

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

Country:		Sudan												
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 (SDG / US \$):					5.696	5.708	5.708	5.814	6.046	5.972	5.972	5.972	5.972	5.972
Capital Adequacy: Basel Standard														
CP01a	CAR				...	...	...	...	...	...	...	...	...	...
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...
	Risk-weighted assets (RWA)				...	...	...	...	...	...	...	...	...	...
CP02a	Tier 1 capital to RWA				...	...	...	...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...
CP03a	Common Equity Tier 1 (CET1) capital to RWA				...	...	...	...	...	...	...	...	...	...
	CET1 capital				...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...
Capital Adequacy: IFSB Formula														
CP01b	CAR (IFSB)				16.6%	18.5%	17.8%	17.2%	18.0%	20.0%	20.8%	18.2%	20.2%	21.0%
	Total regulatory capital	IFSB SD [®]	NC	M	6,373.0	6,902.0	6,797.0	6,678.0	7,047.0	8,431	8,432	8,389	8,503	10,470.0
	RWA	IFSB SD [®]	NC	M	38,466.0	37,237.0	38,243.0	38,796.0	39,158.0	42,104	40,609	46,174	42,136	49,748.0
CP02b	Tier 1 capital to RWA (IFSB)				14.5%	16.2%	16.2%	14.4%	15.4%	17.7%	17.9%	15.9%	18.7%	18.8%
	Tier 1 capital	IFSB SD [®]	NC	M	5,586.0	6,032.0	6,206.0	5,573.0	6,032.0	7,439	7,261.0	7,355.6	7,876	9,343.0
	RWA	IFSB SD [®]	NC	M	38,466.0	37,237.0	38,243.0	38,796.0	39,158.0	42,104.3	40,609.0	46,174.5	42,136	49,748.0
CP03b	Common Equity Tier 1 (CET1) capital to RWA (IFSB)				...	...	...	...	...	...	...	...	...	...
	CET1 capital				...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...
Asset Quality														
CP04	Gross nonperforming financing (gross NPF) ratio				8.2%	8.1%	8.4%	8.3%	7.1%	6.8%	6.5%	6.2%	5.1%	5.1%
	Gross NPF		NC	M	3,662.0	3,745.0	4,051.0	4,128.0	3,692.0	3,715.0	3,854.0	3,903.0	3,246	3,422.0
	Total financing		NC	M	44,498.0	46,040.0	48,003.0	49,883.0	52,062.0	54,859	59,684	62,724	64,100	67,244.0
CP05	Net nonperforming financing (net NPF) to capital				26.7%	29.0%	28.5%	30.1%	20.1%	16.1%	20.6%	15.7%	13.4%	10.5%
	Net NPF		NC	M	1,699.0	2,003.0	1,935.0	2,009.0	1,415.0	1,353.0	1,729.0	1,313.0	1,137	1,102.0
	Total regulatory capital		NC	M	6,373.0	6,902.0	6,797.0	6,678.0	7,047.0	8,431.0	8,432.0	8,389.0	8,503	10,470.0
CP06	Provisions for gross nonperforming financing (gross NPF)				53.6%	46.5%	52.2%	51.3%	61.7%	58.1%	55.1%	66.4%	65%	68%
	Provisions		NC	M	1,963.0	1,742.0	2,116.0	2,119.0	2,277.0	2,160.0	2,125	2,590	2,109	2,319.8
	Gross NPF		NC	M	3,662.0	3,745.0	4,051.0	4,128.0	3,692.0	3,715.0	3,854.0	3,903.0	3,246	3,422.0
Earnings														
CP07	Return on assets (ROA)				3.7%	1.1%	2.2%	2.6%	3.8%	1.0%	2.0%	3.0%	4.2%	1.1%
	Net income (before extraordinary items, taxes, and Zakat)		NC	M	3,013.0	898.0	1,821.0	2,445.0	3,563.0	940.8	2,216.0	3,368.0	4,569	1,234.0
	Total assets		NC	M	80,882.0	80,960.0	84,563.0	93,606.0	92,880.0	98,792.0	108,455.1	112,563.0	109,910	116,367.0
CP08	Return on equity (ROE)				29.6%	8.1%	17.5%	23.5%	32.1%	8.0%	19.4%	29.3%	39.0%	9.1%
	Net income (before extraordinary items, taxes, and Zakat)		NC	M	3,013.0	898.0	1,821.0	2,445.0	3,563.0	940.8	2,216.0	3,368.0	4,569.0	1,234.0
	Equity		NC	M	10,178.0	11,050.0	10,430.0	10,397.0	11,091.0	11,778.0	11,410.0	11,482.0	11,708.0	13,594.0
CP09	Net profit margin				52.6%	57.0%	56.3%	46.0%	49.5%	51.7%	56.7%	48.7%	46.2%	51.5%
	Net income (before extraordinary items, taxes, and Zakat)		NC	M	3,013.0	898.0	1,821.0	2,445.0	3,563.0	940.8	2,216.0	3,368.0	4,569.0	1,234.0
	Gross income		NC	M	5,732.0	1,575.0	3,235.0	5,317.0	7,194.0	1,818.0	3,905.0	6,910.0	9,886.0	2,397.0
CP10	Cost to income				45.3%	42.9%	51.3%	49.9%	45.7%	45.7%	43.3%	49.0%	53.8%	43.3%
	Operating costs		NC	M	2,598.0	676.0	1,661.0	2,654.0	3,285.0	830.7	1,689.0	3,389	5,317.0	941.0

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
	Gross income		NC	M	5,732.0	1,575.0	3,235.0	5,317.0	7,194.0	1,818.0	3,905.0	6,910.0	9,886.0	2,173.7
Leverage														
CP11	Capital to assets (balance sheet definition)				6.9%	7.5%	7.3%	6.0%	6.5%	7.5%	6.7%	7.0%	7.2%	8.0%
	Tier 1 capital		NC	M	5,586.0	6,032.0	6,206.0	5,573.0	6,032.0	7,439.0	7,261.0	7,876.0	7,876.0	9,343.0
	Total assets		NC	M	80,882.0	80,960.0	84,563.0	93,606.0	92,880.0	98,792.0	108,455.1	112,563.0	109,910.0	116,367.0
CP12	Leverage (regulatory definition)				...	...	...	...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...
	Exposure				...	...	...	...	...	...	...	...	...	...
Liquidity														
CP13	Liquid assets ratio				39.5%	36.3%	37.5%	35.3%	39.1%	37.8%	37.6%	36.6%	37.4%	35.8%
	Liquid assets		NC	M	31,925.0	29,420.0	31,742.0	33,009.0	36,351.0	37,330.0	40,762.5	41,244.0	41,084.0	41,707.0
	Total assets		NC	M	80,882.0	80,960.0	84,563.0	93,606.0	92,880.0	98,792.0	108,455.1	112,563.0	109,910.0	116,367.0
CP14	Liquid assets to short-term liabilities				99.5%	91.7%	95.1%	95.7%	101.3%	94.3%	96.1%	96.1%	98.5%	90.9%
	Liquid assets		NC	M	31,925.0	29,420.0	31,742.0	33,009.0	36,351.0	37,330.0	40,762.5	41,244.0	41,084.0	41,707.0
	Short-term liabilities		NC	M	32,099.0	32,081.0	33,376.0	34,493.0	35,890.0	39,569.0	42,408.6	42,905.0	41,730.0	45,893.7
CP15	Liquidity coverage ratio (LCR)				...	...	...	...	...	...	...	...	...	...
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets				...	...	...	...	...	...	...	...	...	...
	Total net cash outflows over the next 30 calendar days				...	...	...	...	...	...	...	...	...	...
CP16	Net stable funding ratio (NSFR)				...	...	...	...	...	...	...	...	...	...
	Available stable funding (ASF)				...	...	...	...	...	...	...	...	...	...
	Required stable funding (RSF)				...	...	...	...	...	...	...	...	...	...
Sensitivity to Risks														
CP17	Net foreign exchange open position to capital				-34.6%	-29.5%	-32.9%	-24.3%	-18.9%	-6.9%	-2.8%	...	...	...
	Net FX open position		NC	M	-2,901.0	-3,044.0	-3,089.7	-2,338.0	-1,916.7	-796.5	-291.6	...	...	...
	Total regulatory capital		NC	M	8,393.6	10,308.5	9,404.5	9,614.0	10,168.0	11,610.0	10,546.0	...	...	...
CP18	Large exposures to capital				...	...	...	...	...	...	...	...	...	...
	Value of large exposures				...	...	...	...	...	...	...	...	...	...
	Total regulatory capital (or balance sheet capital)				...	...	...	...	...	...	...	...	...	...
CP19	Growth of financing to private sector				35.1%	37.9%	34.2%	25.0%	14.1%	49.9%	7.4%	9.8%	11.6%	6.0%
	Total financing at end of current period		NC	M	22,117.0	23,467.7	24,369.2	25,183.5	25,225.0	25,501.0	26,181.0	27,660.0	28,156.8	27,039.0
	Total financing at end of same period in previous year		NC	M	16,374.0	17,016.0	18,164.3	20,146.0	22,117.0	23,467.7	24,369.2	25,183.0	25,225.0	25,501.0

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			30.1%	29.2%	28.5%	26.7%	27.6%	24.6%	24.5%	20.3%	19.5%	20.0%	
	Off-balance sheet items		NC	M	24,313.0	23,659.0	24,103.0	24,999.0	25,616.0	24,292.7	26,576.7	22,905.0	21,419.0	23,304.0
	Total assets		NC	M	80,882.0	80,960.0	84,563.0	93,606.0	92,880.0	98,792.0	108,455.1	112,563.0	109,910.0	116,367.0
AD03	Foreign-currency denominated funding to total funding			29.3%	26.5%	26.1%	25.9%	28.8%	28.0%	23.0%	34.3%	35.0%	35.6%	
	FX funding		NC	M	565.0	508.0	481.0	461.0	547.0	506.0	426.0	525.0	734.0	756.0
	Total funding		NC	M	1,929.0	1,914.0	1,843.0	1,778.0	1,898.0	1,804.0	1,856.0	1,530.0	2,100.0	2,123.0
AD04	Foreign-currency denominated financing to total financing			11.8%	11.3%	11.6%	9.5%	8.7%	7.9%	7.2%	6.8%	6.0%	5.9%	
	FX financing		NC	M	5,243.0	5,191.0	5,583.0	4,727.0	4,519.0	4,346.0	4,286.9	4,256.0	3,888.0	3,952.0
	Total financing		NC	M	44,498.0	46,040.0	48,003.0	49,883.0	52,062.0	54,858.6	59,684.2	62,724.0	64,099.6	67,244.0
AD05	Value of Sukuk holdings to capital			122%	105%	116%	132%	136%	120%	135%	136%	146%	121%	
	Sukuk holdings			7,745.0	7,263.0	7,884.0	8,787.0	9,586.0	10,102.0	11,383.7	11,403.7	12,449.9	12,634.5	
	Total regulatory capital (or balance sheet capital)			6,373.0	6,902.0	6,797.0	6,678.0	7,047.0	8,430.6	8,431.7	8,389.0	8,502.5	10,470.0	

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
AD06	Value (or percentage) of <i>Shari'ah</i>-compliant financing by economic activity													
	Value of <i>Shari'ah</i> -compliant financing		NC	M	44,498.1	46,037.9	48,001.0	49,882.2	52,062.0	54,858.0	59,684.0	62,724.0	64,099.6	67,244.0
	Sectoral distribution													
	(a) agriculture, forestry, hunting and fishing		NC	M	5,021.4	4,615.0	5,297.0	5,646.0	6,506.4	6,019.0	7,219.0	7,931.0	8,476.0	8,056.0
	(b) mining and quarrying				...	...	...	...	...	...	...	...	...	...
	(c) manufacturing		NC	M	8,369.4	8,326.0	8,972.0	6,124.0	6,526.4	7,383.0	8,786.0	7,048.0	7,136.0	8,464.0
	(d) electricity, gas, steam and air-conditioning supply		NC	M	182.7	181.0	234.0	173.0	174.2	178.0	291.0	271.0	273.0	249.0
	(e) water supply; sewerage and waste management				...	...	...	...	...	...	...	...	...	...
	(f) construction				...	...	...	...	...	...	...	...	...	...
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles		NC	M	4,519.7	4,710.0	5,430.0	5,162.0	5,379.3	5,710.0	7,869.0	7,492.0	6,615.0	8,663.0
	(h) transportation and storage		NC	M	3,524.9	3,792.0	4,242.0	3,663.0	3,783.8	3,609.0	4,182.0	4,014.0	4,071.0	4,393.0
	(i) accommodation and food service activities				...	...	...	...	...	...	...	...	...	...
	(j) information and communication				...	...	...	...	...	...	...	...	...	...
	(k) financial and insurance activities				...	...	...	...	...	...	...	...	...	...
	(l) real estate activities		NC	M	4,990.8	5,586.0	5,384.0	5,852.0	5,332.6	5,208.0	5,684.0	5,268.0	5,470.0	5,469.0
	(m) professional, scientific and technical activities		NC	M	292.6	311.0	336.0	498.0	588.7	583.0	788.0	695.0	971.0	1,043.0
	(n) administrative and support service activities		NC	M	2,240.7	3,192.9	3,768.0	3,546.5	3,950.3	3,957.0	4,441.0	5,658.0	6,089.0	5,181.0
	(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)		NC	M	2,474.2	2,427.0	2,589.0	2,443.0	2,339.0	2,545.0	2,952.0	2,701.0	2,758.0	2,618.0
	(t) activities of households as employers				...	...	...	...	...	...	...	...	...	...
	(t*) other financing of households		NC	M	622.7	683.0	386.0	327.0	522.5	648.0	713.0	664.0	643.0	772.0
	(u) activities of extraterritorial organisations and bodies				...	...	...	...	...	...	...	...	...	...
	(u*) financing to nonresidents				...	...	...	...	...	...	...	...	...	...
	(v) others		NC	M	12,259.0	12,214.0	11,363.0	16,447.7	16,958.9	19,018.6	16,759.0	20,982.0	21,509.0	22,336.0
AD07	Value (or percentage) of gross NPF by economic activities													
	Value of gross NPF		NC	M	3,662.5	3,744.9	4,051.3	4,130.0	3,691.8	3,715.0	3,852.0	3,902.0	3,246.0	3,422.0
	Economic activity													
	(a) agriculture, forestry, hunting and fishing		NC	M	766.5	814.7	902.9	1,021.0	857.8	926.0	1,028.0	1,024.0	850.0	935.0
	(b) mining and quarrying				...	...	...	...	...	...	...	0.0	...	...
	(c) manufacturing		NC	M	405.3	376.6	352.8	462.0	438.6	409.0	487.0	479.0	437.0	535.0
	(d) electricity, gas, steam and air-conditioning supply		NC	M	7.5	8.0	7.2	7.0	7.8	10.0	9.0	...	3.0	5.0
	(e) water supply; sewerage and waste management				...	...	...	...	...	...	...	...	...	...
	(f) construction [®]			
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles		NC	M	801.9	794.3	778.2	779.0	705.1	781.0	708.0	728.0	574.0	657.0
	(h) transportation and storage		NC	M	483.8	468.4	589.7	462.0	388.5	390.0	388.0	384.0	294.0	237.0
	(i) accommodation and food service activities				...	...	...	...	...	...	...	...	...	...
	(j) information and communication				...	...	...	...	...	...	...	...	...	...
	(k) financial and insurance activities				...	...	...	...	...	...	...	...	...	...
	(l) real estate activities ^{®®}		NC	M	195.1	250.2	201.6	215.0	206.3	203.0	190.0	237.0	125.0	152.0
	(m) professional, scientific and technical activities		NC	M	34.0	33.3	34.9	34.0	23.6	23.0	25.0	26.0	23.0	20.0
	(n) administrative and support service activities		NC	M	269.1	262.5	257.0	249.0	237.9	185.0	165.0	300.0	282.0	225.0
	(o) public administration and defense; compulsory social security		NC	M	...	...	...	...	...	...	...	...	...	...
	(p) education				...	...	...	...	...	...	...	...	...	...
	(q) human health and social work activities				...	...	...	...	...	...	...	...	...	...
	(r) arts, entertainment and recreation				...	...	...	...	...	...	...	...	...	...
	(s) other service activities (export)		NC	M	403.1	423.1	424.8	448.0	432.5	455.0	482.0	475.0	473.0	455.0

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
	(t) activities of households as employers				...	...	...	...	...	...	...	...	...	...
	(t*) other financing of households		NC	M	26.2	42.3	40.0	34.0	24.4	35.0	38.0	34.0	30.0	30.0
	(u) activities of extraterritorial organisations and bodies				...	...	...	...	...	...	...	...	...	...
	(u*) financing to nonresidents				...	...	...	...	...	...	...	...	...	...
	(v) others		NC	M	270.1	271.5	462.1	419.0	369.3	388.0	332.0	215.0	155.0	171.0
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	n.a	G	37	37	37	37	37	37	37	37	37	37
	Number of domestic branch offices	n.a	G	685	728	720	751	762	771	770	776	781	808
	Number of ATMs ¹	n.a	G	905	924	933	928	970	979	980	1,023	1074	1077
ST02	Number of employees			...	...	...	...	...	...	...	...	...	...
ST03	Total assets	NC	M	80,882.0	80,961.0	84,563.0	93,606.0	92,881.0	98,791	108,455	112,563.0	109,910	116,367
	Total Shari'ah-compliant financing (excluding interbank financing)	NC	M	44,498.0	46,021.0	47,972.0	49,883.0	51,926.0	54,858.6	59,684.0	51,320.4	51,650.0	54,609.6
	Sukuk holdings	NC	M	7,745.0	7,263.0	7,884.0	8,787.0	9,586.0	10,102.0	11,383.7	11,403.7	12,449.9	12,634.5
	Other Shari'ah-compliant securities	NC	M	...	...	...	...	...	...	...	...	...	...
	Interbank financing	NC	M	...	20.0	31.0	0.0	136.0	0.0	0.0	...	...	...
	All other assets	NC	M	28,639.0	27,657.0	28,676.0	34,936.0	31,233.0	33,830.8	37,387.2	49,839.0	45,810.0	49,123.0
ST04	Total funding/liabilities and equities	NC	M	80,881.8	80,960.7	84,562.7	93,606.0	92,881.0	98,791.5	108,454.9	112,563.1	109,910.0	116,367.0
	Profit-sharing investment accounts (PSIA)			18,248	19,285.8	20,833.9	21,174.0	22,413.0	24,509.9	28,001.9	27,643.8	27,914.0	29,604.0
	Other remunerative funding (Murabahah, Commodity Murabahah etc.)			...	...	...	...	...	...	...	...	...	...
	Nonremunerative funding (current account, Wadiah)			24,020.0	22,651.9	23,477.8	23,862.0	24,981.0	27,626.7	30,068.0	30,498.0	38,893.8	43,106.0
	Sukuk issued			...	...	...	...	...	...	...	...	...	...
	Other Shari'ah-compliant securities issued			...	...	...	...	...	...	...	...	...	...
	Interbank funding/liabilities			...	...	...	...	...	...	...	...	...	...
	All other liabilities	NC	M	28,436.0	27,973.0	29,821.0	38,173.0	34,396.0	34,876.0	38,975.1	42,939.0	31,394.0	30,063.0
	Capital and reserves	NC	M	10,178.0	11,050.0	10,430.0	10,397.0	11,091.0	11,777.7	11,409.9	11,482.4	11,708.0	13,594.0
ST05	Total revenues	NC	M	6,304.0	1,679.0	3,482.0	5,317.0	7,858	1,897.8	4,281.0	6,910.0	9,886.0	2,398.0
	Financing based	NC	M	2,938.0	836.0	1,824.0	2,844.0	4,118.0	1,087.6	2,437.0	3,778.0	5,573.0	1,431.0
	Investment based (Sukuk, other Shari'ah-compliant securities etc.)	NC	M	884.0	212.0	351.0	479.0	825	134.5	269.0	434.8	729.8	153.0
	Fee based		

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	Other		NC	M	2,482.0	631.0	1,307.0	1,994.0	2,915.0	675.7	1,575.0	2,696.8	3,583.0	814.0
ST06	Earnings before taxes and Zakat		NC	M	3,013.0	898.0	1,821.0	2,445.0	3,563.0	987.0	2,216.0	3,368.0	4,569.0	1,233.0
ST07	Value (or percentage) of financing by type of <i>Shar'ah</i>-compliant contract													
	Total financing		NC	M	44,498.0	46,040.0	48,003.0	49,883.0	52,062.0	54,858.6	59,684.2	62,724.0	64,099.6	67,244.0
	<i>Murābahah</i>		NC	M	21,804.0	17,451.3	18,440.7	19,735.5	20,711.1	23,385.0	28,328.0	27,089.0	26,343.0	27,650.0
	<i>Commodity Murābahah/ Tawwaruq</i>		NC	M	1,779.9	1,493.7	1,511.0	1,451.0	1,491.4	...	...	...	1,409.0	1,469.0
	<i>Salam</i>		NC	M	5,339.8	443.7	479.8	752.6	1,087.6	613.0	667.0	1,387.0	1,425.0	1,061.0
	<i>Istisnā'</i>		NC	M	445.0	6,199.1	6,281.0	6,977.6	7,477.1	8,809.0	10,030.0	10,448.0	10,791.0	11,646.0
	<i>Ijārah / Ijārah Muntahia Bittamlik</i>		NC	M	...	262.5	270.5	426.6	408.5	404.0	497.0	349.0	327.0	348.0
	<i>Muḍārabah</i>		NC	M	1,779.9	2,707.5	2,646.5	2,511.6	2,497.3	2,560.0	2,839.0	2,661.0	2,778.0	2,646.0
	<i>Mushārahah</i>		NC	M	3,114.9	2,969.9	2,934.2	2,684.2	2,752.8	3,002.0	3,461.0	2,880.0	2,761.0	3,234.0
	<i>Diminishing Musharakah</i>				...	...	...	...	...	...	...	...	...	...
	<i>Wakālah</i>		NC	M	...	...	...	...	...	928.0	1,333.0	1,539.0	1,225.0	1,243.0
	<i>Qarḍ Hassan</i>		NC	M	...	...	...	...	...	1.0	2.0	3.0	2.0	6.0
	Others				...	...	...	...	...	...	...	...	...	...
	(i) <i>kafala</i>		NC	M	...	...	...	851.0	865.6	225.0	512.0	506.0	353.0	291.0
	(ii)				...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...
	Others		NC	M	10,235.0	14,512.0	15,439.0	14,493.0	14,771.0	14,930.6	12,015.2	15,862.0	16,686.0	17,650.0
ST08	Assets held by domestic systemically important Islamic banks ²				...	...	...	...	...	...	...	...	...	...

Source: Central Bank of Sudan

Note:

G Indicates General

M Indicates Millions

NC Indicates National Currency

n.a Not applicable

(...) Indicates the data is not available

@ IFSB-2 (Capital Adequacy Standard for Institutions (other than Insurance Institutions) offering only Islamic Financial Services (IIFS)) is applied.

@@ Financing for construction (f) is included in financing for real estate activities (f).

1 The number of ATMs slightly decreased from Quarter 2 to Quarter 3 of 2014 as a result of some ATMs being out of service for several days. According to regulation, out of service ATMs are not counted.

2 There is no data available on D-SIBs because there is no supervisory guidelines yet for identifying D-SIBs.