.0	6,121,130.6	6,340,949.9	7,489,974.7	6,846,854.7	7,098,472.5	7,317,284.5	7,925,736.3
	Total financing at end of same period in previous year [2]		*NC*	*B*	4,860,708.1	4,485,323.4	5,053,745.1	5,273,211.6	6,009,088.9	5,800,931.0	6,121,130.6	6,447,045.2	6,726,379.4

Additional Prudential Islamic Financial Indicators (PIFIs)

Code	Indicator	Currency	Units	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)**			**73.4%**	**…**	**…**	**…**	**78.1%**	**…**	**…**	**…**	**…**
	Income distributed to IAH	*NC*	*B*	711,995.2	…	…	…	1,083,414.9	…	…	…	…
	Total income from assets funded by PSIA	*NC*	*B*	969,487.0	…	…	…	1,386,388.5	…	…	…	…
AD02	**Total off-balance sheet items to total assets**			**20.1%**	**18.8%**	**19.2%**	**19.1%**	**19.3%**	**18.7%**	**19.4%**	**18.5%**	**17.8%**
	Off-balance sheet items	*NC*	*B*	1,967,675.0	1,955,983.9	2,056,063.6	2,129,609.2	2,268,450.8	2,270,460.3	2,501,831.3	2,460,930.9	2,567,847.1
	Total assets	*NC*	*B*	9,789,495.4	10,421,381.3	10,716,456.7	11,141,727.7	11,749,535.5	12,157,725.9	12,874,533.1	13,320,327.0	14,451,404.5
AD03	**Foreign-currency denominated funding to total funding**			**12.0%**	**9.9%**	**8.0%**	**7.6%**	**5.9%**	**6.2%**	**5.2%**	**4.9%**	**5.6%**
	FX funding	*NC*	*B*	497,825.3	697,889.4	580,919.4	584,505.7	477,666.0	518,305.0	463,138.2	462,115.8	581,462.9
	Total funding	*NC*	*B*	6,751,995.9	7,014,924.8	7,286,539.3	7,654,096.6	8,060,353.9	8,385,741.1	8,951,836.3	9,487,683.9	10,460,040.9
AD04	**Foreign-currency denominated financing to total financing**			**12.2%**	**15.0%**	**14.9%**	**14.6%**	**12.5%**	**14.1%**	**14.3%**	**14.2%**	**13.3%**
	FX financing	*NC*	*B*	932,297.5	923,314.9	966,755.9	973,914.4	962,568.3	1,011,557.1	1,069,796.0	1,088,729.2	1,090,577.8
	Total financing[1]	*NC*	*B*	6,360,926.6	6,135,951.3	6,473,650.1	6,679,879.7	7,694,734.9	7,194,976.0	7,465,301.2	7,679,128.6	8,220,524.8
AD05	**Value of *Sukūk* holdings to capital**			**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**
	Sukūk holdings			…	…	…	…	…	…	…	…	…
	Total regulatory capital (or balance sheet capital)			…	…	…	…	…	…	…	…	…
AD06	**Value (or percentage) of *Sharī'ah*-compliant financing by economic activity**											
	Value of *Sharī'ah*-compliant financing			…	…	…	…	…	…	…	…	…
	Sectoral distribution											
	(a) agriculture			9.4%	5.2%	6.0%	7.2%	7.5%	5.4%	8.0%	8.9%	8.4%

Code	Indicator	Standard	Currency	Units	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
	(b) industries and mining				29.9%	32.4%	31.8%	31.0%	31.2%	31.4%	30.0%	29.1%	29.2%
	(c) manufacturing				…	…	…	…	…	…	…	…	…
	(d) electricity, gas, steam and air-conditioning supply				…	…	…	…	…	…	…	…	…
	(e) water supply; sewerage and waste management				…	…	…	…	…	…	…	…	…
	(f) construction				…	…	…	…	…	…	…	…	…
	(g) business,services,etc				48.4%	48.7%	49.5%	49.4%	49.3%	53.4%	51.5%	51.5%	51.9%
	(h) transportation and storage				…	…	…	…	…	…	…	…	…
	(i) accommodation and food service activities				…	…	…	…	…	…	…	…	…
	(j) information and communication				…	…	…	…	…	…	…	…	…
	(k) financial and insurance activities				…	…	…	…	…	…	…	…	…
	(l) housing & construction				12.2%	13.5%	12.4%	12.2%	11.8%	9.7%	10.5%	10.4%	10.3%
	(m) professional, scientific and technical activities				…	…	…	…	…	…	…	…	…
	(n) administrative and support service activities				…	…	…	…	…	…	…	…	…
	(o) government loan				…	…	…	…	…	…	…	…	…
	(p) education				…	…	…	…	…	…	…	…	…
	(q) human health and social work activities				…	…	…	…	…	…	…	…	…
	(r) arts, entertainment and recreation				…	…	…	…	…	…	…	…	…
	(s) export				…	…	…	…	…	…	…	…	…
	(t) activities of households as employers				…	…	…	…	…	…	…	…	…
	(t*) other financing of households				0.1%	0.3%	0.3%	0.2%	0.2%	…	…	0.0%	0.2%
	(u) activities of extraterritorial organisations and bodies				…	…	…	…	…	…	…	…	…
	(u*) financing to nonresidents				…	…	…	…	…	…	…	…	…
AD07	**Value (or percentage) of gross NPF by economic activities**												
	Value of gross NPF				…	…	…	…	…	…	…	…	…
	Economic activity												
	(a) agriculture				10.6%	10.5%	11.1%	10.9%	…	…	…	…	…
	(b) industries and mining				28.3%	26.6%	26.5%	28.4%	…	…	…	…	…
	(c) manufacturing				…	…	…	…	…	…	…	…	…
	(d) electricity, gas, steam and air-conditioning supply				…	…	…	…	…	…	…	…	…
	(e) water supply; sewerage and waste management				…	…	…	…	…	…	…	…	…
	(f) construction				0.7%	0.7%	0.9%	0.8%	…	…	…	…	…
	(g) business,services,etc				46.8%	47.2%	44.8%	44.1%	…	…	…	…	…
	(h) transportation and storage				…	…	…	…	…	…	…	…	…
	(i) accommodation and food service activities				…	…	…	…	…	…	…	…	…
	(j) information and communication				…	…	…	…	…	…	…	…	…
	(k) financial and insurance activities				…	…	…	…	…	…	…	…	…
	(l) housing				12.0%	13.6%	15.2%	14.4%	…	…	…	…	…
	(m) professional, scientific and technical activities				…	…	…	…	…	…	…	…	…
	(n) administrative and support service activities				…	…	…	…	…	…	…	…	…
	(o) government loan				…	0.0%	0.0%	0.0%	…	…	…	…	…
	(p) education				…	…	…	…	…	…	…	…	…
	(q) human health and social work activities				…	…	…	…	…	…	…	…	…
	(r) arts, entertainment and recreation				…	…	…	…	…	…	…	…	…
	(s) export				1.5%	1.4%	1.5%	1.4%	…	…	…	…	…
	(t) activities of households as employers				…	…	…	…	…	…	…	…	…
	(t*) other financing of households				…	…	…	…	…	…	…	…	…
	(u) activities of extraterritorial organisations and bodies				…	…	…	…	…	…	…	…	…
	(u*) financing to nonresidents				…	…	…	…	…	…	…	…	…
AD08	**Value (or percentage) of returns by major type of *Sharī`ah*-compliant contract**												
	Total returns				…	…	…	…	…	…	…	…	…
	Murābahah				…	…	…	…	…	…	…	…	…

Code	Indicator	Standard	Currency	Units	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
	Commodity Murābahah / Tawwaruq				…	…	…	…	…	…	…	…	…
	Salam				…	…	…	…	…	…	…	…	…
	Istisnā`				…	…	…	…	…	…	…	…	…
	Ijārah/Ijārah Muntahia Bittamlīk				…	…	…	…	…	…	…	…	…
	Muḍārabah				…	…	…	…	…	…	…	…	…
	Mushārakah				…	…	…	…	…	…	…	…	…
	Diminishing Mushārakah				…	…	…	…	…	…	…	…	…
	Wakālah				…	…	…	…	…	…	…	…	…
	Qarḍ Hassan				…	…	…	…	…	…	…	…	…
	Others				…	…	…	…	…	…	…	…	…
	(i)				…	…	…	…	…	…	…	…	…
	(ii)				…	…	…	…	…	…	…	…	…
	(iii)				…	…	…	…	…	…	…	…	…
	Others				…	…	…	…	…	…	…	…	…

Structural Islamic Financial Indicators (SIFIs)

Code	Indicator	Currency	Units	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
ST01	**Number of Islamic banks**	*n.a.*	*G*	**31**	**31**	**32**	**32**	**32**	**32**	**34**	**34**	**34**
	Number of domestic branch offices	*n.a.*	*G*	21,299.0	20,262.0	21,040.0	20,895.0	21,509	21,521	21,453	21,409	21,379
	Number of ATMs	*n.a.*	*G*	36,400.0	36,576.0	37,610.0	39,681.0	43,420	43,126	44,300	45,293	47,425
ST02	**Number of employees**	*n.a.*	*G*	**227,419**	**…**	**…**	**221,101**	**230,841**	**230,841**	**230,841**	**…**	**…**
ST03	**Total assets**	*NC*	*B*	**9,789,495.4**	**10,421,381.3**	**10,716,456.7**	**11,141,727.7**	**11,749,535.5**	**12,157,726.0**	**12,874,533.1**	**13,320,327**	**14,451,404**
	Total *Sharī`ah*-compliant financing (excluding interbank financing)[3]	*NC*	*B*	6,360,926.6	5,912,202.3	6,233,808.4	6,445,497.7	7,413,331.3	6,963,244.0	7,196,162.6	7,403,336.5	7,947,901.1
	Sukūk holdings			…	…	…	…	…	…	…		
	Other *Sharī`ah*-compliant securities	*NC*	*B*	307,466.0	420,324.2	422,647.2	410,017.6	391,221.4	404,835.0	393,258.7	406,329.8	401,250.8
	Interbank financing	*NC*	*B*	1,665,690.4	1,842,875.9	1,863,263.2	1,883,617.7	1,910,500.4	1,855,642.0	2,051,551.9	2,109,116.6	2,251,461.9
	All other assets	*NC*	*B*	1,455,412.4	2,245,978.9	2,196,737.9	2,402,594.7	2,034,482.5	2,934,005.0	3,233,560.0	3,401,544.1	3,850,790.8
ST04	**Total funding/liabilities and equities**	*NC*	*B*	**9,067,545.7**	**10,421,381.2**	**10,716,432.0**	**11,141,727.7**	**11,748,385.0**	**12,157,726.0**	**12,874,533**	**13,320,327**	**14,451,404**
	Profit-sharing investment accounts (PSIA)	*NC*	*B*	4,845,431.4	5,097,873.8	5,445,873.7	5,824,438.1	6,338,728.3	6,673,123.0	7,217,021.8	7,775,242.4	8,429,743.5
	Other remunerative funding *(Murābahah,* Commodity *Murābahah* etc.*)*	*NC*	*B*	…	…	…	…	…	…	…	…	…
	Nonremunerative funding (current account, *Wadī`ah*)	*NC*	*B*	1,618,333.7	1,917,051.0	1,840,665.6	1,829,658.5	1,721,625.6	1,712,618.0	1,734,814.5	1,712,441.5	2,030,297.4
	Sukūk issued			…	…	…	…	…	…	…	…	…
	Other *Sharī`ah*-compliant securities issued			…	…	…	…	…	…	…	…	…
	Interbank funding/liabilities	*NC*	*B*	1,677,345.3	1,771,061.1	1,854,881.8	1,906,090.6	1,966,124.0	1,843,189.0	2,069,845.6	2,072,266.1	2,059,677.1
	All other liabilities	*NC*	*B*	926,435.3	938,697.1	995,163.6	1,047,593.8	955,167.9	1,276,964.0	1,256,187	1,243,242.3	1,200,635.6
	Capital and reserves	*NC*	*B*	721,949.6	696,698.3	579,847.3	533,946.7	766,739.2	651,832.0	596,664	517,134.7	731,050.9
ST05	**Total revenues**	*NC*	*B*	**1,119,014.0**	**…**	**…**	**…**	**1,585,642.9**	**…**	**…**	**…**	**…**
	Financing based	*NC*	*B*	819,798.0	…	…	…	1,186,148.6	…	…	…	…
	Investment based *(Sukūk,* other *Sharī`ah*-compliant securities etc.)			149,689.0	…	…	…	200,240.0	…	…	…	…
	Fee based	*NC*	*B*	72,939.5	…	…	…	86,269.7	…	…	…	…
	Other	*NC*	*B*	76,588.0	…	…	…	112,984.7	…	…	…	…
ST06	**Earnings before taxes and *Zakat***	***NC***	***B***	**58,075.4**	**…**	**…**	**…**	**76,402.1**	**…**	**…**	**…**	**…**
ST07	**Value (or percentage) of financing by type of *Sharī`ah*-compliant contract[4]**											
	Total financing			…	…	…	…	…	…	…	…	…
	Murābahah			19%	17%	17%	15%	15%	14%	14%	13%	12%
	Commodity Murābahah / Tawwaruq			0%	3%	4%	5%	6%	6%	6%	7%	7%
	Salam			1%	1%	0%	1%	1%	1%	1%	1%	1%
	Istisnā`			…	…	…	…	…	…	…	…	…
	Ijārah / Ijārah Muntahia Bittamlīk			…	…	…	…	…	…	…	…	…
	Muḍārabah			5%	5%	5%	5%	5%	4%	4%	4%	4%

Code	Indicator	Standard	Currency	Units	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
	Mushārakah				62%	62%	61%	62%	62%	62%	63%	63%	64%
	Diminishing Mushārakah				…	…	…	…	…	…	…	…	…
	Wakālah				…	…	…	…	…	…	…	…	…
	Qarḍ Hassan				9%	9%	8%	9%	8%	8%	8%	9%	8%
	Others				…	…	…	…	…	…	…	…	…
	(i) Jooalah				3%	3%	3%	3%	3%	3%	3%	2%	2%
	(ii) Bai Al Dayn				1%	1%	1%	1%	1%	1%	1%	1%	2%
	(iii)				…	…	…	…	…	…	…	…	…
	Others				…	…	…	…	…	…	…	…	…
ST08	**Assets held by domestic systemically important Islamic banks[5]**		*NC*	*B*	**7,261,831.2**	**7,585,027.6**	**7,723,557.4**	**8,016,691.3**	**8,399,504.0**	**8,630,526.0**	**8,903,994.5**	**9,147,601.4**	**9,818,655.6**

Source: ***Central Bank of the Islamic Republic of Iran***

Note:

B indicates Billions

G indicates General number

NC indicates National Currency

n.a not applicable

(…) *indicates the data is not available*

The Iranian financial year ends at 20 March. All data for Q1 are based on audited financial statements and the data for other quarters are mainly based on banks general ledgers.

1 Represents financing before deducting provisions.

2 Represents gross financing.

3 Represents financing after deducting provisions.

4 The section ST07 has been revised for previous periods up to now. This is because an Islamic contract has been added which is Bai Al Dayn (Bills Discounted) that is allowed under *Sharī'ah* principles of Iran. This contract is based on real deals and the beneficiary or customer sells his claims to the bank.

5 10 banks out of 34 are D-SIBs. The characteristics to identify the D-SIBs are: size, interconnectedness, substitutability and complexity.