

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

Country:		Nigeria														
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 (NGN / USD):</b>					155.70	155.74	155.73	155.75	168.00	196.50	196.70	196.99	196.99	197.00	231.76	305.25
<b>Capital Adequacy - Basel Standard</b>																
CP01a	CAR				79.7%	64.7%	52.7%	48.4%	37.5%	36.0%	38.7%	34.0%	32.0%	30.7%	28.4%	34.5%
	Total regulatory capital	Basel I	NC	T	10,004,201.9	9,885,712.9	9,770,919.7	12,498,765.7	10,297,251.4	10,221,697.6	10,715,445.9	10,623,371.0	10,052,152.2	11,030,649.8	10,997,596.9	14,282,079.3
	Risk-weighted assets (RWA)	Basel I	NC	T	12,554,661.9	15,287,256.5	18,539,068.9	25,830,045.0	27,436,818.8	28,432,437.4	27,694,180.5	31,202,127.0	31,368,980.8	35,954,642.5	38,682,839.1	41,447,170.0
CP02a	Tier 1 capital to RWA				79.7%	64.7%	52.7%	48.4%	37.5%	36.0%	38.7%	34.0%	32.0%	30.7%	28.4%	34.5%
	Tier 1 capital	Basel I	NC	T	10,004,201.9	9,885,712.9	9,770,919.7	12,498,765.7	10,297,251.4	10,221,697.6	10,715,445.9	10,623,371.0	10,052,152.2	11,030,649.8	10,997,596.9	14,282,079.3
	RWA	Basel I	NC	T	12,554,661.9	15,287,256.5	18,539,068.9	25,830,045.0	27,436,818.8	28,432,437.4	27,694,180.5	31,202,127.0	31,368,980.8	35,954,642.5	38,682,839.1	41,447,170.0
CP03a	Common Equity Tier 1 (CET1) capital to RWA				...	...	...	...	...	...	...	...	...	...	...	...
	CET1 capital				...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...
<b>Capital Adequacy: IFSB Formula</b>																
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				...	...	...	...	...	...	...	...	...	...	...	...
<b>Asset Quality</b>																
CP04	Gross nonperforming financing (Gross NPF) ratio				1.0%	-0.1%	-0.2%	0.6%	0.6%	0.5%	0.03%	0.37%	1.26%	0.05%	0.19%	0.06%
	Gross NPF*	NC	T		105,835.3	-9,191.4	-21,915.8	103,154.5	118,619.1	118,619.1	7,497.7	91,230.0	331,521.9	13,500.0	63,500.0	20,000.0
	Total financing	NC	T		10,335,667.5	11,314,227.1	13,735,288.2	17,875,400.0	21,517,181.8	22,738,840.2	22,672,728.1	24,890,844.7	26,262,253.2	29,144,956.5	32,681,268.0	34,763,817.6
CP05	Net nonperforming financing (net NPF) to capital				1.1%	-0.1%	-0.2%	0.8%	1.2%	1.2%	0.1%	0.9%	3.3%	0.1%	0.6%	0.1%
	Net NPF*	NC	T		105,835.3	-9,191.4	-21,915.8	103,154.5	118,619.1	118,619.1	7,497.7	91,230.0	331,521.9	13,500.0	63,500.0	20,000.0
	Total regulatory capital	NC	T		10,004,201.9	9,885,712.9	9,770,919.7	12,498,765.7	10,297,251.4	10,221,697.6	10,715,445.9	10,623,371.0	10,052,152.2	11,030,649.8	10,997,596.9	14,282,079.3
CP06	Provisions for gross nonperforming financing (Gross NPF)				...	...	...	...	...	...	...	...	...	...	...	...
	Provisions				...	...	...	...	...	...	...	...	...	...	...	...
	Gross NPF				...	...	...	...	...	...	...	...	...	...	...	...
<b>Earnings</b>																
CP07	Return on assets (ROA)				-3.2%	-0.1%	-0.1%	0.2%	0.4%	0.3%	0.1%	0.0%	0.1%	0.1%	0.0%	0.0%
	Net income (before extraordinary items, taxes, and Zakat)	NC	T		-1,095,367.8	-48,105.6	-51,396.2	103,216.2	154,010.8	154,010.8	64,330.3	3,512.5	53,520.3	30,992.3	11,522.3	7,060.2
	Total assets	NC	T		34,339,290.0	36,499,069.0	36,184,400.2	42,077,736.5	43,888,067.3	45,779,679.1	55,834,718.1	53,563,246.5	54,308,262.1	61,116,439.1	68,046,025.5	65,710,613.4
CP08	Return on equity (ROE)				-9.3%	-0.4%	-0.4%	0.9%	1.3%	1.3%	0.5%	0.0%	0.5%	0.3%	0.1%	0.0%
	Net income (before extraordinary items, taxes, and Zakat)	NC	T		-1,095,367.8	-48,105.6	-51,396.2	103,216.2	154,010.8	154,010.8	64,330.3	3,512.5	53,520.3	30,992.3	11,522.3	7,060.2
	Equity	NC	T		11,747,297.1	11,747,297.1	11,747,297.1	11,747,297.1	11,747,297.1	11,747,297.1	11,829,699.7	11,829,699.7	11,829,699.7	11,829,699.7	11,829,699.7	14,732,124.7
CP09	Net profit margin				-11.5%	-10.9%	-9.6%	11.7%	14.2%	14.2%	20.1%	1.1%	8.6%	6.9%	3.2%	1.5%
	Net income (before extraordinary items, taxes, and Zakat)	NC	T		-1,095,367.8	-48,105.6	-51,396.2	103,216.2	154,010.8	154,010.8	64,330.3	3,512.5	53,520.3	30,992.3	11,522.3	7,060.2
	Gross income	NC	T		932,332.4	440,647.4	533,083.6	880,456.4	1,084,638.6	1,084,638.6	320,208.2	322,201.5	624,396.6	447,058.9	362,629.5	473,876.6
CP10	Cost to income				217.5%	113.0%	113.8%	76.6%	74.9%	74.9%	77.6%	98.9%	38.3%	90.0%	96.8%	94.3%
	Operating costs	NC	T		2,027,700.2	497,944.4	606,395.6	674,085.7	812,008.6	812,008.6	248,380.2	318,689.0	239,354.4	402,566.6	351,107.2	446,816.4
	Gross income	NC	T		932,332.4	440,647.4	533,083.6	880,456.4	1,084,638.6	1,084,638.6	320,208.2	322,201.5	624,396.6	447,058.9	362,629.5	473,876.6
<b>Leverage</b>																
CP11	Capital to assets (balance sheet definition)				29.1%	27.1%	27.0%	29.7%	23.5%	22.3%	19.2%	19.8%	18.5%	18.0%	16.2%	21.7%
	Tier 1 capital	NC	T		10,004,201.9	9,885,712.9	9,770,919.7	12,498,765.7	10,297,251.4	10,221,697.6	10,715,445.9	10,623,371.0	10,052,152.2	11,030,649.8	10,997,596.9	14,282,079.3
	Total assets	NC	T		34,339,290.0	36,499,069.0	36,184,400.2	42,077,736.5	43,888,067.3	45,779,679.1	55,834,718.1	53,563,246.5	54,308,262.1	61,116,439.1	68,046,025.5	65,710,613.4
CP12	Leverage (regulatory definition)				...	...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...
	Exposure				...	...	...	...	...	...	...	...	...	...	...	...
<b>Liquidity</b>																
CP13	Liquid assets ratio				49.8%	48.5%	34.3%	21.9%	29.9%	14.9%	17.4%	11.1%	18.0%	16.5%	16.7%	12.9%
	Liquid assets	N	NC	T	17,098,836.4	17,695,066.3	12,411,852.0	9,235,351.8	13,129,106.9	6,821,425.8	9,736,521.2	5,941,804.1	9,751,905.1	10,107,037.5	11,340,456.4	8,469,120.9
	Total assets	NC	NC	T	34,339,290.0	36,499,069.0	36,184,400.2	42,077,736.5	43,888,067.3	45,779,679.1	55,834,718.1	53,563,246.5	54,308,262.1	61,116,439.1	68,046,025.5	65,710,613.4

Code	Indicator			78.0%	76.8%	52.7%	34.3%	47.7%	49.2%	64.3%	38.5%	59.2%	49.0%	60.2%	43.7%
<b>CP14</b>	<b>Liquid assets to short-term liabilities</b>														
	Liquid assets	NC	T	17,098,836.4	17,695,066.3	12,411,852.0	9,235,351.8	13,129,106.9	6,821,425.8	9,736,521.2	5,941,804.1	9,751,905.1	10,107,037.5	11,340,456.4	8,469,120.9
	Short-term liabilities	NC	T	21,921,144.5	23,030,107.6	23,533,057.1	26,958,058.8	27,528,975.1	13,867,225.6	15,135,565.2	15,446,438.3	16,476,341.3	20,626,362.4	18,833,301.4	19,388,196.1
<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>			...	...	...	...	...	...	...	...	...	...	...	...
	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
<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>			...	...	...	...	...	...	...	...	...	...	...	...
	Off-balance sheet items			...	...	...	...	...	...	...	...	...	...	...	...
	Total assets			...	...	...	...	...	...	...	...	...	...	...	...
<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 Sukuk holdings to capital</b>			10.0%	10.1%	24.6%	19.2%	23.3%	13.3%	12.4%	12.1%	12.4%	10.9%	10.5%	14.8%
	Sukuk holdings	NC	T	1,000,000.0	1,000,000.0	2,400,000.0	2,400,000.0	2,400,000.0	1,362,717.5	1,324,060.3	1,283,977.6	1,242,396.2	1,199,302.9	1,154,620.5	2,120,043.8
	Total regulatory capital (or balance sheet capital)	NC	T	10,004,201.9	9,885,712.9	9,770,919.7	12,498,765.7	10,297,251.4	10,221,697.6	10,715,445.9	10,623,371.0	10,052,152.2	11,030,649.8	10,997,596.9	14,282,079.3
<b>AD06</b>	<b>Value (or percentage) of Shari'ah-compliant financing by economic activity</b>			...	...	...	...	...	...	...	...	...	...	...	...
	Value of <i>Shari'ah</i> -compliant financing			...	...	...	...	...	...	...	...	...	...	...	...
	Sectoral distribution			...	...	...	...	...	...	...	...	...	...	...	...
	(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			...	...	...	...	...	...	...	...	...	...	...	...
	(t*) other financing of households			...	...	...	...	...	...	...	...	...	...	...	...
	(u) activities of extraterritorial organisations and bodies			...	...	...	...	...	...	...	...	...	...	...	...

	(u*) financing to nonresidents	...	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>AD07</b>	<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 <i>Shari'ah</i>-compliant contract</b>														
	Total returns	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Murabahah</i>	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Commodity Murabahah / Tawwaruq</i>	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Salam</i>	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Istisna'</i>	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Ijarah/Ijarah Muntahia Bittamlik</i>	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Mudharabah</i>	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Musharakah</i>	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Diminishing Musharakah</i>	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Wakalah</i>	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Qard Hassan</i>	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Others</i>	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(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	2016Q2	2016Q3
<b>ST01</b>	<b>Number of Islamic banks</b>	<i>n.a</i>	<i>G</i>	1	1	1	1	1	1	1	1	1	1	1	1
	Number of domestic branch offices	<i>n.a</i>	<i>G</i>	3	12	11	11	11	16	17	19	19	19	19	25
	Number of ATMs	...	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>ST02</b>	<b>Number of employees</b>	<i>n.a</i>	<i>G</i>	44	316	273	273	273	290	306	334	337	367	367	367
<b>ST03</b>	<b>Total assets<sup>®</sup></b>	<i>NC</i>	<i>T</i>	31,502,180.0	33,194,182.6	33,220,803.9	39,300,955.2	39,521,114.2	41,072,757.1	48,921,692.5	47,686,867.5	48,433,666.8	54,335,908.5	61,039,519.4	59,370,757.0
	Total <i>Shari'ah</i> -compliant financing (excluding interbank financing)	<i>NC</i>	<i>T</i>	9,410,377.8	10,347,573.7	12,604,910.2	16,137,751.2	19,420,206.7	21,048,998.9	20,728,740.5	22,802,051.6	23,494,687.3	25,825,055.7	28,402,369.3	30,095,935.6
	<i>Sukuk</i> holdings	<i>NC</i>	<i>T</i>	1,000,000.0	1,000,000.0	2,400,000.0	2,400,000.0	2,400,000.0	1,362,717.5	1,324,060.3	1,283,977.6	1,242,396.2	1,199,302.9	1,154,620.5	2,120,043.8
	Balances with the Central Bank of Nigeria	<i>NC</i>	<i>T</i>	15,316,042.2	15,673,806.0	10,886,898.6	8,108,278.2	7,815,632.1	11,176,755.6	19,605,243.8	15,136,523.7	16,089,920.2	17,732,121.8	20,686,673.6	16,752,216.7
	Balances with other banks in Nigeria	<i>NC</i>	<i>T</i>	1,256,853.4	820,709.2	817,291.5	1,000,925.8	923,310.7	657,782.5	430,271.9	707,942.3	596,699.0	617,034.7	911,460.0	532,379.9
	Balances with other banks abroad	<i>NC</i>	<i>T</i>	1,904,797.6	2,323,646.3	2,483,101.4	4,081,659.0	3,147,839.2	1,286,590.3	1,872,583.2	1,215,458.5	1,269,989.7	1,621,650.5	2,228,169.5	897,487.0
	Interbank financing	...	...	...	...	...	...	...	...	...	...	...	...	...	1,011,753.4
	Other Assets	<i>NC</i>	<i>T</i>	2,614,108.9	3,028,447.4	4,028,602.2	7,572,341.0	5,814,125.5	5,539,912.3	4,960,792.7	6,540,913.8	5,739,974.3	7,340,742.9	7,656,226.5	7,960,940.7
<b>ST04</b>	<b>Total funding/liabilities and equities<sup>®</sup></b>	<i>NC</i>	<i>T</i>	33,536,442.4	35,696,737.8	35,298,749.4	40,666,069.8	42,171,458.7	43,828,915.3	54,304,604.6	52,016,055.5	52,315,940.8	58,646,187.1	65,230,797.5	62,718,830.1
	Profit-sharing investment accounts (PSIA)	<i>NC</i>	<i>T</i>	13,132,997.9	15,302,312.4	14,872,019.4	16,001,256.8	16,681,009.8	18,854,654.3	25,869,416.2	22,872,636.4	23,248,644.2	25,663,486.4	27,629,972.6	25,837,626.5
	Other remunerative funding ( <i>Murabahah</i> , <i>Commodity Murabahah</i> etc.)	...	...	...	...	...	...	...	...	...	...	...	...	...	...

	Nonnumerative funding (current account, <i>Wad'ah</i> )	NC	T	8,788,234.3	8,917,830.8	8,661,037.7	10,956,802.0	10,847,965.3	13,157,661.1	15,135,565.2	15,446,438.3	16,475,620.3	20,653,926.1	18,633,301.4	19,495,531.6
	<i>Sukuk</i> issued			...	...	...	...	...	...	...	...	...	...	...	...
	Other <i>Shar'ah</i> -compliant securities issued			...	...	...	...	...	...	...	...	...	...	...	...
	Interbank funding/liabilities			...	...	...	...	...	...	...	...	...	...	...	...
	All other liabilities	NC	T	908,391.1	952,287.6	1,336,611.1	3,239,907.0	4,029,781.8	1,216,279.4	1,834,466.6	2,133,284.1	1,441,405.7	1,104,669.5	7,464,579.3	2,889,240.2
	Capital and reserves	NC	T	10,706,819.1	10,524,307.1	10,429,081.2	10,468,103.9	10,612,701.8	10,600,320.5	11,465,156.6	11,563,696.7	11,150,270.6	11,224,105.2	11,302,944.2	14,496,431.8
<b>ST05</b>	<b>Total revenues</b>	<b>NC</b>	<b>T</b>	<b>919,169.0</b>	<b>528,591.8</b>	<b>674,692.3</b>	<b>1,014,621.5</b>	<b>-681,276.8</b>	<b>125,839.0</b>	<b>150,682.8</b>	<b>344,592.4</b>	<b>1,143,500.3</b>	<b>51,282.6</b>	<b>96,213.2</b>	<b>240,707.5</b>
	Financing based	NC	T	802,002.6	358,583.0	468,365.0	648,086.8	-1,203,117.2	16,668.7	16,916.6	111,300.0	302,305.1	0.0	0.0	0.0
	Investment based ( <i>Sukuk</i> , other <i>Shar'ah</i> -compliant securities etc.)	NC	T	...	...	90,094.2	213,177.2	271,917.6	51,058.8	101,323.0	150,397.9	684,210.0	0.0	0.0	144,663.1
	Fee based	NC	T	92,755.3	102,485.2	87,640.5	97,006.1	120,901.5	48,025.5	21,191.8	18,442.2	13,977.3	23,556.0	21,240.3	21,869.9
	Other	NC	T	24,411.1	67,523.6	28,592.5	56,351.4	129,021.3	10,086.0	11,251.4	64,452.3	143,007.9	27,726.6	74,972.9	74,174.5
<b>ST06</b>	<b>Earnings before taxes and Zakat</b>			...	...	...	...	...	...	...	...	...	...	...	...
<b>ST07</b>	<b>Value (or percentage) of financing by type of <i>Shar'ah</i>-compliant contract</b>														
	Total financing	NC	T	10,335,667.5	11,314,227.1	13,735,288.2	17,875,406.0	21,517,181.8	22,738,840.2	22,672,728.1	24,890,844.7	26,262,253.2	29,144,958.5	32,681,272.0	34,763,819.6
	<i>Murabahah</i>	NC	T	6,129,704.3	6,601,811.9	7,115,349.3	9,214,093.5	11,767,138.5	12,164,235.8	10,957,483.1	11,417,711.2	11,792,435.1	12,998,469.4	15,218,536.4	16,666,982.2
	Commodity <i>Murabahah</i> / <i>Tawwaruq</i>			...	...	...	...	...	...	...	...	...	...	...	...
	<i>Salam</i>			...	...	...	...	...	...	...	...	...	...	...	...
	<i>Istisna'</i>	NC	T	354,316.8	361,249.0	609,035.0	637,116.1	722,676.1	805,100.9	856,170.2	1,020,413.1	781,891.3	1,138,788.9	1,032,372.0	1,265,839.0
	<i>Ijarah</i> / <i>Ijarah Muntahia Bittamlik</i>	NC	T	3,561,382.9	3,626,188.0	5,382,737.3	7,203,515.2	8,213,086.1	8,962,312.3	10,054,645.0	11,649,621.8	12,890,684.7	14,218,017.6	15,024,741.5	15,483,611.9
	<i>Muqarabah</i>			...	...	...	...	...	...	...	...	...	...	...	...
	<i>Musharakah</i>	NC	T	...	450,000.0	450,000.0	650,000.0	650,000.0	650,000.0	650,000.0	650,000.0	650,000.0	650,000.0	1,200,000.0	1,200,000.0
	<i>Diminishing Musharakah</i>			...	...	...	...	...	...	...	...	...	...	...	...
	<i>Wakalah</i>			...	...	...	...	...	...	...	...	...	...	...	...
	<i>Qard Hassan</i>	NC	T	290,263.5	274,978.2	178,166.6	170,681.2	164,281.1	157,191.3	154,429.8	153,098.5	147,242.1	139,680.5	205,618.1	147,384.5
	<i>Others</i>			...	...	...	...	...	...	...	...	...	...	...	...
	(i)			...	...	...	...	...	...	...	...	...	...	...	...
	(ii)			...	...	...	...	...	...	...	...	...	...	...	...
	(iii)			...	...	...	...	...	...	...	...	...	...	...	...
	<i>Others</i>			...	...	...	...	...	...	...	...	...	...	...	...
<b>ST08</b>	<b>Assets held by domestic systemically important Islamic banks</b>			...	...	...	...	...	...	...	...	...	...	...	...

Source: Central Bank of Nigeria

Note:

- T Indicates Thousands
- G Indicates General number
- NC Indicates National Currency
- n.a Not applicable
- (...) Indicates the data is not available

@ The structural Indicators data series on the subcomponents of 'Total assets' and 'Total funding/liabilities and equities' do not tend to agree with disaggregated position, because there are differences in the source documents; between the IIFS Management account data and the data submitted on the FinA, even though they are the same variable heads. The data source files are based on the IIFS Management account submission made in MS Excel, going forward, the Management account will be phased out, to be replaced by an electronic submission; FinA.