

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

Country:		Jordan												
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 (JOD / USD):					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%
	Total regulatory capital	<i>IFSB SD</i>	<i>NC</i>	<i>M</i>	517.8	518.0	522.0	523.0	564.5	567.1	567.4	567.4	605.2	607.5
	RWA	<i>IFSB SD</i>	<i>NC</i>	<i>M</i>	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
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%
	Tier 1 capital	<i>IFSB SD</i>	<i>NC</i>	<i>M</i>	503.6	504.8	506.3	510.6	546.1	547.6	546.7	547.4	582.8	583.5
	RWA	<i>IFSB SD</i>	<i>NC</i>	<i>M</i>	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
CP03b	Common Equity Tier 1 (CET1) capital to RWA (IFSB)				...	...	...	...	...	...	...	...	...	...
	CET1 capital				...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...
Asset Quality														
CP04	Gross nonperforming financing (gross NPF) ratio				3.6%	...	3.8%	...	3.0%	2.7%	2.8%	3.0%	2.7%	2.5%
	Gross NPF		<i>NC</i>	<i>M</i>	156.5	...	154.0	...	125.0	122.2	125.1	139.8	129.9	126.6
	Total financing ²		<i>NC</i>	<i>M</i>	4,382.7	...	4,007.9	...	4,232.4	4,454.6	4,497.2	4,663.0	4,890.5	5,035.5
CP05	Net nonperforming financing (net NPF) to capital				11.8%	...	10.7%	...	5.4%	5.5%	4.8%	6.6%	5.3%	3.9%
	Net NPF		<i>NC</i>	<i>M</i>	60.9	...	55.7	...	30.7	31.1	27.1	37.6	31.9	23.9
	Total regulatory capital		<i>NC</i>	<i>M</i>	517.8	...	522.0	...	564.5	567.1	567.4	567.4	605.2	607.5
CP06	Provisions for gross nonperforming financing (gross NPF)				61.1%	...	63.8%	...	75.4%	74.4%	78.3%	73.1%	75.4%	81.1%

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
	Provisions		NC	M	95.6	...	98.3	...	94.3	90.9	98.0	102.2	98.0	102.7
	Gross NPF		NC	M	156.5	...	154.0	...	125.0	122.2	125.1	139.8	129.9	126.6
Earnings														
CP07	Return on assets (ROA)				1.8%	...	1.5%	...	1.5%	1.6%	1.7%	1.6%	1.7%	1.6%
	Net income (before extraordinary items, taxes, and <i>Zakat</i>) ³		NC	M	91.7	...	85.0	...	88.4	98.0	104.8	104.1	109.6	113.2
	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
CP08	Return on equity (ROE)				17.5%	...	15.4%	...	15.5%	16.5%	17.6%	17.2%	17.9%	17.6%
	Net income (before extraordinary items, taxes, and <i>Zakat</i>) ³		NC	M	91.7	...	85.0	...	88.4	98.0	104.8	104.1	109.6	113.2
	Equity ⁵		NC	M	524.6	...	553.5	...	569.3	595.7	595.3	604.0	613.5	641.9
CP09	Net profit margin				47.4%	...	44.3%	...	46.2%	47.1%	48.8%	47.8%	48.9%	46.2%
	Net income (before extraordinary items, taxes, and <i>Zakat</i>) ³		NC	M	91.7	...	85.0	...	88.4	98.0	104.8	104.1	109.6	113.2
	Gross income ³		NC	M	193.6	...	191.8	...	191.3	208.0	214.6	217.9	224.1	244.8
CP10	Cost to income				52.6%	...	55.7%	...	53.8%	52.9%	51.2%	52.1%	51.1%	53.8%
	Operating costs ³		NC	M	101.9	...	106.8	...	102.9	110.0	109.8	113.6	114.5	131.6
	Gross income ³		NC	M	193.6	...	191.8	...	191.3	208.0	214.6	217.9	224.1	244.8
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%
	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
	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
CP12	Leverage (regulatory definition)				...	...	...	...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...
	Exposure				...	...	...	...	...	...	...	...	...	...
Liquidity														
CP13	Liquid assets ratio				69.6%	64.8%	68.4%	69.7%	67.6%	58.5%	58.6%	57.6%	55.5%	54.9%
	Liquid assets		NC	M	3,831.6	3,814.6	3,994.8	4,173.5	4,146.9	3,643.6	3,803.1	3,832.8	3,787.6	3,805.5
	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
CP14	Liquid assets to short-term liabilities				115.8%	112.1%	112.8%	114.4%	113.6%	97.0%	96.8%	95.2%	91.3%	89.8%
	Liquid assets		NC	M	3,831.6	3,814.6	3,994.8	4,173.5	4,146.9	3,643.6	3,803.1	3,832.8	3,787.6	3,805.5
	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
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)				...	...	...	...	...	...	...	...	...	...

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
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%
	Net FX open position ⁶		NC	M	32.4	67.3	75.5	9.3	16.9	31.0	32.3	9.4	23.1	20.6
	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
CP18	Large exposures to capital				...	...	...	...	...	...	...	...	44.2%	40.3%
	Value of large exposures		NC	M	...	...	...	...	...	...	...	...	267.4	244.6
	Total regulatory capital (or balance sheet capital)		NC	M	...	...	...	...	...	...	...	...	605.2	607.5
CP19	Growth of financing to private sector				13.2%	...	-2.7%	...	-0.9%	11.5%	10.4%	7.1%	8.8%	12.8%
	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
	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
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)				31.6%	...	32.0%	...	32.7%	29.6%	29.8%	29.1%	29.3%	27.8%
	Income distributed to IAH		NC	M	80.2	...	82.6	...	86.7	88.8	90.2	87.9	91.0	94.0
	Total income from assets funded by PSIA		NC	M	253.9	...	257.8	...	264.8	299.6	302.8	302.0	310.7	338.4
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%	12.2%	16.4%
	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	833.2	1,137.1
	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
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%
	FX funding ⁷		NC	M	601.1	569.3	537.1	523.8	517.6	531.6	524.7	510.6	501.0	514.2
	Total funding ⁷		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
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%
	FX financing		NC	M	344.4	317.5	338.9	345.4	243.8	246.1	225.7	322.2	327.7	326.6
	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
AD05	Value of Sukuk holdings to capital				3.8%	3.0%	3.9%	3.8%	5.2%	5.2%	6.2%	6.0%	6.7%	6.9%
	Sukuk holdings		NC	M	19.5	15.6	20.4	19.7	29.3	29.3	35.3	33.9	40.3	41.8
	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
AD06	Value (or percentage) of Shari'ah-compliant financing by economic activity													
	Value of Shari'ah-compliant financing ²		NC	M	4,382.7	3,984.3	4,007.9	4,154.5	4,232.4	4,454.6	4,497.2	4,663.0	4,890.5	5,035.5
	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
	(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
	(c) manufacturing		NC	M	166.2	165.0	202.3	259.0	269.8	207.3	169.0	154.2	185.4	234.2

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
	(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
	(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
	(f) construction		NC	M	420.3	473.7	427.1	499.2	510.6	458.3	473.9	495.8	539.8	544.1
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles		NC	M	530.8	727.5	722.0	749.3	722.9	732.0	773.9	751.4	773.4	759.0
	(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
	(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
	(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
	(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
	(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
	(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
	(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
	(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
	(p) education		NC	M	10.7	10.7	11.6	12.2	13.4	17.4	23.5	26.8	32.7	32.3
	(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
	(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
	(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
	(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
	(t*) other financing of households ⁸		NC	M	836.4	799.3	853.0	878.9	930.6	896.7	954.3	1,047.5	1,018.2	995.7
	(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
	(u*) financing to nonresidents ⁹		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
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
	Economic activity													
	(a) agriculture, forestry, hunting and fishing		NC	M	2.8	...	4.5	...	4.4	4.4	2.7	4.3	4.90	2.50
	(b) mining and quarrying		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.00	0.00
	(c) manufacturing		NC	M	11.9	...	10.1	...	20.7	9.7	9.0	11.9	12.70	9.20
	(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
	(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
	(f) construction		NC	M	0.0	...	0.0	...	0.0	7.7	7.8	10.3	9.20	6.30
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles		NC	M	77.8	...	74.5	...	65.4	70.9	68.3	74.5	64.9	67.4
	(h) transportation and storage		NC	M	9.5	...	8.9	...	4.7	4.9	4.9	3.6	4.00	5.00
	(i) accommodation and food service activities		NC	M	0.6	...	0.3	...	0.3	0.4	0.4	0.3	0.2	0.2
	(j) information and communication		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.00	0.00
	(k) financial and insurance activities		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.00	0.00
	(l) real estate activities		NC	M	28.8	...	21.0	...	8.2	9.2	5.6	17.9	11.90	19.30

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	(m) professional, scientific and technical activities		NC	M	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
	(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
	(p) education		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0
	(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
	(r) arts, entertainment and recreation		NC	M	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
	(t) activities of households as employers		NC	M	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	17.70	13.30
	(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
	(u*) financing to nonresidents		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0
AD08	Value (or percentage) of returns by major type of <i>Sharī'ah</i>-compliant contract													
	Total returns ¹⁰		NC	M	270.3	...	272.0	...	277.8	291.7	296.4	297.4	304.4	328.8
	<i>Murābahah</i>		NC	M	184.9	...	185.6	...	190.2	198.0	201.2	200.0	204.8	220
	<i>Commodity Murābahah / Tawwaruq</i>		NC	M	18.3	...	7.0	...	4.5	0.1	0.2	0.3	0.4	0.4
	<i>Salam</i>		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0
	<i>Istisnā'</i>		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0
	<i>Ijārah/Ijārah Muntahia Bittamlik</i>		NC	M	64.6	...	74.4	...	78.1	88.8	89.8	91.9	93.8	102.8
	<i>Muḍārabah</i>		NC	M	0.3	...	0.2	...	0.1	0.0	0.2	0.3	0.3	0.4
	<i>Mushārah</i>		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0
	<i>Diminishing Mushārah</i>		NC	M	0.4	...	0.4	...	0.4	0.4	0.4	0.4	0.4	0.4
	<i>Wakālah</i>		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0
	<i>Qarḍ Hassan</i>		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0
	<i>Others</i>		NC	M	1.8	...	4.4	...	4.5	4.4	4.6	4.5	4.7	4.8
	<i>(i) Bai Ajel</i>		NC	M	1.8	...	4.4	...	4.5	4.4	4.4	4.3	4.6	4.4
	<i>(ii) Ijarah mawsufa fi al-dhimmah (also called forward ijarah)</i>		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.4
	<i>(iii)</i>		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0
	<i>Others</i>		NC	M	0.0	...	0.0	...	0.0	0.0	0.2	0.2	0.1	0.0

Structural Islamic Financial Indicators (SIFIs)

Code	Indicator	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
ST01	Number of Islamic banks	<i>n.a</i>	G	4	4	4	4	4	4	4	4	4	4
	Number of domestic branch offices	<i>n.a</i>	G	135	141	141	143	147	151	156	158	161	161
	Number of ATMs	<i>n.a</i>	G	230	234	237	242	254	274	287	283	287	294
ST02	Number of employees	<i>n.a</i>	G	3,223.0	3,251.0	3,299.0	3,318.0	3,389.0	3,420.0	3,546.0	3,603.0	3662	3717

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
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
	Total <i>Sharī'ah</i> -compliant financing (excluding interbank financing) ¹¹		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	4,410.3	4,567.1
	<i>Sukūk</i> holdings		NC	M	19.5	15.6	20.4	19.7	29.3	29.3	35.3	33.9	40.3	41.8
	Other <i>Sharī'ah</i> -compliant securities		NC	M	0.2	0.2	3.2	9.0	8.8	14.7	14.5	19.2	16.5	24.0
	Interbank financing		NC	M	95.7	87.0	103.1	100.3	111.3	113.2	104.4	100.2	92.1	113.7
	All other assets		NC	M	1,400.0	2,197.6	2,116.1	2,095.3	2,171.0	2,042.0	2,290.0	2,238.6	2,270.9	2,182.0
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
	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	3,930.4	4,012.1
	Other remunerative funding (<i>Murābahah</i> , Commodity <i>Murābahah</i> etc.) ¹²		NC	M	187.3	154.0	133.3	123.8	120.8	85.8	81.8	43.0	40.2	12.0
	Nonremunerative funding (current account, <i>Wadī'ah</i>)		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	1,943.5	1,961.2
	<i>Sukūk</i> issued		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Other <i>Sharī'ah</i> -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
	Interbank funding/liabilities		NC	M	30.1	16.5	13.5	13.2	9.2	8.7	16.5	6.2	6.1	12.6
	All other liabilities		NC	M	199.5	467.6	208.5	402.3	242.3	253.8	246.5	262.0	273.9	283.0
	Capital and reserves		NC	M	547.9	562.2	559.1	573.5	591.0	600.4	599.6	615.7	636	647.7
ST05	Total revenues ¹³		NC	M	311.3	...	315.2	...	321.6	331.7	340.4	340.1	349.3	377.2
	Financing based		NC	M	270.3	...	272.0	...	277.8	291.7	296.4	297.4	304.4	328.8
	Investment based (<i>Sukūk</i> , other <i>Sharī'ah</i> -compliant securities etc.)		NC	M	5.5	...	7.2	...	9.1	4.8	7.8	5.9	6.9	3.6
	Fee based		NC	M	22.0	...	24.6	...	25.1	24.8	25.6	25.9	26.1	33.2
	Other		NC	M	13.5	...	11.4	...	9.6	10.4	10.6	10.9	11.9	11.6
ST06	Earnings before taxes and Zakat		NC	M	91.7	...	85.0	...	88.4	98.0	104.8	104.1	109.6	113.2
ST07	Value (or percentage) of financing by type of <i>Sharī'ah</i>-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
	<i>Murābahah</i>		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	3,355.9	3,434.7
	Commodity <i>Murābahah</i> / <i>Tawwaruq</i>		NC	M	755.3	210.3	176.2	186.0	172.8	190.8	165.1	138.3	144.4	147
	<i>Salam</i>		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	<i>Istisnā`</i>		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.9	2.1	3.1
	<i>Ijārah</i> / <i>Ijārah Muntahia Bittamlik</i>		NC	M	846.7	898.0	958.2	1,009.7	1,065.3	1,109.8	1,165.7	1,199.4	1,264.8	1,312.1
	<i>Muḍārabah</i>		NC	M	4.0	4.1	3.5	3.1	0.8	0.8	4.4	9.7	9.2	8.9
	<i>Mushārahah</i>		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Diminishing <i>Mushārahah</i>		NC	M	22.4	23.0	23.7	24.4	25.5	25.8	26.1	26.8	27.7	28.3
	<i>Wakālah</i>		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	<i>Qard Hassan</i>		NC	M	12.8	13.4	14.1	15.3	12.9	17.2	18.0	19.1	19.5	25.5

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
	<i>Others</i>		NC	M	62.7	72.5	82.0	71.7	64.0	68.3	74.5	74.0	66.9	75.9
	<i>(i) Bai Ajel</i>		NC	M	62.4	72.5	81.9	71.7	64.0	61.0	66.0	63.5	65.1	63.2
	<i>(ii) Ijarah mawsufa fi al-dhimmah (also called forward ijarah)</i>		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	1.2	1.5	1.6	2.0
	<i>(iii)</i>		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	<i>Others</i>		NC	M	0.3	0.0	0.1	0.0	0.0	7.3	7.3	9.0	0.2	10.7
ST08	Assets held by domestic systemically important Islamic banks ¹⁴				...	...	...	...	...	...	...	...	...	...

Source: **Central Bank of Jordan**

Note:

M - indicates Millions

G - indicates General number

NC - indicates National Currency

n.a - not applicable

(...) - indicates the data is not available

1 Rate of Alpha = 30%, IFSB Standard 2 & IFSB Standard 7

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 On-balance sheet items only

7 Direct investment accounts (Reverse Tawaruq) are excluded

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

9 Data belonging to this item is included in the above items

10 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.

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

12 Direct investment accounts (Reverse Tawaruq)

13 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.

14 The Central Bank of Jordan is in the final step to approve the methodology (the mechanism) that will define D-SIBs. Therefore, if there is any Islamic bank defined as a D-SIB, the data will be available in the next compilation (2016Q4).