

**Metadata for Prudential and Structural Islamic Financial Indicators (PSIFs) of Islamic Banks**

Country:		Saudi Arabia													
Time period covered:		2016Q3													
Core Prudential Islamic Financial Indicators (PIFIs)															
Code	Indicator	Periodicity	Currency	Unit	Data source	Consolidation	Aggregation	Structure	Control	Accounting Std	Shar'ah-compliant	Reporting status	Break -in-series		
<b>Capital Adequacy : Basel Standard</b>															
<b>CP01a</b>	<b>CAR</b>														
	Total regulatory capital	Basel III	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...	
	Risk-weighted assets (RWA)	Basel III	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...	
<b>CP02a</b>	<b>Tier 1 capital to RWA</b>														
	Tier 1 capital	Basel III	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...	
	RWA	Basel III	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...	
<b>CP03a</b>	<b>Common Equity Tier 1 (CET1) capital to RWA</b>														
	CET1 capital	Basel III	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...	
	RWA	Basel III	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...	
<b>Capital Adequacy: IFSB Formula</b>															
<b>CP01b</b>	<b>CAR (IFSB)</b>														
	Total regulatory capital	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	RWA	...	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>CP02b</b>	<b>Tier 1 capital to RWA (IFSB)</b>														
	Tier 1 capital	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	RWA	...	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>CP03b</b>	<b>Common Equity Tier 1 (CET1) capital to RWA (IFSB)</b>														
	CET1 capital	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	RWA	...	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>Asset Quality</b>															
<b>CP04</b>	<b>Gross nonperforming financing (gross NPF) ratio</b>														
	Gross NPF	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...		
	Total financing	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...		
<b>CP05</b>	<b>Net nonperforming financing (net NPF) to capital</b>														
	Net NPF	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...		
	Total regulatory capital	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...		
<b>CP06</b>	<b>Provisions for gross nonperforming financing (gross NPF)</b>														
	Provisions	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...		
	Gross NPF	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...		
<b>Earnings</b>															
<b>CP07</b>	<b>Return on assets (ROA)</b>														
	Net income (before extraordinary items, taxes, and Zakat)	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...		
	Total assets	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...		
<b>CP08</b>	<b>Return on equity (ROE)</b>														
	Net income (before extraordinary items, taxes, and Zakat)	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...		
	Equity	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...		
<b>CP09</b>	<b>Net profit margin</b>														
	Net income (before extraordinary items, taxes, and Zakat)	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...		
	Gross income	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...		
<b>CP10</b>	<b>Cost to income</b>														
	Operating costs	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...		
	Gross income	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...		
<b>Leverage</b>															
<b>CP11</b>	<b>Capital to assets (balance sheet definition)</b>														
	Tier 1 capital	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...		
	Total assets	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...		
<b>CP12</b>	<b>Leverage (regulatory definition)</b>														
	Tier 1 capital	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Exposure	...	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>Liquidity</b>															
<b>CP13</b>	<b>Liquid assets ratio</b>														
	Liquid assets	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total assets	...	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>CP14</b>	<b>Liquid assets to short-term liabilities</b>														

Code	Indicator	Periodicity	Currency	Unit	Data source	Consolidation	Aggregation	Structure	Control	Accounting Std	Shari'ah-compliant	Reporting status	Break-in-series
	Liquid assets	...	...	...	...	...	...	...	...	...	...	...	...
	Short-term liabilities	...	...	...	...	...	...	...	...	...	...	...	...
<b>CP15</b>	<b>Liquidity coverage ratio (LCR)</b>												
	Stock of Shari'ah-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 Market Risk; Other</b>												
<b>CP17</b>	<b>Net foreign exchange open position to capital</b>												
	Net FX open position	...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital	...	...	...	...	...	...	...	...	...	...	...	...
<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>												
	Total financing at end of current period	...	...	...	...	...	...	...	...	...	...	...	...
	Total financing at end of same period in previous year	...	...	...	...	...	...	...	...	...	...	...	...

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

Code	Indicator	Periodicity	Currency	Unit	Data source	Consolidation	Aggregation	Structure	Control	Accounting Std	Shari'ah-compliant	Reporting status	Break-in-series
<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>												
	Off-balance sheet items	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Total assets	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
<b>AD03</b>	<b>Foreign-currency denominated funding to total funding</b>												
	FX funding	...	...	...	...	...	...	...	...	...	...	...	...
	Total funding	...	...	...	...	...	...	...	...	...	...	...	...
<b>AD04</b>	<b>Foreign-currency denominated financing to total financing</b>												
	FX financing	...	...	...	...	...	...	...	...	...	...	...	...
	Total financing	...	...	...	...	...	...	...	...	...	...	...	...
<b>AD05</b>	<b>Value of Sukuk holdings to capital</b>												
	Sukuk holdings	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Total regulatory capital (or balance sheet capital)	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
<b>AD06</b>	<b>Value (or percentage) of Shari'ah-compliant financing by economic activity</b>												
	Value of Shari'ah-compliant financing	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Sectoral distribution												
	(a) agriculture, forestry, hunting and fishing	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(b) mining and quarrying	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(c) manufacturing	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(d) electricity, gas, steam and air-conditioning supply	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(e) water supply; sewerage and waste management	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(f) construction	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(h) transportation and storage	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(i) accommodation and food service activities	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(j) information and communication	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(k) financial and insurance activities	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(l) real estate activities	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(m) professional, scientific and technical activities	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(n) administrative and support service activities	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(o) public administration and defense; compulsory social security	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(p) education	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(q) human health and social work activities	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(r) arts, entertainment and recreation	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(s) other service activities (export)	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(t) activities of households as employers	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(t*) other financing of households	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(u) activities of extraterritorial organisations and bodies	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...

Code	Indicator	Periodicity	Currency	Unit	Data source	Consolidation	Aggregation	Structure	Control	Accounting Std	Sharī'ah-compliant	Reporting status	Break-in-series
	(u*) financing to nonresidents	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
<b>AD07</b>	<b>Value (or percentage) of gross NPF by economic activities</b>												
	Value of gross NPF	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Economic activity												
	(a) agriculture, forestry, hunting and fishing	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(b) mining and quarrying	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(c) manufacturing	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(d) electricity, gas, steam and air-conditioning supply	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(e) water supply; sewerage and waste management	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(f) construction	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(h) transportation and storage	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(i) accommodation and food service activities	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(j) information and communication	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(k) financial and insurance activities	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(l) real estate activities	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(m) professional, scientific and technical activities	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(n) administrative and support service activities	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(o) public administration and defense; compulsory social security	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(p) education	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(q) human health and social work activities	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(r) arts, entertainment and recreation	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(s) other service activities (export)	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(t) activities of households as employers	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(t*) other financing of households	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(u) activities of extraterritorial organisations and bodies	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(u*) financing to nonresidents	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
<b>AD08</b>	<b>Value (or percentage) of returns by major type of Sharī'ah-compliant contract</b>												
	Total returns	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Murābahah	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Commodity Murābahah / Tawwaruq	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Salam	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Istisnā'	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Ijārah/Ijārah Muntahia Bittamlik	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Mudārabah	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Mushārahah	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Diminishing Mushārahah	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Wakālah	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Qarḍ Hassan	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Others	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(i)	...	...	...	...	...	...	...	...	...	...	...	...
	(ii)	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)	...	...	...	...	...	...	...	...	...	...	...	...
	Others	...	...	...	...	...	...	...	...	...	...	...	...

**Structural Islamic financial Indicators (SIFIs)**

Code	Indicator	Periodicity	Currency	Unit	Data source	Consolidation	Aggregation	Structure	Control	Accounting Std	Sharī'ah-compliant	Reporting status	Break-in-series
<b>BS01</b>	<b>Number of Islamic banks</b>	Q	n.a.	G	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Number of domestic branch offices	Q	n.a.	G	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Number of ATMs	Q	n.a.	G	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
<b>BS02</b>	<b>Number of employees</b>	Q	n.a.	G	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
<b>BS03</b>	<b>Total assets</b>	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Total Sharī'ah-compliant financing (excluding interbank financing)	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Sukūk holdings	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Other Sharī'ah-compliant securities	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Interbank financing	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	All other assets	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
<b>BS04</b>	<b>Total funding/liabilities</b>	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Profit-sharing investment accounts (PSIA)	...	...	...	...	...	...	...	...	...	...	...	...
	Other remunerative funding (Murābahah, Commodity Murābahah etc.)	...	...	...	...	...	...	...	...	...	...	...	...
	Nonremunerative funding (current account, Wadī'ah)	...	...	...	...	...	...	...	...	...	...	...	...

Code	Indicator	Periodicity	Currency	Unit	Data source	Consolidation	Aggregation	Structure	Control	Accounting Std	Sharī'ah-compliant	Reporting status	Break-in-series
	<i>Sukūk</i> issued	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Other Sharī'ah-compliant securities issued	...	...	...	...	...	...	...	...	...	...	...	...
	Interbank funding/liabilities	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	All other liabilities	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Capital and reserves	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
<b>BS05</b>	<b>Total revenues</b>	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Financing based	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Investment based ( <i>Sukūk</i> , other Sharī'ah-compliant securities etc.)	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Fee based	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	Other	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
<b>BS06</b>	<b>Earnings before taxes and Zakat</b>	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
<b>BS07</b>	<b>Value (or percentage) of financing by type of Sharī'ah-compliant contract</b>												
	Total financing	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	<i>Murābahah</i>	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	<i>Commodity Murābahah/ Tawwaruq</i>	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	<i>Salam</i>	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	<i>Istisnā'</i>	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	<i>Ijārah / Ijārah Muntahia Bittamlik</i>	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	<i>Muqārabah</i>	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	<i>Mushārahah</i>	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	<i>Diminishing Mushārahah</i>	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	<i>Wakālah</i>	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	<i>Qard Hassan</i>	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	<i>Others</i>	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(i)	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(ii)	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
	(iii)	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Others</i>	Q	NC	M	Sup	CBDC	IIFSS	C	D	IFRS	SC	P	...
<b>BS08</b>	<b>Assets held by domestic systemically important Islamic banks</b>	...	...	...	...	...	...	...	...	...	...	...	...

Source: *Saudi Arabian Monetary Authority*

Note:

n.a Not applicable

(...) Indicates the data is not available