

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

| Country:   |  | Saudi Arabia           |          |       |               |               |                       |               |               |              |              |              |              |              |
|--|--|------------------------|----------|-------|---------------|---------------|-----------------------|---------------|---------------|--------------|--------------|--------------|--------------|--------------|
| 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       |
| <b>End-of-period exchange rate (SAR / USD):</b>      |  |                        |          |       | <b>3.75</b>   | <b>3.75</b>   | <b>3.75</b>           | <b>3.75</b>   | <b>3.75</b>   | <b>3.75</b>  | <b>3.75</b>  | <b>3.75</b>  | <b>3.75</b>  | <b>3.75</b>  |
| <b>Capital Adequacy : Basel Standard</b>             |  |                        |          |       |               |               |                       |               |               |              |              |              |              |              |
| <b>CP01a</b>   | <b>CAR</b>   |                        |          |       | ...           | ...           | ...                   | ...           | ...           | ...          | ...          | ...          | ...          | ...          |
|  | Total regulatory capital   |                        |          |       | ...           | ...           | ...                   | ...           | ...           | ...          | ...          | ...          | ...          | ...          |
|  | Risk-weighted assets (RWA)   |                        |          |       | ...           | ...           | ...                   | ...           | ...           | ...          | ...          | ...          | ...          | ...          |
| <b>CP02a</b>   | <b>Tier 1 capital to RWA</b>   |                        |          |       | ...           | ...           | ...                   | ...           | ...           | ...          | ...          | ...          | ...          | ...          |
|  | Tier 1 capital   |                        |          |       | ...           | ...           | ...                   | ...           | ...           | ...          | ...          | ...          | ...          | ...          |
|  | RWA  |                        |          |       | ...           | ...           | ...                   | ...           | ...           | ...          | ...          | ...          | ...          | ...          |
| <b>CP03a</b>   | <b>Common Equity Tier 1 (CET1) capital to RWA</b>                      |                        |          |       | ...           | ...           | ...                   | ...           | ...           | ...          | ...          | ...          | ...          | ...          |
|  | CET1 capital   |                        |          |       | ...           | ...           | ...                   | ...           | ...           | ...          | ...          | ...          | ...          | ...          |
|  | RWA  |                        |          |       | ...           | ...           | ...                   | ...           | ...           | ...          | ...          | ...          | ...          | ...          |
| <b>Capital Adequacy: IFSB Formula</b>                |  |                        |          |       |               |               |                       |               |               |              |              |              |              |              |
| <b>CP01b</b>   | <b>CAR (IFSB)</b>  |                        |          |       | ...           | ...           | ...                   | ...           | ...           | ...          | ...          | ...          | ...          | ...          |
|  | Total regulatory capital   |                        |          |       | ...           | ...           | ...                   | ...           | ...           | ...          | ...          | ...          | ...          | ...          |
|  | RWA  |                        |          |       | ...           | ...           | ...                   | ...           | ...           | ...          | ...          | ...          | ...          | ...          |
| <b>CP02b</b>   | <b>Tier 1 capital to RWA (IFSB)</b>                                    |                        |          |       | ...           | ...           | ...                   | ...           | ...           | ...          | ...          | ...          | ...          | ...          |
|  | Tier 1 capital   |                        |          |       | ...           | ...           | ...                   | ...           | ...           | ...          | ...          | ...          | ...          | ...          |
|  | RWA  |                        |          |       | ...           | ...           | ...                   | ...           | ...           | ...          | ...          | ...          | ...          | ...          |
| <b>CP03b</b>   | <b>Common Equity Tier 1 (CET1) capital to RWA (IFSB)</b>               |                        |          |       | ...           | ...           | ...                   | ...           | ...           | ...          | ...          | ...          | ...          | ...          |
|  | CET1 capital   |                        |          |       | ...           | ...           | ...                   | ...           | ...           | ...          | ...          | ...          | ...          | ...          |
|  | RWA  |                        |          |       | ...           | ...           | ...                   | ...           | ...           | ...          | ...          | ...          | ...          | ...          |
| <b>Asset Quality</b>                                 |  |                        |          |       |               |               |                       |               |               |              |              |              |              |              |
| <b>CP04</b>  | <b>Gross nonperforming financing (gross NPF) ratio</b>                 |                        |          |       | <b>0.8%</b>   | <b>0.8%</b>   | <b>0.8%</b>           | <b>0.8%</b>   | <b>0.9%</b>   | <b>0.9%</b>  | <b>0.9%</b>  | <b>0.9%</b>  | <b>0.9%</b>  | <b>0.9%</b>  |
|  | Gross NPF  |                        | NC       | M     | 4,385.1       | 4,509.0       | 4,708.7               | 4,775.3       | 5,338.2       | 5,459.1      | 5,569.7      | 5,951.8      | 6,249.4      | 6,471.1      |
|  | Total financing  |                        | NC       | M     | 517,562.9     | 542,669.6     | 573,813.6             | 594,887.8     | 606,818.4     | 624,649.9    | 643,673.9    | 647,859.3    | 678,420.9    | 707,412.8    |
| <b>CP05</b>  | <b>Net nonperforming financing (net NPF) to capital</b>                |                        |          |       | ...           | ...           | ...                   | ...           | ...           | ...          | ...          | ...          | ...          | ...          |
|  | Net NPF  |                        |          |       | ...           | ...           | ...                   | ...           | ...           | ...          | ...          | ...          | ...          | ...          |
|  | Total regulatory capital   |                        |          |       | ...           | ...           | ...                   | ...           | ...           | ...          | ...          | ...          | ...          | ...          |
| <b>CP06</b>  | <b>Provisions for gross nonperforming financing (gross NPF)</b>        |                        |          |       | <b>110.4%</b> | <b>104.5%</b> | <b>111.1%</b>         | <b>113.3%</b> | <b>102.9%</b> | <b>90.2%</b> | <b>90.2%</b> | <b>92.5%</b> | <b>88.3%</b> | <b>82.7%</b> |
|  | Provisions   |                        | NC       | M     | 4,839.7       | 4,711.5       | 5,232.2               | 5,411.6       | 5,490.8       | 4,926.5      | 5,025.9      | 5,506.6      | 5,517.8      | 5,352.0      |
|  | Gross NPF  |                        | NC       | M     | 4,385.1       | 4,509.0       | 4,708.7               | 4,775.3       | 5,338.2       | 5,459.1      | 5,569.7      | 5,951.8      | 6,249.4      | 6,471.1      |
| <b>Earnings</b>                                      |  |                        |          |       |               |               |                       |               |               |              |              |              |              |              |
| <b>CP07</b>  | <b>Return on assets (ROA)</b>  |                        |          |       | <b>2.2%</b>   | <b>2.8%</b>   | <b>3.0%</b>           | <b>2.3%</b>   | <b>2.5%</b>   | <b>2.8%</b>  | <b>2.3%</b>  | <b>2.1%</b>  | <b>2.7%</b>  | <b>2.2%</b>  |
|  | Net income (before extraordinary items, taxes, and Zakat) <sup>®</sup> |                        | NC       | M     | 13,675.6      | 18,234.9      | 20,758.8              | 16,624.2      | 18,531.7      | 20,695.3     | 17,506.1     | 16,808.0     | 21,476.4     | 18,201.2     |
|  | Total assets <sup>®®</sup>   |                        | NC       | M     | 608,891.3     | 650,380.5     | 702,463.3             | 732,126.2     | 738,570.6     | 746,844.5    | 770,203.1    | 788,469.9    | 796,690.1    | 812,709.8    |
| <b>CP08</b>  | <b>Return on equity (ROE)</b>  |                        |          |       | ...           | ...           | ...                   | ...           | ...           | ...          | ...          | ...          | ...          | ...          |
|  | Net income (before extraordinary items, taxes, and Zakat) <sup>®</sup> |                        |          |       | ...           | ...           | ...                   | ...           | ...           | ...          | ...          | ...          | ...          | ...          |
|  | Equity <sup>®®</sup>   |                        |          |       | ...           | ...           | ...                   | ...           | ...           | ...          | ...          | ...          | ...          | ...          |
| <b>CP09</b>  | <b>Net profit margin</b>   |                        |          |       | <b>46.5%</b>  | <b>54.5%</b>  | <b>58.8%</b>          | <b>46.2%</b>  | <b>52.8%</b>  | <b>55.4%</b> | <b>48.2%</b> | <b>44.4%</b> | <b>58.9%</b> | <b>50.9%</b> |
|  | Net income (before extraordinary items, taxes, and Zakat) <sup>®</sup> |                        | NC       | M     | 13,675.6      | 18,234.9      | 20,758.8              | 16,624.2      | 18,531.7      | 20,695.3     | 17,506.1     | 16,808       | 21,476       | 18,201       |
|  | Gross income <sup>®</sup>  |                        | NC       | M     | 29,432.8      | 33,485.4      | 35,274.2              | 35,958.5      | 35,113.9      | 37,356.0     | 36,333.5     | 37,839       | 36,451       | 35,725       |
| <b>CP10</b>  | <b>Cost to income</b>  |                        |          |       | <b>31.1%</b>  | <b>30.8%</b>  | <b>25.4%</b>          | <b>35.8%</b>  | <b>31.3%</b>  | <b>30.9%</b> | <b>36.8%</b> | <b>36.3%</b> | <b>38.0%</b> | <b>35.1%</b> |
|  | Operating costs <sup>®</sup>   |                        | NC       | M     | 9,144.7       | 10,321.4      | 8,965.0               | 12,875.6      | 10,976.6      | 11,535.8     | 13,355.5     | 13,736.4     | 13,857.5     | 12,540.6     |

| Code                        | Indicator  | Standard | Currency | Units | 2013A    | 2014Q1   | 2014Q2   | 2014Q3   | 2014Q4   | 2015Q1    | 2015Q2    | 2015Q3    | 2015Q4    | 2016Q1    |
|-----------------------------|--|----------|----------|-------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|
|                             | Gross income <sup>®</sup>                                      |          | NC       | M     | 29,432.8 | 33,485.4 | 35,274.2 | 35,958.5 | 35,113.9 | 37,356.0  | 36,333.5  | 37,838.7  | 36,451.3  | 35,725.1  |
| <b>Leverage</b>             |  |          |          |       |          |          |          |          |          |           |           |           |           |           |
| <b>CP11</b>                 | <b>Capital to assets (balance sheet definition)</b>            |          |          |       | ...      | ...      | ...      | ...      | ...      | ...       | ...       | ...       | ...       | ...       |
|                             | Tier 1 capital   |          |          |       | ...      | ...      | ...      | ...      | ...      | ...       | ...       | ...       | ...       | ...       |
|                             | Total assets   |          |          |       | ...      | ...      | ...      | ...      | ...      | ...       | ...       | ...       | ...       | ...       |
| <b>CP12</b>                 | <b>Leverage (regulatory definition)</b>                        |          |          |       | ...      | ...      | ...      | ...      | ...      | ...       | ...       | ...       | ...       | ...       |
|                             | Tier 1 capital   |          |          |       | ...      | ...      | ...      | ...      | ...      | ...       | ...       | ...       | ...       | ...       |
|                             | Exposure   |          |          |       | ...      | ...      | ...      | ...      | ...      | ...       | ...       | ...       | ...       | ...       |
| <b>Liquidity</b>            |  |          |          |       |          |          |          |          |          |           |           |           |           |           |
| <b>CP13</b>                 | <b>Liquid assets ratio</b>                                     |          |          |       | ...      | ...      | ...      | ...      | ...      | ...       | ...       | ...       | ...       | ...       |
|                             | Liquid assets  |          |          |       | ...      | ...      | ...      | ...      | ...      | ...       | ...       | ...       | ...       | ...       |
|                             | Total assets   |          |          |       | ...      | ...      | ...      | ...      | ...      | ...       | ...       | ...       | ...       | ...       |
| <b>CP14</b>                 | <b>Liquid assets to short-term liabilities</b>                 |          |          |       | ...      | ...      | ...      | ...      | ...      | ...       | ...       | ...       | ...       | ...       |
|                             | Liquid assets  |          |          |       | ...      | ...      | ...      | ...      | ...      | ...       | ...       | ...       | ...       | ...       |
|                             | Short-term liabilities   |          |          |       | ...      | ...      | ...      | ...      | ...      | ...       | ...       | ...       | ...       | ...       |
| <b>CP15</b>                 | <b>Liquidity coverage ratio (LCR)</b>                          |          |          |       | ...      | ...      | ...      | ...      | ...      | ...       | ...       | ...       | ...       | ...       |
|                             | Stock of <i>Shari'ah</i> -compliant high quality liquid assets |          |          |       | ...      | ...      | ...      | ...      | ...      | ...       | ...       | ...       | ...       | ...       |
|                             | Total net cash outflows over the next 30 calendar days         |          |          |       | ...      | ...      | ...      | ...      | ...      | ...       | ...       | ...       | ...       | ...       |
| <b>CP16</b>                 | <b>Net stable funding ratio (NSFR)</b>                         |          |          |       | ...      | ...      | ...      | ...      | ...      | ...       | ...       | ...       | ...       | ...       |
|                             | Available stable funding (ASF)                                 |          |          |       | ...      | ...      | ...      | ...      | ...      | ...       | ...       | ...       | ...       | ...       |
|                             | Required stable funding (RSF)                                  |          |          |       | ...      | ...      | ...      | ...      | ...      | ...       | ...       | ...       | ...       | ...       |
| <b>Sensitivity to Risks</b> |  |          |          |       |          |          |          |          |          |           |           |           |           |           |
| <b>CP17</b>                 | <b>Net foreign exchange open position to capital</b>           |          |          |       | ...      | ...      | ...      | ...      | ...      | ...       | ...       | ...       | ...       | ...       |
|                             | Net FX open position   |          |          |       | ...      | ...      | ...      | ...      | ...      | ...       | ...       | ...       | ...       | ...       |
|                             | Total regulatory capital                                       |          |          |       | ...      | ...      | ...      | ...      | ...      | ...       | ...       | ...       | ...       | ...       |
| <b>CP18</b>                 | <b>Large exposures to capital</b>                              |          |          |       | ...      | ...      | ...      | ...      | ...      | ...       | ...       | ...       | ...       | ...       |
|                             | Value of large exposures                                       |          |          |       | ...      | ...      | ...      | ...      | ...      | ...       | ...       | ...       | ...       | ...       |
|                             | Total regulatory capital (or balance sheet capital)            |          |          |       | ...      | ...      | ...      | ...      | ...      | ...       | ...       | ...       | ...       | ...       |
| <b>CP19</b>                 | <b>Growth of financing to private sector</b>                   |          |          |       | ...      | ...      | ...      | ...      | ...      | 12.5%     | 10.1%     | 6.8%      | 10.3%     | 13.9%     |
|                             | Total financing at end of current period                       |          | NC       | M     | ...      | ...      | ...      | ...      | ...      | 610,669.9 | 631,879.2 | 635,093.0 | 669,404.5 | 695,703.9 |
|                             | Total financing at end of same period in previous year         |          | NC       | M     | ...      | ...      | ...      | ...      | ...      | 542,951.7 | 573,688.4 | 594,687.8 | 606,663.4 | 610,669.9 |

**Additional Prudential Islamic Financial Indicators (PIFIs)**

| Code        | Indicator   | Currency | Units | 2013A     | 2014Q1    | 2014Q2    | 2014Q3    | 2014Q4    | 2015Q1    | 2015Q2    | 2015Q3    | 2015Q4    | 2016Q1    |
|-------------|---|----------|-------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| <b>AD01</b> | <b>Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSIAs)</b> |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|             | Income distributed to IAH   |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|             | Total income from assets funded by PSIA   |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
| <b>AD02</b> | <b>Total off-balance sheet items to total assets</b>  |          |       | 0.2       | 0.2       | 0.2       | 0.2       | 0.2       | 0.2       | 0.2       | 0.2       | 0.2       | 0.1       |
|             | Off-balance sheet items   | NC       | M     | 120,899.3 | 123,361.3 | 126,034.2 | 127,646.6 | 134,369.1 | 134,642.0 | 133,030.3 | 129,947.3 | 129,512.5 | 123,557.6 |
|             | Total assets  | NC       | M     | 618,578.1 | 682,183.0 | 722,743.6 | 741,508.8 | 735,632.4 | 758,056.6 | 782,349.5 | 794,590.3 | 798,789.9 | 826,629.8 |
| <b>AD03</b> | <b>Foreign-currency denominated funding to total funding</b>  |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|             | FX funding  |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|             | Total funding   |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
| <b>AD04</b> | <b>Foreign-currency denominated financing to total financing</b>  |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|             | FX financing  |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|             | Total financing   |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
| <b>AD05</b> | <b>Value of <i>Sukuk</i> holdings to capital</b>  |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
|             | <i>Sukuk</i> holdings   |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |

| Code        | Indicator  | Standard | Currency | Units | 2013A     | 2014Q1    | 2014Q2    | 2014Q3    | 2014Q4    | 2015Q1    | 2015Q2    | 2015Q3    | 2015Q4    | 2016Q1    |
|-------------|--|----------|----------|-------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|             | Total regulatory capital (or balance sheet capital)                                      |          |          |       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       | ...       |
| <b>AD06</b> | <b>Value (or percentage) of <i>Shari'ah</i>-compliant financing by economic activity</b> |          |          |       |           |           |           |           |           |           |           |           |           |           |
|             | Value of <i>Shari'ah</i> -compliant financing  | NC       | M        |       | 517,562.9 | 542,669.6 | 573,813.6 | 594,887.8 | 606,818.4 | 624,649.9 | 643,673.9 | 647,859.3 | 678,420.9 | 707,412.8 |
|             | Sectoral distribution  |          |          |       |           |           |           |           |           |           |           |           |           |           |
|             | (a) agriculture, forestry, hunting and fishing   | NC       | M        |       | 4,524.2   | 4,646.6   | 4,683.0   | 4,362.7   | 4,077.3   | 6,302.5   | 6,514.7   | 6,208.7   | 5,255.7   | 7,279.9   |
|             | (b) mining and quarrying   | NC       | M        |       | 11,049.4  | 10,714.9  | 12,323.8  | 14,538.2  | 14,195.1  | 10,117.4  | 10,111.0  | 12,630.1  | 13,796.2  | 17,436.6  |
|             | (c) manufacturing  | NC       | M        |       | 69,614.6  | 72,470.0  | 76,545.2  | 79,302.8  | 79,823.7  | 75,724.5  | 76,149.8  | 75,071.7  | 73,163.1  | 80,885.7  |
|             | (d) electricity, gas, steam and air-conditioning supply                                  | NC       | M        |       | 23,077.1  | 23,699.6  | 24,416.6  | 22,769.2  | 22,634.2  | 24,650.6  | 24,455.6  | 22,726.6  | 23,068.5  | 23,294.2  |
|             | (e) water supply; sewerage and waste management  |          |          |       | 415.0     | 686.0     | 386.0     | 1,950.0   | 884.0     | 2,272.0   | 4,369.0   | 1,815.0   | 1,805.0   | 2,350.0   |
|             | (f) construction   | NC       | M        |       | 23,887.8  | 26,396.6  | 28,409.0  | 33,000.1  | 31,234.7  | 30,729.7  | 31,258.1  | 25,940.5  | 30,433.9  | 37,544.6  |
|             | (g) wholesale and retail trade; repair of motor vehicles and motorcycles                 | NC       | M        |       | 65,830.6  | 68,735.3  | 71,231.6  | 72,402.1  | 72,516.5  | 78,086.4  | 79,235.9  | 79,540.7  | 96,038.8  | 80,960.8  |
|             | (h) transportation and storage   | NC       | M        |       | 20,370.4  | 20,729.6  | 20,227.1  | 20,784.3  | 20,812.3  | 30,273.5  | 30,436.1  | 23,826.2  | 25,518.4  | 24,052.2  |
|             | (i) accommodation and food service activities  | NC       | M        |       | 6,593.6   | 7,207.1   | 7,278.5   | 8,390.3   | 7,343.5   | 7,370.6   | 6,454.8   | 5,607.3   | 6,188.8   | 6,809.3   |
|             | (j) information and communication  |          |          |       | 12,422.2  | 12,222.7  | 12,351.7  | 12,690.1  | 12,765.2  | 9,202.3   | 8,712.6   | 7,446.9   | 7,108.2   | 6,787.9   |
|             | (k) financial and insurance activities   | NC       | M        |       | 17,160.8  | 18,569.4  | 19,232.3  | 19,274.7  | 24,624.3  | 24,183.3  | 23,137.4  | 24,087.3  | 25,388.0  | 24,855.6  |
|             | (l) real estate activities   | NC       | M        |       | 19,586.7  | 23,130.4  | 23,702.5  | 23,258.5  | 23,514.5  | 26,503.5  | 33,686.7  | 29,892.1  | 29,712.0  | 37,979.7  |
|             | (m) professional, scientific and technical activities                                    | NC       | M        |       | 1,590.9   | 1,530.6   | 1,072.7   | 799.0     | 2,627.2   | 1,981.6   | 3,396.2   | 2,197.8   | 2,192.4   | 6,191.6   |
|             | (n) administrative and support service activities  | NC       | M        |       | 1,519.1   | 1,474.6   | 1,452.4   | 1,959.0   | 2,036.0   | 2,390.5   | 2,418.6   | 2,137.1   | 2,366.6   | 4,700.4   |
|             | (o) public administration and defense; compulsory social security                        | NC       | M        |       | 2,901.5   | 2,843.1   | 2,659.2   | 2,864.9   | 2,908.7   | 2,440.6   | 2,392.3   | 2,446.5   | 2,091.3   | 2,219.0   |
|             | (p) education  |          |          |       | 292.9     | 288.1     | 435.6     | 452.8     | 528.6     | 538.8     | 564.5     | 779.5     | 763.8     | 780.4     |
|             | (q) human health and social work activities  | NC       | M        |       | 1,424.4   | 1,558.7   | 1,317.2   | 1,477.7   | 1,492.8   | 1,610.5   | 1,581.2   | 1,676.6   | 2,233.3   | 2,606.7   |
|             | (r) arts, entertainment and recreation   |          |          |       | 220.2     | 204.5     | 155.8     | 41.6      | 42.8      | 6.0       | 186.4     | 188.0     | 176.1     | 335.1     |
|             | (s) other service activities (export)  | NC       | M        |       | 35,585.3  | 36,433.1  | 43,469.9  | 44,672.1  | 46,942.0  | 54,747.8  | 57,773.7  | 65,336.2  | 64,871.5  | 68,340.3  |
|             | (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   | NC       | M        |       | 166,087.0 | 174,463.8 | 185,137.2 | 192,309.0 | 195,379.9 | 196,779.8 | 201,554.9 | 220,945.1 | 226,892.0 | 232,172.7 |
|             | (u) activities of extraterritorial organisations and bodies                              |          |          |       | 0.0       | 0.0       | 0.0       | 0.0       | 0.0       | 0.0       | 0.0       | 0.0       | 0.0       | 0.0       |
|             | (u*) financing to nonresidents   |          |          |       | 33,409.2  | 34,665.0  | 37,326.1  | 37,588.5  | 40,435.1  | 38,738.2  | 39,284.4  | 37,359.4  | 39,357.4  | 39,830.0  |
| <b>AD07</b> | <b>Value (or percentage) of gross NPF by economic activities</b>                         |          |          |       |           |           |           |           |           |           |           |           |           |           |
|             | Value of gross NPF   | NC       | M        |       | 4,385.1   | 4,509.0   | 4,708.7   | 4,775.3   | 5,338.2   | 5,459.1   | 5,569.7   | 5,951.8   | 6,249.4   | 6,471.1   |
|             | Economic activity  |          |          |       |           |           |           |           |           |           |           |           |           |           |
|             | (a) agriculture, forestry, hunting and fishing   | NC       | M        |       | 4.0       | 2.0       | 2.0       | 2.0       | 2.0       | 1.6       | 0.0       | 0.0       | 0.0       | 0.0       |
|             | (b) mining and quarrying   |          |          |       | 0.0       | 0.0       | 0.0       | 0.0       | 0.0       | 0.0       | 0.0       | 0.0       | 0.0       | 0.0       |
|             | (c) manufacturing  | NC       | M        |       | 376.1     | 330.3     | 330.1     | 350.9     | 436.0     | 522.2     | 558.0     | 579.0     | 615.5     | 544.5     |
|             | (d) electricity, gas, steam and air-conditioning supply                                  | NC       | M        |       | 0.0       | 0.0       | 2.6       | 2.6       | 2.6       | 2.8       | 3.1       | 3.2       | 3.1       | 2.6       |
|             | (e) water supply; sewerage and waste management  |          |          |       | 0.0       | 0.0       | 0.0       | 0.0       | 0.0       | 0.0       | 0.0       | 0.0       | 0.0       | 0.0       |
|             | (f) construction   | NC       | M        |       | 938.7     | 991.1     | 1,036.8   | 983.8     | 1,195.4   | 1,202.5   | 987.8     | 914.2     | 996.7     | 1,073.7   |
|             | (g) wholesale and retail trade; repair of motor vehicles and motorcycles                 | NC       | M        |       | 1,401.2   | 1,472.3   | 1,499.0   | 1,518.7   | 1,594.1   | 1,516.3   | 1,583.5   | 953.1     | 1,004.5   | 1,544.5   |
|             | (h) transportation and storage   | NC       | M        |       | 0.9       | 8.9       | 8.9       | 87.9      | 86.9      | 78.4      | 84.2      | 86.4      | 13.9      | 18.6      |
|             | (i) accommodation and food service activities  |          |          |       | 1.0       | 0.0       | 7.0       | 0.0       | 12.2      | 54.3      | 0.0       | 58.4      | 95.9      | 103.9     |
|             | (j) information and communication  |          |          |       | 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       | M        |       | 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       | M        |       | 0.0       | 0.0       | 0.0       | 0.7       | 0.7       | 36.6      | 0.7       | 32.7      | 65.7      | 35.6      |
|             | (m) professional, scientific and technical activities                                    |          |          |       | 14.0      | 14.0      | 14.0      | 14.0      | 14.0      | 0.0       | 0.0       | 0.0       | 1.2       | 1.4       |
|             | (n) administrative and support service activities  | NC       | M        |       | 1.0       | 1.0       | 0.0       | 0.0       | 0.0       | 9.3       | 0.0       | 0.0       | 2.0       | 2.0       |
|             | (o) public administration and defense; compulsory social security                        |          |          |       | 0.0       | 0.0       | 0.0       | 0.0       | 0.0       | 0.0       | 0.0       | 0.0       | 0.0       | 0.0       |
|             | (p) education  |          |          |       | 0.0       | 0.0       | 0.0       | 0.0       | 0.0       | 1.2       | 0.0       | 0.3       | 0.3       | 0.0       |
|             | (q) human health and social work activities  |          |          |       | 0.0       | 0.0       | 0.0       | 0.0       | 0.0       | 2.0       | 2.0       | 1.0       | 0.0       | 0.0       |
|             | (r) arts, entertainment and recreation   |          |          |       | 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       | M        |       | 91.1      | 91.1      | 84.1      | 101.1     | 74.1      | 56.9      | 73.3      | 111.0     | 99.0      | 116.0     |

| Code        | Indicator   | Standard | Currency | Units | 2013A           | 2014Q1         | 2014Q2          | 2014Q3          | 2014Q4          | 2015Q1         | 2015Q2          | 2015Q3          | 2015Q4          | 2016Q1         |
|-------------|---|----------|----------|-------|-----------------|----------------|-----------------|-----------------|-----------------|----------------|-----------------|-----------------|-----------------|----------------|
|             | (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  |          | NC       | M     | 778.2           | 752.4          | 788.0           | 920.5           | 958.1           | 892.7          | 991.4           | 1,482.7         | 1,391.6         | 1,166.2        |
|             | (u) activities of extraterritorial organisations and bodies                                 |          |          |       | 0.0             | 0.0            | 0.0             | 0.0             | 0.0             | 0.0            | 0.0             | 0.0             | 0.0             | 0.0            |
|             | (u*) financing to nonresidents  |          |          |       | 778.8           | 845.9          | 936.3           | 793.1           | 962.0           | 1,082.3        | 1,285.7         | 1,729.8         | 1,960.0         | 1,862.1        |
| <b>AD08</b> | <b>Value (or percentage) of returns by major type of <i>Shari'ah</i>-compliant contract</b> |          |          |       |                 |                |                 |                 |                 |                |                 |                 |                 |                |
|             | Total returns   |          | NC       | M     | <b>19,150.2</b> | <b>5,381.5</b> | <b>10,983.6</b> | <b>16,389.6</b> | <b>22,072.5</b> | <b>6,170.1</b> | <b>12,053.0</b> | <b>17,964.5</b> | <b>24,744.4</b> | <b>6,127.3</b> |
|             | <i>Murabahah</i>  |          | NC       | M     | 6,071.6         | 1,690.3        | 3,670.8         | 5,520.1         | 6,595.6         | 2,129.0        | 4,269.8         | 6,395.9         | 8,799.6         | 1,824.9        |
|             | <i>Commodity Murabahah / Tawwaruq Salam</i>   |          | NC       | M     | 9,583.9         | 2,673.9        | 5,134.6         | 7,483.3         | 9,530.8         | 2,655.6        | 5,224.9         | 7,704.0         | 10,447.7        | 2,889.3        |
|             | <i>Istisna'</i>   |          |          |       | 0.0             | 0.0            | 0.0             | 0.0             | 0.0             | 0.0            | 0.0             | 0.0             | 0.0             | 0.0            |
|             | <i>Ijarah/Ijarah Muntahia Bittamlik</i>   |          | NC       | M     | 2,578.3         | 751.7          | 1,645.5         | 2,574.8         | 3,473.2         | 1,002.4        | 2,123.4         | 3,231.9         | 4,633.3         | 1,036.1        |
|             | <i>Mudharabah</i>   |          |          |       | 0.0             | 0.0            | 0.0             | 0.0             | 0.0             | 0.0            | 0.0             | 0.0             | 0.0             | 0.0            |
|             | <i>Musharakah</i>   |          |          |       | 75.5            | 23.2           | 37.4            | 53.0            | 69.0            | 16.6           | 28.3            | 34.0            | 47.0            | 10.0           |
|             | <i>Diminishing Musharakah</i>   |          | NC       | M     | 0.0             | 0.0            | 0.0             | 0.0             | 0.0             | 0.0            | 0.0             | 0.0             | 0.0             | 0.0            |
|             | <i>Wakalah</i>  |          |          |       | 0.0             | 0.0            | 0.0             | 0.0             | 0.0             | 0.0            | 0.0             | 0.0             | 0.0             | 0.0            |
|             | <i>Qard Hassan</i>  |          |          |       | 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     | 841.0           | 242.5          | 495.3           | 758.5           | 2,403.9         | 366.6          | 406.6           | 598.7           | 816.9           | 366.9          |
|             | (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           |
|-------------|---|------------|-------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>ST01</b> | <b>Number of Islamic banks</b>  | <i>n.a</i> | G     | <b>8</b>         | <b>8</b>         | <b>8</b>         | <b>8</b>         | <b>8</b>         | <b>8</b>         | <b>8</b>         | <b>8</b>         | <b>8</b>         | <b>8</b>         |
|             | Number of domestic branch offices   |            |       | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              |
|             | Number of ATMs  |            |       | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              |
| <b>ST02</b> | <b>Number of employees</b>  |            |       | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              |
| <b>ST03</b> | <b>Total assets</b>   | NC         | M     | <b>618,578.1</b> | <b>682,183.0</b> | <b>722,743.6</b> | <b>741,508.8</b> | <b>735,632.4</b> | <b>758,056.6</b> | <b>782,349.5</b> | <b>794,590.3</b> | <b>798,789.9</b> | <b>826,629.8</b> |
|             | Total <i>Shari'ah</i> -compliant financing (excluding interbank financing)          | NC         | M     | 517,563.1        | 542,670.1        | 573,813.6        | 594,887.8        | 606,818.4        | 624,649.9        | 643,673.9        | 647,859.3        | 678,420.9        | 707,297.0        |
|             | <i>Sukuk</i> holdings   | NC         | M     | 26,858.0         | 29,419.0         | 30,809.0         | 28,289.0         | 31,284.0         | 55,422.0         | 34,871.0         | 38,461.0         | 37,624.0         | 36,254.0         |
|             | Other <i>Shari'ah</i> -compliant securities   | NC         | M     | 28,378.5         | 41,564.0         | 54,963.0         | 53,517.0         | 43,163.0         | 19,127.0         | 28,388.8         | 27,347.0         | 25,795.0         | 24,629.0         |
|             | Interbank financing   | NC         | M     | 13,599.0         | 14,115.0         | 18,374.4         | 17,254.4         | 15,940.2         | 17,990.5         | 22,855.4         | 19,213.2         | 16,026.0         | 16,910.0         |
|             | All other assets  | NC         | M     | 32,179.5         | 54,414.9         | 44,783.6         | 47,560.6         | 38,426.8         | 40,867.2         | 52,560.4         | 61,709.8         | 40,924.0         | 41,539.8         |
| <b>ST04</b> | <b>Total funding/liabilities and equities</b>                                       | NC         | M     | <b>779,875.7</b> | <b>836,105.6</b> | <b>845,465.3</b> | <b>844,578.7</b> | <b>853,508.0</b> | <b>899,622.0</b> | <b>934,600.1</b> | <b>924,354.6</b> | <b>896,210.7</b> | <b>898,355.0</b> |
|             | Profit-sharing investment accounts (PSIA)   |            |       | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              |
|             | Other remunerative funding ( <i>Murabahah</i> , <i>Commodity Murabahah</i> etc.)    |            |       | 206,609.4        | 214,994.5        | 207,035.1        | 212,911.7        | 207,157.1        | 207,552.7        | 207,989.3        | 236,473.1        | 270,407.2        | 268,240.1        |
|             | Nonremunerative funding (current account, <i>Wadi'ah</i> )                          |            |       | 527,894.3        | 568,216.5        | 574,368.7        | 569,939.0        | 585,527.9        | 628,403.4        | 657,293.6        | 615,602.4        | 553,663.0        | 560,335.9        |
|             | <i>Sukuk</i> issued   | NC         | M     | 17,828.0         | 25,023.8         | 29,839.7         | 29,850.8         | 29,163.5         | 29,589.0         | 35,188.9         | 36,886.1         | 37,054.0         | 37,319.0         |
|             | Other <i>Shari'ah</i> -compliant securities issued                                  |            |       | 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     | 10,850.0         | 12,367.0         | 14,672.0         | 12,989.0         | 12,522.0         | 12,895.0         | 11,286.0         | 9,907.0          | 10,380.0         | 12,233.0         |
|             | All other liabilities   | NC         | M     | 16,694.0         | 15,503.8         | 19,549.8         | 18,888.2         | 19,137.5         | 21,182.0         | 22,842.3         | 25,485.9         | 24,706.5         | 20,227.0         |
|             | Capital and reserves  | NC         | M     | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              |
| <b>ST05</b> | <b>Total revenues</b>   | NC         | M     | <b>23,098.7</b>  | <b>6,531.8</b>   | <b>13,341.0</b>  | <b>19,858.1</b>  | <b>26,517.9</b>  | <b>7,371.1</b>   | <b>14,148.8</b>  | <b>21,296.1</b>  | <b>28,326.7</b>  | <b>7,038.3</b>   |
|             | Financing based   | NC         | M     | 19,150.2         | 5,381.5          | 10,983.6         | 16,389.6         | 22,072.5         | 6,170.1          | 12,053.0         | 17,964.5         | 24,744.4         | 6,127.3          |
|             | Investment based ( <i>Sukuk</i> , other <i>Shari'ah</i> -compliant securities etc.) | NC         | M     | 455.2            | 132.2            | 231.0            | 323.8            | 365.5            | 172.6            | 163.1            | 368.6            | 659.3            | 266.0            |
|             | Fee based   | NC         | M     | 3,328.0          | 993.0            | 2,081.0          | 2,878.0          | 3,782.0          | 1,005.0          | 1,935.0          | 2,819.0          | 3,715.0          | 718.0            |
|             | Other   | NC         | M     | 165.3            | 25.0             | 45.4             | 266.7            | 298.0            | 23.3             | -2.2             | 144.0            | -792.0           | -73.0            |

| Code        | Indicator  | Standard | Currency | Units | 2013A            | 2014Q1           | 2014Q2           | 2014Q3           | 2014Q4           | 2015Q1           | 2015Q2           | 2015Q3           | 2015Q4           | 2016Q1           |
|-------------|--|----------|----------|-------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>ST06</b> | <b>Earnings before taxes and Zakat</b>   |          | NC       | M     | <b>16,902.4</b>  | <b>4,558.7</b>   | <b>9,748.4</b>   | <b>13,904.5</b>  | <b>18,537.4</b>  | <b>5,173.8</b>   | <b>9,550.4</b>   | <b>13,752.4</b>  | <b>19,121.5</b>  | <b>4,550.3</b>   |
| <b>ST07</b> | <b>Value (or percentage) of financing by type of Shari'ah-compliant contract</b> |          |          |       |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
|             | Total financing  |          | NC       | M     | <b>517,562.0</b> | <b>542,670.1</b> | <b>573,815.0</b> | <b>594,889.6</b> | <b>606,821.0</b> | <b>624,650.5</b> | <b>643,673.9</b> | <b>647,859.3</b> | <b>678,420.6</b> | <b>707,297.0</b> |
|             | <i>Murabahah</i>   |          | NC       | M     | 143,002.3        | 150,427.1        | 162,874.6        | 174,847.2        | 174,531.3        | 180,142.9        | 184,365.1        | 185,229.7        | 196,274.0        | 199,483.7        |
|             | <i>Commodity Murabahah/ Tawwaruq</i>   |          | NC       | M     | 296,594.1        | 308,523.0        | 319,495.9        | 326,371.0        | 333,061.8        | 342,936.6        | 353,776.1        | 353,497.5        | 367,927.4        | 383,520.8        |
|             | <i>Salam</i>   |          |          |       | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              |
|             | <i>Istisna'</i>  |          |          |       | 185.0            | 104.0            | 111.0            | 110.0            | 22.0             | 127.0            | 124.0            | 125.0            | 123.0            | 123.0            |
|             | <i>Ijarah / Ijarah Muntahia Bittamlik</i>  |          | NC       | M     | 62,639.8         | 68,305.1         | 74,444.0         | 79,005.0         | 84,367.0         | 86,368.6         | 90,584.1         | 92,654.6         | 97,519.0         | 106,077.8        |
|             | <i>Mudharabah</i>  |          |          |       | 6,023.3          | 5,993.2          | 6,066.0          | 4,651.1          | 4,445.0          | 4,444.9          | 3,892.9          | 3,399.9          | 3,430.1          | 3,725.8          |
|             | <i>Musharakah</i>  |          | NC       | M     | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              |
|             | <i>Diminishing Musharakah</i>  |          |          |       | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              |
|             | <i>Wakalah</i>   |          |          |       | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              |
|             | <i>Qard Hassan</i>   |          |          |       | 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     | 9,117.6          | 9,317.6          | 10,823.5         | 9,905.4          | 10,393.8         | 10,630.4         | 10,931.7         | 12,952.7         | 13,147.1         | 14,365.8         |
|             | <i>(i) Installment Sale</i>  |          | NC       | M     | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              |
|             | <i>(ii) Bai Ajel</i>   |          | NC       | M     | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              |
|             | <i>(iii)</i>   |          |          |       | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              |
|             | <i>Others</i>  |          | NC       | M     | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              |
| <b>ST08</b> | <b>Assets held by domestic systemically important Islamic banks</b>              |          |          |       | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              |

Source: **Saudi Arabian Monetary Agency**

Note:

M - indicates Millions

G - indicates General number

NC - indicates National Currency

n.a - not applicable

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

® The values are annualized.

®® The values are averaged.