

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

Country:		Sudan														
Time period covered :		Starting Period: 2013A					Ending Period: 2016Q3									
Core Prudential Islamic Financial Indicators (PIFIs)																
Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
<b>End-of-period exchange rate (SDG / US \$):</b>					5.696	5.708	5.708	5.814	6.046	5.972	5.972	5.972	5.972	5.972	5.972	5.972
<b>Capital Adequacy : Basel Standard</b>																
CP01a	CAR				...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...	...	...
	Risk-weighted assets (RWA)				...	...	...	...	...	...	...	...	...	...	...	...
CP02a	Tier 1 capital to RWA				...	...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...
CP03a	Common Equity Tier 1 (CET1) capital to RWA				...	...	...	...	...	...	...	...	...	...	...	...
	CET1 capital				...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...
<b>Capital Adequacy: IFSB Formula</b>																
CP01b	CAR (IFSB)				16.6%	18.5%	17.8%	17.2%	18.0%	20.0%	20.8%	18.2%	20.2%	21.0%	20.6%	19.2%
	Total regulatory capital	IFSB SD <sup>®</sup>	NC	M	6,373.0	6,902.0	6,797.0	6,678.0	7,047.0	8,430.6	8,431.7	8,389.0	8,502.5	10,470.0	10,165.2	9,529.7
	RWA	IFSB SD <sup>®</sup>	NC	M	38,466.0	37,237.0	38,243.0	38,796.0	39,158.0	42,104.3	40,609.0	46,174.5	42,135.7	49,748.0	49,441.5	49,605.6
CP02b	Tier 1 capital to RWA (IFSB)				14.5%	16.2%	16.2%	14.4%	15.4%	17.7%	17.9%	15.9%	18.7%	18.8%	18.2%	16.5%
	Tier 1 capital	IFSB SD <sup>®</sup>	NC	M	5,586.0	6,032.0	6,206.0	5,573.0	6,032.0	7,439.0	7,261.0	7,355.6	7,876.0	9,343.0	8,997.8	8,196.5
	RWA	IFSB SD <sup>®</sup>	NC	M	38,466.0	37,237.0	38,243.0	38,796.0	39,158.0	42,104.3	40,609.0	46,174.5	42,135.7	49,748.0	49,441.5	49,605.6
CP03b	Common Equity Tier 1 (CET1) capital to RWA (IFSB)				...	...	...	...	...	...	...	...	...	...	...	...
	CET1 capital				...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...
<b>Asset Quality</b>																
CP04	Gross nonperforming financing (gross NPF) ratio				8.2%	8.1%	8.4%	8.3%	7.1%	6.8%	6.5%	6.2%	5.1%	5.1%	5.6%	5.5%
	Gross NPF		NC	M	3,662.0	3,745.0	4,051.0	4,128.0	3,692.0	3,715.0	3,854.0	3,903.0	3,246.0	3,422.0	3,984.0	4,113.0
	Total financing		NC	M	44,498.0	46,040.0	48,003.0	49,883.0	52,062.0	54,859.0	59,684.2	62,724.0	64,099.6	67,244.0	71,692.5	74,230.0
CP05	Net nonperforming financing (net NPF) to capital				26.7%	29.0%	28.5%	30.1%	20.1%	16.1%	20.6%	15.7%	13.4%	10.5%	15.8%	18.7%
	Net NPF		NC	M	1,699.0	2,003.0	1,935.0	2,009.0	1,415.0	1,353.0	1,729.0	1,313.0	1,137.0	1,102.0	1,605.0	1,779.5
	Total regulatory capital		NC	M	6,373.0	6,902.0	6,797.0	6,678.0	7,047.0	8,431.0	8,432.0	8,389.0	8,502.5	10,470.0	10,165.2	9,529.7
CP06	Provisions for gross nonperforming financing (gross NPF)				53.6%	46.5%	52.2%	51.3%	61.7%	58.1%	55.1%	66.4%	65%	68%	60%	56%
	Provisions		NC	M	1,963.0	1,742.0	2,116.0	2,119.0	2,277.0	2,160.0	2,125.1	2,590.0	2,109.0	2,319.8	2,378.8	2,313.6
	Gross NPF		NC	M	3,662.0	3,745.0	4,051.0	4,128.0	3,692.0	3,715.0	3,854.0	3,903.0	3,246.0	3,422.0	3,984.0	4,113.0
<b>Earnings</b>																
CP07	Return on assets (ROA)				3.7%	1.1%	2.2%	2.6%	3.8%	1.0%	2.0%	3.0%	4.2%	1.1%	2.2%	3.0%
	Net income (before extraordinary items, taxes, and Zakat)		NC	M	3,013.0	898.0	1,821.0	2,445.0	3,563.0	940.8	2,216.0	3,368.0	4,569.0	1,234.0	2,766.0	3,833.8
	Total assets		NC	M	80,882.0	80,960.0	84,563.0	93,606.0	92,880.0	98,792.0	108,455.1	112,563.0	109,910.0	116,367.0	124,155.1	129,185.8
CP08	Return on equity (ROE)				29.6%	8.1%	17.5%	23.5%	32.1%	8.0%	19.4%	29.3%	39.0%	9.1%	20.8%	28.5%
	Net income (before extraordinary items, taxes, and Zakat)		NC	M	3,013.0	898.0	1,821.0	2,445.0	3,563.0	940.8	2,216.0	3,368.0	4,569.0	1,234.0	2,766.0	3,833.8
	Equity		NC	M	10,178.0	11,050.0	10,430.0	10,397.0	11,091.0	11,778.0	11,410.0	11,482.0	11,708.0	13,594.0	13,279.2	13,450.6
CP09	Net profit margin				52.6%	57.0%	56.3%	46.0%	49.5%	51.7%	56.7%	48.7%	46.2%	51.5%	52.8%	51.9%
	Net income (before extraordinary items, taxes, and Zakat)		NC	M	3,013.0	898.0	1,821.0	2,445.0	3,563.0	940.8	2,216.0	3,368.0	4,569.0	1,234.0	2,766.0	4,153.0
	Gross income		NC	M	5,732.0	1,575.0	3,235.0	5,317.0	7,194.0	1,818.0	3,905.0	6,910.0	9,886.0	2,397.0	5,234.0	8,003.0
CP10	Cost to income				45.3%	42.9%	51.3%	49.9%	45.7%	45.7%	43.3%	49.0%	53.8%	43.3%	38.1%	42.9%
	Operating costs		NC	M	2,598.0	676.0	1,661.0	2,654.0	3,285.0	830.7	1,689.0	3,388.5	5,317.0	941.0	1,995.6	3,111.0
	Gross income		NC	M	5,732.0	1,575.0	3,235.0	5,317.0	7,194.0	1,818.0	3,905.0	6,910.0	9,886.0	2,173.7	5,234.0	7,259.6
<b>Leverage</b>																
CP11	Capital to assets (balance sheet definition)				6.9%	7.5%	7.3%	6.0%	6.5%	7.5%	6.7%	7.0%	7.2%	8.0%	7.2%	6.3%
	Tier 1 capital		NC	M	5,586.0	6,032.0	6,206.0	5,573.0	6,032.0	7,439.0	7,261.0	7,876.0	8,343.0	9,343.0	8,997.8	8,196.5
	Total assets		NC	M	80,882.0	80,960.0	84,563.0	93,606.0	92,880.0	98,792.0	108,455.1	112,563.0	109,910.0	116,367.0	124,155.1	129,185.8
CP12	Leverage (regulatory definition)				...	...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...
	Exposure				...	...	...	...	...	...	...	...	...	...	...	...
<b>Liquidity</b>																
CP13	Liquid assets ratio				39.5%	36.3%	37.5%	35.3%	39.1%	37.8%	37.6%	36.6%	37.4%	35.8%	33.8%	33.6%

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
	Liquid assets		NC	M	31,925.0	29,420.0	31,742.0	33,009.0	36,351.0	37,330.0	40,762.5	41,244.0	41,084.0	41,707.0	41,959.0	43,369.6
	Total assets		NC	M	80,882.0	80,960.0	84,563.0	93,606.0	92,880.0	98,792.0	108,455.1	112,563.0	109,910.0	116,367.0	124,155.1	129,185.8
<b>CP14</b>	<b>Liquid assets to short-term liabilities</b>				<b>99.5%</b>	<b>91.7%</b>	<b>95.1%</b>	<b>95.7%</b>	<b>101.3%</b>	<b>94.3%</b>	<b>96.1%</b>	<b>96.1%</b>	<b>98.5%</b>	<b>90.9%</b>	<b>87.7%</b>	<b>87.5%</b>
	Liquid assets		NC	M	31,925.0	29,420.0	31,742.0	33,009.0	36,351.0	37,330.0	40,762.5	41,244.0	41,084.0	41,707.0	41,959.0	43,369.6
	Short-term liabilities		NC	M	32,099.0	32,081.0	33,376.0	34,493.0	35,890.0	39,569.0	42,408.6	42,905.0	41,730.0	45,893.7	47,825.7	49,572.8
<b>CP15</b>	<b>Liquidity coverage ratio (LCR)</b>				...	...	...	...	...	...	...	...	...	...	...	...
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets				...	...	...	...	...	...	...	...	...	...	...	...
	Total net cash outflows over the next 30 calendar days				...	...	...	...	...	...	...	...	...	...	...	...
<b>CP16</b>	<b>Net stable funding ratio (NSFR)</b>				...	...	...	...	...	...	...	...	...	...	...	...
	Available stable funding (ASF)				...	...	...	...	...	...	...	...	...	...	...	...
	Required stable funding (RSF)				...	...	...	...	...	...	...	...	...	...	...	...
<b>Sensitivity to Risks</b>																
<b>CP17</b>	<b>Net foreign exchange open position to capital</b>				<b>-34.6%</b>	<b>-29.5%</b>	<b>-32.9%</b>	<b>-24.3%</b>	<b>-18.9%</b>	<b>-6.9%</b>	<b>-2.8%</b>	...	...	...	...	...
	Net FX open position	A	NC	M	-2,901.0	-3,044.0	-3,089.7	-2,338.0	-1,916.7	-796.5	-291.6	...	...	...	...	...
	Total regulatory capital	P	NC	M	8,393.6	10,308.5	9,404.5	9,614.0	10,168.0	11,610.0	10,546.0	...	...	...	...	...
<b>CP18</b>	<b>Large exposures to capital</b>				...	...	...	...	...	...	...	...	...	...	...	...
	Value of large exposures				...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital (or balance sheet capital)				...	...	...	...	...	...	...	...	...	...	...	...
<b>CP19</b>	<b>Growth of financing to private sector</b>				<b>35.1%</b>	<b>37.9%</b>	<b>34.2%</b>	<b>25.0%</b>	<b>14.1%</b>	<b>49.9%</b>	<b>7.4%</b>	<b>9.8%</b>	<b>11.6%</b>	<b>6.0%</b>	<b>26.3%</b>	<b>19.6%</b>
	Total financing at end of current period		NC	M	22,117.0	23,467.7	24,369.2	25,183.5	25,225.0	25,501.0	26,181.0	27,660.0	28,156.8	27,039.0	33,065.0	33,086.5
	Total financing at end of same period in previous year		NC	M	16,374.0	17,016.0	18,164.3	20,146.0	22,117.0	23,467.7	24,369.2	25,183.0	25,225.0	25,501.0	26,181.0	27,660.0

**Additional Prudential Islamic Financial Indicators (PIFIs)**

Code	Indicator	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
<b>AD01</b>	<b>Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSIAs)</b>			...	...	...	...	...	...	...	...	...	...	...	...
	Income distributed to IAH			...	...	...	...	...	...	...	...	...	...	...	...
	Total income from assets funded by PSIA			...	...	...	...	...	...	...	...	...	...	...	...
<b>AD02</b>	<b>Total off-balance sheet items to total assets</b>			<b>30.1%</b>	<b>29.2%</b>	<b>28.5%</b>	<b>26.7%</b>	<b>27.6%</b>	<b>24.6%</b>	<b>24.5%</b>	<b>20.3%</b>	<b>19.5%</b>	<b>20.0%</b>	<b>21.6%</b>	<b>21.1%</b>
	Off-balance sheet items	NC	M	24,313.0	23,659.0	24,103.0	24,999.0	25,616.0	24,292.7	26,576.7	22,905.0	21,419.0	23,304.0	26,866.0	27,258.3
	Total assets	NC	M	80,882.0	80,960.0	84,563.0	93,606.0	92,880.0	98,792.0	108,455.1	112,563.0	109,910.0	116,367.0	124,155.1	129,186.0
<b>AD03</b>	<b>Foreign-currency denominated funding to total funding</b>			<b>29.3%</b>	<b>26.5%</b>	<b>26.1%</b>	<b>25.9%</b>	<b>28.8%</b>	<b>28.0%</b>	<b>23.0%</b>	<b>34.3%</b>	<b>35.0%</b>	<b>35.6%</b>	<b>34.7%</b>	<b>28.4%</b>
	FX funding	NC	M	565.0	508.0	481.0	461.0	547.0	506.0	426.0	734.0	525.0	734.0	756.0	742.0
	Total funding	NC	M	1,929.0	1,914.0	1,843.0	1,778.0	1,898.0	1,804.0	1,856.0	1,530.0	2,100.0	2,123.0	2,091.0	2,615.0
<b>AD04</b>	<b>Foreign-currency denominated financing to total financing</b>			<b>11.8%</b>	<b>11.3%</b>	<b>11.6%</b>	<b>9.5%</b>	<b>8.7%</b>	<b>7.9%</b>	<b>7.2%</b>	<b>6.8%</b>	<b>6.0%</b>	<b>5.9%</b>	<b>5.0%</b>	<b>4.6%</b>
	FX financing	NC	M	5,243.0	5,191.0	5,583.0	4,727.0	4,519.0	4,346.0	4,286.9	4,256.0	3,868.0	3,952.0	3,592.0	3,435.3
	Total financing	NC	M	44,498.0	46,040.0	48,003.0	49,883.0	52,062.0	54,858.6	59,684.2	62,724.0	64,099.6	67,244.0	71,692.0	74,230.2
<b>AD05</b>	<b>Value of Sukuk holdings to capital</b>			<b>122%</b>	<b>105%</b>	<b>116%</b>	<b>132%</b>	<b>136%</b>	<b>120%</b>	<b>135%</b>	<b>136%</b>	<b>146%</b>	<b>121%</b>	<b>124%</b>	<b>132%</b>
	Sukuk holdings			7,745.0	7,263.0	7,884.0	8,787.0	9,586.0	10,102.0	11,383.7	11,403.7	12,449.9	12,634.5	12,581.5	12,567.7
	Total regulatory capital (or balance sheet capital)			6,373.0	6,902.0	6,797.0	6,678.0	7,047.0	8,430.6	8,431.7	8,389.0	8,502.5	10,470.0	10,165.2	9,529.7
<b>AD06</b>	<b>Value (or percentage) of Shari'ah-compliant financing by economic activity</b>														
	Value of <i>Shari'ah</i> -compliant financing	NC	M	44,498.1	46,037.9	48,001.0	49,882.2	52,062.0	54,858.0	59,684.0	62,724.0	64,100.0	67,244.0	71,692.0	74,230.2
	Sectoral distribution														
(a)	agriculture, forestry, hunting and fishing	NC	M	5,021.4	4,615.0	5,297.0	5,646.0	6,506.4	6,019.0	7,219.0	7,931.0	8,476.0	8,056.0	8,065.0	9,322.0
(b)	mining and quarrying			...	...	...	...	...	...	...	...	...	...	...	...
(c)	manufacturing	NC	M	8,369.4	8,326.0	8,972.0	6,124.0	6,526.4	7,383.0	8,786.0	7,048.0	7,136.0	8,464.0	9,275.0	8,870.0
(d)	electricity, gas, steam and air-conditioning supply	NC	M	182.7	181.0	234.0	173.0	174.2	178.0	291.0	271.0	273.0	249.0	501.0	597.0
(e)	water supply, sewerage and waste management			...	...	...	...	...	...	...	...	...	...	...	...
(f)	construction			...	...	...	...	...	...	...	...	...	...	...	...
(g)	wholesale and retail trade; repair of motor vehicles and motorcycles	NC	M	4,519.7	4,710.0	5,430.0	5,162.0	5,379.3	5,710.0	7,869.0	7,492.0	6,615.0	8,663.0	8,926.0	8,125.0
(h)	transportation and storage	NC	M	3,524.9	3,792.0	4,242.0	3,663.0	3,783.8	3,609.0	4,182.0	4,014.0	4,071.0	4,393.0	4,208.0	5,011.0
(i)	accommodation and food service activities			...	...	...	...	...	...	...	...	...	...	...	...
(j)	information and communication			...	...	...	...	...	...	...	...	...	...	...	...
(k)	financial and insurance activities			...	...	...	...	...	...	...	...	...	...	...	...
(l)	real estate activities	NC	M	4,990.8	5,586.0	5,384.0	5,852.0	5,332.6	5,208.0	5,684.0	5,268.0	5,470.0	5,469.0	5,219.0	6,321.0
(m)	professional, scientific and technical activities	NC	M	292.6	311.0	336.0	498.0	588.7	583.0	788.0	695.0	971.0	1,043.0	1,076.0	975.0
(n)	administrative and support service activities	NC	M	2,240.7	3,192.9	3,768.0	3,546.5	3,950.3	3,957.0	4,441.0	5,658.0	6,089.0	5,181.0	6,633.0	6,434.0
(o)	public administration and defense; compulsory social security			...	...	...	...	...	...	...	...	...	...	...	...
(p)	education			...	...	...	...	...	...	...	...	...	...	...	...
(q)	human health and social work activities			...	...	...	...	...	...	...	...	...	...	...	...

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
(r)	arts, entertainment and recreation				...	...	...	...	...	...	...	...	...	...	...	...
(s)	other service activities (export)	NC	M		2,474.2	2,427.0	2,589.0	2,443.0	2,339.0	2,545.0	2,952.0	2,701.0	2,758.0	2,618.0	2,869.0	2,818.0
(t)	activities of households as employers				...	...	...	...	...	...	...	...	...	...	...	...
(t*)	other financing of households	NC	M		622.7	683.0	386.0	327.0	522.5	648.0	713.0	664.0	643.0	772.0	915.0	797.0
(u)	activities of extraterritorial organisations and bodies				...	...	...	...	...	...	...	...	...	...	...	...
(u*)	financing to nonresidents				...	...	...	...	...	...	...	...	...	...	...	...
(v)	others	NC	M		12,259.0	12,214.0	11,363.0	16,447.7	16,958.9	19,018.6	16,759.0	20,982.0	21,509.0	22,336.0	24,005.0	24,960.0
<b>AD07</b>	<b>Value (or percentage) of gross NPF by economic activities</b>															
	Value of gross NPF	NC	M		3,662.5	3,744.9	4,051.3	4,130.0	3,691.8	3,715.0	3,852.0	3,902.0	3,246.00	3,422.00	3,983.0	4,113.0
	Economic activity															
(a)	agriculture, forestry, hunting and fishing	NC	M		766.5	814.7	902.9	1,021.0	857.8	926.0	1,028.0	1,024.0	850.00	935.00	1,466.0	1,470.0
(b)	mining and quarrying				...	...	...	...	...	...	...	0.0	...	...	...	...
(c)	manufacturing	NC	M		405.3	376.6	352.8	462.0	438.6	409.0	487.0	479.0	437.00	535.00	534.0	584.0
(d)	electricity, gas, steam and air-conditioning supply	NC	M		7.5	8.0	7.2	7.0	7.8	10.0	9.0	...	3.0	5.0	7.0	20.0
(e)	water supply; sewerage and waste management				...	...	...	...	...	...	...	...	...	...	...	...
(f)	construction <sup>8</sup>				...	...	...	...	...	...	...	...	...	...	...	...
(g)	wholesale and retail trade; repair of motor vehicles and motorcycles	NC	M		801.9	794.3	778.2	779.0	705.1	781.0	708.0	728.0	574.0	657.0	719.0	668.0
(h)	transportation and storage	NC	M		483.8	468.4	589.7	462.0	388.5	390.0	388.0	384.0	294.00	237.00	298.0	276.0
(i)	accommodation and food service activities				...	...	...	...	...	...	...	...	...	...	...	...
(j)	information and communication				...	...	...	...	...	...	...	...	...	...	...	...
(k)	financial and insurance activities				...	...	...	...	...	...	...	...	...	...	...	...
(l)	real estate activities <sup>9</sup>	NC	M		195.1	250.2	201.6	215.0	206.3	203.0	190.0	237.0	125.00	152.00	82.0	158.0
(m)	professional, scientific and technical activities	NC	M		34.0	33.3	34.9	34.0	23.6	23.0	25.0	26.0	23.0	20.0	23.0	25.0
(n)	administrative and support service activities	NC	M		269.1	262.5	257.0	249.0	237.9	185.0	165.0	300.0	282.0	225.0	232.0	338.0
(o)	public administration and defense; compulsory social security	NC	M		...	...	...	...	...	...	...	...	...	...	...	...
(p)	education				...	...	...	...	...	...	...	...	...	...	...	...
(q)	human health and social work activities				...	...	...	...	...	...	...	...	...	...	...	...
(r)	arts, entertainment and recreation				...	...	...	...	...	...	...	...	...	...	...	...
(s)	other service activities (export)	NC	M		403.1	423.1	424.8	448.0	432.5	455.0	482.0	475.0	473.00	455.00	422.00	389.00
(t)	activities of households as employers				...	...	...	...	...	...	...	...	...	...	...	...
(t*)	other financing of households	NC	M		26.2	42.3	40.0	34.0	24.4	35.0	38.0	34.0	30.00	30.00	27.0	25.0
(u)	activities of extraterritorial organisations and bodies				...	...	...	...	...	...	...	...	...	...	...	...
(u*)	financing to nonresidents				...	...	...	...	...	...	...	...	...	...	...	...
(v)	others	NC	M		270.1	271.5	462.1	419.0	369.3	388.0	332.0	215.0	155.0	171.0	173.0	160.0
<b>AD08</b>	<b>Value (or percentage) of returns by major type of <i>Shari'ah</i>-compliant contract</b>															
	Total returns				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Murabahah</i>				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Commodity Murabahah / Tawwaruq</i>				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Salam</i>				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Istisnā'</i>				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Ijarah/Ijarah Muntahia Bittamlik</i>				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Mudharabah</i>				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Musharakah</i>				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Diminishing Musharakah</i>				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Wakalah</i>				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Qard Hassan</i>				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Others</i>				...	...	...	...	...	...	...	...	...	...	...	...
	(i)				...	...	...	...	...	...	...	...	...	...	...	...
	(ii)				...	...	...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Others</i>				...	...	...	...	...	...	...	...	...	...	...	...

**Structural Islamic Financial Indicators (SIFIs)**

Code	Indicator	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
<b>ST01</b>	<b>Number of Islamic banks</b>	n.a	G	37	37	37	37	37	37	37	37	37	37	37	37
	Number of domestic branch offices	n.a	G	685	728	720	751	762	771	770	776	781	808	829	836
	Number of ATMs <sup>1</sup>	n.a	G	905	924	933	928	970	979	980	1,023	1074	1077	1113	1159
<b>ST02</b>	<b>Number of employees</b>			...	...	...	...	...	...	...	...	...	...	...	...

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3
<b>ST03</b>	<b>Total assets</b>		NC	M	<b>80,882.0</b>	<b>80,961.0</b>	<b>84,563.0</b>	<b>93,606.0</b>	<b>92,881.0</b>	<b>98,791.4</b>	<b>108,454.9</b>	<b>112,563.0</b>	<b>109,910.0</b>	<b>116,367.0</b>	<b>124,155.0</b>	<b>129,185.8</b>
	Total <i>Sharī'ah</i> -compliant financing (excluding interbank financing)		NC	M	44,498.0	46,021.0	47,972.0	49,883.0	51,926.0	54,858.6	59,684.0	62,724.0	64,099.6	67,244.0	71,692.0	74,230.2
	<i>Sukūk</i> holdings		NC	M	7,745.0	7,263.0	7,884.0	8,787.0	9,586.0	10,102.0	11,383.7	11,403.7	12,449.9	12,634.5	12,581.5	12,567.7
	Other <i>Sharī'ah</i> -compliant securities		NC	M	...	...	...	...	...	...	...	...	...	...	...	...
	Interbank financing		NC	M	...	20.0	31.0	0.0	136.0	0.0	0.0	...	...	...	...	...
	All other assets		NC	M	28,639.0	27,657.0	28,676.0	34,936.0	31,233.0	33,830.8	37,387.2	38,435.3	33,360.1	36,488.5	39,881.1	42,387.9
<b>ST04</b>	<b>Total funding/liabilities and equities</b>		NC	M	<b>80,881.8</b>	<b>80,960.7</b>	<b>84,562.7</b>	<b>93,606.0</b>	<b>92,881.0</b>	<b>98,791.5</b>	<b>108,454.9</b>	<b>112,563.0</b>	<b>109,910.0</b>	<b>116,367.0</b>	<b>124,155.0</b>	<b>129,186.0</b>
	Profit-sharing investment accounts (PSIA)				18,247.8	19,285.8	20,833.9	21,174.0	22,413.0	24,509.9	28,001.9	27,643.8	27,914.0	29,604.0	30,098.1	30,910.6
	Other remunerative funding ( <i>Murābahah</i> , <i>Commodity Murābahah</i> etc.)				...	...	...	...	...	...	...	...	...	...	...	...
	Nonenumerative funding (current account, <i>Wadī'ah</i> )				24,020.0	22,651.9	23,477.8	23,862.0	24,981.0	27,626.7	30,068.0	30,498.0	38,893.8	43,106.0	34,031.0	46,569.0
	<i>Sukūk</i> issued				...	...	...	...	...	...	...	...	...	...	...	...
	Other <i>Sharī'ah</i> -compliant securities issued				...	...	...	...	...	...	...	...	...	46,746.9	...	...
	Interbank funding/liabilities				...	...	...	...	...	...	...	...	...	...	...	...
	All other liabilities		NC	M	28,436.0	27,973.0	29,821.0	38,173.0	34,396.0	34,876.0	38,975.1	42,939.0	31,394.0	30,063.0	46,746.9	38,255.6
	Capital and reserves		NC	M	10,178.0	11,050.0	10,430.0	10,397.0	11,091.0	11,777.7	11,409.9	11,482.4	11,708.0	13,594.0	13,279.0	13,450.6
<b>ST05</b>	<b>Total revenues</b>		NC	M	<b>6,304.0</b>	<b>1,679.0</b>	<b>3,482.0</b>	<b>5,317.0</b>	<b>7,857.8</b>	<b>1,897.8</b>	<b>4,281.0</b>	<b>6,910.0</b>	<b>9,886.0</b>	<b>2,398.0</b>	<b>5,234.0</b>	<b>8,003.0</b>
	Financing based		NC	M	2,938.0	836.0	1,824.0	2,844.0	4,118.0	1,087.6	2,437.0	3,778.0	5,573.0	1,431.0	3,164.0	4,864.3
	Investment based ( <i>Sukūk</i> , other <i>Sharī'ah</i> -compliant securities etc.)		NC	M	884.0	212.0	351.0	479.0	824.8	134.5	269.0	434.8	729.8	153.0	301.0	401.7
	Fee based				...	...	...	...	...	...	...	...	...	...	...	...
	Other		NC	M	2,482.0	631.0	1,307.0	1,994.0	2,915.0	675.7	1,575.0	2,696.8	3,583.0	814.0	1,769.0	2,737.0
<b>ST06</b>	<b>Earnings before taxes and Zakat</b>		NC	M	<b>3,013.0</b>	<b>898.0</b>	<b>1,821.0</b>	<b>2,445.0</b>	<b>3,563.0</b>	<b>987.0</b>	<b>2,216.0</b>	<b>3,368.0</b>	<b>4,569.0</b>	<b>1,233.0</b>	<b>2,766.0</b>	<b>3,834.0</b>
<b>ST07</b>	<b>Value (or percentage) of financing by type of <i>Sharī'ah</i>-compliant contract</b>															
	Total financing		NC	M	44,498.0	46,040.0	48,003.0	49,883.0	52,062.0	54,858.6	59,684.2	62,724.0	64,099.6	67,244.0	71,692.0	74,230.2
	<i>Murābahah</i>		NC	M	16,795.7	17,451.3	18,440.7	19,735.5	20,711.1	23,385.0	28,328.0	27,089.0	26,343.0	27,650.0	29,295.0	30,246.0
	<i>Commodity Murābahah/ Tawwaruq</i>		NC	M	1,404.7	1,493.7	1,511.0	1,451.0	1,491.4	...	...	...	1,409.0	1,469.0	1,428.0	1,369.0
	<i>Salām</i>		NC	M	1,534.0	443.7	479.8	752.6	1,087.6	613.0	667.0	1,387.0	1,425.0	1,061.0	1,089.0	1,378.0
	<i>Istisnā'</i>		NC	M	4,693.8	6,199.1	6,281.0	6,977.6	7,477.1	8,809.0	10,030.0	10,448.0	10,791.0	11,646.0	13,556.0	14,033.0
	<i>Ijārah / Ijārah Muntahia Bittamlik</i>		NC	M	245.1	262.5	270.5	426.6	408.5	404.0	497.0	349.0	327.0	348.0	309.0	300.0
	<i>Muqārabah</i>		NC	M	1,630.3	2,707.5	2,646.5	2,511.6	2,497.3	2,560.0	2,839.0	2,661.0	2,778.0	2,646.0	2,884.0	3,235.0
	<i>Mushārahah</i>		NC	M	2,787.4	2,969.9	2,934.2	2,684.2	2,752.8	3,002.0	3,461.0	2,880.0	2,761.0	3,234.0	3,191.0	3,109.0
	<i>Diminishing Mushārahah</i>				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Wakālah</i>		NC	M	...	...	...	...	...	928.0	1,333.0	1,539.0	1,225.0	1,243.0	1,327.0	1,563.0
	<i>Qard Hassan</i>		NC	M	5.4	7.3	8.0	...	...	1.0	2.0	3.0	2.0	6.0	14.0	13.0
	<i>Others</i>				...	...	...	...	...	...	...	...	...	...	...	...
	(i) <i>kafala</i>		NC	M	...	...	...	851.0	865.6	225.0	512.0	506.0	353.0	291.0	205.0	117.0
	(ii)				...	...	...	...	...	...	...	...	...	11,360.0	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...	...	...
	<i>Others</i>		NC	M	15,401.7	14,512.0	15,439.0	14,493.0	14,771.0	14,930.6	12,015.2	15,862.0	16,686.0	17,650.0	18,394.0	15,397.0
<b>ST08</b>	<b>Assets held by domestic systemically important Islamic banks <sup>2</sup></b>				...	...	...	...	...	...	...	...	...	...	...	...

Source: Central Bank of Sudan

Note:

G Indicates General

M Indicates Millions

NC Indicates National Currency

n.a Not applicable

(...) Indicates the data is not available

© IFSB-2 (Capital Adequacy Standard for Institutions (other than Insurance Institutions) offering only Islamic Financial Services (IIFS)) is applied.

©© Financing for construction (f) is included in financing for real estate activities (l).

<sup>1</sup> The number of ATMs slightly decreased from Quarter 2 to Quarter 3 of 2014 as a result of some ATMs being out of service for several days. According to regulation, out of service ATMs are not counted.

<sup>2</sup> There is no data available on D-SIBs because there is no supervisory guidelines yet for identifying D-SIBs.