

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

Country:		Oman														
Time period covered :		Starting Period: 2013A		Ending Period: 2016Q3												
Core Prudential Islamic Financial Indicators (PIFIs)																
Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
End-of-period exchange rate (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 Adequacy: Basel Standard[®]																
CP01a	CAR				29.1%	23.0%	18.1%	18.0%	18.9%	17.4%	18.1%	16.7%	16.0%	17.3%	16.5%	15.8%
	Total regulatory capital	Basel III	NC	T	95,021.0	98,334.0	100,059.0	113,030.0	131,366.0	134,701.5	152,690.2	153,056.9	189,365.7	214,777.5	215,740.4	221,505.1
	Risk-weighted assets (RWA)	Basel III	NC	T	326,181.0	428,403.0	553,036.0	628,482.0	693,473.0	775,365.4	845,309.2	916,677.1	1,180,734.6	1,238,341.4	1,303,921.8	1,401,387.9
CP02a	Tier 1 capital to RWA				28.0%	21.9%	17.0%	16.9%	17.8%	16.2%	17.0%	15.6%	14.6%	16.0%	15.2%	14.5%
	Tier 1 capital	Basel III	NC	T	91,458.0	93,788.0	93,897.0	106,122.0	123,424.0	125,847.7	143,407.7	142,771.7	172,714.7	197,862.7	198,460.7	203,506.7
	RWA	Basel III	NC	T	326,181.0	428,403.0	553,036.0	628,482.0	693,473.0	775,365.4	845,309.2	916,677.1	1,180,734.6	1,238,341.4	1,303,921.8	1,401,387.9
CP03a	Common Equity Tier 1 (CET1) capital to RWA				28.0%	21.9%	17.0%	16.9%	17.8%	16.2%	17.0%	15.6%	14.6%	16.0%	15.2%	14.5%
	CET1 capital	Basel III	NC	T	91,458.0	93,788.0	93,897.0	106,122.0	123,424.0	125,847.7	143,407.7	142,771.7	172,714.5	197,862.7	198,460.7	203,506.7
	RWA	Basel III	NC	T	326,181.0	428,403.0	553,036.0	628,482.0	693,473.0	775,365.4	845,309.2	916,677.1	1,180,734.6	1,238,341.4	1,303,921.8	1,401,387.9
Capital Adequacy: IFSB Formula																
CP01b	CAR (IFSB)				...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...
CP02b	Tier 1 capital to RWA (IFSB)				...	...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...
CP03b	Common Equity Tier 1 (CET1) capital to RWA (IFSB)				...	...	...	...	...	...	...	...	...	...	...	...
	CET1 capital				...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...
Asset Quality																
CP04	Gross nonperforming financing (gross NPF) ratio				0.06%	0.07%	0.09%	0.07%	0.09%	0.06%	0.06%	0.21%	0.13%	0.12%	0.18%	0.22%
	Gross NPF		NC	T	253.0	343.0	593.0	493.0	729.0	561.0	568.6	2,275.6	1,677.0	1,654.0	2,648.0	3,371.0
	Total financing		NC	T	397,106.0	499,041.0	643,420.0	744,188.0	829,907.0	915,284.4	1,016,275.3	1,072,254.4	1,288,948.9	1,356,046.2	1,481,062.9	1,560,760.1
CP05	Net nonperforming financing (net NPF) to capital				0.08%	0.03%	0.21%	0.10%	0.15%	0.11%	0.03%	0.65%	0.39%	0.65%	0.90%	
	Net NPF		NC	T	74.0	26.0	208.0	108.0	197.0	142.0	147.7	999.7	631.0	836.0	1,407.0	2,002.0
	Total regulatory capital		NC	T	95,021.0	98,334.0	100,059.0	113,030.0	131,366.0	134,701.5	152,690.2	153,056.9	189,365.7	214,777.5	215,740.4	221,505.1
CP06	Provisions for gross nonperforming financing (gross NPF)				241.9%	92.4%	64.9%	78.1%	73.0%	74.7%	74.0%	56.1%	62.4%	44.2%	46.9%	40.6%
	Provisions		NC	T	179.0	317.0	385.0	532.0	419.0	420.9	420.9	1,275.9	1,046.0	731.0	1,241.0	1,369.0
	Gross NPF		NC	T	74.0	343.0	593.0	493.0	729.0	561.0	568.5	2,275.6	1,677.0	1,654.0	2,648.0	3,371.0
Earnings																
CP07	Return on assets (ROA) *		N		0.5%	1.1%	1.6%	1.2%	1.0%	1.5%	1.4%	1.0%	0.6%	1.4%	0.9%	1.0%
	Net income (before extraordinary items, taxes, and Zakat)		NC	T	2,641.0	6,088.0	11,072.0	10,336.0	9,544.0	15,120.4	16,389.2	12,748.4	9,333.6	23,042.9	16,358.0	19,121.4
	Total assets		NC	T	512,483.0	577,078.5	701,950.5	830,842.5	936,574.0	1,023,280.4	1,193,226.5	1,332,224.8	1,475,417.8	1,672,146.7	1,805,195.9	1,888,740.8
CP08	Return on equity (ROE) *		A		2.9%	6.5%	11.4%	9.7%	7.9%	11.8%	11.6%	8.3%	5.7%	12.2%	7.9%	9.0%
	Net income (before extraordinary items, taxes, and Zakat)		NC	T	2,641.0	6,088.0	11,072.0	10,336.0	9,544.0	15,120.4	16,389.2	12,748.4	9,333.6	23,042.9	16,358.0	19,121.4
	Equity		NC	T	91,452.0	93,502.0	97,352.5	106,569.0	120,173.0	128,098.1	140,790.9	153,121.0	164,448.0	189,467.7	205,793.5	212,921.4
CP09	Net profit margin ^		P		15.1%	19.3%	26.5%	24.2%	21.1%	37.7%	36.2%	28.0%	20.2%	43.8%	32.8%	38.1%
	Net income (before extraordinary items, taxes, and Zakat)		NC	T	2,641.0	1,522.0	2,768.0	2,584.0	2,366.0	3,780.1	4,097.3	3,187.3	3,333.6	23,042.9	16,358.0	19,121.4
	Gross income		NC	T	17,461.0	7,901.0	10,443.0	10,663.0	11,303.0	10,028.5	11,332.8	11,368.4	46,151.6	52,596.9	49,846.4	50,139.3
CP10	Cost to income ^		I		57.8%	45.9%	40.4%	48.7%	42.4%	47.1%	46.8%	49.0%	51.7%	46.5%	51.6%	50.2%
	Operating costs		NC	T	10,084.0	3,623.0	4,216.0	5,193.0	4,794.0	4,721.2	5,300.2	5,572.0	23,838.8	24,455.2	25,710.4	25,163.5
	Gross income		NC	T	17,461.0	7,901.0	10,443.0	10,663.0	11,303.0	10,028.5	11,332.8	11,368.4	46,151.6	52,596.9	49,846.4	50,139.3
Leverage																
CP11	Capital to assets (balance sheet definition)				17.8%	14.6%	12.3%	11.8%	12.7%	11.7%	10.9%	10.6%	10.8%	11.4%	10.6%	10.7%
	Tier 1 capital		NC	T	91,458.0	93,788.0	93,897.0	106,122.0	123,424.0	125,847.7	143,407.7	142,771.7	172,714.7	197,862.7	198,460.7	203,506.7
	Total assets		NC	T	512,483.0	641,674.0	762,227.0	899,458.0	973,690.0	1,072,870.7	1,313,583.1	1,350,866.4	1,603,968.2	1,740,324.9	1,870,067.7	1,907,413.0
CP12	Leverage (regulatory definition)				...	...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...
	Exposure				...	...	...	...	...	...	...	...	...	...	...	...
Liquidity																
CP13	Liquid assets ratio				15.8%	12.3%	6.3%	9.8%	11.2%	13.4%	20.1%	16.5%	14.3%	12.8%	14.6%	11.4%

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
	(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	8,966.0	8,974.0	11,200.0	10,147.4	11,205.3	11,015.4	9,046.3	8,952.0	9,123.0	9,670.0
	(s) other service activities (export)		NC	T	17,531.0	15,725.0	2,963.0	6,092.0	6,892.0	39,834.0	64,109.0	63,607.0	51,099.7	41,394.0	66,997.8	50,437.0
	(t) activities of households as employers		NC	T	0.0	100.0	5,419.0	7,315.0	6,915.0	7,275.0	6,558.0	6,052.0	0.0	0.0	0.0	0.0
	(t*) other financing of households		NC	T	14,151.0	246,681.0	281,327.0	313,308.0	345,056.0	547,834.6	605,812.3	665,624.2	711,941.3	752,097.3	771,621.0	795,778.5
	(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	3,851.0	3,850.0	12,545.0	12,545.0	12,513.0	11,550.0	10,533.0	9,540.8	8,549.1	7,555.0	6,567.0
AD07	Value (or percentage) of gross NPF by economic activities															
	Value of gross NPF		NC	T	253.0	343.0	593.0	493.0	729.0	561.0	568.6	2,275.6	1,677.0	1,654.0	2,648.0	3,371.0
	Economic activity															
	(a) 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	1.0	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	40.0	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	0.0	0.0	0.0	908.0	35.0	497.0	757.0	1,489.0
	(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
	(l) real estate activities		NC	T	253.0	0.0	0.0	0.0	53.0	0.0	0.0	0.0	178.0	178.0	188.0	0.0
	(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	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	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
	(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	343.0	58.0	58.0	46.0	0.0	0.0	0.0	0.0	17.0	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	10.0	0.0
	(t*) other financing of households		NC	T	0.0	0.0	535.0	493.0	630.0	561.0	568.6	1,367.6	1,464.0	961.0	1,653.0	1,882.0
	(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															
	Total returns		NC	T	16,662.0	5,719.9	7,878.9	8,464.5	9,582.0	10,490.5	11,686.5	12,637.8	14,007.8	15,378.4	16,366.6	18,289.9
	<i>Murābahah</i>		NC	T	132.0	496.2	254.4	423.2	611.0	690.3	717.5	1,342.1	567.8	1,031.8	1,164.1	1,600.4
	Commodity <i>Murābahah</i> / <i>Tawwarruq</i>		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>Salam</i>		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>Istisnā'</i>		NC	T	0.0	0.0	0.0	0.0	13.0	0.0	17.0	15.0	8.3	15.0	35.5	86.0
	<i>Ijārah/Ijārah Muntahia Bittamlik</i>		NC	T	912.0	477.7	1,836.7	1,897.8	2,296.0	2,552.6	2,880.4	2,636.3	3,879.5	3,745.2	3,653.2	3,822.2
	<i>Muḍārabah</i>		NC	T	0.0	0.0	20.0	24.0	39.0	45.9	53.9	57.9	305.0	126.7	390.3	187.5
	<i>Mushārahah</i>		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
	Diminishing <i>Mushārahah</i>		NC	T	15,547.0	4,729.0	5,744.8	6,096.5	6,606.0	7,189.7	8,001.7	8,578.5	9,246.2	10,459.3	11,123.1	12,592.8
	<i>Wakālah</i>		NC	T	34.0	17.0	23.0	21.0	11.0	0.0	0.0	1.0	1.0	0.4	0.4	1.0
	<i>Qard Hassan</i>		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	37.0	0.0	0.0	2.0	6.0	12.0	16.0	7.0	0.0	0.0	0.0	0.0
	(i) Credit Cards/ <i>Ujrah</i>		NC	T	0.0	0.0	0.0	2.0	6.0	12.0	16.0	7.0	0.0	0.0	0.0	0.0
	(ii)				...	...	...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...	...	...	...	...	...
Structural Islamic Financial Indicators (SIFIs)																
Code	Indicator		Currency	Units	2013A ^	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
ST01	Number of Islamic banking windows		n.a	G	6	6	6	6	6	6	6	6	6	6	6	6
	Number of domestic branch offices		n.a	G	20	24	24	30	31	36	39	40	45	53	53	53
ST02	Number of employees		n.a	G	319	337	367	382	411	444	492	495	552	580	607	626
ST03	Total assets ^^		NC	T	512,483.0	641,674.0	762,227.0	899,458.0	973,690.0	1,072,870.7	1,313,583.1	1,350,866.4	1,603,968.2	1,740,324.9	1,870,067.7	1,907,413.0
	Total Sharī'ah-compliant financing (excluding interbank financing) ®		NC	T	390,603.0	491,066.0	633,702.0	733,288.0	817,540.0	901,899.4	1,001,535.0	1,055,707.4	1,270,067.4	1,336,239.0	1,459,629.5	1,538,124.5

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
	<i>Sukūk</i> holdings		NC	T	18,767.0	21,221.0	23,422.0	24,428.0	23,526.0	24,679.5	24,542.5	24,823.5	106,489.3	106,630.3	109,512.5	109,247.1
	Other <i>Shari'ah</i> -compliant securities		NC	T	0.0	5,198.0	3,944.0	3,621.0	4,337.0	4,271.1	4,585.0	7,601.0	7,105.3	7,024.3	8,129.3	9,181.2
	Interbank financing		NC	T	49,163.0	85,538.0	51,124.0	55,055.0	20,394.0	66,881.9	48,718.0	30,083.7	40,013.9	49,675.0	44,673.0	16,533.0
	All other assets		NC	T	53,950.0	38,651.0	50,035.0	83,067.0	107,893.0	75,138.8	234,202.6	232,650.8	180,292.3	240,756.3	248,123.4	234,327.2
ST04	Total funding/liabilities and equities ^^		NC	T	512,483.0	641,673.0	762,226.0	899,458.0	973,690.0	1,072,870.7	1,313,583.1	1,350,866.4	1,603,968.2	1,740,324.9	1,870,067.7	1,907,413.0
	Profit-sharing investment accounts (PSIA)		NC	T	104,678.0	112,568.0	176,478.0	237,026.0	303,252.0	317,634.9	504,867.2	520,692.8	599,359.0	633,580.3	652,783.9	843,227.8
	Other remunerative funding (<i>Murābahah</i> , Commodity <i>Murābahah</i> etc.)		NC	T	190,356.0	66,981.0	71,497.0	92,952.0	226,174.0	197,274.4	343,172.7	357,353.7	394,870.4	427,096.5	447,366.2	483,665.6
	Nonremunerative funding (current account, <i>Wad'ah</i>)		NC	T	36,485.0	30,001.0	56,169.0	51,209.0	67,303.0	82,020.0	103,014.0	136,590.8	185,420.0	183,456.4	257,903.5	100,335.4
	<i>Sukūk</i> issued		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
	Other <i>Shari'ah</i> -compliant securities issued		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
	Interbank funding/liabilities		NC	T	75,240.0	324,951.0	335,254.0	381,621.0	232,006.0	147,006.1	94,041.1	58,748.2	201,618.0	154,869.5	167,288.0	122,073.1
	All other liabilities		NC	T	14,272.0	11,367.0	23,290.0	22,114.0	18,067.0	199,100.8	116,742.9	122,984.1	47,048.1	138,041.0	136,420.4	140,573.6
	Capital and reserves		NC	T	91,452.0	95,805.0	99,538.0	114,537.0	126,888.0	129,834.5	151,745.2	154,496.8	175,652.7	203,281.2	208,305.7	217,537.5
ST05	Total revenues ^		NC	T	17,461.0	7,912.0	10,467.0	10,680.0	11,291.0	11,655.6	13,303.6	13,980.4	16,215.7	17,747.4	18,732.2	20,676.1
	Financing based		NC	T	16,788.0	5,982.0	7,858.0	8,438.0	9,567.0	10,490.5	11,687.0	12,637.8	14,006.8	15,377.9	16,366.2	18,289.9
	Investment based (<i>Sukūk</i> , other <i>Shari'ah</i> -compliant securities etc.)		NC	T	...	431.0	397.0	372.0	260.0	320.0	302.2	449.1	861.3	1,225.2	1,083.2	1,308.4
	Fee based		NC	T	368.0	954.0	1,542.0	1,502.0	1,064.0	569.3	928.5	652.8	906.4	754.7	825.4	719.7
	Other		NC	T	305.0	546.0	669.0	368.0	399.0	275.8	385.9	240.7	441.2	389.6	457.4	358.1
ST06	Earnings before taxes and Zakat ^		NC	T	2,641.0	1,522.0	2,768.0	2,584.0	2,386.0	3,780.1	4,097.3	3,187.1	2,333.4	5,760.9	4,089.4	4,780.6
ST07	Value (or percentage) of financing by type of <i>Shari'ah</i>-compliant contract															
	Total financing		NC	T	397,106.0	499,041.0	643,421.0	744,188.0	829,907.0	915,284.4	1,016,275.3	1,072,254.4	1,288,948.9	1,356,046.2	1,481,062.9	1,560,760.1
	<i>Murābahah</i>		NC	T	6,530.0	17,393.0	35,356.0	47,466.0	65,755.0	67,775.1	70,191.1	78,841.8	92,411.5	93,877.5	107,948.7	121,056.3
	Commodity <i>Murābahah</i> / <i>Tawwaruq</i>		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>Salam</i>		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>Istisnā'</i>		NC	T	0.0	0.0	0.0	280.0	700.0	600.0	2,447.0	2,690.0	4,938.0	7,374.0	12,826.0	16,185.0
	<i>Ijarah</i> / <i>Ijarah Muntahia Bittamlik</i>		NC	T	60,350.0	93,969.0	178,552.0	217,748.0	239,476.0	264,866.7	276,651.3	273,070.9	332,654.4	354,895.1	371,122.9	376,746.4
	<i>Muḍārabah</i>		NC	T	0.0	601.0	1,596.0	2,921.0	2,284.0	3,623.1	5,351.0	5,120.2	11,767.5	9,555.3	13,960.6	15,846.4
	<i>Mushārahah</i>		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
	Diminishing <i>Mushārahah</i>		NC	T	330,226.0	387,005.0	427,771.0	475,541.0	521,421.0	578,124.5	661,262.9	712,093.5	846,886.5	889,865.3	974,663.7	1,030,218.3
	<i>Wakālah</i>		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>Qard Hassan</i>		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.7
	Others		NC	T	0.0	73.0	146.0	232.0	271.0	295.0	372.0	438.0	491.0	479.0	541.0	678.0
	(i) Credit Cards/ <i>Ujrah</i>		NC	T	0.0	73.0	146.0	232.0	271.0	295.0	372.0	438.0	491.0	479.0	541.0	678.0
	(ii)				...	...	...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...	...	...	...	...	...
ST08	Assets held by domestic systemically important Islamic windows				...	...	...	...	...	...	...	...	...	...	...	...

Source: Central Bank of Oman

Note:

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

1 LCR ratio Includes 4 windows data out of total 6 for 2014. From 2015Q1 onwards data for all windows is reported.

2 LCR became applicable in Oman on January 01, 2015. The year 2014 to which data pertains was the observation period.

3 NSFR ratio Includes 4 windows data out of total 6 for 2014. From 2015Q1 onwards data for all windows is reported.

4 NSFR will become standard in Oman with effect from January 01, 2018. Till then observation period continues.

5 Growth of financing to private sector was very high during 2014, as Institutions offering Islamic financial services (IFS) 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.

* The 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.

^ In case of CP09, CP10, ST05 & ST06, the value for 2013A shows annual data while the values for four quarters of 2014 & first three quarters of 2015 shows quarterly data. Since 2015Q4 both denominator and numerator are based on annualized income and expenses.

^^ 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 BS05, 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.

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	
	+ In CP-18, the ratio for Islamic windows is high because they are allowed to take exposure on the strength of their parent bank's regulatory capital/ networth instead of limiting it to Islamic window's own regulatory capital/ networth only. This permission was given by CBO to support the growth of Islamic banking sector which is not uncommon for new markets like Oman. This was also to provide Islamic windows a level playing field against Islamic banks which have much higher networth vis-a-vis Islamic windows. However, on overall basis, the banks having Islamic window are in compliance to regulatory limits on total exposure vis-a-vis bank's regulatory capital/																