

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

| Country: | | Jordan | | | | | | | | | | | | | | |
|--|--|------------------------|-----------|----------|--------------|-----------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Time period covered : | | Starting Period: 2013A | | | | Ending Period: 2016Q3 | | | | | | | | | | |
| Core Prudential Islamic Financial Indicators (PIFIs) | | | | | | | | | | | | | | | | |
| Code | Indicator | Standard | Currency | Units | 2013A | 2014Q1 | 2014Q2 | 2014Q3 | 2014Q4 | 2015Q1 | 2015Q2 | 2015Q3 | 2015Q4 | 2016Q1 | 2016Q2 | 2016Q3 |
| End-of-period exchange rate (JOD / USD): | | | | | 0.709 | 0.709 | 0.709 | 0.709 | 0.709 | 0.709 | 0.709 | 0.709 | 0.709 | 0.709 | 0.709 | 0.709 |
| 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) ¹ | | | | 21.8% | 22.3% | 22.3% | 21.3% | 23.0% | 23.2% | 22.3% | 22.7% | 23.5% | 22.4% | 21.8% | 20.9% |
| | Total regulatory capital | <i>IFSB SD</i> | <i>NC</i> | <i>M</i> | 517.8 | 518.0 | 522.0 | 523.0 | 564.5 | 567.1 | 567.4 | 567.4 | 605.2 | 607.5 | 607.9 | 607.7 |
| | RWA | <i>IFSB SD</i> | <i>NC</i> | <i>M</i> | 2,370.0 | 2,323.3 | 2,343.7 | 2,449.7 | 2,459.1 | 2,441.9 | 2,539.3 | 2,501.7 | 2,572.1 | 2,715.0 | 2,793.4 | 2,913.2 |
| CP02b | Tier 1 capital to RWA (IFSB) | | | | 21.2% | 21.7% | 21.6% | 20.8% | 22.2% | 22.4% | 21.5% | 21.9% | 22.7% | 21.5% | 20.9% | 20.0% |
| | Tier 1 capital | <i>IFSB SD</i> | <i>NC</i> | <i>M</i> | 503.6 | 504.8 | 506.3 | 510.6 | 546.1 | 547.6 | 546.7 | 547.4 | 582.8 | 583.5 | 582.8 | 583.3 |
| | RWA | <i>IFSB SD</i> | <i>NC</i> | <i>M</i> | 2,370.0 | 2,323.3 | 2,343.7 | 2,449.7 | 2,459.1 | 2,441.9 | 2,539.3 | 2,501.7 | 2,572.1 | 2,715.0 | 2,793.4 | 2,913.2 |
| CP03b | Common Equity Tier 1 (CET1) capital to RWA (IFSB) | | | | n.a | n.a | n.a | n.a | n.a | n.a | n.a | n.a | n.a | n.a | n.a | n.a |
| | CET1 capital | | | | n.a | n.a | n.a | n.a | n.a | n.a | n.a | n.a | n.a | n.a | n.a | n.a |
| | RWA | | | | n.a | n.a | n.a | n.a | n.a | n.a | n.a | n.a | n.a | n.a | n.a | n.a |
| Asset Quality | | | | | | | | | | | | | | | | |
| CP04 | Gross nonperforming financing (gross NPF) ratio | | | | 3.6% | ... | 3.8% | ... | 3.0% | 2.7% | 2.8% | 3.0% | 2.7% | 2.5% | 2.7% | 3.1% |
| | Gross NPF | <i>NC</i> | <i>M</i> | | 156.5 | ... | 154.0 | ... | 125.0 | 122.2 | 125.1 | 139.8 | 129.9 | 126.6 | 139.4 | 158.6 |
| | Total financing ² | <i>NC</i> | <i>M</i> | | 4,382.7 | ... | 4,007.9 | ... | 4,232.4 | 4,454.6 | 4,497.2 | 4,663.0 | 4,890.5 | 5,035.5 | 5,166.0 | 5,169.3 |
| CP05 | Net nonperforming financing (net NPF) to capital | | | | 11.8% | ... | 10.7% | ... | 5.4% | 5.5% | 4.8% | 6.6% | 5.3% | 3.9% | 5.5% | 7.3% |
| | Net NPF | <i>NC</i> | <i>M</i> | | 60.9 | ... | 55.7 | ... | 30.7 | 31.1 | 27.1 | 37.6 | 31.9 | 23.9 | 33.4 | 44.1 |
| | Total regulatory capital | <i>NC</i> | <i>M</i> | | 517.8 | ... | 522.0 | ... | 564.5 | 567.1 | 567.4 | 567.4 | 605.2 | 607.5 | 607.9 | 607.7 |
| CP06 | Provisions for gross nonperforming financing (gross NPF) | | | | 61.1% | ... | 63.8% | ... | 75.4% | 74.4% | 78.3% | 73.1% | 75.4% | 81.1% | 76.0% | 72.2% |
| | Provisions | <i>NC</i> | <i>M</i> | | 95.6 | ... | 98.3 | ... | 94.3 | 90.9 | 98.0 | 102.2 | 98.0 | 102.7 | 106.0 | 114.5 |
| | Gross NPF | <i>NC</i> | <i>M</i> | | 156.5 | ... | 154.0 | ... | 125.0 | 122.2 | 125.1 | 139.8 | 129.9 | 126.6 | 139.4 | 158.6 |
| Earnings | | | | | | | | | | | | | | | | |
| CP07 | Return on assets (ROA) | | | | 1.8% | ... | 1.5% | ... | 1.5% | 1.6% | 1.7% | 1.6% | 1.7% | 1.6% | 1.8% | 1.9% |
| | Net income (before extraordinary items, taxes, and Zakat) ³ | <i>NC</i> | <i>M</i> | | 91.7 | ... | 85.0 | ... | 88.4 | 98.0 | 104.8 | 104.1 | 109.6 | 113.2 | 128.8 | 132.1 |
| | Total assets ⁴ | <i>NC</i> | <i>M</i> | | 5,226.1 | ... | 5,675.0 | ... | 5,818.8 | 6,179.6 | 6,311.1 | 6,428.9 | 6,480.7 | 6,879.2 | 6,985.9 | 7,096.4 |
| CP08 | Return on equity (ROE) | | | | 17.5% | ... | 15.4% | ... | 15.5% | 16.5% | 17.6% | 17.2% | 17.9% | 17.6% | 20.2% | 20.2% |
| | Net income (before extraordinary items, taxes, and Zakat) ³ | <i>NC</i> | <i>M</i> | | 91.7 | ... | 85.0 | ... | 88.4 | 98.0 | 104.8 | 104.1 | 109.6 | 113.2 | 128.8 | 132.1 |
| | Equity ⁵ | <i>NC</i> | <i>M</i> | | 524.6 | ... | 553.5 | ... | 569.3 | 595.7 | 595.3 | 604.0 | 613.5 | 641.9 | 638.9 | 653.0 |
| CP09 | Net profit margin | | | | 47.4% | ... | 44.3% | ... | 46.2% | 47.1% | 48.8% | 47.8% | 48.9% | 46.2% | 51.0% | 51.7% |
| | Net income (before extraordinary items, taxes, and Zakat) ³ | <i>NC</i> | <i>M</i> | | 91.7 | ... | 85.0 | ... | 88.4 | 98.0 | 104.8 | 104.1 | 109.6 | 113.2 | 128.8 | 132.1 |
| | Gross income ³ | <i>NC</i> | <i>M</i> | | 193.6 | ... | 191.8 | ... | 191.3 | 208.0 | 214.6 | 217.9 | 224.1 | 244.8 | 252.4 | 255.6 |
| CP10 | Cost to income | | | | 52.6% | ... | 55.7% | ... | 53.8% | 52.9% | 51.2% | 52.1% | 51.1% | 53.8% | 49.0% | 48.4% |
| | Operating costs ³ | <i>NC</i> | <i>M</i> | | 101.9 | ... | 106.8 | ... | 102.9 | 110.0 | 109.8 | 113.6 | 114.5 | 131.6 | 123.8 | 123.6 |

| Code | Indicator | Standard | Currency | Units | 2013A | 2014Q1 | 2014Q2 | 2014Q3 | 2014Q4 | 2015Q1 | 2015Q2 | 2015Q3 | 2015Q4 | 2016Q1 | 2016Q2 | 2016Q3 |
|-----------------------------|---|----------|----------|-------|---------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | Gross income ³ | | NC | M | 193.6 | ... | 191.8 | ... | 191.3 | 208.0 | 214.6 | 217.9 | 224.1 | 244.8 | 252.4 | 255.6 |
| Leverage | | | | | | | | | | | | | | | | |
| CP11 | Capital to assets (balance sheet definition) | | | | 9.1% | 8.6% | 8.7% | 8.5% | 8.9% | 8.8% | 8.4% | 8.2% | 8.5% | 8.4% | 8.2% | 8.0% |
| | Tier 1 capital | | NC | M | 503.6 | 504.8 | 506.3 | 510.6 | 546.1 | 547.6 | 546.7 | 547.4 | 582.8 | 583.5 | 582.8 | 583.3 |
| | Total assets | | NC | M | 5,505.2 | 5,882.6 | 5,844.5 | 5,983.6 | 6,135.2 | 6,223.9 | 6,486.9 | 6,652.7 | 6,830.1 | 6,928.4 | 7,141.7 | 7,306.4 |
| CP12 | Leverage (regulatory definition) | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Tier 1 capital | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Exposure | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Liquidity | | | | | | | | | | | | | | | | |
| CP13 | Liquid assets ratio | | | | 69.6% | 64.8% | 68.4% | 69.7% | 67.6% | 58.5% | 58.6% | 57.6% | 55.5% | 54.9% | 55.7% | 57.5% |
| | Liquid assets | | NC | M | 3,831.6 | 3,814.6 | 3,994.8 | 4,173.5 | 4,146.9 | 3,643.6 | 3,803.1 | 3,832.8 | 3,787.6 | 3,805.5 | 3,975.1 | 4,200.6 |
| | Total assets | | NC | M | 5,505.2 | 5,882.6 | 5,844.5 | 5,983.6 | 6,135.2 | 6,223.9 | 6,486.9 | 6,652.7 | 6,830.1 | 6,928.4 | 7,141.7 | 7,306.4 |
| CP14 | Liquid assets to short-term liabilities | | | | 115.8% | 112.1% | 112.8% | 114.4% | 113.6% | 97.0% | 96.8% | 95.2% | 91.3% | 89.8% | 91.0% | 94.2% |
| | Liquid assets | | NC | M | 3,831.6 | 3,814.6 | 3,994.8 | 4,173.5 | 4,146.9 | 3,643.6 | 3,803.1 | 3,832.8 | 3,787.6 | 3,805.5 | 3,975.1 | 4,200.6 |
| | Short-term liabilities | | NC | M | 3,307.7 | 3,401.9 | 3,541.6 | 3,648.7 | 3,649.0 | 3,755.1 | 3,929.5 | 4,025.6 | 4,150.6 | 4,236.3 | 4,370.1 | 4,460.1 |
| CP15 | Liquidity coverage ratio (LCR) | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Stock of <i>Shariah</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 | | | | 6.3% | 13.0% | 14.5% | 1.8% | 3.0% | 5.5% | 5.7% | 1.7% | 3.8% | 3.4% | 3.0% | 4.9% |
| | Net FX open position ⁶ | | NC | M | 32.4 | 67.3 | 75.5 | 9.3 | 16.9 | 31.0 | 32.3 | 9.4 | 23.1 | 20.6 | 18.3 | 29.9 |
| | Total regulatory capital | | NC | M | 517.8 | 518.0 | 522.0 | 523.0 | 564.5 | 567.1 | 567.4 | 567.4 | 605.2 | 607.5 | 607.9 | 607.7 |
| CP18 | Large exposures to capital | | | | 61.4% | 84.2% | 82.5% | 76.2% | 63.9% | 39.7% | 36.9% | 34.8% | 44.2% | 40.3% | 49.8% | 43.7% |
| | Value of large exposures ⁷ | | NC | M | 317.7 | 436.0 | 430.9 | 398.5 | 360.6 | 225.2 | 209.4 | 197.7 | 267.4 | 244.6 | 303.0 | 265.5 |
| | Total regulatory capital (or balance sheet capital) | | NC | M | 517.8 | 518.0 | 522.0 | 523.0 | 564.5 | 567.1 | 567.4 | 567.4 | 605.2 | 607.5 | 607.9 | 607.7 |
| CP19 | Growth of financing to private sector | | | | 13.2% | ... | -2.7% | ... | -0.9% | 11.5% | 10.4% | 7.1% | 8.8% | 12.8% | 15.5% | 13.8% |
| | Total financing at end of current period | | NC | M | 3,670.9 | ... | 3,391.5 | ... | 3,638.7 | 3,664.8 | 3,745.5 | 3,871.5 | 3,959.1 | 4,133.9 | 4,327.4 | 4,406.9 |
| | Total financing at end of same period in previous year | | NC | M | 3,244.0 | ... | 3,487.1 | ... | 3,670.9 | 3,287.0 | 3,391.5 | 3,614.5 | 3,638.7 | 3,664.8 | 3,745.5 | 3,871.5 |

Additional Prudential Islamic Financial Indicators (PIFIs)

| Code | Indicator | Currency | Units | 2013A | 2014Q1 | 2014Q2 | 2014Q3 | 2014Q4 | 2015Q1 | 2015Q2 | 2015Q3 | 2015Q4 | 2016Q1 | 2016Q2 | 2016Q3 |
|-------------|---|----------|-------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| AD01 | Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSIAs) | | | 31.6% | ... | 32.0% | ... | 32.7% | 29.6% | 29.8% | 29.1% | 29.3% | 27.8% | 28.2% | 27.9% |
| | Income distributed to IAH | | NC | M | 80.2 | ... | 82.6 | ... | 86.7 | 88.8 | 90.2 | 87.9 | 91.0 | 94.0 | 96.4 |
| | Total income from assets funded by PSIA | | NC | M | 253.9 | ... | 257.8 | ... | 264.8 | 299.6 | 302.8 | 302.0 | 310.7 | 338.4 | 341.8 |
| AD02 | Total off-balance sheet items to total assets | | | 17.3% | 19.0% | 17.5% | 16.8% | 16.0% | 17.3% | 16.8% | 16.5% | 12.2% | 16.4% | 16.0% | 16.0% |
| | Off-balance sheet items | | NC | M | 954.3 | 1,117.6 | 1,024.6 | 1,005.5 | 981.0 | 1,074.9 | 1,090.4 | 1,099.2 | 833.2 | 1,137.1 | 1,143.3 |
| | Total assets | | NC | M | 5,505.2 | 5,882.6 | 5,844.5 | 5,983.6 | 6,135.2 | 6,223.9 | 6,486.9 | 6,652.7 | 6,830.1 | 6,928.4 | 7,141.7 |
| AD03 | Foreign-currency denominated funding to total funding | | | 13.3% | 12.1% | 10.9% | 10.4% | 10.0% | 10.1% | 9.4% | 8.8% | 8.5% | 8.6% | 8.5% | 8.3% |
| | FX funding ⁸ | | NC | M | 601.1 | 569.3 | 537.1 | 523.8 | 517.6 | 531.6 | 524.7 | 510.6 | 501.0 | 514.2 | 524.9 |
| | Total funding ⁸ | | NC | M | 4,520.8 | 4,695.0 | 4,943.7 | 5,050.1 | 5,181.1 | 5,283.9 | 5,559.0 | 5,811.5 | 5,876.9 | 5,985.4 | 6,190.3 |
| AD04 | Foreign-currency denominated financing to total financing | | | 7.9% | 8.0% | 8.5% | 8.3% | 5.8% | 5.5% | 5.0% | 6.9% | 6.7% | 6.5% | 6.2% | 5.9% |
| | FX financing | | NC | M | 344.4 | 317.5 | 338.9 | 345.4 | 243.8 | 246.1 | 225.7 | 322.2 | 327.7 | 326.6 | 320.7 |
| | Total financing ² | | NC | M | 4,382.7 | 3,984.3 | 4,007.9 | 4,155.5 | 4,232.4 | 4,454.6 | 4,497.2 | 4,663.0 | 4,890.5 | 5,035.5 | 5,166.0 |
| AD05 | Value of Sukuk holdings to capital | | | 3.8% | 3.0% | 3.9% | 3.8% | 5.2% | 5.2% | 6.2% | 6.0% | 6.7% | 6.9% | 18.7% | 20.7% |
| | Sukuk holdings | | NC | M | 19.5 | 15.6 | 20.4 | 19.7 | 29.3 | 29.3 | 35.3 | 33.9 | 40.3 | 41.8 | 113.4 |
| | Total regulatory capital (or balance sheet capital) | | NC | M | 517.8 | 518.0 | 522.0 | 523.0 | 564.5 | 567.1 | 567.4 | 567.4 | 605.2 | 607.5 | 607.9 |

| Code | Indicator | Standard | Currency | Units | 2013A | 2014Q1 | 2014Q2 | 2014Q3 | 2014Q4 | 2015Q1 | 2015Q2 | 2015Q3 | 2015Q4 | 2016Q1 | 2016Q2 | 2016Q3 |
|-------------|--|----------|----------|-------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| AD06 | Value (or percentage) of <i>Shari'ah</i>-compliant financing by economic activity | | | | | | | | | | | | | | | |
| | Value of <i>Shari'ah</i> -compliant financing ² | NC | M | | 4,382.7 | 3,984.3 | 4,007.9 | 4,154.5 | 4,232.4 | 4,454.6 | 4,497.2 | 4,663.0 | 4,890.5 | 5,035.5 | 5,166.0 | 5,169.3 |
| | Sectoral distribution | | | | | | | | | | | | | | | |
| | (a) agriculture, forestry, hunting and fishing | NC | M | | 16.4 | 19.9 | 27.5 | 25.3 | 24.5 | 26.4 | 31.5 | 32.2 | 33.8 | 35.6 | 41.0 | 42.4 |
| | (b) mining and quarrying | NC | M | | 0.0 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 |
| | (c) manufacturing | NC | M | | 166.2 | 165.0 | 202.3 | 259.0 | 269.8 | 207.3 | 169.0 | 154.2 | 185.4 | 234.2 | 280.5 | 269.4 |
| | (d) electricity, gas, steam and air-conditioning supply | NC | M | | 698.4 | 681.1 | 615.6 | 565.1 | 605.3 | 789.0 | 752.8 | 804.7 | 919.9 | 892.1 | 858.6 | 767.9 |
| | (e) water supply; sewerage and waste management | NC | M | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | (f) construction | NC | M | | 420.3 | 473.7 | 427.1 | 499.2 | 510.6 | 458.3 | 473.9 | 495.8 | 539.8 | 544.1 | 587.5 | 576.6 |
| | (g) wholesale and retail trade; repair of motor vehicles and motorcycles | NC | M | | 530.8 | 727.5 | 722.0 | 749.3 | 722.9 | 732.0 | 773.9 | 751.4 | 773.4 | 759.0 | 749.4 | 746.1 |
| | (h) transportation and storage | NC | M | | 23.9 | 39.9 | 44.7 | 41.6 | 41.7 | 39.3 | 47.3 | 23.6 | 26.3 | 67.6 | 80.4 | 79.9 |
| | (i) accommodation and food service activities | NC | M | | 3.8 | 4.9 | 2.4 | 2.0 | 3.8 | 6.2 | 7.7 | 6.5 | 10.4 | 13.0 | 27.6 | 27.4 |
| | (j) information and communication | NC | M | | 3.1 | 3.1 | 3.1 | 2.4 | 3.4 | 4.4 | 3.7 | 3.2 | 10.2 | 12.2 | 14.3 | 14.0 |
| | (k) financial and insurance activities | NC | M | | 867.1 | 220.4 | 202.6 | 202.8 | 177.9 | 198.4 | 169.8 | 144.1 | 155.0 | 155.8 | 152.8 | 174.0 |
| | (l) real estate activities | NC | M | | 803.5 | 836.6 | 893.8 | 914.4 | 926.1 | 1,074.6 | 1,084.2 | 1,170.0 | 1,178.4 | 1,285.7 | 1,268.4 | 1,366.6 |
| | (m) professional, scientific and technical activities | NC | M | | 0.0 | 0.0 | 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 | M | | 0.0 | 0.0 | 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 | M | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | (p) education | NC | M | | 10.7 | 10.7 | 11.6 | 12.2 | 13.4 | 17.4 | 23.5 | 26.8 | 32.7 | 32.3 | 38.7 | 43.0 |
| | (q) human health and social work activities | NC | M | | 0.9 | 0.9 | 0.9 | 1.0 | 1.1 | 3.8 | 5.5 | 2.9 | 3.5 | 5.2 | 4.6 | 5.9 |
| | (r) arts, entertainment and recreation | NC | M | | 1.2 | 1.2 | 1.2 | 1.2 | 1.2 | 0.7 | 0.0 | 0.0 | 3.5 | 3.0 | 2.8 | 1.1 |
| | (s) other service activities (export) | NC | M | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | (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 | 0.0 | 0.0 |
| | (t*) other financing of households ⁹ | NC | M | | 836.4 | 799.3 | 853.0 | 878.9 | 930.6 | 896.7 | 954.3 | 1,047.5 | 1,018.2 | 995.7 | 1,059.4 | 1,055.0 |
| | (u) activities of extraterritorial organisations and bodies | NC | M | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | (u*) financing to nonresidents ¹⁰ | NC | M | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| AD07 | Value (or percentage) of gross NPF by economic activities | | | | | | | | | | | | | | | |
| | Value of gross NPF | NC | M | | 156.5 | ... | 154.0 | ... | 125.0 | 122.2 | 125.1 | 139.8 | 129.9 | 126.6 | 139.4 | 158.6 |
| | Economic activity | | | | | | | | | | | | | | | |
| | (a) agriculture, forestry, hunting and fishing | NC | M | | 2.8 | ... | 4.5 | ... | 4.4 | 4.4 | 2.7 | 4.3 | 4.90 | 2.50 | 4.90 | 2.90 |
| | (b) mining and quarrying | NC | M | | 0.0 | ... | 0.0 | ... | 0.0 | 0.0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.00 | 0.00 |
| | (c) manufacturing | NC | M | | 11.9 | ... | 10.1 | ... | 20.7 | 9.7 | 9.0 | 11.9 | 12.70 | 9.20 | 11.10 | 14.20 |
| | (d) electricity, gas, steam and air-conditioning supply | NC | M | | 3.5 | ... | 4.8 | ... | 1.6 | 1.5 | 3.0 | 5.0 | 4.4 | 3.4 | 3.3 | 3.3 |
| | (e) water supply; sewerage and waste management | NC | M | | 0.0 | ... | 0.0 | ... | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | (f) construction | NC | M | | 0.0 | ... | 0.0 | ... | 0.0 | 7.7 | 7.8 | 10.3 | 9.20 | 6.30 | 8.00 | 6.80 |
| | (g) wholesale and retail trade; repair of motor vehicles and motorcycles | NC | M | | 77.8 | ... | 74.5 | ... | 65.4 | 70.9 | 68.3 | 74.5 | 64.9 | 67.4 | 72.2 | 84.6 |
| | (h) transportation and storage | NC | M | | 9.5 | ... | 8.9 | ... | 4.7 | 4.9 | 4.9 | 3.6 | 4.00 | 5.00 | 4.30 | 4.90 |
| | (i) accommodation and food service activities | NC | M | | 0.6 | ... | 0.3 | ... | 0.3 | 0.4 | 0.4 | 0.3 | 0.2 | 0.2 | 0.3 | 0.2 |
| | (j) information and communication | NC | M | | 0.0 | ... | 0.0 | ... | 0.0 | 0.0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.00 | 0.00 |
| | (k) financial and insurance activities | NC | M | | 0.0 | ... | 0.0 | ... | 0.0 | 0.0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.00 | 0.00 |
| | (l) real estate activities | NC | M | | 28.8 | ... | 21.0 | ... | 8.2 | 9.2 | 5.6 | 17.9 | 11.90 | 19.30 | 16.40 | 26.80 |
| | (m) professional, scientific and technical activities | NC | M | | 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 | M | | 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 | M | | 0.0 | ... | 0.0 | ... | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | (p) education | NC | M | | 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 | M | | 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 | M | | 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 | | 0.0 | ... | 0.0 | ... | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.00 | 0.00 |
| | (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 |

| Code | Indicator | Standard | Currency | Units | 2013A | 2014Q1 | 2014Q2 | 2014Q3 | 2014Q4 | 2015Q1 | 2015Q2 | 2015Q3 | 2015Q4 | 2016Q1 | 2016Q2 | 2016Q3 |
|-------------|---|----------|----------|-------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | (*) other financing of households | | NC | M | 21.6 | ... | 29.9 | ... | 19.7 | 13.5 | 23.4 | 12.0 | 17.70 | 13.30 | 18.90 | 14.90 |
| | (u) activities of extraterritorial organisations and bodies | | NC | M | 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 | M | 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 <i>Sharī'ah</i>-compliant contract | | | | | | | | | | | | | | | |
| | Total returns ¹¹ | | NC | M | 270.3 | ... | 272.0 | ... | 277.8 | 291.7 | 296.4 | 297.4 | 304.4 | 328.8 | 332.2 | 334.5 |
| | <i>Murābahah</i> | | NC | M | 184.9 | ... | 185.6 | ... | 190.2 | 198.0 | 201.2 | 200.0 | 204.8 | 220 | 222.0 | 221.8 |
| | <i>Commodity Murābahah / Tawwaruq</i> | | NC | M | 18.3 | ... | 7.0 | ... | 4.5 | 0.1 | 0.2 | 0.3 | 0.4 | 0.4 | 0.8 | 0.8 |
| | <i>Salam</i> | | NC | M | 0.0 | ... | 0.0 | ... | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | <i>Istisnā'</i> | | NC | M | 0.0 | ... | 0.0 | ... | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.4 | 0.4 |
| | <i>Ijārah/Ijārah Muntahia Bittamlik</i> | | NC | M | 64.6 | ... | 74.4 | ... | 78.1 | 88.8 | 89.8 | 91.9 | 93.8 | 102.8 | 103.6 | 105.7 |
| | <i>Muḍārabah</i> | | NC | M | 0.3 | ... | 0.2 | ... | 0.1 | 0.0 | 0.2 | 0.3 | 0.3 | 0.4 | 0.4 | 0.4 |
| | <i>Mushārahah</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> | | NC | M | 0.4 | ... | 0.4 | ... | 0.4 | 0.4 | 0.4 | 0.4 | 0.4 | 0.4 | 0.4 | 0.4 |
| | <i>Wakālah</i> | | NC | M | 0.0 | ... | 0.0 | ... | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | <i>Qarḍ Hassan</i> | | NC | M | 0.0 | ... | 0.0 | ... | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | Others | | NC | M | 1.8 | ... | 4.4 | ... | 4.5 | 4.4 | 4.6 | 4.5 | 4.7 | 4.8 | 4.6 | 5.0 |
| | (i) <i>Bai Ajel</i> | | NC | M | 1.8 | ... | 4.4 | ... | 4.5 | 4.4 | 4.4 | 4.3 | 4.6 | 4.4 | 4.4 | 4.5 |
| | (ii) <i>Ijarah mawsufa fi al-dhimmah (also called forward ijarah)</i> | | NC | M | 0.0 | ... | 0.0 | ... | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.4 | 0.2 | 0.5 |
| | (iii) | | NC | M | 0.0 | ... | 0.0 | ... | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | Others | | NC | M | 0.0 | ... | 0.0 | ... | 0.0 | 0.0 | 0.2 | 0.2 | 0.1 | 0.0 | 0.0 | 0.0 |

Structural Islamic Financial Indicators (SIFIs)

| Code | Indicator | Currency | Units | 2013A | 2014Q1 | 2014Q2 | 2014Q3 | 2014Q4 | 2015Q1 | 2015Q2 | 2015Q3 | 2015Q4 | 2016Q1 | 2016Q2 | 2016Q3 |
|-------------|--|------------|-------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| ST01 | Number of Islamic banks | <i>n.a</i> | G | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| | Number of domestic branch offices | <i>n.a</i> | G | 135 | 141 | 141 | 143 | 147 | 151 | 156 | 158 | 161 | 161 | 163 | 166 |
| | Number of ATMs | <i>n.a</i> | G | 230 | 234 | 237 | 242 | 254 | 274 | 287 | 283 | 287 | 294 | 304 | 328 |
| ST02 | Number of employees | <i>n.a</i> | G | 3223 | 3251 | 3299 | 3318 | 3389 | 3420 | 3546 | 3603 | 3662 | 3717 | 3746 | 3770 |
| ST03 | Total assets | NC | M | 5,505.2 | 5,882.6 | 5,844.5 | 5,983.6 | 6,135.2 | 6,223.9 | 6,486.9 | 6,652.7 | 6,830.1 | 6,928.6 | 7,141.7 | 7,306.4 |
| | Total <i>Sharī'ah</i> -compliant financing (excluding interbank financing) ¹² | NC | M | 3,989.8 | 3,582.2 | 3,601.7 | 3,759.3 | 3,814.8 | 4,024.7 | 4,042.7 | 4,260.8 | 4,410.3 | 4,567.1 | 4,683.6 | 4,664.2 |
| | <i>Sukūk</i> holdings | NC | M | 19.5 | 15.6 | 20.4 | 19.7 | 29.3 | 29.3 | 35.3 | 33.9 | 40.3 | 41.8 | 113.4 | 125.5 |
| | Other <i>Sharī'ah</i> -compliant securities | NC | M | 0.2 | 0.2 | 3.2 | 9.0 | 8.8 | 14.7 | 14.5 | 19.2 | 16.5 | 24.0 | 15.4 | 24.1 |
| | Interbank financing | NC | M | 95.7 | 87.0 | 103.1 | 100.3 | 111.3 | 113.2 | 104.4 | 100.2 | 92.1 | 113.7 | 100.1 | 128.1 |
| | All other assets | NC | M | 1,400.0 | 2,197.6 | 2,116.1 | 2,095.3 | 2,171.0 | 2,042.0 | 2,290.0 | 2,238.6 | 2,270.9 | 2,182.0 | 2,229.2 | 2,364.5 |
| ST04 | Total funding/liabilities and equities | NC | M | 5,505.2 | 5,882.6 | 5,844.5 | 5,983.6 | 6,135.2 | 6,223.9 | 6,486.9 | 6,652.7 | 6,830.1 | 6,928.6 | 7,141.7 | 7,306.4 |
| | Profit-sharing investment accounts (PSIA) | NC | M | 3,013.8 | 3,087.1 | 3,250.4 | 3,154.2 | 3,438.7 | 3,515.9 | 3,686.5 | 3,591.1 | 3,930.4 | 4,012.1 | 4,112.4 | 4,159.9 |
| | Other remunerative funding (<i>Murābahah</i> , <i>Commodity Murābahah</i> etc.) ¹³ | NC | M | 187.3 | 154.0 | 133.3 | 123.8 | 120.8 | 85.8 | 81.8 | 43.0 | 40.2 | 12.0 | 3.4 | 0.0 |
| | Nonremunerative funding (current account, <i>Wadī'ah</i>) | NC | M | 1,526.6 | 1,595.2 | 1,679.7 | 1,716.6 | 1,733.2 | 1,759.3 | 1,856.0 | 2,134.7 | 1,943.5 | 1,961.2 | 2,074.3 | 2,180.2 |
| | <i>Sukūk</i> issued | NC | M | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | Other <i>Sharī'ah</i> -compliant securities issued | NC | M | 0.0 | 0.0 | 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 | 30.1 | 16.5 | 13.5 | 13.2 | 9.2 | 8.7 | 16.5 | 6.2 | 6.1 | 12.6 | 11.1 | 15.6 |
| | All other liabilities | NC | M | 199.5 | 467.6 | 208.5 | 402.3 | 242.3 | 253.8 | 246.5 | 262.0 | 273.9 | 283.0 | 298.8 | 286.7 |
| | Capital and reserves | NC | M | 547.9 | 562.2 | 559.1 | 573.5 | 591.0 | 600.4 | 599.6 | 615.7 | 636 | 647.7 | 641.7 | 664.0 |
| ST05 | Total revenues ¹⁴ | NC | M | 311.3 | ... | 315.2 | ... | 321.6 | 331.7 | 340.4 | 340.1 | 349.3 | 377.2 | 383.6 | 389.2 |
| | Financing based | NC | M | 270.3 | ... | 272.0 | ... | 277.8 | 291.7 | 296.4 | 297.4 | 304.4 | 328.8 | 332.2 | 334.5 |
| | Investment based (<i>Sukūk</i> , other <i>Sharī'ah</i> -compliant securities etc.) | NC | M | 5.5 | ... | 7.2 | ... | 9.1 | 4.8 | 7.8 | 5.9 | 6.9 | 3.6 | 7.4 | 5.7 |
| | Fee based | NC | M | 22.0 | ... | 24.6 | ... | 25.1 | 24.8 | 25.6 | 25.9 | 26.1 | 33.2 | 33.2 | 32.6 |
| | Other | NC | M | 13.5 | ... | 11.4 | ... | 9.6 | 10.4 | 10.6 | 10.9 | 11.9 | 11.6 | 10.8 | 16.4 |
| ST06 | Earnings before taxes and <i>Zakat</i> | NC | M | 91.7 | ... | 85.0 | ... | 88.4 | 98.0 | 104.8 | 104.1 | 109.6 | 113.2 | 128.8 | 132.1 |

| Code | Indicator | Standard | Currency | Units | 2013A | 2014Q1 | 2014Q2 | 2014Q3 | 2014Q4 | 2015Q1 | 2015Q2 | 2015Q3 | 2015Q4 | 2016Q1 | 2016Q2 | 2016Q3 |
|-------------|---|----------|----------|-------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------|---------|
| ST07 | Value (or percentage) of financing by type of <i>Shari'ah</i>-compliant contract | | | | | | | | | | | | | | | |
| | Total financing ² | | NC | M | 4,382.7 | 3,984.3 | 4,007.9 | 4,155.5 | 4,232.4 | 4,454.6 | 4,497.2 | 4,663.0 | 4,890.5 | 5,035.5 | 5166.0 | 5,169.3 |
| | <i>Murabahah</i> | | NC | M | 2,678.8 | 2,763.0 | 2,750.2 | 2,845.3 | 2,891.1 | 3,041.9 | 3,043.4 | 3,194.8 | 3355.9 | 3434.7 | 3523.5 | 3,459.0 |
| | <i>Commodity Murabahah / Tawwaruq</i> | | NC | M | 755.3 | 210.3 | 176.2 | 186.0 | 172.8 | 190.8 | 165.1 | 138.3 | 144.4 | 147 | 140.2 | 157.5 |
| | <i>Salam</i> | | NC | M | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | <i>Istisna'</i> | | NC | M | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.9 | 2.1 | 3.1 | 4.9 | 5.3 |
| | <i>Ijarah / Ijarah Muntahia Bittamlik</i> | | NC | M | 846.7 | 898.0 | 958.2 | 1,009.7 | 1,065.3 | 1,109.8 | 1,165.7 | 1,199.4 | 1264.8 | 1312.1 | 1361.5 | 1,408.5 |
| | <i>Muðarabah</i> | | NC | M | 4.0 | 4.1 | 3.5 | 3.1 | 0.8 | 0.8 | 4.4 | 9.7 | 9.2 | 8.9 | 0.3 | 0.3 |
| | <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 | 0.0 | 0.0 |
| | <i>Diminishing Musharakah</i> | | NC | M | 22.4 | 23.0 | 23.7 | 24.4 | 25.5 | 25.8 | 26.1 | 26.8 | 27.7 | 28.3 | 28.8 | 29.5 |
| | <i>Wakalah</i> | | NC | M | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | <i>Qard Hassan</i> | | NC | M | 12.8 | 13.4 | 14.1 | 15.3 | 12.9 | 17.2 | 18.0 | 19.1 | 19.5 | 25.5 | 29.5 | 31.3 |
| | <i>Others</i> | | NC | M | 62.7 | 72.5 | 82.0 | 71.7 | 64.0 | 68.3 | 74.5 | 74.0 | 66.9 | 75.9 | 77.3 | 77.9 |
| | <i>(i) Bai Ajel</i> | | NC | M | 62.4 | 72.5 | 81.9 | 71.7 | 64.0 | 61.0 | 66.0 | 63.5 | 65.1 | 63.2 | 64.5 | 63.2 |
| | <i>(ii) Ijarah mawsufa fi al-dhimmah (also called forward ijarah)</i> | | NC | M | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1.2 | 1.5 | 1.6 | 2.0 | 2.1 | 4.1 |
| | <i>(iii)</i> | | NC | M | 0.0 | 0.0 | 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 | 0.3 | 0.0 | 0.1 | 0.0 | 0.0 | 7.3 | 7.3 | 9.0 | 0.2 | 10.7 | 10.7 | 10.6 |
| ST08 | Assets held by domestic systemically important Islamic banks ¹⁵ | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |

Source: **Central Bank of Jordan**

Note:

- M - indicates Millions
- G - indicates General number
- NC - indicates National Currency
- n.a - not applicable
- (...) - indicates the data is not available

- 1 Rate of Alpha = 30%, IFSB Standard 2 & IFSB Standard 7.
- 2 Total Financing, excluding Interbank financing and before deducting the following items: (provisions, deferred returns, outstanding revenues) as reported on the financial statements.
- 3 The data is accumulated and annualized multiplying the accumulated data of Q1, Q2, Q3 and Q4 with factors 4, 2, 1.33 and 1 respectively.
- 4 Represents the average total assets.
- 5 Represents average equity.
- 6 On-balance sheet items only.
- 7 After weighting the indirect credit facility items and after deducting the cash margins
- 8 Direct investment accounts (Reverse Tawaruq) are excluded
- 9 Includes: car purchase financing, consumption financing, personal financing
- 10 Data belonging to this item is included in the above items
- 11 Total return is calculated before deducting the following items: Income distributed to IAH, IRR, PER, ...etc.; the data is accumulated and annualized multiplying the accumulated data of Q1, Q2, Q3 and Q4 with factors 4, 2, 1.33 and 1 respectively.
- 12 Total financing is calculated after deducting the following items: provisions, deferred returns, outstanding revenues as reported on the financial statements.
- 13 Direct investment accounts (Reverse Tawaruq), please note that Central Bank of Jordan banned this type of account, so there was a steady decrease overtime, until it reach Zero.
- 14 Total revenues generated before deducting any item; the data is accumulated and annualized multiplying the accumulated data of Q1, Q2, Q3 and Q4 with factors 4, 2, 1.33 and 1 respectively.
- 15 The Central Bank of Jordan is in the final step to approve the methodology (the mechanism) that will define D-SIBs. Therefore, if there is any Islamic bank defined as a D-SIB, the data will be available in the next compilation (2016Q4).