

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

Country:		Oman												
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 (OMR / USD)					0.3845	0.3845	0.3845	0.3845	0.3845	0.3845	0.3845	0.3845	0.3845	0.3845
Capital Adequacy: Basel Standard[®]														
CP01a	CAR				29.1%	23.0%	18.1%	18.0%	18.9%	17.4%	18.1%	16.7%	16.0%	17.3%
	Total regulatory capital	Basel III	NC	T	95,021.0	98,334.0	100,059.0	113,030.0	131,366.0	134,701.5	152,690.2	153,056.9	189,365.7	214,777.5
	Risk-weighted assets (RWA)	Basel III	NC	T	326,181.0	428,403.0	553,036.0	628,482.0	693,473.0	775,365.4	845,309.2	916,677.1	1,180,734.6	1,238,341.4
CP02a	Tier 1 capital to RWA				28.0%	21.9%	17.0%	16.9%	17.8%	16.2%	17.0%	15.6%	14.6%	16.0%
	Tier 1 capital	Basel III	NC	T	91,458.0	93,788.0	93,897.0	106,122.0	123,424.0	125,847.7	143,407.7	142,771.7	172,714.7	197,862.7
	RWA	Basel III	NC	T	326,181.0	428,403.0	553,036.0	628,482.0	693,473.0	775,365.4	845,309.2	916,677.1	1,180,734.6	1,238,341.4
CP03a	Common Equity Tier 1 (CET1) capital to RWA				28.0%	21.9%	17.0%	16.9%	17.8%	16.2%	17.0%	15.6%	14.6%	16.0%
	CET1 capital	Basel III	NC	T	91,458.0	93,788.0	93,897.0	106,122.0	123,424.0	125,847.7	143,407.7	142,771.7	172,714.5	197,862.7
	RWA	Basel III	NC	T	326,181.0	428,403.0	553,036.0	628,482.0	693,473.0	775,365.4	845,309.2	916,677.1	1,180,734.6	1,238,341.4
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				0.06%	0.07%	0.09%	0.07%	0.09%	0.06%	0.06%	0.21%	0.13%	0.12%
	Gross NPF		NC	T	253.0	343.0	593.0	493.0	729.0	561.0	568.6	2,275.6	1,677.0	1,654.0
	Total financing		NC	T	397,106.0	499,041.0	643,420.0	744,188.0	829,907.0	915,284.4	1,016,275.3	1,072,254.4	1,288,948.9	1,356,046.2
CP05	Net nonperforming financing (net NPF) to capital				0.08%	0.03%	0.21%	0.10%	0.15%	0.11%	0.10%	0.65%	0.33%	0.39%
	Net NPF		NC	T	74.0	26.0	208.0	108.0	197.0	142.0	147.7	999.7	631.0	836.0
	Total regulatory capital		NC	T	95,021.0	98,334.0	100,059.0	113,030.0	131,366.0	134,701.5	152,690.2	153,056.9	189,365.7	214,777.5
CP06	Provisions for gross nonperforming financing (gross NPF)				241.9%	92.4%	64.9%	78.1%	73.0%	74.7%	74.0%	56.1%	62.4%	44.2%
	Provisions		NC	T	179.0	317.0	385.0	385.0	532.0	419.0	420.9	1,275.9	1,046.0	731.0
	Gross NPF		NC	T	74.0	343.0	593.0	493.0	729.0	561.0	568.5	2,275.6	1,677.0	1,654.0
Earnings														
CP07	Return on assets (ROA) *				0.5%	1.1%	1.6%	1.2%	1.0%	1.5%	1.4%	1.0%	0.6%	1.4%
	Net income (before extraordinary items, taxes, and Zakat)		NC	T	2,641.0	6,088.0	11,072.0	10,336.0	9,544.0	15,120.4	16,389.2	12,748.4	9,333.6	23,042.9
	Total assets		NC	T	512,483.0	577,078.5	701,950.5	830,842.5	936,574.0	1,023,280.4	1,193,226.5	1,332,224.8	1,475,417.8	1,672,146.7
CP08	Return on equity (ROE) *				2.9%	6.5%	11.4%	9.7%	7.9%	11.8%	11.6%	8.3%	5.7%	12.2%
	Net income (before extraordinary items, taxes, and Zakat)		NC	T	2,641.0	6,088.0	11,072.0	10,336.0	9,544.0	15,120.4	16,389.2	12,748.4	9,333.6	23,042.9
	Equity		NC	T	91,452.0	93,502.0	97,352.5	106,569.0	120,173.0	128,098.1	140,790.9	153,121.0	164,448.0	189,467.7
CP09	Net profit margin ^				15.1%	19.3%	26.5%	24.2%	21.1%	37.7%	36.2%	28.0%	20.2%	43.8%
	Net income (before extraordinary items, taxes, and Zakat)		NC	T	2,641.0	1,522.0	2,768.0	2,584.0	2,386.0	3,780.1	4,097.3	3,187.3	9,333.6	23,042.9
	Gross income		NC	T	17,461.0	7,901.0	10,443.0	10,663.0	11,303.0	10,028.5	11,332.8	11,368.4	46,151.6	52,596.9
CP10	Cost to income ^				57.8%	45.9%	40.4%	48.7%	42.4%	47.1%	46.8%	49.0%	51.7%	46.5%

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
	Operating costs	N o t	NC	T	10,084.0	3,623.0	4,216.0	5,193.0	4,794.0	4,721.2	5,300.2	5,572.0	23,838.8	24,455.2
	Gross income		NC	T	17,461.0	7,901.0	10,443.0	10,663.0	11,303.0	10,028.5	11,332.8	11,368.4	46,151.6	52,596.9
Leverage														
CP11	Capital to assets (balance sheet definition)	A p p l i c a b l e			17.8%	14.6%	12.3%	11.8%	12.7%	11.7%	10.9%	10.6%	10.8%	11.4%
	Tier 1 capital		NC	T	91,458.0	93,788.0	93,897.0	106,122.0	123,424.0	125,847.7	143,407.7	142,771.7	172,714.7	197,863.1
	Total assets		NC	T	512,483.0	641,674.0	762,227.0	899,458.0	973,690.0	1,072,870.7	1,313,583.1	1,350,866.4	1,603,968.2	1,740,324.9
CP12	Leverage (regulatory definition)				...	...	...	...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...
	Exposure				...	...	...	...	...	...	...	...	...	...
Liquidity														
CP13	Liquid assets ratio				15.8%	12.3%	6.3%	9.8%	11.2%	13.4%	20.1%	16.5%	14.3%	12.8%
	Liquid assets	NC	T	80,736.0	75,877.0	48,094.0	88,351.0	109,099.0	143,979.9	264,241.2	223,008.7	228,767.7	223,481.9	
	Total assets	NC	T	512,483.0	618,866.0	762,227.0	899,458.0	973,690.0	1,072,870.7	1,313,583.1	1,350,866.4	1,603,968.2	1,740,324.9	
CP14	Liquid assets to short-term liabilities				43.6%	19.4%	12.5%	18.5%	18.5%	20.8%	33.9%	23.4%	29.0%	25.9%
	Liquid assets	NC	T	80,736.0	75,877.0	48,094.0	88,351.0	109,099.0	143,979.9	264,241.2	223,008.7	228,767.7	223,481.9	
	Short-term liabilities	NC	T	184,986.0	391,571.0	385,594.0	478,038.0	590,257.0	693,191.0	778,805.6	951,769.0	789,182.6	861,851.1	
CP15	Liquidity coverage ratio (LCR) ¹				...	9.5%	22.7%	38.4%	59.7%	24.1%	96.5%	93.0%	90.5%	130.2%
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets ²	NC	T	...	9,040.0	26,520.0	45,836.0	62,733.0	60,401.5	212,009.9	213,408.3	169,658.0	193,331.2	
	Total net cash outflows over the next 30 calendar days	NC	T	...	95,251.0	117,040.0	119,354.0	105,008.0	251,108.7	219,769.2	229,369.8	187,541.3	148,540.6	
CP16	Net stable funding ratio (NSFR) ³				...	67.9%	69.2%	88.4%	67.6%	61.9%	80.5%	81.5%	99.2%	95.5%
	Available stable funding (ASF) ⁴	NC	T	...	114,520.0	152,517.0	230,214.0	235,533.0	612,481.4	821,779.7	873,222.4	1,081,839.6	1,151,165.9	
	Required stable funding (RSF)	NC	T	...	168,688.0	220,534.0	260,316.0	348,400.0	989,702.2	1,020,240.3	1,071,959.6	1,091,053.4	1,205,889.0	
Sensitivity to Risks														
CP17	Net foreign exchange open position to capital				3.7%	2.8%	5.2%	3.9%	4.4%	9.8%	6.4%	13.2%	19.3%	17.7%
	Net FX open position	NC	T	3,558.0	2,787.0	5,175.0	4,375.0	5,756.0	13,195.5	9,840.4	20,160.6	36,520.6	37,945.2	
	Total regulatory capital	NC	T	95,021.0	98,334.0	100,059.0	113,030.0	131,366.0	134,701.5	152,690.2	153,056.9	189,365.7	214,777.5	
CP18	Large exposures to capital				0.0%	94.5%	90.6%	94.4%	84.5%	92.3%	97.4%	87.0%	162.0%	111.6%
	Value of large exposures	NC	T	0.0	92,971.0	90,694.0	106,693.0	110,966.0	124,355.6	148,793.9	133,164.7	306,820.6	239,621.9	
	Total regulatory capital (or balance sheet capital)	NC	T	95,021.0	98,334.0	100,059.0	113,030.0	131,366.0	134,701.5	152,690.2	153,056.9	189,365.7	214,777.5	
CP19	Growth of financing to private sector ⁵				...	133.6%	139.9%	130.4%	109.0%	83.4%	58.0%	44.1%	55.3%	48.2%
	Total financing at end of current period	NC	T	397,106.0	499,041.0	643,187.0	744,188.0	829,907.0	915,284.4	1,016,275.3	1,072,254.4	1,288,948.9	1,356,046.2	
	Total financing at end of same period in previous year	NC	T	0.0	213,655.0	268,119.0	323,055.0	397,106.0	499,040.4	643,186.8	744,182.2	829,907.0	915,284.4	

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)			10.2%	22.7%	18.2%	26.4%	20.3%	30.4%	33.6%	43.1%	40.7%	40.3%
	Income distributed to IAH	NC	T	1,712.0	670.0	902.0	1,339.0	1,321.0	1,927.8	2,468.5	3,056.0	3,665.9	4,245.2
	Total income from assets funded by PSIA	NC	T	16,808.0	2,948.0	4,955.0	5,067.0	6,505.0	6,332.7	7,338.9	7,092.8	9,004.2	10,546.1
AD02	Total off-balance sheet items to total assets			2.7%	16.6%	13.8%	10.2%	8.6%	17.7%	25.3%	35.9%	13.6%	13.2%
	Off-balance sheet items	NC	T	14,086.0	106,743.0	104,841.0	91,665.0	83,635.0	189,834.5	331,753.0	484,947.9	218,291.1	229,524.7
	Total assets	NC	T	512,483.0	641,674.0	762,227.0	899,458.0	973,690.0	1,072,870.7	1,313,583.1	1,350,866.4	1,603,968.2	1,740,324.8
AD03	Foreign-currency denominated funding to total funding			0.4%	0.5%	1.4%	0.1%	0.0%	0.2%	16.6%	15.4%	17.9%	17.9%
	FX funding	NC	T	1,116.0	721.0	5,033.0	179.0	107.0	1,318.0	157,680.3	156,205.1	210,993.4	223,171.7
	Total funding	NC	T	272,328.0	159,135.0	360,047.0	350,862.0	579,052.0	598,654.0	951,053.9	1,014,575.6	1,181,649.3	1,244,132.9
AD04	Foreign-currency denominated financing to total financing			1.3%	0.8%	1.4%	2.4%	2.1%	0.8%	0.7%	0.6%	6.2%	6.8%
	FX financing	NC	T	5,166.0	3,851.0	8,866.0	17,529.0	17,413.0	7,773.0	7,065.0	6,360.0	79,499.0	91,541.0
	Total financing	NC	T	397,106.0	499,041.0	643,420.0	744,188.0	829,907.0	915,284.4	1,016,275.3	1,072,254.4	1,288,948.9	1,356,046.2
AD05	Value of Sukūk holdings to capital			19.0%	14.9%	21.4%	19.9%	17.9%	18.3%	16.1%	16.2%	56.2%	49.6%

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
	Sukūk holdings		NC	T	18,028.0	23,371.0	21,363.0	22,491.0	23,526.0	24,679.5	24,542.5	24,823.5	106,489.3	106,630.3
	Total regulatory capital (or balance sheet capital)		NC	T	95,021.0	156,593.0	100,059.0	113,030.0	131,366.0	134,701.5	152,690.2	153,056.9	189,365.7	214,777.5
AD06	Value (or percentage) of <i>Shari'ah</i>-compliant financing by economic activity													
	Value of <i>Shari'ah</i> -compliant financing		NC	T	397,106.0	499,041.0	643,421.0	744,198.0	829,906.0	915,284.4	1,016,275.3	1,072,254.4	1,288,949.0	1,356,046.3
	Sectoral distribution													
	(a) agriculture, forestry, hunting and fishing		NC	T	184.0	188.0	184.0	181.0	179.0	0.0	0.0	0.0	0.0	10.0
	(b) mining and quarrying		NC	T	1,516.0	2,080.0	2,171.0	2,328.0	2,554.0	2,535.8	2,864.3	2,807.3	4,370.4	4,858.0
	(c) manufacturing		NC	T	8,185.0	14,995.0	26,600.0	25,627.0	25,846.0	24,728.8	19,505.2	19,585.8	23,143.4	29,496.7
	(d) electricity, gas, steam and air-conditioning supply		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(e) water supply; sewerage and waste management		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(f) construction		NC	T	72,684.0	42,528.0	95,181.0	104,172.0	118,370.0	233,777.9	255,768.3	252,122.7	220,727.8	267,587.6
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles		NC	T	583.0	445.0	1,762.0	1,544.0	11,377.0	4,219.5	5,363.2	5,452.6	20,619.4	19,129.3
	(h) transportation and storage		NC	T	0.0	243.0	107.0	978.0	97.0	325.4	209.2	194.7	123,555.8	125,275.4
	(i) accommodation and food service activities		NC	T	0.0	22,364.0	24,354.0	32,909.0	49,091.0	31,995.3	33,212.4	35,111.7	38,431.9	32,831.2
	(j) information and communication		NC	T	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	T	0.0	0.0	385.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(l) real estate activities		NC	T	282,272.0	149,353.0	189,627.0	227,203.0	239,187.0	0.0	0.0	0.0	73,922.0	63,320.0
	(m) professional, scientific and technical activities		NC	T	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	T	0.0	488.0	525.0	1,021.0	598.0	97.7	118.1	148.0	2,550.2	2,545.7
	(o) public administration and defense; compulsory social security		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(p) education		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(q) human health and social work activities		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(r) arts, entertainment and recreation		NC	T	0.0	0.0	8,966.0	8,974.0	11,200.0	10,147.4	11,205.3	11,015.4	9,046.3	8,952.0
	(s) other service activities (export)		NC	T	17,531.0	15,725.0	2,963.0	6,092.0	6,892.0	39,834.0	64,109.0	63,607.0	51,099.7	41,394.0
	(t) activities of households as employers		NC	T	0.0	100.0	5,419.0	7,315.0	6,915.0	7,275.0	6,558.0	6,052.0	0.0	0.0
	(t*) other financing of households		NC	T	14,151.0	246,681.0	281,327.0	313,308.0	345,056.0	547,834.6	605,812.3	665,624.2	711,941.3	752,097.3
	(u) activities of extraterritorial organisations and bodies		NC	T	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	T	0.0	3,851.0	3,850.0	12,545.0	12,545.0	12,513.0	11,550.0	10,533.0	9,540.8	8,549.1
AD07	Value (or percentage) of gross NPF by economic activities													
	Value of gross NPF		NC	T	253.0	343.0	593.0	493.0	729.0	561.0	568.6	2,275.6	1,677.0	1,654.0
	Economic activity													
	(a) agriculture, forestry, hunting and fishing		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0
	(b) mining and quarrying		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(c) manufacturing		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(d) electricity, gas, steam and air-conditioning supply		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(e) water supply; sewerage and waste management		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(f) construction		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	908.0	35.0	497.0
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(h) transportation and storage		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(i) accommodation and food service activities		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(j) information and communication		NC	T	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	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(l) real estate activities		NC	T	253.0	0.0	0.0	0.0	53.0	0.0	0.0	0.0	178.0	178.0
	(m) professional, scientific and technical activities		NC	T	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	T	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	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(p) education		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(q) human health and social work activities		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
	(r) arts, entertainment and recreation		NC	T	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	T	0.0	343.0	58.0	58.0	46.0	0.0	0.0	0.0	0.0	17.0
	(t) activities of households as employers		NC	T	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	T	0.0	0.0	535.0	493.0	630.0	561.0	568.6	1,367.6	1,464.0	961.0
	(u) activities of extraterritorial organisations and bodies		NC	T	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	T	0.0	0.0	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 Shari'ah-compliant contract													
	Total returns		NC	T	16,662.0	5,719.9	7,878.9	8,464.5	9,582.0	10,490.5	11,686.5	12,637.8	14,007.8	15,378.4
	<i>Murābahah</i>		NC	T	132.0	496.2	254.4	423.2	611.0	690.3	717.5	1,342.1	567.8	1,031.8
	Commodity <i>Murābahah</i> / <i>Tawwaruq</i>		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	<i>Salam</i>		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	<i>Istisnā'</i>		NC	T	0.0	0.0	0.0	0.0	13.0	0.0	17.0	15.0	8.3	15.0
	<i>Ijārah/Ijārah Muntahia Bittamlik</i>		NC	T	912.0	477.7	1,836.7	1,897.8	2,296.0	2,552.6	2,880.4	2,636.3	3,879.5	3,745.2
	<i>Muḍārabah</i>		NC	T	0.0	0.0	20.0	24.0	39.0	45.9	53.9	57.9	305.0	126.7
	<i>Mushārahah</i>		NC	T	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	T	15,547.0	4,729.0	5,744.8	6,096.5	6,606.0	7,189.7	8,001.7	8,578.5	9,246.2	10,459.3
	<i>Wakālah</i>		NC	T	34.0	17.0	23.0	21.0	11.0	0.0	0.0	1.0	1.0	0.4
	<i>Qard Hassan</i>		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	<i>Others</i>		NC	T	37.0	0.0	0.0	2.0	6.0	12.0	16.0	7.0	0.0	0.0
	(i) Credit Cards/ <i>Ujrah</i>		NC	T	0.0	0.0	0.0	2.0	6.0	12.0	16.0	7.0	0.0	0.0
	(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 banking windows		n.a	G	6	6	6	6	6	6	6	6	6	6
	Number of domestic branch offices		n.a	G	20	24	24	30	31	36	39	40	45	53
ST02	Number of employees		n.a	G	319	337	367	382	411	444	492	495	552	580
ST03	Total assets ^^		NC	T	512,483.0	641,674.0	762,227.0	899,458.0	973,690.0	1,072,870.7	1,313,583.1	1,350,866.4	1,603,968.2	1,740,324.9
	Total <i>Shari'ah</i> -compliant financing (excluding interbank financing)®®		NC	T	390,603.0	491,066.0	633,702.0	733,288.0	817,540.0	901,899.4	1,001,535.0	1,055,707.4	1,270,067.4	1,336,239.0
	<i>Sukūk</i> holdings		NC	T	18,767.0	21,221.0	23,422.0	24,428.0	23,526.0	24,679.5	24,542.5	24,823.5	106,489.3	106,630.3
	Other <i>Shari'ah</i> -compliant securities		NC	T	0.0	5,198.0	3,944.0	3,621.0	4,337.0	4,271.1	4,585.0	7,601.0	7,105.3	7,024.3
	Interbank financing		NC	T	49,163.0	85,538.0	51,124.0	55,055.0	20,394.0	66,881.9	48,718.0	30,083.7	40,013.9	49,675.0
	All other assets		NC	T	53,950.0	38,651.0	50,035.0	83,067.0	107,893.0	75,138.8	234,202.6	232,650.8	180,292.3	240,756.3
ST04	Total funding/liabilities and equities ^^		NC	T	512,483.0	641,673.0	762,226.0	899,458.0	973,690.0	1,072,870.7	1,313,583.1	1,350,866.4	1,603,968.2	1,740,324.9
	Profit-sharing investment accounts (PSIA)		NC	T	104,678.0	112,568.0	176,478.0	237,026.0	303,252.0	317,634.9	504,867.2	520,692.8	599,359.0	633,580.3
	Other remunerative funding (<i>Murābahah</i> , Commodity <i>Murābahah</i> etc.)		NC	T	190,356.0	66,981.0	71,497.0	92,952.0	226,174.0	197,274.4	343,172.7	357,353.7	394,870.4	427,096.5
	Nonremunerative funding (current account, <i>Wadī'ah</i>)		NC	T	36,485.0	30,001.0	56,169.0	51,209.0	67,303.0	82,020.0	103,014.0	136,590.8	185,420.0	183,456.4
	<i>Sukūk</i> issued		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Other <i>Shari'ah</i> -compliant securities issued		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Interbank funding/liabilities		NC	T	75,240.0	324,951.0	335,254.0	381,621.0	232,006.0	147,006.1	94,041.1	58,748.2	201,618.0	154,869.5
	All other liabilities		NC	T	14,272.0	11,367.0	23,290.0	22,114.0	18,067.0	199,100.8	116,742.9	122,984.1	47,048.1	138,041.0
	Capital and reserves		NC	T	91,452.0	95,805.0	99,538.0	114,537.0	126,888.0	129,834.5	151,745.2	154,496.8	175,652.7	203,281.2
ST05	Total revenues ^		NC	T	17,461.0	7,912.0	10,667.0	10,680.0	11,291.0	11,655.6	13,303.6	13,980.4	16,215.7	17,747.4
	Financing based		NC	T	16,788.0	5,982.0	7,858.0	8,438.0	9,567.0	10,490.5	11,687.0	12,637.8	14,006.8	15,377.9
	Investment based (<i>Sukūk</i> , other <i>Shari'ah</i> -compliant securities etc.)		NC	T	...	431.0	397.0	372.0	260.0	320.0	302.2	449.1	861.3	1,225.2

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
	Fee based		NC	T	368.0	954.0	1,542.0	1,502.0	1,064.0	569.3	928.5	652.8	906.4	754.7
	Other		NC	T	305.0	546.0	669.0	368.0	399.0	275.8	385.9	240.7	441.2	389.6
ST06	Earnings before taxes and Zakat ^		NC	T	2,641.0	1,522.0	2,768.0	2,584.0	2,386.0	3,780.1	4,097.3	3,187.1	2,333.4	5,760.9
ST07	Value (or percentage) of financing by type of Shari'ah-compliant contract													
	Total financing		NC	T	397,106.0	499,041.0	643,421.0	744,188.0	829,907.0	915,284.4	1,016,275.3	1,072,254.4	1,288,948.9	1,356,046.2
	Murabahah		NC	T	6,530.0	17,393.0	35,356.0	47,466.0	65,755.0	67,775.1	70,191.1	78,841.8	92,411.5	93,877.5
	Commodity Murabahah / Tawwaruq		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Salam		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Istisna'		NC	T	0.0	0.0	0.0	280.0	700.0	600.0	2,447.0	2,690.0	4,938.0	7,374.0
	Ijarah / Ijarah Muntahia Bittamlik		NC	T	60,350.0	93,969.0	178,552.0	217,748.0	239,476.0	264,866.7	276,651.3	273,070.9	332,654.4	354,895.1
	Muḍarabah		NC	T	0.0	601.0	1,596.0	2,921.0	2,284.0	3,623.1	5,351.0	5,120.2	11,767.5	9,555.3
	Musharakah		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Diminishing Musharakah		NC	T	330,226.0	387,005.0	427,771.0	475,541.0	521,421.0	578,124.5	661,262.9	712,093.5	846,686.5	889,865.3
	Wakalah		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Qard Hassan		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Others		NC	T	0.0	73.0	146.0	232.0	271.0	295.0	372.0	438.0	491.0	479.0
	(i) Credit Cards/ Ujrah		NC	T	0.0	73.0	146.0	232.0	271.0	295.0	372.0	438.0	491.0	479.0
	(ii)				...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...	...	...	...
ST08	Assets held by domestic systemically important Islamic windows				...	...	...	...	...	...	...	...	...	...

Source: Central Bank of Oman

Note:

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

- 1 LCR ratio Includes 4 windows data out of total 6 for 2014. From 2015Q1 onwards data for all windows is reported.
- 2 LCR became applicable in Oman on January 01, 2015. The year 2014 to which data pertains was the observation period.
- 3 NSFR ratio Includes 4 windows data out of total 6 for 2014. From 2015Q1 onwards data for all windows is reported.
- 4 NSFR will become standard in Oman with effect from January 01, 2018. Till than observation period continues.
- 5 Growth of financing to private sector was very high during 2014, as Institutions offering Islamic financial services (IFS) were actively seeking out business opportunities in the market to increase their earning assets, being in 2nd year of operations.

@ Oman had adopted Basel III for capital adequacy requirements with effect from December 31, 2013, while requirements for capital conservation buffer were made applicable from January 01, 2014.

@@ In ST03, total Shari'ah-compliant financing is reported on 'Net' basis as it is part of balance sheet assets (assets are reported on Net basis in balance sheet), while in other places the financing figure is reported on 'Gross' basis.

* Tha data for CP07 & CP08 for four quarters of 2014 is calculated based on annualized income in numerator while average method (average of current and previous quarters) is used for 'Total assets' and 'Equity' as denominator. However, 2013A data is calculated based on annual income for 2013 and 'Total assets' and 'Equity' as of date.

^ In case of CP09, CP10, ST05 & ST06, the value for 2013A shows annual data while the values for four quarters of 2014 & first three quarters of 2015 shows quarterly data. Since 2015Q4 both denominator and numerator are based on annualized income and expenses.

^^ Some of the balance sheet figures, for example, in ST03 and ST04 are restated to make them consistent with 2014 data in the new format. However, for investment based revenues in BS05, the corresponding separate figure on new format is not readily available for 2013A, hence financing based revenues in ST05 for 2013A also includes revenue from investment.