ISLAMIC FINANCIAL SERVICES BOARD

PSIFIs
PRUDENTIAL AND STRUCTURAL
ISLAMIC FINANCIAL INDICATORS

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

Country:	Saudi Arabia
Time period covered:	2014Q4

Core Prudential Islamic Financial Indicators (PIFIs)

Code	Indicator	Periodicity	Currency	Unit	Data source	Consolidation	Aggregation	Structure	Control	Accounting Std	Sharī`ah-compliant	Reporting status	Break -in-series
Capital Adequacy : Basel Standard													
CP01a	**CAR**												
	Total regulatory capital	Basel III	Q	NC	M	Sup	CBDC	WP	C	D	IFRS	MSC	P	...
	Risk-weighted assets (RWA)	Basel III	Q	NC	M	Sup	CBDC	WP	C	D	IFRS	MSC	P	...
CP02a	**Tier 1 capital to RWA**												
	Tier 1 capital	Basel III	Q	NC	M	Sup	CBDC	WP	C	D	IFRS	MSC	P	...
	RWA	Basel III	Q	NC	M	Sup	CBDC	WP	C	D	IFRS	MSC	P	...
CP03a	**Common Equity Tier 1 (CET1) capital to RWA**												
	CET1 capital	Basel III	Q	NC	M	Sup	CBDC	WP	C	D	IFRS	MSC	P	...
	RWA	Basel III	Q	NC	M	Sup	CBDC	WP	C	D	IFRS	MSC	P	...
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**												
	Gross NPF		Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	Total financing		Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
CP05	**Net nonperforming financing (net NPF) to capital**												
	Net NPF		Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	Total regulatory capital		Q	NC	M	Sup	CBDC	WP	C	D	IFRS	MSC	P	...
CP06	**Provisions for gross nonperforming financing (gross NPF)**												
	Provisions		Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	Gross NPF		Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
Earnings													
CP07	**Return on assets (ROA)**												
	Net income (before extraordinary items, taxes, and *Zakat*)		Q	NC	M	Sup	CBDC	WP	C	D	IFRS	MSC	P	...
	Total assets		Q	NC	M	Sup	CBDC	WP	C	D	IFRS	MSC	P	...
CP08	**Return on equity (ROE)**												
	Net income (before extraordinary items, taxes, and *Zakat*)		Q	NC	M	Sup	CBDC	WP	C	D	IFRS	MSC	P	...
	Equity		Q	NC	M	Sup	CBDC	WP	C	D	IFRS	MSC	P	...
CP09	**Net profit margin**												
	Net income (before extraordinary items, taxes, and *Zakat*)		Q	NC	M	Sup	CBDC	WP	C	D	IFRS	MSC	P	...
	Gross income		Q	NC	M	Sup	CBDC	WP	C	D	IFRS	MSC	P	...
CP10	**Cost to income**												
	Operating costs		Q	NC	M	Sup	CBDC	WP	C	D	IFRS	MSC	P	...
	Gross income		Q	NC	M	Sup	CBDC	WP	C	D	IFRS	MSC	P	...
Leverage													
CP11	**Capital to assets (balance sheet definition)**												
	Tier 1 capital		Q	NC	M	Sup	CBDC	WP	C	D	IFRS	MSC	P	...
	Total assets		Q	NC	M	Sup	CBDC	WP	C	D	IFRS	MSC	P	...
CP12	**Leverage (regulatory definition)**												
	Tier 1 capital		...	...	...	...	...	...	...	...	...	...	...	...
	Exposure		...	...	...	...	...	...	...	...	...	...	...	...
Liquidity													
CP13	**Liquid assets ratio**												
	Liquid assets		...	...	...	...	...	...	...	...	...	...	...	...
	Total assets		...	...	...	...	...	...	...	...	...	...	...	...
CP14	**Liquid assets to short-term liabilities**												
	Liquid assets		...	...	...	...	...	...	...	...	...	...	...	...
	Short-term liabilities		...	...	...	...	...	...	...	...	...	...	...	...
CP15	**Liquidity coverage ratio (LCR)**												
	Stock of *Sharī`ah*-compliant high quality liquid assets		...	...	...	...	...	...	...	...	...	...	...	...

(Column between Indicator and Periodicity reads vertically: "Not Applicable")

Code	Indicator	Periodicity	Currency	Unit	Data source	Consolidation	Aggregation	Structure	Control	Accounting Std	Sharī`ah-compliant	Reporting status	Break-in-series
	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 Market Risk; Other													
CP17	**Net foreign exchange open position to capital**												
	Net FX open position	...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital	...	...	...	...	...	...	...	...	...	...	...	...
CP18	**Large exposures to capital**												
	Value of large exposures	...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital (or balance sheet capital)	...	...	...	...	...	...	...	...	...	...	...	...
CP19	**Growth of financing to private sector**												
	Total financing at end of current period	...	...	...	...	...	...	...	...	...	...	...	...
	Total financing at end of same period in previous year	...	...	...	...	...	...	...	...	...	...	...	...

						Additional Prudential Islamic Financial Indicators (PIFIs)							
Code	Indicator	Periodicity	Currency	Unit	Data source	Consolidation	Aggregation	Structure	Control	Accounting Std	Sharī`ah-compliant	Reporting status	Break-in-series
AD01	**Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSIAs)**												
	Income distributed to IAH	...	...	...	...	...	...	...	...	...	...	...	...
	Total income from assets funded by PSIA	...	...	...	...	...	...	...	...	...	...	...	...
AD02	**Total off-balance sheet items to total assets**												
	Off-balance sheet items	Q	NC	M	Sup	CBDC	WP	C	D	IFRS	MSC	P	...
	Total assets	Q	NC	M	Sup	CBDC	WP	C	D	IFRS	MSC	P	...
AD03	**Foreign-currency denominated funding to total funding**												
	FX funding	...	...	...	...	...	...	...	...	...	...	...	...
	Total funding	...	...	...	...	...	...	...	...	...	...	...	...
AD04	**Foreign-currency denominated financing to total financing**												
	FX financing	...	...	...	...	...	...	...	...	...	...	...	...
	Total financing	...	...	...	...	...	...	...	...	...	...	...	...
AD05	**Value of *Sukūk* holdings to capital**												
	Sukūk holdings	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	Total regulatory capital (or balance sheet capital)	Q	NC	M	Sup	CBDC	WP	C	D	IFRS	MSC	P	...
AD06	**Value (or percentage) of *Sharī`ah*-compliant financing by economic activity**												
	Value of *Sharī`ah*-compliant financing	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	Sectoral distribution												
	(a) agriculture, forestry, hunting and fishing	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(b) mining and quarrying	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(c) manufacturing	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(d) electricity, gas, steam and air-conditioning supply	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(e) water supply; sewerage and waste management	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(f) construction	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(h) transportation and storage	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(i) accommodation and food service activities	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(j) information and communication	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(k) financial and insurance activities	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(l) real estate activities	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(m) professional, scientific and technical activities	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(n) administrative and support service activities	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(o) public administration and defense; compulsory social security	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(p) education	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(q) human health and social work activities	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(r) arts, entertainment and recreation	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(s) other service activities (export)	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(t) activities of households as employers	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(t*) other financing of households	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(u) activities of extraterritorial organisations and bodies	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(u*) financing to nonresidents	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
AD07	**Value (or percentage) of gross NPF by economic activities**												
	Value of gross NPF	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	Economic activity												
	(a) agriculture, forestry, hunting and fishing	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(b) mining and quarrying	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(c) manufacturing	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...

Code	Indicator	Periodicity	Currency	Unit	Data source	Consolidation	Aggregation	Structure	Control	Accounting Std	Shari`ah-compliant	Reporting status	Break-in-series
	(d) electricity, gas, steam and air-conditioning supply	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(e) water supply; sewerage and waste management	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(f) construction	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(h) transportation and storage	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(i) accommodation and food service activities	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(j) information and communication	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(k) financial and insurance activities	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(l) real estate activities	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(m) professional, scientific and technical activities	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(n) administrative and support service activities	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(o) public administration and defense; compulsory social security	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(p) education	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(q) human health and social work activities	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(r) arts, entertainment and recreation	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(s) other service activities (export)	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(t) activities of households as employers	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(t*) other financing of households	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(u) activities of extraterritorial organisations and bodies	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(u*) financing to nonresidents	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
AD08	**Value (or percentage) of returns by major type of Shari`ah-compliant contract**												
	Total returns	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	Murābahah	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	Commodity Murābahah / Tawwaruq	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	Salam	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	Istisnā`	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	Ijārah/Ijārah Muntahia Bittamlīk	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	Muḍārabah	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	Mushārakah	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	Diminishing Mushārakah	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	Wakālah	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	Qarḍ Hassan	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	Others	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	(i)	...	...	...	...	...	...	...	...	...	...	...	...
	(ii)	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)	...	...	...	...	...	...	...	...	...	...	...	...
	Others	...	...	...	...	...	...	...	...	...	...	...	...

Structural Islamic financial Indicators (SIFIs)

Code	Indicator	Periodicity	Currency	Unit	Data source	Consolidation	Aggregation	Structure	Control	Accounting Std	Shari`ah-compliant	Reporting status	Break-in-series
WS01	**Number of Islamic banking windows**	Q	n.a.	G	Sup	CBDC	WP	C	D	IFRS	MSC	P	...
	Number of domestic branch offices	Q	n.a.	G	Sup	CBDC	WP	C	D	IFRS	MSC	P	...
WS02	**Number of employees**	Q	n.a.	G	Sup	CBDC	WP	C	D	IFRS	MSC	P	...
WS03	**Total assets**	Q	NC	M	Sup	CBDC	WP	C	D	IFRS	MSC	P	...
	Total Shari`ah-compliant financing (excluding interbank financing)	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	Sukūk holdings	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	Other Shari`ah-compliant securities	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	Interbank financing	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	All other assets	Q	NC	M	Sup	CBDC	WP	C	D	IFRS	MSC	P	...
WS04	**Total funding/liabilities**	Q	NC	M	Sup	CBDC	W	C	D	IFRS	SC	P	...
	Profit-sharing investment accounts (PSIA)	...	...	...	...	...	...	...	...	...	...	...	...
	Other remunerative funding (*Murābahah,* Commodity *Murābahah* etc.)	...	...	...	...	...	...	...	...	...	...	...	...
	Nonrenumerative funding (current account, *Wadī`ah*)	...	...	...	...	...	...	...	...	...	...	...	...
	Sukūk issued	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Other Shari`ah-compliant securities issued	...	...	...	...	...	...	...	...	...	...	...	...
	Interbank funding/liabilities	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	All other liabilities	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Capital and reserves	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
WS05	**Total revenues**	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Financing based	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Investment based (*Sukūk,* other Shari`ah-compliant securities etc.)	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Fee based	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Other	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
WS06	**Earnings before taxes and *Zakat***	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...

Code	Indicator	Periodicity	Currency	Unit	Data source	Consolidation	Aggregation	Structure	Control	Accounting Std	Sharī`ah -compliant	Reporting status	Break -in-series
WS07	**Value (or percentage) of financing by type of Sharī`ah -compliant contract**												
	Total financing	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Murābahah	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Commodity Murābahah / Tawwaruq	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Salam	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Istisnā`	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Ijārah / Ijārah Muntahia Bittamlīk	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Muḍārabah	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Mushārakah	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Diminishing Mushārakah	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Wakālah	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Qarḍ Hassan	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Others	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(i)	...	...	...	...	...	...	...	...	...	...	...	...
	(ii)	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)	...	...	...	...	...	...	...	...	...	...	...	...
	Others	...	...	...	...	...	...	...	...	...	...	...	...
WS08	**Assets held by domestic systemically important Islamic windows**	...	...	...	...	...	...	...	...	...	...	...	...

Source: **Saudi Arabian Monetary Agency**

Note:

n.a   Not applicable

(…)   Indicates the data is not available

PSIFIs metadata code for Islamic windows of conventional banks

Column	Metadata Code	Description
Basel Version	Basel I	Basel I
	Basel II	Basel II
	Basel III	Basel III
	Mixed	Mixed Basel
IFSB Formula	IFSB Std	IFSB Standard
	IFSB SD	IFSB Supervisory Discretion
	O	Others
Periodicity	A	Annual
	S	Semiannual
	Q	Quarterly
	M	Monthly
	O	Other
Currency	NC	National currency
	SDR	Special drawing rights
	USD	U.S. dollar
	O	Other
Units	B	Billions
	M	Millions
	T	Thousands
	G	General (1, 2, 3, etc…)
Data Source	Sup	Supervisory
	Fin	Financial Accounts
	MFS	Monetary and Financial Statistics
	NA	National accounts
	O	Other
Consolidation	CBDC	Cross-border domestically controlled basis
	CBDI	Cross-border domestically incorporated
	DC	Domestically consolidated (DC) data
	O	Other
Aggregation	W	Windows only – Data refer to activities of the Islamic windows of conventional bank only
	P	Data of Conventional bank parent – Data refer to activities of the Islamic windows' parent banks only
	WP	Mixed data for Windows and their Conventional bank parent – Data refer to activities of the Islamic windows and their parent banks
	O	Other
Structure	B	Bank as separate corporation
	C	Conglomerate (Consolidated organization including head office, bank, and all branches and subsidiaries)
	HC	Holding company
	W	Islamic Window or Islamic banking branch of conventional bank
	O	Other
Control	D	Domestic (private)
	G	Domestic (government or public sector)
	F	Foreign
	O	Other
Accounting Standard	AAOIFI	Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) - Accounting, Auditing & Governance Standard
	IFRS	International Financial Reporting Standards
	GAAP	Generally Accepted Accounting Principles
	O	Others
Shariah-Compliant	SC	Shariah-compliant
	NSC	Not Shariah-compliant
	MSC	Mixed Shariah-compliant and noncompliant
Reporting status	blank	New data
	R	Revised
	E	Estimated
	I	Incomplete
	S	Survey
	P	Preliminary
	RB	Rebased
Break-in-series	B	Break in series
	G	Gap in series (no data for designated period)
Data period	yyyyA	Year and annual designator (2014A)
	yyyyQ#	Year and quarter designator (2014Q2)
	yyyyM#	Year and month designator (2014M3)
	O	Other