

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

Country:		Jordan																		
Time period covered :		Starting Period: 2013A						Ending Period: 2017Q2												
Core Prudential Islamic Financial Indicators (PIFIs)																				
Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	
<b>End-of-period exchange rate (JOD / USD):</b>					0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709
<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) <sup>1</sup>				21.8%	22.3%	22.3%	21.3%	23.0%	23.2%	22.3%	22.7%	23.5%	22.4%	21.8%	20.9%	22.9%	21.7%	21.7%	
	Total regulatory capital	IFSB SD	NC	M	517.8	518.0	522.0	523.0	564.5	567.1	567.4	567.4	605.2	607.5	607.9	607.7	668.9	670.3	669.3	
	RWA	IFSB SD	NC	M	2,370.0	2,323.3	2,343.7	2,449.7	2,459.1	2,441.9	2,539.3	2,501.7	2,572.1	2,715.0	2,793.4	2,913.2	2,922.9	3,082.2	3,079.8	
CP02b	Tier 1 capital to RWA (IFSB)				21.2%	21.7%	21.6%	20.8%	22.2%	22.4%	21.5%	21.9%	22.7%	21.5%	20.9%	20.0%	21.9%	20.7%	20.8%	
	Tier 1 capital	IFSB SD	NC	M	503.6	504.8	506.3	510.6	546.1	547.6	546.7	547.4	582.8	583.5	582.8	583.3	638.9	639.4	639.2	
	RWA	IFSB SD	NC	M	2,370.0	2,323.3	2,343.7	2,449.7	2,459.1	2,441.9	2,539.3	2,501.7	2,572.1	2,715.0	2,793.4	2,913.2	2,922.9	3,082.3	3,079.8	
CP03b	Common Equity Tier 1 (CET1) capital to RWA (IFSB)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	CET1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
<b>Asset Quality</b>																				
CP04	Gross nonperforming financing (gross NPF) ratio				3.6%	...	3.8%	...	3.0%	2.7%	2.8%	3.0%	2.7%	2.5%	2.7%	3.1%	2.4%	2.4%	2.9%	
	Gross NPF		NC	M	156.5	...	154.0	...	125.0	122.2	125.1	139.8	129.9	126.6	139.4	158.6	125.0	128.4	157.5	
	Total financing <sup>2</sup>		NC	M	4,382.7	...	4,007.9	...	4,232.4	4,454.6	4,497.2	4,663.0	4,890.5	5,035.5	5,166.0	5,169.3	5,246.6	5,348.8	5,430.8	
CP05	Net nonperforming financing (net NPF) to capital				11.8%	...	10.7%	...	5.4%	5.5%	4.8%	6.6%	5.3%	3.9%	5.5%	7.3%	3.7%	4.1%	7.1%	
	Net NPF		NC	M	60.9	...	55.7	...	30.7	31.1	27.1	37.6	31.9	23.9	33.4	44.1	24.8	27.5	47.3	
	Total regulatory capital		NC	M	517.8	...	522.0	...	564.5	567.1	567.4	567.4	605.2	607.5	607.9	607.7	668.9	670.3	669.3	
CP06	Provisions for gross nonperforming financing (gross NPF)				61.1%	...	63.8%	...	75.4%	74.4%	78.3%	73.1%	75.4%	81.1%	76.0%	72.2%	80.2%	78.6%	70.0%	
	Provisions		NC	M	95.6	...	98.3	...	94.3	90.9	98.0	102.2	98.0	102.7	106.0	114.5	100.2	100.9	110.2	
	Gross NPF		NC	M	156.5	...	154.0	...	125.0	122.2	125.1	139.8	129.9	126.6	139.4	158.6	125.0	128.4	157.5	
<b>Earnings</b>																				
CP07	Return on assets (ROA)				1.8%	...	1.5%	...	1.5%	1.6%	1.7%	1.6%	1.7%	1.6%	1.8%	1.9%	1.9%	1.7%	1.8%	
	Net income (before extraordinary items, taxes, and Zakat) <sup>3</sup>		NC	M	91.7	...	85.0	...	88.4	98.0	104.8	104.1	109.6	113.2	128.8	132.1	134.5	124.3	134.9	
	Total assets <sup>4</sup>		NC	M	5,226.1	...	5,675.0	...	5,818.8	6,179.6	6,311.1	6,428.9	6,480.7	6,879.2	6,985.9	7,096.4	7,116.4	7,400.1	7,447.0	
CP08	Return on equity (ROE)				17.5%	...	15.4%	...	15.5%	16.5%	17.6%	17.2%	17.9%	17.6%	20.2%	20.2%	20.3%	17.8%	19.5%	
	Net income (before extraordinary items, taxes, and Zakat) <sup>3</sup>		NC	M	91.7	...	85.0	...	88.4	98.0	104.8	104.1	109.6	113.2	128.8	132.1	134.5	124.3	134.9	
	Equity <sup>5</sup>		NC	M	524.6	...	553.5	...	569.3	595.7	595.3	604.0	613.5	641.9	638.9	653.0	661.4	697.2	693.2	
CP09	Net profit margin				47.4%	...	44.3%	...	46.2%	47.1%	48.8%	47.8%	48.9%	46.2%	51.0%	51.7%	52.0%	47.1%	50.4%	
	Net income (before extraordinary items, taxes, and Zakat) <sup>3</sup>		NC	M	91.7	...	85.0	...	88.4	98.0	104.8	104.1	109.6	113.2	128.8	132.1	134.5	124.3	134.9	
	Gross income <sup>3</sup>		NC	M	193.6	...	191.8	...	191.3	208.0	214.6	217.9	224.1	244.8	252.4	255.6	258.8	264.1	267.5	
CP10	Cost to income				52.6%	...	55.7%	...	53.8%	52.9%	51.2%	52.1%	51.1%	53.8%	49.0%	48.4%	48.0%	52.9%	49.3%	
	Operating costs <sup>3</sup>		NC	M	101.9	...	106.8	...	102.9	110.0	109.8	113.6	114.5	131.6	123.8	123.6	124.2	139.8	131.8	
	Gross income <sup>3</sup>		NC	M	193.6	...	191.8	...	191.3	208.0	214.6	217.9	224.1	244.8	252.4	255.6	258.8	264.1	267.5	
<b>Leverage</b>																				
CP11	Capital to assets (balance sheet definition)				9.1%	8.6%	8.7%	8.5%	8.9%	8.8%	8.4%	8.2%	8.5%	8.4%	8.2%	8.0%	8.6%	8.6%	8.7%	
	Tier 1 capital		NC	M	503.6	504.8	506.3	510.6	546.1	547.6	546.7	547.4	582.8	583.5	582.8	583.3	638.9	639.4	650.7	
	Total assets		NC	M	5,505.2	5,882.6	5,844.5	5,983.6	6,135.2	6,223.9	6,486.9	6,652.7	6,830.1	6,928.4	7,141.7	7,306.4	7,402.6	7,397.5	7,491.4	
CP12	Leverage (regulatory definition)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	n.a	
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	n.a	
	Exposure				...	...	...	...	...	...	...	...	...	...	...	...	...	...	n.a	

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2
<b>Liquidity</b>																			
CP13	<b>Liquid assets ratio</b>				69.6%	64.8%	68.4%	69.7%	67.6%	58.5%	58.6%	57.6%	55.5%	54.9%	55.7%	57.5%	56.3%	55.2%	54.9%
	Liquid assets		NC	M	3,831.6	3,814.6	3,994.8	4,173.5	4,146.9	3,643.6	3,803.1	3,832.8	3,787.6	3,805.5	3,975.1	4,200.6	4,169.3	4,086.8	4,111.3
	Total assets		NC	M	5,505.2	5,882.6	5,844.5	5,983.6	6,135.2	6,223.9	6,486.9	6,652.7	6,830.1	6,928.4	7,141.7	7,306.4	7,402.6	7,397.5	7,491.4
CP14	<b>Liquid assets to short-term liabilities</b>				115.8%	112.1%	112.8%	114.4%	113.6%	97.0%	96.8%	95.2%	91.3%	89.8%	91.0%	94.2%	93.2%	91.5%	90.8%
	Liquid assets		NC	M	3,831.6	3,814.6	3,994.8	4,173.5	4,146.9	3,643.6	3,803.1	3,832.8	3,787.6	3,805.5	3,975.1	4,200.6	4,169.3	4,086.8	4,111.3
	Short-term liabilities		NC	M	3,307.7	3,401.9	3,541.6	3,648.7	3,649.0	3,755.1	3,929.5	4,025.6	4,150.6	4,236.3	4,370.1	4,460.1	4,472.7	4,465.9	4,527.6
CP15	<b>Liquidity coverage ratio (LCR)</b>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	n.a
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets				...	...	...	...	...	...	...	...	...	...	...	...	...	...	n.a
	Total net cash outflows over the next 30 calendar days				...	...	...	...	...	...	...	...	...	...	...	...	...	...	n.a
CP16	<b>Net stable funding ratio (NSFR)</b>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	n.a
	Available stable funding (ASF)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	n.a
	Required stable funding (RSF)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	n.a
<b>Sensitivity to Risks</b>																			
CP17	<b>Net foreign exchange open position to capital</b>				6.3%	13.0%	14.5%	1.8%	3.0%	5.5%	5.7%	1.7%	3.8%	3.4%	3.0%	4.9%	3.5%	4.6%	7.6%
	Net FX open position <sup>6</sup>		NC	M	32.4	67.3	75.5	9.3	16.9	31.0	32.3	9.4	23.1	20.6	18.3	29.9	23.2	30.9	50.7
	Total regulatory capital		NC	M	517.8	518.0	522.0	523.0	564.5	567.1	567.4	567.4	605.2	607.5	607.9	607.7	668.9	670.3	669.3
CP18	<b>Large exposures to capital</b>				61.4%	84.2%	82.5%	76.2%	63.9%	39.7%	36.9%	34.8%	44.2%	40.3%	49.8%	43.7%	40.5%	35.4%	34.1%
	Value of large exposures <sup>7</sup>		NC	M	317.7	436.0	430.9	398.5	360.6	225.2	209.4	197.7	267.4	244.6	303.0	265.5	271.2	237.5	228.3
	Total regulatory capital (or balance sheet capital)		NC	M	517.8	518.0	522.0	523.0	564.5	567.1	567.4	567.4	605.2	607.5	607.9	607.7	668.9	670.3	669.3
CP19	<b>Growth of financing to private sector</b>				13.2%	...	-2.7%	...	-0.9%	11.5%	10.4%	7.1%	8.8%	12.8%	15.5%	13.8%	13.6%	11.9%	7.9%
	Total financing at end of current period		NC	M	3,670.9	...	3,391.5	...	3,638.7	3,664.8	3,745.5	3,871.5	3,959.1	4,133.9	4,327.4	4,406.9	4,498.6	4,626.4	4,667.9
	Total financing at end of same period in previous year		NC	M	3,244.0	...	3,487.1	...	3,670.9	3,287.0	3,391.5	3,614.5	3,638.7	3,664.8	3,745.5	3,871.5	3,959.1	4,133.9	4,327.4

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

Code	Indicator	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	
AD01	<b>Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSIAs)</b>			31.6%	...	32.0%	...	32.7%	29.6%	29.8%	29.1%	29.3%	27.8%	28.2%	27.9%	27.1%	26.9%	27.0%	
	Income distributed to IAH		NC	M	80.2	...	82.6	...	86.7	88.8	90.2	87.9	91.0	94.0	96.4	97.0	94.7	96.5	
	Total income from assets funded by PSIA		NC	M	253.9	...	257.8	...	264.8	299.6	302.8	302.0	310.7	338.4	341.8	347.7	348.9	357.8	
AD02	<b>Total off-balance sheet items to total assets</b>			17.3%	19.0%	17.5%	16.8%	16.0%	17.3%	16.8%	16.5%	16.5%	16.4%	16.0%	16.0%	17.0%	17.2%	17.7%	
	Off-balance sheet items		NC	M	954.3	1,117.6	1,024.6	1,005.5	981.0	1,074.9	1,090.4	1,099.2	1,125.5	1,137.1	1,143.3	1,170.3	1,259.9	1,273.6	1,326.6
	Total assets		NC	M	5,505.2	5,882.6	5,844.5	5,983.6	6,135.2	6,223.9	6,486.9	6,652.7	6,830.1	6,928.4	7,141.7	7,306.4	7,402.6	7,397.5	7,491.4
AD03	<b>Foreign-currency denominated funding to total funding</b>			13.3%	12.1%	10.9%	10.4%	10.0%	10.1%	9.4%	8.8%	8.5%	8.6%	8.5%	8.3%	8.7%	9.9%	9.8%	
	FX funding <sup>8</sup>		NC	M	601.1	569.3	537.1	523.8	517.6	531.6	524.7	510.6	501.0	514.2	524.9	527.5	555.2	628.3	634.9
	Total funding <sup>9</sup>		NC	M	4,520.8	4,695.0	4,943.7	5,050.1	5,181.1	5,283.9	5,559.0	5,811.5	5,876.9	5,985.4	6,190.3	6,341.0	6,397.6	6,334.6	6,448.3
AD04	<b>Foreign-currency denominated financing to total financing</b>			7.9%	8.0%	8.5%	8.3%	5.8%	5.5%	5.0%	6.9%	6.7%	6.5%	6.2%	5.9%	6.4%	5.6%	5.0%	
	FX financing		NC	M	344.4	317.5	338.9	345.4	243.8	246.1	225.7	322.2	327.7	326.6	320.7	305.0	334.3	301.8	271.4
	Total financing <sup>2</sup>		NC	M	4,382.7	3,984.3	4,007.9	4,155.4	4,232.4	4,454.6	4,497.2	4,663.0	4,890.5	5,035.5	5,166.0	5,169.3	5,246.6	5,348.8	5,430.8
AD05	<b>Value of Sukuk holdings to capital</b>			3.8%	3.0%	3.9%	3.8%	5.2%	5.2%	6.2%	6.0%	6.7%	6.9%	18.7%	20.7%	23.5%	38.1%	38.5%	
	Sukuk holdings		NC	M	19.5	15.6	20.4	19.7	29.3	29.3	35.3	33.9	40.3	41.8	113.4	125.5	157.3	255.7	257.5
	Total regulatory capital (or balance sheet capital)		NC	M	517.8	518.0	522.0	523.0	564.5	567.1	567.4	567.4	605.2	607.5	607.9	607.7	668.9	670.3	669.3
AD06	<b>Value (or percentage) of <i>Shari'ah</i>-compliant financing by economic activity</b>																		
	Value of <i>Shari'ah</i> -compliant financing <sup>2</sup>		NC	M	4,382.7	3,984.3	4,007.9	4,154.5	4,232.4	4,454.6	4,497.2	4,663.0	4,890.5	5,035.5	5,166.0	5,169.3	5,246.1	5,348.8	5,430.8
	Sectoral distribution																		
	(a) agriculture, forestry, hunting and fishing		NC	M	16.4	19.9	27.5	25.3	24.5	26.4	31.5	32.2	33.8	35.6	41.0	42.4	53.1	53.3	58.3
	(b) mining and quarrying		NC	M	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.4	0.5	0.9	
	(c) manufacturing		NC	M	166.2	165.0	202.3	259.0	269.8	207.3	169.0	154.2	185.4	234.2	280.5	269.4	249.4	243.2	237.5
	(d) electricity, gas, steam and air-conditioning supply		NC	M	698.4	681.1	615.6	565.1	605.3	789.0	752.8	804.7	919.9	892.1	858.6	767.9	765.5	734.1	797.3
	(e) water supply, sewerage and waste management		NC	M	0.0	0.0	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	M	420.3	473.7	427.1	499.2	510.6	458.3	473.9	495.8	539.8	544.1	587.5	576.6	630.5	605.2	651.3
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles		NC	M	530.8	727.5	722.0	749.3	722.9	732.0	773.9	751.4	773.4	759.0	749.4	746.1	720.9	708.3	728.9
	(h) transportation and storage		NC	M	23.9	39.9	44.7	41.6	41.7	39.3	47.3	23.6	26.3	67.6	80.4	79.9	94.4	87.5	89.7
	(i) accommodation and food service activities		NC	M	3.8	4.9	2.4	2.0	3.8	6.2	7.7	6.5	10.4	13.0	27.6	27.4	33.0	32.7	35.0
	(j) information and communication		NC	M	3.1	3.1	3.1	2.4	3.4	4.4	3.7	3.2	10.2	12.2	14.3	14.0	3.7	3.2	3.3
	(k) financial and insurance activities		NC	M	867.1	220.4	202.6	202.8	177.9	198.4	169.8	144.1	155.0	155.8	152.8	174.0	211.1	244.7	241.8
	(l) real estate activities		NC	M	803.5	836.6	893.8	914.4	926.1	1,074.6	1,084.2	1,170.0	1,178.4	1,285.7	1,268.4	1,366.6	1,339.9	1,467.5	1,417.7

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2
	(m) professional, scientific and technical activities		NC	M	0.0	0.0	0.0	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	M	0.0	0.0	0.0	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	M	0.0	0.0	0.0	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	M	10.7	10.7	11.6	12.2	13.4	17.4	23.5	26.8	32.7	32.3	38.7	43.0	65.0	65.0	69.9
	(q) human health and social work activities		NC	M	0.9	0.9	0.9	1.0	1.1	3.8	5.5	2.9	3.5	5.2	4.6	5.9	3.6	0.7	0.6
	(r) arts, entertainment and recreation		NC	M	1.2	1.2	1.2	1.2	1.2	0.7	0.0	0.0	3.5	3.0	2.8	1.1	0.0	0.0	0.0
	(s) other service activities (export)		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.6
	(t) activities of households as employers		NC	M	0.0	0.0	0.0	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 <sup>9</sup>		NC	M	836.4	799.3	853.0	878.9	930.6	896.7	954.3	1,047.5	1,018.2	995.7	1,059.4	1,055.0	1,075.6	1,102.9	1,083.0
	(u) activities of extraterritorial organisations and bodies		NC	M	0.0	0.0	0.0	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 <sup>10</sup>		NC	M	0.0	0.0	0.0	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>AD07</b>	<b>Value (or percentage) of gross NPF by economic activities</b>																		
	Value of gross NPF		NC	M	156.5	...	154.0	...	125.0	122.2	125.1	139.8	129.9	126.6	139.4	158.6	125.0	128.4	157.5
	Economic activity																		
	(a) agriculture, forestry, hunting and fishing		NC	M	2.8	...	4.5	...	4.4	4.4	2.7	4.3	4.90	2.50	4.90	2.90	2.00	1.90	2.40
	(b) mining and quarrying		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(c) manufacturing		NC	M	11.9	...	10.1	...	20.7	9.7	9.0	11.9	12.70	9.20	11.10	14.20	11.30	11.50	14.40
	(d) electricity, gas, steam and air-conditioning supply		NC	M	3.5	...	4.8	...	1.6	1.5	3.0	5.0	4.4	3.4	3.3	3.3	0.1	2.9	10.1
	(e) water supply, sewerage and waste management		NC	M	0.0	...	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	M	0.0	...	0.0	...	0.0	7.7	7.8	10.3	9.20	6.30	8.00	6.80	6.10	5.70	6.40
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles		NC	M	77.8	...	74.5	...	65.4	70.9	68.3	74.5	64.9	67.4	72.2	84.6	56.4	62.4	69.2
	(h) transportation and storage		NC	M	9.5	...	8.9	...	4.7	4.9	4.9	3.6	4.00	5.00	4.30	4.90	3.40	3.00	5.00
	(i) accommodation and food service activities		NC	M	0.6	...	0.3	...	0.3	0.4	0.4	0.3	0.2	0.2	0.3	0.2	0.2	0.1	0.8
	(j) information and communication		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(k) financial and insurance activities		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(l) real estate activities		NC	M	28.8	...	21.0	...	8.2	9.2	5.6	17.9	11.90	19.30	16.40	26.80	27.20	25.90	34.30
	(m) professional, scientific and technical activities		NC	M	0.0	...	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	M	0.0	...	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	M	0.0	...	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	M	0.0	...	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	M	0.0	...	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	M	0.0	...	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	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0	0.00	0.00	0.00	0.00	0.00
	(t) activities of households as employers		NC	M	0.0	...	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	M	21.6	...	29.9	...	19.7	13.5	23.4	12.0	17.70	13.30	18.90	14.90	18.30	15.00	14.90
	(u) activities of extraterritorial organisations and bodies		NC	M	0.0	...	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	M	0.0	...	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>AD08</b>	<b>Value (or percentage) of returns by major type of <i>Shari'ah</i>-compliant contract</b>																		
	Total returns <sup>11</sup>		NC	M	270.3	...	272.0	...	277.8	291.7	296.4	297.4	304.4	328.8	332.2	334.5	337.0	339.1	342.2
	<i>Murabahah</i>		NC	M	184.9	...	185.6	...	190.2	198.0	201.2	200.0	204.8	220	222.0	221.8	223.9	221.4	221.0
	<i>Commodity Murabahah / Tawwaruq</i>		NC	M	18.3	...	7.0	...	4.5	0.1	0.2	0.3	0.4	0.4	0.8	0.8	0.8	1.0	1.6
	<i>Salam</i>		NC	M	0.0	...	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>		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.4	0.3	0.2	0.2
	<i>Ijarah/Ijarah Muntahia Bittamlik</i>		NC	M	64.6	...	74.4	...	78.1	88.8	89.8	91.9	93.8	102.8	103.6	105.7	107.0	112.2	114.1
	<i>Muqarabah</i>		NC	M	0.3	...	0.2	...	0.1	0.0	0.2	0.3	0.3	0.4	0.4	0.3	0.3	0.0	0.0
	<i>Musharakah</i>		NC	M	0.0	...	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>Diminishing Musharakah</i>		NC	M	0.4	...	0.4	...	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4
	<i>Wakalah</i>		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.4	0.4
	<i>Qard Hassan</i>		NC	M	0.0	...	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>Others</i>		NC	M	1.8	...	4.4	...	4.5	4.4	4.6	4.5	4.7	4.8	4.6	5.0	4.2	3.5	4.5
	(i) <i>Bai Ajel</i>		NC	M	1.8	...	4.4	...	4.5	4.4	4.4	4.3	4.6	4.4	4.4	4.5	3.8	3.1	3.9
	(ii) <i>Ijarah mawsufa li al-dhimmah (also called forward ijarah)</i>		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.4	0.2	0.5	0.2	0.2	0.2
	(iii) <i>ju'alah (also spelled ju'ala)</i>		NC	M	0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.4
	<i>Others</i>		NC	M	0.0	...	0.0	...	0.0	0.0	0.2	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.0

**Structural Islamic Financial Indicators (SIFIs)**

Code	Indicator	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2
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Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2
<b>ST01</b>	<b>Number of Islamic banks</b>		<i>n.a</i>	G	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
	Number of domestic branch offices		<i>n.a</i>	G	135	141	141	143	147	151	156	158	161	161	163	166	169	173	173
	Number of ATMs		<i>n.a</i>	G	230	234	237	242	254	274	287	283	287	294	304	328	343	350	360
<b>ST02</b>	<b>Number of employees</b>		<i>n.a</i>	G	3223	3251	3299	3318	3389	3420	3546	3603	3662	3717	3746	3770	3840	3884	3958
<b>ST03</b>	<b>Total assets</b>		NC	M	5,505.2	5,882.6	5,844.5	5,983.6	6,135.2	6,223.9	6,486.9	6,652.7	6,830.1	6,928.6	7,141.7	7,306.4	7,402.6	7,397.5	7,491.4
	Total <i>Shari'ah</i> -compliant financing (excluding interbank financing) <sup>12</sup>		NC	M	3,989.8	3,582.2	3,601.7	3,759.3	3,814.8	4,024.7	4,042.7	4,260.8	4,410.3	4,567.1	4,683.6	4,664.2	4,776.3	4,876.1	4,950.5
	<i>Sukuk</i> holdings		NC	M	19.5	15.6	20.4	19.7	29.3	29.3	35.3	33.9	40.3	41.8	113.4	125.5	157.3	255.7	257.5
	Other <i>Shari'ah</i> -compliant securities		NC	M	0.2	0.2	3.2	9.0	8.8	14.7	14.5	19.2	16.5	24.0	15.4	24.1	52.4	52	53.3
	Interbank financing		NC	M	95.7	87.0	103.1	100.3	111.3	113.2	104.4	100.2	92.1	113.7	100.1	128.1	96.8	120.4	127.8
	All other assets		NC	M	1,400.0	2,197.6	2,116.1	2,095.3	2,171.0	2,042.0	2,290.0	2,238.6	2,270.9	2,182.0	2,229.2	2,364.5	2,319.8	2,093.3	2,102.3
<b>ST04</b>	<b>Total funding/liabilities and equities</b>		NC	M	5,505.2	5,882.6	5,844.5	5,983.6	6,135.2	6,223.9	6,486.9	6,652.7	6,830.1	6,928.6	7,141.7	7,306.4	7,402.6	7,397.5	7,491.4
	Profit-sharing investment accounts (PSIA)		NC	M	3,013.8	3,087.1	3,250.4	3,154.2	3,438.7	3,515.9	3,686.5	3,591.1	3,930.4	4,012.1	4,112.4	4,159.9	4,268.5	4,233	4,298
	Other remunerative funding ( <i>Murabahah</i> , Commodity <i>Murabahah</i> etc.) <sup>13</sup>		NC	M	187.3	154.0	133.3	123.8	120.8	85.8	81.8	43.0	40.2	12.0	3.4	0.0	0.0	0.0	21.3
	Nonremunerative funding (current account, <i>Wad'ah</i> )		NC	M	1,526.6	1,595.2	1,679.7	1,716.6	1,733.2	1,759.3	1,856.0	2,134.7	1,943.5	1,961.2	2,074.3	2,180.2	2,129.0	2,101.6	2,149.8
	<i>Sukuk</i> issued		NC	M	0.0	0.0	0.0	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	M	0.0	0.0	0.0	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	30.1	16.5	13.5	13.2	9.2	8.7	16.5	6.2	6.1	12.6	11.1	15.6	16.6	21.4	7.3
	All other liabilities		NC	M	199.5	467.6	208.5	402.3	242.3	253.8	246.5	262.0	273.9	283.0	298.8	286.7	301.7	334.0	315.6
	Capital and reserves		NC	M	547.9	562.2	559.1	573.5	591.0	600.4	599.6	615.7	636.3	647.7	641.7	664.0	686.8	707.5	699.4
<b>ST05</b>	<b>Total revenues</b> <sup>14</sup>		NC	M	311.3	...	315.2	...	321.6	331.7	340.4	340.1	349.3	377.2	383.6	389.2	390.7	399.1	402.5
	Financing based		NC	M	270.3	...	272.0	...	277.8	291.7	296.4	297.4	304.4	328.8	332.2	334.5	337	339.1	342.2
	Investment based ( <i>Sukuk</i> , other <i>Shari'ah</i> -compliant securities etc.)		NC	M	5.5	...	7.2	...	9.1	4.8	7.8	5.9	6.9	3.6	7.4	5.7	8.5	17.4	11.9
	Fee based		NC	M	22.0	...	24.6	...	25.1	24.8	25.6	25.9	26.1	33.2	33.2	32.6	32.2	34.4	33.7
	Other		NC	M	13.5	...	11.4	...	9.6	10.4	10.6	10.9	11.9	11.6	10.8	16.4	13	8.2	14.7
<b>ST06</b>	<b>Earnings before taxes and Zakat</b>		NC	M	91.7	...	85.0	...	88.4	98.0	104.8	104.1	109.6	113.2	128.8	132.1	134.5	124.3	134.9
<b>ST07</b>	<b>Value (or percentage) of financing by type of <i>Shari'ah</i>-compliant contract</b>																		
	Total financing <sup>2</sup>		NC	M	4,382.7	3,984.3	4,007.9	4,155.5	4,232.4	4,454.6	4,497.2	4,663.0	4,890.5	5,035.5	5,166.0	5,169.3	5,246.6	5,348.8	5,430.8
	<i>Murabahah</i>		NC	M	2,678.8	2,763.0	2,750.2	2,845.3	2,891.1	3,041.9	3,043.4	3,194.8	3,355.9	3,434.7	3,523.5	3,459.0	3,467.5	3,493.8	3,543.2
	Commodity <i>Murabahah</i> / <i>Tawwaruq</i>		NC	M	755.3	210.3	176.2	186.0	172.8	190.8	165.1	138.3	144.4	147	140.2	157.5	171.5	191.6	168.0
	<i>Salam</i>		NC	M	0.0	0.0	0.0	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>		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.9	2.1	3.1	4.9	5.3	3.8	4.3	6.3
	<i>Ijarah</i> / <i>Ijarah Muntahia Bittamlik</i>		NC	M	846.7	898.0	958.2	1,009.7	1,065.3	1,109.8	1,165.7	1,199.4	1,264.8	1,312.1	1,361.5	1,408.5	1,460.1	1,494.5	1,529.7
	<i>Mudharabah</i>		NC	M	4.0	4.1	3.5	3.1	0.8	0.8	4.4	9.7	9.2	8.9	0.3	0.3	0.3	0.2	0.2
	<i>Musharakah</i>		NC	M	0.0	0.0	0.0	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>Musharakah</i>		NC	M	22.4	23.0	23.7	24.4	25.5	25.8	26.1	26.8	27.7	28.3	28.8	29.5	30.2	30.4	30.2
	<i>Wakalah</i>		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.7	40.7	44.1
	<i>Qard Hassan</i>		NC	M	12.8	13.4	14.1	15.3	12.9	17.2	18.0	19.1	19.5	25.5	29.5	31.3	32.2	34.2	35.9
	Others		NC	M	62.7	72.5	82.0	71.7	64.0	68.3	74.5	74.0	66.9	75.9	77.3	77.9	54.3	59.1	73.2
	(i) <i>Bai Ajel</i>		NC	M	62.4	72.5	81.9	71.7	64.0	61.0	66.0	63.5	65.1	63.2	64.5	63.2	49.7	54.2	57.4
	(ii) <i>Ijarah mawsu'ah fi al-dhimmah</i> (also called forward <i>ijarah</i> )		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	1.2	1.5	1.6	2.0	2.1	4.1	2.5	2.9	2.8
	(iii) <i>ju'alah</i> (also spelled <i>ju'ala</i> )		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.9	2.0	2.5
	Others		NC	M	0.3	0.0	0.1	0.0	0.0	7.3	7.3	9.0	0.2	10.7	10.7	10.6	0.2	0.0	10.5
<b>ST08</b>	<b>Assets held by domestic systemically important Islamic banks</b>				...	...	...	...	...	...	...	...	...	...	...	...	4,099.5	4,115.9	4,148.7

Source: Central Bank of Jordan

Note:

M - indicates Millions

G - indicates General number

NC - indicates National Currency

n.a - not applicable

(...) - indicates the data is not available

1 Rate of Alpha = 30%, IFSB Standard 2 &amp; IFSB Standard 7.

2 Total Financing, excluding Interbank financing and before deducting the following items: (provisions, deferred returns, outstanding revenues) as reported on the financial statements.

3 The data is accumulated and annualized multiplying the accumulated data of Q1, Q2, Q3 and Q4 with factors 4, 2, 1.33 and 1 respectively.

4 Represents the average total assets.



Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2
5	Represents average equity.																		
6	On-balance sheet items only.																		
7	After weighting the indirect credit facility items and after deducting the cash margins																		
8	Direct investment accounts (Reverse Tawaruq) are excluded																		
9	Includes: car purchase financing, consumption financing, personal financing																		
10	Data belonging to this item is included in the above items																		
11	Total return is calculated before deducting the following items: Income distributed to IAH, IRR, PER, ...etc.; the data is accumulated and annualized multiplying the accumulated data of Q1, Q2, Q3 and Q4 with factors 4, 2, 1.33 and 1 respectively.																		
12	Total financing is calculated after deducting the following items: provisions, deferred returns, outstanding revenues as reported on the financial statements.																		
13	Direct investment accounts (Reverse Tawaruq), please note that Central Bank of Jordan banned this type of account, so there was a steady decrease overtime, until it reach Zero.																		
14	Total revenues generated before deducting any item; the data is accumulated and annualized multiplying the accumulated data of Q1, Q2, Q3 and Q4 with factors 4, 2, 1.33 and 1 respectively.																		