

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

								11 13) 101 1314								
Country:		Oman														
Time per	iod covered :	Starting Period:	2013A		E	nding Period: 20	016Q3									
				Cor	e Prudential Is	amic Financia	I Indicators (PI	Fls)								
Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
End-of-p	eriod exchange rate (OMR / USD)				0.3845	0.3845	0.3845	0.3845	0.3845	0.3845	0.3845	0.3845	0.3845	0.3845	0.3845	0.3845
Capital A	dequacy: Basel Standard ®															
CP01a	CAR				81.0%	76.6%	78.2%	68.8%	58.8%	51.2%	42.5%	37.9%	35.6%	31.3%	28.6%	26.3%
	Total regulatory capital	Basel III	NC	T	229,550.0	227,163.0	223,664.0	220,705.0	218,013.0	215,643.0	212,697.0	211,214.0	209,837.0	208,547.0	207,792.2	207,429.6
	Risk-weighted assets (RWA)	Basel III	NC	T	283,336.0	296,666.0	286,195.0	320,567.0	370,989.0	421,061.0	500,937.0	557,381.0	590,239.0	666,048.8	727,386.6	790,066.3
CP02a	Tier 1 capital to RWA				80.8%	76.2%	77.7%	68.2%	58.0%	50.3%	41.6%	37.0%	34.5%	30.2%	27.5%	25.2%
	Tier 1 capital	Basel III	NC	T	229,077.0	226,205.0	222,239.0	218,634.0	215,288.0	211,996.0	208,442.0	206,178.0	203,598.0	201,398.0	200,125.0	198,974.1
	RWA	Basel III	NC	T	283,336.0	296,666.0	286,195.0	320,567.0	370,989.0	421,061.0	500,937.0	557,381.0	590,239.0	666,048.8	727,386.6	790,066.3
CP03a	Common Equity Tier 1 (CET1) capital to RWA				80.8%	76.2%	77.7%	68.2%	58.0%	50.3%	41.6%	37.0%	34.5%	30.2%	27.5%	25.2%
	CET1 capital	Basel III	NC	T	229,077.0	226,205.0	222,239.0	218,634.0	215,288.0	211,996.0	208,442.0	206,178.0	203,598.0	201,398.0	200,125.0	198,974.1
	RWA	Basel III	NC	T	283,336.0	296,666.0	286,195.0	320,567.0	370,989.0	421,061.0	500,937.0	557,381.0	590,239.0	666,048.8	727,386.6	790,066.3
Capital A	dequacy: 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 Qu	ality															
CP04	Gross nonperforming financing (gross NPF) ratio				0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0.00%	0.03%	0.03%	0.03%	0.07%	0.12%
	Gross NPF		NC	T	0.0	0.0	0.0	0.0	64.0	0.0	0.0	126.0	131.0	147.0	417.0	786.0
	Total financing		NC	T	37,675.0	70,198.0	95,026.0	150,802.0	208,479.0	290,893.0	347,224.0	412,987.0	475,166.0	551,588.0	601,535.0	663,489.4
CP05	Net nonperforming financing (net NPF) to capital				0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.04%	0.00%	0.04%	0.10%	0.27%
	Net NPF ^^^		NC	T	0.0	0.0	0.0	0.0	48.0	0.0	0.0	95.0	6.0	87.0	202.0	567.2
	Total regulatory capital		NC	T	229,550.0	223,664.0	220,705.0	218,013.0	218,013.0	215,643.0	212,697.0	211,214.0	209,837.0	208,547.0	207,792.2	207,429.6
CP06	Provisions for gross nonperforming financing (gross NPF)								23.4%			24.6%	94.7%	100.7%	51.6%	27.8%
	Provisions ¹		NC	т	0.0	0.0	0.0	0.0	15.0	0.0	0.0	31.0	124.0	148.0	215.0	218.8
	Gross NPF	N	NC	T	0.0	0.0	0.0	0.0	64.0	0.0	0.0	126.0	131.0	147.0	417.0	786.0
Earnings		o t	NC	,	0.0	0.0	0.0	0.0	04.0	0.0	0.0	120.0	131.0	147.0	417.0	700.0
CP07	Return on assets (ROA) *	·			-5.8%	-4.8%	-4.5%	-4.7%	-4.1%	-3.5%	-3.0%	-1.7%	-1.7%	-1.2%	-0.7%	-0.6%
01 01	Net income (before extraordinary items, taxes, and Zakat)	A	NC	Т	-17,229.0	-14,944.0	-15,008.0	-16,440.0	-15,056.0	-14,100.0	-13,772.0	-9,012.0	-9,716.0	-7,529.2	-4,787.0	-4,932.8
	Total assets	P	NC	, T	298.349.0	312.515.0	332,166.5	349.217.0	366,753.5	398.229.0	456,342.0	521.074.0	576.009.5	638.171.3	700.225.6	772.544.2
CP08	Return on equity (ROE) *	p I	NC	,	-7.3%	-6.4%	-6.5%	-7.2%	-6.7%	-6.4%	-6.3%	-4.2%	-4.5%	-3.6%	-2.3%	-2.4%
CFU6		i	NC	т	-17,229.0	-14,944.0	-15,008.0	-16,440.0	-15,056.0	-14,100.0	-13,772.0	-9,012.0	-4.5% -9,716.0	-7,529.2	-4,787.0	-4,932.8
	Net income (before extraordinary items, taxes, and Zakat) Equity	С	NC	T	235,904.0	234,499.0	231,636.0	228,204.0	224,821.5	221,852.0	218,708.0	216,019.0	213,760.5	211,736.4	210,412.4	209,411.0
CP09		a b	NC	,	-273.8%	-186.4%	-171.7%	-170.2%	-132.3%	-102.1%	-88.7%	-43.3%	-45.2%	-32.2%	-17.9%	-17.9%
CFU9	Net profit margin ^	ī	NC	Т	-17,229.0	-3,736.0	-3,752.0	-4,110.0	-3,764.0		-3,443.0	-43.3% -2,251.6	-45.2% -9,716.0	-7,529.2		-4,932.8
	Net income (before extraordinary items, taxes, and Zakat) Gross income	е	NC	T	6,293.0	2,004.0	-3,752.0 2,185.0	-4,110.0 2,415.0	-3,764.0 2,845.0	-3,525.0 3,452.0	3,880.0	5,201.0	21,500.0	-7,529.2 23,408.8	-4,787.0 26,782.0	-4,932.8 27,580.0
CP10			NC	1	365.9%	2,004.0 277.4%	2,185.0 267.6%	2,415.0 260.1%	2,845.0 220.6%	3,452.0 178.4%	3,880.0 172.3%	5,201.0 128.0%	21,500.0 121.3%	23,408.8 116.5%	105.4%	105.9%
CP10	Cost to income ^			т	23,024.0	5,559.0	267.6% 5,847.0	6,282.0		1/8.4% 6,157.0	1/2.3% 6,685.0	6,659.0	121.3% 26,080.0			29,212.0
	Operating costs		NC	T					6,275.0					27,278.8	28,220.0	
Louises	Gross income		NC	1	6,293.0	2,004.0	2,185.0	2,415.0	2,845.0	3,452.0	3,880.0	5,201.0	21,500.0	23,408.8	26,782.0	27,580.0
Leverage					70.00	00.001	05.007	00.00	F7.00'	E0.00'	40.001	22.55	24.00	00.75	07.70	04.000
CP11	Capital to assets (balance sheet definition)			-	76.8%	69.2%	65.8%	60.6%	57.8%	50.0%	42.6%	37.3%	34.0%	29.7%	27.7%	24.2%
	Tier 1 capital		NC	T	229,077.0	226,205.0	222,239.0	218,634.0	215,288.0	211,996.0	208,442.0	206,178.0	203,598.0	201,398.0	200,125.0	198,974.1



Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
	Total assets		NC	T	298,349.0	326,681.0	337,652.0	360,782.0	372,725.0	423,733.0	488,950.0	553,197.0	598,823.0	677,518.5	722,932.0	822,156.4
CP12	Leverage (regulatory definition)															
	Tier 1 capital				***		***	•••			***		***		***	***
	Exposure															***
Liquidity																
CP13	Liquid assets ratio				44.4%	61.0%	54.5%	37.9%	25.1%	11.0%	17.2%	15.6%	10.5%	9.3%	7.5%	11.1%
	Liquid assets		NC	T	132,362.0	199,221.0	183,998.0	136,819.0	93,675.0	46,742.0	83,872.0	86,527.0	63,118.6	63,314.6	54,282.0	90,876.1
	Total assets		NC	T	298,349.0	326,681.0	337,652.0	360,782.0	372,725.0	423,733.0	488,950.0	553,197.0	598,823.0	677,518.5	722,932.0	822,156.4
CP14	Liquid assets to short-term liabilities	N			1408.3%	443.5%	477.7%	279.7%	242.6%	31.8%	42.6%	42.5%	28.7%	27.4%	18.2%	25.7%
	Liquid assets	o t	NC	T	132,362.0	199,221.0	183,998.0	136,819.0	93,675.0	46,742.0	83,872.0	86,527.0	63,118.6	63,314.6	54,282.0	90,876.1
	Short-term liabilities	,	NC	T	9,399.0	44,921.0	38,515.0	48,922.0	38,618.0	147,183.0	197,022.0	203,444.0	219,895.0	230,991.0	298,201.0	352,945.4
CP15	Liquidity coverage ratio (LCR)	Α				2911.9%	846.0%	176.7%	314.0%	620.0%	568.2%	490.0%	142.2%	257.0%	125.0%	279.5%
	Stock of Shari ah-compliant high quality liquid assets ²	p	NC	T	***	94,317.0	49,729.0	23,253.0	20,922.0	35,807.0	28,122.0	39,339.0	13,936.0	26,357.0	17,461.0	34,379.8
	Total net cash outflows over the next 30 calendar days	l I	NC	T	***	3,239.0	5,878.0	13,162.0	6,662.0	5,775.0	4,949.0	8,028.0	9,801.0	10,257.0	13,974.0	12,301.0
CP16	Net stable funding ratio (NSFR)	i				164.7%	190.9%	142.0%	119.9%	157.1%	149.5%	112.5%	164.3%	95.0%	91.8%	87.7%
	Available stable funding (ASF) ³	С	NC	T		250,917.0	256,055.0	258,370.0	264,599.0	283,990.0	342,838.0	334,066.0	334,165.0	402,894.0	356,493.0	436,580.0
	Required stable funding (RSF)	a b	NC	T		152,383.0	134,110.0	182,006.0	220,713.0	180,789.0	229,286.0	296,846.0	203,339.0	423,966.8	388,277.8	497,672.3
	ty to Risks	Ī														
CP17	Net foreign exchange open position to capital	е			48.9%	28.8%	27.9%	36.8%	17.1%	13.1%	14.0%	10.2%	7.2%	18.2%	21.6%	23.9%
	Net FX open position		NC	T	112,213.0	65,345.0	62,388.0	81,277.0	37,200.0	28,208.0	29,791.0	21,491.0	15,050.0	37,878.0	44,837.5	49,520.3
	Total regulatory capital		NC	T	229,550.0	227,163.0	223,664.0	220,705.0	218,013.0	215,643.0	212,697.0	211,214.0	209,837.0	208,547.0	207,792.2	207,429.6
CP18	Large exposures to capital				0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	19.4%	26.0%	26.4%	30.6%
	Value of large exposures		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	40,671.0	54,236.0	54,781.0	63,413.0
	Total regulatory capital (or balance sheet capital)		NC	T	229,550.0	227,163.0	223,664.0	22,705.0	218,013.0	215,643.0	212,697.0	211,214.0	209,837.0	208,547.0	207,792.2	207,429.6
CP19	Growth of financing to private sector 4				•••	2447.5%	679.7%	580.6%	453.4%	318.4%	269.1%	173.9%	127.9%	89.6%	73.2%	60.7%
	Total financing at end of current period		NC	T	37,675.0	69,520.0	94,085.0	150,802.0	208,479.0	290,892.0	347,224.0	412,987.0	475,166.0	551,588.0	601,535.0	663,489.4
	Total financing at end of same period in previous year		NC	T	0.0	2,729.0	12,067.0	22,158.0	37,675.0	69,520.1	94,085.4	150,802.4	208,479.0	290,892.0	347,224.0	412,987.0
				Additi	ional Prudentia	I Islamic Finan	cial 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-														
ADOI	sharing investment accounts (PSIAs)	runded by pront-			0.7%	1 3%	1 5%	2 2%	1 9%	4 2%		11 1%	11 9%	18 8%	11 4%	31 7%
	, ,	runded by pront-			0.7%	1.3%	1.5%	2.2%	1.9%	4.2%	10.7%	11.1%	11.9%	18.8%	11.4%	31.7%
	Income distributed to IAH	runded by prom-	NC	Т	24.3	16.0	24.0	33.0	44.0	147.0	443.0	606.0	1,448.0	1,060.0	1,181.0	2,442.0
	Income distributed to IAH Total income from assets funded by PSIA	runded by pront-		T T	24.3 3,565.8	16.0 1,275.0	24.0 1,634.0	33.0 1,502.0	44.0 2,282.0	147.0 3,460.0	443.0 4,138.0	606.0 5,443.0	1,448.0 12,167.0	1,060.0 5,645.5	1,181.0 10,371.4	2,442.0 7,692.0
AD02	Income distributed to IAH	runded by prome	NC NC	Т	24.3 3,565.8 1.8%	16.0 1,275.0 8.4%	24.0 1,634.0 9.6%	33.0 1,502.0 10.1%	44.0 2,282.0 13.1%	147.0 3,460.0 18.3%	443.0 4,138.0 11.4%	606.0 5,443.0 15.9%	1,448.0 12,167.0 17.3%	1,060.0 5,645.5 18.6%	1,181.0 10,371.4 16.9 %	2,442.0 7,692.0 15.1%
AD02	Income distributed to IAH Total income from assets funded by PSIA Total off-balance sheet items to total assets Off-balance sheet items	randed by prone	NC NC	T	24.3 3,565.8 1.8% 5,365.0	16.0 1,275.0 8.4% 27,477.0	24.0 1,634.0 9.6% 32,313.0	33.0 1,502.0 10.1% 36,415.0	44.0 2,282.0 13.1% 48,924.0	147.0 3,460.0 18.3% 77,359.0	443.0 4,138.0 11.4% 55,857.0	606.0 5,443.0 15.9% 87,797.0	1,448.0 12,167.0 17.3% 103,449.3	1,060.0 5,645.5 18.6% 125,854.0	1,181.0 10,371.4 16.9% 121,898.0	2,442.0 7,692.0 15.1% 124,303.3
	Income distributed to IAH Total income from assets funded by PSIA Total off-balance sheet items to total assets Off-balance sheet items Total assets	Tanaca by prone	NC NC	Т	24.3 3,565.8 1.8% 5,365.0 298,349.0	16.0 1,275.0 8.4% 27,477.0 326,681.0	24.0 1,634.0 9.6% 32,313.0 337,652.0	33.0 1,502.0 10.1% 36,415.0 360,782.0	44.0 2,282.0 13.1% 48,924.0 372,725.0	147.0 3,460.0 18.3% 77,359.0 423,733.0	443.0 4,138.0 11.4% 55,857.0 488,950.0	606.0 5,443.0 15.9% 87,797.0 553,197.0	1,448.0 12,167.0 17.3% 103,449.3 598,823.0	1,060.0 5,645.5 18.6% 125,854.0 677,518.5	1,181.0 10,371.4 16.9% 121,898.0 722,932.0	2,442.0 7,692.0 15.1% 124,303.3 822,156.4
AD02	Income distributed to IAH Total income from assets funded by PSIA Total off-balance sheet items to total assets Off-balance sheet items Total assets Foreign-currency denominated funding to total funding	initiated by profit	NC NC NC	T T T	24.3 3,565.8 1.8% 5,365.0 298,349.0 0.0%	16.0 1,275.0 8.4% 27,477.0 326,681.0 0.2%	24.0 1,634.0 9.6% 32,313.0 337,652.0 2.5%	33.0 1,502.0 10.1% 36,415.0 360,782.0 0.7%	44.0 2,282.0 13.1% 48,924.0 372,725.0 1.3%	147.0 3,460.0 18.3% 77,359.0 423,733.0 0.2%	443.0 4,138.0 11.4% 55,857.0 488,950.0 5.1%	606.0 5,443.0 15.9% 87,797.0 553,197.0 7.0%	1,448.0 12,167.0 17.3% 103,449.3 598,823.0 5.9%	1,060.0 5,645.5 18.6% 125,854.0 677,518.5 9.1%	1,181.0 10,371.4 16.9% 121,898.0 722,932.0 10.3%	2,442.0 7,692.0 15.1% 124,303.3 822,156.4 9.9%
	Income distributed to IAH Total income from assets funded by PSIA Total off-balance sheet items to total assets Off-balance sheet items Total assets Foreign-currency denominated funding to total funding FX funding	initiated by profit	NC NC NC	T T T	24.3 3,565.8 1.8% 5,365.0 298,349.0 0.0%	16.0 1,275.0 8.4% 27,477.0 326,681.0 0.2% 76.0	24.0 1,634.0 9.6% 32,313.0 337,652.0 2.5% 1,656.0	33.0 1,502.0 10.1% 36,415.0 360,782.0 0.7% 562.0	44.0 2,282.0 13.1% 48,924.0 372,725.0 1.3% 1,446.0	147.0 3,460.0 18.3% 77,359.0 423,733.0 0.2% 294.0	443.0 4,138.0 11.4% 55,857.0 488,950.0 5.1% 11,884.0	606.0 5,443.0 15.9% 87,797.0 553,197.0 7.0% 22,286.0	1,448.0 12,167.0 17.3% 103,449.3 598,823.0 5.9% 20,639.0	1,060.0 5,645.5 18.6% 125,854.0 677,518.5 9.1% 38,506.0	1,181.0 10,371.4 16.9% 121,898.0 722,932.0 10.3% 47,878.0	2,442.0 7,692.0 15.1% 124,303.3 822,156.4 9.9% 56,159.0
AD03	Income distributed to IAH Total income from assets funded by PSIA Total off-balance sheet items to total assets Off-balance sheet items Total assets Foreign-currency denominated funding to total funding FX funding Total funding	initiated by profit	NC NC NC	T T T	24.3 3,565.8 1.8% 5,365.0 298,349.0 0.0% 0.0 25,598.0	16.0 1,275.0 8.4% 27,477.0 326,681.0 0.2% 76.0 46,113.0	24.0 1,634.0 9.6% 32,313.0 337,652.0 2.5% 1,656.0 65,974.0	33.0 1,502.0 10.1% 36,415.0 360,782.0 0.7% 562.0 78,439.0	44.0 2,282.0 13.1% 48,924.0 372,725.0 1.3% 1,446.0 108,914.0	147.0 3,460.0 18.3% 77,359.0 423,733.0 0.2% 294.0 146,551.0	443.0 4,138.0 11.4% 55,857.0 488,950.0 5.1% 11,884.0 232,708.0	606.0 5,443.0 15.9% 87,797.0 553,197.0 7.0% 22,286.0 316,680.0	1,448.0 12,167.0 17.3% 103,449.3 598,823.0 5.9% 20,639.0 350,025.0	1,060.0 5,645.5 18.6% 125,854.0 677,518.5 9.1% 38,506.0 422,795.0	1,181.0 10,371.4 16.9% 121,898.0 722,932.0 10.3% 47,878.0 463,579.0	2,442.0 7,692.0 15.1% 124,303.3 822,156.4 9.9% 56,159.0 568,344.4
	Income distributed to IAH Total income from assets funded by PSIA Total off-balance sheet items to total assets Off-balance sheet items Total assets Foreign-currency denominated funding to total funding FX funding Total funding Foreign-currency denominated financing to total financing	unice by profit	NC NC NC NC	T T T	24.3 3,565.8 1.8% 5,365.0 298,349.0 0.0% 0.0 25,598.0	16.0 1,275.0 8.4% 27,477.0 326,681.0 0.2% 76.0 46,113.0 8.5%	24.0 1,634.0 9.6% 32,313.0 337,652.0 2.5% 1,656.0 65,974.0	33.0 1,502.0 10.1% 36,415.0 360,782.0 0.7% 562.0 78,439.0 3.6%	44.0 2,282.0 13.1% 48,924.0 372,725.0 1.3% 1,446.0 108,914.0 2.8%	147.0 3,460.0 18.3% 77,359.0 423,733.0 0.2% 294.0 146,551.0	443.0 4,138.0 11.4% 55,857.0 488,950.0 5.1% 11,884.0 232,708.0 3.0%	606.0 5,443.0 15.9% 87,797.0 553,197.0 7.0% 22,286.0 316,680.0	1,448.0 12,167.0 17.3% 103,449.3 598,823.0 5.9% 20,639.0 350,025.0 0.7%	1,060.0 5,645.5 18.6% 125,854.0 677,518.5 9.1% 38,506.0 422,795.0	1,181.0 10,371.4 16.9% 121,898.0 722,932.0 10.3% 47,878.0 463,579.0 1.4%	2,442.0 7,692.0 15.1% 124,303.3 822,156.4 9.9% 56,159.0 568,344.4
AD03	Income distributed to IAH Total income from assets funded by PSIA Total off-balance sheet items to total assets Off-balance sheet items Total assets Foreign-currency denominated funding to total funding FX funding Total funding	timee by profit	NC NC NC NC NC	T T T T	24.3 3,565.8 1.8% 5,365.0 298,349.0 0.0% 0.0 25,598.0 15.9% 6,004.0	16.0 1,275.0 8.4% 27,477.0 326,681.0 0.2% 76.0 46,113.0 8.5% 5,949.0	24.0 1,634.0 9.6% 32,313.0 337,652.0 2.5% 1,656.0 65,974.0 6.2% 5,885.0	33.0 1,502.0 10.1% 36,415.0 360,782.0 0.7% 562.0 78,439.0 3.6% 5,499.0	44.0 2,282.0 13.1% 48,924.0 372,725.0 1.3% 1,446.0 108,914.0 2.8% 5,799.0	147.0 3,460.0 18.3% 77,359.0 423,733.0 0.2% 294.0 146,551.0 0.3% 952.0	443.0 4,138.0 11.4% 55,857.0 488,950.0 5.1% 11,884.0 232,708.0 3.0% 10,303.0	606.0 5,443.0 15.9% 87,797.0 553,197.0 7.0% 22,286.0 316,680.0 3.3% 13,677.0	1,448.0 12,167.0 17.3% 103,449.3 598,823.0 5.9% 20,639.0 350,025.0 0.7% 3,112.0	1,060.0 5,645.5 18.6% 125,854.0 677,518.5 9.1% 38,506.0 422,795.0 0.5% 2,793.0	1,181.0 10,371.4 16.9% 121,898.0 722,932.0 10.3% 47,878.0 463,579.0 1.4% 8,142.0	2,442.0 7,692.0 15.1% 124,303.3 822,156.4 9.9% 56,159.0 568,344.4 1.2% 8,120.0
AD03	Income distributed to IAH Total income from assets funded by PSIA Total off-balance sheet items to total assets Off-balance sheet items Total assets Foreign-currency denominated funding to total funding FX funding Fotal funding Foreign-currency denominated financing to total financing FX financing Total financing	Control of the Contro	NC NC NC NC	T T T	24.3 3,565.8 1.8% 5,365.0 298,349.0 0.0% 0.0 25,598.0 15.9% 6,004.0 37,675.0	16.0 1,275.0 8.4% 27,477.0 326,681.0 0.2% 76.0 46,113.0 8.5% 5,949.0 70,198.0	24.0 1,634.0 9.6% 32,313.0 337,652.0 2.5% 1,656.0 65,974.0 6.2% 5,885.0 95,026.0	33.0 1,502.0 10.1% 36,415.0 360,782.0 0.7% 562.0 78,439.0 3.6%	44.0 2,282.0 13.1% 48,924.0 372,725.0 1.3% 1,446.0 108,914.0 2.8%	147.0 3,460.0 18.3% 77,359.0 423,733.0 0.2% 294.0 146,551.0 0.3% 952.0 290,893.0	443.0 4,138.0 11.4% 55,857.0 488,950.0 5.1% 11,884.0 232,708.0 3.0% 10,303.0 347,224.0	606.0 5,443.0 15.9% 87,797.0 553,197.0 7.0% 22,286.0 316,680.0 3.3% 13,677.0 412,987.0	1,448.0 12,167.0 17.3% 103,449.3 598,823.0 5.9% 20,639.0 350,025.0 0.7%	1,060.0 5,645.5 18.6% 125,854.0 677,518.5 9.1% 38,506.0 422,795.0 0.5% 2,793.0 551,588.0	1,181.0 10,371.4 16.9% 121,898.0 722,932.0 10.3% 47,878.0 463,579.0 1.4% 8,142.0 601,535.0	2,442.0 7,692.0 15.1% 124,303.3 822,156.4 9.9% 56,159.0 568,344.4 1.2% 8,120.0 663,489.4
AD03	Income distributed to IAH Total income from assets funded by PSIA Total off-balance sheet items to total assets Off-balance sheet items Total assets Total assets Foreign-currency denominated funding to total funding FX funding Total funding Foreign-currency denominated financing to total financing FX financing	Control of the Contro	NC NC NC NC NC	T T T T T T	24.3 3,565.8 1.8% 5,365.0 298,349.0 0.0% 0.0 25,598.0 15,9% 6,004.0 37,675.0	16.0 1,275.0 8.4% 27,477.0 326,681.0 0.2% 76.0 46,113.0 8.5% 5,949.0 70,198.0	24.0 1,634.0 9.6% 32,313.0 337,652.0 2.5% 1,656.0 65,974.0 6.2% 5,885.0 95,026.0	33.0 1,502.0 10.1% 36,415.0 360,782.0 0.7% 562.0 78,439.0 3.6% 5,499.0 150,802.0	44.0 2,282.0 13.1% 48,924.0 372,725.0 1.3% 1,446.0 108,914.0 2.8% 5,799.0 208,479.0	147.0 3,460.0 18.3% 77,359.0 423,733.0 0.2% 294.0 146,551.0 0.3% 952.0 290,893.0	443.0 4,138.0 11.4% 55,857.0 488,950.0 5.1% 11,884.0 23,708.0 3.0% 10,303.0 347,224.0	606.0 5,443.0 15.9% 87,797.0 553,197.0 7.0% 22,286.0 316,680.0 3.3% 13,677.0 412,987.0	1,448.0 12,167.0 17.3% 103,449.3 598,823.0 5.9% 20,639.0 350,025.0 0.7% 3,112.0 475,166.0	1,060.0 5,645.5 18.6% 125,854.0 677,518.5 9.1% 38,506.0 422,795.0 0.5% 2,793.0 551,588.0	1,181.0 10,371.4 16.9% 121,898.0 722,932.0 10.3% 47,878.0 463,579.0 8,142.0 601,535.0	2,442.0 7,692.0 15.1% 124,303.3 822,156.4 9.9% 56,159.0 568,344.4 1.2% 8,120.0 663,489.4
AD03	Income distributed to IAH Total income from assets funded by PSIA Total off-balance sheet items to total assets Off-balance sheet items Total assets Foreign-currency denominated funding to total funding FX funding Fotal funding Foreign-currency denominated financing to total financing FX financing Total financing	Control of the Contro	NC NC NC NC NC NC NC	T T T T T T T	24.3 3,565.8 1.8% 5,365.0 298,349.0 0.0% 0.0 25,598.0 15.9% 6,004.0 43.0% 98,777.0	16.0 1,275.0 8.4% 27,477.0 326,681.0 0.2% 76.0 46,113.0 8.5% 5,949.0 70,198.0 18.0%	24.0 1,634.0 9.6% 32,313.0 337,652.0 2.5% 1,656.0 65,974.0 6.2% 5,885.0 95,026.0 15.5% 34,685.0	33.0 1,502.0 10.1% 36,415.0 360,782.0 0.7% 562.0 78,439.0 3.6% 5,499.0 150,802.0 13.8% 30,452.0	44.0 2,282.0 13.1% 48,924.0 372,725.0 1,446.0 108,914.0 2,8% 5,799.0 208,479.0 7,6%	147.0 3,460.0 18.3% 77,359.0 423,733.0 0.2% 294.0 146,551.0 0.3% 952.0 290,893.0 5.8% 12,613.0	443.0 4,138.0 11.4% 55,857.0 488,950.0 5.1% 11,884.0 232,708.0 3.0% 10,303.0 347,224.0 10.1% 21,541.0	606.0 5,443.0 15.9% 87,797.0 553,197.0 7.0% 22,286.0 316,680.0 3.3% 13,677.0 412,987.0 6.8%	1,448.0 12,167.0 17.3% 103,449.3 598,823.0 20,639.0 350,025.0 0.7% 3,112.0 475,166.0 11.8% 24,770.2	1,060.0 5,645.5 18.6% 125,854.0 677,518.5 9.1% 38,506.0 422,795.0 0.5% 2,793.0 551,588.0 12.2% 25,376.1	1,181.0 10,371.4 16.9% 121,898.0 722,932.0 10.3% 47,878.0 463,579.0 1.4% 8,142.0 601,535.0 14.1% 29,395.0	2,442.0 7,692.0 15.1% 124,303.3 822,156.4 9.9% 56,159.0 568,344.4 1.2% 8,120.0 663,489.4 14.5% 30,093.1
AD03	Income distributed to IAH Total income from assets funded by PSIA Total off-balance sheet items to total assets Off-balance sheet items Total assets Foreign-currency denominated funding to total funding FX funding Total funding Foreign-currency denominated financing to total financing FX financing Total financing Total financing Value of Sukūk holdings to capital	Control of the Contro	NC NC NC NC NC	T T T T T T	24.3 3,565.8 1.8% 5,365.0 298,349.0 0.0% 0.0 25,598.0 15,9% 6,004.0 37,675.0	16.0 1,275.0 8.4% 27,477.0 326,681.0 0.2% 76.0 46,113.0 8.5% 5,949.0 70,198.0	24.0 1,634.0 9.6% 32,313.0 337,652.0 2.5% 1,656.0 65,974.0 6.2% 5,885.0 95,026.0	33.0 1,502.0 10.1% 36,415.0 360,782.0 0.7% 562.0 78,439.0 3.6% 5,499.0 150,802.0	44.0 2,282.0 13.1% 48,924.0 372,725.0 1.3% 1,446.0 108,914.0 2.8% 5,799.0 208,479.0	147.0 3,460.0 18.3% 77,359.0 423,733.0 0.2% 294.0 146,551.0 0.3% 952.0 290,893.0	443.0 4,138.0 11.4% 55,857.0 488,950.0 5.1% 11,884.0 23,708.0 3.0% 10,303.0 347,224.0	606.0 5,443.0 15.9% 87,797.0 553,197.0 7.0% 22,286.0 316,680.0 3.3% 13,677.0 412,987.0	1,448.0 12,167.0 17.3% 103,449.3 598,823.0 5.9% 20,639.0 350,025.0 0.7% 3,112.0 475,166.0	1,060.0 5,645.5 18.6% 125,854.0 677,518.5 9.1% 38,506.0 422,795.0 0.5% 2,793.0 551,588.0	1,181.0 10,371.4 16.9% 121,898.0 722,932.0 10.3% 47,878.0 463,579.0 8,142.0 601,535.0	2,442.0 7,692.0 15.1% 124,303.3 822,156.4 9.9% 56,159.0 568,344.4 1.2% 8,120.0 663,489.4
AD03	Income distributed to IAH Total income from assets funded by PSIA Total off-balance sheet items to total assets Off-balance sheet items Total assets Foreign-currency denominated funding to total funding FX funding Total funding Foreign-currency denominated financing to total financing FX financing Total financing Total financing Value of Sukūk holdings to capital Sukūk holdings	Control of the Contro	NC NC NC NC NC NC NC	T T T T T T T	24.3 3,565.8 1.8% 5,365.0 298,349.0 0.0% 0.0 25,598.0 15.9% 6,004.0 37,675.0 43.0% 98,777.0 229,550.0	16.0 1,275.0 8.4% 27,477.0 326,681.0 0.2% 76.0 46,113.0 8.5% 5,949.0 70,198.0 18.0% 40,951.0 227,163.0	24.0 1,634.0 9.6% 32,313.0 337,652.0 2.5% 1,656.0 65,974.0 6.2% 5,885.0 95,026.0 15.5% 34,685.0 223,664.0	33.0 1,502.0 10.1% 36,415.0 360,782.0 0.7% 562.0 78,439.0 150,802.0 13.8% 30,452.0 220,705.0	44.0 2,282.0 13.1% 48,924.0 372,725.0 1.3% 1,446.0 108,914.0 2.8% 5,799.0 208,479.0 7.6% 16,520.0 218,013.0	147.0 3,460.0 18.3% 77,359.0 423,733.0 0.2% 294.0 146,551.0 0.3% 952.0 290,893.0 5.8% 12,613.0 215,643.0	443.0 4,138.0 11.4% 55,857.0 488,950.0 5.1% 11,884.0 232,708.0 3.0% 10,303.0 347,224.0 10.1% 21,541.0 212,697.0	606.0 5,443.0 15.9% 87,797.0 553,197.0 7.0% 22,286.0 316,680.0 3.3% 13,677.0 412,987.0 6.8% 14,305.0 211,214.0	1,448.0 12,167.0 17.3% 103,449.3 598,823.0 5.9% 20,639.0 350,025.0 0.7% 3,112.0 475,166.0 11.8% 24,770.2 209,837.0	1,060.0 5,645.5 18.6% 125,854.0 677,518.5 9.1% 38,506.0 422,795.0 0.5% 2,793.0 551,588.0 12.2% 25,376.1 208,547.0	1,181.0 10,371.4 16.9% 121,898.0 722,932.0 10.3% 47,878.0 463,579.0 1.4% 8,142.0 601,535.0 14.1% 29,395.0 207,792.2	2,442.0 7,692.0 15.1% 124,303.3 822,156.4 9.9% 56,159.0 568,344.4 1.2% 8,120.0 663,489.4 14.5% 30,093.1 207,429.6
AD03 AD04 AD05	Income distributed to IAH Total income from assets funded by PSIA Total off-balance sheet items to total assets Off-balance sheet items Total assets Foreign-currency denominated funding to total funding FX funding Total funding Foreign-currency denominated financing to total financing FX financing Total financing Value of Sukük holdings to capital Sukük holdings Total regulatory capital (or balance sheet capital)	Control of the Contro	NC NC NC NC NC NC NC	T T T T T T T	24.3 3,565.8 1.8% 5,365.0 298,349.0 0.0% 0.0 25,598.0 15.9% 6,004.0 43.0% 98,777.0	16.0 1,275.0 8.4% 27,477.0 326,681.0 0.2% 76.0 46,113.0 8.5% 5,949.0 70,198.0 18.0%	24.0 1,634.0 9.6% 32,313.0 337,652.0 2.5% 1,656.0 65,974.0 6.2% 5,885.0 95,026.0 15.5% 34,685.0	33.0 1,502.0 10.1% 36,415.0 360,782.0 0.7% 562.0 78,439.0 3.6% 5,499.0 150,802.0 13.8% 30,452.0	44.0 2,282.0 13.1% 48,924.0 372,725.0 1,446.0 108,914.0 2,8% 5,799.0 208,479.0 7,6%	147.0 3,460.0 18.3% 77,359.0 423,733.0 0.2% 294.0 146,551.0 0.3% 952.0 290,893.0 5.8% 12,613.0	443.0 4,138.0 11.4% 55,857.0 488,950.0 5.1% 11,884.0 232,708.0 3.0% 10,303.0 347,224.0 10.1% 21,541.0	606.0 5,443.0 15.9% 87,797.0 553,197.0 7.0% 22,286.0 316,680.0 3.3% 13,677.0 412,987.0 6.8%	1,448.0 12,167.0 17.3% 103,449.3 598,823.0 20,639.0 350,025.0 0.7% 3,112.0 475,166.0 11.8% 24,770.2	1,060.0 5,645.5 18.6% 125,854.0 677,518.5 9.1% 38,506.0 422,795.0 0.5% 2,793.0 551,588.0 12.2% 25,376.1	1,181.0 10,371.4 16.9% 121,898.0 722,932.0 10.3% 47,878.0 463,579.0 1.4% 8,142.0 601,535.0 14.1% 29,395.0	2,442.0 7,692.0 15.1% 124,303.3 822,156.4 9.9% 56,159.0 568,344.4 1.2% 8,120.0 663,489.4 14.5% 30,093.1
AD03 AD04 AD05	Income distributed to IAH Total income from assets funded by PSIA Total off-balance sheet items to total assets Off-balance sheet items Total assets Foreign-currency denominated funding to total funding FX funding Total funding Foreign-currency denominated financing to total financing FX financing Total financing Total financing Total financing Total financing Total regulatory capital (or balance sheet capital) Value (or percentage) of Sharī ah -compliant financing by economic activity	Citate by profit	NC N	T T T T T T T T	24.3 3,565.8 1.8% 5,365.0 298,349.0 0.0% 0.0 25,598.0 15.9% 6,004.0 37,675.0 43.0% 98,777.0 229,550.0	16.0 1,275.0 8.4% 27,477.0 326,681.0 0.2% 76.0 46,113.0 8.5% 5,949.0 70,198.0 18.0% 40,951.0 227,163.0	24.0 1,634.0 9,6% 32,313.0 337,652.0 2,5% 1,656.0 65,974.0 6,2% 5,885.0 95,026.0 15,5% 34,685.0 223,664.0	33.0 1.502.0 10.1% 36,415.0 360,782.0 0.7% 562.0 78,439.0 150,802.0 13.8% 30,452.0 220,705.0	44.0 2,282.0 13.1% 48,924.0 372,725.0 1.3% 1,446.0 108,914.0 2.8% 5,799.0 208,479.0 7.6% 16,520.0 218,013.0	147.0 3,460.0 18.3% 77,359.0 423,733.0 0.2% 294.0 146,551.0 0.3% 952.0 290,893.0 5.8% 12,613.0 215,643.0	443.0 4,138.0 11.4% 55,857.0 488,950.0 5.1% 11,884.0 232,708.0 3.0% 10,303.0 347,224.0 10.1% 21,541.0 212,697.0	606.0 5,443.0 15.9% 87,797.0 553,197.0 7.0% 22,286.0 316,680.0 3.3% 13,677.0 412,987.0 6.8% 14,305.0 211,214.0	1,448.0 12,167.0 17.3% 103,449.3 598,823.0 5.9% 20,639.0 350,025.0 0.7% 3,112.0 475,166.0 11.8% 24,770.2 209,837.0	1,060.0 5,645.5 18.6% 125,854.0 677,518.5 9.1% 38,506.0 422,795.0 0.5% 2,793.0 551,588.0 12.2% 25,376.1 208,547.0	1,181.0 10,371.4 16.9% 121,898.0 722,932.0 10.3% 47,878.0 463,579.0 1.4% 8,142.0 601,535.0 14.1% 29,395.0 207,792.2	2,442.0 7,692.0 15.1% 124,303.3 822,156.4 9.9% 56,159.0 568,344.4 1.2% 8,120.0 663,489.4 14.5% 30,093.1 207,429.6
AD03 AD04 AD05	Income distributed to IAH Total income from assets funded by PSIA Total off-balance sheet items to total assets Off-balance sheet items Total assets Foreign-currency denominated funding to total funding FX funding Total funding Foreign-currency denominated financing to total financing FX financing Total financing Value of Sukûk holdings to capital Sukûk holdings Total regulatory capital (or balance sheet capital) Value (or percentage) of Sharī ah-compliant financing by economic activity Value of Sharī ah-compliant financing	Chicago, policy	NC NC NC NC NC NC NC NC	T T T T T T T T T T	24.3 3,565.8 1.8% 5,365.0 298.349.0 0.0% 0.0 25,598.0 15.9% 6,004.0 37,675.0 43.0% 98,777.0 229,550.0	16.0 1,275.0 8.4% 27,477.0 326,681.0 0.2% 76.0 46,113.0 8.5% 5,949.0 70,198.0 18.0% 40,951.0 227,163.0	24.0 1,634.0 9.6% 32,313.0 337,652.0 2.5% 1,656.0 65,974.0 6.2% 5,885.0 95,026.0 15.5% 34,685.0 223,664.0	33.0 1,502.0 10.1% 36,415.0 360,782.0 0.7% 562.0 78,439.0 3.6% 5,499.0 150,802.0 13.8% 30,452.0 220,705.0	44.0 2,282.0 13.1% 48,924.0 372,725.0 1,34% 1,446.0 108,914.0 2,8% 5,799.0 208,479.0 218,013.0	147.0 3,460.0 18.3% 77,359.0 423,733.0 0.2% 294.0 146,551.0 0.3% 952.0 290,893.0 215,643.0 290,893.0 0.0	443.0 4,138.0 11.4% 55,857.0 488,950.0 5.1% 11,884.0 232,708.0 3.0% 10,303.0 347,224.0 10.1% 21,541.0 212,697.0	606.0 5,443.0 15.9% 87,797.0 553,197.0 22,286.0 316,680.0 3.3% 13,677.0 412,987.0 6.8% 14,305.0 211,214.0	1,448.0 12,167.0 17.3% 103,449.3 598,823.0 20,639.0 350,025.0 0.7% 3,112.0 475,166.0 475,166.0	1,060.0 5,645.5 18.6% 125,854.0 677,518.5 9.1% 38,506.0 422,795.0 0.5% 2,793.0 551,588.0 12.2% 25,376.1 208,547.0	1,181.0 10,371.4 16.9% 121,898.0 722,932.0 10.3% 47,878.0 463,579.0 1.4% 8,142.0 601,535.0 14.1% 29,395.0 207,792.2	2,442.0 7,692.0 15.1% 124,303.3 822,156.4 9.9% 561,59.0 568,344.4 1.2% 8,120.0 663,489.4 14.5% 30,093.1 207,429.6 663,489.4
AD03 AD04 AD05	Income distributed to IAH Total income from assets funded by PSIA Total off-balance sheet items to total assets Off-balance sheet items Total assets Foreign-currency denominated funding to total funding FX funding Total funding Foreign-currency denominated financing to total financing FX financing Total financing Value of Sukūk holdings to capital Sukūk holdings Total regulatory capital (or balance sheet capital) Value of Sukūk holdings Total regulatory capital for balance sheet capital) Value of Sukūk holdings Sectoral distribution	Citated by profit	NC N	T T T T T T T T T T T T	24.3 3,565.8 1.8% 5,365.0 298,349.0 0.0% 0.0 25,598.0 15,9% 6,004.0 37,675.0 29,550.0	16.0 1,275.0 8.4% 27,477.0 326,681.0 0.2% 76.0 46,113.0 8.5% 5,949.0 70,198.0 227,163.0 70,198.0	24.0 1,634.0 9.6% 32,313.0 337,652.0 2.5% 1,656.0 65,974.0 6.2% 5,885.0 95,026.0 15.5% 34,685.0 223,664.0 0.0 0.0	33.0 1,502.0 10.1% 36,415.0 360,782.0 0.7% 562.0 78,439.0 3.6% 5,499.0 150,802.0 220,705.0 150,802.0 0.0	44.0 2,282.0 13.1% 48,924.0 372,725.0 1,3% 1,446.0 108,914.0 2.8% 5,799.0 208,479.0 208,479.0 208,479.0 0.0	147.0 3,460.0 18.3% 77,359.0 423,733.0 0.2% 294.0 146,551.0 0.3% 952.0 290,893.0 215,643.0 290,893.0 0.0	443.0 4,138.0 11.4% 55,857.0 488,950.0 51,884.0 232,708.0 3.0% 10,303.0 347,224.0 212,697.0 347,224.0	606.0 5,443.0 15.9% 87,797.0 553,197.0 22,286.0 316,680.0 3.3% 13,677.0 412,987.0 211,214.0 412,987.0	1,448.0 12,167.0 17.3% 103,449.3 598,823.0 5,9% 20,639.0 350,025.0 0.7% 3,112.0 475,166.0 475,166.0 0.0 0.0	1,060.0 5,645.5 18.6% 125,854.0 677,518.5 9.1% 38,506.0 422,795.0 0.5% 2,793.0 551,588.0 12.2% 25,376.1 208,547.0	1,181.0 10,371.4 16.9% 121,898.0 722,932.0 10.3% 47,878.0 463,579.0 1.4% 8,142.0 601,535.0 207,792.2 601,535.0 0.0 3,015.0	2,442.0 7,692.0 15.1% 124,303.3 822,156.4 9.9% 56,159.0 568,344.4 1.2% 8,120.0 63,489.4 14.5% 30,093.1 207,429.6 663,489.4
AD03 AD04 AD05	Income distributed to IAH Total income from assets funded by PSIA Total off-balance sheet items to total assets Off-balance sheet items Total assets Foreign-currency denominated funding to total funding FX funding Total funding Foreign-currency denominated financing to total financing FX financing Total financing Value of Sukūk holdings to capital Sukūk holdings Total regulatory capital (or balance sheet capital) Value (or percentage) of Sharī ah-compliant financing by economic activity Value of Sahaī ah-compliant financing Sectoral distribution (a) agriculture, forestry, hunting and fishing	Citated by profit	NC NC NC NC NC NC NC NC	T T T T T T T T T T	24.3 3,565.8 1.8% 5,365.0 298,349.0 0.0 25,598.0 15.9% 6,004.0 37,675.0 43.0% 98,777.0 229,550.0	16.0 1,275.0 8.4% 27,477.0 326,681.0 0.2% 76.0 46,113.0 8.5% 5,949.0 70,198.0 227,163.0 70,198.0 0.0 0.0 3,093.0	24.0 1,634.0 9.6% 32,313.0 337,652.0 2.5% 1,656.0 65,974.0 6.2% 5,885.0 95,026.0 15.5% 34,685.0 223,664.0 94,763.0 0.0 0.0 3,093.0	33.0 1,502.0 10.1% 36,415.0 360,782.0 0.7% 562.0 78,439.0 3.6% 5,499.0 150,802.0 13.8% 30,452.0 220,705.0 150,802.0	44.0 2,282.0 13.1% 48,924.0 372,725.0 1,34% 1,446.0 108,914.0 2,8% 5,799.0 208,479.0 218,013.0	147.0 3,460.0 18.3% 77,359.0 423,733.0 0.2% 294.0 146,551.0 0.3% 952.0 290,893.0 215,643.0 215,643.0 0.0 0.0 12,054.0	443.0 4,138.0 11.4% 55,857.0 488,950.0 5.1% 11,884.0 232,708.0 3.0% 10,303.0 347,224.0 21,541.0 212,697.0 0.0 9,914.0	606.0 5,443.0 15.9% 87,797.0 553,197.0 7.0% 22,226.0 316,680.0 3.3% 13,677.0 412,987.0 211,214.0 412,987.0 0.0 0.0 9,389.0	1,448.0 12,167.0 17.3% 103,449.3 598,823.0 5.9% 20,639.0 350,025.0 0.7% 3,112.0 475,166.0 475,166.0 0.0 0.0 10,634.0	1,060.0 5,645.5 18.6% 125,854.0 677,518.5 9.1% 38,506.0 422,795.0 0.5% 2,793.0 551,588.0 12.2% 25,376.1 208,547.0	1,181.0 10,371.4 16.9% 121,898.0 722,932.0 10.3% 47,878.0 463,579.0 1.4% 8,142.0 601,535.0 207,792.2 601,535.0 0.0 3,015.0 13,841.0	2,442.0 7,692.0 15.1% 124,303.3 822,156.4 9.9% 56,159.0 568,344.4 1.2% 8,120.0 663,489.4 14.5% 30,093.1 207,429.6 663,489.4 484.0 2,797.0 10,498.0
AD03 AD04 AD05	Income distributed to IAH Total income from assets funded by PSIA Total off-balance sheet items to total assets Off-balance sheet items Total assets Foreign-currency denominated funding to total funding FX funding Total funding Foreign-currency denominated financing to total financing FX financing Total financing Value of Sukūk holdings to capital Sukūk holdings Total regulatory capital (or balance sheet capital) Value (or percentage) of Sharī ah-compliant financing by economic activity Value of Sharī ah-compliant financing Sectoral distribution (a) agriculture, forestry, hunting and fishing (b) mining and quarrying	Chicago, policy	NC N	T T T T T T T T T T T T	24.3 3,565.8 1.8% 5,365.0 298,349.0 0.0% 0.0 25,598.0 15,9% 6,004.0 37,675.0 29,550.0	16.0 1,275.0 8.4% 27,477.0 326,681.0 0.2% 76.0 46,113.0 8.5% 5,949.0 70,198.0 227,163.0 70,198.0	24.0 1,634.0 9.6% 32,313.0 337,652.0 2.5% 1,656.0 65,974.0 6.2% 5,885.0 95,026.0 15.5% 34,685.0 223,664.0 0.0 0.0	33.0 1,502.0 10.1% 36,415.0 360,782.0 0.7% 562.0 78,439.0 3.6% 5,499.0 150,802.0 220,705.0 150,802.0 0.0	44.0 2,282.0 13.1% 48,924.0 372,725.0 1,3% 1,446.0 108,914.0 2.8% 5,799.0 208,479.0 208,479.0 208,479.0 0.0	147.0 3,460.0 18.3% 77,359.0 423,733.0 0.2% 294.0 146,551.0 0.3% 952.0 290,893.0 215,643.0 290,893.0 0.0	443.0 4,138.0 11.4% 55,857.0 488,950.0 51,884.0 232,708.0 3.0% 10,303.0 347,224.0 212,697.0 347,224.0	606.0 5,443.0 15.9% 87,797.0 553,197.0 22,286.0 316,680.0 3.3% 13,677.0 412,987.0 211,214.0 412,987.0	1,448.0 12,167.0 17.3% 103,449.3 598,823.0 5,9% 20,639.0 350,025.0 0.7% 3,112.0 475,166.0 475,166.0 0.0 0.0	1,060.0 5,645.5 18.6% 125,854.0 677,518.5 9.1% 38,506.0 422,795.0 0.5% 2,793.0 551,588.0 12.2% 25,376.1 208,547.0	1,181.0 10,371.4 16.9% 121,898.0 722,932.0 10.3% 47,878.0 463,579.0 1.4% 8,142.0 601,535.0 207,792.2 601,535.0 0.0 3,015.0	2,442.0 7,692.0 15.1% 124,303.3 822,156.4 9.9% 56,159.0 568,344.4 1.2% 8,120.0 663,489.4 14.5% 30,093.1 207,429.6
AD03 AD04 AD05	Income distributed to IAH Total income from assets funded by PSIA Total off-balance sheet items to total assets Off-balance sheet items Total assets Foreign-currency denominated funding to total funding FX funding Total funding FX financing Total funding FX financing Total financing Value of Sukūk holdings to capital Sukūk holdings Total regulatory capital (or balance sheet capital) Value (or percentage) of Sharī ah-compliant financing by economic activity Value of Sukūk indicate insinancing Sectoral distribution (a) agriculture, forestry, hunting and fishing (b) mining and quarrying (c) manufacturing	Chicago, polici	NC N	T T T T T T T T T T T T	24.3 3,565.8 1.8% 5,365.0 298,349.0 0.0 25,598.0 15.9% 6,004.0 37,675.0 43.0% 98,777.0 229,550.0	16.0 1,275.0 8.4% 27,477.0 326,681.0 0.2% 76.0 46,113.0 8.5% 5,949.0 70,198.0 227,163.0 70,198.0 0.0 0.0 3,093.0	24.0 1,634.0 9.6% 32,313.0 337,652.0 2.5% 1,656.0 65,974.0 6.2% 5,885.0 95,026.0 15.5% 34,685.0 223,664.0 94,763.0 0.0 0.0 3,093.0	33.0 1,502.0 10.1% 36,415.0 360,782.0 0.7% 562.0 78,439.0 3.6% 5,499.0 150,802.0 13.8% 30,452.0 220,705.0 150,802.0	44.0 2,282.0 13.1% 48,924.0 372,725.0 1.3% 1,446.0 108,914.0 2.8% 5,799.0 208,479.0 218,013.0 208,479.0 0.0 0.0 9,656.0	147.0 3,460.0 18.3% 77,359.0 423,733.0 0.2% 294.0 146,551.0 0.3% 952.0 290,893.0 215,643.0 215,643.0 0.0 0.0 12,054.0	443.0 4,138.0 11.4% 55,857.0 488,950.0 5.1% 11,884.0 232,708.0 3.0% 10,303.0 347,224.0 21,541.0 212,697.0 0.0 9,914.0	606.0 5,443.0 15.9% 87,797.0 553,197.0 7.0% 22,226.0 316,680.0 3.3% 13,677.0 412,987.0 211,214.0 412,987.0 0.0 0.0 9,389.0	1,448.0 12,167.0 17.3% 103,449.3 598,823.0 5.9% 20,639.0 350,025.0 0.7% 3,112.0 475,166.0 475,166.0 0.0 0.0 10,634.0	1,060.0 5,645.5 18.6% 125,854.0 677,518.5 9.1% 38,506.0 422,795.0 0.5% 2,793.0 551,588.0 12.2% 25,376.1 208,547.0	1,181.0 10,371.4 16.9% 121,898.0 722,932.0 10.3% 47,878.0 463,579.0 1.4% 8,142.0 601,535.0 207,792.2 601,535.0 0.0 3,015.0 13,841.0	2,442.0 7,692.0 15.1% 124,303.3 822,156.4 9.9% 56,159.0 568,344.4 1.2% 8,120.0 663,489.4 14.5% 30,093.1 207,429.6 663,489.4



Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
Oodc	(f) construction	Otandard	NC	T	0.0	3,137.0	4,472.0	34,582.0	31,541.0	40,315.0	61,932.0	70,731.0	72,846.0	70,068.2	84,532.0	89,298.0
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles		NC	T	0.0	10,011.0	5,002.0	10,003.0	23.0	6,280.0	31,093.0	52,057.0	5,949.0	5,654.9	10,398.0	26,436.0
	(h) transportation and storage		NC	T	2,962.0	0.0	0.0	152.0	2,344.0	11,158.0	1,283.0	3,873.0	9,514.0	19,122.2	13,870.0	9,121.0
	(i) accommodation and food service activities		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(j) information and communication		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(k) financial and insurance activities		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,200.0	7,700.0	0.0	0.0	0.0
	(I) real estate activities		NC	T	16,918.0	3,519.0	3,519.0	0.0	0.0	40,380.0	35,412.0	34,013.0	57,664.0	57,409.0	56,848.0	49,322.0
	(m) professional, scientific and technical activities		NC	T	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	T	0.0	0.0	0.0	0.0	0.0	8,225.0	7,645.0	7,645.0	0.0	0.0	0.0	0.0
	(o) public administration and defense; compulsory social security		NC	T	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	T	1.0	0.0	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	T	0.0	0.0	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	T	0.0	0.0	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	T	0.0	1,717.0	6,444.0	8,318.0	42,927.0	9,247.0	4,004.0	3,830.0	38,807.0	73,594.3	61,914.0	82,260.0
	(t) activities of households as employers		NC	T	20.0	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		NC	T	14,461.0	42,772.0	66,349.0	92,368.0	116,940.0	158,055.0	189,313.0	216,883.0	268,940.0	311,203.9	351,120.0	383,685.4
	(u) activities of extraterritorial organisations and bodies		NC	T	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		NC	T	0.0	5,949.0	5,884.0	5,379.0	5,048.0	4,661.0	4,147.0	3,717.0	3,112.0	2,793.0	3,497.0	4,088.0
AD07	Value (or percentage) of gross NPF by economic activities															
	Value of gross NPF		NC	T	0.0	0.0	0.0	0.0	64.0	0.0	0.0	126.0	131.0	147.0	417.0	786.0
	Economic activity															
	 agriculture, forestry, hunting and fishing 		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(b) mining and quarrying		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(c) manufacturing		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(d) electricity, gas, steam and air-conditioning supply		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(e) water supply; sewerage and waste management		NC	T	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	T	0.0	0.0	0.0	0.0	64.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(h) transportation and storage		NC	T	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) accommodation and food service activities		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(j) information and communication		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(k) financial and insurance activities		NC	T	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) real estate activities		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	126.0	125.0	118.0	110.0	710.0
	(m) professional, scientific and technical activities		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	 administrative and support service activities 		NC	T	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	T	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	Τ	0.0	0.0	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	T	0.0	0.0	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	T	0.0	0.0	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	T	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	T	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		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.0	29.0	307.0	76.0
	(u) activities of extraterritorial organisations and bodies		NC	T	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		NC	T	0.0	0.0	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 Sharī ah-compliant contract		MC	т	E70 ^	900.0	1 121 0	1.516.0	2 101 2	2.700.0	2.452.0	4.410.0	E 140 0	E 020 0	6 774 0	7.014.4
	Total returns Murābahah		NC NC	T	578.0 359.0	800.2 308.6	1,131.0 445.0	1,516.0 573.0	2,184.0 742.0	2,700.0 1,009.0	3,453.0 1,153.0	4,419.0 1,320.0	5,149.0 535.0	5,920.0 1,545.5	6,771.0 1,503.2	7,914.4 2,019.4
				T												
	Commodity Murābahah / Tawwaruq Salam		NC NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0 974.0	0.0	0.0	0.0
	Istisnā`		NC NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	32.0
	isusiia Ijärah / Ijärah Muntahia Bittamlīk		NC	T	219.0	252.9	458.0	678.0	1,118.0	1,505.0	2,035.0	2,739.0	3,154.0	3,637.9	4,218.1	4,491.4
	Mudārabah		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	2,035.0	2,739.0	0.0	0.0	4,216.1	0.0
	Mushārakah		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
			NO		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0



Code	Indicator	Standard Cur	rency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
	Diminishing <i>Mushārakah</i>		VC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.0	12.4	13.3	30.9
	Wakālah		VC	Т	0.0	238.7	228.0	265.0	324.0	186.0	265.0	360.0	481.0	724.2	1,036.4	1,340.7
	Qarḍ Hassan		VC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Others		VC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(1)		VC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(ii)		VC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(iii)		VC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Others	i	VC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
					Structural Islar	nic Financial Ir	ndicators (SIFI	s)								
Code	Indicator	Cui	rency	Units	2013A ^	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
ST01	Number of Islamic banks		n.a	G	2	2	2	2	2	2	2	2	2	2	2	2
	Number of domestic branch offices		n.a	G	8	8	8	11	14	15	16	17	17	17	17	17
	Number of ATMs		n.a	G	16	16	16	19	25	25	27	29	29	29	29	29
ST02	Number of employees		n.a	G	304	319	380	420	434	456	484	511	528	547	542	566
ST03	Total assets ^^		VC	Т	298.349.0	326.681.0	337.652.0	360.782.0	372,725.0	423.733.0	488.950.0	553.197.0	598.823.0	677.518.5	722.932.0	822.156.4
	Total Shari ah -compliant financing (excluding interbank financing) ®®		VC	т	37,203.0	69,296.0	93,697.0	148,677.0	205,514.0	287,333.0	342,995.0	407,934.0	468,796.2	544,318.3	593,690.0	654,793.4
	Sukūk holdings		VC	Т	98,777.0	40,951.0	34,686.0	30,452.0	16,520.0	12,613.0	21,541.0	14,305.0	24,770.2	25,376.1	29,395.0	30,093.1
	Other Shari ah-compliant securities		VC	T	0.0	434.0	429.0	370.0	367.0	3,208.0	4,340.0	5,441.0	5,724.5	5,837.3	6,017.0	6,677.7
	Interbank financing		VC	T	113,815.0	145,222.0	141,067.0	108,977.0	74,799.0	32,425.0	15,710.0	16,528.0	40,880.3	29,705.9	25,972.0	33,956.9
	All other assets		VC	T	48,554.0	70,778.0	67,773.0	72,306.0	75,525.0	88,154.0	104,364.0	108,989.0	58,651.8	72,280.9	67,858.0	96,635.3
ST04	Total funding/liabilities and equities ^^	1	VC	T	298,349.0	326,681.0	337,653.0	360,782.0	372,724.0	423,733.0	488,950.0	553,197.0	598,823.0	677,518.5	722,932.0	822,156.4
	Profit-sharing investment accounts (PSIA)		VC	T	11,778.0	21,379.0	27,411.0	32,690.0	46,313.0	59,804.0	68,864.0	81,408.0	94,466.0	114,245.7	133,006.0	154,163.4
	Other remunerative funding (Murăbahah, Commodity Murăbahah etc.)	1	VC	T	0.0	1,201.0	1,201.0	2,475.0	2,913.0	6,388.0	78,326.0	144,924.0	158,884.0	201,885.1	238,155.0	320,794.7
	Nonremunerative funding (current account, Wadi'ah)		VC	T	17,381.0	23,533.0	37,363.0	43,274.0	59,850.0	80,582.0	85,518.0	90,348.0	96,675.0	106,664.5	92,419.0	93,386.3
	Sukūk issued		VC	T	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 Shart ah -compliant securities issued		VC	T	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		VC	T	25,179.0	39,997.0	32,071.0	36,691.0	21,902.0	43,320.0	23,663.0	6,738.0	18,865.0	22,469.3	26,950.0	25,229.0
	All other liabilities		VC	T	8,107.0	7,477.0	9,429.0	19,422.0	18,333.0	13,352.0	15,452.0	14,869.0	17,323.0	21,392.2	22,440.0	19,724.1
	Capital and reserves		VC	T	235,904.0	233,094.0	230,178.0	226,230.0	223,413.0	220,287.0	217,127.0	214,910.0	212,610.0	210,861.7	209,962.0	208,858.9
ST05	Total revenues * Financing based		VC	T T	6,293.0	2,065.0	2,280.0	2,544.0	3,878.0	3,622.0	4,411.0	6,038.0	6,373.0	7,351.8	8,222.6	9,508.4
			VC		2,968.0	802.0	1,157.0	1,539.0	2,202.0	2,700.0	3,453.0	4,419.0	5,149.0	5,920.0	6,771.0	7,914.4
	Investment based (Sukūk, other Sharī ah-compliant securities etc.) Fee based		VC VC	T T		734.0	698.0	413.0	270.0	208.0	227.0	168.0	227.0	357.4	393.0	474.0 836.0
	Other		VC VC	T	44.0	206.0	148.0	306.0	233.0	247.0	268.0 463.0	1,026.0	997.0	1,074.4	1,058.6	
ST06	Earnings before taxes and Zakat ^		VC VC	, T	3,281.0 -17,229.0	323.0 -3,736.0	277.0 -3,752.0	286.0 -4,110.0	1,173.0 -3,764.0	467.0 -3,525.0	-3,443.0	425.0 -2.253.0	0.0 -2,429.0	0.0 -1,882.3	-1,196.7	284.0 -1,233.2
	•				11,220.0	0,100.0	0,102.0	4,1.1010	0,7 0 4.10	0,020.0	0,1-10.0	2,200.0	2,120.0	1,002.0	1,100.1	1,200.2
ST07	Value (or percentage) of financing by type of Sharī ah-compliant contract															
	Total financing		VC	T	37,675.0	70,197.0	95,026.0	150,802.0	208,479.0	290,893.0	347,224.0	412,987.0	475,166.0	551,588.0	601,535.0	663,489.4
	Murābahah		VC	T	20,307.0	29,425.0	37,136.0	51,249.0	70,764.0	93,182.0	96,641.0	112,711.0	119,922.0	128,004.5	145,406.0	148,999.6
	Commodity Murābahah/ Tawwaruq		VC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Salam		VC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Istisnā`		VC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	386.0	368.0	472.0	2,682.0
	ljärah / ljärah Muntahia Bittamlīk		VC	T	17,348.0	30,726.0	52,811.0	86,935.0	119,722.0	168,488.0	207,845.0	256,582.0	289,811.0	337,693.9	368,839.0	403,329.3
	Muḍārabah Mushārakah		VC	T T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	musnarakan Diminishing Mushārakah		VC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Diminishing musharakan Wakālah		VC VC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,061.0	1,157.1	1,787.0	3,327.1
	wakaian Qard Hassan			T	0.0	10,000.0	5,000.0	12,503.0	17,850.0	29,050.0	42,522.0	43,386.0	63,595.0	83,909.9	84,503.0	104,493.7
			VC VC	T	0.0	46.0	79.0	115.0	143.0	173.0	216.0	308.0	391.0	454.6	528.0	657.7
	Others		VC VC	T	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) (ii)		VC VC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(ii)	4	VC	,	0.0	0.0	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
	(iii)		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Others		NC	T	20.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ST08	Assets held by domestic systemically important Islamic banks							***		***				***		

Source: Central Bank of Oman

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- G Indicates General
- T Indicates Thousands
- NC Indicates National Currency
- n.a Indicates not applicable
- (...) Indicates the data is not available
 - 1 Only specific provisions.
 - 2 LCR became applicable in Oman on Jan 01, 2015. The year 2014 was the observation period.
 - 3 NSFR will become standard in Oman with effect from January 01, 2018. Till then, the observation period continues.
 - 4 Growth of financing to private sector was very high during 2014, as Institutions offering Islamic financial services (IIFS) were actively seeking out business opportunities in the market to increase their earning assets, being in 2nd year of operations.
 - @ Oman had adopted Basel III for capital adequacy requirements with effect from December 31, 2013, while requirements for capital conservation buffer were made applicable from January 01, 2014.
- @ In ST03, total Shari ah-compliant financing is reported on 'Net' basis as it is part of balance sheet assets (assets are reported on Net basis in balance sheet), while in other places the financing figure is reported on 'Gross' basis.
- * Tha data for CP07 & CP08 for four quarters of 2014 is calculated based on annualized income in numerator while average method (average of current and previous quarters) is used for 'Total assets' and 'Equity' as denominator. However, 2013A data is calculated based on annual income for 2013 and 'Total assets' and 'Equity' as of date.
- A In case of CP09, CP10, ST05 & ST06, the value for 2013A shows annual data while the values for four quarters of 2014 show quarterly data. Since 2015Q4 both denominator and numerator in CPR09 and CP10 are based on annualized income and expenses.
- AA Some of the balance sheet figures, for example, in ST03 and ST04 are restated to make them consistent with 2014 data in the new format. However, for investment based revenues in ST05, the corresponding separate figure on new format is not readily available for 2013A, hence financing based revenues in ST05 for 2013A also includes revenue from investment.
- AAA The specific provisions against restructured accounts (which are not NPF at moment) is also included in Total Provision figure mentioned inCP 06; hence the Net NPF in CP 05 will not necessarily be equal to Gross NPF- Provision (Specific), in some quarters, starting from 2015Q2.