

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

| Country: | | Nigeria | | | | | | | | | | | | |
|--|---|------------------------|----------|-------|--------------|--------------|-----------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 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 (NGN / USD): | | | | | 155.70 | 155.74 | 155.73 | 155.75 | 168.00 | 196.50 | 196.70 | 196.99 | 196.99 | 197.00 |
| Capital Adequacy : Basel Standard | | | | | | | | | | | | | | |
| CP01a | CAR | | | | 79.7% | 64.7% | 52.7% | 48.4% | 37.5% | 36.0% | 38.7% | 34.0% | 32.0% | 30.7% |
| | Total regulatory capital | Basel I | NC | T | 10,004,201.9 | 9,885,712.9 | 9,770,919.7 | 12,498,765.7 | 10,297,251.4 | 10,221,697.6 | 10,715,445.9 | 10,623,371.0 | 10,052,152.2 | 11,030,649.8 |
| | Risk-weighted assets (RWA) | Basel I | NC | T | 12,554,661.9 | 15,287,256.5 | 18,539,068.9 | 25,830,045.0 | 27,436,818.8 | 28,432,437.4 | 27,694,180.5 | 31,202,127.0 | 31,368,980.8 | 35,954,642.5 |
| CP02a | Tier 1 capital to RWA | | | | 79.7% | 64.7% | 52.7% | 48.4% | 37.5% | 36.0% | 38.7% | 34.0% | 32.0% | 30.7% |
| | Tier 1 capital | Basel I | NC | T | 10,004,201.9 | 9,885,712.9 | 9,770,919.7 | 12,498,765.7 | 10,297,251.4 | 10,221,697.6 | 10,715,445.9 | 10,623,371.0 | 10,052,152.2 | 11,030,649.8 |
| | RWA | Basel I | NC | T | 12,554,661.9 | 15,287,256.5 | 18,539,068.9 | 25,830,045.0 | 27,436,818.8 | 28,432,437.4 | 27,694,180.5 | 31,202,127.0 | 31,368,980.8 | 35,954,642.5 |
| 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 | | | | 1.0% | -0.1% | -0.2% | 0.6% | 0.6% | 0.5% | 0.03% | 0.37% | 1.26% | 0.05% |
| | Gross NPF* | | NC | T | 105,835.3 | -9,191.4 | -21,915.8 | 103,154.5 | 118,619.1 | 118,619.1 | 7,497.7 | 91,230.0 | 331,521.9 | 13,500.0 |
| | Total financing | | NC | T | 10,335,667.5 | 11,314,227.1 | 13,735,288.2 | 17,875,406.0 | 21,517,181.8 | 22,738,840.2 | 22,672,728.1 | 24,890,844.7 | 26,262,253.2 | 29,144,956.5 |
| CP05 | Net nonperforming financing (net NPF) to capital | | | | 1.1% | -0.1% | -0.2% | 0.8% | 1.2% | 1.2% | 0.1% | 0.9% | 3.3% | 0.1% |
| | Net NPF* | | NC | T | 105,835.3 | -9,191.4 | -21,915.8 | 103,154.5 | 118,619.1 | 118,619.1 | 7,497.7 | 91,230.0 | 331,521.9 | 13,500.0 |
| | Total regulatory capital | | NC | T | 10,004,201.9 | 9,885,712.9 | 9,770,919.7 | 12,498,765.7 | 10,297,251.4 | 10,221,697.6 | 10,715,445.9 | 10,623,371.0 | 10,052,152.2 | 11,030,649.8 |
| CP06 | Provisions for gross nonperforming financing (Gross NPF) | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Provisions | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Gross NPF | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Earnings | | | | | | | | | | | | | | |
| CP07 | Return on assets (ROA) | | N | | -3.2% | -0.1% | -0.1% | 0.2% | 0.4% | 0.3% | 0.1% | 0.0% | 0.1% | 0.1% |
| | Net income (before extraordinary items, taxes, and Zakat) | | NC | T | -1,095,367.8 | -48,105.6 | -51,396.2 | 103,216.2 | 154,010.8 | 154,010.8 | 64,330.3 | 3,512.5 | 53,520.3 | 30,992.3 |
| | Total assets | | NC | T | 34,339,290.0 | 36,499,069.0 | 36,184,400.2 | 42,077,736.5 | 43,888,067.3 | 45,779,679.1 | 55,834,718.1 | 53,563,246.5 | 54,308,262.1 | 61,116,439.1 |
| CP08 | Return on equity (ROE) | | A | | -9.3% | -0.4% | -0.4% | 0.9% | 1.3% | 1.3% | 0.5% | 0.0% | 0.5% | 0.3% |
| | Net income (before extraordinary items, taxes, and Zakat) | | NC | T | -1,095,367.8 | -48,105.6 | -51,396.2 | 103,216.2 | 154,010.8 | 154,010.8 | 64,330.3 | 3,512.5 | 53,520.3 | 30,992.3 |
| | Equity | | NC | T | 11,747,297.1 | 11,747,297.1 | 11,747,297.1 | 11,747,297.1 | 11,747,297.1 | 11,747,297.1 | 11,829,699.7 | 11,829,699.7 | 11,829,699.7 | 11,829,699.7 |
| CP09 | Net profit margin | | P | | -117.5% | -10.9% | -9.6% | 11.7% | 14.2% | 14.2% | 20.1% | 1.1% | 8.6% | 6.9% |
| | Net income (before extraordinary items, taxes, and Zakat) | | NC | T | -1,095,367.8 | -48,105.6 | -51,396.2 | 103,216.2 | 154,010.8 | 154,010.8 | 64,330.3 | 3,512.5 | 53,520.3 | 30,992.3 |
| | Gross income | | NC | T | 932,332.4 | 440,647.4 | 533,083.6 | 880,456.4 | 1,084,638.6 | 1,084,638.6 | 320,208.2 | 322,201.5 | 624,396.6 | 447,058.9 |
| CP10 | Cost to income | | I | | 217.5% | 113.0% | 113.8% | 76.6% | 74.9% | 74.9% | 77.6% | 98.9% | 38.3% | 90.0% |
| | Operating costs | | NC | T | 2,027,700.2 | 497,944.4 | 606,395.6 | 674,085.7 | 812,008.6 | 812,008.6 | 248,380.2 | 318,689.0 | 239,354.4 | 402,566.6 |
| | Gross income | | NC | T | 932,332.4 | 440,647.4 | 533,083.6 | 880,456.4 | 1,084,638.6 | 1,084,638.6 | 320,208.2 | 322,201.5 | 624,396.6 | 447,058.9 |
| Leverage | | | | | | | | | | | | | | |
| CP11 | Capital to assets (balance sheet definition) | | | | 29.1% | 27.1% | 27.0% | 29.7% | 23.5% | 22.3% | 19.2% | 19.8% | 18.5% | 18.0% |
| | Tier 1 capital | | NC | T | 10,004,201.9 | 9,885,712.9 | 9,770,919.7 | 12,498,765.7 | 10,297,251.4 | 10,221,697.6 | 10,715,445.9 | 10,623,371.0 | 10,052,152.2 | 11,030,649.8 |
| | Total assets | | NC | T | 34,339,290.0 | 36,499,069.0 | 36,184,400.2 | 42,077,736.5 | 43,888,067.3 | 45,779,679.1 | 55,834,718.1 | 53,563,246.5 | 54,308,262.1 | 61,116,439.1 |
| CP12 | Leverage (regulatory definition) | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Tier 1 capital | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Exposure | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Liquidity | | | | | | | | | | | | | | |
| CP13 | Liquid assets ratio | | | | 49.8% | 48.5% | 34.3% | 21.9% | 29.9% | 14.9% | 17.4% | 11.1% | 18.0% | 16.5% |

| | | | | | | | | | | | | | | |
|-----------------------------|--|---|----|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | Liquid assets | N | NC | T | 17,098,836.4 | 17,695,066.3 | 12,411,852.0 | 9,235,351.8 | 13,129,106.9 | 6,821,425.8 | 9,736,521.2 | 5,941,804.1 | 9,751,905.1 | 10,107,037.5 |
| | Total assets | O | NC | T | 34,339,290.0 | 36,499,069.0 | 36,184,400.2 | 42,077,736.5 | 43,888,067.3 | 45,779,679.1 | 55,834,718.1 | 53,563,246.5 | 54,308,262.1 | 61,116,439.1 |
| CP14 | Liquid assets to short-term liabilities | T | | | 78.0% | 76.8% | 52.7% | 34.3% | 47.7% | 49.2% | 64.3% | 38.5% | 59.2% | 49.0% |
| | Liquid assets | A | NC | T | 17,098,836.4 | 17,695,066.3 | 12,411,852.0 | 9,235,351.8 | 13,129,106.9 | 6,821,425.8 | 9,736,521.2 | 5,941,804.1 | 9,751,905.1 | 10,107,037.5 |
| | Short-term liabilities | P | NC | T | 21,921,144.5 | 23,030,107.6 | 23,533,057.1 | 26,958,058.8 | 27,528,975.1 | 13,867,225.6 | 15,135,565.2 | 15,446,438.3 | 16,476,341.3 | 20,626,362.4 |
| CP15 | Liquidity coverage ratio (LCR) | L | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Stock of <i>Shari'ah</i> -compliant high quality liquid assets | I | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Total net cash outflows over the next 30 calendar days | C | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| CP16 | Net stable funding ratio (NSFR) | A | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Available stable funding (ASF) | B | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Required stable funding (RSF) | E | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Sensitivity to Risks | | | | | | | | | | | | | | |
| CP17 | Net foreign exchange open position to capital | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | 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 | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | 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 | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Off-balance sheet items | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Total assets | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| AD03 | Foreign-currency denominated funding to total funding | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | FX funding | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Total funding | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| AD04 | Foreign-currency denominated financing to total financing | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | FX financing | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Total financing | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| AD05 | Value of <i>Sukuk</i> holdings to capital | | | 10.0% | 10.1% | 24.6% | 19.2% | 23.3% | 13.3% | 12.4% | 12.1% | 12.4% | 10.9% |
| | <i>Sukuk</i> holdings | NC | T | 1,000,000.0 | 1,000,000.0 | 2,400,000.0 | 2,400,000.0 | 2,400,000.0 | 1,362,717.5 | 1,324,060.3 | 1,283,977.6 | 1,242,396.2 | 1,199,302.9 |
| | Total regulatory capital (or balance sheet capital) | NC | T | 10,004,201.9 | 9,885,712.9 | 9,770,919.7 | 12,498,765.7 | 10,297,251.4 | 10,221,697.6 | 10,715,445.9 | 10,623,371.0 | 10,052,152.2 | 11,030,649.8 |
| AD06 | Value (or percentage) of <i>Shari'ah</i>-compliant financing by economic activity | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Value of <i>Shari'ah</i> -compliant financing | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Sectoral distribution | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (a) agriculture, forestry, hunting and fishing | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (b) mining and quarrying | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (c) manufacturing | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (d) electricity, gas, steam and air-conditioning supply | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (e) water supply; sewerage and waste management | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (f) construction | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (g) wholesale and retail trade; repair of motor vehicles and motorcycles | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (h) transportation and storage | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (i) accommodation and food service activities | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (j) information and communication | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (k) financial and insurance activities | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (l) real estate activities | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (m) professional, scientific and technical activities | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (n) administrative and support service activities | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (o) public administration and defense; compulsory social security | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (p) education | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (q) human health and social work activities | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |

| | | | | | | | | | | | | | |
|-------------|--|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| (r) | arts, entertainment and recreation | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| (s) | other service activities (export) | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| (t) | activities of households as employers | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| (t*) | other financing of households | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| (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, forestry, hunting and fishing | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| (b) | mining and quarrying | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| (c) | manufacturing | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| (d) | electricity, gas, steam and air-conditioning supply | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| (e) | water supply; sewerage and waste management | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| (f) | construction | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| (g) | wholesale and retail trade; repair of motor vehicles and motorcycles | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| (h) | transportation and storage | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| (i) | accommodation and food service activities | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| (j) | information and communication | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| (k) | financial and insurance activities | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| (l) | real estate activities | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| (m) | professional, scientific and technical activities | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| (n) | administrative and support service activities | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| (o) | public administration and defense; compulsory social security | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| (p) | education | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| (q) | human health and social work activities | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| (r) | arts, entertainment and recreation | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| (s) | other service activities (export) | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| (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 Shari'ah-compliant contract | | | | | | | | | | | | |
| | Total returns | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Murabahah | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Commodity Murabahah / Tawwaruq | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Salam | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Istisna' | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Ijarah/Ijarah Muntahia Bittamlik | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Mudharabah | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Musharakah | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Diminishing Musharakah | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Wakalah | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Qard Hassan | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Others | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (i) | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (ii) | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (iii) | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Others | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |

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 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| | Number of domestic branch offices | <i>n.a</i> | G | 3 | 12 | 11 | 11 | 11 | 16 | 17 | 19 | 19 | 19 |
| | Number of ATMs | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| ST02 | Number of employees | <i>n.a</i> | G | 44 | 316 | 273 | 273 | 273 | 290 | 306 | 334 | 337 | 367 |
| ST03 | Total assets[®] | <i>NC</i> | T | 31,502,180.0 | 33,194,182.6 | 33,220,803.9 | 39,300,955.2 | 39,521,114.2 | 41,072,757.1 | 48,921,692.5 | 47,686,867.5 | 48,433,666.8 | 54,335,908.5 |
| | Total Shari'ah-compliant financing (excluding interbank financing) | <i>NC</i> | T | 9,410,377.8 | 10,347,573.7 | 12,604,910.2 | 16,137,751.2 | 19,420,206.7 | 21,048,998.9 | 20,728,740.5 | 22,802,051.6 | 23,494,687.3 | 25,825,055.7 |
| | Sukuk holdings | <i>NC</i> | T | 1,000,000.0 | 1,000,000.0 | 2,400,000.0 | 2,400,000.0 | 2,400,000.0 | 1,362,717.5 | 1,324,060.3 | 1,283,977.6 | 1,242,396.2 | 1,199,302.9 |

| | | | | | | | | | | | | | |
|-------------|---|----|---|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| | Balances with the Central Bank of Nigeria | NC | T | 15,316,042.2 | 15,673,806.0 | 10,886,898.6 | 8,108,278.2 | 7,815,632.1 | 11,176,755.6 | 19,605,243.8 | 15,136,523.7 | 16,089,920.2 | 17,732,121.8 |
| | Balances with other banks in Nigeria | NC | T | 1,256,853.4 | 820,709.2 | 817,291.5 | 1,000,925.8 | 923,310.7 | 657,782.5 | 430,271.9 | 707,942.3 | 596,699.0 | 617,034.7 |
| | Balances with other banks abroad | NC | T | 1,904,797.6 | 2,323,646.3 | 2,483,101.4 | 4,081,659.0 | 3,147,839.2 | 1,286,590.3 | 1,872,583.2 | 1,215,458.5 | 1,269,989.7 | 1,621,650.5 |
| | Interbank financing | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Other Assets | NC | T | 2,614,108.9 | 3,028,447.4 | 4,028,602.2 | 7,572,341.0 | 5,814,125.5 | 5,539,912.3 | 4,960,792.7 | 6,540,913.8 | 5,739,974.3 | 7,340,742.9 |
| ST04 | Total funding/liabilities and equities* | NC | T | 33,536,442.4 | 35,696,737.8 | 35,298,749.4 | 40,666,069.8 | 42,171,458.7 | 43,828,915.3 | 54,304,604.6 | 52,016,055.5 | 52,315,940.8 | 58,646,187.1 |
| | Profit-sharing investment accounts (PSIA) | NC | T | 13,132,997.9 | 15,302,312.4 | 14,872,019.4 | 16,001,256.8 | 16,681,009.8 | 18,854,654.3 | 25,869,416.2 | 22,872,636.4 | 23,248,644.2 | 25,663,486.4 |
| | Other remunerative funding (<i>Murābahah</i> , Commodity <i>Murābahah</i> etc.) | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Nonremunerative funding (current account, <i>Wadī'ah</i>) | NC | T | 8,788,234.3 | 8,917,830.8 | 8,661,037.7 | 10,956,802.0 | 10,847,965.3 | 13,157,661.1 | 15,135,565.2 | 15,446,438.3 | 16,475,620.3 | 20,653,926.1 |
| | <i>Sukūk</i> issued | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Other <i>Sharī'ah</i> -compliant securities issued | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Interbank funding/liabilities | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | All other liabilities | NC | T | 908,391.1 | 952,287.6 | 1,336,611.1 | 3,239,907.0 | 4,029,781.8 | 1,216,279.4 | 1,834,466.6 | 2,133,284.1 | 1,441,405.7 | 1,104,669.5 |
| | Capital and reserves | NC | T | 10,706,819.1 | 10,524,307.1 | 10,429,081.2 | 10,468,103.9 | 10,612,701.8 | 10,600,320.5 | 11,465,156.6 | 11,563,696.7 | 11,150,270.6 | 11,224,105.2 |
| ST05 | Total revenues | NC | T | 919,169.0 | 528,591.8 | 674,692.3 | 1,014,621.5 | -681,276.8 | 125,839.0 | 150,682.8 | 344,592.4 | 1,143,500.3 | 51,282.6 |
| | Financing based | NC | T | 802,002.6 | 358,583.0 | 468,365.0 | 648,086.8 | -1,203,117.2 | 16,668.7 | 16,916.6 | 111,300.0 | 302,305.1 | ... |
| | Investment based (<i>Sukūk</i> , other <i>Sharī'ah</i> -compliant securities etc.) | NC | T | ... | ... | 90,094.2 | 213,177.2 | 271,917.6 | 51,058.8 | 101,323.0 | 150,397.9 | 684,210.0 | ... |
| | Fee based | NC | T | 92,755.3 | 102,485.2 | 87,640.5 | 97,006.1 | 120,901.5 | 48,025.5 | 21,191.8 | 18,442.2 | 13,977.3 | 23,556.0 |
| | Other | NC | T | 24,411.1 | 67,523.6 | 28,592.5 | 56,351.4 | 129,021.3 | 10,086.0 | 11,251.4 | 64,452.3 | 143,007.9 | 27,726.6 |
| ST06 | Earnings before taxes and Zakat | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| ST07 | Value (or percentage) of financing by type of <i>Sharī'ah</i>-compliant contract | | | | | | | | | | | | |
| | Total financing | NC | T | 10,335,667.5 | 11,314,227.1 | 13,735,288.2 | 17,875,406.0 | 21,517,181.8 | 22,738,840.2 | 22,672,728.1 | 24,890,844.7 | 26,262,253.2 | 29,144,958.5 |
| | <i>Murābahah</i> | NC | T | 6,129,704.3 | 6,601,811.9 | 7,115,349.3 | 9,214,093.5 | 11,767,138.5 | 12,164,235.8 | 10,957,483.1 | 11,417,711.2 | 11,792,435.1 | 12,998,469.4 |
| | Commodity <i>Murābahah</i> / <i>Tawwaruq</i> | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | <i>Salam</i> | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | <i>Istisnā'</i> | NC | T | 354,316.8 | 361,249.0 | 609,035.0 | 637,116.1 | 722,676.1 | 805,100.9 | 856,170.2 | 1,020,413.1 | 781,891.3 | 1,138,788.9 |
| | <i>Ijārah</i> / <i>Ijārah Muntahia Bittamlik</i> | NC | T | 3,561,382.9 | 3,626,188.0 | 5,382,737.3 | 7,203,515.2 | 8,213,086.1 | 8,962,312.3 | 10,054,645.0 | 11,649,621.8 | 12,890,684.7 | 14,218,017.6 |
| | <i>Muḍārabah</i> | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | <i>Mushārahah</i> | NC | T | ... | 450,000.0 | 450,000.0 | 650,000.0 | 650,000.0 | 650,000.0 | 650,000.0 | 650,000.0 | 650,000.0 | 650,000.0 |
| | Diminishing <i>Mushārahah</i> | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | <i>Wakālah</i> | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | <i>Qard Hassan</i> | NC | T | 290,263.5 | 274,978.2 | 178,166.6 | 170,681.2 | 164,281.1 | 157,191.3 | 154,429.8 | 153,098.5 | 147,242.1 | 139,680.5 |
| | Others | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (i) | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (ii) | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (iii) | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Others | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| ST08 | Assets held by domestic systemically important Islamic banks | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |

Source: Central Bank of Nigeria

Note:

- T Indicates Thousands
- G Indicates General number
- NC Indicates National Currency
- n.a Not applicable
- (...) Indicates the data is not available

* Gross NPF and Net NPF are the same for the Institutions as provisions are not provided from the reporting Institution

@ The structural Indicators data series on the subcomponents of 'Total assets' and 'Total funding/liabilities and equities' do not tend to agree with disaggregated position, because there are differences in the source documents; between the IIFS Management account data and the data submitted on the FinA, even though they are the same variable heads. The data source files are based on the IIFS Management account submission made in MS Excel, going forward, the Management account will be phased out, to be replaced by an electronic submission; FinA.