

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

Country:		Kuwait														
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
<b>End-of-period exchange rate (KWD / USD):</b>					0.284	0.282	0.282	0.284	0.285	0.300	0.302	0.302	0.303	0.302	0.302	0.301
<b>Capital Adequacy : Basel Standard</b>																
CP01a	<b>CAR</b>				19.2%	18.5%	18.5%	18.8%	17.4%	17.3%	16.6%	16.3%	17.2%	17.4%	18.0%	17.9%
	Total regulatory capital	Basel III			...	...	...	...	...	...	...	...	...	...	...	...
	Risk-weighted assets (RWA)	Basel III			...	...	...	...	...	...	...	...	...	...	...	...
CP02a	<b>Tier 1 capital to RWA</b>				18.9%	18.3%	18.3%	18.5%	16.0%	16.0%	15.3%	15.0%	16.1%	16.0%	16.5%	16.4%
	Tier 1 capital <sup>1</sup>	Basel III			...	...	...	...	...	...	...	...	...	...	...	...
	RWA	Basel III			...	...	...	...	...	...	...	...	...	...	...	...
CP03a	<b>Common Equity Tier 1 (CET1) capital to RWA</b>				...	...	...	...	15.1%	15.1%	14.4%	14.1%	15.7%	15.6%	15.6%	15.6%
	CET1 capital	Basel III			...	...	...	...	...	...	...	...	...	...	...	...
	RWA	Basel III			...	...	...	...	...	...	...	...	...	...	...	...
<b>Capital Adequacy: IFSB Formula</b>																
CP01b	<b>CAR (IFSB)</b>				...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...
CP02b	<b>Tier 1 capital to RWA (IFSB)</b>				...	...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...
CP03b	<b>Common Equity Tier 1 (CET1) capital to RWA (IFSB)</b>				...	...	...	...	...	...	...	...	...	...	...	...
	CET1 capital				...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...
<b>Asset Quality</b>																
CP04	<b>Gross nonperforming financing (gross NPF) ratio</b>				4.0%	4.4%	4.0%	3.6%	3.5%	3.3%	3.3%	3.4%	2.5%	2.5%	2.5%	2.2%
	Gross NPF				...	...	...	...	...	...	...	...	...	...	...	...
	Total financing				...	...	...	...	...	...	...	...	...	...	...	...
CP05	<b>Net nonperforming financing (net NPF) to capital</b>				4.6%	7.3%	6.3%	4.0%	4.3%	3.5%	4.3%	4.0%	1.6%	1.5%	1.7%	-1.7%
	Net NPF				...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...	...	...
CP06	<b>Provisions for gross nonperforming financing (gross NPF)</b>				76.1%	67.8%	71.5%	79.9%	77.7%	81.2%	77.9%	79.7%	89.0%	90.2%	88.6%	113.5%
	Provisions				...	...	...	...	...	...	...	...	...	...	...	...
	Gross NPF				...	...	...	...	...	...	...	...	...	...	...	...
<b>Earnings</b>																
CP07	<b>Return on assets (ROA)</b>				1.0%	1.1%	1.1%	1.0%	1.5%	1.2%	1.2%	1.3%	1.3%	1.1%	1.1%	1.3%
	Net income (before extraordinary items, taxes, and Zakat)				...	...	...	...	...	...	...	...	...	...	...	...
	Total assets				...	...	...	...	...	...	...	...	...	...	...	...
CP08	<b>Return on equity (ROE)</b>				8.2%	9.1%	8.9%	8.3%	13.0%	10.3%	9.7%	10.8%	10.8%	9.8%	9.6%	11.2%
	Net income (before extraordinary items, taxes, and Zakat)				...	...	...	...	...	...	...	...	...	...	...	...
	Equity				...	...	...	...	...	...	...	...	...	...	...	...
CP09	<b>Net profit margin</b>				13.4%	19.4%	20.0%	17.2%	21.0%	22.6%	22.7%	24.8%	18.4%	21.8%	20.1%	24.8%
	Net income (before extraordinary items, taxes, and Zakat)				...	...	...	...	...	...	...	...	...	...	...	...
	Gross income				...	...	...	...	...	...	...	...	...	...	...	...
CP10	<b>Cost to income</b>				51.4%	54.8%	45.5%	51.0%	18.0%	43.1%	37.2%	37.9%	31.1%	42.5%	34.7%	30.7%
	Operating costs				...	...	...	...	...	...	...	...	...	...	...	...
	Gross income				...	...	...	...	...	...	...	...	...	...	...	...
<b>Leverage</b>																
CP11	<b>Capital to assets (balance sheet definition)</b>				12.6%	11.6%	11.2%	11.2%	10.5%	10.3%	10.2%	10.2%	10.7%	10.3%	10.6%	10.6%
	Tier 1 capital <sup>1</sup>				...	...	...	...	...	...	...	...	...	...	...	...
	Total assets				...	...	...	...	...	...	...	...	...	...	...	...
CP12	<b>Leverage (regulatory definition)</b>				...	...	...	...	9.1%	8.9%	8.8%	8.8%	9.5%	9.1%	9.3%	9.3%
	Tier 1 capital <sup>1</sup>				...	...	...	...	...	...	...	...	...	...	...	...
	Exposure				...	...	...	...	...	...	...	...	...	...	...	...
<b>Liquidity</b>																
CP13	<b>Liquid assets ratio</b>				26.4%	34.3%	33.5%	32.5%	36.5%	37.2%	32.4%	32.2%	32.2%	33.7%	33.4%	30.9%
	Liquid assets				...	...	...	...	...	...	...	...	...	...	...	...
	Total assets				...	...	...	...	...	...	...	...	...	...	...	...

Code	Indicator		2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
CP14	<b>Liquid assets to short-term liabilities</b>		38.0%	50.1%	47.2%	46.2%	51.0%	54.1%	44.9%	47.1%	43.9%	46.5%	46.3%	42.8%
	Liquid assets		...	...	...	...	...	...	...	...	...	...	...	...
	Short-term liabilities		...	...	...	...	...	...	...	...	...	...	...	...
CP15	<b>Liquidity coverage ratio (LCR)</b>		...	...	...	...	...	258.6%	196.1%	155.6%	211.6%	164.0%	191.7%	...
	Stock of Shari'ah-compliant high quality liquid assets		...	...	...	...	...	...	...	...	...	...	...	...
	Total net cash outflows over the next 30 calendar days		...	...	...	...	...	...	...	...	...	...	...	...
CP16	<b>Net stable funding ratio (NSFR)</b>		...	...	...	...	...	...	...	...	...	...	...	...
	Available stable funding (ASF)		...	...	...	...	...	...	...	...	...	...	...	...
	Required stable funding (RSF)		...	...	...	...	...	...	...	...	...	...	...	...
<b>Sensitivity to Risks</b>														
CP17	<b>Net foreign exchange open position to capital</b>		2.7%	1.2%	2.5%	2.6%	3.6%	3.1%	2.4%	3.1%	3.1%	1.4%	2.5%	2.1%
	Net FX open position		...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital		...	...	...	...	...	...	...	...	...	...	...	...
CP18	<b>Large exposures to capital</b>		45.2%	62.0%	71.6%	69.2%	53.0%	61.0%	66.1%	65.7%	55.0%	59.9%	71.4%	88.1%
	Value of large exposures		...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital (or balance sheet capital) *		...	...	...	...	...	...	...	...	...	...	...	...
CP19	<b>Growth of financing to private sector</b>		...	...	...	...	...	...	...	...	...	...	...	...
	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	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
AD01	<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			...	...	...	...	...	...	...	...	...	...	...	...
AD02	<b>Total off-balance sheet items to total assets</b>			24.6%	21.7%	21.2%	21.1%	22.1%	21.8%	21.8%	21.8%	16.5%	17.1%	18.0%	17.5%
	Off-balance sheet items			...	...	...	...	...	...	...	...	...	...	...	...
	Total assets			...	...	...	...	...	...	...	...	...	...	...	...
AD03	<b>Foreign-currency denominated funding to total funding</b>			29.1%	28.0%	29.6%	30.5%	30.7%	29.9%	31.8%	30.6%	31.7%	31.2%	32.3%	32.4%
	FX funding <sup>2</sup>			...	...	...	...	...	...	...	...	...	...	...	...
	Total funding			...	...	...	...	...	...	...	...	...	...	...	...
AD04	<b>Foreign-currency denominated financing to total financing</b>			30.1%	30.1%	39.7%	41.3%	30.7%	30.4%	31.1%	29.0%	29.8%	31.2%	30.7%	29.6%
	FX financing <sup>2</sup>			...	...	...	...	...	...	...	...	...	...	...	...
	Total financing			...	...	...	...	...	...	...	...	...	...	...	...
AD05	<b>Value of Sukuk holdings to capital</b>			27.6%	30.4%	30.7%	31.4%	37.4%	38.3%	37.7%	38.7%	35.7%	38.9%	43.4%	45.1%
	Sukuk holdings			...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital*			...	...	...	...	...	...	...	...	...	...	...	...
AD06	<b>Value (or percentage) of Shari'ah-compliant financing by economic activity</b>														
	Value of Shari'ah-compliant financing														
	Oil/gas			0.9%	0.9%	0.8%	0.7%	0.7%	0.7%	0.8%	0.7%	0.7%	0.6%	0.9%	1.4%
	Trade			11.0%	10.6%	11.0%	11.1%	10.9%	11.1%	11.2%	11.3%	10.9%	11.2%	11.1%	11.2%
	Industry			6.0%	5.7%	5.5%	5.6%	5.5%	5.4%	5.2%	5.0%	5.5%	6.0%	6.0%	6.0%
	Construction			6.2%	5.9%	5.9%	6.0%	6.1%	5.8%	5.8%	5.9%	5.7%	6.1%	6.4%	6.4%
	Real Estate			29.6%	29.0%	28.8%	28.5%	28.3%	28.1%	26.7%	27.1%	26.4%	25.3%	25.6%	24.4%
	Equity purchase loans			1.5%	1.5%	1.3%	1.3%	1.2%	1.2%	1.3%	1.4%	1.4%	1.6%	1.6%	1.7%
	Of which: Corporate			1.3%	1.3%	1.2%	0.4%	0.4%	0.4%	0.3%	0.4%	0.3%	0.3%	0.3%	0.4%
	Of which: individuals			0.2%	0.2%	0.2%	0.8%	0.8%	0.9%	0.9%	1.0%	1.0%	1.3%	1.3%	1.3%
	Agriculture/fishing			0.4%	0.5%	0.4%	0.5%	0.5%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%
	Investment companies			3.7%	3.5%	3.6%	3.5%	2.7%	3.3%	3.5%	3.3%	3.2%	3.5%	2.9%	2.9%
	Banks			4.9%	7.3%	10.1%	8.4%	9.9%	9.7%	11.5%	9.2%	10.9%	10.0%	11.1%	9.5%
	Services			5.1%	5.1%	4.9%	4.9%	4.7%	5.1%	5.8%	5.8%	6.2%	6.5%	6.3%	6.3%
	Of which: Public			0.6%	0.5%	0.5%	0.5%	0.7%	1.1%	1.3%	1.2%	1.3%	1.4%	1.3%	1.3%
	Of which: Private (e.g., Telecommunication)			4.5%	4.6%	4.4%	4.4%	4.1%	4.0%	4.5%	4.6%	4.4%	4.9%	5.1%	5.0%
	Households			23.0%	22.9%	21.9%	22.6%	23.2%	23.3%	22.9%	24.4%	24.6%	24.9%	24.9%	24.9%
	Of which: Credit card advances			0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
	Of which: Installment Loans			17.1%	17.5%	17.0%	17.5%	18.1%	18.5%	18.1%	19.8%	19.8%	19.9%	20.3%	20.3%
	Of which: Consumer loans			5.3%	5.0%	4.5%	4.6%	4.5%	4.3%	4.1%	4.2%	4.2%	4.2%	4.1%	4.1%
	Other			7.6%	7.0%	5.6%	7.1%	6.3%	5.9%	5.0%	5.3%	4.8%	5.1%	5.4%	4.9%
AD07	<b>Value (or percentage) of gross NPF by economic activities</b>														
	Value of gross NPF														
	Economic activity			...	...	...	...	...	...	...	...	...	...	...	...
	(a) agriculture, forestry, hunting and fishing			...	...	...	...	...	...	...	...	...	...	...	...
	(b) mining and quarrying			...	...	...	...	...	...	...	...	...	...	...	...

(c)	manufacturing	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
(d)	electricity, gas, steam and air-conditioning supply	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
(e)	water supply; sewerage and waste management	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
(f)	construction	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
(g)	wholesale and retail trade; repair of motor vehicles and motorcycles	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
(h)	transportation and storage	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
(i)	accommodation and food service activities	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
(j)	information and communication	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
(k)	financial and insurance activities	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
(l)	real estate activities	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
(m)	professional, scientific and technical activities	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
(n)	administrative and support service activities	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
(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)	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
(t)	activities of households as employers	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
(*)	other financing of households	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
(u)	activities of extraterritorial organisations and bodies	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
(u*)	financing to nonresidents	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>AD08</b>	<b>Value (or percentage) of returns by major type of Sharī'ah-compliant contract</b>																
	Total returns	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Murābahah</i>	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Commodity Murābahah / Tawwarruq</i>	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Salam</i>	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Istisnā'</i>	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Ijārah/Ijārah Muntahia Bittamlik</i>	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Mudārabah</i>	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Mushārakah</i>	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Diminishing Mushārakah</i>	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Wakālah</i>	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Qard' Hassan</i>	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Others</i>	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>(i)</i>	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>(ii)</i>	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>(iii)</i>	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Others</i>	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>Structural Islamic Financial Indicators (SIFIs)</b>																	
Code	Indicator	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3		
<b>ST01</b>	<b>Number of Islamic banks</b>	<i>n.a</i>	<i>G</i>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>
	Number of domestic branch offices	<i>n.a</i>	<i>G</i>	159	159	163	164	164	165	167	168	171	172	175	177		
	Number of ATMs	<i>n.a</i>	<i>G</i>	400	423	403	423	479	487	482	491	517	516	528	524		
<b>ST02</b>	<b>Number of employees</b>	<i>n.a</i>	<i>G</i>	...	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>ST03</b>	<b>Total assets</b>	<i>NC</i>	<i>M</i>	<b>22,626.6</b>	<b>24,143.1</b>	<b>24,919.8</b>	<b>25,459.9</b>	<b>25,813.0</b>	<b>26,114.6</b>	<b>26,638.7</b>	<b>26,237.7</b>	<b>26,382.8</b>	<b>27,030.0</b>	<b>27,353.4</b>	<b>27,239.4</b>		
	Total Sharī'ah-compliant financing (excluding interbank financing) <sup>3</sup>	<i>NC</i>	<i>M</i>	13,804.3	14,533.3	15,708.4	16,068.9	16,201.2	16,469.3	17,268.5	16,736.6	17,377.9	17,783.2	18,330.9	18,357.3		
	Sukūk holdings	<i>NC</i>	<i>M</i>	800.8	862.2	873.0	906.8	1,099.0	1,117.9	1,108.6	1,132.0	1,087.8	1,186.6	1,366.1	1,420.0		
	Other Sharī'ah-compliant securities	<i>NC</i>	<i>M</i>	673.6	658.8	574.7	580.8	662.1	655.9	673.6	652.9	641.2	593.1	568.4	528.8		
	Interbank financing	<i>NC</i>	<i>M</i>	1,212.8	1,432.8	1,644.1	1,651.8	1,557.2	1,470.4	1,460.5	1,621.9	2,026.7	1,848.5	1,465.3	1,373.7		
	All other assets	<i>NC</i>	<i>M</i>	6,135.1	6,656.1	6,119.6	6,251.7	6,293.4	6,401.0	6,127.4	6,094.3	5,249.2	5,618.6	5,622.8	5,559.6		
<b>ST04</b>	<b>Total funding/liabilities and equities</b>	<i>NC</i>	<i>M</i>	<b>22,626.6</b>	<b>24,143.1</b>	<b>24,919.8</b>	<b>25,459.9</b>	<b>25,813.0</b>	<b>26,114.6</b>	<b>26,638.7</b>	<b>26,237.7</b>	<b>26,382.8</b>	<b>27,030.0</b>	<b>27,353.4</b>	<b>27,239.4</b>		
	Profit-sharing investment accounts (PSIA)			...	...	...	...	...	...	...	...	...	...	...	...		
	Other remunerative funding ( <i>Murābahah, Commodity Murābahah etc.</i> )			...	...	...	...	...	...	...	...	...	...	...	...		
	Nonremunerative funding (current account, Wadī'ah)			...	...	...	...	...	...	...	...	...	...	...	...		
	Sukūk issued			...	...	...	...	...	...	...	...	...	...	...	...		
	Other Sharī'ah-compliant securities issued			...	...	...	...	...	...	...	...	...	...	...	...		
	Interbank funding/liabilities	<i>NC</i>	<i>M</i>	1,791.5	2,362.6	2,648.7	2,340.9	2,470.6	2,485.0	2,596.1	2,315.0	2,200.5	1,907.7	1,916.0	1,500.8		
	All other liabilities			...	...	...	...	...	...	...	...	...	...	...	...		
	Capital and reserves	<i>NC</i>	<i>M</i>	2,764.0	2,815.3	2,916.6	3,016.7	3,085.7	3,066.6	3,133.0	3,124.8	3,093.2	3,050.4	3,187.9	3,250.9		
<b>ST05</b>	<b>Total revenues</b>	<i>NC</i>	<i>M</i>	<b>1,385.7</b>	<b>325.7</b>	<b>637.7</b>	<b>986.3</b>	<b>1,445.8</b>	<b>346.0</b>	<b>675.7</b>	<b>1,013.7</b>	<b>1,469.5</b>	<b>347.4</b>	<b>659.4</b>	<b>1,012.6</b>		
	FX funding <sup>2</sup>	<i>NC</i>	<i>M</i>	824.8	211.8	426.3	689.1	934.0	235.2	468.5	713.8	978.8	247.6	512.0	803.9		
	Investment based (Sukūk, other Sharī'ah-compliant securities etc.)	<i>NC</i>	<i>M</i>	202.1	45.6	74.4	106.9	235.1	47.5	78.1	105.5	212.5	32.8	46.8	69.6		

	Fee based	NC	M	107.6	26.4	54.4	84.8	115.0	26.8	52.9	82.6	115.1	28.8	63.6	94.6
	Other	NC	M	251.3	41.9	82.6	105.6	161.6	36.5	76.2	111.8	163.1	38.2	37.0	44.5
<b>ST06</b>	<b>Earnings before taxes and Zakat</b>	<b>NC</b>	<b>M</b>	<b>221.8</b>	<b>63.1</b>	<b>125.6</b>	<b>185.7</b>	<b>281.8</b>	<b>78.2</b>	<b>153.1</b>	<b>236.9</b>	<b>320.7</b>	<b>75.8</b>	<b>142.8</b>	<b>230.5</b>
<b>ST07</b>	<b>Value (or percentage) of financing by type of Sharī'ah-compliant contract</b>														
	Total financing <sup>3</sup>	NC	M	13,824.6	14,541.8	15,726.8	16,086.8	16,222.9	16,450.0	17,247.4	16,713.6	17,353.2	17,758.9	18,330.9	18,357.3
	<i>Murābahah</i>	NC	M	7,564.5	7,722.8	9,303.2	9,695.0	9,911.9	10,248.2	10,688.7	10,006.4	9,480.6	9,619.3	9,760.1	9,790.9
	<i>Commodity Murābahah/ Tawwaruq</i>	NC	M	3,022.0	3,245.5	3,068.8	3,066.6	3,037.4	2,766.8	3,227.2	3,279.0	4,294.7	4,580.0	4,988.8	5,323.3
	<i>Salam</i>	NC	M	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Istisna'</i>	NC	M	15.0	15.0	15.2	14.3	14.1	119.0	13.3	12.6	111.3	13.7	11.4	11.1
	<i>Ijārah / Ijārah Muntahia Bittamlik</i>	NC	M	2,571.4	2,696.2	2,780.2	2,754.6	2,683.9	2,712.6	2,719.1	2,729.6	2,741.7	2,745.9	2,710.4	2,719.3
	<i>Mudārabah</i>	NC	M	236.7	292.7	287.4	201.9	196.8	169.8	167.3	161.2	167.0	175.6	186.6	297.4
	<i>Mushārahah</i>	NC	M	42.6	42.7	43.1	38.0	36.3	35.5	29.6	24.9	17.4	18.3	17.3	16.1
	<i>Diminishing Mushārahah</i>	NC	M	...	...	...	1.6	1.6	1.3	1.0	0.8	0.8	0.3	0.3	0.3
	<i>Wakālah</i>	NC	M	17.0	16.0	15.5	8.9	10.0	9.7	8.8	7.1	6.0	6.0	7.3	7.0
	<i>Qarḍ Hassan</i>	NC	M	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Others</i>	NC	M	355.4	510.8	213.4	305.8	331.0	387.2	392.2	491.9	533.7	599.9	648.6	191.9
	<i>(i)</i>			...	...	...	...	...	...	...	...	...	...	...	...
	<i>(ii)</i>			...	...	...	...	...	...	...	...	...	...	...	...
	<i>(iii)</i>			...	...	...	...	...	...	...	...	...	...	...	...
	<i>Others</i>			...	...	...	...	...	...	...	...	...	...	...	...
<b>ST08</b>	<b>Assets held by domestic systemically important Islamic banks<sup>4</sup></b>	<b>NC</b>	<b>M</b>	<b>18,453.0</b>	<b>19,800.8</b>	<b>20,302.9</b>	<b>20,719.2</b>	<b>20,778.8</b>	<b>20,893.2</b>	<b>21,255.3</b>	<b>20,654.3</b>	<b>20,431.0</b>	<b>20,879.3</b>	<b>24,389.7</b>	<b>24,151.1</b>

Source: Central Bank of Kuwait

Note:

- G Indicates General Number
- M Indicates Millions
- NC Indicates National Currency
- n.a Not applicable
- (...) Indicates the data is not available

\* Starting from Q4 2014 all regulatory data are calculated according to Basel III.

1 Tier 1 net of Supervisory deductions.

2 Excluding interbank financing/funding.

3 This number was adjusted as a result of adjusting the interbank financing.

4 The mechanism developed to deal with D-SIBs is based on five major factors: size, interconnectedness, un-substitutability, complexity and domestic sentiment. In addition, each factor has its sub-factors.