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

Country: Oman

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
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 @																			
CP01a	**CAR**				**29.1%**	**23.0%**	**18.1%**	**18.0%**	**18.9%**	**17.4%**	**18.1%**	**16.7%**	**16.0%**	**17.3%**	**16.5%**	**15.8%**	**15.6%**	**14.7%**	**14.3%**
	Total regulatory capital	*Basel III*	*NC*	*T*	95,021.0	98,334.0	100,059.0	113,030.0	131,366.0	134,701.5	152,690.2	153,056.9	189,365.7	214,777.5	215,740.4	221,505.1	235,199.0	236,552.2	237,132.5
	Risk-weighted assets (RWA)	*Basel III*	*NC*	*T*	326,181.0	428,403.0	553,036.0	628,482.0	693,473.0	775,365.4	845,309.2	916,677.1	1,180,734.6	1,238,341.4	1,303,921.8	1,401,387.9	1,511,566.5	1,607,388.0	1,656,898.1
CP02a	**Tier 1 capital to RWA**				**28.0%**	**21.9%**	**17.0%**	**16.9%**	**17.8%**	**16.2%**	**17.0%**	**15.6%**	**14.6%**	**16.0%**	**15.2%**	**14.5%**	**14.3%**	**13.6%**	**13.2%**
	Tier 1 capital	*Basel III*	*NC*	*T*	91,458.0	93,788.0	93,897.0	106,122.0	123,424.0	125,847.7	143,407.7	142,771.7	172,714.7	197,862.7	198,460.7	203,506.7	215,839.5	218,336.0	218,261.0
	RWA	*Basel III*	*NC*	*T*	326,181.0	428,403.0	553,036.0	628,482.0	693,473.0	775,365.4	845,309.2	916,677.1	1,180,734.6	1,238,341.4	1,303,921.8	1,401,387.9	1,511,566.5	1,607,388.0	1,656,898.1
CP03a	**Common Equity Tier 1 (CET1) capital to RWA**				**28.0%**	**21.9%**	**17.0%**	**16.9%**	**17.8%**	**16.2%**	**17.0%**	**15.6%**	**14.6%**	**16.0%**	**15.2%**	**14.5%**	**14.3%**	**13.6%**	**13.2%**
	CET1 capital	*Basel III*	*NC*	*T*	91,458.0	93,788.0	93,897.0	106,122.0	123,424.0	125,874.7	143,407.7	142,771.7	172,714.5	197,862.7	198,460.7	203,506.7	215,839.5	218,336.0	218,261.0
	RWA	*Basel III*	*NC*	*T*	326,181.0	428,403.0	553,036.0	628,482.0	693,473.0	775,365.4	845,309.2	916,677.1	1,180,734.6	1,238,341.4	1,303,921.8	1,401,387.9	1,511,566.5	1,607,388.0	1,656,898.1
Capital Adequacy: IFSB Formula																			
CP01b	**CAR (IFSB)**				**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP02b	**Tier 1 capital to RWA (IFSB)**				**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP03b	**Common Equity Tier 1 (CET1) capital to RWA (IFSB)**				**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**
	CET1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Asset Quality																			
CP04	**Gross nonperforming financing (gross NPF) ratio**				**0.06%**	**0.07%**	**0.09%**	**0.07%**	**0.09%**	**0.06%**	**0.06%**	**0.21%**	**0.13%**	**0.12%**	**0.18%**	**0.22%**	**0.19%**	**0.30%**	**0.46%**
	Gross NPF		*NC*	*T*	253.0	343.0	593.0	493.0	729.0	561.0	568.6	2,275.6	1,677.0	1,654.0	2,648.0	3,371.0	3,208.0	5,351.1	8,417.0
	Total financing		*NC*	*T*	397,106.0	499,041.0	643,420.0	744,188.0	829,907.0	915,284.4	1,016,275.3	1,072,254.4	1,288,948.9	1,356,046.2	1,481,062.9	1,560,760.1	1,677,044.1	1,782,499.4	1,833,523.6
CP05	**Net nonperforming financing (net NPF) to capital**				**0.08%**	**0.03%**	**0.21%**	**0.10%**	**0.15%**	**0.11%**	**0.10%**	**0.65%**	**0.33%**	**0.39%**	**0.65%**	**0.90%**	**0.74%**	**1.38%**	**2.26%**
	Net NPF		*NC*	*T*	74.0	26.0	208.0	108.0	197.0	142.0	147.7	999.7	631.0	836.0	1,407.0	2,002.0	1,746.0	3,270.3	5,353.9
	Total regulatory capital		*NC*	*T*	95,021.0	98,334.0	100,059.0	113,030.0	131,366.0	134,701.5	152,690.2	153,056.9	189,365.7	214,777.5	215,740.4	221,505.1	235,199.0	236,552.2	237,132.5
CP06	**Provisions for gross nonperforming financing (gross NPF)**				**241.9%**	**92.4%**	**64.9%**	**78.1%**	**73.0%**	**74.7%**	**74.0%**	**56.1%**	**62.4%**	**44.2%**	**46.9%**	**40.6%**	**45.6%**	**38.9%**	**36.4%**
	Provisions		*NC*	*T*	179.0	317.0	385.0	385.0	532.0	419.0	420.9	1,275.9	1,046.0	731.0	1,241.0	1,369.0	1,462.0	2,080.8	3,063.1
	Gross NPF		*NC*	*T*	74.0	343.0	593.0	493.0	729.0	561.0	568.5	2,275.6	1,677.0	1,654.0	2,648.0	3,371.0	3,208.0	5,351.1	8,416.0
Earnings		Not Applicable																	
CP07	**Return on assets (ROA) ***				**0.5%**	**1.1%**	**1.6%**	**1.2%**	**1.0%**	**1.5%**	**1.4%**	**1.0%**	**0.6%**	**1.4%**	**0.9%**	**1.0%**	**0.9%**	**0.8%**	**0.6%**
	Net income (before extraordinary items, taxes, and *Zakat*)		*NC*	*T*	2,641.0	6,088.0	11,072.0	10,336.0	9,544.0	15,120.4	16,389.2	12,748.4	9,333.6	23,042.9	16,358.0	19,121.4	17,715.8	16,857.2	14,366.8
	Total assets		*NC*	*T*	512,483.0	577,078.5	701,950.5	830,842.5	936,574.0	1,023,280.4	1,193,226.5	1,332,224.8	1,475,417.8	1,672,146.7	1,805,195.9	1,888,740.8	2,011,433.1	2,157,887.4	2,266,733.5
CP08	**Return on equity (ROE) ***				**2.9%**	**6.5%**	**11.4%**	**9.7%**	**7.9%**	**11.8%**	**11.6%**	**8.3%**	**5.7%**	**12.2%**	**7.9%**	**9.0%**	**8.1%**	**7.5%**	**6.4%**
	Net income (before extraordinary items, taxes, and *Zakat*)		*NC*	*T*	2,641.0	6,088.0	11,072.0	10,336.0	9,544.0	15,120.4	16,389.2	12,748.4	9,333.6	23,042.9	16,358.0	19,121.4	17,715.8	16,857.2	14,366.8
	Equity		*NC*	*T*	91,452.0	93,502.0	97,352.5	106,569.0	120,173.0	128,098.1	140,790.9	153,121.0	164,448.0	189,467.7	205,793.5	212,921.4	219,762.9	223,796.6	225,968.7
CP09	**Net profit margin ^**				**15.1%**	**19.3%**	**26.5%**	**24.2%**	**21.1%**	**37.7%**	**36.2%**	**28.0%**	**20.2%**	**43.8%**	**32.8%**	**38.1%**	**35.4%**	**32.8%**	**27.0%**
	Net income (before extraordinary items, taxes, and *Zakat*)		*NC*	*T*	2,641.0	1,522.0	2,768.0	2,584.0	2,386.0	3,780.1	4,097.3	3,187.3	9,333.6	23,042.9	16,358.0	19,121.4	17,715.8	16,857.2	14,366.8
	Gross income		*NC*	*T*	17,461.0	7,901.0	10,443.0	10,663.0	11,303.0	10,028.5	11,332.8	11,368.4	46,151.6	52,596.9	49,846.4	50,139.3	50,001.2	51,407.5	53,142.6
CP10	**Cost to income ^**				**57.8%**	**45.9%**	**40.4%**	**48.7%**	**42.4%**	**47.1%**	**46.8%**	**49.0%**	**51.7%**	**46.5%**	**51.6%**	**50.2%**	**55.2%**	**53.0%**	**53.7%**
	Operating costs		*NC*	*T*	10,084.0	3,623.0	4,216.0	5,193.0	4,794.0	4,721.2	5,300.2	5,572.0	23,838.8	24,455.2	25,710.4	25,163.5	27,593.0	27,226.4	28,547.5
	Gross income		*NC*	*T*	17,461.0	7,901.0	10,443.0	10,663.0	11,303.0	10,028.5	11,332.8	11,368.4	46,151.6	52,596.9	49,846.4	50,139.3	50,001.2	51,407.5	53,142.6
Leverage																			
CP11	**Capital to assets (balance sheet definition)**				**17.8%**	**14.6%**	**12.3%**	**11.8%**	**12.7%**	**11.7%**	**10.9%**	**10.6%**	**10.8%**	**11.4%**	**10.6%**	**10.7%**	**10.2%**	**9.9%**	**9.4%**
	Tier 1 capital		*NC*	*T*	91,458.0	93,788.0	93,897.0	106,122.0	123,424.0	125,847.7	143,407.7	142,771.7	172,714.7	197,863.1	198,460.7	203,506.7	215,839.5	218,336.0	218,261.0
	Total assets		*NC*	*T*	512,483.0	641,674.0	762,227.0	899,458.0	973,690.0	1,072,870.7	1,313,583.1	1,350,866.4	1,603,968.2	1,740,324.9	1,870,067.7	1,907,413.0	2,115,453.7	2,200,320.5	2,333,146.1
CP12	**Leverage (regulatory definition)**				**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Exposure				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Liquidity																			
CP13	**Liquid assets ratio**				**15.8%**	**12.3%**	**6.3%**	**9.8%**	**11.2%**	**13.4%**	**20.1%**	**16.5%**	**14.3%**	**12.8%**	**14.6%**	**11.4%**	**15.9%**	**14.8%**	**15.9%**
	Liquid assets		*NC*	*T*	80,736.0	75,877.0	48,094.0	88,351.0	109,099.0	143,979.9	264,241.2	223,008.7	228,767.7	223,481.9	273,834.2	217,307.1	336,673.3	326,604.6	371,237.0
	Total assets		*NC*	*T*	512,483.0	618,866.0	762,227.0	899,458.0	973,690.0	1,072,870.7	1,313,583.1	1,350,866.4	1,603,968.2	1,740,324.9	1,870,067.7	1,907,413.0	2,115,453.7	2,200,320.5	2,333,146.1
CP14	**Liquid assets to short-term liabilities**				**43.6%**	**19.4%**	**12.5%**	**18.5%**	**18.5%**	**20.8%**	**33.9%**	**23.4%**	**29.0%**	**25.9%**	**34.1%**	**31.8%**	**41.0%**	**34.8%**	**35.9%**
	Liquid assets		*NC*	*T*	80,736.0	75,877.0	48,094.0	88,351.0	109,099.0	143,979.9	264,241.2	223,008.7	228,767.7	223,481.9	273,834.2	217,307.1	336,673.3	326,604.6	371,237.0
	Short-term liabilities		*NC*	*T*	184,986.0	391,571.0	385,594.0	478,038.0	590,257.0	693,191.0	778,805.6	951,769.0	789,182.6	861,851.1	802,347.9	683,996.2	820,819.3	938,871.1	1,034,963.0

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2
CP15	**Liquidity coverage ratio (LCR)** [1]	p p l i c a b l e			**…**	**9.5%**	**22.7%**	**38.4%**	**59.7%**	**24.1%**	**96.5%**	**93.0%**	**90.5%**	**130.2%**	**122.5%**	**176.5%**	**161.7%**	**219.7%**	**226.1%**
	Stock of *Sharī'ah*-compliant high quality liquid assets [2]		*NC*	*T*	…	9,040.0	26,520.0	45,836.0	62,733.0	60,401.5	212,009.9	213,408.3	169,658.0	193,331.2	218,926.8	159,762.7	169,812.9	312,846.9	333,756.3
	Total net cash outflows over the next 30 calendar days		*NC*	*T*	…	95,251.0	117,040.0	119,354.0	105,008.0	251,108.7	219,769.2	229,369.8	187,541.3	148,540.6	178,733.4	90,523.3	105,038.8	142,371.0	147,611.2
CP16	**Net stable funding ratio (NSFR)** [3]				**…**	**67.9%**	**69.2%**	**88.4%**	**67.6%**	**61.9%**	**80.5%**	**81.5%**	**99.2%**	**95.5%**	**97.9%**	**101.2%**	**98.0%**	**107.3%**	**112.7%**
	Available stable funding (ASF) [4]		*NC*	*T*	…	114,520.0	152,517.0	230,214.0	235,533.0	612,481.4	821,779.7	873,222.4	1,081,839.6	1,151,165.9	1,232,416.8	1,339,594.3	1,409,902.5	1,377,243.0	1,482,855.7
	Required stable funding (RSF)		*NC*	*T*	…	168,688.0	220,534.0	260,316.0	348,400.0	989,702.2	1,020,240.3	1,071,959.6	1,091,053.4	1,205,889.0	1,258,313.9	1,323,604.0	1,438,016.4	1,283,876.2	1,315,675.1
Sensitivity to Risks																			
CP17	**Net foreign exchange open position to capital**				**3.7%**	**2.8%**	**5.2%**	**3.9%**	**4.4%**	**9.8%**	**6.4%**	**13.2%**	**19.3%**	**17.7%**	**10.7%**	**10.0%**	**16.0%**	**15.8%**	**13.8%**
	Net FX open position		*NC*	*T*	3,558.0	2,787.0	5,175.0	4,375.0	5,756.0	13,195.5	9,840.4	20,160.6	36,520.6	37,945.2	23,047.6	22,224.4	37,685.4	37,369.8	32,775.1
	Total regulatory capital		*NC*	*T*	95,021.0	98,334.0	100,059.0	113,030.0	131,366.0	134,701.5	152,690.2	153,056.9	189,365.7	214,777.5	215,740.4	221,505.1	235,199.0	236,552.2	237,132.5
CP18	**Large exposures to capital**				**0.0%**	**94.5%**	**90.6%**	**94.4%**	**84.5%**	**92.3%**	**97.4%**	**87.0%**	**162.0%**	**111.6%**	**146.7%**	**222.5%**	**245.8%**	**218.4%**	**245.5%**
	Value of large exposures +		*NC*	*T*	0.0	92,971.0	90,694.0	106,693.0	110,966.0	124,355.6	148,793.9	133,164.7	306,820.6	239,621.9	316,454.7	492,882.0	578,049.7	516,644.2	582,236.5
	Total regulatory capital (or balance sheet capital)		*NC*	*T*	95,021.0	98,334.0	100,059.0	113,030.0	131,366.0	134,701.5	152,690.2	153,056.9	189,365.7	214,777.5	215,740.4	221,505.1	235,199.0	236,552.2	237,132.5
CP19	**Growth of financing to private sector** [5]				**…**	**133.6%**	**139.9%**	**130.4%**	**109.0%**	**83.4%**	**58.0%**	**44.1%**	**55.3%**	**48.2%**	**45.7%**	**45.6%**	**30.1%**	**31.4%**	**23.8%**
	Total financing at end of current period		*NC*	*T*	397,106.0	499,041.0	643,187.0	744,188.0	829,907.0	915,284.4	1,016,275.3	1,072,254.4	1,288,948.9	1,356,046.2	1,481,062.9	1,560,760.1	1,677,044.1	1,782,499.4	1,833,523.6
	Total financing at end of same period in previous year		*NC*	*T*	0.0	213,655.0	268,119.0	323,055.0	397,106.0	499,040.4	643,186.8	744,182.2	829,907.0	915,284.4	1,016,275.3	1,072,254.4	1,288,948.9	1,356,046.2	1,481,062.9

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	**Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSIAs)**			**10.2%**	**22.7%**	**18.2%**	**26.4%**	**20.3%**	**30.4%**	**33.6%**	**43.1%**	**40.7%**	**40.3%**	**46.3%**	**49.1%**	**52.6%**	**56.9%**	**61.0%**
	Income distributed to IAH	*NC*	*T*	1,712.0	670.0	902.0	1,339.0	1,321.0	1,927.8	2,468.5	3,056.0	3,665.9	4,245.2	5,273.1	7,319.9	8,524.3	8,982.8	10,107.7
	Total income from assets funded by PSIA	*NC*	*T*	16,808.0	2,948.0	4,955.0	5,067.0	6,505.0	6,332.7	7,338.9	7,092.8	9,004.2	10,546.1	11,389.1	14,914.0	16,206.1	15,792.7	16,580.1
AD02	**Total off-balance sheet items to total assets**			**2.7%**	**16.6%**	**13.8%**	**10.2%**	**8.6%**	**17.7%**	**25.3%**	**35.9%**	**13.6%**	**13.2%**	**10.4%**	**8.0%**	**20.8%**	**13.9%**	**14.8%**
	Off-balance sheet items	*NC*	*T*	14,086.0	106,743.0	104,841.0	91,665.0	83,635.0	189,834.5	331,753.0	484,947.9	218,291.1	229,524.7	194,776.6	152,152.5	439,812.8	306,452.3	345,355.3
	Total assets	*NC*	*T*	512,483.0	641,674.0	762,227.0	899,458.0	973,690.0	1,072,870.7	1,313,583.1	1,350,866.4	1,603,968.2	1,740,324.8	1,870,067.7	1,907,413.0	2,115,453.7	2,200,320.5	2,333,146.1
AD03	**Foreign-currency denominated funding to total funding**			**0.4%**	**0.5%**	**1.4%**	**0.1%**	**0.0%**	**0.2%**	**16.6%**	**15.4%**	**17.9%**	**17.9%**	**18.6%**	**15.7%**	**19.2%**	**15.5%**	**15.2%**
	FX funding	*NC*	*T*	1,116.0	721.0	5,033.0	179.0	107.0	1,318.0	157,680.3	156,205.1	210,993.4	223,171.7	252,349.1	224,275.0	290,240.5	245,703.1	269,350.4
	Total funding	*NC*	*T*	272,328.0	159,135.0	360,047.0	350,862.0	579,052.0	598,654.0	951,053.9	1,014,575.6	1,181,649.3	1,244,132.9	1,358,053.0	1,427,227.8	1,508,402.4	1,589,628.1	1,768,774.5
AD04	**Foreign-currency denominated financing to total financing**			**1.3%**	**0.8%**	**1.4%**	**2.4%**	**2.1%**	**0.8%**	**0.7%**	**0.6%**	**6.2%**	**6.8%**	**9.9%**	**9.1%**	**8.5%**	**8.5%**	**8.6%**
	FX financing	*NC*	*T*	5,166.0	3,851.0	8,866.0	17,529.0	17,413.0	7,773.0	7,065.0	6,360.0	79,499.0	91,541.0	146,785.9	142,328.1	143,019.0	150,761.0	157,773.0
	Total financing	*NC*	*T*	397,106.0	499,041.0	643,420.0	744,188.0	829,907.0	915,284.4	1,016,275.3	1,072,254.4	1,288,948.9	1,356,046.2	1,481,062.9	1,560,760.1	1,677,044.1	1,782,499.4	1,833,523.6
AD05	**Value of *Sukūk* holdings to capital**			**19.0%**	**14.9%**	**21.4%**	**19.9%**	**17.9%**	**18.3%**	**16.1%**	**16.2%**	**56.2%**	**49.6%**	**50.8%**	**49.3%**	**46.4%**	**46.2%**	**50.3%**
	Sukūk holdings	*NC*	*T*	18,028.0	23,371.0	21,363.0	22,491.0	23,526.0	24,679.5	24,542.5	24,823.5	106,489.3	106,630.3	109,512.5	109,247.1	109,111.1	109,230.7	119,392.5
	Total regulatory capital (or balance sheet capital)	*NC*	*T*	95,021.0	156,593.0	100,059.0	113,030.0	131,366.0	134,701.5	152,690.2	153,056.9	189,365.7	214,777.5	215,740.4	221,505.1	235,199.0	236,552.2	237,132.5
AD06	**Value (or percentage) of *Sharī'ah*-compliant financing by economic activity**																	
	Value of *Sharī'ah*-compliant financing	*NC*	*T*	397,106.0	499,041.0	643,421.0	744,198.0	829,906.0	915,284.4	1,016,275.3	1,072,254.4	1,288,949.0	1,356,046.3	1,481,062.9	1,560,760.1	1,677,044.1	1,782,499.4	1,833,523.6
	Sectoral distribution																	
	(a) agriculture, forestry, hunting and fishing	*NC*	*T*	184.0	188.0	184.0	181.0	179.0	0.0	0.0	0.0	0.0	10.0	16.0	44.0	68.0	68.0	82.0
	(b) mining and quarrying	*NC*	*T*	1,516.0	2,080.0	2,171.0	2,328.0	2,554.0	2,535.8	2,864.3	2,807.3	4,370.4	4,858.0	5,570.4	5,463.5	5,610.8	1,776.1	1,539.0
	(c) manufacturing	*NC*	*T*	8,185.0	14,995.0	26,600.0	25,627.0	25,846.0	24,728.8	19,505.2	19,585.8	23,143.4	29,496.7	32,303.6	24,533.7	21,592.3	51,779.8	48,683.2
	(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	23.0	21.0	20.0	19.0	18.0
	(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*	72,684.0	42,528.0	95,181.0	104,172.0	118,370.0	233,777.9	255,768.3	252,122.7	220,727.8	267,587.6	280,106.6	352,219.8	413,532.8	432,961.2	455,340.1
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles	*NC*	*T*	583.0	445.0	1,762.0	1,544.0	11,377.0	4,219.5	5,363.2	5,452.6	20,619.4	19,129.3	22,850.8	24,799.0	39,908.0	31,951.4	33,906.4
	(h) transportation and storage	*NC*	*T*	0.0	243.0	107.0	978.0	97.0	325.4	209.2	194.7	123,555.8	125,275.4	176,964.0	173,245.2	221,371.6	217,952.3	212,686.4
	(i) accommodation and food service activities	*NC*	*T*	0.0	22,364.0	24,354.0	32,909.0	49,091.0	31,995.3	33,212.4	35,111.7	38,431.9	32,831.2	36,014.3	38,086.2	40,347.8	54,935.8	49,304.3
	(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	385.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,388.8	1,702.4
	(l) real estate activities	*NC*	*T*	282,272.0	149,353.0	189,627.0	227,203.0	239,187.0	0.0	0.0	0.0	73,922.0	63,320.0	67,998.0	70,628.0	155,141.1	79,242.4	91,249.9
	(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	488.0	525.0	1,021.0	598.0	97.7	118.1	148.0	2,550.2	2,545.7	3,919.4	9,267.2	5,200.4	13,416.3	13,246.5
	(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	8,966.0	8,974.0	11,200.0	10,147.4	11,205.3	11,015.4	9,046.3	8,952.0	9,123.0	9,670.0	606.8	569.8	559.0
	(s) other service activities (export)	*NC*	*T*	17,531.0	15,725.0	2,963.0	6,092.0	6,892.0	39,834.0	64,109.0	63,607.0	51,099.7	41,394.0	66,997.8	50,437.0	22,743.4	15,745.8	18,329.0
	(t) activities of households as employers	*NC*	*T*	0.0	100.0	5,419.0	7,315.0	6,915.0	7,275.0	6,558.0	6,052.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(t*) other financing of households	*NC*	*T*	14,151.0	246,681.0	281,327.0	313,308.0	345,056.0	547,834.6	605,812.3	665,624.2	711,941.3	752,097.3	771,621.0	795,778.5	744,796.8	875,110.5	901,802.0
	(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	3,851.0	3,850.0	12,545.0	12,545.0	12,513.0	11,550.0	10,533.0	9,540.8	8,549.1	7,555.0	6,567.0	6,104.3	5,582.3	5,075.4
AD07	**Value (or percentage) of gross NPF by economic activities**																	
	Value of gross NPF	*NC*	*T*	253.0	343.0	593.0	493.0	729.0	561.0	568.6	2,275.6	1,677.0	1,654.0	2,648.0	3,371.0	3,208.0	5,351.1	8,417.0
	Economic activity																	
	(a) agriculture, forestry, hunting and fishing	*NC*	*T*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	0.0	0.0	0.0	0.0	0.0

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2
	(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	40.0	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	0.0	0.0	0.0	908.0	35.0	497.0	757.0	1,489.0	833.0	3,175.1	3,762.0
	(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	503.0	151.0	2,455.0
	(h) transportation and storage		*NC*	*T*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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*	253.0	0.0	0.0	0.0	53.0	0.0	0.0	0.0	178.0	178.0	188.0	0.0	217.0	0.0	0.0
	(m) professional, scientific and technical activities		*NC*	*T*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	343.0	58.0	58.0	46.0	0.0	0.0	0.0	0.0	17.0	0.0	0.0	149.0	178.0	129.0
	(t) activities of households as employers		*NC*	*T*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.0	0.0	0.0	0.0	0.0
	(t*) other financing of households		*NC*	*T*	0.0	0.0	535.0	493.0	630.0	561.0	568.6	1,367.6	1,464.0	961.0	1,653.0	1,882.0	1,506.0	1,847.0	2,071.0
	(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
AD08	**Value (or percentage) of returns by major type of *Sharī'ah*-compliant contract**																		
	Total returns		*NC*	*T*	16,662.0	5,719.9	7,878.9	8,464.5	9,582.0	10,490.5	11,686.5	12,637.8	14,007.8	15,378.4	16,366.6	18,289.9	19,476.0	20,630.6	21,887.2
	Murābahah		*NC*	*T*	132.0	496.2	254.4	423.2	611.0	690.3	717.5	1,342.1	567.8	1,031.8	1,164.1	1,600.4	1,799.8	1,640.2	1,737.3
	Commodity *Murābahah / Tawwarug*		*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	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Istisnā`		*NC*	*T*	0.0	0.0	0.0	0.0	13.0	0.0	17.0	15.0	8.3	15.0	35.5	86.0	127.2	278.1	374.9
	Ijārah/Ijārah Muntahia Bittamlīk		*NC*	*T*	912.0	477.7	1,836.7	1,897.8	2,296.0	2,552.6	2,880.4	2,636.3	3,879.5	3,745.2	3,653.2	3,822.2	4,067.0	4,565.3	5,027.1
	Muḍārabah		*NC*	*T*	0.0	0.0	20.0	24.0	39.0	45.9	53.9	57.9	305.0	126.7	390.3	187.5	277.6	346.8	361.0
	Mushārakah		*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 *Mushārakah*		*NC*	*T*	15,547.0	4,729.0	5,744.8	6,096.5	6,606.0	7,189.7	8,001.7	8,578.5	9,246.2	10,459.3	11,123.1	12,592.8	13,070.4	13,467.2	14,071.1
	Wakālah		*NC*	*T*	34.0	17.0	23.0	21.0	11.0	0.0	0.0	1.0	1.0	0.4	0.4	1.0	134.0	333.0	300.0
	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	15.8
	Others		*NC*	*T*	37.0	0.0	0.0	2.0	6.0	12.0	16.0	7.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(i) Credit Cards/ Ujrah		*NC*	*T*	0.0	0.0	0.0	2.0	6.0	12.0	16.0	7.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(ii)				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(iii)				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Others				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…

Structural Islamic Financial Indicators (SIFIs)

Code	Indicator	Currency	Units	2013A ^	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2
ST01	**Number of Islamic banking windows**	*n.a*	*G*	**6**	**6**	**6**	**6**	**6**	**6**	**6**	**6**	**6**	**6**	**6**	**6**	**6**	**6**	**6**
	Number of domestic branch offices	*n.a*	*G*	20	24	24	30	31	36	39	40	45	53	53	53	53	53	53
ST02	**Number of employees**	*n.a*	*G*	**319**	**337**	**367**	**382**	**411**	**444**	**492**	**495**	**552**	**580**	**607**	**626**	**638**	**649**	**665**
ST03	**Total assets ^^**	*NC*	*T*	**512,483.0**	**641,674.0**	**762,227.0**	**899,458.0**	**973,690.0**	**1,072,870.7**	**1,313,583.1**	**1,350,866.4**	**1,603,968.2**	**1,740,324.9**	**1,870,067.7**	**1,907,413.0**	**2,115,453.7**	**2,200,320.5**	**2,333,146.1**
	Total *Sharī'ah*-compliant financing (excluding interbank financing)@@	*NC*	*T*	390,603.0	491,066.0	633,702.0	733,288.0	817,540.0	901,899.4	1,001,535.0	1,055,707.4	1,270,067.4	1,336,239.0	1,459,629.5	1,538,124.5	1,653,233.4	1,756,791.8	1,806,329.6
	Sukūk holdings	*NC*	*T*	18,767.0	21,221.0	23,422.0	24,428.0	23,526.0	24,679.5	24,542.5	24,823.5	106,489.3	106,630.3	109,512.5	109,247.1	109,111.1	109,230.7	119,392.5
	Other *Sharī'ah*-compliant securities	*NC*	*T*	0.0	5,198.0	3,944.0	3,621.0	4,337.0	4,271.1	4,585.0	7,601.0	7,105.3	7,024.3	8,129.3	9,181.2	10,546.7	10,589.0	8,642.0
	Interbank financing	*NC*	*T*	49,163.0	85,538.0	51,124.0	55,055.0	20,394.0	66,881.9	48,718.0	30,083.7	40,013.9	49,675.0	44,673.0	16,533.0	65,943.0	52,457.0	85,578.0
	All other assets	*NC*	*T*	53,950.0	38,651.0	50,035.0	83,067.0	107,893.0	75,138.8	234,202.6	232,650.8	180,292.3	240,756.3	248,123.4	234,327.2	276,619.5	271,252.0	313,204.0
ST04	**Total funding/liabilities and equities ^^**	*NC*	*T*	**512,483.0**	**641,673.0**	**762,226.0**	**899,458.0**	**973,690.0**	**1,072,870.7**	**1,313,583.1**	**1,350,866.4**	**1,603,968.2**	**1,740,324.9**	**1,870,067.7**	**1,907,413.0**	**2,115,453.7**	**2,200,320.5**	**2,333,146.1**
	Profit-sharing investment accounts (PSIA)	*NC*	*T*	104,678.0	112,568.0	176,478.0	237,026.0	303,252.0	317,634.9	504,867.2	520,692.8	599,359.0	633,580.3	652,783.9	843,227.8	809,434.3	846,931.4	951,305.5
	Other remunerative funding *(Murābahah,* Commodity *Murābahah* etc.*)*	*NC*	*T*	190,356.0	66,981.0	71,497.0	92,952.0	226,174.0	197,274.4	343,172.7	357,353.7	394,870.4	427,096.5	447,366.2	483,665.6	604,661.7	640,504.2	683,168.8
	Nonremunerative funding (current account, *Wadī'ah*)	*NC*	*T*	36,485.0	30,001.0	56,169.0	51,209.0	67,303.0	82,020.0	103,014.0	136,590.8	185,420.0	183,456.4	257,903.5	100,335.4	94,306.4	102,192.5	136,350.6
	Sukūk issued	*NC*	*T*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	44,608.0
	Other *Sharī'ah*-compliant securities issued	*NC*	*T*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Interbank funding/liabilities	*NC*	*T*	75,240.0	324,951.0	335,254.0	381,621.0	232,006.0	147,006.1	94,041.1	58,748.2	201,618.0	154,869.5	167,288.0	122,073.1	187,932.0	169,754.0	123,450.0
	All other liabilities	*NC*	*T*	14,272.0	11,367.0	23,290.0	22,114.0	18,067.0	199,100.8	116,742.9	122,984.1	47,048.1	138,041.0	136,420.4	140,573.6	197,131.8	215,331.7	167,934.4
	Capital and reserves	*NC*	*T*	91,452.0	95,805.0	99,538.0	114,537.0	126,888.0	129,834.5	151,745.2	154,496.8	175,652.7	203,281.2	208,305.7	217,537.5	221,987.5	225,606.7	226,328.8
ST05	**Total revenues ^**	*NC*	*T*	**17,461.0**	**7,912.0**	**10,467.0**	**10,680.0**	**11,291.0**	**11,655.6**	**13,303.6**	**13,980.4**	**16,215.7**	**17,747.4**	**18,732.2**	**20,676.1**	**21,819.7**	**23,382.5**	**24,950.6**
	Financing based	*NC*	*T*	16,788.0	5,982.0	7,858.0	8,438.0	9,567.0	10,490.5	11,687.0	12,637.8	14,006.8	15,377.9	16,366.2	18,289.9	19,476.0	20,630.6	21,887.2
	Investment based *(Sukūk,* other *Sharī'ah*-compliant securities etc.)	*NC*	*T*	…	431.0	397.0	372.0	260.0	320.0	302.2	449.1	861.3	1,225.2	1,083.2	1,308.4	1,122.8	1,183.8	1,871.5
	Fee based	*NC*	*T*	368.0	954.0	1,542.0	1,502.0	1,064.0	569.3	928.5	652.8	906.4	754.7	825.4	719.7	796.5	1,134.2	1,240.8

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2
	Other		*NC*	*T*	305.0	546.0	669.0	368.0	399.0	275.8	385.9	240.7	441.2	389.6	457.4	358.1	424.4	433.8	-48.9
ST06	**Earnings before taxes and *Zakat* ^**		*NC*	*T*	**2,641.0**	**1,522.0**	**2,768.0**	**2,584.0**	**2,386.0**	**3,780.1**	**4,097.3**	**3,187.1**	**2,333.4**	**5,760.9**	**4,089.4**	**4,780.6**	**4,429.0**	**4,214.3**	**3,591.7**
ST07	**Value (or percentage) of financing by type of *Sharī'ah*-compliant contract**																		
	Total financing		*NC*	*T*	397,106.0	499,041.0	643,421.0	744,188.0	829,907.0	915,284.4	1,016,275.3	1,072,254.4	1,288,948.9	1,356,046.2	1,481,062.9	1,560,760.1	1,677,044.1	1,782,499.4	1,833,523.6
	Murābahah		*NC*	*T*	6,530.0	17,393.0	35,356.0	47,466.0	65,755.0	67,775.1	70,191.1	78,841.8	92,411.5	93,877.5	107,948.7	121,056.3	119,338.3	135,052.6	157,554.6
	Commodity *Murābahah / 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	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Istisnā`		*NC*	*T*	0.0	0.0	0.0	280.0	700.0	600.0	2,447.0	2,690.0	4,938.0	7,374.0	12,826.0	16,185.0	20,470.0	24,229.0	25,419.0
	Ijārah / Ijārah Muntahia Bittamlīk		*NC*	*T*	60,350.0	93,969.0	178,552.0	217,748.0	239,476.0	264,866.7	276,651.3	273,070.9	332,654.4	354,895.1	371,122.9	376,746.4	390,546.4	421,502.9	437,738.0
	Muḍārabah		*NC*	*T*	0.0	601.0	1,596.0	2,921.0	2,284.0	3,623.1	5,351.0	5,120.2	11,767.5	9,555.3	13,960.6	15,846.4	24,852.2	32,222.0	26,518.7
	Mushārakah		*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 *Mushārakah*		*NC*	*T*	330,226.0	387,005.0	427,771.0	475,541.0	521,421.0	578,124.5	661,262.9	712,093.5	846,686.5	889,865.3	974,663.7	1,030,218.3	1,071,035.5	1,117,646.2	1,134,322.0
	Wakālah		*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	50,000.0	50,994.0	50,997.0
	Qarḍ 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	29.7	70.7	121.7	154.3
	Others		*NC*	*T*	0.0	73.0	146.0	232.0	271.0	295.0	372.0	438.0	491.0	479.0	541.0	678.0	731.0	731.0	820.0
	(i) Credit Cards/ Ujrah		*NC*	*T*	0.0	73.0	146.0	232.0	271.0	295.0	372.0	438.0	491.0	479.0	541.0	678.0	731.0	731.0	820.0
	(ii)				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(iii)				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Others				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
ST08	**Assets held by domestic systemically important Islamic windows**				**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**

Source: ***Central Bank of Oman***

Note:

G *Indicates General*

T *Indicates Thousands*

NC *Indicates National Currency*

n.a *Not applicable*

(…) *Indicates the data is not available*

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

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

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

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

5 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.

@ 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 *Sharī'ah*-compliant financing is reported on 'Net' basis as it is part of balance sheet assets (assets are reported on Net basis in balance sheet), while in other places the financing figure is reported on 'Gross' basis.

∗ Tha 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 demoniator 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 & first three quarters of 2015 shows quarterly data. Since 2015Q4 both denomiinator and numerator are based on annualized income and expenses.

^^ Some of the balance sheet figures, for example, in ST03 and ST04 are restated to make them consistent with 2014 data in the new format. However, for investment based revenues in BS05, the corresponding separate figure on new format is not readily available for 2013A, hence financing based revenues in ST05 for 2013A also includes revenue from investment.

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