

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

Country:		Saudi Arabia														
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 (SAR / USD):					3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75
Capital Adequacy : Basel Standard																
CP01a	CAR				20.3%	20.2%	19.7%	19.5%	19.7%	19.5%	19.4%	19.7%	20.1%	19.5%	20.0%	20.5%
	Total regulatory capital	Basel III	NC	M	70,349.6	72,874.6	74,021.9	74,489.6	76,564.1	77,600.5	80,446.4	81,872.0	83,662.0	83,623.0	88,598.0	92,118.0
	Risk-weighted assets (RWA)	Basel III	NC	M	346,837.2	359,961.4	375,585.7	381,122.9	388,106.3	398,343.2	415,680.5	416,541.0	416,896.0	428,418.0	443,390.0	448,451.0
CP02a	Tier 1 capital to RWA				19.0%	19.0%	18.5%	18.4%	18.6%	18.3%	18.2%	18.5%	19.0%	18.6%	18.6%	18.7%
	Tier 1 capital	Basel III	NC	M	66,069.1	68,526.9	69,650.4	70,053.5	72,025.8	73,042.8	75,578.3	77,063.0	79,012.0	79,524.0	82,382.0	83,859.0
	RWA	Basel III	NC	M	346,837.2	359,961.4	375,585.7	381,122.9	388,106.3	398,343.2	415,680.5	416,541.0	416,896.0	428,418.0	443,390.0	448,451.0
CP03a	Common Equity Tier 1 (CET1) capital to RWA				19.0%	19.0%	18.5%	18.4%	18.6%	18.3%	18.2%	18.5%	19.0%	18.6%	18.6%	18.7%
	CET1 capital	Basel III	NC	M	66,069.1	68,526.9	69,650.4	70,053.5	72,025.8	73,042.8	75,578.3	77,063.0	79,012.0	79,524.0	82,382.0	83,859.0
	RWA	Basel III	NC	M	346,837.2	359,961.4	375,585.7	381,122.9	388,106.3	398,343.2	415,680.5	416,541.0	416,896.0	428,418.0	443,390.0	448,451.0
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				1.4%	1.5%	1.5%	1.3%	1.1%	1.1%	1.2%	1.2%	1.3%	1.4%	1.2%	1.2%
	Gross NPF		NC	M	4,200.5	4,508.2	4,749.4	4,291.5	3,806.9	3,877.7	3,996.1	4,305.0	4,566.0	4,996.0	4,638.0	4,725.0
	Total financing		NC	M	296,538.4	306,766.5	323,102.4	329,157.8	336,501.5	337,794.6	345,201.0	345,082.0	350,917.8	365,625.0	380,959.0	383,612.0
CP05	Net nonperforming financing (net NPF) to capital				-3.1%	-3.3%	-3.8%	-4.3%	-4.6%	-4.9%	-4.7%	-4.5%	-4.1%	-4.0%	-4.7%	-4.7%
	Net NPF		NC	M	-2,189.0	-2,435.7	-2,685.4	-3,214.2	-3,509.6	-3,805.8	-3,750.8	-3,717.0	-3,437.0	-3,333.0	-4,166.0	-4,308.0
	Total regulatory capital		NC	M	70,349.6	72,874.6	74,021.9	74,489.6	76,564.1	77,600.5	80,446.4	81,872.0	83,662.0	83,623.0	88,598.0	92,118.0
CP06	Provisions for gross nonperforming financing (gross NPF)				152.1%	154.0%	156.5%	174.9%	192.2%	198.1%	193.9%	186.3%	175.3%	166.7%	189.8%	191.2%
	Provisions		NC	M	6,389.5	6,943.8	7,434.8	7,505.8	7,316.6	7,683.5	7,746.9	8,022.0	8,003.0	8,329.0	8,804.0	9,033.0
	Gross NPF		NC	M	4,200.5	4,508.2	4,749.4	4,291.5	3,806.9	3,877.7	3,996.1	4,305.0	4,566.0	4,996.0	4,638.0	4,725.0
Earnings																
CP07	Return on assets (ROA)				2.0%	2.1%	2.3%	1.9%	1.9%	1.8%	2.5%	1.9%	2.1%	2.2%	2.1%	1.9%
	Net income (before extraordinary items, taxes, and Zakat) [®]		NC	M	8,806.7	9,328.5	10,506.5	9,110.5	9,199.2	9,054.6	12,997.0	9,856.4	10,792.0	11,856.0	11,288.0	10,724.0
	Total assets [®]		NC	M	430,537.9	446,844.0	463,606.4	478,922.4	492,744.9	510,748.1	523,484.8	526,320.4	522,808.0	527,214.0	543,654.0	553,779.0
CP08	Return on equity (ROE)				13.5%	13.9%	15.2%	13.1%	13.0%	12.6%	17.7%	13.0%	13.9%	15.0%	14.0%	13.0%
	Net income (before extraordinary items, taxes, and Zakat) [®]		NC	M	8,806.7	9,328.5	10,506.5	9,110.5	9,199.2	9,054.6	12,997.0	9,856.4	10,792.0	11,856.0	11,288.0	10,724.0
	Equity [®]		NC	M	65,434.8	67,325.6	69,032.3	69,771.9	70,928.6	71,941.9	73,618.6	75,936.9	77,741.0	79,056.5	80,662.0	82,770.5
CP09	Net profit margin				42.1%	45.7%	48.9%	43.1%	47.4%	42.5%	52.8%	49.3%	48.7%	50.8%	47.6%	45.1%
	Net income (before extraordinary items, taxes, and Zakat) [®]		NC	M	8,806.7	9,328.5	10,506.5	9,110.5	9,199.2	9,054.6	12,997.0	9,856.4	10,792.0	11,856.0	11,288.0	10,724.0
	Gross income [®]		NC	M	20,934.8	20,424.4	21,499.6	21,119.2	19,396.6	21,324.9	24,598.7	20,004.4	22,176.0	23,316.0	23,700.0	23,756.0
CP10	Cost to income				52.9%	54.3%	51.1%	56.8%	52.6%	47.2%	50.6%	51.3%	49.2%	52.3%	54.3%	
	Operating costs [®]		NC	M	11,076.0	11,092.0	10,984.0	12,005.8	10,193.4	12,256.1	11,603.9	10,132.0	11,376.0	11,460.0	12,396.0	12,908.0
	Gross income [®]		NC	M	20,934.8	20,424.4	21,499.6	21,119.2	19,396.6	21,324.9	24,598.7	20,004.4	22,176.0	23,316.0	23,700.0	23,756.0
Leverage																
CP11	Capital to assets (balance sheet definition)				15.0%	15.1%	14.7%	14.5%	14.4%	14.0%	14.4%	14.6%	15.2%	14.9%	14.9%	15.1%
	Tier 1 capital		NC	M	66,069.1	68,526.9	69,650.4	70,053.5	72,025.8	73,042.8	75,578.3	77,063.0	79,012.0	79,524.0	82,382.0	83,859.0
	Total assets		NC	M	439,834	453,854.2	473,358.6	484,486.3	501,003.4	520,492.7	526,476.8	526,164.0	519,452.0	534,976.0	552,332.0	555,226.0
CP12	Leverage (regulatory definition)				...	...	...	...	...	13.4%	13.7%	13.9%	14.0%	13.6%	13.7%	13.8%
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...
	Exposure				...	...	...	...	...	...	...	...	...	...	...	...
Liquidity																
CP13	Liquid assets ratio				...	...	...	...	...	27.1%	25.2%	26.1%	23.8%	24.9%	24.9%	25.8%

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
	Liquid assets	N o t			...	...	...	...	...	...	...	...	...	...	...	...
	Total assets			
CP14	Liquid assets to short-term liabilities				...	...	...	...	...	...	...	...	...	...	...	...
	Liquid assets	A p p l i c a b l e			...	...	...	...	...	...	...	...	...	...	...	...
	Short-term liabilities			
CP15	Liquidity coverage ratio (LCR)				...	...	...	...	...	198.2%	196.2%	238.7%	163.0%	144.5%	155.0%	168.4%
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets				...	...	...	...	...	...	...	...	...	...	...	...
	Total net cash outflows over the next 30 calendar days				...	...	...	...	...	...	...	...	...	...	...	...
CP16	Net stable funding ratio (NSFR)				...	...	...	...	...	...	...	...	...	...	...	...
	Available stable funding (ASF)				...	...	...	...	...	...	...	...	...	...	...	...
	Required stable funding (RSF)				...	...	...	...	...	...	...	...	...	...	...	...
Sensitivity to Risks																
CP17	Net foreign exchange open position to capital				...	...	...	...	...	8.4%	8.9%	9.3%	7.6%	1.3%	3.0%	2.9%
	Net FX open position		NC	M	...	...	...	...	...	6,500.2	7,184.5	7,610.4	6,378.0	1,125.8	2,634.6	2,640.4
	Total regulatory capital		NC	M	...	...	...	...	...	77,600.5	80,446.4	81,872.0	83,662.0	83,623.0	88,598.0	92,118.0
CP18	Large exposures to capital				...	...	...	...	...	...	...	...	...	...	...	...
	Value of large exposures				...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital (or balance sheet capital)				...	...	...	...	...	...	...	...	...	...	...	...
CP19	Growth of financing to private sector				...	...	...	...	...	10.7%	8.4%	6.8%	5.5%	9.4%	8.6%	9.0%
	Total financing at end of current period		NC	M	...	...	...	...	...	325,186.4	335,578.2	337,274.2	340,616.1	355,604.4	364,455.7	367,671.8
	Total financing at end of same period in previous year		NC	M	...	...	...	...	...	293,793.1	309,646.9	315,739.8	322,878.2	325,186.4	335,578.2	337,274.2

Additional Prudential Islamic Financial Indicators (PIFIs)

Code	Indicator	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	
AD01	Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSIAs)			...	...	...	...	...	...	...	...	...	...	...	...
	Income distributed to IAH			...	...	...	...	...	...	...	...	...	...	...	...
	Total income from assets funded by PSIA			...	...	...	...	...	...	...	...	...	...	...	...
AD02	Total off-balance sheet items to total assets			11.1%	11.0%	10.2%	11.3%	11.3%	10.9%	10.5%	10.9%	10.5%	10.3%	10.4%	10.1%	
	Off-balance sheet items		NC	M	48,910.4	50,020.4	48,446.3	54,688.7	56,691.3	56,921.3	55,208.6	57,569.0	54,328.0	55,363.0	57,446.0	56,028.0
	Total assets		NC	M	439,834.3	453,854.2	473,358.8	484,486.2	501,003.7	520,492.7	526,476.8	526,164.0	519,452.0	534,976.0	552,332.0	555,226.0
AD03	Foreign-currency denominated funding to total funding			...	...	...	...	...	...	...	...	...	...	...	...
	FX funding			...	...	...	...	...	...	...	...	...	...	...	...
	Total funding			...	...	...	...	...	...	...	...	...	...	...	...
AD04	Foreign-currency denominated financing to total financing			...	...	...	...	...	...	...	...	...	...	...	...
	FX financing			...	...	...	...	...	...	...	...	...	...	...	...
	Total financing			...	...	...	...	...	...	...	...	...	...	...	...
AD05	Value of <i>Sukuk</i> holdings to capital			19.7%	20.2%	20.7%	20.1%	18.3%	17.9%	17.7%	17.4%	16.5%	20.3%	22.9%	23.1%	
	<i>Sukuk</i> holdings		NC	M	13,877.8	14,718.6	15,323.0	14,971.0	13,978.4	13,878.4	14,251.0	14,247.8	13,824.7	16,952.2	20,281.7	21,279.9
	Total regulatory capital (or balance sheet capital)		NC	M	70,349.6	72,874.6	74,021.9	74,489.6	76,564.1	77,600.5	80,446.4	81,872.0	83,662.0	83,623.0	88,598.0	92,118.0
AD06	Value (or percentage) of <i>Shari'ah</i>-compliant financing by economic activity			...	...	...	...	...	...	...	...	...	...	...	...
	Value of <i>Shari'ah</i> -compliant financing		NC	M	296,537.2	306,766.3	323,103.4	329,158.3	336,501.5	337,794.6	345,201.4	345,081.8	350,918.0	365,625.2	380,959.1	383,611.8
	Sectoral distribution															
	(a) agriculture, forestry, hunting and fishing		NC	M	1,611.4	1,610.0	1,740.4	1,446.3	1,182.8	1,318.6	1,553.4	1,674.1	1,595.9	1,782.8	2,543.8	2,587.1
	(b) mining and quarrying		NC	M	759.5	183.0	740.3	730.8	1,381.9	706.7	650.9	577.3	559.0	2,304.1	2,310.5	2,562.1
	(c) manufacturing		NC	M	37,336.0	37,947.7	38,202.9	40,037.3	39,201.7	40,572.0	38,042.1	38,410.1	38,318.5	38,845.8	44,029.0	41,653.5
	(d) electricity, gas, steam and air-conditioning supply		NC	M	4,376.8	4,038.7	5,485.1	4,158.1	4,083.0	5,647.9	4,810.7	5,753.0	5,977.2	5,898.8	7,406.5	7,920.8
	(e) water supply; sewerage and waste management				...	...	...	...	...	...	...	0.0	0.0	0.0	0.0	
	(f) construction		NC	M	6,035.8	7,475.4	7,750.4	8,041.5	8,364.8	8,286.6	9,041.6	9,351.1	10,943.8	11,050.1	11,029.7	9,957.2
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles		NC	M	19,727.9	20,073.6	20,521.5	21,132.2	20,962.4	23,350.8	25,550.0	23,949.4	25,583.8	30,709.8	32,601.8	31,957.7
	(h) transportation and storage		NC	M	7,079.1	7,538.2	5,812.8	6,259.1	7,921.0	8,007.9	8,020.4	8,140.9	7,027.0	7,597.7	8,350.7	6,830.6
	(i) accommodation and food service activities		NC	M	806.4	659.7	637.5	600.6	544.5	641.3	568.0	513.4	468.7	275.5	197.0	171.0
	(j) information and communication				...	...	...	...	...	...	...	0.0	0.0	0.0	0.0	
	(k) financial and insurance activities		NC	M	7,321.2	7,767.0	7,245.2	5,710.3	6,140.9	6,413.4	5,758.7	4,705.0	5,108.4	4,594.4	5,154.5	7,910.4
	(l) real estate activities		NC	M	23,496.7	24,184.3	26,593.4	28,006.9	30,275.9	24,891.9	23,422.7	22,962.3	22,906.9	26,356.1	25,788.1	25,844.4
	(m) professional, scientific and technical activities		NC	M	431.4	602.0	621.2	616.2	807.5	2,714.0	2,862.3	2,815.9	2,704.7	2,792.9	2,802.6	3,392.0
	(n) administrative and support service activities		NC	M	14,907.7	14,355.2	15,687.7	14,231.0	15,270.5	16,747.9	16,794.8	16,410.4	16,897.0	17,116.4	16,911.7	15,543.5
	(o) public administration and defense; compulsory social security		NC	M	515.8	1,178.5	1,178.6	1,177.9	1,126.1	1,126.1	1,222.0	0.0	0.0	1,206.1	1,177.7	1,176.8
	(p) education				...	...	...	...	...	...	...	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
	(q) human health and social work activities		NC	M	75.7	72.3	73.9	26.4	40.7	40.5	47.1	33.1	40.8	60.2	58.7	57.0
	(r) arts, entertainment and recreation				...	...	...	...	...	...	...	0.0	0.0	0.0	0.0	0.0
	(s) other service activities (export)		NC	M	1,055.0	1,094.2	1,130.3	1,118.3	1,003.2	1,087.6	1,779.4	1,869.1	1,892.2	1,942.7	1,853.0	1,791.2
	(t) activities of households as employers		NC	M	2,078.8	1,601.8	1,723.4	1,948.6	2,023.8	2,362.1	2,319.4	2,368.3	2,928.0	3,074.6	2,660.0	2,996.0
	(t*) other financing of households		NC	M	168,922.0	176,384.9	187,958.9	193,916.9	196,170.8	193,879.4	202,758.2	205,548.5	207,966.0	210,017.2	216,083.7	221,260.5
	(u) activities of extraterritorial organisations and bodies				...	...	...	...	...	...	...	0.0	0.0	0.0	0.0	0.0
	(u*) financing to nonresidents				...	...	...	...	...	...	...	0.0	0.0	0.0	0.0	0.0
AD07	Value (or percentage) of gross NPF by economic activities															
	Value of gross NPF		NC	M	4,200.4	4,508.0	4,749.0	4,292.3	3,806.6	3,877.4	3,995.8	4,304.9	4,565.7	4,996.0	4,637.4	4,724.8
	Economic activity															
	(a) agriculture, forestry, hunting and fishing		NC	M	302.4	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				...	...	...	...	...	...	...	0.0	2.3	0.0	2.3	0.0
	(c) manufacturing		NC	M	565.6	488.4	451.6	377.8	475.0	513.5	512.3	514.1	632.8	486.4	540.3	535.9
	(d) electricity, gas, steam and air-conditioning supply		NC	M	144.0	130.0	130.1	85.0	12.5	0.0	0.0	0.2	0.2	0.2	4.5	6.0
	(e) water supply, sewerage and waste management				...	...	...	...	...	...	...	0.0	0.0	0.0	0.0	0.0
	(f) construction		NC	M	112.0	387.7	39.8	280.0	41.1	78.3	135.6	268.8	759.0	274.4	762.0	671.8
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles		NC	M	236.5	250.7	588.4	256.6	262.7	324.4	437.1	466.4	425.5	456.8	557.9	521.7
	(h) transportation and storage		NC	M	23.8	14.7	10.1	11.7	10.8	12.2	15.1	6.3	6.0	74.8	69.1	48.3
	(i) accommodation and food service activities				...	...	...	...	...	...	...	0.0	0.0	0.0	0.0	0.0
	(j) information and communication				...	...	...	...	...	...	...	0.0	0.0	0.0	0.0	0.0
	(k) financial and insurance activities		NC	M	0.0	0.0	0.0	0.0	0.0	10.6	10.6	10.6	10.0	10.0	10.0	11.0
	(l) real estate activities		NC	M	32.2	32.2	31.9	31.8	31.7	54.4	87.0	129.3	114.5	129.6	114.5	86.0
	(m) professional, scientific and technical activities				...	...	...	...	...	...	...	0.0	0.0	0.0	0.0	0.0
	(n) administrative and support service activities		NC	M	200.9	0.0	194.0	193.6	220.5	189.9	189.7	189.7	189.5	325.4	420.7	390.8
	(o) public administration and defense; compulsory social security				...	...	...	...	...	...	...	0.0	0.0	0.0	0.0	0.0
	(p) education				...	...	...	...	...	...	...	0.0	0.0	0.0	0.0	0.0
	(q) human health and social work activities				...	...	...	...	...	...	...	0.0	0.0	0.0	0.0	0.0
	(r) arts, entertainment and recreation				...	...	...	...	...	...	...	0.0	0.0	0.0	0.0	0.0
	(s) other service activities (export)		NC	M	75.2	94.7	87.4	80.0	76.1	64.7	61.9	61.3	61.0	77.0	67.0	67.3
	(t) activities of households as employers		NC	M	50.0	50.0	50.0	50.0	50.0	50.0	50.0	52.6	52.4	52.4	50.6	50.0
	(t*) other financing of households		NC	M	2,457.8	3,059.5	3,165.8	2,925.9	2,626.2	2,579.5	2,496.5	2,605.7	2,312.5	3,109.0	2,018.0	2,336.0
	(u) activities of extraterritorial organisations and bodies				...	...	...	...	...	...	...	0.0	0.0	0.0	0.0	0.0
	(u*) financing to nonresidents				...	...	...	...	...	...	...	0.0	0.0	0.0	0.0	0.0
AD08	Value (or percentage) of returns by major type of Shari'ah-compliant contract															
	Total returns		NC	M	14,755.3	3,744.7	7,593.5	11,392.5	15,526.7	3,915.6	7,941.2	11,904.0	16,179.4	4,321.1	9,013.4	14,097.1
	Murabahah		NC	M	1,685.3	490.0	944.8	1,424.5	1,895.3	479.1	999.9	1,404.4	1,874.0	552.8	1,711.3	1,965.2
	Commodity Murabahah / Tawwaruq		NC	M	1,943.2	462.6	965.0	1,490.0	2,038.3	553.6	1,127.0	1,726.1	2,384.0	723.6	1,485.9	2,345.8
	Salam				0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Istisna'				0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Ijarah/Ijarah Muntahia Bittamlik		NC	M	1,954.5	490.3	1,031.4	1,578.4	2,125.7	610.4	1,208.9	1,835.8	2,430.9	689.8	1,409.2	2,186.0
	Mudharabah				0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Musharakah				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 Musharakah		NC	M	185.1	39.0	81.8	125.1	167.9	44.2	88.0	131.5	174.4	37.4	73.7	110.8
	Wakalah				0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Qard Hassan				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	M	8,987.1	2,262.8	4,570.5	6,774.4	9,299.5	2,228.3	4,517.4	6,806.3	9,316.1	2,317.5	4,333.4	7,489.2
	(i)				...	...	...	...	...	...	...	...	...	...	...	...
	(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 banks		n.a	G	4	4	4	4	4	4	4	4	4	4	4	4
	Number of domestic branch offices		n.a	G	698	712	727	731	745	752	756	765	776	798	803	805
	Number of ATMs		n.a	G	5,698	5,917	6,164	6,318	6,483	6,535	6,649	6,722	6,812	6,906	7,013	7,140
ST02	Number of employees		n.a	G	16,724	17,064	18,084	18,201	18,471	18,708	19,248	19,509	19,980	20,369	20,573	20,856
ST03	Total assets		NC	M	439,833.8	453,856.0	473,359.3	484,486.3	501,005.0	520,492.7	526,477.1	526,164.0	519,452.1	534,976.3	552,332.3	555,225.4

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
	Total <i>Shari'ah</i> -compliant financing (excluding interbank financing)		NC	M	296,537.9	306,766.5	323,102.9	329,158.3	336,501.5	337,794.6	345,201.2	345,081.9	350,918.0	365,625.8	380,958.9	383,612.0
	<i>Sukuk</i> holdings		NC	M	13,877.8	14,718.6	15,323.0	14,971.0	13,978.4	13,878.4	14,250.5	14,249.0	13,824.7	16,952.2	20,281.7	21,279.9
	Other <i>Shari'ah</i> -compliant securities		NC	M	4,669.3	5,244.4	5,138.3	7,749.8	7,396.1	9,538.2	8,839.7	6,224.4	6,344.5	5,341.4	4,691.0	4,890.0
	Interbank financing		NC	M	48,366.3	53,172.0	51,811.1	54,805.6	58,979.5	64,600.5	81,355.5	71,092.3	67,896.7	56,596.1	43,866.8	57,566.5
	All other assets		NC	M	76,382.5	73,954.5	77,984.0	77,801.5	84,149.7	94,681.1	76,830.2	89,516.4	80,468.1	90,460.8	102,534.0	87,877.0
ST04	Total funding/liabilities and equities		NC	M	439,834.6	453,854.2	473,359.6	484,487.6	501,005.6	520,491.2	526,475.9	526,164.4	519,452.7	534,975.9	552,331.5	555,224.6
	Profit-sharing investment accounts (PSIA)				...	...	...	...	...	...	...	...	...	...	...	...
	Other remunerative funding (<i>Murabahah</i> , Commodity <i>Murabahah</i> etc.)				74,469.1	68,490.0	75,325.9	84,662.2	85,507.7	73,088.1	67,819.9	71,556.2	75,773.5	81,690.0	92,468.0	98,435.0
	Nonremunerative funding (current account, <i>Wadiah</i>)				270,073.0	288,422.3	297,829.0	302,783.9	314,108.1	341,005.8	345,931.1	344,229.3	330,204.9	338,488.0	339,358.0	334,981.0
	<i>Sukuk</i> issued		NC	M	1,000.0	1,000.0	1,000.0	1,000.0	1,000.0	1,000.0	1,000.0	1,000.0	1,000.0	0.0	2,000.0	4,007.0
	Other <i>Shari'ah</i> -compliant securities issued				0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Interbank funding/liabilities		NC	M	7,476.1	6,197.1	7,738.8	4,318.4	5,908.7	8,078.5	10,754.2	5,324.0	10,978.5	12,673.2	15,503.9	14,418.0
	All other liabilities		NC	M	29,154.4	31,457.8	30,060.0	29,689.1	31,993.1	34,963.7	37,330.2	39,878.9	36,788.5	37,361.3	38,124.6	37,183.0
	Capital and reserves		NC	M	57,662.0	58,287.0	61,406.0	62,034.0	62,488.0	62,355.0	63,640.4	64,176.0	64,707.2	64,763.4	64,877.0	66,200.6
ST05	Total revenues^{@@@}		NC	M	20,972.7	5,345.2	10,934.2	16,433.6	21,747.1	5,558.5	11,912.0	17,324.7	23,428.9	6,074.9	12,332.6	18,651.0
	Financing based		NC	M	14,756.2	3,744.9	7,593.6	11,392.2	15,525.7	3,915.7	7,942.6	11,904.0	16,179.4	4,321.1	9,013.4	14,097.1
	Investment based (<i>Sukuk</i> , other <i>Shari'ah</i> -compliant securities etc.)		NC	M	278.4	71.7	162.7	303.7	295.4	77.5	217.7	245.6	336.9	65.9	222.7	348.6
	Fee based		NC	M	5,298.3	1,341.9	2,877.5	4,319.8	5,453.7	1,397.9	2,830.2	4,139.7	5,714.9	1,481.6	3,062.3	4,366.0
	Other		NC	M	639.8	186.6	300.5	417.9	472.5	167.4	921.5	1,035.5	1,197.7	206.2	34.1	-160.7
ST06	Earnings before taxes and Zakat		NC	M	9,833.0	2,332.1	4,958.8	7,236.4	9,536.2	2,263.7	5,512.9	7,977.0	10,675.0	2,964.0	5,786.0	8,467.0
ST07	Value (or percentage) of financing by type of <i>Shari'ah</i>-compliant contract															
	Total financing		NC	M	296,538.1	306,766.0	323,102.1	329,158.0	336,501.8	337,794.9	345,201.0	345,081.9	350,918.1	365,625.3	380,958.7	383,611.7
	<i>Murabahah</i>		NC	M	47,066.3	47,693.6	51,196.0	52,392.0	54,704.3	54,109.1	52,085.8	50,761.4	51,299.0	55,713.0	62,193.7	63,076.5
	Commodity <i>Murabahah</i> / <i>Tawwaruq</i>		NC	M	46,596.5	48,340.9	52,613.3	54,140.4	55,739.6	57,013.8	60,673.2	61,372.2	63,238.8	67,969.7	68,445.5	68,115.4
	<i>Salam</i>				0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	<i>Istisna'</i>				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>Ijarah / Ijarah Muntahia Bittamlik</i>		NC	M	41,473.2	43,761.6	46,434.6	48,336.9	50,549.2	50,063.4	51,466.4	53,090.0	55,735.5	55,736.4	59,402.5	61,544.1
	<i>Mudharabah</i>				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>Musharakah</i>		NC	M	4,749.5	4,708.1	4,567.3	4,461.7	4,712.9	5,045.9	5,036.2	5,084.3	4,861.5	4,998.1	3,895.2	3,350.7
	<i>Diminishing Musharakah</i>				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>Wakalah</i>				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>				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	M	156,652.5	162,261.8	168,291.0	169,827.0	170,795.9	171,562.7	175,939.6	174,774.0	175,783.3	181,208.1	187,021.6	187,525.0
	(i) <i>Installment Sale</i>		NC	M	121,614.0	125,635.0	130,471.0	131,779.0	133,284.0	133,718.9	135,534.9	136,459.7	138,154.0	137,563.0	139,986.1	141,153.0
	(ii) <i>Bai Ajel</i>		NC	M	34,527.0	36,271.0	37,572.0	37,625.0	37,025.0	37,456.0	40,074.8	38,079.6	37,249.2	43,255.2	46,533.7	45,946.6
	(iii)				...	...	...	...	...	...	...	...	...	...	...	...
	Others		NC	M	512.0	356.0	248.0	423.0	487.0	388.0	330.0	234.7	380.1	390.0	501.9	425.0
ST08	Assets held by domestic systemically important Islamic banks				...	...	...	...	...	...	...	...	...	...	...	...

Source: Saudi Arabian Monetary Authority

Note:

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

[®] The values are annualized.

^{@@} The values are averaged.

^{@@@} the values are cumulative