

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

Country:		Oman																		
Time period covered :		Starting Period: 2013A			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	
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	0.3845	0.3845	0.3845	
Capital Adequacy: Basel Standard <sup>®</sup>																				
CP01a	CAR				81.0%	76.6%	78.2%	68.8%	58.8%	51.2%	42.5%	37.9%	35.6%	31.3%	28.6%	26.3%	24.0%	21.4%	20.3%	
	Total regulatory capital	Basel III	NC	T	229,550.0	227,163.0	223,664.0	220,705.0	218,013.0	215,643.0	212,697.0	211,214.0	209,837.0	208,547.0	207,792.2	207,429.6	207,370.8	207,450.3	206,533.5	
	Risk-weighted assets (RWA)	Basel III	NC	T	283,336.0	296,666.0	286,195.0	320,567.0	370,989.0	421,061.0	500,937.0	557,381.0	590,239.0	666,048.8	727,386.6	790,066.3	864,909.3	969,662.6	1,018,837.2	
CP02a	Tier 1 capital to RWA				80.8%	76.2%	77.7%	68.2%	58.0%	50.3%	41.6%	37.0%	34.5%	30.2%	27.5%	25.2%	22.9%	20.3%	19.2%	
	Tier 1 capital	Basel III	NC	T	229,077.0	226,205.0	222,239.0	218,634.0	215,288.0	211,996.0	208,442.0	206,178.0	203,598.0	201,398.0	200,125.0	198,974.1	198,001.4	196,917.1	195,903.0	
	RWA	Basel III	NC	T	283,336.0	296,666.0	286,195.0	320,567.0	370,989.0	421,061.0	500,937.0	557,381.0	590,239.0	666,048.8	727,386.6	790,066.3	864,909.3	969,662.6	1,018,837.2	
CP03a	Common Equity Tier 1 (CET1) capital to RWA				80.8%	76.2%	77.7%	68.2%	58.0%	50.3%	41.6%	37.0%	34.5%	30.2%	27.5%	25.2%	22.9%	20.3%	19.2%	
	CET1 capital	Basel III	NC	T	229,077.0	226,205.0	222,239.0	218,634.0	215,288.0	211,996.0	208,442.0	206,178.0	203,598.0	201,398.0	200,125.0	198,974.1	198,001.4	196,917.1	195,303.0	
	RWA	Basel III	NC	T	283,336.0	296,666.0	286,195.0	320,567.0	370,989.0	421,061.0	500,937.0	557,381.0	590,239.0	666,048.8	727,386.6	790,066.3	864,909.3	969,662.6	1,018,837.2	
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				0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0.00%	0.03%	0.03%	0.03%	0.07%	0.12%	0.11%	0.11%	0.11%	
	Gross NPF			NC	T	0.0	0.0	0.0	64.0	0.0	0.0	126.0	131.0	147.0	417.0	786.0	785.0	911.0	986.8	
	Total financing			NC	T	37,675.0	70,198.0	95,026.0	150,802.0	208,479.0	290,893.0	347,224.0	412,987.0	475,166.0	551,588.0	601,535.0	663,489.4	720,629.0	819,692.7	878,488.2
CP05	Net nonperforming financing (net NPF) to capital				0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.04%	0.00%	0.04%	0.10%	0.27%	0.27%	0.32%	0.34%	
	Net NPF <sup>AAA</sup>			NC	T	0.0	0.0	0.0	48.0	0.0	0.0	95.0	6.0	87.0	202.0	567.2	568.2	656.0	708.4	
	Total regulatory capital			NC	T	229,550.0	223,664.0	220,705.0	218,013.0	218,013.0	215,643.0	212,697.0	211,214.0	209,837.0	208,547.0	207,792.2	207,429.6	207,370.8	207,450.3	206,533.5
CP06	Provisions for gross nonperforming financing (gross NPF)				...	...	...	...	23.4%	...	...	24.6%	94.7%	100.7%	51.6%	27.8%	27.6%	28.0%	28.2%	
	Provisions <sup>1</sup> <sup>AAA</sup>			NC	T	0.0	0.0	0.0	15.0	0.0	0.0	31.0	124.0	148.0	215.0	218.8	216.8	255.0	278.4	
	Gross NPF			NC	T	0.0	0.0	0.0	64.0	0.0	0.0	126.0	131.0	147.0	417.0	786.0	785.0	911.0	987.0	
Earnings																				
CP07	Return on assets (ROA) <sup>*</sup>				-5.8%	-4.8%	-4.5%	-4.7%	-4.1%	-3.5%	-3.0%	-1.7%	-1.7%	-1.2%	-0.7%	-0.6%	-0.4%	-0.3%	-0.2%	
	Net income (before extraordinary items, taxes, and Zakat)			NC	T	-17,229.0	-14,944.0	-15,008.0	-16,440.0	-15,056.0	-14,100.0	-13,772.0	-9,012.0	-9,716.0	-7,529.2	-4,787.0	-4,932.8	-3,572.4	-3,296.0	-1,848.0
	Total assets			NC	T	298,349.0	312,515.0	332,166.5	349,217.0	366,753.5	398,229.0	456,342.0	521,074.0	576,009.5	638,171.3	700,225.6	772,544.2	859,898.7	961,825.0	1,088,409.6
CP08	Return on equity (ROE) <sup>*</sup>				-7.3%	-6.4%	-6.5%	-7.2%	-6.7%	-6.4%	-6.3%	-4.2%	-4.5%	-3.6%	-2.3%	-2.4%	-1.7%	-1.6%	-0.9%	
	Net income (before extraordinary items, taxes, and Zakat)			NC	T	-17,229.0	-14,944.0	-15,008.0	-16,440.0	-15,056.0	-14,100.0	-13,772.0	-9,012.0	-9,716.0	-7,529.2	-4,787.0	-4,932.8	-3,572.4	-3,296.0	-1,848.0
	Equity			NC	T	235,904.0	234,499.0	231,636.0	228,204.0	224,821.5	221,852.0	218,708.0	216,019.0	213,760.5	210,412.4	209,411.0	208,582.1	208,287.8	207,635.3	
CP09	Net profit margin <sup>^</sup>				-273.8%	-186.4%	-171.7%	-170.2%	-132.3%	-102.1%	-88.7%	-43.3%	-45.2%	-32.2%	-17.9%	-17.9%	-12.4%	-10.3%	-5.8%	
	Net income (before extraordinary items, taxes, and Zakat)			NC	T	-17,229.0	-3,736.0	-3,752.0	-4,110.0	-3,764.0	-3,525.0	-3,443.0	-2,251.6	-9,716.0	-7,529.2	-4,787.0	-4,932.8	-3,572.4	-3,296.0	-1,848.0
	Gross income			NC	T	6,293.0	2,004.0	2,185.0	2,415.0	2,845.0	3,452.0	3,880.0	5,201.0	21,500.0	23,408.8	26,782.0	27,580.0	28,696.0	32,072.0	31,880.0
CP10	Cost to income <sup>^</sup>				365.9%	277.4%	267.6%	260.1%	220.6%	178.4%	172.3%	128.0%	121.3%	116.5%	105.4%	105.9%	102.1%	91.3%	96.5%	
	Operating costs			NC	T	23,024.0	5,559.0	5,847.0	6,282.0	6,275.0	6,157.0	6,685.0	6,659.0	26,080.0	27,278.8	28,220.0	29,212.0	29,308.0	29,272.0	30,772.0
	Gross income			NC	T	6,293.0	2,004.0	2,185.0	2,415.0	2,845.0	3,452.0	3,880.0	5,201.0	21,500.0	23,408.8	26,782.0	27,580.0	28,696.0	32,072.0	31,880.0
Leverage																				
CP11	Capital to assets (balance sheet definition)				76.8%	69.2%	65.8%	60.6%	57.8%	50.0%	42.6%	37.3%	34.0%	29.7%	27.7%	24.2%	22.1%	19.2%	17.0%	
	Tier 1 capital			NC	T	229,077.0	226,205.0	222,239.0	218,634.0	215,288.0	211,996.0	208,442.0	206,178.0	203,598.0	201,398.0	200,125.0	198,974.1	198,001.4	196,917.1	195,303.0
	Total assets			NC	T	298,349.0	326,681.0	337,652.0	360,782.0	372,725.0	423,733.0	488,950.0	553,197.0	598,823.0	677,518.5	722,932.0	822,156.4	897,641.0	1,026,013.5	1,150,825.7
CP12	Leverage (regulatory definition)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	Exposure				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	



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	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	0.0	0.0	0.0
	(n) administrative and support service activities		NC	T	0.0	0.0	0.0	0.0	0.0	8,225.0	7,645.0	7,645.0	0.0	0.0	0.0	0.0	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	0.0	0.0	0.0
	(p) education		NC	T	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	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	0.0	0.0	0.0
	(s) other service activities (export)		NC	T	0.0	1,717.0	6,444.0	8,318.0	42,927.0	9,247.0	4,004.0	3,830.0	38,807.0	73,594.3	61,914.0	82,260.0	108,010.0	144,528.0	159,246.0
	(t) activities of households as employers		NC	T	20.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(t*) other financing of households		NC	T	14,461.0	42,772.0	66,349.0	92,368.0	116,940.0	158,055.0	189,313.0	216,883.0	268,940.0	311,203.9	351,120.0	383,685.4	410,751.0	443,247.7	472,969.2
	(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	0.0	0.0	0.0
	(u*) financing to nonresidents		NC	T	0.0	5,949.0	5,884.0	5,379.0	5,048.0	4,661.0	4,147.0	3,717.0	3,112.0	2,793.0	3,497.0	4,088.0	2,149.0	2,085.0	2,021.0
<b>AD07</b>	<b>Value (or percentage) of gross NPF by economic activities</b>																		
	Value of gross NPF		NC	T	0.0	0.0	0.0	0.0	64.0	0.0	0.0	126.0	131.0	147.0	417.0	786.0	785.0	911.0	986.8
	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	0.0	0.0	0.0	0.0	0.0	0.0
	(b) mining and quarrying		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(c) manufacturing		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(d) electricity, gas, steam and air-conditioning supply		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	0.0	0.0	0.0
	(f) construction		NC	T	0.0	0.0	0.0	0.0	64.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.8
	(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	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	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	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	0.0	0.0	0.0
	(l) real estate activities		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	126.0	125.0	118.0	110.0	710.0	692.0	789.0	784.0
	(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	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	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	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	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	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	0.0	0.0	0.0
	(s) other service activities (export)		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(t) activities of households as employers		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(t*) other financing of households		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.0	29.0	307.0	76.0	93.0	122.0	173.0
	(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	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	0.0	0.0	0.0
<b>AD08</b>	<b>Value (or percentage) of returns by major type of Shari'ah-compliant contract</b>																		
	Total returns		NC	T	578.0	800.2	1,131.0	1,516.0	2,184.0	2,700.0	3,453.0	4,419.0	5,149.0	5,920.0	6,771.0	7,914.4	8,881.9	9,817.0	11,280.5
	Murabahah		NC	T	359.0	308.6	445.0	573.0	742.0	1,009.0	1,153.0	1,320.0	535.0	1,545.5	1,503.2	2,019.4	2,147.4	2,351.0	2,730.0
	Commodity Murabahah / Tawwaruq		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	0.0	0.0	0.0
	Salam		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	974.0	0.0	0.0	0.0	0.0	0.0	0.0
	Istisna'		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	32.0	74.0	49.0	51.0
	Ijarah / Ijarah Muntahia Bittamlik		NC	T	219.0	252.9	458.0	678.0	1,118.0	1,505.0	2,035.0	2,739.0	3,154.0	3,637.9	4,218.1	4,491.4	5,024.5	5,206.0	5,797.2
	Mudharabah		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	0.0	0.0	0.0
	Musharakah		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	0.0	0.0	0.0
	Diminishing Musharakah		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.0	12.4	13.3	30.9	130.0	239.5	335.1
	Wakalah		NC	T	0.0	238.7	228.0	265.0	324.0	186.0	265.0	360.0	481.0	724.2	1,036.4	1,340.7	1,506.0	1,971.5	2,367.2
	Qard Hassan		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	0.0	0.0	0.0
	Others		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	0.0	0.0	0.0
	(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	0.0	0.0	0.0
	(ii)		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	0.0	0.0	0.0
	(iii)		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Others		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	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	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
	Number of domestic branch offices		<i>n.a</i>	G	8	8	8	11	14	15	16	17	17	17	17	17	18	18	19
	Number of ATMs		<i>n.a</i>	G	16	16	16	19	25	25	27	29	29	29	29	29	30	30	31
<b>ST02</b>	<b>Number of employees</b>		<i>n.a</i>	G	304	319	380	420	434	456	484	511	528	547	542	566	571	583	598
<b>ST03</b>	<b>Total assets <sup>^^</sup></b>		<i>NC</i>	<i>T</i>	298,349.0	326,681.0	337,652.0	360,782.0	372,725.0	423,733.0	488,950.0	553,197.0	598,823.0	677,518.5	722,932.0	822,156.4	897,641.0	1,026,013.5	1,150,805.7
	Total <i>Shari'ah</i> -compliant financing (excluding interbank financing) <sup>Ⓢ</sup>		<i>NC</i>	<i>T</i>	37,203.0	69,296.0	93,697.0	148,677.0	205,514.0	287,333.0	342,995.0	407,934.0	468,796.2	544,318.3	593,690.0	654,793.4	711,267.0	808,799.0	866,806.0
	<i>Sukuk</i> holdings		<i>NC</i>	<i>T</i>	98,777.0	40,951.0	34,686.0	30,452.0	16,520.0	12,613.0	21,541.0	14,305.0	24,770.2	25,376.1	29,395.0	30,093.1	30,615.7	35,144.2	89,441.3
	Other <i>Shari'ah</i> -compliant securities		<i>NC</i>	<i>T</i>	0.0	434.0	429.0	370.0	367.0	3,208.0	4,340.0	5,441.0	5,724.5	5,837.3	6,017.0	6,677.7	7,962.6	8,113.7	7,653.9
	Interbank financing		<i>NC</i>	<i>T</i>	113,815.0	145,222.0	141,067.0	108,977.0	74,799.0	32,425.0	15,710.0	16,528.0	40,880.3	29,705.9	25,972.0	33,956.9	32,647.6	32,777.0	61,558.0
	All other assets		<i>NC</i>	<i>T</i>	48,554.0	70,778.0	67,773.0	72,306.0	75,525.0	88,154.0	104,364.0	108,989.0	58,651.8	72,280.9	67,858.0	96,635.3	115,148.1	141,179.6	125,346.5
<b>ST04</b>	<b>Total funding/liabilities and equities <sup>^^</sup></b>		<i>NC</i>	<i>T</i>	298,349.0	326,681.0	337,653.0	360,782.0	372,724.0	423,733.0	488,950.0	553,197.0	598,823.0	677,518.5	722,932.0	822,156.4	897,641.0	1,026,013.5	1,150,805.7
	Profit-sharing investment accounts (PSIA)		<i>NC</i>	<i>T</i>	11,778.0	21,379.0	27,411.0	32,690.0	46,313.0	59,804.0	68,864.0	81,408.0	94,466.0	114,245.7	133,006.0	154,163.4	222,504.5	268,039.5	291,704.9
	Other remunerative funding ( <i>Murabahah</i> , Commodity <i>Murabahah</i> etc.)		<i>NC</i>	<i>T</i>	0.0	1,201.0	1,201.0	2,475.0	2,913.0	6,388.0	78,326.0	144,924.0	158,884.0	201,885.1	238,155.0	320,794.7	328,955.1	406,191.0	463,782.1
	Nonremunerative funding (current account, <i>Wad'ah</i> )		<i>NC</i>	<i>T</i>	17,381.0	23,533.0	37,363.0	43,274.0	59,850.0	80,582.0	85,518.0	90,348.0	96,675.0	106,664.5	92,419.0	93,386.3	90,848.0	96,528.6	111,709.3
	<i>Sukuk</i> issued		<i>NC</i>	<i>T</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	0.0	0.0	0.0
	Other <i>Shari'ah</i> -compliant securities issued		<i>NC</i>	<i>T</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	0.0	0.0	0.0
	Interbank funding/liabilities		<i>NC</i>	<i>T</i>	25,179.0	39,997.0	32,071.0	36,691.0	21,902.0	43,320.0	23,663.0	6,738.0	18,865.0	22,469.3	26,950.0	25,229.0	26,890.5	21,610.0	41,283.7
	All other liabilities		<i>NC</i>	<i>T</i>	8,107.0	7,477.0	9,429.0	19,422.0	18,333.0	13,352.0	15,452.0	14,869.0	17,323.0	21,392.2	22,440.0	19,724.1	20,137.7	25,374.1	35,325.4
	Capital and reserves		<i>NC</i>	<i>T</i>	235,904.0	233,094.0	230,178.0	226,230.0	223,413.0	220,287.0	217,127.0	214,910.0	212,610.0	210,861.7	209,962.0	208,858.9	208,305.2	208,270.3	207,000.3
<b>ST05</b>	<b>Total revenues <sup>^</sup></b>		<i>NC</i>	<i>T</i>	6,293.0	2,065.0	2,280.0	2,544.0	3,878.0	3,622.0	4,411.0	6,038.0	6,373.0	7,351.8	8,222.6	9,508.4	10,641.3	12,233.0	13,884.5
	Financing based		<i>NC</i>	<i>T</i>	2,968.0	802.0	1,157.0	1,539.0	2,202.0	2,700.0	3,453.0	4,419.0	5,149.0	5,920.0	6,771.0	7,914.4	8,881.9	9,817.0	11,280.5
	Investment based ( <i>Sukuk</i> , other <i>Shari'ah</i> -compliant securities etc.)		<i>NC</i>	<i>T</i>	...	734.0	698.0	413.0	270.0	208.0	227.0	168.0	227.0	357.4	393.0	474.0	593.3	618.0	815.0
	Fee based		<i>NC</i>	<i>T</i>	44.0	206.0	148.0	306.0	233.0	247.0	268.0	1,026.0	997.0	1,074.4	1,058.6	836.0	883.1	1,514.0	1,506.0
	Other		<i>NC</i>	<i>T</i>	3,281.0	323.0	277.0	286.0	1,173.0	467.0	463.0	425.0	0.0	0.0	-	284.0	283.0	284.0	283.0
<b>ST06</b>	<b>Earnings before taxes and <i>Zakat</i> <sup>^</sup></b>		<i>NC</i>	<i>T</i>	-17,229.0	-3,736.0	-3,752.0	-4,110.0	-3,764.0	-3,525.0	-3,443.0	-2,253.0	-2,429.0	-1,882.3	-1,196.7	-1,233.2	-893.1	-824.0	-462.0
<b>ST07</b>	<b>Value (or percentage) of financing by type of <i>Shari'ah</i>-compliant contract</b>																		
	Total financing		<i>NC</i>	<i>T</i>	37,675.0	70,197.0	95,026.0	150,802.0	208,479.0	290,893.0	347,224.0	412,987.0	475,166.0	551,588.0	601,535.0	663,489.4	720,629.0	819,692.7	878,488.2
	<i>Murabahah</i>		<i>NC</i>	<i>T</i>	20,307.0	29,425.0	37,136.0	51,249.0	70,764.0	93,182.0	96,641.0	112,711.0	119,922.0	128,004.5	145,406.0	148,999.6	160,451.2	186,589.5	213,529.6
	Commodity <i>Murabahah</i> / <i>Tawwaruq</i>		<i>NC</i>	<i>T</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	0.0	0.0	0.0
	<i>Salam</i>		<i>NC</i>	<i>T</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	0.0	0.0	0.0
	<i>Istisna'</i>		<i>NC</i>	<i>T</i>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	386.0	368.0	472.0	2,682.0	2,797.0	2,767.0	3,323.0
	<i>Ijarah</i> / <i>Ijarah Muntahia Bittamlik</i>		<i>NC</i>	<i>T</i>	17,348.0	30,726.0	52,811.0	86,935.0	119,722.0	168,488.0	207,845.0	256,582.0	289,811.0	337,693.9	368,839.0	403,329.3	423,876.9	446,273.4	473,210.6
	<i>Mudharabah</i>		<i>NC</i>	<i>T</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	0.0	23,596.5	28,023.0
	<i>Musharakah</i>		<i>NC</i>	<i>T</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	0.0	0.0	0.0
	Diminishing <i>Musharakah</i>		<i>NC</i>	<i>T</i>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,061.0	1,157.1	1,787.0	3,327.1	13,438.2	0.0	0.0
	<i>Wakalah</i>		<i>NC</i>	<i>T</i>	0.0	10,000.0	5,000.0	12,503.0	17,850.0	29,050.0	42,522.0	43,386.0	63,595.0	83,909.9	84,503.0	104,493.7	119,569.4	159,739.6	159,490.0
	<i>Qard Hassan</i>		<i>NC</i>	<i>T</i>	0.0	46.0	79.0	115.0	143.0	173.0	216.0	308.0	391.0	454.6	528.0	657.7	696.3	726.7	912.0
	<i>Others</i>		<i>NC</i>	<i>T</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	0.0	0.0	0.0
	(i)		<i>NC</i>	<i>T</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	0.0	0.0	0.0
	(ii)		<i>NC</i>	<i>T</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	0.0	0.0	0.0
	(iii)		<i>NC</i>	<i>T</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	0.0	0.0	0.0
	<i>Others</i>		<i>NC</i>	<i>T</i>	20.0	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>ST08</b>	<b>Assets held by domestic systemically important Islamic banks</b>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Source: Central Bank of Oman

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

- Only specific provisions.
- LCR became applicable in Oman on Jan 01, 2015. The year 2014 was the observation period.
- NSFR will become standard in Oman with effect from January 01, 2018. Till then, the observation period continues.
- Growth of financing to private sector was very high during 2014, as Institutions offering Islamic financial services (IIFS) were actively seeking out business opportunities in the market to increase their earning assets, being in 2nd year of operations.

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2
@	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 <i>Shari'ah</i> -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 is calculated based on annualized income in numerator while average method (average of current and previous quarter) is used for 'Total assets' and 'Equity' as denominator. However, 2013A ratio denominator is based on actual 'Total assets' and 'Equity' outstanding as of Dec 31, 2013.																		
^	In case of CP09, CP10, ST05 & ST06, the value for 2013A shows annual data while the values for four quarters of 2014 show quarterly data. Since 2015Q4 both denominator and numerator in CP09 and CP10 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 ST05, the corresponding separate figure on new format is not readily available for 2013A, hence financing based revenues in ST05 for 2013A also includes revenue from investment.																		
^^^	The specific provisions against restructured accounts (which are not NPF at moment) is also included in Total Provision figure mentioned in CP 06; hence the Net NPF in CP 05 will not necessarily be equal to Gross NPF- Provision (Specific), in some quarters, starting from 2015Q2.																		